



PayWay

MTS File Format Specification

Version 1.1 4 Feb 2016

Document History

Date	Version	Description
27 Sep 2010	1.0	Initial Version
4 Feb 2016	1.1	Added "TEST" as valid value for Merchant Id

Table of Contents

1	Introduction	4
1.1	File Format	4
1.2	Support	4
2	MTS Payment File	5
2.1	Payment File Header	5
2.2	Payment File Batch Header	5
2.3	Payment File Sale / Refund Transaction	6
2.4	Payment File Batch Trailer	8
2.5	Payment File Trailer	8
3	MTS Rejects File	10
3.1	Rejects File Header	10
3.2	Rejects Batch Header	10
3.3	Rejects Transaction	11

1 Introduction

This document describes the Westpac MTS file format that PayWay Batch accepts. It details the payment file format (containing card details and amounts to charge) and the rejects file format (which lists the declined transactions).

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 MTS Payment File

The payment file has the following general structure:

- File header (one only per file)
- Batch header (per merchant)
- Sale/Refund transaction (one or more in each batch)
- Batch trailer (one only per merchant batch header)
- 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 '1' to indicate file header.
2	Record Sequence	2-7	6	N	Not used – set to any numeric value, e.g. '000000'.
3	Facility Link ID (previously known as CDTF ID)	8-11	4	N	Not used – set to any numeric value, e.g. '0000'.
4	Originating PC ID	12-14	3	AN	Transmitting PC ID (default is P01).
5	Desired Settlement Date	15-22	8	N	Date of desired settlement in YYYYMMDD format. This date can be 10 days in the past or the future.
6	Creation Sequence	23-24	2	N	File Sequence begins at 01 and increments by 1 for each file created on Creation Date.
7	Posting Status	25	1	A	'O' = Original Status
8	Filler	26-80	55	S	Spaces

2.2 Payment File Batch Header

This record is used to group together data for a particular merchant facility.

No	Field Name	Position	Length	Data Type	Description
1	Transaction Type	1	1	N	Must be '2' to indicate batch header.

No	Field Name	Position	Length	Data Type	Description
2	Record Sequence	2-7	6	N	Not used – set to any numeric value, e.g. '000000'.
3	Merchant ID	8-15	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.
4	Batch Date	16-23	8	N	Must be the same as the date in the file header.
5	Batch Sequence Number	24-25	2	N	Batch sequence starting 01 and increasing by 1 for each batch in the file.
6	Posting Status	26	1	A	'O' = Original Status
7	Filler	27-80	54	S	Spaces

2.3 Payment File Sale / Refund Transaction

Each batch contains one or more sale or refund transactions.

No	Field Name	Position	Length	Data Type	Description
1	Transaction Type	1	1	N	'3' for sale, '4' for refund.
2	Record Sequence	2-7	6	N	Not used – set to any numeric value, e.g. '000000'.
3	Merchant ID	8-15	8	AN	Must be the same as the merchant ID in the batch header.
4	Card Number	16-34	19	N	Card number left justified with trailing spaces. Do not include dashes or spaces between the card number digits.
5	Filler	35-42	8	S	Spaces
6	Transaction Amount	43-50	8	N	Transaction amount in cents, right justified with zero padding. For example, \$125.94 is expressed as '00012594'. 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.

No	Field Name	Position	Length	Data Type	Description
7	Transaction Source	51	1	A	'M' – Mail order 'T' – Telephone order 'E' – eCommerce transaction 'R' – Recurring transaction
8	Filler	52	1	S	Space
9	Authorisation Code	53-58	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	Merchant Reference Number	59-64	6	AN	Your first reference number for this transaction. Populate this field with your system's identifier for this transaction to allow tracing.
11	Card Expiry Date	65-70	6	N	The card expiry date in MMYYYY format.
12	Merchant Secondary Reference Number	71-78	8	AN	Your second reference number for this transaction. Leave blank if not required.
13	Filler	79-80	2	S	Spaces

Note:

- The Merchant Reference Number and Merchant Secondary Reference Number are shown as concatenated in the PayWay website. For example, if the Merchant Reference Number field is 'abcde1' and the Merchant Secondary Reference Number is '2fghijkl', the Customer Reference Number field on the screen will show 'abcde12fghijkl'.
- 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.

2.4 Payment File Batch Trailer

Each batch must have a trailer record following the last transaction in the batch.

No	Field Name	Position	Length	Data Type	Description
1	Transaction Type	1	1	N	Must be '5' to indicate batch trailer.
2	Record Sequence	2-7	6	N	Not used – set to any numeric value, e.g. '000000'.
3	Merchant ID	8-15	8	AN	Must be the same as the merchant ID in the batch header.
4	Batch Transaction Count	16-21	6	N	Number of transactions in the batch.
5	Batch Transaction Total Amount	22-31	10	N	Sum of batch sales transaction amounts minus sum of batch refund transaction amounts.
6	Batch Amount Sign Indicator	32	1	A	'C' for credit if the above total is positive. 'D' for debit if the above total is negative.
7	Sales Count	33-37	5	N	Number of sale transactions in this batch.
8	Sales Total Amount	38-47	10	N	Total amount for all sale transactions in this batch.
9	Refunds Count	48-52	5	N	Number of refund transactions in this batch.
10	Refunds Total Amount	53-62	10	N	Total amount for all refund transactions in this batch.
11	Filler	63-80	18	S	Spaces

2.5 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 '6' to indicate file trailer.
2	Record Sequence	2-7	6	N	Not used – set to any numeric value, e.g. '000000'.
3	Facility Link ID (previously known as CDTF ID)	8-11	4	N	Same as file header.
4	Batch Count	12-15	4	N	Number of batches present in the file.

No	Field Name	Position	Length	Data Type	Description
5	Transaction Count	16-22	7	N	Total number of transactions in the file.
6	Transaction Total Amount	23-33	11	N	Sum of all sales transaction amounts minus sum of all refund transaction amounts.
7	File Amount Sign Indicator	34	1	A	'C' for credit if the above total is positive. 'D' for debit if the above total is negative.
8	Sales Count	35-40	6	N	Number of sale transactions in this file.
9	Sales Total Amount	41-51	11	N	Total amount for all sale transactions in this file.
10	Refunds Count	52-57	6	N	Number of refund transactions in this file.
11	Refunds Total Amount	58-68	11	N	Total amount for all refund transactions in this file.
12	Filler	69-80	12	S	Spaces

3 MTS Rejects File

The rejects file contains the list of all transactions that were declined during processing. The file has the following general structure:

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

3.1 Rejects File Header

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

No	Field Name	Position	Length	Data Type	Description
1	Transaction Type	1	1	N	'1' to indicate file header.
2	Error Code	2-4	3	AN	Always '000'
3	Facility Link ID (previously known as CDTF ID)	5-8	4	N	Same as the value specified in the payment file.
4	File Date	9-14	6	N	File date from the payment file in YYMMDD format.
5	Deposit Sequence	15-16	2	N	File sequence number (matches sequence in the payment file).
6	Posting Status	17	1	A	'O' – Original
7	Processing Date	18-23	6	N	File date from the payment file in YYMMDD format.
8	Filler	24-110	87	S	Spaces

3.2 Rejects Batch Header

One batch header record will be present for each batch header in the payment file.

No	Field Name	Position	Length	Data Type	Description
1	Transaction Type	1	1	N	'2' to indicate batch header.
2	Error Code	2-4	3	AN	Always '000'
3	Merchant ID	5-12	8	AN	Same as the value specified in the payment file.
4	Merchant Name	13-37	25	AN	Merchant's trading name.
5	Merchant Location	38-57	20	AN	Merchant's trading location.
6	Merchant State	58-60	3	A	Merchant's trading location state.

No	Field Name	Position	Length	Data Type	Description
7	Batch Date	61-66	6	N	Batch date from the payment file in YYMMDD format.
8	Batch Sequence	67-68	2	N	Batch sequence from the payment file.
9	Posting Status	69	1	N	'O' – Original
10	Filler	70-110	41	S	Spaces

3.3 Rejects Transaction

Each record represents a transaction that was declined during processing.

No	Field Name	Position	Length	Data Type	Description
1	Transaction Type	1	1	N	'3' – Sales '4' - Refund
2	Error Code	2-4	3	AN	0XX where XX is the 2-character response code from the transaction processing. See online help in the PayWay website for more information. The description of each code is provided in field 11.
3	Merchant ID	5-12	8	AN	Same as the value specified in the payment file.
4	Masked Card Number	13-31	19	AN	Left justified with trailing spaces. The first 6 and last 3 digits will be present in the form: xxxxxx...xxx
5	Transaction Amount	32-42	11	N	Same as the value specified in the payment file. If you have enabled surcharges in the PayWay website, this will be the amount before the surcharge was applied.
6	Transaction Date	43-48	6	N	Transaction settlement date in YYMMDD format.
7	Filler	49-64	16	N	Zeros – reserved for future use.
8	Merchant Reference Number	65-70	6	AN	Same as the value specified in the payment file.
9	Filler	71	1	N	Zero – reserved for future use.
10	Filler	72-77	6	AN	'*****' - reserved for future use.

No	Field Name	Position	Length	Data Type	Description
11	Error Message	78-102	25	AN	Description of why the transaction was declined.
12	Merchant Secondary Reference Number	103-110	8	AN	Same as the value specified in the payment file.