
Jolo Cloud API: Payout and settlement

Version 3.2

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API account type: Free Unlimited gateway

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Introduction

"JoloSoft" is an product of JOLO. We are dealing in payment solution, telecom solution and IT based solution since year 2012 in India. We are proudly made in India and serving only for India based businesses. Our head office is located in Delhi/NCR since year 2012. We have in-house developer team for offering services like web designing, mobile application development & more. We use AWS cloud servers for hosting our services which gives us flexibility to upgrade instantly if unexpected high traffic is received with negligible downtime. We also provide free support in integration of all our services in your website or mobile application.

Our current services

1. Domestic money transfer solution
2. Payout and settlement solution
3. Bank account verification
4. Prepaid mobile and DTH recharge solution
5. Ready made website and mobile application solution
6. Custom on-demand development services
7. Mobile operator name finder and offer/plan fetch/finder solution
8. Bill fetch solution
9. Payment collection service

10. Aadhaar Enabled Payment System (AePS)

API key and security

Before starting integration, we assume you have an account on our api portal <https://jolosoftware.com>

In case, don't have account then please create one account which is free.

Get API key:

Get your dedicated and unique api key from jolosoftware.com > api setup > api key.

Add security:

You need to add your server ip address on our api portal jolosoftware.com > api setup > server ip.

Common API request method

Base URL:

Setup base url in your script that will remain static for all api calls:

<http://13.127.227.22/freeunlimited/v3/get/>

Note: In future, we may change base url to:

<http://13.127.227.22/freeunlimited/v4/get/> for upgrading our api to newer version. So, keep it static in your server and store in database so that client can easily edit base url in future. Same as base url, you have to store "apikey" and "userid" in your database for easy edit.

You can send parameters on base url using **GET** method and you will get **JSON** response in return.

Base URL with parameters:

1. Money transfer API : Use this api for transferring money to any bank account in India. Amount will debit from Jolosoftware api balance.

| Money transfer API |
|--|
| <i>http://13.127.227.22/freeunlimited/v3/get/transfer.php?apikey=p1&beneficiary_account_no=p2&beneficiary_ifsc=p3&amount=p4&orderid=p5&</i> |

| |
|--|
| <i>purpose=p6& mobileno=p7& remarks=p8</i> |
|--|

2. Balance check API (optional): Use this api for checking current Jolosoft api balance.

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|-------------------------------------|
| Balance check API (optional) |
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| <i>http://13.127.227.22/freeunlimited/v3/get/balance.php?apikey=p1</i> |
|--|

3. Bank account verification API (optional): Use this api for checking bank account number and ifsc whether correct or not. It will also return bank account holder name.

| |
|---|
| Bank account verification API (optional) |
|---|

| |
|---|
| <i>http://13.127.227.22/freeunlimited/v3/get/account_check.php?apikey=p1&beneficiary_account_no=p2&beneficiary_ifsc=p3&orderid=p5</i> |
|---|

4. Transaction status check API (optional): Use this api for checking current status of transaction. Actual status might change later. You need to setup call back url to get real time status of transaction. (See call back url detail below)

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| Transaction status check API (optional) |
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| <i>http://13.127.227.22/freeunlimited/v3/get/transfer_status.php?apikey=p1&&orderid=p5&customdate=p9</i> |
|--|

5. Beneficiary detail API (optional): Use this api for getting more detail of bank account number.

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|--|
| Beneficiary detail API (optional) |
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|---|
| <i>http://13.127.227.22/freeunlimited/v3/get/beneficiary_detail.php?apikey=p1&&beneficiary_id=p11</i> |
|---|

Call back URL setup: This is **mandatory** step for completing integration setup. Create a new file on your server directory for collecting transaction status updates that we will post. For example if any transaction status changes from SUCCESS -> FAILED or ACCEPTED -> SUCCESS or ACCEPTED -> FAILED then we will push transaction detail on your given server url. You can save your server url with us in 2 ways :

1. Static call back url: To save server url with us, login into your joloSoft.com account. Go to "API Setup -> API Synchronize". Enter your server url and save it.

2. Dynamic call back url: In case, you want to collect transaction updates on multiple different server url then simply send your server url in request parameter of "**Money transfer API** " as "callbackurl".

Example:

http://13.127.227.22/freeunlimited/v3/get/transfer.php?apikey=p1&beneficiary_account_no=p2&beneficiary_ifsc=p3&amount=p4&orderid=p5&purpose=p6&mobileno=p7&remarks=p8&callbackurl=p10

We will post following parameters on given server url using POST method when transaction status changes:

| Parameter name | Database storage necessity | Definition |
|----------------|----------------------------|-------------------------------------|
| status | mandatory | SUCCESS/FAILED/ACCEPTED |
| operatortxnid | mandatory | Bank IMPS RRN |
| joloorderid | mandatory | JoloSoft unique order ID |
| userorderid | mandatory | Your unique order ID |
| error | mandatory | Error message (if status is FAILED) |

Note: We may send multiple hits/call back for same order id, please make sure to check existing status of transaction in your database whether its already failed. If status is FAILED in your database already then no action required, do not update anything and skip that hit. If existing status is SUCCESS/ACCEPTED in your database then action is required to either update bank imps RRN/UTR id - **operatortxnid** if call back status is SUCCESS. If call back status is FAILED then refund to your customer & change status from SUCCESS -> FAILED or REFUNDED as per your existing system model. Update existing transaction status as per call back status by matching **userorderid** (Your unique order ID).

For additional security: You can accept call backs only from our server ip address:
13.126.208.28

API parameter detail (GET request)

| Parameter name | Necessity | Definition |
|------------------------|-----------|---|
| apikey | mandatory | JoloSoft apikey |
| mobileno | optional | Customer mobile number (10 digit) |
| beneficiary_account_no | mandatory | Beneficiary bank account number |
| beneficiary_ifsc | mandatory | Beneficiary bank ifsc |
| amount | mandatory | Value in Rs. (like 100, 101, etc) |
| orderid | mandatory | Your unique order ID for tracking transaction later on |
| purpose | mandatory | pass value out of these only: SALARY_DISBURSEMENT, REIMBURSEMENT, BONUS, INCENTIVE, OTHERS |
| remarks | optional | Any short text message to show in beneficiary bank statement (max 10 alphabet) |
| callbackurl | optional | Your server url for collection of transaction update (https://yourwebsite.com/callback/save.php) |
| customdate | mandatory | Date of transaction (YYYYMMDD) |
| beneficiary_id | mandatory | Beneficiary ID of beneficiary bank account Example format: Accountnumber_ifsc |

API parameter detail (JSON response)

| Parameter name | Database storage necessity | Definition |
|----------------------|----------------------------|---|
| status | mandatory | Status of request: ACCEPTED/SUCCESS/FAILED |
| error | mandatory | Error message |
| mobileno | optional | Customer mobile number (10 digit) |
| beneficiaryid | mandatory | Beneficiary ID of beneficiary bank account |
| orderid | mandatory | Your unique order ID |
| txid | mandatory | JoloSoft unique order ID |
| amount | mandatory | Value in Rs. |
| time | mandatory | Api response date and time |
| desc | mandatory | Api response description |
| duration | optional | Total time taken to complete api request in seconds |
| transaction_mobileno | mandatory | Customer mobile number (10 digit) |

| | | |
|----------------------------|-----------|--|
| transaction_beneficiary_id | mandatory | Beneficiary ID of beneficiary bank account |
| transaction_orderid | mandatory | Your unique order ID |
| transaction_txid | mandatory | JoloSoft unique order ID |
| transaction_amount | mandatory | Value in Rs. |
| transaction_charged | mandatory | Total value debited from JoloSoft api balance |
| transaction_operatorid | mandatory | Bank IMPS RRN |
| transaction_time | mandatory | Transaction date and time |
| transaction_status | mandatory | Transaction status |
| transaction_desc | mandatory | Transaction description |
| transaction_customdate | mandatory | Transaction date (YYYYMMDD) |
| beneficiary_name | optional | Beneficiary name |
| beneficiary_account_no | optional | Beneficiary bank account number |
| beneficiary_ifsc | optional | Beneficiary bank ifsc |
| beneficiary_bank | optional | Beneficiary bank name |
| beneficiary_branch | optional | Beneficiary bank branch name |
| beneficiary_status | optional | Status of bank account: 1/0 (1 - account number is checked and its valid) (0 - account number is not checked. It may be valid/invalid) |
| beneficiary_addedon | optional | Registration date of beneficiary |
| beneficiary_maxlimit | optional | Monthly transfer limit of beneficiary |
| actualname | mandatory | Bank account holder name |

Testing environment

Use following base url for testing/sandbox:

http://13.127.227.22/freeunlimited/v3/get/demo/

All our file names of api for live and testing are same but only difference is directory ***/demo/*** for testing/sandbox environment.

Important Points:

1. Your api balance will not deduct for any api call under testing environment. No need to add funds in api account if you are integrating first time.
3. Actual money transfer will not take place in any case even if status of transaction is SUCCESS in testing environment.
4. In testing environment, we will not use any data of live environment and vice versa.

----- Thank You -----



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