



CowryPay

Merchant Payment API

version 1.4.0



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Introduction



This document describes details of functionalities required to implement value added services between a 3rd Party payment provider and miSika247 for merchant bill payments.

The reason for each error is contained in the JSON response body.

Contact enterprisedelivery@misika247.com for setup details.

CLIENT REQUIREMENTS:

- 1) Transaction Source IP address must be provided and shared with the miSika247 Networks team for access to be granted to every 3rd party.
- 2) Service_provider_id, username and password will be provided by the miSika247 team.

Functionalities

Supported functionality



FUNCTION	FUNCTION NAME	DESCRIPTION
Generate API Key	generateApiKey	Provides the API key to login into misika247 for API services
List Merchants	listMerchants	Lists all billers you have been setup for and can send payments to. Some are synchronous while others are asynchronous in processing payment requests.
List Merchant Products	listMerchantProducts	List the products that a biller has and can be paid for.
Check Merchant Product Balance	checkProductBalance	Returns the balance in a payment providers bucket for a particular biller and specific product.
Lookup Account	lookupAccount	Checks the account details of a customer and returns details on the account before payment. This could contain Fullname and other details.
Pay Biller	payMerchants	Sends payment notification and request to the selected biller and the required product.
Get Payment Status	getPaymentStatus	Returns the payment status for a transaction by transaction ID.

Request & Response Format



All requests are in JSON.

Development URL: <https://demo.misika247.com:24799/api/cowrypay/merchantpayment/>

Production URL: <https://api.misika247.com/api/cowrypay/merchantpayment/>

Generate API Key

generateApiKey	<p>REQUEST</p> <pre>{ "action": "generateApiKey", "username": "<xxxx>", "password": "<xxxx>", "service_provider_id": "<xxx>", "expiry": "<xxxx>", }</pre> <p>RESPONSE FORMAT</p> <pre>{ "status": 200, "api_key": "", "reason": "<some reason>", }</pre>	<p>Expiry is any value between 1-360. The value is in days.</p> <p>Service provider_id is provided by the miSika247 team.</p>
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List Merchants

listMerchants	REQUEST	The response section under the merchants
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	<pre>{ "action": "listMerchants", "api_key": "", "service_provider_id": "<xxxx>", "source": "api", }</pre> <p>RESPONSE FORMAT</p> <pre>{ "status": 200, "reason": "List of merchants retrieved", "merchants": [{"merchant_name": "NITA ePay", "biller_id": "001", "response": "sync, async"}, {"merchant_name": "Multichoice", "biller_id": "002", "response": "async"}, {"merchant_name": "Vodafone", "biller_id": "003", "response": "sync"},] }</pre>	returns if a merchant's system supports Synchronous, Asynchronous or both transaction processing response.
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List Merchant Products

listMerchantProducts	<p>REQUEST</p> <pre>{ "action": "listMerchantProducts", "api_key": "", "service_provider_id": "xxxxxxxxxxx", "source": "api", "merchant_id": "002", }</pre> <p>RESPONSE FORMAT</p> <pre>{ "status": 200, "reason": "List of merchant products retrieved", "products": [{"product_name": "DSTV", "lookup_required": "1", "product_id": 1}, {"product_name": "GoTv", "lookup_required": "0", "product_id": 2},] }</pre>	Lists all products that a merchant has that can be paid for. If a product requires lookup, you will have to call the lookupAccount function first which returns a lookupId required for payment.
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Check Product Balance

Check Product Balance	REQUEST	Shows the balance in your bucket for a merchant
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	<pre>{ "action": "checkProductBalance", "api_key": "", "service_provider_id": "xxxxxxxxxx", "source": "api", "merchant_id": "0001", "product_id": "1", }</pre> <p>RESPONSE FORMAT</p> <pre>{ "status": 200, "reason": "Balance for Multichoice-DSTV retrieved", "balance": 2400.20, "currency": "GHS", }</pre>	<p>you've been subscribed to pay services for.</p> <p>merchant_id must match what you receive from the listMerchants call.</p> <p>product_id must match what you get from listBillerProducts call.</p>
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Pay Merchant

Pay Merchant	REQUEST	Transaction_id must always be unique.
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	<pre>{ "action": "payMerchant", "api_key": "", "service_provider_id": "<xxxxxxx>", "source": "api", "merchant_id": "<xxxx>", "product_id": "xxxxxxx", "amount": 100, "currency": "GHS", "transaction_id": "<xxxxxxx>", "payer": "John Doe", "notify_payer_after_processing": 1, "payer_msisdn": "<xxxxxxxxxx>", "payer_email": "<xxxxxxxxxx>", "notify_recipient_on_success": 1, "recipient_name": "<xxxxxxx>", "recipient_msisdn": "<xxxxxxxxxx>", "recipient_email": "<xxx@somedomain.com>", }</pre> <p>RESPONSE FORMAT</p> <pre>{ "status": 200, "reason": "Payment for Multichoice-DSTV successful", "misika247_refid": "<xxxxxxxxxx>", }</pre>	<p>Notify_recipient_on_success will send an SMS and/or email with sender address miSika247 or noreply@misika247 respectively, in the format:</p> <p>Dear <recipient_name>,
 <payer> has paid <currency> <amount> successfully for your <merchant name> <merchant product> service through <Service Provider>.</p>
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Get Payment Status

Get Payment Status	REQUEST	
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	<pre>{ "action": "getPaymentStatus", "api_key": "", "service_provider_id": "xxxxxxxxxx", "source": "api", "misika247_refid": "xxxxxxxxxx", "transaction_id": "1", }</pre> <p>RESPONSE FORMAT</p> <pre>{ "status": 200, "reason": "Status retrieved", "payment_status": "PAID", "payment_status_reason": "Payment successful", }</pre>	
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