

Real-time Billing Account Validation

This API call sends information to a biller, or a biller's agent to validate consumer entered biller account details against company billing account data in real-time.

The Real-time Billing Account Validation API will provide immediate confirmation indicating if the consumer bill payment information is valid, or a status of invalid with an optional additional error reason code.

Versioning

Version	Release Day
1.0.7	May 2020

Real-Time Billing Account Validation

Process real-time billing account validation endpoint:

POST	/v1/accounts/payers
------	---------------------

Request Body Parameters

Some definitions of fields offered below are not directly part of the Real-Time Billing Account Validation API, but they have been provided for added clarification.

Field Name	Datatype	Data Path	Enhanced Definition
creditor			Party to which an amount of money is due
creditor name mandatory	string -Max140text Example: Tele Co. ABC	creditor/name	Name by which a party is known and which is usually used to identify that party [Biller Name]
creditor postalAddress		creditor/postalAddress	Information that locates and identifies a specific address, as defined by postal services [Biller Address]
streetName ¹ mandatory	string -Max70text Example: P.O. Box 195	creditor/postalAddress/streetName	Name of a street or thoroughfare
postCode ¹ mandatory	string -Max16text Afinis Limit: 11 char Example: 19801	creditor/postalAddress/postCode	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail [Zip Code] Afinis Usage: ZIP code consists of a five-digit number, or may have an extended ZIP +4 or +6 (i.e., nine or eleven digits in total)
townName ¹ mandatory	string -Max35text Example: Wilmington	creditor/postalAddress/townName	Name of a built-up area, with defined boundaries, and a local government [City]
countrySubDivision ¹ mandatory	string -Max35text Example: DE	creditor/postalAddress/countrySubDivision	Identifies a subdivision of a country such as state, region, county [State]
country ¹ mandatory	string - Code Example: US	creditor/postalAddress/country	Nation with its own government

Field Name	Datatype	Data Path	Enhanced Definition
debtor			Party that owes an amount of money to the (ultimate) creditor
debtor identification ² mandatory	string - Max35text Example: H234567891	debtor/identification	Identification assigned by an institution [Customer's Biller Account Number]
debtor schemeName mandatory	string - Code Example: CUST	debtor/schemeName	Name of the identification scheme CUST [Customer Identification Number]: Number assigned by an issuer to identify a customer

NOTE:

- ¹Fields 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.
- ²It 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. Importantly, Afinis limits, including any applicable NACHA file format requirements, should be noted.

Example Value | Model

```
{
  "creditor": {
    "name": "Sun Studio Internet",
    "postalAddress": {
      "streetName": "Lexington Street",
      "postCode": "33445",
      "townName": "Rocking",
      "countrySubDivision": "TN",
      "country": "US"
    }
  },
  "debtor": {
    "identification": "GOLD867980",
    "schemeName": "CUST"
  }
}
```

Responses

Every response returned by the Real-Time Billing Account Validation 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 Real-Time Billing Account Validation API. A successful outcome will return **200 – Valid**, or **200 – Invalid** response, if used correctly in the API. A 200 Invalid response may be further accompanied with an error reason code.

Code	Text	Description
200	Valid	Request successful and customer biller account number is valid.
	Invalid	<p>Request successful, and may specify the reason for the invalid status.</p> <p>Usage: Status of Invalid may include an error Reason code:</p> <pre>{ "status": "Invalid", "statusReasonInformation": { "reason": "BE04" } }</pre> <p>Possible reasons for an Invalid response include:</p> <ul style="list-style-type: none"> AC04 - Account closed. A previously active account has been closed by action of the customer or the receiver

Code	Text	Description
		<ul style="list-style-type: none"> • 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 <p>Usage: If Reason is "NARR," additional information must be present:</p> <pre style="background-color: #e6f2ff; padding: 10px;"> { "status": "Invalid", "statusReasonInformation": { "reason": "NARR", "additionalInformation": "Invalid Remittance Information" } } </pre>

Code	Text		Description
400	Bad request	2000 2001 2004	Error caused by bad input data. Example error causes: <ul style="list-style-type: none"> • Invalid JSON structure • [Field name] is missing or invalid. • [Field name] cannot be more than [number] characters.
401	Unauthorized	1000	API key is missing, invalid, or expired.
403	Access denied, the operation is not allowed	1001	API token is invalid, expired, or account associated with key does not have access to that API.
404	Not found		
500	Internal server error	3001	Internal server error.
503	Service unavailable		Service is temporarily unavailable.

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