Payment Initiation

The Payment Initiation API can originate a single or multiple payment instructions from the information provided. Select the API product you want to test:

- ACH Payment Credit
- ACH Payment Debit

ACH Payment Credit

Payment Initiation ACH credit test data is provided below. This data has been preloaded into the sandbox and should all return a successful outcome of 200 “RCVD” if used correctly in the API.

**ACH Payment Credit Test Data**

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Payment 1</th>
<th>Payment 2</th>
<th>Payment 3</th>
<th>Payment 4</th>
<th>Payment 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>paymentInformationIdentification</td>
<td>[Group ID] 1001ABCUSDO1_20181123</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>optional</td>
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<td></td>
</tr>
<tr>
<td>debtor identification(^1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>[Originator Company ID] 1111111111</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>optional</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:**

\(^1\)Certain fields that are optional noted (i.e., debtor identification and debtor account identification) may be required by some financial institutions.
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Payment 1</th>
<th>Payment 2</th>
<th>Payment 3</th>
<th>Payment 4</th>
<th>Payment 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>debtor name</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>[Originator Name]</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>optional</td>
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<td></td>
</tr>
<tr>
<td>debtorAccount identification¹</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[Originator Account Number]</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>optional</td>
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</tr>
<tr>
<td>instructionIdentification²</td>
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<td></td>
</tr>
<tr>
<td>[Payment ID/Originator Created ID]</td>
<td>1234567</td>
<td>3123456</td>
<td>3123458</td>
<td>2345678</td>
<td>4123467</td>
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<tr>
<td>mandatory</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>endToEndIdentification</td>
<td>123456</td>
<td>34567</td>
<td></td>
<td>Sarah Smith</td>
<td>17567</td>
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<tr>
<td>[Identification Number]</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>optional – CCD, CTX, PPD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>mandatory – WEB and CIE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>localInstrument</td>
<td>PPD</td>
<td>CCD</td>
<td>CTX</td>
<td>WEB</td>
<td>CIE</td>
</tr>
<tr>
<td>[SEC Code]</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>mandatory</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:**

¹Certain fields that are optional noted (i.e., debtor identification and debtor account identification) may be required by some financial institutions.

²The unique ID created by the originator (i.e., instructionIdentification) should not be longer than 11 characters e.g., 7 digits combined with 4 letters.
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Payment 1</th>
<th>Payment 2</th>
<th>Payment 3</th>
<th>Payment 4</th>
<th>Payment 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>sequenceType&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[OOF: one off or RCUR: recurring]</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>optional – CCD, CTX, PPD, CIE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>mandatory – WEB</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CategoryPurpose Proprietary</td>
<td>Salary</td>
<td>Elec Bill</td>
<td>PURCHASES</td>
<td>P2P</td>
<td>Elec Bill</td>
</tr>
<tr>
<td>[Payment Description]</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Optional</td>
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<td></td>
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</tr>
<tr>
<td>DiscretionaryData</td>
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</tr>
<tr>
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<td>[Effective Entry Date]</td>
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</tr>
<tr>
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</tr>
</tbody>
</table>

**NOTE:**

<sup>3</sup>The sequenceType (used to distinguish single or recurring payments) is required for WEB transactions by NACHA Rules and to test the Afinis sandbox. However, they may be treated as optional by some financial institutions according to their business process flows and/or system needs.
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Payment 1</th>
<th>Payment 2</th>
<th>Payment 3</th>
<th>Payment 4</th>
<th>Payment 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>InstructedAmount</strong></td>
<td>750.55</td>
<td>1000.00</td>
<td>2000.00</td>
<td>150.00</td>
<td>115.00</td>
</tr>
<tr>
<td>mandatory</td>
<td>USD</td>
<td>USD</td>
<td>USD</td>
<td>USD</td>
<td>USD</td>
</tr>
<tr>
<td><strong>ClearingSystemIdentification</strong></td>
<td>USABA</td>
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<td>USABA</td>
<td>USABA</td>
<td>USABA</td>
</tr>
<tr>
<td>mandatory</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>MemberIdentification</strong></td>
<td>061103852</td>
<td>061058949</td>
<td>061058949</td>
<td>061103852</td>
<td>061058949</td>
</tr>
<tr>
<td>[Bank ID/ABA RTN]</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>mandatory</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Creditor Name</strong></td>
<td>John Q. Public</td>
<td>ZJL Elec. Co.</td>
<td>Larry's Const Co</td>
<td>John Smith</td>
<td>John Smith</td>
</tr>
<tr>
<td>[Receiver Name]</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>mandatory</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CreditorAccount Identification</strong></td>
<td>11101011</td>
<td>1000002</td>
<td>1000003</td>
<td>11101016</td>
<td>11101016</td>
</tr>
<tr>
<td>[Receiver Account Number]</td>
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<td>mandatory</td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>CreditorAccount Type</strong></td>
<td>CACC</td>
<td>CACC</td>
<td>CACC</td>
<td>SVGS</td>
<td>CACC</td>
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<tr>
<td>[Receiver Account Type]</td>
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</tr>
<tr>
<td>mandatory</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Field Name</td>
<td>Payment 1</td>
<td>Payment 2</td>
<td>Payment 3</td>
<td>Payment 4</td>
<td>Payment 5</td>
</tr>
<tr>
<td>------------</td>
<td>-----------</td>
<td>-----------</td>
<td>-----------</td>
<td>-----------</td>
<td>-----------</td>
</tr>
<tr>
<td>RemittanceInformation Unstructured</td>
<td>Weekly Salary</td>
<td>RMR<em>IV</em>123456789101112<em>PI</em>1000.00</td>
<td>ISA<em>00</em>ZZ<em>JE PLUMB SVCS</em>01<em>LARRY'S CON</em>190509<em>0425</em>U<em>00401</em>000005615<em>P</em>&gt;<del>G5<em>RA</em>JE PLUMB SV<em>562</em>57612345<em>0426</em>0003<em>X</em>004010</del>ST<em>820</em>0001<del>BPR<em>C</em>4567.15<em>C</em>ACH<em>C CP</em>01<em>02221234</em>1<em>2234569870</em>1500INFO**01<em>021419669</em>DA<em>12347045678098763</em>20190506</del>TRN<em>1</em>081212345907234<em>1500INFO~REF</em>TN<em>1235555</em>CNTRCT<del>N1<em>PR</em>COE</del>N1<em>PE</em>LARRY'S<del>ENT*1</del>RMR<em>IV</em>678123456709876<em>4657.15</em>SE<em>9</em>001<del>GE<em>1</em>0003</del>IEA<em>0001</em>000001234</td>
<td></td>
<td>N1<em>BY</em>John Smith<em>ZZ</em>123456789~N4<em>VA</em>201714</td>
</tr>
<tr>
<td>[Addenda Information]</td>
<td>optional</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
NOTE:

It is recommended that remittance information field avoid certain special characters such as a backward slash ("\") for the Segment Terminator as this may cause issues with some backend systems. The examples provided use an ending segment separator or delimiter of a tilde "~".

Further, remittance information is provided in 80-character segments, which is inserted and wrapped within multiple addenda records. To see an illustration of how to input additional lines of addenda in the Payment Initiation API request for a CTX record, please refer to remittance information in ASC X12 820 format p. 18.
Testing ACH Payment Credit API

The Resource URL has been preset for the payment initiation ACH credit API.

Resource URL

https://api.afinis.org/v1/payments/ach/credit

Header Parameter

Select “application/json” in the drop-down menu for Content-Type for the Header Parameter. An optional Request_Id may be inserted for tracing purposes.

<table>
<thead>
<tr>
<th>Name</th>
<th>Values</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Request_Id</td>
<td>xyz</td>
<td>Optional Request ID allows application developer to trace requests through the systems logs</td>
</tr>
<tr>
<td>Content-Type</td>
<td>application/json</td>
<td>(required)</td>
</tr>
</tbody>
</table>
Request Body – ACH Credit Single Transaction

Input the relevant fields in the value tab from the sample test data provided.

```json
{
    "paymentInformation": {
        "paymentInformationIdentification": "1001ABCUUSD01_20181212",
        "debtor": {
            "identification": "11101015",
            "name": "JE Plumbing Svcs"
        },
        "debtorAccount": {
            "identification": "111010151"
        },
        "creditTransferTransactionInformation": {
            "paymentIdentification": {
                "instructionIdentification": "3123456",
                "endToEndIdentification": "34567"
            },
            "paymentTypeInformation": {
                "localInstrument": "CCD",
                "sequenceType": "",
                "categoryPurpose": {
                    "proprietary": "Elec Bill"
                }
            },
            "discretionaryData": "23456789",
            "requestedExecutionDate": "2019-03-13",
            "settlementTimeIndication": "",
            "instructedAmount": {
                "amount": 1000.00,
                "currency": "USD"
            },
            "creditorAgent": {
                "clearingSystemIdentification": "USABA",
                "memberIdentification": "061058949"
            },
            "creditor": {
                "name": "ZJL Elec. Co."
            },
            "creditorAccount": {
                "identification": "1000002",
                "type": "CACC"
            },
            "remittanceInformation": {
                "unstructured": [{
                    "lineNumber": 1,
                    "value": "RMR+IV+123456789101112+PI+1000.00"
                }]
            }
        }
    }
}
```
Request Body – ACH Credit Multiple Transactions

Below is an illustration of a payload with multiple transactions.

```
{
   "paymentInformation": {
      "paymentInformationIdentification": "1",
      "debtor": {
         "identification": "1111111111",
         "name": "debtor.name"
      },
      "debtorAccount": {
         "identification": "1"
      },
      "creditTransferTransactionInformation": [
         {
            "paymentIdentification": {
               "instructionIdentification": "1"
            },
            "paymentTypeInformation": {
               "localInstrument": "PPD",
               "sequenceType": "OOFF",
               "categoryPurpose": {
                  "proprietary": "Salary"
               }
            },
            "discretionaryData": "12345678",
            "requestedExecutionDate": "2019-03-15",
            "settlementTimeIndication": "2019-03-15T13:00:00",
            "instructedAmount": {
               "amount": 3.01,
               "currency": "USD"
            },
            "creditorAgent": {
               "clearingSystemIdentification": "USABA",
               "memberIdentification": "061103852"
            },
            "creditor": {
               "name": "John Q. Public"
            },
            "creditorAccount": {
               "identification": "11101015",
               "type": "CACC"
            }
         },
         {
            "paymentIdentification": {
               "instructionIdentification": "1"
            },
            "paymentTypeInformation": {
               "localInstrument": "PPD",
               "sequenceType": "OOFF",
               "categoryPurpose": {
                  "proprietary": "Salary"
               }
            },
            "discretionaryData": "12345678",
            "requestedExecutionDate": "2019-03-15",
            "settlementTimeIndication": "2019-03-15T13:00:00",
            "instructedAmount": {
               "amount": 3.01,
               "currency": "USD"
            },
            "creditorAgent": {
               "clearingSystemIdentification": "USABA",
               "memberIdentification": "061103852"
            },
            "creditor": {
               "name": "John Q. Public"
            },
            "creditorAccount": {
               "identification": "11101015",
               "type": "CACC"
            }
         }
      ]
   }
```

"discretionaryData": "12345678",
"requestedExecutionDate": "2019-03-15",
"settlementTimeIndication": "2019-03-15T13:00:00",
"instructedAmount": {
  "amount": 3.01,
  "currency": "USD"
},
"creditorAgent": {
  "clearingSystemIdentification": "USABA",
  "memberIdentification": "061103852"
},
"creditor": {
  "name": "John Q. Public"
},
"creditorAccount": {
  "identification": "11101015",
  "type": "CACC"
}
Any fields that are optional and not needed for the payment may be deleted or left empty """" to run the test. These include:

- paymentInformationIdentification
- debtorName
- endToEndIdentification*
- sequenceType*
- categoryPurpose Proprietary
- settlementTimeIndication
- remittanceInformation Unstructured

*NOTE that endToEndIdentification is required for WEB Credit and CIE. Also, the sequenceType (used to distinguish single or recurring payments) is required for WEB transactions by NACHA Rules and to test the Afinis sandbox. However, they may be treated as optional by some financial institutions according to their business process flows and/or system needs.

A positive API call will return a JSON that contains a status and a callback URL to track the status about the ACH credit payment initiation.

```
HTTP/1.1 200
Connection: keep-alive
Content-Type: application/json; charset=UTF-8
Date: Thu, 02 Jan 2020 14:58:01 GMT
Request_Id: Set-Cookie: JSESSIONID=5B0B78D1E4A537770FB6B179CCE475CE;path=/;
Secure;HttpOnly
Transfer-Encoding: chunked

{
  "transactionStatus": "RCVD",
  "callback": "https://api.asig.org/v1/payments/ach/credit/status"
}
```
In the case of error messages, most commonly the request or request payload is invalid.

**Example of an error response with an invalid field (e.g., SettlementTimeIndication inputted incorrectly):**

```
HTTP/1.1 400
Connection: keep-alive
Content-Length: 262
Content-Type: application/json; charset=UTF-8
Date: Thu, 02 Jan 2020 14:45:05 GMT
Request_Id, Set-Cookie: JEE3510NID-066E84C866542987F3E29865B90DF396; pwb=value;
{    
      "detail": [        
        {          
          "errorcode": "2001",          
          "message": "SettlementTimeIndication is missing or invalid (when time is included, it must be '13:00:00' or '17:00:00'); paymentInformation.creditTransferTransactionInformation.settlementTimeIndication."
        }      
    ]
}
ACH Payment Debit

Payment Initiation ACH debit test data is provided below. This data has been preloaded into the sandbox and should all return a successful outcome of 200 “RCVD” if used correctly in the API.

**ACH Debit Payment Test Data**

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Payment 1</th>
<th>Payment 2</th>
<th>Payment 3</th>
<th>Payment 4</th>
<th>Payment 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>PaymentInformationIdentification</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1001ABCUSDO1_20181212</td>
</tr>
<tr>
<td>[Group ID]</td>
<td>optional</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Creditor Identification¹</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1111111111</td>
</tr>
<tr>
<td>[Originator Company ID]</td>
<td></td>
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<td></td>
<td></td>
<td>1555555555</td>
</tr>
<tr>
<td>optional</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Creditor Name</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>JE Plumbing Svcs</td>
</tr>
<tr>
<td>[Originator Name]</td>
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<td></td>
<td>MILVG Services</td>
</tr>
<tr>
<td>optional</td>
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<td></td>
</tr>
<tr>
<td>CreditorAccount Identification¹</td>
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<td>110101015</td>
</tr>
<tr>
<td>[Originator Account Number]</td>
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<td>optional</td>
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<td></td>
</tr>
</tbody>
</table>

**NOTE:**

¹Certain fields that are optional noted (i.e., creditor identification and creditor account identification) may be required by some financial institutions.
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Payment 1</th>
<th>Payment 2</th>
<th>Payment 3</th>
<th>Payment 4</th>
<th>Payment 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>InstructionIdentification(^2)</td>
<td>1234568</td>
<td>3123457</td>
<td>3123459</td>
<td>2345679</td>
<td>4123456</td>
</tr>
<tr>
<td>[Payment ID/Originator Created ID]</td>
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<td></td>
</tr>
<tr>
<td>mandatory</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>endToEndIdentification</td>
<td>234567</td>
<td>JLZ123455</td>
<td>111234567890123</td>
<td></td>
<td></td>
</tr>
<tr>
<td>[Identification Number]</td>
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<tr>
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</tr>
<tr>
<td>localInstrument</td>
<td>PPD</td>
<td>CCD</td>
<td>CTX</td>
<td>WEB</td>
<td>TEL</td>
</tr>
<tr>
<td>[SEC Code]</td>
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</tr>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>sequenceType(^3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[OOFF: one off or RCUR: recurring]</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>optional – CCD, CTX, PPD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>mandatory – TEL, WEB</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CategoryPurpose Proprietary</td>
<td>Ins Prem</td>
<td>Services</td>
<td>Parts</td>
<td>Donation</td>
<td>Subscribe</td>
</tr>
<tr>
<td>[Payment Description]</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>optional</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:**

\(^2\)The unique ID created by the originator (i.e., instructionIdentifier) should not be longer than 11 characters e.g., 7 digits combined with 4 letters.

\(^3\)The sequenceType (used to distinguish single or recurring payments) is required for TEL and WEB transactions by NACHA Rules and to test the Afinis sandbox. However, they may be treated as optional by some financial institutions according to their business process flows and/or system needs.
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Payment 1</th>
<th>Payment 2</th>
<th>Payment 3</th>
<th>Payment 4</th>
<th>Payment 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>DiscretionaryData</td>
<td>[Company Discretionary Data]</td>
<td>98765432</td>
<td></td>
<td></td>
<td>4049991234</td>
</tr>
<tr>
<td>RequestedCollectionDate</td>
<td>2019-03-14</td>
<td>2019-03-12</td>
<td>2019-03-14</td>
<td>2019-03-14</td>
<td>2019-03-12</td>
</tr>
<tr>
<td>SettlementTimeIndication</td>
<td></td>
<td>2019-03-12T17:00:00</td>
<td></td>
<td></td>
<td>2019-03-12T13:00:00</td>
</tr>
<tr>
<td>InstructedAmount</td>
<td>121.22 USD</td>
<td>500.00 USD</td>
<td>1500 USD</td>
<td>2000.00 USD</td>
<td>50.00 USD</td>
</tr>
<tr>
<td>ClearingSystemIdentification</td>
<td></td>
<td>USABA</td>
<td>USABA</td>
<td>USABA</td>
<td>USABA</td>
</tr>
<tr>
<td>MemberIdentification</td>
<td>061103852</td>
<td>061058949</td>
<td>061058949</td>
<td>061103852</td>
<td>061103852</td>
</tr>
<tr>
<td>Field Name</td>
<td>Payment 1</td>
<td>Payment 2</td>
<td>Payment 3</td>
<td>Payment 4</td>
<td>Payment 5</td>
</tr>
<tr>
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<td>-----------------</td>
<td>---------------</td>
<td>------------------</td>
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<td>------------------</td>
</tr>
<tr>
<td><strong>Debtor Name</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>DebtorAccount Identification</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[Receiver Account Number]</td>
<td>11101015</td>
<td>1000003</td>
<td>1000002</td>
<td>11101015</td>
<td>11101015</td>
</tr>
<tr>
<td><strong>DebtorAccount Type</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[Receiver Account Type]</td>
<td>CACC</td>
<td>CACC</td>
<td>CACC</td>
<td>CACC</td>
<td>CACC</td>
</tr>
<tr>
<td><strong>RemittanceInformation Unstructured</strong></td>
<td>Invoice #123456</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[Addenda Information]</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>ISA<em>00</em></td>
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<td><em>00</em></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><em>ZZ</em>JE PLUMB</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>SVCS <em>01</em>LARRY’S</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>CON</td>
<td></td>
<td></td>
</tr>
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<td></td>
<td></td>
<td></td>
<td><em>190509</em>0</td>
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<td></td>
<td>42</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>5<em>U</em>00401*000005</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>615<em>0</em>P<em>~G5</em>RA*</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>*JE PLUMB SV</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><em>562</em>57612345*04</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>26<em>0003</em>X*004010</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>~ST*</td>
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</tr>
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<td></td>
<td></td>
<td></td>
<td>820<em>0001~8PR</em>C*</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>4567.15<em>C</em>ACH*C</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>CP<em>01</em>02221234*1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><em>2234569870</em>1500</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>INFO **01*021419</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>6</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
NOTE:

It is recommended that remittanceInformation field avoid certain special characters such as a backward slash ("\") for the Segment Terminator as this may cause issues with some backend systems. The examples provided use an ending segment separator or delimiter of a tilde "~".

Further, remittance information is provided in 80-character segments, which is inserted and wrapped within multiple addenda records. To see an illustration of how to input additional lines of addenda in the Payment Initiation API request for a CTX record, please refer to remittance information in ASC X12 820 format p. 18.
Testing ACH Payment Debit API

Resource URL has been preset for the payment initiation ACH debit API.

```plaintext
https://api.afinis.org/v1/payments/ach/debit
```

Header Parameter

Select “application/json” in the drop-down menu for Content-Type for the Header Parameter. An optional Request_Id may be inserted for tracing purposes.

<table>
<thead>
<tr>
<th>Name</th>
<th>Values</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Request_Id</td>
<td>xyz</td>
<td>Optional Request ID allows application developer to trace requests through the systems logs</td>
</tr>
<tr>
<td>Content-Type</td>
<td>application/json</td>
<td>(required)</td>
</tr>
</tbody>
</table>
Request Body – ACH Debit Single Transaction

Input the relevant fields in the value tab from the sample test data provided.

```json
{
    "paymentInformation": {
        "paymentIdentification": "1001ABCUSD01_20181212",
        "creditor": {
            "identification": "1555555555",
            "name": "MILVG Services"
        },
        "creditorAccount": {
            "identification": "1000004"
        },
        "directDebitTransactionInformation": {
            "paymentIdentification": {
                "instructionIdentification": "2345679",
                "endToEndIdentification": ""
            },
            "paymentTypeInformation": {
                "localInstrument": "WEB",
                "sequenceType": "O0FF",
                "categoryPurpose": {
                    "proprietary": "Donation"
                }
            },
            "requestedCollectionDate": "2019-03-14",
            "instructedAmount": {
                "amount": 2000.00,
                "currency": "USD"
            },
            "debtorAgent": {
                "clearingSystemIdentification": "USABA",
                "memberIdentification": "061103852"
            },
            "debtor": {
                "name": "Jane Smith"
            },
            "debtorAccount": {
                "identification": "11101015",
                "type": "GACC"
            },
            "remittanceInformation": {
                "unstructured": [{
                    "lineNumber": 1,
                    "value": ""
                }]
            }
        }
    }
}
```
Request Body – ACH Debit Multiple Transactions

Below is an illustration of a payload with multiple transactions.

```json
{
  "paymentInformation": {
    "paymentInformationIdentification": "1234",
    "creditor": {
      "identification": "1111111111",
      "name": "JE Plumbing Serv"
    },
    "creditorAccount": {
      "identification": "11101015"
    },
    "directDebitTransactionInformation": [
      {
        "paymentIdentification": {
          "instructionIdentification": "1234568",
          "endToEndIdentification": "234567"
        },
        "paymentTypeInformation": {
          "localInstrument": "PPD",
          "sequenceType": "",
          "categoryPurpose": {
            "proprietary": "Ins Premiu"
          }
        },
        "discretionaryData": "98765432",
        "requestedCollectionDate": "2019-03-14",
        "instructedAmount": {
          "amount": 3.00,
          "currency": "USD"
        },
        "debtorAgent": {
          "clearingSystemIdentification": "USABA",
          "memberIdentification": "061103852"
        },
        "debtor": {
          "name": "Jane Smith",
          "identification": "1111111111"
        }
      }
    ]
}
```


```json
{
  "debtorAccount": {
    "identification": "11101015",
    "type": "CACC"
  },
  "remittanceInformation": {
    "unstructured": [
      {
        "lineNumber": 1,
        "value": "Invoice #123456"
      }
    ]
  },
  "paymentIdentification": {
    "instructionIdentification": "1234568",
    "endToEndIdentification": "234567"
  },
  "paymentTypeInformation": {
    "localInstrument": "PPD",
    "sequenceType": "",
    "categoryPurpose": {
      "proprietary": "Ins Premiu"
    }
  },
  "discretionaryData": "98765432",
  "requestedCollectionDate": "2019-03-14",
  "instructedAmount": {
    "amount": 3.00,
    "currency": "USD"
  },
  "debtorAgent": {
    "clearingSystemIdentification": "USABA",
    "memberIdentification": "061103852"
  },
  "debtor": {
    "name": "Jane Smith",
    "identification": "1111111111"
  },
  "debtorAccount": {
    "identification": "11101015",
    "type": "CACC"
  }
}
```
},
  "remittanceInformation": [
    {
      "unstructured": [
        {
          "lineNumber": 1,
          "value": "Invoice #12345655"
        }
      ]
    }
  ]
}
Remittance information in ASC X12 EDI 820 format may also be sent in the Payment Initiation API request.

```
"remittanceInformation": [
    {
        "unstructured": [
            {
                "lineNumber": 1,
                "value": "ISA*00*00*ZZ*JE PLUMB SVCS *01*LARRY’S CON *190509*042"
            },
            {
                "lineNumber": 2,
                "value": "U*00401*000005615*0*P*>~GS*RA*JE PLUMB SV *562*57612345*0426*0003*X*004010~ST"
            },
            {
                "lineNumber": 3,
                "value": "820*0001~BPR*C*4567.15*C*ACH*CCP*01*02221234*1*2234569870*1500INFO **01*0214196"
            },
            {
                "lineNumber": 4,
                "value": "69*DA*12347045678098763*20190506~TRN*1*081212345907234*1500INFO ~REF*TN*1235555"
            },
            {
                "lineNumber": 5,
                "value": "*CNTRCT~N1*PR*COE~N1*PE*LARRY’S ~ENT*1~RMR*IV*678123456709876**4657.15~SE*9*00"
            },
            {
                "lineNumber": 6,
                "value": "01~GE*1*0003~IEA*0001*000001234~"
            }
        ]
    }
]
```
Any fields that are optional and not needed for the payment may be deleted or left empty ""
to run the test. These include:

- paymentInformationIdentification
- creditorName
- endToEndIdentification
- sequenceType*
- categoryPurpose Proprietary
- settlementTimeIndication
- remittanceInformation Unstructured

*NOTE that the sequenceType (used to distinguish single or recurring payments) is required for WEB or TEL
transactions by NACHA Rules and to test the Afinis sandbox. However, they may be treated as optional by some
financial institutions according to their business process flows and/or system needs.

A positive API call will return a JSON that contains a status and a callback URL to track the
status about the ACH debit payment initiation.

```
HTTP/1.1 200
Connection: keep-alive
Content-Type: application/json;charset=UTF-8
Date: Thu, 02 Jan 2020 15:30:52 GMT
Request_Id: xyz
Set-Cookie: JSESSIONID=5E57FB20B342B9628A8D91D28CC0B573;path=/;Secure;HttpOnly
Transfer-Encoding: chunked

{
  "transactionStatus": "RCVD",
  "callback": "https://api.asig.org/v1/payments/ach/debit/status"
}
```
In the case of error messages, most commonly the request or request payload is invalid.

Example of an error response (e.g., Invalid JSON structure):

HTTP/1.1 400
Connection: keep-alive
Content-Length: 93
Content-Type: application/json; charset=UTF-8
Date: Thu, 02 Jan 2020 15:34:22 GMT
Request_Id: xyz
Set-Cookie: JSESSIONID=CA0059DB39A675B9C135F0EE9C33F639;path=/Secure;HttpOnly

{
  "detail": [
    {
      "errorcode": "2000",
      "message": "Invalid JSON structure"
    }
  ]
}