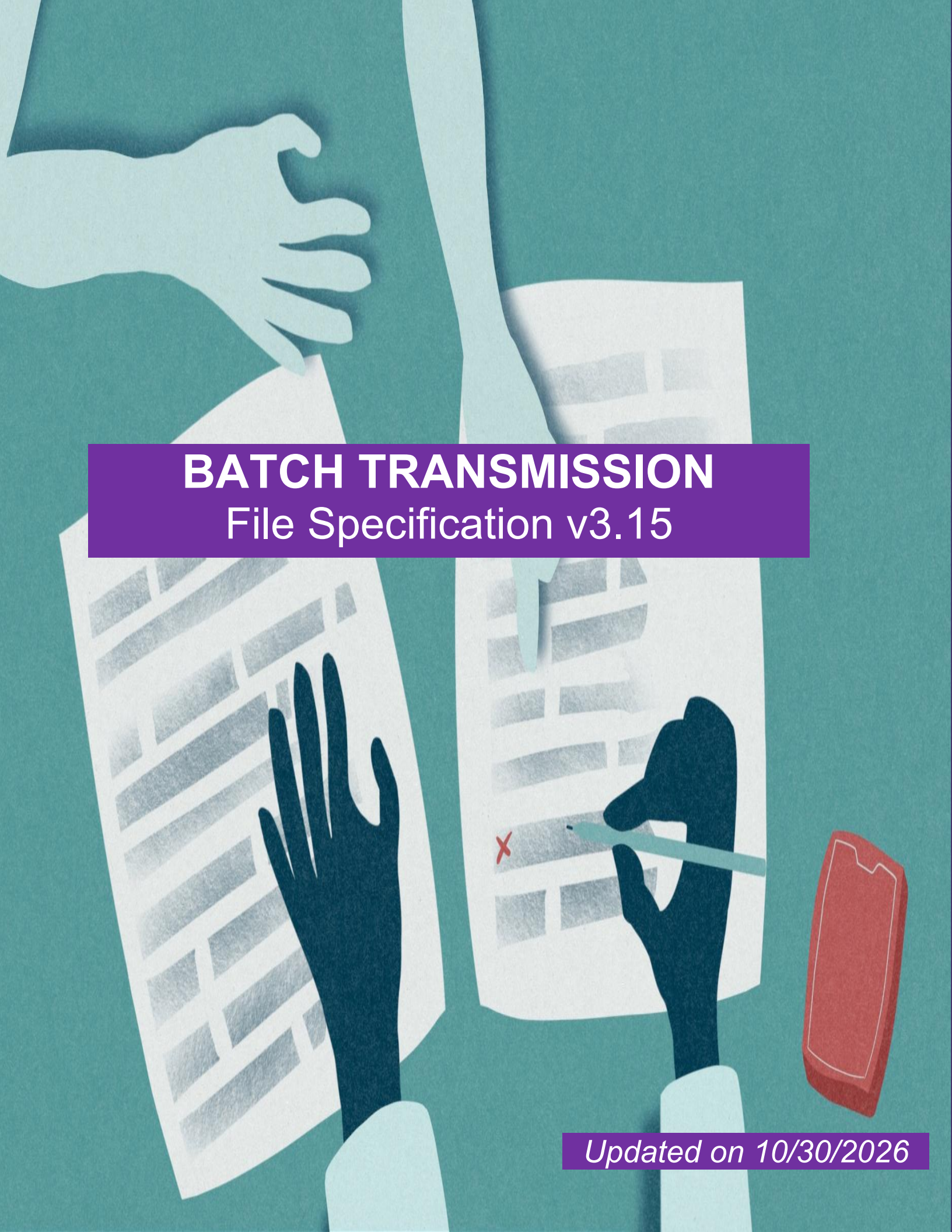


BATCH TRANSMISSION
File Specification v3.15

Updated on 10/30/2026

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Introduction

Forte Payment Systems' Payments Gateway platform (PG platform) processes credit card, EFT, and recurring transactions after capturing payment information via swipe or key entry.
To access the platform, customers generally use either a secure real-time connection or batch transaction submission. Customers using real-time connections do not need instruction in file specifications; hence, this guide will assist technical staff supporting batch transaction uploads and downloads.
The platform uses a flexible format that allows merchants to batch transaction data whenever they like, grouping and identifying transactions in any manner they prefer so that reporting and tracking are completely user defined and can be as simple and intuitive as necessary. This guide provides the following:

- Basic instructions on how to upload and download files correctly
- Correct file layouts and other technical information needed to prepare files for transfer to the platform

How To Use This Guide

A key part of the PG platform involves the transfer of files between your system and Forte.
This guide provides information on how to upload and download files and the appropriate file formats and is intended for a technical team or developer who has experience with the following concepts:

- Basic programming
- Basic understanding of integration and formats
- Formats and protocols required by your in-house swipe card system
- Transferring files using secure FTP protocols

In addition to file layouts and field descriptions, this guide also includes examples for CSV (comma separated value) and fixed formatted files, as well as many reference tables and lists for values and codes that you will find very helpful as reference tools.
For technical assistance, please contact technicians at Forte at 866.290.5400.

Overview

- **Chapter 1: Introduction**
- **Chapter 2: Uploading and Downloading**
  - This chapter provides the basics of logging on to the platform and managing your file transfer processes. While designed to be user friendly, this guide is not intended for use by individuals who do not possess a basic understanding of file transfer methods and protocols.
- **Chapter 3: File Specifications**
  - This chapter provides detailed file layouts, field descriptions, usage notes and code examples. If you have a question about a file layout that is not answered by this section, you should contact Technical Support for assistance.
- **Chapter 4: Appendices**
  - This chapter contains an invaluable series of code lists and tables you will refer to again and again.

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Uploading and Downloading

Forte receives more requests for documentation about how to upload and download files than about any other topic. We recommend that you not only read this section, but also that you save a copy on your PC for future reference.

Understanding the Process

The steps involved in uploading and downloading files are simple, but frequently cause confusion among users.
The following section provides a high-level overview, followed by detailed, step-by-step instructions explaining each aspect of the process.

1. Upload the file to the system using the PUT command.
    - Upload to the ul ("upload") directory and use a file extension that begins with the letter "U", followed by a two-digit batch number for the file name.
    - For example, file CZ30011.U01.
2. Rename the file (using the RENAME command) to signal to the PG platform that the file is ready for processing.
    - The file should remain in the ul directory.
    - The file name can remain the same except that you must change the first letter of the file extension.
    - Instead of a letter "u" for "upload" use a letter "r" for "ready."
    - For example, file CZ30011.r01 would be ready for processing (indicated by the "r"appearing immediately after the decimal).
        - If the file name were CZ30011.u01, the file would not be ready, it would just have been uploaded.
3. The platform "picks up" the file for processing and the file will appear to be removed from the ul folder.
4. During the processing cycle, the platform places batch confirmation and response files in the dl ("download") directory.

	*If the correct file naming conventions or proper extensions are not used, your transactions will NOT be processed.*

Setting-Up for Secure File Transfer

The PG platform supports two common secure transfer protocols: Secure File Transfer Protocol (SFTP) and File Transfer Protocol (FTP) when connected via a SSL (Secure Socket Layer) connection in either explicit or implicit modes.
This ensures that your transaction data is secure.

- Before you can upload transaction batches to the platform, you must set up a program/system and libraries that support SFTP (such as OpenSSH) or FTP/SSL (such as Catalyst File Transfer).
    - If you are using public key authentication, you must first set up your private and public keys, then send your public key to the Forte's Integration Mailing List (integration@forte.net). Forte uses your public key to set up your account and ensure that we can correctly receive and send encrypted files using your encryption protocol.
    - If you are using password-based security, Forte sends your FTP password when setting up your account.
    - If you do not know your password or have problems logging in, contact Forte's Customer Service department for assistance at 866-290-5400 option #1

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Logging-In

The following parameters should be used in your client or custom application for logging in:

Category	Description
Server	ftp.paymentsgateway.net
User ID	uxxxxx where xxxxx = your assigned Transmitter ID *You must type the letter"u"in front of your Transmitter ID.* • *If you were assigned a four-digit Transmitter ID you need to add a zero to the beginning of that number.* • *For example, if your Transmitter ID is `2233`, you would type the following: `u02233`* • *If your Transmitter ID is 12233, you would type the following: `u12233`*
Password	Your assigned FTP password, if using password authentication
Port	*Port* / Details: *SFTP* 22 *FTP/SSL Implicit* 990 *FTP/SSL Explicit* 21 *FTP/SSL PASV range* 28,000 – 30,000

Navigating the Directories

When you log into the server, you will be located in the home directory for your company. In the home directory you will find 2 sub-directories: *UL* or *ul* (Upload) and *DL* or *dl* (Download).

- The ***ul*** (**u**p**l**oad) directory is used for uploading or dropping off files for processing.
- The ***dl*** (**d**own**l**oad) directory is used for downloading or getting response files.

Uploading Files

1. **Step 1**: Log in to the FTP Server.
2. **Step 2**: Access the ul directory.
3. **Step 3**: Use the PUT command to upload your file to the ul directory.
   - Remember that your file name extension cannot start with the letter R.
   - We require that you use a file extension in the following format: .U##
   - Where U stands for "upload" and "##" is replaced with a two-digit batch number.
4. **Step 4**: Use the Rename command to rename the file, making sure that the file extension follows the following format: .R##
   - Where R stands for "ready" (for processing) and "##" is replaced with a two-digit batch file number.
   - We require that you use the following file name layout.

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Using our Filename Layout: abcddddd.eff

The table below describes the structure and required components of the filename format

Field	Description
a	File Format
b	Compress/ Encryption Method
c	Filespec Version
ddddd	Transmitter ID
e	Status of File/Upload Use U for upload and R for Ready (do not use when uploading your file)
f	Batch File Number We require a numeric batch file number starting with one.

Please see the following tables for field values and options and look for an example at the end of this section.

File Format (Field a):

Value	Description
C	Comma Delimited Format (CSV)
F	Fixed Format
N	NACHA Format

Compression/Encryption Method (Field b):

Value	Method
A	None
Z	Zipped with Password
Y	Zipped without Password
P	PGP encrypted

Filespec Version (Field c):

Value	Version
3	Filespec 3.x

Status of File Upload:

Value	Status
U	Uploading File
R	Ready to Process (Upload Complete)

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File Nomenclature Examples: cz301013.R01

- C - Comma Delimited (CSV) format
- Z - Compressed with WinZip with password protection 3 = Filespec version 3.x
- 01013 - Assigned Transmitter ID R = Ready for processing
- 01 - First batch file of the day

	*If this file had a U immediately following the decimal, it would not be "ready." The file would need to be renamed before the system would recognize it and "pick itup"for processing.*

Downloading Files

For organizations submitting transactions using batch methods, response files are placed in the *DL* directory as they become available and may be downloaded at any time.

You may use these files with reporting or analysis tools of your choice.

1. **Step 1**: Log in to the FTP server.
2. **Step 2**: Access the dl directory.
3. **Step 3**: Download your file(s) using the DOWNLOAD command.
4. **Step 4**: Delete successfully downloaded file(s) from the SFTP server.

There are two types of response files that are downloaded from the FTP server:

- Files that begin with a B are batch confirmation files. Batch confirmation files contain only a list of transactions that have been received and processed.
    - Batch confirmation files mirror the Customer Token and Payment Token values submitted in the Batch v3 input file. The B-file format supports these values for both CSV and Fixed Format files.
    - If a Batch v3 file is submitted using the existing format without Customer Token or Payment Token fields, the corresponding response file does not include additional blank fields.
- Files that begin with an S are settlement files.
  Settlement files can contain:
    - Reject and funding information–CC, EFT in separate files
    - Approval and decline information for items processed via batch files–CC
    - Results of verification-only transactions processed via batch files, i.e., EFT transactions with transaction type of "VER".

If you submit transactions using the batch file method, you will receive a batch confirmation file, which should be available shortly after the upload.
Typically, if there is activity on any given day, you may receive multiple sets of settlement (S) files at the following times:

- 1 a.m. Pacific for prior day's approved and settled CC transactions
- 8 a.m. Pacific for settled EFT transactions
- 1 p.m. Pacific for settled EFT transactions
- 10 p.m. Pacific for settled EFT transactions

Shortly after upload, approval and decline response information for CC items processed via batch file are output in an S file.

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Using our Filename Layout: XYYMMDD.###.

	*Response files will be retained on the server for a limited period of time, Forte is not responsible for response files that have been left on the server for over a week.*

Field	Value
X	B for Batch confirmations or S for Settlement files.
YY	Year file created (02 = 2002)
MM	Month file created (1–12)
List-DD Value	Day file created (1–31)
###	Starts with 001 for each file creation event such that if a file does not exist, it will be created. Existing files in the dl folder will never be overwritten.

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File Specifications

This section includes detailed file/record layout specifications. Included are examples for CSV (comma separated value) and fixed file formats, notes about each record and how it is used, and notes about fields, their uses and values.

Sequence of Records

Record Name	Notes
File Header Record	One per file
1st Batch Header Record	One per batch
1st Entry Detail Record 2nd Entry Detail Record etc… Last Entry Detail Record	Each entry detail may have an optional Addenda Record immediately following.
1st Batch Footer Record	
2nd Batch Header Record	Batches and entry details continue.
1st Entry Detail Record etc… Last Entry Detail Record	A new batch is required if any of the batch header data changes for a particular transaction.
2nd Batch Footer Record	End of batches.
File Footer Record	End of File - last logical record.

File Header Record

Each file that the PG platform sends or receives has a single file header record like the first line of the file that is formatted in accordance with the “File Header Record”displayed below:

Field Name	Type	Start	Length	Req?	Description
record_type	A	1	1	Y	Record Type '1' = File Header The first field on each line of the file. A value of 1 is used in this position to indicate that this is a File Header Record.
transmit_id	N	2	6	Y	Your assigned Transmitter ID A unique identification number assigned to you as a transmitter or receiver of transactions for the PG platform. This 4–6 digit value is used to identify the source or destination of transaction data.
pg_password	A	8	20	Y	Your FTP password for the PG platform Stores your password. By including this field, an extra level of authentication can be performed to help assure that only authorized transactions are processed. Response files do not include this value or masks it.
creation_date	D	28	8	Y	Indicates the file creation date and is formatted as follows: YYYYMMDD. In the example provided, the date shown is

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Field Name	Type	Start	Length	Req?	Description
					November 1, 2002.
creation_time	T	36	6	Y	Indicates the file creation time in the following format: HHMMSS. In the example provided, the time shown is 9:15am and 3 seconds.
file_format_code	A	42	3	Y	This field indicates the file format (refer to Appendix A for a list of alternatives).
file_reference_code	A	45	15	N	This optional field can be used to create a unique name or identifier with up to 15 alpha-numeric characters. This field data is included in some response files that are returned to you, allowing you to more easily match the transaction back to the original file that was transmitted. If this field is omitted, the creation date and time will be inserted into this field. Include this value on a per transaction basis in user-defined fields.

The following two examples also display the File Header Record:

- **CSV Format:** "1",1000,"crazy5horse",20021101,091503,"CSV","
- **Fixed Format:**

```
1001000crazy5horse 20021101091503FIX
12345678901234567890123456789012345678901234567890
   o  1         2         3         4         5         6
```

	• *Numeric values are padded on the left side with either spaces or zeros when using a fixed format (for example: using* 001000 *for the* transmit_id*).* • *Alphanumeric fields are padded on the right side with spaces (for example: crazy5horse followed by 9 spaces for the* pg_password field*).*

File Footer Record

Each file that is sent or received will have a single file footer record as the last line of the file and is formatted in accordance with the File Footer Record layout.

Field Name	Type	Start	Length	Req?	Description
record_type	A	1	1	Y	Record Type '9' = File Footer The first field on each line of the file. A value of 9 is used in this position to indicate that this is a File Footer Record.
transmit_id	N	2	6	Y	Your assigned Transmitter ID The same value used in the header record to help confirm the file's integrity.
batch_count	N	8	6	Y	Total number of batches in this file A count of the total number of batches found within this file. Files are broken up into batches of like types and are used to separate dissimilar transactions (such as

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Field Name	Type	Start	Length	Req?	Description
					keeping the Credit Card Sales separate from the ACH Credit Direct Deposit transactions.)
file_debit_amount	$	14	12	Y	Total value of debit entries in this file The sum of all ACH/EFT Debit or Credit Card Sale transaction amounts.
file_credit_amount	$	26	12	Y	Total value of credit entries in this file The sum of all ACH/EFT Credit or Credit Card Refund transaction amounts.
file_debit_count	N	38	6	Y	Total number of debit items in this file A count of all ACH/EFT Debit or Credit Card Sale transactions.
file_credit_count	N	44	6	Y	Total number of credit items in this file A count of all ACH/EFT Credit or Credit Card Refund transactions.
file_reference_code	A	50	15	N	Code used in header to identify this file The same value used in the header record to confirm the file's integrity.

The following two examples display a File Footer Record:

- **CSV Format:** `"9",1000,2,1200,100.50,1,2,""`
- **Fixed Format:**

```
9001000000002 1200.00 0000100.50000001000002
23456789012345678901234567890123456789012345678901234567890
1          2       3       4               5               6          7
```



- *When using a fixed format, numeric values are padded on the left side with either spaces and/or zeros.*
- *Amount fields ALWAYS include the decimal point and do not include a comma or a dollar ($) symbol.*
- *In this example, both the $1200.00 debit and the credit for $100.50 are padded with a combination of spaces and zeros on the left.*

Batch Header Record

Each file that is sent or received may have multiple batches within them which begin with a batch header record and end with a batch footer record. Batches are typically used to group "like transactions" and separate different transaction types.

Field Name	Type	Start	Length	Req?	Description
record_type	A	1	1	Y	Record Type '2' = Batch Header The first field on each line of the file. A value of 2 is used in this position to indicate that this record is a Batch Header Record.
transaction_type	A	2	3	Y	Identifies which transactions will be included within the detail records of this particular batch. A table of the allowable transaction types can be found in Appendix A.

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Field Name	Type	Start	Length	Req?	Description
merchant_id	N	5	6	Y	Displays the merchant ID, typically 5-6 digits and assigned to each merchant account. Multiple Merchant IDs may be used by a single company to designate different locations, divisions, or for other business reasons. It's also possible to have a single transmitting company send over batches of transactions for multiple merchant companies. Typical applications include service bureaus, third- party processors, and ASPs.
merchant_name	A	11	20	N	Name of the merchant company that corresponds to the Merchant ID number.
batch_entry_description	A	31	10	N	Description of transactions (e.g., PAYROLL) Can be used to send up to 10 characters of data to describe the batch of entered transactions. This description can appear on the statements of the individuals or companies to which the transactions relate. This data, along with (typically) the merchant company name, merchant customer support telephone number, and transaction dollar are typically included on the consumer/customer statements.
batch_reference_code	A	41	15	N	User-definable data to identify this batch An optional field that allows entry of up to 15 alpha- numeric characters and may be used to uniquely identify this batch and its transactions. In some cases, this field is part of the data returned with response files. Include this value on a per transaction basis in user-defined fields.
batch_number	N	56	6	Y	Sequentially assigned Batch # in this file A sequentially numbered batch number found within this file. The first batch number in each file should be a one (1) as in our example

For example, two batches may separate Credit Card transactions from Payroll transactions while yet another batch within a file might contain Check Conversion transactions or transactions for a different Merchant ID.

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Below are two examples of batch header records that are formatted in accordance with the Batch Header Record table:

- **CSV Format:** `"2", "PPD",10100,"Test Merchant","GOLD MEMBERSHIP","TSING2342",1`
- **Fixed Format:**

```
2PPD 10100Test Merchant  GOLD MEMBETSING2342 000001
12345678901234567890123456789012345678901234567890123456789012345678901234567890
1        2         3         4         5         6         7
```

In this fixed example, the `batch_entry_description` field is longer than the allocated space of 10 characters; therefore, the last few characters have been truncated.

When using a CSV format, you may enter more characters than allowed by "`maximum`" field lengths, but when the file is processed, the system will truncate the values to the maximum length allowable, and the field will store only "GOLD MEMBE" as shown in the fixed format example.

Batch Footer Record

Field Name	Type	Start	Length	Req?	Description
record_type	A	1	1	Y	Record Type '8' = Batch Footer The first field on each line of the file. Use a value of 8 in this position to indicate that this is a Batch Footer Record.
transaction_type	A	2	3	Y	This field should match the value found in the batch header record. It validates the batch's integrity.
merchant_id	N	5	6	Y	Merchant's assigned identification code This field should match the value found in the batch header record. It validates the batch's integrity.
batch_entry_count	N	11	7	Y	Total number of detail records in this batch A count of all the detail records found within this batch. Do not include addenda records in the count.
batch_debit_amount	$	18	12	Y	Value of Debit Items in this batch The sum of all ACH/EFT Debit or Credit Card Sale amounts found within this batch.
batch_credit_amount	$	30	12	Y	Value of Credit Items in this batch The sum of all ACH/EFT Credit or Credit Card Refund amounts found within this batch.
batch_debit_count	N	42	6	Y	Number of Debit Items in this batch A count of all ACH/EFT Debit or Credit Card Sale transactions found within this batch.

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Field Name	Type	Start	Length	Req?	Description
batch_credit_count	N	48	6	Y	Number of Credit Items in this batch A count of all ACH/EFT Credit or Credit Card Refund amounts found within this batch.
batch_reference_code	A	54	15	Y	User-defined reference code used in batch header This field should match the value found in the batch header record. It validates the batch's integrity.
batch_number	N	69	6	Y	Same batch number assigned in batch header This field should match the value found in the batch header record. It validates the batch's integrity.

Using Tokens

Batch v3 supports customer and payment method tokens for EFT/ACH and credit card transactions in fixed-format and CSV files. Token formats and the corresponding file columns differ between legacy tokens and REST-style string tokens.

Legacy Tokens

Legacy integer-based tokens use the following formats:

- **Customer Token:** Provide the customer token in the `customer_name` field using the format `CT=<cid>`.
- **Payment Token:** Provide the payment token in the `transit_routing_number` field for EFT/ACH or the `payment_card_number` field for Credit Cards using the format `PM=<pmid>`.
- **Using Both Tokens:** You can provide both tokens to identify the customer and specify the payment method to use.

REST- String Tokens

- For REST- string tokens, provide the customer token and payment method token in their respective designated columns in the fixed-format or CSV file.
  - Use the field mappings specified for the applicable transaction type.
- You can provide both tokens in the same transaction to identify the customer and specify the payment method.
- When a valid payment token is provided, the following legacy payment information should be omitted:
  - **Credit card transactions:** Card type, card number, and expiration month and year.
  - **EFT/ACH transactions:** Checking/savings indicator, routing number, and account number.

If neither a valid token nor the required legacy information is provided, Forte rejects the transaction according to the existing Batch v3 validation rules.

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EFT INPUT Detail Record

Field Name	Type	Start	Length	Req?	Description
record_type	A	1	1	Y	Record type '3' = EFT Details Record The first field on each line of the file. A value of 3 is used in this position to indicate that this record is an eft detail record.
new_resubmit	A	2	1	Y	Use one of the following values: • **N = New Item** • **R = Resubmitted Item** Populate this field with an n if this is a new transaction or an r if it is a resubmit of a previously rejected or returned transaction.
principal_fee	A	3	1	Y	Use one of the following values: • **P = Principal** • **F = Fee** Populate this field with a p for any transaction other than an nsf fee, in which case enter an f.
debit_credit	A	5	1	Y	Use one of the following values: • **D = Debit** • **C = Credit** Populate with a d or c depending upon whether you are performing a“sale”type of transaction (debit) or a “refund” (credit) transaction.
checking_savings	A	5	1	Y	Use one of the following values: • **C = Checking** • **S = Savings** Indicate whether the account specified in the transaction is a checking account with a c or a savings account with an s. **NOTE:** This field is optional when a valid payment method token is provided.
customer_name or client_token	A	6	22	Y	Provide the customer name or a Customer Token (ct = <cid>)[1] When a valid customer token is provided, Forte uses the token to identify the customer instead of the legacy customer-identification data. **NOTE:** The existing client token format is retained for compatibility with existing integrations. For new integrations, use the string customer token in the new customer_token field.
transit_routing_number or payment_method	A	28	9	Y	Provide the 9-digit bank routing number or a Payment Token. (pm = <pmid>)[2] When a valid payment token is provided,

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Field Name	Type	Start	Length	Req?	Description
_token					the routing number is optional, and Forte uses the token to retrieve the stored payment method details, and the routing number is not required. This field stores the 9-digit transit routing number (also known as an aba number) for the transaction. Find this number at the bottom of a check between the :| symbols. **NOTE:** The existing client token format is retained for compatibility with existing integrations. For new integrations, use the string customer token in the new payment_method_token field.
account_number	A	37	17	Y	Populate this field with the client's checking or savings account number. This field is optional when a valid Payment Token is provided, because the token references the stored payment method.
total_amount	$	54	10	Y	Total amount of the transaction Enter the total amount of the transaction. Be sure to include the decimal point, but do not include the $ symbol, a comma, or a negative symbol (-).
addenda_indicator	A	64	1	Y	1 = addenda records present for this detail item If this detail record also has one or more addenda records associated with it, specify a 1 here. Otherwise leave it blank or put a 0 here.
item_description	A	65	15	N	Description of this transaction (such as this month's invoice#, etc.) This is a special field related only to ach transactions. This field may appear on the customer's checking account statement to indicate the purpose of the debit. This field stores information specific to each individual transaction. Example: if steve robinson goes to his local gym and authorizes a $30/month debit for monthly membership, this field would likely have an entry of"january 2006" rather than "membership." Entries in this field should be very specific to the charge for each month and clearly convey to the customer why you are charging his/her account. *Please ensure that you correctly train your staff to use this field. They must understand that the contents of this*

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Field Name	Type	Start	Length	Req?	Description
					field appear on the customer's bank statement.
external_customer_id	A	65	15	N	Use this user-defined field for your own purposes such as a cross reference to external systems. Forte stores the contents of this field with the transaction and echoes back this information in the response file.
external_transaction_id	A	95	15	N	Use these user-defined fields for your own purposes, such as cross references to external systems. Forte stores the contents of these fields with the transaction and echoes this information in the response file. These fields were originally intended to link a forte transaction to a transaction or record in an external system. If used in this way, this field can cross reference the pg platform and the external system accounts so that the transaction information can be posted to your external system.
external_transaction_id2	A	110	15	N	
entered_by	A	125	10	N	A user-defined field that is generally configured to store the id number or name or the person entering the transaction. Forte stores the contents of these fields with the transaction and echoes this information in the response file. Forte recommends using this field for auditing purposes.
Use this user-defined field for your own purposes. Forte stores the contents of this field with the transaction and echoes this information in the response file. Originally, this field stored customer record information and was used to perform address verifications, AVS, and other miscellaneous functions.					
customer_address	A	135	35	N	Customer's street address
customer_address2	A	170	35	N	Second line of a street address (for example: apartment #305)
customer_city	A	205	25	N	Customer's city
customer_stateprov	A	230	10	N	State or province
customer_postalcode	A	240	10	N	Postal (zip) code
customer_country_code	A	250	2	N	See country code table for possible values.
customer_phone_number	A	252	15	N	Customer's phone number
customer_email_address	A	267	25	N	Customer's email address

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Field Name	Type	Start	Length	Req?	Description
customer_ssn	A	292	9	N	Customer's social security number
customer_dob	D	301	8	N	Customer's date of birth
customer_dl	A	309	20	N	Customer's driver's license information
customer_token	A	329	22	C	Contains the REST-style string customer token used to identify an existing customer. When a valid token is provided, Forte uses it to identify the customer instead of the legacy customer-identification data. This field is distinct from the legacy integer-based client token.
payment_method_token	A	351	22	C	Contains the REST-style string payment method token used to retrieve a stored payment method. When a valid token is provided, Forte uses it instead of the legacy payment information. When both customer and payment method tokens are provided, Forte uses the customer token to identify the customer and the payment method token to retrieve the payment details. This field is distinct from the legacy integer-based payment method token.

The following examples illustrate EFT transactions submitted using a Customer Token, Payment Token, or both. When a valid Payment Token is provided, the legacy payment fields that the token replaces can be omitted.

- **CSV Format - standard:**
  ```
  "3","N","P","D","C","JohnSmith","121000248","00032342132",1200.0
  0,"","Inv#2343","232242","2343","3422382","","","","","","","","
  ","","",,""
  ```
- **CSV Format - Legacy client token only:**
  ```
  "3","N","P","D","","CT=1234","","",1200.00,"","Inv#2343","232242
  ","2343","3422382","","","","","","","","","","","",,""
  ```
- **CSV Format - Legacy payment method token only:**
  ```
  "3","N","P","D","","JohnSmith","PM=731874","",1200.00,"","Inv#23
  43","232242","2343","3422382","","","","","","","","","","",,""
  ```
- **CSV Format - both Legacy client and payment method tokens:**
  ```
  "3","N","P","D","","CT=1234","PM=731879","",1200.00,"","Inv#2343
  ","232242","2343","3422382","","","","","","","","","","",,""
  ```
- **CSV Format- REST string customer & payment token:**
  ```
  "3",n,p,d,c,"John
  Smith",,"",,,10.00,0,"","","","","CUST001","ORD202609230001","",
  "","","","","","","","","","","","","_-ISFPW0mQdKdlAR3sOjpSw","_
  moo8GQVVT4qmQr6F8WhMUw"
  ```
- **CSV Format - both Legacy client and payment method tokens:**
  ```
  "3","N","P","D","","CT=1234","PM=731879","",1200.00,"","Inv#2343
  ","232242","2343","3422382","","","","","","","","","","","",,""
  ```
- **Fixed Format:**
  ```
  3NPDCJOHN SMITH     12100024800032342132     1200.000Inv#2343
       232242    2343 3422382
  12345678901234567890123456789012345678901234567890123456789012345
  678901234567890123456789012345678901234567890123456789012345678901
  1   2   3   4   5   6   7   8   9   0   1   2   1   1   1
  ```


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- *Test fields are left justified and space-padded.*
- *Numeric fields are right justified and either space- or zero-padded.*

Credit Card INPUT Detail Record

Field Name	Type	Start	Length	Req?	Description
record_type	A	1	1	Y	Record type '4' = Credit Card Detail Record The first field on each line of the file. Use a 4 in this position to indicate that this is a credit card detail record.
customer_name OR CMI client_token	A	2	22	Y	Name of the account holder or Customer Token (ct=<cid>)[1] When a valid new string customer token is provided, Forte uses the token to identify the customer instead of the legacy customer-identification data. **NOTE:** The existing client token format is retained for compatibility with existing integrations. For new integrations, use the string customer token in the new customer_token field.
payment_card_type	A	24	4	Y[2]	Generally, the first four digits of the card name represent this field (for example: MAST = Mastercard or AMER = American Express, etc.). **NOTE:** This field is optional when a valid string payment method token is provided.
payment_card_number OR CMI payment_method_token	A	28	16	Y[2]	Card account number or cmi payment method token (pm=<pmid>)[2] When a valid new string payment method token is provided, Forte retrieves the stored card details instead of using the legacy card data. The card number is not required. The Credit Card number for this transaction. If the number contains less than 16 digits, pad the field with spaces at the end. **NOTE:** The existing client token format is retained for compatibility with existing integrations. For new integrations, use the string customer token in the new payment_method_token field.
payment_card_expdate_month	N	44	2	Y[2]	Expiration month of card (for example: 01=January) **NOTE:** This field is optional when a valid string payment method token is provided.

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Field Name	Type	Start	Length	Req?	Description
payment_card_expdate_year	N	46	4	Y[2]	Expiration year of card (for example: 2001) **NOTE:** This field is optional when a valid string payment method token is provided.
total_amount	$	50	10	Y	Total amount of the transaction The total amount of the transaction (including sales tax and shipping). To ensure a correct format include the decimal point, but NOT the dollar sign ($), comma (,) or negative (-) symbol.
addenda_indicator	A	60	1	N	Set to **0** or "". Credit card addenda records currently not supported.
<INTERNAL USE>	A	61	3	N	<Internal Use>
sales_tax_amount	$	64	10	N	The sales tax amount used with PCARD (corporate credit card) transactions
customer_acct_code	A	74	15	N	The accounting codes used with PCARD (corporate credit card) transactions
external_customer_id	A	89	15	N	Merchant- assignable field to identify the customer Use this user-defined field for your own purposes, such as a cross reference to external systems. Forte stores the contents of this field with the transactions and echoes back the information to you in the response file. You can use this field as it was originally intended to store the customer id number for any external system you might have. When used this way, you can use this field to cross reference the pg platform and external system accounts so that transaction information can be posted to you external system.
external_transaction_id	A	104	15	N	Use these user-defined fields for your own purposes, such as cross references to external systems. Forte stores the contents of these fields with the transaction and echoes back the information to you in the response file. You can use these fields as they were originally intended to link a forte transaction to a transaction Or record number in an external system. When used this way, you can use this field to cross- reference the PG platform and external system accounts so that transaction information can be posted to your external system.
external_transaction_id2	A	119	15	N	

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Field Name	Type	Start	Length	Req?	Description
entered_by	A	134	10	N	Name of person who entered this transaction A user-defined field that is generally configured to store the id number or name or the person entering the transaction. Forte stores the contents of these fields with the transaction and echoes this information in the response file. Forte recommends using this field for auditing purposes.
Use this user-defined field for your own purposes. Forte stores the contents of this field with the transaction and echoes this information in the response file. Originally, this field stored customer record information and was used to perform address verifications, AVS, and other miscellaneous functions.					
customer_address	A	144	35	N	Customer's street address
customer_address2	A	179	35	N	Second line of a street address (for example: apartment #305)
customer_city	A	214	25	N	Customer's city
customer_stateprov	A	239	10	N	State or province
customer_postalcode	A	249	10	N	Postal (zip) code
customer_country_code	A	259	2	N	See country code table for possible values.
customer_phone_number	A	261	15	N	Customer’s phone number
customer_email_address	A	276	25	N	Customer’s email address
customer_ssn	A	301	9	N	Customer's social security number
customer_dob	D	310	8	N	Customer's date of birth
customer_dl	A	318	20	N	Customer's driver's license information
customer_token	A	329	22	C	Contains the REST-style string customer token used to identify an existing customer. When a valid token is provided, Forte uses it to identify the customer instead of the legacy customer-identification data. This field is distinct from the legacy integer-based client token.
payment_method_token	A	351	22	C	Contains the REST-style string payment method token used to retrieve a stored payment method. When a valid token is provided, Forte uses it instead of the legacy payment information. When both customer and payment method tokens are provided, Forte uses the customer token to identify the customer and the payment method token to retrieve the payment details. This field is distinct from the legacy integer-based payment method token.

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Below are examples of Credit Card Input Detail Records that are formatted in accordance with the EFT Input Detail Record table above:

- **CSV Format - standard:**
  “4”,“John Smith”, “MAST”, “5123123412341234”, 12,2005,50.50, “0”,333,,“”,“243324”,“23423412”,“”,“Csmith”,“”,“”,“”,“”,“”,“”,“”,“”,,“”
- **CSV Format - Legacy client token only:**
  “4”,“CT=8312950”,“”,“”,,,50.50,“0”,333,,“”,“243324”,“23423412”,“ ”,“Csmith”,“”,“”,“”,“”,“”,“”,“”,“”,,“”
- **CSV Format - Legacy payment method token only:**
  “4”,“John Smith”, “”, “PM=731874”, 50.50, “0”, 333, “”, “243324”,“23423412”,“”,“Csmith”,“”,“”,“”,“”,“”,“”,“”,“”,,“”
- **CSV Format- REST String customer & payment token:**
  "4","John Smith",,"",,,10.00,0,"","","","","CUST001","ORD202609230001","", "","","","","","","","","","","","-ISFPW0mQdKdlAR3sOjpSw"," moo8GQVVT4qmQr6F8WhMUw"
  CSV Format - both Legacy client and payment method tokens:
  “4”,“CT=8312950”,“”,“PM=731874”,,,50.50,“0”,333,,“”,“243324”,“23423412”,“”,“Csmith”,“”,“”,“”,“”,“”,“”,“”,“”,,“”
- **Fixed Format:**
  4 John Smith MAST5123123412341234122005 50.500333 243324 23423412 Csmith
  1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456790 1234567890
  1 2 3 4 5 6 7 8 9 0 1 2 3 4 1 1 1 1 1

	- *Test fields are left justified and space-padded.* - *Numeric fields are right justified and either space- or zero-padded.*

Paper Draft Detail Record

Field Name	Type	Start	Length	Req?	Description
record_type	A	1	1	Y	Record type '5' = Draft Detail Record The first field on each line of the file. Use a 4 in this position to indicate that this is a credit card detail record.
draft_type	A	2	1	Y	See the Paper Draft Types Table
draft_format	A	3	1	Y	1 = standard check draft format
draft_bank_name	A	4	15	N	Name of the bank the draft is originated from
branch_location	A	19	20	N	Location of the bank (city and state)
branch_phone number	A	39	15	N	Phone number of the bank
transit_routing_number	A		9	Y	The bank's TRN number or ABA number
account_number	A		17	Y	The customer’s account number

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total_amount	$		10	Y	Total amount of the transaction
check_number	N		7	Y	Check Number
check_fractional	A		15	N	Check branch routing information
external_customer_id	A		15	N	Merchant-assignable field to identify the customer
external_transaction_id	A		15	N	Merchant-assignable field to identify the customer
external_transaction_id2	A		15	N	Second merchant- assignable data field
Use this user-defined field for your own purposes. Forte stores the contents of this field with the transaction and echoes this information in the response file. Originally, this field stored customer record information and was used to perform address verifications, AVS, and other miscellaneous functions.					
payer_name	A		35	Y/N	Name of the draft payer
payer_address	A		35	Y/N	Payer's street address
payer_address2	A		35	N	Second line of a street address (for example: apartment #305)
payer_city	A		25	N	Payer's city
payer_stateprov	A		10	N	State or province
payer_postalcode	A		10	N	Postal (zip) code
payer_country_code	A		2	N	See country code table for possible values.
payer_phone_number	A		15	N	Payer's phone number
payer_email_address	A		25	N	Payer's email address
payer_dl	A		20	N	Payer's driver's license information
payee_name	A		35	Y/N	Name Of The Draft Payee Of
payee_address	A		35	Y/N	Payee's street address
payee_address2	A		35	Y/N	Second Line Of The Payee's Street Address (for example: Apt 305)
payee_city	A		25	Y/N	Payee's City
payee_stateprov	A		10	Y/N	Payee's state or province
payee_postalcode	A		10	Y/N	Payee's Postal (Zip) Code
payee_country_code	A		2	N	See country code table for possible values.
payee_email_address	A		25	N	Email Address



- *Payee information is not required when draft_type = 1.*
- *Payer information is not required when draft_type = 2.*
- *Payee and Payer information is required when draft_type = 3.*

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Addenda Record

Field Name	Type	Start	Length	Req?	Description
record_type	A	1	1	Y	Record Type 'A' = Addenda Record
addenda_type_code	A	2	1	Y	Use one of the following values: • 3 = EFT Addenda • 4 = CC Addenda Record
payment_info	A	3	80	Y	Addenda Data
addenda_sequence	N	83	4	Y	Each addenda record is sequentially numbered from1–8

EFT RESPONSE Detail Record

Field Name	Type	Start	Length	Req?	Description
record_type	A	1	1	Y	Record type 'E' = EFT Details Record The first field on each line of the file. Use an E in this position to indicate that this record is an EFT RESPONSE Detail record.
response_type	A	2	1	Y	The type of status update record being sent. The Appendix contains a complete list of response types.
response_code	A	3	3	Y	Any additional information about the transaction (such as the reason the item may have been returned unpaid).
trace_code	A	6	36	Y	Unique Transaction Code The unique transaction number associated with this transaction. In batch confirmation response files, this field is blank. The value is present in settlement response files.
authorization_code	A	42	8	N	In settlement response files, this field contains the approval code. In batch mode this field is blank.
response_date	D	50	8	Y	Response or Effective date
debit_credit	A	58	1	Y	Use one of the following values: • D = DEBIT • C = CREDIT Use a ‘D’ or ‘C’ to convey whether the transmitted transaction was a “sale”(debit) or a “refund” (credit).
checking_savings	A	59	1	Y	Use one of the following values: • C = CHECKING • S = SAVINGS Indicates whether the transmitted

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Field Name	Type	Start	Length	Req?	Description
					transaction came from a checking account (C) or a savings account (S).
customer_name	A	60	22	Y	Name of the account holder
transit_routing_number	A	82	9	Y	The bank's TRN number or ABA number The 9-digit transit routing number (also known as the ABA number) for the transaction. Find this number at the bottom of a check between the :| |: Symbols.
account_number	A	91	17	Y	Populate this field with your client's checking or savings account number.
total_number	$	108	10	Y	Total amount of the transaction The total amount of the transaction. To ensure the correct format, include the decimal point but NOT the dollar sign ($), comma (,) or negative (-) symbol.
addenda_indicator	A	118	1	Y	1 = Addenda records present for this detail item If this detail record also has one or more addenda records associated with it, this field should contain a 1. Otherwise, it should be blank or contain a zero. Item_description a special field related only to ach transactions. This field may appear on the customer's checking account statement to indicate the purpose of the debit. This field stores information specific to each transaction. **Example**: if steve robinson goes to his local gym and authorizes a $30/month debit for monthly membership, this field would likely have an entry of"january 2006" rather than "membership." This field should provide a clear and accurate description of the charge for the month. **NOTE**: correctly train your staff on using this field and ensure they understand that the contents of this field will appear on the customer's bank statement.
item_description	A	119	15	N	Description of this transaction (this value should be very specific, such as this month's invoice number, etc.)
external_customer_id	A	134	15	N	Use this user-defined field for your own purposes, such as a cross

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Field Name	Type	Start	Length	Req?	Description
					reference to an external system. Forte stores the contents of this field with the transaction and echoes back the information to you in the response file. You can use this field as it was originally intended to store the customer ID number for any external system you might have. If used in this way, you can use this field to cross reference the PG platform and external system accounts so that transaction information can be posted to your external system.
external_transaction_id	A	149	15	N	Use these user-defined fields for you own purposes, such as cross references to external systems. Forte stores the contents of these fields with the transaction and echoes back the information to you in a response file. You can use these fields as they were originally intended to link a Forte transaction to a transaction or record in an external system. If used in this way, you can use this field to cross reference the PG platform and external system accounts so that the transaction information can be posted to your external system.
external_transaction_id2	A	164	15	N	
entered_by	A	125	10	N	Name of person who entered this transaction (settlement response files) Use this user-defined field to store the id number Or name of the person entering the transaction. Forte stores the contents of this field with the transaction and echoes back the information to you in a response file. Forte recommends using this field for auditing purposes.
additional_info	A	179	40	N	Results for AVS and other miscellaneous functions, if performed Use this user-defined field for you own purposes. Forte stores the contents of this field with the transaction and echoes back the information to you in the response file. Use this field as it was originally intended to store record information about your customer and use it to perform address verifications, AVS, and other miscellaneous functions.
customer_address	A	219	35	N	Customer's address
customer_addre	A	254	35	N	Second line of a street address

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Field Name	Type	Start	Length	Req?	Description
ss2					(for example: apartment #305)
customer_city	A	289	25	N	Customer's city
customer_state prov	A	314	10	N	State or province
customer_posta lcode	A	324	10	N	Postal (zip) code
customer_count ry_code	A	334	2	N	See country code table for possible values.
customer_phone _number	A	336	15	N	Customer's phone number
customer_email _address	A	351	25	N	Customer's email address
transaction_in dicator	A	376	1	N	Indicates whether this transaction is a single transaction (S) or part of a group of recurring transactions (R).
transaction_so urce	A	377	1	N	Indicates whether this transaction originated from an online or real-time transaction (L for live) or a batch file transfer (B).

Below are examples of EFT Response detail records formatted in accordance with the table above. The host processing servers returns response files that indicate updates to the status of the transactions or set of transactions.

- **CSV Format - settlement response file:**

```
"E","R","R01","E675BB61-6700-47A2-86A5-AB355AE00000", "",
20021106,"D","C","JOHN SMITH", "121000248", "00032342132",
1200.00,"0","Inv#2343","232242","2343","3422382","","","","","",
"","","","","S","B
```

- **Fixed Format - settlement response file::**

```
ERR01E675BB61-6700-47A2-86A5-AB355AE00000    20021106DCJOHN
SMITH     12100024800032342132     1200.000Inv#2343    232242
     2343 3422382
12345678901234567890123456789012345678901234567890123456789012345
67890123456789012345678901234567890123456789012345678901234567890
01234567890123456789012345678901234567890123456789012345679
1    2    3    4    5    6    7    8    9    0    1    2    3
     4    5    6    7    8    1    1    1
```

⚠	*Note that in the fixed format example, the last few fields are not included due to a lack of space on this page. In the actual response file, this information would be present and complete.*

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Credit Card RESPONSE Detail Record

Field Name	Type	Start	Length	Req?	Description
record_type	A	1	1	Y	Record type 'C' = EFT Details Record The first field on each line of the file. Use an C in this position to indicate that this record is an Credit Card RESPONSE Detail record.
response_type	A	2	1	Y	Indicates the type of status update record being sent. See the Appendix for a complete list of response types.
response_code	A	3	3	Y	Any additional information about the transaction (such as the reason the item may have been returned unpaid).
trace_number	A	6	36	Y	The unique transaction number associated with each transaction (within the PG platform).
authorization_code	A	42	8	N	In settlement response files, this field contains the approval code.
response_date	D	50	8	Y	Response or Effective date
customer_name	A	58	22	Y	Name of the account holder
payment_card_type	A	80	4	Y	Generally, the first four digits of the card name represent this field (for example: MAST = Mastercard or AMER = American Express, etc.).
payment_card_number	A	84	16	Y	Masked card account number
payment_card_expdate_month	N	100	2	Y	Expiration month of the card (for example: 01 = January)
payment_card_expdate_year	N	102	2	Y	Expiration year of the card (example: 2001)
total_amount	$	106	10	Y	Total amount of the transaction
addenda_indicator	A	116	1	Y	1 = Addenda records present for this detail item If this detail record has one or more addenda records associated with it, this field displays a 1.
external_customer_id	A	117	15	N	Use this user-defined field for your own purposes, such as a cross reference to external systems. Forte stores the contents of this field with the transaction and echoes back the information to you in a response file.
external_transaction_id	A	132	15	N	Use these user-defined fields for your own purposes, such as cross reference to external systems. Forte stores the contents of these fields with the transaction and echoes back the information to you in the response file.
external_transaction_id2	A	147	15	N	

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Field Name	Type	Start	Length	Req?	Description
					Use these fields as they were originally intended to link a Forte transaction to a transaction or record number in an external system. If used in this way, you can use this field to cross-reference the PG platform and external system account so that transaction information can be posted to you external system.
additional_info	A	162	40	N	Additional response information about the transaction
Use this user-defined field for you own purposes. Forte stores the contents of this field with the transaction and echoes back the information to you in a response file. Use this field as it was originally intended to store record information about your customer, which can then be used to perform address verification, AVS, and other miscellaneous functions.					
customer_address	A	202	35	N	Customer's address
customer_address2	A	237	35	N	Second line of a street address (for example: apartment #305)
customer_city	A	272	25	N	Customer's city
customer_stateprov	A	297	10	N	State or province
customer_postalcode	A	307	10	N	Postal (zip) code
customer_country_code	A	317	2	N	See country code table for possible values.
customer_phone_number	A	319	10	N	Customer's phone number
customer_email_address	A	329	25	N	Customer's email address
transaction_indicator	A	354	1	N	Indicates whether this transaction is a single transaction (S) or part of a group of recurring transactions (R).
transaction_source	A	355	1	N	Indicates whether this transaction originated from an online or real-time transaction (L for live) or a batch file transfer (B).

Below are examples of Credit Card Response detail records formatted as described in the table above. The host processing server returns response files, which are then used to indicate an update to the status of a transaction or set of transactions.

- **CSV Format - settlement response file:**
  "C","A","A01","0D0B43AB-E174-11D5-A3D1-0002B31B3DEB", "123456", 20021106, "JOHN SMITH", "MAST", "0000000000001111", 12, 2005, 100.00,"0","232242","2343","3422382","","","","","","","","","","S","B"
- **Fixed Format - settlement response file::**
  CAA010D0B43AB-E174-11D5-A3D1-0002B31B3DEB 123456 20021106 JOHN SMITH MAST0000000000001111122005 100.000 232242 2343 34223

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```
1234567890123456789012345678901234567890123456789012345678901234
5678901234567890123456789012345678901234567890123456789012345679
0123456789012345678901234567890123456789012345678901234567890
1    2    3    4    5    6    7    8    9    0    1    2    3
     4    5    6    7    8    1    1    1
```

- **Complete Transmit File – CSV Example:**

```
- "1",1000,"crazy5horse",20021101,091503,"CSV","File42332",
- "2","PPD",10100,"Test Merchant","GOLD
MEMBERSHIP","TSING2342",1
-  "3", "N", "P", "D", "C", "JohnSmith", "121000248",
"00032342132", 1200.00, "", "Inv#2343", "232242", "2343",
"3422382", "", "", "", "", "", "", "", "", "", "", "", "8",
"PPD", 10100, 1,1200,0,1,0,"TSING2342",1
- "2","CCR",10100,"Test Merchant","REFUND","CCREF132",2, "4",
"John Smith", "MAST", "5123123412341234", 12, 2005, 50.50,  "0",
333, "", "243324", "23423412", "", "Csmith", "", "", "", "", "",
"", "", "", "", "4", "ExampleGuy#2", "VISA", "4111111111111111",
03, 2004, 50.00, "0", 333, "", "2424", "23412", "", "SUPR1", "",
"", "", "", "", "", "", "", ,""
- "8","CCR",10100,2,0,100.50,0,2," CCREF132", 2"9", 1000, 2,
1200, 100.50, 1, 2, "File42332"
```

- **Complete Transmit File – Fixed Format Example:**

```
- 1001000crazy5horse  20021101091503FIX
- 2PPD 10100Test Merchant GOLD MEMBETSING2342     000001
- 3NPDCJOHN SMITH   12100024800032342132     1200.000Inv#234
232242    2343 3422382
- 8PPD 101000000001 1200.00 0.00 1

- 2CCR 10100Test Merchant GOLD MEMBECCREF1 0TSING2342 000002
000001
- 4John Smith MAST5123123412341234122005 50.500333 243324
23423412 Csmith
- 4Test Guy#2 VISA41111111111111111032004 50.000333 2424 23412
SUPR1
- 8CCR 101000000002 0000.00 100.50 0 2CCREF1 000002
- 9001000000002     1200.00   0000100.50000001000002
1234567890123456789012345678901234567890123456789012345678901234
5678901234567890123456789012345678901234567890123456789012345679
0123456789012345678901234567890123456789012345678901234567890
1    2    3    4    5    6    7    8    9    0    1    2    3
     4    5    6    7    8    1    1    1
```

	*Note that in the fixed format example, the last few fields are not included due to a lack of space on this page. In the actual response file, this information would be present and complete.*

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APPENDICES

APPENDIX – A: Tables

EFT Transaction Types

Type	Description
ARC	Accounts Receivable Entry
BOC	Back Office Conversion Entry
PPD	Prearranged Payment and Deposit Entry
CCD	Cash Concentration or Disbursement
POP	Point of Purchase Entry
RCK	Returned Check Entry
VER	Verification Only Transaction
WEB	Internet Initiated Entry
TEL	Telephone Initiated Entry
CTX	Corporate Trade Exchange (FEDI)
CIE	Customer Initiated Entry
POS	Point of Sale Entry

Credit Card Transaction Types

Type	Description
CCS	Credit Card Sale
CCR	Credit Card Refund
RCS	Recurring Credit Card Sale
RCR	Recurring Credit Card Refund

Credit Card Types

Type	Description
VISA	VISA
MAST	MasterCard
AMER	American Express
DISC	Discover
DINE	Diner's Club
JCB	JCB

Verification Transaction Types

Type	Description
VER	Verification Only Transaction

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Field Types

Field Type	Name	Justification	Comments
A	Alphanumeric	Left	Upper and Lowercase accepted
N	Numeric	Right	Numbers only. No decimals or commas.
$	Amount	Right	xxxx.xx with two digits after the decimal. No commas or $.
D	Date	Full	YYYYMMDD Example: 19990101 = Jan 1, 1999
T	Time	Full	HHMMSS = a 24-hour format Example: 132501 = 1:25pm

Response Types

Field Type	Name	Description
A	Approved Verification	Used with Forte Verify processing only
B	Batch Confirm	Transaction received for processing
D	Declined Verification	Used with Forte Verify processing only
F	Funded	Transaction has been funded
M	Memo Post	Used by merchants enrolled to receive a memo post details in settlement files (for ACH items only) **NOTE**: The response_code field will have a value of“”.
R	Rejected	Transaction rejected/declined.
Z	Z Reject	Previously funded transaction has been rejected.

File Format Indicators

Type	Description
CSV	Comma Delimited
FIX	Fixed Format

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Transaction Source Indicators

Value	Description
L	Live or real-time connection
B	Batched item

Transaction Indicator Codes

Value	Description
S	Single Transaction
F	First Item in Recurring Set
L	Auto-Scheduled Recurring Item

Paper Draft Types

Value	Description
1	Payable to Merchant
2	Payable from Merchant
3	Third-Party Paper Draft

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APPENDIX – B: Response Codes

EFT/ACH Response Codes

Code	Name	Description
A01	Approved	This transaction has been approved for processing.
S01	Funded-1st attempt	This transaction has been funded on the first attempt.
S02	Funded-2nd attempt	This transaction has been funded on the second attempt.
S03	Funded-3rd attempt	This transaction has been funded on the third attempt.
X02	Voided	This transaction has been voided.
R01	Insufficient Funds	The balance is not sufficient to cover the value of the transaction.
R02	Account Closed	A previously open account has been closed.
R03	No Account	The account is closed or doesn't match the name submitted.
R04	Invalid Account Number	The account number structure is invalid.
R05	Prenote Not Received	Pre-notification was not received.
R06	Returned Per ODFI	ODFI has requested RDFI to return this item.
R07	Authorization Revoked	Account holder has revoked the company's authorization.
R08	Payment Stopped	Account holder has stopped payment on this single transaction.
R09	Uncollected Funds	Balance is sufficient, but can't be released until uncollected items are collected.
R10	No Authorization	Account holder advises that the transaction is not authorized.
R11	Check Safekeeping Return	Return of a check safekeeping entry return.
R12	Branch Sold	The account is now at a branch that was sold to another financial institution.
R13	RDFI Not Qualified	RDFI is not qualified to participate.
R14	Deceased	The account holder is deceased.
R15	Beneficiary Deceased	The beneficiary entitled to benefits is deceased.
R16	Account Frozen	Funds are unavailable due to action by RDFI or other legal action.

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Code	Name	Description
R20	Non-Transaction Account	Policies/regulations restrict activity to this account.
R23	Payment Refused	The account holder refuses the transaction because the amount is inaccurate or for another legal reason.
R24	Duplicate Entry	The transaction appears to be a duplicate item.
R26	Mandatory Error	The transaction is missing data from a mandatory field.
R28	Invalid TRN	The transit Routing Number is invalid.
R29	Corporate Not Authorized	The corporate receiver has notified RDFI that the Corp entry is not authorized.
R31	ODFI Permits Late Return	ODFI agrees to accept a return.
R50	Invalid Company ID	The OwnerCompany ID field is not valid.
R56	Invalid Transaction Date	The date specified is invalid.
R57	Stale Date	The transaction is too old for processing.
R95	Over Limit	This transaction is over your authorized limit.
R96	Account on Hold	This company account is on hold.
R97	RDFI Does not Participate	RDFI does not allow this type of transaction.
R98	Invalid Password	The password supplied was invalid.
R99	Declined Unpaid Items	This account or ID has been declined due to unpaid items.

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Credit Card Response Codes

Code	Name	Description
A01	Approved	This transaction has been approved for funding.
U01	Auth Revoked	The merchant is not allowed to process transactions for this customer.
U02	Account Not Approved	This is a known bad account.
U03	Daily Trans Limit	Exceeded Merchant Daily Limit.
U04	Monthly Trans Limit	Exceeded Merchant Monthly Limit.
U05	eAVS Failure Zipcode	eAVS State/Zipcode Check failed.
U06	eAVS Failure Area Code	eAVS State/Area Code check failed.
U07	eAVS Failure Email	eAVS Anonymous email check failed.
U08	Daily Velocity	Merchant has exceeded the maximum number of transactions per hour, which may indicate a security problem. This error rarely occurs but if you receive it, contact Forte immediately.
U09	Window Velocity	Merchant has exceeded the maximum number of transactions per hour, which may indicate a security problem. This error rarely occurs, but if you receive it, contact Forte immediately.
U10	Duplicate Transaction	Transaction has the same attributes as another transaction within a specified timeframe.
U20	Invalid Credit Card #	The Credit Card number is invalid.
U23	Invalid Expiration Date	Malformed expiration date.
U51	Merchant Status	The merchant is not currently“live.”
U52	Type Not Allowed	The merchant is not set up for Credit Card transactions.
U54	Invalid Merchant Config	Call customer service.
U80	PreAuth Decline	The transaction was declined from a pre-authorize service.
U81	PreAuth Timeout	Preauthorizer not responding(“VER”**transaction_type**).
U82	PreAuth Error	Preauthorizer error(“VER”**transaction_type**).
U83	Auth Decline	Transaction was declined due to authorizer declination.
U84	Auth Timeout	Authorizer not responding.
U85	Auth Error	Authorizer Error.

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Code	Name	Description
U86	AVS Failure	AVS check failed.
U87	Auth Busy	Authorizing vendor busy, but item may be resubmitted.
U88	PreAuth Busy	Preauthorizer vendor busy, but item may be resubmitted (“VER”transaction_type).
U89	Auth Unavail	Authorizing vendor service unavailable.
U90	PreAuth Unavail	Preauthorizer service unavailable(“VER”**transaction_type**).

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APPENDIX – C: RESPONSE File and Field Mappings

When results are available, the real-time PG platform returns them (typically via DSI or HTML front end).

Response File Organization: Transmitter and Merchant IDs

To understand how response files are organized, you must understand the various ways transmitter and merchant IDs are used to reflect real business environments.

A Transmitter ID is a unique identification number used to identify a Forte customer authorized to transmit transactions. Each ACH customer may have only one Transmitter ID.

A Merchant ID is a unique identifier for a specific merchant, location, or account that transmits transactions. Each Forte customer may have more than one Merchant ID, all associated with a single Transmitter ID. If a customer has multiple Merchant IDs, they are often used to designate different locations, lines of business, accounts, etc.

For example, a retail clothing chain will have a single Transmitter ID, but may choose to have one Merchant ID for each location.

What is the benefit of having multiple Merchant IDs?

When Forte creates response files, the Merchant ID is one of the fields included for each transaction. Reports and response files created by Forte are sorted by Merchant ID, so it is easy to see totals for each location or line of business. Using the reporting or analysis tool of your choice, you may also do further analysis using this field and others included in the file.

In addition, there is no additional cost for these capabilities and information. It does not matter how many Merchant IDs you use; you are charged on a per-transaction basis with no regard for how the information was sent to Forte.

Field Names and Mapping

Generally, the fields match up closely on a name-to-name basis (example: `pg_merchant_id` real-time field = the `merchant_id FileSpec v3.61` field) with a few exceptions:

Real-Time Name	FileSpec 3.61 Name
pg_consumer_id	external_customer_id
ecom_consumerorderid	external_transaction_id
ecom_walletid	external_transaction_id2
ecom_payment_check_checkno	item_description
pg_merchant_data_1	Addenda Record #1
pg_merchant_data_2	Addenda Record #2
Etc… Through:	etc... Through:
pg_merchant_data_9	Addenda Record #9

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APPENDIX – D: Forte Verify Test Script

This guide provides details on the setup and testing of the PG platform, and not specifically the Forte Verify system. However, the information provided in this guide can be very helpful during the integration process or any time you make changes to and test the Forte Verify system.

The following is a test script for Forte Verify. If you need assistance to use this test script properly, please contact Customer Support at Forte.

Result	Description	Test Account Number
NEG	P15:HIGH RISK	99915
NEG	P16: DECLINE–NO MATCH DATA	99916
NEG	P20: NEG REPORT ITEMS	99920
POS	P21: NO NEG REPORTS	99921
NEG	P23: INVALID ACCT/ABA NUMBER	99923
NEG	P41: NEGATIVE INFO	99941
UNK	P50: NO INFO	99999009600 or 99950
POS	P70: VALIDATED	99999009900 or 99970
POS	P71: LOW RISK APPROVAL	99971
POS	P72: VALIDATED	99972
POS	P73: MEDIUM RISK APPROVAL	99973
UNK	P80: PREAUTH VENDOR BUSY	99999190000 or 99980
UNK	P90: PREAUTH VENDOR UNAVAIL	99999009000 or 99990
UNK	P91: PREAUTH VENDOR ERROR	99999003000 or 99991
UNK	P92: PREAUTH SERVER UNAVAIL	99999009200 or 99992
UNK	P93: ISSUER UNAVAILABLE	99993

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APPENDIX – E: Federal Banking Holidays

The following list displays the US federal holidays on which banks are closed for settlement. If transactions are submitted or are to be settled on a federal holiday or a weekend, the transactions will be delayed until the next business banking day.

Holiday	Date Observed
New Years	January 1st
Martin Luther King's Birthday	3rd Monday in January
President's Day	3rd Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4th
Labor Day	1st Monday in September
Columbus Day	2nd Monday in October
Veteran's Day	November 11th
Thanksgiving Day	4th Thursday in November
Christmas Day	December 25th

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