

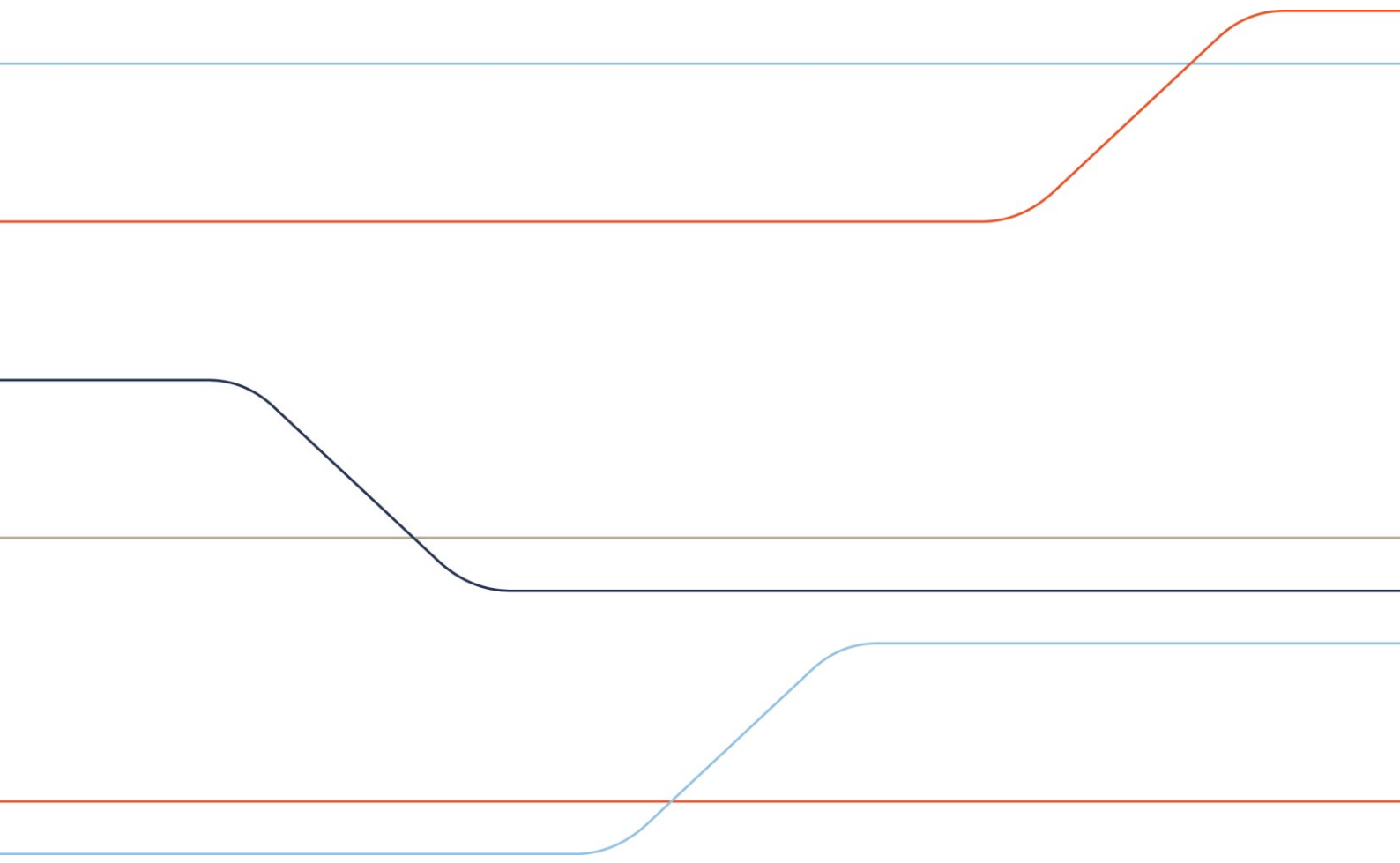


Payment Services

myPayments CSV Report

Processor Specification

Version v1.1
18 March 2018





Glossary and abbreviations

Abbreviation	Description
CSV	Comma separated values
DCC	Dynamic currency conversion
EEA	European Economic Area
POS	Point of sale

Version history

Version	Date	Changes with this version
v1.0	30.11.2016	Publication
v1.1	18.03.2018	New fields: "Net Service Fee" and "Authorization Reference"



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1 File structure

1.1 CSV

The CSV notice is an UTF-8 encoded ASCII file with field separator ; (semicolon). All fields are enclosed in parentheses (Excel style).

1.2 Settled amount details

The myPayments CSV report lists all detail bookings leading to a customer reimbursement. The “Total Settled Amount” of a customer reimbursement can be found again as received payment amount on the customer’s bank statement. Each customer reimbursement is referenced by a unique “Settlement Ref. No.” which is again indicated on the customer’s bank statement¹.

The CSV report provides two different representations of the detail booking leading to a customer reimbursement:

- „Gross Amount“ + „Cashback Kickback“ + „DCC Kickback“ + „Service Fee“ (2/4/6 decimals)
- = „Gross Amount“ + „Net Service Fee“ (always 2 decimals)
- = „Total Settled Amount“ (always 2 decimals)

2 Field formats

<i>Format</i>	<i>Description</i>
char(x)	String of characters, maximal length x characters
num(x)	Integer number, maximal length x digits
num(x,y)	Floating point number, maximal length x digits, thereof y decimal places. E.g. a f5.2 field may contain a floating number not larger than 999,99. A comma , will be used as decimal marker, a period . as thousand separator. E.g. 12.345,67
date	Date, dd.mm.yyyy, e.g. “18.08.2016”
time	Time, h24:mi:ss, e.g. “16:08:31”

Table 1: Field format designation used in section 4.

The format code of optional fields is marked with an asterisk *. E.g. d* should be interpreted as a field which may either be empty or contain an integer number.

¹ Depending on the merchant’s country, only the last 8 digits of the “Settlement Ref. No.” might be shown on the bank statement.

2.1 Data segments

The fields of each CSV merchant notice record are structured into 4 segments: report, settlement, acceptance, settlement entry.

Report	Settlement	Acceptance	Settlement entry
			Settlement entry
	Settlement	Acceptance	Settlement entry
			Settlement entry
	Settlement	Acceptance	Settlement entry
			Settlement entry
	Settlement	Acceptance	Settlement entry
			Settlement entry
Settlement	Acceptance	Settlement entry	
		Settlement entry	

Figure 1: Segmented structure of the CSV merchant notice. Individual records are indicated by dashed lines.

Field values within the same segment are repeated for each record.

- Report** Every CSV merchant notice contains exactly one report segment. This segment contains meta information related to the report’s content or creation.
- Settlement** Information on each settlement with the merchant’s bank account is structured in a settlement segment.
- Acceptance** The acceptance segment describes where and how card transactions have been accepted at the POS location. For settlement entries without corresponding card transaction, this segment will be empty.
- Settlement Entry** Each record of the CSV merchant notice has exactly one settlement entry segment. This corresponds a single entry within a settlement. The total amount settled by a settlement is the net sum of each settlement entry (“Gross amount” + “DCC kickback” + “Service fee”) within this settlement segment.

3 Code Values

3.1 General remarks

Except for currency and country, the following fields contain an English description of the field's information. These descriptions may change in future versions.

3.2 Currency

All currencies are represented with [ISO 4217-alpha-3](#) codes.

E.g.: EUR, USD, CHF, ...

3.3 Country

Countries are represented with [ISO 3166-1 alpha-3](#) codes.

E.g.: CHE, LUX, AUT, ...

3.4 Settlement type

<i>Settlement type</i>	<i>Description</i>
Payment	Payment to merchant's bank account
Direct debit invoice	Direct debit invoice from merchant's bank account
Invoice	Invoice sent to merchant
Netted with credit	Merchant debts netted with turnover credit

Table 2: Values for field *Settlement type*.

3.5 Contract Type

Category of acceptance contract.

<i>Contract type</i>	<i>Description</i>
FacetoFace	Face to Face (Presence)
CashAdv	Cash Advance (Presence)
MPO	Mail/Phone Order (Card not present)
IET	Internet Electronic Trx. (Card not present)
SecureECom	SecureECom (Card not present)
DCC/FtF	DCC/FtF (Presence)
DCC/SECom	DCC/SecureECom (Card not present)
eCommerce	e Commerce (Card not present)
MPO DCC	Mail/Phone Order DCC (Card not present)
IET DCC	Internet Electronic Trx. DCC (Card not present)

Table 3: Values for *Contract type*.

3.6 POS entry mode

Indicates how card data has been captured.

<i>POS entry mode</i>	<i>Description</i>
Manual	Manual PAN key entry
Track2	Contact data entry (magnetic stripe)
Chip	Contact data entry (EMV)
Contactless-Magstripe	Contactless data capture
Contactless-EMV	Contactless data capture (EMV)
EMV fallback	EMV data capture failed, used magnetic stripe instead
Account ID	Account ID originating from digital device

Table 4: Values for field *POS entry mode*.

3.7 Product

Acceptance product.

<i>Product</i>	<i>Description</i>
Alipay	Chinese payment scheme
Bancontact	Regional (BEL/LUX) payment scheme of Bancontact
Diners/Discover	International payment scheme of Diners/Discover
iDEAL	Dutch payment scheme
JCB	International payment scheme of Japan Credit Bureau
M-Card	National (CHE) payment scheme of Migros Bank
Maestro	International payment scheme of MasterCard
Maestro-CH	International payment scheme of MasterCard
MasterCard	International payment scheme of MasterCard
Paymit	National (CHE) mobile payment scheme
UnionPay	International payment scheme of China UnionPay
V PAY	International payment scheme of Visa
Visa	International payment scheme of Visa

Table 5: Allowed values for *field Product*

3.8 Settlement entry

<i>Settlement entry</i>	<i>Description</i>
Presentment	Presentment of card transaction to cardholder.
Chargeback	Chargeback
Service Fee	Fee for provided services by acquirer
Rebate	Credit for provided services by merchant
Financial Adjustment	Technical booking
VAT	Value added tax
Rounding Difference	For fees calculated with more than 2 digits, the settlement amount may have to be rounded to the nearest 2 digit amount.

Table 6: Values for field *Settlement entry*

3.9 Transaction type

Describes type of the card transaction.

<i>Transaction type</i>	<i>Description</i>
Retail	Purchase transaction
Refund	Cardholder refund after purchase
CFT	Cardholder funds transfer
Delayed Retail	Delayed retail transaction
Cash Advance	Cash advance at POS
UniqueTrx	Unique transaction

Table 7: Values for field *Transaction type*

3.10 Clearing region

Describes the geographical relation between card origin and merchant location.

<i>Card category</i>	<i>Description</i>
Domestic	Merchant and card origin are both from the same country.
EEA	Merchant and card origin are both located within the EEA region.
Western	Merchant is located within EEA region, card originates from a west European country.
Eastern	Merchant is located within EEA region, card originates from an east European country.
IntraRegion	Merchant is located within EEA region, card originates from an European country.
InterRegion	Merchant is located within EEA region, card originates from outside of Europe.

Table 8: Values for field *Card category (MasterCard/VISA classification)*.

3.11 Card category

In order to implement an EU directive, card schemes introduced a categorization of transactions according to the card type used therein. This allows a higher degree of cost transparency for the merchant.

Card category indicates the category for this card transaction.

<i>Card category</i>	<i>Description</i>
Unspecified	Unspecified
Credit	Consumer Credit & Deferred Debit
Debit	Consumer Immediate Debit & Prepaid
Commercial	Commercial

Table 9: Values for field *Card category*

4 File structure and field description

4.1 General remarks

Future versions of this format may append new fields at the end of the CSV record.

4.2 Report segment

Field #	Field name	Format	Description
1	Report From	date	Start of reporting period
2	Report To	date	End of reporting period
3	Report Creation Date	date	Date of report creation

4.3 Settlement segment

Field #	Field name	Format	Description
4	Settlement Date	date	Processor settlement date
5	Settlement Type	char(255)	Type of settlement. See 3.4 for possible values.
6	Bank Account No.	char(40)	IBAN of the merchant's account
7	Bank SWIFT ID	char(20)	SWIFT-BIC of the merchant's bank
8	Value Date	date	Value date of sent payment/invoice instruction
9	Settlement Currency	char(3)	Settlement currency
10	Total Settled Amount	num(15.2)	Settled amount
11	Settlement Ref. No.	num(15)	Unique processor settlement number. The first 8 digits encode the processing date (yyyymmdd) of this settlement. The last 7 digits reference to the NR. "00xxxxxxx" found on the bank statement.

4.4 Acceptance segment

This segment is only populated for POS accepted settlement entry items.

Field #	Field name	Format	Description
12	Partner ID	num(16)*	Unique identifier of point of sale / merchant ID
13	Partner Name	char(30)	Business/merchant name
14	Street	char(50)*	Street name and number
15	ZIP Code	char(10)*	ZIP code
16	Location	char(40)*	Location
17	Country	char(3)*	Country
18	Contract Type	char(255)*	Contract type. See 3.5 for possible values
19	VP No.	char(16)*	Unqie identifier of acceptance contract at point of sale / merchant ID
20	Sales Slip No.	num(16)*	Only for paper slip acceptance: Unique identifier of paper slip
21	Terminal Number	char(16)*	Terminal number
22	Account Index	num(2)*	Only for terminals with multi-merchant capability: Identifies acceptance party.
23	Terminal Period	char(10)*	Clearing period of terminal



4.5 Settlement entry item

Optional fields (*) may be populated for POS accepted card transactions.

Field #	Field name	Format	Description
24	Terminal Trx No.	num(16)*	Sequential transaction number assigned by terminal
25	Product	char(255)*	Accepted payment product
26	Settlement Entry	char(255)	Type of settlement entry item. See 3.8 for possible values
27	Transaction Type	char(255)*	Only for settlement entry items of type "Presentment": Life cycle state of accepted card transaction. See 3.9 for possible values
28	Chargeback Case ID	num(19)*	Only for chargebacks to accepted card transactions: Unique reference to chargeback case.
29	Reversal	char(1)*	Indicates reversals of accepted card transactions (Y/empty)
30	POS Entry Mode	char(255)*	Indicates method used for card data capture. See 3.6 for possible values
31	Date of Sale	date*	Date of accepted card transaction.
32	Time of Sale	time*	Time of accepted card transaction.
33	Card Number	char(23)*	Truncated PAN of accepted card.
34	Authorisation Number	char(8)*	Authorisation reference assigned by card scheme.
35	Additional Merchant Data	char(50)*	Additional data provided by merchant.
36	Transaction Currency	char(3)*	Currency of accepted card transaction. May be different from settlement currency in cases where acquirer provides a currency conversion or DCC service.
37	Transaction Amount	num(15.2)*	Amount of accepted transaction.
38	Tip Amount	num(15.2)*	Only if transaction includes a tip: Tip amount
39	Cashback Amount	num(15.2)*	Only for cashback transactions: Cashback amount
40	Exchange Rate	num(15.9)*	Conversion rate from transaction to settlement currency.
41	Settlement Currency	char(3)	Currency in which this transaction has been settled to the merchant's bank account. Identical to field "Settlement currency" in settlement segment.
42	Gross Amount	num(15.2)	Gross settlement amount for this transaction.
43	Cashback Kickback	num(19.6)*	Only for cashback transactions: Merchant payback
44	DCC Kickback	num(19.6)*	Only for DCC transactions: Merchant payback
45	Service Fee	num(19.6)*	Charged fee amount in settlement currency
46	VAT Rate %	num(19.6)*	Only where applicable: VAT rate
47	Service Fee Details	char(255)*	Merchant fee details
48	Interchange Fee	num(18.6)*	Where applicable: Interchange amount (included in merchant fee)
49	Clearing Region	char(255)*	Geographical relation between card origin and merchant location. The interpretation of clearing region may vary by card scheme. See 3.10 for possible values
50	Card Category	char(255)*	Where applicable: Distinction between card categories. See 3.11 for possible values
51	Net Service Fee	num(15.2)*	"Service Fee", netted with "DCC Kickback" and "Cashback Kickback", rounded to 2 decimals.
52	Authorization Reference	char(24)*	Authorization reference assigned by acquirer.