



CORALPAY INTERBANK PAYMENT

This is a technical API specification document
Version: 1.2.3

Chuks Adoh
Chuks.adoh@coralpay.com

Contents

Introduction 3

Encryption3

API Specification 4

Name Enquiry4

 Outgoing Name Enquiry..... 4

 Properties Description 4

 Incoming Name Enquiry..... 5

 Properties Description 6

Post Credit6

 Outgoing Credit Operation 6

 Properties Description 7

 Incoming Credit Operation 8

 Properties Description 9

Transaction Query10

 Outgoing Transaction Query Operation 10

 Incoming Transaction Query Operation 11

 Properties Description 11

Channels12

Response Codes12

 Outgoing..... 13

 Incoming..... 14

Introduction

This document is a technical document for the integration into **CoralPay's Interbank Payment Service (CIP)**. It provides guidance, and it is a template resource to enable the relevant stakeholders seamlessly integrate with the CIP solution.

CoralPay Interbank Payment (CIP) is a payment service used by banks and other financial institutions to carryout real-time money transfer for customers and businesses.

This service rides on CoralPay's connection already established with banks and financial institutions in the industry. The CIP service leverages on that connection to power bank transfers in real time.

CoralPay Interbank Payment (CIP) has the capabilities to carry out the following operations:

- Name Enquiry
- Funds Transfer
- Transaction Query

The transmission of funds is done securely, as the CIP service uses PGP, an end-to-end encryption, to communicate with the Financial Institutions.

NB: Destination institution is expected to call our transaction query endpoint to confirm the transaction status is successful before crediting their customer

Encryption

PGP stands for "Pretty Good Privacy". It works by encrypting a message using a public key that's tied to a specific user; when that user receives the message, they use a private key that's known only to them to decrypt it. You can generate your keys at <https://pgptool.org/>

Save both your private and public keys (simply copy & paste the keys individually to a text editor such as Notepad and save the file). If you lose either key, you will be unable to send encrypted messages nor decrypt any received message.

Please note, you are required to share your public key for profiling on our system.

You are required to pass into every API request the unique **SecretKey** value provided to you by CoralPay.

The endpoints for each operation will also be provided also.

API Specification

Merchants are required to be registered on CoralPay's platform and the credentials to call the API operations will be shared.

Name Enquiry

Name Enquiry Operation is used to confirm the name tied to an account in a financial institution.

Outgoing Name Enquiry

This is the outgoing name enquiry request from the source bank to the CIP service.

VERB	Post
HEADER	CONTENT-TYPE - Text/Plain
	SecretKey – {{ Key provided by CoralPay }}
REQUEST JSON Object	{ "sessionId": "000966720915078958283981330700", "destinationInstitutionId": "000703", "accountId": "1000211487" }
REQUEST-PAYLOAD	ENCRYPTED REQUEST PAYLOAD
RESPONSE JSON Object	{ "sessionId": "000966720915078958283981330700", "destinationInstitutionId": "000703", "accountId": "1000211487", "accountName": "Ify Obi", "status": "01", "responseCode": "00", "responseMessage": "Successful", "bvn": "11022117237", "kycLevel": "2", "accountType": "Savings Account", "nameEnquiryRef": "20240529051006228290" }
RESPONSE-PAYLOAD	ENCRYPTED RESPONSE PAYLOAD

Properties Description

Properties	Description	Mandatory
sessionId	The unique session ID must be a 30-digit string consisting of a 6-digit Bank's Institution ID, followed by a 12-digit current datetime in the format `yyMMddHHmmss`, and a 12-digit unique identifier.	YES
destinationInstitutionId	This is the unique ID of the destination institution. See below for list of institution codes. <i>Datatype: String</i>	YES

accountId	The is the unique ID of the account. <i>Datatype: String</i>	YES
accountName	This is the name assigned to the account ID. <i>Datatype: String</i>	YES
status	This is the status of the account. Value can be any of 01 (For Active account) or 02 (for Closed/Locked/Dormant Account). <i>Datatype: String</i>	YES
responseCode	This is the response code of the transaction. <i>Datatype: String</i>	YES
responseMessage	This is the response message of the transaction. <i>Datatype: String</i>	YES
bvn	This is the Bank Verification Number linked to the account. <i>Datatype: String</i>	YES
kycLevel	This is the KYC Level of the account. Value can be any of 1, 2 or 3. <i>Datatype: String</i>	YES
accountType	This is the type of account. <i>Datatype: String</i>	YES
nameEnquiryRef	This is the unique reference that is returned when the name enquiry is called.	YES

Incoming Name Enquiry

This is the incoming name enquiry request from the CIP service to the destination bank.

VERB	Post
CONTENT-TYPE	Text/plain
REQUEST JSON Object	{ "sessionId": "000966720915078958283981330700", "destinationInstitutionId": "000703", "accountId": "1000211487" }
REQUEST-PAYLOAD	ENCRYPTED REQUEST PAYLOAD
RESPONSE JSON Object	{ "sessionId": "000966720915078958283981330700", "destinationInstitutionId": "000703", "accountId": "1000211487", "accountName": "Ify Obi", "status": "01", "responseCode": "00", "responseMessage": "Successful", "bvn": "11022117237", "kycLevel": "2", "accountType": "Savings Account" }
RESPONSE-PAYLOAD	ENCRYPTED RESPONSE PAYLOAD

Properties Description

Properties	Description	Mandatory
sessionId	The unique session ID must be a 30-digit string consisting of a 6-digit Bank's Institution ID, followed by a 12-digit current datetime in the format `yyMMddHHmmss`, and a 12-digit unique identifier.	YES
destinationInstitutionId	This is the unique ID of the destination institution. See below for list of institution codes. <i>Datatype: String</i>	YES
accountId	The is the unique ID of the account. <i>Datatype: String</i>	YES
accountName	This is the name assigned to the account ID. <i>Datatype: String</i>	YES
status	This is the status of the account. Value can be any of 01 (For Active account) or 02 (for Closed/Locked/Dormant Account). <i>Datatype: String</i>	YES
responseCode	This is the response code of the transaction. <i>Datatype: String</i>	YES
responseMessage	This is the response message of the transaction. <i>Datatype: String</i>	YES
bvn	This is the Bank Verification Number linked to the account. <i>Datatype: String</i>	YES
kycLevel	This is the KYC Level of the account. Value can be any of 1, 2 or 3. <i>Datatype: String</i>	YES
accountType	This is the type of account. <i>Datatype: String</i>	YES

Post Credit

This is the operation to initiate transfer of funds between financial institutions using CIP.

Outgoing Credit Operation

This is the outgoing credit request from the source bank to the CIP service.

VERB	Post
HEADER	CONTENT-TYPE - Text/Plain
	SecretKey – {{Key provided by CoralPay }}
REQUEST JSON Object	{ "sessionId": " 000966444324566658283981389895", "paymentRef": "2023012123345211290009765", "destinationInstitutionId": "000703", "creditAccount": "1000211487", "creditAccountName": "Sola Badmus", "sourceAccountId": "2001223145", "sourceAccountName": "Ify Obi", "narration": "Payment for food",

	<pre>"channel": "USSD", "group": "Corporate", "sector": "Banking", "amount": 5000.00, "nameEnquiryRef": " 20230323011254478394", }</pre>
REQUEST-PAYLOAD	ENCRYPTED REQUEST PAYLOAD
RESPONSE JSON Object	<pre>{ "sessionId": "000966444324566658283981389895", "paymentRef": "2023012123345211290009765", "destinationInstitutionId": "000703", "creditAccount": "1000211487", "creditAccountName": "Sola Badmus", "sourceAccountId": "2001223145", "sourceAccountName": "Ify Obi", "narration": "Payment for food", "channel": "USSD", "group": "Corporate", "sector": "Banking", "amount": 5000.00, "nameEnquiryRef": " 20230323011254478394", "transactionDate": "2023-03-23 10:28:25.007", "responseCode": "00", "responseMessage": "Successful" }</pre>
RESPONSE-PAYLOAD	ENCRYPTED RESPONSE PAYLOAD

Properties Description

Properties	Description	Type	Mandatory
sessionId	The unique session ID must be a 30-digit string consisting of a 6-digit Bank's Institution ID, followed by a 12-digit current datetime in the format `yyMMddHHmmss`, and a 12-digit unique identifier.	String	Yes
paymentRef	This is the unique reference number for the payment generated by the source institution.	String	Yes
destinationInstitutionId	This is the unique ID of the destination institution. See below for list of institution codes. <i>Datatype: String</i>	String	Yes
creditAccount	This is the account number to be credited with the payment.	String	Yes
creditAccountName	This is name of the account that is to be credited with the payment. Max length = 200 characters	String	Yes

sourceAccountId	This is the account number of the sender that initiates the transaction	String	Yes
sourceAccountName	This is the account name of the sender that initiates the transaction. Max length = 200 characters	String	Yes
narration	This is the narration of the transaction. Max length = 300 characters.	String	Yes
channel	This is the channel where the transaction is initiated from. See below for list of channels.	String	Yes
group	This is the classification of the account doing the transaction.	String	Yes
amount	This is the amount to credit the customer. The amount must be greater than 0, with a maximum of 16 digits.	Decimal	Yes
sector	This is the sector of the institution. e.g Banking	String	Yes
responseCode	This is the response code of the transaction.	String	Yes
responseMessage	This is the response message of the transaction.	String	Yes
transactionDate	This is the date of the transaction	DateTime	Yes
nameEnquiryRef	This is the unique reference that is returned when the name enquiry is called.	String	No

Incoming Credit Operation

This is the incoming credit request from CIP to the destination bank.

VERB	Post
CONTENT-TYPE	Text/plain
REQUEST JSON Object	<pre>{ "sessionId": " 000966444324566658283981389895", "paymentRef": "2023012123345211290009765", "destinationInstitutionId": "000703", "creditAccount": "1000211487", "creditAccountName": "Sola Badmus", "sourceAccountId": "2001223145", "sourceAccountName": "Ify Obi", "narration": "Payment for food", "channel": "USSD", "group": "Corporate", "sector": "Banking", "amount": 5000.00, "nameEnquiryRef": " 20230323011254478394", }</pre>
REQUEST-PAYLOAD	ENCRYPTED REQUEST PAYLOAD
RESPONSE JSON Object	<pre>{ "sessionId": " 000966444324566658283981389895", "paymentRef": "2023012123345211290009765", "destinationInstitutionId": "000703",</pre>

	<pre> "creditAccount": "1000211487", "creditAccountName": "Sola Badmus", "sourceAccountId": "2001223145", "sourceAccountName": "Ify Obi", "narration": "Payment for food", "channel": "USSD", "group": "Corporate", "sector": "Banking", "amount": 5000.00, "nameEnquiryRef": " 20230323011254478394", "transactionDate": "2023-03-23 10:28:25.007", "responseCode": "00", "responseMessage": "Successful" } </pre>
RESPONSE-PAYLOAD	ENCRYPTED RESPONSE PAYLOAD

Properties Description

Properties	Description	Type	Mandatory
sessionId	The unique session ID must be a 30-digit string consisting of a 6-digit Bank's Institution ID, followed by a 12-digit current datetime in the format `yyMMddHHmmss`, and a 12-digit unique identifier.	String	Yes
paymentRef	This is the unique reference number for the payment generated by the source institution.	String	Yes
destinationInstitutionId	This is the unique ID of the destination institution. See below for list of institution codes. <i>Datatype: String</i>	String	Yes
creditAccount	This is the account number to be credited with the payment.	String	Yes
creditAccountName	This is name of the account that is to be credited with the payment. Max length = 200 characters	String	Yes
sourceAccountId	This is the account number of the sender that initiates the transaction	String	Yes
sourceAccountName	This is the account name of the sender that initiates the transaction. Max length = 200 characters	String	Yes
narration	This is the narration of the transaction. Max length = 300 characters.	String	Yes
channel	This is the channel where the transaction is initiated from. See below for list of channels.	String	Yes
group	This is the classification of the account doing the transaction.	String	Yes

amount	This is the amount to credit the customer. The amount must be greater than 0, with a maximum of 16 digits.	Decimal	Yes
sector	This is the sector of the institution. e.g Banking	String	Yes
responseCode	This is the response code of the transaction.	String	Yes
responseMessage	This is the response message of the transaction.	String	Yes
nameEnquiryRef	This is the unique reference that is returned when the name enquiry is called.	String	No

Transaction Query

This operation can be called to get transaction details of a particular transaction of not more than 3 months.

Outgoing Transaction Query Operation

This is the outgoing transaction query request from the source bank to the CIP service.

VERB	Post
HEADER	CONTENT-TYPE - Text/Plain
	SecretKey – {{Key provided by CoralPay}}
REQUEST JSON Object	{ "sessionId": " 000966367432476535828398145678" }
REQUEST-PAYLOAD	ENCRYPTED REQUEST PAYLOAD
RESPONSE JSON Object	{ "sessionId": "000966367432476535828398145678", "paymentRef": "2023012123345211290009765", "destinationInstitutionId": "000703", "creditAccount": "1000211487", "creditAccountName": "Sola Badmus", "sourceAccountId": "2001223145", "sourceAccountName": "Ify Obi", "narration": "Payment for food", "channel": "USSD", "group": "Corporate", "sector": "Banking", "amount": 5000.00, "transactionDate": "2022-02-28T07:05:50.1994153+01:00", "responseCode": "00", "responseMessage": "Successful" }
RESPONSE-PAYLOAD	ENCRYPTED RESPONSE PAYLOAD

Incoming Transaction Query Operation

This is the incoming transaction query request from CIP to the destination bank.

VERB	Post
CONTENT-TYPE	Text/plain
REQUEST JSON Object	{ "sessionId": " 000966367432476535828398145678" }
REQUEST-PAYLOAD	ENCRYPTED REQUEST PAYLOAD
RESPONSE JSON Object	{ "sessionId": "000966367432476535828398145678", "paymentRef": "2023012123345211290009765", "destinationInstitutionId": "000703", "creditAccount": "1000211454", "creditAccountName": "Sola Badmus", "sourceAccountId": "2001223145", "sourceAccountName": "Ify Obi", "narration": "Payment for food", "channel": "USSD", "group": "Corporate", "sector": "Banking", "amount": 5000.00, "transactionDate": "2022-02-28T07:05:50.1994153+01:00", "responseCode": "00", "responseMessage": "Successful" }
RESPONSE-PAYLOAD	ENCRYPTED RESPONSE PAYLOAD

Properties Description

Properties	Description	Type	Mandatory
sessionId	The unique session ID must be a 30-digit string consisting of a 6-digit Bank's Institution ID, followed by a 12-digit current datetime in the format `yyMMddHHmmss`, and a 12-digit unique identifier.	String	Yes
paymentRef	This is the unique reference number for the payment generated by the source institution.	String	Yes
destinationInstitutionId	This is the unique ID of the destination institution. See below for list of institution codes.	String	Yes
creditAccount	This is the account number to be credited with the payment.	String	Yes
creditAccountName	This is name of the account that is to be credited with the payment. Max length = 200 characters	String	Yes

sourceAccountId	This is the account number of the sender that initiates the transaction.	String	Yes
sourceAccountName	This is the account name of the sender that initiates the transaction. Max length = 200 characters.	String	Yes
narration	This is the narration of the transaction. Max length = 300 characters.	String	Yes
channel	This is the channel where the transaction is initiated from. See below for list of channels.	String	Yes
group	This is the classification of the account doing the transaction.	String	Yes
amount	This is the amount to credit the customer. The amount must be greater than 0, with a maximum of 16 digits.	Decimal	Yes
sector	This is the sector of the institution. e.g Banking	String	Yes
responseCode	This is the response code of the transaction.	String	Yes
responseMessage	This is the response message of the transaction.	String	Yes
transactionDate	This is the date of the transaction	DateTime	Yes

Channels

Channel Names
ATM
POS
WEB
MOBILE
USSD
KIOSK
Internet Banking
Corporate Ibank
Branch
Others

Response Codes

Please note: When Null returned as API call response, check Reason Phrase for the following error description.

- Invalid SessionId
- SessionId not digits
- Invalid Source InstitutionId
- System challenge
- Invalid Secret Key

Outgoing: Expected ResponseCode/ResponseMessage from CoralPay for outgoing requests by Source Bank		
ResponseCode	ResponseMessage	Category
Name Enquiry		
00	Successful	Successful
01	Account cannot be resolved	Failed
02	Invalid account	Failed
31	Invalid Destination Institution Id	Failed
55	Invalid Secret Key	Failed
91	Source Institution deactivated	Failed
92	Destination Institution deactivated	Failed
93	Source and Destination Institution the same	Failed
Post Credit		
00	Successful	Successful
09	Pending	Pending
01	{check response message}	Failed
02	Invalid account	Failed
05	Bank account restricted/dormant account	Failed
11	Destination Institution unavailable	Failed
12	Invalid Transaction	Failed
13	Invalid amount	Failed
14	Account name mismatch	Failed
15	Invalid SessionId	Failed
26	SessionId not unique	Failed
27	PaymentRef not unique	Failed
31	Invalid Destination Institution Id	Failed
39	Invalid NameEnquiryRef	Failed
51	Insufficient funds	Failed
55	Invalid Secret Key	Failed
57	Transaction not permitted on channel	Failed
61	Credit limit exceeded	Failed
76	Maximum amount exceeded	Failed
77	Channel not valid	Failed
81	Daily transfer limit exceeded	Failed
87	Narration length exceeded	Failed
88	Source Account Name length exceeded	Failed
89	Credit Account Name length exceeded	Failed
91	Source Institution deactivated	Failed
92	Destination Institution deactivated	Failed
93	Source and Destination Institution the same	Failed
94	Duplicate transaction	Failed
96	System malfunction	Failed
97	Timeout	Failed
Transaction Query		
00	Successful	Successful
09	Pending	Pending

01	{check response message}	Failed
02	Invalid account	Failed
05	Bank account restricted/dormant account	Failed
11	Destination Institution unavailable	Failed
12	Invalid Transaction	Failed
13	Invalid amount	Failed
14	Account name mismatch	Failed
15	Invalid SessionId	Failed
25	Transaction not found	Failed
26	SessionId not unique	Failed
27	PaymentRef not unique	Failed
31	Invalid Destination Institution Id	Failed
39	Invalid NameEnquiryRef	Failed
51	Insufficient funds	Failed
55	Invalid Secret Key	Failed
57	Transaction not permitted on channel	Failed
61	Credit limit exceeded	Failed
76	Maximum amount exceeded	Failed
77	Channel not valid	Failed
81	Daily transfer limit exceeded	Failed
87	Narration length exceeded	Failed
88	Source Account Name length exceeded	Failed
89	Credit Account Name length exceeded	Failed
91	Source Institution deactivated	Failed
92	Destination Institution deactivated	Failed
93	Source and Destination Institution the same	Failed
94	Duplicate transaction	Failed
96	System malfunction	Failed
97	Timeout	Failed

Incoming: Expected ResponseCode/ResponseMessage from destination bank for incoming requests by CoralPay

ResponseCode	ResponseMessage	Category
Name Enquiry		
00	Successful	Successful
02	Invalid account	Failed
03	Account cannot be resolved	Failed
Post Credit		
00	Successful	Successful
07	Pending	Pending
01	{add response message}	Failed
02	Invalid account	Failed
03	Account cannot be resolved	Failed
05	Bank account restricted/Dormant account	Failed

12	Invalid Transaction	Failed
13	Invalid amount	Failed
14	Account name mismatch	Failed
39	Invalid NameEnquiryRef	Failed
51	Insufficient funds	Failed
57	Transaction not permitted on channel	Failed
61	Credit limit exceeded	Failed
94	Duplicate transaction	Failed
96	System malfunction	Failed
97	Timeout	Failed
Transaction Query		
00	Successful	Successful
07	Pending	Pending
01	{check response message}	Failed
02	Invalid account	Failed
03	Account cannot be resolved	Failed
05	Bank account restricted/Dormant account	Failed
12	Invalid Transaction	Failed
13	Invalid amount	Failed
14	Account name mismatch	Failed
25	Transaction not found	Failed
39	Invalid NameEnquiryRef	Failed
51	Insufficient funds	Failed
57	Transaction not permitted on channel	Failed
61	Credit limit exceeded	Failed
94	Duplicate transaction	Failed
96	System malfunction	Failed
97	Timeout	Failed

Institution Codes

Institution name	Institution code
3line Card management Limited	110005
9 Payment Service Bank	120001
AB Microfinance bank	090270
Abbey Mortgage Bank	070010
Above Only Microfinance bank	090260
ABU Microfinance bank	090197
ACCELEREX NETWORK	090202
ACCESS BANK PLC	000014
ACCESS BANK PLC (DIAMOND)	000005
AccessMoney	100013
ACCION MFB	090134
Addosser MFB	090160
Adeyemi College Staff Microfinance bank	090268

ADVANS LA FAYETTE MFB	090155
Afekhafe MFB	090292
AG MORTGAGE BANK PLC	100028
Agosasa MICROFINANCE BANK	090371
AL-BARCAH MFB	090133
Alekun Microfinance bank	090259
Alert MFB	090297
Alhayat MFB	090277
ALLWORKERS MFB	090131
Alphakapital MFB	090169
Amju MFB	090180
AMML MICROFINANCE BANK	090116
APEKS Microfinance Bank	090143
APPLE MICROFINANCE BANK	090376
Arca Payments Company Limited	110011
Arise MFB	090282
ASO Savings And Loans	090001
ASSET MATRIX	090287
Astrapolaris MFB	090172
Auchi Microfinance bank	090264
Baines Credit MFB	090188
Balogun Gambari MFB	090326
Bayero MICROFINANCE BANK	090316
BC Kash MFB	090127
BETA-ACCESS YELLO	100052
BIPC MICROFINANCE BANK	090336
Boctrust Microfinance Bank	090117
Borgu MFB	090395
Bosak MFB	090176
Bowen MFB	090148
Brent Mortgage Bank	070015
BRETHREN MICROFINANCE BANK	090293
Bridgeway Microfinance Bank	090393
BRIGHTWAY MFB	090308
CASHCONNECT MICROFINANCE BANK	090360
CBN_TSA	999001
Cellulant	100005
CEMCS MFB	090154
Central Bank of Nigeria	000028
Chikum Microfinance Bank	090141
CIT Microfinance Bank	090144

CITI BANK	000009
COASTLINE MICROFINANCE BANK	090374
Conpro Microfinance Bank	090380
CONSUMER MFB	090130
Contec Global	100032
Corestep MICROFINANCE BANK	090365
Coronation Merchant Bank	060001
Corporetti	
Covenant Microfinance Bank	070006
Credit Afrique MFB	090159
Davodani Microfinance Bank	090391
Daylight Microfinance Bank	090167
Eagle Flight MFB	090294
Eartholeum (Qik Qik)	100021
e-BARCs MFB	090156
ECOBANK NIGERIA PLC	000010
Ecobank Xpress Account	100008
Edfin MFB	090310
EKONDO MICROFINANCE BANK	090097
EK-Reliable Microfinance Bank	090389
Emeralds MFB	090273
Empire Trust MFB	090114
Esan MFB	090189
Eso-E Microfinance Bank	090166
E-Tranzact	100006
Evangel MFB	090304
Evergreen MICROFINANCE BANK	090332
EYOWO MICROFINANCE BANK	090328
FAST MFB	090179
FBN Mortgages Limited	090107
FBNQUEST MERCHANT BANK	060002
FCMB Easy Account	100031
FCT MFB	090290
Federal Polytechnic Nekede Microfinance Bank	090398
FEDERAL UNIVERSITY DUTSE MICROFINANCE BANK	090318
FederalPoly NasarawaMFB	090298
FETS (My Wallet)	100001
FFS Microfinance Bank	090153
FIDELITY BANK PLC	000007
Fidelity Mobile	100019
FidFund MFB	090126

FINATRUST MICROFINANCE BANK	090111
Firmus MICROFINANCE BANK	090366
First Apple Limited	110004
FIRST BANK OF NIGERIA PLC	000016
FIRST CITY MONUMENT BANK	000003
First Generation Mortgage Bank	070014
First Multiple MFB	090163
First Option MFB	090285
First Royal Microfinance Bank	090164
FIRSTMONIE WALLET	100014
Flutterwave Technology solutions Limited	110002
Fortis Microfinance Bank	070002
Fortis Mobile	100016
FSDH	400001
Full range MFB	090145
FUTO MFB	090158
Gashua Microfinance Bank	090168
Gateway Mortgage Bank	070009
Girei Microfinance Bank	090186
Globus Bank	000027
Glory MFB	090278
GoMoney	100022
GOWANS MFB	090122
GreenBank MFB	090178
Greenville Microfinance bank	090269
Grooming Microfinance bank	090195
GT Mobile Money	100009
GTI Microfinance Bank	090385
GUARANTY TRUST BANK PLC	000013
Hackman Microfinance Bank	090147
Haggai Mortgage Bank	070017
Hala MFB	090291
HASAL MFB	090121
HEADWAY MICROFINANCE BANK	090363
Hedonmark	100017
HERITAGE BANK	000020
IBILE Microfinance Bank	090118
IKENNE MFB	090324
Ikire MFB	090279
Ilisan Microfinance Bank	090370
Imo Microfinance bank	090258

IMPERIAL HOMES MORTGAGE BANK (FORMERLY GTHOMES)	100024
Infinity MFB	090157
Infinity trust Mortgage Bank	070016
Innovectives Kesh	100029
INTERLAND MICROFINANCE BANK	090386
Interswitch Limited	110003
IRL Microfinance Bank	090149
Isaleoyo MICROFINANCE BANK	090377
Itex Integrated Services Limited	090211
JAIZ BANK	000006
Jubilee Life	090003
Kadick Integration Limited	110008
Kadpoly MICROFINANCE BANK	090320
KCMB MFB	090191
Kegow	100015
KEYSTONE BANK PLC	000002
Kontagora MFB	090299
Kuda Microfinance Bank	090267
Lapo MFB	090177
Lavender Microfinance bank	090271
LBIC Mortgage Bank	070012
LEGEND MICROFINANCE BANK	090372
Lovonus Microfinance bank	090265
Mainland MICROFINANCE BANK	090323
Mainstreet MFB	090171
Malachy MFB	090174
Manny Microfinance Bank	090383
Mayfair MFB	090321
MayFresh Mortgage Bank	070019
Megapraise Microfinance Bank	090280
Meridian MFB	090275
Microcred Microfinance Bank	090136
Microvis MFB	090113
Midland MFB	090192
miMONEY (Powered by IntelliFin)	100027
MINT-FINEX MFB	090281
M-Kudi	100011
Molusi MICROFINANCE BANK	090362
Monetize	
Moneybox	100020
MONEYTRUST MFB	090129

Mozfin Microfinance Bank	090392
Mutual Benefits MFB	090190
Mutual Trust Microfinance Bank	090151
Nargata MFB	090152
Navy Microfinance bank	090263
NDIORAH MICROFINANCE BANK LTD.	090128
Neptune MICROFINANCE BANK	090329
New Golden Pastures MICROFINANCE BANK	090378
New Prudential Bank	090108
Newdawn Microfinance Bank	090205
NIBSS	999999
NIRSAL National microfinance bank	090194
Nnew women MFB	090283
NOVA Merchant Bank	060003
NPF MFB	070001
Nuture MFB	090364
Nwannegadi Microfinance Bank	090399
Oche MFB	090333
OHAFIA MFB	090119
Okpoga MFB	090161
Olabisi Onabanjo university Microfinance bank	090272
Omiye MFB	090295
Omoluabi Mortgage Bank Plc	070007
ONE FINANCE	100026
OPay	100004
Oscotech MFB	090396
Paga	100002
PAGE FINANCIALS	070008
PalmPay	100033
Parkway (Ready Cash)	100003
Parrallex	090004
Patrick Gold	090317
PayAttitude Online	110001
Paystack Payments Limited	110006
Pecan Trust Microfinance Bank	090137
Pennywise Microfinance bank	090196
Personal Trust MFB	090135
Petra Microfinance Bank	090165
Pillar MFB	090289
PLATINUM MORTGAGE BANK	070013
POLARIS BANK	000008

Polyuwanna MFB	090296
Prestige Microfinance bank	090274
Providus Bank	000023
Purplemoney MFB	090303
QR Payments	110013
QuickFund Microfinance bank	090261
Rahama MFB	090170
Rand Merchant Bank	000024
Refuge Mortgage Bank	070011
REGENT MFB	090125
Reliance MFB	090173
Renmoney microfinance bank	090198
REPHIDIM MICROFINANCE BANK	090322
RICHWAY MFB	090132
Royal Exchange MFB	090138
RUBIES MFB	090175
Safe Haven MFB	090286
SafeTrust Mortgage Bank	090006
Sagamu Microfinance Bank	090140
SEED CAPITAL MICROFINANCE BANK	090112
Seedvest MICROFINANCE BANK	090369
SPARKLE MICROFINANCE BANK	090325
STANBIC IBTC BANK PLC	000012
Stanbic Mobile	100007
STANDARD CHARTERED BANK PLC	000021
Stanford MFB	090162
Stellas Microfinance bank	090262
STERLING BANK PLC	000001
Sulsap MFB	090305
SUNTRUST BANK	000022
TAJ BANK	000026
TCF	090115
Team APT	110007
Teasy Mobile	100010
TF MICROFINANCE BANK	090373
TITAN TRUST BANK	000025
Trident Microfinance Bank	090146
Trust MFB	090327
TRUSTBANC J6 MICROFINANCE BANK LIMITED	090123
Trustbond	090005
Trustfund Microfinance Bank	090276

U & C MFB	090315
U-MO	
UNAAB MICROFINANCE BANK	090331
Uniben Microfinance bank	090266
Unical MFB	090193
UNION BANK OF NIGERIA PLC	000018
UNITED BANK FOR AFRICA PLC	000004
UNITY BANK PLC	000011
UNN Microfinance bank	090251
Venture Garden Nigeria Limited	110009
VFD MICROFINANCE BANK	090110
Virtue MFB	090150
Visa Microfinance Bank	090139
VISUAL ICT	100023
VTNetwork	100012
WEMA BANK PLC	000017
WETLAND MFB	090120
Xpress Payments	090201
XSLNCE Microfinance Bank	090124
Yes MFB	090142
Yobe MFB	090252
ZENITH BANK PLC	000015
Zenith Mobile	100018
Zinternet - KongaPay	100025