

# **MOMO PAYMENT APIS Version 2.1.5**

# **Changes history**

Version	Date	Section	Name	Changes
2.1.5	04.08.2018		Update public key	
2.1.5	12.07.2018		Update document	
2.1.5	09.04.2018		Update new document	
2.1.4	14.12.2017		All MoMo payment methods	POS Payment, All-in-one Payment, App-in-app Payment
2.1.3	23.11.2017		Update refund, query status api	Update refund, query status api



#### I. **ABOUT THIS DOCUMENT**

This document is the official MoMo payment APIs.

- Who can read such as technical engineers, R&D engineers, testing engineers for the integrated with MoMo payment.
- Which vendor systems can use this APIs such as any online shopping platforms, cashier systems or POS systems and business mobile app platform that can check out a payment.

#### Ш. PAYMENT METHODS IN THIS DOCUMENT

- 1) All-In-One Online Payment (M2 payment) [section 7]
  - The end-user goes to a Vendor online shopping on PC web, mobile web or mobile app and checkout an order. After user checkout and choice MoMo as payment method, M2 payment will redirect end-user to M2 payment payUrl to confirm a payment.
  - The end-user using "QUÉT MÃ" called scanner feature on MoMo app and scan the payment QR code displayed within M2 payment payUrl when vendor shopping PC web redirect to this.[figure 2.1]
  - The end-user entering Vendor shopping mobile web or Vendor mobile app was redirected to M2 payment payUrl. M2 payment will open MoMo app that the end-user can confirm payment and return result to vendor. [figure 3.1]
- 2) POS Payment [section 6]
  - The end-user show their "MÃ THANH TOÁN" called QR Code or Barcode in MoMo app and display for the Vendor cashier to scan in order to pay.
- 3) In-App-Base Online Payment [section 8] In-app-based payment know as Mobile App-In-App payment which mobile vendor app call to open MoMo app via MoMo open SDK and confirm pay a transaction.

#### Ш. MOMO BUSINESS ACCOUNT

The MoMo Business Platform serves as the functional hub for vendor features related to MoMo payment, including parameter settings, payment data query and statistics, online refunds, and other features.

URL: https://business.momo.vn/



#### IV. DEFINATIONS

#### Vendor shopping

Any online shopping platforms, cashier systems or POS systems and business mobile app platform.

#### Partner Code

Unique identify for each Vendor. Can find in MoMo Business Platform URL: <a href="https://business.momo.vn/">https://business.momo.vn/</a>

#### Access key

Unique identify for each Vendor. Can find in MoMo Business Platform Signature

The Vendor's backend and the MoMo payment system create the same signature based on the same secret key and algorithm and use it to verify each other's identity. The signature algorithm is created and provided by MoMo. Commonly used signature modes are MD5, SHA1, SHA256, and HMAC.

#### RSA encryption

**RSA Encryption** is one of the first public-key cryptosystems and is widely used for secure data transmission. In such a cryptosystem, the encryption key is public and it is different from the decryption key which is kept secret (private). Vendor using public key that MoMo provided to encrypt for secure data transfer.

#### Hash

Body data Vendor system using RSA encrypt data.

#### Example:

```
Before hash:

{
    "partnerCode": " MOMOIQA420180417",
    "partnerRefId": "Merchant123556666",
    "requestId": "8374736463"
}
```

#### After using RSA encrypt this data:

#### MoMo Business Testing account

Username: mm\_bu\_test Password: MOMO2018

Login: <a href="https://test-business.momo.vn/login">https://test-business.momo.vn/login</a>



### V. INTEGRATION SPECIFICATIONS

Sandbox: <a href="https://test-payment.momo.vn">https://test-payment.momo.vn</a>
Production: <a href="https://payment.momo.vn">https://payment.momo.vn</a>

1) POS payment:

Partner code: "MOMOIQA420180417"

Public key:

#### Java key format:

MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAkpa+qMXS6O11x7jBGo9W3yxeHEsAdyDE 40UoXhoQf9K6attSIcITZMEGfq6gmJm2BogVJtPkjvri5/j9mBntA8qKMzzanSQaBEbr8FyByHnf226dsLt1RbJSMLjCd3UC1n0Yq8KKvfHhvmvVbGcWfpgfo7iQTVmL0r1eQxzgnSq31EL1yYNMuaZjpHmQuT2 4Hmxl9W9enRtJyVTUhwKhtjOSOsR03sMnsckpFT9pn1/V9BE2Kf3rFGqc6JukXkqK6ZW9mtmGLSq3 K+JRRq2w8PVmcbcvTr/adW4EL2yc1qk9Ec4HtiDhtSYd6/ov8xLVkKAQjLVt7Ex3/agRPfPrNwIDAQAB

#### C# key format:

<RSAKeyValue><Modulus>kpa+qMXS6O11x7jBGo9W3yxeHEsAdyDE40UoXhoQf9K6attSlcITZMEGfq6gmJm2BogVJtPkjvri5/j9mBntA8qKMzzanSQaBEbr8FyByHnf226dsLt1RbJSMLjCd3UC1n0Yq8KKvfHhvmvVbGcWfpgfo7iQTVmL0r1eQxzgnSq31EL1yYNMuaZjpHmQuT24Hmxl9W9enRtJyVTUhwKhtjOSOsR03sMnsckpFT9pn1/V9BE2Kf3rFGqc6JukXkqK6ZW9mtmGLSq3K+JRRq2w8PVmcbcvTr/adW4EL2yc1qk9Ec4HtiDhtSYd6/ov8xLVkKAQjLVt7Ex3/agRPfPrNw==</Modulus><Exponent>AQAB</Exponent></RSAKeyValue>

Endpoint: https://test-payment.momo.vn/pay/pos

**Security method**: SSL/TLS encryption protocols and RSA encrypt body data with public key

2) All-in-one-web-based payment:

Partner code: "MOMOIQA420180417" Access key: SvDmj2cOTYZmQQ3H

Secret key: PPuDXq1KowPT1ftR8DvlQTHhC03aul17

**Endpoint**: <a href="https://test-payment.momo.vn/gw">https://test-payment.momo.vn/gw</a> payment/transactionProcessor **Security method**: SSL/TLS encryption protocols and SHA256 signature verify.

3) In-app-based payment:

Partner code: "MOMOIQA420180417"

**Public key:** 

#### Java key format:

MIIBIjANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAkpa+qMXS6O11x7jBGo9W3yxeHEsAdyDE 40UoXhoQf9K6attSIcITZMEGfq6gmJm2BogVJtPkjvri5/j9mBntA8qKMzzanSQaBEbr8FyByHnf226dsL t1RbJSMLjCd3UC1n0Yq8KKvfHhvmvVbGcWfpgfo7iQTVmL0r1eQxzgnSq31EL1yYNMuaZjpHmQuT2 4Hmxl9W9enRtJyVTUhwKhtjOSOsR03sMnsckpFT9pn1/V9BE2Kf3rFGqc6JukXkqK6ZW9mtmGLSq3 K+JRRq2w8PVmcbcvTr/adW4EL2yc1qk9Ec4HtiDhtSYd6/ov8xLVkKAQjLVt7Ex3/agRPfPrNwIDAQAB

C# key format:



<RSAKeyValue><Modulus>kpa+qMXS6O11x7jBGo9W3yxeHEsAdyDE40UoXhoQf9K6attSIcITZMEGfq6gmJm2BogVJtPkjvri5/j9mBntA8qKMzzanSQaBEbr8FyByHnf226dsLt1RbJSMLjCd3UC1n0Yq8KKvfHhvmvVbGcWfpgfo7iQTVmL0r1eQxzgnSq31EL1yYNMuaZjpHmQuT24Hmxl9W9enRtJyVTUhwKhtjOSOsR03sMnsckpFT9pn1/V9BE2Kf3rFGqc6JukXkqK6ZW9mtmGLSq3K+JRRq2w8PVmcbcvTr/adW4EL2yc1qk9Ec4HtiDhtSYd6/ov8xLVkKAQjLVt7Ex3/agRPfPrNw==</Modulus><Exponent>AQAB</Exponent></RSAKeyValue>

Endpoint: <a href="https://test-payment.momo.vn/pay/app">https://test-payment.momo.vn/pay/app</a>

**Security method**: SSL/TLS encryption protocols and RSA encrypt body data with public key

#### VI. POS PAYMENT TECHNICAL GUIDE

#### 1) Use case

<u>Step 1</u>: User logging in to MoMo app, the end-user tap the "MÃ THANH TOÁN" feature in the home screen show in Figure 1.1

<u>Step 2</u>: Cashier scan bar code or QR Code Figure 1.2 shown in the end-user MoMo app that in step 1 and the transaction order is submitted to the Vendor POS server.

<u>Step 3</u>: Vendor POS server send the transaction include order amount, vendor transaction id and MoMo POS payment code to MoMo POS server. If the payment verified successful, the end-user will see a successful message in MoMo app and error will display when failed in Figure 1.3.



<u>Step 4</u>: Vendor POS terminal server will receive the result from MoMo POS server when verify completed. After received result from MoMo POS server, Vendor POS server send result to Vendor Terminal POS.

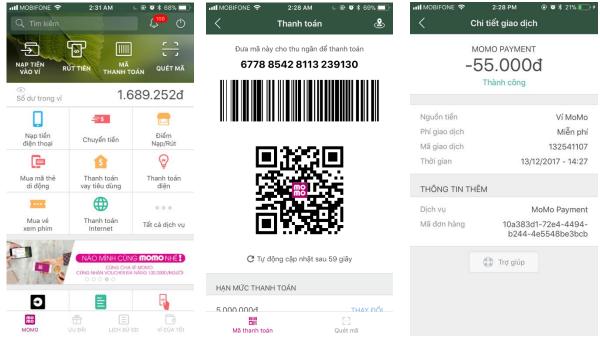


Figure 1.1 MoMo home screen

Figure 1.2 MoMo payment QR code

Figure 1.3 transaction result

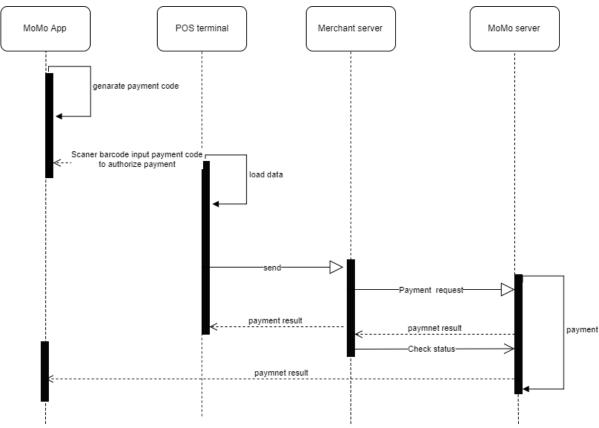
### 2) Participating Vendors

- Users can experience this method for themselves at stores and super market accepted MoMo POS payment.
- Super market: Co.op mart, Lotte mart
- Coffee: The Coffee House, Gongcha
- Foods and beverages: Gogi, Kichi, Hoàng Yến Buffet
- o Cinemas: CGV, Lotte Cinema

Note: The MoMo barcodes are constructed with 20 numbers, with the start value of MM.



#### 3) Work flow



#### 4) Exception Handling

Follow the instructions below to troubleshoot any payment exceptions:

If the Payer cannot find their order in their transaction history when they're prompted of a payment error on MoMo, they will require the Vendor to initiate the order again. if the order is successfully paid for, the Vendor's backend calls the Query Transaction Status API to query the actual payment status again.

# 5) Submit MoMo POS payment server

After the Cashier scans a bar code or QR code on the MoMo app page shown by the Payer, the payment parameters are transferred to the Vendor POS Server. The Vendor POS server calls the Submit MoMo POS payment server to initiate a payment.

URL: https://test-payment.momo.vn/pay/pos

Method: HTTP POST

Request header: application/json Response header: application/json

Parameter request detail:

Parameter	Data	Requirement	Description
	type		



partnerCode	String	٧	Merchant identify code	
partnerRefld String V		٧	Transaction ID of Merchant system	
description	String		Detail description of transaction	
amount	Numeric	٧	Payment amount	
hash	String	٧	RSA_Encrypt(	
			<pre>"partnerCode": "[partnerCode]",     "partnerRefId": "[partnerRefId]",     "amount": "[amount]",     "paymentCode": "[paymentCode]" } )</pre>	
version	Numeric	٧	Current version is 2.0 (double value)	

#### a. Example:

```
"partnerCode": "MOMOIQA420180417",
"partnerRefId": "ref1122334422",
"description": "thanh toan MoMo",
"hash": "
```

VwnYQbw5eg2XGVO6uGgyOETG9dBQXjdOw8OyBptZ5zvsUTPiNxMc4hi1sd7TTRkifG0kaOJ VgplrLlyogFxcegyZzQ7LtjDr/4FtN8MfFKWozhxSWW2JYQyJ/klegGVpOTSkXkfUoueGdTSI2IJF S1pe5rxkmBdMWRilbyfOqbTdrWt50gjY2mQbhke7+9puGLgg8mh+NfYCbEZtHDKyDODA0M VNMNh3ATd31KwfNLm0zx6QQ6KXBq5M04cpTA6rIZ9uz3fxEwTvPycuxJtLvtFDpLapNAmUwqA2Rej3mTgOTN1+Jq9isqEueA0Ix3ip++d8GbJXJYkvYfr0XgT3zA==",

"version": 2.0

#### b. Detail hash parameter

Parameter	Data type	Requirement	Description
partnerCode	String	٧	MoMo provide for Mechant
			when enter into the contract or
			find in
			https://business.momo.vn
partnerRefld	String	٧	Transaction ID of Merchant
			system
amount	Integer	٧	Payment amount
paymentCode	String	٧	Customer payment code
			(maximum 20 characters)
storeId	String		The Merchant store ID
storeName	String		The Merchant store name

#### c. Example:



```
{
    "partnerCode": "MOMOIQA420180417",
    "partnerRefId": "Merchant123556666",
    "amount": 30000,
    "paymentCode": "MM627755248085056826",
    "storeId": "1",
    "storeName": "Cua hang doi tac MoMo"
}
```

#### **Encrypted Hash string**

VwnYQbw5eg2XGVO6uGgyOETG9dBQXjdOw8OyBptZ5zvsUTPiNxMc4hi1sd7TTRkifG0ka OJVgplrLlyogFxcegyZzQ7LtjDr/4FtN8MfFKWozhxSWW2JYQyJ/klegGVpOTSkXkfUoueGdTSI2IJF S1pe5rxkmBdMWRilbyfOqbTdrWt50gjY2mQbhke7+9puGLgg8mh+NfYCbEZtHDKyDODA0MV NMNh3ATd31KwfNLm0zx6QQ6KXBq5M04cpTA6rIZ9uz3fxEwTvPycuxJtLvtFDpLapNAmUwqA 2Rej3mTgOTN1+Jq9isqEueA0lx3ip++d8GbJXJYkvYfr0XgT3zA==

#### 4) Parameter response detail:

Parameter	Data Type	Description	
status	String	Result code	
message Json		Detail of the result code	
transid Number		MoMo transaction ID	
description String		Description of transaction	
amount Number		amount of transaction	

#### a. Example:

```
{
  "status": 0,
  "message": {
    "transid": 12436514111,
    "description": "Thành công",
    "amount": 30000
  }
}
```

#### 6) Query transaction status

URL: <a href="https://test-payment.momo.vn/pay/query-status">https://test-payment.momo.vn/pay/query-status</a>

Method: HTTP POST

Request header: application/json Response header: application/json

Parameter request detail:

Parameter	Data type	Requirement	Description
partnerCode	String	٧	MoMo provide for Mechant
			when enter into the contract or
			find in <a href="https://business.momo.vn">https://business.momo.vn</a>
partnerRefld	String	٧	Transaction ID of Merchant
			system
momoTransId	String		Unique MoMo transaction Id



description	String		Detailed description of transaction
hash	String	٧	RSA_Encrypt( {
			"partnerCode":"[partnerCode]", "partnerRefld":"[partnerRefld]", "requestld": "[requestld]" }
version	Numeric	٧	Current version is 2.0 (double value)

#### Example:

```
"partnerCode": "MOMOIQA420180417",
"partnerRefId": "Merchant123556666",
"description": "thanh toan MoMo",
"hash": "
```

jClksw/4LI+lMdBHpfX++fYDKpUg4a8W/heOY3PQbxI7NJI3GFlRQGsi70CSTZuW0KKgBXSuvpl Fd5zpzzxOi7MJg4qqNWRIEn2/PAiHjB2J6R4w+wdnz9yIAGkN8E9P4I4VAKFfR01quOWjIczjFx T7V8ibOa92dYWtAEtms86Z7QYu4ZIw8m8b1IBgeifxm9T8k5Np3cati0QLUCEFkW+oKEWeV3 f3EGpxc7qFed4kPvxZAcBUzzQZHWUBxUVcH7d3tw7n6eGLI6lk+KvFjQRIMr94wvaPpVFXF04 9wexoUgPri8hUYJyPhEcchZDmeNJUZTWrB/1O1sJLKbSJgQ==",

```
"version": 2.0
```

#### Detail hash parameter

Parameter	Data type	Requirement	Description
partnerCode	String	٧	Merchant identify code
partnerRefld	String	٧	Transaction ID of Merchant
			system
requestId	String	٧	Unique request id generated by
			Merchant
momoTransId	String		Unique MoMo transaction Id

#### Example:

```
{
         "partnerCode": "MOMOIQA420180417",
         "partnerRefId": "Merchant123556666",
         "requestId": "8374736463"
```

#### **Encrypted "Hash" string**

jClksw/4LI+IMdBHpfX++fYDKpUg4a8W/heOY3PQbxI7NJI3GFIRQGsi70CSTZuW0KKgBXSuvpIFd5zpz zxOi7MJg4qqNWRIEn2/PAiHjB2J6R4w+wdnz9yIAGkN8E9P4I4VAKFfR01quOWjIczjFxT7V8ibOa92dYWtAEt



ms86Z7QYu4ZIw8m8b1IBgeifxm9T8k5Np3cati0QLUCEFkW+oKEWeV3f3EGpxc7qFed4kPvxZAcBUzzQZHW UBxUVcH7d3tw7n6eGLl6lk+KvFjQRIMr94wvaPpVFXF049wexoUgPri8hUYJyPhEcchZDmeNJUZTWrB/101sJ LKbSJgQ==

#### Parameter response detail:

Parameter	Data type	Description
status	Number	Status of request
message	String	Detail message of request
data	Json	Status of transaction

#### Example:

```
"status": 0,
"messages": "Thành công",
"data": {
"status": 1014,
"message": "Mật khẩu bạn nhập không chính xác.",
"partnerCode": "MOMOIQA420180417",
"billid": "Merchant123556666",
"amount": 30000,
"discountAmount": 0,
"fee": 0,
 "phoneNumber": "0938***061",
"storeId": null,
"requestDate": "2018-07-12 09:46:32.872",
 "responseDate": "2018-07-12 09:46:33.646",
"customerName": "DOAN CAO KHANG",
"transid": 147938695
```

#### 7) Refund transaction

URL: <a href="https://test-payment.momo.vn/pay/refund">https://test-payment.momo.vn/pay/refund</a>

Method: HTTP POST

Request header: application/json Response header: application/json

# Parameter request detail:

Parameter	Data Type	Requirement	Description
partnerCode	String	V	MoMo provide for Mechant when enter into the contract or find in <a href="https://business.momo.vn">https://business.momo.vn</a>
requestId	String	V	Unique request id per request refund
hash	String	√	RSA_Encrypt({



			"partnerCode":"[partnerCode]", "partnerRefId":"[partnerRefId]", "amount": "[amount]", "momoTransId":"[momoTransId]" })
version	double	$\sqrt{}$	Current is 2.0

#### Example:

```
{
    "partnerCode": "MOMOIQA420180417",
    "requestId": "1512529262248",
    "hash": "
```

J0PyqdM8Mn8ZJAy8GSe1F/Cwl9V4pYE66edb/lxKqRNboWh5ely203M1xOpfisOmVTRuD5sFDcVXjzWncQHi++75620shnFoh/ZPBqo2kQK8PhMcLjE5+aj+LkQo7ClqYh1o/ZFNDKDSvp2K+YMgMFSpFW3sW7fdamxqMxjQpA0yxUykQg4w0uEzU8ARCak5rcYfWqO9k75zJdKAYZhSrM3l9a2DMZW5G8/PKKa1G+wonLlnKiuzCZpf4P2gHNldob2aalBMdqptzlh/nsZ0ALRuXH3GzvWfEFUNZCb/BLqQWBy4840rcjQDFJCa4UP4iXVvzkcV647481Si47TrXQ==",

"version": 2.0

#### Detail hash parameter:

Parameter	Data type	Requirement	Description
partnerCode	String	٧	MoMo provide for Mechant
			when enter into the contract or
			find in
			https://business.momo.vn
partnerRefld	String	٧	Transaction ID of Merchant
			system
momoTransId	String	٧	Unique request ID generated by
			Merchant
amount	Number	٧	MoMo amount

#### Example:

```
{
    "partnerCode": "MOMOIQA420180417",
    "partnerRefId": "Merchant123556666",
    "momoTransId": " 147938695 ",
    "amount": 30000
}
```

#### **Encrypted "Hash" field string**

J0PyqdM8Mn8ZJAy8GSe1F/CwI9V4pYE66edb/lxKqRNboWh5eIy203M1xOpfisOmVTRuD5sFDcVXjz WncQHi++75620shnFoh/ZPBqo2kQK8PhMcLjE5+aj+LkQo7ClqYh1o/ZFNDKDSvp2K+YMgMFSpFW 3sW7fdamxqMxjQpA0yxUykQg4w0uEzU8ARCak5rcYfWqO9k75zJdKAYZhSrM3I9a2DMZW5G8/PK



Ka1G+wonLInKiuzCZpf4P2gHNldob2aalBMdqptzlh/nsZ0ALRuXH3GzvWfEFUNZCb/BLqQWBy4840r cjQDFJCa4UP4iXVvzkcV647481Si47TrXQ==

#### Parameter response detail:

Parameter	Data type	Description
status	String	Status of request
message	String	Detail message of request
transid	number	Status of transaction
amount	Number	Amount of refund transaction
partnerRefld	String	Vendor transaction id

#### Example:

```
"status": 0,
"message": "Thành công"
"transid": 12436514111,
"amount": 30000,
"partnerRefId": "Merchant123556666"
```

#### 8) Error code

**Preference in section 9** 

# VII. ALL-IN-ONE ONLINE PAYMENT TECHNICAL GUIDE (M2 Payment)

### 1) Use case

<u>Step 1</u>: End User send request payment to Vendor server.

Step 2: Vendor server call M2 Payment system to get payUrl.

Step 3: Vendor submit request (redirect request) payUrl that returned in step 2.

Step 4: M2 payment show payUrl and user interact with M2 payment in figure 2.1 (Mobile web) or figure 3.2 (PC web). After paied successful, M2 payment return result to **Vendor server** and **end-user**.



#### If the end-user entering Vendor online shopping on Mobile website

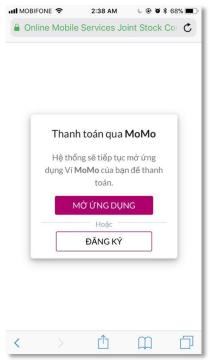


Figure 2.1 M2 payment mobile web

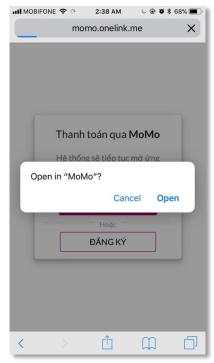


Figure 2.2 opening MoMo app



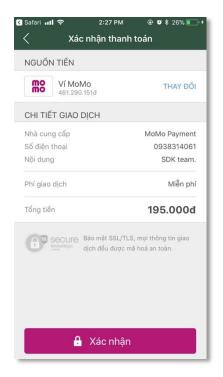


Figure 2.4 confirm payment screen

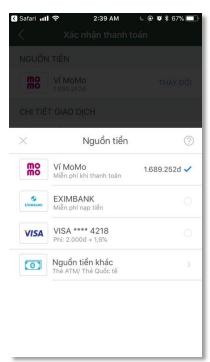


Figure 2.4 choose another money source

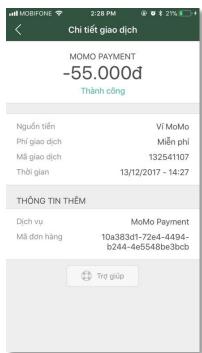


Figure 2.5 MoMo transaction result



If the end-user entering Vendor online shopping on PC web. M2 payment will show QR code for user scan and pay.

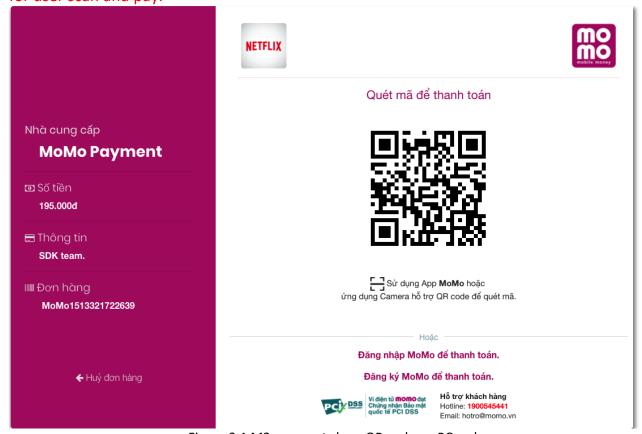


Figure 3.1 M2 payment show QR code on PC web

#### Payment Rules:

Amount should be greater than 1,000 VND Expire order depend on vendor, default is 10 minutes

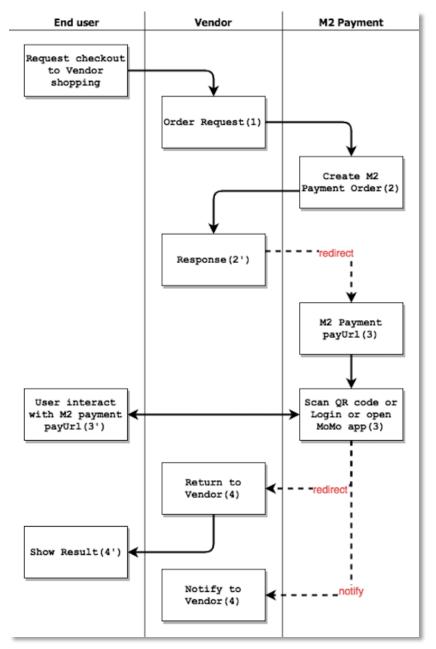
#### 2) Participating Vendors

Shopping: Robins Online, Akulaku Online ticket: CGV, Ticket box, VnTrip Entertainment: Bigo Live, Online Games, ...

Other: VTV Cab, Utilities,...



#### 3) Work flow



## 4) Exception Handling

Follow the instructions below to troubleshoot any payment exceptions:

If the Payer cannot find their order in their transaction history when they're prompted of a payment error on MoMo, they will require the Vendor to initiate the order again. if the order is successfully paid for, the Vendor's backend calls the Query Transaction Status API to query the actual payment status again.



### 5) Submit M2 payment to get payUrl

URL: <a href="https://test-payment.momo.vn/gw">https://test-payment.momo.vn/gw</a> payment/transactionProcessor

Method: HTTP POST

Request header: application/json Response header: application/json

Parameter request detail:

Parameter	DataType	Description
partnerCode	String	MoMo provide for Mechant when enter into the
		contract or find in <a href="https://business.momo.vn">https://business.momo.vn</a>
accessKey	String	MoMo provide for Merchant when integration or find
		in <a href="https://business.momo.vn">https://business.momo.vn</a>
requestId	String	Request ID is unique for each request
amount	String	Order amount in VND (>=1,000 vnđ).
orderId	String	Unique, transaction id of request (<= 100 characters)
orderInfo	String	Order information for each request
returnUrl	String	URL M2 payment redirect to Vendor to notify result for
		end user with HTTP GET request type. M2 Payment will
		get this information default if merchant passes empty
		value.
notifyUrl	String	After user pay successfully, M2 payment will notify this
		URL 01 times at server side to server side. Vendor
		server need to build this URL to receive results from M2
		Payment send to with HTTP POST request type. M2 will
		get default if Vendor passes empty value.
extraData	String	String contains extra data
requestType	String	Request type is captureMoMoWallet
signature	String	Signature for security. Signature is a string was hashed
		by HMAC_SHA256 algorithm with format
		partnerCode=\$partnerCode&accessKey=\$accessKey&r
		equestId=\$requestId&amount=\$amount&orderId=\$o
		derid&orderinfo=\$orderinfo&returnUrl=\$returnUrl&n
		otifyUrl=\$notifyUrl&extraData=\$extraData

```
Example:
```

```
"partnerCode": "MOMOIQA420180417",
"accessKey": "F8BBA842ECF85",
"requestId": "112233445566",
"amount": "10000",
"orderId": "1505359852755",
"orderInfo": "order info",
```



```
"returnUrl": "https://momo.vn/return",
"notifyUrl": "https://momo.vn/notify",
"requestType": "captureMoMoWallet",
"signature": "b11f56378efd8810186e9...71be292d891ca4b6089"
```

Return parameter detail:

Parameter	Description
requestId	Request ID is unique for each request
payUrl	URL that Merchant server submit request (redirect)
errorCode	Error code
orderId	Merchant transaction is stored on M2 payment system
message	Error message in English
localMessage	Error message In Vietnamese
requestType	Request type is captureMoMoWallet
signature	Signature for security. Signature is a string was hashed by
	HMAC_SHA256 algorithm
	requestId=\$requestId&orderId=\$orderId&message=\$message&lo
	calMessage=\$localMessage&payUrl=\$payUrl&errorCode=\$errorC
	ode&requestType=\$requestType

#### Example:

```
"requestId": "112233445566",
"orderId": "1505359852755",
"errorCode": "Error Code",
"payUrl":
```

"https://payment.momo.vn:18081/gw\_payment/payment/?command=pay&partner\_code =123456&access\_key=F8BBA842ECF85&order\_id=MoMo1507190134118&order\_info=Test %20MoMo%20Web%20payment&amount=98000&signature=7c32e644649fad1947bb816b 82c6c229210db147cc2086f174b3b07bc37b7ff5&return\_url=https://payment.momo.vn:18 081/gw\_payment/test\_momo\_pay&notify\_url=https://payment.momo.vn:18081/gw\_pay ment/test\_momo\_pay&extra\_data=",

```
"message": "Success",
"localMessage": "Thành công",
"requestType": "captureMoMoWallet",
"signature": "b11f56378efd8810186e98d6...df71be292d891ca4b6089"
```

### 6) Processing the response from M2 payment server

Use case:

When user confirm the payment M2 Payment will response to returnUrl and **notifyUrl** after end user payment completed, M2 Payment will return result for Vendor with URLs that vendor provided in steps (2) include returnUrl and notifyUrl.

Method:



NotifyUrl: HTTP POST, x-form-url-encoded ReturnUrl: HTTP GET, get parameter from URL.

Both nofityUrl and returnUrl are same parameter from M2 Payment.

Parameter	Description
partnerCode	MoMo provide for Mechant when enter into the contract or find
	in <a href="https://business.momo.vn">https://business.momo.vn</a>
accessKey	MoMo provide for merchant when integration
requestId	Request ID for each request
amount	Amount in VND that user purchased
orderId	Transaction ID of Merchant
orderInfo	Order information
orderType	Transaction type is momo_wallet
transId	Momo transaction
message	Description about status of transaction in English
localMessage	Description about status of transaction in Vietnamese
responseTime	Transaction response time.
errorCode	Status code of transaction.
рауТуре	web or qr
extraData	Extra data
signature	Signature for security. Signature is a string was hashed by HMAC
	HMAC_SHA256 algorithm
	partnerCode=\$partnerCode&accessKey=\$accessKey&requestId=
	\$requestId&amount=\$amount&orderId=\$oderId&orderInfo=\$or
	derInfo&orderType=\$orderType&transId=\$transId&message=\$
	message&localMessage=\$localMessage&responseTime=\$respo
	nseTime&errorCode=\$errorCode&payType=\$payType&extraDat
	a=\$extraData

#### 7) Query transaction status

Use case:

- When merchant want to know exactly the status of one transaction that MoMo return from notifyUrl and returnUrl
- When merchant want to check the status of transaction when need.

URL: <a href="https://test-payment.momo.vn/gw">https://test-payment.momo.vn/gw</a> payment/transactionProcessor

Method: HTTP Post

Request header: application/json Response header: application/json

Parameter request detail



Parameter	DataType	Description
partnerCode	String	MoMo provide for Merchant when enter into the
		contract or find in <a href="https://business.momo.vn">https://business.momo.vn</a>
accessKey	String	MoMo provide for merchant when integration
requestId	String	Request ID is unique for each request
orderId	String	Merchant transaction ID
requestType	String	Request type is transactionStatus
signature	String	Signature for security. Signature is a string was hashed
		by HMAC_SHA256 algorithm with format
		partnerCode=\$partnerCode&accessKey=\$accessKey&re
		questId=\$requestId&orderId=\$orderId&requestType=\$
		requestType

```
Example:
```

```
"partnerCode": "MOMOIQA420180417",
"accessKey": "F8BBA842ECF85",
"requestId": "112233445566",
"orderId": "1505359852755",
"requestType": "transactionStatus",
"signature": "b11f56378efd8810186e98d6ace...f71be292d891ca4b6089"
```

Parameter response detail:

Parameter	Description
partnerCode	MoMo provide for Merchant when enter into the contract or find
	in <a href="https://business.momo.vn">https://business.momo.vn</a>
accessKey	MoMo provide for Merchant when enter into the contract or find
	in <a href="https://business.momo.vn">https://business.momo.vn</a>
requestId	Request ID is unique for each request
orderId	Merchant transacition ID
errorCode	Error code
amount	Payment amount
transId	MoMo transaction ID
message	Error message in English
localMessage	Error message In Vietnamese
extraData	Extra data
requestType	Request type
рауТуре	Type payment: <b>web</b> or <b>qr</b>
signature	Secure transaction in SHA256 verify with signature by
	HMAC_SHA256 algorithm with format
	partnerCode=\$partnerCode&accessKey=\$accessKey&requestId=
	\$requestId&orderId=\$orderId&errorCode=\$errorCode&transId=



\$transId&amount=\$amount&message=\$message&localMessage =\$localMessage&requestType=\$requestType&payType=\$payTy pe&extraData=\$extraData

```
Example:
      "partnerCode": "partner Code",
      "accessKey": "access key",
      "requestId": "request id",
      "orderId": "Merchant transaction Id",
      "amount": "Momo account",
      "errorCode": "Error code",
      "transId": "MoMo transaction ID",
      "message": "SUCCESS",
      "localMessage": "Description result of transaction",
      "requestType": "Request Type",
      "signature": "secure string"
     }
```

#### 8) Refund MoMo wallet

URL: <a href="https://test-payment.momo.vn/gw">https://test-payment.momo.vn/gw</a> payment/transactionProcessor

Method: HTTP Post

Request header: application/json Response header: application/json

#### Parameter request detail:

Parameter	DataType	Description
partnerCode	String	MoMo provide for Merchant when enter into the
		contract or find in <a href="https://business.momo.vn">https://business.momo.vn</a>
accessKey	String	MoMo provide for Merchant when enter into the
		contract or find in <a href="https://business.momo.vn">https://business.momo.vn</a>
requestId	String	Request ID is unique for each request
amount	String	Refund amount
orderId	String	Transaction ID of Merchant
transId	String	MoMo SALE transaction ID
requestType	String	Request type is refundMoMoWallet
signature	String	Signature for security. Signature is a string was
		hashed by HMAC_SHA256 algorithm
		partnerCode=\$partnerCode&accessKey=\$accessKey
		&requestId=\$requestId&amount=\$amount&orderI
		d=\$orderId&transId=\$transId&requestType=\$reque
		stType



```
Example:
       "partnerCode": "MOMOIQA420180417",
       "accessKey": "F8BBA842ECF85",
       "requestId": "112233445566",
       "amount": "10000",
       "orderId": "1505359852755",
       "transId": "4756463547",
       "requestType": "refundMoMoWallet",
       "signature":
     "b11f56378efd8810186e98d6ace63d8867860ba1d2cdf71be292d891ca4b60
     89"
     }
```

#### Parameter response detail:

Parameter	Description
partnerCode	MoMo provide for Merchant when enter into the contract or find
	in <a href="https://business.momo.vn">https://business.momo.vn</a>
accessKey	MoMo provide for Merchant when enter into the contract or find
	in <a href="https://business.momo.vn">https://business.momo.vn</a>
requestId	Request ID is unique for each request
orderId	Merchant transacition ID
errorCode	Error code
transId	MoMo refund transaction ID
message	Error message in English
localMessage	Error message In Vietnamese
requestType	Request type
signature	Signature for security. Signature is a string was hashed by
	HMAC_SHA256 algorithm
	partnerCode=\$partnerCode&accessKey=\$accessKey&requestId=
	\$requestId&orderId=\$orderId&errorCode=\$errorCode&transId=
	\$transId&message=\$message&localMessage=\$localMessage&re
	questType=\$requestType

```
"partnerCode": "MOMOIQA420180417",
"accessKey": "SvDmj2cOTYZmQQ3H",
"requestId": "1533362283",
"orderId": "1533362283", 
"amount": "10000",
"errorCode": "0",
"transId": "149164337",
```

"message": "Success", "localMessage": "Thành công", "requestType": "Request Type",

Example:



"signature": "2597d8e9f20f2a2016d9a457087b32869de9c6417552718c667da948d74f6b32"

# 9) Query refund status

- URL: https://test-payment.momo.vn/gw payment/transactionProcessor

Method: HTTP Post

o Request header: application/json o Response header: application/json

Parameter request detail:

Parameter	DataType	Description
partnerCode	String	MoMo provide for Merchant when enter into the
		contract or find in <a href="https://business.momo.vn">https://business.momo.vn</a>
accessKey	String	MoMo provide for Merchant when enter into the
		contract or find in <a href="https://business.momo.vn">https://business.momo.vn</a>
requestId	String	Request ID is unique for each request
orderId	String	Merchant's transaction
requestType	String	Request type is refundStatus
signature	String	Signature for security. Signature is a string was
		hashed by HMAC_SHA256 algorithm
		partnerCode=\$partnerCode&accessKey=\$accessKey
		&requestId=\$requestId&orderId=\$orderId&requestT
		ype=\$requestType

#### Example:

```
"partnerCode": "MOMOIQA420180417",
"accessKey": "F8BBA842ECF85",
"requestId": "112233445566",
"orderId": "1505359852755",
"requestType": "refundStatus",
"signature": "b11f56378efd8810186e98d6ace...f71be292d891ca4b6089"
```

Parameter response detail:

Parameter	Description
partnerCode	MoMo provide for Merchant when enter into the contract
accessKey	MoMo provide for merchant when integration
requestId	Request ID is unique for each request
orderId	Merchant SALE transacition ID
errorCode	Error code
amount	Amount of transaction
transId	MoMo transaction ID



message	Error message in English
localMessage	Error message In Vietnamese
requestType	Request type
signature	Secure transaction in SHA256 verify with signature
	partnerCode=\$partnerCode&accessKey=\$accessKey&requestI
	d=\$requestId&orderId=\$orderId&errorCode=\$errorCode&tra
	nsId=\$transId&amount=\$amount&message=\$message&local
	Message=\$localMessage&requestType=\$requestType

#### Example:

```
- When have 1 refund transaction
        "partnerCode": "PCODE_7S20171227",
        "accessKey": "YDTbS8NIUbbRedLg",
        "requestId": "1519305242170",
        "orderId": "1519305242170",
        "amount": "150000",
        "errorCode": 24,
        "requestType": "queryRefund",
        "transId": "137192601",
        "message": "Amount is larger than the remains",
        "localMessage": "Amount is larger than the remains",
        "signature": "a9ac22c41528597b103fe73b2e70e347eda02a...0396ed"
- When have more than 1 refund transaction
          "partnerCode": "PCODE 7S20171227",
          "accessKey": "YDTbS8N\u00edUbbRedLq",
          "requestId": "1519303850746".
          "orderId": "MM1519133538275",
          "amount": "3000".
          "errorCode": 0,
          "transId": "137101515",
          "requestType": "queryRefund",
          "message": "Success",
          "localMessage": "Thành công",
          "signature": "0d6e226c0c0a496ae2a1d0...21904deebc0bc5b998450f"
        },
          "partnerCode": "PCODE_7S20171227",
          "accessKey": "YDTbS8NIUbbRedLg",
          "requestId": "1519303850746",
          "orderId": "MM1519133538275".
          "amount": "3000",
          "errorCode": 0,
          "transId": "137101827",
          "requestType": "queryRefund",
          "message": "Success",
          "localMessage": "Thành công",
```



```
"signature": "0498136e88129f6088b61e1dd...73b2dbece4aff7f31e1c"
 },
   "partnerCode": "PCODE_7S20171227",
   "accessKey": "YDTbS8NIUbbRedLg",
   "requestId": "1519303850746",
   "orderId": "MM1519133538275",
   "amount": "3000",
   "errorCode": 0,
   "transId": "137101873",
   "requestType": "queryRefund",
   "message": "Success",
   "localMessage": "Thành công",
   "signature": "2f7593f5fd9bbc17ce70...5e77567e3f5d171d94ef64064"
 }
]
```

# 10) Error Code

Error Code	Message
0	SUCCESS
-1	Transaction not exist or wrong format
1	Empty accessKey or partnerCode
2	Ordeld is wrong format
3	Command is wrong
4	Amount is invalid should be between 1,000đ and 20,000,000đ
5	signature is wrong. Check raw signature before signed
6	Orderld exists
7	Pending transaction
8	Expired transaction
9	Rejected transaction
10	General failed
11	General system failure. Contact MoMo system admin
12	Duplicate request ID
13	Cannot find your request
14	Partner is not actived
15	General system failure. MoMo system busy
22	Invalid Wallet Id
29	System maintenance. Please try in few minutes
30	System maintenance. Please try in few minutes
31	User failed authentication in MoMo system
32	Transaction was purchased
33	Cannot refund transaction
34	Transaction refunded
35	Time out transaction
36	Expired transaction



37	Insufficient funds or capset exceeded
38	Insufficient funds
39	Login too many
44	Service not support your request
49	Order was canceled by user
63	Pay by bank source is failure
99	General system failure

### VIII. APP-IN-APP ONLINE PAYMENT TECHNICAL GUIDE

#### 1) Use case

Step 1: Merchant Mobile App get token through MoMo app

Step 2: The end-user confirm payment on MoMo app and MoMo app response token

Step 3: Merchant Mobile app receive data package from MoMo app and send this package to Vendor server.

Step 4: Merchant server update payment data and send to MoMo Payment server.

Step 5: MoMo Payment server do payment and response to Vendor server.



<u>Step 6</u>: Vendor server notify result to Vendor app.

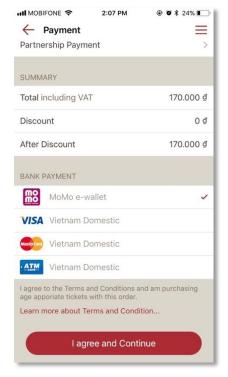


Figure 4.1 Vendor checkout screen

# 2) Participating Vendor

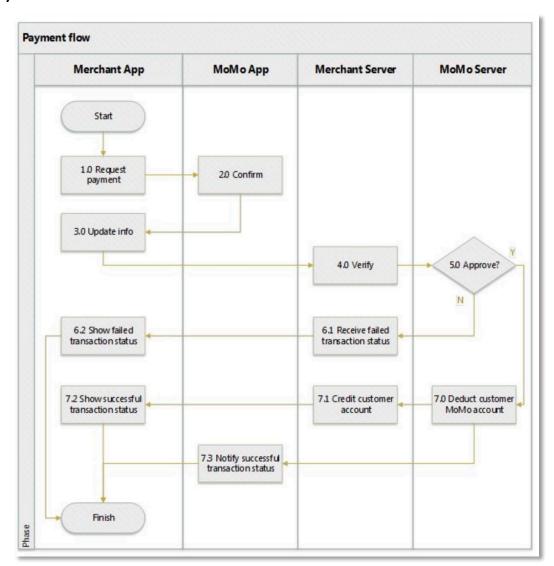
Online: CGV, Tiki, Ahamove, VNtrip



Figure 4.2 MoMo confirm payment screen



#### 3) Work flow



#### 4) Exception Handling

Follow the instructions below to troubleshoot any payment exceptions:

 If the Payer cannot find their order in their transaction history when they're prompted of a payment error on MoMo, they will require the Vendor to initiate the order again. if the order is successfully paid for, the Vendor's backend calls the Query Transaction Status API to query the actual payment status again.

#### 5) Mobile integration

Request MoMo app parameter in step 1

Parameter	Description	Required
merchantname	Vendor brand name is brand name	٧



merchantcode	MoMo provider known as partnerCode V	
merchantnamelabel	Vendor name	
amount	Amount of transaction	٧
fee	Service fee	
description	Description of order	٧
username	Account/email of customer	
extra	Additional information	
appScheme	IOS ONLY. Config in CFBundleURLTypes Plist MoMo will callback to partner app when user action on confirm payment screen include cancellation and confirmation button	٧

# 5) Response parameters from MoMo app in step 2

Parameter	Description
status	Status (0: success)
message	Message
data	Data returned from MoMo app, will be send to MoMo server (call as Token)
phonenumber	Customer phone number

# 6) Status defination

Status	Description	
0	SUCCESS. Continue to step 3 with	
	[data,phonenumber] to Merchant Server	
1	Please input MoMo Password	
2	Please choose money source (MoMo	
	Wallet or bank account)	
3	Transaction timeout (60s)	
4	User cancel transaction	

<sup>\*</sup>Only status=0, Vendor App send [data.phonenumber] to Vendor Server

# 7) Example:

Android: <a href="https://github.com/momo-wallet/mobile-sdk">https://github.com/momo-wallet/mobile-sdk</a>



IOS: <a href="https://github.com/momo-wallet/mobile-sdk">https://github.com/momo-wallet/mobile-sdk</a>

#### 6) Submit to MoMo App-in-App Payment server

After the receive token from MoMo app, Vendor server build data and send to MoMo App-in-App payment server

URL: https://test-payment.momo.vn/pay/app

Method: HTTP POST

Request header: application/json Response header: application/json

# Parameter request detail:

Parameter	Datatype	Require ment	Description
partnerCode	String	٧	MoMo provide for Merchant when enter into the contract or find in <a href="https://business.momo.vn">https://business.momo.vn</a>
partnerRefld	String	٧	Transaction ID of Merchant system
customerNumber	String	٧	MoMo customer phone number. Data received from MoMo Application (Android/iOS)
amount	Integer		Payment amount
appData	String	٧	MoMo App data. Data received from MoMo Application (Android/iOS)
hash	String	٧	RSA_Encrypt( {     "partnerCode": "[partnerCode]",     "partnerRefld ":"[partnerRefld]",     "amount": [amount],     "partnerTransId":"[partnerTransId]",     "userName": "[userId]" } )
description	String		Detail description of transaction
version	Numeric	٧	Current version is 2.0 (double value)

```
Example:
```

```
{
    "customerNumber": "0966787273",
    "partnerCode": "MOMOIQA420180417",
```



```
"partnerRefId": "Merchant123556666", "appData":
```

"v2/qml0PbOlrBYjFlZvXwRWjoMpmFmvqStTJt4DCXfE0cgMtyH5Akv+FxL2Nu8lDmxt0P3Mu +YeCGB+UFfwXlCo7D07jR6f2VhauglozphNgkK7724sO3qVKC9Zl8KCdr0k4AHuuUNF4AT6ly2 rOmaCVF1WeyS/y/n2E4DArwaHG2J+8StiawfZPiKoUGvywNHV",

```
"hash":
```

A7WFmmnpn6TRX42Akh/iC5DdU5hhBT9LR5QSG6rJAl70hfEkkGUx2pTCai8s+M9KMVUcJ7m 52iv74yhmeEjjN10TtEJoqlTBlYBG2bqcTprhDijyhV4ePU7ytDNuLxzzlvGfTYyvbsEJ2jZTSf556y od12vhYqOJSFL/U2hVuxjUahf5Rnu5R/OLalg8QmlU6nQooEuNdzEXPMd6j9EaxOCiB2oM5/9 QiTN0tCNSTIVvPtnlHu5mlbBHChcwfToIL4IAiD1nbrlDuBX//CZcrZj6hFqjvU31yb/DuG02c3aq WxbZKZ8csOwF9bL30m/yGr/0BQUWgunpDPrmCosf9A==",

```
"description": "Thanh toan cho don hang Merchant123556666 qua MoMo", "version": 2.0 }
```

#### Detail hash parameter:

Parameter	Data type	Requirement	Description	
partnerCode	String	٧	MoMo provide for Merchant when	
			enter into the contract or find in	
			https://business.momo.vn	
partnerName	String		Merchant name	
partnerRefId	String	٧	Transaction ID of Merchant	
			system	
partnerTransId	String		Unique request id generated by	
			vendor	
amount	Number	٧	MoMo amount	
description	String		Description of transaction	
customerNumber	String		Customer phone number	
userName	String		Customer username	
storeId	String		The partner store id	
storeName	String		The partner store name	

#### Example:

```
{
    "partnerCode": "MOMOIQA420180417",
    "partnerRefId": "Merchant123556666",
    "partnerTransId": "8374736463",
    "amount": 40000,
    "description": "Thanh toan momo"
```

#### **Encrypted: Hash string**

A7WFmmnpn6TRX42Akh/iC5DdU5hhBT9LR5QSG6rJAl70hfEkkGUx2pTCai8s+M9KMVUcJ7m52iv74yhmeEjjN10TtEJoqlTBlYBG2bqcTprhDijyhV4ePU7ytDNuLxzzlvGfTYyvbsEJ2jZTSf556yod12vhYqOJ



SFL/U2hVuxjUahf5Rnu5R/OLalg8QmlU6nQooEuNdzEXPMd6j9EaxOCiB2oM5/9QiTN0tCNSTIVvPtn Gr/0BQUWgunpDPrmCosf9A==

#### Return parameter detail:

Parameter	Description	
status	MoMo status transaction	
message	Status message	
transid	MoMo transaction ID	
amount	Amount return by MoMo	
signature	Signature for security. Signature is a string was hashed by	
	HMAC_SHA256 algorithm	
	status=\$status&message=\$message&amount=\$amount&transid=\$	
	transid	

# Example:

```
"status":0,
"message": "Thành công",
"amount": 40000,
"transId": "43121679",
"signature": "307b0ee753798e3aff6eb69b2d7966bf0fab29f88336ce0763532fcfafadbe28"
```

#### 7) Query transaction status

Preference in section 6.6

#### 8) Refund transaction

**Preference in section 6.7** 

#### IX. **ERROR CODE**

Code	Description	Note
0	Success	
-1	Transaction not exist or wrong format	
3	Agent not found	
4	Agent not registered	
6	Agent suspended	
7	Access denied	
8	Bad password	
9	Password expired	



~		•
11	Password retry exceed	
13	Target not found	
14	Target not registered	
17	Invalid amount	
23	Amount too small	
27	Agent expired	
29	Invalid password	
31	User not exist in MoMo system	
32	Request expired	
33	Transaction reversed	
34	Transaction error	
45	In timeout	
46	Amount out of range	
47	Target is not special	
48	Billpay account invalid	
151	Amount not in range from [A] to [B]	
153	Decrypt hash data fail	
	Payment capset limited by user. Current user	
	payment capset is [X]. Please contact MoMo	
161	customer support for assistance	
162	The payment code has been used	
208	Partner is not active	
210	Service maintenance	
403	Permission denied	
404	Request not found	
1001	Insufficient funds	
1002	Transaction recovered	
1003	Wallet Balance Exceeded	
1004	Wallet Cap Exceeded	
1006	System Error	
1007	DB Error	
1008	Bad request	
1013	Auth expired	
1014	Wrong password	
1020	Invalid param required	



2101	User not login
2111	The payment information was missing
2117	Bill expired
2125	Cannot refund transaction
2126	Partner is not config
2127	Partner config not found or wrong format
2128	Duplicate request ID
2129	Signature not match
2131	Bill not exist or expired
2132	Transaction processed
2135	Partner payment fail
2137	Partner account had linked
2400	Bad format data
9000	Transaction processing