

TD - BankAccountCheck

Introduction

By using the BankAccountCheck the bank account data can be verified. For Germany additionally a service is available to get IBAN/BIC for bankcode / bankaccount.

Common remarks

- The BIC is currently not required in test-mode – as this would be added automatically (with "TESTTEST"). In live-mode BIC is mandatory for SEPA-transactions.
 - In live-mode BIC is still required until 2016-02-01.
 - Only exception for "DE" where BIC is automatically calculated and added if missing.
- In test-mode all bankaccounts / ibans are assumed to be "VALID" – only special test cases are returned as "INVALID". Therefore always will be returned:
 - Status "VALID", fixed
 - Value for "bankcountry" copied from request data or extracted from requested IBAN
 - IBAN / BBAN copied from request data
 - BIC "TESTTEST", fixed
- In test-mode all IBANs with BIC "TESTTESX" are invalid and BIC will be blocked with either "ERROR" or "INVALID" and errorcode 887.
- A few test data will be removed from 2016-03-01 on (see footnotes). The new test data are not valid in live mode -> use with live mode by accident will be prohibited as test data are then syntactically invalid by wrong IBAN-check digits.

Table of Contents

- [Introduction](#)
- [Common remarks](#)
- [Test data for „bankaccountcheck“, various countries](#)
 - [BankAccountCheck](#)
- [Decline by POS Sperrliste for „bankaccountcheck“ \(only DE\)](#)
 - [BankAccountCheck, checktype=1](#)
- [Account found in Non Consumer Account database \(only DE\)](#)
 - [BankAccountCheck, checktype=2](#)

Test data for „bankaccountcheck“, various countries

To check only syntax of a bank account. This check does not check whether a bank account is blocked or available and valid.

BankAccountCheck			
bank-country	bankaccount / iban	bankcode / bic	Result
any: e.g. DE, AT, CH, ...	IBAN as listed below	TESTTESX	INVALID, Error 887
DE	2599100003	12345678	VALID, code 12345678, account 2599100003 iban DE851234567825991000034, bic TESTTEST PAYONE processes iban/bic in request data. You may then choose within PMI-settings whether response data should be extended by iban/bic or whether response data should remain unchanged. This can be configured for test/live-mode independently to ensure that your live-system does not get unexpected data before finishing your implementation.
DE	1234567890	12345678	INVALID 883
DE	DE00123456782599100003	TESTTEST	VALID, code 12345678, account 2599100003 iban DE00123456782599100003, bic TESTTEST
DE	DE03123456781234567890	TESTTEST	INVALID, Error 883
DE	DE08123456791234567890	TESTTEST	INVALID, Error 888
AT	AT003500000123456789	TESTTEST	VALID, code 35000, account 123456789 iban AT003500000123456789, bic TESTTEST
AT	AT083500000123456789	TESTTEST	INVALID, Error 888

BE	BE00539007547034	TESTTEST	VALID, code 539, account 0075470, branch 111014, checkdigit 34, iban BE00539007547034, bic TESTTEST
BE	BE03539007547000	TESTTEST	INVALID, Error 883
BE	BE08539123456712	TESTTEST	INVALID, Error 888
CH	CH0000762011623852957	TESTTEST	VALID, code 00762, account 011623852957, iban CH0000762011623852957, bic TESTTEST
CH	CH0300762011623852900	TESTTEST	INVALID, Error 883
CH	CH0800762011623852957	TESTTEST	INVALID, Error 888
CY	CY0000200128000001200527600	TESTTEST	VALID, code 002, account 0000001200527600, branch 00128, iban CY00002001280000001200527600, bic TESTTEST
CY	CY0300200128000001200527699	TESTTEST	INVALID, Error 883
CY	CY0800200128000001200527600	TESTTEST	INVALID, Error 888
DK	DK0000400440116243	TESTTEST	VALID, code 0040, account 0440116243, branch 11101, iban DK0000400440116243, bic TESTTEST
DK	DK0300400440116200	TESTTEST	INVALID, Error 883
DK	DK0800400440116243	TESTTEST	INVALID, Error 888
ES	ES0021000418450200051332	TESTTEST	VALID, code 2100, account 0200051332, branch 0418, checkdigit 45, iban ES0021000418450200051332, bic TESTTEST
ES	ES0321000418450200051300	TESTTEST	INVALID, Error 883
ES	ES0821000418450200051332	TESTTEST	INVALID, Error 888
FI	FI0012345600000785	TESTTEST	VALID, code 123456, account 00000785, iban FI0012345600000785, bic TESTTEST
FI	FI0312345600000700	TESTTEST	INVALID, Error 883
FI	FI0812345600000785	TESTTEST	INVALID, Error 888
FR	FR0020041010050500013M02606	TESTTEST	VALID, code 20041, account 0500013M026, branch 01005, checkdigit 06, iban FR0020041010050500013M02606, bic TESTTEST
FR	FR0820041010050500013M02602	TESTTEST	INVALID, Error 888
GB	GB00NWBK60161331926819	TESTTEST	VALID, code 601613, account 31926819, iban GB00NWBK60161331926819, bic TESTTEST
GB	GB03NWBK60161331926800	TESTTEST	INVALID, Error 883
GB	GB08NWBK60161331926819	TESTTEST	INVALID, Error 888

IE	IE00AIBK931152 12345678	TESTTEST	VALID, code AIBK931152, account 12345678, iban IE00AIBK93115212345678, bic TESTTEST
IE	IE08AIBK931152 12345678	TESTTEST	INVALID, Error 888
IT	IT00X054281110 1000000123456	TESTTEST	VALID, code 05428, account 000000123456, branch 11101, checkdigit X, iban IT00X0542811101000000123456, bic TESTTEST
IT	IT03X054281110 1000000123456	TESTTEST	INVALID, Error 883
LI	LI000881000023 24013AA	TESTTEST	VALID, code 08810, account 0002324013AA, iban LI00088100002324013AA, bic TESTTEST
LI	LI030881000023 2401300	TESTTEST	INVALID, Error 883
LI	LI080881000023 24013AA	TESTTEST	INVALID, Error 888
LU	LU00001940064 4750000	TESTTEST	VALID, code 001, account 9400644750000, iban LU000019400644750000, bic TESTTEST
LU	LU03001940064 4750099	TESTTEST	INVALID, Error 883
LU	LU08001940064 4750000	TESTTEST	INVALID, Error 888
NL	NL00ABNA0417 164300	TESTTEST	VALID, code ABNA, account 0417164300, iban NL00ABNA0417164300, bic TESTTEST
NL	NL03ABNA0417 164301	TESTTEST	INVALID, Error 883
NL	NL08ABNA0417 164300	TESTTEST	INVALID, Error 888
NO	NO00860111179 47	TESTTEST	VALID, account 86011117947, iban NO0086011117947, bic TESTTEST
NO	NO03860111179 00	TESTTEST	INVALID, Error 883
NO	NO08860111179 47	TESTTEST	INVALID, Error 888
PL	PL00114020040 0003002013553 87	TESTTEST	VALID, code 11402004, account 0000300201355387, iban PL00114020040000300201355387, bic TESTTEST
PL	PL03114020040 0003002013553 00	TESTTEST	INVALID, Error 883
PL	PL08114020040 0003002013553 87	TESTTEST	INVALID, Error 888
PT	PT00000201231 234567890154	TESTTEST	VALID, code 0002, account 12345678901, branch 0123, checkdigit 54, iban PT00000201231234567890154, bic TESTTEST
SE	SE00500000000 54910000003	TESTTEST	VALID, code 5491, account 0000003, iban SE0050000000054910000003, bic TESTTEST
SE	SE03500000000 54910000000	TESTTEST	INVALID, Error 883
SE	SE08500000000 54910000003	TESTTEST	INVALID, Error 888

Decline by POS Sperrliste for „bankaccountcheck" (only DE)

The "POS Sperrliste" contains all cards which are blocked, because they are stolen.

To check against "POS Sperrliste" use parameter "checktype=1" and this bank account:

BankAccountCheck, checktype=1			
bank-country	bankaccount / iban	bankcode / bic	Result
DE	DE99123456783199204090	TESTTEST	BLOCKED, account 3199204090, code 12345678 iban DE99123456783199204090, bic TESTTEST PAYONE processes iban/bic in request data. You may then choose within PMI-settings whether response data should be extended by iban/bic or whether response data should remain unchanged. This can be configured for test/live-mode independently to ensure that your live-system does not get unexpected data before finishing your implementation.
DE	3199204090	12345678	BLOCKED, account 3199204090, code 12345678

Account found in Non Consumer Account database (only DE)

To check against "NCA database" use parameter "checktype=2" and this bank account:

BankAccountCheck, checktype=2			
bank-country	bankaccount / iban	bankcode / bic	Result
DE	DE99123456783199204090	TESTTEST	BLOCKED, account 3199204090, code 12345678 iban DE99123456783199204090, bic TESTTEST PAYONE processes iban/bic in request data. You may then choose within PMI-settings whether response data should be extended by iban/bic or whether response data should remain unchanged. This can be configured for test/live-mode independently to ensure that your live-system does not get unexpected data before finishing your implementation.
DE	3199204090	12345678	BLOCKED, account 3199204090, code 12345678