PROPAY® APPLICATION PROGRAMMING INTERFACE - REST

Instruction to interface with ProPay®

PROPAY®

A TSYS® Company

Date	Version	Description	Author
01/15/2020	6.18.7	Updated various wording and formating Updated Sample request for signups to include Beneficial Owner Data	Implementations
01/23/2020	6.18.8	Added General Ledger to Gross Billing Bank Account	Implementations

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General Information about the ProPay REST Interface

REST combines a base URI, mapped Resource URI elements, and standard HTTP methods for many ProPay API methods.

- When using the GET or DELETE HTTP methods, the API request does not need more information passed.
- When using POST and PUT HTTP methods, information is sent in the form of JavaScript Object Notation (JSON) objects.
- The API will return a JSON object as a response to each API request regardless of which HTTP method was used.
- When submitting JSON objects in an API request, the Content-Type should be set to 'application/json' and the Content-Length field should be set to the length of the data.
- Developers should be prepared to handle null values. In case of a null value the ProPay API REST API may return ":null" or the element may not be returned.

API Authorization

The REST interface uses Basic HTTP Authentication for API requests, with the CertStr as the username and the TermId as the password. This must be added to the HTTP header as the value of the 'Authorization' field. Creating the Authorization Header value requires the following steps:

1. Combine the CertStr, a Colon, and the termId (MyCertStr:MyTermId). If a termId has not been provided only use the CertStr without a colon (MyCertStr).
2. Convert the Result of Step 1 to an ASCII Byte Array
3. Base 64 Encode the Result of Step 2
4. Prepend "Basic " to the Result of Step 3
5. Add 'Authorization' as an HTTP header and set its value to the result of Step 4

Sample HTTP Header

HTTP Header Field	Value
Authorization	Basic TXlUZXJtSWQ6TXlDZXJ0U3Ry
Content-Length	*Varies Depending on Length of Content submitted
Content-Type	application/json
Method	*Varies Depending on Method: GET, DELETE, PUT, POST

Resource URI and HTTP Methods

The request URI is constructed from a Base URI and a Resource URI appended.   A Resource URI may be used differently based on the HTTP verb of the request. Consider the following Example:

> ProPay Integration environment Base URI: https://xmltestapi.propay.com
> Resource: /propayAPI/signup
> HTTP Method: PUT
> Request Endpoint: PUT https://xmltestapi.propay.com/propayapi/signup

4.1 Create a ProPay Account

This section describes data required to create a ProPay merchant account.

- Upon successful creation, an account number and temporary password will be returned. If the new account holder logs into ProPay's website, he or she will be afforded the opportunity to change his or her password.
- Items flagged a "Best Practice" are highly recommended when boarding a new merchant. Not providing these fields may increase the likelihood of holds being placed on production accounts.

Identity Verification

In order to comply with Industry regulations and legal requirements, ProPay must validate the identity of each merchant account created. ProPay uses a major third-party credit reporting services to perform identity validation on the individual or business enrolling for each account. Validation will be performed based on either:

Personal Information

This validation is performed using the supplied required merchant/distributor personal information. Exact requirements differ by market.

- In the U.S. a social security number is required and used to validate the applicant's identity
- In Canada, no specific government-issued document is required
- In Australia and New Zealand, the Medical Insurance Number is recommended for higher approval rates

Business Information

ProPay can validate a business using its Tax ID number along with other required fields. Note: Business validation is not possible for card-only accounts or, currently, outside of the U.S. Approval to perform business validation is required.

- Business Accounts are ineligible for ProPay MasterCards
- Business Accounts cannot utilize ProPay API method 4.2.2. Reset ProPay Account Password. Passwords are reset online by supplying the EIN instead of SSN, or by contacting ProPay Customer Service

ThreatMetrix Signup Validation:

ProPay uses a best in class fraud prevention tool provided by ThreatMetrix. Some of our API partners may also be required to implement this solution into their own signup flows. ThreatMetrix requires that:

- The partner includes an 'iFramed' widget on their website. Into the URL of this iFrame, the partner passes a unique ID of their own creation.
- The partner then includes extra data in their signup API request (Including the same unique identifier passed into the iFrame).

International Signups:

Designating a signup as international is accomplished by specifying a <country> tag other than USA. If <country> is not passed, USA is assumed. Most international signups are performed for a ProPay Card-Only account that cannot process credit cards. Merchant accounts are currently available only in the US, Canada, Australia and New Zealand. Many of the formatting rules that exist for domestic signups are relaxed for international accounts and many of the required tags are optional for international signups. Please note that state and country are still limited to 3 characters for international signups.

Even though addresses outside of the United States contain values other than 'zip code' or 'state', ProPay uses these tags to define their analogous counterparts. Please use <zip> to define any type of postal routing code, and use <state> to define a province, county, shire, prefecture, etc.

In the United States, state values must conform to standardized abbreviations, and zip codes must be of either 5 or 9 digit lengths without a dash. These restrictions are not true for international signups where <state> can be longer than two characters. Formatting characters such as spaces and dashes should be omitted, unless these are considered part of the actual state or zip in that country.

Similarly, in the United States, phone numbers must be standardized as ten digits while outside of the US, lengths may vary. Please omit all formatting characters.

Paying for a ProPay Account

If the client program is configured in such a way that the business entity will pay for all ProPay accounts enrolled under its affiliation, or that the individual users will pay ProPay directly when activating their account, no payment information is required to be submitted at the time of enrollment.

ProPay accounts must be paid for before funds can be accessed or payment transactions may be performed. If the client program involves a direct payment for the account by the user at the time of enrollment, the optional payment information elements may be passed in the request. International Card-Only accounts may receive commission disbursements prior to ID verification, but the user will not be able to access funds until activation is complete.

Special notes on the use of ExternalId tag:

Generally the 'ExternalId' tag is used to store a value in ProPay that identifies the user in the client solution system. Omitting the ExternalId may prevent users from restoring a lost password, and prevents an affiliate from performing a request for account details from ProPay using that value.

Personal Data – Required

Element	Type	Max	Required	Notes
PersonalData{ FirstName	String	20	Required	Merchant/Individual first names.
PersonalData{ MiddleInitial	String	2	Optional	Merchant/Individual middle initial.
PersonalData{ LastName	String	25	Required	Merchant/Individual last name.
PersonalData{ DateOfBirth	String		Required	Merchant/Individual Date of birth. Must be in 'mm-dd-yyyy' format. *Individual must be 18+ to obtain an account.
PersonalData{ SocialSecurityNumber	String	9	Optional*	Merchant/Individual social security number. Must be 9 characters without dashes. *Required for USA when using personal validation. If business validated, do not pass!
PersonalData{ SourceEmail	String	55	Required	Merchant/Individual email address. Must be unique in ProPay system. *ProPay's system will send automated emails to the email address on file unless NotificationEmail is provided. *Truncated, if value provided is greater than max value.
PersonalData{ PhoneInformation{ DayPhone	String		Required	Merchant/Individual day phone number. *For USA, CAN, NZL and AUS value must be 10 characters with no dashes
PeronsalData{ PhoneInformation{ EveningPhone	String		Required	Merchant/Individual evening phone number. *For USA, CAN, NZL and AUS value must be 10 characters with no dashes
PersonalData{ NotificationEmail	String	55	Optional	Communication Email Address. *ProPay's system will send automated emails to the NotificationEmail address on file rather than the Source Email.

Element	Type	Max	Required	Notes
SignupAccountData{ CurrencyCode	String	3	Optional*	Required to specify the currency in which funds should be held, if other than USD. An affiliation must be granted permission to create accounts in currencies other than USD. ISO 4217 standard 3 character currency code.
SignupAccountData{ Tier	String		Optional*	One of the previously assigned merchant tiers. *If not provided, will default to cheapest available tier.
SignupAccountData{ ExternalId	String	20	Optional	This is a partner's own unique identifier. Typically used as the distributor or consultant ID.
SignupAccountData{ PhonePin	String	4	Optional	Numeric value which will give a user access to ProPay's IVR system. Can also be used to reset password.
SignupAccountData{ UserId	String	55	Optional	ProPay account username. Must be unique in ProPay system. *Username defaults to <sourceEmail> if userId is not provided.

■

Personal Address - Required

Element	Type	Max	Required	Notes
Address{ Address1	String	100	Required	Merchant/Individual physical street Address. PO Boxes are not allowed.
Address{ Address2	String	100	Optional	Merchant/Individual physical Address. Use for 2nd Address Line
Address{ City	String	30	Required	Merchant/Individual physical Address city.
Address{ State	String	3	Required	Merchant/Individual physical Address state. *Standard 2 character abbreviation for state, province, prefecture, etc.
Address{ Zip	String		Required	Merchant/Individual physical Address zip/postal code. For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX" For AUS and NZ 4 character code.
Address{ Country	String	3	Optional	ISO 3166 standard 3 character country codes. Required if creating an account in a country other than USA. *Country must be an approved country to create a ProPay account.

Business Data – Required for business validated accounts. May also be required for personal validated accounts by ProPay Risk Team

Element	Type	Max	Required	Notes
BusinessData{ BusinessLegalName	String	255	Required	The legal name of the business as registered.
BusinessData{ DoingBusinessAs	String	255	Required	This field can be used to provide DBA information on an account. ProPay accounts can be configured to display DBA on cc statements.
BusinessData{ EIN	String		Required	Employer Identification Number can be added to a ProPay account. Must be 9 Characters without dashes.
BusinessData{ MerchantCategoryCode	String	4	Optional	Merchant Category Code
BusinessData{ WebsiteURL	String	255	Required	The Business' website URL
BusinessData{ BusinessDescription	String	255	Required	The Business' description

Element	Type	Max	Required	Notes
BusinessData{ MonthlyBankCardVolume	Int(64)		Required	The monthly volume of bank card transactions; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $1000.00 if not sent
BusinessData{ AverageTicket	Int(64)		Required	The average amount of an individual transaction; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $300.00 if not sent.
BusinessData{ HighestTicket	Int(64)		Required	The highest transaction amount; Value representing the number of pennies in USD, or the number of [currency] without decimals. Defaults to $300.00 if not sent.
BusinessAddress{ Address1	String	100	Required	Business Physical Address
BusinessAddress{ Address2	String	100	Optional	Business Physical Address
BusinessAddress{ City	String	30	Required	Business Physical Address City
BusinessAddress{ Country	String		Required	Must be ISO standard 3 character country code.
BusinessAddress{ State	String	3	Required	If domestic signup this value MUST be one of the standard 2 character abbreviations. Rule also applies for Canadian signups. (Must be standard province abbreviation.)
BusinessAddress{ Zip	String		Required	For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX". For AUS and NZ 4 character code.

International Signup Data – Frequently Required for partners who sign up international merchants

Element	Type	Max	Required	Notes
PersonalData{ InternationalData{ DocumentType	String	1	Optional*	Values 1(Driver's license), 2(Passport), 3(Australia Medicare)
PersonalData{ InternationalData{ InternationalId	String		Optional*	Corresponds to the document number provided by DocumentType.
PersonalData{ InternationalData{ DocumentExpDate	String		Optional*	Corresponds to the Expiry date of the document provided by DocumentType. Should be a valid date. mm-dd-yyyy
PersonalData{ InternationalData{ DocumentIssuingState	String	3	Optional*	Required if the DocumentType is 1 (Driver's license). The driver's license issuing state.
PersonalData{ InternationalData{ DriversLicenseVersion	String		Optional*	Required if the DocumentType is 1 (Driver's license) and Country is NZL. This is driver's license version number.
PersonalData{ InternationalData{ MedicareReferenceNumber	String	1	Optional*	Required if the DocumentType is 3 (Australia Medicare) and Country is AUS. The data should be parsed to Number.
PersonalData{ InternationalData{ MedicareCardColor	String		Optional*	Required if the DocumentType is 3 (Australia Medicare) and Country is AUS. ▪ Yellow ▪ Green ▪ Blue

Account Payment (Credit Card) Information – A payment method is required if an account fee is set and not paid for by partner

Element	Type	Max	Required	Notes
CreditCardData{ NameOnCard	String		Required	Card holder's name as it appears on card.
CreditCardData{ CreditCardNumber	String	16	Required	Must pass Luhn check. Used to pay for an account if ProPay has not set account type up as free to users.
CreditCardData{ ExpDate	String	4	Required	Used to pay for an account if ProPay has not set account type up as free to users. Submitted as mmyy.

Account Payment (ACH) Information – A payment method is required if an account fee is set and not paid for by partner

Element	Type	Max	Required	Notes
PaymentBank{ AccountNumber	String		Required	Used to pay for an account via ACH and monthly renewal. Financial institution account number.
PaymentBank{ RoutingNumber	String		Required	Used to pay for an account via ACH and monthly renewal. Financial institution routing number. Must be a valid ACH routing number.
PaymentBank{ AccountType	String		Required	Used to pay for an account via ACH and monthly renewal. Valid values are: Checking, Savings, and GeneralLedger

Account Payment (ProtectPay) Information – A payment method is required if account fee not paid for by partner

Element	Type	Max	Required	Notes
PaymentMethodId	String		Required	Used to pay for an account via a ProtectPay Payment Method ID. Valid value is a GUID.

Mailing Address – Optional. Used if mailed correspondence from Propay should be sent to separate address

Element	Type	Max	Required	Notes
MailAddress{ Address1	String	100	Optional	Merchant/Individual mailing address if different than physical address.
MailAddress{ Address2	String		Optional	Merchant/Individual mailing address if different than physical address.
MailAddress{ City	String	30	Optional	Merchant/Individual mailing city if different than physical address.
MailAddress{ State	String	3	Optional	Merchant/Individual mailing state if different than physical address. *Standard 2 character abbreviation for state, province, prefecture, etc.
MailAddress{ Country	String	3	Optional	ISO 3166 standard 3 character country codes. Required if creating an account in a country other than USA.
MailAddress{ Zip	String		Optional	Merchant/Individual mailing zip/postal code if different than physical address. For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX" For AUS and NZ 4 character code.

Primary Bank Account Information – Optional. Used to add a bank account to which funds can be settled

Element	Type	Max	Required	Notes
BankAccount{ AccountCountryCode	String	3	Required	ISO 3166 standard 3-character country code.

BankAccount{ AccountName	String	32	Required	Merchant/Individual Name.
BankAccount{ BankAccountNumber	String	25	Required	Financial institution account number.
BankAccount{ AccountOwnershipType	String	15	Required	Valid values are: Personal and Business
BankAccount{ AccountType	String	1	Required	Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger
BankAccount{ BankName	String	50	Required	Name of financial institution.
BankAccount{ RoutingNumber	String	9	Required	Financial institution routing number. Must be a valid ACH routing number.

Secondary Bank Account Information – Optional. Used to add an account from which fees are pulled. Only works when Primary bank added

Element	Type	Max	Required	Notes
SecondaryBankAccount{ AccountCountryCode	String	3	Required	Required if adding secondary bank account. Must be ISO standard 3 character code. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryBankAccount{ AccountName	String	32	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryBankAccount{ BankAccountNumber	String	25	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryBankAccount{ AccountOwnershipType	String	15	Required	Required if adding secondary account as part of the signup. Valid values are 'Personal' or 'Business' If accountType is G, then this value is always overwritten as 'Business' This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryBankAccount{ AccountType	String	1	Required	Required if adding secondary bank account info as part of the signup. Valid values are: ▪ C – Checking ▪ S – Savings ▪ G – General Ledger
SecondaryBankAccount{ BankName	String	50	Required	Required if adding secondary bank account info as part of the signup. This will become the account to which proceeds of transactions are sent in split sweep functionality.
SecondaryBankAccount{ RoutingNumber	String	9	Required	Required if adding secondary bank account info as part of the signup, must be a valid Fedwire ACH participant routing number. This will become the account to which proceeds of transactions are sent in split sweep functionality.

Bank Account Ownership Details – Optional. Needed for Canadian merchants, to comply with banking rule. If missing in Canada, transfers fail.

XML Element	Type	Max	Required	Notes
BankAccountOwnerData{ PrimaryBankAccountOwner{ FirstName	String	25	Required	Required if adding ownership info.
BankAccountOwnerData{ PrimaryBankAccountOwner{ LastName	String	25	Required	Required if adding ownership info.

Element	Type	Max	Required	Notes

BankAccountOwnerData{
PrimaryBankAccountOwner{
Address1
	String	50	Required	Required if adding ownership info.

BankAccountOwnerData{
PrimaryBankAccountOwner{
City
	String	50	Required	Required if adding ownership info.

BankAccountOwnerData{
PrimaryBankAccountOwner{
StateProvince
	String	3	Required	Required if adding ownership info. 2-3 character abbreviation.

BankAccountOwnerData{
PrimaryBankAccountOwner{
PostalCode
	String	10	Required	Required if adding ownership info.

BankAccountOwnerData{
PrimaryBankAccountOwner{
Country
	String	3	Required	Required if adding ownership info. 3 character ISO standard country abbreviation.

BankAccountOwnerData{
PrimaryBankAccountOwner{
Phone
	String	25	Required	Required if adding ownership info.

Gross Billing Information – Optional. Used with prior approval to automatically bill fees to separate account

Element	Type	Max	Required	Notes

GrossBillingInformation{
GrossSettleAddress{
Address1
	String	25	Optional	Gross Settle credit card billing address.

GrossBillingInformation{
GrossSettleAddress{
City
	String	25	Optional	Gross Settle credit card billing address.

GrossBillingInformation{
GrossSettleAddress{
Country
	String	3	Optional	Gross Settle credit card billing address. Must be 3 character ISO standard country code.

GrossBillingInformation{
GrossSettleAddress{
State
	String	2	Optional	Gross Settle credit card billing address. Must be 2 character standard US State or Canadian province code.

GrossBillingInformation{
GrossSettleAddress{
Zip
	String	9	Optional*	Gross Settle credit card billing address. For USA: 5 or 9 characters without dash. For CAN: 6 characters postal code with a space "XXX XXX" Do not use if not USA or CAN. *Required if payment method is a credit card.

GrossBillingInformation{
GrossSettleAddress{
CountryCode
	String	3	Optional*	ISO standard 3 character country code. *Required if payment method is a bank account.

GrossBillingInformation{
GrossSettleBankAccount{
AccountName
	String		Optional*	Bank account-holder's name. *Required if payment method is a bank account.

GrossBillingInformation{
GrossSettleBankAccount{
AccountType
	String	10	Optional*	*Required if Gross Settle billing info is bank account. Valid values are:
				▪ C – Checking
				▪ S – Savings
				▪ G – General Ledger

Element	Type	Max	Required	Notes

GrossBillingInformation{
GrossSettleBankAccount{
BankAccountNumber
	String	25	Optional*	Bank account number. *Required if payment method is a bank account.

GrossBillingInformation{
GrossSettleBankAccount{
RoutingNumber
	String	9	Optional*	Routing number of valid Fedwire ACH participant. *Required if payment method is a bank account.

GrossBillingInformation{
GrossSettleCardData{
CreditCardNumber
	String	16	Optional*	Valid credit card number. *Required if payment method is a credit card.

GrossBillingInformation{
GrossSettleCardData{
ExpirationDate
	String	4	Optional*	Credit card expiration date. *Required if payment method is a credit card.

GrossBillingInformation{
GrossSettleCardData{
NameOnCard
	String	25	Optional*	Name on credit card. *Required if payment method is a credit card.

Merchant Beneficiary Owner Information – Required for all merchants validating KYC based off of personal data

Element	Type	Max	Required	Notes
BeneficialOwnerData{ OwnerCount	String	1	Required	Number of Beneficiary Owners, should be maximum 5.

BeneficialOwnerData{
Owners{
Owner{
Title
	String	55	Required	This field contains the Title.

BeneficialOwnerData{
Owners{
Owner{
FirstName
	String	20	Required	Owner First Name.

BeneficialOwnerData{
Owners{
Owner{
LastName
	String	25	Required	Owner Last Name.

BeneficialOwnerData{
Owners{
Owner{
Email
	String	55	Required	Owner Email ID.

BeneficialOwnerData{
Owners{
Owner{
DateOfBirth
	String	10	Required	Date of Birth of the Owner. Must be in 'mm-dd-yyyy' format.

BeneficialOwnerData{
Owners{
Owner{
Percentage
	String	3	Required	Percentage stake in company by owner. Must be whole number between 0 and 100.

BeneficialOwnerData{ Owners{	String	100	Required	Street address where Owner resides. *Required if passing Merchant Beneficiary Owner Information.

Element	Type	Max	Required	Notes
Owner{ Address				

BeneficialOwnerData{
Owners{
Owner{
SSN
	String	9	Required	Social Security Number of the Owner. Should be 9 digits.

BeneficialOwnerData{
Owners{
Owner{
City
	String	55	Required	The name of the city where the Owner resides.

BeneficialOwnerData{
Owners{
Owner{
Zip
	String	10	Required	The postal code where the Owner resides.

BeneficialOwnerData{
Owners{
Owner{
State
	String	3	Required	The region code that corresponds to the state where the Owner resides.

BeneficialOwnerData{
Owners{
Owner{
Country
	String	3	Required	The three-character, alpha country code for where the Owner resides.

Significant Owner Information – May be required for some partners based on ProPay Risk decision

Element	Type	Max	Required	Notes
AuthorizedSigner{ FirstName	String	20	Required	Seller's Authorized Signer First Name. By default Merchant's First name is saved*.
AuthorizedSigner{ LastName	String	25	Required	Seller's Authorized Signer Last Name. By default Merchant's Last name is saved*.
AuthorizedSigner{ Title	String	20	Optional	This field contains the Seller's Authorized Signer Title*. Commonly used Authorized Signer Titles include:
SignificantOwner{ FirstName	String	20	Required	For US: Seller's Significant Owner First Name. For CAN: Seller's Significant Owner or Authorized Signer First Name.
SignificantOwner{ LastName	String	20	Required	For US: Seller's Significant Owner Last Name. For CAN: Seller's Significant Owner or Authorized Signer Last Name.
SignificantOwner{ SSN	String	9	Required	Social Security Number of the Seller's Significant Owner. Should be 9 digits.
SignificantOwner{ DateOfBirth	Date		Required	Date of Birth of the Seller's Significant Owner. Must be in 'mm-dd-yyyy' format.
SignificantOwner{ Address1	String	40	Required	Street address where Seller's Significant Owner resides.
SignificantOwner{ City	String	40	Required	The name of the city where the Seller's Significant Owner resides.
SignificantOwner{ RegionCode	String	6	Required	The region code that corresponds to the state where the Seller's Significant Owner resides.
SignificantOwner{	String	9	Required	The postal code for where the Seller's Significant Owner resides.

Zip				
SignificantOwner{ CountryCode	String	2	Required	The two-character, alpha country code for where the Seller's Significant Owner resides.
SignificantOwner{ Title	String	50	Required	This field contains the Seller's Significant Signer Title.
SignificantOwner{ Percentage	Byte		Required	Percentage for Significant Owner. Percentage should be in between 0 and 100.

Threat Risk Assessment Information – May be required based on ProPay Risk Decision

Element	Type	Max	Required	Notes
FraudDetectionData{ MerchantSourceIp	String	64	Required	SourceIp of Merchant, see ProPay Fraud Detection Solutions Manual.
FraudDetectionData{ ThreatMetrixPolicy	String	32	Required	Threat Metrix Policy, see ProPay Fraud Detection Solutions Manual.
FraudDetectionData{ ThreatMetrixSessionId	String	128	Required	SessionId for Threat Metrix, see ProPay Fraud Detection Solutions Manual.

Response Elements

Element	Type	Notes
Status	String	Result of the transaction request. See ProPay Appendix B for result code definitions
Password	String	Temporary password
AccountNumber	Integer	Primary identifier for new ProPay account
Tier	String	Type of account created

How to call this method

HTTP Element	Value
Resource URI	/propayapi/signup
Method	PUT
Authorization	See section 3.2.1 REST Interface

Sample

Sample JSON request
{
"PersonalData": {
"FirstName": "First",
"MiddleInitial": "X",
"LastName": "Last",
"DateOfBirth": "12-01-1997",
"SocialSecurityNumber": "123456789",
"SourceEmail": "ProPaytest@test.com",

Response
{
  "AccountNumber": 123456,
  "BeneficialOwnerDataResult": [
    {
    "FirstName": "First1",
    "LastName": "Last1",
    "Status": "Validated"
    },
    {

```
"PhoneInformation": {                                "FirstName": "First2",
"DayPhone": "8888888888",                            "LastName": "Last2",
"EveningPhone": "8888888888"                         "Status": "Validated"
},                                                             }],
"NotificationEmail": null                        "Password": "TempPassw0rd ",
},                                               "SourceEmail": "ProPaytest@test.com ",
"SignupAccountData": {                           "Status": "00",
"CurrencyCode": "USD",                           "Tier": "Test"
"Tier": "Test"                               }
},
"BusinessData": {
"BusinessLegalName": "Merchantile Parent, Inc.",
"DoingBusinessAs": "Merchantile ABC",
"EIN": "121232343",
"MerchantCategoryCode": "5999",
"WebsiteURL": "http://Propay.com",
"BusinessDescription": "Accounting Services",
"MonthlyBankCardVolume": 10000,
"AverageTicket": 100,
"HighestTicket": 250
},

"Address": {
"ApartmentNumber": "1",
"Address1": "3400 N Ashton Blvd",
"Address2": "Suite 200",
"City": "Lehi",
"State": "UT",
"Country": "USA",
"Zip": "84043"
},
"BusinessAddress": {
"ApartmentNumber": "200",
"Address1": "RR 123445",
"Address2": "SW",
"City": "Tooele",
"State": "UT",
"Country": "USA",
"Zip": "84074"
},
"BankAccount": {
"AccountCountryCode": "USA",
"BankAccountNumber": "123456789",
"RoutingNumber": "011306829",
"AccountOwnershipType": "Business",
"BankName": "MERCHANTILE BANK UT",
"AccountType": "Checking",
```

```
"AccountName": null,
"Description": null
},
"BeneficialOwnerData": {
"OwnerCount": "1",
"Owners": [{
    "FirstName": "First1",
    "LastName": "Last1",
    "SSN": "123456789",
    "DateOfBirth": "01-01-1981",
    "Email": "test1@qamail.com",
    "Address": "Address",
    "City": "Lehi",
    "State": "UT",
    "Zip": "84010",
    "Country": "USA",
    "Title": "CEO",
    "Percentage": "100"
  }]
}
}
```

4.4 Renew ProPay Account

This method will extend the expiration date of a ProPay account by one year. This may also be used to change the tier of an existing account.

Renewal Fees

ProPay account renewals require the collection of the account renewal fee. This method will attempt to collect the fee as follows:

1. If the API request includes on of the optional payment groups below, it will be used in an attempt to collect renewal fees.
2. Then, if either no payment group is passed, or if payment fails, ProPay will check to see if the account is set up to be paid for by the partner. If such is the case, the account will simply be renewed.
3. Finally, ProPay will attempt to collect renewal fees from the account's available balance.

If all of these attempts to collect the renewal fees fails the renewal request will return denied.

Account Identification - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay.
tier	String		Optional	Supplying a value will change the accounts tier under the affiliation upon renewal. If not passed the tier will not be changed.

Group: Payment Information (Credit Card) - Optional

Element	Type	Max	Required	Notes
CVV2	String	4	Required	The credit card CVV code.
ccNum	String	16	Required	The credit card number used to pay for the renewal. *Required if using credit card to pay renewal fee.
expDate	String	4	Required	The credit card expiration date in 'mmdd' format. *Required if using credit card to pay renewal fee.
zip	String	9	Required	The US zip code of the credit card. 5 or 9 digits without a dash for US cards. Omit for international credit cards.

Group: Payment Information (Bank Account) - Optional

Element	Type	Max	Required	Notes
PaymentBankAccountNumber	String		Required	Used to pay for an account via ACH and monthly renewal. Financial institution account number. *Required if using ACH to pay renewal fee.
PaymentBankRoutingNumber	String		Required	Used to pay for an account via ACH and monthly renewal. Financial institution routing number. Must be a valid ACH routing number. *Required if using ACH to pay renewal fee.
PaymentBankAccountType	String		Required	Used to pay for an account via ACH and monthly renewal. Valid values are: Checking and Savings

Response Elements

Element	Type	Notes
Status	string	Result of the transaction request. See Appendix B for result code definitions.
Tier	string	The tier the account was renewed under.

How to call this method

HTTP Element	Value
Resource URI	/propayAPI/renewal/
Method	PUT
Authorization	See section 3.2.1 REST Interface

Sample

Sample JSON request
```
{
        "accountNum": 123456,
        "CVV2": 999,
        "tier" : "194e4047-69b5-4e7c-b",
        "ccNum": "4111111111111111",
        "expDate":"1221",
        "zip": "12345"
}
```

Response
```
{
   "AccountNumber": 123456,
   "Status": "00",
   "Tier": "194e4047-69b5-4e7c-b"
}
```

4.8 Upload a Document to ProPay

This method can be used to send an image file to ProPay. The ProPay Risk team may request that you perform this action to dispute a credit card chargeback.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Int(32)		Required	Assigned to each account by ProPay
DocumentName	String	100	Required	Name the document according to instructions provided to you by ProPay's Risk team.
TransactionReference	String	40	Required	The transaction number of the chargeback you need to dispute.
DocType	String	4	Required	File format. Valid types: tif, tiff, bmp, jpg, jpeg, gif, png, doc, docx, pdf
Document	String	(5mb)	Required	The document data in base64 format.
Identification	String		Required	For JSON requests, use a "Null Identification

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Propay Appendix for result code definitions

How to call this method

HTTP Element	Value
Resource URI	/propayAPI/DocumentUpload
Method	PUT
Authorization	See section 3.2.1 REST Interface

Sample

Sample JSON request data:

```
{
        "accountNum": 123456,
        "DocumentName": "Chargeback 1234",
        "TransactionReference": "100",
        "Document": "JVBERi0xLjUNCiW1tbWdQAAAAAA",
         "DocType": "jpg",
         "Identification": "Null"
}
```

Sample JSON response data:

```
{
  "Status": "00",
  }
```

7.1 ProPay Account Payment Disbursement

This method will immediately disburse funds from a specifically designated ProPay source account into another.

- Minimum amount is $1.00 USD
- Rather than using the normal affiliate certStr, this method uses a certStr directly tied to the source account for funds disbursement
- Please see 3.2.1 for more information on the authorization element where this value needs to be set.

Request Elements - Required

Element	Type	Max	Required	Notes
amount	Int(64)		Required	The value representing the number of pennies in USD, or the number of [currency] without decimals.
recAccntNum	Int(32)		Required	ProPay assigned account identifier. The receiving account.
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2
invNum	String	50	Optional	Optional Invoice Number for external tracking

Response Elements

Element	Type	Notes
Status	string	Result of the transaction request. See ProPay Appendix B for result code definitions
TransactionNumber	Int(32)	The ProPay transaction identifier

How to call this method

HTTP Element	Value
Resource URI	/propayAPI/ProPayToProPay/
Method	PUT
Authorization	See section 3.2.1 REST Interface

Sample

Sample JSON request
```
{
"amount": 100,
"invNum": "Test Invoice Number",
"comment1":"Test Comment 1",
"comment2":"Test Comment 2",
"recAccntNum": "123456"
}
```

Sample JSON response data:
```
{
  "AccountNumber": 123456,
  "Status": "00",
  "TransactionNumber": 1
}
```

7.5 Split Funds from a ProPay Transaction (Timed Pull)

This method will split a portion of funds from a transaction on an affiliated account and put them into a designated ProPay account. It can perform a Splitpay transaction either on underlying credit card transaction or ach transaction.

Credit Card: This method will create placeholder transaction that stays in a pending state until the credit card transaction upon which it is base settles into the ProPay account. This method cannot be performed against an auth-only transaction; the charge must be captured.

- **Ach:** This method will create placeholder transaction that stays in a pending state until the ACH transaction upon which it is base funds into the ProPay account.

Request Elements - Required

Element	Type	Max	Required	Notes
accountNum	Integer		Required	ProPay account identifier. This is the 'from' account and the account upon which the cc transaction or ach transaction was initially performed.
recAccntNum	Integer		Required	ProPay account identifier. This is the account to which the split will be sent when the transaction settles.
amount	Integer		Required	The amount to be split off to the recAccntNum when the transaction settles.
transNum	Integer		Required	ProPay transaction identifier. It is when this transaction settles that the timed pull will occur.
invNum	String	50	Optional	Optional Invoice Number for external tracking
comment1	String	120	Optional	Optional Comment Line 1
comment2	String	120	Optional	Optional Comment Line 2

Response Elements

Element	Type	Notes
AccountNumber	Integer	The accountNum of the original merchant
Status	String	See section ProPay Appendix B for explanation of each status code returned
TransactionNumber	Integer	Transaction identifier for the recipient's account.

How to call this method

HTTP Element	Value
Resource URI	/propayAPI/TimedPull
Method	PUT
Authorization	See section 3.2.1 REST Interface

Sample

Sample JSON request data:
{
        "accountNum": 123456,
        "recAccntNum": 987654,
        "amount": 100,
        "transNum": 2,
        "invNum": "Invoice",
        "comment1": "Test Comments",
        "comment2": "Test Comments2"
}

Sample JSON response data:
{
  "AccountNumber": 987654,
  "Status": "00",
  "TransactionNumber": 1
}