

IDVerify
Integration Guide
Version 1.0

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Introduction

IDVerify was designed to defend businesses against fraud, identity theft, terrorism and money laundering. IDVerify can be used by ACH processors, software companies, car dealerships, financial institutions, payday loan operations, insurance companies, government, check cashing companies, brokerage firms and mortgage companies, to name a few.

Requirements

A merchant id and password supplied from ACH Direct is needed to perform IDVerify transactions.

IDVerify Web Service Location

<https://ws.paymentsgateway.net/idverify/idverifyWS.asmx>

IDVerify WSDL Location

<https://ws.paymentsgateway.net/idverify/idverifyWS.asmx?wsdl>

Current IDVerify WSDL

```
<?xml version="1.0" encoding="utf-8" ?>
<definitions xmlns:http="http://schemas.xmlsoap.org/wsdl/http/"
xmlns:soap="http://schemas.xmlsoap.org/wsdl/soap/" xmlns:s="http://www.w3.org/2001/XMLSchema"
xmlns:s0="http://idverify.achdirect.com" xmlns:soapenc="http://schemas.xmlsoap.org/soap/encoding/"
xmlns:tm="http://microsoft.com/wsdl/mime/textMatching/"
xmlns:mime="http://schemas.xmlsoap.org/wsdl/mime/" targetNamespace="http://idverify.achdirect.com"
xmlns="http://schemas.xmlsoap.org/wsdl/">
  <types>
    <s:schema elementFormDefault="qualified" targetNamespace="http://idverify.achdirect.com">
      <s:element name="IDVerify">
        <s:complexType>
          <s:sequence>
            <s:element minOccurs="0" maxOccurs="1" name="strMerchantId" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strPassword" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strExternalClientID" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strExternalTransactionID" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strExternalTransactionID2" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strSocialSecurity" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strOwnNameFirst" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strOwnNameLast" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strAddress" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strCurAddrCity" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strCurAddrState" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strCurAddrZip" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strTelephone" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strDrivingLicense" type="s:string" />
            <s:element minOccurs="0" maxOccurs="1" name="strDrivingLicenseState" type="s:string" />
          </s:sequence>
        </s:complexType>
      </s:element>
      <s:element name="IDVerifyResponse">
        <s:complexType>
          <s:sequence>
            <s:element minOccurs="0" maxOccurs="1" name="IDVerifyResult" type="s:string" />
          </s:sequence>
        </s:complexType>
      </s:element>
    </s:schema>
  </types>
```

```

        </s:element>
    </s:schema>
</types>
<message name="IDVerifySoapIn">
    <part name="parameters" element="s0:IDVerify" />
</message>
<message name="IDVerifySoapOut">
    <part name="parameters" element="s0:IDVerifyResponse" />
</message>
<portType name="IDVerifySoap">
    <operation name="IDVerify">
        <input message="s0:IDVerifySoapIn" />
        <output message="s0:IDVerifySoapOut" />
    </operation>
</portType>
<binding name="IDVerifySoap" type="s0:IDVerifySoap">
    <soap:binding transport="http://schemas.xmlsoap.org/soap/http" style="document" />
    <operation name="IDVerify">
        <soap:operation soapAction="http://idverify.achdirect.com/IDVerify" style="document" />
        <input>
            <soap:body use="literal" />
        </input>
        <output>
            <soap:body use="literal" />
        </output>
    </operation>
</binding>
<service name="IDVerify">
    <port name="IDVerifySoap" binding="s0:IDVerifySoap">
        <soap:address location="https://ws.paymentsgateway.net/idverify/idverifyWS.asmx" />
    </port>
</service>
</definitions>

```

Sample Method

```

public string IDVerify(
    string strMerchantId,
    string strPassword,
    string strExternalClientID,
    string strExternalTransactionID,
    string strExternalTransactionID2,
    string strSocialSecurity,
    string strOwnNameFirst,
    string strOwnNameLast,
    string strAddress,
    string strCurAddrCity,
    string strCurAddrState,
    string strCurAddrZip,
    string strTelephone,
    string strDrivingLicense,
    string strDrivingLicenseState)

```

Sample return XML file

```

<?xml version="1.0" standalone="yes"?><IDVerifyoutput><VerificationResult>
<General>
    <ErrorCode>0</ErrorCode>
    <Cust_Ref_Num>1087503461060</Cust_Ref_Num>
    <TransactionID>0330628380021109872079749</TransactionID>
    <AuthenticationScoreSet>
        <ScoreModelIndicator>2</ScoreModelIndicator>
        <AuthenticationScore>35</AuthenticationScore>
        <ASScoreFactor1>16</ASScoreFactor1>
        <ASScoreFactor2 />
        <ASScoreFactor3 />
        <ASScoreFactor4 />
    </AuthenticationScoreSet>
</General>

```

```
<Response>
<Checkpoint>
  <CheckpointScore>199</CheckpointScore>
  <AuditNumber>CP-T79-YQZMCK50</AuditNumber>
  <PrimaryResult>00</PrimaryResult>
  <PrimaryResultMessage>Data found for search request</PrimaryResultMessage>
  <AddressVerificationResult>NM</AddressVerificationResult>
  <AddressVerificationResultMessage>No match to name - mixed use address</AddressVerificationResultMessage>
  <AddressUnitMismatchResult />
  <AddressUnitMismatchResultMessage />
  <PhoneVerificationResult>NM</PhoneVerificationResult>
  <PhoneVerificationResultMessage>No match to name or address - mixed use
phone</PhoneVerificationResultMessage>
  <PhoneUnitMismatchResult />
  <PhoneUnitMismatchResultMessage />
  <AddressTypeResult>X</AddressTypeResult>
  <AddressTypeResultMessage>Mixed use</AddressTypeResultMessage>
  <AddressHighRiskResult>N</AddressHighRiskResult>
  <AddressHighRiskResultMessage>No address high risk information found</AddressHighRiskResultMessage>
  <PhoneHighRiskResult>N</PhoneHighRiskResult>
  <PhoneHighRiskResultMessage>No phone high risk information found</PhoneHighRiskResultMessage>
  <SocialSecurityNumberResult>D</SocialSecurityNumberResult>
  <SocialSecurityNumberResultMessage>Deceased - unable to verify name</SocialSecurityNumberResultMessage>
  <AddressVerificationResidentialMatches>0</AddressVerificationResidentialMatches>
  <AddressVerificationBusinessMatches>1</AddressVerificationBusinessMatches>
  <PhoneVerificationResidentialMatches>1</PhoneVerificationResidentialMatches>
  <PhoneVerificationBusinessMatches>1</PhoneVerificationBusinessMatches>
  <COAResultCode>N</COAResultCode>
  <NumResidentialAddressDetailRecords>0</NumResidentialAddressDetailRecords>
  <NumBusinessAddressDetailRecords>0</NumBusinessAddressDetailRecords>
  <NumAddressHighRiskDetailRecords>0</NumAddressHighRiskDetailRecords>
  <NumAddressHighRiskDescriptionRecords>1</NumAddressHighRiskDescriptionRecords>
  <NumResidentialPhoneDetailRecords>0</NumResidentialPhoneDetailRecords>
  <NumBusinessPhoneDetailRecords>0</NumBusinessPhoneDetailRecords>
  <NumPhoneHighRiskDetailRecords>0</NumPhoneHighRiskDetailRecords>
  <NumPhoneHighRiskDescriptionRecords>0</NumPhoneHighRiskDescriptionRecords>
  <NumSSNDetailRecords>0</NumSSNDetailRecords>
  <NumCOARecords>0</NumCOARecords>
  <NumCOADescriptionRecords>0</NumCOADescriptionRecords>
  <DLResultCode>I</DLResultCode>
  <DLResultMessage>DL state and number format invalid</DLResultMessage>
  <StandardizedAddress>
    <STDA_LastName>DOE</STDA_LastName>
    <STDA_FirstName>JOHN</STDA_FirstName>
    <STDA_MiddleInitial />
    <STDA_Address>1051 JACARANDA CIR</STDA_Address>
    <STDA_City>ROCKLEDGE</STDA_City>
    <STDA_State>FL</STDA_State>
    <STDA_ZipCode>32955</STDA_ZipCode>
    <STDA_ZipPlus4>4176</STDA_ZipPlus4>
  </StandardizedAddress>
  <DateOfBirth>
    <MonthOfBirth />
    <DayOfBirth />
    <YearOfBirth />
    <DateOfBirthMatch>6</DateOfBirthMatch>
  </DateOfBirth>
  <Checkpoint_Detail>
    <SSN_Detail />
    <High_Risk_Phone />
    <Change_of_Address />
    <COA_Description />
    <Previous_Address />
    <Residential_Detail>
      <Residential_Address_Detail />
      <Residential_Phone_Detail>
        <Residential_Phone_Detail_Set>
          <RESP_Surname>SNYDER</RESP_Surname>
          <RESP_First_Name>JAMES</RESP_First_Name>
          <RESP_Initial>K</RESP_Initial>
        </Residential_Phone_Detail_Set>
      </Residential_Phone_Detail>
    </Residential_Detail>
  </Checkpoint_Detail>
</Checkpoint>
</Response>
```

```
<RESP_Address>1050 JACARANDA CIR</RESP_Address>
<RESP_City>ROCKLEDGE</RESP_City>
<RESP_State>FL</RESP_State>
<RESP_ZipCode>32955</RESP_ZipCode>
<RESP_ZipPlus4>4170</RESP_ZipPlus4>
<RESP_Area_Code>321</RESP_Area_Code>
<RESP_Phone_Number>6361017</RESP_Phone_Number>
<RESP_Spouse_Name />
<RESP_House_Member_1>LAURA</RESP_House_Member_1>
<RESP_House_Member_2 />
<RESP_Last_Touched>20050128</RESP_Last_Touched>
<RESP_Residence_Length>0129</RESP_Residence_Length>
</Residential_Phone_Detail_Set>
</Residential_Phone_Detail>
</Residential_Detail>
<Business_Detail>
<Business_Address_Detail />
<Business_Phone_Detail />
</Business_Detail>
<High_Risk_Address>
<High_Risk_Address_Set>
<HRA_Business_Name />
<HRA_Address />
<HRA_City />
<HRA_State />
<HRA_ZipCode />
<HRA_ZipPlus4 />
<HRA_Area_Code />
<HRA_Phone_Number />
<HRA_Description>No high risk business at address/phone</HRA_Description>
</High_Risk_Address_Set>
</High_Risk_Address>
<DriverLicenseDetail>
<DLSurname />
<DLFirstName />
<DLMiddleInitial />
<DLAddress />
<DLCity />
<DLState />
<DLZipCode />
<DLZip4 />
</DriverLicenseDetail>
<ValidationResultsGroup>
<SSNValidation>
<SSNIssueState>OK</SSNIssueState>
<SSNDeceased>Y</SSNDeceased>
<SSNFormat>V</SSNFormat>
</SSNValidation>
<SSNIssueDate>
<SSNIssueStartRange>1936</SSNIssueStartRange>
<SSNIssueEndRange>1952</SSNIssueEndRange>
<SSNIssueResultCode>I</SSNIssueResultCode>
</SSNIssueDate>
<DriverLicenseValidation>
<DLFormat>I</DLFormat>
</DriverLicenseValidation>
<OFACValidation>
<OFACValidationResult>1</OFACValidationResult>
</OFACValidation>
</ValidationResultsGroup>
</Checkpoint_Detail>
</Checkpoint>
</Response>
<EIPSAuthorization>
<EIPSTransNo>1356039</EIPSTransNo>
</EIPSAuthorization>
<EIPSServices>
<Service>Authentication</Service>
</EIPSServices>
<EIPSServices>
```

```
<Service>Verification</Service>
</EIPSServices>
<EIPSServices>
  <Service>Age</Service>
</EIPSServices>
</VerificationResult>
<ExternalClientID>ECID777</ExternalClientID>
<ExternalTransactionID>ETID888</ExternalTransactionID>
<ExternalTransactionID2>ETID2999</ExternalTransactionID2>
</IDVerifyoutput>
```

Notes

Both Drivers' License fields must be entered to get Driver's License data back.

Web Service Consumer Samples

ASP 3.0 Code Sample

```
<html>
    <head>
        <title>ACH Direct - ASP 3.0 IDVerify Consumer Example</title>
    </head>
    <body>
<%
If Request.ServerVariables("REQUEST_METHOD") = "POST" Then
Dim oSOAP
Dim txtOutput
Set oSOAP = Server.CreateObject("MSSOAP.SoapClient30")
oSOAP.ClientProperty("ServerHTTPRequest") = True
oSOAP.mssoapinit("https://ws.paymentsgateway.net/idverify/idverifyWS.asmx?WSDL")
txtOutput = oSOAP.IDVerify("exMerchantID", "exMerchantPasword", Request.Form("txtECID"), _
    Request.Form("txtETID"), Request.Form("txtETID2"), Request.Form("txtSSN"), _
    Request.Form("txtFName"), Request.Form("txtLName"), Request.Form("txtAddress"), _
    Request.Form("txtCity"), Request.Form("txtState"), Request.Form("txtZip"), _
    Request.Form("txtTelephone"), Request.Form("txtDLNumber"), Request.Form("txtDLState"))

End If
%>
<FORM method=POST name="sampleForm">
<table width="500" border="0" cellspacing="0" cellpadding="5">
    <tr>
        <td align="right" valign="top">External Client ID:</td>
        <td align="left" valign="top"><input name="txtECID" type="text"></td>
    </tr>
    <tr>
        <td align="right" valign="top">External Transaction ID:</td>
        <td align="left" valign="top"><input name="txtETID" type="text"></td>
    </tr>
    <tr>
        <td align="right" valign="top">External Transaction ID 2:</td>
        <td align="left" valign="top"><input name="txtETID2" type="text"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Social Security Number:</td>
        <td align="left" valign="top"><input name="txtSSN" type="text" maxlength="9"></td>
    </tr>
    <tr>
        <td align="right" valign="top">First Name:</td>
        <td align="left" valign="top"><input type="text" name="txtFName"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Last Name:</td>
        <td align="left" valign="top"><input type="text" name="txtLName"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Street Address:</td>
        <td align="left" valign="top"><input name="txtAddress" type="text" id="txtAddress"></td>
    </tr>
    <tr>
        <td align="right" valign="top">City:</td>
        <td align="left" valign="top"><input name="txtCity" type="text" id="txtCity"></td>
    </tr>
    <tr>
        <td align="right" valign="top">State:</td>
        <td align="left" valign="top"><input name="txtState" type="text" id="txtState" maxlength="2"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Zip:</td>
        <td align="left" valign="top"><input name="txtZip" type="text" id="txtZip"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Telephone:</td>
        <td align="left" valign="top"><input name="txtTelephone" type="text" id="txtTelephone"
maxlength="10"></td>
    </tr>
</table>
</tr>
</tr>
```

```

        <td align="right" valign="top">Driver's License Number: </td>
        <td align="left" valign="top"><input name="txtDLNumber" type="text" id="txtDLNumber"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Driver's License Issuing State: </td>
        <td align="left" valign="top"><input name="txtDLState" type="text" id="txtDLState"
maxlength="2"></td>
    </tr>
    <tr align="center">
        <td colspan="2" valign="top"><input name=submit type="submit" id="submit" value="Inquire"></td>
    </tr>
    <tr align="center">
        <td colspan="2" valign="top">Output XML: <br>          <textarea name="txtOutput" cols="75" rows="20"
id="txtOutput"><%=txtOutput%></textarea></td>
    </tr>
</table>
<BR>
</form>
</body>
</html>

```

Notes

The ASP 3.0 example requires that the SOAP Toolkit 3.0 be installed on the web server. The SOAP Toolkit 3.0 can be downloaded from Microsoft via the following link:

<http://www.microsoft.com/downloads/details.aspx?FamilyId=C943C0DD-CEEC-4088-9753-86F052EC8450&displaylang=en>

PHP 4 Code Sample

```

<html>
    <head>
        <title>ACH Direct - ASP 3.0 IDVerify Consumer Example</title>
    </head>
    <body>

<?php
if ($_SERVER['REQUEST_METHOD'] != 'POST'){
    $result="";
} else {
    require_once('lib/nusoap.php');
    $wsdl = "https://ws.paymentsgateway.net/idverify/idverifyWS.asmx?WSDL";
    $client = new soapclient($wsdl,true);
    $client->debug_flag=1;
    $param=array(array(
        'strMerchantId'           =>'exampleMerchantId',
        'strPassword'             =>'examplePassword',
        'strExternalClientID'     => $_REQUEST['txtECID'],
        'strExternalTransactionID' => $_REQUEST['txtETID'],
        'strExternalTransactionID2' => $_REQUEST['txtETID2'],
        'strSocialSecurity'       => $_REQUEST['txtSSN'],
        'strOwnNameFirst'         => $_REQUEST['txtFName'],
        'strOwnNameLast'          => $_REQUEST['txtLName'],
        'strAddress'              => $_REQUEST['txtAddress'],
        'strCurAddrCity'          => $_REQUEST['txtCity'],
        'strCurAddrState'         => $_REQUEST['txtState'],
        'strCurAddrZip'           => $_REQUEST['txtZip'],
        'strTelephone'            => $_REQUEST['txtTelephone'],
        'strDrivingLicense'        => $_REQUEST['txtDLNumber'],
        'strDrivingLicenseState'  => $_REQUEST['txtDLState']
    ));
    $result=$client->call('IDVerify',$param);
}
?>

<FORM method=POST name="sampleForm">
<table width="500" border="0" cellspacing="0" cellpadding="5">
    <tr>
        <td width="50%" align="right" valign="top">External Client ID:</td>
        <td align="left" valign="top"><input name="txtECID" type="text"></td>
    </tr>
    <tr>
        <td align="right" valign="top">External Transaction ID:</td>

```



```

        <td align="left" valign="top"><input name="txtETID" type="text"></td>
    </tr>
    <tr>
        <td align="right" valign="top">External Transaction ID 2:</td>
        <td align="left" valign="top"><input name="txtETID2" type="text"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Social Security Number:</td>
        <td align="left" valign="top"><input name="txtSSN" type="text" maxlength="9"></td>
    </tr>
    <tr>
        <td align="right" valign="top">First Name:</td>
        <td align="left" valign="top"><input type="text" name="txtFName"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Last Name:</td>
        <td align="left" valign="top"><input type="text" name="txtLName"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Street Address:</td>
        <td align="left" valign="top"><input name="txtAddress" type="text" id="txtAddress"></td>
    </tr>
    <tr>
        <td align="right" valign="top">City:</td>
        <td align="left" valign="top"><input name="txtCity" type="text" id="txtCity"></td>
    </tr>
    <tr>
        <td align="right" valign="top">State:</td>
        <td align="left" valign="top"><input name="txtState" type="text" id="txtState" maxlength="2"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Zip:</td>
        <td align="left" valign="top"><input name="txtZip" type="text" id="txtZip"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Telephone:</td>
        <td align="left" valign="top"><input name="txtTelephone" type="text" id="txtTelephone"
maxlength="10"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Driver's License Number: </td>
        <td align="left" valign="top"><input name="txtDLNumber" type="text" id="txtDLNumber"></td>
    </tr>
    <tr>
        <td align="right" valign="top">Driver's License Issuing State: </td>
        <td align="left" valign="top"><input name="txtDLState" type="text" id="txtDLState"
maxlength="2"></td>
    </tr>
    <tr align="center">
        <td colspan="2" valign="top"><input name="submit" type="submit" id="submit" value="Inquire"></td>
    </tr>
    <tr align="center">
        <td colspan="2" valign="top">Output XML: <br>
        <input type="text" name="txtOutput" cols="75" rows="20"
id="txtOutput"><? echo $result['IDVerifyResult'] ?></input></td>
    </tr>
</table>
<BR>
</form>
</body>
</html>

```

Notes

The PHP 4 sample requires that the NuSOAP library is installed in a directory called "lib" directly above this file. The NuSOAP library can be downloaded from SourceForge via the following link: <http://www.sourceforge.net/projects/nusoap/>