

Alliance Payment Technologies, Inc. XML Requester Service

**Version: 2.3
Wednesday, November 19, 2003**

For support, please contact:
support@allianceach.com
(909) 974-0100

Table of Contents

Request URL	4
Request Wrapper	5
AACHRequest	5
Authentication	5
Request	5
Response Wrapper	6
AACHRequest	6
ResponseSummary	6
Result.....	6
Results	7
Request and Response Examples	8
Sample Request.....	8
Sample Response	9
Sample Error Response.....	10
Request Listing - General	11
Authentication	11
ResponseSummary	11
Request Listing - Transactions	12
SearchTransactions	12
ShowTransactionDetails.....	14
CreateDebitTransactions / CreateCreditTransaction	16
VoidTransaction	17
EditTransaction.....	18
VoidRecurring	19
SuspendRecurring	20
ResumeRecurring.....	20
Request Listing - Returns	21
ShowReturnNotificationList.....	21
ShowReturnNotificationDetails	22
SetReturnNotificationReceived	23
Request Listing - Tools	24
ABASearch	24
ATMVerify	25
Request Listing - Sub Merchants	26
SubMerchantList	26
SubMerchantAdd.....	27
SubMerchantDelete	28
Request Listing - Drafts	29
ShowDraftDetails	29
SearchDrafts	31
VoidDraft	32
GetDraftReturns	32

Revision History

5/6/2003 4:14:10 PM

Added ABASearch utility

5/7/2003 2:35:54 PM

Added CreateDebitTransaction utility
Added CreateCreditTransaction utility

Defined guidelines for:
VoidTransaction

7/24/2003 2:16:13 PM

Added VoidTransaction utility
Added ATMVerify utility
Added EditTransaction utility

8/6/2003 9:21:00 AM

Added SubMerchantList utility
Added SubMerchantAdd utility
Added SubMerchantDelete utility

8/20/2003 8:26:42 AM

Upgraded to Version 2.0 which now supports multiple requests per post.

*** Requester URL has changed in order to allow v1.x of the Requester ***

*** Service to continue to be used ***

*** Version 1.x of the Requester Service has been frozen ***

10/6/2003 4:44:41 PM

Added VoidDraft utility
Added SearchDrafts utility
Added ShowDraftDetails utility
Added GetDraftReturns utility

11/19/2003 5:51 PM

Revised CreateDebitTransaction to support Recurring Transactions
Revised CreateCreditTransaction to support Recurring Transactions
Revised SearchTransactions to support Recurring Transactions
Revised EditTransaction to support Recurring Transactions
Added VoidRecurring utility
Added SuspendRecurring utility
Added ResumeRecurring utility

Request URL

All Requester transactions must be submitted to the following URL:
<https://gateway.allianceach.com/requester/request-v2.asp>

Username: Your Alliance Gateway UserName

Password: Your Alliance Gateway Password

For test transaction, submit to the following URL:

<https://gateway.allianceach.com/requester/request-v2-test.asp>

Username: Demo

Password: Demo

NOTE: All test transactions will be viewable on the Demo Gateway at
<https://gateway.allianceach.com/demo/>

Request Wrapper

AACHRequest

The outer tag for the Requester XML request. This tag must be the outermost XML element.

```
<AACHRequest>
  ..
  request details here
  ..
</AACHRequest>
```

Authentication

The *Authentication* tag is a child of the *AACHRequest* tag. It contains two child elements. Username and Password. Every request must have an authentication tag with valid contents in its two child elements.

```
<AACHRequest>
  <Authentication>
    <Username>myusername</Username>
    <Password>mypassword</Password>
  </Authentication>
  ..
  details here
  ..
</AACHRequest>
```

Request

The *Request* tag must be included in all requests. All request tags have at least one child. The *RequestType* selects the command for the Requester. For details of each Request along with the parameters of the *RequestType*, see the Request Listings.

Each *Request* tag must have a unique ID to ensure the response can be associated with it. The ID does not need to be sequential or numerical. ID's are not maintained from request to request, they are transient and there discarded after each request response.

```
<AACHRequest>
  ..
  authentication
  ..
  <Request ID="1">
    <RequestType>ABASearch</RequestType>
    <ABANumber>322282603</ABANumber>
  </Request>
</AACHRequest>
```

Response Wrapper

Each request in a transmission will return an associated response result in the response transmission. The response wrappers structure is similar to the request wrapper.

AACHRequest

The outer tag for the Requester XML response. This tag will be the outermost XML element.

```
<AACHRequest>
  ..
  response details here
  ..
</AACHRequest>
```

ResponseSummary

The responssummary tag is a child of AACHRequest. It contains several child elements pertaining to the results of the request.

```
<AACHRequest>
  <ResponseSummary>
    <Error/>
    <Message/>
    <RequestCount>3</RequestCount>
    <SuccessCount>3</SuccessCount>
    <FailCount>0</FailCount>
    <TimeStamp>8/20/2003 8:17:10 AM</TimeStamp>
    <ExecuteTime>0.703125</ExecuteTime>
  </ResponseSummary>
  ..
  response details here
  ..
</AACHRequest>
```

Result

The result tag is a child of AACHRequest. It contains several child elements pertaining to the results of the request.

```
<AACHRequest>
  ..
  response header details here
  ..
  <Result ID="1">
    <RequestType>ABASearch</RequestType>
    <Status>Success</Status>
    <StatusMessage />
    <TimeStamp>8/20/2003 8:17:08 AM</TimeStamp>
    ..
    results details here
    ..
  </Result>
  ..
  zero or more results here
  ..
</AACHRequest>
```

Results

The results tag is a child of result. It contains several child elements pertaining to the detailed results of the request.

```
<AACHRequest>
  ..
  response header details here
  ..
  request header here
  ..
  <Result ID="1">
    ..
    result header here
    ..
    <Results Count="2">
      <Result ID="1">
        <ABANumber>322282603</ABANumber>
        <Name>ARROWHEAD CREDIT UNION</Name>
        <Address>2121 N "D" STREET</Address>
        <City>SAN BERNARDINO</City>
        <State>CA</State>
        <ZipCode>92402</ZipCode>
        <Phone>9098813355</Phone>
      </Result>
      <Result ID="2">
        <ABANumber>322282603</ABANumber>
        <Name>ARROWHEAD CREDIT UNION</Name>
        <Address />
        <City>SAN BERNARDINO</City>
        <State>CA</State>
        <ZipCode />
        <Phone />
      </Result>
    ..
    zero or more results here
    ..
  request footer here
  ..
  zero or more results here
  ..
  response footer here
  ..
</AACHRequest>
```

Request and Response Examples

Sample Request

```
<AACHRequest>
  <Authentication>
    <Username>myusername</Username>
    <Password>mypassword</Password>
  </Authentication>
  <Request ID="1">
    <RequestType>ABASearch</RequestType>
    <ABANumber>322282603</ABANumber>
  </Request>
  <Request ID="2">
    <RequestType>ABASearch</RequestType>
    <ABANumber>081000702</ABANumber>
  </Request>
</AACHRequest>
```


Sample Response

```
<AACHRequest>
  <ResponseSummary>
    <Error></Error>
    <Message></Message>
    <RequestCount>2</RequestCount>
    <SuccessCount>2</SuccessCount>
    <FailCount>0</FailCount>
    <TimeStamp>8/20/2003 8:34:28 AM</TimeStamp>
    <ExecuteTime>0.109375</ExecuteTime>
  </ResponseSummary>
  <Request ID="1">
    <RequestType>ABASearch</RequestType>
    <Status>Success</Status>
    <StatusMessage/>
    <TimeStamp>8/20/2003 8:34:28 AM</TimeStamp>
    <Results Count="2">
      <Result ID="1">
        <ABANumber>322282603</ABANumber>
        <Name>ARROWHEAD CREDIT UNION</Name>
        <Address>2121 N "D" STREET</Address>
        <City>SAN BERNARDINO</City>
        <State>CA</State>
        <ZipCode>92402</ZipCode>
        <Phone>9098813355</Phone>
      </Result>
      <Result ID="2">
        <ABANumber>322282603</ABANumber>
        <Name>ARROWHEAD CREDIT UNION</Name>
        <Address></Address>
        <City>SAN BERNARDINO</City>
        <State>CA</State>
        <ZipCode></ZipCode>
        <Phone></Phone>
      </Result>
    </Results>
  </Request>
  <Request ID="2">
    <RequestType>ABASearch</RequestType>
    <Status>Success</Status>
    <StatusMessage/>
    <TimeStamp>8/20/2003 8:34:28 AM</TimeStamp>
    <Results Count="1">
      <Result ID="1">
        <ABANumber>081000702</ABANumber>
        <Name>ALLEGIANT BANK</Name>
        <Address>4111 TELEGRAPH ROAD</Address>
        <City>ST. LOUIS</City>
        <State>MO</State>
        <ZipCode>63129</ZipCode>
        <Phone>3148455622</Phone>
      </Result>
    </Results>
  </Request>
</AACHRequest>
```

Sample Error Response

```
<AACHRequest>
  <ResponseSummary>
    <Error></Error>
    <Message>Requests received however some requests failed. See
      individual request for details.</Message>
    <RequestCount>1</RequestCount>
    <SuccessCount>0</SuccessCount>
    <FailCount>1</FailCount>
    <TimeStamp>8/20/2003 8:36:07 AM</TimeStamp>
    <ExecuteTime>0</ExecuteTime>
  </ResponseSummary>
  <Request ID="1">
    <RequestType>ABBASearch</RequestType>
    <Status>Fail</Status>
    <StatusMessage>Invalid Request Type</StatusMessage>
    <Results Count="0"/>
  </Request>
</AACHRequest>
```

Request Listing - General

Authentication

Required in order to validate access to information.

Parameters

Username	(string)
Password	(string)

Sample Request

```
<Authentication>
  <Username>myusername</Username>
  <Password>mypassword</Password>
</Authentication>
```

ResponseSummary

Used to display summary of request results.

ResponseSummary Parameters

Error	(boolean)
Message	(string)
RequestCount	(integer)
SuccessCount	(integer)
FailCount	(integer)
TimeStamp	(datetime)
ExecuteTime	(integer)

Sample ResponseSummary

```
<ResponseSummary>
  <Error></Error>
  <Message></Message>
  <RequestCount>2</RequestCount>
  <SuccessCount>2</SuccessCount>
  <FailCount>0</FailCount>
  <TimeStamp>8/20/2003 8:34:28 AM</TimeStamp>
  <ExecuteTime>0.109375</ExecuteTime>
</ResponseSummary>
```

Request Listing - Transactions

SearchTransactions

Used as a search engine to find transactions based on request parameters.

Request Parameters

TransactionStatus	Status of Transaction (string)
TransactionDateBegin	Find all transactions after this date (datetime)
TransactionDateEnd	Find all transactions before this date (datetime)
AccountNumber	Use to search Transaction Account Number (string)
ABANumber	Use to search Transaction ABA Number (string)
Memo	Use to search Transaction Memo – Wildcard (*) Allowed (string)
SubMerchantNum	Use to search Transaction Sub Merchant Number (string)
Amount	Use to search Transaction Amount (currency)
SECCode	Use to search Transaction SEC Code (string)
ReturnDateBegin	Find all returned transactions after this date (datetime)
ReturnDateEnd	Find all returned transactions before this date (datetime)
FileID	Find all transactions submitted to Federal Reserve Bank with specified File ID (string)
BatchID	Find all transactions submitted to Federal Reserve Bank with specified Batch ID (string)
CustomerID	Find all transactions with the specified Customer ID – Wildcard (*) allowed (string)
ReturnFieldList	Specifies which detail fields to return, separated by commas – See ShowTransactionDetails Request Response Parameters for field names – Use "ALL" for all fields. (string)
RecurringTransaction	TRUE / FALSE - Whether or not to search the Recurring Transactions system. Defaults to FALSE if not specified.

Sample Request

```
<Request ID="1">
  <RequestType>SearchTransactions</RequestType>
  <TransactionStatus/>
  <TransactionDateBegin>03/20/2003</TransactionDateBegin>
  <TransactionDateEnd>03/21/2003</TransactionDateEnd>
  <AccountNumber/>
  <ABANumber/>
  <Memo/>
  <SubMerchantNum/>
  <Amount/>
  <SECCode/>
  <ReturnDateBegin/>
  <ReturnDateEnd/>
  <FileID/>
  <BatchID/>
  <ReturnFieldList>ReturnCode,ReturnDate</ReturnFieldList>
</Request>
```

Response Parameters

TransactionID	Always returned (integer)
Status	Shown only if searched (string)
...	Any other fields specified by the ReturnFieldList element.

Sample Response

```
<Result ID="1">
  <TransactionID>6505792</TransactionID>
  <TransactionDate>03/20/2003</TransactionDateBegin>
</Result>
<Result ID="2">
  <TransactionID>6544715</TransactionID>
  <TransactionDate>03/20/2003</TransactionDateBegin>
</Result>
<Result ID="3">
  <TransactionID>6564042</TransactionID>
  <TransactionDate>03/21/2003</TransactionDateBegin>
</Result>
```

ShowTransactionDetails

Used to show details and log entries of a specific Transaction

Request Parameters

TransactionID *	Transaction ID (string)
RecurringTransaction	TRUE / FALSE - Whether or not to search the Recurring Transactions system. Defaults to FALSE if not specified.

Sample Request

```
<Request ID="1">  
  <RequestType>ShowTransactionDetails</RequestType>  
  <TransactionID>6505792</TransactionID>  
</Request>
```

Response Parameters

TransactionID	(integer)
TransactionType	(string)
TransactionDate	(datetime)
Status	(string)
SECCode	(string)
Amount	(currency)
ABANumber	(string)
AccountNumber	(string)
CheckNumber	(string)
CheckDate	(string)
AccountType	(string)
AccountName	(string)
CustomerID	(string)
FirstName	(string)
MiddleInitial	(string)
LastName	(string)
PhoneNumber	(string)
Address1	(string)
Address2	(string)
City	(string)
State	(string)
ZipCode	(string)
Email	(string)
WebCheck	(boolean)
ReturnCode	(string)
ReturnDate	(datetime)
Memo	(string)
SubMerchantNum	(string)
FileID	(integer)
LogTime	(datetime)
LogDetails	(string)
RecurringTransaction	(boolean)
RecurringBeginDate	(datetime)
RecurringBillFrequency	(integer)
RecurringBillEvery	(integer)
RecurringEndAfter	(integer)
RecurringSignedAuth	(boolean)

Sample Response

```
<Result ID="1">
  <Details>
    <TransactionID>6505792</TransactionID>
    <TransactionType>Debit</TransactionType>
    <TransactionDate>3/2/2003</TransactionDate>
    <Status>SETTLED</Status>
    <SECCode>PPD</SECCode>
    <Amount>14.95</Amount>
    <ABANumber>122000247</ABANumber>
    <AccountNumber>00123456789</AccountNumber>
    <CheckNumber />
    <CheckDate />
    <AccountType>Checking</AccountType>
    <AccountName>John J Doe</AccountName>
    <CustomerID>1066</CustomerID>
    <FirstName />
    <MiddleInitial />
    <LastName />
    <PhoneNumber />
    <Address1 />
    <Address2 />
    <City />
    <State />
    <ZipCode />
    <EMail />
    <WebCheck />
    <BankName>WELLS FARGO AND COMPANY</BankName>
    <BankCity>MINNEAPOLIS</BankCity>
    <BankState>MN</BankState>
    <ReturnCode />
    <ReturnDate />
    <Memo>PAYMENT FOR INVOICE #46586</Memo>
    <SubMerchantNum />
    <FileID>200</FileID>
  </Details>
  <LogEntry ID="619299">
    <LogTime>3/2/2003 4:00:01 AM</LogTime>
    <LogDetails>Transaction Created</LogDetails>
  </LogEntry>
  <LogEntry ID="632903">
    <LogTime>3/2/2003 9:34:34 PM</LogTime>
    <LogDetails>Sent to Automated Clearing House (CN)</LogDetails>
  </LogEntry>
</Result>
```

CreateDebitTransactions / CreateCreditTransaction

Used to create an individual Debit or Credit Transaction

Request Parameters

Parameter Name	Required	Type	Notes
SECCode	Yes	(string)	PPD, CCD, WEB, TEL, POP, POS, RCK, ARC, etc.
Amount	Yes	(currency)	
ABANumber	Yes	(string)	Must equal 9 characters in length
AccountNumber	Yes	(string)	
AccountType	Yes	(string)	Checking, Savings
AccountName	Yes	(string)	
TransactionDate	No	(datetime)	Defaults to transaction creation date
CheckNumber	No	(string)	Required for RCK Transactions
CheckDate	No	(string)	Required for RCK Transactions
CustomerID	No	(string)	
FirstName	No	(string)	
MiddleInitial	No	(string)	
LastName	No	(string)	
PhoneNumber	No	(string)	
CustomerAddress1	No	(string)	
CustomerAddress2	No	(string)	
CustomerCity	No	(string)	
CustomerState	No	(string)	
CustomerZipCode	No	(string)	
CustomerEmail	No	(string)	
BankName	No	(string)	
BankCity	No	(string)	
BankState	No	(string)	
Memo	No	(string)	
SubMerchantNum	No	(string)	
RecurringTransaction	No	(boolean)	TRUE / FALSE - Make this a Recurring Transaction. Defaults to FALSE if not specified.
RecurringBillEvery	No	(integer)	Required for Recurring
RecurringBillFrequency	No	(integer)	Required for Recurring 1 = Daily, 2 = Weekly, 3 = Monthly, 4 = Yearly
RecurringBeginDate	No	(datetime)	Required for Recurring Must be greater than current date.
RecurringEndAfter	No	(integer)	Required for Recurring 0 = Unlimited Payments
RecurringSignedAuth	No	(boolean)	TRUE / FALSE - Required for Recurring

Sample Request

```
<Request ID="1">
  <RequestType>CreateDebitTransaction</RequestType>
  <AccountType>Checking</AccountType>
  <AccountName>John Test</AccountName>
  <AccountNumber>0320775</AccountNumber>
  <ABANumber>322282603</ABANumber>
  <Amount>19.95</Amount>
  <SECCode>PPD</SECCode>
</Request>
```

Response Parameters

TransactionID	(integer)
TransactionStatus	(string)

Sample Response

```
<Result ID="1">
  <TransactionID>6505792</TransactionID>
  <TransactionStatus>PENDING</TransactionStatus>
</Result>
```

VoidTransaction

Moves the status of a transaction to Voided

Request Parameters

TransactionID *	Transaction ID (string)
-----------------	-------------------------

Sample Request

```
<Request ID="1">
  <RequestType>VoidTransaction</RequestType>
  <TransactionID>6502349</TransactionID>
</Request>
```

Response Parameters

TransactionID	(integer)
Status	(string)

Sample Response

```
<Result ID="1">
  <TransactionID>6502349</TransactionID>
  <Status>VOIDED</Status>
</Result>
```

EditTransaction

Allows PENDING or HOLD transactions to be revised before final submission to Federal Reserve Bank. Also allows RECURRING transactions to be revised.

Request Parameters

Parameter Name	Required	Type	Notes
TransactionID	Yes	(integer)	ID of the Transaction to be edited.
SECCode	Yes	(string)	PPD, CCD, WEB, TEL, POP, POS, RCK, ARC, etc.
Amount	Yes	(currency)	
ABANumber	Yes	(string)	Must equal 9 characters in length
AccountNumber	Yes	(string)	
AccountType	Yes	(string)	Checking, Savings
AccountName	Yes	(string)	
TransactionDate	No	(datetime)	Defaults to transaction creation date
CheckNumber	No	(string)	Required for RCK Transactions
CheckDate	No	(string)	Required for RCK Transactions
CustomerID	No	(string)	
FirstName	No	(string)	
MiddleInitial	No	(string)	
LastName	No	(string)	
PhoneNumber	No	(string)	
CustomerAddress1	No	(string)	
CustomerAddress2	No	(string)	
CustomerCity	No	(string)	
CustomerState	No	(string)	
CustomerZipCode	No	(string)	
CustomerEmail	No	(string)	
BankName	No	(string)	
BankCity	No	(string)	
BankState	No	(string)	
Memo	No	(string)	
SubMerchantNum	No	(string)	
RecurringTransaction	No	(boolean)	TRUE / FALSE – Specifies whether editing a Recurring Transaction or not. Defaults to FALSE if not specified.
RecurringBillEvery	No	(integer)	Required for Recurring
RecurringBillFrequency	No	(integer)	Required for Recurring 1 = Daily, 2 = Weekly, 3 = Monthly, 4 = Yearly
RecurringBeginDate	No	(datetime)	Required for Recurring Must be greater than current date.
RecurringEndAfter	No	(integer)	Required for Recurring 0 = Unlimited Payments
RecurringSignedAuth	No	(boolean)	TRUE / FALSE - Required for Recurring

Sample Request

```
<Request ID="1">
  <RequestType>EditTransaction</RequestType>
  <TransactionID>6500325</TransactionID>
  <AccountType>Checking</AccountType>
  <AccountName>John Test</AccountName>
  <AccountNumber>0320775</AccountNumber>
  <ABANumber>322282603</ABANumber>
  <Amount>19.95</Amount>
  <SECCode>PPD</SECCode>
</Request>
```

Response Parameters

TransactionID	(integer)
TransactionStatus	(string)

Sample Response

```
<Result ID="1">
  <TransactionID>6500325</TransactionID>
  <TransactionStatus>PENDING</TransactionStatus>
</Result>
```

VoidRecurring

Moves the status of a recurring transaction to Voided

Request Parameters

TransactionID *	Transaction ID (string)
-----------------	-------------------------

Sample Request

```
<Request ID="1">
  <RequestType>VoidTransaction</RequestType>
  <TransactionID>50109</TransactionID>
</Request>
```

Response Parameters

TransactionID	(integer)
Status	(string)

Sample Response

```
<Result ID="1">
  <TransactionID>50109</TransactionID>
  <Status>VOIDED</Status>
</Result>
```

SuspendRecurring

Moves the status of a recurring transaction to Suspended

Request Parameters

TransactionID * Transaction ID (string)

Sample Request

```
<Request ID="1">
  <RequestType>VoidTransaction</RequestType>
  <TransactionID>50109</TransactionID>
</Request>
```

Response Parameters

TransactionID (integer)
Status (string)

Sample Response

```
<Result ID="1">
  <TransactionID>50109</TransactionID>
  <Status>RECURRING SUSPENDED</Status>
</Result>
```

ResumeRecurring

Moves the status of a suspended recurring transaction to a resumed recurring.

Request Parameters

TransactionID * Transaction ID (string)

Sample Request

```
<Request ID="1">
  <RequestType>VoidTransaction</RequestType>
  <TransactionID>50109</TransactionID>
</Request>
```

Response Parameters

TransactionID (integer)
Status (string)

Sample Response

```
<Result ID="1">
  <TransactionID>50109</TransactionID>
  <Status>RECURRING</Status>
</Result>
```

Request Listing - Returns

ShowReturnNotificationList

Used to show details and log entries of a specific Transaction

Request Parameters

NotificationDateBegin	Find all notifications after this date (datetime)
NotificationDateEnd	Find all notifications before this date (datetime)
Retrieved	Find all notifications set to, or not set to retrieved (boolean)

Sample Request

```
<Request ID="1">
  <RequestType>ShowReturnNotificationList</RequestType>
  <NotificationDateBegin>03/20/2003</NotificationDateBegin>
  <NotificationDateEnd>03/21/2003</NotificationDateEnd>
  <Retrieved>False</Retrieved>
</Request>
```

Response Parameters

NotificationID	(integer)
NotificationTime	(datetime)
Announced	(boolean)
Retrieved	(boolean)
Description	(string)

Sample Response

```
<Result ID="1">
  <NotificationID>506</NotificationID>
  <NotificationTime>3/20/2003 8:29:01 AM</NotificationTime>
  <Announced>True</Announced>
  <Retrieved>False</Retrieved>
  <Description>RETURN NOTIFICATION FOR RETURN FILE ID: 344</Description>
</Result>
<Result ID="2">
  <NotificationID>559</NotificationID>
  <NotificationTime>3/21/2003 8:29:02 AM</NotificationTime>
  <Announced>True</Announced>
  <Retrieved>False</Retrieved>
  <Description>RETURN NOTIFICATION FOR RETURN FILE ID: 239</Description>
</Result>
```

ShowReturnNotificationDetails

Used to show the details of a notification.

Request Parameters

NotificationID *	Notification ID (string)
------------------	--------------------------

Sample Request

```
<Request ID="1">
  <RequestType>ShowReturnNotificationDetails</RequestType>
  <NotificationID>559</NotificationID>
</Request>
```

Response Parameters

TransactionID	(integer)
ReturnDate	(datetime)
ReturnCode	(string)
ReturnDesc	(string)

Sample Response

```
<Result ID="1">
  <TransactionID>6253594</TransactionID>
  <ReturnDate>2/21/2003 12:20:47 PM</ReturnDate>
  <ReturnCode>R01</ReturnCode>
  <ReturnDesc>INSUFFICIENT FUNDS</ReturnDesc>
</Result>
<Result ID="2">
  <TransactionID>6594812</TransactionID>
  <ReturnDate>2/21/2003 12:20:47 PM</ReturnDate>
  <ReturnCode>R01</ReturnCode>
  <ReturnDesc>INSUFFICIENT FUNDS</ReturnDesc>
</Result>
```

SetReturnNotificationReceived

Moves the state of a Notification message from not received to received.

Request Parameters

NotificationID *	Notification ID (string)
------------------	--------------------------

Sample Request

```
<Request ID="1">
  <RequestType>SetReturnNotificationReceived</RequestType>
  <NotificationID>559</NotificationID>
</Request>
```

Response Parameters

NotificationID	(integer)
Message	(string)

Sample Response

```
<Result ID="1">
  <NotificationID>559</NotificationID>
  <Message>Notification Updated</Message>
</Result>
```

Request Listing - Tools

ABASearch

Used to validate and search ABA Numbers

Request Parameters

ABANumber	ABA Number (string)
BankName	Name of Bank (string)

Either ABANumber or BankName parameter must be specified.

Sample Request

```
<Request ID="1">  
  <RequestType>ABASearch</RequestType>  
  <ABANumber>322282603</ABANumber>  
</Request>
```

Response Parameters

ABANumber	(string)
Name	(string)
Address	(string)
City	(string)
State	(string)
ZipCode	(string)
Phone	(string)

Sample Response

```
<Result ID="1">  
  <ABANumber>322282603</ABANumber>  
  <Name>ARROWHEAD CREDIT UNION</Name>  
  <Address>2121 N "D" STREET</Address>  
  <City>SAN BERNARDINO</City>  
  <State>CA</State>  
  <ZipCode>92402</ZipCode>  
  <Phone>9098813355</Phone>  
</Result>
```


ATMVerify

Creates an ATM Verify Request

Request Parameters

Parameter Name	Required	Type	Notes
Amount	Yes	(currency)	
ABANumber	Yes	(string)	Must equal 9 characters in length
AccountNumber	Yes	(string)	
AccountType	Yes	(string)	Checking, Savings

Sample Request

```
<Request ID="1">
  <RequestType>ATMVerify</RequestType>
  <Amount>29.95</Amount>
  <ABANumber>322282603</ABANumber>
  <AccountNumber>65000189</AccountNumber>
  <AccountType>Checking</AccountType>
</Request>
```

Response Parameters

Parameter Name	Type
ATMVerify	(string)
Amount	(currency)
ABANumber	(string)
AccountNumber	(string)
AccountType	(string)

Sample Response

```
<Result ID="1">
  <ATMVerify>UNKNOWN:P50:NON PARTICIPANT</ATMVerify>
  <Amount>29.95</Amount>
  <ABANumber>322282603</ABANumber>
  <AccountNumber>65000189</AccountNumber>
  <AccountType>Checking</AccountType>
</Result>
```

ATM Verify Results

UNKNOWN:P50:NON PARTICIPANT
UNKNOWN:E00:UNKNOWN RESULT
UNKNOWN:P90:PREAUTH VENDOR UNAVAILABLE
UNKNOWN:P91:PREAUTH VENDOR ERROR

DECLINED:P05:NSF
DECLINED:P01:ACCOUNT CLOSED
DECLINED:P00:ACCT NOT LOCATED
DECLINED:P07:NON DDA ACCOUNT

APPROVED:P70:VALIDATED

ATMVerify is only meant to be used in the decision process of accepting an ACH transaction and is not meant to be used as the deciding factor.

Request Listing – Sub Merchants

SubMerchantList

Retrieves the list of Sub Merchants under a Merchant Account.

Request Parameters

None

Sample Request

```
<Request ID="1">  
  <RequestType>SubMerchantList</RequestType>  
</Request>
```

Response Parameters

SubMerchantID	(integer)
Abbreviation	(string)
Name	(string)
Phone	(string)
BankAccountName	(string)
ABANumber	(string)
AccountNumber	(string)

Sample Response

```
<Result ID="1">  
  <SubMerchantID>67</SubMerchantID>  
  <Abbreviation>MIJ</Abbreviation>  
  <Name>Mikes Jewelers</Name>  
  <Phone>8005551234</Phone>  
  <BankAccountName>JOE MERCHANT</BankAccountName>  
  <ABANumber>322282603</ABANumber>  
  <AccountNumber>123000001</AccountNumber>  
</Result>  
<Result ID="2">  
  <SubMerchantID>92</SubMerchantID>  
  <Abbreviation>MAJ</Abbreviation>  
  <Name>Marys Jewelers</Name>  
  <Phone>8005556543</Phone>  
  <BankAccountName>JOE MERCHANT</BankAccountName>  
  <ABANumber>322282603</ABANumber>  
  <AccountNumber>123000006</AccountNumber>  
</Result>
```

SubMerchantAdd

Adds a new Sub Merchant account to a Merchant.

Request Parameters

Abbreviation	(string)	Required – Max 5 Characters
Name	(string)	Required – Max 50 Characters
Phone	(string)	Required – Max 10 Characters
BankAccountName	(string)	Required - Max 25 Characters
ABANumber	(string)	Required - Max 9 Characters
AccountNumber	(string)	Required - Max 17 Characters

Sample Request

```
<Request ID="1">
  <RequestType>SubMerchantAdd</RequestType>
  <Abbreviation>MAJ</Abbreviation>
  <Name>Marys Jewlers</Name>
  <Phone>8005551234</Phone>
  <BankAccountName>JOE MERCHANT</BankAccountName>
  <ABANumber>322282603</ABANumber>
  <AccountNumber>1234567890000</AccountNumber>
</Request>
```

Response Parameters

SubMerchantID	(integer)
Abbreviation	(string)
Name	(string)
Phone	(string)
BankAccountName	(string)
ABANumber	(string)
AccountNumber	(string)

Sample Response

```
<Result ID="1">
  <SubMerchantID>96</SubMerchantID>
  <Abbreviation>MAJ</Abbreviation>
  <Name>Marys Jewlers</Name>
  <Phone>8005551234</Phone>
  <BankAccountName>JOE MERCHANT</BankAccountName>
  <ABANumber>322282603</ABANumber>
  <AccountNumber>1234567890000</AccountNumber>
</Result>
```

SubMerchantDelete

Deletes a Sub Merchant account from a Merchant.

Request Parameters

Abbreviation (string)

Sample Request

```
<Request ID="1">  
  <RequestType>SubMerchantDelete</RequestType>  
  <Abbreviation>MAJ</Abbreviation>  
</Request>
```

Response Parameters

SubMerchantID (integer)
Abbreviation (string)
Status (string)

Sample Response

```
<Result ID="1">  
  <SubMerchantID>96</SubMerchantID>  
  <Abbreviation>MAJ</Abbreviation>  
  <Status>DELETED</Name>  
</Result>
```

Request Listing - Drafts

ShowDraftDetails

Used to show details and log entries of a specific Draft

Request Parameters

DraftID *	Draft ID (string)
-----------	-------------------

Sample Request

```
<Request ID="1">  
  <RequestType>ShowDraftDetails</RequestType>  
  <DraftID>2505</DraftID>  
</Request>
```

Response Parameters

DraftID	(integer)
DraftDate	(datetime)
Status	(string)
Amount	(currency)
ABANumber	(string)
AccountNumber	(string)
PayorName	(string)
Address1	(string)
Address2	(string)
City	(string)
State	(string)
ZipCode	(string)
Memo	(string)
SignatureLine1	(string)
SignatureLine2	(string)
ReturnDateTime	(string)
SettlementDate	(string)
SubMerchantNum	(string)
FileID	(string)
TransactionID	(string)
CustomerID	(string)

Sample Response

```
<Result ID="1">
<Details>
  <DraftID>2505</DraftID>
  <DraftDate>9/16/2003</DraftDate>
  <Status>SETTLED</Status>
  <Amount>30</Amount>
  <ABANumber>301081508</ABANumber>
  <AccountNumber>6543210001</AccountNumber>
  <PayorName>JOHN J WRITER</PayorName>
  <Address1>123 MAIN ST</Address1>
  <Address2></Address2>
  <City>CORONA</City>
  <State>CA</State>
  <ZipCode>92881</ZipCode>
  <Memo>RTURNRN CHECK FEE</Memo>
  <SignatureLine1>JOHN J WRITER</SignatureLine1>
  <SignatureLine2>SIGNATURE ON FILE AT STORE</SignatureLine2>
  <ReturnDateTime></ReturnDateTime>
  <SettlementDate></SettlementDate>
  <SubMerchantNum>AAA</SubMerchantNum>
  <FileID>1205</FileID>
  <TransactionID>7500001</TransactionID>
  <CustomerID>2501-REC</CustomerID>
</Details>
<LogEntry ID="6">
  <LogTime>9/16/2003 7:54:35 AM</LogTime>
  <LogDetails>Draft Transaction Created From ID #7500001</LogDetails>
</LogEntry>
<LogEntry ID="1880">
  <LogTime>9/16/2003 9:38:38 AM</LogTime>
  <LogDetails>Draft Created</LogDetails>
</LogEntry>
</Result>
```

SearchDrafts

Used as a search engine to find drafts based on request parameters.

Request Parameters

DraftStatus	Status of Draft (string)
DraftDateBegin	Find all drafts after this date (datetime)
DraftDateEnd	Find all drafts before this date (datetime)
AccountNumber	Use to search Draft Account Number (string)
ABANumber	Use to search Draft ABA Number (string)
Memo	Use to search Draft Memo – Wildcard (*) Allowed (string)
SubMerchant	Use to search Draft Sub Merchant Number (string)
Amount	Use to search Draft Amount (currency)
PayableTo	Use to search Payable To field (currency)
PayorName	Use to search Payor Name / Name on Check
ReturnDateBegin	Find all returned drafts after this date (datetime)
ReturnDateEnd	Find all returned drafts before this date (datetime)
FileID	Find all transactions submitted to Federal Reserve Bank with specified File ID (string)
CustomerID	Find all transactions with the specified Customer ID – Wildcard (*) allowed (string)
SignatureLine1	Use to search Line 1 of the Signature (string)
SignatureLine2	Use to search Line 2 of the Signature (string)
SettlementDateBegin	Find all settled drafts after this date (datetime)
SettlementDateEnd	Find all settled drafts before this date (datetime)
ReturnDateBegin	Find all returned drafts after this date (datetime)
ReturnDateEnd	Find all returned drafts before this date (datetime)

Sample Request

```
<Request ID="4">
  <RequestType>SearchDrafts</RequestType>
  <ReturnDateBegin>09/10/2003</ReturnDateBegin>
  <ReturnDateEnd>09/15/2003</ReturnDateEnd>
</Request>
```

Response Parameters

See Response Parameters of **ShowDraftDetails** for further detail.

Sample Response

See Sample Response of **ShowDraftDetails** for further detail.

VoidDraft

Moves the status of a draft to Voided

Request Parameters

DraftID * Draft ID (string)

Sample Request

```
<Request ID="1">
  <RequestType>VoidDraft</RequestType>
  <DraftID>6502349</DraftID>
</Request>
```

Response Parameters

DraftID (integer)
Status (string)

Sample Response

```
<Result ID="1">
  <DraftID>6502349</DraftID>
  <Status>VOIDED</Status>
</Result>
```

GetDraftReturns

Used to show summary of draft returns by date.

Request Parameters

ReturnDateBegin Find all returns after this date (datetime)
ReturnDateEnd Find all returns before this date (datetime)

Sample Request

```
<Request ID="1">
  <RequestType>GetDraftReturns</RequestType>
  <ReturnDateBegin>03/20/2003</ReturnDateBegin>
  <ReturnDateEnd>03/21/2003</ReturnDateEnd>
</Request>
```

Response Parameters

Draft ID (integer)
ReturnDateTime (datetime)

Sample Response

```
<Results Count="2">
  <Result ID="1">
    <Details>
      <DraftID>3376</DraftID>
      <ReturnDateTime>9/25/2003 12:23:53 PM</ReturnDateTime>
    </Details>
  </Result>
  <Result ID="2">
    <Details>
      <DraftID>2557</DraftID>
      <ReturnDateTime>9/25/2003 12:23:55 PM</ReturnDateTime>
    </Details>
  </Result>
</Results>
```