

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
PaymentInformationIdentification [Group ID] <i>optional</i>					
Debtor Identification¹ [Originator Company ID] <i>optional</i>	1111111111			1555555555	

NOTE:

¹Certain fields that are optional noted (i.e., debtor identification and debtor account identification) may be required by some financial institutions. Additionally, these fields are needed to test with the Afinis sandbox.

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
Debtor Name [Originator Name] <i>optional</i>	JE Plumbing Services			MILVG Services	
DebtorAccount Identification¹ [Originator Account Number] <i>optional</i>	11101015			1000004	
InstructionIdentification² [Payment ID/Originator Created ID] <i>mandatory</i>	1234567	3123456	3123458	2345678	4123467
endToEndIdentification [Identification Number] <i>optional</i> – CCD, CTX, PPD <i>mandatory</i> – WEB and CIE	123456	34567		Sarah Smith	17567
localInstrument [SEC Code] <i>mandatory</i>	PPD	CCD	CTX	WEB	CIE

NOTE:

¹Certain fields that are optional noted (i.e., debtor identification and debtor account identification) may be required by some financial institutions. Additionally, these fields are needed to test with the Afinis sandbox.

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.

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
sequenceType³ [OOFF: one off or RCUR: recurring] <i>optional</i>				OOFF	
CategoryPurpose Proprietary [Payment Description] <i>Optional – WEB</i>	Salary	Elec Bill	PURCHASES	P2P	Elec Bill
DiscretionaryData [Company Discretionary Data] <i>optional</i>	12345678	23456789	1000001	345678	ZJL Elec. Co.
RequestedExecutionDate [Effective Entry Date] <i>mandatory</i>	2019-03-15	2019-03-13	2019-03-15	2019-03-11	2019-03-15
SettlementTimeIndication [Desired Settlement Window] <i>optional</i>	2019-03-15T13:00:00			2019-03-11T17:00:00	

NOTE:

³The 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
InstructedAmount mandatory	750.55 USD	1000.00 USD	2000.00 USD	150.00 USD	115.00 USD
ClearingSystemIdentification mandatory	USABA	USABA	USABA	USABA	USABA
MemberIdentification [Bank ID/ABA RTN] mandatory	061103852	061058949	061058949	061103852	061058949
Creditor Name [Receiver Name] mandatory	John Q. Public	ZJL Elec. Co.	Larry's Construction Co.	John Smith	ZJL Elec. Co.
CreditorAccount Identification [Receiver Account Number] mandatory	11101011	1000002	1000003	11101016	1000002
CreditorAccount Type [Receiver Account Type] mandatory	CACC	CACC	CACC	SVGS	CACC

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
RemittanceInformation Unstructured⁴ [Addenda Information] <i>optional</i>	Weekly Salary	RMR*IV*1234567891 01112*PI*1000.00	ISA*00* *00* *ZZ*JE PUMBING SRVS*ZZ*LARRYS CONSTRTN*19050 9*0121*U*00401*0 00007758*O*P*~ GS*RA*JE PUMBING SRVS*LARRYS CONSTRTN*20190 509*012113*3717* X*004010VICS~ ST*820*0001~ BPR*C*2000*C*A CH*CTX** 61058949**100000 1***61058949**10 00003*20190315* ****~ TRN*1*2003766383 * *~ REF*CK*3123458* ***~ N1*PE*LARRYS CONSTRUCTION* ***~ N1*PR*JE PUMBING SERVICES* ***~		N1*BY*John Smith*ZZ*123456789~N4* VA*201714

			ENT*1*CF*9*10000 03* ***~ RMR*IV*IN1235*P O*2000*2000* **~ REF*PO*PO1235* *~ DTM*097*2019031 5* ***~ SE*11*0001~ GE*1*3717~ IEA*1*000007758~		
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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 the Afinis sandbox and some backend systems. The examples provided use an ending segment separator or delimiter of a tilde "~".

Testing ACH Payment Credit API

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

Resource URL	➤
<code>https://asig-test.apigee.net/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
Content-Type	<input type="text" value="application/json"/>	
Request_Id	<input type="text" value="xyz123"/>	Optional Request ID allows application developer to trace requests through the systems logs

Request Body – ACH Credit

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

```
1 {
2   "paymentInformation": {
3     "paymentInformationIdentification": "1001ABCUSD01_20181212",
4     "debtor": {
5       "identification": "111111111",
6       "name": "JE Plumbing Services"
7     },
8     "debtorAccount": {
9       "identification": "11101015"
10    },
11    "creditTransferTransactionInformation": [
12      {
13        "paymentIdentification": {
14          "instructionIdentification": "3123456",
15          "endToEndIdentification": "ABC136-09-15-19"
16        },
17        "paymentTypeInformation": {
18          "localInstrument": "CCD",
19          "sequenceType": "",
20          "categoryPurpose": {
21            "proprietary": "Elec Bill"
22          }
23        },
24        "discretionaryData": "957abc",
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 }
```


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
```

Further, in order to test ACH payment credit initiation in the sandbox, two additional fields are required:

```
debtor identification
debtorAccount identification
```

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 OK

```
Connection: keep-alive
Content-Length: 107
Content-Type: application/json;charset=utf-8
Date: Tue, 23 Apr 2019 14:03:51 GMT
Request_id: X-Vcap-Request-Id: 400ebb49-7105-4fe1-6db6-1fd127a9a581
```

```
{
  "transactionStatus": "RCVD",
  "callback": "https://asig-test.apigee.net/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., RequestedExecutionDate and SettlementTimeIndication should be the same date):

HTTP/1.1 400 Bad Request

Connection: keep-alive
Content-Length: 147
Content-Type: application/json;charset=utf-8
Date: Wed, 01 May 2019 21:22:00 GMT
X-Vcap-Request-Id: 2b67784f-ac5c-48bf-6d24-783a0791b4d3

```
{
  "detail": [
    {
      "errorCode": "2001",
      "message": "Settlement Time Indication must be the same date as Requested Execution Date"
    }
  ]
}
```

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
PaymentInformationIdentification [Group ID] <i>optional</i>				1001ABCUSDO1_20181212	
Creditor Identification¹ [Originator Company ID] <i>optional</i>	111111111			155555555	
Creditor Name [Originator Name] <i>optional</i>	JE Plumbing Services			MILVG Services	
CreditorAccount Identification¹ [Originator Account Number] <i>optional</i>	11101015			1000004	

NOTE:

¹Certain fields that are optional noted (i.e., creditor identification and creditor account identification) may be required by some financial institutions. Additionally, these fields are needed to test with the Afinis sandbox.

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
InstructionIdentification² [Payment ID/Originator Created ID] mandatory	1234568	3123457	3123459	2345679	4123456
endToEndIdentification [Identification Number] optional – CCD, CTX, PPD, TEL mandatory – WEB	234567	JLZ123455	111234567890123		
localInstrument [SEC Code] mandatory	PPD	CCD	CTX	WEB	TEL
sequenceType³ [OOF: one off or RCUR: recurring] Optional – TEL				OOF	RCUR
CategoryPurpose Proprietary [Payment Description] optional	Ins Premium	Services	Parts	Donation	Subscription

NOTE:

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.

³The sequenceType (used to distinguish single or recurring payments) is required for 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.

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

Field Name	Payment 1	Payment 2	Payment 3	Payment 4	Payment 5
Debtor Name [Receiver Name] mandatory	Jane Smith	Larry's Construction Co.	ZJL Elec. Co.	Jane Smith	Jane Smith
DebtorAccount Identification [Receiver Account Number] mandatory	11101015	1000003	1000002	11101015	11101015
DebtorAccount Type [Receiver Account Type] mandatory	CACC	CACC	CACC	CACC	CACC
RemittanceInformation Unstructured⁴ [Addenda Information] optional	Invoice #123456		ISA*00* *00* *ZZ*JE PUMBING SRVS*ZZ*KL SUPPLY INCOR*190509*01 21*U*00401*00000 7758*0*P*~ GS*RA*JE PUMBING SRVS*KL SUPPLY*20190509* 012113*3717*X*00 4010VICS~ ST*820*0001~ BPR*C*1500*D*AC H*CTX**61058949* *1000003****61058		

			949**1000002*201 90314* ****~ TRN*1*2003766383 * *~ REF*CK*3123459* ***~ N1*PE*KL SUPPLY* ***~ N1*PR*JE PUMBING SERVICES* ***~ ENT*1*CF*9*10000 03* ****~ RMR*IV*IN1236*P O*1500*1500* **~ REF*PO*PO1236* *~ DTM*097*2019031 4* ***~ SE*11*0001~ GE*1*3717~ IEA*1*000007758~		
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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 the Afinis sandbox and some backend systems. The examples provided use an ending segment separator or delimiter of a tilde “~”.

Testing ACH Payment Debit API

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

Resource URL
<code>https://asig-test.apigee.net/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
Content-Type	application/json	
Request_Id	xyz123	Optional Request ID allows application developer to trace requests through the systems logs



Request Body – ACH Debit

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

```
1 {
2   "paymentInformation": {
3     "paymentInformationIdentification": "",
4     "creditor": {
5       "identification": "111111111",
6       "name": "JE Plumbing Services"
7     },
8     "creditorAccount": {
9       "identification": "11101015"
10    },
11    "creditTransferTransactionInformation": [
12      {
13        "paymentIdentification": {
14          "instructionIdentification": "3123459",
15          "endToEndIdentification": "111234567890123"
16        },
17        "paymentTypeInformation": {
18          "localInstrument": "CTX",
19          "sequenceType": "",
20          "categoryPurpose": {
21            "proprietary": "Parts"
22          }
23        },
24        "discretionaryData": "98765432",
25        "requestedCollectionDate": "2019-3-14",
26        "settlementTimeIndication": "",
27        "instructedAmount": {
28          "amount": "1500",
29          "currency": "USD"
30        },
31        "debtorAgent": {
32          "clearingSystemIdentification": "USABA",
33          "memberIdentification": "061058949"
34        },
35        "debtor": {
36          "name": "ZJL Elec. Co."
37        },
38        "debtorAccount": {
39          "identification": "1000002",
40          "type": "CACC"
41        }
42      }
43    ]
44  }
45 }
```

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 PUMBING SRVS*ZZ*KL SUPPLY
INCOR*190509*0121*U*00401*000007758*0*P*:~"
      },
      {
        "lineNumber": 2,
        "value": "GS*RA*JE PUMBING SRVS*KL SUPPLY*20190509*012113*3717*X*004010VICS~"
      }
    ],
    "lineNumber": 3,
    "value": "ST*820*0001~"
  },
  {
    "lineNumber": 4,
    "value":
"BPR*C*1500*D*ACH*CTX**61058949**1000003****61058949**1000002*20190314* ****~"
  },
  {
    "lineNumber": 5,
    "value": "TRN*1*2003766383* *~"
  },
  {
    "lineNumber": 6,
    "value": "REF*CK*3123459* ***~"
  },
  {
    "lineNumber": 7,
    "value": "N1*PE*KL SUPPLY* ***~ "
  },
  {
    "lineNumber": 8,
    "value": "N1*PR*JE PUMBING SERVICES* ***~"
  },
  {
    "lineNumber": 9,
    "value": "ENT*1*CF*9*1000003* ****~"
  },
  {
    "lineNumber": 10,
    "value": "RMR*IV*IN1236*PO*1500*1500* *~"
  },
  {
    "lineNumber": 11,
    "value": "REF*PO*PO1236* *~"
  }
]

```



```
    },
    {
      "lineNumber": 12,
      "value": "DTM*097*20190314* ***~"
    },
    {
      "lineNumber": 13,
      "value": "SE*11*0001~ "
    },
    {
      "lineNumber": 14,
      "value": "GE*1*3717~ "
    },
    {
      "lineNumber": 15,
      "value": "IEA*1*000007758~"
    }
  ]
}
]
}
]
}
```

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
```

Further, in order to test ACH payment debit initiation in the sandbox, two additional fields are required:

```
creditor identification
creditorAccount identification
```

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 OK

Connection: keep-alive
Content-Length: 99
Content-Type: application/json;charset=utf-8
Date: Wed, 24 Apr 2019 15:13:28 GMT
Request_id: X-Vcap-Request-Id: 90f36486-3ec6-400d-78fa-8d84fc4673fd

```
{
  "transactionStatus": "RCVD",
  "callback": "https://asig-test.apigee.net/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 Bad Request

Connection: keep-alive
Content-Length: 207
Content-Type: application/json
Date: Wed, 01 May 2019 21:27:47 GMT

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