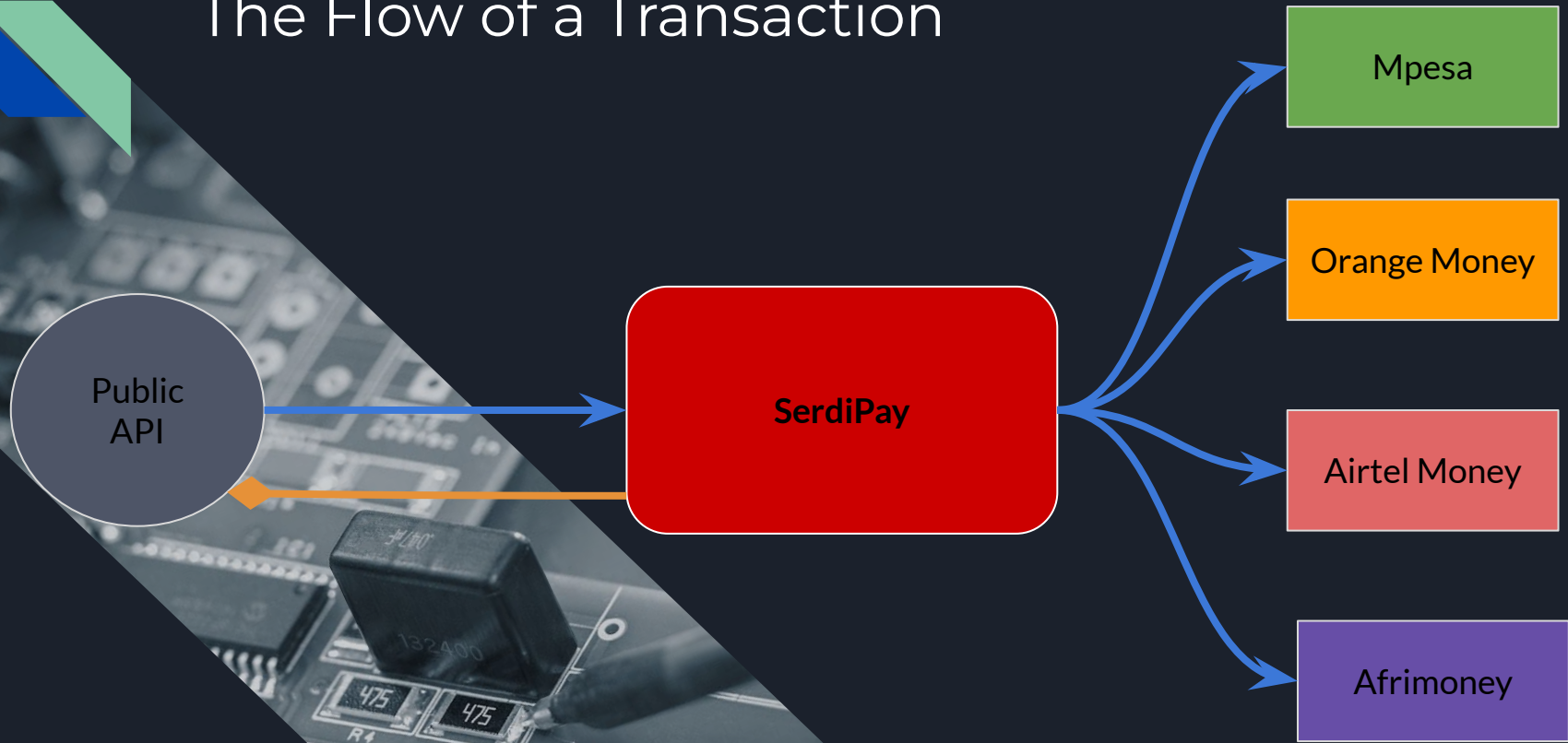


SERDIPAY Public API Payment processing flow

The Flow of a Transaction



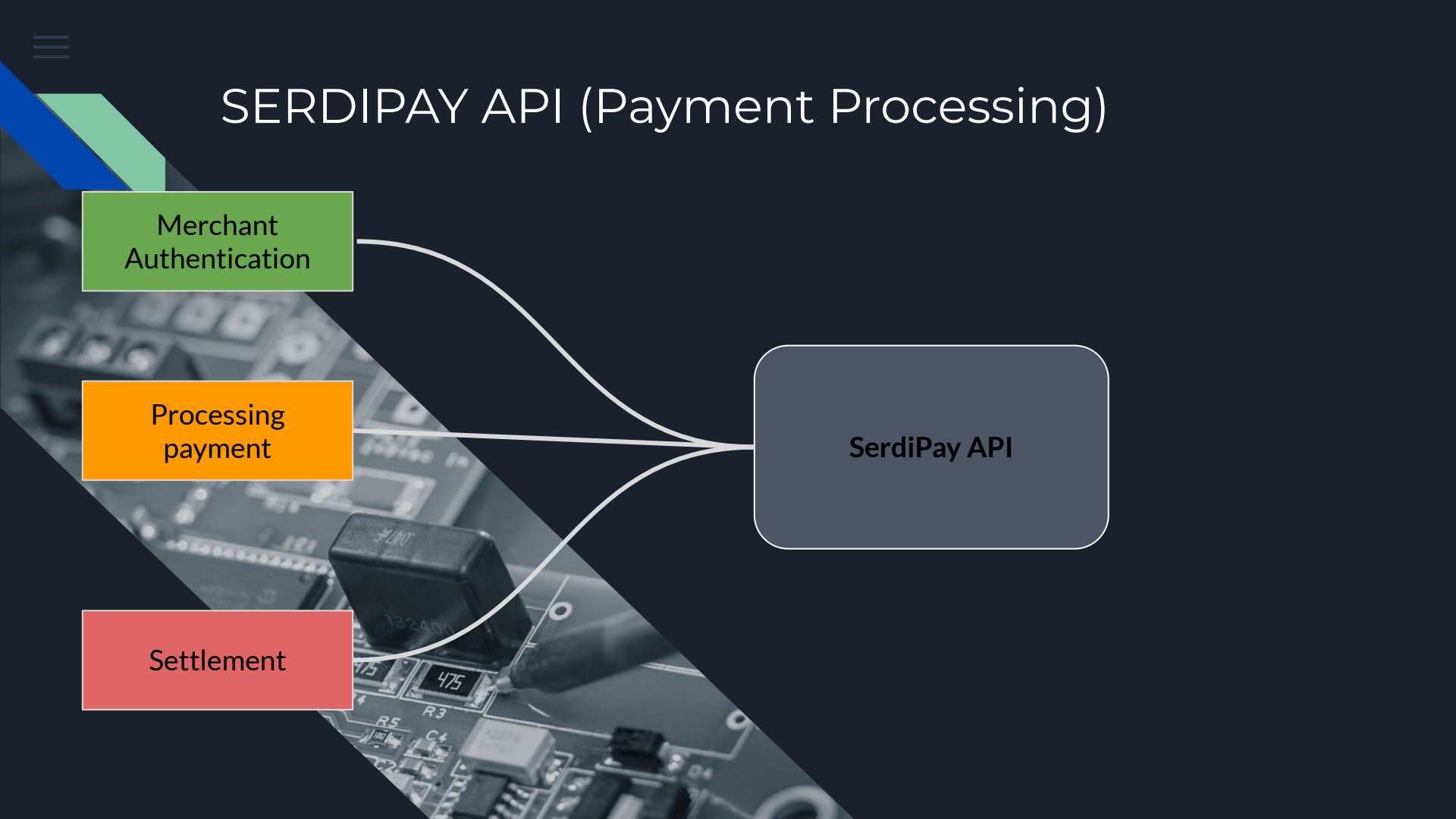
SERDIPAY API (Payment Processing)

Merchant
Authentication

Processing
payment

Settlement

SerdiPay API



SERDIPAY API (HTTP Header)

Merchant
Authentication

Processing
payment

Settlement

- All request header must contained the content type : application/json
- Header:

```
{ 'Content-Type' : 'application/json' }
```
- All Transaction are processing within 2 minutes.
- AM : Airtel Money
- OM: Orange Money
- MP: Vodacom-Mpesa
- AF: Afrimoney

SERDIPAY API (Authentication)

Merchant
Authentication

Processing
payment

Settlement

- **Get token :**
Check if the Merchant is registered in SerdiPay a
- **End point:**
<https://serdipay.com/api/public-api/v1/merchant/get-token>
- **Body in JSON :**

```
{  
  "email": "example@google.com"  
  "password": "5v7zU28yPTu "  
}
```
- **Response (http 200):**

```
{'access_token': 2121uywqiwuegrwgs }
```

Processing payment)

Merchant
Authentication

Processing
payment

Settlement

- Use the token in header of the http request:

Authorization - Bearer token :Token

- End point:

<https://serdipay.com/api/public-api/v1/merchant/payment-merchant>
<https://serdipay.com/api/public-api/v1/merchant/payment-client>

- Request body JSON

```
{  
  "api_id": "APIWEPANKX",  
  "api_password": "12345@Serdipay",  
  "merchantCode": "466551",  
  "merchant_pin": "1234",  
  "clientPhone" : "243994972450",  
  "amount": 400,  
  "currency": "CDF",  
  "telecom": "AM"  
}
```

SERDIPAY API (HTTP Responses)

Merchant Authentication

Processing payment

Settlement

- Send a response to merchant application with HTTP status:

102 : Transaction is in process (callback)
200 : Transaction completed successfully
400 : Bad transaction request
401: Wrong API key or URL
402 : Transaction failed
403: Forbidden (zero permission)
409 : Transaction conflict/ double trans
429 : Too many transaction

- AM : Airtel Money
- OM: Orange Money
- MP: Vodacom-Mpesa

SERDIPAY API (Authentication - Error)

Merchant
Authentication

Processing
payment

Settlement

- **Body in JSON :**

```
{  "email": "example@google.com"  "password": "5v7zU28yPTu "}
```
- **Response (http: 400) :**

```
{ "message": "This domain is not whitelisted" }
```
- **Response (http: 400) :**

```
{ "message": "validation error message ....." }
```
- **Response (http: 401) :**

```
{ "message": "Invalid Credentials" }
```

Processing payment)

Merchant Authentication

Processing payment

Settlement

POST

https://staging.serdipay.com/api/public-api/v1/merchant/payment-merchant?telecom=AM¤cy:...

Send

Params

Authorization

Headers (9)

Body

Scripts

Settings

Cookies

none

form-data

x-www-form-urlencoded

raw

binary

GraphQL

JSON

Beautify

```
1  {
2  ... "api_id": "APIWEPANKX",
3  ... "api_password": "12345@Serdipay",
4  ... "merchantCode": "466551",
5  ... "merchant_pin": "1234",
6  ... "clientPhone": "243994972450",
7  ... "amount": 400,
8  ... "currency": "CDF",
9  ... "telecom": "AM"
10 }
```

Body

Cookies

Headers (10)

Test Results



200 OK

862 ms

603 B



Save as example



Pretty

Raw

Preview

Visualize

JSON



```
1  {
2  "payment": {
3    "merchant_code": "466551",
4    "client_number": "243994972450",
5    "amount": 400,
6    "currency": "CDF",
7    "telecom": "AM",
8    "token": "3b6477ded05a59dee20d9b0db12dff92",
9    "sessionId": 1718889778,
10   "sessionStatus": 2.

```



Processing payment)

Merchant
Authentication

Processing
payment

Settlement

- **Response (http: 409) :**

```
{ "message": "A similar transaction is already in process, Please Wait for 2 minutes" }
```
- **Response (http: 402) :**

```
{ "message": "Payment Failed, Merchant is not allowed to use this channel" }
```
- **Response (http: 402) :**

```
{ "message": "Payment Failed, Failed to Find Merchant merchant commission!" }
```
- **Response (http: 403) :**

```
{ "message": "Payment Failed, User doesn't have access" }
```

Processing payment)

Merchant
Authentication

Processing
payment

Settlement

- **Response (http: 403) :**
{ " message": "Payment Failed, Sorry this session is closed or was not initiate" }
- **Response (http: 400) :**
{ " message": "Payment Failed, Bad transaction request" }
- **Response (http: 401) :**
{ " message": "Wrong PIN" }
- **Response (http: 402) :**
{ " message": "Payment Failed, Unable to process the transaction" }

Processing payment)

Merchant
Authentication

Processing
payment

Settlement

- **Response (http: 400) :**
{ "message": "Transfer Failed" }
- **Response (http: 400) :**
{ "message": "Payment Failed, Data is missing!" }
- **Response (http: 400) :**
{ "message": "Payment Failed, Failed to Find Merchant!" }
- **Response (http: 400) :**
{ "message": "Payment Failed, Failed to Find Merchant!" }

Processing payment)

Merchant
Authentication

Processing
payment

Settlement

- **Response (http: 402) :**

```
{ "message": "Payment Failed, Unable to send the transaction to the telecom" }
```
- **Response (http: 400) :**

```
{ "message": "Failed to hold on the amount" }
```
- **Response (http: 401) :**

```
{ "message": "Payment Failed, Failed to save transaction!" }
```

SERDIPAY API (Payment Completed - Success)

Merchant
Authentication

Processing
payment

Settlement

- **Info** : SerdiPay sends a callback message to let you know if the transaction was successful or failed
- **CallBack** (send by SerdiPay)

```
{  
  "status": 200,  
  "message": "La reference de la transaction",  
  "payment":  
  {  
    "status": "success",  
    "sessionId": "1720786347",  
    "sessionStatus": 3,  
    "transactionId": "SERDMG7MW6ZV"  
  }  
}
```

SERDIPAY API (Payment Completed- failed)

Merchant
Authentication

Processing
payment

Settlement

- **Info** : SerdiPay sends a callback message to let you know if the transaction was successful or failed
- **CallBack** (send by SerdiPay)

```
{  
  "message": "La reference de la transaction",  
  "payment":  
  {  
    "status": "failed",  
    "sessionId": "1720786347",  
    "sessionStatus": 3,  
    "transactionId": "SERDMG7MW6ZV"  
  }  
}
```



SERDIPAY USSD

SERDIPAY USSD (HTTP Responses)

Client
Authentication

Processing
payment

Settlement

- Send a response to merchant application with HTTP status:

102 : Transaction is in process (callback)
200 : Transaction completed successfully
400 : Bad transaction request
401: Wrong API key or URL
402 : Transaction failed
403: Forbidden (zero permission)
429 : Too many transaction

- AM : Airtel Money
- OM: Orange Money
- MP: Vodacom-Mpesa
- AF : Afrimoney

SERDIPAY USSD (Authentication)

Client
Authentication

Processing
payment

Settlement

- **Get token :**
Give SerdiPay a token

- **End point:**

-----Share the Endpoint-----

- **Body in JSON :**

```
{  
  "username": "afrimomo"  
  "password": "5v7zU28yPTu"  
}
```

- **Response (http 200):**

```
{'access_token': 2121uywqiwuegrwgs }
```

SERDIPAY USSD(Authentication)

Client
Authentication

Processing
payment

Settlement

- Response (http: 400) :
{ "message": "Bad request, message" }
- Response (http: 401) :
{ "message": "Invalid Credentials" }

SERDIPAY USSD (Depot)

Client
Authentication

Processing
payment

Settlement

- Use the token in header of the http request:

Authorization - Bearer token : Token

- End point:

----- share end point

- Request body JSON

```
{  
  "account": "70843434343",  
}
```

SERDIPAY USSD (Depot)

Client
Authentication

Processing
payment

Settlement

- Response (http: 200):
{
 "account": "70843434343",
 "name": "Marie-jose Kavugho",
 "currency": USD
}
- Response (http: 400) :
{ " message": "Bad account or telephone" }
- Response (http: 404) :
{ " message": "Account not found" }
- Response (http: 401) :
{ " message": "Invalid Credentials account / telephone" }

SERDIPAY USSD (Depot)

Client
Authentication

Processing
payment

Settlement

- **Body JSON:**

```
{  
  "account": "70843434343",  
  "clientPhone": "243994972450",  
  "amount": 400.5,  
  "currency": USD,  
  "transactionId": "SERDMG7MW6ZV"  
}
```
- **Response (http: 200):**

```
{ "message": "Deposit confirmed of the account" }
```
- **Response (http: 401):**

```
{ "message": "Unable to process the transaction" }
```

SERDIPAY USSD (Withdraw)

Client
Authentication

Processing
payment

Settlement

- Use the token in header of the http request:

Authorization - Bearer token : Token

- End point:

----- share end point

- Request body JSON

```
{  
  "account": "70843434343",  
  "clientPhone": "243994972450",  
  "amount": 270  
  "currency": USD  
}
```

SERDIPAY USSD (Withdraw)

Client
Authentication

Processing
payment

Settlement

- **Reponse (http: 200):**
{
 "account": "70843434343",
 "clientPhone" : "243994972450",
 "balance" : true
}
- **Response (http: 400) :**
{ " message": "Bad account or telephone" }
- **Response (http: 404) :**
{ " message": "Account not found" }
- **Response (http: 401) :**
{ " message": "Unauthorized, account has a low balance" }

SERDIPAY USSD (withdraw)

Client
Authentication

Processing
payment

Settlement

- **Body JSON:**

```
{  
  "account": "70843434343",  
  "clientPhone": "243994972450",  
  "amount": 400.5,  
  "currency": USD,  
  "transactionId": "SERDMG7MW6ZV"  
}
```
- **Response (http: 200) :**

```
{ "message": "Withdraw confirmed of the account" }
```
- **Response (http: 401) :**

```
{ "message": "Unable to process the transaction" }
```



Thank you!

