

# ACH Getting Started Guide

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# Introduction

This document provides instructions for performing Sale, Void, Refund and Independent Return transactions for Vericheck and Telecheck.

## Definitions

- R = Required
- O = Optional
- C = Conditional
- VRCK= Vericheck
- TLCK = Telecheck
- WEB = Internet Initiated/Mobile Entry
- CBP/TEL = Call By Phone
- PPD = Prearranged Payment & Deposit i.e. Recurring, C2B
- CCD = Corporate or Debit i.e. Corporate Payment, B2B
- ARC = Account Receivable Entry – Converting checks received via U.S. mail or at a drop box to ACH debit entry

## Overview

1. Make a POST call to process an ACH payment. The request sends a transaction directly to the gateway for processing.
2. Make a POST call to void 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
3. 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.

## Transaction Supported:

Transaction	Vericheck	Telecheck
Sale	Yes	Yes
Void	Yes	Yes
Refund	Yes	Yes
Save	Yes	Yes
Independent Return (refund not linked to a previous transaction)	Yes	No

## Transaction Parameters

The following table specifies the parameters that should be sent for each ACH processor that is supported on the Payment Fusion Gateway

Parameter	VRCK	TLCK	Description
merchant_id	R	R	The merchant identifier that will be used to connect to the gateway
amount	R	R	The amount in USD with 2 decimals that will be charged
Routing_number	R	R	The check routing number. It is not required if ach_token is provided
Account_number	R	R	The check account number
Name_on_check	O	R	The name on the check – First and Last name (Jeanne Smith). It is not required if ach_token is used
ach_token	C	C	The token value that was stored. It is required if Routing & Account numbers are not provided
Street_1	O	R	Check owner's address street(1)
Street_2	O	R	Check owner's address street(2)
Street_3	O	R	Check owner's address street(3)
city	O	R	Check owner's address city
state_or_province_code	O	R	Check owner's address state or province code
postal_code	O	R	Check owner's address state postal (zip) code
email_address	O	R	Check owner's email address
phone_number	O	R	Check owner's phone number
country_code	O	R	Check owner's address country code
sec_code	R	R	Standard Entry Class. Default value = WEB VRCK Values: WEB, PPD, CCD, TEL ARC TLCK Values: WEB, PPD, CCD, TEL
remote_id	O	O	Typically used by ISV to assign its own transaction identifier
check_number	O	O	Check Number
check_account_type	O	R	Account type used as a source of fund Checking/Saving
check_type	O	R	Identify the type of check used in the transaction Personal/Corporate
drivers_license	O	O	Check owner's driver's license
callback_url_1	O	O	URL where Transaction Broker posts Transaction response
callback_url_2	O	O	URL where Transaction Broker posts Transaction response
callback_url_3	O	O	URL where Transaction Broker posts Transaction response

## Sale Transaction Example

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

**Verb:** POST

### Headers:

**Authorization:** Needs to include `Basic` word before Base64 encoded `api_id:api_token`. The `api_id` is the identifier of the organization created in Control Center; size range – up to 36. The `api_token` is the unique token previously generated in Control Center and provided securely to the organization; size range – up to 32

**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.

### Request payload

```
{
  "amount": "45.68",
  "merchant_id": "1620926768747434",
  "invoice": "123456789",
  "command": "sale",
  "zip-code": "12345",
  "name_on_check": "Name on Check",
  "routing_number": "121000248",
  "account_number": "144155248",
  "email_address": "fjdjda@gmail.com",
  "phone_number": "1231231234",
  "sec_code": "PPD",
  "remote_id": "apiaaatelecheck111",
  "check_account_type": "Savings",
  "check_type": "business",
  "street_1": "123 Street",
  "street_2": "Suite 300",
  "city": "Atlanta",
  "state_or_province_code": "GA",
  "country_code": "228"
  "callback_url_1": "string",
  "callback_url_2": "string",
  "callback_url_3": "string"
```

```
}
```

### Response Body:

```
{
  "amount": "30.90",
  "auth_amount": "30.90",
  "gateway_auth_code": "",
  "card_type": "",
  "created_at": "2025-08-28T19:59:52.560+00:00",
  "gateway_identifier": "payment_fusion"
  "gateway_reference_number": "3865657",
  "gateway_response": {
    "gateway_response_version": "2",
    "amount": 30.9,
    "custom_fields": [
      {
        "Name": "tb_id",
        "Value": "3169281"
      },
      {
        "Name": "remote_id",
        "Value": "apiaaatelecheck111"
      },
      {
        "Name": "tb_transaction_type",
        "Value": "process"
      }
    ],
    "host_code": "1400310000032033737680",
    "host_reference_number": "1400310000032033737680",
    "invoice_data": {
      "cash_back_amount": 0,
      "convenience_amount": 0,
      "duty_amount": 0,
      "invoice_number": "123456789",
      "sales_tax_amount": 0,
      "shipping_amount": 0,
      "surcharge_amount": 0,
      "tip_amount": 0,
      "total_amount": 30.9,
      "fsa": {
        "clinical_amount": null,
        "copay_amount": null,
        "healthcare_amount": null,
        "dental_amount": null,
        "rx_amount": null,
        "transit_amount": null,

```

```
"vision_amount": null,
"cumulative_amount": null,
"iiias_verified": null
  }
},
"merchant_key": 14638,
"message": null,
"payment_type": "ACH",
"processor": "TeleCheck",
"reseller_key": 100,
"remote_id": null,
"response_message": "Approved",
"result_code": 0,
"result_text": "",
"timestamp": "2025-08-28T19:59:46.3600000",
"token": "3513993c0e737614f3d40c99ebb80e68c77ae89",
"transaction_id": 3865657,
"transaction_ip_address": "34.213.143.107",
"transaction_type": "Sale",
"user_name": "st14638",
"check_details": {
  "CheckData": {
    "NameOnCheck": "Remote ID",
    "RoutingNumber": "XXXXXX0248",
    "AccountNumber": "XXXXXX5248",
    "CheckNumber": "",
    "AccountType": "Checking",
    "AccountEntity": "Personal",
    "PresenterData": {
      "EmailAddress": "fjdjda@gmail.com",
      "TelephoneNumber": "1231231234"
    }
  },
  "AddressOnCheck": {}
},
"SECCode": "WEB"
}
},
"gateway_response_message": "Approved",
"gateway_result_code": "0",
"gateway_result_text": "",
"merchant_id": "1755704767180656",
"remote_id": "apiaaatelecheck111",
"mid": "123445",
"tid": "1234",
"tip_amount": "0.0",
"transaction_status": "approved",
"ach_token": "3513993c0e737614f3d40c99ebb80e68c77ae89",
"v": "3.0.0"
```

```
}
```

```
{  
  "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"  
}
```

# Void Transaction Sample

## 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 in Control Center; size range – up to 36. The `api_token` is the unique token previously generated by Control Center and provided securely

to the organization; size range – up to 32

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: Request

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

## 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"
}
```

# Refund Transaction Sample

## 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.

**merchant\_id**=The merchant identifier that will be used to connect to the gateway.

**sec\_code**=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 Control Center; size range – up 36. The `api_token` is the unique

token previously generated by Control Center and provided securely

to the organization; size range - up to 32

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`

## Refund Payload:

```
{
  "merchant_id": "1620926768747434",
  "ref_number": "4269925",
  "refund_amount": "200.94",
  "sec_code": "PPD"
```

## Response Body:

```
{
  "amount": "200.94",
  "auth_amount": "200.94",
  "gateway_auth_code": "",
  "card_type": "",
  "created_at": "2025-09-18T18:58:14.542+00:00",
  "gateway_identifier": "payment_fusion",
  "gateway_reference_number": "4296115",
  "gateway_response": {
    "InvoiceData": {
```

```
    "totalAmount": 200.94,
    "tipAmount": 0,
    "taxAmount": 0,
    "shippingAmount": 0,
    "convenienceAmount": 0,
    "surchargeAmount": 0,
    "cashbackAmount": 0
  },
  "hostCode": "1400310000032033770984",
  "merchantKey": 13931,
  "resultCode": 0,
  "resultText": "Approved",
  "pnRef": 4296115,
  "message": "Approved",
  "customFields": [
    {
      "Name": "tb_id",
      "Value": "1588098"
    },
    {
      "Name": "tb_transaction_type",
      "Value": "refund"
    }
  ],
  "token": "6282730aec7f3a7a8de4e38953d523b9ead3b3d"
},
"gateway_response_message": "Approved",
"gateway_result_code": "0",
"gateway_result_text": "Approved",
"merchant_id": "1620926768747434",
"remote_id": "",
"mid": "1393113931",
"tid": "1212",
"tip_amount": "0",
"transaction_status": "approved",
"v": "3.0.0"
}
```