

SpeedChex Batch Processing API

New Check Transactions

Version 1.3

Batch File Format for New Check Transactions

New check transactions can be batched and uploaded to SpeedChex in a tab-delimited text file. Each transaction in this file needs to be on a separate row and each row must end with a valid end-of-line character (carriage return/line feed). Each transaction row needs to contain the values for the fields in the following table in the order they are listed.

Please note: Optional fields do not require a value, but do require a Tab character to and from the field – so an optional field that you leave blank will need to have a tab to the field, no value, and a tab to the next field):

Field Name	Usage	Field Value Format Constraints	Max Length
CustomerName	Required	Customer's Name	40
Company	Conditional	This field is required if the <i>AccountType</i> field value is 'Company'.	40
Address1	Required	Customer's address	40
Address2	Optional	Customer's address	40
City	Required	Customer's city	40
State	Required	Accepts any valid state name or 2 letter abbreviation.	20
Zip	Required	Customer's zip. (Format: ##### or ##### ####)	10
Phone	Required	Customer's phone. Any format, but must contain 10 digits	15
Email	Optional	Customer's email address. This field is required if the <i>SendEmailToCustomer</i> field value is 'Yes'	40
CustomerID	Optional	The internal ID you have assigned to this customer. If this field is not defined, SpeedChex will create a new customer record even if this is a repeat customer.	20
SendEmailToCustomer	Required	Value must be either 'Yes' or 'No'	3
PaymentDirection	Required	Value must be either 'FromCustomer' to indicate you are collecting money from the customer or 'ToCustomer' to indicate you are sending money to the customer	12
CheckAmount	Required	The amount of the check. Do not include \$ sign or comma	-
ReferenceID	Optional	The unique internal ID or invoice number your company has assigned to this transaction	25
Description	Optional	A description of this transaction	100
SSN	Conditional	Any format, but must contain 9 digits. Merchant has option in SpeedChex Admin to require SSN.	9
ExpressVerify	Optional	Value must be either 'Yes' or 'No'. This field gives merchants using the <i>SpeedChex Express Verify</i> service the ability to enable or disable account verification at the transaction level.	3
BankName	Required	Name of customer's bank.	50
AccountType	Required	Value must be either 'Personal' to indicate a personal checking account or 'Company' to indicate a business checking account	8
AccountClass	Required	Value must be either 'Checking' or 'Savings'	8
RoutingNumber	Required	9-digit ABA routing number on customer's check.	9
AccountNumber	Required	Customer's bank account number.	30
SECCode	Required	Values must be one of the following: 'PPD', 'CCD', 'WEB', 'TEL', 'POS', or 'ARC'. Please refer to the section of this document entitled NACHA SEC Codes – Brief Explanation to know which value to put into this field. No tab characters should appear after this field, only a valid carriage return/line feed.	3

Batch File Naming

Each batch file that you upload to SpeedChex must have a unique name. We recommend that you name your files using your Merchant ID and the date you are uploading the batch:

Suggested File Naming Format: #####yyyymmdd[-x].txt, where

– your MerchantID

yyyy – 4 digits indicating the batch upload year

mm – 2 digits indicating batch upload month

dd – 2 digits indicating the batch upload day

[-x] – an optional field that can be used to differentiate multiple uploads on the same day (where x can represent an a, b, c or 1, 2, 3, etc. on each successive file). Please note that the brackets [] indicate an optional field and are not part of the file naming format.

Of course, you may use whatever naming convention you prefer, but please keep in mind that SpeedChex will return an error message if a user attempts to upload a file with the same name as a file that has already been successfully uploaded.

NACHA SEC Codes – Brief Explanation

NACHA requires that a transaction submitted to the Federal Reserve for processing must include something called a Standard Entry Class (SEC) Code to communicate exactly how the customer gave you authorization to debit/credit their bank account. There are only a few authorization methods allowed by NACHA, so this list of SEC Codes is very short.

The following table shows the proper SEC Codes to use depending on how you obtained the authorization to debit/credit an individual or company's bank account:

<u>Authorization Method</u>	<u>SEC Code</u>
Document Signed by Individual	PPD
Document Signed by Company*	CCD
Via the Internet	WEB
Recorded Telephone Call	TEL
Check Converted to Electronic Transaction at the Point-of-Sale	POS
Check Received via Mail/Courier and Converted to Electronic Transaction	ARC

* All transactions from a business account must be CCD and authorized by a signed document or an equivalent electronic signature.

Please refer to the document entitled *NACHA SEC Codes* for an explanation of each SEC Code and its proper use. This document can also be found at <http://www.speedchex.com/technicaldocuments>.

Batch File Delivery - Manual

Batch files can be uploaded to the SpeedChex servers by logging into your SpeedChex Merchant Administration site at <http://www.speedchex.com> in the Merchants area. If you do not know how to sign into your Merchant Administration site, please contact your SpeedChex representative.

From the Main Menu, click on the menu option “Batch File Processing” located under the SpeedChex Virtual Terminal section of the menu. This will take you to the Batch Upload Manager screen. Here, you will specify the type of file you are uploading, the date you want the batch file to be processed, and the local directory and file name of the batch file to be uploaded. When you are ready to upload the batch file, simply click on the “Upload Now” button.

You will either be presented with a final confirmation screen asking for your confirmation to process, or you will be presented with an error notification if a processing error is found as well as a message indicating the source of the error so that you can fix it and attempt your upload again.

Batch File Delivery – Automated

It is possible to automate the uploading of batch files to SpeedChex. Merchants can establish a secure automated communications link between their Internet aware software application and the SpeedChex check processing system to our *SpeedChex Electronic Gateway*. All transaction data sent to and from the *SpeedChex Electronic Gateway* is secured during transmission using 128-bit SSL encryption.

Batch files must be transmitted to the *SpeedChex Electronic Gateway* using an HTTP POST that conforms to the standards defined in RFC 1867 (Form-based File Upload in HTML).

You should have received an ActiveX DLL with this document called **scHTTPUpload.dll**. If you are using the Microsoft Windows platform for your application, you can use this ActiveX DLL to handle the transmission of your batch files to the *SpeedChex Electronic Gateway*. If you are using a Linux or Unix platform, please contact our technical support department for assistance and further instructions.

The following tables show the properties and methods of this ActiveX DLL, the format of the response packet that will be sent back, and the possible response codes you will receive in the response packet:

scHTTPUpload.dll Properties

Property Name	Usage	Field Value Format Constraints
MerchantID	Required	Provided to you by your Sales Rep
GateID	Required	Provided to you by your Sales Rep
GateKey	Required	Provided to you by your Sales Rep
FileToUpload	Required	File name and path of local file to be uploaded.
UploadURL	Required	Secure URL where file must be sent
TestMode	Optional	Value is ‘On’. This field should only be included when sending test batches.

scHTTPUpload.DLL Methods

Method Name	Usage	Field Value Format Constraints
SendFile	Required	Returns the response packet from the server is a comma-delimited text string

Response Packet Format

Return Field	Field Value Format Constraints	Purpose
Return Code	000 – Accepted 001-005 – Rejected with Reason Please refer to the <i>Return Code Definitions</i> table for more details	Provides the internal code SpeedChex uses to reference the exact return status of this transaction
Text Response	Please refer to the <i>Reason Code Definitions</i> table	If the transaction was rejected, this field gives a text description of the reason for rejection
Tracking Code	A unique id assigned to each upload	Helpful for troubleshooting problems

Return Code Definitions

Return Code	Text Response
000	Batch Approved. Received: <i>date/time received</i> . Processing on: <i>processing date</i>
001	Invalid Login
002	Batch File Not Found
003	Duplicate File Name. Original file sent on <i>received date</i>
004	Parse Error. Line: #. Field: <i>field name</i> . <i>Explanation of error</i> .
005	IP Validation Error

Also included with this document is a sample Visual Basic application and a sample Delphi application that shows how to use this ActiveX DLL. You will be responsible for having your code retrieve and parse the response packet.

Before using the ActiveX DLL, you will need to copy the file to computer and register it using the regsvr32.exe command.

The secure URL for sending batch files to the *SpeedChex Electronic Gateway* is:

<https://www.speedchex.com/datalinks/merchants/batchupload.asp>

Batch Upload History

At the bottom of the Batch Upload Manager screen on the SpeedChex Administration site, you will see a section titled Batch Upload History. This section will allow you to view all batches uploaded during a specified month and year. The report shows the name you assigned to the batch file, the date/time the

files were uploaded, the date/time the files were scheduled for processing, and the processing status of each batch.

An important feature built into this section is the ability to “cancel” batches before they are processed. In order to successfully stop a batch from being processed, you must cancel the batch before the Processing Cut-Off Time (discussed in the next section)

Processing Cut-Off Time

At 3:45 PM Eastern Standard Time on each banking business day, SpeedChex automatically processes batches that have been uploaded (or scheduled) for processing on that day. If a batch is uploaded after the Processing Cut-Off Time or scheduled to be processed on a holiday or weekend, it will not be processed until the next banking business day.

Version Changes

Version 1.1 - Modified August 28, 2003

Added new optional field to batch file for verification between the SSN field and the BankName field. This field will give merchants using SpeedChex *verification* service the ability to control verification at the transaction level.

Version 1.2 - Modified March 14, 2005

In order to better comply with NACHA regulations, a new required field has been added called SECCode. This field gives merchants the ability to explicitly indicate for NACHA how authorization was obtained for each transaction. Please refer to the document entitled ***NACHA SEC Codes*** located at <http://www.speedchex.com/technicaldocuments> for an explanation of each SEC Code and its proper use.

Version 1.3 - Modified July 17, 2007

All references to SpeedChex *bank account verification* services have been changed to reflect the new product name which is *SpeedChex Express Verify*.