

Payment Initiation

This API creates a payment initiation from the information provided. The Payment Initiation API can originate a single or multiple payment instructions. Listed below are the current supported payment products:

[ACH Payment Credit](#)

[ACH Payment Debit](#)

At this moment, the Payment Initiation API supports only ACH transactions, and the API endpoint URLs have `ach` in them. In the future, when different payment types are added, they will have their own separate endpoints.

Response payload contains a status and a callback URL to track the status.

During the payment initiation the bank payment systems are expected to process the payment data asynchronously. As such, the initiating party must continuously check the status of the payment to assess the next step in the payment process. [The Transaction Status API](#) should be leveraged to perform this function.

Versioning

Version	Release Day
1.0.4	May 2019

ACH Payment Credit

Process ACH credit transactions path:

POST	/payments/ach/credit
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Request Body Parameters

Some definitions of fields offered below are not directly part of the Payment Initiation API, but they have been provided for added clarification.

Field Name	Datatype	Data Path	Enhanced Definition
paymentInformationIdentification optional	string - Max35text Example: 1001ABCUSD01_20181212	paymentInformation/paymentInformation/identification	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message [Group ID]
debtorIdentification ¹ optional	string - Max35text NACHA Limit: 10 char Example: 1234567891	paymentInformation/debtorIdentification	Identification assigned by an institution [Originator Company ID]
debtorName optional	string -Max140text NACHA Limit: 16 char Example: Merchant ABC	paymentInformation/debtor/name	Name by which a party is known and which is usually used to identify that party [Originator Name]
debtorAccount			Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
debtorAccountIdentification ¹ optional	string - Max34text NACHA Limit: 17 char Example: 4854697999999	paymentInformation/debtorAccount/identification	Identification assigned by an institution. [Originator Account Number]

¹**NOTE:** Certain fields that are optional noted above (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	Datatype	Data Path	Enhanced Definition
instructionIdentification ² mandatory	string - Max35text Example: ABC1092866	creditTransferTransactionInformation /paymentIdentification/instructionIdentification	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction [Payment ID/Originator Created ID]
endToEndIdentification optional – CCD, CTX, PPD mandatory – WEB Credit and CIE	string - Max35text NACHA Limit: CIE – 22 char, All Other - 15 char Example: ABC136-09-15-18	creditTransferTransactionInformation /paymentIdentification/endToEndIdentification	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain [Identification Number] NACHA Usage: WEB Credit is name of consumer originator. CIE is number by which originator (payer) is known to receiver (payee).
localInstrument mandatory	string – Code enum – CCD, CTX, PPD, WEB, CIE Example: CCD	creditTransferTransactionInformation /paymentTypeInformation/localInstrument	Specifies the local instrument, as published in an external local instrument code list [SEC Code] NACHA Usage: CCD, CTX, PPD, and WEB are both credit and debit payments. CIE is credit only.
sequenceType ³ optional	string – Code enum – OOFF, RCUR Example: OOFF	creditTransferTransactionInformation /paymentTypeInformation/sequenceType	Identifies the payment sequence, such as first, recurrent, final or one-off. NACHA Usage: Only used for WEB identify single or recurring payments.
categoryPurpose proprietary optional	string – max35Text NACHA Limit: 10 char Example: HLTHCLBPAY	creditTransferTransactionInformation /paymentTypeInformation/categoryPurpose /proprietary	Specifies the high-level purpose of the instruction based on a set of pre-defined categories, in a proprietary form [Company Entry Description]

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 WEB transactions by NACHA Rules and to test the Afinis sandbox. However, they may be treated as optional by some financial institutions if they have other methods of collecting this data.

Field Name	Datatype	Data Path	Enhanced Definition
discretionaryData optional	string NACHA Limit: 20 char Example: 957abc	creditTransferTransactionInformation /discretionayData	Additional information that allows Originators or their agents to include codes of significance only to them and enable specialized handling [Company Discretionary Data] NACHA Usage: For CIE, contains the biller's name
requestedExecutionDate mandatory	string <date> Example: 2018-12-12	creditTransferTransactionInformation /requestedExecutionDate	Date at which the initiating party requests the clearing agent to process the payment. Date in ISO 8601 format, YYYY-MM-DD. [Effective Entry Date]
settlementTimeIndication optional	string <date time> Example: 2018-12-12T13:00:00	creditTransferTransactionInformation /settlementTimeIndication	Provides information on the occurred settlement time(s) of the payment transaction. NACHA Usage: In NACHA file, Company Descriptive Date field is populated with: SD1300 or SD1700
instructedAmount mandatory	number and string NACHA Limit: 10 char Example: 100.01 USD	creditTransferTransactionInformation /instructedAmount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party
creditorAgent			Financial institution servicing an account for the creditor.
clearingSystemIdentification mandatory	string - Code Example: USABA	creditTransferTransactionInformation /creditorAgent/clearingSystemIdentification	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
memberIdentification mandatory	string – Max35text NACHA Limit: 9 char Example: 111000025	creditTransferTransactionInformation /creditorAgent/memberIdentification	Identification of a member of a clearing system. [Bank ID/ABA RTN]
creditor			Party to which an amount of money is due.
creditor Name mandatory	string -Max140text NACHA Limit: 22 char Example: Curious George	creditTransferTransactionInformation /creditor/name	Name by which a party is known and which is usually used to identify that party [Receiver Name]

Field Name	Datatype	Data Path	Enhanced Definition
creditorAccount			Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction
creditorAccount identification mandatory	string -Max34text NACHA Limit: 17 char Example: 1234567891	creditTransferTransactionInformation /creditorAccount/identification	Identification assigned by an institution. [Receiver Account Number]
creditorAccount type mandatory	string – Code enum – CACC, SVGS Example: CACC	creditTransferTransactionInformation /creditorAccount/type	Specifies the nature or use of the account. [Receiver Account Type] CACC: Current Account used to post debits and credits when no specific account has been nominated SCGS: Account used for savings
remittanceInformation unstructured optional	string – Max140text NACHA Limit: 80 char Example: # 1234	creditTransferTransactionInformation /remittanceInformation/unstructured	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. [Addenda Information] NACHA Usage: Optional for CCD, CTX, PPD, WEB and CIE. 80 characters of payment related information provided by Originator per addenda record. CCD, PPD, WEB and CIE may have 1 record, CTX may have 9,999 records.

NOTE:

- It is recommended that ID fields avoid using a slash or "/" as this may cause issues with the URL path for some systems.
- Field lengths will default to ISO 20022 datatype constraints. Banks may support shorter field lengths depending on back-end system and/or other requirements. NACHA file format requirements should also be noted.

Example Value | Model

```
{
  "paymentInformation": {
    "paymentInformationIdentification": "1001ABCUSDO1_20181212",
    "debtor": {
      "identification": "1111111111",
      "name": "JE Plumbing Services"
    },
    "debtorAccount": {
      "identification": "11101015"
    },
    "creditTransferTransactionInformation": [
      {
        "paymentIdentification": {
          "instructionIdentification": "BANK1233211",
          "endToEndIdentification": "ABC13609-15-18"
        },
        "paymentTypeInformation": {
          "localInstrument": "CCD",
          "sequenceType": "",
          "categoryPurpose": {
            "proprietary": "HLTHCLBPAY"
          }
        },
        "discretionaryData": "957abc",
        "requestedExecutionDate": "2018-12-12",
        "settlementTimeIndication": "2018-12-12T13:00:00",
        "instructedAmount": {
          "amount": "1000.01",
          "currency": "USD"
        },
        "creditorAgent": {
          "clearingSystemIdentification": "USABA",
          "memberIdentification": "061103852"
        },
        "creditor": {
          "name": "Jane Smith"
        },
        "creditorAccount": {
          "identification": "2345678911",
          "type": "CACC"
        },
        "remittanceInformation": [
          {
            "unstructured": [
              {
                "lineNumber": 1,
                "value": "Invoice #1234"
              }
            ]
          }
        ]
      }
    ]
  }
}
```



ACH Payment Debit

Process ACH debit transactions path:

POST	/payments/ach/debit
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Request Body Parameters

Some definitions of fields offered below are not directly part of the Payment Initiation API, but they have been provided for added clarification.

Field Name	Datatype	Data Path	Enhanced Definition
paymentInformationIdentification optional	string - Max35text Example: 1001ABCUSDO1_20181212	paymentInformation/paymentInformation/identification	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message [Group ID]
creditorIdentification ¹ optional	string - Max35text NACHA Limit: 10 char Example: 1234567891	paymentInformation/creditorIdentification	Identification assigned by an institution [Originator Company ID]
creditorName optional	string -Max140text NACHA Limit: 16 char Example: Merchant ABC	paymentInformation/creditor/name	Name by which a party is known and which is usually used to identify that party [Originator Name]
creditorAccount			Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
creditorAccountIdentification ¹ optional	string - Max34text NACHA Limit: 17 char Example: 4854697999999	paymentInformation/creditorAccount/identification	Identification assigned by an institution. [Originator Account Number]

NOTE: Certain fields that are optional noted above (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	Datatype	Data Path	Enhanced Definition
instructionIdentification ² mandatory	string - Max35text Example: ABC1092866	directDebitTransactionInformation /paymentIdentification/instructionIdentification	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. [Payment ID]
endToEndIdentification optional	string - Max35text NACHA Limit: 15 char Example: ABC136-09-15-18	directDebitTransactionInformation /paymentIdentification/endToEndIdentification	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. [Identification Number]
localInstrument mandatory	string - Code enum - CCD, CTX, PPD, WEB, TEL Example: CCD	directDebitTransactionInformation /paymentTypeInformation/localInstrument	Specifies the local instrument, as published in an external local instrument code list. [SEC Code] NACHA Usage: CCD, CTX, PPD, and WEB are both credit and debit payments. TEL is debit only.
sequenceType ³ optional	string - Code enum - OOFF, RCUR Example: OOFF	directDebitTransactionInformation /paymentTypeInformation/sequenceType	Identifies the direct debit sequence, such as first, recurrent, final or one-off. NACHA Usage: Only used for WEB and TEL.
categoryPurpose proprietary optional	string - max35Text NACHA Limit: 10 char Example: HLTHCLBPAY	directDebitTransactionInformation /paymentTypeInformation/categoryPurpose /proprietary	Specifies the high-level purpose of the instruction based on a set of pre-defined categories, in a proprietary form. [Company Entry Description]

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 WEB or TEL transactions by NACHA Rules and to test the Afinis sandbox. However, they may be treated as optional by some financial institutions if they have other methods of collecting this data.

Field Name	Datatype	Data Path	Enhanced Definition
discretionaryData optional	string NACHA Limit: 20 char Example: 957abc	directDebitTransactionInformation /discretionayData	Additional information that allows Originators or their agents to include codes of significance only to them and enable specialized handling. [Company Discretionary Data] NACHA Usage: For CIE, contains the biller's name
requestedCollectionDate mandatory	string <date> Example: 2018-12-12	directDebitTransactionInformation /requestedCollectionDate	Date at which the initiating party requests the clearing agent to process the payment. Date in ISO 8601 format, YYYY-MM-DD. [Effective Entry Date]
settlementTimeIndication optional	string <date time> Example: 2018-12-12T13:00:00	directDebitTransactionInformation /settlementTimeIndication	Provides information on the occurred settlement time(s) of the payment transaction. NACHA Usage: In NACHA file, Company Descriptive Date field is populated with: SD1300 or SD1700
instructedAmount mandatory	number and string NACHA Limit: 10 char Example: 100.01 USD	directDebitTransactionInformation /instructedAmount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
debtorAgent			Financial institution servicing an account for the debtor.
clearingSystemIdentification mandatory	string - Code Example: USABA	directDebitTransactionInformation /debtorAgent/clearingSystemIdentification	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
memberIdentification mandatory	string – Max35text NACHA Limit: 9 char Example: 987654321	directDebitTransactionInformation /debtorAgent/memberIdentification	Identification of a member of a clearing system. [RDFI ID/ABA RTN]
debtor			Party that owes an amount of money to the (ultimate) creditor.
debtor name mandatory	string -Max140text NACHA Limit: 22 char Example: Curious George	directDebitTransactionInformation /debtor/name	Name by which a party is known and which is usually used to identify that party. [Receiver Name]

Field Name	Datatype	Data Path	Enhanced Definition
debtorAccount			Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
debtorAccount identification mandatory	string -Max34text NACHA Limit: 17 char Example: 1234567999999	directDebitTransactionInformation /debtorAccount/identification	Identification assigned by an institution. [Receiver Account Number]
debtorAccount type mandatory	string – Code enum – CACC, SVGS Example: CACC	directDebitTransactionInformation /debtorAccount/type	Specifies the nature, or use of the account. [Receiver Account Type] CACC: Current Account used to post debits and credits when no specific account has been nominated SCGS: Account used for savings
remittanceInformation unstructured optional	string – Max140text NACHA Limit: 80 char Example: # 1234	directDebitTransactionInformation /remittanceInformation/unstructured	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. NACHA Usage: Optional for CCD, CTX, PPD, and WEB. Cannot have with TEL. 80 characters of payment related information provided by Originator per addenda record. CCD, PPD, and WEB may have 1 record, CTX may have 9,999 records.

NOTE:

- It is recommended that ID fields avoid using a slash or "/" as this may cause issues with the URL path for some systems.
- Field lengths will default to ISO 20022 datatype constraints. Banks may support shorter field lengths depending on back-end system and/or other requirements. NACHA file format requirements should also be noted.

Example Value | Model

```
{
  "paymentInformation": {
    "paymentInformationIdentification": "1001ABCUSDO1_20181212",
    "creditor": {
      "identification": "1111111111",
      "name": "XYZ Supply Co."
    },
    "creditorAccount": {
      "identification": "11101015"
    },
    "directDebitTransactionInformation": [
      {
        "paymentIdentification": {
          "instructionIdentification": "ABC0929",
          "endToEndIdentification": "XABC136-09-15-1"
        },
        "paymentTypeInformation": {
          "localInstrument": "WEB",
          "sequenceType": "OOFF",
          "categoryPurpose": {
            "proprietary": "Supplies"
          }
        },
        "discretionaryData": "957abc",
        "requestedCollectionDate": "2019-4-20",
        "settlementTimeIndication": "2019-4-20T13:00:00",
        "instructedAmount": {
          "amount": "3.02",
          "currency": "USD"
        },
        "debtorAgent": {
          "clearingSystemIdentification": "USABA",
          "memberIdentification": "061103852"
        },
        "debtor": {
          "name": "John Q Public"
        },
        "debtorAccount": {
          "identification": "098765345678",
          "type": "CACC"
        },
        "remittanceInformation": [
          {
            "unstructured": [
              {
                "lineNumber": "1",

```

```
    "value": "Invoice #1234"
  }
}
}
}
}
}
}
```

Responses

Every response returned by the Payment Initiation API has a response code. Response codes can be used to check the status of the request, e.g., Was the request successful or did it fail? The following table shows the common reason codes used by the Payment Initiation API:

Code	Text		Description
200	RCVD		Request successful.
400	Bad request	2001 2004	Error caused by bad input data. Example error causes: <ul style="list-style-type: none">• [Field name] is missing or invalid.• [Field name] cannot be more than [number] characters.
401	Unauthorized		Authentication failed or user doesn't have permissions for requested operation.
500	Internal server error		Internal server error. Try again later.

For additional response codes, please see the section on return codes on the [Testing the APIs](#) page.