

PAYSTACK TRANSFER

API DEBUG REPORT

Version: 2.0

Date: 26/07/2022

1. TEST CREDENTIALS

Key	Value
BaseUrl	https://api.paystack.co
test_Secret_Key	sk_test_777bd3f419cecf322e38fe73d09dc191155f81cb

2. API ENDPOINTS

1. List Banks.
2. Verify Account Number.
3. Create Transfer Recipient.
4. Bulk Create Transfer Recipients.
5. Initiate a Single Transfer.
6. Initiate Bulk Transfers.
7. Fetch Transfer.
8. Update a Transfer Recipient.
9. Delete a Transfer Recipient.
10. List Transfer Recipients.
11. List all Transfers.
12. Verify a Transfer.
13. Check Balance.
14. Fetch Balance Ledger.

2.1 List Banks

This endpoint is used to fetch all supported banks and telcos in a country.

URL: {{BaseUrl}}/bank?country={country}

Method: GET

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}

Params:

Key	Value
country	nigeria

Response Body:

```
{
  "status": true,
  "message": "Banks retrieved",
  "data": [
    {
      "name": "Access Bank",
      "slug": "access-bank",
      "code": "044",
      "longcode": "044150149",
      "gateway": "emandate",
      "pay_with_bank": false,
      "active": true,
      "is_deleted": null,
      "country": "Nigeria",
      "currency": "NGN",
      "type": "nuban",
      "id": 1,
      "createdAt": "2016-07-14T10:04:29.000Z",
      "updatedAt": "2020-02-18T08:06:44.000Z"
    },
    {
      "name": "Zenith Bank",
      "slug": "zenith-bank-usd",
      "code": "057",
      "longcode": "057150013",
```

```
    "gateway": null,

    "pay_with_bank": true,

    "active": true,

    "is_deleted": null,

    "country": "Nigeria",

    "currency": "USD",

    "type": "nuban",

    "id": 65,

    "createdAt": null,

    "updatedAt": "2022-06-24T13:23:25.000Z"

  }

]

}
```

2.2 Verify Account Number

This endpoint is used to allow merchants to confirm the authenticity of a customer's account number before sending money to the customer.

URL: {{BaseUrl}}/bank/resolve?account_number={account_number}&bank_code={bank_code}

Method: GET

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}

Params:

Key	Value
account_number	1546526993
bank_code	044

Response Body:

```
{
  "status": true,
  "message": "Account number resolved",
  "data": {
    "account_number": "1546526993",
    "account_name": "PALMPAY LIMITED- NEW OPERATIONS",
    "bank_id": 1
  }
}
```

2.3 Create Transfer Recipient

Before sending money to an account, you need to create a transfer recipient with the customer's account details.

URL: {{BaseUrl}}/transferrecipient

Method: POST

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}
Content/Type	application/json

Request Body:

```
{
  "type": "nuban",
  "name": "PALMPAY LIMITED",
  "account_number": "1546526993",
  "bank_code": "044",
  "currency": "NGN",
  "description": "Testing",
  "authorization_code": "",
  "meta_data": {}
}
```

Field Details:

Key	Value	Data Type	Description	Optional / Mandatory
type	nuban	String	NUBAN means the Nigerian Uniform Bank Account Number. It represents bank accounts in Nigeria.	M
name	PALMPAY LIMITED	String	Name of the recipient	M
account_number	1546526993	String	The account number of the recipient	M
bank_code	044	String	This represents the bank code. You can get the list of Bank Codes by calling the List Banks endpoint.	M
currency	NGN	String	The account currency.	M
description	Testing	String	A description for this recipient	O
authorization_code		String	An authorization code from a previous transaction	O
meta_data		Object	Store additional information about your recipient in a structured format, JSON	O

Response Body:

```
{
  "status": true,
  "message": "Transfer recipient created successfully",
  "data": {
    "active": true,
    "createdAt": "2022-07-18T14:11:55.000Z",
    "currency": "NGN",
    "description": "",
    "domain": "test",
    "email": null,
    "id": 34722396,
    "integration": 152305,
```

```
{
  "metadata": null,
  "name": "PALMPAY LIMITED",
  "recipient_code": "RCP_o8re0lq9awooajk",
  "type": "nuban",
  "updatedAt": "2022-07-21T21:16:11.000Z",
  "is_deleted": false,
  "isDeleted": false,
  "details": {
    "authorization_code": null,
    "account_number": "1546526993",
    "account_name": "PALMPAY LIMITED- NEW OPERATIONS",
    "bank_code": "044",
    "bank_name": "Access Bank"
  }
}
```

2.4 Bulk Create Transfer Recipients

Create multiple transfer recipients in batches. A duplicate account number will lead to the retrieval of the existing record.

URL: {{BaseUrl}}/transferrecipient/bulk

Method: POST

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}
Content/Type	application/json

Request Body:

```
{
  "batch": [
```

```
{
  {
    "type": "nuban",
    "name": "PALMPAY LIMITED",
    "account_number": "1546526993",
    "bank_code": "044",
    "currency": "NGN"
  },
  {
    "type": "nuban",
    "name": "ABIODUN ADESINA ARAWOLE",
    "account_number": "1507312166",
    "bank_code": "044",
    "currency": "NGN"
  }
]
}
```

Response Body:

```
{
  "status": true,
  "message": "Recipients added successfully",
  "data": {
    "success": [
      {
        "domain": "test",
        "name": "PALMPAY LIMITED",
        "type": "nuban",
        "description": "",
        "integration": 152305,
```

```
    "currency": "NGN",
    "metadata": null,
    "details": {
      "account_number": "1546526993",
      "account_name": null,
      "bank_code": "044",
      "bank_name": "Access Bank"
    },
    "recipient_account": "1546526993",
    "institution_code": "044",
    "recipient_code": "RCP_a4g2dp gj93191j9",
    "active": true,
    "id": 34788051,
    "isDeleted": false,
    "createdAt": "2022-07-19T13:01:39.403Z",
    "updatedAt": "2022-07-19T13:01:39.403Z"
  },
  {
    "domain": "test",
    "name": "ABIODUN ADESINA ARAWOLE",
    "type": "nuban",
    "description": "",
    "integration": 152305,
    "currency": "NGN",
    "metadata": null,
    "details": {
      "account_number": "1507312166",
      "account_name": null,
      "bank_code": "044",
      "bank_name": "Access Bank"
    }
  }
}
```



```

    },
    "recipient_account": "1507312166",
    "institution_code": "044",
    "recipient_code": "RCP_94efrs0jp5495jl",
    "active": true,
    "id": 34788052,
    "isDeleted": false,
    "createdAt": "2022-07-19T13:01:39.403Z",
    "updatedAt": "2022-07-19T13:01:39.403Z"
  }
],
"errors": []
}
}

```

2.5 Initiate a Single Transfer

To send money to a customer, you make a POST request to the Initiate TransferAPI, passing the recipient_code previously created.

URL: {{BaseUrl}}/transfer

Method: POST

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}
Content/Type	application/json

Request Body:

```

{
  "source": "balance",
  "amount": 100,
  "recipient": "RCP_o8re0lq9awooajk",
  "reason": "Holiday Flexing",
  "currency": "NGN",

```

```
  "reference": "palmpay001"
}
```

Field Details:

Key	Value	Data Type	Description	Optional / Mandatory
source	balance	String	Where the money should be transferred from.	M
amount	100	Integer	Amount to be transferred (in kobo).	M
recipient	RCP_o8re0lq9awooajk	String	Code for transfer recipient	M
reason	Holiday Flexing	String	Payment description.	O
currency	NGN	String	The account currency	O
reference	Palmpay001	String	If specified, the field should be a unique identifier (in lowercase) for the object. Only -, _ and alphanumeric characters allowed.	O

Response Body:

```
{
  "status": true,
  "message": "Transfer has been queued",
  "data": {
    "transfersessionid": [],
    "domain": "test",
    "amount": 100,
    "currency": "NGN",
    "reference": "b0t0u4azj8",
    "source": "balance",
    "source_details": null,
    "reason": "Holiday Flexing",
    "status": "success",
    "failures": null,
  }
}
```

```
    "transfer_code": "TRF_7nfpp5onwplzab0q",
    "titan_code": null,
    "transferred_at": null,
    "id": 156919051,
    "integration": 152305,
    "request": 100695178,
    "recipient": 34722396,
    "createdAt": "2022-07-21T22:06:49.000Z",
    "updatedAt": "2022-07-21T22:06:49.000Z"
  }
}
```

2.6 Initiate Bulk Transfer

Pay multiple recipients at once with Paystack bulk transfer feature. The bulk transfers endpoint takes an array of objects containing **transfer recipients** and **amount** and queues them for processing.

URL: {{BaseUrl}}/transfer/bulk

Method: POST

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}
Content/Type	application/json

Request Body:

```
{
  "currency": "NGN",
  "source": "balance",
  "transfers": [
    {
      "amount": 100,
```

```
    "recipient": "RCP_o8re0lq9awooajk",
    "reason": "something"
  },
  {
    "amount": 100,
    "recipient": "RCP_a4g2dpgj93l9lj9",
    "reason": "something"
  }
]
```

Response Body:

```
{
  "status": true,
  "message": "2 transfers queued.",
  "data": [
    {
      "recipient": "RCP_o8re0lq9awooajk",
      "amount": 100,
      "transfer_code": "TRF_5h285iooshbljkee",
      "currency": "NGN",
      "status": "success"
    },
    {
      "recipient": "RCP_a4g2dpgj93l9lj9",
      "amount": 100,
      "transfer_code": "TRF_jos74o1pqhazx2gs",
      "currency": "NGN",
      "status": "success"
    }
  ]
}
```

```
}
]
}
```

2.7 Fetch Transfer

This endpoint is used to get details of a transfer on your integration.

URL: `{{BaseUrl}}/transfer/{transfer_code}`

Method: GET

Headers:

Key	Value
Authorization	Bearer <code>{{test_Secret_Key}}</code>

Path Param:

Key	Value	Description
transfer_code	TRF_5h285iooshbljkee	This is the transfer code returned by the initiate transfer endpoint.

Response Body:

```
{
  "status": true,
  "message": "Transfer retrieved",
  "data": {
    "amount": 100,
    "createdAt": "2022-07-21T22:15:53.000Z",
    "currency": "NGN",
    "domain": "test",
    "failures": null,
    "id": 156920752,
    "integration": 152305,
```

```
"reason": "something",

"reference": "ncvp6lhu7r_9chucbgp6",

"source": "balance",

"source_details": null,

"status": "success",

"titan_code": null,

"transfer_code": "TRF_5h285iooshbljkee",

"request": 100697932,

"transferred_at": null,

"updatedAt": "2022-07-21T22:15:53.000Z",

"recipient": {

  "active": true,

  "createdAt": "2022-07-18T14:11:55.000Z",

  "currency": "NGN",

  "description": "",

  "domain": "test",

  "email": null,

  "id": 34722396,

  "integration": 152305,

  "metadata": null,

  "name": "PALMPAY LIMITED",

  "recipient_code": "RCP_o8re0lq9awooajk",

  "type": "nuban",

  "updatedAt": "2022-07-21T21:16:11.000Z",

  "is_deleted": false,

  "isDeleted": false,

  "details": {

    "authorization_code": null,

    "account_number": "1546526993",

    "account_name": "PALMPAY LIMITED- NEW OPERATIONS",
```

```

        "bank_code": "044",
        "bank_name": "Access Bank"
    },
    "session": {
        "provider": null,
        "id": null
    },
    "fee_charged": 0,
    "fees_breakdown": null
}
}

```

2.8 Update a Transfer Recipient

This endpoint is used to update the details of an already existing transfer recipient.

URL: {{BaseUrl}}/transferrecipient/{recipient_id}

Method: PUT

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}

Path Param:

Key	Value	Description
recipient_id	34114580	This is the id returned in the response of the "Create Transfer recipient" API.

Request Body:

```

{
    "name": "Rick Sanchez",
    "email": "rick.sanchez@email.com"
}

```

Response Body:

```
{
  "status": true,
  "message": "Recipient updated"
}
```

2.9 Delete a Transfer Recipient

This endpoint is used to delete a transfer recipient (sets the transfer recipient to inactive).

URL: {{BaseUrl}}/transferrecipient/{recipient_code}

Method: DELETE

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}

Path Param:

Key	Value	Description
recipient_code	RCP_o8re0lq9awooajk	This is the recipient_code returned in the response of the "Create Transfer recipient" API.

Response Body:

```
{
  "status": true,
  "message": "Transfer recipient set as inactive"
}
```

2.10 List Transfer Recipients

This endpoint is used to List transfer recipients available on your integration.

URL: {{BaseUrl}}/transferrecipient

Method: GET

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}

Query Params:

Key	Value	Data Type	Description
perPage	50	Integer	Specify how many records you want to retrieve per page. If not specify we use a default value of 50.
page	1	Integer	Specify exactly what page you want to retrieve. If not specify we use a default value of 1.
from		datetime	A timestamp from which to start listing transfer recipients e.g. 2016-09-24T00:00:05.000Z, 2016-09-21
to		datetime	A timestamp at which to stop listing transfer recipients e.g. 2016-09-24T00:00:05.000Z, 2016-09-21

Response Body:

```
{
  "status": true,
  "message": "Recipients retrieved",
  "data": [
    {
      "active": true,
      "createdAt": "2022-07-19T13:01:39.000Z",
      "currency": "NGN",
      "description": "",
      "domain": "test",
      "email": null,
      "id": 34788051,
      "integration": 152305,
      "metadata": null,
      "name": "PALMPAY LIMITED",
      "recipient_code": "RCP_a4g2dp gj93l9lj9",
      "type": "nuban",
      "updatedAt": "2022-07-19T13:01:39.000Z",
      "is_deleted": false,
      "isDeleted": false,
      "details": {
        "authorization_code": null,
        "account_number": "1546526993",
        "account_name": null,

```

```

        "bank_code": "044",
        "bank_name": "Access Bank"
    }
},
{
    "active": true,
    "createdAt": "2022-07-19T13:01:39.000Z",
    "currency": "NGN",
    "description": "",
    "domain": "test",
    "email": null,
    "id": 34788052,
    "integration": 152305,
    "metadata": null,
    "name": "ABIODUN ADESINA ARAWOLE",
    "recipient_code": "RCP_94efrs0jpb5495j1",
    "type": "nuban",
    "updatedAt": "2022-07-19T13:01:39.000Z",
    "is_deleted": false,
    "isDeleted": false,
    "details": {
        "authorization_code": null,
        "account_number": "1507312166",
        "account_name": null,
        "bank_code": "044",
        "bank_name": "Access Bank"
    }
}
],
"meta": {
    "total": 6,
    "skipped": 0,
    "perPage": 50,
    "page": 1,
    "pageCount": 1
}
}

```

2.11 List all Transfers

This endpoint is used to get details of a transfer on your integration.

URL: {{BaseUrl}}/transfer

Method: GET

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}

Response Body:

```
{
  "status": true,
  "message": "Transfers retrieved",
  "data": [
    {
      "amount": 100,
      "createdAt": "2022-07-21T22:15:53.000Z",
      "currency": "NGN",
      "domain": "test",
      "failures": null,
      "id": 156920753,
      "integration": 152305,
      "reason": "something",
      "reference": "3waxjjmwe3vdjnaogj0o",
      "source": "balance",
      "source_details": null,
      "status": "success",
      "titan_code": null,
      "transfer_code": "TRF_jos74o1pqhazx2gs",
      "request": 100697932,
      "transferred_at": null,
      "updatedAt": "2022-07-21T22:15:53.000Z",
      "recipient": {
        "active": true,
```

```
    "createdAt": "2022-07-19T13:01:39.000Z",
    "currency": "NGN",
    "description": "",
    "domain": "test",
    "email": null,
    "id": 34788051,
    "integration": 152305,
    "metadata": null,
    "name": "PALMPAY LIMITED",
    "recipient_code": "RCP_a4g2dpgj93191j9",
    "type": "nuban",
    "updatedAt": "2022-07-19T13:01:39.000Z",
    "is_deleted": false,
    "isDeleted": false,
    "details": {
      "authorization_code": null,
      "account_number": "1546526993",
      "account_name": null,
      "bank_code": "044",
      "bank_name": "Access Bank"
    }
  },
  "session": {
    "provider": null,
    "id": null
  },
  "fee_charged": 0,
  "fees_breakdown": null
}
],
```

```
{
  "meta": {
    "total": 1,
    "skipped": 0,
    "perPage": 50,
    "page": 1,
    "pageCount": 1
  }
}
```

2.12 Verify Transfer

This endpoint is used to verify the status of a transfer on your integration.

URL: {{BaseUrl}}/transfer/verify/{reference}

Method: GET

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}

Path Param:

Key	Value	Description
reference	ncvp6lhu7r_9chucbgp6	This is the reference returned by the initiate transfer endpoint.

Response Body:

```
{
  "status": true,
  "message": "Transfer retrieved",
  "data": {
    "amount": 100,
    "createdAt": "2022-07-21T22:15:53.000Z",
  }
}
```

```
"currency": "NGN",
"domain": "test",
"failures": null,
"id": 156920752,
"integration": 152305,
"reason": "something",
"reference": "ncvp6lhu7r_9chucbgp6",
"source": "balance",
"source_details": null,
"status": "success",
"titan_code": null,
"transfer_code": "TRF_5h285iooshbljkee",
"request": 100697932,
"transferred_at": null,
"updatedAt": "2022-07-21T22:15:53.000Z",
"recipient": {
  "active": true,
  "createdAt": "2022-07-18T14:11:55.000Z",
  "currency": "NGN",
  "description": "",
  "domain": "test",
  "email": null,
  "id": 34722396,
  "integration": 152305,
  "metadata": null,
  "name": "PALMPAY LIMITED",
  "recipient_code": "RCP_o8re0lq9awooajk",
  "type": "nuban",
  "updatedAt": "2022-07-21T21:16:11.000Z",
  "is_deleted": false,
```

```

    "isDeleted": false,

    "details": {

        "authorization_code": null,

        "account_number": "1546526993",

        "account_name": "PALMPAY LIMITED- NEW OPERATIONS",

        "bank_code": "044",

        "bank_name": "Access Bank"

    }

},

"session": {

    "provider": null,

    "id": null

},

"fee_charged": 0,

"fees_breakdown": null

}

}

```

2.13 Check Balance

This endpoint is used to Fetch the available balance on your integration.

URL: {{BaseUrl}}/balance

Method: GET

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}

Response Body:

```

{

    "status": true,

```

```
{
  "message": "Balances retrieved",
  "data": [
    {
      "currency": "NGN",
      "balance": 11079791852
    }
  ]
}
```

2.14 Fetch Balance Ledger

Fetch all pay-ins and pay-outs that occurred on your integration.

URL: {{BaseUrl}}/balance/ledger

Method: GET

Headers:

Key	Value
Authorization	Bearer {{test_Secret_Key}}

Response Body:

```
{
  "status": true,
  "message": "Balance ledger retrieved",
  "data": [
    {
      "integration": 152305,
      "domain": "test",
      "balance": 11079795552,
      "currency": "NGN",
      "difference": -1000,
      "reason": "Charge for transfer: TRF_0zoyreha0o81xx4o",
    }
  ]
}
```



```
    "model_responsible": "Transfer_Charge",
    "model_row": 156104883,
    "id": 373391242,
    "createdAt": "2022-07-19T10:56:25.000Z",
    "updatedAt": "2022-07-19T10:56:25.000Z"
  },
  {
    "integration": 152305,
    "domain": "test",
    "balance": 11079796552,
    "currency": "NGN",
    "difference": -100,
    "reason": "Holiday Flexing",
    "model_responsible": "Transfer",
    "model_row": 156104883,
    "id": 373391240,
    "createdAt": "2022-07-19T10:56:25.000Z",
    "updatedAt": "2022-07-19T10:56:25.000Z"
  }
],
"meta": {
  "total": 2,
  "skipped": 0,
  "perPage": 50,
  "page": 1,
  "pageCount": 1
}
```

3. ERROR CODES

As stated earlier, Paystack's API is RESTful and as such, uses conventional HTTP response codes to indicate the success or failure of requests.

Error Code	Description
200, 201	Request was successful and intended action was carried out. Note that we will always send a 200 if a charge or verify request was made. Do check the data object to know how the charge went (i.e. successful or failed).
400	A validation or client side error occurred and the request was not fulfilled.
401	The request was not authorized. This can be triggered by passing an invalid secret key in the authorization header or the lack of one
404	Request could not be fulfilled as the request resource does not exist.
500, 501, 502, 503, 504	Request could not be fulfilled due to an error on Paystack's end. This shouldn't happen so please report as soon as you encounter any instance of this.