



<https://verifone.cloud/docs/in-person-payments/pos-cloud-integration/payment-operations/telecheck-sale-check-data-v2>

Updated: 04-Aug-2025

Telecheck Sale with Check Data - V2

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

Request Details	Values
Method	POST
URL	https://{ENVIRONMENT}/oidc/poscloud/nexo/v2/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": "346-757-152"
  },
  "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": "FIRSTRESERVATION",
    "SplitPaymentFlag": true,
    "PaymentInstrumentData": {
      "PaymentInstrumentType": "CHECK",
      "CheckData": {
        "BankID": "123456123",
        "TrackData": "WERE",
        "AccountNumber": "12345678912",
        "CheckNumber": "1234",
        "CheckCardNumber": "123456123",
        "TypeCode": "VF_Government",
        "Country": "0554"
      }
    }
  }
},
```

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        "VF_PersonalIdentification": {
            "VF_DriversLicense": {
                "VF_State": "TX",
                "VF_Number": "11112222",
                "VF_DateOfBirth": "2020-04-20T14:43:59+05:30"
            }
        }
    }
}

```

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": "346-757-152"
    },
    "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\\\":\\\"ff1fceae-8116-4cb7-9b80-18e8749ec573\\\",\\\""}",
            "SaleToAcquirerData": null,
            "VF_SaleNote": null,
            "VF_L2Data": null
        },
        "POIData": {
            "POITransactionID": {
                "TransactionID": "ff1fceae-8116-4cb7-9b80-18e8749ec573",
                "TimeStamp": "2025-07-21T15:26:24Z"
            },
            "POIReconciliationID": null
        },
        "PaymentResult": {
            "PaymentType": "NORMAL",
            "PaymentInstrumentData": {
                "PaymentInstrumentType": "CHECK",
                "ProtectedCardData": null,
                "CardData": {
                    "BankUserData": null,

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        "PaymentBrand": "",
        "MaskedPAN": null,
        "PaymentAccountRef": null,
        "EntryMode": null,
        "CardCountryCode": null,
        "ProtectedCardData": null,
        "SensitiveCardData": {
            "PAN": null,
            "CardSeqNumb": null,
            "ExpiryDate": "12/49",
            "TrackData": null
        },
        "AllowedProductCode": null,
        "PaymentToken": {
            "TokenRequestedType": "TRANSACTION",
            "TokenValue": null,
            "ExpiryDateTime": null
        },
        "VF_CardholderName": null,
        "VF_EmvTags": null
    },
    "VF_FleetCard": {
        "VF_DepartmentNum": null,
        "VF_DriverNum": null,
        "VF_EmployeeNum": null,
        "VF_FleetData1": null,
        "VF_FleetData2": null,
        "VF_Hubometer": null,
        "VF_JobNum": null,
        "VF_MaintenanceId": null,
        "VF_Odometer": null,
        "VF_License": null,
        "VF_PurchaseDataSeq": null,
        "VF_ReferHours": null,
        "VF_RefNum": null,
        "VF_RestrictedProducts": null,
        "VF_TrailerNum": null,
        "VF_TripNum": null,
        "VF_UnitNum": null,
        "VF_UserId": null,
        "VF_VehicleId": null
    },
    "VF_AccountType": null,
    "CustomerToken": null,
    "_vf_AlternativePaymentData": null,
    "CheckData": {
        "TrackData": "WERE",
        "BankID": "123456123",
        "AccountNumber": "12345678912",
        "CheckNumber": "1234",
        "CheckCardNumber": "123456123",
        "Country": "0554",
        "TypeCode": "VF_Government"
    }
},
"AmountsResp": {
    "Currency": "USD",

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        "AuthorizedAmount": "11",
        "TotalRebatesAmount": null,
        "TotalFeesAmount": null,
        "CashBackAmount": "0",
        "TipAmount": "0",
        "VF_FsaAuthorizedAmount": "0.0",
        "VF_DiffAmountDue": "0.0",
        "VF_ReturnCheckFee": null
    },
    "MerchantOverrideFlag": null,
    "CapturedSignature": {
        "RawSignature": null,
        "SignatureImage": {
            "ImageFormat": null,
            "ImageData": null,
            "ImageReference": null
        }
    },
    "ProtectedSignature": null,
    "OnlineFlag": true,
    "AuthenticationMethod": [
        "NONE"
    ],
    "ValidityDate": null,
    "PaymentAcquirerData": {
        "AcquirerID": null,
        "MerchantID": "01101129",
        "AcquirerPOIID": "50004859",
        "AcquirerTransactionID": {
            "TransactionID": "520215152624",
            "TimeStamp": "2025-07-21T15:26:24Z"
        }
    },
    "ApprovalCode": "",
    "HostReconciliationID": null
},
"VF_PaymentHostData": {
    "ApprovalCode": null
}
},
"PaymentReceipt": [
    {
        "DocumentQualifier": "SALERECEIPT",
        "IntegratedPrintFlag": null,
        "RequiredSignatureFlag": null,
        "OutputContent": {
            "OutputFormat": "TEXT",
            "PredefinedContent": null,
            "OutputText": [
                {
                    "Text": "
VERIFONE SCA
",
                    "CharacterSet": null,
                    "Font": null,
                    "StartRow": null,
                    "StartColumn": null,
                    "Color": null,
                    "CharacterWidth": null,
                    "CharacterHeight": null,

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        "CharacterStyle": null,
        "Alignment": null,
        "EndOfLineFlag": null
    },
    ],
    "OutputXHTML": null,
    "OutputBarcode": null
},
{
    "DocumentQualifier": "SALERECEIPT",
    "IntegratedPrintFlag": null,
    "RequiredSignatureFlag": null,
    "OutputContent": {
        "OutputFormat": "XHTML",
        "PredefinedContent": null,
        "OutputText": null,
        "OutputXHTML": "<!DOCTYPE html><html><head><title>
Receipt</title><style>body { background-color: white; }div { display
: block; }</style></head>\n<body>\n<!-- Version 1 -->\n
<!-- Business information start --><!-- Empty -->\n
<!-- Business information end -->\n<!-- Before greeting start -->
<!-- Empty -->\n<!-- Before greeting end -->\n<!-- Greeting start -->
<!-- Empty -->\n<!-- Greeting end -->\n<!-- After greeting start -->
<!-- Empty -->\n<!-- After greeting end -->\n<!-- Cashier name start -->
<!-- Empty -->\n<!-- Cashier name end -->\n
<!-- Before transaction start --><!-- Empty -->\n
<!-- Before transaction end -->\n<!-- Transaction information start --><div
id=\"transactionInformation\"><div class=\"transactionLine\">
VERIFONE SCA
11700 Great Oaks Way
Suite 210
Alpharetta, GA 30022
07/21/25
15:26:24
Merchant ID: ****1129
Term ID: 50004859
AUTH
Appr Code: 1122
Transaction ID: ff1fcea8-8116-4cb7-9b80-18e8749ec573
Payment Type: CHECK
Result: CAPTURED
Invoice: VERIFONE35ab
Response: Approved
Ref: 520215152624
Approved: Online
Retrieval Ref: 520215152624
Total: USD $ 11.00
I AGREE TO PAY ABOVE AMOUNT ACCORDING
    </div><div class=\"transactionLine

```

```
\">> TO THE CARD ISSUER AGREEMENT </div><div class=\"
transactionLine\"> (MERCHANT AGREEMENT IF CREDIT/VOUCHER) </div><div class=
\"transactionLine\"></div><div class=\"transactionLine\"></div><div class=
\"transactionLine\">X</div><div class=
\"transactionLine\"></div><div class=\"transactionLine\">
No Refunds </div><div class=\"transactionLine
\"> Store Credit Only </div><div class=\"
transactionLine\"> Merchant Copy </div><div class=
\"transactionLine\"></div></div><!-- Transaction information end -->\n
<!-- After transaction start --><!-- Empty -->\n
<!-- After transaction end -->\n<!-- Online URL start --><!-- Empty -->\n
<!-- Online URL end -->\n<!-- Before custom footer start --><!-- Empty -->
\n<!-- Before custom footer end -->\n<!-- Custom footer start -->
<!-- Empty -->\n<!-- Custom footer end -->\n
<!-- After custom footer start --><!-- Empty -->\n
<!-- After custom footer end -->\n<!-- Footer start --><!-- Empty -->\n
<!-- Footer end -->\n</body>\n</html>@#<!DOCTYPE html><html><head><title>
Receipt</title><style>body { background-color: white; }div { display
: block; }</style></head>\n<body>\n<!-- Version 1 -->\n
<!-- Business information start --><!-- Empty -->\n
<!-- Business information end -->\n<!-- Before greeting start -->
<!-- Empty -->\n<!-- Before greeting end -->\n<!-- Greeting start -->
<!-- Empty -->\n<!-- Greeting end -->\n<!-- After greeting start -->
<!-- Empty -->\n<!-- After greeting end -->\n<!-- Cashier name start -->
<!-- Empty -->\n<!-- Cashier name end -->\n
<!-- Before transaction start --><!-- Empty -->\n
<!-- Before transaction end -->\n<!-- Transaction information start --><div
id=\"transactionInformation\"><div class=\"transactionLine\">
VERIFONE SCA </div><div class=\"transactionLine
\"> 11700 Great Oaks Way </div><div class=
transactionLine\"> Suite 210 </div><div class=
\"transactionLine\"> Alpharetta, GA 30022 </div><div
class=\"transactionLine\"></div><div class=\"transactionLine\"></div><div
class=\"transactionLine\">07/21/25 15:26:24</div><
div class=\"transactionLine\"></div><div class=\"transactionLine\">
Merchant ID: ****1129 </div><div class=\"transactionLine
\">Term ID: 50004859 </div><div class=
transactionLine\"></div><div class=\"transactionLine\"></div><div class=
transactionLine\"> AUTH </div><div class=
\"transactionLine\"></div><div class=\"transactionLine\"></div><div class=
\"transactionLine\"></div><div class=\"transactionLine\"></div><div class=
transactionLine\">Appr Code: 1122 </div><div class=
\"transactionLine\">Transaction ID: ff1fcea-8116-4cb7-9b80-</div><div
class=\"transactionLine\">18e8749ec573 </div><
div class=\"transactionLine\">Payment Type: CHECK </div>
><div class=\"transactionLine\">Result:CAPTURED </
div><div class=\"transactionLine\">Invoice: VERIFONE35ab
</div><div class=\"transactionLine\">
Response: Approved </div><div class=\"transactionLine
\">Ref: 520215152624 </div><div class=
transactionLine\">Approved: Online </div><div class=
\"transactionLine\">Retrieval Ref:520215152624 </div><div
class=\"transactionLine\"></div><div class=\"transactionLine\">
Total: USD $ 11.00</div><div class=\"transactionLine
\"></div><div class=\"transactionLine\">
No Refunds </div><div class=\"transactionLine
\"> Store Credit Only </div><div class=
```

```

transactionLine\>
\"transactionLine\>
class=\"transactionLine\></div></div><!-- Transaction information end -->
\n<!-- After transaction start --><!-- Empty -->\n
<!-- After transaction end -->\n<!-- Online URL start --><!-- Empty -->\n
<!-- Online URL end -->\n<!-- Before custom footer start --><!-- Empty -->
\n<!-- Before custom footer end -->\n<!-- Custom footer start -->
<!-- Empty -->\n<!-- Custom footer end -->\n
<!-- After custom footer start --><!-- Empty -->\n
<!-- After custom footer end -->\n<!-- Footer start --><!-- Empty -->\n
<!-- Footer end -->\n</body>\n</html>",
    "OutputBarcode": null
  },
  {
    "DocumentQualifier": "SALERECEIPT",
    "IntegratedPrintFlag": null,
    "RequiredSignatureFlag": null,
    "OutputContent": {
      "OutputFormat": "XHTML",
      "PredefinedContent": null,
      "OutputText": null,
      "OutputXHTML": "<div id=\"transactionInformation\"><div
class=\"transactionLine\">
div class=\"transactionLine\">
><div class=\"transactionLine\">
div><div class=\"transactionLine\">
</div><div class=\"transactionLine\"></div><div class=\"transactionLine\">
</div><div class=\"transactionLine\">
07/21/25
15:26:24</div><div class=\"transactionLine
\"></div><div class=\"transactionLine\">
Merchant ID: ****1129
\">Term ID: 50004859
transactionLine\"></div><div class=\"transactionLine\"></div><div class=\"
transactionLine\">
AUTH
\"transactionLine\"></div><div class=\"transactionLine\"></div><div class=\"
transactionLine\"></div><div class=\"transactionLine\"></div><div class=\"
transactionLine\">Appr Code: 1122
\"transactionLine\">Transaction ID: ff1fcea-8116-4cb7-9b80-
class=\"transactionLine\">18e8749ec573
div class=\"transactionLine\">Payment Type: CHECK
><div class=\"transactionLine\">Result:CAPTURED
div><div class=\"transactionLine\">Invoice: VERIFONE35ab
</div><div class=\"transactionLine\">
Response: Approved
\">Ref: 520215152624
transactionLine\">Approved: Online
\"transactionLine\">Retrieval Ref:520215152624
class=\"transactionLine\"></div><div class=\"transactionLine\">
Total: USD $ 11.00</div><div class=\"transactionLine
\"></div><div class=\"transactionLine\">
I AGREE TO PAY ABOVE AMOUNT ACCORDING
\"> TO THE CARD ISSUER AGREEMENT
transactionLine\"> (MERCHANT AGREEMENT IF CREDIT/VOUCHER) </div><div class=
\"transactionLine\"></div><div class=\"transactionLine\"></div><div class=
\"transactionLine\">X
=\"transactionLine\"></div><div class=\"transactionLine\">

```


[illegible]