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## Pay Me API

The Pay Me API enables a biller to route billing information electronically to any customer through any network.

The Pay Me API assumes the customer has enrolled with their Financial Institution (FI) or Bill Pay Service Provider (BPSP) to receive electronic billing and assigned a unique identifier. Accordingly, the biller can send a request for payment with invoice details (biller, account number, amount, invoice number, due date, and other information) to the FI/BPSP electronically across any network (a payment information exchange platform, Zelle network, Mastercard network, TCH/RTP network, and others).

When initiated, this API is sent to an FI/BPSP with one of their customer's electronic billing information along with the unique identifier for that customer. The response payload returns a status to inform if the API was successfully received and the billing information will be presented or if there was an issue with the API's receipt.

## Versioning

Version	Release Day
1.0.11	October 2020

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## Request for Payment

Process request for payment endpoint:

POST	/ accounts/payers/bill
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## Request Body Parameters

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

Field Name	Datatype	Data Path	Enhanced Definition
primaryIdentifier  <b>mandatory</b>			Unique identification as assigned by their agent or biller service provider (BSP).  <b>Afinis Usage:</b> One form of primary Identifier is required.
debtorAgent  <b>optional</b>		primaryIdentifier/debtorAgent	Financial institution servicing an account for the debtor. [If debtorAgent is used, clearingSystemIdentification and memberIdentification are required.]
clearingSystemIdentification  <b>mandatory</b>	string - Code  Example: <b>USABA</b>	primaryIdentifier/debtorAgent/ 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"> <li><b>USABA</b> [United States Routing Number (Fedwire, NACHA)]: Routing Transit number assigned by the ABA for US financial institutions</li> </ul>
memberIdentification  <b>mandatory</b>	string - Max35text  <b>Afinis Limit:</b> 9 char Example: <b>061103852</b>	primaryIdentifier/debtorAgent/ memberIdentification	Identification of a member of a clearing system. [RDFI ID/ABA RTN]
debtorAccount  <b>optional</b>		primaryIdentifier/debtorAccount	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. [If debtorAccount is provided, identification or proxy is required.]
identification  <b>optional</b>	string - Max34text  <b>Afinis Limit:</b> 17 char Example: <b>1234567891</b>	primaryIdentifier/debtorAccount/ identification	Unique and unambiguous identification for the account between the account owner and the account servicer. [Bank Account Number]

Field Name	Datatype	Data Path	Enhanced Definition
proxy <b>optional</b>		primaryIdentifier/debtorAccount/proxy	Specifies an alternate assumed name for the identification of the account. [If proxy is used, type – either an email address or a mobile phone number – and identification are required]
type <b>mandatory</b>	string – Code  enum – <b>EMAL</b> , <b>MBNO</b>  Example: <b>EMAL</b>	primaryIdentifier/debtorAccount /proxy/type	Type of the proxy identification. [If proxy is provided, type is required.]  <ul style="list-style-type: none"> <li>• <b>EMAL</b> [EmailAddress]: Internationalised address of an electronic mail box for internet messages</li> <li>• <b>MBNO</b> [MobileNumber]: A mobile number in the format specified by the 'The international public telecommunication numbering plan ITU-T E.164</li> </ul>
identification <b>mandatory</b>	string – Max2048text  <b>Afinis Limit:</b> MBNO – 15 char, EMAL – 256 char  Example: <b>bob.jones@email.com</b>	primaryIdentifier/debtorAccount/proxy/identification	Identification used to indicate the account identification under another specified name. [If proxy is provided, identification is required.]
debtor <b>optional</b>		primaryIdentifier/debtor	Party that owes an amount of money to the (ultimate) creditor. [If debtor is used, identification and schemeName are required.]
Identification <sup>1</sup> <b>mandatory</b>	string - Max35text  <b>Afinis Limit:</b> CUST – 22 char, TXID – 11, Other – 256  Example: <b>123456789012345</b>	primaryIdentifier/debtor/identification	Identification assigned by an institution. [If debtor is used, identification is required.]
schemeName <b>mandatory</b>	string    Example: <b>CUST</b>	primaryIdentifier/debtor/schemeName	Name of the identification scheme. [If debtor is used, schemeName is required.]  <ul style="list-style-type: none"> <li>• <b>CUST</b> [CustomerIdentificationNumber]: Number assigned by an issuer to identify a customer [Billing Account Number]</li> <li>• <b>TXID</b> [TaxIdentificationNumber]: Number assigned by a tax authority to identify a person</li> <li>• <b>Other</b>: Other Identifier defined by the network</li> </ul>

Field Name	Datatype	Data Path	Enhanced Definition
secondaryIdentifier  <b>optional</b>			An additional secondary unique identification as assigned by their agent or biller service provider (BSP).
debtor  <b>optional</b>		secondaryIdentifier/debtor	Party that owes an amount of money to the (ultimate) creditor. [If debtor is used for secondaryIdentifiers: "Biller Access Code", "TrucTXID", or "Other Secondary", identification and schemeName are required.]
identification <sup>1</sup>  <b>mandatory</b>	string - Max35text  <b>Afinis Limit:</b> Biller Access Code – 6, TrucTXID – 6, Other Secondary – 256  Example: 123456789012345	secondaryIdentifier/debtor/identification	Identification assigned by an institution. [If debtor identification is used, schemeName is also required.]
schemeName  <b>mandatory</b>	string  Example: CUST	secondaryIdentifier//debtor/schemeName	Name of the identification scheme. <ul style="list-style-type: none"> <li><b>Biller Access Code:</b> Biller Access Code assigned to the receiver [PIN]</li> <li><b>TrucTXID</b> [Truncated TaxIdentificationNumber]: Last 4 to 6 digits of the receiver's social security or tax identification number</li> <li><b>Other Secondary:</b> Other Secondary Identifier defined by the network</li> </ul>
postalAddress  <b>optional</b>		secondaryIdentifier/debtor/postalAddress	Information that locates and identifies a specific address, as defined by postal services. [If postalAddress is used, postCode is required.]
postCode  <b>mandatory</b>	string – Max11text  Example: 19801	secondaryIdentifier/debtor/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.

Field Name	Datatype	Data Path	Enhanced Definition
birthDate  <b>optional</b>	string  Example: 2020-01-20	secondaryIdentifier/debtor/birthDate	Date on which a person is born.
creditor  <b>mandatory</b>	string - Max140text  Example: Tele Co. ABC	creditor/name	Party to which an amount of money is due.
postalAddress  <b>mandatory</b>		creditor/postalAddress	Information that locates and identifies a specific address, as defined by postal services. [With postalAddress, streetName, postCode, townName, countrySubDivision, and country are required]
streetName  <b>mandatory</b>	string - Max70text  Example: Lexington Street	creditor/postalAddress/streetName	Name of a street or thoroughfare
postCode  <b>mandatory</b>	string - Max11text  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
townName  <b>mandatory</b>	string - Max35text  Example: Wilmington	creditor/postalAddress/townName	Name of a built-up area, with defined boundaries, and a local government
countrySubDivision  <b>mandatory</b>	string - Max35text  Example: DE	creditor/postalAddress/countrySubDivision	Identifies a subdivision of a country such as state, region, county
country  <b>mandatory</b>	string - Code  Example: US	creditor/postalAddress/country	Nation with its own government

Field Name	Datatype	Data Path	Enhanced Definition
contactDetails <b>mandatory</b>		creditor/contactDetails	Set of elements used to indicate how to contact the party.
phoneNumber <b>mandatory</b>	string – Max30text Example: +1-302-515-5000	creditor/contactDetails/phoneNumber	Collection of information that identifies a phone number, as defined by telecom services.
other <b>optional</b>		creditor/contactDetails/other	Contact details in another form. [If other is used, channelType and identification are required.]
channelType <b>mandatory</b>	string Example: EXT	creditor/contactDetails/other/ channelType	Method used to contact the financial institution's contact for the specific tax region. <ul style="list-style-type: none"> <li>EXT [Extension]: Phone number extension</li> </ul>
identification <b>mandatory</b>	string – Max128text Example: 500	creditor/contactDetails/other/ identification	Communication value such as phone number or email address.
minimumAmount <b>optional</b>	number and string Example: 1.01 USD <sup>2</sup>		Minimum amount of payment accepted by supplier for the payment type selected [Minimum Amount Due]
instructedAmount <b>mandatory</b>	number and string Example: 100.01 USD <sup>2</sup>		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 [Total Amount Due]
requestedExecutionDate <b>mandatory</b>	string - <date> Example: 2020-12-12		Date at which the initiating party requests the clearing agent to process the payment. Date in ISO 8601 format, YYYY-MM-DD. [Payment Due Date]

Field Name	Datatype	Data Path	Enhanced Definition
debtor			Party that owes an amount of money to the (ultimate) creditor.
name <b>mandatory</b>	string - Max140text Example: <b>Bob Jones</b>	debtor/name	Name by which a party is known and which is usually used to identify that party [Customer Name]
Identification <sup>1</sup> <b>optional</b>	string - Max35text <b>Afinis Limit:</b> 22 char Example: <b>123456789012345</b>	debtor/Identification	Identification assigned by an institution [If debtor identification is used, schemeName is also required.]
schemeName <b>optional</b>	string Example: <b>CUST</b>	debtor/schemeName	Name of the identification scheme. <ul style="list-style-type: none"><li><b>CUST</b> [CustomerIdentificationNumber]: Number assigned by an issuer to identify a customer [Billing Account Number]</li></ul>
paymentIdentification <b>optional</b>			Unique identifier generated by the biller, which can be used for reconciliation purpose and to link a payment to the original bill. [If paymentIdentification is used, endToEndIdentification is required.]
endToEndIdentification <b>mandatory</b>	string - Max35text Example: <b>ABC123</b>	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.
locationAndContact <b>optional</b>			Location and contact information of the merchant (business) performing the transaction. [If locationAndContact is used, URLAddress is required]

Field Name	Datatype	Data Path	Enhanced Definition
URLAddress  <b>mandatory</b>	string – Max256text  Example: <a href="https://www.energy.com/welcome">https://www.energy.com/welcome</a>	locationAndContact/URLAddress	Address for the Universal Resource Locator (URL), for example used over the www (HTTP) service.
remittanceInformation unstructured    <b>optional</b>	string – Max140text  Example: <a href="#">Invoice # 1234</a>	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]

**NOTE:**

- <sup>1</sup> It is recommended that ID fields avoid using a slash or "/" as this may cause issues with the URL path for some systems.
- <sup>2</sup>The only currency supported by Afinis is US Dollar.
- Field lengths will default to ISO 20022 datatype constraints. Banks may support shorter field lengths depending on back-end system and/or other requirements. Afinis limits should also be noted.



## Example Value | Model

```
{
  "primaryIdentifier": {
    "debtorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061103852"
    },
    "debtorAccount": {
      "identification": "1234567891",
      "proxy": {
        "type": "EMAL",
        "identification": "bob.jones@gmail.com"
      }
    },
    "debtor": {
      "name": "Bob Jones",
      "identification": 1234567891,
      "schemeName": "CUST",
      "postalAddress": {
        "streetName": "Lexington Street",
        "postCode": 19801,
        "townName": "Wilmington",
        "countrySubDivision": "DE",
        "country": "US"
      },
      "birthDate": "2020-06-24"
    }
  },
  "secondaryIdentifier": {
    "debtor": {
      "name": "Bob Jones",
      "identification": 1234567891,
      "schemeName": "CUST",
      "postalAddress": {
        "streetName": "Lexington Street",
        "postCode": 19801,
        "townName": "Wilmington",
        "countrySubDivision": "DE",
        "country": "US"
      },
      "birthDate": "2020-06-24"
    }
  },
  "creditor": {
    "name": "Tele Co. ABC",
    "postalAddress": {
      "streetName": "Lexington Street",
      "postCode": 19801,
      "townName": "Wilmington",
      "countrySubDivision": "DE",
      "country": "US"
    }
  },
  "contactDetails": {
```

```
"phoneNumber": "+1-302-515-5000",
"other": {
  "channelType": "EXT",
  "identification": null
}
},
"minimumAmount": {
  "amount": 1.01,
  "currency": "USD"
},
"instructedAmount": {
  "amount": 1.01,
  "currency": "USD"
},
"requestedExecutionDate": "2020-12-24",
"debtor": {
  "name": "Bob Jones",
  "identification": 1234567891,
  "schemeName": "CUST",
  "postalAddress": {
    "streetName": "Lexington Street",
    "postCode": 19801,
    "townName": "Wilmington",
    "countrySubDivision": "DE",
    "country": "US"
  },
  "birthDate": "2020-06-24"
},
"paymentIdentification": {
  "endToEndIdentification": "ABC123"
},
"locationAndContact": {
  "URLAddress": "https://www.energy.com/welcome"
},
"remittanceInformation": {
  "unstructured": "Invoice# 1234"
}
}
```

## Responses

Every response returned by the Pay Me 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 Pay Me API:

Code	Text		Description
201	CRDT		The request has been fulfilled.
400	Bad request	2001 2004	Error caused by bad input data. Example error causes: <ul style="list-style-type: none"> <li>• [Field name] is missing or invalid.</li> <li>• [Field name] cannot be more than [number] characters.</li> </ul>
401	Unauthorized		Authentication failed or user doesn't have permissions for requested operation.
404	Not Found		
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.