ACHWorks
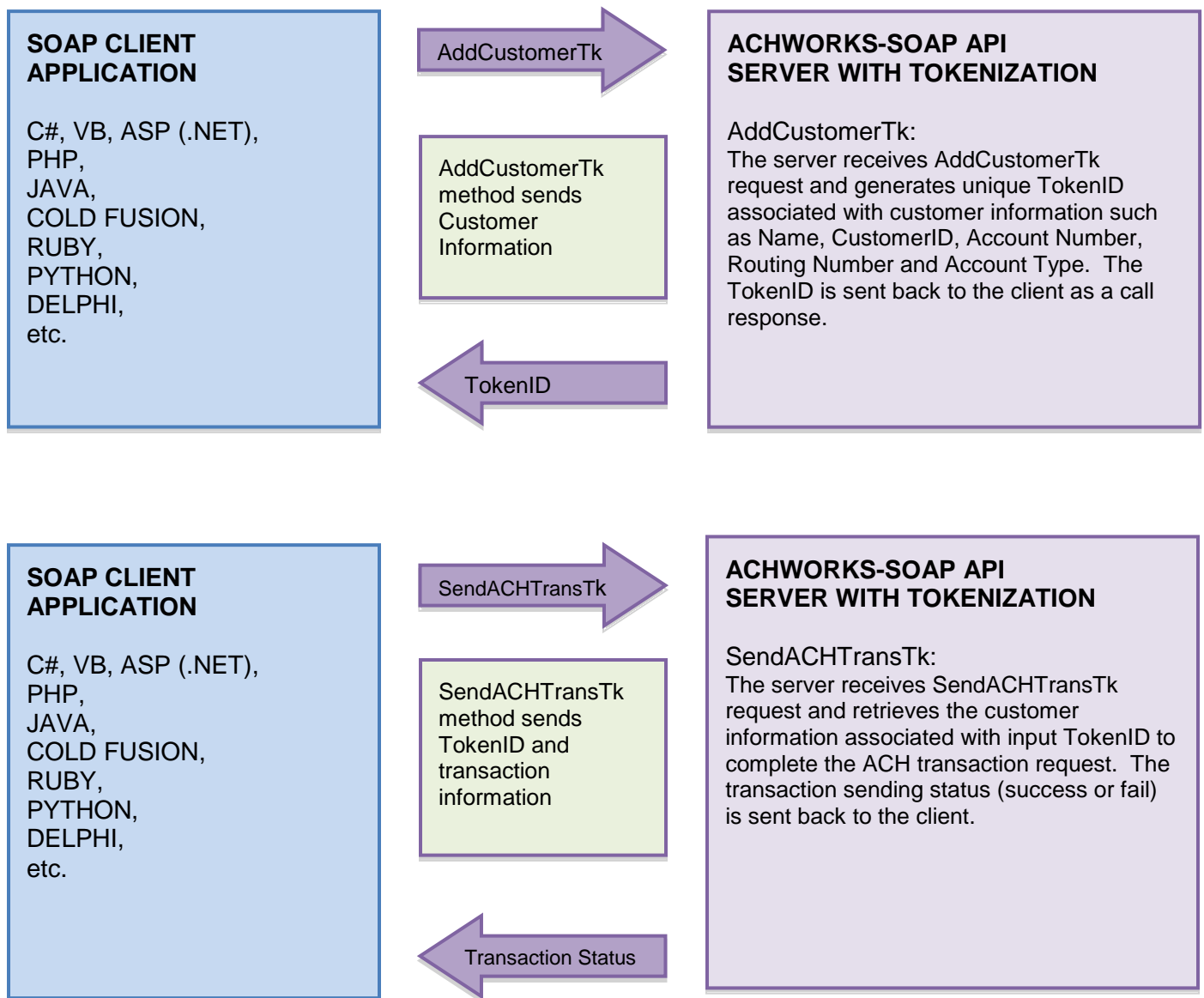
ACH SOAP API Tokenization - Introduction

The latest version of ACHWorks-SOAP (Version 5, 2017) provides a new feature for tokenization.
Figure 2 below describes the tokenization process such that customer information data is sent only once i.e. using AddCustomerTk.   When the SOAP API server receives the associated customer data record from the client through the AddCustomerTk request, it stores that information and generates a unique TokenID and sends that TokenID back to the client.

This allows the client to send transactions, e.g. SendACHTransTk method, by just sending the TokenID instead of sending the complete customer information along with the transaction information. Tokenization relieves you of the responsibility of storing sensitive customer bank account data locally.

SOAP CLIENT APPLICATION

C#, VB, ASP (.NET),
PHP,
JAVA,
COLD FUSION,
RUBY,
PYTHON,
DELPHI,
etc.

AddCustomerTk →

AddCustomerTk method sends Customer Information

← TokenID

ACHWORKS-SOAP API SERVER WITH TOKENIZATION

AddCustomerTk:
The server receives AddCustomerTk request and generates unique TokenID associated with customer information such as Name, CustomerID, Account Number, Routing Number and Account Type. The TokenID is sent back to the client as a call response.

SOAP CLIENT APPLICATION

C#, VB, ASP (.NET),
PHP,
JAVA,
COLD FUSION,
RUBY,
PYTHON,
DELPHI,
etc.

SendACHTransTk →

SendACHTransTk method sends TokenID and transaction information

← Transaction Status

ACHWORKS-SOAP API SERVER WITH TOKENIZATION

SendACHTransTk:
The server receives SendACHTransTk request and retrieves the customer information associated with input TokenID to complete the ACH transaction request. The transaction sending status (success or fail) is sent back to the client.

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