

Payment API Specification

To support ISO 20022 Standards

Payment API Request Format					
Fields	Description	Domestic Fund Transfers	Cross Border Fund Transfers	Data Type and Length	Sample Value
cifNumber	Unique CIF number	M	M	Max9	010150935
transactionDetails	List of transaction details block	M	M		
	All transactions will fall under array, and it would repeat for every new transaction	M	M		[
debitAccountNumber	Debit account number	M	M	Min12 Max23	010493142944
customerReference	Unique Customer reference number	M	M	Min1 Max16	Test1234
valueDate	YYYY-MM-DD is the format	M	M	10	2023-08-01
paymentCurrency	Payment currency is always AED	M	M	3	
paymentAmount	Payment amount	M	M	Min1 Max15	125.50
payby	D = Pay by debit acc currency	O	O	1	1
beneAccountNumber	Beneficiary account number	M	M	23	1000
beneName	Beneficiary Name	M	M	Min1 Max140	
beneAddress	Beneficiary address	M	O	Min1 Max140	
beneTown	Beneficiary Town or City	O	M	35	
beneCountry	Beneficiary Country	O	M	2	
beneSwiftCode	Beneficiary SWIFT CODE	O	M	Min8 Max11	
beneEmail	Beneficiary Email	O	O	255	
purposeCode	Purpose of code for local transfer is mandatory	M	M	3	ACM
purposeOfPaymentAddnfo	Additional Purpose of payment	O	O	70	
chargeType	BEN\SHA\OUR	M	-	3	OUR
ChargeAccountNumber	Specific account number for charges	O	O	Min12 Max123	

dealRefNo	Deal reference number compulsory if it's a deal transaction	O	O		
dealrate	Deal rate can be blank but ensure deal reference number is there.	O	O		
dealDate	Deal date can be blank but ensure deal reference number is there.	O	O		
routing	Routing code	O	O		
	End of array, you can repeat the array for new transactions.				]

Sample Request - Parameters to Initiate Transaction

```
{
  "cifNumber": "string",
  "transactionDetails": [
    {
      "debitAccountNumber": "string",
      "customerReference": "string",
      "valueDate": "string",
      "paymentCurrency": "string",
      "paymentAmount": 10,
      "payBy": "D",
      "beneAccountNumber": "012333333",
      "beneName": "string",
      "beneSwiftCode": "NBFUAEAFXXX",
      "beneAddress": "string",
      "beneTown": "string",
      "beneCountry": "string",
      "beneEmail": "string",
      "purposeCode": "string",
      "purposeOfPaymentAddInfo": "string",
      "chargeType": "string",
      "chargeAccountNumber": "string",
      "dealRefNo": "string",
      "dealRate": "string",
      "dealDate": "string",
      "routing": "string"
    }
  ]
}
```