



INTEGRATION GUIDELINE

BILLS PAYMENT PLATFORM

[Abstract](#)

End-to-end technical integration requirements and processes are enumerated in this document to aid organizations who intend to integrate with PayMaya's Bills Pay Platform

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1.00	Initial document	09.16.2017	Jabes Espiritu
2.00	Revised end-to-end integration process	07.14.2018	Jabes Espiritu

I. INTRODUCTION

This document aims to aid organizations who intend to integrate with PayMaya Bills Payment Platform by enumerating the end-to-end integration requirements and processes.

The whole integration requires three phases to complete; (1) onboarding, (2) pre-implementation and (3) production deployment.

Part of the onboarding are the submission of documentary requirements, PayMaya's due diligence, provisioning of system credentials and sending of official invitation for system integration. Usually, onboarding requirements and processes are almost complete upon receipt of this document. Pre-implementation covers actual system integration, API key generation, and user acceptance testing and certification which are done on a non-production environment. Lastly, production deployment which requirements and processes are similar to that of pre-implementation's, the only difference is the environment where the activity is conducted.

II. TERMINOLOGY

TERM	DEFINITION
API Key	API Key is a token used to authenticate the servers of two different applications.
Biller	A Biller is a participant in a bills payment ecosystem that receives payment from consumer / subscriber / client in exchange for goods or services.
Biller Aggregator	A biller aggregator is a participant in a bills payment ecosystem that have direct connection or integration with the biller and receives or processes transactions on behalf of the biller.
Reseller	A Reseller is a participant in a bills payment ecosystem that collects payment from the customer / subscriber / client on behalf of the Biller or Biller Aggregator.
Non-Production Environment	A controlled environment where all testing and integration takes place.
Production Environment	An environment where products and services are actually put into operation for their intended uses by end users.
PPT	Post-production Test
UAT	User Acceptance Test

III. API SPECIFICATIONS

[PayMaya Biller API](#) enables Billers or Biller Aggregators to accept cashless payments from their clients and subscribers via PayMaya Bills Payment Platform. Variety of digital channels, depending on the nature of the Resellers’ business, can accept bills payment. These channels may come in the form of mobile or web application, standalone kiosk, point-of-sale terminals and others.

The web link on the above paragraph details the specifications of PayMaya’s Biller API. Integrating Biller or Biller Aggregator is expected to kick-off developments necessary to comply to PayMaya’s Biller API. Once the aforementioned completed the development, system integration and series of testing are conducted to ensure seamless end-to-end bills payment experience.

IV. PROCESS OUTLINE

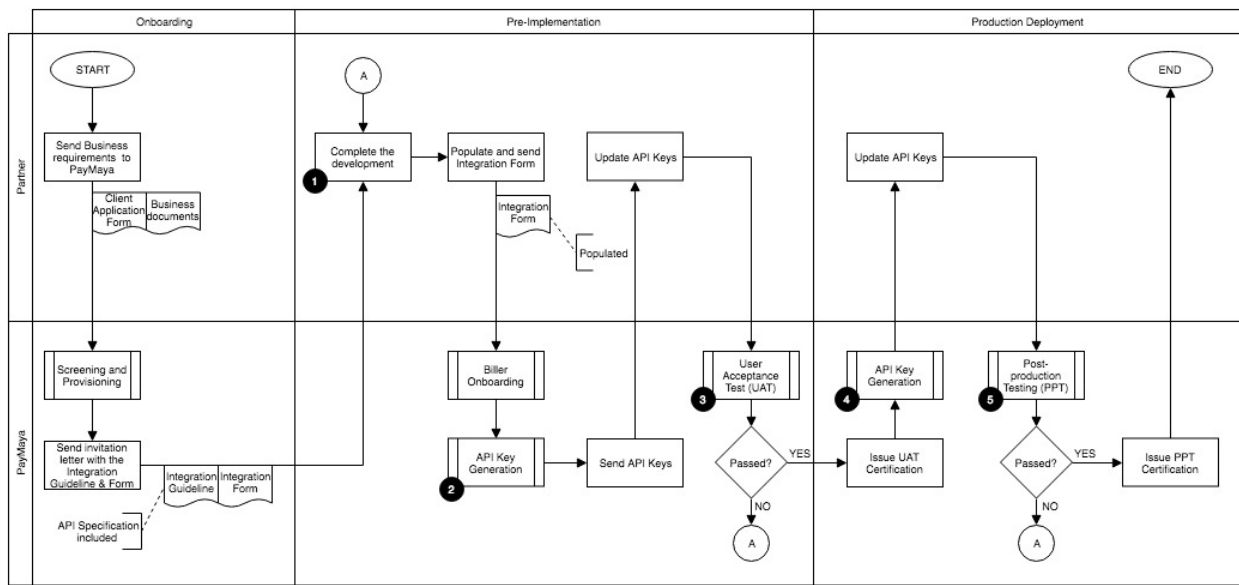


Figure 1 - End-to-end Integration Process

Process Number	Process Name	Details
1	Complete the development	If the Biller or Biller aggregator is implementing series of payment validations and real-time payment processing or posting, it is expected for them to complete the development prior to the actual integration. PayMaya Biller API will guide the integrating party in the development requirements.
2	API Key Generation	There are two different API Keys that will be used to complete the integration. The first one is for pre-implementation in a non-production environment and

		<p>the second one is for production environment. <u>At this point of integration, non-production API Key will be generated and shared.</u></p> <p>To ensure that the system integration is secured, the API Keys that will be sent to the integrating party is encrypted and can only be decrypted by the Biller's or Biller aggregator's authorized representative.</p> <p>Together with the API Key, PayMaya's non-production end-point or IPs will also be shared.</p>
3	User Acceptance Test (UAT)	<ol style="list-style-type: none"> 1. The integrating Biller or Biller aggregator must provide working test accounts that should be specified on the Biller Integration Form. 2. PayMaya will conduct series of testing by sending API request to the integrating Biller or Biller Aggregator. 3. The Biller or Biller Aggregator should verify if the transactions made by PayMaya are processed / posted accordingly by sending transaction logs. 4. PayMaya should validate if data are matched. <p>Coverage:</p> <ul style="list-style-type: none"> • Transactional Testing <ul style="list-style-type: none"> - Successful and declined scenarios - Void and refund scenarios - Load test • Payment details validation <ul style="list-style-type: none"> - Include but not limited to: <ul style="list-style-type: none"> • Account validation • Amount validation • Due date validation • Name validation • Contact number validation • Processing / Posting confirmation <ul style="list-style-type: none"> - Critical for Biller or Biller Aggregator with real-time processing / posting - Callback service • Reports generation <ul style="list-style-type: none"> - Reconciliation and settlement
4	API Key Generation	<p><u>At this point of integration, production API Key will be generated and shared.</u></p>

		<p>To ensure that the system integration is secured, the API Keys that will be sent to the integrating party is encrypted and can only be decrypted by the Biller's or Biller Aggregator's authorized representative.</p> <p>Together with the API Key, PayMaya's production endpoint or IPs will also be shared.</p>
5	Post-production Test (PPT)	<ol style="list-style-type: none"> 1. The integrating Biller or Biller aggregator must provide working production test accounts that should be specified on the Biller Integration Form. 2. PayMaya will conduct testing by transacting on PayMaya Mobile Application. <p>Coverage:</p> <ul style="list-style-type: none"> • Transactional Testing <ul style="list-style-type: none"> - Successful and declined scenarios • Processing / Posting confirmation • Reports generation <ul style="list-style-type: none"> - Reconciliation and settlement will be verified on the next day as PayMaya generate reports end-of-day.

Table 1 - End-to-end Integration Process

V. FORMS AND RREFERENCES

A. PayMaya Biller API:
https://cdn.paymaya.com/sandbox/payments_api/paymayabiller.html#top

B. Integration Form

