Standard EPA – Merchant Specification

Getting Started

Getnet

A PagoNxt COMPANY

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01 Introduction

1.1 General

Merchants processing payments with Getnet have several ways of verifying their credit card transaction volume. They can and should:

- ☐ Parse the XML/JSON transaction response message,
- ☐ Monitor the status of posted and processed payments in the online web-based Merchant Portal,
- ☐ Check invoice details and settlement notes,
- ☐ And are recommended to download reconciliation files to reconcile transaction data with the information stored on their system.

For the last of these validation jobs, Getnet now provides an XML-based Electronic Payment Advice also known as EPA report. Using this new service, merchant can match processing data by matching their invoice and settlement data at transaction level. This document discusses the significance of EPA reports to large-scale merchants and describes the XML report format and content.

Attention EPA files are only available for credit card transaction processed on behalf of Getnet.

1.2 Audience

This specification is intended for merchants performing automated reconciliation of transaction data using the EPA report files made available on the Getnet SFTP server.

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 Requirements

Merchant wishing to access their EPA report files must have:

- ☐ A network connection with access rights to the Getnet System.
- ☐ Provided Getnet with the IP address of their server connecting to the Getnet system (must be known to pass through the Getnet firewall).
- ☐ A basic understanding of SFTP and related file exchange routines

1.5 Associated Documents

An EPA report is standard XML-based data file similar in structure to the XML format of the transaction request and response messages exchanged between merchant and Getnet processing platform. To understand the Getnet XML format, the following specification may be of interest:

- ☐ Card Processing – Merchant Specification for real-time card transaction processing
- ☐ HTTPS Gateway – Merchant Specification
- ☐ Data Reconciliation – Merchant Specification
- ☐ Card Transaction Search – Merchant Platform User Guide

1.6 Revision History

This specification is periodically updated to reflect the modifications made to the EPA file. 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
2013-11-21	1.0.0	First release
2014-04-30	1.0.1	Adjusted EPA-File-Header to reflect its new logic
2015-08-01	1.1.0	Adding PNR and Passenger name
2016-02-29	1.2.0	Add bc-signature into InvoiceDataType
2016-04-15	1.2.1	Addition of merchant-terminal-id Is and merchant-usage-id in the card transaction data section
2016-07-07	1.2.2	Additional elements added in the card transaction data section merchant-sales-date vat-amount fee-amount-in-settlement-currency scheme-fees-amount-in-settlement-currency interchange-fees-amount-in-settlement-currency discount-amount-in-invoice-currency
2016-09-07	1.2.3	Additional optional elements added in the chargeback data section authorization-code merchant-terminal-id merchant-usage-id
2016-10-07	1.2.4	Additional element added in the card transaction data and chargeback data section usage
2016-11-10	1.2.5	Additional element added in the card transaction data and chargeback data section MID
2016-12-06	1.2.6	Correction of the net-turnover calculation
2017-02-08	1.2.7	New element added in the card transaction data section submitted-by
2017-02-15	1.2.8	Add submitted-by in chargeback data section
2017-03-13	1.3.0	Handling of negative settlement.

		Deletion of discount-amount-in-invoice-currency and fee-amount-in-invoice-currency fields Change the description of settlement id in File Naming Convention section. Added examples for both MSM and CODA generated files
2018-01-10	1.3.41	Minor update of the settlement date description
2018-04-13	1.3.5	Modifications in new version contains: New sections regarding explanation of the values calculation Changes in the data presentation of some sections Not settled EPA handling modification Details can be requested from Getnet
2018-07-16	1.3.5.1	Minor update of the examples
2020-04-12	1.3.5.2	Minor update of the examples
2021-05-12	1.4	Updated Branding
2021-08-11	1.4.1	Minor Fixes
2022-01-10	1.4.2	Minor Fixes

02 Terms

Term	Description
Adjustment	An adjustment is part of a settlement. Adjustments are used to balance out manually created invoices
Authorization	Specialized transaction which authorized the according transaction by the issuer bank. Has to be done before a capture transaction can be processed.
Settlement note	A settlement note is a document which contains an overview of the invoices contained in the according settlement and the applied exchange rates.
Chargeback	A chargeback is the return of funds to a consumer, forcibly initiated by the consumer's issuing bank. Specifically, it is the reversal of a prior outbound transfer of funds from a consumer's bank account, line of credit, or credit card. In this document first and second chargebacks are combined. The second chargeback is initiated by the issuer bank after the first chargeback was successfully represented by the acquirer bank on behalf of the merchant.
Credit	Credit at Getnet means funds withdrawn from the merchant account to the issuer account. Credit transaction types include • Refunds (transaction mode 8) • Bookbacks (transaction mode 4) A credit refers usually to a debit transaction done before.
Credit transaction	see Credit
Debit	Debit transactions are all transactions where the merchant is paid out by Getnet • Purchases (transaction mode 3) • Capture (transaction mode 4) • Booking transaction including pre-authorization (transaction mode 15) • Supplement transaction including pre-authorization (transaction mode 16)
Debit transaction	see Debit
Disagio\Discount	Disagio aka Discount is a fee calculated on the net turnover volume (at invoice level)
Fee	Fees are charged by Getnet – they can be calculated as percentage of a volume or as price for a single transaction
Fee, other	Other fees are calculated on a period or are charged once, e.g. setup fee

Term	Description
Fee, Transaction-	Transaction fees are calculated on the number of transactions. That can be authorizations as well as chargebacks.
Invoice	Document created by Getnet's Billing system containing revenues to be paid out to the merchant and fees charged by Getnet
Net Turnover	Net turnover means the volumes processed by Getnet. Depending on the contract of the merchant the net turnover contains • Only volume of successful debit transactions or • Difference of successful debit transactions minus the volume of successful credit transactions or • The total of successful debit transactions minus successful credit transactions minus chargebacks minus successfully represented chargebacks
OCT	OCT stands for one credit transaction. A one credit transaction is a specialized credit transaction without a debit transaction done before. Usually it is used to transfer funds to a consumer e.g. won money in the gaming area.
One time charge	see OCT
Representment	A representment is a chargeback which is transferred back to the issuer because the chargeback reason was not sufficient. A representment is also known as successfully represented chargeback. In this document first and second chargebacks are combined. The second representment is initiated by the acquirer bank on behalf of the merchant.
Reserve	A reserve is a fund withheld by Getnet to minimize the risk. Reserves are usually paid out after the period of half a year. Reserves are calculated as a certain percentage of the debit volume of one invoice. Reserves are summarized in a settlement over all invoices stated.
Reserve settlement note	A reserve settlement note is sent to the merchant to give an overview about the reserves withheld for the merchant.
Settlement	Settlement collects the payout amounts for a merchant and gives information about the paid out amount in a particular currency.
SFTP	SFTP, the *Secure File Transfer Protocol* uses Secure Shell (SSH) to provide authentication and encryption in the transmission of sensitive data.
Successfully represented chargeback	see Representment

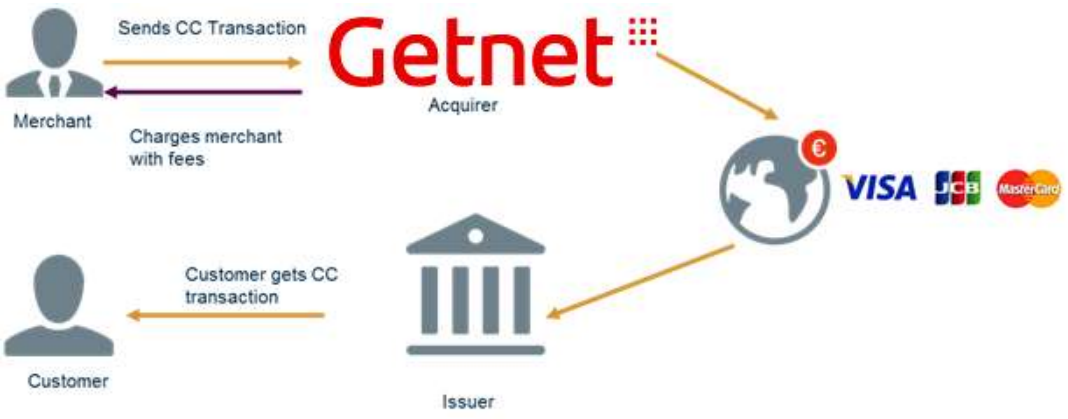
Term	Description
Transaction	A transaction combines both the XML request submitted by the merchant and the according XML response created by Getnet. Transactions can be authorizations, bookbacks, or even chargebacks.
Merchant Portal	Account management system – web based application which allows merchants to search for processed transactions at Getnet

03 Processing with Getnet

The Getnet system is a high-performance payment processing and risk management platform designed to communicate with the merchant at all processing levels. As this Chapter will show, the EPA report is the final of several documents and data sources informing a merchant about processed credit card transactions, turnovers and settlement amounts.

To understand the benefits of an all-embracing machine-readable EPA report this Chapter presents a brief overview of the various communication channels between merchant and Getnet and outlines what kind of information is made available.

3.1 Overview about Credit Card Transactions



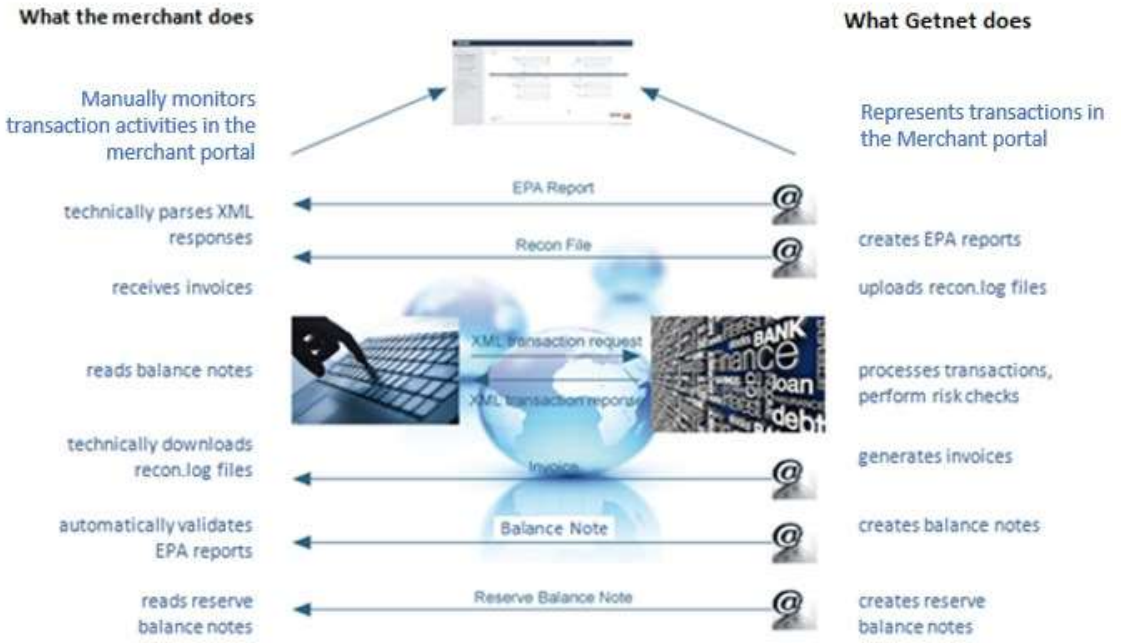
The diagram shows how a transaction is routed through the network. The merchant has a contract with the according acquirer – e.g. Getnet. The according transaction is routed through the credit card networks to the issuer of the used credit card. The issuer credited the customer on the customer's credit card statement.

For the transactions the merchant is charged with fees by the according acquirer. Those fees can be percentage fees calculated on the amount of the according transaction or item based fees calculated on the number of transactions in a certain period.

The EPA files give the merchant an overview about the processed transactions and the fees charged by the acquirer.

3.2 Transaction Data Flow

From the moment a merchant posts a transaction request to the time payment is credited to the account, merchants can communicate over several channels with Getnet. The following diagram shows the key links and communicated data.



3.3 Keeping Merchants Informed

Technically, communication starts with the merchant forwarding payment data of an end customer as XML transaction request to the Getnet platform. Getnet processes the request, performs customized risk checks, and returns a response XML message to the merchant. While processing the transaction data, the web-based Merchant Portal allows merchants to monitor and manage their transactions online.

The processed data are aggregated in the billing system which is used to generate invoices at the end of the billing period (per day, per week, or per month). The term invoice is not to be understood in the sense of a classic invoice as we know it (indicating an amount the recipient must pay the sender). Instead the Getnet invoice is a document consolidating revenue and receivables. In other words, it specifies the amount of money which the merchant should receive from Getnet.

Getnet creates one invoice per merchant account, currency and Getnet product (e.g. card, alternative payment etc.). It sums up the total settlement amount (net turnover minus fees and reserves) which is to be credited to the beneficiary's account.

For more details see Chapter Invoice.

As most merchants accept multiple currencies and process under different merchant accounts, Getnet generates after the end of the billing period one settlement note per merchant and payout currency. This PDF file includes for every merchant account and processed currency one invoice[1],

[1] It might happen that even for one merchant account and currency several invoices are created. Those invoices contain a differentiation after credit card brand (e.g. VISA or MasterCard).

even if it so happens that no transactions were posted and processed for a particular currency or merchant account and the resulting settlement amount of the invoice is zero.

In addition to the settlement note, merchants are mailed a reserve settlement note. Typically Getnet retains a percentage of the merchants debit volume as reserve (also indicated in the invoice - see the invoice sample). The reserve settlement note is generated monthly and presents a breakdown of all reserves retained per merchant account.

To facilitate data reconciliation, Getnet is now providing an XML-based Electronic Payment Advice known as EPA report, discussed in the next section.

3.4 Evaluating an EPA Report

Using the new Electronic Payment Advice merchants can automate the reconciliation of their transaction data to their accounting system. This is particularly important to merchants with large transaction volumes. Therefore, merchants should include (if possible) a unique end-to-end reference number in their payment request. This data can then be provided back and considerably ease transaction reconciliation on merchant's side.

Based on standard XML, EPA report files provide a speedy and error-free reconciliation of data that cannot be achieved on the basis of PDF invoices and settlement notes.

At the end of each billing period, Getnet generates for EPA-enabled merchants (in agreement with the terms and conditions of the merchant contract) a report file in XML format containing the data of all debit, credit, chargebacks, OCTs, and representments received and processes by Getnet. Once generated, the EPA report is uploaded the merchant's dedicated directory on the Getnet SFTP server from where it can be download at any time (see Chapter Report Download for more details).

Unlike other files or documents (invoices, settlement notes, and reserve settlement notes, etc.) which are communicated as PDF files with somewhat limited information, an EPA report provides a comprehensive overview of machine-readable data with a breakdown to business figures at transaction level and a simple and fast method to automatically validate transaction volumes and the total turnover using any standard XML reader.

04 EPA Report

ELECTRONIC PAYMENT ADVICE

- HEADER
  - CUSTOMER DATA
    - CUSTOMER NAME
    - CUSTOMER ID
    - MERCHANT DATA
      - MERCHANT ACCOUNT NAME
      - MERCHANT ACCOUNT ID
      - MERCHANT TOTAL RESERVES
        - BALANCE IN INVOICE CURR
        - INVOICE RESERVES WITHHELD
          - INVOICE ID
          - BILLING DATE
          - BILLING PERIOD BEGIN
          - BILLING PERIOD END
          - AMOUNT IN INVOICE CURR
          - AMOUNT IN SETTLEMENT CURR
    - SETTLEMENT DATA
      - SETTLEMENT ID
      - SETTLEMENT PERIOD BEGIN
      - SETTLEMENT PERIOD END
      - SETTLEMENT PARTIES
        - SETTLEMENT PARTY
      - SETTLEMENT DATE
      - SETTLEMENT DESCRIPTION
      - SETTLEMENT TYPE
      - GROSS SETTLEMENT AMOUNT
      - NET SETTLEMENT AMOUNT
      - ADJUSTMENT AMOUNT
      - RESERVE PAYOUT AMOUNT
      - FEES AMOUNT
      - VAT AMOUNT
      - PAYEE ACCOUNT DATA
        - ACCOUNT OWNER
        - CURRENCY
        - COUNTRY CODE
        - IBAN/ACCOUNT NUMBER
        - SWIFT CODE / BANK CODE
      - INVOICE DATA
        - INVOICE ID
        - BILLING DATE
        - INOVICE PARTY
        - PRODUCT
        - BILLLING PERIOD BEGIN
        - BILLLING PERIOD END
        - CARD PRODUCT DATA
          - NET TURNOVER
          - DISCOUNT, TRANSACTION, GENERAL FEES
          - DEBIT TRANSACTIONS
          - CREDIT TRANSACTIONS
          - CHARGEBACKS
          - REPRESENTMENTS
      - ADJUSTMENTS
        - AMOUNT IN SETTLEMENT CURR
        - SETTLEMENT REF ID
      - TOTAL RESERVE PAYOUT
        - AMOUNT IN SETTLEMENT CURR
        - INVOICE RESERVES WITHHELD
          - INVOICE ID
          - BILLING DATE
          - BILLING PERIOD BEGIN
          - BILLING PERIOD END
          - AMOUNT IN INVOICE CURR
          - AMOUNT IN SETTLEMENT CURR

General Overview

The graphic shows the principle structure of an EPA file. The file contains certain settlement data which itself contain certain invoice data which contain the billed credit card transaction data.

The settlement data contain information about adjustments and reserve payouts. Those content only appear in case they are done.

EPA XSD schema for standard version is delivered as separate document (XSD format):

- Epa-schema

Without XSD Schema (XSD file) an XML file is a relatively free set of elements and attributes. The XSD file defines which elements and attributes are permitted and in which order. With an XSD, an XML document must adhere to additional constraints placed upon the names and values of its elements and attributes in order to be considered valid against the XSD. An XSD is a formal contract that specifies how an XML document can be formed. It is often used to validate an XML document, or to generate code from.

In the separate documents you can also find examples of:

1. Settled EPA
2. Not Settled EPA
3. EPA with manual adjustments

In the next pages of this Specification there will be examples for different cases that can appear.

PLEASE NOTE: due to the XML format of the EPA, Getnet can extend/modify the EPA content or data presentation at any point in time with prior notice to all Merchants and Merchants should integrate accordingly and adjust to the changes.

4.1 Formulas and calculation of the presented values in file

ELEMENT	FORMULA / CALCULATION	SIGN
Gross Settlement Amount	SUM of ALL Invoice-settlement-amount in invoice-data section and card-product-data sub-sections included in the payment run (invoices from previous NOT settled payruns are not included in the calculation).	+ in case of payout (payment to the Merchant) - in case of collection (Payment from the Merchant)
Net Settlement Amount	SUM of ALL Invoices, Reserves, Adjustments of not settled EPA and Other adjustments (e.g. Fix Reserve)	+ in case of payout (payment to the Merchant) - in case of collection (Payment from the Merchant)

Adjustment Amount	SUM of ALL positions which are NOT: Invoices Reserves Adjustments of not settled EPA This can include Fix Reserve adjustments or other manual adjustments.	+ / - Sign depends on adjustment amount.
Merchant Total Reserves/ Invoice Reserve Withheld/ Amount in Invoice Currency	Amount of the reserve withheld per certain invoice	- Sign is always negative
Merchant Total Reserves/Balance in Invoice Currency	SUM of ALL Invoices in the section Merchant Total Reserves for field Amount In Invoice Currency	- Sign is always negative
Reserve Payout Amount	SUM of ALL Rolling Reserve positions paid within the payment run.	+ / - Should be a positive amount in most of the cases.
Discount Amount	SUM of ALL discount-fee-amount in invoice-data section and card-product-data sub-sections	- in case of Debits and representments + in case of Credits and Chargebacks Should be a negative amount in most of the cases.
Fees Amount	SUM of ALL other fees in invoice-data section and card-product-data sub-sections excluding Discount fees (tran-fees, cb-fees, oct-fees, other-fees)	- in case of Debits and representments + in case of Credits and Chargebacks Should be a negative amount in most of the cases.
Vat Amount	SUM of ALL vat-amount in invoice-data section and card-product-data sub-sections	- in case of Debits and representments + in case of Credits and Chargebacks

		Should be a negative amount in most of the cases.
Net Turnover Amount	SUM of (Debits + Representments) – (Credits + Chargebacks) and for each transaction presented in the file in invoice-data section and card-product-data sub-sections	+ / - Sign of this value depends on the total sum sign.
Tran Debit Amount	SUM of all Debit transactions in the invoice-data section and card-product-data sub-sections	+ Value is always presented as positive.
Tran Credit Amount	SUM of all Credit transactions in the invoice-data section and card-product-data sub-sections	+ Value is always presented as positive.
Tran OCT Amount	SUM of all OCT (one credit transaction) transactions in the invoice-data section and card-product-data sub-sections	+ Value is always presented as positive.
CB Amount	SUM of all CBS transactions in the invoice-data section and card-product-data sub-sections	+ Value is always presented as positive.
CB Represented Amount	SUM of all CBS Represented transactions in the invoice-data section and card-product-data sub-sections	+ Value is always presented as positive.
Discount Fee Amount	SUM of Discount Fee, Interchange Fee and Scheme Fee in the invoice-data section and card-product-data sub-sections	- in case of Credits and Chargebacks + in case of Debits and representments
Tran Fees Amount	SUM of all Tran Fees in the invoice-data section and card-product-data sub-sections	- in case of Credits and Chargebacks + in case of Debits and representments
CB Fees Amount	SUM of all CB Fees in the invoice-data section and card-product-data sub-sections	- in case of Credits and Chargebacks + in case of Debits and representments

OCT Fees Amount	SUM of all OCT Fees in the invoice-data section and card-product-data sub-sections	- in case of Credits and Chargebacks + in case of Debits and representments
Other Fees Amount	SUM of all Other Fees in the invoice-data section and card-product-data sub-sections	- in case of Credits and Chargebacks + in case of Debits and representments
Vat Amount	Amount of VAT related to the invoice-data section and card-product-data sub-sections	- in case of Credits and Chargebacks + in case of Debits and representments
Invoice Settlement Amount	SUM of Net Turnover Amount - (Discount Fees Amount + Tran Fees Amount + CB Fees Amount + Other Fees Amount + Vat Amount + Reserve Withheld amount)	+ / - Sign depends on the sum sign
Invoice Settlement Amount in Settlement Currency	Invoice Settlement Amount converted to Settlement Currency	+ / - Sign depends on the Invoice Settlement Amount Sign
Reserves Withheld Amount	Amount of the Reserves withheld in the invoice, the reserve-withheld-amount under card-product-data section	+ This value is always positive.
Adjustments (amount in settlement currency)	For each "Not Settled" EPA position in an EPA of type "Settled" Amount-in-settlement-currency is presented.	+ Amount is positive in case of a payable for Getnet / receivable for the merchant. - Amount is negative in case of a receivable for Getnet / payable for the merchant.

4.2 Report Elements

The markup elements of a typical report file are presented in the table below:

Element	Sett.	Data Type	Description
epa	man.	complex	Root element of the epa report

Element	Sett.	Data Type	Description
mode	man.	an..256	Attribute – contains an indicator if the merchant is live or not (can be “test” or “live”)
version	man.	an..3	Attribute – contains the version number of the EPA format, has to be checked first if the report is readable automatically
file-header	man.	complex	Contains information about file creation
creation-date	man.	yyyy-mm-dd	Contains the creation date of the file
period-begin	man.	yyyy-mm-dd	Contains the start date of the settlement period.
period-end	man.	yyyy-mm-dd	Contains the end date of the settlement period.
customer-data	man.	Complex	Contains information about the merchant accounts for which transactions are present in the settlement and it may also contain data of merchants accounts holding reserves in the settlement.
customer-name	opt.	an...256	Contains the name of the customer as setup in the merchant platform for which the settlement were created
customer-id	man.	n...5	Contains the Getnet specific merchant identifier which is unique in the merchant platform to identify the customer.
merchant-data	opt.	complex	Contains data about the merchant accounts which transactions are present in the settlement and holding reserves in the settlement
merchant-account-name	man.	String	Contains the merchant account short name
merchant-account-id	man.	String	Contains the business case signature for unique identifying the business case
merchant-total-reserve	opt.	complex	Contains information about the reserve amounts in the current merchant account
balance-in-invoice-currency	man.	amount type	Contains the reserve withheld for the current business case
invoice-reserve-withheld	opt.	complex	Contains an invoice which is settled in the statement and which contains a reserve
invoice-id	opt.	string	Contains the unique identifier of the invoice
billing-date	opt.	yyyy-mm-dd	Contains the date when the according invoice were created

Element	Sett.	Data Type	Description
billing-period-begin	opt.	yyyy-mm-dd	Contains the date when the first transaction came in which was billed
billing-period-end	opt.	yyyy-mm-dd	Contains the date when the last transaction came in which was billed
amount-in-invoice-currency	opt.	amount type	Contains the amount of the withheld reserve in the according invoice in the currency in which the invoice is stated
amount-in-settlement-currency	opt.	Amount Type with FX rate	Contains the reserve amount of the according invoice in the currency in which the customer is paid out
settlement-data	opt.	complex	Contains information about the entire settlement
currency	man.	String..3	Attribute – Contains the three letter ISO code of the settlement currency
settlement-id	man.	String	Contains a unique identifier which is used in the settlement note as well
settlement-period-begin	man.	yyyy-mm-dd	Contains the start date of the settlement period – is the start date of the billing period of the oldest invoice in the file The start date might be in the past when the settlement contains credit notes out of the past.
settlement-period-end	man.	yyyy-mm-dd	Contains the end date of last the settlement period – last date of the billing period of the youngest invoice contained in the settlement.
settlement-parties	man.	complex	Contains a list from which party the payout is processed
settlement-party	man.	string	Contains the name of the contractual partner who pays the merchant
settlement-date	man.	yyyy-mm-dd	Contains the date when the Getnet triggers the payout to the specified merchant settlement account
settlement-description	man.	string	Contains the MT940 description which appears in the transfer statement %settlement id% %customer name% %settlement period%

Element	Sett.	Data Type	Description
settlement-type	man.	string	Contains the statement, whether the transfer has be done or not “Settled” means the payout was transferred “Not Settled” means no transfer has been processed because of a negative payout. Note: The following invoices and single transaction data listed in a not settled invoice should not go into a payout calculation, but rather serve as informational data and are listed again in a “Settled” payout in a later EPA file.
gross-settlement-amount	man.	amount type	Contains the amount which have to be paid out to the merchant stated in the invoices contained in the settlement
net-settlement-amount	man.	amount type	Contains the amount which is transferred to the merchant, contains additionally to the gross-settlement-amount adjustments and paid-out reserves
adjustment-amount	man.	amount type	Contains adjustment amounts. Adjustment amounts can be manual invoices Details to the adjustments can be found in the **adjustments** tag.
reserve-payout-amount	man.	amount type	Contains the amount of reserves which are paid out with that particular settlement
discount-amount	man.	amount type	Contains the summarized amount of all discount fees in the contained invoices of the settlement in settlement currency. This amount is always negative.
fees-amount	man.	amount type	Contains the summarized amount of all transaction fees in the contained invoices in settlement currency. This amount is always negative.
vat-amount	man.	amount type	Contains the VAT amount summarized over all contained invoices in the settlement in settlement currency. If not 0, this amount is always negative.
payee-account-data	man.	complex	Contains information about the account to which the payout is transferred
account-owner	man.	string	Contains the name of the account owner

Element	Sett.	Data Type	Description
bank-code	opt.	string	Contains the bank code, otherwise SWIFT is used
account-number	opt.	string	Contains the account number, otherwise IBAN is used
currency	man.	string 3	Contains the three letter ISO code of the currency in which the account is setup
country-code	opt.	string 2	Contains the two letter code where the according bank is placed
iban	opt.	string	Contains the IBAN of the according account in case account number is not used
swift-code	opt.	string	Contains the SWIFT code of the bank in case bank code is not used
invoice-data	opt.	invoice data type	Contains information about an invoice contained in the settlement The invoices are listed one after the other.
adjustments	man.	complex	Contains information about adjustments done in that settlement
adjustment	opt.	adjustment type	Contains information about a single adjustment done in the settlement Might appear several times
total-reserve-payout	man.	complex	Contains information about the reserve payout collected in this settlement
amount-in-settlement-currency	man.	amount type	Contains the amount of reserves which are paid out in that particular settlement
invoice-reserve-withheld	man.	invoice reserve withheld type	Contains information about the invoices and the withheld reserves which are paid out Might appear several times

4.3 Sample of the EPA file

4.3.1. Directly settled invoice

This applies to file reflecting a payout, in which case Getnet performs transfer to the merchant's bank account. In this case the settlement type is Settled. Below is the example of the structure and data:

```
DIRECTLY SETTLED INVOICE - EXAMPLE
```

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>

<epa mode="live" version="1.0" ">

    <file-header>

        <creation-date>2010-07-12</creation-date>

        <period-begin>2010-07-10</period-begin>
        <period-end>2010-07-12</period-end>

    </file-header>

    <customer-data>

        <customer-name>My own customer</customer-name>

        <customer-id>1234</customer-id>

        <merchant-data>

            <merchant-account-name>Business Case 1</merchant-account-name>

            <merchant-account-id>00000012345CC12C</merchant-account-id>

        </merchant-data>

        …

        <settlement-data currency="USD">

            <settlement-id> 20100712-SSKTYXXI</settlement-id>

            <settlement-period-begin>2010-07-10</settlement-period-begin>

            <settlement-period-end>2010-07-12</settlement-period-end>

            <settlement-parties>

                <settlement-party>Getnet</settlement-party>

            </settlement-parties>

            <settlement-date>2010-07-11</settlement-date>

            <settlement-description>20100712-SSKTYXXI My own customer 10.07.10-
12.07.10</settlement-description>

            <settlement-type>Settled</settlement-type>

            <gross-settlement-amount minorunits="2" currency="USD">

                2409653</gross-settlement-amount>

            <net-settlement-amount minorunits="2" currency="USD">

                2409653</net-settlement-amount>

            <adjustment-amount minorunits="2" currency="USD">

                0</adjustment-amount>

            <reserve-payout-amount minorunits="2" currency="USD">

                0</reserve-payout-amount>

            <discount-amount minorunits="2" currency="USD">

                -55549</discount-amount>

            <fees-amount minorunits="2" currency="USD">-3025</fees-amount>

            <vat-amount minorunits="2" currency="USD">0</vat-amount>
```

```
            <payee-account-data>
                <account-owner>My own customer.</account-owner>
                <currency>USD</currency>
                <country-code>DE</country-code>
                <iban>12345</iban>
                <swift-code xmlns:xsi="http://www.w3.org/2001/XMLSchema-
                    instance" xmlns:xs=http://www.w3.org/2001/XMLSchema
                        xsi:type="xs:string">SANDEMMXXX</swift-code>
            </payee-account-data>
            <invoice-data currency="USD">
                …
                <adjustments/>
                <total-reserve-payout>
                    <amount-in-settlement-currency
                            minorunits="2" currency="USD">
                        0</amount-in-settlement-currency>
                </total-reserve-payout>
            </invoice-data>
        </settlement-data>
    </customer-data>
</epa>
```

4.3.2. Handling of not-settled Invoices

Payouts having a negative settlement amount are not settled. These can be identified by the Settlement-Type field in the EPA. Settlement-type is always in this case “Not Settled”.

The invoices along with the transactions in the not-settled payouts will be presented only in the file related to them and will not be carried forward to a subsequent EPA until the settlement amount is positive (settlement-type: Settled).

When we reach the moment where the total settlement amount is positive (Positive settlement amount – Sum of all previous negative settlement amounts > 0) EPA file will contain information about the previous negative settlements and this data will be in the ADJUSTMENTS section. In this section following data is presented for previous negative settlement amounts:

- Amount in settlement currency and in this case amount will always have negative sign
- Settlements ref ids which are the ID of all previous negative settlements

Following chapters illustrates handling of this flow within EPA. Let's assume the following use case:

- A 1st negative settlement is created on Jan. 1st 2017, settlement amount equals -950€
- A 2nd settlement is then created on Feb. 1st 2017, settlement amount equals 600€ but in total still negative (-950€+600€= -350€)
- A 3rd settlement amount is created on March 1st 2017, settlement amount equals 500€ and in total positive amount (-950€+600€ +500€= 150€)

Initial negative settlement

In that case, EPA file contains:

- Settlement with following information
  - Id: 20170101-SSKTYXXI,
  - Date : 01.01.2017,
  - Settlement-Amount equals -950€,
  - Type: Not Settled because net settlement amount is negative.
- Invoice
  - with following ID : 201701TEST1234
  - and following transactions:
    - Debit : C123456789123456788
    - Credit : C123456789123456789

Example is presented in document below:

```
INITIAL NEGATIVE SETTLEMENT - EXAMPLE


<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<mode="live" epa version="1.0">
    <file-header>
        <creation-date>2017-01-01</creation-date>
        <period-begin>2016-12-01</period-begin>
        <period-end>2016-12-31</period-end>
    </file-header>
    <customer-data>
        <customer-name>My Own Customer</customer-name>
        <customer-id>12345</customer-id>
        <merchant-data>
            <merchant-account-name>BC_SIG_1</merchant-account-name>
            <merchant-account-id>00000012345CC12C</merchant-account-id>
        </merchant-data>
        <settlement-data currency="EUR">
```

```
            <settlement-id>20170101-SSKTYXXI</settlement-id>
            <settlement-period-begin>2016-12-01</settlement-period-begin>
            <settlement-period-end>2016-12-31</settlement-period-end>
            <settlement-parties>
                <settlement-party>Getnet</settlement-party>
            </settlement-parties>
            <settlement-date>2017-01-01</settlement-date>
            <settlement-description>20170101-SSKTYXXI My Own Customer</settlement-
description>
            <settlement-type>Not Settled</settlement-type>
            <gross-settlement-amount minorunits="2" currency="EUR">-95000</gross-
settlement-amount>
            <net-settlement-amount minorunits="2" currency="EUR">-95000</net-
settlement-amount>
            <adjustment-amount minorunits="2" currency="EUR">0</adjustment-amount>
            <reserve-payout-amount minorunits="2" currency="EUR">0</reserve-payout-
amount>
            <discount-amount minorunits="2" currency="EUR">-2400</discount-amount>
            <fees-amount minorunits="2" currency="EUR">0</fees-amount>
            <vat-amount minorunits="2" currency="EUR">0</vat-amount>
            <payee-account-data>
                <account-owner>My Own Customer</account-owner>
                <currency>EUR</currency>
                <country-code>DE</country-code>
                <iban>DE123456789123456</iban>
                <swift-code xmlns:xsi="http://www.w3.org/2001/XMLSchema-
                 instance" xmlns:xs=http://www.w3.org/2001/XMLSchemaxsi:type=
                 "xs:string">SANDEMMXXX</swift-code>
            </payee-account-data>
            <invoice-data currency="EUR">
                <invoice-id>201701TEST1234</invoice-id>
                <billing-date>2017-01-01</billing-date>
                <invoice-party>Getnet</invoice-party>
                <product>CARD</product>
                <billing-period-begin>2016-12-01</billing-period-begin>
                <billing-period-end>2016-12-31</billing-period-end>
                <card-product-data>
                    <net-turnover>
                        <net-turnover-amount minorunits="2" currency="EUR">-97400</net-
turnover-amount>
```

```
                        <debits>
                            <tran-debit-amount minorunits="2"
currency="EUR">1000</tran-debit-amount>
                            <tran-debit-number>1</tran-debit-number>
                        </debits>
                        <credits>
                            <tran-credit-amount minorunits="2"
currency="EUR">107400</tran-credit-amount>
                            <tran-credit-number>1</tran-credit-number>
                        </credits>
                    </net-turnover>
                    <discount-fees>
                        <discount-fee-amount minorunits="2" currency="EUR">-
2400</discount-fee-amount>
                        <fee>
                            <fee-name>Discount Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">-600</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">-97400</ref-
tran-amount>
                        </fee>
                        <fee>
                            <fee-name>Interchange Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">-1400</fee-
amount>
                            <ref-tran-amount minorunits="2" currency="EUR">-97400</ref-
tran-amount>
                        </fee>
                        <fee>
                            <fee-name>Scheme Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">-400</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">-97400</ref-
tran-amount>
                        </fee>
                    </discount-fees>
       …..
                    <vat-amount minorunits="2" currency="EUR">0</vat-amount>
                    <invoice-settlement-amount minorunits="2" currency="EUR">-
95000</invoice-settlement-amount>
                    <invoice-settlement-amount-in-settlement-currency minorunits="2"
fx-rate="1.00000000" currency="EUR">-95000</invoice-settlement-amount-in-settlement-
currency>
```

```
                    <reserve-withheld-amount minorunits="2" currency="EUR">0</reserve-
withheld-amount>
                    <card-debit-trans>
                        <card-debit-tran>
                            <guwid>C123456789123456788</guwid>
                            <card-data>
                                <card-number>437000XXXXXXXXX9999</card-number>
                                <expiration-month>01</expiration-month>
                                <expiration-year>2099</expiration-year>
                            </card-data>
                            <orig-tran-amount minorunits="2" currency="EUR">1000</orig-
tran-amount>
                            <tran-amount-in-invoice-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">1000</tran-amount-in-invoice-currency>
                            <tran-amount-in-settlement-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">1000</tran-amount-in-settlement-currency>
                            <purchase-time>2016-12-10T07:12:54+01:00</purchase-time>
                            <tran-status>
                                <status-code>0</status-code>
                                <status-message>Transaction OK</status-message>
                            </tran-status>
                            <merchant-tran-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">28544/16</merchant-tran-id>
                            <merchant-function-id
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xs="http://www.w3.org/2001/XMLSchema" xsi:type="xs:string">1987393294</merchant-
function-id>
                            <merchant-job-
id>8bd72cbc63a84852a63f3b8ee4108879</merchant-job-id>
                            <payment-group-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">C017089148534234743051</payment-
group-id>


                    </card-debit-tran>
                    <card-credit-tran>
                            <guwid>C123456789123456789</guwid>
                            <card-data>
<card-number>437000XXXXXXXXX9999</card-number>
<expiration-month>01</expiration-month>
<expiration-year>2099</expiration-year>
```

```
                            </card-data>
                            <orig-tran-amount minorunits="2"
currency="EUR">107400</orig-tran-amount>
                            <tran-amount-in-invoice-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">107400</tran-amount-in-invoice-currency>
                            <tran-amount-in-settlement-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">107400</tran-amount-in-settlement-currency>
                            <purchase-time>2016-16-29T07:19:50+01:00</purchase-time>
                            <tran-status>
                                <status-code>0</status-code>
                                <status-message>Transaction OK</status-message>
                            </tran-status>
                            <merchant-tran-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">26584/16</merchant-tran-id>
                            <merchant-function-id
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xs="http://www.w3.org/2001/XMLSchema" xsi:type="xs:string">1987096294</merchant-
function-id>
                            <merchant-job-
id>8bd72cbc83a84652a63f3b8ee4108879</merchant-job-id>
                            <payment-group-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">C017089148334234743951</payment-
group-id>
                        </card-credit-tran>
                    </card-product-data>
                </invoice-data>
                <adjustments/>
                <total-reserve-payout>
                    <amount-in-settlement-currency minorunits="2" currency="EUR">0</amount-
in-settlement-currency>
                </total-reserve-payout>
            </settlement-data>
        </customer-data>
</epa>
```

Outstanding settlement

Un-settled settlement can be balanced in one or several payouts. In this particular example we consider that the initial negative settlement (id 20170102-SSKTYXXI) won't completely be paid

after the first subsequent settlement. In this case payout will not be performed as in total amount is still negative.

- Settlement with following information
  - Id: 20170102-SSKTYXXI,
  - Date : 01.02.2017,
  - Net Settlement amount = net settlement amount of the initial file + net settlement amount of the current file : - 950 + 600= - 350
  - Type: Not Settled because the overall net settlement amount is still negative (-950+600=-350)
- Invoice
  - with following ID :
    - 201701TEST5678 from the actual settlement (01.02.2017)
  - and following transactions:
    - From the new invoice 201701TEST5678 (01.02.2017)
      - Debit : C222222222222222222

Example is presented in document below:

```
OUTSTANDING SETTLEMENT - EXAMPLE


<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<mode="live" epa version="1.0">
    <file-header>
        <creation-date>2017-02-01</creation-date>
        <period-begin>2017-01-01</period-begin>
        <period-end>2017-01-31</period-end>
    </file-header>
    <customer-data>
        <customer-name>My Own Customer</customer-name>
        <customer-id>12345</customer-id>
        <merchant-data>
            <merchant-account-name>BC_SIG_1</merchant-account-name>
            <merchant-account-id>00000012345CC12C</merchant-account-id>
        </merchant-data>
        <settlement-data currency="EUR">
            <settlement-id>20170102-SSKTYXXI</settlement-id>
            <settlement-period-begin>2017-01-01</settlement-period-begin>
            <settlement-period-end>2017-01-31</settlement-period-end>
            <settlement-parties>
                <settlement-party>Getnet</settlement-party>
            </settlement-parties>
```

```
            <settlement-date>2017-01-01</settlement-date>
            <settlement-description>20170102-SSKTYXXI My Own Customer</settlement-
description>
            <settlement-type>Not Settled</settlement-type>
            <gross-settlement-amount minorunits="2" currency="EUR">60000</gross-
settlement-amount>
            <net-settlement-amount minorunits="2" currency="EUR">60000</net-settlement-
amount>
            <adjustment-amount minorunits="2" currency="EUR">0</adjustment-amount>
            <reserve-payout-amount minorunits="2" currency="EUR">0</reserve-payout-
amount>
            <discount-amount minorunits="2" currency="EUR">-60</discount-amount>
            <fees-amount minorunits="2" currency="EUR">0</fees-amount>
            <vat-amount minorunits="2" currency="EUR">0</vat-amount>
            <payee-account-data>
                <account-owner>My Own Customer</account-owner>
                <currency>EUR</currency>
                <country-code>DE</country-code>
                <iban>DE123456789123456</iban>
                <swift-code xmlns:xsi="http://www.w3.org/2001/XMLSchema-
                 instance" xmlns:xs=http://www.w3.org/2001/XMLSchemaxsi:type=
                 "xs:string">SANDEMMXXX</swift-code>
            </payee-account-data>
            <invoice-data currency="EUR">
                <invoice-id>201701TEST5678</invoice-id>
                <billing-date>2017-02-01</billing-date>
                <invoice-party>Getnet</invoice-party>
                <product>CARD</product>
                <billing-period-begin>2017-01-01</billing-period-begin>
                <billing-period-end>2017-01-31</billing-period-end>
                <card-product-data>
                    <net-turnover>
                        <net-turnover-amount minorunits="2" currency="EUR">60060</net-
turnover-amount>
                        <debits>
                            <tran-debit-amount minorunits="2"
currency="EUR">60060</tran-debit-amount>
                            <tran-debit-number>1</tran-debit-number>
                        </debits>
                    </net-turnover>
```

```
                    <discount-fees>
                        <discount-fee-amount minorunits="2"
currency="EUR">60</discount-fee-amount>
                        <fee>
                            <fee-name>Discount Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">10</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">60060</ref-
tran-amount>
                        </fee>
                        <fee>
                            <fee-name>Interchange Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">20</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">60060</ref-
tran-amount>
                        </fee>
                        <fee>
                            <fee-name>Scheme Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">30</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">60060</ref-
tran-amount>
                        </fee>
                    </discount-fees>
....
                    <vat-amount minorunits="2" currency="EUR">0</vat-amount>
                    <invoice-settlement-amount minorunits="2"
currency="EUR">60000</invoice-settlement-amount>
                    <invoice-settlement-amount-in-settlement-currency minorunits="2"
fx-rate="1.00000000" currency="EUR">60000</invoice-settlement-amount-in-settlement-
currency>
                    <reserve-withheld-amount minorunits="2" currency="EUR">0</reserve-
withheld-amount>
                    <card-debit-trans>
                        <card-debit-tran>
                            <guwid>C222222222222222222</guwid>
                            <card-data>
                                <card-number>437000XXXXXXXXX9999</card-number>
                                <expiration-month>01</expiration-month>
                                <expiration-year>2099</expiration-year>
                            </card-data>
                            <orig-tran-amount minorunits="2"
currency="EUR">60060</orig-tran-amount>
```

```
                            <tran-amount-in-invoice-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">60060</tran-amount-in-invoice-currency>

                            <tran-amount-in-settlement-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">60060</tran-amount-in-settlement-currency>

                            <purchase-time>2016-01-10T07:12:54+01:00</purchase-time>

                            <tran-status>

                                <status-code>0</status-code>

                                <status-message>Transaction OK</status-message>

                            </tran-status>

                            <merchant-tran-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">28584/16</merchant-tran-id>

                            <merchant-function-id
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xs="http://www.w3.org/2001/XMLSchema" xsi:type="xs:string">1987093294</merchant-
function-id>

                            <merchant-job-
id>8bd72cbc63a84652a63f3b8ee4108879</merchant-job-id>

                            <payment-group-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">C017089148334234743051</payment-
group-id>

                        </card-debit-tran>

                    </card-debit-trans>

                </card-product-data>

            </invoice-data>

            <adjustments/>

            <total-reserve-payout>

                <amount-in-settlement-currency minorunits="2" currency="EUR">0</amount-
in-settlement-currency>

            </total-reserve-payout>

        </settlement-data>

    </customer-data>

</epa>
```

Settlement completion

Settlement finally receive the status “settled” when the total amount of debit transaction finally exceeds the total amount of credit transactions.

In this last example, we consider that the initial negative settlement (id 20170301-SSKTYXXI) is completely settled by this 3rd subsequent settlement.

- Settlement with following information
  - Id: 20170301-SSKTYXXI,
  - Date : 01.03.2017,
  - Net Settlement amount = net settlement amount of the initial file + net settlement amount of all subsequent settlement : -950+600+500=150
  - Type: settled because the overall net settlement amount is positive (-950+600+500=150)
- Invoice
  - with following ID :
    - 201701TEST1234 from the 1st settlement (01.01.2017)
    - 201701TEST5678 from the 2nd settlement (01.02.2017)
    - 201701TEST9999 from the 3rd settlement (01.03.2017)
  - and following transactions:
    - From the initial invoice 201701TEST1234 (01.01.2017)
      - Debit : C123456789123456788
      - Credit : C123456789123456789
    - From the 2nd invoice 201701TEST5678 (01.02.2017)
      - Debit : C222222222222222222
    - From the current invoice 201701TEST9999 (01.03.2017)
      - Debit : C3333333333333333333

Example is presented in document below:

```
SETTLEMENT COMPLETITION  - EXAMPLE

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<mode="live" epa version="1.0">
    <file-header>
        <creation-date>2017-03-01</creation-date>
        <period-begin>2017-02-01</period-begin>
        <period-end>2017-02-28</period-end>
    </file-header>
    <customer-data>
        <customer-name>My Own Customer</customer-name>
        <customer-id>12345</customer-id>
        <merchant-data>
            <merchant-account-name>BC_SIG_1</merchant-account-name>
            <merchant-account-id>00000012345CC12C</merchant-account-id>
        </merchant-data>
        <settlement-data currency="EUR">
            <settlement-id>20170301-SSKTYXXI</settlement-id>
            <settlement-period-begin>2017-02-01</settlement-period-begin>
            <settlement-period-end>2017-02-28</settlement-period-end>
            <settlement-parties>
                <settlement-party>Getnet</settlement-party>
            </settlement-parties>
            <settlement-date>2017-03-01</settlement-date>
            <settlement-description>20170103-SSKTYXXI My Own Customer</settlement-
description>
            <settlement-type>Settled</settlement-type>
            <gross-settlement-amount minorunits="2" currency="EUR">50000</gross-
settlement-amount>
            <net-settlement-amount minorunits="2" currency="EUR">15000</net-settlement-
amount>
            <adjustment-amount minorunits="2" currency="EUR">0</adjustment-amount>
```

```
            <reserve-payout-amount minorunits="2" currency="EUR">0</reserve-payout-
amount>
            <discount-amount minorunits="2" currency="EUR">-2475</discount-amount>
            <fees-amount minorunits="2" currency="EUR">0</fees-amount>
            <vat-amount minorunits="2" currency="EUR">0</vat-amount>
            <payee-account-data>
                <account-owner>my own customer</account-owner>
                <currency>EUR</currency>
                <country-code>DE</country-code>
                <iban>DE123456789123456</iban>
                <swift-code xmlns:xsi="http://www.w3.org/2001/XMLSchema-

                 instance" xmlns:xs=http://www.w3.org/2001/XMLSchemaxsi:type=

                 "xs:string">WIREDEMMXXX</swift-code>

            </payee-account-data>
            <invoice-data currency="EUR">
                <invoice-id>201701TEST9999</invoice-id>
                <billing-date>2017-03-01</billing-date>
                <invoice-party>Getnet</invoice-party>
                <product>CARD</product>
                <billing-period-begin>2017-02-01</billing-period-begin>
                <billing-period-end>2017-02-28</billing-period-end>
                <card-product-data>
                    <net-turnover>
                        <net-turnover-amount minorunits="2" currency="EUR">50015</net-
turnover-amount>
                        <debits>
                            <tran-debit-amount minorunits="2"
currency="EUR">50015</tran-debit-amount>
                            <tran-debit-number>1</tran-debit-number>
                        </debits>
                    </net-turnover>
                    <discount-fees>
                        <discount-fee-amount minorunits="2"
currency="EUR">15</discount-fee-amount>
                        <fee>
                            <fee-name>Discount Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">5</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">50015</ref-
tran-amount>
                        </fee>
                        <fee>
                            <fee-name>Interchange Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">5</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">50015</ref-
tran-amount>
                        </fee>
                        <fee>
                            <fee-name>Scheme Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">5</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">50015</ref-
tran-amount>
                        </fee>
                    </discount-fees>
....
                    <vat-amount minorunits="2" currency="EUR">0</vat-amount>
                    <invoice-settlement-amount minorunits="2"
currency="EUR">50000</invoice-settlement-amount>
                    <invoice-settlement-amount-in-settlement-currency minorunits="2"
fx-rate="1.00000000" currency="EUR">50000</invoice-settlement-amount-in-settlement-
currency>
                    <reserve-withheld-amount minorunits="2" currency="EUR">0</reserve-
withheld-amount>
                    <card-debit-trans>
```

```
                        <card-debit-tran>
                            <guwid>C3333333333333333333</guwid>
                            <card-data>
                                <card-number>437000XXXXXXXXX9999</card-number>
                                <expiration-month>01</expiration-month>
                                <expiration-year>2099</expiration-year>
                            </card-data>
                            <orig-tran-amount minorunits="2"
currency="EUR">50015</orig-tran-amount>
                            <tran-amount-in-invoice-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">50015</tran-amount-in-invoice-currency>
                            <tran-amount-in-settlement-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">50015</tran-amount-in-settlement-currency>
                            <purchase-time>2016-01-10T07:12:54+01:00</purchase-time>
                            <tran-status>
                                <status-code>0</status-code>
                                <status-message>Transaction OK</status-message>
                            </tran-status>
                            <merchant-tran-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">28588/16</merchant-tran-id>
                            <merchant-function-id
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xs="http://www.w3.org/2001/XMLSchema" xsi:type="xs:string">1987093794</merchant-
function-id>
                            <merchant-job-
id>8bd72cbc63a84652a63f3b1ee4108879</merchant-job-id>
                            <payment-group-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">C017089148334234743051</payment-
group-id>
                        </card-debit-tran>
                    </card-debit-trans>
                </card-product-data>
            </invoice-data>
            <invoice-data currency="EUR">
                <invoice-id>201701TEST5678</invoice-id>
                <billing-date>2017-02-01</billing-date>
                <invoice-party>Getnet</invoice-party>
                <product>CARD</product>
                <billing-period-begin>2017-01-01</billing-period-begin>
                <billing-period-end>2017-01-31</billing-period-end>
                <card-product-data>
                    <net-turnover>
                        <net-turnover-amount minorunits="2" currency="EUR">60060</net-
turnover-amount>
                        <debits>
                            <tran-debit-amount minorunits="2"
currency="EUR">60060</tran-debit-amount>
                            <tran-debit-number>1</tran-debit-number>
                        </debits>
                    </net-turnover>
                    <discount-fees>
                        <discount-fee-amount minorunits="2"
currency="EUR">60</discount-fee-amount>
                        <fee>
                            <fee-name>Discount Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">10</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">60060</ref-
tran-amount>
                        </fee>
                        <fee>
                            <fee-name>Interchange Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">20</fee-amount>
```

```
                            <ref-tran-amount minorunits="2" currency="EUR">60060</ref-
tran-amount>
                        </fee>
                        <fee>
                            <fee-name>Scheme Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">30</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">60060</ref-
tran-amount>
                        </fee>
                    </discount-fees>
                    <vat-amount minorunits="2" currency="EUR">0</vat-amount>
                    <invoice-settlement-amount minorunits="2"
currency="EUR">60000</invoice-settlement-amount>
                    <invoice-settlement-amount-in-settlement-currency minorunits="2"
fx-rate="1.00000000" currency="EUR">60000</invoice-settlement-amount-in-settlement-
currency>
                    <reserve-withheld-amount minorunits="2" currency="EUR">0</reserve-
withheld-amount>
                    <card-debit-trans>
                        <card-debit-tran>
                            <guwid>C222222222222222222</guwid>
                            <card-data>
                                <card-number>437000XXXXXXXXX9999</card-number>
                                <expiration-month>01</expiration-month>
                                <expiration-year>2099</expiration-year>
                            </card-data>
                            <orig-tran-amount minorunits="2"
currency="EUR">60060</orig-tran-amount>
                            <tran-amount-in-invoice-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">60060</tran-amount-in-invoice-currency>
                            <tran-amount-in-settlement-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">60060</tran-amount-in-settlement-currency>
                            <purchase-time>2016-01-10T07:12:54+01:00</purchase-time>
                            <tran-status>
                                <status-code>0</status-code>
                                <status-message>Transaction OK</status-message>
                            </tran-status>
                            <merchant-tran-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">38584/16</merchant-tran-id>
                            <merchant-function-id
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xs="http://www.w3.org/2001/XMLSchema" xsi:type="xs:string">1997093294</merchant-
function-id>
                            <merchant-job-
id>8bd73cbc63a84652a63f3b8ee4108879</merchant-job-id>
                            <payment-group-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">C017289148334234743051</payment-
group-id>
                        </card-debit-tran>
                    </card-debit-trans>
                </card-product-data>
            </invoice-data>
            <invoice-data currency="EUR">
                <invoice-id>201701TEST1234</invoice-id>
                <billing-date>2017-01-01</billing-date>
                <invoice-party>Getnet</invoice-party>
                <product>CARD</product>
                <billing-period-begin>2016-12-01</billing-period-begin>
                <billing-period-end>2016-12-31</billing-period-end>
                <card-product-data>
                    <net-turnover>
```

```
                        <net-turnover-amount minorunits="2" currency="EUR">-97400</net-
turnover-amount>
                        <debits>
                            <tran-debit-amount minorunits="2"
currency="EUR">10000</tran-debit-amount>
                            <tran-debit-number>1</tran-debit-number>
                        </debits>
                        <credits>
                            <tran-credit-amount minorunits="2"
currency="EUR">107400</tran-credit-amount>
                            <tran-credit-number>1</tran-credit-number>
                        </credits>
                    </net-turnover>
                    <discount-fees>
                        <discount-fee-amount minorunits="2" currency="EUR">-
2400</discount-fee-amount>
                        <fee>
                            <fee-name>Discount Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">-600</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">-97400</ref-
tran-amount>
                        </fee>
                        <fee>
                            <fee-name>Interchange Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">-1400</fee-
amount>
                            <ref-tran-amount minorunits="2" currency="EUR">-97400</ref-
tran-amount>
                        </fee>
                        <fee>
                            <fee-name>Scheme Fee</fee-name>
                            <fee-amount minorunits="2" currency="EUR">-400</fee-amount>
                            <ref-tran-amount minorunits="2" currency="EUR">-97400</ref-
tran-amount>
                        </fee>
                    </discount-fees>
...
                    <vat-amount minorunits="2" currency="EUR">0</vat-amount>
                    <invoice-settlement-amount minorunits="2" currency="EUR">-
95000</invoice-settlement-amount>
                    <invoice-settlement-amount-in-settlement-currency minorunits="2"
fx-rate="1.00000000" currency="EUR">-95000</invoice-settlement-amount-in-settlement-
currency>
                    <reserve-withheld-amount minorunits="2" currency="EUR">0</reserve-
withheld-amount>
                    <card-debit-trans>
                        <card-debit-tran>
                            <guwid>C123456789123456788</guwid>
                            <card-data>
                                <card-number>437000XXXXXXXXX9999</card-number>
                                <expiration-month>01</expiration-month>
                                <expiration-year>2099</expiration-year>
                            </card-data>
                            <orig-tran-amount minorunits="2"
currency="EUR">10000</orig-tran-amount>
                            <tran-amount-in-invoice-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">10000</tran-amount-in-invoice-currency>
                            <tran-amount-in-settlement-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">10000</tran-amount-in-settlement-currency>
                            <purchase-time>2016-12-10T07:12:54+01:00</purchase-time>
                            <tran-status>
                                <status-code>0</status-code>
                                <status-message>Transaction OK</status-message>
                            </tran-status>
```

```
                            <merchant-tran-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">28684/17</merchant-tran-id>
                            <merchant-function-id
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xs="http://www.w3.org/2001/XMLSchema" xsi:type="xs:string">1987493294</merchant-
function-id>
                            <merchant-job-
id>8bd72cbc63a86652a63f3b8ee4108879</merchant-job-id>
                            <payment-group-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">C017089148354234743051</payment-
group-id>
                        </card-debit-tran>
                        <card-credit-tran>
                            <guwid>C123456789123456789</guwid>
                            <card-data>
                                <card-number>437000XXXXXXXXX9999</card-number>
                                <expiration-month>01</expiration-month>
                                <expiration-year>2099</expiration-year>
                            </card-data>
                            <orig-tran-amount minorunits="2"
currency="EUR">107400</orig-tran-amount>
                            <tran-amount-in-invoice-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">107400</tran-amount-in-invoice-currency>
                            <tran-amount-in-settlement-currency minorunits="2" fx-
rate="1.00000000" currency="EUR">107400</tran-amount-in-settlement-currency>
                            <purchase-time>2016-16-29T07:19:50+01:00</purchase-time>
                            <tran-status>
                                <status-code>0</status-code>
                                <status-message>Transaction OK</status-message>
                            </tran-status>
                            <merchant-tran-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">28884/17</merchant-tran-id>
                            <merchant-function-id
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xs="http://www.w3.org/2001/XMLSchema" xsi:type="xs:string">1989493294</merchant-
function-id>
                            <merchant-job-
id>8bd76cbc63a86652a63f3b8ee4108879</merchant-job-id>
                            <payment-group-id xsi:type="xs:string"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">C017089148354264743051</payment-
group-id>
                        </card-credit-tran>
                    </card-debit-trans>
                </card-product-data>
            </invoice-data>
            <adjustments/>
                  <adjustment>
                  <amount-in-settlement-currency currency="EUR" minorunits="2">-
95000</amount-in-settlement-currency>
<settlement-ref-id>20170101-SSKTYXXI</settlement-ref-id>
                  </adjustment>

                  <adjustment>

                       <amount-in-settlement-currency currency="EUR"
minorunits="2">60000</amount-in-settlement-currency>

                       <settlement-ref-id>20170102-SSKTYXXI</settlement-ref-id>
```

```
                </adjustment>
            <total-reserve-payout>
                <amount-in-settlement-currency minorunits="2" currency="EUR">0</amount-
in-settlement-currency>
            </total-reserve-payout>
        </settlement-data>
    </customer-data>
</epa>
```

4.4 Special Types in EPA

4.4.1. Amount Type

Element	Sett.	Data Type	Description
Amount type		long integer	Contains information about amounts in the EPA which are currency depending, the type contains the amount as an integer
minorunits	man.	Unsigned integer	Attribute – Contains the number of digits after decimal sign which have to be applied to the integer number as amount
currency	man.	String..3	Attribute – Contains the three letter ISO code of the according currency

Sample

```
<amount-in-settlement-currency minorunits="2" currency="USD" >0</amount-in-settlement-
currency>
```

4.4.2. Amount Type with FX Rate

Element	Sett.	Data Type	Description
Amount type		long integer	Contains information about amounts in the EPA which are currency depending, the type contains the amount as an integer, additionally the applied exchange rate is given
minorunits	man.	Unsigned integer	Attribute – Contains the number of digits after decimal sign which have to be applied to the integer number as amount
fx-rate	man.	Decimal	Attribute – Contains the FX rate applied to the according amount with eight digits after decimal point
currency	man.	String..3	Attribute – Contains the three letter ISO code of the according currency

Sample

```
<invoice-settlement-amount-in-settlement-currency minorunits="2" fx-rate="0.13075300"
currency="USD">40810</invoice-settlement-amount-in-settlement-currency>
```

4.4.3. Invoice Data Type

Element	Sett.	Data Type	Description
invoice-data	opt.	complex	Contains information about an invoice contained in the settlement

Element	Sett.	Data Type	Description
currency	man.	string 3	Attribute – contains the invoice currency
invoice-id	man.	string	Contains the unique invoice id of the according invoice
billing-date	man.	yyyy-mm-dd	Contains the date when the invoice were created
invoice-party	man.	string	Contains the name of the party on which behalf the invoice was created
product	man.	string	Contains the Getnet product for which the according invoice were created At the moment only Credit Card is a possible entry presented in the files as CARD.
billing-period-begin	man.	yyyy-mm-dd	Contains the start date for which transactions are collected to create the invoice (clearing time of the according transactions)
billing-period-end	man.	yyyy-mm-dd	Contains the end date for which transaction are collected to create the invoice (clearing time of the according transactions)
card-product-data	man.	complex	Contains summarized and individual information about the billed transactions
net-turnover	opt.	complex	Contains summarized information about the volume transactions in the invoice
net-turnover-amount	man.	amount type	Contains the amount of the net turnover Summarizes Debit, Credit, Chargebacks, and Representments Attention, the sum depends on the merchant contract: 1. Only debit 2. Debit minus credit 3. Debit minus credit minus chargebacks minus representments
debits	opt.	complex	Contains information about all debit transactions billed in the invoice
tran-debit-amount	man.	amount type	Contains the summarized amount of all debit transactions contained in the invoice
tran-debit-number	man.	integer	Contains the number of all debit transactions contained in the invoice
credits	opt.	complex	Contains information about all credit transactions billed in the invoice
tran-credit-amount	man.	amount type	Contains the summarized amount of all credit transactions contained in the invoice
tran-debit-number	man.	integer	Contains the number of all credit transactions contained in the invoice

Element	Sett.	Data Type	Description
octs	opt.	complex	Contains information about all one credit transactions billed in the invoice
tran-oct-amount	man.	amount type	Contains the summarized amount of all one credit transactions contained in the invoice
tran-oct-number	man.	integer	Contains the number of all one credit transactions contained in the invoice
cbs	opt.	complex	Contains information about all chargebacks billed in the invoice
cb-amount	man.	amount type	Contains the summarized amount of all chargebacks contained in the invoice
cb-number	man.	integer	Contains the number of all chargebacks transactions contained in the invoice
cbs-represented	opt.	complex	Contains information about all representments billed in the invoice
cb-represented-amount	man.	amount type	Contains the summarized amount of all successfully represented chargebacks contained in the invoice
cb-represented-number	man.	integer	Contains the number of all successfully represented chargebacks contained in the invoice
discount-fees	man.	complex	Contains information about the discount fees contained in the invoice – stated there as Disagio
discount-fee-amount	man.	amount type	Contains the summarized discount fee amount charged in the invoice Usually the discount fee is calculated as a percentage of the net turnover amount
fee	opt.	fee type	Contains information about the fees mentioned in the row before when the fee is calculated based on several fees
tran-fees	man.	complex	Contains information about all number based fees charged in the invoice
tran-fee-amount	man.	amount type	Contains the amount of the fee in invoice currency charged in the invoice
fee	opt.	fee type	Contains information about the fee charged as transaction fee
cb-fees	man.	complex	Contains information about all number based fees for chargebacks charged in the invoice
cb-fee-amount	man.	amount type	Contains the amount of the chargeback fee in invoice currency charged in the invoice
fee	opt.	fee type	Contains information about the fee charged as chargeback fee

Element	Sett.	Data Type	Description
oct-fees	man.	complex	Contains information about all number based fees for one time credits charged in the invoice
cb-fee-amount	man.	amount type	Contains the amount of the one credit transaction fee in invoice currency charged in the invoice
fee	opt.	fee type	Contains information about the fee charged as one credit fee
other-fees	man.	complex	Contains information about all other fees charged in the invoice such as all periodical charges
other-fee-amount	man.	amount type	Contains the amount of the one credit transaction fee in invoice currency charged in the invoice
fee	opt.	fee type	Contains information about the fee charged as one credit fee
vat-amount	man.	amount type	Contains the amount of the value added tax charged in the invoice
invoice-settlement-amount	man.	amount type	Contains the payout amount of the invoice The amount might be negative in case the charged fees are higher than the net turnover or the net turnover itself is negative.
invoice-settlement-amount-in-settlement-currency	man.	amount type with FX rate	Contains the payout amount of the invoice in the settlement currency
reserve-withheld-amount	man.	amount type	Contains the reserve which is withheld with the invoice usually calculated as percentage of the debit amount in the invoice
card-debit-trans	man.	complex	Contains information about all debit transactions collected in the invoice
card-debit-tran	opt.	card tran type	Contains information about a single debit transaction collected in the invoice Might appear several times
card-reversal-tran	opt.	card tran type	Contains information about a single reversal on debits collected in the invoice Might appear several times
card-credit-trans	man.	complex	Contains information about all credit transactions collected in the invoice
card-credit-tran	opt.	card tran type	Contains information about a single credit transaction collected in the invoice Might appear several times

Element	Sett.	Data Type	Description
card-reversal-tran	opt.	card tran type	Contain information about a single reversal on credits collected in the invoice Might appear several times
card-oct-trans	man.	complex	Contains information about one credit transactions collected in the invoice
card-oct-tran	opt.	card tran type	Contain information about a single one credit transaction collected in the invoice Might appear several times
cbs	man.	complex	Contains information about chargebacks collected in the invoice
cb	opt.	cb type	Contains information about a single chargeback collected in the invoice Might appear several times
cbs-represented	man.	complex	Contains information about represented chargebacks collected in the invoice
cb-represented	opt.	cb type	Contains information about a single representment collected in the invoice Might appear several times

Sample in presented below:

INVOICE DATA TYPE

```
<invoice-data currency="ZAR">
    <invoice-id>201028TA00123456</invoice-id>
    <billing-date>2010-07-07</billing-date>
    <invoice-party>Getnet</invoice-party>
    <product>CARD</product>
    <billing-period-begin>2010-07-06</billing-period-begin>
    <billing-period-end>2010-07-06</billing-period-end>
    <card-product-data>
        <net-turnover>
            <net-turnover-amount minorunits="2" currency="ZAR">
                317500</net-turnover-amount>
            <debits>
                <tran-debit-amount minorunits="2" currency="ZAR">
                    317500</tran-debit-amount>
                <tran-debit-number>1</tran-debit-number>
            </debits>
            <credits>
                <tran-credit-amount minorunits="2" currency="ZAR">
                    0</tran-credit-amount>
                <tran-credit-number>0</tran-credit-number>
            </credits>
            <cbs>
                <cb-amount minorunits="2" currency="ZAR">0</cb-amount>
                <cb-number>0</cb-number>
            </cbs>
            <cbs-represented>
                <cb-represented-amount minorunits="2" currency="ZAR">
                    0</cb-represented-amount>
```

```
                <cb-represented-number>0</cb-represented-number>
            </cbs-represented>
        </net-turnover>
        <discount-fees>
            <discount-fee-amount minorunits="2" currency="ZAR">
                5302</discount-fee-amount>
            <fee>
                <fee-name>Discount Fee</fee-name>
                <fee-amount minorunits="2" currency="ZAR">5302</fee-amount>
                <ref-tran-amount minorunits="2" currency="ZAR">
                    317500</ref-tran-amount>
            </fee>
        </discount-fees>
        <tran-fees>
            <tran-fee-amount minorunits="2" currency="ZAR">
                87</tran-fee-amount>
            <fee>
                <fee-name>Transaction Fee</fee-name>
                <fee-amount minorunits="2" currency="ZAR">87</fee-amount>
                <ref-tran-number>1</ref-tran-number>
            </fee>
        </tran-fees>
        <cb-fees>
            <cb-fee-amount minorunits="2" currency="ZAR">0</cb-fee-amount>
        </cb-fees>
        <oct-fees>
            <oct-fee-amount minorunits="2" currency="ZAR">
                0</oct-fee-amount>
        </oct-fees>
        <other-fees>
            <other-fee-amount minorunits="2" currency="ZAR">
                0</other-fee-amount>
        </other-fees>
        <vat-amount minorunits="2" currency="ZAR">0</vat-amount>
        <invoice-settlement-amount minorunits="2"
            currency="ZAR">312111</invoice-settlement-amount>
        <invoice-settlement-amount-in-settlement-currency minorunits="2"
            fx-rate="0.13075300" currency="USD">
            40810</invoice-settlement-amount-in-settlement-currency>
        <reserve-withheld-amount minorunits="2" currency="ZAR">
            0</reserve-withheld-amount>
        <card-debit-trans>
            …
        </card-debit-trans>
        <card-credit-trans/>
        <card-oct-trans/>
        <cbs/>
        <cbs-represented/>
    </card-product-data>
</invoice-data>
```

4.4.4. Fee Type

Element	Sett.	Data Type	Description
fee		complex	Contains information about a fee contained in the according fee listing There might be several of them.

Element	Sett.	Data Type	Description
fee-name	man.	string	Contains the name of the fee as stated in the invoice (only English)
fee-amount	man.	amount type	Contains the amount of the according fee in invoice currency
ref-tran-amount	opt.	amount type	Appears when a certain transactions are referenced to calculate the fee based on their amounts
ref-tran-number	opt.	integer	Appears when a certain number of transactions is referenced to calculate the fee

Sample

```
<fee>
    <fee-name>Transaction Fee</fee-name>
    <fee-amount minorunits="2" currency="ZAR">87</fee-amount>
    <ref-tran-number>1</ref-tran-number>
</fee>
```

4.4.5. Card Transaction Type

Element	Sett.	Data Type	Description
card tran type		complex	Contains information about a single transaction collected in the invoice. It may either be a debit or a credit transaction
guwid	man.	string	Contains the GUWID – General Unique Identifier – which identifies the according transaction uniquely The GUWID is sent by Getnet to the merchant in the XML response of a transaction This Guwid is an identifier used in the Getnet card processor. It may differ from the transaction Id exchanged via the payment gateway used by the merchant The GUWID can be used to match the transaction in other systems.
card data	opt.	card data type	Contains information about the card which was used to process the transaction
orig-tran-amount	opt.	amount type	Contains the amount of the original transaction
tran-amount-in-invoice-currency	opt.	amount type with FX rate	Contains the amount of the transaction in invoice currency
purchase-time	opt.	yyyy-mm-ddThh:mm:ss+hh:mm	Contains the time when the according transaction was cleared at Getnet. In other word this is not the time when the end-consumer purchased but the time when Getnet submitted the settlement file to the acquiring processor of the Acquirer. The time value contains a value as difference to UTC.

Element	Sett.	Data Type	Description
tran-status	opt.	complex tran status type	Contains information about the status of the transaction. This status code comes from the Getnet card processor and might defer from the one provided by the payment gateway
merchant-tran-id	opt.	string	Contains an identifier which is sent by the merchant to Getnet when the transaction is sent The merchant transaction ID can be used to match the transaction in other systems.
merchant-function-id	opt.	string	Contains an identifier which is sent by the merchant to Getnet
merchant-job-id	opt.	string	Contains an identifier which is sent by the merchant to Getnet
payment-group-id	opt.	string	Contains a GUWID which identifies the whole payment transaction with e.g. authorization and capture. The group ID is filled with the GUWID of the first transaction of a payment transaction e.g. with the GUWID of an authorization. This Guwid is an identifier used in the Getnet card processor. It may differ from the transaction Id exchanged via the payment gateway used by the merchant
tran-amount-in-settlement-currency	opt.	amount type with FX rate	Contains the transaction's amount in settlement currency

Sample

```
<card-debit-tran>
    <guwid>C026425127840641234 56</guwid>
    <card-data>
        <card-number>123456****1234</card-number>
        <expiration-month>10</expiration-month>
        <expiration-year>2011</expiration-year>
    </card-data>
    <authorization-code>123456</authorization-code>
    <ticket-number>1234567890</ticket-number>
    <orig-tran-amount minorunits="2" currency="AED">
        45500</orig-tran-amount>
    <tran-amount-in-invoice-currency minorunits="2" fx-rate="0.27234599"
        currency="USD">12392</tran-amount-in-invoice-currency>
    <tran-amount-in-settlement-currency minorunits="2" fx-rate="0.56842651"
        currency="USD">12392</tran-amount-in-settlement-currency>
    <purchase-time>2010-07-06T17:04:36.000+02:00</purchase-time>
    <tran-status>
        <status-code>0</status-code>
        <status-message>Transaction OK</status-message>
    </tran-status>
    <merchant-tran-id xmlns:xsi=http://www.w3.org/2001/XMLSchema-instance
```

```
        xmlns:xs=http://www.w3.org/2001/XMLSchema
        xsi:type="xs:string">117571</merchant-tran-id>
    <merchant-job-id>ETH</merchant-job-id>
    <payment-group-id xmlns:xsi="http://www.w3.org/2001/XMLSchema-
            instance" xmlns:xs=http://www.w3.org/2001/XMLSchema
            xsi:type="xs:string">C026425127840642530231</payment-group-id>
</card-debit-tran>
```

4.4.6. Card Data

Element	Sett.	Data Type	Description
card data		complex	Contains information about the card which was used to process the transaction
card-number	man.	string	Contains the masked card number
expiration-month	opt.	mm	Contains the month as two digits in which the card will be expired
expiration-year	opt.	yyyy	Contains the year as four digits in which the card will be expired

Sample

```
<card-data>
    <card-number>123456****1234</card-number>
    <expiration-month>10</expiration-month>
    <expiration-year>2011</expiration-year>
</card-data>
```

4.4.7. Transaction Status Type

Element	Sett.	Data Type	Description
tran-status		complex	Contains information about the status of the transaction when it has been billed
status-code	man.	string 3	Contains a three numbers code of the status of a transaction. This status code comes from the Getnet card processor and might differ from the one provided by the payment gateway Zero always means transaction OK
status-message	man.	string	Contains the status of the transaction as text This status message comes from the Getnet card processor and might differ from the one provided by the payment gateway

Sample

```
<tran-status>
    <status-code>0</status-code>
    <status-message>Transaction OK</status-message>
</tran-status>
```

4.4.8. Chargeback Type

Element	Sett.	Data Type	Description
cb		complex	Contains information about a single chargeback collected in the invoice
guwid	man.	string	Contains the GUWID – General Unique Identifier – which identifies the according chargeback uniquely The GUWID is coming from the Getnet card processor and might not be exchanged over the payment gateway interface used by the merchant
referenced-tran-guwid	opt.	string	Contains the GUWID of the original transaction which was disputed The GUWID is coming from the Getnet card processor and might not be exchanged over the payment gateway interface used by the merchant
card data	opt.	complex card data type	Contains information about the credit card used for the original transaction
disputed-tran-orig-amount	opt.	amount type	Contains the disputed amount of the original transaction the disputed amount can be smaller than the original amount
cb-amount-in-tran-currency	opt.	amount type	Contains the amount of the chargeback in the according currency usually currency of the original amount
cb-amount-in-invoice-currency	opt.	amount type with FX rate	Contains the chargeback amount in invoice currency
cb-time	opt.	yyyy-mm-ddThh:mm:ss+hh:mm	Contains the time when the according chargeback was New at Getnet The time value contains a value as difference to UTC.
merchant-tran-id	opt.	string	Contains an identifier which is sent by the merchant to Getnet when the transaction is sent The merchant transaction ID can be used to match the transaction in other systems.
merchant-function-id	opt.	string	Contains an identifier which is sent by the merchant to Getnet
merchant-job-id	opt.	string	Contains an identifier which is sent by the merchant to Getnet

Element	Sett.	Data Type	Description
payment-group-id	opt.	string	Contains a GUWID which identifies the whole payment transaction with e.g. authorization and capture The group ID is filled with the GUWID of the first transaction of a payment transaction e.g. with the GUWID of an authorization

Sample

```
<cbs>
    <guwid>12801234</guwid>
    <referenced-tran-guwid>C2729021269093301234 56</referenced-tran-guwid>
    <card-data>
        <card-number>123456****1234</card-number>
        <expiration-month>04</expiration-month>
        <expiration-year>2012</expiration-year>
    </card-data>
    <disputed-tran-orig-amount minorunits="2"
        currency="AED">22500</disputed-tran-orig-amount>
    <cb-amount-in-tran-currency minorunits="2" currency="AED">22500
    </cb-amount-in-tran-currency>
    <cb-amount-in-invoice-currency minorunits="2"
        fx-rate="0.27227184" currency="USD">6126
    </cb-amount-in-invoice-currency>
    <cb-time>2010-05-31T00:00:00.000+02:00</cb-time>
    <merchant-tran-id>89220</merchant-tran-id>
    <merchant-job-id>ETH</merchant-job-id>
    <payment-group-id>C2729021269093301234 56</payment-group-id>
</cbs>
```

4.4.9. AdjustmentsType

Element	Sett.	Data Type	Description
adjustment		complex	Contains information about a single adjustment done in the settlement
amount-in-settlement-currency	man.	amount type	Contains the amount of the according adjustment
settlement-ref-id	man.	string	Contains the settlement ID where the according adjustment comes from For negative payouts the settlement ID lies in the past and is different from the current settlement ID. For manual invoices the settlement ID is the same as the current identifier.

Sample

```
<adjustments>
    <adjustment>
        <!--Manual invoice in settlement-->
        <amount-in-settlement-currency minorunits="2"
            currency="USD">245000</amount-in-settlement-currency>
        <settlement-ref-id>100523-3002000001</settlement-ref-id>
    </adjustment>
    <adjustment>
        <!--Negative Payout in settlement before-->
```

```
        <amount-in-settlement-currency minorunits="2" currency="USD">-170296</amount-
in-settlement-currency>
        <settlement-ref-id>100509-3002000001</settlement-ref-id>
    </adjustment>
</adjustments>
```

4.4.10. Invoice Reserve Withheld Type

Element	Sett.	Data Type	Description
invoice-reserve-withheld		complex	Contains information about the paid out reserves in this particular settlement
invoice-id	opt.	string	Contains the invoice id where the reserve was withheld which is paid out
billing-date	opt.	yyyy-mm-dd	Date when the according invoice was created
billing-period-begin	opt.	yyyy-mm-dd	Contains the start date for which the according invoice were created
billing-period-end	opt.	yyyy-mm-dd	Contains the end date for which the according invoice were created
amount-in-invoice-currency	opt.	amount type	Contains the reserve which is paid out
amount-in-settlement-currency	opt.	amount type with FX rate	Contains the reserve in settlement currency which is paid out

Sample

```
<invoice-reserve-withheld>
    <invoice-id>0829XA248417</invoice-id>
    <billing-period-begin>2008-06-23</billing-period-begin>
    <billing-period-end>2008-06-29</billing-period-end>
    <amount-in-invoice-currency minorunits="2" currency="EUR">3552</amount-in-invoice-
currency>
    <amount-in-settlement-currency minorunits="2" fx-
rate="1.00000000"currency="EUR">3552</amount-in-settlement-currency>
</invoice-reserve-withheld>
```

05 Related Documents

In essence, data presented in an EPA file is a consolidation of transaction data the merchant can otherwise access and validate by performing manual transaction searches in the merchant portal or reading hardcopy invoices, settlement and reserve settlement notes.

5.1 Merchant Portal Transaction Search

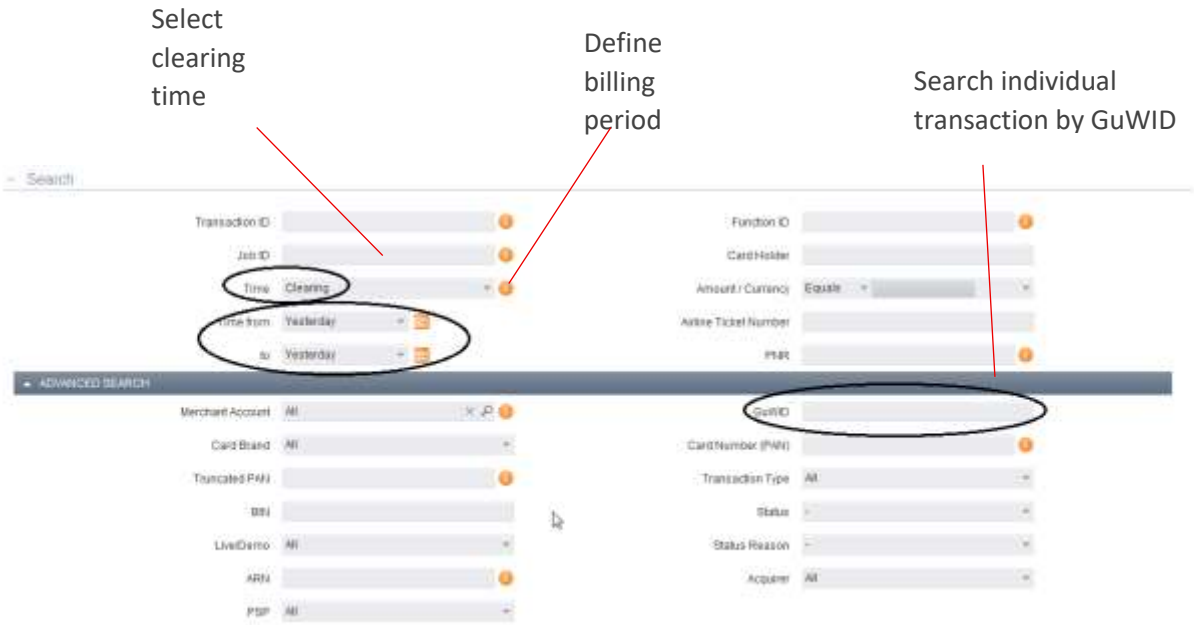
One of the many features of the Merchant Portal is the search function allowing you to look up transactions by groups or individual filter settings. This section briefly outlines how to search for card transactions by date range so as to have a rough idea of what transaction volume you can expect to see in your next invoice and consolidated settlement note.

NOTE: Transaction amounts are shown in search result details excluding fees and VAT.

For additional information about searching transactions in the merchant portal, please refer to the Quick Guides Card Transaction Search or EFT Transaction Search.

The merchant portal Card Transactions search starts in a general filter window. A second section for the Advanced Search can be faded in by choosing the “Advanced Search” arrow. At the bottom of the window you will see an active area with several input fields. Here you can select search option from dropdown menus or enter individual search criteria. To display the transactions received and processed during the billing period of a particular invoice or settlement note do the following:

1. Select the date range of the billing period in the *From* and *To* fields.
2. Select the option *Clearing Time* from the *Time* dropdown list.
3. Enter the Global unique ID (GuWID) to search for a single transaction.
4. Select Search (or alternatively Export).



The merchant portal has been designed to offer you a flexible and user-friendly transaction search. Howewver, as detailed as this search may be, it does not always yield the results and details you may be looking for (transaction fees etc.). In this case it is recommended to resort to the comprehensive EPA report discussed.

5.2 Invoices

Invoices are generated per merchant account after the end of the billing period (day, week, or month). The structure of and the items shown on an invoice may vary according to your service agreement with Getnet. This Chapter is intended to describe one of the more common Getnet invoice types and layouts and how these figures are represented in an EPA report.

5.2.1. Examples

Getnet

A PagoNxt COMPANY

Santander Espana Merchant Services, Entidad de Pago, S.L.U.
Calle Juan Ignacio Luca de Tena 11 | 28027 Madrid | Spain

1 [redacted]

2 05/26/2021

Invoice

3

4 Invoice number :
Merchant :
5 Merchant ID :
Brand : Visa , Master Card

Billing period : 05/26/2021 - 05/26/2021
Currency : EUR
Product : Credit Card
Acquirer name : SANDE

6 7

Dear Ladies and Gentlemen,

for the billing period 05/26/2021 - 05/26/2021 the following transactions were cleared on your behalf.

	Number	Volume	Rate	Amount
8 Debit Volume	1	3,000.00 EUR		3,000.00 EUR
11 **Total Net Turnover**				9 **3,000.00 EUR**
Discount				79.50 EUR
Transaction Fees				0.15 EUR
12 **Total Fees without VAT**				**79.65 EUR**
13 VAT on Fees			0.00 %	0.00 EUR
Article 44 of VAT Directive 2006/112/EC. Customer liable to deal with VAT (if applicable)				
14 **Total Fees**				**79.65 EUR**
15 **Payout Amount**				**2,920.35 EUR**

We will wire the according amount to your account stated below.

Account owner : [redacted]
Account number :
Routing number :
Bank name :
Bank location :

With best regards,
Santander Espana Merchant Services, Entidad de Pago, S.L.U.

The sample shows the first page of an invoice. It contains an overview about the volumes and the fees charged.

Getnet

A PagoNxt COMPANY

Discount Overview Visa

	Number	Volume	Discount	Amount
Debit Volume	1	3,000.00 EUR	2.65 %	79.50 EUR
Total	1	3,000.00 EUR		79.50 EUR

Discount Overview Master Card

	Number	Volume	Discount	Amount
Total	0	0.00 EUR		0.00 EUR

Transaction Fee Overview

	Successful Transactions			Unsuccessful Transactions			Amount
	Number	Rate	Amount	Number	Rate	Amount	
Sales	1	0.15 EUR	0.15 EUR				0.15 EUR
Total	1		0.15 EUR	0		0.00 EUR	0.15 EUR

The second page of an invoice shows the fees charged in detail.

5.2.2. Invoice Details Explained

First Page

1. The business address of the merchant. The merchant name is identical with the customer name (<customer-name>) in the EPA XML report.
2. The date when the invoice was generated.
3. **Invoice number**- identical with the invoice No. in the settlement note and the invoice ID (<invoice-id>) in the EPA XML report.
4. **Merchant** - identical with the merchant account name (<merchant-account-name>) in the EPA XML report and Merchant Account in the settlement note and in the merchant portal.
5. **Merchant ID** - identical with the merchant account ID in the EPA XML report (refers to the business case signature in merchant portal).
   Do not confuse with MID in the EPA XML report.
6. **Brand -** the name of the card brand (here Master Card, VISA), shown as card type in the merchant portal transaction search results.
7. **Acquirer name** - name of the bank performing the acquiring services (in this case Santander)
8. **Debit Volume** - number and total successful debits (card debit transaction types include: Purchase (mode 3), Capture (mode 6), Preauthorization (mode 15) and Preauthorization Supplement (mode 16).

   More rows can show other volume types as Credit Volume, Chargebacks and Representments
9. Total Net Turnover - incoming debits minus outgoing credits minus chargebacks a plus representments.

10. **Discount** – total of the charged discount fee. **Transaction fees** – total of the charged transaction fees

General **fees** – total of all fees which are not combined to a transaction (not in example)

11. **Total Fees without VAT** - all fees combined
12. **VAT on Fees**- taxes levied on fees.
13. **Total Fees** - all fees combined including VAT

Reserves - percentage of the debit volume retained for account receivables (not in example).

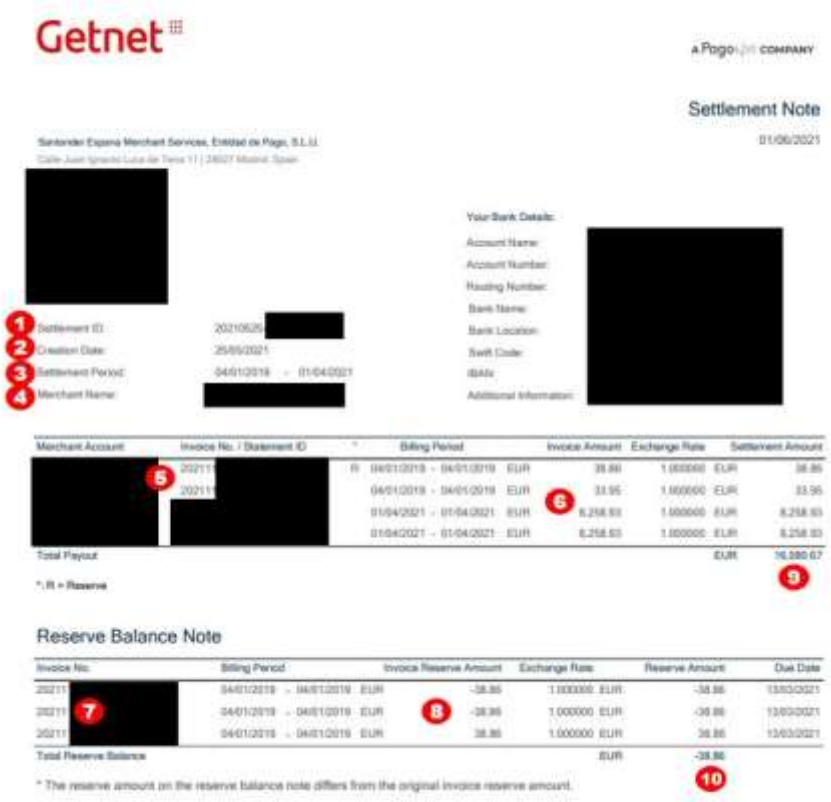
14. **Payout Amount** - total sum paid out to the merchant.

Second Page

The second page contains a detailed list of all charged fees e.g. Successful Authorizations Fee. The presented sums correspond to the combined charges presented in the first page.

5.3 Settlement Note

5.3.1. Example



5.3.2. Settlement Notes Details Explained

1. **Settlement ID** - consists of a six-digit date followed by an internal four-digit Getnet account ID and a six-digit serial number. The serial number is important if more than one file is created on a particular day. It changes with

every settlement note. The settlement ID can be found in the EPA file under the tag <settlement-id>.

2. **Creation/Settlement Date** - the date (end of week) the Total Payout is settled (and credited to the merchant account (<settlement-date>).
3. **Settlement Period** – The settlement period starts with the billing period begin of the oldest invoice and ends with the billing period end of the youngest invoice contained in the settlement.
4. **Merchant Name** - the payout group per currency (e.g. John Doe EUR). It articulates all merchant accounts and invoices shown.
5. Invoice No - reference to the invoices sent to the merchant and the invoice ID (<invoice-id>) in the EPA XML report.
6. **Invoice Amount and (Settlement) Amount** - total amount from invoice (invoice amount) and amount (settlement amount) converted to merchant's preferred settlement currency. Every processed currency for which an invoice is created (e.g. Canadian Dollar - CAD) is converted to the agreed settlement currency (e.g. EUR).
7. **Invoice No for withheld reserves** – reference to the invoices sent to the merchant and the Invoice Id in `<invoice-reserve-withheld>`
8. **Invoice Reserve Amount –** amount of the reserve withheld for certain invoice. Every processed currency for which an invoice is created (e.g. Canadian Dollar - CAD) is converted to the agreed settlement currency (e.g. EUR).
9. **Total Payout** - amount credited to the merchant's account
10. **Reserve amount –** total amount withheld as reserves by Getnet

06 Report Download

This Chapter describes how to download an EPA report file for automated offline reconciliation with the merchant's in-house data.

6.1 What Is SFTP?

SFTP, the *Secure File Transfer Protocol* uses Secure Shell (SSH) to provide authentication and encryption in the transmission of sensitive data. Unlike standard FTP, this secure variant encrypts the data prior to transmission thereby protecting passwords and sensitive content from prying eyes. It is very similar in use to FTP. However, because the functionality is based on a different technology, you can't use a standard FTP client to talk to an SFTP server, nor can you connect to an FTP server with a client that supports only SFTP.

SSH-2

The Getnet SFTP server is running Secure Shell version 2 (SSH-2) which comes with significantly improved server authentication, encryption, data integrity verification, and client authentication using DSA and RSA public key algorithms and a variety of other methods.

6.2 Using SFTP

For security reasons, it is required you use SFTP. The file transfer itself can be made with any commercial or non-commercial client-host application. It is up to you if you want to use a graphical SFTP client or command line SFTP. In either way the transfer involves only a few simple

steps. Regardless of the application used, please make sure that you locate the correct EPA file in the dedicated download location on the Getnet server.

6.2.1. Graphical SFTP client

Using a graphical SFTP client simplifies file transfers. Standard graphical user interfaces allow you to transmit files simply by dragging them from your file directory on your local machine to the directory of the remote server (Getnet). When you start your graphical SFTP program you will have to enter the name of the host, your username and password that you will receive from our customer service.

6.2.2. Command line SFTP

You will typically use command line SFTP.

6.3 Prerequisites

To be able to connect to the Getnet SFTP server you must have an SFTP client and an Internet connection supporting SSH-2. There are a number of different commercial and noncommercial SFTP programs available for use on Windows and other platforms. Your ability to connect to the Getnet SFTP server is determined by your network security policies.

6.4 File Naming Convention

6.4.1. EPA

An EPA report is created and uploaded to the Getnet SFTP server with the following syntax:

```
EPA_<Settlement-ID>_<settlement-period>.xml.gz
```

where:

- <Settlement-ID> - the alpha-numeric string uniquely identifies each Getnet merchant payout
- <settlement-period> - date range defining the start and the end of the settlement.
- .xml - denotes the file type extension eXtensible Markup Language.
- .gz - denotes the file compression with GNU zip.

Examples:

- EPA_20170821-M1AOAQRX_2017-02-13-2017-08-13.xml.gz.
- EPA_ 20180416-PITXEPTF_2018-04-16-2018-04-16.xml.gz

6.5 Accessing the SFTP Server

Access to the Getnet SFTP server is managed by a customer number. When your business is registered in the Getnet system, you will receive two emails from our customer support allowing you access the Getnet SFTP batch file server.

6.5.1. Username

The first email you will receive contains your username/customer number (e.g. 1234) and a link to the file server. You will need to the customer number to access the Getnet SFTP file server.

6.5.2. Password

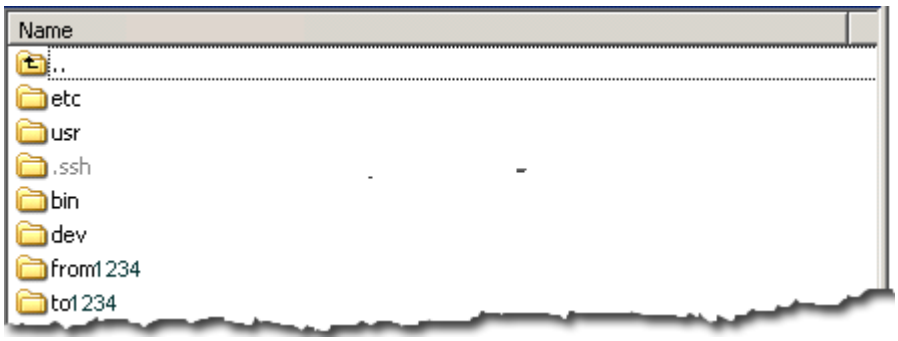
In a second email, you will receive a password to access the server. To log on enter the username and password as prompted and follow the on-screen instructions.

6.5.3. Automated Access

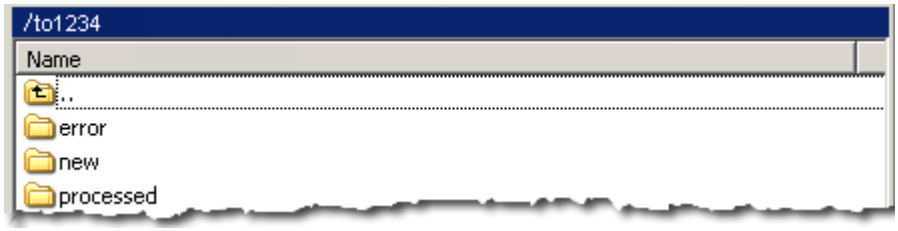
When you want to access the SFTP automatically, you have to send the public key from your server - which accesses the SFTP server - to the customer support of Getnet.

6.6 Merchant Directory

When you log on to the server you are automatically connected by customer number (e.g. 1234) to your dedicated file repository. In the root window of the remote SFTP server site (Getnet server) you will see the following subdirectories:



6.6.1. Retrieving Files



The new generated EPA files are stored in the folder “new”. When the data are successfully reconciled, they can be stored in the folder “processed”. Data which needs to be manually handled e.g. because the matching criteria could not be found, can be stored in the folder “error”. The storing and processing of the reconciliation have to be implemented by the merchant or an according technical partner of his.

Getnet

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