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Step 1: Signup and create a PayDunya BUSINESS account
1. Go to **https://paydunya.com/signup** and create a PayDunya Business Account
2. Then activate your Business account with the code you will receive by SMS and also confirm your account with the link you will receive in your email.

Step 2: Create an application and generate you API keys
1. In your PayDunya account click on "**API WebPay & MobPay**" in the left side menu bar
2. Then click on green button "**Configurer une nouvelle application**"
3. Fill in the require fields and select in the select box "**Activer le mode production**" option **"Oui, l'application est prête"** for **"production mode"** also select in the field **"Moyens de paiements à afficher sur la page de paiement"** Orange Money payment method.
4. Click on green button **"Générer les clés de l'API"** and then both your Test and Production API Keys will be generated. Test API Keys is under the field "Clés API de Test" and Production Keys is under the field "Clés API de Production". Use the production Keys.

Info: Note that in test mode you will not access to all disbursement methods (ie: Orange Money, Wari cashpoint …) only **disbursement on PayDunya** account will be available. You must switch in **"Production mode".**

Step 3: API PER USAGE

You'll need your API Keys of your PayDunya account. A disbursement is made in two steps:

- **Initiate the disbursement**: The disbursement should first be initiated with all required input data. Then a **disburse_token** will be return.

- **Submit disbursement**: to submit a disbursement, the **disburse_token** genrerated on the previous step will be used as input parameter.

You can make disbursement to your customers by many ways:

- Wallet: Orange Money Senegal, Free Money Senegal and E Money Senegal,
- Cashpoint: Wari,
- PayDunya account

1. Initiate Disbursement

For this purpose, you have three json keys to use:

- **"account_alias"**: is the receiver phone number without country code,
- **"amount":** is the amount to disburse in XOF,
- **" withdraw_mode":**
  with have different types of withdraw mode mentioned below:
    - ⟹ **"orange-money-senegal"** for "Orange Money wallet";
    - ⟹ **"free-money-senegal"** for "Free Money wallet";
    - ⟹ **"expresso-senegal"** for "E Money wallet";
    - ⟹ **"wari"** for "cashpoints".

Note: For **PayDunya wallet** don't specify the "**withdraw_mode**" json key.

- **Orange Money, Free Money, E Money cases**
- o **Endpoint API**

Production:
https://app.paydunya.com/api/v1/disburse/get-invoice

- o **Request HTTP POST:**

Example with CURL and test endpoint.

```
curl -H "Content-Type: application/json" \
-H "PAYDUNYA-MASTER-KEY: wQzk9ZwR-Qq9m-0hD0-zpud-je5coGC3FHKW" \
-H "PAYDUNYA-PRIVATE-KEY: test_private_rMIdJM3PLLhLjyArx9tF3VURAF5" \
-H "PAYDUNYA-TOKEN: IivOiOxGJuWhc5znlIiK" \
-X POST -d ' {
"account_alias": "771111111",
"amount": 4500,
"withdraw_mode": "orange-money-senegal"
}'
"https://app.paydunya.com/api/v1/disburse/get-invoice"
```

Note: For **Free money and E money Wallet** just change with the corresponding «**withdraw_mode**" value.

- **Expected response:**

```json
{
  "response_code": "00",
  "disburse_token": "hwTHAS0WvTmTaYT2zDoO"
}
```

- **Wari case (Cash Point Disburse)**

o **Endpoint API**

Production:
https://app.paydunya.com/api/v1/disburse/get-invoice

o **Request HTTP POST:**

Example with CURL and test endpoint.

curl -H "Content-Type: application/json"

-H "PAYDUNYA-MASTER-KEY: wQzk9ZwR-Qq9m-0hD0-zpud-je5coGC3FHKW"

-H "PAYDUNYA-PRIVATE-KEY: test_private_rMIdJM3PLLhLjyArx9tF3VURAF5"

-H "PAYDUNYA-TOKEN: IivOiOxGJuWhc5znlIiK"

-X POST -d ' {

"account_alias" : "771111111",

"amount" : 4500,

"withdraw_mode" : "wari",

 "receiver_data": {

"first_name":"Christopher",

"last_name":"Jean"

},

 "sender_data": {

"first_name":"Aziz",

 "last_name":"Mamadou", "phone_number":"221774441046"
 }

}'

" https://app.paydunya.com/api/v1/disburse/get-invoice"

- **Expected response:**

```
{
 "response_code": "00",
  "disburse_token": "hwTHAS0WvTmTaYT2zDoO"
}
```

- **PayDunya case**
  - **Endpoint API**

Production:
https://app.paydunya.com/api/v1/disburse/get-invoice

  - **Request HTTP POST:**

Example with CURL and test endpoint.

curl -H "Content-Type: application/json" \

-H "PAYDUNYA-MASTER-KEY: wQzk9ZwR-Qq9m-0hD0-zpud-je5coGC3FHKW" \

-H "PAYDUNYA-PRIVATE-KEY: test_private_rMIdJM3PLLhLjyArx9tF3VURAF5" \

-H "PAYDUNYA-TOKEN: IivOiOxGJuWhc5znlIiK" \

-X POST -d ' {

"account_alias" : "771111111",

"amount" : 4500,

}'

"https://app.paydunya.com/api/v1/direct-pay/credit-account "

- **Expected response:**

```
{
 "response_code": "00",
  "disburse_token": "hwTHAS0WvTmTaYT2zDoO"
}
```

2. Submit Disbursement

To submit a disburse you need to submit the **disburse_invoice** and **disburse_id as** input parameters and the disburse will be processed.

Note: **disburse_id** is your own transaction reference number, it is optional. If you don't have this just post the request with only **disburse_invoice (required)** as input parameter.

- **Endpoint API**

Production:

https://app.paydunya.com/api/v1/disburse/submit-invoice

o **Request HTTP POST:**

Example with CURL and test endpoint.

curl -H "Content-Type: application/json" \

-H "PAYDUNYA-MASTER-KEY: wQzk9ZwR-Qq9m-0hD0-zpud-je5coGC3FHKW" \

-H "PAYDUNYA-PRIVATE-KEY: test_private_rMIdJM3PLLhLjyArx9tF3VURAF5" \

-H "PAYDUNYA-TOKEN: IivOiOxGJuWhc5znlIiK" \

-X POST -d ' {

"disburse_invoice": "hwTHAS0WvTmTaYT2zDoO ",

" disburse_id ": "456678900309"

}'

"https://app.paydunya.com/api/v1/disburse/submit-invoice"

o **Expected response:**

The expected response will depend on the **withdraw_mode** use to initiate the disburse:

- **Expected response for Orange Money:**

{

"response_code": "00",

"response_text": "Transaction completed successfully"",

"description": " Success! Amount of 4500 FCFA has been transfered to Orange Money Account 771111111"",

```
"transaction_id": "TFA-TX-37XqPpVCjU7ReiycUg97",

"provider_ref": "565486545315"

}
```

- **Expected response for Wari**

```
{

"response_code": "00",

"response_text": "Transaction completed successfully"",

"description": " Success! Wari withdrawal code corresponding to an amount of
4500 FCFA has been transfered to Christopher Jean. Phone number: 771111111",

"transaction_id": "TFA-TX-37XqPpVCjU7ReiycUg97",

"provider_ref": "956548654",

"provider_tx_id": "545665445"

}
```

"**transaction_id**" is PayDunya transaction ID.

In cashpoint case "**provider_ref**" is **the pickup code** (ie withdrawal code sent to customer).

"**provider_tx_id**" is the provider transaction id.

- **Expected response PayDunya**

```
{
"response_code": "00",

"response_text": "Transaction completed successfully",

"description": " Success! Wari withdrawal code corresponding to an amount of
4500 FCFA has been transfered to Christopher Jean. Phone number: 771111111",

"transaction_id": "TFA-TX-37XqPpVCjU7ReiycUg97",
```

3. Check Disbursement Status

To check a disburse status you will only need to submit the **disburse_token**

- **Endpoint API**

Production:

https://app.paydunya.com/api/v1/disburse/check-status

- **Request HTTP POST:**

Example with CURL and test endpoint.

curl -H "Content-Type: application/json" \

-H "PAYDUNYA-MASTER-KEY: wQzk9ZwR-Qq9m-0hD0-zpud-je5coGC3FHKW" \

-H "PAYDUNYA-PRIVATE-KEY: test_private_rMIdJM3PLLhLjyArx9tF3VURAF5" \

-H "PAYDUNYA-TOKEN: IivOiOxGJuWhc5znlIiK" \

-X POST -d ' {

"disburse_invoice": "hwTHAS0WvTmTaYT2zDoO ",

}'

"https://app.paydunya.com/api/v1/disburse/check-status"

- **Expected response**

```
{
"status": "success",
        "token": "hwTHAS0WvTmTaYT2zDoO",
        "withdraw_mode": "orange-money-senegal ",
        "amount": "4500"
        "updated_at": "20/04/2020 15:57"
}
```

4. Cancel Wari Cashpoint disburse

You need to provide "**provider_tx_id**" and "**transaction_id**" generated after created pickup code. Provider name is "**wari.**

- **Endpoints API**

Production:

https://app.paydunya.com/api/v1/disburse/refund

- **Request HTTP POST:**

Example with CURL and test endpoint.

curl -H "Content-Type: application/json" \

-H "PAYDUNYA-MASTER-KEY: wQzk9ZwR-Qq9m-0hD0-zpud-je5coGC3FHKW" \

-H "PAYDUNYA-PRIVATE-KEY: test_private_rMIdJM3PLLhLjyArx9tF3VURAF5" \

-H "PAYDUNYA-TOKEN: IivOiOxGJuWhc5znlIiK" \

-X POST -d ' {

"provider" : "wari", "provider_tx_id" :

"545665445",

"transaction_id": "TFA-TX-xx9qRr5rsYRCZTYXhBry"

}'

" http://paydunya.core/api/v1/direct-pay/refund-disburse "

- **Expected response:**

```
{

"response_code": "00",

"response_text": "success",

"refund_data": {

"code_pickup_amount": 85204661,

"refund_amount": 4500

}
}
```

"**response_code**" to **00** means request successful.

"**refund_amount**" for amount refund to your PayDunya account.

5. Update Wari Cashpoint disburse
- **Endpoints API**

Production:
https://app.paydunya.com/api/v1/disburse/update

- **Request HTTP POST:**

Example with CURL and test endpoint.

```
curl -H "Content-Type: application/json" \

-H "PAYDUNYA-MASTER-KEY: wQzk9ZwR-Qq9m-0hD0-zpud-je5coGC3FHKW" \
-H "PAYDUNYA-PRIVATE-KEY: test_private_rMIdJM3PLLhLjyArx9tF3VURAF5" \
-H "PAYDUNYA-TOKEN: IivOiOxGJuWhc5znlIiK" \

-X POST -d '{
  "provider": "wari",
  "provider_tx_id": "545665445",
  "transaction_id": "TFA-TX-xx9qRr5rsYRCZTYXhBry",

  "receiver_data": {
  "first_name": "Esther",
  "last_name":"Goyette"
  },

  "sender_data": {
  "first_name": "Hector",
```

```
      "last_name": "Salvador",
      "phone_number":  "221771911477"
      }
    }'
```

" http://paydunya.core/api/v1/direct-pay/update-disburse "

- **Expected response:**

```
{
  "response_code": "00",

  "response_text": "success",

  "response_data": {

          "date: "2019/04/19 11:57:14"

      }
}
```