

SpeedChex Express Verify API Implementation Instructions Version 1.2

Introduction

The *SpeedChex Electronic Gateway – Express Verify API* provides merchants with the ability to establish secure automated communications between an Internet aware software application and the *SpeedChex Express Verify* bank account verification system. A simple description of the *SpeedChex Express Verify* system, how it works, and its various responses can be found in the section titled *SpeedChex Express Verify Response Codes*.

The *Express Verify API* will only provide the current status of a bank account. This tool does not submit check transactions for processing.

Process Overview

The concept behind the *SpeedChex Express Verify* process is fairly simple and should not take very long to implement. The following list shows the major steps involved in this process:

- Step 1. **Data Gathering** - Merchants are responsible for collecting and submitting all required data.
- Step 2. **Transaction Packet Submission** – The merchant’s software application uses the HTTPS protocol to submit an electronic packet over the Internet to a secure URL located on the SpeedChex Electronic Gateway.
- Step 3. **Transaction Packet Validation** – The SpeedChex Electronic Gateway parses the verification packet for missing data, invalid field values, security violations, etc.
- Step 4. **Account Status Notification** – The SpeedChex Electronic Gateway will return a verification status in response to the HTTPS request sent by the merchant to indicate whether the bank account’s current status is positive, negative, or unknown.

Data Security and Protection

All transaction data sent to and from the *SpeedChex Payment Gateway* is secured during transmission using 128-bit SSL encryption. The data received by the gateway is ultimately stored on the SpeedChex servers which are protected by a state-of-the-art firewall system and restricted physically to authorized personnel only.

Every merchant is assigned a unique Merchant ID, login name, and password that must be included as part of each data packet sent to the gateway. In addition, an IP filtering scheme is used to ensure that transaction packets are only received and processed if the IP address of the computer system sending the transaction fits into the IP address range specified in the merchant’s security profile.

Application Testing

The *Express Verify API* gives you the ability to send test verifications by simply including an optional field called *TestMode* and setting the value of that field to “On”. Verifications sent while in test mode do not result in charges to your account.

The following “test” account information will help you while performing test verifications in your application:

Test Account that Passes Verification

Routing Number: 123123123

Account Number: <any number>

Test Account that Fails Verification

Routing Number: 123123123

Account Number: 987654321

Please note that simply using these test account numbers does not put you in test mode. You will be charged a *SpeedChex Express Verify* transaction fee if the *TestMode* field is not set to “On” regardless of what bank account numbers you use. And finally, a real bank account number sent while in test mode will simply pass verification even if it would have failed verification while not in test mode.

Implementation Instructions

1. **Packet Definition and Rules** - Familiarize yourself with the *Electronic Verification Packet Format* table located on the next page. This table defines all data elements that are required for creating an electronic verification packet.
2. **Data Gathering** - Create the processes and data input tools necessary for your software application to collect the required data elements. Please make sure that your software also validates the user input according to the format rules specified for each field in the transaction packet.
3. **Transaction Packet Submission** – To submit electronic check transactions to SpeedChex, use either HTTP POST or GET to transmit all required data to the following secure URL:

<https://www.speedchex.com/datalinks/merchants/express-verify.asp>

If using HTTP GET, please make sure that all data values have been encoded to be URL-safe.

4. **Verification Response Status** – In response to the HTTP POST or GET, the SpeedChex Electronic Gateway will send a Response Status, Response Code, and Response Text indicating the results of the account verification contained in a single text string of with each value delimited by commas. The values in these fields will indicate whether the current account status is positive, negative, unknown or if there was an error during the verification request.

The *Verification Response Packet Format* table on the last page defines these three fields and their potential values. Your software will need to be able to parse this text string to extract and process the authorization information.

The following box contains an example response from the *Express Verify* tool:

POS.P70.VALIDATED

If you have any questions about this process, please contact your support representative or send an email to support@speedchex.com.

Electronic Verification Packet Format

Field Name	Usage	Field Value Format Constraints	Max Length
MerchantID	Required	Provided to you by your Sales Rep	-
GateID	Required	Provided to you by your Sales Rep	-
GateKey	Required	Provided to you by your Sales Rep	-
RoutingNumber	Required	ABA routing number on customer's check. Must be nine digits only.	9
AccountNumber	Required	Customer's bank account number	30
PaymentDirection	Required	Value must be either 'FromCustomer' to indicate you are verifying the ability to collect money from the customer or 'ToCustomer' to indicate you are verifying the ability to send money to the customer	12
CheckAmount	Required	The amount of the check. Do not include \$ sign or comma	-
TestMode	Optional	Value is 'On'. This field should only be included when sending test verifications.	2

Verification Response Packet Format

Return	Field Value Format Constraints	Max Length	Purpose
VerificationStatus	ERR, POS, NEG or UNK. Please refer to the document titled <i>SpeedChex Express Verify Response Codes</i> for more details.	3	Indicates whether this account is in positive standing, negative standing, an unknown standing, or if there was an error with the data packet.
VerificationCode	Please refer to the document titled <i>SpeedChex Express Verify Response Codes</i> for more details.	3	To provide a unique code associated with the current status of this account.
VerificationText	Please refer to the document titled <i>SpeedChex Express Verify Response Codes</i> for more details.	100	To show a simple description of the current status of this account.

Version Changes

Version 1.1 - Modified September 27, 2005

Added the ability for merchants to send test verifications through the Express Verify API by including an optional TestMode field in the Verification Packet and defining test account information that will either result in a mock pass or fail by *SpeedChex Express Verify*

Version 1.2 - Modified July 17, 2007

All references to SpeedChex *bank account verification* services have been changed to reflect the new product name which is *SpeedChex Express Verify*.