

Airpero SaaS - Merchant Integration & Usage Guide



Welcome to Airpero! This guide provides everything you need to know to integrate your business with the Airpero Fintech SaaS platform and manage your customers effectively.

1. Authentication & Security

Airpero uses two primary authentication methods to keep your data secure:

A. Dashboard Access (JWT Token)

Used for managing your account and viewing reports via a web interface or mobile app.

- **Workflow:** Log in via `/api/v1/merchants/login`.
- **Usage:** Include the received token in the `Authorization` header: `Bearer YOUR_JWT_TOKEN`

B. Server-to-Server API Access (API Keys)

Used for automated operations like creating customers from your backend.

- **Headers Required:**
 - `x-public-key` : Your Public API Key.
 - `x-private-key` : Your Private API Key (keep this secret!).

[!IMPORTANT] You can regenerate your keys at any time from your dashboard to maintain security.

2. Customer Management

Creating a Customer

To generate a virtual account for a user, call our endpoint from your backend.

- **Endpoint:** `POST /api/v1/customers`
- **Authentication:** API Keys required.
- **Request Body:**

```
{
  "fullName": "John Doe",
  "email": "john@example.com",
  "phoneNumber": "08012345678"
}
```

- **Response:** Returns a unique **9PSB Virtual Account Number** assigned to that customer.

Viewing Customers

- **Endpoint:** `GET /api/v1/merchants/customers`
 - **Output:** List of all your customers, their account numbers, and current balances.
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3. Financial Workflows

Inbound Funding (Deposits)

When a customer pays into their assigned virtual account:

1. Airpero detects the payment.
2. A **SaaS Deposit Fee** (e.g., 0.5%) is automatically deducted based on your profile settings.
3. The remaining balance is credited to the customer.
4. You receive an instant **Webhook Notification**.

Payouts (Outbound)

Transfer funds from a specific customer's balance or your merchant wallet to any Nigerian bank.

A. From Merchant Wallet

- **Endpoint:** `POST /api/v1/merchants/payout`
- **Request Body:** `{ "amount": 5000, "destinationAccount": "0123456789", "bankCode": "90052" }`

B. From Customer Balance

- **Endpoint:** `POST /api/v1/customers/:customerId/payout`
- **Request Body:** `{ "amount": 2000, "accountNumber": "0123456789", "bankCode": "90052", "accountName": "John Doe" }`

C. Manual Customer Debit Charge a customer directly for services. Funds move from their balance to your merchant wallet.

- **Endpoint:** `POST /api/v1/customers/:customerId/debit`
 - **Request Body:** `{ "amount": 1500, "reason": "Monthly Maintenance Fee" }`
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4. Bank & Utility Tools

List All Banks

Retrieve a list of supported Nigerian banks and their codes.

- **Endpoint:** `GET /api/v1/banks`

Verify Account (Name Enquiry)

Verify the name behind any bank account number before sending money.

- **Endpoint:** `POST /api/v1/banks/enquiry`
- **Request Body:** `{ "accountNumber": "0123456789", "bankCode": "058" }`

Transaction Requery

Check the real-time status of any previous transaction using your reference.

- **Endpoint:** `POST /api/v1/transactions/requery`
 - **Request Body:** `{ "reference": "PAYOUT-12345" }`
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5. Dashboard & Reporting

Stay on top of your business metrics in real-time.

Financial Stats

- **Endpoint:** `GET /api/v1/merchants/stats`
- **Key Metrics:**
 - **Merchant Balance:** Your current available funds.
 - **Total Customer Funds:** Sum of all money held by your customers.
 - **Platform Throughput:** Total inflow vs. outflow.

Global Transaction Log

- **Endpoint:** `GET /api/v1/merchants/transactions`
 - **Feature:** View every transaction across your entire platform in a single list.
 - **Filters:** Support for `daily`, `monthly`, and `yearly` reports.
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5. Webhooks (Real-Time Notifications)

Configure your Webhook URL to receive instant updates when:

- A customer deposits money (`PAYIN_SUCCESS`).
- Your merchant wallet is funded (`WALLET_FUNDED`).

Payload Structure Example:

```
{
  "event": "PAYIN_SUCCESS",
  "data": {
    "customerName": "John Doe",
    "amount": 2000,
    "reference": "TXN_12345"
  }
}
```

Important Constraints

- **Read-Only Customers:** As a merchant, you can view customer data and balances, but you **cannot** edit or delete customer profiles. This ensures data integrity across the SaaS network.
 - **Rate Limiting:** All endpoints are protected against brute-force attacks.
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