Instructions for the replacement of RAF (reconciliation advice file) with ERF (EPAY reconciliation file)

What will change for you as a retailer as a result of this replacement?

When your payment service provider Saferpay changes its technology from the ep2 specification standard to non-ep2, your reconciliation file will also change. Until now, they have received the RAF (reconciliation advice file), which is linked to a virtual terminal. However, there is no longer a terminal with the non-ep2 specification standard. The terminal-related RAF is therefore replaced by the terminal-independent ERF. *If you are still processing the RAF in your system, you will need to take note of the following changes.*

What is new?

New merchant IDs and a new AID (application identifier) will be generated.
As a retailer, you need to replace the old merchant IDs with the new merchant IDs wherever you process this information, e.g. in your accounting software. PostFinance will send the new merchant IDs by post.
The same applies for the application identifier (AID). As a retailer, you need to replace the old AIDs with a new AID for PostFinance Pay. The new AID is *A00000015744FB*, and PostFinance will also send this to you by post.

As a merchant, how can you now receive ERFs?

Reconciliation files from PostFinance can be obtained via PostFinance e-finance or Managed File Transfer PostFinance (MFTPF). This instruction describes the file structure of the EPayReconciliationFile used for the reconciliation of PostFinance payment method transactions. The files in question are to be exchanged using the Managed File Transfer PostFinance (MFTPF) or fetched via the PostFinance E-Banking portal e-finance.

Who can you contact if you have any questions?

If you process the reconciliation files via a third-party provider, please contact your payment management system (PMS) partner directly. For any other questions, you can contact your customer advisor or Merchant Support via e-mail at 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 EPayReconcilationFile the following must be implemented:

Functionality	Epay		ep2
	xsd	Element	(for reference)
Reconciliation	EpaymentFile2.10.xsd	EPayReconcilationFile	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]-[ReconcilationFileId]-[PeriodEndDate]-[Date]-[Time]-v[SpecVersion].xml
e.g.: EPAYREC-P-4-1-PFAQ000000004-12345678901-20231126-20231126-215047-v2.10.xml

File name pattern for **E**Pay**R**econciliation**F**ile:

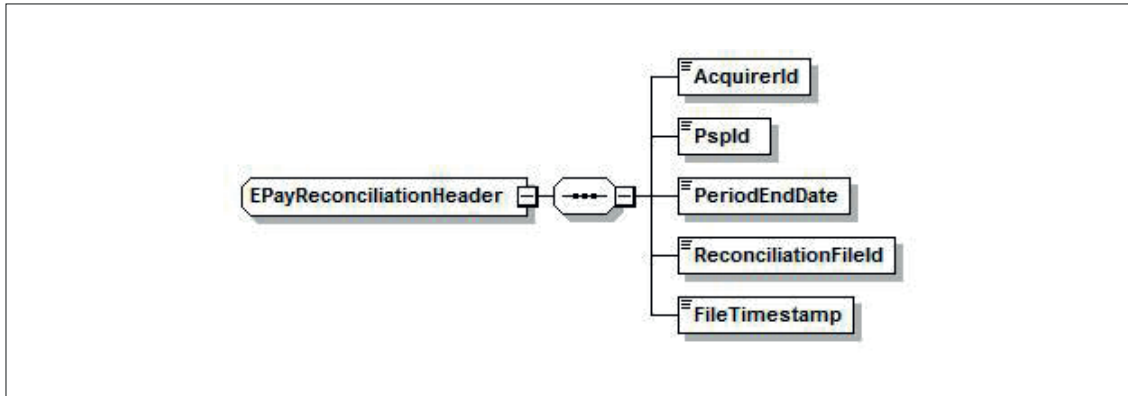| Name	Ordinality	Remarks
Environment	1	Format: P=Production (Live-System)
AcquirerId	1	Unique identification of the acquirer, without leading zeros
PspId	1	Unique identification of the PSP
MerchantId	1	Unique identification of the Merchant
ReconcilationFileId	1	Unique identifier of the reconciliation 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 **E**Pay**R**econciliation**F**ile 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
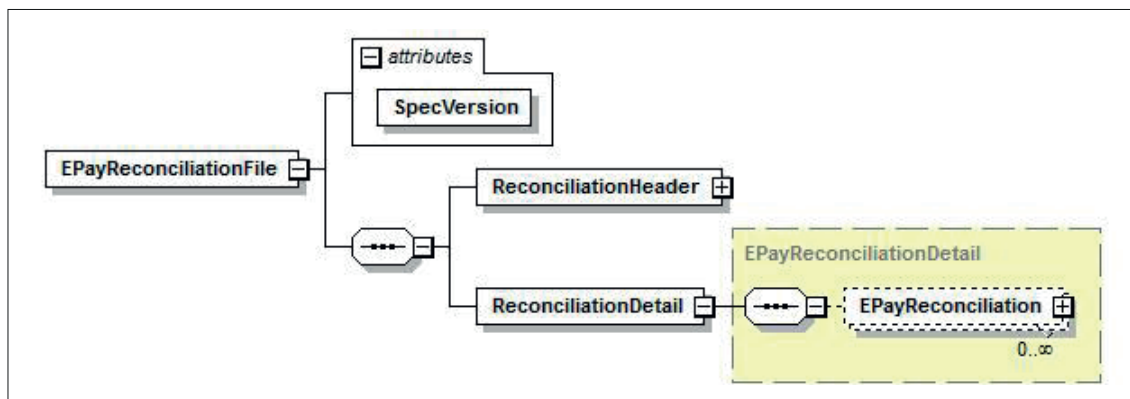
2.1 ReconciliationFileHeader

| 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
ReconcilationFileId	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, *transactionId* of MerchantPaymentAPI. Not present in a manual reversal, performed by PostFinance.
AcquirerAuthori-sationId	1	–	1	Unique acquiring identification of the authorisation or credit. Ignore for MerchantPaymentAPI.
IssuerAuthorisa-tionId	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 *purchaseRecurringInitial* and *purchaseRecurringSubsequent* 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 *origTransactionId* 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
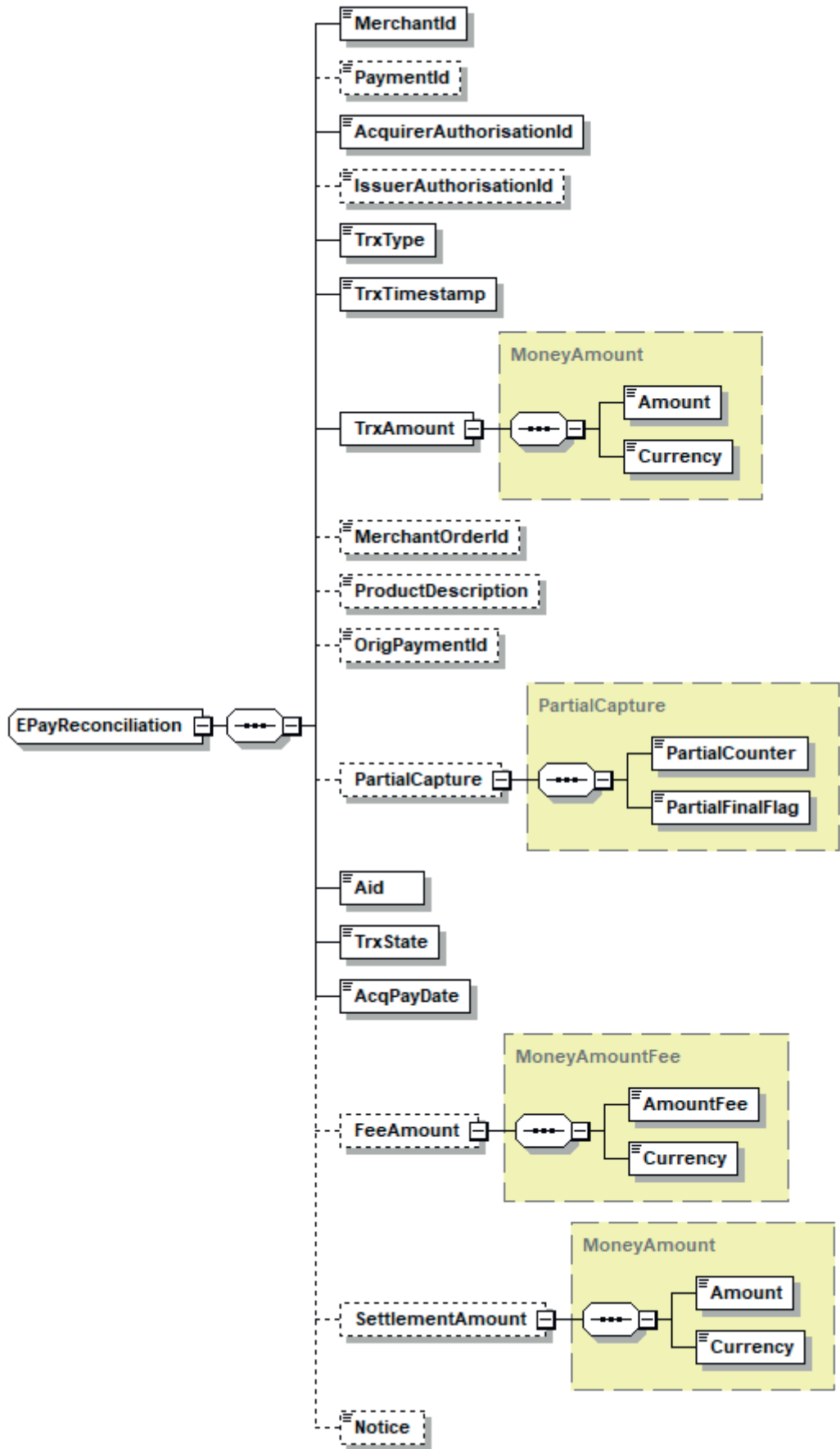
Example ERF:

```xml
<?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>
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                                <Currency>756</Currency>
                        </FeeAmount>
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                                <Currency>978</Currency>
                        </SettlementAmount>
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                        <PaymentId>20230705141817240</PaymentId>
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                        <IssuerAuthorisationId>1LQUee</IssuerAuthorisationId>
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                                <Amount>3.00</Amount>
                                <Currency>978</Currency>
                        </TrxAmount>
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                        <Aid>A00000015744FB</Aid>
                        <TrxState>1</TrxState>
                        <AcqPayDate>20230706</AcqPayDate>
                        <FeeAmount>
                                <Amount>0.14</Amount>
                                <Currency>756</Currency>
                        </FeeAmount>
                        <SettlementAmount>
                                <Amount>3.00</Amount>
                                <Currency>978</Currency>
                        </SettlementAmount>
                </EPayReconciliation>
        </ReconciliationDetail>
</EPayReconciliationFile>
```