EQUITY BANK

Equity Bank callback integration

Guide for PMS.co.ke clients: how to enable account callbacks for Equity Bank collections.

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1) Overview

When a payment hits your Equity Bank account, Jenga Account Services can send an instant notification to PMS.co.ke.

PMS.co.ke stores the callback, links it to your bank account, and can queue it for reconciliation or auto-matching.

2) Requirements

From Equity / Jenga

- Account Services with instant notifications enabled.
- Test/UAT access for callback testing (if available).
- Callback allow-list rules (domain/IP) if enforced by Equity.
- Confirmation of the reference field included in payloads.

From the client

- Equity account number(s) used for collections.
- Preferred payment reference format (invoice or unit/shop number).
- Primary contact for test callbacks and approval.

3) Callback details

Callback URL: `https://pms.co.ke/equity/notifications`

Method: POST (JSON payload)

Auth: Basic Auth (username + password provided by PMS.co.ke)

Response: HTTP 200 with JSON status

4) Reference format (recommended)

- Use invoice or unit/shop number in the payment reference.
- Examples: `INV-1045`, `SHOP-12`, `UNIT-A4`.
- This improves auto-matching during reconciliation.

5) Testing checklist

UAT callback test

- Equity sends a test credit callback.
- PMS.co.ke confirms receipt in Equity Bank > Events.
- Account number correctly maps to the configured bank.

Reconciliation test

- Use a known reference (invoice or unit/shop).
- Auto-match or manual reconciliation links the tenant.
- Payment reflects on tenant ledger and reports.

6) FAQ

Is this the same as M-PESA callbacks?

It is similar in concept. M-PESA uses Daraja callbacks; Equity uses Jenga Account Services. Both deliver real-time credit notifications.

What if the reference is missing?

The event is still captured, but matching becomes manual. Always include a clear invoice or unit/shop reference.