Requests order for sending **basic data** (without verification):

1. Verification initialization

POST /verification

```
{
  "sellerId": "{{sellerID}}",
  "type": "PAYOUT_ACCOUNT_DATA" [PAYOUT_ACCOUNT_DATA, UPDATE, FULL]
}
```

PAYOUT_ACCOUNT_DATA – type used for sending basic data and to change bank account number for existing seller

2. Providing basic seller data

POST /dataloading/seller

Sole trader:

```
{
    "verificationId": "{{verificationID}}",
    "sellerId": "{{sellerID}}",
    "email": "mail@mail.com",
    "taxId": "1121222211",
    "companyName": "Company Test",
    "legalForm": "SOLE_TRADER",
    "address": {
        "country": "PL"
    },
}
```

Notes:

- Full address is required for bank account number verification and full verification.

Private person:

```
{
  "verificationId": "500Qz00000335uHIAQ",
  "sellerId": "jkp2",
  "email": "mail@mail.com",
  "name": "Name",
  "surname": "Surname",
  "dateOfBirth": "1998-01-27",
  "legalForm": "PRIVATE_PERSON",
  "address": {
    "country": "PL"
  }
}
```

Notes:

- Full address is required for bank account number verification and full verification

- Personal identification number for private persons is required for full verification

3. Providing declarative bank account information

Declared bank account number can be send:

Option I. - together with basic data at the moment of seller creation.

Option II. - separately, basic data sent first and after e.g. 2 months declarative data of the bank account.

Option I is preferred as the bank account for payouts will be set at the beginning of the process. If the declared bank account number is not provided, payouts are not possible.

When bank account number needs to be verified send BANK_TRANSFER as the value of ==payoutDataVerificationType==.

POST /dataloading/payouts/bankAccountData

```
{
    "bankDataId": "09092060",
    "verificationId": "{{verificationID}}",
    "accountNumberRequested": "PL73917377655678944768",
    "hasDocument":"false",
    "payoutDataVerificationType":"NO_VERIFICATION_NEEDED",
    "verificationTransferId" : "",
    "foreign" : "No",
    "verified": "false"
}
```

„No verification needed" is used only when declarative bank account number, without the need for its verification (without verification transfer) is provided.

4. Finalize providing the data

POST /verification/complete

```
{
    "verificationId": "{{verificationID}}"
}
```

After all data are provided, PayU starts counting limits for the occasional transaction process. When the established thresholds are exceeded, full verification is initialized.

Notification send to Marketplace after exceeding thresholds:

```
{
  "verificationType": "FULL", [FULL, REVERIFICATION]
  "verificationId": "5004L000002woXsQAI",
  "updateDate": "2020-10-26T01:24:06.000Z",
  "status": "WAITING_FOR_DATA",
  "sellerId": "11123333",
  "createDate": "2020-10-26T01:24:05.000Z"
}
```

FULL – first seller verification, initialized after exceeding the thresholds

REVERIFICATION - PayU can initialize this type of verification. According to law obligations, reverification is initialized after 1, 3 or 5 years dependent on the AML risk class assigned by PayU during first verification. In most of the cases it is 3 years.

After receiving notification about full verification, Marketplace must provide all required data using verificationId received in the notification.

Requests order for sending data for **full verification**:

1. **POST** /dataloading/seller

Sole trader:

```
{
  "verificationId": "{{verificationID}}",
  "sellerId": "{{sellerID}}",
  "email": "mail@mail.com",
  "taxId": "1121222211",
  "companyName": "Company Sole Trader",
  "legalForm": "SOLE_TRADER",
  "address": {
    "street": "Grunwaldzka 186",
    "zipcode": "60-186",
    "city": "Poznan",
    "country": "PL"
  }
}
```

Notes:

- Phone number for full verification process is optional if PayU will not contact Sellers directly. It should be established with marketplace.

Private person:

```
{
  "verificationId": "{{verificationID}}",
  "sellerId": "{{sellerID}}",
  "email": "mail@mail.com",
  "taxId": "", //should be empty for PRIVATE_PERSON
  "name": "Name",
  "surname":"Surname",
  "personalIdentificationNumber": "87112344556",
  "dateOfBirth": "1998-01-27",
  "legalForm": "PRIVATE_PERSON",
  "registryNumber": "", //should be empty for PRIVATE_PERSON
  "address": {
    "street": "Grunwaldzka 186",
    "zipcode": "60-186",
    "city": "Poznan",
    "country": "PL"
  }
}
```

Notes:

- Phone number for full verification process is optional if PayU will not contact Sellers directly. It should be established with marketplace.

2. **POST** /dataloading/associates

```json
{
  "verificationId": "{{verificationID}}",
  "associateId": "1236",
  "associateType": "BENEFICIARY", //[REPRESENTATIVE]
  "associateName": "Name",
  "associateSurname": "Surname",
  "associateBirthDate": "1998-01-27", //required for non-polish associates
  "associateIdentityNumber": "87112344556", //required for polish associates
  "associateCitizenship": "PL"
}
```

3. **POST** /verification-transfers/manual

```json
{
  "verificationId": "{{verificationID}}",
  "transferCurrency": "PLN",
  "email": "user@example.com"
}
```

4. **POST** /dataloading/payouts/bankAccountData

```json
{
  "bankDataId": "01102020",
  "verificationId": "{{verificationID}}",
  "accountNumberRequested": "PL71109024024419953853265552",
  "hasDocument":"false",
  "swiftCode": "",
  "payoutDataVerificationType":"BANK_TRANSFER",
  "foreign" : "No",
  "verificationTransferId" : "1310202020",
  "verified": "false"
}
```

5. **POST** /dataloading/files

```json
{
  "verificationId": "{{verificationID}}",
  "filename": "abcd.jpg",
  "content": "…"
}
```

6. **POST** /dataloading/associates/documents

```json
{
  "verificationId": "{{verificationID}}",
  "associateId": "1236",
  "type": "ID_CARD", //[ID_CARD, PASSPORT, RESIDENCE_PERMIT]
  "files": [
    "{{fileId}}"
  ],
  "documentId": "1",
  "expireDate": "2025-04-17",
}
```

In case of verification legal forms other than sole trader or private person, PayU could require registry document (REGISTRY_DOCUMENT) or civil law agreement (CIVIL_LAW_AGREEMENT). Then the following request should be send:

POST /dataloading/seller/documents

```
{
   "verificationId": "{{verificationId}}",
   "documentId": "hqMxMd",
   "type": "REGISTRY_DOCUMENT", [REGISTRY_DOCUMENT, UBO_STATEMENT, PEP_STATEMENT,
CIVIL_LAW_AGREEMENT, PROXY_DOCUMENT]
   "files": [
      "{{fileId}}",
      "{{fileId}}"
   ]
}
```

associateType:

BENEFICIARY – beneficiary owner, for private persons and sole traders this type should be send

REPRESENTATIVE – a person authorized to represent the company e.g. board member, it's used for legal forms other than sole traders e.g Limited liability companies

Document type:

PROXY_DOCUMENT- optional, can be send for full verification. Decision to make such possibilities available on the layouts of the form is made by marketplace.

During verification process, additional documents could be required by PayU: UBO_STATEMENT
PEP_STATEMENT
Request to provide such documents will be send using appropriate codes.

7. **POST** /verification/complete

```
{
   "verificationId": "{{verificationID}}"
}
```

Update process

When seller updates the data different then only bank account number, verification must be initialized with the UPDATE type:

```
{
   "sellerId": "16102020",
   "type": "UPDATE"
}
```

UPDATE is relevant only for sellers which were already fully verified. Depending on the updated data, full verification may be required. If any of the following data were updated, the will be full verification performed on the PayU side:

- •   Name (First Name and Last name in case of Sole Traders),
- •   Legal form of the business,
- •   Company/Sole Trader address,
- •   Business representatives,
- •   Ultimate Beneficiary Owners.