The Raiser's Edge™

Electronic Funds Transfer (EFT) Guide

Contents

What Is In This Guide?

In the *Electronic Funds Transfer (EFT) Guide*, you learn how to process direct debit, standing order, and credit card gifts using an electronic funds transfer. Electronic funds transfer is a general banking system by which transactions, such as deposits or bill payments, are made electronically from a donor's bank account to your bank account. You can also learn about the following:

- "Prepare for Direct Debit Transactions" on page 4
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How Do I Use These Guides?

The Raiser's Edge user guides contain examples, scenarios, procedures, graphics, and conceptual information. Side margins contain notes, tips, warnings, and space for you to write your own notes.

To find help quickly and easily, you can access the *Raiser's Edge* documentation from several places.

User Guides. You can access PDF versions of the guides by selecting **Help**, **User Guides** from the shell menu bar or by clicking **Help** on the Raiser's Edge bar in the program. You can also access the guides on our Web site at www.blackbaud.co.uk. From the menu bar, select **Support**, **User Guides**.

In a PDF, page numbers in the Table of Contents, Index, and all cross-references are hyperlinks. For example, click the page number by any heading or procedure on a Table of Contents page to go directly to that page.

Help File. In addition to user guides, you can learn about *The Raiser's Edge* by accessing the help file in the program. Select **Help**, **The Raiser's Edge Help Topics** from the shell menu bar or press **F1** on your keyboard from anywhere in the program.

Narrow your search in the help file by enclosing your search in quotation marks on the Search tab. For example, instead of entering Load Defaults, enter "Load Defaults". The help file searches for the complete phrase in quotes instead of individual words.

Electronic Funds Transfer

Procedures

More and more, commerce moves toward electronic communication for financial transactions. Because the methods your constituents use to spend their money are changing to electronic transactions, you may be able to encourage them to use direct debit, standing order, and credit card payment methods to donate to your organisation.

Once you receive gifts donated by direct debit, standing order, or credit card, you can use an electronic funds transfer (EFT) to process the transactions. Electronic funds transfer is a general banking system by which transactions, such as deposits or bill payments, are made electronically from a donor's bank account to your organisation's bank account. Perhaps the most valuable donors to your organisation are the ones who commit to donating on a regular basis — your regular supporters. With *Electronic Funds Transfer*, you can offer your donors the ability to regularly contribute electronically to your organisation by direct debit from their bank accounts, by standing order, or by credit card. Using *Electronic Funds Transfer*, you can also benefit from reduced paperwork and postage costs.

When you use *Electronic Funds Transfer*, *Batch* provides additional features so you can easily process your gifts using **The Raiser's Edge**. Normally, each time a constituent sends a transaction for a recurring gift or makes a payment for a pledge, you have to create a new gift record for the transaction or payment. However, with *Electronic Funds Transfer*, you can use the **Automatically Generate Transactions/Payments** menu option in *Batch* to select the recurring gifts or pledges that require transactions or payments. Then, the program automatically generates an entry for each eligible recurring gift transaction or pledge payment in the gift batch you are using. You can also use the **Automatically Generate Transactions/Payments** menu option to generate instruction records to send to Bankers Automated Clearing Services (BACS) electronically.

Once you automatically generate transactions and payments in your batch, you can process your direct debit transactions by creating a transmission file to send to BACS. If you generate instruction records, the instruction record is sent to BACS via the transmission file as well. You can also create credit card transmission files to send to an authorisation service such as International Automated Ticket Systems (IATS), through the Blackbaud *Payment Service*, to authorise and process credit cards. To use an authorisation service, you must have several options set up on the Business Rules page of *Configuration*.

A transmission file contains information about the gifts you want to process by electronic funds transfer. This information includes account numbers and other processing information necessary to perform the transaction. To create these files, you can use the **Create EFT Transmission Files** menu option in *Batch*.

This chapter explains all the features available with *Electronic Funds Transfer*. Because *Electronic Funds Transfer* adds additional features to *Batch*, we strongly recommend you read the *Batch Guide* before reading this guide.

EFT Setup Information

Before you begin to process transactions with *Electronic Funds Transfer*, you must obtain a few pieces of information to get started. These sections outline the information you need to prepare your organisation for electronic processing. In addition to these sections, you must check several options and checkboxes within **The Raiser's Edge** to complete the set up of *Electronic Funds Transfer*. For information about how to set up these options, see "Configuration Settings" on page 14.

Quick Look into EFT Processing

When you receive gifts donated by direct debit, standing order, or credit card, you can use an electronic funds transfer to process the transactions. Electronic funds transfer is a general banking system by which transactions, such as deposits or bill payments, are made electronically from a donor's bank account to your organisation's bank account.

When you use *Electronic Funds Transfer*, additional features are available in *Batch* and *Administration* so you can easily process your gifts with **The Raiser's Edge**.

- In *Batch*, with the **Automatically Generate Transactions/Payments** menu option, you automatically generate gift records for selected recurring gifts or pledges that require electronic processing through direct debit or credit card. You automatically generate these electronic payments through a gift batch. The program creates a payment entry for each eligible recurring gift transaction or pledge instalment due within the gift batch you use. You can also automatically generate instruction records.

- In *Batch*, with the **Create EFT Transmission Files** menu option, you create direct debit transmission files to send to Bankers Automated Clearing Services (BACS). You can send the transmission file to your sponsoring bank or bureau or a third party approval company, who will then transfer the transmission file to BACS on your behalf. BACS only accepts transmission files via the Internet using BACS-compatible transmission software. For a list of BACS-compatible software, contact Blackbaud Sales on 0141 575 0100 or send an email to solutions@blackbaud.co.uk. You can also contact your sponsoring bank or the BACS help desk (www.bacs.co.uk). Transmission files can include instruction records or requests for pledge or recurring gift payments.

- In *Batch*, with the **Create EFT Transmission Files** menu option, you create credit card transmission files to process through an authorisation service. The service authorises the credit card transactions your organisation receives and directs those transactions to the appropriate financial institution for processing.

- In *Batch*, with the **Import Standing Orders** menu option, you can import standing order payments for pledges and recurring gifts. Through the **Import Standing Orders** link in *Administration*, you can also import standing order payments directly into *The Raiser's Edge* as gifts, or you can select to import standing orders directly into a new gift batch.

- In *Batch*, you can track the acceptance or rejection code for transactions in a gift batch.

- In *Batch*, you can commit the gift batch with or without *Electronic Funds Transfer*.

Prepare for Direct Debit Transactions

Direct debit is the simplest way for your organisation to collect payments from regular supporters. It saves time, reduces cost of collections, and puts cleared funds directly into your bank account. A direct debit is an instruction from a constituent to their bank authorising your organisation to collect varying amounts from their account, as long as the constituent has been given advance notice of the collection amounts and dates.

Before you begin to process direct debit and instruction records for a gift batch, follow these tips to help you get started:

❑ Apply for a BACS Originator's Number. This process can take eight to 10 weeks.

❑ Purchase BACS-compatible transmission software. For a list of BACS- compatible software, contact Blackbaud Sales on 0141 575 0100 or send an email to solutions@blackbaud.co.uk. You can also contact your sponsoring bank or the BACS help desk. *The Raiser's Edge* supports BACS direct debit file formats.

❑ If you plan to use Paperless Direct Debit Instruction records, apply for AUDDIS status.

❑ Encourage your donors to sign up for direct debit giving.

❑ Create new pledges and recurring gifts and check **EFT?** on the gift record.

Prepare for Standing Orders

Standing order is another way for regular donors to give to your organisation. A standing order is an instruction a donor gives to his bank to instigate payments of a set amount from his current account, on a regular schedule, to your organisation's bank account. With a standing order, the donor always controls the payment amount.

Before you begin to import standing orders into a gift batch or directly into *The Raiser's Edge*, follow these tips to help you get started:

❑ Make sure your sponsoring bank is included in *The Raiser's Edge*. If your sponsoring bank is not included, contact Customer Support on 0845 658 8500 (locally) or 44 0141 575 0801 (outside of UK). You can also email Customer Support at support@blackbaud.co.uk. Customer Support will then request you provide a test file and specification of your sponsoring bank's file layout.

❑ Ask your bank for the statement in electronic format; the electronic account reconciliation file.

❑ Make sure the constituent who wants to donate a gift to your organisation contacts his bank or you to initiate a payment transaction schedule. This way, you can begin to receive data files from your sponsoring bank with the correct banking information.

❑ Create new pledges and recurring gifts and check **EFT?** on the gift record.

❑ Verify the EFT gift contains a reference number, correct bank sort code, and account number. *The Raiser's Edge* uses these to match transactions. If you enabled Single Euro Payments Area (SEPA) fields, the reference number field becomes the mandate ID field.

Prepare for Credit Cards

When a constituent uses a credit card, he often gives a one-off gift. A credit card is used as a convenience and often to give a donation on impulse. But, given the choice, a donor may want to give a regular donation by credit card. You can use *Electronic Funds Transfer* to process credit card transactions on a regular basis. *The Raiser's Edge* can use the Blackbaud *Payment Service* to process credit card donations through its interface with your authorisation service merchant account. The authorisation service and Blackbaud *Payment Service* are all you need to process credit card gifts in *The Raiser's Edge*.

Before you begin to process credit cards, follow these tips to help you get started:

❑ You must have Internet access. The Blackbaud *Payment Service* requires Internet access to communicate with your database in *The Raiser's Edge*.

❑ To set up a merchant account, contact the authorisation service.

Note: IATS supplies you with a login ID applicable to the specific country for which you are setting up an account. For example, a typical login ID for the United Kingdom would be UA35546 where the first character in the login ID (U) designates this account may be used to process credit cards issued by financial institutions in the United Kingdom. For more information, see "Batch Options" on page 16.

You can contact IATS by telephone on 001 604 682 8455 x3138 or fax on 001 604 684 0905. IATS supplies you with its own merchant account numbers. Sign and return the IATS Merchant Account Program Agreement by fax to 001 604 684 0905, along with a copy of a voided cheque for deposit information. IATS will send you a confirmation by fax, which will include the necessary user code (login ID) and password to begin processing. IATS can provide full merchant capability for all major debit and credit cards within two weeks of receiving your signed agreement.

❑ Once you set up your account with the authorisation service, on the Business Rules page of *Configuration*, set up your credit card authorisation programme information. From the tree view, select **Batch options**. Select IATS/Other in the **Process credit cards and ACH gifts through** field and click **Click here to set up merchant accounts**. The Business Rules page for merchant accounts appears. From the **Merchant Accounts for authorising credit cards and ACH gifts** grid, you can add the merchant account. With the merchant account, *The Raiser's Edge* automatically interfaces with the Blackbaud *Payment Service* to interface with the authorisation service to process your credit card gifts.

Automatically Generate Transactions or Payments

When using *Electronic Funds Transfer*, you can select the **Automatically Generate Transactions/Payments** menu option in *Batch* to automatically generate payment (gift) records for recurring gift transactions and pledges with payments due, as well as instruction records. For detailed information and procedures about automatically generating, see "Automatically Generate Recurring Gift Transactions and Pledge Payments in Batch" on page 18.

Create Transmission Files

Transmission files contain all the information necessary to electronically transfer funds from a donor's bank account or credit card to your organisation's bank account. There are two types of transmission files — direct debit and credit card. Transmission files are associated with a specific batch. For detailed information and procedures about how to create and send transmission files, see "Create Transmission Files" on page 32.

Direct debit transmission files can include instruction records. Instruction records and active payments due can be included in the same direct debit transmission file. However, an instruction and an active payment due cannot exist for the same gift in the same transmission file.

Direct Debits

To electronically transfer funds from a donor's bank account, you must create a direct debit transmission file to send to BACS. For example, you have several direct debit gifts in a batch to be processed by EFT. To receive the direct debit gifts, you must send BACS-specific information to initiate the transaction. A transmission file contains this specific financial information, such as gift amounts and account numbers. BACS, in turn, communicates with your donor's bank to transfer the funds from their account to your organisation's bank account. You can send the transmission file to your sponsoring bank or bureau or a third party approval company, who will then transfer the transmission file to BACS on your behalf. BACS will only accept transmission files via the Internet using BACS-compatible transmission software. For a list of BACS-compatible software, contact Blackbaud Sales on 0141 575 0100 or send an email to solutions@blackbaud.co.uk. You can also contact your sponsoring bank or the BACS help desk. **The Raiser's Edge** supports BACS direct debit file formats.

BACS then responds to the transmission file, either rejecting or accepting the instruction records or requests for payment. For more information about direct debits, see "Direct Debit Transmission Files" on page 33.

Instruction Records

An instruction record is a notice that a charity sends to BACS to notify them that a donor wants to donate to the charity, or to notify them to set up a new direct debit or cancel a direct debit. You can select to send these records non-electronically or electronically. When you send instruction records electronically as paperless mandates, you can send them through a direct debit transmission file.

Once a donor donates a direct debit gift to your organisation, several steps must take place so the donor's gift can be properly processed.

First, your organisation must obtain the necessary information from the donor to set up a direct debit gift. Once your organisation receives all the information about the donor's account and payment schedule, you can enter the donor's pledge or recurring gift through either a batch or gift record. You must then send the information for the donor to BACS as an instruction record. A new instruction record for a gift is sent if **Send Instruction** is checked and a type is specified as New on the **Details** button of the gift record. Before you generate instruction records or payments due for a gift, you must complete the **DDI source** and **DDI source date** fields on the Instruction Details screen with a date and source. Examples of Direct Debit Instruction (DDI) sources can be Telephone, Letter, or Internet. According to Automated DDI Service (AUDDIS) rules, you cannot send any paperless mandates until your organisation receives the donor's DDI information. A donor's DDI can be completed as a paper DDI form over the telephone or Internet.

For more information about instruction records, see "Instruction Records" on page 49.

Credit Cards

Warning: You cannot include credit cards that process funds using different currencies in the same gift batch. You must create separate gift batches for credit card gifts if more than one currency is used when processing the credit card.

Once you create a credit card transmission file from a batch and click **Create Now** on the Create Transmission File screen, *The Raiser's Edge* sends the token identifiers in a transmission file to the Blackbaud *Payment Service*. The Blackbaud *Payment Service* then replaces the token identifiers with their corresponding credit card numbers in the transmission file, which is then detected and "picked up" by the authorisation service. If you have properly set up your settings in *Configuration*, **The Raiser's Edge** and the Blackbaud *Payment Service* automatically interface with each other to process your transmission file requests through your authorisation service. Based on the merchant account number for each transaction, the authorisation service groups and directs the transactions to the appropriate financial institution and attempts to obtain an authorisation code for each transaction.

- If the credit card transaction is approved, the authorisation service places a code that begins with "Y" in the **Authorisation Code** field of the gift batch. The authorisation service verifies that sufficient funds exist in the account for transferring. If sufficient funds exist, the account is processed and a transfer of funds takes place immediately.

> **Note:** *The Raiser's Edge* encrypts credit card numbers entered in your database. If someone attempts to access your database through the "back end", the credit card data will appear illegible. Data appearing in the "front end", or user interface, depends on the security settings you establish for credit card numbers and the user's security rights. For more information about setting security in *The Raiser's Edge*, see the Security chapter in the *Configuration and Security Guide*.

- If the credit card transaction is rejected, the authorisation service adds "N" in front of the code. When *The Raiser's Edge* receives the response, it strips the "N" from the authorisation code, converts the code to text, and puts the text into the **Rejection Code** field of the batch. Examples of rejection codes include the credit card is not supported by the authorisation service; the credit card is expired, lost, or stolen; the credit card has an invalid card status; or the authorisation service is unable to process the transaction.

To try to authorise the declined credit cards again, you must first clear all declined authorisation codes from the batch. For more information about clearing declined authorisation codes, see "Clear Declined Authorisation Codes from a Batch" on page 70.

For more information about credit cards, see "Credit Card Transmission Files" on page 39.

Import Standing Orders

With *Electronic Funds Transfer*, you can select the **Import Standing Orders** menu option in *Batch* to import standing order gift payments into your batch for recurring gift transactions and pledge payments. You can also click **Import Standing Orders** in *Administration* to import standing order payments directly into your database. You can apply Standing Order gift payments only to pledges and recurring gifts with a payment method of Standing Order on the constituent's gift record. For more information about how to import standing orders, see "Import Standing Orders" on page 58.

Commit a Batch

> **Warning:** EFT gifts will not generate transactions for gifts set up before paperless mandates.

Once your direct debit and credit card payments are authorised or rejected, you can commit the batch to the database. Upon committal, all authorised payments are applied and the gift records in your database are updated. From the Commit Gift Batch screen, if you have exceptions in your batch, you can choose to create a new batch with those exceptions. This is a useful way to work with all the rejected payments in your batch. For more information about committing a batch, see the *Batch Guide*.

Frequently Used Terms

This section defines words and phrases you need to know as you work with *Electronic Funds Transfer*. If you come across an unfamiliar term when reading this or any chapter in *The Raiser's Edge* documentation, make sure you check the online glossary in the help file.

> **Note:** Contact your sponsoring bank to confirm the number of days prior to the first collection that you should send the advance notice letter. Fourteen days is typical among organisations, but is not necessarily the number your organisation must use. You can change this number in *Configuration*.

Advance Notice Letter. An advance notice letter can be sent 10-14 days prior to the first collection date of a pledge or recurring gift. An advance notice letter includes the collection schedule, charity name, amount to be collected, and date the first payment is due. To save processing time and postage, *The Raiser's Edge* supports sending a combination of a confirmation, advance notice, and acknowledgement letters. For more information about confirmation letters and advanced notice letters and the time lines with which you should adhere, contact your sponsoring bank.

AUDDIS. The Automated Direct Debit Instruction Service (AUDDIS) is a branch of the Bankers Automated Clearing Services (BACS) that helps set up the donor's payment process with the charity's sponsoring bank. For more information about the role AUDDIS plays in the processing of files, contact your sponsoring bank.

BACS. BACS stands for Bankers Automated Clearing Services, the company that owns and operates the automated clearing house processing direct debits.

Blackbaud Payment Service. To help you comply with Payment Card Industry Data Security Standards (PCI DSS), *The Raiser's Edge* uses the Blackbaud *Payment Service* to securely store sensitive credit card information. When you process credit card transactions, *The Raiser's Edge* uses reference IDs generated by the Blackbaud *Payment Service* in the place of credit card numbers in the transmission files. When you submit the transmission files to your authorisation service, the Blackbaud *Payment Service* securely replaces the reference IDs with the corresponding credit card numbers and sends the file to your authorisation service for

processing.

Confirmation letter. A confirmation letter is a letter the charity must send to the donor no more than three days after a paperless direct debit pledge or recurring gift is set up for a donor. To save processing time and postage, *The Raiser's Edge* supports sending a combination of a confirmation, advance notice, and acknowledgement letter. For more information about confirmation letters and advanced notice letters and the time lines with which you should adhere, contact your sponsoring bank.

Direct Debit. A direct debit is an instruction from a constituent to their bank authorising your organisation to collect varying amounts from their account, as long as the constituent has been given advance notice of the collection amounts and dates.

> **Note:** When you generate instruction records or payments in a batch, *The Raiser's Edge* only checks the **DDI source date** and **DDI source** fields for new instructions and first payments. For information about these fields, see "Instruction Records" on page 49.

DDI. A Direct Debit Instruction (DDI) must be completed by the donor and returned to your organisation before you can process instruction records. The donor can either sign a paper DDI or complete a DDI over the telephone or Internet. To generate payments and instruction records, on the Instruction Details screen on the gift record, enter the date the DDI is received in the **DDI source date** field. You must also fill in the method used for completing the DDI in the **DDI source** field.

Direct Debit Transmission file. A direct debit transmission file is an electronic file that contains information about gifts that will be processed by electronic funds transfer. Once you create a transmission file, you can send the file to BACS. After BACS processes the direct debit transmission file, the file is returned to you with or without a rejection.

Credit Card Transmission File. A credit card transmission file is an electronic file that contains information about gifts that will be processed by electronic funds transfer. Once you create a transmission file, *The Raiser's Edge* interfaces with the Blackbaud *Payment Service* to authorise or reject your credit card gifts through your authorisation service merchant account.

EFT. EFT stands for Electronic Funds Transfer and is a general banking system by which transactions, such as deposits or bill payments, are made electronically from a donor's bank account to your organisation's bank account.

Electronic payment method. Through *Batch*, if you choose an electronic payment method when using the **Automatically Generate Transactions/Payments** menu option, a constituent's money can transfer to your organisation without using paper or hard currency.

> **Note:** To transfer funds electronically using *Electronic Funds Transfer*, you must check the **EFT?** checkbox on the Gift tab of a gift record for pledges and recurring gifts.

A payment method becomes electronic when you select Direct Debit, Credit Card, or Standing Order in the **Pay method** field on a gift record, check the **EFT?** checkbox, and use *Electronic Funds Transfer* to receive the funds.

Financial processing date. The financial processing date is the date the bank processes the transactions in the direct debit transmission file. This date must be a normal business day that is not a banking holiday. The financial processing date should be set between one and five days after you generate the transmission file. For example, if you generate a direct debit transmission file on Monday, 09 April 2005, you may want to use a financial processing date of Friday, 13 April 2005. The specific requirements for the financial processing date vary between financial institutions. For more information about financial processing dates, contact the sponsoring bank.

IATS. IATS stands for International Automated Ticket Systems. You can use IATS, to authorise and process credit cards in *The Raiser's Edge*.

Instruction record. An instruction record is a notice a charity sends to BACS to notify them that a donor wants to donate to the charity, or to notify them to set up a new direct debit or cancel a direct debit. You can select to send these records non-electronically or electronically. When you send instruction records electronically (as paperless mandates), you can send them through a direct debit transmission file. An instruction record can be sent to your sponsoring bank in the type of New, Cancel, or Set-up.

Non-electronic payment method. Through *Batch*, if you choose a non-electronic payment method when using the **Automatically Generate Transactions/Payments** menu option, a constituent's money must transfer to your organisation using paper, such as a personal or business cheque, or hard currency. The non-electronic payment methods available in *The Raiser's Edge* are Cash, Personal Cheque, Business Cheque, and Other.

Paperless mandate. Paperless mandates can encompass all three types of instruction records and are used to create BACS transmission files. Many banks now require electronic paperless mandates. Paperless mandates are beneficial to your organisation for a number of reasons. Primarily, these optimise your time efficiency and are less paperwork for you to maintain. Once your organisation receives approval from BACS to process paperless mandates, you can complete the necessary tasks to generate transmission files in *The Raiser's Edge*.

Sponsoring bank. A sponsoring bank is the bank or branch that transfers funds electronically through direct debit. A sponsoring bank reviews your application to use BACS services. For example, you create a test transmission file to send to BACS. Your sponsoring bank reviews the compatibility of your test transmission file and issues you a BACS user number. You can send the transmission file to a third party approval company, or to your sponsoring bank or bureau, who will then transfer the transmission file to BACS on your behalf. You can add sponsoring bank names from the **Financial Institutions** link of *Configuration*. For more information, see the *Configuration & Security Guide*.

Standing order. Using *Electronic Funds Transfer*, you can import standing order gift payments into your batch for recurring gift transactions and pledge payments by selecting the **Import Standing Orders** menu option in *Batch*. You can also import standing order payments directly into your database using the **Import Standing Orders** link in *Administration*. Standing Order gift payments can only be applied to pledges and recurring gifts with a payment method of Standing Order on the constituent's gift record.

For example, Max Taylor pledges to donate a Standing Order gift to your organisation. The appropriate banking information is then communicated between Max's bank and your organisation's sponsoring bank. Your organisation's sponsoring bank then sends your organisation a data file containing the necessary account information and payment schedule for his Standing Order pledge. When importing through *Batch*, when you select to **Import Standing Orders** into your batch, you are importing the data file from your organisation's sponsoring bank. Once you import the data file, the information contained in the data file can then be applied to Max's corresponding pledge in your database.

Status. Status indicates whether the program can create recurring gift transactions and pledge payments according to the payment schedule you specified on the recurring gift template or pledge gift record. You can select five statuses: Active, Held, Terminated, Completed, and Cancelled.

Note: The **Status** field is on the Gift tab of gift records and appears when you select Pledge or Recurring Gift in the **Gift type** field.

- Active - The recurring gift or pledge is active and recurring gift transactions and pledge payments are considered for inclusion when generating transmission files.

- Held - The recurring gift or pledge is temporarily inactive and the program does not consider these transactions or pledge payments when generating transmission files. You may want to change a gift's status to Held if the donor calls to tell you he cannot make payments this month, but wants to resume donating a gift next month.

Note: For non-EFT pledges, the Held, Terminated, Completed, and Cancelled statuses do not block payments from being applied through *Batch*.

- Terminated - The recurring gift or pledge is closed and the program does not consider these transactions or pledge payments when generating transmission files. A Terminated status can have a negative connotation. Typically, a gift record is terminated if the constituent chooses to stop paying the gift before paying the pledged amount. For example, a constituent promises to donate a recurring gift every week for the next three years. He calls after one year to tell you he will no longer make donations to your organisation. You change the status of this recurring gift to "Terminated". Once you select Terminated in the **Status** field and save the recurring gift template, you cannot generate recurring gifts from this template again.

Note: If a recurring gift template has the status of Terminated or Completed, you can generate a recurring gift for this template by selecting Active in the **Status** field.

- Completed - The recurring gift or pledge is closed and the program does not consider these transactions or pledge payments when generating transmission files. A Completed status has a positive connotation. For example, if a constituent promises to donate a recurring gift of £20 every week for one year, you can change the recurring gift's status to Completed when he fulfils the donation and stops sending gifts. Once you select Completed in the **Status** field and save the recurring gift template, you cannot generate recurring gifts from this template again.

- Cancelled - The recurring gift or pledge is cancelled. The recurring gift or pledge becomes disabled and you cannot apply or generate any further transactions to the recurring gift or pledge. You can manually select a Cancelled status after the cancellation instruction record (or OC instruction record) is sent.

Transaction. A transaction has two meanings. Every gift record generated from a recurring gift template is referred to as a transaction. For example, if a constituent pledges to donate £30 to your organisation every week, a single £30 donation is called a transaction. Also, a transaction is a single gift processed by electronic funds transfer. For example, a constituent donates a single £100 gift paid by Credit Card. When you process this gift, you are processing an electronic transaction.

Navigate in EFT

With *Electronic Funds Transfer*, *Batch* provides additional options to help you manage and process electronic gifts. To access the Batch page, click **Batch** on the Raiser's Edge bar.
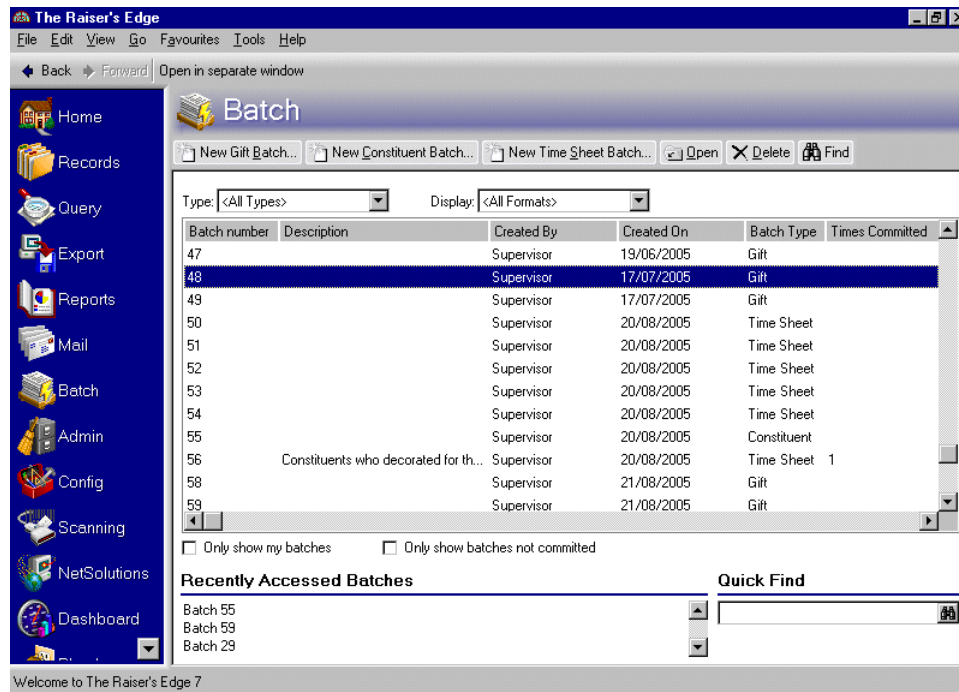
To access the *Electronic Funds Transfer* options, open any gift batch that contains gifts you want to process through electronic funds transfer. For more information about opening a gift batch, see the *Batch Guide*. This chapter explains all the options available with *Electronic Funds Transfer*.

User Options

User options are preferences you set that affect how **The Raiser's Edge** looks and runs on your workstation. User options are login-specific, which means that if you log into any workstation using your password, your preferences are active on that workstation. When you log off that workstation, your preferences are not active for any other user. Several user options are specific to *Electronic Funds Transfer*.

You can decide whether to allow multiple recurring gift transactions or pledge payments to be generated in a batch for a single pledge or recurring gift. However, an instruction record and a payment due for the same gift cannot be generated at the same time. For example, you have not generated recurring gift transactions for the past month. When you generate transactions, four transactions for a single weekly recurring gift need processing. If you set the **Allow multiple EFT transactions per pledge or recurring gift** user option, all four transactions can be processed in one batch. However, if a new instruction record needs to be sent for a gift, the instruction record is generated for the gift. If a payment is due for a gift, then the payment due will be generated into the batch. An instruction record and a payment due for the same gift cannot be generated at the same time. If you do not set this user option, only the first transaction due will be included for processing in a batch. In addition, this transaction must be authorised and committed before you can generate a new transaction for the next weekly recurring gift. For more information about user options, see the User Options chapter of the *Program Basics Guide*.

▶ **Define EFT user options**

This procedure explains how to set up user options specific to *Electronic Funds Transfer.*

1. From the menu bar on the shell of **The Raiser's Edge**, select **Tools**, **User Options**. The Options screen appears.

2. Select the Batch tab.

3. From the tree view on the left side of the screen, select **EFT options**. The Batch tab now displays user options affecting *Electronic Funds Transfer*.
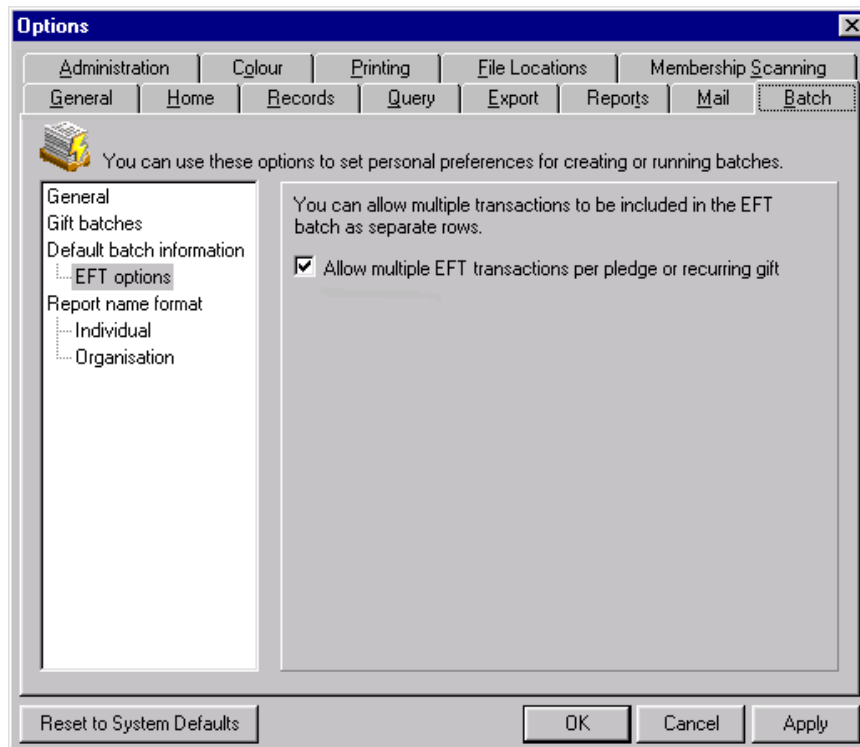
> **Note:** This user option does not affect standing orders. If multiple recurring gift transactions or pledge payments for a single standing order recurring gift or pledge exist in a batch, the payments are generated whether or not you have this user option checked.

4. To enable more than one EFT transaction to be generated at one time for a pledge or recurring gift, check **Allow multiple EFT transactions per pledge or recurring gift**. If you do not check this checkbox, a transaction must be authorised and committed before you can generate the next transaction for a pledge or recurring gift.

5. To save your settings and close the Options screen, click **OK**.

Understand EFT

EFT stands for electronic funds transfer and is a general banking system by which transactions, such as deposits or bill payments, are made electronically from a donor's bank account to your organisation's bank account. You can use EFT to generate instruction records to send to BACS. With *Electronic Funds Transfer*, additional options are added to *Batch* to help you process direct debit gifts using an electronic funds transfer.

Gift Types and EFT

When you work with recurring gifts and pledges, and all other gift types, it is important to understand the differences between gift types in *Batch.*

You can add pledges and recurring gifts directly to a gift record or through a gift batch. When you add pledges and recurring gifts directly to the gift record, you only set up the gift on the gift record. No money actually transfers to your account. When you receive payments for recurring gifts and pledges, you must create a new gift record for the payment and apply the gift record to the pledge or recurring gift. With *Electronic Funds Transfer*, you can select the **Automatically Generate Transactions/Payments** option in *Batch* to automatically generate gift records for recurring gift transactions and pledge payments. You can use this option to generate recurring gift transactions and pledge payments, regardless of the payment method the constituent chooses to use. For more information about this option, see "Automatically Generate Recurring Gift Transactions and Pledge Payments in Batch" on page 18.

When a donor donates a pledge or recurring gift via direct debit, you must generate an instruction record for the gift to send to BACS. You can send instruction records to BACS through a transmission file. At this point, the pledge or recurring gift is flagged as pending. BACS then confirms that everything is set up properly for the payment process and sends the instruction record to your organisation's sponsoring bank, either accepting or rejecting it. For more information about how to generate instruction records, see "Instruction Records" on page 49.

Warning: One-off gifts (one-time gifts such as a cash gift) paid by Direct Debit cannot be processed through BACS.

When you automatically generate pledge payments and recurring gift transactions, you can select to include EFT payments, such as Direct Debit and Credit Card, or non-EFT payments, such as Personal Cheque. For more information about EFT and non-EFT gifts, see "Frequently Used Terms" on page 8. When you automatically generate payments and transactions into a batch, several fields and options on a gift record must be checked to ensure the payments and transactions are included in the batch. For example, when you select the **Automatically Generate Transactions/Payments** menu option in a batch, you must check **EFT?** on the gift record to include electronic payments of Direct Debit. Electronic payment types also include Standing Orders and Credit Card. For more information about fields and options on the gift record, see "Automatically Generate Recurring Gift Transactions and Pledge Payments in Batch" on page 18.

Note: If you check the **EFT?** checkbox on a gift record and then use the **Automatically Generate Transactions/Payments** menu option in a batch, the **EFT?** checkbox is included as a field in the gift batch.

After you create a gift batch that contains the direct debit gifts that require an electronic funds transfer, you must create a transmission file to send to BACS. There are two types of transmission files — credit card and direct debit. Transmission files are associated with a specific batch. For each gift batch in the database, you can generate one credit card transmission file and one direct debit transmission file. Direct debit transmission files can also include instruction records as long as the active payment due and the instruction record are not for the same gift. For transmission files that include direct debits or instruction records, you can send the transmission file to a third party approval company or your sponsoring bank or bureau, who will then transfer the transmission file to BACS on your behalf. For more information about direct debit transmission files, see "Direct Debit Transmission Files" on page 33.

After you create a credit card transmission file, *The Raiser's Edge* automatically interfaces with the Blackbaud *Payment Service* to process the credit card transmission file through your authorisation service. To create transmission files, use the **Create EFT Transmission Files** menu option from the **Tools** menu in a gift batch. By using the merchant account login ID and password you specify in *Configuration*, the Blackbaud *Payment Service* automatically interfaces with the authorisation service to process the credit card gifts you include in your credit card transmission files. The Blackbaud *Payment Service* is automatically initialised when you click the **Create Now** button on the Create Transmission Files screen. For information about how to set up merchant accounts in *Configuration*, see "Configuration Settings" on page 14. For information about how to create credit card transmission files, see "Credit Card Transmission Files" on page 39.

The payment type of Standing Order is also an electronic gift type. When you select Standing Order in the **Pay method** field on a gift record, you are designating that the gift be paid by a standing order. Standing Order gifts are pledges or recurring gifts initiated by the donor with their bank. The funds for these gifts are transferred from the donor's bank account to your organisation's account according to a schedule set up by the donor. The funds are sent to your organisation via a data file to pay the pledge or recurring gift to your organisation. When you are ready to apply these funds to the pledge or recurring gift that the donor sets up with your organisation, you can use the **Import Standing Orders** menu option in *Batch* to import these payments into your batch. You can also choose to import standing order payments directly into your database using the **Import Standing Orders** link in *Administration*. For more information about importing standing orders, see "Import standing orders in Batch" on page 63.

Configuration Settings

With *Electronic Funds Transfer*, extra fields appear in *Configuration* so you can generate instruction records and process your transmission files.

General

On the General page of *Configuration*, you can add information about your organisation. Through the **General** button in *Configuration*, you access the General page. With *Electronic Funds Transfer*, the **Paperless mandates used** checkbox and **No. of advance notice days** field appear on the General page.

To send instruction records electronically through a direct debit transmission file, check **Paperless mandates used**. When you check this checkbox, you specify that instruction records will be sent electronically.

When you click **Details** on a gift record, the Instruction Details screen appears. You can check **Send Instruction** and select the type of instruction record to send in the **Type** field. For more information about instruction records, see "Instruction Records" on page 49. To send instruction records manually, or non-electronically, you must uncheck **Paperless mandates used**.

Note: Contact your sponsoring bank to confirm the number of days prior to the first collection that you should send the advance notice letter. Fourteen days is typical among organisations, but is not necessarily the number your organisation must use. You can change this number in *Configuration*.

In the **No. of advance notice days** field, enter the number of days that must elapse before collection of the direct debit can begin for paperless mandates.

An advance notice letter informs the constituent that a payment is going to be debited from his bank account. An advance notice letter can be sent 10-14 days prior to the first collection date of a pledge or recurring gift. According to BACS regulations, this letter must include the collection schedule, charity name, amount to be collected, and date the first payment is due. To save processing time and postage, *The Raiser's Edge* supports sending a combination of a confirmation, advance notice, and acknowledgement letter. In addition, the donor must complete a Direct Debit Instruction (DDI). The donor can sign a paper DDI and send it back to your organisation, or the donor can complete the DDI over the telephone or Internet. If you send a paper DDI, you can send it along with your confirmation and advanced notice letters, or separately. For more information about confirmation letters and advanced notice letters and the time lines with which you should adhere, contact your sponsoring bank. Advance notice letters are sent through the Donor Acknowledgement Letters mail task in *Mail*. For more information about using a mail merge to generate these letters, see the *Mail Guide*.

Financial Institutions

On the Financial Institutions page of *Configuration*, you can add bank information for your organisation and designate which banks or branches are "sponsoring banks". When you check **Sponsoring Bank**, you indicate that a bank or branch transfers funds electronically through direct debit. You can also add constituent banks on the Financial Institutions page. Banks defined here can be assigned to gifts to provide details on where money is coming from or to constituents as relationships. Also, new banks added from constituent records appear on the Financial Institutions page. To access the Financial Institutions page, on the Raiser's Edge bar, click **Config**. The Configuration page appears. Click **Financial Institutions**. The Financial Institutions page appears.
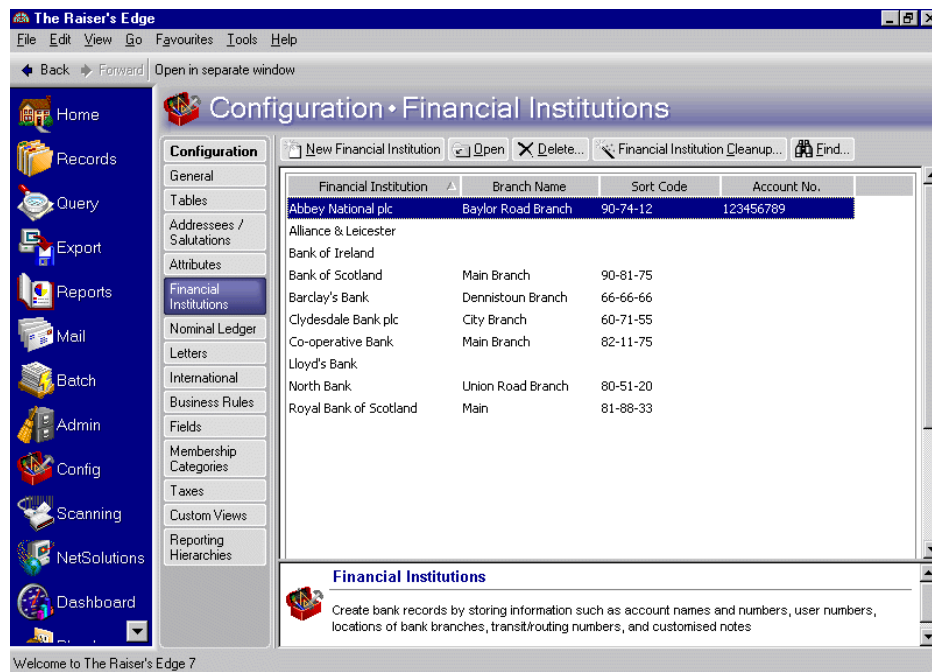
On the action bar, click **New Financial Institution**. On the New Bank/Branch screen, the **Account name**, **Account number**, **User number**, **and Sort code fields** are required fields for the sponsoring bank. For detailed information about adding, editing, and deleting financial institution records from the Financial Institutions page, see the Financial Institutions section in the Configuration chapter of the *Configuration & Security Guide*.

Business Rules

On the Business Rules page of *Configuration*, you can select to automatically generate a standing order reference number for each standing order gift, select to have a warning message appear if a constituent has an outstanding recurring gift or pledge payment when adding a gift to a batch, and set up your credit card authorisation program.

Generate IDs

When you import standing orders, the standing order reference number is important because **The Raiser's Edge** uses it to match transactions. You can have **The Raiser's Edge** automatically generate a unique standing order reference number for each standing order gift you add to the database. On the Raiser's Edge bar, click **Config**. The Configuration page appears. Click **Business Rules**. The Business Rules page appears. From the tree view, select **Generate IDs**. Under **When adding records, automatically generate**, check **Standing order reference numbers**. For more information about the Generate IDs business rules, see the Business Rules section in the Configuration chapter of the *Configuration & Security Guide*.

If you enable Single Euro Payments Area (SEPA) fields, the **reference ID** field in a standing order becomes the **Mandate ID** field. For infromation about SEPA, see the *Configuration and Security Guide*.

Batch Options

On the Business Rules page of *Configuration*, from the tree view, select **Batch options**.

Under **When authorising credit cards**, in the **Process credit cards through** field, select IATS/Other and click **Click here to set up merchant accounts**. The Business Rules page for merchant accounts appears.
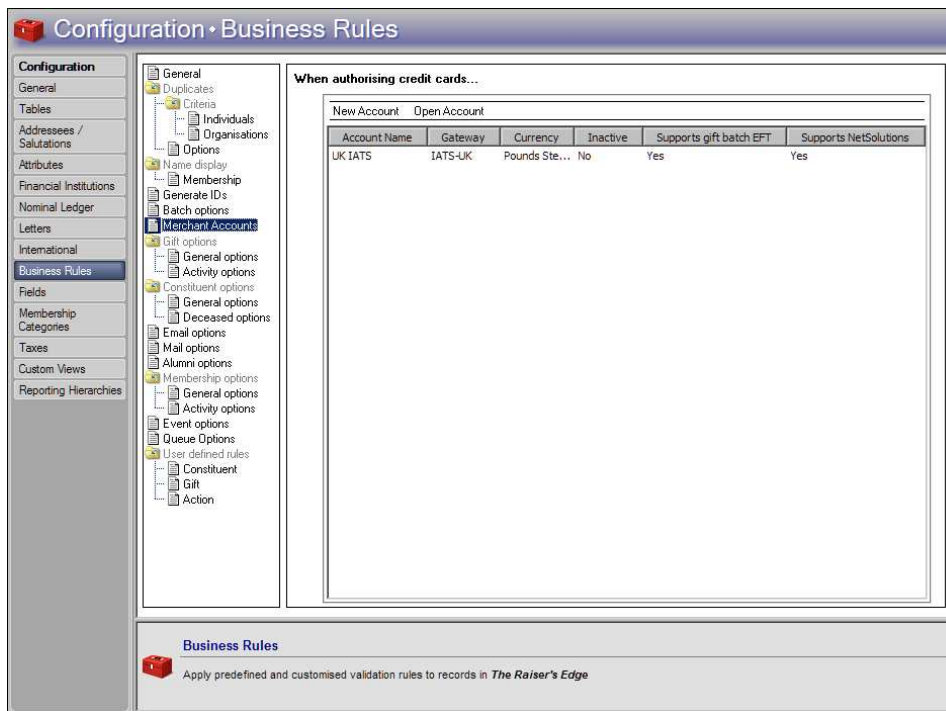
On the action bar, click **New Account**. The Add Merchant Account screen appears where you can enter information about your authorisation service and a name, description, and the login credentials for the merchant account. When you set up a merchant account, you obtain all of this information from your authorisation service. For information about how to set up a merchant account, see the *Configuration and Security Guide*.

After you add information for an account, click **OK**. Your account appears in the **When authorising credit cards** grid (To close the New Account screen without saving any data, click **Cancel**). You can add multiple merchant accounts in which to designate your EFT payments. On the Create Transmission Files screen in *Batch*, each account you add in *Configuration* appears in a drop-down list in the **Account** field. Only the account name appears as a selection, so be sure to add a specific name that identifies the type of account. You can use the **Account** field to select the account to which to apply payments in a specific transmission file.

> **Note:** You cannot delete merchant accounts from *The Raiser's Edge*. To prevent the use of a merchant account, we recommend you edit the merchant account and check **Inactive**.

The **When authorising credit cards** grid displays all merchant accounts your organisation uses with the Blackbaud *Payment Service*. To open and edit existing account information, click **Open Account** on the action bar.

You can now begin to create transmission files in *Batch*. To create transmission files, select **Tools**, **Create EFT Transmission Files** from the menu bar in a gift batch. With your login ID and password, *The Raiser's Edge* automatically uses the Blackbaud *Payment Service* to interface with the authorisation service to process the gifts you include in your transmission files. When you click **Create Now** on the Create Transmission Files screen, the Blackbaud *Payment Service* is automatically initialised. For information about how to create transmission files, see "Create Transmission Files" on page 32.

Initialise the Blackbaud Payment Service

To authorise and process credit cards in *The Raiser's Edge*, you can use the Blackbaud *Payment Service* and an authorisation service such as IATS.

To process your credit card gifts, you do not need to install additional software. You simply need to set up accounts with the Blackbaud *Payment Service* and an authorisation service, set a few options in *Configuration*, and begin to create credit card transmission files in *Batch*. For information about how to set up an account with an authorisation service, see "Prepare for Credit Cards" on page 5. For information about how to set up Configuration options, see "Configuration Settings" on page 14.

Once you set up accounts with the Blackbaud *Payment Service* and an authorisation service and set specific options in *Configuration*, you can create credit card transmission files for authorisation and processing through your merchant account. To create credit card transmission files in *Batch*, select **Create EFT Transmission Files** from the **Tools** menu. When you click **Create Now** on the Create Transmission Files screen, *The Raiser's Edge* automatically interfaces with the Blackbaud *Payment Service* to process the credit card gifts you include in your credit card transmission files through your authorisation service.

If the credit card transaction is approved, the authorisation service places a code that begins with "Y" in the **Authorisation Code** field of the gift batch. The authorisation service verifies that sufficient funds exist in the account for transferring. If sufficient funds exist, the account is processed and a transfer of funds takes place immediately.

If the credit card transaction is rejected, the authorisation service adds "N" in front of the code. When *The Raiser's Edge* receives the response, it strips the "N" from the authorisation code, converts the code to text, and the text is then put into the **Rejection Code** field of the batch. Examples of rejection codes include the credit card not being supported by the authorisation service; credit card is expired, lost, or stolen; an invalid card status; or the authorisation service is unable to process transaction.

To authorise the declined credit cards, you must first clear all declined authorisation codes from the batch. For information about how to clear declined authorisation codes, see "Clear Declined Authorisation Codes from a Batch" on page 70.

Automatically Generate Recurring Gift Transactions and Pledge Payments in Batch

With *Electronic Funds Transfer*, you can select the **Automatically Generate Transactions/Payments** menu option in *Batch* to automatically generate gift records for recurring gift transactions and pledge payments. You can also use this option to generate instruction records for direct debit pledges and recurring gifts.

When a constituent donates a gift, you can add a gift record for the gift from the Records page, the Gifts tab of a constituent record, or a gift batch. When you create a gift record, you can select any payment method for the gift. For example, for a new pledge gift record, you can select Cash as the payment method. Once you create the gift record, you must apply it toward the pledge or recurring gift to reduce the balance. With *Electronic Funds Transfer*, select the **Automatically Generate Transactions/Payments** menu option in *Batch* to add gift entries for the pledges or recurring gifts. The generated transactions and payments are automatically applied to the corresponding pledge or recurring gift.

To generate an electronic recurring gift transaction or pledge payment, you must set up several options and checkboxes correctly the gift record.

You must select Active in the **Status** field on the gift record for the pledge or recurring gift. In addition, the scheduled instalment or transaction date must occur on or before the date you enter in the **Transactions due on or before** field on the General tab of the Automatically Generate Transactions/Payments screen. You must also select a fund for the gift. In the **Pay method** field, select a payment method of Direct Debit or Credit Card if you want your gifts processed electronically in a transmission file. You must also check **EFT?** on the gift record to include pledges and recurring gifts with the electronic payment of Direct Debit and Credit Card when you select the **Automatically Generate Transactions/Payments** menu option in a batch. In the **Pay method** field, when you select Standing Order and check **EFT?**, you ensure that the recurring gift or pledge payment is included in the standing order file you send to the bank using the Standing Orders mail task in *Mail*. For information about the Standing Orders mail task, see the *Mail Guide*.

> **Note:** If you enable Single Euro Payments Area (SEPA) fields, the **Ref no.** field becomes the **Mandate ID** field. For information about SEPA, see the *Configuration and Security Guide*.

When you process direct debit pledges and recurring gifts through EFT and use paperless mandates, you must first use a transmission file to send an instruction record to BACS. The instruction record is returned, either accepted or rejected. You can track the status of an instruction record on the **Details** button of a gift record. When you click **Details**, the Instruction Details screen appears. Before you can generate any instruction records or payments due for a gift into a batch, you must enter the date and source in the **DDI source** and **DDI source date** fields on the Instruction Details screen. Examples of DDI sources can be Telephone, Letter, or Internet. For information about instruction records and how to generate them, see "Instruction Records" on page 49.

When you process credit card payments through EFT, you can automatically generate payments due into a gift batch. You can then create a credit card transmission file for authorisation and processing through the Blackbaud *Payment Service* and your authorisation service merchant account. For information about how to set up a merchant account and initialise the Blackbaud *Payment Service*, see "Configuration Settings" on page 14.

You must also specify banking and account information, which is located from the **Bank** button of the constituent record Bio 1 tab. In addition, if you automatically generate recurring gift transactions for recurring matching gifts that need electronic processing, you must set up the matching gift record as an organisation relationship on the constituent record. If the matching gift is set up on a recurring gift template and the recurring gift needs electronic processing, when you automatically generate recurring gift transactions, that recurring matching gift will not be picked up. When this is the case, you will need to enter a recurring matching gift payment directly to the batch each time a payment is due.

If more than one transaction or payment can be generated for a single pledge or recurring gift, the program generates all eligible transactions and payments if **Allow multiple EFT transactions per pledge or recurring gift** is checked in User Options. For information about this user option, see "User Options" on page 11. When you allow multiple transactions to be generated, each transaction is added on a separate row of the gift batch. However, when a new instruction record needs to be generated for a gift, an instruction record is the only transaction that can be generated for that gift. An instruction record and payment due for a gift cannot be generated at the same time.

If a pledge or recurring gift is linked to a membership record, a membership renewal transaction can be created when you create a new pledge payment or recurring gift transaction. For more information about linking a gift to a membership, see the *Membership Gifts Guide*.

Once you automatically generate a recurring gift transaction or pledge payment, the gift record for the pledge or recurring gift is considered pending. When a gift record is pending, you cannot generate another transaction until you commit the pending transaction or payment to the database, delete the transaction or payment from the gift batch, or delete the entire batch. If you commit the batch without creating a transmission file, the program removes the transaction pending flag. The same concept applies to an instruction record. Once you send an instruction record for a gift to BACS, it is considered pending. Instruction records must be sent to BACS for all new direct debit pledges and recurring gifts. You can generate instruction records and payments due in the same batch. If an instruction record has already been sent for a direct debit pledge or recurring gift, then a payment due for that gift can be generated. However, an instruction record and a payment due for a gift cannot be generated at the same time. For information about how the paperless mandate process affects other areas of *The Raiser's Edge*, see the *Paperless Direct Debit Guide*.

Set Up a Gift Batch to Generate Transactions/Payments

When you select the **Automatically Generate Transactions/Payments** menu option, *The Raiser's Edge* adds the new transactions or payments to the gift batch you use. For example, when you select **Tools**, **Automatically Generate Transactions/Payments** from the menu bar of a gift batch Data Entry screen, a new row in the gift batch is created for each new transaction or payment generated.

You can set up a batch for generated transactions or payments the same way you set up a gift batch for other gift types. For specific information about how to set up a gift batch, see the *Batch Guide*. When you generate payments and transactions, you must include certain fields in the gift batch. If the required fields are not present in the gift batch, the program adds the fields, as necessary. The only gift fields that are not added when you automatically generate transactions/payments are the following fields:
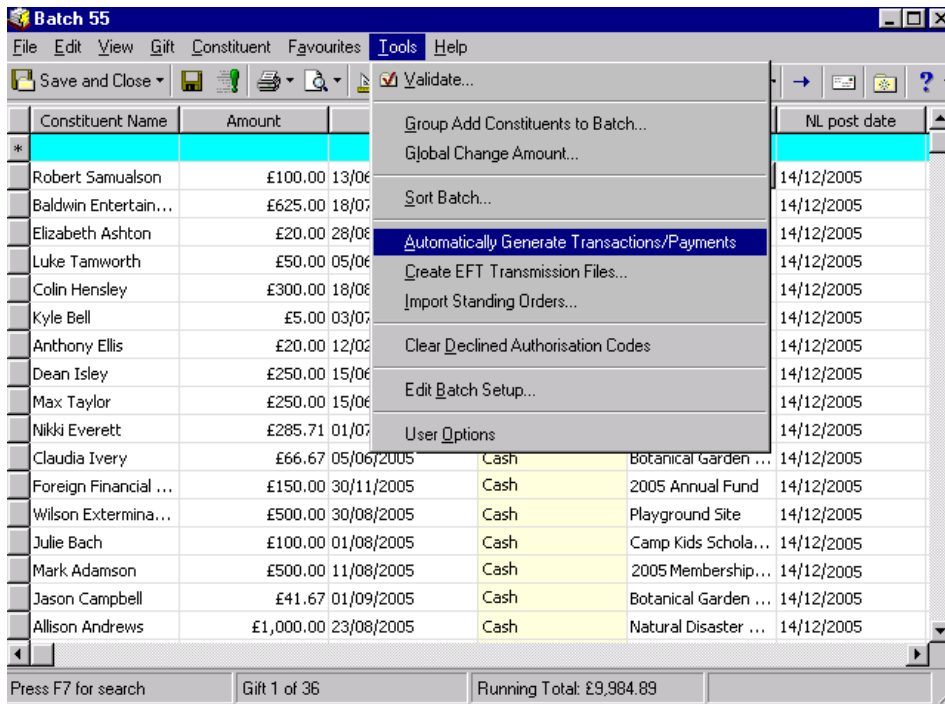
- Constituent ID

- Gift Barcode

- Receipt number

- Date 1st Pay

- Send reminders

- Canvasser names

Understand the Automatically Generate Transactions/Payments Screen

Note: To create a pledge gift record, select Pledge in the **Gift type** field on a gift record. To create a recurring gift template, select Recurring Gift in the **Gift type** field on a gift record. For information about pledges and recurring gifts, see the *Gift Records Guide*

Using *Electronic Funds Transfer*, you can automatically generate transactions for recurring gifts and pledge payments through *Batch*. For example, Marianne Feldman makes a £100 pledge to your organisation and you enter a pledge gift record for her gift. You can the select the **Automatically Generate Transactions/Payments** menu option in *Batch* to generate a new gift record for the pledge payment.

To generate recurring gift transactions and pledge payments, select **Tools**, **Automatically Generate Transactions/Payments** from the menu bar of the Data Entry screen for a gift batch.

The Automatically Generate Transactions/Payments screen appears.

This Automatically Generate Transactions/Payments screen is divided into two tabs: the General Tab and the Gift Fields tab. The available fields and options on each tab are explained in the next sections.

General Tab

The General tab is divided into three main sections.

• To specify which records to include in the generating process, click **Include**.

• Under **What transactions do you want to include?**, select a date the transactions are due on or before, and select specific gift types and payment types to include.

• Under **Miscellaneous Information**, select whether to create an exception and a control report for the generating process.

For example, on the General tab, you can select the gifts for which to generate payments and transactions based on the gift type and the payment method to include. You want to generate payments for direct debit gifts with a payment due on or before 30 January 2005. On this tab, select the date in the **Transactions due on or before** field and check **Direct Debit** in the **Include these payment types** field. To preview a control report for this process, check **Create control report**. You can use a gift query to limit the gifts for which the program generates transactions and payments.

Include. When you generate pledge payments or recurring gift transactions, you can select a base group of gift records or all records to process. To refine the gifts for which a payment or transaction is generated, you can use other options on the Automatically Generate Transactions/Payments screen. To select the records for processing, click **Include**. You can include **All Records** or **Selected Records**.

Note: If you select **All Records**, records may be eliminated by other criteria on this screen. For example, you may select to include only pledges with a payment method of Direct Debit.

When you select **All Records**, the process includes every gift record in the database. When you choose **Selected Records**, the Open Query screen appears so you can select to include the records in an established gift query. From the Open Query screen, you can also create a new gift query to select the records to process. For more information about the Open Query screen or creating queries, see the *Query & Export Guide*.

Transactions due on or before. Under **What transactions do you wish to include?** in the **Transactions due on or before** field, enter the date you want the program to use to select the pledges or recurring gifts requiring new transactions or payments, or requiring instruction records be sent. The program compares this date to the transaction or instalment schedule entered on the gift record for the recurring gift or pledge. For example, on 01 January 2005, Sally Richardson agreed to donate a recurring gift to your organisation. She plans to donate £20 on the first day of each month, beginning 01 February 2005. If you enter the date 31/01/2005 in the **Transactions due on or before** field, a transaction is not created for Sally's recurring gift because her first transaction is not yet due. If, instead, you enter the date 01/02/2005, the first transaction is generated for Sally's recurring gift.

Include these transactions. In the **Include these transactions** field, select whether to generate transactions for **EFT** gifts, **Non-EFT** gifts, or **Both**. A pledge or recurring gift is considered an EFT gift when you check the **EFT?** checkbox on the Gift tab of a gift record.

Include these gift types. In the **Include these gift types** box, select whether to generate transactions for **All Pledges**, **Recurring Gifts**, or both. To select the gift types, check the checkbox next to the gift types that require transactions to be generated. You must check at least one checkbox in the **Include these gift types** box.

> **Warning:** You must check the checkbox for at least one method of payment.

Include these payment types. In the **Include these payment types** box, select the payment method for which you want to generate transactions. For example, if you want to generate transactions for gifts with a payment method of Credit Card, check **Credit Card**. You must check the checkbox for at least one method of payment.

Generate instructions only. The **Generate instructions only** checkbox designates that instruction records be automatically generated into a batch. This checkbox only appears on the Automatically Generate Transactions/Payments screen when you check **Paperless mandates used** in *Configuration*. Instruction records are files of information sent through a transmission file to BACS. Instruction records can contain new, set-up, and cancel information for direct debit gifts in your database. When you check this checkbox, only instruction records are generated into the gift batch. When you leave this checkbox unchecked, instruction records and payments due for different pledges or recurring gifts are generated into the gift batch, based on their status. You cannot generate an instruction record and a payment due for the same gift at the same time. You must send instruction records to BACS for a direct debit pledge or recurring gift before you can collect payment for the gift.

Create exception report. Under **Miscellaneous Information**, you can create an exception report for the generated gifts. An exception report lists all gifts for which a transaction could not be generated. For detailed information about this report, see "Automatically Generate Transactions/Payments Exception Report" on page 70. To create an exception report, check **Create exception report**.

> **Note:** When you check **Create exception report**, an exception report appears only if there are exceptions when you generate transactions or payments.

If you check this checkbox, select whether to print or preview the report. We strongly recommend you view or print an exception report so you can track and correct the exceptions created when you generate transactions and payments.

Create control report. A control report lists all the options selected when you prepare to generate transactions or payments. For detailed information about this report, see "Automatically Generate Transactions/Payments Control Report" on page 71. To create a control report, check **Create control report**. If you check this checkbox, select whether to **Print** or **Preview** the report and whether to view the report in Summary or Detail. We strongly recommend you view or print a control report so you can track the settings you selected when generating transactions and payments.

Gift Fields Tab

The Gift Fields tab is divided within one main section with several fields available for you to specify information to be used for generated gifts.

> **Tip:** You can use shortcut keys to move around *The Raiser's Edge* without your mouse. For example, press **ALT + 2** on your keyboard to select the Gift Fields tab.

Under **Specify the information to be used for the gifts generated**, select what the program enters in the **Gift date**, **Reference**, **Letter**, **NL post status**, and **NL post date** fields on the generated gift records. If needed, once you automatically generate the specified gifts into the batch, you can edit these gift fields in the gift batch.

Gift date. Under **Specify the information to be used for the gifts generated**, in the **Gift date** field, select the date you want the program to enter in the **Gift date** field on the gift record for each transaction or payment. You can select Use transaction/instalment date or Specific date. When you select Specific date, a date field appears so you can enter a specific date. For example, if you want the date you generate the transactions to be the gift date for all generated transactions, select "Specific date" in the **Gift date** field and enter today's date in the date field.

Reference. When you generate transactions or payments for recurring gifts or pledges, the program makes an entry in the **Reference** field on the Gift tab of the generated gift records. In the **Reference** field on the Gift Fields tab, you can select the reference information entered in the **Reference** field on the generated gift records. You can select System Generated or User Defined.

If you select System Generated, the program adds a reference similar to "EFT 0005M1/10/05". "EFT" indicates the transaction was generated using the **Automatically Generate Transactions/Payments** menu option in *Batch*. The "0005" indicates the transaction or instalment number for the recurring gift or pledge. For example, if the generated transaction is the fifth transaction for a particular recurring gift, "0005" appears in this section of the reference. "M" indicates the frequency of the instalment or transaction schedule is Monthly. The table below lists the abbreviation for each frequency available in *The Raiser's Edge*.

Frequency	Abbreviation
Annually	A
Semi-annually	SA
Quarterly	Q
Bimonthly	BM
Monthly	M
Semi-monthly	SM

Frequency	Abbreviation
Biweekly	BW
Weekly	W
Irregular	I
Single instalment	S

The last section of the system-generated reference is the date on which the transaction or payment was generated. In the example "EFT 0005M1/10/05", the transaction was generated on 01 October 2005.

If you select User Defined in the **Reference** field, a text field appears so you can enter the message you want to appear in the **Reference** field for all generated transactions and payments. For example, you may want to enter "Transactions generated 14/12/2005."

Letter. In the **Letter** field, select the entry for the **Letter** field on the Gift tab of each gift record generated for the transactions and payments. You can select Use letter from gift, Specific letter, or Do not default. When you select Use letter from gift, the program enters the letter you selected on the recurring gift or pledge in the **Letter** field of the gift record for the generated transactions and payments. If you select Specific letter, a field appears so you can select the letter you want to send for all generated transactions and payments. When you select Do not default, the program does not enter a letter in the **Letter** field on the generated gift records. For information on adding table entries for the **Letter** field, see the *Configuration & Security Guide*.

NL post status. In the **NL post status** field, select an entry for the **NL post status** field on the Miscellaneous tab of the generated gift records. You can select Posted, Not Posted, or Do Not Post. For more information about *Nominal Ledger*, see the *Gift Records Guide*.

NL post date. In the **NL post date** field, enter a date for the **NL post date** field on the Miscellaneous tab of the gift records generated. For more information about *Nominal Ledger*, see the *Gift Records Guide*.

Apply the payment to the same membership. Under **If a transaction/payment is generated for a gift that is linked to a membership**, you can check **Apply the payment to the same membership**. When you check this checkbox and select to automatically generate pledge and recurring gift payments, payments are linked to the same membership that is linked to the pledge or recurring gift. If the payment generates a renewal, then the payment is linked to the renewal. If a membership has been dropped, an exception is created. For more information about memberships, see the *Membership Gifts Guide*.

Use the Automatically Generate Transactions/Payments Menu Option

Warning: If you already generated a transmission file for this batch, you must generate a new transmission file if you add additional electronic gifts to the batch. For information about how to create transmission files, see "Create Transmission Files" on page 32.

With *Electronic Funds Transfer*, you can select the **Automatically Generate Transactions/Payments** menu option in *Batch* to automatically generate gift records for recurring gift transactions and pledge payments. You can also select to generate instruction records to send to BACS.

▶ **Automatically generate transactions for pledges and recurring gifts**

> **Scenario:** You are preparing to create a transmission file to submit pledges and recurring gifts paid by Direct Debit and Credit Card for processing. Before you create the transmission file, you need to generate gift records for pledges and recurring gifts requiring a transaction or payment made by Direct Debit and Credit Card as of 14/12/2005.

1. From the Data Entry screen of a gift batch, select **Tools**, **Automatically Generate Transactions/Payments** from the menu bar. For information about how to set up a gift batch, see the *Batch Guide*.
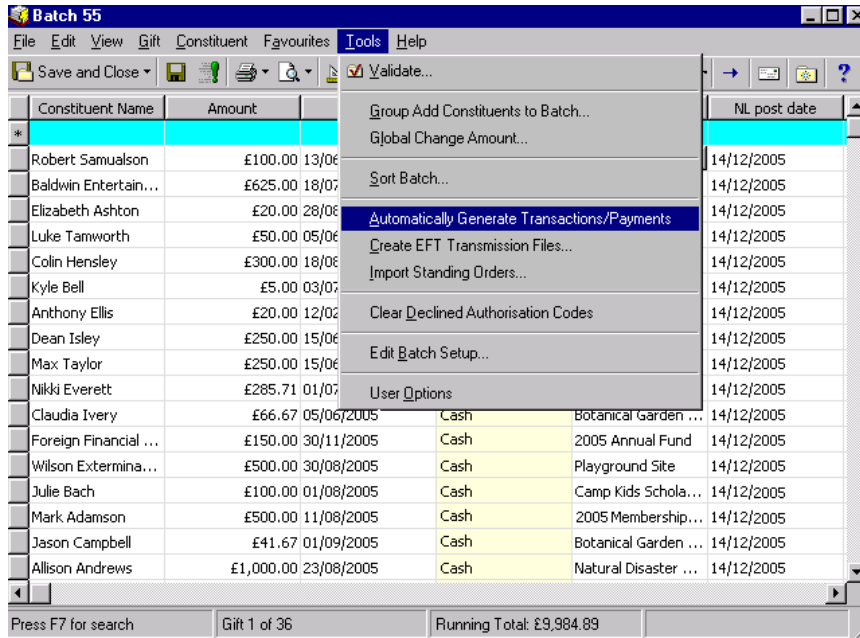
The Automatically Generate Transactions/Payments screen appears.

Note: If you select **Selected Records**, a screen appears so you can include the records in an established query or create a new gift query to include only specific records that match the criteria you set for automatically generating payments and transactions.

2. Click **Include** and select **All Records**. A label appears to the right of the button and displays your selection.

When you select **All Records**, all records in the database matching the criteria you set for automatically generating payments and transactions are included.

3. In the **Transactions due on or before** field, enter the date 14/12/2005 to include the recurring gifts and pledges that require transactions and payments due on or before this date.

4. In the **Include these transactions** field, select **EFT** to generate transactions for electronic gifts at this time.

Tip: In any date field, you can press **F3** on your keyboard for today's date or **F7** for a calendar.

5. In the **Include these gift types** box, check **All Pledges** and **Recurring Gifts** to generate both pledge payments and recurring gift transactions.

6. In the **Include these payment types** box, check **Direct Debit** and **Credit Card** to automatically generate gifts with a payment method of Direct Debit and Credit Card.

7. To process all credit card types, check all available credit card checkboxes in the **Include these payment types** box.

You do not need to check **Generate instructions only** because you want to generate both direct debit payments due as well as any instruction records that need to be generated for new pledges and recurring gifts. You can only generate instruction records if you checked **Paperless mandates used** in *Configuration*.

Note: When you select **Print**, if exceptions are found, you can select to print the exception report after you generate the payments and transactions.

8. Check **Create exception report** to keep a record of the transactions and payments that are not able to be generated. Select **Preview**. If exceptions are found, you can preview the report on the screen. You can also select to print the exception report from the exception report preview screen. For more information about the exception report, see "EFT Reports" on page 70.

9. Check **Create control report** to keep a record of the type of transactions you generated. Select "Summary" in the adjacent field. Select **Preview**. The control report automatically appears when you generate the payments and transactions.

Note: When you select **Preview**, the program automatically creates a preview of the control report after you generate the payments and transactions.

You can create control reports in summary or detail format. You can use the reports to double-check that information in a batch is correct, for reporting purposes, or for any other needs specific to your organisation. For more information about control reports, see "EFT Reports" on page 70.

10. Click **Next**. The Gift Fields tab appears.

11. In the **Gift date** field, select "Specific date" because you want the gift date for all generated gift records to be 14/12/2005, regardless of when the instalment or transaction was due. In the accompanying **Gift date** field, enter the date 14/12/2005.

12. In the **Reference** field, select "System generated". The program automatically adds information in the **Reference** field on the Gift tab of a gift record to notate how the transaction is generated. For more information about how the system generates a reference code, see "Reference" on page 26.

13. In the **Letter** field, select "Use letter from gift". When you make this selection, the program copies the letter you selected on the gift record of the recurring gift or pledge to the generated gift record for the transaction or payment.

14. In the **NL post status** field, select "Not Posted" because you plan to use the **Post to NL** link in *Administration* to post the gifts to *Nominal Ledger*. For more information about the **Post to NL** link, see the *Gift Records Guide*.

15. In the **NL post date** field, enter the date 14/12/2005.

16. Under **If a transaction/payment is generated for a gift that is linked to a membership**, check **Apply the payment to the same membership**. When you check this checkbox and select to automatically generate pledge and recurring gift payments, payments are linked to the same membership that is linked to the pledge or recurring gift. Depending on your selection in *Configuration* for this membership business rule, this checkbox can default to checked or unchecked. For more information about memberships, see the *Membership Gifts Guide*.

17. To begin to generate gift records for pledge payments and recurring gift transactions, click **Generate Now**. A progress indicator appears.
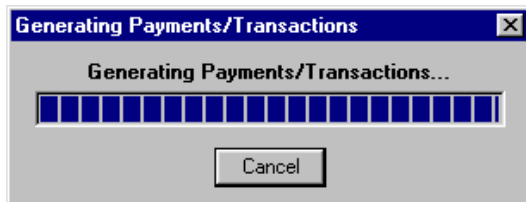
When the program finishes generating the transactions and payments, the Automatically Generate Transactions/Payments screen appears, detailing the results of the automatic generation. Note that the screen will show how many instruction records were generated during the process.

18. If exceptions are found in a batch, you can click **Preview Exception Report** to preview the exceptions found in the batch. When you preview the report, you can print the report directly from the report preview screen. For more information about exception reports, see "EFT Reports" on page 70.

19. If you do not select to view the exception report for the batch, click **Close**. You return to the Data Entry screen for the gift batch. The generated payments and transactions appear in the grid.

20. Because this batch contains EFT gifts, you need to create a transmission file to send to BACS or to be processed with your authorisation service through the Blackbaud *Payment Service* before you commit the batch to the database. To add the generated payments and transactions to the database, you must commit the gift batch. For information about how to commit a batch, see the *Batch Guide*.

Create Transmission Files

> **Note:** Cash gifts generated as a result of pledge overpayments will appear as separate items in a transmission file. For more information about pledge overpayments, see the *Batch Guide*.

Direct debit and credit card transmission files contain all the necessary information to electronically transfer funds from a donor's bank account or credit card to your organisation's bank account. Transmission files are associated with a specific batch.

The Life of a Transmission File

To transfer funds electronically from a donor's bank account, you must create a direct debit transmission file to initiate the transaction. Once you create the transmission file, you need to send the file to BACS for processing. You can also generate instruction records to be sent to BACS through a transmission file. Instruction records contain information about a new or cancelled direct debit gift.

To transfer funds from a donor's credit card, you need to create a credit card transmission file for authorisation and processing with your authorisation service through the Blackbaud *Payment Service*.

Direct Debit Transmission Files

To electronically transfer funds from a donor's bank account, you must create a direct debit transmission file to send to BACS. For example, you have several direct debit gifts in a batch to be processed by EFT. To receive the direct debit gifts, you must send BACS specific information, such as gift amounts and account numbers, in a transmission file to initiate the transaction. You can also send instruction records for new direct debit pledge and recurring gift records, or you can send instruction records to cancel payment processing. For more information about instruction records, see "Instruction Records" on page 49. BACS, in turn, communicates with your donor's bank to transfer the funds from their account to your organisation's bank account. You can send the transmission file to a third-party approval company or your sponsoring bank or bureau, who then transfers the transmission file to BACS on your behalf. BACS only accepts transmission files via the Internet using BACS-compatible transmission software. For a list of BACS-compatible software, contact Blackbaud Sales on 0141 575 0100, or send an email to solutions@blackbaud.co.uk. You can also contact your sponsoring bank or the BACS help desk.

BACS responds to the transmission file, either rejecting or accepting the instruction records or requests for payment. Once you receive the response from BACS, if any rejected instruction records exist, you can open the batch for which the transmission file was created, and enter the appropriate rejection codes. On the Instruction Transactions screen, you can enter rejection codes for instruction records in the **Rejection Code** field. For more information about viewing instruction records for a batch and entering rejection codes for instruction records, see "View Instruction Records" on page 57. For rejected payments due, you can enter rejection codes directly into the **Rejection code** field on the Data Entry screen of a gift batch. You can then commit the batch to the database, therefore updating the gift records in your database. For information about how to create direct debit transmission files, see "Use the Create EFT Transmission Files Menu Option" on page 42. For information about how to commit a gift batch, see the Gift Batch chapter of the *Batch Guide*.

Direct Debit File Formats

> **Note:** Only gifts with **EFT?** checked will be included in the direct debit transmission file.

When you work with *Electronic Funds Transfer*, it is important to understand what the actual direct debit transmission file represents. For direct debit transmission files, sections of the transmission file contain a specific amount of numbers or letters. These numbers and letters represent a text string. A text string contains sections that are explained in the following direct debit file format tables. For direct debit transmission files, the text string is referred to as a fixed length file. Every section in a fixed length file has a limit. For example, in a fixed length transmission file that has 40 characters, characters 1-8 have a designated meaning. Characters 9-22 have another meaning. The following tables give an explanation of the information that appears in a transmission file for pledges or recurring gifts with a payment due. For information about how a direct debit file appears for an instruction record, see "Instruction Record File Formats" on page 52.

In each table, the **Field Name** column represents the name of the section that holds specific characters of the text string. The **Position** column lists the position of the section within the text string. The **Contents** column provides information about the characters entered in specific parts of the text string. For example, Label Identifier is located in positions 1-3 of the text string and is always "VOL". *The Raiser's Edge* always recognises "VOL" in positions 1-3 as the Label Identifier.

Volume Header Record		
Field Name	Position	Contents
Label Identifier	1-3	VOL (*The Raiser's Edge* automatically enters "VOL" into this field. The letters "VOL" in positions "1-3" always designate the Label Identifier.)
Label Number	4	1 (*The Raiser's Edge* automatically enters the number "1" into this field. The number "1" in position "4" always designates the Label Number.)

Volume Header Record

Volume Serial Number	5-10	000001 (*The Raiser's Edge* automatically enters the numbers "000001" into this field. The numbers "000001" in positions "5-10" always designates the Volume Serial Number.)
Accessibility Indicator	11	Blank
Reserved	12-37	Blank
Owner Identification	38-51	Four blanks followed by the name of your organisation's sponsoring bank user number followed by four more blanks.
Reserved	52-71	Blank
Surface Indicator	72	Blank
Reserved	73-75	Blank
Physical Record Length Indicator	76	Blank
Sector Sequence Indicator	77-78	Blank
File Label Allocation	79	Blank
Label Standard Version	80	1 (*The Raiser's Edge* automatically enters the number "1" into this field. The number "1" in position "80" always designates the Label Standard Version.)

File Header Record

Field Name	Position	Contents
Label Identifier	1-3	HDR (*The Raiser's Edge* automatically enters "HDR" into this field. The letters "HDR" in positions "1-3" always designate the Label Identifier.)
Label Number	4	1 (*The Raiser's Edge* automatically enters "1" into this field. The number "1" in position "4" always designates the Label Number.)
Reserved	5	Blank
File Identifier	6-22	The letter "A", followed by your organisation's sponsoring bank user number, followed by the letter "S", followed by nine blanks.
Block Length	23-27	00512 (*The Raiser's Edge* automatically enters "00512" into this field. The numbers "00512" in positions "23-27" always designate the Block Length.)
Reserved	28	Blank

File Header Record

Field Name	Position	Contents
Begin Extent	29-33	00000 (*The Raiser's Edge* automatically enters "00000" into this field. The numbers "00000" in positions "29-33" always designate the Begin Extent.)
Reserved	34	Blank
End of Extent	35-39	00000 (*The Raiser's Edge* automatically enters "00000" into this field. The numbers "00000" in positions "35-39" always designate the End of Extent.)
Record Format	40	Blank
Bypass Indicator	41	Blank
Accessibility Indicator	42	Blank
Write Project	43	Blank
Interchange Type	44	Blank
Multi-volume Label Indicator	45	Blank
File Section Number	46-47	Blank
Creation Date	48-53	System Date (YYMMDD)
Record Length	54-57	0100 (*The Raiser's Edge* automatically enters "0100" into this field. The numbers "0100" in positions "54-57" always designate the Record Length.)
Offset to Next Record Space	58-62	Blank
Record Attribute	63	B (*The Raiser's Edge* automatically enters "B" into this field. The letter "B" in position "63" always designates the Record Attribute.)
File Organisation	64	Blank
Reserved	65-66	Blank
Expiration Date	67-72	The date from the **Financial processing date** field on the Create Transmission Files screen, followed by one week (YYMMDD).
Verify/Copy Indicator	73	Blank
Reserved	74	Blank
End Data	75-79	00000 (*The Raiser's Edge* automatically enters "00000" into this field. The numbers "00000" in positions "75-79" always designate the End Data.)
Reserved	80	Blank

User Header Record

Field Name	Position	Contents

User Header Record		
Label Identifier	1-3	UHL (*The Raiser's Edge* automatically enters "UHL" into this field. The letters "UHL" in positions "1-3" always designate the Label Identifier.)
Label Number	4	1 (*The Raiser's Edge* automatically enters "1" into this field. The number "1" in position "4" always designates the Label Number.)
BACS Processing Day	5-10	One blank space followed by YYDDD where DDD equals 1-366. This information in this field is taken from the **BACS file** field on the Create Transmission Files screen.
Identifying Number of Receiving Party	11-20	999999 followed by four blanks (*The Raiser's Edge* automatically enters "999999" into this field. The numbers "999999" in positions "11-20" always designate the Identifying Number of Receiving Party.)
Currency Code	21-22	00 (*The Raiser's Edge* automatically enters "00" into this field. The numbers "00" in positions "21-22" always designate the Currency Code.)
Country Code	23-28	000000 (*The Raiser's Edge* automatically enters "000000" into this field. The numbers "000000" in positions "23-28" always designate the Country Code.)
Work Code	29-37	1 DAILY followed by two blanks (*The Raiser's Edge* automatically enters "1 DAILY" into this field. The characters "1 DAILY" in positions "29-37" always designate the Work Code.)
File Number	28-40	Begins with 001. To ensure same-day processing, the file number must be different for each file containing the same user number (excluding the original and duplicate).
Reserved	41-47	Blank
Audit Print Identifier	48-54	AUD0100 8 (*The Raiser's Edge* automatically enters "AUD0100" into this field. The characters "AUD0100" in positions "48-54" always designate the Audit Print Identifier.) If the **Request audit trail input record** checkbox is not checked on the Create Transmission Files screen, then this field should be blank.
Reserved	55-80	Blank

Direct Debit Transactions		
Field Name	Position	Contents
Destination Sort Code Number	1-6	The sort code of the donor's bank account. You can enter only numeric values in this field.
Destination Account Number	7-14	The donor's bank account number. You can only enter numeric values in this field.
Destination Type of Account Code	15	Zero defaults into this field.
Transaction Code	16-17	Possible values are: 01 (First payment direct debit) 17 (Direct debit) 18 (Re-presented direct debit) 19 (Final payment direct debit)
Originating Sort Code Number	18-23	Your organisation's sort code. You can only enter numeric values in this field.
Originating Account Number	24-31	Your organisation's account number. You can only enter numeric values in this field.
Free Format	32-35	Blank
Amount	36-46	The amount of the direct debit transaction.
User's Name	47-64	Your organisation's name (pulled from *Configuration*).
User's Reference	65-82	Surname, First name of donor (Org name for organisations).
Destination Account Name	83-100	Donor's account name.

Contra Record		
Field Name	Position	Contents
Nominated Account Sort Code	1-6	Sponsoring bank's sort code.
Nominated Account Number	7-14	Account number of your organisation's bank. You can only enter numeric values in this field.
Nominated Account Type of Account	15	Account type from transaction. You can only enter numeric values in this field.
Transaction Code	16-17	99 00 (*The Raiser's Edge* automatically enters "99" into this field. The numbers "99" in positions "16-17" always designate the Transaction Code.)
Nominated Account Sort Code Number	18-23	Sort Code of the sponsoring bank.

Contra Record		
Nominated Account Number	24-31	Account number of your organisation's bank. You can only enter numeric values in this field.
Free Format	32-35	Blank
Amount	36-46	The total amount of all transactions in the transmission file.
Free Format	47-64	DEBIT CONTRA, followed by six blanks.
Contra ID	65-82	CONTRA, followed by twelve blanks.
Abbreviated Account Name of Charity	83-100	First eighteen characters of your organisation's account name (from *Configuration*).

User Trailer Label		
Field Name	Position	Contents
Label Identifier	1-3	UTL (**The Raiser's Edge** automatically enters "UTL" into this field. The letters "UTL" in positions "1-3" always designate the Label Identifier.)
Label Number	4	1 (**The Raiser's Edge** automatically enters "1" into this field. The number "1" in position "4" always designates the Label Number.)
Monetary total of debit records	5-17	The sum of all debit records, plus the contra record.
Monetary total of credit cards	18-30	Thirteen zeros.
Count of debit records	31-37	Total number of direct debit transactions written to the transmission file.
Count of credit records	38-44	Seven zeros.
Reserved	45-54	Blank
Reserved	55-80	Blank

End of Submission Record		
Field Name	Position	Contents
Identifier	1-4	Blank
Reserved	5-80	Blank

Credit Card Transmission Files

To electronically credit a transaction to a donor's credit card, you must create a credit card transmission file for processing with your authorisation service through the Blackbaud *Payment Service*. To create credit card transmission files, select the **Create EFT Transmission Files** menu option from the **Tools** menu in a gift batch. When you click **Create Now** on the Create Transmission Files screen, the Blackbaud *Payment Service* is automatically initialised and begins interfacing with *The Raiser's Edge* to easily process credit card transmission files through your authorisation service. Credit card transmission files will only process with your authorisation

service if you have set up a merchant account with the service, create an account with the Blackbaud *Payment Service*, and set specific options on the Business Rules page of *Configuration*. With the merchant account login ID and password you specify in *Configuration*, the Blackbaud *Payment Service* can interface with your authorisation service. For information about how to prepare for credit card transmission files, see "Configuration Settings" on page 14.

When you create the transmission file, you can select to print or preview a credit card control report. For information about control reports, see "EFT Reports" on page 70. After you create a credit card transmission file, the authorisation service automatically authorises or rejects the credit card, then designates the transaction with an authorisation or rejection code. This code appears in the batch row for that gift.

For example, Max Taylor donates £100 using his credit card. To receive Max's gift, you need to create a transmission file to begin the transaction. When you click **Create Now** on the Create Transmission Files screen, the Blackbaud *Payment Service* automatically interfaces with *The Raiser's Edge* to process the payments in the transmission file through your authorisation service. Specific financial information, including Max's gift amount, credit card number, and credit card expiration date, is contained in the transmission file. For more information about creating credit card transmission files, see "Use the Create EFT Transmission Files Menu Option" on page 42.

To secure the credit card information in accordance with the Payment Card Industry Data Security Standard (PCI DSS), *The Raiser's Edge* shares the credit card transmission files with only the Blackbaud *Payment Service*. You cannot access a copy of a credit card transmission file generated by *The Raiser's Edge*.

Understand the Create Transmission Files Screen

With *Electronic Funds Transfer*, you can create a transmission file to send to BACS. You can send the transmission file to a third party approval company, or to your sponsoring bank or bureau, who then transfers the transmission file to BACS on your behalf. Each transmission file is associated with a specific batch. You can also create a transmission file processing with your authorisation service merchant account through the Blackbaud *Payment Service*.

To create a transmission file, select **Tools**, **Create EFT Transmission Files** from the menu bar of the Data Entry screen for a gift batch.
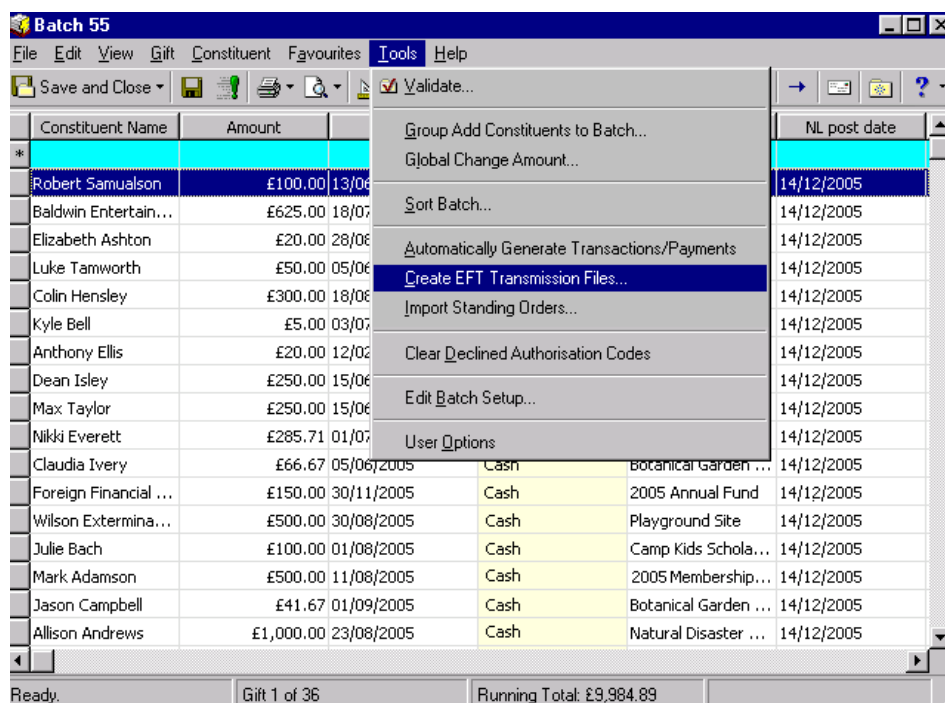
The Create Transmission Files screen appears, so you can set up your direct debit and credit card transmission file information.

If you have Single Euro Payments Area (SEPA) fields enabled, the **Format** field appears. For information about SEPA, see the *Configuration and Security Guide*.

Note: When you create a transmission file for a batch, each gift in the batch paid by direct debit has the same financial processing date.

The Create Transmission Files screen is divided into three main sections. Under **SEPA/BACS Transmission File**, select a **Financial processing date** for the transmission file, a **Sponsoring bank**, file format, and the location of the transmission file in the **SEPA** or **BACS file** field.

Under **Credit Card Transmission File**, check **Create credit card file** and designate an **Account** to which you want to apply your credit card payments.

Under **Control Report**, to create a control report, check **Create control report**. The report will either preview or print, depending on your selection. The following sections further describe the available fields on the Create Transmission Files screen.

Create direct debit file. To create a direct debit transmission file, check **Create direct debit file**. Once you check this checkbox, all fields relating to direct debits and instruction records on the Create Transmission Files screen are enabled.

Financial processing date. Under **BACS Transmission File**, you can select a date in the **Financial processing date** field. The financial processing date is the date the bank processes the transactions in the direct debit transmission file. This date must be a normal business day that is not a banking holiday. We recommend you set the financial processing date between one and five days after you generate the transmission file. For example, if you generate a direct debit transmission file on Monday, 09 April 2005, you may want to use a financial processing date of Friday, 13 April 2005. The specific requirements for the financial processing date vary between financial institutions. For information about financial processing dates, contact the sponsoring bank.

Sponsoring bank. A sponsoring bank reviews your application to use BACS services. For example, you create a test transmission file to send to BACS. Your sponsoring bank reviews the compatibility of your test transmission file and issues you a BACS user number. You can send the transmission file to a third party approval company or your sponsoring bank or bureau, who then transfers the transmission file to BACS on your behalf. You can add sponsoring bank records from the **Financial Institutions** link of *Configuration*. For more information, see the *Configuration & Security Guide*.

Format. Select the appropriate XML file format for the transmission file. There is a standard SEPA file format, and each country also has their own file format.

SEPA/BACS file. BACS stands for Bankers Automated Clearing Services. In the **BACS file** field, enter the file name and path you want to use to store the direct debit transmission file.

SEPA stands for Single Euro Payments Area. In the **SEPA file** field, enter the file name and path you want to use to store the direct debit transmission file.

Request audit trail input record checkbox. This checkbox defaults to unchecked when you select **Create Transmission Files** from the menu bar of the gift batch data entry screen. When you check this checkbox, the **Audit Print Identifier** field in the User Header Record of the direct debit transmission file is changed to "AUD0100". For more information about direct debit file formats, see "Direct Debit File Formats" on page 33.

Create credit card file. To create a credit card transmission file, check **Create credit card file**. Once you check this checkbox, all fields related to credit cards on the Create Transmission Files screen are enabled.

Account. In the **Account** field, all accounts you created on the Business Rules page in *Configuration* appear as a drop-down list for the **Account** field. Only the account description you included for the account appears as a choice in the drop-down list. All credit card gift payments in the credit card transmission file are applied to the account you select in this field.

Create control report. Under **Control report**, you can create a control report for the transmission file. A control report lists all the information you specified when creating transmission files. For detailed information about this report, see "Create Transmission Files Control Report" on page 72. To create a control report, check **Create control report**. If you check this checkbox, you need to select whether to **Print** or **Preview** the report. We strongly recommend you view or print a control report so you can track the settings you selected when generating transactions and payments.

Use the Create EFT Transmission Files Menu Option

Note: Cash gifts generated as a result of pledge overpayments appear as separate items in a transmission file. For information about pledge overpayments, see the *Batch Guide*.

After you create a batch that contains all the direct debit or credit card transactions to process, you can select the **Create EFT Transmission Files** menu option to produce the necessary transmission file. When you select this menu option to create direct debit transmission files, you create a direct debit transmission file to send to BACS. You can send the transmission file to a third-party approval company or your sponsoring bank or bureau, who then transfers the transmission file to BACS on your behalf. When you select this menu option to create credit card transmission files, you create a credit card transmission file to be authorised and processed with an authorisation service such as IATS through the Blackbaud *Payment Service*.

▶ **Create transmission files for direct debit transactions**

Scenario: You are preparing to create a transmission file to process pledges and recurring gifts paid by direct debit. The direct debit transactions have a financial processing date of 14/12/2005 and the sponsoring bank is Abbey National.

Scenario: Before you create a transmission file, you must create a batch that contains the EFT recurring gift transactions and pledge payments. This scenario uses the gift batch created in "Automatically generate transactions for pledges and recurring gifts" on page 28.

Warning: If you already generated a transmission file for this batch, you must generate a new transmission file if you add additional electronic gifts to the batch.

1. From the Data Entry screen of a gift batch, select **Tools**, **Create EFT Transmission Files** from the menu bar.


The Create Transmission Files screen appears. For more information about setting up a gift batch, see the *Batch Guide*.
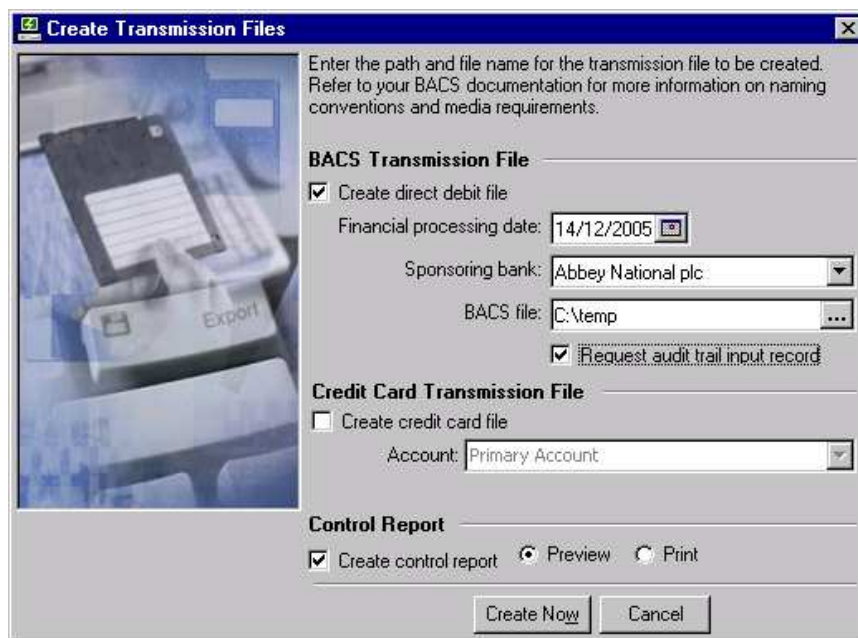
Tip: In any date field, you can press **F3** on your keyboard for today's date or **F7** for a calendar.

2. To create a direct debit transmission file, under **BACS Transmission File**, check **Create direct debit file**.

3. In the **Financial processing date** field, enter the date 14/12/2005 because you want the sponsoring bank to process the transactions on this date.

4. In the **Sponsoring bank** field, select "Abbey National" because this is the bank where the financial transactions will be deposited.

5. In the **BACS file** field, enter the file name and path to use to save the direct debit transmission file. Once the transmission file is created, you need to locate this file and send it to BACS.

> **Note:** When you select **Print**, the control report automatically prints after you generate the payments and transactions.

6. Under **Control Report**, check **Create control report** to keep a record of the transactions included in the transmission file. For information about this report, see "EFT Reports" on page 70. To view a copy of the control report before you print the report, select **Preview**. After you preview the control report, you can print the report directly from the preview screen.

7. To begin to create the transmission file, click **Create Now**. A progress indicator appears.
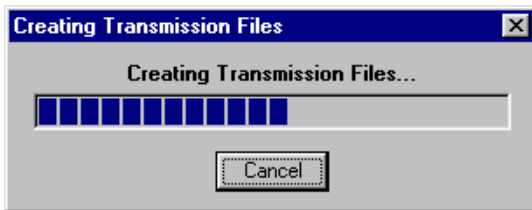
When the program finishes generating the direct debit transmission file, you return to the Data Entry screen of the gift batch. Your transmission file is now stored in the file you specified in the **BACS file** field on the Create Transmission Files screen.

You can now send the transmission file to BACS using BACS- compatible software. For a list of BACS-compatible software, contact your sponsoring bank or the BACS help desk.

8. If you check **Create control report** and select the **Preview** option, the Direct Debit Control Report appears. If you check **Create control report** and select **Print**, the Direct Debit Control Report prints.
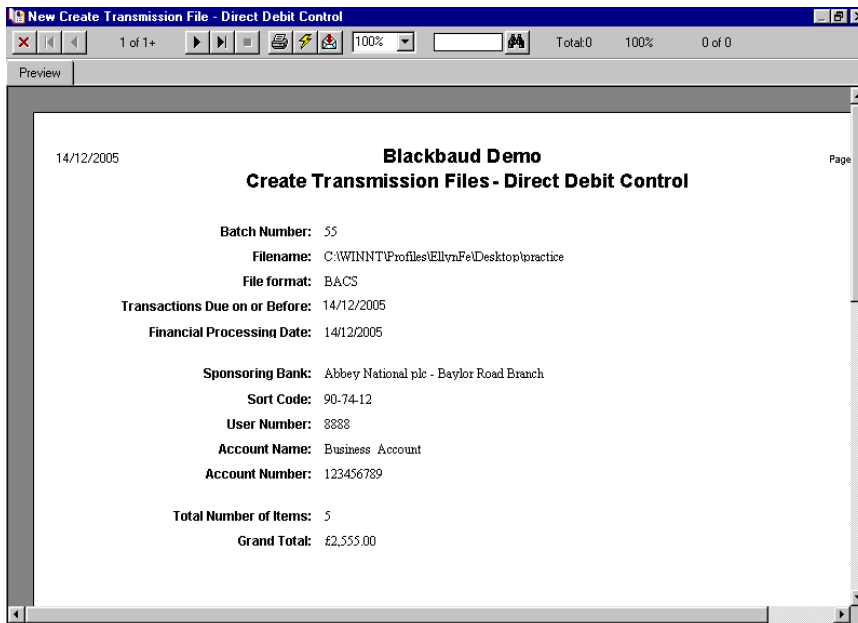
9. To close out of the Direct Debit Control Report, click the "X" at the top of the preview screen. You return to the Data Entry grid of the gift batch.

▶ **Create transmission files for credit card transactions**

> *Scenario:* You are preparing to create a transmission file to process pledges and recurring gifts paid by credit card. You want to apply all credit card gifts in this transmission file to your Annual Fund.
>
> *Scenario:* Before you create a transmission file, you must create a batch containing the EFT recurring gift transactions and pledge payments. This scenario uses the gift batch created in "Automatically generate transactions for pledges and recurring gifts" on page 28.

Warning: If you already generated a transmission file for this batch, you must generate a new transmission file if you add additional electronic gifts to the batch.

1. From the Data Entry screen of a gift batch, select **Tools**, **Create EFT Transmission Files** from the menu bar.

The Create Transmission Files screen appears. For more information about how to set up a gift batch, see the *Batch Guide*.

2. To create a credit card transmission file, under **Credit Card Transmission File**, check **Create credit card file**.

3. In the **Account** field, select "Annual Fund (UK)" as the account to designate credit card gifts included in your transmission file.

   All merchant accounts set up in *Configuration* appear in the drop down list next to the **Account** field. Only the account description appears as a choice in the drop-down list, so be sure to add a specific description for your accounts when you set them up in *Configuration*. Each merchant account is valid for only a single country, so if you receive gifts that use credit cards issued in multiple countries, you need separate accounts for each of those countries. For each account, the country for which that account is valid appears in parentheses next to the account description. This helps you select the account corresponding to the issuing country of the credit cards being processed. In addition, it is important to remember that you cannot include credit cards that process funds using multiple currencies in the same gift batch. You must create separate gift batches for each credit card processing different currencies. For more information about setting up credit card accounts, see "Prepare for Credit Cards" on page 5.

Note: When you select **Print**, the control report automatically prints after you generate the payments and transactions.

4. Under **Control Report**, check **Create control report** to keep a record of the transactions included in the transmission file. For more information about this report, see "EFT Reports" on page 70. To view a copy of the control report before you print the report, select **Preview**. After you preview the control report, you can print the report directly from the preview screen.

5. To begin to create transmission files, click **Create Now**. A progress indicator appears.
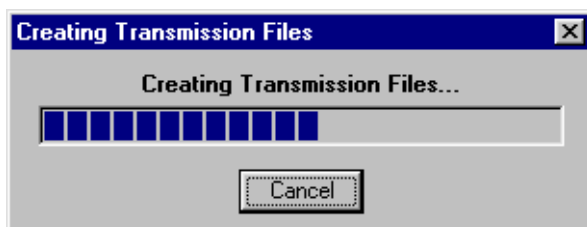
The Raiser's Edge automatically interfaces with the Blackbaud *Payment Service* to process the credit card gifts you include in your credit card transmission file. The Blackbaud *Payment Service* uses the login ID and password you set up in *Configuration* to interfaces with your authorisation service. You do not see any software or messages open in *The Raiser's Edge*. All processing occurs behind the scenes.

Once the batch has completed processing, *The Raiser's Edge* polls the Blackbaud *Payment Service* looking for the answer file from the authorisation service to see whether the credit card gifts in the transmission file have been rejected or accepted. When the answer file is ready, *The Raiser's Edge* automatically imports the file. If no answer file is detected after a maximum waiting period of 4 seconds per credit card transaction, *The Raiser's Edge* assumes the batch has failed or "timed out" and a Batch Timeout error message appears.

Other error messages that may appear include messages about insufficient disk space, denied access, and communication error. In the case of a communication error, your Internet connection may have been lost during the authorisation process. If this occurs, ensure your Internet connection is reestablished. If the transmission file was successfully passed to the Blackbaud *Payment Service* before the Internet connection was lost, the answer file should be waiting to be imported into *The Raiser's Edge* when your Internet connection is reestablished.

If the interface between *The Raiser's Edge* and the Blackbaud *Payment Service* has been broken after a transmission file is submitted but before an answer file has been returned, Blackbaud *Payment Service* continues to process the transmission file until it is complete. At this point, a screen appears to ask you to retrieve the answer file.

This message does not appear when the interface has been broken before the transmission file was transferred in its entirety. When this is the case, it is safe for you to resubmit the transmission file to the Blackbaud Payment Service for processing.

To retrieve the answer file, click **Yes**. *The Raiser's Edge* attempts to retrieve the answer file. To close the message and return to the batch screen, click **No**.

If you click **Yes** and *The Raiser's Edge* cannot locate an answer file to retrieve, then the authorisation service did not complete the processing of the credit card transaction. In this case, when no answer file is detected, a message appears to ask for more processing time.

6. To return to the batch screen, click **OK**.

7. When the processing is complete, if you select to preview or print a control report, the control report previews or prints.

8. Once **The Raiser's Edge** accepts an answer from the Blackbaud *Payment Service*, the batch is refreshed to include the appropriate authorisation or rejection codes.
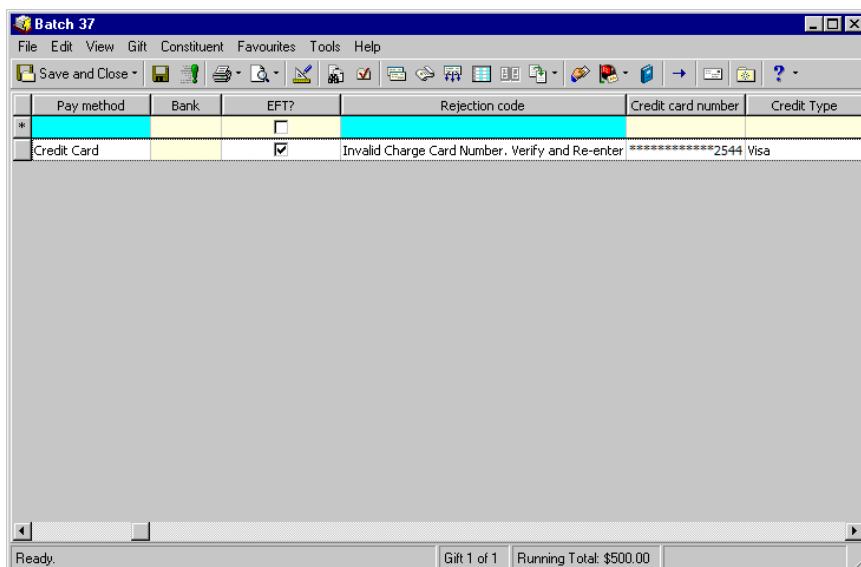
If the credit card transaction is approved, the authorisation service places a code that begins with "Y" in the **Authorisation Code** field of the gift batch. The authorisation service verifies that sufficient funds exist in the account for transfer. If sufficient funds exist, the account is processed and a transfer of funds takes place immediately.

If the credit card transaction is rejected, the authorisation service adds "N" in front of the code. When **The Raiser's Edge** receives the response, it strips the "N" from the authorisation code, converts the code to text, and puts the text into the **Rejection Code** field of the batch. Examples of rejection codes include the credit card not being supported by the authorisation service, credit card is expired, credit card is lost or stolen, invalid card status, or unable to process transaction.

To re-authorise the declined credit cards, you must first clear all declined authorisation codes from the batch. For information about how to clear declined authorisation codes, see "Clear Declined Authorisation Codes from a Batch" on page 70.

If you use IATS, you can also log onto the authorisation service website to view your transactions, refund credit cards, or make any additional changes to the credit card transactions.

You can now commit the credit card gifts included in your batch to the database. For more information about committing batches, see the *Batch Guide*.

Instruction Records

An instruction record is a notice that a charity sends to BACS to notify them that a donor wants to donate to the charity, or to notify them to cancel a DDI. You can send these records non-electronically or electronically. When you select to send instruction records electronically as paperless mandates, you can send them through a direct debit transmission file.

Once a donor decides to donate a direct debit gift to your organisation, several steps must take place so that the donor's gift can be properly processed.

First, your organisation must obtain the necessary information from the donor to set up an account. Once your organisation receives all the information about the donor's account and payment schedule, you can enter the donor's pledge or recurring gift through either a batch or gift record. You must then send the information for the donor to BACS as an instruction record. A new instruction record for a gift is sent if **Send Instruction** is checked and a type is specified as New on the **Details** button of the gift record. Before you generate instruction records or payments due for a gift, you must enter a date and source in the **DDI source** and **DDI source date** fields on the Instruction Details screen. Examples of DDI sources are Telephone, Letter, or Internet. According to AUDDIS rules, you cannot send paperless mandates until your organisation receives the donor's DDI information. A donor's DDI can be completed as a paper DDI form, over the telephone, or over the Internet.

Once an instruction record is sent for a gift, the gift is pending while it waits for the instruction record response from BACS (the flag can be cleared upon committing or deleting the instruction record). Unless BACS has set up the information for the payment process, no gifts can be processed via direct debit. For more information about the role your sponsoring bank and BACS play in the direct debit payment process, contact your sponsoring bank.

To generate instruction records to send to BACS, select the **Automatically Generate Transactions/Payments** menu option in a gift batch.

From the Automatically Generate Transactions/Payments screen, the **Generate instructions only** checkbox appears. When you check this checkbox, you specify that only instruction records be generated into the gift batch. For information about other options on the Automatically Generate Transactions/Payments screen, see "Automatically Generate Recurring Gift Transactions and Pledge Payments in Batch" on page 18.

Note: Contact your sponsoring bank to confirm the number of days prior to the first collection that you should send the advance notice letter. Fourteen days is typical among organisations, but is not necessarily the number your organisation must use. You can change this number in *Configuration*.

If you automatically generate payments and instruction records in a batch using paperless mandates, *The Raiser's Edge* checks to see that a new instruction record has been sent and received for a direct debit gift. If the instruction record for a gift does not have a DDI source date or DDI source associated with it, and if the date the advance notice letter was sent is not at least 10-14 days prior to the payment processing, then the payment for that gift will not be generated into the gift batch. Instruction records and payments due for the same gift cannot be generated at the same time. However, instruction records and payments due for different gifts can be generated at the same time.

If you generate only instruction records, the generated instruction records are pulled into the gift batch. You can view the instruction records in the batch by selecting **View**, **Instructions** from the menu bar of a gift batch.

You can now create a transmission file to send to BACS. For more information about how to create transmission files, see "Create Transmission Files" on page 32. At this point, the pledge or recurring gift is pending. BACS responds to the transmission file, either rejecting or accepting the instruction records or requests for payment. Once you receive the response from BACS, if the file is sent back accepting the instruction records, the donor's request to give a gift via direct debit has been approved. You can then commit the batch, and the **New instruction sent** field will update on the Instruction Details screen of a gift record. The gift payment is now ready to be automatically generated for processing whenever the first payment is due. You can click **Details** of the gift record to view the Instruction Details screen. If the transmission file is sent back accepting payments due for a gift, you can simply commit the gift batch and the payment information for a gift is updated in your database.

On the contrary, if any rejected instruction records exist in the transmission file, you can open the batch for which the transmission file was created, and enter the appropriate rejection codes by selecting **View**, **Instructions** from the menu bar of the gift batch. For more information about viewing instruction records for a batch and entering rejection codes for instruction records, see "View Instruction Records" on page 57. For rejected payments due, you can enter rejection codes directly into the **Rejection code** field on the Data Entry screen of a gift batch. You can then commit the batch to the database, therefore updating the gift records in your database and clearing the pending flag from the gift record. If no exceptions exist and the committed batch contains instruction records, the gift record is updated to show the type of instruction record that was sent. You can track the status of an instruction record using the **Details** button on a gift record.

> **Warning:** No records can be generated into a batch until you enter a date in the **Date adv. notice sent** field, and a date and source in the **DDI source** and **DDI source date** fields on the Instruction Details screen.

When you click **Details** on a gift record, the Instruction Details screen appears. Under **Instruction Dates** on the Instruction Details screen of a gift record, you can track the dates for when the instruction record was sent or cancelled. You can also track when the set-up instruction and the advance notice letter was sent. Before you generate instruction records or payments due into a batch, you must also enter a source and date in the **DDI source** and **DDI source date** fields.

When a constituent decides to cancel the direct debit gift to your organisation, you can create an instruction record for the gift and check **Send Instruction** on the **Details** button. You can then select "Cancel" in the **Type** field. This lets BACS know to cancel the payment cycle. When you generate the last payment for this gift, the payment is accompanied by a transaction code of 19. This transaction code specifies to BACS that this is the last payment for the gift. Then, the next time you generate transactions for that gift, a cancelled instruction record is sent to BACS to finish the cancellation process.

If a constituent decides to cancel his direct debit gift, and the payment due for his instalment recently passed, you can open the gift record for that constituent and select "Cancel" in the **Status** field. On the Details screen, you also need to select "Cancel" in the **Type** field so that the program sends a cancellation instruction record for the cancelled gift during the next round of generating. This finishes the cancellation process. You can also designate instruction records with a type of "Set-up". For information about this instruction record type, contact your sponsoring bank.

Remember that the instruction record on a gift record is updated when a batch is committed, not when a transmission file is created for the instruction record. Also, an instruction record for a direct debit cannot be included in the same transmission file as the first or last payment for that direct debit. For information about how the paperless mandate process affects other areas of *The Raiser's Edge*, see the *Paperless Direct Debit Guide*.

Instruction Record File Formats

When you work with *Electronic Funds Transfer*, it is important to understand what the instruction record represents. Each field included for an instruction record represents specific information. Instruction records include 12 fields and are part of a direct debit transmission file. For information about direct debit transmission files, see "Direct Debit Transmission Files" on page 33. The following tables give an explanation of the information that appears in each field of an instruction record.

Instruction Record			
Field Number	Description of Field and Content	Purpose	Character Length
1	Payer's Sort Code	Payer's Sort Code identifies the account to which the DDI is to be applied	6
2	Payer's Account Number	The Payer's Account Number identifies the account to which the DDI is to be applied.	8
3	Payer's Type of Account	The Payer's Type of Account identifies the account to which the DDI is to be applied.	1
4	Transaction Code	The Transaction Code identifies the type of transaction designated by the Paying Bank's Computer System. Transaction Codes are 0N (new), 0S (set-up), and 0C (cancel).	2

Instruction Record			
5	Organisation's Sort Code	The Organisation's Sort Code identifies the Nominated Account of the Organisation from which the DDI originates.	6
6	Organisation's Account Number	The Organisation's Account Number identifies the Nominated Account of the Organisation from which the DDI originates.	8
7	Free Format	Neither the Organisation nor BACS uses this field.	4
8	Amount	Neither the Organisation nor BACS uses this field (zero-filled).	11
9	Organisation's Name	The Organisation's Name identifies the Organisation representing the DDI.	18 L
10	Organisation's Reference	The Organisation's Reference identifies the DDI and includes the direct debit reference. All direct debits are collected under the Organisation's Reference.	18 L
11	Payer's Name	The Payer's Name identifies the account which has authorised collection of direct debits.	18 L
12	BACS Processing Date	The BACS Processing Date allows the Organisation to use MPD format for DDI input and must contain the current processing date.	6

Generate Instruction Records

You can generate instruction records for direct debit pledges and recurring gifts from a gift batch. To generate instruction records, select **Tools**, **Automatically Generate Transactions/Payments** from the menu bar of a gift batch. Once you generate the records, you can send them to BACS using a direct debit transmission file. For information about transmission files, see "Use the Create EFT Transmission Files Menu Option" on page 42.

This procedure provides an example of generating only instruction records in a gift batch. When you check **Generate instructions only**, you designate that instruction records are the only items to pull into the gift batch. When you leave **Generate instructions only** unchecked, the program pulls instruction records as well as payments due for pledges and recurring gifts into the gift batch. You cannot generate an instruction record and a payment due for the same gift at the same time into a gift batch. If a payment due and an instruction record due for the same gift meet the same criteria, the program typically generates the instruction record, unless the payment due is the final payment for the gift. For information about how to generate both payments and instruction records into a gift batch at the same time, see "Automatically generate transactions for pledges and recurring gifts" on page 28.

Warning: To send an instruction record, you must check **Paperless mandates used** in *Configuration*. For information about this checkbox, see "Configuration Settings" on page 14.

▶ **Generate instruction records**

> ***Scenario:*** You are preparing to create a transmission file to send instruction records to BACS. The instruction records are for new pledges and recurring gifts being paid by direct debit. You are going to send a transmission file containing the instruction records to BACS. Before you create the transmission file, you need to generate instruction records for new pledges and recurring gifts due on or before 28/02/2005.

1. From the Data Entry screen of a gift batch, select **Tools**, **Automatically Generate Transactions/Payments** from the menu bar. For information about setting up a gift batch, see the *Batch Guide*.
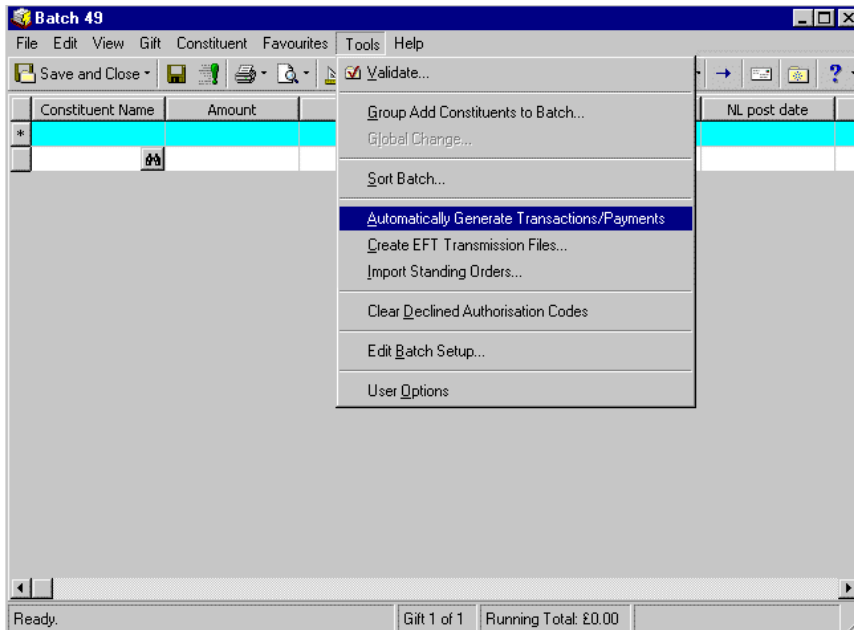
The Automatically Generate Transactions/Payments screen appears.

2. Click **Include** and select **All Records**. A label appears to the right of the button displaying your selection.

Note: If you select **Selected Records**, a screen appears so you can include records in an established query or create a new gift query. You are specifying that only specific records matching the criteria you set for automatically generating payments and transactions are included.

When you select **All Records**, you specify to include all records in the database that match the criteria set for automatically generating payments and transactions.

3. In the **Transactions due on or before** field, enter the date 28/02/2005 to include instruction records for recurring gifts and pledges that require transactions and payments due on or before this date.

4. In the **Include these transactions** field, select **EFT**. You can only generate instruction records for gifts with the **EFT?** checked on the gift record.
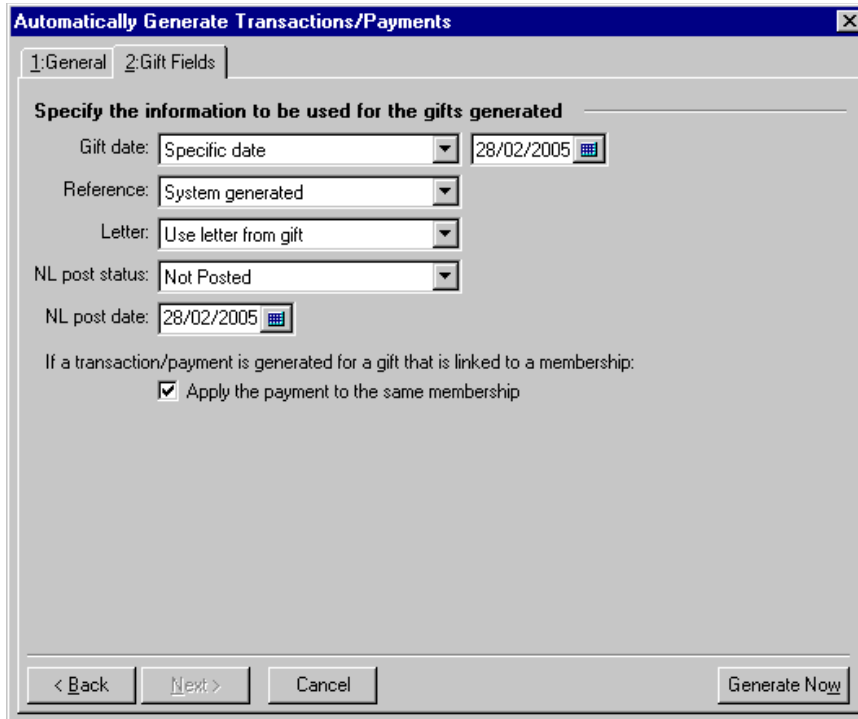
Tip: In any date field, you can press **F3** on your keyboard for today's date or **F7** for a calendar.

5. In the **Include these gift types** box, check **All Pledges** and **Recurring Gifts** to generate instruction records for both pledges and recurring.

6. In the **Include these payment types** box, check **Direct Debit** checkbox because you can only generate instruction records for gifts with a payment of direct debit.

7. To generate only instruction records into the batch, check **Generate instructions only**.

8. Check **Create control report** to keep a record of the type of instruction records you generated. Select "Summary" in the adjacent field. Select **Preview**. The control report automatically appears when you generate the instruction records.

Note: When you select **Preview**, a preview of the control report is automatically created after you generate the payments and transactions.

You create control reports, in summary or detail format, to view information about the instruction records. You can use the reports to double-check that information in a batch is correct, for reporting purposes, or for any other needs specific to your organisation. For more information about control reports, see "EFT Reports" on page 70.

9. To view the Gift Fields tab, click **Next**.

Information defaults into the fields on the Gift Fields tab. Because you are generating instruction records only, you can leave the default information in these fields.

10. To begin to generate instruction records, click **Generate Now**. A progress indicator appears.

When the program finishes generating the instruction records, the Automatically Generate Transactions/Payments screen appears and details the results of the automatic generation. The screen shows how many instruction records were generated during the process.
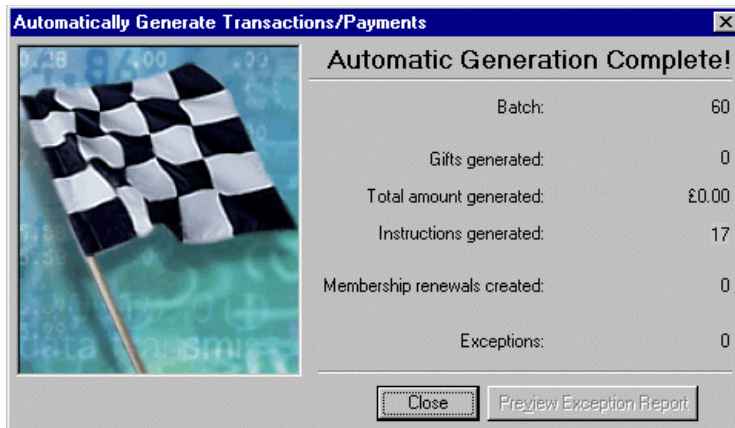
Note: A small icon appears at the bottom right of the Data Entry screen to indicate that instruction records have been created and exist for the batch.

11. Click **Close**. You return to the Data Entry screen for the gift batch. You can now view the instruction records in the gift batch. For more information about viewing instruction records in a batch, see "View Instruction Records" on page 57.

You can now create a transmission file to send to BACS before you commit the batch to the database. For more information about creating a transmission file, see "Use the Create EFT Transmission Files Menu Option" on page 42.

View Instruction Records

Once you automatically generate instruction records in a gift batch, you can view and edit information for the instruction records on the Instruction Transactions screen in a batch. To view and edit the information, select **View**, **Instructions** from the menu bar. If you have not yet created the transmission file for the batch, you can edit the type of instruction record to be sent. You can also add rejection codes in the grid.

After you create a transmission file of instruction records to send to BACS, the gift records included in the transmission file are considered pending. Once BACS responds to the transmission file, either accepting or rejecting the instruction records, you can then open the Instruction Transactions screen and add the appropriate rejection codes in the **Rejection Codes** field. For more information about creating instruction records, see "Generate instruction records" on page 54.

▶ **View instruction records in a batch**

1. From the Data Entry screen of a gift batch, select **View**, **Instructions** from the menu bar. The Instruction Transactions screen appears. For information about how to set up a gift batch, see the *Batch Guide*.
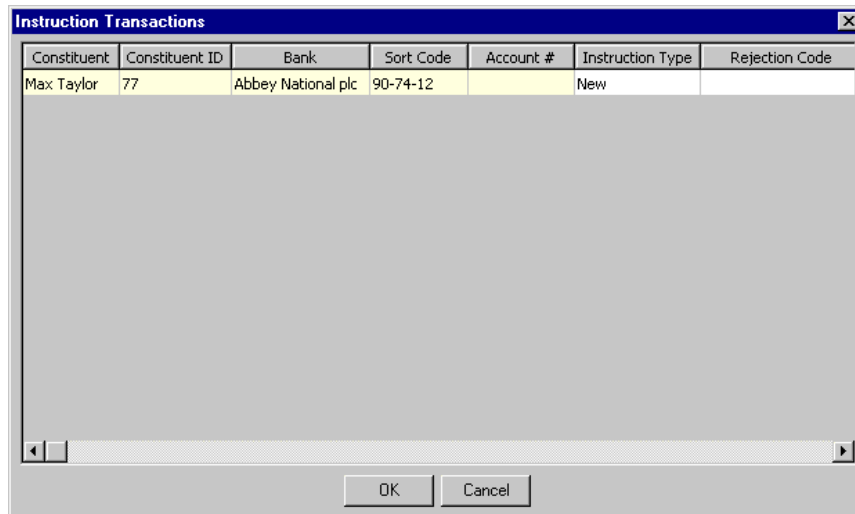
2. You can view the **Constituent**, **Constituent ID**, **Bank**, **Sort Code**, **Account #**, **Instruction Type**, and **Rejection Code** fields for the instruction records in this batch. In the **Rejection Code** field, add or remove rejection codes for the instruction records as necessary.

   You cannot manually add instruction records from this screen.

3. When you finish viewing the instruction records, click **OK**. You return to the screen of a gift batch.

4. When you finish adding the appropriate rejection codes for the instruction records in the batch, you can commit the batch to the database. Once you commit the batch to the database, each gift record is updated and the pending flag is removed. For information about how to commit a gift batch, see the *Batch Guide*.

Import Standing Orders

With *Electronic Funds Transfer*, you can select the **Import Standing Orders** menu option in *Batch* to import standing order gift payments into your batch for recurring gift transactions and pledge payments. You can also import standing order payments directly to gift records in your database or into a new gift batch. To import directly, use the **Import Standing Orders** link in *Administration*.

When you import standing orders directly to gift records in your database, gifts in the standing order file are directly applied to existing gifts in your database. With this option, you do not need to go through *Batch* to work with your standing orders. This option may be easier when you do not need to see gifts before you import them into your database. *Batch* is completely bypassed and standing orders are applied directly to gifts in your database.

When you import standing orders directly to a new gift batch, gifts in the standing order file are directly imported into the batch you designate in the **Batch number** field on the Import Standing Orders screen. Importing standing orders using the menu option in *Batch* and importing standing orders directly into a batch through *Administration* are the same processes. For the purposes of convenience, you have the ability to carry out this function in two different places in **The Raiser's Edge**.

In general, before you can import standing order gift payments, several things must occur prior to importing the payments. First, the constituent who wants to donate a gift to your organisation must contact either your organisation or their bank and initiate a payment transaction schedule. This schedule is set up so a payment can be given by the constituent to your organisation in intervals, such as weekly or monthly, or as a single instalment. The money is transferred directly from the constituent's bank account to be applied to recurring gift or pledge

payments. You can export gift information, such as instalment frequency, start date, and gift amount directly from **The Raiser's Edge** into a standing order file using the Standing Orders mail task in *Mail*. To ensure a recurring gift or pledge payment is included in the standing order file that you send to the bank using this mail task, and to ensure the recurring gift or pledge payment is included when matching gifts in the database with the transaction in the standing order file during the import process, be sure to check **EFT?** when you select Standing Order in the **Pay Method** field on a gift record. For information about using this mail task, see the *Mail Guide*. The **Importing Standing Orders** menu option in *Batch* and the **Import Standing Orders** link in *Administration* can only be used for recurring gift or pledge payments.

Once this schedule is set up, your organisation begins to receive data files from your organisation's sponsoring bank. These data files should contain the appropriate banking information, such as dates, amounts, sort code, and account numbers, regarding the specific gift to your organisation. The data files can be sent to your organisation via mail, floppy disc, email, or the Internet. Once your organisation receives the data file, you can import the file, therefore applying the gift payments to the existing recurring gifts or pledges in your database.

When you import standing order payments into a batch (directly or through *Batch*), **The Raiser's Edge** adds all fields required for importing standing orders into the gift batch. In some cases, you may not have a recurring gift or pledge set up for the constituent before you import the standing order payments. The constituent may not always set up recurring gift or pledges before initiating the transaction with your organisation. In this situation, if you select **Create a cash gift** on the Import Standing Order screen, a cash gift is created for the payment because **The Raiser's Edge** is unable to find the corresponding recurring gift or pledge in the database to apply the gift (the same concept applies when importing standing orders directly to gifts as well). Each cash gift will have a separate gift row in the batch. You can also select to create exceptions when you import standing order payments. Examples of possible exceptions include invalid dates, invalid gift amounts, constituents not found in the database, and invalid bank sort codes. For information about standing order exceptions, see "Understand the Import Standing Orders Menu Option in Batch" on page 59.

Understand the Import Standing Orders Menu Option in Batch

> **Note:** You can also import standing orders directly into a gift batch or directly to gift records in your database through *Administration*. For information about how to directly import standing orders, see "Understand the Import Standing Orders Link in Administration" on page 66.

With *Electronic Funds Transfer*, you can import standing order gift payments for recurring gifts and pledge payments through *Batch*.

For example, Marianne Feldman pledges £100 to your organisation and contacts your organisation to set up the payment schedule. Once the banking information has been communicated between the donor's bank and your organisation's sponsoring bank, your organisation receives a data file containing details for Marianne's gift. To import her standing order gift payment and apply it to her pledge in the database, select **Tools, Import Standing Orders** from the menu bar in *Batch*.
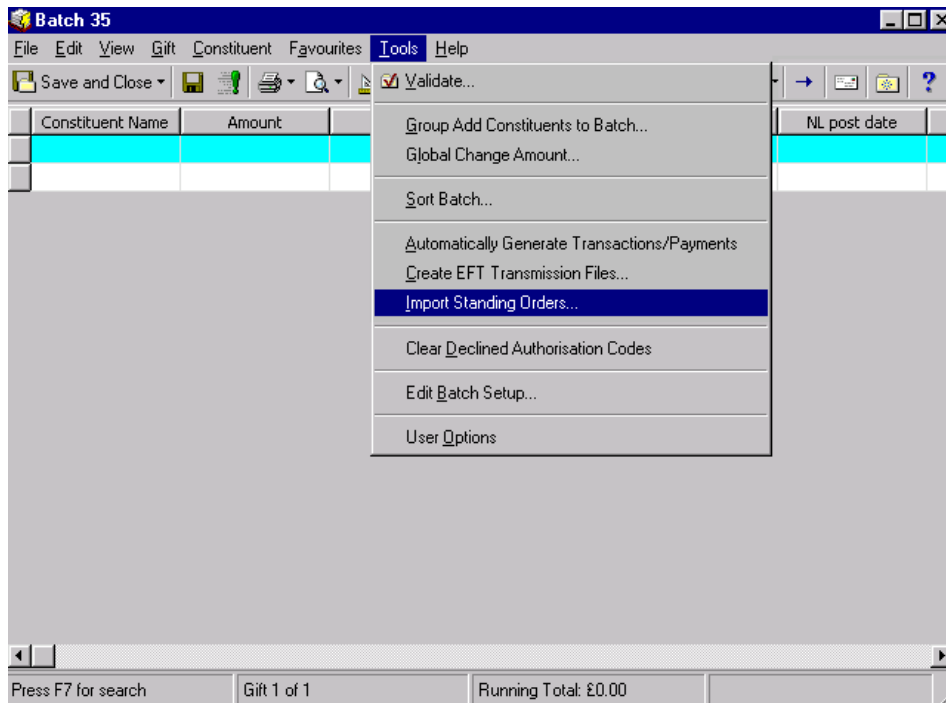
The Import Standing Orders screen appears.

The screen is divided into five main sections containing several fields where you can select specific standing order criteria. Under **What do you want to do?**, you can select **Import standing order file into batch**, **Validate standing order file only**, or **Print standing order file only**.

> **Note:** In the **Data source** field, you can select User Format. To successfully work with User Format, you must use the optional module *API for Advanced Application Development*. For information about the optional module *API for Advanced Application Development* and how you can use it to customise standing orders, phone a Customer Support representative.

Under **What file do you want to import?**, select your sponsoring bank in the **Data source** field. The bank you select is the bank that sends your organisation the standing order file. In the **Import file** field, select the location of the standing order file you want to import.

Under **What instalments do you want to pay?**, select a date in the **Pay instalments as of** field to specify the standing order payments to include in the importing or validating process.

Under **If no unpaid commitments are found**, select whether to **Create a cash gift** and a **Gift default set**. You can also select the **Pay a future instalment**, and **Do not import (an exception will be created)** options.

Under **Import options**, you can check **Create exception file of gifts not imported** and specify a location to store the exception file. You can also check **Create exception report** and **Create control report** to view or print an exception or control report for the importing process. These sections further describe the available fields on the Import Standing Orders screen.

Import standing order file into batch. Under **What do you want to do?**, you can select **Import standing order file into batch**. When you import a standing order, you actually import a data file supplied by your organisation's sponsoring bank. The data file includes all the necessary information needed to apply the donor's standing order payment to the pledge or recurring gift in your database.

Validate standing order file only. When you select **Validate standing order file only**, you select to validate the standing order file. The standing order data file is validated according to your preferences set up on the Validate Batch screen in *Batch*. For information about the Validate Batch screen, see the *Batch Guide*.

Print standing order file only. When you select **Print standing order file only**, you select to print the contents of the standing order data file. When you select to print the data file, the **If no unpaid commitments are found** frame and the **Import options** frame are disabled because you only print the contents of the data file.

Data source. Under **What file do you want to import?** in the **Data source** field, select your organisation's sponsoring bank, because your sponsoring bank provides you with the standing order data file.

Import file. In the **Import file** field, select the file location of the standing order data file. For example, HSBC sends you a standing order data file containing Sally Richardson's gift and you save this gift in a specific file location. In the **Import file** field, click the ellipsis to browse to the location of this data file. A search screen appears so you can search the location of the data file you want to import.

Pay instalments as of. Under **What instalments do you want to pay?** in the **Pay instalments as of** field, select a date specifying the standing order payments to be included in the importing or validating process. Only gift payments with the date you select in the **Pay instalments as of** field will be included when importing standing orders into your batch.

For example, Max Taylor sets up a standing order payment schedule with your organisation. The first payment is due on 01 April 2005. Your sponsoring bank generates the data file containing all the necessary account information for all standing order payments received, including Max's gift payment. On the Import Standing Orders screen in the **Pay instalments as of** field, enter the date 01 April 2005 so that Max's standing order payment will be included in the importing process.

Apply the payment to the same membership. Under **If a payment is imported for a gift that is linked to a membership**, to apply the payment to that same membership, check **Apply the payment to the same membership**. The user must decide whether to link both the pledge and payment to the membership.

Create a cash gift. Under **If no unpaid commitments are found**, you can select **Create a cash gift**. If no unpaid commitments are found in the database and you select **Create a cash gift**, the program creates a cash gift for the money that could not be applied to any recurring gift or pledge paid by standing order. The cash gift is added as a separate row in the batch. The amount of the cash gift will be the transaction amount, minus any applied amount. It is also possible to pay off an overdue instalment, in which case a cash gift is also generated for the additional funds that exceed the recurring gift or pledge amount.

For example, you import a data file that contains several standing order gifts. One of those gifts could not be applied to any pledge or recurring gift record in your database. Select **Create a cash gift** on the Import Standing Orders screen and proceed to import standing orders into your batch. *The Raiser's Edge* creates a cash gift for the standing order payment that could not be applied to any pledge or recurring gift record in your database. The payment defaults into a new gift row in the batch.

When you select to create a cash gift, the **Gift default set** field is enabled. In the **Gift default set** field, you can select a set of gift defaults that will be applied to any cash gifts created. The gift default set you select will not apply to the **Date**, **Type**, **Amount**, **Pay method**, or **Reference Number** fields in a gift batch.

Pay a future instalment. You can select **Pay a future instalment** for a recurring gift or pledge. When you select this option, the program ignores the date in the **Pay instalments as of** field and applies the standing order payment to the next instalment of the recurring gift or pledge, if one exists. If a future instalment does not exist, an exception will be generated.

For example, you import standing order gift payments due on or before 01 December 2005. When you select **Pay a future instalment**, *The Raiser's Edge* ignores the date 01 December 2005, and automatically applies the standing order gift payment to the next instalment of the gift.

Do not import (an exception will be created). When you select **Do not import (an exception will be created)**, the program creates an exception for gifts that cannot be applied to any recurring gift or pledge in the database. Examples of possible exceptions include invalid dates, invalid gift amounts, constituents not found in the database, and invalid bank sort codes.

Create exception file of gifts not imported. Under **Import options**, you can check **Create exception file of gifts not imported**. When you check **Create exception file of gifts not imported**, an exception file is created for the gifts that could not be imported into a batch. Beside the **Create exception file of gifts not imported** checkbox, click the ellipsis to browse to the file location for the exception file. A search screen appears so you can search for a location to store the generated exception file.

Create exception report. When you check **Create exception report**, an exception report is created for standing order payments that cannot be imported into a batch. An exception report lists all gifts for which a transaction cannot be generated. Examples of possible exceptions include invalid dates, invalid gift amounts, constituents not found in the database, and invalid bank sort codes. If you check this checkbox, select whether to **Print** or **Preview** the report. We strongly recommend you view or print an exception report, so you can track and correct the exceptions created when importing standing orders. For information about this report, see "Import Standing Order Exception Report" on page 74.

Create control report. When you check **Create control report**, a control report is created and lists all the options you selected when preparing to import standing orders. If you check this checkbox, select whether to **Print** or **Preview** the report. We strongly recommend you view or print a control report, so you can track the settings you selected when importing standing orders. For information about this report, see "Import Standing Orders Control Report" on page 76.

Use the Import Standing Orders Menu Option in Batch

To import standing order gift payments for pledges and recurring gifts, select **Tools, Import Standing Orders** from the menu bar of a gift batch. You can only apply standing order payments to recurring gifts and pledges in your database that have a pay method of Standing Order on the constituent's gift record.

▶ **Import standing orders in Batch**

Scenario: You want to apply standing order gift payments for pledges and recurring gifts. Before you can apply these gift payments to pledges and recurring gifts in your database, you must first import the standing order gifts into your batch. You want to import all standing order payments due on or before 21/12/2005.

1. From the Data Entry screen of a gift batch, select **Tools, Import Standing Orders** from the menu bar.
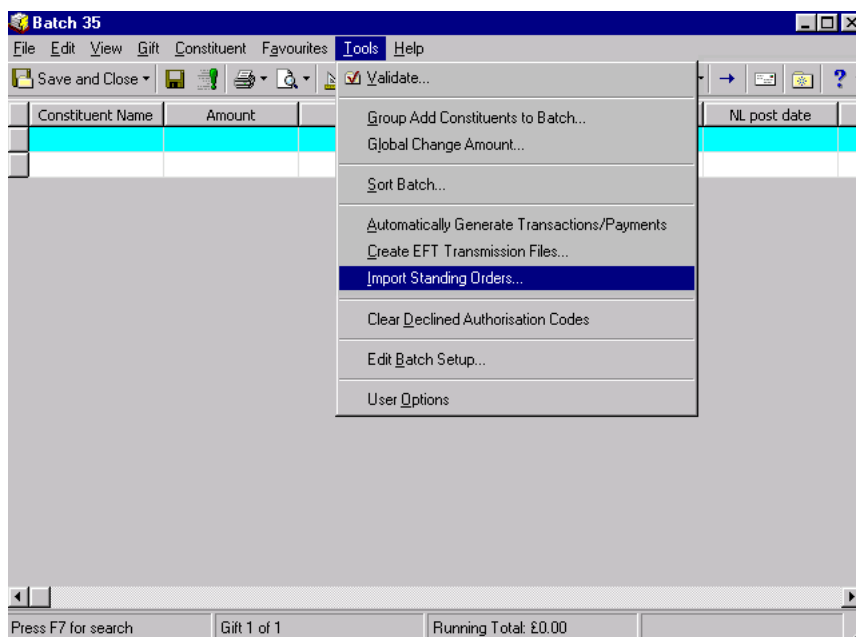
The Import Standing Orders screen appears. For information about how to set up a gift batch, see the *Batch Guide*.

2. Under **What do you want to do?**, select **Import standing order file into batch** to import the standing order data file into your gift batch. Once you import the data file, you can commit the standing order gift payments to the database.

3. Under **What file do you want to import?**, in the **Data Source** field, select "Co-operative Bank". The data source is your organisation's sponsoring bank who sends you the standing order files.

4. In the **Import file** field, select the file location where your standing order data file is saved. You can click **Browse** to locate the file.

Tip: In any date field, you can press **F3** on your keyboard for today's date or **F7** for a calendar.

5. Under **What instalments do you want to pay?** in the **Pay instalments due on or before** field, enter the date 21/12/2005 to import standing order gift payments due on or before 21/12/2005.

6. Under **If no unpaid commitments are found**, select **Create a cash gift**. In the **Gift default set** field, select a set of defaults to apply to the cash gift once it is created.

When a cash gift is created, the gift defaults you select on the Import Standing Orders screen are applied to any cash gifts created during the importing process. Once the cash gift is created, it defaults into a new gift row in the batch. The gift defaults you selected help to organise the new gift row in the batch.

7. Under **Import options**, check **Create exception report** and select **Preview**. Once the importing process is complete, a preview screen appears to display the exceptions created during the import.

8. Under **Import options**, check **Create control report** and select **Preview**. Once the importing process is complete, a preview screen appears to display the criteria used in creating the import.

9. Click **Import Now**. Importing the data file brings the standing order gift payments into the gift batch. Each standing order payment has a separate row in the gift batch. A screen appears to display how much time it takes for the importing process.

10. Once the importing process is complete, the Import Standing Orders Control Report appears. When you finish viewing the control report, click the "X" at the top of the preview screen to close out of the preview screen.

11. The Import Standing Orders Exception Report appears. When you finish viewing the exception report, click the "X" at the top of the preview screen to close the preview screen.

The standing order payments you imported into the batch now appear in the gift batch.
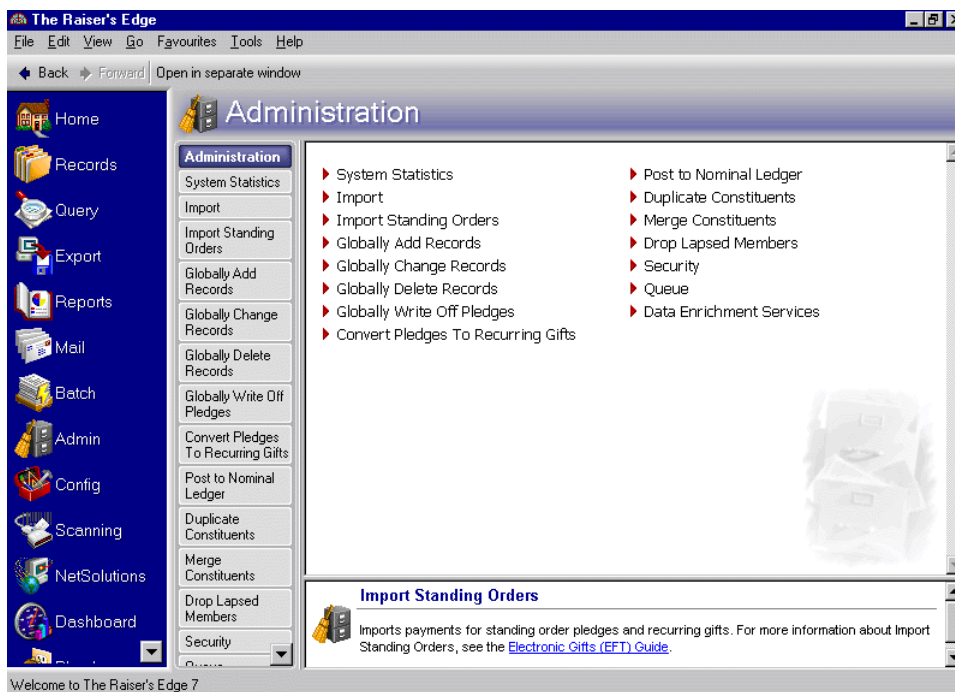
You can now commit the gifts to your database. For information about how to commit batch gifts to the database, see the *Batch Guide*.

Understand the Import Standing Orders Link in Administration

With the **Import Standing Orders** link in *Administration*, you can import directly to gift records in your database or directly into a gift batch. To import standing orders directly into *The Raiser's Edge*, click **Admin** on the Raiser's Edge bar. From the Administration page, click **Import Standing Orders**.

When you click **Import Standing Orders**, the Import Standing Orders screen appears.

From this screen, you can select **Import standing order payments as gifts** or **Import standing order payments into a new gift batch**. These two options are explained in the following sections. The other options on this screen function the same way they do when you access this screen through *Batch*. For information on the other options on the Import Standing Orders screen, see "Understand the Import Standing Orders Menu Option in Batch" on page 59.

Import Standing Orders Directly to Gifts

Importing standing order payments directly to gift records in your database is a useful tool. Perhaps you do not want to view gifts in the standing order file before you import them into the database. You may only want to see exceptions generated after the import process.

Under **What do you want to do?**, when you select **Import standing order payments as gifts**, gift payments in the standing order file are directly applied to existing gifts in your database. You can simply import the contents of the standing order file directly to gifts in your database, therefore viewing only the exceptions that occur during the import process. It is important to remember that when you import directly to gifts, exceptions occur during the import process. When you import into a batch, the exceptions occur during the commit process. Examples of exceptions that may occur include no constituent found, invalid sort code, or invalid date. For information about exceptions, see "Import Standing Order Exception Report" on page 74.

The process for importing standing orders is similar, whether you import through *Batch* or *Administration*. You can import standing order payments directly to gifts in your database, therefore viewing any exceptions immediately, or you can import standing order payments directly or non-directly into a batch, view the payments in the batch, and finally view any exceptions upon committing. You have several choices, but the processing is similar. For information about how to import standing order payments directly to gift records in your database, see the *Import Guide*. For information on the import standing orders process for a gift batch, see "Use the Import Standing Orders Menu Option in Batch" on page 63.

The other options on Import Standing Orders screen function the same way they do when you access this screen through *Batch*. For information about other options on the Import Standing Orders screen, see "Understand the Import Standing Orders Menu Option in Batch" on page 59.

Import Standing Orders Directly into a New Batch

Importing standing orders using the menu option in *Batch* and importing standing orders directly into a batch through *Administration* are the same processes. For the purposes of convenience, you can do this in two different places in **The Raiser's Edge**.

Under **What do you want to do?**, when you select **Import standing order payments into a new gift batch**, the program imports the contents of the standing order file into the batch you designate in the **Batch no:** field on the Import Standing Orders screen.

The other options on this screen function the same as when you access this screen through *Batch*. For information about other options on the Import Standing Orders screen, see "Understand the Import Standing Orders Menu Option in Batch" on page 59. For information on the import standing orders process, see "Use the Import Standing Orders Menu Option in Batch" on page 63. You can use this procedure to gain a full understanding of the import process, and then apply it to the way you choose to import.

Clear Declined Authorisation Codes from a Batch

Once you create a credit card transmission file in a batch, the Blackbaud *Payment Service* detects and "picks up" this transmission file. If you have properly set up your settings in *Configuration*, the Blackbaud *Payment Service* automatically interface with your authorisation service to process your credit card transmission file requests. The authorisation service groups and directs the transactions to the appropriate financial institution based on the merchant account number for each transaction, and attempts to obtain an authorisation code for each transaction.

If the credit card transaction is approved, the authorisation service places a code that begins with "Y" in the **Authorisation Code** field of the gift batch. The authorisation service verifies that sufficient funds exist in the account for transferring. If sufficient funds exist, the account is processed and a transfer of funds takes place immediately.

If the credit card transaction is rejected, the authorisation service adds "N" in front of the code. When *The Raiser's Edge* receives the response, it strips the "N" from the authorisation code, converts the code to text, and the text is then put into the **Rejection Code** field of the batch. Examples of rejection codes can be Invalid Account Number or Card Expired. You can now clear the declined authorisation codes from the batch.

To submit the declined gifts for authorisation and processing, you must clear the declined authorisation codes from the batch and create a new transmission file. To automatically clear declined authorisation codes from a gift batch, select **Tools**, **Clear Declined Authorisation Codes** from the menu bar of a gift batch.

▸ **Clear declined authorisation codes from a gift batch**

1. From the Data Entry screen of a gift batch, select **Tools**, **Clear Declined Authorisation Codes** from the menu bar. A warning appears. For information about how to set up a gift batch, see the *Batch Guide*.

2. To clear the declined authorisation codes from the gift batch, click **Yes**. The program clears the declined authorisation codes from the batch and you return to the Data Entry screen.

   To return to the data entry screen without clearing declined authorisation codes, click **No**.

3. To save your changes to the gift batch, click **Save and Close** on the toolbar.

EFT Reports

When you select *Electronic Funds Transfer* menu options, such as **Automatically Generate Transactions/Payments** and **Create EFT Transmission Files**, you can create several exception and control reports. We strongly recommend you view or print these reports so you can track the settings you selected and the exceptions created when using the *Electronic Funds Transfer* features of *Batch*. For information about *Batch* reports not related to *Electronic Funds Transfer*, see the *Batch Guide*.

When you use *Electronic Funds Transfer*, the EFT Participation Report is added to *Reports*. For more information about the EFT Participation Report, see the *Reports Guide*.

Automatically Generate Transactions/Payments Exception Report

When you check **Create exception report** on the General tab of the Automatically Generate Transactions/Payments screen, if exceptions occur, an exception report previews or prints after you automatically generate transactions for a gift batch.

Only active and lapsed memberships can be renewed by using the automatically generate menu option. An exception is returned when you select to renew a membership that has been dropped or try to link a gift to a dropped membership. An exception report includes the gift query used to select the gifts requiring a transaction or payment; the **Transactions due on or before** date; and the transactions types, gift types, and payment methods for which you want to generate transactions or payments. The report displays the constituent name, the payment method, the transaction or instalment amount, the fund to which the gift is designated, and the exception. The total number and monetary amount for all exceptions appear at the bottom of the exception report.

To access the Automatically Generate Transactions/Payments screen, select **Tools**, **Automatically Generate Transactions/Payments** from the menu bar of a gift batch. For information about this screen, see "Understand the Automatically Generate Transactions/Payments Screen" on page 22. For information about using the **Automatically Generate Transactions/Payments** menu option in *Batch*, see "Use the Automatically Generate Transactions/Payments Menu Option" on page 27.

Automatically Generate Transactions/Payments Control Report

When you check **Create control report** on the General tab of the Automatically Generate Transactions/Payments screen, a control report previews or prints after you generate transactions in a gift batch. To access the Automatically Generate Transactions/Payments screen, select **Tools**, **Automatically Generate Transactions/Payments** from the menu bar of a gift batch. For information about this screen, see "Understand the Automatically Generate Transactions/Payments Screen" on page 22.

Two types of control reports exist — Summary and Detail. When you check **Create control report**, you must select which type of report to produce.

Summary Report

The Summary report includes the gift query used to select the gifts that require a transaction or payment; the **Transactions due on or before** date; and the transactions types, gift types, and payment methods for which you want to generate transactions or payments. The total number and monetary amount for all generated gifts, and the total membership renewals for generated gifts appear at the bottom of the control report. In addition, the total number of instruction records generated also appears at the bottom of the report.
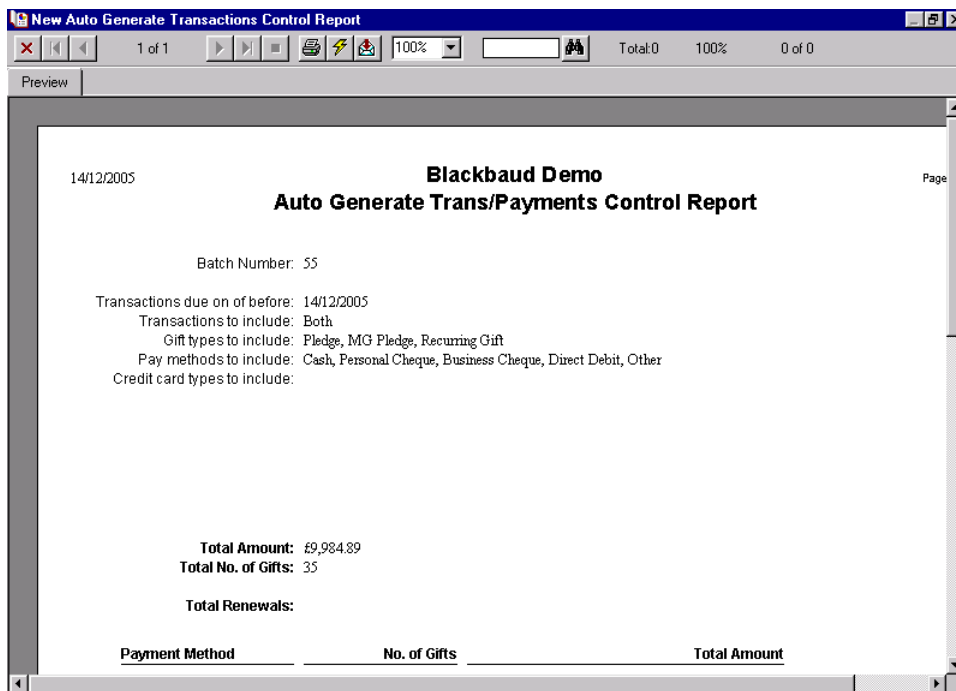
Detail Report

The Detail report includes the gift query used to select the gifts that require a transaction or payment; the transactions due on or before date; and the transactions types, gift types, and payment methods for which to generate transactions or payments.

For each transaction generated, the report lists the constituent name; transaction payment method, amount, and gift type; the fund to which the transaction is designated, and whether a membership renewal is generated for the transaction.

The total number and monetary amount for all generated gifts, and the total membership renewals for generated gifts appear at the bottom of the control report. In addition, the total number of instruction records generated also appears at the bottom of the report.

Create Transmission Files Control Report

When you check **Create control report** on the Create Transmission Files screen, a direct debit control report previews or prints after you generate transactions in a gift batch. To access the Create Transmission Files screen, select **Tools**, **Create EFT Transmission Files** from the menu bar of a gift batch. For information about this screen, see "Understand the Create Transmission Files Screen" on page 39.

Direct Debit Control Report

The Direct Debit control report includes the batch number from which the transmission file is created; the file name and format, the transactions due on or before date; the financial processing date; the sponsoring bank; and the sort code number, user number, account name, and account number for the sponsoring bank. All information about the sponsoring bank appears on the control report as you entered it from the **Financial Institutions** link of *Configuration*.

At the bottom of the control report, the total number and monetary amount of all transactions in the transmission file appear. The total number of items and the grand total include the total number of transactions in the transmission file, including any cash gifts created as a result of pledge overpayments.
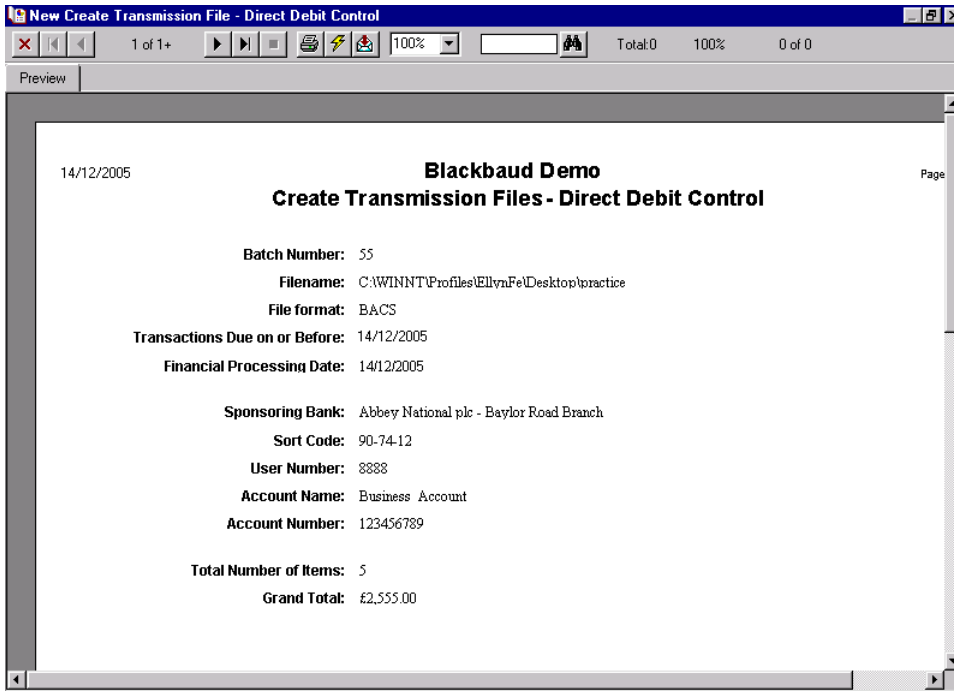
Credit Card Control Report

The Credit Card control report includes the batch number from which the transmission file is created; the file name and path for the transmission file; and the **Transactions Due on or Before** date. For each credit card type included in the transmission file, the report lists the card type, number of transactions, and the monetary amount of the transactions.

At the bottom of the control report, the total number and monetary amount of all transactions included in the transmission file appear. The number of transactions, amount, total number of items, and the grand total will include the total number of transactions in the transmission file, including any cash gifts created as a result of pledge overpayments. For information about how to create cash gifts for pledge overpayments, see the *Batch Guide*.

Import Standing Order Exception Report

When you check **Create exception report** on the Import Standing Orders screen, an exception report previews or prints after you import standing orders for a gift batch, if exceptions exist. When importing standing orders, exceptions can possibly occur due to invalid dates, because a constituent could not be found in your database, the gift amount is invalid, or the Bank Sort Code is invalid.

An exception report includes the file name, data format, number of records included, number of standing orders, and the batch number. A detailed description of the exceptions are also included in the exception report. For information about how to import standing orders, see "Import Standing Orders" on page 58.

Import Standing Orders Control Report

When you check **Create control report** on the Import Standing Orders screen, a control report previews or prints after you import standing orders into a gift batch. The control report contains the file name, data format, number of records included, number of standing order items, and the batch number. A breakdown of each gift payment is also detailed in the control report. For information about how to import standing orders, see "Import Standing Orders" on page 58.

Credit Card Exception Report

To help you comply with the Payment Card Industry Data Security Standards (PCI DSS), when you update or install *The Raiser's Edge*, the program can automatically send credit card information currently in your database to the Blackbaud *Payment Service* for encryption and secure storage. The Credit Card Exception report provides information about the credit card data that the Blackbaud *Payment Service* cannot accept, such as due to invalid information. With this report, you can identify information to correct for submittal to the Blackbaud *Payment Service*.

Note: The Credit Card Exception Report is a static report. If you run the report multiple times, exceptions included during previous instances of the report appear, regardless of whether you corrected the exception before the most recent run of the report.

When you generate the Credit Card Exception Report, you can select whether to include credit card information from all or selected record types. *The Raiser's Edge* sends the Blackbaud *Payment Service* credit card information from constituent records, gift records, and constituent and gift batches. If you use **NetSolutions**, *The Raiser's Edge* also sends credit card information from online donations.

When you generate the Credit Card Exception Report, you can also select whether to include information about all or selected credit card types in your database.

▶ **Generate the Credit Card Exception Report**

1. On the Raiser's Edge bar, click **Admin**. The Administration page appears.

2. Click **Credit Card Exception Report**. The Credit Card Exception Report screen appears.
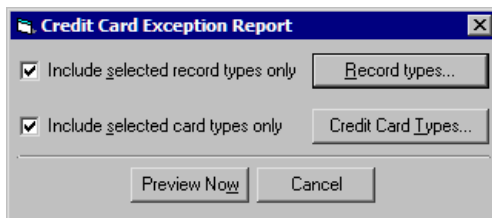
3. By default, the report includes credit card information sent from all record types. To include data from only selected record types:

   a. Check **Include selected record types only**.

b. Click **Record types**. The Credit Card Record Types screen appears. The **Selected** box displays the record types included in the report.
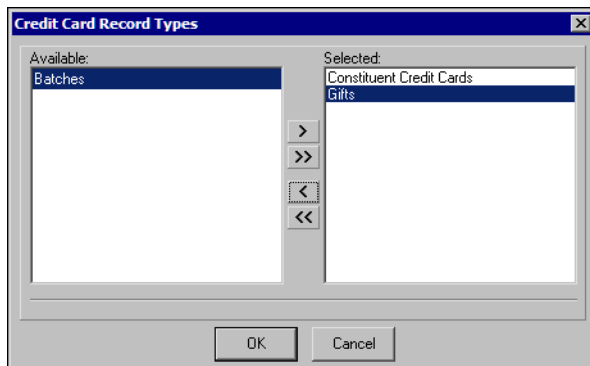
c. In the **Selected** box, remove the record types to exclude from the report. To remove a record type from the report, select it in the **Selected** box and click the left arrow. The selected record type moves to the **Available** box.

d. Click **OK**. You return to the Credit Card Exception Report screen.

4. By default, the report includes information about all credit card types. To include data about only selected credit card types:

a. Check **Include selected card types only**.

b. Click **Credit Card Types**. The Credit Cards screen appears.
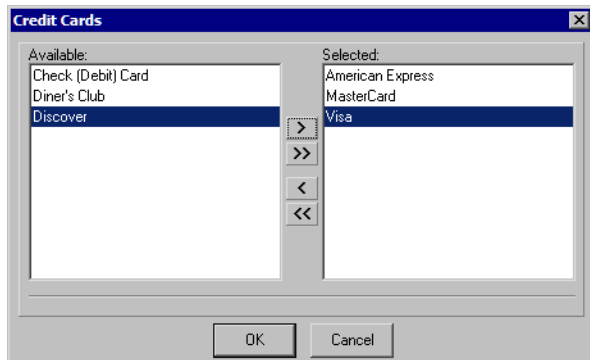
c. Select the credit card types to include in the report. To include a card type, select it in the **Available** box and click the right arrow. The selected card type moves to the **Selected** box.

d. Click **OK**. You return to the Credit Card Exception Report screen.

5. Click **Preview Now**. *The Raiser's Edge* generates and displays the report. From the report preview, you can print the report or export it to another application.

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