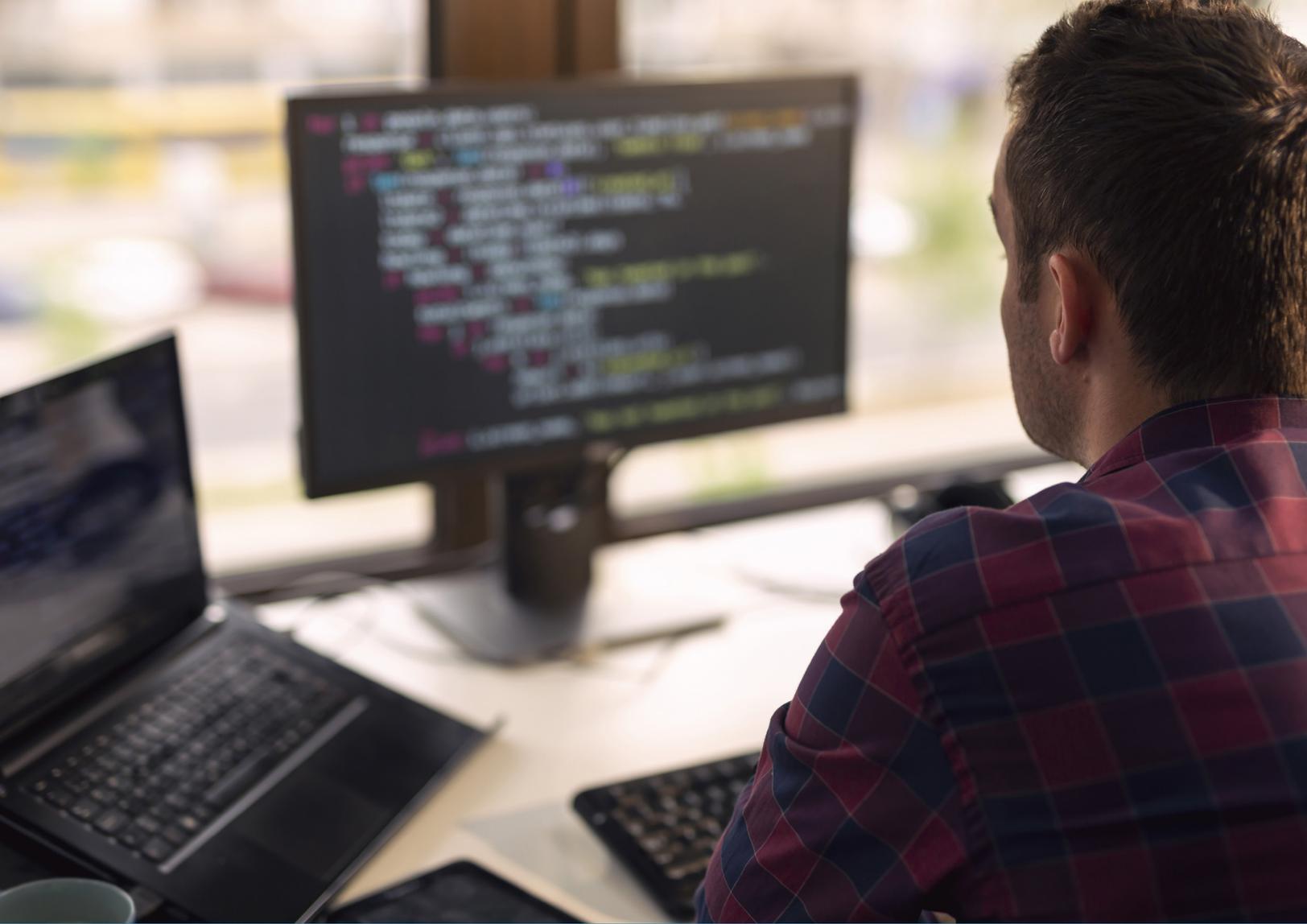


SFTP Batch Processing Guide

July 18, 2022
Version 2.7

IntelliPay™



SFTP Batch Processing Guide

This guide will walk you through the necessary set-up procedures to get your organization set up with SFTP batch processing and familiarize you with invoice uploading protocols in preparation for using our Payment Suite.

SFTP Set-Up

You will need the information below to set-up your SFTP batch processing account.

1. IP Address (see below to find your IP address)
2. MKey - provided in your welcome email
3. M# - merchant ID specific to IntelliPay
4. DBA - doing business as - name
5. Account number
6. PIN
7. Complete street address



When you have all the essential information listed above, please contact customer support by phone - 855-872-6632 option 2.

You should never send MKey, M#. Account Number, PIN's or Usernames and Passwords via email, unless this information is transmitted via secure encrypted email.

We will create an SFTP log-in. SFTP is a secure online location where you will upload your batch files so that they are viewable and payable by your customers in your customer portal. This process of setting up the SFTP location typically takes one business day. When we have set up your portal and SFTP log-in, we will call you with your username and password. You will also receive the email below:

```
From: support@intellipay.com
Sent: Monday, July 15, 2024 4:01 PM
To: merchant@youemailaddress.com
Subject: Your IP has been whitelisted

Hi Merchant,

Please see the info below to upload your files. Your IP has been whitelisted.

Hostname: sftp.cpteller.com
Protocol: SFTP
Port: 22
Username: **provided over the phone**
The username is case-sensitive.
Password: *****

You must leave their batch files in the "batches" folder. Once they upload a file there it will "disappear".

Once you have uploaded a batch please let me know so that we can check to make sure it came through correctly. Thank you!
```

If you don't know your IP Address

Visit MyIPAddress.com. A screen will display a box like the one pictured at the right. The 11-digit number in the box is the IP address for the computer/device you are using. The IP address in the image on the right is just an example for illustration purposes only.



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Batch Processing

Processing payments with batch files is very simple:

- Save your payment records as tab-delimited or comma-delimited text files. In tab-delimited format, data items are separated by the TAB character with no quotation marks. A comma-delimited file can be created exporting your payment file in comma-delimited format in Excel.
- IntelliPay accepts either comma-separated or tab-separated files. If tab characters are detected in the file, then the software will assume you have sent a tab-delimited file. Otherwise, it will assume your file is comma-delimited. If you send your files in the comma-delimited format, you must ensure that any fields containing a comma as part of the data are enclosed in double quotes. Otherwise, no quotes are necessary. If you export your files from Excel, this is done for you automatically.
- If you are exporting your files from Excel or any other spreadsheet program or software, take care to ensure that the export does not include extra lines with no data at the end of the file due to the program exporting empty rows (which it likes to do.) Lines in batch files which do not contain data must be preceded by a hashtag (#) to instruct the software to ignore those lines.
- You can upload your files into your IntelliPay account either by using the web interface, (select the “Terminals” Tile->Select Batch Upload Terminal->find your file and upload it) or by Secure FTP. The SFTP Site will need to be configured by a IntelliPay representative.
- Once uploaded, the batch files are automatically processed for that day’s business.

Notes:

- Batch files containing ACH (Bank) payments are supported by various back-end ACH processors and can have cut-off times as early as 4:00 pm and as late as 6:00 pm Mountain Time (MT) , see the chart below, in order to be included in the current day’s business. If you have questions about your batch cutoff time, ***please contact support or account manager for your batch cutoff time.*** Any files received after this time will be added to the next banking day’s business.
- Heritage Bank: 4:00 pm MT
- Paya: 5:00 pm MT
- Jack Henry: 6:00 pm MT
- A batch containing credit card payments may be uploaded at any time of day and will be processed immediately (including on weekend days and holidays.) The default cutoff time for credit cards is 8:30 pm MT. Time can be customized according to need.
- You will need to come up with a unique file naming convention. The system will not allow existing batch files in your upload folder to be overwritten.

File Format

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

There are 20 data fields in a batch record:

1. Merchant Key

The merchant key is a number assigned to you. Your IntelliPay account may have any number of merchant keys assigned. These may refer to groups in your organization or different products you offer.

Each merchant key may indicate a different descriptor that will appear on your customers' bank statements. To have additional merchant keys assigned to your IntelliPay account, contact customer support.

2. Account Reference Number

This is your account reference number that you use to refer to this customer's account. The batch loader will attempt to look up your account number to see if a customer already exists in the system. If a match is found the existing record will be used.

3. Invoice Number

This is any invoice number for the particular payment being processed. Please note that both the account reference number and invoice number are primarily for your records and do not directly affect the processing of the payment.

4. First Name

Your customers' first name.

5. Last Name

Your customers' last name. Some merchants combine first and last names into either one or the other field. This is ok to do, but you should do it consistently so that you are able to search for customers by their names.

6. Address 1

This data field is for your customers' primary billing address. If the payment being processed is a credit card payment then the address field is a key component in obtaining a credit card authorization.

7. Address 2

This data field is for secondary address information.

8. City

The city, which your customer's billing address is in.

9. State

The state that pertains to your customer's billing address.

10. Postal / Zip Code

Billing address postal code or zip code. This is a very important. We use the Billing Zip code in our Address Verification system. If the Zip code entered does not match the billing zip code on file, the merchant fees may be higher or declined.

11. Phone Number

Your customer's phone number with area code.

12. Payment Amount

The payment amount must be a positive dollar amount. The dollar sign should not be included. A common error seen is a dollar amount of zero, a negative dollar amount, or a dollar amount, which is not a number at all. These errors will cause the entire batch to be rejected.

13. Bank Routing Number

The 9-digit routing or ABA number of the financial institution where the customer's payment will be made from. Routing numbers are always exactly 9 digits--no more and no less. IntelliPay keeps a database of all currently participating financial institutions, updated weekly. If a payment uses a routing number which is not in the database then it will be rejected with "Invalid Routing Number."

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14. Bank Account Number (BAN)

Your customer's bank account number (just as it would appear on a check). This should be only numeric characters and should not contain any spaces or any other kind of character.

15. Bank Account Type

This is the type of bank account from which funds will be drawn. It is a single-character field with C for a checking account or S for a savings account. You can provide the entire words Checking, or Savings but only the first character is significant. Either upper or lower case characters can be used.

16. SEC Code

For ACH payments: your customer's bank may request that you provide proof of the authorization you received from your customer to withdraw funds from their bank account. This field should be one of the following:

1. TEL: Telephone authorization.
2. WEB: Authorization came from a web page.
3. PPD: Written authorization.
4. CCD: Authorizations from Business to Business Clients.

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

17. Credit Card Number

The 15 or 16-digit credit card number expressed as all digits (no spaces or hyphens.) The card number will be checked using the Luhn algorithm. If it fails this test it will be automatically declined as "Invalid Card Number."

18. Name on Credit Card

Credit card holder's name as it appears on the card.

19. Expiration Date

The expiration date is formatted as a string of four digits in the format: mmYY where mm is the month (leading-zero is required) and YY is the year in two-digit form and YY is the year. For example: 0815 is a card, which expires the last day of August 2027.

20. Override (Optional)

The default behavior of the batch loader is to read payment records from the batch file, store customer information, store payment information, and process a payment.

Normally you would provide credit card information if a credit card payment is being processed and bank account information if an ACH payment is being processed. The Batch Loader will see that you sent one or the other and create a payment to use the bank or card information you provided.

In some cases you may want to provide both card and bank information to have this information stored in the system for future use. The batch loader can determine the payment type if either card or bank information is present but if both are present the override field must specify 'C' for a card payment or 'B' for a bank payment.

21. Comment

The comment field is for your own use, and you can put anything you like in it.

22. Date

For payment, this data field will tell the program when to process a payment. If you want payments to process the day that you upload the file, you may leave this data field blank, as this is the default. However, if you enter a post-dated payment (i.e. some future date), then the system will load the payment and process it on the date entered in this column.

For invoices this date specifies the date on which the invoice will be active online. If no date is specified the invoice is live immediately. If a future date is given the invoice will not be viewable by customers until midnight on that date.

Invoices can have a date range which is two dates separated by a tilde character (~). Here is an example: 1/1/23~2/1/23: This invoice will be active online beginning at midnite on 1/1/2023 and it will become inactive, or unavailable on 2/1/2023 at midnight.

Overrides

- **C Override:** As mentioned in the description for field 20, if both a card information and bank account information are present in the record, this will tell the system to use the card number for the payment, but the bank account number will still be stored in the customer's records and can be used for future payments.
- **B Override:** Same as previously stated, but this will cause the customers bank account to be used for the payment when both a card and bank account are present. The card information will still be stored for future use in the customer's records.
- **N Override:** Some merchants like to store their customer information in the system without processing a payment. To do this the Payment Amount field needs to be 0 (zero) and the override field will contain 'N' (No payment.)
- **I Override:** The uppercase letter I in the override data field will allow you to upload customer records with an amount in the "Amount" column without processing a payment. Rather than processing a payment, the system will store the data in an "Invoice" Table. This functionality is commonly used for merchants that want to use our Online Portal. When customers login to a portal, the system can be setup to recall the Invoice data and pre-populate an online payment page for the customer to pay their bill online. (Bank and/or Card information is not required for this override. You are creating an online invoice for your customer and they can enter the payment method when they go online to make a payment.)

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SFTP Addendum

Overview

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

When merchants login they will see three folders:

1. Batches This is where merchants *must* drop their batch files in order to process payments.
2. Reports This is where daily reports are deposited.
3. Archive In special circumstances Intellipay might store archived files here, but generally it can be used for storing anything you want in their that is related to your IntelliPay account

Uploading Batch Files

When merchants drop their files into the “batches” folder they will be picked up by the system and moved to the batch processor. This program runs every minute so if a merchant drops a batch file into this folder.

The merchant will see their files “disappear.” For security purposes, files are moved to the batch processing system to be loaded. Once a merchant’s batch files “disappear” from the batches folder, the files are no longer accessible—they cannot be retrieved, and IntelliPay does not keep copies for security reasons

Retrieving Reports

The reports folder has copies of all of the reports generated in case a merchant needs to go back and re-download a report. Only the past 14 days of report files (or any files placed there by the merchant) will remain in the “reports” folder.

After downloading reports merchants can delete them immediately if they’d like. Reports will be created for merchants Monday through Friday between 3 am to 3:30 am MT.

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

- Credit Card Authorizations
- Settled ACH Payments
- ACH Deposits or Disbursements
- Returned Payments
- Notifications of Change (ACH payments which have processed but the customer’s bank is notifying you of changed bank information for future payments.)
- Chargebacks or Late Returns (Payments returned after settlement/disbursement.)

Archive

Files will be permanently deleted from the archive folder when they are more than 60 days old.

SFTP Reports

Daily SFTP reports are generated for each merchant that requests them beginning at 3am MT every day including weekends and holidays. If there is no data for a report a zero-byte file is generated so the merchant will know that there was a report created but no data to report.

SFTP reports are deposited into the "reports" folder in the merchants' sftp folders. There is one report related to card processing and four related to ACH processing. Only merchants with card processing enabled will receive the card report and only merchants with ACH processing enabled will receive the ACH reports.

SFTP reports report on all unreported items. They do not follow a date range as web reports do, rather they report all items since the last time the report generator ran (the previous day at around 3am.)

Reports are named by the following convention: <merchant key>-<report name>-<time stamp>.csv Time-stamp is in the format: YYYYMMDDHHmm

SFTP reports are comma-delimited files with every data field enclosed in double-quote characters. The first line of each report which contains data is always a header. If a report contains data the actual data starts with the second line. Lines are terminated with a line-feed character (unix/linux format.) No carriage-return characters are in the files (as with Microsoft Windows format.)

All SFTP reports are easily imported into spreadsheet software such as Excel, Libre Office, Open Office Calc, Google Sheets, etc.

The following reports are created:

Card Payments

Each day's card payments are reported.
Sample file: 1A0001-card_payments-201601250300.csv

PaymentId, EffDate, User, Account, Invoice, Name, AuthDate, Amount, Fee, Total, AuthCode, CardType, Card-Num, Comment

```
"1259318","01/22/2016","Online Payment Page","6110215","C3601635","JANE SHORT","01/22/2016  
14:22:04","250.00","6.23","256.23","400070","Mast","514270..3504", ""  
"1261076","01/23/2016","Online Payment Page","0908084","C3602763","INTYRE MC","01/23/2016  
07:11:21","100.00","2.49","102.49","309508","Mast","548009..7580", ""  
"1262505","01/24/2016","Online Payment Page","1134605","C3604008","APARNA MADHAVEN","01/24/2016  
01:05:57","4100.00","102.09","4202.09","06716C","Visa","405037..5899", ""
```

ACH Payments

Each day's ACH payments are reported.
Sample file: 1A0001-ach_payments-201601061246.csv

PaymentId, ItemRefnum, EffectiveDate, User, Account, Invoice, Name, PaymentDate, Amount, Fee, Total, Rt-
num, BankAcct, Comment

```
"1176540","269545","01/04/2016","","0551786","C3552484","CRAIG CARLSON","01/04/2016","3193.82","1.50","3195.32"  
,"124000054","11111111","ACH Test 2"  
"1176515","269546","01/04/2016","","4809009","C3552474","BENJAMIN  
CLIFT","01/04/2016","2670.24","1.50","2671.74","124000054","11111111","ACH Test 1"
```

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ACH Returns

All ACH items which returned or rejected during the reporting period are reported. Notifications of Change (NOCs) are also included. NOCs are informational only and do not mean that a payment did not process.

Sample File: 1A0001-ach_returns-201602110300.csv

PaymentId,ItemRefnum,EffectiveDate,ReturnDate,ReturnCode,Amount,NOC,Rtnum,BankAcct,BankAcct-Type,BankAcctName,Chargeback,Description

```
"1352454","275561","","02/10/2016","R24","1.50","F","","","F","Duplicate Entry"  
"1352456","275563","","02/10/2016","R24","1.50","F","","","F","Duplicate Entry"  
"1356385","275666","","02/10/2016","R28","3429.94","F","","","F","Invalid Routing Number"  
"1356426","275668","","02/10/2016","R28","1.50","F","","","F","Invalid Routing Number"
```

ACH Settlements

All payments which settled (and thus disbursed) during the reporting period are reported.

Sample File: 1A0001-ach_settlements-201602110300.csv

PaymentId,DepositId,EffDate,User,Account,Invoice,Name,PaymentDate,Amount,Fee,Total,Rtnum,Bank-Acct,Comment

```
"1326640","7056","02/05/2016","","3519813","C3646616","KEVIN  
BALLINGER","02/03/2016","2685.39","1.50","2686.89","042206422","113042",""  
"1326707","7056","02/05/2016","","7603762","C3646670","RONALD  
PUMMILL","02/03/2016","34.64","1.50","36.14","042000013","487251795",""  
"1326703","7056","02/05/2016","","7630760","C3646665","ADAM  
WEBB","02/03/2016","3318.47","1.50","3319.97","314074269","144203642",""  
"1326637","7056","02/05/2016","","3519554","C3646613","KEVIN  
BALLINGER","02/03/2016","767.30","1.50","768.80","042206422","113042",""  
"1328337","7056","02/05/2016","","2304258","C3647672","CORPORATION COMHLL","  
02/04/2016","12507.10","1.50","12508.60","042000314","71384662",""  
"1328440","7056","02/05/2016","","2304266","C3647725","CORPORATION COMHLL","  
02/04/2016","800.09","1.50","801.59","042000314","71384662",""  
"1328503","7056","02/05/2016","","2301128","C3647758","CORPORATION COMHLL","  
02/04/2016","656.31","1.50","657.81","042000314","71384662",""  
"1328664","7056","02/05/2016","","2637051","C3647864","JESSICA  
BLESSINGER","02/04/2016","2988.60","1.50","2990.10","242076821","100005048980","1/2 year"
```

ACH Disbursements

Any disbursements to the merchant's bank account are reported. A typical day reports only one disbursement.

Sample File: 1A0001-ach_disbursements-201602110300.csv

DepositId,EffDate,Amount,Items
"7056","02/11/2016","70086.41","42"