

Account Validation

The Account Validation API is intended to confirm that target accounts are valid so that payments can be posted as desired. Select the API product you want to test:

[ACH Credit Account Validation](#)

[ACH Debit Account Validation](#)

ACH Credit Account Validation

Account Validation test data is provided below with a variety of realistic account information. This data has been preloaded into the sandbox and should all return a successful account validation outcome of **200 – Enabled** or **200 – Disabled** if used correctly in the API.

Account Validation API Test Data for Creditor Account

Member Identification [Bank ID/ABA RTN]	Creditor or Debtor Identification [Account Number]	Account Type	Account Accepts	Account Status
061103852	11101011	Current	Credits	200- Enabled
061103852	11101013	Current	Credits	200-Enabled
061103852	11101015	Current	Credits and Debit	200-Enabled
061103852	11101016	Savings	Credits and Debits	200-Enabled
061103852	11101017	Current	Credits	200-Disabled
061103852	11101019	Savings	Credits and Debits	404 - Not Found

NOTE: Mandatory field clearingSystemIdentification should be set to “United States Routing Number”.

Resource URL

Resource URL has been preset for each Account Validation API.

Resource URL
<code>https://api.afinis.org/v1/accounts/validate/achPaymentCreditAcceptance</code>

Header Parameter

An optional Request_Id may be inserted for tracing purposes.

Header Parameters		
Name	Values	Description
Request_Id	<input type="text" value="xyz"/>	Optional Request ID allows application developer to trace requests through the systems logs
Content-Type <i>(required)</i>	<input type="text" value="application/json"/>	

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

Request Body – ACH Credit

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

```
1 {
2   "creditorAccount": {
3     "identification": "11101015"
4   },
5   "creditorAgent": {
6     "memberIdentification": "061103852",
7     "clearingSystemIdentification": "United States Routing Number"
8   },
9   "cashAccountType": "Current"
10 }
```

Response

A successful outcome will return a **200 – Enabled** or **200 – Disabled** response.

HTTP/1.1 200

Connection: keep-alive

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

Date: Fri, 03 Jan 2020 18:05:21 GMT

Request_Id: Set-Cookie: JSESSIONID=82C978E1901049103E448E3229C49DC1;path=/;

Secure;HttpOnly

Transfer-Encoding: chunked

```
{
  "accountStatus": "Enabled"
}
```

A test call that does not include one or more of the required values, or a test call that provides an invalid value (e.g., inputting the incorrect account type), will return an appropriate error response. When there is a 4XX error, additional description will help debug errors.

Example of an error response with an invalid account type:

HTTP/1.1 404

Connection: keep-alive

Content-Length: 24

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

Date: Fri, 03 Jan 2020 18:11:06 GMT

Request_Id: Set-Cookie: JSESSIONID=2E70C02D7355861530E32355A7D06E57;path=;

Secure;HttpOnly

"Resource was not found"

ACH Debit Account Validation

Account Validation test data is provided below with a variety of realistic account information. This data has been preloaded into the sandbox and should all return a successful account validation outcome of **200 OK – Enabled** or **200 OK – Disabled** if used correctly in the API.

Account Validation API Test Data for Debtor Account

Member Identification [Bank ID/ABA RTN]	Creditor or Debtor identification [Account Number]	Account Type	Account Accepts	Account Status
061103852	11101012	Savings	Debits	200-Enabled
061103852	11101014	Savings	Debits	200-Enabled
061103852	11101015	Current	Credits and Debit	200-Enabled
061103852	11101016	Savings	Credits and Debits	200-Enabled
061103852	11101018	Current	Debits	200-Disabled
061103852	11101019	Savings	Credits and Debits	404 - Not Found

NOTE: Mandatory field clearingSystemIdentification should be set to "United States Routing Number".

Resource URL

Resource URL has been preset for each Account Validation API.

Resource URL
<code>https://api.afinis.org/v1/accounts/validate/achPaymentDebitAcceptance</code>

Header Parameter

An optional Request_Id may be inserted for tracing purposes.

Name	Values	Description
Request_Id	<input type="text" value="xyz"/>	Optional Request ID allows application developer to trace requests through the systems logs
Content-Type <i>(required)</i>	<input type="text" value="application/json"/>	

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

Request Body – ACH Debit

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

```
1 {
2   "debtorAccount": {
3     "identification": "11101012"
4   },
5   "debtorAgent": {
6     "memberIdentification": "061103852",
7     "clearingSystemIdentification": "United States Routing Number"
8   },
9   "cashAccountType": "Savings"
10 }
```

Response

A successful outcome will return a **200 – Enabled** or **200 – Disabled** response.

HTTP/1.1 200

Connection: keep-alive

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

Date: Fri, 03 Jan 2020 18:38:42 GMT

Request_Id: Set-Cookie: JSESSIONID=25EF6E429C4E33726C1FE88FB9230FC1;path=/;

Secure;HttpOnly

Transfer-Encoding: chunked

```
{
  "accountStatus": "Disabled"
}
```

A test call that does not include one or more of the required values, or a test call that provides an invalid value (e.g., inputting the incorrect account type), will return an appropriate error response. When there is a 4XX error, additional description will help debug errors.

Example of an error response with an invalid account:

HTTP/1.1 404

Connection: keep-alive

Content-Length: 24

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

Date: Fri, 03 Jan 2020 18:40:06 GMT

Request_Id: Set-Cookie: JSESSIONID=346D092B168035D0155F1508FB3EC7BF;path=/; Secure;HttpOnly

"Resource was not found"