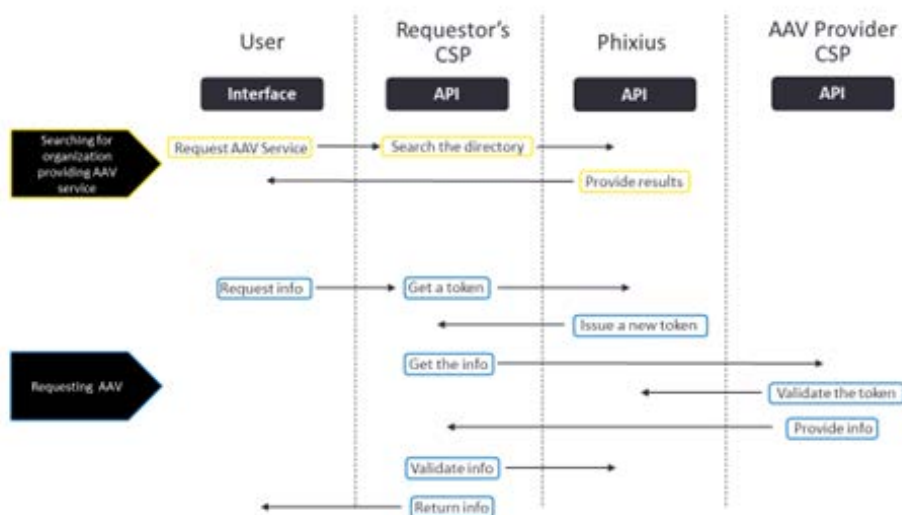


ACH Account Validation (AAV) API

This API enables a Phixius participant to confirm the status of an account prior to originating an ACH Transaction. The AAV API will provide immediate confirmation indicating if the account is enabled, disabled or if the account cannot be located.

The AAV API process flow for Phixius is illustrated below:



Versioning

Version	Release Date
2.0	August 28, 2020

This API is version 2.0.2 of the Afinis Account Validation API. Differences include:

- Change to Endpoint
- Addition of X-Phixius-Request-Secret field in Request Header
- Use of debtor terminology regardless of if it is debit or credit being checked
- Cash Account Type in Request will always use "Current"
- Addition of 200 – Unable to Locate in Response
- Addition of RTN and Account Number in Response echoed from Request

Link to Swagger: https://app.swaggerhub.com/apis/ASIG/account_validation/2.0.2

AAV endpoint:

POST	/afinis/accounts/v2/validate
------	------------------------------

Request Parameters

Request Header Parameters

Field Name	Datatype	Data Path	Enhanced Definition
x-phixius-request-secret mandatory	string Example: F0LjaApXTOvGhTX4lwjgD9yqf9udfy8jGDt6mA1xefpOS 5sLYiTimlgq8Az7aQ4iKj5UAGqZmp6QqiSHlaTtAg		Hash of CSP Secret Key, Nonce and string representation of request payload which will be used for validation and verification
x-phixius-token mandatory	string Example: 0xf25186B5081Ff5cE73482AD761DB0eB0d25abFBF		The authentication token provided by Phixius
requestId optional	string Example: 987913c0-2549-41f4-8fa2-d60b971e82f0		Optional Request ID allows application developer to trace requests through the systems logs

Request Body Parameters

Some definitions of fields offered below are not directly part of the AAV API but have been provided for added clarification.

Field Name	Datatype	Data Path	Enhanced Definition
Debtor Account			Unambiguous identification of the account being verified
Identification mandatory	string – Max17text Example: 111010122	debtorAccount/identification	Identification assigned by an institution [Account Number]
Debtor Agent			Financial institution servicing the account being validated
Member identification mandatory	string – Max9text Example: 061103852	debtorAgent/memberIdentification	Identification number of a clearing system participant, for example a US RTN
Clearing System Identification mandatory	string Example: USABA	debtorAgent/clearingSystemIdentification	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed <u>USABA</u> United States Routing Number: Routing Transit number assigned by the ABA for US financial institutions
Cash Account Type mandatory	string Example: Current		Type of account being verified NOTE: This field will always use “Current” in the pilot and type of account will not be checked during validation.

NOTE:

- The API uses the terminology for a debit transaction in its ISO mapping, however the validation will not be reviewing credit or debit. It will only confirm that the account number is a valid, open account at the RTN provided and that the account can accept electronic transactions.

Example Value | Model

```

{
  "debtorAccount": {
    "identification": 11101012
  },
  "debtorAgent": {
    "memberIdentification": "061103852",
    "clearingSystemIdentification": "USABA"
  },
  "cashAccountType": "Current"
}

```

Response Parameters

Response Header Parameters

Field Name	Datatype	Data Path	Enhanced Definition
requestId optional	string Example: 987913c0-2549-41f4-8fa2-d60b971e82f0		Optional Request ID allows application developer to trace requests through the systems logs

Response Body Parameters

Every response returned by the ACH Account Validation API has a response code. Response codes can be used to check the status of the request, e.g., Was the request successful, or did it fail?

A successful outcome will return an echo of the RTN and account number provided in the Request along with the 200 – Enabled, or 200 – Disabled or 200 – Unable to Locate response.

Field Name	Datatype	Data Path	Enhanced Definition
Debtor Account			Unambiguous identification of the account being verified
Identification mandatory	string – Max17text Example: 111010122	debtorAccount/identification	Identification assigned by an institution. [Account Number]
Debtor Agent			Financial institution servicing the account being validated
Member identification mandatory	string – Max9text Example: 061103852	debtorAgent/memberIdentification	Identification number of a clearing system participant, for example a US RTN
Clearing System Identification mandatory	string Example: USABA	debtorAgent/clearingSystemIdentification	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed <u>USABA</u> United States Routing Number: Routing Transit number assigned by the ABA for US financial institutions
Account Status mandatory	string Example: Enabled		Status of the account being validated

NOTE:

- The API uses the terminology for a debit transaction in its ISO mapping, however the validation will not be reviewing credit or debit. It will only confirm that the account number is a valid, open account at the RTN provided and that the account can accept electronic transactions.

Example Value | Model

```

{
  "accountStatus": "Enabled",
  "debtorAccount": {
    "identification": "11101012"
  },
  "debtorAgent": {
    "memberIdentification": "061103852",
    "clearingSystemIdentification": "USABA"
  }
}

```

Response Codes

The following table shows the common reason codes used by the ACH Account Validation API.

Code	Text	Description
200	Enabled	Request was successful and the account number accepts electronic transactions.
	Disabled	Request was successful but the account number does not accept electronic transactions.
	Unable to Locate	The account cannot be found
400	Bad request	Error caused by bad input data. Example error causes: <ul style="list-style-type: none"> Invalid JSON structure [Field name] is missing or invalid. [Field name] cannot be more than [number] characters.

401	Unauthorized	1000	API key is missing, invalid, or expired.
403	Access Denied	1001	API token is invalid, expired, or account associated with key does not have access to that API.
404	Not Found		Resource object not found
500	Internal server error	3001	Internal server error. Try again later.
503	Service unavailable		Service is temporarily unavailable.