

## The WebCheck Program

EFT Network's WebCheck program is an internet-based program, designed to allow merchants to accept EFT (direct debit) type payments on their web sites. It consists of a processing program on EFT's servers, which accepts data from a form which resides on the merchant's site.

### How the WebCheck System Works

The following is a brief outline of how the WebCheck system functions :

- The user chooses "Pay by Online Check" on the merchant's site.
- The user enters their account information into a form on the merchant's site, and clicks the "Submit" button.
- The browser posts the information in the form to EFT's servers.
- EFT's systems store the information necessary to process the transaction, and perform some basic verification on the data.
- If the verifications (see "Verifications Performed by EFT's Servers", below) are successful, EFT's servers add a field called "EFTSTATUS", with a value of "SUCCESS", to the fields from the form, and redirect the browser back to a page on the merchant's site, with all the fields originally on the form, and the new "EFTSTATUS" field. The transaction will be included in the merchant's batch for that day.
- If any of the verifications (see "Verifications Performed by EFT's Servers", below) fail, EFT's servers add the "EFTSTATUS" field with a value of "FAILURE", and also add a second field named "FAILREASON", which contains an explanation of why the verifications failed. The browser is redirected back to a page on the merchant's site, with all the fields originally on the form, and the new "EFTSTATUS" and "FAILREASON" fields. The transaction will *NOT* be included in the merchant's batch for that day.

The page on the merchant's site which the browser is redirected to can be a simple HTML page, or a CGI, ASP, etc., expecting either a GET or a POST. EFT's systems are configurable to redirect back to different pages in the case of a successful verification, or a failed verification. The location of the redirect pages is specified during the initial merchant setup with EFT, or can be passed along with the individual transactions.

## Verifications Performed by EFT's Servers

When a transaction is submitted to EFT's servers, some basic verifications are done on the data in real time. These are :

- A check on the Routing (ABA) number, to see that it is a valid ABA number for ACH transactions.
- A check to see that the Account Number field is populated, and that it contains only numeric characters.
- A check to see that the Account Holder Name field is populated.
- A check to see that the Amount field is populated, that it contains only numeric characters, and that it is numerically greater than zero.

These checks are not a guarantee that the transaction will clear, only that EFT's servers have received the minimum amount of information necessary to process the transaction.

## Working with the WebCheck Program

An HTML form resides on the merchant's web site, which must include the following fields :

- “merchcode” – this is the merchant's FileCode with EFT Network. It identifies the transaction as coming from this merchant.
- Routing (ABA) Number
- Account Number
- Dollar Amount of Transaction
- Account Holder Name

Of these fields, only the “merchcode” field is required to have a specific field name in the form. The remainder of the fields can be named anything the merchant wishes. During the initial setup process, EFT will map the merchant's field names to EFT's internal field names.

Additional fields which may be included in the form information are :

- UniqueID – this is a 30 character alphanumeric field which is simply passed through EFT's systems. This field is often used for a merchant invoice number, or some other information which identifies the transaction to the merchant. This field is not passed along with the transaction to the Federal Reserve System.
- StatementID – this is a 15 character alphanumeric field which is passed through EFT's systems. Similar to UniqueID, the difference is that StatementID *IS* sent along with the transaction to the Federal Reserve System. It is up to the discretion of the account holder's bank whether or not to print the StatementID information on the account holder's bank statement.
- Redirect to this URL on success – this field should contain the URL to redirect the user's browser to after completing a successful submission of a transaction.
- Redirect to this URL on success type – specifies whether the URL the browser is being sent to is a static HTML page or a CGI script/program (valid values are “HTML” and “CGI”).
- Redirect to this URL on success method – specifies whether the URL the browser is being sent to is expecting a “GET” or a “POST” (useful for CGI scripts only, valid values are “GET” and “POST”).
- Redirect to this URL on failure - this field should contain the URL to redirect the user's browser to after completing a failed submission of a transaction.
- Redirect to this URL on failure type – specifies whether the URL the browser is being sent to is a static HTML page or a CGI script/program (valid values are “HTML” and “CGI”).
- Redirect to this URL on failure method – specifies whether the URL the browser is being sent to is expecting a “GET” or a “POST” (useful for CGI scripts only, valid values are “GET” and “POST”).

In addition to the fields described above, the form may contain any other fields necessary to the merchant.

If desired, the redirect to fields (the last six fields described above) can be specified at merchant setup time, so they do not need to be passed along with each individual transaction. This is useful if the URLs for success and failure do not change from transaction to transaction. (See “About the Merchant Setup Process”, below).

## About the Merchant Setup Process

The first step is for the merchant to enter into a processing agreement with EFT Network. Once this is done, the merchant is assigned a FileCode (a code which uniquely identifies that merchant to EFT).

The next step is for the merchant to present EFT with the HTML form mentioned above, or the field names on the form. EFT then maps the field names in a database on EFT's servers. Also at this time, the pages EFT will redirect browsers to upon successful and unsuccessful transaction submissions are specified, and stored in EFT's databases, if these are going to be constant from transaction to transaction.

Testing is then done to ensure that data flow is occurring properly.

The merchant can then begin accepting live transactions for processing.

For further information about either becoming a WebCheck merchant, or the technical aspects of the WebCheck system, please contact us.