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# Create a payment instrument

Learn how to create a payment instrument that you can later use as the destination for one or more payments.

## Step 1: Get bank account field formatting

Before creating a payment instrument, use the **get bank account field formatting endpoint** to retrieve the relevant bank account fields and formatting for the country and currency to which you'll be paying out.

You can explore the **required fields for each country we support here**.

## Step 2: Create a payment instrument

Once you've retrieved the relevant fields and formatting, you can pass that information through the following endpoint to create a payment instrument.

### The request

Use the details below to set up your request.

#### Endpoints

- Live
- Sandbox

POST

https://api.checkout.com/instruments

#### Header parameters

Header	Value
Authorization	OAuth Bearer access token
REQUIRED	
Content-Type	application/json
REQUIRED	

#### Body parameters

For the full specification, see the **API reference**.

Field name	Description
type REQUIRED	The type of instrument. Set this to bank_account.
string	<div><div></div><div>To find out which fields are required, use the <b>get bank account field formatting</b> endpoint.</div></div>
currency REQUIRED	The three-letter ISO currency code of the account's currency.
string	<div><div></div><div>See <b>currency codes</b>.</div></div>
country REQUIRED	The two-letter ISO country code of where the account is based.
string	<div><div></div><div>See <b>country codes</b>.</div></div>
account_holder OPTIONAL	The account holder details.
object	
bank OPTIONAL	The bank details.
object	<div><div></div><div>To find out which fields are required, use the <b>get bank account field formatting</b> endpoint.</div></div>
customer OPTIONAL	An object that allows you to store your customer's details, including name, email address, and unique identifier.
object	

#### Request example

```
{
  "type": "bank_account",
  "account_type": "savings",
  "account_number": "13654567455",
  "bank_code": "123-456",
  "branch_code": "6443",
  "iban": "HU93116000060000000012345676",
  "bban": "3704 0044 0532 0130 00",
  "swift_bic": "37040044",
  "currency": "GBP",
  "country": "GB",
  "account_holder": {
    "type": "individual",
    "first_name": "John",
    "last_name": "Smith",
    "company_name": "Test company",
    "tax_id": "123456",
    "date_of_birth": "1986-01-01",
    "country_of_birth": "GB",
    "residential_status": "resident",
    "billing_address": {
      "address_line1": "Checkout.com",
      "address_line2": "90 Tottenham Court Road",
      "city": "London",
      "state": "London",
      "zip": "W1T 4TJ",
      "country": "GB"
    }
  },
  "phone": {
    "country_code": "+1",
    "number": "415 555 2671"
  },
  "identification": {
    "type": "passport",
    "number": "09876",
    "issuing_country": "US"
  },
  "email": "test.user@checkout.com"
},
{
  "bank": {
    "name": "Lloyds TSB",
    "branch": "Bournemouth",
    "address": {
      "address_line1": "Checkout.com",
      "address_line2": "90 Tottenham Court Road",
      "city": "London",
      "state": "London",
      "zip": "W1T 4TJ",
      "country": "GB"
    }
  }
},
{
  "customer": {
    "id": "cus_y3oqhf46pyzuxjbcn2giaqnb44",
    "email": "jokershere@gmail.com",
    "name": "Jack Napier"
  }
}
```

### The response

If successful, the response will include the id (prefixed with src\_) of the newly created payment instrument, which you can now use in **payout requests**, and a fingerprint, which is a unique token that can identify this instrument across all customers.

#### Response example

```
{
  "type": "bank_account",
  "fingerprint": "vnsdrvikkvre3dtrjjv1m5du4g",
  "customer": {
    "id": "cus_y3oqhf46pyzuxjbcn2giaqnb44",
    "email": "jokershere@gmail.com",
    "name": "Jack Napier"
  },
  "id": "src_wmlfc3zyhqzehihu7giusaaawu"
}
```

Test different payment instrument scenarios using our **testing guide**.

#### CAN WE HELP?

Thanks for using Checkout.com. If you need help or have a question, message our Support team at **support@checkout.com**.