

# TheRaiser'sEdge<sup>®</sup>

Electronic Funds Transfer (EFT) Guide

**061908**

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## What Is In This Guide?

In the *Electronic Funds Transfer (EFT) Guide*, you learn how to use an electronic funds transfer to process direct debit and credit card gifts. 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. You can also learn about the following:

- “New Merchant Account Numbers and Third-Party Processors” on page 7
- “Preparing for Direct Debit Transactions” on page 4
- “Preparing for Credit Cards” on page 5
- “Gift Types and EFT” on page 16
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## 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](http://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.

# Electronic Funds Transfer

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More and more, commerce moves toward electronic communication for financial transactions. Because the methods your constituents use to spend their money are changing to electronic transactions, you may be able to encourage them to use credit cards or direct debit transactions to donate to your organization.

Once you receive gifts donated by credit card or direct debit, you can use an electronic funds transfer (EFT) 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 to your organization's bank account. Perhaps the most valuable donors to your organization are the ones who donate on a regular basis — your regular supporters. Using the optional module *Electronic Funds Transfer*, you can enable your donors to regularly contribute electronically to your organization by direct debit from their bank accounts or by credit card. Using *Electronic Funds Transfer*, you can also benefit from reduced paperwork and postage costs.

If you use the optional module *Electronic Funds Transfer*, *Batch* provides additional features so you can use *The Raiser's Edge* to easily process your gifts. Normally, each time a constituent sends a transaction for a recurring gift or makes a payment for a pledge, you need to create a new gift record for the transaction or payment. With the optional module *Electronic Funds Transfer*, you can use the **Automatically Generate Transactions/Payments** menu option in *Batch* to select the recurring gifts or pledges that require transactions or payments. Then, the program automatically generates an entry for each eligible recurring gift transaction or pledge payment in the gift batch you are using.

Once you automatically generate transactions and payments in your batch, you can create a transmission file to process your credit card or direct debit transactions. For direct debit transactions, you can send the transmission file to International Automated Ticket Systems (IATS) or the financial institution that sponsors the direct debit transactions. For credit card transactions, you can send the transmission file to IATS or *ICVerify* for authorization.


To authorize and process credit cards in *The Raiser's Edge*, you can use IATS, owned by Ticketmaster. *ICVerify* is another authorization service that interfaces with *The Raiser's Edge* to automatically process your credit card transactions. To use either of these authorization services, you must have several options set up on the Business Rules page in *Configuration*.


A transmission file contains information about the gifts to process by electronic funds transfer. This information includes account numbers, credit card numbers, and other processing information necessary to perform the transaction. To create these files, you can use the **Create EFT Transmission Files** menu option in *Batch*.

This chapter explains all the features available if you use the optional module *Electronic Funds Transfer*. Because *Electronic Funds Transfer* adds additional features to *Batch*, we strongly recommend you read the *Batch Guide* before you read this guide.

## EFT Setup Information

Before you begin to process transactions using the optional module *Electronic Funds Transfer*, you must obtain a few pieces of information to get started. The following sections outline the information necessary to prepare your organization for electronic fund transfer processing. In addition to the following sections, you must mark several options and checkboxes within *The Raiser's Edge* to set up *Electronic Funds Transfer*. For more information about setting these options, see "Configuration Settings" on page 17.

 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 organization's bank account.

 If you mark **EFT?** on a gift record and use the **Automatically Generate Transactions/Payments** menu option in a batch, **EFT?** is included as a field in the gift batch.

## Quick Look into EFT Processing

When you receive gifts donated by direct debit or credit card, you can use an electronic funds transfer to process the transactions. When you use *Electronic Funds Transfer*, *Batch* provides additional features so you can use *The Raiser's Edge* to easily process your gifts.

- In *Batch*, using the **Automatically Generate Transactions/Payments** menu option, you automatically generate 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 installment due within the gift batch you use.
- In *Batch*, using the **Create EFT Transmission Files** menu option, you create direct debit transmission files to send to your organization's bank or to process through IATS/Ticketmaster.
- In *Batch*, using the **Create EFT Transmission Files** menu option, you create credit card transmission files to process through IATS/Ticketmaster or *ICVerify*. IATS/Ticketmaster and *ICVerify* work with *The Raiser's Edge* to process credit card transactions your organization receives, and directs those transactions to the appropriate financial institution for processing.
- In *Batch*, you can track the acceptance or rejection code for transactions in a gift batch.
- In *Batch*, you can commit the gift batch with or without *Electronic Funds Transfer*.

## Preparing for Direct Debit Transactions

Direct debit is the simplest way for your organization to collect payments from regular supporters. It saves time, reduces the cost of collections, and puts cleared funds directly into your bank account. Direct debit is an electronic payment method. When you use the **Automatically Generate Transactions/Payments** menu option in a batch, you must mark **EFT?** on the gift record to include Direct Debit transactions. You can create a direct debit transmission file of your direct debit gifts to send to your organization's sponsoring bank or to process through IATS/Ticketmaster.

Before you begin to process direct debit payments for a gift batch, follow these tips to help you get started:

- Obtain your immediate destination number and transit/routing number. The immediate destination number is the eight-digit identification number that represents the authorizing institution you enter in the **Immediate destination name** field for your transmission files. You enter your immediate destination number in the **Immediate destination** field on the General page of *Configuration*. The transit/routing number is stored on your sponsoring bank's financial institution record, added on the Financial Institutions page of *Configuration*.
- Establish your company ID. Your company ID appears as an identifying part of a transmission file. You store your company ID in the **Company ID** frame on the General page of *Configuration*.

- If you process your direct debit transactions through your sponsoring bank, check with your bank to find out whether to mark **Create credit offset transaction** on the Create Transmission Files screen when you create direct debit transmission files. A credit offset transaction is the transaction crediting your organization's account for the money debited from the donors' accounts. When you mark this checkbox, the credit offset transaction is included in the transmission file. As some banks generate this transaction themselves, be sure to check with your sponsoring bank.
- If you use IATS, owned by Ticketmaster, to authorize and process direct debit transactions in *The Raiser's Edge*, you do not need to install additional software. Simply set up an account with IATS/Ticketmaster, set a few options in *Configuration*, and begin to create direct debit transmission files in *Batch*. For more information about IATS/Ticketmaster, see "Preparing for IATS/Ticketmaster" on page 5.
- Encourage your donors to sign up for direct debit giving.
- Create new pledges and recurring gifts and mark **EFT?** on the gift record.

## Preparing for Credit Cards

When a constituent uses a credit card, he or she often give a one-off gift. A credit card is used as a convenience and often to give a donation on impulse. But, given the choice, a donor may want to give a regular donation by credit card. You can use *Electronic Funds Transfer* to process credit card transactions on a regular basis. To authorize and process credit card gifts included in your transmission files, *The Raiser's Edge* can interface with either IATS/Ticketmaster or *ICVerify*.


## Preparing for IATS/Ticketmaster

You can use IATS, owned by Ticketmaster, to authorize and process credit card and direct debit transactions in *The Raiser's Edge*. You can create transmission files in *Batch* to send to IATS/Ticketmaster for authorization and processing. To create transmission files in *Batch*, you can use the **Create EFT Transmission Files** menu option from the **Tools** menu.

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

Before you begin to process direct debit or credit card transactions, follow these tips to help you get started with IATS/Ticketmaster.

- You must have Internet access. The IATS/Ticketmaster website works best with Microsoft *Internet Explorer*, version 5.0 or higher. 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 at 604-682-8455 (toll free at 1-866-300-4287); fax at 310-734-0794; or email at [IATS@ticketmaster.ca](mailto:IATS@ticketmaster.ca). To set up an account, follow the steps listed at <http://www.iats.ticketmaster.com/setupdocs/BBRE/bb.html>. Remember, IATS supplies you with its own merchant account numbers.

 IATS/Ticketmaster supplies you with a login ID applicable to the specific country for which you are setting up an account. For example, for credit card transactions, a typical login ID for the United States would be 3A35546, where the first character in the login ID (3) designates this account may be used to process credit cards issued by financial institutions in the United States. For more information, see “IATS/Ticketmaster” on page 20.

- Following the steps outlined in the previous link, you must sign and return the IATS Merchant Account Program Agreement form, the IATS/Ticketmaster agreement form, and Schedule A to the Merchant Application and Agreement, along with a copy of a voided check for deposit information. You must also provide a copy of your 501c3 confirmation letter or your IRS notification of tax exemption. Finally, you must submit the last 2-3 months of credit card processing statements from your previous processor. You must fax all of this information to 310-734-0794.
- To begin processing, IATS sends you a confirmation by fax, which includes the necessary user code (login ID) and password. Within 4 business days of receiving your signed agreement, IATS can provide full merchant capability for direct debit transactions and all major debit and credit cards.
- Once you set up your account with IATS/Ticketmaster to process direct debit or credit card gifts, set up your account information on the Business Rules page of *Configuration*. From the tree view, select **Batch options**. Under **When authorizing credit cards and ACH gifts**, in the **Process credit cards and ACH gifts through** field, select “IATS/Ticketmaster”. Click **New Account**. The Add Account screen appears where you can enter an account description, your login ID, and password in the grid. When you set up an account, you obtain all of this account information from IATS/Ticketmaster. By using your login ID and password, *The Raiser’s Edge* automatically interfaces with the IATS authorization service to process the gifts you include in your transmission files.

## Preparing for ICVerify

*ICVerify* is a software program that works with *The Raiser’s Edge* to authorize your organization’s credit card transactions. You must purchase *ICVerify*. For more information about how to purchase and install *ICVerify* and its role in the transaction process, call 1-800-538-0651. You can also visit <http://www.icverify.com>.

When you receive *ICVerify*, you must install the software on your computer. A wizard guides you through the installation. During the installation, enter the new merchant account numbers and third-party processing information given to you by your bank. For more information about merchant account numbers and third-party processors, see “New Merchant Account Numbers and Third-Party Processors” on page 7.

You can create credit card transmission files in *Batch* to send to *ICVerify* for authorization and processing. To create credit card transmission files in *Batch*, you can use the **Create EFT Transmission Files** menu option from the **Tools** menu. When you create a credit card transmission file from *The Raiser’s Edge*, you should already run the *ICVerify* software on your computer. Once you use the optional module *Electronic Funds Transfer* to create the transmission file, *ICVerify* takes that file and either authorizes or rejects the transactions in the transmission file. Authorized transactions are settled and the funds from the transaction are deposited into your organization’s bank account.

If you choose to use *ICVerify* without the optional module *Electronic Funds Transfer*, be aware of the guidelines for using *ICVerify*. For more information, see your *ICVerify* user guide.

Before you begin to process credit cards, follow these tips to help you get started with *ICVerify*.

- Purchase *ICVerify*. For more information about how to purchase and install *ICVerify*, and its role in the transaction process, call 1-800-538-0651. You can also visit <http://www.icverify.com>.
- Install *ICVerify*.
- Once you set up your account with *ICVerify*, on the Business Rules page of *Configuration*, set up your credit card authorization program information. From the tree view, select **Batch options**. Under **When authorizing credit cards and ACH gifts**, in the **Process credit cards and ACH gifts through** field, select “ICVerify”.
- Once you set up your credit card authorization program information in *Configuration*, you need to enter user option information on the File Locations tab of the Options screen. For more information about setting user options, see “User Options” on page 13.

## New Merchant Account Numbers and Third-Party Processors

When you work with credit cards and *ICVerify*, you need new merchant account numbers from your organization’s bank. Merchant account numbers are unique numbers that identify or group your organization’s transactions. These numbers ensure that the appropriate financial institution processes the correct set of payments. You may already use existing merchant account numbers associated with *Point Of Sale* processing. If this is the case, you cannot use these merchant account numbers with EFT processing. For more information about applying for new merchant account numbers, contact the Merchant Accounts divisions of the bank with which you work.

In addition to merchant account numbers, your bank can help you select a third-party processor to verify your credit card transactions. If you use *ICVerify* as your credit card authorization service, a third party processor such as *Nova* or *Visa Net* works with *ICVerify* to authorize credit card payments and make sure the correct amounts are deposited to your organization’s bank account. Your bank gives you this information in addition to your new merchant account numbers. Once you obtain this information, you can install *ICVerify*. For more information about *ICVerify*, see your *ICVerify* user guide.

You can also select to use IATS/Ticketmaster to authorize and process your credit card transactions. If you use IATS/Ticketmaster as your authorization service, you must set up an account with IATS/Ticketmaster. IATS/Ticketmaster provides you with its own merchant account numbers. For more information about IATS/Ticketmaster, see “Preparing for IATS/Ticketmaster” on page 5.

## Automatically Generating Transactions or Payments

If you use the optional module *Electronic Funds Transfer*, you can automatically use the **Automatically Generate Transactions/Payments** menu option in *Batch* to generate payment (gift) records for recurring gift transactions and pledges with payments due. For detailed information and procedures regarding automatically generating transactions, see “Automatically Generating Recurring Gift Transactions and Pledge Payments in Batch” on page 24.



You do not want an Internet merchant account number. Many times, banks assume this is what you request and often misinterpret what you need for this application.



## Creating Transmission Files

Transmission files contain all the information necessary to electronically transfer funds from a donor's bank account or credit card to your organization's bank account. There are two types of transmission files — Direct Debit and Credit Card. Transmission files are associated with a specific gift batch. For each batch in the database, you can create one direct debit transmission file and one credit card transmission file. For detailed information and procedures regarding creating and sending transmission files, see “Create Transmission Files” on page 38.

### Direct Debits

You can create direct debit transmission files to be processed by your sponsoring bank or IATS/Ticketmaster. *The Raiser's Edge* currently supports National Automated Clearing House Association (NACHA) for direct debit file formats. For more information about direct debits, see “Direct Debit Transmission Files” on page 39.

### Sponsoring Bank

If you process direct debit transactions through a sponsoring bank, once you create a direct debit transmission file from a batch, you can send the transmission file to and from the sponsoring bank via a disk or as an email attachment. You and your bank should decide the best way to communicate this information.


To ensure the transmission file you create can be processed by your sponsoring bank, you must communicate effectively with your organization's bank. Coding requirements are strict for direct debit files, and the sponsoring bank 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 to transfer to “live mode” to begin to process payments.

Once the transaction is processed, if the account number for a payment does not exist or is invalid for any reason, the request is declined. In your batch, you can add the appropriate rejection codes for that gift. If the transactions are successful, the appropriate amount for each payment is deposited into your organization's bank account.

### IATS/Ticketmaster

Once you create a direct debit transmission file from a batch, the authorization service provided by IATS/Ticketmaster detects and picks up the transmission file. If you have properly set up your settings in *Configuration*, *The Raiser's Edge* and IATS/Ticketmaster automatically interface with each other to process your transmission file requests.

IATS/Ticketmaster reviews the transactions in the transmission file and verifies each is formatted correctly. IATS/Ticketmaster groups and directs all correctly formatted transactions to the appropriate financial institutions for authorization. For each transaction that is formatted incorrectly, IATS/Ticketmaster responds with a rejection. When *The Raiser's Edge* receives the response, the **Rejection Code** field of the batch indicates that the rejected transaction is incorrectly formatted.

 You cannot include transactions that process funds that use different currencies in the same gift batch. If more than one currency is used when you process the transactions, you must create separate gift batches for the gifts.

If the constituent's bank returns a transaction, such as due to a closed account or insufficient funds, IATS posts this information on your reports on their website. You can access this information at [www.iats.ticketmaster.com](http://www.iats.ticketmaster.com). You can use information about returns to adjust your batches or gift records as necessary. For more information about IATS/Ticketmaster, see the user guide provided by IATS/Ticketmaster.

## Credit Cards

You can create credit card transmission files to process with IATS/Ticketmaster or *ICVerify*.

## IATS/Ticketmaster

Once you create a credit card transmission file from a batch and click **Create Now** on the Create Transmission File screen, the transmission file is detected and “picked up” by the authorization service provided by IATS/Ticketmaster. If you have properly set up your settings in *Configuration*, **The Raiser's Edge** and IATS/Ticketmaster automatically interface with each other to process your transmission file requests. Based on the merchant account number for each transaction, IATS/Ticketmaster groups and directs the transactions to the appropriate financial institution and attempts to obtain an authorization code for each transaction.

- If a credit card transaction is approved, IATS/Ticketmaster puts an authorization code beginning with “Y” in the **Authorization Code** field of the gift batch. IATS/Ticketmaster verifies that sufficient funds exist in the account for transferring. If sufficient funds exist, the account is processed and a transfer of funds takes place immediately. Unlike *ICVerify*, IATS/Ticketmaster processes credit cards and transfers funds from the donor's credit card to your organization's bank account. With *ICVerify*, credit cards are either approved or rejected, but you must settle your account separately. For more information about *ICVerify*, see “*ICVerify*” on page 9.
- If a credit card transaction is rejected, IATS/Ticketmaster adds “REJECT” in front of the authorization code. When **The Raiser's Edge** receives the response, **The Raiser's Edge** strips the “REJECT” from the authorization code, converts the authorization code to text, and puts the text into the **Rejection Code** field of the batch. Examples of rejection codes include the credit card not being supported by IATS/Ticketmaster, the credit card is expired, the credit card is lost or stolen, invalid card status, or unable to process transaction.

To try to authorize declined credit card transactions again with IATS/Ticketmaster, you must first clear all declined authorization codes from the batch. For more information about clearing declined authorization codes, see “Clear Declined Authorization Codes from a Batch” on page 68.

## ICVerify

Once you create a credit card transmission file from a batch, *ICVerify* detects and “picks up” the transmission file for transmission to your third-party processor as part of the payment authorization process. Based on the merchant account number for each transaction, the third-party processor groups and directs the transactions to the appropriate financial institution and attempts to obtain an authorization code for each transaction.



You cannot include transactions that process funds that use different currencies in the same gift batch. If more than one currency is used when you process the transactions, you must create separate gift batches for the gifts.



**The Raiser's Edge** encrypts credit card numbers entered in your database. If someone attempts to access your database through the “back end”, the credit card data appears illegible. Data that appears in the “front end”, or user interface, depends on the security settings you establish for credit card numbers and the user's security rights. For more information about how to set security in **The Raiser's Edge**, see the Security chapter in the *Configuration and Security Guide*.

If the credit card transaction is approved, *ICVerify* places an authorization code in the **Authorization Code** field of the gift batch. You can now communicate with or “settle” with *ICVerify* to transfer the funds from the donor’s account to your organization’s account. For more information about how to settle your account with *ICVerify*, see your *ICVerify* user guide.

If the credit card transaction is rejected, *ICVerify* includes an “N” in front of the authorization code. When *The Raiser’s Edge* receives the response from *ICVerify*, *The Raiser’s Edge* strips the “N” from the authorization code and puts a rejection code in the **Rejection Code** field of the batch. Examples of rejection codes can be Invalid Account Number or Card Expired. To authorize the declined credit cards with *ICVerify*, you must first clear all declined authorization codes from the batch. For more information about how to clear declined authorization codes, see “Clear Declined Authorization Codes from a Batch” on page 68.

This process does not actually transfer the funds. You must settle your transactions separately through *ICVerify*. Settlement is the process by which the funds from authorized credit cards transfer from the donor’s account to your organization’s bank account. The transfer can occur because your third-party processor links your new merchant account numbers to your organization’s bank account numbers, therefore enabling the settlement and transfer of funds. For more information about how to transfer credit card funds from a donor’s account, see your *ICVerify* user guide.

## Committing a Batch

Once your direct debit and credit card payments are authorized or rejected, you can commit the batch to the database. Upon committal, all authorized 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 choose to create a new batch with those exceptions. This is a useful way to work with all the rejected payments in your batch. For more information about how to commit a batch, see the *Batch Guide*.

## Frequently Used Terms

This section defines words and phrases you need to know as you work with the optional module *Electronic Funds Transfer*. If you come across an unfamiliar term when you read this or any chapter in *The Raiser’s Edge* documentation, check the online glossary in the help file.

**Direct Debit.** Direct debit is an electronic payment method. When you use the **Automatically Generate Transactions/Payments** menu option in a batch, **EFT?** must be marked on the gift record to include electronic payments of Direct Debit. You can create a direct debit transmission file of your direct debit gifts to your organization’s sponsoring bank or IATS/Ticketmaster for processing.

**EFT.** EFT stands for Electronic Funds Transfer and 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.



**Electronic payment method.** Through *Batch*, if you choose an electronic payment method when using the **Automatically Generate Transactions/Payments** menu option, a constituent's money can transfer to your organization without using paper or hard currency.

A payment method becomes electronic when you select Direct Debit or Credit Card in the **Pay method** field on a gift record, mark **EFT?**, and use the optional module *Electronic Funds Transfer* to receive the funds.

**Financial processing date.** The financial processing date is the date your sponsoring bank or IATS/Ticketmaster processes the transactions in the direct debit transmission file. This date must be a normal business day that is not a banking holiday. You should set the financial processing date between one and five days after you generate the transmission file. For example, if you generate a direct debit transmission file on Monday, April 9, 2007, you may want to use a financial processing date of Friday, April 13, 2007. The specific requirements for the financial processing date vary between financial institutions. For more information about financial processing dates, contact your sponsoring bank or IATS/Ticketmaster.


**IATS/Ticketmaster.** IATS stands for International Automated Ticket Systems. You can use IATS, owned by Ticketmaster, to automatically authorize and process direct debit and credit card transactions in *Batch*. To process credit card transactions in *The Raiser's Edge*, you can use IATS/Ticketmaster as your credit card processing agency.


**ICVerify.** *ICVerify* is third-party software you can purchase to automatically authorize credit card transmission files in *Batch*. To authorize credit card transactions in *The Raiser's Edge*, you can use *ICVerify* as your credit card processing agency.


**Non-electronic payment method.** Through *Batch*, if you choose a non-electronic payment method when using the **Automatically Generate Transactions/Payments** menu option, a constituent's money must transfer to your organization using paper, such as a personal or business check, or hard currency. The non-electronic payment methods available in *The Raiser's Edge* are Cash, Personal Check, Business Check, and Other.


**Prenotification.** When you use a direct debit to receive recurring gift transactions or pledge payments, you can send a prenotification to the sponsoring bank. A prenotification verifies that the electronic transfer is set up properly and validates the account number, but it does not actually transfer the funds from the donor's account. You cannot process a prenotification and a financial transaction for a single gift at the same time.

**Sponsoring bank.** A sponsoring bank is the bank or branch that transfers funds electronically through direct debit. A sponsoring bank is the bank where you send all your organization's financial transaction information. For example, you have five direct debit gifts in a gift batch you need to send to your sponsoring bank, National Bank. To process these gifts, you need to create a direct debit transmission file and send the file to your sponsoring bank to initiate the transaction. In the **Sponsoring bank** field, select National Bank because this is where you want to send the direct debit transmission file. You can add sponsoring bank records on the Financial Institutions page in *Configuration*.

 To use the optional module *Electronic Funds Transfer* to transfer funds electronically, you must mark **EFT?** on the Gift tab of a gift record for pledges and recurring gifts.

 If you process your direct debit transactions through IATS/Ticketmaster, do not send prenotifications. IATS does not currently process prenotifications.

 The **Status** field is on the Gift tab of gift records and appears when you select Pledge or Recurring Gift in the **Gift type** field.

 If a recurring gift template has the status of Terminated or Completed, you can generate a recurring gift for this template by selecting Active in the **Status** field.

**Status.** The status indicates whether the program can create recurring gift transactions and pledge payments according to the payment schedule specified on the recurring gift template or pledge gift record. You can select four statuses: Active, Held, Terminated, and Completed.

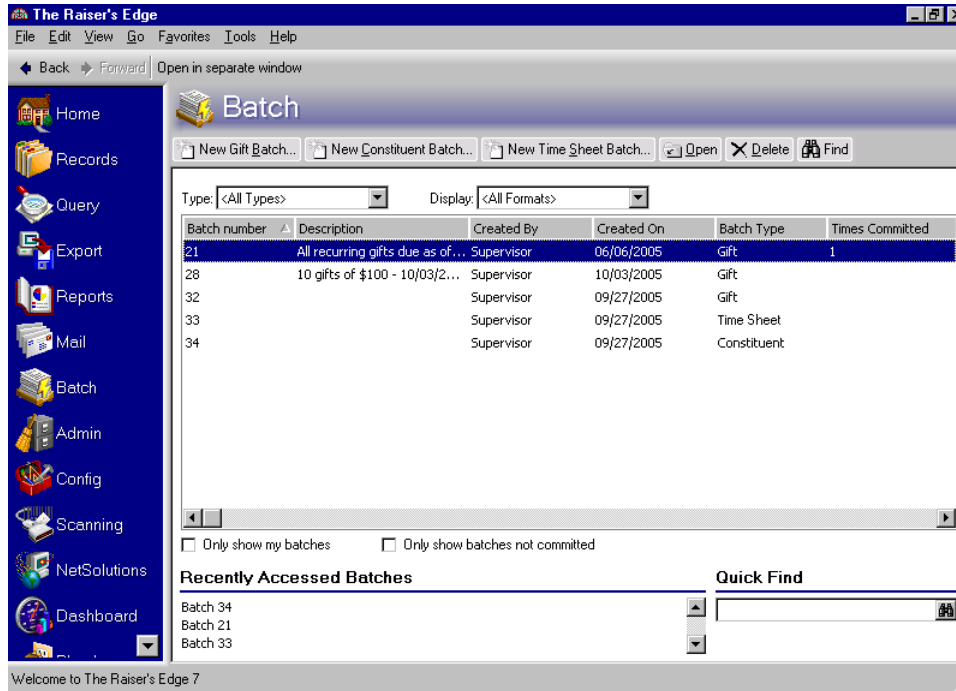
- **Active** – The recurring gift or pledge is active and recurring gift transactions and pledge payments are considered for inclusion when the program generates transmission files.
- **Held** – The recurring gift or pledge is temporarily inactive and the program does not consider these transactions or pledge payments when generating transmission files. For example, if the donor calls to tell you he cannot make payments this month but wants to resume donating a gift next month, you may want to change a gift's status to Held.
- **Terminated** – The recurring gift or pledge is closed and the program does not consider these transactions or pledge payments when generating transmission files. A Terminated status can have a negative connotation. Typically, a gift record is terminated if the constituent chooses to stop paying the gift before paying the pledged amount. For example, a constituent promises to donate a recurring gift every week for the next three years. He calls after one year to tell you he will no longer make donations to your organization. You change the status of this recurring gift to “Terminated”. Once you select Terminated in the **Status** field and save the recurring gift template, you cannot generate recurring gifts from this template again.
- **Completed** – The recurring gift or pledge is closed and is not considered when the program generates transmission files. A Completed status has a positive connotation. For example, if a constituent promises to donate a recurring gift of \$20 every week for one year, you can change the recurring gift's status to Completed when he fulfills the donation and stops sending gifts. Once you select Completed in the **Status** field and save the recurring gift template, you cannot generate recurring gifts from this template again.

**Transaction.** A transaction has two meanings. Every gift record generated from a recurring gift template is referred to as a transaction. For example, if a constituent pledges to donate \$30 to your organization every week, a single \$30 donation is called a transaction. Also, a transaction is a single gift processed by electronic funds transfer. For example, a constituent donates a single \$100 gift paid by Credit Card. When you process this gift, you are processing an electronic transaction.

**Transmission file.** A transmission file is an electronic file that contains information about gifts to be processed by electronic funds transfer. There are two types of transmission files: Direct Debit and Credit Card. Once you create a transmission file, you can send the file to your sponsoring bank, IATS/Ticketmaster, or *ICVerify*. After your sponsoring bank or IATS/Ticketmaster processes the direct debit transmission file, the file is returned with or without a rejection. After IATS/Ticketmaster or *ICVerify* processes the credit card transmission file, authorization codes are updated in the batch for those credit card gifts.

# Navigating in EFT

If you use the optional module *Electronic Funds Transfer*, *Batch* provides additional options to help you manage and process electronic gifts. To access the Batch page, click **Batch** on the Raiser's Edge bar.



To access the *Electronic Funds Transfer* options, open any gift batch that contains gifts you want to process through electronic funds transfer. For more information about opening a gift batch, see the *Batch Guide*. This chapter explains all the options available if you use the optional module *Electronic Funds Transfer*.

## User Options

User options are preferences you set that affect how *The Raiser's Edge* looks and runs on your workstation. User options are login-specific, which means that if you use your password to log into any workstation, your preferences are active on that workstation. When you log off that workstation, your preferences are not active for any other user. Several user options are specific to *Electronic Funds Transfer*.

You can decide whether to allow multiple recurring gift transactions or pledge payments to appear in a batch for a single pledge or recurring gift. For example, you have not generated recurring gift transactions for the past month. When you generate transactions, four transactions for a single weekly recurring gift need processing. If you mark **Allow multiple EFT transactions per pledge or recurring gift**, all four transactions can be processed in one batch. If you do not set this user option, only the first transaction due is included to be processed in a batch. In addition, before you can generate a new transaction for the next weekly recurring gift, this transaction must be authorized and committed.

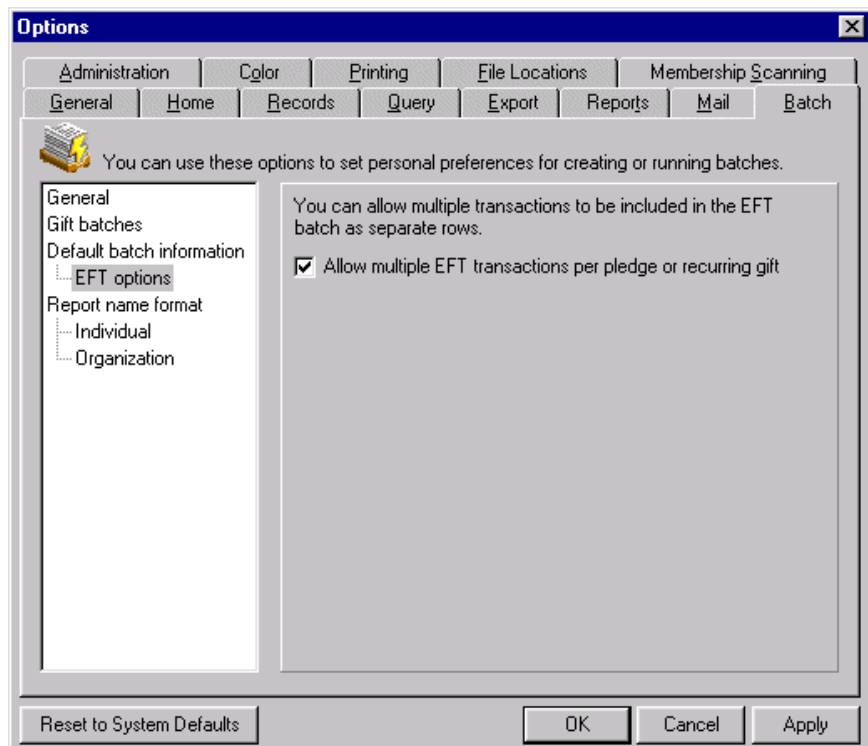
 When *MatchFinder* is installed on your computer, a **MatchFinder** button appears on the Records page, the Org 1 tab of an organization record, and the General 2 tab of all organization relationship records. If a constituent's matching gift is linked to a *MatchFinder* record, a **MatchFinder** button appears on the Matching Gifts screen of the Matching Gifts tab of the gift record. For more information about *MatchFinder*, see the *MatchFinder Guide*.

When you process credit card transactions, if you use *ICVerify* as your credit card authorization service, you must specify the location of the *ICVerify* files on your workstation. For more information about user options, see the User Options chapter of the *Program Basics Guide*.

➤ **Defining EFT user options**

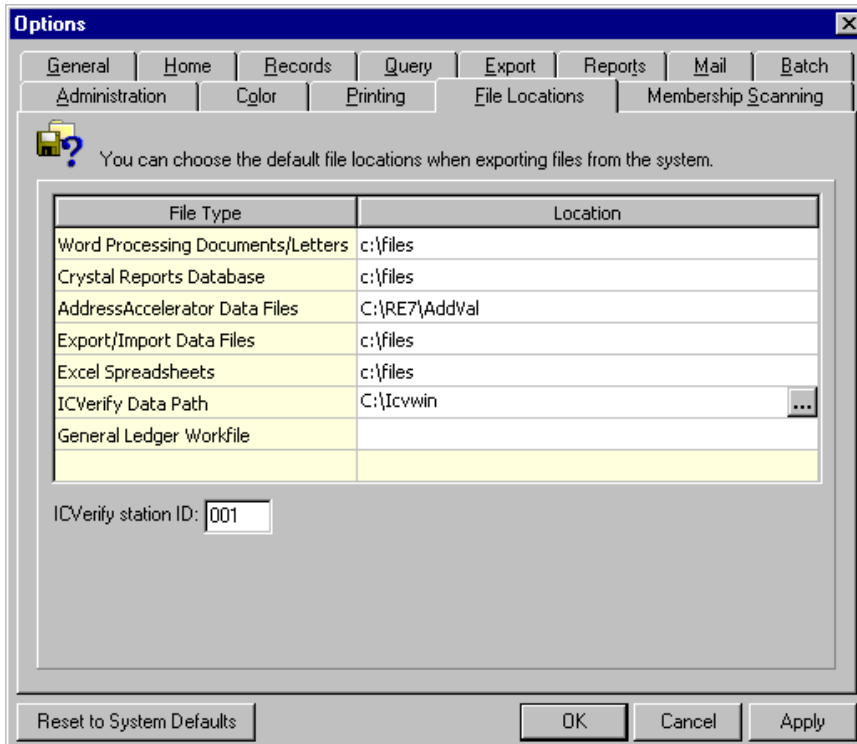
This procedure explains how to set up user options specific to *Electronic Funds Transfer*.

1. From the menu bar on the shell of *The Raiser's Edge*, select **Tools, User Options**. The Options screen appears.
2. Select the Batch tab.
3. From the tree view on the left side of the screen, select **EFT options**. The Batch tab now displays user options affecting *Electronic Funds Transfer*.



4. To enable more than one EFT transaction to be generated at one time for a pledge or recurring gift, mark **Allow multiple EFT transactions per pledge or recurring gift**. If you do not mark this checkbox, a transaction must be authorized and committed before you can generate the next transaction for a pledge or recurring gift.

5. Select the File Locations tab.




If you use *ICVerify* as your credit card authorization service, on the File Locations tab, the **ICVerify Data Path** and **ICVerify station ID** fields appear. These fields appear only when you select “ICVerify” in the **Process credit cards through** field on the Business Rules page in *Configuration*. For more information about this setting in Configuration, see “Configuration Settings” on page 17.

6. In the **ICVerify Data Path** field, enter the location of your *ICVerify* files. To search for the file location, click the browse button.
7. In the **ICVerify station ID** field, enter the ID of your substation.

The station ID is a three-digit code that identifies the specific workstation from which you initiate the transaction. An example of a station ID is 001. When you create a batch file for transmission to *ICVerify*, the station ID is incorporated in the file name. When the program receives the response from *ICVerify*, the response file can be matched with the workstation. This enables multiple users to send files to *ICVerify* from the same organization without having the responses either mismatched or sent to all users. For more information about how to configure *ICVerify* on your workstation, see your *ICVerify* user guide.

8. To save your settings and close the Options screen, click **OK**.

 The browse button appears when you click the cell in the **Location** column in the **ICVerify Data Path** row.

## Understanding EFT

EFT stands for electronic funds transfer and 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. If you use the optional module *Electronic Funds Transfer, Batch* provides additional options to help you process credit card and direct debit gifts using an electronic funds transfer.

### Gift Types and EFT

When you work with recurring gifts and pledges, and all other gift types, it is important to understand the differences between gift types in *Batch*.

You can add pledges and recurring gifts directly to a gift record or through a gift batch. When you add pledges and recurring gifts directly to the gift record, you are only setting up the gift on the gift record. No money actually transfers to your account. When you receive payments for recurring gifts and pledges, you must create a new gift record for the payment and apply the gift record to the pledge or recurring gift. With *Electronic Funds Transfer*, you can use the **Automatically Generate Transactions/Payments** menu option in *Batch* to automatically generate gift records for recurring gift transactions and pledge payments. You can use this menu option to generate recurring gift transactions and pledge payments, regardless of the payment method the constituent uses. For more information about this option, see “Automatically Generating Recurring Gift Transactions and Pledge Payments in Batch” on page 24.

When you automatically generate pledge payments and recurring gift transactions, you can select to include EFT payments, such as Direct Debit and Credit Card, or non-EFT payments, such as Personal Check. For more information about EFT and non-EFT gifts, see “Frequently Used Terms” on page 10. In addition, you should manually enter one-off gifts (one-time gifts such as a cash gift) that need EFT processing through a gift batch. For example, if a constituent uses his credit card to donate a one-off gift of \$100, you must enter this one-off cash gift through a gift batch so it can be included in the transmission file for the batch. When you automatically generate payments and transactions into a batch, several fields and options on a gift record must be checked to ensure the payments and transactions are included in the batch. For example, when you use the **Automatically Generate Transactions/Payments** menu option in a batch, you must mark the **EFT?** checkbox on the gift record to include electronic payments of Direct Debit or Credit Card. For more information about fields and options on the gift record, see “Automatically Generating Recurring Gift Transactions and Pledge Payments in Batch” on page 24.

After you create a gift batch that contains the gifts that require an electronic funds transfer, you must create a transmission file to send to your sponsoring bank, *ICVerify*, or IATS/Ticketmaster. There are two types of transmission files — Credit Card and Direct Debit. Transmission files are associated with a specific batch. You can generate one credit card transmission file and one direct debit transmission file for each gift batch in the database.

When you create a direct debit transmission file, you must send the file to IATS/Ticketmaster or the financial institution that sponsors the transactions. This financial institution is called your sponsoring bank. For example, you create a batch of cash gifts with a payment method of Direct Debit. The bank that handles all your financial transactions is National Bank. If you select to initiate the transactions through your sponsoring bank, you must create a direct debit transmission file and send it to National Bank.



After you create a credit card transmission file, *The Raiser's Edge* automatically sends the transmission file to IATS/Ticketmaster or to *ICVerify* (whichever you select).

- With IATS/Ticketmaster, if the credit card transaction is approved, IATS/Ticketmaster puts an authorization code that begins with “Y” in the **Authorization Code** field of the gift batch. IATS/Ticketmaster verifies that sufficient funds exist in the account for transferring. If sufficient funds exist, the account is processed and a transfer of funds takes place immediately. Unlike *ICVerify*, IATS/Ticketmaster processes credit cards and transfers funds from the donor's credit card to your organization's bank account. With *ICVerify*, credit cards are either approved or rejected, but you must settle your account separately.

If the credit card transaction is rejected, IATS/Ticketmaster adds “REJECT” in front of the authorization code. When *The Raiser's Edge* receives the response, *The Raiser's Edge* strips the “REJECT” from the authorization code, converts the authorization code to text, and puts the text in the **Rejection Code** field of the batch. Examples of rejection codes include IATS/Ticketmaster is unable to process transaction or the credit card is not supported by IATS/Ticketmaster; is expired or reported lost or stolen; or has an invalid card status.

To authorize declined credit cards again with IATS/Ticketmaster, you must first clear all declined authorization codes from the batch. For more information about how to clear declined authorization codes, see “Clear Declined Authorization Codes from a Batch” on page 68.

- With *ICVerify*, when the file is returned, an authorization code is added to every transaction in the batch in the **Authorization code** field. The authorization code designates which credit card gifts have sufficient account balances to cover the transaction. For gifts that are approved by *ICVerify*, you must settle the credit card accounts with *ICVerify* and commit the batch to the database. For more information about how to settle with *ICVerify*, see your *ICVerify* user guide. Credit card gifts returned with a declined authorization code have an “N” at the beginning of the authorization code to designate the account did not have a sufficient account balance to cover the transaction. *The Raiser's Edge* automatically removes the “N” from the authorization code and puts a rejection code in the **Rejection Code** field. Examples of rejection codes are Invalid Card Number and Card Expired. You can clear the declined authorization codes from the batch and recreate the transmission file. For more information about clearing declined authorization codes, see “Clear Declined Authorization Codes from a Batch” on page 68.

## Configuration Settings

If you use the optional module *Electronic Funds Transfer*, extra fields appear in *Configuration* so you can process your transmission files.

## General

On the General page of *Configuration*, you can add information about your organization. Through the **General** button in *Configuration*, you access the General page. If you use the optional module *Electronic Funds Transfer*, the **Immediate destination** field and **Company ID** box appear on the General page.

The screenshot shows the 'Configuration - General' page for 'Blackbaud Demo'. The left sidebar contains navigation options like Home, Records, Query, Export, Reports, Mail, Batch, Admin, Config, Scanning, NetSolutions, and Dashboard. The main content area includes a 'Configuration' menu with options like Tables, Addressses / Salutations, Attributes, Financial Institutions, General Ledger, Letters, International, Business Rules, Fields, Membership Categories, Custom Views, and Reporting Hierarchies. The 'General' section contains the following fields:

- Country: United States (dropdown)
- Fiscal year ends: December (dropdown)
- Address: 2000 Daniel Island Drive
- City: Charleston
- State: SC (dropdown) South Carolina
- ZIP: 29492
- Phone: (800) 468-8996
- Volunteer year starts: 01/01
- Immediate destination: (empty text box)
- Company ID box:
  - Federal Tax ID
  - User defined
  - ID: (empty text box)

At the bottom, there is a 'General' section with a description: 'Use the General page to enter basic information, such as your organization's address and phone number'.

In the **Immediate destination** field, you must enter the eight-digit identification number that represents the authorizing immediate destination institution. The number you enter here must correspond with the institution you enter in the **Immediate destination name** field on the Create Transmission Files screen when you generate a direct debit file. For example, if you enter “Federal Reserve” in the **Immediate destination name** field for a transmission file, enter the eight-digit identification number for the Federal Reserve in the **Immediate destination** field in *Configuration*.

If you are unsure of the identification number to enter in this field, contact your direct debit processing agent. If the immediate destination number you have is a nine-digit number, enter only the first eight digits in the **Immediate destination name** field. When *The Raiser's Edge* creates the transmission file, *The Raiser's Edge* calculates the ninth digit for you and places it in the transmission file. For more information about the **Immediate destination name** field, see “Create Transmission Files” on page 38.

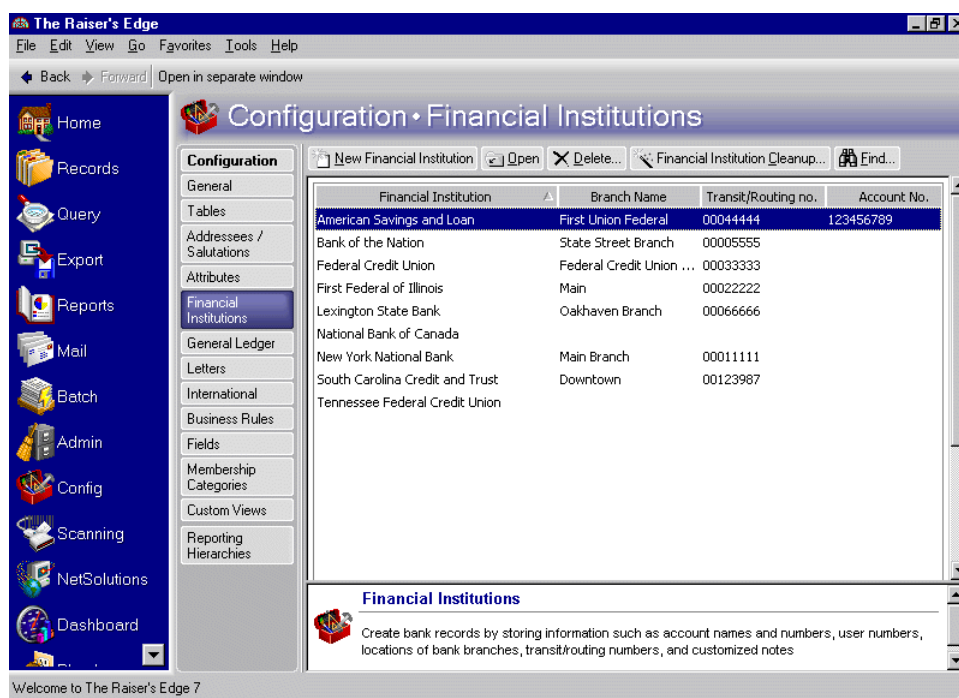
The **Company ID** box also appears on the General page in *Configuration* as part of direct debit and credit card transmission files. In the **Company ID** box, you can mark either **Federal Tax ID** or **User defined**. In the **ID** field, you can enter a maximum of nine letters or numbers to be used as your organization's ID in a transmission file. When you mark **Federal Tax ID**, the number 1 precedes the information in the **ID** field and appears in the transmission file. When you mark **User defined**, the number 9 precedes the information in the **ID** field and appears in the transmission file.



The fields you define on the General page are directly related to the organization, regardless of the sponsoring bank information you enter on the Financial Institutions page.

## Financial Institutions

On the Financial Institutions page of *Configuration*, you can add bank information for your organization and designate which banks or branches are “sponsoring banks”. When you mark **Sponsoring Bank**, you indicate that a bank or branch transfers funds electronically through direct debit. You can also add constituent banks on the Financial Institutions page. Banks defined here can be assigned to gifts to provide details on where money is coming from or to constituents as relationships. Also, new banks added from constituent records appear on the Financial Institutions page. To access the Financial Institutions page, on the Raiser’s Edge bar, click **Config**. When the Configuration page appears, click **Financial Institutions**. The Financial Institutions page appears.



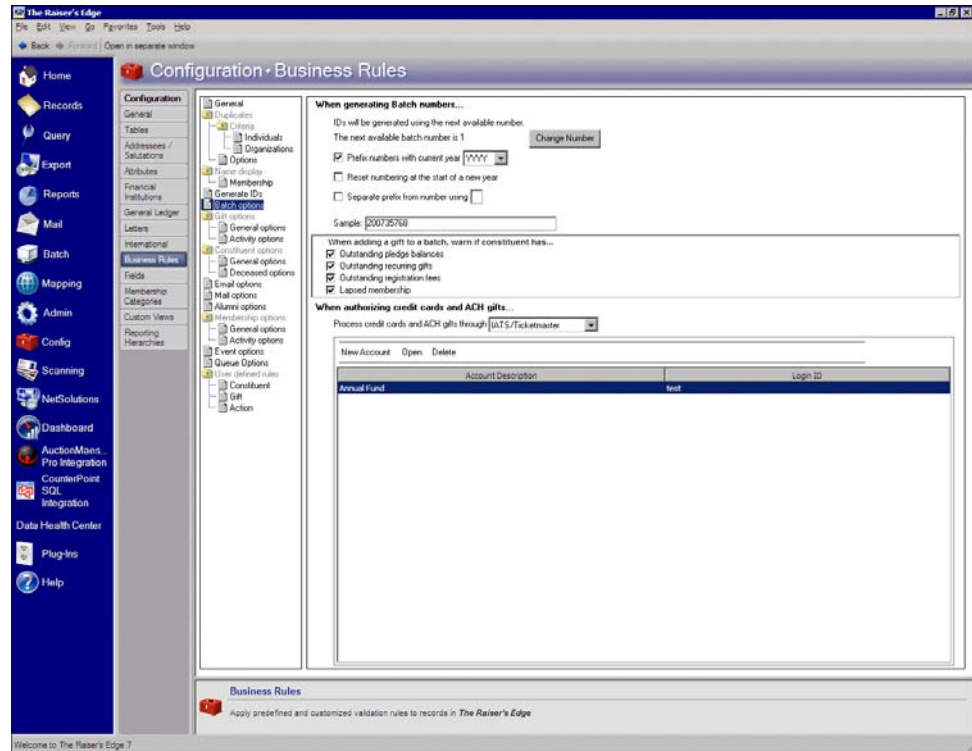
On the action bar, click **New Financial Institution**. On the New Bank/Branch screen, the **Transit/Routing no.** and **Immediate origin** fields are required fields for the sponsoring bank. For detailed information about adding, editing, and deleting financial institution records from the Financial Institutions page, see the Financial Institutions section in the Configuration chapter of the *Configuration & Security Guide*.

## Business Rules

On the Business Rules page of *Configuration*, you can set up your credit card authorization program. You can select to use IATS/Ticketmaster or ICVerify as your credit card authorization service. You can also select to use IATS/Ticketmaster as your direct debit authorization service.

## IATS/Ticketmaster

On the Business Rules page of *Configuration*, you can select to use IATS/Ticketmaster as your direct debit or credit card authorization service. From the tree view, select **Batch options**. Under **When authorizing credit cards and ACH gifts**, in the **Process credit cards and ACH gifts through** field, select “IATS/Ticketmaster”.



When you select “IATS/Ticketmaster”, the Account grid is enabled. Click **New Account**. The Add Account screen appears where you can enter an account description, your login ID, and password. When you set up an account, you obtain all of this account information from IATS/Ticketmaster.

**Account description.** In the **Account description** field, enter a description for the account you are adding. For example, if you are creating a primary account in which to designate credit card or direct debit payments, you can enter a description of “Annual Fund”. On the Create Transmission Files screen in *Batch*, each account description appears in the **Account** field drop-down list. In the **Account** field, you can select an account in which to apply credit card or direct debit payments in a transmission file.

**Login ID.** In the **Login ID** field, enter the login ID for the specified account as designated by IATS/Ticketmaster. The login ID is important because when you begin to create transmission files for IATS/Ticketmaster to authorize and process, *The Raiser's Edge* uses the login ID and password for an account to initialize IATS/Ticketmaster. IATS/Ticketmaster uses a standard in assigning the login ID that identifies the country for which that account is valid. For example, a typical login ID for an account valid for the United States is 3A35546, where the first character in the login ID (3) designates this account is valid to process credit cards issued in the United States. IATS/Ticketmaster processes transaction information using a separate account for each country.

**Password.** In the **Password** field, enter the password for the specified account as designated by IATS/Ticketmaster. Regardless of the characters entered, the field displays only asterisks. The password is important because when you begin to create transmission files for IATS/Ticketmaster to authorize and process, *The Raiser's Edge* uses the login ID and password for an account to initialize IATS/Ticketmaster.

**Confirm password.** In the **Confirm Password** field, reenter the password you entered in the **Password** field for the specified account as designated by IATS/Ticketmaster. Regardless of the characters entered, the field displays only asterisks. If the entry in the **Password** field and **Confirm password** field do not match, you are asked to reenter the information. The password is important because when you begin to create transmission files for IATS/Ticketmaster to authorize and process, *The Raiser's Edge* uses the login ID and password for an account to initialize IATS/Ticketmaster.

When you finish adding information for an account, click **OK**. Your account appears in the **Account** grid (To close the New Account screen without saving any data, click **Cancel**). You can add multiple accounts in which to designate your EFT payments. On the Create Transmission Files screen in *Batch*, each account you add in *Configuration* appears in a drop-down list in the **Account** field. Only the account description appears as a selection, so be sure to add a specific description that describes the type of account. You can use the **Account** field to select the account to which to apply payments in a specific transmission file.

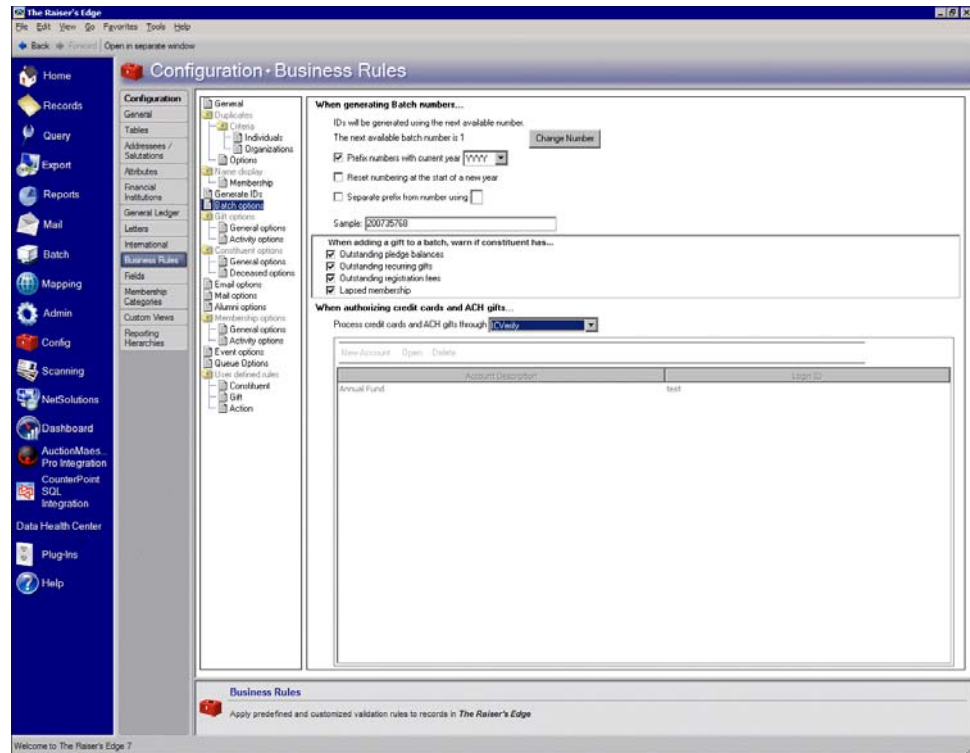
When you finish adding account information in *Configuration*, all your accounts appear in the **Account** grid. You can use the **Open** and **Delete** buttons to open and edit existing account information or delete an account. When you delete an account, the account is removed from the **Account** grid, and *The Raiser's Edge* no longer recognizes it as valid to process transmission files with IATS/Ticketmaster.

You can now begin to create transmission files in *Batch*. To create transmission files, use the **Create EFT Transmission Files** menu option from the **Tools** menu in a gift batch. Using your login ID and password, *The Raiser's Edge* automatically interfaces with the IATS authorization service to process the gifts you include in your transmission files. When you click **Create Now** on the Create Transmission Files screen, IATS/Ticketmaster is automatically initialized. For more information about how to create transmission files, see "Creating Transmission Files" on page 8.

For more information about Batch options business rules, see the Business Rules section in the Configuration chapter of the *Configuration & Security Guide*.

## ICVerify

On the Business Rules page of *Configuration*, from the tree view, select **Batch options**. Under **When authorizing credit cards and ACH gifts**, in the **Process credit cards and ACH gifts through** field, select “ICVerify”.



When you use *ICVerify*, the **Account** grid is disabled. You use the **Account** grid only when you use IATS/Ticketmaster as your credit card authorization service.

You can now begin to create credit card transmission files in *Batch*. To create transmission files, use the **Create EFT Transmission Files** menu option from the **Tools** menu in a gift batch. Using the information you set up in *Configuration* and added in User Options, *The Raiser's Edge* automatically interfaces with *ICVerify* to process the credit card gifts you include in your transmission files. For more information about how to create credit card transmission files, see “Credit Card Transmission Files” on page 44.

For more information about Batch options business rules, see the Business Rules section in the Configuration chapter of the *Configuration & Security Guide*.

## Initializing IATS/Ticketmaster

You can use IATS, owned by Ticketmaster, to authorize and process direct debit and credit card transactions in *The Raiser's Edge*. You can create transmission files in *Batch* to send to IATS/Ticketmaster to authorize and process.

You do not need to install additional software to process your gifts. You simply need to set up an account with IATS/Ticketmaster, set a few options in *Configuration*, and create transmission files in *Batch*. For more information about setting up an account with IATS/Ticketmaster, see “Preparing for IATS/Ticketmaster” on page 5. For more information about setting Configuration options, see “Configuration Settings” on page 17.

Once you set up an account with IATS/Ticketmaster and set specific options in *Configuration*, you can create transmission files for IATS/Ticketmaster to authorize and process. To create transmission files in *Batch*, you can use the **Create EFT Transmission Files** option from the **Tools** menu. When you click **Create Now** on the Create Transmission Files screen, *The Raiser's Edge* automatically interfaces with IATS/Ticketmaster to process the gifts you include in your transmission files.

When a credit card transaction is approved, IATS/Ticketmaster places an authorization code beginning with “Y” in the **Authorization Code** field of the gift batch. IATS/Ticketmaster verifies that sufficient funds exist in the account for transferring. If sufficient funds exist, the account is processed and a transfer of funds takes place immediately. It is important to remember that, unlike *ICVerify*, IATS/Ticketmaster processes credit cards and transfers funds from the donor's credit card to your organization's bank account. With *ICVerify*, credit cards are either approved or rejected, but you must settle your account separately.

When a credit card transaction is rejected, IATS/Ticketmaster adds “REJECT” in front of the authorization code. When *The Raiser's Edge* receives the response, *The Raiser's Edge* strips the “REJECT” from the authorization code, converts the authorization code to text, and puts the text in the **Rejection Code** field of the batch. Examples of rejection codes include:

- The credit card is not supported by IATS/Ticketmaster.
- The credit card is expired.
- The credit card is lost or stolen.
- The credit card has an invalid card status.
- IATS/Ticketmaster is unable to process transaction.


To authorize the declined credit cards again with IATS/Ticketmaster, you must first clear all declined authorization codes from the batch. For more information about how to clear declined authorization codes, see “Clear Declined Authorization Codes from a Batch” on page 68.

## Initializing ICVerify

*ICVerify* is available to existing clients of *The Raiser's Edge* who want to process credit cards. *ICVerify* is a credit card authorization program that works with *The Raiser's Edge*. You can create credit card transmission files in *Batch* to send to *ICVerify* to authorize and process.

To work with *ICVerify*, you must set up an account. You must install *ICVerify* on your computer and set up several options in *Configuration* and User Options. For more information about how to purchase and install *ICVerify*, see “Preparing for Credit Cards” on page 5. For more information about setting *Configuration* options, see “Configuration Settings” on page 17. For more information about setting user options, see “User Options” on page 13.

Once you install *ICVerify* and set specific options in *Configuration* and User Options, you can create credit card transmission files for *ICVerify* to authorize and process. To create credit card transmission files in *Batch*, you can use the **Create EFT Transmission Files** option from the **Tools** menu. When you click **Create Now** on the Create Transmission Files screen, *The Raiser's Edge* automatically interfaces with *ICVerify* to process the credit card gifts you include in your transmission files.

 For more information about how to purchase and install *ICVerify*, and its role in the transaction process, call 1-800-538-0651. You can also visit <http://www.icverify.com>.

When a credit card transaction is approved, *ICVerify* puts an authorization code in the **Authorization Code** field of the gift batch. You can now communicate with or “settle” with *ICVerify* to transfer the funds from the donor’s account to your organization’s account. For more information about how to settle your account with *ICVerify*, see your *ICVerify* user guide.

When a credit card transaction is rejected, *ICVerify* puts an “N” in front of the authorization code. When *The Raiser’s Edge* receives the response from *ICVerify*, *The Raiser’s Edge* strips the “N” from the authorization code and puts a rejection code in the **Rejection Code** field of the batch. Examples of rejection codes can be Invalid Account Number or Card Expired. To authorize the declined credit cards again with *ICVerify*, you must first clear all declined authorization codes from the batch. For more information about how to clear declined authorization codes, see “Clear Declined Authorization Codes from a Batch” on page 68.

This process does not actually transfer the funds. You must settle your transactions separately through *ICVerify*. Settlement is the process by which the funds from authorized credit cards transfer from the donor’s account to your organization’s bank account. The transfer can occur because your third-party processor links your new merchant account numbers to your organization’s bank account numbers, therefore enabling the settlement and transfer of funds. For more information about how to transfer credit card funds from a donor’s account, see your *ICVerify* user guide.

## Automatically Generating Recurring Gift Transactions and Pledge Payments in Batch

If you use the optional module *Electronic Funds Transfer*, you can use the **Automatically Generate Transactions/Payments** menu option in *Batch* to automatically generate gift records for recurring gift transactions and pledge payments.

When a constituent donates a gift, you can add a gift record for the gift from the Records page, the Gifts tab of a constituent record, or a gift batch. When you create a gift record, it is important to note that you can select any payment method for the gift. For example, for a new pledge gift record, you can select Cash as the payment method. Once you create the gift record, you need to apply it toward the



pledge or recurring gift to reduce the balance. With the optional module *Electronic Funds Transfer*, you can use the **Automatically Generate Transactions/Payments** menu option in *Batch* to add gift entries for the pledges or recurring gifts. The generated transactions and payments are automatically applied to the corresponding pledge or recurring gift.

**Automatically Generate Transactions/Payments**

1: General | 2: Gift Fields

Include... **All Records**

**What transactions do you wish to include?**

Transactions due on or before: 06/04/2005

Include these transactions:  EFT  Non-EFT  Both

Include these gift types:

- All Pledges
- Recurring Gifts

Include these payment types:

- Direct Debit
- Credit Card
  - American Express
  - Check(Debit) Card
  - Diner's Club
  - Discover

**Miscellaneous Information**

Create exception report  Preview  Print

Create control report **Detail**  Preview  Print

< Back | Next > | Cancel | Generate Now

To generate an electronic recurring gift transaction or pledge payment, you must have several options and checkboxes correctly set up on the gift record.

On the gift record for the pledge or recurring gift, select **Active** in the **Status** field. On the General tab of the Automatically Generate Transactions/Payments screen, make sure the scheduled installment or transaction date will occur on or before the date you enter in the **Transactions due on or before** field. You must select a fund for the gift. To have your gifts processed electronically, select a payment method of either Direct Debit or Credit Card in the **Pay method** field. You must mark **EFT?** on the gift record to include electronic payments of Direct Debit or Credit Card when you use the **Automatically Generate Transactions/Payments** menu option in a batch.

You must specify banking and account information, which is located from the **Bank** button of the constituent record Bio 1 tab. If you have direct debit gifts that need EFT processing, select either Checking or Savings in the **Account type** field on your constituent's bank record to ensure direct debit gifts will be processed by EFT. If you select Other in the **Account type** field, the direct debit transmission files can still be created, but they will be rejected by the constituent's bank because there is no account from which the funds can be transferred.

If you are automatically generating recurring gift transactions for recurring matching gifts that need electronic processing, the matching gift record must be set up as an organization relationship on the constituent record. If the matching gift is set up on a recurring gift template and the recurring gift needs electronic processing, when you automatically generate recurring gift transactions, the recurring matching gift will not be picked up. You will then need to enter a recurring matching gift payment directly to the batch each time a payment is due.



If more than one transaction or payment can be generated for a single pledge or recurring gift, the program generates all eligible transactions and payments if the **Allow multiple EFT transactions per pledge or recurring gift** user option is marked. For more information about this user option, see “User Options” on page 13. When you allow multiple transactions to be generated, each transaction is added on a separate row of the gift batch.

When generating transactions for gifts with a payment method of Direct Debit and you process your direct debit transactions through a sponsoring bank, you can include prenotification transactions in the batch. A prenotification verifies that the electronic transfer is set up properly, but does not actually transfer the funds from the donor’s account. You cannot process a prenotification and financial transaction for a single gift at the same time. For more information, see “Understanding Prenotifications” on page 47.

If a pledge or recurring gift is linked to a membership record, a membership renewal transaction can be created when you create a new pledge payment or recurring gift transaction. For more information about linking a gift to a membership, see the *Membership Gifts Guide*.


Once you automatically generate a recurring gift transaction or pledge payment, the gift record for the pledge or recurring gift is considered pending. When a gift record is pending, you cannot generate another transaction until you commit the pending transaction or payment to the database, delete the transaction or payment from the gift batch, or delete the entire batch. If you commit the batch without creating a transmission file, the transaction pending flag is removed. The gift continues to generate prenotifications until you create a transmission file or open up the gift record and unmark **Send prenotification**.


## Setting Up a Gift Batch to Generate Transactions/Payments

When you use the **Automatically Generate Transactions/Payments** menu option, *The Raiser’s Edge* automatically adds the new transactions or payments to the gift batch you are using. For example, when you select **Tools, Automatically Generate Transactions/Payments** from the menu bar of a gift batch Data Entry screen, a new row in the gift batch is created for each new transaction or payment generated.

You can set up a batch for generated transactions or payments the same way you set up a gift batch for other gift types. For specific information about how to set up a gift batch, see the *Batch Guide*. When you generate payments and transactions, you must include certain fields in the gift batch. If the required fields are not present in the gift batch, the program adds the fields, as necessary. When you automatically generate transactions/payments, only the following gift fields are not added:

- Constituent ID
- Gift Barcode
- Receipt number
- Date 1st Pay
- Send reminders
- Send prenotification
- Send prenotification units
- Solicitor names

 If you process your direct debit transactions through IATS/Ticketmaster, do not send prenotifications. IATS does not currently process prenotifications.

 You create a pledge gift record by selecting Pledge in the **Gift type** field on a gift record. You can create a recurring gift template by selecting Recurring Gift in the **Gift type** field on a gift record. For more information about pledges and recurring gifts, see the *Gift Records Guide*.

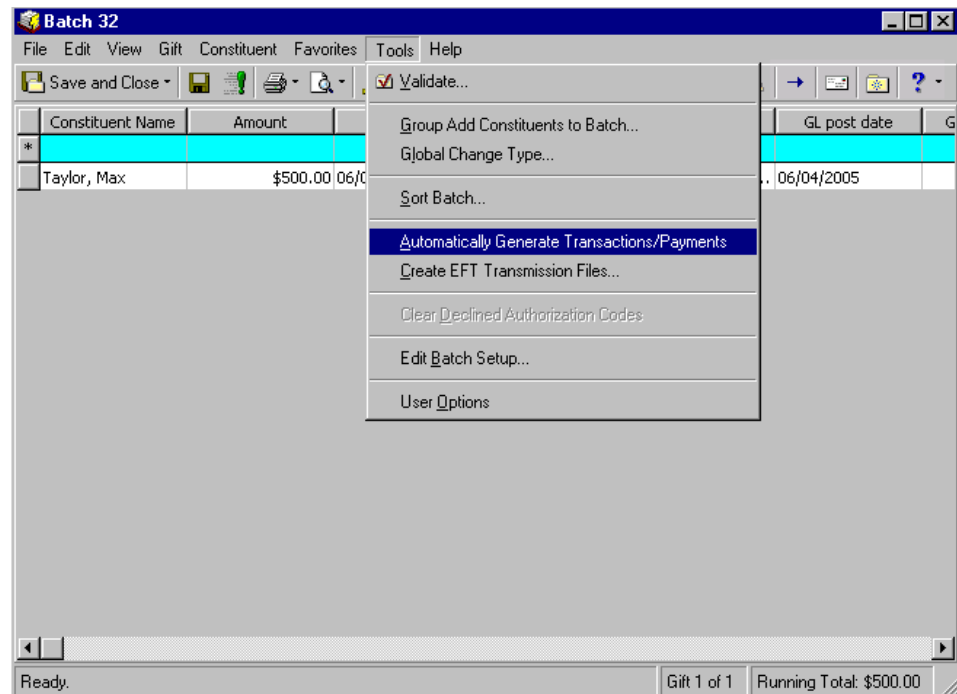
When you automatically generate pledge payments or recurring gift transactions, you do not need to create a new gift batch for the new payments or transactions. Depending on your data entry methods, you may need to use the **Automatically Generate Transactions/Payments** menu option several times for one gift batch. However, if you plan to create a transmission file for the batch, each gift in the batch paid through Direct Debit must be intended for the same financial processing date and sponsoring bank or IATS/Ticketmaster account.

For example, you use a sponsoring bank to process your direct debit transactions and plan to create a transmission file to send to United Bank for processing on November 1, 2008. Because you are sending the transmission file to United Bank, you need to double-check that all transactions in this batch should be going to United Bank for processing. United Bank is the sponsoring bank for this batch. In addition, because the financial processing date for this batch is November 1, 2008, all transactions in the batch should be ready for processing on this date.

## Understanding the Automatically Generate Transactions/Payments Screen

If you use the optional module *Electronic Funds Transfer*, you can automatically generate transactions for recurring gifts and pledge payments through *Batch*. For example, Marianne Feldman makes a \$100 pledge to your organization and you enter a pledge gift record for her gift. You can generate a new gift record for the pledge payment using the **Automatically Generate Transactions/Payments** menu option in *Batch*.

To generate recurring gift transactions and pledge payments, select **Tools, Automatically Generate Transactions/Payments** from the menu bar of the Data Entry screen for a gift batch.



The Automatically Generate Transactions/Payments screen appears.

**Automatically Generate Transactions/Payments**

1: General | 2: Gift Fields

Include... **All Records**

**What transactions do you wish to include?**

Transactions due on or before: 06/04/2005

Include these transactions:  EFT  Non-EFT  Both

Include these gift types:

- All Pledges
- Recurring Gifts

Include these payment types:

- Direct Debit
- Credit Card
  - American Express
  - Check(Debit) Card
  - Diner's Club
  - Discover

**Miscellaneous Information**

Create exception report  Preview  Print

Create control report **Detail**  Preview  Print

< Back | Next > | Cancel | Generate Now


This screen is divided into two tabs: the General Tab and the Gift Fields tab. The available fields and options on each tab are explained in the next sections.

## General Tab

The General tab is divided into three main sections. You can use the **Include** button to specify which records to include in the generating process. Under **What transactions do you want to include?**, you can select the date by which the transactions are due and include specific gift types and payment types. Under **Miscellaneous Information**, you can select to create an exception and a control report for the generating process.

For example, on the General tab you can select the gifts for which to generate payments and transactions based on the gift type and the payment method to include. You want to generate payments for Direct Debit gifts with a payment due date on or before June 4, 2005. On this tab, you can specify the date in the **Transactions due on or before** field and mark **Direct Debit** in the **Include these payment types** field. To preview a control report for this process, mark **Create control report**. You can also use a gift query to limit the gifts for which the program generates transactions and payments.

**Include.** When you generate pledge payments or recurring gift transactions, you can select a base group of gift records or all records to process. You can use other options on the Automatically Generate Transactions/Payments screen to refine the gifts for which a payment or transaction is generated. To select the records for processing, click **Include**. You can include **All Records** or **Selected Records**.

 If you select **All Records**, records may be eliminated by other criteria on this screen. For example, you may select to include only pledges with a payment method of Direct Debit.

When you select **All Records**, every gift record in the database is included in the processing. When you choose **Selected Records**, the Open Query screen appears so you can include records in an established gift query. From the Open Query screen, you can also create a new gift query to select the records to process. For more information about the Open Query screen or creating queries, see the *Query & Export Guide*.

**Transactions due on or before.** Under **What Transactions do you wish to include?** in the **Transactions due on or before** field, enter the date you want the program to use to select the pledges or recurring gifts requiring new transactions or payments. The program compares this date to the transaction or installment schedule entered on the gift record for the recurring gift or pledge. For example, on January 1, 2005, Sally Richardson agreed to donate a recurring gift to your organization. She plans to donate \$20 on the first day of

each month, beginning February 1, 2005. If you enter the date 01/31/2005 in the **Transactions due on or before** field, a transaction is not created for Sally's recurring gift because her first transaction is not yet due. If, instead, you enter the date 02/01/2005, the first transaction is generated for Sally's recurring gift.

**Include these transactions.** In the **Include these transactions** field, select whether to generate transactions for electronic funds transfer gifts. You can select **EFT**, **Non-EFT**, or **Both**. A pledge or recurring gift is considered an EFT gift when you mark **EFT?** on the Gift tab of a gift record.

**Include these gift types.** In the **Include these gift types** box, select the types of gifts for which to generate transactions. You can mark **All Pledges**, **Recurring Gifts**, or both. To select the gift types, mark the checkbox next to the gift types that require transactions to be generated. You must mark at least one checkbox in the **Include these gift types** box.

**Include these payment types.** In the **Include these payment types** box, select the payment method for which to generate transactions. For example, to generate transactions for gifts with a payment method of credit card, mark **Credit Card**.

If you mark this checkbox, select the types of credit cards that require transactions to be generated. You must select at least one credit card type.

**Create exception report.** Under **Miscellaneous Information**, you can select to create an exception report for the generated gifts. An exception report lists all gifts for which a transaction could not be generated. For detailed information about this report, see "Automatically Generate Transactions/Payments Exception Report" on page 70. To create an exception report, mark **Create exception report**.

If you mark this checkbox, select whether to print or preview the report. We strongly recommend you view or print an exception report so you can track and correct the exceptions created when generating transactions and payments.

**Create control report.** A control report lists all the options you selected when preparing to generate transactions or payments. For detailed information about this report, see "Automatically Generate Transactions/Payments Control Report" on page 70. To create a control report, mark **Create control report**.


If you mark this checkbox, select whether to print or preview the report and whether to view the report in Summary or Detail. We strongly recommend you view or print a control report so you can track the settings you selected when generating transactions and payments.



You must mark the checkbox for at least one method of payment.

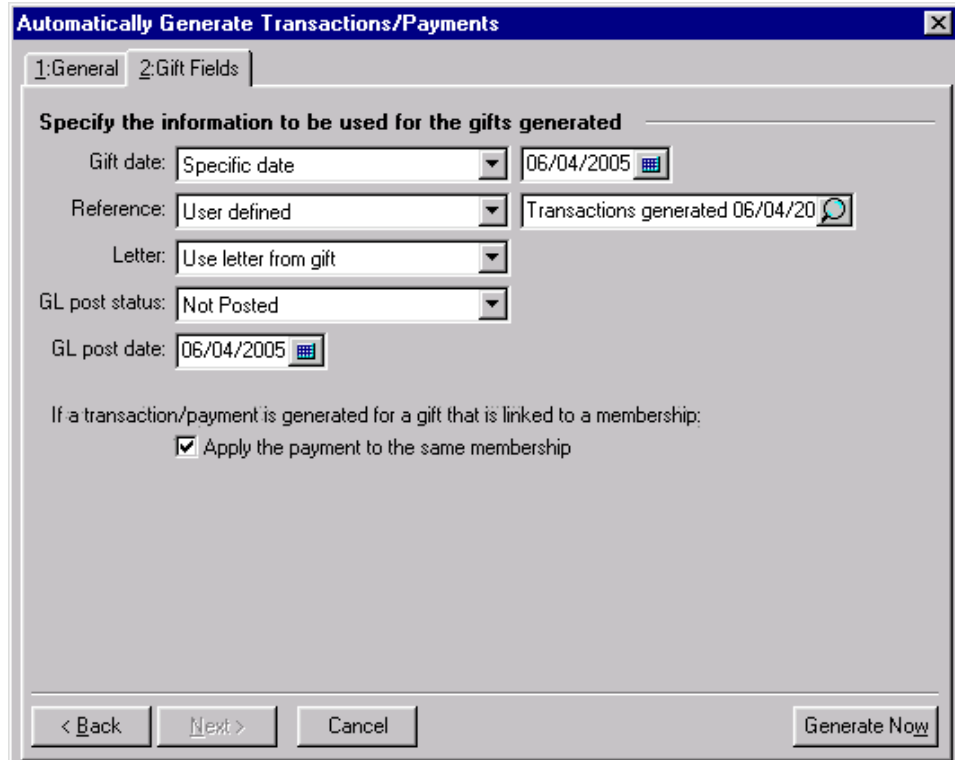


When you mark **Create exception report**, an exception report appears only if there are exceptions when you generate transactions or payments.

 You can use shortcut keys to move around *The Raiser's Edge* without using your mouse. For example, press **ALT + 2** on your keyboard to select the Gift Fields tab.

## Gift Fields Tab

The Gift Fields tab is divided within one main section with several fields available for you to specify information to be used for generated gifts. Under **Specify the information to be used for the gifts generated**, select what you want the program to enter in the **Gift date**, **Reference**, **Letter**, **GL post status**, and **GL post date** fields on the generated gift records. If needed, once you have automatically generated the specified gifts into the batch, you can change these gift fields in the gift batch.



The screenshot shows a dialog box titled "Automatically Generate Transactions/Payments" with two tabs: "1: General" and "2: Gift Fields". The "Gift Fields" tab is active. Under the heading "Specify the information to be used for the gifts generated", there are several fields:

- Gift date:** A dropdown menu set to "Specific date" and a date field containing "06/04/2005" with a calendar icon.
- Reference:** A dropdown menu set to "User defined" and a text field containing "Transactions generated 06/04/20" with a search icon.
- Letter:** A dropdown menu set to "Use letter from gift".
- GL post status:** A dropdown menu set to "Not Posted".
- GL post date:** A date field containing "06/04/2005" with a calendar icon.

Below these fields is a checkbox labeled "Apply the payment to the same membership" which is checked. At the bottom of the dialog are buttons for "< Back", "Next >", "Cancel", and "Generate Now".

**Gift date.** Under **Specify the information to be used for the gifts generated**, in the **Gift date** field, select the date you want the program to enter in the **Gift date** field on the gift record for each transaction or payment. You can select Use transaction/installment date or Specific date. When you select Specific date, a date field appears so you can enter a specific date. For example, if you want the date you generate the transactions to be the gift date for all generated transactions, select "Specific date" in the **Gift date** field and enter today's date in the date field.

**Reference.** When you generate transactions or payments for recurring gifts or pledges, the program makes an entry in the **Reference** field on the Gift tab of the generated gift records. In the **Reference** field on the Gift Fields tab, you can select the reference information entered in the **Reference** field on the generated gift records. You can select System Generated or User Defined.



If you select System Generated, the program adds a reference similar to “EFT 0005M3/1/03”. “EFT” indicates the transaction was generated using the **Automatically Generate Transactions/Payments** menu option in *Batch*. The “0005” indicates the transaction or installment number for the recurring gift or pledge. For example, if the generated transaction is the fifth transaction for a particular recurring gift, “0005” appears in this section of the reference. “M” indicates the frequency of the installment or transaction schedule is Monthly. The following table lists the abbreviation for each frequency available in *The Raiser’s Edge*.

Frequency	Abbreviation
Annually	A
Semi-annually	SA
Quarterly	Q
Bimonthly	BM
Monthly	M
Semi-monthly	SM
Biweekly	BW
Weekly	W
Irregular	I
Single Installment	S

The last section of the system-generated reference is the date on which the transaction or payment was generated. In the example “EFT 0005M3/1/05”, the transaction was generated on March 1, 2005.

If you select User defined in the **Reference** field, a text field appears. Enter the message you want to appear in the **Reference** field for all generated transactions and payments. For example, you may want to enter “Transactions generated 06/04/2005.”

**Letter.** In the **Letter** field, select the entry for the **Letter** field on the Gift tab of each gift record generated for the transactions and payments. You can select Use letter from gift, Specific letter, or Do not default. When you select Use letter from gift, the program enters the letter you selected on the recurring gift or pledge in the **Letter** field of the gift record for the generated transactions and payments. If you select Specific letter, a field appears so you can select the letter you want to send for all generated transactions and payments. When you select Do not default, the program does not enter a letter in the **Letter** field on the generated gift records. For information on adding table entries for the **Letter** field, see the *Configuration & Security Guide*.


**GL post status.** In the **GL post status** field, select an entry for the **GL post status** field on the Miscellaneous tab of the generated gift records. You can select Posted, Not Posted, or Do Not Post. For more information about *General Ledger*, see the *Gift Records Guide*.

**GL post date.** In the **GL post date** field, enter a date for the **GL post date** field on the Miscellaneous tab of the gift records generated. For more information about *General Ledger*, see the *Gift Records Guide*.

**Apply the payment to the same membership.** Under **If a transaction/payment is generated for a gift that is linked to a membership**, you can mark **Apply the payment to the same membership**. When you mark this checkbox and select to automatically generate pledge and recurring gift payments, payments are linked to the same membership that is linked to the pledge or recurring gift. If the payment generates a renewal, then the payment is linked to the renewal. For more information about memberships, see the *Membership Gifts Guide*.

## Using the Automatically Generate Transactions/Payments Menu Option

If you use the optional module *Electronic Funds Transfer*, you can automatically generate gift records for recurring gift transactions and pledge payments using the **Automatically Generate Transactions/Payments** menu option in *Batch*.

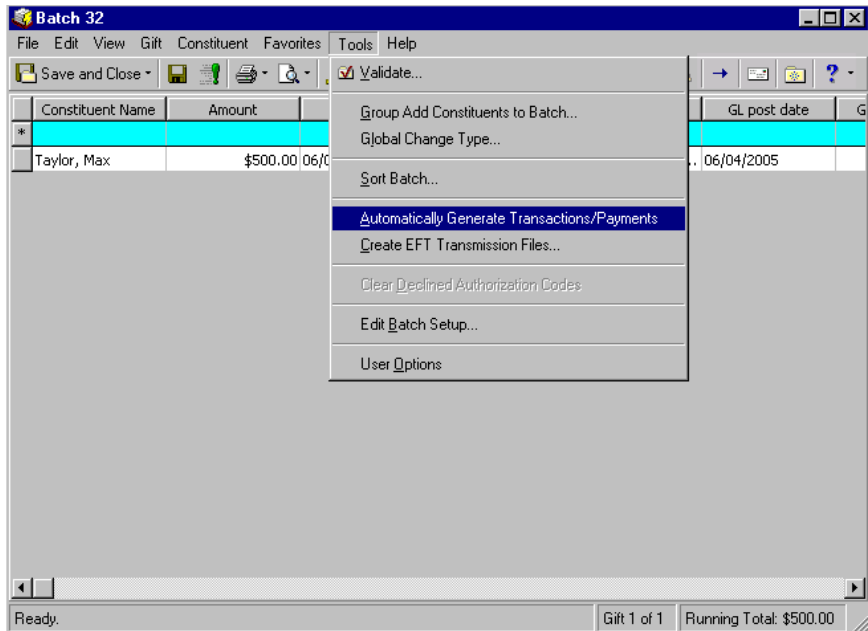
 If you already generated a transmission file for this batch, you must generate a new transmission file if you add additional electronic gifts to the batch. For more information about creating transmission files, see “Create Transmission Files” on page 38.

### ➤ Automatically generating transactions for pledges and recurring gifts



You are preparing to create transmission files to submit pledges and recurring gifts paid by Credit Card and Direct Debit for processing. Before you create the transmission files, generate gift records for pledges and recurring gifts requiring a transaction or payment made by Credit Card or Direct Debit as of 06/04/2005.


1. From the Data Entry screen of a gift batch, select **Tools, Automatically Generate Transactions/Payments** from the menu bar. For more information about setting up a gift batch, see the *Batch Guide*.








The Automatically Generate Transactions/Payments screen appears.

2. Click **Include**.
3. Select **All Records**. A label appears to the right of the button displaying your selection.  
When you select **All Records**, you include all records in the database that match the criteria you set for automatically generating payments and transactions.
4. In the **Transactions due on or before** field, enter the date 06/04/2005 because you want the program to select the recurring gifts and pledges that require transactions and payments on or before this date.
5. To generate transactions for electronic gifts at this time, in the **Include these transactions** field, select **EFT**.
6. To generate both pledge payments and recurring gift transactions, in the **Include these gift types** box, mark **All Pledges** and **Recurring Gifts**.
7. To automatically generate gifts with a payment method of Direct Debit and Credit Card, in the **Include these payment types** box, mark **Direct Debit** and **Credit Card**.
8. To process all credit card types, mark **Visa**, **MasterCard**, **American Express**, **Discover**, **Diner's Club**, and **Check (Debit) Card** in the **Include these payment types** box.
9. To keep a record of the transactions and payments that are not able to be generated, mark **Create exception report** and then mark **Preview**. If exceptions are found, you can preview the report on the screen. You can also select to print the exception report from the exception report preview screen. For more information about the exception report, see "EFT Reports" on page 70.

 If you select **Selected Records**, a screen appears so you can include records in an established query or create a new gift query. You are specifying to include only specific records matching the criteria you set for automatically generating payments and transactions.

 In any date field, you can press **F3** on your keyboard for today's date or **F7** for a calendar.

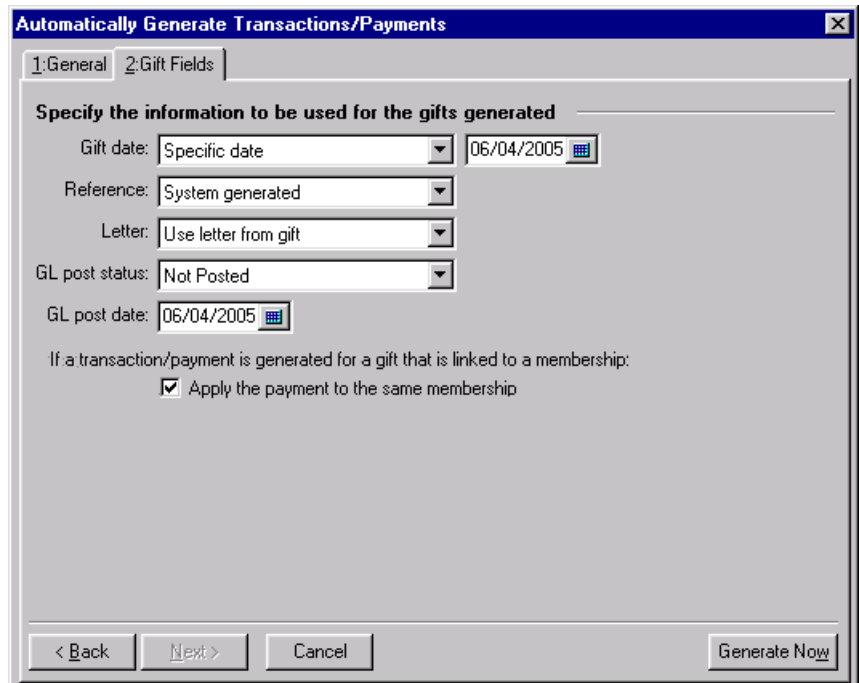
 When you mark **Print**, if exceptions are found, you can select to print the exception report after you generate the payments and transactions.

 When you mark **Preview**, a preview of the control report is automatically created after you generate the payments and transactions.

10. To keep a record of the type of transactions you generated, mark **Create control report**. Select “Detail” in the adjacent field. Mark **Print**. The control report automatically prints when you generate the payments and transactions.

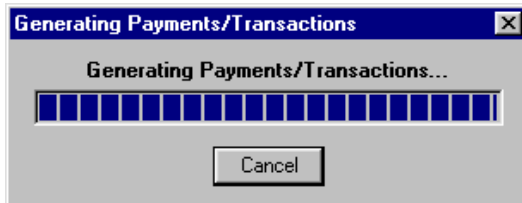
To view information about a batch, you can create control reports in summary or detail format. You can use the reports to double-check that information in a batch is correct, for reporting purposes, or for any other needs specific to your organization. For more information about control reports, see “EFT Reports” on page 70.

11. To view the Gift Fields tab, click **Next**.

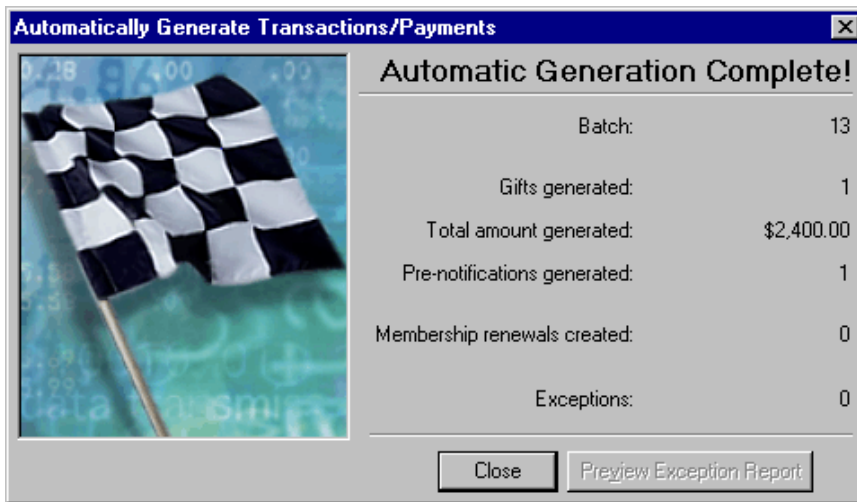


12. In the **Gift date** field, select “Specific date” because you want the gift date for all generated gift records to be 06/04/2005 regardless of when the installment or transaction was due. In the accompanying **Gift date** field, enter the date 06/04/2005.
13. In the **Reference** field, select “System generated”. The program automatically adds information in the **Reference** field on the Gift tab of a gift record to notate how the transaction is generated. For more information about how the system generates a reference code, see “Reference” on page 32.
14. In the **Letter** field, select “Use letter from gift”. The program copies the letter you selected on the gift record of the recurring gift or pledge to the generated gift record for the transaction or payment.
15. In the **GL post status** field, select “Not Posted” because you plan to use the **Post to GL** link in *Administration* to post the gifts to **General Ledger**. For more information about the **Post to GL** link, see the *Gift Records Guide*.
16. In the **GL post date** field, enter the date 06/04/2005.

17. Under **If a transaction/payment is generated for a gift that is linked to a membership**, mark **Apply the payment to the same membership**. When you mark this checkbox and select to automatically generate pledge and recurring gift payments, payments are linked to the same membership that is linked to the pledge or recurring gift. Depending on your selection in *Configuration* for this membership business rule, this checkbox can default to marked or unmarked. For more information about memberships, see the *Membership Gifts Guide*.
18. To begin generating gift records for pledge payments and recurring gift transactions, click **Generate Now**. A progress indicator appears.



When the program finishes generating the transactions and payments, the Automatically Generate Transactions/Payments screen appears, detailing the results of the automatic generation.



19. If exceptions are found in a batch, click **Preview Exception Report** to preview the exceptions found in the batch. When you preview the report, you can print the report directly from the report preview screen. For more information about exception reports, see “EFT Reports” on page 70.

20. If you do not select to view the exception report for the batch, click **Close**. You return to the Data Entry screen for the gift batch. The generated payments and transactions appear in the grid.


The screenshot shows a software window titled "Batch 36" with a menu bar (File, Edit, View, Gift, Constituent, Favorites, Tools, Help) and a toolbar. Below the toolbar is a data grid with the following columns: Constituent Name, Amount, Date, Type, Fund, GL post date, and G. The grid contains one data row for "Taylor, Max" with a value of \$2,400.00 on 06/04/2005, of type "Cash", from the "2005 Annual Fund", with a GL post date of 06/04/2005. The status bar at the bottom indicates "Ready.", "Gift 1 of 1", and "Running Total: \$2,400.00".

Constituent Name	Amount	Date	Type	Fund	GL post date	G
Taylor, Max	\$2,400.00	06/04/2005	Cash	2005 Annual Fund	06/04/2005	Not

To view prenotifications in the batch, select **View, Prenotifications**. For more information about prenotifications, see “Understanding Prenotifications” on page 47.

21. Because this batch contains EFT gifts, before you commit the batch to the database, you must create a transmission file to send to your financial institution, IATS/Ticketmaster, or *ICVerify*. To add the generated payments and transactions to the database, you must commit the gift batch. For more information about committing a batch, see the *Batch Guide*.

## Create Transmission Files

 Cash gifts generated as a result of pledge overpayments appear as separate items in a transmission file. For more information about pledge overpayments, see the *Batch Guide*.

Transmission files contain all the information necessary to electronically transfer funds from a donor’s bank account or credit card to your organization’s bank account. There are two types of transmission files — Direct Debit and Credit Card. Transmission files are associated with a specific batch. For each batch in the database, you can create one direct debit transmission file and one credit card transmission file.

## The Life of a Transmission File

To transfer funds electronically from a donor’s bank account or credit card, you must create a direct debit or credit card transmission file to initiate the transaction. Once you create the transmission file, you need to send the file to either your sponsoring bank, *ICVerify*, or IATS/Ticketmaster to process.

## Direct Debit Transmission Files

To electronically transfer funds from a donor's bank account, you must create a direct debit transmission file to send to IATS/Ticketmaster or your sponsoring bank.

### Sponsoring Bank

To electronically transfer funds from a donor's bank account, you can create a direct debit transmission file to send to your sponsoring bank. For example, you have several Direct Debit gifts in a batch that need to be processed. To receive the Direct Debit gifts, you must send your sponsoring bank specific information to initiate the transaction. This specific financial information, such as gift amounts and account numbers, is contained in a transmission file. Your sponsoring bank, in turn, communicates with your donor's bank to transfer the funds from their account to your organization's bank account. You can send transmission files to and from the sponsoring bank via a floppy disk or an email attachment. You and your bank should decide the best way to communicate this information.


When you receive recurring gift transactions or pledge payments using a Direct Debit, you can send a prenotification to the sponsoring bank. A prenotification verifies that the electronic transfer is set up properly, but it does not actually transfer the funds from the donor's account. When you work with direct debit transmission files, consider when you want to send prenotifications to the bank. A prenotification alerts the bank that you will debit the donor's account and verifies that the transfer is set up properly. You must send prenotifications to the bank at least ten days prior to the date you want to transfer the funds. When you send a prenotification to the bank, you are requesting that the bank check to see if the account information is set up properly and to validate the account number. If the account number does not exist or is invalid for any reason, the bank declines the request and you can then add the appropriate rejection codes for that gift in your batch. No transfer of money actually takes place with a prenotification, and the bank does not check to see if sufficient funds exist. For more information about prenotifications, see "Understanding Prenotifications" on page 47.


After you send a prenotification to the bank, you can create the direct debit transmission file to send to your sponsoring bank. After the file is returned to your organization, you can commit gifts from the transmission file to the database. For more information about creating direct debit transmission files, see "Create EFT Transmission Files" on page 54.

### IATS/Ticketmaster

To electronically transfer funds from a donor's bank account, you can create a direct debit transmission file to send to IATS/Ticketmaster. For example, you have several Direct Debit gifts in a batch that need to be processed. To receive the Direct Debit gifts, you must submit specific information to IATS/Ticketmaster to initiate the transaction. This specific financial information, such as gift amounts and account numbers, is contained in a transmission file. IATS/Ticketmaster, in turn, communicates with your donor's bank to transfer the funds from their account to your organization's bank account.

Once you submit a direct debit transmission file, IATS/Ticketmaster automatically authorizes or rejects each transaction and designates the transaction with an authorization or rejection code. This code appears in the batch row for that gift. Any transaction that is authorized by IATS/Ticketmaster but returned by the donor's bank, such as due to a closed account or insufficient funds, appears in a report from IATS/Ticketmaster so you can adjust your records accordingly.


 To process electronic gifts with a gift type other than Pledge or Recurring gift (a one-off cash gift), you must use *Batch* to manually add the cash gift record to the database.

 For pledges and recurring gifts, it is only necessary to send prenotifications when you first set up a direct debit transaction for pledges and recurring gifts.

To process your transmission files with IATS/Ticketmaster, you must have an account set up with IATS/Ticketmaster. You must also set up your account in *Configuration*. For more information about how to set up your account, see “Preparing for Direct Debit Transactions” on page 4. For more information about how to set options in *Configuration*, see “Configuration Settings” on page 17.

## Direct Debit File Formats

When you work with *Electronic Funds Transfer*, it is important to 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 numbers and letters represent a text string. A text string contains sections that are explained in the following direct debit file format tables. For direct debit transmission files, 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 transmission file that has 40 characters, characters 1-8 have a designated meaning. Characters 9-22 have another meaning. The following tables give an explanation of the information that appears in a transmission file.

 A check digit is a number *The Raiser's Edge* defaults into the text string. The check digit is calculated by *The Raiser's Edge* and is dependent on the other numbers in that section of the text string.

In each table, 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 Code is at the beginning of the text string and is always the number “1”. *The Raiser's Edge* always recognizes the number “1” in position “1” as the Record Type Code.

File Header Record		
Field Name	Position	Contents
Record Type Code	1	1 ( <i>The Raiser's Edge</i> automatically enters the number “1” into this field. The number “1” in position “1” always designates the Record Type Code.)
Priority Code	2-3	01 ( <i>The Raiser's Edge</i> automatically enters the numbers “01” into this field. The numbers “01” in positions “2-3” always designate the Priority Code.)
Immediate Destination	4-13	Begins with a blank followed by the Immediate Destination entered on the General page in <i>Configuration</i> followed by a check digit.
Immediate Origin	14-23	Routing number of the sending point and begins with a blank followed by the immediate origin of the sponsoring bank entered on the Financial Institutions page in <i>Configuration</i> and is followed by a check digit.
File Creation Date	24-29	The system date on which the transmission file was created. This date is formatted YYMMDD, where December 6, 2005 is formatted “051206”.
File Creation Time	30-33	The system time the transmission file was created. This time is formatted HHMM, where 9:30 a.m. is formatted “0930”.



File Header Record		
File ID Modifier	34	A modifier designates if multiple files are created the same day. For example, the letter A can be the modifier to designate multiple files.
Record Size	35-37	094 ( <i>The Raiser's Edge</i> automatically enters the numbers "094" into this field. The numbers "094" in positions "35-37" always designate the Record Size.)
Blocking Factor	38-39	10 ( <i>The Raiser's Edge</i> automatically enters the numbers "10" into this field. The numbers "10" in positions "38-39" always designate the Blocking Factor.)
Format Code	40	1 ( <i>The Raiser's Edge</i> automatically enters the number "1" into this field. The number "1" in position "40" always designates the Format Code.)
Immediate Destination Name	41-63	Taken from the <b>Immediate destination name</b> field on the Create Transmission Files screen. Represents the name of the institution that authorizes all United States banking transactions. Federal Reserve is typically entered in this field, but check with your direct debit authorization service for verification.
Immediate Origin Name	64-86	The name of your organization. When creating transmission files, your organization name is automatically entered for this position.

Company Batch Header Record		
Field Name	Position	Contents
Record Type Code	1	5 ( <i>The Raiser's Edge</i> automatically enters the number "5" into this field. The number "5" in position "1" always designates the Record Type Code.)
Service Class Code	2-4	200, which stands for Credits and Debits.
Company Name	5-20	The name of your organization.
Company Discretionary Data	21-40	Blank
Company Identification	41-50	Company ID entered on the General page in <i>Configuration</i> . Company ID is preceded by a 9 if it is user-defined and preceded by a 1 if it is the Federal Tax ID.
Standard Entry Class Code	51-53	PPD ( <i>The Raiser's Edge</i> automatically enters the letters "PPD" into this field. The letters "PPD" in positions "51-53" always designate the Standard Class Code.)
Company Entry Description	54-63	"EFT Gifts" plus one space. ( <i>The Raiser's Edge</i> automatically enters "EFT Gifts" into positions "54-63" to always designate the Company Entry Description.)
Company Descriptive Date	64-69	Blank
Effective Entry Date	70-75	The date specified in the <b>Financial Processing date</b> field on the Create Transmission Files screen.



Company Batch Header Record		
Settlement Date	76-78	Blank. This position is filled by the ACH operator.
Originator Status Code	79	1 ( <i>The Raiser's Edge</i> automatically enters the number "1" into this field. The number "1" in position "79" always designates the Originator Status Code.)
Originating DFI ID	80-87	Transit/Routing number of your organization's bank. Your organization's bank provides this information.
Batch Number	88-94	1 ( <i>The Raiser's Edge</i> automatically enters the number "1" into this field.)

Entry Detail Record		
Field Name	Position	Contents
Record Type Code	1	6 ( <i>The Raiser's Edge</i> automatically enters the number "1" into this field. The number "1" in position "1" designates the Record Type Code.)
Transaction Code	2-3	For checking accounts, the number 27 for a payment and 28 for a prenotification. For savings accounts, the number 37 for a payment and 38 for a prenotification.
Receiving DFI ID	4-11	Transit/Routing number of your organization's bank. Your organization's bank provides this information.
Check Digit	12	The program multiplies each digit in the bank's Routing # by the weighing factor. The program then adds the results of the eight multiplications and subtracts the sum from the next highest multiple of 10.
DFI Account Number	13-29	Donor's account number.
Amount	30-39	Gift amount.
Individual Identification Number	40-54	Constituent ID. Blank if constituent does not have an ID number.
Individual Name	55-76	Last name, first initial.
Discretionary Data	77-78	Blank
Addenda Record Indicator	79	0 ( <i>The Raiser's Edge</i> automatically enters the number "0" into this field. The number "0" in position "79" designates the Addenda Record Indicator.)
Trace Number	80-94	Routing # for organization's bank and number of transactions included in the transmission file.

Credit Offset Transaction (Optionally included if Create credit offset transaction is marked)		
Field Name	Position	Contents
Record Type Code	1	6
Transaction Code	2-3	22 for Automated Deposit.
Receiving DFI ID	4-11	Organization's bank routing number (from the sponsoring bank).

<b>Credit Offset Transaction (Optionally included if Create credit offset transaction is marked)</b>		
Check Digit	12	The program multiplies each digit in the bank's Routing # by the weighing factor. The program then adds the results of the eight multiplications and subtracts the sum from the next highest multiple of 10.
DFI Account Number	13-29	Organization's account number.
Amount	30-39	Total amount from all 6/27 (payment from checking) and 6/37 (payment from saving) lines in the transmission file.
Individual Identification Number	40-54	Organization's ID as entered on the General page in <i>Configuration</i> . ID is preceded by a 9 if it is user-defined and preceded by a 1 if it is the Federal Tax ID.
Individual Name	55-76	Organization name.
Discretionary Data	77-78	Blank
Addenda Record Indicator	79	0
Trace Number	80-94	Routing number for sponsoring bank followed by sequence number (this number continues from the other "type 6" records).

<b>Company/Batch Control Record</b>		
Field Name	Position	Contents
Record Type Code	1	8 ( <i>The Raiser's Edge</i> automatically enters the number "8" into this field. The number "8" in position "1" always designates the Record Type Code.)
Service Class Code	2-4	200, which stands for Credits and Debits.
Entry Addenda Count	5-10	Total of each detail record and addenda record in your batch.
Entry Hash	11-20	Bank's transaction routing numbers added throughout the entire transmission file.
Total Debit Entry Dollar Amount	21-32	Sum of all debit amounts.
Total Credit Entry Dollar Amount	33-44	0 ( <i>The Raiser's Edge</i> automatically enters the number "0" into this field. The number "0" in positions 33-34 designates the Total Credit Entry Dollar Amount.
Company Identification Number	45-54	Company ID entered on the General page in <i>Configuration</i> . Company ID is preceded by a 9 if it is user defined and preceded by a 1 if it is the Federal Tax ID.
Message Authentication	55-73	Blank
Reserved	74-79	Blank
Originating DFI ID	80-87	Organization's routing number established on the Financial Institutions page in <i>Configuration</i> .
Batch Number	88-94	1 (This is the default the program enters for you.)

File Control Record		
Field Name	Position	Contents
Record Type Code	1	9 ( <i>The Raiser's Edge</i> automatically enters the number "9" into this field. The number "9" in position "1" always designates the Record Type Code.)
Batch Count	2-7	The total of all Batch Header Records.
Block Count	8-13	Number of blocks (records) in the transmission file.
Entry Addenda Count	14-21	Total of detail and addenda records.
Entry Hash	22-31	Bank's transaction routing numbers added throughout the entire transmission file.
Total Debit Entry Dollar Amount	32-43	Sum of all transactions.
Total Credit Entry Dollar Amount	44-55	Zero filled.
Reserved	56-94	Blank

## Credit Card Transmission Files



You can only create prenotifications for direct debit transmission files (not credit card transmission files) because direct debit transmission files deal directly with a bank.

To electronically credit a transaction to a donor's credit card, you need to create a credit card transmission file to send to IATS/Ticketmaster or *ICVerify*. Both IATS/Ticketmaster and *ICVerify* interface with *The Raiser's Edge* to easily process and authorize credit card transmission files. With *ICVerify*, credit card transmission files will process only if *ICVerify* is present.

### IATS/Ticketmaster

To process your transmission files with IATS/Ticketmaster, you must have an account set up with IATS/Ticketmaster. You must also set up your account in *Configuration*. For more information about how to set up your account, see "Preparing for Credit Cards" on page 5. For more information about how to set options in *Configuration*, see "Configuration Settings" on page 17. When you create the transmission file, you can select to print or preview a credit card control report. For more information about control reports, see "EFT Reports" on page 70. After you create a credit card transmission file, IATS/Ticketmaster automatically authorizes or rejects the credit card, then designates the transaction with an authorization or rejection code. This code appears in the batch row for that gift.

For example, Max Taylor use his credit card to donate \$100. To receive Max's gift, you must create a credit card transmission file and click **Create Now** on the Create Transmission File screen to interface *The Raiser's Edge* with IATS/Ticketmaster. The transmission file contains this specific financial information, including Max's gift amount, credit card number, and credit card expiration date, and is sent to IATS/Ticketmaster for authorization. Unlike *ICVerify*, IATS/Ticketmaster processes credit cards and transfers funds from the donor's credit card to your organization's bank account. With *ICVerify*, credit cards are either approved or rejected, but you must settle your account separately.

## ICVerify

To process your transmission files with *ICVerify*, initialize *ICVerify* on your computer and create a credit card transmission file. When you create the transmission file, you can select to print or preview a credit card control report. You can only create credit card control reports if *ICVerify* is present. For more information about control reports, see “EFT Reports” on page 70. After you create a credit card transmission file, *ICVerify* automatically authorizes or rejects the credit card, then designates the transaction with an authorization or rejection code. This code appears in the batch row for that gift.

For example, Max Taylor uses his credit card to donate \$100. To receive Max’s gift, you must initialize *ICVerify* to begin the transaction. The transmission file contains specific financial information, including Max’s gift amount, credit card number, and credit card expiration date, and is sent to *ICVerify* for authorization. For more information about creating credit card transmission files, see “Create EFT Transmission Files” on page 54.

## Credit Card File Format

When you work with *Electronic Funds Transfer*, it is important to understand what the actual credit card transmission file represents. For credit card transmission files, sections in a transmission file hold specific numbers or letters. These numbers and letters represent a text string. A text string, made up of numbers and letters, contains sections that are explained in the credit card file format table below. For credit card transmission files, the text string is referred to as a comma delimited file. Every section in the comma delimited file is separated by commas. For example, in a comma delimited transmission file, your text string can have as many numbers and letters as long as a comma separates each section. If one section in the text string contains 20 characters, the program must first recognize the comma that separates the sections in the text string before it can process that section. The following credit card file format table gives an explanation of the information that appears in a credit card transmission file.

In the following tables, the **Field Name** column represents the name of the section that holds specific characters of the text string. The **Field Number** column functions the same way the **Position** column does for direct debit transmission files. 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, Date is located at the beginning of the text string and is always the current system date in MM/DD/YY format.

*The Raiser’s Edge* always recognizes MM/DD/YY in position “1” as the Date.

Request File for IATS/Ticketmaster Processing		
Field Name	Field Number	Contents
Date	1	Current System Date in MM/DD/YY format.
Invoice Number	2	A number supplied by the user creating the gift batch. For example, this number may be a serial number or in-house number. May be left blank if the user does not have a specific number assigned.
First Name	3	Cardholder’s first name.
Last Name	4	Cardholder’s last name.
Street Address	5	Constituent’s street address, although this can be left blank.

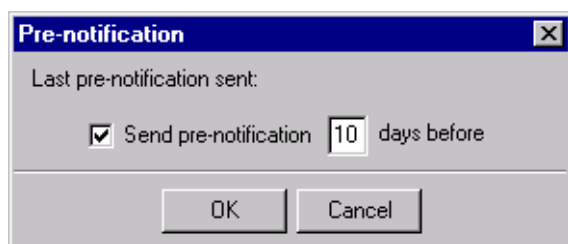
<b>Request File for IATS/Ticketmaster Processing</b>		
City	6	Constituent's city in address, although this can be left blank.
State	7	Constituent's state in address, although this can be left blank.
ZIP Code	8	Constituent's ZIP Code in address.
\$ Amount	9	Amount of gift.
MoP	10	Refers to method of payment but can be left blank. For example, method of payment can be Visa.
CCNumber	11	Constituent's credit card number from the gift.
Exp. Date	12	Constituent's credit card expiration date from the gift. The date is formatted MMY, where December 2005 is formatted "1205".

<b>Sale Retail Charge Card Authorization Format for ICVerify</b>		
Field Name	Field Number	Contents
Record Identifier	1	"C1" ( <i>The Raiser's Edge</i> automatically enters "C1" into this field. "C1" in position "1" always designates the Record Identifier.)
Clerk (CMc)	2	Blank
Comment (CMM)	3	EFT ID or the Gift Batch ID number.
Credit Card Account number (ACT)	4	Constituent's credit card number from the gift.
Expiration Date (EXP)	5	Constituent's credit card expiration date from the gift. The date is formatted YYMM, where December 2005 is formatted "0512".
Amount of purchase (AMT)	6	Gift/transaction amount.
ZIP Code (ZIP)	7	ZIP Code from the donor's primary address. The ZIP Code must only contain numbers. The ZIP Code is not included for American Express or Discover credit cards.
Address (ADD)	8	Key name of the constituent.

## Understanding Prenotifications


When you process your direct debit transactions through your sponsoring bank and receive recurring gift transactions or pledge payments using a direct debit, you can send a prenotification to the sponsoring bank. A prenotification verifies that the electronic transfer is set up properly, but it does not actually transfer the funds from the donor's account.

To include prenotifications for existing records in the batch, you must enter several items on the constituent's existing gift record. For example, to include electronic payments of Direct Debit or Credit Card when you use the **Automatically Generate Transactions/Payments** menu option in a batch, you must specify a payment method of Direct Debit and mark **EFT?** on the gift record. If the gift is a pledge or recurring gift, in the **Status** field, select Active. When you select Direct Debit in the **Payment method** field and mark **EFT?**, the **Prenotify** button is enabled on the gift record. To set up a prenotification, click **Prenotify**.



To prenotify the bank of your transactions, on the Pre-notification screen, mark **Send pre-notification** and specify the number of days. You must send the prenotification at least ten days prior to the live transaction of funds from the donor's account. For more information about gift records, see the *Gift Records Guide*.

Once you automatically generate payments for the pledges and recurring gifts in the database, you can view gifts in the batch that need a prenotification sent to the bank. Prenotifications do not appear in the batch grid but are still included in the batch. For more information, see "Viewing the prenotifications in a batch" on page 49.

 If you process your direct debit transactions through IATS/Ticketmaster, do not send prenotifications. IATS does not currently process prenotifications.

Prenotifications are processed using a transmission file. In the transmission file, you can include prenotifications for pledges or recurring gifts and requests for live transactions as long as the prenotifications and requests for live transactions are for different pledges or recurring gifts. You cannot process a prenotification and live transaction for the same gift in the transmission file. If a prenotification and live transaction are included in a batch for the same pledge or recurring gift, a screen appears during the automatically generate transactions/payments process.

Constituent	Constituent ID	Amount	Frequency	Remove live	Remove prenote
Mrs. Elizabeth Ann A...	2	\$50.00	Monthly	<input checked="" type="checkbox"/>	<input type="checkbox"/>

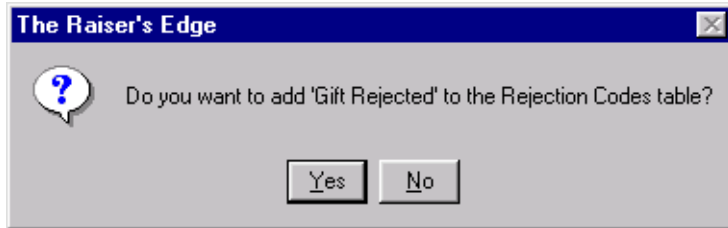
From the screen, you can choose whether to process the prenotification or live transaction for the gift. Mark either **Remove live** or **Remove prenote**, and click **Remove Now**.

Once you decide what to include, you can create and send the transmission file to the sponsoring bank via disk or email attachment. You and your bank should decide the best way to communicate this information. If, in the transmission file, you include requests for live transactions, *The Raiser's Edge* detects if rejection codes are entered for the pledge payments, recurring gift payments, and prenotifications you are including in the transmission file. *The Raiser's Edge* includes in the transmission file only pledge or recurring gift payments from the batch with a blank **Rejection code** field.

The sponsoring bank then sends the transmission file back to you. If you included requests for live transactions in your transmission file, you can now commit those transaction payments to the database. If you sent prenotifications in the transmission file, and there are gift payments that do not have valid account numbers, you can open the batch and add any information you want in the



**Rejection code** field of a batch to specify that a gift has been rejected. For example, if you enter “Gift Rejected” in the **Rejection code** field, a message appears asking you to add the information to the Rejection Codes table for the **Rejection code** field. You can enter rejection codes for both prenotifications and live transactions.



As long as the **Rejection code** field for a gift has an entry, *The Raiser's Edge* will not commit that gift to the database.

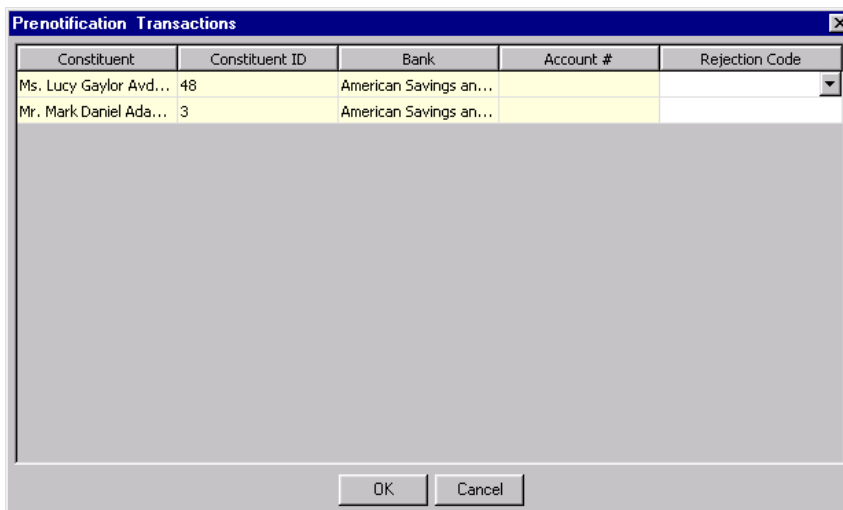
To complete the processing of prenotifications and live transactions, you must commit the batch to the database. Once you commit the batch, **Send prenotification** on the gift record is unmarked and the transactions are generated on the scheduled dates the next time you use the **Automatically Generate Transactions/Payments** menu option in a batch.

## Viewing Prenotifications in a Batch


Prenotifications are included in a transmission file and verify if the electronic transfer for a gift is set up properly. To view existing prenotifications in a batch, select **View, Prenotifications** from the menu bar of a gift batch.

### ➤ Viewing the prenotifications in a batch

1. From the Data Entry screen of a gift batch, select **View, Prenotifications** from the menu bar. The Prenotification Transactions screen appears. For more information about setting up a gift batch, see the *Batch Guide*.

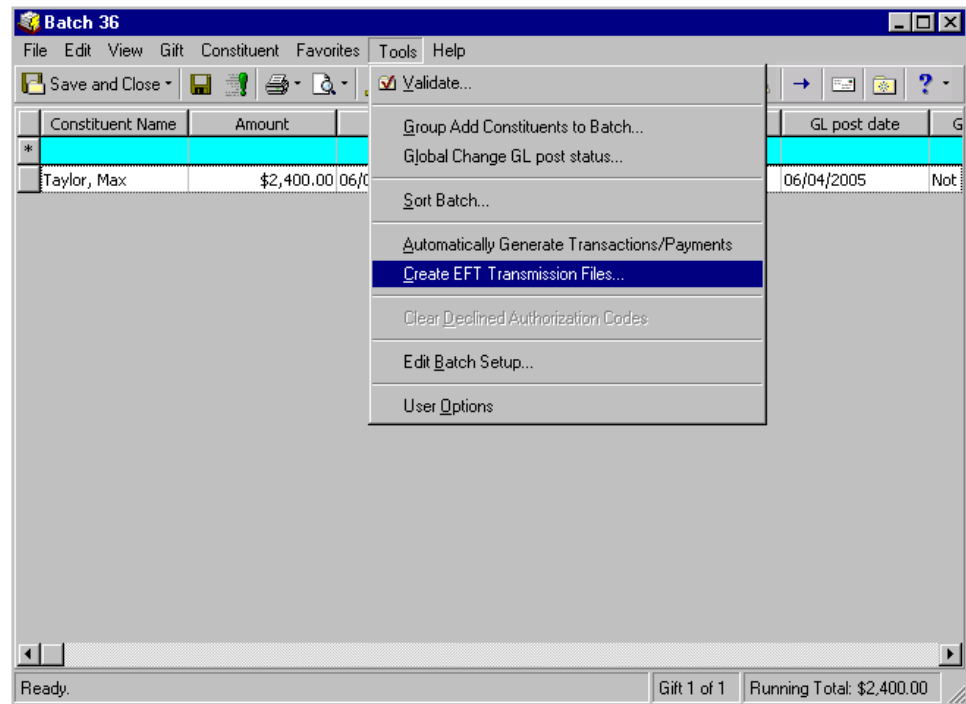


2. View the prenotifications in the batch. In the **Rejection Code** field, add or remove rejection codes for gifts as necessary.
3. When you finish viewing the prenotifications, click **OK**. You return to the Data Entry screen of a gift batch.

 When you commit a batch with rejections, you can create a batch of exceptions by marking **Create a new batch of exceptions** on the General tab of the Commit Batch screen. When you create a new batch of exceptions, you can view the exceptions, fix any problems with prenotifications or live transactions, and resend the transmission file. For more information about committing a batch, see the *Batch Guide*.

## Create Transmission Files Screen

With the optional module *Electronic Funds Transfer*, you can create transmission files to send to financial institutions, IATS/Ticketmaster, or *ICVerify*. Every transmission file is associated with a specific batch. For every gift batch in the database, you can generate one direct debit transmission file and one credit card transmission file. To create a transmission file, select **Tools, Create EFT Transmission Files** from the menu bar of the Data Entry screen for a gift batch.




The Create Transmission Files screen appears so you can select the type of transmission files you want to create.

The Create Transmission Files screen is divided into three main sections.

- Under **Direct Debit Transmission File**, to include direct debit transactions in the transmission file, mark **Create direct debit file**. You can also enter the financial processing date, sponsoring bank, immediate destination name, and file location used to generate the transmission file. When, in *Configuration*, you set up an IATS/Ticketmaster account, you can also select whether to create the file for IATS/Ticketmaster and which IATS account to use.
- Under **Credit Card Transmission File**, to include credit card transactions in the transmission file, mark **Create credit card file**. When, in *Configuration*, you set up an IATS/Ticketmaster account, you can also select which IATS account to use.
- Under **Control Report**, to create a control report of the transactions included in the transmission file, mark **Create control report** and select whether to preview or print the report.

The following sections further describe the available fields on the Create Transmission Files screen.

**Create direct debit file.** Under **Direct Debit Transmission File**, you can mark **Create direct debit file** or **Create direct debit file for** to create a transmission file for all direct debit transactions in the gift batch. When you mark this checkbox, the other fields in the **Direct Debit Transmission File** frame are enabled.

 When you set up an IATS/Ticketmaster account in *Configuration*, the **Create direct debit file for** checkbox appears under **Direct Debit Transmission File**.

You can create transmission files for direct debit and credit card transactions simultaneously. When you create a transmission file for direct debit transactions in a batch, make sure all transactions in the file are intended for the same direct debit processor.

**Financial Institution.** When you have an IATS/Ticketmaster account set up in *Configuration* and you mark **Create direct debit file for**, you must select whether the direct debit transmission file is for your sponsoring bank or IATS/Ticketmaster. To have your sponsoring bank process your direct debit transactions, select **Financial Institution**. When you select this option, the **Financial processing date**, **Sponsoring bank**, **Immediate destination name**, and **Direct debit file** fields appear.

**IATS.** When you have an IATS/Ticketmaster account set up in *Configuration* and you mark **Create direct debit file for**, you must select whether the direct debit transmission file is for your sponsoring bank or IATS/Ticketmaster. To have IATS/Ticketmaster process your direct debit transactions, select **IATS**. When you select this option, the **Account** field appears.

**Financial processing date.** The financial processing date is the date the bank processes the transactions in the direct debit transmission file. This 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. For example, if you generate a direct debit transmission file on Monday, April 9, 2007, you may want to use a financial processing date of Friday, April 13, 2007. The specific requirements for the financial processing date vary between financial institutions. For more information about financial processing dates, contact the sponsoring bank.

**Sponsoring bank.** A sponsoring bank is the bank where you send your organization's financial transaction information to be processed. For example, you have five direct debit gifts in a gift batch to send to your sponsoring bank, National Bank. To process these gifts, create a direct debit transmission file and send the file to your sponsoring bank to initiate the transaction. In the **Sponsoring bank** field, select National Bank because this is where you want to send the direct debit transmission file. You can add sponsoring bank information from the **Financial Institutions** link of *Configuration*. For more information, see the *Configuration & Security Guide*.

**Immediate destination name.** The information you enter in the **Immediate destination name** field designates the authorizing institution that approves and authorizes all banking account transactions. Typically, you enter "Federal Reserve" in this field, as this is the institution that approves most financial transactions for US banks. However, if your bank serves as your financial approval institution, enter your bank name in this field. If you are unsure of the information to enter in this field, contact your direct debit authorization service.

**Direct debit file.** In the **Direct debit file** field, enter the file name and path to use to store the direct debit transmission file. When you send the transmission file to the sponsoring bank, you must locate this file at the path you specified. Transmission files are always text files. When you enter a file name, you can add the file extension ".TXT". However, if you do not specify a file extension, the program automatically adds the extension to the file name when you create the transmission file.

**Create credit offset transaction checkbox.** For direct debit transmission files, you can mark **Create credit offset transaction**. When you mark this checkbox, the credit offset transaction is included in the direct debit transmission file. Check with your organization's bank, as some banks generate this transaction themselves.

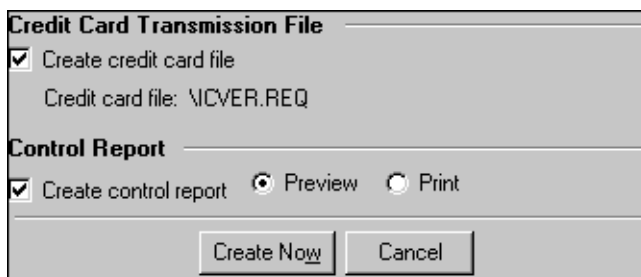
**Account.** When you mark **Create direct debit file for** and select **IATS**, the **Account** field appears under **Direct Debit Transmission File**. In the **Account** field, all IATS/Ticketmaster accounts created on the Business Rules page in *Configuration* appear as a drop-down list. Only the account description you included for the account appears as a selection. All direct debit gift payments in the direct debit transmission file are applied to the account you select in this field.




**Create credit card file.** Under **Credit Card Transmission File**, you can mark **Create credit card file** to create a transmission file for all credit card transactions in this batch. You can create transmission files for direct debit and credit card transactions simultaneously.

**Account.** When, in *Configuration*, you select IATS/Ticketmaster as your credit card authorization service, the **Account** field appears on the Create Transmission Files screen. In the **Account** field, all accounts created on the Business Rules page in *Configuration* appear as a drop-down list. Only the account description included for the account appears as a choice in the drop-down list. All credit card gift payments in the credit card transmission file are applied to the account you select in this field.

**Credit card file.** When, in *Configuration*, you select *ICVerify* as your credit card authorization service, the **Credit card file** field appears on the Create Transmission Files screen. The **Credit card file** field displays the path and file name for the credit card transmission file. The name for the transmission file is based on the **ICVerify station ID** entered on the File Locations tab of User Options. For more information about the station ID, see “User Options” on page 13.



 Cash gifts generated as a result of pledge overpayments appear as separate items in a transmission file. For more information about pledge overpayments, see the *Batch Guide*.

**Create control report.** Under **Control Report**, you can select to create a control report for the transmission file. A control report lists all the options you selected when creating transmission files. For detailed information about this report, see “Create Transmission Files Control Report” on page 72. To create a control report, mark **Create control report**. If you mark this checkbox, select whether to print or preview the report. We strongly recommend you view or print a control report so you can track the settings you selected when generating transactions and payments.

## Create EFT Transmission Files

After you create a batch that contains all the credit card and direct debit transactions you need to process, you can use the **Create EFT Transmission Files** menu option to produce the necessary transmission files. When you use this option, you can create both credit card and direct debit transmission files to send to your sponsoring bank, IATS/Ticketmaster, or *ICVerify*.

➤ **Create transmission files for direct debit processing through your sponsoring bank**

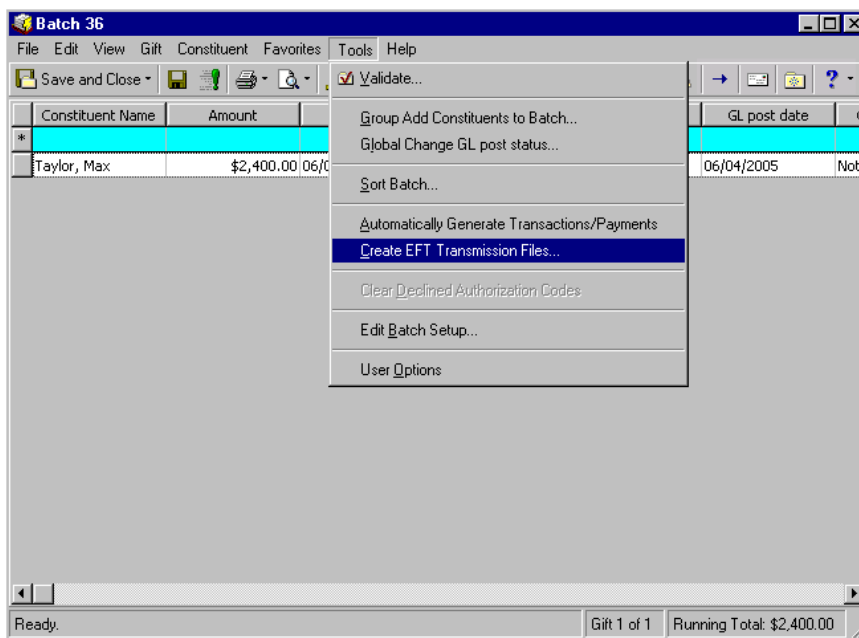
You can also create credit card transmission files while you create direct debit transmission files. For information about creating credit card transmission files, see “Credit Card Transmission Files” on page 44.



You prepare to create transmission files to process pledges and recurring gifts paid by direct debit. The direct debit transactions have a financial processing date of 06/06/2007, and the sponsoring bank is American Savings and Loan.

Before you create a transmission file, you must create a batch that contains the EFT recurring gift transactions and pledge payments. This scenario uses the gift batch created in “Automatically generating transactions for pledges and recurring gifts” on page 34.


1. From the Data Entry screen of a gift batch, select **Tools, Create EFT Transmission Files** from the menu bar.




If you already generated a transmission file for this batch, you must generate a new transmission file if you add additional electronic gifts to the batch.



The Create Transmission Files screen appears. For more information about setting up a gift batch, see the *Batch Guide*.

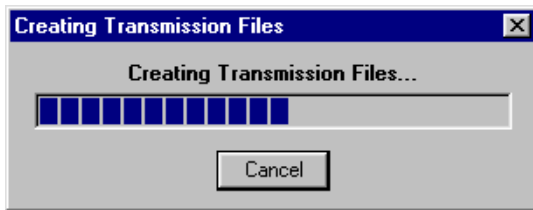
 When you set up an IATS/Ticketmaster account in *Configuration*, the **Create direct debit file for** checkbox appears under **Direct Debit Transmission File**. Otherwise, **Create direct debit file** appears.

 In any date field, you can press **F3** on your keyboard for today's date or **F7** for a calendar.

2. To create a direct debit transmission file, mark **Create direct debit file for**. When you mark this checkbox, the other fields in the **Direct Debit Transmission File** frame are enabled.
3. If you have an IATS/Ticketmaster account set up in *Configuration*, you must select whether the direct debit file is intended for your sponsoring bank or IATS/Ticketmaster. Under **Create direct debit file for**, select **Financial Institution**.
4. In the **Financial processing date** field, enter the date 06/06/2007 because you want the sponsoring bank to process the transactions on this date.
5. In the **Sponsoring bank** field, select “American Savings and Loan” because this is the bank where the financial transactions are deposited.
6. In the **Immediate destination name** field, enter “Federal Reserve”. However, you may enter any banking approval institution in this field. If you are unsure of the information to enter in this field, contact your sponsoring bank.
7. In the **Direct debit file** field, enter the file name and path to use to save the direct debit transmission file. Once the transmission file is created, you need to locate this file and send it to the appropriate financial institution to initiate the transactions.
8. To include the credit offset transaction in your transmission file, mark **Create credit offset transaction**.

When you mark this checkbox, the credit offset transaction is included in the direct debit transmission file. Check with your organization's bank, as some banks generate this transaction themselves.

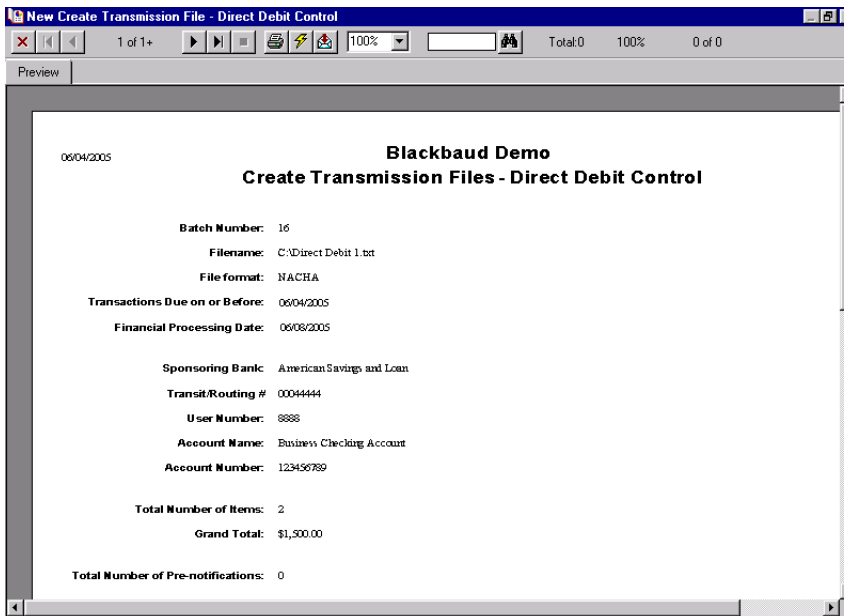
9. To keep a record of the transactions included in the transmission file, mark **Create control report**. For more information about this report, see "EFT Reports" on page 70. To view a copy of the control report before you print the report, mark **Preview**. After previewing the control report, you can always print the report directly from the preview screen.
10. To create the transmission file, click **Create Now**. A progress indicator appears.




11. After the program generates the direct debit transmission file, you return to the Data Entry screen of the gift batch. Your transmission file is in the file you specified in the **Direct debit file** field on the Create Transmission Files screen.


You can save the transmission file to a disc or as an email attachment to send to your sponsoring bank.

12. If you mark **Create control report** and select **Preview**, the Direct Debit Control Report appears. If you mark **Create control report** and select **Print**, the Direct Debit Control Report prints.



13. To close the Direct Debit Control Report, click the "X" in the upper right corner of the report. You return to the Data Entry grid of the gift batch.

 When you mark **Print**, the control report automatically prints after you generate the payments and transactions.

 To successfully create a direct debit transmission file, you must correctly set up the **Immediate destination** field in *Configuration*. For more information, see "Configuration Settings" on page 17.

➤ **Create transmission files for direct debit processing through IATS/Ticketmaster**

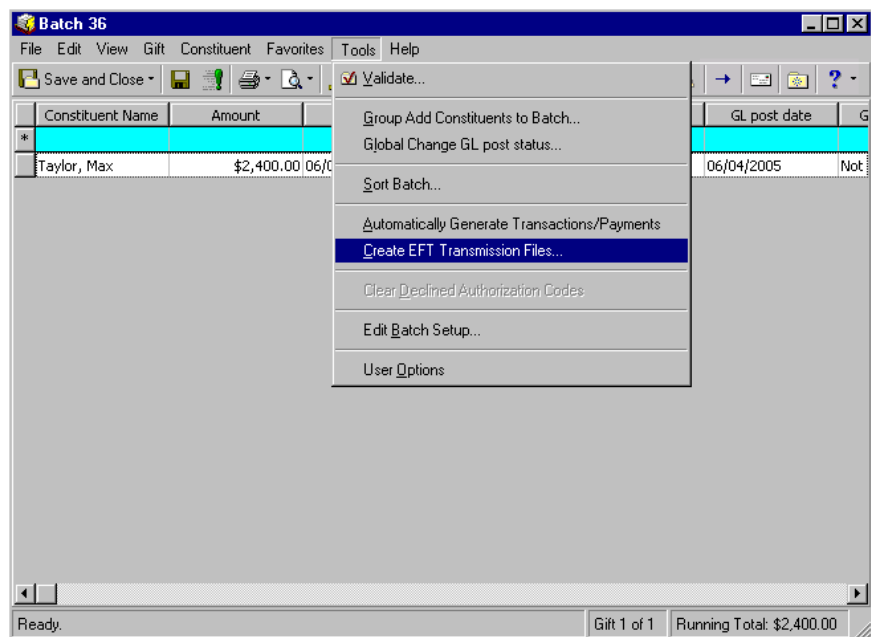
You can also create credit card transmission files while you create direct debit transmission files. For information about creating credit card transmission files, see “Credit Card Transmission Files” on page 44.



You prepare to create transmission files to process pledges and recurring gifts paid by direct debit to process through IATS/Ticketmaster. You want to apply all credit card gifts in this transmission file to your Annual Fund.

Before you create a transmission file, you must create a batch that contains the EFT recurring gift transactions and pledge payments. This scenario uses the gift batch created in “Automatically generating transactions for pledges and recurring gifts” on page 34.

1. From the Data Entry screen of a gift batch, select **Tools, Create EFT Transmission Files** from the menu bar.



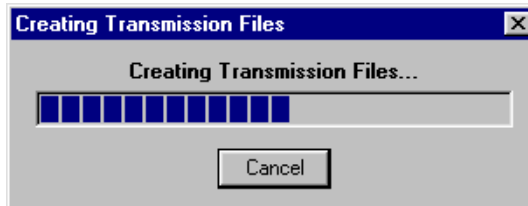
The Create Transmission Files screen appears. For more information about setting up a gift batch, see the *Batch Guide*.

2. To create a credit card transmission file, under **Direct Debit Transmission File**, mark **Create direct debit file for** and select **IATS**. The **Account** field appears.
3. In the **Account** field under **Direct Debit Transmission File**, select “Annual Fund (US)” as the account to designate credit card gifts included in your transmission file.

In the **Account** field, all accounts you set up in *Configuration* appear. Only the account description appears as a selection in the drop-down list, so be sure to add a specific description for each account when you set it up in *Configuration*. Each IATS/Ticketmaster account is valid for only a single country. If you receive gifts that use direct debit accounts in more than one country, you must use separate IATS/Ticketmaster accounts for each country. For each account, the country for which that account is valid appears in parentheses next to the account description. This helps you select the account corresponding to the issuing country of the direct debits being processed.

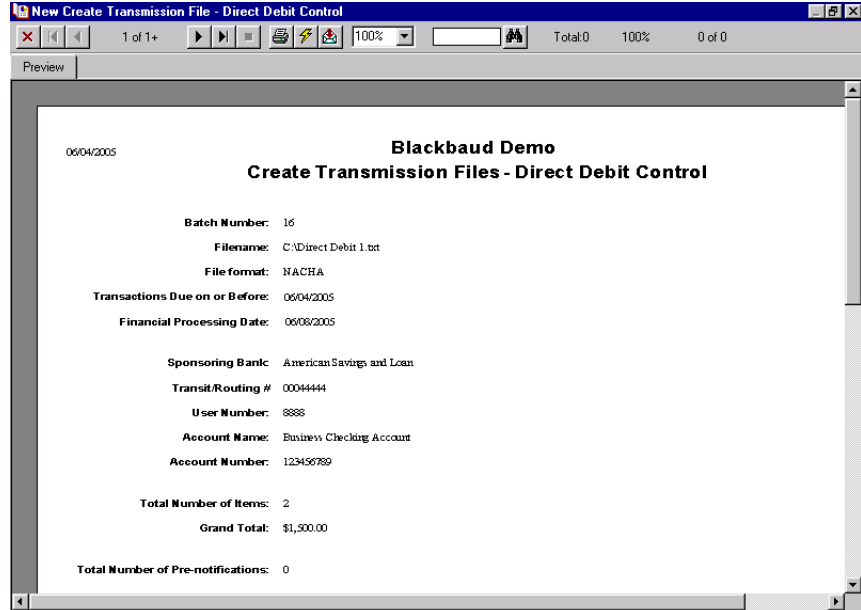
In addition, you cannot include direct debits that process funds using multiple currencies in the same gift batch. You must create separate gift batches for each direct debit that processes different currencies. For more information about how to set up direct debit transactions, see “Preparing for Direct Debit Transactions” on page 4.

4. To keep a record of the transactions included in the transmission file, mark **Create control report**. For more information about this report, see “EFT Reports” on page 70. To view a copy of the control report before you print the report, mark **Preview**. After previewing the control report, you can always print the report directly from the preview screen.
5. To create the transmission file, click **Create Now**. A progress indicator appears.



*The Raiser's Edge* automatically interfaces with IATS/Ticketmaster to process the direct debit gifts you include in the transmission file. *The Raiser's Edge* uses the login ID and password you set up in *Configuration* to interface with IATS/Ticketmaster. You do not see any IATS/Ticketmaster software or messages open in *The Raiser's Edge*. All processing occurs behind the scenes.

6. If you mark **Create control report** and **Preview**, the Direct Debit Control Report appears. If you mark **Create control report** and **Print**, the Direct Debit Control Report prints.



7. To close the Direct Debit Control Report, click the “X” in the upper right corner of the report. You return to the Data Entry grid of the gift batch.
8. You can now commit the direct debit gifts included in your batch to the database. For more information about how to commit batches, see the *Batch Guide*.

➤ **Create transmission files for credit card processing through IATS/Ticketmaster**

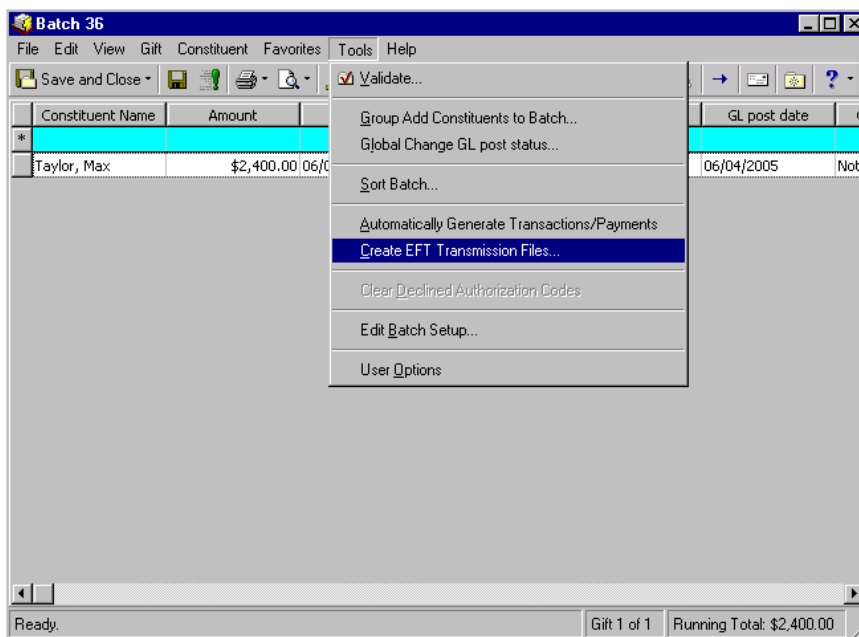
You can also create direct debit transmission files while you create credit card transmission files. For information about how to create direct debit transmission files, see “Direct Debit Transmission Files” on page 39.



You prepare to create transmission files to process pledges and recurring gifts paid by credit card to process through IATS/Ticketmaster. You want to apply all credit card gifts in this transmission file to your Annual Fund.

Before you create a transmission file, you must create a batch that contains the EFT recurring gift transactions and pledge payments. This scenario uses the gift batch created in “Automatically generating transactions for pledges and recurring gifts” on page 34.

1. From the Data Entry screen of a gift batch, select **Tools, Create EFT Transmission Files** from the menu bar.






The Create Transmission Files screen appears. For more information about setting up a gift batch, see the *Batch Guide*.

- To create a credit card transmission file, under **Credit Card Transmission File**, mark **Create credit card file**.
- In the **Account** field, select “Annual Fund (US)” as the account to designate credit card gifts included in the transmission file.

In the **Account** field, all accounts you set up in *Configuration* appear in the drop-down list. Only the account description appears as a selection, so be sure to add a specific description for your accounts when you set them up in *Configuration*. Each IATS/Ticketmaster account is valid for only a single country, so if you receive gifts that use credit cards issued in more than one country, you must use separate IATS/Ticketmaster accounts for each country. For each account, the country for which that account is valid appears in parentheses next to the account description. This helps you select the account corresponding to the issuing country of the credit cards being processed.

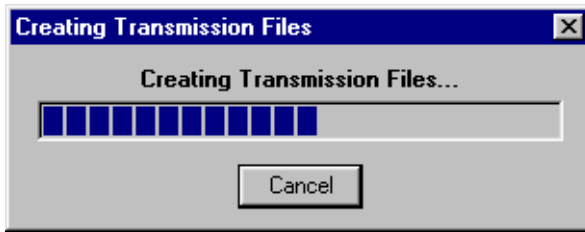
In addition, you cannot include credit cards that process funds that use multiple currencies in the same gift batch. You must create separate gift batches for each credit card processing different currencies. For more information about how to set up credit card accounts, see “Preparing for Credit Cards” on page 5.

- Under **Control Report**, mark **Create control report** to keep a record of the transactions included in the transmission file. For more information about this report, see “EFT Reports” on page 70. To view a copy of the control report before you print it, mark **Preview**. After you preview the control report, you can always print it directly from the preview screen.

 When you mark **Print**, the control report automatically prints after you generate the payments and transactions.

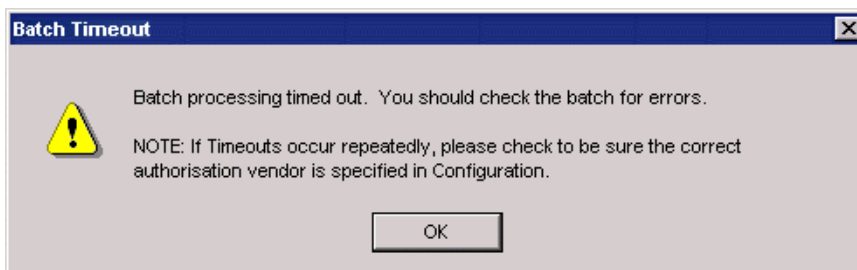


5. To begin to create transmission files, click **Create Now**. A progress indicator appears.



*The Raiser's Edge* automatically interfaces with IATS/Ticketmaster to process the credit card gifts you include in your credit card transmission file. *The Raiser's Edge* uses the login ID and password you set up in *Configuration* to interface with IATS/Ticketmaster. You do not see any IATS/Ticketmaster software or messages open in *The Raiser's Edge*. All processing occurs behind the scenes.

Once the batch is processed, *The Raiser's Edge* polls IATS/Ticketmaster for the answer file to see if the credit card gifts in the transmission file have been rejected or accepted. When the answer file is ready, *The Raiser's Edge* automatically imports the file. If no answer file is detected after a maximum of 4 seconds per credit card transaction, *The Raiser's Edge* assumes the batch fails or “times out”, and a Batch Timeout error message appears.



Other error messages may appear, including messages about insufficient disk space, denied access, and communication error. In the case of a communication error, your Internet connection may be lost during the authorization process. If this occurs, ensure your Internet connection is reestablished. If the transmission file successfully passes to IATS/Ticketmaster before the Internet connection is lost, the answer file should be waiting to be imported into *The Raiser's Edge* when your Internet connection is reestablished.

If the interface between *The Raiser's Edge* and IATS/Ticketmaster is broken after a transmission file is submitted and successfully retrieved from IATS/Ticketmaster, but before an answer file has been returned, IATS/Ticketmaster continues to process the transmission file until it is complete. At this point, a screen appears to ask you to retrieve the answer file.

When the interface is broken before the transmission file transfers in its entirety, this message does not appear. When this is the case, you can submit the transmission file to IATS/Ticketmaster again for processing.

- To retrieve the answer file, click **Yes**. *The Raiser's Edge* attempts to retrieve the answer file. To close the message and return to the batch screen, click **No**.

If you click **Yes** and *The Raiser's Edge* cannot locate an answer file to retrieve, then IATS/Ticketmaster did not process the credit card transaction. In this case, when no answer file is detected, a message appears to ask you to allow for more processing time.

- To return to the batch screen, click **OK**.
- When the processing is complete, if you selected to preview or print a control report, the control report previews or prints.

09/05/2005

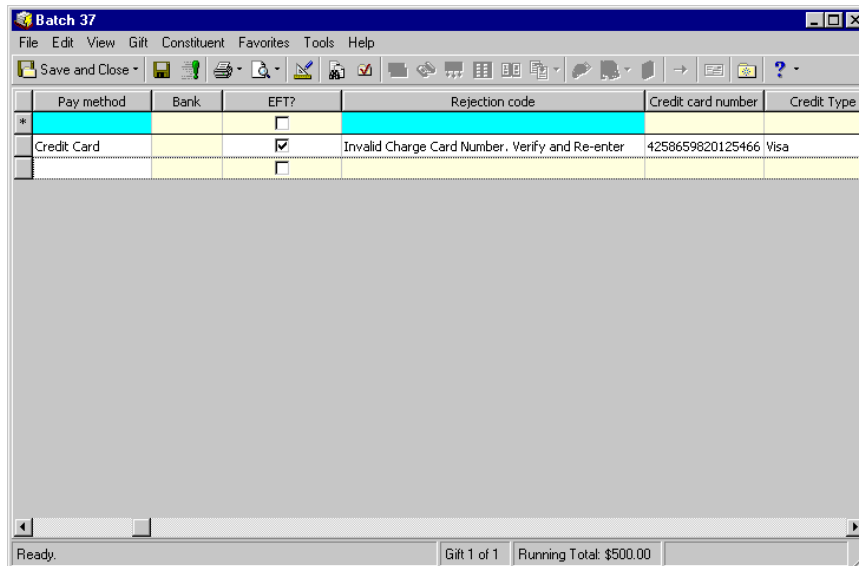
**Blackbaud Demo**  
**Create Transmission File - Credit Card Report**

Batch Number: IATS BATCH  
File name:  
Transactions Due on or Before:

Credit Type	Number of Transactions	Amount
Visa	3	\$35.00
MasterCard	2	\$25.00

Total number of items: 5  
Grand total: \$60.00

9. Once *The Raiser's Edge* accepts an answer from IATS/Ticketmaster, the batch is refreshed to include the appropriate authorization or rejection codes.



- If the credit card transaction is approved, IATS/Ticketmaster places an authorization code that begins with “Y” in the **Authorization Code** field of the gift batch. IATS/Ticketmaster verifies that sufficient funds exist in the account for transferring. If sufficient funds exist, the account is processed and a transfer of funds takes place immediately.
- If the credit card transaction is rejected, IATS/Ticketmaster adds “REJECT” in front of the authorization code. When *The Raiser's Edge* receives the response, *The Raiser's Edge* strips “REJECT” from the authorization code, converts the authorization code to text, and puts the text into the **Rejection Code** field of the batch. Examples of rejection codes include the credit card not being supported by IATS/Ticketmaster, credit card is expired, credit card is lost or stolen, invalid card status, or unable to process transaction.

To try to re-authorize the declined credit cards with IATS/Ticketmaster, you must first clear all declined authorization codes from the batch. For more information about how to clear declined authorization codes, see “Clear Declined Authorization Codes from a Batch” on page 68.

You can also log onto the IATS/Ticketmaster Web site to view your transactions, refund credit cards, or make any additional changes to the credit card transactions. To do this, log onto the IATS/Ticketmaster Web site at [www.iats.ticketmaster.com](http://www.iats.ticketmaster.com). For more information about IATS/Ticketmaster, see the user guide provided by IATS/Ticketmaster.

10. You can now commit the credit card gifts in your batch to the database. For more information about how to commit batches, see the *Batch Guide*.

### ➤ Create transmission files for credit card processing through ICVerify

You can also create direct debit transmission files while you create credit card transmission files. For information about how to create direct debit transmission files, see “Direct Debit Transmission Files” on page 39.



You prepare to create transmission files to process pledges and recurring gifts paid by credit card to process through *ICVerify*.

Before you create a transmission file, you must create a batch containing the EFT recurring gift transactions and pledge payments. This scenario uses the gift batch created in “Automatically generating transactions for pledges and recurring gifts” on page 34.

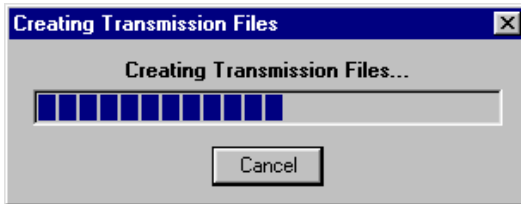
1. Initialize *ICVerify*. For more information about *ICVerify*, see your *ICVerify* user guide.
2. From the Data Entry screen of a gift batch, select **Tools, Create EFT Transmission Files** from the menu bar. The Create Transmission Files screen appears. For more information about how to set up a gift batch, see the *Batch Guide*.



If you already generated a transmission file for this batch, you must generate a new transmission file if you add additional electronic gifts to the batch.

3. To create a credit card transmission file, mark **Create credit card file**.
4. In the **Credit Card Transmission File** frame, the program displays the file name and path to the credit card transmission file. The path for this transmission file is the path you enter for *ICVerify* on the File Locations tab of User Options. The file name for the transmission file defaults to ICVERXXX.REQ, where XXX is the station ID entered on the File Locations tab of User Options. For more information about the File Locations tab, see “User Options” on page 13.

5. To keep a record of the transactions included in the transmission file, mark **Create control report**. For more information about this report, see “EFT Reports” on page 70. To view a copy of the control report before you print it, mark **Preview**. After you preview the control report, you can always print it directly from the preview screen.
6. To create transmission files, click **Create Now**. A progress indicator appears.



*The Raiser's Edge* immediately sends the requested transmission file to *ICVerify* for initial verification. Remember, this step does not transfer the funds from the donor's credit card to your account. This step determines whether the credit card has a sufficient account balance to cover the transaction and then authorizes or rejects the credit card.


In some cases, a message appears to request that you either retry and wait for *ICVerify* to finish authorizing or abort the transmission file creation process.



This message also appears when *ICVerify* is not installed properly, or when you try to run a transmission file that has been run previously and is currently waiting for a response from *ICVerify*.

Until you close or remove the transmission file, *ICVerify* continues to check information in the transmission file. The credit card transmission file is stored in the location you specified on the File Location tab in User Options.

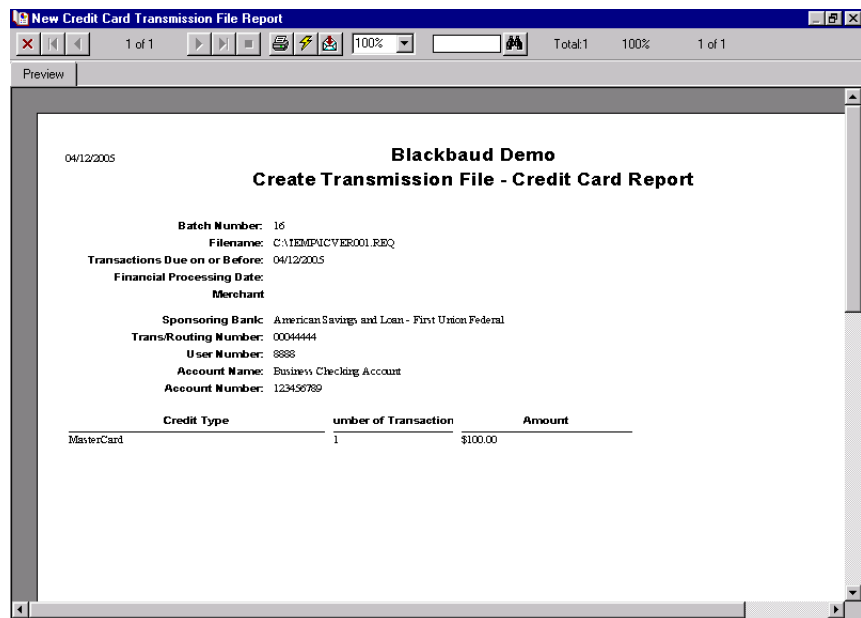
If the credit card is approved, *ICVerify* places an authorization code in the **Authorization Code** field of the batch. You can now communicate with or “settle” with *ICVerify* to transfer the funds from the donor's account to your organization's account. For more information about how to settle your account with *ICVerify*, see your *ICVerify* user guide.

 When you mark **Print**, the control report automatically prints after you generate the payments and transactions.

7. If the credit card is rejected, *ICVerify* includes an “N” in front of the authorization code. When *The Raiser’s Edge* receives the response from *ICVerify*, *The Raiser’s Edge* strips the “N” from the authorization code and puts a rejection code in the **Rejection Code** field of the batch. Examples of rejection codes can be Invalid Account Number or Card Expired. To re-authorize the declined credit cards to *ICVerify*, you must first clear all declined authorization codes from the batch. For more information about how to clear declined authorization codes from a batch, see “Clear Declined Authorization Codes from a Batch” on page 68.


This process does not actually transfer any funds. You must settle the account separately through *ICVerify*. For more information about how to transfer credit card funds from a donor’s account, see your *ICVerify* user guide.

If you mark **Create control report** and **Preview**, the Credit Card Control Report appears. If you mark **Create control report** and **Print**, the Credit Card Control Report prints.



8. To close the Credit Card Control Report, click the “X” in the upper right corner of the report. You return to the Data Entry grid of the gift batch.

## Clear Declined Authorization Codes from a Batch

 When you use IATS/Ticketmaster, declined authorization codes begin with “REJECT”. When you use *ICVerify*, declined authorization codes begin with “N”.

When you process credit card transactions, IATS/Ticketmaster and *ICVerify* automatically update the **Authorization Code** field after you create the transmission file and authorize your transactions.

With IATS/Ticketmaster, if the credit card transaction is approved, IATS/Ticketmaster puts an authorization code that begins with “Y” in the **Authorization Code** field of the gift batch. IATS/Ticketmaster verifies that sufficient funds exist in the account for transfer. If sufficient funds exist, the account is processed and a transfer of funds takes place immediately. It is important to remember that, unlike *ICVerify*, IATS/Ticketmaster processes credit cards and transfers funds from the donor’s credit card to your organization’s bank account. With *ICVerify*, credit cards are either approved or rejected, but you must settle your account separately.

If the credit card transaction is rejected, IATS/Ticketmaster adds “REJECT” in front of the authorization code. When *The Raiser’s Edge* receives the response, *The Raiser’s Edge* strips “REJECT” from the authorization code, converts the authorization code to text, and puts the text into the **Rejection Code** field of the batch. Examples of rejection codes include the credit card not being supported by IATS/Ticketmaster, credit card is expired, credit card is lost or stolen, invalid card status, or unable to process transaction.

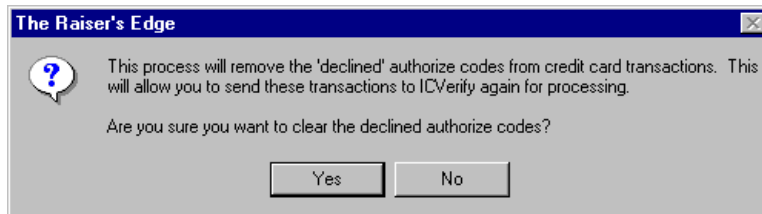
With *ICVerify*, if the credit card transaction is approved, *ICVerify* puts an authorization code in the **Authorization Code** field of the gift batch. An approval code only means the donor’s credit card account has a sufficient account balance to cover the financial transaction; at this point, no transfer of funds takes place. The transfer of funds takes place when you settle the transfer in *ICVerify*. For more information about how to settle your account with *ICVerify*, see your *ICVerify* user guide.

If the credit card transaction is rejected, *ICVerify* includes an “N” in front of the authorization code. When *The Raiser’s Edge* receives the response from *ICVerify*, *The Raiser’s Edge* strips the “N” from the authorization code and puts a rejection code in the **Rejection Code** field of the batch. Examples of rejection codes can be Invalid Account Number or Card Expired.

To resubmit the declined gifts to IATS/Ticketmaster or *ICVerify*, clear the declined authorization codes from the batch and create a new transmission file. To automatically clear declined authorization codes from a gift batch, select **Tools, Clear Declined Authorization Codes** from the menu bar of a gift batch.

#### ➤ Clear declined authorization codes from a gift batch

1. From the Data Entry screen of a gift batch, select **Tools, Clear Declined Authorization Codes** from the menu bar. A warning appears. For more information about how to set up a gift batch, see the *Batch Guide*.



2. To clear the declined authorization codes from the gift batch, click **Yes**. The program clears the declined authorization codes from the batch and you return to the Data Entry screen. To return to the data entry screen without clearing declined authorization codes, click **No**.

If you select IATS/Ticketmaster as your credit card authorization service in *Configuration*, please note that the message above says IATS/Ticketmaster instead of *ICVerify*. If you click **Yes**, you can resend the transactions to IATS/Ticketmaster.



3. To save your changes to the gift batch, click **Save and Close** on the toolbar.

## EFT Reports

When you use *Electronic Funds Transfer* menu options, such as **Automatically Generate Transactions/Payments** and **Create EFT Transmission Files**, you can create several exception and control reports. We strongly recommend you view or print these reports so you can track the settings you selected and the exceptions created when you use the *Electronic Funds Transfer* features of *Batch*. For information about *Batch* reports not related to *Electronic Funds Transfer*, see the *Batch Guide*.

If you use the optional module *Electronic Funds Transfer*, the EFT Participation Report is added to *Reports*. For more information about the EFT Participation Report, see the *Reports Guide*.

### Automatically Generate Transactions/Payments Exception Report

When you mark **Create exception report** on the General tab of the Automatically Generate Transactions/Payments screen, if exceptions occur, an exception report previews or prints after you automatically generate transactions for a gift batch. Only active and lapsed memberships can be renewed by using the automatically generate menu option. An exception is returned when you select to renew a membership that has been dropped or try to link a gift to a dropped membership. An exception report includes the gift query used to select the gifts that require a transaction or payment; the **Transactions due on or before** date; and the transactions types, gift types, and payment methods for which you want to generate transactions or payments. The report displays the constituent name, the payment method, the transaction or installment amount, the fund to which the gift is designated, and the exception. The total number and monetary amount for all exceptions appear at the bottom of the exception report.

To access the Automatically Generate Transactions/Payments screen, select **Tools, Automatically Generate Transactions/Payments** from the menu bar of a gift batch. For more information about this screen, see “Understanding the Automatically Generate Transactions/Payments Screen” on page 28. For more information about the **Automatically Generate Transactions/Payments** menu option in *Batch*, see “Using the Automatically Generate Transactions/Payments Menu Option” on page 34.

### Automatically Generate Transactions/Payments Control Report

When you mark **Create control report** on the General tab of the Automatically Generate Transactions/Payments screen, a control report previews or prints after you generate transactions in a gift batch. To access the Automatically Generate Transactions/Payments screen, select **Tools, Automatically Generate Transactions/Payments** from the menu bar of a gift batch. For more information about this screen, see “Understanding the Automatically Generate Transactions/Payments Screen” on page 28.

Two types of control reports exist — Summary and Detail. When you mark **Create control report**, select which type of report you want to produce.

## Summary Report

The Summary report includes the gift query used to select the gifts that require a transaction or payment; the **Transactions due on or before** date; and the transactions types, gift types, and payment methods for which you want to generate transactions or payments. The total number and monetary amount for all generated gifts, the total membership renewals for generated gifts, and the total number of generated prenotifications appear at the bottom of the control report.

The screenshot shows a software window titled "New Auto Generate Transactions Control Report" with a "Preview" tab. The report content is as follows:

03/15/2005

**Blackbaud Demo**

**Auto Generate Trans/Payments Control Report**

Batch Number: 9

Transactions due on or before: 03/15/2005  
 Transactions to include: **EF1**  
 Gift types to include: Cash, Recurring Gift  
 Pay methods to include: Credit Card, Direct Debit  
 Credit card types to include: Visa, MasterCard, American Express, Discover, Diner's Club, Check(Debit) Card

**Total Amount:** \$300.00  
**Total No. of Gifts:** 2

**Total Renewals:**

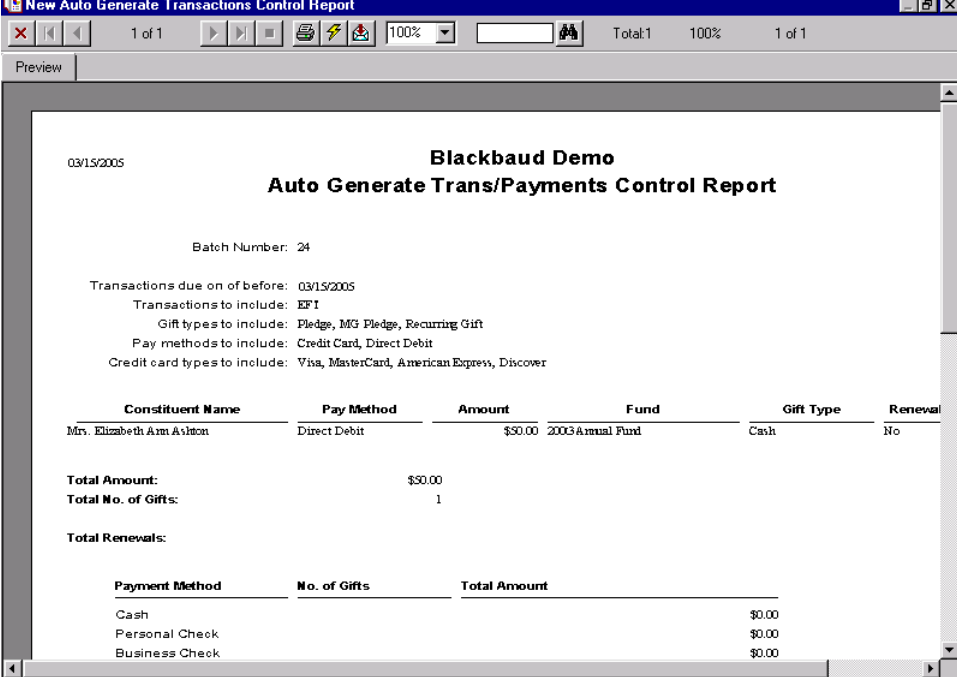
Payment Method	No. of Gifts	Total Amount
Cash		\$0.00
Personal Check		\$0.00
Business Check		\$0.00
Credit Card		\$0.00
Direct Debit	2	\$300.00

## Detail Report

The Detail report includes the gift query used to select the gifts that require a transaction or payment; the transactions due on or before date; and the transactions types, gift types, and payment methods for which you want to generate transactions or payments.

For each transaction generated, the report lists the constituent name; transaction payment method, amount, and gift type; the fund to which the transaction is designated, and whether a membership renewal is generated for the transaction.

The total number and monetary amount for all generated gifts, the total membership renewals for generated gifts, and the total number of generated prenotifications appear at the bottom of the control report. For each prenotification generated, the report lists the constituent name, constituent ID, bank, and account number.



03/15/2005

**Blackbaud Demo**  
**Auto Generate Trans/Payments Control Report**

Batch Number: 24

Transactions due on or before: 03/15/2005  
 Transactions to include: EFT  
 Gift types to include: Pledge, MG Pledge, Recurring Gift  
 Pay methods to include: Credit Card, Direct Debit  
 Credit card types to include: Visa, MasterCard, American Express, Discover

Constituent Name	Pay Method	Amount	Fund	Gift Type	Renewal
Mrs. Elizabeth Ann Ashton	Direct Debit	\$30.00	2003 Annual Fund	Cash	No

**Total Amount:** \$30.00  
**Total No. of Gifts:** 1  
**Total Renewals:**

Payment Method	No. of Gifts	Total Amount
Cash		\$0.00
Personal Check		\$0.00
Business Check		\$0.00

## Create Transmission Files Control Report

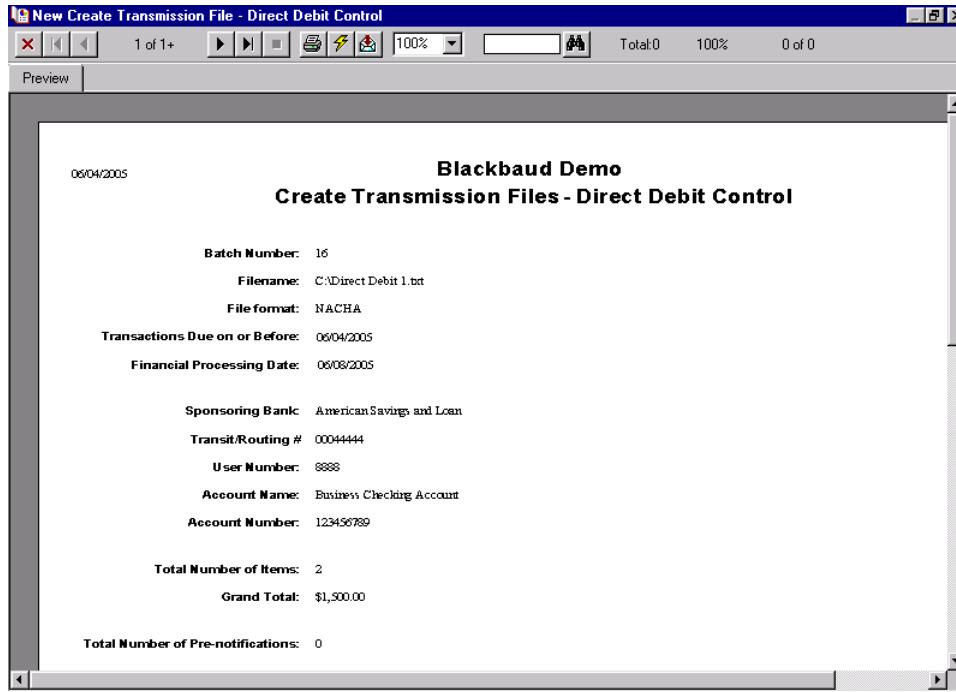
When you mark **Create control report** on the Create Transmission Files screen, a control report previews or prints after you generate transactions in a gift batch. To access the Create Transmission Files screen, select **Tools, Create EFT Transmission Files** from the menu bar of a gift batch. For more information about this screen, see “Create Transmission Files Screen” on page 50.

Two types of control reports exist — Direct Debit and Credit Card. When you mark **Create control report**, the program prints the Direct Debit control report when you mark **Create direct debit file** on the Create Transmission Files screen. The Credit Card control report prints when you mark **Create credit card file**.

## Direct Debit Control Report

The Direct Debit control report includes the batch number from which the transmission file is created; the file name and format, the transactions due on or before date; the financial processing date; the sponsoring bank; and the transit/routing number, user number, account name, and account number for the sponsoring bank. All information about the sponsoring bank appears on the control report as you entered it from the **Financial Institutions** link of *Configuration*.

The total number and monetary amount of all transactions in the transmission file appears at the bottom of the control report as well as the total number of prenotifications for the batch. Note that the total number of items and the grand total will include the total number of transactions in the transmission file, including any cash gifts created as a result of pledge overpayments. For more information about creating cash gifts for pledge overpayments, see the *Batch Guide*.



## Credit Card Control Report

The Credit Card control report includes the batch number from which the transmission file is created; the file name and path for the transmission file; and the **Transactions due on or before** date. For each credit card type included in the transmission file, the report lists the card type, number of transactions, and the monetary amount of the transactions.

The total number and monetary amount of all transactions included in the transmission file appear at the bottom of the control report. Note that the number of transactions, amount, total number of items, and the grand total will include the total number of transactions in the transmission file, including any cash gifts created as a result of pledge overpayments. For more information about creating cash gifts for pledge overpayments, see the *Batch Guide*.

Credit Type	Number of Transaction	Amount
Visa	2	\$1,350.00
MasterCard	1	\$200.00

## Pre-Transmission Report

Pre-Transmission reports are only available in *Batch* if you use the optional module *Electronic Funds Transfer*. To preview the Pre-Transmission Report for a batch, select **File, Preview, Pre-Transmission Report** from the menu bar of a gift batch. When you preview the Pre-Transmission report, a message appears to ask you to include either electronic transactions, non-electronic transactions, or both in the report. You can also select to include the sponsoring bank in the report. For more information about other reports in *Batch*, see the *Batch Guide*.

In addition, the Pre-Transmission Report prints fields you enter in the batch in the order the fields appear in the batch. We recommend you preview the Pre-Transmission Report before you print it. To print the report, select **File, Print, Pre-Transmission Report** from the menu bar of a gift batch. From the Pre-Transmission Report preview, you can print the report or export it to another application.

02/29/2005

### Pre-Transmission Report

Transactions due on or before:  
 Batch Created On: 02/29/2005 8:37:35 AM  
 Batch Number: 11

Sponsoring Bank: American Savings and Loan - First Union Federal  
 Account Name: Business Checking Account  
 Account No.: 123456789  
 User No.: 8888

Name	Amount	Payment Type	Bank Branch	Trans/Routing No.	Account No.	Reference No.	Credit T
Max Taylor	\$100.00	Cash					
Stephanie Smith	\$500.00	Credit Card					Visa
Elizabeth Ashton	\$1,000.00	Cash					

Total Number of Direct Debits (Electronic):  
 Total Amount of Direct Debits (Electronic): \$0.00

Total Number of Credit Cards (Electronic): 1  
 Total Amount of Credit Cards (Electronic): \$500.00





# File Formats

## Contents

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## Direct Debit File Formats

For direct debit file format tables, 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 Code is at the beginning of the text string and is always the number “1”. *The Raiser’s Edge* always recognizes the number “1” in position “1” as the Record Type Code.

For detailed information about understanding and using direct debits and creating direct debit transmission files, see “Create Transmission Files” on page 38.

File Header Record		
Field Name	Position	Contents
Record Type Code	1	1 ( <i>The Raiser’s Edge</i> automatically enters the number “1” into this field. The number “1” in position “1” always designates the Record Type Code.)
Priority Code	2-3	01 ( <i>The Raiser’s Edge</i> automatically enters the numbers “01” into this field. The numbers “01” in positions “2-3” always designate the Priority Code.)
Immediate Destination	4-13	Begins with a blank followed by the Immediate Destination entered on the General page in <i>Configuration</i> followed by a check digit.
Immediate Origin	14-23	Routing number of the sending point and begins with a blank followed by the immediate origin of the sponsoring bank entered on the Financial Institutions page in <i>Configuration</i> and is followed by a check digit.
File Creation Date	24-29	The system date on which the transmission file was created. This date is formatted YMMDD, where December 6, 2005 is formatted “051206”.
File Creation Time	30-33	The system time the transmission file was created. This time is formatted HHMM, where 9:30 a.m. is formatted “0930”.
File ID Modifier	34	A modifier designates if multiple files are created the same day. For example, the letter A can be the modifier to designate multiple files.
Record Size	35-37	094 ( <i>The Raiser’s Edge</i> automatically enters the numbers “094” into this field. The numbers “094” in positions “35-37” always designate the Record Size.)
Blocking Factor	38-39	10 ( <i>The Raiser’s Edge</i> automatically enters the numbers “10” into this field. The numbers “10” in positions “38-39” always designate the Blocking Factor.)
Format Code	40	1 ( <i>The Raiser’s Edge</i> automatically enters the number “1” into this field. The number “1” in position “40” always designates the Format Code.)

File Header Record		
Immediate Destination Name	41-63	Taken from the <b>Immediate destination name</b> field on the Create Transmission Files screen. Represents the name of the institution that authorizes all United States banking transactions. Federal Reserve is typically entered in this field, but check with your sponsoring bank for verification.
Immediate Origin Name	64-86	The name of your organization. When creating transmission files, your organization name is automatically entered for this position.

Company Batch Header Record		
Field Name	Position	Contents
Record Type Code	1	5 ( <i>The Raiser's Edge</i> automatically enters the number "5" into this field. The number "5" in position "1" always designates the Record Type Code.)
Service Class Code	2-4	200, which stands for Credits and Debits.
Company Name	5-20	The name of your organization.
Company Discretionary Data	21-40	Blank
Company Identification	41-50	Company ID entered on the General page in <i>Configuration</i> . Company ID is preceded by a 9 if it is user-defined and preceded by a 1 if it is the Federal Tax ID.
Standard Entry Class Code	51-53	PPD ( <i>The Raiser's Edge</i> automatically enters the letters "PPD" into this field. The letters "PPD" in positions "51-53" always designate the Standard Class Code.)
Company Entry Description	54-63	"EFT Gifts" plus one space. ( <i>The Raiser's Edge</i> automatically enters "EFT Gifts" into positions "54-63" to always designate the Company Entry Description.)
Company Descriptive Date	64-69	Blank
Effective Entry Date	70-75	The date specified in the <b>Financial Processing date</b> field on the Create Transmission Files screen.
Settlement Date	76-78	Blank. This position is filled by the ACH operator.
Originator Status Code	79	1 ( <i>The Raiser's Edge</i> automatically enters the number "1" into this field. The number "1" in position "79" always designates the Originator Status Code.)
Originating DFI ID	80-87	Transit/Routing number of your organization's bank. Your organization's bank provides this information.
Batch Number	88-94	1 ( <i>The Raiser's Edge</i> automatically enters the number "1" into this field.)

<b>Entry Detail Record</b>		
Field Name	Position	Contents
Record Type Code	1	6 ( <i>The Raiser's Edge</i> automatically enters the number "1" into this field. The number "1" in position "1" designates the Record Type Code.)
Transaction Code	2-3	For checking accounts, the number 27 for a payment and 28 for a prenotification. For savings accounts, the number 37 for a payment and 38 for a prenotification.
Receiving DFI ID	4-11	Transit/Routing number of your organization's bank. Your organization's bank provides this information.
Check Digit	12	The program multiplies each digit in the bank's Routing # by the weighing factor. The program then adds the results of the eight multiplications and subtracts the sum from the next highest multiple of 10.
DFI Account Number	13-29	Donor's account number.
Amount	30-39	Gift amount.
Individual Identification Number	40-54	Constituent ID. Blank if constituent does not have an ID number.
Individual Name	55-76	Last name, first initial.
Discretionary Data	77-78	Blank
Addenda Record Indicator	79	0 ( <i>The Raiser's Edge</i> automatically enters the number "0" into this field. The number "0" in position "79" designates the Addenda Record Indicator.)
Trace Number	80-94	Routing # for organization's bank and number of transactions included in the transmission file.

<b>Credit Offset Transaction (Optionally included if Create credit offset transaction is marked)</b>		
Field Name	Position	Contents
Record Type Code	1	6
Transaction Code	2-3	22 for Automated Deposit.
Receiving DFI ID	4-11	Organization's bank routing number (from the sponsoring bank).
Check Digit	12	The program multiplies each digit in the bank's Routing # by the weighing factor. The program then adds the results of the eight multiplications and subtracts the sum from the next highest multiple of 10.
DFI Account Number	13-29	Organization's account number (from the sponsoring bank).
Amount	30-39	Total amount from all 6/27 (payment from checking) and 6/37 (payment from saving) lines in the transmission file.
Individual Identification Number	40-54	Organization's ID as entered on the General page in <i>Configuration</i> . ID is preceded by a 9 if it is user-defined and preceded by a 1 if it is the Federal Tax ID.
Individual Name	55-76	Organization name.
Discretionary Data	77-78	Blank

**Credit Offset Transaction (Optionally included if Create credit offset transaction is marked)**

Addenda Record Indicator	79	0
Trace Number	80-94	Routing number for sponsoring bank followed by sequence number (this number continues from the other "type 6" records).

**Company/Batch Control Record**

Field Name	Position	Contents
Record Type Code	1	8 ( <i>The Raiser's Edge</i> automatically enters the number "8" into this field. The number "8" in position "1" always designates the Record Type Code.)
Service Class Code	2-4	200, which stands for Credits and Debits.
Entry Addenda Count	5-10	Total of each detail record and addenda record in your batch.
Entry Hash	11-20	Bank's transaction routing numbers added throughout the entire transmission file.
Total Debit Entry Dollar Amount	21-32	Sum of all debit amounts.
Total Credit Entry Dollar Amount	33-44	0 ( <i>The Raiser's Edge</i> automatically enters the number "0" into this field. The number "0" in positions 33-34 designates the Total Credit Entry Dollar Amount.
Company Identification Number	45-54	Company ID entered on the General page in <i>Configuration</i> . Company ID is preceded by a 9 if it is user defined and preceded by a 1 if it is the Federal Tax ID.
Message Authentication	55-73	Blank
Reserved	74-79	Blank
Originating DFI ID	80-87	Organization's routing number established on the Financial Institutions page in <i>Configuration</i> .
Batch Number	88-94	1 (This is the default the program enters for you.)

**File Control Record**

Field Name	Position	Contents
Record Type Code	1	9 ( <i>The Raiser's Edge</i> automatically enters the number "9" into this field. The number "9" in position "1" always designates the Record Type Code.)
Batch Count	2-7	The total of all Batch Header Records.
Block Count	8-13	Number of blocks (records) in the transmission file.
Entry Addenda Count	14-21	Total of detail and addenda records.
Entry Hash	22-31	Bank's transaction routing numbers added throughout the entire transmission file.
Total Debit Entry Dollar Amount	32-43	Sum of all transactions.
Total Credit Entry Dollar Amount	44-55	Zero filled.

File Control Record		
Reserved	56-94	Blank

## Credit Card File Formats

For credit card file format tables, the **Field Name** column represents the name of the section that holds specific characters of the text string. The **Field Number** column functions the same way the **Position** column does for direct debit transmission files. 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, Date is located at the beginning of the text string and is always the current system date in MM/DD/YY format. *The Raiser's Edge* always recognizes MM/DD/YY in position "1" as the Date.

For detailed information about understanding and using credit cards and creating credit card transmission files, see "Create Transmission Files" on page 38.

Request File for IATS/Ticketmaster Processing		
Field Name	Field Number	Contents
Date	1	Current System Date in MM/DD/YY format.
Invoice Number	2	A number supplied by the user creating the gift batch. For example, this number may be a serial number or in-house number. May be left blank if the user does not have a specific number assigned.
First Name	3	Cardholder's first name.
Last Name	4	Cardholder's last name.
Street Address	5	Constituent's street address, although this can be left blank.
City	6	Constituent's city in address, although this can be left blank.
State	7	Constituent's state in address, although this can be left blank.
ZIP Code	8	Constituent's ZIP Code in address.
\$ Amount	9	Amount of gift.
MoP	10	Refers to method of payment but can be left blank. For example, method of payment can be Visa.
CCNumber	11	Constituent's credit card number from the gift.
Exp. Date	12	Constituent's credit card expiration date from the gift. The date is formatted MMY, where December 2005 is formatted "1205".

<b>Sale Retail Charge Card Authorization Format for ICVerify</b>		
Field Name	Field Number	Contents
Record Identifier	1	“C1” ( <i>The Raiser’s Edge</i> automatically enters “C1” into this field. “C1” in position “1” always designates the Record Identifier.)
Clerk (CMc)	2	Blank
Comment (CMM)	3	EFT ID or the Gift Batch ID number.
Credit Card Account number (ACT)	4	Constituent’s credit card number from the gift.
Expiration Date (EXP)	5	Constituent’s credit card expiration date from the gift. The date is formatted YYMM, where December 2005 is formatted “0512”.
Amount of purchase (AMT)	6	Gift/transaction amount.
ZIP Code (ZIP)	7	ZIP Code from the donor’s primary address. The ZIP Code must only contain numbers. The ZIP Code is not included for American Express or Discover credit cards.
Address (ADD)	8	Key name of the constituent.





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