PayPal™

Adaptive Accounts Developer Guide

PayPal Adaptive Accounts Developer Guide

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October 9, 2012 *Adaptive Accounts Developer Guide*

Preface

PayPal's Adaptive Accounts API enables your customers to create various kinds of PayPal accounts.

Documentation Feedback

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`documentationfeedback@paypal.com`

What's New

Check out what's new in the current release.

Adaptive Account Changes Corresponding for PayPal Version 96.0

This document contains various updates, including:

- The `CreateAccount` minibrowser flow pages are mobile-optimized for the United States, Japan, Malaysia and Singapore.

- A new parameter, `reminderEmailFrequency`, is added to `CreateAccount` to suppress the redirect email & three reminder emails.

- The `AddPaymentCard` default timeout is now 60 minutes instead of 15 minutes.

- Correct documentation for `CreateAccount` `showAddCreditCard` default to `TRUE` instead of `FALSE`.

- A new parameter, `confirmEmail`, is added to `CreateAccount` to return a redirect URL which will automatically confirm the user's email address. This is only available for select partners; please refer to the documentation for details.

- A mobile-optimized minibrowser flow is also available for `AddPaymentCard` in the the United States & Japan only. All other countries only have a full browser flow.

- Support for Maestro as a card type is enabled in the `AddPaymentCard` API for additional countries.

- "Solo" is no longer supported as a card type, and "Switch" has been renamed to "UK Maestro".

1   Introducing Adaptive Accounts

The Adaptive Accounts API lets you build applications that create PayPal accounts and handle account management.

Adaptive Accounts Scenarios

The Adaptive Accounts API enables your application to create and verify PayPal accounts. You can also add bank accounts or payment cards (such as credit and debit cards) to link to PayPal accounts as funding sources.

Consider the following examples. You might create a PayPal account using the Adaptive Accounts APIs as part of the set up for a:

● marketplace. You can offer PayPal as a payment option and create PayPal accounts for your users that do not already have them. Your users can include buyers and suppliers or clients and services providers as senders and receivers in various countries.

● social networking application, such as one that "pays for lunch" or sends a payment for any reason. Your application may not be directly involved in the payment; however, you can enable the payment by ensuring that the user has the opportunity to create a PayPal account.

● enterprise application, such as a payroll application for small-to-medium sized businesses. You can create PayPal accounts for each employee that does not have one and pay all employees using PayPal's Mass Pay or Adaptive Payments capabilities.

● store checkout flow. You might provide PayPal account creation for your customers or you might provide account creation for someone else's customers as part of a shopping cart service.

Creating an Account

PayPal account holders traditionally create their PayPal accounts by going directly to PayPal.com or signing up during a checkout flow. The Adaptive Accounts `CreateAccount` method offers a new way: Creating accounts within your application or website, outside the checkout flow.

Your application sends a request using the `CreateAccount` method with information gathered from your website, and PayPal creates the account. At this point, the new PayPal account holder is briefly redirected to PayPal.com (either by a minibrowser or a full page redirect) to enter private information, such as a password, and to accept the PayPal User

Agreement. PayPal then returns the new account holder to your website. This greatly reduces the chances of losing customers during the account creation flow.

That brings us to the key benefit of Adaptive Accounts: A streamlined account creation and completion process. Research shows that removing barriers from account creation and payment experience increases conversion and improves customer satisfaction.

Imagine the possibilities: With the `CreateAccount` method, a shopping cart application could create PayPal accounts directly from the shopping cart site.

Adding Bank Accounts as Funding Sources

In addition to creating and verifying PayPal accounts, Adaptive Accounts lets your application link bank accounts to PayPal accounts as funding sources. Traditionally, PayPal account holders do this manually at PayPal.com. With the `AddBankAccount` method, you can now offer your customers the benefit of a smooth, uninterrupted process where PayPal account creation includes adding a funding source for the account, all in one fell swoop. If you are a financial institution, you can offer customers who are also PayPal account holders an easy way to link the bank account with your institution as a funding source for their PayPal accounts.

How does it work? Your application sends an `AddBankAccount` request, passing the relevant bank account information, such as the account number and routing number. The PayPal account holder is redirected briefly to PayPal.com to confirm the information, then returns to your customer's website.

Adding Payment Cards as Funding Sources

Adaptive Accounts lets your application link the created PayPal account to a credit card or payment card. This card can then be used as a funding source (payment method) for the PayPal account. To use this feature, you use the createAccount key from the `CreateAccount` response and pass it with the `AddPaymentCard` method together with pertinent payment card information.

For standard permissions, the `AddPaymentCard` method requires the PayPal account user to confirm the payment card addition on paypal.com. Developers with advanced permissions can pass the `AddPaymentCard` with the `confirmedType` element (set to `NONE`) to add payment cards without redirecting to paypal.com.

Supported payment cards are:

- Visa
- MasterCard
- American Express
- Discover
- Maestro

- Carte Aurore
- Carte Bleue
- Cofinoga
- 4 étoiles
- Carte Aura
- Tarjeta Aurora
- JCB

Set Funding Sources to Confirmed Status

If you call the AddBankAccount or AddPaymentCard methods, you can use the SetFundingSourceConfirmed method to set the created funding source to "confirmed". In certain instances, this will cause the PayPal account status to be set to Verified.

NOTE: This functionality is only available for banks or card issuers.

Verifying the Status of a PayPal Account

A huge challenge that merchants face today is fraud. The GetVerifiedStatus method is a great way to help PayPal merchants reduce the loss of profits due to fraud.

It works like this: Before a PayPal merchant engages in a transaction, the application sends a GetVerifiedStatus request. This request contains specific criteria you want to match, such as the PayPal account holder's email address. The Adaptive Accounts web service responds with a message that indicates if the match was verified. This provides an effective method of reducing fraud. With the GetVerifiedStatus method, merchants have the security of knowing that consumers' PayPal accounts are verified before completing a transaction.

Account Creation Flow

For account creation on the web, call CreateAccount and use the redirect URL to direct the person's browser to PayPal. After the person creates an account, the browser is redirected to the return URL you specified in the CreateAccount request.

The following diagram shows the basic flow of control for account creation on the web:
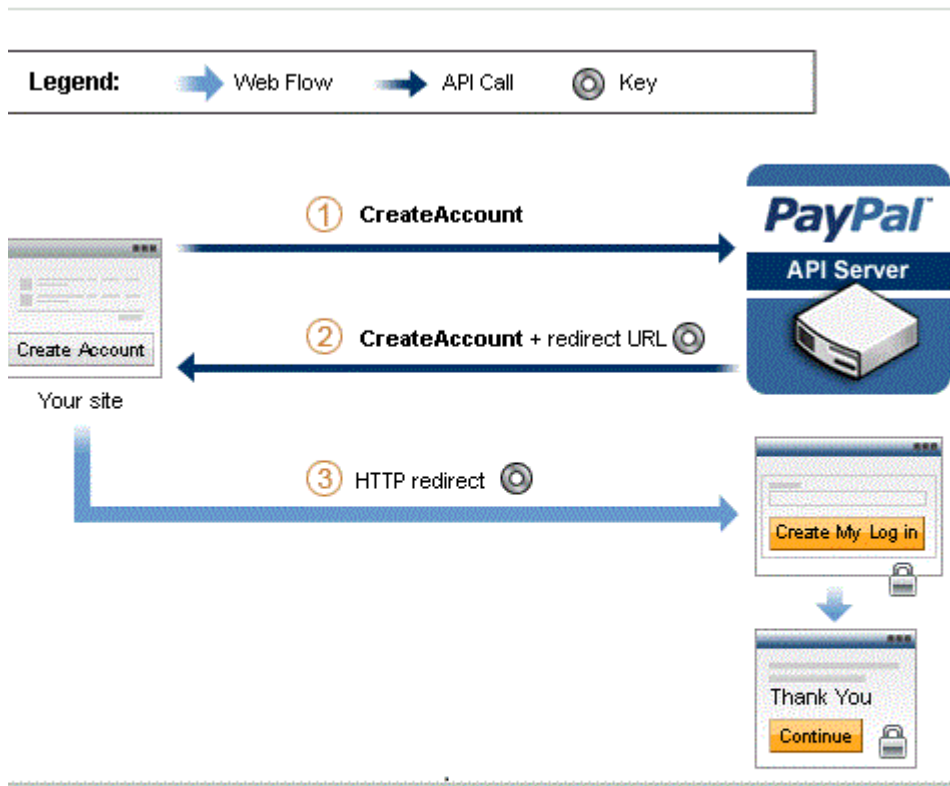
The following items correspond to the circled numbers in the diagram:

1. Your site or device sends a `CreateAccount` request to PayPal on behalf of a potential account holder.

2. PayPal responds with a key and a URL, named the `redirectURL`, that you use when you direct the person to PayPal.

3. You include the key and redirect your person's browser to PayPal using the `redirectURL`.

After the person logs on to PayPal and completes the account setup, the person is prompted to return to the URL.

NOTE: The return URL functionality is currently only supported for the full browser web experience, not the mini browser experience.
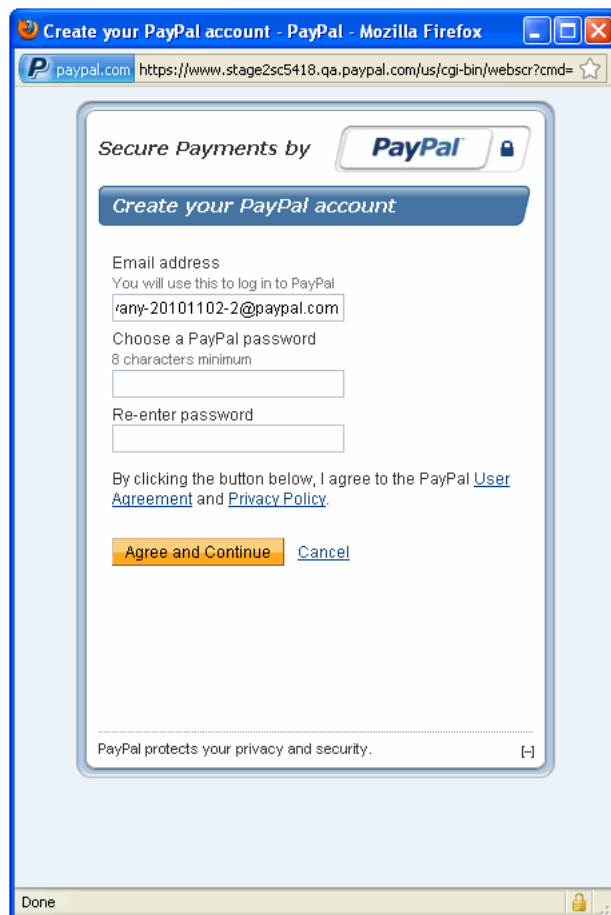
Account Creation Using a Minibrowser

PayPal can enable your customer to create an account using either a full browser or minibrowser flow. Set `CreateAccountRequest.CreateAccountWebOptionsType.useMinibrowser` to `true` in the `CreateAccount` request message to specify this flow.

NOTE: You must use Version 1.0.1 or higher of the Adaptive Accounts WSDL to implement this flow.

When you redirect your customer's browser to the URL in the `CreateAccount` response message, PayPal responds with the following:

Your customer enters the password twice and clicks **Agree and Continue** to create the account.

NOTE: For certain countries, the minibrowser is optmized to fit into the most popular mobile phone (iPhone, Android) screen sizes. Currently the mobile-optimization is only supported for the United States, Japan, Malaysia, and Singapore.

NOTE: By default, redirecting the browser to the returned URL opens the page in a default browser window. You must provide JavaScripts to pop-up the window in a minibrowser or to display it in a lightbox within your browser window.

Adding a Credit Card in the Minibrowser Account Creation Flow

PayPal can require your customer to add a credit card using a minibrowser flow. Set `CreateAccountRequest.CreateAccountWebOptionsType.showAddCreditCard` to `true` in the `CreateAccount` request message to add a credit card during this flow.

After the customer specifies the password and agrees to create the account, PayPal responds with the following page in a minibrowser:

Your customer enters debit or credit card information and clicks **Add Card and Continue**.

NOTE: Your customer can enter a phone number and associate a billing address, or add a new address from the Billing address drop-down menu:

Confirming Account Creation Using a Mobile Phone

PayPal can enable your customer to confirm a mobile phone when creating an account for the following countries using the minibrowser flow: Australia, Canada, Spain, France, United Kingdom, Italy, Malaysia, Singapore, Japan, and United States. Set `CreateAccountRequest.CreateAccountWebOptionsType.showMobileConfirm` to `true` in the `CreateAccount` request message to enable account creation using a mobile phone during this flow.

After adding a debit or credit card, PayPal responds with the following page in a minibrowser:
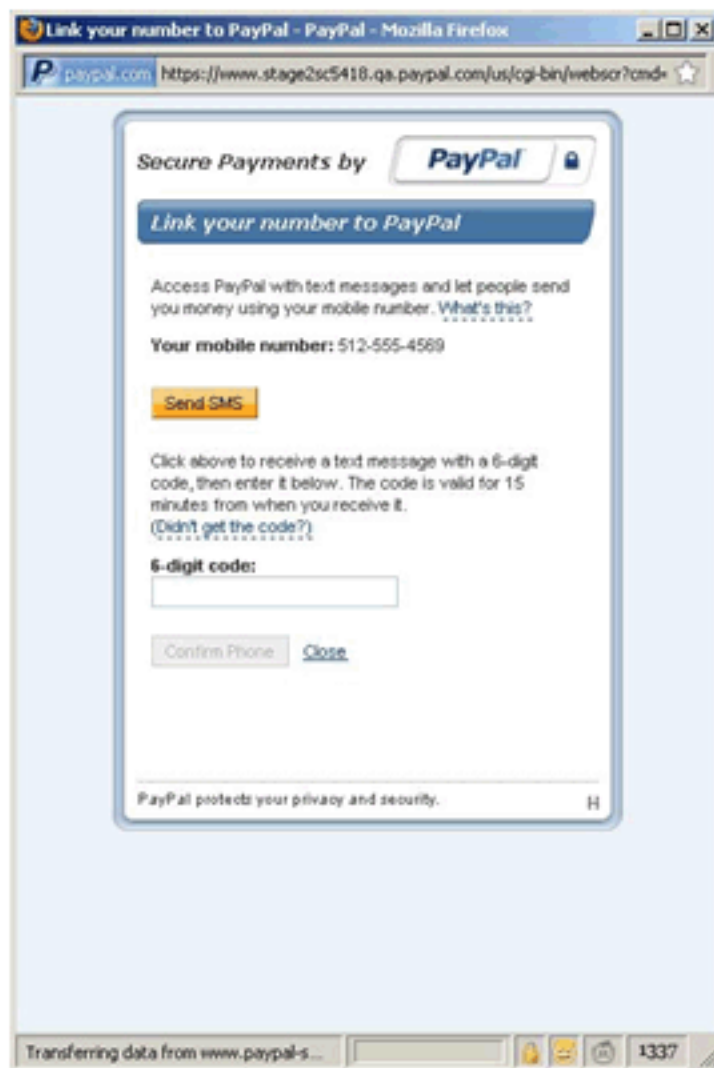
Your customer requests a confirmation code by clicking **Send SMS**, and then clicks **Confirm Phone** after entering the code in the SMS message.

NOTE: The phone number to confirm is the number associated with a debit or credit card for the account, which you set on the **Link a debit or credit card** page. You cannot change the phone number.

Default Account Creation From the Web
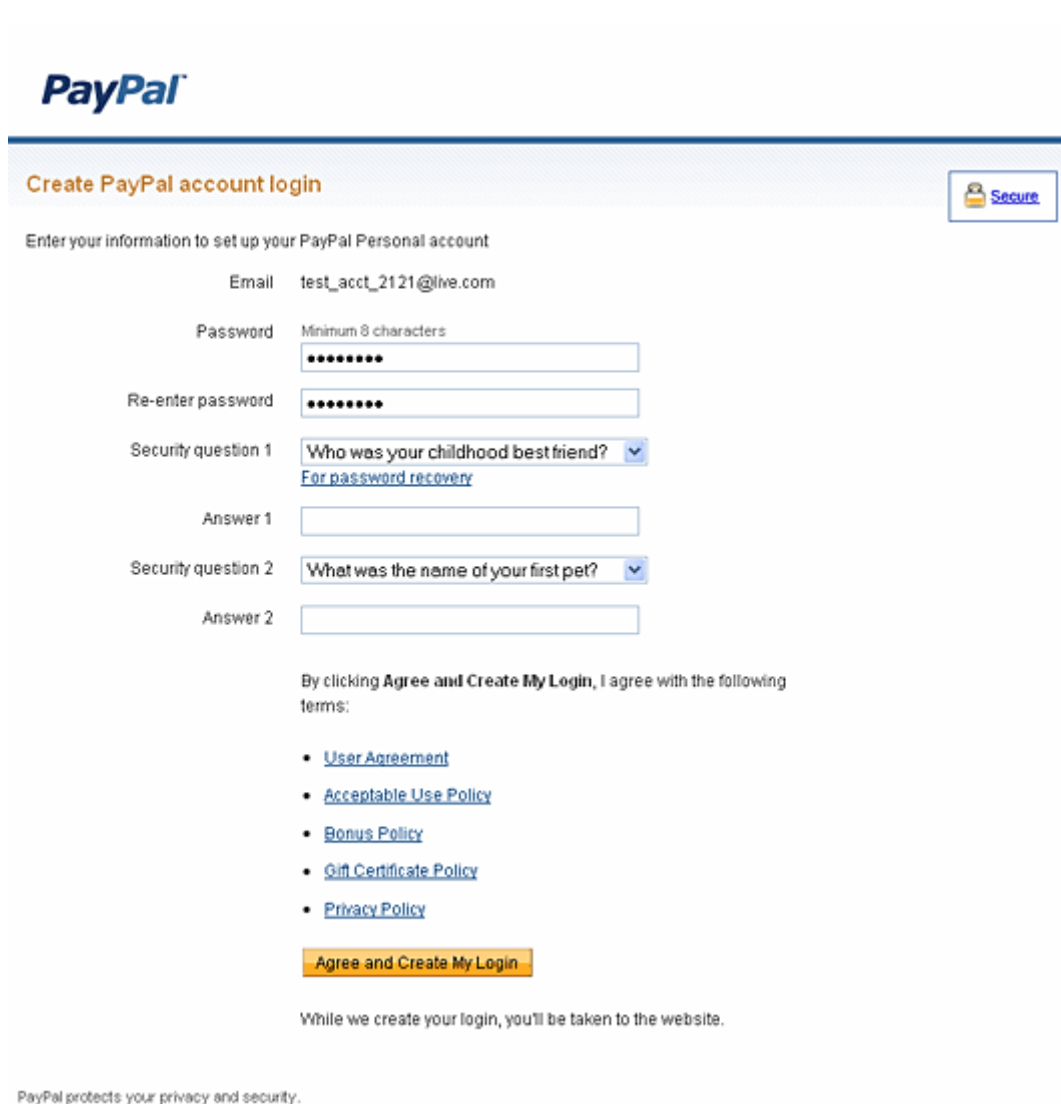
To enable your customer to create a PayPal account, you call the `CreateAccout` API operation and use the returned URL to redirect your customer's browser to PayPal. Your customer then signs up and agrees to the terms of the account.

By default, when you redirect your customer's browser to the URL in the `CreateAccount` response message, PayPal responds with the following sequence of pages:

1. The **Welcome** page identifies the information that will be needed to create an account:
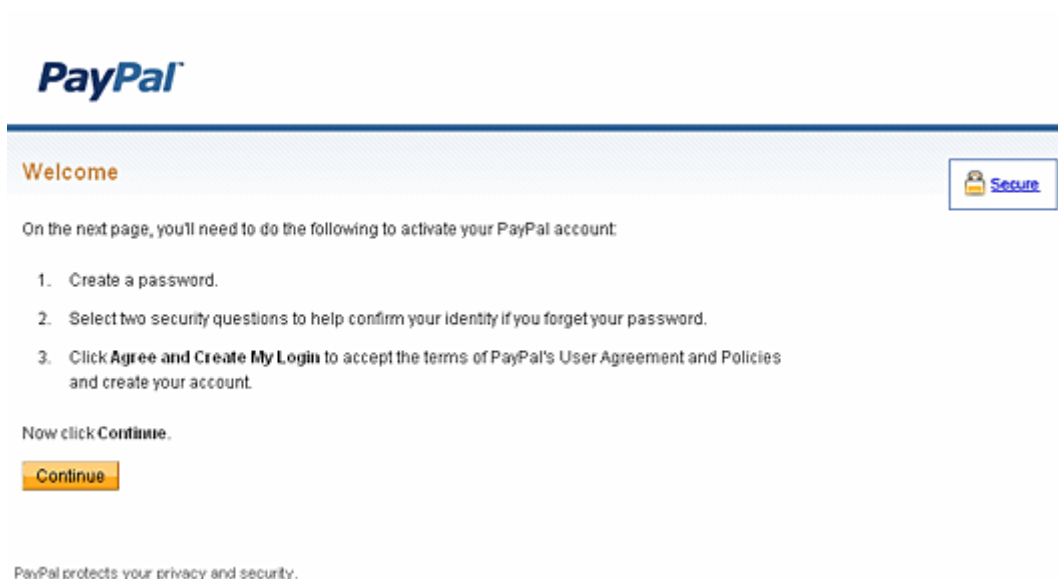
2. The **Create PayPal account login** screen requests your customer to submit a password and security questions, with answers:

PayPal

Create PayPal account login   🔒 Secure

Enter your information to set up your PayPal Personal account

Email   test_acct_2121@live.com

Password   Minimum 8 characters

             ••••••••

Re-enter password   ••••••••

Security question 1   Who was your childhood best friend? ˅
             For password recovery

Answer 1   [   ]

Security question 2   What was the name of your first pet? ˅

Answer 2   [   ]

By clicking **Agree and Create My Login**, I agree with the following
terms:

- User Agreement
- Acceptable Use Policy
- Bonus Policy
- Gift Certificate Policy
- Privacy Policy

[Agree and Create My Login]

While we create your login, you'll be taken to the website.

PayPal protects your privacy and security.

3. The **Add Credit or Debit Card** page enables your customer to specify a funding source and billing information:

The account holder can add a credit or debit card now or click **Cancel** to continue
without adding a card.

4. After the person logs on to PayPal and completes the account setup, the person is prompted
to return to the URL.
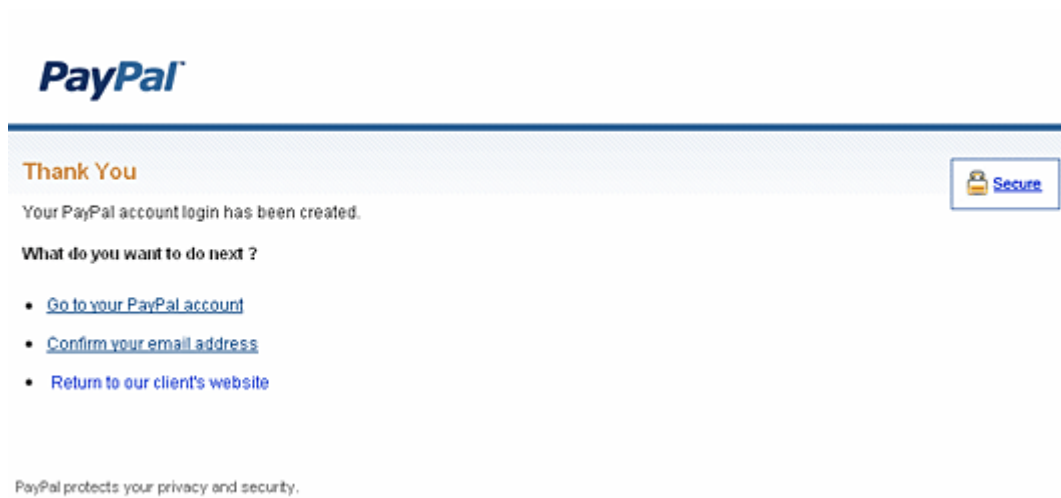
2 Supported Formats, URLs and HTTP Request Headers

Adaptive Accounts Methods

Adaptive Accounts provides the following methods:

API Operation	Description
CreateAccount	Creates PayPal accounts.
AddBankAccount	Link bank accounts to PayPal accounts as funding sources.
AddPaymentCard	Link payment cards to PayPal accounts as funding sources
SetFundingSourceConfirmed	Set the funding source to confirmed; they may set the account to PayPal Verified status.
GetVerifiedStatus	Verify PayPal accounts by matching account holder criteria such as the account holder's email address.

Adaptive Accounts URLs

The endpoint is determined by the method and the environment in which you want to execute the API operation. For example, if you want to send a CreateAccount request to the sandbox, specify the following URL:

`https://svcs.sandbox.paypal.com/AdaptiveAccounts/CreateAccount`

You can specify the following URLs:

Environment	Endpoint
Production	`https://svcs.paypal.com/AdaptiveAccounts/`*API_operation*
Sandbox	`https://svcs.sandbox.paypal.com/AdaptiveAccounts/`*API_operation*

Supported Formats

Adaptive Accounts supports both RESTful and SOAP-based web services. When making RESTful calls, you can use the following data formats:

- XML
- Name-value pair (NV)
- JSON

HTTP Request Headers

Required HTTP Request Headers

Header	Description
X-PAYPAL-SECURITY-USERID	Your API username as assigned to you on x.com.
X-PAYPAL-SECURITY-PASSWORD	Your API password as assigned to you on x.com.
X-PAYPAL-SECURITY-SIGNATURE	Your API signature. This header is only required if you use 3-token authorization. Do not pass this header if you use a certificate.
X-PAYPAL-APPLICATION-ID	Your application's identification, which is issued at x.com.
X-PAYPAL-DEVICE-IPADDRESS	The IP address of the caller. This header is required for CreateAccount requests.
X-PAYPAL-REQUEST-DATA-FORMAT	The payload format for the request. Allowable values are: - NV – Name-value pairs - XML – Extensible markup language - JSON – JavaScript object notation
X-PAYPAL-RESPONSE-DATA-FORMAT	The payload format for the response. Allowable values are: - NV – Name-value pairs - XML – Extensible markup language - JSON – JavaScript object notation

Optional HTTP Request Headers

Header	Description
X-PAYPAL-SANDBOX-EMAIL-ADDRESS	The email address that the API caller uses to log into the sandbox or beta sandbox; not required outside of the sandbox.

Header	Description
`X-PAYPAL-DEVICE-ID`	Client's device ID, such as a mobile device's IMEI number. This field is required for mobile application and is not used for web application.
`X-PAYPAL-MERCHANT-REFERRAL-BONUS-ID`	When creating a Business or Premier account, this header enables the Merchant Referral Bonus invitation.
`X-PAYPAL-SERVICE-VERSION`	The version of an API operation to use. By default, PayPal executes a request with the current version of an API operation. **NOTE:** PayPal recommends not specifying a version unless it is absolutely required.

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3 **CreateAccount API Operation**

The `CreateAccount` API operation enables you to create a PayPal account on behalf of a third party.

CreateAccount Request

The `CreateAccountRequest` contains the information required to create a PayPal account for a business customer.
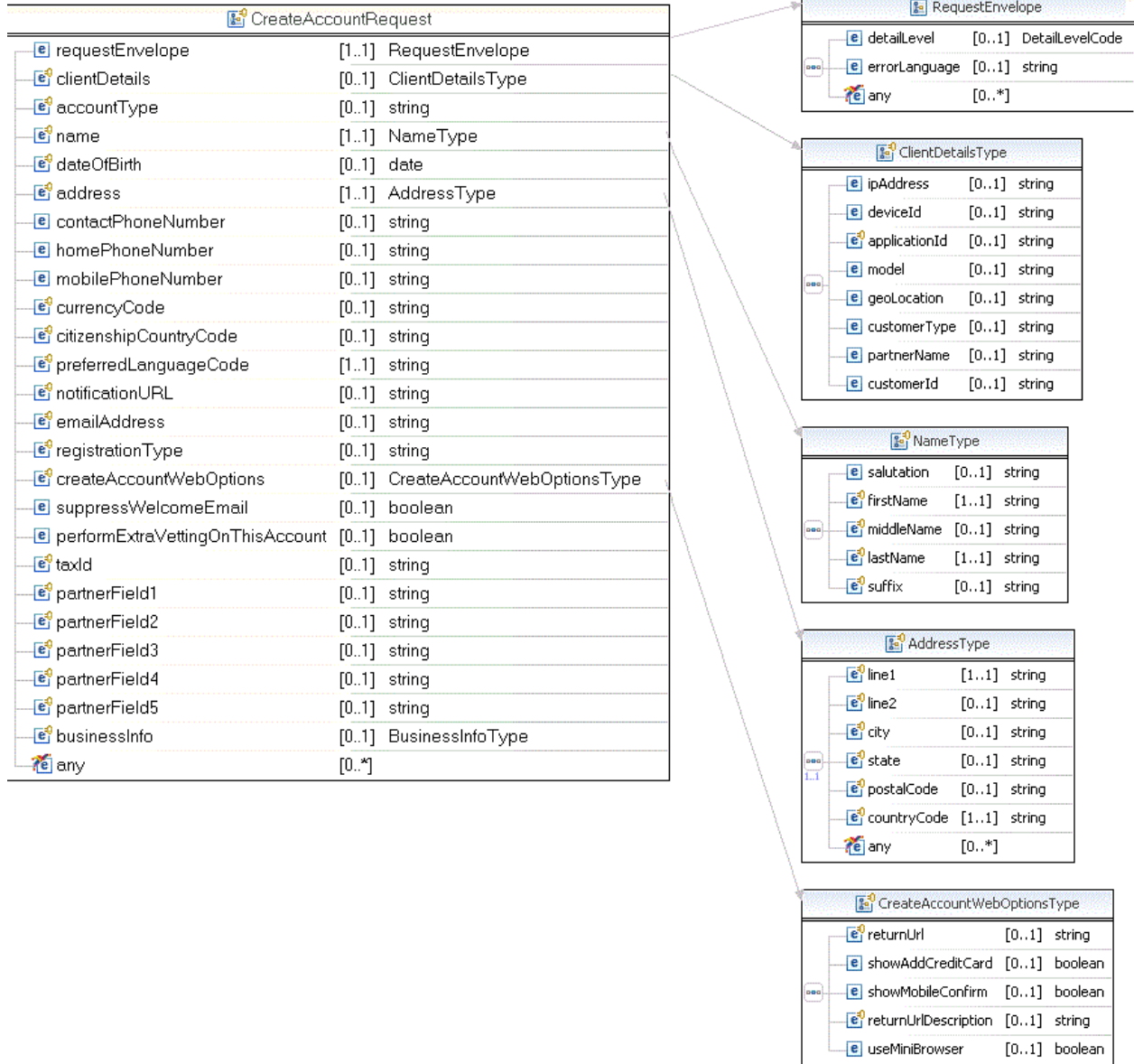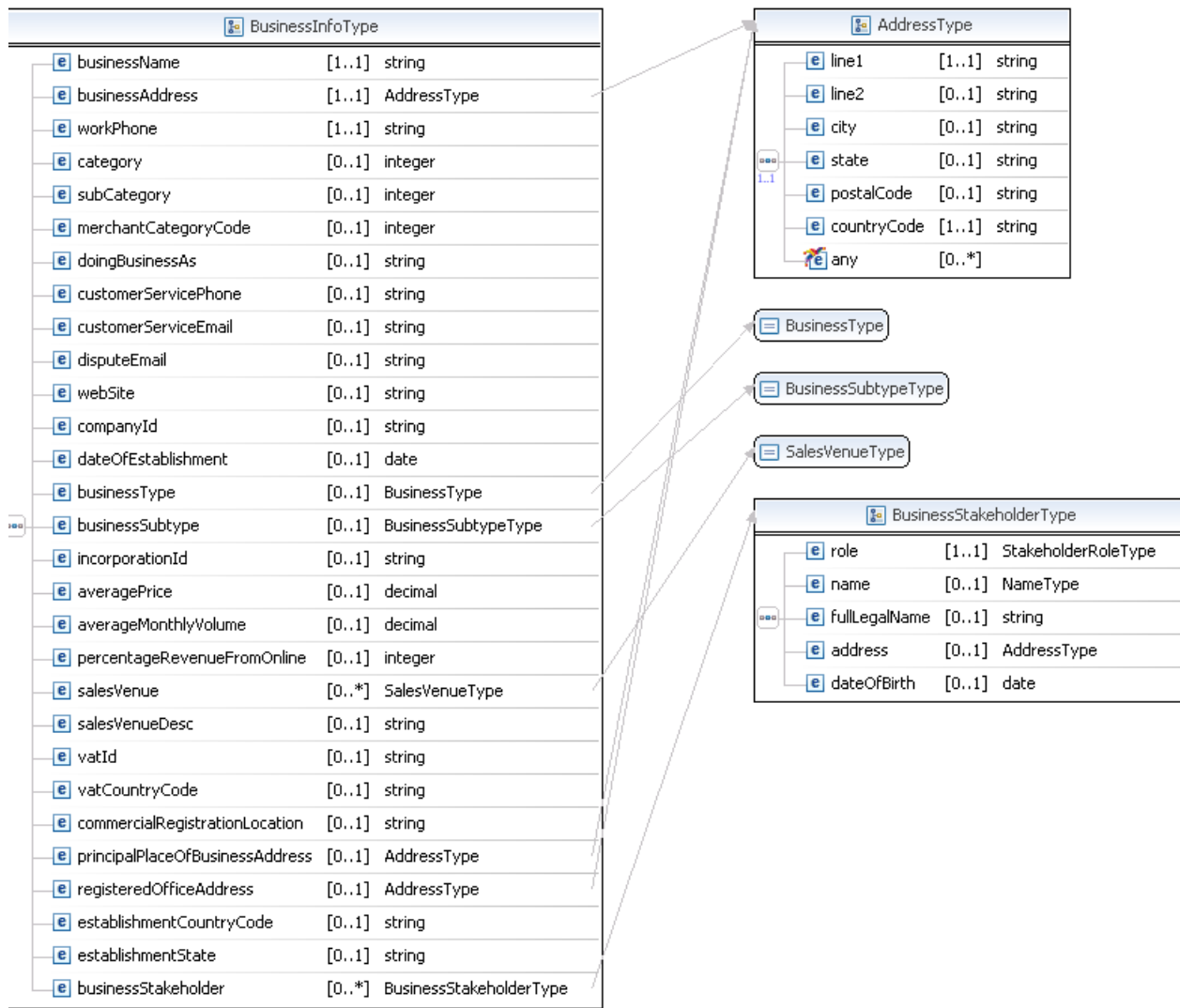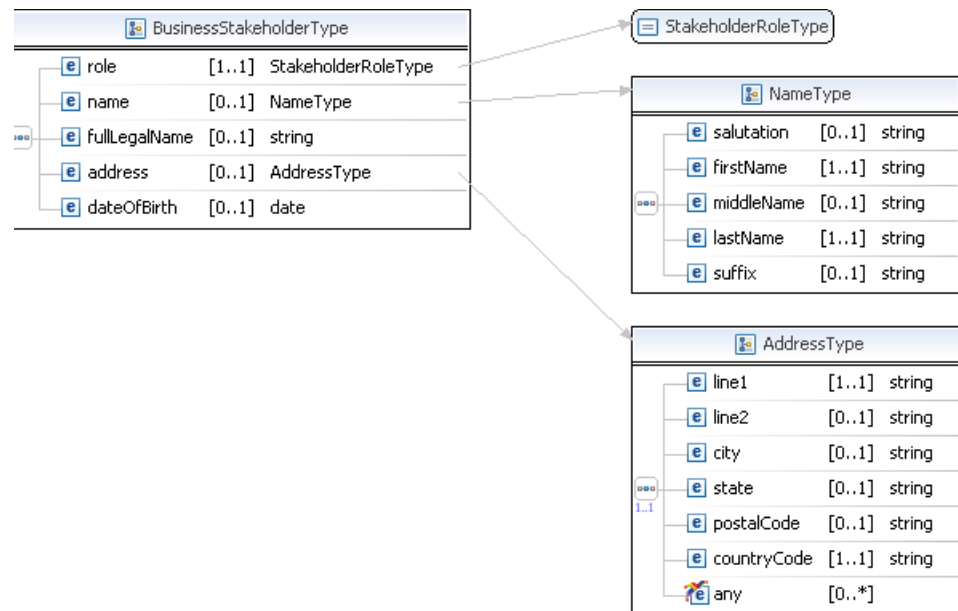
CreateAccount Request Fields

Field	Description
accountType	xs:string *(Required)* The type of account to be created. Allowable values are: ● Personal – Personal account ● Premier – Premier account ● Business – Business account
address	aa:AddressType *(Required)* The address to be associated with the PayPal account.
businessInfo	aa:BusinessInfoType This field is required for business account creation.
citizenshipCountryCode	xs:string *(Required)* The code of the country to be associated with the account. For allowable values, refer to "Country Codes" on page 69.
clientDetails	Do not use this field.
contactPhoneNumber	xs:string *(Required)* Phone number to be associated with the account.
homePhoneNumber	xs:string *(Optional)* Home phone number to be associated with the account.

Field	Description
mobilePhoneNumber	xs:string *(Optional)* Mobile phone number to be associated with the account. You must specify a value to invoke the mobile confirmation option.
createAccountWebOptions	aa:CreateAccountWebOptionsType *(Required)* The URL to which the business redirects the PayPal user for PayPal account setup completion; also used for various other. configuration settings for the web flow.
currencyCode	xs:string *(Required)* The three letter code for the currency to be associated with the account.
dateOfBirth	xs:date The date of birth of the person for whom the PayPal account is created. Required for Czech Republic, Japan, New Zealand, Israel, Switzerland, Sweden, Denmark, and Australia; otherwise optional. Use YYYY-MM-DDZ format; for example 1970-01-01Z.
emailAddress	xs:string *(Required)* Email address of person for whom the PayPal account is created.
name	aa:NameType *(Required)* The name of the person for whom the PayPal account is created.
notificationURL	xs:string *(Optional)* The URL to post instant payment notification (IPN) messages to regarding account creation. This URL supersedes the IPN notification URL set in the merchant profile. Maximum string length: between 1 and 1024 characters of the pattern <[a-aZ-Z]+\://){1}\S+
partnerField*n*	xs:string *(Optional)* A maximum of five fields for your own use, where *n* is a digit between 1 and 5, inclusive.
perfermExtraVettingOnthisAccount	xs:boolean *(Optional)* Whether to subject the account to extra vetting by PayPal before the account can be used.
taxId	xs:string *(Optional)* Tax Id (equivalent to SSN in US). **NOTE:** This is only supported for Brazil, which uses tax ID numbers such as the CPF and CNPJ.

Field	Description
preferredLanguageCode	`xs:string` *(Required)* The code indicating the language to be associated with the account. What value is allowed depends on the country code passed in the `countryCode` parameter for the address. Examples: ● Argentina (AR) – `en_US, es_XC` ● Australia (AU) – `en_AU` ● Austria (AT) – `de_DE, en_US` ● Brazil (BR) – `en_US` ● Canada (CA) – `en_US, fr_XC` ● China (CN) – `en_US` ● Czech Republic (CZ) – `en_US` ● Denmark (DK) – `en_US` ● France (FR) – `fr_FR` ● Germany (DE) – `de_DE` ● Israel (IL) – `en_US, he_IL` ● Italy (IT) – `it_IT` ● Japan (JP) – `ja_JP` ● Malaysia (MY) – `en_US` ● Mexico (MX) – `es_XC` ● Netherlands (NL) – `nl_NL` ● New Zealand (NZ) – `en_US` ● Russian Federation (RU) – `en_US` ● Spain (ES) – `es_ES` ● Switzerland (CH) – `de_DE` ● Sweden (SE) – `en_US` ● United Kingdom (GB) – `en_GB` ● United States (US) – `en_US`
registrationType	`xs:string` *(Required)* This attribute determines whether a key or a URL is returned for the redirect URL. Allowable value(s) currently supported: ● `Web` – Returns a URL
requestEnvelope	`common:RequestEnvelope` *(Required)* Information common to each API operation, such as the language in which an error message is returned.
suppressWelcomeEmail	`xs:boolean` *(Optional)* Whether or not to suppress the PayPal welcome email.

AddressType Fields

Field	Description
line1	xs:string *(Required)* The street address.
line2	xs:string *(Optional)* The second line of the address. **NOTE:** This field is required for Brazilian addresses.
city	xs:string *(Required)* The city.
state	xs:string *(Optional)* The state code.
postalCode	xs:string *(Optional)* The zip or postal code.
countryCode	xs:string *(Required)* The country code. For allowable values, refer to "Country Codes" on page 69.

BusinessInfoType Fields

Field	Description
averageMonthlyVolume	xs:decimal The average monthly transaction volume of the business for which the PayPal account is created. Required for all countries except Japan and Australia. **IMPORTANT:** Do not specify this field for Japan or Australia.
averagePrice	xs:decimal The average price per transaction. Required for all countries except Japan and Australia. **IMPORTANT:** Do not specify this field for Japan or Australia.
businessAddress	aa:addressType *(Required)* The address for the business for which the PayPal account is created.
businessName	xs:string *(Required)* The name of the business for which the PayPal account is created.
businessStakeholder	aa:businessStakeholderType *(Optional)* The stakeholders in the business.

Field	Description
businessSubtype	aa:businessSubtypeType *(Optional)* The sub type of the business for which the PayPal account is created. Allowable values are: • ENTITY • EMANATION • ESTD_COMMONWEALTH • ESTD_UNDER_STATE_TERRITORY • ESTD_UNDER_FOREIGH_COUNTY • INCORPORATED • NON_INCORPORATED
businessType	aa:businessType *(Required)* The type of the business for which the PayPal account is created. Allowable values are: • CORPORATION • GOVERNMENT • INDIVIDUAL • NONPROFIT • PARTNERSHIP • PROPRIETORSHIP **NOTE:** The WSDL lists additional business types, but the types above are the only ones supported for this release.
category	xs:integer The category describing the business for which the PayPal account is created, for example; 1004 for Baby. Required unless you specify merchantCategoryCode. PayPal uses the industry standard Merchant Category Codes. Refer to the business' Association Merchant Category Code documentation for a list of codes.
commercialRegistrationLocation	xs:string Official commercial registration location for the business for which the PayPal account is created. Required for Germany. **IMPORTANT:** Do not specify this field for other countries.
companyId	xs:string The identification number, equivalent to the tax ID in the United States, of the business for which the PayPal account is created. Optional for business accounts in: United States, United Kingdom, France, Spain, Italy, Netherlands, Sweden, and Denmark. Required for business accounts in the following countries: Canada, and some accounts in Australia and Germany, **IMPORTANT:** Do not specify this field for other countries.
customerServiceEmail	xs:string *(Required)* The email address for the customer service department of the business.

Field	Description
customerServicePhone	xs:string The phone number for the customer service department of the business. Required for United States business accounts; otherwise, optional.
dateOfEstablishment	xs:date The date of establishment for the business. Optional for France business accounts and required for business accounts in the following countries: United States, United Kingdom, Canada, Germany, Spain, Italy, Netherlands, Czech Republic, Sweden, and Denmark. **IMPORTANT:** Do not specify this field for other countries.
disputeEmail	xs:string *(Optional)* The email address to contact to dispute charges.
doingBusinessAs	xs:string *(Optional)* The business name being used if it is not the actual name of the business.
establishmentCountryCode	xs:string *(Optional)* The code of the country where the business was established. For allowable values, refer to "Country Codes" on page 69.
establishmentState	xs:string *(Optional)* The state in which the business was established.
incorporationId	xs:string *(Optional)* The incorporation identification number for the business.
merchantCategoryCode	xs:string The category code for the business. state in which the business was established. Required unless you specify both category and subcategory. PayPal uses the industry standard Merchant Category Codes. Refer to the business' Association Merchant Category Code documentation for a list of codes.
percentageRevenueFromOnline	xs:integer The percentage of online sales for the business from 0 through 100. Required for business accounts in the following countries: United States, Canada, United Kingdom, France, Czech Republic, New Zealand, Switzerland, and Israel. **IMPORTANT:** Do not specify this field for other countries.
principlePlaceofBusinessd	aa:AddressType *(Optional)* The principle business address.
registeredOfficeAddress	aa:AddressType *(Optional)* The business address for the business registration.

Field	Description
salesVenue	`aa:salesVenueType` The venue type for sales. Required for business accounts in all countries except Czech Republic and Australia. Allowable values are: ● `WEB` ● `EBAY` ● `OTHER_MARKETPLACE` ● `OTHER` **IMPORTANT:** Do not specify this field for Czech Republic or Australia.
salesVenueDesc	`xs:string` A description of the sales venue. Required if `salesVenue` is `OTHER` for all countries except Czech Republic and Australia. **IMPORTANT:** Do not specify this field for Czech Republic or Australia.
subcategory	`xs:integer` The subcategory describing the business for which the PayPal account is created. Required unless you specify `merchantCategoryCode`. PayPal uses the industry standard Merchant Category Codes. Refer to the business' Association Merchant Category Code documentation for a list of codes.
vatCountryCode	`xs:string` The country for the VAT. Optional for business accounts in the following countries: United Kingdom, France, Germany, Spain, Italy, Netherlands, Switzerland, Sweden, and Denmark. For allowable values, refer to "Country Codes" on page 69. **IMPORTANT:** Do not specify this field for other countries.
vatId	`xs:string` The VAT identification number of the business. Optional for business accounts in the following countries: United Kingdom, France, Germany, Spain, Italy, Netherlands, Switzerland, Sweden, and Denmark. **IMPORTANT:** Do not specify this field for other countries.
webSite	`xs:string` The URL for the website of the business in the following format: `http://www.example.com`. Required if the `salesVenue` is `WEB`; otherwise optional. The URL must be to a hosted website.
workPhone	`xs:string` *(Required)** The phone number for the business. Not required for businesses in Mexico.

BusinessStakeholderType Fields

Field	Description
address	aa:addressType *(Optional)* The address of the stakeholder in the business for which the PayPal account is created.
dateOfBirth	xs:date *(Optional)* The date of birth of the stakeholder in the business. Use YYYY-MM-DDZ format; for example 1970-01-01Z.
fullLegalName	xs:string *(Optional)* The legal name of the stakeholder in the business for which the PayPal account is created.
name	aa:NameType *(Optional)* The name of the stakeholder in the business for which the PayPal account is created.
role	aa:StakeholderRoleType *(Optional)* The role of the stakeholder in the business for which the PayPal account is created. Allowable values are: • CHAIRMAN • SECRETARY • TREASURER • BENEFICIAL_OWNER • PRIMARY_CONTACT • INDIVIDUAL_PARTNER • NON_INDIVIDUAL_PARTNER • PRIMARY_INDIVIDUAL_PARTNER • DIRECTOR • NO_BENEFICIAL_OWNER
countryCode	xs:string The country code. For allowable values, refer to "Country Codes" on page 69.

CreateWebOptionsType Fields

Field	Description
returnUrl	xs:string *(Required)* The URL to which PayPal returns the account holder after the account is created.
returnUrlDescription	xs:string *(Optional)* A description of the return URL.

Field	Description
showAddCreditCard	xs:boolean *(Optional)* Whether or not to show the Add Credit Card option. • true - show the option (default) • false - do not show the option
showMobileConfirm	xs:boolean *(Optional)* Whether or not to show the mobile confirmation option. • true - show the option • false - do not show the option (default) This option displays only if you specify a value for mobilePhoneNumber in the CreateAccount request. **NOTE:** This option is only available for Australia, Canada, Spain, France, United Kingdom, Italy, Malaysia, Singapore, and United States.
useMiniBrowser	xs:boolean *(Optional)* Whether or not to use the minibrowser flow. It is one of the following values: • true - use the minibrowser flow • false - use the traditional flow (default) **NOTE:** If you specify true for useMiniBrowser, do not specify values for returnUrl or returnUrlDescription as they are not used in the minibrowser flow.
reminderEmailFrequency	xs:string *(Optional)* Indicates the frequency of the redirectURL email and three reminder emails sent to the PayPal user after CreateAccount. It is one of the following values: • DEFAULT - All reminder emails will be sent (same behavior as when this parameter is not present). • NONE - None of the initial redirect emails and reminder emails will be sent. **NOTE:** This field is used only when registrationType is Web. This parameter only affects emails sent by Adaptive Accounts for the user to complete their password and account setup. Other PayPal emails will not be suppressed by this flag.

Field	Description
confirmEmail	xs:string *(Optional)* This flag will automatically confirm the user's email address by inserting a special token to the redirect URL returned to the partner. Only select partners have access to this functionality, and the token is currently not applicable to the URL in the Adaptive Accounts reminder emails. It is one of the following values: ● true - The user's email address is automatically confirmed. In this scenario, we recommend that you set suppressWelcomeEmail=true as well. ● false - Default behavior where the user needs to confirm his email address after the CreateAccount web or mobile flow. **NOTE:** This field is used only when registrationType is Web and is available only with special permission.

NameType Fields

Field	Description
salutation	xs:string *(Optional)* A salutation for the account or payment card holder.
firstName	xs:string *(Required)* First name of the account or payment card holder.
middleName	xs:string *(Optional)* Middle name of the account or payment card holder.
lastName	xs:string *(Required)* Last name of the account or payment card holder.
suffix	xs:string *(Optional)* A suffix for the account or payment card holder.

RequestEnvelope Fields

Field	Description
detailLevel	common:DetailLevelCode The level of detail required by the client application for component such as Item, Transaction. Possible values are: ● ReturnAll – This value provides the maximum level of detail (default)
errorLanguage	xs:string The RFC 3066 language in which error messages are returned; by default it is en_US, which is the only language currently supported

CreateAccount Response

The CreateAccountResponse contains a key that you can use to complete the account creation. The response also provides status information.

CreateAccount Response Fields

Field	Description
accountId	xs:string The ID for the PayPal account. This is only for Premier and Business accounts.
createAccountKey	xs:string A unique key that identifies the account that was created.
execStatus	xs:string The status of the payment. Allowable values: • CREATED – The account creation is complete, no redirection for approval necessary. • COMPLETED – The account creation request was successful (user redirection for approval required). • CREATED PENDING VERIFICATION – The account creation is complete but verification/approval process has not been completed.
returnURL	xs:string The URL to which you direct your customer's browser to create the account.
responseEnvelope	common:ResponseEnvelope Common response information, including a timestamp and the response acknowledgement status.

ResponseEnvelope Fields

Field	Description
ack	common:AckCode Acknowledgment code. Possible values are: ● Success – Operation completed successfully ● Failure – Operation failed ● Warning – warning ● SuccessWithWarning – Operation completed successfully; however, there is a warning message ● FailureWithWarning – Operation failed with a warning message
build	Build number; used only by Developer Technical Support.
correlationId	Correlation ID; used only by Developer Technical Support.
timestamp	The date on which the response was sent. The time is not supported.

CreateAccount Request Sample

SOAP request

To create an account, the SOAP request specifies the name, address, and other identifying information about the account holder for whom you want to create an account. You can specify additional information to associate with the account in the partner information fields.

```
  <soapenv:Envelope
xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
 <soapenv:Body>
  <ns2:CreateAccountRequest xmlns:ns2="http://svcs.paypal.com/services">
   <requestEnvelope>
    <errorLanguage>en_US</errorLanguage>
   </requestEnvelope>
   <accountType>PERSONAL</accountType>
   <emailAddress>testing-2039039@paypal.com</emailAddress>
   <name>
    <firstName>John</firstName>
    <lastName>Smith</lastName>
   </name>
   <dateOfBirth>1968-01-01Z</dateOfBirth>
   <address>
    <line1>1968 Ape Way</line1>
    <line2>Apt 123</line2>
    <city>Austin</city>
    <state>TX</state>
    <postalCode>78750</postalCode>
    <countryCode>US</countryCode>
   </address>
   <contactPhoneNumber>888-555-1212</contactPhoneNumber>
   <currencyCode>USD</currencyCode>
   <citizenshipCountryCode>US</citizenshipCountryCode>
   <preferredLanguageCode>en_US</preferredLanguageCode>
   <notificationURL>http://...</notificationURL>
   <registrationType>WEB</registrationType>
   <createAccountWebOptions>
     <returnUrl>http://www.myhome.com</returnUrl>
   </createAccountWebOptions>
  </ns2:CreateAccountRequest>
 </soapenv:Body>
</soapenv:Envelope>
```

SOAP response

The response contains the PayPal URL to which you redirect the person's browser. The current status of the request is COMPLETED until the customer logs into PayPal and confirms that he or she wants to create the account. The returned account key can be used to retrieve the end user license agreement (EULA) associated with the account.

```
<soapenv:Envelope
xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/">
<soapenv:Header />
<soapenv:Body>
<ns2:CreateAccountResponse xmlns:ns2="http://svcs.paypal.com/types/aa">
<responseEnvelope>
<timestamp>2009-09-03T15:19:12.281-07:00</timestamp>
<ack>Success</ack>
<correlationId>15bdd53cd4264</correlationId>
<build>1033575</build>
</responseEnvelope>
<createAccountKey>AA-6H279897NK391145S</createAccountKey>
<execStatus>COMPLETED</execStatus>
<redirectURL>https://...?cmd=_hostedua-
flow&amp;encrypted_second_auth_code=AwBJzCt4b8SLUn2KMiPrYa08vABRRSnCo61W3uM
lletaKWCP9XWs3WcXvnEzSlDHVa4&amp;encrypted_id=U4HE2K5TWLXQN&amp;return_url=
http://www.myhome.com</redirectURL>
</ns2:CreateAccountResponse>
</soapenv:Body>
</soapenv:Envelope>
```

CreateAccount Errors

Code	Message	Additional Information
500000	Framework failure. Retry.	
520002	Internal error	
520003	Invalid credentials	
550001	User is not allowed to perform this action	
560022	Invalid header.	
560029	The required <name> header is missing from the HTTP request	
580001	Invalid request: • User has exceeded call limit set for the API • Personal account is not allowed for the country • Language not supported • <name>	

Code	Message	Additional Information
580022	Invalid request parameter: - accountType - address - averageMonthlyVolume - averagePrice - city - countryCode - line1 - line2 - state - postalCode - state - businessStakeholder - businessSubtype - businessType - category - citizenshipCountryCode - city - commercialRegistrationLocation - companyId - contactPhoneNumber - currencyCode - customerServiceEmail - customerServicePhone - dateOfBirth - dateOfEstablishment - Account already exists for the specified email address - emailAddress - establishmentCountryCode - establishmentState - firstName - Interest Tax Id already exists - ipAddress - lastName - percentageRevenueFromOnline - preferredLanguageCode - returnUrl - salesVenue - salutation - sandboxEmailAddress - role - subCategory - vatId - website - workPhone	

Code	Message	Additional Information
580023	The argument is inconsistent with the rest of the request	
580027	The parameter is not supported	
580029	A required parameter is missing from the request: • postalCode • state • businessStakeholder • city • countryCode • firstName • incorporationId • lastName • line1 • postalCode • salesVenueDesc • state • mobilePhoneNumber	

4 AddBankAccount API Operation

The `AddBankAccount` API operation lets your application set up bank accounts as funding sources for PayPal accounts.

AddBankAccount Request
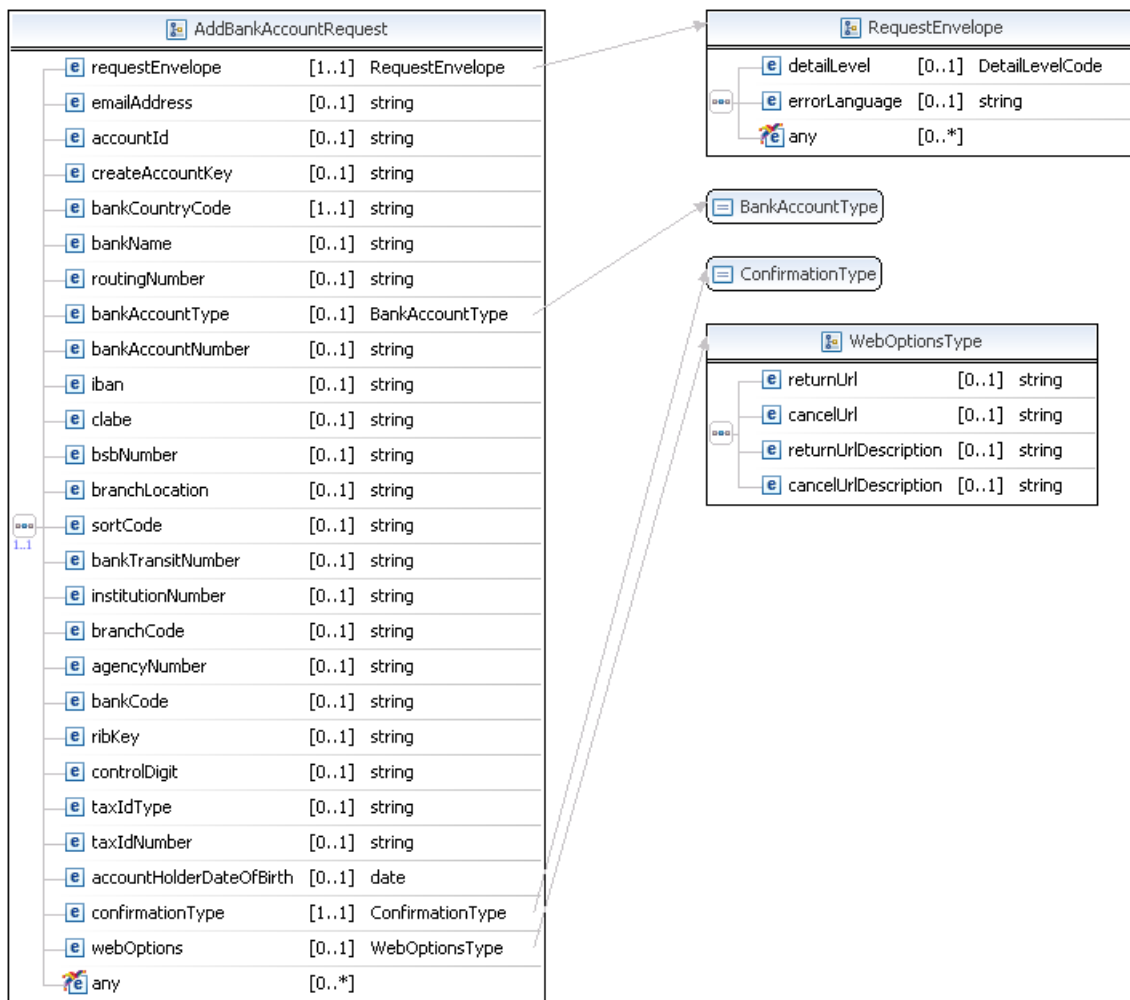
AddBankAccount Request Fields

Field	Description
accountHolderDateofBirth	xs:date *(Optional)* The date of birth of the account holder in YYYY-MM-DDZ format, for example 1970-01-01Z.
accountId	xs:string *(Optional)* The identification number of the PayPal account for which a bank account is added. You must specify either the accountId or emailAddress for this request.
agencyNumber	xs:string *(Optional)* For the Brazil Agency Number.
bankAccountNumber	xs:string *(Optional)* The account number (BBAN) of the bank account to be added.
bankAccountType	aa:BankAccountType *(Optional)* The type of bank account to be added. Allowable values are: • CHECKING • SAVINGS • BUSINESS_SAVINGS • BUSINESS_CHECKINGS • NORMAL • UNKNOWN
bankCode	xs:string *(Optional)* The code that identifies the bank where the account is held.
bankCountryCode	xs:string *(Required)* The country code. For allowable values, refer to "Country Codes" on page 69.
bankName	xs:string *(Optional)* The default value is UNKNOWN.
bankTransitNumber	xs:string *(Optional)* The transit number of the bank.
branchCode	xs:string *(Optional)* The branch code for the bank.
branchLocation	xs:string *(Optional)* The branch location.
bsbNumber	xs:string *(Optional)* The Bank/State/Branch number for the bank.
clabe	xs:string CLABE represents the bank information for countries like Mexico.

Field	Description
confirmationType	`aa:ConfirmationType` *(Required)* Whether PayPal account holders are redirected to PayPal.com to confirm the payment card addition. When you pass NONE for this element, the addition is made without the account holder's explicit confirmation. If you pass WEB, a URL is returned. Allowable string values are: ● WEB ● NONE **NOTE:** ConfirmationType NONE requires advanced permission levels. You must pass the createAccount key.
controlDigit	`xs:string` *(Optional)* The control digits for the bank.
emailAddress	`xs:string` *(Optional)* The email address for the PayPal account. You must specify either the `accountId` or `emailAddress` for this request.
iban	`xs:string` *(Optional)* The IBAN for the bank.
institionNumber	`xs:string` *(Optional)* The institution number for the bank.
partnerInfo	`xs:string` *(Optional)* The partner information for the bank.
requestEnvelope	`common:RequestEnvelope` *(Required)* Information common to each API operation, such as the language in which an error message is returned.
ribkey	`xs:string` *(Optional)* The RIB key for the bank.
routingNumber	`xs:string` *(Optional)* The bank's routing number.
sortCode	`xs:string` *(Optional)* The branch sort code.
taxIdType	`xs:string` *(Optional)* Tax id type of CNPJ or CPF, only supported for Brazil.
taxIdNumber	`xs:string` *(Optional)* Tax id number for Brazil.
webOptionsType	`aa:WebOptionsType` *(Optional)* Additional structure to define the URLs for the cancellation and return web flows.

WebOptionsType Fields

Field	Description
cancelUrl	xs:string *(Optional)* The URL to which bank account/payment card holders return when they cancel the bank account addition flow.
cancelUrlDescription	xs:string *(Optional)* A description of the cancellation URL.
returnUrl	xs:string *(Optional)* The URL to which bank account/payment card holders return after they add the account or payment card.
returnUrlDescription	xs:string *(Optional)* A description of the return URL.

RequestEnvelope Fields

Field	Description
detailLevel	common:DetailLevelCode The level of detail required by the client application for component such as Item, Transaction. Possible values are: ● ReturnAll – This value provides the maximum level of detail (default)
errorLanguage	xs:string The RFC 3066 language in which error messages are returned; by default it is en_US, which is the only language currently supported

AddBankAccount Response

AddBankAccount Response Fields

Field	Definition
execStatus	`xs:string` Execution status for the request. Possible values are: ● `COMPLETED` ● `CREATED` ● `CREATED PENDING VERIFICATION`
fundingSourceKey	`xs:string` The key for the funding source to use in subsequent Adaptive Accounts API request messages.
redirectURL	`xs:string` The URL to direct the PayPal account holder to redirection after the Add Bank Account web flow is completed.
responseEnvelope	`common:ResponseEnvelope` Common response information, including a timestamp and the response acknowledgement status.

ResponseEnvelope Fields

Field	Description
ack	`common:AckCode` Acknowledgment code. Possible values are: ● `Success` – Operation completed successfully ● `Failure` – Operation failed ● `Warning` – warning ● `SuccessWithWarning` – Operation completed successfully; however, there is a warning message ● `FailureWithWarning` – Operation failed with a warning message
build	Build number; used only by Developer Technical Support.
correlationId	Correlation ID; used only by Developer Technical Support.
timestamp	The date on which the response was sent. The time is not supported.

AddBankAccount Errors

Variable	Description
500000	Framework failure. Retry.

Variable	Description
520002	Internal error
520003	Invalid credentials.
550001	User is not allowed to perform this action
560022	Invalid header.
560029	The required <name> header is missing from the HTTP request
580001	Invalid request: • PA_Invalid_Currency • Maximum attempts of Random deposits reached • Invalid request parameter: bankAccountType • Invalid request parameter: accountNumber • Unsupported countryCode • Invalid request parameter: countryCode • Invalid input • Invalid request parameter: dateOfBirth • Missing required request parameter: countryCode • There are maximum number of bank accounts • The bank account is already associated with another PayPal account • Bank account is already a part of the end user PayPal account • AddBankAccount has been rejected • Invalid bank account information • More than one inactive bank account matches the routing number and the account number • Invalid beneficiary ID • PayPal account specified in the request is locked • PayPal account specified in the request is closed • Operation is not supported: PA_Replaceable_Value • Invalid request: PA_Replaceable_Value
580022	Request parameter is invalid: • Invalid request parameter: PA_Replaceable_Value • Expired createAccountKey • Invalid request parameter: ipAddressExpired createAccountKey • Invalid request parameter: createAccountKey
580023	The argument is inconsistent with the rest of the request.

5 AddPaymentCard API Operation

The `AddPaymentCard` API operation lets your application set up credit cards as funding sources for PayPal accounts.

AddPaymentCard Request
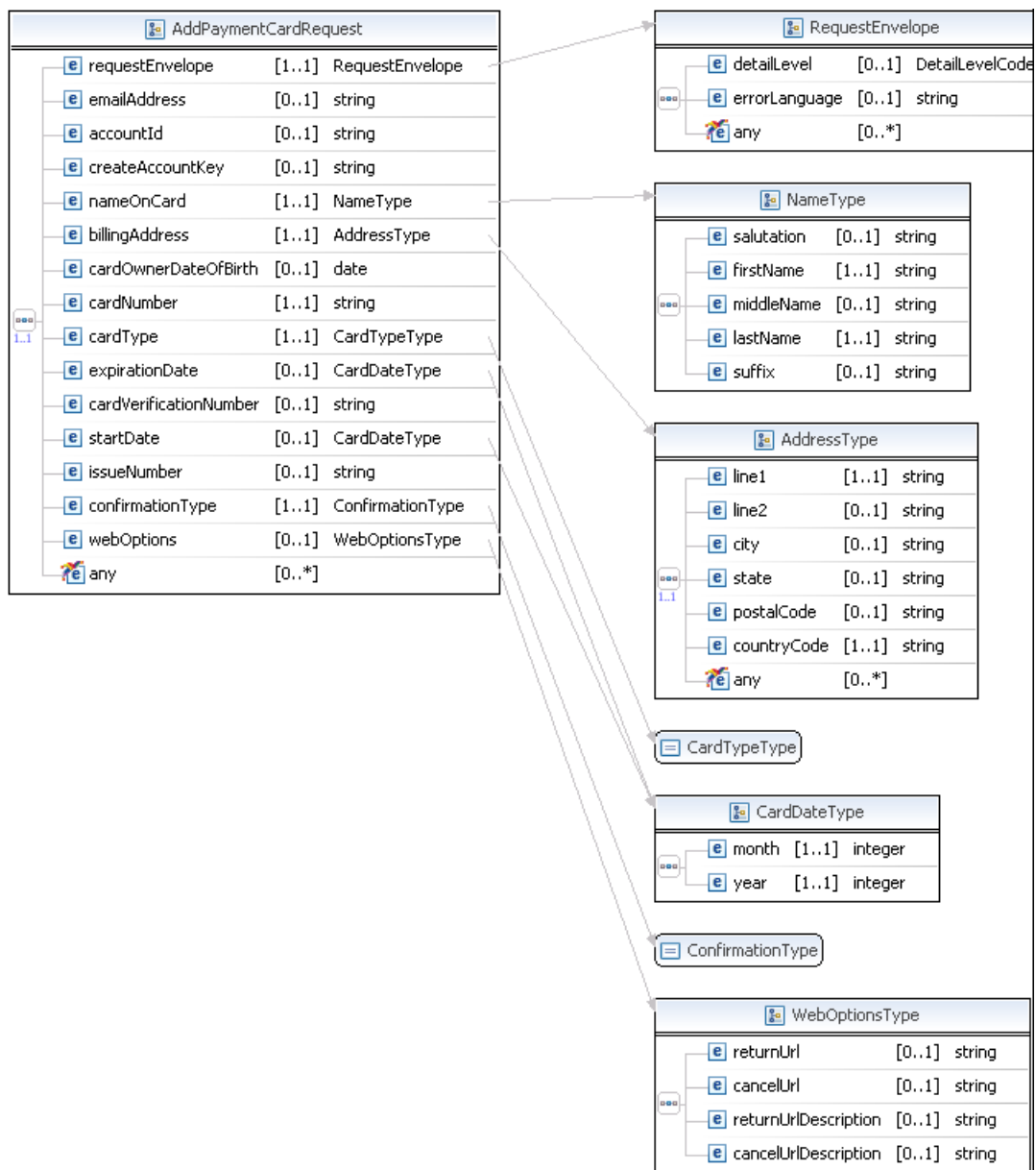
AddPaymentCard Request Fields

Field	Description
accountId	xs:string *(Optional)* The identification number of the PayPal account for which a payment card is added. You must specify either the `accountId` or `emailAddress` for this request.

Field	Description
billingAddress	aa:AddressType *(Optional)* The element `AddressType`. See "AddressType Fields" on page 33.
cardNumber	xs:string *(Required)* The credit card number.
cardOwnerDateOfBirth	xs:date *(Optional)* The date of birth of the card holder.
cardType	aa:CardTypeType *(Required)* The type of card to be added. Allowable values are: • `Visa` • `MasterCard` • `AmericanExpress` • `Discover` • `SwitchMaestro` • `Maestro` • `UKMaestro` • `CarteAurore` • `CarteBleue` • `Cofinoga` • `4etoiles` • `CarteAura` • `TarjetaAurora` • `JCB`
cardVerificationNumber	xs:string The verification code for the card. This parameter is generally required for calls where `confirmationType` is set to NONE. With the appropriate account review, this parameter can be optional.
confirmationType	aa:ConfirmationType *(Required)* Whether PayPal account holders are redirected to PayPal.com to confirm the payment card addition. When you pass NONE for this element, the addition is made without the account holder's explicit confirmation. If you pass WEB, a URL is returned. Allowable string values are: • WEB • NONE **NOTE:** ConfirmationType NONE requires advanced permission levels. You must pass the createAccount key and the cardVerificationNumber within 60 minutes of the CreateAccount request.
createAccountKey	xs:string The createaccount key returned in the `CreateAccount` response. This parameter is required for calls where the `confirmationType` is set to NONE.

Field	Description
emailAddress	`xs:string` *(Optional)* The email address for the PayPal account. You must specify either the `accountId` or `emailAddress` for this request.
expirationDate	`aa:CardDateType` *(Optional)* The element containing the expiration date for the payment card.
issueNumber	`xs:string` *(Optional)* The 2-digit issue number for Switch, Maestro, and Solo cards.
nameOnCard	`aa:Nametype` *(Required)* The element containing the name of the card holder.
requestEnvelope	`common:RequestEnvelope` *(Required)* Information common to each API operation, such as the language in which an error message is returned.
startDate	`aa:CardDateType` *(Optional)* The element containing the start date for the payment card.
webOptions	`aa:WebOptionsType` *(Optional)* Additional structure to define the URLs for the cancelation and return web flows.

AddressType Fields

Field	Description
line1	`xs:string` *(Required)* The street address.
line2	`xs:string` *(Optional)* The second line of the address. **NOTE:** This field is required for Brazilian addresses.
city	`xs:string` *(Required)* The city.
state	`xs:string` *(Optional)* The state code.
postalCode	`xs:string` *(Optional)* The zip or postal code.
countryCode	`xs:string` *(Required)* The country code. For allowable values, refer to "Country Codes" on page 69.

NameType Fields

Field	Description
salutation	xs:string *(Optional)* A salutation for the account or payment card holder.
firstName	xs:string *(Required)* First name of the account or payment card holder.
middleName	xs:string *(Optional)* Middle name of the account or payment card holder.
lastName	xs:string *(Required)* Last name of the account or payment card holder.
suffix	xs:string *(Optional)* A suffix for the account or payment card holder.

CardDateType Fields

Field	Description
month	xs:integer *(Optional)* The month of expiration.
year	xs:integer *(Required)* The year of expiration.

RequestEnvelope Fields

Field	Description
detailLevel	common:DetailLevelCode The level of detail required by the client application for component such as Item, Transaction. Possible values are: • ReturnAll – This value provides the maximum level of detail (default)
errorLanguage	xs:string The RFC 3066 language in which error messages are returned; by default it is en_US, which is the only language currently supported

AddPaymentCard Response
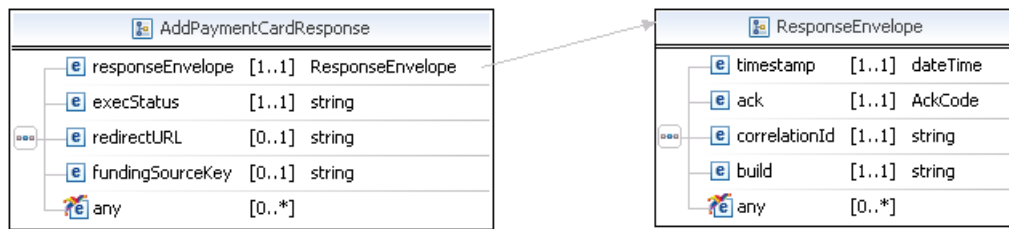
AddPaymentCard Response Fields

Field	Definition
execStatus	xs:string Execution status for the request. Possible values are: • COMPLETED • CREATED • CREATED PENDING VERIFICATION
fundingSourceKey	xs:string The funding source key returned by the AddBankAccount response.
redirectURL	xs:string The URL to send the PayPal account holder to after the AddPaymentCard web flow is completed.
responseEnvelope	common:ResponseEnvelope Common response information, including a timestamp and the response acknowledgement status. See "ResponseEnvelope Fields" on page 41

ResponseEnvelope Fields

Field	Description
ack	common:AckCode Acknowledgment code. Possible values are: • Success – Operation completed successfully • Failure – Operation failed • Warning – warning • SuccessWithWarning – Operation completed successfully; however, there is a warning message • FailureWithWarning – Operation failed with a warning message
build	Build number; used only by Developer Technical Support.
correlationId	Correlation ID; used only by Developer Technical Support.
timestamp	The date on which the response was sent. The time is not supported.

AddPaymentCard Errors

Variable	Description
500000	Framework failure. Retry.
520002	Internal error
520003	Invalid credentials.
550001	User is not allowed to perform this action
560022	Invalid header.
560029	The required <name> header is missing from the HTTP request
580001	Invalid request: • Card is already added to some other account • Card is already added to the account specified in the request • Payment card unavailable • The payment card was refused • The payment card has expired • PayPal account specified in the request is locked • PayPal account specified in the request is closed • Operation is not supported: PA_Replaceable_Value • Invalid request: PA_Replaceable_Value
580022	Request parameter is invalid: • Invalid request parameter: billingAddress • Invalid request parameter: line1 • Invalid request parameter: line2 • Invalid request parameter: city • Invalid request parameter: state • Invalid request parameter: postalCode • Invalid request parameters: city, state, postalCode • Invalid request parameter: startDate • Invalid request parameter: cardType • Address for UPS cannot be a PO Box • Invalid request parameter: accountId • Invalid request parameter: cardOwnerDateOfBirth • Invalid request parameter: cardNumber • Invalid request parameter: expirationDate • Invalid request parameter: cardVerificationNumber • Expired createAccountKey • Invalid request parameter: PA_Replaceable_Value • Invalid request parameter: createAccountKey • Invalid request parameter: ipAddress

Variable	Description
580023	The argument is inconsistent with the rest of the request • Country of billing address must match country of account holder address • Account associated with createAccountKey is different from the one provided in the request
580027	The parameter is not supported • Prohibited request parameter: PA_Replaceable_Value • The parameter is not supported
580029	Required parameter is missing in the request: • Missing required request parameter: firstName • Missing required request parameter: lastName • Missing required request parameter: line1 • Missing required request parameter: city • Missing required request parameter: state • Missing required request parameter: postalCode • Missing required request parameter: countryCode • Missing required request parameter: billingAddress • Missing required request parameter: line2 • Missing required request parameter: cardVerificationNumber • Missing required request parameter: createAccountKey • Missing required request parameter: PA_Replaceable_Value

6 SetFundingSourceConfirmed API Operation

The `SetFundingSourceConfirmed` API operation allows your application to mark a funding source as confirmed, after it is added successfully with AddPaymentCard or AddBankAccount. This functionality is only available to banks or card issuers who own the funding source being confirmed.

SetFundingSourceConfirmed Request
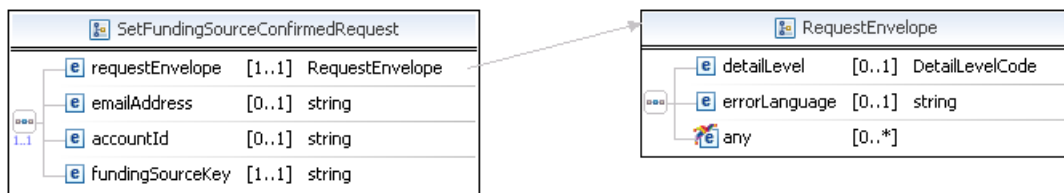
SetFundingSourceConfirmed Request Fields

Field	Description
accountId	xs:string *(Optional)* The merchant account Id of the PayPal account to which the funding source was added in the AddPaymentCard or AddBankAccount request. You must specify either the `accountId` or `mailAddress` when making this request, but never both in the same request.
emailAddress	xs:string *(Optional)* The email address of the PayPal account to which the funding source was added in the AddPaymentCard or AddBankAccount request. You must specify either the `accountId` or `mailAddress` when making this request, but never both in the same request.
fundingSourceKey	xs:string The funding source key returned in the AddBankAccount or AddPaymentCard response.
requestEnvelope	common:RequestEnvelope *(Required)* Information common to each API operation, such as the language in which an error message is returned.

RequestEnvelope Fields

Field	Description
detailLevel	common:DetailLevelCode The level of detail required by the client application for component such as Item, Transaction. Possible values are: ● ReturnAll – This value provides the maximum level of detail (default)
errorLanguage	xs:string The RFC 3066 language in which error messages are returned; by default it is en_US, which is the only language currently supported

SetFundingSourceConfirmed Response

ResponseEnvelope Fields

Field	Description
ack	common:AckCode Acknowledgment code. Possible values are: ● Success – Operation completed successfully ● Failure – Operation failed ● Warning – warning ● SuccessWithWarning – Operation completed successfully; however, there is a warning message ● FailureWithWarning – Operation failed with a warning message
build	Build number; used only by Developer Technical Support.
correlationId	Correlation ID; used only by Developer Technical Support.
timestamp	The date on which the response was sent. The time is not supported.

SetFundingSourceConfirmed Errors

Variable	Description
500000	Framework failure. Retry.
520002	Internal error
520003	Invalid credentials.
550001	User is not allowed to perform this action
560022	Invalid header.
560029	The required <name> header is missing from the HTTP request.
580001	Invalid request: • PayPal account specified in the request is locked • PayPal account specified in the request is closed • Operation is not supported: PA_Replaceable_Value • Invalid request: PA_Replaceable_Value
580022	Request parameter is invalid: • Expired createAccountKey • Invalid request parameter: PA_Replaceable_Value • Invalid request parameter: createAccountKey • Invalid request parameter: ipAddress
580023	The argument is inconsistent with the rest of the request • Account cannot be confirmed with the request parameter provided • Account associated with createAccountKey is different from the one provided in the request
580027	The parameter is not supported.

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7 GetVerifiedStatus API Operation

The `GetVerifiedStatus` API operation lets you check if a PayPal account status is *verified*. A PayPal account gains verified status under a variety of circumstances, such as when an account is linked to a verified funding source. Verified status serves to indicate a trust relationship. For more information about account verified status, refer to PayPal.com. Some applications may wish to use PayPal Access or the Permissions API to gather information about the user.   Please refer to those interfaces for more details.

GetVerifiedStatus Request

The `GetVerifiedStatus` request allows you to verify that a customer is indeed the holder of the PayPal account information that was supplied.
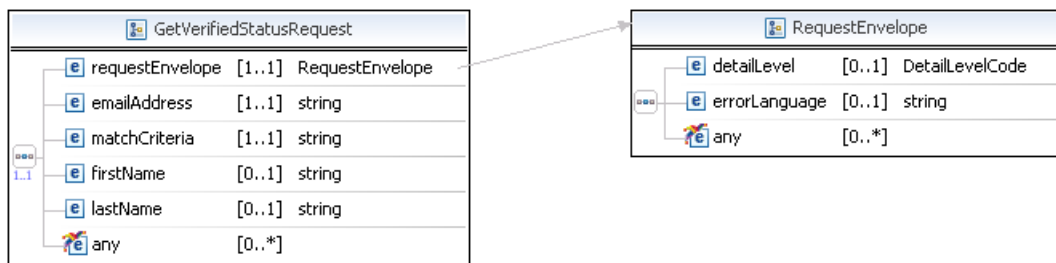
GetVerifiedStatus Request Fields

| Field	Description
emailAddress	xs:string *(Required)* The email address of the PayPal account holder.
firstName	xs:string *(Required)* The first name of the PayPal account holder. Required if `matchCriteria` is NAME.
lastName	xs:string *(Required)* The last name of the PayPal account holder. Required if `matchCriteria` is NAME.

Field	Description
matchCriteria	xs:string *(Required)* The criteria that must be matched in addition to emailAddress. Currently, only NAME is supported. Allowable string values are: ● NAME
requestEnvelope	common:RequestEnvelope *(Required)* Information common to each API operation, such as the language in which an error message is returned.

RequestEnvelope Fields

Field	Description
detailLevel	common:DetailLevelCode The level of detail required by the client application for component such as Item, Transaction. Possible values are: ● ReturnAll – This value provides the maximum level of detail (default)
errorLanguage	xs:string The RFC 3066 language in which error messages are returned; by default it is en_US, which is the only language currently supported

GetVerifiedStatus Response
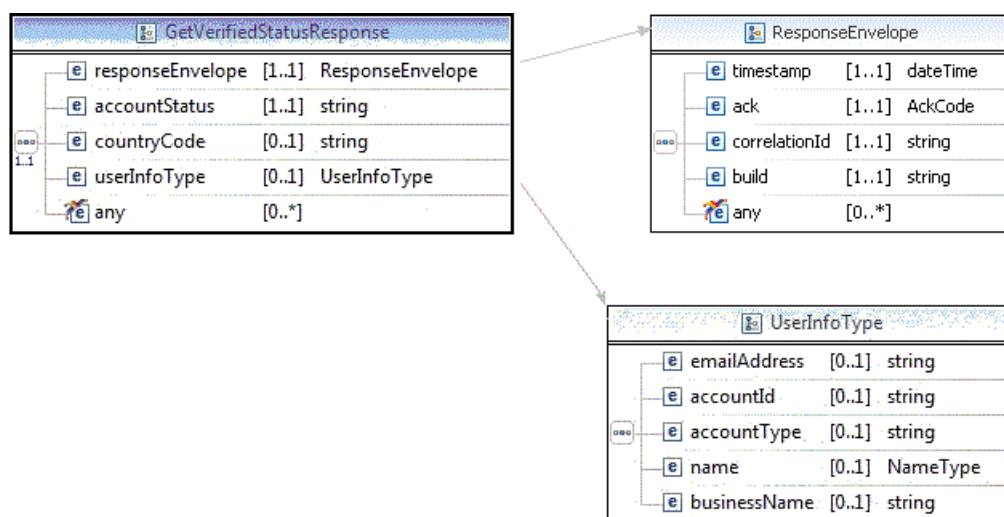
GetVerifiedStatus Response Fields

Field	Definition
accountStatus	xs:string This field returns VERIFIED or UNVERIFIED to indicate the account status.
responseEnvelope	common:ResponseEnvelope Common response information, including a timestamp and the response acknowledgement status.
userInfoType	aa:UserInfoType This set of data includes unique account identifiers.

ResponseEnvelope Fields

Field	Description
ack	common:AckCode Acknowledgment code. Possible values are: • Success – Operation completed successfully • Failure – Operation failed • Warning – warning • SuccessWithWarning – Operation completed successfully; however, there is a warning message • FailureWithWarning – Operation failed with a warning message
build	Build number; used only by Developer Technical Support.
correlationId	Correlation ID; used only by Developer Technical Support.
timestamp	The date on which the response was sent. The time is not supported.

UserInfoType Fields

Field	Description
accountType	xs:string *(Required)* The type of account. Allowable values are: • Personal – Personal account • Premier – Premier account • Business – Business account
name	aa:NameType *(Required)* The name of the person for whom the PayPal account is created.
businessName	Business name of the PayPal account holder.

Field	Description
accountId	Identifies the PayPal account.
	NOTE: A call to this API must use either `emailAddress` or `accountId` as the unique identifier for the account, but must never include both in the same call.
emailAddress	`xs:string`
	*(Required)*Email address associated with the PayPal account: one of the unique identifiers for the account.
	NOTE: A call to this API must use either `emailAddress` or `accountId` as the unique identifier for the account, but must never include both in the same call.

GetVerifiedStatus Errors

Variable	Description
500000	There is a system error.
520002	Internal error
520003	Username/password is incorrect.
550001	User is not allowed to perform this action.
560027	The argument value is unsupported.
560029	The required <name> header is missing from the HTTP request.
580001	Invalid Request: • User has exceeded call limit set for the API. • Personal account is not allowed for the country. • Language not supported. • Invalid request: <value>.
580022	Cannot determine PayPal account status
580022	Invalid request parameter: <name>
580023	Invalid Request.
580029	Missing required request parameter: <name>

A Country Codes

Below are the country codes for Adaptive Accounts. Countries marked with an asterisk (*) are not supported for PayPal Payments Pro and Virtual Terminal.

Country or Region	Country or Region Code
ÅLAND ISLANDS	AX
ALBANIA	AL
ALGERIA *	DZ *
AMERICAN SAMOA	AS
ANDORRA	AD
ANGUILLA	AI
ANTARCTICA *	AQ *
ANTIGUA AND BARBUDA	AG
ARGENTINA	AR
ARMENIA	AM
ARUBA	AW
AUSTRALIA	AU
AUSTRIA	AT
AZERBAIJAN	AZ
BAHAMAS	BS
BAHRAIN	BH
BANGLADESH	BD
BARBADOS	BB
BELGIUM	BE
BELIZE	BZ
BENIN	BJ
BERMUDA	BM
BHUTAN	BT
BOSNIA-HERZEGOVINA	BA
BOTSWANA	BW

Country or Region	Country or Region Code
BOUVET ISLAND *	BV *
BRAZIL	BR
BRITISH INDIAN OCEAN TERRITORY *	IO *
BRUNEI DARUSSALAM	BN
BULGARIA	BG
BURKINA FASO	BF
CANADA	CA
CAPE VERDE	CV
CAYMAN ISLANDS	KY
CENTRAL AFRICAN REPUBLIC *	CF *
CHILE	CL
CHINA	CN
CHRISTMAS ISLAND *	CX *
COCOS (KEELING) ISLANDS	CC
COLOMBIA	CO
COOK ISLANDS	CK
COSTA RICA	CR
CYPRUS	CY
CZECH REPUBLIC	CZ
DENMARK	DK
DJIBOUTI	DJ
DOMINICA	DM
DOMINICAN REPUBLIC	DO
ECUADOR	EC
EGYPT	EG
EL SALVADOR	SV
ESTONIA	EE
FALKLAND ISLANDS (MALVINAS)	FK
FAROE ISLANDS	FO
FIJI	FJ
FINLAND	FI

Country or Region	Country or Region Code
FRANCE	FR
FRENCH GUIANA	GF
FRENCH POLYNESIA	PF
FRENCH SOUTHERN TERRITORIES	TF
GABON	GA
GAMBIA	GM
GEORGIA	GE
GERMANY	DE
GHANA	GH
GIBRALTAR	GI
GREECE	GR
GREENLAND	GL
GRENADA	GD
GUADELOUPE	GP
GUAM	GU
GUERNSEY	GG
GUYANA	GY
HEARD ISLAND AND MCDONALD ISLANDS *	HM *
HOLY SEE (VATICAN CITY STATE)	VA
HONDURAS	HN
HONG KONG	HK
HUNGARY	HU
ICELAND	IS
INDIA	IN
INDONESIA	ID
IRELAND	IE
ISLE OF MAN	IM
ISRAEL	IL
ITALY	IT
JAMAICA	JM
JAPAN	JP

Country or Region	Country or Region Code
JERSEY	JE
JORDAN	JO
KAZAKHSTAN	KZ
KIRIBATI	KI
KOREA, REPUBLIC OF	KR
KUWAIT	KW
KYRGYZSTAN	KG
LATVIA	LV
LESOTHO	LS
LIECHTENSTEIN	LI
LITHUANIA	LT
LUXEMBOURG	LU
MACAO	MO
MACEDONIA	MK
MADAGASCAR	MG
MALAWI	MW
MALAYSIA	MY
MALTA	MT
MARSHALL ISLANDS	MH
MARTINIQUE	MQ
MAURITANIA	MR
MAURITIUS	MU
MAYOTTE	YT
MEXICO	MX
MICRONESIA, FEDERATED STATES OF	FM
MOLDOVA, REPUBLIC OF	MD
MONACO	MC
MONGOLIA	MN
MONTENEGRO	ME
MONTSERRAT	MS
MOROCCO	MA

Country or Region	Country or Region Code
MOZAMBIQUE	MZ
NAMIBIA	NA
NAURU	NR
NEPAL *	NP *
NETHERLANDS	NL
NETHERLANDS ANTILLES	AN
NEW CALEDONIA	NC
NEW ZEALAND	NZ
NICARAGUA	NI
NIGER	NE
NIUE	NU
NORFOLK ISLAND	NF
NORTHERN MARIANA ISLANDS	MP
NORWAY	NO
OMAN	OM
PALAU	PW
PALESTINE	PS
PANAMA	PA
PARAGUAY	PY
PERU	PE
PHILIPPINES	PH
PITCAIRN	PN
POLAND	PL
PORTUGAL	PT
PUERTO RICO	PR
QATAR	QA
REUNION	RE
ROMANIA	RO
RUSSIAN FEDERATION	RU
RWANDA	RW
SAINT HELENA	SH

Country or Region	Country or Region Code
SAINT KITTS AND NEVIS	KN
SAINT LUCIA	LC
SAINT PIERRE AND MIQUELON	PM
SAINT VINCENT AND THE GRENADINES	VC
SAMOA	WS
SAN MARINO	SM
SAO TOME AND PRINCIPE *	ST *
SAUDI ARABIA	SA
SENEGAL	SN
SERBIA	RS
SEYCHELLES	SC
SINGAPORE	SG
SLOVAKIA	SK
SLOVENIA	SI
SOLOMON ISLANDS	SB
SOUTH AFRICA	ZA
SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS	GS
SPAIN	ES
SURINAME	SR
SVALBARD AND JAN MAYEN	SJ
SWAZILAND	SZ
SWEDEN	SE
SWITZERLAND	CH
TAIWAN, PROVINCE OF CHINA	TW
TANZANIA, UNITED REPUBLIC OF	TZ
THAILAND	TH
TIMOR-LESTE	TL
TOGO	TG
TOKELAU	TK
TONGA	TO
TRINIDAD AND TOBAGO	TT

Country or Region	Country or Region Code
TUNISIA	TN
TURKEY	TR
TURKMENISTAN	TM
TURKS AND CAICOS ISLANDS	TC
TUVALU	TV
UGANDA	UG
UKRAINE	UA
UNITED ARAB EMIRATES	AE
UNITED KINGDOM	GB
UNITED STATES	US
UNITED STATES MINOR OUTLYING ISLANDS	UM
URUGUAY	UY
UZBEKISTAN	UZ
VANUATU	VU
VENEZUELA	VE
VIET NAM	VN
VIRGIN ISLANDS, BRITISH	VG
VIRGIN ISLANDS, U.S.	VI
WALLIS AND FUTUNA	WF
WESTERN SAHARA	EH
ZAMBIA	ZM

October 9, 2012

Adaptive Accounts Developer Guide

B Business Categories and Subcategories

Below are the codes for the business categories and subcategories that are passed for the `category` and `subcategory` fields in `CreateAccount` requests for PayPal Business accounts.

Categories

Category	Description
1000	Arts, crafts, and collectibles
1001	Baby
1002	Beauty and fragrances
1003	Books and magazines
1004	Business to business
1005	Clothing, accessories, and shoes
1006	Computers, accessories, and services
1007	Education
1008	Electronics and telecom
1009	Entertainment and media
1010	Financial services and products
1011	Food retail and service
1012	Gifts and flowers
1013	Government
1014	Health and personal care
1015	Home and garden
1016	Nonprofit
1017	Pets and animals
1018	Religion and spirituality (for profit)
1019	Retail (not elsewhere classified)
1020	Services - other
1021	Sports and outdoors
1022	Toys and hobbies
1023	Travel
1024	Vehicle sales
1025	Vehicle service and accessories

Subcategories

Subcategory	Description	Category	Merchant Category
2000	Antiques	1000	5932

Subcategory	Description	Category	Merchant Category
2001	Art and craft supplies	1000	5970
2002	Art dealers and galleries	1000	5971
2003	Camera and photographic supplies	1000	5946
2004	Digital art	1000	5971
2005	Memorabilia	100	5999
2006	Music store (instruments and sheet music)	1000	5733
2007	Sewing, needlework, and fabrics	1000	5949
2008	Stamp and coin	1000	5972
2009	Stationary, printing and writing paper	1000	5111
2010	Vintage and collectibles	1000	5931
2011	Clothing	1001	5641
2012	Furniture	1001	5712
2013	Baby products (other)	1001	5999
2014	Safety and health	1001	5999
2015	Bath and body	1002	5122
2016	Fragrances and perfumes	1002	5977
2017	Makeup and cosmetics	1002	5977
2018	Audio books	1003	5942
2019	Digital content	1003	5999
2020	Educational and textbooks	1003	5942
2021	Fiction and nonfiction	1003	5942
2022	Magazines	1003	5192
2023	Publishing and printing	1003	2741
2024	Rare and used books	1003	5942
2025	Accounting	1004	8931
2026	Advertising	1004	7311
2027	Agricultural	1004	780
2028	Architectural, engineering, and surveying services	1004	8911
2029	Chemicals and allied products	1004	5169
2030	Commercial photography, art, and graphics	1004	7333

Subcategory	Description	Category	Merchant Category
2031	Construction	1004	5039
2032	Consulting services	1004	7392
2033	Educational services	1004	8299
2034	Equipment rentals and leasing services	1004	7394
2035	Equipment repair services	1004	7699
2036	Hiring services	1004	7361
2037	Industrial and manufacturing supplies	1004	5085
2038	Mailing lists	1004	5969
2039	Marketing	1004	5969
2040	Multi-level marketing	1004	5969
2041	Office and commercial furniture	1004	5021
2042	Office supplies and equipment	1004	5943
2043	Publishing and printing	1004	2741
2044	Quick copy and reproduction services	1004	7338
2045	Shipping and packing	1004	7399
2046	Stenographic and secretarial support services	1004	7339
2047	Wholesale	1004	7399
2048	Children's clothing	1005	5641
2049	Men's clothing	1005	5611
2050	Women's clothing	1005	5621
2051	Shoes	1005	5661
2052	Military and civil service uniforms	1005	5699
2053	Accessories	1005	5699
2054	Retail (fine jewelry and watches)	1005	5094
2055	Wholesale (precious stones and metals)	1005	5094
2056	Fashion jewelry	1005	5944
2057	Computer and data processing services	1006	7372
2058	Desktops, laptops, and notebooks	1006	5045
2059	Digital content	1006	5999
2060	eCommerce services	1006	4816
2061	Maintenance and repair services	1006	7379

Subcategory	Description	Category	Merchant Category
2062	Monitors and projectors	1006	7379
2063	Networking	1006	4816
2064	Online gaming	1006	7999
2065	Parts and accessories	1006	5045
2066	Peripherals	1006	5045
2067	Software	1006	5734
2068	Training services	1006	8299
2069	Web hosting and design	1006	4816
2070	Business and secretarial schools	1007	8244
2071	Child daycare services	1007	8351
2072	Colleges and universities	1007	8220
2073	Dance halls, studios, and schools	1007	7911
2074	Elementary and secondary schools	1007	8211
2075	Vocational and trade schools	1007	8249
2076	Cameras, camcorders, and equipment	1008	5732
2078	Cell phones, PDAs, and pagers	1008	4812
2079	General electronic accessories	1008	5732
2080	Home audio	1008	5732
2081	Home electronics	1008	5732
2082	Security and surveillance	1008	5732
2083	Telecommunication equipment and sales	1008	4812
2084	Telecommunication services	1008	4814
2085	Telephone cards	1008	4814
2086	Memorabilia	1009	5999
2087	Movie tickets	1009	7832
2088	Movies (DVDs, videotapes)	1009	5999
2089	Music (CDs, cassettes and albums)	1009	5735
2090	Cable, satellite, and other pay TV and radio	1009	4899
2091	Adult digital content	1009	5999
2092	Concert tickets	1009	7929
2093	Theater tickets	1009	7922

Subcategory	Description	Category	Merchant Category
2094	Toys and games	1009	5945
2095	Slot machines	1009	5999
2096	Digital content	1009	5999
2097	Entertainers	1009	7929
2098	Gambling	1009	7995
2099	Online games	1009	7999
2100	Video games and systems	1009	5945
2101	Accounting	1010	8931
2102	Collection agency	1010	7321
2103	Commodities and futures exchange	1010	4829
2104	Consumer credit reporting agencies	1010	7321
2105	Debt counseling service	1010	7277
2106	Credit union	1010	6012
2107	Currency dealer and currency exchange	1010	4829
2108	Escrow	1010	4829
2109	Finance company	1010	6012
2110	Financial and investment advice	1010	8999
2111	Insurance (auto and home)	1010	5960
2112	Insurance (life and annuity)	1010	5960
2113	Investments (general)	1010	4829
2114	Money service business	1010	6012
2115	Mortgage brokers or dealers	1010	4829
2116	Online gaming currency	1010	4829
2117	Paycheck lender or cash advance	1010	6051
2118	Prepaid and stored value cards	1010	5999
2119	Real estate agent	1010	6513
2120	Remittance	1010	4829
2121	Rental property management	1010	6513
2122	Security brokers and dealers	1010	6211
2123	Wire transfer and money order	1010	4829
2124	Alcoholic beverages	1011	5921

Subcategory	Description	Category	Merchant Category
2125	Catering services	1011	5811
2126	Coffee and tea	1011	5499
2127	Gourmet foods	1011	5499
2128	Specialty and miscellaneous food stores	1011	5499
2129	Restaurant	1011	5812
2130	Tobacco	1011	0
2131	Vitamins and supplements	1011	5122
2132	Florist	1012	5193
2133	Gift, card, novelty, and souvenir shops	1012	5947
2134	Gourmet foods	1012	5499
2135	Nursery plants and flowers	1012	5261
2136	Party supplies	1012	5947
2137	Government services (not elsewhere classified)	1013	9399
2138	Drugstore (excluding prescription drugs)	1014	5122
2139	Drugstore (including prescription drugs)	1014	5912
2140	Dental care	1014	8021
2141	Medical care	1014	8011
2142	Medical equipment and supplies	1014	5047
2143	Vision care	1014	8043
2144	Vitamins and supplements	1014	5122
2145	Antiques	1015	5932
2146	Appliances	1015	5722
2147	Art dealers and galleries	1015	5971
2148	Bed and bath	1015	5712
2149	Construction material	1015	5039
2150	Drapery, window covering, and upholstery	1015	5714
2151	Exterminating and disinfecting services	1015	7342
2152	Fireplace, and fireplace screens	1015	5718
2153	Furniture	1015	5712
2154	Garden supplies	1015	5261
2155	Glass, paint, and wallpaper	1015	5231

Subcategory	Description	Category	Merchant Category
2156	Hardware and tools	1015	5251
2157	Home decor	1015	5719
2158	Housewares	1015	5719
2159	Kitchenware	1015	5719
2160	Landscaping	1015	780
2161	Rugs and carpets	1015	5713
2162	Security and surveillance equipment	1015	5732
2163	Swimming pools and spas	1015	5996
2164	Charity	1016	8398
2165	Political	1016	8398
2166	Religious	1016	8398
2167	Other	1016	8398
2168	Personal	1016	8398
2169	Educational	1016	8398
2171	Medication and supplements	1017	5995
2172	Pet shops, pet food, and supplies	1017	5995
2173	Specialty or rare pets	1017	5995
2174	Veterinary services	1017	742
2175	Membership services	1018	8699
2176	Merchandise	1018	5973
2177	Services (not elsewhere classified)	1018	8999
2178	Chemicals and allied products	1019	5169
2179	Department store	1019	5311
2180	Discount store	1019	5310
2181	Durable goods	1019	5099
2182	Non-durable goods	1019	5199
2183	Used and secondhand store	1019	5931
2184	Variety store	1019	5331
2185	Advertising	1020	7311
2186	Shopping services and buying clubs	1020	7278
2187	Career services	1020	7361

Subcategory	Description	Category	Merchant Category
2188	Carpentry	1020	1750
2189	Child care services	1020	8351
2190	Cleaning and maintenance	1020	2842
2191	Commercial photography	1020	7333
2192	Computer and data processing services	1020	7372
2193	Computer network services	1020	4816
2194	Consulting services	1020	7392
2195	Counseling services	1020	7277
2196	Courier services	1020	4215
2197	Dental care	1020	8021
2198	eCommerce services	1020	4816
2199	Electrical and small appliance repair	1020	7629
2200	Entertainment	1020	7929
2201	Equipment rental and leasing services	1020	7394
2202	Event and wedding planning	1020	8999
2203	Gambling	1020	7995
2204	General contractors	1020	1520
2205	Graphic and commercial design	1020	7333
2206	Health and beauty spas	1020	7298
2207	IDs, licenses, and passports	1020	8999
2208	Importing and exporting	1020	7399
2209	Information retrieval services	1020	7375
2210	Insurance - auto and home	1020	5960
2211	Insurance - life and annuity	1020	5960
2212	Landscaping and horticultural	1020	780
2213	Legal services and attorneys	1020	8111
2214	Local delivery service	1020	4215
2215	Lottery and contests	1020	8999
2216	Medical care	1020	8011
2217	Membership clubs and organizations	1020	7991
2218	Misc. publishing and printing	1020	2741

Subcategory	Description	Category	Merchant Category
2219	Moving and storage	1020	8999
2220	Online dating	1020	7273
2221	Photofinishing	1020	7395
2222	Photographic studios - portraits	1020	7221
2223	Protective and security services	1020	7393
2224	Quick copy and reproduction services	1020	7338
2225	Radio, television, and stereo repair	1020	7622
2226	Real estate agent	1020	6513
2227	Rental property management	1020	6513
2228	Reupholstery and furniture repair	1020	7641
2229	Services (not elsewhere classified)	1020	8999
2230	Shipping and packing	1020	7399
2231	Swimming pool services	1020	5996
2232	Tailors and alterations	1020	5697
2233	Telecommunication service	1020	4814
2234	Utilities	1020	4900
2235	Vision care	1020	8043
2236	Watch, clock, and jewelry repair	1020	7631
2237	Athletic shoes	1021	5661
2238	Bicycle shop, service, and repair	1021	5940
2239	Boating, sailing and accessories	1021	5551
2240	Camping and outdoors	1021	5941
2241	Dance halls, studios, and schools	1021	7911
2242	Exercise and fitness	1021	5941
2243	Fan gear and memorabilia	1021	5947
2244	Firearm accessories	1021	5999
2245	Firearms	1021	5999
2246	Hunting	1021	5941
2247	Knives	1021	5941
2248	Martial arts weapons	1021	5941
2249	Sport games and toys	1021	5941

Subcategory	Description	Category	Merchant Category
2250	Sporting equipment	1021	5941
2251	Swimming pools and spas	1021	5996
2252	Arts and crafts	1022	5970
2253	Camera and photographic supplies	1022	5946
2254	Hobby, toy, and game shops	1022	5945
2255	Memorabilia	1022	5999
2256	Music store - instruments and sheet music	1022	5733
2257	Stamp and coin	1022	5972
2258	Stationary, printing, and writing paper	1022	5111
2259	Vintage and collectibles	1022	5931
2260	Video games and systems	1022	5945
2261	Airline	1023	4511
2262	Auto rental	1023	3351
2263	Bus line	1023	4131
2264	Cruises	1023	4411
2265	Lodging and accommodations	1023	7011
2266	Luggage and leather goods	1023	5948
2267	Recreational services	1023	7999
2268	Sporting and recreation camps	1023	7032
2269	Taxicabs and limousines	1023	4121
2270	Timeshares	1023	7012
2271	Tours	1023	4722
2272	Trailer parks or campgrounds	1023	7033
2273	Transportation services - other	1023	4789
2274	Travel agency	1023	4722
2275	Auto dealer - new and used	1024	5511
2276	Auto dealer - used only	1024	5521
2277	Aviation	1024	5599
2278	Boat dealer	1024	5551
2279	Mobile home dealer	1024	5271
2280	Motorcycle dealer	1024	5571

Subcategory	Description	Category	Merchant Category
2281	Recreational and utility trailer dealer	1024	5561
2282	Recreational vehicle dealer	1024	5561
2283	Vintage and collectibles	1024	5521
2284	New parts and supplies - motor vehicle	1025	5533
2285	Used parts - motor vehicle	1025	5533
2286	Audio and video	1025	5732
2287	Auto body repair and paint	1025	7531
2288	Auto rental	1025	3351
2289	Auto service	1025	7538
2290	Automotive tire supply and service	1025	5532
2291	Boat rental and leases	1025	4457
2292	Car wash	1025	7542
2293	Motor home and recreational vehicle rental	1025	7519
2294	Tools and equipment	1025	5533
2295	Towing service	1025	7549
2296	Truck and utility trailer rental	1025	7513
2297	Accessories	1025	5533

C Adaptive Accounts IPN Messages

PayPal sends an IPN message whenever a PayPal account is created using the `CreateAccount` API operation.

Field	Description
notify_version	Message's version number
first_name	Account holder's first name
last_name	Account holder's last name
verify_sign	Encrypted string used to validate the authenticity of the transaction
charset	Character set
account_key	Account key returned by the `CreateAccount` API operation
confirmation_code	Confirmation code
event_type	The kind of event: ● `ACCOUNT_CONFIRMED` indicates that the account holder has set a password and the account has been created. ● `LOGIN_CONFIRMED` indicates that the account holder logged into the account.

Example IPN message in response to CreateAccount request

```
notify_version=UNVERSIONED&first_name=Someone&verify_sign=AI.LzRiNYreJbZLZ8
BV5FbGKL8hSAupAtXf3haOHWI2NmcJ5C4VqdQrx&charset=windows-
1252&last_name=Something&account_key=AA6N5043354R131103K&confirmation_code=
15531193754629193930
```

Example IPN message in response to account holder setting the password

```
first_name=Someone&account_key=AA-
6N5043354R131103K&notify_version=UNVERSIONED&charset=windows-
1252&email_address=abawany-20110208-
01%40paypal.com&event_type%5BACCOUNT_CONFIRMED%5D&last_name=Something&veri
fy_sign=AcIPKnsgPsoX2ONJgU17uAl9h-ZIAKJMRvhEULLvD9mOzH3WjdRNfEte
```

NOTE: This message indicates that the account setup is complete.

Example IPN message in response to account login

```
first_name=Someone&account_key=AA-
6N5043354R131103K&notify_version=UNVERSIONED&charset=windows-
1252&email_address=abawany-20110208-
01%40paypal.com&event_type=%5BLOGIN_CONFIRMED%5D&last_name=Something&verify
_sign=ANqF6tuR41eB.S.2I9dCskJuSSvrAI8Monbec4U2PZCnoKYffnv156mN
```

Older Versions of the Adaptive Accounts API

Unless you specify the version, PayPal defaults to the latest version of an API operation. APIs are backwards compatible with previous versions; however, PayPal recommends that you use the most recent version.

Adaptive Account Changes Corresponding for PayPal Version 89.0

Maintenance release.

Adaptive Account Changes Corresponding to PayPal Version 85.0

This document includes corrections to the explanations of the account creation flow and updates to Adaptive Accounts methods. The 85.0 release includes the following new features:

- In the CreateAccount API, a new taxId field.
- Updates to the error codes listings for multiple APIs.
- New UserInfo fields for the GetVerifiedStatus API

New UserInfo Fields in GetVerifiedStatus API

Field	Description
accountType	sample xs:boolean
	(Optional) sample Whether or not to show the mobile confirmation option.
	• true - show the option
	• false - do not show the option (default)
name	
businessName	
accountId	
emailAddress	

Adaptive Account Changes Corresponding to PayPal Version 69.0

Version 1.0.3 of Adaptive Accounts corresponds to Release 69.0 of the PayPal API. It includes the following changes to the minibrowser account creation feature and adds a supporting field in the CreateWebOptionsType structure:

● Enhanced the minibrowser account creation flow to optionally include adding a bank card with a shipping address and confirmed phone number.

Changes to CreateWebOptionsType fields

Field	Description
showMobileConfirm	xs:boolean
	(Optional) Whether or not to show the mobile confirmation option.
	• true - show the option
	• false - do not show the option (default)

Adaptive Account Changes Corresponding to PayPal Version 65.5

This release corresponds to Version 65.2 of the PayPal API. It includes the following new Adaptive Accounts feature:

● Added an account creation flow that displays the **Create your PayPal account** flow in a minibrowser.

NOTE: You must use Version 1.0.1 or higher of the Adaptive Accounts WSDL to implement this flow.

Adaptive Account Changes Corresponding to PayPal Version 64.2

This release includes the following new features:

- Ability to add payment cards as funding sources (new `AddPaymentCard` method.

- Ability to set the status for funding sources to confirmed (new `SetFundingSourceConfirmed` method.

- Ability to add bank accounts without redirecting to PayPal.com (new `confirmedType` element)

- Added country support for `CreateAccount` and `AddBankAccount` methods.

- Ability to have PayPal perform extra vetting before activating an account (new `performExtraVettingOnThisAccount` parameter in `CreateAccount`).

- Support for Merchant Referral Bonus functionality for `CreateAccount` (Business/Premier accounts only) via the new HTTP request header `X-PAYPAL-MERCHANT-REFERRAL-BONUS-ID`.

- Added country support for Malaysia, Singapore, China, Taiwan, Thailand, and Hong Kong for `AddPaymentCard` (`confirmationType WEB` only)

Adaptive Account Changes Corresponding to PayPal Version 62.2

The 62.2 release included the following new features:

- Ability to create business accounts
- Adding bank accounts as funding sources
- Account verification

Creating Business Accounts

You can now use the `CreateAccount` API to create PayPal Business accounts. To this end, the `CreateAccountRequest` message lets you pass a new parameter, `businessInfoType`.

Adding Bank Accounts

This release provides the `AddBankAccount` API, which lets your application link the PayPal account to a bank account as the funding source.

Verifying Accounts

Adaptive Accounts now provides a new API, `GetVerifiedStatus`. This API lets you check the PayPal account status. PayPal accounts can be *verified* or *unverified*. A PayPal account gains verified status under a variety of circumstances, such as when an account is linked to a verified funding source. Verified status serves to indicate to PayPal that there is a history of payment. For more information about account verified status, refer to PayPal.com.

Revision History

Revision history for Adaptive Accounts Service documentation.

Date	Description
10/09/12	Corrections and updates corresponding to modifications and changes through release 96.
9/18/12	Updated for release 95.
5/3/12	Maintenance release.
12/09/11	Corrections and updates corresponding to modifications and changes through release 85, including new fields in the GetVerifiedStatus API.
02/23/11	Updated information about the account creation minibrowser flow for version 1.0.3, corresponding to release 69.
08/12/10	Added information about merchant referral bonus invitations.
01/12/10	Added country codes for Australia and Israel.
10/02/09	Beta draft for version 1.0.1.
09/12/09	Revised draft for version 1.0.1.
06/11/09	Initial draft for version 1.0.1.

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