Getting Started

Overview of Account Verification Service

The Account Verification Service (AVS) is a critical tool to verify payee bank account ownership and bank account status. This data source is implemented during the pre-payment phase of the payment life cycle to alert agencies to at-risk payments and to prevent improper payments from being disbursed.

Accessing AVS via DNP Portal

AVS will be available for single query and multi-query calls via an Application Programming Interface (API) connection to the Do Not Pay (DNP) Portal by August 2025 *(subject to change).* **Please note**, any current DNP API users will need to transition to the MuleSoft on-cloud platform to access AVS.

Additional Ways to Access AVS

If an agency cannot establish an API connection to the DNP Portal for access to AVS, there are a few additional ways to access AVS:

- AVS is available *(by August 2025, subject to change)* via the Fraud Prevention and Financial Integrity (FPFI) Analytics team for an analytics matching project.

- You can access AVS through a bulk matching solution outside of the DNP Portal.

- You can also access AVS through the Integrated View (TCIS Portal) for single search inquiries.

Please contact your FPFI Agency Lead and Agency Specialist at FPFIoutreach@fiscal.treasury.gov if you are interested in accessing AVS.

Required Data Elements for AVS API Search:

An agency **must submit at least** the account number and routing number of the bank account they are wanting to verify. In addition, an agency can also submit the following data elements for further authentication:

- First and Last Name of Payee
- SSN/TIN/EIN
- Business Name

FAQ's

Is there a cost for using AVS?

No. AVS is available at no cost to agencies that partner with FPFI.

Can states access AVS?

At this time, AVS is available for federally funded, state-administered programs through the DNP Portal API connection.

What are the query options for AVS?

AVS is available for single query and multi-query calls. For multi-query an agency can only include up to 15 entities.

How long does it take for the agency to receive results?

API results are returned in real-time.

What are the benefits of using AVS?

Agencies can prevent improper payments before they are disbursed, reduce manual research time, detect instances of compromised activities across multiple agencies and bad actors, and more.

What is the process for utilizing FPFI Analytics Services to verify bank account status and information?

Contact your FPFI Agency Lead or Agency Specialist or email FPFIoutreach@fiscal.treasury.gov to get started with your project.

How is AVS used in conjunction with our Cross-Government Data and solutions?

AVS can be used alongside additional FPFI cross-government solutions and data for a comprehensive payment integrity solution.

Support Resources

To learn more about AVS, contact your FPFI Agency Lead and Agency Specialist, or email FPFIoutreach@fiscal.treasury.gov

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Data Elements Available

When conducting searches against AVS, the DNP Portal API service can return the data elements listed in the following chart:

Field	Description
Routing Number*	A nine-digit code used to identify a financial institution in the United States
Account Number*	A bank account number is a unique string of digits that identifies a specific bank account
TIN	The SSN of the personal bank account holder or the EIN/TIN of the business entity account owner
First Name	First name of the account holder
Last Name	Last name of the account holder
Business Name	Business name of the account holder

Indicates the minimum required search fields

Query Responses from AVS via API

AVS can return either a summary-level response or a full-detail response. The full-detail response contains the complete and verbatim response from AVS and is therefore subject to change at the discretion of the service provider. The two request types are verification (response confirming account status) and authentication (response confirms account owner).

- A summary-level response will only return "Validated, Inconclusive, Account Issue, or Owner Mismatch" responses.

- A full-detail response will drill down into the specifics of the responses, with additional information on the match data and the message from AVS.

The following responses can be returned from an AVS summary and full-detail response:

Service/Request Type	Summary Result	Message from AVS/ Full-detail	Meaning
Verification (Account Status)	Validated	Open Valid	Bank account open
Verification (Account Status)	Account Issue	Closed Invalid	Bank account closed
Verification (Account Status)	Inconclusive	No Information Found	Unable to verify the account
Authentication (Account Owner)	Validated	Ownership Match	Bank account matches payee searched
Authentication (Account Owner)	Owner Mismatch	Ownership No Match	Bank account does not match the payee searched
Authentication (Account Owner)	Inconclusive	No Information Found	Unable to verify the individual

Please note, if you include "fullAvsResponses" in your query, you will get back the full-detail response shown above in the chart. If you do not specify "fullAvsResponses," you will only receive the summary response. For examples on responses, please refer to the API Implementation Guide.