Batch Processing

Version 2.0

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Processing payments with batch files is very simple:

1. You put your payment records into tab-delimited text files. In this format, data items are separated by the TAB character with no quotation marks needed. Such files can be created by exporting to tab-delimited format from Excel.
2. You can upload your files into your Convenient Payments account either by using the web interface, (select the “Terminals” Tile->Select Batch Upload Terminal->find your file and upload it) or by Secure FTP. The SFTP Site will need to be configured by a CP representative.
3. Once uploaded, the batch files are automatically processed for that day's business.

Notes

- Batch files containing ACH (Bank) payments must be uploaded by 5pm Mountain Time in order to be included in the current day's business. Any files received after this time will be added to the next banking day's business.
- Batch containing credit card payments may be uploaded at any time of day and will be processed immediately (including on weekend days and holidays.) The default cutoff time for credit cards is 8:30 pm MST.
- All batch files are saved in your upload directory. This is a folder on the server that contains only the batch files for your company. Batch files will be kept for 30 days from the time they were uploaded and then removed.
- You need to come up with a unique file naming convention. The system will not allow existing batch files in your upload folder to be overwritten.

File Format

Each line in a batch file must begin with your merchant key. A merchant key is a unique number assigned to you. Some merchants have a merchant key for each product they are going to process payments for. A merchant may have more than one merchant key, and a batch file may have multiple merchant keys in it. If you choose to consolidate multiple merchant keys into a batch file, keep in mind that internally they will be broken up into separate batches and will be reported separately even though they came from the same file.

There are 20 data fields in a batch record:

1. **Merchant Key**
   The merchant key is a number assigned to you. Your Convenient Payments account may have any number of merchant keys assigned. These may refer to groups in your organization or different products you offer. Each merchant key may indicate a different descriptor that will appear on your customers' bank statements.
   To have additional merchant keys assigned to your Convenient Payments account, contact customer support.
2. **Account Reference Number**
   This is your account reference number that you use to refer to this customer's account. For example: For medical providers it could by the “Patient ID,” for property management companies it could be “Renter ID.” The batch loader will attempt to look up your account number to see if a customer already exists in the system. If a match is found the existing record will be used
3. **Invoice Number**
   This is any invoice number for the particular payment being processed. Please note that both the account reference number and invoice number are primarily for your records and do not directly affect the processing of the payment.
4. **First Name**
   Your customers’ first name.
5. **Last Name**
   Your customers’ last name. Some merchants combine first and last names into either one or the other field. This is ok to do, but you should do it consistently so that you are able to search for customers by their names.

6. **Address 1**
   This data field is for your customers' primary billing address. If the payment being processed is a credit card payment then the address field is a key component in obtaining a credit card authorization.
7. **Address 2**
   This data field is for secondary address information.
8. **City**
   The city, which your customer's billing address is in.
9. **State**
   The state that pertains to your customer's billing address.
10. **Postal Code**
    Billing address postal code or zip code. This is a very important. We use the Billing Zip code in our Address Verification system. If the Zip code entered does not match the billing zip code on file, the merchant fees may be higher or declined.
11. **Phone Number**
    Your customer's phone number with area code.
12. **Payment Amount**
    The payment amount must be a positive dollar amount. **The dollar sign should not be included.** A common error seen is a dollar amount of zero, a negative dollar amount, or a dollar amount, which is not a number at all. These errors will cause the entire batch to be rejected.
13. **Bank Routing Number**
    The 9-digit routing or ABA number of the financial institution where the customer's payment will be made from. Routing numbers are always exactly 9 digits--no more and no less.
    Convenient Payments keeps a database of all currently participating financial institutions, updated weekly. If a payment uses a routing number which is not in the database then it will be rejected with "Invalid Routing Number."
14. **Bank Account Number**
    Your customer's bank account number. This should be only numeric characters and should not contain any spaces or any other kind of character.
15. **Bank Account Type**
    This is the type of bank account from which funds will be drawn. It is a single-character field with **C** for a checking account or **S** for a savings account. You can provide the entire words **Checking**, or **Savings** but only the first character is significant. Either upper or lower case characters can be used.
16. **SEC Code**
    For ACH payments: your customer's bank may request that you provide proof of the authorization you received from your customer to withdraw funds from their bank account. This field should be one of the following:
    1. TEL: Telephone authorization.
    2. WEB: Authorization came from a web page.
    3. PPD: Written authorization.
    4. CCD: Authorizations from Business to Business Clients.

    Please note: It is a crime to pull funds from your customers' accounts without proper authorization.

17. **Credit Card Number**
    The 15 or 16-digit credit card number expressed as all digits (no spaces or hyphens.) The card number will be checked using the Luhn algorithm. If it fails this test it will be automatically declined as "Invalid Card Number."
18. **Name on Credit Card**
    Credit card holder's name as it appears on the card.
19. **Expiration Date**
    The expiration date is formatted as as string of four digits in the format: **mmYY** where **mm** is the month (leading-zero is required) and **YY** is the year in two-digit form and **YY** is the year. For example: 0815 is a card, which expires the last day of August 2015.
20. **Override** (Optional)
    The default behavior of the batch loader is to read payment records from the batch file, store customer information, store payment information, and process a payment.

Normally you would provide credit card information if a credit card payment is being processed and bank account information if an ACH payment is being processed. The Batch Loader will see that you sent one or the other and create a payment to use the bank or card information you provided.
In some cases you may want to provide both card and bank information to have this information stored in the system for future use. The batch loader can determine the payment type if either card or bank information is present but if both are present the override field must specify 'C' for a card payment or 'B' for a bank payment.

Additional Features: Some merchants like to store their customer information in the system without processing a payment. To do this the Payment Amount field needs to be 0 (zero) and the override field will contain 'N' (No payment.)

- **I Override:** The letter I in the override data field will allow you to upload customer records with an amount in the "Amount" column without processing a payment. Rather than processing a payment, the system will store the data in an "Invoice" Table. This functionality is commonly used for merchants that want to use our Online Portal. When customers login to a portal, the system can be setup to recall the Invoice data and pre-populate an online payment page for the customer to pay their bill online.

- **Q Override:** There is also the 'Q' override you can use to instruct the Batch Loader query the system for an existing customer with the same account number etc. and only create a new customer record if an existing one does not exist. If this is the desired behavior then the override value is 'Q' followed by a comma-delimited list of field numbers to search for the customer.

  For example: Q2,9 will tell the batch loader to search for a customer with an account number which matches the one you have provided in field 2 and a postal code which matches the postal code you have provided in field 9. If it finds a match then that is the customer record which this payment is going to be made with.

- **U Override:** Along with the Query override, you can provide an Update override ('U') and provide update information for the existing record. Any field information you provide will be updated in the existing record. So if your customer's phone number has changed, you can provide a new one without having to create a new customer record.

- **R Override:** The 'R' override allows you to replace the comment field (21.) The default for the comment field is to append any text in this field to what is already in the system.

  Example: CQ2,9 This instructs the batch loader to query for a customer matching what is in fields 2 and 9 and to process a card payment using either the card information on file in that record or if new card information is provided update the customer record with the new card information and use the new card information for the payment. All other fields in the existing customer record will be updated if provided in the batch record and the comment field will be appended to with whatever text, if any, is provided in field 21. CQ2,9R does the exact same thing except the comment field will be replaced with what is in field 21 (even if it is empty.)

21. **Comment**
    The comment field is for your own use, and you can put anything you like in it.
22. **Date**
    For payment, this data field will tell the program when to process a payment. If you want payments to process the day that you upload the file, you may leave this data field blank, as this is the default. However, if you enter a post-dated payment (i.e. some future date), then the system will load the payment and process it on the date entered in this column.
    For Invoices, this date will display in the invoice section of the online portal and will reflect the date of the invoice.
23. **Description**
    For payments, this data field can be used to enter any additional information that you'd like to pass along throughout the payment process.
    For invoices, this data field is used to tell the payer what they are making their payment for. For example: "Invoice #12345" or "Tuition for Toddler."

SFTP Addendum

Overview

Merchant SFTP folders are “Jailed.” This means batch files can only be accessible by the merchant and their home (login) directory is “rooted” so they are locked into their own home directory. This is important because it means that they cannot see other merchants’ files and other merchants cannot see their files.

When merchants login they will see three folders:

1. batches This is where merchants *must* drop their batch files in order to process payments.
2. reports This is where daily reports will be deposited.
3. archive After 7 days, daily reports will be moved to this folder if they have not been deleted by the merchant.

Uploading Batch Files

When merchants drop their files into the "batches" folder they will be picked up by the file mover and moved to the batch process system. This program runs every minute so if a merchant drops a batch file into this folder and after one minute and the batch file doesn’t disappear then there is something wrong.

Otherwise the merchant will see their files “disappear.” For security purposes, files are moved to the batch processing system to be loaded. Once a merchant’s batch files “disappear” they will never see the files again—they can’t “get them back.”

Retrieving Reports

The archive folder has copies of all of the reports generated in case a merchant needs to go back and re-download a report. Only the past 7 days of report files (or any files placed there by the merchant) will remain in the “reports” folder. After downloading reports merchants can delete them immediately if they’d like. Reports will be provided for merchants Monday through Friday between 9 am to 9:30 am MST.

Currently the following reports are created for merchants with SFTP access:

10 9 * * 1-5 /usr/local/cpteller/bin/ExeMono.sh ReportSettlements
12 9 * * 1-5 /usr/local/cpteller/bin/ExeMono.sh ReportReturns
14 9 * * 1-5 /usr/local/cpteller/bin/ExeMono.sh ReportNOCs
17 9 * * 1-5 /usr/local/cpteller/bin/ExeMono.sh ReportChargebacks

Archive

After 7 days, old files are moved to the “Archive” folder. Files will be purged from the archive folder if they are more than 30 days old.