

Overview

Submit Credit API allows you to submit a credit transaction to send money to the customer. This document should be referred only if you are utilizing FXRates API. FXRates API allows the merchant to award equivalent USD amount for COP amount to the consumer. The API requires HMAC signature, please refer to *API Authentication* for more information about the signature.

API Endpoint	https://{server.com}/api/v3/credits
Method	POST
Content Type	Application-json

Payment Flow

1. The merchant submits the credit request to Payamigo platform
2. The Payamigo platform submits the payout request to the Bank Transfer processor.
3. If the bank transfer processor responds to Payamigo successfully, the transaction goes into pending status.
4. The Payamigo platform responds to the merchant with the transaction status of "CREDIT_PENDING"
5. The Bank Transfer processor notifies Payamigo of the final transaction result.
6. The Payamigo platform notifies the merchant of the final credit result.

Refer to *Real-Time Notifications* for more information about the notification.

Request Parameters

Field	Required	Description
command	Y	Fixed as "CREDIT"
id	Y	1-100 chars, letter,number and hyphen are allowed. The unique transaction ID specified by the merchant. It fails if a 2nd credit request with the same transaction ID
customer.id	Y	1-100 chars, letter,number and hyphen are allowed. Customer id specified by the merchant. For a same customer please use the same ID, it helps CS to identify fraud

lineltem.currency	Y	Currency ISO code. • Colombia: COP
lineltem.amount	Y	The amount to credit
lineltem.description	Y	The credit description, 1-100 chars
properties	Y	String. A comma separated list of name/value pairs in the form of "name1=value1,name2=value2"
properties.fx_quote_id	Y	Pass the quote id from the FXRates API
properties.fx_currency	Y	In this case pass the base currency i.e. USD
properties.fx_amount	Y	Pass the equivalent amount of the lineltem.amount in the base currency
memo	Y	Pass the quote id from the FXRates API. This simplifies reconciling the transactions.
payment.paymentMethod	Y	Fixed as "BANK_TRANSFER" in uppercase.
payment.countryCode	Y	The ISO country code of the customer Colombia: CO
payment.accountHolder	Y	Name associated with the Bank account used for the payment.
payment.bankCode	Y	Code of the bank (Refer "Bank Code list") .
payment.documentType	Y	NIT, CC, CE, TI, PP
payment.document	Y	Tax Identification Number of the payer.
payment.phoneNumber	Y	Phone number associated with the Bank account used for the payment. Phone format = +<country code> <area code> <local number> Example : +576012219872
payment.accountNumber	Y	Receiver's bank account number

payment.account Type	Y	“cc” for checking account “ch” for saving account, “dp” electronic deposit
metadata.callback URL	N	The callback URL to receive real-time notifications. If it is not present, notifications are sent to the url configured in merchant’s profile

Sample Request

```
{
  "command": "CREDIT",
  "id": "cs_916aa3e61ed3-4c69-9785-14c399ecb2c5",
  "customer": {
    "id": "TestUser"
  },
  "lineItem": {
    "currency": "COP",
    "amount": 123456.78,
    "description": "Revert 5 Golden Rings"
  },
  "properties": {
    "fx_quote_id": "67a1eaba-ff97-445c-81de-5badd86819dc",
    "fx_currency": "USD",
    "fx_amount": "30.65"
  },
  "memo": "67a1eaba-ff97-445c-81de-5badd86819dc",
  "payment": {
    "paymentMethod": "BANK_TRANSFER",
    "countryCode": "CO",
    "phoneNumber": "+11013555555",
    "accountHolder": "Fernando Alonso",
    "bankCode": "1001",
    "document": "5334623427",
    "documentType": "NIT",
    "accountNumber": "1013555555",
    "accountType": "cc"
  },
  "metadata": {
    "callbackURL": "https://sample.net/r/zhim1vgq"
  }
}
```

Response Fields

To validate a payment is successful, you can follow these steps:

1. Check HTTP status, should be 201
2. Check the \$.status field in json response. Should be "CREDIT_PENDING" or "CREDITED"

Field	Description
type	Payamigo response format version
id	The unique transaction ID specified by the merchant.
status	Transaction status, possible values are: CREDIT_PENDING -- the credit is pending CREDITED -- the credit is completed ERROR -- the payment is failed DECLINED -- the payment is declined by the gateway, it has failed. Refer to <i>Purchase Record status</i> for all status
merchantAccount	The merchant account name
lineItem	Echo the lineItem information submitted by the merchant
properties	A comma separated name/value pair.
properties.fx_quote_id	FXRates Quote id that was passed in the payload.
properties.fx_currency	The base currency that was passed in the payload.
properties.fx_amount	The base currency amount that was passed in the payload.
memo	FXRates Quote ID
transactions	An array of transactions denoting the transaction activities
transactions[n].timestamp	The time of the activity performs, in UTC
transactions[n].	The customer's subscription ID.
transactions[n].gatewayProvidedId	The transaction ID on the partner's side.
transactions[n].type	Activity type, must be "CREDIT"
transactions[n].state	Activity status PENDING - the transaction is pending

	APPROVED - the transaction is completed ERROR - the transaction is failed with error DECLINED - the transaction is declined by MTN
transactions[n].amount	Activity amount
transactions[n].currency	Activity currency in ISO code format
transactions[n].resultCode	Activity result code Refer to “ <i>Hard Decline & Result Codes</i> ” for more detail
transactions[n].responseText	Description of the result code.
paymentType	Fixed as “BANK_TRANSFER”
paymentMethod	Fixed as “BANK_TRANSFER”
amountRemaining	Balance amount

Sample Response

```
{
  "id": "cs_916aa3e61ed3-4c69-9785-14c399ecb2c5",
  "internalId": "13918722713849856",
  "status": "CREDIT_PENDING",
  "merchantAccount": "Merchant",
  "lineItem": {
    "amount": 123456.78,
    "currency": "COP",
    "description": "Revert 5 Golden Rings",
    "taxCode": "NT",
    "taxIncludedInPrice": true
  },
  "properties": {
    "fx_quote_id": "67a1eaba-ff97-445c-81de-5badd86819dc",
    "fx_currency": "USD",
    "fx_amount": "30.65"
  },
  "memo": "67a1eaba-ff97-445c-81de-5badd86819dc",
  "transactions": [
    {
      "timestamp": "2025-05-14T14:57:08Z",
      "gatewayProvidedId": "mm_xR20dGmDM0y1y1",
      "type": "CREDIT",
      "state": "PENDING",
      "amount": 123456.78,
      "currency": "COP",
      "resultCode": 0,

```

```
    "responseText": "Success."
  },
  ],
  "paymentType": "BANK_TRANSFER",
  "paymentMethod": "BANK_TRANSFER",
  "created": "2025-05-14T14:57:06Z",
  "amountRemaining": 0
}
```

Bank Code List

Code	Bank
1001	BANCO DE BOGOTA
1002	BANCO POPULAR
1006	ITAU
1007	BANCOLOMBIA
1009	CITIBANK
1012	BANCO GNB SUDAMERIS
1013	BBVA COLOMBIA
1019	SCOTIABANK COLPATRIA S.A
1023	BANCO DE OCCIDENTE
1032	BANCO CAJA SOCIAL BCSC SA
1040	BANCO AGRARIO
1047	BANCO MUNDO MUJER
1051	BANCO DAVIVIENDA SA
1052	BANCO AV VILLAS
1053	BANCO W
1059	BANCO DE LAS MICROFINANZAS - BANCAMIA S.A.
1060	BANCO PICHINCHA
1061	BANCOOMEVA
1062	BANCO FALABELLA S.A.
1063	BANCO FINANDINA S.A.
1065	BANCO SANTANDER DE NEGOCIOS COLOMBIA S.A
1066	BANCO COOPERATIVO COOPCENTRAL

1067	MIBANCO S.A.
1069	BANCO SERFINANZA S.A
1070	LULO BANK S.A.
1071	BANCO J.P. MORGAN COLOMBIA S.A.
1097	Dale
1121	FINANCIERA JURISCOOP S.A. COMPAÑIA DE FINANCIAMIENTO
1283	COOPERATIVA FINANCIERA DE ANTIOQUIA
1286	JFK COOPERATIVA FINANCIERA
1289	COOTRAFA COOPERATIVA FINANCIERA
1292	CONFIAR COOPERATIVA FINANCIERA
1303	BANCO UNION S.A
1370	COLTEFINANCIERA S.A
1507	NEQUI
1551	DAVIPLATA
1558	BAN100 S.A
1637	IRIS
1801	MOVII
1802	DING TECNIPAGOS SA
1803	POWWI
1804	UALA
1805	BANCO BTG PACTUAL
1808	BOLD CF
1809	NU COLOMBIA
1811	RAPPIPAY
1812	COINK
1814	GLOBAL66
1815	Alianza fiduciaria
1816	Crezcamos