

# TMONEY

## E-COMMERCE ONLINE PAYMENT INTERFACE

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## 1. INTRODUCTION

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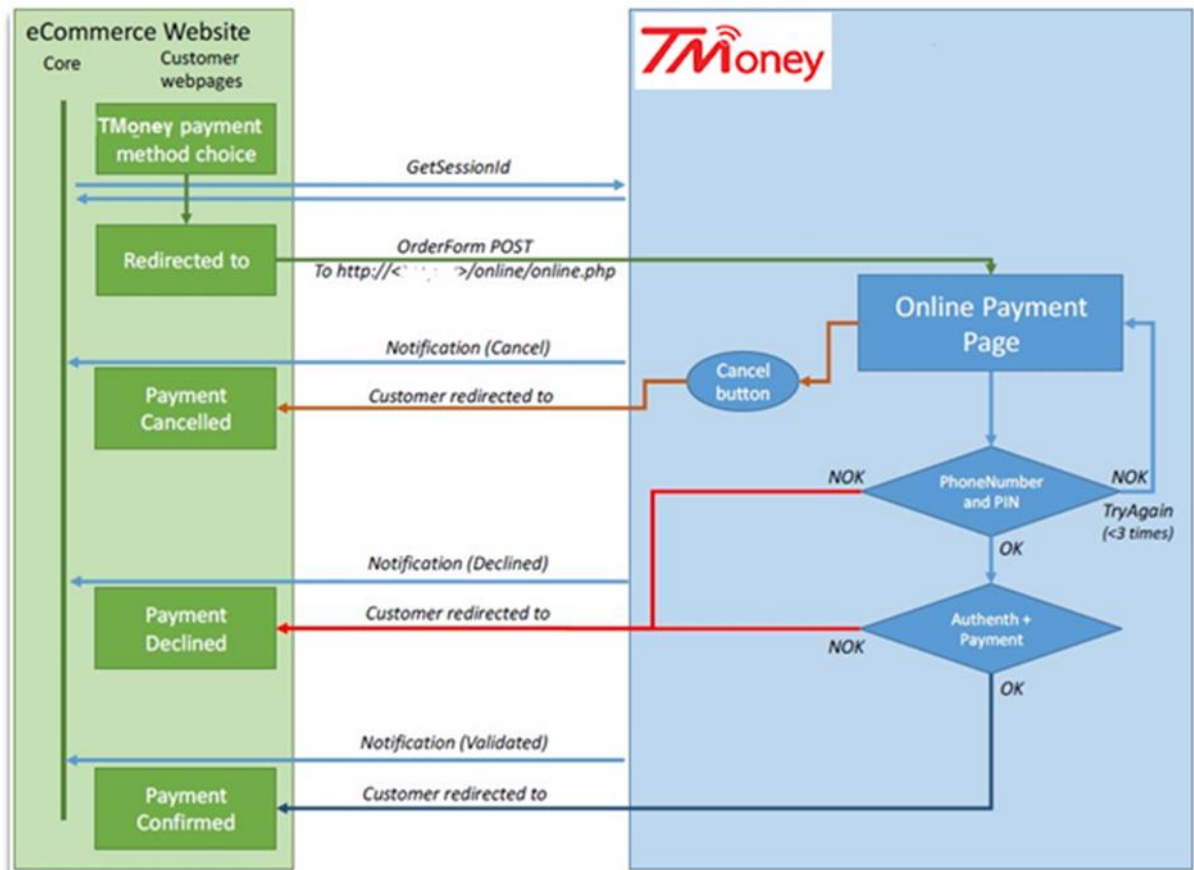
TMoney Online System is a secure online payment solution protected by strong authentication (similar to 3D Secure rules) which allows Merchant Web Sites to accept customer's payments using TMoney.

TMoney Online System can be easily integrated into all e-commerce systems. There is no software to install on either the merchant website or the customer's interface.

This manual explains the integration of the TMoney Online System with an eCommerce WebSite.

## 2. PAYMENT PROCESS

The payment process is illustrated by the following diagram.



When the order is validated on the eCommerce WebSite, the customer chooses TMoney payment solution. Then the eCommerce WebSite redirects the customer to the TMoney Online Payment Page and send a form including parameters. The following Online Payment Page is displayed :

The customer can cancel the operation at any time. Then he will be redirected to the eCommerce Website with a cancel error. If the customer enters a wrong phone number and/or Pin code, he will be able to try again 3 times :

# Traitement sécurisé de votre paiement

Montant de la transaction : **15 F CFA**

Compte ou code secret erroné

Veuillez saisir les informations ci-dessous :

**SAISISSEZ VOTRE N° DE COMPTE TMONEY :** ⓘ

(+228)

**SAISISSEZ VOTRE CODE SECRET (PIN) :** ⓘ

2

3

4

9

6

7

0

5

1

8

ANNULER

The third time, the customer's TMoney account will be blocked and he will be redirected to the eCommerce Website with an error.

If the customer enters a right phone number and password, a popup will start the authentication procedure. A One-Time-Password is sent via SMS to the customer. The customer is requested to enter this OTP.

### Traitement sécurisé de votre paiement

**Authentification sécurisée par SMS**

Montant de la transaction : **15 F CFA**

Frais : **0 F CFA**

Montant total de la transaction : **15 F CFA**

Un code d'authentification vous a été envoyé par SMS.  
Pour confirmer votre paiement, veuillez renseigner ce code dans le champ ci-dessous.

**SAISISSEZ LE CODE SMS :** ⓘ

Le code expirera dans : 1 mn 53 s

Vous n'avez pas reçu de code par SMS ?

Vous pouvez annuler la transaction en cliquant sur 'ANNULER' et revenir sur le site partenaire. Le paiement associé ne sera alors pas pris en compte.

If the customer enters a wrong SMS code, he will be redirected to the eCommerce Website with a cancel error. If the authentication and payment are successfully performed, the following page will be displayed to the customer :


### Confirmation du paiement

Partenaire : **Test**

Référence du partenaire : **Test12345**

Montant de la transaction : **15 F CFA**  
(hors frais éventuels)

Frais : **0 F CFA**



**Votre paiement est accepté**

Référence TMoney du paiement : **1344101**

Vous êtes sur le point d'être redirigé vers le site du partenaire. Un message d'avertissement peut s'afficher, car vous allez quitter l'environnement sécurisé.

**RETOUR VERS SITE**

After clicking on "Confirm" the customer will be redirected to the eCommerce Website. The customer receives an SMS/email confirmation of the payment from TMoney system.

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## 3. HTTP REQUESTS

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### 3.1. Session ID

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Prior to send the payment request form to TMoney system, the eCommerce Website has to request a session Identifier. This request allows to secure the process since only the eCommerce WebSite server is allowed to perform this request. TMoney system checks the IP address of the eCommerce WebSite server and returns a session ID.

The eCommerce WebSite has to store this ID to be sent in the initial order form. The following URL must be called to request a session ID (GET method):  
`https://<Url>/online/online.php?merchantid=[MerchantID16digits]`

TMoney system returns the sessionID or an error message starting by OK or NOK:

OK:27875690759565722269644474422394

NOK:UNKNOWN\_MERCHANT

The sessionID default timeout is 180 seconds.

### 3.2. Order form

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A form with hidden html fields containing the order data must be integrated into that last page of the shopping basket. The action URL of the form will be TMoney Online Payment Page (POST method):

**`http(s)://<Url>/online/online.php`**

The eCommerce Website redirects the user to the TMoney Online Payment Page by sending this initial order form.



Parameter name	Description	Size	Type
sessionid	The session ID previously requested to secure the transaction.	As provided	mandatory
merchantid	Merchant identifier, supplied by System administrator.	16 digits	mandatory
amount	Total amount of purchase without commas or decimal points.	3 to 10 digits	mandatory
currency	Transaction currency code following the ISO 4217 norm (numeric code): «952» for F CFA.	3 digits	mandatory
purchaseref	eCommerce Website internal order reference number.	1 to 250 characters	mandatory
phonenumber	The phone number of the customer, if known. If this field is pre-filled, the customer will not be able to change it on the payment page.	8 to 16 chars	optional
brand	The eCommerce name displayed just on the top of the TMoney Online Page. If missing the system Merchant's name is displayed.	Up to 150 chars	optional
description	Label of the transaction, displayed in the customer's transaction log.	Up to 255 chars, plain text (no HTML)	optional
accepturl	Return page from TMoney to your site after payment has been accepted. If missing, the url configured in the TMoney merchant parameters will be used.	Up to 150 characters	optional
declineurl	Return page from TMoney to your site after payment has been refused. If missing, the url configured in the TMoney merchant parameters will be used.	Up to 150 characters	optional
cancelurl	Return page from TMoney to your site after payment has been cancelled. If missing, the url configured in the TMoney merchant parameters will be used.	Up to 150 characters	optional
text	The text to be displayed on the top of the TMoney Online Payment Page.	Up to 255	optional
language	Language used by TMoney for displaying the payment page. Possible values today are limited to fr (French), en (English). Language code is alpha-2 from ISO 639.	2 characters	Optional

Note: All parameters have to be given in lower case ONLY

Below is an example of a form to be sent to the TMoney Online Payment Page :

```
<form method="post" action="https://<Url>/online/online.php" />
<input type="hidden" name="sessionid" value="12345678910111213">
<input type="hidden" name="merchantid" value="0896353536734538">
<input type="hidden" name="amount" value="1500">
<input type="hidden" name="currency" value="952">
<input type="hidden" name="purchaseref" value="PURCHASE0987">
<input type="hidden" name="description" value="Online Purchase of that article at
eShop.com">
<input type="hidden" name="accepturl"
value="http://<ecommerceWebsiteUrl>/paymentconfirmed.html">
<input type="hidden" name="cancelurl" value="
http://<ecommerceWebsiteUrl>/paymentcancelled.html">
<input type="hidden" name="declineurl" value="
http://<ecommerceWebsiteUrl>/payementfailed.html">
<input type="submit" name="ok" value="Payment"/>
</form>
```

## 4. NOTIFICATION URL

When a payment is validated, declined, or cancelled, TMoney system notifies the eCommerce Payment by calling the "Notification URL".

This "Notification URL" has to be configured by System administrator and cannot be dynamically managed like the 3 return URLs.

The advantage of this URL is that it is called up from server to server (back to back) as soon as customers validate their payment (whether the payment is validated, declined or cancelled). This means that the order form can be automatically validated even if the customer switches off or decides not to return to the eCommerce WebSite, as this call does not pass through the browser.

The following parameters are sent to the "Notification URL" using GET method:

Parameter	Value
purchaseref	eCommerce WebSite order reference
amount	Order amount
currency	Order currency
status	OK: The payment is confirmed NOK: The payment has been refused by TMoney system or cancelled by the customer. The error cause is detailed in "error" parameter
clientid	Customer account number in TMoney system
cname	Customer name as registered in TMoney system, URL encoded ('+' in place of 'space' for example)
mobile	Phone number of the customer in international format (228XXXXXXXX)
paymentref	Payment reference in TMoney system
payid	TransactionId in TMoney system
timestamp	Transaction timestamp. Example: 1469024554
ipaddr	IP address of the customer

Parameter	Value
error	<p>Error code, includes the reason of the error. Possible values :</p> <p>Empty : No error</p> <p>CANCEL : The customer has cancelled the payment process</p> <p>AUTHENTICATION : The authentication of the customer did not achieve correctly</p> <p>PAYMENT_FAILED : The payment is not successful on TMoney system</p> <p>EXPIRED_SESSION : The customer's session has timed out</p>

Note: In order to add an additional level of security, it is recommended that the eCommerce Website :

- allows only TMoney Online Payment IP to call the Notification URL.
- Controls that the total amount of purchase (amount sent to TMoney Platform using the order form) is equals to amount sent by TMoney Platform in the Notification URL. The amount sent in the Notification URL is the real amount paid by the client.

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## 5. RETURN URLS

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The customer is redirected back to the eCommerce WebSite, in the three following cases:

1. Payment validated: The customer performs the payment with success, and clicks on the "Confirm" button on the last page. Then he is redirected to the Accept URL.
2. Payment cancelled: The customer clicks on a "Cancel" button on the Online Payment Page. Then he is redirected to the Cancel URL.
3. Payment declined: An error occurs during the payment process, then the customer will be automatically redirected to the Decline URL.

Note 1: The 3 URLs "Accept URL", "Cancel URL" and "Decline URL" can be dynamically configured in the order form. If the order form does not contain these parameters, the 3 URLs configured by the System administrator will be called.

Note 2: In this 3 cases, even if the customer closes the Online Payment after cancelling the operation or performing the payment, TMoney system will also automatically send a notification to the eCommerce WebSite using the Notification URL. In other cases, if the client closes the browser before starting the process, no notification will be sent.

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FIN DE DOCUMENT

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