HUBTEL VERIFICATION
API Reference

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API Change Log

Changes between document issues are cumulative. The latest document issue contains all the changes made in earlier issues.

v2.1 (2024-03-22)

MTN KYC Verification added.

v2.0.8 (2024-02-02)

Hubtel Contacts updated.

v2.0.7 (2024-01-04)

Responses updated.

v2.0.4 (2023-08-14)

Links updated.

v2.0.3 (2023-08-13)

MSISDN Name Query added.

v2.0.1 (2023-06-09)

1.   Card data not found response added.

2.   Http status code added.

v2.0 (2023-06-07)

1. Money Mobile Profile added

2. BankAccountName verification added.

3. Kindly note that v1 is **NOT** deprecated.

v1.5.1 (2023-04-23)

This is the previous issue. Reflects current API responses.

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1.0 Overview of the Hubtel Verification API

The **Hubtel Verification API** allows you to verify your customer's MSISDN name used in sim registration. Kindly check the MSISDN Name Query for more info.

The **Hubtel Verification API** also allows you to check the Mobile Money wallet details of your customers. A merchant can verify details such as name and confirm if a customer is registered on mobile money. The following are the available channels through which a merchant can **verify mobile money details.**

Mobile Money Provider	Channel Name
MTN Ghana	**mtn-gh**
Vodafone Ghana	**vodafone-gh**
AirtelTigo Ghana	**tigo-gh**

The **Hubtel Verification API** also allows you to check the validity of a customer's basic details eg: age, gender, etc., and help decide whether the customer is eligible for a business partnership, etc. by using the ID number of some Ghanaian-issued Cards or Customer's MTN MSISDN.
Currently, the following are the available Ghanaian card types supported.

Card	Id_type
ECOWAS/Ghana Card	**ghanacard**
Voter's ID Card	**voterid**

The **Hubtel Verification API** also allows you to check the bank account name on a bank account Number. Kindly check Bank Account Name query for more info.

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2.0 Getting Started

First, you need to hold a Hubtel Merchant Account to be able to use the Hubtel Verification API.
If you already have a Hubtel account, then skip to **Step 2**.

Step 1: Create a Hubtel Account

Step 2: Have the Account Verified and approved.

2.1 Authentication

For this API, there are two mandatory methods of authentication:

- ## API Keys

You need to authenticate every API request you make to Hubtel Verification API using **Basic Auth**. Authenticate by encoding your username (**API ID**) and password (**API Key**) to **Base64 HTTP Basic Authorization** given in the formula below.

Authorization: Basic {base64_encode(APIiD:APIKey)}

A Base64 encoding of your API keys should have a similar Authorization header appear like this:
Basic a2hlcW2sb3U6bWdhtHd9YW8=. Try a sample basic auth encoding here.

Login to your Hubtel account here to generate your API ID and API Key(s).
Please contact your Retail Systems Engineer to add scopes to your API Keys.

- ## Business IP Whitelisting

You must share your public IP address with your Retail System Engineer for whitelisting.
All API Endpoints are live and only requests from whitelisted IP(s) can reach these endpoints shared in this reference.

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3.0 API Reference

The **Hubtel Verification API** focuses on

1. MSISDN Name Query
2. Mobile Money Registration & Username Query
3. ID Card & MTN KYC Verification Query
4. Bank Account Name Query

3.1 MSISDN Name Query

This endpoint can be used to query the MSISDN name used in sim registration.

To initiate a request, make an HTTP **GET** request to the below URL with the required parameters. Passing your **Hubtel Prepaid Deposit ID** in the endpoint is also mandatory. Find your Prepaid Deposit ID here after logging into your Hubtel Account.

API Endpoint	`https://cs.hubtel.com/commissionservices/{HubtelPrepaidDepositID}/` `3e0841e70afc42fb97d13d19abd36384?destination=={CustomerNumber}`
Request Type	`GET`
Content-Type	`JSON`

Request Parameters			
Parameter	**Type**	**Requirement**	**Description**
HubtelPrepaidDepositID	Number	Mandatory	The merchant's Hubtel Prepaid Deposit Number. Find yours here.
destination	String	Mandatory	The customer's phone number. Accepted formats: `0XXXXXXXXX / 233XXXXXXXXX` `E.g.: "0249111411" / "233249111411"`

- **Sample Request**

```
GET commissionservices/11684/3e0841e70afc42fb97d13d19abd36384?destination=233501431586 HTTP/1.1
Host: cs.hubtel.com
Accept: application/json
Content-Type: application/json
Authorization: Basic endjeOBiZHhza250fT3=
Cache-Control: no-cache
```

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Response Parameters		
Parameter	**Type**	**Description**
ResponseCode	String	The unique response code on the status of the request.
Message	String	The status of the request
Label	String	The description of the response.
Data	Object	An object containing the required data response from the **Verification API.**
Display	String	The detail of the response displayed. E.g. "name"
Value	String	The name registered on the sim.
Amount	Number	A default decimal of 0.0 which is to be ignored.

- **Sample Server Response**

```
{
    "ResponseCode": "0000",
    "Message": "Customer Details",
    "Label": "Customer Details",
    "Data": [
        {
            "Display": "name",
            "Name": "JOSEPH ANNOH",
            "Amount": 0.0
        }
    ]
}
```

3.2 Mobile Money Registration & Username Query

This endpoint can be used to query whether a number is registered on Mobile Money and get the username on the Mobile Money account.

To initiate a request, make an HTTP **GET** request to the below URL with the required parameters. Passing your **Hubtel POS Sales ID** in the endpoint is also mandatory. Find your POS Sales ID here after logging into your Hubtel Account.

API Endpoint	`https://rnv.hubtel.com/v2/merchantaccount/merchants/{Hubtel_POS_Sales_ID}/mobilemoney/verify?channel={channel}&customerMsisdn={CustomerNumber}`
Request Type	`GET`
Content-Type	`JSON`

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Request Parameters			
Parameter	**Type**	**Requirement**	**Description**
Hubtel_POS_Sales_ID	Number	Mandatory	The merchant's Hubtel POS Sales Number. Find yours here.
Channel	String	Mandatory	The mobile money channel provider. Available channels are: **mtn-gh** **vodafone-gh** **tigo-gh**
CustomerMsisdn	String	Mandatory	The customer's mobile money number. Accepted formats: `0XXXXXXXXX / 233XXXXXXXXX` `E.g.: "0249111411" / "233249111411"`

- ## Sample Request

```
GET v2/merchantaccount/merchants/11684/mobilemoney/verify?channel=vodafone-gh&customerMsisdn=0501431586
HTTP/1.1
Host: rnv.hubtel.com
Accept: application/json
Content-Type: application/json
Authorization: Basic endjeOBiZHhza250fT3=
Cache-Control: no-cache
```

Response Parameters		
Parameter	**Type**	**Description**
ResponseCode	String	The unique response code on the status of the request.
Message	String	The status of the request
Data	Object	An object containing the required data response from the **Verification API.**
Name	String	Registered name on the mobile money account.
Status	Number	The status of a mobile wallet.
IsRegistered	Boolean	States if a mobile wallet is registered.
profile	String	This shows the profile of the number. eg "**Subscriber**" means an individual "**Agent**" means a mobile money vendor "**Merchant**" means registered business

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- **Sample Server Response**

```
{
    "Message": "Success",
    "ResponseCode": "0000",
    "Data": {
        "IsRegistered": true,
        "Name": "JOSEPH ANNOH"
        "Status": "active"
        "Profile": "Subscriber"
    }
}
```

Kindly note that v1 doesn't have a Profile parameter. It's only available for v2.

3.3 ID Card & MTN KYC Verification Query

The **Hubtel Verification API** also allows you to check the validity of a customer's basic details e.g.: age, gender, etc., and help decide whether a customer is eligible for a business partnership, etc. by using the ID number of some Ghanaian-issued Cards or Customer's MTN MSISDN.

To initiate a request, request an HTTP GET to the URL below with the required parameters. Passing your **Hubtel POS Sales ID** in the endpoint is also mandatory. Find your POS Sales ID here after logging into your Hubtel Account.

API Endpoint	`https://rnv.hubtel.com/v2/merchantaccount/merchants/{Hubtel_POS_Sales_ID}/idcard/verify?idtype={id_type}&idnumber={id_number}`
Request Type	`GET`
Content-Type	`JSON`

Request Parameters			
Parameter	**Type**	**Requirement**	**Description**
Hubtel_POS_Sales_ID	Number	Mandatory	The merchant's Hubtel POS Sales Number. Find yours here.
idtype	String	Mandatory	Id_type options include 1. **ghanacard** 2. **voterid**
idnumber	String	Mandatory	The customer's ID card number. The accepted format for the **ghanacard** same as printed on the card. **{country}-[9 digit alphanumeric]-[1 digit alphanumeric]** E.g.: **GHA-7XXXXXXXX-0** For MTN KYC verification, parse the customer's

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			MTN number. Accepted formats: **233XXXXXXXXX** and **0XXXXXXXXX** The accepted format for **voterid** same as printed on card (**e.g. 61610xxxx2**)
network	String	Optional	The network provider i.e. **MTN** **Note**: This parameter should only be parsed for MTN KYC verification.

*For the MTN KYC verification, the value for the **idtype** parameter should be **ghanacard**.*

- ### Sample Request (Ghana Card)

```
GET v2/merchantaccount/merchants/11684/idcard/verify?idtype=ghanacard&idnumber=GHA-7xxxxxxx9-7
HTTP/1.1
Host: rnv.hubtel.com
Accept: application/json
Content-Type: application/json
Authorization: Basic endjeOBiZHhza250fT3=
Cache-Control: no-cache
```

- ### Sample Request (Voter ID)

```
GET v2/merchantaccount/merchants/11684/idcard/verify?idtype=voterid&idnumber=61610xxxx2
HTTP/1.1
Host: rnv.hubtel.com
Accept: application/json
Content-Type: application/json
Authorization: Basic endjeOBiZHhza250fT3=
Cache-Control: no-cache
```

- ### Sample Request (MTN KYC Verification)

```
GET
v2/merchantaccount/merchants/11684/idcard/verify?idtype=ghanacard&idnumber=233XXXXXXXXX
&network=MTN HTTP/1.1
Host: rnv.hubtel.com
Accept: application/json
Content-Type: application/json
Authorization: Basic endjeOBiZHhza250fT3=
Cache-Control: no-cache
```

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Response Parameters		
Parameter	**Type**	**Description**
message	String	The status of the request
responseCode	String	The unique response code on the status of the request.
data	Object	An object containing the required data response from the **Verification API.**
name	String	Registered name on the ID Card.
dateOfBirth	String	The birth date of the Card Holder.
gender	String	Gender of Cardholder.
nationalId	String	Ghana card Identification number. **Note**: This parameter is only displayed for MTN KYC verification.

- **Sample Query Response (Ghana Card/Voter ID)**

```
{
    "message": "Success",
    "responseCode": "0000",
    "data": {
        "name": "JOHN DONATUS MILLS",
        "dateOfBirth": "1984 June 23",
        "gender": "MALE"
    }
}
```

- **Sample Query Response (MTN KYC Verification)**

```
{
    "message": "Success",
    "responseCode": "0000",
    "data": {
        "name": "JOHN DONATUS MILLS",
        "dateOfBirth": "1984 June 23",
        "gender": "MALE",
        "nationalId": "GHA-000000000-0"
    }
}
```

- **Sample Query Response (Not Found)**

```
{
    "message": "Not found",
    "responseCode": "3000",
    "data": null
}
```

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3.4 Bank Account Name Query

This endpoint can be used to **query** whether a bank account name is associated with a bank account number on Hubtel.

The following are **available Bank channels** through which a merchant can **query** a bank account name associated with a bank account number on Hubtel.

Bank Channel	BankCode
STANDARD CHARTERED BANK	300302
ABSA BANK GHANA LIMITED	300303
GCB BANK LIMITED	300304
NATIONAL INVESTMENT BANK	300305
ARB APEX BANK LIMITED	300306
AGRICULTURAL DEVELOPMENT BANK	300307
UNIVERSAL MERCHANT BANK	300309
REPUBLIC BANK LIMITED	300310
ZENITH BANK GHANA LTD	300311
ECOBANK GHANA LTD	300312
CAL BANK LIMITED	300313
FIRST ATLANTIC BANK	300316
PRUDENTIAL BANK LTD	300317
STANBIC BANK	300318
FIRST BANK OF NIGERIA	300319
BANK OF AFRICA	300320
GUARANTY TRUST BANK	300322
FIDELITY BANK LIMITED	300323
SAHEL - SAHARA BANK (BSIC)	300324
UNITED BANK OF AFRICA	300325
ACCESS BANK LTD	300329
CONSOLIDATED BANK GHANA	300331
FIRST NATIONAL BANK	300334
GHL BANK	300362

To initiate a request, make an HTTP **GET** request to the below URL with the required parameters. Passing your **Hubtel POS Sales ID** in the endpoint is also mandatory. Find your POS Sales ID here after logging into your Hubtel Account.

API Endpoint	`https://rnv.hubtel.com/v2/merchantaccount/merchants/{Hubtel_POS_Sales_ID}/bank/verify/{bankcode}/{bankAccountNumber}`
Request Type	`GET`
Content-Type	`JSON`

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```
GET v2/merchantaccount/merchants/11684/bank/verify/300312/144100225608 HTTP/1.1
Host: rnv.hubtel.com
Accept: application/json
Content-Type: application/json
Authorization: Basic endjeOBiZHhza250fT3=
Cache-Control: no-cache
```

Response Parameters		
Parameter	Type	Description
ResponseCode	String	The unique response code on the status of the request.
Message	String	The status of the request
Data	Object	An object containing the required data response from the **Verification API.**
Name	String	Registered name of the Bank Account.

- ## Sample Successful Query Response

```
{
    "message": "Success",
    "responseCode": "0000",
    "data": {
        "name": "JOHN DOE"
    }
}
```

- ## Sample Failed Query Response

```
{
    "message": "Account number is invalid",
    "responseCode": "2001",
    "data": null
}
```

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4.0 API Response Codes

The Hubtel Recurring Payments API uses standard HTTP error reporting. Successful requests return HTTP status codes in the 2xx. Failed requests return status codes in 4xx and 5xx.

Response Codes are included in the JSON response body, which contains information about the error or status:

HTTP StatusCode	ResponseCode	Description	Required Action
200	0000	The request has been processed successfully.	• None
424	2001	Failed dependency	• Data currently not available and might take a while to sync with external source.
400	2001	Account number is invalid	• Kindly pass a valid Account number.
404	3000	• AirtelTigo Exception: Invalid Account • Vodafone Exception: Invalid Account • MTN Exception: Account Holder with FRI Not Found • Not Found	• Number not registered with the Telco • Card might be newly issued or invalid. The cardholders would have to reach out to the card issuer for further assistance.
400	4000	• Missing required parameter CustomerMsisdn	• Try again with a well-formed valid request.
401	4101	• The business you're trying to pay isn't fully set up to receive payments at the moment. Please try again later.	• Pass the correct POS Sales ID in the request.

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