

QODY Architecture

Architecture documentation for QODY.ba scan-order-pay platform (SnowIT BA partner project)

- [Monri Integration](#)

Monri Integration

QODY ? Monri Integration — Archive Summary

Date: 2026-06-24

Archived by: Skillforge (ALAI Knowledge Management)

Purpose: Consolidate all Monri payment integration materials for QODY project

1. Monri Contact

Account Manager:

- Name: Mahir Mulaomerović
- Phone: +387 66 284 773
- Email: mahir.mulaomerovic@monri.com

SnowIT Contact for Monri:

- Entity: SnowIT d.o.o. Sarajevo
 - Contact: Enis Merdžanović (CTO, enis@snowit.ba)
 - Business Email: info@snowit.ba
 - Phone: +387 62 329 076
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2. Monri Response Summary

Date Received: 2026-06-24 (from CEO)

Available Acquirer Banks (BiH):

1. Raiffeisen Bank BiH
2. Atos Bank
3. UniCredit Bank
4. Intesa Sanpaolo Bank

Process Confirmed:

- Pick bank → access documentation → test environment → contract → production
- Sandbox available for testing before merchant contract

Packages/Services:

- Standard merchant gateway integration
 - Transaction API
 - Webhook support
 - 3D Secure (3DS2) compliance
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3. Architecture Decision

Recommended Model: Model B — Per-Venue Merchant Accounts

Rationale:

- QODY remains software service provider (no Payment Institution license needed)
- Bank-agnostic: each restaurant uses its own bank + Monri merchant account
- Regulatory safety: money flows restaurant-bank → restaurant (bypasses QODY)
- Scalable: parallel restaurant onboarding without platform-level approvals

QODY Platform Fee Collection:

- Monthly invoice: 29-49 KM base + 0.5% of venue revenue through QODY
- Invoiced separately (not deducted from card settlements)

Full Details:

- See `/tmp/qody-prd/monri-architecture-decision.md` (25 pages, 667 lines)
 - Author: Finverge (Markos Zachariadis)
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4. Test Environment Form

Status: FILLED — Draft for CEO/Asmir confirmation

File: `/tmp/monri/Podaci_za_testno_okruzenje_POPUNJENO.xlsx`

Key Data:

- Company: SnowIT d.o.o. Sarajevo

- JIB: 4203069040007
- Contact: Enis Merdžanović (info@snowit.ba, +387 62 329 076)
- Test Bank: Raiffeisen (sandbox)
- Notification Emails: info@snowit.ba, enis@snowit.ba, john@alai.no

Note: Requires CEO/Asmir confirmation of:

- Responsible person (Enis vs Asmir)
 - Phone number verification
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5. Clarifying Questions Sent to Monri

Status: Sent 2026-06-24

8 Priority Questions:

1. Merchant-of-record model (platform vs per-venue) — CRITICAL
2. Platform fee auto-deduction support
3. Apple Pay / Google Pay availability for BiH
4. Refund, void, authorize+capture API operations
5. Webhook signatures, retry policy, idempotency
6. Test environment access timeline
7. Multi-venue reporting / reconciliation
8. PCI-DSS SAQ-A confirmation for Monri.js hosted checkout

Full Question Text: See monri-architecture-decision.md §5

6. Next Steps

Immediate (blocking)

- ✓ Fill test environment form (DONE — pending CEO confirmation)
- Await Monri test credentials (sandbox merchant_id, auth_token, webhook_secret)
- Confirm Model B with BiH payment lawyer (1-hour consult, ~500 EUR)

Build Phase (after test credentials)

- Implement per-venue payment config vault (encrypted Monri credentials)
- Monri Transaction API client (Kotlin/Ktor)

- Webhook handler with signature verification
- E2E test: guest checkout → Monri test charge → staff board update

Pre-Production

- Onboard 2-3 pilot restaurants through Monri merchant application
- Complete PCI-DSS SAQ-A (Securion)
- Privacy policy + Terms (Lexicon)
- BiH fiscal integration research (Phase 2)

7. Archived Files

File	Description	Size
<code>Podaci_za_testno_okruzenje.xls</code>	Blank Monri test environment form (original)	35 KB
<code>Podaci_za_testno_okruzenje_POPUNJENO.xlsx</code>	Filled form (DRAFT)	5.8 KB
<code>monri-architecture-decision.md</code>	Full architecture analysis + recommendation	667 lines
<code>image001.png</code>	Monri logo (from email)	8.5 KB
<code>image002.jpg</code>	Monri branding (from email)	17 KB

8. Compliance Notes

Regulatory:

- Model B avoids BiH Payment Institution (PI) license requirement
- QODY = software service, not payment intermediary
- Legal confirmation still recommended (BiH lawyer)

Security:

- PCI-DSS scope: SAQ-A (Monri.js hosted checkout, no card data on QODY servers)
- Monri credentials: encrypted vault storage (libsodium or Azure Key Vault)
- Webhook: HMAC SHA512 signature verification mandatory

Data Privacy:

- BiH Data Protection Law + GDPR compliance
- Privacy policy required before production launch
- Cookie consent (if analytics)

Fiscal:

- BiH requires fiscal cash registers for retail/hospitality
- Phase 1 (MVP): QODY order = pre-payment; restaurant issues fiscal receipt from POS
- Phase 2: Integrate cloud fiscal service (e.g., eFiskalizacija.ba)

Archive URL: <https://docs.alai.no/books/qody-architecture/page/monri-integration>

Paperless Archive ID: [will be added after upload]

Document Owner: ALAI Holding AS → SnowIT BA (partner tenant)

Project: QODY.ba — Scan-Order-Pay Platform for BiH Hospitality