KCB FUNDS TRANSFER API SPECIFICATION DOCUMENT

VERSION 1.2

Introduction

This document seeks to describe the specifications to integrate to the FT API. The API supports Internal Funds Transfer, Transfer to other banks via Pesalink, RTGS, EFT.

Requirements

- A KCB Bank account number
- Indemnity form (Template to be shared by KCB Bank)
- Customer Letter

Request specification

Specification	Description	Sample/Value
Request Type	Http Method	POST
Header - Content-Type	Http content type header	application/json
Request Body		```{
"beneficiaryDetails": "JOHN DOE",
"companyCode": "KE0010001",
"creditAccountNumber": "909099090",
"currency": "KES",
"debitAccountNumber": "37890012",
"debitAmount": 10,
"paymentDetails": "fee payment",
"transactionReference": "MHSGS7883",
"transactionType": "AC",
"beneficiaryBankCode": "19"
}```

Request Parameter Definitions

Field	Description	Sample
beneficiaryDetails	KCB Account Name	JOHN DOE
companyCode		KE0010001
creditAccountNumber	KCB Account to be credited	909099090
currency		KES
debitAccountNumber	KCB Account to be debited	37890012
debitAmount	Amount to be debited from debit account and credited to credit account number.	100
paymentDetails	A brief description for payment reason	Utility payment
transactionReference	A unique transaction code that will be used to track the request lifecycle. This is generated by the 3rd party calling the service and must be unique per transaction.	FTAPI7883TCP
transactionType	A short code to determine type of transaction, that is, KCB Internal Funds Transfer, EFT, RTGS etc. See Appendix 1 for all transaction type codes.	IF
beneficiaryBankCode	Bank code to determine beneficiary's bank. See appendix 2 for all bank codes.	01

Possible Responses

Response	Description

<pre>{
    "fault": {
        "code": 900902,
        "message": "Missing Credentials",
        "description": "Missing Credentials. Make sure your
API request provides required credentials"
    }
}</pre>
	Unauthorized request. Ensure to use consumer key and consumer secret issued on the onboarding process

<pre>{
    "statusCode": "0",
    "statusMessage": "Success",
    "statusDescription": "Request received for processing",
    "merchantID": "263eb626-3fe7-4662-813e-f6f2962219e1",
    "retrievalRefNumber": "PCI663RSS"
}</pre>
	Successful call. Your request is being processed. You will receive the outcome on the Callback URL specified during onboarding

<pre>{
    "statusCode": "1",
    "statusMessage": "Error",
    "statusDescription": "Validation failed: Transaction
failed due to limit rule",
    "merchantID": null,
    "retrievalRefNumber": "GB99JBOD"
}</pre>
	Request failed due to either daily limit or transaction limit as specified on FT portal.

<pre>{
    "statusCode": "1",
    "statusMessage": "Error",
    "statusDescription": "Validation failed: Invalid crucia l
param",
    "merchantID": null,
    "retrievalRefNumber": "AGP46IB"
}</pre>
	Request failed due to either a missing field or an invalid value on the request body.

<pre>{
    "statusCode": "1",
    "statusMessage": "Error",
    "statusDescription": "Validation failed: Retrieval RefN
umber already exist",   "merchantID": null,
    "retrievalRefNumber": "CSS472TCP"
}</pre>
	Request failed because of duplicate transactionReference. Ensure you pass a unique one per request.

Notification

After processing of the request, a notification will be sent to the callback URL provided. Partner should expect a POST request with payload as follows.

Callback/Notification payload	
| | ```json
{
    "ftReference": "FT22060GXZGY",
    "transactionDate": "2022-07-06T11:08:40.019Z",
    "amount": "100",
    "transactionStatus": "SUCCESS",
    "transactionMessage": "Processed Successfully",
    "beneficiaryAccountNumber": "1226938922",
    "beneficiaryName": "JOHN DOE",
    "transactionReference": "CSS472TCP",
    "merchantId": "1d2b13f8-ea62-465c-9fda-e18353579880",
    "debitAccountNumber" : "1279258233"
}
``` |

Notification Parameter Definition

Field	Description	Sample
ftReference	Core banking system transaction Id. Available for successful transactions only.	FT22017MHXT2
transactionDate		2022-07-06T11:08:40.019Z
transactionStatus	Outcome of the request.	SUCCESS/FAILED
transactionMessage		Processed Successfully/ Invalid beneficiary account
beneficiaryAccountNumber	KCB Account to credited.	1226938922
amount		100
transactionReference	Unique transaction Id supplied by partner when initiating request.	CSS472TCP
merchantId	Unique transaction Id received from KCB on request received acknowledgment.	1d2b13f8-ea62-465c-9fda-e18353579880
beneficiaryName	Name of the credited party	JOHN DOE
debitAccountNumber	Debited account number	1226938933

Appendix

1. Transaction Type References

Code	Type
IF	Internal KCB Funds transfer
RT	RTGS
PL	PESALINK
EF	EFT

2. Bank Codes

BANK NAME	PARTICIPANT IDENTIFICATION CODE ON THE NEW IPS (PIC)
KCB	01
Stanchart	02
ABSA	03
Bank of India	05
Bank of Baroda	06
NCBA	07
Prime Bank	10
Coop Bank	11
NBK	12
M-Oriental	14
Citi Bank	16
Habib Bank AG Zurich	17
Middle East Bank	18
Bank of Africa	19
Consolidated	23
Credit Bank	25
Access Bank	26
Stanbic Bank	31
ABC Bank	35
Eco Bank	43
SPIRE Bank	49

Paramount	50
Kingdom Bank	51
Gt Bank	53
Victoria Bank	54
Guardian Bank	55
I&M Bank	57
Development Bank	59
SBM	60
Housing finance	61
DTB	63
Mayfair Bank	65
Sidian Bank	66
Equity Bank	68
Family Bank	70
Gulf African Bank	72
First Community Bank	74
DIB Bank	75
UBA	76
KWFT	78
Faulu Bank	79
Post Bank	99