

Overview

FXRates API allows you to retrieve real-time FX rates. The API requires HMAC signature, please refer to *API Authentication* for more information about the signature.

API Endpoint	<code>https://{server.com}/api/v3/custom/fxrates/realtime</code>
Method	GET
Content Type	Application-json

Payment Flow

1. The merchant submits a request to retrieve FX rates.
2. Payamigo platform returns quote ID, FX rate and FX rate expiry time.
3. The caller then incorporates this information in the “Submit Charge” to invoke payment or “Submit Credit” to invoke payout.

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

Request Parameters

Field	Required	Description
base	Y	The currency that the merchant wants to buy or sell. E.g. USD
quote	Y	The currency that is needed to buy 1 unit of the base currency. E.g. BRL

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 “CHARGE_PENDING”

Field	Description
fx_quote_id	Unique reference ID for the quote request. This should be included in the submit charge or submit credit payload for Payamigo to book the trade and guarantee the FX rate.
base	The request data is displayed in the response
quote	The request data is displayed in the response
request_timestamp	The timestamp when the request was received by the system.
bid	The bid price is the price that Payamigo will buy the base currency from you in exchange for the quote currency.
ask	The ask price is the price that Payamigo will sell you the base currency in exchange for the quote
expiry_timestamp	The timestamp when the FX quote expires. If the transaction is not completed within the expiry time, the quote cannot be guaranteed by Payamigo.

Sample Response

```
{
  "fx": {
    "fx_quote_id": "58ffdf9d-1d31-4374-96c9-fe6b0f64cd1e",
    "base": "USD",
    "quote": "BRL",
    "request_timestamp": "2025-05-07T07:23:29.796280",
    "bid": "5.6750",
    "ask": "5.5850",
    "expiry_timestamp": "2025-05-07T07:24:29"
  }
}
```