



Banking Gateway APIs Instant Payment Network (IPN)

Technical Specifications

Version: 01.04.00

Date: 2 February 2023

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1. Version History

Version	Date	Description
01.00.00	07 May 2020	Official Version for Bank Gateway Technical Specifications
01.01.00	25 Oct 2020	Apply the following changes: - Correct description, and samples for most of the API calls requests/responses. - Add Settlement Cycle Id field to all API request calls. - Add the customerReference, authenticationRequestId, authenticationApprovalToken fields to the Account List API request call. - Add the customerReference, maskedAccountId, customerIdType, and customerIdValue fields to the Account List API response call. - Add the customerReference field to the Account Authentication API request call and mark the Ac tag to be conditional in case of Reset IPN PIN. - Add the customerReference, and the authenticationApprovalToken fields to the Account Authentication API response call. - Add the debitAccountBankId, creditAccountBankId, debitPoolAccount, creditPoolAccount, payeeMobileNumber fields, add the ATMCASHOUT value to the txnType allowed values, and modify the mobileNumber to be payerMobileNumber to the Fund transfer/Block /Un-Block API request call.
01.02.00	29 Nov 2021	Apply the following changes: - Adding new fields as: - The "customerType" field to Both Account List, Account Authentication API call. - The "merchantMDR", "merchantRef", "atmID", "atmLocation", "blockExpDateTime", "mandateID", "allowPartialCollect", "remainingHoldAmount" to the Fund transfer/Block /Un-Block API request call.
01.03.00	27 April 2022	Apply the following changes: - Add new API "Check Status" - Add new error codes - Correct "accountId" field in Accounts List response to include IBAN format only. - Correct some fields' names - Add rejection response example for all APIs
1.04.00	02 Feb 2023	- Add PGP encryption security layer - Change "history List" to "history" in Balance Enquiry / Account history response

2. Definitions , Acronyms and Abbreviations

Expression	Definition
IPN	Instant Payment Network
IBC	Internet Banking Credentials

3. API Characteristics

3.1 Rest

Representational state transfer (REST) is a software architectural style that defines a set of constraints to be used for creating Web services. Web services that conform to the REST architectural style, called RESTful Web services, provide interoperability between computer systems on the Internet. RESTful Web services allow the requesting systems to access and manipulate textual representations of Web resources by using a uniform and predefined set of stateless operations. In the REST architectural style, data and functionality are considered resources and are accessed using Uniform Resource Identifiers (URIs). The resources are acted upon by using a set of simple, well-defined operations. The clients and servers exchange representations of resources by using a standardized interface and protocol – typically HTTP.

3.2 HTTP Post

POST is a request method supported by HTTP used by the World Wide Web. By design, the POST request method requests that a web server accept the data enclosed in the body of the request message, most likely for processing and storing it. All Bank gateway Interface APIs request and response messages are exchanged between Bank Gateway and its Bank Interfaces through HTTP POST method.

All the requests & response are in Json Format.

```
POST https://<host ip>:<port>/accounts
Content-Type: application/json
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01.123",
  "mobileNumber": "00201012345678"
}
```

3.2.1 HTTP Post Response

```
HTTP/1.1 200 OK
Content-Type: application/json
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01.123",
  "respCode": "00000",
  "respDesc": "SUCCESS"
}
```

3.3 HTTPS

Hypertext Transfer Protocol Secure (HTTPS) is an extension of the Hypertext Transfer Protocol (HTTP). It is used for secure communication over a computer network. In HTTPS, the communication protocol is encrypted using Transport Layer Security (TLS). TLS 1.2 is the minimum acceptable version for all IPN service-to-service communication protocol encryption.

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3.4 PGP Payload

PGP encrypted data over TLS. In this format the Json payload will be encrypted.

As an example if the payload data is:

```
{
  "txnid": "AXIPEK5k6i6t9c0c3rap7o08I7T92665k99"
}
```

Then the encrypted data will be:

```
{
  "encData":
  "hlwDnM9quE5zOwMBA/4/oAQBnYwLs+MhPQmP04LQFvGn5t0RtJfSWUrKMK1djw1D60omzxNfE
  3DMjSMm4MFapvsd3O0IsT6NX9QLq5MfXr+89sthQxZr4GhicwhNQpwnWG7HS90he2tLcjGghgV8k/
  USZ58EeLckyWLNW6pXFMLD2uF+aTZQgDB91IBn8tLAWQEraWaIXqk0JH8OG7qcOBVC8ZHGeOfeCq
  oN26AxmS8zr/GlcFbVtbc18rmR0yfKnpg2DOgNkhRhPXVGCKfvtbtdEeHnZbmk11DtD0ErcK1LAqpv
  M73xo0qVXiECb+mQazgqwXNp9Z3oz7waLK9IMkqr7HjBVzqU3R5XviPsridM7Vf12cKkQGx7c8YYXEk
  lw7og6oHSYWt2j9AfvboQ9dYP6gARvDyHGgFS8msuhDpzAsFd3otyRhrh3hQTqIXxNR354J3ohyoJU6
  X3V0LLwts482m4wetEst3oE4zRWKlv4sV3D74WfV7OIVDpdvg8r0Go/pVRn/Wo1x84j0IPRvaUyrQO
  UPlt3kOhY2D02RQHZo0CtutdZd"
}
```

- The encrypted data is base64 encoded without the armor.
- The Bank Gateway will share the public key out of the generated keys with the Bank.
- The Bank has to share the generated public key with the Bank Gateway.
- The encrypted data will be signed as well.
- The Bank has to validate the signature and decrypt the data.
- The Bank Gateway will verify the signature of encrypted data and then decrypt the payload.

4. API's

4.1 Accounts List

API will be used to fetch the accounts of the customer from different fund sources of the bank.

URL: https://host:port/accounts

4.2 Request Data Elements

Field	Data Type	Min-Max Length	M/O/C	Description
requestId	String	36..36	M	Unique request ID for each request
timestamp	String	23..23	M	Time stamp of the request. YYYY-MM-DD hh:mm:ss:ttt
settlementCycleId	String	09..11	O	Settlement cycle ID generated from IPN
mobileNumber	String	14..14	M	Mobile number of the customer
customerType	String	Fixed List	M	Valid Values CONSUMER MERCHANT
customerReference	String	1..100	M	Unique Customer Reference number (echo from the authentication call bank's response).
authenticationRequestId	String	36..36	M	Shall be echoed from the bank authentication request call.
authenticationApprovalToken	String	1..36	C	Shall be echoed from the authentication call bank's response, if exists.

```
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01:123",
  "settlementCycleId": "2510201012A",
  "mobileNumber": "00201012345678",
  "customerType": "CONSUMER",
  "customerReference": "J66012589",
  "authenticationRequestId": "700aeab1d037470d864d08adf24e5218",
  "authenticationApprovalToken": "7470d864d08"
}
```

4.3 Response Data Elements

Field	Data Type	Min-Max Length	M/O/C	Description
requestId	String	36..36	M	Echo back from the request
timestamp	String	23..23	M	Time stamp of the response. yyyy-MM-dd HH:mm:ss.SSS
respCode	String	05..05	M	Response code
respDesc	String	1..100	M	Response Description
customerReference	String	1..100	M	Unique Customer Reference number generated from Bank for each customer.
customerIdType	String	Fixed List	M	Id type of the customer Valid values NID PASSPORT
customerIdValue	String	1..255	M	Id value of the customer
accountList				
ac				
name	String	1..100	M	Account holder name
accountId	String	4..36	M	Account ID (IBAN Format Only)
maskedAccountId	String	4..36	O	Masked Account ID, optionally can be sent by the bank, and if exists, it shall overrides the bank gateway masking function.
type	String	Fixed List	M	Account Type. ACCOUNT WALLET CARD
subType	String	Fixed List	M	Account subtype. SAVING CHECKING PREPAID OVERDRAFT
authType	String	Fixed List	M	Authentication PIN type. ATMPIN M_PIN IBC
authPINLen	String	Fixed List	M	Authentication PIN Length. Values: 4 6 8
accDesc	String	1..100	O	Account description
schemeld	String	1..50	C	wallet scheme id

```
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01.123",
  "respCode": "00000",
  "respDesc": "SUCCESS",
  "customerReference": "J66012589",
  "customerIdType": "NID",
  "customerIdValue": "27308030102537",
  "accountList": {
    "ac": [
      {
        "type": "ACCOUNT",
        "subType": "SAVING",
        "accountId": "1234567890",
        "maskedaccountId": "123****890",
        "name": "Hari Danda",
        "authType": "ATMPIN",
        "authPINLen": "6"
      },
      {
        "type": "ACCOUNT",
        "subType": "SAVING",
        "accountId": "919848022338",
        "name": "Hari Danda",
        "authType": "ATMPIN",
        "authPINLen": "6"
      }
    ]
  }
}
```

4.4 Account Authentication

API will be used to Authenticate the customer using the authenticate data (i.e. Card Number & PIN.).

URL: <https://host:port/authenticate>

4.5 Request Data Elements

Field	Data Type	Min-Max Length	M/O/C	Description
requestId	String	36..36	M	Unique request ID for each request
timestamp	String	23..23	M	Time stamp of the request. yyyy-MM-dd HH:mm:ss.SSS
mobileNumber	String	14..14	M	Mobile number of the customer
customerType	String	Fixed List	M	Valid Values CONSUMER MERCHANT
settlementCycleId	String	09..11	O	Settlement cycle ID generated from IPN
customerReference	String	1..100	C	Customer unique reference number generated from bank for each customer (Exists only in case of Reset IPN PIN customer authentication)
<i>AC (Exists only in case of Reset IPN PIN customer authentication)</i>				
name	String	1..100	M	Account holder name
accountId	String	4..36	M	Account ID (account number to be authenticated in case of Reset IPN PIN)
type	String	Fixed List	M	Account Type. ACCOUNT WALLET CARD
subType	String	Fixed List	M	Account subtype. SAVING CHECKING PREPAID OVERDRAFT
accDesc	String	1..100	O	Account description
schemeId	String	1..50	C	wallet scheme id (exists for wallet accounts only)
authType	String	Fixed List	M	Authentication PIN type. ATMPIN M_PIN IBC
authPINLen	String	Fixed List	M	Authentication PIN Length. Values: 4 6 8
credmessage				
type	String	Fixed List	M	Cred Message Type. AUTHENTICATION

Field	Data Type	Min-Max Length	M/O/C	Description
kIndex	String	8..8	M	Key Index(YYYYMMDD)
authAccountId	String	1..50	M	auth account id (Card/Wallet number to be used for customer authentication, and identifying the customerReference)
authBlock	String	1..32	M	Hex data contains PIN block or wallet mpin block under the ZPK

```
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01.123",
  "customerType": "CONSUMER",
  "customerReference": "J66012589",
  "settlementCycleId": "2510201012A",
  "ac": {
    "type": "ACCOUNT",
    "subType": "SAVING",
    "accountId": "123456789",
    "name": "Hari Danda",
    "authType": "ATMPIN",
    "authPINLen": "6"
  },
  "mobileNumber": "00201012345678",
  "credmessage": {
    "type": "AUTHENTICATION",
    "kIndex": "20200212",
    "authAccountId": "9848022338",
    "authBlock": "A6013F1789A00AC762D177DC3F1789A0 "
  }
}
```

4.6 Response Data Elements

Field	Data Type	Min-Max Length	M/O/C	Description
requestId	String	36..36	M	Echo back from the request
timestamp	String	23..23	M	Time stamp of the response. yyyy-MM-dd HH:mm:ss.SSS
respCode	String	05..05	M	Response code
respDesc	String	1..100	M	Response Description
customerReference	String	1..100	M	Customer unique reference number, that shall be used in the account list call to retrieve the customer accounts.
authenticationApprovalToken	String	1..36	C	Shall be echoed from the authentication call bank's response, if exists.

```
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01.123",
  "respCode": "00000",
  "respDesc": "SUCCESS",
  "customerReference": "J66012589",
  "authenticationApprovalToken": "7470d864d08"
}
```

4.7 Fund Transfer/Block /Un-Block

API will be used to fund transfer or Block the fund or Un-Block & transfer the fund.

URL: <https://host:port/fundtransfer>

4.8 Request Data Elements

Field	Data Type	Min-Max Length	M/O/C	Description
requestId	String	36..36	M	Unique request ID for each request
timestamp	String	23..23	M	Time stamp of the request. yyyy-MM-dd HH:mm:ss.SSS
settlementCycleId	String	09..11	O	Settlement cycle ID generated from IPN
payerMobileNumber	String	14..14	M	Mobile number of the payer customer
payeeMobileNumber	String	14..14	O	Mobile number of the payee customer
transactionId	String	36..36	M	Transaction of IPN transaction, unique transaction id all over the transaction life cycle, and should be repeated for all transaction related requests.
orgTxnId	String	36..36	C	Original transaction id, Mandatory for REVERSAL and REFUND.
msgId	String	36..36	M	Message id is a unique message identifier for each request related to the same transaction.
requestType	String	Fixed List	M	Type of the request. Possible values are DEBIT CREDIT REVERSAL BLOCK UNBLOCK
txnType	String	Fixed List	M	Valid Values PAY REFUND ATMCASHOUT
debitAccountBankId	String	1..4	M	Debit account number bank identifier
debitAccountId	String	4..36	M	Debit account number
debitAccountType	String	Fixed List	M	Valid Values ACCOUNT CARD WALLET
creditAccountBankId	String	1..4	C	Credit account number bank identifier, Optional in case of Block fund and ATM Cash Out request types.
creditAccountId	String	4..36	C	Credit account number, Optional in case of Block fund and ATM Cash Out request types.

Field	Data Type	Min-Max Length	M/O/C	Description
creditAccountType	String	Fixed List	C	Valid Values - ACCOUNT CARD WALLET Optional in case of Block fund and ATM Cash Out request types
debitPoolAccount	String	4..36	C	Debit Pool account Number (Exists in case of credit request, account configured in the bank gateway)
creditPoolAccount	String	4..36	C	Credit Pool Account Number (Exists in case of debit request, account configured in the bank gateway)
blockId	String	12..12	C	Block ID unique id to identify the block transaction. Optional in case of DEBIT CREDIT REVERSAL of request type
pspFee				
value	String	4..18	M	PSP fees Amount
curr	String	Fixed List	M	Valid Values - EGP
bankFee				
value	String	4..18	M	Bank Fees amount
curr	String	Fixed List	M	Valid Values - EGP
bearFee				
value	String	4..18	C	Bear fees Amount
curr	String	Fixed List	C	Valid Values - EGP
amount				
orgValue	String	4..18	M	Transaction original Amount
orgCurr	String	Fixed List	M	Valid Values - EGP
settAmount				
value	String	4..18	O	Settlement Amount
curr	String	Fixed List	O	Valid Values - EGP
fxRate	String	5	O	Exchange Rate
interChange				

Field	Data Type	Min-Max Length	M/O/C	Description
value	String	4..18	M	Interchange Amount
curr	String	Fixed List	M	Valid Values - EGP
action	String	Fixed List	M	Valid Values: DEBIT CREDIT
tipsFee				
value	String	4..18	O	tips fee
curr	String	Fixed List	O	Valid Values - EGP
convenienceFee				
value	String	4..18	O	Convenience Fee
curr	String	Fixed List	O	Valid Values - EGP
payerIpa	String	1..100	M	instant payment address
payerName	String	1..100	M	payer name
payerType	String	Fixed List	M	Valid Values CONSUMER MERCHANT
payerMerchantId	String	9..9	C	merchant id
payerMcc	String	Fixed List	C	Merchant Category list As per IPN List
payerMerchantType	String	Fixed List	C	Valid Values SMALL LARGE
payerMerchantSubType	String	Fixed List	C	Valid Values BANK AGGREGATOR
payeeIpa	String	1..100	M	instant payment address
payeeName	String	1..100	O	payer name
payeeType	String	Fixed List	O	Valid Values CONSUMER MERCHANT
payeeMerchantId	String	9..9	C	merchant id
payeeMcc	String	Fixed List	C	Merchant Category list As per IPN List
payeeMerchantType	String	Fixed List	C	Valid Values SMALL LARGE
payeeMerchantSubType	String	Fixed List	C	Valid Values BANK AGGREGATOR

Field	Data Type	Min-Max Length	M/O/C	Description
rrn	String	12..12	M	Request Reference Number.
schemeld	String	1..50	C	wallet scheme code
merchantMDR				
value	String	4..18	O	MDR value , in case of Merchant payment (one of the transaction ends is Merchant)
curr	String	Fixed List	O	Valid Values - EGP
merchantRef	String	1..100	O	Merchant Reference of the transaction
atmID	String	1..16	O	ATM terminal ID
atmLocation	String	1..100	O	ATM terminal Location (can be address or Geolocation)
blockExpDateTime	String	23..23	C	Date and time when the mandate will be expired in (yyyy-MM-dd HH:mm:ss.SSS) Only in Block Action
mandateID	String	1..100	C	Unique mandate reference, if set to value in payment action, this means the payment is collection action.
allowPartialCollect	String	1..100	O	Valid Values TRUE FALSE, to be set only in the Block action (means that the mandate can be collected in many Payment actions)
remainingHoldAmount				
value	String	4..18	O	value , in case of pay to merchant action on mandate that allow multiple collection
curr	String	Fixed List	O	Valid Values - EGP
remarks	String	1..100	O	Transaction notes

```
{
  "requestId":"EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "payerMobileNumber":"00208096449293",
  "payeeMobileNumber":"00208085475662",
  "timestamp":"2020-03-15 01:01:01.123",
  "settlementCycleId": "2510201012A",
  "requestType":"DEBIT",
  "transactionId":"EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "msgId":"EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "orgTxnId":"EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "txnType":"PAY",
}
```

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```

"debitAccountType":"ACCOUNT",
"creditAccountType":"ACCOUNT",
"rrn":"095848950449",
"debitAccountBankId":"0001",
"debitAccountId":"9848022338",
"creditAccountBankId":"0002",
"creditAccountId":"8886213408",
"creditPoolAccount": "89456178923",
"pspFee":{
  "value":"1.00",
  "curr":"EGP"
},
"bankFee":{
  "value":"1.00",
  "curr":"EGP"
},
"bearFee":{
  "value":"1.00",
  "curr":"EGP"
},
"tipsFee":{
  "value":"1.00",
  "curr":"EGP"
},
"amount":{
  "orgValue":"1.00",
  "orgCurr":"EGP"
},
"settAmount":{
  "value":"1.00",
  "curr":"EGP"
},
"interChange":{
  "value":"1.00",
  "curr":"EGP",
  "action":"DEBIT"
},
"convenienceFee":{
  "value":"1.00",
  "curr":"EGP"
},
"payerIpa":"hari@NBEPay",
"payerName":"hari",
"payerType":"CONSUMER",
"payerMerchantId":"123785748",
"payerMcc":"1056",
"payerMerchantType":"SMALL",
"payerMerchantSubType":"BANK",
"payeeIpa":"hari@NBEPay",
"payeeName":"hari",
"payeeType":"CONSUMER",
"payeeMerchantId":"123785748",
"payeeMcc":"1056",
"payeeMerchantType":"SMALL",
"payeeMerchantSubType":"BANK",
"blockId":"345678901234",
"schemeld":"WALLET012",
"merchantMDR":{

```

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```
{
  "value": "5.00",
  "curr": "EGP"
},
"merchantRef": "Bill 2342302GGG",
"atmID": "ATM-BBB-00123",
"atmLocation": "12 gggg st, behind hhhhhh building ",
"blockExpDateTime": "2020-03-15 01:01:01.123",
"mandateID": "2510201012ABCDFE",
"allowPartialCollect": "FALSE",
"remainingHoldAmount": {
  "value": "57773.32",
  "curr": "EGP"
},
"remarks": "debit",
}
```

4.9 Response Data Elements

Field	Data Type	Min-Max Length	M/O/C	Description
requestId	String	36..36	M	Echo back from the request
timestamp	String	23..23	M	Time stamp of the response. YYYY-MM-DD hh:mm:ss.SSS
respCode	String	05..05	M	Response code
respDesc	String	1..50	M	Response Description
balance	String	4..18	M	Balance of the account number
balanceCurr	String	Fixed List	M	Valid Value EGP
authCode	String	1..12	M	Authcode of the transaction.
name	String	1..255	M	Name of the customer
address	String	1..255	M	address of the customer
idtype	String	Fixed List	M	Id type of customer Valid values NID PASSPORT
idvalue	String	1..255	M	Id value

```
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01.123",
  "respCode": "00000",
  "respDesc": "SUCCESS",
  "balance": "10.00",
  "balanceCurr": "EGP",
  "authCode": "4567890123",
  "name": "Hari Danda",
  "address": "Hyderabad",
  "idtype": "NID",
  "idvalue": "12345678912345"
}
```

4.10 Balance Enquiry / Account history

API will be used to get the Balance or Account history of the fund account.

URL: <https://host:port/accounthistory>

4.11 Request Data Elements

Field	Data Type	Min-Max Length	M/O/C	Description
requestId	String	36..36	M	Unique request ID for each request
timestamp	String	23..23	M	Time stamp of the request. yyyy-MM-dd HH:mm:ss.SSS
mobileNumber	String	14..14	M	Mobile number of the customer
settlementCycleId	String	09..11	O	Settlement cycle ID generated from IPN
lastTransactions	String	1..2	M	Number of last transactions of the account. In case of balance the value would be "0" and for account history other than zero would be fetched that many last Transactions.
accountId	String	4..36	M	Account number
accountType	String	Fixed List	M	Valid Values ACCOUNT WALLET CARD
rrn	String	12..12	M	Request Reference Number.
schemeId	String	1..50	C	Wallet Scheme Id

```
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01.123",
  "settlementCycleId": "2510201012A",
  "lastTransactions": "0",
  "mobileNumber": "918096449293",
  "rrn": "0987474747747",
  "accountId": "1234567890",
  "accountType": "ACCOUNT",
  "schemeId": "WALLET01"
}
```

4.12 Response Data Elements

Field	Data Type	Min-Max Length	M/O/C	Description
requestId	String	36..36	M	Echo back from the request
timestamp	String	23..23	M	Time stamp of the response. yyyy-MM-dd HH:mm:ss.SSS
respCode	String	05..05	M	Response code
respDesc	String	1..100	M	Response Description
balance	String	4..18	M	Balance of account number
balanceCurr	String	Fixed List	M	Valid Values EGP
history				
amount	String	4..18	C	Transaction Amount
action	String	Fixed List	C	Valid Values C D
date	String	6..6	C	transaction date(ddmmyy)
desc	String	1..20	C	transaction description

```
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01.123",
  "respCode": "00000",
  "respDesc": "SUCCESS",
  "balance": "10.00",
  "balanceCurr": "EGP",
  "history": [
    {
      "amount": "100.00 ",
      "action": "C",
      "date": "020520",
      "desc": "purchase"
    },
    {
      "amount": "100.00 ",
      "action": "C",
      "date": "020520",
      "desc": "purchase"
    }
  ]
}
```

4.13 Check Status

The API purpose is to check the status of the transaction. Successful response means that the transaction is processed successfully. This API will be used frequently for deemed success transactions to speed up the processing of payment instructions. Same original transaction data will be populated in the check status request.

URL: <https://host:port/checkstatus>

4.14 Request Data Elements

Field	Data Type	Min Max Length	M/O/C	Description
requestId	String	36..36	M	Unique request ID for each request
timestamp	String	23..23	M	Time stamp of the request. yyyy-MM-dd HH:mm:ss.SSS
settlementCycleId	String	09..11	O	Settlement cycle ID generated from IPN
payerMobileNumber	String	14..14	M	Mobile number of the payer customer
payeeMobileNumber	String	14..14	O	Mobile number of the payee customer
transactionId	String	36..36	M	Transaction of IPN transaction, unique transaction id all over the transaction life cycle, and should be repeated for all transaction related requests.
msgId	String	36..36	M	Message id is a unique message identifier for each request related to the same transaction.
requestType	String	Fixed List	M	Type of the request. Possible values are CREDIT
txnType	String	Fixed List	M	Valid Values PAY REFUND
debitAccountBankId	String	1..4	M	Debit account number bank identifier
debitAccountId	String	4..36	M	Debit account number

Field	Data Type	Min Max Length	M/O/C	Description
debitAccountType	String	Fixed List	M	Valid Values ACCOUNT CARD WALLET
creditAccountBankId	String	1..4	C	Credit account number bank identifier, Optional in case of Block fund and ATM Cash Out request types.
creditAccountId	String	4..36	C	Credit account number, Optional in case of Block fund and ATM Cash Out request types.
creditAccountType	String	Fixed List	C	Valid Values - ACCOUNT CARD WALLET Optional in case of Block fund and ATM Cash Out request types
debitPoolAccount	String	4..36	C	Debit Pool account Number (Exists in case of credit request, account configured in the bank gateway)
creditPoolAccount	String	4..36	C	Credit Pool Account Number (Exists in case of debit request, account configured in the bank gateway)
blockId	String	12..12	C	Block ID unique id to identify the block transaction. Optional in case of DEBIT CREDIT REVERSAL of request type
pspFee				
value	String	4..18	M	PSP fees Amount
curr	String	Fixed List	M	Valid Values - EGP
bankFee				
value	String	4..18	M	Bank Fees amount

Field	Data Type	Min Max Length	M/O/C	Description
curr	String	Fixed List	M	Valid Values - EGP
bearFee				
value	String	4..18	C	Bear fees Amount
curr	String	Fixed List	C	Valid Values - EGP
amount				
orgValue	String	4..18	M	Transaction original Amount
orgCurr	String	Fixed List	M	Valid Values - EGP
settAmount				
value	String	4..18	O	Settlement Amount
curr	String	Fixed List	O	Valid Values - EGP
fxRate	String	5	O	Exchange Rate
interchange				
value	String	4..18	M	Interchange Amount
curr	String	Fixed List	M	Valid Values - EGP
action	String	Fixed List	M	Valid Values: CREDIT,DEBIT
tipsFee				
value	String	4..18	O	tips fee

Field	Data Type	Min Max Length	M/O/C	Description
curr	String	Fixed List	O	Valid Values - EGP
convenienceFee				
value	String	4..18	O	Convenience Fee
curr	String	Fixed List	O	Valid Values - EGP
payerIpa	String	1..100	M	instant payment address
payerName	String	1..100	M	payer name
payerType	String	Fixed List	M	Valid Values CONSUMER MERCHANT
payerMerchantId	String	9..9	C	merchant id
payerMcc	String	Fixed List	C	Merchant Category list As per IPN List
payerMerchantType	String	Fixed List	C	Valid Values SMALL LARGE
payerMerchantSubType	String	Fixed List	C	Valid Values BANK AGGREGATOR
payeeIpa	String	1..100	M	instant payment address
payeeName	String	1..100	O	payee name
payeeType	String	Fixed List	O	Valid Values CONSUMER MERCHANT
payeeMerchantId	String	9..9	C	merchant id

Field	Data Type	Min Max Length	M/O/C	Description
payeeMcc	String	Fixed List	C	Merchant Category list As per IPN List
payeeMerchantType	String	Fixed List	C	Valid Values SMALL LARGE
payeeMerchantSubType	String	Fixed List	C	Valid Values BANK AGGREGATOR
rrn	String	12..12	M	Request Reference Number.
schemeld	String	1..50	C	wallet scheme code
merchantMDR				
value	String	4..18	O	MDR value , in case of Merchant payment (one of the transaction ends is Merchant)
curr	String	Fixed List	O	Valid Values - EGP
merchantRef	String	1..100	O	Merchant Reference of the transaction
atmID	String	1..16	O	ATM terminal ID
atmLocation	String	1..100	O	ATM terminal Location (can be address or Geolocation)
blockExpDateTime	String	23..23	C	Date and time when the mandate will be expired in (yyyy-MM-dd HH:mm:ss.SSS) Only in Block Action
mandateID	String	1..100	C	Unique mandate reference, if set to value in payment action, this means the payment is collection action.
allowPartialCollect	String	Fixed List	O	Valid Values TRUE FALSE, to be set only in the Block action (means that the mandate can be collected in many

Field	Data Type	Min Max Length	M/O/C	Description
				Payment actions)
remainingHoldAmount				
value	String	4..18	O	value , in case of pay to merchant action on mandate that allow multiple collection
curr	String	Fixed List	O	Valid Values - EGP
remarks	String	1..100	O	Transaction notes

```

{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "payerMobileNumber": "00208096449293",
  "payeeMobileNumber": "00208085475662",
  "timestamp": "2020-03-15 01:01:01.123",
  "settlementCycleId": "2510201012A",
  "requestType": "CREDIT",
  "transactionId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "msgId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "orgTxnId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "txnType": "PAY",
  "debitAccountType": "ACCOUNT",
  "creditAccountType": "ACCOUNT",
  "rrn": "09584890449",
  "debitAccountBankId": "0001",
  "debitAccountId": "984802238",
  "creditAccountBankId": "0002",
  "creditAccountId": "8886213408",
  "creditPoolAccount": "89456178923",
  "pspFee": {
    "value": "100",
    "curr": "EGP"
  },
  "bankFee": {
    "value": "100",
    "curr": "EGP"
  },
  "bearFee": {
    "value": "100",
    "curr": "EGP"
  },
  "tipsFee": {
    "value": "100",
    "curr": "EGP"
  },
  "amount": {
    "orgValue": "1.00",
    "orgCurr": "EGP"
  },
  "settAmount": {
    "value": "1.0",
    "curr": "EGP"
  },
  "interChange": {
    "value": "1.0",
    "curr": "EGP",
    "action": "DEBIT"
  },
  "convenienceFee": {

```

```

    "value": "1.00",
    "curr": "EGP"

```

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```

},
"payerIpa":"hari@NBEPay",
"payerName":"hari",
"payerType":"CONSUMER",
"payerMerchantId":"123785748",
"payerMcc":"1056",
"payerMerchantType":"SMALL",
"payerMerchantSubType":"BANK",
"payeeIpa":"hari@NBEPay",
"payeeName":"hari",
"payeeType":"CONSUMER",
"payeeMerchantId":"123785748",
"payeeMcc":"1056",
"payeeMerchantType":"SMALL",
"payeeMerchantSubType":"BANK",
"blockId":"345678901234",
"schemeId":"WALLET012",
"merchantMDR":{
"value":"5.00",
"curr":"EGP"
},
"merchantRef":"Bill 2342302GGG",
"atmID": "ATM-BBB-00123",
"atmLocation":"12 gggg st, behind hhhhhh building ",
"blockExpDateTime":"2020-03-15 01:01:01.123",
"mandateID": "2510201012ABCD FE",
"allowPartialCollect":"FALSE",
"remainingHoldAmount":{
"value":"57773.32",
"curr":"EGP"
},
"remarks":"debit",
}

```

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4.15 Response Data Elements

Field	Data Type	Min-Max Length	M/O/C	Description
requestId	String	36..36	M	Echo back from the request
timestamp	String	23..23	M	Time stamp of the response. YYYY-MM-DD hh:mm:ss.SSS
respCode	String	05..05	M	Response code
respDesc	String	1..50	M	Response Description
balance	String	4..18	M	Balance of the account number
balanceCurr	String	Fixed List	M	Valid Value EGP
authCode	String	1..12	M	Authcode of the transaction.
name	String	1..255	M	Name of the customer
address	String	1..255	M	address of the customer
idtype	String	Fixed List	M	Id type of customer Valid values NID PASSPORT
idvalue	String	1..255	M	Id value

```
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01.123",
  "respCode": "00000",
  "respDesc": "SUCCESS",
  "balance": "10.00",
  "balanceCurr": "EGP",
  "authCode": "4567890123",
  "name": "Hari Danda",
  "address": "Hyderbad",
  "idtype": "NID",
  "idvalue": "12345678912345"
}
```

4.16 Response Rejection Example for all APIs

Field	Data Type	Min-Max Length	M/O/C	Description
requestId	String	36..36	M	Echo back from the request
timestamp	String	23..23	M	Time stamp of the response. yyyy-MM-dd HH:mm:ss.SSS
respCode	String	05..05	M	Response code
respDesc	String	1..100	M	Response Description

```
{
  "requestId": "EBC1e608143ae054e07ac58d4a2ec3ca22c",
  "timestamp": "2020-03-15 01:01:01.123",
  "respCode": "99993",
  "respDesc": "Invalid Data ",
}
```

4.17 Response Codes and Description

Code	Description
00000	SUCCESS
99994	Invalid Message (General Error)
99993	Invalid Data
99997	Duplicate Message Id or Transaction Id
80001	Invalid Mobile Number
80002	No Accounts Linked to Mobile Number
80023	Account Block
40001	Invalid KEY
80029	Authentication Fail
80080	Original Txn Not Found
80090	InSufficient Funds
80091	Transaction Time Out
80092	Source of Fund Offline
80093	Invalid Account
80094	Transaction Not Permitted
80095	Amount limit exceeded
80096	Account Closed
80097	Duplicate Transaction
80098	Debit Failed
80099	Credit Failed
80100	Invalid Scheme Type
80101	Invalid Currency
80102	Invalid Transaction Amount
80103	Cut- Over In Progress
11001	Invalid card number or PIN, please try again
11002	Expired card, please contact your bank
11003	Inactive card, please contact your bank
11004	Suspended card, please contact your bank
11005	Unsupported card, please use debit card or Meeza prepaid card
11006	Blocked card, please contact your bank
11007	Your information needs to be updated, please contact your bank
11008	Selected mobile number is not registered at your bank, please update your information
11009	No supported accounts, please contact your bank
11010	Registration failed, maximum OTP attempts reached
11011	Registration failed, OTP is invalid
11012	Registration failed, OTP has expired
11013	Service is currently not available from your bank, try again later
11014	Duplicated transaction from your bank
11015	Transaction cannot be processed by your bank, try again later
11016	Duplicate message id or transaction id from your bank
11017	Invalid technical data
11018	Restricted account, please contact your bank

Code	Description
12001	Insufficient balance to execute the transaction
12002	IPN PIN is blocked, please reset your IPN PIN from account management
12003	Invalid IPN PIN, please try again
12004	Your mobile number is not matching with bank records, please contact your bank
12005	Restricted transaction, please contact your bank
12006	Your account is not supported, please contact your bank
12007	You have exceeded your bank account daily limits
12008	You have exceeded your bank account monthly limits
12009	Transaction exceed the allowed bank account limits
12010	Service is currently not available from your bank, try again later
12011	Transaction cannot be processed by your bank, try again later
12012	Duplicated transaction from payer bank
12013	General error from payer bank
12014	Duplicate message id or transaction id from payer bank
12015	Invalid technical data from payer bank
12016	Reversal cannot be processed
12017	Invalid OTP
12018	Expired OTP
12020	Expired mandate
12021	Invalid mandate
12022	Invalid mandate amount
12023	Max frequency breach
12024	Exceeding mandate maximum value
12025	Cancelled mandate
12026	Insufficient fund to fulfill the mandate
12027	Invalid mandate
12028	Mandate already expired
12029	Cancellation not allowed for this type of mandate
12030	Reversal already processed
12031	Original transaction not found
12032	Request decline, please set your IPN PIN
12033	Invalid encryption KEY
12034	Transaction Time Out
12035	Source of Fund Offline
12036	Cut- Over In Progress
12037	Source of Fund Offline
13001	The beneficiary account number is invalid
13002	Transaction rejected from beneficiary bank due to invalid beneficiary information
13003	The beneficiary account cannot accept transactions
13004	The beneficiary bank is currently not available, try again later
13006	Duplicated transaction

Code	Description
13007	General error
13008	Duplicate message id or transaction id
13009	Invalid technical data
13010	Payment order expired
13011	Invalid payment order
13012	Transaction Time Out
13013	Source of Fund Offline
13014	Cut- Over In Progress