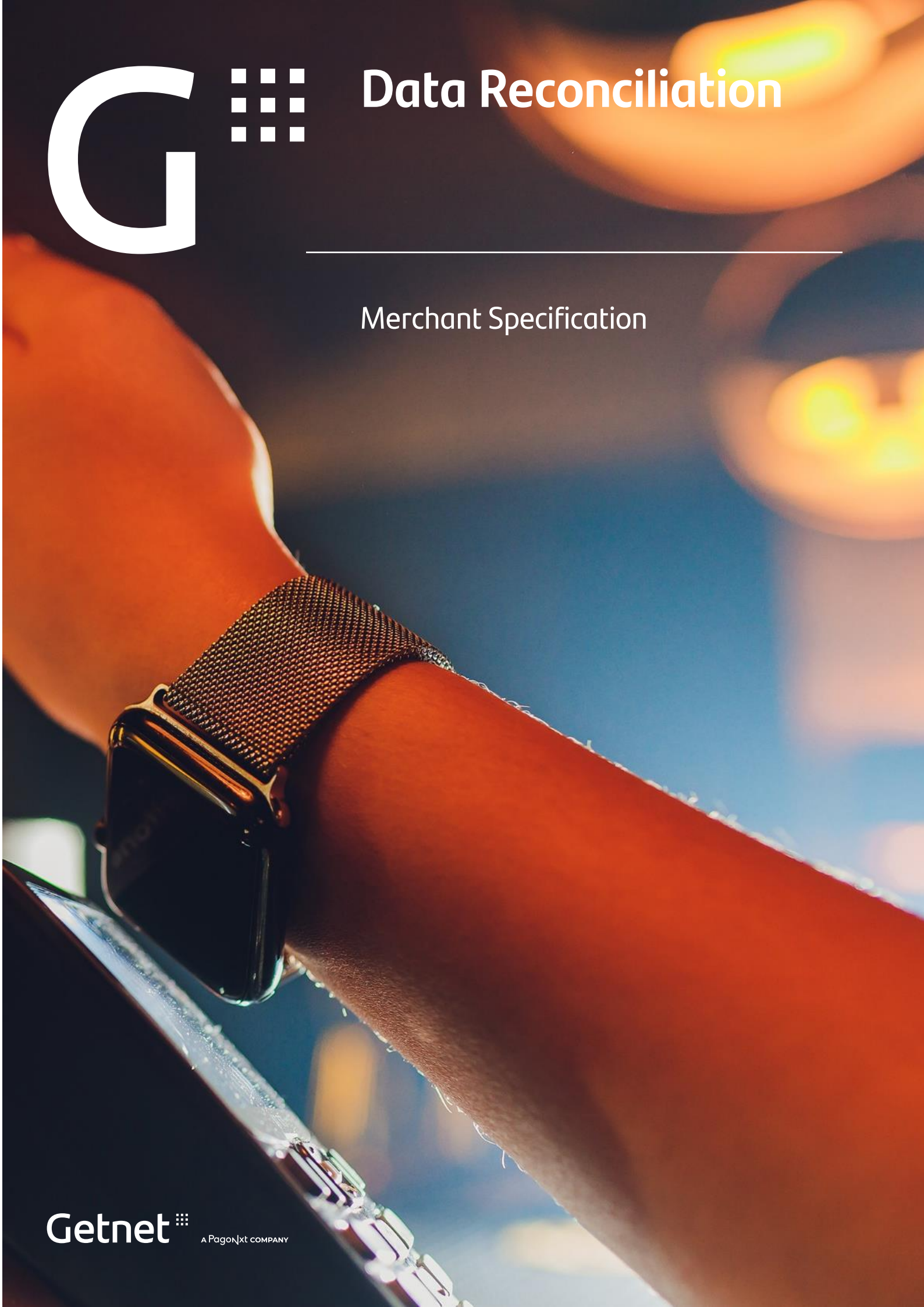
Data Reconciliation

Merchant Specification



Getnet

A PagoNxt COMPANY

Data Reconciliation

Merchant Specification

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CONTACT INFORMATION

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Contents

01 Introduction

1.1 Audience

This specification is intended for merchants matching their transaction response messages with data report files stored on the Getnet system.

1.2 Requirements

To be able to download the data report files from the Getnet server, the following is needed:

- Network Connection
- IP address of the merchant server connecting to the Getnet system (must be provided to pass through the Getnet firewall to reach the SFTP server).
- Understanding of SFTP.
- Working knowledge of transaction processing.

1.3 Document Conventions

This document uses the following conventions:

- `Monospace/Courier` font for code and code listings, file names, commands, path names, directory names, Hypertext Markup Language (HTML) tags, and any text that must be typed on the screen.
- Brackets ([]) to enclose optional parameters.
- Slashes (/) to separate path directories.

1.4 Associated Documents

- Card Processing – specification for real-time card transaction processing
- Card Batch Processing – specification for scheduled (time-delayed) card transaction capturing
- EFT Processing – specification for real-time electronic file transfer processing
- EFT Batch Processing – specification for scheduled (time-delayed) electronic file transfer processing

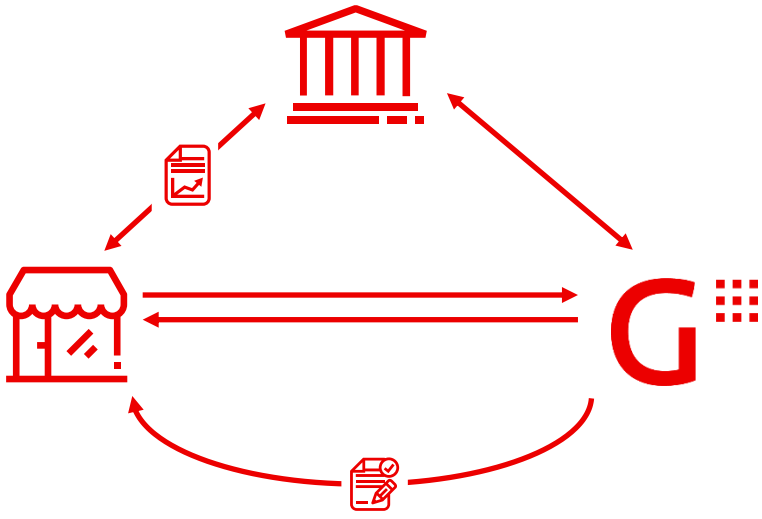
02 Overview

2.1 What is Reconciliation

The purpose of reconciliation is to compare transaction records and verify that payments have been processed correctly. By reconciling transaction information regularly, merchants will gain a better understanding of their business transaction life cycle - from initial authorization, to settlements, transaction disputes (chargebacks), refunds or reversals.

2.2 Reconciliation Files

The Getnet system generates transaction reports which are very similar to typical bank account statement. Merchants are recommended to match and reconcile these report files regularly (daily) with the data recorded on their system. When matching transaction data it is important to remember how the payment total is calculated and also that the data does not represent a complete payment history but only the account activities that have been recorded over the previous 24 hours.



2.3 Reconciliation Process

The reconciliation files must be downloaded from an SFTP server on the Getnet platform. The download process is described in Chapter 4. Although it is possible to download files manually it is recommended to automate the process for the sake of consistency and convenience. Likewise, it is recommended to run a program to facilitate the reconciliation

process of the downloaded files. The program used must be able to handle the CSV file format described further below.

To reconcile your transactions simple compare the initiated (pending) and processed (captured) payments in the reconciliation file with the transaction data on your record. Should you remark inexplicable discrepancies between the reconciled data and your records which you cannot resolve internally, please contact your Getnet support representative.

03 Files and Formats

The Getnet system is configured to generate daily transaction reports containing sequential datasets for each of your transaction requests processed by the system. These records are called reconciliation files and are saved in CSV format on the Getnet SFT server. When opened and read in a spreadsheet application like Microsoft Excel, the data entries are divided in columns and rows. Opened as plain text in any standard text editor program, however, the field entries are separated by a semicolon (;).

The files contain transaction data processed over the previous 24 hours. They do not present a complete payment flow per card (from authorization, to settlement with possible rejections and disputes) but only those transactions which have been processed by the Getnet system within the time period for which the report has been created.

Naming Conventions

The reconciliation files are stored on the Getnet server in the following format:

<Identifier>_<IP Address>_<Date>_<Business Case Signature>.csv

where:

- <Identifier>, is classifying the transaction data contained (e.g.chargebacks)
- <IP Address>, is an internal Getnet IP address
- <Date>, is a time stamp represented as YYYYMMDD (year, month, day). It shows the exact date and time, the file has been generated.
- <Business Case Signature>, is a 16 digit number specifying your business uniquely on the Getnet system.
- .csv is the file extension denoting the format Character Separated Value

Example:

chargeback_195.27.175.132_20050725_0000000000056500.csv

Available Files

Your business transactions are logged in four files categories.

There are:

- Card Transactions
  These are recorded in a file called alltransaction*.csv. It represents all transactions which were made by debit or credit card and posted over the previous 24 hours.
- Successful Card Transactions
  These are recorded in a file called successfulmonetary*.csv. Files of this kind include only card transactions which have led to a successful debit or credit of the card account (capture, purchase, refund etc.).
- Chargeback Transactions
  These are recorded in a file called chargeback*.csv. This file lists all chargeback requests which have been posted over the previous 24 hours.

3.1 Card Transactions

The report file alltransaction*.csv lists all card transactions processed over the past 24 hours. The data is recorded in the following columns and fields.

Column / Field	Description
MerchantTransactionID	This field contains the Transaction ID the merchant sent with the initial XML request message.
MerchantFunctionID	This field contains the Function ID the merchant sent with the initial XML request message. In the example file below this field is left blank.
GUWID	This is the Global unique ID. It refers to the processed transactions and is returned by the Getnet system with the XML response message.
GUWIDReference	The field contains the GUWID of the referenced transaction (e.g. the GUWID of an Authorization requested referenced in a Capture request).
CardHolderName	The name of the cardholder. The name is deliberately hidden. The field is marked 'SUPRESSED'.
CardBrand	The name of the card scheme used in processing the transaction.
CardNumber	The masked number of the credit card used.
CardExpiryDate	The expiry date of the credit card used. The date is shown as month and year. Example: Mar 08
TransactionAmount	The amount of the transaction shown in minor units.

Currency	This is the ISO 4217 code of the currency in which the transaction was made.
TransactionTime	The time stamp the transaction was initiated.
Country	This is the ISO 3166-1 code of the country sent with the initial XML
TransactionMode	The mode defines the type of transaction (see supported transaction types below).
StatusCode	The status of transaction as returned by the Getnet response message. See the merchant specification Card Processing for more details.
StatusDescription	The description of a status code (e.g. 3) as returned by the Getnet response message (Invalid Merchant Number).See the merchant specification Card Processing for more details.
Customer	The name of the merchant as specified in the Getnet system.
BusinessCase	The name referring to the merchant account on the Getnet system.
BC_SIG	The Business Case Signature. This is a unique 16-digit number defining to the merchant account.
TerminalBatchSequence Number	This is the batch reference number generated by the terminal application based on the previous successful settlement.
TerminalID	Identifies the POS terminal that was used to create this transaction.
Affiliate	At present, this field is left blank.

3.1.1. Example

The current version of the successful card transaction (alltransaction*.csv) reconciliation file consists of 17 columns. The following is an example of the file layout:

	A	B	C	D	E	F	G	H	I	J	K	L
1	MerchantTra	Mercha	GUWID	GUWIDRefer	CardHolderN	CardNumber	CardExpiryDa	Transacti	Currenc	TransactionTime	Country	Transac
2	2,1222E+16		C012835112224846836216		SUPPRESSED	7392	Nov 06	5000	USD	25.07.2005 01:41	DK	3
3	2,1223E+16		C004047112227079735722		SUPPRESSED	9269	Oct 06	5000	USD	25.07.2005 07:53	AU	3
4	2,1223E+16		C023284112227084210443		SUPPRESSED	9269	Jul 06	5000	USD	25.07.2005 07:54	AU	3
5	2,1223E+16		C023332112227096680325		SUPPRESSED	4203	Jul 06	10000	USD	25.07.2005 07:56	US	3
6	2,1223E+16		C006511112227585914033		SUPPRESSED	25	Sep 06	50000	USD	25.07.2005 09:17	IT	3
7	2,1223E+16		C002865112228709594940		SUPPRESSED	6010	Apr 06	15000	USD	25.07.2005 12:24	ZA	3

3.1.2. Transaction Modes

The Transaction Mode column/field of your alltransaction*.csv file contains a number which represents the type of card transaction. The relationship between status code and transaction is shown in the table below:

Mode	Transaction
2	Enrollment
3	Purchase
4	Bookback
5	Authorization
6	Capture
8	Refund
10	OCT
11	Reversal
12	Notification
13	Pre-Authorization
14	Pre-Authorization Supplement
15	Capture Pre-Authorization
16	Capture Pre-Authorization Supplement
21	Purchase Offline
22	Refund Offline
41	Sale Adjustment

3.2 Successful Card Transactions

In this file (successfulmonetary*.csv) you will find all card transactions listed which have been submitted on the previous day and successfully processed or whose status code changed from that of the previous day to '0' (zero) - meaning Transaction OK.

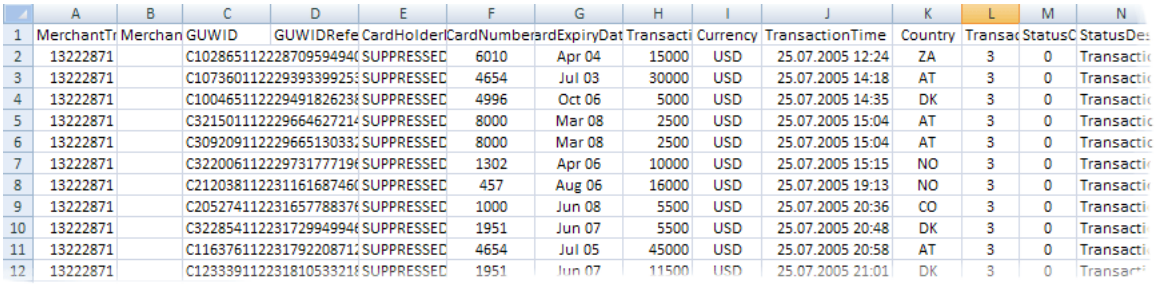
The system recorded data is written to the following columns/fields:

Column / Field	Description
MerchantTransactionID	This field contains the Transaction ID the merchant sent with the initial XML request message.
MerchantFunctionID	This field contains the Function ID the merchant sent with the initial XML request message. In the example file below
GUWID	This is the Global unique ID. It refers to the processed transactions and is returned by the Getnet system with the
GUWIDReference	The field contains the GUWID of the referenced transaction (e.g. the GUWID of an Authorization requested referenced
CardHolderName	The name of the cardholder. The name is deliberately hidden. The field is marked 'SUPRESSED'.
CardBrand	The name of the card scheme used in processing the transaction.
CardNumber	The masked number of the credit card used.
CardExpiryDate	The expiry date of the credit card used. The date is shown as month and year. Example: Mar 08
TransactionAmount	The amount of the transaction shown in minor units.
Currency	This is the ISO 4217 code of the currency in which the transaction was made.
TransactionTime	The time stamp the transaction was initiated.
Country	This is the ISO 3166-1 code of the country sent with the initial XML transaction request.
TransactionMode	The mode defines the type of transaction (see supported transaction types below).
StatusCode	The status of transaction as returned by the Getnet response message. See the merchant specification Card
StatusDescription	The description of a status code (e.g. 3) as returned by the Getnet response message (Invalid Merchant Number). See the merchant specification Card Processing for more
Customer	The name of the merchant as specified in the Getnet system.
BusinessCase	The name referring to the merchant account in the Getnet system.
BC_SIG	The Business Case Signature. This is a unique 16-digit number defining to the merchant account.
TerminalBatchSequenceNumber	This is the batch reference number generated by the terminal application based on a successful settlement.

TerminalID	Identifies the POS terminal that was used to create this transaction.
Affiliate	At present, this field is left blank.

3.2.1. Example

The current version of the successful card transaction (successfulmonetary*.csv) reconciliation file consists of 18 columns. The following is an example of the file layout:



	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	MerchantTr	Merchan	GUWID	GUWIDRefe	CardHolderI	CardNumber	ardExpiryDat	Transacti	Currency	TransactionTime	Country	Transac	StatusC	StatusDe
2	13222871		C102865112228709594946		SUPPRESSED	6010	Apr 04	15000	USD	25.07.2005 12:24	ZA	3	0	Transacti
3	13222871		C107360112229393399253		SUPPRESSED	4654	Jul 03	30000	USD	25.07.2005 14:18	AT	3	0	Transacti
4	13222871		C100465112229491826238		SUPPRESSED	4996	Oct 06	5000	USD	25.07.2005 14:35	DK	3	0	Transacti
5	13222871		C321501112229664627214		SUPPRESSED	8000	Mar 08	2500	USD	25.07.2005 15:04	AT	3	0	Transactic
6	13222871		C309209112229665130333		SUPPRESSED	8000	Mar 08	2500	USD	25.07.2005 15:04	AT	3	0	Transactic
7	13222871		C322006112229731777196		SUPPRESSED	1302	Apr 06	10000	USD	25.07.2005 15:15	NO	3	0	Transacti
8	13222871		C212038112231161687466		SUPPRESSED	457	Aug 06	16000	USD	25.07.2005 19:13	NO	3	0	Transacti
9	13222871		C205274112231657788376		SUPPRESSED	1000	Jun 08	5500	USD	25.07.2005 20:36	CO	3	0	Transacti
10	13222871		C322854112231729949946		SUPPRESSED	1951	Jun 07	5500	USD	25.07.2005 20:48	DK	3	0	Transacti
11	13222871		C116376112231792208712		SUPPRESSED	4654	Jul 05	45000	USD	25.07.2005 20:58	AT	3	0	Transacti
12	13222871		C123339112231810533218		SUPPRESSED	1951	Jun 07	11500	USD	25.07.2005 21:01	DK	3	0	Transacti

3.2.2. Transaction Modes

The Transaction Mode column of your successfulmonetary*.csv file contains a number which represents the type of card transaction. The relationship between status code and transaction is shown in the table below:

Mode	Transaction
3	Purchase
4	Bookback
6	Capture
8	Refund
11	Reversal
15	Capture Pre-Authorization
16	Capture Pre-Authorization Supplement
21	Purchase Offline
22	Refund Offline
41	Sale Adjustment

3.3 Chargeback Transactions

The report file chargeback*.csv shows all disputed card transactions which have either been posted on the previous day or whose status changed over the past 24 hours. The listed transactions may include Retrieval Requests, Chargebacks (first chargeback, representment and arbitration chargeback) for debit and credit transactions.

The data is recorded in the following columns/fields:

Column / Field	Description
MerchantTransactionID	This field contains the Transaction ID the merchant sent with the initial XML request message.
MerchantFunctionID	This is the identifier the merchant sent in the FunctionID field of the original transaction.
MerchantJobID	This contains the Function ID the merchant sent with the intial XML request message.
CaseID	This is unique ID assigned by the acquirer for further communication in resolving dispute.
CCNO	The personal account number associated with the debit or credit card (the last four digits of the card number).
TransDate	The date of the original transaction.
RRDate	This is the date the issuer posted the retrieval request.
CBHistoryDate	This is the date the issuer generated the chargeback.
CBDate	The date the chargeback was first initiated.
CBAmount	The amount of the disputed transaction. The two decimal places are not separated by a period. Example: € 50000 = € 500.00
CBCurrency	This is the ISO 4217 currency code of the disputed amount.
CBConversionRate	The conversion rate used if the chargeback amount differs form the original transaction amount. The exchange rate may have up to 5 decimal places (example:187,53214)
TransactionAmount	The amount of the original transaction shown in minor units.The two decimal places are not separated by a period.
TransactionCurrency	The currency of the original transaction.
ReasonCode	The reason of the chargeback. A 4-digit code for MasterCard and
GUWID	The Global unique ID. It refers to the processed transactions and is returned by the Getnet system with the XML response message.
BusinesscaseSignature	The Business Case Signature is a unique 16-digit number defining to the merchant account.
BillingStatus	The billing status in the Getnet System.
BillingDate	The date the chargeback was billed to the merchant (this is an optional column).
CustomerName	The name referring to the merchant in the Getnet system.

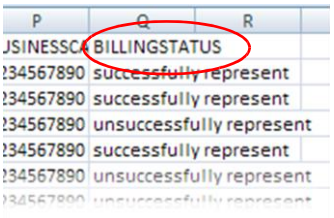
Column / Field	Description
BusinessCaseName	The name referring to the merchant account in the Getnet system.

3.3.1. Example

The current version of the chargeback reconciliation file (chargeback*.csv) consists of 20 columns. The following is an example of the file layout:

3.3.2. Status

The billing status column of your chargeback reconciliation file can show the following messages:



- New
- Represented
- Successfully represent
- Unsuccessfully represent
- Sent to bank
- Switched
- Retrieved
- Cancelled
- New_CB2
- Represented_CB2
- Successfully Represented_CB2
- Unsuccessfully Represented_CB2
- Info
- Represented retrieval

04 File Download

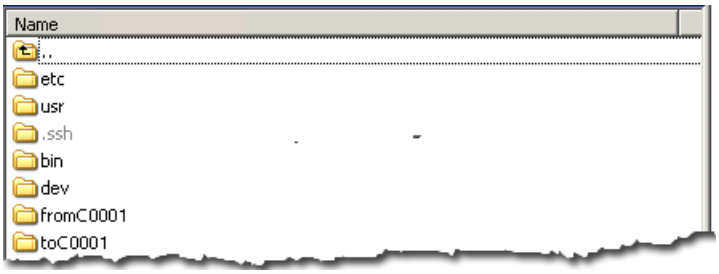
The reconciliation files can be downloaded using any graphical SFTP application (like Win SCP) or command line SFTP download. Graphical application has the advantage that users can easily drag and drop files form the server side to the client side. To download files with a graphical application, enter the host name (sftp.getneteurope.com), your username and password. If you do not know your personalized access information, please contact Getnet customer service (techsupport@getneteurope.com).

You may also use a command line SFTP download from a Unix workstation or a Mac OS X. To start an SFTP session at the command prompt, enter: sftp username@host. For example, to connect to your location on the Getnet host server (getneteurope.com), enter sftp username@getneteurope.com followed by the password when prompted. To be able to connect to the Getnet SFTP server you must have an SFTP client and an Internet connection supporting SSH-2 and the necessary network security policies. Please contact your system administrator to ensure that SFTP traffic is permitted from your machine.

Although manual downloads are possible it is recommended to use automated processes.

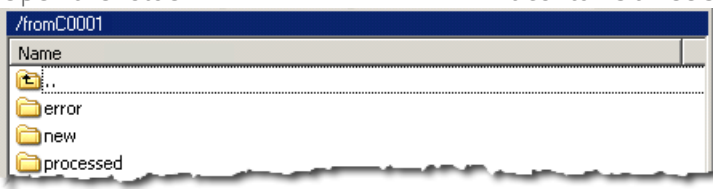
4.1 File Directory

When you log on you are automatically connected by username/customer number (e.g. C0001) to your file repository. In the root window of the remote SFTP server site (Getnet server) will see the following subdirectories:



4.2 Retrieving Files

1. Open the folder `to<customerName>`. It contains three subfolders:



The files are written to the folder new.

2. Open the folder new.
3. Select the file or files of the time period you want to reconcile.
4. Copy the desired CSV files to your local machine. It is recommended to automate the daily downloads. If you are using a graphical user interface and you do not run an automated program, you can move the files manually by drag and drop or copy and paste.
5. Reconcile the files using a program tailored to the CSV format constraints.
6. Move the files to the folder processed.
   Getnet allows you to archive reconciled report files on the file server for future reference. Of course, it is at your discretion to use this file repository.

05 Appendix: Revision History

Version	Date	Comment
1.0	2021-07-29	<original version>

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