



SECUREPAY TECHNOLOGIES

SECUREBATCH

USER MANUAL

PREPARED FOR

SecurePay Technologies

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17 Oct 2001	Sudesh Wijesingha	Initial	The Initial draft copy of the SecureBatch User Manual.
16 Sep 2002	Tom Dyjak	1.0	Batch file validation added.
18 Sep 2002	Tom Dyjak	1.1	Batch payments can now also include direct debit payments.
25 Nov 2002	Tom Dyjak	1.2	Batch payments can now include direct credit payments.
17 Jun 2004	Tom Dyjak	1.3	Various corrections to processing times etc.
27 Jun 2005	Andrew McCutcheon	1.4	Updated to Batch Version 2 with multicurrency option.
5 Feb 2007	Tom Dyjak	1.5	Modified Batch Version 2 to allow triggering of periodic/triggered payments. Added Batch Version 3 for loading triggered payments.
3 May 2007	Tom Dyjak	1.6	Modified batch upload process.

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1. Introduction

1.1 Introduction

This document explains the Procedure for making batch payments using the SecureBatch™ product.

Merchants wishing to use SecureBatch can simply collate their daily credit card or direct debit transaction details into text files, either manually or extracted directly from their database, formatted in the SecurePay-specified format. There must be separate files for credit card transactions and direct debit transactions.

These files are then uploaded to SecurePay's server by logging in to the Secure Merchant Login Web page, selecting the file from your computer, and clicking a button. The files are encrypted using 128-bit encryption, and uploaded to SecurePay's server.

As soon as the batch files are received they are validated and any invalid records are filtered out into a separate file and emailed to the client.

SecurePay's Batch Processor processes credit card transaction files at 5:30pm. The merchant's bank returns a response for each transaction, which is then stored in SecurePay's database.

Direct debit transaction files are processed at 4:00pm. The direct debit transactions are stored in SecurePay's database and are sent to the financial institution for processing at 4:30pm.

Merchants configured to receive a daily transaction report will receive results of their batch payments by 8:00am the following morning, along with any other transactions put through any of SecurePay's systems the previous day.

SecureBatch is a good alternative for merchants who do not wish to, or cannot, process transactions in real time.

1.2 Scope

This document will detail only procedures pertaining to formatting and uploading of file for batch processing using SecureBatch. Please note, SecureBatch is a service included with the SecurePay Merchant Login.

1.3 What you need

You will need a valid SecurePay Merchant ID to [login](#) to our Merchant Login Website.

You will require:

- a web browser (Internet Explorer™ 4.0 and above or Netscape Navigator™ 4.0 and above). These browsers are capable of 128-bit SSL security;
- an Internet connection to access the World Wide Web;
- any firewalls between your computer and the internet to allow connections on port 443 (standard web HTTPS port).

2. Usage Instructions

2.1 Credit Card Input File Format (Version 2)

2.1.1 File Name

There are no restrictions on the file name.

2.1.2 File Contents

2.1.2.1 Header

To use the extended features described below, the first line of the batch file must read:

BATCHVERSION=2

Previous versions of the batch file format are not provided in this document.

2.1.2.2 Transactions

The file should contain one transaction per line.

Each line contains 5 or 6 fields, separated by a comma character. The comma character cannot be used elsewhere within any of the data fields.

Fields in each line are as follows:

Field	Description	Required	Format	Example
1	Transaction Type	Yes	P = payment, R = refund, A = pre-authorise, C = pre-auth complete V = Visa recurring T = triggered payment	P
2	Card Number	Yes	Field must contain the full card number with no spaces. For a refund or pre-auth complete, the card number must match that of the original payment or pre-authorisation. For triggered payments the card number field is not required as the value stored in the database will be used.	4444333322221111
3	Expiry Date	Yes	MM/YY MM is a 2-digit month, e.g. January is "01". YY is a 2-digit year, e.g. 2008 is "08". For triggered payments the expiry date field is not required as the value stored in the database will be used.	01/08
4	Amount (Currency)	Yes	Amount is in cents, with no currency formatting. E.g. \$125.17 is passed as 12517. \$21.00 is sent as 2100.	12517 or

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			<p>12517. \$21.00 is sent as 2100.</p> <p>For a refund, an amount less than or equal to the original payment amount may be specified. Multiple refunds may be processed on one payment, up to a total of the original payment amount.</p> <p>For a pre-auth complete, an amount less than or equal to the original pre-authorized amount may be specified, however only a single pre-auth complete transaction may be processed for each pre-authorisation.</p> <p><u>Currency Code optional sub-field</u></p> <p>This field may also contain an optional sub-field containing a currency code. To use this feature, you must meet SecurePay's and your bank's multicurrency trading requirements. Contact SecurePay Support and your bank for further details. If used, this sub-field is a 3-character ISO currency code, separated from the amount by a hyphen character. If this field exists, then the amount field is determined to be in the base unit of the specified currency. E.g. 12517-AUD is 12517 Australian cents, or \$125.17. 12517-JPY is 12,517 Japanese Yen, since yen does not have a smaller currency component.</p> <p>See Appendix A for a list of major supported currencies.</p> <p>For refunds and pre-auth completes, the currency code is ignored, and SecurePay uses the currency relating to the original payment or pre-authorisation as stored in our database.</p> <p>If not specified for triggered payment the default amount from the database will be used.</p>	<p>12517-AUD 14000-JPY 8700-USD 19012-EUR etc.</p>
5	Reference	Yes	<p>A unique sequence of up to 30 characters, containing no white space, which you will use to reference this transaction with SecurePay.</p> <p>For refunds and pre-auth completes, the reference field must match the reference field of the original payment or pre-authorisation.</p> <p>For triggered payments this must be a triggered payment client id. This value will be used to lookup the payment details in the SecurePay database.</p>	

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6	Bank Auth	Trans Type 'R' and 'C' only	<p>For a refund, this field should contain the Bank Transaction ID of the original payment.</p> <p>For a pre-auth complete, this field should contain the Pre-auth Code of the original pre-authorisation.</p> <p>For other transaction types, this field can be either omitted or blank.</p>	000123
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2.1.3 Sample File

```
BATCHVERSION=2
P,4444333322221111,07/08,24350,TransRef00000101
P,5123456789012346,09/07,2300,TransRef00000102
R,371234567890120,06/08,1400,TransRef00000087,056128
A,4444333322221111,09/06,21000,TransRef00000103
C,5123456789012346,08/10,4400,TransRef00000091,218400
P,371234567890120,06/08,21560-USD,TransRef00000104
T,,,2999,TxnClientId
T,,,TxnClientId
```

Description of Sample File lines:

1. Header line: Must contain the value "BATCHVERSION=2".
2. Payment for AUD \$243.50.
3. Payment for AUD \$23.00.
4. Refund of AUD \$14.00 with original reference of "TransRef00000087" and Bank Transaction ID of "056128".
5. Pre-authorisation for AUD \$210.00.
6. Pre-authorisation complete of AUD \$44.00 with original reference of "TransRef00000091" and Pre-Auth Code of "218400".
7. Payment for USD \$215.60.
8. Payment for AUD \$29.99 with credit card details retrieved from SecurePay database (from a previously set up triggered payments with client id "TxnClientId").
9. Payment with credit card details retrieved from SecurePay database (from a previously setup triggered payments with client id "TxnClientId"). The amount will be the default amount that the triggered payment was set up with.

2.2 Triggered Payment File Format (Version 3)

2.2.1 File Name

There are no restrictions on the file name.

2.2.2 File Contents

2.2.2.1 Header

The triggered payment file is not used for processing payments like version 2 file. It's used to add and delete triggered payments, the first line of the batch file must read:

BATCHVERSION=3

2.2.2.2 Transactions

The file should contain one record per line.

Each line contains 5 or 2 fields, separated by a comma character. The comma character cannot be used elsewhere within any of the data fields.

Fields in each line are as follows:

Field	Description	Required	Format	Example
1	Record Type	Yes	A = add D = delete	A
2	Client ID	Yes	A unique sequence of up to 20 characters, containing no white space, which you will use to reference this transaction with SecurePay. Client ID is used when triggering and deleting triggered payments.	
3	Card Number	Yes	Field must contain the full card number with no spaces. Not required for records of type "D".	4444333322221111
4	Expiry Date	Yes	MM/YY MM is a 2-digit month, e.g. January is "01". YY is a 2-digit year, e.g. 2008 is "08". Not required for records of type "D".	01/08
5	Amount (Currency)	Yes	Amount is in cents, with no currency formatting. E.g. \$125.17 is passed as 12517. \$21.00 is sent as 2100. For a refund, an amount less than or equal to the original payment amount may be specified. Multiple refunds may be processed on one payment, up to a total of the original payment amount. For a pre-auth complete, an amount less than or equal to the original pre-	12517 or 12517-AUD 14000-JPY 8700-USD 19012-EUR etc.

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		<p>authorised amount may be specified, however only a single pre-auth complete transaction may be processed for each pre-authorisation.</p> <p><u>Currency Code optional sub-field</u></p> <p>This field may also contain an optional sub-field containing a currency code. To use this feature, you must meet SecurePay's and your bank's multicurrency trading requirements. Contact SecurePay Support and your bank for further details. If used, this sub-field is a 3-character ISO currency code, separated from the amount by a hyphen character. If this field exists, then the amount field is determined to be in the base unit of the specified currency. E.g. 12517-AUD is 12517 Australian cents, or \$125.17. 12517-JPY is 12,517 Japanese Yen, since yen does not have a smaller currency component.</p> <p>See Appendix A for a list of major supported currencies.</p> <p>Not required for records of type "D".</p>	
--	--	---	--

2.2.3 Sample File

```
BATCHVERSION=3
A, ID1, 4444333322221111, 07/08, 24350
A, ID2, 5123456789012346, 09/07, 2300-USD
D, ID1
```

Description of Sample File lines:

1. Header line: Must contain the value "BATCHVERSION=3".
2. New triggered payment with default amount of AUD \$243.50 and client ID "ID1".
3. New triggered payment with default amount of USD \$23.00 and client ID "ID2".
4. Deleting of triggered payment with client ID "ID1"

2.3 Direct Debit Input File Format

2.3.1 File Name

There are no restrictions on the file name.

2.3.2 File Contents

The file should contain one transaction per line.

Each line contains 4 fields, separated by a comma character. The comma character cannot be used elsewhere within any of the data fields. Fields must not be space-padded, however the account name field may contain spaces between words.

Fields in each line are as follows:

Field	Description	Required	Format	Example																				
1	BSB Number	Yes	Either 6 digits, or 2 groups of 3 digits, separated by a hyphen character.	012345 or 012-345																				
2	Account Number	Yes	Between 1 and 9 digits. The account number should only contain leading zeroes if they are specified by the customer's bank as part of the account number.	9876543																				
3	Account Name	Yes	<p>Between 1 and 32 characters.</p> <p><u>All</u> characters used in this field <u>must</u> belong to the EBCIDEC character set, as follows:</p> <table border="1"> <thead> <tr> <th>CHAR TYPE</th> <th>SAMPLE</th> </tr> </thead> <tbody> <tr> <td>Numeric</td> <td>0-9</td> </tr> <tr> <td>Alphabetic</td> <td>A-Z, a-z</td> </tr> <tr> <td>Oblique Slash</td> <td>/</td> </tr> <tr> <td>Hyphen</td> <td>-</td> </tr> <tr> <td>Ampersand</td> <td>&</td> </tr> <tr> <td>Period</td> <td>.</td> </tr> <tr> <td>Asterisk</td> <td>*</td> </tr> <tr> <td>Apostrophe</td> <td>'</td> </tr> <tr> <td>Blank Space</td> <td></td> </tr> </tbody> </table> <p>If any other character is used in this field, the payment may not be processed.</p>	CHAR TYPE	SAMPLE	Numeric	0-9	Alphabetic	A-Z, a-z	Oblique Slash	/	Hyphen	-	Ampersand	&	Period	.	Asterisk	*	Apostrophe	'	Blank Space		M & J Smith Pty. Ltd.
CHAR TYPE	SAMPLE																							
Numeric	0-9																							
Alphabetic	A-Z, a-z																							
Oblique Slash	/																							
Hyphen	-																							
Ampersand	&																							
Period	.																							
Asterisk	*																							
Apostrophe	'																							
Blank Space																								
4	Amount	Yes	<p>Amount is in cents, with no currency formatting. E.g. \$125.17 is passed as 12517. \$21.00 is sent as 2100.</p> <p>Important</p> <p>A negative value (value proceeded with a hyphen) indicates that the transaction is to be a Direct Credit. The BSB and account numbers specified in transaction details will be <u>credited</u> with the specified</p>	12517 (direct debit) or -12517 (direct credit)																				

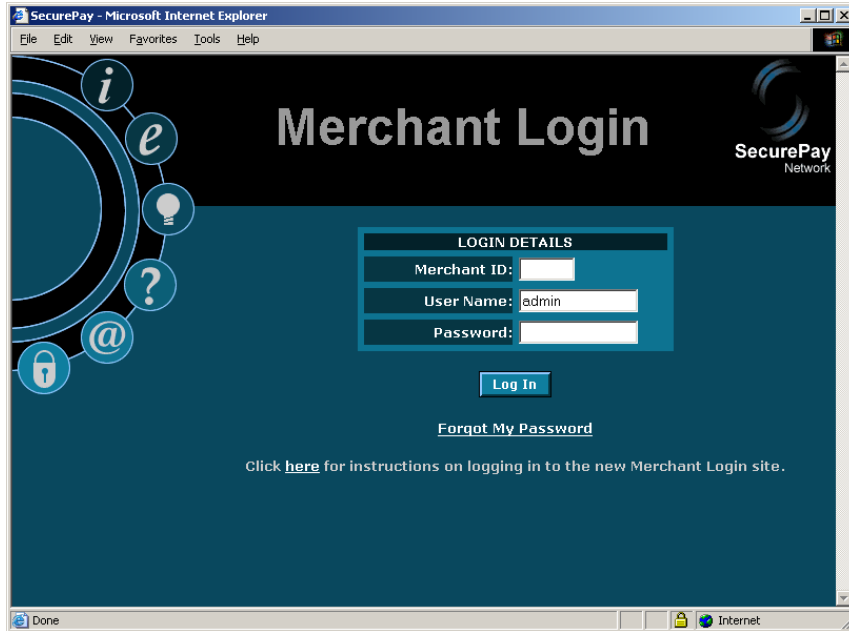
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			amount.																			
5	Reference	Yes	<p>A unique sequence of up to 18 characters, containing no white space, which you will use to reference this transaction with SecurePay.</p> <p>All characters used in this field <u>must</u> belong to the EBCIDEC character set, as follows:</p> <table border="1"><thead><tr><th>CHAR TYPE</th><th>SAMPLE</th></tr></thead><tbody><tr><td>Numeric</td><td>0-9</td></tr><tr><td>Alphabetic</td><td>A-Z, a-z</td></tr><tr><td>Oblique Slash</td><td>/</td></tr><tr><td>Hyphen</td><td>-</td></tr><tr><td>Ampersand</td><td>&</td></tr><tr><td>Period</td><td>.</td></tr><tr><td>Asterisk</td><td>*</td></tr><tr><td>Apostrophe</td><td>'</td></tr></tbody></table> <p>If any other character is used in this field, the payment may not be processed.</p> <p>This field will be used as the textual descriptor on the customer's bank statement.</p>	CHAR TYPE	SAMPLE	Numeric	0-9	Alphabetic	A-Z, a-z	Oblique Slash	/	Hyphen	-	Ampersand	&	Period	.	Asterisk	*	Apostrophe	'	
CHAR TYPE	SAMPLE																					
Numeric	0-9																					
Alphabetic	A-Z, a-z																					
Oblique Slash	/																					
Hyphen	-																					
Ampersand	&																					
Period	.																					
Asterisk	*																					
Apostrophe	'																					

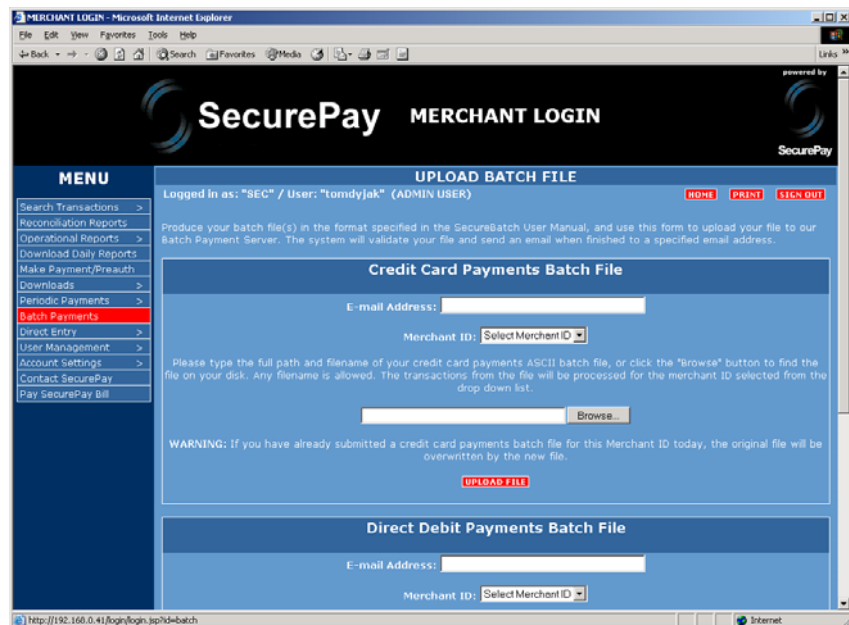
3. Uploading the File

The formatted file(s) should be uploaded to the *SecurePay Payment Network* using the [Merchant login](#) web site. To do this, follow the following instructions

1. Login to the Merchant Login page using your merchant ID and password.



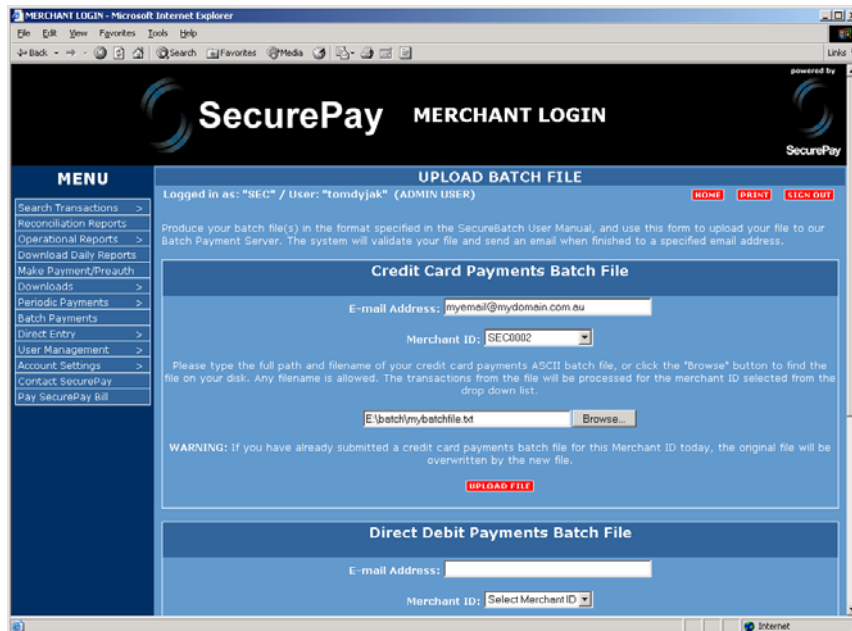
2. To upload the batch file with transactions to be processed, click on **Batch Payments** (as can be seen on the screen in Figure 1).



- Two forms are displayed: Credit Card batch upload and Direct Debit batch upload. Use an appropriate form, depending on what types of payments are being submitted.
- To upload the file:
 - Type in an email address where you would like to receive upload and validation notification.
 - Select the Merchant ID from the list provided. The Merchant ID you select will be used to process the transactions from the file.
 - Select the batch file on your hard drive. The full path to the file on your local disk must be specified.

Note: If you have already submitted a batch file for this Merchant ID and this payment type (credit card or direct debit) today, the original file will be overwritten by the new file.

 - Click on **UPLOAD FILE** to upload the batch file.



- When the file is uploaded successfully following screen will be displayed informing you what time the file will be processed. The file will be validated in the background and notification email will be sent out to email address specified when done. Any invalid records from the file will be filtered out and attached to the notification email.

Credit card files are checked for:

- Invalid credit card numbers;
- Invalid credit card expiry dates;
- Non-numeric amount values.

Direct debit files are checked for:

- Invalid BSB number format; (We do not check if the BSB exists.)
- Invalid account number format;
- Non-numeric amount values.

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4. Important Notes

- ❑ The SecurePay Payment Network processes credit card batch files at 5:30pm, 7 days a week. (You should upload the file before 5:30pm to enable the system to process the payments by the next day.)
- ❑ If the credit card transaction batch file requires resubmission, the new file should be uploaded before 5:30pm on the same day. The old file will be overwritten with the new one. If the resubmission is not done before 5:30pm, the file currently in the system will be processed.
- ❑ The SecurePay Payment Network loads direct debit batch files into our system for processing at 4:00pm, 7 days a week. However, direct debit transactions are only sent to the financial institutions for settlement on Australian national business days. Therefore, transactions from a batch file processed on a Saturday will not be sent to the bank until Monday, or the following business day.
- ❑ If the direct debit transaction batch file requires resubmission, the new file should be uploaded before 4:00pm on the same day. The old file will be overwritten with the new one. If the resubmission is not done before 4:00pm, the file currently in the system will be processed.
- ❑ Results of the batch transactions can be viewed via the Merchant Login Transaction Reports section. If you have requested a daily transaction report file containing batch transactions, the transactions will be emailed in this file the following morning, by 8:00am.
- ❑ If you can't find a payment in either of these reports it is most likely due to invalid formatting of the batch file. Queries on the results of a specific batch transaction that does not appear in these reports can be made up to 7 days after file processing, after which our response file is removed from the system.

Appendix A: Currency Codes List

IMPORTANT NOTICE:

You must meet certain requirements with your bank and SecurePay before using SecurePay's multi-currency features. Please ask SecurePay if we support multi-currency payments through your bank, and if so, what currency types are available. You may also need to open multi-currency accounts with your bank for each currency you propose to transact in. Contact SecurePay Support or your SecurePay Account Manager for full details.

Code	Description	Minor Units	Example*	
			Amount	Pass As
AUD	Australian Dollar	2	\$20	2000-AUD
CAD	Canadian Dollar	2	\$20	2000-CAD
CHF	Swiss Franc	2	20	2000-CHF
DEM	German Deutschmark	2	20	2000-DEM
EUR	Euro	2	€20	2000-EUR
FRF	French Franc	2	20	2000-FRF
GBP	English Pound	2	£20	2000-GBP
GRD	Greek Drachma	0	20	20-GRD
HKD	Hong Kong Dollar	2	\$20	2000-HKD
ITL	Italian Lira	0	L20	20-ITL
JPY	Japanese Yen	0	¥20	20-JPY
NZD	New Zealand Dollar	2	\$20	2000-NZD
SGD	Singapore Dollar	2	\$20	2000-SGD
USD	US Dollar	2	\$20	2000-USD