

# Electronic credit notices – MRX files



## The merchant reconciliation XML file

SIX Payment Services credit notices provide a ready overview of all credit and debit card settlements together with all other transactions. In addition, they make it extremely easy to reconcile the entries with your accounts and create absolute transparency.

The MRX file (**M**erchant **R**econciliation **X**ML) is an electronic standard credit notice in XML format for the automatic reconciliation with your accounting system. MRX provides a wide range of information on individual transactions. Merchants with an IC++ agreement also receive a detailed presentation of the individual fee rates.

## Why MRX?

The MRX files make it easier for you to do an automated reconciliation of your card transactions with your accounts. You can obtain the data electronically and securely and continue to further process the data with no media break. MRX files facilitate the reconciliation with your cash register system all sales paid via SIX Payment Services from card transactions.

## The advantages of MRX

- Use of the industry standard XML as the file format allows for an easy integration in many accounting systems.
- Secure authentication using the public key procedure
- Amounts and other information are available with various aggregation levels, from individual transactions to payment total, and they can be selectively targeted.
- All bank payments from SIX Payment Services are automatically reconcilable.

Specifications and test files can be obtained from our website [www.six-payment-services.com](http://www.six-payment-services.com) > [Product Finder](#) > MRX.

## What you can expect

SIX Payment Services provides you every day (except Sunday) with an MRX file in a SFTP mailbox that is set up especially for you. From there you can securely download the data. You can then electronically process this file.

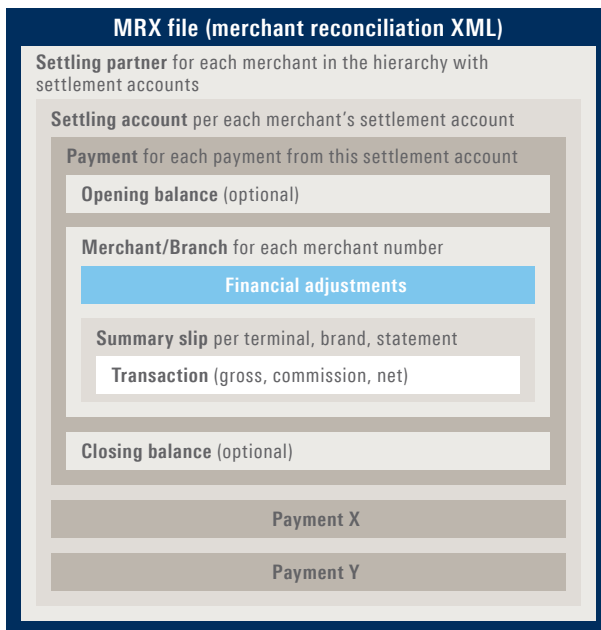
### Format of an MRX file

- The file includes detailed information on every card transaction paid via SIX Payment Services as well as any fees and credits with a reference to the booking on your bank statement.
- Detailed information on individual card transactions
- All transactions are shown, irrespective of their source, including manually entered ones, sales slips, chargebacks and e-commerce.
- MRX is a hierarchical file format that includes totals per branch, bank transfer and period of analysis.
- Each level includes itemized information on the number of transactions as well as gross/commission and net amounts.

### More advantages of electronic credit notices

- **They can be archived:** No notices get lost, as they are stored electronically, which also saves space.
- **Always available:** You can take care of your accounts when it suits you.  
Files can be viewed up to 10 days after they have been created.
- **Secure:** Your personal SFTPO mailbox offers reliable protection for your data against unauthorized access.
- **Environmentally friendly:** The electronic slips help to save paper and protect the environment.

### Example of an MRX file



```
<?xml version="1.0" encoding="UTF-8" standalone="no"?>
<merchantReconciliationXML xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <fileHeader>
    <interfaceVersionNo>v1.4</interfaceVersionNo>
    <fileCreationDate>2016-05-31</fileCreationDate>
    <processingDate>2016-05-30</processingDate>
    ...
  </fileHeader>
  <reportingPart>
    <settlementPart>
      <stlAccount>
        <payment>
          ...
          <trx>
            <trxType>Retail</trxType>
            <trxTypeld>1</trxTypeld>
            <passTrxId>201605151293731</passTrxId>
            <aTrxOC c="EUR" e="2">66.60000000</aTrxOC>
            <trxDate>2016-05-15</trxDate>
            <trxTime>11:24:20.000</trxTime>
            <pan>450947XXXXX5330</pan>
            <authNo>066105</authNo>
            <refNo>719807</refNo>
            <trmTrxNo>2122</trmTrxNo>
            <addlMercData>Order No.387</addlMercData>
          </trx>
          ...
        </payment>
      </stlAccount>
    </settlementPart>
  </reportingPart>
</merchantReconciliationXML>
```

Schematic structure of an MRX file.

Select a consolidated credit notice of all branches. The hierarchical structure of the MRX file automatically provides the transactions paid out per branch.

## Would you like to benefit from this service?

### Here's what you need

The MRX file can be downloaded from our server with standard SFTP software.

In order for your MRX files to be imported to our accounting system, you need to have an upload function (PMS, programmed interface, etc.).

A maximum of seven files can be saved for each SFTP mailbox.

A fee can be charged for setting up a mailbox. Please ask your SIX client manager for the current price list.

### Here's what we need from you

In order to obtain the MRX credit notices in electronic form, the technical details must be prepared (exchange of cryptographic keys etc.).

Our IT people will contact your IT specialist.

We therefore need the following information from you:

|                         |  |
|-------------------------|--|
| – Company & client no.: | Company name   |
| – Address:              | Complete address   |
| – Technical contact:    | Contact details (email, tel. no.)<br>Your IT person for the technical setup of the file transfer |
| – Connection:           | SFTP mailbox (GET)/Internet  |

Simply get in touch with us. We'd be happy to advise.

Your local point of contact can be found at: [www.six-payment-services.com/contact](http://www.six-payment-services.com/contact)

**SIX Payment Services Ltd**  
Hardturmstrasse 201  
P.O. Box  
CH-8021 Zurich

**SIX Payment Services (Europe) S.A.**  
10, rue Gabriel Lippmann  
5365 Munsbach  
Luxembourg

**SIX Payment Services (Austria) GmbH**  
Marxergasse 1B  
1030 Vienna  
Austria