**International Money Transfer**

*Version 1.0.2, 29th August 2024*

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| **Amendments** |

|  |  |  |
| --- | --- | --- |
| **Version** | **Date Issued** | **Description** |
| 1.0.0 | 23rd August, 2024 | Initial draft |
| 1.0.1 | 27th August, 2024 | Feature : Transaction Status |
| 1.0.2 | 29th August, 2024 | Update : Status And Error Model |

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# **Integration: Narratives**

The purpose of this document is to provide a high level specification for the Cross Border Money (Application Programming Interface). We expect the readers of the reader already have an understanding of basic API/Web Services.

**The response will be in JSON format.**

The end users are expected to make their requests with valid registered institution credentials, to get all the data in their scopes based on their accessibility in the system.

**Authentication:**

When an end user requires data from the system, the user will establish a connection to the payment system by calling appropriate link and passing the valid user credentials. The payment system will check the credentials and will issue **“Access token/Bearer Token”** in the response as JSON value. These access tokens will be then used in the subsequent API method calls from the user. The token will have issue time and expire time stored in API database. Once the **token expired**, **the user has to provide user credentials** and **get a new token.**

***Important Notes:*** Mandatory to send JWT as Authorization header.  
Test credentials (only applicable for test.fastpay.com.tr)

*service\_id (aud)* : 10001

service\_client\_id *(cid)* : ‘70755d8d470e9ce98bdf7729420e36b4’

service\_client\_secret : ‘482d8bee7a1268b78cd4cd7b8ee9fd0e’

**JWT**

**Algorithm :** HS512

**Hash :** hash\_hmac(‘SHA512’, request\_content, service\_client\_secret, false);

**Example:**   
Token

eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzUxMiJ9.eyJoYXNoIjoiYjE2MWM4NGMxNzYxZTJiZGU2ZWNmNjdkOTc4YWRjMmI2ZmRjODRjYzk5NDNlZDQyYmFlNDZhYTFmMjFhM2NiMTcyZWYzNDYxZTA1MTU1OWViZjVkYjk5N2JkYzI1NzYwMDMzYzk3OTY0MmYzOTBkZjBjMzU0MTVhNWI2ZGYzNDMiLCJhdWQiOjEwMDAxLCJjaWQiOiI3MDc1NWQ4ZDQ3MGU5Y2U5OGJkZjc3Mjk0MjBlMzZiNCIsIm5iZiI6MTY0ODUzODM2MSwiZXhwIjoxNjQ4NTM4OTYxLCJpYXQiOjE2NDg1Mzg2NjF9.q-2Omj55I6ekubCwE4cDiZbb5bMb2FqxUrM1rohzBFy2RANOywHi8B9h4LNC73vUq6Ac9mMuZYq4wZ0N3-LeUg.

Decoded:  
{

"typ": "JWT",

"alg": "HS512"

}

{

"hash": "b161c84c1761e2bde6ecf67d978adc2b6fdc84cc9943ed42bae46aa1f21a3cb172ef3461e051559ebf5db997bdc25760033c979642f390df0c35415a5b6df343",

"aud": 10001,

"cid": "70755d8d470e9ce98bdf7729420e36b4",

"nbf": 1648538361,

"exp": 1648538961,

"iat": 1648538661

}

# Methods

# **Quotation**

### **Overview**

This API endpoint allows users to create a new transaction based on an existing money transfer quotation, specifying details about the sender, beneficiary, and the transaction itself.

### **Endpoint**

POST /v1/money-transfer/quotation

### **Request**

Request Headers

* **Content-Type: application/json**
* **Authorization: Bearer (JWT)**

### **Request Body**

The request body should be a JSON object containing the following fields:

| Field | Type | Required | Enums | Description |
| --- | --- | --- | --- | --- |
| invoice\_id | string | Yes |  | A unique identifier for the transaction, provided by the client. Example: "1481184321405" |
| mode | int | Yes | 1=Source Amount  2=Destination Amount | The mode of the transaction, indicating whether the source or destination amount is fixed.  Example: 1 for Source amount (the amount specified is the source amount). |
| amount | decimal | Yes |  | Example: 10 |
| transaction\_type | int | Yes | 1=B2B  2=B2C  3=C2B  4=C2C | The type of the transaction. Example: 1 (Business to Business). |
| source | object | Yes |  | Contains details about the source of the transaction. |
| source.currency | string | Yes |  | The currency code of the source amount. Example: "EUR" |
| source.country\_iso\_code | string | Yes |  | The ISO code of the source country. Example: "FRA" |
| destination | object | Yes |  | Contains details about the destination of the transaction. |
| destination.currency | string | Yes |  | The currency code of the destination amount. Example: "USD" |
| destination.country\_iso\_code | string | Yes |  | The ISO code of the destination country. Example: "USA" |

### **Example**

|  |
| --- |
| **Headers** |
| Authorization: Bearer  Content-Type: application/json |
| **Request** |
| {  "invoice\_id": "1481184321405",  "mode": 1,  "transaction\_type": 1,  "amount": 10,  "source": {  "country\_iso\_code": "TUR"  "currency": "USD",  },  "destination": {  "country\_iso\_code": "DEU"  "currency": "EUR",    }  } |
|  |

|  |  |
| --- | --- |
| **Status** | **Response** |
| 200 | **Successful** {  "status": {  "code": "100",  "message": "Success"  },  "data": {  "order\_id": "1681184321405",  "invoice\_id": "1481184321405",  "mode": 1,  "transaction\_type": 1,  "exchange\_rate": 1.06891969534071,  "creation\_date": "2016-11-02T09:07:44",  "expiration\_date": "2016-11-03T09:07:44",  "source": {  "country\_iso\_code": "TUR",  "currency": "USD",  "amount": 10  },  "destination": {  "country\_iso\_code": "DEU",  "currency": "EUR",  "amount": 10.69  },  "sent\_amount": {  "currency": "EUR",  "amount": 10  },  "mtt": {  "id": 1,  "corridor\_id": 236,  "service": {  "id": 1,  "name": "BankAccount"  },  "transaction\_type": {  "id": 1,  "name": "B2B"  }  },  "fee": {  "currency": "USD",  "amount": 1.88  }  }  } |
| 400 | **Failure**  {  "status": {  "code": "1001",  "message": "'invoice id' must not be empty."  },  "data": {}  } |

# **Transaction : Create**

### **Overview**

This API endpoint allows users to create a new transaction based on an existing money transfer quotation, specifying details about the sender, beneficiary, and the transaction itself.

Important Note : statuscode = 100 && transaction\_state\_id = 20 (Pending) states transaction is successfully created and yet to be completed (confirmed or canceled)

### **Endpoint**

POST /v1/money-transfer/transaction/create

### **Request**

Request Headers

* **Content-Type: application/json**
* **Authorization: Bearer (JWT)**

### **Request Body**

The request body should be a JSON object containing the following fields:

| **Field** | **Type** | **Required** | **Enums** | **Description** |
| --- | --- | --- | --- | --- |
| invoice\_id | string | Yes |  | Unique identifier for the invoice associated with the transaction. Example: "1481184321405" |
| order\_id | string | Yes |  | Unique identifier for the order associated with the transaction. Example: "1681184321405" |
| receiver\_account\_identifier | object | Yes |  | Contains the account details of the receiver. |
| receiver\_account\_identifier.iban | string | Yes |  | IBAN (International Bank Account Number) of the receiver. Example: "123456" |
| sender | object | Yes |  | Contains details about the sender involved in the transaction. |
| sender.lastname | string | Yes |  | Last name of the sender. Example: "Doe" |
| sender.middle\_name | string | Yes |  | Middle name of the sender. Example: "Doe" |
| sender.first\_name | string | Yes |  | First name of the sender. Example: "John" |
| sender.nationality\_country\_iso\_code | string | Yes |  | ISO country code representing the sender's nationality. Example: "FRA" |
| sender.date\_of\_birth | string | Yes |  | Sender's date of birth in YYYY-MM-DD format. Example: "1970-01-01" |
| sender.country\_of\_birth\_iso\_code | string | Yes |  | ISO country code representing the sender's country of birth. Example: "FRA" |
| sender.gender | string | Yes |  | Gender of the sender. Example: "MALE" |
| sender.address | string | Yes |  | Address of the sender. Example: "42 Rue des fleurs" |
| sender.postal\_code | string | Yes |  | Postal code of the sender's address. Example: "75000" |
| sender.city | string | Yes |  | City of the sender. Example: "Paris" |
| sender.country\_iso\_code | string | Yes |  | ISO country code representing the sender's country of residence. Example: "FRA" |
| sender.msisdn | string | Yes |  | Mobile number of the sender. Example: "33712345678" |
| sender.email | string | Yes |  | Email address of the sender. Example: "john.doe@mail.com" |
| sender.id\_type | string | Yes | 1=Passport  2=Social Security | Type of identification used by the sender (e.g., SOCIAL\_SECURITY). Example: "SOCIAL\_SECURITY" |
| sender.id\_number | string | Yes |  | Identification number of the sender. Example: "502-42-0158" |
| sender.id\_delivery\_date | string | Yes |  | Date when the sender's identification was issued. Example: "2016-01-01" |
| sender.occupation | string | Yes |  | Occupation of the sender. Example: "Residential Advisor" |
| receiver | object | Yes |  | Contains details about the receiver involved in the transaction. |
| receiver.last\_name | string | Yes |  | Last name of the receiver. Example: "Doe" |
| receiver.middle\_name | string | Yes |  | Last name of the receiver. Example: "Doe" |
| receiver.first\_name | string | Yes |  | First name of the receiver. Example: "Jane" |
| receiver.nationality\_country\_iso\_code | string | Yes |  | ISO country code representing the receiver's nationality. Example: "FRA" |
| receiver.date\_of\_birth | string | Yes |  | Receiver's date of birth in YYYY-MM-DD format. Example: "1971-01-01" |
| receiver.country\_of\_birth\_iso\_code | string | Yes |  | ISO country code representing the receiver's country of birth. Example: "ZWE" |
| receiver.gender | string | Yes |  | Gender of the receiver. Example: "MALE" |
| receiver.address | string | Yes |  | Address of the receiver. Example: "3 Norfolk Road" |
| receiver.postal\_code | string | Yes |  | Postal code of the receiver's address. Example: "4581" |
| receiver.city | string | Yes |  | City of the receiver. Example: "Harare" |
| receiver.country\_iso\_code | string | Yes |  | ISO country code representing the receiver's country of residence. Example: "ZWE" |
| receiver.msisdn | string | Yes |  | Mobile number of the receiver. Example: "263775892364" |
| receiver.email | string | Yes |  | Email address of the receiver. Example: "jane.doe@mail.com" |
| receiver.id\_type | string | Yes | 1=Passport  2=Social Security | Type of identification used by the receiver. Example: "SOCIAL\_SECURITY" |
| receiver.id\_country\_iso\_code | string | Yes |  | ISO country code of the country that issued the receiver's ID. Example: "ZWE" |
| receiver.id\_number | string | Yes |  | Identification number of the receiver. Example: "178027317681327" |
| receiver.occupation | string | Yes |  | Occupation of the receiver. Example: "Sales Executive" |
| purpose\_of\_remittance | string | Yes |  | Purpose of the remittance (e.g., FAMILY\_SUPPORT). Example: "FAMILY\_SUPPORT" |
| document\_reference\_number | string | Yes |  | Reference number of the document related to the transaction. Example: "12345678" |
| reference | string | Yes |  | A reference or note for the transaction. Example: "some reference" |

### **Example**

|  |
| --- |
| **Headers** |
| Authorization: Bearer  Content-Type: application/json |
| **Request** |
| {  "invoice\_id": "1481184321405",  "order\_id": "1681184321405",  "receiver\_account\_identifier": {  "iban": "123456"  },  "sender": {  "last\_name": "Doe",  "middle\_name": "Dalton",  "first\_name": "John",  "nationality\_country\_iso\_code": "FRA",  "date\_of\_birth": "1970-01-01",  "country\_of\_birth\_iso\_code": "FRA",  "gender": "MALE",  "address": "42 Rue des fleurs",  "postal\_code": "75000",  "city": "Paris",  "country\_iso\_code": "FRA",  "msisdn": "33712345678",  "email": "john.doe@mail.com",  "id\_type": "SOCIAL\_SECURITY",  "id\_number": "502-42-0158",  "id\_delivery\_date": "2016-01-01",  "occupation": "Residential Advisor"  },  "receiver": {  "last\_name": "Doe",  "middle\_name": "Dalton",  "first\_name": "Jane",  "nationality\_country\_iso\_code": "FRA",  "date\_of\_birth": "1971-01-01",  "country\_of\_birth\_iso\_code": "ZWE",  "gender": "MALE",  "address": "3 Norfolk Road",  "postal\_code": "4581",  "city": "Harare",  "country\_iso\_code": "ZWE",  "msisdn": "263775892364",  "email": "jane.doe@mail.com",  "id\_type": 2,  "id\_country\_iso\_code": "ZWE",  "id\_number": "178027317681327",  "occupation": "Sales Executive"  },  "purpose\_of\_remittance": "FAMILY\_SUPPORT",  "document\_reference\_number": "12345678",  "reference": "some reference"  } |
|  |

|  |  |
| --- | --- |
| **Status** | **Response** |
| 200 | **Successful**  {  "status": {  "code": "100",  "message": "Successful"  },  "data": {  "transaction\_state\_id": 30,  "order\_id": "1681184321405",  "invoice\_id": "1481184321405",  "mode": 1,  "transaction\_type": 1,  "exchange\_rate": 1.06891969534071,  "creation\_date": "2016-11-02T09:07:44",  "expiration\_date": "2016-11-03T09:07:44",  "source": {  "country\_iso\_code": "TUR",  "currency": "USD",  "amount": 10  },  "destination": {  "country\_iso\_code": "DEU",  "currency": "EUR",  "amount": 10.69  },  "sent\_amount": {  "currency": "EUR",  "amount": 10  },  "mtt": {  "id": 1,  "corridor\_id": 236,  "service": {  "id": 1,  "name": "BankAccount"  },  "transaction\_type": {  "id": 1,  "name": "B2B"  }  },  "fee": {  "currency": "EUR",  "amount": 1.88  },  "sender": {  "last\_name": "Doe",  "middle\_name": null,  "first\_name": "John",  "native\_name": null,  "nationality\_country\_iso\_code": "FRA",  "code": null,  "date\_of\_birth": "1970-01-01",  "country\_of\_birth\_iso\_code": "FRA",  "gender": "MALE",  "address": "42 Rue des fleurs",  "postal\_code": "75000",  "city": "Paris",  "country\_iso\_code": "FRA",  "msisdn": "33712345678",  "email": "john.doe@mail.com",  "id\_type": "SOCIAL\_SECURITY",  "id\_country\_iso\_code": null,  "id\_number": "502-42-0158",  "id\_delivery\_date": "2016-01-01",  "id\_expiration\_date": null,  "occupation": "Residential Advisor",  "province\_state": null,  "beneficiary\_relationship": null,  "source\_of\_funds": null,  "bank\_account\_number": null  },  "receiver": {  "last\_name": "Doe",  "middle\_name": null,  "first\_name": "Jane",  "nationality\_country\_iso\_code": "FRA",  "code": null,  "date\_of\_birth": "1971-01-01",  "country\_of\_birth\_iso\_code": "ZWE",  "gender": "MALE",  "address": "3 Norfolk Road",  "postal\_code": "4581",  "city": "Harare",  "country\_iso\_code": "ZWE",  "msisdn": "263775892364",  "email": "jane.doe@mail.com",  "id\_type": "SOCIAL\_SECURITY",  "id\_country\_iso\_code": "ZWE",  "id\_number": "178027317681327",  "id\_delivery\_date": null,  "id\_expiration\_date": null,  "occupation": "Sales Executive",  "bank\_account\_holder\_name": null,  "province\_state": null  },  "purpose\_of\_remittance": "FAMILY\_SUPPORT",  "document\_reference\_number": "12345678",  "reference": null  }  } |
| 400 | **Failure**  {  "status": {  "code": "1001",  "message": "'invoice id' must not be empty."  },  "data": {}  } |

# **Transaction : Complete**

### **Overview**

This API endpoint allows users to confirm or cancel a money transfer transaction based on a given transaction order ID. It updates the status of the transaction and returns the details of the updated transaction.

Important Note : status.code = 100 && transaction\_state\_id = 1 (Complete) states transaction is successfully completed

### **Endpoint**

POST /v1/money-transfer/transaction/complete

### **Request**

Request Headers

* **Content-Type: application/json**
* **Authorization: Bearer (JWT)**

### **Request Body**

The request body should be a JSON object containing the following fields:

| **Field** | **Type** | **Required** | **Enums** | **Description** |
| --- | --- | --- | --- | --- |
| invoice\_id | string | Yes |  | Unique identifier for the invoice associated with the transaction. Example: "1481184321405" |
| order\_id | string | Yes |  | Unique identifier for the order associated with the transaction. Example: "1681184321405" |
| state | int | Yes | 1=Confirm  2=Cancel | Perform the action on transaction. |

### **Example**

|  |
| --- |
| **Headers** |
| Authorization: Bearer  Content-Type: application/json |
| **Request** |
| {  "invoice\_id": "1481184321405",  "order\_id": "1681184321405",  "state": 1  } |
|  |

|  |  |
| --- | --- |
| **Status** | **Response** |
| 200 | Successful  {  "status": {  "code": "100",  "message": "Successful"  },  "data": {  "transaction\_state\_id": 1,  "order\_id": "1681184321405",  "invoice\_id": "1481184321405",  "mode": 1,  "transaction\_type": 1,  "exchange\_rate": 1.06891969534071,  "creation\_date": "2016-11-02T09:07:44",  "expiration\_date": "2016-11-03T09:07:44",  "source": {  "country\_iso\_code": "TUR",  "currency": "USD",  "amount": 10  },  "destination": {  "country\_iso\_code": "DEU",  "currency": "EUR",  "amount": 10.69  },  "sent\_amount": {  "currency": "EUR",  "amount": 10  },  "mtt": {  "id": 1,  "corridor\_id": 236,  "service": {  "id": 1,  "name": "BankAccount"  },  "transaction\_type": {  "id": 1,  "name": "B2B"  }  },  "fee": {  "currency": "EUR",  "amount": 1.88  },  "sender": {  "last\_name": "Doe",  "middle\_name": null,  "first\_name": "John",  "nationality\_country\_iso\_code": "FRA",  "code": null,  "date\_of\_birth": "1970-01-01",  "country\_of\_birth\_iso\_code": "FRA",  "gender": "MALE",  "address": "42 Rue des fleurs",  "postal\_code": "75000",  "city": "Paris",  "country\_iso\_code": "FRA",  "msisdn": "33712345678",  "email": "john.doe@mail.com",  "id\_type": "SOCIAL\_SECURITY",  "id\_country\_iso\_code": null,  "id\_number": "502-42-0158",  "id\_delivery\_date": "2016-01-01",  "id\_expiration\_date": null,  "occupation": "Residential Advisor",  "province\_state": null,  "beneficiary\_relationship": null,  "source\_of\_funds": null,  "bank\_account\_number": null  },  "receiver": {  "last\_name": "Doe",  "middle\_name": null,  "first\_name": "Jane",  "nationality\_country\_iso\_code": "FRA",  "code": null,  "date\_of\_birth": "1971-01-01",  "country\_of\_birth\_iso\_code": "ZWE",  "gender": "MALE",  "address": "3 Norfolk Road",  "postal\_code": "4581",  "city": "Harare",  "country\_iso\_code": "ZWE",  "msisdn": "263775892364",  "email": "jane.doe@mail.com",  "id\_type": "SOCIAL\_SECURITY",  "id\_country\_iso\_code": "ZWE",  "id\_number": "178027317681327",  "id\_delivery\_date": null,  "id\_expiration\_date": null,  "occupation": "Sales Executive",  "bank\_account\_holder\_name": null,  "province\_state": null  },  "purpose\_of\_remittance": "FAMILY\_SUPPORT",  "document\_reference\_number": "12345678",  "reference": null  }  } |
| 400 | **Failure**  {  "status": {  "code": "1001",  "message": "'invoice id' must not be empty."  },  "data": {}  } |

# **Transaction : Status**

### **Overview**

This API endpoint allows users to get the status of a transaction.

### **Endpoint**

GET /v1/money-transfer/order\_id-{id}/status

GET /v1/money-transfer/invoice\_id-{id}/status

### **Request**

Request Headers

* **Content-Type: application/json**
* **Authorization: Bearer (JWT)**

### **Request Body**

The request body should be a JSON object containing the following fields:

| **Field** | **Type** | **Required** | **Enums** | **Description** |
| --- | --- | --- | --- | --- |
| invoice\_id | string | Yes |  | Unique identifier for the invoice associated with the transaction. Example: "1481184321405" |
| order\_id | string | Yes |  | Unique identifier for the order associated with the transaction. Example: "1681184321405" |

### **Example**

|  |
| --- |
| **Headers** |
| Authorization: Bearer  Content-Type: application/json |
| **Request** |
| /v1/money-transfer/order\_id-1681184321405/status  /v1/money-transfer/invoice\_id-1481184321405/status |
|  |

|  |  |
| --- | --- |
| **Status** | **Response** |
| 200 | **Successful**  {  "status": {  "code": "100",  "message": "Successful"  },  "data": {  "transaction\_state\_id": 1,  "order\_id": "1681184321405",  "invoice\_id": "1481184321405",  "mode": 1,  "transaction\_type": 1,  "exchange\_rate": 1.06891969534071,  "creation\_date": "2016-11-02T09:07:44",  "expiration\_date": "2016-11-03T09:07:44",  "source": {  "country\_iso\_code": "TUR",  "currency": "USD",  "amount": 10  },  "destination": {  "country\_iso\_code": "DEU",  "currency": "EUR",  "amount": 10.69  },  "sent\_amount": {  "currency": "EUR",  "amount": 10  },  "mtt": {  "id": 1,  "corridor\_id": 236,  "service": {  "id": 1,  "name": "BankAccount"  },  "transaction\_type": {  "id": 1,  "name": "B2B"  }  },  "fee": {  "currency": "EUR",  "amount": 1.88  },  "sender": {  "last\_name": "Doe",  "middle\_name": null,  "first\_name": "John",  "nationality\_country\_iso\_code": "FRA",  "code": null,  "date\_of\_birth": "1970-01-01",  "country\_of\_birth\_iso\_code": "FRA",  "gender": "MALE",  "address": "42 Rue des fleurs",  "postal\_code": "75000",  "city": "Paris",  "country\_iso\_code": "FRA",  "msisdn": "33712345678",  "email": "john.doe@mail.com",  "id\_type": "SOCIAL\_SECURITY",  "id\_country\_iso\_code": null,  "id\_number": "502-42-0158",  "id\_delivery\_date": "2016-01-01",  "id\_expiration\_date": null,  "occupation": "Residential Advisor",  "province\_state": null,  "beneficiary\_relationship": null,  "source\_of\_funds": null,  "bank\_account\_number": null  },  "receiver": {  "last\_name": "Doe",  "middle\_name": null,  "first\_name": "Jane",  "nationality\_country\_iso\_code": "FRA",  "code": null,  "date\_of\_birth": "1971-01-01",  "country\_of\_birth\_iso\_code": "ZWE",  "gender": "MALE",  "address": "3 Norfolk Road",  "postal\_code": "4581",  "city": "Harare",  "country\_iso\_code": "ZWE",  "msisdn": "263775892364",  "email": "jane.doe@mail.com",  "id\_type": "SOCIAL\_SECURITY",  "id\_country\_iso\_code": "ZWE",  "id\_number": "178027317681327",  "id\_delivery\_date": null,  "id\_expiration\_date": null,  "occupation": "Sales Executive",  "bank\_account\_holder\_name": null,  "province\_state": null  },  "purpose\_of\_remittance": "FAMILY\_SUPPORT",  "document\_reference\_number": "12345678",  "reference": null  }  } |
| 400 | **Failure**  {  "status": {  "code": "1001",  "message": "'invoice id' must not be empty."  },  "data": {}  } |