

## Authorize to Initiate Payment API

The Authorize to Initiate Payment API enables a business to provide its bank account number or virtual card number, details on purpose of payment, and authorization for the supplier to debit the provided account number and to receive a real time acknowledgement when the instructions have been received.

### Test Data

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

Field Name	Test Data 1	Field Name	Test Data 2
debtor mandatory 1		debtor mandatory 1	
name mandatory 2	Sara's Shoes	name mandatory 2	Everything For Horses
postalAddress mandatory 2		postalAddress mandatory 2	
streetName mandatory 3	123 Foot Lane	streetName mandatory 3	567 Pony Court
postCode mandatory 3	12345	postCode mandatory 3	54321
townName mandatory 3	Anytown	townName mandatory 3	Anycity
countrySubDivision mandatory 3	VA	countrySubDivision mandatory 3	GA
country mandatory 3	US	country mandatory 3	US
identification mandatory 2		identification mandatory 2	
identification mandatory 2	567892	identification mandatory 2	9876543EFH

Field Name	Test Data 1	Field Name	Test Data 2
schemeName <i>mandatory</i> 3	CUST	schemeName <i>mandatory</i> 3	CUST
identification <i>optional</i> 3	123432166	identification <i>optional</i> 3	---
schemeName <i>optional</i> 3	DUNS	schemeName <i>optional</i> 3	----
phoneNumber <i>mandatory</i> 2	777-555-3932	phoneNumber <i>mandatory</i> 2	777-555-3941
emailAddress <i>mandatory</i> 2	Zach.Receiver@Company1.com	emailAddress <i>mandatory</i> 2	Miranda@HorsesRus.com
endToEndIdentification <i>optional</i> 1	021402130212	endToEndIdentification <i>optional</i> 1	----
instructedAmount <i>mandatory</i> 1		instructedAmount <i>mandatory</i> 1	
amount <i>mandatory</i> 2	1759.79	amount <i>mandatory</i> 2	3979.45
currency <i>Mandatory</i> 2	USD	currency <i>Mandatory</i> 2	USD
requestedExecutionDate <i>mandatory</i> 1	Today's date or later and in YYYY-MM-DD format	requestedExecutionDate <i>mandatory</i> 1	Today's date or later and in YYYY-MM-DD format
remittanceInformation <i>optional</i> 1		remittanceInformation <i>optional</i> 1	
number <i>optional</i> 2	345	number <i>optional</i> 2	9872
relatedDate <i>optional</i> 2	2021-06-19	relatedDate <i>optional</i> 2	2021-05-15

Field Name	Test Data 1	Field Name	Test Data 2
duePayableAmount optional 2		duePayableAmount optional 2	
amount optional 3	1779.79	amount optional 3	3999.45
currency optional 3	USD	currency optional 3	USD
discountAppliedAmount optional 2		discountAppliedAmount optional 3	
amount optional 3	---	amount optional 3	20.00
currency optional 3	---	currency optional 3	USD
adjustmentAmountAndReason optional 2		adjustmentAmountAndReason optional 2	
amount optional 3		amount optional 3	
amount optional 4	20.00	amount optional 4	---
currency optional 4	USD	currency optional 4	---
reason optional 3	01	reason optional 3	---
additionalInformation optional 3	Pricing	additionalInformation optional 3	---
creditorReferenceInformation optional 2		creditorReferenceInformation optional 2	
type optional 3	PUOR	type optional 3	PUOR

Field Name	Test Data 1	Field Name	Test Data 2
reference optional 3	PO832	reference optional 3	PO125
debtorAgent optional - mandatory if authorizing debit to bank account 1		debtorAgent optional - mandatory if authorizing debit to bank account 1	
clearingSystemIdentification mandatory if authorizing debit to bank account 2	USABA	clearingSystemIdentification mandatory if authorizing debit to bank account 2	---
memberIdentification [Bank ID/ABA RTN] mandatory if authorizing debit to bank account 2	061103852	memberIdentification [Bank ID/ABA RTN] mandatory if authorizing debit to bank account 2	----
debtorAccount mandatory 1		debtorAccount mandatory 1	
identification mandatory 2	4565432	identification mandatory 2	2233456547890633
schemeName mandatory 2	DDA	schemeName mandatory 2	Virtual Card
verification mandatory 1		verification mandatory 1	
authorizeToPay optional - mandatory if DDA debit being used 2	True	authorizeToPay optional - mandatory if DDA debit being used 2	---
type optional - mandatory if card payment being used 2	----	type optional - mandatory if card payment being used 2	CSCV
textValue optional - mandatory if card payment being used 2	----	textValue optional - mandatory if card payment being used 2	8765
expiryDate optional - mandatory if card payment being used 1	----	expiryDate optional - mandatory if card payment being used 1	2024-11

Field Name	Test Data 1	Field Name	Test Data 2
<b>cardholder</b> optional - mandatory if card payment being used 1		<b>cardholder</b> optional - mandatory if card payment being used 1	
<b>name</b> optional- mandatory if card payment being used 2	----	<b>name</b> optional- mandatory if card payment being used 2	Miranda Ryder
<b>postalAddress</b> optional- mandatory if card payment being used 2		<b>postalAddress</b> optional- mandatory if card payment being used 2	
<b>streetName</b> optional- mandatory if card payment being used 3	----	<b>streetName</b> optional- mandatory if card payment being used 3	567 Pony Court
<b>postCode</b> optional- mandatory if card payment being used 3	----	<b>postCode</b> optional- mandatory if card payment being used 3	54321
<b>townName</b> optional- mandatory if card payment being used 3	----	<b>townName</b> optional- mandatory if card payment being used 3	Anycity
<b>countrySubDivision</b> optional- mandatory if card payment being used 3	----	<b>countrySubDivision</b> optional- mandatory if card payment being used 3	GA
<b>country</b> optional- mandatory if card payment being used 3	----	<b>country</b> optional- mandatory if card payment being used 3	US

**NOTE:** The mandatory debtor identification field dictates what response is returned from the sandbox. If in the request you enter identification: 567892 and a schemeName of CUST, you will receive the response shown for Test Data 1. If in the request you enter identification: 9876543EFH and a schemeName of CUST, you will receive the response shown for Test Data 2.

**201- Created Response**

Field Name	Test Data 1 Response	Field Name	Test Data 2 Response
status Mandatory 1	Agree to Debit	status Mandatory 1	Do Not Agree to Debit
requestedExecutionDate optional - mandatory if agree to debit 1	2021-07-15	requestedExecutionDate optional - mandatory if agree to debit 1	2021-06-21
creditor optional – mandatory if agree to debit via ACH 1		creditor optional – mandatory if agree to debit via ACH 1	---
identification optional – mandatory if agree to debit via ACH 2		identification optional – mandatory if agree to debit via ACH 2	---
identification optional – mandatory if agree to debit via ACH 3	1234567891	identification optional – mandatory if agree to debit via ACH 3	---
schemeName optional – mandatory if agree to debit via ACH 3	CUST	schemeName optional – mandatory if agree to debit via ACH 3	----
endToEndIdentification optional – mandatory if provided in request 1	021402130212	endToEndIdentification optional – mandatory if provided in request 1	----

## Resource URL

Resource URL has been preset for the Authorize to Initiate Payment API.

## Resource URL

`https://api.afinis.org/v1/debitauthorizations`

## Header Parameter

An optional Request\_Id may be inserted for tracing purposes.

Header Parameters <span>➤</span>		
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   "debtor": {
3     "name": "Sara's Shoes",
4     "postalAddress": {
5       "streetName": "123 Foot Lane",
6       "postCode": "12345",
7       "townName": "Anytown",
8       "countrySubDivision": "VA",
9       "country": "US"
10    },
11    "identification": [
12      {
13        "identification": "567892",
14        "schemeName": "CUST"
15      },
16      {
17        "identification": "987654321",
18        "schemeName": "DUNS"
19      }
20    ],
21    "phoneNumber": "777-555-3932",
22    "emailAddress": "Zach.Receiver@Company1.com"
23  },
24  "endToEndIdentification": "021402130212",
25  "instructedAmount": {
26    "amount": 1759.79,
27    "currency": "USD"
28  },
29  "requestedExecutionDate": "2021-09-15",
30  "remittanceInformation": {
31    "number": "345",
32    "relatedDate": "2021-06-19",
33    "duePayableAmount": {
34      "amount": 1779.79,
35      "currency": "USD"
36    },
37    "adjustmentAmountAndReason": {
38      "amount": {
39        "amount": 20.00,
40        "currency": "USD"
41      },

```



```
42         "reason": "01",
43         "additionalInformation": "Pricing"
44     },
45     "creditorReferenceInformation": {
46         "type": "PUOR",
47         "reference": "P0832"
48     }
49 },
50 "debtorAgent": {
51     "clearingSystemIdentification": "USABA",
52     "memberIdentification": "061103852"
53 },
54 "debtorAccount": {
55     "identification": "4565432",
56     "schemeName": "DDA"
57 },
58 "verification": {
59     "authorizeToPay": true
60 }
61 }
62 }
```

**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: 253  
Content-Type: application/json;charset=UTF-8  
Date: Tue, 31 Aug 2021 19:43:45 GMT  
Set-Cookie: JSESSIONID=E3CB97A755A224DD6298E392B369707B;path=/;Secure;HttpOnly  
Vary: Origin  
X-Application-Context: application:8443

```
{
  "status": "Agree to Debit",
  "requestedExecutionDate": "2021-09-15",
  "creditor": {
    "identification": [
      {
        "identification": "1234567891",
        "schemeName": "CUST"
      }
    ]
  },
  "originalEndToEndIdentification": "021402130212"
}
```