

UPIR Outbound Transfer

API Specification: Institution

Sn	URL	Method	Request from Bank to UP	Response from UP to Institution
1	HTTP GET base-url/name-enquiry/<bank code>/<beneficiaryAccountNo>	Outbound Name Enquiry		<?xml version="1.0" encoding="UTF-8"?> <NameEnquiryResponse> <ResponseCode>string</ResponseCode> <AccountNumber>string</AccountNumber> <AccountName>string</AccountName> <PhoneNumber>string</PhoneNumber> <ErrorMessage>string</ErrorMessage> </NameEnquiryResponse>
2	HTTP POST base-url/credit	Outbound Credit	<?xml version="1.0" encoding="UTF-8"?> <Credit> <TrxId>string</TrxId> <RefId>string</RefId> <BeneficiaryAccountNo>string</BeneficiaryAccountNo> <BeneficiaryName>string</BeneficiaryName> <BeneficiaryBank>string</BeneficiaryBank> <SenderName>string</SenderName> <SenderAccountNo>string</SenderAccountNo> <Fee>decimal</Fee> <Amount>decimal</Amount> <Narration>string</Narration> </Credit>	<?xml version="1.0" encoding="UTF-8"?> <CreditStatus> <TrxId>string</TrxId> <RefId>string</RefId> <StatusCode>string</StatusCode> <StatusMessage>string</StatusMessage> </CreditStatus>
3	HTTP GET base-url/transfer-status/:id	Outbound Credit Status Enquiry		<?xml version="1.0" encoding="UTF-8"?> <CreditStatus> <TrxId>string</TrxId> <RefId>string</RefId> <StatusCode>string</StatusCode> <StatusMessage>string</StatusMessage> </CreditStatus>

S N	URL	Method	Notification or Advice from UP	Acknowledgement by Bank to UP
4	HTTP POST /notify-status	Notification API	<pre><?xml version="1.0" encoding="UTF-8"?> <CreditStatus> <TxId>string</TxId> <StatusCode>string</StatusCode> <StatusMessage>string</StatusMessage> <RefId>string</RefId> </CreditStatus></pre>	<pre><?xml version="1.0" encoding="UTF-8"?> <CreditStatus> Acknowledged </CreditStatus></pre>

The following are the possible status code responses;

1. 00 – Approved
2. 03 – Declined
3. 05 – Pending

HASHING CREDIT REQUEST

The hashing algorithm to use is **HmacSHA256**; Hash-based Message Authentication Code (HMAC) generator uses Algorithms and secret key to generate the HMAC. **This should be in this format and order below**

```
x.get("TrxId"),  
x.get("RefId"),  
x.get("Amount"),  
x.get("SenderName"),  
x.get("Narration"),  
x.get("BeneficiaryAccountNo"),  
x.get("BeneficiaryBank"),  
x.get("BeneficiaryName")
```

Initial Credit request

```
<TrxId>594661027427</TrxId>  
<RefId>1814</RefId>  
<Amount>1212.00</Amount>  
<SenderName>PELUMI EMMANUEL BODUNWA</SenderName>  
<Narration>test</Narration>  
<BeneficiaryAccountNo>8032194182</BeneficiaryAccountNo>  
<BeneficiaryBank>501</BeneficiaryBank>  
<BeneficiaryName>ABDULRAHIM ALIYARA HARUNA</BeneficiaryName>
```

Using HmacSHA256

The credit request will be passed with the SECRETKEY advised to generate the SHA256 HMAC

59466102742718141212.00 PELUMI EMMANUEL BODUNWAtest8032194182501 ABDULRAHIM ALIYARA HARUNA

Final Credit request

<Credit>

<TrxId>594661027427</TrxId>

<RefId>1814</RefId>

<Amount>1212.00</Amount>

<SenderName>PELUMI EMMANUEL BODUNWA</SenderName>

<Narration>test</Narration>

<BeneficiaryAccountNo>8032194182</BeneficiaryAccountNo>

<BeneficiaryBank>501</BeneficiaryBank>

<BeneficiaryName>ABDULRAHIM ALIYARA HARUNA</BeneficiaryName>

<Hmac>C17DBB35B23545D91B70845A836E85615F4E2E45190EF88620E8A40625FDEFBB</Hmac>

</Credit>

N.B THE SECRET KEY TO HASH WILL BE ADVISED BY THE TECHINAL TEAM