



## ACH 101

### Batch File Upload



#### Benefits:

- Save on time and labor required by inputting transactions individually
- Establish greater consistency in your revenue stream
- Enhanced profitability
- Increase your efficiency in providing and collecting payments

#### What is it?

Batch File Upload is a payment method allowing debit and credit transaction files to be created offline using an order entry database or your system for collecting and inputting payments. This allows the consolidation of a large volume of transactions into one batch file in what is essentially one transaction of many transactions. This batch file is uploaded to the First ACH Gateway where we then submit the transactions for processing.

#### Who Uses Batch File Uploads?

Merchants with a high volume of transactions and an offline system for collecting and inputting payments would find this solution useful in their business. Some examples of how batch file uploads may be useful are:

- Collecting donations or tithes for non-profits and churches
- Collecting and consolidating funds from various offices, branches, or agents
- Attendance and tuition payments for gymnastics, dance, and martial arts schools
- Collection on payment for goods and services
- Third-party payroll processing

#### Information Collected:

- Customer name and contact information for each separate transaction
- Bank **Routing Number** for each transaction—this can be found on a check from the customers' bank.
- Bank **Account number** for each transaction—this is the customers' bank account number.
- Total Dollar amount of sale for each transaction
- Effective date payment was submitted for each transaction

#### How does it work?

The file format of the batch file that you upload must contain particular data as required by First ACH. Batch File Upload is a payment method allowing debit and credit transaction files to be created offline using an order entry database or your system for collecting and inputting payments. The data is then submitted for payment in the First ACH Payment Gateway as separate transactions with the speed and convenience of submitting a single transaction, and operates hereafter under the same terms, conditions, and constraints as the other ACH transaction types.

#### Requirements:

Batch Upload must be included in the merchant plan selected to have access to the appropriate tabs and fields to perform the upload. Individual transactions are subject to the same requirements as listed above for each type of transaction (i.e., authorization forms, notices, receipts, copy), and will be treated as separate transactions in the event of NSF, RCK, or Chargeback.