BPOINT

Bill Payment

DOCUMENTATION

BPOINT Batch File Formats
Version 1.1

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1 Virtual POS (VPOS) Specification

1.1 Introduction

The Virtual POS (VPOS) Format is used to:
- Upload credit card (including scheme debit cards) and/or DataVault token transactions for processing (MULTI module); and
- Upload batch files into the Batch Manager, where it can be stored as a template. The template file can be further modified and submitted for processing (MULTI module); and
- Download BPOINT Batch result files. This document also contains the additional fields that get appended to the original file in the batch result file (MULTI module); and
- Upload credit card details for tokenisation and storage in DataVault.

Note
- DataVault tokens may map out to Credit Card numbers. Valid Credit Card numbers include Scheme Credit Cards such as MasterCard and Visa Cards, Scheme Debit Cards such as MasterCard Debit and Visa Debit, American Express Cards (where applicable), Diners Cards (where applicable) and JCB Cards (where applicable).
- The VPOS file can be uploaded to the bank by a BPOINT user using the BPOINT Back Office or by using the BPOINT Web Service API.
- To ensure that funds are settled same-day, the file must be uploaded and fully processed before the BPOINT daily cut off time (currently 17:30 AEST/ADT).

1.2 File Naming Convention

- The File Name can contain characters A-Z, a-z, 0-9, "_" or "-.
- The File Name must be less than 45 characters in length.
- The file extension must be either ".DAT", ".TXT" or ".CSV".
- The result file will be named the same as the upload file with "-R" appended to the file name, e.g. "XYZ.CSV" will have a result file "XYZ-R.CSV".
- Files may be uploaded as zipped. A zipped file may contain several batches. The zip file must not be password protected.

1.3 Field Notations

Column	Notation	Description
Format	AN	Denotes an alphanumeric data type under the Format column. Valid characters in this field would include numbers (0-9), "-"(hyphen/dash), "." Full stop and "+" (plus sign)
	N	Denotes a numerical data type under the Format column. Valid data in such fields would include numbers only (0-9)
	LJ	Left Justified field
	RJ	Right Justified field
	ZF	Zero filled field
	SF	Space Filled field
Man/Opt	M	A mandatory field is represented by a value of 'M'.
	O	An optional field is represented by a value of 'O'.

1.4 File Format Rules

No.	Rule Description
1	The VPOS file is a fixed length ASCII file format with no field delimiters.
2	VPOS files consist of a single file header, followed by at least 1 transaction detail record, and then followed by a single file trailer record.
3	Each record in the file must end in a Carriage Return Line Feed (CRLF) character (ASCII values 13 and 10).
4	The File Creation Date must be within 90 days of the submission date and may not be in the future. At the point of uploading the file through the BPOINT Back Office, the processing may be set to process either as immediately or a nominated future date, which must be within 6 weeks. Batch files submitted by the BPOINT Web Service API are processed immediately. The file cannot be set to be processed at a future date.
5	The sum total across all <u>successful</u> transactions in a BPOINT VPOS file is settled as a single credit against the nominated settlement bank account. If multiple batches are uploaded in a single day then they will all be combined into a single credit to the nominated settlement bank account.

1.5 File Layout

1.5.1 File Header Record

#	Field Name	Position	Length	Format	Man/ Opt	Description	Example
1	Record Type	1	1	AN	M	Constant Value= "**H**"	H
2	Unused	2	1	AN/SF	M	Unused, Space filled	
3	File Creation Date	3-10	8	N	M	File creation date must be in YYYYMMDD format	20120907
4	BPOINT Merchant Number	11-19	9	N/RJ/ZF	M	- BPOINT Merchant number as provided to you by the Bank. - If the merchant number is less than 9 characters then the merchant number is to be right justified and zero filled.(Eg. 001234567). - If the merchant number is greater than 9 digits in length then just use the last 9 digits. - The check digit must be the least significant byte.	123456789
5	Merchant Name	20-40	21	AN/LJ/SF	M	Merchant trading name	MY COMPANY PTY LTD
6	Unused	41	1	AN/SF	M	Unused, Space filled	
7	Value Flag	42	1	AN	M	Constant Value = "**Y**"	Y
8	Unused	43	1	AN/SF	M	Unused, Space filled	
9	Unused	44-52	9	AN/SF	M	Unused, Space filled	
10	Unused	53-69	17	AN/SF	M	Unused, Space filled	

1.5.2 Detail Transaction Record

#	Field Name	Position	Length	Format	Man/ Opt	Description	Example
1	Credit Card Number	1-16	16	N/RJ/ZF	M	▪ The credit card (or scheme debit card) number that needs to be debited. Right justified and zero filled. ▪ The result file will return the masked credit card number where digits 7 to 13 are replaced with 0 (zero).Eg:415600000000 0999"	51234567890 12346
2	Unused	17	1	AN	M	Unused, Space filled	
3	Card Expiry Date	18-21	4	N/RJ/ZF	M	The expiry date of the card in MMYY format where MM is the month and YY is the year. Right justified and zero filled.	0513
4	Unused	22	1	AN	M	Unused, Space filled	
5	Amount	23-31	9	N/RJ/ZF	M	Amount in cents without a decimal point. Right justified and zero filled. For Eg $445.95 would be 000044595	000044595
6	Unused	32	1	AN	M	Unused, Space filled	
7	Authorisation Type	33	1	AN	M	Authorisation type must be one of the below: '**M**' – Mail Order '**T**' – Telephone Order '**R**' – Recurring '**E**' – eCommerce '**C**' – Customer Present	R
8	Unused	34	1	AN	M	Unused, Space filled	
9	Authorisation Result	35-49	15	AN/LJ/SF	O	This field must be space filled when the file is sent to BPOINT for processing. BPOINT will process each transaction and fill this field with one of the below values. Field is left justified and space filled. 1. Authorisation Number	24171739548 4

#	Field Name	Position	Length	Format	Man/ Opt	Description	Example
						– A BPOINT generated receipt number for this transaction. 2. 'DECLINED' 3. 'INV CARD NUMBER' 4. 'INVALID EXPIRY' 5. 'EXPIRED CARD' 6. 'INVALID AMOUNT' 7. 'RING FOR AUTH' 8. 'INV SCH FOR MCH' 9. 'INV MRCH NUMBER'	
10	Merchant Reference Number	50-69	20	AN/LJ/SF	O	▪ A client defined reference field to identify this transaction. ▪ The data populated in this field is passed back in the results file exactly as it was uploaded and is not used or validated by BPOINT. ▪ Left justified and Space filled.	My Reference
11	Unused	70	1	AN	M	Unused, Space Filled	
12	Unused	71	1	AN	M	Unused, Space Filled	

1.5.3 File Trailer Record

#	Field Name	Position	Length	Format	Man/Opt	Description	Example
1	Record Id	1	1	AN	M	Constant Value="**T**"	T
2	Unused	2	1	AN	M	Unused, Space Filled	
3	Record Count	3-8	6	N/RJ/ZF	M	Total number of detail transaction records NOT including the file header and file trailer records	000121
4	Unused	9	1	AN	M	Unused, Space Filled	
The below fields are not generated and populated by the client but are returned by BPOINT as results of the processing							
5	Value Submitted	10-20	11	N/RJ/ZF	O	The Total value of all transactions in the file that were submitted by the client to BPOINT for processing. Right justified and Zero filled. The amount would be in cents without a decimal point. Eg: $445.95 would be 00000044595	00000044595
6	Unused	21	1	AN	O	Unused, Space filled	
7	Fixed Narrative	22-44	23	AN	O	Fixed literal of "TOTAL VALUE CREATED IS '	TOTAL VALUE CREATED IS
8	Value Created	45-55	11	N	O	Total value of all approved transactions	00000044595

1.6 Sample File

1.6.1 VPOS Batch File

```
H 20120924000000008MY COMPANY PTY LTD    Y
5123456789012346 9900 000001000 R                MY MERCHANT REFERENC
4005550000000001 9900 000002000 R                MY MERCHANT REFERENC
T 000002
```

1.6.1.1 Result File

```
H 20120924000000008MY COMPANY PTY LTD    Y
5123450000000346 9900 000001000 R 241717395484   MY MERCHANT REFERENC
4005550000000001 9900 000002000 R 241717387515   MY MERCHANT REFERENC
T 000002 00000003000 TOTAL VALUE CREATED IS 00000003000
```

2 APCA Specification

2.1 Introduction

The APCA Format is used to upload batch files containing direct debit bank account transactions via the Batch Payment option (MULTI module)

Note:
- Refunds/direct credits to bank accounts are not supported.
- Bank account transactions will always approve and settle on the day of submission if submitted prior to the BPOINT daily cut off time and will be reflected as such in the BPOINT Batch Result file.
- Direct Debit returns will be processed on subsequent days and are reflected in the DE Return report.
- The file can be uploaded to BPOINT by a BPOINT user using the BPOINT Back Office or the BPOINT Web Service API.
- To ensure that funds are settled same-day, the file must be uploaded and fully processed before the BPOINT daily cut off time (currently 17:30 AEST/ADT).

2.2 File Naming Convention

- The File Name can contain characters A-Z, a-z, 0-9, "_" or "-". File name must be less than 45 characters in length.
- The file extension must be either ".DAT", ".TXT" or ".CSV".
- Files may be uploaded as zipped. A zipped file may contain several batches. The zip file must not be password protected.
- The result file produced by BPOINT will be named the same as the upload file with "-R" appended to the file name, e.g. "XYZ.CSV" will produce a result file "XYZ-R.CSV".

2.3 Field Notations

Column	Notation	Description
Format	AN	Denotes an alphanumeric data type under the Format column. Valid characters in this field would include numbers (0-9), "-" (hyphen/dash), "." Full stop and "+" (plus sign)
	N	Denotes a numerical data type under the Format column. Valid data in such fields would include numbers only (0-9)
	LJ	Left Justified field
	RJ	Right Justified field
	ZF	Zero Filled field
	SF	Space Filled field
Man/Opt	M	A mandatory field is represented by a value of 'M' under the Man/Opt column.
	O	An optional field is represented by a value of 'O' under the Man/Opt column.

2.4 File Format Rules

No.	Rule Description
1	The APCA file is a fixed length ASCII encoded file format. Each record must be 120 characters in length.
2	APCA files consist of a single file header record, followed by at least 2 transaction detail records and then followed by a single file trailer record.
3	Each record in the file must end in a Carriage Return Line Feed (CRLF) character (ASCII values 13 and 10).
3	There are two types of transaction detail records. The debit transaction record in the file is identified as a '13' type record and the credit transaction record is identified as a '50' type record. There can be many debit transaction (type 13) records but only one credit transaction (type 50) record in the APCA file.
4	The debit transaction (type 13) records would include bank account details of the debtors that the Client intends to direct debit. The credit transaction (type 50) record would include details of the Client's settlement bank account where the funds need to be credited into.
5	The APCA file must be a balanced file i.e., a credit transaction (Type 50) record must be included so that the file sums to zero. An unbalanced file will not be processed in BPOINT.
6	The settlement bank account is predefined by the Client and setup by the Bank. The same settlement account needs to then be used in the APCA file.
7	The Processing Date must be the date the file is submitted in BPOINT. If uploading the file through the BPOINT Back Office, the Client can set the file to process immediately or process on a nominated future date which must be within 6 weeks. If a future date is selected, the file will be processed overnight on the nominated processing date, or the next business day if the processing date falls on a non-business day. Batch files submitted via the BPOINT Web Service API are processed immediately. The file cannot be set to be processed at a future date.
8	The sum total across all transactions in an APCA file is settled as a single credit against the nominated settlement bank account.
9	If multiple APCA batches are uploaded into the BPOINT Back Office in a single day then they will all be combined into a single credit to the nominated settlement bank account.
10	The APCA file cannot be used for the purpose of processing refunds/direct credits to bank accounts.

2.5 File Layout

2.5.1 File Header Record

#	Field Name	Position	Length	Format	Man/Opt	Description	Example
1	Record Type	1	1	N	M	Constant Value = "**0**"	0
2	Unused	2-18	17	AN/SF	M	Unused, Space filled	
3	Sequence Number	19-20	2	N	M	Constant Value="**01**"	01
4	Bank Code	21-23	3	AN	M	Constant Value="**CBA**"	CBA
5	Unused	24-30	7	AN/SF	M	Unused, Space filled	
6	User Name	31-56	26	AN/LJ/SF	M	▪ APCA User Name. ▪ Left justified and Space filled	ABC Company Pty Ltd
7	APCA Number	57-62	6	AN/RJ/ZF	M	▪ APCA number as assigned by the Bank. ▪ Right justified and Zero filled.	123456
8	File Description	63-74	12	AN/LJ/SF	M	▪ Generic Description of the transactions included in this file. ▪ Left justified and Space Filled.	DIRECTDEBITS
9	Processing Date	75-80	6	AN/ZF	M	Date for processing which must be in DDMMYY format	060912
10	Unused	81-120	40	AN/SF	M	Unused, Space filled	

2.5.2 Detail Transaction Record

#	Field Name	Position	Length	Format	Man/Opt	Description	Example
1	Record Type	1	1	N	M	Constant Value = "**1**".	1
2	BSB Number	2-8	7	AN	M	▪ Bank/State/Branch (BSB) number in XXX-XXX format. ▪ The BSB must be a valid identifier as issued by APCA.	063-000
3	Account Number	9-17	9	AN/RJ/SF	M	▪ Bank Account Number to be credited or debited. ▪ Must not contain all blanks or all zeros. ▪ Leading zeros which are part of an account number must be included. ▪ Right Justified and Space filled.	12345678
4	Indicator	18	1	AN/SF	M	"**N**" for a new or varied BSB otherwise space filled.	N
5	Transaction Code	19-20	2	N	M	Constant Value ="**13**" indicating a debit transaction record (OR) Constant Value ="**50**" indicating a credit transaction record	13 or 50
6	Amount	21-30	10	N/RJ/ZF	M	▪ Amount in cents without the decimal point. ▪ Format $$$$$$$$cc E.g. $10.00 = "**1000**" ▪ Right justified and Zero filled.	1000
7	Account Name	31-62	32	AN/LJ/SF	M	▪ Name of the Accountholder. ▪ Left justified and Space filled.	John Smith

#	Field Name	Position	Length	Format	Man/Opt	Description	Example
8	Lodgement Reference	63-80	18	AN/LJ/SF	M	▪ Description to appear against the transaction on the bank statement. ▪ Left justified and Space filled. ▪ It is suggested that this field be kept unique for every transaction.	Rates 2012
9	Trace BSB	81-87	7	AN	M	▪ Trace BSB for returned items. Must be in XXX-XXX format. ▪ Must be the same as the Trace BSB listed on the application or as updated from time to time at the request of the client	063-000
10	Trace Account Number	88-96	9	AN/RJ/SF	M	▪ Trace Account number for returned items. ▪ Must not contain all blanks or all zeros. ▪ Leading zeros which are part of an account number must be included. ▪ Right Justified and Space filled. ▪ Must be the same as the Trace Account number listed on the application or as updated from time to time at the request of the client	12345678
11	Name of Remitter	97-112	16	AN/LJ/SF	M	▪ Preferred name. ▪ Left justified and Space Filled.	Company Pty Ltd

#	Field Name	Position	Length	Format	Man/Opt	Description	Example
						▪ The remitter name will also appear on the bank statement against this transaction. ▪ Must be the same as the Remitter Name listed on the application or as updated from time to time at the request of the client	
12	Withholding Tax	113-120	8	N/RJ/ZF	M	Amount in cents without the decimal point. Format $$$$$$cc e.g. $10.00 = "**1000**"	00000000

2.5.3 File Trailer Record

#	Field Name	Position	Length	Format	Man/Opt	Description	Example
1	Record Type	1	1	N	M	Constant Value = "**7**"	7
2	Bank/State/Branch number	2-8	7	AN	M	Constant Value ="**999-999**"	999-999
3	Unused	9-20	12	AN/SF	M	Unused, Space filled	
4	File Net Total Amount	21-30	10	N/RJ/ZF	M	▪ For a balanced file this net total should be all zeros.	0000000000
5	File Credit Total Amount	31-40	10	N/RJ/ZF	M	▪ Sum of amounts across all credit transaction (type 50) records. ▪ Amount in cents, without decimal point. ▪ Right justified and Zero filled.	0000001000
6	File Debit Total Amount	41-50	10	N/RJ/ZF	M	▪ Sum of amounts across all debit transaction (type 13) records. ▪ Amount in cents,	0000001000

#	Field Name	Position	Length	Format	Man/Opt	Description	Example
						without decimal point. ■ Right justified and Zero filled.	
7	Unused	51-74	24	AN/SF	M	Unused, Space filled	
8	Detail Record Count	75-80	6	N/RJ/ZF	M	■ Total count of all detail transaction (credit and debit) records in the file. ■ Right justified and Zero Filled.	000002
9	Unused	81-120	40	AN	M	Unused, Space filled	

2.6 Sample File

2.6.1 APCA File

```
0         01CBA     ABC COMPANY PTY LTD      123456DIRECTDEBITS060912
1083-123987654321 130000001000JOHN SMITH             RATES 2012      063-
000 12345678ABC COMPANY P/L 00000000
1063-000 12345678 500000001000ABC COMPANY PTY LTD          DIR DEBIT
063-000 12345678ABC COMPANY P/L 00000000
7999-999          00000000000000010000000001000              000002
```

3 BPOINT Standard Specification

3.1 Introduction

The BPOINT Batch Format is used to:
- Upload batch files containing credit card, DataVault token, and/or bank account transactions for processing (MULTI module); and
- Upload batch files into the Batch Manager, where it can be stored as a template. The template file can be further modified and submitted for processing (MULTI module); and
- Upload credit card and/or bank account details for tokenisation and storage in DataVault (MULTI module); and Download BPOINT Batch result files. This document also contains the additional fields that get appended to the original file in the batch result file (MULTI module).

Note
- DataVault tokens may map out to Credit Card numbers or Bank Account numbers (only if the Bank Account option is enabled by the Bank). Valid Credit Card numbers include Scheme Credit Cards such as MasterCards and Visa Cards, Scheme Debit Cards such as MasterCard Debit and Visa Debit, American Express Cards (where applicable), Diners Cards (where applicable) and JCB Cards (where applicable).
- A file may be submitted using DataVault tokens as the Account Number, if the DataVault facility is available. The file may contain a mixture of DataVault tokens and real Credit Card/Account Numbers.
- The file can be uploaded to BPOINT by a BPOINT user using the BPOINT Back Office or the BPOINT Web Service API.
- To ensure that funds are settled same-day the BPOINT file needs to be uploaded and fully processed before the BPOINT daily cut off time (currently 17:30 AEST/ADT).
- Bank Account transactions will always approve and settle on the day of submission if submitted prior to the BPOINT daily cut off time and will be reflected as such in the BPOINT Batch Result file. Direct Debit returns will be processed on subsequent days and are reflected in the DE Return report.
- Refunds for Bank Account transactions are not supported.

3.2 File Naming Convention

- The File Name can contain characters A-Z, a-z, 0-9, "_" or "-".
- File name must be less than 45 characters in length.
- The file extension must be either ".DAT", ".TXT" or ".CSV".
- Files may be uploaded as zipped. A zipped file may contain several batches. The zip file should not be password protected.
- The result file will be named the same as the upload file with "-R" appended to the file name, e.g. "XYZ.CSV" will have a result file "XYZ-R.CSV".

3.3 Field Notations

Column	Notation	Description
Format	AN	Denotes an alphanumeric data type under the Format column. Valid characters in this field would include numbers (0-9), "-" (hyphen/dash), "." Full stop and "+" (plus sign)
	N	Denotes a numeric data type under the Format column. Valid data in such fields would include numbers only (0-9)
Man/Opt	M	A mandatory field is represented by a value of 'M' under the Man/Opt column.
	O	An optional field is represented by a value of 'O' under the Man/Opt column.

3.4 File Format Rules

No.	Rule Description
1	File is in CSV format, i.e. comma delimited.
2	The last field in each record does not close with a comma.
3	Fields are left-justified with no trailing spaces.
4	An empty field is signified by a comma immediately following the comma after the previous field, e.g. ",,".
5	Each record (Header, Detail Record – Payment, Detail Record – Refund and Trailer) must end in a Carriage Return Line Feed character (ASCII values 13 and 10).
6	Each file should have at least a File Header, File Trailer and at least one Detail Record (Payment or Refund).
7	If a single physical file is being uploaded for multiple BPOINT facilities then all transactions for the same facility need to be included within a group header and group trailer. If there is only one BPOINT facility used then group headers and group trailers are NOT required.
8	The File Creation Date must be within 90 days of the submission date and may not be in the future. If uploading the file through the BPOINT Back Office, the Client can set the file to process immediately or process on a nominated future date which must be within 6 weeks. If you upload the file through the BPOINT Web Services API, the file will process immediately. The file cannot be set to be processed at a future date.

3.5 File Layout

3.5.1 File Header Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**01**"	01
2	Service Channel	15	AN	M	Constant value of "**CBA-EVOLVE**"	CBA-EVOLVE
3	File Creation Date	8	N	M	Date of file creation/generation. This must be in CCYYMMDD Format.	20120915
4	File Creation Time	6	N	M	Time of file creation/generation. This must be in HHMMSS format.	120000
5	File Sequence Number	3	N	M	File sequence number, which can be used to distinguish multiple submissions on the same day. This field is not validated by BPOINT and is not echoed in the returns file.	001
6	Version Number	2	N	M	Constant Value = "**1**"	1
7	BPOINT Merchant Number	16	N	O	The BPOINT Merchant Number (with no spaces), as allocated by the Bank, to be used for the file processing. If the BPOINT Merchant Number is provided in this field then Group Headers (record type 10) and Group Trailers (record type 90) are not allowed. If the BPOINT Merchant Number is not provided, Group Headers and Group Trailers are mandatory. Refer to File Format Rules (see File Format rules above) on when group headers and trailers are required.	53531091911 11111

3.5.2 Group Header Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**10**"	10
2	Merchant Number	16	N	M	The Merchant Number used for this group without any spaces.	53531091911 11111
3	Currency	3	AN	O	Empty which defaults to "**AUD**"	AUD

3.5.3 Detail Record - Payment

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**50**" which indicates a Payment Record	50
2	Biller Code	12	N	O	A Biller code is assigned by the Bank upon request. The biller code/s can be used to identify the type of payment. (Eg: Rates, Donations, Student fees etc)	2154
3	Customer Ref No. 1	20	AN	M	Customer Reference Number 1. First 18 characters used as the Lodgement Reference Number for Bank Account transactions.	5300
4	Customer Ref No. 2	20	AN	O	Customer Reference Number 2	3164
5	Customer Ref No. 3	20	AN	O	Customer Reference Number 3	Rates
6	Amount Paid	9	N	M	Format $$$$$$$cc e.g. $11.00 = "**1100**" This is the total value to process against the credit card or bank account, including any surcharge. This amount will be displayed on your customer's credit card or bank account statement.	1100
7	Amount Surcharge	9	N	O	Format $$$$$$$$cc e.g. $1.00 = "**100**" This is the amount of the surcharge incl GST as calculated by the client.	100
8	Account Number	19	AN	M	Credit Card Number (including Scheme Debit cards), Bank Account Number or DataVault token (with no spaces). In the returns file the full account number is not shown and this field is left blank.	41569999999 99999
9	Expiry Date	5	AN	M/O	Expiry date as MM/YY when the transaction relates to a Credit Card/Scheme Debit Card. This field is not required for Bank Account transactions.	05/13
10	Transaction Source	1	AN	M	An indicator for the source of the Transaction. "**M**" - Mail Order "**T**" - Telephone Order "**R**" - Recurring "**E**" - eCommerce "**C**" - Card Present	M

#	Field Name	Length	Format	Man/Opt	Description	Example
11	Reserved	20	AN	O	Unused, Empty	
12	Reserved	20	AN	O	Unused, Empty	
13	Currency	3	AN	O	Empty which defaults to "**AUD**", returns files contains blank	AUD
14	Payer Name	40	AN	O	Name of Payer	Fred Smith
15	Address	80	AN	O	Address of Payer. Address must not have embedded commas and address lines must be separated by "**|**" characters	84 Keats St|Moorooka QLD 4105
16	Email Address	80	AN	O	Email address	fred.smith@company.com
17	SMS Number	20	N	O	SMS number	
18-25	Reserved			O	Reserved for results fields (Refer to Section 2.7 - Additional fields for Result record)	
26	BSB	6	N	O	BSB (with no spaces) for Bank Account to be debited.	063120
27	Account Name	20	AN	O	Account name (for Bank Accounts) or Cardholder name (Credit or Scheme Debit cards)	Fred Smith

3.5.4 Detail Record - Refund

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**60**" which indicates a Refund	60
2	Biller Code	12	N	O	A Biller code is only required if the client accepts different types of refunds (Eg: Rates, Debtors, Sundry etc) and is allocated by the Bank. If there is only one payment type then Biller code is not required.	2154
3	Original Customer Ref No. 1	20	AN	M	Customer Reference Number as used in the original transaction	5300
4	Original Customer Ref No. 2	20	AN	O	Customer Reference Number as used in the original transaction	8954
5	Original Customer Ref No. 3	20	AN	O	Customer Reference Number as used in the original transaction	Rates
6	Amount Refunded	9	N	M	Format $$$$$$$cc e.g. $11.00 = "**1100**" For Credit Card Surcharge option,	1100

#	Field Name	Length	Format	Man/Opt	Description	Example
					this is the total value to process against the credit card. This will match against the Bank Settlement.	
7	Amount Surcharge	9	N	O	Format $$$$$$$cc e.g. $1.00 = "**100**" For Credit Card Surcharge option, this is the amount of the surcharge incl GST.	100
8	Account Number	19	AN	M	Credit Card Number (including Scheme Debit) or DataVault token Number (with no spaces). Note: Bank Account refunds are not supported.	41569999999 99999
9	Expiry Date	5	AN	M/O	Expiry date as MM/YY for the Credit Card number.	05/13
10	Transaction Source	1	AN	M	"**M**" - Mail Order "**T**" - Telephone Order "**R**" - Recurring "**E**" - eCommerce "**C**" - Card Present	M
11	Original Transaction Number	15	N	M	Transaction number from the Original transaction that is being refunded.	211976520
12	Refund reference	20	AN	O	Client reference/description for refund	
13	Currency	3	AN	O	Empty which defaults to "**AUD**" , returns files contains blank	AUD
14	Payer Name	40	AN	O	Name of payer, not used or validated by BPOINT	Fred Smith
15	Address	80	AN	O	The address must not have embedded commas and address lines must be separated by "**|**" characters	84 Keats St|Moorooka QLD 4105
16	Email Address	80	AN	O	Email address	Fred.smith@c ompany.com
17	SMS Number	20	N	O	SMS number	0412335798
18-25	Reserved				Reserved for results fields (Refer to Section 2.7 - Additional fields for Result record)	
26	Reserved				Unused, Empty	
27	Reserved				Unused, Empty	

3.5.5 Group Trailer Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**90**"	90
2	Merchant Number	16	N	M	The Merchant Number used (with no spaces).	53531091911 11111
3	Currency	3	AN	O	Empty which defaults to "**AUD**" , returns files contains blank	AUD
4	Number of Records	9	N	M	Total number of detail records for this group.	26
5	Group Amount Total	9	N	M	Absolute net amount (amount paid minus amount refunded) of this group.	11056

3.5.6 File Trailer Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**99**"	99
2	Number of Records	9	N	M	Total number of records contained in the file including all headers and trailers.	28
3	File Amount Total	9	N	M	Absolute net amount (amount paid minus amount refunded) of the batch file.	11056

3.5.7 Additional Fields for Result Record (50/60)

#	Field Name	Length	Format	Man/Opt	Description	Example
18	Truncated Account Number	19	AN	M	Credit Card Number in a masked format showing only first 6 digits and the last 3 digits separated by 3 full stops (…) e.g. "**415699…999**" If Bank account then all the digits in the BSB and the last 3 digits of the account number separated by 3 hashes (###)	415699…999 or 062000###321
19	Account Type	2	AN	M	"**BA**" = Bank account "**VC**" = Visa Card "**MC**" = MasterCard "**AX**" = Amex "**DC**" = Diners Club "**JC**" = JCB	VC
20	Authorisation Result	1	AN	M	"**0**" – Declined "**1**" – Approved	0
21	Transaction Number	15	AN	M	Unique transaction reference number – required for performing	12345678901 2345

#	Field Name	Length	Format	Man/Opt	Description	Example
					refund transactions.	
22	Receipt Number	11	AN	M	Receipt number allocated by BPOINT	12345678901
23	Decline Reason Text	40	AN	O	In the instance of a declined transaction one of the below decline reasons will be shown "**INV CARD NUMBER**" "**EXPIRED CARD**" "**CANCELLED CARD**" "**DECLINED**"	DECLINED
24	Decline Reason Code	2	N	O	A decline reason code as shown below "**1**" - INV CARD NUMBER "**2**" - EXPIRED CARD "**3**" - CANCELLED CARD "**4**" – DECLINED	4
25	Decline Action	40	AN	M	A suggested action for dealing with the decline. Alpha code followed by 2 digit numeric code. "**A**nn" – Approved "**C**nn" – Contact Cardholder "**M**nn" – Merchant to contact bank "**R**nn" – Retry later "**X99**" – Systems related – retry later Refer to **Appendix 1** for a list of decline codes	M01

3.5.8 Additional Fields for Group Trailer Record (90)

#	Field Name	Length	Format	Man/Opt	Description	Example
6	Group Amount Approved Total	9	N	M	Absolute net amount (amount paid minus amount refunded) of this group within a batch file.	11056

3.5.9 Additional Fields for File Trailer Record (99)

#	Field Name	Length	Format	Man/Opt	Description	Example
4	File Amount Approved Total	9	N	M	Absolute net amount (amount paid minus amount refunded) of the batch file.	11056

3.6 Sample Files

3.6.1 Batch File for Single Merchant

01,CBA-EVOLVE,20120804,081712,,1,5353109191111111
50,,1234,Mr Fred Smith,945678,1000,0,5123456789012346,99/00,M
50,,25487,Mrs Audry Smythe,,2000,0,5123456789012346,99/00,M
50,,8945,Mr John Chimes,5689,1001,0,5123456789012346,99/04,M
99,5,4001

3.6.1.1 Result

01,CBA-EVOLVE,20120905,120946,,1,5353109191111111
50,,1234,Mr Fred
Smith,945678,1000,0,,99/00,M,,,,,,,,512345...346,MC,1,91749883,26709699883,,,A00
50,,25487,Mrs Audry
Smythe,,2000,0,,99/00,M,,,,,,,,512345...346,MC,1,91749881,26709699881,,,A00
50,,8945,Mr John
Chimes,5689,1001,0,,99/04,M,,,,,,,,512345...346,MC,0,96533092,28165983092,CANC
ELLED CARD,3,C04
99,5,4001,3000

3.6.2 Batch File for Multiple Merchants

01,CBA-EVOLVE,20120918,160000,,1,
10,5353109191111111,AUD
50,,test1,test2,test3,100,,5123456789012346,99/00,R,,,,,,,,,,,,,,,,
90,5353109191111111,AUD,1,100
10,5353109192222222,AUD
50,,test1,test2,test3,200,,5123456789012346,99/00,R,,,,,,,,,,,,,,,,
90,5353109192222222,AUD,1,200
99,8,300

3.6.2.1 Result

01,CBA-EVOLVE,20120918,162650,,1,
10,5353109191111111,
50,,test1,test2,test3,100,0,,99/00,R,,,,,,,,512345...346,MC,1,92910938,27065510938,,,A
00
90,5353109191111111,,1,100,100
10,5353109192222222,
50,,test1,test2,test3,200,0,,99/00,R,,,,,,,,512345...346,MC,1,92910937,27065510937,,,A
00
90,5353109192222222,,1,200,200
99,8,300,300

3.6.3 Refund File

01,CBA-EVOLVE,20120804,081712,,1,5353109191111111
60,,25487,Mrs Audry Smythe,,2000,0,5123456789012346,99/00,M,91749881,Ref1
99,3,2000

3.6.3.1 Result

01,CBA-EVOLVE,20120905,121654,,1,5353109191111111
60,,25487,Mrs Audry
Smythe,,2000,0,,99/00,M,91749881,Ref1,,,,,512345...346,MC,0,96545284,281668052
84,DECLINED,4,X99
99,3,2000,0

3.6.4 Batch file containing a payment and a refund

01,CBA-EVOLVE,20120924,113900,001,1,5353109191111111
50,1234006,Test,Test2,Test3,1000,100,5123456789012346,99/00,R,,,AUD,,,,,,,,,,,,,
60,1234006,Test1,Test12,Test13,1000,,5123456789012346,99/00,R,93369556,Refund
#1595,AUD,,,,,,,,,,,,
99,4,2000

3.6.4.1 Result

01,CBA-EVOLVE,20120924,163249,,1,1000000000000006
50,1234006,Test,Test2,Test3,1000,100,,99/00,R,,,,,,,512345...346,MC,1,93369557,272
27629557,,,A00
60,,Test1,Test12,Test13,1000,0,,99/00,R,93369556,Refund#1595,,,,,512345...346,MC,
0,96545886,28166955886,DECLINED,4,X99
99,4,2000,1000

3.6.5 Batch File Containing Bank Accounts

01,CBA-EVOLVE,20120804,081712,,1,5353109191111111
50,,25487,Mrs Audry Smythe,,2000,0,12345678,,M,,,,,,,,,,,,,063120,Mrs Symthe
99,3,2000

3.6.5.1 Result

01,CBA-EVOLVE,20120924,164011,,1, 5353109191111111
50,,25487,Mrs Audry
Smythe,,2000,0,,,M,,,,,,,,063120###678,BA,1,36387125,27227767125,,,A00,,
99,3,2000,2000

4 Batch Testing

4.1 Background

The BPOINT platform has been pre-configured to allow for testing of all services.

A test transaction is triggered by setting the month field in the expiry date to '99'. The test response received can be controlled by setting the year field in the expiry date to a number between '00' and '99'. The test transaction will return the same value as what was submitted in the YY field.

Card Number	Expiry Date	Amount	CRN 1	Response Code	Result
5123456789012346	99**00**	1000	ABC	00	Approved
5123456789012346	99**01**	1010	ABD	01	Declined
5123456789012346	99**51**	10000	ABE	51	Declined

Only the test cards below can be used on the BPOINT platform.

Card Type	Card Number	Expiry Date
MasterCard	5123456789012346	99/00
Visa	4005550000000001	99/00
American Express	345678901234564	99/00

4.2 Production Verification Testing

For full end to end testing to your settlement account we recommend the following process.

1. Business Day 1: Use a valid credit card number and expiry dates for a small amount such as $1.00

2. Business Day 2: Reconcile your bank account with an entry for the amount transacted on Business Day 1.

3. Business Day 3: Go to ADMIN within the BPOINT Back Office and SEARCH for the test transactions. You can refund them individually. Alternatively you can create a batch file of refunds and submit it into MULTI.

4. **Business Day 4:** Once again you can reconcile your bank account against the refund transactions performed on Business Day 3.