

Bancore – Financial Services API Specification



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Cardholder Registration

Use this method to create a cardholder account in the Bancore system. Personal information will be used for card issuance.

Method URL

<https://kegow.bancore.com/getit/api/merchant/registration.do>

Request Parameters

Parameter	Description	Type	Format
merchantID	Merchant account ID	Man	Numeric
phone	Mobile number in international format	Man	Numeric
name	User name	Man	Alphabetic
address	User address	Man	Alpha-Nu meric
city	User city	Man	Alphabetic
country	User country in ISO code format (ex. Nigeria - NG)	Man	Alphabetic
Zip	Zip Code	Man	Numeric
region	Region code in ISO format (LA for Lagos)	Opt	Alphabetic
customerID	National ID	Opt	Alpha-Nu meric
ip	User IP address	Opt	Numeric
email	User email	Opt	Alpha-Nu meric
encKey	SHA-256(merchantID + phone + merchantPrivateKey)	Man	Alpha-Nu meric

*Man – Mandatory

*Opt - Optional

Response Parameters

Parameter	Description	Type	Format
result	Response code	result	Numeric
phone	User phone number	phone	Numeric
errorText	If we have some errors, add supported text.	Text	Alpha-Nu meric

Sample request and response

<https://kegow.bancore.com/getit/api/merchant/registration.do?merchantID=72&phone=2348096496492&name=Angela+Bassett&address=Cronenberg123&city=Abuja&country=NG&zip=00176&custom>

erID=1999753069&ip=126.51.9.68&email=email@bancore.com&encKey=1348ddd6477209ce5ef607932710f854fae9a4ba2df2b60f3be0f3debc66c6b

result=30&phone=2348096496492&errorText=null

Cardholder Profile Update

Use this method to update cardholder account information in the Bancore system.

Method URL

<https://kegow.bancore.com/getit/api/merchant/profile/update.do>

Request Parameters

Parameter	Description	Type	Format
merchantID	Merchant account ID	Man	Numeric
phone	Mobile number in international format	Man	Numeric
firstName	User first name	Man	Alphabetic
lastName	User first name	Man	Alphabetic
address	User address	Man	Alpha-Nu meric
city	User city	Man	Alphabetic
country	User country in ISO code format (ex. Nigeria - NG)	Man	Alphabetic
zip	Zip Code	Man	Numeric
dateOfBirth	Date of birth YYYY-MM-DD	Man	Numeric
address2	Second address	Opt	Alpha-Nu meric
fullAddress	User full address	Opt	Alpha-Nu meric
cityDistrict	User's city district	Opt	Alphabetic
stateCountryRegion	User's region code in ISO format	Man	Alphabetic
email	User email	Man	Alpha-Nu meric
sunscribed	Subscription to newsletter	Man	Alphabetic
encKey	SHA-256(merchantID + phone + email + dateOfBirth + merchantPrivateKey)	Man	Alpha-Nu meric

*Man – Mandatory

*Opt - Optional

Response Parameters

Parameter	Description	Type	Format
result	Response code success or failure	result	Numeric

Sample request and response

<https://kegow.bancore.com/getit/api/merchant/profile/update.do?merchantID=72&phone=2348096379238&address=Maple+street+24&country=NG&email=e.s%40bancore.com&firstName=Jane&lastName=Doe&zip=100001&city=Lagos&dateOfBirth=2000-08-08&subscribed=true&address2=Maple+street+24-2&fullAddress=Maple+street+24+Lagos+100001&cityDistrict=test&stateCountyRegion=test2&encKey=8667f0503dac4e4170b819d465b4f013fd6c7ea4083fee641c5b2147525a8a59>

result=30

Card Issuance/ Card Load

Use this method to issue a card or load the existing card for transfer operation.

Method URL

<https://kegow.bancore.com/getit/api/merchant/bankTopup.do>

Request Parameters

Parameter	Description	Type	Format
accountID	Mobile phone number in international format with country code	Man	Numeric
merchantID	Provided merchant id	Man	Numeric
currency	Currency code (e.g NGN)	Man	Alphabetic
amount	Amount in smallest monetary unit	Man	Numeric
orderID	Customer unique identifier of the transaction	Opt	Alpha-Numeric
encKey	Encryption key. SHA-256(accountID + amount + currency + merchantID + merchantPrivateKey)	Man	Alpha-Numeric

*Man – Mandatory

*Opt - Optional

Response Parameters

Parameter	Description	Type	Format
result	Success or fail result code	Code	Numeric
transactID	Transaction id	ID	Numeric
cardID	Card reference returned in case if deposit is made to accounts that were registered but card was not issued for them.	Card id	Numeric
orderID	Customer unique identifier of the transaction	ID	Alpha-Numeric

Sample request and response

<https://kegow.bancore.com/getit/api/merchant/bankTopup.do?accountID=96170906632&merchantID=72¤cy=NGN&amount=50000&orderID=1569250523980&encKey=102549a6df1915876edb9>

c42d07896f39a0a15a85a53cf332054cad1731caaa6

result=30&transactID=61452&checkSUM=727E55D883856601CD808B7ECC58ECF84226AD299CB
E691CD9666DCA53AA8251&orderID=1569250523980

Card Load by cardID

Use this method to load the existing card by cardID.

Method URL

<https://kegow.bancore.com/getit/api/merchant/deposit.do>

Request Parameters

Parameter	Description	Type	Format
cardID	Card reference – unique identifier of the card	Man	Numeric
merchantID	Provided merchant id	Man	Numeric
currency	Currency code (e.g NGN)	Man	Alphabetic
amount	Amount in smallest monetary unit	Man	Numeric
orderID	Customer unique identifier of the transaction	Opt	Alpha-Nu meric
encKey	Encryption key. SHA-256(cardID + amount + currency + merchantID + merchantPrivateKey)	Man	Alpha-Nu meric

*Man – Mandatory

*Opt - Optional

Response Parameters

Parameter	Description	Type	Format
result	Success or fail result code	Code	Numeric
transactID	Transaction id	ID	Numeric
orderID	Customer unique identifier of the transaction	ID	Alpha-Nu meric

Sample request and response

<https://kegow.bancore.com/getit/api/merchant/deposit..do?cardID=146578&merchantID=72¤cy=NGN&amount=50000&orderID=1569250523980&encKey=102549a6df1915876edb9c42d07896f39a0a15a85a53cf332054cad1731caaa6>

result=30&transactID=61452&checkSUM=727E55D883856601CD808B7ECC58ECF84226AD299CB
E691CD9666DCA53AA8251&orderID=1569250523980

Withdraw Funds

Use this method to withdraw funds from the card for transfer operation.

Method URL

<https://kegow.bancore.com/getit/api/merchant/withdraw.do>

Request Parameters

Parameter	Description	Type	Format
cardID	Provided card reference/id	Man	Numeric
merchantID	Provided merchant id	Man	Numeric
currency	Currency code (e.g USD)	Man	Alphabetic
amount	Amount in smallest monetary unit	Man	Numeric
orderID	Customer unique identifier of the transaction	Opt	Alpha-Nu meric
encKey	Encryption key. SHA-256(cardID + amount + currency + merchantID + merchantPrivateKey)	Man	Alpha-Nu meric

*Man – Mandatory

*Opt - Optional

Response Parameters

Parameter	Description	Type	Format
result	Success or fail result code	Code	Numeric
transactID	Transaction id	ID	Numeric
orderID	Customer unique identifier of the transaction	ID	Alpha-Nu meric

Sample request and response

<https://kegow.bancore.com/getit/api/merchant/withdraw.do?cardID=4737682&merchantID=72¤cy=NGN&amount=2300&orderID=1569250753748&encKey=58cbf3cac1ce7a9f1c49c848d3b3d2506f613e6abd98f77a4bee4991432d86b6>

result=30&transactID=61454&checkSUM=82D6EC62D66077CE0AE2ABD407ACA674A29B7D1A5E41EB051E198779997BCECB&orderID=1569250753748

Card Acquiring. Card Payment and Token Generation.

Use this method for first time payment with the card that does not have a token associated with it.

In response to the request a redirectURL will be provided where the cardholder needs to be taken to confirm the payment with 3D secure.

Once confirmed a callback will be initiated from our side to the callback URL provided in the request that will contain a token generated for the card.

In case of verification failure callback is not initiated.

Method URL

<https://kegow.bancore.com/getit/api/merchant/topupbycard/subscription/create.do>

Request Parameters

Parameter	Description	Type	Format
merchantID	Merchant account ID	Man	Numeric
paymentReference	Unique identifier of payment	Man	Alpha-Nu meric
cardNumber	16 digits PAN number	Man	Numeric
expiryMonth	2 digits of the month card is valid to	Man	Numeric
expiryYear	2 digits of the year card is valid to	Man	Numeric
CVV	3 digits security code printed on the back of the card	Man	Numeric
pin	4 digits pin code number	Man	Numeric
amount	Amount to be charged from card in smallest monetary units (1*100)	Man	Numeric
currency	Currency (ISO code e.g. GBP)	Man	Alphabetic
country	Country card is issued in (2 letters ISO code) e.g. Nigeria - NG	Man	Alphabetic
cardName	Name on card	Man	Alphabetic
mobileNumber	Mobile number of the cardholder	Man	Numeric
customerID	Unique identifier of cardholder	Man	Numeric
email	Email of the cardholder	Man	Alpha-Nu meric
callbackURL	Callback where cardholder will be redirected after payment	Man	Alpha-Nu meric
encKey	SHA-256 (merchantID + amount + currency + mobileNumber + cardNumber + merchantPrivateKey) а так вроде норм cardNumber+ merchantPrivateKey)	Man	Alpha-Nu meric

*Man – Mandatory

*Opt - Optional

Response Parameters

Parameter	Description	Type	Format
result	Response code	result	Numeric
status	Status of the request Success or Failure	result	Alphabetic
data	<pre> json { "code":"value", "payments":{ "paymentReference":"value", "linkingReference":"value", "redirectURL":"value } </pre>	json	Alpha-Numeric
message	Message	text	Alphabetic

Sample request and response

https://kegow.bancore.com/getit/api/merchant/topupbycard/subscription/create.do?merchantID=72&paymentReference=1580986096016&cardNumber=5123450000000008&expiryMonth=05&callbackUrl=https://www.google.com&expiryYear=24&cvv=100&amount=2000¤cy=NGN&country=NG&cardName=Bola+Olat&email=marry332@gmail.com&mobileNumber=09022323531&pin=1111&customerid=1580986096281&encKey=922a32c04519f3dda0ca11f1fdb79aa34bb2915cc9fb801fda3f6a4646443f02

result=30&status=SUCCESS&data={"code":"S20", "payments":{"paymentReference":"1580986096016", "linkingReference":"F509420731580986157494", "redirectUrl":"https://staging.seerbitapigateway.com/seerbit/card-dispatch?sredref=F509420731580986157494"}, "message":"Transaction is pending"}

Callback Parameters

Parameter	Description	Type	Format
message	Success or Failure of the operation	result	Alphabetic
authcode	Card token. Unique identifier to be stored for future use as card alias.	result	Alphabetic
reference	Payment reference	result	Numeric

Callback Sample

https://www.google.com/?message=Successful&authcode=602e4ac697a398d8f7cc&reference=1580986096016

Payment with Token

Use this method to make payments with a token associated with the payment card.

Method URL

<https://kegow.bancore.com/getit/api/merchant/topupbycard/charge.do>

Request Parameters

Parameter	Description	Type	Format
merchantID	Merchant account ID	Man	Numeric
paymentReference	Unique identifier of payment	Man	Alpha-Numeric
authCode	Token of the card	Man	Alpha-Numeric
amount	Amount to be charged from card in smallest monetary units (1*100)	Man	Numeric
currency	Currency (ISO code e.g. GBP)	Man	Alphabetic
email	Email of the cardholder	Man	Alpha-Numeric
encKey	SHA-256(merchantID + amount + currency + authCode + merchantPrivateKey)	Man	Alpha-Numeric

*Man – Mandatory

*Opt - Optional

Response Parameters

Parameter	Description	Type	Format
result	Response code	result	Numeric
status	Success or Failure of the operation	result	Alpha-Numeric
data	Json {"code":"value","payments":{"country":"value", "amount":"value", "code":"value","paymentReference":"value", "currency":"value", "publicKey":"value","message":"value","email":"value"}, "productDescription":"value"},"message":"value"}	json	Alpha-Numeric

Sample request and response

<https://kegow.bancore.com/getit/api/merchant/topupbycard/charge.do?>

[merchantID=72&paymentReference=1580985105198&authCode=caa193f91017f1be85af&amount=1500¤cy=NGN&email=marrys92@gmail.com&encKey=b2fc2a2e61f527db99979ea0362fc355e1](https://kegow.bancore.com/getit/api/merchant/topupbycard/charge.do?merchantID=72&paymentReference=1580985105198&authCode=caa193f91017f1be85af&amount=1500¤cy=NGN&email=marrys92@gmail.com&encKey=b2fc2a2e61f527db99979ea0362fc355e1)

7de46d7d2ac9cf3443f49999218d7e

```
result=30&status=SUCCESS&data={"code":"00","payments":{"country":"NG","amount":"15","code":"00","paymentReference":"1580985105198","currency":"NGN","publicKey":"SBTESTPUBK_03snGRxdB0zN6xttx37zyVFcXhZzNfwY","message":"Successful","email":"marrys92@gmail.com","productDescription":"Authorised charge"},"message":"Successful"}
```

Deactivate Card Method

Use this method to deactivate and activate the card.

Method URL

<https://kegow.bancore.com/getit/api/merchant/card/freezeThaw.do>

Request Parameters

Parameter	Description	Type
merchantID	Merchant account id. Provided by Bancore.	Required
status	FREEZE to deactivate the card. THAW – to activate the card.	Required
card_id	Unique identifier of the card	Required
encKey	Encryption key. SHA-256(merchantID+card_id+status+merchantPrivate Key)	Required

Response Parameters

Parameter	Description	Type
result	Success or failure result code.	Required
errorMessage	Error description	Required

Sample request and response

[https://kegow.bancore.com/getit/api/merchant/card/freezeThaw.do?](https://kegow.bancore.com/getit/api/merchant/card/freezeThaw.do?merchantID=72&card_id=4740910&status=FREEZE&encKey=88173f49b2bb7cfafe3e779d93420ba10f6df8ed91d651bef0651e26f1edc3be)

[merchantID=72&card_id=4740910&status=FREEZE&encKey=88173f49b2bb7cfafe3e779d93420ba10f6df8ed91d651bef0651e26f1edc3be](https://kegow.bancore.com/getit/api/merchant/card/freezeThaw.do?merchantID=72&card_id=4740910&status=FREEZE&encKey=88173f49b2bb7cfafe3e779d93420ba10f6df8ed91d651bef0651e26f1edc3be)

result=30

Display Card Balance

This method is used for card balance enquiry.

Method URL

<https://kegow.bancore.com/getit/api/merchant/balance.do>

Request Parameters

Parameter	Description	Type	Format
merchantID	Merchant account ID of the client	Man	Numeric
cardID	ID of the card	Man	Numeric
encKey	SHA-256(cardID+merchantID + merchantPrivateKey)	Man	Alpha-Numeric

*Man - Mandatory

Response Parameters

Parameter	Description	Type	Format
result	Response code APPROVED = "30"	result	Numeric
amount	Card available balance	amount	Numeric
currency	Card currency	ISO code	Alphabetic
cardName	Cardholder name	text	Alpha-Numeric

Sample request and response

<https://kegow.bancore.com/getit/api/merchant/balance.do?cardID=4737685&merchantID=72&encKey=f6f14504668551a30323e6d6a0ea9d28ab403dc47a7a4337fbf07042ae935e91>

result=30&amount=47232.53¤cy=XOF&cardName=Agent

Transaction History

This method is used to enquiry transaction history for a specific card.

Method URL

<https://kegow.bancore.com/getit/api/merchant/ministatement.do>

Request Parameters

Parameter	Description	Type	Format
merchantID	Merchant account ID (will be provided by Retailer)	Man	Numeric
cardID	Customer card id	Man	Numeric
startDate	Start period date in format dd/mm/yyyy	Man	Numeric
endDate	End period date in format dd/mm/yyyy	Man	Numeric
encKey	SHA-256(merchantId + cardId + startDate + endDate + merchantPrivateKey)	Man	Alpha-Numeric

*Man – Mandatory

Response Parameters

Response content type: application/xml

Examples:**Fail:**

```
<ns2:ministatement>
<result>0</result>
<cardID>0001</cardID>
```

```
<startDate>01/01/2013</startDate>
<endDate>01/06/2013</endDate>
<errorMessage>accountId is required parameter</errorMessage>
<errorMessage>encKey is required parameter</errorMessage>
<errorMessage>cardId is required parameter</errorMessage>
</ns2:ministatement>
```

Success:

```
<ns2:ministatement>
<result>30</result>
<cardID>0001</cardID>
<startDate>01/01/2013</startDate>
<endDate>01/06/2013</endDate>
<transactions>
<date>2013-05-29T00:00:00+03:00</date>
<description>Transfer of USD10.00 to 'Virtual card in USD for ID: 96805' Virtual Card</description>
<transactionReference>TransactionEntryId:(13ef00e831e0248)</transactionReference>
<fundsCredited/>
<fundsDebited>-10.00</fundsDebited>
<cardBalance>66.35</cardBalance>
</transactions>
<transactions>
<date>2013-05-29T00:00:00+03:00</date>
<description>Transfer of USD10.00 to 'Virtual card in USD for ID: 96805' Virtual Card</description>
<transactionReference>TransactionEntryId:(13ef00d8fab0f48)</transactionReference>
<fundsCredited/>
<fundsDebited>-10.00</fundsDebited>
<cardBalance>76.35</cardBalance>
</transactions>
<transactions>
<date>2013-05-23T00:00:00+03:00</date>
<description>Transfer of USD13.65 to 'Virtual card in USD for ID: 96805' Virtual Card</description>
<transactionReference>TransactionEntryId:(13ed0f019960b48)</transactionReference>
<fundsCredited/>
<fundsDebited>-13.65</fundsDebited>
```

```

<cardBalance>86.35</cardBalance>
</transactions>
<transactions>
<date>2013-05-23T00:00:00+03:00</date>
<description>Transfer of USD100.00 from 'bancore.USD' Funding Account</description>
<transactionReference>TransactionEntryId:(13ed0eebab00248)</transactionReference>
<fundsCredited>100.00</fundsCredited>
<fundsDebited/>
<cardBalance>100.00</cardBalance>
</transactions>
</ns2:ministatement>

```

Verify Bank Account

This method is used to verify bank account details. Bank account details submitted in the request will be verified through National Bank Switch. Name of the account holder will be returned in response.

Method URL

<https://kegow.bancore.com/getit/api/merchant/verifybank.do>

Request Parameters

Parameter	Description	Type
merchantID	Merchant account ID of the client	Man
bankAccountNumber	User bank account number	Man
bankCode	User bank code (6 digits)	Man
encKey	SHA-256(bankCode+merchantID+bankAccountNumber+secret)	Man

*Man - Mandatory

Response Parameters

Parameter	Description	Type
result	Response code APPROVED = "30"	result
errorMessage	Description of error returned	errorText
errorCode	Bank Switch response code	errorCode
accountIdentificationName	Parameter containing account holder information in case of success. In case of failure error response code returned in errorCode	text

Sample request and response

https://kegow.bancore.com/getit/api/mobile/verifybank.do?merchant_id=83&access_token=PQmN7KD&bankAccountNumber=1000178065&bankCode=999082&encKey=c3bf618c44519c890e795ccf10138898031af93a6c41ce15a97405b40690bc22

result=30accountIdentificationName=OFOLETA DANIEL

Transfer to Bank

This method is used to transfer funds to the user bank account. Transfer is completed through Central Bank Switch.

Method URL

<https://kegow.bancore.com/getit/api/merchant/bankmerchantwithdraw.do>

Request Parameters

Parameter	Description	Type
amount	Amount in smallest monetary unit (1 NGN = 1*100)	Man
currency	Currency code (e.g NGN)	Man
orderID	Unique identifier of the transaction	Man
merchantID	Merchant Identifier provided by Bancore	Man
bankAccountNumber	User bank account number	Man
bankSortCode	User bank code (6 digits)	Man
beneficiaryName	Name of the beneficiary	Opt
senderID	Identifier of the sender up to 10 digits	Man
senderName	Sender's name	Man
customerRemark	Customer remark to be included in the transaction narration	Opt
encKey	SHA-256(merchantID + orderID + Amount + Currency + bankAccountNumber + bankSortCode + secret)	Man

*Man – Mandatory

*Opt – Optional

Response Parameters

Parameter	Description	Type
result	Response code APPROVED = "30"	result
transactionId	Transaction ID of the operation	ID
checkSum	SHA-256(merchantID + orderID + Amount + Currency + BankAccountNumber + BankSortCode + secret)	optional

Sample request and response

https://kegow.bancore.com/getit/api/merchant/bankmerchantwithdraw.do?amount=1000¤cy=NGN&orderID=123465&merchantID=83&bankAccountNumber=0004498938&bankSortCode=999058&senderID=7083692514&senderName=Kordelia&encKey=6e374b09c1440bb97b7b9104f3f47c9266b1f3341824d9b619fecca510a2724a

result=30&checkSUM=3AB4BFF040658F23200D43354E2A28D61E283B5822CE787B953C8EAAE812656D&transactionID=12529

Send SMS

This method is used for card balance enquiry.

Method URL

<https://kegow.bancore.com/getit/api/merchant/sms.do>

Request Parameters

Parameter	Description	Type	Format
merchantID	Merchant account ID of the client	Man	Numeric
phone	Recipient's phone number in international format	Man	Numeric
text	Text of the SMS	Man	Alpha-Numeric
from	Sender	Man	Alpha-Numeric
encKey	SHA-256(merchantID + phone + text + merchantPrivateKey)	Man	Alpha-Numeric

*Man - Mandatory

Response Parameters

Parameter	Description	Type	Format
result	Response code APPROVED = "30"	result	Numeric

Sample request and response

https://kegow.bancore.com/getit/api/merchant/sms.do?merchantID=72&phone=2349092151999&text=test+SMS&from=Bancore&encKey=367b6c3da627e507d86845d9da23742bf817456f17c186bd1429d601d7df3bb6

result=30

List of Bank Codes

Find in the table below the Nigerian Banks and Financial Institution codes:

Institution code	Institution name
000001	Sterling Bank
000002	Keystone Bank
000003	First City Monument Bank
000004	United Bank for Africa
000005	Diamond Bank
000006	JAIZ Bank
000007	Fidelity Bank
000008	Skye Bank
000009	Citi Bank
000010	Ecobank Bank
000011	Unity Bank
000012	StanbicIBTC Bank
000013	GTBank Plc
000014	Access Bank
000015	Zenith Bank
000016	First Bank of Nigeria
000017	Wema Bank
000018	Union Bank
000019	Enterprise Bank
000020	Heritage
000021	StandardChartered
000022	SUNTRUST BANK
060001	Coronation
070001	NPF MicroFinance Bank
070002	Fortis Microfinance Bank
070006	Covenant
090001	ASOSavings
090003	JubileeLife
090004	Parralex
090005	Trustbond
090006	SafeTrust
100001	FET
100002	Paga
100003	Parkway-ReadyCash
100004	Paycom
100005	Cellulant

100006	eTranzact
100007	StanbicMobileMoney
100008	EcoMobile
100009	GTMobile
100010	TeasyMobile
100011	Mkudi
100012	VTNetworks
100013	AccessMobile
100014	FBNMobile
100015	ChamsMobile
100016	FortisMobile
100017	Hedonmark
100018	ZenithMobile
100019	Fidelity Mobile
100020	MoneyBox
100021	Eartholeum
100022	Sterling Mobile
100023	TagPay
110001	UPSL
400001	FSDH
999999	NIP Virtual Bank
100006	eTranzact
100007	StanbicMobileMoney
100008	EcoMobile
100009	GTMobile
100010	TeasyMobile
100011	Mkudi
100012	VTNetworks
100013	AccessMobile
100014	FBNMobile
100015	ChamsMobile
100016	FortisMobile
100017	Hedonmark
100018	ZenithMobile
100019	Fidelity Mobile
100020	MoneyBox
100021	Eartholeum
100022	Sterling Mobile
100023	TagPay
110001	UPSL
400001	FSDH
999999	NIP Virtual Bank
100018	ZenithMobile
100019	Fidelity Mobile
100020	MoneyBox
100021	Eartholeum

100022	Sterling Mobile
100023	TagPay
110001	UPSL
400001	FSDH
999999	NIP Virtual Bank

Central Switch Response Codes

Find in the table below the response codes and their respective descriptions:

Codes	Descriptions
00	Approved or completed successfully
01	Status unknown, please wait for settlement report
03	Invalid Sender
05	Do not honor
06	Dormant Account
07	Invalid Account
08	Account Name Mismatch
09	Request processing in progress
12	Invalid transaction
13	Invalid Amount
14	Invalid Batch Number
15	Invalid Session or Record ID
16	Unknown Bank Code
17	Invalid Channel
18	Wrong Method Call
21	No action taken
25	Unable to locate record
26	Duplicate record
30	Format error
34	Suspected fraud
35	Contact sending bank

Possible Response Codes

Find in the table below the response codes and their respective descriptions:

Code	Reason	Description
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0	MISSING_PARAMETER	Required parameter(s) was not found
10	ENCKEY_MISMATCH	Encryption key is invalid
20	INSUFFICIENT_FUNDS	Not enough funds for requested operation
30	SUCCESS	Successful Payment
60	INVALID_CARD	Invalid card number or account already exists
61	CARD_BLOCKED	Blocked card
90	INVALID_ORDER_ID	OrderID must be unique
95	INVALID_MERCHANT	Invalid merchant, merchant don't exist
96	INVALID_AMOUNT	Invalid amount for the operation
97	AMOUNT_TOO_BIG	Amount exceeds the limit
98	TRANSFER_LIMIT	Transfer limit is reached
100	GENERAL_ERROR	General failure. Please try again.
102	BLOCKED_MOBILE_NUMBER	Mobile number is blocked
103	PIN_ERROR	PIN code is wrong
111	ORDERID_NOT_FOUND	Order ID is not found in the system
113	CARDID_TOKEN_WRONG	Token does not match the card id
116	KYC_PAYMENT_LIMIT	Payment limit is exceeded for KYC level
200	USER_IP_TRIES_EXCEEDED	User has exceeded failed attempts
202	UNEXPECTED_MERCHANT_IP	Merchant IP is unknown
203	INACTIVE_MERCHANT_ACCOUNT	The merchant account is not active
300	FEE_NOT_FOUND	Fee value is not available
400	APPLICATION_UPDATE	The application is not available
412	AMOUNT_ERROR	Amount is wrong
415	WRONG_TOKEN	Token value is wrong
420	WRONG_BANK_ACCOUNT	Bank account information is incorrect



Contact Information

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