



PayWay

Cardlink File Format Specification

Version 1.2 4 Feb 2016

Document History

Date	Version	Description
27 Sep 2010	1.0	Initial Version
20 Feb 2012	1.1	Fixed error in Value Flag specification
4 Feb 2016	1.2	Added "TEST" as valid value for Merchant Id

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1 Introduction

This document describes the Cardlink batch file format that PayWay Batch accepts. It details the payment file format (containing card details and amounts to charge) and the report file format.

1.1 File Format

All files are plain text using the US-ASCII character encoding. Records are separated by the CR LF end-of-line marker.

Data types are listed as:

- N – numeric 0-9 only
- A – letters from the English alphabet
- AN – letters or numbers (alphanumeric)
- S – spaces only

Unless otherwise noted, N numeric fields are right-justified and padded with leading zeroes and AN alphanumeric fields are left-justified and padded with trailing spaces. Amounts are always expressed in cents, e.g. \$125.94 is expressed as '00012594' (assuming the field has length of 8).

1.2 Support

- For issues relating to your Merchant agreement with St.George, contact Business Direct on **1300 781 605**.
- For issues relating to your Merchant agreement with American Express, contact Amex on **1300 363 614**.
- For issues relating to your Merchant agreement with Diners Club, contact Diners on **1300 360 060**.
- For issues relating to the PayWay website or the batch file format, contact PayWay Customer Care via payway@stgeorge.com.au or **1300 395 501** (available Monday to Friday, 8:30 am. to 5:30 pm AEST). Please include your name, client number and a description of the issue.

Never send credit card numbers in an email.

2 Cardlink Payment File

The payment file has the following general structure:

- File header (one only per file)
- Sale/ Refund transaction (one or more in each file)
- File trailer (one only per file)

2.1 Payment File Header

The file header must be the first record in the file.

No	Field Name	Position	Length	Data Type	Description
1	Transaction Type	1	1	N	Must be 'H' to indicate file header.
2	Filler	2	1	S	Space
3	Desired Settlement Date	3-10	8	N	Date of desired settlement in YYYYMMDD format. This date can be 10 days in the past or the future.
4	Merchant ID	11-18	8	AN	7-digit merchant ID number allocated by St.George. Left aligned, padded with a trailing space. Use "TEST" for a test-only facility.
5	Filler	19	1	S	Space
6	Merchant Name	20-41	22	AN	Your company's trading name.
7	Value Flag	42	1	A	'Y' – Normal sale transactions. Space – Preauth Mode - All sale transactions are converted to preauths. 'C' – Clear Only Mode – All sale transactions are processed without further authorisation. Each transaction must have an Authorisation Code.
8	Filler	43-69	27	S	Spaces

2.2 Payment File Sale / Refund Transaction

Each file contains one or more sale or refund transactions.

No	Field Name	Position	Length	Data Type	Description
1	Card Number	1-16	16	N	Card number left justified with trailing spaces. Do not include dashes or spaces between the card number digits.
2	Filler	17	1	S	Space
3	Card Expiry Date	18-21	4	N	The card expiry date in MMY format.
4	Filler	22	1	S	Space
5	Transaction Amount	23-31	9	N	Transaction amount in cents, right justified with zero padding. For example, \$125.94 is expressed as '000012594'. If you have enabled surcharges in the PayWay website, PayWay will add a surcharge to this amount. Using the above example, if you have a 1% surcharge, PayWay will add \$1.26 to the transaction amount.
6	Amount Sign	32	1	A	Space - Sale Minus '-' - Refund
7	Transaction Source	33	1	A	'M' - Mail order 'T' - Telephone order 'E' - eCommerce transaction 'R' - Recurring transaction
8	Filler	34	1	S	Space
9	Authorisation Code	35-40	6	AN	If capturing a previous pre-auth transaction, this is the 6 character authorisation code from that pre-auth transaction. Otherwise, leave blank.
10	Filler	41-49	9	S	Spaces
11	Merchant Reference Number	50-69	20	AN	Your reference number for this transaction. Populate this field with your system's identifier for this transaction to allow tracing.
12	Filler	70-74	5	S	Spaces

Note:

- The Sale Type of 'R' for Recurring transaction (ie MasterCard or Visa Recurring) should be set if a transaction is a recurring transaction for which you hold a valid direct debit agreement from the cardholder. In addition, for Visa Recurring, the first transaction has to be authorised with a valid card expiry date. If the transaction is a one-off transaction, you must set the Sale Type to one of the other given values (i.e. M, T or E). Under no circumstances may you flag a one-off transaction as Recurring.
- Refunds are a potential avenue for fraud. Check your merchant agreement for information about performing refunds.

2.3 Payment File Trailer

The file trailer record must be the last record in the file.

No	Field Name	Position	Length	Data Type	Description
1	Transaction Type	1	1	N	Must be 'T' to indicate file trailer.
2	Filler	2	1	S	Space
3	Transaction Count	3-8	6	N	Total number of transactions in the file.
4	Filler	9-55	47	S	Spaces

3 Result File

The result file is a ZIP that contains two files:

- DECLINE.DAT: Contains all the declined transactions from the original payment file
- ALL.DAT: Contains all transactions from the payment file with the sequence preserved and the transaction results inserted

Both of the files have the same structure as the payment file. Each file has the following general structure:

- File header (one only per file)
- Sale/ Refund transaction (one or more in each batch)
- File trailer (one only per file)

3.1 Result File Header

The file header must be the first record in the file.

No	Field Name	Position	Length	Data Type	Description
1	Transaction Type	1	1	N	Always 'H' to indicate file header.
2	Filler	2	1	S	Space
3	Facility Link ID (previously known as CDTF ID)	3-10	8	N	Date from the payment file header.
4	Merchant ID	11-18	8	AN	Merchant ID from the payment file header.
5	Filler	19	1	S	Space
6	Merchant Name	20-41	22	AN	Your company's trading name.
7	Value Flag	42	1	A	Space – Normal sale transactions. 'Y' – Preauth Mode - All sale transactions are converted to preauths. 'C' – Clear Only Mode – All sale transactions are processed without further authorisation. Each transaction must have an Authorisation Code.
8	Filler	43-69	27	S	Spaces

3.2 Result File Sale / Refund Transaction

Each file contains one or more sale or refund transactions.

No	Field Name	Position	Length	Data Type	Description
1	Masked Card Number	1-16	16	N	Left justified with trailing spaces. The first 6 and last 3 digits will be present in the form: xxxxxx...xxx
2	Filler	17	1	S	Space
3	Card Expiry Date	18-21	4	N	The card expiry date in MMY format.
4	Filler	22	1	S	Space
5	Transaction Amount	23-31	9	N	Transaction amount in cents, right justified with zero padding. For example, \$125.94 is expressed as '000012594'. If you have enabled surcharges in the PayWay website, this will be the amount before the surcharge was applied.
6	Amount Sign	32	1	A	Space - Sale Minus '-' - Refund
7	Transaction Source	33	1	A	'M' - Mail order 'T' - Telephone order 'E' - eCommerce transaction 'R' - Recurring transaction
8	Filler	34	1	S	Space
9	Authorisation Code or Decline Reason	35-49	15	AN	If the transaction was approved, the 6-character authorisation code will appear here, left justified with trailing spaces. Otherwise, the decline reason will appear, e.g. <ul style="list-style-type: none"> • INV CARD NUMBER • EXPIRED CARD • DECLINED
10	Merchant Reference Number	50-69	20	AN	Your reference number from the payment file.
11	Filler	70-74	5	S	Spaces

3.3 Result File Trailer

The file trailer record must be the last record in the file.

No	Field Name	Position	Length	Data Type	Description
1	Transaction Type	1	1	N	Always 'T' to indicate file trailer.
2	Filler	2	1	S	Space
3	Transaction Count	3-8	6	N	Total number of transactions in the file.
4	Filler	9	1	S	Space
5	Value Submitted	10-20	11	N	Total value of the payment file in cents.
6	Filler	21	1	S	Space
7	Legend	22-43	22	A	Always 'TOTAL VALUE CREATED IS'
8	Value Created	44-54	11	N	Total value of approved transactions from the payment file in cents.