



Virtual Accounts Integration Sign Off

Prerequisites

1. **Technical Documentation:** Ensure you have thoroughly read the technical documentation provided: [Available Here](#)
2. **API Keys and Secrets:** Obtain your API keys from the Squad Sandbox dashboard.
3. **Development Environment:** Set up your development environment with the necessary libraries and tools to make API requests (e.g., Postman, curl, or any HTTP client library).

Test Scenarios

Please ensure you carry out tests as applicable (For individual or/and business virtual accounts)

Merchant is expected to conduct all test scenarios stated below and share response received and behaviour of system. Further scenarios may be tested as required.

1. Create Virtual Account (Individual)

POST: <https://sandbox-api-d.squadco.com/virtual-account>

Objective: Verify that you can create a customer virtual account.

Sample payload	Expected Response
<pre>{ "customer_identifier": "SQUAD_TAM_101", "first_name": "Chibuzo", "last_name": "Eze", "middle_name": "Bryan", "mobile_num": "08033455084", "bvn": "22308000843", "dob": "03/11/2002", "gender": "1", "address": "11 Bukole str, Aja, Lagos", "email": "chibuzobryaneze@gmail.com" }</pre>	<pre>{ "status": 200, "success": true, "message": "Success", "data": { "first_name": "Chibuzo", "last_name": "Eze", "bank_code": "058", "virtual_account_number": "3176888454", "beneficiary_account": null, "customer_identifier": "SQUAD_TAM_101", "created_at": "2024-08-12T16:00:27.484Z", "updated_at": "2024-08-12T16:00:27.484Z" } }</pre>
Merchant's payload	Merchant's Expected Response

2. Create a Virtual Account (Business)

POST: <https://sandbox-api-d.squadco.com/virtual-account/business>

Objective: Verify that you can create a customer virtual account.

Sample payload	Expected Response
<pre>{ "customer_identifier": "SQUAD_TAM_101", "business_name": "FOO LTD", "mobile_num": "08033455084", "bvn": "22308000843", "email": "chibuzobryaneze@gmail.com" }</pre>	<pre>{ "status": 200, "success": true, "message": "Success", "data": { "first_name": "FOO", "last_name": "Ltd", "bank_code": "058", "virtual_account_number": "3176888454", "beneficiary_account": null, "customer_identifier": "SQUAD_TAM_101", "created_at": "2024-08-12T16:00:27.484Z", "updated_at": "2024-08-12T16:00:27.484Z" } }</pre>
Merchant's payload	Merchant's Expected Response

3. Simulate Payment

POST: <https://sandbox-api-d.squadco.com/virtual-account/simulate/payment>

Objective: Verify that you can simulate payments to the initiated accounts.

Sample Payload	Expected Response payment for simulation	Webhook notification
<pre>{ "virtual_account_number": "3176888454", "amount": "10000" //kobo }</pre>	<pre>{ "status": 200, "success": true, "message": "Success", "data": "Payment successful" }</pre>	<pre>{ "transaction_reference": "REFMZNQUKQSL1723478886753_1", "virtual_account_number": "3176888454", "principal_amount": "10000.00", "settled_amount": "9980.00", "fee_charged": "20.00", "transaction_date": "2024-08-12T17:08:06+01:00", "customer_identifier": "SQUAD_TAM_101", "transaction_indicator": "C", "remarks": "Transfer FROM Chibuzo Eze [SQUAD_TAM_101] TO sandbox sandbox", "currency": "NGN", "channel": "virtual-account", "sender_name": "Chibuzo Eze", }</pre>

		<pre> "meta": { "freeze_transaction_ref": null, "reason_for_frozen_transaction": null }, "encrypted_body": "gpRwpi4j76Jqs/aUmOCR8qua7e7DVsoCxH7 5SfJNNwlyL3bd1id+VZ4hjjeimUed+bhZ8jLLD oKfIMsgUMSQRaHOCzXOL4Mv+ /..... </pre>
Merchant payload	Merchant System's response for payment simulation	Merchant's webhook notification

4. Query Customers transaction

GET: https://sandbox-api-d.squadco.com/virtual-account/customer/transactions/{{customer_identifier}}

Objective: Verify that you can query customers transactions by passing the customer_identifier as a path parameter.

Expected Response	Merchant System's Response
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<pre> { "status": 200, "success": true, "message": "Success", "data": [{ "transaction_reference": "REFMZNQUKQSL1723478886753_1", "virtual_account_number": "3176888454", "principal_amount": "10000.00", "settled_amount": "9980.00", "fee_charged": "20.00", "transaction_date": "2024-08-12T16:08:06.753Z", "transaction_indicator": "C", "remarks": "Transfer FROM Chibuzo Eze [SQUAD_TAM_101] TO sandbox sandbox", "currency": "NGN", "alerted_merchant": true, "merchant_settlement_date": null, "frozen_transaction": null, "customer": { "customer_identifier": "SQUAD_TAM_101" }, "virtual_account": { "account_type": "static" } }, { "transaction_reference": "REFEJYYAQVWX1723478742464_1", "virtual_account_number": "3176888454", "principal_amount": "10000.00", "settled_amount": "9980.00", "fee_charged": "20.00", "transaction_date": "2024-08-12T16:05:42.464Z", "transaction_indicator": "C", "remarks": "Transfer FROM Chibuzo Eze [SQUAD_TAM_101] TO sandbox sandbox", "currency": "NGN", "alerted_merchant": true, "merchant_settlement_date": null, "frozen_transaction": null, "customer": { "customer_identifier": "SQUAD_TAM_101" }, "virtual_account": { "account_type": "static" } }] } </pre>	
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5. Query Merchants transaction

GET: <https://sandbox-api-d.squadco.com/virtual-account/merchant/transactions>

Objective: Verify that you can query customers transactions.

Expected Response	Merchant System's Response
<pre> { "status": 200, "success": true, "message": "Success", "data": [{ </pre>	

<pre> "transaction_reference": "REFMZNQUKQSL1723478886753_1", "virtual_account_number": "3176888454", "principal_amount": "10000.00", "settled_amount": "9980.00", "fee_charged": "20.00", "transaction_date": "2024-08-12T16:08:06.753Z", "transaction_indicator": "C", "remarks": "Transfer FROM Chibuzo Eze [SQUAD_TAM_101] TO sandbox sandbox", "currency": "NGN", "alerted_merchant": true, "merchant_settlement_date": null, "frozen_transaction": null, "customer": { "customer_identifier": "SQUAD_TAM_101" }, "virtual_account": { "account_type": "static" } }, { "transaction_reference": "REFEJYYAQVWX1723478742464_1", "virtual_account_number": "3176888454", "principal_amount": "10000.00", "settled_amount": "9980.00", "fee_charged": "20.00", "transaction_date": "2024-08-12T16:05:42.464Z", "transaction_indicator": "C", "remarks": "Transfer FROM Chibuzo Eze [SQUAD_TAM_101] TO sandbox sandbox", "currency": "NGN", "alerted_merchant": true, "merchant_settlement_date": null, "frozen_transaction": null, "customer": { "customer_identifier": "SQUAD_TAM_101" }, "virtual_account": { "account_type": "static" } }, { "transaction_reference": "REFR98YBPBFT1723194003193", "virtual_account_number": "9591762626", "principal_amount": "45000.00", "settled_amount": "44910.00", "fee_charged": "90.00", "transaction_date": "2024-08-09T09:00:03.193Z", "transaction_indicator": "C", "remarks": "Transfer FROM Nearby Mall [9591762626] TO sandbox sandbox", "currency": "NGN", "alerted_merchant": true, "merchant_settlement_date": null, "frozen_transaction": null, "customer": { "customer_identifier": "a769d6b3-3cec-48cc-a5cb-f878c9e99eba" }, "virtual_account": { "account_type": "dynamic" } }, } </pre>	
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6. Retrieve VA details

GET: https://sandbox-api-d.squadco.com/virtual-account/customer/{{virtual_account_number}}

Objective: To retrieve VA details.

Expected Response	Merchant System's Response
<pre>{ "status": 200, "success": true, "message": "Success", "data": { "first_name": "Chibuzo", "last_name": "Eze", "mobile_num": "08033455084", "email": "chibuzobryaneze@gmail.com", "customer_identifier": "SQUAD_TAM_101", "virtual_account_number": "3176888454", "beneficiary_account": null } }</pre>	

7. **Retrieve VA details using the customer identifier**

GET: https://sandbox-api-d.squadco.com/virtual-account/{{customer_identifier}}

Objective: Verify that you can query customers' VA details.

Expected Response	Merchant System's Response
<pre>{ "status": 200, "success": true, "message": "Success", "data": { "first_name": "Chibuzo", "last_name": "Eze", "bank_code": "058", "virtual_account_number": "3176888454", "beneficiary_account": null, "customer_identifier": "SQUAD_TAM_101", "created_at": "2024-08-12T16:00:27.484Z", "updated_at": "2024-08-12T16:00:27.484Z" } }</pre>	

Conclusion

Ensure all test scenarios are completed successfully and documented properly. This will confirm that your integration with our static virtual account service is functioning as expected.

SIGN OFF

I _____ on behalf of my organization _____ with MID _____ have completed all these tests on the sandbox environment, implemented a duplicate transaction checker and have confirmed the system is working as expected and have made necessary integrations with this in view.

Sign_____

Date _____