Payliance

TranFusion Batch File Specification

Version 2.4.6

Origination File

Origination File Naming Convention

All file names must have unique names and be in the following format:
YYYYMMDD_StoreID_X.csv

- YYYY=Year, MM=Month, DD=Day. The date the file is created.
- Store ID = Payliance provided location identifier (6 digits)
- X=Unique file number for the specific location for the current date. Used to create a unique filename when multiple files are sent on the same date.

Origination File

All origination files that are uploaded for import into TranFusion must be properly formatted. The file format requirements are as follows:

- The file must be ASCII variable length, comma delimited.
- Each field must be encapsulated within double quotes.
- Only data fields should be presented within the origination file, not other text.
- If you do not use the optional fields a blank field encapsulated within double quotes must be included.

The file format specifications are outlined in the table below. The "Max Len" heading is the maximum length for the corresponding field. The "Req" heading indicates if the field is required or not.

Origination Entry Detail

Column #	Field Name	Req	Max Len	Description	Format	Example Values
1	Record Type	Yes	1	"5" indicates Entry Detail Record and should be used for all transaction submissions	Numeric	5
2	Unique Client ID	Yes	15	Unique Payliance client identifier provided by Payliance	Alpha Num	CLIENTID
3	Unique Location ID	No	16	Unique client location identifier provided by Payliance	Alpha Num	
4	Payliance Store ID	Yes	16	Unique Payliance store ID provided by Payliance	Numeric	200000
5	Unique Transaction ID	Yes	50	This field is used to uniquely identify this transaction. The Unique Transaction ID will be included when checks are returned or settled. This field can be used to trace transactions and is also used to identify duplicates.	Alpha Num	321654987A
6	Routing	Yes	9	Bank routing number	Numeric	123456789
7	Account Number	Yes	17	Bank account number	Numeric	3332221116540
8	Check Number	No**	15	Check Number associated with the transaction	Numeric	205
9	Check Amount	Yes	8	The dollar amount to be credited or debited. In the following format: 0000.00 For Pre-Note transactions, enter 0.00	Numeric	1025.38
10	Sec Class	Yes	3	Use PPD, WEB, TEL, ICL, BOC, ARC, POP	Alpha	PPD
11	Transaction Code	Yes	1	Use D for regular debits, C for regular credits, 3 for same day credits, 4 for same day debits	Alpha Num	D
12	Original Transaction ID	No	50	Additional identifier field	Alpha Num	

13	Account Type	Yes	1	C for checking account and S for savings account	Alpha	C
14	Last Name	Yes	50	Last name of the bank account holder (if name is not separated put full name in this field)	Alpha	Smith
15	First Name	No	50	First name of the bank account holder	Alpha	John
16	Address1	No*	50	Address of the bank account holder	Alpha	123 Main St
17	Address2	No	50	Second address line of bank account holder	Alpha	
18	City	No*	30	City of the bank account holder	Alpha	Anytown
19	State ID	Yes*	2	Two-digit state abbreviation of bank account holder	Alpha	OH
20	Zip Code	No*	10	Zip code of the bank account holder	Numeric	43215
21	Phone	No	20	Phone number of the bank account holder	Numeric	1234567890
22	Opt1	No	500	Optional tracking data like batch note field	Alpha Num	
23	Opt2	No	100	Additional optional tracking data like batch note field	Alpha Num	
24	Opt3	No	100	Additional optional tracking data like batch note field	Alpha Num	
25	MicrData	No***	50	Micr line from physical check.	Alpha Num	
26	ImageF	No***	100	File name submitted with the front image of the physical check.	Alpha Num	
27	ImageB	No***	100	File name submitted with the back image of the physical check.	Alpha Num	
28	WebType	Yes	1	Use R or S. R=Recurring S=Single. The web payment type code is a required ACH field. TranFusion does not schedule recurring web transactions; only passes the type code in the ACH file.	Alpha	S
29****	Representment	Yes	1	Use Y, N or F. Y=Representment N=Not Representment F=Representment Fee	Alpha	N If blank, will default to N
29****	Micro-Entry	No	1	Use Y or N. Y=Micro-entry	Alpha	N

				N=Not a micro-entry Micro-entries must have amount between 0 and 1. ACCTVERIFY will be set for the company entry descriptor.		If blank, will default to N
29****	Convenience Fee	No	1	Use Y or N. Y=Convenience Fee transaction. N=Not a Convenience Fee transaction.	Alpha	N If blank, will default to N

* Required for ICL type transactions
** Required for SEC Codes ARC, BOC, POP, RCK and ICL. Must be 2 or more numeric characters. (If ICL and check images are being created by Payliance, check number is not required.)
*** Required for non Check21 ICL transactions
****Additional merchant file configuration is required for Representment, Micro-entry and Convenience Fee processing. Merchant configuration defines which feature is indicated by the flag in column 29.

Results file

The results file will be placed in the client SFTP outbound directory after your uploaded file has been parsed and validated. The results file name will include the origination file name with "_Result" appended to the end of the origination file name
Example: YYYYMMDD_StoreID _X.csv_Result.csv

The results file is an ASCII variable length comma delimited file. Each field will be encapsulated with double quotes.

Results Entry Detail

Field Name	Max Len	Description	Format
Record Type	1	6 indicates results entry detail	Numeric
Date Received	10	Record Date file was imported	Date mm/dd/yyyy
Unique Transaction ID	50	Unique Transaction ID that was in the origination entry detail	Alphanumeric
Routing	9	Bank routing number	Alphanumeric
Account Number	17	Bank account number	Alphanumeric
Check Number	9	Original check number if applicable.	Alpha
Check Amount	8	The amount of the check	Numeric
Validation Status	6	Numeric value of initial validation status. Validated status value is 1. See corresponding description in Validation Description field below for other status information.	Numeric
Validation Description	200	Text description of the validation status. Normally status will be validated.	Alpha
Last Name	50	Last name of bank account holder	Alpha
First Name	50	First name of bank account holder.	Alpha

Summary file

The summary file will be placed in the client SFTP outbound directory after your uploaded file has been parsed and validated. The summary file name will include the origination file name with "_Summary" appended to the end.

Example: YYYYMMDD_StoreID _X.csv_Summary.csv

The summary file is an ASCII variable length comma delimited file. Each field will be encapsulated with double quotes.

NOTE: The summary file contains two records:
1. a header record
2. one entry detail record.

Summary Entry Detail

Field Name	Description	Format
Validated Count	Number of validated transactions in origination file	Numeric
Validated Amount	Total dollar amount of validated transactions in origination file	Numeric
Invalidated Count	Number of invalidated transactions in origination file	Numeric
Invalidated Amount	Total dollar amount of invalidated transactions in origination file	Numeric
Total Count	Total number of transactions in origination file	Numeric
Total Amount	Total dollar amount of transactions in origination file	Numeric

Return file

The return file will be placed in the client SFTP outbound directory every banking day. If there are no returns for the bank date the return file will still be generated, but will not contain any data.

The return file names will use the following format: YYMMDDHHMMSS_ StoreID _Return.csv.
- YY=Year,MM=Month,DD=Day,HH=Hour,MM=Minute,SS=Second the file is created.
- StoreID = Unique Payliance store ID. Provided by Payliance.

The results file is an ASCII variable length comma delimited file. Each field will be encapsulated with double quotes. The file format specifications are outlined in the table below. The Max Len heading is the maximum length for the corresponding field.

Return Entry Detail

Field Name	Max Len	Description	Format
Record Type	1	6 indicates return entry detail	Numeric
Date Returned	10	Record Date of return	Date mm/dd/yyyy
Unique Transaction ID	50	Unique Transaction ID that was in the origination entry detail	Alphanumeric
Routing	9	Original Bank routing number	Alphanumeric
Account Number	17	Original Bank account number	Alphanumeric
Check Number	9	Original check number if applicable.	Numeric
Last Name	50	Last name of bank account holder	Alpha
First Name	50	First name of bank account holder.	Alpha
Check Amount	8	The amount of the original check.	Numeric
Return Amount	8	The amount that was returned. (NOC reason codes will be zero.)	Numeric
Transaction Status	6	Numeric value of transaction status. 1= Original transaction was settled or credited to your bank account. Your bank account will be debited for the return amount on the next bank date. 2= Original transaction was pending deposit when returned. Funds will not be deposited into your bank account and your bank account will not be debited. 3= Return is for information only.	Numeric
Reason Code	3	Return reason code. NACHA return reason codes.	Alphanumeric
Addenda	94	ACH addenda information for NOC changes.	Alphanumeric

Settlement file

The settlement file will be placed in the client SFTP outbound directory every banking day the client has settlements.

The settlement file names will use the following format: YYMMDDHHMMSS_StoreID_Settle.csv.

- YY=Year,MM=Month,DD=Day,HH=Hour,MM=Minute,SS=Second the file is created.
- StoreID = Unique Payliance store ID. Provided by Payliance.

The settlement file is an ASCII variable length comma delimited file. Each field will be encapsulated with double quotes. This file is still generated on days where no settlement was sent. The file format specifications are outlined in the table below. The Max Len heading is the maximum length for the corresponding field.

Settlement Entry Detail

Field Name	Max Len	Description	Format
Record Type	1	6 indicates settlement entry detail	Numeric
Settlement Date	10	Settlement date the transaction is deposited into your bank account.	Date mm/dd/yyyy
Unique Transaction ID	50	Unique Transaction ID that was in the origination entry detail	Alphanumeric
Routing	9	Bank routing number	Numeric
Account Number	17	Bank account number	Numeric
Check Number	9	Original check number if applicable.	Numeric
First Name	50	First name of bank account holder	Alpha
Last Name	50	Last name of bank account holder.	Alpha
Check Amount	8	The amount of the check.	Numeric

Risk Management Results file

If a merchant utilizes the Payliance Risk Management options, the risk management results file will be placed in the client SFTP outbound directory after your validated transactions have been sent out for Risk Management review. The risk management results file name will contain the date the file was submitted to risk management, the 6 character merchant ID and the term RiskManagement.
Example: YYYYMMDD_MerchantID_RiskManagement.csv

The results file is an ASCII variable length comma delimited file. Each field will be encapsulated with double quotes.

Risk Management Results Entry Detail

Field Name	Max Len	Description	Format
Record Type	1	6 indicates results entry detail	Numeric
Date Received	10	Record Date file was imported	Date mm/dd/yyyy
Unique Transaction ID	50	Unique Transaction ID that was in the origination entry detail	Alphanumeric
Routing	9	Bank routing number	Alphanumeric
Account Number	17	Bank account number	Alphanumeric
Check Number	9	Original check number if applicable.	Alpha
Check Amount	8	The amount of the check	Numeric
Risk Management Status	6	Numeric value of initial validation status.	Numeric
Risk Management Status Description	200	Text description of the risk management status. Status will typically read Accepted or Declined with accommodating details.	Alpha
Last Name	50	Last name of bank account holder	Alpha
First Name	50	First name of bank account holder.	Alpha

Release Information

Version	Date	Name	Description
2.3.0	03/07/2016	Clarence Bealer	Updated content to only display data fields: pg. 2; Standardized the Results File Name format, to display StoreID: pg. 5; Standardized the Return File Name format, to display StoreID: pg. 6; Standardized the Settlement File Name format, to display StoreID; Correct Settlement Name Sequence: pg. 7;
2.3.1	09/16/2016	Carin Baker	Updated Transaction Code field to accept alphanumeric entries and to accept 3 for same day credits, pg 3.
2.3.2	10/05/2016	Carin Baker	Updated amount field to indicate 0.00 transactions will be considered pre-notes: p.3;
2.3.3	12/23/2016	Carin Baker	Added Check Number required for BOC transaction note: pg. 3;
2.3.4	03/07/2017	Carin Baker	Added Return Fee;
2.3.6	04/14/2017	Patrick Tucker	Updated formatting to align with API document; Added example values to specs;
2.3.7	8/10/2017	Carin Baker	Added wording to clarify requirements for non Check21 ICL submissions
2.4	8/2/2019	Randy Yost	Included representment check number validation clarification
2.4.1	3/13/2020	Betsy Branz	Validation rules no longer require check number on representments unless representment is RCK or BOC.
2.4.2	2/03/2022	Dorothy Worster	Updates and clarifications to descriptions and examples.
2.4.3	4/01/2022	Dorothy Worster	Added Batch Summary File section.
2.4.4	8/19/2022	Betsy Branz	Added micro-entry flag to origination file format.
2.4.5	1/8/2024	Betsy Branz	Added convenience fee flag to origination file format.

| 2.4.6 | 2/13/2024 | Betsy Branz | Updated Unique Location Id to optional in origination file format. |