CBS Merchant Payment Orders

Contents

Introduction

The WAY4™ system exports payment orders to be exported to RBS by merchant contract. Payment orders are exported through pipe "RBS. Outward Processing.dll".

Exported files are stored in the outgoing mail directory of the financial institution.

Chapter 1. Parameters of Pipe "RBS. Outward Processing.dll"

Parameter	Value	Parameter Description
FILTER	Condition fragment	Fragment of condition WHERE, added to operator SELECT.
CHANNELS	'c1','c2',… (list)	List of channel codes through which payments are exported. Default value is "B".
SORT_ORDER	Fragment of condition ORDER BY	Parameter showing the sort order of export documents. Default value is "send_member_id,posting_date,settl_curr".
MARK_TRANS	Y/N	If this parameter is set to "Y" (default value), the OUTWARD_STATUS documents table will show value "Y" (sent) for exported documents.
VER_10_FORMAT	Y/N	Support for the version 10 file format. Default value is "N".
FILE_NAME_PREFIX		File name prefix. Default value is shown in the File Name Prefix field of the file name structure under the subheading "Outgoing File Format"
CREATE_LINKS	Y/N	If this parameter is set to "Y", export will create an entry in the FILE_RECORD table on exported documents for linking the exported file's entry in the FILE_INFO table with the exported documents. Default parameter value is "N".
EXP		Length of the fractional part of a currency. For example, if the parameter is set to 3, the file will contain value 100125 when exporting a document for 100.125 Bahraini dinars (BHD) and value 100250 when exporting a document for 100.25 US dollars. If no parameter value is specified (the default value is 2), the amount of 100.25 US dollars will be presented in the file as 10025, the amount of 100.125 Bahraini dinars, as 10013, that is, the latter will be rounded.
TRANS_DTLS_TO_REASON_DTLS	Y/N	When this parameter's value is set to "Y", the content of the document table's TRANS_DETAILS field will be placed in field 17 (Additional Transaction Details) of the transaction message. When the parameter's value is "N" (default), field 17 of the transaction message will contain the contents of the document table's REASON_DETAILS field.

Chapter 2. File Formats

Outgoing File Format

File data is stored in ASCII format. The entry length is 702 bytes, including two bytes of delimiters (CRLF). Each row in the file contains a message. Types of messages in the file are the file header, the file footer, and the transaction message. The first file message is the file header. The last file message is the file footer.

Field formats:

- **n** – numerical field containing only integers, right-justified and padded to the indicated length to the left with zeros.

- **an** – character field that may contain any printable characters, left-justified and padded to the indicated length to the right with spaces.

- **JJJ** – date, where JJJ is the sequential number of the day in the year (001 … 366).

- **YYMM** – date, where YY are the last two numerals in the year (00 … 99), MM is the numerical value of the month in the year (01 … 12).

- **YYYYMMDD** – date, where YYYY is the year (0000 … 9999), MM is the sequential number of the month in the year (01 … 12), DD is the sequential number of the day in the month (01 … 31).

- **HHMISS** – time, where HH is hours (00 … 23), MI is minutes (00 … 59), SS is seconds (00 … 59).

- **b** – binary field used only for delimiter symbols.

Money amounts are presented in minimal currency units (cents, pence…)

Usage indicators for data elements are as follows:

- **M** – field is mandatory;

- **O** – field is optional;

- **C** – data entry depends on values in other fields.

If the field is not filled, it should contain spaces.

File name structure:

#	Field	Pos	Len	Usage	Format	Value
1.	File Name Prefix	1	1	M	an	"D"
2.	File Receiver (Short)	2	4	M	an	Receiver ID. Codes are defined in the *Branch Code* field in the Financial Institutions table ("Full → Configuration Setup → Main Tables → Financial Institutions"). If the code length in the table is less than four characters, the value is padded to the right with zeros. If the length of a code in the table is 5 characters, the first 4 characters are used; if the code length is 6 characters, characters 2-5 are used.
3.	Filler	6	2	M	an	First two characters of the alphabetic currency code of the payment currency, sent in the file in ISO-4217.
4.	File Number (Short)	8	1	M	n	Sequential file number for the day.
5.	Delimiter	9	1	M	an	Divider character "**.**"
6.	Payment Orders Date (Short)	10	3	M	JJJ	Payment order date sent in the file.

File header structure:

#	Field	Pos	Len	Usage	Format	Value
1.	Row Code	1	2	M	an	"FH"
2.	Row Number	3	6	M	n	Row number in the file ("000001" – for the header).
3.	File Label	9	10	M	an	"M.PAY.ORDR"
4.	Version	19	3	M	an	Interchange protocol version. The default value is 11. If parameter EXP is set for the pipe (see. "Parameters of Pipe "RBS. Outward Processing.dll""), value 12 is specified in this field.

#	Field	Pos	Len	Usage	Format	Value
5.	File Receiver	22	6	M	an	Receiver ID. Codes are defined in the *Branch Code* field in the Financial Institutions table ("Full → Configuration Setup → Main Tables → Financial Institutions"). The value is left-justified and is padded to the right with spaces when necessary.
6.	File Creation Date	28	8	M	YYYYMMDD	Payment date sent in the file.
7.	File Creation Time	36	6	M	HHMISS	File creation time.
8.	Reserved	42	3	M	n	"000"
9.	File Number	45	1	M	n	Sequential file number for the current day.
10.	Payment Orders Date	46	8	M	YYYYMMDD	Payment date sent in the file.
11.	File Currency	54	3	M	an	Numerical payment currency code sent in the file in ISO-4217.
12.	Reserved	57	1	M	an	Space character.
13.	Amount Exponent	58	1	C	n	Length of the fractional part of a certain currency. This field is filled in if parameter EXP is set for the pipe (see "Parameters of Pipe "RBS. Outward Processing.dll"").
14.	Reserved	59	641	M	an	Filled with spaces. Reserved for use in future versions.
15.	Terminal Symbol	700	1	M	an	Character "*".
16.	Delimiter	701	2	M	b	0x0D, 0x0A (CRLF)

File footer structure:

#	Field	Pos	Len	Usage	Format	Value
1.	Row Code	1	2	M	an	"FT"
2.	Row Number	3	6	M	n	Row number in the file.
3.	Number of Payment Orders	9	6	M	n	Number of payment orders in the file.
4.	Total Amount	15	18	M	n	Check sum for the Payment Order Amount field of the transaction message.
5.	Reserved	33	667	M	an	Filled with spaces. Reserved for use in future versions.

#	Field	Pos	Len	Usage	Format	Value
6.	Terminal Symbol	700	1	M	an	Character "*".
7.	Delimiter	701	2	M	b	0x0D, 0x0A (CRLF)

Transaction message structure:

#	Field	Pos	Len	Usage	Format	Value
1.	Row Code	1	2	M	an	"RD"
2.	Row Number	3	6	M	n	Row number in the file.
3.	Payment Order Number	9	10	M	an	Unique payment number.
4.	Recipient Name	19	48	M	an	Recipient name.
5.	City	67	48	N	an	Merchant city.
6.	Bank Name	115	32	M	an	Bank name.
7.	Bank Code	147	16	M	an	Bank code.
8.	Bank Account	163	24	M	an	The field contains a bank account number if it is no longer than 24 characters. Otherwise, the "IN_TAGGED_DATA" value is specified in the field.
9.	Loro Account	187	32	M	an	Bank loro account.
10.	Recipient Details 1	219	48	O	an	Recipient details 1.
11.	Payment Order Amount	267	15	M	n	Payment amount.
12.	Payment Direction	282	1	M	an	Payment type: "C" – credit, "D" – debit.
13.	Financial Institution	283	5	M	an	Branch code where the payment source contract is registered.
14.	Routing Contract	288	32	M	an	Routing contract number through which the payment is made.
15.	Transaction Details	320	32	O	an	Payment description.
16.	Recipient Details 2	352	48	O	an	Recipient details 2.
17.	Additional Transaction Details	400	100	O	an	Additional transaction details. The value in this field depends on the TRANS_DTLS_TO_REASON_DTLS field of the "RBS. Outward Processing.dll" pipe.

#	Field	Pos	Len	Usage	Format	Value
18.	Source Contract	500	32	M	an	Source contract number.
19.	Transaction Date	532	8	M	YYYYMMDD	Payment date.
20.	Transaction Time	540	6	M	HHMMSS	Payment time.
21.	Retrieval Reference Number	546	12	O	an	Unique retrieval reference number.
22.	Source Account Number	558	32	O	an	Payment source account number.
23.	Target Account Number	590	32	O	an	Routing account number, through which the payment is made.
24.	Ext Bank Account	622	32	M	an	Bank account number.
25.	Reserved	654	46	M	an	Filled with spaces. Reserved for use in future versions.
26.	Terminal Symbol	700	1	M	an	Character "*".
27.	Delimiter	701	2	M	b	0x0D, 0x0A (CRLF)

Incoming Response File Format

File data is stored in ASCII format. The entry length is 120 bytes, including two bytes of delimiters (CRLF). Each row in the file contains a message. Types of messages in the file are the file header, the file footer, and the information message. The first file message is the file header. The last file message is the file footer. If there are no errors, the file will not contain an information message.

Field formats:

- **n** – numerical field containing only integers, right-justified and padded to the indicated length to the left with zeros.

- **an** – character field that may contain any printable characters, left-justified and padded to the indicated length to the right with spaces.

- **JJJ** – date, where JJJ is the sequential number of the day in the year (001 … 366).

- **YYMM** – date, where YY are the last two numerals in the year (00 … 99), MM is the numerical value of the month in the year (01 … 12).

- **YYYYMMDD** – date, where YYYY is the year (0000 … 9999), MM is the sequential number of the month in the year (01 … 12), DD is the sequential number of the day in the month (01 … 31).

- **HHMISS** – time, where HH is hours (00 … 23), MI is minutes (00 … 59), SS is seconds (00 … 59).

- **b** – binary field used only for delimiter symbols.

Money amounts are presented in minimal currency units (cents, pence…)

Usage indicators for data elements are as follows:

- **M** – field is mandatory;

- **O** – field is optional;

- **C** – data entry depends on values in other fields.

If the field is not filled, it should contain spaces.

File name structure:

#	Field	Pos	Len	Usage	Format	Value
1.	File Name Prefix	1	1	M	an	"U"
2.	Outward File Receiver (Short)	2	4	M	an	Receiver code for the outgoing file. The value is left-justified and padded to the right with spaces. Corresponds with the value of the File Receiver (Short) field of the outgoing file.
3.	Filler	6	2	M	an	"__" (two underline characters)

#	Field	Pos	Len	Usage	Format	Value
4.	Outward File Number (Short)	8	1	M	n	Sequential number of the outgoing file in the current day.
5.	Delimiter	9	1	M	an	Divider character ".".
6.	Outward Payment Orders Date (Short)	10	3	M	JJJ	Payment date sent in the outgoing file. Corresponds with the value of the Transaction Date (Short) field of the outgoing file.

File header structure:

#	Field	Pos	Len	Usage	Format	Value
1.	Row Code	1	2	M	an	"FH"
2.	Row Number	3	6	M	n	Row number in the file ("000001" –for the header).
3.	Filler	9	1	M	an	Space character.
4.	File Label	10	10	M	an	"MP.OR-RESP"
5.	Filler	20	1	M	an	Space character.
6.	Version	21	3	M	an	"10"
7.	Filler	24	1	M	an	Space character.
8.	Outward File Receiver	25	6	M	an	Outgoing file receiver code. The value is left-justified and is padded to the right with spaces. Corresponds with the value of the File Receiver field of the outgoing file.
9.	Filler	31	1	M	an	Space character.
10.	Outward File Creation Date	32	10	M	YYYY/MM/DD	Outgoing file creation date. Corresponds with the value of the File Date field of the outgoing file.
11.	Filler	42	1	M	an	Space character.
12.	Outward File Creation Time	43	8	M	HH:MI:SS	Creation time of the outgoing file. Corresponds with the File Time field's value in the outgoing file.
13.	Filler	51	1	M	an	Space character.
14.	Reserved	52	3	M	n	"000"
15.	Outward File Number	55	1	M	n	Sequential number of the outgoing file in the current day.
16.	Filler	56	1	M	an	Space character.

#	Field	Pos	Len	Usage	Format	Value
17.	Outward Payment Orders Date	57	10	M	YYYY/MM/DD	Payment data sent in the outgoing file. Corresponds to the value of field Transfers Date of the outgoing file.
18.	Filler	67	1	M	an	Space character.
19.	File Currency	68	3	M	an	Numerical payment currency code sent in the file in ISO-4217.
20.	Filler	71	1	M	an	Space character.
21.	File Creation Date	72	10	M	YYYY/MM/DD	Response file creation date.
22.	Filler	82	1	M	an	Space character.
23.	File Creation Time	83	8	M	HH:MI:SS	Response file creation time.
24.	Reserved	91	27	M	an	Filled with spaces.
25.	Terminal Symbol	118	1	M	an	Character "*".
26.	Delimiter	119	2	M	b	0x0D, 0x0A (CRLF)

File footer structure:

#	Field	Pos	Len	Usage	Format	Value
27.	Row Code	1	2	M	an	"FT"
28.	Row Number	3	6	M	n	Row number in the file.
29.	Filler	9	1	M	n	Space character.
30.	Number of Messages	10	6	M	n	Number of information messages in the file.
31.	Filler	16	1	M	an	Space character.
32.	File Response Flag	17	23	M	an	File response flag: "FILE REJECTED" – file was rejected, "FILE ACCEPTED" – file was accepted.
33.	Reserved	40	78	M	an	Filled with spaces.
34.	Terminal Symbol	118	1	M	an	Character "*".
35.	Delimiter	119	2	M	b	0x0D, 0x0A (CRLF)

Information message structure:

#	Field	Pos	Len	Usage	Format	Value
1.	Row Code	1	2	M	an	"RD"
2.	Row Number	3	6	M	n	Row number in the file.
3.	Filler	9	1	M	n	Space character.
4.	Outward Row Number	10	6	M	n	Row number in the outgoing file.
5.	Filler	16	1	M	an	Space character.
6.	Outward Transaction Number	17	10	M	an	Payment number in the outgoing file. Filled if the payment number was read when loading the outgoing file.
7.	Filler	27	1	M	an	Space character.
8.	Error Message	28	35	M	an	Error description.
9.	Filler	63	1	M	an	Space character.
10.	Error Code	64	4	M	an	Error code.
11.	Reserved	68	50	M	an	Filled with spaces.
12.	Terminal Symbol	118	1	M	an	Character "*".
13.	Delimiter	119	2	M	b	0x0D, 0x0A (CRLF)