

## **B2B COP Endpoints and Example Requests**

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## **Overview**

B2B has CoP validations applied for new <u>UK/GBP recipients only</u>.

CoP validations will result in either 'Full Match' or 'No Match' or 'Partial Match'.

Full Match - Details provided are validated and resulted in a 'Match'. Recipient will be created successfully.

Note: here the creation flag (allowPartialMatchCreation) is disregarded

No Match - Details provided are validated and resulted in a 'No Match'. Recipient cannot be created as validations failed. Error(s) and meta data is returned in the response.

Note: here the creation flag (allowPartialMatchCreation) is disregarded

Partial Match - Details provided are validated and resulted in a 'Partial Match'. Recipient creation will depend on the value given for 'allowPartialMatchCreation' element in the request.

create recipient endpoint:

- "allowPartialMatchCreation": true Continue creating recipient with the details provided (partially matched) and accept the risk that payment may go to the wrong account and we might not be able to get it back. Recipient will be created.
- "allowPartialMatchCreation": false Recipient will not be created with the details provided (partially matched)

validate recipient endpoint:

• "allowPartialMatchCreation" is disregarded, meaning that even if the flag is set to True, the response from the validation will be 400 BadRequest

Recipients can be created using either AccountNumber + SortCode combination, or IBAN+SwiftBic. Examples are given with both combinations.

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**Note:** For sandbox testing using mock data, details (*the bank account name, account type, sort code+account number / iban+swiftbic and accountReference (when needed)*) must be entered exactly as specified to receive an appropriate response message.

## **Endpoints using the COP validations**

The two endpoints which are related to the COP validations in B2B are **Create Recipient** (version 1 and 2) and **Validate Recipient** (version 1 and 2)

## Create Recipient:

POST /acc	POST /accounts/{accounts/counts/counts/ create a recipient v2			
This endpoint will create an individual recipient, associated to a specific Account Id. This recipient can then be used to create a payment against using the Create Payment endpoint. Recipient details are validated prior to creation, any errors will be returned back with a description of any problems found during validation. To see what fields are required for a given recipient country/currency combination use the Get Recipient Requirements endpoint.				
Parameters	Try It ou	ıt		
Name	Description			
Idempotency- Key * required string	Key * required A uniquely generated value which the API uses to recognise subsequent retries of the same request			
(header)	Idempotency-Key - A uniquely generated valu			
accountId integer(\$int32) (path)	er(\$ints2) The Account ID to create a recipient for.			
	452708			
Request body	application/json-patch+json	~		
Example Value   Se	chema			
<pre>Example Value Schema   f f f f f f f f f f f f f f f f f f</pre>				

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## Validate Recipient:

POST /	POST /accounts/{accountId}/recipients/validate Validate a recipient v2		
This endpoint	This endpoint will validate an individual recipient, associated to a specific Account Id AllowPartialMatchCreation flag is not taken into account.		
Parameters		Try it out	
Name	Description		
accountid integre(sints)The Account ID to create a recipient for. (porth)			
	452708		
Request body		application/json-patch+json 🗸	
"attril "trul "ban "ban "bran "bran "bran "bran "accb "suri "rec: "rec: "rec: "rec: "con "con "con "con "con "taxx "int			

**Note:** CoP errors are displayed only once in the recipient creation response and should not appear in the get single recipient output.

### **API elements relevant to CoP validations**

Element name & Details	New/	Mandatory/	Properties	Allowed
	Existing	Optional	· · · <b>·</b>	values
bankAccountName				
The name of the bank account for the recipient.	Existing	Mandatory	String	
bankAccountCurrency				
The 3 letter currency code of the bank account for the recipient.	Existing	Mandatory	String	

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bankAccountCountry The 2 letter country code of the bank	Existing	Mandatory	String	
account for the recipient				
branchCode The local routing code of the bank account for the recipient. The type will vary based on the bank account country, e.g. Sort code for the UK, ABA for the US, BSB for AU	Existing	Optional	String	
accountNumber The account number of the bank account for the recipient	Existing	Optional	String	
accountHolderType The account holder type of the recipient	Existing	optional	String	Individual Corporate
allowPartialMatchCreation This element is disregarded for 'match' and 'no match' scenarios If you are accepting the risk to create the recipient with partially matched details provided, then use true If you are updating the necessary account details and will send request again, then use false	New	optional	boolean	true false
accountReference Indicates the reference by which the recipient can be identified and verified	New	Optional	String (max 140 length)	



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# Example requests for triggering COP validations:

## 1. Account details entered are a match

Note: allowPartialMatchCreation is disregarded and recipient will be created

Corporate recipient	Individual recipient
with IBAN + Swift Bic Code	with branch code + account number
allowPartialMatchCreation is set to false	allowPartialMatchCreation is set to true
Request	Request
{	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 286,	"RuleSetId": 285,
"BankAccountName": "FullMatch	"BankAccountName": "FullMatch
Corporate",	Individual",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"SwiftBicCode": "HBUKGB4BXXX",	"BranchCode": "404779",
"Iban": "GB97HBUK40477996440215",	"AccountNumber": "96440216",
"AccountHolderType": "Corporate",	"AccountHolderType": "Individual",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": true,
"RecipientStreet": "123 Test Street",	"RecipientStreet": "123 Test Street",
"RecipientCity": "London",	"RecipientCity": "Test",
"RecipientStateOrProvince": "London",	"RecipientStateOrProvince": "AL",
"RecipientZipPostCode": "W11ABC",	"RecipientZipPostCode": "620710",
"RecipientCountry": "GB",	"RecipientCountry": "US",
"ContactName": "Test677",	"ContactName": "Test677",
"ContactEmail": "test@example.org",	"ContactEmail": "test@example.org",
"ContactNotes": "Some notes",	"ContactNotes": "Some notes",
"TaxCode": "1051B",	"TaxCode": "1051B",
"IntermediarySwiftBicCode": "NWBKGB2LXXX",	"IntermediarySwiftBicCode": "HKBAAU2SSYD",
"IntermediaryIban":	"IntermediaryIban":
"GB43NWBK60000100800732",	"GB23MIDL18500812098709",
"IntermediaryAccountNumber": null,	"IntermediaryAccountNumber": null,
"IntermediaryBranchCode": "600001",	"IntermediaryBranchCode": "185008",
"RecipientReference": "Test US UTP",	"RecipientReference": "Test US UTP",

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"AccountType": "Checking",	"AccountType": "Checking",
"IsYourAccount": true	"IsYourAccount": true
	۲ ۱
1	} }
Response (201 status)	Response (201 status)
{	{
"data": {	"data": {
"id": "248753",	"id": "248755",
"type": "Recipient",	"type": "Recipient",
"attributes": {	"attributes": {
"accountId": 3924,	"accountId": 3924,
"bankAccountName": "FullMatch	"bankAccountName": "FullMatch
Corporate",	Individual",
"bankAccountCurrency": "GBP",	"bankAccountCurrency": "GBP",
"bankAccountCountry": "GB",	"bankAccountCountry": "GB",
"recipientAddress": {	"recipientAddress": {
"recipientStreet": "123 Test Street",	"recipientStreet": "123 Test Street",
"recipientCity": "London",	"recipientCity": "Test",
"recipientStateOrProvince": "London",	"recipientStateOrProvince": "AL",
"recipientZipPostCode": "W11ABC",	"recipientZipPostCode": "620710",
"recipientCountry": "GB"	"recipientCountry": "US"
},	},
"accountDetails": {	"accountDetails": {
"bankName": "HSBC UK Bank Plc",	"bankName": "First Direct, a division of
"branchCode": "404779",	HSBC UK Bank Plc",
"accountNumber": "96440215",	"branchCode": "404779",
"subAccount": null,	"accountNumber": "96440216",
"swiftBicCode": "HBUKGB4BXXX",	"subAccount": null,
"iban": "GB97HBUK40477996440215"	"swiftBicCode": "HBUKGB4BXXX",
},	"iban": "GB70HBUK40477996440216"
"intermediaryAccountDetails": {	},
"bankName": "National Westminster Bank	"intermediaryAccountDetails": {
Plc",	"bankName": "HSBC Bank Australia
"branchCode": "600001",	Limited",
"accountNumber": null,	"branchCode": "185008",
"subAccount": null,	"accountNumber": null,
"swiftBicCode": "NWBKGB2LXXX",	"subAccount": null,
"iban": "GB43NWBK60000100800732"	"swiftBicCode": "HKBAAU2SSYD",
},	"iban": "GB23MIDL18500812098709"
"complianceStatus": "Authorised",	},
	,,



"active": true,	"complianceStatus": "Authorised",
"recipientReference": "Test US UTP",	"active": true,
"createdAt": "2024-08-22T23:08:57.45",	"recipientReference": "Test US UTP",
"createdBy": "Ana AnaUS",	"createdAt": "2024-08-22T23:11:10.947",
"accountHolderType": "Corporate",	"createdBy": "Ana AnaUS",
"accountType": "Checking",	"accountHolderType": "Individual",
"isYourAccount": true,	"accountType": "Checking",
"recipientAdditionalDetails": {	"isYourAccount": true,
"contactName": "Test677",	"recipientAdditionalDetails": {
"contactPhoneNumber": null,	"contactName": "Test677",
"contactEmail": "test@example.org",	"contactPhoneNumber": null,
"contactNotes": "Some notes",	"contactEmail": "test@example.org",
"taxCode": "1051B",	"contactNotes": "Some notes",
"paymentPurpose": null,	"taxCode": "1051B",
"paymentMethodPreference": null	"paymentPurpose": null,
},	"paymentMethodPreference": null
"lastModifiedBy": "Ana AnaUS",	},
"lastModifiedDate": "2024-08-	"lastModifiedBy": "Ana AnaUS",
22T23:08:57.677",	"lastModifiedDate": "2024-08-
"metaData": null	22T23:11:11.03",
}	"metaData": null
},	}
"jsonapi": {	},
"version": "1.0"	"jsonapi": {
}	"version": "1.0"
}	}
	}



## 2. No match scenarios:

Note: allowPartialMatchCreation is disregarded and recipient will **not** be created

#### 2.1 Account Number is not valid

Individual recipient	Individual recipient
with IBAN + SwiftBicCode	with branch code + account number
allowPartialMatchCreation is set to false	allowPartialMatchCreation is set to true
Request	Request
	- 1
{	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 286,	"RuleSetId": 285,
"BankAccountName": "NoMatch	"BankAccountName": "NoMatch
AccountNumber Corporate",	AccountNumber Individual",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"SwiftBicCode": "HBUKGB4BXXX",	"BranchCode": "400200",
"Iban": "GB63HBUK40020012345678",	"AccountNumber": "22345679",
"AccountHolderType": "Corporate",	"AccountHolderType": "Individual",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": true,
"RecipientStreet": "123 Test Street",	"RecipientStreet": "123 Test Street",
"RecipientCity": "London",	"RecipientCity": "Test",
"RecipientStateOrProvince": "London",	"RecipientStateOrProvince": "AL",
"RecipientZipPostCode": "W11ABC",	"RecipientZipPostCode": "620710",
"RecipientCountry": "GB",	"RecipientCountry": "US",
"ContactName": "Test677",	"ContactName": "Test677",
"ContactEmail": "test@example.org",	"ContactEmail": "test@example.org",
"ContactNotes": "Some notes",	"ContactNotes": "Some notes",
"TaxCode": "1051B",	"TaxCode": "1051B",
"IntermediarySwiftBicCode": "NWBKGB2LXXX",	"IntermediarySwiftBicCode": "HKBAAU2SSYD",
"IntermediaryIban":	"IntermediaryIban":
"GB43NWBK60000100800732",	"GB23MIDL18500812098709",
"IntermediaryBranchCode": "600001",	"IntermediaryAccountNumber": null,
"RecipientReference": "Test US UTP",	"IntermediaryBranchCode": "185008",
"TemplateReference":	"RecipientReference": "Test US UTP",
"RandomTemplateReferenceM2lFbgSsRc",	"AccountType": "Checking",
"AccountType": "Checking",	"IsYourAccount": true
"IsYourAccount": true,	}
}	}

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ر	}
}	
Response (status 400)	Response (status 400)
<pre>{     {         "errors": [         {             "status": 400,             "code": "03-1427",             "title": "Provided bank account details are         not valid",             "meta": {              "description": "Account details could not         }         }     } } </pre>	<pre>{     "errors": [     {         "status": 400,         "code": "03-1427",         "title": "Provided bank account details are not valid",         "meta": {         "description": "Account details could not be matched",         "suggestedAccountName": null      }     }     ] </pre>



#### 2.2 Bank Account Name is not valid

Corporate recipient with IBAN + Swift Bic Code allowPartialMatchCreation is set to false Request {	Individual recipient with branch code + account number allowPartialMatchCreation is set to true Request {
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 286,	"RuleSetId": 285,
"BankAccountName": "NoMatchName	"BankAccountName": "NoMatchName
Corporate",	Individual",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"SwiftBicCode": "HBUKGB4BXXX",	"BranchCode": "400200",
"Iban": "GB63HBUK40020012345678",	"AccountNumber": "12345679",
"AccountHolderType": "Corporate",	"AccountHolderType": "Individual",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": true,
"RecipientStreet": "123 Test Street",	"RecipientStreet": "123 Test Street",
"RecipientCity": "London",	"RecipientCity": "Test",
"RecipientStateOrProvince": "London",	"RecipientStateOrProvince": "AL",
"RecipientZipPostCode": "W11ABC",	"RecipientZipPostCode": "620710",
"RecipientCountry": "GB",	"RecipientCountry": "US",
"ContactName": "Test677",	"ContactName": "Test677",
"ContactEmail": "test@example.org",	"ContactEmail": "test@example.org",
"ContactNotes": "Some notes",	"ContactNotes": "Some notes",
"TaxCode": "1051B",	"TaxCode": "1051B",
"IntermediarySwiftBicCode": "NWBKGB2LXXX",	"IntermediarySwiftBicCode": "HKBAAU2SSYD",
"IntermediaryIban":	"IntermediaryIban":
"GB43NWBK60000100800732",	"GB23MIDL18500812098709",
"IntermediaryBranchCode": "600001",	"IntermediaryAccountNumber": null,
"RecipientReference": "Test US UTP",	"IntermediaryBranchCode": "185008",
"AccountType": "Checking",	"RecipientReference": "Test US UTP",
"IsYourAccount": true រ	"AccountType": "Checking", "IsYourAccount": true
ן ן ן	L
1	J }
	,
Response (400 status)	Response (400 status)

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{	{
"errors": [	"errors": [
{	{
"status": 400,	"status": 400,
"code": "03-1427",	"code": "03-1427",
"title": "Provided bank account details are	"title": "Provided bank account details are
not valid",	not valid",
"meta": {	"meta": {
"description": "Bank Account name could	"description": "Bank Account name could
not be matched",	not be matched",
"suggestedAccountName": null	"suggestedAccountName": null
}	}
}	}
]	]
}	}



#### 2.3 Sort code is not valid

Corporate recipient with IBAN + Swift Bic Code allowPartialMatchCreation is set to false	Individual recipient with branch code + account number allowPartialMatchCreation is set to true
Request	Request
<pre>{     "Data": {     "Data": {         "Attributes": {         "RuleSetId": 286,         "BankAccountName": "NoMatch SortCode         Corporate",         "BankAccountCurrency": "GBP",         "BankAccountCountry": "GB",         "SwiftBicCode": "HBUKGB4BXXX",         "Iban": "GB33HBUK40020032345678",         "AccountHolderType": "Corporate",         "allowPartialMatchCreation": false,         "RecipientStreet": "123 Test Street",         "RecipientStreet": "123 Test Street",         "RecipientStateOrProvince": "London",         "RecipientCountry": "GB",         "ContactName": "Test677",         "ContactEmail": "test@example.org",         "ContactNotes": "Some notes",         "TaxCode": "1051B",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediaryGountNumber": null,         "IntermediaryBranchCode": "600001",         "RecipientReference": "Test US UTP",         "AccountType": "Checking",         "IsYourAccount": true     }     } } </pre>	<pre>{     "Data": {     "Data": {         "Attributes": {         "RuleSetId": 285,         "BankAccountName": "NoMatch SortCode     Individual",         "BankAccountCurrency": "GBP",         "BankAccountCountry": "GB",         "BankAccountCountry": "GB",         "BranchCode": "400200",         "AccountNumber": "32345679",         "AccountNumber": "32345679",         "AccountHolderType": "Individual",         "allowPartialMatchCreation": true,         "RecipientStreet": "123 Test Street",         "RecipientCity": "Test",         "RecipientStateOrProvince": "AL",         "RecipientCountry": "US",         "ContactName": "Test677",         "ContactName": "Test677",         "ContactNotes": "Some notes",         "TaxCode": "1051B",         "IntermediarySwiftBicCode": "HKBAAU2SSYD",         "IntermediaryAccountNumber": null,         "IntermediaryBranchCode": "185008",         "RecipientReference": "Test US UTP",         "AccountType": "Checking",         "IsYourAccount": true     } } </pre>
Response (400 status)	Response (400 status)
{	{

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"errors": [	"errors": [
{	{
"status": 400,	"status": 400,
"code": "03-1427",	"code": "03-1427",
"title": "Provided bank account details are	"title": "Provided bank account details are
not valid",	not valid",
"meta": {	"meta": {
"description": "Account details could not	"description": "Account details could not
be matched",	be matched",
"suggestedAccountName": null	"suggestedAccountName": null
}	}
}	}
]	]
}	}



## 3. Partial match scenarios:

Note: For the Validate endpoint this risk flag "allowPartialMatchCreation" should be disregarded, meaning that even if the flag is set to True, the response from the validation will be 400 BadRequest.

#### 3.1 Bank Account Name is partially matched

allowPartialMatchCreation set to false

Corporate recipient	Individual recipient
with IBAN + Swift Bic Code	with branch code + account number
allowPartialMatchCreation is set to false	allowPartialMatchCreation is set to false
Request	Request
{	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 286,	"RuleSetId": 285,
"BankAccountName": "PartialNm	"BankAccountName": "PartialNm
Corporate",	Individual",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"SwiftBicCode": "NWBKGB2L",	"BranchCode": "600001",
"Iban": "GB43NWBK60000100800732",	"AccountNumber": "00800733",
"AccountHolderType": "Corporate",	"AccountHolderType": "Individual",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": false,
"RecipientStreet": "123 Test Street",	"RecipientStreet": "123 Test Street",
"RecipientCity": "London",	"RecipientCity": "Test",
"RecipientStateOrProvince": "London",	"RecipientStateOrProvince": "AL",
"RecipientZipPostCode": "W11ABC",	"RecipientZipPostCode": "620710",
"RecipientCountry": "GB",	"RecipientCountry": "US",
"ContactName": "Test677",	"ContactName": "Test677",
"ContactEmail": "test@example.org",	"ContactPhoneNumber": "",
"ContactNotes": "Some notes",	"ContactEmail": "test@example.org",
"TaxCode": "1051B",	"ContactNotes": "Some notes",
"IntermediarySwiftBicCode": "NWBKGB2LXXX",	"TaxCode": "1051B",
"IntermediaryIban":	"IntermediarySwiftBicCode": "HKBAAU2SSYD",
"GB43NWBK60000100800732",	"IntermediaryIban":
"IntermediaryAccountNumber": null,	"GB23MIDL18500812098709",
"IntermediaryBranchCode": "600001",	"IntermediaryAccountNumber": null,

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<pre>"RecipientReference": "Test US UTP",     "AccountType": "Checking",     "IsYourAccount": true     }     } }</pre>	"IntermediaryBranchCode": "185008", "RecipientReference": "Test US UTP", "PaymentPurpose": "", "AccountType": "Checking", "IsYourAccount": true } }
Response (400 status)	Response (400 status)
<pre>{     {         "errors": [         {             "status": 400,             "code": "03-1427",             "title": "Provided bank account details are         not valid",             "meta": {                 "description": "Partial match on bank         account name",                 "suggestedAccountName": "PartialName Corporate"             }         }         ]     } </pre>	<pre>{     {         "errors": [         {             "status": 400,             "code": "03-1427",             "title": "Provided bank account details are         not valid",             "meta": {              "description": "Partial match on bank         account name",             "suggestedAccountName": "PartialName         Individual"         }      }     ] }</pre>

#### allowPartialMatchCreation set to true

Corporate recipient with IBAN + Swift Bic Code	Individual recipient with branch code + account number
allowPartialMatchCreation is set to true	allowPartialMatchCreation is set to true
Request	Request
{	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 286,	"RuleSetId": 285,
"BankAccountName": "PartialNm	"BankAccountName": "PartialNm
Corporate",	Individual",

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"BankAccountCurrency": "GBP", "BankAccountCountry": "GB",	"BankAccountCurrency": "GBP", "BankAccountCountry": "GB",
"SwiftBicCode": "NWBKGB2L",	"BranchCode": "600001",
"Iban": "GB43NWBK60000100800732",	"AccountNumber": "00800733",
"AccountHolderType": "Corporate",	"AccountHolderType": "Individual",
"allowPartialMatchCreation": true,	"allowPartialMatchCreation": true,
<pre>"allowPartialMatchCreation": true, "RecipientStreet": "123 Test Street", "RecipientCity": "London", "RecipientStateOrProvince": "London", "RecipientZipPostCode": "W11ABC", "RecipientCountry": "GB", "ContactName": "Test677", "ContactEmail": "test@example.org", "ContactNotes": "Some notes", "TaxCode": "1051B", "IntermediarySwiftBicCode": "NWBKGB2LXXX", "IntermediaryIban": "GB43NWBK60000100800732", "IntermediaryBranchCode": "600001", "RecipientReference": "Test US UTP", "AccountType": "Checking", "ISYourAccount": true }</pre>	<pre>"allowPartialMatchCreation": true, "RecipientStreet": "123 Test Street", "RecipientCity": "Test", "RecipientStateOrProvince": "AL", "RecipientZipPostCode": "620710", "RecipientCountry": "US", "ContactName": "Test677", "ContactEmail": "test@example.org", "ContactEmail": "test@example.org", "ContactNotes": "Some notes", "TaxCode": "1051B", "IntermediarySwiftBicCode": "HKBAAU2SSYD", "IntermediaryIban": "GB23MIDL18500812098709", "IntermediaryAccountNumber": null, "IntermediaryBranchCode": "185008", "RecipientReference": "Test US UTP", "AccountType": "Checking", "IsYourAccount": true }</pre>
}	}
Response (201 status)	Response (201 status)
{     "data": {         "id": "248756",         "type": "Recipient",         "attributes": {             "accountId": 3924,             "bankAccountName": " <b>PartialNm Corporate</b> ",         "bankAccountCurrency.": "CBD"	{     "data": {         "id": "248757",         "type": "Recipient",         "attributes": {             "accountId": 3924,             "bankAccountName": "PartialNm Individual",         "bankAccountCurrency", "CRP"
"bankAccountCurrency": "GBP",	"bankAccountCurrency": "GBP",
"bankAccountCountry": "GB",	"bankAccountCountry": "GB",
"recipientAddress": {	"recipientAddress": {
"recipientStreet": "123 Test Street",	"recipientStreet": "123 Test Street",
"recipientCity": "London",	"recipientCity": "Test",
"recipientStateOrProvince": "London",	"recipientStateOrProvince": "AL",



"recipientZipPostCode": "W11ABC",	"recipientZipPostCode": "620710",
"recipientCountry": "GB"	"recipientCountry": "US"
},	},
"accountDetails": {	"accountDetails": {
"bankName": "National Westminster Bank	"bankName": "National Westminster Bank
Plc",	Plc",
"branchCode": "600001",	"branchCode": "600001",
"accountNumber": "00800732",	"accountNumber": "00800733",
"subAccount": null,	"subAccount": null,
"swiftBicCode": "NWBKGB2LXXX",	"swiftBicCode": "NWBKGB2LXXX",
"iban": "GB43NWBK60000100800732"	"iban": "GB16NWBK60000100800733"
},	},
"intermediaryAccountDetails": {	"intermediaryAccountDetails": {
"bankName": "National Westminster Bank	"bankName": "HSBC Bank Australia
Plc",	Limited",
"branchCode": "600001",	"branchCode": "185008",
"accountNumber": null,	"accountNumber": null,
"subAccount": null,	"subAccount": null,
"swiftBicCode": "NWBKGB2LXXX",	"swiftBicCode": "HKBAAU2SSYD",
"iban": "GB43NWBK60000100800732"	"iban": "GB23MIDL18500812098709"
},	},
"complianceStatus":	"complianceStatus": "Authorised",
"RecipientDetailsIncomplete",	"active": true,
"active": true,	"recipientReference": "Test US UTP",
"recipientReference": "Test US UTP",	"createdAt": "2024-08-22T23:33:55.56",
"createdAt": "2024-08-22T23:32:10.707",	"createdBy": "Ana AnaUS",
"createdBy": "Ana AnaUS",	"accountHolderType": "Individual",
"templateReference":	"accountType": "Checking",
"RandomTemplateReferenceEaVNRHgb6J",	"isYourAccount": true,
"accountHolderType": "Corporate",	"recipientAdditionalDetails": {
"accountType": "Checking",	"contactName": "Test677",
"isYourAccount": true,	"contactPhoneNumber": null,
"recipientAdditionalDetails": {	"contactEmail": "test@example.org",
"contactName": "Test677",	"contactNotes": "Some notes",
"contactPhoneNumber": null,	"taxCode": "1051B",
"contactEmail": "test@example.org",	"paymentPurpose": null,
"contactNotes": "Some notes",	"paymentMethodPreference": null
"taxCode": "1051B",	},
"paymentPurpose": null,	"lastModifiedBy": "Ana AnaUS",
"paymentMethodPreference": null	"lastModifiedDate": "2024-08-
},	22T23:33:55.663",
"lastModifiedBy": "Ana AnaUS",	"metaData": {
	"description": "Partial match on name",



"lastModifiedDate": "2024-08-	"suggestedAccountName": "PartialName
22T23:32:10.817",	Individual"
"metaData": {	}
"description": "Partial match on name",	}
"suggestedAccountName": "PartialName	},
Corporate"	"jsonapi": {
}	"version": "1.0"
}	}
},	}
"jsonapi": {	
"version": "1.0"	
}	
}	



#### 3.2 Partial match on Account holder type - Corporate

Individual recipient with IBAN + SwiftBicCode	Individual recipient with IBAN + SwiftBicCode
allowPartialMatchCreation set to false	allowPartialMatchCreation set to true
Request	Request
allowPartialMatchCreation set to faise         Request         {         "Data": {         "Attributes": {         "RuleSetId": 286,         "BankAccountName":         "PartialAccountHolderType Corporate",         "BankAccountCurrency": "GBP",         "BankAccountCountry: "GB",         "SwiftBicCode": "NWBKGB2L",         "Iban": "GB98NWBK60000110800733",         "AccountHolderType": "Individual",         "allowPartialMatchCreation": false,         "RecipientStreet": "123 Test Street",         "RecipientStreet": "London",         "RecipientCountry": "GB",         "ContactName": "Test677",         "ContactEmail": "test@example.org",         "ContactName": "Some notes",         "TaxCode": "1051B",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediaryBranchCode": "600001",         "RecipientReference": "Test US UTP",         "TemplateReference": "Test US UTP",         "TemplateReference": "Test US UTP",         "TemplateReference": "RandomTemplateReferenceEaV",         "Accou	allowPartialMatchCreation set to true         Request         {         "Data": {         "Attributes": {         "RuleSetId": 286,         "BankAccountName":         "PartialAccountHolderType Corporate",         "BankAccountCurrency": "GBP",         "BankAccountCountry: "GB",         "SwiftBicCode": "NWBKGB2L",         "Iban": "GB98NWBK60000110800733",         "AccountHolderType": "Individual",         "allowPartialMatchCreation": true,         "RecipientStreet": "123 Test Street",         "RecipientStateOrProvince": "London",         "RecipientZipPostCode": "W11ABC",         "RecipientCountry": "GB",         "ContactName": "Test677",         "ContactEmail": "test@example.org",         "ContactNotes": "Some notes",         "TaxCode": "1051B",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediarySwiftBicCode": "NWBKGB2LXXX",         "IntermediaryBranchCode": "600001",         "RecipientReference": "Test US UTP",         "TemplateReference": "Test US UTP",         "TemplateReference": "Test US UTP",         "TemplateRefere
}	}
	}
,	
Response (400 status)	Response (201 status)

Response (400 status)Response (201 status)This document and all supporting information belongs to Moneycorp. No part of this document may be reproduced or

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{	{
"errors": [	"data": {
-	"id": "248758",
"status": 400,	"type": "Recipient",
"code": "03-1427",	"attributes": {
"title": "Provided bank account details are	"accountId": 3924,
not valid",	"bankAccountName":
"meta": {	"PartialAccountHolderType Corporate",
"description": "Partial match on account	"bankAccountCurrency": "GBP",
holder type corporate",	"bankAccountCountry": "GB",
"suggestedAccountName": null	"recipientAddress": {
	"recipientStreet": "123 Test Street",
	"recipientCity": "London",
	"recipientStateOrProvince": "London",
}	"recipientZipPostCode": "W11ABC",
1	"recipientCountry": "GB"
	},
	ر "accountDetails": {
	"bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": "10800733",
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB98NWBK60000110800733"
	},
	ر "intermediaryAccountDetails": {
	"bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": null,
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB43NWBK60000100800732"
	-
	}, "complianceStatus": "Authorised",
	"active": true,
	"recipientReference": "Test US UTP", "createdAt": "2024-08-22T23:41:24.673",
	"createdBy": "Ana AnaUS", "tomplateDeference":
	"templateReference":
	"RandomTelateReferenceEaVNRHqb6J",



"accountHolderType": " <b>Individual</b> ",
"accountType": "Checking",
"isYourAccount": true,
"recipientAdditionalDetails": {
"contactName": "Test677",
"contactPhoneNumber": null,
"contactEmail": "test@example.org",
"contactNotes": "Some notes",
"taxCode": "1051B",
"paymentPurpose": null,
"paymentMethodPreference": null
},
"lastModifiedBy": "Ana AnaUS",
"lastModifiedDate": "2024-08-
22T23:41:25.403",
"metaData": {
"description": "Account holder type does
not match the provided Bank Account Name",
"suggestedAccountName": null
}
}
ł
"jsonapi": {
"version": "1.0"
}
}
] ]



#### 3.3 Partial match on Account holder type – Individual

Corporate recipient	Corporate recipient
with IBAN + Swift Bic Code	with IBAN + Swift Bic Code
allowPartialMatchCreation set to false	allowPartialMatchCreation set to true
Request	Request
{	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 286,	"RuleSetId": 286,
"BankAccountName":	"BankAccountName":
"PartialAccountHolderType Individual",	"PartialAccountHolderType Individual",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"SwiftBicCode": "NWBKGB2L",	"SwiftBicCode": "NWBKGB2L",
"Iban": "GB13NWBK60000120800732",	"Iban": "GB13NWBK60000120800732",
"AccountHolderType": "Corporate",	"AccountHolderType": "Corporate",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": true,
"RecipientStreet": "123 Test Street",	"RecipientStreet": "123 Test Street",
"RecipientCity": "London",	"RecipientCity": "London",
"RecipientStateOrProvince": "London",	"RecipientStateOrProvince": "London",
"RecipientZipPostCode": "W11ABC",	"RecipientZipPostCode": "W11ABC",
"RecipientCountry": "GB",	"RecipientCountry": "GB",
"ContactName": "Test677",	"ContactName": "Test677",
"ContactEmail": "test@example.org",	"ContactEmail": "test@example.org",
"ContactNotes": "Some notes",	"ContactNotes": "Some notes",
"TaxCode": "1051B",	"TaxCode": "1051B",
"IntermediarySwiftBicCode": "NWBKGB2LXXX",	"IntermediarySwiftBicCode": "NWBKGB2LXXX",
"IntermediaryIban":	"IntermediaryIban":
"GB43NWBK60000100800732",	"GB43NWBK60000100800732",
"IntermediaryAccountNumber": null,	"IntermediaryAccountNumber": null,
"IntermediaryBranchCode": "600001",	"IntermediaryBranchCode": "600001",
"RecipientReference": "Test US UTP",	"RecipientReference": "Test US UTP",
"TemplateReference":	"AccountType": "Checking",
"RandomTemplateReferenceEaVNRHqb6J",	"IsYourAccount": true,
"AccountType": "Checking",	}
"IsYourAccount": true	}
}	}
}	
}	
Response (400 status)	Response (201 status)

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<pre>{     "errors": [     {         "status": 400,         "code": "03-1427",         "title": "Provided bank account details are     not valid",         "meta": {         "description": "Partial match on account     holder type individual",         "suggestedAccountName": null     }     } }</pre>	{     "data": {         "id": "248759",         "type": "Recipient",         "attributes": {             "accountId": 3924,             "bankAccountName":         "PartialAccountHolderType Individual",             "bankAccountCurrency": "GBP",             "bankAccountCountry": "GB",             "recipientAddress": {               "recipientStreet": "123 Test Street",              "recipientCity": "London",             "recipientStateOrProvince": "London",             "
}	"recipientZipPostCode": "W11ABC", "recipientCountry": "GB" },
	"accountDetails": {
	"bankName": "National Westminster Bank Plc",
	"branchCode": "600001", "accountNumber": "20800732", "subAccount": null, "swiftBicCode": "NWBKGB2LXXX", "iban": "GB13NWBK60000120800732"
	},
	"intermediaryAccountDetails": {
	"bankName": "National Westminster Bank Plc",
	"branchCode": "600001",
	"accountNumber": null,
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX", "iban": "GB43NWBK60000100800732"
	*10an*: *GB43NWBK60000100800732** },
	,, "complianceStatus": "Authorised",
	"active": true,
	"recipientReference": "Test US UTP",
	"createdAt": "2024-08-22T23:51:50.097",
	"createdBy": "Ana AnaUS", "templateReference":
	"RandomjfygkuhkjleReferenceEaVNRHqb6J",
	Nahuohijiyykunkjiekererenceeaviikhquoj ,



"accountHolderType": " <b>Corporate</b> ",
"accountType": "Checking",
"isYourAccount": true,
"recipientAdditionalDetails": {
"contactName": "Test677",
"contactPhoneNumber": null,
"contactEmail": "test@example.org",
"contactNotes": "Some notes",
"taxCode": "1051B",
"paymentPurpose": null,
"paymentMethodPreference": null
},
"lastModifiedBy": "Ana AnaUS",
"lastModifiedDate": "2024-08-
22T23:51:50.203",
"metaData": {
"description": "Account holder type does
not match the provided Bank Account Name",
"suggestedAccountName": null
}
}
}
"jsonapi": {
"version": "1.0"
1



# 3.4 Partial match on Bank account name and Account holder type – Corporate

Individual recipient with IBAN + Swift Bic Code	Individual recipient with branch code + account number
allowPartialMatchCreation set to false	allowPartialMatchCreation set to true
Request	Request
{	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 286,	"RuleSetId": 286,
"BankAccountName":	"BankAccountName":
"PartialNameAccountHolderType Corp",	"PartialNameAccountHolderType Corp",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"SwiftBicCode": "NWBKGB2L",	"SwiftBicCode": "NWBKGB2L",
"Iban": "GB68NWBK60000130800733",	"Iban": "GB68NWBK60000130800733",
"AccountHolderType": "Individual",	"AccountHolderType": "Individual",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": true,
"RecipientStreet": "123 Test Street",	"RecipientStreet": "123 Test Street",
"RecipientCity": "London",	"RecipientCity": "London",
"RecipientStateOrProvince": "London",	"RecipientStateOrProvince": "London",
"RecipientZipPostCode": "W11ABC",	"RecipientZipPostCode": "W11ABC",
"RecipientCountry": "GB",	"RecipientCountry": "GB",
"ContactName": "Test677",	"ContactName": "Test677",
"ContactEmail": "test@example.org",	"ContactEmail": "test@example.org",
"ContactNotes": "Some notes",	"ContactNotes": "Some notes",
"TaxCode": "1051B",	"TaxCode": "1051B",
"IntermediarySwiftBicCode": "NWBKGB2LXXX",	"IntermediarySwiftBicCode": "NWBKGB2LXXX",
"IntermediaryIban":	"IntermediaryIban":
"GB43NWBK60000100800732",	"GB43NWBK60000100800732",
"IntermediaryAccountNumber": null,	"IntermediaryAccountNumber": null,
"IntermediaryBranchCode": "600001",	"IntermediaryBranchCode": "600001",
"RecipientReference": "Test US UTP",	"RecipientReference": "Test US UTP",
"AccountType": "Checking",	"AccountType": "Checking",
"IsYourAccount": true	"IsYourAccount": true
}	}
}	}
}	}
Response (400 status)	Response (201 status)

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{	{
errors": [	data": {
{	"id": "250601",
"status": 400,	"type": "Recipient",
"code": "03-1427",	"attributes": {
"title": "Provided bank account details are	"accountId": 3924,
not valid",	"bankAccountName":
"meta": {	"PartialNameAccountHolderType Corp",
"description": "Partial match on bank	"bankAccountCurrency": "GBP",
account name and account holder type	"bankAccountCountry": "GB",
corporate",	"recipientAddress": {
"suggestedAccountName":	"recipientStreet": "123 Test Street",
"PartialNameAccountHolderType Corporate"	"recipientCity": "London",
}	"recipientStateOrProvince": "London",
	"recipientZipPostCode": "W11ABC",
	"recipientCountry": "GB"
1	},
J	, "accountDetails": {
	"bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": "30800733",
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB68NWBK60000130800733"
	},
	"intermediaryAccountDetails": {
	"bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": null,
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB43NWBK60000100800732"
	},
	"complianceStatus": "Authorised",
	"active": true,
	"recipientReference": "Test US UTP",
	"createdAt": "2024-08-23T20:32:49.2",
	"createdBy": "Ana AnaUS",
	"accountHolderType": "Individual",
	"accountType": "Checking",
L	accountrype : checking ;



"isYourAccount": true,
"recipientAdditionalDetails": {
"contactName": "Test677",
"contactPhoneNumber": null,
"contactEmail": "test@example.org",
"contactNotes": "Some notes",
"taxCode": "1051B",
"paymentPurpose": null,
"paymentMethodPreference": null
},
"lastModifiedBy": "Ana AnaUS",
"lastModifiedDate": "2024-08-
23T20:32:49.31",
"metaData": {
"description": "Account Holder Type does
not match and the Bank Account Name
provided is only a partial match",
"suggestedAccountName":
"PartialNameAccountHolderType Corporate"
}
}
1
"jsonapi": {
"version": "1.0"
}
}
1



# 3.5 Partial match on Bank account name and Account holder type – Individual

Corporate recipient with IBAN + Swift Bic Code	Corporate recipient with IBAN + Swift Bic Code
allowPartialMatchCreation set to false	allowPartialMatchCreation set to true
Request	Request
	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 286,	"RuleSetId": 286,
"BankAccountName":	"BankAccountName":
"PartialNameAccountHolderType Ind",	"PartialNameAccountHolderType Ind",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"SwiftBicCode": "NWBKGB2L",	"SwiftBicCode": "NWBKGB2L",
"Iban": "GB95NWBK60000130800732",	"Iban": "GB95NWBK60000130800732",
"AccountHolderType": "Corporate",	"AccountHolderType": "Corporate",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": true,
"RecipientStreet": "123 Test Street",	"RecipientStreet": "123 Test Street",
"RecipientCity": "London",	"RecipientCity": "London",
"RecipientStateOrProvince": "London",	"RecipientStateOrProvince": "London",
"RecipientZipPostCode": "W11ABC",	"RecipientZipPostCode": "W11ABC",
"RecipientCountry": "GB",	"RecipientCountry": "GB",
"ContactName": "Test677",	"ContactName": "Test677",
"ContactEmail": "test@example.org",	"ContactEmail": "test@example.org",
"ContactNotes": "Some notes",	"ContactNotes": "Some notes",
"TaxCode": "1051B",	"TaxCode": "1051B",
"IntermediarySwiftBicCode": "NWBKGB2LXXX",	"IntermediarySwiftBicCode": "NWBKGB2LXXX",
"IntermediaryIban":	"IntermediaryIban":
"GB43NWBK60000100800732",	"GB43NWBK60000100800732",
"IntermediaryAccountNumber": null,	"IntermediaryAccountNumber": null,
"IntermediaryBranchCode": "600001",	"IntermediaryBranchCode": "600001",
"RecipientReference": "Test US UTP",	"RecipientReference": "Test US UTP",
"AccountType": "Checking",	"AccountType": "Checking",
"IsYourAccount": true	"IsYourAccount": true
}	}
}	}
}	}
Response (400 status)	Response (201 status)

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{	{
"errors": [	"data": {
{	"id": "250602",
"status": 400,	"type": "Recipient",
"code": "03-1427",	"attributes": {
"title": "Provided bank account details are	"accountId": 3924,
not valid",	"bankAccountName":
"meta": {	"PartialNameAccountHolderType Ind",
"description": "Partial match on bank	"bankAccountCurrency": "GBP",
account name and account holder type	"bankAccountCountry": "GB",
invidivual",	"recipientAddress": {
"suggestedAccountName":	"recipientStreet": "123 Test Street",
"PartialNameAccountHolderType Individual"	"recipientCity": "London",
}	"recipientStateOrProvince": "London",
}	"recipientZipPostCode": "W11ABC",
]	"recipientCountry": "GB"
}	},
	"accountDetails": {
	"bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": "30800732",
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB95NWBK60000130800732"
	},
	"intermediaryAccountDetails": {
	"bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": null,
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB43NWBK60000100800732"
	},
	"complianceStatus": "Authorised",
	"active": true,
	"recipientReference": "Test US UTP",
	"createdAt": "2024-08-23T20:40:54.233",
	"createdBy": "Ana AnaUS",
	"accountHolderType": " <b>Corporate</b> ",
	"accountType": "Checking",



1
"isYourAccount": true,
"recipientAdditionalDetails": {
"contactName": "Test677",
"contactPhoneNumber": null,
"contactEmail": "test@example.org",
"contactNotes": "Some notes",
"taxCode": "1051B",
"paymentPurpose": null,
"paymentMethodPreference": null
},
"lastModifiedBy": "Ana AnaUS",
"lastModifiedDate": "2024-08-
23T20:40:54.363",
"metaData": {
"description": "Account Holder Type does
not match and the Bank Account Name
provided is only a partial match",
"suggestedAccountName":
"PartialNameAccountHolderType Individual"
}
}
}.
"jsonapi": {
"version": "1.0"
}
}   }
1



#### 3.6 Opted out of 'Confirmation of Payee'

Individual recipient with branch code + account number allowPartialMatchCreation set to false	Individual recipient with branch code + account number allowPartialMatchCreation set to true
Request	Request
<pre>kequest {     "Data": {     "Attributes": {     "RuleSetId": 285,     "BankAccountName": "OptOut Individual",     "BankAccountCurrency": "GBP",     "BankAccountCountry": "GB",     "BranchCode": "600001",     "AccountNumber": "40800733",     "AccountHolderType": "Individual",     "allowPartialMatchCreation": false,     "RecipientStreet": "123 Test Street",     "RecipientCity": "Test",     "RecipientZipPostCode": "620710",     "RecipientCountry": "US",     "ContactPhoneNumber": "',     "ContactPhoneNumber": "',     "ContactEmail": "test@example.org",     "ContactNotes": "Some notes",     "TaxCode": "1051B",     "IntermediarySwiftBicCode": "HKBAAU2SSYD",     "IntermediaryIban":     "GB23MIDL18500812098709",     "IntermediaryBranchCode": "185008",     "RecipientReference": "Test US UTP",     "PaymentPurpose": "',     "AccountType": "Checking",     "IsYourAccount": true     }     } }</pre>	<pre>kequest {     "Data": {     "Attributes": {     "RuleSetId": 285,     "BankAccountName": "OptOut Individual",     "BankAccountCurrency": "GBP",     "BankAccountCountry": "GB",     "BranchCode": "600001",     "AccountNumber": "40800733",     "AccountHolderType": "Individual",     "allowPartialMatchCreation": true,     "RecipientStreet": "123 Test Street",     "RecipientCity": "Test",     "RecipientCountry": "US",     "ContactName": "Test677",     "ContactPhoneNumber": "",     "ContactEmail": "test@example.org",     "ContactNotes": "Some notes",     "TaxCode": "1051B",     "IntermediarySwiftBicCode": "HKBAAU2SSYD",     "IntermediaryAccountNumber": null,     "IntermediaryAccountNumber": null,     "IntermediaryBranchCode": "185008",     "RecipientReference": "Test US UTP",     "PaymentPurpose": ",     "AccountType": "Checking",     "ISYourAccount": true     }     } }</pre>
Response (400 status)	Response (201 status)

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ſ	ſ
	1
"errors": [	"data": {
{	"id": "250603",
"status": 400,	"type": "Recipient",
"code": "03-1427",	"attributes": {
"title": "We are unable to validate this	"accountId": 3924,
account",	"bankAccountName": "OptOut Individual",
"meta": {	"bankAccountCurrency": "GBP",
"description": "Opted out of CoP",	"bankAccountCountry": "GB",
"suggestedAccountName": null	"recipientAddress": {
}	"recipientStreet": "123 Test Street",
	"recipientCity": "Test",
	"recipientStateOrProvince": "AL",
	•
1	"recipientZipPostCode": "620710",
	"recipientCountry": "US"
	}, 
	"accountDetails": {
	"bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": "40800733",
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB53NWBK60000140800733"
	},
	"intermediaryAccountDetails": {
	"bankName": "HSBC Bank Australia
	Limited",
	"branchCode": "185008",
	"accountNumber": null,
	"subAccount": null,
	"swiftBicCode": "HKBAAU2SSYD",
	"iban": "GB23MIDL18500812098709"
	},
	"complianceStatus": "Authorised",
	"active": true,
	"recipientReference": "Test US UTP",
	"createdAt": "2024-08-23T20:46:00.957",
	"createdBy": "Ana AnaUS",
	"accountHolderType": "Individual",
	"accountType": "Checking",
	"isYourAccount": true,
1	"recipientAdditionalDetails": {



"contactName": "Test677",
"contactPhoneNumber": null,
"contactEmail": "test@example.org",
"contactNotes": "Some notes",
"taxCode": "1051B",
"paymentPurpose": null,
"paymentMethodPreference": null
},
"lastModifiedBy": "Ana AnaUS",
"lastModifiedDate": "2024-08-
23T20:46:01.07",
"metaData": {
"description": "Opted out of CoP",
"suggestedAccountName": null
}
}
},
"jsonapi": {
"version": "1.0"
}
}



#### 3.7 Bank account being switched over

allowPartialMatchCreation set to false	allowPartialMatchCreation set to true
Request	Request
<pre>Request {     "Data": {     "Attributes": {     "Attributes": {     "RuleSetId": 285,     "BankAccountName": "ActSwitch     Individual",     "BankAccountCurrency": "GBP",     "BankAccountCountry": "GB",     "BranchCode": "600001",     "AccountNumber": "50800733",     "AccountNumber": "50800733",     "AccountHolderType": "Individual",     "allowPartialMatchCreation": false,     "RecipientStreet": "123 Test Street",     "RecipientCity": "Test",     "RecipientCity": "Test",     "RecipientCountry": "US",     "ContactName": "Test677",     "ContactPhoneNumber": "",     "ContactEmail": "test@example.org",     "ContactNotes": "Some notes",     "TaxCode": "1051B",     "IntermediarySwiftBicCode": "HKBAAU2SSYD",     "IntermediaryAccountNumber": null,     "IntermediaryBranchCode": "185008",     "RecipientReference": "Test US UTP",     "PaymentPurpose": "",     "AccountType": "Checking",     "IsYourAccount": true     }   } } </pre>	<pre>Request {     "Data": {     "Attributes": {     "RuleSetId": 285,     "BankAccountName": "ActSwitch     Individual",     "BankAccountCurrency": "GBP",     "BankAccountCountry": "GB",     "BranchCode": "600001",     "AccountNumber": "50800733",     "AccountHolderType": "Individual",     "allowPartialMatchCreation": true,     "RecipientStreet": "123 Test Street",     "RecipientStateOrProvince": "AL",     "RecipientCountry": "US",     "ContactName": "Test677",     "ContactName": "Test677",     "ContactPhoneNumber": "',     "ContactEmail": "test@example.org",     "ContactNotes": "Some notes",     "TaxCode": "1051B",     "IntermediarySwiftBicCode": "HKBAAU2SSYD",     "IntermediaryBranchCode": "185008",     "RecipientReference": "Test US UTP",     "PaymentPurpose": ",     "AccountType": "Checking",     "IsYourAccount": true     } } </pre>
1	3
Response (400 status)	Response (201 status)

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	{
"errors": [	"data": {
	"id": "250604",
"status": 400,	"type": "Recipient",
"code": "03-1427",	"attributes": {
"title": "Provided bank account details are	"accountId": 3924,
not valid",	"bankAccountName": "ActSwitch
"meta": {	Individual",
"description": "We are unable to validate	"bankAccountCurrency": "GBP",
this account",	"bankAccountCountry": "GB",
"suggestedAccountName": null	"recipientAddress": {
}	"recipientStreet": "123 Test Street",
}	"recipientCity": "Test",
]	"recipientStateOrProvince": "AL",
}	"recipientZipPostCode": "620710",
	"recipientCountry": "US"
	},
	"accountDetails": {
	"bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": "50800733",
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB38NWBK60000150800733"
	},
	"intermediaryAccountDetails": {
	"bankName": "HSBC Bank Australia
	Limited",
	"branchCode": "185008",
	"accountNumber": null,
	"subAccount": null,
	"swiftBicCode": "HKBAAU2SSYD",
	"iban": "GB23MIDL18500812098709"
	},
	"complianceStatus": "Authorised",
	"active": true,
	"recipientReference": "Test US UTP",
	"createdAt": "2024-08-23T20:56:36.037",
	"createdBy": "Ana AnaUS",
	"accountHolderType": "Individual",
	"accountType": "Checking",



"isYourAccount": true,
"recipientAdditionalDetails": {
"contactName": "Test677",
"contactPhoneNumber": null,
"contactEmail": "test@example.org",
"contactNotes": "Some notes",
"taxCode": "1051B",
"paymentPurpose": null,
"paymentMethodPreference": null
},
"lastModifiedBy": "Ana AnaUS",
"lastModifiedDate": "2024-08-
23T20:56:36.167",
"metaData": {
"description": "Provided bank account
details have been switched - CASS",
"suggestedAccountName": null
}
}
},
"jsonapi": {
"version": "1.0"
}
}



## 3.8 Account not supported for CoP

Individual recipient with branch code + account number allowPartialMatchCreation set to false	Individual recipient with branch code + account number allowPartialMatchCreation set to true
Request	Request
<pre>kequest {     "Data": {     "Attributes": {     "RuleSetId": 285,     "BankAccountName": "AccountNot     SupportedInd",     "BankAccountCurrency": "GBP",     "BankAccountCountry": "GB",     "BankAccountCountry": "GB",     "BranchCode": "185008",     "AccountNumber": "13198709",     "AccountHolderType": "Individual",     "allowPartialMatchCreation": false,     "RecipientStreet": "123 Test Street",     "RecipientCity": "Test",     "RecipientStateOrProvince": "AL",     "RecipientCountry": "US",     "ContactName": "Test677",     "ContactEmail": "test@example.org",     "ContactPhoneNumber": "",     "ContactPhoneNumber": "",     "ContactNotes": "Some notes",     "TaxCode": "1051B",     "IntermediarySwiftBicCode": "HKBAAU2SSYD",     "IntermediaryAccountNumber": null,     "IntermediaryBranchCode": "185008",     "RecipientReference": "Test US UTP",     "PaymentPurpose": "",     "AccountType": "Checking",     "IsYourAccount": true     }     } } </pre>	<pre>kequest {     "Data": {     "Attributes": {     "RuleSetId": 285,     "BankAccountName": "AccountNot     SupportedInd",     "BankAccountCurrency": "GBP",     "BankAccountCountry": "GB",     "BranchCode": "600001",     "AccountNumber": "50800733",     "AccountHolderType": "Individual",     "allowPartialMatchCreation": true,     "RecipientStreet": "123 Test Street",     "RecipientCity": "Test",     "RecipientCity": "Test",     "RecipientCountry": "US",     "ContactName": "Test677",     "ContactPhoneNumber": "",     "ContactPhoneNumber": "",     "ContactNotes": "Some notes",     "TaxCode": "1051B",     "IntermediarySwiftBicCode": "HKBAAU2SSYD",     "IntermediaryAccountNumber": null,     "IntermediaryAccountNumber": null,     "IntermediaryBranchCode": "185008",     "RecipientReference": "Test US UTP",     "PaymentPurpose": "",     "AccountType": "Checking",     "IsYourAccount": true } } </pre>
Response (400 status)	Response (201 status)

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{     "errors": [     {         "status": 400,         "code": "03-1427",         "title": "Provided bank account details are	{ "data": { "id": "253639", "type": "Recipient", "attributes": { "accountId": 3924,
not valid",	"bankAccountName": "AccountNot
"meta": { "description": "We are unable to validate	SupportedInd", "bankAccountCurrency": "GBP",
this account",	"bankAccountCountry": "GB",
"suggestedAccountName": null	"recipientAddress": {
}	"recipientStreet": "123 Test Street",
}   ]	"recipientCity": "Test", "recipientStateOrProvince": "AL",
}	"recipientZipPostCode": "620710",
	"recipientCountry": "US"
	},
	"accountDetails": { "bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": "50800733",
	"subAccount": null, "swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB38NWBK60000150800733"
	},
	"intermediaryAccountDetails": {
	"bankName": "HSBC Bank Australia Limited",
	"branchCode": "185008",
	"accountNumber": null,
	"subAccount": null,
	"swiftBicCode": "HKBAAU2SSYD",
	"iban": "GB23MIDL18500812098709" },
	, "complianceStatus": "Authorised",
	"active": true,
	"recipientReference": "Test US UTP",
	"createdAt": "2024-08-27T11:56:35.683", "createdBy": "Ana AnaUS",
	"accountHolderType": "Individual",
	"accountType": "Checking",



"isYourAccount": true,
"recipientAdditionalDetails": {
"contactName": "Test677",
"contactPhoneNumber": null,
"contactEmail": "test@example.org",
"contactNotes": "Some notes",
"taxCode": "1051B",
"paymentPurpose": null,
"paymentMethodPreference": null
},
"lastModifiedBy": "Ana AnaUS",
"lastModifiedDate": "2024-08-
27T11:56:35.8",
"metaData": null
}
},
"jsonapi": {
"version": "1.0"
}
}



## 3.9 CoP Not Available

Individual recipient with branch code + account number	Individual recipient with branch code + account number
allowPartialMatchCreation set to false	allowPartialMatchCreation set to true
Request	Request
Request         {         "Data": {         "Attributes": {         "RuleSetId": 285,         "BankAccountName": "NotAvailable         Ind500",         "BankAccountCurrency": "GBP",         "BankAccountCountry": "GB",         "BankAccountCountry": "GB",         "BankAccountCountry": "GB",         "BankAccountCountry": "GB",         "BankAccountCountry": "GB",         "BankAccountCountry": "GB",         "AccountNumber": "12198709",         "AccountHolderType": "Individual",         "allowPartialMatchCreation": false,         "RecipientStreet": "123 Test Street",         "RecipientStreet": "123 Test Street",         "RecipientSteet": "123 Test Street",         "RecipientCountry": "US",         "ContactName": "Test677",         "ContactNotes": "Some notes",         "TaxCode": "1051B",         "IntermediarySwiftBicC	Request         {         "Data": {         "Attributes": {         "RuleSetId": 285,         "BankAccountName": "NotAvailable         Ind500",         "BankAccountCurrency": "GBP",         "BankAccountCountry": "GB",         "BranchCode": "185008",         "AccountNumber": "12198709",         "AccountHolderType": "Individual",         "allowPartialMatchCreation": true,         "RecipientStreet": "123 Test Street",         "RecipientCountry": "US",         "ContactName": "Test677",         "ContactName": "Test677",         "ContactPhoneNumber": "",         "ContactNotes": "Some notes",         "TaxCode": "1051B",         "IntermediarySwiftBicCode": "HKBAAU2SSYD",         "IntermediaryIban":         "GB23MIDL18500812098709",         "IntermediaryAccountNumber": null,         "IntermediaryBranchCode": "Test US UTP",         "PaymentPurpose": "",         "AccountType": "Checking",         "IsYourAccount": true
}	}
}	}
}	}
Response (503 status)	Response (201 status)

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"recipientAdditionalDetails": {
"contactName": "Test677",
"contactPhoneNumber": null,
"contactEmail": "test@example.org",
"contactNotes": "Some notes",
"taxCode": "1051B",
"paymentPurpose": null,
"paymentMethodPreference": null
},
"lastModifiedBy": "Ana AnaUS",
"lastModifiedDate": "2024-08-
27T12:13:07.5",
"metaData": null
}
},
"jsonapi": {
"version": "1.0"
}
}



# 4. Account Reference (Secondary Reference Data)

4.1 Missing Account Reference:

When (secondary) Account Reference is missing in the request and it is needed to validate the account details provided.

Note: "allowPartialMatch" is disregarded and recipient will **not** be created.

Corporate recipient	Individual recipient
with IBAN + Swift Bic Code	with branch code + account number
Request	Request
{	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 286,	"RuleSetId": 285,
"BankAccountName": "MissingAccountRef	"BankAccountName": "MissingAccountRef
Corporate",	Individual",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"SwiftBicCode": "NWBKGB2L",	"BranchCode": "600001",
"Iban": "GB70NWBK60000161800733",	"AccountNumber": "62800733",
"AccountHolderType": "Corporate",	"AccountHolderType": "Individual",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": true,
"RecipientStreet": "123 Test Street",	"RecipientStreet": "123 Test Street",
"RecipientCity": "London",	"RecipientCity": "Test",
"RecipientStateOrProvince": "London",	"RecipientStateOrProvince": "AL",
"RecipientZipPostCode": "W11ABC",	"RecipientZipPostCode": "620710",
"RecipientCountry": "GB",	"RecipientCountry": "US",
"ContactName": "Test677",	"ContactName": "Test677",
"ContactEmail": "test@example.org",	"ContactPhoneNumber": "",
"ContactNotes": "Some notes",	"ContactEmail": "test@example.org",
"TaxCode": "1051B",	"ContactNotes": "Some notes",
"IntermediarySwiftBicCode": "NWBKGB2LXXX",	"TaxCode": "1051B",
"IntermediaryIban":	"IntermediarySwiftBicCode": "HKBAAU2SSYD",
"GB43NWBK60000100800732",	"IntermediaryIban":
"IntermediaryAccountNumber": null,	"GB23MIDL18500812098709",
"IntermediaryBranchCode": "600001",	"IntermediaryAccountNumber": null,
"RecipientReference": "Test US UTP",	"IntermediaryBranchCode": "185008",
"AccountType": "Checking",	"RecipientReference": "Test US UTP",

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"IsYourAccount": true } } }	"AccountType": "Checking", "IsYourAccount": true } } }
<pre>Response (400 status) {     "errors": [     {         "status": 400,         "code": "03-1427",         "title": "Provided bank account details are     not valid",         "meta": {         "description": "Account reference must be     provided",         "suggestedAccountName": null       }     }     } }</pre>	<pre>Response (400 status) {     "errors": [     {         "status": 400,         "code": "03-1427",         "title": "Provided bank account details are     not valid",         "meta": {         "description": "Account reference must be     provided",         "suggestedAccountName": null      }     }     } }</pre>
}	}

# 4.2 Invalid Account Reference:

Corporate recipient with IBAN + Swift Bic Code allowPartialMatchCreation set to false	Individual recipient with branch code + account number allowPartialMatchCreation set to true
Request	Request
{ "Data": { "Attributes": { "RuleSetId": 286,	{ "Data": { "Attributes": { "RuleSetId": 285,
"BankAccountName": "InvAccountRef	"BankAccountName": "InvAccountRef
Corporate",	Individual",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"SwiftBicCode": "NWBKGB2L",	"BranchCode": "600001",

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"Iban": "GB55NWBK60000161809733", "AccountHolderType": "Corporate", "allowPartialMatchCreation": false, "AccountReference": "9875InvalidAccountRe ference9875", "RecipientStreet": "123 Test Street", "RecipientCity": "London", "RecipientStateOrProvince": "London", "RecipientStateOrProvince": "London", "RecipientZipPostCode": "W11ABC", "RecipientCountry": "GB", "ContactName": "Test677", "ContactEmail": "test@example.org", "ContactNotes": "Some notes", "TaxCode": "1051B", "IntermediarySwiftBicCode": "NWBKGB2LXXX", "IntermediaryIban": "GB43NWBK60000100800732", "IntermediaryAccountNumber": null, "IntermediaryBranchCode": "600001", "RecipientReference": "Test US UTP"	<pre>"AccountNumber": "61808733", "AccountHolderType": "Individual", "allowPartialMatchCreation": true, "AccountReference": "9875InvalidAccountRe ference9875", "RecipientStreet": "123 Test Street", "RecipientCity": "Test", "RecipientCity": "Test", "RecipientStateOrProvince": "AL", "RecipientZipPostCode": "620710", "RecipientCountry": "US", "ContactName": "Test677", "ContactName": "Test677", "ContactPhoneNumber": "", "ContactEmail": "test@example.org", "ContactEmail": "test@example.org", "TaxCode": "1051B", "IntermediarySwiftBicCode": "HKBAAU2SSYD", "IntermediaryIban": "GB23MIDL18500812098709", "IntermediaryAccountNumber": null</pre>
"RecipientReference": "Test US UTP", "AccountType": "Checking", "IsYourAccount": true } } }	"IntermediaryAccountNumber": null, "IntermediaryBranchCode": "185008", "RecipientReference": "Test US UTP", "PaymentPurpose": "", "AccountType": "Checking", "IsYourAccount": true }
	}
Response (400 status)	Response (201 status)
<pre>{     "errors": [     {         "status": 400,         "code": "03-1427",         "title": "Provided bank account details are not valid",         "meta": {         "description": "Account reference is not valid",         "suggestedAccountName": null     } }</pre>	<pre>{     "data": {         "id": "253845",         "type": "Recipient",         "attributes": {             "accountId": 3924,             "bankAccountName": "InvAccountRef Individual",             "bankAccountCurrency": "GBP",             "bankAccountCountry": "GB",             "recipientAddress": {             "recipientStreet": "123 Test Street",             "             "action of the street of the street",             "             "action of the street",             "             "</pre>



}	"recipientCity": "Test",
	"recipientStateOrProvince": "AL",
}	"recipientZipPostCode": "620710",
,	"recipientCountry": "US"
	},
	"accountDetails": {
	"bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": "61808733",
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB89NWBK60000161808733"
	},
	"intermediaryAccountDetails": {
	"bankName": "HSBC Bank Australia
	Limited",
	"branchCode": "185008",
	"accountNumber": null,
	"subAccount": null,
	-
	"swiftBicCode": "HKBAAU2SSYD",
	"iban": "GB23MIDL18500812098709"
	}, "complianceStatus": "Authorizod"
	"complianceStatus": "Authorised",
	"active": true,
	"recipientReference": "Test US UTP",
	"createdAt": "2024-08-27T12:32:47.113",
	"createdBy": "Ana AnaUS",
	"accountHolderType": "Individual",
	"accountType": "Checking",
	"isYourAccount": true,
	"recipientAdditionalDetails": {
	"contactName": "Test677",
	"contactPhoneNumber": null,
	"contactEmail": "test@example.org",
	"contactNotes": "Some notes",
	"taxCode": "1051B",
	"paymentPurpose": null,
	"paymentMethodPreference": null
	},
	"lastModifiedBy": "Ana AnaUS",
	"lastModifiedDate": "2024-08-
	27T12:32:47.223",



"metaData": null
}
},
"jsonapi": { "version": "1.0"
"version": "1.0"
}
}



# 4.3 Valid account reference

4.3.1 Valid account reference - CoP response is 'Match'

Note: "allowPartialMatch" is disregarded and recipient will be created.

Individual recipient with branch code + account number allowPartialMatch set to false	Individual recipient with branch code + account number allowPartialMatch set to true
Request	Request
{	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 285,	"RuleSetId": 285,
"BankAccountName": "ValidAccountRef	"BankAccountName": "ValidAccountRef
Individual",	Individual",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"BranchCode": "600001",	"BranchCode": "600001",
"AccountNumber": "60870733",	"AccountNumber": "60870733",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": true,
"AccountHolderType": "Individual",	"AccountHolderType": "Individual",
"AccountReference":"9875validAccountRefe	"AccountReference":"9875validAccountRefe
rence9875",	rence9875",
"RecipientStreet": "123 Test Street",	"RecipientStreet": "123 Test Street",
"RecipientCity": "Test",	"RecipientCity": "Test",
"RecipientStateOrProvince": "AL",	"RecipientStateOrProvince": "AL",
"RecipientZipPostCode": "620710",	"RecipientZipPostCode": "620710",
"RecipientCountry": "US",	"RecipientCountry": "US",
"ContactName": "Test677",	"ContactName": "Test677",
"ContactPhoneNumber": "",	"ContactPhoneNumber": "",
"ContactEmail": "test@example.org",	"ContactEmail": "test@example.org",
"ContactNotes": "Some notes",	"ContactNotes": "Some notes",
"TaxCode": "1051B",	"TaxCode": "1051B",
"IntermediarySwiftBicCode": "HKBAAU2SSYD",	"IntermediarySwiftBicCode": "HKBAAU2SSYD",
"IntermediaryIban":	"IntermediaryIban":
"GB23MIDL18500812098709",	"GB23MIDL18500812098709",
"IntermediaryAccountNumber": null,	"IntermediaryAccountNumber": null,
"IntermediaryBranchCode": "185008",	"IntermediaryBranchCode": "185008",
"RecipientReference": "Test US UTP",	"RecipientReference": "Test US UTP",
"PaymentPurpose": "",	"PaymentPurpose": "",

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"AccountType": "Checking",	"AccountType": "Checking",
"IsYourAccount": true	"IsYourAccount": true
}	}
}	}
}	}
Response (201 status)	Response (201 status)
ſ	ſ
l "data": (	{
"data": {	"data": {
"id": "253979",	"id": "253961", "trac": "Decinicat"
"type": "Recipient",	"type": "Recipient",
"attributes": {	"attributes": {
"accountId": 3924,	"accountId": 3924,
"bankAccountName": "ValidAccountRef	"bankAccountName": "ValidAccountRef
Individual",	Individual",
"bankAccountCurrency": "GBP",	"bankAccountCurrency": "GBP",
"bankAccountCountry": "GB",	"bankAccountCountry": "GB",
"recipientAddress": {	"recipientAddress": {
"recipientStreet": "123 Test Street",	"recipientStreet": "123 Test Street",
"recipientCity": "Test",	"recipientCity": "Test",
"recipientStateOrProvince": "AL",	"recipientStateOrProvince": "AL",
"recipientZipPostCode": "620710",	"recipientZipPostCode": "620710",
"recipientCountry": "US"	"recipientCountry": "US"
},	},
"accountDetails": {	"accountDetails": {
"bankName": "National Westminster Bank	"bankName": "National Westminster Bank
Plc",	Plc",
"branchCode": "600001",	"branchCode": "600001",
"accountNumber": "60870733",	"accountNumber": "60870733",
"subAccount": null,	"subAccount": null,
"swiftBicCode": "NWBKGB2LXXX",	"swiftBicCode": "NWBKGB2LXXX",
"iban": "GB68NWBK60000160870733"	"iban": "GB68NWBK60000160870733"
},	},
"intermediaryAccountDetails": {	"intermediaryAccountDetails": {
"bankName": "HSBC Bank Australia	"bankName": "HSBC Bank Australia
Limited",	Limited",
"branchCode": "185008",	"branchCode": "185008",
"accountNumber": null,	"accountNumber": null,
"subAccount": null,	"subAccount": null,
"swiftBicCode": "HKBAAU2SSYD",	"swiftBicCode": "HKBAAU2SSYD",
"iban": "GB23MIDL18500812098709"	"iban": "GB23MIDL18500812098709"
},	},



"complianceStatus": "Authorised",	"complianceStatus": "Authorised",
"active": true,	"active": true,
"recipientReference": "Test US UTP",	"recipientReference": "Test US UTP",
"createdAt": "2024-08-27T12:55:42.877",	"createdAt": "2024-08-27T12:49:02.39",
"createdBy": "Ana AnaUS",	"createdBy": "Ana AnaUS",
"accountHolderType": "Individual",	"accountHolderType": "Individual",
"accountType": "Checking",	"accountType": "Checking",
"isYourAccount": true,	"isYourAccount": true,
"recipientAdditionalDetails": {	"recipientAdditionalDetails": {
"contactName": "Test677",	"contactName": "Test677",
"contactPhoneNumber": null,	"contactPhoneNumber": null,
"contactEmail": "test@example.org",	"contactEmail": "test@example.org",
"contactNotes": "Some notes",	"contactNotes": "Some notes",
"taxCode": "1051B",	"taxCode": "1051B",
"paymentPurpose": null,	"paymentPurpose": null,
"paymentMethodPreference": null	"paymentMethodPreference": null
},	},
"lastModifiedBy": "Ana AnaUS",	"lastModifiedBy": "Ana AnaUS",
"lastModifiedDate": "2024-08-	"lastModifiedDate": "2024-08-
27T12:55:42.987",	27T12:49:02.483",
"metaData": null	"metaData": null
}	}
},	},
"jsonapi": {	"jsonapi": {
"version": "1.0"	"version": "1.0"
}	}
}	}



#### 4.3.2. Valid account reference – CoP response is 'No match' No Match on Account number

Note: "allowPartialMatch" is disregarded and recipient will **not** be created.

Corporate recipient with IBAN + Swift Bic Code	Corporate recipient with IBAN + Swift Bic Code
allowPartialMatchCreation is set to false	allowPartialMatchCreation is set to true
Request	Request
{	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 286,	"RuleSetId": 286,
"BankAccountName": "AccountRef	"BankAccountName": "AccountRef
NoMatch",	NoMatch",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"SwiftBicCode": "NWBKGB2L",	"SwiftBicCode": "NWBKGB2L",
"Iban": "GB74NWBK60000172810743",	"Iban": "GB74NWBK60000172810743",
"AccountHolderType": "Corporate",	"AccountHolderType": "Corporate",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": true,
"AccountReference":"accountReference387	"AccountReference":"accountReference387
2",	2",
"RecipientStreet": "123 Test Street",	"RecipientStreet": "123 Test Street",
"RecipientCity": "London",	"RecipientCity": "London",
"RecipientStateOrProvince": "London",	"RecipientStateOrProvince": "London",
"RecipientZipPostCode": "W11ABC",	"RecipientZipPostCode": "W11ABC",
"RecipientCountry": "GB",	"RecipientCountry": "GB",
"ContactName": "Test677",	"ContactName": "Test677",
"ContactEmail": "test@example.org",	"ContactEmail": "test@example.org",
"ContactNotes": "Some notes",	"ContactNotes": "Some notes",
"TaxCode": "1051B",	"TaxCode": "1051B",
"IntermediarySwiftBicCode": "NWBKGB2LXXX",	"IntermediarySwiftBicCode": "NWBKGB2LXXX",
"IntermediaryIban":	"IntermediaryIban":
"GB43NWBK60000100800732",	"GB43NWBK60000100800732",
"IntermediaryAccountNumber": null,	"IntermediaryAccountNumber": null,
"IntermediaryBranchCode": "600001",	"IntermediaryBranchCode": "600001", "BoginiantBoforonco": "Tost US UTP"
"RecipientReference": "Test US UTP",	"RecipientReference": "Test US UTP",
"AccountType": "Checking", "IsYourAccount": true	"AccountType": "Checking", "IsYourAccount": true
	15TOULACCOUNT . IT UP
]	3

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}	}
}	}
Response (400 status)	Response (400 status)
<pre>{     "errors": [     {         "status": 400,         "code": "03-1427",         "title": "Provided bank account details are not valid",         "meta": {         "description": "Account details could not be matched",         "suggestedAccountName": null       }     }   ] }</pre>	<pre>{     "errors": [     {         "status": 400,         "code": "03-1427",         "title": "Provided bank account details are not valid",         "meta": {         "description": "Account details could not be matched",         "suggestedAccountName": null       }     }     ] }</pre>

#### 4.3.3 Valid account reference – CoP response is 'Partial Match'

Corporate recipient	Corporate recipient
with branch code + account number	with branch code + account number
allowPartialMatchCreation is false	allowPartialMatchCreation is true
Request	Request
{	{
"Data": {	"Data": {
"Attributes": {	"Attributes": {
"RuleSetId": 285,	"RuleSetId": 285,
<b>"BankAccountName": "AccountRef</b>	<b>"BankAccountName": "AccountRef</b>
PartialNameAccountHolderType",	PartialNameAccountHolderType",
"BankAccountCurrency": "GBP",	"BankAccountCurrency": "GBP",
"BankAccountCountry": "GB",	"BankAccountCountry": "GB",
"BranchCode": "600001",	"BranchCode": "600001",
"AccountHolderType": "Corporate",	"AccountHolderType": "Corporate",
"allowPartialMatchCreation": false,	"allowPartialMatchCreation": true,

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<pre>"AccountReference":"accountReference387 2234",     "AccountNumber": "73814743",     "RecipientStreet": "123 Test Street",     "RecipientCity": "Test",     "RecipientStateOrProvince": "AL",     "RecipientZipPostCode": "620710",     "RecipientCountry": "US",     "ContactName": "Test677",     "ContactPhoneNumber": "",     "ContactEmail": "test@example.org",     "ContactNotes": "Some notes",     "TaxCode": "1051B",     "IntermediarySwiftBicCode": "HKBAAU2SSYD",     "IntermediaryIban":     "GB23MIDL18500812098709",     "IntermediaryAccountNumber": null,     "IntermediaryBranchCode": "185008",     "RecipientReference": "Test US UTP",     "PaymentPurpose": "",     "AccountType": "Checking",     "TaxCode": "Checking",     "Test CountType": "Checking",     "Test CountType": "Checking",     "Test CountType": "Checking",     "TaxCode": "Checking",     "Test US UTP",     "PaymentPurpose": "Checking",     "Test US UTP" </pre>	"AccountReference": "accountReference387 2234", "AccountNumber": "73814743", "RecipientStreet": "123 Test Street", "RecipientCity": "Test", "RecipientStateOrProvince": "AL", "RecipientZipPostCode": "620710", "RecipientCountry": "US", "ContactName": "Test677", "ContactPhoneNumber": "", "ContactPhoneNumber": "", "ContactEmail": "test@example.org", "ContactNotes": "Some notes", "TaxCode": "1051B", "IntermediarySwiftBicCode": "HKBAAU2SSYD", "IntermediaryIban": "GB23MIDL18500812098709", "IntermediaryAccountNumber": null, "IntermediaryBranchCode": "185008", "RecipientReference": "Test US UTP", "PaymentPurpose": "", "AccountType": "Checking",
"IsYourAccount": true } }	"IsYourAccount": true } }
Response (400 status)	Response (201 status)
<pre>{     "errors": [     {         "status": 400,         "code": "03-1427",         "title": "Provided bank account details are     not valid",         "meta": {             "description": " Partial match on bank         account name and account holder type         invidivual",             "suggestedAccountName": "AccountRef         NameAccountHolderType"</pre>	<pre>{     "data": {     "id": "254011",     "type": "Recipient",     "attributes": {         "accountId": 3924,         "bankAccountName": "AccountRef PartialNameAccountHolderType",         "bankAccountCurrency": "GBP",         "bankAccountCountry": "GB",         "recipientAddress": {             "recipientStreet": "123 Test Street",             "recipientCity": "Test",             "recipientStateOrProvince": "AL",             "Account",             "Account",             "Account",             "Account",             "Account",             "BankAccountCountry": "GB",             "recipientStreet": "123 Test Street",             "recipientCity": "Test",             "recipientStateOrProvince": "AL",             "Account",             "BankAccount",             "Account",             "Account",             "BankAccount",             "Account",             "Accoun</pre>



}	"recipientZipPostCode": "620710",
	"recipientCountry": "US"
}	1 5
5	},
	"accountDetails": {
	"bankName": "National Westminster Bank
	Plc",
	"branchCode": "600001",
	"accountNumber": "73814743",
	"subAccount": null,
	"swiftBicCode": "NWBKGB2LXXX",
	"iban": "GB82NWBK60000173814743"
	},
	"intermediaryAccountDetails": {
	"bankName": "HSBC Bank Australia
	Limited",
	"branchCode": "185008",
	"accountNumber": null,
	"subAccount": null,
	"swiftBicCode": "HKBAAU2SSYD",
	"iban": "GB23MIDL18500812098709"
	},
	"complianceStatus": "Authorised",
	"active": true,
	"recipientReference": "Test US UTP",
	"createdAt": "2024-08-27T13:06:49.88",
	"createdBy": "Ana AnaUS",
	"accountHolderType": "Corporate",
	"accountType": "Checking",
	"isYourAccount": true,
	"recipientAdditionalDetails": {
	"contactName": "Test677",
	"contactPhoneNumber": null,
	"contactEmail": "test@example.org",
	"contactNotes": "Some notes",
	"taxCode": "1051B",
	"paymentPurpose": null,
	"paymentMethodPreference": null
	},
	ر "lastModifiedBy": "Ana AnaUS",
	"lastModifiedDate": "2024-08-
	27T13:06:50.007",
	"metaData": {



"description": "Account Holder Type does
not match and the Bank Account Name
provided is only a partial match",
"suggestedAccountName": "AccountRef
NameAccountHolderType"
}
}
},
"jsonapi": {
"version": "1.0"
}