# PAYMENT GATEWAY API

# DISBURSEMENT APPLICATION

# General Guidelines

## ➤ Introduction

Welcome to the cutting-edge payment website, where seamless transactions meet unparalleled convenience. this platform has been meticulously crafted to redefine payment experience, offering a secure and user-friendly environment for its customers' financial transactions.

This comprehensive documentation gives guide through the key features and functionalities of the payment gateway. From loading funds via various payment gateways to enjoying a range of customized services, this payment gateway is committed to providing a secure and efficient payment solution.
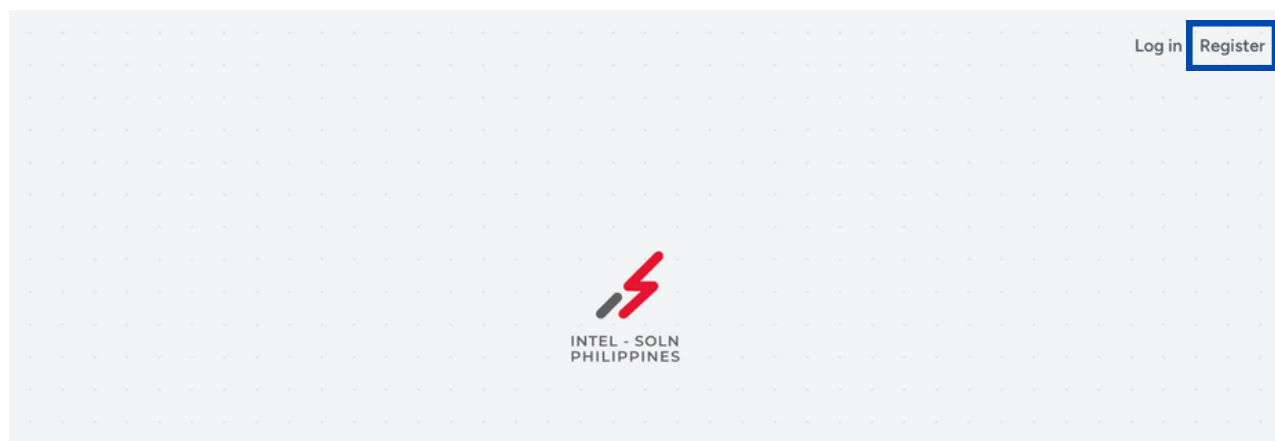
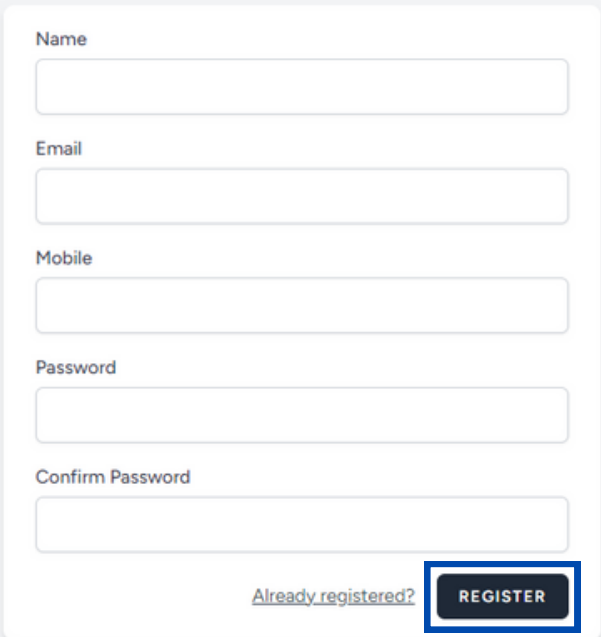## ➤ Payment Gateway Access

Go to the URL below:

| URL | https://disburse.nlitn.io/ |
|-----|----------------------------|

### A. Register

If you don't have an account yet, you need to register.
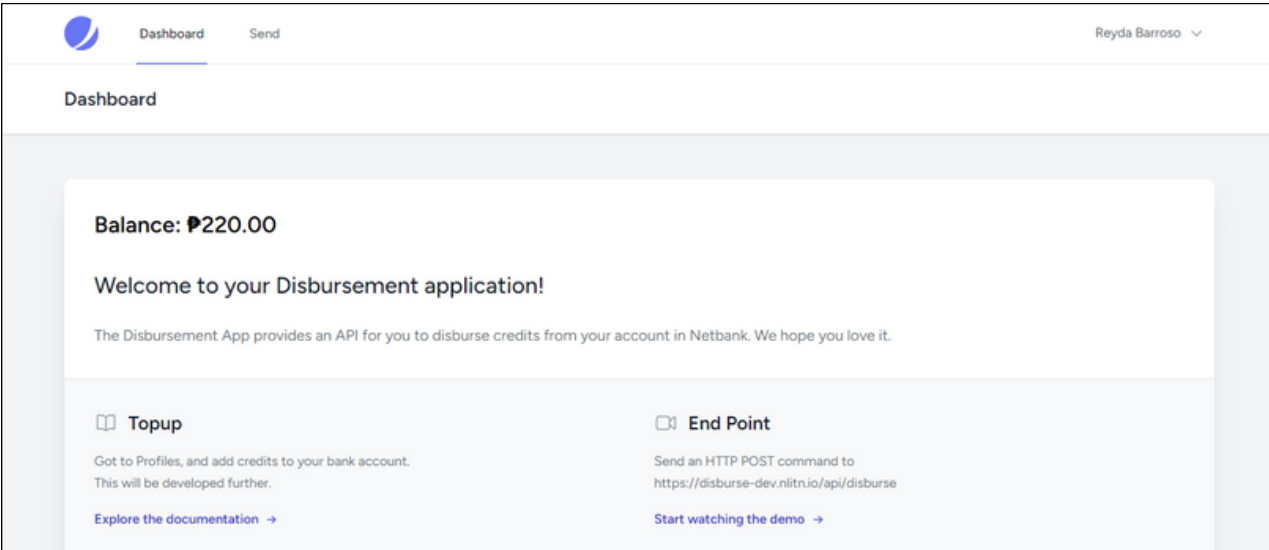
Fill in the necessary details and click "Register".



You will be redirected to the Dashboard.

## B. Log In

If you already have an account, simply log in.
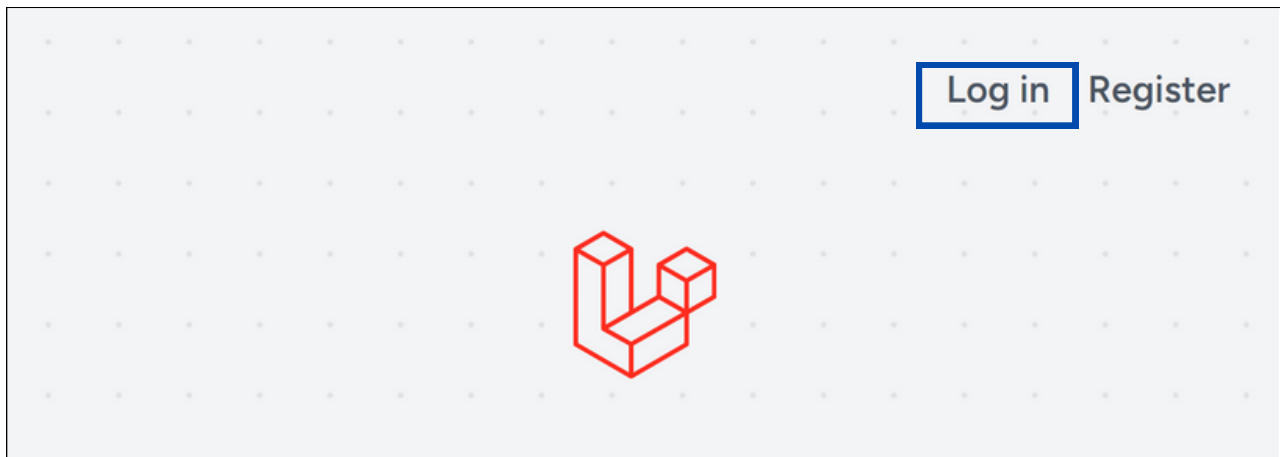


Fill in the necessary details and click "Log In".



You will be redirected to the Dashboard.
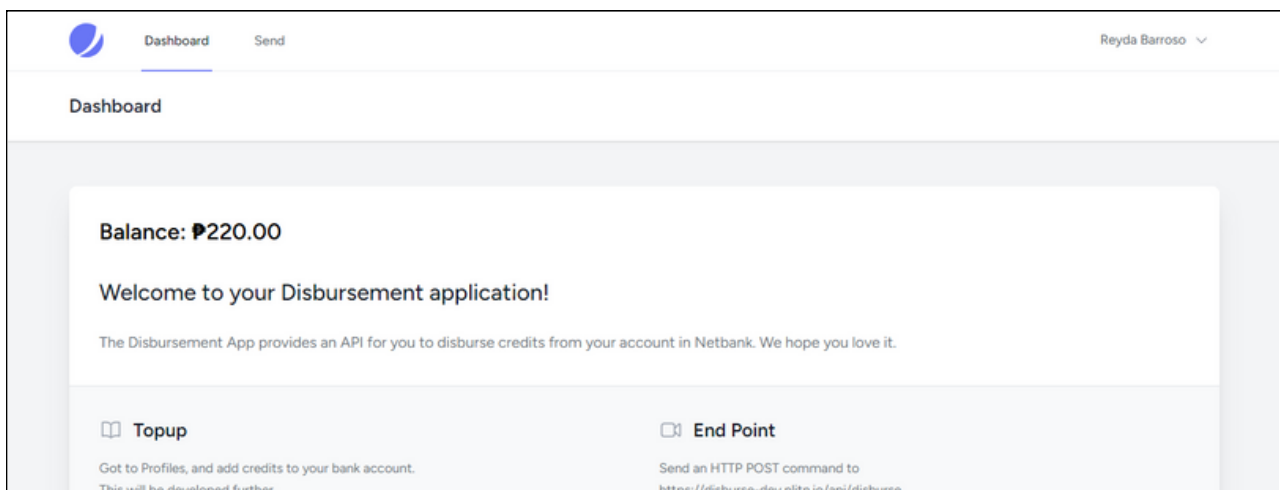
# Dashboard

The dashboard functions as the homepage, featuring a navigation bar and crucial data points such as the application's endpoint and payload. It also highlights information about top-up and authentication. Furthermore, the dashboard displays the real-time money balance of the user's account, allowing them to monitor their current funds and respond promptly to changes or issues.



Dashboard    Outgoing                                                    Reyda Barroso  ∨

## Dashboard

**Balance: ₱200.00**

### Welcome to your Disbursement application!

The Disbursement App provides an API for you to disburse credits from your account in Netbank. We hope you love it.

📖 **Topup**

Got to Profiles, and add credits to your bank account.
This will be developed further.

**Explore the documentation →**

🎥 **End Point**

Send an HTTP POST command to
https://disburse-dev.nlitn.io/api/disburse

**Start watching the demo →**

🖼 **Payload**

JSON
{ "reference": "--reference--", "bank": "--bank code--", "account_number": "--account number--", "via": "--INSTAPAY | PESONET--", "amount": "--amount--" }

🔒 **Authentication**

Generate a token in the API Tokens submenu e.g.,
Bearer YpDGDRk1lzTHibG9vswYDii3a3P8T1xqWEkGoEO59933c32c

# Outgoing

The Outgoing section comprises two types of money transfer services: transferring credits to a wallet and disbursing credits to an account.

## ➤ Transfer Credits to Wallet

Transferring credits to a wallet involves wallet-to-wallet transfers, referring to the movement of funds between accounts within the Disbursement application.



Required fields to be filled in:

| | |
|---|---|
| **Amount** | A numerical value representing the quantity to be transferred; the currency is in Pesos (₱) |
| **Account Number** | The phone number of an individual used to open an account |
| **Reference** | Specific identifier of transaction |

After filling in the required information and clicking the 'Send' button, the money will be transferred, and the balance will be updated immediately.

# ➤ Disburse Credits to Account

Disbursing credits to an account involves transferring wallet funds to an external account not within the system.



Required fields to be filled in:

| Amount | A numerical value representing the quantity to be transferred; the currency is in Pesos (₱) |
|---|---|
| Bank | The financial institution that holds the account number to which the funds will be transferred |
| Account Number | The phone number of an individual used to open an account |
| Via | The mode of fund transfer<br><br>INSTAPAY = Real-time interbank fund transfer with a Php 50,000 limit per transaction<br>PESONET = Interbank fund transfer without a transaction amount limit |
| Reference | Specific identifier of transaction |

List of banks and their corresponding codes:

| Bank Name | Bank Code | |
| --- | --- | --- |
| | Instapay | PesoNet |
| Agribusiness Rural Bank Inc. | | AGBUPHM1XXX |
| Al-Amanah Islamic Bank | | AIIPPHM1XXX |
| Alipay / Lazada Wallet | APHIPHM2XXX | |
| Allbank Inc. | | ALKBPHM2XXX |
| Allbank Inc. | OPDVPHM1XXX | |
| Asia United Bank | AUBKPHMMXXX | AUBKPHMMXXX |
| Australia & New Zealand Bank | | ANZBPHMXXXX |
| Banana Fintech/ Bananapay | BFSRPHM2XXX | |
| Banco De Oro Unibank Inc (Bdo) | BNORPHMMXXX | BNORPHMMXXX |
| Bangko Kabayan | | KARUPHM1XXX |
| Bangko Mabuhay | MRTCPHM1XXX | MRTCPHM1XXX |
| Bangko Nuestra Senora Del Pilar | | NSPRPHM1XXX |
| Bangkok Bank Public Co. Ltd. | | BKKBPHMMXXX |
| Bank Of America Nat'l. Ass'n. | | BOFAPH2XXXX |
| Bank Of China | BKCHPHMMXXX | BKCHPHMMXXX |
| Bank Of Commecre | PABIPHMMXXX | PABIPHMMXXX |
| Bank Of Florida | | BORRPHM1XXX |

| Bank Name | Bank Code | |
| --- | --- | --- |
| | Instapay | PesoNet |
| Bank Of Makati | | MKRUPHM1XXX |
| Bank Of Montalban Inc. | | RUMTPHM2XXX |
| Bank Of The Philippine Islands (Bpi) | BOPIPHMMXXX | BOPIPHMMXXX |
| Bayanihan Bank Inc. (Atimonan) | | RUATPHM1XXX |
| Bdo Network Bank Inc | ONNRPHM1XXX | ONNRPHM1XXX |
| Binan Rural Bank Inc. | | BIURPHM2XXX |
| Binangonan Rural Bank / Brbdigital | BIUUPHM1XXX | |
| BPI Direct Banko A Savings Bank | BPDIPHM1XXX | BPDIPHM1XXX |
| Camalig Bank Inc | RUCAPHM1XXX | RUCAPHM1XXX |
| Cantilan Bank | CNRLPHM1XXX | CNRLPHM1XXX |
| Card Bank Inc | CBMFPHM1XXX | |
| Card SME Bank Inc | CRMHPHM1XXX | |
| Cathay United Bank Co. Ltd | | UWCBPHMMXXX |
| Cebuana Lhuillier Rural Bank | CELRPHM1XXX | CELRPHM1XXX |
| Century Savings Bank | | CESNPHM1XXX |
| China Bank Savings Inc | CHSVPHM1XXX | CHSVPHM1XXX |
| China Banking Corporation | CHBKPHMMXXX | CHBKPHMMXXX |
| CIMB Bank Philippines Inc | CIPHPHMMXXX | CIPHPHMMXXX |

| Bank Name | Bank Code | |
| --- | --- | --- |
| | Instapay | PesoNet |
| CIS Bayad Center / Bayad | CIYCPHM2XXX | |
| Citibank N. A. | | CITIPHMXXXX |
| City Savings Bank | CIVAPHM1XXX | CIVAPHM1XXX |
| Cooperative Bank Of Quezon Province | | CBQPPHM2XXX |
| Country Builders Bankinc. | | COUKPHM1XXX |
| CTBC Bank Phils Corp | CTCBPHMMXXX | CTCBPHMMXXX |
| DCPay / Coins.Ph | DCPHPHM1XXX | DCPHPHM1XXX |
| Deutsche Bank | | DEUTPHMMXXX |
| Development Bank Of The Philippines | DBPHPHMMXXX | DBPHPHMMXXX |
| DM Bank | | DMBNPHM1XXX |
| Dumaugete City Development Bank Inc | DCDEPHM1XXX | DCDEPHM1XXX |
| Dungganon Bank Incorporated | DUMTPHM1XXX | DUMTPHM1XXX |
| East West Banking Corporation | EWBCPHMMXXX | EWBCPHMMXXX |
| East West Rural Bank / Komo | EAWRPHM2XXX | EAWRPHM2XXX |
| Equicom Savings Bank | EQSNPHM1XXX | EQSNPHM1XXX |
| First Consolidated Bank | | FIOOPHM1XXX |
| G-Xchange / Gcash | GXCHPHM2XXX | GXCHPHM2XXX |

| Bank Name | Bank Code | |
| --- | --- | --- |
| | Instapay | PesoNet |
| GM Bank Of Luzon Inc. | | GMBANKLUZON |
| Gotyme Bank | GOTYPHM2XXX | GOTYPHM2XXX |
| Grabpay Philippines | GHPESGSGXXX | GHPESGSGXXX |
| Guagua Rural Bank Inc | | GRBUPHM1XXX |
| HK and Shanghai Banking Corp. | | HSBCPHMMXXX |
| HSBC Savings Bank Phils.Inc. | | HBPHPHMMXXX |
| Industrial Bank Of Korea - Manila | | IBKOPHMMXXX |
| Industrial Commercial Bank Of China | | ICBKPHMMXXX |
| Infoserve / Nationlink | IFIPPHM2XXX | |
| ING Bank N.V. | | INGBPHMMRTL |
| Innovative Bank | | IORUPHM1XXX |
| Isla Bank | ISTHPHM1XXX | |
| JPMorgan Chase Bank | | CHASPHMMXXX |
| Keb Hana Bank | | KOEXPHMMXXX |
| Laguna Prestige Banking Corporation | | LPCRPHM2XXX |
| Land Bank Of The Philippines | TLBPPHMMXXX | TLBPPHMMXXX |
| Legazpi Savings Bank Inc | LESIPHM1XXX | |
| Lulu Financial Services Phils Inc | LFSHPHM2XXX | LFSHPHM2XXX |

| Bank Name | Bank Code | |
| :---: | :---: | :---: |
| | Instapay | PesoNet |
| Luzon Development Bank | LUDVPHM1XXX | |
| Malarayat Rural Bank Inc. | | MLRUPHM2XXX |
| Malayan Bank Savings | MAARPHM1XXX | MAARPHM1XXX |
| Maya Bank Inc. | MYDBPHM2XXX | |
| Maya Bank Inc. | | MYYAPHM2XXX |
| Maybank Philippines Inc | MBBEPHMMXXX | MBBEPHMMXXX |
| Mega Intl Comml Bank Co. Ltd | | ICBCPHMMXXX |
| Metrobank | MBTCPHMMXXX | MBTCPHMMXXX |
| Mindanao Consolidated Cooperative | MIOCPHM1XXX | |
| Mizuho Bankltd. | | MHCBPHMMXXX |
| Money Mall Rural Bank Inc. | | MOMLPHM2XXX |
| MUFG Bank Ltd. | | BOTKPHMMXXX |
| Mvsm Bank (A Rural Bank) Inc. | | MVRSPHM2XXX |
| Netbank (A Rural Bank) Inc. | CUOBPHM2XXX | CUOBPHM2XXX |
| New Rural Bank Of San Leonardo (Nueva Ecija) Inc. | | NRSLPHM1XXX |
| Own Bank | OWNOPHM2XXX | OWNOPHM2XXX |
| Pacific Ace Savings Bank | PASVPHM1XXX | PASVPHM1XXX |

| Bank Name | Bank Code | |
| --- | --- | --- |
| | Instapay | PesoNet |
| Palawanpay | PPSFPHM2XXX | |
| Partner Rural Bank (Cotabato) Inc. | PRTOPHM1XXX | |
| Paymaya Philippines Inc | PAPHPHM1XXX | PAPHPHM1XXX |
| Paymongo Payments Inc. | | PAEYPHM2XXX |
| PDAX | PDAXPHM2XXX | |
| Philippine Bank Of Communications | CPHIPHMMXXX | CPHIPHMMXXX |
| Philippine Business Bank | PPBUPHMMXXX | PPBUPHMMXXX |
| Philippine Digital Asset Exchange (Pdax) Inc. | | PDAXTESTXXX |
| Philippine National Bank | PNBMPHMMTOD | |
| Philippine National Bank | | PNBMPHMMXXX |
| Philippine Savings Bank | PHSBPHMMXXX | PHSBPHMMXXX |
| Philippine Veterans Bank | PHVBPHMMXXX | PHVBPHMMXXX |
| Philtrust Bank | PHTBPHMMXXX | PHTBPHMMXXX |
| Porac Bank (A Rural Bank) | | RUPPPHM2XXX |
| Producers Savings Bank Corporation | PSCOPHM1XXX | PSCOPHM1XXX |
| Queen City Development Bank Inc | QCDFPHM1XXX | QCDFPHM1XXX |
| Quezon Capital Rural Bank Inc | QCRIPHM1XXX | |

| Bank Name | Bank Code | |
| --- | --- | --- |
| | Instapay | PesoNet |
| Rang-Ay Bank | RARLPHM1XXX | RARLPHM1XXX |
| RBT Bank Inc. (A Rural Bank) | | RBRUPHM2XXX |
| RCBC | RCBCPHMMXXX | RCBCPHMMXXX |
| Robinsons Bank Corporation | ROBPPHMQXXX | ROBPPHMQXXX |
| Rural Bank Of Bacolod City Inc. | | RUBCPHM2XXX |
| Rural Bank Of Bauang Inc. | | RUBUPHM2XXX |
| Rural Bank Of Digos Inc. | | RUDIPHM1XXX |
| Rural Bank Of Guinobatan / Asenso | RUGUPHM1XXX | RUGUPHM1XXX |
| Rural Bank Of La Paz Inc. | | RUPZPHM2XXX |
| Rural Bank Of Lebak (Sultan Kudarat) Inc. | | RLSKPHM1XXX |
| Rural Bank Of Rosario (Lu) Inc. | | RURUPHM2XXX |
| Rural Bank Of Sagay Inc. | | RUSYPHM2XXX |
| Rural Bank Of San Medjugorje | | RBSMPHMMXXX |
| Rural Bank Of San Narciso Inc. | | RSNAPHM2XXX |
| Rural Bank Of Silay City Inc. | | RUSTPHM2XXX |
| Rural Bank Of Sta. Ignacia Inc. | | RUSGPHM1XXX |
| Seabank Philippines Inc. | LAUIPHM2XXX | LAUIPHM2XXX |

| Bank Name | Bank Code | |
| --- | --- | --- |
| | Instapay | PesoNet |
| Security Bank Corporation | SETCPHMMXXX | SETCPHMMXXX |
| Shinhan Bank | | SHBKPHMMXXX |
| Shopeepay Philippines Inc | SHPHPHM2XXX | |
| Standard Chartered Bank | SCBLPHMMXXX | SCBLPHMMXXX |
| Starpay Corporation | SRCPPHM2XXX | |
| Sterling Bank Of Asia Inc | STLAPH22XXX | STLAPH22XXX |
| Sumitomo Mitsui Banking Corp | | SMBCPHMMXXX |
| Sun Savings Bank | SUSVPHM1XXX | |
| Tagcash | TAGCPHM2XXX | TAGCPHM2XXX |
| Tayocash Inc | TAYOPHM2XXX | TAYOPHM2XXX |
| Tonik Bank | TDBIPHM2XXX | |
| Tonik Digital Bank Inc. | | TODGPHM2XXX |
| Topjuan Tech Corporation | TOPJPHM2XXX | |
| UCPB Savings Bank | UCSVPHM1XXX | UCSVPHM1XXX |
| Unionbank Of The Philippines | UBPHPHMMXXX | UBPHPHMMXXX |
| Uniondigital Bank | UNODPHM2XXX | UNODPHM2XXX |
| United Coconut Planters Bank | | UCPBPHMMXXX |

| Bank Name | Bank Code | |
|---|---|---|
| | Instapay | PesoNet |
| United Overseas Bank Phils. | | UOVBPHMMXXX |
| Unobank | UNOBPHM2XXX | UNOBPHM2XXX |
| USSC Money Services Inc | USMEPHM2XXX | USMEPHM2XXX |
| Vigan Banco Rural Incorporada | | VGBCPHM1XXX |
| Wealth Development Bank Corporation | WEDVPHM1XXX | WEDVPHM1XXX |
| Yuanta Savings Bankinc. | | TYBKPHMMXXX |
| Zambales Rural Bank Inc | | ZARUPHM1XXX |
| ZYBI Tech Inc. / Juancash | ZBTEPHM2XXX | ZBTEPHM2XXX |

# Account Management

Account Management is located on the right side of the navigation bar. It includes features such as Profile, API Tokens, and Log Out.
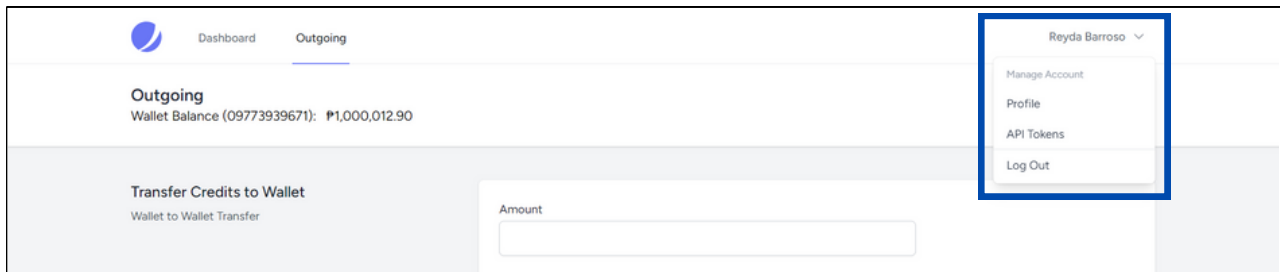


## ➤ Profile

Profile is a set of personal, organizational, or user-specific information and settings associated with an account or identity within a system or application.

### A. Profile Information

Profile information holds the personal details of the account such as name and email.



Definition of terms:

| Name | The identification of an individual, comprising a given name (or first name) and a surname (or last name) |
|---|---|
| Email | A unique identifier consisting of a username, the "@" symbol, and a domain name (e.g., username@example.com) |

## B. Service Fees

Service fees apply to transactions involving the disbursement of credits to accounts outside the system.

| Service Fees | |
|---|---|
| Update your fee structure. | **Transaction Fee** |
| | ₱0.00 |
| | **Merchant Discount Rate** |
| | 0.00% |
| | UPDATE |
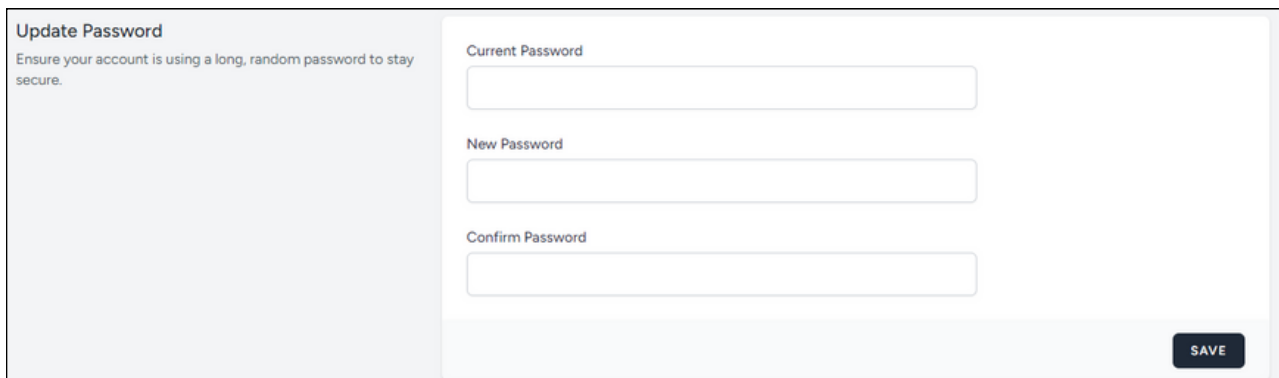
Definition of terms:

| | |
|---|---|
| **Transaction Fee** | A fee charged for the execution or processing of a financial transaction |
| **Merchant Discount Rate** | The fee charged to a merchant for the processing of electronic payment transactions, expressed as a percentage of the transaction amount |

*\*\*Pending code given by whom and step-by-step process\*\**

## C. Update Password

To enhance security, regularly updating passwords reduces the risk of unauthorized access. This is why the 'Update Password' section is available in the application.



Required fields to be filled in:

| Current Password | The password that is currently associated with a user account or profile |
|---|---|
| New Password | The updated or freshly chosen password that a user selects when changing their existing password or creating a new account |
| Confirm Password | The action of re-entering a chosen password to verify and ensure that the user has correctly remembered and intended the password they initially entered |

After entering the required information and clicking 'Save,' the password will be updated to the newly chosen one.

## D. Two Factor Authentication

Two-factor authentication (2FA) is a security process that requires users to provide two different forms of identification or verification before granting access to a system, application, or account. The goal is to add an extra layer of security beyond the traditional username and password combination.

To enable two-factor authentication, click the 'Enable' button.



A confirmation modal for the password will appear. Please enter your password in the provided text box and click 'Confirm'.





*\*\*Pending QR has no redirect link yet and no code being sent yet\*\**

# ➤ API Tokens

API tokens refer to unique and secure authentication credentials generated for accessing an application programming interface (API). API tokens serve as a form of identity verification, allowing authorized third-party services to authenticate with the application on your behalf.

The API Tokens feature comprises two sections: 'Create API Token' and 'Manage API Tokens'.

## A. Create API Token

The 'Create API Token' section is designated for the creation of tokens for four actions:

| | |
|---|---|
| **disburse:account** | This permission allows disbursement from the account to another bank |
| **collect:account** | **Incoming granular action** |
| **disburse:wallet** | **Incoming granular action** |
| **collect:wallet** | **Incoming granular action** |

Steps in generating token:

1. Enter the token identification (e.g. Token for ABC Company) Token for  in the textbox.
2. Select the corresponding permission by ticking the appropriate box.
3. Click 'Create'.

An API token will be generated. <u>Please take note of or copy the token to your secured location, as it won't be stored in our system for security and won't be accessible for viewing again.</u>
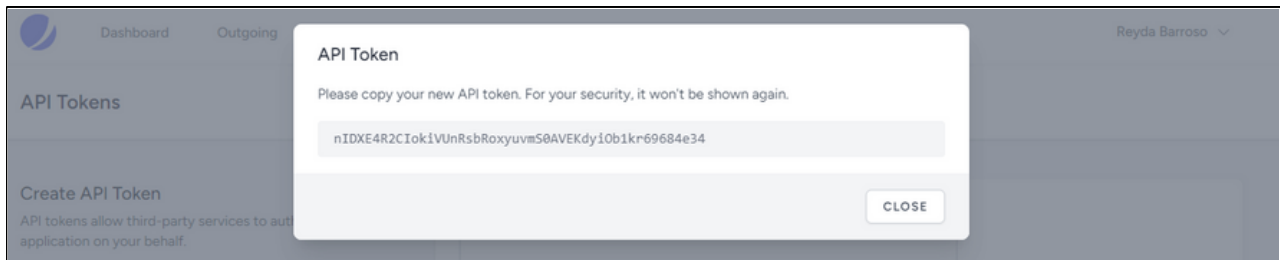


## B. Manage API Tokens

The 'Manage API Tokens' section allows you to save the generated token. If the token is no longer needed, it can be deleted to prevent further access.
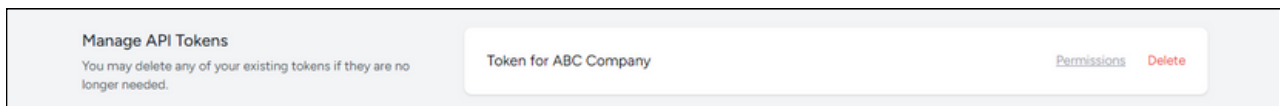
# ADMIN PANEL

# General Guidelines

## ➤ Introduction

Welcome to the cutting-edge Admin Panel for our Payment Gateway API - your command center for seamless transaction management and comprehensive control over your financial operations. Designed with precision and functionality in mind, our Admin Panel empowers you to effortlessly navigate the complexities of payment processing while ensuring a secure and efficient experience.

Key Features:

**1. Transaction Management:**

Take charge of your transactions with ease. View, search, and filter transactions based on various parameters. Quickly identify successful payments, pending transactions, and potential issues, streamlining your workflow and reducing manual efforts.

**2. User and Account Management:**

Efficiently manage user profiles and accounts to ensure a personalized experience for your clients. Grant and revoke access privileges, track user activity, and maintain a secure environment for all stakeholders.

**3. Notification Center:**

Stay informed in real-time with our notification center. Receive alerts for successful transactions, chargebacks, and other critical events. Customizable notification preferences ensure that you're always in the know.

**4. API Configuration:**

Seamlessly integrate and manage API settings to customize the payment experience. Fine-tune parameters, set up webhooks, and stay ahead of evolving industry requirements with our flexible API configuration options.
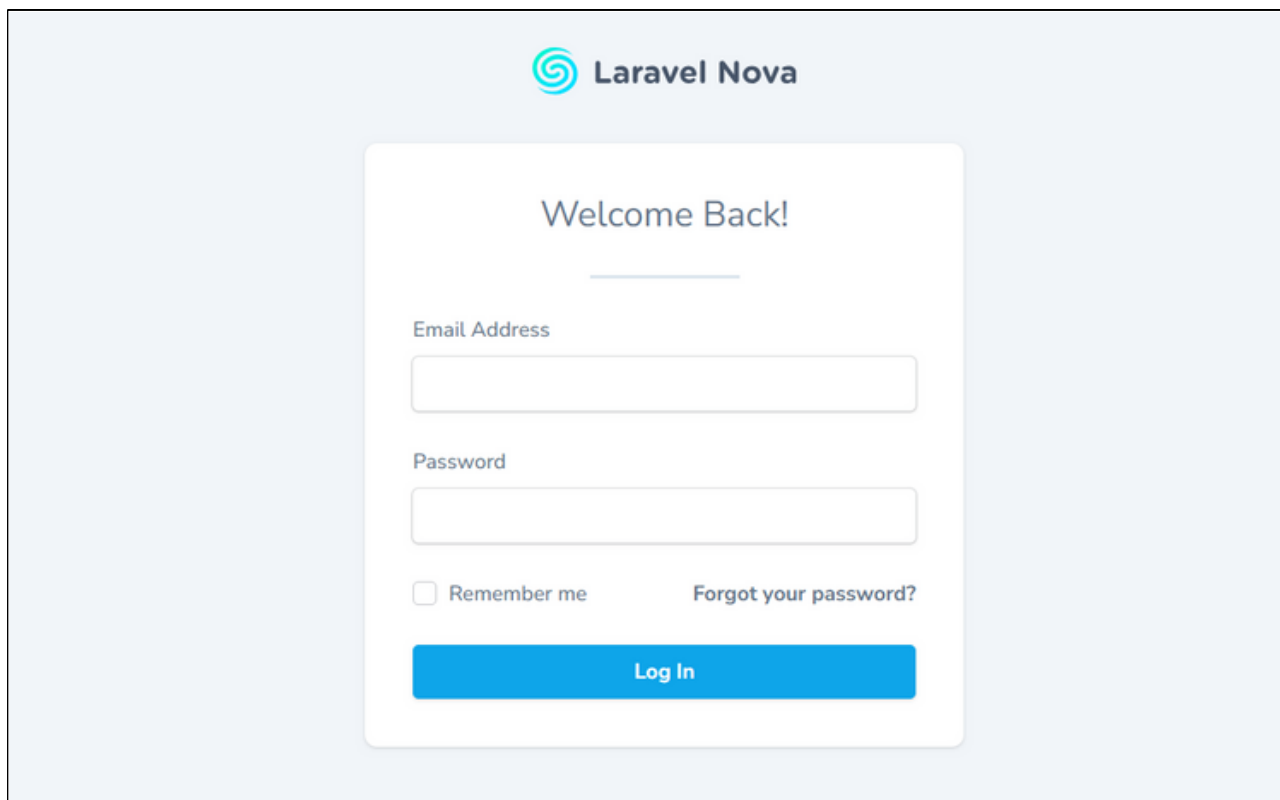
## ➤ Admin Panel Access

Go to the URL below:

| URL | https://disburse.nlitn.io/nova/login |
|-----|--------------------------------------|

### Log In

Credentials from the Disbursement Application will be used for logging into the Admin Panel once a user has an account.
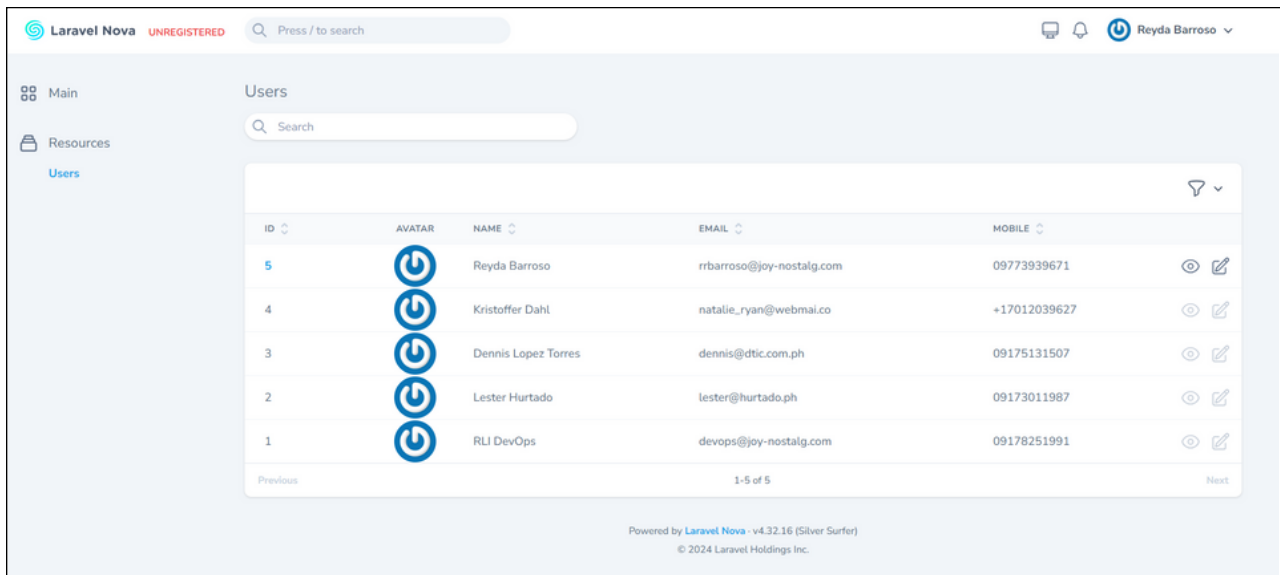
# Main Dashboard

The Main Page serves as the central hub of the application, providing users with a comprehensive view of essential information and navigation options. Familiarizing with this page enhances overall navigation and utilization of the application for users.
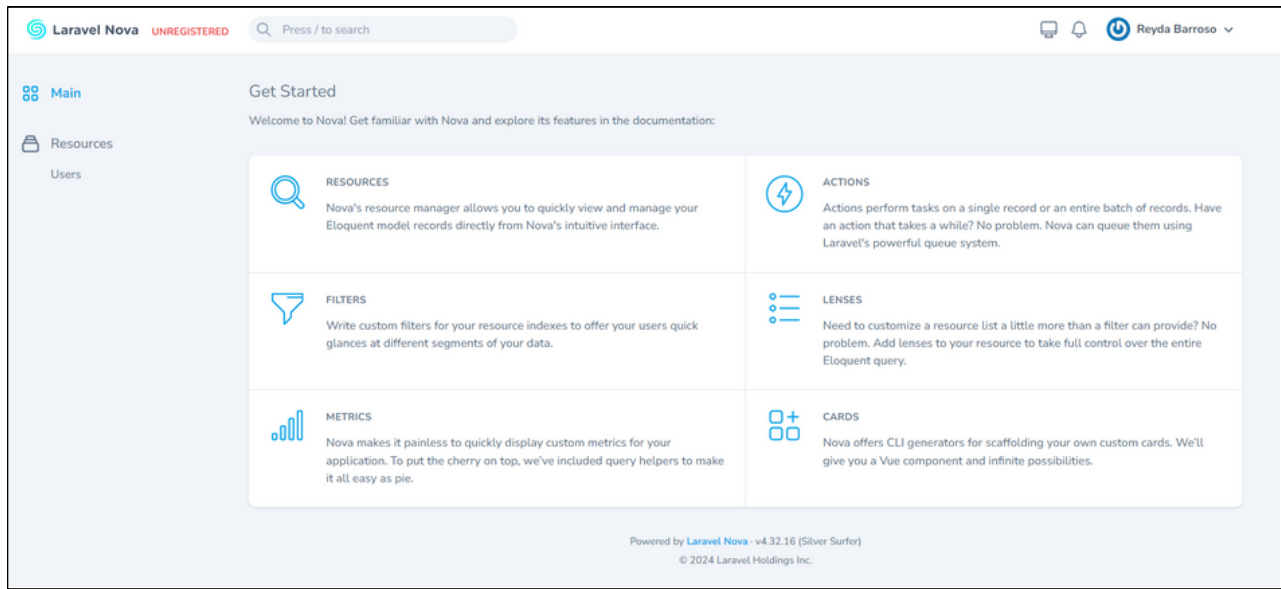
# Users Dashboard
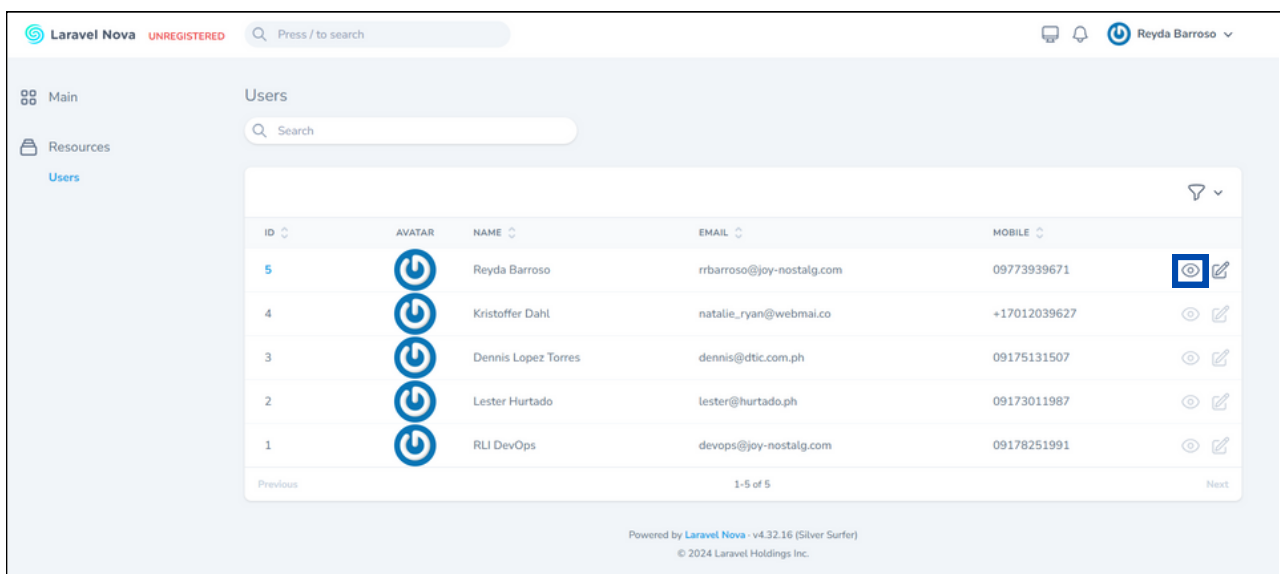
The Users Dashboard displays all registered accounts in the Disbursement Application. However, users can only view and edit their own account details to ensure information privacy and security for others.



## A. View Account

Clicking the view button displays the user details, account wallet, and transaction and transfer history for the user.

Sections within viewed accounts:

| | |
|---|---|
| **User Details** | Specific information or attributes associated with the account owner within the system |
| **Wallet** | Pertains to the details regarding funds and the most recent date of the bank update |
| **Transactions** | Records all transactions, including wallet-to-wallet transfers and transfers to other banks |
| **Transfers** | Exclusively records wallet-to-wallet transfers |

## 1. User Details

The user details section provides editable fields, allowing users to modify and update their personal information as needed. This feature ensures flexibility and empowers users to keep their account information accurate and up-to-date in the system.



The screen displays when the edit button is clicked.

## 2. Wallet

The term 'Wallet' within our system refers to a comprehensive set of details encompassing the financial funds associated with an account. It includes information about the current balance and the most recent date when the bank's data was updated. This consolidated view of the wallet provides users with real-time insights into their financial activities and ensures they have the latest information regarding their account status.

| Wallet | ... | 👁 |
|---|---|---|
| ID | 7 | |
| Name | Default Wallet | |
| Balance | ₱964.90 | |
| Created | 21 hours ago | |
| Updated | 59 minutes ago | |

The screen displays when the view button is clicked.

| Wallet Details: 7 | ... |
|---|---|
| ID | 7 |
| Holder | User: Reyda Barroso |
| Name | Default Wallet |
| Balance | ₱964.90 |
| Created | 22 hours ago |
| Updated | 1 hour ago |

## 3. Transactions

The 'Transactions' section serves as a comprehensive ledger, recording all financial activities within the system. This includes a detailed log of transactions, encompassing wallet-to-wallet transfers and transfers to external banks. By accessing this section, users can gain a holistic view of their financial history, facilitating transparency and enabling efficient tracking of all monetary movements associated with their account.

| | ID | TYPE | AMOUNT | VIA | BANK | ACCOUNT # | CONFIRMED | UPDATED | |
|---|---|---|---|---|---|---|---|---|---|
| ☐ | 160 | withdraw | -P15.00 | — | — | — | ✓ | 1 hour ago | ⋯ ◉ |
| ☐ | 158 | withdraw | -P0.10 | — | — | — | ✓ | 1 hour ago | ⋯ ◉ |
| ☐ | 157 | withdraw | -P10.00 | INSTAPAY | GXCHPHM2XXX | 09166213102 | ✓ | 1 hour ago | ⋯ ◉ |
| ☐ | 155 | withdraw | -P10.00 | — | — | — | ✓ | 1 hour ago | ⋯ ◉ |
| ☐ | 129 | deposit | P1,000.00 | — | — | — | ✓ | 22 hours ago | ⋯ ◉ |

Previous                    1-5 of 5                    Next

The screen displays when the view button is clicked.

**Transaction Details: 160**

| | |
|---|---|
| ID | 160 |
| Type | withdraw |
| Payable | User: Reyda Barroso |
| Amount | -P15.00 |
| Via | — |
| Bank | — |
| Account # | — |
| OperationId | — |
| Confirmed | ✓ |
| Created | 1 hour ago |
| Updated | 1 hour ago |

# 4. Transfers

The 'Transfers' section exclusively captures and maintains a record of wallet-to-wallet transactions. This specialized functionality ensures that only transfers between user accounts within the system are documented, providing a dedicated and focused overview of wallet movements. Users can refer to this section to specifically track and manage wallet-to-wallet transfers, promoting clarity and precision in financial record-keeping.



The screen displays when the view button is clicked.