Account Verification

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Zero-value Account Verification enables merchants to check the status of an account and its validity without impacting their open-to-buy limit. The account verification check does not indicate whether the account has sufficient funds, but it ensures that it is valid and not blocked or invalid. Account verification service is offered as an alternative to old practices of using low-value authorizations, which are usually never settled and cleared. More specifically, there is a mandate for Visa and Mastercard brands to use the Visa Account Verification and MasterCard Account Status Inquiry Services, respectively, for both Card Present (CP) and Card Not Present (CNP) instead of low-value authorizations.

Initiate Account Verification

Account Verification can be initiated as a standard transaction, with the only difference that amount shall be equal to zero (0). Then, depending on the Acquirer you use, our internal system will map and send the appropriate message that the Acquirer expects.

Transaction request for Account Verification:

```
{
    "amount": 0,
    "auth_type": "FINAL_AUTH",
    "payment_provider_contract": "d84ac8ce-ad72-43b4-b7cf-6bbfe4c54f69",
    "capture_now": false,
    "customer_ip": "127.0.0.1",
    "reuse_token": "eXNKhusVjnSWKsZL",
    "currency_code": "EUR",
    "brand_choice": "MERCHANT",
    "shopper_interaction": "ECOMMERCE",
    "merchant_reference": "5678",
    "dynamic_descriptor": "TEST AUTOMATION ECOM",
    "card_brand": "VISA",
    "user_agent": "string"
}
```

Transaction response for Account Verification:

```
    {
    "id": "e96b3842-7bd0-4630-9a71-0b93eddff119",
```

```
    "payment_provider_contract": "d84ac8ce-ad72-43b4-b7cf-6bbfe4c54f69",
    "amount": 0,
    "blocked": false,
    "merchant_reference": "5678",
    "payment_product": "CARD",
    "status": "AUTHORIZED",
    "authorization_code": "387288",
    "created_by": "88985012-1bee-4793-965d-f69009a04d7b",
    "cvv_present": true,
    "cvv_result": "0",
    "details": {
        "auto_capture": false
    },
    "reason_code": "0000",
    "rrn": "5678",
    "shopper_interaction": "ECOMMERCE",
    "stan": "007026",
    "reversal_status": "NONE",
    "geo_location": [
        35.69,
        139.69
    ],
    "country_code": "JPN",
    "additional_data": {
        "acquirer_response_code": "00",
        "initiator_trace_id": "007026"
    }
}
```

Combine Account Verification with other products

Along with Account Verification, a merchant can use additional features such as Card Verification Value (CVV, CVC, CSC, CV2, etc.), Address Verification Service (AVS), and 3-D Secure, enabling them to verify both the cardholder and their accounts.