

IFB Banking System

REST API Integration Guide

Submission and Status Tracking of Payment Instructions

This document describes the integration of the IFB Banking System REST API for the secure submission of payment instructions and retrieval of processing status. The API is intended exclusively for authorised institutional counterparties. All values shown are placeholders.

A. Submission of a Payment Instruction

Payment instructions are submitted as ISO 20022 pacs.008 messages encapsulated within a JSON request envelope.

Parameter	Description
api_key	IFB-issued API authentication credential
sender_bic	YOUR_INSTITUTION_BIC
message_type	pacs.008
end_to_end_id	END_TO_END_ID
uetr	UETR
payload	ISO 20022 payment instruction

Example cURL Request

```
curl -X POST https://api.IFB-bank.com/payments/v1/pacs008
-H "Content-Type: application/json"
-H "Authorization: Bearer YOUR_API_KEY"
-d '{
  "sender_bic": "YOUR_INSTITUTION_BIC",
  "message_type": "pacs.008",
  "end_to_end_id": "END_TO_END_ID",
  "uetr": "UETR",
  "payload": {"...": "ISO 20022 pacs.008 message"}
}'
```

Successful Response

```
{ responseCode: '0', responseMessage: 'Accepted', messageType: 'pacs.002',
  processingStatus: 'ACCP', endToEndId: 'END_TO_END_ID', uetr: 'UETR' }
```

Acceptance confirms receipt and validation of the payment instruction. Acceptance does not constitute settlement.

B. Status Enquiry for a Submitted Payment

Submitted payments may be queried using the original EndToEndId and UETR. Responses may include pacs.002 status reports and, where authorised, settlement reporting derived from camt.054.

```
curl -X POST https://api.IFB-bank.com/payments/v1/status ...
```

Important Clarification

The IFB API transports, validates and reports payment messages. Neither a pacs.002 Payment Status Report nor a camt.054 Bank-To-Customer Debit/Credit Notification creates, effects or

guarantees settlement. These messages report the processing or settlement status of an underlying payment transaction. Settlement is effected by the underlying payment infrastructure, not by the message itself. The canonical identifiers linking the payment lifecycle are the UETR and EndToEndId.