



<https://verifone.cloud/docs/in-person-payments/pos-cloud-integration/payment-operations/telecheck-verify-micr-v1>

Updated: 01-Aug-2025

Telecheck Verify with MICR - V1

This API is used to initiate payment requests specifying the following details:

Request Details	Values
Method	POST
URL	https://{ENVIRONMENT}/oidc/poscloud/nexo/payment
Authorization	https://verifone.cloud/docs/in-store-payments/integration-set-terminal#step-3__003a__00a0setting-up-basic-auth-in-postman
Headers:	
Content-Type	application/json
x-terminal-simulator	true
x-site-entity-id	Entity ID of child to be passed in case parent token is used while calling this API.
Authorization	"user-uid:api" key pair encoded in base64. See the Obtaining API Keys guide for more information.
Body > Raw	See the request example below.

Check the [POS Cloud API reference](#) for more details on the required parameters.

Required parameters	Description
MessageHeader	Object
MessageHeader.MessageClass	"SERVICE"
MessageHeader.MessageCategory	"PAYMENT"
MessageHeader.MessageType	"REQUEST"
MessageHeader.ServiceID	String
MessageHeader.SaleID	String
MessageHeader.POIID	String
PaymentRequest	Object

Required parameters	Description
PaymentRequest.SaleData	Object
PaymentRequest.TransactionID	String
PaymentRequest.TimeStamp	String
PaymentRequest.PaymentTransaction	Object
PaymentRequest.AmountsReq	Object
PaymentRequest.Currency	String

```
{
  "MessageHeader": {
    "MessageClass": "SERVICE",
    "MessageCategory": "PAYMENT",
    "MessageType": "REQUEST",
    "ServiceID": "1234",
    "SaleID": "1992",
    "POIID": "{{POIID}}"
  },
  "PaymentRequest": {
    "SaleData": {
      "SaleTransactionID": {
        "TransactionID": "VERIFONE35ab",
        "TimeStamp": "2020-04-20T14:43:59+05:30"
      },
      "SaleToPOIData": "171717",
      "OperatorID": "123456",
      "SaleReferenceID": "505050",
      "VF_SaleNote": "Hello SaleNote"
    },
    "PaymentTransaction": {
      "AmountsReq": {
        "Currency": "USD",
        "RequestedAmount": "11.00",
        "TipAmount": "0"
      },
      "OriginalPOITransaction": {
        "ApprovalCode": ""
      }
    },
    "PaymentData": {
      "PaymentType": "NORMAL",
      "SplitPaymentFlag": true,
      "PaymentInstrumentData": {
        "PaymentInstrumentType": "VF_CHECKVERIFY",
        "CheckData": {
          "TrackData": "t123456780t 10987654321o 2233",
          "TypeCode": "VF_Government"
        }
      },
      "VF_PersonalIdentification": {
        "VF_DriversLicense": {
          "VF_Number": "11112222"
        }
      }
    }
  }
}
```

```

    }
  }
}

```

Based on the response from the terminal, the POS Cloud will send back the response.

```

{
  "MessageHeader": {
    "MessageClass": "SERVICE",
    "MessageCategory": "PAYMENT",
    "MessageType": "RESPONSE",
    "ServiceID": "1234",
    "SaleID": "1992",
    "POIID": "451-372-289"
  },
  "PaymentResponse": {
    "Response": {
      "Result": "SUCCESS",
      "ErrorCondition": null,
      "AdditionalResponse": null
    },
    "SaleData": {
      "OperatorID": "123456",
      "SaleTransactionID": {
        "TransactionID": "VERIFONE35ab",
        "TimeStamp": "2020-04-20T14:43:59+05:30"
      },
      "TokenRequestedType": null,
      "SaleReferenceID": null,
      "SaleTerminalData": null,
      "CustomerOrderReq": null,
      "SaleToPOIData": {
        "{\\c\\":\\\"1323038776\\\",\\m\\\":\\\"CHECK\\\",\\i\\\":\\\"VERIFONE35ab\\\",\\r\\\":\\\"APPROVED\\\"",
        "SaleToAcquirerData": null,
        "VF_SaleNote": null,
        "VF_L2Data": null
      },
      "POIData": {
        "POITransactionID": {
          "TransactionID": "1323038776",
          "TimeStamp": null
        },
        "POIReconciliationID": null
      },
      "PaymentResult": {
        "PaymentType": "NORMAL",
        "PaymentInstrumentData": {
          "PaymentInstrumentType": null,
          "ProtectedCardData": null,
          "CardData": {
            "BankUserData": "CHECK",
            "PaymentBrand": "CHECK",
            "MaskedPAN": null,
            "PaymentAccountRef": null,
            "EntryMode": null,
            "CardCountryCode": null,

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        "ProtectedCardData": null,
        "SensitiveCardData": {
            "PAN": null,
            "CardSeqNumb": null,
            "ExpiryDate": null,
            "TrackData": null
        },
        "AllowedProductCode": null,
        "PaymentToken": {
            "TokenRequestedType": "TRANSACTION",
            "TokenValue": null,
            "ExpiryDateTime": null
        },
        "VF_CardholderName": null,
        "VF_EmvTags": null
    },
    "VF_FleetCard": null,
    "VF_AccountType": null,
    "CustomerToken": null,
    "_vf_AlternativePaymentData": null,
    "CheckData": {
        "TrackData": "t123456780t 10987654321o 2233",
        "BankID": null,
        "AccountNumber": null,
        "CheckNumber": null,
        "CheckCardNumber": null,
        "Country": null,
        "TypeCode": "VF_Government"
    }
},
"AmountsResp": {
    "Currency": "USD",
    "AuthorizedAmount": "50",
    "TotalRebatesAmount": null,
    "TotalFeesAmount": null,
    "CashBackAmount": "0",
    "TipAmount": "0",
    "VF_FsaAuthorizedAmount": "0.0",
    "VF_DiffAmountDue": "0.0",
    "VF_ReturnCheckFee": "0.0"
},
"MerchantOverrideFlag": null,
"CapturedSignature": {
    "RawSignature": null,
    "SignatureImage": {
        "ImageFormat": null,
        "ImageData": null,
        "ImageReference": null
    }
},
"ProtectedSignature": null,
"OnlineFlag": true,
"AuthenticationMethod": [
    "NONE"
],
"ValidityDate": null,
"PaymentAcquirerData": {

```

```
        "AcquirerID": null,  
        "MerchantID": null,  
        "AcquirerPOIID": null,  
        "AcquirerTransactionID": {  
            "TransactionID": "0089472200000008",  
            "TimeStamp": null  
        },  
        "ApprovalCode": "",  
        "HostReconciliationID": null  
    },  
    "VF_PaymentHostData": null  
},  
"PaymentReceipt": null  
}  
}
```