

Real-time Billing Account Validation

This API is intended to validate consumer entered biller account details against company billing account data in real-time, so that future payments can be posted as desired.

Real-Time Billing Account Validation Test Data

The Real-Time Billing Account Validation test data is provided with a variety of realistic account information. This data has been preloaded into the sandbox and should all return a successful account validation outcome of **200 – Valid** or **200 – Invalid** response, if used correctly in the API.

Valid Response

The sample customer data below should all return positive response of **200 – Valid**.

Creditor Name [Biller Name]	StreetName ¹	TownName ¹	CountrySubDivision ¹	PostCode ¹	Debtor identification [Biller Account Number]	Account Status
Horizon	1010 Fairview Way	Lovely Vista	CA	54321	H35799010	200 – Valid
Sun Studio Internet	5656 Recording Way	Rocking	TN	33445	GOLD867980	200 – Valid

NOTE:

- Country should be set to "US" and debtor schemeName to "CUST".
- ¹Of note, fields associated with the Biller address (i.e., streetName, postCode, townName, countrySubDivision, and country) are required, but the Biller may or may not verify them. The Afinis sandbox is currently designed to check that the fields are populated, but will not validate against test data.

Invalid Response

The sample customer related data below will provide you with examples of successful API calls that return with an exception. These should all return a response of **200 – Invalid** with a reason code.

Creditor Name [Biller Name]	StreetName ¹	TownName ¹	CountrySubDivision ¹	PostCode ¹	Debtor identification [Biller Account Number]	Account Status	Reason
Sun Studio Internet	5656 Recording Way	Rocking	TN	33445	GOLD867980	200 – Invalid	AC04
Horizon	1010 Fairview Way	Lovely Vista	CA	54321	H6785901	200 – Invalid	BE01
Sun Studio Internet	5656 Recording Way	Rocking	TN	33445	MOLD67487352	200 – Invalid	AC01
Sun Studio Internet	5656 Recording Way	Rocking	TN	33445	GOLD5867490	200 – Invalid	AC06
Horizon	PO Box 12345	Lovely Vista	CA	54321	H6785901	200 – Invalid	BE04
Horizon	1010 Fairview Way	Lovely Vista	CA	54321	H45577668	200 – Invalid	NARR - Invalid Remittance Information

NOTE:

- Country should be set to “US” and debtor schemeName to “CUST”.
- ¹Of note, fields associated with the Biller address (i.e., streetName, postCode, townName, countrySubDivision, and country) are required, but the Biller may or may not verify them. The Afinis sandbox is currently designed to check that the fields are populated, but will not validate against test data.

Testing Real-Time Billing Account Validation API

The Resource URL has been preset for the Real-time Billing Account Validation API.

Resource URL
<code>https://api.afinis.org/v1/accounts/payers</code>

Header Parameter

An optional Request_Id may be inserted for tracing purposes. The content-type will need to be set to “application/json” from the drop-down menu to run.

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

Also, remember to set the apikey before sending the API request.



Request Body

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

```
1 {
2   "creditor": {
3     "name": "Horizon",
4     "postalAddress": {
5       "streetName": "1010 Fairview Way",
6       "postCode": "12345",
7       "townName": "Lovely Vista",
8       "countrySubDivision": "CA",
9       "country": "US"
10    }
11  },
12  "debtor": {
13    "schemeName": "CUST",
14    "identification": "H45577669"
15  }
16 }
```

Response

A successful outcome will return a **200 – Valid** response.

HTTP/1.1 200

Connection: keep-alive
Content-Length: 106
Content-Type: application/json;charset=UTF-8
Date: Tue, 12 May 2020 12:53:39 GMT
Request_Id: Set-Cookie: JSESSIONID=879AE97236A66B9E26186F65880A344C;path=/;Secure;HttpOnly
X-Application-Context: application:8443

```
{
  "status": "Valid",
  "debtor": {
    "identification": "H35799010",
    "schemeName": "CUST"
  }
}
```



A successful outcome may also return a **200 – Invalid** response with an exception reason code.

HTTP/1.1 200

Connection: keep-alive
Content-Length: 168
Content-Type: application/json;charset=UTF-8
Date: Tue, 12 May 2020 13:01:09 GMT
Request_Id: Set-Cookie: JSESSIONID=08555913783630028D14CCEE1FE630ED;path=/;Secure;HttpOnly
X-Application-Context: application:8443

```
{
  "status": "Invalid",
  "statusReasonInformation": {
    "reason": "AC04"
  },
  "debtor": {
    "identification": "GOLD544321",
    "schemeName": "CUST"
  }
}
```

Possible exception codes that may be returned include:

- **AC04** - Account closed. A previously active account has been closed by action of the customer or the receiver
- **BE01** - Unable to locate account/No account. Account number structure is valid and it passes the biller mask validation, but the account number does not correspond to the individual identified in the Entry, or the account number designated is not an existing account i.e., not an open account
- **AC01** - Invalid account structure. Account number structure is not valid
- **AC06** - BlockedAccount. Account specified is blocked, prohibiting posting of transactions against it
- **BE04** - MissingCreditorAddress. Specification of creditor's address, which is required for payment is missing/not correct (Biller address in API is not found/matched by receiver)
- **NARR** - Reasons provided in text format (accompanied with additional information)



Error Response

A test call that does not include one or more of the required values (e.g., missing field), or a test call that provides an invalid value, will return an appropriate error response. When there is a 4XX error, additional description will help debug errors.

In the case of error messages, most commonly the request or request payload is invalid.

Example of an error response with an invalid format (e.g., improper JSON structure):

HTTP/1.1 400

Connection: keep-alive

Content-Length: 92

Content-Type: application/json;charset=UTF-8

Date: Tue, 19 May 2020 15:56:12 GMT

Request_Id: Set-Cookie: JSESSIONID=9E7F06BF33A6F442A5F96CD18FDF917A;path=/;Secure;HttpOnly

X-Application-Context: application:8443

```
{
  "details": [
    {
      "errorCode": 2000,
      "message": "Invalid JSON structure"
    }
  ]
}
```



Example of an error response with an invalid debtor identification:

HTTP/1.1 400

Connection: keep-alive

Content-Length: 131

Content-Type: application/json;charset=UTF-8

Date: Tue, 19 May 2020 15:52:38 GMT

Request_Id: Set-Cookie: JSESSIONID=78A905A96C41B0C4A4D838CD0DA06858;path=/;Secure;HttpOnly

X-Application-Context: application:8443

```
{
  "details": [
    {
      "errorCode": 2001,
      "message": "identification is missing or invalid [debtor.identification]."
    }
  ]
}
```