

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.

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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 |