

Account Validation Plus Name API

The Account Validation Plus Name API enables a business to validate account / routing number status and the owner name on the account. Phixius participants currently utilize an API based on the Afinis Account Validation API as part of the Phixius AAV (ACH Account Validation) Service. The original Afinis API for Account Validation and the Phixius AAV API will continue to be supported to avoid any issues with current implementations.

Test Data

Positive Responses – Inputting the data below using the Afinis sandbox should result in a positive (200 – OK) response, plus the requested information.

The sandbox does not use logic to determine if a name is a partial match, no match, match or no data found. If any name other than exactly what is shown in the test data is used for the first, last, or middle name or suffix, a response of “no match” will be provided back for that field. If the correct test data is provided, it will display the response shown below.

If a different RTN, account number, or account type than provided in the data below is used to test, a “404 Resource Not Found Response” response will be returned.

First name and last name must be provided in the request and the match status provided in the response. If the middle name or suffix are provided in the request, match status must also be provided.

REQUEST

Field Name	Test Data 1	Field Name	Test Data 2
account mandatory 1		account mandatory 1	
identification mandatory 2	11101012	identification mandatory 2	11101013
agent mandatory 1		agent mandatory 1	
clearingSystemIdentification mandatory 2	USABA	clearingSystemIdentification mandatory 2	USABA
memberIdentification [Bank ID / ABA RTN] mandatory 2	061103852	memberIdentification [Bank ID / ABA RTN] mandatory 2	061103852

Field Name	Test Data 1	Field Name	Test Data 2
owner mandatory 1		owner mandatory 1	
surname mandatory 2	Buyer	surname mandatory 2	Custome
givenName mandatory 2	Brenda	givenName mandatory 2	Katie
middleName optional 2	I	middleName optional 2	---
nameSuffix optional 2	PhD	emailAddress optional 2	Jr.
cashAccountType mandatory 1	Current	cashAccountType mandatory 1	Savings

200 - OK

Field Name	Test Data 1 Response	Field Name	Test Data 2 Response
accountStatus mandatory 1	Enabled	accountStatus mandatory 1	Disabled
ownerNameMatch mandatory 1		ownerNameMatch mandatory 1	
surnameMatch mandatory 2	Match	surnameMatch mandatory 2	Partial Match
givenNameMatch mandatory 2	Match	givenNameMatch mandatory 2	Partial Match
middleNameMatch optional 2	Partial Match	middleNameMatch optional 2	----
nameSuffixMatch optional 2	No Data Found	nameSuffixMatch optional 2	Match

REQUEST

Field Name	Test Data 3	Field Name	Test Data 4
account mandatory 1		account mandatory 1	
identification mandatory 2	11101014	identification mandatory 2	11101015
agent mandatory 1		agent mandatory 1	
clearingSystemIdentification mandatory 2	USABA	clearingSystemIdentification mandatory 2	USABA
memberIdentification [Bank ID / ABA RTN] mandatory 2	061103852	memberIdentification [Bank ID / ABA RTN] mandatory 2	061103852
owner mandatory 1		owner mandatory 1	
surname mandatory 2	Banker	surname mandatory 2	Ryder
givenName mandatory 2	Eric	givenName 2	Richard
middleName optional 2	Fred	middleName optional 2	James
nameSuffix optional 2	----	nameSuffix optional 2	III
cashAccountType mandatory 1	Savings	cashAccountType mandatory 1	Current

200 - OK

Field Name	Test Data 3 Response	Field Name	Test Data 4 Response
accountStatus mandatory 1	Enabled	accountStatus mandatory 1	Disabled
ownerNameMatch mandatory 1		ownerNameMatch mandatory 1	
surnameMatch mandatory 2	Match	surnameMatch mandatory 2	No Match
givenNameMatch mandatory 2	No Match	givenNameMatch mandatory 2	No Match
middleNameMatch optional 2	Match	middleNameMatch optional 2	No Data Found
nameSuffixMatch optional 2	----	nameSuffixMatch optional 2	Partial Match

Resource URL

Resource URL has been preset for the Account Validation Plus Name API

Resource URL

<https://api.afinis.org/accounts/v1/validatewithname>

Header Parameter

An optional Request_Id may be inserted for tracing purposes.

Header Parameters

Name	Values	Description
Content-Type	<input type="text" value="(no value)"/>	
apiVersion	<input type="text" value="null"/>	
Request_Id	<input type="text" value="null"/>	Optional Request ID allows application developer to trace requests through the systems logs

Also, remember to set the apikey before sending the API request.

Request Body

Input the relevant fields in the value tab from the sample test data provided.

Request Body

Value	Description	Schema
<pre>1 { 2 "account": { 3 "identification": "11101012" 4 }, 5 "agent": { 6 "clearingSystemIdentification": "USABA", 7 "memberIdentification": "061103852" 8 }, 9 "owner": { 10 "surname": "Buyer", 11 "givenName": "Brenda", 12 "middleName": "I", 13 "nameSuffix": "PhD" 14 }, 15 "cashAccountType": "Current" 16 }</pre>		

Response - A successful outcome will return a **201** response.

HTTP/1.1 200

Access-Control-Allow-Credentials: true

Access-Control-Allow-Origin: <https://preprod.afinis.org>

Connection: keep-alive

Content-Length: 204

Content-Type: application/json;charset=UTF-8

Date: Mon, 27 Sep 2021 19:54:01 GMT

Request_Id: Set-Cookie: JSESSIONID=3624CE7305CBEA3D733997644059248B;path=/;Secure;HttpOnly

Vary: Origin

X-Application-Context: application:8443

```
{
  "accountStatus": "Enabled",
  "ownerNameMatch": {
    "surnameMatch": "Match",
    "givenNameMatch": "Match",
    "middleNameMatch": "Partial Match",
    "nameSuffixMatch": "No Data Found"
  }
}
```