

The Raiser's Edge™

Electronic Funds Transfer (EFT) Guide

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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
- “Prepare for Direct Debit Transactions” on page 4
- “Prepare for Credit Cards” on page 5
- “Gift Types and EFT” on page 15
- “Automatically Generate Recurring Gift Transactions and Pledge Payments in Batch” on page 22
- “Create Transmission Files” on page 35
- “Clear Declined Authorization Codes from a Batch” on page 57
- “EFT Reports” on page 58

How Do I Use These Guides?

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

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

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

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

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

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

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.

After you receive gifts donated by credit card or direct debit, you can use an electronic funds transfer (EFT) to process the transactions. EFT 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. In **The Raiser's Edge**, EFT also refers to credit card transactions. Perhaps the most valuable donors to your organization are the ones who donate on a regular basis — your regular supporters. Using *Electronic Funds Transfer*, your donors can 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 *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 *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 an authorization service such as *Blackbaud Merchant Services* or IATS or processing.

Note: Effective July 15, 2011, **The Raiser's Edge** no longer supports *ICVerify*.

To authorize and process credit cards in **The Raiser's Edge**, you can use *Blackbaud Merchant Services* or IATS. *ICVerify* is another authorization service that interfaces with **The Raiser's Edge** to automatically process your credit card transactions. To use one of these authorization services, you must set up several options 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 *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 with *Electronic Funds Transfer*, you must obtain a few pieces of information to get started. These sections outline the information necessary to prepare your organization for electronic fund transfer processing. In addition to these sections, you must mark several options and checkboxes within **The Raiser's Edge** to set up *Electronic Funds Transfer*. For information about how to set up these options, see "Configuration Settings" on page 16.

Quick Look into EFT Processing

Electronic funds transfer (EFT) 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. In **The Raiser's Edge**, EFT also refers to credit card transactions.

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*, with the **Automatically Generate Transactions/Payments** menu option, you automatically generate gift records for selected recurring gifts or pledges that require 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*, with 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.
- In *Batch*, with the **Create EFT Transmission Files** menu option, you create credit card transmission files to process through an authorization service such as *Blackbaud Merchant Services* or IATS. These services 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*.

Prepare for Direct Debit Transactions

Note: 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.

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. 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 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, set a few options in *Configuration*, and begin to create direct debit transmission files in *Batch*. For more information about IATS, see "Prepare for IATS" 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.

Prepare for Credit Cards

When a constituent uses a credit card, he often gives 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, *The Raiser's Edge* can use the *Blackbaud Payment Service* to generate transmission files and interface with your merchant account at an authorization service such as *Blackbaud Merchant Services* or IATS.

Prepare for Blackbaud Merchant Services

To authorize and process credit card transactions in *The Raiser's Edge*, you can use *Blackbaud Merchant Services*. In *Batch*, you can create transmission files to send to *Blackbaud Merchant Services* for authorization and processing. To create transmission files in *Batch*, you can use the **Create EFT Transmission Files** option from the **Tools** menu.

The Raiser's Edge uses the *Blackbaud Payment Service* to interface with *Blackbaud Merchant Services*. You simply need to set up an account with *Blackbaud Merchant Services* and select the merchant account in *Configuration*.

Before you begin to process credit card transactions, follow these tips to help you get started with *Blackbaud Merchant Services*.

- You must have Internet access to submit transmission files to the *Blackbaud Payment Service* and access the *Blackbaud Merchant Services* web portal. You can use the web portal to track transaction activity and submit refunds as necessary.
- To set up an account, visit <https://bbmsmerchant.blackbaud.com>. Following the steps outlined at this website, you can create an account with *Blackbaud Merchant Services* and the credentials used to access the account. If your organization does not already have an account with the *Blackbaud Payment Service*, you must set up accounts for both *Blackbaud Merchant Services* and the *Blackbaud Payment Service* at this website.
- After you set up your account with *Blackbaud Merchant Services*, enter your account information in *Configuration*. From the tree view, select **Batch options**. In the **Process credit cards and ACH gifts through** field, select "IATS/Other" and click **Click here to set up merchant accounts**. On the Business Rules page for merchant accounts, click **New Account**. The Add Account screen appears where you can enter the information about the gateway and the login credentials for the merchant account. You obtain all of this information when you set up your account with *Blackbaud Merchant Services*. With your login ID and password, *The Raiser's Edge* automatically interfaces with *Blackbaud Merchant Services* to process your credit card transactions.

Prepare for IATS

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

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

To process your credit card gifts, *The Raiser's Edge* uses the *Blackbaud Payment Service* to interface with IATS. You simply need to set up an account with IATS and select the merchant account in *Configuration*.

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

- You must have Internet access. The IATS 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.
- If your organization does not already have an account with the *Blackbaud Payment Service*, visit <https://bbps.blackbaud.com> to set up an account.

- ❑ To set up an account with IATS, contact IATS by telephone toll free at 1-866-300-4287, fax at 604-682-1715, or email at IATS@IATSpayments.com. To set up an account, follow the steps listed at <http://www.iatspayments.com/SetupDocs/BBNSNC/bb.html>. Remember, IATS supplies you with its own merchant account numbers.
- ❑ Following the steps outlined in the previous link, you must sign and return the IATS Merchant Account Program Agreement form, the IATS agreement form, and Schedule A of 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 IRS notification of tax exemption. Finally, you must submit the last two to three months of credit card processing statements from your previous processor. You must fax all of this information to 310-734-0794.

Note: IATS provides a login ID applicable to the country for which you set up an account. For example, for credit card transactions, an example of a login ID for the United States would be 3A35546, where the first character in the login ID (3) indicates the account processes credit cards issued by institutions in the United States. For information, see “Blackbaud Merchant Services, IATS, or Other Authorization Service” on page 8.

- ❑ 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.
- ❑ After you set up your account with IATS, enter your account information on the Business Rules page of *Configuration*. From the tree view, select **Batch options**. In the **Process credit cards and ACH gifts through** field, select “IATS/Other” and click **Click here to set up merchant accounts**. The Business Rules page for merchant accounts appears. From the **Merchant Accounts for authorizing credit cards and ACH gifts** grid, you can add the merchant account. With the merchant account, *The Raiser’s Edge* automatically interfaces with the IATS authorization service to process the direct debit gifts you include in your transmission files or uses the Blackbaud *Payment Service* to interface with the IATS authorization service to process your credit card gifts.

Prepare for ICVerify

Note: Effective July 15, 2011, *The Raiser’s Edge* no longer supports *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 information about how to purchase and install *ICVerify* and its role in the transaction process, call 800-538-0651. You can also visit <http://www.icverify.com>.

When you receive the *ICVerify* software, you must install it 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 information about merchant account numbers and third-party processors, see “New Merchant Account Numbers and Third-Party Processors” on page 7.

In *Batch*, you can create credit card transmission files to send to *ICVerify* for authorization and processing. To secure credit card information included in transmission files, *The Raiser’s Edge* uses the *ICVerify EncryptionManager* utility. To create credit card transmission files in *Batch*, select **Create EFT Transmission Files** 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. After you use *Electronic Funds Transfer* to create the encrypted transmission file, *ICVerify* takes that file and either authorizes or rejects its transactions. 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 *Electronic Funds Transfer*, be aware of the guidelines for using *ICVerify*. For information, see your *ICVerify* user guide.

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

- ❑ Purchase and install *ICVerify*. For information about how to purchase and install *ICVerify* and its role in the transaction process, call 1-800-538-0651 or visit <http://www.icverify.com>.
- ❑ After 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**. In the **Process credit cards and ACH gifts through** field, select “ICVerify”.

- ❑ After you set up your credit card authorization program information in *Configuration*, set the user options on the File Locations tab of the Options screen. For information about user options, see “User Options” on page 12.

New Merchant Account Numbers and Third-Party Processors

You can select to use an authorization service such as *Blackbaud Merchant Services* or IATS to process your credit card transactions. To use an authorization service, you must set up an account with the service. For information about *Blackbaud Merchant Services*, see “Prepare for Blackbaud Merchant Services” on page 5. For information about IATS, see “Prepare for IATS” on page 5.

Warning: 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.

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 information about how to apply 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 authorization service, a third party processor such as *Nova* or *Visa Net* works with *ICVerify* to authorize credit card payments and ensure the correct amounts deposit to your organization’s bank account. Your bank provides this information in addition to your new merchant account numbers. After you obtain this information, you can install *ICVerify*. For information about *ICVerify*, see your *ICVerify* user guide.

Automatically Generate Transactions or Payments

If you use *Electronic Funds Transfer*, you can select the **Automatically Generate Transactions/Payments** menu option in *Batch* to automatically generate payment (gift) records for recurring gift transactions and pledges with payments due. For detailed information and procedures about how to automatically generate transactions, see “Automatically Generate Recurring Gift Transactions and Pledge Payments in Batch” on page 22.

Create 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 about how to create and send transmission files, see “Create Transmission Files” on page 35.

Direct Debits

You can create direct debit transmission files to be processed by your sponsoring bank or IATS. *The Raiser’s Edge* currently supports National Automated Clearing House Association (NACHA) for direct debit file formats. For information about the transmission files, see “Direct Debit Transmission Files” on page 35.

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 your sponsoring bank can process the transmission file you create, 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 they can process the files you create. Once the testing process is validated, you can request to transfer to "live mode" 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 deposits into your organization's bank account.

IATS

Warning: You cannot include transactions that process funds that use different currencies in the same gift batch. If multiple currencies are used when you process the transactions, you must create separate gift batches for the gifts.

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

IATS reviews the transactions in the transmission file and verifies each is formatted correctly. IATS groups and directs all correctly formatted transactions to the appropriate financial institutions for authorization. For each transaction that is formatted incorrectly, IATS 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.

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 use information about returns to adjust your batches or gift records as necessary. For more information about IATS, see the user guide provided by IATS.

Credit Cards

You can create credit card transmission files to process with an authorization service such as *Blackbaud Merchant Services* or IATS or through *ICVerify*.

Blackbaud Merchant Services, IATS, or Other Authorization Service

Warning: 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.

After you create a credit card transmission file from a batch and click **Create Now** on the Create Transmission File screen, **The Raiser's Edge** sends the token identifiers in a transmission file to the *Blackbaud Payment Service*. The *Blackbaud Payment Service* then replaces the token identifiers with their corresponding credit card numbers in the transmission file, which the authorization service then detects and retrieves. If you properly set up your settings in *Configuration*, **The Raiser's Edge** and the authorization service automatically interface with each other through the *Blackbaud Payment Service* to process your transmission file requests. Based on the merchant account number for each transaction, the authorization service groups and directs the transactions to the appropriate financial institution and attempts to obtain an authorization code for each transaction.

- For an approved credit card transaction, the authorization service put a code beginning with "Y" in the **Authorization Code** field of the gift batch. The authorization service verifies that sufficient funds exist in the account for transfer and the credit card number is not blacklisted. If the authorization service approves the transaction, the service processes the account and transfers the funds.

Unlike *ICVerify*, an authorization service 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 information about *ICVerify*, see "ICVerify" on page 9.

- For a rejected credit card transaction, the authorization service adds an "N" in front of the code. When **The Raiser's Edge** receives the response, it strips the "N" from the authorization code, converts the code to text, and puts the text into the **Rejection Code** field of the batch. Examples of rejection codes include the credit card is not supported by the authorization service; the credit card is expired, lost, or stolen; the credit card has an invalid card status; or the authorization service is unable to process the transaction.

To try to authorize declined credit card transactions again, you must first clear all declined authorization codes from the batch. For information about how to clear declined authorization codes, see "Clear Declined Authorization Codes from a Batch" on page 57.

ICVerify

Note: Effective July 15, 2011, **The Raiser's Edge** no longer supports *ICVerify*.

After you create a credit card transmission file from a batch, *ICVerify* detects and retrieves the encrypted 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.

- For an approved credit card transaction, *ICVerify* places an authorization code in the **Authorization Code** field of the gift batch. You can now communicate or "settle" with *ICVerify* to transfer the funds from the donor's account to your organization's account. For information about how to settle your account with *ICVerify*, see your *ICVerify* user guide.
- For a rejected credit card transaction, *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 declined credit cards with *ICVerify*, you must first clear all declined authorization codes from the batch. For information about how to clear declined authorization codes, see "Clear Declined Authorization Codes from a Batch" on page 57.

This process does not actually transfer 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 information about how to transfer credit card funds from a donor's account, see your *ICVerify* user guide.

Commit a Batch

After 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 select to create a new batch with those exceptions. This is a useful way to work with all the rejected payments in your batch. For 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 *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.

Blackbaud Merchant Services. You can use *Blackbaud Merchant Services* as your authorization service to automatically process credit card transactions through *Batch*.

Blackbaud Payment Service. To help you comply with Payment Card Industry Data Security Standards (PCI DSS), *The Raiser's Edge* uses the *Blackbaud Payment Service* to securely store sensitive credit card information. When you process credit card transactions, *The Raiser's Edge* uses reference IDs generated by the *Blackbaud Payment Service* in the place of credit card numbers in the transmission files. When you submit the transmission files to your authorization service, the *Blackbaud Payment Service* securely replaces the reference IDs with the corresponding credit card numbers and sends the file to your authorization service for processing.

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 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 to your bank account. In *The Raiser's Edge*, EFT also refers to credit card transactions.

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.

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

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 *Electronic Funds Transfer* to receive the funds.

Financial processing date. The financial processing date is the date your sponsoring bank or IATS 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 11, 2011, you may want to use a financial processing date of Friday, April 15, 2011. The specific requirements for the financial processing date vary between financial institutions. For information about financial processing dates, contact your sponsoring bank or IATS.

IATS. IATS stands for International Automated Ticket Systems. You can use IATS to automatically authorize and process direct debit and credit card transactions through *Batch*.

Note: Effective July 15, 2011, *The Raiser's Edge* no longer supports *ICVerify*.

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 select 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 hard currency or a personal or business check. The non-electronic payment methods available in *The Raiser's Edge* are Cash, Personal Check, Business Check, and Other.

Note: If you process your direct debit transactions through IATS, do not send prenotifications. IATS does not process prenotifications.

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 must create a direct debit transmission file and send it 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*.

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.

Note: 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.

- **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.

Note: 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.

- **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 process 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. After you create a transmission file, you can send the file to your sponsoring bank or authorization service. After a direct debit transmission file is processed, the file is returned with or without a rejection. After a credit card transmission file is processed, authorization codes are updated in the batch for those credit card gifts.

Navigate in EFT

If you use *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 information about how to open a gift batch, see the *Batch Guide*. This chapter explains all the options available if you use *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.

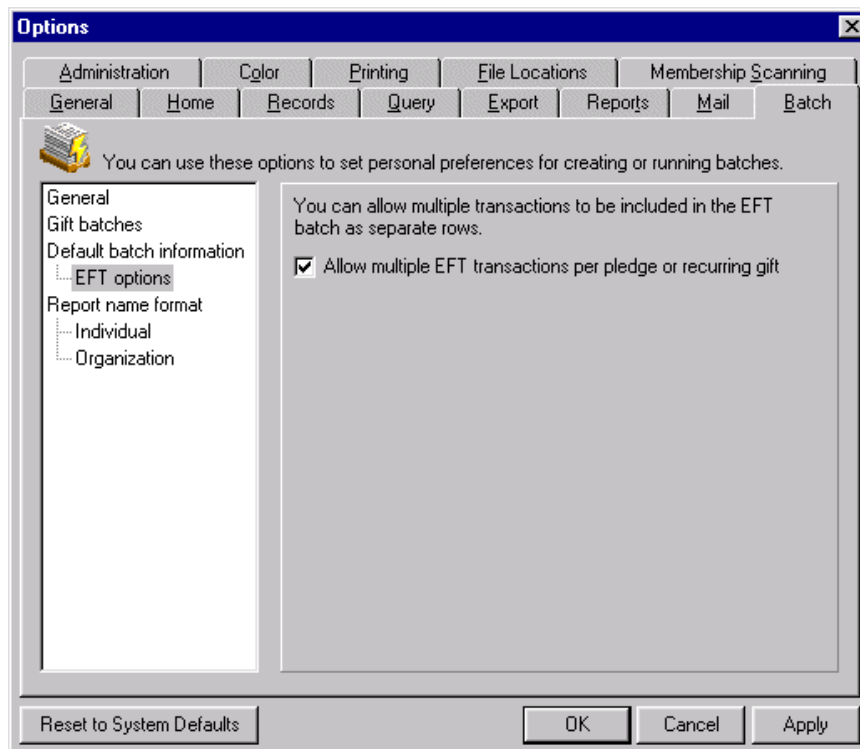
When you process credit card transactions, if you use *ICVerify* as your credit card authorization service, you must specify the location of the *ICVerify* files on your workstation. For more information about user options, see the User Options chapter of the *Program Basics Guide*.

▶ Define EFT user options

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

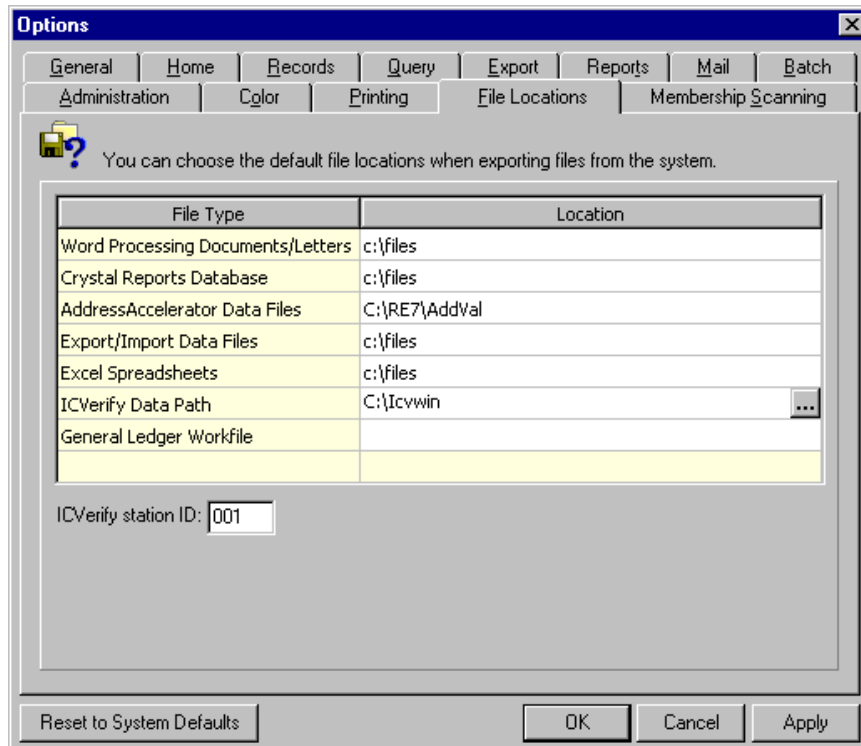
1. From the menu bar on the shell of *The Raiser's Edge*, select **Tools, User Options**. The Options screen appears.
2. Select the Batch tab.

- 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*.



- To enable multiple EFT transactions 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.



Note: Effective July 15, 2011, *The Raiser's Edge* no longer supports *ICVerify*.

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 and ACH gifts through** field on the Business Rules page in *Configuration* for Batch options. For information about this setting in Configuration, see "Configuration Settings" on page 16.

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

- In the **ICVerify Data Path** field, enter the location of your *ICVerify* files. To search for the file location, click the browse button.
- In the **ICVerify station ID** field, enter the 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*, it can match the response file 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 information about how to configure *ICVerify* on your workstation, see your *ICVerify* user guide.

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

Understand 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 to your bank account. In *The Raiser's Edge*, EFT also refers to credit card transactions. If you use *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 only set 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 select 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 information about this option, see “Automatically Generate Recurring Gift Transactions and Pledge Payments in Batch” on page 22.

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 information about EFT and non-EFT gifts, see “Frequently Used Terms” on page 9. 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 **EFT?** on the gift record to include electronic payments of direct debit or credit card. For information about fields and options on the gift record, see “Automatically Generate Recurring Gift Transactions and Pledge Payments in Batch” on page 22.

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 or authorization service. 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 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 your authorization service merchant account through the *Blackbaud Payment Service* or to *ICVerify*, whichever you select.

- With an authorization service, if the credit card transaction is approved, the service puts an authorization code that begins with “Y” in the **Authorization Code** field of the gift batch. The authorization service 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, the authorization service adds “N” in front of the code. When *The Raiser’s Edge* receives the response, it strips the “N” from the authorization code, converts the code to text, and puts the text in the **Rejection Code** field of the batch. Examples of rejection codes include the authorization service is unable to process transaction or the credit card is not supported by the service; is expired or reported lost or stolen; or has an invalid card status. To authorize declined credit cards again, you must first clear all declined authorization codes from the batch. For information about how to clear declined authorization codes, see “Clear Declined Authorization Codes from a Batch” on page 57.

Note: Effective July 15, 2011, *The Raiser’s Edge* no longer supports *ICVerify*.

- 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 *ICVerify* approves, you must settle the credit card accounts with *ICVerify* and commit the batch to the database. For 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 indicate the account did not have a sufficient account balance to cover the transaction or was otherwise rejected. *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 information about clearing declined authorization codes, see “Clear Declined Authorization Codes from a Batch” on page 57.

Configuration Settings

If you use *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 *Electronic Funds Transfer*, the **Immediate destination** field and **Company ID** box appear on the General page.

The screenshot displays the 'Configuration - General' window for 'Blackbaud Demo'. On the left is a navigation menu with options like 'General', 'Tables', 'Addressees / Salutations', etc. The main area 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: 800-443-9441
- Volunteer year starts: 01/01
- Immediate destination: [empty text box]
- Company ID: [empty text box]
- Radio buttons: Federal Tax ID, User defined
- ID: [empty text box]

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

In the **Immediate destination** field, enter the eight-digit identification number that represents the authorizing immediate destination institution. This number 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, it 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 35.

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 **Federal Tax ID** or **User defined**. In the **ID** field, 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.

Configuration • Financial Institutions

Configuration

New Financial Institution Open Delete... Financial Institution Cleanup... Find...

Financial Institution	Branch Name	Transit/Routing no.	Account No.
American Savings and Loan	First Union Federal	00044444	123456789
Bank of the Nation	State Street Branch	00055555	
Federal Credit Union	Federal Credit Uni...	00033333	
First Federal of Illinois	Main	00022222	
Lexington State Bank	Oakhaven Branch	00066666	
National Bank of Canada			
New York National Bank	Main Branch	00011111	
South Carolina Credit and...	Downtown	00123987	
Tennessee Federal Credit...			

Financial Institutions

Create bank records by storing information such as account names and numbers, user numbers, locations of bank branches, transit/routing numbers, and customized notes

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 how to manage 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 service such as through *Blackbaud Merchant Services* or IATS or through *ICVerify*. You can use IATS to authorize both direct debit and credit card gifts.

Blackbaud Merchant Services, IATS, or Other Authorization Service

Note: If you use IATS, you can use the same merchant account to authorize both direct debit and credit card gifts.

On the Business Rules page of *Configuration*, you can select the authorization service such as *Blackbaud Merchant Services* to process your credit card gifts. From the tree view, select **Batch options**. In the **Process credit cards and ACH gifts through** field, select IATS/Other.

The screenshot displays the 'Configuration - Business Rules' interface. On the left is a navigation pane with a tree view. The 'Business Rules' section is expanded, and 'Batch options' is selected. The main content area is titled 'When generating Batch numbers...' and contains the following settings:

- IDs will be generated using the next available number.
- The next available batch number is 1 (with a 'Change Number' button).
- Prefix numbers with current year (YYYY)
- Reset numbering at the start of a new year
- Separate prefix from number using []
- Sample: 200835768

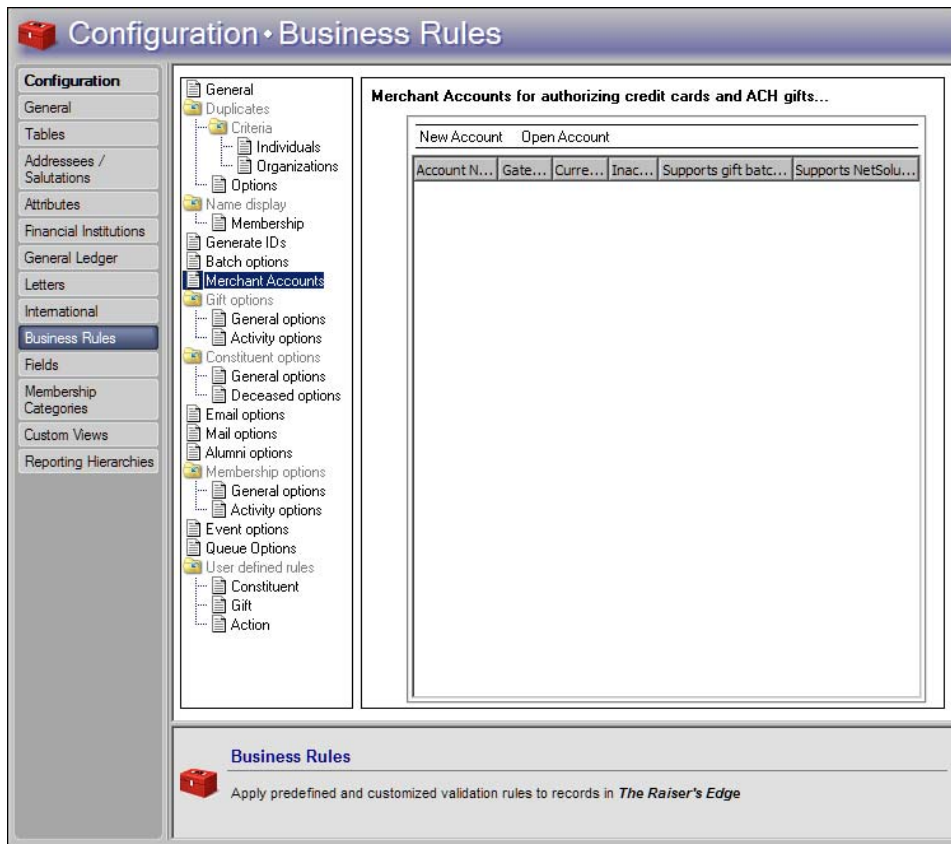
Below this, a section titled 'When adding a gift to a batch, warn if constituent has...' includes:

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

At the bottom of the main area, the 'Process credit cards and ACH gifts through' dropdown menu is set to 'IATS/Other'. A link below reads: [Click here to set up merchant accounts.](#)

At the bottom of the interface, a 'Business Rules' section contains a red cube icon and the text: 'Apply predefined and customized validation rules to records in *The Raiser's Edge*'.

When you select IATS/Other, the **Click here to set up merchant accounts** link appears. To access the Business Rules page for merchant accounts, click this link. Under **Merchant Accounts for authorizing credit cards and ACH gifts**, all merchant accounts your organization uses with the *Blackbaud Payment Service* appear.



On the action bar, click **New Account**. The Add Merchant Account screen appears so you can enter information about the authorization service gateway and merchant account. You obtain all of this information when you set up your merchant account with the authorization service. For information about how to set up a merchant account, see the *Configuration and Security Guide*.

After you add information about the merchant account, click **OK**. Your account appears in under **Merchant Accounts for authorizing credit cards and ACH gifts** (To close the New Account screen without saving any data, click **Cancel**). You can add multiple merchant 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 name appears as a selection, so be sure to add a specific name that identifies the type of account. You can use the **Account** field to select the account to which to apply payments in a specific transmission file.

Note: You cannot delete merchant accounts from *The Raiser's Edge*. To prevent the use of a merchant account, we recommend you edit the merchant account and mark **Inactive**.

The **Merchant Accounts for authorizing credit cards and ACH gifts** grid displays all merchant accounts your organization uses with the *Blackbaud Payment Service*. To open and edit existing account information, click **Open Account** on the action bar.

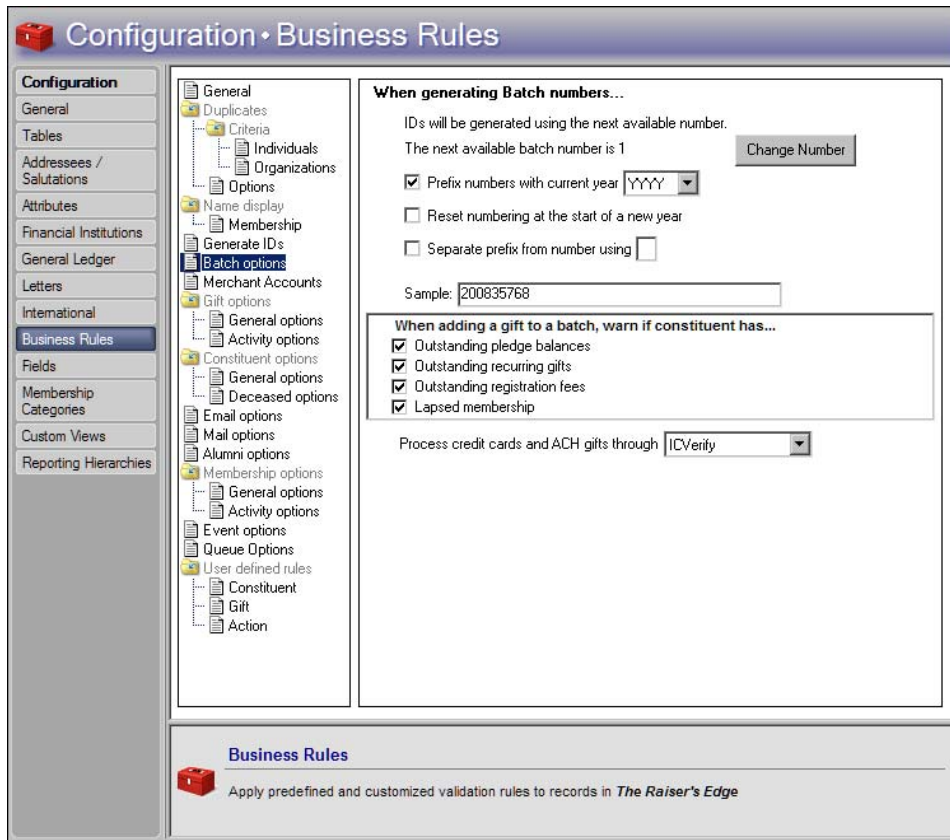
You can now begin to create transmission files in *Batch*. To create transmission files, select **Tools, Create EFT Transmission Files** from the menu bar in a gift batch. With your login ID and password, *The Raiser's Edge* automatically uses the *Blackbaud Payment Service* to interface with the authorization service to process the gifts you include in your transmission files. When you click **Create Now** on the Create Transmission Files screen, the *Blackbaud Payment Service* is automatically initialized. For more information about how to create transmission files, see "Create Transmission Files" on page 7.

For more information about Batch options business rules, see the *Configuration and Security Guide*.

ICVerify

Note: Effective July 15, 2011, *The Raiser's Edge* no longer supports *ICVerify*.

On the Business Rules page of *Configuration*, from the tree view, select **Batch options**. In the **Process credit cards and ACH gifts through** field, select *ICVerify*.



You can now begin to create credit card transmission files in *Batch*. To create transmission files, select **Tools, Create EFT Transmission Files** from the menu bar 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 information about how to create credit card transmission files, see “Credit Card Transmission Files” on page 41.

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

Initialize the Blackbaud Payment Service

To securely authorize and process direct debit and credit card transactions in *The Raiser's Edge*, you can use the *Blackbaud Payment Service*. You can create transmission files in *Batch* to send to the *Blackbaud Payment Service* to authorize and process through your authorization service.

To process your gifts, you do not need to install additional software. You simply need to set up a merchant account with an authorization service, create an account with the *Blackbaud Payment Service*, set a few options in *Configuration*, and create transmission files in *Batch*. For information about how to set *Configuration* options, see “Configuration Settings” on page 16.

After you set up accounts with the *Blackbaud Payment Service* and your authorization service and set specific options in *Configuration*, you can create transmission files for the *Blackbaud Payment Service* to authorize and process transactions through your authorization service. To create transmission files in *Batch*, you select **Tools, Create EFT Transmission Files** from the menu bar. When you click **Create Now** on the Create Transmission Files screen, *The Raiser's Edge* automatically interfaces with the *Blackbaud Payment Service* to process the gifts included in your transmission files through your merchant account.

Note: Unlike *ICVerify*, an authorization service 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 approved, the authorization service places a code beginning with "Y" in the **Authorization Code** field of the gift batch. The authorization service 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.

When a credit card transaction is rejected, the authorization service adds "N" in front of the code. When *The Raiser's Edge* receives the response, it strips the "N" from the authorization code, converts the 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 the authorization service.
- The credit card is expired.
- The credit card is lost or stolen.
- The credit card has an invalid card status.
- The authorization service is unable to process the transaction.

To authorize the declined credit cards again, you must first clear all declined authorization codes from the batch. For information about how to clear declined codes, see "Clear Declined Authorization Codes from a Batch" on page 57.

Initialize ICVerify

Note: Effective July 15, 2011, *The Raiser's Edge* no longer supports *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.

Note: 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>.

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 information about how to purchase and install *ICVerify*, see "Prepare for ICVerify" on page 6. For information about how to set *Configuration* options, see "Configuration Settings" on page 16. For information about how to set user options, see "User Options" on page 12.

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*, select **Tools, Create EFT Transmission Files** from the menu bar. 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 included in your transmission files.

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 information about how to clear declined authorization codes, see “Clear Declined Authorization Codes from a Batch” on page 57.

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 information about how to transfer credit card funds from a donor’s account, see your *ICVerify* user guide.

Automatically Generate Recurring Gift Transactions and Pledge Payments in Batch

If you use *Electronic Funds Transfer*, you can select **Tools, Automatically Generate Transactions/Payments** from the menu bar 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 must apply it toward the pledge or recurring gift to reduce the balance. With *Electronic Funds Transfer*, you can select **Tools, Automatically Generate Transactions/Payments** from the menu bar in *Batch* to add gift entries for the pledges or recurring gifts. **The Raiser’s Edge** automatically applies the generated transactions and payments 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 select several options and checkboxes correctly 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 occurs on or before the date entered in the **Transactions due on or before** field. You must select a fund for the gift. To process your gifts 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 select the **Automatically Generate Transactions/Payments** menu option.

You must specify banking and account information 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, you can still create the direct debit transmission files, but the constituent's bank will reject them because there is no account from which to transfer the funds.

If you automatically generate recurring gift transactions for recurring matching gifts that need electronic processing, you must set up the matching gift record 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 must then enter a recurring matching gift payment directly to the batch each time a payment is due.

If multiple transaction or payment can be generated for a single pledge or recurring gift, the program generates all eligible transactions and payments when **Allow multiple EFT transactions per pledge or recurring gift** is marked in User Options. For information about this user option, see "User Options" on page 12. When you allow multiple transactions to be generated, each transaction is added on a separate row of the gift batch.

Note: If you process your direct debit transactions through IATS, do not send prenotifications. IATS does not process prenotifications.

When you generate transactions for gifts with a payment method of direct debit and 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 information, see "Understand Prenotifications" on page 42.

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

After 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**.

Set Up a Gift Batch to Generate Transactions/Payments

When you select **Tools, Automatically Generate Transactions/Payments** from the menu bar in a gift batch, *The Raiser's Edge* automatically adds the new transactions or payments to the batch. For example, when you select **Tools, Automatically Generate Transactions/Payments** from the menu bar, a new row appears in the gift batch 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 these gift fields are not added:

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

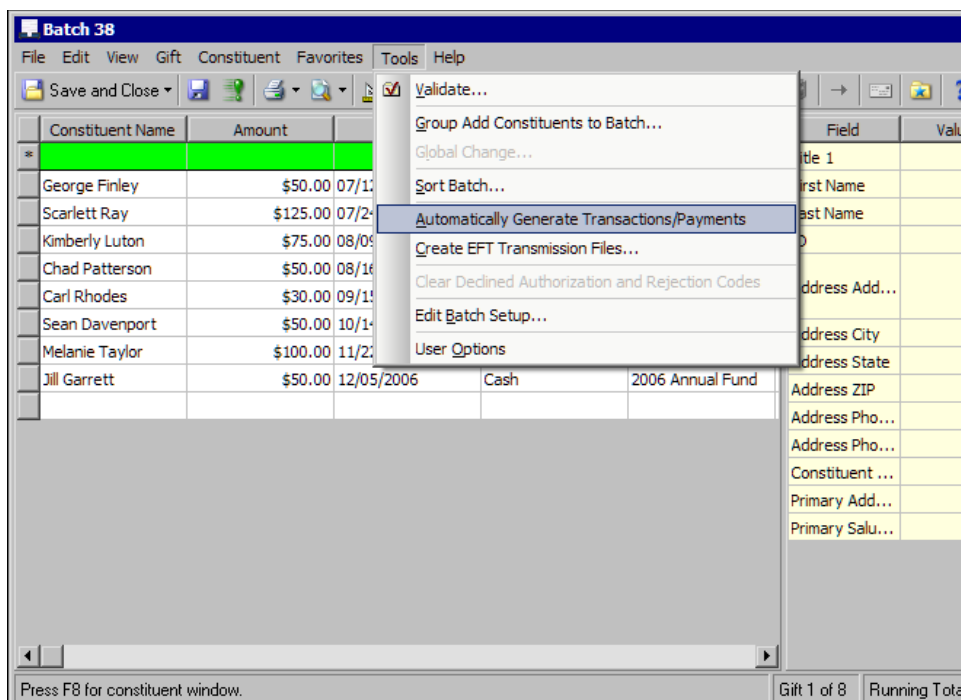
When you automatically generate pledge payments or recurring gift transactions, you do not need to create a new gift batch for the new payments or transactions. Depending on your data entry methods, you may need to select the **Automatically Generate Transactions/Payments** menu option multiple times for one gift batch. However, 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 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. 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, all transactions in the batch should be ready for processing on this date.

Understand the Automatically Generate Transactions/Payments Screen

Note: To create a pledge gift record, select Pledge in the **Gift type** field on a gift record. To create a recurring gift template, select Recurring Gift in the **Gift type** field on a gift record. For information about pledges and recurring gifts, see the *Gift Records Guide*.

If you use *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. To generate new gift records for 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. To specify which records to include in the process, click **Include**. Under **What transactions do you wish to include?**, select the date by which the transactions are due and include specific gift types and payment types. Under **Miscellaneous Information**, select whether to create an exception and control reports for the process.

The screenshot shows a dialog box titled "Automatically Generate Transactions/Payments" with two tabs: "1: General" and "2: Gift Fields". The "General" tab is active. It features a "Generate Transactions/Payments" button and a "What transactions do you wish to include?" section. This section includes a date field set to "06/04/2005", radio buttons for "EFT", "Non-EFT", and "Both" (with "EFT" selected), and two list boxes for "Include these gift types" (containing "All Pledges" and "Recurring Gifts") and "Include these payment types" (containing "Direct Debit", "Credit Card", "American Express", "Check(Debit) Card", "Diner's Club", and "Discover", all checked). Below this is the "Miscellaneous Information" section with checkboxes for "Create exception report" and "Create control report" (set to "Detail"), and radio buttons for "Preview" and "Print" (with "Preview" selected for both). At the bottom are buttons for "< Back", "Next >", "Cancel", and "Generate Now".

On the General tab you can select the gifts for which to generate payments and transactions based on the gift type and payment method to include. For example, to generate payments for Direct Debit gifts with a payment due date on or before June 4. 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. To refine the gifts for which a payment or transaction is generated, you can use other options on the Automatically Generate Transactions/Payments screen. To select the records to process, click **Include** and select **All Records** or **Selected Records**.

Note: 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**, the process includes every gift record in the database. When you choose **Selected Records**, the Open Query screen appears so you can include records in an established gift query or create a new gift query to select the records to process. For information about the Open Query screen or how to create 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, 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. If you enter the date 01/31/2011 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 02/01/2011, 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**.

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

If you mark **Credit Card**, 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 the program could not generate a transaction. For information about this report, see "Automatically Generate Transactions/Payments Exception Report" on page 58. To create an exception report, mark **Create exception report**.

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

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 selected when you prepare to generate transactions or payments. For information about this report, see "Automatically Generate Transactions/Payments Control Report" on page 59. 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.

Gift Fields Tab

Tip: 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.

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. After you automatically generate the specified gifts into the batch, you can change these gift fields in the gift batch.

Automatically Generate Transactions/Payments

1:General 2:Gift Fields

Specify the information to be used for the gifts generated

Gift date: Specific date 06/04/2005

Reference: User defined Transactions generated 06/04/20

Letter: Use letter from gift

GL post status: Not Posted

GL post date: 06/04/2005

If a transaction/payment is generated for a gift that is linked to a membership:
 Apply the payment to the same membership

< Back Next > Cancel Generate Now

Gift date. In the **Gift date** field, select the date to appear 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 and enter the current date.

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, 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 0005M3/1/11". "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

Frequency	Abbreviation
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 program generated the transaction or payment. In the example “EFT 0005M3/1/11”, the transaction was generated on March 1, 2011.

If you select User defined in the **Reference** field, a text field appears. Enter the message to appear in the **Reference** field for all generated transactions and payments, such as “Transactions generated 06/04/2011.”

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 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 about how to add 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 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 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 information about memberships, see the *Membership Gifts Guide*.

Using the Automatically Generate Transactions/Payments Menu Option

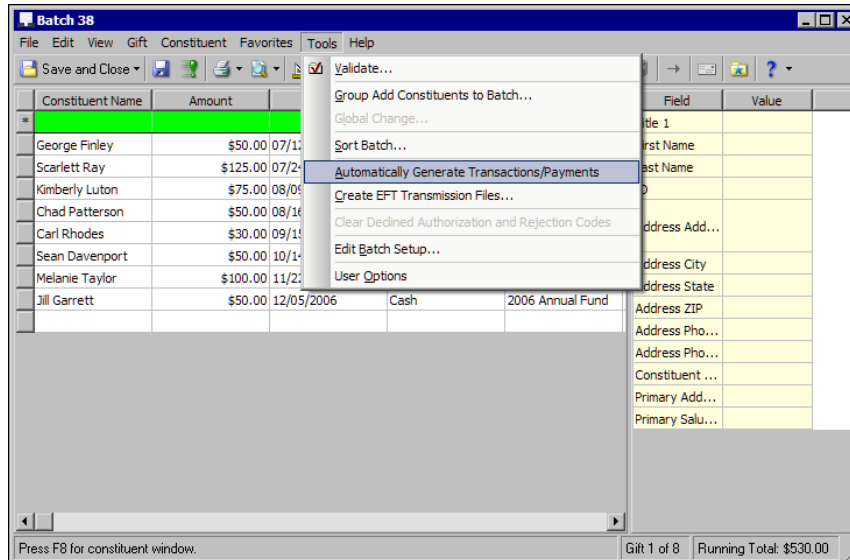
Warning: If you already generated a transmission file for this batch, you must generate a new transmission file if you add additional electronic gifts to the batch. For information about how to create transmission files, see “Create Transmission Files” on page 35.

If you use *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.

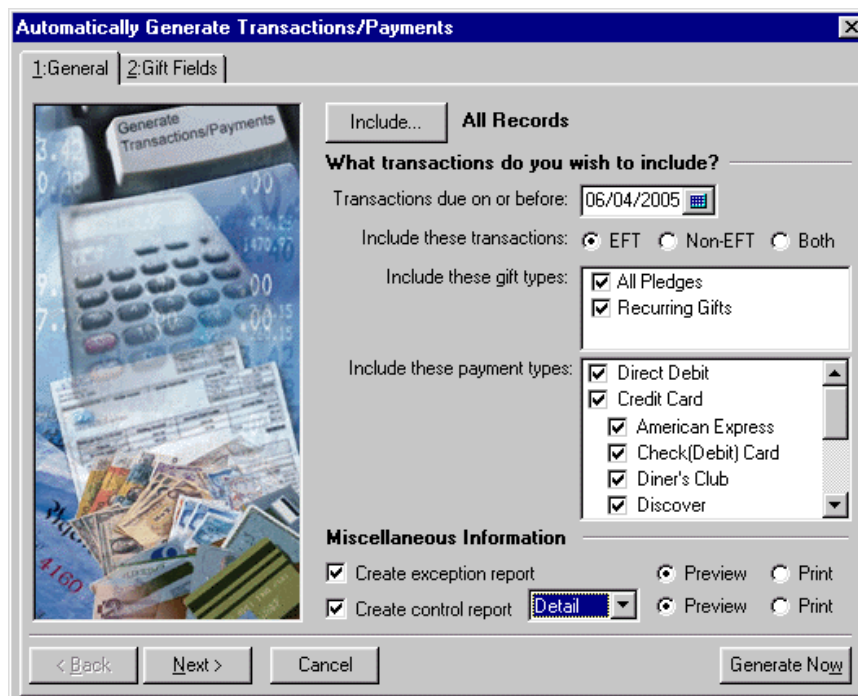
► **Automatically generate transactions for pledges and recurring gifts**

Scenario: You prepare 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 June 4.

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



The Automatically Generate Transactions/Payments screen appears.



Note: When you select **Selected Records**, you select to include only records that match the criteria you set for automatically generating payments and transactions. A screen appears so you can include records in an established query or create a new gift query.

2. Click **Include** and select **All Records**. Your selection appears to the right of the button.
When you select **All Records**, you include all records in the database that match the criteria you set for automatically generating payments and transactions.
3. In the **Transactions due on or before** field, enter the date of the recurring gift and pledge transactions and payments to include. The program selects the recurring gifts and pledges that require transactions and payments on or before this date.
4. To generate transactions for electronic gifts at this time, in the **Include these transactions** field, select **EFT**.
5. To generate both pledge payments and recurring gift transactions, in the **Include these gift types** box, mark **All Pledges** and **Recurring Gifts**.

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

6. 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**.
7. 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.

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

8. To keep a record of the transactions and payments that are not able to be generated, mark **Create exception report** and then **Preview**. If exceptions are found, you can preview the report on the screen. You can also select to print the exception report from its preview screen. For information about the exception report, see "EFT Reports" on page 58.
9. To keep a record of the type of transactions generated, mark **Create control report**, select **Detail**, and mark **Print**. The control report automatically prints when you generate the payments and transactions.

Note: When you mark **Preview**, the program automatically generates a preview of the control report after 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 analysis, or for any other needs specific to your organization. For information about control reports, see "EFT Reports" on page 58.

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

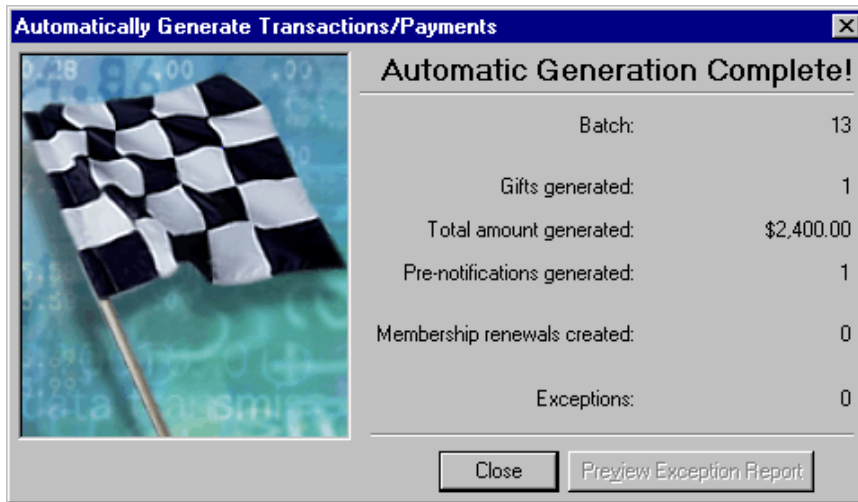
The screenshot shows a dialog box titled "Automatically Generate Transactions/Payments" with a close button (X) in the top right corner. It has two tabs: "1: General" and "2: Gift Fields", with "2: Gift Fields" selected. The main area is titled "Specify the information to be used for the gifts generated" and contains the following 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 "System generated".
- 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.

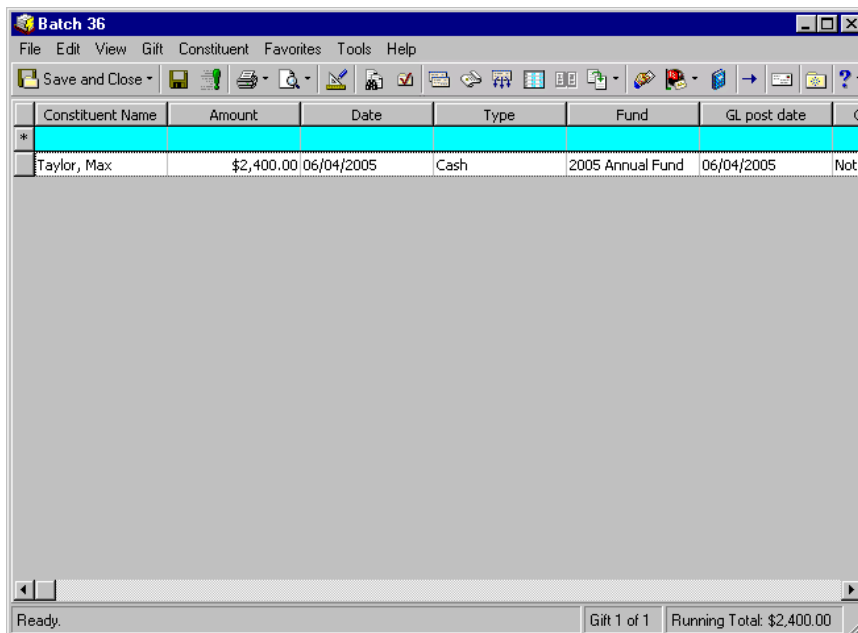
Below these fields is a section titled "If a transaction/payment is generated for a gift that is linked to a membership:" with a checked checkbox labeled "Apply the payment to the same membership". At the bottom of the dialog are four buttons: "< Back", "Next >", "Cancel", and "Generate Now".

11. To assign the same gift date to all generated gift records, regardless of when the installment or transaction was due, in the **Gift date** field, select **Specific date** and enter the gift date to use.
12. 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 information about system-generated reference codes, see "Reference" on page 29.
13. In the **Letter** field, select **Use letter from gift**. The program copies the letter selected on the gift record of the recurring gift or pledge to the generated gift record for the transaction or payment.
14. 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 information about the **Post to GL** link, see the *Gift Records Guide*.
15. In the **GL post date** field, enter the post date to assign to all generated gift records.
16. 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 information about memberships, see the *Membership Gifts Guide*.
17. To generate gift records for pledge payments and recurring gift transactions, click **Generate Now**. A progress indicator appears.

After the program generates the transactions and payments, the Automatically Generate Transactions/Payments screen appears and displays the results of the process.



18. 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 information about exception reports, see “EFT Reports” on page 58.
19. 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.



To view prenotifications in the batch, select **View, Prenotifications**. For information about prenotifications, see “Understand Prenotifications” on page 42.

20. 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 or authorization service. To add the generated payments and transactions to the database, you must commit the gift batch. For information about batch committal, see the *Batch Guide*.

Create Transmission Files

Note: Cash gifts generated as a result of pledge overpayments appear as separate items in a transmission file. For 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 or authorization service to process.

Direct Debit Transmission Files

Warning: 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.

To electronically transfer funds from a donor's bank account, you must create a direct debit transmission file to send to IATS 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 to be processed. To receive the direct debit gifts, you must send your sponsoring bank specific information to initiate the transaction. A transmission file contains this financial information, such as gift amounts and account numbers. In turn, your sponsoring bank 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 by way of a disk, an email attachment, or FTP upload. You and your bank should decide the best way to communicate this information.

Note: 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.

When you receive recurring gift transactions or pledge payments through 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 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 request that the bank verify the account information is set up properly and validate the account number. If the account number does not exist or is invalid, the bank declines the request and you can 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 verify whether sufficient funds exist. For information about prenotifications, see "Understand Prenotifications" on page 42.

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 returns to your organization, you can commit its gifts to the database. For information about how to create direct debit transmission files, see "Create EFT Transmission Files" on page 48.

IATS

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

After you submit a direct debit transmission file, IATS 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 authorized by IATS but returned by the donor's bank, such as due to a closed account or insufficient funds, appears in a report from IATS so you can adjust your records accordingly.

To process your transmission files with IATS, you must first set up an account with IATS. You must also set up your account in *Configuration*. For information about how to set up your account, see "Prepare for Direct Debit Transactions" on page 4. For information about how to set options in *Configuration*, see "Configuration Settings" on page 16.

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 and characters 9-22 have another meaning. The following tables explain the information that appears in a transmission file.

Note: 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.

File Header Record		
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 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 Immediate destination name 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

Company Batch Header Record		
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 Financial Processing date 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.)

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.)

Entry Detail Record		
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).
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.

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

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.
Reserved	56-94	Blank

Credit Card Transmission Files

Note: Effective July 15, 2011, *The Raiser's Edge* no longer supports *ICVerify*.

To electronically credit a transaction to a donor's credit card, you must create a credit card transmission file to send to your authorization service. To securely process and authorize credit card transmission files, the *Blackbaud Payment Service* interface with *The Raiser's Edge*. With *ICVerify*, credit card transmission files will process only if *ICVerify* is present.

To secure the credit card information in accordance with the Payment Card Industry Data Security Standard (PCI DSS), *The Raiser's Edge* shares the credit card transmission files with only the *Blackbaud Payment Service* and *ICVerify*. You cannot access a copy of a credit card transmission file generated by *The Raiser's Edge*.

Blackbaud Merchant Services, IATS, or Other Authorization Service

To process your transmission files with an authorization service such as *Blackbaud Merchant Services* or IATS, you must have accounts set up with the authorization service and the *Blackbaud Payment Service*. You must also set up your account in *Configuration*. For information about how to set up your account, see "Prepare for Credit Cards" on page 5. For information about how to set options in *Configuration*, see "Configuration Settings" on page 16.

When you create the transmission file, you can select to print or preview a credit card control report. For information about control reports, see "EFT Reports" on page 58. After you create a credit card transmission file, *The Raiser's Edge* sends it to the *Blackbaud Payment Service*, which decrypts the credit card number information in the transmission file. Your authorization service automatically authorizes or rejects the credit card and 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 the *Blackbaud Payment Service*. The transmission file contains this specific financial information, including Max's gift amount, encrypted credit card number, and credit card expiration date. The transmission file is sent to the *Blackbaud Payment Service* for decryption and then to your merchant account for authorization.

ICVerify

Note: Effective July 15, 2011, *The Raiser's Edge* no longer supports *ICVerify*.

To process your transmission files with *ICVerify*, initialize *ICVerify* on your computer and create a credit card transmission file in *The Raiser's Edge*. To secure the credit card information in accordance with the Payment Card Industry Data Security Standard (PCI DSS), *The Raiser's Edge* uses the *ICVerify EncryptionManager* utility to encrypt the 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 information about control reports, see "EFT Reports" on page 58. 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.

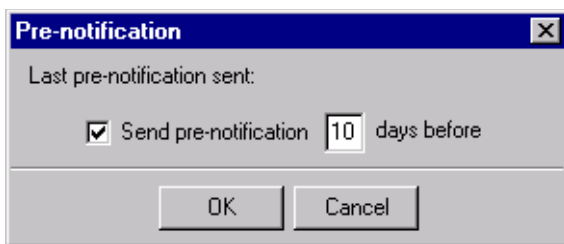
For example, Max Taylor uses his credit card to donate \$100. To receive Max's gift, you must initialize *ICVerify* to begin the transaction. The transmission file contains specific financial information, including Max's gift amount, credit card number, and credit card expiration date, and is sent to *ICVerify* for authorization. For information about how to create credit card transmission files, see "Create EFT Transmission Files" on page 48.

Understand Prenotifications

Note: If you process your direct debit transactions through IATS, do not send prenotifications. IATS does not process 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 select **Tools, Automatically Generate Transactions/Payments** from the menu bar 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 information about gift records, see the *Gift Records Guide*.

After 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 information, see "View the prenotifications in a batch" on page 44.

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 both a prenotification and live transaction for the same pledge or recurring gift are included in a batch, a screen appears during the automatically generate transactions/payments process so you can select which to process. Mark **Remove live** or **Remove prenote**, and click **Remove Now**.

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

After you decide what to include, you can create and send the transmission file to the sponsoring bank. You and your bank should decide how best to communicate this information. If, in the transmission file, you include requests for live transactions, **The Raiser's Edge** detects whether rejection codes are entered for the pledge payments, recurring gift payments, and prenotifications included 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 returns the transmission file to you. If you included requests for live transactions in your 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 to specify that a gift has been rejected. For example, if you enter Gift Rejected in the **Rejection code** field, a message appears to ask 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** does not commit that gift to the database.

Note: When you commit a batch with rejections, you can create a batch of exceptions. On the General tab of the Commit Batch screen, mark **Create a new batch of exceptions**. 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 information about batch committal, see the *Batch Guide*.

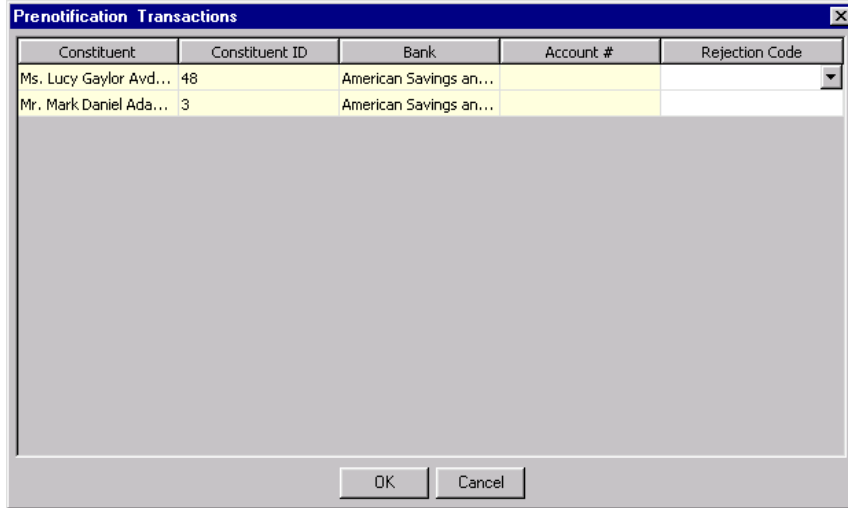
To complete the processing of prenotifications and live transactions, you must commit the batch to the database. After you commit the batch, **Send prenotification** on the gift record is unmarked and the transactions are generated on the scheduled dates the next time you select **Tools, Automatically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

View Prenotifications in a Batch

Prenotifications are included in a transmission file and verify that 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.

► **View the prenotifications in a batch**

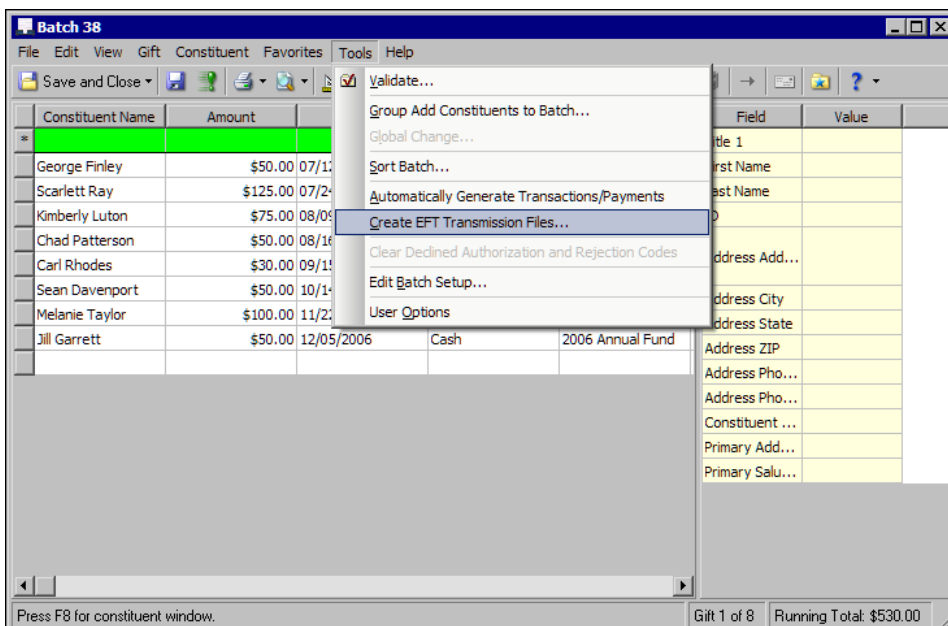
1. From the data entry screen of a gift batch, select **View, Prenotifications** from the menu bar. The Prenotification Transactions screen appears. For information about how to set up a gift batch, see the *Batch Guide*.



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

Create Transmission Files Screen

With *Electronic Funds Transfer*, you can create transmission files to send to your financial institution or an authorization service. 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 to create.

Create Transmission Files

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

Direct Debit Transmission File

Create direct debit file for

Financial Institution IATS

Financial processing date: 02/04/2011

Sponsoring bank: American Savings and Loan

Immediate destination name: Federal Reserve

Direct debit file: DirectDebit1.txt

Create credit offset transaction

SEC code: PPD

Credit Card Transmission File

Create credit card file

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

Account: Annual Fund (US)

Control Report

Create control report Preview Print

Create Now Cancel

The Create Transmission Files screen is divided into a few 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 a IATS merchant account, you can also select whether to create the file for IATS and which merchant 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 a merchant account, you can select which merchant 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.

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

Create direct debit file. Under **Direct Debit Transmission File**, mark **Create direct debit file** 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.

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 merchant account set up in *Configuration* and mark **Create direct debit file for**, you must select whether the direct debit transmission file is for your sponsoring bank or IATS. 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 merchant account set up in *Configuration* and mark **Create direct debit file for**, you must select whether the direct debit transmission file is for your sponsoring bank or IATS. To have IATS 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 11, 2011, you may want to use a financial processing date of Friday, April 15, 2011. The specific requirements for the processing date vary between financial institutions. For 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 information, see the *Configuration & Security Guide*.

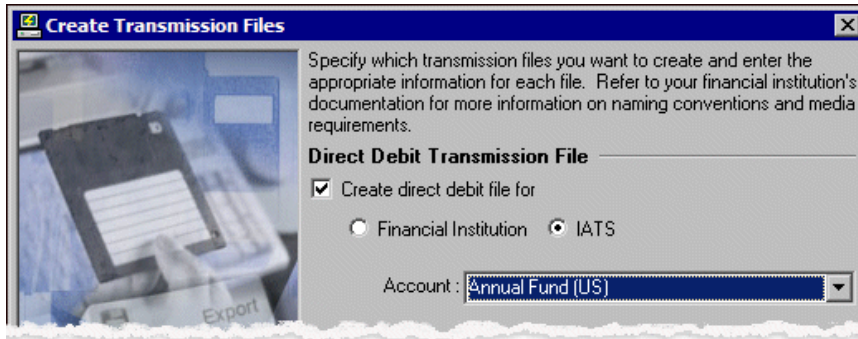
Immediate destination name. The information you enter in the **Immediate destination name** field designates the authorizing institution that approves and authorizes all banking account transactions. Typically, you enter Federal Reserve in this field, as this is the institution that approves most financial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

Direct debit file. 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 file.

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

SEC code. The Standard Entry Class (SEC) code appears in a direct debit transmission file to identify the types of payments the file includes. Check with your organization's business practices to determine which SEC code is most appropriate for your direct debit transmission file, and select the code to use. To use multiple SEC codes, you must create a separate transmission file for each SEC code. For information about the codes, see "Standard Entry Class Codes" on page 47.

Account. When you mark **Create direct debit file for** and select **IATS**, the **Account** field appears under **Direct Debit Transmission File**. Select the merchant account to which to apply all direct debit gift payments in the direct debit transmission file. You can select from all merchant accounts that appear on the Business Rules page in *Configuration*.

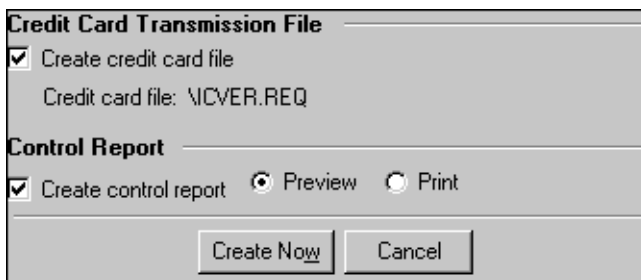


Create credit card file. Under **Credit Card Transmission File**, mark **Create credit card file** to create a transmission file for all credit card transactions in this batch. You can create transmission files for direct debit and credit card transactions simultaneously.

Account. When, in *Configuration*, you select IATS/Other as your credit card authorization service, the **Account** field appears on the Create Transmission Files screen. Select the merchant account to which to apply all credit card gift payments in the credit card transmission file. You can select from all merchant accounts that appear on the Business Rules page in *Configuration*.

Note: Effective July 15, 2011, *The Raiser's Edge* no longer supports *ICVerify*.

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 information about the station ID, see "User Options" on page 12.



Create control report. Under **Control Report**, select whether to create a control report for the transmission file. A control report lists all the options selected when you create transmission files. For information about this report, see "Create Transmission Files Control Report" on page 60. 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 selected when you generate transactions and payments.

Standard Entry Class Codes

The National Automated Clearing House Association (NACHA) requires organizations to pass a Standard Entry Class (SEC) code with direct debit transactions. An SEC code is a three-character code that appears in a direct debit transmission file to identify the types of payments the file includes.

Internet (WEB). Payments initiated and authorized through a secure system over the Internet. This code allows for single entry or recurring debit, and a 60-day return time frame may apply.

Accounts receivable (ARC). Used for check conversion of one-time payments received through the US Postal Service or a dropbox. The donor's source document, such as a check, provides information such as the routing number, account number, check serial number, and dollar amount for the transaction. A 60-day return time frame may apply.

Back office conversion (BOC). Used for check conversion of one-time payments received at points-of-purchase or manned payment locations. A 60-day return time frame may apply.

Corporate credit or debit (CCD). Business-to-business payments or disbursements that can be single-day or recurring transactions. A 24-hour return time frame applies.

Point of purchase (POP). A check received at the point-of-purchase, scanned to obtain the account information necessary for the transaction, voided, and then returned to customer. Used for one-time payments less than \$25,000. A 60-day return time frame may apply.

Prearranged payment (PPD). The default selection for direct debit transmission files, PPD requires written authorization from the customer for debits or credits through electronic transfer of payment. Charges to the customer's account are made when bills are due. A 60-day return time frame for unauthorized returns applies.

Returned check (RCK). Used for a check of less than \$2,500 that was previously returned, or "bounced", due to insufficient funds. Non-sufficient funds (NSF) fees that may apply must be initiated as separate transactions. A 60-day return time frame may apply.

Telephone (TEL). Used for a one-time payment initiated and authorized over the telephone. Authorization may be received through a taped phone conversation or in writing. A 60-day return time frame may apply.

Create EFT Transmission Files

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

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 or authorization service.

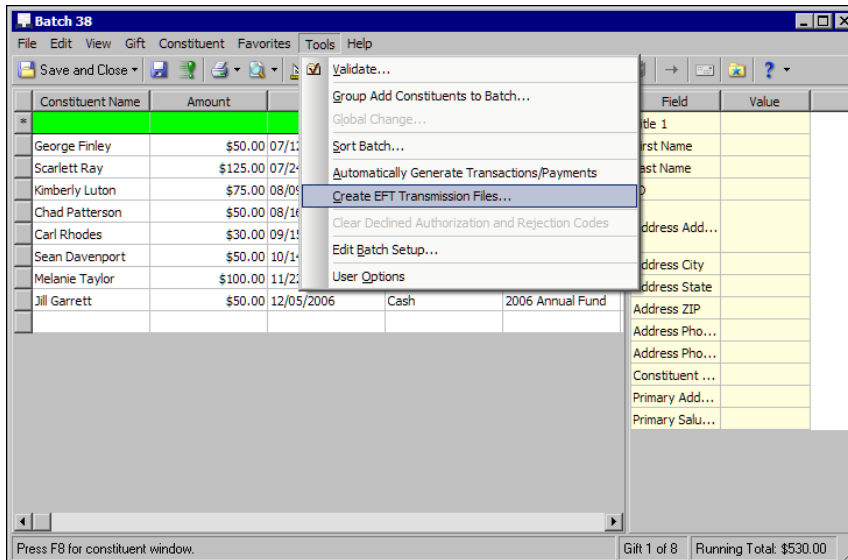
▶ Create transmission files for direct debit processing through your sponsoring bank

You can also create credit card transmission files when you create direct debit transmission files. For information about how to create credit card transmission files, see "Credit Card Transmission Files" on page 41.

Scenario: 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 06/06/2011, 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 generate transactions for pledges and recurring gifts" on page 31.

Warning: 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.

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 information about how to set up a gift batch, see the *Batch Guide*.

Direct Debit Transmission File

Create direct debit file for

Financial Institution IATS

Financial processing date: 02/04/2011

Sponsoring bank: American Savings and Loan

Immediate destination name: Federal Reserve

Direct debit file: DirectDebit1.txt

Create credit offset transaction

SEC code: PPD

Credit Card Transmission File

Create credit card file

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

Account: Annual Fund (US)

Control Report

Create control report Preview Print

Buttons: Create Now, Cancel

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

2. To create a direct debit transmission file, mark **Create direct debit file** or **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 account set up in *Configuration*, select whether the direct debit file is intended for your sponsoring bank or IATS. Under **Create direct debit file for**, select **Financial Institution**.

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

4. In the **Financial processing date** field, enter the date of when you want the sponsoring bank to process the transactions.
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. In the **SEC code** field, select PPD as the Standard Entry Class (SEC) code for the prearranged direct debit gift payments. For information about the SEC codes, see "Standard Entry Class Codes" on page 47.

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

10. 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 58. To view a copy of the control report before you print the report, mark **Preview**. After you preview the report, you can always print the report directly from its preview screen.
11. To create the transmission file, click **Create Now**. A progress indicator appears.

Warning: To successfully create a direct debit transmission file, you must correctly set up the **Immediate destination** field in *Configuration*. For information, see "Configuration Settings" on page 16.

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.

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.

► **Create transmission files for direct debit processing through IATS**

You can also create credit card transmission files when you create direct debit transmission files. For information about how to create credit card transmission files, see “Credit Card Transmission Files” on page 41.

Scenario: You prepare to create transmission files to process pledges and recurring gifts paid by direct debit to process through IATS. 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 generate transactions for pledges and recurring gifts” on page 31.

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 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, select Annual Fund (US) as the merchant account to designate credit card gifts included in the transmission file.

In the **Account** field, all merchant accounts set up in *Configuration* appear. Only the account descriptions appear in the drop-down list, so be sure to add a specific description for each account when you add it in *Configuration*. Each merchant account is valid for only a single country. If you receive gifts that use direct debit accounts in multiple countries, you must use a separate account for each country. To help identify the correct account for a country, the country for which an account is valid appears in parentheses next to the account description.

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 information about how to set up direct debit transactions, see “Prepare 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 information about this report, see “EFT Reports” on page 58. To view a copy of the control report before you print the report, mark **Preview**. After you preview the control report, you can always print the report directly from its preview screen.
5. To create the transmission file, click **Create Now**. A progress indicator appears.
The Raiser’s Edge automatically interfaces with IATS 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. You do not see any IATS 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. 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.
7. You can now commit the direct debit gifts included in your batch to the database. For information about how to commit batches, see the *Batch Guide*.

► **Create transmission files for credit card processing through an authorization service such as Blackbaud Merchant Services or IATS**

You can also create direct debit transmission files when you create credit card transmission files. For information about how to create direct debit transmission files, see “Direct Debit Transmission Files” on page 35.

Scenario: You prepare to create transmission files to process pledges and recurring gifts paid by credit card to process through your authorization service merchant account. 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 generate transactions for pledges and recurring gifts” on page 31.

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 information about how to set up a gift batch, see the *Batch Guide*.

Create Transmission Files

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

Direct Debit Transmission File

Create direct debit file for

Financial Institution IATS

Financial processing date:

Sponsoring bank:

Immediate destination name:

Direct debit file:

Create credit offset transaction

Credit Card Transmission File

Create credit card file

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

Account:

Control Report

Create control report Preview Print

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

In the **Account** field, all merchant accounts in *Configuration* appear. Each merchant account is valid for only a single country. If you receive gifts that use credit cards issued in multiple countries, you must use a separate merchant account for each country. To help identify the correct account for an issuing country, the country for which an account is valid appears in parentheses next to the account description.

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 information about how to set up merchant accounts, see “Prepare for Credit Cards” on page 5.

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

4. Under **Control Report**, mark **Create control report** to keep a record of the transactions included in the transmission file. For information about this report, see “EFT Reports” on page 58. To view a copy of the control report before you print it, mark **Preview**. After you preview the control report, you can print it directly from the preview screen.
5. To create transmission files, click **Create Now**. A progress indicator appears.

The Raiser’s Edge automatically interfaces with the *Blackbaud Payment Service* to match the reference tokens included in the transmission file to their corresponding credit card information. The *Blackbaud Payment Service* uses the login ID and password you set up in *Configuration* to interface with the merchant account to process the credit card gifts included in the transmission file. All processing occurs behind the scenes.

Once the batch is processed, the *Blackbaud Payment Service* polls the authorization service for the answer file to see if the credit card gifts have been rejected or accepted. When the answer file is ready, the *Blackbaud Payment Service* automatically imports the file. Likewise, *The Raiser’s Edge* polls the *Blackbaud Payment Service* for the status of the transaction batch.

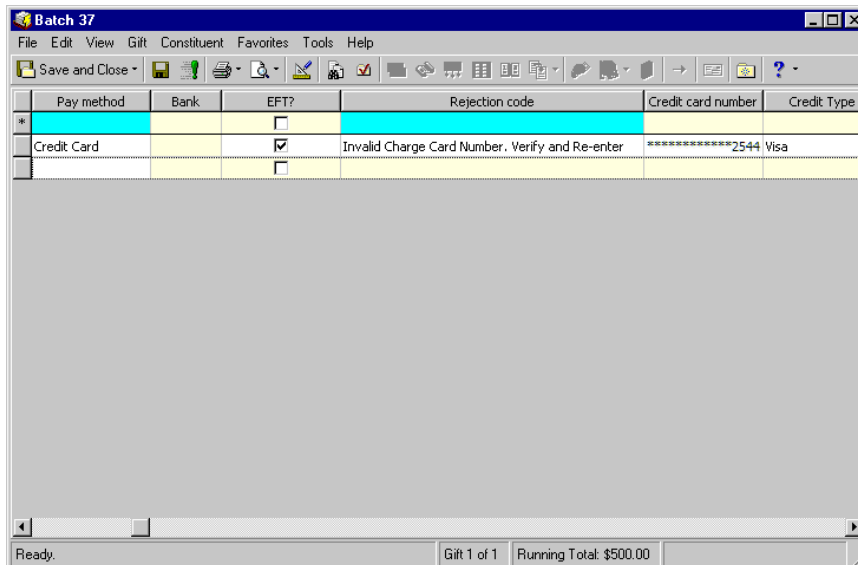
If no answer file is detected after a maximum of 4 seconds per credit card transaction, *The Raiser’s Edge* assumes the batch fails or “times out”, and displays a Batch Timeout error message. Other error messages may appear, including messages about insufficient disk space, denied access, and communication error. In the case of a communication error, your Internet connection may be lost during the authorization process. If this occurs, reestablish your Internet connection. If the transmission file successfully passes to the *Blackbaud Payment Service* before the Internet connection is lost, the answer file should be waiting to be imported into *The Raiser’s Edge* when you reestablish the Internet connection.

If the interface between *The Raiser’s Edge* and the *Blackbaud Payment Service* is broken after a transmission file is submitted and successfully retrieved from the *Blackbaud Payment Service*, but before an answer file has been returned, the *Blackbaud Payment Service* 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 the *Blackbaud Payment Service* again for processing.

6. 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 the *Blackbaud Payment Service* or authorization service 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.
7. To return to the batch screen, click **OK**.
8. When the processing is complete, if you selected to preview or print a control report, the control report previews or prints.

9. After **The Raiser's Edge** accepts an answer from the authorization service through the **Blackbaud Payment Service**, the batch is refreshed to include the appropriate authorization or rejection codes.



- If the credit card transaction is approved, the authorization service places a code that begins with “Y” in the **Authorization Code** field of the gift batch. The authorization service 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.
- If the credit card transaction is rejected, the authorization service adds “N” in front of the code. When **The Raiser's Edge** receives the response, it strips “N” from the authorization code, converts the 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 the gateway, 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, you must first clear all declined authorization codes from the batch. For information about how to clear declined codes, see “Clear Declined Authorization Codes from a Batch” on page 57.

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

► **Create transmission files for credit card processing through ICVerify**

Note: Effective July 15, 2011, **The Raiser's Edge** no longer supports *ICVerify*.

You can also create direct debit transmission files when you create credit card transmission files. For information about how to create direct debit transmission files, see “Direct Debit Transmission Files” on page 35.

Scenario: 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 generate transactions for pledges and recurring gifts” on page 31.

1. Initialize *ICVerify*. For information about *ICVerify*, see your *ICVerify* user guide.

Warning: 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.

- 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 information about how to set up a gift batch, see the *Batch Guide*.

- To create a credit card transmission file, mark **Create credit card file**.
- Under **Credit Card Transmission File**, the file name and path to the credit card transmission file appears, as entered 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 information about the File Locations tab, see “User Options” on page 12.
- 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 58. To view a copy of the control report before you print it, mark **Preview**. After you preview the control report, you can print it directly from the preview screen.

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

- To create transmission files, click **Create Now**. A progress indicator appears.

The Raiser's Edge immediately sends the requested transmission file to the *Blackbaud Payment Service* for credit card number retrieval and then to *ICVerify* for decryption and 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 authorization 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 entered 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 or “settle” with *ICVerify* to transfer the funds from the donor’s account to your organization’s account. For information about how to settle your account with *ICVerify*, see your *ICVerify* user guide.
- 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 57.

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

7. 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. 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

Note: Effective July 15, 2011, **The Raiser’s Edge** no longer supports *ICVerify*.

When you process credit card transactions, your authorization service or *ICVerify* automatically updates the **Authorization Code** field after you create the transmission file and authorize your transactions.

- If the authorization service approves the credit card transaction, it puts an authorization code that begins with “Y” in the **Authorization Code** field of the gift batch. The authorization service 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.
- If *ICVerify* approves the credit card transaction, *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.

Note: Declined authorization codes begin with “N”.

Likewise, when you process credit card transactions, your authorization service automatically updates the **Rejection Code** field after you create the transmission file and authorize your transactions.

- If the authorization service rejects the credit card transaction, it adds “N” in front of the authorization code. When **The Raiser’s Edge** receives the response, it strips “N” from the authorization code, converts the 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 the authorization service, credit card is expired, credit card is lost or stolen, invalid card status, or unable to process transaction.

- If *ICVerify* rejects the credit card transaction, *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, 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 message appears to ask whether to clear the declined authorization codes from the gift batch. For 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**.
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 *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. When you select to renew a membership that has been dropped or try to link a gift to a dropped membership, an exception is returned. 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 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 information about this screen, see “Understand the Automatically Generate Transactions/Payments Screen” on page 25. For information about the **Automatically Generate Transactions/Payments** menu option in *Batch*, see “Using the Automatically Generate Transactions/Payments Menu Option” on page 30.

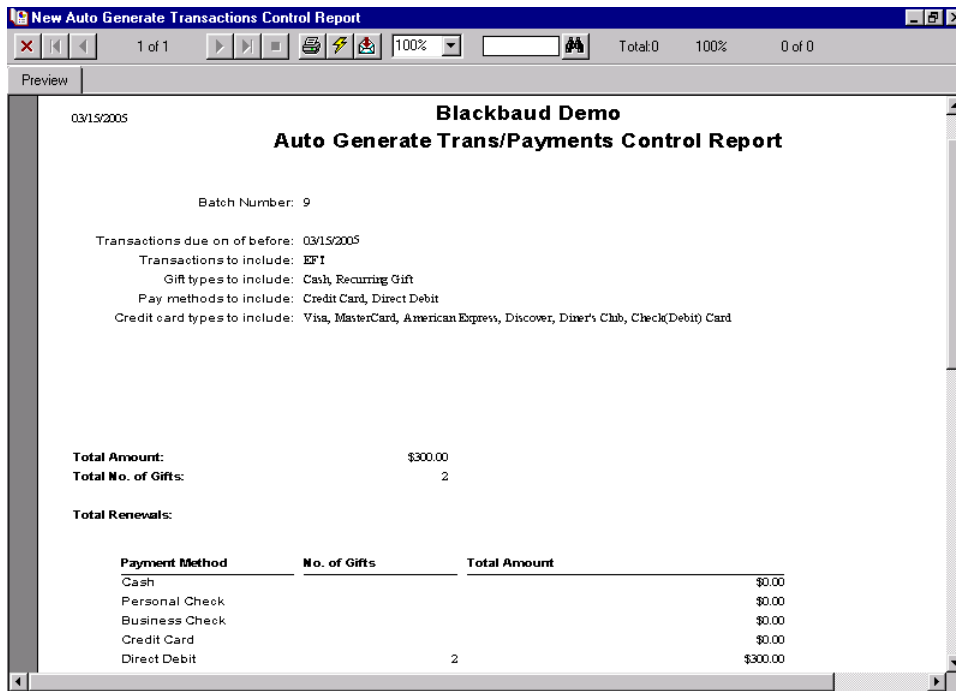
Automatically Generate Transactions/Payments Control Report

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 information about this screen, see “Understand the Automatically Generate Transactions/Payments Screen” on page 25.

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



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: EFI
 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

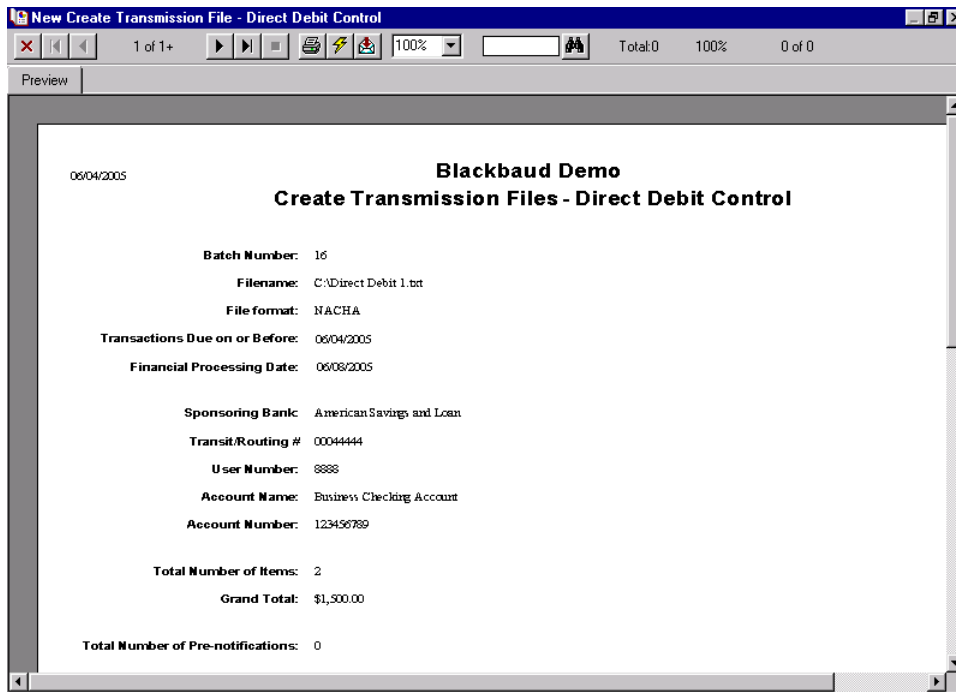
When you mark **Create control report** on the Create Transmission Files screen, a control report previews or prints after you generate transactions in a gift batch. To access the Create Transmission Files screen, select **Tools, Create EFT Transmission Files** from the menu bar of a gift batch. For information about this screen, see “Create Transmission Files Screen” on page 44.

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 entered 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 information about how to create 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 information about how to create cash gifts for pledge overpayments, see the *Batch Guide*.

03/09/2005

Blackbaud Demo
Create Transmission File - Credit Card Report

Batch Number: 7
Filename: c:\temp\ICVER001.REQ
Transactions Due on or Before: 03/09/2005
Financial Processing Date:
Merchant:

Sponsoring Bank: American Savings and Loan - First Union Federal
Trans/Routing Number: 0044444
User Number: 8888
Account Name: Business Checking Account
Account Number: 123456789

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 *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 report, a message appears to ask whether to include electronic transactions, non-electronic transactions, or both in the report. You can also select to include the sponsoring bank in the report. For information about other reports in *Batch*, see the *Batch Guide*.

Pre-Transmission Report

Sponsoring Bank: American Savings and Loan

Include: Electronic transactions
 Non-electronic transactions
 Both

Preview Now Cancel

In addition, the Pre-Transmission Report prints fields you enter in a 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 of 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	\$300.00	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

Credit Card Exception Report

To help you comply with the Payment Card Industry Data Security Standards (PCI DSS), when you update or install **The Raiser's Edge**, the program can automatically send credit card information currently in your database to the *Blackbaud Payment Service* for encryption and secure storage. The Credit Card Exception report provides information about the credit card data that the *Blackbaud Payment Service* cannot accept, such as due to invalid information. With this report, you can identify information to correct for submittal to the *Blackbaud Payment Service*.

08/15/2008		Blackbaud Demo				Page 1		
Credit Card Exception Report								
Constituent Credit Cards								
Constituent Name	Type	Card Number	Expiration	Holder Name	Exception			
Stella S. White	Discover	*****0987	201015		The EXPIRYDATE specified is invalid.			
Chad Patterson	American Express	*****XXXX	201015		The CARDNUMBER name may not exceed 50 characters.			
Isabelle G. Matley	Visa	*****XXXX	201015		The CARDNUMBER name may not exceed 50 characters.			
David B. Murphy	Visa	*****XXXX			The CARDNUMBER name may not exceed 50 characters.			
Gifts								
Constituent Name	Type	Date	Amount	Card Type	Card Number	Expiration	Holder Name	Exception
Anthony S. Ellis	Cash	02/01/2002	\$125.00	Visa	*****0001	201015		The EXPIRYDATE specified is invalid.
Batch Entries								
Type	Number	Row Number	Type	Card Number	Expiration	Holder Name	Exception	
Gift	39	4	Diner's Club	*****9566	0	NERobinson	The EXPIRYDATE specified is invalid.	
Gift	39	3	Visa	*****XXXX	09/20/2011	test	The CARDNUMBER name may not exceed 50 characters.	
Gift	39	5	American Express	*****4623	201015	Dodge Podge	The EXPIRYDATE specified is invalid.	
United Way Pledge Cards								
Envelope ID	Constituent Name	Pledge Amount	Type	Card Number	Expiration	Holder Name	Exception	
1	Allison E. Andrews	\$50.00	Check (Debit) Card	*****XXXX	04/2015	XXXXXXXXXXXX	The CARDNUMBER name may not exceed 50 characters.	
1	Geoffrey T. Beckner	\$45.00	Diner's Club	*****9123	201015	XXXXXXXXXXXX	The EXPIRYDATE specified is invalid.	

Note: The Credit Card Exception Report is a static report. If you run the report multiple times, exceptions included during previous instances of the report appear, regardless of whether you corrected the exception before the most recent run of the report.

When you generate the Credit Card Exception Report, you can select whether to include credit card information from all or selected record types. **The Raiser's Edge** sends the *Blackbaud Payment Service* credit card information from constituent records, gift records, and constituent and gift batches. If you use *Workplace Giving* or *NetSolutions*, **The Raiser's Edge** also sends credit card information from pledge envelopes or online donations, respectively.

When you generate the Credit Card Exception Report, you can select whether to include information about all or selected credit card types in your database.

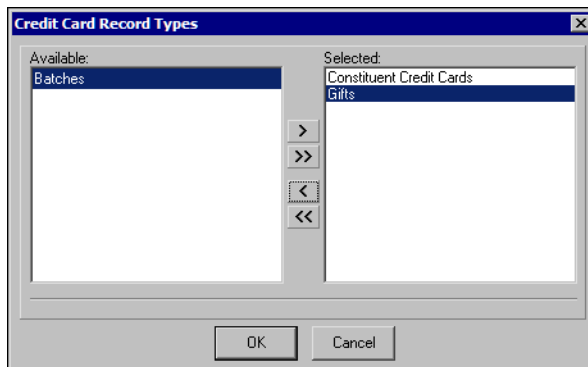
► Generate the Credit Card Exception Report

1. On the Raiser's Edge bar, click **Admin**. The Administration page appears.

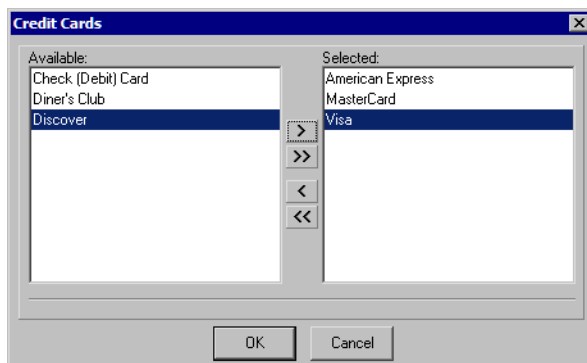
2. Click **Credit Card Exception Report**. The Credit Card Exception Report screen appears.



3. By default, the report includes credit card information sent from all record types. To include data from only selected record types:
- Mark **Include selected record types only**.
 - Click **Record types**. The Credit Card Record Types screen appears. The **Selected** box displays the record types included in the report.



- In the **Selected** box, remove the record types to exclude from the report. To remove a record type from the report, select it in the **Selected** box and click the left arrow. The selected record type moves to the **Available** box.
 - Click **OK**. You return to the Credit Card Exception Report screen.
4. By default, the report includes information about all credit card types. To include data about only selected credit card types:
- Mark **Include selected card types only**.
 - Click **Credit Card Types**. The Credit Cards screen appears.



- Select the credit card types to include in the report. To include a card type, select it in the **Available** box and click the right arrow. The selected card type moves to the **Selected** box.
- Click **OK**. You return to the Credit Card Exception Report screen.

5. Click **Preview Now**. *The Raiser's Edge* generates and displays the report. From the report preview, you can print the report or export it to another application.

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