

TheRaiser'sEdge[®] Enterprise[™]

EFT Overview Guide for Australia and New Zealand

111109

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EFT Overview for Australia and New Zealand

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What Is In This Guide?

In the *EFT Overview Guide for Australia and New Zealand*, you learn about the process of electronic funds processing, including the tasks you need to accomplish before you even begin to use *Electronic Funds Transfer*. Topics covered in this brief guide include overviews of merchant account numbers and authorisation services such as IATS/Ticketmaster. You can also learn about the following:

- “Automatically Generate Payments and Recurring Gifts in a Batch” on page 9
- “Create EFT Transmission Files” on page 9
- “Commit a Batch” on page 19



How Do I Use These Guides?

The Raiser’s Edge user guides contain examples, scenarios, procedures, graphics, and conceptual information. Side margins contain notes, tips, warnings, and space for you to write your own notes.

To find help quickly and easily, you can access the *Raiser’s Edge* documentation from several places.

User Guides. You can access PDF versions of the guides by selecting **Help, User Guides** from the shell menu bar or by clicking **Help** on the Raiser’s Edge bar in the program. You can also access the guides on our Web site at www.blackbaud.com. From the menu bar, select **Support, User Guides**.

In a PDF, page numbers in the Table of Contents, Index, and all cross-references are hyperlinks. For example, click the page number by any heading or procedure on a Table of Contents page to go directly to that page.

Help File. In addition to user guides, you can learn about *The Raiser’s Edge* by accessing the help file in the program. Select **Help, The Raiser’s Edge Help Topics** from the shell menu bar or press **F1** on your keyboard from anywhere in the program.

Narrow your search in the help file by enclosing your search in quotation marks on the Search tab. For example, instead of entering Load Defaults, enter “Load Defaults”. The help file searches for the complete phrase in quotes instead of individual words.

W e l c o m e



Icons

The following icons are used in the side margins to denote additional information such as notes, warnings, time-savers, or definitions. You can also use these margins to write your own notes.



The notepad symbol designates a note or tip related to the information in the main text column.



The traffic light indicates a cautionary note. Generally, we use this icon to point out a step that may have unwanted results.



The clock symbol designates a shortcut or timesaving action.



The dictionary symbol designates the definition of a frequently used term.

EFT Overview

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Chapter 1

An Overview of EFT Processing

When you receive gifts donated by direct debit or credit card, you can use an electronic funds transfer to process the transactions. Electronic funds transfer is a general banking system by which transactions, such as deposits or bill payments, are made electronically from a donor's bank account or credit card to your bank account. Perhaps the most valuable donors to your organisation are the ones who donate on a regular basis – your regular supporters. With *Electronic Funds Transfer*, you can enable your donors to regularly contribute electronically to your organisation by direct debit from their bank accounts or by credit card. With *Electronic Funds Transfer*, you benefit from reduced paperwork and postage costs.

When you use *Electronic Funds Transfer*, additional features are available in *Batch* so you can easily process your gifts with *The Raiser's Edge*.

- In *Batch*, with the **Automatically Generate Transactions/Payments** menu option, you automatically generate payments and gift records for selected recurring gifts or pledges that require electronic processing through direct debit or credit card. You automatically generate these electronic payments through a gift batch. The program creates a payment entry for each eligible recurring gift transaction or pledge instalment due within the gift batch you use.
- In *Batch*, with the **Create EFT Transmission Files** menu option, you create direct debit transmission files to send to your organisation's bank.
- In *Batch*, with the **Create EFT Transmission Files** menu option, you create credit card transmission files to process. To authorise and process credit cards in *The Raiser's Edge*, you can use IATS/Ticketmaster or another third-party service provider.
- In *Batch*, you can track the acceptance or rejection code for transactions in a gift batch.
- In *Batch*, you can commit the gift batch.

Now that you have a general understanding of what *Electronic Funds Transfer* can do, the rest of this document provides an overview of the electronic processing for credit cards and direct debits.

Prepare for IATS/Ticketmaster

To authorise and process credit cards in *The Raiser's Edge*, you can use IATS, owned by Ticketmaster. In *Batch*, you can create credit card transmission files to send to IATS/Ticketmaster for authorisation and processing. To create credit card transmission files in *Batch*, select **Tools, Create EFT Transmission Files** from the menu bar of a gift batch.

To process your credit card gifts, you do not need to install additional software. You simply set up an account with IATS/Ticketmaster, set a few options in *Configuration*, and begin to create credit card transmission files in *Batch*.

Before you begin to process credit cards, follow these tips to help you get started with IATS/Ticketmaster.

- Internet access is required. The IATS/Ticketmaster website works best with Microsoft *Internet Explorer*. A modem or Internet access speed of 28.8 baud or better is recommended.

- To set up an account, contact IATS/Ticketmaster. You can contact them by telephone on 001 604 682 8455 x 3138 or fax on 001 604 684 1715. IATS supplies you with its own merchant account numbers.
- Sign and return the IATS Merchant Account Programme Agreement by fax to 001 604 684 1715, along with a copy of a voided cheque for deposit information. IATS will send you a confirmation by fax that includes the necessary user code (login ID) and password to begin processing. IATS provides full merchant capability for all major debit and credit cards within 48 hours of receiving your signed agreement.
- Once you set up your account with IATS/Ticketmaster, on the Business Rules page of *Configuration*, set up your credit card authorisation service information. For information about how to set up your service information, see “Add a merchant account” on page 6.

Configuration Settings

When you have *Electronic Funds Transfer*, extra fields appear in *Configuration* so you can process your transmission files. To process your direct debit and credit card transactions using *Electronic Funds Transfer*, you must set specific options in *The Raiser’s Edge*. The next section provides a general description of the options you must set, the overall processing of electronic gifts, and the roles of the third parties involved. For detailed information and procedures regarding *Electronic Funds Transfer*, see the *Electronic Funds Transfer (EFT) Guide*.

General

On the General page of *Configuration*, you can add information about your organisation. To access the General page, click **General** in *Configuration*.

Configuration • General

Blackbaud Demo

Country: Financial year ends:

Address: Volunteer year starts:

City: GST payable fund:

County: GST percent:

Postcode: Direct Debit Authority No.:

Phone:

Blackbaud Payment Service Credentials

User ID:

Password:

Token:

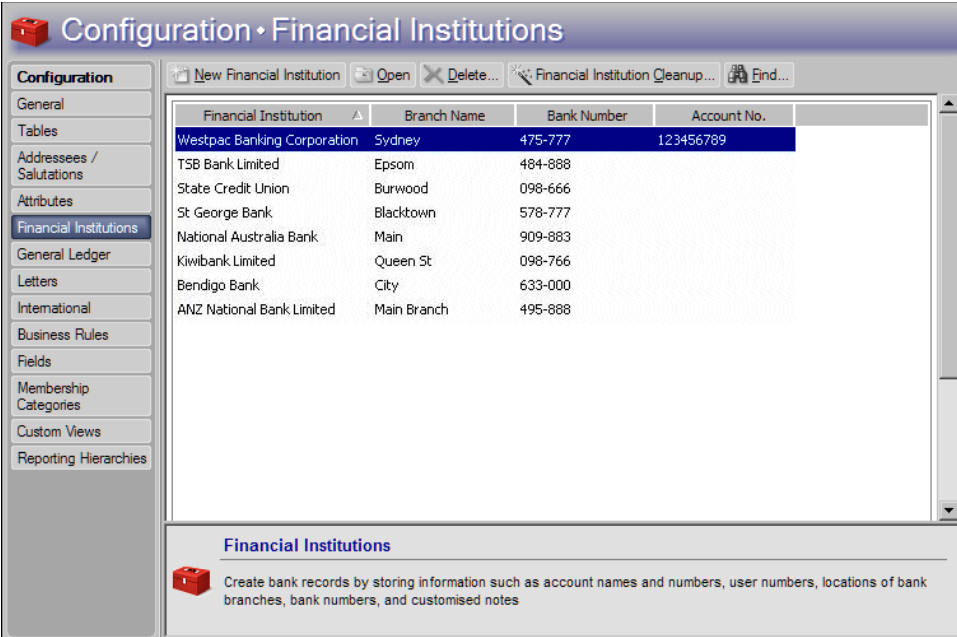
General

Use the General page to enter basic information, such as your organisation's address and phone number

To process credit card transactions in *The Raiser's Edge*, you must set up an account with the Blackbaud *Payment Service*. To help you comply with the Payment Card Industry Data Security Standard (PCI DSS), *The Raiser's Edge* uses this web service to securely store sensitive credit card information outside of your database. Under **Blackbaud Payment Service Credentials**, enter the user ID and password used to connect to your account with the Blackbaud *Payment Service*.

Financial Institutions

On the Financial Institutions page of *Configuration*, you can add bank information for your organisation and designate which banks or branches are sponsoring banks. On the New Bank/Branch screen, tick **Sponsoring Bank** to indicate that a bank or branch transfers funds electronically through direct debit. On the Financial Institutions page, you can also add constituent banks. To provide details about where money comes from, you can assign banks defined here to gift records or to constituent records as relationships. Also, new banks added from constituent records appear on the Financial Institutions page. To access the Financial Institutions page, click **Financial Institutions** in *Configuration*.



The screenshot displays the 'Configuration - Financial Institutions' window. On the left is a navigation pane with options: Configuration, General, Tables, Addressees / Salutations, Attributes, Financial Institutions (selected), General Ledger, Letters, International, Business Rules, Fields, Membership Categories, Custom Views, and Reporting Hierarchies. The main area features a toolbar with 'New Financial Institution', 'Open', 'Delete...', 'Financial Institution Cleanup...', and 'Find...'. Below the toolbar is a table with the following data:

Financial Institution	Branch Name	Bank Number	Account No.
Westpac Banking Corporation	Sydney	475-777	123456789
TSB Bank Limited	Epsom	484-888	
State Credit Union	Burwood	098-666	
St George Bank	Blacktown	578-777	
National Australia Bank	Main	909-883	
Kiwibank Limited	Queen St	098-766	
Bendigo Bank	City	633-000	
ANZ National Bank Limited	Main Branch	495-888	

At the bottom of the window, there is a section titled 'Financial Institutions' with a red cube icon and the text: 'Create bank records by storing information such as account names and numbers, user numbers, locations of bank branches, bank numbers, and customised notes'.

For detailed information about how to add, edit, and delete financial institutions from the Financial Institutions page, see the Financial Institutions section in the Configuration chapter of the *Configuration & Security Guide*. For information about how to add a bank from a constituent record, see the *Constituent Data Entry Guide*.

Business Rules

On the Business Rules page of *Configuration*, you set up your credit card authorisation service. From the tree view on the Business Rules page, select **Batch options**. In the **Process credit cards through** field, select IATS/Other.

Configuration • Business Rules

Configuration

- General
- Tables
- Addressees / Salutations
- Attributes
- Financial Institutions
- General Ledger
- Letters
- International
- Business Rules**
- Fields
- Membership Categories
- Custom Views
- Reporting Hierarchies

Business Rules Tree View:

- General
 - Duplicates
 - Criteria
 - Individuals
 - Organisations
 - Options
- Name display
- Membership
- Generate IDs
- Batch options**
- Merchant Accounts
 - Gift options
 - General options
 - Activity options
- Constituent options
 - General options
 - Deceased options
- Email options
- Mail options
- Alumni options
- Membership options
 - General options
 - Activity options
- Event options
- Queue Options
- User defined rules
 - Constituent
 - Gift
 - Action
- System access options

When generating Batch numbers...

IDs will be generated using the next available number.
 The next available batch number is 22 Change Number

Prefix numbers with current year [YYYY]

Reset numbering at the start of a new year

Separate prefix from number using []

Sample: 35768

When adding a gift to a batch, warn if constituent has...

- Outstanding pledge balances
- Outstanding recurring gifts
- Outstanding registration fees
- Lapsed membership

Process credit cards through: IATS/Other

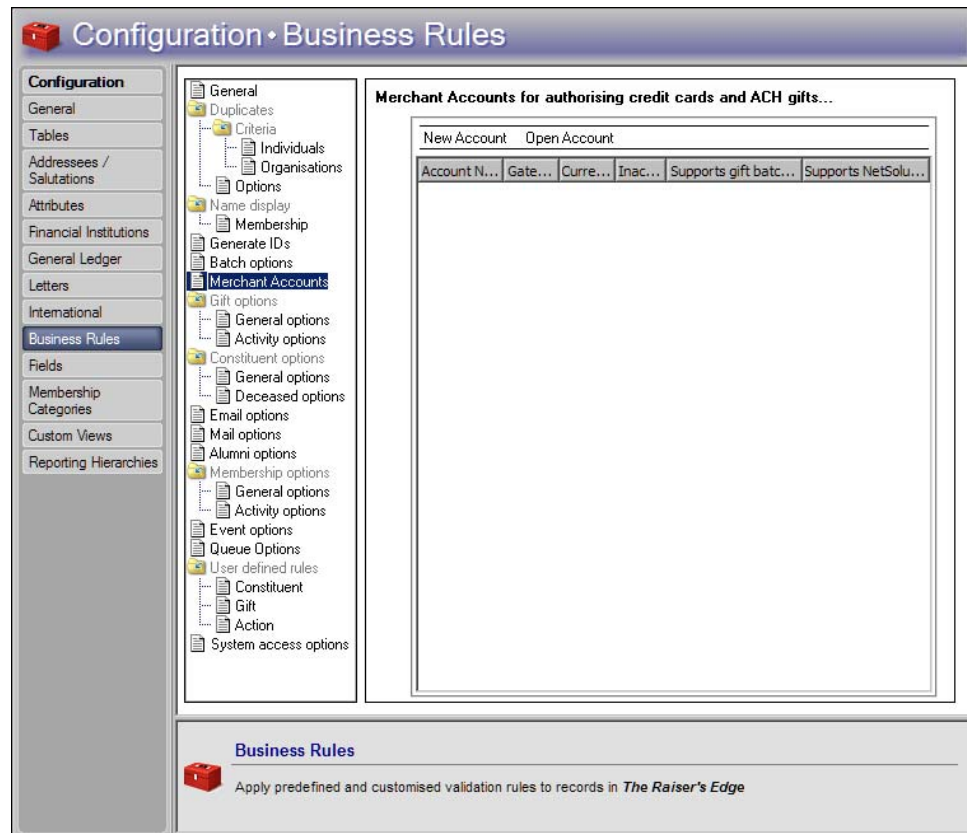
[Click here to set up merchant accounts.](#)

Business Rules

Apply predefined and customised validation rules to records in *The Raiser's Edge*

From the tree view on the Business Rules page, select **Merchant Accounts**. Under **Merchant accounts for authorising credit cards and ACH gifts**, you can add information about your merchant accounts. You can add multiple accounts in which to designate your credit card payments. Each account you add appears in the **Account** field drop-down list on the Create Transmission Files screen in

Batch. Only the account description appears as a choice in the drop-down list, so be sure to add a specific description to identify the type of account. You use the **Account** field to select the account to which to apply the credit card payments in a specific transmission file. For information about how to add a merchant account to the Business Rules page, see “Add a merchant account” on page 6.



When you add account information in *Configuration*, all your accounts appear in the grid on the Business Rules page. To open and edit existing account information, select the account in the grid and click **Open Account**.

After you add a merchant account in *Configuration*, you can begin to create transmission files in *Batch*. To create a transmission file, select **Tools, Create EFT Transmission Files** from the menu bar of the gift batch. Using the login ID and password you enter when you add the merchant account, *The Raiser's Edge* automatically interfaces with the Blackbaud *Payment Service* to process the credit card gifts you include in your credit card transmission files through your authorisation service. When you click **Create Now** on the Create Transmission Files screen, the program automatically connects to the Blackbaud *Payment Service*.


➤ Add a merchant account


1. On the Business Rules page of *Configuration*, select **Merchant Accounts** on the tree view list.

- Under **Merchant accounts for authorising credit cards and ACH gifts**, click **New Account**. The Add Merchant Account screen appears.

Enable	Card
<input checked="" type="checkbox"/>	American Express
<input type="checkbox"/>	Diner's Club
<input type="checkbox"/>	Discover
<input type="checkbox"/>	Maestro
<input checked="" type="checkbox"/>	Mastercard
<input type="checkbox"/>	Solo
<input checked="" type="checkbox"/>	Visa

- Enter a name and description to help identify the merchant account.
- When your organisation sets up an account with the payment gateway, you receive a login ID and password for the account. In the **Login ID** and **Password** fields, enter the login credentials provided by the payment gateway for the merchant account. Regardless of the characters you enter in the **Password** field, only asterisks appear.
- In the **Confirm password** field, enter the password received from the payment processor again. Regardless of the characters you enter in this field, only asterisks appear.
- In the **Gateway** field, select the payment gateway available through the Blackbaud *Payment Service* to use to process transactions with the merchant account.
- In the **Currency** field, select the currency to use with the merchant account and selected gateway.
- If the selected gateway provides the Address Verification Service (AVS) as fraud protection to verify customer billing addresses submitted through online payment transactions, the **AVS level** field is enabled. In the **AVS Level** field, select whether to use AVS with the merchant account and at what level.
 - To perform no address verification, select “None”.
 - To accept transactions only when both the street address and post code match, select “Full”.
 - To accept transactions when either the street address or post code match, select “Medium”.
 - To accept transactions when anything other than the street address or post code do not match, select “Light”.

 With the Address Verification Service (AVS), the gateway issues a transaction to authorise the payment. In response to this transaction, the gateway receives information about the payment, including whether the street address and post code are correct. Depending on the AVS level selected for the merchant account, the gateway uses this information to determine whether to accept the payment.

 The Card Security Code (CSC) appears only on the credit card itself, and not on receipts or statements.

9. If the selected gateway provides a Card Security Code (CSC) check as fraud protection to verify the card security code, called the Card Verification Value (CVV2), the **CSC level** field is enabled. In the **CSC Level** field, select whether to use CSC checks with the merchant account and at what level.
 - To perform no CSC check, select “None”.
 - To accept transactions only when the CSC matches, select “Full”.
 - To decline transactions only when the CSC does not match, select “Light”.
10. In the **Process mode** field, select the mode in which to use the merchant account with the selected gateway. You can select “Live” or “Demo”. If the selected gateway supports a test mode, you can also select “Test”.
11. To set up the merchant account but not make it available for use, tick **Inactive**.
12. In the card grid, the payment cards the selected gateway supports appears. In the **Enable** column, tick the checkboxes for the credit cards to use with the merchant account.
13. If the selected gateway requires additional fields, the field grid is enabled. In the grid, enter the information necessary to process transactions through the gateway.
14. Click **OK**. *The Raiser’s Edge* sends the merchant account information to the Blackbaud *Payment Service* for secure storage. You return to the Business Rules page. In the grid, the new merchant account appears.

Initialising the Blackbaud Payment Service

To authorise and process credit cards in *The Raiser’s Edge*, you can use the Blackbaud *Payment Service* to interface with your merchant accounts. To process your credit card gifts with the Blackbaud *Payment Service*, you do not need to install additional software. You simply need to set up an account with the Blackbaud *Payment Service*, set a few options in *Configuration*, and begin to create credit card transmission files in *Batch*.

Once you create an account with the Blackbaud *Payment Service*, set up your merchant account, and set specific options in *Configuration*, you can create credit card transmission files for authorisation and processing through the Blackbaud *Payment Service*. To create credit card transmission files in *Batch*, select **Tools**, **Create EFT Transmission Files** from the menu bar of the gift batch. When you click **Create Now** on the Create Transmission Files screen, *The Raiser’s Edge* automatically interfaces with the Blackbaud *Payment Service* to process the credit card gifts you include in your credit card transmission files.

If the credit card transaction is approved, your authorisation service puts an authorisation code that begins with Y in the **Authorisation Code** field of the gift batch. Your authorisation service verifies that sufficient funds exist in the account for transfer. If sufficient funds exist, the account is processed, and the funds transfer immediately.

If the credit card transaction is rejected, your authorisation service adds N in front of the authorisation code. When *The Raiser's Edge* receives the response, the program strips the N from the authorisation code, converts the authorisation code to text, and puts the text into the **Rejection Code** field of the batch. Examples of rejection codes include your merchant account not supporting the credit card, the credit card being reported stolen or lost, the credit card being expired, an invalid card status, or your merchant account being unable to process the transaction. To authorise a declined credit card, you must first clear its rejected authorisation code from the batch.

Automatically Generate Payments and Recurring Gifts in a Batch

When you have *Electronic Funds Transfer*, you can select **Automatically Generate Transactions/Payments** from the **Tools** menu in *Batch* to automatically generate payment (gift) records for recurring gift transactions and pledges with payments due. For detailed information and procedures about how to automatically generate transactions, see the *Electronic Funds Transfer (EFT) Guide*.

After you generate the payments due, each payment due is added to a row in the gift batch. You can now create transmission files to send to your local bank or merchant account.

Create EFT Transmission Files

Transmission files contain all the necessary information to electronically transfer funds from a constituent's bank account or credit card to your organisation's bank account. You can create two types of transmission files – direct debit and credit card. Transmission files are associated with a specific gift batch. For each gift batch in the database, you can create one direct debit transmission file and one credit card transmission file. For information about how to create and send transmission files, see the *Electronic Funds Transfer (EFT) Guide*.

With *Electronic Funds Transfer*, you can create a transmission file. You send the transmission file to a third party approval company or your sponsoring bank or bureau to be processed. You can also create a transmission file for authorisation and processing with your merchant account.

To create a transmission file, select **Tools, Create EFT Transmission Files** from the menu bar of the Data Entry screen for the gift batch.

The Create Transmission Files screen appears, so you can set up your direct debit or credit card transmission file information.

Understand the Create Transmission File Screen for Australia

On the Create Transmission Files screen, you specify which transmission files to create and enter applicable information for each file. The Create Transmission Files screen is divided into three main sections. Under **Direct Debit Transmission File**, you can tick **Create direct debit file** and select a financial processing date for the transmission file, a sponsoring bank, and the location of the transmission file.

Create Transmission Files

Specify which transmission files you want to create and enter the appropriate information for each file. Refer to your financial institution's documentation for more information on naming conventions and media requirements.

Direct Debit Transmission File

Financial processing date:

Create direct debit file

Sponsoring bank:

Direct debit file:

Include a contra entry (self balancing line)

Lodgement reference:

Credit Card Transmission File

Create credit card file

Note: Account must match the credit card's issuing country

Account:

Control Report

Create control report Preview Print

Under **Credit Card Transmission File**, you can tick **Create credit card file** and select the merchant account to process your credit card payments.

Under **Control Report**, select whether to create a control report. If you tick **Create control report**, you can select to preview or print the report. The following sections further describe the available fields on the Create Transmission Files screen.

Financial processing date. In the **Financial processing date** field, select the date when the sponsoring bank processes the direct debit transactions in the transmission file. The date must be a normal business day that is not a banking holiday. The financial processing date should be set between one and five days after you generate the transmission file. The specific requirements for the financial processing date vary between financial institutions. For more information about financial processing dates, contact the sponsoring bank.

Create direct debit file. To create a direct debit transmission file, tick **Create direct debit file**. When you tick this checkbox, all fields related to direct debits on the Create Transmission Files screen are enabled.

Sponsoring bank. When you tick **Create direct debit file**, the **Sponsoring bank** field is enabled.

In the **Sponsoring bank** field, all sponsoring banks you add from the Financial Institutions page in *Configuration* appear as a drop-down list. Select the financial institution to process the transactions in the transmission file.

Direct debit file. When you tick **Create direct debit file**, the **Direct debit file** field is enabled. Enter the location to save the created transmission file. To map to the location, click the ellipsis and use the Direct Debit Filename screen.

Include a contra entry (self balancing line). To include a corresponding credit for each debit in the transmission file, tick **Include a contra entry (self balancing line)**. When you tick this checkbox, the **Lodgement reference** field is required.

Lodgement reference. Enter your organisation's EFT reference number. *The Raiser's Edge* uses this information when it creates the Detail Record of the transmission file. When you tick **Include a contra entry (self balancing line)**, this field is required. For information about your organisation's lodgement reference, consult the sponsoring bank.

Create credit card file. To create a credit card transmission file, tick **Create credit card file**. When you tick this checkbox, the **Account** field is enabled.

Account. When you tick **Create credit card file**, the **Account** field is enabled. In this field, all merchant accounts you add on the Business Rules page in *Configuration* appear as a drop-down list. Only the account description you included for the account appears as a choice in the drop-down list. Select the merchant account to use to process all credit card gift payments in the transmission file.

Create control report. Under **Control Report**, you can create a control report for the transmission file. A control report lists all information you specified when you create the transmission file. To create a control report, tick **Create control report**. You can select to preview or print the report. To track the settings you selected when you generate transactions and payments, we strongly recommend you view or print a control report.

Understand the Create Transmission File Screen for New Zealand

On the Create Transmission Files screen, you specify which transmission files to create and enter applicable information for each file. The Create Transmission Files screen is divided into three main sections. You can select the financial processing date and choose to set up a direct debit transmission file, credit card transmission file, or control report.

Create Transmission Files

Specify which transmission files you want to create and enter the appropriate information for each file. Refer to your financial institution's documentation for more information on naming conventions and media requirements.

Financial processing date:

Direct Debit Transmission File

Create direct debit file

Direct debit type:

Direct debit file:

Credit Card Transmission File

Create credit card file

Note: Account must match the credit card's issuing country

Account:

Control Report

Create control report Preview Print

Under **Direct Debit Transmission File**, you can tick **Create direct debit file** and select the direct debit transmission file format and location.

Under **Credit Card Transmission File**, you can tick **Create credit card file** and select the merchant account to use to process your credit card payments.

Under **Control Report**, you can select whether to create a control report. If you tick **Create control report**, you can select to preview or print the report. The following sections further describe the available fields on the Create Transmission Files screen.

Financial processing date. In the **Financial processing date** field, select the date when the sponsoring bank or third party vendor processes the transactions in the transmission file. The date must be a normal business day that is not a banking holiday. The financial processing date should be set between one and five days after you generate the transmission file. The specific requirements for the financial processing date vary between financial institutions. For more information about financial processing dates, contact the sponsoring bank.

Create direct debit file. To create a direct debit transmission file, tick **Create direct debit file**. When you tick this checkbox, all fields related to direct debits on the Create Transmission Files screen are enabled.

Direct debit file. When you tick **Create direct debit file**, the **Direct debit file** fields are enabled. In the top field, select the file format to use to generate the direct debit transmission file you submit to the sponsoring bank for processing. You can select ANZ or BMZ. To create a direct debit transmission file in the Australia and New Zealand Banking Group Limited (ANZ) format, select ANZ. To create a file in the Bank of New Zealand (BMZ) format, select BMZ. For information about the direct debit transmission file and its file formats, see “Direct Debit Transmission Files” on page 13.

In the bottom field, enter the location to save the created transmission file. To map to the location, click the ellipsis and use the Direct Debit Filename screen.

Create credit card file. To create a credit card transmission file, tick **Create credit card file**. When you tick this checkbox, the **Account** field is enabled.

Account. When you tick **Create credit card file**, the **Account** field is enabled. In this field, all merchant accounts you add on the Business Rules page in *Configuration* appear as a drop-down list. Only the account description you included for the account appears as a choice in the drop-down list. Select the merchant account to use to process all credit card gift payments in the transmission file.


Create control report. Under **Control Report**, you can create a control report for the transmission file. A control report lists all information you specified when you create the transmission file. To create a control report, tick **Create control report**. You can select to preview or print the report. To track the settings you selected when you generate transactions and payments, we strongly recommend you view or print a control report.

Direct Debit Transmission Files

When you create a direct debit transmission file from a batch, you can send the transmission file to and from the sponsoring bank via portable media, such as a CD-ROM, or as an email attachment. You and your sponsoring bank should decide the best way to communicate this information.

Once the transaction is processed, if the account number for a payment does not exist or is invalid for any reason, the bank declines the request. You can then add the applicable rejection codes for that gift in your batch. If the transaction is successful, the appropriate payment amount is deposited into your organisation’s bank account.

To ensure the direct debit transmission file you create can be processed, you must communicate effectively with your organisation’s bank. Coding requirements are strict for direct debit transmission files, and the financial institution can work with you in “test mode” to verify the files you create can be processed. Once the testing process is validated, you can request that your financial institution transfer you to “live mode” to begin to process payments.

 The direct debit transmission file includes only gifts with **EFT?** ticked.

Direct Debit File Formats for Australia

When you work with *Electronic Funds Transfer*, you must understand what the actual direct debit transmission file represents. For direct debit transmission files, sections of the transmission file contain a specific amount of numbers or letters. These characters represent a text string that contains sections explained in the following direct debit file format tables. For an Australian direct debit transmission file, the text string is referred to as a fixed-length file. Every section in a fixed-length file has a limit. For example, in a fixed-length file transmission file that has 120 characters, character 1 has a designated meaning, and characters 2-8 have another meaning. The following direct debit file format tables explain the information that appears in an Australian direct debit transmission file.

Descriptive Record

One descriptive record is generated for each user. The **Field Name** column represents the name of the section that holds specific characters of the text string. The **Position** column lists the position of the section within the text string. The **Contents** column provides information about the characters entered in specific parts of the text string. For example, Record Type is located in position 1 of the text string and is always "0". *The Raiser's Edge* always recognises "0" in position 1 as the Record Type of a Descriptive Record.

Field Name	Position	Contents
Record Type	1	0 (<i>The Raiser's Edge</i> automatically enters "0" into this field. "0" in position 1 always designates the Record Type of a Descriptive Record.)
Filler	2-18	Blank
Reel Sequence	19-20	01 (<i>The Raiser's Edge</i> automatically enters "01" into these fields. "01" in positions 19-20 always designates the Reel Sequence.)
Name of Bank	21-23	An approved abbreviation for the name of the sponsoring bank
Filler	24-30	Blank
Name of User	57-62	Your organisation's name, as entered in <i>Configuration</i>
User ID Number	57-62	The user number, as entered in <i>Configuration</i>
Description of Entry	63-74	Debit (<i>The Raiser's Edge</i> automatically enters "Debit" into these fields. "Debit" in positions 63-74 always designates the Description of Entry.)
Processing Date	75-80	The Financial processing date , as entered on the Create Transmission Files screen, in the DDMMYY format.
Filler	81-120	Blank

Detail Record

When possible, all detail records are sorted by the BSB number in the transmission file. The **Field Name** column represents the name of the section that holds specific characters of the text string. The **Position** column lists the position of the section within the text string. The **Contents** column provides information about the characters entered in specific parts of the text string. For example, Record Type is located in position 1 of the text string and is always "1".

The Raiser's Edge always recognises "1" in position 1 as the Record Type of a Detail Record.

Field Name	Position	Contents
Record Type	1	1 (<i>The Raiser's Edge</i> automatically enters "0" into this field. "0" in position 1 always designates the Record Type of a Detail Record.)
BSB Number	2-8	The Bank State Branch (BSB) number of the constituent, as entered in the BSB number field of the constituent bank record. Position 5 is a hyphen (-). The BSB number is the unique number that identifies the bank, state, and branch of the constituent's bank account.
Account number	9-17	The bank account number of the constituent, right-justified and with no blanks, as entered in the Account number field of the constituent bank record. If the account is greater than 9 characters long, any hyphens are removed.
Indicator	18	Blank
Transaction Code	19-20	13 (<i>The Raiser's Edge</i> automatically enters "13" into these fields. "13" in positions 19-20 always designates the Transaction Code.)
Amount	21-30	The payment amount to withdrawal, in cents and right-justified. Empty positions are filled with "0".
Title of Account	31-62	The name of the bank account, as entered in the Account name field of the constituent bank record.
Lodgement Reference	63-80	The Lodgement reference , as entered on the Create Transmission Files screen
Trace Record	81-96	The BSB number (positions 81-87) and account number (88-96) of your organisation, as entered in <i>Configuration</i> . The account number is right-justified, with empty positions filled with "0".
Name of Remitter	97-112	Your organisation's name, as entered in <i>Configuration</i>
Amount of Withholding Tax	113-120	00000000

File Total Record

The **Field Name** column represents the name of the section that holds specific characters of the text string. The **Position** column lists the position of the section within the text string. The **Contents** column provides information about the characters entered in specific parts of the text string. For example, Record Type is located in position 1 of the text string and is always “7”. *The Raiser’s Edge* always recognises “7” in position 1 as the Record Type of a File Total Record Format.

Field Name	Position	Contents
Record Type	1	7 (<i>The Raiser’s Edge</i> automatically enters “0” into this field. “7” in position 1 always designates the Record Type of a File Total Record Format.)
Institute Total Number	2-8	999-999 (<i>The Raiser’s Edge</i> automatically enters “999-999” into these fields. “999-999” in positions 2-8 always designates the Institute Total Number.)
Filler	9-20	Blank
File Net Total	21-30	Should equal the File Debit Total, right-justified and without a decimal. Empty positions are filled with “0”.
File Credit Total	31-40	0000000000
File Debit Total	41-50	Should equal the File Net Total, right-justified and without a decimal. Empty positions are filled with “0”.
Filler	51-74	Blank
File Count of Record Type 1	75-80	The total number of Detail Records included in the transmission file
Filler	81-120	Blank

Direct Debit File Formats for New Zealand

When you work with *Electronic Funds Transfer*, you must understand what the actual direct debit transmission file represents. For direct debit transmission files, sections of the transmission file contain a specific amount of numbers or letters. These characters represent a text string that contains sections that are explained in the following direct debit file format tables. For a New Zealand direct debit transmission file, the text string is referred to as a comma-delimited file. Every section in a comma-delimited file has a maximum character length and is separated by a comma. For example, if one section in the text string contains up to 16 characters, the program must first recognise the comma that separates the sections in the text string before it processes that section. The following direct debit file format tables explain the information that appears in a New Zealand direct debit transmission file.

MTS Header Record

The **Field Name** column represents the name of the section that holds specific characters of the text string. The **Field Number** column lists the position of the section within the text string. The **Contents** column provides information about the characters entered in specific parts of the text string. For example, Record Type is located in position 1 of the text string and is always “1”. *The Raiser’s Edge* always recognises “1” in position 1 as the Record Type of an MTS Header Record.

Field Name	Field Number	Contents
Record Type	1	1 (<i>The Raiser’s Edge</i> automatically enters “1” into this section. “1” in position 1 always designates the Record Type of an MTS Header Record.)
Subscriber ID	2	Blank
Batch Number	3	Blank
Null	4	Blank
Organisation’s Account Number	5	Blank
Batch Type	6	Blank
Batch Due Date	7	The Financial processing date , as entered on the Create Transmission Files screen, in the YYMMDD format.
Batch Creation Date	8	The system date when you generate the transmission file, in the YYMMDD format.

Transaction Record

The **Field Name** column represents the name of the section that holds specific characters of the text string. The **Field Number** column lists the position of the section within the text string. The **Contents** column provides information about the characters entered in specific parts of the text string. For example, Record Type is located in position 1 of the text string and is always “2”. *The Raiser’s Edge* always recognises “2” in position 1 as the Record Type of a Transaction Record.

Field Name	Field Number	Contents
Record Type	1	2 (<i>The Raiser’s Edge</i> automatically enters “2” into this section. “2” in position 1 always designates the Record Type of a Transaction Record.)
Bank Number/Account Number	2	The routing number of the constituent’s bank, followed by the constituent’s account number. This section contains up to 16 characters, where the first six are the bank’s routing number and the remaining ten are the constituent’s account number.
Transaction Code	3	00 (<i>The Raiser’s Edge</i> automatically enters “00” into this section. “00” in position 3 always designates the Transaction Code.)
Amount	4	Payment amount of the transaction, in cents. This section contains up to 11 characters.
Other Party Name	5	Your organisation’s name, as entered in <i>Configuration</i> , up to 20 characters.

Field Name	Field Number	Contents
Other Party Reference	6	For an individual constituent, the constituent's last name and first name, separated by a period, and followed by a space and middle initial. For an organisation constituent, the organisation's name. This section contains up to 12 characters.
Other Party Analysis Code	7	Blank
Other Party Alpha Reference	8	Blank
Other Party Particulars	9	Blank
Subscriber's Name	10	Your organisation's name, as entered in <i>Configuration</i> , up to 20 characters.
Subscriber's Analysis Code	11	Blank
Subscriber's Reference	12	Blank
Subscriber's Particulars	13	Blank

Control Record

The **Field Name** column represents the name of the section that holds specific characters of the text string. The **Field Number** column lists the position of the section within the text string. The **Contents** column provides information about the characters entered in specific parts of the text string. For example, Record Type is located in position 1 of the text string and is always "3". *The Raiser's Edge* always recognises "1" in position 1 as the Record Type of an MTS Header Record.

Field Name	Field Number	Contents
Record Type	1	3 (<i>The Raiser's Edge</i> automatically enters "3" into this section. "3" in position 1 always designates the Record Type of a Control Record.)
Batch Total Amount	2	The total payment amount of the transmission file, in cents. This section contains up to 11 characters.
Number of Transactions	3	The total number of transactions contained in the transmission file. This section contains up to five characters.
Hash Total	4	The sum of the branch and account number for each transaction, up to 11 characters. Only the digits 3-13 of the account number is used in the calculation. If the result is greater than 11 characters, the left-most digits are removed to meet the 11 character maximum.

Credit Card Transmission Files

To electronically credit a transaction to a donor's credit card, you must create a credit card transmission file for authorisation and processing with an authorisation service such as IATS/Ticketmaster. To create a credit card transmission file, select **Create EFT Transmission Files** from the **Tools** menu in a gift batch. When you click **Create Now** on the Create Transmission Files screen, *The Raiser's Edge* automatically initialises the Blackbaud *Payment Service*, which begins to interface with the program to process and authorise the credit card transmission file through your merchant account.

Credit card transmission files only process if you have an account set up with the Blackbaud *Payment Service*, a merchant account, and set specific options on the Business Rules page in *Configuration*. *The Raiser's Edge* uses the login IDs and passwords you specify in *Configuration* to interface with the Blackbaud *Payment Service* and your merchant account. For information about how to prepare for credit card transmission files, see "Configuration Settings" on page 3.

Commit a Batch

Once your direct debit and credit card payments have been authorised or rejected, you can commit the batch to the database. Upon committal, all authorised payments are applied and the gift records in your database are updated. From the Commit Gift Batch screen, if you have exceptions in your batch, you can select to create a batch with those exceptions so you can work with all rejected payments in your batch. For information about how to commit a batch, see the *Batch Guide*.



The credit card transmission file includes only gifts with **EFT?** ticked.

