

Transaction Status

The Transaction Status API allows originators to request the state of a specific payment(s) using unique IDs or based on certain payment details. As such, this API consists of four endpoints distinguished by query type:

[Transaction ID](#) [Bank assigned ID]

[Instruction ID](#) [Originator created ID]

[Other Payment Detail Query – ACH Credit](#)

[Other Payment Detail Query – ACH Debit](#)

The callback URL provided in the [Payment Initiation API](#) response payload may also be used to track the status of a payment.

The Transaction Status API retrieves the set of transaction(s) on an account, maximum 180 days (3 months) back in time or limited to the length of period restriction instituted by a financial institution.

Versioning

Version	Release Day
1.0.13	May 2019
1.0.14	December 2019

Transaction ID

Retrieve ACH transaction status with unique transaction identification endpoint:

GET	/payments/ach/status/transactionId/{transactionIdentification}
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Query Parameter

Field Name	Datatype	Enhanced Definition
transactionIdentification mandatory	string - Max35text NACHA Limit: 15 char Example: 610589491234561	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. [Bank assigned Trace Number] NACHA Usage: Trace Number constructed from the first 8 digits of the RTN plus 7-digit entry detail sequence number.

NOTE:

- It is recommended that ID fields avoid using a slash or “/” as this may cause issues with the URL path for some systems.
- Unique Transaction ID using the Trace Number constructed as follows: the first eight digits of the routing transit number (RTN) of the bank, plus seven-digit entry detail sequence number.
- Field lengths will default to ISO 20022 datatype constraints. Banks may support shorter field lengths depending on back-end system and/or other requirements. It is important to also note NACHA file format requirements.

Instruction ID

Retrieve ACH transaction status with unique instruction identification endpoint:

GET	/payments/ach/status/instructionId/{instructionIdentification}
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Query Parameter

Field Name	Datatype	Enhanced Definition
instructionIdentification mandatory	string - Max35text NACHA Limit: 11 char Example: BANK1234567	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.

NOTE:

- It is recommended that ID fields avoid using a slash or "/" as this may cause issues with the URL path for some systems.
- The unique ID created by the originator (i.e., instructionIdentification) should not be longer than 11 characters e.g., 7 digits combined with 4 letters.
- Field lengths will default to ISO 20022 datatype constraints. Banks may support shorter field lengths depending on back-end system and/or other requirements. It is important to also note NACHA file format requirements.

Other Payment Detail Query – ACH Credit

When no unique identification is available, other payment details may be used to look up the status of ACH credit transaction(s).

ACH Credit URL

Retrieve ACH credit transaction(s) status endpoint:

POST	/payments/ach/credit/status
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Request Body Parameters

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

Field Name	Datatype	Data Path	Enhanced Definition
debtor identification mandatory	string - Max35text NACHA Limit: 10 char Example: 1234567891	paymentInformation/debtor/identification	Identification assigned by an institution [Originator Company ID]
requestedExecutionDate optional	string <date> Example: 2018-12-12	paymentInformation/requestedExecutionDate	Date at which the initiating party requests the clearing agent to process the payment. Date in ISO 8601 format, YYYY-MM-DD. [Effective Entry Date]
dateFrom dateTo optional	string <date> Example: 2018-12-12	paymentInformation/dateFrom	Starting date of a date period for transaction history. Date in ISO 8601 format, YYYY-MM-DD.
	string <date> Example: 2018-12-31	paymentInformation/dateTo	Starting date of a date period for transaction history. Date in ISO 8601 format, YYYY-MM-DD.
instructedAmount optional	number and string NACHA Limit: 10 char Example: 100.01 USD	paymentInformation/instructedAmount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party

Field Name	Datatype	Data Path	Enhanced Definition
minimumAmount maximumAmount optional	number and string NACHA Limit: 10 char Example: 50.00 USD	paymentInformation/minimumAmount	Minimum amount of a transaction history.
	number and string NACHA Limit: 10 char Example: 500.00 USD	paymentInformation/maximumAmount	Maximum amount of a transaction history.
creditorAccount			Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction
creditorAccount identification mandatory	string -Max34text NACHA Limit: 17 char Example: 1234567999999	paymentInformation/creditorAccount /identification	Identification assigned by an institution. [Receiver Account Number]
creditorAgent			Financial institution servicing an account for the creditor.
clearingSystemIdentification mandatory	string - Code Example: USABA	paymentInformation/creditorAgent /clearingSystemIdentification	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
memberIdentification mandatory	string – Max35text NACHA Limit: 9 char Example: 111000025	paymentInformation/creditorAgent /memberIdentification	Identification of a member of a clearing system. [RDFI ID/ABA RTN]

NOTE:

- Field lengths will default to ISO 20022 datatype constraints. Banks may support shorter field lengths depending on back-end system and/or other requirements. It is important to also note NACHA file format requirements.
- If a date is provided in the API request, the field must be either a single date or a date range, not both.
- If an amount is provided in the API request, the field must be either a single amount or an amount range, not both.

Optional Fields – Date and Amount

Amount and date fields are optional in the Transaction Status API. Any fields that are optional and not needed for the search query may be deleted or left empty "" to run the test.

Example Value | Model – Mandatory fields for ACH credit status

```
{
  "paymentInformation": {
    "debtor": {
      "identification": "1111111111"
    },
    "creditorAccount": {
      "identification": "11101015"
    },
    "creditorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061103852"
    }
  }
}
```

If either date or amount field is employed, a single date (or date range), or a single amount (or amount range) may be supplied in the query, or a combination of fields may be used for the API search criteria e.g., date range and specific amount. Provided below are several scenarios.

Example Value | Model – Sample specified date

```
{
  "paymentInformation": {
    "debtor": {
      "identification": "1111111111"
    },
    "requestedExecutionDate": "2019-02-14",
    "creditorAccount": {
      "identification": "11101015"
    },
    "creditorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061103852"
    }
  }
}
```

Example Value | Model – Sample specified amount

```
{
  "paymentInformation": {
    "debtor": {
      "identification": "1111111111"
    },
    "instructedAmount": {
      "amount": 50.00,
      "currency": "USD"
    },
    "creditorAccount": {
      "identification": "11101015"
    },
    "creditorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061103852"
    }
  }
}
```

Example Value | Model – Sample specified date and amount

```
{
  "paymentInformation": {
    "debtor": {
      "identification": "1111111111"
    },
    "requestedExecutionDate": "2019-02-14",
    "instructedAmount": {
      "amount": 2500.00,
      "currency": "USD"
    },
    "creditorAccount": {
      "identification": "11101015"
    },
    "creditorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061103852"
    }
  }
}
```

Example Value | Model – Sample date range and amount range

```
{
  "paymentInformation": {
    "debtor": {
      "identification": "1111111111"
    },
    "dateFrom": "2019-02-01",
    "dateTo": "2019-04-29",
    "minimumAmount": {
      "amount": 0.10,
      "currency": "USD"
    },
    "maximumAmount": {
      "amount": 450.00,
      "currency": "USD"
    },
    "creditorAccount": {
      "identification": "11101016"
    },
    "creditorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061058949"
    }
  }
}
```

Other Payment Detail Query – ACH Debit

When no unique identification is available, other payment details may be used to look up the status of ACH debit transaction(s).

ACH Debit URL

Retrieve ACH debit transaction(s) status endpoint:

POST	/payments/ach/debit/status
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Request Body Parameters

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

Field Name	Datatype	Data Path	Enhanced Definition
creditor identification mandatory	string - Max35text NACHA Limit: 10 char Example: 1234567891	paymentInformation/creditor/identification	Identification assigned by an institution [Originator Company ID]
requestedCollectionDate optional	string <date> Example: 2018-12-12	paymentInformation /requestedCollectionDate	Date at which the initiating party requests the clearing agent to process the payment. Date in ISO 8601 format, YYYY-MM-DD. [Effective Entry Date]
dateFrom dateTo optional	string <date> Example: 2018-12-12	paymentInformation/dateFrom	Starting date of a date period for transaction history. Date in ISO 8601 format, YYYY-MM-DD.
	string <date> Example: 2018-12-31	paymentInformation/dateTo	Starting date of a date period for transaction history. Date in ISO 8601 format, YYYY-MM-DD.
instructedAmount optional	number and string NACHA Limit: 10 char Example: 100.01 USD	paymentInformation/instructedAmount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party

Field Name	Datatype	Data Path	Enhanced Definition
minimumAmount maximumAmount optional	number and string NACHA Limit: 10 char Example: 50.00 USD	paymentInformation/minimumAmount	Minimum amount of a transaction history.
	number and string NACHA Limit: 10 char Example: 500.00 USD	paymentInformation/maximumAmount	Maximum amount of a transaction history.
debtorAccount			Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
debtorAccount identification mandatory	string -Max34text NACHA Limit: 17 char Example: 1234567999999	paymentInformation/debtorAccount /identification	Identification assigned by an institution. [Receiver Account Number]
debtorAgent			Financial institution servicing an account for the debtor.
clearingSystemIdentification mandatory	string - Code Example: USABA	paymentInformation/debtorAgent /clearingSystemIdentification	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
memberIdentification mandatory	string – Max35text NACHA Limit: 9 char Example: 987654321	paymentInformation/debtorAgent /memberIdentification	Identification of a member of a clearing system. [RDFI ID/ABA RTN]

NOTE:

- Field lengths will default to ISO 20022 datatype constraints. Banks may support shorter field lengths depending on back-end system and/or other requirements. It is important to also note NACHA file format requirements.
- If a date is provided in the API request, the field must be either a single date or a date range, not both.
- If an amount is provided in the API request, the field must be either a single amount or an amount range, not both.

Optional Fields – Date and Amount

Amount and date fields are optional in the Transaction Status API. Any fields that are optional and not needed for the search query may be deleted or left empty "" to run the test.

Example Value | Model – Mandatory fields for ACH debit status

```
{
  "paymentInformation": {
    "creditor": {
      "identification": "1111111111"
    },
    "debtorAccount": {
      "identification": "11101016"
    },
    "debtorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061103852"
    }
  }
}
```

If either field is employed, a single date (or date range), or a single amount (or amount range) may be supplied in the query, or a combination of fields may be used for the API search criteria e.g., date range and specific amount. Provided below are several scenarios.

Example Value | Model – Sample specified date

```
{
  "paymentInformation": {
    "creditor": {
      "identification": "1111111111"
    },
    "requestedCollectionDate": "2019-02-21",
    "debtorAccount": {
      "identification": "11101015"
    },
    "debtorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061103852"
    }
  }
}
```

Example Value | Model – Sample specified amount

```
{
  "paymentInformation": {
    "creditor": {
      "identification": "1111111111"
    },
    "instructedAmount": {
      "amount": 50.00,
      "currency": "USD"
    },
    "debtorAccount": {
      "identification": "11101015"
    },
    "debtorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061103852"
    }
  }
}
```

Value | Model – Sample date range and specified amount

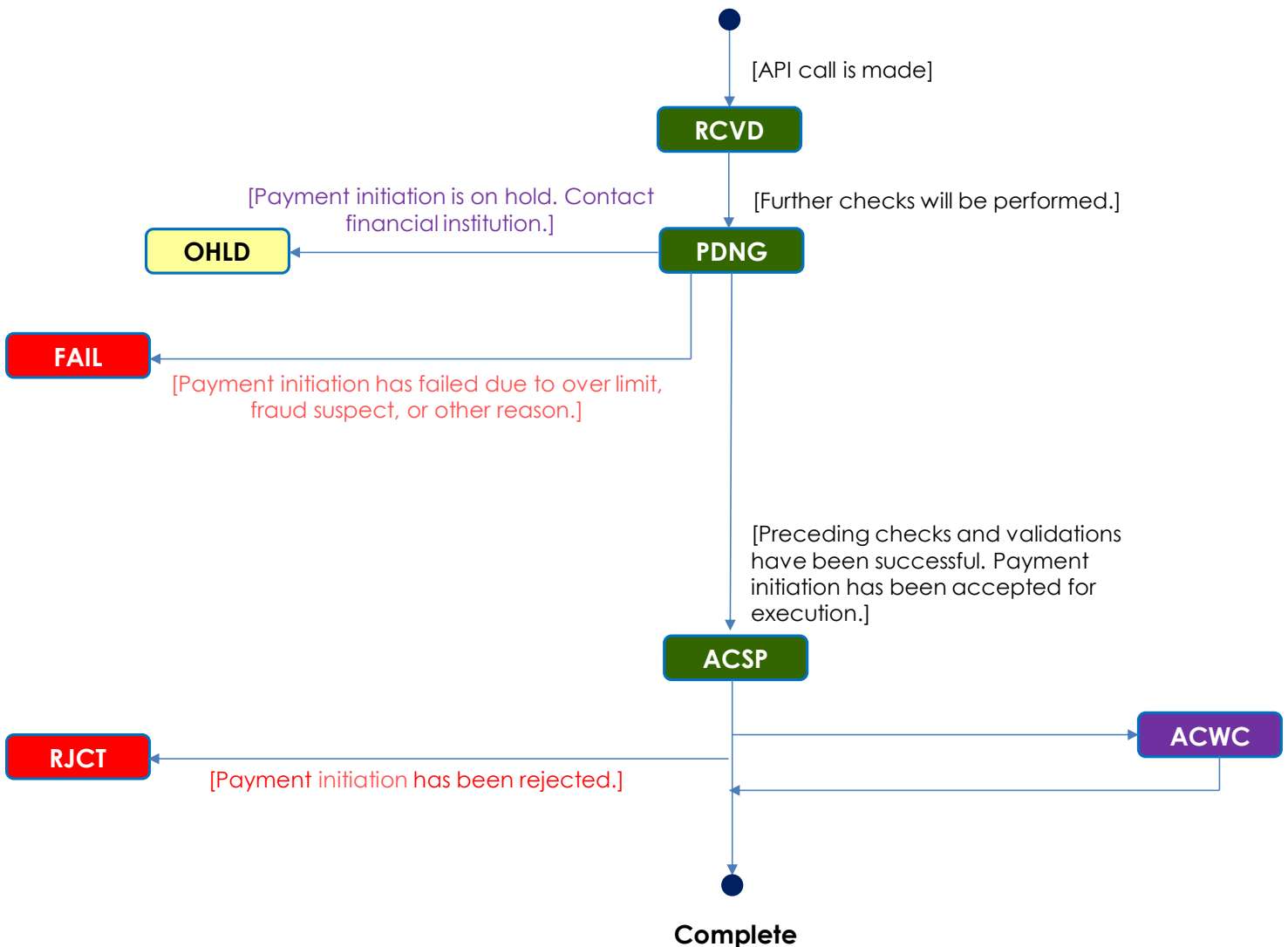
```
{
  "paymentInformation": {
    "creditor": {
      "identification": "1111111111"
    },
    "dateFrom": "2019-02-01",
    "dateTo": "2019-03-15",
    "instructedAmount": {
      "amount": 150.00,
      "currency": "USD"
    },
    "debtorAccount": {
      "identification": "11101015"
    },
    "debtorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061103852"
    }
  }
}
```

Example Value | Model – Sample specified date and amount range

```
{
  "paymentInformation": {
    "creditor": {
      "identification": "1111111111"
    },
    "requestedCollectionDate": "2019-03-15",
    "minimumAmount": {
      "amount": 50.00,
      "currency": "USD"
    },
    "maximumAmount": {
      "amount": 5000.00,
      "currency": "USD"
    },
    "debtorAccount": {
      "identification": "11101016"
    },
    "debtorAgent": {
      "clearingSystemIdentification": "USABA",
      "memberIdentification": "061103852"
    }
  }
}
```

Responses

The Transaction Status API will return a successful outcome of **200** if used correctly in the API. The diagram below illustrates the potential transaction status that may be returned by the API.



The table below lists the possible states, including potential exceptions. For each exception, the status code as well as additional information is returned in the error object.

Status	Status Description
RCVD Received	Payment initiation has been received by the receiving agent.
PDNG Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed. [In Progress]
ACSP AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACWC AcceptedWithChange	<p>Instruction is accepted but a change will be made, such as a date or remittance not sent. [Notification of Change]</p> <p>NACHA Usage: Status of ACWC must include additional information with the NACHA Change Code and Date:</p> <pre data-bbox="819 1096 1921 1396"> { "status": "ACWC", "statusReasonInformation": { "reason": "NARR", "additionalInformation": "C01", "statusDate": "2019-02-20" } } </pre>

OHLD OnHold	Payment initiation or individual transaction included in the payment initiation is on hold. Contact your financial institution.
RJCT Rejected	<p>Payment initiation or individual transaction included in the payment initiation has been rejected.</p> <p>NACHA Usage: Status of RJCT must include additional information with the NACHA Return Reason Code and Date:</p> <pre data-bbox="808 836 1932 1144"> { "status": "RJCT", "statusReasonInformation": { "reason": "NARR", "additionalInformation": "R12", "statusDate": "2019-02-20" } } </pre>
FAIL Failed	Payment initiation or individual transaction included in the payment initiation failed.

NACHA Usage: Status of FAIL must include additional information:

```
{  
  "status": "FAIL",  
  "statusReasonInformation": {  
    "reason": "NARR",  
    "additionalInformation": "Compliance",  
  }  
}
```

Possible reasons for failure include:

- Compliance
- Over limit
- Funding failed
- Fraud suspect
- Contact FI
- Other

For additional response codes, please see the section on return codes on the [Testing the APIs](#) page.