

# ACH Getting Started

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## Introduction

This document will describe and lay out how you would process and refund an ACH payment.

## Processing ACH

### Overview

1. Make a POST call to process an ACH payment. Sends a transaction directly to the gateway for processing. This can be used with check data.
2. Make a POST call to refund an ACH payment. Request for a transaction to be cancelled. The request will be saved but the transaction may or may not be cancelled based on its current state.

### Request details:

**URL:** <https://tb-sandbox.paymentfusion.com/transactions/process/ach>

**Verb:** POST

### Required Parameters:

- **merchant\_id=** The merchant identifier that will be used to connect to the gateway.
- **amount=** The amount in USD with 2 decimals that will be charged.
- **ach\_token=** The **token** value that was stored from the response body in step 2. The check token. It is required if either **name\_on\_check**, **routing\_number** or **account\_number** are not provided. **OR:**
- **name\_on\_check=** The check name on check. It is not required if **ach\_token** is provided.
- **routing\_number=** The check routing number. It is not required if **ach\_token** is provided.
- **account\_number=** The check account number. It is not required if **ach\_token** is provided.

### Headers:

- **Authorization:** Needs to include `Basic` word before Base64 encoded `api_id:api_token`. The `api_id` is the identifier of the organization created on TAP; size range - 20. The `api_token` is the unique token previously generated by TAP and provided securely to the organization; size range - 3  
Example: `Basic ODA5BVgrNdZkZmbiFlJlTThkYTA2eG00MzA5dHh1bWZnZgfdZDE=`
- **Accept:** Specifies the requested API version. If this field is not specified or has an invalid format, the call will be routed to a previous version. If the previous version does not exist, a 404 page will be displayed.  
Example: `application/vnd.paymentfusion.v3.0.0+json`
- **Content-Type:** `application/x-www-form-urlencoded`
- **Cache-Control:** `no-cache` Host: `tb-sandbox.paymentfusion.com`
- **Accept-Encoding:** `gzip, deflate`
- **Connection:** `keep-alive`

**Note:** it is best to use a different amount value each time you want to process and ACH transaction.

**Body:**

```
{
  "merchant_id": "012345",
  "amount": "10.00",
  "invoice": "string",
  "software": "string",
  "ip_address": "string",
  "clerk": "string",
  "billing_street": "string",
  "billing_city": "string",
  "billing_state": "string",
  "billing_zip": "string",
  "comments": "string",
  "description": "string",
  "command": "string",
  "force_duplicate": "boolean",
  "allow_partial_auth": "boolean",
  "zip_code": "string",
  "name_on_check": "string",
  "routing_number": "string",
  "account_number": "string",
  "check_number": "string",
  "ach_token": "string",
  "micr": "string",
  "drivers_license": "string",
  "state": "string",
  "ssn": "string",
  "check_type": "string",
  "check_account_type": "string",
  "email_address": "string",
  "phone_number": "string",
  "street_1": "string",
  "street_2": "string",
  "street_3": "string",
  "city": "string",
  "state_or_province_code": "string",
  "postal_code": "string",
  "country_code": "string",
  "street_address": "string",
  "remote_id": "string",
  "client_id": "string",
  "sec_code": "string",
  "callback_url_1": "string",
  "callback_url_2": "string",
  "callback_url_3": "string"
}
```

## Response Body:

```
{
  "amount": "string",
  "auth_amount": "string",
  "gateway_auth_code": "string",
  "card_type": "string",
  "created_at": "string",
  "gateway_identifier": "string",
  "gateway_reference_number": "string",
  "gateway_response": {},
  "gateway_response_message": "string",
  "gateway_result_code": "string",
  "gateway_result_text": "string",
  "merchant_id": "string",
  "mid": "string",
  "remote_id": "string",
  "tid": "string",
  "tip_amount": "string",
  "transaction_status": "string",
  "v": "string"
}
```

## Status Results

- How do I determine if a payment was successful? When determining if a payment was successful you will want to look at the **transaction\_status** message that is available in the response payload or the callback url payload. This status will tell you if the transaction has been approved, declined or if an error has occurred.

## Request details:

**URL:** <https://tb-sandbox.paymentfusion.com/transactions/void>

**Verb:** POST

## Required Parameters:

- **ref\_number**= The reference number of the transaction that will be refunded.
- **merchant\_id**=The merchant identifier that will be used to connect to the gateway.

## Headers:

- **Authorization:** Needs to include Basic word before Base64 encoded `api_id:api_token`. The `api_id` is the identifier of the organization created on TAP; size range - 20. The `api_token` is the unique token previously generated by TAP and provided securely to the organization; size range - 3  
Example: Basic ODA5BVgrNdZkZmbiFlJlTThkYTA2eG00MzA5dHh1bWZnZnZgdZDE=
- **Accept:** Specifies the requested API version. If this field is not specified or has an invalid format, the call will be routed to a previous version. If the previous version does not exist, a 404 page will be displayed.  
Example: `application/vnd.paymentfusion.v3.0.0+json`
- **Content-Type:** `application/x-www-form-urlencoded`
- **Cache-Control:** `no-cache` Host: `tb-sandbox.paymentfusion.com`
- **Accept-Encoding:** `gzip, deflate`
- **Connection:** `keep-alive`

## Body:

```
{
  "ref_number": "string",
  "merchant_id": "string",
  "release": false
}
```

### Response Body:

```
{
  "amount": "string",
  "auth_amount": "string",
  "gateway_auth_code": "",
  "card_type": "",
  "created_at": "string",
  "gateway_identifier": "string",
  "gateway_reference_number": "string",
  "gateway_response": {
    "InvoiceData": {
      "totalAmount": string,
      "tipAmount": 0,
      "taxAmount": 0,
      "shippingAmount": 0,
      "convenienceAmount": 0,
      "surchargeAmount": 0,
      "cashbackAmount": 0
    },
    "merchantKey": 0,
    "resultCode": 0,
    "resultText": "string",
    "pnRef": 0,
    "message": "string",
    "token": "string"
  },
  "gateway_response_message": "string",
  "gateway_result_code": "0",
  "gateway_result_text": "string",
  "merchant_id": "string",
  "remote_id": "string",
  "mid": "string",
  "tid": "string",
  "transaction_status": "string",
  "v": "3.0.0"
}
```

### Request details:

**URL:** https://tb-sandbox.paymentfusion.com/transactions/refund/ach

**Verb:** POST

### Required Parameters:

- **ref\_number**= The reference number of the transaction that will be refunded.
- **refund\_amount**=The amount to refund in USD. On legacy gateway, if the parameter is not sent the entire amount of the transaction will be refunded. Mandatory for payment\_fusion gateway.
- **merchant\_id**=The merchant identifier that will be used to connect to the gateway.
- **sec\_code**= Optional value indicating processor SEC Code

### Headers:

- **Authorization:** Needs to include `Basic` word before Base64 encoded `api_id:api_token`. The `api_id` is the identifier of the organization created on TAP; size range - 20. The `api_token` is the unique token previously generated by TAP and provided securely to the organization; size range - 3  
Example: `Basic ODA5BVgrNdZkZmbiFlJlTThkYTA2eG00MzA5dHh1bWZnZgfdZDE=`
- **Accept:** Specifies the requested API version. If this field is not specified or has an invalid format, the call will be routed to a previous version. If the previous version does not exist, a 404 page will be displayed.  
Example: `application/vnd.paymentfusion.v3.0.0+json`
- **Content-Type:** `application/x-www-form-urlencoded`
- **Cache-Control:** `no-cache` Host: `tb-sandbox.paymentfusion.com`
- **Accept-Encoding:** `gzip, deflate`
- **Connection:** `keep-alive`

### Body:

```
{
  "ref_number": "029373",
  "refund_amount": "10.00",
  "merchant_id": "029373",
  "remote_id": "string",
  "sec_code": "POP",
  "callback_url_1": "string",
  "callback_url_2": "string",
  "callback_url_3": "string"
}
```

### Response Body:

```
{
  "amount": "string",
  "auth_amount": "string",
  "gateway_auth_code": "string",
  "card_type": "string",
  "created_at": "string",
  "gateway_identifier": "string",
  "gateway_reference_number": "string",
  "gateway_response": {},
  "gateway_response_message": "string",
  "gateway_result_code": "string",
  "gateway_result_text": "string",
  "merchant_id": "string",
  "mid": "string",
  "remote_id": "string",
  "tid": "string",
  "tip_amount": "string",
  "transaction_status": "string",
  "v": "string"
}
```

### **Recommended workflow for voids/refunds**

We recommend that if you are using ACH to follow a waterfall type of approach for ACH voids and refunds. This would involve attempting a void call if that fails attempt a refund call.