



Alternative Payments Data Reconciliation for Wirecard Payment Gateway

Documentation for Merchants

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1 Introduction

1.1 Audience

This document is intended for those in the merchant organization matching their transaction response messages with data report files stored on the Wirecard system.

1.2 Requirements

The following is needed to be able to download the data report files from the Wirecard server. Wirecard will help the merchant set up the connection. Please note, this may take a few days.

- ☐ Network Connection
- ☐ Static IP address of the merchant server connecting to the Wirecard system (must be provided to pass through the Wirecard firewall to reach the SFTP server). A standard IP-address provided by the merchant's ISP (Internet Service Provider) will not work.
- ☐ Understanding of SFTP
- ☐ Configuration for the production of reconciliation products for the Wirecard Payment Gateway
- ☐ Working knowledge of transaction processing

1.3 Document Conventions

- ☐ The `monospace` font is used for example 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.
- ☐ The *italic* font is used in code to represent placeholder parameters (variables) that should be replaced with an actual value, or items that require emphasis.
- ☐ Brackets ([]) are used to enclose optional parameters.
- ☐ A slash (/) is used to separate directories in a path and to indicate a blank or closing XML parameter

1.4 Associated Documents

- ☐ Wirecard_Payment_Processing_Interface_XMLSchema_Specification
- ☐ Wirecard-Payment-Processing-API

1.5 Revision History

This specification is periodically updated to reflect the modifications made to the interface. With each revision a new entry is added to the table below, including the date of and the reason for the version change. Additionally, vertical revision bars are placed in the margins to indicate the changes in the text.

Date	Version	Comments
2013-12-17	1.0	First Release
2014-02-19	1.1	Added Moneta.ru to available products (chapter 2.2).
2014-05-22	1.2	Addition of PTRID (Provider Transaction Reference ID) and Order Number as columns to the end of the file
2014-06-18	1.2.1	Removed Ref. Transaction ID 4 and Ref. Transaction ID 5 from the list of columns. This was an error in the documentation and were never available in the file.
2014-11-12	1.2.2	Added new Alternative Payment Methods
2015-08-21	1.2.3	Added new Alternative Payment Methods

2 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 (returns), and refunds.

2.2 Available Products

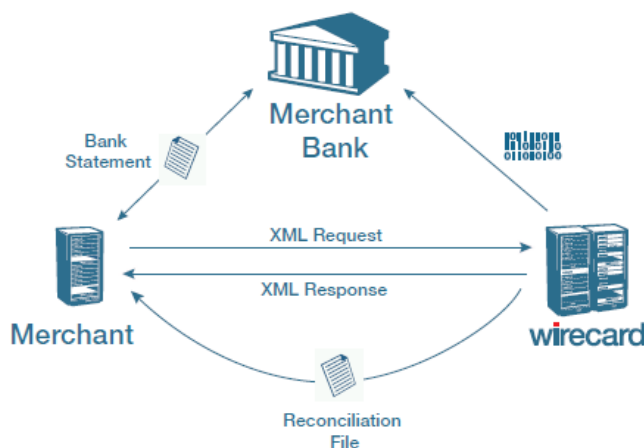
Reconciliation products are currently available for the alternative payment methods available within the Wirecard Payment Gateway and described below:

- ☐ sofortbanking
- ☐ iDEAL
- ☐ PayPal
- ☐ SEPA Direct Debit
- ☐ SEPA Credit
- ☐ Moneta.ru
- ☐ Wiretransfer
- ☐ Yandex
- ☐ Webmoney
- ☐ Alipay
- ☐ Alipay-XBorder
- ☐ ePlatby
- ☐ Giropay
- ☐ Ratepay-Invoice
- ☐ Ratepay-ELV
- ☐ Ratepay-Install
- ☐ Poli
- ☐ EPS
- ☐ P24
- ☐ Yapital
- ☐ Gluepay
- ☐ Paysafecard
- ☐ Masterpass
- ☐ Carrier-Billing
- ☐ Girocard
- ☐ Hobex- VT
- ☐ 3pay- Carrier
- ☐ 3pay-Card
- ☐ Trustpay
- ☐ Chinapay

- ☐ Cimbclicks
- ☐ Euteller
- ☐ Maybank2u
- ☐ Tenpay
- ☐ Upop

2.3 Reconciliation Files

The Wirecard system generates transaction reports which are very similar to a typical bank account statement. Merchants are recommended to match and reconcile these report files regularly (daily) with the data recorded in 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.



2.4 Reconciliation Process

The reconciliation files must be downloaded from an SFTP server on the Wirecard platform. The download process is described in Chapter 3. 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.

To reconcile your transactions simply compare the reference transaction ID in the reconciliation file with a transaction ID that is already available in your system. You will be able to see if another transaction has been created updating the current status of your payment. Should you notice inexplicable discrepancies between the reconciled data and your records that you cannot resolve internally, please contact your Wirecard support representative.

Example:

<u>System</u>	<u>Transaction Type</u>	<u>Transaction ID</u>	<u>Reference Transaction ID</u>
Merchant's System	Pending-debit	12345	
Reconciliation File	Debit	67890	12345
Reconciliation File	Debit-return	13467	67890

Files and Formats

The Wirecard 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 Wirecard SFTP 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 payment (from authorization, to settlement with possible rejections and disputes) but only those transactions which have been processed by the Wirecard system within the time period for which the report has been created.

Naming Conventions

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

```
<identifier>_<ip>_<date>_<merchant account id>.csv
```

where:

- ☐ `<identifier>`, identifies the processing gateway
- ☐ `<ip>`, is an internal Wirecard 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.
- ☐ `<Merchant Account ID>`, is a 36 character identifier specifying your business uniquely in the Wirecard system.
- ☐ `.csv` is the file extension denoting the format *Character Separated Value*

Transactions processed on the Wirecard Payment Gateway are recorded in a file named **EngineAPTransactions*.csv**. This file encompasses all transaction types for the Alternative Payments currently available in the Wirecard Payment Gateway processed over the previous 24 hours.

Example:

```
EngineAPTransactions_111.22.333.444_20130101_11a1a111-11a1-1a11-  
a111-111a11aa11a.csv
```


2.5 Structure and Attribute Definition

Alternative Payments

The file **EngineAPTransactions** *.csv currently comprises Transfer transaction requests for the Payment Methods that are mentioned in 2.2- that have been posted or modified by the system over the past 24 hours. If a column does not apply to a payment method, the column will contain NULL. The data is recorded in the following columns/fields:

Column / Field	Description
MERCHANT ACCOUNT NAME	The name of the merchant in the WebService Interface
MERCHANT ACCOUNT ID	The Merchant Account ID. This is a unique 36-digit number defining the merchant account.
REQUEST ID	This is the identification number of the request identifying the transaction in the merchant's system. It is unique for each request.
PAYMENT METHOD	This is the name of the payment method that was processed via the Wirecard Payment Gateway.
TRANSACTION ID	This field contains the Transaction ID that was created by the Wirecard Payment Gateway for the initial XML request message.
TRANS. CREATION TIMESTAMP	Timestamp of the transaction from the merchant's system.
TRANSACTION TYPE	Possible values for transactions are: PENDING-DEBIT; PENDING-CREDIT; DEBIT; CREDIT; DEBIT-RETURN; CREDIT-RETURN; DEPOSIT.
TRANSACTION STATUS	The transaction status (e.g. <i>SUCCESS</i>). See also Appendix C (Transaction States) of the Wirecard Payment Processing API.
TRANSACTION STATUS CODE	The transaction status code (e.g. 201.0000). See also Appendix E (Transaction Statuses) of the Wirecard Payment Processing API.
TRANSACTION REASON DESCRIPTION	A reason description (e.g. File generation was performed successfully). See also Appendix E (Transaction Statuses) of the Wirecard Payment Processing API.
TRANSACTION AMOUNT	The amount of the original transaction presented with decimal point and two decimal places (example: 411.40 or 7.88).
TRANSACTION CURRENCY	The currency of the original transaction.
SETTLEMENT AMOUNT	The amount credited to the merchant account.
SUM SETTLEMENT AMOUNT	The total sum of credit and debit type transactions that were booked on the account within one summary booking.
SETTLEMENT CURRENCY	The ISO 4217 currency code of the credited amount.
EXCHANGE RATE	The exchange rate used for this transaction (applicable only if the transaction and settlement currencies differ).
EXCHANGE RATE SOURCE	This is the source of the referenced exchange rate (e.g. Deutsche Bank).

Column / Field	Description
USAGE	A message sent with the original XML request for the debtor of the transaction that will appear on the debtor's account statement. Also known as Descriptor.
REF. TRANSACTION ID 1	Reference to a previous transaction of the same payment flow. Also known as parent-transaction ID. For instance, a reversal has a Transaction ID referring back to the previous transaction.
REF. TRANSACTION ID 2	
REF. TRANSACTION ID 3	
PTRID	Provider Transaction Reference ID: This ID represents the end-to-end flow of a transaction and is used to identify transactions within the banking system. It is generated by Wirecard.
ORDER NUMBER	This is the order number of the merchant

2.5.1 Example AP Data Reconciliation File for Wirecard Payment Gateway

The following is an example of the file layout for the AP Data Reconciliation:

MERCHANT ACCOUNT NAME	MERCHANT ACCOUNT ID	REQUEST ID	PAYMENT	TRANSAC	TRANS	CREATIO	TRANSAC	TRANSAC	TRANSAC	TRANSAC	TRANSAC	SETTLEME	SUM	SETT	SETTLEME	EXCHANG	EXCHANG	USAGE	REF. TRAN	REF. T
Test_GmbH	6a81f04c-03d0-11e2-9e73-0b668ae3cedc11e2	sofortban 81efe5a0-	15.07.2013 00:00	debit	failed	5.001.108	Transactic	#####	EUR	NULL	NULL	NULL	NULL	NULL	NULL	NULL	Aufladen/	b6736036-	NULL	NULL
Test_GmbH	6a81f04c-03d0-11e2-9e73-0b668ae3cedc11e2	sofortban 4ca11ee8-	15.07.2013 00:20	debit	failed	5.001.108	Transactic	#####	EUR	NULL	NULL	NULL	NULL	NULL	NULL	NULL	Aufladen/	7d3c82a4-	NULL	NULL

2.5.2 Unmatched Payments

If a deposit, debit-return or credit-return enters the Wirecard system and cannot be matched to an existing payment, a new payment with the unmatched transaction will be created and will appear in the reconciliation file without a reference transaction ID..

If this transaction is manually matched to an existing payment on the same day as it has entered the Wirecard system, it will appear as a transaction within the payment to which it has been matched and there will be no record of an unmatched payment in the reconciliation file.

If, however, this transaction is manually matched to an existing payment more than a day after it has entered the Wirecard system, it will not appear again in the reconciliation file, as this would lead to a transaction appearing in the reconciliation file twice, as part of two different payments, thereby resulting in a duplicate.

3 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 from the server side to the client side. To download files with a graphical application, enter the host name (sftp.wirecard.com), and then your username and password. If you do not know your personalized access information, please contact Wirecard customer service (support@wirecard.com).

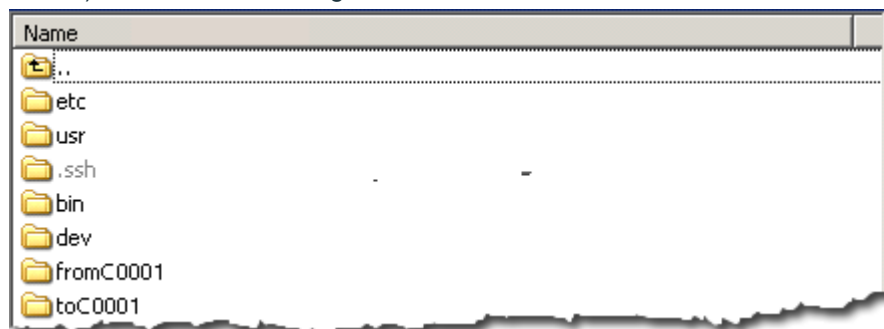
You may also use a command line SFTP download from a Unix workstation or a Mac OS X. To start an SFTP session at the command prompt, enter: `sftp username@host`. For example, to connect to your location on the Wirecard host server (wirecard.com), enter `sftp username@wirecard.com` followed by the password when prompted. To be able to connect to the Wirecard 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.

Files older than three (3) months are removed from the Wirecard SFTP server to external storage and are no longer accessible to the merchant. It is recommended that the merchant always save downloaded files to avoid any missing information.

NOTE: Although manual downloads are possible it is recommended to use [an](#) automated process [es](#).

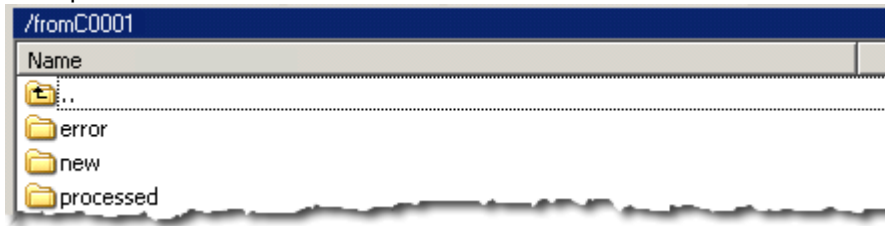
3.1 File Directory

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 (Wirecard server) will see the following subdirectories:



3.2 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**.
- Wirecard 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.