



ZENITH BANK'S PAYMENT FACILITATORS (PFs) MERCHANTS' SETTLEMENT FILE SPECIFICATION DOCUMENT

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Table of contents

Document revision log	2
Section 1.0 – Introduction	3
1.1 Overview	3
Section 2.0 – PFs Settlement File format specification	4
2.1 Records layout.....	4
2.2 Data definition conventions	4
2.3 Header record	5
2.4 Detail record.....	6
2.5 Trailer record.....	7
2.6 Legend	7

Document revision log

Version	Date	Description / Impact to Document
1.0	16 th October 2020	PFs Merchant Settlement specification – Initial Document.
2.0	25 th January 2021	PFs Merchant Settlement specification – Added Legend for CHANNEL_TYPE.

Section 1.0 – Introduction

1.1 Overview

The PFs Merchant Settlement File is used by Payment Facilitators to pass merchant transaction settlement data to Zenith Bank for merchant settlement.

Section 2.0 – PFs Merchants' Settlement file format specification

2.1 Records layout

All records are fixed-length fields, and all data are in ASCII character encoding.

The first and last records in the file are the header and trailer records. All other records in the file are detail records.

2.2 Data definition conventions

The record definitions use the following field attribute notations:

- ☐ n – numeric digits (0–9), right-justified, leading zeros, zero-filled if empty
- ☐ ns – numeric characters (0–9), left-justified, trailing spaces, space-filled if empty
- ☐ a – alphabetic characters (A–Z and a–z), trailing spaces, space-filled if empty
- ☐ an – alphabetic and numeric characters, trailing spaces, space-filled if empty
- ☐ ans – alphabetic, numeric, space, and special characters, space-filled if empty

2.3 Header record

#	Positions	Attrib.	Field Name	Values
1	1–4	ns-4	Record Type	“0000” – Header record type
2	5–36	an-32	File Name	“PFs Settlement File”. Left-justified, trailing spaces.
3	37–57	an-20	Aggregagor ID	Left-justified, trailing spaces
4	58–60	an-10	Settlement Date	DD/MM/YYYY format. True settlement date.
5	61–111	an-50	Unique File Reference	Left-justified, trailing spaces.

Detail Record

2.4 Detail record

The table below shows the detailed records of the PFs merchant settlement file.

#	Positions	Attrib.	Field Name	Values	Status
1	1-4	ns-4	Record Type	"1111" – detail record type for PFs merchants settlement	Mandatory
2	5-25	an-20	Aggregagor ID	Type of message being interchanged. Left-justified, trailing spaces.	Mandatory
3	26-46	an-20	SUB_MERCHANT_ID	The sub merchant ID. Left-justified, trailing spaces	Mandatory
4	47 -97	an-50	SUB_MERCHANT_NAME	The sub merchant name. Left-justified, trailing spaces.	Mandatory
5	98 -101	an-3	SUB_MERCHANT_BANK_CODE	The sub merchant bank code.	Mandatory
6	102 -112	ns-10	SUB_MERCHANT_ACCOUNT	The sub merchant bank account number.	Mandatory
7	113 -128	an-15	TRANSACTION_TYPE	The transaction type. Left-justified, trailing spaces.	Mandatory
8	129 -179	an-50	UNIQUE TRANSACTION REF	A global unique identifier for this transaction. Left-justified, trailing spaces.	Mandatory
9	180 -230	an-50	TRANSACTION ID	The transaction ID. Left-justified, trailing spaces.	Mandatory
10	231 -243	n-12	TRANSACTION_AMOUNT	Settlement Amount to be credited to the merchant. Right-justified, leading zeros. All currency amounts are in the minor unit of currency without a decimal point.	Mandatory
11	244-256	n-12	COMMISSION_AMOUNT	PFs commission to be credited to the PF. Right-justified, leading zeros. All currency amounts are in the minor unit of currency without a decimal point.	Mandatory
12	257-260	an-3	CURRENCY(NGN/USD)	The currency of settlement transaction. Format (NGN/USD)	Mandatory
13	261-271	an-10	SETTLEMENT_DATE	The settlment date. Date format (dd/mm/yyyy)	Mandatory
14	272 -287	an-15	SWIFT_BIC	The swift BIC of the offshore bank. Left-justified, trailing spaces.	Optional
15	288 -308	an-20	OFFSHORE_ACCOUNT	The merchants' offshore bank account number. Left-justified, trailing spaces.	Optional
16	309 -329	an-20	CHANNEL_TYPE	The channel code of the transaction. See legend below for applicable code. Left-justified, trailing spaces.	Mandatory

2.5 Trailer record

#	Positions	Attrib.	Field Name	Values
1	1–4	ns-4	Record Type	“2222” – Trailer record type
2	5–13	n-8	Number of financial transactions	Right-justified, leading zeros
3	14-26	n-12	Sum of Transaction Amount (NGN)	Right-justified, leading zeros. All currency amounts are in the minor unit of currency without a decimal point.
4	27–39	n-12	Sum of Commission Amount (NGN)	Right-justified, leading zeros. All currency amounts are in the minor unit of currency without a decimal point.
5	40–52	n-12	Sum of Transaction Amount (USD)	Right-justified, leading zeros. All currency amounts are in the minor unit of currency without a decimal point.
6	53–65	n-12	Sum of Commission Amount (USD)	Right-justified, leading zeros. All currency amounts are in the minor unit of currency without a decimal point.

2.6 Legend

CHANNEL_TYPE	
CODE	DESCRIPTION
MPGS	Mastercard Payment Gateway Services.
MIGS	MasterCard Internet Gateway Service.
CYBER_VISA	CyberSource Payment Gateway.
EMANDATE	Zenith E-mandate Service.
USSD	Zenith Unstructured Supplementary Service Data (*966#).
QR	Zenith QR Solution.
MNGACCT	Zenith Managed Account Service.