

DRAP - Payments as a Service - For FIs

LuLu Money's D9 Platform Services [DPS] provides an ecosystem to manage cross-border payments. DPS's Remittance as a Service stack supports FIs and Fintechs to host cross-border services to its customer directly from their apps. Agents are provided with multiple integration channels to consume services, either through DPS' direct APIs or through reliable DLT networks. This document covers the direct API integration model.

Version History:

Version	Description	Author	Date (dd/mm/yyyy)
1.0.0	DRAP API Document	Ajai Antony	07/06/2024
1.0.1	Transaction Status Update API	Ajai Antony	25/06/2024
1.0.2	Service types included under - Get Codes, Create Quote & Create Txn	Ajai Antony	04/07/2024
1.0.3	Host details updated	Ajai Antony	28/08/2024
1.0.4	BRN Update API changes	Ajai Antony	24/10/2024
1.0.5	Updated Master APIs	Ajai Antony	06/11/2024
1.0.6	(1) Create Quote & Create Transaction payloads for B2B (2) Create Quote payload for NRE/Non-NRE validation for IN corridor	Ajai Antony	20/02/2025

CLASSIFICATION: PUBLIC

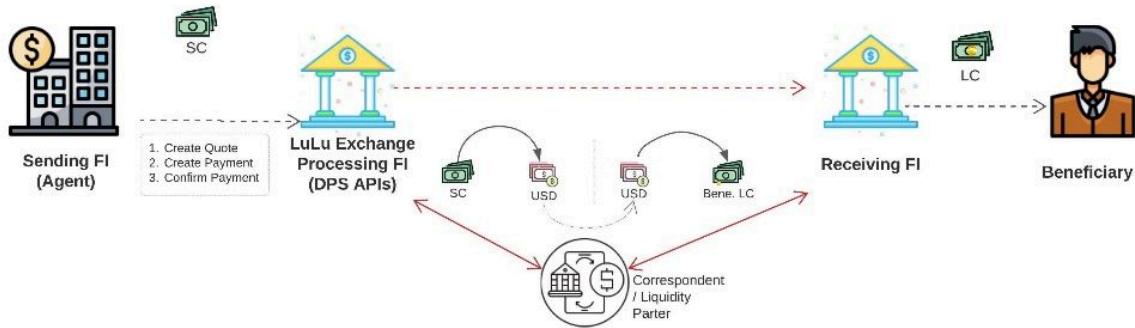
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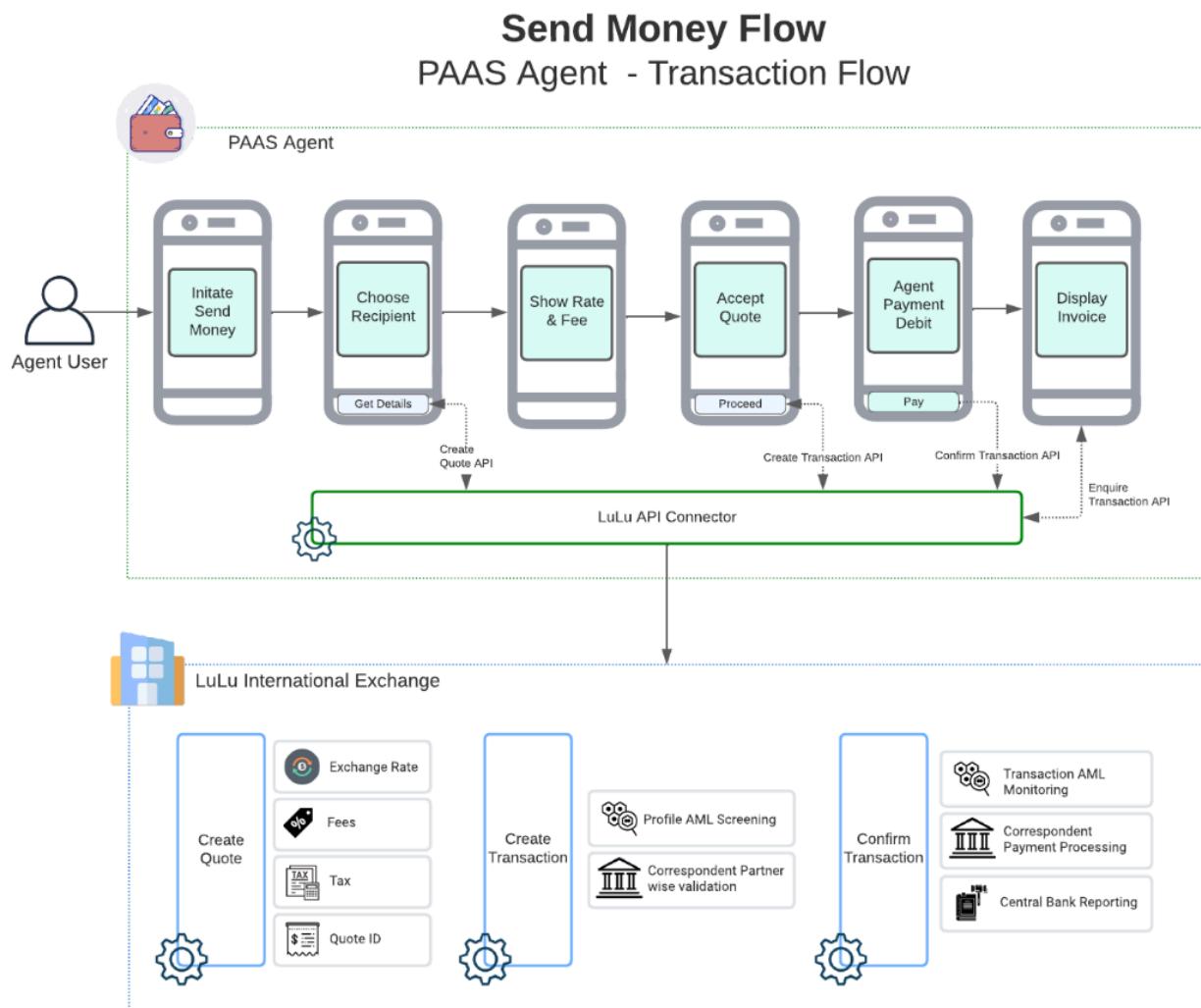
Overview

DPS Remittance as a Service stack provides cross-border payments APIs for delivering payments to bank accounts, mobile wallets, and cash pickups to 100+ corridors. This platform supports various models for managing rates and fees for the Financial Institutes or Fintech can choose.

1. **Wholesale Model** - The platform publishes wholesale Fees & Rates to the connecting FI enabling the FI to add its markup on FX and Fees and decide the fee & cross-rate for its customer. This model provides freedom for connecting FIs to tailor their customer offering & experience by managing their revenue and promotions with markups on the FX rate & Fees by upraising or subsidizing its customers.
2. **Revenue Share** - The platform manages the end Fee and exchange cross-rate offered to the FI's Customer through its APIs. This model provides freedom for connecting FI to focus more on the consumer offering and experience by utilizing the platform capability to its fullest by using its treasury services. FI publishes its target margin on the Fee and FX to the platform and agrees to a revenue share.



Transaction Work Flow



Host Details

Type	Domain Name	Environment	IP Address	Port
Public IP -Inbound	https://drap.digitnine.com	Production	20.74.248.66	443
Public IP -Outbound	https://drap.digitnine.com	Production	20.233.88.26	443
Public IP -Inbound	https://drap-sandbox.digitnine.com	Sandbox	129.151.150.45	443
Public IP -Outbound	https://drap-sandbox.digitnine.com	Sandbox	20.233.88.26	443

Access & Privileges

DPS API is available for access if its security gate's requirements are cleared.

1. Connections to be over HTTPS with minimum TLS 1.2
2. The connecting application and servers are to be whitelisted (IP, Domain, etc)
3. The connecting application should get authenticated and get access tokens using the credentials provided by the payment processor for accessing any API or application
4. The connecting application should periodically plan and published payment processor with its traffic and quota expected
5. The connecting application should refrain from any unwanted or repetitive calls that are prone to get the account to go to lock state

Access Token API

Get Token API to be used to get API access tokens from DPS identity & security engine using the credential provided to the sending institute by the payment processor. An access token is a key to the gateway to access any other API. The API will return the access token if the user is successfully authenticated and have the authorization to access these services. Every access token is tagged with validity and the expiry duration is echoed in the response for the calling application to manage the state accordingly. Token if used after its validity period restrict access to any services and a new token to be generated in this case.

API	/auth/realms/cdp/protocol/openid-connect/token
Method	POST
Headers	Content-Type : application/x-www-form-urlencoded
Payload	<pre>1 --data-urlencode 'grant_type=password' \ 2 --data-urlencode 'client_id=<<client_id>>' \ 3 --data-urlencode 'client_secret=<<secret>>' \ 4 --data-urlencode 'username=<<username>>' \ 5 --data-urlencode 'password=<<password>>'</pre>
Response	<pre>1 { 2 "access_token": "<<access_token_value>>", 3 "expires_in": 900, 4 "refresh_expires_in": 1800, 5 "refresh_token": "<<refresh_token_value>>", 6 "token_type": "Bearer", 7 "not-before-policy": 0, 8 "session_state": "----", 9 "scope": "----" 10 }</pre>

Header

Name	Data Type	Max Length	Mandatory	Description
Content-Type	String	36	Yes	application/x-www-form-urlencoded

Payload

Name	Data Type	Max Length	Mandatory	Description
------	-----------	------------	-----------	-------------

grant_type	String	10	Yes	Grant type. Will be provided
scope	String	60	Yes	Scope name. Will be provided
client_id	String	60	Yes	Client Id. Will be provided
client_secret	String	60	Yes	Client secret. Will be provided
username	String	60	Yes	Admin user name
password	String	60	Yes	Admin password

Response

Name	Data Type	Max Length	Mandatory	Description
access_token	String	600	Yes	Access token to access the APIs
expires_in	Integer	-	Yes	access_token expiry time in seconds
refresh_expires_in	Integer	-	No	refresh_token expiry time in seconds
refresh_token	String	600	No	Refresh Token
token_type	String	-	Yes	Token type
not-before-policy	Integer	-	-	-
session_state	String	-	-	-
scope	String	-	Yes	Scope details

Transaction APIs

A simple three-step transaction processing model where the APIs are invoked in an order of creating a quote as the first step, then creating a payment order & authorizing a payment order for the last mile processing.

- **Create Quote API** is to create and lock the exchange rate and fee for a payment transaction. This API expects details of the payment order like send-to-receive currency pair & its countries, the amount wished to send or the amount wished to be received by the beneficiary, and the mode of receipt of the payment. This API responds with the exchange rate for the currency pair, fee for processing the transaction, and tax (if applicable) with the send or receive amounts calculated. The response also contains an identifier for the Quote received “Quote ID” which can be used for subsequent API calls to instruct the system to refer to previously reserved quotes. Every quote comes with an expiry timestamp which is invalid if used after this period. The price guarantee identifier denotes if the quote is just indicative or reserved.
- **Create Transaction API** is to create a payment order. This API expects sender details, sender source of the fund, receiver/beneficiary details, receiving mode & purpose, receiving institute, and reference to Quote (Quote ID from the previous message). On the receipt of details in this API, the data is validated against the payload structure & datatype definition, quote validity, agent fund availability, corridor & delivery mode-wise mandates, and is also screened through the world checks watchlist data in the designated system. If there is no immediate rejection or failure on the above checks & balances, a transfer reference number is generated and stored.

- If the sending institute agreed to the agency model (white-labeled model), customer registration is a pre-requisite and the create transaction API message can just carry the customer registration number within the sender block.
 - If the sending institute agreed to the payment services model, customer registration is not mandated and for the create transaction API, it should carry the detailed sender information.
 - If the agent is agreed with a quote outside this model, then the quote object is also expected with this message.
 - This API returns failure if any validation or balance check fails.
- **Confirm Transaction API** is the payment order authorization API from the sending institute to the processing institute. When the sending institute invokes this API, the payment processor passes this message through the AML screening & monitoring checks in the designated systems. On the successful AML checks, the payment order is then taken by the payment processor to the correspondent partners and subsequently, the value of the transaction is deducted against the balance of the agent held in the system.
 - **Enquiry API** can be used by the sending institute to poll the transaction status for any progress on its status on a periodic interval.

Reference code API to be referred for the properties where the flags and codes are defined by the system is expected by the transaction API. Reference codes are to be stored and mapped in sending institution's systems and to be used while passing the message.

Create Quote

API to get the exchange rate and fee details between the sending country and receiving country and the currency pair.

API	/amr/paas/api/v1_0/paas/quote
Authorization	Bearer Token
Method	Post
Headers	Content-Type:application/json sender : <<sender_name>> channel: <<channel_name>> company: <<company_code>> branch: <<branch_code>>
Payload (Bank Transfer)	<pre> 1 { 2 "sending_country_code": "AE", 3 "sending_currency_code": "AED", 4 "receiving_country_code": "PK", 5 "receiving_currency_code": "PKR", 6 "sending_amount": 100, 7 "receiving_mode": "BANK", 8 "type": "SEND", 9 "instrument": "REMITTANCE" 10 }</pre>
Payload (Bank Transfer with Bank details For Pakistan)	<pre> 1 { 2 "sending_country_code": "AE", 3 "sending_currency_code": "AED", 4 "receiving_country_code": "PK", 5 "receiving_currency_code": "PKR", 6 "sending_amount": 100, 7 "receiving_mode": "BANK", 8 "iso_code": "ALFHPKKA068", 9 "type": "SEND", 10 "instrument": "REMITTANCE" 11 }</pre>

Payload (Bank Transfer with Bank details For India)	<pre> 1 { 2 "sending_country_code": "AE", 3 "sending_currency_code": "AED", 4 "receiving_country_code": "PK", 5 "receiving_currency_code": "PKR", 6 "sending_amount": 100, 7 "receiving_mode": "BANK", 8 "routing_code": "FDRL0001883", 9 "type": "SEND", 10 "instrument": "REMITTANCE" 11 }</pre>
Payload (Cash Pickup)	<pre> 1 { 2 "sending_country_code": "OM", 3 "sending_currency_code": "OMR", 4 "receiving_country_code": "IN", 5 "receiving_currency_code": "INR", 6 "sending_amount": 101, 7 "receiving_mode": "CASHPICKUP", 8 "type": "SEND", 9 "instrument": "REMITTANCE", 10 "correspondent": "RR", 11 "correspondent_id": "INOPCP", 12 "correspondent_location_id": "OP" 13 }</pre>
Payload (MTO Mobile Cash)	<pre> 1 { 2 "sending_country_code": "AE", 3 "sending_currency_code": "AED", 4 "receiving_country_code": "IN", 5 "receiving_currency_code": "INR", 6 "sending_amount": 101, 7 "receiving_mode": "MOBILECASH", 8 "type": "SEND", 9 "instrument": "REMITTANCE", 10 "correspondent": "RR", 11 "correspondent_id": "INOPCP", 12 "correspondent_location_id": "OP" 13 }</pre>
Payload (Mobile Wallet)	<pre> 1 { 2 "sending_country_code": "AE", 3 "sending_currency_code": "AED", 4 "receiving_country_code": "EG", 5 "receiving_currency_code": "EGP", 6 "sending_amount": 101, 7 "receiving_mode": "MOBILEWALLET", 8 "type": "SEND", 9 "instrument": "REMITTANCE", 10 "correspondent": "LR", 11 }</pre>
Payload (Counter party provide rate and Ccy)	<pre>{ "sending_country_code": "SA", "sending_currency_code": "USD", "receiving_country_code": "IN",</pre>

	<pre> "receiving_currency_code": "INR", "receiving_mode": "BANK", "type": "SEND", "instrument": "REMITTANCE", "counterparty_currency_code": "SAR", "counterparty_currency_rate": 3.75, "counterparty_amount": 10000, "counterparty_payout_markup": 0.0005 } </pre>
Payload(Payload for account_category INVALIDATE for account validation)	<pre> { "sending_country_code": "AE", "sending_currency_code": "AED", "receiving_country_code": "IN", "receiving_currency_code": "INR", "receiving_amount": 600000, "receiving_mode": "BANK", "type": "SEND", "instrument": "REMITTANCE", "payment_mode": "LE" "account_number": "123122345678909", "account_category": "INVALIDATE", "receiver_first_name": "FNAME", "receiver_middle_name": "MNAME", "receiver_last_name": "LNAME", "routing_code": "HDFC0007871", "correspondent_id": "10011", "correspondent_location_id": "68004224" } </pre>
Response	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "quote_id": "1279123122023835", 6 "created_at": "2023-08-08T09:23:31.152+04:00", 7 "created_at_gmt": "2023-08-08T05:23:31.152Z", 8 "expires_at": "2023-08-08T09:53:31.152+04:00", 9 "expires_at_gmt": "2023-08-08T05:53:31.152Z", 10 "receiving_country_code": "PK", 11 "receiving_currency_code": "PKR", 12 "sending_country_code": "AE", 13 "sending_currency_code": "AED", 14 "sending_amount": 100, 15 "receiving_amount": 7576.39, 16 "total_payin_amount": 107.35, 17 "fx_rates": [18 { 19 "rate": 75.76388942, 20 "base_currency_code": "AED", 21 "counter_currency_code": "PKR", 22 "type": "SELL" 23 }, 24 { 25 "rate": 0.0131989, 26 "base_currency_code": "PKR", </pre>

```
27         "counter_currency_code": "AED",
28         "type": "SELL"
29     },
30     {
31         "rate": 3.673,
32         "base_currency_code": "USD",
33         "counter_currency_code": "AED",
34         "type": "SELL"
35     },
36     {
37         "rate": 282.83,
38         "base_currency_code": "USD",
39         "counter_currency_code": "PKR",
40         "type": "SELL"
41     }
42 ],
43 "fee_details": [
44     {
45         "type": "COMMISSION",
46         "model": "OUR",
47         "currency_code": "AED",
48         "amount": 7,
49         "description": "Commission"
50     },
51     {
52         "type": "TAX",
53         "model": "OUR",
54         "currency_code": "AED",
55         "amount": 0.35,
56         "description": "Tax"
57     }
58 ],
59 "settlement_details": [
60     {
61         "charge_type": "COMMISSION",
62         "value": 2.8,
63         "currency_code": "AED"
64     },
65     {
66         "charge_type": "TREASURYMARGIN",
67         "value": 0.008,
68         "currency_code": "AED"
69     },
70     {
71         "charge_type": "INPUTTAX",
72         "value": 0.14,
73         "currency_code": "AED"
74     }
75 ],
76 "correspondent_rules": [
77     {
78         "field": "purpose_of_txn",
79         "rule": "it is mandatory"
80     },
81     {
82         "field": "receive_amount",
83         "rule": "cannot be null"
84     },
85     {
86         "field": "receiving_currency_code",
```

```

87             "rule": "it is mandatory"
88         },
89         {
90             "field": "receiver.bank_details.account_number",
91             "rule": "it is mandatory"
92         },
93         {
94             "field": "receiver.first_name",
95             "rule": "it is mandatory and should consists of alphabets and not
exceed 60 characters"
96         },
97         {
98             "field": "receiver.last_name",
99             "rule": "it is mandatory and should consists of alphabets and not
exceed 60 characters"
100        },
101        {
102            "field": "receiver.mobile_number",
103            "rule": "it is mandatory and should start with +20 followed by 10
digits"
104        },
105        {
106            "field": "sender.first_name",
107            "rule": "it is mandatory and should consists of alphabets and not
exceed 60 characters"
108        },
109        {
110            "field": "sender.last_name",
111            "rule": "it is mandatory and should consists of alphabets and not
exceed 60 characters"
112        },
113        {
114            "field": "sender.sender_id.id",
115            "rule": "it is mandatory and should not exceed 50 characters"
116        },
117        {
118            "field": "transaction.quote_id",
119            "rule": "it is mandatory"
120        },
121        {
122            "field": "receiving_mode",
123            "rule": "cannot be null"
124        }
125    ],
126    "price_guarantee": "FIRM"
127 }
128 }
```

Response (for Counter party provide rate and Ccy)	<pre>{ "status": "success", "status_code": 200, "data": { "quote_id": "7028124112739092", "created_at": "2024-05-06T18:46:06.456+08:00", "created_at_gmt": "2024-05-06T10:46:06.456Z", "expires_at": "2024-05-06T19:16:06.456+08:00", "expires_at_gmt": "2024-05-06T11:16:06.456Z", } }</pre>
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```
"receiving_country_code": "IN",
"receiving_currency_code": "INR",
"sending_country_code": "SA",
"sending_currency_code": "USD",
"sending_amount": 2637.4,
"receiving_amount": 219530.148,
"total_payin_amount": 2637.4,
"counterparty_currency_code": "SAR",
"fx_rates": [
  {
    "rate": 83.23747151,
    "base_currency_code": "USD",
    "counter_currency_code": "INR",
    "type": "SELL"
  },
  {
    "rate": 0.01201382,
    "base_currency_code": "INR",
    "counter_currency_code": "USD",
    "type": "SELL"
  }
],
"fee_details": [
  {
    "type": "COMMISSION",
    "model": "OUR",
    "currency_code": "USD",
    "amount": 0,
    "description": "Commission"
  },
  {
    "type": "TAX",
    "model": "OUR",
    "currency_code": "USD",
    "amount": 0,
    "description": "Tax"
  }
],
"settlement_details": [
  {
    "charge_type": "COMMISSION",
    "value": 0.4,
    "currency_code": "USD"
  },
  {
    "charge_type": "TREASURYMARGIN",
    "value": 0.4,
    "currency_code": "USD"
  },
  {
    "charge_type": "INPUTTAX",
    "value": 0.02,
    "currency_code": "USD"
  }
]
```

```
        "currency_code": "USD"
    }
],
"counterparty_details": [
{
    "type": "AMOUNT",
    "value": 10000.0,
    "currency_code": "SAR"
},
{
    "type": "TOTALAMOUNT",
    "value": 10004.0,
    "currency_code": "SAR"
},
{
    "type": "RATE",
    "value": 0.04555183,
    "currency_code": "INR"
},
{
    "type": "SETTLEMENTRATE",
    "value": 0.04505183,
    "currency_code": "SAR"
},
{
    "type": "SETTLEMENT",
    "value": 9890.23,
    "currency_code": "SAR"
},
{
    "type": "MARGIN",
    "value": 109.77,
    "currency_code": "SAR"
}
],
"correspondent_rules": [
{
    "field": "purpose_of_txn",
    "rule": "it is mandatory"
},
{
    "field": "receive_amount",
    "rule": "cannot be null"
},
{
    "field": "receiving_currency_code",
    "rule": "it is mandatory and should consists of alphabets and not exceed 3 characters"
},
{
    "field": "receiver.bank_details.account_number",
    "rule": "it is mandatory and should not exceed 20 characters"
}
],
```

```

{
  "field": "receiver.bank_details.routing_code",
  "rule": "it is mandatory and should be alphanumeric and not exceed 11 characters"
},
{
  "field": "receiver.first_name",
  "rule": "it is mandatory and should consists of alphabets and not exceed 60 characters"
},
{
  "field": "receiver.last_name",
  "rule": "it is mandatory and should consists of alphabets and not exceed 60 characters"
},
{
  "field": "sender.first_name",
  "rule": "it is mandatory and should consists of alphabets and not exceed 60 characters"
},
{
  "field": "sender.last_name",
  "rule": "it is mandatory and should consists of alphabets and not exceed 60 characters"
},
{
  "field": "sender.sender_address.address_line",
  "rule": "it is mandatory and should be alphanumeric and not exceed 35 characters"
},
{
  "field": "transaction.agent_transaction_ref_number",
  "rule": "it is mandatory and should not exceed 25 characters"
},
{
  "field": "transaction.quote_id",
  "rule": "it is mandatory and should not exceed 25 characters for serviceProviderCode - DIGITSG"
},
{
  "field": "receiving_mode",
  "rule": "cannot be null"
}
],
"price_guarantee": "FIRM"
}
}

```

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	No	Agent / Partner name.
channel	String	30	No	Ripple / Direct
company	String	6	No	Will be shared
branch	String	6	No	Will be shared

Payload

Name	Data Type	Max Length	Mandatory	Description
sending_country_code	String	2	Yes	Send country; ISO 2 Char country code
sending_currency_code	String	3	Yes	Send currency; ISO 3 Char currency code
receiving_country_code	String	2	Yes	Beneficiary receive country; ISO 2 Char country code
receiving_currency_code	String	3	Yes	Beneficiary receive currency; ISO 3 Char currency code
sending_amount	BigDecimal	(15,4)	Conditional	<p>Amount in Send currency. (When sending amount is passed, then receive amount is No)</p> <p>maximum number of digits before the decimal point is 15 and maximum 4 digits to the right of the decimal point.</p>
receiving_amount	BigDecimal	(15,4)	No	<p>Amount in Receive currency. (If both sending and receiving amount passed, then will consider sending amount.)</p> <p>maximum number of digits before the decimal point is 15 and maximum 4 digits to the right of the decimal point.</p>
receiving_mode	String	20	Yes	Receive mode / delivery mode. Example: Bank Account credit, Cash Pickup.
iso_code	String	11	No	Bank ISO code
routing_code	String	34	No	Routing code. For India, it is IFSC code

type	String	-	Yes	SEND or RECEIVE
instrument	String	-	Yes	Specify the instrument type like Remittance, Bill Payment
payment_mode	String	-	Conditional	It is mandatory when payment is collected by Lulu. Eg: AP,LE,BT,CO etc.
correspondent	String	-	Conditional	Correspondent name. It is mandatory for Cash Payout and MTO's Eg: LR,RR,TF
correspondent_id	String	100	Conditional	Correspondent ID. It is mandatory for Cash Payout
correspondent_location_id	String	100	Conditional	Correspondent location ID. It is mandatory for Cash Payout
counterparty_currency_code	String	3	Conditional	ISO 3 Char currency code. It is mandatory for PayinCcy and sending currency are different.
counterparty_currency_rate	BigDecimal	(15,9)	Conditional	Settlement Rate against USD. It is mandatory for PayinCcy and sending currency are different.
counterparty_amount	BigDecimal	(15,4)	Optional	LC Payin amount. It is optional counterparty_amount or receiving_amount any one is required
counterparty_payout_markup	BigDecimal	(15,9)	Optional	Markup or mark down in payin to payout rate
counterparty_commission	BigDecimal	(15,4)	Optional	
counterparty_tax	BigDecimal	(15,4)	Optional	
counterparty_other_charges	BigDecimal	(15,4)	Optional	
counterparty_additional_charges	BigDecimal	(15,4)	Optional	
service_type	String	3	Mandatory	C2C, C2B, B2B Default: C2C
account_number	String	36	Optional	account number

iban	String	36	Optional	iban (iban or account_number is required for validate account details during quote time)
account_category	String	-	Optional	based on the account_category validate account details API will trigger . NON_NRE, UNDEFINED, INVALIDATE, NRE, NRO, PIO, OCI Default : INVALIDATE
receiver_first_name	String	60	Optional	For account details validation receiver_first_name is mandatory
receiver_middle_name	String	60	Optional	
receiver_last_name	String	60	Optional	For account details validation receiver_last_name is mandatory

Response

Name	Data Type	Max Length	Mandatory	Description
status	String	60	Yes	Status description
status_code	String	120	Yes	Status code
data	Object	-	Yes	Data object
quote_id	String	16	Yes	Unique identification key for quote
created_at	String	22	Yes	Quote created date and time in local time
created_at_gmt	String	22	Yes	Quote created date and time in GMT
expires_at	String	22	Yes	Quote expiry date and time in local time
expires_at_gmt	String	22	Yes	Quote expiry date and time in GMT

sending_country_code	String	2	Yes	Send country; ISO 2 Char country code
sending_currency_code	String	3	Yes	Send currency: ISO 3 Char currency code
receiving_country_code	String	2	Yes	Beneficiary receive country; ISO 2 Char country code
receiving_currency_code	String	3	Yes	Beneficiary receive currency; ISO 3 Char currency code
sending_amount	BigDecimal	-	Yes	Send amount
receiving_amount	BigDecimal	-	Yes	Receive amount
total_payin_amount	BigDecimal	-	Yes	Total payin amount
price_guarantee	String	10	Yes	Indicates whether a quote's pricing is INDICATIVE or FIRM
fx_rates	List		Yes	Lulu exchange rate
cost_rate	BigDecimal	(15,8)	Conditional	It is a cost to the partner
rate	BigDecimal	(15,8) eg: 1234567.12345678	Yes	exchange rate value
base_currency_code	String	3	Yes	base currency for the rate
counter_currency_code	String	3	Yes	counter currency for the rate 1[base_currency_code]=xxxx[rate] [counter_currency_code]
type	String	-	Yes	exchange rate type. buy/sell
fee_details	List		Yes	Lulu fee details
type	String	-	Yes	fee type like COMMISSION/TAX
model	String	4	Yes	Fee type model. Possible values are OUR/BENE
currency_code	String	3	Yes	fee Currency code; ISO 3 Char currency code depending on the model (OUR/BENE) selected. If OUR - Send Ccy code & if BENE - Receive Ccy code
amount	BigDecimal	-	Yes	fee amount
description	String	60	No	Description of the fee
settlement_details	List	-	Yes	Settlement details
charge_type	String	-	Yes	Charge type like COMMISSION/TREASURYM

				ARGIN
value	BigDecimal	(15,8)	Yes	Share value
currency_code	String	-	Yes	Settlement currency code
correspondent_rules	List	-	Yes	Correspondent validation rules for create transaction. It varying based on correspondent. No rules then empty list
field	String	-	No	Field name
rule	String	-	No	Mandatory or not
counterparty_currency_code	String	3	Conditional	Mandatory for Payin Ccy and sending currency are different.
counterparty_details	List	-	Conditional	Mandatory for Payin Ccy and sending currency are different.
type	String	-	Conditional	Eg : AMOUNT, TOTALAMOUNT etc. It shows only for Payin Ccy and sending currency are different
value	BigDecimal	-	Conditional	Type value. It shows only for Payin Ccy and sending currency are different.
currency_code	String	3	Conditional	Currency code. It shows only for Payin Ccy and sending currency are different.

Create Transaction

It will create transactions in the lulu system after validating sender, receiver and transaction details.

API	/amr/paas/api/v1_0/paas/createtransaction
Authorization	Bearer Token
Method	POST
Headers	Content-Type:application/json sender : <<sender_name>> channel: <<channel_name>> company: <<company_code>> branch: <<branch_code>>
Payload (Bank transfer)	<pre> 1 { 2 "type": "SEND", </pre>

```
3     "source_of_income": "SLRY",
4     "purpose_of_txrn": "SAVG",
5     "instrument": "REMITTANCE",
6     "message": "Agency transaction",
7     "sender": {
8         "agent_customer_number": "123456785fg41vdd",
9         "mobile_number": "+971503248026",
10        "email": "parathaman.ramakrishnan@pearladatadirect.com",
11        "first_name": "Paranthaman",
12        "last_name": "Ramakrishnan",
13        "sender_id": [
14            {
15                "id_code": "15",
16                "id": "28735653432"
17            }
18        ],
19        "date_of_birth": "1990-08-22",
20        "country_of_birth": "IN",
21        "sender_address": [
22            {
23                "address_type": "PRESENT",
24                "address_line": "TCR",
25                "street_name": "TCRTESTESTETSTETSTDST",
26                "building_number": "JIIJJ",
27                "post_code": "9054",
28                "pobox": "658595",
29                "town_name": "THRISSUR",
30                "country_subdivision": "KOKOKOKOKK",
31                "country_code": "AE"
32            }
33        ],
34        "nationality": "IN"
35    },
36    "receiver": {
37        "mobile_number": "+919586741508",
38        "first_name": "Anija FirstName",
39        "last_name": "Anija Lastname",
40        "middle_name": " ",
41        "date_of_birth": "1990-08-22",
42        "gender": "F",
43        "receiver_address": [
44            {
45                "address_type": "PRESENT",
46                "address_line": "TCR",
47                "street_name": "TCRTESTESTETSTETSTDST",
48                "building_number": "JIIJJ",
49                "post_code": "9054",
50                "pobox": "658595",
51                "town_name": "THRISSUR",
52                "country_subdivision": "KOKOKOKOKK",
53                "country_code": "PK"
54            }
55        ],
56        "receiver_id": [],
57        "nationality": "PK",
58        "relation_code": "32",
59        "bank_details": {
60            "account_type_code": "1",
61            "account_number": "67095294579",
62            "iso_code": "ALFHPKKA068"
```

```

63         }
64     },
65     "transaction": {
66       "quote_id": "{{quote_id}}"
67     }
68 }

```

Payload (Bank transfer) - Internal Partners

```

1  {
2   "receiver": {
3     "nationality": "IN",
4     "bank_details": {
5       "account_type_code": "1",
6       "account_number": "1234567890",
7       "bank_id": "{{bank_id}}",
8       "branch_id": "{{branch_id}}"
9     },
10    "last_name": "TESTING",
11    "receiver_address": [
12      {
13        "country_code": "NP",
14        "address_line": "abc",
15        "address_type": "PRESENT",
16        "town_name": "qwerty"
17      }
18    ],
19    "mobile_number": "+971522034689",
20    "first_name": "TESTT",
21    "relation_code": "4"
22  },
23  "sender": {
24    "sender_address": [
25      {
26        "country_code": "KW",
27        "address_line": "ZAYED TOWER",
28        "address_type": "PRESENT",
29        "town_name": "HAWALLI"
30      }
31    ],
32    "agent_customer_number": "1238121217803583",
33    "nationality": "IN",
34    "date_of_birth": "1975-10-21",
35    "last_name": "ALBERT",
36    "mobile_number": "+96565919591",
37    "middle_name": "KUWAIT",
38    "first_name": "DIGITNINE",
39    "sender_id": [
40      {
41        "valid_through": "2025-09-23",
42        "issued_on": "2016-02-07",
43        "id": "296070902001",
44        "id_code": "11"
45      }
46    ]
47  },
48  "source_of_income": "BUSINESS",
49  "purpose_of_txn": "SAVG",
50  "instrument": "REMITTANCE",
51  "type": "SEND",
52  "message": "Lulu Financial-EXPLICT_INTERNAL Transaction",
53  "transaction": {

```

```

54         "receiving_country_code": "NP",
55         "sending_currency_code": "KWD",
56         "receiving_currency_code": "NPR",
57         "fx_rates": [
58             {
59                 "rate": "424.692",
60                 "counter_currency_code": "NPR",
61                 "type": "SELL",
62                 "base_currency_code": "KWD"
63             },
64             {
65                 "rate": "131.3",
66                 "counter_currency_code": "NPR",
67                 "type": "SELL",
68                 "base_currency_code": "USD"
69             }
70         ],
71         "fee_details": [
72             {
73                 "type": "COMMISSION",
74                 "currency_code": "AED",
75                 "amount": 0,
76                 "description": "Commission"
77             },
78             {
79                 "type": "TAX",
80                 "currency_code": "AED",
81                 "amount": 0,
82                 "description": "Tax"
83             }
84         ],
85         "sending_amount": "100.000",
86         "receiving_mode": "BANK",
87         "quote_id": "",
88         "agent_transaction_ref_number": "{{txRefNum}}",
89         "channel_quote_id": "{{txRefNum}}",
90         "receiving_amount": "42469.15",
91         "sending_country_code": "KW"
92     }
93 }

```

Payload (Cash Pickup)

```

1  {
2      "type": "SEND",
3      "source_of_income": "SLRY",
4      "purpose_of_txn": "SAVG",
5      "instrument": "REMITTANCE",
6      "message": "Agency transaction",
7      "sender": {
8          "agent_customer_number": "123456785fg41vdd",
9          "mobile_number": "+971503248026",
10         "email": "parathaman.ramakrishnan@pearldatadirect.com",
11         "first_name": "Paranthaman",
12         "last_name": "Ramakrishnan",
13         "sender_id": [
14             {
15                 "id_code": "15",
16                 "id": "28735653432"
17             }
18         ],
19         "date_of_birth": "1990-08-22",

```

```

20         "country_of_birth": "IN",
21         "sender_address": [
22             {
23                 "address_type": "PRESENT",
24                 "address_line": "TCR",
25                 "street_name": "TCRTESTESTETSTETSTDTEST",
26                 "building_number": "JIIJJ",
27                 "post_code": "9054",
28                 "pobox": "658595",
29                 "town_name": "THRISSUR",
30                 "country_subdivision": "KOKOKOKOKK",
31                 "country_code": "AE"
32             }
33         ],
34         "nationality": "IN"
35     },
36     "receiver": {
37         "mobile_number": "+919586741508",
38         "first_name": "Anja FirstName",
39         "last_name": "Anja Lastname",
40         "date_of_birth": "1990-08-22",
41         "gender": "F",
42         "receiver_address": [
43             {
44                 "address_type": "PRESENT",
45                 "address_line": "TCR",
46                 "town_name": "THRISSUR",
47                 "country_code": "IN"
48             }
49         ],
50         "nationality": "IN",
51         "relation_code": "32"
52     },
53     "transaction": {
54         "quote_id": "{{quote_id}}"
55     }
56 }

```

Payload (Cash Pickup)

- Internal Partners

```

1  {
2     "receiver": {
3         "nationality": "IN",
4         "cashPickup_details": {
5             "correspondent": "LR",
6             "correspondent_id": "{{bank_id}}",
7             "correspondent_location_id": "{{branch_id}}"
8         },
9         "last_name": "TEST",
10        "receiver_address": [
11            {
12                "country_code": "IN",
13                "address_line": "addresssssss",
14                "address_type": "PRESENT",
15                "town_name": "abc"
16            }
17        ],
18        "mobile_number": "1234567890",
19        "first_name": "TEST",
20        "relation_code": "4"

```

```
21 },
22 "sender": {
23     "sender_address": [
24         {
25             "country_code": "KW",
26             "address_line": "ZAYED TOWER",
27             "address_type": "PRESENT",
28             "town_name": "HAWALLI",
29             "post_code": "123456"
30         }
31     ],
32     "agent_customer_number": "1238121217803583",
33     "nationality": "IN",
34     "date_of_birth": "1975-10-21",
35     "country_of_birth": "IN",
36     "last_name": "ALBERT",
37     "mobile_number": "+96565919591",
38     "middle_name": "KUWAIT",
39     "first_name": "DIGITNINE",
40     "sender_id": [
41         {
42             "valid_through": "2025-09-23",
43             "issued_on": "2016-02-07",
44             "id": "296070902001",
45             "id_code": "11"
46         }
47     ]
48 },
49 "source_of_income": "BUSINESS",
50 "purpose_of_txm": "SAVG",
51 "instrument": "REMITTANCE",
52 "type": "SEND",
53 "message": "Lulu Financial-EXPLICT_INTERNAL Transaction",
54 "transaction": {
55     "receiving_country_code": "BD",
56     "sending_currency_code": "KWD",
57     "receiving_currency_code": "BDT",
58     "fx_rates": [
59         {
60             "rate": "268.649",
61             "counter_currency_code": "BDT",
62             "type": "SELL",
63             "base_currency_code": "KWD"
64         },
65         {
66             "rate": "82.4",
67             "counter_currency_code": "BDT",
68             "type": "SELL",
69             "base_currency_code": "USD"
70         }
71     ],
72     "fee_details": [
73         {
74             "type": "COMMISSION",
75             "currency_code": "AED",
76             "amount": 0,
77             "description": "Commission"
78         },
79         {
80             "type": "TAX",
```

```

81             "currency_code": "AED",
82             "amount": 0,
83             "description": "Tax"
84         }
85     ],
86     "sending_amount": "100.000",
87     "receiving_mode": "CASHPICKUP",
88     "agent_transaction_ref_number": "{{txRefNum}}",
89     "channel_quote_id": "{{txRefNum}}",
90     "quote_id": "",
91     "receiving_amount": "26864.50",
92     "sending_country_code": "KW"
93   }
94 }'

```

Payload (Mobile Wallet)

```

1  {
2   "receiver": {
3     "nationality": "IN",
4     "mobileWallet_details": {
5       "correspondent": "LR",
6       "bank_id": "{{bank_id}}",
7       "branch_id": "{{branch_id}}",
8       "wallet_id": "{{wallet_id}}"
9     },
10    "last_name": "TEST",
11    "receiver_address": [
12      {
13        "country_code": "IN",
14        "address_line": "addresssssss",
15        "address_type": "PRESENT",
16        "town_name": "abc"
17      }
18    ],
19    "mobile_number": "1234567890",
20    "first_name": "TEST",
21    "relation_code": "4"
22  },
23  "sender": {
24    "sender_address": [
25      {
26        "country_code": "KW",
27        "address_line": "ZAYED TOWER",
28        "address_type": "PRESENT",
29        "town_name": "HAWALLI",
30        "post_code": "123456"
31      }
32    ],
33    "agent_customer_number": "1238121217803583",
34    "nationality": "IN",
35    "date_of_birth": "1975-10-21",
36    "country_of_birth": "IN",
37    "last_name": "ALBERT",
38    "mobile_number": "+96565919591",
39    "middle_name": "KUWAIT",
40    "first_name": "DIGITNINE",
41    "sender_id": [
42      {
43        "valid_through": "2025-09-23",

```

```

44             "issued_on": "2016-02-07",
45             "id": "296070902001",
46             "id_code": "11"
47         }
48     ]
49 },
50 "source_of_income": "BUSINESS",
51 "purpose_of_txn": "SAVG",
52 "instrument": "REMITTANCE",
53 "type": "SEND",
54 "message": "Lulu Financial-EXPLICT_INTERNAL Transaction",
55 "transaction": {
56     "receiving_country_code": "BD",
57     "sending_currency_code": "KWD",
58     "receiving_currency_code": "BDT",
59     "fx_rates": [
60         {
61             "rate": "268.649",
62             "counter_currency_code": "BDT",
63             "type": "SELL",
64             "base_currency_code": "KWD"
65         },
66         {
67             "rate": "82.4",
68             "counter_currency_code": "BDT",
69             "type": "SELL",
70             "base_currency_code": "USD"
71         }
72     ],
73     "fee_details": [
74         {
75             "type": "COMMISSION",
76             "currency_code": "AED",
77             "amount": 0,
78             "description": "Commission"
79         },
80         {
81             "type": "TAX",
82             "currency_code": "AED",
83             "amount": 0,
84             "description": "Tax"
85         }
86     ],
87     "sending_amount": "100.000",
88     "receiving_mode": "MOBILEWALLET",
89     "agent_transaction_ref_number": "1060023116165114",
90     "channel_quote_id": "1060023116615114",
91     "quote_id": "",
92     "receiving_amount": "26864.50",
93     "sending_country_code": "KW"
94   }
95 }

```

Payload (Bank transfer) -

MarkUp/MarkDown

```

1 {
2   "type": "SEND",
3   "source_of_income": "SLRY",
4   "purpose_of_txn": "SAVG",
5   "instrument": "REMITTANCE",

```

```
6     "message": "Agency transaction",
7     "sender": {
8         "agent_customer_number": "123456785fg41vdd",
9         "mobile_number": "+971503248026",
10        "email": "parathaman.ramakrishnan@pearldatadirect.com",
11        "first_name": "Paranthaman",
12        "last_name": "Ramakrishnan",
13        "sender_id": [
14            {
15                "id_code": "15",
16                "id": "28735653432"
17            }
18        ],
19        "date_of_birth": "1990-08-22",
20        "country_of_birth": "IN",
21        "sender_address": [
22            {
23                "address_type": "PRESENT",
24                "address_line": "TCR",
25                "street_name": "TCRTESTESTETSTETSTDST",
26                "building_number": "JIJIJJ",
27                "post_code": "9054",
28                "pobox": "658595",
29                "town_name": "THRISSUR",
30                "country_subdivision": "KOKOKOKOKK",
31                "country_code": "AE"
32            }
33        ],
34        "nationality": "IN"
35    },
36    "receiver": {
37        "mobile_number": "+919586741508",
38        "first_name": "Anija FirstName",
39        "last_name": "Anija Lastname",
40        "middle_name": " ",
41        "date_of_birth": "1990-08-22",
42        "gender": "F",
43        "receiver_address": [
44            {
45                "address_type": "PRESENT",
46                "address_line": "TCR",
47                "street_name": "TCRTESTESTETSTETSTDST",
48                "building_number": "JIJIJJ",
49                "post_code": "9054",
50                "pobox": "658595",
51                "town_name": "THRISSUR",
52                "country_subdivision": "KOKOKOKOKK",
53                "country_code": "PK"
54            }
55        ],
56        "receiver_id": [],
57        "nationality": "PK",
58        "relation_code": "32",
59        "bank_details": {
60            "account_type_code": "1",
61            "account_number": "67095294579",
62            "iso_code": "ALFHPKKA068"
63        }
64    },
65    "transaction": {
```

```

66         "quote_id": "{{quote_id}}",
67         "fx_rates": [
68             {
69                 "rate": 70.19313243,
70                 "base_currency_code": "AED",
71                 "counter_currency_code": "PKR",
72                 "type": "SELL"
73             }
74         ],
75         "fee_details": [
76             {
77                 "type": "COMMISSION",
78                 "currency_code": "AED",
79                 "amount": 11,
80                 "description": "commission"
81             }
82         ]
83     }
84 }
```

Response

```

1  {
2      "status": "success",
3      "status_code": 200,
4      "data": {
5          "transaction_ref_number": "1276122106615570",
6          "transaction_date": "2022-03-04T09:06:25.045+04:00",
7          "transaction_gmt_date": "2022-03-04T05:06:25.045Z",
8          "expires_at": "2022-03-04T11:06:25.045+04:00",
9          "expires_at_gmt": "2022-03-04T07:06:25.045Z"
10     }
11 }
```

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	Yes	Agent / Partner name.
channel	String	30	Yes	Ripple / Direct
company	String	6	Yes	Will be shared
branch	String	6	Yes	Will be shared

Payload

Name	Data Type	Max Length	Mandatory	Description
type	String	-	Yes	SEND or RECEIVE
source_of_income	String	-	Conditional	Sender source of income
purpose_of_txn	String	-	Yes	Purpose of the transaction

message	String	200	No	Any free text
instrument	String	60	Yes	Specify the instrument type like REMITTANCE, BILL PAYMENT
service_type	String	-	Conditional	C2C, C2B, B2B Default: C2C
source_channel	String	-	Conditional	YOM, RAAS, PARTNER Default: PARTNER
sender	Object	-	Yes	Sender object
agent_customer_number	String	60	No	Agent stored customer id
mobile_number	String	20	Yes	Sender mobile number
email	String	254	No	Sender email address
first_name	String	60	Yes	Sender first name
last_name	String	60	Yes	Sender last name
middle_name	String	60	No	Sender middle name
date_of_birth	Date	-	Yes	Sender date of birth date
country_of_birth	String	2	No	Sender country of birth
gender	String	1	No	
nationality	String	2	Yes	Sender nationality code; ISO 2 Char country code
employer	String	300	No	Sender employer name
profession_code	String	4	No	Sender profession code
visa_type_code	String	3	No	Sender visa type code
sender_id	List	1	Yes	
id_code	String	-	Yes	Sender id type code. Example : 4 for emirates ID
id	String	30	Yes	Sender ID / number. Example : Emirates ID
issued_country_code	String	2	No	Sender id issued country; ISO 2 Char country code
issued_on	Date	-	No	Sender id issued on date
valid_through	Date	-	Yes	Sender id expiry date

issued_by	String	40	No	Sender id issued by
sender_address	List	1	Yes	
address_type	String	20	Yes	Sender address type like Present, Permanent
address_line	String	70	Yes	Sender address line
street_name	String	70	No	Sender street name
building_number	String	16	No	Sender building number
post_code	String	16	No	Sender postal area code. Example: Zipcode, Pincode
pobox	String	12	No	Sender post box number
town_name	String	35	Yes	Sender town name
country_subdivision	String	35	No	Sender country sub division
country_code	String	2	Yes	Sender country code; ISO 2 Char country code
currency_code	String	3	No	ISO Currency code
receiver	Object	-	Yes	
agent_receiver_id	String	60	No	Agent stored receiver id
mobile_number	String	20	Conditional	Receiver mobile number
first_name	String	60	Conditional	Receiver first name Mandatory if service type = C2C
last_name	String	60	Conditional	Receiver last name Mandatory if service type = C2C
middle_name	String	60	No	Receiver middle name
date_of_birth	Date	-	No	YYYY-MM-DD format
gender	String	1	No	Receiver gender name
nationality	String	2	Conditional	Receiver nationality code; ISO 2 Char country code
relation_code	String	-	Yes	Relation type like Friend, Brother
name	String	120	Conditional	Receiver name Mandatory if service type = C2B or B2B

type_of_business	String	20	Optional	Master data available in Codes API
country_of_birth	String	-	No	
gender	String	1	No	F/M
receiver_number	String	-	No	
receiver_address	List	1	Conditional	
address_type	String	20	Yes	Receiver address type like Present, Permanent
address_line	String	70	Conditional	Receiver address line
street_name	String	70	Conditional	Receiver street name
building_number	String	16	Conditional	Receiver building number
post_code	String	16	No	Receiver postal area code. Example: Zipcode, Pincode
pobox	String	12	No	Receiver post box number
town_name	String	35	Yes	Receiver town name
country_subdivision	String	35	Conditional	Receiver country subdivision
country_code	String	2	Yes	Receiver country code; ISO 2 Char country code
receiver_id	List	1	Conditional	
id_code	String	-	Yes	Receiver id type code. Example : 4 for emirates ID
id	String	30	Yes	Receiver ID / number. Example : Emirates ID
issued_country_code	String	2	No	Receiver id issued country; ISO 2 Char country code
issued_on	Date	-	Conditional	Receiver id issued on date
valid_through	Date	-	Conditional	Receiver id expiry date
issued_by	String	40	No	Receiver id issued by
bank_details	Object	-	Conditional	Mandatory for bank transfer

account_type_code	String	-	Yes	Receiver account type like Savings, Current
account_number	String	34	Conditional	Receiver bank account number. Non Mandatory for IBAN countries
iso_code	String	11	Yes	Receiver bank ISO code
bank_id	String	-	No	Receiver bank id (Lulu bank id)
branch_id	String	-	No	Receiver bank branch id (Lulu bank branch id)
iban	String	34	Conditional	Mandatory for IBAN countries
routing_code	String	-	Conditional	Mandatory for non IBAN/Swift/BIC countries
sort_code	String	-	Conditional	
correspondent_id	String	-	No	
correspondent_location_id	String	-	No	
cashPickup_details	Object	-	Conditional	Mandatory for receivemode CASHPICKUP
correspondent	String	-	Yes	Eg: LR
correspondent_id	String	-	Yes	Bank id
correspondent_location_id	String	-	Yes	Branch id
mobileWallet_details	Object	-	Conditional	Mandatory for receivemode MOBILEWALLET
correspondent	String	-	Yes	Eg: LR
bank_id	String	-	Conditional	Bank id
branch_id	String	-	Conditional	Branch id
wallet_id	String	-	Yes	Wallet id (Mobile number)
iban	String	34	No	iban number
routing_code	String		No	routing code
sort_code	String		No	sort code
correspondent_id	String		No	bank id
correspondent_location_id	String		No	bank branch id

transaction	Object	-	Yes	
quote_id	String	16	Conditional	
agent_transaction_ref_number	String	60	No	Agents unique transaction reference number
receiving_mode	String	20	No	Receive mode / delivery mode. Example: BANK, CASHPICKUP.
sending_country_code	String	2	No	Send country; ISO 2 Char country code
sending_currency_code	String	3	No	Send currency; ISO 3 Char currency code
receiving_country_code	String	2	Conditional	Beneficiary receive country; ISO 2 Char country code
receiving_currency_code	String	3	Conditional	Beneficiary receive currency; ISO 3 Char currency code
sending_amount	BigDecimal	(15,4)	No	Amount in Send currency. (When sending amount is passed, then receive amount is No)
receiving_amount	BigDecimal	(15,4)	Conditional	Amount in Receive currency. (If both sending and receiving amount passed, then will consider sending amount.)
payment_mode	String	2	Conditional	It is mandatory when payment is collected by Lulu
channel_quote_id	String	36	Optional	channel_quote_id
total_payin_amount	BigDecimal	(15,4)	No	total_payin_amount this we are calculating internally.
fx_rates	List	-	No	
rate	BigDecimal	(7,8) eg: 1234567.12345	Yes	exchange rate value maximum number of digits before the decimal point is 15 and maximum 4 digits to the

				right of the decimal point.
base_currency_code	String	3	Yes	base currency for the rate
counter_currency_code	String	3	Yes	counter currency for the rate 1[base_currency_code]=xxxx[rate] [counter_currency_code]
type	String	-	Yes	exchange rate type. buy/sell
fee_details	List	-	No	
type	String	-	Yes	fee type like COMMISSION
currency_code	String	3	Yes	fee Currency code; ISO 3 Char currency code depending on the model (OUR/BENE) selected. If OUR - Send Ccy code & if BENE - Receive Ccy code
amount	BigDecimal	(15,4)	Yes	fee amount maximum number of digits before the decimal point is 15 and maximum 4 digits to the right of the decimal point.
description	String	-	Yes	Description of the fee
ordering_institution	Object		No	
name	String	60	Conditional	Ordering institution name
institution_address	Object		No	
address_type	String	-	No	address type like Present, Permanent
address_line	String	70	No	address line
street_name	String	70	No	street name
building_number	String	16	No	building number
post_code	String	16	No	postal area code. Example: Zipcode, Pincode
pobox	String	12	No	post box number

town_name	String	35	Conditional	town name
country_subdivision	String	35	No	country sub division
country_code	String	2	Conditional	country code; ISO 2 Char country code
proofs	List	-	No	
content_type	String		Yes	content type Eg: image/png , applicati on/msword , applicati on/pdf etc.
document_type	String		Yes	document type
documents	Object		Conditional	
base64_front_data	String		Yes	Base 64 front end data
base64_back_data	String		No	Base 64 Back end data
settlement_rates	List	-	No	
rate	BigDecimal	(7,8) eg: 1234567.12345678	Yes	customer transaction rate value
base_currency_code	String	3	Yes	base currency for the rate
counter_currency_code	String	3	Yes	counter currency for the rate 1[base_currency_code]= xxxx[rate] [counter_currency_code]
type	String	-	Yes	exchange rate type. BUY/SELL
calibrated_rates	List	-	No	
rate	BigDecimal	(7,8) eg: 1234567.12345678	Yes	customer transaction rate value
base_currency_code	String	3	Yes	base currency for the rate
counter_currency_code	String	3	Yes	counter currency for the rate 1[base_currency_code]= xxxx[rate] [counter_currency_code]
type	String	-	Yes	exchange rate type. BUY/SELL

Response

Name	Data Type	Max Length	Name	Description
status	String	60	Yes	Status description
status_code	String	120	Yes	Status code
data	Object	-	Yes	Data object
transaction_ref_number	String	16	Yes	Transaction reference number. Unique number to identify the transaction.
transaction_date	String	26	Yes	Transaction locked date and time in local time
transaction_gmt_date	String	26	Yes	Transaction locked date and time in GMT
expires_at	String	22	Yes	Payment expiry date and time in local time
expires_at_gmt	String	22	Yes	Payment expiry date and time in GMT

Confirm Transaction

It will confirm the transaction after validating the transaction number and status.

API	/amr/paas/api/v1_0/paas/confirmtransaction
Authorization	Bearer Token
Method	Post
Headers	Content-Type:application/json sender : <<sender_name>> channel: <<channel_name>> company: <<company_code>> branch: <<branch_code>>
Payload	<pre> 1 { 2 "transaction_ref_number": "1276122106256978" 3 }</pre>
Response	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": {</pre>

```

5         "state": "IN_PROGRESS",
6         "sub_state": "PAYMENT_SETTLED",
7         "transaction_ref_number": "1276122106256978"
8     }
9 }
```

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	No	Agent / Partner name.
channel	String	30	No	Ripple / Direct
company	String	6	No	Will be shared
branch	String	6	No	Will be shared

Payload

Name	Data Type	Max Length	Mandatory	Description
transaction_ref_number	String	16	Yes	Transaction reference number. Unique number to identify the transaction.

Response

Name	Data Type	Max Length	Mandatory	Description
state	String	60	Yes	Status code
sub_state	String	120	Yes	Sub state code
transaction_ref_number	String	16	Yes	Transaction reference number. Unique number to identify the transaction.

Authorize Clearance

It will authorize clearance after validating the transaction number and status. This is an optional API required only where sending FI opts to control the clearance explicitly outside the confirm API, else the clearance is part of confirm.

API	/amr/paas/api/v1_0/paas/authorize-clearance
Authorization	Bearer Token
Method	Post

Headers	Content-Type:application/json sender : <<sender_name>> channel: <<channel_name>> company: <<company_code>> branch: <<branch_code>> Authorization: <<token>>
Payload	<pre> 1 { 2 "transaction_ref_number": "5714122126296994", 3 }</pre>
Response	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "state": "IN_PROGRESS", 6 "sub_state": "CLEARANCE_ACCEPTED", 7 "transaction_ref_number": "5714122126296994" 8 } 9 }</pre>

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	No	Agent / Partner name.
channel	String	30	No	Ripple / Direct
company	String	6	No	Will be shared
branch	String	6	No	Will be shared

Payload

Name	Data Type	Max Length	Mandatory	Description
transaction_ref_number	String	16	Yes	Transaction reference number. Unique number to identify the transaction.

Response

Name	Data Type	Max Length	Mandatory	Description
state	String	60	Yes	Status code
sub_state	String	120	Yes	Sub state code

transaction_ref_number	String	16	Yes	Transaction reference number. Unique number to identify the transaction.
------------------------	--------	----	-----	--

Enquire Transaction

Enquire transaction API returns the current status of the transaction. This API can be used to query the current status and details of the transaction.

API	/amr/paas/api/v1_0/paas/enquire-transaction?transaction_ref_number=<>reference_no<>
Authorization	Bearer Token
Method	GET
Headers	Content-Type:application/json sender : <>sender_name<> channel: <>channel_name<> company: <>company_code<> branch: <>branch_code<>
Param	1 None
Response (Bank Transfer)	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "state": "IN_PROGRESS", 6 "sub_state": "AML_PENDING", 7 "transaction_gmt_date": "2022-03-23T09:18:42.73Z", 8 "transaction_date": "2022-03-23T13:18:42.73+04:00", 9 "type": "SEND", 10 "instrument": "REMITTANCE", 11 "source_of_income": "SLRY", 12 "purpose_of_txn": "SAVG", 13 "message": "Agency transaction", 14 "sender": { 15 "mobile_number": "+971523236963", 16 "email": "liyas@one.com", 17 "first_name": "MANU", 18 "last_name": "GARCIA", 19 "date_of_birth": "1973-07-12", 20 "country_of_birth": " ", 21 "gender": "M", 22 "nationality": "PH", 23 "profession_code": "550", 24 "employer": "LULU", 25 "visa_type_Code": "101" 26 }, </pre>

```
27     "receiver": {
28         "mobile_number": "+919586741508",
29         "first_name": "Anija FirstName",
30         "middle_name": " ",
31         "last_name": "Anija Lastname",
32         "date_of_birth": "1990-08-22",
33         "gender": "F",
34         "receiver_address": [
35             {
36                 "address_type": "PRESENT",
37                 "address_line": "TCR",
38                 "street_name": "TCRTESTESTETSTETSTDST",
39                 "building_number": "JIJIJJ",
40                 "post_code": "9054",
41                 "pobox": "658595",
42                 "town_name": "THRISSUR",
43                 "country_subdivision": "KOKOKOKOKK",
44                 "country_code": "PK"
45             }
46         ],
47         "nationality": "PK",
48         "relation_code": "32",
49         "bank_details": {
50             "account_type": "1",
51             "account_num": "67095294579",
52             "iso_code": "ALFHPKKA068",
53             "bank_id": "11232",
54             "branch_id": "184377",
55             "iban": "PK36ALFH67095294579"
56         }
57     },
58     "transaction": {
59         "quote_id": "1276122108299334",
60         "receiving_mode": "BANK",
61         "payment_mode": "",
62         "sending_country_code": "AE",
63         "receiving_country_code": "PK",
64         "sending_currency_code": "AED",
65         "receiving_currency_code": "PKR",
66         "sending_amount": 100,
67         "receiving_amount": 4144.75,
68         "total_payin_amount": 107.35,
69         "fx_rates": [
70             {
71                 "rate": 41.44832037,
72                 "base_currency_code": "AED",
73                 "counter_currency_code": "PKR",
74                 "type": "SELL"
75             },
76             {
77                 "rate": 0.02412643,
78                 "base_currency_code": "PKR",
79                 "counter_currency_code": "AED",
80                 "type": "SELL"
81             }
82         ],
83         "fee_details": [
84             {
85                 "type": "COMMISSION",
86                 "model": "OUR",
```

```

87             "amount": 7,
88             "description": "Commission",
89             "currency_code": "AED"
90         },
91     {
92         "type": "TAX",
93         "model": "OUR",
94         "amount": 0.35,
95         "description": "Tax",
96         "currency_code": "AED"
97     }
98 ],
99 "settlement_details": [
100     {
101         "charge_type": "COMMISSION",
102         "value": 0,
103         "currency_code": "AED"
104     },
105     {
106         "charge_type": "TREASURYMARGIN",
107         "value": 0,
108         "currency_code": "AED"
109     },
110     {
111         "charge_type": "INPUTTAX",
112         "value": 0,
113         "currency_code": "AED"
114     }
115 ],
116 }
117 }
118 }
```

Response (Cash Pickup)

```

1 {
2     "status": "success",
3     "status_code": 200,
4     "data": {
5         "state": "IN_PROGRESS",
6         "sub_state": "AML_PENDING",
7         "transaction_gmt_date": "2022-03-23T09:18:42.73Z",
8         "transaction_date": "2022-03-23T13:18:42.73+04:00",
9         "type": "SEND",
10        "instrument": "REMITTANCE",
11        "source_of_income": "SLRY",
12        "purpose_of_txn": "SAVG",
13        "message": "Agency transaction",
14        "sender": {
15            "mobile_number": "+971523236963",
16            "email": "liyas@one.com",
17            "first_name": "MANU",
18            "last_name": "GARCIA",
19            "date_of_birth": "1973-07-12",
20            "country_of_birth": " ",
21            "gender": "M",
22            "nationality": "PH",
23            "profession_code": "550",
24            "employer": "LULU",
25            "visa_type_Code": "101"
26        },
27        "receiver": {
```

```
28     "mobile_number": "+919586741508",
29     "first_name": "Anija FirstName",
30     "middle_name": " ",
31     "last_name": "Anija Lastname",
32     "date_of_birth": "1990-08-22",
33     "gender": "F",
34     "receiver_address": [
35         {
36             "address_type": "PRESENT",
37             "address_line": "TCR",
38             "street_name": "TCRTESTESTETSTETSTDST",
39             "building_number": "JIJIJJ",
40             "post_code": "9054",
41             "pobox": "658595",
42             "town_name": "THRISSUR",
43             "country_subdivision": "KOKOKOKOKK",
44             "country_code": "PK"
45         }
46     ],
47     "nationality": "PK",
48     "relation_code": "32",
49     "cashpickup_details": {
50         "correspondent": "RR",
51         "correspondent_id": "INOPCP",
52         "correspondent_location_id": "OP"
53     }
54 },
55     "transaction": {
56         "quote_id": "1276122108299334",
57         "receiving_mode": "CASHPICKUP",
58         "payment_mode": "",
59         "sending_country_code": "AE",
60         "receiving_country_code": "PK",
61         "sending_currency_code": "AED",
62         "receiving_currency_code": "PKR",
63         "sending_amount": 100,
64         "receiving_amount": 4144.75,
65         "total_payin_amount": 107.35,
66         "invoice_report_link": "https://temp.s3.ap-southeast-
1.amazonaws.com/TransactionReceipt.pdf",
67         "fx_rates": [
68             {
69                 "rate": 41.44832037,
70                 "base_currency_code": "AED",
71                 "counter_currency_code": "PKR",
72                 "type": "SELL"
73             },
74             {
75                 "rate": 0.02412643,
76                 "base_currency_code": "PKR",
77                 "counter_currency_code": "AED",
78                 "type": "SELL"
79             }
80         ],
81         "fee_details": [
82             {
83                 "type": "COMMISSION",
84                 "model": "OUR",
85                 "amount": 7,
86                 "description": "Commission",
```

```

87             "currency_code": "AED"
88         },
89         {
90             "type": "TAX",
91             "model": "OUR",
92             "amount": 0.35,
93             "description": "Tax",
94             "currency_code": "AED"
95         }
96     ]
97 }
98 }
99 }
```

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	No	Agent / Partner name.
channel	String	30	No	Ripple / Direct
company	String	6	No	Will be shared
branch	String	6	No	Will be shared

Request Param

Name	Data Type	Max Length	Mandatory	Description
transaction_ref_number	String	16	Yes	Transaction reference number. Unique number to identify the transaction.

Response

Name	Data Type	Max Length	Mandatory	Description
state	String	60	Yes	Status code
sub_state	String	120	Yes	Sub state code
transaction_date	String	26	Yes	Transaction locked date and time in local time
transaction_gmt_date	String	26	Yes	Transaction locked date and time in GMT
type	String	2	Yes	SD - Send, RV - Receive
source_of_income	String	4	Yes	Sender source of income

purpose_of_txn	String	4	Yes	Purpose of the transaction
message	String	200	No	Any free text
instrument	String	60	Yes	Specify the instrument type like Remittance, Bill Payment
sender	Object	-	Yes	Sender object
agent_customer_number	String	60	No	Agent stored customer id
customer_number	String	16	Yes	Lulu customer number
mobile_number	String	20	Yes	Sender mobile number
email	String	320	Yes	Sender email address
first_name	String	60	Yes	Sender first name
last_name	String	60	Yes	Sender last name
middle_name	String	60	No	Sender middle name
date_of_birth	Date	-	Yes	Sender date of birth date
country_of_birth	String	2	Yes	Sender country of birth; ISO 2 Char country code
gender	String	1	Yes	
nationality	String	2	Yes	Sender nationality code; ISO 2 Char country code
employer	String	300	Yes	Sender employer name
profession_code	String	4	Yes	Sender profession code
visa_type_code	String	3	Yes	Sender visa type code
senderid	List	1	Yes	
id_code	String	3	Yes	Sender id type code. Example : 4 for emirates ID
id	String	30	Yes	Sender ID / number. Example : Emirates ID
issued_country_code	String	2	Yes	Sender id issued country; ISO 2 Char country code
issued_on	Date	-	No	Sender id issued on date
valid_through	Date	-	Yes	Sender id expiry date
issued_by	String	40	No	Sender id issued by

sender_address	List	1	Yes	
address_type	String	20	Yes	Sender address type like Present, Permanent
address_line	String	70	Yes	Sender address line
street_name	String	70	Yes	Sender street name
building_number	String	16	Yes	Sender building number
post_code	String	16	Yes	Sender postal area code. Example: Zipcode, Pincode
pobox	String	12	No	Sender post box number
town_name	String	35	Yes	Sender town name
country_subdivision	String	35	Yes	Sender country subdivision like state, city
country_code	String	2	Yes	Sender country code; ISO 2 Char country code
receiver	Object	-	Yes	
agent_receiver_id	String	60	No	Agent stored receiver id
mobile_number	String	20	No	Receiver mobile number
first_name	String	60	Yes	Receiver first name
last_name	String	60	Yes	Receiver last name
middle_name	String	60	No	Receiver middle name
date_of_birth	Date	-	No	YYYY-MM-DD format
gender	String	1	Yes	Receiver gender name
nationality	String	2	Yes	Receiver nationality code; ISO 2 Char country code
relation_code	String	-	Yes	Relation type like Friend, Brother
receiver_address	List	1	Yes	
address_type	String	20	Yes	Receiver address type like Present, Permanent
address_line	String	70	Yes	Receiver address line
street_name	String	70	Yes	Receiver street name
building_number	String	16	Yes	Receiver building number
post_code	String	16	Yes	Receiver postal area code. Example: Zipcode,

				Pincode
pobox	String	12	No	Receiver post box number
town_name	String	35	Yes	Receiver town name
country_subdivision	String	35	Yes	Receiver country subdivision, like state, city.
country_code	String	2	Yes	Receiver country code; ISO 2 Char country code
receiver_id	List	1	No	
id_code	String	-	No	Receiver id type code. Example : 4 for emirates ID
id	String	30	No	Receiver ID / number. Example : Emirates ID
issued_country_code	String	2	No	Receiver id issued country; ISO 2 Char country code
issued_on	Date	-	No	Receiver id issued on date
valid_through	Date	-	No	Receiver id expiry date
issued_by	String	40	No	Receiver id issued by
bank_details	Object	-	Conditional	Mandatory for Bank transfer
account_type_code	String	-	Yes	Receiver account type like savings, current.
account_number	String	34	Yes	Receiver bank account number
iso_code	String	11	Yes	Receiver bank ISO code
iban	String	34	No	Receiver bank IBAN number
cashpickup_details	Object	-	Conditional	Mandatory for cash pick up
correspondent	String	2	Yes	Correspondent name. It is mandatory for Cash Payout
correspondent_id	String	100	Yes	Correspondent ID. It is mandatory for Cash Payout
correspondent_location_id	String	100	Yes	Correspondent location ID. It is mandatory for

				Cash Payout
transaction	Object	-	Yes	
quote_id	String	16	Yes	Unique quote id to identify the rate and fee.
channel_quote_id	String	36	No	Unique channel quote id to push transaction status back to Ripple
agent_transaction_ref_number	String	60	No	Agents unique transaction reference number
receiving_mode	String	20	Yes	Receive mode / delivery mode. Example : BANK, CASHPICKUP
payment_mode	String	2	No	Payment mode
sending_country_code	String	2	Yes	Operation country; ISO 2 Char country code
sending_currency_code	String	3	Yes	Sending currency; ISO 3 Char currency code
receiving_country_code	String	2	Yes	Beneficiary receive country; ISO 2 Char country code
receiving_currency_code	String	3	Yes	Beneficiary receiving currency; ISO 3 Char currency code
sending_amount	BigDecimal	-	Yes	Send amount
receiving_amount	BigDecimal	-	Yes	Receiver receiving amount
total_payin_amount	BigDecimal	-	Yes	Total payin amount
fx_rates	List		Yes	Lulu exchange rate
rate	BigDecimal	(15,8) eg: 1234567.12345678	Yes	exchange rate value
base_currency_code	String	3	Yes	base currency for the rate; ISO 3 Char country code
counter_currency_code	String	3	Yes	counter currency for the rate 1[base_currency_code]=xxxx[rate] [counter_currency_code]
type	String	-	Yes	exchange rate type. buy/sell

fee_details	List		Yes	Lulu exchange fee details
type	String	-	Yes	fee type like COMMISSION/TAX
model	String	4	Yes	Fee type model. Possible values are OUR/BENE
currency_code	String	3	Yes	fee Currency code; ISO 3 Char currency code
amount	BigDecimal	-	Yes	fee amount
description	String	60	No	Description of the fee
Settlement_details	List	-	Yes	Settlement details
charge_type	String	-	Yes	Charge type like COMMISSION/TREASURY/MARGIN
value	BigDecimal	(15,8)	Yes	Share value
currency_code	String	-	Yes	fee currency code

BRN Update

It will update the bank reference number.

API	/amr/paas/api/v1_0/paas/brn-update
Authorization	Bearer Token
Method	Post
Headers	Content-Type:application/json sender : <<sender_name>> channel: <<channel_name>> company: <<company_code>> branch: <<branch_code>>

Payload	<pre> 1 { 2 "transaction_ref_number": "1283124126429115", 3 "bank_ref_number": "12301181297", 4 "customer_bank_name": "FEDERAL BANK LTD", 5 "deposit_account_id": "12432123123534", 6 "payment_initiated": "initiated", 7 "customer_name": "TEST_CUSTOMER", 8 "payment_id": "PAYMENT001", 9 "amount": "1000", 10 "match_type": "MATCH", 11 "is_reconciled": "TRUE" 12 }</pre>
Response	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "state": "IN_PROGRESS", 6 "sub_state": "PAYMENT_INITIATED" 7 } 8 }</pre>

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	Yes	Agent / Partner name.
channel	String	30	Yes	Ripple / Direct
company	String	6	Yes	Will be shared
branch	String	6	Yes	Will be shared

Payload

Name	Data Type	Max Length	Mandatory	Description
transaction_ref_number	String	16	Yes	Transaction reference number. Unique number to identify the transaction.
bank_ref_number	String	60	Yes	Bank reference number
customer_bank_name	String	60	No	bank name
deposit_account_id	String	18	No	deposit account id
payment_initiated	String		Conditional	payment_initiated should be in the format of (yyyy-MM-dd'T'HH:mm:ss)
customer_name	String		Conditional	customer name

payment_id	String	60	Conditional	payment id
amount	BigDecimal	(15,8)	Conditional	Amount
match_type	String		Conditional	MATCH, UNMATCH, PARTIAL
is_reconciled	String		Yes	TRUE/FALSE
payment_provider_type	String		Conditional	CHECKOUT_MASTER/ CHECKOUT_VISA

Response

Name	Data Type	Max Length	Mandatory	Description
state	String	60	Yes	Status code
sub_state	String	120	Yes	Sub state code

Cancel Transaction

It will cancel the transaction after validating the transaction number and status.

API	/amr/paas/api/v1_0/paas/canceltransaction
Authorization	Bearer Token
Method	Post
Headers	Content-Type:application/json sender : <>sender_name<> channel: <>channel_name<> company: <>company_code<> branch: <>branch_code<>
Payload	<pre> 1 { 2 "transaction_ref_number": "1276122106256978", 3 "cancel_reason" : "R7", 4 "remarks":"Incorrect Recipient" 5 }</pre>
Response (Success)	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "state": "IN_PROGRESS", 6 "sub_state": "STOP_PAYMENT_REQUESTED", 7 "transaction_ref_number": "1276122106256978" 8 } 9 }</pre>

Response (When payment is not settled yet)	{ "status": "failure", "status_code": 406, "error_code": 40100, "message": "The transaction is not confirmed yet" }
Response (When AML is pending)	{ "status": "failure", "status_code": 406, "error_code": 40100, "message": "Cannot Cancel transaction when AML Pending" }
Response (Cancellation in progress)	{ "status": "failure", "status_code": 406, "error_code": 40110, "message": "Transaction already in the cancellation processing state" }
Response (Transaction is Credited,Reconciled or Cancellation is completed)	{ "status": "failure", "status_code": 406, "error_code": 40110, "message": "The transaction is already processed" }
Response (Invalid cancel reason code passed)	{ "status": "failure", "status_code": 406, "error_code": 40100, "message": "Cancel Reason is invalid" }

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	No	Agent / Partner name.
channel	String	30	No	Ripple / Direct
company	String	6	No	Will be shared
branch	String	6	No	Will be shared

Payload

Name	Data Type	Max Length	Mandatory	Description
transaction_ref_number	String	16	Yes	Transaction reference number. Unique number

				to identify the transaction.
cancel_reason	String	60	Yes	Get this ENUM values from Get codes API by key : cancel_reason_codes_list
remarks	String	40	Yes	Additional message

Response

Name	Data Type	Max Length	Mandatory	Description
state	String	60	Yes	Status code
sub_state	String	120	Yes	Sub state code
transaction_ref_number	String	16	Yes	Transaction reference number

Transaction Receipt

This API will return the invoice report of the transaction as base64 data.

API	/amr/paas/api/v1_0/paas/transaction-receipt?transaction_ref_number=<<reference_no>>
Authorization	Bearer Token
Method	GET
Headers	Content-Type:application/json sender : <<sender_name>> channel: <<channel_name>> company: <<company_code>> branch: <<branch_code>>
Param	transaction_ref_number
Response	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 /* Base64 data*/ 6 } 7 }</pre>

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	Yes	Agent / Partner name.
channel	String	30	Yes	Ripple / Direct
company	String	6	Yes	Will be shared
branch	String	6	Yes	Will be shared

Request Param

Name	Data Type	Max Length	Mandatory	Description
transaction_ref_number	String	16	Yes	Transaction reference number. Unique number to identify the transaction.

Response

Name	Data Type	Max Length	Mandatory	Description
state	String	60	Yes	Status code
sub_state	String	120	Yes	Sub state code
data	String		Yes	Base64 data

Transaction Status Update

This API is used to update the status of the transaction like partner where transaction fulfillment happens in partner network. Since fulfillment happens from partner network, status need to take from partners by this API.

API	/amr/paas/api/v1_0/paas/status-update
Authorization	Bearer Token
Method	PUT
Headers	Content-Type:application/json sender : <<sender_name>> channel: <<channel_name>> company: <<company_code>> branch: <<branch_code>>
Payload	<pre> 1 { 2 "transaction_ref_number": 1276122106256978, 3 "status": "CREDITED" </pre>

	4 }
Response	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "status": "ACKNOWLEDGED" 6 } 7 }</pre>

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	Yes	Agent / Partner name.
channel	String	30	Yes	Ripple / Direct
company	String	6	Yes	Will be shared
branch	String	6	Yes	Will be shared

Payload

Name	Data Type	Max Length	Mandatory	Description
transaction_ref_number	String	16	Yes	Transaction reference number. Unique number to identify the transaction.
status	String	60	Yes	Transaction status to be updated. Available values are : TRANSMITTED , CREDITED , AVAILABLE_PAID , CANCELLATION_COMPLETED

Response

Name	Data Type	Max Length	Mandatory	Description
status	String	-	Yes	Status value should always be "ACKNOWLEDGED"

Callback APIs

Transaction Status Callback

This is a callback API that we should call to push the status of the transaction. This API will be hosted by the Partner as per below spec. For integrity validation a pre shared secret can be used for computing payload hash. When calling the API we will compute the hash by concatenating the pre shared secret at the end of the request payload as below:

```
SHA512-hash0f({"transaction_ref_number": "5712122130661730", "state": "COMPLETED", "sub_state": "CREDITED"}<><>)
```

Then attach value in the header "hash". When receiving a callback Partner will compute the hash with the incoming request payload and secret then compare with the value in the header. The request should be considered valid only if both values match.

IP to be whitelisted 20.207.110.226 from partner end.

API	<><>PARTNER_ENDPOINT_WITH_CONTEXT<>>/transactioncallback
Authorization	IP Whitelisting (20.207.110.226)
Method	Post
Headers	Content-Type:application/json hash:<><>hash value<>>
Payload	<pre>1 { 2 "transaction_ref_number": "5712122130661730", 3 "state": "COMPLETED", 4 "sub_state": "CREDITED", 5 }</pre>
Response	<pre>1 { 2 "state": "ACKNOWLEDGED" 3 }</pre>

Header

Name	Data Type	Max Length	Mandatory	Description
hash	String	128	No	SHA512 hash in hexadecimal

Payload

Name	Data Type	Max Length	Mandatory	Description
transaction_ref_number	String	16	Yes	Transaction reference number. Unique number to identify the transaction.
state	String	60	Yes	Status code
sub_state	String	120	Yes	Sub state code

Response

Name	Data Type	Max Length	Mandatory	Description
state	String	-	Yes	State value should always be "ACKNOWLEDGED".

How Retry Works:

Max Retry Count : 4

Retry	Interval(mins)
1	5
2	10
3	60
4	60

If partner shared API gives response like,

Timeout: if API call receives timeout or other than http status (200 OK) then activate the retry mechanism.

- Once reached maximum retry count for the specific transaction substate, push will be stopped against transaction substate. Always get the latest information from transaction enquiry API.

NOT ACKNOWLEDGED but received SUCCESS (200 OK) : No retry will happen such transaction status.

- Those transactions status push will not be processed anymore, get the latest information from transaction enquiry API.

Master APIs ↗

Get Codes ↗

Get codes API returns the master data for Id types, relation, profession, purpose, payments modes, instruments, receiving modes, fee types, address types, income range types, correspondent, cancelation reasons and account types list for the available services. This API will return all types in the response if the param is empty.

Code type: RELATIONSHIPS,PURPOSE_OF_TRANSACTIONS, PROFESSIONS, ACCOUNT_TYPES, PAYMENT_MODES, VISA_TYPES, INSTRUMENTS, RECEIVING_MODES, FEE_TYPES, ADDRESS_TYPES, TRANSACTION_STATES, INCOME_TYPES, INCOME_RANGE_TYPES, WIRE_BANKS, TXN_COUNT_MONTHS, TXN_VOLUME_MONTHS, CORRESPONDENTS, CANCEL_REASON_CODES,SOURCE_OF_INCOMES, DOCUMENT_TYPES, PROOF_CONTENT_TYPES, BUSINESS_TYPES

API	/raas/masters/v1/codes?code=<type>
Authorization	Bearer Token
Method	GET
Headers	Content-Type:application/json
Request Param	code : PURPOSE_OF_TRANSACTIONS service_type : C2C

Response

```

1  {
2      "status": "success",
3      "status_code": 200,
4      "data": {
5          "purposes_of_transactions": [
6              {
7                  "code": "FAMA",
8                  "name": "Family Maintenance"
9              },
10             {
11                 "code": "MDCS",
12                 "name": "Medical expenses"
13             },
14             {
15                 "code": "LOAR",
16                 "name": "REPAYMENT OF LOAN"
17             },
18             {
19                 "code": "SAVG",
20                 "name": "Savings"
21             }
22         ]
23     }
24 }
25

```

Header

Name	Data Type	Max Length	Mandatory	Description
Content-Type	String	36	Yes	application/json
sender	String	60	No	Agent / Partner name.
channel	String	30	No	Ripple / Direct
company	String	6	No	Will be shared
branch	String	6	No	Will be shared

Request Param

Name	Data Type	Max Length	Mandatory	Description
code	String	60	No	Eg : INCOME_TYPES

Payload

None

Response

Name	Data Type	Max Length	Mandatory	Description
status	String	60	Yes	Status description
status_code	Integer	-	Yes	Eg : 200

data	Object	-	Yes	Data object
relationships	Array	-	Yes	Relation array object
code	String	3	Yes	code
name	String	60	Yes	name
id_types	Array	-	Yes	ID Types array object
code	String	3	Yes	code
name	String	60	Yes	name
sources_of_income	Array	-	Yes	Source of Income array object
code	String	4	Yes	ISO code for representing Source of Income
name	String	60	Yes	name
purposes_of_txn	Array	-	Yes	Purposes of txn array object
code	String	4	Yes	ISO code for representing Purposes of txn
name	String	60	Yes	name
professions	Array	-	Yes	professions array object
code	String	3	Yes	code
name	String	60	Yes	name
account_types	Array	-	Yes	account types array object
code	String	3	Yes	code
name	String	60	Yes	name
payment_modes	Array	-	Yes	payment modes array object
code	String	3	Yes	code
name	String	60	Yes	name
visa_types	Array	-	Yes	payment modes array object
code	String	3	Yes	code
name	String	60	Yes	name
instruments	Array	-	Yes	Instrument value ENUMs

code	String	3	Yes	code
name	String	60	Yes	name
address_types	Array	-	Yes	address_type value ENUMs
id	Integer	-	Yes	id
code	String	3	Yes	code
name	String	60	Yes	name
receiving_modes	Array	-	Yes	receiving_modes value ENUMs
code	String	3	Yes	code
name	String	60	Yes	name
fee_types	Array	-	Yes	fee_types value ENUMs
code	String	3	Yes	code
name	String	60	Yes	name
income_types	Array	-	Yes	Income type values
code	String	3	Yes	code
name	String	60	Yes	name
income_range_types	Array	-	Yes	Income type range values
code	String	3	Yes	code
name	String	60	Yes	name
cancel_reason_codes	Array	-	Yes	Cancel Reason values
code	String	20	Yes	code
name	String	60	Yes	name
transaction_count_per_month	Array	-	Yes	Transaction count per month range values
code	String	3	Yes	code
name	String	60	Yes	name
transaction_volume_per_month	Array	-	Yes	Transaction volume per month range values
code	String	3	Yes	code
name	String	60	Yes	name
correspondents	Array	-	Yes	
code	String	2	Yes	correspondent

name	String	60	Yes	name
document_types	Array	-	Yes	
code	String	3	Yes	isocode
name	String	60	Yes	document description
proof_content_types	Array	-	Yes	
code	String	3	Yes	extension
name	String	60	Yes	path
business_types	Array	-	Yes	
code	String	3	Yes	businessType
name	String	60	Yes	businessDescription

Get Service Corridor

Fetches the service details, corridor details, currency details and agent details.

API	/raas/masters/v1/service-corridor
Authorization	Bearer Token
Method	GET
Headers	Content-Type:application/json
Payload	1 None
Request param	receiving_mode : <>receiving_mode>> receiving_country_code : <>receiving_country_code>>
Response	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": [5 { 6 "instrument": "REMITTANCE", 7 "transaction_type": "SEND", 8 "receiving_mode": "BANK", 9 "sending_country": "UNITED ARAB EMIRATES", 10 "sending_country_code": "AE", 11 "receiving_country": "Philippines", 12 "receiving_country_code": "PH", 13 "limit_currency": "Philippine Peso", 14 "limit_currency_code": "PHP", 15 "limit_min_amount": 1, 16 "limit_per_transaction": 4600000, 17 "send_min_amount": 50, 18 "send_max_amount": 300000, 19 "corridor_currencies": [20 { </pre>

```

21         "correspondent": "LR",
22         "anywhere": 0,
23         "sending_currency": "UAE Dirham",
24         "sending_currency_code": "AED",
25         "receiving_currency": "Philippine Peso",
26         "receiving_currency_code": "PHP",
27         "correspondent_name": "LuluRemittance"
28     }
29   ]
30 }
31 ]
32 }
```

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	No	Agent / Partner name.
channel	String	30	No	Ripple / Direct
company	String	6	No	Will be shared
branch	String	6	No	Will be shared

Payload

None

Request Param

Name	Data Type	Data Type	Max Length	Description
receiving_mode	String	-	No	Default value is BANK Eg : BANK / CASHPICKUP
receiving_country_code	String	2	No	Country code in iso format Eg : IN

Response

Name	Data Type	Max Length	Mandatory	Description
status	String	60	Yes	Status description
status_code	Integer	-	Yes	Status code
data	Object Array	-	Yes	
instrument	String	60	Yes	Instrument type like Remittance,
transaction_type	String	-	Yes	SEND or RECEIVE

receiving_mode	String	20	Yes	Example : BANK, CASHPICKUP
sending_country_code	String	2	Yes	Operation country code; ISO 2 Char country code
sending_country	String	60	Yes	Operation country name
receiving_country_code	String	2	Yes	Beneficiary receive country code; ISO 2 Char country code
receiving_country	String	60	Yes	Beneficiary receive country
limit_currency	String	60	Yes	Currency name to check the limit
limit_currency_code	String	3	Yes	Currency code to check the limit: ISO 3 Char currency code
limit_min_amount	BigDecimal	-	Yes	Minimum amount for each transaction
limit_per_transaction	BigDecimal	-	Yes	Maximum limit per transaction
send_min_amount	BigDecimal	-	Yes	Minimum limit for transactions
send_max_amount	BigDecimal	-	Yes	Maximum limit for transactions
corridor_currencies	Object Array	-	Yes	Agent and currency details
sending_currency_code	String	3	Yes	Sending currency code; ISO 3 Char currency code
sending_currency	String	60	Yes	Sending currency name
receiving_currency_code	String	3	Yes	Receiving currency code; ISO 3 Char currency code
receiving_currency	String	60	Yes	Receiving currency name
correspondent	String	2	Yes	Correspondent code / ID
correspondent_name	String	60	Yes	Correspondent name
anywhere	Integer	-	No	Indicates the pick up anywhere is available or not

Get Bank Master

Bank API returns the list of banks available in the country. The results can be paginated if necessary parameters are passed with the request.

API	/raas/masters/v1/banks
Authorization	Bearer Token
Method	GET
Headers	Content-Type : application/json
Request param	page : <>page no<> size : <>size of page<> receiving_mode: <>receiving_mode<> receiving_country_code : <>receiving_country_code<> bank_id: <>bank_id<> correspondent: <>correspondent<> bank_name:<>bank_name<>
Response	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "records": 100, 6 "list": [7 { 8 "bank_id": "10098", 9 "bank_name": "ERNAKUILAM DIST CO OPERATIVE BANK" 10 } 11], 12 "total_records": 1, 13 "total_page": 1, 14 "current_page": 1 15 } 16 } 17 </pre>

Request Param

Name	Data Type	Max Length	Mandatory	Description
receiving_country_code	String	2	Yes	Country code in iso format Eg : IN
correspondent	String	2	No	Default value is LR, value based on the correspondent Eg : LR ,RR etc.
receiving_mode	String	-	No	Default value is BANK

				Eg : BANK ,CASHPICKUP
bank_id	String	-	Optional	bank_id is a optional parameter in this API.If bank_id pass the response will be based on this bank_id
page	Integer	-	No	If the API consumer wants a the result paginated, they can use the Page parameter to specify the page Number of the paginated result Eg : 1
size	Integer	5000	No	If the API consumer wants a the result paginated, they can use the Size parameter to specify the size (number of rows) of each page of the paginated result. Eg : 10
bank_name	String	120	No	bank_name is a optional parameter in this API. if a Bank Name is passed the response will contains the list of Banks which contains the word/words. Eg : BANK OF

Response

Name	Data Type	Max Length	Mandatory	Description
status	String	60	Yes	Status description
status_code	String	120	Yes	Status code
data	Object	-	Yes	
list	Object Array	-	Yes	list contains array of banks id,name
bank_name	String	60	Yes	Bank name
bank_id	Integer	-	Yes	Internal Bank ID
records	Integer	-	Yes	number of fetched records

total_records	Integer	-	Yes	Total entries available
total_page	Integer	-	Yes	Total result page number
current_page	Integer	-	Yes	Current page no

Get Bank By Id

Bank API returns the details of bank with the given bank id.

API	/raas/masters/v1/banks/{bank_id}
Authorization	Bearer Token
Method	GET
Headers	Content-Type : application/json
Request Param	correspondent : <>correspondent >>
Response	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "bank_id": "10011", 6 "bank_name": "HDFC BANK", 7 "bank_country_code": "IN", 8 "bank_account_number_length": "14,15,16", 9 "bank_address": " " 10 } 11 }</pre>

URL Path Params

Name	Data Type	Mandatory	Description	Sample Value
bank_id	String	Yes	ID of the bank	14223

Request Param

Name	Data Type	Max Length	Mandatory	Description
correspondent	String	2	No	Default value is LR, value based on the correspondent Eg : LR, RR etc.

Response

Name	Data Type	Max Length	Mandatory	Description

status	String	60	Yes	Status description
status_code	Integer	-	Yes	Eg 200,401
data	Object	-	Yes	
bank_name	String	60	Yes	Bank name
bank_id	String	20	Yes	Internal Bank ID
bank_country_code	String	2	Yes	Bank country code Eg : IN
bank_account_number_length	String	-	Yes	Eg : "14,15,16" , comma separated bank account lengths
bank_address	String	60	Optional	address of bank

Get Branch Master

Branch API returns the list of branches for the given bank.

API	/raas/masters/v1/banks/{bank_id}/branches
Authorization	Bearer Token
Method	GET
Headers	Content-Type:application/json
Payload	1 none
Request Params	page : <>page>> size : <>size>> correspondent : <>correspondent>> receiving_country_code : <>receiving_country_code>> receiving_mode : <>receiving_mode>> branch_id : <>branch_id>> branch_name_part : <>branch_name_part>>
Response	<pre> 1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "records": 5, 6 "list": [7 { 8 "bank_id": "10011", 9 "branch_id": "499733", 10 "branch_name": "ITWARI", 11 "routing_code": "HDFC0004034", 12 "iso_code": "HDFCINBBXXX", 13 "sort": " ", 14 "bank_name": "", 15 "bank_branch_name": "", 16 "ifsc": "", 17 "bic": "" } </pre>

```

18         "address":"",
19         "town_name":"",
20         "country_subdivision":"",
21         "country_code":""
22     }
23 ],
24 "total_records": 1,
25 "total_page": 1,
26 "current_page": 1
27 }
28 }
```

URL Path Params

Name	Data Type	Mandatory	Description	Sample Value
bank_id	String	Yes	ID of the bank whose the branches should be listed	14223

Request Param

Name	Data Type	Max Length	Mandatory	Description
correspondent	String	60	Yes	Default value is LR, value based on the correspondent Eg : LR ,RR etc.
receiving_country_code	String	30	Yes	country code
receiving_mode	String	6	Yes	Default value is BANK Eg : BANK ,CASHPICKUP
branch_id	String	-	Optional	If branch_id pass the result should fully based on this branch_id
size	Integer	5000	Yes	If the API consumer wants a the result paginated, they can use the Page parameter to specify the page Number of the paginated result Eg : 1
page	Integer	-	Yes	If the API consumer wants a the result paginated, they can use

				the Page parameter to specify the page size (number of rows)of the paginated result Eg:10
branch_name_part	String	120	No	branch_name_part is a optional parameter in this API. if a Branch Name is passed the response will contains the list of Branches of the Bank which contains the word/words. Eg : ROAD BRANCH

Payload

none

Response

Name	Data Type	Max Length	Mandatory	Description
status	String	60	Yes	Status description
status_code	Integer	-	Yes	Status code
data	Object	-	Yes	
list	Object Array	-	Yes	list contains array of results
bank_name	String	60	Yes	Bank branch name
branch_id	Integer	-	Yes	Internal Branch code
bank_id	Integer	-	Yes	Internal bank Id
branch_name	String	70	Yes	Branch name
routing_code	String	30	No	Routing code
sort	String	15	No	Sort code
iso_code	String	30	No	ISO Code
bank_branch_name	String		NO	bank branch name
ifsc	String		NO	ifsc
bic	String		YES	bic
address	String		NO	address
town_name	String		NO	town name
country_subdivision	String		NO	country subdivision
country_code	String		NO	country code

Get Branch By Id [🔗](#)

Bank Branch by Id API returns the details of bank-branch with the given bank_id and branch_id

API	/raas/masters/v1/banks/{bank_id}/branches/{branch_id}
Authorization	Bearer Token
Method	GET
Headers	Content-Type : application/json
Request param	correspondent : <>correspondent<>
Response	<pre>1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "bank_id": "10011", 6 "branch_id": "6799597", 7 "branch_name": "GOLA ROAD PATNA", 8 "branch_full_name": "GOLA ROAD PATNA, ,HDFC0008115", 9 "address": " ", 10 "country_code": "IN", 11 "routing_code": "HDFC0008115", 12 "bic": " ", 13 "iso_code": " ", 14 "sort": " ", 15 "bank_name":"", 16 "town_name":"", 17 "country_subdivision":"", 18 "ifsc":"" 19 } 20 }</pre>

URL Path Params

Name	Data Type	Mandatory	Description	Sample Value
bank_id	String	Yes	ID of the bank	14223
branch_id	String	Yes	ID of the bank-branch	520170

Request Param

Name	Data Type	Max Length	Mandatory	Description
correspondent	String	-	No	Correspondent Sample value : LR/OR

Response

Name	Data Type	Max Length	Mandatory	Description
status	String	60	Yes	Status description
status_code	String	120	Yes	Status code
data	Object Array	-	Yes	
bank_id	String	-	Yes	Bank Id
branch_id	String	-	Yes	Internal Branch code
branch_name	String	-	Yes	Bank branch name Eg Value GOLA ROAD PATINA
branch_full_name	String	300	Yes	Bank branch full name Eg : GOLA ROAD PATINA , HDFC008115
address	String	-	No	address of bank branch
country_code	String	2	Yes	Country code
routing_code	String	30	No	Routing code
iso_code	String	11	No	ISO code
bic	String	-	No	Bic
sort	String	15	No	Sort code
bank_name	String		No	bank name
town_name	String		No	town name or city
country_subdivision	String		No	country subdivision or state
ifsc	String		No	ifsc

Branch Search

Branch Search API is used to get detailed information about branch with iso, routing or sort codes

Note **Lookup on any one of the request parameter[iso_code, routing_code, sort_code] is allowed**

API	/raas/masters/v1/branches/lookup
Authorization	Bearer Token
Method	GET
Headers	Content-Type:application/json
Payload	1 none
Request Params	page : <>page<>

```

size : <><size>>

sort_code : <><sort_code>>

routing_code : <><routing_code>>

receiving_mode : <><receiving_mode>>

receiving_country_code : <><receiving_country_code>>

correspondent : <><correspondent>>

```

Response

```

1  {
2      "status": "success",
3      "status_code": 200,
4      "data": [
5          "records": 2,
6          "list": [
7              {
8                  "bank_id": "11232",
9                  "branch_id": "509162",
10                 "branch_name": "IB-KHUSHAB",
11                 "branch_full_name": "IB-KHUSHAB,KHUSHAB,5549",
12                 "address": " ",
13                 "town_name": "KHUSHAB",
14                 "country_subdivision": "PUNJAB",
15                 "country_code": "PK",
16                 "routing_code": "5549",
17                 "iso_code": "ALFHPKKAXXX",
18                 "sort": ".",
19                 "bank_name": "",
20                 "ifsc": "",
21                 "bic": ""
22             },
23             {
24                 "bank_id": "11232",
25                 "branch_id": "509985",
26                 "branch_name": "IBG GULBAHAR COLONY",
27                 "branch_full_name": "IBG GULBAHAR COLONY, ,5596",
28                 "address": " MAIN GULBAHAR ROAD",
29                 "country_code": "PK",
30                 "routing_code": "5596",
31                 "iso_code": "ALFHPKKAXXX",
32                 "sort": ".",
33                 "bank_name": "",
34                 "ifsc": "",
35                 "bic": ""
36             }
37         ],
38         "total_records": 780,
39         "total_page": 390,
40         "current_page": 1
41     }
42 }

```

Response(Error case)

```

1  {
2      "status": "failure",
3      "status_code": 404,
4      "error_code": 40004,
5      "message": "Bank branch's not found"

```

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	No	Agent / Partner name.
channel	String	30	No	Ripple / Direct
company	String	6	No	Will be shared
branch	String	6	No	Will be shared

Payload

none

Request Params

Name	Data Type	Max Length	Mandatory	Description
page	Integer	-	No	If the API consumer wants a the result paginated, they can use the Page parameter to specify the page number of the paginated result Sample value: 1
size	Integer	5000	No	If the API consumer wants a the result paginated, they can use the Size parameter to specify the size (number of rows) of each page of the paginated result. Sample value : 10
correspondent	String	2	No	Correspondent Sample value: LR/OR
receiving_mode	String	-	No	Receiving Mode Sample value: BANK
iso_code	String	-	No	ISO coderouting_code
routing_code	String	-	No	Routing codesort_code
sort_code	String	15	No	Sort code
receiving_country_code	String	2	Yes	Country code in iso format Sample value : IN

Response

Name	Data Type	Max Length	Mandatory	Description
status	String	60	Yes	Status description
status_code	Intger	-	Yes	Status code
data	Object	-	Yes	
list	Object Array	-	Yes	list contains Object array
bank_id	String	-	Yes	Bank code
branch_id	String	-	Yes	Internal Branch code
branch_full_name	String	300	Yes	Bank branch full name
branch_name	String	70	Yes	Branch name
routing_code	String	30	No	Routing code
sort	String	15	No	Sort code
address	String	70	Yes	Bank address
town_name	String	35	No	Bank address town name
country_subdivision	String	70	No	Bank address country sub division like state,city
country_code	String	2	Yes	Bank address country code:ISO 2 Char country code
iso_code	String	-	Yes	ISO code
bank_name	String		No	bank
ifsc	String		No	ifsc
bic	String		No	nic
records	Integer	-	Yes	number of fetched records
total_records	Integer	-	Yes	Total entries available
total_page	Integre	-	Yes	Total number of pages available according to given page and size params values
current_page	Integer	-	Yes	Current page number

Get Agent Credit Balance

Fetches the agent credit balance.

API	/raas/masters/v1/accounts/balance
Authorization	Bearer Token
Method	GET
Headers	Content-Type:application/json
Payload	1 None
Parameter	payment_mode
Response	<pre>1 { 2 "status": "success", 3 "status_code": 200, 4 "data": [5 { 6 "closingBalance": 103151529, 7 "currency": "AED" 8 } 9] 10 }</pre>

Header

Payload

None

Parameter

Name	Data Type	Max Length	Mandatory	Description
payment_mode	String	2	Conditional	AP, BT, LE, CO etc.

Response

Name	Data Type	Max Length	Mandatory	Description
status	String	60	Yes	Status description
status_code	Integer	-	Yes	Status code
data	Object Array	-	Yes	
closingBalance	Integer	-	Yes	Closing Balance
currency	String	3	Yes	Currency code

Get Rates

Fetches the exchange rates between the sending country and all its possible recipient countries. When the filter parameter is passed, the API will return only a specific country code and/or currency code rate.

API	/raas/masters/v1/rates
Authorization	Bearer Token
Method	GET
Headers	Content-Type:application/json
Request Param	correspondent : <<correspondent>> receiving_mode :<<receiving_mode>> include_correspondents : <<include_correspondents>> receiving_country_code : <<receiving_country_code>> receiving_currency_code : <<receiving_currency_code>> service_type : <<service_type>>
Response	<pre>1 { 2 "status": "success", 3 "status_code": 200, 4 "data": { 5 "rates": [6 { 7 "rate": 157.97164409, 8 "to_currency_name": "PHILIPPINE PESO", 9 "to_currency": "PHP", 10 "from_currency": "AED", 11 "to_country_name": "Philippines", 12 "to_country": "PH", 13 "receiving_mode": "BANK" 14 }, 15 { 16 "rate": 80.22623799, 17 "to_currency_name": "PAKISTANI RUPEE", 18 "to_currency": "PKR", 19 "from_currency": "AED", 20 "to_country_name": "Pakistan", 21 "to_country": "PK", 22 "receiving_mode": "BANK" 23 }, 24 { 25 "rate": 22.67208167, 26 "to_currency_name": "INDIAN RUPEE", 27 "to_currency": "INR", 28 "from_currency": "AED", 29 "to_country_name": "India", 30 "to_country": "IN", 31 "receiving_mode": "BANK" 32 }, 33 { 34 "rate": 8.42089024, 35 "to_currency_name": "EGYPTIAN POUND", 36 "to_currency": "EGP", 37 "from_currency": "AED",</pre>

```

38         "to_country_name": "Egypt",
39         "to_country": "EG",
40         "receiving_mode": "BANK"
41     }
42   ]
43 }
44
45

```

Request Param
(If
include_correspondent
s is true)

correspondent : <>correspondent>>
receiving_mode :<>receiving_mode>>
include_correspondents : <>include_correspondents>>
receiving_country_code : <>receiving_country_code>>
receiving_currency_code : <>receiving_currency_code>>

Response

```

1  {
2    "status": "success",
3    "status_code": 200,
4    "data": {
5      "rates": [
6        {
7          "rate": 80.22623799,
8          "correspondent": "LR",
9          "anywhere": 0,
10         "to_currency_name": "PAKISTANI RUPEE",
11         "to_currency": "PKR",
12         "from_currency": "AED",
13         "to_country_name": "Pakistan",
14         "to_country": "PK",
15         "receiving_mode": "BANK",
16         "correspondent_name": "LuluRemittance"
17       }
18     ]
19   }
20 }

```

Header

Name	Data Type	Max Length	Mandatory	Description
sender	String	60	No	Agent / Partner name.
channel	String	30	No	Ripple / Direct
company	String	6	No	Will be shared
branch	String	6	No	Will be shared

Payload

None

Request Param

Name	Data Type	Max Length	Mandatory	Description

receiving_currency_code	String	3	Conditional	Receiving currency code; ISO 3 Char currency code
receiving_country_code	String	2	Conditional	Receiving country code
include_correspondents	String	-	Optional	if include_correspondents=True , response will contain correspondent details.
receiving_mode	String	20	Conditional	Receive mode / delivery mode. Example : BANK, CASHPICKUP
correspondent	String	2	Yes	Correspondent. Example : LR , RR default value is LR

Response

Name	Data Type	Max Length	Mandatory	Description
status	String	60	Yes	Status description
status_code	Integer	-	Yes	Status code
rates	Object Array	-	Yes	Rates array object
from_currency	String	3	Yes	From currency - default currency for the agent
to_currency	String	3	Yes	Receiving currency code; ISO 3 Char currency code
to_currency_name	String	60	Yes	Receiving currency name
to_country	String	3	Yes	Receiving country code
to_country_name	String	60	Yes	Receiving country name
rate	BigDecimal	(15,8) eg: 1234567.12345678	Yes	Lulu exchange rate
receiving_mode	String	20	Yes	Receive mode / delivery mode. Example : BANK, CASHPICKUP
correspondent	String	-	Conditional	Correspondent code / ID
correspondent_name	String	-	Conditional	Correspondent name
anywhere	Integer	-	Conditional	Indicates the pick up anywhere is available or not

Account validation

Validate the account number length

API	/raas/masters/v1/accounts/validation
Authorization	Bearer Token
Method	GET
Headers	Content-Type:application/json
Payload	<pre>1 None</pre>
Parameter	<pre>correspondent : <<correspondent>> receiving_country_code : <<receiving_country_code>> receiving_mode : <<receiving_mode>> iso_code : <<iso_code>> routing_code : <<routing_code>> sort_code : <<sort_code>> iban : <<iban>> bank_id : <<bank_id>> branch_id : <<branch_id>> receiver_first_name : <<receiver_first_name>> receiver_middle_name : <<receiver_middle_name>> receiver_last_name : <<receiver_last_name>> receiver_name : <<receiver_name>> account_number : <<account_number>> sender_first_name : <<sender_first_name>> sender_middle_name : <<sender_middle_name>> sender_last_name : <<sender_last_name>> sender_name : <<sender_name>> purpose_of_txn : <<purpose_of_txn>> sending_currency_code : <<sending_currency_code>> receiving_currency_code : <<receiving_currency_code>></pre>
Response	<pre>1 { 2 "status": "success", 3 "status_code": 200, 4 "data": "Validation successful" 5 }</pre>

Failed Response

```
1
2 {
3     "status": "failure",
4     "status_code": 406,
5     "error_code": 8073102,
6     "message": "Bank account number length is not acceptable. Allowed length is
anyOf:14,15,16"
7 }
```

```
1
2 {
3     "status": "failure",
4     "status_code": 400,
5     "error_code": 40000,
6     "message": "Account validation is not available for this corridor"
7 }
```

Header

Payload

None

Parameter

Name	Data Type	Max Length	Mandatory	Description
correspondent	String	2	No	Correspondent
receiving_country_code	String	2	Yes	Receiving country code
receiving_mode	String	-	No	Receiving mode
iso_code	String	-	Conditional	Iso code [iso_code, routing_code, sort_code either one required]
routing_code	String	-	Conditional	Routing code [iso_code, routing_code, sort_code either one required]
sort_code	String	-	Conditional	Sort code [iso_code, routing_code, sort_code either one required]
account_number	String	34	No	Account number
iban	String	34	No	iban
bank_id	String	100	No	Internal Id of bank
branch_id	String	100	No	Internal Id of branch
receiver_first_name	String	60	No	first name. Mandatory only for C2C and B2C.

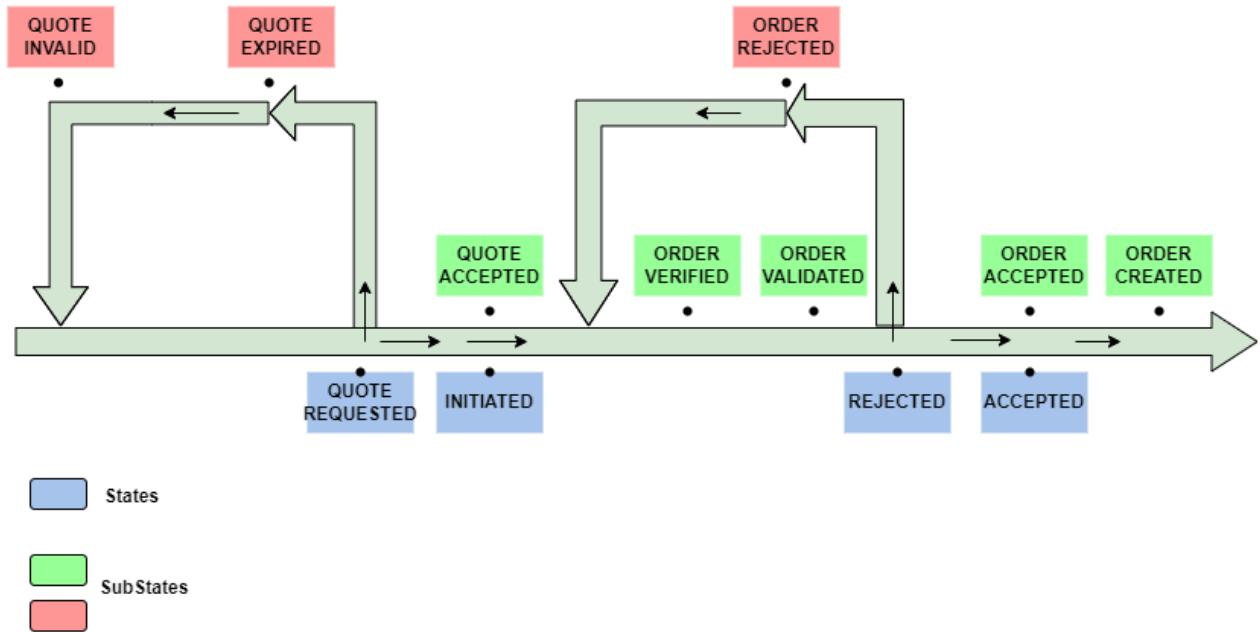
receiver_middle_name	String	60	No	middle name
receiver_last_name	String	60	No	last name. Mandatory only for C2C and B2C.
receiver_name	String	175	Conditional	Mandatory only for C2B and B2B.
service_type	String	-	Conditional	C2C, B2C, C2B and B2B.
purpose_of_txn	String	-	No	Purpose of the transaction
sending_currency_code	String	3	No	Send currency; ISO 3 Char currency code
receiving_currency_code	String	3	Yes	Beneficiary receive currency; ISO 3 Char currency code
sender_first_name	String	60	No	sender first name
sender_middle_name	String	60	No	sender middle name
sender_last_name	String	60	No	sender last name
sender_name	String	175	No	sender name. Mandatory only for C2B and B2B.

Response

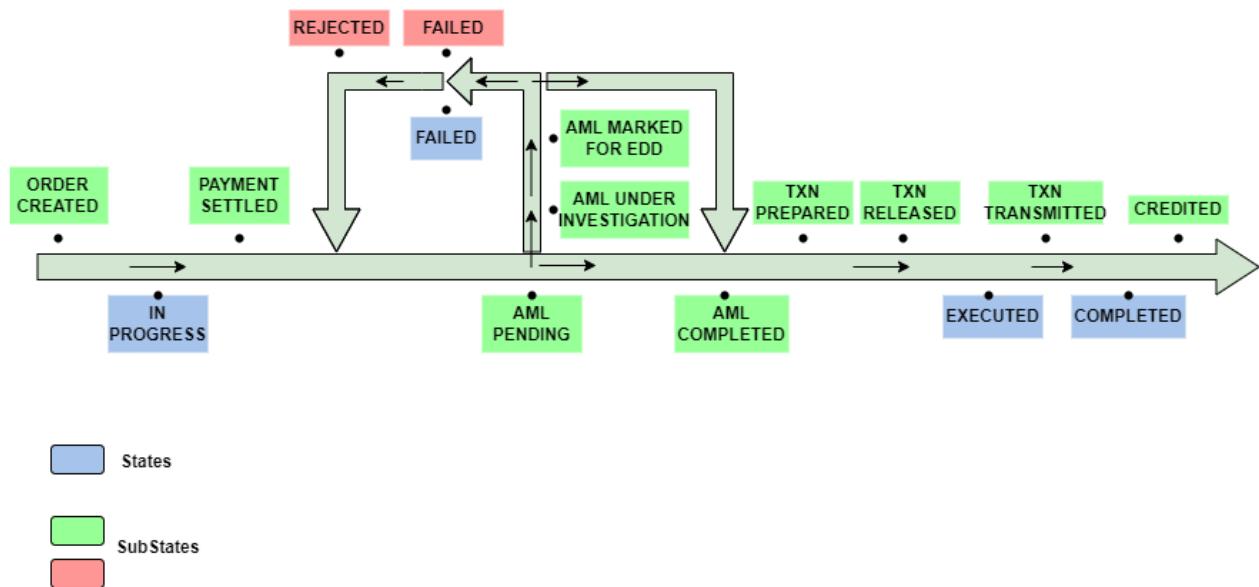
Name	Data Type	Max Length	Mandatory	Description
status	String	60	Yes	Status description
status_code	Integer	-	Yes	Status code
data	String	-	Yes	Eg value "Validation successful"
message	String	-	No	Eg Value : Bank account number length is not acceptable. Allowed length is anyOf:14,15,16
error_code	Integer	-	No	Error code value

Transaction States and Sub-States

PAYMENT STATES/SUBSTATES - CREATE TXN



PAYMENT STATES/SUBSTATES - CONFIRM TXN



Transaction Activity	State	Sub-State
CREATE TXN	INITIATED	QUOTE_ACCEPTED
	INITIATED	ORDER_VERIFIED
	ACCEPTED	ORDER_ACCEPTED
	REJECTED	ORDER_REJECTED
CONFIRM TXN	IN_PROGRESS	PAYMENT_PENDING
	IN_PROGRESS	BALANCE_IN_SUFFICIENT
	IN_PROGRESS	PAYMENT_AWAIT_CLEARANCE
	IN_PROGRESS	PAYMENT_SETTLED
	IN_PROGRESS	PAYMENT_REJECTED
	IN_PROGRESS	PAYMENT_APPROVED
CONFIRM TXN	IN_PROGRESS	AML_PENDING
	IN_PROGRESS	AML_COMPLETED
	IN_PROGRESS	AML_MARKED_FOR_EDD
	IN_PROGRESS	AML_FAILED
CONFIRM TXN	IN_PROGRESS	AWAITING_CLEARANCE
	IN_PROGRESS	CLEARANCE_ACCEPTED
CONFIRM TXN	IN_PROGRESS	TXN_VERIFIED
	IN_PROGRESS	TXN_PREPARED
CONFIRM TXN	REJECTED	AML_REJECTED
EXECUTED	EXECUTED	TXN_RELEASED
	EXECUTED	TXN_TRANSMITTED
CREDITED*	COMPLETED	CREDITED
	COMPLETED	AVAILABLE_PAID
	COMPLETED	RECONCILED
CANCELLATION	INITIATED	CANCELLATION_INITIATED
CANCELLATION	IN_PROGRESS	CANCELLATION_REQUEST_CREATED
	IN_PROGRESS	CANCELLATION_REQUEST_CONFIRMED
	REJECTED	CANCELLATION_REQUEST_REJECTED
	ACCEPTED	CANCELLATION_ACCEPTED
	COMPLETED	CANCELLATION_COMPLETED

CANCELLATION	DENIED	CANCELLATION_DENIED
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* "CREDITED" Sub-State comes for receive mode BANK

"AVAILABLE_PAID" Sub-State comes for receive mode CASHPICKUP; it means either the amount is ready to be picked up by the beneficiary or already picked up.

General Error Codes

Error	HTTP status code	Error Code	Message	Reason
INVALID_PAYLOAD	100	10000	"Invalid payload"	The payload passed in the request is invalid
BAD_REQUEST	400	40000	"Bad Request" / Payload parameter is missing or corrupt	The request is not correct or is missing required elements like headers parameters etc.
UNAUTHORIZED	401	40001	Not authorized/access denied	Not authorized/access denied
NOT_FOUND	404	40004	Not found	Data's or Configurations or Rules are not found
METHOD_NOT_ALLOWED	405	40005	"Method not allowed"	The HTTP method used in the request isn't allowed for that activity. eg: making a POST request instead of a GET request where GET is expected.
UNPROCESSABLE CONTENT / ENTITY	422	8076000	Service disruption during processing request or processor flow	Service disruption during processing request or processor flow
INTERNAL_SERVICE_ERR OR	500	50000	Unable to service your request at this moment. Kindly retry after sometime	Unable to service your request at this moment. Kindly retry after sometime
GATEWAY_TIMEOUT	504	50004	Unable to service your request at this moment. Kindly retry after sometime	Unable to service your request at this moment. Kindly retry after sometime

Business Error Codes

API	HTTP status code	Error Code	Message	Reason	Reject /Retry
-----	------------------------	---------------	---------	--------	---------------

Create Quote	404	40004	Partner not found	Partner not found	
	404	40004	Partner service corridor currencies not found	Partner service corridor currencies not found	
	404	40004	Bank branch not found	Bank branch not found	
	404	40004	Partner service corridors not found	Partner service corridors not found	
	404	40004	Bank not found	Bank not found	
	404	40004	Quote not found	Quote not found	
	404	40004	Correspondent service bank not found	Correspondent service bank not found	
	404	40004	Rates not found	Rates not found	
	404	40004	Currency not found	Currency not found	
	404	40004	Charges not found	Charges not found	
	404	40004	Rebate not found	Rebate not found	
	404	40004	MTO product not found	MTO product not found	
	404	40004	Rate / Charges not found	Rate / Charges not found	
	404	40004	Partner quote or payment expiry limit's not found	Partner quote or payment expiry limit's not found	
	404	40004	Rate / Charges not found	Rate / Charges not found	
Create Transaction	404	40004	Partner not found	Partner not found	
	404	40004	Sender subscription not found	Sender subscription not found	
	404	40004	Sender not found	Sender not found	
	406	807621 0	Sender is not acceptable since valid ID not found	Sender is not acceptable since valid ID not found	
	406	807620 7	Transaction is not acceptable since yet to accepted	Transaction is not acceptable since yet to accepted	
	404	40004	Partner service corridors not found	Partner service corridors not found	
	404	40004	Partner service corridor currencies not found	Partner service corridor currencies not found	
	404	40004	Bank branch not found	Bank branch not found	
	404	40004	Currency not found	Currency not found	
	406	807620 5	Charge's markup/down is not acceptable	Charge's markup/down is not acceptable	
	404	40004	Partner allowed address type not found	Partner allowed address type not found	
	406	807620 9	Transaction is not acceptable since invalid address type	Transaction is not acceptable since invalid address type	

	406 1	807621 Transaction is not acceptable since exceeded the credit limit	Transaction is not acceptable since exceeded the credit limit	
	406 4	807621 Transaction not acceptable since invalid sender ID information	Transaction not acceptable since invalid sender ID information	
	406 1	807620 Processed transaction for same receiver with same amount	Processed transaction for same receiver with same amount	
	406 2	807620 Transaction is not acceptable since reached sender limit	Transaction is not acceptable since reached sender limit	
	406 3	807620 Transaction not allowed to send amount to same receiver	Transaction not allowed to send amount to same receiver	
	406 6	807620 Transaction is not acceptable since correspondent rate has changed	Transaction is not acceptable since correspondent rate has changed	
	406 2	807621 Quote is not acceptable	Quote is not acceptable	
	406 1	807610 Transaction is not acceptable	Transaction is not acceptable	
	404	40004 Quote not found	Quote not found	
	406 3	807621 Quote is not acceptable since expired	Quote is not acceptable since expired	
	400	40000 Mismatch in quote and transaction request	Mismatch in Quote and transaction CorrespondentId	
	400	40000 Mismatch in quote and transaction request	Mismatch in Quote and transaction CorrLocationId	
	406 5	807621 Transaction is not acceptable since partner transaction reference number already exists	Transaction is not acceptable since partner transaction reference number already exists	
	406 8	807620 Transaction is not acceptable since invalid sender information	Transaction is not acceptable since invalid sender information	
Confirm Transaction	404	40004 Partner not found	Partner not found	
	404	40004 Transaction not found	Transaction not found	
	406 6	807630 Transaction is not acceptable since expired	Transaction is not acceptable since expired	
	406 5	807630 Transaction is not acceptable since already accepted	Transaction is not acceptable since already accepted	
	404	40004 Transaction sender not found	Transaction sender not found	
	404	40004 Transaction receiver not found	Transaction receiver not found	
	404	40004 Partner ledger account not found	Partner ledger account not found	
	404	40004 Partner call back not found	Partner call back not found	

	404	40004	Correspondent service bank not found	Correspondent service bank not found	
	404	40004	Bank branch not found	Bank branch not found	
	404	40004	Bank not found	Bank not found	
	404	40004	Purpose of the transaction not found	Purpose of the transaction not found	
	404	40004	Correspondent service not found	Correspondent service not found	
	404	40004	Payment mode not found	Payment mode not found	
	406	807630 2	Transaction is not acceptable since clearance not accepted yet	Transaction is not acceptable since clearance not accepted yet	
	406	807630 4	Partner not authorized to generate transaction receipt	Partner not authorized to generate transaction receipt	
	406	807630 1	Transaction is not acceptable since insufficient balance	Transaction is not acceptable since insufficient balance	
	406	807621 8	The correspondent bank details do not match. Please verify the routing configurations and try again	The correspondent bank details do not match. Please verify the routing configurations and try again	
Cancel Transaction	404	40004	Partner not found	Partner not found	
	404	40004	Transaction not found	Transaction not found	
	406	807640 3	Transaction is not acceptable since payment not yet settled	Transaction is not acceptable since payment not yet settled	
	406	807640 5	Cancellation is not acceptable	Cancellation is not acceptable	
	406	807640 2	Cancellation is not acceptable since already in progress	Cancellation is not acceptable since already in progress	
	406	807640 1	Cancellation is not acceptable since already processed	Cancellation is not acceptable since already processed	
	406	807640 4	Cancel reason is not acceptable	Cancel reason is not acceptable	
	406	807640 6	Cancellation is not acceptable since already cancelled	Cancellation is not acceptable since already cancelled	
Authorize Transaction	404	40004	Partner not found	Partner not found	
	404	40004	Transaction not found	Transaction not found	
	406	807660 2	Transaction is not acceptable since external parties not allowed to clearance	Transaction is not acceptable since external parties not allowed to clearance	
	406	807660 1	Transaction is not acceptable since already authorized	Transaction is not acceptable since already authorized	

	406	807630 3	Transaction is not acceptable since awaiting for clearance	Transaction is not acceptable since awaiting for clearance	
	404	40004	Transaction sender not found	Transaction sender not found	
	404	40004	Transaction receiver not found	Transaction receiver not found	
	404	40004	Purpose of the transaction not found	Purpose of the transaction not found	
	404	40004	Payment mode not found	Payment mode not found	
Enquiry Transaction	404	40004	Partner not found	Partner not found	
	404	40004	Transaction not found	Transaction not found	
	404	40004	Transaction receiver not found	Transaction receiver not found	
	404	40004	Transaction sender not found	Transaction sender not found	
Update Bank Reference Number	404	40004	Partner not found	Partner not found	
	400	40000	Payload parameter is missing or corrupt	Payload parameter is missing or corrupt	
	404	40004	Transaction not found	Transaction not found	
	406	807620 7	Transaction is not acceptable since yet to accepted	Transaction is not acceptable since yet to accepted	
	406	807660 3	Transaction is not acceptable since invalid payload	Transaction is not acceptable since invalid payload	
	404	40004	Payment mode not found	Payment mode not found	
	406	807660 4	Transaction is not acceptable since BRN update already processed	BRN Update already happened	
	406	807660 5	Transaction is not acceptable since Transaction already cancelled	Cancelled transaction	
	406	807660 6	Transaction is not acceptable since bank reference number already exists	Bank reference number is unique for a partner	

Policies

Date-Time Formats

All date time formats in the request and response are based on ISO 8601 format

Date [yyyy-MM-dd]

eg: "1990-08-22"

Date-Time in GMT [yyyy-MM-ddTHH:mm:ss.sssZ] and 24 hour format (00-23)

eg: "2022-02-22T20:08:43.323Z"

Date-Time in local timezone [yyyy-MM-ddTHH:mm:ss.sssZ] and 24 hour format (00-23)

eg: "2022-02-23T00:08:43.323+04:00"

Amounts

Every currency has its own least currency unit supported and decimals that the currency supports. All the amount formats in the request and response expect and return with the supported decimal rule applied. The rounding of amounts over the least currency unit and the rounding method is applied based on the setup and market standards.

Bank Details

For the receiving mode BANK. The mandatory data in the bank details object depends on the receiving country. The bank/branch lookup is supported in three cases by iso_code, routing_code, or sort_code.

Below are the details needed for each receiving country.

Account type code is mandatory for all countries. Must be passed with default value as 1 which is "SAVINGS". If not, get it from the customer and pass it.

Country	account_number	IBAN	routing_code	iso_code	sort_code	Comments	Correspondent Validations
BD	Mandatory	Not Required	ACH routing code/Branch code	11 digit BIC (or) Swift code.	-	Pass either ACH routing code/Branch code (or) iso_code	<pre>receiver.first_name (mandatory) should not exceed 40 characters receiver.last_name (mandatory) should not exceed 40 characters DUTCH BANGLA BANK receiver.receiver_address.address_line (mandatory) receiver.receiver_address.town_name (mandatory)</pre>
EG	Not Required	Mandatory	-	11 digit BIC (or) Swift code.	-	-	<pre>receiver.mobile_number (mandatory) should start with +20 followed by 10 digits receiver.receiver_address.address_line (mandatory) receiver.middle_name (mandatory)</pre>
ID	Mandatory	Not Required	Not Required	11 digit BIC (or) Swift code	-	BIC/Swift	<pre>receiver.mobile_number (mandatory) receiver.receiver_address.address_line</pre>

							(mandatory)
IN	Mandatory	Not Required	IFSC code.	11 digit BIC (or) Swift code.	-	Pass either IFSC code (or) iso_code a-z A-Z 0-9, should not exceed 35 characters Receiver.receiver_address.street_name (if passed) a-z A-Z 0-9, should not exceed 35 characters Receiver.receiver_address.town_name (mandatory) a-z A-Z 0-9 State Bank of India Receiver.receiver_address.town_name (mandatory) a-z A-Z 0-9	receiver.receiver_address.line (mandatory) receiver.receiver_address.street_name (if passed) a-z A-Z 0-9 State Bank of India Receiver.receiver_address.town_name (mandatory) a-z A-Z 0-9
LK	Mandatory	Not Required	Branch Ref Number/DP Code	11 digit BIC (or) Swift code.	-	Pass either Branch Ref Num/DP code (or) iso_code	receiver.receiver_address.line (mandatory)
NP	Mandatory	Not Required		11 digit BIC (or) Swift code.			receiver.first_name (mandatory) should not exceed 40 characters receiver.last_name (mandatory) should not exceed 40 characters receiver.receiver_address.town_name (mandatory) should not exceed 20 characters
PH	Mandatory	Not Required	ACH routing code	Swift code	-	Pass either ACH routing code (or) swift	receiver.mobile_number (mandatory) should start with 0 and be 11 digits long for the receiving country - PH

							receiver.receiver_addr ess.address_line (mandatory) should not exceed 40 characters
							receiver.receiver_addr ess.street_name (if passed) should not exceed 60 characters
							receiver.first_name (mandatory) should not exceed 40 characters
							receiver.last_name (mandatory) should not exceed 40 characters
PK	Not Required	Mandatory (Example: PK12ABCD1 23456789123 4567)	Not Required	11 digit BIC (or) Swift code	-	-	receiver.receiver_addr ess.address_line (mandatory) receiver.nationality (mandatory) Combined length of receiver.first_name, receiver.middle_name, receiver.last_name cannot be more than 100 HABIB BANK LTD sender.nationality (mandatory) and cannot be IN, IL, UA, SY, SD, RU, MM, KP, IR, CU receiver.nationality cannot be other than PK
UK	Not Required	Mandatory	-	11 digit BIC (or) Swift code	-	Pass IBAN & Swift code	
AE	Not Required	Mandatory	-	11 digit BIC (or) Swift code	-	Pass IBAN & Swift code	receiver.receiver_id (mandatory) - Emirates ID or Passport

							[id_code, id, issued_on, valid_through]
Others	Required	Required	-	11 digit BIC (or) Swift code	-	Pass either account_number or IBAN	

Request Header

Every partner should send X-REQUEST-ID in the header to track a particular request.

X-REQUEST-ID is alpha-numeric. It should be unique per request. The partner should add the partner name as a prefix in the ID.

X-REQUEST-ID max is 60 characters.

API Response Time

Access & Privileges

No	API Name	Description	Max Time (MS..)	Avg Time (MS..)
1	Access Token	API to be used to get API access tokens from DPS identity & security engine	1000	400

Transaction APIs

No	API Name	Description	Max Time (MS..)	Avg Time (MS..)
1	Create Quote	API to be used to create a quote	60000	700
2	Create Transaction	API to be used to accept quote and validate the transaction	60000	350
3	Confirm Transaction	API to be used to execute the transaction for last mile	30000	100
4	Enquire Transaction	API to be used to enquire transaction	30000	200

Reference APIs

No	API Name	Description	Max Time (MS..)	Avg Time (MS..)
1	Get Codes	API to be used to get the master data which will be supplied to other APIs	30000	300

2	Get Service Corridor	API to be used to get the service details, corridor details, currency details	30000	100
3	Get Rates	API to be used to get the exchange rates between the sending country and all its possible receive countries.	60000	100
4	Bank Master	API to be used to get the banks for a particular country	60000	300
5	Branch Master	API to be used to get the branch details for a particular bank	60000	1500