iTransact Gateway Activation Guide

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iTransact Gateway Activation Guide

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Chapter 2. Card Setup

Do I Need A Credit Card Merchant Account?

To accept credit cards, you will need to establish a credit card merchant account. If you already have a merchant account, please make sure that it is compatble. If you do not have a merchant account, please contact your sale rep for assistance.

Which Credit Card Processing Platforms/Networks Is The Gateway Compatible With? What Information Is Required To Enable Credit Card Processing?

Our software is certified on most of the main credit card processing networks. If you do not have a merchant account, please contact your sales rep. If you do have a merchant account, it must be compatible with the gateway system. The following Processing Platforms/Networks are compatible and can be used by a merchant utilizing the gateway if the required information is submitted:

FIRST DATA - Canada/NABANCO/FDMS SOUTH

Required Information

- Merchant Number (11 Digits)

- Terminal ID (2 Digits - Default 99)

- Serial Exchange/S.E. Numbers (If accepting AMEX/Discover)

    - Discover Serial Exchange Number (10 Digits)

    - AMEX Serial Exchange Number (10 or 11 Digits)

FIRST DATA - CARDNET

Required Information

- CardNet Merchant Number (12 Digits)

- CardNet Terminal ID (6 Digits)

FIRST DATA - FDR OMAHA ETC TYPE 7

Required Information

- Merchant Number (12, 15 or 16 Digits)

- Device ID (4 Digits - Default 0001)

PAYMENTECH/GENSAR

Account MUST be Terminal-Based

Required Information

- Client/ISO/Bank Number (4 Digits)

- Merchant Number (12 Digits)

- Terminal Number (3 Digits)

NDC/GLOBAL ATLANTA EAST

Account MUST be Terminal-Based

Required Information

- Bank ID Number (6 Digits)

- Terminal Number (7 - 13 Digits)

ELAVON/NOVA

VAR Type: PaymentClearing

Account Settlement Type MUST be Manual - Not Auto

Required Information

- Bank ID Number (6 Digits)

- Terminal Number (16 Digits - Generally ending in 99, 98, or 97)

TSYS - VITAL/VISANET

Required Information

- Terminal ID/V# (7 or 8 Digits)

- Merchant Number (12 Digits)

- Bank ID Number / BIN (6 Digits)

- Terminal Number (4 Digits)

- Store Number (4 Digits)

- Agent Number (6 Digits)

- Chain Number (6 Digits)

- Merchant Category / SIC Code (4 Digits)

EXCHANGE - HEARTLAND

Required Information

- Terminal ID/V# (7 or 8 Digits)

- Merchant Number (12 Digits)

- Bank ID Number / BIN (6 Digits)

- Terminal Number (4 Digits)

- Store Number (4 Digits)

- Agent Number (6 Digits)

- Chain Number (6 Digits)

- Merchant Category / SIC Code (4 Digits)

The Card Setup Interface

This interface needs to be used by any merchant who needs to accept credit cards. Until this interface has been completed, a merchant will not be able to accept credit cards. The interface can only be used once. If a merchant needs to modify the merchant account information anytime after the submission through this interface, the information can be submitted through your sales rep. Each processing network listed in the interface requires different processing information. A merchant must click on the name of the processing network to open the processor specific submission form.

Figure 2.1. Card Setup Interface Example

CARD SETUP	
Select your Credit Card Processing Network from the list below.	
PROCESSING NETWORK NAME	**REQUIRED INFORMATION**
FIRST DATA - CARDNET (CES/First Data/FDMS)	Cardnet Merchant Number, Datawire ID* (20 Digits), Cardnet Termid (Terminal ID)
FIRST DATA - NABANCO (FDMS SOUTH, First Data - Canada)	Merchant Number (11 digits), Datawire ID* (20 Digits), Terminal ID (Optional), "SE" Numbers (If accepting Amex, Discover, Diner's)
FIRST DATA - OMAHA (FDR7/ETC7/FDMS Type 7)	Merchant Number (12, 15 or 16 digits), Datawire ID* (20 Digits), Device ID (Optional)
PAYMENTECH (Gensar)	Client Number (ISO # or Bank #), Merchant Number, Terminal Number **(Must be terminal-based.)**
NDC - Atlanta East Platform (GLOBALPAY/GPS/CNET)	Bank ID, Terminal ID, Settlement Type **(Must be terminal-based.)**
Elavon (formerly NOVA)	BIN Number, Terminal ID **Elavon Setup Information:** Settlement Type: MANUAL (not Auto) VAR: PaymentClearing
TSYS (Visanet/VITAL)	Merchant Name, City, State, Zip, Customer Service Phone, Time Zone, Merchant Number (12 digits), Bank ID Number / BIN (6 digits), Terminal Number (4 digits), Store Number (4 digits), Agent Number (6 digits), Chain Number (6 digits), Merchant Category / SIC Code (4 digits)
Exchange (HEARTLAND/EXCHANGE)	Merchant Name, City, State, Zip, Customer Service Phone, Time Zone, Merchant Number (12 digits), Bank ID Number / BIN (6 digits), Terminal Number (4 digits), Store Number (4 digits), Agent Number (6 digits), Chain Number (6 digits), Merchant Category / SIC Code (4 digits)
Datawire ID is optional. However, it is highly suggested since this will allow your transactions to be processed much faster. You can obtain a Datawire ID, generally free of charge, from your processor.	

Close Window

Each of the options require you to provide the following information:

- **Merchant Account Contact Information** - The contact information for the merchant account service provider should be listed here.

- **Address Verification Buttons** - The selected button will set the level of verification for the Address Verification System.

  - **The Address and ZIP Verification Auto-Void/AVS Auto-Void Setting** - All of the major credit card processors will accept transactions that do not pass AVS. The fact that processors do not reject non-AVS transactions is a great concern of ours. Because of this, we've introduced one of the first AVS Auto-Void systems for the Internet. Our system allows the software to void transactions that are allowed through the processor without passing AVS based upon the requirement level set by the merchant. Remember, the gateway does not provide the AVS Responses. Those responses are generated by the credit card issuing bank and reported by the processing

network based on information located in the bank's AVS database (which may or may not match the bank's statement database). However, the gateway system will perform the Auto-Void according to the requirements set by the merchant. These settings may be modified by the merchant at any time. Keep in mind, a(n) void/auto-void of an authorized transaction cancels the charge, but does not cancel an authorization. An authorization freezes funds in an account, so that a completed charge can withdraw those frozen funds. A voided authorization may "freeze" the funds in the customer's account for up to 10 days. The following levels are available:

1. **No AVS Auto-Void** - This will allow any approved transaction to process regardless of the address verification response.

2. **Void Unless ZIP Matches** - This will void any approved transaction for which the processor indicates that the ZIP Code entered does not match the ZIP Code listed in the bank's AVS database (even if the street address matches).

3. **Void Unless Addr Matches** - This will void any approved transaction for which the processor indicates that the street address entered does not match the street address listed in the bank's AVS database (even if the ZIP Code matches).

4. **Void Unless Both Match** - This setting requires that both the address and the ZIP Code match exactly what the issuing bank's AVS database has on file for the customer. If either the address or ZIP Code, or both, come back as a non-match, that approved transaction will be voided.

- **The CVV Verification Auto-Void Setting** - The CVV code is a security feature for 'card not present' transactions (e.g., Internet transactions), and now appears on most (but not all) major credit and debit cards. This feature is a three or four digit code which provides a cryptographic check of the information embossed on the card. Therefore, the CVV code is not part of the card number itself. This setting allows a merchant to have sale transactions automatically voided if the processing network indicates that the CVV entered does not match the CVV database at the customer's credit card issuing bank. Most issuing banks do not require a CVV number to be entered for a transaction to process. However, a small group of banks do require correct CVV entry for Internet based transactions. The gateway system will perform the Auto-Void according to the requirements set by the merchant. These settings may be modified by the merchant at any time. Keep in mind, a(n) void/auto-void of an authorized transaction cancels the charge, but does not cancel an authorization. An authorization freezes funds in an account, so that a completed charge can withdraw those frozen funds. A voided authorization may "freeze" the funds in the customer's account for up to 10 days. The following levels are available:

1. **No Auto-Void Required** - This will allow any approved transaction to process regardless of the CVV verification response.

2. **Void Unless Full CVV Matches** - This setting will void any authorized transaction which is returned with a non-matching or empty CVV response.

3. **Void If CVV Not Entered** - With this setting a customer's transaction will be voided if the bank indicates that a CVV code should exist on the card, but was not entered.

- **Authorized Card Types** - These buttons need to be set to "Yes" or "No" depending upon a merchant's status with each of the card issuers. If a merchant is not authorized by the issuer to accept a card type, the merchant should leave the "No" button selected.

- **Other Information** - Any message may be included here to pass information to the gateway software engineers concerning this account.

FIRST DATA - CARDNET

- **FIRST DATA - CARDNET**

  When a merchant uses First Data's CardNet processing platform, the following submission form can be accessed by clicking on the "FIRST DATA - CARDNET" link.

Figure 2.2. First Data CardNet Setup Interface Example

CARDNET ACCOUNT INFORMATION

Obtain this information from your merchant account provider.

Cardnet Merchant Number: [   ]

Cardnet Termid (Terminal ID): [   ]

Datawire ID: [   ]

Name and contact info for your Merchant Account Provider or Processing Bank [   ]

Address Verification: ● No AVS ○ Street and Zip Must Match ○ Only Street Must Match ○ Only Zip Must Match

Note: If you will be accepting payments from customers outside of the US, it is suggested that you select "No AVS." Not all banks
support AVS for non-US addresses.

CVV2 Verification: ○ None Required ○ Full CVV2 Verification ○ CVV2 Verification If CVV2 Available

Card Types You Are Authorized To Accept:

Visa/MasterCard: ● Yes ○ No

American Express: ○ Yes ● No

Discover: ○ Yes ● No

Diners: ○ Yes ● No

Other Information: Please note any special/additional information here.

[   ]

DO NOT press STOP once you have submitted this form. Your information is processed immediately.

(Submit)

(Go Back)   (Close Window)

This is an explanation of each of the unique fields in the form:

- **CardNet Merchant Number** - The 12-digit merchant identification number assigned by First Data.

- **CardNet Terminal ID** - This 6-digit number is required.

- **Datawire ID** - This is an optional field used by merchants utilizing the Datawire connection method.

After those fields are completed, the merchant must click the submit button and the information will be entered into the gateway system. However, the account will not be fully functional until the Gateway Account Activation email is received.

FIRST DATA - NABANCO

- **FIRST DATA - NABANCO/FIRST DATA - CANADA**

When a merchant uses First Data's Nabanco processing platform, the following submission form can be accessed by clicking on the "FIRST DATA - NABANCO" link.

Figure 2.3. First Data Nabanco Setup Interface Example

FDR NABANCO ACCOUNT INFORMATION

Obtain this information from your merchant account provider.

Merchant Number (11 digits):	
Terminal ID (optional):	
American Express SE Number:	
Discover Card SE Number:	
Diner's Club SE Number:	
Datawire ID:	
Name and contact info for your Merchant Account Provider or Processing Bank	

Address Verification: ● No AVS ○ Street and Zip Must Match ○ Only Street Must Match ○ Only Zip Must Match

Note: If you will be accepting payments from customers outside of the US, it is suggested that you select "No AVS." Not all banks support AVS for non-US addresses.

CVV2 Verification: ○ None Required ○ Full CVV2 Verification ○ CVV2 Verification If CVV2 Available

Card Types You Are Authorized To Accept:

Visa/MasterCard:	● Yes	○ No
American Express:	○ Yes	● No
Discover:	○ Yes	● No
Diners:	○ Yes	● No

Other Information: Please note any special/additional information here.

This is an explanation of each of the unique fields in the form:

- **Merchant Number** - The 11-digit merchant identification number assigned by First Data.

- **Terminal ID** - This 2-digit number is optional, but designates the device. The default for the gateway software is "99"

- **American Express SE Number** - The serial exchange number assigned by AMEX to indicate a merchant has the authority to accept this card type. AMEX transactions will be blocked unless there is a valid SE number. This should be a 10 or 11-digit number.

- **Discover Card SE Number** - The serial exchange number assigned by Discover to indicate a merchant has the authority to accept this card type. Discover transactions will be blocked unless there is a valid SE number. This should be a 15 or 16-digit number.

- **Diner's Club SE Number** - The serial exchange number assigned by Diner's Club to indicate a merchant has the authority to accept this card type. Diner's Club transactions will be blocked unless there is a valid SE number.

- **Datawire ID** - This is an optional field used by merchants utilizing the Datawire connection method.

After those fields are completed, the merchant must click the submit button and the information will be entered into the gateway system. However, the account will not be fully functional until the Gateway Account Activation email is received.

FIRST DATA - OMAHA

- **FIRST DATA - OMAHA**

When a merchant uses First Data's Omaha ETC Type 7 processing platform, the following submission form can be accessed by clicking on the "FIRST DATA - OMAHA" link.

Figure 2.4. FDR Omaha Setup Interface Example

FDR OMAHA ACCOUNT INFORMATION
Obtain this information from your merchant account provider.

Merchant Number (12, 15 or 16 digits): [   ]

Device ID (Should Be 0001): [   ]

Datawire ID: [   ]

Name and contact info for your Merchant Account Provider or Processing Bank [   ]

Address Verification: ⦿ No AVS ◯ Street and Zip Must Match ◯ Only Street Must Match ◯ Only Zip Must Match

Note: If you will be accepting payments from customers outside
of the US, it is suggested that you select "No AVS." Not all banks
support AVS for non-US addresses.

CVV2 Verification: ◯ None Required ◯ Full CVV2 Verification ◯ CVV2 Verification If CVV2 Available

Card Types You Are Authorized To Accept:

Visa/MasterCard: ⦿ Yes ◯ No

American Express: ◯ Yes ⦿ No

Discover: ◯ Yes ⦿ No

Diners: ◯ Yes ⦿ No

Other Information: Please note any special/additional information here.

[   ]

DO NOT press STOP once you have submitted this form. Your information is processed immediately.

(Submit)

(Go Back)   (Close Window)

This is an explanation of each of the unique fields in the form:

- **Merchant Number** - The 12, 15, or 16-digit merchant identification number assigned by First Data.

- **Device ID** - This 4-digit number is optional. The default value is "0001".

- **Datawire ID** - This is an optional field used by merchants utilizing the Datawire connection method.

  After those fields are completed, the merchant must click the submit button and the information will be entered into the gateway system. However, the account will not be fully functional until the Gateway Account Activation email is received.

PAYMENTECH

- **PAYMENTECH**

  When a merchant uses the Paymentech/Gensar processing platform, the following submission form can be accessed by clicking on the "PAYMENTECH" link.

  Figure 2.5. Paymentech Setup Interface Example

PAYMENTECH ACCOUNT INFORMATION

Obtain this information from your merchant account provider.

Merchant Number:

Client Number (ISO# or Bank#):

Terminal Number:

Name and contact info for your Merchant Account Provider or Processing Bank

Address Verification:
- ⦿ No AVS   ◯ Street and Zip Must Match
- ◯ Only Street Must Match   ◯ Only Zip Must Match

Note: If you will be accepting payments from customers outside of the US, it is suggested that you select "No AVS." Not all banks support AVS for non-US addresses.

CVV2 Verification:
- ◯ None Required   ◯ Full CVV2 Verification
- ◯ CVV2 Verification If CVV2 Available

Card Types You Are Authorized To Accept:

Visa/MasterCard:	⦿ Yes	◯ No
American Express:	◯ Yes	⦿ No
Discover:	◯ Yes	⦿ No
Diners:	◯ Yes	⦿ No

Other Information: Please note any special/additional information here.

DO NOT press STOP once you have submitted this form. Your information is processed immediately.

(Submit)

(Go Back)   (Close Window)

This is an explanation of each of the unique fields in the form:

- **Merchant Number** - The 12-digit merchant identification number assigned by Paymentech.

- **Client/ISO/Bank Number** - The 4-digit number that identifies the merchant service provider that established the Paymentech merchant account for a merchant.

- **Terminal Number** - This 3-digit number identifies the method of transaction submission.

  After those fields are completed, the merchant must click the submit button and the information will be entered into the gateway system. However, the account will not be fully functional until the Gateway Account Activation email is received.

NDC - ATLANTA EAST

- **NDC/GLOBAL EAST**

  When a merchant uses the NDC/Global processing platform, the following submission form can be accessed by clicking on the "NDC - Atlanta East Platform" link.

  Figure 2.6. NDC Setup Interface Example

NDC ACCOUNT INFORMATION
Obtain this information from your merchant account provider.

NDC Bank ID (6 digits): [ ]

NDC Terminal ID (up to 12 digits): [ ]

Name and contact info for your Merchant Account Provider or Processing Bank [ ]

Address Verification: ● No AVS ○ Street and Zip Must Match
○ Only Street Must Match ○ Only Zip Must Match

Note: If you will be accepting payments from customers outside of the US, it is suggested that you select "No AVS." Not all banks
support AVS for non-US addresses.

CVV2 Verification: ○ None Required ○ Full CVV2 Verification
○ CVV2 Verification If CVV2 Available

Card Types You Are Authorized To Accept:

Visa/MasterCard: ● Yes ○ No

American Express: ○ Yes ● No

Discover: ○ Yes ● No

Diners: ○ Yes ● No

Other Information: Please note any special/additional information here.
[ ]

DO NOT press STOP once you have submitted this form. Your information is processed immediately.

(Submit)

(Go Back)   (Close Window)

This is an explanation of each of the unique fields in the form:

- **NDC Bank ID** - The 6-digit number that identifies the merchant service provider that established the NDC merchant account for a merchant.

- **NDC Terminal ID** - This number assigned by NDC can be up to 12-digits and identifies the merchant.

  After those fields are completed, the merchant must click the submit button and the information will be entered into the gateway system. However, the account will not be fully functional until the Gateway Account Activation email is received.

ELAVON/NOVA

- **ELAVON/NOVA**

  When a merchant uses the Nova processing platform, the following submission form can be accessed by clicking on the "ELAVON" link.

Figure 2.7. Elavon/Nova Setup Interface Example

NOVA ACCOUNT INFORMATION

Obtain this information from your merchant account provider.

Bank ID Number / BIN (6 digits): [   ]

Terminal ID (16 digits): [   ]

Name and contact info for your Merchant Account Provider or Processing Bank [   ]

Address Verification: ● No AVS ○ Street and Zip Must Match

○ Only Street Must Match ○ Only Zip Must Match

Note: If you will be accepting payments from customers outside of the US, it is suggested that you select "No AVS." Not all banks support AVS for non-US addresses.

CVV2 Verification: ○ None Required ○ Full CVV2 Verification

○ CVV2 Verification If CVV2 Available

Card Types You Are Authorized To Accept:

Visa/MasterCard: ● Yes ○ No

American Express: ○ Yes ● No

Discover: ○ Yes ● No

Diners: ○ Yes ● No

Other Information: Please note any special/additional information here.

[   ]

DO NOT press STOP once you have submitted this form. Your information is processed immediately.

(Submit)

(Go Back)   (Close Window)

This is an explanation of each of the unique fields in the form:

- **Bank ID Number/BIN** - The 6-digit number that identifies the merchant service provider that established the Elavon merchant account for a merchant.

- **Terminal ID** - This 16-digit number is assigned by Elavon and identifies the merchant.

  After those fields are completed, the merchant must click the submit button and the information will be entered into the gateway system. However, the account will not be fully functional until the Gateway Account Activation email is received.

TSYS - VITAL

- **TSYS - Visanet/VITAL**

When a merchant uses the TSYS Visanet/VITAL processing platform, the following submission form can be accessed by clicking on the "TSYS" link.

Figure 2.8. Visanet Setup Interface Example

VITAL/VISANET ACCOUNT INFORMATION
Obtain this information from your merchant account provider.

Terminal ID (V Number):	
Merchant Name:	
Merchant City:	
Merchant State:	
Zip Code (5 digits):	
Customer Service Phone:	
Time Zone:	
Merchant Number (12 digits):	
Bank ID Number / BIN (6 digits):	
Terminal Number (4 digits):	
Store Number (4 digits):	
Agent Number (6 digits):	
Chain Number (6 digits):	
Merchant Category / SIC Code (4 digits):	
Name and contact info for your Merchant Account Provider or Processing Bank	

This is an explanation of each of the unique fields in the form:

• **Terminal ID/V Number** - The 7 or 8-digit number that identifies the merchant with Visanet (not to be confused with the 4-digit Terminal Number).

• **Merchant Name** - This value is the DBA name listed by the merchant on the merchant service agreement with the processor.

• **Merchant City** - This value is the name of the city listed by the merchant on the merchant service agreement with the processor as the merchant location.

• **Merchant State** - This value is the name of the state listed by the merchant on the merchant service agreement with the processor as the merchant location.

• **ZIP Code** - This should be the five digit postal code listed by the merchant on the merchant service agreement with the processor as the merchant location.

• **Customer Service Phone** - This is the 10-digit numeric phone number listed by the merchant on

the merchant service agreement with the processor as the merchant's Customer Service Phone number.

• **Time Zone** - This should be the 3-digit numeric code listed on the Visanet VAR sheet as the "Time Zone Differential".

• **Merchant Number** - The 12-digit merchant identification number assigned by Visanet.

• **Bank ID Number/BIN**- The 6-digit number that identifies the merchant service provider that established the Visanet merchant account for a merchant.

• **Terminal Number** - The 4-digit terminal identification number assigned by Visanet (not to be confused with the Terminal ID/V Number).

• **Store Number** - The 4-digit store identification number assigned by Visanet.

• **Agent Number** - The 6-digit agent service number that identifies the representative of Visanet that established the account.

• **Chain Number** - The 6-digit chain identification number assigned by Visanet.

• **Merchant Category/SIC Code** - This is the 4-digit Standard Industrial Classification code used to identify the industry of a merchant.

After those fields are completed, the merchant must click the submit button and the information will be entered into the gateway system. However, the account will not be fully functional until the Gateway Account Activation email is received.

EXCHANGE - HEARTLAND

• **EXCHANGE - HEARTLAND**

When a merchant uses the Exchange/Heartland processing platform, the following submission form can be accessed by clicking on the "Exchange" link.

Figure 2.9. Exchange Setup Interface Example

HEARTLAND/EXCHANGE ACCOUNT INFORMATION
Obtain this information from your merchant account provider.

Terminal ID (V Number):	
Merchant Name:	
Merchant City:	
Merchant State:	
Zip Code (5 digits):	
Customer Service Phone:	
Time Zone:	
Merchant Number (12 digits):	
Bank ID Number / BIN (6 digits):	
Terminal Number (4 digits):	
Store Number (4 digits):	
Agent Number (6 digits):	
Chain Number (6 digits):	
Merchant Category / SIC Code (4 digits):	
Name and contact info for your Merchant Account Provider or Processing Bank	

This is an explanation of each of the unique fields in the form:

- **Terminal ID/V Number** - The 7 or 8-digit number that identifies the merchant with Visanet (not to be confused with the 4-digit Terminal Number).

- **Merchant Name** - This value is the DBA name listed by the merchant on the merchant service agreement with the processor.

- **Merchant City** - This value is the name of the city listed by the merchant on the merchant service agreement with the processor as the merchant location.

- **Merchant State** - This value is the name of the state listed by the merchant on the merchant service agreement with the processor as the merchant location.

- **ZIP Code** - This should be the five digit postal code listed by the merchant on the merchant service agreement with the processor as the merchant location.

- **Customer Service Phone** - This is the 10-digit numeric phone number listed by the merchant on

the merchant service agreement with the processor as the merchant's Customer Service Phone number.

- **Time Zone** - This should be the 3-digit numeric code listed on the Visanet VAR sheet as the "Time Zone Differential".

- **Merchant Number** - The 12-digit merchant identification number assigned by Visanet.

- **Bank ID Number/BIN**- The 6-digit number that identifies the merchant service provider that established the Visanet merchant account for a merchant.

- **Terminal Number** - The 4-digit terminal identification number assigned by Visanet (not to be confused with the Terminal ID/V Number).

- **Store Number** - The 4-digit store identification number assigned by Visanet.

- **Agent Number** - The 6-digit agent service number that identifies the representative of Visanet that established the account.

- **Chain Number** - The 6-digit chain identification number assigned by Visanet.

- **Merchant Category/SIC Code** - This is the 4-digit Standard Industrial Classification code used to identify the industry of a merchant.

After those fields are completed, the merchant must click the submit button and the information will be entered into the gateway system. However, the account will not be fully functional until the Gateway Account Activation email is received.

Chapter 3. EFT/Check Setup

The Check Setup Interface

The Check Setup interface needs to be used by any merchant who needs to accept payments from a checking account. Until this interface has been completed, a merchant will not be able to accept EFT or check payments.

Figure 3.1. Main Check Setup Interface Example

EFT ACCEPTANCE SETUP

EFT (Electronic Funds Transfer) is the option available for accepting online payments via check. ABA numbers are verified in real-time for each transaction. *However, it is advised that you wait for funds to be deposited into your bank account until products are shipped.* Funds cannot be guaranteed for orders placed via EFT. As with any check, a transaction may "bounce" because of non-sufficient funds, invalid account numbers, etc.

EFT - CLICK HERE to accept EFT transactions.
Accepting checks via EFT is similar to accepting check payments from customers. However, instead of receiving your payment via a physical paper check, funds are deposited directly into your bank account. Delivery time of funds to your account can range from 2-7 days.

Before accepting EFT transactions you must establish an account with an EFT service provider. After submitting your application, the provider will inform us when your account has been established. Any fees charged by the EFT provider are above and beyond those charged for your gateway account. You will not be able to accept EFT transactions until the account is established. Click the link above to submit your EFT application information.

EFT Setup

This simple interface will allow a merchant to begin the process to accept EFT payments.

- Click on the link to open this window:

Figure 3.2. EFT Setup Interface Example

EFT Request Form

Business Name:	ACC Live Test Co.
Gateway ID:	66646
URL:	www.acctest.com
Reseller Code:	[ ] (If applicable.)
* Contact Name:	[ ]
* Email Address:	[ ]
	(The address to which the CheckGateway Account Number will be sent.)
* Phone Number:	[ ] (With Area Code)
Fax Number:	[ ] (With Area Code)
Address:	[ ]
City:	[ ] **State:** [ ] **Zip:** [ ]
Country:	US

(Submit Securely)

- Enter the correct contact information into the fields and click the "Submit Securely" button. At that point a "Thank You" window will open.

- An email is sent to the EFT Bank relaying the information entered on the form. An email will be sent from the EFT bank with the final instructions to complete the EFT application process.

- Once the application process is completed, and the EFT bank approves a merchant's EFT account, the gateway system will be updated with the EFT merchant account information.

Chapter 4. XML Activation

XML Activation

To activate the XML interface for your account, please contact your sales rep.

NACHA Processing Activation

The gateway can create direct NACHA formatted file. To use this system, a merchant must meet necessary requirements with their bank and iTransact must run a through a verification process before a merchant can utilize the system. To inquire, pleases submit a ticket at http://support.itransact.com.