PayAngel®

Global Payments, Local Simplicity

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DISBURSEMENT API DOCUMENTATION

DOCUMENT INFORMATION

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TABLE OF CONTENT

Introduction

Welcome to our versatile API! Our platform offers an intelligent interface to interact with various service providers based on your specific requests.

For interactions with our API, you'll be required to make HTTP requests to designated endpoints and include your authentication credentials in the `Authorization` header. This authorization uses Basic Authentication scheme, where your username serves as the public key and your private key is the password (encoded using Base64).

To obtain your public key (username) and private key (password), you'll need to contact our sales team for more details.

How It Works

Whenever you submit a request through our API, we will intelligently select the most suitable provider to fulfill the request. This selection is based on factors like cost-effectiveness, speed, and reliability of the providers. Our system keeps track of the provider used to fulfill your request, making it easy for you to query transaction status in the future.

Sample Request

```
GET /api/data HTTP/1.1
Host: disbursement.payangel.com
Authorization: Basic {Base64 encoded "username:password"}
```

Sample Response

```
{
  "code": "<code>",
  "message": "description of response code",
  "details": {
    "status": "success"
  }
}
```

For more detailed information on available endpoints, parameters, and how to query transaction status, please refer to the sections below.

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Disbursement

The Disbursement API enables users to initiate and manage disbursements programmatically, facilitating seamless transfer of funds from your platform to a recipient's bank account or mobile money account.

Key Features

• Fast and reliable
• Supports multiple providers (intelligently selected base on transaction)
• Supports multiple currencies
• Instant transactions
• Real-time tracking
• Real-time reconciliation
• Support Callback

Endpoints

This API is used for transferring funds from a sender to a recipient. To initiate a new disbursement transaction, providing essential details such as recipient information, amount, and currency to endpoint
https://disbursement.payangel.com/api/sendmoney

Field	Type	Yes/No	Description
transactionId	string	Yes	Unique ID for payout transaction
senderFirstName	string	Yes	The first name of the sender
senderMiddlename	string	No	The middle name of the sender
senderLastName	string	Yes	The last name of the sender
senderPhone	string	No	Phone number of the sender
countryTo	string	Yes	The destination ISO country code. e.g. GH
countryFrom	string	Yes	The origination ISO country code. e.g. US
sendingCurrency	string	Yes	The currency code of the sender e.g. USD
receivingCurrency	string	Yes	The currency code of the receiver e.g. GHS
destinationAmount	Number	Yes	The amount to be sent to receiver
beneficiaryFirstName	string	Yes	The beneficiary first name
beneficiaryMiddleName	string	No	The beneficiary middle name
beneficiaryLastName	string	Yes	The beneficiary last name
transferType	string	Yes	The type of transaction. Possible values are Mobile or Bank
bankAccountNumber	string	No	The recipient bank account number
bankName	string	No	The recipient bank name
bankBranch	string	No	The recipient bank branch
bankCode	string	No	The recipient bank code. See appendix A for list of PayAngel bank code
mobileNetwork	string	No	The beneficiary mobile money network
mobileNumber	string	No	The beneficiary mobile money number
transferReason	string	Yes	The reason for the payout
callbackurl	string	No	The callback URL to receive response
customer_ref	string	Yes	The sender/customer reference number
purposeDetails	string	No	Additional details about the transaction

** When the transferType is Bank, the bankAccountNumber, bankName, bankBranch and bankCode are required.
** When the transferType is Mobile, the mobileNetwork and mobileNumber are required.
** The optional fields can be left blank or not included in the request.

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Sample Request

```
POST api/sendmoney HTTP/1.1
Host: disbursement.payangel.com
Content-Type: application/json
Authorization: Basic {Base64 encoded "username:password"}
{
  "transactionId": "7368591",
  "senderFirstName": "John",
  "senderMiddleName": null,
  "senderLastName": "Test",
  "senderPhone": "0842634652",
  "senderAddress": "456 Permanent Ave, Paris, France",
  "countryTo": "US",
  "countryFrom": "GH",
  "sendingCurrency": "USD",
  "beneficiaryFirstName": "John",
  "beneficiaryLastName": "Doe",
  "receivingCurrency": "GHS",
  "destinationAmount": "10.00",
  "transferType": "Mobile",
  "bankAccountNumber": "",
  "bankName": "",
  "bankBranch": "Accra",
  "bankCode": "",
  "mobileNetwork": "orange",
  "mobileNumber": "0842634652",
  "transferReason": "demo transaction",
  "customer_ref": "1234567890"
}
```

Sample Response

```
{
  "code": "0014-000",
  "message": "The operation was successful",
  "details": {
    "transaction_id": "7368591",
    "status": "success",
    "reference_id": "1234567890"
  }
}
```

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Callback

When a callback URL is provided, the response will be sent to the callback URL. The response will contain the status of the transaction. The content-type for the callback response is application/json. Sample response:

```
{
  "code": "0014-000",
  "message": "The operation was successful",
  "details": {
    "transaction_id": "7368591",
    "status": "success",
    "reference_id": "1234567890"
  }
}
```

Response codes

Code	Message
0014-000	The operation was successful
0014-001	The operation was unsuccessful
0014-002	The service is currently unavailable
0014-003	Unable to perform the operation. Please try again
0014-004	The transaction id `transactionId` is already processed.
0014-005	The Transaction is pending
0014-006	The validation failed from the processor

Name Check

The name check api is used to verify the identity of a given account number. This api returns the actual name assigned to the account number for the given account number or mobile number.

Endpoint

The endpoint for name check is https://disbursement.payangel.com/api/namecheck.
The name check endpoint uses HTTP GET and accept the following query parameters:

Field	Type	Yes/No	Description
Country	string	Yes	The country where the account may reside
account	string	Yes	The bank account number or mobile number for name check. e.g. 277551493
providercode	string	Yes	PayAngel provider codes e.g. 300325. See appendix for bank code list

Sample Request

```
GET api/namecheck?country=gh&account=233277551493&providercode300311
HTTP/1.1
Host: disbursement.payangel.com
Content-Type: application/json
Authorization: Basic {Base64 encoded "username:password"}
```

Sample Response

```
{
  "code": "0014-600",
  "message": "The operation was successful",
  "details": {
    "name": "Jordan Doe",
    "accountnumber": "233277551493"
  }
}
```

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Response codes

Code	Message
0014-600	The operation completed successfully
E0014-601	The operation was not completed successfully
E0014-602	The name of the customer could not be found
E0014-603	The request made could not be fulfilled. Please try again
V0014-603	The account or mobile number is not valid
V0014-604	The destination country is not valid
V0014-606	The provider code is not valid

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Transaction Query Status

This api allows you to query the status of a previous disbursement request. The transactions query will verify with the underlying provider that was used to fulfill the request.

Endpoint

The endpoint for checking the status of a transaction is https://disbursement.payangel.com/api/transaction. The transaction status query uses HTTP
GET and accept the following query parameters

Field	Type	Yes/No	Description
transactionid	string	Yes	The client unique transaction ID for the payout (See disbursement)

Sample Request

```
GET api/transaction?transactionid=7368591 HTTP/1.1
Host: disbursement.payangel.com
Content-Type: application/json
Authorization: Basic {Base64 encoded "username:password"}
```

Sample Response

```
{
  "code": "0016-000",
  "message": "The operation was successful",
  "status": "success",
  "transactionId": "7368591",
    "details": {
    "reference": "provider reference",
    "accountnumber": "233277551493"
  }
}
```

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Response codes

Code	Message
P016-000	The operation was successful
V0016-005	The transaction Id is empty or not valid. Only numbers, letters, underscores, and hyphens are allowed
E0016-001	The operation was unsuccessful
E0016-002	The reference Id provided may not be valid
E0016-003	The transaction was not found
E0016-004	Unable to fulfill the request now. Try again later.
E0016-005	The transaction was found but not processed yet

Appendix A

Mobile Money Network

Country	Country Code	Supported Mobile Network
Ghana	The operation was successful	TIGO, VODAFONE, G-MONEY, AIRTELTIGO, MTN, AT, TELECEL

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PayAngel Bank Codes

Country (GH)	Bank Code	Bank Name
Ghana	300303	ABSA BANK GHANA LIMITED
Ghana	300303	ABSA/Barclays Bank (GH) Ltd
Ghana	300329	Access Bank (GH) Ltd
Ghana	300345	ADEHYEMAN SAVINGS AND LOANS
Ghana	300307	AGRICULTURAL DEVELOPMENT BANK
Ghana	300306	ARB APEX BANK LIMITED
Ghana	300320	BANK OF AFRICA
Ghana	300328	BANK OF GHANA
Ghana	300333	BAYPORT SAVINGS AND LOANS
Ghana	300313	CAL BANK LIMITED
Ghana	300331	CONSOLIDATED BANK GHANA
Ghana	300312	ECOBANK GHANA LTD
Ghana	300319	FBN Bank
Ghana	300323	FIDELITY BANK LIMITED
Ghana	300316	FIRST ATLANTIC BANK
Ghana	300319	FIRST BANK OF NIGERIA
Ghana	300334	FIRST NATIONAL BANK
Ghana	300304	GCB BANK LIMITED
Ghana	300362	GHL Bank
Ghana	300322	GUARANTY TRUST BANK
Ghana	000020	HERITAGE BANK
Ghana	300305	NATIONAL INVESTMENT BANK
Ghana	300349	OPPORTUNITY INTERNATIONAL SAVINGS AND LOANS
Ghana	300317	PRUDENTIAL BANK LTD
Ghana	300310	REPUBLIC BANK LIMITED
Ghana	556	ROYAL BANK
Ghana	300324	SAHEL – SAHARA BANK (BSIC)
Ghana	300361	SERVICES INTEGRITY SAVINGS & LOANS
Ghana	300356	SINAPI ABA SAVINGS AND LOANS
Ghana	300308	SOCIETE GENERALE GHANA

PayAngel Bank Codes

Country (GH)	Bank Code	Bank Name
Ghana	300318	STANBIC BANK
Ghana	300302	STANDARD CHARTERED BANK
Ghana	300325	UNITED BANK FOR AFRICA
Ghana	300309	UNIVERSAL MERCHANT BANK
Ghana	300311	ZENITH BANK GHANA LTD

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Contact Us Today

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