



## **Files of expiring cards**

### **Implementation guide - File exchange**

Document version 1.3

# Contents

<b>1. HISTORY OF THE DOCUMENT.....</b>	<b>3</b>
<b>2. GETTING IN TOUCH WITH TECHNICAL SUPPORT.....</b>	<b>4</b>
<b>3. PRESENTATION OF THE SERVICE.....</b>	<b>5</b>
<b>4. IDENTIFYING GENERATED FILE TYPES.....</b>	<b>6</b>
<b>5. KNOWING HOW TO GENERATE FILES.....</b>	<b>7</b>
<b>6. VIEWING IN DETAIL THE EXPIRING CARDS FILE OF A COMPANY.....</b>	<b>8</b>
<b>7. VIEWING IN DETAIL THE EXPIRING CARDS FILE OF A SHOP.....</b>	<b>9</b>

# 1. HISTORY OF THE DOCUMENT

---

Version	Author	Date	Comment
1.3	Natixis Solutions Payment	4/25/2019	<ul style="list-style-type: none"><li>• "ID" of carte renamed "alias" (token).</li><li>• Fixed an error in the "presentation of the service" chapter: an alias can only be associated with one payment method.</li></ul>
1.2	Natixis Solutions Payment	6/25/2018	Initial version in DITA format
1.1	Natixis Solutions Payment	9/21/2010	Introduction of 2 files types
1.0	Natixis Solutions Payment	9/16/2010	Initial version

This document and its contents are confidential. It is not legally binding. No part of this document may be reproduced and/or forwarded in whole or in part to a third party without the prior written consent of Natixis Payment Solutions. All rights reserved.

## 2. GETTING IN TOUCH WITH TECHNICAL SUPPORT

---

For technical inquiries or support, you can reach us from Monday to Friday, between 9am and 6pm

by phone at:

**0810004724**

Service fee 0,06 € / min  
+ call charge

for the clients of Banque Populaire

by phone at:

**0811363364**

Service fee 0,06 € / min  
+ call charge

for the clients of Caisse d'Epargne

by e-mail:

[supportvad@lyra-network.com](mailto:supportvad@lyra-network.com)

via your Merchant Back Office:

(Menu: **Help** > **Contact support**)

To facilitate the processing of your demands, you will be asked to communicate your shop ID (an 8-digit number) .

This information is available in the "registration of your shop" e-mail or in the Merchant Back Office (**Settings** > **Shop** > **Configuration**).

### 3. PRESENTATION OF THE SERVICE

---

The expiring card file service allows merchant web sites to check the tokens for which the associated bank cards will soon expire. The merchant can set up alert mechanisms for the customers concerned.

The files are generated automatically by the gateway and made available via a FTP account. They are stored in a secure directory. The connection information is previously communicated to the merchant at the service opening.

If you don't have this login information, check that you have subscribed to the following services:

- Accounts management
- Transmission of reporting via SFTP and CFT.

For more information about the subscription, please contact E-commerce customer service.

**Note**

*The files stored in the FTP directories are temporarily available. You have to think about downloading them because they are deleted every 45 days*

## 4. IDENTIFYING GENERATED FILE TYPES

---

The gateway generates 2 types of payment files :

- A common file at the company

It lists the un-terminated tokens (with or without subscriptions) that expire.

The exported file is stored in the **/common/id** directory.

- An individual file per shop.

It lists the tokens to which at least one subscription for this shop is attached.

The exported file is stored in the **/site\_id/id** directory.

The payment request file consists of a series of records. A "record" is a list of parameters separated by the ";" character ending with a carriage return. Thus, there is one record on every line.

This format type is generally called "CSV" (Comma Separated Values).

A .csv format file is a spreadsheet file that contains data on each line separated by a separator character (usually a comma, semicolon, or tab).

It can be read with a spreadsheet such as Microsoft Excel (commercial software), Excel Viewer (freeware) ou OpenOffice.org (freeware).

## 5. KNOWING HOW TO GENERATE FILES

---

Expiring card files are generated every 1st of **every month** at **4:00 UTC**.

They contain all the tokens associated with an expiring payment methods, i.e whose expiry date is close.

A payment method is considered close to expiration if the difference between the payment method end of validity and the current date is less than or equal to X months.

X represents a digit that can be configured by the merchant in the menu **Settings > Company > [Recurring payment settings]** tab of the Merchant Back Office.

The default value is 2 months.

Expiring card files have the following structure:

- A header record containing task information.
- A variable number of records containing information about tokens and possible recurrences close to expiration.
- A trailer record that allows to verify the consistency of the transmitted file.

For applicable fields, the "**Equivalence**" column corresponds to the used fields in the payment page form.

## 6. VIEWING IN DETAIL THE EXPIRING CARDS FILE OF A COMPANY

### Naming of common files

The name of reporting files should follow conservative guidelines and must provide 4 pieces of information all separated by the point character.

Nomenclature	Description
YYYYMM	Represents the date when the file was generated. <u>Example</u> : 201810
EXP_CARDS	Generic name indicating exported cards.
ENS	Name of the company (ENS = Abbreviation of Company's name). <u>Example</u> : <i>My-Company</i>
z	Letter "z" takes either the value "T" for a file in TEST mode, or "P" for a file in PRODUCTION mode.

Filename example : 201810.EXP\_CARDS.MA-ENS.T.csv

### Header record

Pos.	Description	Format	Possible values	Equivalence
01	Record code	n2	00	
02	File type		EXP_CARDS	
03	Environment	a1	T or P	vads_ctx_mode
04	Creation date	n8	Task start date	
05	Time of creation	n6	Task start time	

### Details record

Pos.	Description	Format	Possible values	Equivalence
01	Record code	n2	02	
02	Card alias	ans..50		vads_identifier
03	Cardholder name	an..127		vads_cust_name
04	Cardholder e-mail	an..127		vads_cust_email
05	Card exp. date	n8	YYYYMMDD	
06	The number of not terminated recurrences associated with this token	n..6	The recurrences detail can be found in the corresponding shop file	

### End record

Pos.	Description	Format	Possible values
01	Record code	n2	01
02	Total number of transmitted detail records	n..6	
03	End date of processing	n8	YYYYMMDD
04	End time of processing	n6	HHMMSS

### Example of a file

```
00;EXP_CARDS;T;20180622;162639
02;0cb570b8f9634f2ebdb10674a8e3af4f;Dupont Durant;Durant@e-mail.com;20180722;0
02;86d73ae99c38423fbb535d04acd2314;Axel Kant;kant@e-mail.com;20180722;0
01;6;20180622;162639
```



## 7. VIEWING IN DETAIL THE EXPIRING CARDS FILE OF A SHOP

### Naming of files specific to a shop

The name of reporting files should follow conservative guidelines and must provide 5 pieces of information all separated by the point character.

Nomenclature	Description
YYYYMM	Represents the date when the file was generated. <u>Example:</u> 201810
SHOP_KEY	Represents the shop identifier, an 8-digit number. <u>Example:</u> 87654321
EXP_CARDS	Generic name indicating exported cards.
SHOP_NAME	Shop name (POS = Point Of Sale). <u>Example:</u> My-shop
z	Letter "z" takes either the value "T" for a file in TEST mode, or "P" for a file in PRODUCTION mode.

Filename example : 201810.87654321.EXP\_CARDS.SHOP\_NAME.T.csv

### Header record

Pos.	Description	Format	Possible values	Equivalence
01	Record code	n2	00	
02	File type		EXP_CARDS	
03	Shop ID	n8	An 8-digit identifier provided when creating the shop.	vads_site_id
04	Environment	a1	T or P	vads_ctx_mode
05	Creation date	n8	Task start date	
06	Time of creation	n6	Task start time	

### Details record

Pos.	Description	Format	Possible values	Equivalence
01	Record code	n2	02	
02	Card alias	ans..50		vads_identifier
03	Cardholder name	an..127		vads_cust_name
04	Cardholder e-mail	an..127		vads_cust_email
05	Card exp. date	n8	YYYYMMDD	
06	Unique identifier of the recurrence.	ans..50		vads_subscription
07	Recurrence counter	n3	Indicates the current recurrence number For example, 1/3 for the first of 3 recurrences associated to the same identifier.	vads_recurrence_number
08	Description of the recurrence			vads_sub_desc
09	Recurring payment start date	n8	YYYYMMDD	vads_sub_effect_date
10	Fix amount of the recurrence.	n..12	Amount expressed in the smallest currency unit	vads_sub_amount
11	Initial amount of the recurrence.	n..12	Amount expressed in the smallest currency unit	vads_sub_init_amount
12	Number of initial occurrences	n..3		vads_sub_init_amount_number

### End record

Pos.	Description	Format	Possible values
01	Record code	n2	01

Pos.	Description	Format	Possible values
02	Total number of transmitted detail records	n..6	
03	Number of tokens whose cards are close to expiration	n..6	The total number of tokens whose cards expires for the shop
04	End date of processing	n8	YYYYMMDD
05	End time of processing	n6	HHMMSS

### **Example of a file**

```
"00";"EXP_CARDS";"P";"87654321";"20180622";"162416"
"02";"91ca494b80d338a67ef06f3450b845cf";"Dupont Durant";"Durant@e-
mail.com";"20180630";"REC_91ca494b80d338a67ef06f3450b845cf";"0/12";
"RRULE:FREQ=MONTHLY;COUNT=12;BYMONTHDAY=15";"20180501";"2000";"";"0"
"01";"1";"1";"20180622";"162416"
```