

Payliance

Presentation Manager API Reference

v1

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Overview

Endpoints

- The Payliance API accepts HTTP POST requests in either JSON or XML format.
 - JSON Content-Type: application/json
 - XML Content-Type: text/xml
- HTTP Request Method: POST
- The Payliance API has two Endpoint URLs:
 - Staging API Endpoint: <https://staging.api.payliance.com/<request path>>
 - Production API Endpoint: <https://api.payliance.com/<request path>>

Authentication

The Payliance API authentication uses a Bearer Authentication header.

Authorization: Bearer <SecretKey>

An Authentication key will be provided for each configured merchant location. Separate keys will be provided for Staging and Production environments.

Whitelisting

- The Staging API Endpoint uses geofencing to restrict access to the United States and Canada. To access the Staging endpoint from locations outside the United States or Canada, contact your Sales or Implementations representative to whitelist your IP address.
- The Production API Endpoint uses IP address whitelisting to restrict access. Contact your Sales or Implementations representative to whitelist your IP address prior to your production go-live.
- Attempting to access the API from a restricted location will result in a HTTP 403 (Forbidden) response.

Presentation Manager API Functions

The Payliance Presentation Manager API includes the following functions.

Function	Description	Request Path
Place	Submit a new debt placement to Presentation Manager using either a bank account or debit card.	api/v1/recovery/place
Cancel	Cancel remaining collections on an existing debt placement within Presentation Manager.	api/v1/recovery/cancel
Retrieve	Retrieve data on an existing debt placement from Presentation Manager.	api/v1/recovery/retrieve

PLACE:

Use the PLACE function to submit a new debt placement to Presentation Manager.

- A PLACE request must indicate the payment instrument to be used by including either the echeck node or the card node.
- A merchant location is configured for either echeck or card, so the authorization key must also be in alignment with the payment instrument.
- A PLACE request with the card node must include either cardId or cardNumber. A cardId can be generated using the [TOKEN CREATE](#) function.
- If a cardId (payment token) is submitted, the existing account details (name and address) on file for the cardId will be used for all PM processing. Any account data submitted in the PLACE request along with a cardId will be disregarded. To update the account details associated with a cardId please refer to the [TOKEN UPDATE](#) function.

PLACE Request

Endpoint: `api/v1/recovery/place`

	Parameter	Description	Format
	uniqueAccountId	Required Merchant-defined unique account reference.	String, up to 50 characters.
account			
	firstName	Required with echeck and cardNumber. Not required with cardId. Consumer's first name.	String, up to 50 characters.
	lastName	Required with echeck and cardNumber. Not required with cardId. Consumer's last name.	String, up to 50 characters.
	address1	Required with echeck and cardNumber. Not required with cardId. Consumer's billing street address.	String, up to 50 characters.
	address2	Consumer's billing street address, line 2.	String, up to 50 characters.
	city	Required with echeck and cardNumber. Not required with cardId. Consumer's billing city.	String, up to 50 characters.
	state	Required with echeck and cardNumber. Not required with cardId. Consumer's billing state code.	String, 2 letter USPS state code. Example: OH USPS State Codes
	zipCode	Required with echeck and cardNumber. Not required with cardId. Consumer's billing zip code.	Numeric string, 5 or 9 digits.
	phoneNumber	Consumer's phone number.	Numeric string, 10 digits.
	emailAddress	Consumer's email address.	String, up to 128 characters.
	mobilePhone	Consumer's mobile phone number.	Numeric string, 10 digits.

echeck			
	routingNumber	Required for echeck request. Consumer's bank routing number.	Numeric string, 9 digits.
	accountNumber	Required for echeck request. Consumer's bank account number.	Numeric string, 2- 17 digits.
	memoField1	Required for echeck request. Merchant identifier for echeck memo line.	String, up to 100 characters.
	memoField2	Required for echeck request. Merchant identifier for echeck memo line 2.	String, up to 100 characters.
	payeeLine	Pay to the order of line.	String, up to 100 characters.
card			
	cardId	Either cardId OR cardNumber is required for card request. Payment token for the customer's card. The cardId is provided in the Token API CREATE function response.	GUID String, 36 characters.
	cardNumber	Either cardId OR cardNumber is required for card request. Customer's debit card number.	Numeric string, 13-19 digits.
	expirationDate	Required if cardNumber is submitted. Customer's card expiration date.	Numeric string, MMY format.
detail			
	paymentDate	Last known date consumer received a paycheck.	Date, mm/dd/yyyy
	paymentFrequency	Required if paymentDate is submitted. Consumer's paycheck schedule.	String. Values: WEEKLY, BIWEEKLY, ENDOFMONTH, SEMIMONTHLY, TWICEMONTHLY, MONTHLY
	paymentAmount	Custom transaction size. <i>Note: Additional merchant configuration is required to use custom paymentAmount.</i>	Numeric.
	outstandingBalance	Required. Dollar amount of the placement. This is the total amount to be collected from the consumer.	Numeric. Do not include currency symbols or commas.

PLACE Response

The following response format is returned for the PLACE function.

Parameter	Description	Format
uploadId	The unique identifier assigned by Payliance for the placement.	GUID String, 36 characters.

	The uploadId can be used to cancel a placement with the CANCEL function and retrieve status details for the placement using the RETRIEVE function.	
message	Descriptive error message if successful is false.	String.
successful	Indicates whether the PLACE request was submitted successfully.	Boolean.

CANCEL:

Use the CANCEL function to stop remaining collections on an existing debt placement within Presentation Manager.

CANCEL Request

Endpoint: `api/v1/recovery/cancel`

A CANCEL request must include one of the two parameters – either `uniqueAccountId` or `uploadId`.

Parameters	Description	Format
<code>uniqueAccountId</code>	Merchant-defined unique account reference that was used in the PLACE function when the account was submitted.	String, up to 50 characters.
<code>uploadId</code>	The unique identifier assigned by Payliance returned in the PLACE response.	GUID String, 36 characters.

CANCEL Response

The following response format is returned for the CANCEL function.

Parameters	Description	Format
<code>message</code>	Descriptive error message if successful is false.	String.
<code>successful</code>	Indicates whether the CANCEL request was submitted successfully.	Boolean.

RETRIEVE:

Retrieve data on an existing debt placement from Presentation Manager.

RETRIEVE Request

Endpoint: `api/v1/recovery/retrieve`

A Retrieve request must include one of the two parameters – either `uniqueAccountId` or `uploadId`.

Parameter	Description	Format
<code>uniqueAccountId</code>	Merchant-defined unique account reference that was used in the PLACE function when the account was submitted.	String, up to 50 characters.
<code>uploadId</code>	The unique identifier assigned by Payliance returned in the PLACE response.	GUID String, 36 characters.

RETRIEVE Response

The following response format is returned for the RETRIEVE function.

Parameter	Description	Format
<code>uploadId</code>	The unique identifier assigned by Payliance for the placement. The <code>uploadId</code> can be used to cancel a placement with the CANCEL function and retrieve status details for the placement using the RETRIEVE function.	GUID String.
<code>uniqueAccountId</code>	Merchant-defined unique account reference for the account that was submitted in the PLACE request.	String.
<code>dateReceived</code>	Date the account was received.	Date.
<code>currentStatus</code>	The status of the account.	String. Values: NEW, INVALIDATED, VALIDATED, CANCELLED, SCHEDULED, AWAITING VERIFICATION RESULT, DONE.
<code>validationStatus</code>	Indicates whether the placement has been validated and provides a descriptive reason if the placement invalidated.	String.
<code>verificationResult</code>	The result of the account verification, if applicable.	String. APPROVED, DECLINED, QUALIFICATION SKIPPED
account		
<code>firstName</code>	Consumer's first name submitted in the PLACE request.	String.
<code>lastName</code>	Consumer's last name submitted in the PLACE request.	String.
<code>address1</code>	Consumer's billing street address submitted in the PLACE request.	String.

address2	Consumer's billing street address, line 2 submitted in the PLACE request.	String.
city	Consumer's billing city submitted in the PLACE request.	String.
state	Consumer's billing state submitted in the PLACE request.	String.
zipCode	Consumer's billing zip code submitted in the PLACE request.	String.
phoneNumber	Consumer's billing phone number submitted in the PLACE request.	String.
emailAddress	Consumer's email address submitted in the PLACE request.	String.
mobilePhone	Consumer's mobile phone number submitted in the PLACE request.	String.
echeck		
routingNumber	Consumer's bank routing number submitted in the PLACE request.	String.
accountNumber	Consumer's bank account number submitted in the PLACE request.	String. Masked format: "*****" + Last 4 digits of account number
memoField1	Merchant identifier for echeck memo line submitted in the PLACE request.	String.
memoField2	Merchant identifier for echeck memo line 2 submitted in the PLACE request.	String.
payeeLine	Pay to the order of line submitted in the PLACE request.	String.
card		
cardId	Payment token for the customer's card submitted in the PLACE request.	String.
cardNumber	Customer's masked debit card number submitted in the PLACE request.	String. Masked format.
expirationDate	Customer's card expiration date submitted in the PLACE request.	
detail		
originalBalance	Dollar amount of the placement submitted in the PLACE request.	Numeric.
remainingBalance	Dollar amount that is currently uncollected on the placement.	Numeric.
paymentDate	Last known date consumer received a paycheck, submitted in the PLACE request.	Date.
paymentFrequency	Consumer's paycheck schedule submitted in the PLACE request.	String.
paymentAmount	Custom transaction size submitted in the PLACE request.	Numeric.
transactions		
transactionId	The unique identifier assigned by Payliance for the transaction.	String.
amount	The amount of the transaction.	Numeric.
status	The status of the transaction.	String.

			NEW, AWAITING 1 ST RESULT, RESUBMISISON READY, REPRESENTED, FINISHED - SUCCESS, FINISHED - FAILED
	attempts		
	submittedDate	The date the transaction was submitted to be processed.	Date.
	resultDate	The date the transaction result was received.	Date.
	resultCode	The code that corresponds to the transaction's result.	String. For echeck, a transaction that settles will have a resultDate but will not have a resultCode. A transaction that returns will return the return code in resultCode.
	message	Descriptive error message if successful is false.	String.
	successful	Indicates whether the RETRIEVE request was submitted successfully.	Boolean.

Token API Functions

Function	Description	Request Path
Create	Convert a customer's card details into a payment token that can be submitted in PLACE.	api/v1/token/create api/v1/card/tokenize
Retrieve	Retrieve the data associated with a payment token.	api/v1/token/retrieve
Delete	Delete a payment token.	api/v1/token/delete
Update	Update the data associated with an existing payment token.	api/v1/token/update

CREATE:

Use the TOKEN CREATE function to generate a reusable payment token with the customer's information and card details. A payment token can be used in the PM API PLACE function. NOTE: Alternatively, payment tokens can be created through the TOKENIZE method of the Card API.

Token Create Request

Endpoints: `api/v1/token/create`
`api/v1/card/tokenize`

Parameter	Description	Format
cardNumber	Required Customer's card number.	Numeric string, 13-19 digits.
expirationDate	Required Customer's card expiration date.	Numeric string, MMY format.
firstName	Required. First name shown on customer's card.	String, up to 50 characters.
lastName	Required. Last name shown on customer's card.	String, up to 50 characters.
address1	Customer's billing street address.	String, up to 50 characters.
address2	Customer's billing street address, line 2.	String, up to 50 characters.
city	Customer's billing city.	String, up to 50 characters.
state	Customer's billing state code.	String, 2 letter USPS state code. Example: OH USPS State Codes
zipCode	Customer's billing zip code.	String, 5 or 9 digits. Do not include non-numeric values.
phone	Customer's phone number associated with the card account.	String, 10 digits.
email	Customer's email address.	String, up to 250 characters.

Token Create Response

Parameter	Description	Format
cardId	Required. Payment token for the customer's card. The cardId is used by the PM PLACE request.	GUID String, 36 characters.
successful	Indicates whether the transaction request was submitted successfully.	Boolean.
message	Provides a descriptive error message and error code if successful is false.	String.

RETRIEVE:

Use the TOKEN RETRIEVE function to return the account information associated with a tokenized card in the Payliance system.

Token Retrieve Request

Endpoint: `api/v1/token/retrieve`

Parameter	Description	Format
cardId	Required. Payment token representing a customer's card. The cardId is provided in the response of the CREATE function.	GUID String, 36 characters.

Token Retrieve Response

Parameter	Description	Format
cardNumber	The masked card number associated with the cardId submitted.	String. Format: 123456***1234
expirationDate	The card expiration date associated with the cardId submitted.	Numeric string, MMY format.
firstName	First name associated with the cardId submitted.	String.
lastName	Last name associated with the cardId submitted.	String.
address1	Billing street address associated with the cardId submitted.	String.
address2	Billing street address, line 2 associated with the cardId submitted.	String.
city	Billing city associated with the cardId submitted.	String.
state	Billing state code associated with the cardId submitted.	String, 2 letter USPS state code.
zipCode	Billing zip code associated with the cardId submitted.	String.
phone	Phone number associated with the cardId submitted.	String.
email	Email address associated with the cardId submitted.	String.
successful	Indicates whether the request was submitted successfully.	Boolean.
message	Provides a descriptive error message if successful is false.	String.

DELETE:

Use the TOKEN DELETE function to delete a tokenized card. Deleted cardIds cannot be updated and cannot be used in the PLACE request.

Token Delete Request

Endpoint: `api/v1/token/delete`

Parameter	Description	Format
cardId	Required. Payment token for the customer's card. The cardId is provided in the response of the CREATE function.	GUID String, 36 characters.

Token Delete Response

Parameter	Description	Format
successful	Indicates whether the request was submitted successfully.	Boolean.
message	Provides a descriptive error message if successful is false.	String.

UPDATE:

Use the TOKEN UPDATE function to change the account information associated with a tokenized card in the Payliance system.

UPDATE replaces the existing token data while keeping the same cardId. Optional fields not included in the request will be set as empty values.

Token Update Request

Endpoint: `api/v1/token/update`

Parameter	Description	Format
cardId	Required. Payment token identifying the tokenized card to be updated.	GUID String, 36 characters.
expirationDate	Required Customer's card expiration date.	Numeric string, MMY format.
firstName	Required. First name shown on customer's card.	String, up to 50 characters.
lastName	Required. Last name shown on customer's card.	String, up to 50 characters.
address1	Customer's billing street address.	String, up to 50 characters.
address2	Customer's billing street address, line 2.	String, up to 50 characters.
city	Customer's billing city.	String, up to 50 characters.
state	Customer's billing state code.	String, 2 letter USPS state code. Example: OH USPS State Codes
zipCode	Customer's billing zip code.	String, 5 or 9 digits. Do not include non-numeric values.
phone	Customer's phone number associated with the card account.	String, 10 digits.
email	Customer's email address.	String, up to 250 characters.

Token Update Response

Parameter	Description	Format
successful	Indicates whether the request was submitted successfully.	Boolean.
message	Provides a descriptive error message if successful is false.	String.