



# **Payment by token file exchange**

## **Implementation Guide**

Document version 2.5

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# 1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
2.5	Natixis Payment Solutions	1/06/2021	<ul style="list-style-type: none"> <li>Update of the <i>Presentation of the service</i> chapter.</li> <li>Update of the description of the additional return code (position 25) of the response file.</li> <li>Update of the <i>Error</i> chapter.</li> </ul>
2.4	Natixis Payment Solutions	12/03/2020	Upgrade to file version 03: <ul style="list-style-type: none"> <li>The request file format remains unchanged.</li> <li>The response file includes one more column dedicated to the tax credit amount.</li> </ul>
2.3	Natixis Payment Solutions	7/31/2020	<ul style="list-style-type: none"> <li>Document overhaul.</li> <li>Addition of a warning concerning the absence of extension in the name of the request and response files.</li> <li>Addition of a diagram illustrating the operating principle.</li> <li>Addition of the <i>Error handling</i> chapter.</li> <li>Update of network authorization return codes for the CB network.</li> </ul>
2.2	Natixis Payment Solutions	4/18/2019	<ul style="list-style-type: none"> <li>Addition of information on the maximum recommended size of input files (REQ).</li> <li>Addition of information in the operating principle of <b>_ERROR</b> and <b>_DUPLICATE</b> files.</li> <li>Time zone specified across the entire document.</li> <li>Correction of line 14 of the detailed record format in the return file (ANS).</li> </ul>
2.1	Natixis Payment Solutions	1/07/2019	Additional details on return codes in the chapter <b>Analyzing the return file</b>
2.0	Natixis Payment Solutions	1/02/2017	Addition of chapters on testing the payment by identifier (token)
1.9	Natixis Payment Solutions	3/30/2016	Corrected position of <i>Order details 3</i> in the chapter <b>Generating a payment file</b>
1.8	Natixis Payment Solutions	12/17/2015	Addition of the chapter <b>Data dictionary</b>
1.7	Natixis Payment Solutions	6/19/2015	Update of the chapter <b>Generating a payment file</b>
1.6	Natixis Payment Solutions	5/28/2015	Initial version in DITA format
1.5	Natixis Payment Solutions	6/20/2013	<ul style="list-style-type: none"> <li>Addition of authorization return codes</li> <li>Additional details on providing the ANS response file</li> <li>Update of notifications (removal of the call to the IPN URL)</li> </ul>
1.4a	Natixis Payment Solutions	12/11/2012	Update of field 25
1.4	Natixis Payment Solutions	5/31/2012	<ul style="list-style-type: none"> <li>Update of the Payment file chapter</li> <li>V2: Addition of order ref. / Info1 / Info2 / Info3 in the return file</li> </ul>
1.2	Natixis Payment Solutions	1/07/2011	Additional details on the server to server response
1.1	Natixis Payment Solutions	12/03/2010	Addition of content examples of REQ and ANS files
1.0	Natixis Payment Solutions	5/10/2010	Initial version

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## 2. OBTAINING HELP

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Looking for help? Check our FAQ on our website

<https://paiement.systempay.fr/doc/en-EN/faq/sitemap.html>

If you have any technical questions or need assistance, our tech support is available from Monday to Friday from 9 a.m. to 6 p.m.

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)

and via your Merchant Back Office, **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. GENERAL PRINCIPLE

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### 3.1. Presentation of the service

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#### Payment by token file exchange

The payment by token file exchange service allows merchant websites to carry out debit transactions with the bank cards of their subscribing customers.

This service makes it possible to carry out these operations in the form of “batch processing”: the merchant site sends a series of orders to the payment gateway in the form of files.

The files are submitted by the merchant website to the server with files provided by the payment gateway.

The payment gateway processes these orders and, in turn, generates response files.

The merchant website then retrieves the response files and analyzes the contents to update its information system.

This service uses the service of payments by token management described below.

#### Management of payments by token

The payment by token management service allows merchants to offer their clients the possibility to associate a token with a payment method, which will facilitate their subsequent payments on the website (no more need to re-enter the credit card number).

Tokens allow you to:

- Make fast and secure payments.  
For the buyer - avoid filling in bank details when making subsequent payments (1-click payment).  
The gateway stores the bank details in a highly secure environment, in accordance with the PCI-DSS requirements. Only the token is transferred during the exchange.
- Make recurring payments (subscription).

The service also allows you to:

- Identify cards that are due to expire, in order to notify the Merchant via a file containing the token of the expiring card.
- Update the bank details associated with a token via the payment page, or manually via the Merchant Back Office.
- Automatically detect if the payment method is expired and offer an update in case of payment by token.
- Manage other buyer detail updates.

**In compliance with the banking data security and protection rules implemented by PCI DSS, the payment method details are destroyed after the associated token has not been used for 15 months.**

The token will remain visible in the Merchant Back Office and can be updated with new details.

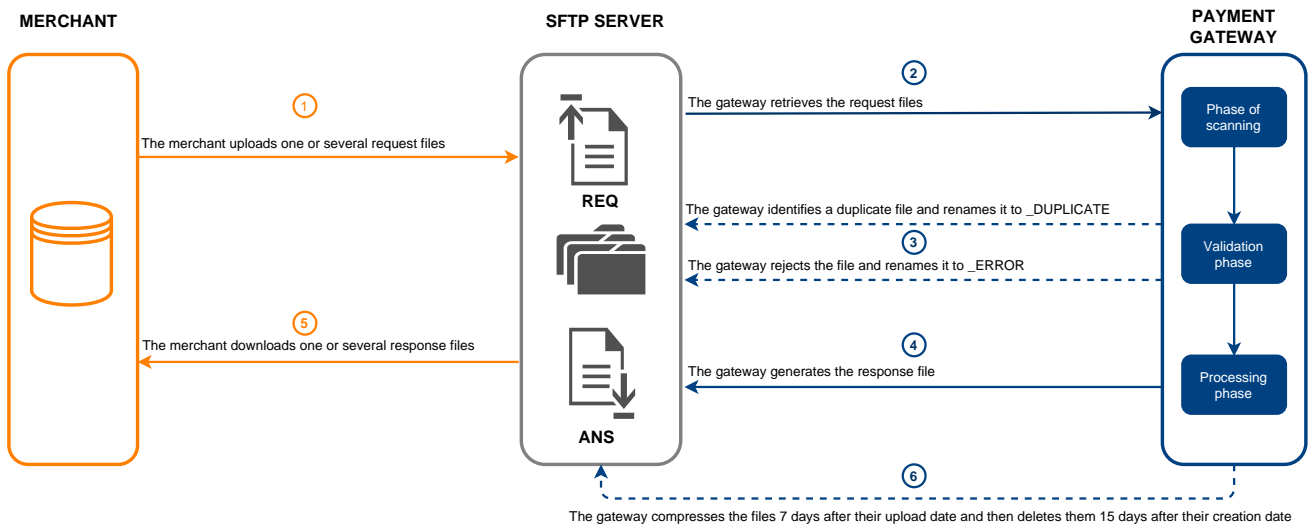
### 3.2. Operating principle

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The used file transfer protocol is SFTP.

In SFTP transactions, the payment gateway plays the role of the server, and the merchant website acts as the client.

The access to the directory where the files will be stored is protected by the username/password combination that was sent to you when the service was first used.



## **Persistent data**

The files uploaded by the Merchant to the SFTP server or generated by the payment gateway are automatically compressed 7 days after their upload date.

The **.gz** extension is added to the filename.

The files are definitively deleted as soon as their creation date exceeds 15 days.

This removal will always be initiated by the payment gateway.

The service is broken down into three phases:

### **Phase of scanning of the uploaded files**

An automatic task allows to retrieve all the files uploaded to the SFTP server in order to transmit them to the payment gateway for validation.

The payment gateway processes the payment files transferred by the merchant website twice **every day**: once at **7 a.m.** and once at **1 p.m.**, Europe/Paris time zone.

### **Validation phase**

Several checkups are made before processing the files.

- The naming rules specific to each file type must be applied. If there is a file that does not respect these naming rules, the validation process ends and the **\_ERROR** suffix is added to the filename.
- The file size is analyzed.

If there is a file whose size is 0 bytes, the validation process ends and the **\_ERROR** suffix is added to the filename.

- The payment gateway records the processed valid filenames.

If there is a file that has already been processed, the validation process ends and the **\_DUPLICATE** suffix is added to the filename.

- The files with a name that contains a **\_DUPLICATE**, **\_ERROR** suffix or the **“.gz”** extension are ignored.

Invalid files are stored in the **depot** folder until they are deleted by the Merchant or automatically purged.

### **Processing phase**

When a valid file is processed, the request file (REQ) is moved to the **id** directory.

A response file (ANS) is created in the **id** directory.

If an anomaly is detected while the files are processed, a warning e-mail is sent to the merchant.

### **Note**

*All the times indicated in this document are based on Paris local time.*



## 4. FORMAT OF EXCHANGED FILES

Each query and response file consists of a series of records.

A “record” is a list of parameters separated by the “;” character ending with a carriage return.

The files are structured as follows:

- A header record containing transmission details.
- A variable number of records, each corresponding to one transaction.
- A trailer record that allows to verify the consistency of the transmitted file.

### 4.1. Format of request file

#### The header record

Pos.	Description	Values
01	Record code	<b>00</b>
02	File type	<b>PAY</b>
03	File version	<b>03</b>
04	Shop ID	<b>12345678</b>
05	Mode (TEST or PRODUCTION)	<b>TEST</b>
06	Creation date	In YYYYMMDD format
07	Time of creation	In HHMMSS format
08	Requested execution date.	Reserved for future use. Do not populate

#### Detail record

##### IMPORTANT

The number of records present in the files directly affects the amount of time it will take to process the file as well as the availability of the return file.

Beyond 2 000 records, it is recommended to generate several payment files.

Pos.	Description
01	Description: Record code. Type: NUMERIC   Length: 2 Value: <b>02</b>
02	Description: Sequence number of the detail record in the file. Type: NUMERIC   Length: 6 E.g.: <ul style="list-style-type: none"> <li>• <b>1</b> for the first line of the detail record line.</li> <li>• <b>2</b> for the second detail record line.</li> </ul>
03	Description: Transaction date in the YYYYMMDD format. Type: NUMERIC   Length: 8 E.g.: 20200603
04	Description: Transaction time in the HHMMSS format. Type: NUMERIC   Length: 6 E.g.: 120615
05	Description: Transaction identifier. Type: NUMERIC   Length: 6 Hosted Payment Page equivalent: <b>vads_trans_id</b>

Pos.	Description
	REST API equivalent: N/A E.g.: 000001
06	Description: Transaction type Type: VARCHAR   Length: 2 Value: <b>CD</b>
07	Description: Transaction amount expressed in the smallest currency unit . Type: NUMERIC   Length: 13 Hosted Payment Page equivalent: <b>vads_amount</b> REST API equivalent: <b>amount</b> E.g.: 3000 for 30,00 EUR
08	Description: Numeric code of the currency (ISO 4217 standard). Type: NUMERIC   Length: 3 Hosted Payment Page equivalent: <b>vads_currency</b> REST API equivalent: <b>currency</b> E.g.: 978 for euro (EUR) (See chapter <a href="#">List of supported currencies on page 27, in the appendix</a> ).
09	Description: Requested capture date in the YYYYMMDD format. Leave empty to indicate the current date. Type: NUMERIC   Length: 8 Hosted Payment Page equivalent: <b>N/A</b> REST API equivalent: <b>N/A</b> E.g.: 20200603
10	Description: Validation mode. Type: NUMERIC   Length: 1 Hosted Payment Page equivalent: <b>vads_validation_mode</b> REST API equivalent: <b>cardOptions.manualValidation</b> Possible values: <ul style="list-style-type: none"> <li>• 0: for automatic validation</li> <li>• 1: for manual validation</li> <li>• Empty: for using the default validation mode.</li> </ul> E.g.: 0
11	Description: Alias or to debit. Type: VARCHAR   Length: 50 Hosted Payment Page equivalent: <b>vads_identifier</b> REST API equivalent: <b>paymentMethodToken</b> E.g.: 59ecb199110145338c5704505760ec31
12	Description: The Merchant ID to be used. Leave empty for using the default contract. Type: VARCHAR   Length: 128 Hosted Payment Page equivalent: <b>vads_contracts</b> REST API equivalent: <b>cardOptions.mid</b> E.g.: 1234567
13	Description: Order reference. Type: VARCHAR   Length: 32 The only accepted special character is "-". Hosted Payment Page equivalent: <b>vads_order_id</b> REST API equivalent: <b>orderId</b> E.g.: CX-1254
14	Description: Order details 1. Type: VARCHAR   Length: 255 Hosted Payment Page equivalent: <b>vads_order_info</b> REST API equivalent: <b>metadata.orderInfo</b> E.g.: Door code 3125
15	Description: Order details 2. Type: VARCHAR   Length: 255 Hosted Payment Page equivalent: <b>vads_order_info2</b> REST API equivalent: <b>metadata.orderInfo2</b> E.g.: No elevator
16	Description: Order details 3. Type: VARCHAR   Length: 255 Hosted Payment Page equivalent: <b>vads_order_info3</b>

Pos.	Description
	REST API equivalent: <b>metadata.orderInfo3</b> E.g.: Express

### The End record

Pos.	Description	Values
01	Record code	<b>01</b>
02	Number of transmitted detail records. <b>It is recommended not to exceed 2 000 records per file.</b>	E.g.: 3

### File sample

File name: 20200603.12345678.PAY.REQ.T.01

```
00;PAY;03;12345678;TEST;20200603;102008;
02;1;20200603;102008;600001;CD;93599;978;20200604;0;59ecb199110145338c5704505760ec31;;CX-1254;;;
02;2;20200603;102008;600002;CD;7590;978;;0;3d62ec7ce4b249ffb53aa105419aae82;1999888;CX-1255;;;
02;3;20200603;102008;600002;CD;12300;858;;0;;1234567890;CX-1256;;;
01;3
```

### Naming rules

The names of reporting files should follow strict guidelines and provide several details separated by points.

#### IMPORTANT

This file type does not have an extension. Make sure you do not add the .txt or csv extensions.

Nomenclature	Description
<date>	Date of file generation in the YYYYMMDD format. E.g.: 20200603
<shopId>	The 8-digit shop identifier as it was defined in the Merchant Back Office E.g.: 12345678
PAY	Type of operation (PAYMENT)
REQ	File type (REQUEST).
<mode>	2 possible values: <ul style="list-style-type: none"> <li><b>T</b> for a TEST mode file.</li> <li><b>P</b> for a PRODUCTION mode file.</li> </ul>
<sequence>	Sequential number (2 numeric characters) of the file within the same day. E.g.: <ul style="list-style-type: none"> <li>01 for the 1<sup>st</sup> file of the day,</li> <li>02 for the 2<sup>nd</sup> file of the day,</li> <li>99 for the 99<sup>th</sup> file of the day.</li> </ul>

Filename example: 20200603.12345678.PAY.REQ.T.01

## 4.2. Format of response file

### Header record:

Pos.	Description	Values
01	Record code	<b>00</b>
02	File type	<b>PAY</b>
03	File version	<b>03</b>
04	Return code of the first stage of processing	0: Processing completed 1: Format error 2: Value error
05	Information about the error	Additional information about the error, empty if successfully processed.
06	Shop ID	E.g.: 12345678
07	Mode	<b>TEST</b> or <b>PRODUCTION</b>
08	Creation date in the YYYYMMDD format	E.g.: 20200603
09	Creation time in the HHMMSS format.	E.g.: 145410
10	Date of file generation in the YYYYMMDD format	E.g.: 20200603
11	End of processing time in HHMMSS format	E.g.: 145417

### Detail records:

Pos.	Description
01	Description: Record code. Type: NUMERIC   Length: 2 Value: <b>02</b>
02	Description: Sequence number of the detail record in the file. Type: NUMERIC   Length: 6 E.g.: <ul style="list-style-type: none"> <li>• <b>1</b> for the first line of the detail record line.</li> <li>• <b>2</b> for the second detail record line.</li> </ul>
03	Description: Transaction date in the YYYYMMDD format. Type: NUMERIC   Length: 8 E.g.: 20200603
04	Description: Transaction time in the HHMMSS format. Type: NUMERIC   Length: 6 E.g.: 120615
05	Description: Transaction identifier. Type: NUMERIC   Length: 6 Hosted Payment Page equivalent: <b>vads_trans_id</b> REST API equivalent: <b>cardDetails.legacyTransId</b> E.g.: 700001
06	Description: Transaction type Type: VARCHAR   Length: 2 Value: <b>CD</b>
07	Description: Transaction amount expressed in the smallest currency unit . Type: NUMERIC   Length: 12 Hosted Payment Page equivalent: <b>vads_amount</b> REST API equivalent: <b>amount</b> E.g.: 3000 for 30,00 EUR
08	Description: Numeric code of the currency (ISO 4217 standard). Type: NUMERIC   Length: 3 Hosted Payment Page equivalent: <b>vads_currency</b> REST API equivalent: <b>currency</b> E.g.: 978 for euro (EUR) ( <i>See chapter <a href="#">List of supported currencies</a> on page 27 in appendix</i> )
09	Description: Transaction amount expressed in the smallest unit of the currency used for the capture in the bank. Type: NUMERIC   Length: 12 Hosted Payment Page equivalent: <b>vads_effective_amount</b> REST API equivalent: <b>transactions.transactionDetails.effectiveAmount</b> E.g.: 3000 for 30,00 EUR

Pos.	Description
10	<p>Description: Numeric code of the currency that will be used for the capture at the ban (ISO 4217 standard).            Type: NUMERIC   Length: 3            Hosted Payment Page equivalent: <b>vads_effective_currency</b>            REST API equivalent: <b>transactions.transactionDetails.effectiveCurrency</b>            E.g.: 978 for euro (EUR) (See <a href="#">chapter List of supported currencies</a> on page 27 in appendix)</p>
11	<p>Description:</p> <ul style="list-style-type: none"> <li>Date and time (in the YYYYMMDD format) in UTC time zone of the capture requested by the merchant for a payment by card.</li> <li>Date and time (in the YYYYMMDD format) in UTC time zone of the funds transfer for a SEPA payment.</li> </ul> <p>Type: NUMERIC   Length: 8            Hosted Payment Page equivalent: <b>vads_presentation_date</b>            REST API equivalent: <b>transactionDetails.cardDetails.expectedCaptureDate</b>            E.g.: 20200604</p>
12	<p>Description: Validation mode.            Type: NUMERIC   Length: 1            Hosted Payment Page equivalent: <b>vads_validation_mode</b>            REST API equivalent: <b>cardOptions.manualValidation</b>            Possible values:</p> <ul style="list-style-type: none"> <li>0: for automatic validation</li> <li>1: for manual validation</li> </ul> <p>E.g.: 0</p>
13	<p>Description: Alias or to debit.            Type: VARCHAR   Length: 50            Hosted Payment Page equivalent: <b>vads_identifier</b>            REST API equivalent: <b>paymentMethodToken</b>            E.g.: 59ecb199110145338c5704505760ec31</p>
14	<p>Description: MID used to process this request.            Type: VARCHAR   Length: 255            Hosted Payment Page equivalent: <b>vads_contract_used</b>            REST API equivalent: <b>cardOptions.mid</b>            E.g.: 1234567</p>
15	<p>Description: Order reference.            Type: VARCHAR   Length: 32            The only accepted special character is “-”.            Hosted Payment Page equivalent: <b>vads_order_id</b>            REST API equivalent: <b>orderId</b>            E.g.: CX-1254</p>
16	<p>Description: Order details 1.            Type: VARCHAR   Length: 255            Hosted Payment Page equivalent: <b>vads_order_info</b>            REST API equivalent: <b>metadata.orderInfo</b>            E.g.: Door code 3125</p>
17	<p>Description: Order details 2.            Type: VARCHAR   Length: 255            Hosted Payment Page equivalent: <b>vads_order_info2</b>            REST API equivalent: <b>metadata.orderInfo2</b>            E.g.: No elevator</p>
18	<p>Description: Order details 3.            Type: VARCHAR   Length: 255            Hosted Payment Page equivalent: <b>vads_order_info3</b>            REST API equivalent: <b>metadata.orderInfo3</b>            E.g.: Express</p>
19	<p>Description: Return code of processing.            Type: NUMERIC   Length: 2            Values:</p> <ul style="list-style-type: none"> <li><b>00</b> : Successfully processed – Payment accepted</li> </ul>

Pos.	Description
	<ul style="list-style-type: none"> <li>• <b>05</b> : Successfully processed – Payment rejected</li> <li>• <b>30</b> : Parameter error</li> <li>• <b>96</b> : Technical error</li> </ul> <p>Additional information is provided in field 25.</p>
20	<p>Description: Code sent by the bank that issued the authorization request</p> <p>Type: NUMERIC   Length: 2</p> <p>Hosted Payment Page equivalent: <b>vads_auth_result</b></p> <p>REST API equivalent: <b>transactionDetails.cardDetails.authorizationResponse.authorizationResult</b></p> <p>Values: See chapter <a href="#">List of authorization return codes</a> on page 28 in appendix.</p> <p>E.g.: 00</p>
21	<p>Description: Transaction authorization number.</p> <p>Type: VARCHAR   Length: 6</p> <p>Hosted Payment Page equivalent: <b>vads_auth_number</b></p> <p>REST API equivalent: <b>transactionDetails.cardDetails.authorizationResponse.authorizationNumber</b></p> <p>E.g.: 3fc116</p>
22	<p>Description: Authorization mode.</p> <p>Type: VARCHAR   Length: 4</p> <p>Values:</p> <ul style="list-style-type: none"> <li>• <b>FULL</b>: Payment authorized.</li> <li>• <b>MARK</b>: Payment waiting for authorization.</li> </ul>
23	<p>Description: Authorization date in YYYYMMDD format, written in the UTC timezone.</p> <p>Type: DATE   Length: 8</p> <p>Hosted Payment Page equivalent: N/A</p> <p>REST API equivalent: <b>transactionDetails.cardDetails.authorizationResponse.authorizationDate</b></p> <p>E.g.: 20200114</p>
24	<p>Description: Authorization date in YYYYMMDD format, written in the UTC timezone</p> <p>Type: TIME   Length: 6</p> <p>Hosted Payment Page equivalent: N/A</p> <p>REST API equivalent: <b>transactionDetails.cardDetails.authorizationResponse.authorizationDate</b></p> <p>E.g.: 142512</p>
25	<p>Description: Additional return code</p> <p>Type: NUMERIC   Length: 2</p> <p>Description:</p> <ul style="list-style-type: none"> <li>• Risk assessment result (specific to shops that have enabled the module). The field is empty if no verifications have been completed.</li> <li>• Populated with the position of the error field if the processing return code (position 19) is set to 30.</li> <li>• Populated with an error message field if the processing return code (position 19) is set to 96.</li> </ul> <p>Hosted Payment Page equivalent: <b>vads_extra_result</b></p> <p>REST API equivalent: N/A</p> <p>Values: See chapter <a href="#">Error handling</a> on page 24.</p> <p>E.g.: 00</p>
26	<p>Description: Payment method number.</p> <p>Type: VARCHAR   Length: 36</p> <p>Hosted Payment Page equivalent: <b>vads_card_number</b></p> <p>REST API equivalent: <b>transactionDetails.cardDetails.pan</b></p> <p>E.g.: 497010XXXXXX0014</p>
27	<p>Description: Exp. date of the payment method in the YYYYMMDD format.</p> <p>Type: NUMERIC   Length: 8</p> <p>Hosted Payment Page equivalent: <b>vads_expiry_year + vads_expiry_month</b></p> <p>REST API equivalent: <b>transactionDetails.cardDetails.expiryYear + transactionDetails.cardDetails.expiryMonth</b></p> <p>E.g.: 20211130</p>
28	<p>Description: Tax credit amount allocated to the merchant for this transaction. The amount is expressed in the smallest currency unit.</p> <p>The field is empty if this data has not been returned by the acquirer.</p> <p>Type: NUMERIC   Length: 12</p> <p>Hosted Payment Page equivalent: <b>vads_tax_refund_amount</b></p>

Pos.	Description
	REST API equivalent: <b>transactionDetails.taxRefundAmount</b> E.g.: 199

### End record:

Pos.	Description	Format	Values
01	Record code	n2	<b>01</b>
02	Total number of transmitted detail records	n..6	
03	Number of successful payments	n..6	
04	Number of failed payments	n..6	

### File sample

```
00;PAY;03;0;;12345678;TEST;20200603;102008;20200603;171049
02;2;20200603;102008;600001;CD;93599;978;93599;978;20200603;0;59ecb199110145338c5704505760ec31;
1999999;CX-1255;;;00;0;440368;FULL;20200603;171047;00;497010XXXXXX0014;20211130;
02;2;20200603;102008;600002;CD;7590;978;7590;978;20200603;0;3d62ec7ce4b249ffb53aa105419aae82;
1999888;CX-1255;info1;info2;info3;00;0;3fd85e5;FULL;20200603;171049;00;
497010XXXXXX0014;20211130;
02;3;20200603;102008;600003;CD;12300;858;12300;858;20200603;0;;1234567890;
CX-1256;info1;info2;info3;00;0;3jk34p2;FULL;20200603;171051;00;497010XXXXXX0014;20211130;199
01;3;3;0
```

### Naming rules

Nomenclature	Description
<date>	Date of file generation in the YYYYMMDD format. E.g.: 20200603
<shopId>	The 8-digit shop identifier as it was defined in the Merchant Back Office E.g.: 12345678
PAY	Type of operation (PAYMENT)
ANS	File type (ANSWER).
<mode>	2 possible values: <ul style="list-style-type: none"> <li><b>T</b> for a TEST mode file.</li> <li><b>P</b> for a PRODUCTION mode file.</li> </ul>
<séquence>	Sequential number (2 numeric characters) of the file within the same day. E.g.: <ul style="list-style-type: none"> <li>01 for the 1<sup>st</sup> file of the day,</li> <li>02 for the 2<sup>nd</sup> file of the day,</li> <li>99 for the 99<sup>th</sup> file of the day,</li> </ul>

Filename example: 20200603.12345678.PAY.ANS.T.01

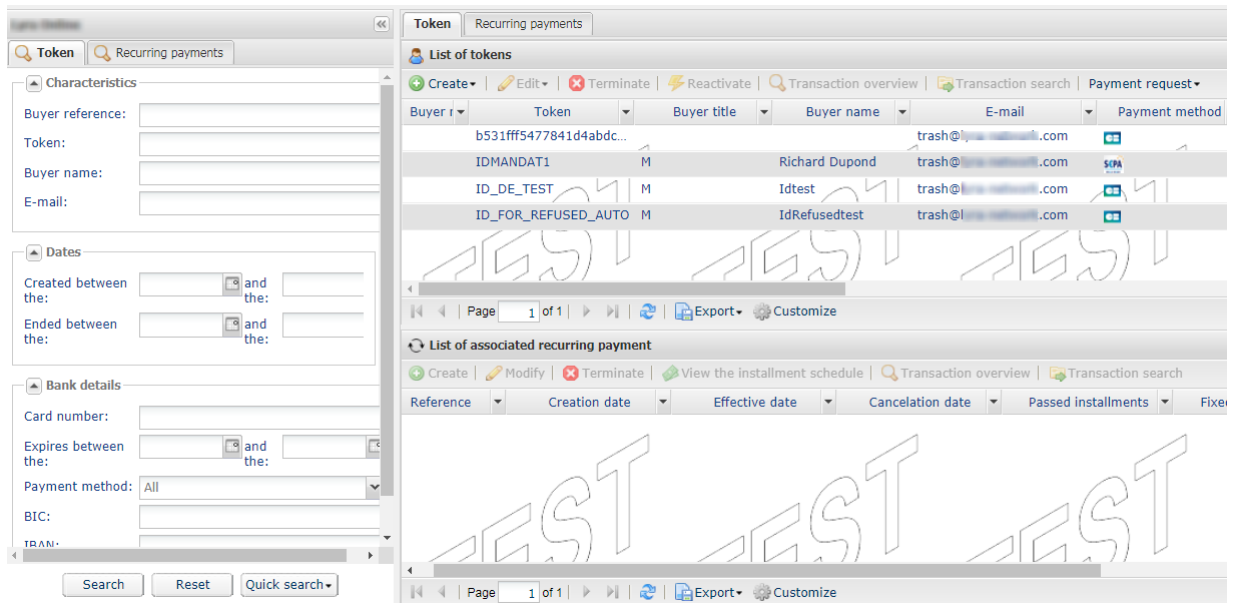
## 5. VALIDATION PROCESS OF A TEST FILE

Files uploaded to the SFTP server are processed twice a day.

In order not to slow down the implementation of the solution for payment by token in file mode, the merchant can perform **on-demand** tests of their payment files in **TEST mode** in the Merchant Back Office.

### 1. In your Merchant Back Office, go to the following menu: **Management > TEST recurring payments**

The TEST recurring payments page appears.

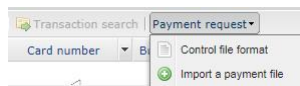


The screenshot shows the Merchant Back Office interface. On the left, there are sections for 'Characteristics', 'Dates', and 'Bank details'. The main area is divided into two tabs: 'Token' and 'Recurring payments'. The 'Token' tab is active, showing a 'List of tokens' table with the following data:

Buyer ID	Token	Buyer title	Buyer name	E-mail	Payment method
b531fff5477841d4abdc...				trash@...com	
IDMANDAT1	M	Richard Dupond	trash@...com	SIPA	
ID_DE_TEST	M	Idtest	trash@...com		
ID_FOR_REFUSED_AUTO	M	IdRefusedtest	trash@...com		

Below the tokens table, there is a 'List of associated recurring payment' table with columns for Reference, Creation date, Effective date, Cancellation date, Passed installments, and Fixe.

### 2. Click **Payment request**



Two actions are available:

- Check file format.
- Import a payment file.



## 5.1. Checking the file format

This option allows to perform several checks on the structure of your file.

When you select **Check file format**, the import dialog box appears.

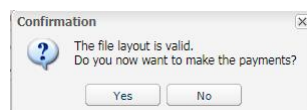
1. Click **Browse**.
2. Select the file to import.

*The size of the file must not exceed 1kb.*

*The file must be named according to the rule specified in the chapter [Naming rules on page 11](#). Example: 20161229.91335531.PAY.REQ.T.01*

3. Click **Check**.

If the file is properly structured, the following message appears.



If the file is structured incorrectly, a report appears indicating the detected error and the line that contains it.

Example:



The tables below present the different types of errors related to structure.

- **File format** errors

Error message	Description
The specified file size exceeds the maximum authorized size	The size of the file must not exceed 1kb. It is recommended to create the file using programs such as <b>Notepad</b> , <b>Notepad ++</b> , etc.
Name of the file containing errors	Your file does not match the naming convention (see chapter <a href="#">Naming rules on page 11</a> ).

- Errors in the **Header record** line

Error message	Description
Expected header type (record code 00)	The first line of the file corresponds to the header record and must start with <b>00</b> .
Badly placed header (should be on the 1st line)	
Invalid number of columns	The header record must include 8 columns.
PAY not present in the header (null)	The field n°2 of the header record must be populated with <b>PAY</b> .
Incorrect header version (null)	The field n°3 must be populated with <b>03</b> .
Incorrect shop identification (null)	The Shop ID must contain 8 digits.
Incorrect environment (null)	Two possible values: <b>TEST</b> or <b>PRODUCTION</b> .
Only transactions in TEST mode are possible	You cannot submit a payment file in PRODUCTION mode.
Incorrect creation date or time	The date must have the YYYYMMDD format. The time must have the HHMMSS format.

Error message	Description
Execution date not empty	This field must not be populated. It must remain empty.
Header does not match filename	<p>The header and the filename must contain the same values for:</p> <ul style="list-style-type: none"> <li>the shop ID,</li> <li>the environment,</li> <li>the creation date.</li> </ul> <p>Example:            Filename: <b>20161229.91335531.PAY.REQ.T.01</b>            Header:</p> <pre>00;PAY;03;91335531;TEST;20161229;140800;</pre>

- Errors in the **Detail record** line

Error message	Description
Bad sequence number (field 2)	<p>Must start with <b>1</b>.</p> <p>Given that the format (n..6) of the sequence contains 6 digits, it is safer to number the sequences <b>000001</b>, <b>000002</b>, etc. to avoid errors.</p>
Invalid number of columns	Each detail record must include 16 columns.

- Errors in the **Trailer record** line

Error message	Description
No trailer (record code 01)	The last line of the file must contain the trailer and start with <b>01</b> .
Invalid number of columns	The trailer record must include 2 columns.
Bad record number	<p>Must be equal to the exact number of transmitted detail records. When the detail record contains:</p> <ul style="list-style-type: none"> <li>One record line, the value is 1.</li> <li>Two record lines, the value is 2.</li> <li>Three record lines, the value is 3.</li> <li>etc.</li> </ul>

- Other technical errors

Error message	Description
Unknown line type	None of the lines appearing before the trailer record of the file must be empty. All lines must start with <b>00</b> , <b>01</b> or <b>02</b> .
Data after end of file	No lines (empty or not) must be present after the trailer record.

## 5.2. Importing a payment file

This option allows to perform several checks on the structure and contents of your file and make payments based on the information that it contains.

Once the file has been imported and processed, the gateway generates a response file that is sent by e-mail to the address indicated upon import.

**Warning:** If the file contains structure errors, it will be rejected and no reports will be generated. Therefore, it is important to check the file first.

When you select **Import a payment file**, the import dialog box appears.

1. Click **Browse**.

2. Select the file to import.

*The size of the file must not exceed 1kb.*

*The file must be named according to the rule specified in the chapter [Naming rules](#) on page 11. Example: 20161229.91335531.PAY.REQ.T.01*

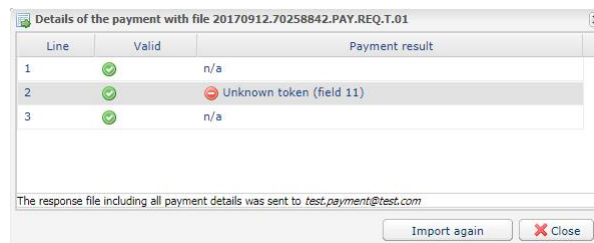
3. Enter the e-mail address that will receive the payment result.

4. Click **Import**.

If the structure and the contents of the file are correct, the payment details appear without any detected errors.

If the structure and/or the contents of the file are incorrect, a report appears indicating the detected error and the line that contains it.

Example:



The tables below present the different types of errors related to structure and/or contents.

- Errors in the Header record line

Error message	Description
<b>Unknown shop</b>	The shop ID specified in the file must refer to one of the shops to which you have access with your Back Office identifiers.

- Errors in the Detail record line

Error message	Description
<b>DATE_TRANSACTION format error</b>	The date must have the YYYYMMDD format.
<b>TIME_TRANSACTION format error</b>	The time format must be HHMMSS.
<b>ID_TRANSACTION format error</b>	The format of this field must contain 6 numeric characters.
<b>The provided transaction ID is already in use</b>	The transaction ID must be unique for each day and each shop.
<b>TYPE_TRANSACTION format error</b>	Must be set to CD.
<b>AMOUNT format error (field 7)</b>	The amount must be specified in the smallest currency unit. E.g.: 3000 for 30,00 EUR

Error message	Description
<b>CURRENCY format error (field 8)</b>	3-digit numeric code in compliance with the ISO 4217 standard. E.g.: 978 for euro (EUR)
<b>CAPTURE_DATE format error (field 9)</b>	The date must have the YYYYMMDD format.
<b>VALIDATION_MODE format error</b>	Possible values: <ul style="list-style-type: none"> <li>• 0 (automatic validation),</li> <li>• 1 (manual validation),</li> <li>• empty (default configuration as defined in the Merchant Back Office)</li> </ul>
<b>The provided token is unknown</b>	The tokens specified in the file must exist in <b>TEST recurring payment</b> mode.
<b>TOKEN format error</b>	The token must not be empty.
<b>The provided Merchant ID is unknown (field 12)</b>	This optional field must be populated.

- Errors in the **Trailer record** line

Error message	Description
<b>No trailer (record code 01)</b>	The last line of the file must contain the trailer and start with <b>01</b> .
<b>Invalid number of columns</b>	The trailer record must include 2 columns.
<b>Bad record number</b>	Must be equal to the exact number of transmitted detail records. When the detail record contains: <ul style="list-style-type: none"> <li>• One record line, the value is 1.</li> <li>• Two record lines, the value is 2.</li> <li>• Three record lines, the value is 3.</li> <li>• etc.</li> </ul>

- Other technical errors

Error message	Description
<b>Unknown line type</b>	None of the lines appearing before the trailer record of the file must be empty. All lines must start with <b>00, 01</b> or <b>02</b> .
<b>Data after end of file</b>	No lines (empty or not) must be present after the trailer record.

### 5.3. Analyzing the result

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Once the file has been imported and processed, the gateway generates a response file that is sent in attachment by e-mail to the address indicated during the import.

The maximum size of the file sent is 1kb. It is named according to the rule defined in the chapter [Naming rules on page 15](#).

Example: 20161229.91335531.PAY.ANS.T.01

The payment result is displayed in the **Transactions in progress** tab among the test transactions in your Merchant Back Office.

You can view the transaction details of the duplicate transaction by clicking on it.

## 6. UPLOADING A FILE TO THE SFTP SERVER

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The payment gateway processes the payment files transferred by the merchant website twice **every day**: once at **7 a.m.** and once at **1 p.m.**, Europe/Paris time zone.

It is recommended to upload the files to the SFTP server before **6.50 a.m.** Paris time, for the first analysis and before **12.50 p.m.** Paris time, for the second one.

**1.** Connect to the SFTP server:

- Host: <sftp://vadftp.lyra-network.com>
- port: 222

Login details were sent to you by e-mail at the moment of recurring payment.

If you wish to reinitialize your SFTP access, contact le Service client E-commerce.

The connection identifiers are sent to the e-mail address that was used for creating the SFTP account.

**2.** Upload your file into the **shopId/depot** directory.

## 7. PROVIDING THE RESPONSE FILE

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The response file will be available on the SFTP server between 8 a.m. and 9 a.m. and between 2 p.m. and 3 p.m., Europe/Paris time zone.

If processing was completed without technical problems, a response file is available in the **shopId/id** directory.

The query file is automatically moved to the same directory.

The files in the **shopId/id** directory are archived and then automatically purged. You cannot delete them.

In case of a file validation error, the request file is renamed with a **\_ERROR** or **\_DUPLICATE** suffix in the **shopId/depot** directory.

Once the error has been identified and fixed you can remove these files from **shopId/depot** directory.

Otherwise, they will be automatically deleted after 7 days.

## 8. ERROR HANDLING

### File validation error

Error cases	Cause of the error
The "REQ" file is always present in the directory. /depot	A technical incident prevented the files from being processed. Contact the tech support.
The "ANS" file is absent from the /id directory.	Your REQ file has been rejected. Check for a _ERROR or _DUPLICATE file in the /depot directory.
Presence of a file _ERROR	<ul style="list-style-type: none"> <li>The file name does not respect the naming rule.</li> <li>The file is empty (its size is 0 bytes).</li> </ul>
Presence of a file _DUPLICATE	A file with the same name has already been processed.

### Errors while processing the file, visible in the response file

In the table below, the lines for which the return code (position 19) is set to 00 are not errors and are indicated for information purposes for better understanding.

Return code (position 19)	Additional return code (position 25)	Description / Cause of the error
00	empty	Payment accepted. No risk assessment processes enabled.
00	00	Payment accepted. All risk assessment processes successfully completed.
00	02	Payment accepted. Credit card velocity exceeded. The control is informative.
00	03	Payment accepted. The card is on the Merchant's greylist. The control is informative.
00	04	Payment accepted. The country of origin of the card is on the Merchant's greylist. The control is informative.
00	05	Payment accepted. The IP address is on the Merchant's greylist. The control is informative.
00	06	Payment accepted. The BIN code is on the Merchant's greylist. The control is informative.
00	07	Payment accepted. Detection of an e-carte bleue. The control is informative.
00	08	Payment accepted. Detection of a national commercial card. The control is informative.
00	09	Payment accepted. Detection of a foreign commercial card. The control is informative.
00	14	Payment accepted. Detection of a card that requires systematic authorization. The control is informative.
00	20	Payment accepted. No corresponding countries (country IP address, card country, buyer's country). The control is informative.
00	30	Payment accepted. The country of the this IP address belongs to the greylist. The control is informative.



Return code (position 19)	Additional return code (position 25)	Description / Cause of the error
00	99	Payment accepted. Technical issue encountered by the server during a local verification process.
05	auto.dialog.failure	Payment refused. An communication error occurred during the authorization request.
05	binrange.not.found	Payment refused. The card number does not match the selected payment method.
05	expiry.date.near	Payment refused. The payment method exp. date does not allow to process this action.
05	locaux.preauto	Payment refused. The risk assessment has caused transaction refusal.
05	00	Payment refused. All risk assessment processes successfully completed. See the authorization return code (position 20) to know the refusal reason.
30	1	The record code must be set to <b>02</b> .
30	2	The format of the record sequence number is incorrect.
30	3	The format of the payment date is incorrect.
30	4	The format of the payment time is incorrect.
30	5	The format of the transaction ID is incorrect.
30	6	The transaction type must be populated with <b>CD</b> .
30	7	The amount format is incorrect.
30	8	The currency is unknown or its format is incorrect.
30	13	The format of the order reference is incorrect.
96	contratAccepteur.nomatch.cardtype.notaccepted	The contract number defined in position 12 in the query file does not support the type of payment method corresponding to the alias/token defined in position 11.
96	transaction.exist	The transaction number defined in position 5 in the query file already exists.
96	identifiant.cardpurged	The payment method associated with the token is no longer valid. <b>In compliance with the banking data security and protection rules implemented by PCI DSS, the payment method details are destroyed after the associated token has not been used for 15 months.</b>

## 9. NOTIFICATIONS

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### 9.1. Instant Payment Notification URL at the end of payment

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The IPN won't be call during file processing.

**Only the analysis of the response file (made available in the /id directory) should allow the merchant to update his/her information system.**

### 9.2. Payment confirmation e-mail

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No confirmation e-mail will be sent by the payment gateway to the buyer or to the merchant in case of accepted payment.

No confirmation e-mail will be sent by the payment gateway to the merchant in case of declined payment.

## 10. APPENDIX

### 10.1. List of supported currencies

Currency	ISO 4217 encoding	Number of digits after the decimal point
Australian Dollar (AUD)	036	2
Cambodian Riel (KHR)	116	0
Canadian Dollar (CAD)	124	2
Chinese Yuan (Renminbi) (CNY)	156	1
Croatian Kuna (HRK)	191	2
Czech Crown (CZK)	203	2
Danish Crown (DKK)	208	2
Hong Kong Dollar (HKD)	344	2
Hungarian Forint (HUF)	348	2
Indian Rupee (INR)	356	2
Indonesian Rupiah (IDR)	360	2
Japanese Yen (JPY)	392	0
South Korean Won (KRW)	410	0
Malaysian Ringgit (MYR)	458	2
Mexican Peso (MXN)	484	2
New Zealand dollar (NZD)	554	2
Norwegian Crown (NOK)	578	2
Philippine Peso (PHP)	608	2
Russian Ruble (RUB)	643	2
Singapore Dollar (SGD)	702	2
South-African Rand (ZAR)	710	2
Swedish Crown (SEK)	752	2
Swiss Franc (CHF)	756	2
Thai Baht (THB)	764	2
Pound Sterling (GBP)	826	2
US Dollar (USD)	840	2
Taiwan New Dollar (TWD)	901	2
Romanian Leu (RON)	946	2
New Turkish Lira (TRY)	949	2
CFP Franc (XPF)	953	0
Bulgarian Lev (BGN)	975	2
Euro (EUR)	978	2
Polish Zloty (PLN)	985	2
Brazilian Real (BRL)	986	2

## 10.2. List of authorization return codes

Codes returned by the **CB** and **Paylib** network:

Value	Description	Value	Description
00	Approved or successfully processed transaction	43	Stolen card
02	Contact the card issuer	51	Insufficient balance or exceeded credit limit
03	Invalid acceptor	54	Expired card
04	Keep the card	55	Incorrect secret code
05	Do not honor	56	Card absent from the file
07	Keep the card, special conditions	57	Transaction not allowed for this cardholder
08	Confirm after identification	58	Transaction not allowed for this cardholder
12	Incorrect Transaction Code	59	Suspected fraud
13	Incorrect Transaction Amount	60	The acceptor of the card must contact the acquirer
14	Invalid cardholder number	61	Withdrawal limit exceeded
15	Unknown issuer	63	Security rules unfulfilled
17	Canceled by the buyer	68	Response not received or received too late
19	Retry later	75	Number of attempts for entering the secret code has been exceeded
20	Incorrect response (error on the domain server)	76	The cardholder is already blocked, the previous record has been saved
24	Unsupported file update	80	Contactless payment is not accepted by the issuer
25	Unable to locate the registered elements in the file	81	Unsecured payment is not accepted by the issuer
26	Duplicate registration, the previous record has been replaced	82	Revocation of recurring payment for the card of a specific Merchant or for the MCC and the card
27	File update edit error	83	Revocation of all recurring payments for the card
28	Denied access to file	90	Temporary shutdown
29	Unable to update	91	Unable to reach the card issuer
30	Format error	94	Duplicate transaction
31	Unknown acquirer company ID	96	System malfunction
33	Expired card	97	Overall monitoring timeout
34	Suspected fraud	98	Server not available, new network route requested
38	Expired card	99	Initiator domain incident
41	Lost card		

Codes returned by **Amex Global** acquirer:

Code	Description
000	Approved
001	Approved with an ID
002	Partial approval (Prepaid Cards only)
100	Declined
101	Expired card / Invalid expiry date
106	Exceeded PIN entry attempts
107	Please Call Issuer
109	Invalid merchant
110	Incorrect Transaction Amount
111	Invalid account / Invalid MICR (Travelers Cheque)
115	Requested function not supported
117	Invalid PIN
119	Cardholder not enrolled / not allowed
122	Invalid card security code (a.k.a., CID, 4DBC, 4CSC)
125	Invalid effective date
130	Declined
181	Format error
183	Invalid currency code
187	Deny - New card issued
189	Deny - Account canceled
200	Deny - Pick up card
900	Accepted - ATC Synchronization
909	System malfunction (cryptographic error)
912	Issuer not available

Codes returned by **Elavon Europe** acquirer:

Code	Description
0	Approved, success
1	Refer To Card Issuer Client
2	Refer To Card Issuer, Special Condition
3	Invalid Merchant
4	Pick-Up Card
5	Do Not Honour
6	Error
7	Pick-Up Card, Special Condition
8	Honour With Identification
9	Request In Progress
10	Approved, Partial
11	Approved, VIP
12	Invalid Transaction
13	Invalid Amount
14	Invalid Card Number
15	No Such Issuer
16	Approved, Update Track 3
17	Operator Cancelled
18	Customer Dispute
19	Re Enter Transaction
22	Suspected Malfunction
23	Unacceptable Transaction Fee
24	File Update Not Supported

Code	Description
25	Unable To Locate Record
26	Duplicate Record
27	File Update Edit Error
28	File Update File Locked
30	File Update Failed
31	Bank Not Supported
32	Completed Partially
33	Expired Card, Pick-Up
34	Suspected Fraud, Pick-Up
35	Contact Acquirer, Pick-Up
36	Restricted Card, Pick-Up
37	Call Acquirer Security, Pick-Up
38	PIN Tries Exceeded, Pick-Up
39	No Credit Account
40	Function Not Supported
41	Lost Card (Contact Bank)
42	No Universal Account
43	Stolen Card
44	No Investment Account
51	Not Sufficient Funds (Client To Contact Bank)
52	No Check Account
53	No Savings Account
54	Expired Card (Contact Bank)
55	Incorrect PIN
56	No Card Record
57	Transaction Not Permitted To Cardholder
58	Transaction Not Permitted On Terminal
59	Suspected Fraud
60	Contact Acquirer
61	Exceeds Withdrawal Limit
62	Restricted card
63	Security Violation
64	Original Amount Incorrect
65	Exceeds Withdrawal Frequency
66	Call Acquirer Security
67	Hard Capture
68	Response Received Too Late
75	PIN Tries Exceeded
77	Intervene, Bank Approval Required
78	Intervene, Bank Approval Required For Partial Amount
90	Cut-Off In Progress
91	Issuer Or Switch Inoperative
92	Routing Error
93	Violation Of Law
94	Duplicate Transaction
95	Reconcile Error
96	Communication System Malfunction
97	Communication Error - Cannot Connect To FNB
98	Exceeds Cash Limit
76	Approved Country Club
79	Approved Administrative Transaction
80	Approved National Negative File Hit OK

Code	Description
81	Approved Commercial
82	No Security Module
83	Maximum Refund credit Limit exceeded
84	No PBF
85	PBF Update Error
86	Invalid Authorisation Type
87	Bad Track 2
88	PTLF Error
89	Invalid Route Service

Codes returned by the **GICC** network

Code	Description
0	Approved or completed successfully
2	Call Voice-authorization number; Initialization Data
3	Invalid merchant number
4	Retain card
5	Authorization declined
10	Partial approval
12	Invalid transaction
13	Invalid amount
14	Invalid card
21	No action taken
30	Format Error
33	Card expired
34	Suspicion of manipulation
40	Requested function not supported
43	Stolen card, pick up
55	Incorrect personal identification number
56	Card not in authorizer's database
58	Terminal ID unknown
62	Restricted card
78	Stop payment order
79	Revocation of authorization order
80	Amount no longer available
81	Message-flow error
91	Card issuer temporarily not reachable
92	The card type is not processed by the authorization center
96	Processing temporarily not possible
97	Security breach - MAC check indicates error condition
98	Date and time not plausible
99	Error in PAC encryption detected