

**Bank Validation Service
Definition Document
G-Cloud 13**

Service Description

Our Bank Validation Service delivers Bank Account, IBAN and Credit Card validation as detailed in this document.

Bank Account Validation

The service validates if a sort code is a valid UK sort code and retrieves additional information about the associated bank. If an account number is also specified, it checks if it is a potentially valid account number for that sort code.

The service returns one of the following responses:

- **Valid** - the bank account number passes the validation rules applied to the selected bank
- **Invalid** - the bank account number fails the validation rules applied to the selected bank
- **Not Validated** - no validation rules are available for the selected bank

The following data can also be returned as a response from the service:

Field	Description
BICCode	BIC Code for this branch to be used with international payments
IBAN	IBAN number for this account to be used with international payments
Short Bank Name	Contains the normal accepted name of the bank
Full Bank Name	Contains the full name of the bank
Address	Contains the postal address of the branch. Note that this may not be the same as the physical location of the branch as many banks centralise all their operations
Accepts BACS Payments	Indicates if the account can receive payments through the BACS network
Accepts Direct Debit Transactions	Indicates if the account can be used to take Direct Debit payments
Accepts Direct Credit Transactions	Indicates if the account can be used to take Direct Credit payments
Accepts Unpaid Cheque Claim Transactions	Indicates if the bank can process claims for unpaid cheques
Accepts Building Society Credit Transactions	Indicates if the account can be used to take credits from building societies
Accepts Direct Debit Instruction Transactions	Indicates if the bank can process direct debit instructions
Accepts Dividend Interest Payment Transactions	Indicates if the account can be used to take credits from dividend payments
Accepts Cheques	Indicates if the account can receive payments by cheque
Accepts CHAPS Payments	Indicates if the account can receive payments through the CHAPS network
Accepts Faster Payments	Indicates if the account can receive payments through the Faster Payments network

IBAN Validation

The service checks if a BIC is a valid UK or Ireland BIC code and retrieves additional information about the associated bank. If an IBAN is also specified, it checks if it is a potentially valid IBAN for that BIC.

The service returns one of the following responses:

- **Valid** - the bank account number passes the validation rules applied to the selected bank
- **Invalid** - the bank account number fails the validation rules applied to the selected bank
- **Not Validated** - no validation rules are available for the selected bank

The following data can also be returned from the service

Field	Description
BICCode	BIC Code for this branch to be used with international payments
IBAN	IBAN number for this account to be used with international payments
Short Bank Name	Contains the normal accepted name of the bank
Full Bank Name	Contains the full name of the bank
Address	Contains the postal address of the branch. Note that this may not be the same as the physical location of the branch as many banks centralise all their operations
Accepts BACS Payments	Indicates if the account can receive payments through the BACS network
Accepts Direct Debit Transactions	Indicates if the account can be used to take Direct Debit payments
Accepts Direct Credit Transactions	Indicates if the account can be used to take Direct Credit payments
Accepts Unpaid Cheque Claim Transactions	Indicates if the bank can process claims for unpaid cheques
Accepts Building Society Credit Transactions	Indicates if the account can be used to take credits from building societies
Accepts Direct Debit Instruction Transactions	Indicates if the bank can process direct debit instructions
Accepts Dividend Interest Payment Transactions	Indicates if the account can be used to take credits from dividend payments
Accepts Cheques	Indicates if the account can receive payments by cheque
Accepts CHAPS Payments	Indicates if the account can receive payments through the CHAPS network
Accepts Faster Payments	Indicates if the account can receive payments through the Faster Payments network

Credit Card Validation

Our Credit Card Validation service checks that the credit or debit card number has been captured accurately without any typographical errors. You can use Credit Card Validation in one of two ways:

Without specifying the Credit Card Type - If you pass in a Credit Card Type of Unknown then we will automatically detect the brand of credit card from the number (e.g., Visa, Mastercard, American Express), and then use the relevant rules for validating that card against the number you have supplied. The Credit Card Type will be returned in the result. This can be very useful for speeding up transactions, as you do not need to ask the user to specify their Credit Card Type.

Specifying the Credit Card Type - If you pass in any Credit Card Type other than Unknown then we will only check your card against the rules relevant for that credit card.

The system performs checks on the number range and a checksum calculation to ensure no typographical errors have been entered. It does not check with the bank that the card is live, has available credit and has not expired. Results returned are as below:

- Credit Card Type - the identified type of credit card
- Validation Result – Indicating if the credit card has been identified as valid or not

Demonstrations

The services can be demonstrated free of charge with no obligation to buyers so they can see the full functionality and benefits of the service and can ask any additional questions. This is normally delivered via an online meeting at agreed dates and times.

A demonstration can be arranged by the following methods:

- Telephone – 0151 355 4555
- Email – info@data-8.co.uk
- By arranging via the Request a Demo link on the Data8 website

Free Service Trials

We offer free trials to all potential buyers as below:

- 2,000 free credits for a period of 1 month

If on expiry of the credits or the 1-month period, there is the possibility that the trial may be extended by agreement between Data8 and the buyer.

A trial can be arranged in the following ways:

- Telephone – 0151 355 4555
- Email – info@data-8.co.uk
- By arranging at the following link - <https://www.data-8.co.uk/register/>

Service Documentation

We maintain live up to date documentation on the API reference section of our website.

Additional Integrations

We have a wide range of prebuilt integrations which include Microsoft Dynamics, Salesforce and Sage, additional information on these integrations can be found on our website.

Authentication

The JSON API also supports JWT authentication while the others support only username & password or API keys.

Business Continuity and Disaster Recovery

Data8 have built a highly available solution following industry best practice for both disaster recovery and business continuity. We have replicated our data centres, having two independent data centres that are corporately and geographically diverse.

Our procedures are driven by our ISO27001 system. We have policies on change management, capacity management, and redundancy planning. We have fully documented and tested business continuity plans. All of these are continually reviewed and improved through the ISO27001 program.

Service Availability

Requests from clients are automatically load-balanced across all the active data centres. If a data centre is detected as failed, it will quickly be removed from the DNS entry for `webservices.data-8.co.uk` so that clients stop sending requests to it and traffic is routed to an alternative data centre. We maintain live access to our uptime through a web page - <https://status.data-8.co.uk/>

Dashboard

All our clients benefit from access to a live dashboard to enable effective service monitoring, which provides the following:

- Number of Lookups used; can be displayed by day, country and display response type
- Number of Lookups remaining
- Estimated date of expiry
- Number of lookups used by day
- Country where the lookups have been utilised
- Authentication Type
- Protocol Type
- Referrer Domain
- API Key
- IP Address
- Application Name

Statistics can easily be downloaded and exported as a .csv type file to allow implementation in excel etc., or pre-configured reports can be built and sent periodically as agreed.

Service Continuity

As defined in our Pricing Document, the service can be purchased through lookups on a credit-based lookup agreement. If a credit-based agreement is purchased, we have a number of steps in place to ensure continuity of service including email notifications and automatic top-up of service credits at agreed costs.

Backup and Restore

The service does not store any Buyer data, the only information that is stored is the date and time of a request that is made to the service.

Technical Support

Technical support is provided free of charge by phone, email ticketing or live chat facility Monday to Friday between the hours of 09:00 and 17:30.

Maintenance

All applications are run in a load-balanced environment, so servers can be removed from the pool for servicing and application of updates without any interruption to the service. This is done on a rolling basis so there is no impact on service availability through regular planned maintenance.

Where service will be impacted through some larger change, customers will be notified via email and the changes will be made outside of working hours, typically at weekends.

Operating system patches are applied on a monthly basis, while updates to our own services are done continually.

After Sales Support

All our clients benefit from a dedicated Account Management team; within the team, dedicated individuals are assigned to pro-actively manage the requirements of our clients. Additional members of the team are trained to provide the required cover during any holiday and sickness periods. Our Account Management team communicate effectively with our clients and their responsibilities include but are not limited to the following:

- Management of all aspects of services level agreements
- Providing advice on the most efficient and cost-effective way to deliver client requirements
- Dealing with new requests that occur during a contract
- Dealing with any client queries
- Ensuring all financial aspects are dealt with accurately
- Keeping clients informed of the progress of all work that is being processed, providing progress reports where appropriate
- Acting as the first point of contact for issue resolution
- Actively obtaining all information from clients which is required to deliver work effectively

Training

Our services are simple to install and use and we provide User Documentation and training by a combination of email, telephone, and online meetings free of charge.

Methods of Purchase

There are several ways that our services can be purchased, these are detailed in the pricing document.

Implementation and On-boarding

Step 1 - Assess

Assess where the service is going to be implemented and advise the buyer of the most appropriate method of integration. We provide free consultation with potential buyers via email, telephone, live chat or online meeting.

The services can also be demonstrated free of charge with no obligation to buyers so they can see the full functionality and benefits of the service and have the opportunity to ask any additional questions. This is normally delivered via an online meeting at agreed dates and times.

All Service Documentation is made available on our website so buyers can access the appropriate documentation for their integration. We will provide any required assistance and advice regarding the most appropriate method of integration.

As we have several cost options which are detailed in our pricing document, we will also at this stage discuss and advise the buyer of the most cost-effective method to purchase the service.

Step 2 – Integrate / Free Trial

The Service can be integrated in a free trial environment. We will provide the following free of charge lookups for the service to enable the buyer to access the service:

- 2,000 lookups for a maximum period of 1 month

We will provide support free of charge throughout the trial period by email, telephone, live chat, technical helpdesk or online meeting.

The free trial can be set up here:

<https://www.data-8.co.uk/register/>

Step 3 – Confirm

Confirm the exact volume and services required. The details of which are subsequently provided on an Order Confirmation form by Data8 for approval by the buyer.

Step 4 – Ordering and Invoice Process

There are a number of ways that our buyers can purchase our services as follows:

Online Purchase

Buyers are able to purchase services online using our website. This involves initially registering on our site, which is a very straightforward process. Buyers are then able to select the services which they require and review their purchase prior to final confirmation. Once the order is confirmed, the services are immediately made live, the invoice is sent electronically, and the On-Boarding process commences.

Order Confirmation Form

Buyers agree the exact detail for any services purchased, which we detail on a specific order form, which is sent to the buyer via email. Following acceptance of the order form, which is completed electronically, the services are immediately made live, and the invoice sent electronically.

Contract

A G-Cloud Call off Contract can be agreed, once this has been signed by both parties, the service will immediately be made available to the buyer.

Invoicing

We provide an electronic invoicing process, invoices can be sent via email to designated email addresses and they are able to contain information requested from the buyer such as the purchase order number.

Step 5 – Implementation

Services are implemented and the purchased number of credits or licenses added for each of the services for the time period agreed. The credits can be activated within a maximum of 24 hours of the Order being confirmed.

Off-Boarding

Off-boarding occurs automatically at the end of the contract period. At this point, the buyer will not be able to access the services. There is no additional charge for off-boarding, when the agreement expires, the service will cease to operate. No user generated data is stored as part of the service that will need to be returned.

Termination

If lookups are purchased then the contract automatically terminates on expiry of the lookups or after 12 months, whichever is the sooner.

Alternative termination rights may be agreed with the buyer.

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