



## MYGHPAY CLIENT INTEGRATION DOCUMENTATION

**myghpay** is an integrated and secure online payments and collections platform designed to enable individuals, businesses and institutions to make or receive payments online from their homes or offices via the use of a **Visa/ MasterCard, Gh-link enabled card and mobile wallet**.

This version (**myghpay client**) of myghpay allow Merchants to integrate myghpay payment methods on their e-payment web site/portal.

### Basic Requirements

- Merchant should have an account with **GTBANK Ghana**.
- Merchant should agree to myghpay terms and conditions.
- Merchant should agree to use **VBV/Secure Code** on Visa/MasterCard Payments.
- Merchant should agree to absorb the charges on Card Payments or pass it on to the customer

### Integration Process

**Base URL (Test):** <http://196.216.228.23/myghpayclient/>

**Base URL (Live):** <https://myghpay.com/myghpayclient/>

#### **NB:**

- Request Method: **POST**
- All response will contain a status and message with the following status code;
  - a. **1** Request successful
  - b. **0** **Invalid Request**

### **C# Encryption Algorithm**

```
public static class GenerateHash
{
    public static string HmacSha256Digest(this string message, string hashkey)
    {
        ASCIIEncoding encoding = new ASCIIEncoding();
        byte[] keyBytes = encoding.GetBytes(hashkey);
        byte[] messageBytes = encoding.GetBytes(message);
        System.Security.Cryptography.HMACSHA256 cryptographer = new System.Security
        .Cryptography.HMACSHA256(keyBytes);

        byte[] bytes = cryptographer.ComputeHash(messageBytes);

        return BitConverter.ToString(bytes).Replace("-", "").ToLower();
    }
}
```



## 1. Sample request C#

```
string clientid = "YOURMYGHPAYCLIENTID";
string clientsecret = " YOURMYGHPAYCLIENTSECRET ";
string itemname = "Sample item name here";
string clientref = "123456789";
string amount = "100.00";
string returnurl = "https://yourreturnurl.com/something";
string baseurl = "https://myghpay.com/myghpayclient/";
string hashkey = "YOURSECUREHASHKEY";
    string builtString = amount + "&" + itemname + "&" + clientref + "&" + clientsecret + "&" + clientid;
string computedHash =GenerateHash.HmacSha256Digest(builtString, hashkey);
```

```
StringBuilder sb = new StringBuilder();
sb.Append("<html>");
sb.AppendFormat("@<body onload='document.forms[\"form\"].submit()>");
sb.AppendFormat("<form name='form' action='\" + baseurl + \"' method='post'>",
baseurl);
    sb.AppendFormat("<input type='hidden' name='clientid' value='\" + clientid + \"'>",
clientid);
    sb.AppendFormat("<input type='hidden' name='itemname' value='\" + itemname + \"'>",
itemname);
    sb.AppendFormat("<input type='hidden' name='clientref' value='\" + clientref +
\"'>", clientref);
    sb.AppendFormat("<input type='hidden' name='clientsecret' value='\" + clientsecret
+ \"'>", clientsecret);
    sb.AppendFormat("<input type='hidden' name='returnurl' value='\" + returnurl +
\"'>", returnurl);
    sb.AppendFormat("<input type='hidden' name='amount' value='\" + amount + \"'>",
amount);
    sb.AppendFormat("<input type='hidden' name='securehash' value='\" + computedHash +
\"'>", computedHash);
```

```
// Other params go here
```

```
sb.Append("</form>");
sb.Append("</body>");
sb.Append("</html>");
```

```
Response.Write(sb.ToString());
```

```
Response.End();
```



## 2. Sample request PHP

```
<?php
    $clientid = "YOURMYGHPAYCLIENTID";
    $clientsecret = " YOURMYGHPAYCLIENTSECRET ";
    $itemname = "Sample item name here";
    $clientref = "123456789";
    $amount = "100.00";
    $returnurl = "https://yourreturnurl.com/something";
    $baseurl = "https://myghpay.com/myghpayclient/";
    $hashkey="YOUR SECURE HASH KEY";

    $raw_string=$amount.'&'.$itemname.'&'.$clientref.'&'.$clientsecret.'&'.$clientid;

    $hash_string=hash_hmac('sha256', $raw_string, $hashkey);
?>

    <form name='form' action='<?php $baseurl ?>' method='post'
id="myForm">
        <input type='hidden' name='clientid' value='<?php $clientid ?>'>
        <input type='hidden' name='itemname' value='<?php $itemname
?>'>
        <input type='hidden' name='clientref' value='<?php $clientref ?>'>
        <input type='hidden' name='clientsecret' value='<?php $clientsecret
?>'>
        <input type='hidden' name='returnurl' value='<?php $returnurl ?>'>
        <input type='hidden' name='amount' value='<?php $amount ?>'>
```



```
<input type='hidden' name='securehash' value='<?php $hash_string?>'>
```

```
</form>
```

```
<script type="text/javascript">
    document.getElementById('myForm').submit();
</script>
```

### 3. **Sample Success Response (return URL)**

[https://yourreturnurl.com/something?statusCode=1&refCode=13Q3AMHT47976&Message=Request Successful&paymentMode=MTN&clientref=123456789](https://yourreturnurl.com/something?statusCode=1&refCode=13Q3AMHT47976&Message=Request+Successful&paymentMode=MTN&clientref=123456789)

### 4. **Sample Failed Response (return URL)**

[https://yourreturnurl.com/something?statusCode=0&refCode=13Q3AMHT47976&Message=Invalid request&paymentMode=MTN&clientref=123456789](https://yourreturnurl.com/something?statusCode=0&refCode=13Q3AMHT47976&Message=Invalid+request&paymentMode=MTN&clientref=123456789)

## **FAQs**

- Why merchant doesn't get any response from the API?
  - *When customer closes the page without submitting the payment.*
- Why am I redirected to <https://myghpay.com> when making payment?
  - Invalid merchant credentials or request parameter not found



myghpay client snapshot

The screenshot shows a payment interface with a dark header bar. On the left is the myghpay logo, and on the right is the text "I.T SOLVERS LTD". The main content area is light gray and displays "GHS 1" in large red and black font, followed by "Dell inspiron 15. 5000 series(1000001)" in smaller gray text. Below this, the text "Pay with" is centered. There are two payment buttons: a dark gray button with a mobile phone icon and the text "Mobile Wallet", and an orange button with the VISA logo and the text "Visa/MasterCard". At the bottom, a copyright notice reads "Copyright © 2017, myghpay. All rights reserved." and a decorative footer with a geometric pattern is visible.




GHS 1

0000

Master

ved.




## Payment Confirmation

Amount: 1  
Fee Charge: 0.0175  
Amount Paid: 1.02

Cancel Proceed

For Visa/MasterCard  
Payment Method.

### Visa Card / MasterCard



FULL NAME

MONTH/YEAR

VALID THRU

Card number

Full name

MM/YY

CW

Pay Cancel



myghpay I.T SOLVERS

### Mobile Wallet

--Choose Wallet Network-- ▼

Enter wallet number

**Pay** Cancel