
Jolo Cloud API: Domestic Money Transfer

Version 3.0

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API account type: Corporate 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.

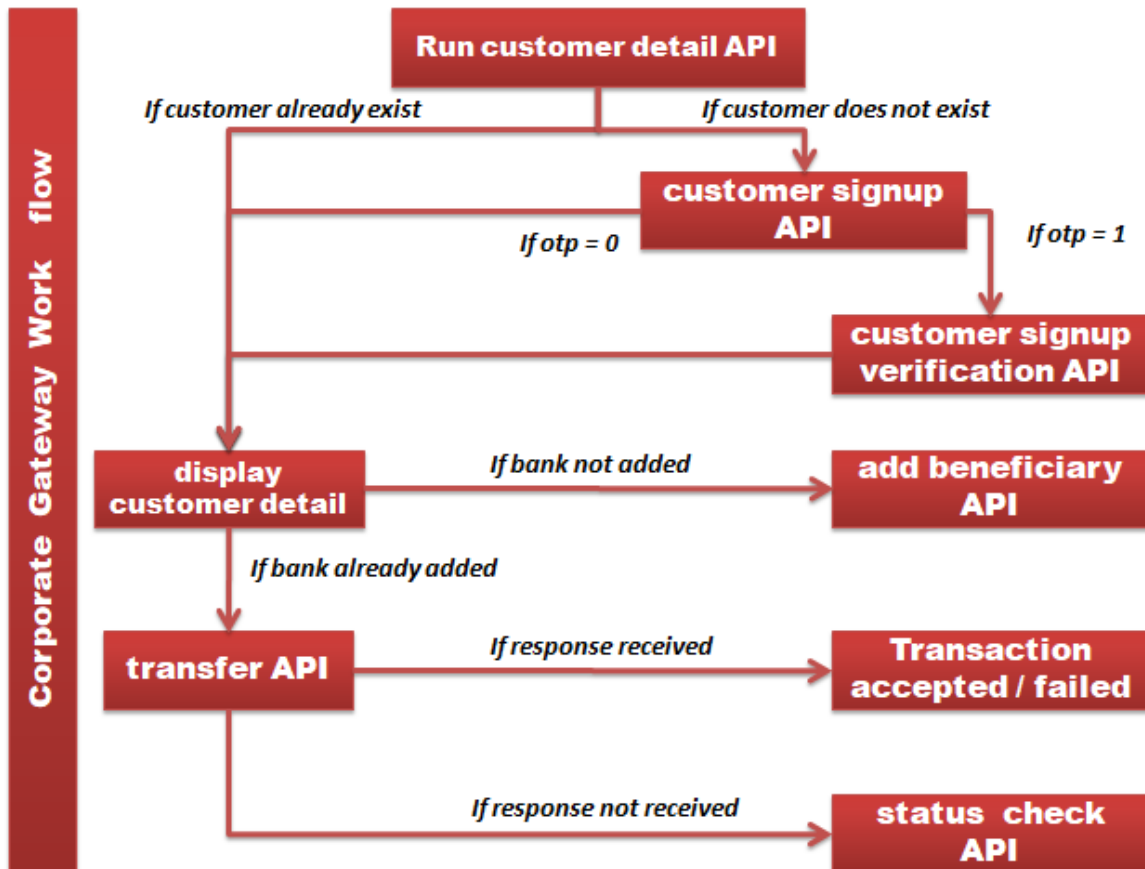
Get API key:

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.

Work Flow



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/corporate/v3/

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

http://13.127.227.22/corporate/v4/ 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.

Build Header:

You have to generate header hash string using "apikey" and "userid" with *sha512* encryption. Below is an example of header hash string:

```
<?php
$headerstring = "$userid|$apikey";
$hashedheaderstring = hash("sha512", $headerstring);
?>
```

Note that there is separator between userid and apikey as "|".

You need to pass this hashed header string in header of each api call as 'Authorization: *\$hashedheaderstring*'

Build Payload:

You need to post your payload in json format only. Below is an example of payload in json format:

```
<?php
$paramsList = array();
$paramsList["apikey"] = $apikey;
$payload = json_encode($paramsList, true);
?>
```

Note: Payload is not static as it will vary as per parameter requirement for different api calls.

Below is the final code for common API call in PHP using "curl":

```
<?php

//build header hash
$headerstring = "$userid|$apikey";
$hashedheaderstring = hash("sha512", $headerstring);

//build payload in json
$paramsList = array();
$paramsList["apikey"] = $apikey;
$payload = json_encode($paramsList, true);

//set url
$url = "http://13.127.227.22/corporate/v3/balance.php";

//set header hash in header
$header= array('Content-Type:application/json',
'Authorization:.'.$hashedheaderstring);

//run url
$ch = curl_init($url);
curl_setopt($ch, CURLOPT_CUSTOMREQUEST, "POST");
curl_setopt($ch, CURLOPT_POSTFIELDS, $payload);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, true);
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, false);
curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, false);
curl_setopt($ch, CURLOPT_HTTPHEADER, $header);
$response = curl_exec ($ch); // execute
$error = curl_error($ch);
curl_close($ch);
echo $response;//show response

?>
```

Note: We have used "API balance check" url in above example.

Customer detail API

Use this api for fetching customer detail. It will also help in identifying whether customer is already registered or not in our system.

List of parameters accepted in payload

Parameter name	Necessity	Definition
apikey	mandatory	JoloSoft apikey
mobileno	mandatory	Customer mobile number (10 digit)

API URL: *baseurl/cdmr_detail.php*

List of parameters in api response

Parameter name	Database storage necessity	Definition
status	optional	Status of request: ALERT/SUCCESS/FAILED
error	optional	Error message
mobileno	optional	Customer mobile number (10 digit)
exist	optional	Customer registered or not (1 - registered, 0 - not registered)
verified	optional	Customer mobile number is verified or not
customer_mobileno	optional	Registered mobile number of customer
customer_name	optional	Name of customer
customer_address	optional	Address of customer
customer_email	optional	Email address of customer
customer_consumedlimit	optional	Total value consumed by customer (Rs.)
customer_remaininglimit	optional	Total value remaining for customer (Rs.)

customer_totallimit	optional	Total value allotted to customer (Rs.)
customer_status	optional	Customer mobile number is verified or not
customer_joiningdate	optional	Registration date of customer
beneficiary_id	optional	Beneficiary ID of beneficiary bank account
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
time	optional	Api response date and time
desc	optional	Api response description
duration	optional	Total time taken to complete api request in seconds

Customer signup API

Use this api for registering new customer. Use this api only if "Customer detail API" response contains "exist" parameter value as 0.

if "otp" parameter value is 1 in api response of "Customer signup API", OTP will be sent to customer mobile number and you need pass this otp in "Customer signup verification API".

If "otp" parameter value is 0 then no otp is required. No need to call "Customer signup verification API".

List of parameters accepted in payload

Parameter name	Necessity	Definition
apikey	mandatory	JoloSoft apikey
mobilen0	mandatory	Customer mobile number (10 digit)
name	mandatory	Name of customer
address	mandatory	Address of customer
email	mandatory	Email address of customer

API URL: *baseurl/cdmr_signup.php*

List of parameters in api response

Parameter name	Database storage necessity	Definition
status	optional	Status of request: SUCCESS/FAILED
error	optional	Error message
mobilen0	optional	Customer mobile number (10 digit)
otp	optional	Mobile verification required or not (1 - required, 0 - not required)
time	optional	Api response date and time
desc	optional	Api response description
duration	optional	Total time taken to complete api request in seconds

Customer signup verification API

Use this api for verifying mobile number of new customer. Use this api only if "Customer signup API" response contains "otp" parameter value as 1. No need to call this api if "otp" parameter value is 0.

List of parameters accepted in payload

Parameter name	Necessity	Definition
apikey	mandatory	JoloSoft apikey
mobilen	mandatory	Customer mobile number (10 digit)
otp	mandatory	OTP received on customer mobile

API URL: *baseurl/cdmr_signup_verify.php*

List of parameters in api response

Parameter name	Database storage necessity	Definition
status	optional	Status of request: SUCCESS/FAILED
error	optional	Error message
mobilen	optional	Customer mobile number (10 digit)
time	optional	Api response date and time
desc	optional	Api response description
duration	optional	Total time taken to complete api request in seconds

Add beneficiary API

Use this api for adding beneficiary under specific customer. You will get Beneficiary ID for each bank account addition. Beneficiary ID will be required in Transfer money API.

List of parameters accepted in payload

Parameter name	Necessity	Definition
apikey	mandatory	JoloSoft apikey
mobilenno	mandatory	Customer mobile number (10 digit)
beneficiary_name	mandatory	Name of beneficiary
beneficiary_account_no	mandatory	Bank account number
beneficiary_ifsc	mandatory	Bank account ifsc

API URL: *baseurl/cdmr_beneficiary_reg.php*

List of parameters in api response

Parameter name	Database storage necessity	Definition
status	mandatory	Status of request: SUCCESS/FAILED
error	mandatory	Error message
mobilenno	mandatory	Customer mobile number (10 digit)
exist	optional	Customer is registered or not (1 - registered, 0 - not registered)
verified	optional	Customer mobile number is verified or not (1 - verified, 0 - not verified)
beneficiary_id	mandatory	Beneficiary ID used in transfer money API
time	optional	Api response date and time
desc	mandatory	Api response description
duration	optional	Total time taken to complete api request in seconds

Transfer money API

Use this api for transferring money to any bank account in India. Amount will debit from joloSoft api balance.

List of parameters accepted in payload

Parameter name	Necessity	Definition
apikey	mandatory	JoloSoft apikey
mobilenumber	mandatory	Customer mobile number (10 digit)
beneficiaryid	mandatory	Beneficiary ID received during "Add Beneficiary API"
amount	mandatory	Value in Rs. (like 100, 101, etc)
orderid	mandatory	Your unique order ID for tracking transaction later on
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)

API URL: *baseurl/cdmr_transfer.php*

List of parameters in api response

Parameter name	Database storage necessity	Definition
status	mandatory	Status of request: ACCEPTED/SUCCESS/FAILED
error	mandatory	Error message
mobilenumber	mandatory	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

Call back setup

This is mandatory step for completing integration setup. Create a new file in 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 call back url. You can save your call back url with us in 2 ways :

1. Static call back url: To save call back url with us, login into your jolosoftware.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 call back url in request parameter of "Transfer money API" as "callbackurl".

We will post following parameters on given call back 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

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 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

Optional API

Use below given optional api if required.

1. Transfer money status API

Use this api for checking status of transaction. Use this api only if you do not get any response from our end during api request or timeout cases. Do not call this api for current date transaction. We suggest you to use call back url instead of this api call.

List of parameters accepted in payload

Parameter name	Necessity	Definition
apikey	mandatory	JoloSoft apikey
orderid	mandatory	Your unique order ID that you sent during transaction
customdate	mandatory	Date of transaction (YYYYMMDD)

API URL: *baseurl/cdmr_transfer_status.php*

List of parameters in api response

Parameter name	Database storage necessity	Definition
status	mandatory	Status of request: ACCEPTED/SUCCESS/FAILED
error	mandatory	Error message
transaction_mobilenno	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)
time	mandatory	Api response date and time
desc	mandatory	Api response description
duration	optional	Total time taken to complete api request in seconds

2. Get beneficiary detail API

Use this api for collecting detail of specific beneficiary bank account which was added by customer.

List of parameters accepted in payload

Parameter name	Necessity	Definition
apikey	mandatory	JoloSoft apikey
beneficiary_id	mandatory	Beneficiary ID of beneficiary bank account

API URL: *baseurl/cdmr_beneficiary_detail.php*

List of parameters in api response

Parameter name	Database storage necessity	Definition
status	optional	Status of request: SUCCESS/FAILED
error	optional	Error message
beneficiary_id	optional	Beneficiary ID of beneficiary bank account
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
time	optional	Api response date and time
desc	optional	Api response description
duration	optional	Total time taken to complete api request in seconds

3. Bank account validation API

Use this api for checking whether bank account number and ifsc is correct or not. It will also return actual name of bank account holder. Amount will debit from JoloSoft api balance.

List of parameters accepted in payload

Parameter name	Necessity	Definition
apikey	mandatory	JoloSoft apikey
beneficiary_account_no	mandatory	Bank account number to check
beneficiary_ifsc	mandatory	Bank IFSC to check
Orderid	mandatory	Your unique order ID
callbackurl	optional	Your server url for collection of transaction update (https://yourwebsite.com/callback/save.php)

API URL: *baseurl/cdmr_account_check.php*

List of parameters in api response

Parameter name	Database storage necessity	Definition
status	mandatory	Status of request: ACCEPTED/SUCCESS/FAILED
error	mandatory	Error message
orderid	mandatory	Your unique order ID
txid	mandatory	JoloSoft unique order ID
amount	mandatory	Value in Rs.
actualname	mandatory	Bank account holder name
time	mandatory	Api response date and time
desc	mandatory	Api response description
duration	optional	Total time taken to complete api request in seconds

Testing environment

Use following base url for testing/sandbox:

http://13.127.227.22/corporate/v3/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.
2. During the registration of customer via "Customer signup API ", OTP sms will not deliver in any case. If required, kindly use "1234" as OTP for verifying mobile number of customer in testing environment.
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. For example if you register any customer in testing environment and later you try to fetch detail of same customer then it will throw error message in live environment.

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



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