1. **Biller’s Payment - Bulk and Individual**

API URL:- ***https://10.180.XXX.XX:XXXX/RTPService***

============ 1. Develop json API request for Apps/Channels to call=================

Expected Sample JSON

----------------------------------- Request --Channel to IIB - **SINGLE**---------------------

{

**"operation"**:"billerpayment",

**"billerId"**:"6Y262Y26111",

**"billId"**:"GH782882",

**"billDate"**:"2019-05-31",

**"billAmount"**:"123.45",

**"payerInstitutionId"**:"300311",

**"payerAccountNumber"**:"0123456789012",

**"payerName"**:"John DOE",

**"billDescription"**:"Some bill that needs payment",

**"requestTimestamp"**:"2019-06-17T17:20:24.726+01:00"

}

Expected Sample JSON

------------------ Request --Channel to IIB - **BULK**---------------------

{

"transactions": [

{

"operation":"billerpayment",

"billerId":"6Y262996111",

"billId":"GH782882",

"billDate":"2019-05-31",

"billAmount":"103.45",

"payerInstitutionId":"300311",

"payerAccountNumber":"0123456789012",

"payerName":"John DOE",

"billDescription":"Some bill that needs payment",

"requestTimestamp":"2019-06-17T17:20:24.726+01:00"

},

{

"operation":"billerpayment",

"billerId":"6Y260026111",

"billId":"GH782882",

"billDate":"2019-05-31",

"billAmount":"120.45",

"payerInstitutionId":"300311",

"payerAccountNumber":"0123456789012",

"payerName":"John DOE",

"billDescription":"Some bill that needs payment",

"requestTimestamp":"2019-06-17T17:20:24.726+01:00"

},

{

"operation":"billerpayment",

"billerId":"6Y262546111",

"billId":"GH782882",

"billDate":"2019-05-31",

"billAmount":"123.45",

"payerInstitutionId":"300311",

"payerAccountNumber":"0123456789012",

"payerName":"John DOE",

"billDescription":"Some bill that needs payment",

"requestTimestamp":"2019-06-17T17:20:24.726+01:00"

}

]

}

=========== 2. Request from IIB to GhIPSS=================

IIB will add **requestSignature**tag with its value received from Channel request payload before invoking GhIPSS API:

URL: https://ghipss.com/ghipssapi/rtp/request

{

**"operation"**:"biller\_transaction",

**"billerId"**:"6Y262Y26111",

**"billId"**:"GH782882",

**"billDate"**:"2019-05-31",

**"billAmount"**:"123.45",

**"payerInstitutionId"**:"300311",

**"payerAccountNumber"**:"0123456789012",

**"payerName"**:"John DOE",

**"billDescription"**:"Some bill that needs payment",

**"requestTimestamp"**:"2019-06-17T17:20:24.726+01:00", **"requestSignature"**:"uI6jyGLte+RaUL9+qJjNqjjy70RQ4tJYY6/HlazmuMpaJZaf+m6ngXNZjA+WjK1atZYo3JBJexqnqVtYI1QuiXuV8fl1txpH+Ag4Odhnve9MrXo8B+R0r6nOobFQ/4NLN5prmb1wapDm9UYJ8QYgSY9fKxEnWBP7AWwuZFf6IwU="

}

=============== 3. Get acknowledged response from GhIPSS ===============

------- confirmation message is received for onward processing-----

{

"errorCode”:"200",

"errorDescription": "success"

}

------ timeout/communication error, etc, -------

{

"errorCode":"420.005"

"errorDescription":"The requested operation failed/decline"

}

===== 4. Insert into RTP database details =============

Insert into biller\_payment table on RTP database details:

**"billerId"**:"6Y262Y26111",

**"billId"**:"GH782882",

**"billDate"**:"2019-05-31",

**"billAmount"**:"123.45",

**"payerInstitutionId"**:"300311",

**"payerAccountNumber"**:"0123456789012",

**"payerName"**:"John DOE",

**"billDescription"**:"Some bill that needs payment",

**"requestTimestamp"**:"2019-06-17T17:20:24.726+01:00",

"errorCode”:"200",

"errorDescription": "success"

=============== 5. Develop call back for Channel ===============

Develop Call back for Channel to using **billId** for checking request status

If "errorCode”:"200",then “*processing in progress”*, else *“transaction failed”*

=== 6. GhIPSS to invoke Fidelity callback for Biller Notification-**GhIPSS doc: 5.4**=====

GhIPSS will invoke Callback to send notification to biller for transaction status

-------------------------------------- Fidelity callback URL-------------------------

Callback URL:<https://192.168.236.227:1028/ghipssrtp>

IIB URL linked to Callback URL:<https://10.180.142.218:XXXX/ghipssrtp>

------------------------------ GhIPSS send notification for the transaction-----------------------

{

**"billerId"**:"6Y262Y26111",

**"billId"**:"GH782882",

**"billDate"**:"2019-05-31",

**"billAmount"**:123.45,

**"billDescription"**:"Some bill that needs payment",

**"payerName"**:"John DOE",

**"payerInstitutionId"**:"300311",

**"payerAccountNumber"**:"0123456789012",

**"status":"OK", // “NOK”**

**"requestTimestamp"**:"2019-06-17T17:20:24.726+01:00", **"requestSignature"**:"NNkX0tePGViveWFX79n/+O43yz5lKQakk+eLKPmi7ANd+JKpkFIKR5iVO3CyFo/1qAioXLy9MIP+snGURA31kaa2tOy1AsUG0YQx3ltkxDrybmzPswZRYHI9hfwW0e4HNoApS9D1IYEZNGWcuMgNHyDs+Nb4bCZAwNShuY523W0="

}

======= 7. Mapping GhIPSS Notification to make call to Channel ==========

Request msg 🡺GhIPSS Notification to GhIPSS REST

|  |  |  |
| --- | --- | --- |
| GhIPSS Notification response | JSON field for Channel | Remark |
| billerId | billerId |  |
| billId | billId |  |
| billDate | billDate |  |
| billAmount | billAmount |  |
| billDescription | billDescription |  |
| payerName | payerName |  |
| payerInstitutionId | No mapping |  |
| payerAccountNumber | payerAccountNumber |  |
| status | status | If **OK**is “Success” and if **NOK**is “Failed” |
| requestTimestamp | No mapping |  |
| requestSignature | No mapping |  |
|  |  |  |

=============== 8. IIB response to Channel for **SINGLE**===============

{

**"billerId"**:"6Y262Y26111",

**"billId"**:"GH782882",

**"billDate"**:"2019-05-31",

**"billAmount"**:123.45,

**"billDescription"**:"Some bill that needs payment",

**"payerName"**:"John DOE",

**"payerAccountNumber"**:"0123456789012",

**"status":"Success"**

}

=============== 8. IIB response to Channel for **BULK**===============

Develop Callback URL which will display each transaction and its statues