
ATL Money Transfer Documentation

Release 1.0

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Oct 06, 2018

Table of Contents:

1	Getting Started	3
2	Authentication	5
3	Errors	7
3.1	HTTP status code summary	7
3.2	Error Types	8
3.3	Handling Errors	8
3.4	Error Codes	8
4	Settlement Rates	11
5	Balance	13
5.1	Get balance in all currencies	13
5.2	Get balance for specific currency	13
5.3	Account Statement	14
6	Payout Methods	15
7	Banks	17
8	Cash Collection Points	21
8.1	Get list of all payout partners in country	21
8.2	Get list of all collection points for partner in country	22
9	Delivery Options	25
10	Payout Network	27
11	Country Payout Configuration	29
11.1	Austria	29
11.2	Belgium	30
11.3	Benin	30
11.4	Burkina Faso	31
11.5	Cameroon	32
11.6	Canada	33
11.7	Central African Republic	33
11.8	Chad	34

11.9	Congo	35
11.10	Côte d’Ivoire	36
11.11	Cyprus	37
11.12	Democratic Republic of the Congo	37
11.13	Denmark	38
11.14	Equatorial Guinea	39
11.15	Estonia	39
11.16	Finland	40
11.17	France	40
11.18	Gabon	41
11.19	Gambia	42
11.20	Germany	43
11.21	Ghana	43
11.22	Greece	45
11.23	Guinea	45
11.24	Guinea-Bissau	45
11.25	Ireland	46
11.26	Italy	47
11.27	Latvia	48
11.28	Lithuania	48
11.29	Luxembourg	49
11.30	Mali	49
11.31	Malta	50
11.32	Netherlands	51
11.33	Niger	52
11.34	Nigeria	52
11.35	Portugal	53
11.36	Senegal	54
11.37	Sierra Leone	54
11.38	Slovakia	55
11.39	Slovenia	56
11.40	Spain	57
11.41	Togo	57
11.42	United Kingdom	58
11.43	United States	59
12	Customer Object	61
12.1	Create a Customer	62
12.2	Get List of all Customers	64
12.3	Get Single Customer	65
12.4	Update Customer Object	66
12.5	Customer KYC Document Object	67
12.6	Get Customer KYC Documents	67
12.7	Upload KYC for Customer	68
13	Recipient Object	71
13.1	Creating New Recipient	71
13.2	Get all Recipients	72
13.3	Get Single Recipient	74
13.4	Update Recipient	74
14	Transactions	77
14.1	Transaction Object	77
14.2	Sending New Transaction	78

14.3	Get all Transactions	81
14.4	Get Single Transaction	82
14.5	Cancel Transaction	84
15	Transaction Statuses	87
16	HTTP Notifications	89
16.1	The Notification Object	89
16.2	Receiving HTTP Notifications with an HTTPS server	90
16.3	Responding to a HTTP Notifications	90
16.4	Best practices	90
16.5	Notification Signatures	90
16.6	Preventing replay attacks	90
16.7	Verifying Signatures	91
17	Resources	93
17.1	KYC Document Types	93
17.2	Accepted KYC Documents	93
17.3	Relation Types	94
17.4	Purpose List	94
17.5	Get list of Countries	94
17.6	Get list of Nationalities	95
17.7	Get list of Currencies	96
17.8	Validate mobile number for Instant Pay in Ghana	97
17.9	Validate account number for Instant Pay in Ghana	97

Welcome to ATL Money Transfer's API Documentation. If you're interested about our apis please send your request to integration@atlmoneytransfer.com. we will come back to you within 2 working days.

Getting Started

The ATL Money Transfer API referred here as ATLMT API is organized around REST. Our API has predictable, resource-oriented URLs, and uses HTTP response codes to indicate API errors. We use built-in HTTP features, like HTTP authentication and HTTP verbs, which are understood by off-the-shelf HTTP clients. We support cross-origin resource sharing, allowing you to interact securely with our API from a client-side web application (though you should never expose your secret API key in any public website's client-side code). JSON is returned by all API responses, including errors, although our API libraries convert responses to appropriate language-specific objects.

To make the API as explorable as possible, accounts have test mode and live mode API keys. There is no “switch” for changing between modes, just use the appropriate key to perform a live or test transaction. Requests made with test mode credentials never hit the banking networks and incur no cost.

Example HTTP Request

```
GET /api HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxx
```

Response

```
{
  "message": "Server is Reachable",
  "mode": "sandbox"
}
```


CHAPTER 2

Authentication

Authentication to the API is performed via bearer auth (e.g., for a cross-origin request), use header

```
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
```

All API requests must be made over HTTPS. Calls made over plain HTTP will fail. API requests without authentication will also fail.

ATLMT uses conventional HTTP response codes to indicate the success or failure of an API request. In general: Codes in the 2xx range indicate success. Codes in the 4xx range indicate an error that failed given the information provided (e.g., a required parameter was omitted, a transaction failed, etc.). Codes in the 5xx range indicate an error with ATLMT's servers (these are rare).

Some 4xx errors that could be handled programmatically (e.g., an invalid account number) include an error code that briefly explains the error reported.

3.1 HTTP status code summary

HTTP Status Code	Description
200	Everything worked as expected.
201	A new resource was created.
400	The request was unacceptable, often due to missing a required parameter.
401	No valid API key provided.
402	The parameters were valid but the request failed.
403	You are not allowed to access this resource.
404	The requested resource doesn't exist.
405	The request method is not allowed for invoked endpoint.
500	Something went wrong on ATLMT's end. (These are rare.)

3.2 Error Types

Type	Description
api_connection_error	Failure to connect to ATLMT's API.
api_error	API errors cover any other type of problem (e.g., a temporary problem with ATLMT's or 3rd Party's servers), and are extremely uncommon.
authentication_error	Failure to properly authenticate yourself in the request.
authorization_error	Trying to access restricted resource.
invalid_request_error	Invalid request errors arise when your request has invalid parameters.

3.3 Handling Errors

Our API raise exceptions for many reasons, such as a failed transfer, invalid parameters, authentication errors, and network unavailability. We recommend writing code that gracefully handles all possible API exceptions.

Attribute	Description
type	Failure to connect to ATLMT's API.
code	For some errors that could be handled programmatically. A short string indicating the error code reported. See Error Codes section.
message	A human-readable message providing more details about the error.
param	If the error is parameter-specific, the parameter related to the error. For example, you can use this to display a message near the correct form field.

3.4 Error Codes

Some 4xx errors that could be handled programmatically (e.g., request contains invalid parameter) include an error code—a short string with a brief explanation—as a value for code. Below is a list of possible error codes that can be returned.

Code	Description
parameter_missing	One or more required parameters are missing.
parameter_empty	One or more required fields contain empty value.
parameter_invalid	One or more required values are invalid.
amount_too_large	The specified amount is greater than the maximum amount allowed. Use a lower amount and try again.
amount_too_small	The specified amount is less than the minimum amount allowed. Use a higher amount and try again.
transaction_already_cancelled	Transaction is already in Cancelled state.
transaction_already_paid	Transaction is already in Paid state.
transaction_cancel_not_allowed	Transaction cancellation is not allowed.
country_unsupported	Provided country is not supported.
currency_unsupported	Provided currency is not supported.
processing_error	An error occurred while processing the request.
insufficient_funds	Insufficient funds to perform the transaction.
sandbox_transactions_only	Your account has not been activated for live transactions. Contact your account manager.
tls_version_unsupported	Your integration is using an older version of TLS that is unsupported. You must be using TLS 1.2 or above.

Settlement Rates

Endpoint: <https://www.atlmoneytransfer.com/api/settlement-rates>

Method: GET

Request

```
GET /api/settlement-rates HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "rates": [
    {
      "from": "GBP",
      "to": "CAD",
      "rate": 1.703422
    },
    {
      "from": "GBP",
      "to": "DKK",
      "rate": 8.328481
    },
    {
      "from": "GBP",
      "to": "EUR",
      "rate": 1.116487
    },
    {
      "from": "GBP",
      "to": "GHS",
      "rate": 6.42274
    },
  ],
}
```

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```
{
  {
    "from": "GBP",
    "to": "NGN",
    "rate": 455
  },
  {
    "from": "GBP",
    "to": "SLL",
    "rate": 10500
  },
  {
    "from": "GBP",
    "to": "USD",
    "rate": 1.313538
  },
  {
    "from": "GBP",
    "to": "XAF",
    "rate": 730
  },
  {
    "from": "GBP",
    "to": "XOF",
    "rate": 730
  }
]
```

Balance

Endpoint: <https://www.atlmoneytransfer.com/api/balances>

Method: GET

5.1 Get balance in all currencies

Request

```
GET /api/balances HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "balances": {
    "GBP": "5000.00",
    "EUR": "10000.00"
  }
}
```

5.2 Get balance for specific currency

Request

```
GET /api/balances/GBP HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "balance": "5000.00"
}
```

5.3 Account Statement

Endpoint: <https://www.atlmoneytransfer.com/api/statement/:currency>

Method: GET

Param	Mandatory	Description
page	No	Page number of result set.
start	No	Start date of statement in YYYY-MM-DD format
end	No	End date of statement in YYYY-MM-DD format.

Request

```
GET /api/statement/GBP HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "entries": [
    {
      "id": "04341ac2-6304-4ad4-9e13-fd4ba7575f2e",
      "transaction_number": "",
      "delivery_reference": "",
      "narration": "Initial Funding",
      "amount": "5000.00",
      "commission": "0.00",
      "created": "2018-09-19T14:19:16+00:00"
    }
  ],
  "current_entries": 1,
  "total_entries": 1,
  "page": 1,
  "total_pages": 1
}
```

Response Description

Field	Description
entries.{n}.id	Unique Identifier for statement record.
entries.{n}.transaction_number	Transaction number on ATL Money Transfer Platform
entries.{n}.delivery_reference	Delivery reference or collection pin for transaction.
entries.{n}.narration	Narration for statement record.
entries.{n}.amount	Amount involved in operation.
entries.{n}.commission	ATL Money Transfer's commission.
entries.{n}.created	Record creation date.

CHAPTER 6

Payout Methods

ATL Money Transfer provides various payout methods.

Code	Title	Description
AC	Account Transfer	Amount will be credited to recipient's bank account.
CP	Cash Pickup	Recipient will collect money from our cash collection locations.
HD	Home Delivery	Amount will be home delivered to recipient.
MW	Mobile Wallet	Amount will be created to recipient's mobile wallet account.

Banks

Endpoint: <https://www.atlmoneytransfer.com/api/banks>

Method: GET

Param	Mandatory	Description
country	Yes	Country code for which list of banks should be retrieved.

Request

```
GET /api/banks?country=GH HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "banks": [
    {
      "code": "44f18ca3-c3b1-4c3a-bebb-ade97ef335c7",
      "title": "Access Bank (AB) "
    },
    {
      "code": "a3ebb603-e2d6-45d2-babe-37bfb89bd270",
      "title": "Agricultural Development Bank of Ghana (ADB) "
    },
    {
      "code": "c6bdda4b-d3be-4c46-b8fc-4fa0823396cd",
      "title": "CAL Bank (CAL) "
    },
    {
      "code": "82215df8-b4df-44da-923e-1ddd7896bec7",
      "title": "Capital Bank"
    }
  ],
}
```

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```

{
  "code": "2e40651c-061e-48f1-97ab-84952bbbf9ef",
  "title": "Ecobank Ghana (Eco) "
},
{
  "code": "63cb76e7-c989-42b5-9122-c3b10f93d36a",
  "title": "Energy Bank (EB) "
},
{
  "code": "95e45c4a-87ae-4aae-be33-762362797db6",
  "title": "Fidelity Bank"
},
{
  "code": "b5c66e26-95de-4c9d-9bae-4361b632583e",
  "title": "Ghana Commercial Bank (GCB) "
},
{
  "code": "877dd227-3419-43b0-8562-8497b9868410",
  "title": "GN Bank Ghana (GN) "
},
{
  "code": "aed84bb7-9e12-47b9-b7d5-75c1ff646fad",
  "title": "Guaranty Trust Bank (GTB) "
},
{
  "code": "f670239d-c4f1-4c82-a87f-3b80e9d35d0d",
  "title": "HFC Bank (HFC) "
},
{
  "code": "15184286-3ecc-46ab-872d-740f32e11d9c",
  "title": "National Investment Bank (NIB) "
},
{
  "code": "f9c9d22b-afa2-4e92-9e4e-55f8df50f1a5",
  "title": "Prudential Bank (PB) "
},
{
  "code": "e836bdf7-3f95-4c02-bdd9-9170b52d634f",
  "title": "Stanbic Bank (SB) "
},
{
  "code": "c73896d7-3042-4641-af69-e4021d3c44b8",
  "title": "Standard Chartered Ghana (SCG) "
},
{
  "code": "4d06644d-690e-4d00-8a02-c5051c9c3f56",
  "title": "The Royal Bank (TRB) "
},
{
  "code": "5a16d3da-7970-40d1-b209-f5b729d6df2f",
  "title": "United Bank for Africa (UBA) "
},
{
  "code": "e6de9773-ef3f-4a62-8edd-58cb7c9366e0",
  "title": "Universal Merchant Bank (UMB) "
},
{

```

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```
    "code": "a54de746-2c38-46c6-bf72-140b970d885b",  
    "title": "Zenith Bank (ZB)"  
  }  
]  
}
```

Cash Collection Points

8.1 Get list of all payout partners in country

Endpoint: <https://www.atlmoneytransfer.com/api/cash-collection-partners>

Method: GET

Param	Mandatory	Description
country	Yes	Country code for which list of partners should be retrieved.

Request

```
GET /api/cash-collection-partners?country=CI HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "partners": [
    {
      "code": "ATLCI",
      "title": "ATL Money Transfer, CI",
      "information": "Partner can payout any ATL network transaction within the
↪country."
    },
    {
      "code": "GTBCI",
      "title": "GT Bank, CI",
      "information": "Partner can payout any ATL network transaction within the
↪country."
    }
  ]
}
```

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```

    {
      "code": "SOFIN",
      "title": "SOFINTEC",
      "information": "Partner can payout any ATL network transaction within the_
↪country."
    },
    {
      "code": "SRFIN",
      "title": "SERFIN",
      "information": "Partner can payout any ATL network transaction within the_
↪country."
    },
    {
      "code": "WARI",
      "title": "Wari",
      "information": "Partner can only payout transactions which are explicitly_
↪sent to this partner."
    }
  ]
}

```

8.2 Get list of all collection points for partner in country

Endpoint: <https://www.atlmoneytransfer.com/api/cash-points>

Method: GET

Param	Mandatory	Description
country	Yes	Country code for which list of collection points should be retrieved.
partner	Yes	Partner code for which list of collection points should be retrieved.

Request

```

GET /api/collection-points?country=CI&partner=GTBCI HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxxx

```

Response

```

{
  "message": "success",
  "locations": [
    {
      "name": "GTBank - Adjame",
      "address": "Boulevard Nangui Abrogoua, Face à la mosquée",
      "city": "Abidjan",
      "region": "",
      "postcode": "",
      "emails": [],
      "contacts": [
        "+225 20311500"
      ],
      "information": ""
    }
  ]
}

```

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```
    "business_hours": {
      "monday": {
        "opens": "09:00 AM",
        "closes": "04:00 PM"
      },
      "tuesday": {
        "opens": "09:00 AM",
        "closes": "04:00 PM"
      },
      "wednesday": {
        "opens": "09:00 AM",
        "closes": "04:00 PM"
      },
      "thursday": {
        "opens": "09:00 AM",
        "closes": "04:00 PM"
      },
      "friday": {
        "opens": "09:00 AM",
        "closes": "04:00 PM"
      },
      "saturday": {
        "opens": "10:00 AM",
        "closes": "01:00 PM"
      },
      "sunday": {
        "opens": "Closed",
        "closes": "Closed"
      }
    }
  }
}
```

Delivery Options

To retrieve delivery options such as Mobile Operators, Utility Billers

Endpoint: <https://www.atlmoneytransfer.com/api/delivery-options>

Method: GET

Param	Mandatory	Description
country	Yes	Country code for which list of delivery options should be retrieved.
payoutMethod	Yes	Payout method for which list of delivery options should be retrieved.

Request

```
GET /api/delivery-options?country=GH&payoutMethod=MW HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "delivery_options": [
    {
      "code": "03b2584b-7d04-4c5d-a0ba-3d2576c601f2",
      "title": "Airtel",
      "customer_identifier_label": "Mobile Number"
    },
    {
      "code": "20e22bc1-50f5-11e7-9651-0ac5f86965eb",
      "title": "MTN Mobile Money",
      "customer_identifier_label": "Mobile Number"
    },
    {
      "code": "66f176e2-a41f-400d-8246-976949912d3f",
      "title": "Tigo",

```

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```

        "customer_identifier_label": "Mobile Number"
    },
    {
        "code": "f473e504-17bb-4198-9d42-fa0641c75c37",
        "title": "Vodafone",
        "customer_identifier_label": "Mobile Number"
    }
]
}

```

Response Description

Field	Description
delivery_options.{n}.code	Unique Identifier for delivery option.
delivery_options.{n}.title	Title of the delivery option.
delivery_options.{n}.customer_identifier_label	Label for customer identifier field.

CHAPTER 10

Payout Network

Country	Account Transfer	Cash Pickup	Mobile Wallet
Austria	Yes	No	No
Belgium	Yes	No	No
Benin	Yes	Yes	No
Burkina Faso	Yes	Yes	No
Cameroon	Yes	Yes	No
Canada	Yes	No	No
Central African Republic	Yes	No	No
Chad	Yes	Yes	No
Congo	Yes	No	No
Côte d'Ivoire	Yes	Yes	Yes
Cyprus	Yes	No	No
Democratic Republic of the Congo	No	Yes	No
Denmark	Yes	Yes	No
Equatorial Guinea	Yes	No	No
Estonia	Yes	No	No
Finland	Yes	No	No
France	Yes	Yes	No
Gabon	Yes	Yes	No
Gambia	No	Yes	No
Germany	Yes	No	No
Ghana	Yes	Yes	Yes
Greece	Yes	No	No
Guinea	No	Yes	No
Guinea-Bissau	Yes	Yes	No
Ireland	Yes	No	No
Italy	Yes	No	No
Latvia	Yes	No	No
Lithuania	Yes	No	No

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Table 1 – continued from previous page

Country	Account Transfer	Cash Pickup	Mobile Wallet
Luxembourg	Yes	No	No
Mali	Yes	Yes	No
Malta	Yes	No	No
Netherlands	Yes	No	No
Niger	Yes	Yes	No
Nigeria	Yes	No	No
Portugal	Yes	No	No
Senegal	Yes	Yes	No
Sierra Leone	Yes	Yes	No
Slovakia	Yes	No	No
Slovenia	Yes	No	No
Spain	Yes	No	No
Togo	Yes	Yes	No
United Kingdom	Yes	Yes	No
United States	Yes	No	No

Country Payout Configuration

11.1 Austria

Account Transfer to Austria

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

11.2 Belgium

Account Transfer to Belgium

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

11.3 Benin

Account Transfer to Benin

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section for codes.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Benin

Caution: **Cash Pickup** service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.4 Burkina Faso

Account Transfer to Burkina Faso

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section for codes.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Burkina Faso

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.5 Cameroon

Account Transfer to Cameroon

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
bank_code	Yes	Bank's code.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Cameroon

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.6 Canada

Account Transfer to Canada

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
institution_number	Yes	Institution number of account.
transit_number	Yes	Transit number of account.
account_number	Yes	Account number of account.
swift_code	Yes	SWIFT of account.
account_type	Yes	Either SAVINGS or CHECKING

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

11.7 Central African Republic

Account Transfer to Central African Republic

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
bank_code	Yes	Bank's code.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

11.8 Chad

Account Transfer to Chad

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
bank_code	Yes	Bank's code.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Chad

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.9 Congo

Account Transfer to Congo

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
bank_code	Yes	Bank's code.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.10 Côte d'Ivoire

Account Transfer to Côte d'Ivoire

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section for codes.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Côte d'Ivoire

Caution: **Cash Pickup** service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

Mobile Wallet to Côte d'Ivoire

Caution: Mobile Wallet to Côte d’Ivoire service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient’s ID.
last_name	Yes	Last name of the recipient as it appears of recipient’s ID.
mobile_number	Yes	Mobile number of the recipient.
mobile_operator	Yes	Operate of mobile number. See Delivery Options section.

11.11 Cyprus

Account Transfer to Cyprus

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

11.12 Democratic Republic of the Congo

Cash Pickup to Democratic Republic of the Congo

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.13 Denmark

Account Transfer to Denmark

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
registration_number	Yes	Registration Number.
account_number	Yes	Account number of the recipient.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Denmark

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.14 Equatorial Guinea

Account Transfer to Equatorial Guinea

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
bank_code	Yes	Bank's code.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

11.15 Estonia

Account Transfer to Estonia

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.16 Finland

Account Transfer to Finland

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.17 France

Account Transfer to France

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to France

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.18 Gabon

Account Transfer in Gabon

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
bank_code	Yes	Bank's code.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Gabon

Caution: **Cash Pickup** service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.19 Gambia

Cash Pickup to Gambia

Caution: **Cash Pickup** service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.20 Germany

Account Transfer to Germany

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

11.21 Ghana

Account Transfer in Ghana

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section.
account_number	Yes	Account number of the recipient.
sort_code	No	Sort code of recipient's bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Ghana

Caution: **Cash Pickup** service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

Mobile Wallet in Ghana

Caution: **Mobile Wallet to Ghana** service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
mobile_number	Yes	Mobile number of the recipient.
mobile_operator	Yes	Operate of mobile number. See Delivery Options section.

11.22 Greece

Account Transfer to Greece

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

11.23 Guinea

Cash Pickup to Guinea

Caution: **Cash Pickup** service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.24 Guinea-Bissau

Account Transfer to Guinea-Bissau

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section for codes.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Guinea-Bissau

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.25 Ireland

Account Transfer to Ireland

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.26 Italy

Account Transfer to Italy

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.27 Latvia

Account Transfer in Latvia

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

11.28 Lithuania

Account Transfer in Lithuania

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.29 Luxembourg

Account Transfer in Luxembourg

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.30 Mali

Account Transfer to Mali

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section for codes.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Mali

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.31 Malta

Account Transfer in Malta

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.32 Netherlands

Account Transfer in Netherlands

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.33 Niger

Account Transfer to Niger

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section for codes.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Niger

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.34 Nigeria

Account Transfer to Nigeria

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section.
account_number	Yes	Account number of the recipient.
mobile_number	Yes	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.35 Portugal

Account Transfer to Portugal

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.36 Senegal

Account Transfer to Senegal

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section for codes.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Senegal

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.37 Sierra Leone

Account Transfer

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section.
account_number	Yes	Account number of the recipient.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Sierra Leone

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.38 Slovakia

Account Transfer to Slovakia

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.39 Slovenia

Account Transfer to Slovenia

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

11.40 Spain

Account Transfer to Spain

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Complete bank name with no abbreviation.
iban	Yes	IBAN of the bank account.
mobile_number	No	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

11.41 Togo

Account Transfer to Togo

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section for codes.
branch_code	Yes	Account's branch code.
account_number	Yes	Account number of the recipient.
rib_key	Yes	RIB Key
mobile_number	No	Mobile number of recipient, if available

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to Togo

Caution: **Cash Pickup** service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.42 United Kingdom

Account Transfer to United Kingdom

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section.
account_number	Yes	Account number of the recipient.
sort_code	Yes	Sort code of recipient's bank account.
mobile_number	Yes	Mobile number of the recipient if available.

Note:

first_name and **last_name** are required for **individual** recipients.
business_name is required when recipient is a **company** or an **organization**.

Cash Pickup to United Kingdom

Caution: Cash Pickup service is only limited to individual recipients.

Parameter	Mandatory	Description
first_name	Yes	First name of the recipient as it appears of recipient's ID.
last_name	Yes	Last name of the recipient as it appears of recipient's ID.
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.
mobile_number	Yes	Mobile number of the recipient.
email	No	Email address of recipient, if available.

11.43 United States

Account Transfer to United States

Parameter	Mandatory	Description
first_name	Conditional	First name of the recipient as it appears of their bank account.
last_name	Conditional	Last name of the recipient as it appears of their bank account.
business_name	Conditional	If recipient is company, name of the business as it appears on their bank account.
bank	Yes	Bank code. See Banks section.
account_number	Yes	Account number of the recipient.
routing_code	Yes	Routing code of recipient's bank account.
account_type	Yes	Any of SAVING OR CHECKING
address	Yes	Address of the recipient.
city	Yes	City where recipient is located.
region	No	Province/County/State/Region where recipient is located.
postcode	No	Postal code of area where recipient is located.

Note:

first_name and **last_name** are required for **individual** recipients.

business_name is required when recipient is a **company** or an **organization**.

CHAPTER 12

Customer Object

Customer objects allow you to perform transactions easily. It is highly recommended that partner should store customer id returned from ATL Money Transfer and should use customer id for all future transactions from the same customer.

Parameter	Description
id	Global unique identifier for customer.
first_name	First name of the customer as it appears on their Proof of Identity.
middle_name	Middle name of the customer as it appears on their Proof of Identity.
last_name	Last name of the customer as it appears on their Proof of Identity.
date_of_birth	Date of birth of the customer as it appears on their Proof of Identity.
birth_city	Birth city of the customer.
birth_country	Birth country of the customer.
nationality	Current nationality of the customer.
birth_nationality	Nationality of the customer at the time of birth.
address	Address of the customer.
city	City where the customer is located.
region	State/Province/Region where the customer is located.
postcode	Postcode of the area where the customer is located.
country	Country where the customer is located.
phone_number	Phone number of the customer.
mobile_number	Mobile number of the customer.
email_address	Email address of the customer.
blocked	1 if customer is blocked for sending, else 0. Contact support for more information.
temporary_blocked	1 if customer is blocked for sending on temporary basis. This usually happens due to compliance issue or suspicious activity. Contact support for more information.
created_on	Customer creation date of the customer on ATL Money Transfer.
updated_on	Date when customer was last updated.

12.1 Create a Customer

Endpoint: <https://www.atlmoneytransfer.com/api/customers>

Method: POST

Parameter	Mandatory	Description
first_name	Yes	First name of the customer as it appears on their Proof of Identity.
middle_name	No	Middle name of the customer as it appears on their Proof of Identity.
last_name	Yes	Last name of the customer as it appears on their Proof of Identity.
date_of_birth	Yes	Date of birth of the customer as it appears on their Proof of Identity.
birth_city	No	Birth city of the customer.
birth_country	No	Birth country of the customer.
nationality	Yes	Current nationality of the customer.
birth_nationality	No	Nationality of the customer at the time of birth.
address	Yes	Address of the customer.
city	Yes	City where the customer is located.
region	No	State/Province/Region where the customer is located.
postcode	No	Postcode of the area where the customer is located.
country	Yes	Country where the customer is located.
phone_number	No	Phone number of the customer.
mobile_number	Yes	Mobile number of the customer.
email_address	No	Email address of the customer.

Hint: Since a resource is being created, HTTP response code 201 will be returned if the customer is successfully created.

Request

```
POST /api/customers HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
Content-Type: application/x-www-form-urlencoded

first_name=Dhruv
&middle_name=
&last_name=Patel
&date_of_birth=1989-11-04
&birth_city=London
&birth_country=GB
&nationality=GB
&birth_nationality=GB
&address=ATL+House%2C+128+Peckham+Hill+Street
&city=London
&region=England
&postcode=SE15+5JT
&country=GB
&phone_number=1234567890
&mobile_number=9876543210
&email_address=support%40atlmoneytransfer.com
```

Response

```
{
  "message": "success",
  "customer": {
    "id": 9963210701,
    "first_name": "Dhruv",
    "middle_name": "",
```

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```

    "last_name": "Patel",
    "date_of_birth": "1989-11-04",
    "birth_city": "London",
    "birth_country": "GB",
    "nationality": "GB",
    "birth_nationality": "GB",
    "address": "ATL House, 128 Peckham Hill Street",
    "city": "London",
    "region": "England",
    "postcode": "SE15 5JT",
    "country": "GB",
    "mobile_number": "9876543210",
    "phone_number": "1234567890",
    "email_address": "support[at]moneytransfer.com",
    "blocked": 0,
    "temporary_blocked": 0,
    "created_on": "2018-09-28T08:40:11+00:00",
    "updated_on": "2018-09-28T08:40:11+00:00"
  }
}

```

12.2 Get List of all Customers

Endpoint: <https://www.atlmoneytransfer.com/api/customers>

Method: GET

Param	Mandatory	Description
page	No	Page number of result set.

Request

```

GET /api/customers HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxxx

```

Response

```

{
  "message": "success",
  "customers": [
    {
      "id": 9963210701,
      "first_name": "Dhruv",
      "middle_name": "",
      "last_name": "Patel",
      "date_of_birth": "1989-11-04",
      "birth_city": "London",
      "birth_country": "GB",
      "nationality": "GB",
      "birth_nationality": "GB",
      "address": "ATL House, 128 Peckham Hill Street",
      "city": "London",

```

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```

        "region": "England",
        "postcode": "SE15 5JT",
        "country": "GB",
        "mobile_number": "9876543210",
        "phone_number": "1234567890",
        "email_address": "support@atlmoneytransfer.com",
        "blocked": 0,
        "temporary_blocked": 0,
        "created_on": "2018-09-28T08:40:11+00:00",
        "updated_on": "2018-09-28T08:40:11+00:00"
    },
    ],
    "current_customers": 1,
    "total_customers": 1,
    "page": 1,
    "total_pages": 1
}

```

Response Description

Parameter	Description
customers.{n}.id	Global unique identifier for customer.
customers.{n}.first_name	First name of the customer.
customers.{n}.middle_name	Middle name of the customer.
customers.{n}.last_name	Last name of the customer.
customers.{n}.date_of_birth	Date of birth of the customer.
customers.{n}.birth_city	Birth city of the customer.
customers.{n}.birth_country	Birth country of the customer.
customers.{n}.nationality	Current nationality of the customer.
customers.{n}.birth_nationality	Nationality of the customer at the time of birth.
customers.{n}.address	Address of the customer.
customers.{n}.city	City where the customer is located.
customers.{n}.region	State/Province/Region where the customer is located.
customers.{n}.postcode	Postcode of the area where the customer is located.
customers.{n}.country	Country where the customer is located.
customers.{n}.phone_number	Phone number of the customer.
customers.{n}.mobile_number	Mobile number of the customer.
customers.{n}.email_address	Email address of the customer.
customers.{n}.blocked	1 if customer is blocked for sending, else 0
customers.{n}.temporary_blocked	1 if customer is blocked for sending on temporary basis, else 0
customers.{n}.created_on	Customer creation date of the customer on ATL Money Transfer.
customers.{n}.updated_on	Date when customer was last updated.
current_customers	Number of customer results on current page.
total_customers	Total number of customers on ATL Money Transfer Platform.
page	Current page number.
total_pages	Total number of pages.

12.3 Get Single Customer

Endpoint: <https://www.atlmoneytransfer.com/api/customers/:id>

Method: GET

Request

```
GET /api/customers/2618602080 HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "customer": {
    "id": 9963210701,
    "first_name": "Dhruv",
    "middle_name": "",
    "last_name": "Patel",
    "date_of_birth": "1989-11-04",
    "birth_city": "London",
    "birth_country": "GB",
    "nationality": "GB",
    "birth_nationality": "GB",
    "address": "ATL House, 128 Peckham Hill Street",
    "city": "London",
    "region": "England",
    "postcode": "SE15 5JT",
    "country": "GB",
    "mobile_number": "9876543210",
    "phone_number": "1234567890",
    "email_address": "support@atlmoneytransfer.com",
    "blocked": 0,
    "temporary_blocked": 0,
    "created_on": "2018-09-28T08:40:11+00:00",
    "updated_on": "2018-09-28T08:40:11+00:00"
  }
}
```

12.4 Update Customer Object

Endpoint: <https://www.atlmoneytransfer.com/api/customers/:id>

Method: POST

Request

```
POST /api/customers/9963210701 HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
Content-Type: application/x-www-form-urlencoded

last_name=Tester
&date_of_birth=1990-12-04
&postcode=SE15+5JT
```

Response

```
{
  "message": "success",
```

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```

"customer": {
  "id": 9963210701,
  "first_name": "Dhruv",
  "middle_name": "",
  "last_name": "Tester",
  "date_of_birth": "1990-12-04",
  "birth_city": "London",
  "birth_country": "GB",
  "nationality": "GB",
  "birth_nationality": "GB",
  "address": "ATL House, 128 Peckham Hill Street",
  "city": "London",
  "region": "England",
  "postcode": "SE15 5JT",
  "country": "GB",
  "mobile_number": "9876543210",
  "phone_number": "1234567890",
  "email_address": "support@atlmoneytransfer.com",
  "blocked": 0,
  "temporary_blocked": 0,
  "created_on": "2018-09-28T08:40:11+00:00",
  "updated_on": "2018-09-28T09:40:35+00:00"
}

```

12.5 Customer KYC Document Object

Parameter	Description
type	Document type of the uploaded KYC. Any of POI, POA, SOF
document	Document of the uploaded KYC. Eg. PAS or DRV etc.
id_number	Document ID Number of uploaded KYC.
valid_from	Document valid from date of the uploaded KYC.
expiry	Document expiry date of the uploaded KYC.
verified	1, if document is verified by ATL Money Transfer, else 0
uploaded_on	Date when the document was uploaded to ATL Money Transfer.

12.6 Get Customer KYC Documents

Endpoint: <https://www.atlmoneytransfer.com/api/kyc-documents/:id>

Method: GET

Request

```

GET /api/kyc-documents/2618602080 HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx

```

Response

```
{
  "message": "success",
  "documents": [
    {
      "type": "POI",
      "document": "PAS",
      "id_number": "123456",
      "valid_from": "2017-01-01T00:00:00",
      "expiry": "2037-12-31T00:00:00",
      "verified": 1,
      "uploaded_on": "2018-09-27T13:43:34+00:00"
    },
    {
      "type": "POA",
      "document": "BAS",
      "id_number": "142536",
      "valid_from": null,
      "expiry": null,
      "verified": 0,
      "uploaded_on": "2018-09-27T13:43:11+00:00"
    }
  ]
}
```

12.7 Upload KYC for Customer

Endpoint: <https://www.atlmoneytransfer.com/api/kyc-upload/:id>

Method: POST

Parameter	Mandatory	Description
type	Yes	Document type of the uploaded KYC. Any of POI, POA, SOF
document	Yes	Document of the uploaded KYC. Eg. PAS or DRV etc.
id_number	Yes	Document ID Number of uploaded KYC.
valid_from	No	Document valid from date of the uploaded KYC.
expiry	No	Document expiry date of the uploaded KYC.
file	Yes	File to be uploaded. Only images and pdf are accepted.

Hint: Since a resource is being created, HTTP response code 201 will be returned if the kyc is successfully uploaded.

Request

```
POST /api/upload-kyc/9963210701 HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxxx
Content-Type: multipart/form-data; boundary=----WebKitFormBoundary7MA4YWxkTrZu0gW

-----WebKitFormBoundary7MA4YWxkTrZu0gW
Content-Disposition: form-data; name="type"

POI
-----WebKitFormBoundary7MA4YWxkTrZu0gW
```

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```
Content-Disposition: form-data; name="document"

PAS
-----WebKitFormBoundary7MA4YWxkTrZu0gW
Content-Disposition: form-data; name="id_number"

P123456
-----WebKitFormBoundary7MA4YWxkTrZu0gW
Content-Disposition: form-data; name="valid_from"

2018-09-01
-----WebKitFormBoundary7MA4YWxkTrZu0gW
Content-Disposition: form-data; name="expiry"

2028-08-31
-----WebKitFormBoundary7MA4YWxkTrZu0gW
Content-Disposition: form-data; name="file"; filename="Passport.jpg"
Content-Type: image/jpeg

-----WebKitFormBoundary7MA4YWxkTrZu0gW--
```

Response

```
{
  "message": "success",
  "document": {
    "type": "POI",
    "document": "PAS",
    "id_number": "P123456",
    "valid_from": "2018-09-01",
    "expiry": "2028-08-31",
    "verified": 0,
    "uploaded_on": "2018-09-28T12:24:34+00:00"
  }
}
```

Recipient Object

The recipient object varies for each corridor and payout method.

Parameter	Description
id	Unique Identification Number for recipient on ATL Money Transfer platform.
full_name	Full name of the recipient.
type	IND for Individual Recipient and BIZ for Business Recipient.
payout_method	Payout method for the recipient.
country	Country of the recipient.
param_1	Please see Country Payout Configuration.
param_2	Please see Country Payout Configuration.
param_n	Please see Country Payout Configuration.
relation	Relation with recipient. See Resources > Relation Types
created_on	Date when the recipient record was created.
updated_on	Date when the recipient record was last modified.

Note: Please review **Country Payout Configuration** for replacement of parameters starting with `param_`.

13.1 Creating New Recipient

Create a new recipient under a customer.

Endpoint: `https://www.atlmoneytransfer.com/api/recipients`

Method: POST

Parameter	Mandatory	Description
customer	Yes	Unique ID of customer the recipient belongs to.
type	Yes	IND for Individual Recipient and BIZ for Business Recipient.
country	Yes	Country code of destination.
payout_method	Yes	Payout method code for recipient.
relation	No	Relation with recipient. See Resources > Relation Types

Hint: Since a resource is being created, HTTP response code 201 will be returned if the recipient is successfully created.

Eg. Creating an Individual recipient for Bank Transfer in Austria

```
POST /api/recipients HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxxx
Content-Type: application/x-www-form-urlencoded

customer=9963210701
&type=IND
&country=AT
&payout_method=AC
&first_name=Richard
&last_name=AMOAH
&bank=American+Express+Bank+Ltd
&iban=AT611904300234573201
&mobile_number=
&relation=BIZ
```

Response

```
{
  "message": "success",
  "recipient": {
    "id": 9221768696,
    "full_name": "Richard AMOAH",
    "type": "IND",
    "payout_method": "AC",
    "country": "AT",
    "customer": 9963210701,
    "first_name": "Richard",
    "iban": "AT611904300234573201",
    "last_name": "AMOAH",
    "bank": "American Express Bank Ltd",
    "mobile_number": "",
    "relation": "BIZ",
    "created_on": "2018-09-29T13:16:52+00:00",
    "updated_on": "2018-09-29T13:16:52+00:00"
  }
}
```

13.2 Get all Recipients

Get all recipients for a customer.

Endpoint: <https://www.atlmoneytransfer.com/api/recipients/:customerId>

Method: POST

Param	Mandatory	Description
page	No	Page number of result set.

Request

```
GET /api/recipients/9963210701 HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "recipients": [
    {
      "id": 2665701193,
      "full_name": "AGPAYTECH Ltd",
      "type": "BIZ",
      "payout_method": "AC",
      "country": "AT",
      "customer": 9963210701,
      "iban": "AT611904300234573201",
      "business_name": "AGPAYTECH Ltd",
      "mobile_number": "",
      "bank": "American Express Bank Ltd",
      "relation": "BIZ",
      "created_on": "2018-09-29T13:26:35+00:00",
      "updated_on": "2018-09-29T13:26:35+00:00"
    },
    {
      "id": 9221768696,
      "full_name": "Richard AMOAH",
      "type": "IND",
      "payout_method": "AC",
      "country": "AT",
      "customer": 9963210701,
      "first_name": "Richard",
      "iban": "AT611904300234573201",
      "last_name": "AMOAH",
      "bank": "American Express Bank Ltd",
      "mobile_number": "",
      "relation": "BIZ",
      "created_on": "2018-09-29T13:16:52+00:00",
      "updated_on": "2018-09-29T13:16:52+00:00"
    }
  ],
  "current_recipients": 2,
  "total_recipients": 2,
  "page": 1,
  "total_pages": 1
}
```

13.3 Get Single Recipient

Endpoint: <https://www.atlmoneytransfer.com/api/recipient/:recipientId>

Method: GET

Request

```
GET /api/recipient/2665701193 HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "recipient": {
    "id": 2665701193,
    "full_name": "AGPAYTECH Ltd",
    "type": "BIZ",
    "payout_method": "AC",
    "country": "AT",
    "customer": 9963210701,
    "iban": "AT611904300234573201",
    "business_name": "AGPAYTECH Ltd",
    "mobile_number": "",
    "bank": "American Express Bank Ltd",
    "relation": "BIZ",
    "created_on": "2018-09-29T13:26:35+00:00",
    "updated_on": "2018-09-29T13:26:35+00:00"
  }
}
```

13.4 Update Recipient

Endpoint: <https://www.atlmoneytransfer.com/api/recipient/:recipientId>

Method: POST

Request

```
POST /api/recipient/2665701193 HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxx
Content-Type: application/x-www-form-urlencoded

iban=AT611904300234573202
&bank=Deutsche+Bank
```

Response

```
{
  "message": "success",
  "recipient": {
    "id": 2665701193,
    "full_name": "AGPAYTECH Ltd",
```

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```
"type": "BIZ",
  "payout_method": "AC",
  "country": "AT",
  "customer": 9963210701,
  "iban": "AT611904300234573202",
  "business_name": "AGPAYTECH Ltd",
  "mobile_number": "",
  "bank": "Deutsche Bank",
  "relation": "BIZ",
  "created_on": "2018-09-29T13:26:35+00:00",
  "updated_on": "2018-09-29T13:58:49+00:00"
}
```


14.1 Transaction Object

Parameter	Description
id	The transaction number on ATLMT Platform.
from_country	The source country of transfer.
from_currency	The source currency of transfer.
send_amount	The source amount of transfer.
to_country	The destination country of transfer.
to_currency	The payout currency of transfer.
payout_amount	The payout amount of transfer.
payout_method	The payout method for transfer.
payout_partner	The payout partner for Cash Pickup transfers.
exchange_rate	Exchange rate applied from_currency to to_currency.
fees	Transfer cost on partner's platform.
settlement_currency	Currency code which payout amount was settled with ATL Money Transfer.
settlement_amount	Payout amount converted from settlement_currency to to_currency.
commission	ATL Money Transfer's Commission.
total_settlement	Total settlement amount with ATL Money Transfer including commission.
delivery_reference	Collection PIN or Delivery Reference for the transfer.
third_party_reference	Transaction reference on partner's platform.
customer.id	Global unique identifier for customer.
customer.first_name	First name of the customer this transaction belongs to.
customer.middle_name	Middle name of the customer this transaction belongs to.
customer.last_name	Last name of the customer this transaction belongs to.
customer.date_of_birth	Date of birth of the customer.
customer.birth_city	Birth city of the customer.
customer.birth_country	Birth country of the customer.
customer.nationality	Current nationality of the customer.
customer.birth_nationality	Nationality of the customer at the time of birth.

Continued on next page

Table 1 – continued from previous page

Parameter	Description
customer.address	Address of the customer.
customer.city	City where the customer is located.
customer.region	State/Province/Region where the customer is located.
customer.postcode	Postcode of the area where the customer is located.
customer.country	Country where the customer is located.
customer.phone_number	Phone number of the customer.
customer.mobile_number	Mobile number of the customer.
customer.email_address	Email address of the customer.
recipient.id	Unique Identification Number for recipient on ATLMT.
recipient.full_name	Full name of the recipient.
recipient.type	IND for Individual Recipient and BIZ for Business Recipient.
recipient.param_1	Please see Country Payout Configuration.
recipient.param_2	Please see Country Payout Configuration.
recipient.param_n	Please see Country Payout Configuration.
recipient.relation	Relation with recipient. See Resources > Relation Types
purpose	Purpose code of the transfer.
message	Message for recipient. If any
poi_document	Document of the uploaded Proof of ID (POI). Eg. PAS or DRV etc.
poi_id_number	Document ID Number of uploaded POI.
poi_valid_from	Document valid from date of the uploaded POI.
poi_expiry	Document expiry date of the uploaded POI.
status	Current transaction status. See Transaction Statuses
created_on	Date when transaction was created on ATL Money Transfer's Platform.

14.2 Sending New Transaction

Endpoint: <https://www.atlmoneytransfer.com/api/transactions>

Method: POST

Parameter	Mandatory	Description
from_country	Yes	The source country of transfer.
from_currency	Yes	The source currency of transfer.
send_amount	Yes	The source amount of transfer.
to_country	Yes	The destination country of transfer.
to_currency	Yes	The payout currency of transfer.
payout_amount	Yes	The payout amount of transfer.
payout_method	Yes	The payout method for transfer.
payout_partner	Conditional	The payout partner for Cash Pickup transfers.
exchange_rate	Yes	Exchange rate applied from_currency to to_currency.
fees	Yes	Transfer cost on partner's platform.
third_party_reference	Yes	Transaction reference on partner's platform.
customer[id]	No	Customer Unique Identifier on ATL Money Transfer.
customer[first_name]	Conditional	Required if customer[id] is not provided.
customer[middle_name]	No	
customer[last_name]	Conditional	Required if customer[id] is not provided.
customer[date_of_birth]	Conditional	Required if customer[id] is not provided.
customer[birth_city]	No	
customer[birth_country]	No	

Continued on next page

Table 2 – continued from previous page

Parameter	Mandatory	Description
customer[nationality]	Conditional	Required if customer[id] is not provided.
customer[birth_nationality]	No	
customer[address]	Conditional	Required if customer[id] is not provided.
customer[city]	Conditional	Required if customer[id] is not provided.
customer[region]	No	
customer[postcode]	No	
customer[country]	Conditional	Required if customer[id] is not provided.
customer[phone_number]	No	
customer[mobile_number]	Conditional	Required if customer[id] is not provided.
customer[email_address]	No	
recipient[id]	No	Unique Identification Number for recipient on ATLMT.
recipient[type]	Conditional	Required if recipient[id] is not provided.
recipient[param_1]	Conditional	Optional if recipient[id] is provided.
recipient[param_2]	Conditional	Optional if recipient[id] is provided.
recipient[param_n]	Conditional	Optional if recipient[id] is provided.
recipient[relation]	Conditional	Optional if recipient[id] is provided.
purpose	Yes	Purpose code of the transfer.
message	No	Message for recipient. If any
poi_document	Conditional	Document of the uploaded Proof of ID (POI). Eg. PAS.
poi_id_number	Conditional	Document ID Number of uploaded POI.
poi_valid_from	Conditional	Document valid from date of the uploaded POI.
poi_expiry	Conditional	Document expiry date of the uploaded POI.
poi_file	Conditional	File to be uploaded. Only images and pdf are accepted.

Hint: Since a resource is being created, HTTP response code 201 will be returned if the transaction is successfully created.

Warning: Since sending new transfer require necessary network calls to various payout partners we recommend that you set a minimum **150 seconds** as request time-out value for your HTTP Client.

Request

```

1 curl -X POST \
2 https://www.atlmoneytransfer.com/api/transactions \
3 -H 'Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx' \
4 -F from_country=GB \
5 -F from_currency=GBP \
6 -F send_amount=500 \
7 -F to_country=SL \
8 -F to_currency=SLL \
9 -F payout_amount=5000000 \
10 -F payout_method=CP \
11 -F payout_partner=BCXSL \
12 -F exchange_rate=10000 \
13 -F fees=20 \
14 -F purpose=INVST \
15 -F 'message=Invoice Payment #100001' \
16 -F 'customer[first_name]=John' \

```

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```
17 -F 'customer[last_name]=Doe' \  
18 -F 'customer[date_of_birth]=1980-09-01' \  
19 -F 'customer[nationality]=GB' \  
20 -F 'customer[birth_nationality]=GB' \  
21 -F 'customer[birth_city]=London' \  
22 -F 'customer[birth_country]=GB' \  
23 -F 'customer[address]=128 Peckham Hill Street' \  
24 -F 'customer[city]=London' \  
25 -F 'customer[region]=England' \  
26 -F 'customer[postcode]=SE15 5JT' \  
27 -F 'customer[country]=GB' \  
28 -F 'customer[mobile_number]=1234567890' \  
29 -F 'customer[email]=support@atlmoneytransfer.com' \  
30 -F poi_document=PAS \  
31 -F poi_id_number=P12345678 \  
32 -F poi_valid_from=2008-10-06 \  
33 -F poi_expiry=2018-10-05 \  
34 -F poi_file=@/home/appdevd/Downloads/Passport.jpg \  
35 -F 'recipient[type]=IND' \  
36 -F 'recipient[relation]=BIZ' \  
37 -F 'recipient[first_name]=Richard' \  
38 -F 'recipient[last_name]=AMOAH' \  
39 -F 'recipient[address]=Freetown' \  
40 -F 'recipient[city]=Freetown' \  
41 -F 'recipient[region]=Freetown' \  
42 -F 'recipient[mobile_number]=123456789' \  
43 -F third_party_reference=K00001
```

Response

```
{  
  "message": "success",  
  "transaction": {  
    "id": "88800001",  
    "from_country": "GB",  
    "from_currency": "GBP",  
    "send_amount": 500,  
    "to_country": "SL",  
    "to_currency": "SLL",  
    "payout_amount": 5000000,  
    "payout_method": "CP",  
    "payout_partner": "BCXSL",  
    "exchange_rate": "10000.000000",  
    "fees": 20,  
    "settlement_currency": "GBP",  
    "settlement_amount": 476.19,  
    "commission": 4.76,  
    "total_settlement": 480.95,  
    "delivery_reference": 12879511712,  
    "third_party_reference": "K00001",  
    "customer": {  
      "id": 7209673523,  
      "first_name": "John",  
      "middle_name": null,  
      "last_name": "Doe",  
      "date_of_birth": "1980-09-01",  
      "birth_city": "London",
```

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```

    "birth_country": "GB",
    "nationality": "GB",
    "birth_nationality": "GB",
    "address": "128 Peckham Hill Street",
    "city": "London",
    "region": "England",
    "postcode": "SE15 5JT",
    "country": "GB",
    "mobile_number": "1234567890",
    "phone_number": null,
    "email_address": null
  },
  "recipient": {
    "id": 2531137994,
    "full_name": "Richard AMOAH",
    "type": "IND",
    "first_name": "Richard",
    "last_name": "AMOAH",
    "mobile_number": "123456789",
    "address": "Freetown",
    "city": "Freetown",
    "region": "Freetown",
    "postcode": null,
    "email": null,
    "relation": "BIZ"
  },
  "status": "HOLD",
  "purpose": "INVST",
  "poi_document": "PAS",
  "poi_id_number": "P12345678",
  "poi_valid_from": "2008-10-06",
  "poi_expiry": "2018-10-05",
  "message": "Invoice Payment #100001",
  "created_on": "2018-10-05T10:43:33+00:00"
}
}

```

14.3 Get all Transactions

Endpoint: <https://www.atlmoneytransfer.com/api/transactions>

Method: GET

Param	Mandatory	Description
page	No	Page number of result set.
start	No	Start date for filtering records in YYYY-MM-DD format.
end	No	End date for filtering records in YYYY-MM-DD format.

Request

```

GET /api/transactions HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx

```

Response

```
{
  "message": "success",
  "transactions": [
    {
      "id": "88800001",
      "from_country": "GB",
      "from_currency": "GBP",
      "send_amount": 500,
      "to_country": "SL",
      "to_currency": "SLL",
      "payout_amount": 5000000,
      "payout_method": "CP",
      "payout_partner": "BCXSL",
      "exchange_rate": "10000.000000",
      "fees": 20,
      "settlement_currency": "GBP",
      "settlement_amount": 476.19,
      "commission": 4.76,
      "total_settlement": 480.95,
      "delivery_reference": 12879511712,
      "third_party_reference": "K00001",
      "status": "HOLD",
      "created_on": "2018-10-05T10:43:33+00:00"
    }
  ],
  "current_transactions": 1,
  "total_transactions": 1,
  "page": 1,
  "total_pages": 1
}
```

14.4 Get Single Transaction

Endpoint: <https://www.atlmoneytransfer.com/api/transactions/:id>

Method: GET

Request

```
GET /api/transactions/88800001 HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "transaction": {
    "id": "88800001",
    "from_country": "GB",
    "from_currency": "GBP",
    "send_amount": 500,
    "to_country": "SL",
    "to_currency": "SLL",
```

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```
"payout_amount": 5000000,
"payout_method": "CP",
"payout_partner": "BCXSL",
"exchange_rate": "10000.000000",
"fees": 20,
"settlement_currency": "GBP",
"settlement_amount": 476.19,
"commission": 4.76,
"total_settlement": 480.95,
"delivery_reference": 12879511712,
"third_party_reference": "K00001",
"customer": {
  "id": 7209673523,
  "first_name": "John",
  "middle_name": null,
  "last_name": "Doe",
  "date_of_birth": "1980-09-01",
  "birth_city": "London",
  "birth_country": "GB",
  "nationality": "GB",
  "birth_nationality": "GB",
  "address": "128 Peckham Hill Street",
  "city": "London",
  "region": "England",
  "postcode": "SE15 5JT",
  "country": "GB",
  "mobile_number": "1234567890",
  "phone_number": null,
  "email_address": null
},
"recipient": {
  "id": 2531137994,
  "full_name": "Richard AMOAH",
  "type": "IND",
  "first_name": "Richard",
  "last_name": "AMOAH",
  "mobile_number": "123456789",
  "address": "Freetown",
  "city": "Freetown",
  "region": "Freetown",
  "postcode": null,
  "email": null,
  "relation": "BIZ"
},
"status": "HOLD",
"purpose": "INVST",
"poi_document": "PAS",
"poi_id_number": "P12345678",
"poi_valid_from": "2008-10-06",
"poi_expiry": "2018-10-05",
"message": "Invoice Payment #100001",
"created_on": "2018-10-05T10:43:33+00:00"
}
```

14.5 Cancel Transaction

Endpoint: <https://www.atlmoneytransfer.com/api/transactions/cancel/:id>

Method: POST

Request

```
POST /api/transactions/cancel/88800001 HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "transaction": {
    "id": "88800001",
    "from_country": "GB",
    "from_currency": "GBP",
    "send_amount": 500,
    "to_country": "SL",
    "to_currency": "SLL",
    "payout_amount": 5000000,
    "payout_method": "CP",
    "payout_partner": "BCXSL",
    "exchange_rate": "10000.000000",
    "fees": 20,
    "settlement_currency": "GBP",
    "settlement_amount": 0,
    "commission": 0,
    "total_settlement": 0,
    "delivery_reference": "12879511712",
    "third_party_reference": "K00001",
    "customer": {
      "id": 7209673523,
      "first_name": "John",
      "middle_name": null,
      "last_name": "Doe",
      "date_of_birth": "1980-09-01",
      "birth_city": "London",
      "birth_country": "GB",
      "nationality": "GB",
      "birth_nationality": "GB",
      "address": "128 Peckham Hill Street",
      "city": "London",
      "region": "England",
      "postcode": "SE15 5JT",
      "country": "GB",
      "mobile_number": "1234567890",
      "phone_number": null,
      "email_address": null
    },
    "recipient": {
      "id": 2531137994,
      "full_name": "Richard AMOAH",
      "type": "IND",
      "first_name": "Richard",

```

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```
    "last_name": "AMOH",
    "mobile_number": "123456789",
    "address": "Freetown",
    "city": "Freetown",
    "region": "Freetown",
    "postcode": null,
    "email": null,
    "relation": "BIZ"
  },
  "status": "PAYMENT-CANCELLED",
  "purpose": "INVST",
  "poi_document": "PAS",
  "poi_id_number": "P12345678",
  "poi_valid_from": "2008-10-06",
  "poi_expiry": "2018-10-05",
  "message": "Invoice Payment #100001",
  "created_on": "2018-10-05T10:43:33+00:00"
}
```


CHAPTER 15

Transaction Statuses

Status	Description
AVAILABLE	Transaction is available for payout.
HOLD	Transaction is put on hold. Please contact compliance department.
SENT-FOR-DELIVERY	Transaction has been sent for payout.
PAIDOUT	Transaction has been paidout. This is a final stage.
PAYOUT-REC-ERROR	Payout has been failed due to recoverable errors.
PAYOUT-FAILED	Payout Permanently Failed.
PAYMENT-CANCELLED	Transaction has been cancelled. This is a final stage.

 HTTP Notifications

ATL Money Transfer can send HTTP Notifications that notify your application any time an event happens on your transaction. This is especially useful for events—like transaction paid or transaction payout failed. This mechanism is also useful for services that are not directly responsible for making an API request, but still need to know the response from that request.

16.1 The Notification Object

Parameter	Description
id	The transaction number on ATLMT Platform this notification belongs to.
from_country	The source country of transfer.
from_currency	The source currency of transfer.
send_amount	The source amount of transfer.
to_country	The destination country of transfer.
to_currency	The payout currency of transfer.
payout_amount	The payout amount of transfer.
payout_method	The payout method for transfer.
exchange_rate	Exchange rate applied from_currency to to_currency.
fees	Transfer cost on partner's platform.
settlement_currency	Currency code which payout amount was settled with ATL Money Transfer.
settlement_amount	Payout amount converted from settlement_currency to to_currency.
commission	ATL Money Transfer's Commission.
total_settlement	Total settlement amount with ATL Money Transfer including commission.
customer	Unique Identifier of customer.
recipient	Unique Identifier of recipient.
delivery_reference	Collection PIN or Delivery Reference for the transfer.
third_party_reference	Transaction reference on partner's platform.
status	Transfer status for which notification was sent. See Transaction Statuses

16.2 Receiving HTTP Notifications with an HTTPS server

If you use an HTTPS URL for your HTTP Notification endpoint, ATL Money Transfer will validate that the connection to your server is secure before sending your notification data. For this to work, your server must be correctly configured to support HTTPS with a valid server certificate.

16.3 Responding to a HTTP Notifications

To acknowledge receipt of a HTTP Notification, your endpoint should return a 200 HTTP status code. All response codes apart from this, including 3xx codes, will indicate to ATL Money Transfer that you did not receive the HTTP Notification. This does mean that a URL redirection or a “Not Modified” response will be treated as a failure. ATL Money Transfer will ignore any other information returned in the request headers or request body.

In live mode, we will attempt to deliver your HTTP Notification for up to three days with an exponential back off. In test mode, we retry three times over a few hours. HTTP Notifications can be manually retried after this time, though you can query for the transaction to reconcile your data with any missed notifications.

When viewing a specific event information through the Dashboard, you can check how many times we’ve attempted to send an event to an endpoint by clicking on that endpoint URL in the HTTP Push Notifications section. This will show you the latest response we received from your endpoint, along with a number of attempted notifications and the respective HTTP status codes we received.

16.4 Best practices

Before going live, test that your HTTP Notification endpoint is working properly.

If your HTTP Notification endpoint script performs complex logic, or makes network calls, it’s possible that the script would time out before ATL Money Transfer sees its complete execution. For that reason, you might want to have your HTTP Notification endpoint immediately acknowledge receipt by returning a 200 HTTP status code, and then perform the rest of its duties.

HTTP Notification endpoints might occasionally receive the same event more than once. We advise you to guard against duplicated event receipts by making your event processing idempotent. One way of doing this is logging the events you’ve processed, and then not processing already-logged events. Additionally, we recommend verifying HTTP Notification signatures to confirm that received events are being sent from ATL Money Transfer.

16.5 Notification Signatures

ATL Money Transfers signs all HTTP Notifications it sends to your endpoints. We do so by including a signature in each event’s ATLMoney-Signature header. This allows you to validate that the notification were sent by ATL Money Transfer, not by a third party. We recommend that you should always validate the signature of the notification.

16.6 Preventing replay attacks

A replay attack is when an attacker intercepts a valid payload and its signature, then re-transmits them. To mitigate such attacks, ATL Money Transfer includes a timestamp in the ATLMoney-Signature header. Because this timestamp is part of the signed payload, it is also verified by the signature, so an attacker cannot change the timestamp without invalidating the signature. If the signature is valid but the timestamp is too old, you can have your application reject the payload.

We recommend tolerance of five minutes between the timestamp and the current time. We also recommend that you use Network Time Protocol (NTP) to ensure that your server's clock is accurate and synchronizes with the time on ATL Money Transfer's servers.

ATL Money Transfer generates the timestamp and signature each time we send a notification to your endpoint. If ATL Money Transfer retries an event (e.g., your endpoint previously replied with a non-200 status code), then we generate a new signature and timestamp for the new delivery attempt.

16.7 Verifying Signatures

The `ATLMoney-Signature` header contains a timestamp and one or more signatures. The timestamp is prefixed by `t=`, and signature is prefixed by `s=`.

```
1 ATLMoney-Signature: t=1492774577,  
2   s=123abcd456efgh789ijklmnopqrst
```

Note that newlines have been added in the example above for clarity, but a real `ATLMoney-Signature` header will be all one line.

ATL Money Transfer generates signatures using a hash-based message authentication code (HMAC) with SHA-256. To prevent downgrade attacks, you should ignore all schemes that are not `s`.

Step 1: Extract the timestamp and signatures from the header

Split the header, using the `,` character as the separator, to get a list of elements. Then split each element, using the `=` character as the separator, to get a prefix and value pair.

The value for the prefix `t` corresponds to the timestamp, and `s` corresponds to the signature. You can discard all other elements.

Step 2: Prepare the payload_signature string

You achieve this by concatenating:

- The timestamp (as a string)
- The character `.`
- The actual JSON payload (i.e., the request's body)

Step 3: Determine the expected signature

Compute an HMAC with the SHA256 hash function. Use the endpoint's signing secret as the key, and use the `payload_signature` string as the message.

Step 4: Compare signatures

Compare the signature in the header to the expected signature. If a signature matches, compute the difference between the current timestamp and the received timestamp, then decide if the difference is within your tolerance.

To protect against timing attacks, use a constant-time string comparison to compare the expected signature to each of the received signatures.

17.1 KYC Document Types

Code	Description
POI	Proof of Identity, The information should match exactly with the customer record on file.
POA	Proof of Address, The address should match with the one used for transaction.
SOF	Source of Funds, This should be issued to the customer's name.

17.2 Accepted KYC Documents

Code	Categories	Description
PAS	POI	Passport
DRV	POI	Driving License
EU	POI	EU National ID
VID	POI	Voter Card
COC	POI	Consular Card
DIP	POI	Diplomatic Card
NNL	POI	National Identity Card
BAC	POA & SOF	Bank Statement
GAS	POA	Gas Bill
ELE	POA	Electricity Bill
LLB	POA	Landline Bill, Please note that Mobile bills are not accepted.
TAX	SOF	Tax Document
LC	SOF	Loan Contract
P60	SOF	P60 Document

17.3 Relation Types

Code	Description
FAM	Family
BIZ	Business
FND	Friend

17.4 Purpose List

Code	Description
EDU	Education
FS	Family Support
INVST	Investment
MEDFE	Medical Fees
MOPMT	Mortgage Payment
PROPU	Property Purchase
SAVIN	Savings/Own Account
SCHFE	School Fees

17.5 Get list of Countries

Endpoint: <https://www.atlmoneytransfer.com/api/resources/countries>

Method: GET

Request

```
GET /api/resources/countries HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "countries": [
    {
      "code": "AF",
      "title": "Afghanistan",
      "currency": "AFN"
    },
    {
      "code": "AL",
      "title": "Albania",
      "currency": "ALL"
    },
    {
      "code": "DZ",
      "title": "Algeria",
      "currency": "DZD"
    }
  ]
}
```

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```
    },
    {
      "code": "AS",
      "title": "American Samoa",
      "currency": "USD"
    },
    {
      "code": "AD",
      "title": "Andorra",
      "currency": "EUR"
    },
    {
      "code": "AO",
      "title": "Angola",
      "currency": "AOA"
    }
  ]
}
```

17.6 Get list of Nationalities

Endpoint: <https://www.atlmoneytransfer.com/api/resources/nationalities>

Method: GET

Request

```
GET /api/resources/nationalities HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
```

Response

```
{
  "message": "success",
  "nationalities": [
    {
      "code": "AF",
      "title": "Afghan"
    },
    {
      "code": "AL",
      "title": "Albanian"
    },
    {
      "code": "DZ",
      "title": "Algerian"
    },
    {
      "code": "US",
      "title": "American"
    },
    {
      "code": "UM",
      "title": "American"
    }
  ]
}
```

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```
    },  
    {  
      "code": "AS",  
      "title": "American Samoan"  
    }  
  ]  
}
```

17.7 Get list of Currencies

Endpoint: <https://www.atlmoneytransfer.com/api/resources/currencies>

Method: GET

Request

```
GET /api/resources/currencies HTTP/1.1  
Host: www.atlmoneytransfer.com  
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx
```

Response

```
{  
  "message": "success",  
  "currencies": [  
    {  
      "code": "AFN",  
      "title": "Afghan afghani"  
    },  
    {  
      "code": "ALL",  
      "title": "Albanian lek"  
    },  
    {  
      "code": "DZD",  
      "title": "Algerian dinar"  
    },  
    {  
      "code": "AOA",  
      "title": "Angolan kwanza"  
    },  
    {  
      "code": "ARS",  
      "title": "Argentine peso"  
    },  
    {  
      "code": "AMD",  
      "title": "Armenian dram"  
    },  
    {  
      "code": "AWG",  
      "title": "Aruban florin"  
    },  
    {  
      "code": "AUD",
```

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```

        "title": "Australian dollar"
    }
]
}

```

17.8 Validate mobile number for Instant Pay in Ghana

Endpoint: <https://www.atlmoneytransfer.com/api/resources/check-gh-mw-instant-pay-eligibility>

Method: GET

Param	Mandatory	Description
operator	Yes	Mobile operator code.
mobile_number	Yes	Mobile number to check.

Request

```

GET /api/resources/check-gh-mw-instant-pay-eligibility?operator=20e22bc1-50f5-11e7-
→9651-0ac5f86965eb&mobile_number=24740XXXX HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx

```

Response

```

{
  "message": "success",
  "recipient_name": "FIRST LAST",
  "eligible_for_instant_pay": 1
}

```

17.9 Validate account number for Instant Pay in Ghana

Endpoint: <https://www.atlmoneytransfer.com/api/resources/check-gh-ac-instant-pay-eligibility>

Method: GET

Param	Mandatory	Description
bank	Yes	Bank code.
account_number	Yes	Account number to check.

Request

```

GET /api/resources/check-gh-ac-instant-pay-eligibility?bank=15184286-3ecc-46ab-872d-
→740f32e11d9c&account_number=1126054XXXXXX HTTP/1.1
Host: www.atlmoneytransfer.com
Authorization: Bearer sandbox_5ba9df637e1cd5baxxxxxxxxxx

```

Response

```
{  
  "message": "success",  
  "recipient_name": "FIRST LAST",  
  "eligible_for_instant_pay": 1  
}
```