

eValuCheck Merchant Integration

Release 1.96

September 10, 2002

Table of Contents

OVERVIEW.....1
eValuCheck SYSTEM PARTICIPANTS.....2
EXCHANGE MERCHANT ARCHITECTURE.....3
eValuCheck SERVICES.....4
TRANSACTION TYPES.....6
eValuCheck Merchant Integration Environments.....7
ONE-TIME ONLY CHECKS.....8
AGENT/REPRESENTATIVE
CHECKS.....19
SINGLE POST-DATED CHECKS
W/MERCHANT MANUAL RELEASE/DEPOSIT
UPON FULFILLMENT.....23
REPETITIVE PAYMENTS/INITIAL SIGN-UP.....30
REPETITIVE PAYMENTS/INITIAL SIGN-UP/POST-DATED CHECK.....33
REPETITIVE PAYMENTS/BATCH PROCESSING.....41

OVERVIEW

Two interface points characterize the integration of INTERNET MERCHANT and eValuCheck. The transition from INTERNET MERCHANT to eValuCheck (BEGIN TRANSACTION) and the transition from eValuCheck back to INTERNET MERCHANT (END TRANSACTION). The eValuCheck logo/icon will appear on the INTERNET MERCHANT payment method selection page. Once the user has completed a required set of data entry, the user will select the eValuCheck 'Payment for Immediate Shipment' icon by clicking on it. The icon will link the user to the eValuCheck web site during which time a separate (independent of INTERNET MERCHANT) SSL session will be established between the eValuCheck web server and the end-user's browser. This link from INTERNET MERCHANT will be accomplished with the insertion of an eValuCheck provided HTML link.

Once the transition is completed, the user will see three eValuCheck data entry pages. On the first page, all of the consumer data will be populated via information passed to eValuCheck from INTERNET MERCHANT. For a first time user, they will simply click the submit button; however, for the return user, they will enter their eValuCheck password.

On the second page, the consumer will enter the check number and MICR numbers. When the submit button is entered, the eValuCheck system will confirm the MICR number and confirm the ABA/TRN against our databases to confirm correct input.

On the third page, the consumer will type his signature and then enter his password. The consumer will then click the agree button to confirm his authorization of this particular check. Upon the click of the submission button on this page, the eValuCheck system will transition the consumer back to the INTERNET MERCHANT system after having provided the INTERNET MERCHANT with the transaction approval code.

As eValuCheck's service option package, eValuCheck will optionally:

1. Validate the payment information with a third-party check guarantor and upon confirmation of denial/approval will link the user back to a related final INTERNET MERCHANT page.
2. Provide consumer age and/or address verification with a third-party identification service.
3. Validate the check amount according to a merchant group rule set where by a consumer may not process two or more checks within a given period of time for one or more merchants within the merchant group set.

eValuCheck Merchants may maintain their merchant configuration and information at <https://evalucheck.net/merchant.html>. Consumers may maintain their account information at <http://evalucheck.net/consumer.html>.

eValuCheck SYSTEM PARTICIPANTS

Purchaser - Buys online goods and services.

Merchant - Single online entity providing online goods and services.

Exchange - Typically serves as an online payment portal offering many payment methods to a group of merchants.

Aggregator- Consolidates many merchant deposit accounts into one deposit account at an eValuCheck bank. Temporarily holds eValuCheck consumer deposited checks until those checks have 'cleared' the banking system at which time the aggregator forwards- for a fee- the consumer money to the merchant. Small merchants may find this service beneficial as they may not be able to easily obtain merchant deposit accounts at some financial institutions.

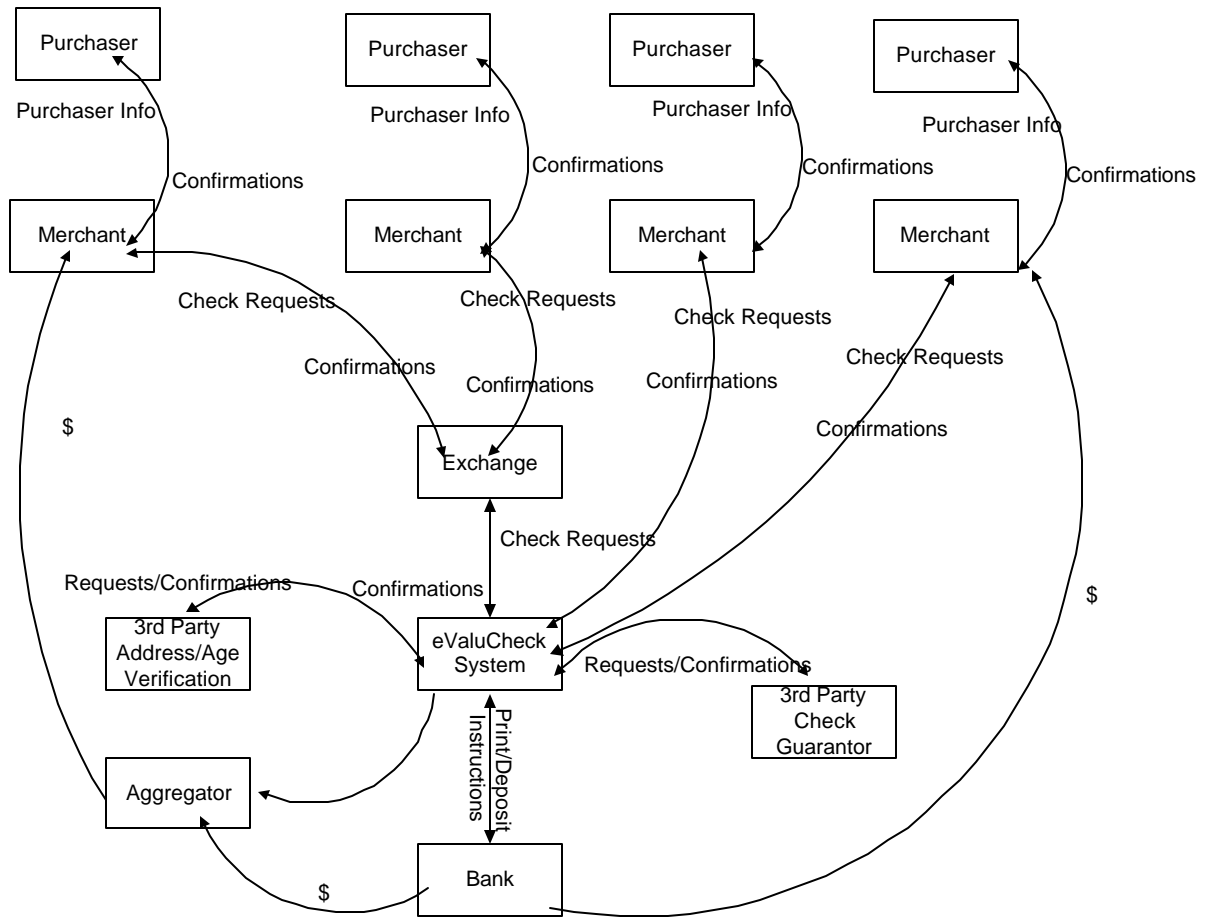
eValuCheck System- Accepts request transactions from merchants and exchanges, processing the 'Pay By Check For Immediate Shipment' to eValuCheck member banks for demand draft printing and depositing.

Bank - Accepts print and deposit instructions from eValuCheck system and processes disbursements into the banking system.

Third Party Check Verification Service - Provides check guarantee services to subscribing merchants and exchanges.

Third Party Address/Age Verification Service - Provides address and age verification for subscribing merchants and exchanges.

EXCHANGE MERCHANT ARCHITECTURE



eValuCheck SERVICES

Check Guarantee - The merchant or exchange establishes a relationship with a third-party company who accepts the risk of the demand draft not funding. eValuCheck, as part of each real-time transaction, confirms the purchaser's driver's license number with the third-party and forwards to the merchant or exchange the confirmation or denial.

Address Verification- eValuCheck receives from a third-party a probability rating of the likelihood that the purchaser's address is accurate. These probability scores are

- 10 - High Risk
- 20 - Moderate Risk
- 30 - Low Risk
- 97 - conflicting information
- 98 - deceased
- 99 - record not found

If a score of 97 or above is returned, eValuCheck rejects the purchaser. The merchant or exchange chooses the minimum acceptable probability score and eValuCheck validates the returned score to confirm or reject the purchaser according to the merchant's or exchange's criteria.

Age Verification - eValuCheck receives from a third-party an age score substantiating the purchaser's age category. Those categories include:

- 00 - no age information
- 01 - under age 18
- 18 - age 18 or greater
- 21 - age 21 or greater
- 97 - conflicting information
- 98 - deceased
- 99 - record not found

If the age category is lower than the acceptable age category preconfigured to the merchant's desire or if a score of 97 or above is returned, eValuCheck rejects the purchaser.

Velocity Verification - Each exchange and/or merchant can configure eValuCheck to limit the total number or total amount of checks a purchaser writes during a specified period of time. For example, a group of merchants within an exchange may limit the number of checks written by a purchaser to 3 checks at any single merchant site and to 5 checks at all the combined site within a period of seven days. If a purchaser exceeds this limit, eValuCheck returns a reject confirmation to the merchant or exchange.

Transaction Types

Within the eValuCheck framework defined above, the on-line *Pay By Check For Immediate Shipping* payment processing system accepts two categories of transactions: One-Time Only Checks and Repetitive Payments. One-time only payments are single check disbursements that most often occur on the same business day that the consumer completed the purchase transaction. eValuCheck passes the print and deposit instructions to the bank immediately. Repetitive Payments are payments that are printed and deposited according to a schedule of payment terms through time. Repetitive payments are often referred to as annuities and perpetuities. These transaction types are further defined by the characteristics outlined below:

1. **One-Time Only Checks:** Single payment checks entered for immediate deposit.
2. **Agent/Representative Checks:** Checks entered by an agent or sales representative on behalf of a consumer.
3. **Single Post-Dated Checks:** Merchant Manual Release/Deposit Upon Fulfillment
4. **Initial Sign-Up for Repetitive Payments/Batch Processing:** Initial one-time only payment designed to commence the repetitive payment cycle through batch processing (transaction type 5).
5. **Initial Sign-Up for Repetitive Payments/Batch Processing/Post-Dated Checks:** Initial one-time only payment designed to commence the repetitive payment cycle through batch processing (transaction type 5). This payment is held until the merchant confirms order fulfillment at which time eValuCheck post-dates the check.
6. **Repetitive Payments/Batch Processing:** Multiple checks imported into eValuCheck from a text file and batch processed.

eValuCheck Merchant Integration Environments

To facilitate software development, testing, and production rollout in conjunction with valued eValuCheck merchants, three eValuCheck Merchant environments have been established:

1. Development/Lab Environment

<http://206.117.135.128:100>

2. Merchant Test Environment (SSL) Port 442

<https://evalucheck.net:442>

3. Merchant Production Environment (SSL) Standard Port 443

<https://evalucheck.net>

Transactions entered into the Development and Test environments will not be deposited at the eValuCheck bank. Those checks terminate at a test bank database.

**Merchant Transaction Integration
One-Time Only**

BEGIN TRANSACTION - From Merchant to eValuCheck

Prior to the user linking to eValuCheck, INTERNET MERCHANT will capture several data entry elements from the user. The data entry elements include:

Field Name	Description
exch (not required)	ETailor (Electronic Retailor)/Merchant or Exchange ID - eValuCheck will assign this 5 digit number to the INTERNET MERCHANT GROUP or EXCHANGE. The merchant will only use the exchange ID in the event that the merchant is passing to eValuCheck an external to eValuCheck merchant ID. EValuCheck can resolve the external merchant ID to the eValuCheck assigned merchant ID.
eid (required)	ETailor (Electronic Retailor) or Merchant ID- eValuCheck will assign this 5 digit number to INTERNET MERCHANT.
po (required)	Transaction ID Number (Purchase Order)- INTERNET MERCHANT will assign this unique integer identifier to each transaction. (30 character max width)
pid (not required)	Purchaser ID- INTERNET MERCHANT will assign a unique integer to each user.
ca (required)	Check Amount #####.##
cd (required)	Check Date (mm/dd/yyyy)
pf (required)	Purchaser First Name - 25 character max
pmi (not required)	Purchaser Middle Initial 2 character max
pl (required)	Purchaser Last Name - 25 character max
pa1 (required)	Purchaser Address 1 - 40 character max
pa2 (not required)	Purchaser Address 2 - 40 character max
pc (required)	Purchaser City - 40 character max
ps (required)	Purchaser State - 2 character max
ppc1 (required)	Purchaser Postal Code (First Part) - #####
ppc2 (required)	Purchaser Postal Code (Second Part) - #####
php1 (required)	Purchaser Home Phone (Area)- ###
php2 (required)	Purchaser Home Phone Prefix - ###
php3 (required)	Purchaser Home Phone - #####
pln (required)	Purchaser Drivers License Number - 20 Character

pls (required)	Purchaser Drivers License State (2 characters only)
pem (required)	Purchaser Email - 250 character max
pcn (not required)	Purchaser Company Name - 40 char max
cm (not required)	comment line - 25 character max
dr (not required)	Deposit Routing Number - Typically, eValuCheck assigns the deposit account into which consumer checks are deposited according to rule set established during merchant setup. eValuCheck will accept dynamic merchant assigned deposit accounts as an option. Deposit Routing number is the financial institution routing number at which the deposit account resides.
da (not required)	Deposit Account Number - Typically, eValuCheck assigns the deposit account into which consumer checks are deposited according to rule set established during merchant setup. eValuCheck will accept dynamic merchant assigned deposit accounts as an option. Deposit Routing number is the financial institution routing number at which the deposit account resides.
user1 (not required)	User Data Field 1 - Miscellaneous data field - 256 character max
user2 (not required)	User Data Field 2 - Miscellaneous data field - 256 character max
user3 (not required)	User Data Field 3 - Miscellaneous data field- 256 character max

Notes:

1. Phase I - United States Checks Only.
2. INTERNET MERCHANT needs to establish maximum and minimum check amount limits. EValuCheck will validate that the check amount is within the acceptable range.
3. Field names (all lower-case) in the left column are short abbreviations to minimize transmission overhead.

Data Validation

The eValuCheck server validation function categorizes field data passed to it into two basic validation categories: (1) Validation Errors and (2) System Errors. Fields that fall into the Validation Error category are those fields that upon validation failure are correctible by the end user (heretofore termed *purchaser*). For example, if the purchaser forgets to key in his/her city, eValuCheck Submit Check Transaction will return a Validation Error to the request.

Fields that are categorized as System Errors are those fields that upon validation failure are *not* correctible by the purchaser; thus, require trouble-shooting by merchant and/or eValuCheck technical personnel. System Errors may reveal software anomalies. For example, if the eValuCheck server receives a request not having a transaction order number, eValuCheck will return to the merchant a System Error. The assumption being that transaction order numbers are automatically assigned by the merchant's order entry system.

Special Fields and Notes About Them

1. Merchant ID + Order/Transaction ID + Check Amount + Check Date is the primary key to the transaction (eid + po + ca + cd).
2. Merchant ID (eid) is assigned by eValuCheck prior to the transaction during merchant setup.
3. Exchange ID (exch) is assigned by eValuCheck prior to the transaction during exchange setup.
4. If the transaction requests are being submitted by an exchange, the exchange must consider the merchant IDs as they relate to eValuCheck. If the exchange wishes to assign its own IDs to its merchants that are different from the merchant IDs assigned by eValuCheck, it is imperative that a process be established to maintain and associate the merchant IDs assigned by the exchange to the merchant IDs assigned by eValuCheck. eValuCheck has the capability to store both sets of merchant IDs in a lookup table.

Exchange ID	EValucheck Merchant ID	Exchange Merchant ID
51212	13287	00001
51212	13288	00002
51212	13289	00003
51212	13290	00004

In the example above, the exchange can send to eValuCheck transactions having exchange ID 51212 and merchant ID 00001 through 00004 and eValuCheck will resolve the merchant IDs 13287 through 13290 via an eValuCheck internal lookup table.

5. The check amount (ca) must be formatted to two decimal places.
6. The check date (cd) must be formatted to mm/dd/yyyy.

7. The deposit routing number (dr) and deposit account (da) are optional requirements. Each merchant or exchange may choose whether or not to pass to eValuCheck the deposit account. If the merchant or exchange does not choose to pass the deposit account, eValuCheck will assign it according to preestablished criteria. Otherwise, eValuCheck will validate against its table of accounts the deposit account passed by the merchant or exchange. If the deposit account does not exist in the eValuCheck database, eValuCheck will return a system error.

HTTP Protocol

The transition from INTERNET MERCHANT to eValuCheck will be implemented through standard HTTP protocol to the URL below:

Development/Lab Environment

<http://206.117.135.128:100/default>

Merchant Test Environment (SSL) Port 442

<https://evalucheck.net:442/default>

Merchant Production Environment (SSL) Standard Port 443

<https://evalucheck.net/default>

An HTTP(S) POST request to this URL will contain a header field list format similar to:

```
po=12345&cd=12/12/2000&pid=12345&pf=Evan&pmi=0.&pl=Tatarzycki&pa1=32982+Novar  
a+CT&pa2=&pc=Temecula&ps=CA&ppc1=92592&ppc2=1233&php1=949&php2=632&php3=5047&  
pem=evan@valutech.com&ca=100.11&eid=22222
```

For an example of an HTML page that produces the required HTTP(S) POST as described above, please see:

1. <https://evalucheck.net:442/shoppingcart.html>
2. <https://evalucheck.net:442/example.html>

Above, use ETAILOR ID (eid) 22222 and on eValuCheck page 2 (check calculator page), for test purposes, you may the check MICR information below:

```
:8111111111:123456789<123
```

(Uses and 8 and 8 ones) for the bank routing number

Note:

Field validation exceptions within the transaction key fields (eid, po, ca, cd) will produce validation errors. Field validation exceptions within the other fields will produce a validation message. These exceptions are user correctible.

END TRANSACTION - From eValuCheck Back to Merchant

Once the user has completed the eValuCheck check validation, eValuCheck will redirect the user back to a INTERNET MERCHANT URL. Three INTERNET MERCHANT URLs will need to be established:

1. A 'hidden' script that serves as a redundant confirmation of the successful transaction. Prior to the user being redirected back to INTERNET MERCHANT success/approval page, the eValuCheck application server will HTTP POST to a 'hidden' INTERNET MERCHANT script the confirmed transaction confirmation.
2. A script that displays a check verification approval page, confirmation of the consumer's INTERNET MERCHANT account balance and offering the user a link or links to several of the INTERNET MERCHANT member web sites.
3. A script that displays a PICK ANOTHER PAYMENT option for those users who are not confirmed by the system (bad risk consumers).

These merchant parameters can be configured at

<http://206.117.135.128:100/merchant.html>

<https://evalucheck.net:442/merchant.html>

and

<https://evalucheck.net/merchant.html>.

Note: Consumer maintains his/her account information at
<https://evalucheck.net/consumer.html>

For the first two scenarios, eValuCheck will conform to standard HTTP protocol by redirecting the user to INTERNET MERCHANT with the following query information or field list attached to the URL query string or header field list:

Field Name	Description
eid	ETailor (Electronic Retailor) ID- eValuCheck will assign this 5 digit number to INTERNET MERCHANT
cn	Check Number #####
po	Transaction ID Number (Purchase Order)- UNICACHE will assign this unique integer identifier to each transaction.
ca	Check Amount #####.##
cd	Check Date (mm/dd/yyyy)
con	Confirmation Code- less than 16 characters.
adv	Address Verification code- 10-low probability 20-medium probability 30-high probability that address is accurate
agev	Age Verification code- less than 16 characters: 00 - unknown 17 - age 17 or under 18 - age 18 21 - age 21 or over 99 - subject is deceased
vel	Velocity Confirmation of Check Amount and/or number of checks among merchant group members. 15 characters.
chk	Check Sum - Security feature to verify origination of redirect (see below).
user1	User Data 1 - Passed through if included in BEGIN TRANSACTION
user2	User Data 2 - Passed through if included in BEGIN TRANSACTION
user3	User Data 3 - Passed through if included in BEGIN TRANSACTION

1. The first script (hidden MERCHANT successful transaction) script will accept an HTTP POST and would process the successful transaction to the database prior to the user being redirected in step three below. This URL script is not intended for the end user to see. The HTTP POST originating from the eValuCheck application server might post to a URL such as:

`http://INTERNET_MERCHANT.COM/scripts/successfultransaction.asp`

The HTTP(S) POST will contain a field list in its header information similar to:

```
eid=32677&cn=1234&po=12345&cd=12/12/2001&ca=100.11&con=9834761932
&adv=30&agev=21&vel=SUCCESS:+7.00+items&chk=.35
```

eid is the etailor id we assign to INTERNET MERCHANT
cn is the check number
po is the po number
cd is the check date
ca is the check amount
con is the confirmation number
adv is the address verification score
agev is the age verification category
vel is the velocity check amount/number of checks confirmation
chk is the check sum (see below)

Note:

Merchant successful transaction script will respond to the eValuCheck initiated POST with a 200, indicating success.

2. This script (redirect consumer to MERCHANT success html page) will accept an HTTP(S) GET redirect/query string or an HTTP POST to the INTERNET MERCHANT SUCCESSFUL TRANSACTION URL. Each eValuCheck merchant may select the GET or POST configurable element at <https://evalucheck.net/merchant.html>. The redirect string from eValuCheck would appear in a format similar to:

```
http://INTERNET_MERCHANT.COM/returnscriptname?eid=32677&cn=1234&po=12345&cd=12/12/2001&pid=12345&ca=100.11&con=9834761932
&adv=30&agev=21&vel=SUCCESS:+7.00+items&chk=.35
```

Where

eid is the etailor id we assign to INTERNET MERCHANT
cn is the check number
po is the po number
cd is the check date
ca is the check amount
con is the confirmation number
adv is the address verification score
agev is the age verification category
vel is the velocity check amount/number of checks confirmation
chk is a check sum

For security reasons, a check sum exists to verify that the return redirect is coming from us and not a bogus hacker.

The algorithm for the check sum is configurable. For example it might be:

(First digit to the left of the check amount decimal + first digit to the right of the check amount decimal) times .35

if ca=abc.de

(c+d)*.35

examples:

ca=123.44

chk=2.45

ca=97.78

chk=4.9

3. This script (consumer reject) should display a MERCHANT specific message asking the user to pick another payment option. No consumer information is passed. Consumer is merely redirected to this URL.

http://INTERNET_MERCHANT.COM/pickanotherpayment.asp

The Check Sum fields (op1, op2, and coef) must conform to the following rule:

The Check Sum feature uses the generic equation

$$(A \text{ Operator1 } B) \text{ Operator2 } C$$

where

A= First digit to the left of the check amount decimal.

B= First digit to the right of the check amount decimal.

C=Check Sum Coefficient.

Operator1= The operator used to associate A to B.

Operator2= The operator used to associate (A Operator1 B) to C.

A and B are calculated based on the check amount. Operator1, Operator2, and the Coefficient are configurable by the merchant.

Also, the result of the calculation, chksum, is formatted to 2 decimal places.

Valid Variable Values for Operator1 and Operator2 are

Value	Description/Operator Used in Equation
0	+
1	-

Valid Coefficients must be 2 decimal place numbers and

$$-9.99 \leq \text{Coefficient} \leq 99.99$$

Example:

Given

Check Amount = 188.43

Operator1 = 0

Operator2= 1

Coefficient= -3.45

Then

eValuCheck determines that

A=8

B=4

C=-3.45

Operator1 is +

Operator2 is -

and calculates

chksum= (A + B)- C

chksum=(8 + 4) - (-3.45)

chksum= 15.45

eValuCheck rounds the result to 2 decimal places

chksum= 15.45

Merchant Transaction Integration Agent/Representative Checks

Agent/Representative checks are distinguished by the merchant's ability to grant permission to an agent or representative to enter checks on behalf of the consumer/payer. This architecture assumes that the eValuCheck merchant has authorized the agent/representative individual to enter checks on behalf of the consumer. eValuCheck will only authenticate the merchant password with the merchant ID and store for reporting purposes the authorized representative id. The new applicant will be identified by a purchaser/consumer id and not necessarily by email address. The purchaser/consumer ID will be assigned/maintained by the eValuCheck merchant. eValuCheck will merely post the transaction with this purchaser/consumer id for reporting purposes. An eValuCheck email confirmation will be sent to the new applicant.

Agent/Representative check transactions are comprised of two merchant/eValuCheck communications.

1. BEGIN TRANSACTION - From Merchant to eValuCheck (Consumer Check)
2. END TRANSACTION - From eValuCheck to Merchant (Consumer Check)

BEGIN TRANSACTION - From Merchant to eValuCheck

Agent/Representative Checks transactions are the same as One-Time Only transactions except for two additional fields and a change to the pid not required status:

1. pas - merchant password.
2. repid - merchant maintained representative id .
3. pid - purchaser/consumer id is required for this type of transaction.

Field Name	Description
exch (not required)	ETailor (Electronic Retailor)/Merchant or Exchange ID - eValuCheck will assign this 5 digit number to the INTERNET MERCHANT GROUP or EXCHANGE. The merchant will only use the exchange ID in the event that the merchant is passing to eValuCheck an external to eValuCheck merchant ID. EValuCheck can resolve the external merchant ID to the eValuCheck assigned merchant ID.
eid (required)	ETailor (Electronic Retailor) or Merchant ID- eValuCheck will assign this 5 digit number to INTERNET MERCHANT.
pas (required)	Merchant Password - 6 to 20 characters.
repid (required)	Agent/Representative ID - Merchant assigned/maintained representative ID - up to 30 characters.
po (required)	Transaction ID Number (Purchase Order)- INTERNET MERCHANT will assign this unique integer identifier to each transaction. (30 character max width)
pid (not required)	Purchaser/Consumer ID- INTERNET MERCHANT will assign a unique integer to each user. 30 character max
ca (required)	Check Amount #####.##
cd (required)	Check Date (mm/dd/yyyy)
pf (required)	Purchaser First Name - 25 character max
pmi (not required)	Purchaser Middle Initial 2 character max
pl (required)	Purchaser Last Name - 25 character max
pa1 (required)	Purchaser Address 1 - 40 character max
pa2 (not required)	Purchaser Address 2 - 40 character max
pc (required)	Purchaser City - 40 character max
ps (required)	Purchaser State - 2 character max
ppcl (required)	Purchaser Postal Code (First Part)

	- #####
ppc2 (required)	Purchaser Postal Code (Second Part) - ####
php1 (required)	Purchaser Home Phone (Area)- ###
php2 (required)	Purchaser Home Phone Prefix - ###
php3 (required)	Purchaser Home Phone - ####
pln (required)	Purchaser Drivers License Number - 20 Character
pls (required)	Purchaser Drivers License State (2 characters only)
pem (required)	Purchaser Email - 250 character max
pcn (not required)	Purchaser Company Name - 40 char max
cm (not required)	comment line - 25 character max
dr (not required)	Deposit Routing Number - Typically, eValuCheck assigns the deposit account into which consumer checks are deposited according to rule set established during merchant setup. eValuCheck will accept dynamic merchant assigned deposit accounts as an option. Deposit Routing number is the financial institution routing number at which the deposit account resides.
da (not required)	Deposit Account Number - Typically, eValuCheck assigns the deposit account into which consumer checks are deposited according to rule set established during merchant setup. eValuCheck will accept dynamic merchant assigned deposit accounts as an option. Deposit Routing number is the financial institution routing number at which the deposit account resides.
user1 (not required)	User Data Field 1 - Miscellaneous data field - 256 character max
user2 (not required)	User Data Field 2 - Miscellaneous data field - 256 character max
user3 (not required)	User Data Field 3 - Miscellaneous data field- 256 character max

<http://206.117.135.128:100/default>
<https://evalucheck.net:442/default>
<https://evalucheck.net/default>

END TRANSACTION - From eValuCheck Back to Merchant

The END TRANSACTION definition is exactly the same as the One-Time Only END TRANSACTION definition.

Merchant Transaction Integration
Single Post-Dated Checks
Merchant Manual Release/Deposit Upon Fulfillment

Single Post-Dated checks having the merchant manually release/deposit the checks upon fulfillment are distinguished by the merchant's ability to hold the check until order completion and/or services rendered. This feature eliminates the need for the merchant to include refund checks during the delivery and/or execution of goods and services. Single Post-Dated check transactions are comprised of three merchant/eValuCheck communications.

3. BEGIN TRANSACTION - From Merchant to eValuCheck (Consumer Check)
4. END TRANSACTION - From eValuCheck to Merchant (Consumer Check)
5. FULFILLMENT - From Merchant to eValuCheck (Merchant Fulfillment)

BEGIN TRANSACTION - From Merchant to eValuCheck

Single Post-Dated Checks transactions are the same as One-Time Only transactions except for the additional ful field. The ful field indicates the merchant will manually release/deposit the transaction:

Field Name	Description
exch (not required)	ETailor (Electronic Retailor)/Merchant or Exchange ID - eValuCheck will assign this 5 digit number to the INTERNET MERCHANT GROUP or EXCHANGE. The merchant will only use the exchange ID in the event that the merchant is passing to eValuCheck an external to eValuCheck merchant ID. EValuCheck can resolve the external merchant ID to the eValuCheck assigned merchant ID.
eid (required)	ETailor (Electronic Retailor) or Merchant ID- eValuCheck will assign this 5 digit number to INTERNET MERCHANT.
po (required)	Transaction ID Number (Purchase Order)- INTERNET MERCHANT will assign this unique integer identifier to each transaction. (30 character max width)
pid (not required)	Purchaser ID- INTERNET MERCHANT will assign a unique integer to each user.
ca (required)	Check Amount #####.##
cd (required)	Check Date (mm/dd/yyyy)
pf (required)	Purchaser First Name - 25 character max
pmi (not required)	Purchaser Middle Initial 2 character max
pl (required)	Purchaser Last Name - 25 character max
pa1 (required)	Purchaser Address 1 - 40 character max
pa2 (not required)	Purchaser Address 2 - 40 character max
pc (required)	Purchaser City - 40 character max
ps (required)	Purchaser State - 2 character max
ppc1 (required)	Purchaser Postal Code (First Part) - #####
ppc2 (required)	Purchaser Postal Code (Second Part) - #####
php1 (required)	Purchaser Home Phone (Area)- ###
php2 (required)	Purchaser Home Phone Prefix - ###
php3 (required)	Purchaser Home Phone - #####
pln (required)	Purchaser Drivers License Number - 20 Character
pls (required)	Purchaser Drivers License State (2 characters only)

pem (required)	Purchaser Email - 250 character max
pcn (not required)	Purchaser Company Name - 40 char max
cm (not required)	comment line - 25 character max
dr (not required)	Deposit Routing Number - Typically, eValuCheck assigns the deposit account into which consumer checks are deposited according to rule set established during merchant setup. eValuCheck will accept dynamic merchant assigned deposit accounts as an option. Deposit Routing number is the financial institution routing number at which the deposit account resides.
da (not required)	Deposit Account Number - Typically, eValuCheck assigns the deposit account into which consumer checks are deposited according to rule set established during merchant setup. eValuCheck will accept dynamic merchant assigned deposit accounts as an option. Deposit Routing number is the financial institution routing number at which the deposit account resides.
user1 (not required)	User Data Field 1 - Miscellaneous data field - 256 character max
user2 (not required)	User Data Field 2 - Miscellaneous data field - 256 character max
user3 (not required)	User Data Field 3 - Miscellaneous data field- 256 character max
ful (required)	Fulfillment - Merchant passes to eValuCheck this field populated with the integer 1 to indicate that the merchant intends to 'manually' release/deposit the check upon fulfillment.

<https://evalucheck.net/default>

END TRANSACTION - From eValuCheck Back to Merchant

The END TRANSACTION definition is exactly the same as the One-Time Only END TRANSACTION definition.

FULFILLMENT - From Merchant to eValuCheck

Field Name	Description
exch (not required)	ETailor (Electronic Retailor)/Merchant or Exchange ID - eValuCheck will assign this 5 digit number to the INTERNET MERCHANT GROUP or EXCHANGE. The merchant will only use the exchange ID in the event that the merchant is passing to eValuCheck an external to eValuCheck merchant ID. EValuCheck can resolve the external merchant ID to the eValuCheck assigned merchant ID.
eid (required)	ETailor (Electronic Retailor) ID- eValuCheck will assign this 5 digit number to INTERNET MERCHANT
pas (required)	Merchant Password
po (required)	Transaction ID Number (Purchase Order)- UNICACHE will assign this unique integer identifier to each transaction.
ca (required)	Check Amount #####.##
cd (required)	Check Date (mm/dd/yyyy)
ful (required)	Fulfillment Instruction- Integer value 1 indicates release/deposit and 0 indicates cancel.

The FULFILLMENT transaction can be initiated through an XML or HTML interface located at <https://evalucheck.net/fulfillment> (XML) or <https://evalucheck.net/fulfillment.html> (HTML).

XML Request Structure

```
<?xml+version="1.0"?>
  <eValuCheckRequest>
    <QueryData>
      <exch>exchange ID</exch>
      <eid>merchant ID (etailor ID)</eid>
      <pas>password </pas>
      <po>order number</po>
      <ca>check amount</ca>
      <cd>check date</cd>
      <ful>fulfillment</ful>
    </QueryData>
  </eValuCheckRequest>
```

Note: Do not include line feed and carriage returns. Shown merely for readability.

Update Merchant Record Response Structure

```
<?xml+version="1.0"?>
  <eValuCheckResponse>
    <eid>merchant ID (etailor ID)</eid>
    <po>order number</po>
    <ca>check amount</ca>
    <cd>check date</cd>
    <rcode>response code</rcode>
    <desc>description</desc>
  </eValuCheckResponse>
```

Example Request/Response – Success Response.

Request (not shown as url encoded-please submit as url encoded)

```
https://evalucheck.net/fulfillment?XML=<?xml+version="1.0"?>
<eValuCheckRequest>
  <QueryData>
    <exch>51111</exch>
    <eid>22222</eid>
    <pas>test123</pas>
    <po>12828</po>
    <ca>100.00</mcf>
    <cd>08/02/2002</cd>
    <ful>1</ful>
  </QueryData>
</eValuCheckRequest>
```

Response (url encoded)

Content-Type: text/xml

Content-Length: 391

```
%3C%3Fxml+version%3D%221%2E0%22%3F%3E%3CeValuCheckResult%3E%3Ceid%3E2
2222%3C%2Feid%3E%3Cpo%3E12828%3C%2Fpo%3E%3Ccd%3E08/02/2002%3C%2Fcd%3
E%3Cca%3E100.00%3C%2Fca%3E%3Crcode%3ESUCCESS%3C%2Francode%3E%3Cdesc%3
E%3C%2Fdesc%3E3C%3C%2FeValuCheckResult%3E
```

**Merchant Transaction Integration
Initial Sign-Up for Repetitive Payments/Batch Processing**

BEGIN TRANSACTION - From Merchant to eValuCheck

The Initial Sign-up for Repetitive Payments/Batch Processing transactions is characterized by its association with Repetitive Payments/Batch Processing. It is through the Initial Sign-Up transaction that a consumer is committed to an annuity or perpetuity schedule of future payments. Those future payments come to eValuCheck in the form of a merchant periodically submitted batch file of transactions. The Initial Sign-Up transaction is distinguished from the one-time only check by a single field, sign_up:

sign_up - a flag indicating that this transaction is the beginning of the repetitive payments process. INTERNET MERCHANT assigns an integer value of 1 to this field.

Prior to the user linking to eValuCheck, INTERNET MERCHANT will capture several data entry elements from the user. The data entry elements include:

Field Name	Description
exch (not required)	ETailor (Electronic Retailor)/Merchant or Exchange ID - eValuCheck will assign this 5 digit number to the INTERNET MERCHANT GROUP or EXCHANGE. The merchant will only use the exchange ID in the event that the merchant is passing to eValuCheck an external to eValuCheck merchant ID. EValuCheck can resolve the external merchant ID to the eValuCheck assigned merchant ID.
sign_up	Sign Up flag. Integer. Value of 1 integates that this is a sign up transaction.
eid (required)	ETailor (Electronic Retailor) or Merchant ID- eValuCheck will assign this 5 digit number to INTERNET MERCHANT.
po (required)	Transaction ID Number (Purchase Order)- INTERNET MERCHANT will assign this unique integer identifier to each transaction. (30 character max width)
pid (not required)	Purchaser ID- INTERNET MERCHANT will assign a unique integer to each user.
ca (required)	Check Amount #####.##
cd (required)	Check Date (mm/dd/yyyy)
pf (required)	Purchaser First Name - 25 character max
pmi (not required)	Purchaser Middle Initial 2 character max
pl (required)	Purchaser Last Name - 25 character max

pa1 (required)	Purchaser Address 1 - 40 character max
pa2 (not required)	Purchaser Address 2 - 40 character max
pc (required)	Purchaser City - 40 character max
ps (required)	Purchaser State - 2 character max
ppc1 (required)	Purchaser Postal Code (First Part) - #####
ppc2 (required)	Purchaser Postal Code (Second Part) - ####
php1 (required)	Purchaser Home Phone (Area)- ###
php2 (required)	Purchaser Home Phone Prefix - ###
php3 (required)	Purchaser Home Phone - #####
pln (required)	Purchaser Drivers License Number - 20 Character
pls (required)	Purchaser Drivers License State (2 characters only)
pem (required)	Purchaser Email - 250 character max
pcn (not required)	Purchaser Company Name - 40 char max
cm (not required)	comment line - 25 character max
dr (not required)	Deposit Routing Number - Typically, eValuCheck assigns the deposit account into which consumer checks are deposited according to rule set established during merchant setup. eValuCheck will accept dynamic merchant assigned deposit accounts as an option. Deposit Routing number is the financial institution routing number at which the deposit account resides.
da (not required)	Deposit Account Number - Typically, eValuCheck assigns the deposit account into which consumer checks are deposited according to rule set established during merchant setup. eValuCheck will accept dynamic merchant assigned deposit accounts as an option. Deposit Routing number is the financial institution routing number at which the deposit account resides.
user1 (not required)	User Data Field 1 - Miscellaneous data field - 256 character max
user2 (not required)	User Data Field 2 - Miscellaneous data field - 256 character max
user3 (not required)	User Data Field 3 - Miscellaneous data field- 256 character max

END TRANSACTION - From eValuCheck Back to Merchant

The END TRANSACTION definition is exactly the same as the One-Time Only END TRANSACTION definition.

**Merchant Transaction Integration
Initial Sign-Up/Post-Dated Check for
Repetitive Payments/Batch Processing**

The Initial Sign-up/Post-Dated Check for Repetitive Payments/Batch Processing transaction is characterized by its association with Repetitive Payments/Batch Processing and the sign-up post-dated check feature upon merchant confirmation of fulfillment. It is through the Initial Sign-Up transaction that a consumer is committed to an annuity or perpetuity schedule of future payments. Those future payments come to eValuCheck in the form of a merchant periodically submitted batch file of transactions.

Post-Dated Sign-up checks permit the merchant to instruct eValuCheck when to release/deposit the checks upon fulfillment. The merchant maintains the ability to have eValuCheck hold the check until order completion and/or services are rendered.

These transactions are comprised of four merchant/eValuCheck communications.

1. BEGIN TRANSACTION - From Merchant to eValuCheck (Consumer Check)
2. END TRANSACTION - From eValuCheck to Merchant (Consumer Check)
6. FULFILLMENT - From Merchant to eValuCheck (Merchant Fulfillment)
7. REPETITIVE BATCH TRANSACTIONS - From Merchant to eValuCheck (see Repetitive Payments/Batch Processing).

BEGIN TRANSACTION - From Merchant to eValuCheck

The Initial Sign-Up post-dated check is distinguished from the one-time only check by a two fields, `sign_up` and `ful`:

sign_up - a flag indicating that this transaction is the beginning of the repetitive payments process. INTERNET MERCHANT assigns an integer value of 1 to this field.

ful - a flag instructing eValuCheck to hold the check until the merchant confirms order fulfillment.

Prior to the user linking to eValuCheck, INTERNET MERCHANT will capture several data entry elements from the user. The data entry elements include:

Field Name	Description
<code>exch</code> (not required)	ETailor (Electronic Retailor)/Merchant or Exchange ID - eValuCheck will assign this 5 digit number to the INTERNET MERCHANT GROUP or EXCHANGE. The merchant will only use the exchange ID in the event that the merchant is passing to eValuCheck an external to eValuCheck merchant ID. EValuCheck can resolve the external merchant ID to the eValuCheck assigned merchant ID.
sign_up (required)	Sign Up flag. Integer. Value of 1 integates that this is a sign up transaction.
ful (required)	Fulfillment - Merchant passes to eValuCheck this field populated with the integer 1 to indicate that the merchant intends to 'manually' release/deposit the check upon fulfillment.
<code>eid</code> (required)	ETailor (Electronic Retailor) or Merchant ID- eValuCheck will assign this 5 digit number to INTERNET MERCHANT.
<code>po</code> (required)	Transaction ID Number (Purchase Order)- INTERNET MERCHANT will assign this unique integer identifier to each transaction. (30 character max width)
<code>pid</code> (not required)	Purchaser ID- INTERNET MERCHANT will assign a unique integer to each user.
<code>ca</code> (required)	Check Amount #####.##
<code>cd</code> (required)	Check Date (mm/dd/yyyy)
<code>pf</code> (required)	Purchaser First Name - 25 character max
<code>pmi</code> (not required)	Purchaser Middle Initial 2 character max
<code>pl</code> (required)	Purchaser Last Name - 25 character max

pa1 (required)	Purchaser Address 1 - 40 character max
pa2 (not required)	Purchaser Address 2 - 40 character max
pc (required)	Purchaser City - 40 character max
ps (required)	Purchaser State - 2 character max
ppc1 (required)	Purchaser Postal Code (First Part) - #####
ppc2 (required)	Purchaser Postal Code (Second Part) - ####
php1 (required)	Purchaser Home Phone (Area)- ###
php2 (required)	Purchaser Home Phone Prefix - ###
php3 (required)	Purchaser Home Phone - #####
pln (required)	Purchaser Drivers License Number - 20 Character
pls (required)	Purchaser Drivers License State (2 characters only)
pem (required)	Purchaser Email - 250 character max
pcn (not required)	Purchaser Company Name - 40 char max
cm (not required)	comment line - 25 character max
dr (not required)	Deposit Routing Number - Typically, eValuCheck assigns the deposit account into which consumer checks are deposited according to rule set established during merchant setup. eValuCheck will accept dynamic merchant assigned deposit accounts as an option. Deposit Routing number is the financial institution routing number at which the deposit account resides.
da (not required)	Deposit Account Number - Typically, eValuCheck assigns the deposit account into which consumer checks are deposited according to rule set established during merchant setup. eValuCheck will accept dynamic merchant assigned deposit accounts as an option. Deposit Routing number is the financial institution routing number at which the deposit account resides.
user1 (not required)	User Data Field 1 - Miscellaneous data field - 256 character max
user2 (not required)	User Data Field 2 - Miscellaneous data field - 256 character max
user3 (not required)	User Data Field 3 - Miscellaneous data field- 256 character max

END TRANSACTION - From eValuCheck Back to Merchant

The END TRANSACTION definition is exactly the same as the One-Time Only END TRANSACTION definition; but, the Merchant Hidden Success is optional. Thus, the consumer, at the end of the transaction may be redirected back to the merchant with no hidden confirmation. To eliminate this real-time hidden confirmation, the merchant sets the Merchant Hidden Success URL attribute equal to:

<http://127.0.0.1:81/test>

This Merchant Hidden Success URL setting get be accessed through the <https://evalucheck.net/merchant.html> interface Change Merchant Account Info menu item.

FULFILLMENT - From Merchant to eValuCheck

Field Name	Description
exch (not required)	ETailor (Electronic Retailor)/Merchant or Exchange ID - eValuCheck will assign this 5 digit number to the INTERNET MERCHANT GROUP or EXCHANGE. The merchant will only use the exchange ID in the event that the merchant is passing to eValuCheck an external to eValuCheck merchant ID. EValuCheck can resolve the external merchant ID to the eValuCheck assigned merchant ID.
eid (required)	ETailor (Electronic Retailor) ID- eValuCheck will assign this 5 digit number to INTERNET MERCHANT
pas (required)	Merchant Password
po (required)	Transaction ID Number (Purchase Order)- UNICACHE will assign this unique integer identifier to each transaction.
ca (required)	Check Amount #####.##
cd (required)	Check Date (mm/dd/yyyy)
ful (required)	Fulfillment Instruction- Integer value 1 indicates release/deposit and 0 indicates cancel.

The FULFILLMENT transaction can be initiated through an XML or HTML interface located at <https://evalucheck.net/fulfillment> (XML) or <https://evalucheck.net/fulfillment.html> (HTML).

XML Request Structure

```
<?xml+version="1.0"?>
  <eValuCheckRequest>
    <QueryData>
      <exch>exchange ID</exch>
      <eid>merchant ID (etailor ID)</eid>
      <pas>password </pas>
      <po>order number</po>
      <ca>check amount</ca>
      <cd>check date</cd>
      <ful>fulfillment</ful>
    </QueryData>
  </eValuCheckRequest>
```

Note: Do not include line feed and carriage returns. Shown merely for readability.

Update Merchant Record Response Structure

```
<?xml+version="1.0"?>
  <eValuCheckResponse>
    <eid>merchant ID (etailor ID)</eid>
    <po>order number</po>
    <ca>check amount</ca>
    <cd>check date</cd>
    <rcode>response code</rcode>
    <desc>description</desc>
  </eValuCheckResponse>
```

Example Request/Response – Success Response.

Request (not shown as url encoded-please submit as url encoded)

```
https://evalucheck.net/fulfillment?XML=<?xml+version="1.0"?>
<eValuCheckRequest>
  <QueryData>
    <exch>51111</exch>
    <eid>22222</eid>
    <pas>test123</pas>
    <po>12828</po>
    <ca>100.00</mcf>
    <cd>08/02/2002</cd>
    <ful>1</ful>
  </QueryData>
</eValuCheckRequest>
```

Response (url encoded)

Content-Type: text/xml

Content-Length: 391

```
%3C%3Fxml+version%3D%221%2E0%22%3F%3E%3CeValuCheckResult%3E%3Ceid%3E2
2222%3C%2Feid%3E%3Cpo%3E12828%3C%2Fpo%3E%3Ccd%3E08/02/2002%3C%2Fcd%3
E%3Cca%3E100.00%3C%2Fca%3E%3Crcode%3ESUCCESS%3C%2Francode%3E%3Cdesc%3
E%3C%2Fdesc%3E3C%3C%2FeValuCheckResult%3E
```

Merchant Transaction Integration
Repetitive Payments/Batch Processing

Repetitive Payment/Batch Processed checks are distinguished by the merchant's ability to batch process repetitive payments. The merchant sends to eValuCheck a text file containing multiple payment transactions. eValuCheck, in turn, matches each transaction to a previously completed initial sign-up payment before issuing print and deposit instructions to the eValuCheck bank. The merchant receives from eValuCheck a confirmation and an exception report qualifying each transaction processed. The steps below describe a typical transaction of this type:

1. Consumers enter initial sign-up check transactions.
2. Consumers agree to repetitive payments legal script and acknowledge initial check number to be incremented for these payments.
3. Merchant creates batch text file of repetitive check payments for a particular payment period.
4. Merchant FTP's to eValuCheck this batch text file.
5. eValuCheck reads the text file.
6. For each repetitive payment, eValuCheck matches by order number and consumer email or consumer ID each transaction to its originating sign-up transaction.
7. eValuCheck uses the original consumer check information and merchant deposit account information as defined in the original sign-up transaction.
8. eValuCheck increments the consumer check number.
9. eValuCheck issues print and deposit instructions to the eValuCheck bank.
10. eValuCheck FTP's to merchant confirmation and exception report.
11. eValuCheck sends confirmation email to consumer.
12. eValuCheck bank prints and deposits the checks.

BATCH TRANSACTION - From Merchant to eValuCheck

The Repetitive Payments/Batch Processing text file contains payment transaction records in XML format. The file includes a batch header record and many item (transaction) records. The file name conforms to the following naming standard:

YYYYMMDD_BATCHNO.XML

Where YYYYMMDD is the date and BATCH_NO is the unique batch number assigned by the INTERNET MERCHANT.

During the file transmission, the file name will not contain the XML extension. Rather, to prevent the eValuCheck process from reading the file while it is being transmitted, the file has a temporary file name extension, ib (inbound). Thus, the file name during transmission is:

YYYYMMDD_BATCHNO.IB

Then is renamed to YYYYMMDD_BATCHNO.XML after the file transfer is complete.

Batch Header Record

Field Name	Description
batch_no	Unique Batch Number generated by INTERNET MERCHANT. Integer.
batch_date	Date of Batch File Transaction. MM/DD/YYYY format.
exch (not required)	ETailor (Electronic Retailor)/Merchant or Exchange ID - eValuCheck will assign this 5 digit number to the INTERNET MERCHANT GROUP or EXCHANGE. The merchant will only use the exchange ID in the event that the merchant is passing to eValuCheck an external to eValuCheck merchant ID. EValuCheck can resolve the external merchant ID to the eValuCheck assigned merchant ID.
eid (required)	ETailor (Electronic Retailor) or Merchant ID- eValuCheck will assign this 5 digit number to INTERNET MERCHANT.
total_amount	Summary Total of all item transaction amounts. Currency Format.
total_items	Summary Count of all transaction items. Integer.

Item Record

Field Name	Description
signup_po (required)	Original sign-up transaction order number (po). eValuCheck will match up the batch transaction to the original number. - up to 30 characters.
po (required)	Transaction ID Number (Order Number)- INTERNET MERCHANT will assign this unique integer identifier to each transaction. (30 character max width)
pid (not required)	Purchaser/Consumer ID- INTERNET MERCHANT will assign a unique integer to each user. 30 character max
ca (required)	Check Amount #####.##
cd (required)	Check Date (mm/dd/yyyy)
pem (required)	Purchaser Email - 250 character max
cm (not required)	comment line - 25 character max
user1 (not required)	User Data Field 1 - Miscellaneous data field - 256 character max
user2 (not required)	User Data Field 2 - Miscellaneous data field - 256 character max
user3 (not required)	User Data Field 3 - Miscellaneous data field- 256 character max

Example Repetitive Payment Batch File

Inbound File Name: 20020812_1.ib

Transfer Complete File Name: 20020812_1.xml

```
<Batch batch_no="1" batch_date="08/12/2002" eid="12908"
  total_amount="200.00" total_items="2">
  <item po="005">
    <signup_po data="001"/>
    <pid data="3998"/>
    <pem data="consumer1@aol.com"/>
    <ca data="100.00"/>
    <cd data="08/12/2002"/>
  </item>
  <item po="006">
    <signup_po data="002"/>
    <pid data="3999"/>
    <pem data="consumer2@aol.com"/>
    <ca data="100.00"/>
    <cd data="08/12/2002"/>
  </item>
</batch>
```

Confirmation/Exception Report - From eValuCheck to INTERNET MERCHANT

The Repetitive Payments Confirmation Exception Report XML text file contains confirmations and validation/error codes for the payment transaction records. The file includes a batch header record and many item (transaction) records. The file name conforms to the following naming standard:

YYYYMMDD_BATCHNO_CONFIRM.XML

Where YYYYMMDD is the date, BATCH_NO is the unique batch number assigned by the INTERNET MERCHANT, and CONFIRM is a constant.

During the file transmission, the file name will not contain the XML extension. Rather, to prevent the eValuCheck process from reading the file while it is being transmitted, the file has a temporary file name extension, ib (inbound). Thus, the file name during transmission is:

YYYYMMDD_BATCHNO_CONFIRN.IB

Then is renamed to YYYYMMDD_BATCHNO_CONFIRM.XML after the file transfer is complete.

Batch Header Record

Field Name	Description
batch_no	Unique Batch Number generated by INTERNET MERCHANT. Integer.
batch_date	Date of Batch File Transaction. MM/DD/YYYY format.
exch (not required)	ETailor (Electronic Retailor)/Merchant or Exchange ID - eValuCheck will assign this 5 digit number to the INTERNET MERCHANT GROUP or EXCHANGE. The merchant will only use the exchange ID in the event that the merchant is passing to eValuCheck an external to eValuCheck merchant ID.
eid (required)	ETailor (Electronic Retailor) or Merchant ID- eValuCheck will assign this 5 digit number to INTERNET MERCHANT.
total_amount_con	Summary Total of all item successfully processed transaction amounts. Currency Format.
total_items_con	Summary Count of all successfully processed transaction items. Integer.
total_amount_err	Summary Total of all item <i>unsuccessfully</i> processed transaction amounts. Currency Format.
total_items_err	Summary Count of all <i>unsuccessfully</i> processed transaction items. Integer.

Item Record

Field Name	Description
signup_po (required)	Original sign-up transaction order number (po). eValuCheck will match up the batch transaction to the original number. - up to 30 characters.
po (required)	Transaction ID Number (Order Number)- INTERNET MERCHANT will assign this unique integer identifier to each transaction. (30 character max width)
ca (required)	Check Amount #####.##
cd (required)	Check Date (mm/dd/yyyy)
cn	Check Number - max 10 characters. eValuCheck increments consumer's check number.
con	eValuCheck confirmation number or ERROR. max 15 characters.
messageline	Detailed description of error.
user1 (not required)	User Data Field 1 - Miscellaneous data field - 256 character max
user2 (not required)	User Data Field 2 - Miscellaneous data field - 256 character max
user3 (not required)	User Data Field 3 - Miscellaneous data field- 256 character max

Example Repetitive Payment Batch File

Inbound File Name: 20020812_1.ib

Transfer Complete File Name: 20020812_1.xml

```
<Batch batch_no="1" batch_date="08/12/2002" eid="12908"
  total_amount_con="100.00" total_items_con="1"
  total_amount_err="100.00" total_items_err="1">
  <item po="005">
    <signup_po data="001"/>
    <ca data="100.00"/>
    <cd data="08/12/2002"/>
    <cn data="1201"/>
    <con data="eC3123423"/>
  </item>
  <item po="006">
    <signup_po data="002"/>
    <ca data="100.00"/>
    <cd data="08/12/2002"/>
    <cn data=""/>
    <con data="ERROR"/>
    <messageline="SIGNUP_PO NOT FOUND"/>
  </item>
</batch>
```