



# OneBip Payments Standard Integration Guide

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# 1. Introduction

## *What is OneBip*

OneBip is a payment processing solution based on premium mobile text messaging: the users can initiate the payment process online, similarly to credit card solutions, but the transaction will be charged on their mobile phone bill (contract or prepaid).

With OneBip, customers can register their mobile phones online, log in to the payment area and authorize payments with one click, without needing a credit card or a bank account.

## *About this document*

This document describes how to use OneBip to handle mobile phone payments on your web site, with a customised integration. To accomplish this you will need to integrate your web site with the OneBip platform.

Even though OneBip can be integrated in its simplest form just with basic web development skills, you will also need familiarity with scripting languages if you use a sophisticated platform to handle customer registrations, logins, and transactions, and you want OneBip to be integrated with it.

This document is targeted at webmasters and web developers.

# 2. General Overview

The OneBip method of integration is similar to that of other payment methods, like credit card or IVR. To initiate a payment, you link your customers from your web site to the OneBip payment page, along with some details about the customer and the payment you expect to receive. The OneBip payment pages reside on OneBip servers, and are handled by the OneBip Online Transaction Module, in this document referred to as OTM.

After the customers complete their payment using OneBip, they are linked back to the Thank You page on your web site. At the same time, OneBip sends a notification to the Notification URL hosted by your server, to inform you that the payment has been completed (see the “Thank You page” and “Notification URL” sections for more details). In simplified integrations, the integration can be made using the Thank You page only, though this integration is not recommended since it can be less secure than the full one: please see below for details.

To make payments using OneBip the customer must register first. The registration process is very fast and can be performed as part of the customer’s first payment: to obtain an account associated to its mobile number, the customer has to provide the following information:

- Country of residence
- Mobile phone number
- Email address

None of this information can be passed to the merchant due to privacy regulations.

### 3. Linking to the payment pages (Online Transaction Module)

Links to the payment pages or Online Transaction Module (OTM) are made with a simple HTTP GET request, sending your customers to a URL hosted by OneBip together with some parameters (required, optional or custom).

#### *Integrating with items*

To link to the OneBip payment pages, you must configure your site and your item (or items) into your OneBip Panel. You can create a site clicking the “Add new site” button, which is found in the lower left part of your panel’s “Overview” page and “My Sites & Items” section.

After having created your site, you will be able to create one or several items inside the site itself, according to your specific needs.

Deciding whether to use one only generic Item, one Item per product category, or even one Item per each individual product you host on your site depends only on your integration needs: if you manage a large or frequently changing catalogue, one only generic Item might be the easiest way to go; vice versa, if your catalogue is rather small and you want to take advantage of the Item-specific sales reports in the OneBip panel, you may choose to create one Item per product or product category.

Sites and Items have specific settings, that make up the configuration of your payment page, and ultimately the user experience for your customers.

Site-specific settings include: Notification URL, default Thank You page, Site name, category, and OTM logo customization.

Item specific settings include the Item name (displayed in the payment page), market and currency, and of course price. Every Item has a default name, that can be overridden when you call the payment page: this can be used, for example, if you decide to set up a generic Item for multiple products, and then override the default name with the *payment\_description* parameter to display a more precise description (please see below for a description of all parameters).

The payment page is called using one only parameter, that instructs the OTM on what the payment page should display and on what site and item it is meant for.

The basic OTM link for any of your items will look like this example:

***<https://www.onebip.com/otms/?item=203>***

you can find the link to the payment page for each specific item in the “My Items”, under the “My Sites & Items” section of your control panel.

When you send users to the OneBip payment page, you can decide whether to use a normal HTTP GET or to use 128bit SSL encryption on our secure server. In both cases, the way to call the Payment Page is the same: if you want to use the secure server, just use HTTPS instead of HTTP in the OTM URL.

### Required parameter (item ID)

The link to the OneBip payment page must contain one only mandatory parameter, that is the numeric ID of your item.

Parameter name	Full name	Description
item	Item ID	Integer value identifying your Item. You can find this value embedded in the link for each item you can find in the "my Items" page, in the "My Sites & Items" section of the OneBip control panel. e.g. <i>item=203</i>

### Optional parameters

Parameter name	Full name	Description
payment_description	Payment description	This parameter overrides the default item name stored in the control panel, and is displayed on the OTM page. e.g. <i>payment_description=Song</i> Payment description can be max 50 characters long.
a	Affiliate ID	Use this parameter if you have an affiliate system and want the customer to be linked to that affiliate. To define affiliates, and see which Affiliate IDs to use, please refer to the OneBip control panel. e.g. <i>a=201</i>
merchantParam	Custom merchant parameters	Any string specified with this parameter will be included in the notification sent to your server when the customer's payment has been completed, and will be appended to the Thank you page URL. You can use this parameter to keep track of product IDs, user IDs, session keys, and so on. Make sure that the string you pass is properly encoded in URL format, to prevent it from being broken when passed to the OTM. e.g. <i>merchantParam=customID%3D22</i> (URL encoding of <i>customID=22</i> )

### Sample code

The PHP and ASP sources below will create a full OTM URL, including some optional parameters, and display an HTML page with a clickable link.

```
PHP
<?php
$itemId = 203;
$affiliateId = 201;
$customID = 22;
$merchantParam = "customID=$customID";
$description = "Desktop wallpaper";
$otmurl = "http://www.onebip.com/otms/?item=$itemId&a=$affiliateId&merchantParam=" .
    urlencode($merchantParam) .
    "&payment_description=" . urlencode($description);

print "<a href=\"\$otmurl\">Click here to purchase this product with your
    mobile phone!</a>";

?>
```

```

<%
dim ItemId, AffiliateId, CustomID, MerchantParam, Description, OTMUrl
ItemId = 203
AffiliateId = 201
CustomID = 22
MerchantParam = "customID=" & CustomID
Description = "Desktop wallpaper"
OTMUrl = "http://www.onebip.com/otms/?item=" & ItemId & _
        "&a=" & AffiliateId & _
        "&merchantParam=" & Server.URLEncode(MerchantParam) & _
        "&payment_description=" & Server.URLEncode(Description)

Response.Write "<a href=""" & OTMUrl & """">Click here to purchase
                this product with your mobile phone!</a>"

%>

```

## 4. Thank You page

The Thank You page is the page on your site to which users are redirected after having successfully paid.

Each site has a default Thank You page, that can be overridden by an Item-specific Thank You page.

To configure or change your site's default Thank You page, login to your OneBip control panel. Select **My sites** under the **My Sites & Items** tab, and find the site you want to change in the list; then click on *Edit Site*.

To edit the Thank You page for a specific Item, login to your OneBip control panel. Select **My Items** under the **My Sites & Items** tab, and select your site in the "search" box. Locate the Item you want to edit, and click on *Edit* in its row.

If you do not need to route the users to a specific content for every Item, or to trigger specific actions with it, you can point the Thank You page to a general "Thank you" page.

OneBip will append all the merchant parameters you specified in the link to the OTM to the Thank You page. For example, if you set the Thank You page to *http://www.yoursite.com/redirect.php* and want to specify a custom parameter like *someCustomParam=1*, you should send your customer to the OTM with a link like:

*http://www.onebip.com/otms/?item=itemID&merchantParam=someCustomParam%3D1*

after the payment, OneBip will redirect the customer to the following URL

*http://www.yoursite.com/redirect.php?someCustomParam=1*

Merchant parameters in the Thank You page can be used in many ways, for example to pass a userID through the payment process and redirect the customer to his/her account on your site, or to build customised thank you pages. The Thank You page can also route your user to a specific download, using the Notification URL to authorize it.

The Thank You page could be used to host the scripts needed to grant the needed permissions for the user to access the content, but we strongly suggest any permission or other action needed to deliver the service or product to the final user is

not triggered by the Thank You page but by the Notification URL, as that is a far more secure way (please see next paragraph for the Notification URL).

In the following example, we have included a customID and the user's first name as merchant parameters: the redirect page will use them to thank the users and to reference the product they bought.

We have also added a simple script to check the HTTP referrer for the page, to make sure the user comes from a page hosted by onebip.com.

### Sample code

The payment page for this example, for the user "John" buying the product with ID "1" should be called like in the following example:

***<http://www.onebip.com/otms/?item=itemID&merchantParam=userFirstName%3DJohn%26customID%3D1>***

```
PHP
<?php
// check HTTP_REFERER
$aUrl = parse_url($_SERVER['HTTP_REFERER']);
$domainParts = explode(".", $aUrl['host']);
$domainParts = array_reverse($domainParts);
$refDomain = $domainParts[1] . '.' . $domainParts[0];

if($refDomain != 'onebip.com') {
    echo "ERROR: this isn't a valid OneBip transaction!";
    exit();
} else {
    echo "Hello " . $_REQUEST['userFirstName'];
    echo "<br />";
    echo "Thank you for having purchased item " . $_REQUEST['customID'];
}
?>
```

```
ASP
<%
' check HTTP_REFERER
dim AUrl, DomainParts, RefDomain
Function ParseUrl(Url)
    If Url <> "" Then
        Url = Right(Url, Len(Url) - InStr(Url, "/") - 1)
        If InStr(Url, "/") > 0 Then
            Url = Left(Url, InStr(Url, "/") - 1)
        End If
    End If
    ParseUrl = Url
End Function
AUrl = ParseUrl(Request.ServerVariables("HTTP_REFERER"))
DomainParts = Split(".", AUrl)
If UBound(DomainParts) > 0 Then
    RefDomain = DomainParts(UBound(DomainParts)) &
    DomainParts(UBound(DomainParts) - 1)
Else
    RefDomain = DomainParts(0)
End If
If RefDomain <> "onebip.com" Then
    Response.Write("ERROR: this isn't a valid OneBip transaction!")
    Response.End()
Else
    Response.Write("Hello " & Request("userFirstName"))
    Response.Write("<br />")
    Response.Write("Thank you for having purchased customID" &
    Request("customID"))
End If
%>
```

The output for these simple scripts will look like:

```
Hello John
Thank you for having purchased item 1
```

## 5. Notification URL

OneBip will notify you at the end of each successful payment. This is done with a HTTP GET request done by our server to the Notification URL, hosted by your servers. If you use subscription-based billing services, a new notification will be sent for each successful billing.

To configure or change your site's Notification URL, you have to set the URL of a web page that receives the notification and takes appropriate action on your side. This URL can be configured just as for the Thank You page, in the same settings page in your OneBip control panel (please see the previous paragraph).

If the request has been handled correctly, your Notification URL will have to output the word OK, upper case, in plain text format without any HTML code. If your web page fails to respond "OK", for instance if there is a system error, OneBip will place all notifications in a queue and retry them periodically until they are successfully delivered. The retries will be performed every 5 minutes for the first hour, and hourly after that.

OneBip will stop retrying the Notification after 72 hours (three days). Even if a payment will not be notified anymore after 72 hours, it will be stored in OneBip logs and into your panel and reports.

### *Notification parameters*

As mentioned above, the notification is done with a HTTP GET request. The table below lists the parameters included in the request.

Parameter name	Full name	Description
payment_id	Payment ID	This is a unique ID identifying the payment at OneBip. This ID will be shown in your panel and in your customers' panel, and will be used to identify the payment. You may use this ID to prevent that the same payment is registered more than once on your side.
ccy	Currency code	Currently supported currencies: GBP, EUR We will support the currencies used on the markets that we operate.
amount	Billed amount (in cents)	The amount the merchant will receive for the transaction. The billed amount is passed as integer cents (actual amount * 100). The cent format is used to prevent problems related to rounding of decimal values.
endUserCost	End user cost (in cents)	The entire price paid by the customer in cents (actual amount * 100), including VAT.
misc	Custom merchant parameters	Any custom merchant parameters specified by the merchant in the link to the OTM are returned here.

## Sample code

The PHP and ASP code below shows how standard and merchant parameters can be retrieved by the notification URL; the script can then use these settings to grant access, add credits, or perform any other action your integration requires.

The first part of the script performs a security check, ensuring the HTTP GET request actually comes from the OneBip server with an IP check. This security check should protect you against fraud attempts.

As an added security measure, the Notification URL should not be too obvious (e.g. <http://www.yoursite.com/paymentnotification.php> might be an easy guess).

```
PHP
<?php
// Check OneBip IP - anti-fraud measure (please note IP can change)
if($_SERVER['REMOTE_ADDR'] != '81.29.212.100') {
    log("ERROR: this isn't a valid OneBip REMOTE_ADDR!");
    // Note: "log()" function is only a sample
    exit();
}

// Report parameters

// OneBip parameters:
$payment_id     = $_REQUEST['payment_id'];
$ccy            = $_REQUEST['ccy'];
$amount        = $_REQUEST['amount'];
$endUserCost   = $_REQUEST['endUserCost'];
$onebipSessionId = $_REQUEST['onebipSessionId'];

// Your custom merchant parameters, if you use them:
$userFirstName  = $_REQUEST['userFirstName'];
$customID      = $_REQUEST['customID'];

/*
...
you can use these parameters to make functions like
payment check, payment log, account enable ...
...
*/

echo 'OK'; // it is important you print "OK" in uppercase

?>
```

```
ASP
<%
' Check OneBIP IP -- anti-fraud measure (please note IP can change)
If Request.ServerVariables("REMOTE_ADDR") <> "81.29.212.100" Then
    LogError("ERROR: this isn't a valid OneBip REMOTE_ADDR!")
    ' Note: "LogError()" function is only a sample
    Response.End()
End If

' Report parameters

' OneBip parameters
PaymentId = Request("payment_id")
CCY = Request("ccy")
Amount = Request("amount")
EndUserCost = Request("endUserCost")
OneBIPSessionId = Request("onebipSessionId")

' Your custom merchant parameters, if you use them
UserFirstName = Request("userFirstName")
CustomID = Request("customID")

' You can use these parameters to make functions like
' payment check, payment log, account enable...

Response.Write("OK")
' It is important that you print "OK" in upper case

%>
```

## 6. Reports

Merchants can download profit reports from OneBip automatically using the OneBip API. This API method is currently in beta state and may be altered in future versions to meet the requirements of our partners.

### *Download reports with HTTP GET*

To download a report, you can do a HTTP GET request with this URL:

*<http://www.onebip.com/api/reports/?username=...&password=...&date=...&format=...>*

Parameters for this request are:

Parameter name	Full name	Description
username	Merchant Username	Your username, as used when logging on to OneBip.
password	Merchant Password	Your password.
date	Report date	The date for which you want to download a report, in YYYY-MM-DD format.
format	Report format	Your choice of data format. We currently support XML and Comma Separated Values (CSV).

The output will be made in text/plain and the requested data format. If an error occurs, we will return ERROR followed by a description.

It is not possible to download data for a day until after midnight. Attempts to do so will result in an error.

Access to the OneBip API will be restricted on an IP level. Please provide OneBip with a list of IP addresses from which you will access the API.

### *Download Reports with SOAP-based API methods*

Merchants can obtain information about OneBip transactions simply using the OneBip Web Service.

In order to retrieve information through our web service you will need to configure your client as follows:

**SOAP SERVER URL:** <http://www.onebip.com/api/soap/>  
**WSDL URL:** <http://www.onebip.com/api/soap/?wsdl>

Currently the web service supports only the following method:

**Name:** *GetTxRows*

**Input:** An array of parameters as described below:

Parameter name	Description
Username	Your username, as used when logging on to OneBip.
Password	Your password.
siteId	Report's Site ID
fromDateTimeLocal	Start Date and Time of the report in YYYY-MM-DD HH:MM:SS format (local OneBip server)
toDateTimeLocal	End Date and Time of the report in YYYY-MM-DD HH:MM:SS format (local OneBip server)

**Output:** An array of *TxRow* objects with the following data members:

Data members	Description
paymentId	OneBip Payment ID
transactionId	OneBip Transaction ID
createdDateTimeUTC	Payment Date and Time UTC
createdDateTimeUTCOffset	Local server OneBip payment Date and Time
userId	OneBip user ID
affiliateId	OneBip affiliate ID (optional)
merchantProv	Merchant's pay-out in currency "currencyCode"
affiliateProv	Affiliate's pay-out in currency "currencyCode" (optional)
currencyCode	Currency Code (EUR, GBP, USD, ...)
countryIso	ISO Country Code (UK, DE, US, ...)
langIso	ISO Language Code (UK, DE, US, ...)
remoteIp	User IP address
merchantParam	Array with merchant's parameters passed to the OTM (see "Linking the OTM")

In case of error a *SOAP\_Fault* object will be returned containing the error description.

**Currently, the maximum limit of records retrievable with a single call is 150.**

## 7. Affiliate networks

If your web site uses an affiliation system, you can integrate it with the OneBip Control Center: OneBip will provide all the reporting information.

Although this topic is only marginally covered in this guide, OneBip provides the optional "a" parameter, that can be used to feed affiliation information to OneBip when linking your customers to the payment pages. Using other optional or custom parameters, it is possible to build a transaction report that can be easily imported into your systems.

For affiliate networks implementations, please contact a OneBip sales representative to have all needed information.

## Online references

ISO 3166-1 country codes

[http://en.wikipedia.org/wiki/ISO\\_3166-1](http://en.wikipedia.org/wiki/ISO_3166-1)

PHP Manual, available in various languages

<http://www.php.net/docs.php>

Microsoft ASP.NET Developer Center

<http://msdn2.microsoft.com/en-us/asp.net/default.aspx>