

AsaanBill API Integration Guide

Revision History

| Date | Version | Authored By | Reviewed By | Revision Section | Description |
|----------------------------|---------|---------------------|-----------------|---|--|
| 4 th Sep, 2024 | 1.0 | Sheikh Amaan Asghar | Muhammad Gufran | Initial Draft | -- |
| 10 th Jan, 2025 | 1.1 | Sheikh Amaan Asghar | Muhammad Gufran | /add API | Requirement updates to generate a new PSID/reuse PSID (Explained in notes) |
| 29 th Jan, 2025 | 2.0 | Sheikh Amaan Asghar | Muhammad Gufran | /add-bulk and /bulkpaymentrequest APIs | New APIs for adding and fetching bulk records |
| 19 th Mar, 2025 | 3.0 | Sheikh Amaan Asghar | Muhammad Gufran | Response of /login API | Update in /login API and resolve impact on subsequent flow |
| 13 th Jun, 2025 | 3.1 | Sheikh Amaan Asghar | Muhammad Gufran | Call back APIs | Add call back APIs section for event completion |
| 7 th Aug, 2025 | 3.2 | Sheikh Amaan Asghar | Muhammad Gufran | Integration APIs, IMPORTANT NOTES, , Call back APIs | |
| 24 th Oct, 2025 | 4.0 | Sheikh Amaan Asghar | Muhammad Gufran | /add API | Endpoint now accommodates QR payments |

Overview

AsaanBill is designed to be used by both GUI-based applications and systems without a graphical user interface (GUI). This guide provides comprehensive information on how to interact with AsaanBill integration platform APIs.

Base URL

All API endpoints described in this document are prefixed with the base URL for staging environment:

| |
|---|
| URL: <code>https://mypaymenhub-stg.evampsaanga.com/payment-hub/integration</code> |
|---|

Authentication and Authorization

1. **Authentication:** Authentication is required for all API requests except for the `/integration/login` endpoint. After logging in, a token is generated that must be included in the headers of all subsequent requests.
2. **Authorization:** Access to specific endpoints is controlled by user roles. Ensure that the user has the appropriate role to perform the desired actions.

Common Request Headers

- **content-type:** `application/json`
- **x-auth-ph-key:** The value in the `"data.token"` received after a successful login.
- **channel-id:** The value in the `"data.channel.id"` received after a successful login.
- **username:** The same username used for `integration/login` API.

Endpoints

1. Login

Endpoint: `/integration/login`

Method: POST

Description: Authenticates a user and returns an authorization token and channel details to be used in subsequent requests.

Request Headers

- **username:** The username of the user attempting to log in. **Request Body**

JSON:

```
{
  "password": "<your password>"
}
```

Fields:

- **password** (String, Required): The password of the user.

Response

- **200 OK:** Successful login. Returns a JSON object with a token and tenant details.

JSON:

```
{
  "responseCode": 200,
  "responseMessage": "Request processed successfully",
  "data": {
    "token":
      "NOh/caEvov9l2PrLXRmLmNK92/nAvJJM4dnuR2+McdU0gfEzdPTqtVb90hlyqp3JTJPzlyd
      DLroSMus3Q5e/QRkA3PGmEgsIYLfROQmW8Adku4jHq0R0PG3F7v9sXvkIMeKW2vAMma6w+BS
      mgzUgZPN+tz46DYDSYXfkVCM/0nEjt9GjJSJTtGGgoOMpspB0xHnDNFVHboZhPtrXD75ae8l
      bGo/GjmIUk7zJEDqNKg2dGt0Hr4NufO58q/LvGFqqQ1H883ZnxLRHg3IQ8DthnePkBgnfKYq
      Zs/LmN4KBjhboyxHx961lgX4Fp9s2uLFw8AM3UV+0OUdTioZRW8+yXQ==",
    "user": {
      "firstName": "Sheikh Amaan",
      "lastName": "Asghar"
    },
    "channel": {
      "id": 23,
      "name": "Evamp & Saanga"
    }
  }
}
```

- **400 Bad Request:** Invalid request body or missing required headers.
- **404 Not Found:** User not found or incorrect password.

2. Add Payment

Endpoint: `/integration/add`

Method: `POST`

Description: Adds a new payment record to the system. Requires authorization and appropriate user role.

Request Headers

- **x-auth-ph-key:** The value in the `"data.token"` received in the `/integration/login` response.
- **channel-id** Channel ID is the value in the `"data.channel.id"` received in the `/integration/login` response.
- **username:** The same username used for the `/integration/login` request.

Request Parameter

- **generationTypes:** Possible values: `"PSID"`, `"SQRC_WITH_AMOUNT"`, `"SQRC_WITHOUT_AMOUNT"`, `"DQRC"`

Request Body for *PSID/SQRC_WITH_AMOUNT*

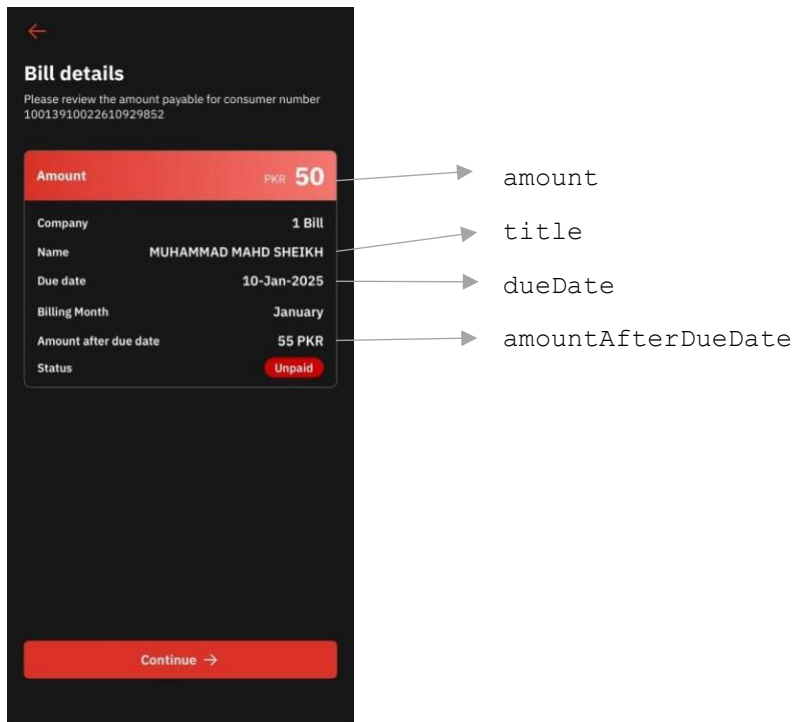
JSON

```
{
  "payment": {
    "title": "Muhammad Mahd Sheikh",
    "identifier": "FS-BSCS-095",
    "dueDate": "2024-03-28",
    "amount": "50",
    "amountAfterDueDate": "55"
  }
}
```

Fields:

- **payment** (`Map<String, String>`, Required): The payment details.
 - **title** (`String`, Required): The string to be displayed on the banking app.
 - **identifier** (`String`, Required): Unique identifier for a payer in client's system
 - **amount** (`String`, Required): The amount to be paid.
 - **dueDate** (`String`, Required): The due date for the payment in `yyyy-MM-dd` format.
 - **amountAfterDueDate** (`String`, Required): The due date for the payment in `yyyy-MM-dd` format.

How Fields Appear in Banking Apps: (1Link - 1Bill/PSID/Consumer Number):



Reference screenshot: ALFA app

IMPORTANT NOTES:

Note 1: The `psid` (Payment System Identifier) in the response is a unique 24-digit number for the `payment` or `payments` against a same `identifier` and can be used to pay an amount through various banking apps.

NOTE 2: If an `identifier` is repeated while calling `/add` or `/add-bulk`, the existing `psid` shall be reassigned to the newly generated `payment`.

NOTE 3: If a `payment` is generated against an `identifier` has any wrong values such as `dueDate`, `amount` or `amountAfterDueDate`, generating another `payment` against same `identifier` shall DISCARD the existing `payment` IF AND ONLY IF it has not been PROCESSED/paid yet.

NOTE 2: If `amountAfterDueDate` is not applicable for the `payment` you are generating, consider sending the same value as in `amount`.

Request Body for *SQRC_WITHOUT_AMOUNT*

JSON

```
{
  "payment": {
    "title": "Ali Tuck Shop",
    "identifier": "ali-tuck-shop-1",
```

```

    "description": "Ali's Tuck Shop static QR"
  }
}

```

Fields:

- **payment** (Map<String, String>, Required): The payment details.
 - **title** (String, Required): The string to be displayed on the banking app.
 - **identifier** (String, Optional): Unique identifier for a payer in client's system
 - **description** (String, Optional): The custom description for the QR.

Request Body for *DQRC (Instant and valid for an hour)*:

JSON

```

{
  "payment": {
    "title": "Sheikh Amaan Asghar",
    "identifier": " Movie-Ticket-37406-7000003-8",
    "amount": "1500",
    "description": "Star Wars movie ticket",
    "longitude": "72.996636",
    "latitude": "33.646342"
  }
}

```

Fields:

- **payment** (Map<String, String>, Required): The payment details.
 - **title** (String, Optional): The string to be displayed on the portal.
 - **identifier** (String, Optional): Unique identifier for a payer in client's system (Record ID shall be set by default)
 - **amount** (String, Required, greater than 0 and less than 1,000,000): The amount to be paid.
 - **description** (String, Optional): The custom description for the QR to be seen on portal
 - **longitude** (String, Required): A valid longitude value where QR is being generated
 - **latitude** (String, Required): A valid latitude value where QR is being generated

Response

- **200 OK**: Payment successfully added. Returns a JSON object with payment details, including the Payment System ID (PSID).

JSON:

```
{
  "responseCode": 200,
  "responseMessage": "Request processed successfully",
  "data": {
    "id": 25,
    "amount": 50.0,
    "amountAfterDueDate": 55.0,
    "identifier": "FS-BSCS-095",
    "title": "Muhammad Mahd Sheikh",
    "dueDate": "10-01-2025",
    "period": null,
    "identifierDescription": null,
    "billedToName": null,
    "billedToAddress": null,
    "billedToContact": null,
    "psid": "100139100100154854584585",
    "qrString": "00020101021128560012D156000000000108o",
    "status": "APPROVED",
    "createdAt": "10:22 AM 10-Jan-2025",
    "updatedAt": "10:22 AM 10-Jan-2025",
    "paymentDetails": []
  }
}
```

- **400 Bad Request:** Invalid request body or missing headers.
- **403 Forbidden:** Insufficient permissions.

3. Add Bulk Payment Record:

Endpoint: /integration/add-bulk

Method: POST

Description: Adds up to 5000 payment records into the system. Requires authorization and appropriate user role.

Request Headers

- **x-auth-ph-key:** The value in the "data.token" received in the /integration/login response.
- **channel-id** Channel ID is the value in the "data.channel.id" received in the /integration/login response.
- **username:** The same username used for the /integration/login request.

Request Parameter

- **contentType:** Possible values: "JSON" in capital, without quotes

Request Body for PSID based payments

JSON

```

{
  "payments": [
    {
      "title": "Muhammad Mahd Sheikh",
      "identifier": "FS-BSCS-095",
      "amount": "1400",
      "dueDate": "2025-08-31",
      "amountAfterDueDate": "14550"
    },
    {
      "title": " Muhammad Aarayz Sheikh",
      "identifier": " FS-BSME-055",
      "amount": "1300",
      "dueDate": "2025-08-31",
      "amountAfterDueDate": "1350"
    },
    {
      "title": " Bareera Sheikh",
      "identifier": "FS-BSCS-095",
      "amount": "1000",
      "dueDate": "2024-08-31",
      "amountAfterDueDate": ""
    }
  ]
}

```

Fields:

- **payments** (List<Map<String, String>, Required): The List of payment details.
 - **title** (String, Required): The string to be displayed on the banking app.
 - **identifier** (String, Required): Unique identifier for a payer in client's system
 - **amount** (String, Required): The amount to be paid.
 - **dueDate** (String, Required): The due date for the payment in yyyy-MM-dd format.
 - **amountAfterDueDate** (String, Required): The due date for the payment in yyyy-MM-dd format.

Response

- **200 OK:** Request processed successfully. Returns a JSON object of all added or failed payment records, each with a “status” key for more information and a `bulkPaymentRequestId` to fetch all the payments against the request using `/bulkpayment-request/{bulkPaymentRequestId}` endpoint.
- **200 OK:** Processed successfully but one or more payments have errors. Refer to the “status” of each payment. Returns a JSON object of all added or failed payment records, each with a “status” key for more information and a `bulkPaymentRequestId` to fetch all the payments against the request using `/bulk-paymentrequest/{bulkPaymentRequestId}` endpoint.

JSON:

```
{
  "responseCode": 200,
  "responseMessage": "Processed successfully but one or more payments
have errors. Refer to the \"status\" of each payment",
  "data": {
    "bulkPaymentRequestId": 11,
    "payments": [
      {
        "title": "Muhammad Mahd Sheikh",
        "identifier": "FS-BSCS-095",
        "amount": "1400",
        "dueDate": "2025-01-31",
        "amountAfterDueDate": "14550"
        "status": "PROCESSED"
      },
      {
        "title": " Muhammad Aarayz Sheikh",
        "identifier": " FS-BSME-055",
        "amount": "1300",
        "dueDate": "2025-01-31",
        "amountAfterDueDate": "1350"
        "status": "PROCESSED"
      },
      {
        "title": " Bareera Sheikh",
        "identifier": "FS-BSCS-095",
        "amount": "1000",
        "dueDate": "2024-01-31",
        "amountAfterDueDate": ""
        "status": "amountAfterDueDate cannot be empty or null"
      }
    ]
  }
}
```

- **400 Bad Request:** Invalid bulk payment request, please refer to the “status” of each payment. Returns a JSON object of all added or failed payment records, each with a “status” key for more information
- **400 Bad Request:** Invalid request body or missing headers.
- **403 Forbidden:** Insufficient permissions.

4. Get List of Bulk Insertions (BulkPaymentRequest(s))

Endpoint: /integration/bulk-payment-request **Method:**

GET

Description: Returns the list of bulkPaymentRequest(s)

Request Headers

- **x-auth-ph-key:** The value in the `"data.token"` received in the `/integration/login` response.
- **channel-id** Channel ID is the value in the `"data.channel.id"` received in the `/integration/login` response.
- **username:** The same username used for the `/integration/login` request.

Request Parameter

- **contentType:** Possible values: "JSON/CSV" in capital, without quotes
- **pageNo (Optional, default = "0"):** Page number of paginated data
- **pageSize (Optional, default = "100"):** Number of records to return per page

Response

- **200 OK:** Request processed successfully. Returns the list of latest 100 `bulkPaymentRequest(s)`, this includes `id`, `createdAt` and `paymentCount` etc. `id` could be used to fetch all the payments associated with that `bulkPaymentRequest` using `/bulk-payment-request/{bulkPaymentRequestId}` endpoint
- **200 OK:** Request processed successfully. Empty list if no `bulkPaymentRequest` was created using `/add-bulk` endpoint

JSON :

```

{
  "responseCode": 200,
  "responseMessage": "Request processed successfully",
  "data": {
    "pageNo": 0,
    "pageSize": 100,
    "totalElements": 2,
    "totalPages": 1,
    "isFirst": true,
    "isLast": true,
    "content": [
      {
        "id": 126,
        "createdAt": "05:31AM 12-Feb-2025",
        "updatedAt": "11:06AM 06-Aug-2025",
        "fileName": null,
        "contentType": "JSON",
        "vouchersCount": 4526,
        "status": "PROCESSED",
        "message": null
      },
      {
        "id": 127,
        "createdAt": "05:31AM 12-Feb-2025",
        "updatedAt": "11:06AM 06-Aug-2025",
        "fileName": null,
        "contentType": "JSON",
        "vouchersCount": 5827,
        "status": "PROCESSED",
        "message": null
      }
    ]
  }
}

```

5. Status of Each Payment in a Bulk Insertion

Endpoint: /integration/bulk-payment-request/{bulkPaymentRequestId}

Method: GET

Description: Returns each payment with current status, associated with a bulkPaymentRequest ID returned in the response of /add-bulk

Request Headers

- **x-auth-ph-key:** The value in the "data.token" received in the /integration/login response.
- **channel-id** Channel ID is the value in the "data.channel.id" received in the

/integration/login response.

- **username:** The same username used for the /integration/login request.

Path Parameters

- **bulkPaymentRequestId** (String, Required): The bulkPaymentRequestId user received in the successful/partial successful response of /add-bulk API

Response

- **200 OK:** Request processed successfully. Returns information about bulkPaymentRequest and all the payments associated with it, each payment record with current status

JSON:

```
{
  "responseCode": 200,
  "responseMessage": "Request processed successfully",
  "data": {
    "bulkPaymentRequestId": 19,
    "uploadedAt": "27-01-2025",
    "updatedAt": "03:24PM 27-Jan-2025",
    "status": "PROCESSED",
    "payments": {
      "pageNo": 0,
      "pageSize": 2147483647,
      "totalNoOfElements": 2,
      "totalPages": 1,
      "isFirst": null,
      "isLast": true,
      "content": [
        {
          "id": 33,
          "amount": 15000.0,
          "amountAfterDueDate": 15500.0,
          "identifier": "Amaan Asghar",
          "dueDate": "28-03-2025",
          "period": null,
          "identifierDescription": null,
          "psid": "100139001001548545848857",
          "status": "APPROVED",
          "createdAt": "03:25PM 27-Jan-2025",
          "updatedAt": "03:25PM 27-Jan-2025"
        },
        {
          "id": 34,
          "amount": 512.0,
          "amountAfterDueDate": 1024.0,
          "identifier": "Hamza Asghar",
          "dueDate": "28-03-2025",
          "period": null,
          "identifierDescription": null,
          "psid": "100139001001548545848857",
          "status": "APPROVED",
          "createdAt": "03:25PM 27-Jan-2025",
          "updatedAt": "03:25PM 27-Jan-2025"
        }
      ]
    }
  }
}
```

```

    "psid": "100139001001548847845854",
    "status": "PROCESSED",
    "createdAt": "03:25PM 27-Jan-2025",
    "updatedAt": "03:25PM 27-Jan-2025"
  }
]
}
}
}

```

- **403 Forbidden:** Insufficient permissions.
- **404 Not Found:** Record against provided bulkPaymentRequestId NOT found.

6. Get List of All Payments

Endpoint: /integration/payment

Method: GET

Description: Returns list of the most recent 100 payments with statuses in (APPROVED, PROCESSED, DISCARD)

Request Headers

- **x-auth-ph-key:** The value in the `"data.token"` received in the `/integration/login` response.
- **channel-id** Channel ID is the value in the `"data.channel.id"` received in the `/integration/login` response.
- **username:** The same username used for the `/integration/login` request.

Request Parameter

- **pageNo (Optional, default = “0”):** Page number of paginated data
- **pageSize (Optional, default = “100”):** Number of records to return per page

Response

- **200 OK:** Request processed successfully. Returns the list of latest 100 payments with respect to `updateTime`
- **200 OK:** Request processed successfully. Empty list if no payments were created using `/add` and `/add-bulk` endpoint

JSON:

```
{
  "responseCode": 200,
  "responseMessage": "Request processed successfully",
  "data": {
    "pageNo": 0,
    "pageSize": 100,
    "totalElements": 861,
    "totalPages": 9,
    "isFirst": true,
    "isLast": false,
    "content": [
      {
        "id": 264654,
        "title": "Muhammad Mahd Sheikh",
        "identifier": "FS-BSCS-095",
        "amount": "1400",
        "dueDate": "2025-08-31",
        "amountAfterDueDate": "14550",
        "billedToName": "Sheikh Amaan Asghar",
        "billedToAddress": "Evamp & Saanga",
        "billedToContact": "03005372672",
        "psid": "100139100100154854584585",
        "qrString": "00020101021128560012D156000000000108o",
        "status": "APPROVED",
        "createdAt": "08:49AM 31-Jul-2025",
        "paidAt": "N/A",
        "paymentDetails": []
      },
      {
        "id": 264654,
        "title": "Muhammad Aarayz Sheikh",
        "identifier": "FS-BSME-095",
        "amount": "1400",
        "dueDate": "2025-08-31",
        "amountAfterDueDate": "14550",
        "billedToName": "Sheikh Amaan Asghar",
        "billedToAddress": "Evamp & Saanga",
        "billedToContact": "03005372672",
        "psid": "100139100100144754584584",
        "qrString": "00020101021128560012D156000000000108o",
        "status": "PROCESSED",
        "createdAt": "08:49AM 31-Jul-2025",
        "paidAt": "08:49AM 31-Jul-2025",
        "paymentDetails": []
      }
    ]
  }
}
```

7. Get Payment By ID

Endpoint: /integration/payment/{paymentId}

Method: GET

Description: Searches for a payment record using the Payment System ID (PSID).

Request Headers

- **x-auth-ph-key:** The value in the "data.token" received in the /integration/login response.
- **channel-id** Channel ID is the value in the "data.channel.id" received in the /integration/login response.
- **username:** The same username used for the /integration/login request.

Path Parameters

- **paymentId** (String, Required): The Payment ID of the payment to fetch.

Response

- **200 OK:** Payment found. Returns a JSON object with payment details.

JSON:

```
{
  "responseCode": 200,
  "responseMessage": "Request processed successfully",
  "data": {
    "id": 264654,
    "title": "Muhammad Aarayz Sheikh",
    "identifier": "FS-BSME-095",
    "amount": "1400",
    "dueDate": "2025-08-31",
    "amountAfterDueDate": "14550",
    "billedToName": "Sheikh Amaan Asghar",
    "billedToAddress": "Evamp & Saanga",
    "billedToContact": "03005372672",
    "psid": "100139100100144754584584",
    "qrString": "00020101021128560012D1560000000001080",
    "status": "PROCESSED",
    "createdAt": "08:49AM 31-Jul-2025",
    "paidAt": "08:49AM 31-Jul-2025",
    "paymentDetails": []
  }
}
```

- **403 Forbidden:** Insufficient permissions.
- **404 Not Found:** Payment with the provided PSID not found.

8. Search Payments By a PSID

Endpoint: `/integration/search/{psid}`

Method: GET

Description: Searches for all the payment records with the given `psid`

Request Headers

- **x-auth-ph-key:** The value in the `"data.token"` received in the `/integration/login` response.
- **channel-id** Channel ID is the value in the `"data.channel.id"` received in the `/integration/login` response.
- **username:** The same username used for the `/integration/login` request.

Path Parameters

- **psid** (String, Required): The Payment ID of the payment to search for.

Request Parameter

- **pageNo (Optional, default = "0"):** Page number of paginated data
- **pageSize (Optional, default = "100"):** Number of records to return per page

Response

- **200 OK:** Request processed successfully. Returns the list of latest hundred payments with respect with the `psid` to be searched.
- **200 OK:** Request processed successfully. Empty list if no payments is found.

JSON:

```
{
  "responseCode": 200,
  "responseMessage": "Request processed successfully",
  "data": {
    "pageNo": 0,
    "pageSize": 100,
    "totalElements": 6,
    "totalPages": 1,
    "isFirst": true,
    "isLast": true,
    "content": [
      {
        "id": 264654,
        "title": "Muhammad Aarayz Sheikh",
        "identifier": "FS-BSME-095",
        "amount": "1400",
        "dueDate": "2025-08-31",
        "amountAfterDueDate": "14550",
        "billedToName": "Sheikh Amaan Asghar",
        "billedToAddress": "Evamp & Saanga",
        "billedToContact": "03005372672",
        "psid": "100139100100144754584584",
        "qrString": "00020101021128560012D1560000000001080",
        "status": "PROCESSED",
        "createdAt": "08:49AM 31-Jul-2025",
        "paidAt": "08:49AM 31-Jul-2025",
        "paymentDetails": []
      },
      {
        "id": 264235,
        "title": "Muhammad Aarayz Sheikh",
        "identifier": "FS-BSME-095",
        "amount": "1400",
        "dueDate": "2025-07-31",
        "amountAfterDueDate": "14550",
        "billedToName": "Sheikh Amaan Asghar",
        "billedToAddress": "Evamp & Saanga",
        "billedToContact": "03005372672",
        "psid": "100139100100144754584584",
        "qrString": "00020101021128560012D1560000000001080",
        "status": "PROCESSED",
        "createdAt": "08:49AM 31-Jun-2025",
        "paidAt": "08:49AM 31-Jul-2025",
        "paymentDetails": []
      }
    ]
  }
}
```

]

- **403 Forbidden:** Insufficient permissions.
- **404 Not Found:** Payment with the provided PSID not found.

Payment Status Matrix:

| | |
|------------|---|
| DRAFT | PSID NOT assigned yet |
| IN_PROCESS | Scheduled for PSID assignment |
| APPROVED | PSID assigned but NOT PAID |
| PROCESSED | PSID assigned and PAID |
| DISCARD | Assigned PSID reused for a newer payment |
| ERRORED | Unable to further process/drafting failed |

Call-back APIs:

The integrating system may implement the following **optional** call-back endpoints to receive real-time payment notifications. If configured, these will be triggered automatically by our system after processing certain requests.

Key Notes:

- Call-backs are entirely **opt-in**; failure to implement them will not disrupt core functionality of the product.
- Designed for systems requiring instant updates (e.g., payment status, bulk voucher generation etc).
- Responses must adhere to the specified format for acknowledgment.

1. Payment Successful Notification:

Purpose: Notify the integrator when a payment is successfully processed. Useful for updating internal records or triggering post-payment actions (e.g., order fulfilment, SMS alerts).

Endpoint: <Integrator's URL>/processed

Method: POST

Content-Type: application/json

Request Body:

JSON:

```
{
  "title": "Sheikh Amaan Asghar",
  "identifier": "amaanx5a",
  "dueDate": "2025-06-13",
```

```
{
  "amount": "5000",
  "amountAfterDueDate": "5500",
  "psid": "100139100100144754584584"
}
```

Expected Response Body:

JSON:

```
{
  "responseCode": 200,
  "responseMessage": "Request processed successfully" }
```

| Field | Type | Requirements |
|-----------------|---------|--|
| responseCode | Integer | Must be 200 to acknowledge receipt |
| responseMessage | String | Descriptive success/error message (optional) |

Bulk Payment Request Approved:

Purpose: Notify the integrator when payment records associated with a bulk payment request are successfully assigned PSIDs. This enables downstream actions like voucher generation or dispatch.

Endpoint: <Integrator's URL>/bulk-payment-request-approved

Method: POST

Content-Type: application/json

Request Body:

JSON:

```
{
  "bulkPaymentRequestId": 29
}
```

Expected Response Body:

JSON:

```
{
  "responseCode": 200,
  "responseMessage": "Request processed successfully" }
```

| Field | Type | Requirements |
|-----------------|---------|--|
| responseCode | Integer | Must be 200 to acknowledge receipt |
| responseMessage | String | Descriptive success/error message (optional) |

NOTE:

Response Timing: API must reply within 5 seconds.

Payment System ID (PSID)

The **PSID** is a unique identifier for each payment record. This ID can be used in various banking applications to complete the payment process. When a payment is created using the `/integration/add` endpoint, the `psid` is generated and returned in the response. This is the same `psid` that could be used in the `/integration/search` endpoint to retrieve the payment details or initiate payment through banking systems.

Error Handling

Common error responses include:

- **400 Bad Request:** Indicates a malformed request. Check your request body or headers.
- **401 Unauthorized:** No valid authentication token provided. Re-authenticate by logging in.
- **403 Forbidden:** You do not have the necessary permissions to perform this action. □
- **404 Not Found:** The requested resource does not exist.

Security Considerations

- Always transmit sensitive data (like passwords) over HTTPS to ensure encryption.
- Ensure tokens are kept secure and are not exposed to unauthorized users.
- The token is persistent and no longer requires periodic refresh, as it does not expire.

Conclusion

This guide provides the necessary information to integrate our payment system APIs into your applications. For further assistance, please contact our team!