

SOAP API SPECIFICATIONS

WSDL LOCATION: <https://api.ach.com/webservice/V1/gateway.asmx?WSDL>

ENDPOINT URL: <https://api.ach.com/webservice/V1/gateway.asmx>

SANDBOX: <https://api.ach.com/webservicesandbox/v1/gateway.asmx>

PRODUCTION: <https://api.ach.com/webservice/V1/gateway.asmx>

SUMMARY

The methods described below outline the parameters needed to connect to the API:

- SAVE SINGLE TRANSACTION
- SAVE RECURRING TRANSACTION
- VOID TRANSACTION
- VERIFY
- GET RETURN FILE
- GET TRANSACTIONS AND RETURN HISTORY EX
- GET REPORT

Also included at the end of this document are a list of "codes" which include:

- RESPONSE/ERROR CODES
- TRANSACTION STATUSES
- DATE TYPES
- REPORT NAMES
- TRANSACTION CODES
- SEC CODES

METHOD NAME / [SaveSingleTransaction](#)

THIS METHOD IS USED TO INPUT A SINGLE TRANSACTION INTO THE WEB INTERFACE / *Denotes a required field

PROPERTY	DESCRIPTION	POSSIBLE VALUES
<token>*	This a globally unique identifier assigned to the user accessing the web service	16-byte GUID
<nachaid>*	This is the NACHA ID for the company on whose behalf the transaction is being submitted	10 digit numeric
<name>*	The is the name of the person or company receiving the transaction	Alphanumeric - up to 22 characters
<routingnumber>*	This is the RDFI routing number	9 digit numeric
<accountnumber>*	This is the account number of the receiving account	Alphanumeric - between 4-17 characters
<transactioncode>*	This is the transaction code	2 digit numeric
<sec>*	This is the SEC code	3 character alpha (Ex: SEC, PPD, TEL)
<amount>*	This is the amount of the transaction (1.00, 14.95 up to 99999999.99)	Up to an 8-digit dollar amount followed by a decimal point and 2-digit cent amount with no dollar sign

PROPERTY	DESCRIPTION	POSSIBLE VALUES
<description>	This is the description of the transaction	Alphanumeric - up to 10 characters
<individualid>*	This is the individual ID of the transactions	Alphanumeric - up to 15 characters
<eed>*	This is the electronic effective date	YYYYMMDD
<customertracenum>	This is the customer trace number	Alphanumeric

METHOD NAME / SaveRecurringTransaction

THIS METHOD IS USED TO SETUP A TRANSACTION TO HAPPEN ON A RECURRING SCHEDULE / *Denotes a required field

PROPERTY	DESCRIPTION	POSSIBLE VALUES
<token>*	This a globally unique identifier assigned to the user accessing the web service	16-byte GUID
<nachaid>*	This is the NACHA ID for the company on whose behalf the transaction is being submitted	10 digit numeric
<name>*	The is the name of the person or company receiving the transaction	Alphanumeric - up to 22 characters
<routing>*	This is the RDFI routing number	9 digit numeric
<account>*	This is the account number of the receiving account	Alphanumeric - between 4-17 characters
<transactioncode>*	This is the transaction code	2 digit numeric
<sec>*	This is the SEC code	3 character alpha (Ex: SEC, PPD, TEL)
<amount>*	This is the amount of the transaction (1.00, 14.95 up to 99999999.99)	Up to an 8-digit dollar amount followed by a decimal point and 2-digit cent amount with no dollar sign
<description>	This is the description of the transaction	Alphanumeric - up to 10 characters
<individualid>*	This is the individual ID of the transactions	Alphanumeric - up to 15 characters
<eed>*	This is the electronic effective date	YYYYMMDD
<frequency>*	This field indicates how often the recurring transaction should occur	Numeric - '1' = Weekly '2' = Bi-Weekly '3' = Monthly '4' = Quarterly '5' = Semi-Annually '6' = Annually
<duration>*	This field indicates how many times the recurring transaction should occur	'1 - 999' -or- 'N'=indefinite 'C'=cancel recurring schedule
<finalpaymentamount>	This field indicates the amount of the final recurring transaction if different from all the previous transaction amount	Up to an 8-digit dollar amount followed by a decimal point and 2-digit cent amount with no dollar sign

METHOD NAME / VoidTransaction

THIS METHOD IS USED TO VOID A SINGLE TRANSACTION PREVIOUSLY ENTERED IN THE SYSTEM / *Denotes a required field

PROPERTY	DESCRIPTION	POSSIBLE VALUES
<token>*	This a globally unique identifier assigned to the user accessing the web service	16-byte GUID
<transactionid>*	This is the transaction ID of the transaction to be voided	1-10 digit numeric

METHOD NAME / Verify

THIS METHOD IS USED TO VERIFY THAT BANK ACCOUNT INFORMATION IS VALID AND CORRECT / *Denotes a required field

PROPERTY	DESCRIPTION	POSSIBLE VALUES
<token>*	This a globally unique identifier assigned to the user accessing the web service	16-byte GUID
<nachaid>*	This is the NACHA ID for the company on whose behalf the transaction file is being submitted	10 digit numeric
<name>	The is the name of the person or company receiving the transaction	Alphanumeric - up to 22 characters
<routingnumber>*	This is the RDFI routing number	9 digit numeric
<accountnumber>*	This is the account number of the receiving account	Alphanumeric - between 4-17 characters
<amount>*	This is the amount of the transaction (1.00, 14.95 up to 99999999.99)	Up to an 8-digit dollar amount followed by a

METHOD NAME / GetReturnFile

THIS METHOD IS USED TO RETRIEVE A RETURN FILE FOR A GIVEN DATE / *Denotes a required field

This method returns the file data as a base64 encoded string in value node of the response. This method gets some of its data from a call to ACHPlus.

PROPERTY	DESCRIPTION	POSSIBLE VALUES
<nachaid>*	This is the NACHA ID for the company on whose behalf the transaction is being submitted and is assigned by internal setup	10 digit numeric
<begindate>*	The beginning date of the return file the company is requesting	YYYYMMDD
<enddate>*	The ending date of the return file the company is requesting	YYYYMMDD
<returnfileformat>*	This lets the company request a return file in either ACH or CSV format	'ACH' or 'CSV'

METHOD NAME / GetTransactionsAndReturnsHistory

THIS METHOD GETS SOME OF ITS DATA FROM A CALL TO ACHPLUS / *Denotes a required field

This method is used to search the transactions. If the transaction has any returns associated with the transaction they are returned in the result set.

This method returns a dataset with two tables one with transactions and one with returns. The transaction table contains the payment related information and email

PROPERTY	DESCRIPTION	POSSIBLE VALUES
<token>*	This a globally unique identifier assigned to the user accessing the web service	16-byte GUID
<nachaid>*	This is the NACHA ID for the company on whose behalf the transaction is being submitted and is assigned by internal setup	10 digit numeric
<transactionStatusID>	This is the Transaction statusID. (Check Transaction Status ID for more information.)	Positive Integer between (1 - 13)
<individualName>	This is the name of the person or company receiving the transaction	Alphanumeric - up to 22 characters
<individualid>	This is the individual ID of the transaction	Alphanumeric - up to 15
<amount>	This is the amount of the transaction (1.00, 14.95 up to 99999999.99)	Up to an 8-digit dollar amount followed by a decimal point and 2-digit cent amount with no dollar sign characters
<routingnumber>	This is the RDFI routing number	9 digit numeric
<accountnumber>	This is the account number of the receiving account	Alphanumeric - between 4-17 characters
<customerTrace>	Customer trace number. Searching by this field is obsolete. Providing a value will result in error 874	Alpha numeric
<fedTrace>	Fed trace number	Alpha numeric
<Datetypeid>*	The date type that needs to be considered for report generation. (Check Date types for more information)	Positive Integer between(1-6)
<startdate>*	This is the start date of the report	YYYYMMDD
<Enddate>*	This is the end date of the report	YYYYMMDD

METHOD NAME / GetReport

THIS METHOD IS USED TO RETRIEVE A REPORT BETWEEN GIVEN DATES / *Denotes a required field

This method returns the file data as a base64 encoded string in value node of the response. This method might (depending on the report) get some of its data from a call to ACHplus

PROPERTY	DESCRIPTION	POSSIBLE VALUES
<token>*	This a globally unique identifier assigned to the user accessing the web service	16-byte GUID

PROPERTY	DESCRIPTION	POSSIBLE VALUES
<reporttypeid>*	This is the report type (Check Report Name for more information)	Positive Integer between (1 - 60)
<transactionStatusID>	This is the ODFI ID	Numeric
<nachaid>*	This is the NACHA ID for the company on whose behalf the transaction is being submitted and is assigned by internal setup	10 digit numeric
<resellerid>	This is the ID of the transaction	Numeric
<startdate>*	The starting date from when the report should be generated.	YYYYMMDD
<enddate>*	The ending date of the report file.	YYYYMMDD
<datatypeid>*	This is the type of date(Check Date types for more information).	Numeric(1-5)
<originationfileid >	This is the origination file ID.	Numeric
<salespersonid>	This is the sales person ID	Numeric
<exportformat>*	This is the format in which the report wants to be generated.	'CSV', 'PDF', 'Excel'

SOAP API RESPONSE (ERROR CODES)

VALUE	DESCRIPTION	NOTES
000	Successful	
001=text	Successful plus Transaction ID	Transaction ID generated from system database
101	Missing or invalid method	
102	Invalid token	
103	Access denied	
104	User not mapped to customer	
105	Invalid or expired token	
110	Missing or invalid username	
111	Missing or invalid password	
112	Invalid username or password	
201	Missing or invalid NACHA id	
202	Missing or invalid name	
203	Missing or invalid routing number	
204	Missing or invalid account	
205	Missing or invalid transaction code	
206	Missing or invalid SEC	
207	Missing or invalid amount	
208	Missing or invalid description	
209	Missing or invalid individual id	
210	Missing or invalid EED (YYYYMMDD)	
211	Missing or invalid frequency	
212	Missing or invalid duration	
213	Invalid final payment amount	
214	Missing or invalid file upload format	
215	Missing or invalid file upload debits	
216	Missing or invalid file upload credits	
217	Missing or invalid file name	
218	Missing or invalid file	
219	Missing or invalid command	
220	Missing or invalid command	
221	Missing or invalid return file format	
222	Missing or invalid report name	
223	Missing or invalid transaction id	
224	Missing or invalid ODFI id	

SOAP API RESPONSE (ERROR CODES)

VALUE	DESCRIPTION	NOTES
225	Missing or invalid customer id	
226	Missing or invalid reseller id	
227	Missing or invalid start date	
228	Missing or invalid end date	
229	Missing or invalid date type id	
230	Missing or invalid origination file id	
231	Missing or invalid sales person id	
232	Missing or invalid export format	
234	Customer does not have permission to create recurring payment	
235	Missing or invalid process date (YYYYMMDD)	
236	Missing or invalid created on date (YYYYMMDD)	
250	Multiple missing or invalid fields	
251	Transaction is already void	
252	Transaction code invalid for SEC code	
253	Missing or invalid transaction count	
254	Missing or invalid field	
256	Missing or invalid effective date	
257	Missing or invalid number of payments	
258	Missing or invalid schedule types	
259	Searching by customer trace number is obsolete	
301	Transaction already processed or no longer in system	Could be result of void method call
302	No data to return	Could be result of Get_History or Get_Return_File method calls
303	Invalid file format	Could be result of Upload_File method call
304	File totals do not match file received	Could be result of Upload_Method call
305	File already processed	
306	No permission for the format	
307	File already removed or cannot be removed	
308	File already confirmed or cannot be confirmed	
401	Negative verification result	Could be result of Verify_Data method call

SOAP API RESPONSE (ERROR CODES)

VALUE	DESCRIPTION	NOTES
402	Positive verification result	Could be result of Verify_Data method call
403	Routing verification result	Could be result of Verify_Data method call
404=text	Bank name verification data (up to 50 characters)	Could be result of Verify_Data method call
410	Verification service error	
500	Internal system error	
501	Missing or invalid customer security token	
502	Missing or invalid account type	
503	Invalid date format. Use MMDDYYYY format	
504	Missing or invalid email address	
505	Missing or invalid first name	
506	Missing or invalid last name	
507	Username already exists	
508	Missing or invalid account name	
509	Account type should be either 1 or 2	
510	Account name does not exist	
511	Invalid recurring payment id	
512	Missing or invalid external account id	

TRANSACTION STATUSES

The information described below outlines the transaction status

TRANSACTION STATUS ID	DESCRIPTION
1	CUSTOMER WAREHOUSE
2	ACH WAREHOUSE
3	SUSPENDED
4	ORIGINATED
5	VOIDED
7	PENDING PARENT APPROVAL
8	APPROVED
9	PENDING BANK APPROVAL
11	REJECTED

TRANSACTION CODES

The information described below outlines transaction codes

TRANSACTION CODE	DESCRIPTION
22	CREDIT- CHECKING
23	PRE-NOTE CREDIT-CHEKCING
32	CREDIT-SAVINGS
33	PRE-NOTE CREDIT-SAVINGS
27	DEBIT-CHECKING
28	PRE-NOTE DEBIT-CHECKING
37	DEBIT-SAVINGS
38	PRE-NOTE DEBIT-SAVINGS
42	GL CREDIT
43	PRE-NOTE GL CREDIT
47	GL DEBIT
48	PRE-NOTE GL DEBIT
52	LOAN CREDIT
53	PRE-NOTE LOAN CREDIT
55	LOAN DEBIT "REVERSAL"

SEC CODES

The information described below outlines SEC codes

SEC CODE	SEC TYPE	DESCRIPTION	DEBIT/CREDIT
ARC	Accounts Receivables	Single entry debit item by Originator to the Receiver with source document via 1) US mail/Delivery service 2) drop box or 3) manned bill payment location - CHECK CONVERSION	D
BOC	Back Office	Single entry debit item by Originator to the Receiver with source document at point of purchase or manned bill payment location -CHECK CONVERSION	D
CCD	Cash Concentrated	Corporate/Business Transactions to another Corporate/ Business	D/C
CIE	Customer Initiated Entry	Consumer initiated Credit transaction to a Corporate Account Transaction by Corporate to another Corporate and has 1 or more addenda (up to 9,999)	C
CTX	Corporate Trade Exchange	Non-monetary entry initiated by DFI to a Government Agency for enrollment of benefits	D/C
ENR	Auto Enrollment	Single entry debit item by Originator to the Receiver with source document at point of purchase or manned bill payment location	D
POP	Point of Purchase	Debit entry at electronic terminal - CHECK CONVERSION	D
POS	Point of Sale	Debit entry at electronic terminal - CHECK CONVERSION	D
PPD	Prearranged Payment & Deposit	Transaction initiated by Corporate account to Consumer Receiver based upon written authorization	D/C
RCK	Represented Check	A Representation of a Check upon return of source document Entry description MUST READ: REDEPCHECK	D
TEL	Telephone Initiated Payment	Single/Recurring debit entry authorized via telephone	D
WEB	Internet Initiated Payment	Single/ Recurring transaction where authorization is given via electronic means on the internet or wireless connections	D/C

DATE TYPES

The information described below outlines the type of dates for Get Report method

DATE TYPE ID	DATE TYPE
1	EFFECTIVE DATE
2	ENTRY DATE
3	PROCESSED DATE
4	SETTLEMENT DATE
5	CREATED ON DATE
6	RESOLVE DATE

REPORT NAMES

The information described below outlines different reports for Get Report method.

REPORT ID	REPORT NAME	DESCRIPTION	ACHBE DATA
1	Bank Return	Displays bank returns grouped by day	Yes
2	Customer Originations	Displays customer originations grouped by customer and entry method	Yes
3	Activity Summary	Displays the activity summary	Yes
4	Credit Exposure	Displays credit exposure	Yes
5	Debit Exposure	Displays debit exposure	Yes
6	Notification of Change Details	Displays notification of change details	Yes
7	Origination Exceptions	Displays origination exceptions	No
8	Over Limit Detail	Displays the over limit detail	Yes

REPORT ID	REPORT NAME	DESCRIPTION	ACHBE DATA
12	Return Reason Analysis	Displays Reason Analysis for Returns	Yes
14	Unauthorized Detail	Displays Unauthorized Detail	Yes
15	Unauthorized Monitoring	Displays Unauthorized Monitoring	Yes
16	Sixty Day Exposure	Displays a Sixty Day Exposure	Yes
17	Bank Balancing	Displays Bank Balancing	Yes
21	Customer Warehouse Balancing	Displays Customer Warehouse	No
23	Settlement	Displays Settlement	Yes
25	Change Request & Setup	Displays all changed items (like customers)	No
26	OFAC	Displays OFAC matches	No
28	Confirmation Report	Display Confirmation Report	Yes
29	Dishonor Report	Display Dishonor Report details	Yes
30	Return Report	Display Return Report	Yes
48	Originator Lookups Report	Displays transaction notes	No
49	NACHA Quarterly Report	Displays the NACHA Quarterly Report	Yes
51	Processing Volume Report	Displays the Processing Volume Report	Yes

REPORT ID	REPORT NAME	DESCRIPTION	ACHBE DATA
55	Origination Detail Report	Displays origination details	Yes
56	Customer Warehouse Detail	Displays customer warehouse details	No
57	Billing Report	Displays billing details	Yes
58	Thirty Day Exposure	Displays a thirty day exposure	Yes
59	Rejected Transaction	Displays Rejected Transactions	No
60	Exceptions	Displays Exceptions	No
61	Ninety Day Exposure	Displays a ninety day exposure	Yes
64	MFA User Report	By company, a list of users and their 1-time passcode requests	No
65	MFA Internal User Report	Multi-Factor Authentication one-time passcode details for system users only	No
66	MFA Volume Report	By company and user, the list of 1-time passcodes sent	No
67	MFA Billing Report	Counts of SMS and phone calls for multi-factor authentication by user type	No