Underwriting file exchange

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# General file information

Changes to this outline schedule of procedures must be agreed upon in writing or electronic communication by the Processor and Avanzame, Inc.

## General file information

All files are CSV:

1. Comma delimited
2. Dates have to have to format YYYYMMDD
3. The filename is composed of:
4. Processor code: char (2)
5. Processed date: char (6): YYMMDD
6. Specific extension: char(3) according to file type. e.g. CS010514**.MSF**
7. All files have a header record and a trailer record (this would be explained in detail with each file type).

# File Detailed Format and Information

## Merchant request file (MRF)

**Extension:** MRF

**Creator:** Avanzame.

**Purpose:** To notify the processor for the merchants we need information from, for underwriting purposes.

**Header record:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Data Type** | **Description** |  |
| Header Constant | Varchar(6) | HEADER | Required |
| Avanzame Processed date | Varchar(8) | Date that Avanzame processed the file. | Required |
| Avanzame Processor Code | Varchar(9) | Processor code as existing on Avanzame System. | Required |

**File Detailed Structure:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Data Type** | **Description** |  |
| Avanzame Processed date | Varchar(8) | Date that Avanzame processed the record | Required |
| Avanzame Processor Code | Varchar(9) | Processor code as existing on Avanzame System | Required |
| Avanzame Merchant Number | Varchar (9) | MerchantID as existing on Avanzame System. | Required |
| Processor Merchant Number | Varchar (25) | MerchantID as assigned by the processor. This process number must cover all POS of an specific merchant on a specific location. | Required |

**Trailer record:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Data Type** | **Description** | |  |
| Trailer Constant | Varchar(7) | TRAILER | | Required |
| Avanzame Processed date | Varchar(8) | Date that Avanzame processed the file | | Required |
| Avanzame Processor Code | Varchar (9) | Processor code as existing on Avanzame System | | Required |
| Number of Rows | Numeric(5) | | Total number of rows included on the file (it does not include the header and trailer rows) | Required |

## Summary processing file (SPF)

**Extension**: SPF

**Creator**: Processor

**Purpose**: To notify Avanzame of all summary processing activity of the requested merchants

**Header record:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Data Type** | **Description** |  |
| Header Constant | Varchar(8) | HEADER | Required |
| Processor Processed date | Varchar(8) | Date the Processor processed the file | Required |
| Avanzame Processor Code | Varchar (9) | Processor code as existing on Avanzame System | Required |

**File Detailed Structure:**

| **Name** | **Data Type** | **Description** |  |
| --- | --- | --- | --- |
| Avanzame Merchant Number | Varchar (9) | MerchantID as existing on Avanzame System. | Required |
| Processor Merchant Number | Varchar (25) | MerchantID as assigned by the processor. This processor number must cover all POS of a merchant on a specific location. | Required |
| Avanzame Processor Code | Varchar(9) | Processor code as existing on Avanzame System | Required |
| Activity type | Numeric(3) | Possible values are :  Normal Activity: 70  Chargeback: 20 | Required |
| Retrieval source | Numeric(1) | Retrieval source code. Possible value is  VISA : 1  MC : 2  AMX : 3  DSC:4  DIN:5 | Required |
| Currency | Varchar(3) | Currency ID of Batch | Required |
| Total Amount | Numeric(14,2) | Total amount processed by the Merchant during the activity period specified by the Start and End Date fields. Money going from Avanzame inc. to the merchant is positive. | Required |
| Total Tickets | Numeric(9) | Total number of Transaction Tickets covered on the specified start to end date period. | Required |
| Start date | Varchar(8) | Start date of the activity period. | Required |
| End date | Varchar(8) | End date of the activity period. | Required |
| Processor Processed Date | Varchar(8) | Date that batch was processed by Processor. | Required |
| Processor Merchant Category | Varchar(4) | Processor Code that identifies Merchant’s Standard Industry Code (SIC). | Required |
| Processor Merchant Status | Varchar(1) | Processor status code that indicates if the merchant still processing or not with them.  Possible values are :  Active : A  Inactive : I | Required |
| Processor Merchant Business Start Date | Varchar(8) | Date that the merchant first started processing with the processor | Required |
| Legal Company Name\* |  | This is the name of the company on the Processor’s record for the Merchant. | NOT Required |
| RNC\* |  | This is the RNC number on the Processor’s record for the Merchant. | NOT Required |
| Bank Account Number\* |  | This is the Bank Account number on the Processor’s record for the Merchant. | NOT Required |
| Authorized Owner Name\* |  | This is the name of the person that signed the contract with the Processor. | NOT Required |

**\*NOTE: These last 4 fields are to be imported into the Merchant screen from the information we receive from the Processor, but they are not require fields, and as such, if the Processor doesn’t fill these fields, the File can still be processed.**

**Trailer record:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Data Type** | **Description** | |  |
| Trailer Constant | Varchar(7) | TRAILER | | Required |
| Processor Processed date | Varchar(8) | Date the Processor processed the file | | Required |
| Avanzame Processor Code | Varchar (9) | Processor code as existing on Avanzame System | | Required |
| Sum of Total Amounts | Numeric(14,2) | | Sum of all Total Amounts included on the detail of the file. | Required |
| Number of Rows | Numeric(5) | | Total number of rows included on the file (it does not include the header and trailer rows) | Required |