



Implementation by:

LigdiCash SARL



PAYMENT SOLUTIONS AGGREGATOR

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1. General Presentation of Ligdicash

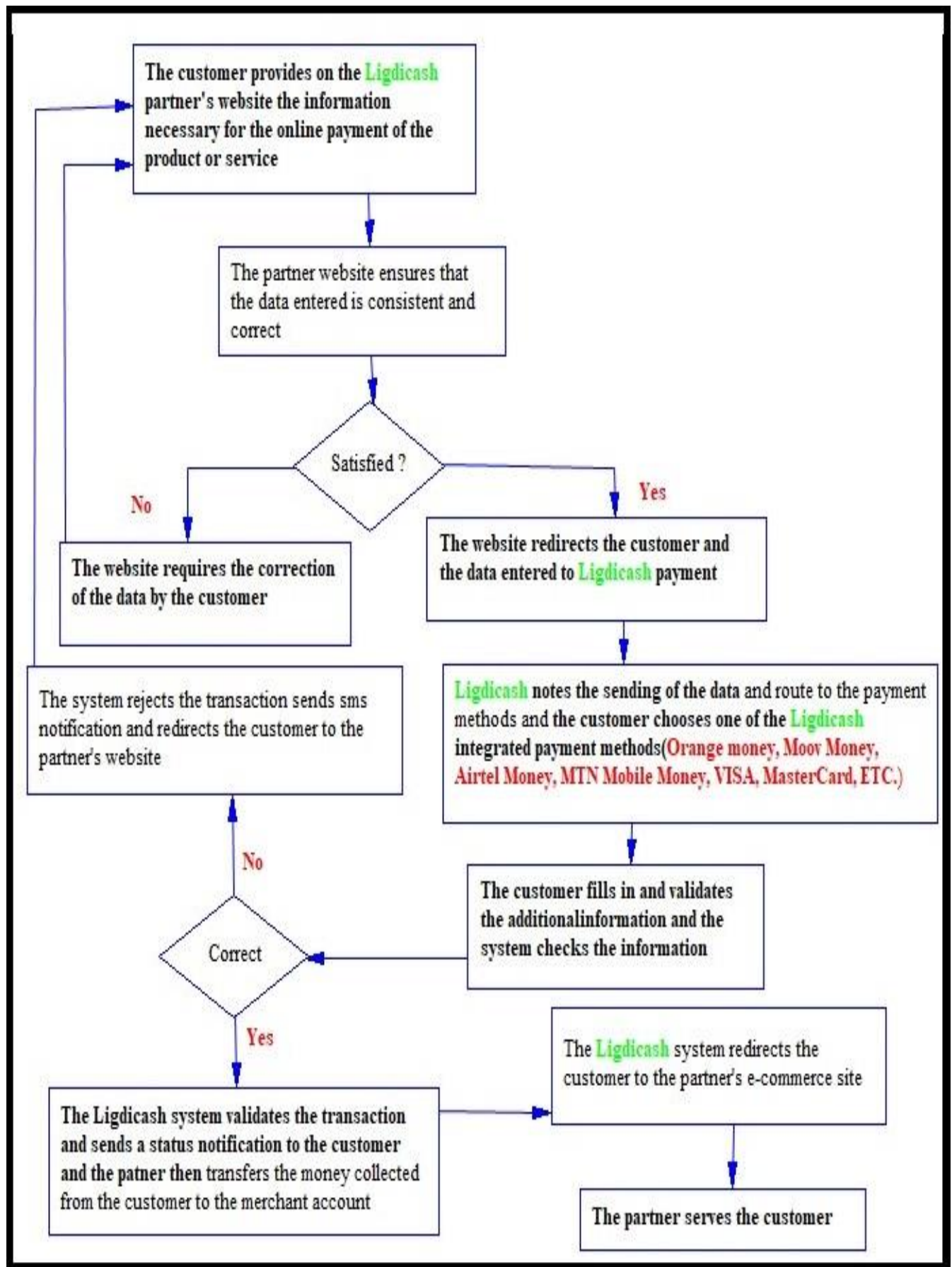
1.1. Description

« **LigdiCash** » is a payment solution, a payment gateway, which aims to secure and optimize online trade between "merchants" and their "customers". It works as follows:

- The user (*merchant's customer*) must have one of the accounts (Mobile Money, electronic wallet, VISA Card, MasterCard, etc.) integrated into the Ligdicash API, but he is not obliged to have or create an "LigdiCash" account;
- An "e-merchant (www.logoba.net)" integrates **LigdiCash** on his site or in his application, a user of this site, to pay what he wants, can decide to use "LigdiCash"
- The user (customer) can decide to pay without creating a LigdiCash account but go through one of the payment methods (Orange Money, MOBICASH, Africard VISA, etc.) integrated with LigdiCash according to his choice to make his payment.
- Once connected to "LigdiCash", the user validates his payment by clicking on PAY after having filled in the additional information.
- Once the payment has been validated, "LigdiCash" credits the LigdiCash merchant account of the "e-merchant" and refers the user to the merchant site, for example <https://www.equiterroir.com/> or <https://www.logoba.net/> or <https://www.vishop-bf.com/>).

See the diagram below of the payment process for a Pay customer:





1.2. PAYIN and PAYOUT API integrations

« **LigdiCash** » is a simple and secure payment platform which therefore revolves around web services or APIs that “merchants” will integrate into their projects or applications. Integration will be done through **POST/GET** methods with sample **requests/responses** in **JSON** format or via developed, installable and configurable plugins.

NB .: For non-computer specialists, who do not have enough knowledge of computer programming, **LigdiCash** has another means of integration which is the «**PAYLINKS**». It is sufficient for **ligdiCash** merchants to create in their account **MERCHANT=>PAYLINK** ou **PROJECTS**, and then create payment links for each product or service online and then copy each payment link to paste in the articles of their website, in their publication pages on social networks (**Facebook, WhatsApp, twitter, etc**).

The platform aims to be a universal payment solution because by integrating it into a website or application project, the "merchant" will be able to accept payments made by mobile money, VISA, MasterCard and others and without needing to edit their computer code.

Create a ligdicash account and application in order to have your LigdiCash API settings

To facilitate the integration, you should create an account by registering at the platform level: <https://client.ligdicash.com> registration in order to have the credentials.

After creating your LigdiCash account, you must log in here:

<https://client.ligdicash.com>.

Once connected, enter the **MERCHANT=>PROJECTS API** menu to create your new project bearing the name of your company or your web or mobile platform; see the figure above:





An API or **Paylink project** at **LigdiCash** level corresponds to your website or web and mobile applications through which you want to integrate a means of payment.

You have the possibility to create several **API PROJECTS** in your **LigdiCash** profile.

NB. : After creating an **API** project, your **API PROJECTS** remain **pending** activation by technical support and for the activation of your **API PROJECT** or **PAYLINK PROJECT**, you must contact the **LigdiCash** legal department by sending an email to the address email info@ligdicash.com, containing the following documents:

- + Identification document or commercial register of your company;
- + A signed document, containing the description of your activity or application;
- + An identity document or passport of the person in charge of the company;
- + A contract will be sent to you with the sales representatives for a B2B;
- + Once the contract is signed, your project will be configured with these commissions;
- + Your project will be **ACTIVE** you can copy the **TOKEN** and the **APIKEY**.

Application statuses:

Rafraîchir la liste

Créer un nouveau projet API

| | | |
|--|--|---|
| <div><div>Actif</div><div>LafiDocTest</div><div>Créé(e) le, 06-12-2018 12:46:46</div><div>Rendez-vous medical en ligne</div><div></div></div> | <div><div>Inactif</div><div>LogobaTest</div><div>Créé(e) le, 24-12-2018 14:54:58</div><div>Marketplace: une plateforme de vente en ligne</div><div></div></div> | <div><div>Actif</div><div>DOUNASSO</div><div>Créé(e) le, 24-12-2018 14:58:59</div><div>réservation des chambres des hôtels et auberges en ligne</div><div></div></div> |
| <div><div>Actif</div><div>Recharge SIM API70878770</div><div>Créé(e) le, 07-01-2021 17:51:48</div><div>Permet de recharger la SIM API 70878770</div><div></div></div> | <div><div>En attente</div><div>Logoba</div><div>Créé(e) le, 03-02-2022 19:31:09</div><div>description</div><div></div></div> | <div><div>En attente</div><div>new_api_8</div><div>Créé(e) le, 05-03-2022 00:29:28</div><div>Projet de test de la nouvelle API</div><div></div></div> |

Actif

Application validated

En attente

Application awaiting validation

Inactif

Application suspended

NB. : When your application is not activated, then you must contact technical support by email info@ligdicash.com



1.2.1. How to get Tokens and Apikey

After logging in to your profile here <https://client.ligdicash.com> you can now retrieve your **Apikey** and **Tokens** for integration into the codes of your applications or projects. All you have to do is download the appropriate plugin according to the technologies you use for your developments or use the examples of API requests/responses in JSON format in your programming languages.

While waiting for the validation of your application in PRODUCTION, you can now perform your integration tests. For your tests, there is a test account with all the accesses you can use. See online test parameter file download here

https://ligdicash.com/api_test/readme_test_parameters.txt

Or you can connect to the test profile with the following parameters:

Adress: <https://client.ligdicash.com>

Login : **tester@ligdicash.com**

password : **tester**


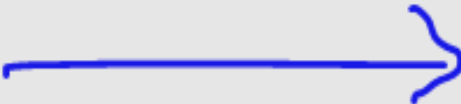
Then in the **MERCHANT=>PROJECTS API** menu copy the **TOKEN** and the **APIKEY** at the level of the **API project** file **TEST PROJECT** see the following

Actif

API PROJET TEST

Créé(e) le, 18-08-2021 18:20:42

APPLICATION CREE DANS LES BUT DE PERMETTRE AU PARTENAIRE D'EFFECTUER DE TEST DE PAIEMENT



Identifiants Du Projet

Mot de passe actuel

Mot de passe actuel

show

Nouveau mot de passe

Nouveau mot de passe (laissez vide si pas de nouveau mot de passe)

show

Confirmation nouveau mot de passe

Confirmation du nouveau mot de passe (laissez vide si pas de nouveau mot de pa

show

API Key

YNYZ3BXIFWRBBPFQ2

Copier l'API Key

API Token

eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJpZF9hcHAiOiI3NzQiLCJpZF9hYm9ubmUiOiI4OTk0MlslmRhdGVjcmVhdGlvbi9hcHAiOiIyMDIxLTA4LTE4IDE4OjIwOjQyIn0.8rMinJMEDZeeoGNqcKxwD2VjXPC5t1__iITJlOwFtQ4

Copier l'API Token

Regénérer Token & API Key

The **token** and the **apikey** are confidential when you are in production, you can regenerate them if at some point you feel that your access is compromised.

When your tests are conclusive, you can now create your **ligdicash** account in production here <https://client.ligdicash.com/registration> and recover your **Apikey** and the **Tock**



1.2.2. **PAYINS** integrations through plugins modules

In its current version, the Ligdicash platform is already available with **downloadable** plugins modules: <https://ligdicash.com> in the **API MENU**.

- Plugin **PHP**
- Plugin **Joomla**
- Plugin **WordPress**
- **Woocommerce**
- Plugin **Android**
- Plugin **Prestashop**
- Plugin **WinDev**
- Plugin **Joomla**
- **Etc.**

1.2.3. Integration **PAYIN LigdiCash API** with redirection

This **PAYIN LigdiCash API** is used to request payment from a consumer (Payer). The Payer is redirected to a set of payment methods (*Mobile money, VISA Cards, MarsterCard, GIM ECOWAS, etc.*), the Payer chooses the payment method and follows the procedure of the method and authorizes the payment. After authorization, the transaction will be executed. Is used to request payment from a consumer (Payer). The consumer (payer) will be asked to authorize the payment. After authorization, the transaction will be executed.

This procedure is more interesting in that your developer no longer needs to touch the code after this integration, because each time Ligdicash integrates a new payment method in a country. We just need to activate the method on your application, it appears at your Payers customers directly without your developer making any code changes.

Sending the request

Method : **POST**

<https://app.ligdicash.com/pay/v01/redirect/checkout-invoice/create>

headers :

Apikey : contains the **master key** generated during the creation of your application

Authorization : contains the word **Bearer** followed by a **space** then the **token** generated during the creation of your application



payload (format json)

```
{
  "commande": {
    "invoice": {
      "items": [
        {
          "name": " Product or Service Name ",
          "description": "Product Description or Service ",
          "quantity": 1,
          "unit_price": 100,
          "total_price": 100
        }
      ],
      "total_amount": 100,
      "devise": "XOF",
      "description": "Description of the invoice (Purchase of fruit juice)",
      "customer": " Leave this field blank",
      "customer_firstname": "The customer firstname ",
      "customer_lastname": " The customer_lastname ",
      "customer_email": "email of customer for sample tester@gligdicash.com"
    },
    "store": {
      "name": "Name of your site or shop",
      "website_url": "url of your site or shop"
    },
    "actions": {
      "cancel_url": "request cancellation url",
      "return_url": "return url after validation of the request",
      "callback_url": " Processing URL after customer payment validation "
    },
    "custom_data": {
      "transaction_id": "2021000000001"
    }
  }
}
```

Réponse (format json)

```
{
  "response_code": "contains 00 if successful. if different from 00 then failure ",
  "token": " transaction token. you must keep it on your platform",
  "response_text": " contains the url of the payment validation page (page to which you must redirect the customer for him to proceed to payment)",
  "description": " text message describing the result of the request",
  "custom_data": {
    "transaction_id": "2021000000001 ID if your transaction",
    "logfile": "202110210048426170b8ea884a9"
  },
  "wiki": ["Description of the error code obtained response text and response code "]
}
```

1.2.4. Integration **PAYIN LigdiCash API** without redirection

This **PAYIN LigdiCash API** is used to request payment from a consumer (Payer). The Payer is not redirected during payment, because the integration is done directly method by method by the developer. The Payer follows the procedure of the method and authorizes the payment directly without redirection. After authorization, the transaction will be executed. The consumer (payer) will be asked to authorize the payment. After authorization, the transaction will be executed.

Warning !!! This feature is not available on the test platform

Sending the request

Method : **POST**

url : <https://app.ligdicash.com/pay/v01/straight/checkout-invoice/create>

headers :

Apikey : contains the main key generated during the creation of your application

Authorization : contains the word Bearer followed by a space then the token generated during the creation of your application

Accept : application/json

Content-Type : application/json

payload (format json)

```
{
  "commande": {
    "invoice": {
      "items": [
        {
          "name": " Product or Service Name ",
          "description": "Product Description or Servedce ",
          "quantity": 1,
          "unit_price": 100,
          "total_price": 100
        }
      ],
      "total_amount": 100,
      "devise": "XOF",
      "description": "Description of the invoice (Purchase of fruit juice)",
      "customer": " the phone number of the customer to pay (format: 22676275726 or 22997761182)",
      "customer_firstname": "The customer firstname ",
      "customer_lastname": " The customer_lastname ",
      "customer_email": "email of customer for sample tester@gligdicash.com",
      "external_id": "",
      "otp": "OTP code of the transaction (only for orange money, otherwise leave blank"
    },
    "store": {
      "name": "Name of your site or shop",
      "website_url": "url of your site or shop"
    },
    "actions": {
      "cancel_url": "request cancellation url",
      "return_url": "return url after validation of the request",
      "callback_url": " Processing URL after customer payment validation "
    },
    "custom_data": {
      "transaction_id": "2021000000001"
    }
  }
}
```

Réponse (format json)

```
{
  "response_code": "contains 00 if successful. if different from 00 then failure ",
  "token": " transaction token. you must keep it on your platform",
  "response_text": " contains the url of the payment validation page (page to which you must redirect the customer for him to proceed to payment)",
  "description": " text message describing the result of the request",
  "custom_data": {
    "transaction id": "2021000000001 ID of your transaction",
    "logfile": "202110210048426170b8ea884a9"
  },
  "wiki": ["Description of the error code obtained response_text and response_code "]
}
```

1.2.5. Checking the **status** of the **PAYIN** request (With or Without redirection)

Checking the **status** of the payment request

Method : GET

url : <https://app.ligdicash.com/pay/v01/redirect/checkout-invoice/confirm//?invoiceToken=>

headers

Apikey : contains the master key generated during the creation of your application

Authorization : contains the word bearer followed by a space then the token generated during the creation of your application

URL parameters :

invoiceToken : contains the token you received after sending the request

Response (format json)

```
{
  "response_code": "contains 00 if successful. if different from 00 then failure",
  "token": "invoice id. you must keep it on your platform",
  "response_text": "text message describing the result of the request",
  "status": "The status of the transaction: pending(pending) completed(validated),
             notcompleted(canceled)",
  "custom_data": [
    {
      "id_customdata": "contains the customer's custom_data ID",
      "id_invoice": "contains the customer's order",
      "keyof_customdata": "idinvoice", // constant fields
      "valueof_customdata": "contains the ID or invoice of the Payer customer"
    }
  ],
  "operator_id": "contains the operator ID of the chosen method",
  "operator_name": "contains the name (Example:OrangeMoney) of the chosen operator",
  "external_id": "contains the ID of the chosen non-mobile money operator",
  "customer": "contains the number of the example customer 22676275726"
}
```



1.2.6. PAYOUT CUSTOMER API integration: CUSTOMER refund

Warning!!! This feature is not available on the test platform

This **PAYOUT CLIENT API** is used to issue **refunds** to your customers. Your customers must have a wallet account at LigdiCash level. We recommend this PAYOUT CUSTOMER API because it allows you to avoid errors in the destination of **refunds** to your customers.

You can download a **demo** written in **PHP** for PHP developers here:

https://ligdicash.com/docs/ligdicash-php-gateway_withdrawal.zip

You can also use requests and responses in **JSON** formats:

Envoi de la requête

Methode : **POST**

url : <https://app.ligdicash.com/pay/v01/withdrawal/create>

headers :

Apikey : contient the **main code generated** during the **creation of your application**

Authorization: contient le mot **Bearer** suivi d'un **space** alors **token generated** during the **creation of your application**

Accept: **application/json**

Content-Type: **application/json**

payload (format json)

```
{
  "commande": {
    "amount": 500,
    "description": "Description of the content of the WITHDRAWAL",
    "customer": "contains the recipient's phone number (format:22676275726 or 22997761182)",
    "custom_data": {
      "transaction_id": "Contains your withdrawal transaction id"
    },
    "callback_url": " can contain your successful withdrawal URL, if processed at
your level, this is optional",
    "top_up_wallet":1
  }
}
```

Réponse (format json)

```
{
  "response_code": " contains 00 is successful. If different from 00 then failure ",
  "token": " transaction token. You must keep it on your platform ",
  "response_text": "Description",
  "description": " Message describing the result of the request ",
  "customdata": [],
  "wiki": ["Description of the error code obtained response_text et response_code "]
}
```

1.2.7. PAYOUT MERCHANT API integration: MERCHANT refund

This **PAYOUT MERCHANT API** is used to make your merchant refunds or refunds to your customers who do not have a ligdicash account. In this case, the recipient is not required to have a ligdicash wallet account. With this PAYOUT MERCHANT API, the merchant is required to ensure at the level of his merchant application that the destination of the refund to the **mobile money or wallet account** is correct.

This API does the same as CUSTOMER PAYOUT except that there is no verification of the destination of your refund since the customer does not necessarily have a ligdicash account.

Take notice : This **PAYOUT MERCHANT API** is mainly used to make **CASHOUT MARCAHND** when the amount of your **CASHOUT** refund does not exceed **1,000,000 CFA** francs; Otherwise it must be done by a **bank transfer**

Sending the request

Methode : **POST**

url : <https://app.ligdicash.com/pay/v01/straight/payout>

headers :

Apikey : contient le **main code generated** during the **creation of your application**

Authorization: contient le mot **Bearer** suivi d'un **space** alors **token generated** during the **creation of your application**

Accept: **application/json**

Content-Type: **application/json**



payload (format json)

```
{
  "commande": {
    "amount": 500,
    "description": "Description of the content of the WITHDRAWAL",
    "customer": "contains the recipient's phone number (format:22676275726 or 22997761182)",
    "custom_data": {
      "transaction_id": "Contains your withdrawal transaction id"
    },
    "callback_url": " can contain your successful withdrawal URL, if processed at
your level, this is optional",
    "top_up_wallet":1
  }
}
```

Réponse (format json)

```
{
  "response_code": " contains 00 is successful. If different from 00 then failure ",
  "token": " transaction token. You must keep it on your platform ",
  "response_text": "Description",
  "description": " Message describing the result of the request ",
  "customdata": [],
  "wiki": ["Description of the error code obtained response text et response code "]
}
```

1.2.8. Checking the status of a PAYOUT (CUSTOMER OR MERCHANT withdrawal)

Vérification du **statut** d'un PAYOUT client OU marchand: **callBack**

Method : GET

Production url: <https://app.ligdicash.com/pay/v01/withdrawal/confirm/?withdrawalToken=>

headers :

Apikey : contains the master key generated when creating your application

Authorization : contains the word Bearer followed by a space then the token generated when creating your application

URL parameters:

withdrawalToken: contains the withdrawal token that you received after sending the payout request

Réponse (format json)

```
{
  "response_code": "contains 00 is successful. If different from 00 then failure",
  "token": " withdrawal transaction token. You must keep it on your platform ",
  "montant": " The amount of the customer withdrawal transaction",
  "response_text": "contains the text message of the withdrawal transaction ",
  "status ": " The status of the transaction: pending or completed(when validated)"
  "custom_data": "contains customer custom_data",
  "operator_id": "contains the ID of the mobile money operator of the chosen method ",
  "operator_name": "contains the name (Example:OrangeMoney) of the chosen operator",
  "external_id": "contains the ID of the external operator(VISA,MASTERCARD,GIM CEDEAO, ETC)",
  "customer": " contains the customer number Pay example 22676275726"
}
```

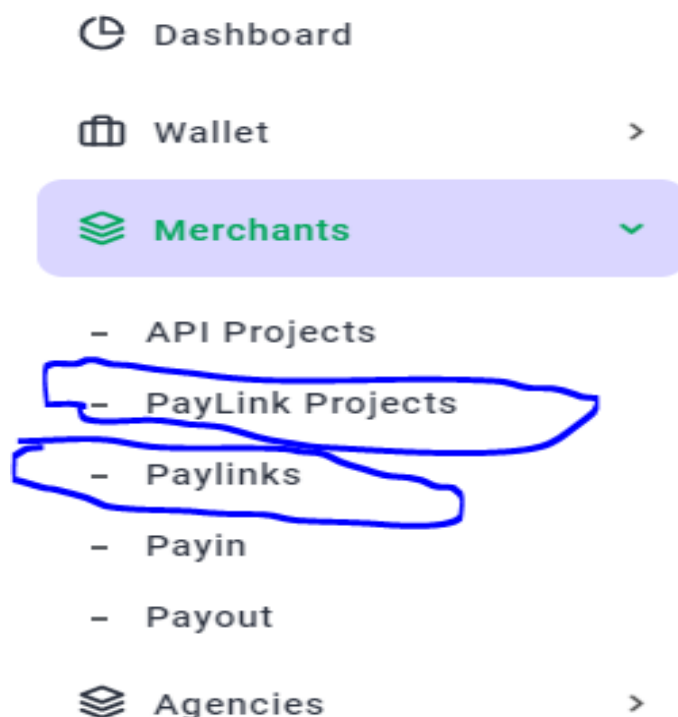
1.3. Creation of payment links: PAYLINK

To create a PayLink payment link, you must have an activated LigdiCash merchant account in order to have access to the **PayLinks** MENU to create your payment links for your fundraising, Social Shop, Webpay, MobilePay for the sales of your products or services online. This module is very interesting for **E-merchants, E-merchants, Marketplates, E-services, Microfinances, SMEs, NGOs ...**) who do not have computer programming skills to be able to create payment links for their products or service that it sends to their customers in order to receive payments.

Example of Paylink payment link : <https://paylink.ligdicash.com/logoba>

You can create as many payment links for your products or services.









To create your paylink payment links, you must login to your **LigdiCash** account. In the **Paylink Projects=>Create a new paylink**.



For each product or service you can create a Paylink. You can choose **pricing, the stock limit or the duration of the sale** according to your needs:

For each product or service you can create a Paylink. See figure below:

[Refresh the list](#)[Create a new PayLink](#)

| | |
|--|---|
| <div>detail</div> <div>Created at, 01-22-2022 21:05:29</div> <div>TRESTER UN PAYLINK</div> <div>https://paylink.ligdicash.com/detail</div> <div></div> | <div>formation</div> <div>Created at, 10-30-2021 11:51:27</div> <div>formation marchand</div> <div>https://paylink.ligdicash.com/formation1win</div> <div></div> |
| <div>ESSAIE</div> <div>Created at, 06-09-2021 09:32:19</div> <div>ESSAIE</div> <div>https://paylink.ligdicash.com/essaie</div> <div></div> | <div>API70878770</div> <div>Created at, 02-04-2021 13:55:59</div> <div>API70878770</div> <div>https://paylink.ligdicash.com/100000</div> <div></div> |

You can follow our **Youtube** channel: <https://youtu.be/hKg82rFQ-8M>

1.4. Interoperability

LigdiCash also aims to set up a certain interoperability between the different operators. Thus users will be able to transfer money regardless of the recipient's operator (*Orange Money, Moov Money, Moov Money, Airtel money, VISA, MasterCard, etc.*)

2. Constraints

2.1. The volume of information

The volume of information stored and processed will be significant. It is therefore necessary to set up an efficient database management system sized for your server. Your server must authorize the **SSL certification** to the trusted third party at the base of the electronic certification chain. It is she who issues and manages the digital certificates used to secure dematerialized exchanges and guarantee the identity of issuers.

2.2. Payment systems

In its current version, the platform takes into account payment systems:

Orange Burkina's mobile money payment :

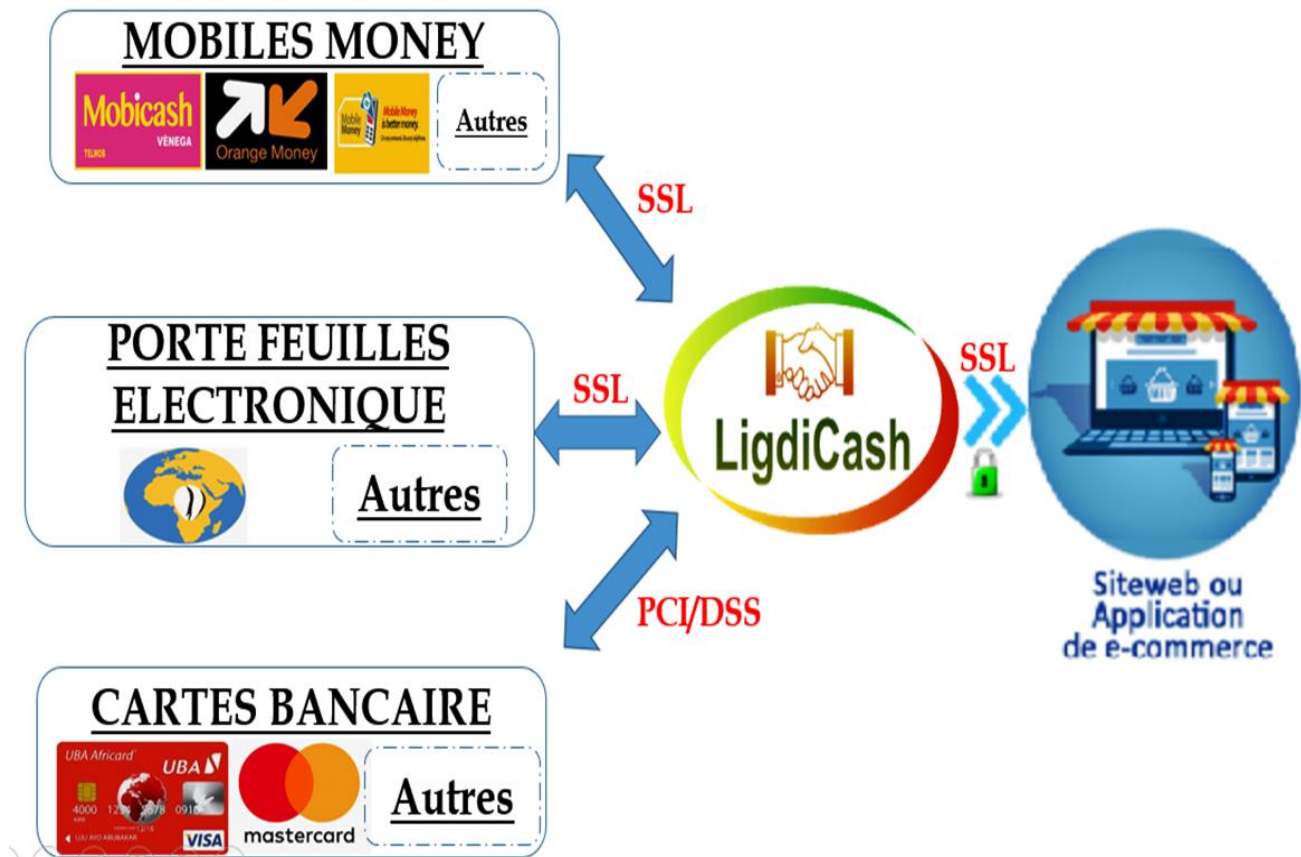
- ✓ Mobile money payment from Moov money Burkina
- ✓ Orange Mali mobile money payment
- ✓ Mtn Côte D'ivoire mobile money payment
- ✓ Moov Côte D'ivoire mobile money payment
- ✓ Mobile money payment from Mtn Benin
- ✓ Moov Benin's mobile money payment
- ✓ Moov Togo's mobile money payment
- ✓ Moov Mali's mobile money payment
- ✓ Orange Côte D'ivoire mobile money payment
- ✓ **VISA, MasterCard, GIM CEDEAO** card payments are already integrated with ligdicash including **PCI/DSS** certified **LigdiCash** servers.
- ✓ ...

We plan to do integrations also at the level of English speaking countries for Mtn Nigeria, Mtn Ghana, etc.

Electronic wallets such as **PAYPLUS, WIZALL** from **Banque Atlantique** or Coris Money from **Coris Banque** are being integrated.

2.3. LigdiCash architecture

ARCHITECTURE DE LIGDICASH



2.4. Les langues

In its initial version, the platform is exclusively available in **French** and **English**, however it is envisaged that in the short term, the platform will be available in other languages also depending on the countries of integration.

2.5. Currencies

In its current version, the platform only manages the currency "**Franc CFA**", however it is envisaged that in the short term, the platform will be available with the "**Cedis**" of Ghana and the "**Naira**" of Nigeria, the "**Euro**", "**Dollars**" and *other quotes* thereafter. In

this sense, the management of conversion parities from one currency to another is also essential and we are working for this.

2.6. Accommodation and Security

We opted to host our solution on a dedicated and non-shared server. This ensures almost permanent availability and accessibility of the platform and security management as we see fit. Given the sensitive side of the information that passes through our platform, we also opted to subscribe to a Transport Layer Security (TLS) or Transport Layer Security certificate, its predecessor Secure Sockets Layer (SSL) and PCI DSS (in English: Payment Card Industry Data Security Standard) which represents the data security standard for the payment card industries, in order to protect the information exchanged between the user (Client) and "LigdiCash" and Firewall software.

To support security at the level of banking transactions, we have opted for a secure server with **PCI DSS CERTIFICATE OF CONFORMITY** approved by the **card brands Visa, MasterCard, American Express, Discover and JCB**. From this point of view your server must obey the secure communication protocol **https**.

3. Useful links (Platforms in Production)

NB. : The management of each platform is not the responsibility of LigdiCash, but of the startup that signed an integration partnership agreement.

➤ Some examples of platforms in production

- <https://izichange.com/> (Plateforme de change en ligne espace UEMOA)
- <https://fasochange.com/> (Plateforme de change en ligne au Burkina, mali et cote d'ivoire)
- <https://www.lafidoc.net> (Rendez-vous médical en ligne)
- www.logoba.net (Multiplateforme MarketPlace de vente en ligne)
- <https://www.equiterroir.com> (Vente en ligne de vente des produits agricoles et artisanaux)
- <https://www.intermoney.africa> (Recharges, transferts de compte en compte)
- <https://www.makabine.net> (Recharges, transferts, e-tickets)
- <https://www.dounasso.com> (réservation des chambres des hôtels et auberges en ligne)
- www.shopexpressburkina.net (MarketPlace de vente en ligne)
- www.fasoeshop.com (MarketPlace de vente en ligne)
- www.1xbet.com (paris sportifs en ligne).

NB. : NB. : LigdiCash currently has 500 Integrated Website / Apps

LIGDICASH IS DOWNLOADABLE ON PLAYSTORE:

<https://play.google.com/store/apps/details?id=com.ligdicash.ligdicash&hl=fr>



4. Related documents

Table 1. Provider information

| Information | Type | Obligatory | Comments |
|---|-----------------------|------------|---|
| API Documentation | <i>file or link</i> | yes | Link : https://ligdicash.com/documents/ligdicash_documentation_V1.2.zip |
| Provider name | <i>string</i> | yes | LigdiCash |
| The list of payment methods to be integrated | <i>table</i> | yes | Orange money Moov money MTN Mobile Money Airtel money Niger TMONEY Wallet Ligdicash VISA, MASTERCARD, GIM UEMOA |
| Access to API* (secret key, password) | <i>string or file</i> | yes | First create an account here https://client.ligdicash.com/registration In the API Projects menu, you need to create an API project. And copy your TOKEN and APIKEY to your Access to admin panel And contact an admin on info@ligdicash.com to activate your account |
| Access to admin panel* (link to the BO, login, password) | <i>string or file</i> | yes | Access to admin panel link : https://client.ligdicash.com/ SAMPLE TEST Login : tester@ligdicash.com Password : tester |

| | | | |
|---|---------------|---|---|
| | | | |
| Terms of use (websites, countries, currency, breakdown and others) | <i>string</i> | yes | Terms of use : https://ligdicash.com/cgu.php Security policy : https://ligdicash.com/ps.php |
| The provider support contacts | <i>string</i> | | info@ligdicash.com |
| What statuses are considered final successful for deposits? | <i>string</i> | yes (if deposits available) | YES Value of status is: completed |
| What statuses are considered final failed for deposits? | <i>string</i> | yes (if deposits available) | YES Value of status is: pending |
| What statuses are considered final successful for withdrawal? | <i>string</i> | yes (if withdrawals available) | YES Value of status is: completed |
| What statuses are considered final failed for withdrawal? | <i>string</i> | yes (if withdrawals available) | YES Value of status is: pending |

| | | | |
|---|-----------------------|-----------------------------------|---|
| Example of a deposit notification | <i>link or string</i> | yes (if deposits available) | https://ligdicash.com/api_test/wiki_All_Code_error.txt |
| Example of a withdrawal notification | <i>link or string</i> | yes (if withdrawals available) | https://ligdicash.com/api_test/wiki_All_Code_error.txt |

* - test credentials are obligatory.

Table 2. Payment methods information

| Payment methods | | | |
|----------------------------|--|-------------------------------------|--|
| Information | Type | Obligatory | Comments |
| Deposit/withdrawal | only deposit / only withdrawal / deposit and withdrawal | yes | deposit and withdrawal CashIn and cashOut |
| Currency by default | ISO currency code | yes | XOF (FCFA) |
| Deposit currencies | the list of ISO currency codes | yes (if deposit is available) | |
| Deposit fee, % | Number | | refer to the contract |
| Limits for deposit | list – currency+limit | yes (if deposit is available) | [100 FCFA - 1.000.000 FCFA] |

| | | | |
|--|--|--------------------------------------|---|
| Withdrawal currencies | the list of ISO currency codes | yes (if withdrawal is available) | YES XOF (FCFA) |
| Withdrawal fee, % | Number | | refer to the contract |
| Limits for withdrawals | list – currency+limit | yes (if the withdrawal is available) | [500 FCFA - 1.000.000 FCFA] |
| Button name | string | yes | YES |
| Logo on the button | file, link or comment | yes | https://ligdicash.com/api_test/logo.png |
| It's possible to receive the user card details that effected the payment (card, account or wallet number; IBAN) | yes/no | yes | NO |
| Card number in the format of (PAN Card) XXXXXX*****XXXX | yes/no | yes (for methods involving cards) | NO |
| Processing card method 3-D Secure* | 3DS/Full 3DS/non-3DS/it's possible to set up | yes (for methods involving cards) | YES : Full 3DS |
| It's possible to set up anti fraud filters on provider side | yes/no | yes (for methods involving | YES |

| | | | |
|--|--------|--------|---|
| | | cards) | |
| Example of user wallet in payment system or other details | string | yes | https://ligdicash.com/api_test/wiki All_Code_error.txt |

* - types of 3-D Secure:

- | | | | |
|------------|------|--|-----|
| 1. | | | 3DS |
| 2. | Full | | 3DS |
| 3. Non-3DS | | | |

