

Get Copy of WSUD API

The Get Copy of Written Statement of Unauthorized Debit (WSUD) API enables a financial institution to send a real time electronic request to another financial institution for a copy of an ACH written statement of unauthorized debit, and to receive a real time acknowledgement when the request is received and when it completed by the other financial institution.

Test Data

Positive Responses – Inputting the data below using the Afinis sandbox should result in a positive (201 – created) response, plus the requested information.

Note: the responses key off of the test data below in fields: amount, endToEndIdentification and entry date (highlighted in test data). If these elements do not match the elements found in test data, a response of 401 – Not Found will be returned.

Field Name	Test Data 1 Returns Received Message	Field Name	Test Data 2 Returns Sent Via Fax Message
messageIdentification optional 1	123KL	messageIdentification optional 1	72
InitiatingParty 1		InitiatingParty 1	
name Mandatory 2	Anna Ask	name Mandatory 2	Miranda Ryder
phoneNumber optional (must have either phone number or email address or both) 2	+1-777-555-4956	phoneNumber optional (must have either phone number or email address or both) 2	+1-777-555-9999
emailAddress optional (must have either phone number or email address or both) 2	Anna@testfi1.com	emailAddress optional (must have either phone number or email address or both) 2	Mryder@testfi2.com
instructingAgent 1		instructingAgent 1	
ClearingSystemIdentification mandatory 2	USABA	ClearingSystemIdentification mandatory 2	USABA
MemberIdentification [Bank ID/ABA RTN] mandatory 2	061103852	MemberIdentification [Bank ID/ABA RTN] mandatory 2	061058949

Field Name	Test Data 1 Returns Received Message	Field Name	Test Data 2 Returns Sent Via Fax Message
instructedAgent 1		instructedAgent 1	
ClearingSystemIdentification mandatory 2	USABA	ClearingSystemIdentification mandatory 2	USABA
MemberIdentification [Bank ID/ABA RTN] mandatory 2	061058949	MemberIdentification [Bank ID/ABA RTN] mandatory 2	061103852
originalTransactionReference 1		originalTransactionReference 1	
endToEndIdentification mandatory 2	061103859876543	endToEndIdentification mandatory 2	061058941111111
localInstrument optional 2	WEB	localInstrument optional 2	PPD
amount 2		amount 2	
amount mandatory 3	98.56	amount mandatory 3	179.98
currency mandatory 3	USD	currency mandatory 3	USD
creditor 2		creditor 2	
name mandatory 3	Online Store	name mandatory 2	Electric Co.
identification mandatory 3	2323236781	Identification mandatory 3	9879879876
debtor 2		debtor 2	
name mandatory 3	Zach Receiver	name mandatory 3	Billy Buyer
debtorAccount mandatory 2	6578987654	debtorAccount mandatory 2	2386432
returnTransactionReference 1		returnTransactionReference 1	
endToEndIdentification mandatory 2	061058941234567	endToEndIdentification mandatory 2	061103857658905
entryDate mandatory 2	2021-01-15	entryDate mandatory 2	2021-02-18

Field Name	Test Data 1 Returns Received Message	Field Name	Test Data 2 Returns Sent Via Fax Message
WSUDMethod 1		WSUDMethod 1	
preferredMethod mandatory 2	EMAL	preferredMethod mandatory 2	FAXI
emailAddress optional - mandatory if EMAL used 2	Docs@testfi.com	emailAddress optional - mandatory if EMAL used 2	
faxNumber optional - mandatory if FAXI used 2		faxNumber optional - mandatory if FAXI used 2	+1-777-555-9998
postalAddress optional - mandatory if POST used 2		postalAddress optional - mandatory if POST used 2	
streetName optional - mandatory if POST used 3		streetName optional - mandatory if POST used 3	
postCode optional - mandatory if POST used 3		postCode optional - mandatory if POST used 3	
townName optional - mandatory if POST used 3		townName optional - mandatory if POST used 3	
countrySubDivision optional - mandatory if POST used 3		countrySubDivision optional - mandatory if POST used 3	
country optional - mandatory if POST used 3		country optional - mandatory if POST used 3	

201- Created Response

Field Name	Test Data 1 Response	Field Name	Test Data 2 Response
Status Mandatory 1	Received	Status Mandatory 1	Sent
originalMessageIdentification optional 1	123KL	originalMessageIdentification optional 1	72
amount			
amount mandatory 2	98.56	amount mandatory 2	179.98
currency mandatory 2	USD	currency mandatory 2	USD
returnTransactionReference 1		returnTransactionReference 1	
endToEndIdentification mandatory 2	061058941234567	endToEndIdentification mandatory 2	061103857658905
entryDate mandatory 2	2021-01-15	entryDate mandatory 2	2021-02-18
InitiatingParty 1		InitiatingParty 1	
name Mandatory 2		name Mandatory 2	Rick Responder
phoneNumber optional (must have either phone number or email address or both) 2		phoneNumber optional (must have either phone number or email address or both) 2	+1-777-555-6543
emailAddress optional 2		emailAddress optional 2	
notificationDate optional 1	Date response returned by Afinis Sandbox	notificationDate optional 1	Date response returned by Afinis Sandbox
notificationTime optional 1	Time response returned by Afinis Sandbox	notificationTime optional 1	Time response returned by Afinis Sandbox

Field Name	Test Data 1 Response	Field Name	Test Data 2 Response
WSUDMethod 1		WSUDMethod 1	
preferredMethod mandatory 2		preferredMethod mandatory 2	FAXI
emailAddress optional - mandatory if EMAL used 2		emailAddress optional - mandatory if EMAL used 2	
faxNumber optional - mandatory if FAXI used 2		faxNumber optional - mandatory if FAXI used 2	+1-777-555-9998
postalAddress optional - mandatory if POST used 2		postalAddress optional - mandatory if POST used 2	
streetName optional - mandatory if POST used 3		streetName optional - mandatory if POST used 3	
postCode optional - mandatory if POST used 3		postCode optional - mandatory if POST used 3	
townName optional - mandatory if POST used 3		townName optional - mandatory if POST used 3	
countrySubDivision optional - mandatory if POST used 3		countrySubDivision optional - mandatory if POST used 3	
country optional - mandatory if POST used 3		country optional - mandatory if POST used 3	

Note: The notificationDate and notificationTime will always be the date and time you receive the response from the API in the Afinis sandbox.

Test Data 3 and 4

Field Name	Test Data 3 Returns Sent via post message	Field Name	Test Data 4 Returns Unable to Comply message
originalMessageId optional 1	21421	originalMessageId optional 1	15Jan
InitiatingParty 1		InitiatingParty 1	
name Mandatory 2	Billy Banker	name Mandatory 2	Carl Credit
phoneNumber optional (must have either phone number or email address or both) 2	777-555-9956	phoneNumber optional (must have either phone number or email address or both) 2	777-555-5955
emailAddress optional (must have either phone number or email address or both) 2	Billy@testfi1.com	emailAddress optional (must have either phone number or email address or both) 2	Carl@testfi2.com
instructingAgent 1		instructingAgent 1	
ClearingSystemIdentification mandatory 2	USABA	ClearingSystemIdentification mandatory 2	USABA
MemberIdentification [Bank ID/ABA RTN] mandatory 2	061103852	MemberIdentification [Bank ID/ABA RTN] mandatory 2	061058949
instructedAgent 1		instructedAgent 1	
ClearingSystemIdentification mandatory 2	USABA	ClearingSystemIdentification mandatory 2	USABA
MemberIdentification [Bank ID/ABA RTN] mandatory 2	061058949	MemberIdentification [Bank ID/ABA RTN] mandatory 2	061103852
originalTransactionReference 1		originalTransactionReference 1	
endToEndIdentification mandatory 2	06110385555432	endToEndIdentification mandatory 2	061058949876911
localInstrument optional 2	TEL	localInstrument optional 2	PPD
amount 2		amount 2	

Field Name	Test Data 3 Returns Sent via post message	Field Name	Test Data 4 Returns Unable to Comply message
amount mandatory 3	105.77	amount mandatory 3	97.99
currency mandatory 3	USD	currency mandatory 3	USD
creditor 2		creditor 2	
name mandatory 3	MagsRUs	name mandatory 2	Jim's Gym
identification mandatory 3	7689768922	Identification mandatory 3	2342342341
debtor 2		debtor 2	
name mandatory 3	Greta Gift	name mandatory 3	Wendy Workout
debtorAccount mandatory 2	12345	debtorAccount mandatory 2	987654321
returnTransactionReference 1		returnTransactionReference 1	
endToEndIdentification mandatory 2	061058946543217	endToEndIdentification mandatory 2	061103852233456
entryDate mandatory 2	2021-03-02	entryDate mandatory 2	2021-02-21
WSUDMethod 1		WSUDMethod 1	
preferredMethod mandatory 2	POST	preferredMethod mandatory 2	EMAL
emailAddress optional – mandatory if EMAL used 2		emailAddress optional – mandatory if EMAL used 2	Ops@testfi2.com
faxNumber optional – mandatory if FAXI used 2		faxNumber optional – mandatory if FAXI used 2	
postalAddress optional – mandatory if POST used 2		postalAddress optional – mandatory if POST used 2	

Field Name	Test Data 3 Returns Sent via post message	Field Name	Test Data 4 Returns Unable to Comply message
streetName optional - mandatory if POST used 3	123 Test Lane	streetName optional - mandatory if POST used 3	
postCode optional - mandatory if POST used 3	12345	postCode optional - mandatory if POST used 3	
townName optional - mandatory if POST used 3	Anytown	townName optional - mandatory if POST used 3	
countrySubDivision optional - mandatory if POST used 3	AL	countrySubDivision optional - mandatory if POST used 3	
country optional - mandatory if POST used 3	US	country optional - mandatory if POST used 3	

201- Created Response

Field Name	Test Data 3 Response	Field Name	Test Data 4 Response
Status Mandatory 1	Sent	Status Mandatory 1	Unable to Comply
originalMessageIdentification optional 1	21421	originalMessageIdentification optional 1	15Jan
amount			
amount mandatory 2	105.77	amount mandatory 2	97.99
currency mandatory 2	USD	currency mandatory 2	USD
returnTransactionReference 1		returnTransactionReference 1	
endToEndIdentification mandatory 2	061058946543217	endToEndIdentification mandatory 2	061103852233456
entryDate mandatory 2	2021-03-02	entryDate mandatory 2	2021-02-21
InitiatingParty 1		InitiatingParty 1	
name Mandatory 2		name Mandatory 2	Cathy Clerk
phoneNumber optional (must have either phone number or email address or both) 2		phoneNumber optional (must have either phone number or email address or both) 2	+1-777-555-6555
emailAddress optional 2		emailAddress optional 2	Cathy@testfi2.com
notificationDate optional 1	Date response returned by Afinis Sandbox	notificationDate optional 1	Date response returned by Afinis Sandbox
notificationTime optional 1	Time response returned by Afinis Sandbox	notificationTime optional 1	Time response returned by Afinis Sandbox

Field Name	Test Data 3 Response	Field Name	Test Data 4 Response
WSUDMethod 1		WSUDMethod 1	
preferredMethod mandatory 2	POST	preferredMethod mandatory 2	
emailAddress optional – mandatory if EMAL used 2		emailAddress optional – mandatory if EMAL used 2	
faxNumber optional – mandatory if FAXI used 2		faxNumber optional – mandatory if FAXI used 2	
postalAddress optional – mandatory if POST used 2		postalAddress optional – mandatory if POST used 2	
streetName optional - mandatory if POST used 3	123 Test Lane	streetName optional - mandatory if POST used 3	
postCode optional - mandatory if POST used 3	12345	postCode optional - mandatory if POST used 3	
townName optional - mandatory if POST used 3	Anytown	townName optional - mandatory if POST used 3	
countrySubDivision optional - mandatory if POST used 3	AL	countrySubDivision optional - mandatory if POST used 3	
country optional - mandatory if POST used 3	US	country optional - mandatory if POST used 3	

Resource URL

Resource URL has been preset for the Get Copy of WSUD API.

Resource URL

<https://api.afinis.org/accounts/v1/transactions/WSUD>

Header Parameter

An optional Request_Id may be inserted for tracing purposes.

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.

Request Body

Value

Description

Schema

```
1 {
2   "messageIdentification": "123KL",
3   "initiatingParty":{
4     "name": "Anna Ask",
5     "phoneNumber": "+1-777-555-4956",
6     "emailAddress": "Anna@testfi1.com"
7   },
8   "instructingAgent": {
9     "clearingSystemIdentification":"USABA",
10    "memberIdentification": "061103852"
11  },
12  "instructedAgent": {
13    "clearingSystemIdentification":"USABA",
14    "memberIdentification": "061058949"
15  },
16  "originalTransactionReference":{
17    "endToEndIdentification": "061103859876543",
18    "localInstrument": "WEB",
19    "amount": {
20      "amount": 98.56,
21      "currency": "USD"
22    },
23    "creditor": {
24      "name": "Online Store",
25      "identification": "2323236781"
26    },
27    "debtor": {
28      "name": "Zach Receiver"
29    },
30    "debtorAccount": "6578987654"
31  },
32  "returnTransactionReference":{
33    "endToEndIdentification": "061058941234567",
34    "entryDate": "2021-01-15"
35  },
36  "WSUDMethod":{
37    "preferredMethod": "FAXI",
38    "faxNumber": "+1-777-555-9998"
39  }
40 }
```

Response - A successful outcome will return a **201** response.

HTTP/1.1 201

Access-Control-Allow-Credentials: true

Access-Control-Allow-Origin: <https://preprod.afinis.org>

Connection: keep-alive

Content-Length: 373

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

Date: Tue, 06 Jul 2021 17:49:59 GMT

Set-Cookie: JSESSIONID=C85BDDADD222D610E3620F7595EFB24D;path=/;Secure;HttpOnly

Vary: Origin

X-Application-Context: application:8443

```
{
  "received": {
    "message": "Received",
    "originalMessageIdentification": "123KL",
    "amount": {
      "amount": 98.56,
      "currency": "USD"
    },
  },
  "returnTransactionReference": {
    "endToEndIdentification": "061058941234567",
    "entryDate": "2021-01-15"
  },
  "notificationDate": "2021-07-06",
  "notificationTime": "17:49"
}
```