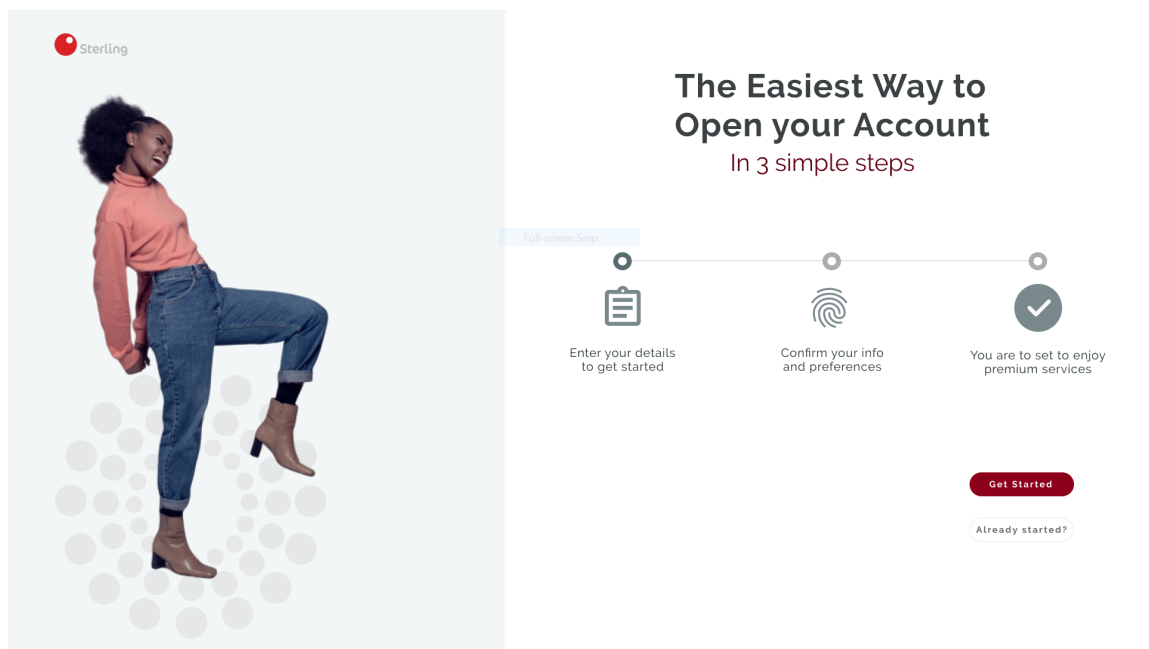# Online Account Opening API Documentation

Online Account Opening API

This API was created to help users create a new account easily online by proving their Bank Verification Number. The BVN end then provides the user details taking them to the next stage of the application, allowing you to open an Individual Savings or Current Account.

Creating Account

To create an account the user will need to provide their `Bank Verification Number`, `Date of Birth`, valid `Email address`, input a `new password` and `confirm new password`. After clicking the proceed button, an email will be sent to the user once the BVN has been validated, allowing the user to move to the stage of signing up.

Sterling

Getting you all set

You are all set to begin. Enter your details in the fields to create your user profile.

Let's get you started..

BVN

Date of Birth

Email

Password

Confirm Password

Proceed

Thank you for choosing Sterling

Just so we are sure it's you, we have sent an email to yema*****@gmail.com.

Please click the link provided to continue.
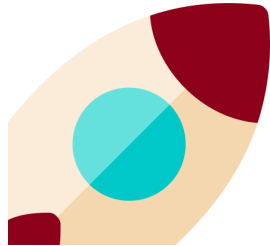We can't wait to have you onboard!

✕

The Account Opening API currently lets you open an Individual Savings and Individual Current Account.

Sterling

What Account type will you like you open

Classic Savings

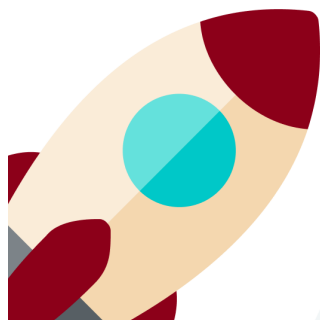Kia-Kia

I Can Save

Classic Current

Domicilliary

I Can Save
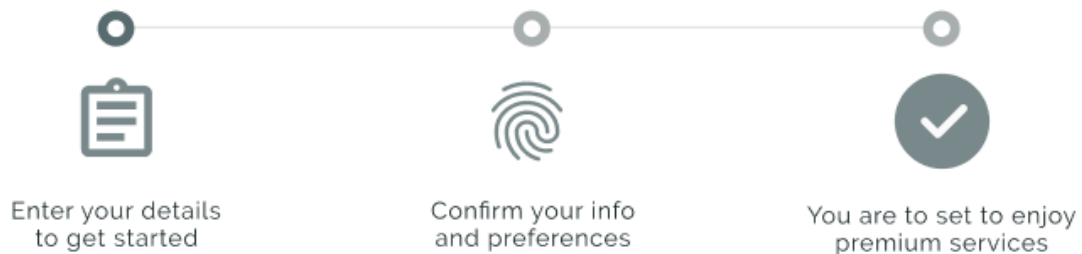
Doubble Savings

Fixed Deposit

Domicilliary

Full-screen Snip

.

Online Account Opening API Documentation

Using the API

This API is based on REST Principle which lets you create a new account with Sterling Bank. By default, all request to `https://pass.sterling.ng/CAMS` receives the **v1** version of the REST API.

Enter your details to get started

Confirm your info and preferences

You are to set to enjoy premium services

The API access is over `HTTPS` and it is accessed from `https://pass.sterling.ng/CAMS` . All data is sent and received as JSON. The endpoints return a JSON Metadata which gives you the details of a user, provided by BVN. The API provides a set of endpoints, each with its path for creating an account.

Request

The Online Account Opening APIs are accessed through a standard HTTPS request in UTF-8. The following methods are available for this API.

METHOD	ACTION
POST	CREATE RESOURCES

The methods have the following general response scheme, methods with a different response scheme is shown below there Example requests.

Responses 200

result

```json
{
  "id": "string",
  "bvn": "string",
  "dateOfBirth": "2019-12-11T14:51:47.739Z",
  "email": "string",
  "phoneNumber": "string",
  "address": "string",
  "country": "string",
  "state": "string",
  "progressLevel": "string",
  "isActive": true,
  "firstName": "string",
  "middleName": "string",
  "lastName": "string",
  "sector": "string",
  "industry": "string",
  "nationality": "string",
  "gender": "string",
  "title": "string",
  "interestedInLoanProducts": "string",
  "maritalStatus": "string",
  "numberOfChildren": "string",
  "occupation": "string",
  "hobby": "string",
  "nokFirstName": "string",
  "nokMiddleName": "string",
  "nokFullName": "string",
  "nokLastName": "string",
  "nokAddress": "string",
  "nokPhoneNumber": "string",
  "nokRelationship": "string",
  "employmentStatus": "string",
  "employerName": "string",
  "employmentAddress": "string",
  "addressTown": "string",
  "addressState": "string",
  "addressLandmark": "string",
  "accountDetails": [
    {
      "accountNumber": "string",
      "accountType": "string",
      "userId": "string",
      "customerId": "string",
      "accountName": "string",
      "currency": "string",
      "addedDate": "2019-12-11T14:51:47.739Z",
      "modifiedDate": "2019-12-11T14:51:47.739Z",
      "passportPhoto": "string",
      "validIdType": "string",
      "validIdNumber": "string",
      "signature": "string",
      "validId": "string",
      "reference": "string",
      "bvN_Firstname": "string",
      "bvN_Lastname": "string",
      "jointAccountTransferLimit": 0,
      "sqNo": 0,
```

```json
        "accountLinkCode": "string",
        "accountCategory": 1
      }
    ],
    "addedDate": "2019-12-11T14:51:47.739Z",
    "modifiedDate": "2019-12-11T14:51:47.739Z",
    "sessionKey": "string",
    "passportPhoto": "string",
    "validIdType": "string",
    "validIdNumber": "string",
    "signature": "string",
    "validId": "string",
    "reference": "string",
    "bvN_Firstname": "string",
    "bvN_Lastname": "string",
    "isDefaultPassword": true,
    "responseCode": "string",
    "responseDescription": "string"
  }
```

Parameter

Parameter	Type	Description
id	string	user ID
bvn	string	Bank Verification Number
dateOfBirth	date	Date of Birth
email	string	Email Address
phoneNumber	string	Users Mobile Number
address	string	Residential Address
country	string	Country of Origin
state	string	Country State
progressLevel	string	Porgress level status
isActive	Boolean	Active status of the user *(true,false)*
firstName	string	User first name
middleName	string	User middle name
lastName	string	User last name
sector	string	Users Occupation
industry	string	The company or industry where the user works
nationality	string	Nationality e.g *Nigerian,Ghanian,American...*
gender	string	Gender e.g *Male,female...*
title	string	Your name Title eg *Mr,Mrs,Miss*
interestedInLoanProducts	string	shows if user is interested in loan products or not

List of objects under `accountDetails` :

Parameter	Type	Description
accountType	string	Account Type e.g *saving, current...*
userId	string	User ID number
customerId	string	customers ID number
accountName	string	Name of Account
currency	string	Currency e.g *Naira, Dollars...*
addedDate	date-time	Date of added Information *example -* `2019-11-20T13:26:22.326Z`
modifiedDate	date-time	Date of modified Information *example - `2019-11-20T13:26:22.326Z`*
passportPhoto	string	account passport image directory
validIdType	string	Type of Identification *eg: Drivers license*
validIdNumber	string	Valid Identification Number
validId	string	Image directory of Valid Identifiaction
signature	string	User signature
reference	string	The reference form file
bvN_Firstname	string	First name of Bank Verification Number
bvN_Lastname	string	Last name of Bank Verification Number
jointAccountTransferLimit	number	Limit of how much user can transfer
sqNo	integer int32	sequential number showing per beneficiary (Depends on how many

Sign Up

```
POST /api/User/SignUp
```

User SignUp

Create new user account using the following parameters, Sign Up Request Model

Request Model

> **⊡ Example**
>
> Here are the object to be pass for signUp.
>
> ```
> {
>   "bvn": "string",
>   "dateOfBirth": "2020-02-18T09:08:19.073Z",
>   "email": "string",
>   "password": "string",
>   "initialAccountSelected": "string",
>   "preferredName": "string"
> }
> ```

> **⊡ Note**
>
> These objects need to be passed before the next process of Signing up can proceed. The `bvn` gets the users the necessary details.

Parameters

Parameter	Type	Description
`bvn`	string	*required Your Bank verification Number
`dateOfBirth`	date-time	*required The Date of Birth using the following format YYYY-MM-DDTHH:MM:SSZ *example -* `2019-11-20T13:26:22.326Z`
`email`	string	*required Clients email address
`password`	string	*required Client password for new Account
`initialAccountSelected`	string	*required Users initial selected account
`preferredName`	string	*required Preffered Account Name

Sign Up With Email

```
POST /api/User/SignUpWithEmail
```

Create new user account with email using the following parameters, Sign Up Request Model

Request Model

Parameters

Parameter	Type	Description
email	string	*required Clients email address
preferredName	string	*required Preffered Account Name
password	string	*required Client password for new Account
initialAccountSelected	string	*required Users initial selected account

Upload Document To T24

```
POST /api/User/UploadDocumentToT24
```

This method passes the following users documents to T24.

> **E2 42 Example**
>
> Here are the object to pass to T24.
>
> ```json
> {
>   "document": {
>     "compcode": "string",
>     "customerid": "string",
>     "signatoryClass": "string",
>     "mandateDesc": "string",
>     "signatoryShortName": "string",
>     "signatoryName": "string",
>     "filename": "string"
>   }
> }
> ```

Parameters

Parameter	Type	Description
document	object	*required The `Document` contains list of objects to be passed below and their description
compcode	string	*required T24 Company Code
customerid	string	*required T24 Customer Id
signatoryClass	string	*required Class of Signatory
mandateDesc	string	*required Description of Mandate
signatoryShortName	string	*required Short name Of Customer
signatoryName	string	*required Full Customer Name
filename	string	*required Upload File Name (has to be of file format **jpg**)

Responses

E2
42   **result (success)**

```
{
  "responseCode": "1",
  "responseId": "string",
  "responseText": "string"
}
```

result (error)

```json
{
  "responseCode": "1",
  "responseId": "string",
  "responseText": "IMAGE.REFERENCE:1:1=MISSING CUSTOMER - RECORD,
IMAGE.REFERENCE:1:1=INPUT MISSING"
}
```

Parameter	Type	Description
responseCode	string	The response result Code
responseId	string	The response result Id
responseText	string	The response result Description eg *Success*

Cheque Request

```
POST /api/User/ChequeRequest
```

This is a method for making a Cheque Request when the user requests it.

Request

```json
{
  "dataFields": {
    "esource": "string",
    "reqBranchCode": "string",
    "accountNumber": "string",
    "accountType": "string",
    "customerName": "string",
    "currency": "string",
    "delBranchCode": "string",
    "noOfBooklet": "string"
  }
}
```

Parameter	Type	Description
dataFields	object	*required The dataFields contains list of objects to be passed below and their description
esource	string	*required Online Channel Name
reqBranchCode	string	*required Account Branch Code used in Openining the Account
accountNumber	string	*required Customer Account Number
accountType	string	*required Customer Account Type
customerName	string	*required Customer Account Name
currency	string	*required Account currency eg *NGN*
delBranchCode	string	*required Delivery Branch Code
noOfBooklet	string	*required Number of Cheque booklet the user need

Card Request

```
POST /api/User/ChequeRequest
```

This is a method for making a Card Request when the user requests it.

```json
{
    "accountId": "string",
    "isMasterCard": "string",
    "isVerveCard": "string",
    "sessionKey": "string",
    "emailAddress": "string"
}
```

Parameter	Type	Description
accountId	object	*required The users account ID
isMasterCard	string	*required Indicates if a master card is chosen *i.e it shows 1 for selected and 0 when not selected*
isVerveCard	string	*required Indicates if a verve card is chosen *i.e it shows 1 for selected and 0 when not selected*
sessionkey	string	*required The Session key
emailAddress	string	*required users email address

Reset Password

POST /api/User/ResetPassword

Resets the User Password

```
{
    "email": "string",
    "password": "string",
    "oldPassword": "string"
}
```

Parameters

Parameter	Type	Description
email	string	*required Users email address
password	string	*required Users new password for signing in to Account
oldPassword	string	*required Users old password for signing in to Account

Reset Joint Account Password

```
POST /api/User/ResetJointAccountDefaultPassword
```

This resets the password of users Joint Account.

```
{
    "email": "string",
    "password": "string",
    "oldPassword": "string",
    "accountNumber": "string"
}
```

Parameters

Parameter	Type	Description
email	string	*required Users email address
password	string	*required Users new password for signing in to Account
oldPassword	string	*required Users old password for signing in to Account
accountNumber	string	*required users account number for joint account

Update Contact Details

```
POST /api/User/UpdateContactDetails
```

This Method updates the contact details of the user. Once the user has signup successfully, the following data can be updated.

> **🔢 Example**
>
> Here are the list of objects to update the users contact details.
>
> ```
> {
>   "bvn": "string",
>   "dateOfBirth": "2019-11-20T21:21:05.937Z",
>   "email": "string",
>   "password": "string",
>   "phoneNumber": "string",
>   "address": "string",
>   "country": "string",
>   "state": "string",
>   "accountNumber": "string",
>   "progressLevel": "string",
>   "firstName": "string",
>   "middleName": "string",
>   "lastName": "string",
>   "sector": "string",
>   "industry": "string",
>   "nationality": "string",
>   "gender": "string",
>   "title": "string",
>   "sessionKey": "string",
>   "employmentStatus": "string",
>   "employerName": "string",
>   "employmentAddress": "string",
>   "addressTown": "string",
>   "addressState": "string",
>   "addressLandmark": "string",
>   "userName": "string",
>   "bvN_Firstname": "string",
>   "bvN_Lastname": "string",
>   "isDefaultPassword": true
> }
> ```

Parameters

Parameter	Type	Description
bvn	string	*required Bank verification Number Details
dateOfBirth	date-time	*required The Date of Birth using the following format YYYY-MM-DDTHH:MM:SSZ *example* - `2019-11-20T13:26:22.326Z`
email	string	*required Users email address
password	string	*required Users password
phoneNumber	string	*required The mobile number of the user which will be linked users Account
address	string	*required users residential address
country	string	*required country of residence
state	string	*required State of the country updated
accountNumber	string	*required Users Account Number
progressLevel	string	*required Progress Level of Registration
sector	string	*required Users Occupation
industry	string	*required The company or industry where the user works
nationality	string	*required

Update Users With No BVN

```
POST /api/User/UpdateUserWithNoBVN
```

This Method updates the contact details of users with no BVN.

> 🔲 **Example**
>
> Here are the list of objects to update the users contact details.
>
> ```json
> {
>     "bvn": "string",
>     "dateOfBirth": "2020-02-19T13:08:43.368Z",
>     "email": "string",
>     "password": "string",
>     "phoneNumber": "string",
>     "address": "string",
>     "country": "string",
>     "state": "string",
>     "accountNumber": "string",
>     "initialAccountSelected": "string",
>     "progressLevel": "string",
>     "firstName": "string",
>     "middleName": "string",
>     "lastName": "string",
>     "preferredName": "string",
>     "sector": "string",
>     "industry": "string",
>     "nationality": "string",
>     "gender": "string",
>     "title": "string",
>     "sessionKey": "string",
>     "employmentStatus": "string",
>     "employerName": "string",
>     "employmentAddress": "string",
>     "addressTown": "string",
>     "addressState": "string",
>     "addressLandmark": "string",
>     "userName": "string",
>     "bvN_Firstname": "string",
>     "bvN_Lastname": "string",
>     "isDefaultPassword": true,
>     "residence": "string"
> }
> ```

Parameters

Parameter	Type	Description
bvn	string	Bank verification Number Details
dateOfBirth	date-time	*required The Date of Birth using the following format YYYY-MM-DDTHH:MM:SSZ *example -* `2019-11-20T13:26:22.326Z`
email	string	*required Users email address
password	string	*required Users password
phoneNumber	string	*required The mobile number of the user which will be linked users Account
address	string	*required users residential address
country	string	*required country of residence
state	string	*required State of the country updated
initialAccountSelected	string	The initial account selected by the user
progressLevel	string	Porgress level status
accountNumber	string	Users Account Number
firstName	string	User first name
middleName	string	User middle name
lastName	string	User last name

Update Users Next Of Kin

```
POST /api/User/UpdateUserNOK
```

Updates the users Next Of Kin to the users Account

> **Example**
>
> ```
> {
>   "userEmail": "string",
>   "nokAddress": "string",
>   "nokPhoneNumber": "string",
>   "nokRelationship": "string",
>   "nokFullName": "string",
>   "sessionKey": "string"
> }
> ```

Parameter

Parameter	Type	Description
userEmail	string	*required Email address of the user
nokAddress	string	*required Address of the Next Of Kin
nokPhoneNumber	string	*required Mobile Number of Next of Kin
nokRelationship	string	*required The relationship between the user and the Next of Kin
nokFullName	string	*required Full name of Next OF Kin
sessionKey	string	*required The Session key

Activate Account

```
POST /api/User/ActivateAccount
```

This method is for the user to get a verification link, which shows the `bvn` being confirmed valid, allowing the user to proceed with the registration.

Example Value

```
{
    "activationRef": "string"
}
```

Parameters

Only one parameter is reqiured for this.

Parameter	Type	Description
activationRef	string	*required Sends a mail activation/verification link to the user

Activate Beneficiary Joint Account

```
POST /api/User/ActivateBeneficiaryJointAccount
```

This method is for users who opt in for a joint account, they get a verification link, which shows the `bvn` being confirmed valid, allowing the user to proceed with the registration.

> **Example Value**
>
> ```
> {
>     "activationRef": "string"
> }
> ```

Parameters

Only one parameter is reqiured for this.

Parameter	Type	Description
activationRef	string	*required Sends a mail activation/verification link to the user

Open Individual Savings Account

```
POST /api/User/OpenIndividualSavingsAccount
```

Opening an Individual saving account

Example Value

```json
{
  "emailAddress": "string",
  "sessionKey": "string",
  "productCode": "string",
  "branch": "string",
  "currency": "string"
}
```

Parameters

Parameter	Type	Description
emailAddress	string	*required users email address
sessionkey	string	*required The Session key
productCode	string	*required product code of account type
branch	string	*required Account Branch used in Openining the Account
currency	string	The Currency of the user *Naira,Dollar etc*

Responses

```
E2
42    Result

{
  "nuban": "string",
  "customerId": "string",
  "accountName": "string",
  "currency": "string",
  "responseCode": "string",
  "responseText": "string",
  "accountType": "string"
}
```

200 Schema	Type	Description	
nuban	string	new account number `10digits`	
customerId	string	The ID of the User	
currency	string	The Currency of the user *Naira,Dollar etc*	
responseCode	string	The response result Code	
responseText	string	The response result message	
accountType	string	Account type e.g_Saving, Current_	

Open Online Account

```
POST /api/User/OpenOnlineAccount
```

Opening an Online account

!!!! Example "Example Value"

```
{
  "emailAddress": "string",
  "sessionKey": "string",
  "productCode": "string",
  "branch": "string",
  "currency": "string"
}
```

Parameters

Parameter	Type	Description
emailAddress	string	*required users email address
sessionkey	string	*required The Session key
productCode	string	*required product code of account type
branch	string	*required Account Branch used in Openining the Account
currency	string	The Currency of the user *Naira,Dollar etc*

Responses

E2 42 Result

```
{
  "nuban": "string",
  "customerId": "string",
  "accountName": "string",
  "currency": "string",
  "responseCode": "string",
  "responseText": "string",
  "accountType": "string"
}
```

200 Schema	Type	Description	
nuban	string	new account number `10digits`	
customerId	string	The ID of the User	
currency	string	The Currency of the user *Naira,Dollar etc*	
responseCode	string	The response result Code	
responseText	string	The response result message	
accountType	string	Account type e.g_Saving, Current_	

Open a Joint Virtual Account With Beneficiaries

```
POST /api/User/OpenJointVirtualAccountWithBeneficiaries
```

This Method lets users open virtual account with thier beneficiaries

Exmample Value

```json
{
  "emailAddress": "string",
  "sessionKey": "string",
  "jointAccountTransferLimit": 0,
  "productCode": "string",
  "branch": "string",
  "currency": "string",
  "accountBeneficiaries": [
    {
      "bvn": "string",
      "emailAddress": "string",
      "password": "string",
      "jointAccountTransferLimit": 0,
      "passportPhoto": "string",
      "validIdType": "string",
      "validIdNumber": "string",
      "signature": "string",
      "validId": "string",
      "reference": "string",
      "dateOfBirth": "2020-02-20T11:22:42.406Z",
      "initiatorEmail": "string",
      "accountNumber": "string"
    }
  ]
}
```

Parameters

Parameter	Type	Description
emailAddress	string	*required users email address
sessionkey	string	*required The Session key
jointAccountTransferLimit	number	*required Limit of how much user can transfer
productCode	string	*required product code of account type
passportPhoto	string	*required users passport image
branch	string	*required Account Branch used in Openining the Account
currency	string	The Currency of the user *Naira,Dollar etc*
accountBeneficiaries	object	*required number of beneficiaries

Below are the details needed for Account Beneficiaries.

Parameter	Type	Description
bvn	string	*required Bank verification Number Details of Beneficiary
emailAddress	string	*required Email address of Beneficiary
password	string	*required Beneficiaries password
jointAccountTransferLimit	number	*required Limit of how much user can transfer
passportPhoto	string	*required passport photograph of beneficiary
validIdType	string	*required Type of Identification *eg: Drivers license*
validIdNumber	string	*required Valid Identification Number based on the ID Type given
signature	string	*required Beneficiary signature
validId	string	*required Valid Identification
reference	string	*required the reference form file
email	string	*required email address of Beneficiary
dateOfBirth	date-time	*required The Date of Birth using the following format YYYY-MM-DDTHH:MM:SSZ *example -* `2019-11-20T13:26:22.326Z`

```
result

{
  "status": true,
  "code": "string",
  "message": "string",
  "mainVirtualAccount": {
    "nuban": "string",
    "customerId": "string",
    "accountName": "string",
    "currency": "string",
    "responseCode": "string",
    "responseText": "string",
    "accountType": "string"
  },
  "beneficiaryResponseListDto": [
    {
      "isSuccessful": true,
      "bvN_Firstname": "string",
      "bvN_Lastname": "string",
      "email": "string",
      "responseDescription": "string"
    }
  ]
}
```

200 Schema	Type	Description	
nuban	string	new account number `10digits`	
customerId	string	The ID of the User	
currency	string	The Currency of the user *Naira,Dollar etc*	
responseCode	string	The response result Code	
responseText	string	The response result message	
accountType	string	Account type e.g *Saving, Current*	
beneficiaryResponseListDto	object		

Beneficiary Response List Object | `200` Schema|Type| Description||
|--|-----|--------|--| | `isSuccessful` |boolean| shows true if is successfull|| |

`bvN_Firstname` |string|First name of Bank Verification Number|| | `bvN_Lastname` | string|Last name of Bank Verification Number|| | `email` |string|email address|| | `responseDescription` |string|shows a response message ||

Open OneBank Joint Virtual Account With Beneficiaries

```
POST /api/User/OpenOneBankJointVirtualAccountWithBeneficiaries
```

This Method lets users open a oneBank Joint virtual account with thier beneficiaries.

 Exmample Value

```
{
  "emailAddress": "string",
  "bvn": "string",
  "accountFirstName": "string",
  "accountLastName": "string",
  "accountMiddleName": "string",
  "dob": "string",
  "jointAccountTransferLimit": 0,
  "productCode": "string",
  "accountBeneficiaries": [
    {
      "bvn": "string",
      "emailAddress": "string",
      "jointAccountTransferLimit": 0,
      "dateOfBirth": "2020-02-20T11:29:01.538Z",
      "initiatorEmail": "string",
      "accountNumber": "string"
    }
  ]
}
```

Parameters

Parameter	Type	Description
emailAddress	string	*required users email address
bvn	string	*required Bank verification Number Details
accountFirstName	string	*required First name of users Account
accountLastName	string	*required Last name of users Account
dob	string	*required Date of Birth
jointAccountTransferLimit	number	*required Limit of how much user can transfer
productCode	string	*required product code of account type
accountBeneficiaries	object	*required number of beneficiaries

Below are the details needed for Account Beneficiaries.

Parameter	Type	Description
bvn	string	*required Bank verification Number Details of Beneficiary
emailAddress	string	*required Email address of Beneficiary
jointAccountTransferLimit	number	*required Limit of how much user can transfer
dateOfBirth	date-time	*required The Date of Birth using the following format YYYY-MM-DDTHH:MM:SSZ *example* - `2019-11-20T13:26:22.326Z`
initiatorEmail	string	*required email of the users adding a Beneficiary
accountNumber	string	*required Beneficiary account number

result

```json
{
  "status": true,
  "code": "string",
  "message": "string",
  "mainVirtualAccount": {
    "nuban": "string",
    "customerId": "string",
    "accountName": "string",
    "currency": "string",
    "responseCode": "string",
    "responseText": "string",
    "accountType": "string"
  },
  "beneficiaryResponseListDto": [
    {
      "isSuccessful": true,
      "bvN_Firstname": "string",
      "bvN_Lastname": "string",
      "email": "string",
      "responseDescription": "string"
    }
  ]
}
```

200 Schema	Type	Description	
nuban	string	new account number `10digits`	
customerId	string	The ID of the User	
currency	string	The Currency of the user *Naira,Dollar etc*	
responseCode	string	The response result Code	
responseText	string	The response result message	
accountType	string	Account type e.g *Saving, Current*	
beneficiaryResponseListDto	object		

Beneficiary Response List Object

200 Schema	Type	Description	
isSuccessful	boolean	shows true if is successfull	
bvN_Firstname	string	First name of Bank Verification Number	
bvN_Lastname	string	Last name of Bank Verification Number	
email	string	email address	
responseDescription	string	shows a response message	

Open Corporate Account

```
POST /api/User/OpenCorporateAccount
```

This Method lets users open a corporate account.

Exmample Value

```json
{
  "rcNumber": "string",
  "incorpDate": "2020-02-20T12:16:47.250Z",
  "tin": "string",
  "businessName": "string",
  "branch": "string",
  "emailAddress": "string",
  "sessionKey": "string",
  "productCode": "string",
  "currency": "string"
}
```

Parameters

Parameter	Type	Description
rcNumber	string	*required
tin	string	*required Tax Identification Number
businessName	string	*required Name of the Bussiness
branch	string	*required Account Branch used in Openining the Account
emailAddress	string	*required users email address
sessionkey	string	*required The Session key
productCode	string	*required product code of account type
currency	string	The Currency of the user *Naira,Dollar etc*

result

```
{
  "nuban": "string",
  "customerId": "string",
  "accountName": "string",
  "currency": "string",
  "responseCode": "string",
  "responseText": "string"
}
```

200 Schema	Type	Description	
nuban	string	new account number `10digits`	
customerId	string	The ID of the User	
accountName	string	Name of Account	
currency	string	The Currency of the user *Naira,Dollar etc*	
responseCode	string	The response result Code	
responseText	string	The response result message	

Add Joint Account Beneficiary Details

```
POST /api/User/AddJointAccountBeneficiaryDetails
```

The method lets users add a joint account for beneficiary

Exmample Value

```
[
  {
    "bvn": "string",
    "emailAddress": "string",
    "password": "string",
    "jointAccountTransferLimit": 0,
    "passportPhoto": "string",
    "validIdType": "string",
    "validIdNumber": "string",
    "signature": "string",
    "validId": "string",
    "reference": "string",
    "email": "string",
    "dateOfBirth": "2019-12-10T11:33:19.041Z",
    "initiatorEmail": "string",
    "accountNumber": "string"
  }
]
```

Exmample Value

Parameters

Parameter	Type	Description
bvn	string	*required Bank verification Number Details of Beneficiary
emailAddress	string	*required Email address of Beneficiary
password	string	*required Beneficiaries password
jointAccountTransferLimit	number	*required Limit of how much user can transfer
passportPhoto	string	*required passport photograph of beneficiary
validIdType	string	*required Type of Identification *eg: Drivers license*
validIdNumber	string	*required Valid Identification Number based on the ID Type given
signature	string	*required Beneficiary signature
validId	string	*required Valid Identification
reference	string	*required the reference form file
email	string	*required Beneficiary Email address
dateOfBirth	date-time	*required The Date of Birth using the following format YYYY-MM-DDTHH:MM:SSZ *example -* `2019-11-20T13:26:22.326Z`

Responses

Result

```
[
  {
    "isSuccessful": true,
    "bvN_Firstname": "string",
    "bvN_Lastname": "string",
    "email": "string",
    "responseDescription": "string"
  }
]
```

200 Schema	Type	Description	
isSuccessful	boolean	shows true if is successfull	
bvN_Firstname	string	First name of Bank Verification Number	
bvN_Lastname	string	Last name of Bank Verification Number	
email	string	email address	
responseDescription	string	shows a response message	

Add OneBank Joint Account Beneficiary Details

```
POST /api/User/AddOneBankJointAccountBeneficiaryDetails
```

The method lets users add OneBank joint account for beneficiaries.

```
[
  {
    "bvn": "string",
    "emailAddress": "string",
    "jointAccountTransferLimit": 0,
    "dateOfBirth": "2020-02-20T12:37:27.465Z",
    "initiatorEmail": "string",
    "accountNumber": "string"
  }
]
```

Parameters

Parameter	Type	Description
bvn	string	*required Bank verification Number Details of Beneficiary
emailAddress	string	*required Email address of Beneficiary
jointAccountTransferLimit	number	*required Limit of how much user can transfer
dateOfBirth	date-time	*required The Date of Birth using the following format YYYY-MM-DDTHH:MM:SSZ example - *2019-11-20T13:26:22.326Z*
initiatorEmail	string	*required Email of the users adding a Beneficiary
accountNumber	string	*required Beneficiary account number

Responses

```
[
  {
    "isSuccessful": true,
    "bvN_Firstname": "string",
    "bvN_Lastname": "string",
    "email": "string",
    "responseDescription": "string"
  }
]
```

200 Schema	Type	Description	
isSuccessful	boolean	shows true if is successfull	
bvN_Firstname	string	First name of Bank Verification Number	
bvN_Lastname	string	Last name of Bank Verification Number	
email	string	email address	
responseDescription	string	shows a response message	

Send Continue Mail

POST /api/User/SendContinueMail

Only the Email will be passed to send a verification mail to continue sign up process

```
{
  "email": "string"
}
```

Parameters

Parameter	Type	Description
`email`	string	*required Sends mail for the user to continue with the sign up process

Generate OTP

```
POST /api/User/GenerateOTP
```

This generate a new OTP, sending it to email and mobile number.

```
{
  "mobile": "string",
  "email": "string"
}
```

Parameters

Parameter	Type	Description
mobile	string	*required Mobile number to send OTP
email	string	*required Eamil address to send the OTP

Responses

🔢 **result**

```
{
  "responseCode": "string"
}
```

200 Schema	Type	Description	
responseCode	string	The response result Code	

Validate OTP

```
POST /api/User/ValidateOTP
```

This Validate OTP, sent it to email and mobile number.

```
{
  "mobile": "string",
  "otp": "string"
}
```

Parameters

Parameter	Type	Description
mobile	string	*required validate the Mobile number
otp	string	*required validate otp

Responses

⧉ **result**

```
{
  "responseCode": "string"
}
```

200 Schema	Type	Description	
responseCode	string	The response result Code	