

Use Cases

The use cases section of the ORG v3 API specifications provides practical examples of how the API can be used to perform different types of requests and retrieve corresponding responses. The examples are categorised based on schemes. Schemes support checks in certain regions and or countries in the world.

What's a scheme?

SurePay is a scheme on its own; the Dutch scheme. This implies that Surepay is directly connected to all Dutch banks which allows for full functioning IBAN name checks. In other parts of the world there are different "schemes", which connect with the banks in a certain region. SurePay is connected with some of these schemes and this allows cross-border checks to be performed outside the Netherlands. At present, there are two schemes available for the ORG v3 API that support checks in France and Italy.

Each scheme supports slightly different features, so in each region other than NL, the check might work differently. For this reason we are presenting examples for each region in this chapter. Verifying bank accounts via external schemes costs extra, since these scheme owners also have costs in maintaining interfaces with local banks.

IBAN-Name check in NL

Scheme: Surepay

IBAN-Name check for Natural persons

IBAN-Name check is a process used to verify that the account holder name and IBAN (International Bank Account Number) provided by a customer or supplier match the information registered with the bank. The IBAN is a unique identifier for bank accounts that is used internationally to facilitate transactions.

On the next page you can find three examples of IBAN Name checks in NL for Natural Persons.

	Full match - Natural Person	Close match - Natural Person	No match - Natural Person
Request	<pre>{ "accountId": { "value": "NL87MOYO9876543212", "type": "IBAN" }, "name": "John Paul Waldo" }</pre>	<pre>{ "accountId": { "value": "NL87MOYO9876543212", "type": "IBAN" }, "name": "John P. Wildo" }</pre>	<pre>{ "accountId": { "value": "NL69ABNA4435376989", "type": "IBAN" }, "name": "JP wallie" }</pre>
Response	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountType": "NP", "jointAccount": false, "numberOfAccountHolders": 1, "countryCode": "NL" }, "scheme": "SurePay" }</pre>	<pre>{ "nameMatchResult": "CLOSE_MATCH", "dataUsedForMatching": "VERIFIED", "nameSuggestion": "John P Waldo", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountType": "NP", "jointAccount": false, "numberOfAccountHolders": 1, "countryCode": "NL" }, "scheme": "SurePay" }</pre>	<pre>{ "nameMatchResult": "NO_MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountType": "NP", "countryCode": "NL" }, "scheme": "SurePay" }</pre>

IBAN-Name Check for Organisations

The IBAN-Name Check for Organisations and Natural persons are comparable, they differ on the following points:

- An organisation can only have one account holder
- For organisations we always give a name suggestion
- also in case of a know no match;
- For organisations we give the city name back;

- Note that they can also be matched on trading names see section Company (KvK) ID check

Please refer to the examples below when matching on organisation owned bank accounts:

	Full match - Organisation	Close match - Organisation	No Match - Organisation
Request	<pre>{ "accountId": { "value": "NL42RABO2288983183", "type": "IBAN" }, "name": "Valdosta Textiles" }</pre>	<pre>{ "accountId": { "value": "NL42RABO2288983183", "type": "IBAN" }, "name": "Valdosta Textile" }</pre>	<pre>{ "accountId": { "value": "NL42RABO2288983183", "type": "IBAN" }, "name": "Waldo textile" }</pre>
Response	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountType": "ORG", "jointAccount": false, "numberOfAccountHolders": 1, "countryCode": "NL" }, "scheme": "SurePay" }</pre>	<pre>{ "nameMatchResult": "CLOSE_MATCH", "dataUsedForMatching": "VERIFIED", "nameSuggestion": "Valdosta Textiles", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountType": "ORG", "city": "Utrecht", "countryCode": "NL" }, "scheme": "SurePay" }</pre>	<pre>{ "nameMatchResult": "NO_MATCH", "dataUsedForMatching": "VERIFIED", "nameSuggestion": "Valdosta Textiles", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountType": "ORG", "city": "Utrecht", "countryCode": "NL" }, "scheme": "SurePay" }</pre>

Other NL scenarios

In the table below you can find other scenarios which might occur in the Netherlands. For instance when an account is inactive, not found or matched on data which is not from the CRM system of a bank.

	Inactive account	Account not found	Matched on derived data
Request	<pre>{ "accountId": { "value": "NL10RBRB0898338581", "type": "IBAN" }, "name": "Samantha Boomgaard" }</pre>	<pre>{ "accountId": { "value": "NL46TRIO0197665713", "type": "IBAN" }, "name": "Waldo textile" }</pre>	<pre>{ "accountId": { "value": "NL50BNPA6423931532", "type": "IBAN" }, "name": "Hans de groot" }</pre>
Response	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "WILL_FAIL", "status": "INACTIVE", "accountType": "UNKNOWN" }, "scheme": "SurePay" }</pre>	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "WARNING", "status": "NOT_FOUND" }, "scheme": "SurePay" }</pre>	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "DERIVED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "WARNING", "status": "UNKNOWN", "accountType": "UNKNOWN", "accountAge": "UNKNOWN", "countryCode": "NL" }, "scheme": "SurePay" }</pre>

Company (KvK) ID check

For checks on organisation accounts in addition to the IBAN-Name check functionality, Dutch banks also provide Surepay with a KvK-number and KvK-branch number.

This enables API users to validate whether the submitted/provided KvK number is matching the account holder's KvK number as registered by the bank.

Furthermore, a connection with the KVK API improves our algorithm capabilities by allowing matches on the trading names retrieved from an account holding organisation. This means that in addition to checking the account holder name and IBAN, the SurePay Account Check service can also check for matches based on the company's trading name. This can further reduce data entry mistakes and fraud in payments

	KvK only Check	KvK & Branch check	Kvk, Branch and Name check
Request	<pre>{ "accountId": { "value": "NL96ABNA7998733292", "type": "IBAN" }, "companyIds": [{ "companyIdType": "NL_KVK", "companyIdValue": "14054441" }] }</pre>	<pre>{ "accountId": { "value": "NL96ABNA7998733292", "type": "IBAN" }, "companyIds": [{ "companyIdType": "NL_KVK", "companyIdValue": "14054441" }, { "companyIdType": "NL_KVK_BRANCH", "companyIdValue": "000014054441" }] }</pre>	<pre>{ "accountId": { "value": "NL96ABNA7998733292", "type": "IBAN" }, "companyIds": [{ "companyIdType": "NL_KVK", "companyIdValue": "14054441" }, { "companyIdType": "NL_KVK_BRANCH", "companyIdValue": "000014054441" }], "name": "Inverdo Verpakkingen B.V." }</pre>
Response	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "dataUsedForMatching": "VERIFIED", "companyIds": [{ "type": "NL_KVK", "matchResult": "MATCH" }], "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", } }</pre>	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "dataUsedForMatching": "VERIFIED", "companyIds": [{ "type": "NL_KVK", "matchResult": "MATCH" }, { "type": "NL_KVK_BRANCH", "matchResult": "NO_MATCH" }] }</pre>	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "companyIds": [{ "type": "NL_KVK", "matchResult": "MATCH" }, { "type": "NL_KVK_BRANCH", "matchResult": "NO_MATCH" }] }</pre>

	<pre>"optedOut": false, "status": "ACTIVE", "accountType": "ORG" }, "scheme": "SurePay" }</pre>	<pre>], "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "optedOut": false, "status": "ACTIVE", "accountType": "ORG" }, "scheme": "SurePay" }</pre>	<pre>], "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "optedOut": false, "status": "ACTIVE", "accountType": "ORG" }, "scheme": "SurePay" }</pre>
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VAT check

The VAT check functionality is another feature of the ORG v3 API. The functionality allows organisations to perform a VAT (Value Added Tax) check on their customers and suppliers.

How does it help in real use cases?

The VAT check verifies the validity of the VAT number provided by the customer or supplier. Ensuring that:

- The number is registered with the appropriate tax authority
- the name registered (linked) to the VAT number matches any of the legal and commercial at the bank

The VAT check functionality can be integrated into any system that supports APIs. Please refer to the examples below:

	VAT active and matching	VAT active but not matching	VAT does not exist in VIES
Request	<pre>{ "accountId": { "value": "NL41RABO0320970280", "type": "IBAN" }, "companyIds": [{ "companyIdValue": "NL860948596B01", "companyIdType": "EU_VAT" }] }</pre>	<pre>{ "accountId": { "value": "NL41RABO0320970280", "type": "IBAN" }, "companyIds": [{ "companyIdValue": "NL860948596B01", "companyIdType": "EU_VAT" }] }</pre>	<pre>{ "accountId": { "value": "NL41RABO0320970280", "type": "IBAN" }, "companyIds": [{ "companyIdValue": "NL860948596B02", "companyIdType": "EU_VAT" }] }</pre>
Response	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "dataUsedForMatching": "VERIFIED", "companyIds": [{ "type": "EU_VAT", "matchResult": "MATCH" }], "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", </pre>	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "dataUsedForMatching": "VERIFIED", "companyIds": [{ "type": "EU_VAT", "matchResult": "NO_MATCH" }], "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", </pre>	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "dataUsedForMatching": "VERIFIED", "companyIds": [{ "type": "EU_VAT", "matchResult": "NO_MATCH" }], "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", </pre>

	<pre>"accountType": "ORG", "jointAccount": false, "numberOfAccountHolders": 1, "countryCode": "NL" }, "scheme": "SurePay" }</pre>	<pre>"accountType": "ORG", "jointAccount": false, "numberOfAccountHolders": 1, "countryCode": "NL" }, "scheme": "SurePay" }</pre>	<pre>"accountType": "ORG", "jointAccount": false, "numberOfAccountHolders": 1, "countryCode": "NL" }, "scheme": "SurePay" }</pre>
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Account Type matching (NP/ORG)

The 'Account Type' feature allows users to input the account type of the payee in the request (in the field 'accountType'). This can be either 'Natural Person' (NP) or 'Organization' (ORG). By providing this information in the request, the SurePay Account Check for Organisations service can perform an additional check on the account type stored by the bank and return a result based on the match between the user's input and the account type stored in the bank/organisation. When the user inputs the account type in the request, the SurePay Account Check service will return a field in the response called 'accountTypeMatchResult'. This

field will contain the result of the match between the user's input and the account type stored in the bank/organisation.

How does it help in real use cases?

By receiving the 'accountTypeMatchResult' in the response, users can further verify the identity of the payee and reduce the risk of fraud and mistakes in payments. This feature is particularly useful for organisations that need to verify the identity of their suppliers and ensure that they are working with legitimate businesses. Please refer to the examples below.

	Match on account type - Organisation	No match on account type - Organisation
Request	<pre>{ "accountId": { "value": "NL42RABO2288983183", "type": "IBAN" }, "name": "Valdosta Textiles", "accountType": "ORG" }</pre>	<pre>{ "accountId": { "value": "NL42RABO2288983183", "type": "IBAN" }, "name": "Valdosta Textiles", "accountType": "NP" }</pre>
Response	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountTypeMatchResult": "MATCH", "countryCode": "NL" }, "scheme": "SurePay" }</pre>	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountTypeMatchResult": "NO_MATCH", "countryCode": "NL" }, "scheme": "SurePay" }</pre>

Add-on features

The API interface changes when using add-on features like: Account Age and Account Switching Services. These features perform additional checks to protect against fraud and mistakes with online money transfers. Customers must notify SurePay in order to allow them access to these add-ons, and all security settings and configurations for connecting to the SurePay API will remain unchanged. The bank/organisation does not need to make any changes to their regular API request.

Account Age check

SurePay offers an add-on service called Account Age. By enabling this feature, customers can access the account age field in the API response, which allows them to quickly determine how long the account has been registered at the data source. This dedicated field ensures that the information is clearly presented to the user. The account age information can be used to discover fraud as newer (younger) accounts correlate with fraud.

Request

To receive the Account Age field for a provided account, there are no changes required in the regular API request. The complete description of the API request can be found in Section 'Request Body' of this document. The headers are also explained in the same section.

Response

In the response, the Account Age field will be included as an additional field in the account object, without any changes in the rest of the response. This field will be returned in case of a match or a close match of the account number/IBAN and name check or when there is no match. The following table shows the field specifications:

Additional field in response body

accountAge - Enum - Conditionally Returned

Describes the period (in weeks and months) since the account has been registered first.

- **LESS_THAN_ONE_WEEK** - less than 1 week.
- **ONE_WEEK_TO_ONE_MONTH** - 1 week to 1 month.
- **ONE_MONTH_TO_THREE_MONTHS** - 1 month to 3 months.
- **THREE_MONTHS_TO_SIX_MONTHS** - 3 months to 6 months
- **SIX_MONTHS_TO_ONE_YEAR** - 6 months to 1 year
- **GREATER_THAN_ONE_YEAR** - greater than 1 year
- **UNKNOWN**

	Organisation account with accountAge	Organisation account without accountAge
Request	<pre>{ "accountId": { "type": "IBAN", "value": "NL90INGB7393964341" }, "name": "Leen Kleingeld" }</pre>	<pre>{ "accountId": { "value": "NL42RABO2288983183", "type": "IBAN" }, "name": "Valdosta Textiles", }</pre>
Response	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountType": "NP", "jointAccount": "true", "numberOfAccountHolders": "2", "accountAge": "ONE_MONTH_TO_THREE_MONTHS", "countryCode": "NL" }, "scheme": "SurePay" }</pre>	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountType": "ORG", "countryCode": "NL" }, "scheme": "SurePay" }</pre>

Switch Check

The Switched Account Check, also known as “Overstap Check” in the Netherlands, is an additional feature. This feature enables organisations to perform an additional check on the IBAN entered by the user to see if the payee has switched banks. If the payee has switched banks, the API will provide the new IBAN of the payee. The organisation can update the data of the payee accordingly.

Request

To receive the Switching service object for a provided account, there are no changes required in the regular API request.

Response

In the response, the Switching information will be included as an additional object in the account object, without any changes in the rest of the response. This additional object will only be returned when we find the account in the switching service. The following table shows the field specification:

Additional field in response body		
	switchingInformation - Object - Conditionally Returned	
	Only returned when the account is in a switching service that is supported by SurePay.	
		switchingServiceForAccount-Enum-Conditionally Returned
		The status of the account that switched to another bank.
		• ACTIVE - The switched account is still activated. • EXPIRED - The switched account has been cancelled.

		switchedIban - String - Conditionally Returned Contains the new IBAN, where the old account holder has switched to. Only returned when the account holder chooses to disclose it.
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	Inactive account switched	Active account switched	Inactive account not switched
Request	<pre>{ "accountId": { "value": "NL83TRIO0254821715", "type": "IBAN" }, "name": "Valdosta Textiles", }</pre>	<pre>{ "accountId": { "value": "NL56ABNA4937453297", "type": "IBAN" }, "name": "Valdosta Textiles", }</pre>	<pre>{ "accountId": { "value": "NL89ABNA5070069357", "type": "IBAN" }, "name": "Wellness and Beauty" }</pre>
Response	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "WILL_FAIL", "status": "INACTIVE", "accountType": "ORG", "jointAccount": false, "numberOfAccountHolders": 1, "countryCode": "NL", "switchingInformation": { "switchingServiceForAccount": "ACTIVE", "switchedToIban": "NL76ABNA0886453674" }, "scheme": "SurePay" } }</pre>	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountType": "ORG", "jointAccount": false, "numberOfAccountHolders": 1, "countryCode": "NL", "switchingInformation": { "switchingServiceForAccount": "ACTIVE", "switchedToIban": "NL42RABO2288983183" }, "scheme": "SurePay" } }</pre>	<pre>{ "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "paymentPreValidation": "PASS", "status": "ACTIVE", "accountType": "ORG", "jointAccount": false, "numberOfAccountHolders": 1, "countryCode": "NL", "scheme": "SurePay" } }</pre>

International checks

France, access to SEPAMail scheme

The French section of the ORG v3 API specifications provides detailed examples of how to use the API to perform checks for French bank accounts. In France both natural person owned accounts as well as organisation owned accounts can be checked. The input and output parameters differ as we will explain in more detail below.

Please be aware that on request the French scheme can be enabled, there are additional charges. The name of the French scheme is SEPAMail.

Differences between NL and FR

Where the French organisation check differs from the check in the Netherlands:

- Name suggestions are not always provided
- No IBAN - Name matching for organisations

- Organisation checks only work with Siren/Siret/VAT number
- Less additional response fields available
 - No joint account holder information
 - No payment prevalidation
 - No account age
 - No switching information
- API response times can take up to 30 seconds

IBAN-Name check for FR natural persons

For Natural persons In France it is possible to input an IBAN account and name in the request and to retrieve a Match, Close Match or a No Match in the response. In some cases we are able to provide a name suggestion, but not always. Please note that the French check works best when the full customer name is provided.

	FR Natural Person Match	FR Natural Person Close Match	FR Natural Person No match
Request	<pre>{ "accountId": { "value": "FR0218359000430598890U02759",</pre>	<pre>{ "accountId": { "value": "FR0218359000430598890U02759", "type": "IBAN"</pre>	<pre>{ "accountId": { "value": "FR0218359000430598890U02759", "type": "IBAN"</pre>

	<pre> "type": "IBAN" }, "name": "Henri Dupond" } </pre>	<pre> }, "name": "Henri Dupand" } </pre>	<pre> }, "name": "Henry Davidson" } </pre>
Response	<pre> { "nameMatchResult": "MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "optedOut": false, "status": "ACTIVE", "accountType": "NP", "countryCode": "FR" }, "scheme": "SEPAMAIL", "schemeData": [{EXCLUDED FROM EXAMPLE}] } </pre>	<pre> { "nameMatchResult": "CLOSE_MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "optedOut": false, "status": "ACTIVE", "accountType": "NP", "countryCode": "FR" }, "scheme": "SEPAMAIL", "schemeData": [{EXCLUDED FROM EXAMPLE}] } </pre>	<pre> { "nameMatchResult": "NO_MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "optedOut": false, "status": "ACTIVE", "accountType": "NP", "countryCode": "FR" }, "scheme": "SEPAMAIL", "schemeData": [{EXCLUDED FROM EXAMPLE}] } </pre>

Company ID check for FR organisations

The French scheme unfortunately does not support IBAN - Name checks in France (yet) for organisation owned bank accounts. An IBAN can be verified using the French company identification number. The scheme supports a Siren, Siret or VAT number. The Siren is a company identification number, the Siret is a branch identification number, and the VAT number is the Value Added Tax number.

In the examples below you will find more clarification about the use-cases. The original scheme data is provided in the response in the last field called `schemeData.sepaMailSchemeData`. This data is excluded from the examples for a simplified view.

	Inactive account	FR Organisation Siren/Siret/VAT	FR Organisation Siren only
Request	<pre>{ "accountId": { "value": "FR9618359590000598890U03917", "type": "IBAN" }, "name": "Henri Dupond" }</pre>	<pre>{ "accountId": { "value": "FR9618359590000598890U03044", "type": "IBAN" }, "companyIds": [{ "companyIdValue": "504226648", "companyIdType": "FR_SIREN" }, { "companyIdValue": "50422664800039", "companyIdType": "FR_SIRET" }, { "companyIdValue": "FR70504226648", "companyIdType": "EU_VAT" }] }</pre>	<pre>{ "accountId": { "value": "FR9618359590000598890U03044", "type": "IBAN" }, "companyIds": [{ "companyIdValue": "504226648", "companyIdType": "FR_SIREN" }] }</pre>
Response	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "dataUsedForMatching": "VERIFIED", "account": { "accountNumberValidation": "VALID", "optedOut": false, "status": "INACTIVE", "accountType": "UNKNOWN", "countryCode": "FR" } }</pre>	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "dataUsedForMatching": "VERIFIED", "companyIds": [{ "type": "FR_SIREN", "matchResult": "MATCH" }, { </pre>	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "dataUsedForMatching": "VERIFIED", "companyIds": [{ "type": "FR_SIREN", "matchResult": "MATCH" }], }</pre>

	<pre> }, "scheme": "SEPAMAIL", "schemeData": [{EXCLUDED FROM EXAMPLE}] } </pre>	<pre> "type": "FR_SIRET", "matchResult": "MATCH" }, { "type": "EU_VAT", "matchResult": "MATCH" }], "account": { "accountNumberValidation": "VALID", "optedOut": false, "status": "ACTIVE", "accountType": "ORG", "countryCode": "FR" }, "scheme": "SEPAMAIL", "schemeData": [{EXCLUDED FROM EXAMPLE}] } </pre>	<pre> "account": { "accountNumberValidation": "VALID", "optedOut": false, "status": "ACTIVE", "accountType": "ORG", "countryCode": "FR" }, "scheme": "SEPAMAIL", "schemeData": [{EXCLUDED FROM EXAMPLE}] } </pre>
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Italy, access to CBI scheme

The Italy section of the ORG v3 API specifications provides detailed examples of how to use the API to perform payment pre-validation checks for Italian bank accounts. To perform checks with Italian bank accounts, the only account type valid is 'IBAN'. And only Organisation owned bank accounts can be verified by our scheme partner in Italy. The name of the Italian Scheme is: CBI

IBAN-Name Check for Natural persons in Italy

Unfortunately, our scheme partner in Italy is not yet able to verify Natural Person owned bank accounts.

Company ID check for organisations

The VAT number is the most widely used company identifier in Italy. This number can be verified against Italian IBANs using our Italian connection.

Please refer to the next page for examples of VAT checks in Italy.

	VAT active and matching	VAT not matching	VAT does not exist
Request	<pre>{ "accountId": { "value": "IT91W0200801830000006036804", "type": "IBAN" }, "companyIds": [{ "companyIdValue": "IT00240880223", "companyIdType": "EU_VAT" }] }</pre>	<pre>{ "accountId": { "value": "IT91W0200801830000006036804", "type": "IBAN" }, "companyIds": [{ "companyIdValue": "IT08992631005", "companyIdType": "EU_VAT" }] }</pre>	<pre>{ "accountId": { "value": "IT91W0200801830000006036804", "type": "IBAN" }, "companyIds": [{ "companyIdValue": "IT08992631004", "companyIdType": "EU_VAT" }] }</pre>

Response	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "dataUsedForMatching": "VERIFIED", "companyIds": [{ "type": "EU_VAT", "matchResult": "MATCH" }], "account": { "accountNumberValidation": "VALID", "status": "ACTIVE", "accountType": "ORG", "countryCode": "IT" }, "scheme": "CBI", "schemeData": [{EXCLUDED FROM EXAMPLE}] }</pre>	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "companyIds": [{ "type": "EU_VAT", "matchResult": "NO_MATCH" }], "account": { "accountNumberValidation": "VALID", "status": "UNKNOWN", "accountType": "UNKNOWN" }, "scheme": "CBI", "schemeData": [{EXCLUDED FROM EXAMPLE}] }</pre>	<pre>{ "nameMatchResult": "COULD_NOT_MATCH", "companyIds": [{ "type": "EU_VAT", "matchResult": "NO_MATCH" }], "account": { "accountNumberValidation": "VALID", "status": "UNKNOWN", "accountType": "UNKNOWN" }, "scheme": "CBI", "schemeData": [{EXCLUDED FROM EXAMPLE}] }</pre>
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