

# RebateByCheck ACH Processing

RebateByCheck ACH transactions are transactions which are sent from a business to another business or person in the form of an electronic credit to a checking account.

If you already have a Professional account, then there are no setup fees or additional monthly fees to use the Batch service. Just let us know when you want to start by sending an email to [support@itinternet.net](mailto:support@itinternet.net). You will then be asked to send at least one test file prior to going live.

## Batch File Processing

RebateByCheck Batch File Processing uses two separate file formats: one format for posting new payments and a second format for our system's responses. Additionally, RebateByCheck is an ACH Network service and therefore payments are subject to being returned or rejected for various reasons by the payees bank. Therefore, ITI prepares a returns file for each day that contains any returns or rejections that were received for the client's account.

## File Formatting

For RebateByCheck ACH Batch Processing, formatted files are uploaded to our secure FTP server <ftp://ftp.secure.itinternet.net/rebatebyach/> using your MerchantID as the username. This requires an FTP client capable of FTP over SSL (FTPS) using either standard:

- Explicit SSL on port 21
- Implicit SSL on port 990

## Compatible File Formats

- .csv (comma delimited)
- .crt (caret delimited)

## Each of your input batch files will include:

- One header record  
The header record contains information that will be constant for the entire batch such as account id, type of process, number of records, totals, etc.

- One or more detail records  
The detail records contain information specific to each check, transaction, or verification query to be processed.
- One trailer record  
The trailer record contains information to indicate the end of a file.

**Note:** Header and Trailer Records are required in each file. Only one record per line is allowed, and records must be on a single line (one line per record, one record per line).

## **File 1. (for making payments)**

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### **Header Record Format**

#### **.csv Format**

"id", "batchNumber", "process", "count", "total", "topRow", "bottomRow", "message",  
"reference"

#### **.crt Format**

id^batchNumber^process^count^total^ topRow^bottomRow^message^reference

Column	Field	Description	Type/Size/Notes
1	id	ITI account id	alphanumeric, 1-20 characters
2	batch number	Unique batch identifier assigned by client for input files. ITI uses the same identifier in response files. ITI assigns the batch numbers for files of returns	alphanumeric, 3-20 characters
3	process	ITI batch service type, should always be rebatebyach	alphanumeric, 1-20 characters, should always be rebatebyach
4	count	Total number of detail records in file. Do not include header or trailer records in detail record count.	numeric, 1-10 characters
5	total	Total dollar amount sum of all records in file. Use decimal format.	numeric, decimal format e.g. 0.00, no commas, 1-10 characters
6	topRow	The row (Unique Client Identifier/Tag) of the first record in the file	alphanumeric, 1-20 characters
7	bottomRow	The row (Unique Client Identifier/Tag) of the last record in the file	alphanumeric, 1-20 characters
8	message	<b>Reserved</b>	Data is optional, but the field must be present in each record even if the field is empty! <b>Field Use Reserved.</b>
9	reference	Reference field for optional client use e.g. notes regarding the file, archive information, etc.	Data is optional, but the field must be present in each record even if the field is empty! Alphanumeric, 1 - 150 characters

Table 1: Header Record Format for File 1. (for making payments)

## Detail Record Format

### .csv Format

"row","process date","name","aba",  
"acc","amount","currency","reference","bankacctype"

### .crt Format

row^process date^name^aba^acc^amount^currency^reference^bankacctype

Column	Field	Description	Type/Size/Notes
1	row	Unique Client Identifier/Tag	alphanumeric, 1-20 characters
2	process date	Date to settle/process to the ACH Network mm/dd/yyyy	numeric, 10 characters including "/". optional defaults to today's date.
3	name	Name of payee on bank account.	alphanumeric, 1-25 characters, optional.
4	aba	Payee Bank Routing Transit Number	numeric, 9 characters
5	acc	Payee Bank Account Number	numeric, 5-20 characters
6	amount	Amount in decimal notation	numeric with decimal (e.g. 9.95), no dollar sign, per-transaction limit set in Utilities
7	currency	Currency Type	alpha, 3 characters, optional, defaults to USD
8	reference	Optional use additional reference field.	alphanumeric, 1-50 characters
9	bankacctype	Code indicating Payee's (receiver's) bank account type: <ul style="list-style-type: none"> <li>• checking: 22</li> <li>• savings: 32</li> </ul>	numeric, 2 characters

Table 2: Detail Record Format File 1. (for making payments)

## Trailer Record Format

### .csv Format

"End of File"

### .crt Format

End of File

Column	Field	Description	Type/Size/Notes
1	End of File	End of File	alpha, 11 characters

Table 3: Trailer Record Format File 1. (for making payments)

## File 2. (confirmation of payments made)

### Header Record Format

Same as **File 1 Header Record Format**

### Detail Record Format

#### .csv Format

"row","ref","status","reference"

#### .crt Format

row^ref^status^reference

Column	Field	Description	Type/Size/Notes
1	row	Unique Client Identifier/Tag	alphanumeric, 1-20 characters
2	ref	Unique ITI assigned transaction reference number	numeric, 1-20 characters
3	status	Confirmation of payment status: <ul style="list-style-type: none"> <li>• APPROVED</li> <li>• INVALID</li> <li>• INVALID ROW NUMBER</li> <li>• INVALID ACCOUNT</li> <li>• INVALID ROUTING NUMBER</li> <li>• INVALID AMOUNT</li> </ul>	alphanumeric, 1-50 characters
4	reference	Optional use additional reference field	alphanumeric, 1-50 characters

Table 4: Detail Record Format File 2. (confirmation of payments made)

## Trailer Record Format

Same as **File 1 Trailer Record Format**

## File 3. ACH Returns File (reporting)

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Returns are reported each banking day that the ACH Network has returned any transactions. Returns files will be located in <ftp.secure.itinternet.net/rebatebyach/returns/> and will be named with the date that the returns were received e.g. 20020831.returns.csv

### Header Record Format

Same as **File 1 header Record Format**

### Detail Record Format

#### .csv Format

"ref","reasonReturned"

#### .crt Format

ref^reasonReturned

Column	Field	Description	Type/Size/Notes
1	ref	Unique ITI assigned transaction reference number	numeric, 1-20 characters
2	reasonReturned	Returned Status of Transaction from ACH Network <ul style="list-style-type: none"><li>• NSF</li><li>• ACCOUNT CLOSED</li><li>• INVALID ACCOUNT</li><li>• ACCOUNT FROZEN</li><li>• CUSTOMER ADVISES NOT AUTHORIZED</li><li>• etc.</li></ul>	alpha, 1-50 characters
4	reference	Optional use additional reference field	alphanumeric, 1-50 characters

Table 5: Detail Record Format File 3. ACH Returns File (reporting)

## Trailer Record Format

Same as **File 1 Trailer Record Format**

## FTP Details

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### FTP Application

For secure FTP connections ITI Recommends [WS FTP Pro](#)

### Settings

- Batch Processing Address: ftp.secure.itinternet.net
- Set FTP client to Active Mode
- Don't forget to setup your firewall for the FTP client
- FTP User ID is the same as the ITI Account ID
- FTP Password is the same as the ITI Account Password

### Directory

The FTP directory is divided into folders specific to each ITI service as follows:

- /paybycheck
- /rebatebycheck
- /rebatebyach
- /rcklockbox
- /clickpaiddone
- /phonetrace
- /checktrace
- /banktrace
- /adresstrace
- /newaccounts

Each folder then contains the following folders:

- /processed  
Files that have been processed by a service will be placed into this folder.
- /returns  
The RebateByCheck ACH service is an ACH Network product and thus subject to return or rejection by the customer's (receiver's) bank. Therefore the RebateByCheck ACH FTP service folder will also contain this folder for return files.

**Note:** New files uploaded for processing should be placed into the folder named with the service being used. Once the file has been processed, the response file will be found in the service's processed folder.

**FTP Processing Example:**

3. Upload your file named **examplefile.csv** for RebateByCheck ACH processing to:**ftp.secure.itinternet.net/rebatebyach/**
4. Pick up the response file in: **ftp.secure.itinternet.net/rebatebyach/processed/**
5. The response file will be in the same format as the original uploaded file and will be named**examplefile.response.csv**
6. Returns are reported each banking day that the ACH Network returns any transactions for the client's account. Pick up the return file in: **ftp.secure.itinternet.net/rebatebyach/returns/** The file will be named with the date the returns were received: **20090131.returns.csv**

## **.CSV File Format**

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Data elements or fields in the csv file format are delimited by commas ( , ) and each data field should begin and end with quotation marks ( " ). Empty fields are represented by a comma, two quotation marks carets, and a comma. Following is an example csv record with one empty field:

"ref" , "" , "name" , "and so on"

**RebateByCheck .csv format for Option 1 Processing:**

"row" , "settlement date" , "customer id" , "amount" , "currency" , "reference"

**RebateByCheck .csv format for Option 2 Processing:**

"row" , "settlement date" , "name" , "aba" , "acc" , "amount" , "currency" , "reference"

## **.CRT File Format**

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Data elements or fields in the crt file format are delimited by carets ( ^ ). Empty fields are represented by two carets next to each other. Following is an example crt record with one empty field:

ref^^name^and so on

### **RebateByCheck .crt format for Option 1 Processing:**

row^settlement date^customer id^amount^currency^reference

### **RebateByCheck .crt format for Option 2 Processing:**

row^settlement date^name^aba^acc^amount^currency^reference