Kora Public APIs

Our APIs enable payment processing on your platform which collects your customers' payment information securely on the web or mobile and creates payments.

The Kora API gives you access to pretty much all the features you can use on our dashboard and lets you extend them for use in your application.

Before you do anything, you should **create** a free Kora account that you can test the API against.

Whether you're building a platform that needs to get sellers paid or building applications to do more with Korap integrations. We will provide you with test keys that you can use to make API calls.

Get Started

`Base URL - https://api.korapay.com/merchant`

1. **API Keys**
2. **Test & Live Modes**
3. **Testing your Integration**
4. **Webhooks**

Authentication

Every endpoint requires some form of authentication using a bearer token header. The key required for each request can either be a secret key or a public key.

APIs requiring secret key

The following groups API endpoints require secret key for authentication

`Authorization: Bearer sk_live_****`

- Pay-ins
- Payouts
- Virtual Accounts
- Balances
- Verification

APIs requiring public key

The following group API endpoint requires public key for authentication

`Authorization: Bearer pk_live_****`

- Miscellaneous

Responses

Success Response

```json
{
  "status": "true",
  "message": "Transaction retrieved successfully",
  "data": {...}
}
```

Field	Data Types	Description
status	string	A boolean that lets you know if the request was successful or not.
message	string	A summary of the response based on the status. For example, when retrieving a list of transactions, it would read "Transaction retrieved successfully". However, In the event of an error, the message key will contain a general description of the error.
data	object	This contains the information specific to your request. It can be an object or an array depending on the request. A request to retrieve a list of transactions would return an array while a

Webhook Request Body

Field	Data Type	Description
event	string	transfer.success or transfer.failed
data	object	object containing transaction details: amount, fee, currency, status, reference
data.amount	number	transaction amount
data.fee	number	transaction fee
data.currency	string	transaction currency
data.status	string	transaction status. This can success or failed
data.reference	string	transaction reference

Errors

Korapay API errors are expressed as a combination of HTTP status codes and an accompanying JSON body providing required detail where possible.

```json
{
    "status": false,
    "message": "Invalid request data",
    "data": {
        "amount": {
            "message": "amount is required",
            "customErrorMessage": "amount is required"
        }
    }
}
```

```json
{
    "status": false,
    "message": "insufficient funds in wallet balance.",
    "data": null
}
```

Field		Description
status	string	A boolean that lets you know if the request was successful or not.
message	string	A summary of the response bases on the status. For example, when the request is caused by a validation error, the message will read **Invalid request data** however when it's not a validation error, the message would hold the actual error for example, **Insufficient funds**
data	object	This contains the information specific to the error. For validation errors, the data would contain the key that failed validation and the **key.message** would contain the

HTTP Status Codes

Status code	Description
200,201	This indicates that the request was successfully made and the action was carried out. However, check the data object of the response to confirm the status of the charge or verification. This can either be **success**, **failed** or **processing**
400	This indicates the validation error or client-side error. Check the **message** and **data** object of the response to confirm the exact reason for the error.
401	This indicates that the request was not authorized, This can either be caused by an invalid **secret key, public key** or an improperly formed authorization header.
403	This indicates permission has not been granted to the resource the request is made to.
404	This indicates the resource meant to be accessed does not exist.
409	This indicates that an action meant to be performed

Pay-ins

Pay-ins (also called Collections) are inbound payments or fund transfers that you receive into your merchant account. These APIs allow you to collect funds from your customers through bank transfers and card APIs.

Card

Card payments make up one of the most convenient ways customers pay online. Korapay supports major card schemes and enables you to receive debit card payments from your customers. The following APIs are specific to charging cards

POST Charge Card - step 1   🔒

https://api.korapay.com/merchant/api/v1/charges/card

The endpoint requires that your encrypt the JOSN payload before making the request. See the guide here for more detail on encryption.

Request Body

Field	Data Type	Description
charge_data	string	`Required` Encrypted charge data

Successful Response Body

Field	Data Type	Description
status	string	Request status
message	string	Request status message
data	object	The object containing charge details
amount	number	Amount to charge
amount_charged	number	Total amount charged
auth_model	string	The authentication model to be used to complete charge e.g `OTP`, `3DS`, `AVS`, `PIN`
currency	string	The currency for the charge
fee	number	The fee charged for this transaction
vat	number	The value added tax for this transaction
response_message	string	The response message of the transaction

Failed Response Body

Field	Data Type	Description
status	string	Request status
message	string	Request status message
code	string	Encrypted payment data
data	object	object containing extra information about the error

AUTHORIZATION Bearer Token

Token   <token>

Body raw (json)

  json

```
{
    "charge_data": "0e4ac0875daffa6d0538c4948126bf13:b78c21dc2314cf947cb0a514b1a6c865c3e0a0ff59
}
```

POST   Authorize Card Charge - step 2 🔒

https://api.korapay.com/merchant/api/v1/charges/card/authorize

This endpoint is used to complete the charge if extra authorization is required. Authorization required could be PIN, OTP, or 3DS. Follow the guide here for details

Request Body

Field	Data Type	Description
transaction_reference	string	`Required` The reference gotten from the previous `charge request`
authorization	object	`Required` The object containing details for authorization
pin	string	Transaction pin of the card to charge if the auth_model is `PIN`
otp	string	one time password to be used to complete the request if the auth_model is `OTP`
avs	object	object containing AVS details. This should be present if the auth_model is `AVS`
state	string	The state registered with the card. Required if auth_mode is `AVS`
city	string	The city registered with the card. Required if auth_mode is `AVS`
country	string	The country registered with the card. Required if auth_mode is

Successful Response Body

Field	Data Type	Description
status	string	Request status
message	string	Request status message
data	object	object containing charge details
amount	number	Amount to charge
amount_charged	number	Total amount charged
auth_model	string	The authentication model to be used to complete charge e.g `OTP`, `3DS`, `AVS`, `PIN`
currency	string	The currency for the charge
fee	number	The fee charged for this transaction
vat	number	The value added tax for this transaction
response_message	string	The response message of the transaction
payment_reference	string	The reference for this payment

AUTHORIZATION Bearer Token

Token   sk_******

Body raw (json)

```json
{
    "transaction_reference": "KPY-CA-k1jSSmC1GXue",
    "authorization": {
        "pin": "1234"
    }
}
```

POST   Resend OTP   🔒

https://api.korapay.com/merchant/api/v1/charges/card/resend-otp

This endpoint allows you to resend otp in situation where the initial otp recieved has expired or was not recieved at all.

AUTHORIZATION Bearer Token

Token   sk_******

Body raw (json)

```json
{
    "transaction_reference": "KPY-CA-m9XzUbv4KytR"
}
```

Bank Transfer

One way to accept bank transfer payments is by using our Bank Transfer API. For more detailed guidance on how to use this API see here

POST   **Bank Transfer**   🔒

https://api.korapay.com/merchant/api/v1/charges/bank-transfer

This API allows you to create a virtual account for your customers to perform a one-time payment.

AUTHORIZATION Bearer Token

Token   sk_******

Body raw (json)

```json
{
    "account_name": "Demo account",
    "amount": 1500,
    "currency": "NGN",
    "reference": "your-transaction-reference-001",
```

```json
    "customer": {
        "name": "John Doe",
        "email": "johndoe@gmail.com"
    }
}
```

Virtual Bank Account

Virtual Bank Accounts (or Virtual Accounts) are a special type of bank account that you can use to receive payments from your customers multiple times. For more details on Virtual accounts, see here

POST   Create a Virtual Bank Account

https://api.korapay.com/merchant/api/v1/virtual-bank-account

This endpoint is used to create a virtual account. Pass your secret key in your authorization headers and the request parameters as shown below

AUTHORIZATION Bearer Token

Token   <token>

Body raw (json)

```json
json

{
    "account_name": "Steph James",
    "account_reference": "your-account-reference-001",
    "permanent": true,
    "bank_code": "107",
    "customer": {
        "name": "Don Alpha",
        "email": "don_alpha@email.com"
    }
}
```

GET   Get a Virtual Bank Account Details

https://api.korapay.com/merchant/api/v1/virtual-bank-account/:accountReference

This API allows you to retrieve the details of a virual account.

AUTHORIZATION Bearer Token

Token	<token>

PATH VARIABLES

accountReference	your-account-reference-001
	The virtual account reference

GET Get Virtual Bank Account Transactions 🔒

https://api.korapay.com/merchant/api/v1/virtual-bank-account/transactions?account_number=7650000006

This API is used to retrieve a list of transaction that has been performed on the virtual account.

AUTHORIZATION Bearer Token

Token	sk_******

PARAMS

account_number	7650000006
	The virtual account number

POST Credit Sandbox Virtual Bank Account 🔒

https://api.korapay.com/merchant/api/v1/virtual-bank-account/sandbox/credit

This endpoint allows you to test your virtual account by funding it. This API is only available in the sandbox environment.

AUTHORIZATION Bearer Token

Token	sk_******

Body raw (json)

```json
{
    "account_number": "1110000395",
    "amount": 100,
    "currency": "NGN"
}
```

Mobile Money

We currently only support payments in Kenyan Shillings and Ghanaian Cedis. For Kenya, we support the following wallets; Mpesa, Airtel, and Equitel. While for Ghana we support; MTN Momo and Airtel Tigo. Here are some test mobile money numbers we created to help you simulate different scenarios for mobile money payments as you integrate

POST   Charge Mobile Money - Step 1 🔒

https://api.korapay.com/merchant/api/v1/charges/mobile-money

To charge a customer, you will need to collect the necessary payment information from the customer. Here are the request parameters.

Parameter	Type	Required	Description
reference	String	True	A unique reference for the payment. The reference must be at least 8 characters long.
amount	Number	True	The amount for the charge
currency	String	True	The currency for the charge
redirect_url	String	False	A URL to which we can redirect your customer after their payment is complete
customer	Object	True	The information of the customer you want to charge
customer.name	String	False	The name of your customer

| customer.email | String | True | The email of your customer |

AUTHORIZATION Bearer Token

Token   sk_******

Body raw (json)

```json
{
    "amount": 701,
    "currency": "GHS",
    "reference": "idkMain27105551024",
    "description": "Payment for a emilokan",
    "notification_url": "https://webhook.site/1c209942-1a66-4cdf-a7ab-78d9cc684ad2",
    "redirect_url": "https://webhook.site",
    "customer": {
        "name": "John Doe",
        "email": "johnd@example.com"
    },
    "merchant_bears_cost": true,
    "mobile_money": {
      "number": "233240000000"
    }
}
```

POST   Authorize Mobile Money - Step 2

https://api.korapay.com/merchant/api/v1/charges/mobile-money/authorize

The next step is based on the auth model returned in the previous response after initiating the charge. There are 2 ways of authorizing a transaction `OTP` and `STK_PROMPT`.

Authorizing an OTP transaction

After making the request to charge the number, if the status of the transaction is processing and auth_model is OTP, this means an OTP has been sent to the wallet owner's phone. You would need to collect the OTP in order to authorize the transaction.

Collect the OTP sent to the customer's phone and make a request to our authorize endpoint with the OTP and the transaction reference.

If the OTP verification is successful, an STK prompt will be sent to the wallet owner's phone for him to enter his PIN.

Body raw (json)

```json
{
    "reference": "KPY-CA-hVuzyZ4qPGGV",
    "token": "123456"
}
```

POST   Resend OTP 🔒

https://api.korapay.com/merchant/api/v1/charges/mobile-money/resend-otp

This endpoint allows you to resend OTP in a situation where the initial OTP recieved had expired or was not recieved at all.

Body raw (json)

```json
{
    "transaction_reference": "KPY-CA-8pWT28OW7RJM"
}
```

POST   Resend STK 🔒

https://api.korapay.com/merchant/api/v1/charges/mobile-money/resend-stk

This endpoint allows you to resend the STK prompt in a situation where the initial STK prompt recieved had expired or was not recieved at all.

Token sk_******

Body raw (json)

```json
{
    "transaction_reference": "KPY-CA-8pWT28OW7RJM"
}
```

POST **Authorize STK Mobile Money - (Sandbox)** 🔒

https://api.korapay.com/merchant/api/v1/charges/mobile-money/sandbox/authorize-stk

Authorizing an STK transaction

This endpoint allows you to authorize the transaction in the Sandbox environment. It is meant to simulate a wallet owner entering their wallet PIN at the STK prompt.

Note that you can only call this endpoint with your test secret key.

AUTHORIZATION Bearer Token

Token {{test_secret_key}}

Body raw (json)

```json
{
    "reference": "KPY-CA-hVuzyZ4qPGGV",
    "pin": "1234"
}
```

Checkout Redirect

POST   Initalize Charge

🔒

https://api.korapay.com/merchant/api/v1/charges/initialize

The Charge API allows you to configure payment channel of your choice when initiating a payment.

Request Body

Field	Data Type	Description
amount	number	`Required` The amount to charge the customer
redirect_url	string	`Optional` The URL to redirect your customer when the transaction is complete.
currency	string	`Required` The currency in which the customer should be charged.
reference	string	`Required` Your transaction reference. Must be unique for every transaction.
channels	array	`Optional` Allowed payment channels for this transaction. Example `['card', 'bank_transfer', 'mobile_money']` .
default_channel	string	`Optional` The channel that shows up when the modal is instantiated. Example `bank_transfer`

Successful Response Body

Field	Data Type	Description
status	boolean	request status `true`
message	string	request status message
data	object	object containing charge details: reference, checkout_url
reference	string	charge reference
checkout_url	string	checkout url to be used to complete the payment

Failed Response Body

Field	Data Type	Description
status	boolean	request status `false`
error	string	error returned
message	string	error description
data	object	error data

AUTHORIZATION Bearer Token

Token <token>

Body raw (json)

```json
{
    "amount": 100,
    "redirect_url": "https://korapay.com?order=1234",
    "currency": "NGN",
    "reference": "your-transaction-x",
    "narration": "Payment for product Y",
    "merchant_bears_cost": false,
    "customer": {
        "name": "Chigozie Madubuko",
        "email": "chigoziemadubuko@gmail.com"
    },
    "notification_url": "https://webhook.site/8d321d8d-397f-4bab-bf4d-7e9ae3afbd50"
}
```

GET Query Charge

https://api.korapay.com/merchant/api/v1/charges/:reference

This endpoint returns the status and details of a charge through the reference.

URL Parameters

Field	Data Type	Description
reference	string	the unique charge reference

Successful Response Body

Field	Data Type	Description
status	string	request status
message	string	request status message
data	object	object containing transaction details
data.reference	string	the transaction unique reference
data.amount	money	transaction amount
data.amount_paid	money	the amount paid by the customer
data.amount_accepted	money	the amount accepted by Kora. Its value is based on the configuration for overpayment and underpayment. For pay with bank transfer, this is the amount that must be credited to your customer.
money	transaction fee	

Failed Response Body

Field	Data Type	Description
status	string	request status true/false
error	string	error returned
message	string	request status description
data	string	error data

AUTHORIZATION Bearer Token

Token   sk_******

PATH VARIABLES

reference   your-transaction-reference-001

GET **https://orchard-api.anmgw.com/sendRequest**

https://orchard-api.anmgw.com/sendRequest

HEADERS

Authorization

BAKkcA8kJyuKeHejkvi2mGY65N8S76rKGoT0rkBFtHSSwPbY5Sr7PFmVtzgOWyI NNn5wtEVjuoaiQ1fH2ADiyA==:76c1572e566d55c8c0296a5e4c74615a1345a10 1724b53eae0de4c8db488ddbf

Body raw (json)

```json
{
    "amount": "100",
    "callback_url": "https://webhook.site/a80c45ca-2abd-4a82-883b-01edf3e5f4d7",
    "customer_number": "23324643471",
    "exttrid": "KPY-reference-123456123",
    "nw": "MTN",
    "reference": "kora-reference-123456123",
    "service_id": "794",
    "trans_type": "CTM",
    "ts": "2025-02-26 09:57:44"
}
```

Payouts

Payouts, also sometimes called Disbursements, are outbound fund transfers from your merchant account to any bank account.

You can easily create and manage your payouts directly from your dashboard or through Korapay's Payout API. These APIs enable you to send payments via a simple, secured process that requires only the bank information of the recipients.

Disbursements Channels

- Bank accounts
- Mobile Money

AUTHORIZATION Bearer Token

Token   sk_******

Single Payout

POST   **Single Payout to Bank Account**   🔒

https://api.korapay.com/merchant/api/v1/transactions/disburse

This endpoint is used to initiate a single disbursement to bank account.

Request Body

Field	Data Type	Description
reference	string	`Required` unique transaction reference
destination	object	`Required`
destination.type	string	`Required` can be bank_account
destination.amount	number	`Required` transaction amount
destination.currency	string	`Required` transaction amount currency e.g. NGN
destination.narration	string	`Optional` transaction narration or description
destination.bank_account	object	`Required` if destination type is `bank_account`
destination.bank_account.bank	string	`Required` recipient bank code. Bank_codes on testmode with Test keys to simulate a successful transaction are `044`, `033`, `058` i.e. Access, UBA and GTB respectively other banks would simulate a failed transaction on

Successful Response Body

Field	Data Type	Description
status	string	request status
message	string	request status message
data	object	object containing transaction details:amount, fee, narration, currency, status, reference, customer
amount	string	transaction amount
fee	string	transaction fee
currency	string	transaction currency
status	string	transaction status. Note that this would be `processing` upon initiating the transfer and eventually updated to `success` or `failed` once we process the transfer
reference	string	transaction reference
narration	string	transaction narration

AUTHORIZATION Bearer Token

Token   sk_******

Body raw (json)

```json
{
    "reference": "your-unique-transaction-reference-001",
    "destination": {
        "type": "bank_account",
        "amount": "100",
        "currency": "NGN",
        "narration": "Test Transfer Payment",
        "bank_account": {
            "bank": "033",
            "account": "0000000000"
        },
        "customer": {
            "name": "John Doe",
```

```
            "email": "johndoe@email.com"
          }

      }
  }
```

POST   **Single Payout to Mobile Money**   🔒

https://api.korapay.com/merchant/api/v1/transactions/disburse

This endpoint is used to initiate single disbursement to mobile money.

Request Body

Field	Data Type	Description
reference	string	`Required` unique transaction reference
destination	object	`Required`
destination.type	string	`Required` This should be `mobile_money`
destination.amount	number	`Required` transaction amount
destination.currency	string	`Required` transaction currency e.g. KES, GHS
destination.narration	string	`Optional` transaction narration or description
destination.mobile_money	object	`Required` if destination type is `mobile_money`
destination.mobile_money.operator	string	`Required` the recipient's mobile money operator
destination.mobile_money.mobile_number	string	`Required` recipient mobile money number
destination.customer	object	`Required`

Successful Response Body

Field	Data Type	Description
status	string	request status
message	string	request status message
data	object	object containing transaction details: amount, fee, narration, currency, status, reference, customer
amount	string	transaction amount
fee	string	transaction fee
currency	string	transaction currency
status	string	transaction status. Note that this would be `processing` upon initiating the transfer and eventually updated to `success` or `failed` once we complete the transfer
reference	string	transaction reference
narration	string	transaction narration

AUTHORIZATION Bearer Token

Token   sk_******

Body raw (json)

```json
{
    "reference": "your-unique-transaction-reference-002",
    "destination": {
        "type": "mobile_money",
        "amount": "100",
        "currency": "KES",
        "narration": "Test Transfer Payment 008",
        "mobile_money": {
            "operator": "safaricom-ke",
            "mobile_number": "256700000000"
        },
        "customer": {
            "name": "John Doe",
```

```
            "email": "johndoe@email.com"
        }

    }
}
```

Bulk Payout

Similar to making a single payout to a bank account via API, you can also use our API to make payouts to multiple bank accounts.

When you initiate a bulk payout request, the disbursement is made from your balance. We send a webhook notification after each individual payout in the batch is completed. In addition, we send an email notification when the bulk payout is initiated, and another when it is complete. For more details, see here

AUTHORIZATION Bearer Token

This folder is using Bearer Token from folder Payouts

POST **Disburse to Multiple Bank Accounts**   🔒

  https://api.korapay.com/merchant/api/v1/transactions/disburse/bulk

This endpoint is used when initiating a bulk payout

AUTHORIZATION Bearer Token

Token   sk_******

Body raw (json)

```json
{
    "batch_reference": "payout_batch_reference",
    "description": "test bulk transfer",
    "merchant_bears_cost":true,
    "currency": "NGN",
    "payouts": [
        {
            "reference": "001_bulktransfer_b",
            "amount": 1500,
            "type": "bank_account",
            "narration": "Test transfer to 54B Developers"
```

```
            "narration": "Test transfer to F4B Developers",
            "bank_account": {
                "bank_code": "044",
                "account_number": "0000000000"
            },
            "customer": {
                "name": "Chijioke",
                "email": "cjaytechguy@gmail.com"
            }
        },
        {
            "reference": "002_bulktransfer_b",
            "amount": 2000,
            "type": "bank_account",
            "narration": "Test transfer to F4B Developers",
            "bank_account": {
                "bank_code": "033",
                "account_number": "0000000000"
            },
            "customer": {
                "name": "Chijioke",
                "email": "cjaytechguy@gmail.com"
            }
        },
        {
            "reference": "003_bulktransfer_b",
            "amount": 3000,
            "type": "bank_account",
            "narration": "Test transfer to F4B Developers",
            "bank_account": {
                "bank_code": "044",
                "account_number": "0000000000"
            },
            "customer": {
                "name": "Chijioke",
                "email": "cjaytechguy@gmail.com"
            }
        }
    ]
}
```

GET   Query Payouts in a Batch

https://api.korapay.com/merchant/api/v1/transactions/bulk/:bulk_reference/payout

You can also fetch all the payouts in a batch with this endpoint. It returns an array of payouts.

AUTHORIZATION Bearer Token

Token   sk_******

PATH VARIABLES

| bulk_reference | | The bulk reference |

GET   Query Bulk Transaction Details 🔒

https://api.korapay.com/merchant/api/v1/transactions/bulk/:bulk_reference

This endpoint is used to fetch the details of an initiated bulk payout. It also returns the status of the bulk payout which could be `pending`, `failed`, or `complete`

AUTHORIZATION Bearer Token

| Token | | sk_****** |

PATH VARIABLES

| bulk_reference | | The bulk reference |

GET   Verify Payout Transaction 🔒

https://api.korapay.com/merchant/api/v1/transactions/:transactionReference

This endpoints returns the status and details of a disbursement through the reference.

URL Parameters

Field	Data Type	Description
transactionReference	string	unique reference

Successful Response Body

Field	Data Type	Description
status	string	request status
message	string	request status message
data	object	object containing transaction details: amount, fee, narration, currency, status, reference, customer etc.
data.fee	money	transaction fee
data.reference	string	unique transaction identifier
data.amount	money	transaction amount
data.narration	string	purpose of transaction
data.currency	string	transaction currency e.g. NGN
data.status	string	gives an overview status of the transaction ie. was the payment made successfully or not. It can be **processing**, **failed** or **success**
data.trace_id	string	Trace ID can be shared with the bank to trace a transaction

Failed Response Body

Field	Data Type	Description
status	string	request status true/false
error	string	error returned
message	string	request status description
data	string	error data

AUTHORIZATION Bearer Token

Token   sk_******

PATH VARIABLES

transactionReference   your-unique-transaction-reference-001

                                   The transaction reference to verify

Verification

The Verification API allows you perform KYC processes.

POST   **Bank Account Resolve**

https://api.korapay.com/merchant/api/v1/misc/banks/resolve

This resolves bank account.

Request Body

Field	Data Type	Description
bank	string	`Required` bank code of account number
account	string	`Required` account number to be resolved

Successful Response Body

Field	Data Type	Description
status	string	request status
message	string	request status message
data	string	object containing transaction details:bank_name, bank_code, account_number, account_name

Failed Response Body

Field	Data Type	Description
status	string	request status true/false
error	string	error returned
message	string	request status description
data	string	error data

HEADERS

Content-Type	application/json

Body raw (json)

```json
{
    "bank": "052",
    "account": "1234567890",
    "currency": "NGN"
}
```

Balances

Your Balance on Korapay simply represents how much funds you have in your Korapay account. Getting balance information can be useful for reconciliatory purposes, preventing failures from insufficient funds, or even fraud detection.

GET   Get Balances   🔒

https://api.korapay.com/merchant/api/v1/balances

This API allows you to retrieve your pending and available balances

Successful Response Body

Field	Data Type	Description
status	string	request status
message	string	request status message
data.currency	object	The currency can be NGN, USD or any of the currencies available for you.
data.currency.pending_balance	number	This refers to funds that have been received but are yet to be settled to you.
data.currency.available_balance	number	This represents funds that are available and ready for you to use

- to withdraw or to make payouts.

Currency Conversion

Get exchange rates and convert between currencies in real-time with the Exchange Rate APIs.

Our Currency Conversion product enables you to convert amounts between various currencies using up-to-date exchange rates. The suite of APIs supports fetching the latest exchange rates, converting currency amounts, and retrieving historical conversion transactions.

POST   Initiate Exchange Rate Conversion

https://api.korapay.com/merchant/api/v1/conversions/rates

You can use the exchange rate API to get the latest rate for any currency pair. It can be used on its own or before starting a currency conversion

Request Body

Field	Data Type	Description
from_currency	string	The currency in which the user is converting from
to_currency	string	The currency in which the user wants to convert to
amount	number	The amount to be converted
reference	string	A string to reference this user. This can be a customer ID, a session ID, or similar, and can be used to reconcile the conversion

Successful Response Body

Field	Data Type	Description
status	string	request status
message	string	request status message
data	object	object containing transaction details: reference, rate, expiry_in_seconds and other details

Token   sk_******

Body raw (json)

```json
{
    "amount": 4000,
    "from_currency": "NGN",
    "to_currency": "USD",
    "reference": "2ccdb7da-e732-4610-a17f-5abfb7617d90"
}
```

POST   Complete Exchange Rate Conversion

https://api.korapay.com/merchant/api/v1/conversions/

After you get the exchange rate for the currency pair, you can use this endpoint to complete the currency conversion

Request Body

Field	Data Type	Description
rate_reference	string	`required` A string to reference the rate that was gotten for the amount
amount	number	`required` The amount to be converted
from_currency	string	`required` The currency in which the user is converting from
to_currency	string	`required` The currency in which the user wants to convert to
customer_name	string	`required` Name of customer initiating
customer_email	string	`optional` Email of the customer initiating
narration	string	`optional` Description

Successful Response Body

Field	Data Type	Description
status	string	request status
message	string	request status message
data	string	object containing transaction details: converted_amount, exchange_rate and other details

AUTHORIZATION Bearer Token

Token   sk_******

Body raw (json)

```json
json

{
    "amount": 10,
    "from_currency": "NGN",
    "to_currency": "USD",
    "rate_reference": "2ccdb7da-e732-4610-a17f-5abfb7617d90",
    "customer_name": "John",
```

```
    "customer_name": "John",
    "customer_email": "jdoe@gmail.com",


    "narration": "sample narration"
}
```

GET   Fetch Exchange Rate Conversions 🔒

https://api.korapay.com/merchant/api/v1/conversions/?page=1&limit=2

This API allows you to retrieve the history of your currency conversion transactions.

Successful Response Body

Field	Data Type	Description
status	string	request status
message	string	request status message
data.history	array	This contains the list of balance history records. The array contains objects where each object has the history information

AUTHORIZATION Bearer Token

Token   sk_******

PARAMS

page   1

limit   2

GET   Fetch Exchange Rate Conversion 🔒

https://api.korapay.com/merchant/api/v1/conversions/:reference

This API allows you to retrieve your pending and available balances

Successful Response Body

Field	Data Type	Description
status	string	request status
message	string	request status message
data	object	object containing currency conversion transaction details

PATH VARIABLES

reference

Miscellaneous

The Miscellaneous APIs are supporting APIs that can be used to provide more details to other APIs.

GET   List Banks   🔒

https://api.korapay.com/merchant/api/v1/misc/banks?countryCode=NG

Get a list of all supported banks and their properties

PARAMS

countryCode   NG

GET   List MMO   🔒

https://api.korapay.com/merchant/api/v1/misc/mobile-money?countryCode=GH

Get a list of all supported mobile money operators and their properties

AUTHORIZATION Bearer Token

Token   {{public_key}}

PARAMS

countryCode   GH

                                             KE for KES, GH for GHS