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JH PayCenter Faster Payments

Limits API Documentation

V 1.1

About This Document

Purpose

This document provides detailed reference information for the JH PayCenter Faster Payments API, which allows financial institutions to configure their customers' outbound Zelle user limits.

Who can use it

A financial institution or third-party provider (who represents a financial institution) that connects directly to JH PayCenter Faster Payments API to configure Zelle user limits for its customers.

Things To Know

Environments

There are two JH PayCenter environments: Sandbox and Production.

<table>
<tr>
<td align="center"><u>Sandbox</u>

APIs with simulated and production-like Environment</td>
<td align="center"><u>Production</u>

Full APIs</td>
</tr>
</table>

- Start in Sandbox where you access APIs to test in a production like environment where you test your application/solution
- Production environment is where launch your application/solution with real time fund movements

Authentication Model

To Access JH PayCenter Faster Payments API, you will need to use OAuth 2.0 as an authentication mechanism. Please see the details in the Authentication section.

Project Keys

The following table summarizes the keys and describes how the keys are used.

Keys	Description

Sandbox	Private keys used for API authentication with the Sandbox
• Consumer Key • Consumer Secret	
Production	Private keys used for API authentication as needed in the Production
• Consumer Key • Consumer Secret	
*JH PayCenter will provide the client-credentials (consumer-key, consumer-secret) during the onboarding	

Service Endpoint

The following endpoint is used to access Faster Payments APIs.

Environment	Base URL
Sandbox	https://ipa01.eagle.jhapaycenter.com/
Production	https://ipa01.tango.jhapaycenter.com/

API

The following are the APIs methods

Methods	API	URL	Desc
Post	Token Generator	/token	Request OAuth 2.0 Access token (JWT) generator
Get	Get Limits	/v1/institutions/{rtn}/environments/{env}/products/fasterpayments/limits	Get Limits
Post	Add Limits	/v1/institutions/{rtn}/environments/{env}/products/fasterpayments/limits	Add Limits

Put	Update Limits	[/v1/institutions/{rtn}/environments/{env}/products/fasterpayments/limits](#)	Update Limits
Delete	Delete Limits	[/v1/institutions/{rtn}/environments/{env}/products/fasterpayments/limits](#)	Delete Limits

Authentication

JH Faster Payments APIs uses the OAuth 2.0 protocol for authentication. All requests to the Faster Payments API use bearer access token to access the resources.

> NOTE
> - The access token should be kept secret.
> - An access token is valid for a specific time interval and expires after that.
> - The token will be invalidated once a new token is generated.

Token Generator API

To generate an access token (JWT) using provided client-credentials.

Token Generator - Specification

Resources	/token
HTTP Method	POST
Response format	JSON
Content Type (Header property)	Content-Type: application/x-www-form-urlencoded Required
Grant Type (Body property)	grant type: client_credentials Required

Authorization (Header property)	Authorization: Basic {Base64(consumer-key:consumersecret)} Required

Token Generator - Response Format

JSON Response

```json
{
        "access_token": "string (JWT)",
         "scope": "string",
        "token_type": "string",
        "expires_in": integer
}
```

Sample

Token Generator – Sample Request

Request
POST /token HTTP/1.1 Host: https://ipa01.eagle.jhapaycenter.com Authorization: Basic NDI4NG95eDBKKa1B.........Yzh5M1ZyZnNlNUVjeklm Content-Type: application/x-www-form-urlencoded grant_type=client_credentials
CURL to get generate Access Token curl -k -X POST https://https://ipa01.eagle.jhapaycenter.co/token -d "grant_type=client_credentials" -H"Authorization: Basic mZZSEFsblh6Q2hsWmZBZ0EwUTl1VmkzNVR3YTprVHoyUXJfbUVtaVdaZnNKVjlfUFBRZng5cXdh"

Token Generator – Sample Response

Response

```
{
    "access_token":
"eyJ4NXQiOiJPRGRqTVdVMU5HSTBZV1prT0RBd1l6WmtOVGt5T0dNMlpXVTJZelEzTUdFeFpXm1ZV1k1W
VEiLCJr
aWQiOiJPR0pqTURVNU1tRmhNMk13WW1Fd09USmpZV05qTnpRME56ZzJaRFZrTUdGaE1qVmlPV001Wk
RKbFpXT

TROelkzTldReVpURXhPR1U1TkdKaFpUXlZZ19SUzI1NiIsImFsZyI6IlJT

MjU2In0.eyJzdWIiOiJhZG1pbiIsImF1dCI6IkFQUExJQ0FUSU9OIiwiYXVkIjoiRE9aSzJOTHplmdpNDRmMm
ZwVWFW
UERra2o0YSIsIm5iZiI6MTY5ODIxODY0NSwiYXpwIjoiRE9aSzJOTHplmdpNDRmMmZwVWFWUERra2o0Y
SIsInNjb3BlIjoiZGVmYXVsdCIsImlzcyI6Imh0dHBzOlwvXC9wY2VkaW53

ZWkwNS5mcGRldi5sb2NhbDo5NDQzXC9vYXV0aDJcL3Rva2VuIiwiZXhwIjoxNjk4MjIyMjQ1LCJpYXQiOjE
2OTgyMTg2
NDUsImp0aSI6IjU1ZDk4Y2RmLTkwODgtNDhjMi1iOTg1LTZhMTQwNGE5MzM2ZiJ9.ULWP2-

NgyscRmnxsr6iwqiSnPmpNspN3rYRue1b5wXcsuDk_CKpHT-
VCesCo3V_CVei0O0PHc6rMe5Jg710bl6LOS7lXTPD3BR2glFeKgVOxRDN9ZlhXb9kySDRFyiMQ5O
bqIIaAkixS3N4pfvSQnO97I7yiOdFBT2tF8UlsYfRprHMDmz-sPKCUYQRqL6DbTFrcJrJ-

ueN4c7XENAS0H0xMFPpTCbN6LTbnQ8zlBgolzfmWkOzpCeY1LNdGL8Qam81LMpdsy_iWzjYfL_cCzSuQ
VtORXZilb8 cegvFWCsZKm_Wb6P36L13UwVHYk1zO2QTJkVZeSuwCtif4LFw",
```

    "scope": "default",
    "token_type": "Bearer",
    "expires_in": 3600
}

CAUTION

A Bearer Token can be invalidated using /revoke. Once a Bearer Token has been invalidated, new creation attempts will yield a different Bearer Token and usage of the previous token will no longer be allowed. Only one active bearer token exists for an application.

Get Limits API

To get the limits.

Get Limits – Request Specification

Resources	/v1/institutions/{rtn}/environments/{env}/products/faster-payments/limits
HTTP Method	GET
Request and Response format	JSON
Content Type (Header property)	application/json Required
Authorization (Header property)	Bearer {access_token} Required
X-Request-ID (Header property)	String It should be in UUID and unique per request. Example: b0f42df6-66f4-42f8-a594-52bc647d7b88 Required
X-Correlation-ID (Header property)	String It should be in UUID and unique per process. Example: b0f42df6-66f4-42f8-a594-52bc647d7b88 Required
X-AuditUserId (Header property)	String It should be a proper id which can be used for auditing
PaymentNetwork (Header property)	String (Refer to Enums/Lookups section) Required
LimitScope (Header property)	String (Refer to Enums/Lookups section) Required
Direction (Header property)	String (Refer to Enums/Lookups section) Required
Identifier (Header property)	String Required

| rtn | String | Required | Routing number of the financial institution | **Path** |
| env | String | Required | Environment name. The values to be passed as sandbox or prod | |

Parameter

Get Limits – Response

Get Limits – Successful Response Body Structure

If successful, the response body contains the instance of limits response

Get Limits – Successful JSON Response Structure

```
{
    "limitScope": "string",

    "identifier": "string",
    "inboundLimits": null,
    "outboundLimits": [
        {

            "limitId": "string",
            "type": "string",
            "range": "string",
            "limitValue": "decimal",
            "createdDateTimeUTC": "string",

            "modDateTimeUTC": "string"
        },
        {
            "limitId": "string",

            "type": "string",
            "range": "string",
            "limitValue": "decimal",
            "createdDateTimeUTC": "string",

            "modDateTimeUTC": "string"
        }
    ]
}
```

Fields	Type	Desc	Path
limitScope	String	Scope of the limits	limitScope
identifier	String	Identifier to which the limits belong	identifier
outboundLimits	Array that contains Outbound limits		
limitId	String	Identifier of the limit	outboundLimits.limitId
type	String	Type of the limit	outboundLimits.type
range	String	Range of the limit	outboundLimits.range
limitValue	String	Limit value	outboundLimits.limitValue
createdDateTimeUTC	String	Created date time of the limit	outboundLimits.createdDateTimeUTC
modDateTimeUTC	String	Modified date time of the limit	outboundLimits.modDateTimeUTC

Get Limits – Failure Response Structure

If any request validation or business validation failed, the response body contains a newly created instance of failure response.

Get Limits – Failure JSON Response Structure

```
{
  "responseCode": "string",
  "description": "string",
  "messageSource": "string",
  "details": [
    {
      "code": "string",
      "category": "string",
      "description": "string",
```

```
      "element": "string",

      "elementValue": "string",

      "location": "string"

    },
    {

      "code": "string",

      "category": "string",

      "description": "string",

      "element": "string",

      "elementValue": "string",

      "location": "string"

    }

  ]

}
```

Fields	Type	Desc	Path
responseCode	String	The code will include product specific error code.	responseCode
description	String	The description of the overall status condition.	description
messageSource	String	The source of the error message.	messageSource
Details	Array that contains error/fault/warning/overridable detail		
code	String	The error/fault code of this specific detail.	details.code
category	String	Enum [Error, Fault, Warning, Overridden]	details.category
element	String	The JSON element that is causing a problem. May come as empty value also.	details.element
elementValue	String	The value of the JSON element that is causing a problem. May come as empty value also.	details.elementValue

location	String	The location of the error. May come as empty value also.	details.location

Get Limits - Sample Request and Response

Successful - Request and Response

Request – This has no request body
Response

```
{
   "limitScope": "User",
   "identifier":
"pprasatestrestrict12@jackhenry.com",
   "inboundLimits": null,
   "outboundLimits": [
      {
         "limitId": 181001,
         "type": "FundingCap",
         "range": "Daily",
         "limitValue": 50,
         "createdDateTimeUTC": "11/6/2024
2:17:22 PM",
         "modDateTimeUTC": "11/20/2024 7:46:57
AM"
      },
      {
         "limitId": 181002,
         "type":     "FundingCap",
"range": "SevenDays",
         "limitValue": 100,
         "createdDateTimeUTC": "11/6/2024
2:17:22 PM",
         "modDateTimeUTC": "11/20/2024 7:46:57
AM"
      }
   ]
}
```

Failure Response

Response
{

```
   "responseCode": 400,
   "description": "BadRequest",
   "messageSource": "PayCenter API",
   "details": [
      {
         "code": "PA-1015",
         "category": "Error",
         "description": "PaymentNetwork is missing or invalid",
         "element": "PaymentNetwork",
         "elementValue": "Zell",
         "location": "/api/v1/institutions/800000053/environments/dev/products/faster-payments/limits"
      }
   ]
}
```

Post Limits API

To add the limits.

Post Limits – Request Specification

Resources	/v1/institutions/{rtn}/environments/{env}/products/faster-payments/limits
HTTP Method	POST
Request and Response format	JSON Required
Content Type (Header property)	application/json Required
Authorization (Header property)	Bearer {access_token} Required

X-Request-ID (Header property)	String It should be in UUID and unique per request. Example: b0f42df6-66f4-42f8-a594-52bc647d7b88 Required
X-Correlation-ID (Header property)	String It should be in UUID and unique per process. Example: b0f42df6-66f4-42f8-a594-52bc647d7b88 Required
X-AuditUserId (Header property)	String It should be a proper id which can be used for auditing
PaymentNetwork (Header property)	String (Refer to Enums/Lookups section) Required

Path Parameter

rtn	String	Required	Routing number of the financial institution
env	String	Required	Environment name. The values to be passed as sandbox or prod

Post Limits – Request Body

Post Limits - JSON Structure

```
{
  "limitScope": "string",
  "identifier": "string",
  "direction": "string",
  "limits": [
    {
      "type": "string",
      "range": "string",
      "limitValue": "decimal"
    },
    {
      "type": "string",
      "range": "string",
      "limitValue": "decimal"
    }
```

```
    ]
}
```

Fields	Type	Desc	Path
limitScope	String (Refer to Enums/Lookups section)	Scope of the limits	limitScope
identifier	String	Identifier to which the limits belong	identifier
direction	String (Refer to Enums/Lookups section)	Direction of limits	direction
liimits	Array that contains limits		
type	String (Refer to Enums/Lookups section)	Type of the limit	limits.type
range	String (Refer to Enums/Lookups section)	Range of the limit	limits.range
limitValue	String	Limit value	limits.limitValue

Post Limits – Response

Post Limits – Successful Response Body Structure

If successful, the response body contains newly created instance of limits response.

Post Limits – Successful JSON Response Structure
| ```json
{
    "limitScope": "string",
    "identifier": "string",
    "inboundLimits": null,
    "outboundLimits": [

        {
            "limitId": "string",
            "type": "string",
            "range": "string",

            "limitValue": "decimal",
            "createdDateTimeUTC": "string",
            "modDateTimeUTC": "string"
        },
        {

            "limitId": "string",
            "type": "string",
            "range": "string",
            "limitValue": "decimal",

            "createdDateTimeUTC": "string",
            "modDateTimeUTC": "string"
        }
    ]
}
``` |

Fields	Type	Desc	Path
limitScope	String (Refer to Enums/Lookups section)	Scope of the limits	limitScope
identifier	String	Identifier to which the limits belong	identifier

outboundLimits	Array that contains Outbound limits		
limitId	String	Identifier of the limit	outboundLimits.limitId
type	String (Refer to Enums/Lookups section)	Type of the limit	outboundLimits.type
range	String (Refer to Enums/Lookups section)	Range of the limit	outboundLimits.range
limitValue	String	Limit value	outboundLimits.limitValue
createdDateTimeUTC	String	Created date time of the limit	outboundLimits.createdDateTimeUTC
modDateTimeUTC	String	Modified date time of the limit	outboundLimits.modDateTimeUTC

Post Limits – Failure Response Structure

If any request validation or business validation failed, the response body contains a newly created instance of failure response.

Post Limits – Failure JSON Response Structure

```
{
  "responseCode": "string",
  "description": "string",
  "messageSource": "string",
  "details": [
    {
      "code": "string",
      "category": "string",
      "description": "string",
      "element": "string",
      "elementValue": "string",
      "location": "string"
    },
```

```
    {
      "code": "string",
      "category": "string",
      "description": "string",
      "element": "string",
      "elementValue": "string",
      "location": "string"
    }
  ]
}
```

Fields	Type	Desc	Path
responseCode	String	The code will include product specific error code.	responseCode
description	String	The description of the overall status condition.	description
messageSource	String	The source of the error message.	messageSource
Details		Array that contains error/fault/warning/overridable detail	
Code	String	The error/fault code of this specific detail.	details.code
Category	String	Enum [Error, Fault, Warning, Overridden]	details.category
element	String	The JSON element that is causing a problem. May come as empty value also.	details.element
elementValue	String	The value of the JSON element that is causing a problem. May come as empty value also.	details.elementValue
location	String	The location of the error. May come as empty value also.	details.location

Post Limits - Sample Request and Response

Successful - Request and Response

Request

```
{
   "limitScope": "User",
   "identifier":
"pprasatestrestrict12@jackhenry.com",
   "direction": "Outbound",

   "limits": [
      {
         "type": "FundingCap",
         "range": "Daily",

         "limitValue": 50
      },
      {
         "type":       "FundingCap",
"range": "SevenDays",

         "limitValue": 100
      }
   ]
}
```

Response

```
{
   "limitScope": "User",

   "identifier":
"pprasatestrestrict12@jackhenry.com",
   "inboundLimits": null,
   "outboundLimits": [
      {

         "limitId": 181001,
         "type": "FundingCap",
         "range": "Daily",
         "limitValue": 50,
         "createdDateTimeUTC": "11/6/2024
2:17:22 PM",

         "modDateTimeUTC": "11/20/2024 7:46:57
AM"
```

```
      },
      {
         "limitId": 181002,
         "type":      "FundingCap",
"range": "SevenDays",

         "limitValue": 100,
         "createdDateTimeUTC": "11/6/2024
2:17:22 PM",
         "modDateTimeUTC": "11/20/2024 7:46:57
AM"
      }
   ]

}
```

Failure Response

Response
| ```
{

   "responseCode": 400,
   "description": "BadRequest",
   "messageSource": "PayCenter API",
   "details": [

      {
         "code": "PA-1015",
         "category": "Error",
         "description": "PaymentNetwork is missing or invalid",
         "element": "PaymentNetwork",

         "elementValue": "Zell",
         "location": "/api/v1/institutions/800000053/environments/dev/products/faster-
payments/limits"
      }
   ]

}
``` |

Put Limits API

To update the limits.

Put Limits – Request Specification

Resources	/v1/institutions/{rtn}/environments/{env}/products/faster-payments/limits
HTTP Method	PUT
Request and Response format	JSON Required
Content Type (Header property)	application/json Required
Authorization (Header property)	Bearer {access_token} Required
X-Request-ID (Header property)	String It should be in UUID and unique per request. Example: b0f42df6-66f4-42f8-a594-52bc647d7b88 Required
X-Correlation-ID (Header property)	String It should be in UUID and unique per process. Example: b0f42df6-66f4-42f8-a594-52bc647d7b88 Required
X-AuditUserId (Header property)	String It should be a proper id which can be used for auditing
PaymentNetwork (Header property)	String (Refer to Enums/Lookups section) Required

Path Parameter

rtn	String	Required	Routing number of the financial institution
env	String	Required	Environment name. The values to be passed as sandbox or prod

Put Limits – Request Body

```
Post Limits - JSON Structure

{
    "limitScope": "string",
    "identifier": "string",
    "direction": "string",
    "limits": [

        {
            "type": "string",
            "range": "string",
            "limitValue": "decimal"

        },

        {
            "type": "string",
            "range": "string",
            "limitValue": "decimal"
        }
    ]
}
```

Fields	Type	Desc	Path
limitScope	String (Refer to Enums/Lookups section)	Scope of the limits	limitScope
identifier	String	Identifier to which the limits belong	identifier
direction	String (Refer to Enums/Lookups section)	Direction of limits	direction
liimits	Array that contains limits		
type	String (Refer to Enums/Lookups section)	Type of the limit	limits.type

range	String (Refer to Enums/Lookups section)	Range of the limit	limits.range
limitValue	String	Limit value	limits.limitValue

Put Limits – Response

Put Limits – Successful Response Body Structure

If successful, the response body contains newly created instance of limits response.

Put Limits – Successful JSON Response Structure

```
{
   "limitScope": "string",

   "identifier": "string",
   "inboundLimits": null,
   "outboundLimits": [
      {
         "limitId": "string",

         "type": "string",
         "range": "string",
         "limitValue": "decimal",
         "createdDateTimeUTC": "string",
         "modDateTimeUTC": "string"
      },
      {
         "limitId": "string",
         "type": "string",
         "range": "string",
         "limitValue": "decimal",
         "createdDateTimeUTC": "string",
         "modDateTimeUTC": "string"
      }
   ]
}
```

Fields	Type	Desc	Path

limitScope	String (Refer to Enums/Lookups section)	Scope of the limits	limitScope
identifier	String	Identifier to which the limits belong	identifier
outboundLimits	Array that contains Outbound limits		
limitId	String	Identifier of the limit	outboundLimits.limitId
type	String (Refer to Enums/Lookups section)	Type of the limit	outboundLimits.type
range	String (Refer to Enums/Lookups section)	Range of the limit	outboundLimits.range
limitValue	String	Limit value	outboundLimits.limitValue
createdDateTimeUTC	String	Created date time of the limit	outboundLimits.createdDateTimeUTC
modDateTimeUTC	String	Modified date time of the limit	outboundLimits.modDateTimeUTC

Put Limits – Failure Response Structure

If any request validation or business validation failed, the response body contains a newly created instance of failure response.

Put Limits – Failure JSON Response Structure

```json
{
  "responseCode": "string",
  "description": "string",
  "messageSource": "string",
  "details": [
    {
      "code": "string",
      "category": "string",
      "description": "string",
      "element": "string",
      "elementValue": "string",
      "location": "string"
    },
    {
      "code": "string",
      "category": "string",
      "description": "string",
      "element": "string",
      "elementValue": "string",
      "location": "string"
    }
  ]
}
```

Fields	Type	Desc	Path
responseCode	String	The code will include product specific error code.	responseCode
description	String	The description of the overall status condition.	description
messageSource	String	The source of the error message.	messageSource
Details	Array that contains error/fault/warning/overridable detail		
Code	String	The error/fault code of this specific detail.	details.code

Category	String	Enum [Error, Fault, Warning, Overridden]	details.category
element	String	The JSON element that is causing a problem. May come as empty value also.	details.element
elementValue	String	The value of the JSON element that is causing a problem. May come as empty value also.	details.elementValue
location	String	The location of the error. May come as empty value also.	details.location

Put Limits - Sample Request and Response

Successful - Request and Response

Request

```
{
  "limitScope": "User",
  "identifier":
"pprasatestrestrict12@jackhenry.com",
  "direction": "Outbound",
  "limits": [
    {
      "type": "FundingCap",
      "range": "Daily",
      "limitValue": 50
    },
    {
      "type":       "FundingCap",
"range": "SevenDays",
      "limitValue": 100
    }
  ]
}
```

Response

```json
{
    "limitScope": "User",
    "identifier":
"pprasatestrestrict12@jackhenry.com",
    "inboundLimits": null,
    "outboundLimits": [

        {
            "limitId": 181001,
            "type": "FundingCap",
            "range": "Daily",
            "limitValue": 50,

            "createdDateTimeUTC": "11/6/2024
2:17:22 PM",

            "modDateTimeUTC": "11/20/2024 7:46:57
AM"
        },
        {
            "limitId": 181002,

            "type":      "FundingCap",
"range": "SevenDays",

            "limitValue": 100,
            "createdDateTimeUTC": "11/6/2024
2:17:22 PM",
            "modDateTimeUTC": "11/20/2024 7:46:57
AM"

        }
    ]
}
```

Failure Response

Response

```json
{
  "responseCode": 400,
  "description": "BadRequest",
  "messageSource": "PayCenter API",
  "details": [
    {
      "code": "PA-1015",
      "category": "Error",
      "description": "PaymentNetwork is missing or invalid",
      "element": "PaymentNetwork",
      "elementValue": "Zell",
      "location": "/api/v1/institutions/800000053/environments/dev/products/faster-payments/limits"
    }
  ]
}
```

Delete Limits API

To delete the limits.

Delete Limits – Request Specification

Resources	/v1/institutions/{rtn}/environments/{env}/products/faster-payments/limits
HTTP Method	DELETE
Request and Response format	JSON Required
Content Type (Header property)	application/json Required
Authorization (Header property)	Bearer {access_token} Required

X-Request-ID (Header property)	String It should be in UUID and unique per request. Example: b0f42df6-66f4-42f8-a594-52bc647d7b88 Required
X-Correlation-ID (Header property)	String It should be in UUID and unique per process. Example: b0f42df6-66f4-42f8-a594-52bc647d7b88 Required
X-AuditUserId (Header property)	String It should be a proper id which can be used for auditing
PaymentNetwork (Header property)	String (Refer to Enums/Lookups section) Required

Path Parameter

rtn	String	Required	Routing number of the financial institution
env	String	Required	Environment name. The values to be passed as sandbox or prod

Delete Limits – Request Body

Delete Limits - JSON Structure

```
{
  "limitScope": "string",
  "identifier": "string",
  "direction": "string",
  "limits": [
    {
      "type": "string",
      "range": "string",
    },
    {
      "type": "string",
      "range": "string",
    }
  ]
}
```

Fields	Type	Desc	Path
limitScope	String (Refer to Enums/Lookups section)	Scope of the limits	limitScope
identifier	String	Identifier to which the limits belong	identifier
direction	String (Refer to Enums/Lookups section)	Direction of limits	direction
liimits	Array that contains limits		
type	String	Type of the limit	limits.type
range	String	Range of the limit	limits.range

Delete Limits – Response

Delete Limits – Successful Response Body Structure

If successful, the response body contains newly created instance of limits response.

Delete Limits – Successful Response
Returns 204 (No Content)

Delete Limits – Failure Response Structure

If any request validation or business validation failed, the response body contains a newly created instance of failure response.

Delete Limits – Failure JSON Response Structure

```json
{
  "responseCode": "string",
  "description": "string",
  "messageSource": "string",
  "details": [
    {
      "code": "string",
      "category": "string",
      "description": "string",
      "element": "string",
      "elementValue": "string",
      "location": "string"
    },
    {
      "code": "string",
      "category": "string",
      "description": "string",
      "element": "string",
      "elementValue": "string",
      "location": "string"
    }
  ]
}
```

Fields	Type	Desc	Path
responseCode	String	The code will include product specific error code.	responseCode
description	String	The description of the overall status condition.	description
messageSource	String	The source of the error message.	messageSource
Details	Array that contains error/fault/warning/overridable detail		
code	String	The error/fault code of this specific detail.	details.code

category	String	Enum [Error, Fault, Warning, Overridden]	details.category
element	String	The JSON element that is causing a problem. May come as empty value also.	details.element
elementValue	String	The value of the JSON element that is causing a problem. May come as empty value also.	details.elementValue
location	String	The location of the error. May come as empty value also.	details.location

Delete Limits - Sample Request and Response

Successful - Request and Response

Request
| ```json
{
  "limitScope": "User",
  "identifier": "pprasatestrestrict12@jackhenry.com",
  "direction": "Outbound",

  "limits": [
    {
      "type": "FundingCap",
      "range": "Daily",

    },
    {
      "type": "FundingCap",
      "range": "SevenDays",
    }
  ]
}
``` |
| **Response** |
| 204 No Content |

Failure Response

Response

```
{
   "responseCode": 400,
   "description": "BadRequest",
   "messageSource": "PayCenter API",
   "details": [

      {
         "code": "PA-1015",
         "category": "Error",

         "description": "PaymentNetwork is missing or invalid",
         "element": "PaymentNetwork",
         "elementValue": "Zell",
         "location": "/api/v1/institutions/800000053/environments/dev/products/faster-payments/limits"
      }
   ]
}
```

Enums/Lookups

Enums/Lookups and their possible values

Enum/Lookup	Possible values
PaymentNetwork	Zelle
LimitScope	User
Direction	Outbound
LimitType	FundingCap FundingVelocity
LimitRange	PerTransaction Daily SevenDays ThirtyDays

Appendix

Error Codes and Messages

Error Code	Error Message
PA-1015	PaymentNetwork is required
PA-1021	PaymentNetwork is invalid
PA-1008	Limit Scope is required
PA-1022	Limit Scope is invalid
PA-1003	Identifier is required
PA-1007	Direction is required
PA-1023	Direction is invalid
PA-1009	Limits is required
PA-1010	Type is required
PA-1024	Type is invalid
PA-1011	Range is required
PA-1025	Range is invalid
PA-1020	Limit Value is required
PA-1012	Limit Value is invalid

HTTP Response Codes

HTTP Codes	Description
200	Ok (Success)
400	Bad Request
404	Not Found
409	Conflict Error

500	Internal Server Error

Revision History

Description	Date
Initial Draft v1.0	11/20/2024