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# User's Guide

# **ACHNow**

Transaction Web Service

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# ACHNow Webservices Guide

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The purpose of this release of the AchNowWebService is to provide the users of the AchNowWebService the ability to enter the same transaction types that they are allowed to enter via the AchNow web application. It also provides methods for users of the old AchProcessorWebService to migrate to the AchNowWebService without too many changes (once they are set up to use the new AchNow database). The AchNow WebService updates the AchNow database as well as the legacy Processor database. It does things the same way as the new AchNow.

The web methods that were available in the AchProcessorWebService are also available in this. However, those methods have been marked as backward compatible and new users should not develop applications using those methods. New web methods (beginning with AchNow...) have been added which perform the same functionality and are also accessible to users who, in the past, have found it difficult to access the old methods.

The Web Service is located at:

<https://www.achnow.us/achnowwebservice/achnowservice.asmx>

## 1.1 AchNow Change Password

Changes the Password used to access the web service.

### 1.1.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
OldPassword	10	Alpha Numeric	Current Password.
NewPassword	10	Alpha Numeric	New Password.

### 1.1.2 Output Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while retrieving data.
Return Code for the method (integer)	1	Numeric	0 – if the password was changed successfully.  1 – If an error occurred while changing the

## 1.2 AchNow Delete Transaction

This service deletes a transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be deleted. In order to delete the transaction, the user will supply the Transaction ID, which was returned by the Insert Transaction method.

For RCK transactions which have a service fee attached there is no way to positively identify which service fee transaction is connected to the RCK transaction. Therefore the RCK transaction can be deleted, but the service fee transaction cannot be deleted.

### 1.2.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.

### 1.2.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while retrieving data.
Return Code for the method (integer)	1	Numeric	0 – if the password was changed successfully.  1 – If an error occurred while changing the password.

### 1.3 AchNow Extract Returns

Extracts data from the Processor Database based on either a Return Date or Submit Date and returns either a CSV or XML file.

#### 1.3.1 Input Parameter

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal Technologies
Password	50	Alpha Numeric	Password.
Extract Date	10	Date	Format: <MM/DD/YYYY>.
ShortOrLongFormat	5	Alpha	Valid entries are "Short" and "Long".
Extract Type	3	Alpha	"CSV" or "XML"
Date Type		Alpha	Valid entries are "Returndate" or "Submitdate"

#### 1.3.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while retrieving data.
Response Code for the Method	1	Numeric	Contains the details of the error, in case an error was encountered while retrieving data.
Extracted Returns		Alpha Numeric	Contains an array of bytes which represents the returns extracted from the database in a CSV file format. If no data is found, the function returns 'Nothing'.
Extracted		Alpha	It contains a file in Xml format. If no data
ReturnsXML		Numeric	If found, the function returns 'Nothing'.

## 1.4 AchNow Insert ARC Scanner Transaction

Inserts data for an ARC transaction entered via a Scanner into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.4.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User ID provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2007. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
RawMicr	100	Alpha Numeric	The MICR of the check that is scanned.
Reference	50	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction

AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.4.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.5 AchNow Insert ARC Transaction

Inserts data for an ARC transaction into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.5.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking.  If left blank, this will default to 'C'.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
Reference	50	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction

AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.5.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.6 AchNow Insert CCD Transaction

Inserts data for a CCD transaction into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.6.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
TransactionType	50	Alpha Numeric	Debit or Credit
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction

AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

## 1.6.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.7 AchNow Insert POP Transaction

Inserts data for a POP transaction into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.7.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
TerminalCity	4	Alpha Numeric	City of actual scan
TerminalState	2	Alpha Numeric	State of actual scan
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city

State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.7.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.8 AchNow Insert PPD Transaction

Inserts data for a PPD transaction into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.8.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
TransactionType	1	Alpha	Debit or Credit
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
PaymentRelatedInformation	80	Alpha Numeric	Payment related information for the Addenda record in ANSI ASC X12 format
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.

ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.8.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.9 AchNow Insert Prenote Transaction

Inserts data for a PRENOTE transaction into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.9.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by ATI
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
TransactionType	50	Alpha Numeric	Debit or Credit
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
PaymentRelatedInformation	80	Alpha Numeric	Payment related information for the Addenda record in ANSI ASC X12 format
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.

PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.9.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.10 AchNow Insert RCK Transaction

Inserts data for an RCK transaction into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.10.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by ATI
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings, B = Business Checking.  If left blank, this will default to 'C'.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
ServiceFeeAmount	11	Numeric	Should be between 1 and 99999999.99. Should be provided only for RCK Transaction Types. Leave blank for all other Transaction Types.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction

AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.10.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.11 AchNow Insert TEL Transaction

Inserts data for a TEL transaction into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.11.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Amount	10	Numeric	Transaction Amount
IndividualIdNumber	15	Alpha Numeric	Except as otherwise noted, this field contains the accounting number by which the Receiver is known to the Originator. It is included for further identification and for descriptive purposes.
TransactionDate	4	Numeric	MMDD
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address

City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.11.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.12 AchNow Insert WEB Transaction

Inserts data for a WEB transaction into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.12.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Amount	10	Numeric	Transaction Amount
IndividualIdNumber	15	Alpha Numeric	Except as otherwise noted, this field contains the accounting number by which the Receiver is known to the Originator. It is included for further identification and for descriptive purposes.
TransactionDate	4	Numeric	MMDD
PaymentTypeCode	2	Alpha Numeric	Indicates whether a WEB entry is a recurring or Single-Entry payment. For a recurring WEB entry, this field must contain the value "R". For a Single- Entry WEB entry, this field must contain the value "S".
PaymentRelatedInformation	80	Alpha Numeric	Payment related information for the Addenda record in ANSI ASC X12 format
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD,

			PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.12.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

### 1.13 AchNow Modify ARC Scanner Transaction

Modifies an ARC Scanner transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

#### 1.13.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Transactionld	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
RawMicr	100	Alpha Numeric	The MICR of the check that is scanned.
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD,

			PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.13.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.14 AchNow Modify ARC Transaction

Modifies an ARC transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

### 1.14.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Transactionld	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.

ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.14.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.15 AchNow Modify CCD Transaction

Modifies a CCD transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

### 1.15.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by ATI
Password	50	Alpha Numeric	Password.
Transactionld	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
TransactionType	50	Alpha Numeric	Debit or Credit
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD,

			PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.15.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.16 AchNow Modify POP Transaction

Modifies a POP transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

### 1.16.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Transactionld	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
TerminalCity	4	Alpha Numeric	City of actual scan
TerminalState	2	Alpha Numeric	State of actual scan
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the

			ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.16.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.17 AchNow Modify PPD Transaction

Modifies a PPD transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

### 1.17.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by ATI
Password	50	Alpha Numeric	Password.
Transactionld	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
TransactionType	50	Alpha Numeric	Debit or Credit
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
PaymentRelatedInformation	80	Alpha Numeric	Payment related information for the Addenda record in ANSI ASC X12 format

Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.17.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.18 AchNow Modify Prenote Transaction

Modifies a Prenote transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

### 1.18.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Transactionld	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
TransactionType	50	Alpha Numeric	Debit or Credit
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
PaymentRelatedInformation	80	Alpha Numeric	Payment related information for the Addenda record in ANSI ASC X12 format
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.

ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.18.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – if an error occurred while inserting the transaction.

## 1.19 AchNow Modify PayByCheck

Modifies a WEB transaction that was previously inserted into the Processor Database with a status of 'Consumer Initiated Transaction' and returns a Transaction Id. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

### 1.19.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
PaymentTypeCode	2	Alpha Numeric	Indicates whether a WEB entry is a recurring or Single-Entry payment. For a recurring WEB entry, this field must contain the value "R". For a Single- Entry WEB entry, this field must contain

			the value "S".
PaymentRelatedInformation	80	Alpha Numeric	Payment related information for the Addenda record in ANSI ASC X12 format
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.19.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting  the transaction.
TransactionId	10	Numeric	The reference number for the transaction

			inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – if an error occurred while inserting the transaction.

## 1.20 AchNow Modify RCK Transaction

Modifies an RCK transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

### 1.20.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
ServiceFeeAmount	11	Numeric	Should be between 1 and 99999999.99. Should be provided only for RCK Transaction Types. Leave blank for all other Transaction Types.

Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.20.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the

			Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database. 1 – if an error occurred while inserting the transaction.

## 1.21 AchNow Modify TEL Transaction

Modifies a TEL transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

### 1.21.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Amount	10	Numeric	Transaction Amount
IndividualIdNumber	15	Alpha Numeric	Except as otherwise noted, this field contains the accounting number by which the Receiver is known to the Originator. It is included for further identification and for descriptive purposes.
TransactionDate	4	Numeric	MMDD

Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.21.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method(integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – if an error occurred while inserting the transaction.

## 1.22 AchNow Modify WEB Transaction

Modifies a WEB transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

### 1.22.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Amount	10	Numeric	Transaction Amount
IndividualIdNumber	15	Alpha Numeric	Except as otherwise noted, this field contains the accounting number by which the Receiver is known to the Originator. It is included for further identification and for descriptive purposes.
TransactionDate	4	Numeric	MMDD
PaymentTypeCode	2	Alpha Numeric	Indicates whether a WEB entry is a recurring or Single-Entry payment. For a recurring WEB entry, this field must contain the value "R". For a Single- Entry WEB entry, this field must contain the value "S".
PaymentRelatedInformation	80	Alpha Numeric	Payment related information for the Addenda record in ANSI ASC X12 format

Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.22.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while retrieving the data. See the Response Text for details of the error.  Success – if the data was retrieved successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – if an error occurred while inserting the transaction.

### 1.23 AchNow PayByCheck

Inserts data for a WEB Transaction into the Processor Database with a status of 'Consumer Initiated Transaction' and returns a Transaction Id.

#### 1.23.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Affirmative Technologies Inc.
Password	50	Alpha Numeric	Password
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number, it is validated before inserting.
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
PaymentTypeCode	2	Alpha Numeric	Indicates whether a WEB entry is a recurring or Single-Entry payment. For a recurring WEB entry, this field must contain the value "R". For a Single- Entry WEB entry, this field must contain the value "S".
PaymentRelatedInformation	80	Alpha Numeric	Payment related information for the Addenda record in ANSI ASC X12 format
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not

			provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 - 4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.23.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – if an error occurred while inserting the transaction.

## 1.24 AchNow Process Transactions

Creates Offsets and Batches for all transactions entered previously and changes the status to Sent To Processor.

### 1.24.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.

### 1.24.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – if an error occurred while inserting the transaction.
TransmittalRegisterReport		Byte Array	Transmittal Register in pdf format returned as a byte array
TransmittalRegisterXml			Transmittal Register in xml format returned as an xml string

## 1.25 AchNow Process Transactions As Xml

Creates Offsets and Batches for all transactions entered previously, changes the status to Sent To Processor and returns an XML file.

### 1.25.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.

### 1.25.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg			Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText			Contains the details of the error, in case an error was encountered while inserting the transaction.
Return Code for the method (integer)			0 – if the transaction was inserted successfully into the Processor Database.  1 – if an error occurred while inserting the transaction.
TransmittalRegisterReport		Byte Array	Transmittal Register in pdf format returned as a byte array
TransmittalRegisterXml			Transmittal Register in xml format returned as an xml string

## 1.26 AchNow Retrieve Transactions

Retrieves Transactions from the Processor Database based on the input date and returns a CSV file.

### 1.26.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userid	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Input Date	10	Date	Format: <MM/DD/YYYY>.

### 1.26.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg			Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText			Contains the details of the error, in case an error was encountered while inserting the transaction.
Return Code for the method (integer)			0 – if the transaction was inserted successfully into the Processor Database.  1 – if an error occurred while inserting the transaction.
TransactionsRetrieved			CSV File

## 1.27 AchNow Insert BOC Transaction

Inserts data for a BOC transaction into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.27.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
DiscretionaryData	50	Alpha Numeric	Additional information for the transaction
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address

AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.27.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – if an error occurred while inserting the transaction.

## 1.28 AchNow Modify BOC Transaction

Modifies a BOC transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

### 1.28.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
ABA	9	Numeric	Must be a valid Bank ABA number
Account Number	17	Alpha Numeric	Must be a valid Bank Account number.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking. If left blank, this will default to 'C'
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Number	9	Numeric	Required for RCK, ARC and POP Transaction Types. Leave blank for all other Transaction Types, if not available.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
Discretionary Data	50	Alpha Numeric	Additional information for the transaction
Reference	15	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction

AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.28.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method1 (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

## 1.29 AchNow Insert BOC Scanner Transactions

Inserts data for an BOC transaction entered via a Scanner into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

### 1.29.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
RawMicr	100	Alpha Numeric	The MICR of the check that is scanned.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
DiscretionaryData	50	Alpha Numeric	Additional information for the transaction
Reference	50	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone

CellPhone	12	Alpha Numeric	Account holders Cell Phone
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### 1.29.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

### 1.30 AchNow Insert POP Scanner Transaction

Inserts data for a POP transaction entered via a Scanner into the Processor Database with a status of 'Ready To Process' and returns a Transaction ID.

#### 1.30.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
Rawmicr	100	Alpha Numeric	The micr of the check that is scanned.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
TerminalCity	4	Alpha Numeric	City of actual scan
TerminalState	2	Alpha Numeric	State of actual scan
DiscretionaryData	50	Alpha Numeric	Additional information for the transaction
Reference	50	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)

HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.30.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

### 1.31 AchNow Insert RCK Scanner Transaction

Inserts data for an RCK transaction entered via a Scanner into the Processor Database with a status of 'Ready To Process' and returns a Transaction Id.

#### 1.31.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
UserId	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
Rawmicr	100	Alpha Numeric	The micr of the check that is scanned.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
ServiceFeeAmount	11	Numeric	Should be between 1 and 99999999.99. Should be provided only for RCK Transaction Types. Leave blank for all other Transaction Types.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
DiscretionaryData	50	Alpha Numeric	Additional information for the transaction
Reference	50	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation

Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.31.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

### 1.32 AchNow Modify BOC Scanner Transaction

Modifies a BOC Scanner transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

#### 1.32.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
RawMicr	100	Alpha Numeric	The MICR of the check that is scanned.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
DiscretionaryData	50	Alpha Numeric	Additional information for the transaction
Reference	50	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone

WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.32.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

### 1.33 AchNow Modify POP Scanner Transaction

Modifies an POP Scanner transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

#### 1.33.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
Rawmicr	100	Alpha Numeric	The MICR of the check that is scanned.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
TerminalCity	4	Alpha Numeric	City of actual scan
TerminalState	2	Alpha Numeric	State of actual scan
DiscretionaryData	50	Alpha Numeric	Additional information for the transaction
Reference	50	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city
State	4	Alpha	Account holders state abbreviation

Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.33.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

### 1.34 AchNow Modify RCK Scanner Transaction

Modifies an RCK Scanner transaction that was previously inserted into the Processor Database and has not yet been processed. Only transactions with a status of 'Ready To Process' or 'Consumer Initiated' will be allowed to be modified.

#### 1.34.1 Input Parameters

Table Input Parameters			
Parameter Name	Length	Data Format	Description / Comments
Userld	50	Alpha Numeric	User Id provided by Regal
Password	50	Alpha Numeric	Password.
Account Name	22	Alpha Numeric	Required for all Transaction Types except ARC and POP.
Rawmicr	100	Alpha Numeric	The MICR of the check that is scanned.
Check Amount	11	Numeric	Should be between 1 and 99999999.99.
ServiceFeeAmount	11	Numeric	Should be between 1 and 99999999.99. Should be provided only for RCK Transaction Types. Leave blank for all other Transaction Types.
Check Date	10	Date (1)	Format: <MM/DD/YYYY>. This may be left blank for today's date - example 10/28/2002. This can also be a date in the future for future payments or credits and a date in the past as in actual check date for RCK.
DiscretionaryData	50	Alpha Numeric	Additional information for the transaction
Reference	50	Alpha Numeric	This would be your internal id to identify this item (e.g. SS# or Policy #). This is used in the ACH file for certain SEC Codes (e.g. CCD, PPD). Default is blank, if not provided.
ConsumerInHouseld	30	Alpha Numeric	Unique Id from your system.
PrivateData	50	Alpha Numeric	Additional information for the transaction
AddressLine 1	30	Alpha Numeric	Account holders address
AddressLine 2	30	Alpha Numeric	Account holders address
City	30	Alpha	Account holders city

State	4	Alpha	Account holders state abbreviation
Zip	10	Alpha Numeric	Account holders zip (5 digits or 5 -4 digits)
HomePhone	12	Alpha Numeric	Account holders Home phone
WorkPhone	12	Alpha Numeric	Account holders Work Phone
CellPhone	12	Alpha Numeric	Account holders Cell Phone

### 1.34.2 Output Parameters

Table Output Parameters			
Parameter Name	Length	Data Format	Description / Comments
ResponseMsg	10	Alpha	Contains one of the following values:  Error – if an error occurred while inserting the transaction. See the Response Text for details of the error.  Success – if the transaction was inserted successfully.
ResponseText	500	Alpha Numeric	Contains the details of the error, in case an error was encountered while inserting the transaction.
TransactionId	10	Numeric	The reference number for the transaction inserted in the Processor Database.
Return Code for the method (integer)	1	Numeric	0 – if the transaction was inserted successfully into the Processor Database.  1 – If an error occurred while inserting the transaction.

# File Formats

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## 2.1 Short Form File Format

Table Short Form File Format			
Parameter Name	Length	Data Format	Description / Comments
AccountId	9	Numeric	The Account against which returns were received.
ImportId	15	Alpha Numeric	Unique Id from your system.
ReturnCode	3	Alpha Numeric	The ACH return code.
Debit	11	Numeric	The debit amount.
Credit	11	Numeric	The credit amount.

## 2.2 Long Form File Format

This solution will be hosted in the SAVVIS St. Louis data center(s).

Table Long Form File Format			
Parameter Name	Length	Data Format	Description / Comments
AccountId	9	Numeric	The Account against which returns were received.
ImportId	15	Alpha Numeric	Unique Id from your system.
TranTypeDesc	15	Alpha Numeric	Transaction Type.
AccountBatchId	9	Numeric	The Batch Id to which the return belongs.
ConsumerInHouseId	30	Alpha Numeric	Unique Id from your system.
SubmitDate	10	Date	Date the transaction was sent to the processor.
ConsumerFirstName	30	Alpha Numeric	First Name
ConsumerLastName	50	Alpha Numeric	Last Name / Company Name
CheckReference	15	Alpha Numeric	Your internal Id to identify the item.
CheckNumber	9	Numeric	Check Number.
ReturnDate	10	Date	Date the transaction was returned.

ABA	9	Numeric	Bank ABA
AccountNumber	17	Alpha Numeric	Bank Account Number.
StatusDesc	50	Alpha Numeric	Status of the transaction.
ReturnCode	3	Alpha Numeric	The ACH return code.
ReturnReason	60	Alpha Numeric	Description of the return code.
Debit	11	Numeric	The debit amount.
Credit	11	Numeric	The credit amount.
AddendaInfo	45	Alpha Numeric	The addenda info of the returned transaction.

### 2.3 Transaction File Format

This solution will be hosted in the SAVVIS St. Louis data center(s).

Table Transaction File Format			
Parameter Name	Length	Data Format	Description / Comments
Account Holder Name	22	Alpha Numeric	Account Holder Name.
ABA	9	Numeric	Bank ABA number.
Account Number	17	Alpha Numeric	Bank Account number.
Check Amount	11	Numeric	Amount of the check.
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings B = Business Checking.
Check Number	9	Numeric	Number of the check.
Reference	15	Alpha Numeric	Your internal id to identify this item.
Transaction Type	15	Alpha	Example: Debit, Credit, ARC, RCK, TEL, WEB, etc.
Check Date	10	Date (1)	Date of the check.
Import ID	15	Alpha Numeric	Internal unique ID per transaction from your system.
Addenda	80	Alpha Numeric	Addenda Info for the transaction.

## 2.4 XML Form File Format

Example of Xml File Layout Returned By ProcessTransactionsAsXml

```
<NewDataSet
xmlns="https://www.secureach.com/AchNowWebService/AchNowService">
<Transactions>
<ConfigId>7</ConfigId>
<ConfigName>Company Name</ConfigName>
<AccountId>1010</AccountId>
<AccountName>Account Name </AccountName>
<AccountBatchId>16170</AccountBatchId>
<AccountBatchDate>01/06/2005</AccountBatchDate>
<TranId>906282</TranId>
<Debit>400.5000</Debit>
<RecordType>DETAIL</RecordType>
<UserId>UserId</UserId>
</Transactions>
<Transactions>
<ConfigId>7</ConfigId>
<ConfigName> Company Name </ConfigName>
<AccountId>1010</AccountId>
<AccountName> Account Name </AccountName>
<AccountBatchId>16170</AccountBatchId>
<AccountBatchDate>01/06/2005</AccountBatchDate>
<TranId>906283</TranId>
<Debit>500.5000</Debit>
<RecordType> DETAIL </RecordType>
<UserId> UserId </UserId>
</Transactions>
<Transactions>
<ConfigId>7</ConfigId>
<ConfigName> Company Name </ConfigName>
<AccountId>1010</AccountId>
<AccountName> Account Name </AccountName>
<AccountBatchId>16170</AccountBatchId>
<AccountBatchDate>01/06/2005</AccountBatchDate>
<TranId>906284</TranId>
<Debit>600.5000</Debit>
```

```
<RecordType> DETAIL </RecordType>
<UserId> UserId </UserId>
</Transactions>
<Transactions>
<ConfigId>7</ConfigId>
<ConfigName> Company Name </ConfigName>
<AccountId>1010</AccountId>
<AccountName> Account Name </AccountName>
<AccountBatchId>16170</AccountBatchId>
<AccountBatchDate>01/06/2005</AccountBatchDate>
<TranId>906285</TranId>
<Credit>1501.5000</Credit>
<RecordType> OFFSET </RecordType>
<UserId> UserId </UserId>
</Transactions>
<Transactions>
<ConfigId>7</ConfigId>
<ConfigName> Company Name </ConfigName>
<AccountId>1010</AccountId>
<AccountName> Account Name </AccountName>
<AccountBatchId>16171</AccountBatchId>
<AccountBatchDate>01/06/2005</AccountBatchDate>
<TranId>906279</TranId>
<Credit>203.5000</Credit>
<RecordType> DETAIL </RecordType>
<UserId> UserId </UserId>
</Transactions>
<Transactions>
<ConfigId>7</ConfigId>
<ConfigName> Company Name </ConfigName>
<AccountId>1010</AccountId>
<AccountName> Account Name </AccountName>
<AccountBatchId>16171</AccountBatchId>
<AccountBatchDate>01/06/2005</AccountBatchDate>
<TranId>906280</TranId>
<Credit>200.5000</Credit>
<RecordType> DETAIL </RecordType>
<UserId> UserId </UserId>
</Transactions>
<Transactions>
<ConfigId>7</ConfigId>
```

```

<ConfigName> Company Name </ConfigName>
<AccountId>1010</AccountId>
<AccountName> Account Name </AccountName>
<AccountBatchId>16171</AccountBatchId>
<AccountBatchDate>01/06/2005</AccountBatchDate>
<TranId>906281</TranId>
<Credit>300.5000</Credit>
<RecordType> DETAIL </RecordType>
<UserId> UserId </UserId>
</Transactions>
<Transactions>
<ConfigId>7</ConfigId>
<ConfigName> Company Name </ConfigName>
<AccountId>1010</AccountId>
<AccountName> Account Name </AccountName>
<AccountBatchId>16171</AccountBatchId>
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<TranId>906286</TranId>
<Debit>704.5000</Debit>
<RecordType>OFFSET</RecordType>
<UserId> UserId </UserId>
</Transactions>
</NewDataSet>

```

## 2.5 Retrieve Settlement Transactions

Retrieve Settlement Transaction File Format			
Parameter Name	Length	Data Format	Description / Comments
Tran ID	10	Numeric	The reference number for the transaction inserted in the Processor Database
Batch ID	10	Numeric	The Batch ID to which the transaction belongs
Settle Date	10	Date	Date of the check
Record ID	1	Alpha	A = ACH Batch Payment R = Return
Description	75	Alpha Numeric	Transaction description
Debit	11	Numeric	Debit dollar amount
Credit	11	Numeric	Credit dollar amount

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