



Verify Bank Account
Web API 2.6

April 21, 2021

Verify Bank Account

The `verify_bank_account()` API method is available in API version 2.6 for those merchants who opt-in to use it. Due to the fact that there is a per-request fee attached to this method it will only work for merchants who have agreed to the fee for bank account verification. All other merchants will receive an error message if they attempt to use this method.

Merchants who want to use this method should contact their sales representative or IntelliPay support to be set up to use `verify_bank_account()`.

```
verify_bank_account(
    String merchantkey,           [Required]
    String apikey,               [Required]
    String routingnum,           [Required]
    String bankacctnum,          [Required]
    String firstname,            [Optional but recommended if known]
    String lastname,             [Optional but recommended if known]
    String bankaccttype)         [Optional: 'C' or 'S' default is 'C' if not provided]
```

Possible Return Messages

- API AUTHENTICATION FAILURE.
- ROUTING NUMBER VALUE MUST BE NUMERIC AND 9 DIGITS.
- BANK ACCOUNT NUMBER CANNOT BE BLANK.
- PROBLEM REACHING SERVER, INTERNAL EXCEPTION.
- APPROVAL
- DECLINE
- Unable to authenticate bank info. Verify check verification API is enabled.

Examples of Results

This result is from a request with an invalid merchantkey or apikey:

```
{ "status": -1, "message": "API AUTHENTICATION FAILURE." }
```

This is the result from an attempt to use this API method using credentials tied to an account that is not set up to use it:

```
{ "status": -4, "message": "Unable to authenticate bank info. Verify check verification API is enabled." }
```

This is an approval result:

```
{ "status": "1", "message": "APPROVAL" }
```

This a decline result:

```
{ "status": "0", "message": "DECLINE" }
```

This is a result for a request that has an invalid or missing routing number:

```
{ "status": -2, "message": "ROUTING NUMBER VALUE MUST BE NUMERIC AND 9 DIGITS." }
```

This result is from a request in which the bank account number is empty.

```
{ "status": -3, "message": "BANK ACCOUNT NUMBER CANNOT BE BLANK." }
```

Notes:

As with many other API methods if status in the result is a negative number it is indicative of an error. This is the case with `verify_bank_account()` also.

If status is 1 then message should say "APPROVAL"

If status is 0 (zero) then message should say "DECLINE"

Example: Using Python to call the `verify_bank_account()` method using both REST and SOAP

```
import sys
import requests
from zeep import Client
```

```
REST_url = "https://secure.cpteller.com/api/26/webapi.cfc"
SOAP_url = "https://secure.cpteller.com/api/26/webapi.cfc?wsdl"
```

```
MERCHANT_KEY = "<Your Merchant Key Here>"
API_KEY = "<Your API Key Here>"
```

```
def parse_soap_result(r):
    """ Return SOAP response as a python dictionary """
    d = {}
    for item in r:
        d[item['key']['_value_1']] = item['val']['_value_1']
    return d
```

```
if __name__ == "__main__":
    # Call the API as a RESTlet...
```

```
data = {
    'method': 'verify_bank_account',
    'merchantkey': MERCHANT_KEY,
    'apikey': API_KEY,
    'routingnum': '124000053',
    'bankacctnum': '123456789',
    'firstname': 'John',
    'lastname': 'Doe',
    'bankaccttype': 'C'
}
r = requests.post(REST_url, data)
print(f'REST Result: {r.text}\n')

# Now call the API using SOAP...
client = Client(SOAP_url)
soap_result = client.service.verify_bank_account(
    merchantkey=MERCHANT_KEY,
    apikey=API_KEY,
    routingnum='124000053',
    bankacctnum='123456789',
    firstname='John',
    lastname='Doe',
    bankaccttype='C'
)
print(f'SOAP Result: {soap_result}\n')
print(f'Parsed SOAP result: {parse_soap_result(soap_result)}')
```

Running this program produces the following output:

```
REST Result: {"status": "1", "message": "APPROVAL"}
```

```
SOAP Result: [{
    'key': {
        '_value_1': 'status',
        'id': None,
        'href': None,
        '_attr_1': {
        }
    },
    'val': {
        '_value_1': '1',
        'id': None,
```

```
'href': None,
'_attr_1': {
}
}
}, {
'key': {
'_value_1': 'message',
'id': None,
'href': None,
'_attr_1': {
}
},
'val': {
'_value_1': 'APPROVAL',
'id': None,
'href': None,
'_attr_1': {
}
}
}
}}
```

Parsed SOAP result: {'status': '1', 'message': 'APPROVAL'}