



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

Updated: 01-Aug-2025

## Telecheck Sale with MICR - V2

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

| Request Details | Values                                                                                                                                                                                                                                                            |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Method          | POST                                                                                                                                                                                                                                                              |
| URL             | <a href="https://{ENVIRONMENT}/oidc/poscloud/nexo/v2/payment">https://{ENVIRONMENT}/oidc/poscloud/nexo/v2/payment</a>                                                                                                                                             |
| Authorization   | <a href="https://verifone.cloud/docs/in-store-payments/integration-set-terminal#step-3__003a__00a0setting-up-basic-auth-in-postman">https://verifone.cloud/docs/in-store-payments/integration-set-terminal#step-3__003a__00a0setting-up-basic-auth-in-postman</a> |

### 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 <a href="#">Obtaining API Keys guide</a> 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": {
          "TrackData": "t123456780t 10987654321o 2233",
          "TypeCode": "VF_Government"
        }
      }
    },
    "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\": \"fd9e81d0-174f-4557-a342-f27f7a8c1ae1\", \"",
      "SaleToAcquirerData": null,
      "VF_SaleNote": null,
      "VF_L2Data": null
    },
    "POIData": {
      "POITransactionID": {
        "TransactionID": "fd9e81d0-174f-4557-a342-f27f7a8c1ae1",
        "TimeStamp": "2025-07-21T13:54:30Z"
      },
      "POIReconciliationID": null
    },
    "PaymentResult": {
      "PaymentType": "NORMAL",
      "PaymentInstrumentData": {
        "PaymentInstrumentType": "CHECK",
        "ProtectedCardData": null,
        "CardData": {
          "BankUserData": null,
          "PaymentBrand": "",
          "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": {
        "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": "t123456780t 10987654321o 2233",
        "BankID": null,
        "AccountNumber": null,
        "CheckNumber": null,
        "CheckCardNumber": null,
        "Country": null,
        "TypeCode": "VF_Government"
    }
},
"AmountsResp": {
    "Currency": "USD",
    "AuthorizedAmount": "11",
    "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": "01101129",
        "AcquirerPOIID": "50004859",
        "AcquirerTransactionID": {
            "TransactionID": "520213135430",
            "TimeStamp": "2025-07-21T13:54:30Z"
        }
    },
    "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,
                    "CharacterStyle": null,
                    "Alignment": null,
                    "EndOfLineFlag": null
                }
            ]
        }
    }
],

```

\n

```

        "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 TO THE CARD ISSUER AGREEMENT
(MERCHANT AGREEMENT IF CREDIT/VOUCHER)
X
"
        }
    }
}

```

```

        No Refunds
\">        Store Credit Only
transactionLine\">        Merchant Copy
\"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
\">        11700 Great Oaks Way
transactionLine\">        Suite 210
\"transactionLine\">        Alpharetta, GA 30022
class=\"transactionLine\"></div><div class=\"transactionLine\"></div><div
class=\"transactionLine\">07/21/25
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\">
        No Refunds
\">        Store Credit Only
transactionLine\">        THANK YOU
\"transactionLine\">        Customer Copy
class=\"transactionLine\"></div></div><!-- Transaction information end -->
\n<!-- After transaction start --><!-- Empty -->\n
<!-- After transaction end -->\n<!-- Online URL start --><!-- Empty -->\n
```

[illegible]

```
div class=\"transactionLine\">11700 Great Oaks Way</div>
><div class=\"transactionLine\">Suite 210</div>
div><div class=\"transactionLine\">Alpharetta, GA 30022
</div><div class=\"transactionLine\"></div><div class=\"transactionLine\">
</div><div class=\"transactionLine\">
07/21/2515:26:24</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-
class=\"transactionLine\">18e8749ec573</div><div>
div class=\"transactionLine\">Payment Type: CHECK</div>
><div class=\"transactionLine\">Result: CAPTURED</div>
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\">THANK YOU</div><div class=
\"transactionLine\">Customer Copy</div><div
class=\"transactionLine\"></div></div>,
"OutputBarcode": null
}
}
]
}
}
```