

Request Proof of Authorization API

The Request Proof of Authorization API enables a financial institution to send a real time electronic request to another financial institution requesting proof of an ACH authorization 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.

Test Data 1 will illustrate an initial send of the API. Test Data 2, 3 4 and 5 illustrate a second send of an API for a status update (different data from Test Data 1) look like. Test Data 6 shows a sent response to a second request after original “unable to comply” response. Sending any of these multiple times will not change the response in the sandbox.

Field Name	Test Data 1 For Received Response	Field Name	Test Data 2 For Sent Via Fax Response
messageIdentification optional 1	76KL	messageIdentification optional 1	516
initiatingParty 1		initiatingParty 1	
name mandatory 2	Tim Teller	name mandatory 2	Nora Needs
phoneNumber optional (must have either phone number or email address or both) 2	+1-777-555-9999	phoneNumber optional (must have either phone number or email address or both) 2	+1-777-555-9998
emailAddress optional (must have either phone number or email address or both) 2	Tim@testfi1.com	emailAddress optional (must have either phone number or email address or both) 2	Nneeds@testfi2.com
instructingAgent 1		instructingAgent 1	
clearingSystemIdentification mandatory 2	USABA	clearingSystemIdentification mandatory 2	USABA

Field Name	Test Data 1 For Received Response	Field Name	Test Data 2 For Sent Via Fax Response
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
endToEndIdentification mandatory 1	061058941111111	endToEndIdentification mandatory 1	061103859876543
localInstrument optional 1	WEB	localInstrument optional 1	TEL
amount 1		amount 1	
amount mandatory 2	198.50	amount mandatory 2	55.55
currency mandatory 2	USD	currency mandatory 2	USD
creditor 1		creditor 1	
name mandatory 2	Internet Market	name mandatory 2	Mag Store
identification mandatory 2	2323237771	identification mandatory 2	9879879678
debtor 1		debtor 1	
name mandatory 2	Zach Receiver	name mandatory 2	Miranda Ryder
debtorAccount mandatory 2	6578987657	debtorAccount mandatory 2	23864444
entryDate mandatory 2	2021-09-15	entryDate mandatory 2	2021-09-18

Field Name	Test Data 1 For Received Response	Field Name	Test Data 2 For Sent Via Fax Response
POAMethod 1		POAMethod 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	
newRequest mandatory 1	Y	newRequest mandatory 1	N
secondRequest mandatory 1	N	secondRequest mandatory 1	N

201- Created Response

Field Name	Test Data 1 Response	Field Name	Test Data 2 Response
status 1		status 1	
requestStatus mandatory 2	RCVD	requestStatus mandatory 2	SENT
messageIdentification optional 2	235AB	messageIdentification optional 2	78Jan
originalMessageIdentification optional 2	76KL	originalMessageIdentification optional 2	516
Amount 2			
amount mandatory 3	198.50	amount mandatory 3	55.55
currency mandatory 3	USD	currency mandatory 3	USD
endToEndIdentification mandatory 2	061058941111111	endToEndIdentification mandatory 2	061103859876543
entryDate mandatory 2	2021-09-15	entryDate mandatory 2	2021-09-18
InitiatingParty 2		InitiatingParty 2	
name optional 2		name optional 2	Rick Responder
phoneNumber optional 2		phoneNumber optional 2	+1-777-555-6543
emailAddress optional 2		emailAddress optional 2	
notificationDate optional 2	Date response returned by Afinis Sandbox	notificationDate optional 2	Date response returned by Afinis Sandbox
notificationTime optional 2	Time response returned by Afinis Sandbox	notificationTime optional 2	Time response returned by Afinis Sandbox

Field Name	Test Data 1 Response	Field Name	Test Data 2 Response
POAMethod 2		POAMethod 2	
preferredMethod mandatory 3		preferredMethod andatory 3	FAXI
emailAddress optional – mandatory if EMAL used 3		emailAddress optional – mandatory if EMAL used 3	
faxNumber optional – mandatory if FAXI used 3		faxNumber optional – mandatory if FAXI used 3	+1-777-555-9998
postalAddress optional – mandatory if POST used 3		postalAddress optional – mandatory if POST used 3	
streetName optional -mandatory if POST used 4		streetName optional -mandatory if POST used 4	
postCode optional -mandatory if POST used 4		postCode optional -mandatory if POST used 4	
townName optional -mandatory if POST used 4		townName optional -mandatory if POST used 4	
countrySubDivision optional -mandatory if POST used 4		countrySubDivision optional -mandatory if POST used 4	
country optional -mandatory if POST used 4		country optional -mandatory if POST used 4	

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 For Sent via Post Response	Field Name	Test Data 4 For Unable to Comply Response
messageIdentification optional 1	12345	messageIdentification optional 1	21Jan
initiatingParty 1		initiatingParty 1	
name mandatory 2	Katie Customerservice	name mandatory 2	Sara Savings
phoneNumber optional (must have either phone number or email address or both) 2	777-555-9999	phoneNumber optional (must have either phone number or email address or both) 2	777-555-5555
emailAddress optional (must have either phone number or email address or both) 2	Katie@testfi1.com	emailAddress optional (must have either phone number or email address or both) 2	Sara@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
endToEndIdentification mandatory 1	061058943333333	endToEndIdentification mandatory 1	061103852222222
localInstrument optional 1	PPD	localInstrument optional 1	WEB
amount 1		amount 1	
amount mandatory 2	250.50	amount mandatory 2	24.99

Field Name	Test Data 3 For Sent via Post Response	Field Name	Test Data 4 For Unable to Comply Response
currency mandatory 2	USD	currency mandatory 2	USD
creditor 1		creditor 1	
name mandatory 2	CompanyA	name mandatory 2	Jim's Gym
identification mandatory 2	7689712345	identification mandatory 2	1234542341
debtor 1		debtor 1	
name mandatory 2	Betty Buyer	name mandatory 2	Wendy Workout
debtorAccount mandatory 2	1234512345	debtorAccount mandatory 2	9878998789054
entryDate mandatory 2	2021-09-02	entryDate mandatory 2	2021-09-21
POAMethod 1		POAMethod 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	
streetName optional -mandatory if POST used 3	123 Test Lane	streetName optional -mandatory if POST used 3	

Field Name	Test Data 3 For Sent via Post Response	Field Name	Test Data 4 For Unable to Comply Response
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	GA	countrySubDivision optional -mandatory if POST used 3	
country optional -mandatory if POST used 3	US	country optional -mandatory if POST used 3	
newRequest mandatory 1	N	newRequest mandatory 1	N
secondRequest mandatory 1	N	secondRequest mandatory 1	N

201- Created Response

Field Name	Test Data 3 Response	Field Name	Test Data 4 Response
status 1		status 1	
requestStatus mandatory 2	SENT	requestStatus mandatory 2	UTCO
messageIdentification optional 2	145ZL	messageIdentification optional 2	89ML
originalMessageIdentification optional 2	12345	originalMessageIdentification optional 2	21 Jan
Amount 2			
amount mandatory 3	250.50	amount mandatory 3	24.99
currency mandatory 3	USD	currency mandatory 3	USD
endToEndIdentification mandatory 2	061058943333333	endToEndIdentification mandatory 2	061103852222222
entryDate mandatory 2	2021-09-02	entryDate mandatory 2	2021-09-21
InitiatingParty 2		InitiatingParty 2	
name optional 2		name optional 2	Cathy Clerk
phoneNumber optional 2		phoneNumber optional 2	+1-777-555-6555
emailAddress optional 2		emailAddress optional 2	Cathy@testfi2.com
notificationDate optional 2	Date response returned by Afinis Sandbox	notificationDate optional 2	Date response returned by Afinis Sandbox
notificationTime optional 2	Time response returned by Afinis Sandbox	notificationTime optional 2	Time response returned by Afinis Sandbox

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

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 5 and 6

Field Name	Test Data 5 For OK to Return Response	Field Name	Test Data 6 For Sent via Email After OK to Return Response
messageIdentification optional 1	4545678A	messageIdentification optional 1	75KBL
initiatingParty 1		initiatingParty 1	
name mandatory 2	Cindy Credit	name mandatory 2	Debbie Deposit
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	777-555-5555
emailAddress optional (must have either phone number or email address or both) 2	Cindy@testfi1.com	emailAddress optional (must have either phone number or email address or both) 2	Debbie@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
endToEndIdentification mandatory 1	061058943232323	endToEndIdentification mandatory 1	061103852323232
localInstrument optional 1	TEL	localInstrument optional 1	PPD
amount 1		amount 1	
amount mandatory 2	200.00	amount mandatory 2	10.15

Field Name	Test Data 5 For OK to Return Response	Field Name	Test Data 6 For Sent via Email After OK to Return Response
currency mandatory 2	USD	currency mandatory 2	USD
creditor 1		creditor 1	
name mandatory 2	CompanyB	name mandatory 2	MagsRUs
identification mandatory 2	7689768922	identification mandatory 2	5555666666
debtor 1		debtor 1	
name mandatory 2	Greta Gift	name mandatory 2	Ron Receiver
debtorAccount mandatory 2	1234511111	debtorAccount mandatory 2	987789987789
entryDate mandatory 2	2021-08-02	entryDate mandatory 2	2021-10-01
POAMethod 1		POAMethod 1	
preferredMethod mandatory 2	POST	preferredMethod mandatory 2	EMAL
emailAddress optional – mandatory if EMAL used 2		emailAddress optional – mandatory if EMAL used 2	Docs@testfi.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	
streetName optional -mandatory if POST used 3	123 Sandbox Lane	streetName optional -mandatory if POST used 3	

Field Name	Test Data 5 For OK to Return Response	Field Name	Test Data 6 For Sent via Email After OK to Return Response
postCode optional -mandatory if POST used 3	54321	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	
newRequest mandatory 1	N	newRequest mandatory 1	Y
secondRequest mandatory 1	N	secondRequest mandatory 1	Y

201- Created Response

Field Name	Test Data 5 Response	Field Name	Test Data 6 Response
status 1		status 1	
requestStatus mandatory 2	OKTR	requestStatus mandatory 2	SENT
messageIdentification optional 2	99LS	messageIdentification optional 2	A45
originalMessageIdentification optional 2	4545678A	originalMessageIdentification optional 2	75KBL
Amount 2			
amount mandatory 3	200.00	amount mandatory 3	10.15
currency mandatory 3	USD	currency mandatory 3	USD
endToEndIdentification mandatory 2	061058943232323	endToEndIdentification mandatory 2	061103852323232
entryDate mandatory 2	2021-08-02	entryDate mandatory 2	2021-10-01
InitiatingParty 2		InitiatingParty 2	
name optional 2		name optional 2	Cathy Clerk
phoneNumber optional 2		phoneNumber optional 2	+1-777-555-6555
emailAddress optional 2		emailAddress optional 2	Cathy@testfi2.com
notificationDate optional 2	Date response returned by Afinis Sandbox	notificationDate optional 2	Date response returned by Afinis Sandbox
notificationTime optional 2	Time response returned by Afinis Sandbox	notificationTime optional 2	Time response returned by Afinis Sandbox

Field Name	Test Data 3 Response	Field Name	Test Data 4 Response
POAMethod 2		POAMethod 2	
preferredMethod mandatory 3		preferredMethod andatory 3	EMAL
emailAddress optional – mandatory if EMAL used 3		emailAddress optional – mandatory if EMAL used 3	Docs@testfi.com
faxNumber optional – mandatory if FAXI used 3		faxNumber optional – mandatory if FAXI used 3	
postalAddress optional – mandatory if POST used 3		postalAddress optional – mandatory if POST used 3	
streetName optional -mandatory if POST used 4		streetName optional -mandatory if POST used 4	
postCode optional -mandatory if POST used 4		postCode optional -mandatory if POST used 4	
townName optional -mandatory if POST used 4		townName optional -mandatory if POST used 4	
countrySubDivision optional -mandatory if POST used 4		countrySubDivision optional -mandatory if POST used 4	
country optional -mandatory if POST used 4		country optional -mandatory if POST used 4	

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

Resource URL

Resource URL has been preset for the Request Proof of Authorization API.

Resource URL

`https://api.afinis.org/banks/v1/documents/proofofauth`

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.

Request Body

Value

Description

Schema

```
1 {
2   "messageIdentification": "76KL",
3   "initiatingParty": {
4     "name": "Tim Teller",
5     "phoneNumber": "+1-777-555-9999",
6     "emailAddress": "Tim@testfi1.com"
7   },
8   "instructingAgent": {
9     "clearingSystemIdentification": "USABA",
10    "memberIdentification": "061103852"
11  },
12  "instructedAgent": {
13    "clearingSystemIdentification": "USABA",
14    "memberIdentification": "061058949"
15  },
16  "endToEndIdentification": "061058941111111",
17  "localInstrument": "WEB",
18  "amount": {
19    "amount": 198.50,
20    "currency": "USD"
21  },
22  "creditor": {
23    "name": "Internet Market",
24    "identification": "2323237771"
25  },
26  "debtor": {
27    "name": "Zach Receiver"
28  },
29  "debtorAccount": "6578987657",
30  "entryDate": "2021-09-15",
31  "PoAMethod": {
32    "preferredMethod": "EMAL",
33    "emailAddress": "Docs@testfi.com"
34  },
35  "newRequest": "Y",
36  "secondDocumentRequest": "N"
37 }
```

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: 385
Content-Type: application/json;charset=UTF-8
Date: Fri, 10 Dec 2021 18:01:09 GMT
Set-Cookie: JSESSIONID=49DBB23A4E7AEF043613C3FEA0676707;path=/;Secure;HttpOnly
Vary: Origin
X-Application-Context: application:8443

```
{
  "status": {
    "requestStatus": "RCVD",
    "messageIdentification": "235AB",
    "originalMessageIdentification": "76KL",
    "amount": {
      "amount": 198.5,
      "currency": "USD"
    },
    "endToEndIdentification": "061058941111111",
    "entryDate": "2021-09-15",
    "notificationDate": "2021-12-10",
    "notificationTime": "2021-12-10T13:01:09-05:00"
  }
}
```