GreenByPhone.com

eCheck API

Version 1.9

(HTTP POST, Soap 1.1, Soap 1.2)

ECHECK API TABLE OF CONTENTS

INTRODUCTION

GreenByPhone.com's eCheck API v1.9 contains methods for entering one-time and recurring check drafts into the GreenByPhone.com system.

GENERAL INFORMATION

The eCheck API allows for complete integration of your application(s) into our real-time check entry system. The API is a .Net web service written entirely in VB managed code and exposes all of the custom classes that you will need for calling its methods and interpreting the responses. The web service resides on our gateway with 2048-Bit encryption via SSL.

SERVICE PROTOCOLS SUPPORTED

HTTP POST/GET, SOAP 1.1 and SOAP 1.2 are all supported by the system. The choice is left up to your application development team. Note: Some WebMethod parameters are binary data, in those cases only SOAP protocol is allowed.

SOAP VS. POST/GET

Originally, SOAP was the acronym for Simple Object Access Protocol. However, recently it has also been known to stand for Service Oriented Architecture Protocol. Either way, SOAP is a protocol for exchanging XML-based messages over computer networks, normally using HTTP or HTTPS. SOAP forms the foundation layer of the Web Services stack, providing a basic messaging framework in which more abstract layers can be built upon. SOAP messages transferred over HTTPS works well with firewalls and is the advocated WS-I method to provide web service security.

OUR GATEWAY WEB SERVICE ADDRESS

The web service is hosted at the following address:

https://www.GreenByPhone.com/eCheck.asmx

MESSAGE ENCRYPTION AND AUTHENTICATION

The SSL protocol allows applications to communicate across a network in a way designed to prevent eavesdropping, tampering, and message forgery. SSL provides endpoint authentication and communications privacy over the Internet using cryptography. Typically, only the server is authenticated (i.e., its identity is ensured) while the client remains unauthenticated; this means that the end user (be that a person, or an application such as a web browser), can be sure with whom they are "talking".

When any method is called, the client must send its Client ID and the appropriate API Service Password along with all of the other input parameters specific to the method. This authorizes use of the method by validating that the password matches a currently active Client ID.

WEB METHODS

We support several different web methods that will allow you to enter checks based on your needs. There are two methods for inserting one-time drafts, and two for inserting recurring drafts. Additionally, there are two methods to checking verification results that were completed in batch mode and overriding verification results. There are also two web methods to allow you send Invoices and to get updated information about these invoices.

- OneTimeDraftBV
- OneTimeDraftRTV
- OneTimeDraftWithSignatureImage
- RecurringDraftBV
- RecurringDraftRTV
- RecurringDraftWithSignatureImage

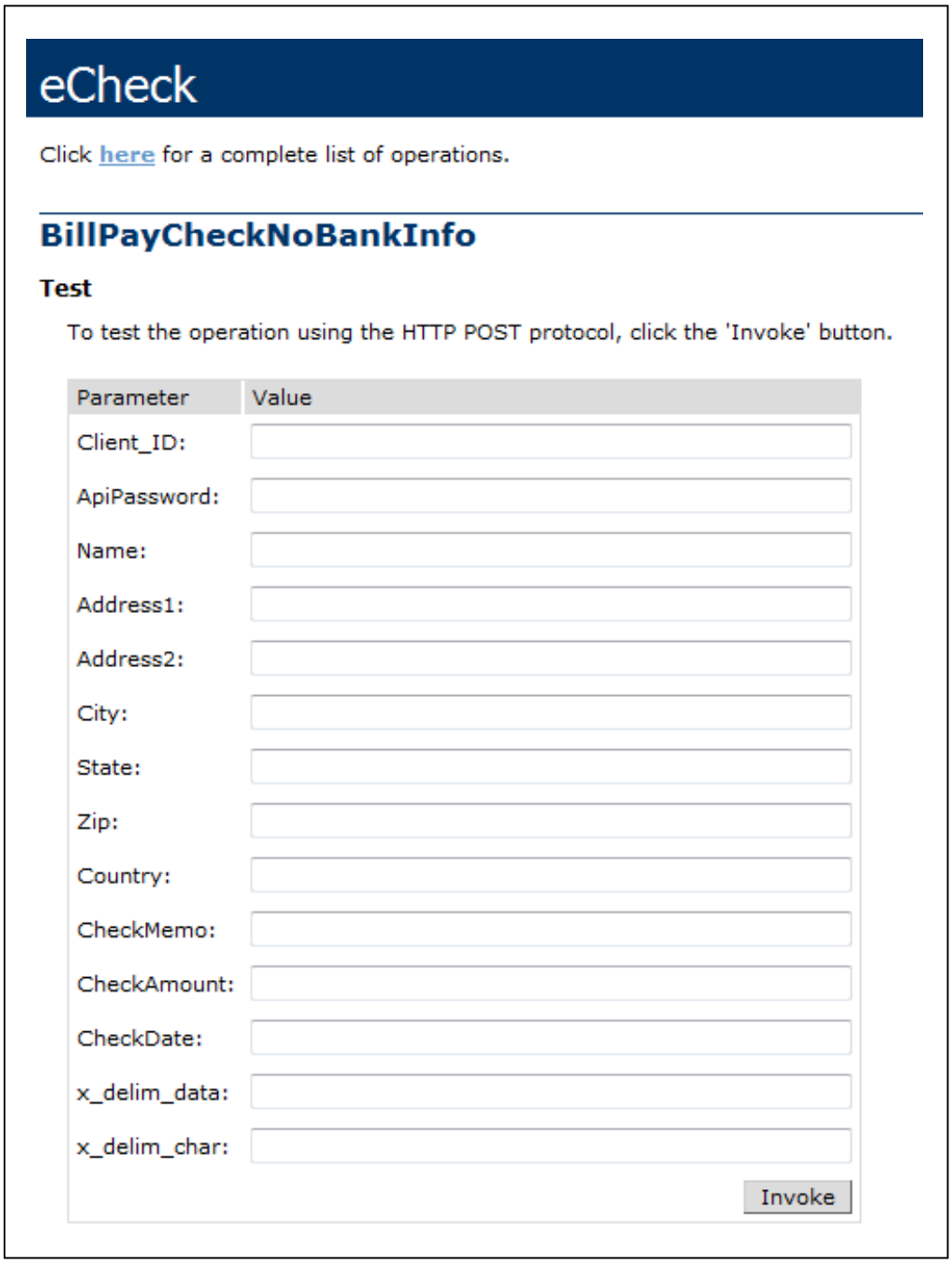
- UploadSignatureImage
- CheckNoPhoneVerification
- CheckNote
- CancelCheck
- CheckStatus
- VerificationResult
- VerificationOverride
- RefundCheck

- OneTimeInvoice
- RecurringInvoice
- CombinationInvoice
- InvoiceStatus

- BillPayCheck
- BillPayCheckNoBankInfo
- RecurringBillPayCheck
- RecurringBillPayCheckNoBankInfo

TESTING WEB METHODS

For any of the web methods, you can test them online whenever you like. Simply go to the eCheck.asmx page, select the method and a method description will be displayed with a test input form (see below). This is a live test page! Simply enter the data that your system will attempt to enter and you will get live results back; including the creation of live checks and invoices, so be careful.



WEB SERVICE COMMON INPUT FIELDS

All web methods share 4 common input fields. Two of them are for authentication: Client_ID and API Password. The other two are changing output specification: x_delim_data and x_delim_char.

AUTHENTICATION INPUT FIELDS

```
<Client_ID>string</Client_ID>
<ApiPassword>string</ApiPassword>
```

- **Client_ID*** - Numeric Client ID assigned by the system.
- **ApiPassword*** - API password assigned by the system (this is ***not*** the regular client password used by the web interface.

Both authentication input fields are required (*). These are not the regular client password used for the web interface. They are only available through customer service.

OUTPUT SPECIFICATION INPUT FIELDS

```
<x_delim_data>string</x_delim_data>
<x_delim_char>string</x_delim_char>
```

- **x_delim_data** – determines whether or not output is delivered as delimited text data.
- **x_delim_char** – If delimited data is requested, this field allows the user to specify the character used to delimit the data.

Since we are using XML Web Services, all output defaults to XML. However, many legacy systems are still use older character delimited text protocol.

Setting x_delim_data to ***TRUE***, forces the system output to delimited text. Accepted values are “true”, “T”, “yes”, “Y”, ”1”, “on”; and is not case sensitive. The default value if left blank is ***FALSE***.

If the x_delim_data to ***TRUE***, the default value for x_delim_char is the pipe character (|). Other common values are the comma (,) or the tilde (~) characters.

Input of:

x_delim_data=&x_delim_char=

Results in:

<ReturnResult><value1>1</value1><value2>$2.00</value2><value3>3.0%</value3></ReturnResult>

Input of:

x_delim_data=ON&x_delim_char=

Results in:

1|$2.00|3.0%

Input of:

x_delim_data=TRUE&x_delim_char=,

Results in:

1,$2.00,3.0%

REAL-TIME VERIFICATION OR BATCH VERIFICATION

For both the one-time and recurring checks, we allow the option to complete the check verification either real-time or in batch mode.

In Batch mode (OneTimeDraftBV on and RecurringDraftBV), eCheck

1. Authenticates the request
2. Verifies the data format
3. Store the check data
4. Returns results (**without** verification results)
5. Completes verification in the background

In Real-Time mode (OneTimeDraftRTV and RecurringDraftRTV), eCheck

1. Authenticates the request
2. Verifies the data format
3. Store the check data
4. Verifies the routing number and account number
5. Returns results (including verification results)

Without the verification, the transaction takes a fraction of a second. The verification process searches multiple databases and reports the information back to you. The verification process itself will add at least one full second to process.

If the verification is done in batch mode for application speed, your application can use the web method VerificationResult to retrieve the results at a later time.

ONETIMEDRAFTBV – ONE-TIME DRAFT BATCH VERIFICATION

OneTimeDraftBV allows you to enter a single one-time draft check with batch account verification. OneTimeDraftBV shares the same inputs and outputs as OneTimeDraftRTV.

INPUT

```
<OneTimeDraftBV>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Name>string</Name>
    <EmailAddress>string</EmailAddress>
    <Phone>string</Phone>
    <PhoneExtension>string</PhoneExtension>
    <Address1>string</Address1>
    <Address2>string</Address2>
    <City>string</City>
    <State>string</State>
    <Zip>string</Zip>
    <Country>string</Country>
    <RoutingNumber>string</RoutingNumber>
    <AccountNumber>string</AccountNumber>
    <BankName>string</BankName>
    <CheckMemo>string</CheckMemo>
    <CheckAmount>string</CheckAmount>
    <CheckDate>string</CheckDate>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</OneTimeDraftBV>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Name*** - Your customer's name on their checking account.
- **EmailAddress** - Your customer's email address. Used for notification process. Note: This is not required, but if it is not provided, notification will be made via US Mail at an additional cost. Contact Customer service for details.
- **Phone*** - Your customer's 10-digit phone number in the format 999-999-9999.
- **PhoneExtension** – Your customer's phone extension.
- **Address1*** - Your customer's street number and street name.
- **Address2** - Your customer's additional address information (ex: Suite #, Floor #, etc.).
- **City*** - Your customer's city.
- **State*** - Your customer's TWO DIGIT state abbreviation (ex: GA, NY, FL, CA, etc.)
- **Zip*** - Your customer's 5-digit or 9-digit zip code in the format 99999 or 99999-9999.
- **Country** - Your customer's 2-character country code, ex: "US".
- **RoutingNumber*** - Your customer's 9-digit bank routing number.
- **AccountNumber*** - Your customer's bank account number
- **BankName*** - Your customer's bank name (ex: Wachovia, BB&T, etc.)
- **CheckMemo** – Memo section from your customer's check
- **CheckAmount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **CheckDate*** - Check date in the format mm/dd/yyyy. Check date can be from 2 months prior to 1 year in the future.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<DraftResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <VerifyResult>string</VerifyResult>
    <VerifyResultDescription>string</VerifyResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **VerifyResult** – Returns the Verify result Code of 1. Indicating that the verification will be completed in Batch Mode. See the Verify Result Codes Table on page 33
- **VerifyResultDescription** – Will return "`No verification requested, will be done in batch mode`".
- **CheckNumber** – Check number assigned to the check.
- **Check_ID** – Unique record number for the check in the system.

ONETIMEDRAFTRTV – ONE-TIME DRAFT REAL-TIME VERIFICATION

OneTimeDraftRTV allows you to enter a single one-time draft check with real-time verification. OneTimeDraftRTV shares the same inputs and outputs as OneTimeDraftBV.

INPUT

```
<OneTimeDraftRTV>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Name>string</Name>
    <EmailAddress>string</EmailAddress>
    <Phone>string</Phone>
    <PhoneExtension>string</PhoneExtension>
    <Address1>string</Address1>
    <Address2>string</Address2>
    <City>string</City>
    <State>string</State>
    <Zip>string</Zip>
    <Country>string</Country>
    <RoutingNumber>string</RoutingNumber>
    <AccountNumber>string</AccountNumber>
    <BankName>string</BankName>
    <CheckMemo>string</CheckMemo>
    <CheckAmount>string</CheckAmount>
    <CheckDate>string</CheckDate>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</OneTimeDraftRTV>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Name*** - Your customer's name on their checking account.
- **EmailAddress** - Your customer's email address. Used for notification process. Note: This is not required, but if it is not provided, notification will be made via US Mail at an additional cost. Contact Customer service for details.
- **Phone*** - Your customer's 10-digit phone number in the format 999-999-9999.
- **PhoneExtension** – Your customer's phone extension.
- **Address1*** - Your customer's street number and street name.
- **Address2** - Your customer's additional address information (ex: Suite #, Floor #, etc.).
- **City*** - Your customer's city.
- **State*** - Your customer's TWO DIGIT state abbreviation (ex: GA, NY, FL, CA, etc.)
- **Zip*** - Your customer's 5-digit or 9-digit zip code in the format 99999 or 99999-9999.
- **Country** - Your customer's 2-character country code, ex: "US".
- **RoutingNumber*** - Your customer's 9-digit bank routing number.
- **AccountNumber*** - Your customer's bank account number
- **BankName*** - Your customer's bank name (ex: Wachovia, BB&T, etc.)
- **CheckMemo** – Memo section from your customer's check
- **CheckAmount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **CheckDate*** - Check date in the format mm/dd/yyyy. Check date can be from 2 months prior to 1 year in the future.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<DraftResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <VerifyResult>string</VerifyResult>
    <VerifyResultDescription>string</VerifyResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **VerifyResult** - The numeric Result Code from the verification process. A Verify Result Code of "0" means that the check will be processed without further action. See the Verify Result Codes Table on page 33
- **VerifyResultDescription** - A text description of the VerifyResult field from above.
- **CheckNumber** – Check number assigned to the check.
- **Check_ID** – Unique record number for the check in the system.

ONETIMEDRAFTWITHSIGNATUREIMAGE– ONE-TIME DRAFT WITH SIGNATURE IMAGE

OneTimeDraftWithSignatureImage allows you to enter a single one-time draft check with real-time verification. This method also has a parameter for the image data to be passed.

INPUT

```
<OneTimeDraftRTV>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Name>string</Name>
    <EmailAddress>string</EmailAddress>
    <Phone>string</Phone>
    <PhoneExtension>string</PhoneExtension>
    <Address1>string</Address1>
    <Address2>string</Address2>
    <City>string</City>
    <State>string</State>
    <Zip>string</Zip>
    <Country>string</Country>
    <RoutingNumber>string</RoutingNumber>
    <AccountNumber>string</AccountNumber>
    <BankName>string</BankName>
    <CheckMemo>string</CheckMemo>
    <CheckAmount>string</CheckAmount>
    <CheckDate>string</CheckDate>
    <ImageData>base64Binary</ImageData>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</OneTimeDraftRTV>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Name*** - Your customer's name on their checking account.
- **EmailAddress** - Your customer's email address. Used for notification process. Note: This is not required, but if it is not provided, notification will be made via US Mail at an additional cost. Contact Customer service for details.
- **Phone*** - Your customer's 10-digit phone number in the format 999-999-9999.
- **PhoneExtension** – Your customer's phone extension.
- **Address1*** - Your customer's street number and street name.
- **Address2** - Your customer's additional address information (ex: Suite #, Floor #, etc.).
- **City*** - Your customer's city.
- **State*** - Your customer's TWO DIGIT state abbreviation (ex: GA, NY, FL, CA, etc.)
- **Zip*** - Your customer's 5-digit or 9-digit zip code in the format 99999 or 99999-9999.
- **Country** - Your customer's 2-character country code, ex: "US".
- **RoutingNumber*** - Your customer's 9-digit bank routing number.
- **AccountNumber*** - Your customer's bank account number
- **BankName*** - Your customer's bank name (ex: Wachovia, BB&T, etc.)
- **CheckMemo** – Memo section from your customer's check
- **CheckAmount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **CheckDate*** - Check date in the format mm/dd/yyyy. Check date can be from 2 months prior to 1 year in the future.
- **ImageData*** - the jpeg data for a document with the client's signature in base64Binary format.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<DraftResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <VerifyResult>string</VerifyResult>
    <VerifyResultDescription>string</VerifyResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **VerifyResult** - The numeric Result Code from the verification process. A Verify Result Code of "0" means that the check will be processed without further action. See the Verify Result Codes Table on page 33
- **VerifyResultDescription** - A text description of the VerifyResult field from above.
- **CheckNumber** – Check number assigned to the check.
- **Check_ID** – Unique record number for the check in the system.

RECURRINGDRAFTBV – RECURRING DRAFT BATCH VERIFICATION

RecurringDraftBV allows you to enter a single Recurring draft check with batch account verification. RecurringDraftBV shares the same inputs and outputs as RecurringDraftRTV.

INPUT

```
<RecurringDraftBV>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Name>string</Name>
    <EmailAddress>string</EmailAddress>
    <Phone>string</Phone>
    <PhoneExtension>string</PhoneExtension>
    <Address1>string</Address1>
    <Address2>string</Address2>
    <City>string</City>
    <State>string</State>
    <Zip>string</Zip>
    <Country>string</Country>
    <RoutingNumber>string</RoutingNumber>
    <AccountNumber>string</AccountNumber>
    <BankName>string</BankName>
    <CheckMemo>string</CheckMemo>
    <CheckAmount>string</CheckAmount>
    <CheckDate>string</CheckDate>
    <RecurringType>string</RecurringType>
    <RecurringOffset>string</RecurringOffset>
    <RecurringPayments>string</RecurringPayments>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</RecurringDraftBV>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Name*** - Your customer's name on their checking account.
- **EmailAddress** - Your customer's email address. Used for notification process. Note: This is not required, but if it is not provided, notification will be made via US Mail at an additional cost. Contact Customer service for details.
- **Phone*** - Your customer's 10-digit phone number in the format 999-999-9999.
- **PhoneExtension** – Your customer's phone extension.
- **Address1*** - Your customer's street number and street name.
- **Address2** - Your customer's additional address information (ex: Suite #, Floor #, etc.).
- **City*** - Your customer's city.
- **State*** - Your customer's TWO DIGIT state abbreviation (ex: GA, NY, FL, CA, etc.)
- **Zip*** - Your customer's 5-digit or 9-digit zip code in the format 99999 or 99999-9999.
- **Country** - Your customer's 2-character country code, ex: "US".
- **RoutingNumber*** - Your customer's 9-digit bank routing number.
- **AccountNumber*** - Your customer's bank account number
- **BankName*** - Your customer's bank name (ex: Wachovia, BB&T, etc.)
- **CheckMemo** – Memo section from your customer's check
- **CheckAmount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **CheckDate*** - The Date for the ***first*** Check in the format mm/dd/yyyy. Check date can be from 2 months prior to 1 year in the future.
- **RecurringType*** - Valid options are "M" for monthly recurring, "W" for recurring weekly, and "D" for recurring daily.
- **RecurringOffset*** - The number of units of "RecurringType" between checks.
- **RecurringPayments*** - Total number of checks to be processed over time. Valid options are 2 – 99. You may also use "-1" for recurring until payments are stopped by you or your client.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

RECURRING EXAMPLES

RecurringType	RecurringOffset	RecurringPayments	Results
M	1	5	Payment every month for 5 months
M	1	-1	Payment every month indefinitely
W	2	15	Payment every 2-weeks for 15 payments

OUPUT

```
<DraftResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <VerifyResult>string</VerifyResult>
    <VerifyResultDescription>string</VerifyResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **VerifyResult** – Returns the Verify result Code of 1. Indicating that the verification will be completed in Batch Mode. See the Verify Result Codes Table on page 33
- **VerifyResultDescription** – Will return "`No verification requested, will be done in batch mode`".
- **CheckNumber** – Check number assigned to the check.
- **Check_ID** – Unique record number for the check in the system.

RECURRINGDRAFTRTV – RECURRING DRAFT REAL-TIME VERIFICATION

RecurringDraftRTV allows you to enter a single Recurring draft check with real-time verification. RecurringDraftRTV shares the same inputs and outputs as RecurringDraftBV.

INPUT

```
<RecurringDraftRTV>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Name>string</Name>
    <EmailAddress>string</EmailAddress>
    <Phone>string</Phone>
    <PhoneExtension>string</PhoneExtension>
    <Address1>string</Address1>
    <Address2>string</Address2>
    <City>string</City>
    <State>string</State>
    <Zip>string</Zip>
    <Country>string</Country>
    <RoutingNumber>string</RoutingNumber>
    <AccountNumber>string</AccountNumber>
    <BankName>string</BankName>
    <CheckMemo>string</CheckMemo>
    <CheckAmount>string</CheckAmount>
    <CheckDate>string</CheckDate>
    <RecurringType>string</RecurringType>
    <RecurringOffset>string</RecurringOffset>
    <RecurringPayments>string</RecurringPayments>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</RecurringDraftRTV>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Name*** - Your customer's name on their checking account.
- **EmailAddress** - Your customer's email address. Used for notification process. Note: This is not required, but if it is not provided, notification will be made via US Mail at an additional cost. Contact Customer service for details.
- **Phone*** - Your customer's 10-digit phone number in the format 999-999-9999.
- **PhoneExtension** – Your customer's phone extension.
- **Address1*** - Your customer's street number and street name.
- **Address2** - Your customer's additional address information (ex: Suite #, Floor #, etc.).
- **City*** - Your customer's city.
- **State*** - Your customer's TWO DIGIT state abbreviation (ex: GA, NY, FL, CA, etc.)
- **Zip*** - Your customer's 5-digit or 9-digit zip code in the format 99999 or 99999-9999.
- **Country** - Your customer's 2-character country code, ex: "US".
- **RoutingNumber*** - Your customer's 9-digit bank routing number.
- **AccountNumber*** - Your customer's bank account number
- **BankName*** - Your customer's bank name (ex: Wachovia, BB&T, etc.)
- **CheckMemo** – Memo section from your customer's check
- **CheckAmount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **CheckDate*** - The Date for the ***first*** Check in the format mm/dd/yyyy. Check date can be from 2 months prior to 1 year in the future.
- **RecurringType*** - Valid options are "M" for monthly recurring, "W" for recurring weekly, and "D" for recurring daily.
- **RecurringOffset*** - The number of units of "RecurringType" between checks.
- **RecurringPayments*** - Total number of checks to be processed over time. Valid options are 2 – 99. You may also use "-1" for recurring until payments are stopped by you or your client.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

RECURRING EXAMPLES

RecurringType	RecurringOffset	RecurringPayments	Results
M	1	5	Payment every month for 5 months
M	1	-1	Payment every month indefinitely
W	2	15	Payment every 2-weeks for 15 payments

OUPUT

```
<DraftResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <VerifyResult>string</VerifyResult>
    <VerifyResultDescription>string</VerifyResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **VerifyResult** - The numeric Result Code from the verification process. A Verify Result Code of "0" means that the check will be processed without further action. See the Verify Result Codes Table on page 33
- **VerifyResultDescription** - A text description of the VerifyResult field from above.
- **CheckNumber** – Check number assigned to the check.
- **Check_ID** – Unique record number for the check in the system.

RECURRINGDRAFTWITHSIGNATUREIMAGE – RECURRING DRAFT WITH SIGNATURE DATA

RecurringDraftWithSignatureImage allows you to enter a single Recurring draft check with real-time verification. This method also has a parameter for the image data to be passed.

INPUT

```
<RecurringDraftRTV>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Name>string</Name>
    <EmailAddress>string</EmailAddress>
    <Phone>string</Phone>
    <PhoneExtension>string</PhoneExtension>
    <Address1>string</Address1>
    <Address2>string</Address2>
    <City>string</City>
    <State>string</State>
    <Zip>string</Zip>
    <Country>string</Country>
    <RoutingNumber>string</RoutingNumber>
    <AccountNumber>string</AccountNumber>
    <BankName>string</BankName>
    <CheckMemo>string</CheckMemo>
    <CheckAmount>string</CheckAmount>
    <CheckDate>string</CheckDate>
    <ImageData>base64Binary</ImageData>
    <RecurringType>string</RecurringType>
    <RecurringOffset>string</RecurringOffset>
    <RecurringPayments>string</RecurringPayments>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</RecurringDraftRTV>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Name*** - Your customer's name on their checking account.
- **EmailAddress** - Your customer's email address. Used for notification process. Note: This is not required, but if it is not provided, notification will be made via US Mail at an additional cost. Contact Customer service for details.
- **Phone*** - Your customer's 10-digit phone number in the format 999-999-9999.
- **PhoneExtension** – Your customer's phone extension.
- **Address1*** - Your customer's street number and street name.
- **Address2** - Your customer's additional address information (ex: Suite #, Floor #, etc.).
- **City*** - Your customer's city.
- **State*** - Your customer's TWO DIGIT state abbreviation (ex: GA, NY, FL, CA, etc.)
- **Zip*** - Your customer's 5-digit or 9-digit zip code in the format 99999 or 99999-9999.
- **Country** - Your customer's 2-character country code, ex: "US".
- **RoutingNumber*** - Your customer's 9-digit bank routing number.
- **AccountNumber*** - Your customer's bank account number
- **BankName*** - Your customer's bank name (ex: Wachovia, BB&T, etc.)
- **CheckMemo** – Memo section from your customer's check
- **CheckAmount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **CheckDate*** - The Date for the ***first*** Check in the format mm/dd/yyyy. Check date can be from 2 months prior to 1 year in the future.
- **ImageData*** - the jpeg data for a document with the client's signature in base64Binary format.
- **RecurringType*** - Valid options are "M" for monthly recurring, "W" for recurring weekly, and "D" for recurring daily.
- **RecurringOffset*** - The number of units of "RecurringType" between checks.
- **RecurringPayments*** - Total number of checks to be processed over time. Valid options are 2 – 99. You may also use "-1" for recurring until payments are stopped by you or your client.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

RECURRING EXAMPLES

RecurringType	RecurringOffset	RecurringPayments	Results
M	1	5	Payment every month for 5 months
M	1	-1	Payment every month indefinitely
W	2	15	Payment every 2-weeks for 15 payments

OUPUT

```
<DraftResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <VerifyResult>string</VerifyResult>
    <VerifyResultDescription>string</VerifyResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **VerifyResult** - The numeric Result Code from the verification process. A Verify Result Code of "0" means that the check will be processed without further action. See the Verify Result Codes Table on page 33
- **VerifyResultDescription** - A text description of the VerifyResult field from above.
- **CheckNumber** – Check number assigned to the check.
- **Check_ID** – Unique record number for the check in the system.

UPLOADSIGNATUREIMAGE– UPLOAD SIGNATURE DATA FOR A CHECK

UploadSignatureImage upload a signature image data for a previously entered check.

INPUT

```
< UploadSignatureImage>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Check_ID>string</Check_ID>
    <ImageData>base64Binary</ImageData>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</ UploadSignatureImage>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Check_ID*** - The Check_ID for the previously entered check.
- **ImageData*** - the jpeg data for a document with the client's signature in base64Binary format.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<UploadSignatureImageResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
</UploadSignatureImageResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the data was accepted.
- **ResultDescription** – A text description of the Result field from above.

VERIFICATIONRESULT

VerificationResult allows you request the verification results for checks that were previously input in batch mode. The verification results are the same as a check entered in real-time mode.

INPUT

```
<VerificationResult>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Check_ID>string</Check_ID>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</VerificationResult>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Check_ID*** - The Check_ID previously returned from the system.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<DraftResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <VerifyResult>string</VerifyResult>
    <VerifyResultDescription>string</VerifyResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was found and is accessible in the system.
- **ResultDescription** – A text description of the Result field from above.
- **VerifyResult** - The numeric Result Code from the verification process. A Verify Result Code of "0" means that the check will be processed without further action. See the Verify Result Codes Table below.
- **VerifyResultDescription** - A text description of the VerifyResult field from above.
- **CheckNumber** – Check number assigned to the check.
- **Check_ID** – Unique record number for the check in the system.

VERIFY RESULT CODES TABLE

VerifyResult	VerifyResultDescription
0	Success – **message varies**
1	No verification requested, will be done in batch mode.
2	Risky Account – will not be processed without client override – **message varies**
3	Bad Account – cannot be processed at all – **message varies**
4	Verification System Offline: Will verify in the when system comes back online.

CHECKSTATUS

CheckStatus allows you request the status results for checks that were previously input.

INPUT

```
< CheckStatus>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Check_ID>string</Check_ID>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</ CheckStatus>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Check_ID*** - The Check_ID previously returned from the system.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
< CheckStatusResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <VerifyResult>string</VerifyResult>
    <VerifyResultDescription>string</VerifyResultDescription>
    <VerifyOverriden>string</VerifyOverriden>
    <Deleted>string</Deleted>
    <DeletedDate>string</DeletedDate>
    <Processed>string</Processed>
    <ProcessedDate>string</ProcessedDate>
    <Rejected>string</Rejected>
    <RejectedDate>string</RejectedDate>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</ CheckStatusResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was found and is accessible in the system.
- **ResultDescription** – A text description of the Result field from above.
- **VerifyResult** - The numeric Result Code from the verification process. A Verify Result Code of "0" means that the check will be processed without further action. See the Verify Result Codes Table below.
- **VerifyResultDescription** - A text description of the VerifyResult field from above.
- **Deleted** – True if deleted.
- **DeletedDate** – Date deleted if deleted.
- **Processed**- True if processed.
- **ProcessedDate**- Date processed if processed.
- **Rejected** – True if rejected.
- **RejectedDate** – Date rejected if rejected.
- **CheckNumber** – Check number assigned to the check.
- **Check_ID** – Unique record number for the check in the system.

CHECKNOTE

CheckNote allows you to add a note to a check that was previously input.

INPUT

```
<CheckNote>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Check_ID>string</Check_ID>
    <Note>string</Note>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</CheckNote>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on “Authentication Input Fields” on page 10.
- **ApiPassword*** - See section on “Authentication Input Fields” on page 10.
- **Check_ID*** - The Check_ID previously returned from the system.
- **Note*** - The note to be added to the system.
- **x_delim_data** - See section on “Output Specification Input Fields” on page 10.
- **x_delim_char** - See section on “Output Specification Input Fields” on page 10.

OUPUT

```
<CheckNoteResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
</CheckNoteResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was found and the note was added.
- **ResultDescription** – A text description of the Result field from above.

CANCELCHECK

CancelCheck allows you to cancel previously input check, as long as it has not already been processed. Note: for recurring checks, it cancels the entire series of payments!

INPUT

```
< CancelCheck>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Check_ID>string</Check_ID>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</ CancelCheck>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Check_ID*** - The Check_ID previously returned from the system.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<CancelCheckResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
</CancelCheckResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was found and the note was added.
- **ResultDescription** – A text description of the Result field from above.

REFUNDCHECK

RefundCheck allows you add a note to a check that was previously input.

INPUT

```
<RefundCheck>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Check_ID>string</Check_ID>
    <RefundMemo>string</RefundMemo>
    <RefundAmount>string</RefundAmount>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</RefundCheck>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on “Authentication Input Fields” on page 10.
- **ApiPassword*** - See section on “Authentication Input Fields” on page 10.
- **Check_ID*** - The Check_ID previously returned from the system.
- **RefundMemo*** - Refund Memo.
- **RefundAmount*** - Amount of refund up to the amount of the original payment.
- **x_delim_data** - See section on “Output Specification Input Fields” on page 10.
- **x_delim_char** - See section on “Output Specification Input Fields” on page 10.

OUPUT

```
<RefundCheckResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <RefundCheckNumber>string</RefundCheckNumber>
    <RefundCheck_ID>string</RefundCheck_ID>
</RefundCheckResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was found and the note was added.
- **ResultDescription** – A text description of the Result field from above.
- **RefundCheckNumber** – Check number for the resulting refund check.
- **RefundCheck_ID** – Check_ID for the resulting refund check.

VERIFICATIONOVERRIDE

VerificationOverride allows you request that the system process a check that is deemed risky from previous verification.

INPUT

```
<VerificationOverride>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Check_ID>string</Check_ID>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</VerificationOverride>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on “Authentication Input Fields” on page 10.
- **ApiPassword*** - See section on “Authentication Input Fields” on page 10.
- **Check_ID*** - The Check_ID previously returned from the system.
- **x_delim_data** - See section on “Output Specification Input Fields” on page 10.
- **x_delim_char** - See section on “Output Specification Input Fields” on page 10.

OUPUT

```
<VerificationOverrideResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <VerifyResult>string</VerifyResult>
    <VerifyResultDescription>string</VerifyResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</VerificationOverrideResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was found and is accessible in the system. For Verification results, see Verify Result Below. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **VerifyResult** - The numeric Result Code from the verification process. A Verify Result Code of "0" means that the check will be processed without further action. See the Verify Result Codes below.
- **VerifyResultDescription** - A text description of the VerifyResult field from above.
- **CheckNumber** – Check number assigned to the check.
- **Check_ID** – Unique record number for the check in the system.

CHECKNOPHONEVERIFICATION

CheckNoPhoneVerification allows you request that the system flag a check so that no phone verification is done.

INPUT

```
< CheckNoPhoneVerification>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Check_ID>string</Check_ID>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</ CheckNoPhoneVerification>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Check_ID*** - The Check_ID previously returned from the system.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<CheckNoPhoneVerificationResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
</CheckNoPhoneVerificationResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the check was found and is accessible in the system.
- **ResultDescription** – A text description of the Result field from above.

ONETIMEINVOICE – ENTER INVOICE FOR ONE-TIME PAYMENT

OneTimeInvoice allows you to enter a single invoice that sends your customer an invoice via email. OneTimeInvoice shares similar inputs and the same outputs as RecurringInvoice.

INPUT

```
<OneTimeInvoice>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <PayorName>string</PayorName>
    <EmailAddress>string</EmailAddress>
    <ItemName>string</ItemName>
    <ItemDescription>string<ItemDescription>
    <Amount>string</Amount>
    <PaymentDate>string</PaymentDate>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</OneTimeInvoice>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **PayorName*** - Your customer's name on their checking account.
- **EmailAddress*** - Your customer's email address. Used for notification process.
- **ItemName*** - Your Item's name. (limit 100 characters)
- **ItemDescription*** - Your Item's description. (limit 500 characters)
- **Amount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **PaymentDate*** - Payment date format mm/dd/yyyy.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<InvoiceResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <PaymentResult>string</PaymentResult>
    <PaymentResultDescription>string</PaymentResultDescription>
    <Invoice_ID>string</Invoice_ID>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the Invoice was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **PaymentResult** - The numeric Result Code from the payment process. Since the invoice is just now being created, the result will always be 3. See the Invoice Payment Result Codes Table on page 51.
- **PaymentResultDescription** - A text description of the PaymentResult field from above. For this transaction, it will always be "`No payment entered`**".**
- **Invoice_ID** – Invoice number assigned to the invoice. Can be used later to retrieve status on the invoice using the InvoiceStatus web method.
- **Check_ID** – this transaction will always return 0, since the invoice is just being created.

RECURRINGINVOICE – ENTER INVOICE FOR RECURRING DRAFT PAYMENTS

RecurringInvoice allows you to enter a single invoice that sends your customer an invoice via email for a recurring draft. RecurringInvoice shares similar inputs and the same outputs as OneTimeInvoice.

INPUT

```
<RecurringInvoice>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <PayorName>string</PayorName>
    <EmailAddress>string</EmailAddress>
    <ItemName>string</ItemName>
    <ItemDescription>string<ItemDescription>
    <Amount>string</Amount>
    <PaymentDate>string</PaymentDate>
    <RecurringType>string</RecurringType>
    <RecurringOffset>string</RecurringOffset>
    <RecurringPayments>string</RecurringPayments>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</RecurringInvoice>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **PayorName*** - Your customer's name on their checking account.
- **EmailAddress*** - Your customer's email address. Used for notification process.
- **ItemName*** - Your Item's name. (limit 100 characters)
- **ItemDescription*** - Your Item's description. (limit 500 characters)
- **Amount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **PaymentDate*** - Initial Payment date format mm/dd/yyyy.
- **RecurringType*** - Valid options are "M" for monthly recurring, "W" for recurring weekly, and "D" for recurring daily.
- **RecurringOffset*** - The number of units of "RecurringType" between checks.

- **RecurringPayments*** - Total number of checks to be processed over time. Valid options are 2 – 99. You may also use "-1" for recurring until payments are stopped by you or your client.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

RECURRING EXAMPLES

RecurringType	RecurringOffset	RecurringPayments	Results
M	1	5	Payment every month for 5 months
M	1	-1	Payment every month indefinitely
W	2	15	Payment every 2-weeks for 15 payments

OUPUT

```
<InvoiceResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <PaymentResult>string</PaymentResult>
    <PaymentResultDescription>string</PaymentResultDescription>
    <Invoice_ID>string</Invoice_ID>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the Invoice was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **PaymentResult** - The numeric Result Code from the payment process. Since the invoice is just now being created, the result will always be 3.
- **PaymentResultDescription** - A text description of the PaymentResult field from above. For this transaction, it will always be "`No payment entered`**"**.
- **Invoice_ID** – Invoice number assigned to the invoice. Can be used later to retrieve status on the invoice using the InvoiceStatus web method.
- **Check_ID** – this transaction will always return 0, since the invoice is just being created.

COMBINATIONINVOICE – ENTER INVOICE FOR DOWN PAYMENT + RECURRING PAYMENTS

CombinationInvoice allows you to enter a single invoice that sends your customer an invoice via email for a down payment and a recurring draft. CombinationInvoice shares similar inputs and the same outputs as.

INPUT

```
< CombinationInvoice>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <PayorName>string</PayorName>
    <EmailAddress>string</EmailAddress>
    <ItemName>string</ItemName>
    <ItemDescription>string<ItemDescription>
    <Amount>string</Amount>
    <RecurringType>string</RecurringType>
    <RecurringOffset>string</RecurringOffset>
    <RecurringPayments>string</RecurringPayments>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</ CombinationInvoice>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on “Authentication Input Fields” on page 10.
- **ApiPassword*** - See section on “Authentication Input Fields” on page 10.
- **PayorName*** - Your customer’s name on their checking account.
- **EmailAddress*** - Your customer’s email address. Used for notification process.
- **ItemName*** - Your Item’s name. (limit 100 characters)
- **ItemDescription*** - Your Item’s description. (limit 500 characters)
- **InitialAmount*** - Down payment amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **InitialPaymentDate*** - Down payment date format mm/dd/yyyy.
- **RecurringAmount*** - recurring amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **RecurringPaymentDate*** - Initial payment date for the recurring payment format mm/dd/yyyy.
- **RecurringType*** - Valid options are “M” for monthly recurring, “W” for recurring weekly, and “D” for recurring daily.
- **RecurringOffset*** - The number of units of “RecurringType” between checks.

- **RecurringPayments*** - Total number of checks to be processed over time. Valid options are 2 – 99. You may also use "-1" for recurring until payments are stopped by you or your client.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

RECURRING EXAMPLES

RecurringType	RecurringOffset	RecurringPayments	Results
M	1	5	Payment every month for 5 months
M	1	-1	Payment every month indefinitely
W	2	15	Payment every 2-weeks for 15 payments

OUPUT

```
<InvoiceResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <PaymentResult>string</PaymentResult>
    <PaymentResultDescription>string</PaymentResultDescription>
    <Invoice_ID>string</Invoice_ID>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the Invoice was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **PaymentResult** - The numeric Result Code from the payment process. Since the invoice is just now being created, the result will always be 3.
- **PaymentResultDescription** - A text description of the PaymentResult field from above. For this transaction, it will always be "`No payment entered`**"**.
- **Invoice_ID** – Invoice number assigned to the invoice. Can be used later to retrieve status on the invoice using the InvoiceStatus web method.
- **Check_ID** – this transaction will always return 0, since the invoice is just being created.

INVOICESTATUS – RETRIEVES STATUS INFORMATION FOR A PREVIOUS INVOICE

InvoiceStatus allows you to retrieve payment status on a previously entered invoice. InvoiceStatus shares the same outputs as RecurringInvoice and OneTimeInvoice.

INPUT

```
<InvoiceStatus>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Invoice_ID>string</Invoice_ID>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</InvoiceStatus>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Invoice_ID*** - Your unique invoice ID from a previous OneTimeInvoice of RecurringInvoice transaction.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<InvoiceResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <PaymentResult>string</PaymentResult>
    <PaymentResultDescription>string</PaymentResultDescription>
    <Invoice_ID>string</Invoice_ID>
    <Check_ID>string</Check_ID>
</DraftResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the Invoice was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **PaymentResult** - The numeric Result Code from the payment process. See the Invoice Payment Result Codes Table on page 51.
- **PaymentResultDescription** - A text description of the PaymentResult field from above.
- **Invoice_ID** – Invoice number assigned to the invoice.
- **Check_ID** – If a check has been entered, this will return the unique Check_ID.

INVOICE PAYMENT RESULT CODES TABLE

Result	ResultDescription
0	Check Processed
1	Check Entered, not yet processed.
2	Check was Deleted
3	No payment entered.

BILL PAY CHECK – WITH FULL BANK INFORMATION

BillPayCheck allows you to send a single payment from your bank account TO another person or company. Most banks offer this feature already, however, if you would like to integrate this into your system to handle rebates or incentives this is the feature you need.

INPUT

```
<BillPayCheck>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Name>string</Name>
    <Address1>string</Address1>
    <Address2>string</Address2>
    <City>string</City>
    <State>string</State>
    <Zip>string</Zip>
    <Country>string</Country>
    <RoutingNumber>string</RoutingNumber>
    <AccountNumber>string</AccountNumber>
    <BankName>string</BankName>
    <CheckMemo>string</CheckMemo>
    <CheckAmount>string</CheckAmount>
    <CheckDate>string</CheckDate>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</BillPayCheck>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Name*** - Your customer's name on their checking account.
- **Address1*** - Your customer's street number and street name.
- **Address2** - Your customer's additional address information (ex: Suite #, Floor #, etc.).
- **City*** - Your customer's city.
- **State*** - Your customer's TWO DIGIT state abbreviation (ex: GA, NY, FL, CA, etc.)

- **Zip*** - Your customer's 5-digit or 9-digit zip code in the format 99999 or 99999-9999.
- **Country** - Your customer's 2-character country code, ex: "US".
- **RoutingNumber*** - Your customer's 9-digit bank routing number.
- **AccountNumber*** - Your customer's bank account number
- **BankName*** - Your customer's bank name (ex: Wachovia, BB&T, etc.)
- **CheckMemo** – Memo section from your customer's check
- **CheckAmount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **CheckDate*** - Check date in the format mm/dd/yyyy. Check date can be from 2 months prior to 1 year in the future.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<BillPayCheckResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</BillPayCheckResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the item was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **CheckNumber** – If a check has been entered, this will return the unique Check Number.
- **Check_ID** – If a check has been entered, this will return the unique Check_ID.

BILL PAY CHECK – WITH NO BANK INFORMATION

BillPayCheckNoBankInfo allows you to send a single payment from your bank account TO another person or company. Most banks offer this feature already, however, if you would like to integrate this into your system to handle rebates or incentives this is the feature you need.

This differs from the previous method, because this requires no bank information: just name and address information. Since we do not have the bank information, we obviously cannot deposit these checks directly. These checks are sent via multiple carriers.

INPUT

```
<BillPayCheckNoBankInfo>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Name>string</Name>
    <Address1>string</Address1>
    <Address2>string</Address2>
    <City>string</City>
    <State>string</State>
    <Zip>string</Zip>
    <Country>string</Country>
    <CheckMemo>string</CheckMemo>
    <CheckAmount>string</CheckAmount>
    <CheckDate>string</CheckDate>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</BillPayCheckNoBankInfo>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on “Authentication Input Fields” on page 10.
- **ApiPassword*** - See section on “Authentication Input Fields” on page 10.
- **Name*** - Your customer’s name on their checking account.
- **Address1*** - Your customer’s street number and street name.
- **Address2** - Your customer’s additional address information (ex: Suite #, Floor #, etc.).
- **City*** - Your customer’s city.

- **State*** - Your customer's TWO DIGIT state abbreviation (ex: GA, NY, FL, CA, etc.)
- **Zip*** - Your customer's 5-digit or 9-digit zip code in the format 99999 or 99999-9999.
- **Country** - Your customer's 2-character country code, ex: "US".
- **CheckMemo** – Memo section from your customer's check
- **CheckAmount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **CheckDate*** - Check date in the format mm/dd/yyyy. Check date can be from 2 months prior to 1 year in the future.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<BillPayCheckResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</BillPayCheckResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the item was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **CheckNumber** – If a check has been entered, this will return the unique Check Number.
- **Check_ID** – If a check has been entered, this will return the unique Check_ID.

RECURRING BILL PAY CHECK – WITH FULL BANK INFORMATION

RecurringBillPayCheck allows you to send a recurring payment from your bank account TO another person or company. Most banks offer this feature already, however, if you would like to integrate this into your system to handle rebates or incentives this is the feature you need.

INPUT

```
<BillPayCheck>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Name>string</Name>
    <Address1>string</Address1>
    <Address2>string</Address2>
    <City>string</City>
    <State>string</State>
    <Zip>string</Zip>
    <Country>string</Country>
    <RoutingNumber>string</RoutingNumber>
    <AccountNumber>string</AccountNumber>
    <BankName>string</BankName>
    <CheckMemo>string</CheckMemo>
    <CheckAmount>string</CheckAmount>
    <CheckDate>string</CheckDate>
    <RecurringType>string</RecurringType>
    <RecurringOffset>string</RecurringOffset>
    <RecurringPayments>string</RecurringPayments>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</BillPayCheck>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Name*** - Your customer's name on their checking account.
- **Address1*** - Your customer's street number and street name.
- **Address2** - Your customer's additional address information (ex: Suite #, Floor #, etc.).
- **City*** - Your customer's city.
- **State*** - Your customer's TWO DIGIT state abbreviation (ex: GA, NY, FL, CA, etc.)
- **Zip*** - Your customer's 5-digit or 9-digit zip code in the format 99999 or 99999-9999.
- **Country** - Your customer's 2-character country code, ex: "US".
- **RoutingNumber*** - Your customer's 9-digit bank routing number.
- **AccountNumber*** - Your customer's bank account number
- **BankName*** - Your customer's bank name (ex: Wachovia, BB&T, etc.)
- **CheckMemo** – Memo section from your customer's check
- **CheckAmount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **CheckDate*** - Check date in the format mm/dd/yyyy. Check date can be from 2 months prior to 1 year in the future.
- **RecurringType*** - Valid options are "M" for monthly recurring, "W" for recurring weekly, and "D" for recurring daily.
- **RecurringOffset*** - The number of units of "RecurringType" between checks.
- **RecurringPayments*** - Total number of checks to be processed over time. Valid options are 2 – 99. You may also use "-1" for recurring until payments are stopped by you or your client.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<BillPayCheckResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</BillPayCheckResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the item was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **CheckNumber** – If a check has been entered, this will return the unique Check Number.
- **Check_ID** – If a check has been entered, this will return the unique Check_ID.

RECURRING EXAMPLES

RecurringType	RecurringOffset	RecurringPayments	Results
M	1	5	Payment every month for 5 months
M	1	-1	Payment every month indefinitely
W	2	15	Payment every 2-weeks for 15 payments

RECURRING BILL PAY CHECK – WITH NO BANK INFORMATION

RecurringBillPayCheckNoBankInfo allows you to send a recurring payment from your bank account TO another person or company. Most banks offer this feature already, however, if you would like to integrate this into your system to handle rebates or incentives this is the feature you need.

This differs from the previous method, because this requires no bank information: just name and address information. Since we do not have the bank information, we obviously cannot deposit these checks directly. These checks are sent via multiple carriers.

INPUT

```
<BillPayCheckNoBankInfo>
    <Client_ID>string</Client_ID>
    <ApiPassword>string</ApiPassword>
    <Name>string</Name>
    <Address1>string</Address1>
    <Address2>string</Address2>
    <City>string</City>
    <State>string</State>
    <Zip>string</Zip>
    <Country>string</Country>
    <CheckMemo>string</CheckMemo>
    <CheckAmount>string</CheckAmount>
    <CheckDate>string</CheckDate>
    <RecurringType>string</RecurringType>
    <RecurringOffset>string</RecurringOffset>
    <RecurringPayments>string</RecurringPayments>
    <x_delim_data>string</x_delim_data>
    <x_delim_char>string</x_delim_char>
</BillPayCheckNoBankInfo>
```

INPUT FIELDS

Input fields with red asterisk (*) are required.

- **Client_ID*** - See section on "Authentication Input Fields" on page 10.
- **ApiPassword*** - See section on "Authentication Input Fields" on page 10.
- **Name*** - Your customer's name on their checking account.
- **Address1*** - Your customer's street number and street name.
- **Address2** - Your customer's additional address information (ex: Suite #, Floor #, etc.).
- **City*** - Your customer's city.
- **State*** - Your customer's TWO DIGIT state abbreviation (ex: GA, NY, FL, CA, etc.)
- **Zip*** - Your customer's 5-digit or 9-digit zip code in the format 99999 or 99999-9999.
- **Country** - Your customer's 2-character country code, ex: "US".
- **CheckMemo** – Memo section from your customer's check
- **CheckAmount*** - Check amount in the format 99.99. ***Do not*** include Monetary Symbols like $.
- **CheckDate*** - Check date in the format mm/dd/yyyy. Check date can be from 2 months prior to 1 year in the future.
- **RecurringType*** - Valid options are "M" for monthly recurring, "W" for recurring weekly, and "D" for recurring daily.
- **RecurringOffset*** - The number of units of "RecurringType" between checks.
- **RecurringPayments*** - Total number of checks to be processed over time. Valid options are 2 – 99. You may also use "-1" for recurring until payments are stopped by you or your client.
- **x_delim_data** - See section on "Output Specification Input Fields" on page 10.
- **x_delim_char** - See section on "Output Specification Input Fields" on page 10.

OUPUT

```
<BillPayCheckResult>
    <Result>string</Result>
    <ResultDescription>string</ResultDescription>
    <CheckNumber>string</CheckNumber>
    <Check_ID>string</Check_ID>
</BillPayCheckResult>
```

OUTPUT FIELDS

- **Result** - The numeric Result Code. A Result Code of "0" means that the item was accepted into the System. All other codes indicate that the data was not stored in the system.
- **ResultDescription** – A text description of the Result field from above.
- **CheckNumber** – If a check has been entered, this will return the unique Check Number.
- **Check_ID** – If a check has been entered, this will return the unique Check_ID.

RECURRING EXAMPLES

RecurringType	RecurringOffset	RecurringPayments	Results
M	1	5	Payment every month for 5 months
M	1	-1	Payment every month indefinitely
W	2	15	Payment every 2-weeks for 15 payments