



Actum Processing Batch (CSV / NACHA) Specifications v4.5

September 2025

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Version History:

Version 4.1:

- Added field lengths to specific parameters listed in **Field Descriptions**
- Added “Day” file option in **Transaction History File Specifications**
- Added file upload cut-off times
- Changes to reflect NACHA terminology

Version 4.2 (12.8.2023):

- Added requirements for merchants wanting history files delivered to their server in **Transaction History File Specifications**
- Added NACHA formatted return file description/example in **Transaction History File Specifications**

Version 4.3 (5.30.2024):

- Updated verbiage of “Check Preauth” to “Check Debit”
- Added NOC data in Webhook return event

Version 4.4 (9.10.2025):

- Added details and edge cases to make information more accurate. Removed incorrect or unnecessary info. Rewrote paragraphs for clarity
- Added Debit diagram to help readers understand the transaction flow

Version 4.5 (9.18.2025):

- Took off Canadian EFT Cutoff time in File Upload Cut-Off Times

Overview

Merchants wanting to upload a batch file in either CSV or NACHA format will need to upload the file to Actum's FTP server via SFTP (Port 22). The merchant would need to provide their server IP addresses to Actum where they will be added to our whitelist. If your connecting IP address is not added to the whitelist, you will not be able to connect to our FTP server. Also, it is highly recommended that your service provider assigns you a Static IP address instead of a Dynamic IP address because Dynamic IP's will change over time where Static IP's stay the same.

Definitions

Originator – The Actum merchant client that is originating ACH entries to a Receiver account.

Receiver – The customer of the Originator that can be a consumer or a business.

ACH Transaction Types

Transaction Type will be defined by one of the following terms:

Pre-Notification (Pre-note): This means that we are sending a Pre-Notification for a subsequent **Debit or Same-Day Debit** entry to allow the RDFI (Receiver's bank) the opportunity to return (**Return**) or correct (**Notice of Change (NOC)**) the item. If the RDFI does not respond to the **Pre-note**, the entry may still be returned.

Debit: A debit entry to a **Receiver's** account effective the following banking day.

Same-Day Debit: A debit entry that will debit the Receiver's account the same day (if submitted before the cutoff times).

Credit: A credit entry that will credit the Receiver's account the following banking day.

Same-Day Credit: A credit entry that will credit the Receiver's account the same day (if submitted before the cutoff times).

Refund: A credit entry that is tied to a specific and prior **Debit or Same-Day Debit**. Refunds can be partial or total but may never exceed the total of the original debit entry.

NSF Fee: A return fee applied to a **Debit or Same-Day Debit** that is returned due to Insufficient Funds.

NSF Retry: Per NACHA regulations an **Originator** can retry a **Debit or Same-Day Debit** that has been returned due to Insufficient Funds up to 2 times within 180 days of the effective entry date.

Settlement: This indicates that the **Debit or Same-Day Debit** has not been returned by the RDFI (Receiver's bank) prior to the specified time period indicated in the Service Agreement the merchant and Actum Processing entered.

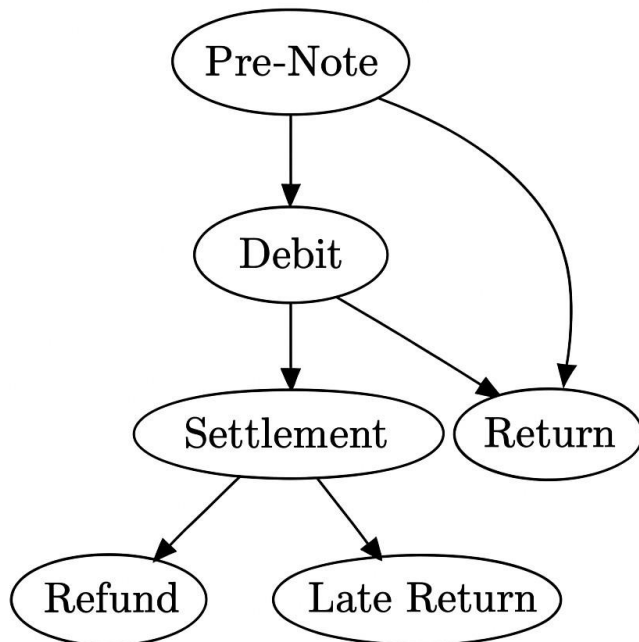
Return: This means that the RDFI (Receiver's bank) has returned the item prior to the specified time period defining a **Settlement** (Settled Funds) indicated in the Actum Processing Service Agreement

Late Return: This means that a **Return** was received by Actum Processing after a **Settlement**.

Notice of Change (NOC): This means a response from the RDFI that Actum Processing needs to make a change to the ABA or bank account data in order to properly process the entry.

ACH Transaction Life Cycle

The diagram below describes the typical ACH transaction flow for Debit entries.



Same Day Debits follow the same flow, except they can never be preceded by a prenote. Credits/Same-Day Credits do not convert to a Settlement but they can convert to a Return or NOC.

CSV File Specification

ACH Transaction File Format

The name of the file will need to begin with “ACH_YOURPARENTID”. The ParentID will be unique to your account and will be assigned by a merchant support specialist upon integration. Each file must have a unique name and pass MD5 checksum value which is used to detect files uploaded with identical contents even though the files have different names.

The file must be a plain text, ASCII file, and all data items may contain only normal ASCII characters (ASCII 32-126). ASCII control characters (ASCII 0-31), Upper-ASCII characters (ASCII 127-255) or Unicode

characters are not allowed. This means foreign language (i.e. non-English) characters are not allowed.

Each transaction must be on its own line after the header record - one line per transaction and one transaction per line - after the header line. The field values must be comma-delimited, and all values must be surrounded by double quotes.

Header Line (Line 1 in the file)

The first line of the file is a header line. This line specifies the fields and the order of the fields in every other line in the file:

"ParentID","SubID","PmtType","TransactionType","CustName","CustPhone","CustEmail","CustAddress1","CustAddress2","CustCity","CustState","CustZip","ShipAddress1","ShipAddress2","ShipCity","ShipState","ShipZip","AccountType","ABANumber","AccountNumber","MerOrderNumber","Currency","InitialAmount","BillingCycle","RecurAmount","DaysTilRecur","MaxNumBillings","FreeSignUp","ProfileID","PrevHistoryID","CheckNumber","Username","Password","NextBillingDate","OrigCode","CustSSN","Addenda"

Field Descriptions

1. **ParentID** (required – VARCHAR2 16 BYTE): This field must contain a ParentID string assigned by Implementation to the merchant during the initial set up.
2. **SubID** (required – VARCHAR2 16 BYTE): This field must contain a SubID string assigned by Implementation to the merchant during the initial set up.
3. **PmtType** (required): This field must contain the following value – “CHK”.
4. **TransactionType** (required): This field must contain one of the following values:
 - “D” = Debit
 - “C” = Credit
 - “R” = Refund
 - “SD” = Same-day Debit
 - “SC” = Same-day Credit
 - “DN” = Pre-Note
 - “DY” = NSF Retry (see note on “InitialAmount”)
5. **CustName** (required – VARCHAR2 64 BYTE): This field must contain the Receiver’s name.
6. **CustPhone** (optional – VARCHAR2 18 BYTE): This field must contain the Receiver’s phone number.
7. **CustEmail** (optional – VARCHAR2 64 BYTE): This field must contain the Receiver’s email address.
8. **CustAddress1** (optional – VARCHAR2 96 BYTE): This field must contain the Receiver’s address.
9. **CustAddress2** (optional - VARCHAR2 64 BYTE): This field must contain additional address information if it is present, but it is generally better to leave this blank and put all relevant

information in “CustAddress1”.

10. **CustCity** (optional - VARCHAR2 32 BYTE): This field must contain city of residence.
11. **CustState** (optional - VARCHAR2 32 BYTE): This field must contain the state of residence.
12. **CustZip** (optional - VARCHAR2 16 BYTE): This field must contain the zip code of residence.
13. **ShipAddress1** (optional - VARCHAR2 96 BYTE): This field must contain the shipping address if it is different from the billing address.
14. **ShipAddress2** (optional - VARCHAR2 64 BYTE): This field may contain an additional line of the shipping address if it is different from the billing address.
15. **ShipCity** (optional - VARCHAR2 32 BYTE): This field may contain the shipping city if it is different from the billing city.
16. **ShipState** (optional - VARCHAR2 32 BYTE): This field may contain the shipping state if different from the billing state.
17. **ShipZip** (optional - VARCHAR2 16 BYTE): This field may contain the ship zip code if different from the billing zip code.
18. **AccountType** (**required**): This field must contain one of the following values.
 - “C” = Checking Account
 - “S” = Savings Account
19. **ABANumber** (**required** - VARCHAR2 32 BYTE): This field must contain the ABA Routing number of the bank account.
20. **AccountNumber** (**required** - VARCHAR2 32 BYTE): This field must contain the bank account number.
21. **MerOrderNumber** (optional - VARCHAR2 512 BYTE): This field is usually left blank for batch transaction imports, but it may be used for any extra information regarding the transaction that the merchant may wish to keep track of. Actum will store this information to the database and it will be sent back to the merchant through the daily transaction file.
22. **Currency** (**required**): This field must contain the value of “US” (U.S. Dollars) or “CAN” (Canadian Dollars)

For Canadian currency, the chk_aba must contain the Institution Number and the Transit Number. If the Institution Number is ‘001’ and the Transit Number is ‘12345’, the chk_aba will be ‘00112345’.

23. **InitialAmount** (**required** – See note on recurring): This field must contain the amount of the transaction to be processed. This amount must be entered as a decimal amount, for example

“29.20” and NOT “29.2”. A value of “29.2” in the field will fail to be imported.

To submit an NSF Fee along with the retry, add a second amount to the “InitialAmount” value delimited with a colon; e.g. to do a 19.95 retry transaction along with a 10.00 NSF Fee, submit “19.95:10.00” for “InitialAmount”.

24. **BillingCycle** (required): This field must contain one of the following values:

- “-1” = One-Time Billing (i.e. no recurring transactions)
- “1” = Weekly
- “2” = Monthly
- “3” = Bi-Monthly (once every 2 months)
- “4” = Quarterly
- “5” = Semi-Annually (once every 6 months)
- “6” = Annually
- “7” = Bi-Weekly (once every 2 weeks)
- “8” = Business-Daily
- “9” = Business-Daily w/ Holidays

25. **RecurAmount** *required* if “BillingCycle” indicates periodic billing.

If the “BillingCycle” indicates a periodic billing and the periodic rebilling amount is different from the “InitialAmount”, enter the rebilling amount here. Like the “InitialAmount”, this amount must be entered as a decimal amount, for example “29.20” and NOT “29.2”. A value of “29.2” in this field will fail to be imported.

If the “BillingCycle” indicates a One-Time Billing, then “RecurAmount” should be left blank, i.e. a double-quoted empty string (“”).

If importing recurring transactions that will be billed on a future date, please set the “InitialAmount” field to “0.00”. “RecurAmount” will need to contain the billing amount and “NextBillingDate” will be the date of the first billing.

26. **DaysTilRecur** (optional): If the “BillingCycle” indicates a periodic billing, then put the number of days after the initial transaction is billed that the first recurring transaction should be billed. If the “BillingCycle” indicates a One-Time Billing, then this should be left blank, i.e. a double-quoted empty string (“”).

27. **MaxNumBillings** (optional): If the “BillingCycle” indicate a One-Time Billing then this should be left blank, i.e. a double-quoted empty string (“”). If the recurring billing is to be continued until canceled, this field should be set to “-1”. If the recurring billing should be for a fixed number of payments then automatically stop, this field should contain the appropriate integer (e.g. “4”)

28. **FreeSignUp** (optional): If the “BillingCycle” indicates a periodic billing, then this field should contain a “1” if the “InitialAmount” is free (i.e. 0.00). Otherwise this field should contain a “0”. If the “BillingCycle” indicates a One-Time Billing, then this should be left blank, i.e. a double-

quoted empty string ("").

29. **ProfileID** (optional): This is an option to the itemized billing information fields (InitialAmount, BillingCycle, RecurAmount, DaysTilRecur, MaxNumBillings, FreeSignUp). This option requires a billing profile to be set up by Actum Merchant Support and the ID for that profile given to the merchant. If this value is specified the itemized billing information fields may be left blank, i.e. a double-quoted empty string. ("")
30. **PrevHistoryID** (optional): Leave this field blank, i.e. a double-quoted empty string. ("")
31. **CheckNumber** (optional): If you have the check number of the check, put in this field. Otherwise, you may leave this field blank, i.e. a double-quoted empty string. ("")
32. **Username** (optional – VARCHAR2 64 BYTE): If there is a username associated with this record, put it in this field. Otherwise, you may leave this field blank, i.e. a double-quoted empty string. ("")
33. **Password** (optional - VARCHAR2 64 BYTE): If there is a **usernamepassword** associated with this record, put it in the field. Otherwise, you may leave this field blank, i.e. a double-quoted empty string. ("")
34. **NextBillingDate** (required if billing date is in the future): In this field, if the record is to be billed on a future date, put this date in this field. Format of field is "MM/DD/YYYY". Otherwise, you may leave this field blank, i.e. a double-quoted empty string. ("")

If importing recurring transactions that will be billed on a future date, please set the "InitialAmount" field to "0.00". "RecurAmount" will need to contain the billing amount and "NextBillingDate" will be the date of the first billing.

35. **OrigCode** (optional): This value will, if provided, override the default origination code configured for the given SubID for the order created. For example, the merchant assigned SubID is configured with two origination codes; PPD and CCD with PPD being the default. If "C" is the value in "OrigCode" the PPD configuration will be ignored.

- "W" = WEB
- "T" = TEL
- "C" = CCD
- "P" = PPD

The SubID must be configured for the given origination code, or the transaction will be declined.

36. **CustSSN** (optional): This field may contain the last four digits of a consumer's SSN, but it has been deprecated and nothing will be done with it.
37. **Addenda** (optional): If the merchant is configured to allow submission of NACHA Addenda data, then this data should be a single string containing all the addenda data. NACHA Addenda records cannot accept more than 80 characters per record. If the data exceeds 80

characters, it will be split into multiple Addenda records. You may force parts of the data to be in different addenda records by using the pipe character ('|') as a delimiter. For example, submitting the Addenda data of "abcd|efgh|ijkl" will result in three Addenda records attached to the entry detail record when it is written to the bank file.

File Examples

The following examples show sample data to illustrate what the file should look like.

- Record 1 is an initial one-time transaction.
- Record 2 is a monthly recurring transaction with an initial billing of \$29.90 which will recur at \$39.90, 14 days after the initial billing.
- Record 3 is a monthly recurring transaction that will bill \$39.90 on 12/12/2022.

Record 1:

```
"ParentID","SubID","PmtType","TransactionType","CustName","CustPhone","CustEmail","CustAddress1","CustAddress2","CustCity","CustState","CustZip","ShipAddress1","ShipAddress2","ShipCity","ShipState","ShipZip","AccountType","ABANumber","AccountNumber","MerOrderNumber","Currency","InitialAmount","BillingCycle","RecurAmount","DaysTilRecur","MaxNumBillings","FreeSignUp","ProfileID","PrevHistoryID","CheckNumber","Username","Password","NextBillingDate","OrigCode","CustSSN","Addenda"
"ACTUM01","TEST01","CHK","C","Nolan Ryan","512-555-1234","nolanr9k@gmail.com","100 Main St.','','Austin','TX','00893','','','','','S','999999999','13371337','','US','29.90','-
1'','','','','','','','','','','','','','','','','','',''
```

Record 2:

```
"ParentID","SubID","PmtType","TransactionType","CustName","CustPhone","CustEmail","CustAddress1","Cus
tAddress2","CustCity","CustState","CustZip","ShipAddress1","ShipAddress2","ShipCity","ShipState","ShipZip","
AccountType","ABANumber","AccountNumber","MerOrderNumber","Currency","InitialAmount","BillingCycle"
,"RecurAmount","DaysTilRecur","MaxNumBillings","FreeSignUp","ProfileID","PrevHistoryID","CheckNumber","
Username","Password","NextBillingDate","OrigCode","CustSSN","Addenda"
"ACTUM01","TEST02","CHK","C","Bob Yakuza","512-555-0893","bob@null.com","893
Ginza","","Austin","TX","00893","","","","","C","999999999","4832193828","","US","29.90","2","39.90","14
"-1"
```

Record 3:

```
"ParentID","SubID","PmtType","TransactionType","CustName","CustPhone","CustEmail","CustAddress1","Cus
tAddress2","CustCity","CustState","CustZip","ShipAddress1","ShipAddress2","ShipCity","ShipState","ShipZip","
AccountType","ABANumber","AccountNumber","MerOrderNumber","Currency","InitialAmount","BillingCycle"
,"RecurAmount","DaysTilRecur","MaxNumBillings","FreeSignUp","ProfileID","PrevHistoryID","CheckNumber","
Username","Password","NextBillingDate","OrigCode","CustSSN","Addenda"
"ACTUM01","TEST03","CHK","C","Bob Yakuza","512-555-0893","bob@null.com","893
Ginza","","Austin","TX","00893","","","","","C","999999999","483219 3828","","US","0.00
","2","39.90","","-1" "" "" "" "" "" "" "" "" "12/12/2022" "" "" ""
```

NACHA File Specifications

The naming convention of NACHA formatted files follows the same as the CSV, beginning with “ACH_YOURPARENTID”. However, some NACHA file creation programs do not allow file name customization. If this is your case, please let Actum Implementation know the naming convention of your files and we will attempt to adjust our system accordingly.

Header Line (Line 1 in the file)

Use the default NACHA header file parameters (Batch Header Record (Type 5)) to set up your header file:

<https://achdevguide.nacha.org/ach-file-details>

There are two exceptions when creating a NACHA formatted file. The “Company Name” field in the Batch Header Record will be your Actum assigned SubID. And “Company Identification” will not be utilized, please leave this field blank.

File Example

[illegible]

Please note that our system will look at the effective entry date in the batch header record when determining Same-Day transactions. If the date is today and the amount is less than the threshold for Same-Day transactions (\$1 million), then it will be inserted as Same-Day. If the file is uploaded after the last cut-off for Same-Day, then the transaction will be sent as a regular ACH with an effective entry date of the following business day.

If merchants want to send both Same-Day and regular ACH transactions, two different batches will need to be sent in the file; one with an effective entry date of today, and the other with an effective entry date of the following business day.

Retrieval of Transaction Data

Webhook Event Specifications

If you would like to receive transaction status information via webhooks you will need to provide Actum a URL that is configured to receive webhook notifications.

Origination Webhook:

For Originations, a webhook events record will be inserted when we upload a bank file to the bank. The POST will be sent to the merchant no later than 3 minutes after the bank file is uploaded. The POSTDATA will be sent in a JSON data block that matches the following format:

```
{ "originations": [ { "trans_id":107351594, "clear_date":"11/09/2023"}, {"trans_id":107352028, "clear_date":"11/09/2023"}, {"trans_id":107352151, "clear_date":"11/09/2023"}, {"trans_id":107366574, "clear_date":"11/09/2023"}, {"trans_id":107351957, "clear_date":"11/09/2023"}, {"trans_id":107366667, "clear_date":"11/09/2023"}, {"trans_id":107351824, "clear_date":"11/09/2023"}, {"trans_id":107366891, "clear_date":"11/09/2023"}, {"trans_id":107352090, "clear_date":"11/09/2023"}, {"trans_id":107366751, "clear_date":"11/09/2023"} ] }
```

If the Merchant Order Number is present in the request, the POSTDATA will appear in this format:

```
{ "originations": [ { "trans_id":111152933, "clear_date":"03/04/2024", "orderinfo":"j4irfj439udfjdf34"} ] }
```

trans_id = History Key Id of the originated debit or credit transaction

clear_date = the date it should be clear of any returns, which is 2 business days after the effective entry date of the transaction

orderinfo = Merchant Order Number

Please note there will be no linefeed characters. It will be a single line of data.

Each transaction in the origination file produces a corresponding item:

'{"trans_id":NNNNNNNN,"clear_date":"MM/DD/YYYY"}' in the list (e.g., 10 transactions = 10 items, 200 transactions = 200 items). One postback is sent per origination file.

Returns Webhook

For Returns, we will insert a webhook events record for each individual return received. The JSON data block will match the following format, minus linefeed characters.

```
{"trans_id":102590162,"order_id":926125437,"return_desc":"R29 - Corporate Customer Advises Not Authorized ", "orderinfo":"lhsdjre8300d"}  
{"trans_id":110856457,"order_id":28095444,"noc_desc":"C03 - Incorrect Routing Number and Incorrect DFI Account Number", "orderinfo":"","account":"00000005536192883", "routing":"054000030"}
```

trans_id = History Key Id of the originated debit or credit transaction being returned

order_id = Order Number

return_desc = Return Code and Description

orderid = Merchant Order Number

Transaction History File Specifications

The default transaction history file will contain all initial sales (Debit, Same-Day Debit), Returns (Return), Funded Debits (Settlement), and Refunds / Credits (Refund, Same-Day Credit) from the previous day (12am – 11:59pm Central) The file will be sent in a flat, quote-qualifier, comma-delimited file, which can either be picked up from our FTP server or sent to the merchant's FTP Server.

If merchants want to retrieve the history file from our server, Actum would need to whitelist the IP addresses of the merchant server hosting the files. For merchants that prefer to have Actum upload the file to their server, the following information would need to be provided.

- Hostname
- Username
- Password
- Port (if different than SFTP port 22)
- Upload Directory (if applicable)

The following Operating systems are expecting the following to know when there is an end of line:

UNIX uses a (LF) Linefeed

Windows uses a (CRLF) Carriage Return / Line Feed

The Transaction History File on our server will only have a (LF) Line Feed.

The naming format of the default transaction history file will be:

PARENTID-trans-ACTUM-YYYYMMDD.txt e.g.: ACTUMTST-trans-ACTUM-20230501.txt

In addition to the default transaction history file, merchants may request to receive the "Day" file that contains the same data as the default file except it will show activity from 12am – 3pm CST and will be available on the SFTP server at 3:05pm CST. The "Day" file will be useful if the merchant would like to receive transaction statuses earlier in the day, as it will contain all Funded Debits (Settlements) and most of the day's returns. Merchants will still receive the default file as the "Day" file is not a complete file of all transaction activity.

The naming format of the "Day" transaction history file will be:

PARENTID-trans-ACTUM-YYYYMMDD-day.txt e.g.: ACTUMTEST-trans-ACTUM-20230501-day.txt

The files will contain the following fields.

FIELD NAME	DESCRIPTION
SubID	Your SubID assigned by Actum Processing
Transaction Date	Date of the transaction
Amount	Amount of the transaction
Consumer Name	Consumer's full name

Account Name	Receiver's account name
Transaction Type	Details the transaction type: Check Debit for a debit. Check Return for returned item. Check Late Return for a return after Check Settlement. Check Settlement for funds that have not been returned. Check Refund for refund or credit. Same-Day Debit for Same-Day debit. Same-Day Credit for Same-Day credit. ACH NOC for notice of change. Pre-Note for pre-note transaction.
Transaction Result	Details whether the transaction was approved, declined, or returned
Authorization Code	This is the code that we received from the Receiver's bank
Routing Number	The ABA/Routing number listed on the transaction
Account Number	The Account number listed on the transaction
Account Type Description	Will always be check
Recurring Description	Will be initial or recurring
Company Name	Company Name if given during transaction
Billing Address	Receiver's Mailing information
Billing Address2	
Billing City	Receiver's City
Billing State	Receiver's State
Billing Zip	Receiver's Zip Code
Billing Country	
Shipping Address	
Shipping Address2	
Shipping City	
Shipping State	
Shipping Zip	
Shipping Country	
Phone Number	Receiver's Phone Number
E-Mail Address	Receiver's email Address
IP Address	The IP address of the Receiver
Server Referrer	This will contain referrer information that was submitted during transaction
MerchantOrderNumber	Contains any extra affiliate code information submitted during transaction
Order Number	Unique key assigned to every order
History KeyID	Unique key associated with each transaction of an order
Reference KeyID	Contains the previous History Keyid
Profile KeyID	If a billing profile keyid was provided it will be listed here
Reseller Code	Used for cross sell transactions
Partner Code	Will contain the partner associated with this transaction
Username	If username is sent we will include it here (remember to take this out only if I get confirmation we don't utilize this anymore)
ConsumerUniqueID	Will be used later for offering One-Click sales to current/former customers

The file format should be in the order listed above, but here is each field inside example delimiting fields:

"SubID","Transaction Date","Amount","Consumer Name","Account Name","Transaction Type","Transaction Result","Authorization Code","Routing Number","Account Number","Account Type Description","Credit Card Number","Credit Card Expiration Date","Recurring Description","Company Name","Billing Address","Billing Address2","Billing City","Billing State","Billing Zip","Billing Country","Shipping Address","Shipping Address2","Shipping City","Shipping State","Shipping Zip","Shipping Country","Phone Number","E-Mail Address","IP Address","Server Referrer","MerchantOrderNumber","Order Number","History KeyID","Reference KeyID","Profile KeyID","Reseller Code","Partner Code","Username","ConsumerUniqueID"

Returned Variables Examples:

Note: There will be no word wrap in the Transaction history files; therefore, each example listed below will be on one line.

Debit:

"ACTUM01","Jun 28, 2003 12:03AM","6.95","John Doe","John Doe","Check Debit","Approved","CheckAuth:009999999","HIDDEN","HIDDEN","Check","","","Initial","","123 JohnDoe st","","JohnsonCity","TX","12345","","","","","","","(123)1234567","johndoe@website.com","123.123.123.123","","1000","1234567","1234567","","12345","","",""

Settlement:

"ACTUM02","Jun 28, 2003 02:21AM","6.95","John Doe","John Doe","Check Settlement","Approved","CheckSettlement:009999999","HIDDEN","HIDDEN","Check","","","Initial","","123 JohnDoe st","","Johnson City","TX","12345","","","","","","","(123)123-4567","johndoe@website.com","123.123.123.123","","1000","1234567","1234567","","12345","","",""

Late Return:

"ACTUM02","Jun 28, 2003 02:21AM","6.95","John Doe","John Doe","Check Late Return","Declined","Consumer Advises: Not Authorized","HIDDEN","HIDDEN","Check","","","Initial","","123 JohnDoe st","","Johnson City","TX","12345","","","","","","","(123)123-4567","johndoe@website.com","123.123.123.123","","1000","1234567","1234567","","12345","","",""

Return:

"ACTUM03","Jun 28, 2003 02:27AM","6.95","John Doe","John Doe","Check Return","Return","Insufficient Funds","HIDDEN","HIDDEN","Check","","","Initial","","123 JohnDoe st","","Johnson City","TX","12345","","","","","","","(123)123-4567","johndoe@website.com","123.123.123.123","","1000","1234567","1234567","","12345","","",""

Order Tracking:

Persistent Data: Order Number, SubID

Reference Data: History KeyID, Reference KeyID

Definitions:

Order: An order is a collection of transactions tied to the same receiver. For example, a one-time order might include three transactions: debit → settlement → late return. A recurring order, on the other hand, accumulates all transactions submitted over time.

Transaction: This is one piece of an order as in the Debit, Same-Day Debit Settlement, etc...

Transaction Block: Is the block of transactions from validating the account / requesting the monies to receiving the monies or receiving a return. One order can have several transaction blocks for the initial transactions and the recurring transactions.

To Determine Initial Transactions: Take all transactions for a date range then parse them out by Debit where the Reference KeyID is blank and Recurring Description is Initial. This number gives you the total number of initial signups during that time period.

Refunds: Refunds can be submitted anytime but will show as “pending” until the 3rd banking day following the effective entry date.

Tracking the Stages of an Order: Each product sold will have a persistent Order Number throughout the life span of the order, even when it is in a recurring stage. The combination of the Order Number, Reference KeyID and History KeyID will let you track the step-by-step transactions that led to the current status of an order.

Linking up Transactions for a Particular Order: If you get a Return but you don’t know where it occurred in the order or from what transaction block, you can use referencekeyid found with the Return entry to start the process of finding which block it came from for this particular order. Take this reference keyid and look for a transaction that contains that referencekeyid as the historykeyid. This should return the Debit for which we received the Return. You can use this process for any Return, Late Return, Credit, Refund, Settlement, ACH NOC, etc... until you find a transaction entry that has a blank referencekeyid. This puts you at the beginning of this particular transaction block.

One thing to note is that each time we recur a transaction the Debit will have a blank referencekeyid indicating that a new transaction block is starting. The easiest way to see the transaction blocks in order would be to grab all transactions for a particular orderid and then sort those by date and referencekeyid, which should put those into order from start to finish. Another approach if you wanted to display each transaction block would be to grab all Debits sorted by date with a blank referencekeyid. Then, go through each of those using the historykeyid and find the next transaction in the list by looking for the next transaction that contains that history keyid as the referencekeyid. Grab the history keyid for that transaction and look for the transaction that contains that as the referencekeyid. You can continue this process until you get no more results indicating that you have hit the end of the transaction block and continue with the next transaction block in the list.

We recommend importing all data, as it can provide valuable insights later. Order Number and SubID are always consistent, and sorting transactions by date gives a clear view of account activity. In rare cases, two transactions may share the same Order Number on a single day, but timestamps will show the correct sequence.

In addition to the standard Transaction History File, merchants may elect to receive NACHA formatted return files. The file is uploaded to the server at 11:30pm Central each evening and will contain all returned transactions from that day. The contents of the file will follow the standard NACHA formatting and the naming convention of the file will be YOURPARENTID_return_ACTUM_YYYYMMDD.ach

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File Upload Cut-Off Times

All times Central

Window	Merchant Cutoff	Settlement Time**
Same Day 1	6:40am	12:00pm
Same Day 2	10:40am	4:00pm
Same Day 3	1:40pm	5:00pm
Regular Daily	4:45pm	7:30am (next banking day)*
Late Night	8:40pm	7:30am (next banking day)*
Sunday	6:40pm	7:30am (next banking day)*
Holidays (if Monday)	6:40pm	7:30am (next banking day)*

*Or the opening of the Bank, whichever is later.

**Settlement indicates the time the Receiver should see the debit/credit hit their account.