

Paylance

# Real Time Payments 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.

## RTP Functions

RTP reuses the echeck API which also supports ACH and RCC processing. If integrating for ACH or RCC as well as RTP, please see the “Payliance ACH+RCC API Reference” document.

Function	Description	Request Path
Credit	Submit an RTP transaction to credit a customer’s bank account.	api/v1/echeck/credit
Retrieve	Retrieve details for a previously submitted RTP transaction.	api/v1/echeck/retrieve
QueryInstitution	Submit a bank routing number to return RTP eligibility.	api/v1/echeck/queryinstitution
QueryPrefundedBalance	Returns the current day prefunded account activity.	api/v1/echeck/queryprefundedbalance
QuerySettlements	Retrieve all RTP transactions that were approved in a specified date range.	api/v1/echeck/querysettlements

## RTP Credit:

The Credit function submits a real time payment transaction to push funds to a bank account.

### RTP CREDIT:

Request Method	Description	API
Credit	Submit an RTP transaction to credit a customer's bank account.	api/v1/echeck/credit

### RTP CREDIT Request

Parameter	Description	Format
UniqueTranId	<b>Required</b> Merchant-defined unique transaction reference.	String, up to 50 characters.
Routing	<b>Required</b> Customer's bank routing number.	Numeric string, 9 digits.
AccountNumber	<b>Required</b> Customer's bank account number.	Numeric string, 3-17 digits.
CheckAmount	<b>Required.</b> Dollar amount of the transaction.  This is the total amount to be credited to the customer's account.	Decimal.  Do not include currency symbols or commas.
SecCode	<b>Required.</b> "RTP"	String, 3 characters.
AccountType	<b>Required.</b>  Indicates the type of the bank account being credited.  Valid AccountType values are: Personal Checking, Personal Saving, Business Checking, Business Saving.	String, up to 35 characters.
LastName	<b>Required.</b> Last name associated with customer's bank account.	String, 2 to 50 characters.
FirstName	<b>Required</b> First name associated with customer's bank account.	String, up to 50 characters.
Address1	Customer's billing street address.	String, up to 50 characters.
Address2	Line 2 of customer's billing street address.	String, up to 50 characters.
City	Customer's billing address city.	String, up to 30 characters.
State	Customer's billing address state code.	String, 2-letter USPS state code.  Example: OH

		<a href="#">USPS State Codes</a>
Zip	Customer's billing zip code.	String, 5-digit, 9-digit. #####, #####, or #####-####
Phone	Phone number associated with the customer's bank account.	Numeric string, 10 digits.
CheckDate	The date the merchant received authorization from the customer.	Datetime. mm-dd-yyyy or yyyy-mm-dd
Opt1	Merchant-defined additional information related to the transaction.	String, up to 100 characters.
Opt2	Merchant-defined additional information related to the transaction.	String, up to 100 characters.
Opt3	Merchant-defined additional information related to the transaction.	String, up to 100 characters.
Opt4	Merchant-defined additional information related to the transaction.	String, up to 100 characters.
Opt5	Merchant-defined additional information related to the transaction.	String, up to 100 characters.
Opt6	Merchant-defined additional information related to the transaction.	String, up to 100 characters.

#### RTP CREDIT Response

Parameter	Description	Format
AuthorizationId	Transaction authorization code assigned by Payliance.	Numeric string.
ValidationCode	Code indicating whether the transaction completed successfully.  1 – Transaction was approved for RTP.  All other codes indicate an invalidation error or RTP decline. The "message" element will return more information on the reason for the error.	Numeric string, 1-2 digits.
successful	True if the transaction was approved or False if the transaction invalidated or declined.  If False is returned, the transaction will not be processed.	Boolean.
message	Descriptive error message corresponding to the "ValidationCode".	String.

## RETRIEVE:

Use the RETRIEVE function to return the transaction details for a transaction.

### Retrieve Request

Endpoint: `api/v1/echeck/retrieve`

Parameter	Description	Format
UniqueTranId	Merchant-defined unique transaction reference from the transaction.  A RETRIEVE request must include either UniqueTranId or AuthorizationId.	String, up to 50 characters.
AuthorizationId	The authorization code assigned by Payliance for the transaction.  The AuthorizationId is provided in the response of the Credit function.	Numeric string.

### Retrieve Response

Parameter	Description	Format
AuthorizationId	Authorization code assigned by Payliance for the transaction.	Numeric string.
Status	Status of the transaction.	Integer.  0 – Not found 1 – Invalidated 2 – Pending 4 – Sent to bank 8 – Returned 16 – Settled 24 – Settled then Returned (Late Return) 32 – Voided
ReturnCode	NULL for RTP.	String.  Example: R02
Routing	Customer's routing number submitted in the original transaction request.	Numeric string, 9 digits.
AccountNumber	Last four digits of the customer's account number submitted in the original transaction request.	String. Includes asterisks and the last 4 digits of the account number.
Amount	Amount submitted in the original transaction request.	Decimal.
FirstName	First Name submitted in the original transaction request.	String.

LastName	Last Name submitted in the original transaction request.	String.
RiskManagementResult	NULL for RTP.	String.
TranCode	The type of the transaction.  Always "C" for Credit for RTP.	String.
UniqueTranId	UniqueTranId submitted in the original transaction request.	String.
successful	True if the requested transaction was successful.	Boolean.
message	Returns "Not found" when successful is false.	String.



## RTP QUERY INSTITUTION:

The RTP Query Institution function identifies the institution associated with a bank routing number and whether that institution supports ACH and RTP processing.

### RTP Query Institution Request

Endpoint: `api/v1/echeck/queryinstitution`

Request institution information including eligibility for ACH and RTP processing for a specified bank routing number.

Parameter	Description	Format
routing	<b>Required</b> Customer's bank routing number.	Numeric string, 9 digits.

### RTP Query Institution Response

Parameter	Description	Format
bank	The name of the financial institution associated with the routing number.	String.
achEligible	Indicates whether the institution is a participant in the Fed ACH network.	Boolean.
rtpEligible	Indicates whether the routing number is enabled for TCH real time payments.	Boolean.
successful	Indicates whether the request was submitted successfully.	Boolean.
message	Descriptive error message when successful is false.  Note: A routing number that is correctly formatted but not eligible for ACH or RTP will return the message: "This institution potentially eligible for RCC only."	String.

## QUERY PREFUNDED BALANCE:

The prefunded balance query does not require inputs in the request and returns the current day's prefunded account activity up to the time of the request.

### Query Prefunded Balance Request

Endpoint: `api/v1/echeck/queryprefundedbalance`

Request current day prefunded account activity.

### Query Prefunded Balance Response

Parameter	Description	Format
client	The client Id and client name associated with the prefunded account.	String.
beginningBalance	The balance of the prefunded account recorded at the beginning of the current day.	Decimal.
adjustments		
type	The type of adjustment to the prefunded account balance.	String. <a href="#">Adjustment Type Values</a>
amount	The amount of the adjustments of this type since the beginning of day balance was recorded.	Decimal.
currentBalance	The balance of the prefunded account at the time of this request.	Decimal.
successful	Indicates whether the query request was submitted successfully.	Boolean.
message	Provides a descriptive error message if successful is false.	String.

## QUERY SETTLEMENTS:

Use the Query Settlements function to retrieve all RTP transactions that were approved within the specified date range. It is recommended to set the Start and End date request parameters to query only one day at a time.

**Warning:** Querying the current day could cause approved RTP transactions to be missed.

In the Production environment, results are paged with a maximum 1000 results returned per page. In the Staging environment, results are paged with a maximum 20 results returned per page.

### Query Settlements Request

Endpoint: `api/v1/echeck/querysettlements`

Parameter	Description	Format
Start	<b>Required.</b> Request transactions approved within the period beginning with this date.	DateTime.  If not provided, time is defaulted to 00:00.
End	<b>Required.</b> Request transactions approved within the period ending with this date.	DateTime.  If not provided, time is defaulted to 00:00.  To query for a single day, set the start and end dates to the same month, day, year and set the end date time to 23:59.
ExcludeReturnedItems	Not applicable for RTP.	Boolean.
Pageld	Pass the value "PAGED" in Pageld to get the first page of data. Then pass the Pageld value returned in the response to get the next page of data.  If Pageld is omitted from the request or not populated, all result data will be returned up to the maximum response size.	String.

### Query Settlements Response

Parameter	Description	Format
Settlements	Null if request is not successful. Empty [ ] if no approved transactions were found in the period. Contains sets of transaction data for each approved RTP transaction in the requested period.	

AuthorizationId	Authorization code assigned by Payliance when the transaction was submitted.	Numeric string.
MerchantId	Payliance Id for the merchant.	String.
SettleDate	Date the transaction was approved.	DateTime.
UniqueTranId	UniqueTranId submitted in the original transaction request.	String.
Routing	Customer's routing number submitted in the original transaction request.	Numeric string, 9 digits.
AccountNumber	Last four digits of the customer's account number submitted in the original transaction request.	String. Includes asterisks and the last 4 digits of the account number.
CheckNumber	Check number submitted in the original transaction request.	String.
Name	First Name and Last Name submitted in the original transaction request.	String.
Amount	Amount submitted in the original transaction request.	Decimal.
Pageld	If a Pageld is returned, there are additional pages of data in the result set. If a Pageld is not returned, the result set is complete. The Pageld can be unique and should not be stored for reuse.	String.
successful	Indicates whether the query request was submitted successfully.	Boolean.
message	Provides a descriptive error message if successful is false.	String.

## Reference

### RTP Network Decline Errors

ValidationCode	Message
124	Account closed
125	Account invalid
126	Account blocked
127	Transaction not allowed on account
128	Deceased customer
129	Amount not approved
130	Duplicate
131	Missing or invalid data
132	Account suspended
133	Declined by network
134	Network error, not supported
135	Network error, status unknown
136	Network error, transaction failed
137	Network error, contact support

### Prefunded Adjustment Type Values

Adjustment Type Value	Description
TRANSACTIONS	The sum of validated transactions that reduce the prefunded account balance.
BANKWIRE	A bank wire received from the merchant adding funds to the prefunded account balance. When multiple bank wires were received, each will be listed individually.
MANUAL	Manual adjustments performed to the prefunded account balance. Manual adjustments will be listed individually.
VOIDS	The sum of voided transactions resulting in a credit to the prefunded account balance.

## Test Data

**Routing:** Routing number must be in the RTP Participant list. Use the QueryInstitution API function to verify whether a routing number is eligible for RTP.

**Account Numbers:**

Account Number	Result
100000000	Approved (1 – Validated)
111111112	125 – Account invalid
111111113	127 – Transaction not allowed on account
111111114	126 – Account blocked
111111115	124 – Account closed
111111117	129 – Amount not approved
111111120	137 – Network error, contact support
111111121	128 – Deceased customer