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**JNFXE-Markets IMTO Platform**

**API Documentation**

1. Introduction

This API reference describes the procedures in which JNFXE-Markets IMTO Partners can integrate with the IMTO platform to enable international money transfers via the APIs.

To commence integration, we will create an IMTO partner from the admin level and a confirmation email will be forwarded to the IMTO partner email address provided.

The IMTO partner can set up their account on first login with the following information below.

Account Creation Parameters:

* Company Name
* Registration Number
* Address
* Region
* Country

Admin Details

* First Name
* Last Name
* Contact Person’s First Name
* Contact Person’s Last Name
* Contact Person Email
* Contact Person Phone number
* Website URL
* IP Address
* Callback URL

This information can be provided [here](https://docs.google.com/forms/d/1hzEc822FC6L40QI3GkeFUX-1lEGRmN498vMQ4deroO0/edit?ts=5a3130f6)

Our API endpoints are categorized as follows:

1. Account/Token API
2. Post Transaction API
3. Transaction Status API
4. Account Look-Up API

I. Account/Token API

The Account API is for users to first obtain an authentication token by specifying the “client\_id”, “client secret key” and the admin “username” and “password”. This token must be present in the request header when making other API calls.

II. Post Transaction API

This post transaction API is for users to post transaction by using unique parameters. This API is segmentized into two endpoints namely:

* Post Transaction API(International)
* Post Transaction API (Local)

III. Transaction Status API

This API allows a user to check the status of a transaction.

IV. Account Look-up API

This is the API you call to check your account status before posting transactions. This API verifies a beneficiary account to validate transaction.

2. Getting Started

Authentication

First, login using your Client ID, Client Secret key. Username and password through the Authentication API endpoint. If successful, you will be granted an access token that allows you to access all API features.

1. Account API

Test URL: jnfx.api.test.vggdev.com/api/Account

Live URL: http://api.jnfx-emarkets.com/api/Account

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After authentication, login using your Client ID, Client Secret key. You can create an account using your “client id”, “secret key”, “Username” and “Password”.

You can set up the Username and Password through the Authentication API endpoint. If successful, you will be granted an access token that allows you to access all API features.

Get Access Token

{

"ClientId": "string",

"ClientSecret": "string",

"userName": "string",

"password": "string"

}

**Token Response**

{

"AccessToken": null,

"RefreshToken": null,

"ExpiresIn": 0,

"TokenType": null

}

}

1. Post Transaction API (International)

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Test URL: https://jnfx.api.test.vggdev.com/api/Transactions/PostTransaction

Live URL : http://api.jnfx-emarkets.com/api//Transactions/PostTransaction

This Post Transaction API (International) is the API that enables transaction posting from the ‘Senders’ country to some beneficiaries selected countries; this excludes **Nigeria**. Kindly note that this is currently activated for **China** only. More countries will be added soon.

\*Note - This API is not required if transactions are processed for beneficiaries in Nigeria only.

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Definitions** | **Data type** | **Required** |
| Beneficiary | | | |
| Address | | | |
| “countryCode” | This is the beneficiary country code. (2-Letter ISO 3166-2 Country Code) | String | Yes |
| “streetAddress” | This is the beneficiary street address. | String | Yes |
| “postCode” | The beneficiary postcode. | String | Yes |
| “state” | This is the beneficiary state. | String | Yes |
| “city” | Beneficiary city. | String | Yes |
| Additional Info. | | | |
| "personal\_first\_name\_in\_chinese" | First name of the chinese beneficiary (can be provided in english or Chinese language). | String | Yes |
| "personal\_last\_name\_in\_chinese" | Last name of the chinese beneficiary (can be provided in english or Chinese language). | String | Yes |
| "personal\_id\_number" | beneficiary identification number. | String | Yes |
| "personal\_id\_type" | beneficiary identification type. | String | Yes |
| "personal\_mobile\_number" | beneficiary mobile number. | String | Yes |
| Bank Info. | | | |
| "accountName" | The beneficiary account name. | String | Yes |
| “bankName” | The beneficiary bank name. | String | Yes |
| “accountNumber” | The beneficiary account number. | String | Yes |
| "account\_currency" | The beneficiary receiving currency. | String | Yes |
| "bankCountrycode" | The beneficiary country code. | String | Yes |
| "swiftCode" | The beneficiary international bank code. | String | Yes |
| "bbinding\_mobile\_number" | Beneficiary mobile number. | String | Yes |
| "entity\_type" | Please respond with “PERSONAL". | String | Yes |
| "first\_name" | The beneficiary first name. | String | Yes |
| "last\_name" | The beneficiary last name. | String | Yes |
| Payer | | | |
| Address | | | |
| "countryCode" | Sender’s country code. | String | Yes |
| "streetAddress" | Sender’s street address. | String | Yes |
| "postCode" | Sender’s postcode. | String | Yes |
| “state” | Sender’s state. | String | Yes |
| “city” | Sender’s city. | String | Yes |
| Additional Info. | | | |
| "personal\_nationality" | Sender’s nationality. | String | Yes |
| "entity\_type" | Please respond with "PERSONAL". | String | Yes |
| "first\_name" | Sender’s first name. | String | Yes |
| "last\_name" | Sender’s last name. | String | Yes |
| "date\_of\_birth" | Sender’s date of birth. | String | Yes |
| "payment\_amount" | Sending amount. | Integer | Yes |
| "payment\_currency" | Sending currency. i.e the currency that the beneficiary receives (3-letter ISO-4217 Code) | String | Yes |
| "reason" | Reason for payment instruction.  p2p\_accounting\_services | String | Yes |
| "reference" | Bank payment reference to be shown on beneficiary's bank transaction history | String | Yes |
| "request\_id" | A unique request ID specified in the payment request. | String | Yes |
| "payment\_method" | Method of payment. Example - Local, default and swift. | String | Yes |
| "source\_currency" | Copied from the request if specified | String | Yes |
| "source\_amount" | Amount to be received | Decimal | Yes |
| “fxRate” | The foreign exchange rate. | Decimal | Yes |

**Sample Request**

{

"beneficiary": {

"address": {

"countryCode": "CN",

"streetAddress": "Mafia street china",

"postCode": "40090",

"state": "CV",

"city": "Mafia State"

},

"additional\_info": {

"personal\_first\_name\_in\_chinese": "John",

"personal\_last\_name\_in\_chinese": "Steve",

"personal\_id\_number": "110131198912121442",

"personal\_id\_type": "CHINESE\_NATIONAL\_ID",

"personal\_mobile\_number": "8613122222222"

},

"bank": {

"accountName": "John Steve",

"bankName": "ICBC",

"accountNumber": "62148521069108759",

"account\_currency": "CNY",

"bankCountrycode": "CN",

"swiftCode": "ICBKCNXX",

"bbinding\_mobile\_number": "8613122222222"

},

"entity\_type": "PERSONAL",

"first\_name": "John",

"last\_name": "Steve"

},

"payer": {

"address": {

"countryCode": "AU",

"streetAddress": "sdasdsadsa",

"postCode": "2003",

"state": "DA",

"city": "VIC"

},

"additional\_info": {

"personal\_nationality": "AU"

},

"entity\_type": "PERSONAL",

"first\_name": "Dapo",

"last\_name": "Olade",

"date\_of\_birth": "1985-12-12"

},

"payment\_amount": 34000.0,

"payment\_currency": "CNY",

"reason": "dsfsdfsdfsd isjfisdfod",

"reference": "CLIENTPASSS00098",

"request\_id": "CLIENTPASSS00098",

"payment\_method": "DEFAULT",

"source\_currency": "USD",

"source\_amount": 8000.0,

"fxRate": 9.0

}

**Sample Response**

{

"targetAmount": 34000,

"beneficiaryBankCode": null,

"beneficiaryAccountNumber": "62148521069108759",

"beneficiaryAccountName": "John Steve",

"fxRate": 9,

"transactionCharge": 0,

"transactionReference": "JNFX1D9DY5JH1QXB",

"partnerTransactionReference": "CLIENTPASSS00098",

"baseCurrencyCode": "USD",

"targetCurrencyCode": "CNY",

"amountInBaseCurrency": 8000,

"senderName": "Parnter Info: Quaterz, PayerName: Dapo Olade",

"transactionStatus": 0,

"transactionStatusDescription": "Pending"

}

III (b). Post Transaction API (Local)

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Test URL:http://jnfx.api.test.vggdev.com/api/Transactions/PostTransactionLocal

Live URL: http://api.jnfx-emarkets.com/api//Transactions/PostTransactionLocal

This Post Transaction API (Local) is the API that enables transaction posting from the ‘Senders’ country to beneficiaries in Nigeria only.

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameters** | **Definitions** | **Data Type** | **Required** |
| "PartnerTransactionReference" | This is the unique reference code generated from the users expert system. | String(max: 50) | Yes |
| "BaseCurrencyCode" | This is the sending currency code. | String(3) | Yes |
| "TargetCurrencyCode" | This is the receiving currency code. | String(3) | Yes |
| "BaseCurrencyAmount" | This is the actual value of the transaction in the sending currency. | Decimal (10000000) | Yes |
| "TargetCurrencyAmount" | This is the actual value of the transaction in the receiving currency. | Decimal  (10000000) | Yes |
| "Purpose" | This is the reason for the transaction. | String(150) | Yes |
| "AccountNumber" | This is the beneficiary account number. | String(11) | Yes |
| "BankCode" | This is the beneficiary bank code. | String(3) | Yes |
| "BaseCountryCode" | This is the sending country code. | String(3) | Yes |
| "TargetCountryCode" | This is the beneficiary country code. | String (2) | Yes |
| "PayerName" | The person making the payment. | String(100) | Yes |
| "payermobile" | This is the sender’s mobile number. | String(11) | Yes |

**Sample Request**

{

"partnerTransactionReference": "H14519884",

"baseCurrencyCode": "USD",

"targetCurrencyCode": "NGN",

"baseCurrencyAmount": 1.0,

"targetCurrencyAmount": 100.0,

"partnerCode": "3000",

"purpose": "Purpose",

"accountNumber": "0029714820",

"bankCode": "058",

"baseCountryCode": "3",

"targetCountryCode": "3",

"payerName": "Tomi",

"payermobile": "07068487635"

}

**Sample Response**

{

"targetAmount": 100,

"beneficiaryBankCode": "058",

"beneficiaryAccountNumber": "0029714820",

"beneficiaryAccountName": "",

"transactionReference": "JNFX1D9KBTZAF6ZC",

"partnerTransactionReference": "H14519884",

"baseCurrencyCode": "USD",

"targetCurrencyCode": "NGN",

"amountInBaseCurrency": 1,

"senderName": "Parnter Info: Empire 2, PayerName: ",

"transactionStatus": 3,

"transactionStatusDescription": "Failed",

"errorDescription": "Invalid beneficiary account information"

}

1. List of Banks and their Codes

This is the list of bank codes.

|  |  |  |
| --- | --- | --- |
| **S/N** | **Bank** | **Code** |
| 1 | ACCESSMOBILE | 323 |
| 2 | ASO SAVINGS AND LOANS | 401 |
| 3 | CELLULANT | 317 |
| 4 | CORONATION MERCHANT BANK | 559 |
| 5 | CORPORETTI | 310 |
| 6 | COVENANT MICROFINANCE BANK | 551 |
| 7 | EARTHOLEUM (QIK QIK) | 302 |
| 8 | ECOMOBILE | 307 |
| 9 | EKONDO MICROFINANCE BANK | 562 |
| 10 | E-TRANZACT | 306 |
| 11 | FBN M-MONEY | 309 |
| 12 | FBN MORTGAGES | 413 |
| 13 | FETS (MY WALLET) | 314 |
| 14 | FIDELITY MOBILE | 318 |
| 15 | FINATRUST MICROFINANCE BANK | 608 |
| 16 | FORTIS MICROFINANCE BANK | 501 |
| 17 | FORTIS MOBILE | 308 |
| 18 | FSDH | 601 |
| 19 | GT MOBILE MONEY | 315 |
| 20 | HEDONMARK | 324 |
| 21 | IMPERIAL HOMES MORTGAGE BANK | 415 |
| 22 | JAIZ BANK | 301 |
| 23 | JUBILEE LIFE | 402 |
| 24 | KEGOW | 303 |
| 25 | MIMONEY (POWERED BY INTELLIFIN) | 330 |
| 26 | M-KUDI | 313 |
| 27 | MONETIZE | 312 |
| 28 | MONEYBOX | 325 |
| 29 | NEW PRUDENTIAL BANK | 561 |
| 30 | NPF MFB | 552 |
| 31 | OMOLUABI SAVINGS AND LOANS | 606 |
| 32 | ONE FINANCE | 565 |
| 33 | PAGA | 327 |
| 34 | PAGE MFBANK | 560 |
| 35 | PARALLEX | 502 |
| 36 | PARKWAY (READY CASH) | 311 |
| 37 | PAYATTITUDE ONLINE | 329 |
| 38 | PAYCOM | 304 |
| 39 | PROVIDUS BANK | 101 |
| 40 | SAFETRUST MORTGAGE BANK | 403 |
| 41 | SEED CAPITAL MICROFINANCE BANK | 609 |
| 42 | STANBIC MOBILE | 304 |
| 43 | STERLING MOBILE | 326 |
| 44 | SUNTRUST | 100 |
| 45 | TEASY MOBILE | 319 |
| 46 | TRUSTBOND | 523 |
| 47 | U-MO | 316 |
| 48 | VFD MICROFINANCE BANK | 566 |
| 49 | VISUAL ICT | 328 |
| 50 | VTNETWORK | 320 |
| 51 | ZENITH MOBILE | 322 |
| 52 | ACCESS BANK | 044 |
| 53 | AFRIBANK | 014 |
| 54 | CITIBANK | 023 |
| 55 | DIAMOND BANK | 063 |
| 56 | ECOBANK | 050 |
| 57 | FIRST BANK | 011 |
| 58 | FCMB | 214 |
| 59 | FIDELITY BANK | 070 |
| 60 | FINBANK | 085 |
| 61 | GUARANTY BANK | 058 |
| 62 | SKYE BANK | 076 |
| 63 | STANBIC IBTC | 221 |
| 64 | STANDARD CHARTERED BANK | 068 |
| 65 | STERLING BANK | 232 |
| 66 | UNITED BANK FOR AFRICA | 033 |
| 67 | UNION BANK | 032 |
| 68 | WEMA BANK | 035 |
| 69 | ZENITH BANK | 057 |
| 70 | UNITY BANK | 215 |

1. Transaction Status API

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TestURL:https://jnfx.api.test.vggdev.com/api/Transactions/Status?TransactionReference={TransactionReferenc}&PartnerReference={PartnerReference}}

LiveURL:https://api.jnfxemarkets.com/api/Transactions/Status?TransactionReference={TransactionReferenc}&PartnerReference={PartnerReference}

This API is used to check transaction status using the transaction reference.

**Sample Response**

{

"message": "Transaction status : Successful",

"response": 0,

"result": {

"statusdescription": "Successful",

"status": 2,

"transactionRef": "JNFX1D9KBUCAZS25",

"targetAmount": 100,

"beneficiaryBankCode": "058",

"beneficiaryAccountNumber": "0011327069",

"beneficiaryAccountName": "OKESOLA, ADEDAYO O.",

"fxRate": 0,

"partnerTransactionReference": "H14rrt121514",

"baseCurrencyCode": "3",

"targetCurrencyCode": "NGN",

"amountInBaseCurrency": 1.4

},

"extraResult": 0

}

**Expected Transaction Status from Post Transaction and Get Transaction**

|  |  |
| --- | --- |
| **Status** | **Response** |
| Pending | 0 |
| Processing | 1 |
| Successful | 2 |
| Failure | 3 |

1. Account Look-up API

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TestURL:https://jnfx.api.test.vggdev.com/api/Transactions/AccountLookUp?bankcode=000&accNumber=0000000000

LiveURL:https://api.Jnfx-emarkets.com[/api/Transactions/AccountLookUp?bankcode=000&accNumber=0000000000](http://jnfx.api.test.vggdev.com/api/Transactions/AccountLookUp?bankcode=000&accNumber=0000000000)

This is the API you call to check your account status before posting transactions. This API verifies a beneficiary account to validate transaction.

**Note**: Authorization Required

**Sample Response**

Sample Response

{

"status": "success",

"message": "Account Lookup Was Successful.",

"data": "Account Name USORO, VICTOR UDUAK was retrieved for Account Number 0107545056 and Bank Code 058"

}

Bank Codes

3. Error Codes

VigiPay uses conventional HTTP response codes to indicate the success or failure of an API request.

In general, codes in the 2xx range indicate success, codes in the 4xx range indicate an error that failed given the information provided (e.g., a required parameter was omitted, a charge failed, etc.), and codes in the 5xx range indicate an error with our servers.

When we send an error response, the body will generally contain the following fields:

|  |  |
| --- | --- |
| Response Body Attributes | |
| Code Strings | Error code (please refer to reference table) |
| Source Strings | Name of the request parameter that caused the error |
| Message Strings | Description of the error |
| Detail Strings | Additional description of the validation rule that failed |

|  |  |  |  |
| --- | --- | --- | --- |
| Codes | HTTP Response | T Tag | B Description |
| 200 | OK | Success | The request was processed successfully. |
| 201 | Created | Success | The request was processed successfully. |
| 400 | Bad request | Client Error | The server will not process the request due to something that is perceived to be a client error. |
| 401 | Unauthorized | Client Error | The request has not been applied because it lacks valid authentication credentials for the target resource. |
| 404 | Not found | Client Error | The requested endpoint does not exist. |
| 500 | Server error | Server Error | The server encountered an unexpected condition that prevented it from fulfilling the request. |

If you have any difficulties when using this documentation. Please reach us at [support@jnfx-emarkets.com](mailto:support@jnfx-emarkets.com)