

Pay Me

The Pay Me API is intended to enable a biller to route billing information to a customer’s Financial Institution (FI) or Bill Pay Service Provider (BPSP) to reach any customer through any network.

Pay Me API Test Data

Pay Me test data is provided below with varying outcomes. This data has been preloaded into the sandbox and should all return a successful outcome of **201 CRDT** if used correctly in the API.

Pay Me API Test Data

Test Data 1		Test Data 2		Test Data 3	
Primary Identifier					
Debtor Account		Debtor Agent		Debtor Account	
Proxy Type	EMAL	Clearing System Identification	USABA	Proxy Type	MBNO
Identification	ZachCustomer@gmail.com	Member Identification [Bank ID/ABA RTN]	061103852	Identification	+18885550198
		Debtor Account Identification [Account Number]	12234234342		

Test Data 1		Test Data 2		Test Data 3	
Secondary Identifier					
Debtor		Debtor		Debtor	
Birthdate	2000-01-20	Scheme Name	TrucTXID	Postal Address	
		Identification	2-1111	Postcode	12345
Creditor (Biller) Information					
Name	Tallahassee Electric	Name	Raleigh Energy	Name	HIJ Telco
Postal Address		Postal Address		Postal Address	
Street Name	123 Electrical Lane	Street Name	143 Utility Company Lane	Street Name	199 Utility Company Lane
Post Code	12345	Post Code	12345	Post Code	12345
Town Name	Tallahassee	Town Name	Raleigh	Town Name	Atlanta
Country Subdivision	FL	Country Subdivision	NC	Country Subdivision	GA
Country	US	Country	US	Country	US
Contact Details		Contact Details		Contact Details	
Phone Number	+18885550101	Phone Number	+18005550182	Phone Number	+18885550183
Minimum Amount	156.00	Minimum Amount		Minimum Amount	
Currency	USD	Currency		Currency	
Instructed Amount	156.00	Instructed Amount	185.00	Instructed Amount	88.95
Currency	USD	Currency	USD	Currency	USD
Requested Execution Date	2020-09-15	Requested Execution Date	2020-09-25	Requested Execution Date	2020-09-05
Debtor		Debtor		Debtor	
Name	Zach Customer	Name	Miranda Rider	Name	Katie Customer
Scheme Name	CUST	Scheme Name		Scheme Name	
Identification	FL12983456	Identification		Identification	
Payment Identification		Payment Identification		Payment Identification	
EndToEndIdentification	T12345ZC	EndToEndIdentification		EndToEndIdentification	GAACCCCC21
Location And Contact		Location And Contact		Location And Contact	
URLAddress	https://www.tallahasseeelectric.com	URLAddress	www.raleighenergy.com	URLAddress	
Remittance Information		Remittance Information		Remittance Information	
Unstructured	August Bill	Unstructured		Unstructured	

Test Data 4		Test Data 5	
Primary Identifier			
Debtor		Debtor	
Scheme Name	CUST	Scheme Name	Other
Identification	123456789012345	Identification	ABC 123 4576A
Secondary Identifier			
Debtor		Debtor	
Scheme Name	Other Secondary	Scheme Name	Biller Access Code
Identification	EFG 123 4576X	Identification	1234
Creditor (Biller) Information			
Name	Credit Card Co	Name	KBLS Alarm Systems
Postal Address		Postal Address	
Street Name	123 Credit Card Lane	Street Name	123 Watch Street
Post Code	12345	Post Code	12345
Town Name	Alexandria	Town Name	Alexandria
Country Subdivision	VA	Country Subdivision	VA
Country	US	Country	US
Contact Details		Contact Details	
Phone Number	+18885550125	Phone Number	18885550172
Minimum Amount	35.00	Minimum Amount	
Currency	USD	Currency	
Instructed Amount	3452.00	Instructed Amount	99.00
Currency	USD	Currency	USD
Requested Execution Date	2020-09-14	Requested Execution Date	2020-09-27
Debtor		Debtor	
Name	Carl Card	Name	Wendy Warning
Scheme Name	CUST	Scheme Name	CUST
Identification	123456789012345	Identification	VA12983487
Payment Identification		Payment Identification	
EndToEndIdentification	576CC	EndToEndIdentification	123987G

Test Data 4		Test Data 5	
Location And Contact		Location And Contact	
URLAddress	www.creditcardcompany.com	URLAddress	
Remittance Information		Remittance Information	
Unstructured		Unstructured	July-September 2020

NOTE: It is recommended that Remittance Information field avoid certain special characters such as a backward slash (“\”) for the Segment Terminator as this may cause issues with some backend systems.

Resource URL

Resource URL has been preset for each Pay Me API.

Resource URL
➤

```
https://api.afinis.org/v1/accounts/payers/bill
```

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 <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   "primaryIdentifier": {
3     "debtor": {
4       "schemeName": "Other",
5       "identification": "ABC 123 4576A"
6     }
7   },
8   "creditor": {
9     "name": "KBLS Alarm Systems",
10    "postalAddress": {
11      "streetName": "123 Watch Street",
12      "postCode": "12345",
13      "townName": "Alexandria",
14      "countrySubDivision": "VA",
15      "country": "US"
16    },
17    "contactDetails": {
18      "phoneNumber": "+18005550172"
19    }
20  },
21  "instructedAmount": {
22    "amount": 99.00,
23    "currency": "USD"
24  },
25  "requestedExecutionDate": "2020-09-27",
26  "debtor": {
27    "name": "Wendy Warning",
28    "schemeName": "CUST",
29    "identification": "VA12983487"
30  },
31  "paymentIdentification": {
32    "endToEndIdentification": "123987G"
33  },
34  "remittanceInformation": {
35    "unstructured": "July-September 2020"
36  }
37 }
38 }
```

Response

A successful outcome will return a **201 – CRDT** response.

HTTP/1.1 201

Access-Control-Allow-Credentials: true
Access-Control-Allow-Origin: <https://test.afinis.org>
Connection: keep-alive
Content-Length: 96
Content-Type: application/json;charset=UTF-8
Date: Tue, 29 Sep 2020 16:03:42 GMT
Set-Cookie: JSESSIONID=38DC496816886ECD9847535A795DA25D;path=/;Secure;HttpOnly
Vary: Origin
X-Application-Context: application:8443

```
{
  "detail": [
    {
      "code": "CRTD",
      "message": "The request has been fulfilled"
    }
  ]
}
```

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

Access-Control-Allow-Credentials: true
Access-Control-Allow-Origin: <https://test.afinis.org>
Connection: keep-alive
Content-Length: 91
Content-Type: application/json;charset=UTF-8
Date: Tue, 29 Sep 2020 16:13:32 GMT
Set-Cookie: JSESSIONID=7C1ECD193198D80C99D37D96B1D8F148;path=/;Secure;HttpOnly
Vary: Origin
X-Application-Context: application:8443

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


Example of an error response with a missing field:

HTTP/1.1 400

Access-Control-Allow-Credentials: true
Access-Control-Allow-Origin: https://test.afinis.org
Connection: keep-alive
Content-Length: 112
Content-Type: application/json;charset=UTF-8
Date: Tue, 29 Sep 2020 16:10:44 GMT
Set-Cookie: JSESSIONID=9CDB6AF3E6B5DCAEDB629E90EA6D276C;path=/;Secure;HttpOnly
Vary: Origin
X-Application-Context: application:8443

```
{
  "detail": [
    {
      "errorCode": 2001,
      "message": "name is missing or invalid [creditor.name]."
    }
  ]
}
```