

✓ Standard Direct Payment

On the base Checkbook platform send a direct ACH payment to a recipient account

Pre-Requisites

None

Required Endpoints

[POST /v3/directory](#) - This will be utilized to create the receiving user

[POST /v3/:directory_id/account/bank](#) - This will be used to add the account(s) that you would like to send the funds to

[POST /v3/check/digital](#) - This will be used to create and send a payment from the sender to the recipient

Implementation

Create a Directory entry for the receiving user

Things you need: Recipient Name, Recipient Method of Contact(Email, Phone, Physical Address)

Authorization key: This request will need to use the API Key and Secret from your main account given to you by Checkbook

Request: POST [/v3/directory](#)

Return: You will get back the recipient id which will be used when sending a check

```
curl --request POST \\  
  --url <https://sandbox.checkbook.io/v3/directory> \\  
  --header 'Authorization: main_key:main_secret' \\  
  --header 'Content-Type: application/json' \\  
  --data '{  
    "name": "directory_recipient",  
    "email": "arainey+1@checkbook.io"  
  }'
```

Response:

```
{
  "accounts": [],
  "address": null,
  "email": "arainey+1@checkbook.io",
  "id": "e3a49201a37c4da7832cfd30d5f7c37e",
  "name": "directory_recipient"
}
```

Create a bank account for the recipient

Things you need: The recipient's bank account and routing number

Authorization key: This request will need to use the API Key and Secret from your main account given to you by Checkbook

Request: POST [/v3/directory/:id/account/bank](#)

Response: You will get back the recipient bank id which will be used when sending a check

```
curl --request POST \
  --url <https://sandbox.checkbook.io/v3/directory/e3a49201a37c4da7832cfd30d5f7c37e/account>
  --header 'Authorization: main_key:main_secret' \
  --header 'accept: application/json' \
  --header 'content-type: application/json' \
  --data '{ "account": "num", "routing": "num", "type": "CHECKING", "name": "bank" }'
```

Response:

```
{
  "id": "c3550e8bb56d441eb111d2938473ba5a",
  "name": "bank",
  "number": "-0000",
  "type": "BANK"
}
```

Sending a check

Things you need: Amount of money being sent, Your company name, recipient bank id, recipient id

Auth: The main API key and secret

Request: POST [/v3/check/digital](#)

Response: You will get back the data packet and a payment status

```
curl --request POST \\  
  --url https://sandbox.checkbook.io/v3/check/digital \\  
  --header 'Authorization: main_key:main_secret' \\  
  --header 'accept: application/json' \\  
  --header 'content-type: application/json' \\  
  --data '{  
    "amount": 1.23,  
    "name": "Widgets, Inc.",  
    "recipient": {  
      "id": "e3a49201a37c4da7832cfd30d5f7c37e",  
      "account": "c3550e8bb56d441eb111d2938473ba5a"  
    }  
  }'
```

Response:

```
{  
  "amount": 1.23,  
  "comment": null,  
  "date": "2024-02-12 19:53:35",  
  "description": null,  
  "id": "a493b084cb4046dc86bab7586ec5a909",  
  "image_uri": "<https://checkbook-checks-sandbox.s3.amazonaws.com/4ae27469-d53b-4921-b96e-f",  
  "name": "Widgets, Inc.",  
  "number": 5025,  
  "recipient": "arainey+1@checkbook.io",  
  "remittance_advice": [],  
  "status": "IN_PROCESS"  
}
```

