

## 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

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
<b>paymentInformationIdentification</b> [Group ID] <i>optional</i>	1001ABCUSDO1_20181123				
<b>debtor identification<sup>1</sup></b> [Originator Company ID] <i>optional</i>	1111111111			1555555555	

**NOTE:**

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

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
<b>debtor name</b> [Originator Name] optional	JE Plumbing Svcs			MILVG Services	
<b>debtorAccount identification<sup>1</sup></b> [Originator Account Number] optional	11101015			1000004	
<b>instructionIdentification<sup>2</sup></b> [Payment ID/Originator Created ID] mandatory	1234567	3123456	3123458	2345678	4123467
<b>endToEndIdentification</b> [Identification Number] optional – CCD, CTX, PPD mandatory – WEB and CIE	123456	34567		Sarah Smith	17567
<b>localInstrument</b> [SEC Code] mandatory	PPD	CCD	CTX	WEB	CIE

**NOTE:**

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

<sup>2</sup>The unique ID created by the originator (i.e., instructionIdentification) should not be longer than 11 characters e.g., 7 digits combined with 4 letters.

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
<b>sequenceType<sup>3</sup></b> [OOFF: one off or RCUR: recurring] optional – CCD, CTX, PPD, CIE mandatory – WEB				OOFF	
<b>CategoryPurpose Proprietary</b> [Payment Description] Optional	Salary	Elec Bill	PURCHASES	P2P	Elec Bill
<b>DiscretionaryData</b> [Company Discretionary Data] optional	12345678	23456789	1000001	345678	ZJL Elec. Co.
<b>RequestedExecutionDate</b> [Effective Entry Date] mandatory	2019-03-15	2019-03-13	2019-03-15	2019-03-11	2019-03-15
<b>SettlementTimeIndication</b> [Desired Settlement Window] optional	2019-03-15T13:00:00			2019-03-11T17:00:00	

**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.

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
<b>InstructedAmount</b>  mandatory	750.55  USD	1000.00  USD	2000.00  USD	150.00  USD	115.00  USD
<b>ClearingSystemIdentification</b>  mandatory	USABA	USABA	USABA	USABA	USABA
<b>MemberIdentification</b> [Bank ID/ABA RTN]  mandatory	061103852	061058949	061058949	061103852	061058949
<b>Creditor Name</b> [Receiver Name]  mandatory	John Q. Public	ZJL Elec. Co.	Larry's Const Co	John Smith	John Smith
<b>CreditorAccount Identification</b> [Receiver Account Number]  mandatory	11101011	1000002	1000003	11101016	11101016
<b>CreditorAccount Type</b> [Receiver Account Type]  mandatory	CACC	CACC	CACC	SVGS	CACC

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
<b>RemittanceInformation Unstructured<sup>4</sup></b>  [Addenda Information]  optional	Weekly Salary	RMR*IV*1234567891 01112*PI*1000.00	ISA*00* *00* *ZZ*JE PLUMB SVCS *01*LARRY' S CON *190509*0 42 5*U*00401*000005 615*0*P*>~GS*RA *JE PLUMB SV *562*57612345*04 26*0003*X*004010 ~ST* 820*0001~BPR*C* 4567.15*C*ACH*C CP*01*02221234*1 *2234569870*1500 INFO **01*021419 6 69*DA*123470456 78098763*2019050 6~TRN*1*08121234 5907234*1500INF O ~REF*TN*12355 55 *CNRCT~N1*PR* COE~N1*PE*LARR Y'S ~ENT*1~RMR* IV*6781234567098 76**4657.15~SE*9* 00 01~GE*1*0003~IE A*0001*000001234 ~		N1*BY*John Smith*ZZ*123456789~N4* VA*201714

**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
<code>https://api.afinis.org/v1/payments/ach/credit</code>

## 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.

Name	Values	Description
<b>Request_Id</b>	<input type="text" value="xyz"/>	Optional Request ID allows application developer to trace requests through the systems logs
<b>Content-Type</b> <i>(required)</i>	<input type="text" value="application/json"/>	



## Request Body – ACH Credit Single Transaction

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

```
1 {
2   "paymentInformation": {
3     "paymentInformationIdentification": "1001ABCUSDO1_20181212",
4     "debtor": {
5       "identification": "11101015",
6       "name": "JE Plumbing Svcs"
7     },
8     "debtorAccount": {
9       "identification": "111010151"
10    },
11    "creditTransferTransactionInformation": [
12      {
13        "paymentIdentification": {
14          "instructionIdentification": "3123456",
15          "endToEndIdentification": "34567"
16        },
17        "paymentTypeInformation": {
18          "localInstrument": "CCD",
19          "sequenceType": "",
20          "categoryPurpose": {
21            "proprietary": "Elec Bill"
22          }
23        },
24        "discretionaryData": "23456789",
25        "requestedExecutionDate": "2019-03-13",
26        "settlementTimeIndication": "",
27        "instructedAmount": {
28          "amount": 1000.00,
29          "currency": "USD"
30        },
31        "creditorAgent": {
32          "clearingSystemIdentification": "USABA",
33          "memberIdentification": "061058949"
34        },
35        "creditor": {
36          "name": "ZJL Elec. Co."
37        },
38        "creditorAccount": {
39          "identification": "1000002",
40          "type": "CACC"
41        },
42        "remittanceInformation": [
43          {
44            "unstructured": [
45              {
46                "lineNumber": 1,
47                "value": "RMR*IV*123456789101112*PI*1000.00"
48              }
49            ]
50          }
51        ]
52      }
53    ]
54  }
55 }
```



## 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"
}
}
]
}
```

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: JSESSIONID=C6EE04C866B42B87F3E28863B98DF208;path=/;  
Secure;HttpOnly

```
{
  "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

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
<b>PaymentInformationIdentification</b> [Group ID] <i>optional</i>				1001ABCUSDO1_20181212	
<b>Creditor Identification<sup>1</sup></b> [Originator Company ID] <i>optional</i>	111111111			155555555	
<b>Creditor Name</b> [Originator Name] <i>optional</i>	JE Plumbing Svcs			MILVG Services	
<b>CreditorAccount Identification<sup>1</sup></b> [Originator Account Number] <i>optional</i>	11101015			1000004	

**NOTE:**

<sup>1</sup>Certain fields that are optional noted (i.e., creditor identification and creditor account identification) may be required by some financial institutions.

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
<b>InstructionIdentification<sup>2</sup></b> [Payment ID/Originator Created ID] <b>mandatory</b>	1234568	3123457	3123459	2345679	4123456
<b>endToEndIdentification</b> [Identification Number] <b>optional</b> – CCD, CTX, PPD, TEL, WEB	234567	JLZ123455	111234567890123		
<b>localInstrument</b> [SEC Code] <b>mandatory</b>	PPD	CCD	CTX	WEB	TEL
<b>sequenceType<sup>3</sup></b> [OOFF: one off or RCUR: recurring] <b>optional</b> – CCD, CTX, PPD <b>mandatory</b> – TEL, WEB				OOFF	RCUR
<b>CategoryPurpose Proprietary</b> [Payment Description] <b>optional</b>	Ins Prem	Services	Parts	Donation	Subscribe

**NOTE:**

<sup>2</sup>The unique ID created by the originator (i.e., instructionIdentification) should not be longer than 11 characters e.g., 7 digits combined with 4 letters.

<sup>3</sup>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.

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
<b>DiscretionaryData</b> [Company Discretionary Data] <i>optional</i>	98765432				4049991234
<b>RequestedCollectionDate</b> [Effective Entry Date] <i>mandatory</i>	2019-03-14	2019-03-12	2019-03-14	2019-03-14	2019-03-12
<b>SettlementTimeIndication</b> [Desired Settlement Window] <i>optional</i>		2019-03-12T17:00:00			2019-03-12T13:00:00
<b>InstructedAmount</b> <i>mandatory</i>	121.22 USD	500.00 USD	1500 USD	2000.00 USD	50.00 USD
<b>ClearingSystemIdentification</b> <i>mandatory</i>	USABA	USABA	USABA	USABA	USABA
<b>MemberIdentification</b> [Bank ID/ABA RTN] <i>mandatory</i>	061103852	061058949	061058949	061103852	061103852

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
<b>Debtor Name</b> [Receiver Name]  <b>mandatory</b>	Jane Smith	Larry's Construction	ZJL Elec. Co.	Jane Smith	Jane Smith
<b>DebtorAccount Identification</b> [Receiver Account Number]  <b>mandatory</b>	11101015	1000003	1000002	11101015	11101015
<b>DebtorAccount Type</b> [Receiver Account Type]  <b>mandatory</b>	CACC	CACC	CACC	CACC	CACC
<b>RemittanceInformation Unstructured<sup>4</sup></b> [Addenda Information]  <b>optional</b>	Invoice #123456		ISA*00* *00* *ZZ*JE PLUMB SVCS *01*LARRY' S CON *190509*0 42 5*U*00401*000005 615*O*P*>~GS*RA *JE PLUMB SV *562*57612345*04 26*0003*X*004010 ~ST* 820*0001~BPR*C* 4567.15*C*ACH*C CP*01*02221234*1 *2234569870*1500 INFO **01*021419 6		



			69*DA*123470456 78098763*2019050 6~TRN*1*08121234 5907234*1500INF O ~REF*TN*12355 55 *CNTRCT~N1*PR* COE~N1*PE*LARR Y'S ~ENT*1~RMR* IV*6781234567098 76**4657.15~SE*9* 00 01~GE*1*0003~IE A*0001*000001234 ~		
--	--	--	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--

**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 Debit API

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

Resource URL
<code>https://api.afinis.org/v1/payments/ach/debit</code>

## 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.

Name	Values	Description
<b>Request_Id</b>	<input type="text" value="xyz"/>	Optional Request ID allows application developer to trace requests through the systems logs
<b>Content-Type</b> <i>(required)</i>	<input type="text" value="application/json"/>	

## Request Body – ACH Debit Single Transaction

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

```
1 {
2   "paymentInformation": {
3     "paymentInformationIdentification": "1001ABCUSDO1_20181212",
4     "creditor": {
5       "identification": "1555555555",
6       "name": "MILVG Services"
7     },
8     "creditorAccount": {
9       "identification": "1000004"
10    },
11    "directDebitTransactionInformation": [
12      {
13        "paymentIdentification": {
14          "instructionIdentification": "2345679",
15          "endToEndIdentification": ""
16        },
17        "paymentTypeInformation": {
18          "localInstrument": "WEB",
19          "sequenceType": "OOFF",
20          "categoryPurpose": {
21            "proprietary": "Donation"
22          }
23        },
24        "requestedCollectionDate": "2019-03-14",
25        "instructedAmount": {
26          "amount": 2000.00,
27          "currency": "USD"
28        },
29        "debtorAgent": {
30          "clearingSystemIdentification": "USABA",
31          "memberIdentification": "061103852"
32        },
33        "debtor": {
34          "name": "Jane Smith"
35        },
36        "debtorAccount": {
37          "identification": "11101015",
38          "type": "CACC"
39        },
40        "remittanceInformation": [
41          {
42            "unstructured": [
43              {
44                "lineNumber": 1,
45                "value": ""
46              }
47            ]
48          }
49        ]
50      }
51    ]
52  }
53 }
```



## Request Body – ACH Debit Multiple Transactions

Below is an illustration of a payload with multiple transactions.

```
{
  "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"
        }
      }
    ]
  }
}
```



```
    },
    "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": "5*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"
    }
  ]
}
```