# Integration Document

## Financial Transactions

* Withdrawal
* Deposit
* Balance
* Ministatement
* Airtime
* Loan balance
* Loan Status
* Share Deposit Balance
* Transfer to Fosa
* Transfer to Bosa
* Utility Payment
* Loan Application
* Standing orders

## Query transactions

* Account balance
* Customer loans
* Mobile Loan Products

## Other Transactions

* Registrations
* Pin Resets

# Financial Transactions

All these financial transactions have the same request format, only difference is the parameters required and the Transaction type, specified under Transaction type parameter

## Transaction types

* Withdrawal
* Deposit
* Balance
* Ministatement
* Airtime
* Loan balance
* Loan Status
* Share Deposit Balance
* Transfer to Fosa
* Transfer to Bosa
* Utility Payment
* Loan Application
* Standing orders

# Requests

<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:tem="http://tempuri.org/" xmlns:data="http://schemas.datacontract.org/2004/07/Data" xmlns:data1="http://schemas.datacontract.org/2004/07/Data.Statement">

<soapenv:Header/>

<soapenv:Body>

<tem:Transaction>

<tem:t>

<data:Account\_2>?</data:Account\_2>

<data:Account\_Name>?</data:Account\_Name>

<data:Account\_No>?</data:Account\_No>

<data:Amount>?</data:Amount>

<data:Charge>?</data:Charge>

<data:Comments>?</data:Comments>

<data:Description>?</data:Description>

<data:Document\_Date>?</data:Document\_Date>

<data:Document\_No>?</data:Document\_No>

<data:Loan\_No>?</data:Loan\_No>

<data:Status>?</data:Status>

<data:Telephone\_Number>?</data:Telephone\_Number>

<data:Transaction\_Time>?</data:Transaction\_Time>

<data:Transaction\_Type>?</data:Transaction\_Type>

<data:statement\_size>?</data:statement\_size>

</tem:t>

</tem:Transaction>

</soapenv:Body>

</soapenv:Envelope>

# Response

All responses will have a Code and Description: See Meaning for each code below.

|  |  |  |
| --- | --- | --- |
| **ErrorCode** | **Error Description** |  |
| -1 | Unspecified error |  |
| 0 | Successful |  |
| 1 | Invalid account |  |
| 2 | Account is not active |  |
| 3 | Account is Blocked |  |
| 4 | Insufficient Funds |  |
| 5 | Account and Telephone does not match |  |
| 6 | Missing Document No |  |
| 7 | Missing telephone No |  |
| 8 | Missing account No |  |

Only code 0 transactions should be allowed to go through, all others responses show there was an error.

Sample response

<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:tem="http://tempuri.org/" xmlns:data="http://schemas.datacontract.org/2004/07/Data" xmlns:data1="http://schemas.datacontract.org/2004/07/Data.Statement">

<soapenv:Header/>

<soapenv:Body>

<tem:Transaction>

<tem:t>

<data:code>?</data:code>

<data:error\_Desc>?</data:error\_Desc>

<data:Account\_2>?</data:Account\_2>

<data:Account\_Name>?</data:Account\_Name>

<data:Account\_No>?</data:Account\_No>

<data:Amount>?</data:Amount>

<data:Charge>?</data:Charge>

<data:Client>?</data:Client>

<data:Comments>?</data:Comments>

<data:Description>?</data:Description>

<data:Document\_Date>?</data:Document\_Date>

<data:Document\_No>?</data:Document\_No>

<data:Entry>?</data:Entry>

<data:Loan\_No>?</data:Loan\_No>

<data:Status>?</data:Status>

<data:Telephone\_Number>?</data:Telephone\_Number>

<data:Transaction\_Time>?</data:Transaction\_Time>

<data:Transaction\_Type>?</data:Transaction\_Type>

<data:statement\_size>?</data:statement\_size>

</tem:t>

</tem:Transaction>

</soapenv:Body>

</soapenv:Envelope>

### Withdrawal

This has two stages

1. Request

Due to reconciliations, we post mpesa transactions using mpesa receipt numbers from mpesa. This receipt is only obtained after sending fund to an mpesa number, so the requested amount will be cached awaiting confirmation from Mpesa.

1. Confirmation

Once mpesa has been disbursed a confirmation will be sent to CBS with the reference number.

The difference in this requests is the status, which will have ‘Pending’ for the request and Completed for Confirmation.

## Mandatory fields:

* Document no(reference)
* account
* telephone
* amount
* Document date

## Soap format

<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:tem="http://tempuri.org/" xmlns:data="http://schemas.datacontract.org/2004/07/Data" xmlns:data1="http://schemas.datacontract.org/2004/07/Data.Statement">

<soapenv:Header/>

<soapenv:Body>

<tem:Transaction>

<tem:t>

<data:Account\_No>1991-001-500-20</data:Account\_No>

<data:Amount>200</data:Amount>

<data:Charge>0</data:Charge>

<data:Comments></data:Comments>

<data:Description></data:Description>

<data:Document\_Date>0001-01-01T00:00:00</data:Document\_Date>

<data:Document\_No>12345</data:Document\_No>

<data:Status>Pending</data:Status>

<data:Telephone\_Number></data:Telephone\_Number>

<data:Transaction\_Type>1</data:Transaction\_Type>

</tem:t>

</tem:Transaction>

</soapenv:Body>

</soapenv:Envelope>