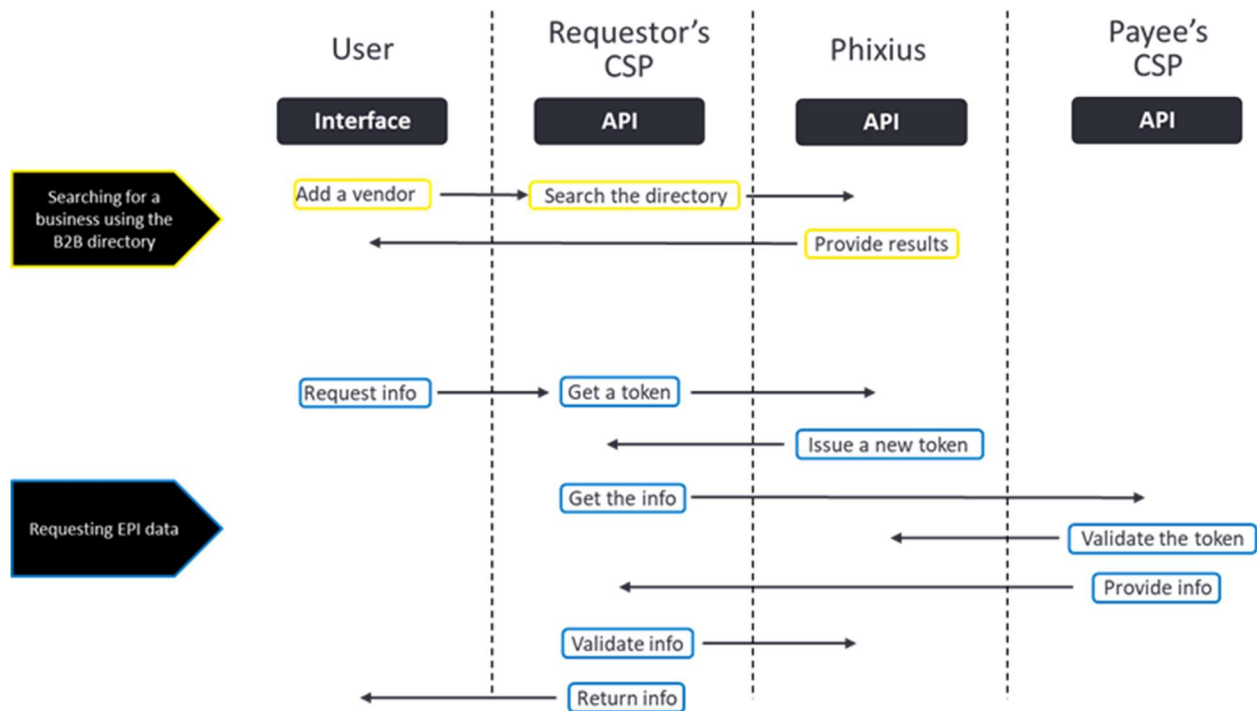


Payee Profile API

The Payee¹ Profile API enables businesses to make payments and provide remittance information to other businesses regardless of ERP or business provider network or financial institution.

The API allows a Payer enrolled in a directory service to request payment transaction details (i.e., Payee Profile) prior to transmitting the payment and remittance information, so that the payment can be automatically applied.

The Payee Profile API process flow for the directory service is illustrated below:



¹Payee is any entity receiving a payment e.g., supplier or billers.

Versioning

Version	Release Day	
1.0.6	Oct 2019	
2.1.3	September 2020	Expanded Payee Profile API to include additional payment types

Payee Profile

Get Payee's profile with a unique identification endpoint:

GET	/participants/v2/profile
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Header and Request Body Parameters

Each request requires a set of mandatory HTTP fields.

Field Name	Datatype	Data Path	Enhanced Definition
requestordid mandatory	string – Max18text Example: 5ABC12345678DE11FF	/participants/profile?requestordid	Unique identification, as assigned by a directory service, to unambiguously identify the requestor participant [Payer's Directory ID]
counterpartydid mandatory	string - Max18text Example: 9XYZ12345678DE11GH	/participants/profile?requestordid=**&counterpartydid=@@@	Unique identification, as assigned by a directory service, to unambiguously identify the Payee participant [Payee's Directory ID]
Request_Id optional	string Example: 1234		Optional Request ID allows application developer to trace requests through the systems logs
token ¹ mandatory			The authentication token provided by the directory service or financial institution hosting the Payee Profile API.

NOTE: ¹The token doesn't appear in the Swagger specification. In the sandbox environment the token appears as "apikey."

Response Parameters

A successful outcome of the Payee Profile API (200 APRV) will deliver the results of the match with fields that offer information in order to set up a supplier or biller and make a payment, including the associated payment preferences and remittance details. The following table provides the description for these fields. Some definitions of fields offered below are not directly part of the Payee Profile API, but they have been provided for added clarification.

Field Name	Datatype	Data Path	Enhanced Definition
paymentInformation			Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
paymentMethod ² mandatory	string – Code enum – TRF, CHK Example: TRF	paymentInformation/paymentMethod	Specifies the means of payment that will be used to move the amount of money. <ul style="list-style-type: none"> • TRF [CreditTransfer]: Transfer of an amount of money in the books of the account servicer. [Electronic transactions] • CHK [Check]: Written order to a bank to pay a certain amount of money from one person to another person. [DeliveryMethod is required with a check transaction]
paymentTypeInfoInformation		paymentInformation/paymentTypeInfoInformation	Set of elements used to further specify the type of transaction.

Field Name	Datatype	Data Path	Enhanced Definition
serviceLevel? mandatory	string – Code enum – NURG, URGP, CARD, SDVA	paymentInformation/ paymentTypeInformation/ serviceLevel	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. <ul style="list-style-type: none"> • NURG [Non-urgent Payment]: Payment must be executed as a non-urgent transaction, which is typically identified as an ACH or low value transaction • URGP [Urgent Payment]: Payment must be executed as an urgent transaction cleared through a real-time gross settlement system, which is typically identified as a wire or high value transaction. [PostalAddress is required with an "URGP" or wire transaction] • CARD [Card Payment]: Card performing the transaction. [LocationAndContact is required with a CARD transaction] • SDVA [Same Day Value Payment]: Payment must be executed with same day value to the creditor. [SDVA is used for real-time and Zelle transactions]
localInstrument mandatory	string – Code enum – ZELLE Example: ZELLE	paymentInformation/ paymentTypeInformation/ localInstrument	User community specific instrument <ul style="list-style-type: none"> • ZELLE [Zelle]: Payment executed with Zelle

Field Name	Datatype	Data Path	Enhanced Definition
creditorAgent			Financial institution servicing an account for the creditor.
clearingSystemIdentification	string - Code Example: USABA	creditorAgent/clearingSystemIdentification	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. <ul style="list-style-type: none"> USABA [United States Routing Number (Fedwire, NACHA)]: Routing Transit number assigned by the ABA for US financial institutions
memberIdentification	string – Max35text Afinis Limit: 9 char Example: 111000025	creditorAgent/memberIdentification	Identification of a member of a clearing system. [ABA RTN]
postalAddress		creditorAgent/postalAddress	Information that locates and identifies a specific address, as defined by postal services. [If Postal Address is included, Department, Street Name, Post Code, Town Name, CountrySubDivision, and Country are required]
department	string – Max70text Example: Finance Department	creditorAgent/postalAddress/department	Identification of a division of a large organization or building.
streetName	string – Max70text Example: 5700 Centre Street	creditorAgent/postalAddress/streetName	Name of a street or thoroughfare.
postCode	integer – Max16text Example: 19801	creditorAgent/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.
townName	string – Max35text Example: Wilmington	creditorAgent/postalAddress/townName	Name of a built-up area, with defined boundaries, and a local government.

Field Name	Datatype	Data Path	Enhanced Definition
countrySubDivision mandatory	string – Max35text Example: DE	creditorAgent/postalAddress/countrySubDivision	Identifies a subdivision of a country such as state, region, county.
country mandatory	string – Code Example: US	creditorAgent/postalAddress/country	Nation with its own government.
creditorAccount			Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. [A proxy is used in lieu of an account number for payments such as Zelle]
identification mandatory	string - Max34text Afinis Limit: 17 char Example: 1234567891	creditorAccount/identification	Identification assigned by an institution. [Receiver Account Number]
alternateAccount optional	string -Max34text Afinis Limit: 17 char Example: 42325454545	creditorAccount/alternateAccount	Exception bank account number to be used when mask criteria is not met.
proxy		creditorAccount/proxy	Specifies an alternate assumed name for the identification of the account. [Either an email address of a mobile phone number is required for a Zelle transaction]
type mandatory	string – Code enum – EMAL, MBNO Example: EMAL	creditorAccount/proxy/type	Type of the proxy identification. <ul style="list-style-type: none"> EMAL [EmailAddress]: Internationalised address of an electronic mail box for internet messages MBNO [MobileNumber]: A mobile number in the format specified by the 'The international public telecommunication numbering plan ITU-T E.164

Field Name	Datatype	Data Path	Enhanced Definition
identification mandatory	string – Max2048text Example: bob.jones@email.com	creditorAccount/proxy/identification	Identification used to indicate the account identification under another specified name.
locationAndContact mandatory			Location and contact information of the merchant (business) performing the transaction. [Either URLAddress or customerService is required for a CARD transaction]
URLAddress optional	string – Max256text Example: https://www.energy.com/welcome	locationAndContact/URLAddress	Address for the Universal Resource Locator (URL), for example used over the www (HTTP) service.
customerService optional	string – PhoneNumber Example: +1-800-555-200	locationAndContact/customerService	Phone number of the customer service.
deliveryMethod mandatory	string – Code Example: MLCD	deliveryMethod	Specifies the delivery method of the cheque by the debtor's agent. <ul style="list-style-type: none"> MLCD [MailToCreditor]: Cheque is to be sent through mail service to creditor
deliverTo			Party to whom the debtor's agent needs to send the check. [If Deliver To is included, Name and Address are required]
name mandatory	string – Max140text Example: ABC Corporation	deliverTo/name	Name by which a party is known and is usually used to identify that party
address		deliverTo/address	Postal address of a party. [If Address is included, Department, Street Name, Post Code, Town Name, CountrySubDivision, and Country are required]

Field Name	Datatype	Data Path	Enhanced Definition
department mandatory	string – Max70text Example: [empty field]	deliverTo/address/department	Identification of a division of a large organization or building.
streetName mandatory	string – Max70text Example: PO Box 123	deliverTo/ address/streetName	Name of a street or thoroughfare.
postCode mandatory	integer – Max16text Example: 19801	deliverTo/address/postCode	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
townName mandatory	string – Max35text Example: Wilmington	deliverTo/address/townName	Name of a built-up area, with defined boundaries, and a local government
countrySubDivision mandatory	string – Max35text Example: DE	deliverTo/address/countrySubDivision	Identifies a subdivision of a country such as state, region, county.
country mandatory	string – Code Example: US	deliverTo/address/country	Nation with its own government.
paymentMethodRanking optional	number Example: 1	paymentMethodRanking	Ranking of payment method preference
relatedRemittanceInformation			Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain Usage: Can be electronic (e.g., email, FAX, URL), or postal mailing address



Field Name	Datatype	Data Path	Enhanced Definition
method	string – Code enum – WPMT, EMAL, FAXI, URID, POST, SMSM,	relatedRemittanceInformation/method	Method used to deliver the remittance advice information <ul style="list-style-type: none"> • WPMT [WithPayment]: Remittance advice information must be sent with payment • EMAL [Email]: Remittance advice information must be through e-mail. • FAXI [Fax]: Remittance advice information must be faxed. • URID [UniformResourceIdentifier]: Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc. and as such provide the syntax for all of the identification schemes. • POST [Post]: Remittance advice information must be through postal services. • SMSM [SMS]: Remittance advice information must be through by phone as a short message service (SMS).
optional	Example: EMAL		
electronicAddress	string – Max2048text Example: https://www.abcwebsite.com	relatedRemittanceInformation/electronicAddress	Electronic address to which an agent is to send the remittance information
optional			
postalAddress		relatedRemittanceInformation/postalAddress	Postal address to which an agent is to send the remittance information. [If Postal Address is included, Name and Address are required]

Field Name	Datatype	Data Path	Enhanced Definition
name optional	string – Max140text Example: ABC Corporation	relatedRemittanceInformation/postalAddress/name	Name by which a party is known and is usually used to identify that party
address		relatedRemittanceInformation/postalAddress/address	Postal address of a party. [If Address is included, Department, Street Name, Post Code, Town Name, CountrySubDivision, and Country are required]
department optional	string – Max70text Example: [empty field]	relatedRemittanceInformation/postalAddress/address/department	Identification of a division of a large organization or building.
streetName optional	string – Max70text Example: P.O. Box 123	relatedRemittanceInformation/postalAddress/address/streetName	Name of a street or thoroughfare
postCode optional	integer – Max16text Example: 19801	relatedRemittanceInformation/postalAddress/address/postCode	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail
townName optional	string – Max35text Example: Wilmington	relatedRemittanceInformation/postalAddress/address/townName	Name of a built-up area, with defined boundaries, and a local government
countrySubDivision optional	string – Max35text Example: DE	relatedRemittanceInformation/postalAddress/address/countrySubDivision	Identifies a subdivision of a country such as state, region, county
country optional	string – Code Example: US	relatedRemittanceInformation/postalAddress/address/country	Nation with its own government
minimumAmount ³ optional	number and string Example: 1.01 USD⁴	paymentInformation/minimumAmount	Minimum amount of payment accepted by supplier for the payment type selected

Field Name	Datatype	Data Path	Enhanced Definition
maximumAmount ³ optional	number and string Example: 1000000.29 USD ⁴	paymentInformation/maximumAmount	Maximum amount of payment accepted by supplier for the payment type selected
remittanceInformation ⁵			Information supplied to enable the matching or reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system. Usage: Response should return as series of empty data elements that are either required or optional by the Payee.
invoicee			Identification of the party to whom an invoice is issued.
identification optional	string	remittanceInformation/invoicee/identification	Identification assigned by an institution [Customer Account Number]
name optional	string	remittanceInformation/invoicee/name	Name by which a party is known and which is usually used to identify that party [Customer Name]
duePayableAmount optional	number and string	remittanceInformation/duePayableAmount	Amount specified is the exact amount due and payable to the creditor [Invoice Gross Amount]
remittedAmount	number and string	remittanceInformation/remittedAmount	Amount of money remitted [Amount Paid]

optional			
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Field Name	Datatype	Data Path	Enhanced Definition
reference optional	string	remittanceInformation/reference	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction [Purchase Order Number]
number optional	string	remittanceInformation/number	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction [Invoice Number]
relatedDate optional	string	remittanceInformation/relatedDate	Date associated with the referred document [Invoice Date]
discountAppliedAmount optional	number and string	remittanceInformation/discountAppliedAmount	Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor [Discount]
adjustmentAmountAndReason		remittanceInformation/ adjustmentAmountAndReason	Specifies detailed information on the amount and reason of the document adjustment.
amount optional	number and string	remittanceInformation/ adjustmentAmountAndReason/amount	Amount of money of the document adjustment [Adjustment Amount]
reason optional	string	remittanceInformation/ adjustmentAmountAndReason/reason	Specifies the reason for the adjustment [Adjustment Reason Code]
additionalInformation optional	string	remittanceInformation/ adjustmentAmountAndReason/ additionalInformation	Provides further details on the document adjustment [Description for Adjustment]

creditor			Party to which an amount of money is due.
contactDetails		creditor/contactDetails	Set of elements used to indicate how to contact the party.

Field Name	Datatype	Data Path	Enhanced Definition
name optional	string – Max140text Example: Zachary Martin	creditor/contactDetails/name	Party to which an amount of money is due.
jobTitle optional	string – Max35text Example: Accounts Receive Specialist	creditor/contactDetails/jobTitle	Title of the function.
emailAddress optional	string – Max2048text Example: zachary.martin@ABCcorp.com	creditor/contactDetails/emailAddress	Address for electronic mail.
phoneNumber optional	string Example: +1-302-515-5565	creditor/contactDetails/phoneNumber	Collection of information that identifies a phone number, as defined by telecom services.
postalAddress		creditor/contactDetails/postalAddress/	Information that locates and identifies a specific address, as defined by postal services.
department optional	string – Max70text Example: Finance Department	creditor/contactDetails/postalAddress/ department	Identification of a division of a large organization or building.
streetName optional	string – Max70text Example: 5700 Lexington Street	creditor/contactDetails/postalAddress/ /streetName	Name of a street or thoroughfare
postCode optional	integer – Max16text Example: 19801	creditor/contactDetails/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
townName	string – Max35text Example: Wilmington	creditor/contactDetails/postalAddress/ townName	Name of a built-up area, with defined boundaries, and a local government

optional			
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Field Name	Datatype	Data Path	Enhanced Definition
countrySubDivision optional	string – Max35text Example: DE	creditor/contactDetails/postalAddress/ countrySubDivision	Identifies a subdivision of a country such as state, region, county
country optional	string – Code Example: US	creditor/contactDetails/postalAddress/country	Nation with its own government
maskAccount optional	string - Max35text Afinis Limit: 125 char Example: #####-@@-#####		The supplier account number mask helps check the validity of the account number to ensure the customer is using the proper information when making payments. Customer account numbers typically have a pattern (for example, begins with 600 and seven digits long); Alphanumeric, upper and lower case letters, and can include some special characters. [Supplier Account Mask]
creationDateTime optional	string Example: 2020-04-29T16:50:29.854Z		Date and time at which the message was created.

NOTE:

- ²The payment method and service level require additional mandatory payment instruction information based on the payment type.
- ³NACHA Minimum amount should be less than maximum amount.
- ⁴The only currency supported by Afinis is US Dollar.
- ⁵Remittance data elements should be returned in the response as a series of empty data elements that are either required or optional by the Payee.



- 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

```
{
  "requestStatus": "APRV",
  "payeeProfile": {
    "paymentProfiles": [
      {
        "paymentInformation": {
          "paymentMethod": "TRF",
          "paymentTypeInformation": {
            "serviceLevel": "NURG",
            "localInstrument": "ZELLE"
          }
        },
        "creditorAgent": {
          "clearingSystemIdentification": "USABA",
          "memberIdentification": "061103852",
          "postalAddress": {
            "department": "Finance Department",
            "streetName": "5700 Lexington Street",
            "postCode": 19801,
            "townName": "Wilmington",
            "countrySubDivision": "DE",
            "country": "US"
          }
        },
        "creditorAccount": {
          "identification": "1234567891",
          "alternateAccount": "42325454545",
          "proxy": {
            "type": "EMAL",
            "identification": "bob.jones@gmail.com"
          }
        },
        "locationAndContact": {
          "URLAddress": "https://www.energy.com/welcome",
          "customerService": "+1-800-555-2000"
        },
        "deliveryMethod": "MLCD",
        "deliverTo": {
          "name": "ABC Corporation",
          "address": {
            "department": "Finance Department",
            "streetName": "5700 Lexington Street",
            "postCode": 19801,
            "townName": "Wilmington",
            "countrySubDivision": "DE",
            "country": "US"
          }
        }
      }
    ]
  }
}
```

```
    }
  },
  "paymentMethodRanking": 1,
  "relatedRemittanceInformation": {
    "method": "POST",
    "electronicAddress": "",
    "postalAddress": {
      "name": "ABC Corporation",
      "address": {
        "department": "Finance Department",
        "streetName": "5700 Lexington Street",
        "postCode": 19801,
        "townName": "Wilmington",
        "countrySubDivision": "DE",
        "country": "US"
      }
    }
  },
  "minimumAmount": {
    "amount": 1.01,
    "currency": "USD"
  },
  "maximumAmount": {
    "amount": 1000000.29,
    "currency": "USD"
  }
},
"remittanceInformation": {
  "invoicee": {
    "identification": "",
    "name": ""
  },
  "duePayableAmount": {
    "amount": 100.2,
    "currency": "USD"
  },
  "remittedAmount": {
    "amount": 100.2,
    "currency": "USD"
  },
  "reference": "",
  "number": "",
  "relatedDate": "",
  "discountAppliedAmount": {
    "amount": 2.2,
    "currency": "USD"
  },
  "adjustmentAmountAndReason": {
    "amount": 2.2,
```

```
"currency": "USD",
"reason": "",
"additionalInformation": ""
},
"mandatory": [
  [
    "invoicee.identification",
    "invoicee.name"
  ]
],
"optional": [
  [
    "duePayableAmount.amount",
    "duePayableAmount.currency",
    "remittedAmount.amount",
    "remittedAmount.currency",
    "reference",
    "number",
    "relatedDate",
    "discountAppliedAmount.amount",
    "discountAppliedAmount.currency",
    "adjustmentAmountAndReason.amount",
    "adjustmentAmountAndReason.currency",
    "adjustmentAmountAndReason.reason",
    "adjustmentAmountAndReason.string"
  ]
]
},
"creditor": {
  "contactDetails": {
    "name": "Zachary Martin",
    "jobTitle": "Accounts Receive Specialist",
    "emailAddress": "zachary.martin@ABCcorp.com",
    "phoneNumber": "+1-302-515-5565",
    "postalAddress": {
      "department": "Finance Department",
      "streetName": "5700 Lexington Street",
      "postCode": "19801",
      "townName": "Wilmington",
      "countrySubDivision": "DE",
      "country": "US"
    }
  }
},
"maskAccount": [
  {
    "position": 1,
    "value": {
      "allowedCharacters": [
        "lowerCase",
        "upperCase",

```

```
        "numbers",
        "specialCharacters"
    ],
    "length": 8,
    "minLength": 1,
    "maxLength": 15,
    "delimiter": [
        "-",
        "_",
        "."
    ],
    "lowerCase": [
        "a",
        "b",
        "c"
    ],
    "upperCase": [
        "V",
        "E",
        "Z"
    ],
    "numbers": [
        1,
        2,
        3
    ],
    "specialCharacters": [
        "-",
        "_",
        "."
    ]
    }
}
]
}
},
"counterpartyid": "string",
"creationDateTime": "2020-04-29T16:50:29.854Z"
}
```

Responses

Every response returned by the Payee Profile 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 Payee Profile API:

Code	Text		Description
200			Request successful. Optional additional status information of the request may be offered: <ul style="list-style-type: none"> • APRV - Approved by Payee • PDNG - CSP waiting on decision by Payee • DENY - Denied by Payee
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.

These descriptions will also help determine what corrections need to be made if the API request fails to process.

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