Rapyd

Card Network Lookup Service

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Disclaimer

Beta-stage product. The Card Network Lookup Service is in the beta stage and therefore considered a Beta-stage product. It is clarified that if there are any faults and/or issues, it will not affect your obligation to provide us with the requested and accurate information and documentation. This information should be delivered with no dependency on the stability and performance of the product. If the product is not working as expected, you should use any other alternative to fulfill your obligations as described above.

Card Network Lookup Service

Investigate a potential new merchant for experience with acquirers.

This service provides information about the prior credit card experience of a potential new merchant. The service is part of industry efforts to reduce risk and fraud. Visa and Mastercard maintain records of merchants whose contracts were terminated by their acquirers. If the termination reason meets specified criteria, the merchant and reason are registered. Use this information to determine whether you want to proceed with onboarding.

The card networks do not provide guidelines for interpreting the results of this query.

This service is relevant to a payment facilitator partner. Processing a query requires the following methods:

1. Initiate Merchant Query

2. Retrieve Query Results

> **Note**
> This feature is in beta testing. To enable this feature, contact Rapyd Partner Support at partnersupport@rapyd.net.

Prerequisites

- Define an ID for the merchant.

- Define an ID for the query request.

For details, see Initiate Merchant Query: `partner_merchant_reference` and `partner_query_reference`.

Initiate Merchant Query

Submit information about a merchant to begin the process of querying the merchant history in the databases of the card networks.

This method validates the data in your request.

This is the first step in the process of querying the card networks about a potential new merchant. When this step is completed successfully, proceed to Retrieve Query Results.

POST /v1/cnl/termination_query

Request

```
curl -X post
https://sandboxapi.rapyd.net/v1/cnl/termination_query
-H 'access_key: your-access-key-here'
-H 'Content-Type: application/json'
-H 'salt: your-random-string-here'
-H 'signature: your-calculated-signature-here'
-H 'timestamp: your-unix-timestamp-here'
-d '{
    "partner_merchant_reference": "ABCD123",
    "partner_query_reference": "EFG456",
    "search_criteria": {
        "search_area": "global"
    },
    "queried_merchant": {
        "legal_name": "Four Star Market, Ltd.",
        "dba_name": "Four Star Market",
        "address": {
            "address_line_1": "123 Main Street",
            "address_line_2": "",
            "postal_code": "12345",
            "city": "Anytown",
            "country": "US"
        },
        "phone_numbers": ["+861071111222", "+861071111223"],
        "business_category": "Merchant",
        "principals": [
                {
                "first_name": "John",
                "middle_initial": "A",
                "last_name": "Doe",
                "email": "john.doe@fourstarmarket.net",
                "phone_number": "+861071111222",
                "address": {
                    "address_line_1": "123 First Street",
                    "address_line_2": "",
                    "postal_code": "12345",
                    "city": "Anytown",
                    "country": "US"
                }
            }
        ],
        "is_ecommerce": true,
        "email": "service@fourstarmarket.com",
        "mcc": ["5411", "5812"],
        "url": ["https://fourstarmarket.com", "https://fourstarmarket.net"]
    }
}'
```

Response

```json
{
    "status": {
        "error_code": "",
        "status": "SUCCESS",
        "message": "",
        "response_code": "",
        "operation_id": "4998cec5-72ac-46d7-b3bd-65bd631a4e78"
    },
    "data": {
        "status": "IN_PROGRESS",
        "operation_id": "4998cec5-72ac-46d7-b3bd-65bd631a4e78",
        "partner_query_reference": "EFG456",
        "partner_merchant_reference": "ABCD123"
    }
}
```

Parameters   Collapse All

⌃ Request Header Parameters

`access_key` string REQUIRED

Unique access key provided by Rapyd for each authorized user.

See Developers.

`Content-Type` string REQUIRED

Indicates that the data appears in JSON format. Set to **application/json**.

`salt` string REQUIRED

Random string. Recommended length: 8-16 characters.

`signature` string REQUIRED

Signature calculated for each request individually.

See Request Signatures.

`timestamp` string REQUIRED

Timestamp for the request, in *Unix time* (seconds).

⌃ **Request Body Parameters**

`partner_merchant_reference` string REQUIRED

ID of the merchant, defined by the partner.

`partner_query_reference` string REQUIRED

ID of the query request, defined by the partner.

`queried_merchant` object REQUIRED

Information about the merchant who is the subject of the query.

`address` object REQUIRED

Details of the merchant's business address.

⌃ Hide child parameters

`address_line_1` string REQUIRED

Line 1 of the address, such as a building number and street name.

String with letters, numbers, numeric letters, and spaces.
Applicable street details in this order: building number/name, street number and name, shop number, floor number.

Regex: `string[\p{L}\p{Nd}\p{Nl}\p{Z}]*`

`address_line_2` string

Line 2 of the address, such as a suite or apartment number, or the name of a named building.

`city` string REQUIRED

City portion of the address.

String with letters, numbers, and spaces.

Regex: `string[\p{L}\p{Nd}\p{Nl}\p{Z}]*`

---

country string REQUIRED

Code for the country.

The two-letter ISO 3166-1 ALPHA-2 country code.

Regex: `string([A-Z]){2}`

postal_code string

Postal code portion of the address.

String with letters, numbers, and spaces.

Regex: `string[\p{L}\p{Nd}\p{Nl}\p{Z}]*`

business_category string REQUIRED

The category of the merchant's business. One of the following:

- **Merchant**

- **Payment Facilitator**

- **Independent Sales Organization**

- **Marketplace**

- **Staged Digital Wallet Operator**

- **Sponsored Merchant**

dba_name string REQUIRED

The "doing business as" name of the merchant.

String that starts and ends with any combination of characters, whitespace, a specified range of Latin letters with diacritics, and a specific set of special characters.

Regex: `string^([\w\s\u00C0-\u00D6\u00D8-\u00f6\u00f8-\u00ff\�\-\,\(\)\'\.\/\;\:\&\$\#\!\+\?\@\=\\]*)$`

---

email string

The primary email address of the merchant.

String that starts with a combination of letters, numbers, ., _, %, or -
before an @ sign. After the @ sign, a domain name with letters,
numbers, ., or -, ending with a dot and a 2 to 4 letter domain type,
such as **.com**. For example: **billsmith@snapphoto.com**

Regex: `string[A-Za-z0-9._%-]+@[A-Za-z0-9.-]+\.[a-zA-Z]{2,4}`

---

is_ecommerce   Boolean   REQUIRED

Indicates whether the merchant trades through the internet.

---

legal_name   string   REQUIRED

The registered legal name of the merchant.

String that starts and ends with any combination of characters,
whitespace, a specified range of Latin letters with diacritics, and a
specific set of special characters.

Regex: `string^([\w\s\u00C0-\u00D6\u00D8-\u00f6\u00f8-`
`\u00ff\�\-\,\(\)\'\.\/\;\:\&\$\#\!\+\?\@\=\\]*)$`

---

mcc   array

Merchant category codes of the merchant's business.

Array of strings. Numbers or US letters. Maximum - 5 items. For
example: **["5411", "5812"]**

Regex: `strings[0...5]`

---

phone_numbers   array   REQUIRED

Business phone numbers of the merchant. Array of strings. E.164
format, starting with **+**. Maximum - 2.

---

principals array REQUIRED

Details of the registered principal owners of the merchant. Maximum - 3.

∧ Hide child parameters

address object REQUIRED

Details of the owner's business address.

∧ Hide child parameters

address_line_1 string REQUIRED

Line 1 of the address, such as a building number and street name.

String with letters, numbers, numeric letters, and spaces. Applicable street details in this order: building number/name, street number and name, shop number, floor number.

Regex: `string[\p{L}\p{Nd}\p{Nl}\p{Z}]*`

address_line_2 string

Line 2 of the address, such as a suite or apartment number, or the name of a named building.

city string REQUIRED

City portion of the address.

String with letters, numbers, and spaces.

Regex: `string[\p{L}\p{Nd}\p{Nl}\p{Z}]*`

country string REQUIRED

Code for the country.

The two-letter ISO 3166-1 ALPHA-2 country code.

Regex: `string([A-Z]){2}`

postal_code string

Postal code portion of the address.

String with letters, numbers, and spaces.

Regex: `string[\p{L}\p{Nd}\p{Nl}\p{Z}]*`

---

email string

The primary email address of the owner.

String that starts with a combination of letters, numbers, ., _, %, or - before an @ sign. After the @ sign, a domain name with letters, numbers, ., or -, ending with a dot and a 2 to 4 letter domain type, such as **.com**. For example: **davidsmith@snapphoto.com**

Regex: `string[A- Za-z0-9._%-]+@[A-Za-z0-9.-]+\.[a-zA-Z]{2,4}$`

---

first_name string REQUIRED

The first name of the owner.

String that starts and ends with any combination of characters, whitespace, a specified range of Latin letters with diacritics, and a specific set of special characters.

Regex: `string^([\w\s\u00C0-\u00D6\u00D8-\u00f6\u00f8-\u00ff\�\-\,\(\)\'`\`\.\/\?\\]*)$`

---

last_name string REQUIRED

The family name of the owner.

---

middle_initial string

The initial letter of the owner's middle name.

`phone_number` string

The phone number of the owner.

Country and area codes, followed by the main part of the phone number. For example: **+861071111222**

Regex: `string^((\+\d{1,3}(\(\d{1,3}\)|(\d{1,3}))\d{1,5})| ((\(\d{2,6}\))|(\d{2,6})))(\d{3,4})(\d{3,4})`

`url` array

Web addresses associated with the merchant.

Array of strings. Numbers or US letters. Maximum - 3 items. For example: **["https://fourstarmarket.com", "https://fourstarmarket.net"]**

Regex: `strings[0...3]`

`search_criteria` object REQUIRED

Specifies search criteria for the query.

∧ Hide child parameters

`search_area` string

The geographic range of the query. One of the following:

- **global** - The query is geographically unlimited.

- **local** - The query is limited to the merchant's country.

- **regional** - The query is limited to the merchant's region, such as APAC.

∧ Response Parameters

operation_id string

ID of the query request operation. UUID.

partner_merchant_reference string

ID of the merchant, defined by the partner.

partner_query_reference string

ID of the query request, defined by the partner.

status, query_status string

Status of the query. One of the following:

- **ERROR** - The query failed.

- **IN_PROGRESS** - The query is being processed. Results are not available.

- **PARTIAL** - The query process is partially complete. Some results are available.

- **PROCESSED** - The query process is complete. All results are available.

Retrieve Query Results

Retrieve the results for a query about a merchant.

This is the second and last step in the process of querying the card networks for records about a merchant. Before you run this method, you must run Initiate Merchant Query.

> **GET** /v1/cnl/termination_query/:partner_query_reference

Request

```
curl -X get
https://sandboxapi.rapyd.net/v1/cnl/termination_query/EFG456
-H 'access_key: your-access-key-here'
-H 'Content-Type: application/json'
-H 'salt: your-random-string-here'
-H 'signature: your-calculated-signature-here'
      -H 'timestamp: your-unix-timestamp-here'
```

Response

```
{
    "status": {
        "error_code": "",
        "status": "SUCCESS",
        "message": "",
        "response_code": "",
        "operation_id": "c8dff275-ff01-4382-aeb9-f0653c8b2972"
    },
    "data": {
        "match_stats": {
            "registered_match_count": 2,
            "query_match_count": 0
        },
        "query_info": {
            "partner_merchant_reference": "ABCD123",
            "partner_query_reference": "EFG456",
            "queried_merchant": {
                "legal_name": "Four Star Market, Ltd.",
                "dba_name": "Four Star Market",
                "address": {
                    "address_line_1": "123 Main Street",
                    "address_line_2": "",
                    "postal_code": "12345",
                    "city": "Anytown",
                    "country": "US"
                },
                "phone_numbers": [
                    "+861071111222",
```

```
                    "+861071111223"
                ],
                "business_category": "Merchant",
                "principals": [
                    {
                        "first_name": "John",
                        "middle_initial": "A",
                        "last_name": "Doe",
                        "email": "john.doe@fourstarmarket.net",
                        "address": {
                            "address_line_1": "123 First Street",
                            "address_line_2": "",
                            "postal_code": "12345",
                            "city": "Anytown",
                            "country": "US"
                        },
                        "phone_number": "+861071111222"
                    }
                ],
                "is_ecommerce": true,
                "email": "service@fourstarmarket.com",
                "mcc": [
                    "5411",
                               "5812"
                ],
                "url": [
                    "https://fourstarmarket.com",
                    "https://fourstarmarket.net"
                ]
            },
            "search_criteria": {
                "search_area": "global"
            },
            "query_status": "PROCESSED",
            "query_created_at": 1709795251509
        },
        "matches": [
            {
                "card_network": "VISA",
                "match_type": "registered match",
                "exact_match": [],
                "partial_match": [
                    "merchant.url"
                ],
                "matched_merchant": {
                    "business_category": "",
                    "legal_name": "Snap Photo Inc",
                    "dba_name": "Snap Photo",
                    "address": {
                        "country": "AT",
                        "city": "St Albans",
                        "address_line_1": "80 Wood Street",
                        "address_line_2": "",
```

```
                    "postal_code": "128901"
                },
                "phone_numbers": [
                    "+861087654321"
                ],
                "email": "",
                "is_ecommerce": false,
                "mcc": "3000",
                "url": "https://fourstarmarket.com,https://fourstarmarket.net"
            },
            "registration_info": {
                "registered_by_acquirer_id": "10048640",
                "registered_by_acquirer_region": "840",
                "registered_by_acquirer_name": "",
                "contract_end_date": "2019-11-14",
                "contract_start_date": "2019-11-01",
                "primary_registration_reason": "01-Deposited fraud transactions"
            }
        },

        {
            "card_network": "MASTERCARD",
            "match_type": "registered match",
            "exact_match": [
                "merchant.legal_name",
                "merchant.principals[0].name",
                "merchant.principals[0].phone_numbers",
                "merchant.principals[0].phone_numbers",
                "merchant.principals[1].name",
                "merchant.principals[1].phone_numbers",
                "merchant.principals[1].phone_numbers"
            ],
            "partial_match": [],
            "matched_merchant": {
                "legal_name": "THE BAIT SHOP",
                "dba_name": "BAIT R US",
                "address": {
                    "address_line_1": "42 ELM AVENUE",
                    "address_line_2": "SUITE 201",
                    "postal_code": "66579",
                    "city": "DALLAS",
                    "country": "CA"
                },
                "phone_numbers": [
                    "6367558963",
                    "6367558968"
                ],
                "business_category": "",
                "principals": [
                    {
                        "first_name": "DAVID",
                        "middle_initial": "",
                        "last_name": "SMITH",
```

```
                    "phone_number": "3165557625"
                },
                {
                    "first_name": "DAVID",
                    "middle_initial": "",
                    "last_name": "SMITH",
                    "phone_number": "3165557625"
                }
            ],
            "email": "",
            "mcc": [],
            "url": [
                "WWW.BAITRUS.COM"
            ]
        },
        "registration_info": {
            "registered_by_acquirer_id": "1996",
            "registered_by_acquirer_region": "",
            "registered_by_acquirer_name": "",
            "contract_end_date": "12/13/2023",
            "contract_start_date": "",
            "primary_registration_reason": "13"
        }
    }
  ]
 }
}
```

Parameters

∧ Request Path Parameters

`partner_query_reference`   string   REQUIRED

ID of the query request, defined by the partner.

∧ Request Header Parameters

`access_key`   string   REQUIRED

Unique access key provided by Rapyd for each authorized user.

See Developers.

`Content-Type`   string   REQUIRED

Indicates that the data appears in JSON format. Set to **application/json**.

`salt`   string   REQUIRED

Random string. Recommended length: 8-16 characters.

`signature`   string   REQUIRED

Signature calculated for each request individually.

See Request Signatures.

`timestamp`   string   REQUIRED

Timestamp for the request, in *Unix time* (seconds).

⌃ Response Parameters

`match_stats` object

Statistics about the query.

⌃ Hide child parameters

`query_match_count` number

Number of queries to the card network termination database that match the merchant. Does not indicate a registered match. Mastercard only.

`registered_match_count` number

Total number of possible matches for this query in the card network termination databases.

`matches` object

Describes the results of the query.

⌃ Hide child parameters

`card_network` string

Name of the card network termination database with a match. One of the following:

- **MASTERCARD**

- **VISA**

`exact_match` array

List of the data points that match the query exactly. Array of strings.

match_type string

Type of match. One of the following:

- **query match** - The merchant query matches another merchant query in the card network termination database.

- **registered match** - The merchant query matches a merchant termination registration.

matched_merchant object

Data about the merchant on file in the database.

∧ Hide child parameters

address object

Details of the merchant's business address.

∧ Hide child parameters

address_line_1 string

Line 1 of the address, such as a building number and street name.

address_line_2 string

Line 2 of the address, such as a suite or apartment number, or the name of a named building.

city string

City portion of the address.

country string

The two-letter ISO 3166-1 ALPHA-2 code for the country.

postal_code string

Postal code portion of the address.

`business_category` string

The business category of the screened merchant. One of the following:

- **Merchant**

- **Payment Facilitator**

- **Independent Sales Organization**

- **Marketplace**

- **Staged Digital Wallet Operator**

- **Sponsored Merchant**

`dba_name` string

The business name of the merchant.

`email` string

The primary email address of the merchant.

`is_ecommerce` Boolean

Indicates whether the merchant trades through the internet.

`legal_name` string

The registered legal name of the merchant.

`mcc` array

Merchant category codes of the merchant.

`phone_numbers` array

Business phone numbers of the merchant.

principals array

Details of the registered principal owners of the merchant.

∧ Hide child parameters

address object

Details of the owner's business address.

∧ Hide child parameters

address_line_1 string

Line 1 of the address, such as a building number and street name.

address_line_2 string

Line 2 of the address, such as a suite or apartment number, or the name of a named building.

city string

City portion of the address.

country string

The two-letter ISO 3166-1 ALPHA-2 code for the country.

postal_code string

Postal code portion of the address.

email string

The primary email address of the owner.

first_name string

The first name of the owner.

last_name string

The last name of the owner.

middle_initial string

The middle initial of the owner.

phone_number string

The phone number of the owner.

url array

Web addresses associated with the merchant.

partial_match array

List of the data points that partly match the query. Array of strings.

registration_info   object

Registration information in the card network's termination database about the merchant and the acquirer that listed the merchant.

∧   Hide child parameters

contract_end_date   number

End date of the merchant's contract with the acquirer.

contract_start_date   number

Start date of the merchant's contract with the acquirer.

primary_registration_reason   string

Reason that the merchant's contract with the acquirer was terminated.

registered_by_acquirer_id   string

ID of the acquirer that listed the merchant.

registered_by_acquirer_name   string

Name of the acquirer that listed the merchant.

registered_by_acquirer_region   number

Region of the acquirer that listed the merchant.

query_info   object

Information about the query request.

∧   Hide child parameters

   partner_merchant_reference   string

   ID of the merchant, defined by the partner.

   partner_query_reference   string

   ID of the query request, defined by the partner.

   queried_merchant   object

   Details of the merchant who is the subject of the query.

   ∧   Hide child parameters

   address   object

   Details of the merchant's business address.

   ∧   Hide child parameters

      address_line_1   string

      Line 1 of the address, such as a building number and street name.

      address_line_2   string

      Line 2 of the address, such as a suite or apartment number, or the
      name of a named building.

      city   string

      City portion of the address.

      country   string

      The two-letter ISO 3166-1 ALPHA-2 code for the country.

`postal_code` string

Postal code portion of the address.

`business_category` string

The business category of the screened merchant. One of the following:

- **Merchant**

- **Payment Facilitator**

- **Independent Sales Organization**

- **Marketplace**

- **Staged Digital Wallet Operator**

- **Sponsored Merchant**

`dba_name` string

The business name of the merchant.

`email` string

The primary email address of the merchant.

`is_ecommerce` Boolean

Indicates whether the merchant trades through the internet.

`legal_name` string

The registered legal name of the merchant.

`mcc` array

Merchant category codes of the merchant.

---

phone_numbers array

Business phone numbers of the merchant.

principals array

Details of the registered principal owners of the merchant.

∧ Hide child parameters

address object

Details of the owner's business address.

∧ Hide child parameters

address_line_1 string

Line 1 of the address, such as a building number and street name.

address_line_2 string

Line 2 of the address, such as a suite or apartment number, or the name of a named building.

city string

City portion of the address.

country string

The two-letter ISO 3166-1 ALPHA-2 code for the country.

postal_code `string`

Postal code portion of the address.

email `string`

The primary email address of the owner.

first_name `string`

The first name of the owner.

last_name `string`

The last name of the owner.

middle_initial `string`

The middle initial of the owner.

phone_number `string`

The phone number of the owner.

url array

Web addresses associated with the merchant.

---

query_created_at number

Time of creation of the query, in *Unix time*.

---

search_criteria object

Search criteria for the query.

∧ Hide child parameters

---

search_area string

The geographic range of the query. One of the following:

- **global** - The query is geographically unlimited.

- **local** - The query is limited to the merchant's country.

- **regional** - The query is limited to the merchant's region, such as APAC.

---

status, query_status string

Status of the query. One of the following:

- **ERROR** - The query failed.

- **IN_PROGRESS** - The query is being processed. Results are not available.

- **PARTIAL** - The query process is partially complete. Some results are available.

- **PROCESSED** - The query process is complete. All results are available.