

Payee Profile

The Payee Profile 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.

Payee Profile Test Data

Payee Profile test data is provided below. The Payee Profile API requires a Requestor Directory ID and a Counterparty Directory ID to run. These unique directory IDs have been highlighted in the table. The data has been preloaded into the sandbox and should all return a successful account validation outcome of **200 APRV** along with the detailed profile of payment and remittance information listed underneath, if used correctly in the API.

Payee Profile API Test Data – Positive Response

Test Data 1		Test Data 2		Test Data 3	
Requestor Directory ID	Counterparty Directory ID	Requestor Directory ID	Counterparty Directory ID	Requestor Directory ID	Counterparty Directory ID
BABC12345678DE12GG	RTYU87654321GA397F	CBCD910111233FG55V	QTSU96651234DG77FK	BABC12345678DE12GG	CBCD910111233FG55V
Payment Method	TRF	Payment Method	TRF	Payment Method	TRF
Service Level	NURG	Service Level	NURG	Service Level	NURG
Clearing System Identification	USABA	Clearing System Identification	USABA	Clearing System Identification	USABA
Member Identification [Bank ID/ABA RTN]	061058949	Member Identification [Bank ID/ABA RTN]	061058949	Member Identification [Bank ID/ABA RTN]	061058949

Payee Profile API Test Data – Positive Response *Continued*

Test Data 1		Test Data 2		Test Data 3	
Requestor Directory ID	Counterparty Directory ID	Requestor Directory ID	Counterparty Directory ID	Requestor Directory ID	Counterparty Directory ID
BABC12345678DE12GG	RTYU87654321GA397F	CBCD910111233FG55V	QTSU96651234DG77FK	BABC12345678DE12GG	CBCD910111233FG55V
Creditor Account Identification [Receiver Account Number]	1000003	Creditor Account Identification [Receiver Account Number]	10000072	Creditor Account Identification [Receiver Account Number]	1200019
Payment Method Ranking	1	Payment Method Ranking	1	Alternate Account	1234567
Related Remittance Information Method	WPMT	Related Remittance Information Method	FAX	Payment Method Ranking	1
Minimum Amount	0.01	Electronic Address	+18885555555	Related Remittance Information Method	WPMT
Currency	USD	Minimum Amount	0.01	Minimum Amount	0.01
Maximum Amount	99999999	Currency	USD	Currency	USD
Currency	USD	Maximum Amount	99999999	Maximum Amount	99999999
Payment Method	TRF	Currency	USD	Currency	USD
Service Level	CARD	Payment Method	TRF	Payment Method	CHK
URL Address	www.Companypaymentportal.com	Service Level	SDVA	Delivery Method	MLCD
Payment Method Ranking	2	Clearing System Identification	USABA	Deliver To	
Related Remittance Information Method	URID	Creditor Agent Member Identification [Bank ID/ABA RTN]	061058949	Name	Miranda Rider
Electronic Address	www.Companypaymentportal.com	Creditor Account Identification [Receiver Account Number]	10000072	Address	
Minimum Amount	0.01	Payment Method Ranking	2	Department	Account Department

Currency	USD	Related Remittance Information Method	EMAL	Street Name	5678 Pony Lane
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Payee Profile API Test Data – Positive Response *Continued*

Test Data 1		Test Data 2		Test Data 3	
Requestor Directory ID	Counterparty Directory ID	Requestor Directory ID	Counterparty Directory ID	Requestor Directory ID	Counterparty Directory ID
BABC12345678DE12GG	RTYU87654321GA397F	CBCD910111233FG55V	QTSU96651234DG77FK	BABC12345678DE12GG	CBCD910111233FG55V
Maximum Amount	9999.99	Electronic Address	BBUILDER@builditcom pany.com	Post Code	22309
Currency	USD	Minimum Amount	0.01	Town Name	Horsetown
Payment Method	TRF	Currency	USD	Country Subdivision	VA
Service Level	URGP	Maximum Amount	99999.99	Country	US
Clearing System Identification	USABA	Currency	USD	Payment Method Ranking	2
Member Identification [Bank ID/ABA RTN]	061058949	Payment Method	TRF	Related Remittance Information Method	POST
Credit Agent Postal Address		Service Level	SDVA	Postal Address	
Department	Wire Transfer Department	Local Instrument	ZELLE	Name	Miranda Rider
Street Name	333 Financial Institution Way	Creditor Account		Address	
Post Code	30006	Proxy Type	MBNO	Department	Accounting Department
Town Name	Atlanta	Identification	+18005550172	Street Name	5678 Ponyboy Lane
Country Subdivision	GA	Payment Method Ranking	3	Post Code	22309
Country	US	Related Remittance Information Method	SMSM	Town Name	Horsetown
Creditor Account Identification [Receiver Account Number]	100000425	Electronic Address	+18005550172	Country Subdivision	VA

Payment Method Ranking	3	Minimum Amount	0.01	Country	US
Related Remittance Information Method	EMAL	Currency	USD	Minimum Amount	

Payee Profile API Test Data – Positive Response *Continued*

Test Data 1		Test Data 2		Test Data 3	
Requestor Directory ID	Counterparty Directory ID	Requestor Directory ID	Counterparty Directory ID	Requestor Directory ID	Counterparty Directory ID
BABC12345678DE12GG	RTYU87654321GA397F	CBCD910111233FG55V	QTSU96651234DG77FK	BABC12345678DE12GG	CBCD910111233FG55V
Electronic Address	Payments@ABCcorp.com	Maximum Amount	999	Currency	
Minimum Amount	10000	Currency	USD	Maximum Amount	
Currency	USD			Currency	
Maximum Amount	99999999				
Currency	USD				

Payee Profile API Test Data – Positive Response *Continued*

API Response	Test Data 1		Test Data 2		Test Data 3	
	Mandatory	Optional	Mandatory	Optional	Mandatory	Optional
Remittance Information						
invoicee.identification	✓		✓		✓	
invoicee.name	✓		✓			✓
duePayableAmount.amount	✓			✓		✓
duePayableAmount.currency	✓			✓		✓
remittedAmount.amount	✓			✓		✓
remittedAmount.currency	✓			✓		✓
reference		✓		✓		✓
number	✓			✓		✓
relatedDate		✓		✓		✓
discountAppliedAmount.amount		✓		✓		✓
discountAppliedAmount.currency		✓		✓		✓
adjustmentAmountAndReason.amount		✓		✓		✓
adjustmentAmountAndReason.currency		✓		✓		✓
adjustmentAmountAndReason.reason		✓		✓		✓
adjustmentAmountAndReason.string		✓		✓		✓

Payee Profile API Test Data – Positive Response *Continued*

API Response	Test Data 1		Test Data 2		Test Data 3	
	Requestor Directory ID	Counterparty Directory ID	Requestor Directory ID	Counterparty Directory ID	Requestor Directory ID	Counterparty Directory ID
	BABC12345678DE12GG	RTYU87654321GA397F	CBCD910111233FG55V	QTSU96651234DG77FK	BABC12345678DE12GG	BABC12345678DE12GG
Creditor Contact Details						
Name	Zach Receiver		Robert Builder		Miranda Rider	
Job Title	Accounting Clerk		Receivables Clerk		Accounting Clerk	
Email Address	Zach.Receiver@Company1.com		BBuilder@builditcompany.com		Miranda@HorsesRus.com	
Phone Number	+18005550107		+18005550172		+18005550135	
Postal Address						
Department	Accounting Department		Accounting Department		Accounting Department	
Street Name	1234 Maple Street		753 Drywall Street		5678 Ponyboy Lane	
Post Code	22306		30126		22309	
Town Name	Alexandria		Smyrna		Horsetown	
Country Sub division	VA		GA		VA	
Country	US		US		US	
Mask Account					####-@@-####	

Resource URL

Resource URL has been preset for the Payee Profile API.

Resource URL
<code>https://api.afinis.org/participants/v2/profile</code>

Header Parameter

An optional Request_Id may be inserted for tracing purposes.

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 (required)	<input type="text" value="application/json"/>	

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

Query Parameters

Input the required fields – requestordid and counterpartydid – from the sample test data provided.

Name	Values	Description
requestordid <i>(required)</i>	<input type="text" value="BABC12345678C"/>	Unique identification, as assigned by directory service, to unambiguously identify the requestor participant
counterpartydid <i>(required)</i>	<input type="text" value="CBCD910111233"/>	Unique identification, as assigned by directory service, to unambiguously identify the Payee participant

Response

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

HTTP/1.1 200

Connection: keep-alive

Content-Length: 3449

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

Date: Thu, 10 Sep 2020 12:46:22 GMT

Set-Cookie: JSESSIONID=622D0A1CD0C900BE131C56A4040C6E94; path=/; Secure; HttpOnly

X-Application-Context: application:8443

```
{
  "requestStatus": "APRV",
  "payeeProfile": {
    "paymentProfiles": [
      {
        "paymentInformation": {
          "paymentMethod": "TRF",
          "paymentTypeInformation": {
            "serviceLevel": "NURG"
          }
        },
        "creditorAgent": {
          "clearingSystemIdentification": "USABA",
          "memberIdentification": "061058949"
        }
      }
    ]
  }
}
```

```
"creditorAccount": {
  "identification": "1000003"
},
"paymentMethodRanking": 1,
"relatedRemittanceInformation": {
  "method": "WPMT"
},
"minimumAmount": {
  "amount": 0.01,
  "currency": "USD"
},
"maximumAmount": {
  "amount": 99999999,
  "currency": "USD"
}
},
{
  "paymentInformation": {
    "paymentMethod": "TRF",
    "paymentTypeInformation": {
      "serviceLevel": "CARD"
    }
  },
  "locationAndContact": {
    "URLAddress": "www.Companypaymentportal.com"
  },
  "paymentMethodRanking": 2,
  "relatedRemittanceInformation": {
    "method": "URID",
    "electronicAddress": "www.Companypaymentportal.com"
  },
  "minimumAmount": {
    "amount": 0.01,
    "currency": "USD"
  },
  "maximumAmount": {
    "amount": 9999.99,
    "currency": "USD"
  }
},
{
  "paymentInformation": {
    "paymentMethod": "TRF",
    "paymentTypeInformation": {
      "serviceLevel": "URGP"
    }
  }
},
}
```

```
"creditorAgent": {
  "clearingSystemIdentification": "USABA",
  "memberIdentification": "061058949",
  "postalAddress": {
    "department": "Wire Transfer Department",
    "streetName": "333 Financial Institution Way",
    "postCode": 30006,
    "townName": "Atlanta",
    "countrySubDivision": "GA",
    "country": "US"
  }
},
"creditorAccount": {
  "identification": "100000425"
},
"paymentMethodRanking": 3,
"relatedRemittanceInformation": {
  "method": "EMAL",
  "electronicAddress": "Payments@ABCcorp.com"
},
"minimumAmount": {
  "amount": 10000,
  "currency": "USD"
},
"maximumAmount": {
  "amount": 99999999,
  "currency": "USD"
}
],
"remittanceInformation": {
  "mandatory": [
    "invoicee.identification",
    "invoicee.name",
    "duePayableAmount.amount",
    "duePayableAmount.currency",
    "remittedAmount.amount",
    "remittedAmount.currency",
    "number"
  ]
},
```

```
    "optional": [
      "reference",
      "relatedDate",
      "discountAppliedAmount.amount",
      "discountAppliedAmount.currency",
      "adjustmentAmountAndReason.amount",
      "adjustmentAmountAndReason.currency",
      "adjustmentAmountAndReason.reason",
      "adjustmentAmountAndReason.string"
    ]
  },
  "creditor": {
    "contactDetails": {
      "name": "Zach Receiver",
      "jobTitle": "Accounting Clerk",
      "emailAddress": "Zach.Receiver@Company1.com",
      "phoneNumber": "+18005550107",
      "postalAddress": {
        "department": "Accounting Department",
        "streetName": "1234 Maple Street",
        "postCode": 22306,
        "townName": "Alexandria",
        "countrySubDivision": "VA",
        "country": "US"
      }
    },
    "maskAccount": []
  },
  "counterpartydid": "RTYU87654321GA397F",
  "creationDateTime": "2020-04-29T10:14:25.122Z"
}
```

A test call that does not include one or more of the required values, 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.

Example of an error response of a required field that is missing:

HTTP/1.1 404

Connection: keep-alive

Content-Length: 140

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

Date: Wed, 15 Jul 2020 15:57:28 GMT

Set-Cookie: JSESSIONID=AE1D41A056DF1AB183BE0F519F680947; path=/; Secure; HttpOnly

X-Application-Context: application:8443

```
{
  "detail": [
    {
      "errorCode": 404,
      "message": "Query parameter 'counterpartydid' must be provided and it must be valid."
    }
  ]
}
```