

Payments file



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Transactions file with reconciliation option

Content

Files contain several types of information:

- A reminder of the details of the customer and the commercial contract on which the transactions are delivered ;
- The details of transactions authorized and settled by Payline: masked CB number, references, amount ;
- A summary of debit and credit transactions ;
- Transactions reconciled on merchant account as well as net fees and amounts ;
- Chargeback transactions and their amount.

It can be generated for all customers who subscribe to this option :

- CB2A file
- AMEX
- FRFC
- other

The payment file is generated from the contents of the Payline information system.

The reconciliation data (bank and unpaid commissions) are generated from two bank files:

- The file "Statement of account"
- The "unpaid" file

Note that the payment file that will be sent to D will contain D-2 data.

Format

The format of the file generation is, according to your choice, of the XML type in UTF8 encoding or of the CSV type in ASCII encoding.

The name of the file will have the following naming "Discount_yyyyymmdd".

Such a file can be processed by programs, but also manually. Indeed, the XML format can be accessed by an Internet browser and the CSV format by the Excel application.

In the case of the XML format, tags located at different hierarchical levels provide a variable level of synthesis:

- Sign level (element point_of_sell)
- Discount level (catches element) or payment method (settlements element)
- Transaction Detail (capture_info element, settlement_info, chargeback_info)

In the case of the CSV format, you have the choice of the file structure:

- Header, list of remitted and in-queue transactions
- Column names, list of remitted transactions

Frequency and time

A file is generated every day, whether there are transactions or not. The provided sequence number guarantees the sequence of these files.

Files can be made available in the morning (from 7am)

Files transfert

The discount image file can be sent to the customer by:

- Transfer of CFT, FTPS, SFTP files via IP network (in this case a link must be established between the customer and Payline)

The diffusion by CFT, SFTP, FTPS is carried out automatically to a server of the client.

CSV file format

This section describes the format of the CSV discount image files. This format is very useful for updating your information system. You can also view this file by opening it in Excel.

General rules of the format

- ASCII type file
- One line per transaction
- Each field is separated by a ";"
- The value of the fields can not contain ";"
- All dates are in the format "YYYY / MM / DD HH: MI: SS.FFF" unless specified in the table. For example: "2015/01/01 15: 30: 22,000".
- Amounts expressed in the smallest unit of the currency
- The currency codes are expressed in 3 digits of ISO 4217 (http://en.wikipedia.org/wiki/ISO_4217)

Structure of the CSV file

The CSV structure file is standard:

- a header line: which presents the names of the columns ;
- the list of remitted transactions.

Optionally, it is possible to generate the CSV file with the following format:

- A header line that presents the summary information of the file ;
- The list of remitted transactions ;
- An inline line that summarizes the number of transactions that must be present in the file.

Header line

As standard, the header line contains the following data:

```
Type;MerchantName;MerchantID;PointOfSellName;PaymentTypeCode;AcquierName;ContractNumber;ContractDescription;
CurrencyCode;OrderReference;OrderDescription;TransactionID;AcquierTransactionReference;OperationTypeCode;
CaptureFileDate;AuthorizationNumber;AuthorizationAmount;AuthorizationCurrencyCode;AuthorizationDate;
AuthorizationOrigin;Pan;3dsecure;AVS;CaptureDate;CaptureOrigin;CaptureAmount;FileNumber;OperationTypeCode;
SettleDate;GrossAmount;FeeAmount;ChargeBackDate;ChargeBackAmount;ChargeBackReason;ChargeBackDescription
```

Optionally, it is possible to generate a header line that will have the following format

Column name	Num	Type	Len	Format	Description
type	1	M	6	String	Type : HEADER
name	2	M	100	String	File name
date	3	M	20	String	Local timestamp of format YYYY/MM/DD HH:MM:SS
version	4	M	10	String	File format
sequence	5	M	6	Numeric	Sequential file number incremental from 1

Légende : R = Mandatory, F = facultatif, C = conditionnel

Line of transactions

Column name	No collar	Type	Max	Format	Option	Value or description
Type	1	R	6	A		Line type: LINE if reconciliation is not requested, CAP, SET, CBK, REJ.
merchantName	2	R	100	AN		Tradesman's sign

merchantID	3	R	14	NOT		Merchant ID
PointOfSellName	4	R	50	AN		Title of the sign
paymentTypeCode	5	R	20	AN		Code of the associated method of payment
acquirerName	6	R	30	NOT		Name of the acquirer of the merchant
contractNumber	7	R	50	AN		Accepted merchant contract number
contractDescription	8	R	30	AN		Title of the contract
currencyCode	9	R	3	NOT		Main currency
Reference orders	10	R	50	AN	1	Order reference
orderDescription	11	F	60	AN	1	Description of the order
transactionID	12	R	50	AN	1	ID of the initial authorization transaction generated by Payline
acquirerTransactionReference	13	C	12	AN	1	Archiving reference generated from the order reference and respecting the format constraints of the purchaser.
Fields valued only if type = CAP or LINE						
operationTypeCode	14	C	1	A	1	Operation code D for debit or C for credit (this column is also used for CBK)
captureFileDate	15	C	25	AN	1	Date of the discount
authorizationNumber	16	C	6	AN	1	Authorization number
authorizationAmount	17	C	12	NOT	1	Amount of authorization
authorizationCurrency Code	18	C	3	NOT	1	Currency of authorization
authorizationDate	19	C	25	AN	1	Date of the authorization transaction
authorizationOrigin	20	C	50	AN	1	Origin of the authorization transaction
Pan	21	C	19	NOT	1	Masked card number according to PCI / DSS rules
3DSecure	22	C	1	NOT	1	Secured by 3DSecure 0 = no and 1 = yes
AVS	23	C	1	NOT	1	Security by postal address verification AVS 0 = no and 1 = yes
captureDate	24	C	25	AN	1	Date of the validation transaction
captureOrigin	25	C	50	AN	1	Origin of the validation transaction
captureAmount	26	C	12	NOT	1	Gross amount of discount (before deduction of commissions)
FileNumber	27	C	50	NOT	2	Discount batch number. Only present if the "FileNumber" option is requested.
Valued fields only if type = SET and reconciliation option requested (see Bank reconciliation option)						
operationTypeCode	28	C	1	A	1	Operation code D for debit or C for credit
settleDate	29	C	25	AN	1	Date of reconciliation
grossAmount	30	C	12	NOT	1	Gross amount of the transaction
feeAmount	31	C	12	NOT	1	Commission on the transaction
IFR	32	C	16	NOT	3	Amount of IFR interchange. Present only if the "IFR" option is requested.
Fields valued only if type = CBK and reconciliation option requested (see chapter 6)						
chargebackDate	33	C	25	A	1	Date of the unpaid
chargebackAmount	34	C	12	AN	1	Amount of unpaid
chargebackReason	35	C	20	AN	1	Code of unpaid
chargebackDescription	36	C	100	AN	1	The description of the unpaid is limited to 100 characters
chargebackNumber	37	C	16	AN	4	File number attached to the unpaid. Only present if the "load_back_number" option is requested
Fields valued only if type = REJ and <i>specific contract</i> * (see list)						
rejectDate		R	20	NOT		Release date
rejectAmount		R	12	AN		Amount of rejection
rejectReason		C	20	AN		Rejection code
rejectDescription		C	100	AN		Description of truncated rejection on 100 characters

Legend: R = required, F = optional, C = conditional

* Specific contract = This function is not supported by all means of payment and acquirer.

Inline line (option)

In standard version, this line does not exist.

Optionally, it is possible to generate a line of queues that will have this format

Column name	No collar	Type	Max	Format	Value or description
Type	1	R	6	A	Type of line: FOOTER
captureNumber	2	R	8	NOT	Total number of transactions delivered to the file
settlementNumber	3	R	8	NOT	Total number of transactions reconciled in the file
chargebackNumber	4	R	8	NOT	Total number of unpaid transactions in the file

Legend: R = required, F = optional, C = conditional

Valorisation of conditional data

The data related to the bank commissions are conditioned by the provision of the information by the financial institution and the subscription of this option with Payline.

The archiving reference (**acquirerTransactionReference**) is by default the first x characters of the order reference communicated by the merchant in the authorization request. Depending on the constraints of acquirers, x varies between 10 and 12 characters. Non-strictly alphanumeric characters (other than [az] [AZ] [0-9]) are removed from the command reference before truncation to x characters.

Optionally, Payline can apply a rule that allows you to deduce the order reference from the archive reference. Thus, the reconciliation between the transaction stored and the order at the merchant is facilitated.

File options

Bank reconciliation option (1)

In case you do not subscribe to the option "Bank reconciliation", available in the management of your subscription from the administration center, you will have access only (in the XML and CSV files) to the nominal tree of the file delivery image that is to say the elements of type "CAPTURE" (See 3.5.)

In the case where the merchant has subscribed to the option "bank reconciliation", he will also have access to the tree containing the "SETTLEMENT" and "CHARGEBACK" elements in the XML file. For the CSV file, the transaction lines may contain elements of the type "SET" and "CBK".

FileNum option (2)

The number of the delivery lot will be returned by the purchaser. This option must be requested when setting up the file.

If the option is not requested, then the following information will be advanced by one position.

IFR option (3)

The amount of the interchange will be returned by the purchaser. This option must be requested when setting up the file.

If the option is not requested, then the following information will be advanced by one position.

Option Charge_back_number (4)

The amount of the interchange will be returned by the purchaser. This option must be requested when setting up the file.

If the option is not requested, then the following information will be advanced by one position.

Credit vs Debit

The catches and settlements are in the same direction:

	CAPTURE	SETTLEMENT
Payment	C	C
Refund	D	D

Transactions and payments

Operation	Transaction file	Payment file	Debit / Credit
Autor (doAutor, action=100)	Autor	-	-
Autor + Validation (doAutor, action=101)	Autor Capture (101)	CAP (J+1)SET (J+2)	C C
Validation (doCapture, action=201)	Capture	CAP (J+1)	C
Autor (doAutor, action=100)Cancel (doReset : avant la validation)	Autor Annulation	-	-
Autor (doAutor, action=100)Validation (doCapture, action=201)Remboursement (doReund, action=421 : après la validation)	AutorV Capture Refund	CAP (J+1)SET (J+2) CAP (J+2) SET (J+2)	C CD D
Autor (doAutor, action=100)Validation (doCapture, action=201) Chargeback	Autor Capture Chargeback	CAP (J+1)SET (J+2)CBK	C CD
Débit (doDebit, action=204 : opération non garantie)	Debit	CAP (J+1)SET (J+2)	C C
Crédit (doCredit, action=422 : opération non garantie)	Credit	CAP (J+1)SET (J+2)	D D
Order (commande Paypal)			
Ré-autorisation (action.202)	Autor Autor	-	-

Fee Management

For some means of payment, the fees are presented in the reconciliation file in a line of type SET.

The "Payment List" file contains only accepted transactions sent to the bank to be credited or debited to your bank account.

It will be automatically generated daily and sent by a secure stream.
The commissions charged by the processor are returned in this file.

For example, it will contain:

- a line of type CAP corresponding to the order from the merchant to the processor via Payline;
- two lines of type SET corresponding to the validations of the transfers of the processor to the merchants: first payment and complement (V01 and V02);
- two SET lines corresponding to the fees charged by the processor for financing (P01 and P02).

For all lines: The order reference and the transaction ID will be transmitted in the records. The **FileNumber** field of the SET message allows the merchant to know the reference of the transfer made by the processor to the merchant. This is the identifier of the form "Vxxxxxxxxxx" corresponding to the *BankingTransactionLabelPattern* information received from the processor.

For SET credit transfer validation lines: the feeAmount amount will be zero.

For SET transfer fee lines: The fee amount is shown in the **feeAmount** field . The **AuthorizationAmount** and **CaptureAmount** fields will be null.

idTR	Type	feeAmount	FileNumber	AuthorizationAmount	CaptureAmount
123	CAP	0	0	400	400
123	SET	0	V01	100	100
123	SET	0	V02	300	300
123	SET	10	P01	0	0
123	SET	300	P02	0	0

