

# Instructions relatives au passage de RAF (Reconciliation Advice File) à ERF (EPay Reconciliation File)

Quels changements cette nouveauté implique-t-elle pour vous en tant que commerçant?

Lorsque votre prestataire de services de paiement Saferpay passera du standard de spécification ep2 au standard non-ep2, votre fichier de réconciliation sera également modifié. Jusqu'ici, le prestataire recevait un fichier RAF (Reconciliation Advice File) rattaché à un terminal virtuel. Or, avec la norme non-ep2, il n'y aura plus de terminal. Le fichier RAF sera donc remplacé par un fichier ERF, qui ne sera plus rattaché à aucun terminal. *Si vous continuez aujourd'hui à traiter le RAF dans votre système, il vous faut examiner de plus près les modifications suivantes.*

Quelles seront les autres nouveautés?

De nouveaux ID commerçant et un nouvel AID (Application Identifier) sont générés. En tant que commerçant, vous devez remplacer les anciens ID commerçant par les nouveaux partout où les ID commerçants sont utilisés, par exemple dans votre logiciel de comptabilité. Les nouveaux ID commerçant sont mis à disposition par PostFinance par courrier. Il en va de même pour votre AID (Application Identifier). En tant que commerçant, vous devez remplacer les anciens AID par un nouvel AID pour PostFinance Pay. Le nouvel AID est fourni par PostFinance par courrier et est le suivant: *A00000015744FB*.

Désormais, comment recevoir des fichiers ERF en tant que commerçant?

Les fichiers de réconciliation de PostFinance peuvent être obtenus via PostFinance e-finance ou via Managed File Transfer PostFinance (MFTPF). Les présentes instructions décrivent la structure de fichier de l'EPay Reconciliation File utilisé comme fichier de réconciliation pour les transactions effectuées avec des modes de paiement PostFinance. Les fichiers concernés sont échangés via le canal Managed File Transfer PostFinance (MFTPF) ou récupérés dans e-finance, le portail d'e-banking de PostFinance.

À qui s'adresser en cas de questions?

Si vous traitez les Reconciliation Files par le biais d'un émetteur tiers, veuillez vous adresser directement à votre partenaire système de gestion des paiements. Si vous avez d'autres questions, n'hésitez pas à contacter votre conseillère ou conseiller à la clientèle ou le support commerçant par e-mail à l'adresse [merchantsupport@postfinance.ch](mailto: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

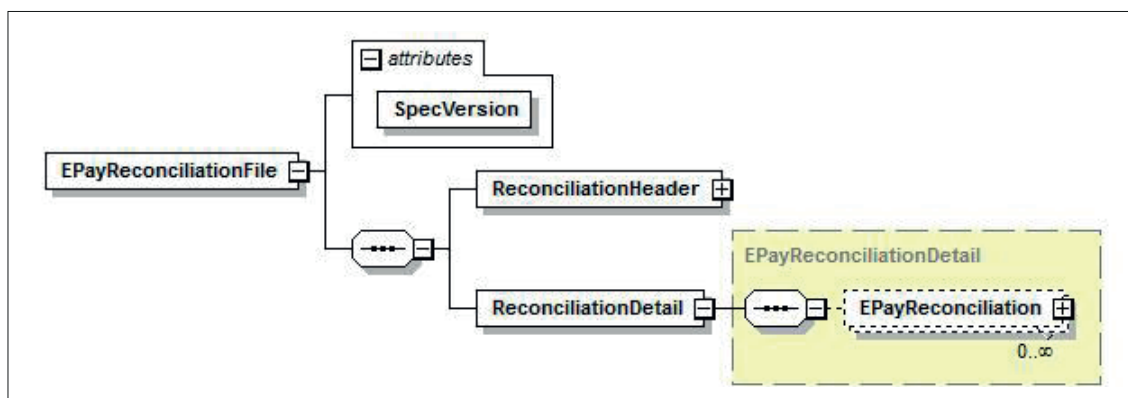
**File name pattern for EPayReconciliationFile:**

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

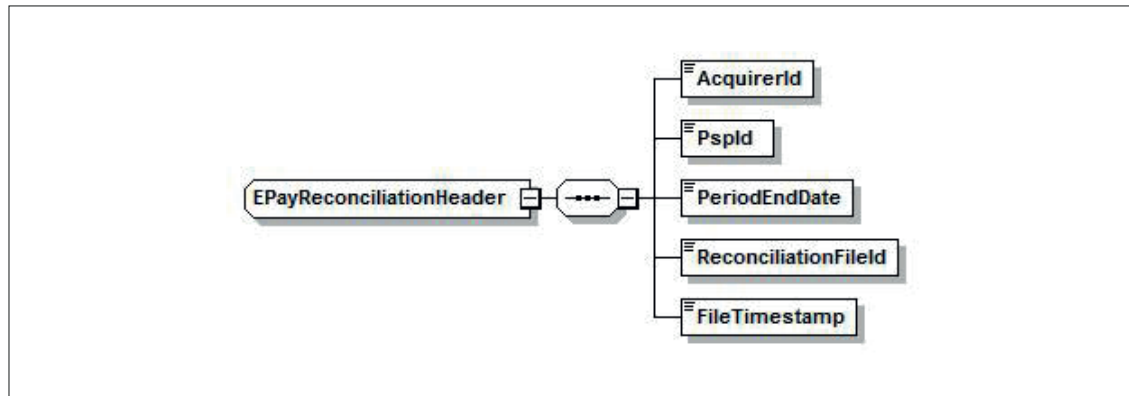
The **EPayReconciliationFile** contains several different types of PostFinance payment methods transactions reconciliation advice for a merchant. The file EpaymentFile2.10.xsd contains these definitions.

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

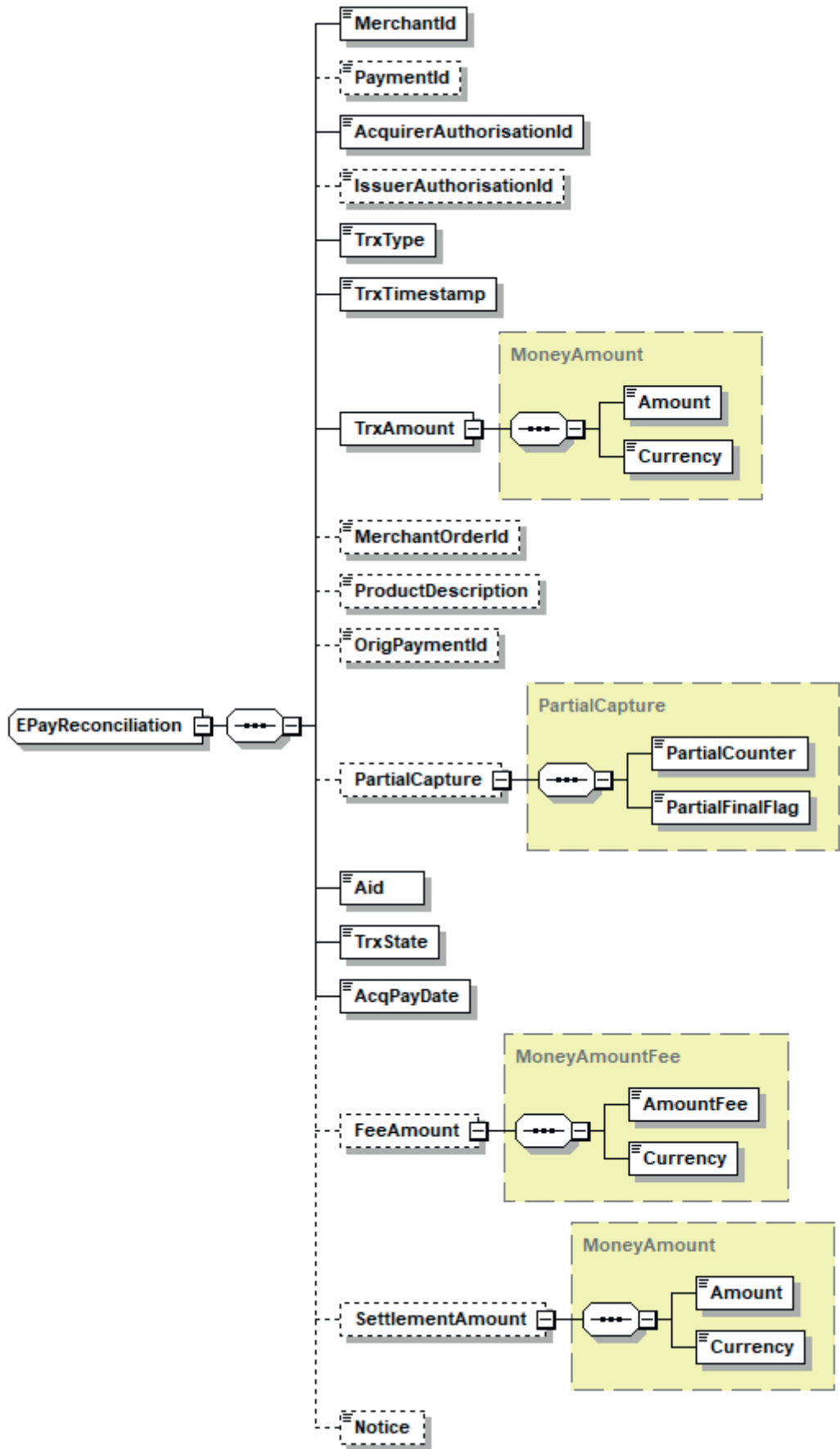
### EPayReconciliation

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>
      <MerchantOrderId>m20230705141817240</MerchantOrderId>
      <OrigPaymentId>20230705141817240</OrigPaymentId>
      <Aid>A00000015744FB</Aid>
      <TrxState>1</TrxState>
      <AcqPayDate>20230706</AcqPayDate>
      <FeeAmount>
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        <Currency>756</Currency>
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        <Amount>3.00</Amount>
        <Currency>978</Currency>
      </SettlementAmount>
    </EPayReconciliation>
  </ReconciliationDetail>
</EPayReconciliationFile>
```