

Istruzioni per la sostituzione dei RAF (Reconciliation Advice File) con gli ERF (EPAY Reconciliation File)

Cosa cambia per voi commercianti con questa sostituzione?

Nel momento in cui il vostro Payment Service Provider Saferpay cambia tecnologia passando dallo standard di specifica ep2 a uno non ep2, anche il vostro Reconciliation File subisce delle modifiche. Finora avete ricevuto il RAF (Reconciliation Advice File), che è collegato a un terminale virtuale. Tuttavia, non esistono più terminali con lo standard di specifica non ep2. Il RAF connesso al terminale viene quindi sostituito dall'ERF, indipendente dal terminale. *Qualora a oggi continuiate a elaborare il RAF nel vostro sistema, siete pregati di prendere conoscenza delle seguenti modifiche.*

Cosa cambia?

Verranno generati dei nuovi Merchant ID e un nuovo AID (Application Identifier).

In quanto commercianti dovrete sostituire i vecchi Merchant ID con quelli nuovi ovunque essi vengano elaborati, ad esempio nel vostro software per la contabilità. I nuovi Merchant ID vi saranno comunicati da PostFinance tramite lettera.

Lo stesso vale per l'Application Identifier (AID): in quanto commercianti dovrete sostituire i vecchi AID con uno nuovo per PostFinance Pay. Il nuovo AID viene fornito da PostFinance tramite lettera e corrisponde a: `A00000015744FB`.

Come fare per ricevere gli ERF?

I Reconciliation File di PostFinance possono essere ottenuti tramite e-finance o attraverso il canale Managed File Transfer PostFinance (MFTPF). Le presenti istruzioni descrivono la struttura degli EPAY Reconciliation File utilizzati per la reconciliation delle transazioni con modalità di pagamento PostFinance. I file in questione devono essere sostituiti per mezzo del canale Managed File Transfer PostFinance (MFTPF) oppure recuperati tramite e-finance, il portale e-banking di PostFinance.

A chi rivolgersi in caso di domande?

Qualora elaborate i Reconciliation File tramite un offerente terzo, contattate direttamente il vostro Payment Management System (PMS) Partner. Per altre domande potete rivolgervi alla vostra o al vostro consulente clienti o al Merchant Support all'indirizzo merchantsupport@postfinance.ch.

1. Delivery Channel and File name

Supported delivery channels:

- **MI-Rec-Server (PMS) for RAF:**
For automated downloading and further processing of RAF only. Requires the merchant to have an ep2 infrastructure.
- **E-Finance:**
For semi-automated reconciliation of transactions. Download the RAF/ERF in e-finance and manually import it into the merchant's or psp's system.
- **Managed File Transfer PostFinance (MFTPF):**
For automated downloading and further processing of reconciliation files. Detailed information: [Managed File Transfer PostFinance \(MFTPF\) manual](#)
- For semi-automated or/and automated use of EPAYReconciliationFile the following must be implemented:

Functionality	Epay xsd	Element	ep2 (for reference)
Reconciliation	EpaymentFile2.10.xsd	EPayReconciliationFile	Reconciliation Advice File (RAF)

Use case:

- Precondition: the transactions to be reconciled have to be submitted by the PSP successfully.
- PostFinance sends files containing the transactions to MFTPF/e-finance with file names in accordance with 'File name'.
- The merchants can retrieve the files via MFTPF or the PostFinance e-banking portal and process them in their own time.

File name ERF:

For EPay reconciliation files the pattern for the file name is specified as follows:

EPAYREC-[Environment]-[AcquirerId]-[PspId]-[MerchantId]-[ReconciliationFileId]-[PeriodEndDate]-[Date]-[Time]-v[SpecVersion].xml

e.g.: EPAYREC-P-4-1-PFAQ000000004-12345678901-20231126-20231126-215047-v2.10.xml

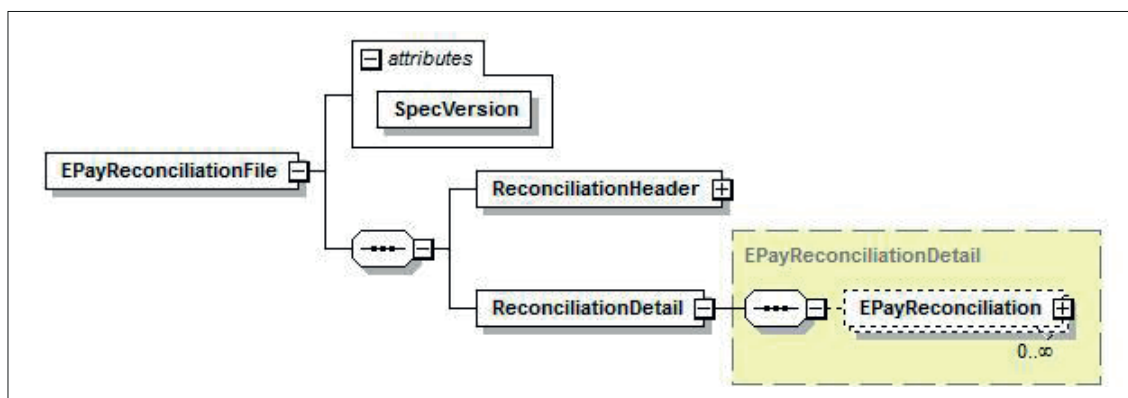
File name pattern for EPayReconciliationFile:

Name	Ordinality	Remarks
Environment	1	Format: P=Production (Live-System)
AcquirerId	1	Unique identification of the acquirer, without leading zeros
PspId	1	Unique identification of the PSP
MerchantId	1	Unique identification of the Merchant
ReconciliationFileId	1	Unique identifier of the reconciliation file
PeriodEndDate	1	Acquirer processing date of the transactions
Date	1	Creation date
Time	1	Creation time
SpecVersion	1	Version of the EPayReconciliation files specification.

2. File Structure

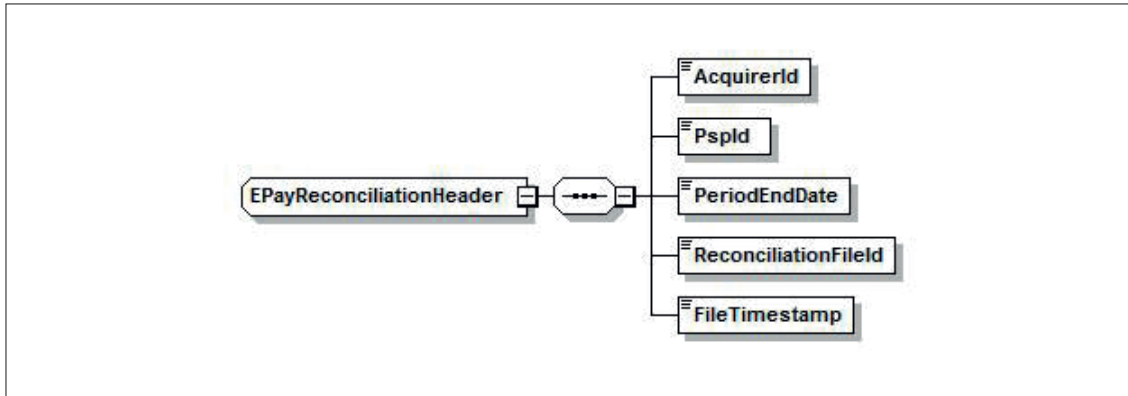
The **EPayReconciliationFile** contains several different types of PostFinance payment methods transactions reconciliation advice for a merchant. The file EpaymentFile2.10.xsd contains these definitions.

Name	Ordinality	Remarks
SpecVersion	1	Version of the EPayReconciliation file specification as
xml-attribute.	1	Unique identification of the acquirer, without leading zeros
ReconciliationFileHeader	1	Header information for EPayment transaction reconciliation advice



2.1 ReconciliationFileHeader

Name	Ordinality	Remarks
AcquirerId	1	Unique identification of the acquirer who authorised the transactions. 4 for PostFinance
PspId	1	Unique identification of the PSP
PeriodEndDate	1	Acquirer processing date of the transactions
ReconciliationFileId	1	Unique identifier of the reconciliation file
FileTimestamp	1	Creation timestamp of the reconciliation file



2.2 ReconciliationFileStructure

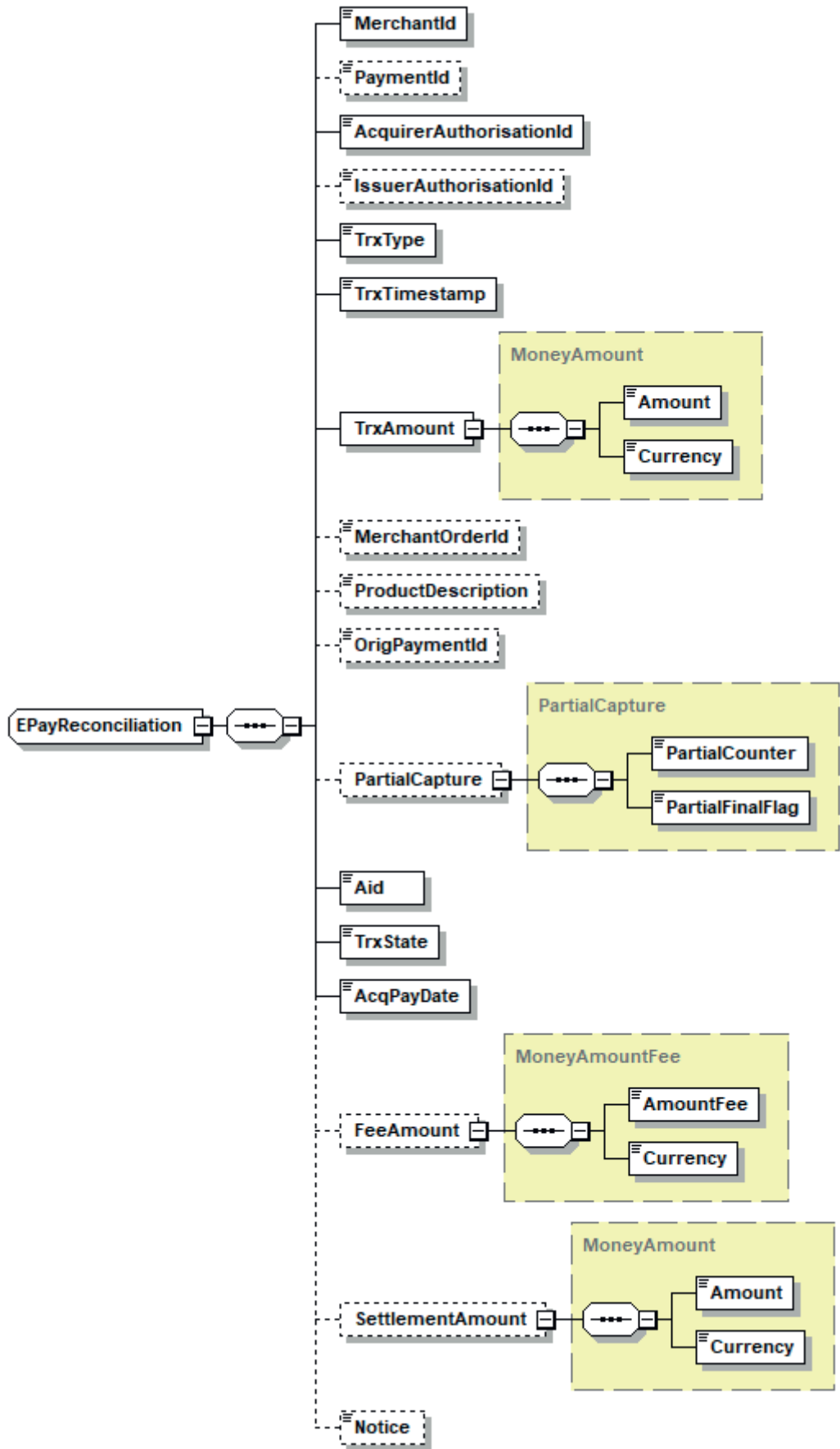
EPayReconciliation

ERF		RAF		Remarks
Name	Ordinality	Name	Ordinality	
MerchantId	1	ep2: MctID	1	Unique identification of the merchant
PaymentId	0..1	–	0..1	Unique payment identification, <i>transactionId</i> of MerchantPaymentAPI. Not present in a manual reversal, performed by PostFinance.
AcquirerAuthorisationId	1	–	1	Unique acquiring identification of the authorisation or credit. Ignore for MerchantPaymentAPI.
IssuerAuthorisationId	0..1	–	0..1	Unique issuing identification of the authorisation or credit. Not present in a manual reversal, performed by PostFinance. Ignore for MerchantPaymentAPI.
TrxType	1	ep2: TrxTypeExt	1	Defines the transaction type, such as PURCHASE or CREDIT. TransactionType <i>purchaseRecurringInitial</i> and <i>purchaseRecurringSubsequent</i> are mapped to PURCHASE.
TrxTimestamp	1	ep2: TrxDate and TrxTime	1	Local time stamp of the authorisation or credit
TrxAmount	1	ep2: TrxAmt	1	Amount and currency of the authorisation or credit
MerchantOrderId	0..1	ep2: OrderID	0..1	Always present for successful transactions except for manually processed credits without existing reference to an original transaction.
OrigPaymentId	0..1	–	0..1	Only present for credits or (manual) reversals. Contains the <i>origTransactionId</i> in case of MerchantPaymentAPI.
ProductDescription	0..1	ep2: ProdDescript	0..1	Describes the product, only present if it was submitted with the submission.
Aid	1	ep2: AID	1	Payment method used according ep2ApplicationId or non-ep2ApplicationID. For PfPay for example A00000015744FB.

TrxState	1	ep2: TrxAccept	1	Transaction state as ACCEPTED, PENDING, REJECTED or REVERSAL (only manually reversal, performed by PostFinance). A mapping is necessary (see Transaction State below)
AcqPayDate	1	–	1	Date of the acquirer payments to the merchant
FeeAmount	0..1	ep2: AmtFee	0..1	Amount of fees, only available by daily pricing
Settlement-Amount	0..1	ep2: AmtSettlement	0..1	The original amount of the accepted authorisation in the account currency. Present if transaction is accepted.
Notice	0..1	–	0..1	Optional text information on a declined transaction
PartialCapture	0..1	ep2: PartialCapture-Counter and PartialCapture-FinalFlag	0..1	Only present if TrxType = PARTIAL_PURCHASE ParticalCaptureCounter and PartialCaptureFinalFlag (ERF) were merged into Partial Capture (ERF).

Transaction State (TrxStateEnum)

Value	Value ep2 (for reference)	Label	Description
1	0–99	ACCEPTED	Transaction accepted
2	200–299	REJECTED	Transaction rejected
3	300–399	PENDING	Transaction received, transaction details must be clarified, will be processed, refunded later and reconciled again.
4	–	REVERSAL	Manual reversal of an accepted transaction, performed by PostFinance



Example ERF:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<EPayReconciliationFile xmlns="http://aqs.postfinance.ch/epayment/v2" SpecVersion="2.10">
  <ReconciliationHeader>
    <AcquirerId>4</AcquirerId>
    <PspId>1</PspId>
    <PeriodEndDate>20230705</PeriodEndDate>
    <ReconciliationFileId>749440901</ReconciliationFileId>
    <FileTimestamp>20230706020804</FileTimestamp>
  </ReconciliationHeader>
  <ReconciliationDetail>
    <EPayReconciliation>
      <MerchantId>TEST00020000001</MerchantId>
      <PaymentId>2023070514190533</PaymentId>
      <AcquirerAuthorisationId>904331112610</AcquirerAuthorisationId>
      <IssuerAuthorisationId>1LQUef</IssuerAuthorisationId>
      <TrxType>4</TrxType>
      <TrxTimestamp>20230705141908</TrxTimestamp>
      <TrxAmount>
        <Amount>3.00</Amount>
        <Currency>978</Currency>
      </TrxAmount>
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      <OrigPaymentId>20230705141817240</OrigPaymentId>
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      </FeeAmount>
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        <Amount>3.00</Amount>
        <Currency>978</Currency>
      </SettlementAmount>
    </EPayReconciliation>
  </ReconciliationDetail>
</EPayReconciliationFile>
```