WORLDLINE

MRX – Merchant Reconciliation XML

Processor Specification

Version v1.5
16. July 2017

Glossary and abbreviations

Abbreviation	Description
MRXD	Merchant Reconciliation XML Detailed
PMS	POS Management System
POS	Point of Sale
XML	eXtensible Markup Language
XSD	XML Schema Definition, See [R1]

References

Ref.	Document	Version
[R1]	Specification of the XML schema definition language from the W3 consortium	

Integrated documents

Ref.	Document	Version
[I1]	MerchantReconciliationTypes-v1.5.xsd	v1.5
[I2]	MerchantReconciliationXML.detailed.v1.5.xsd	v1.5

Version History

Version	Date	Changes with this version
v1.1	4.3.2012	Refactoring of xsd files New optional fields: branchOfficeId, dccInd, isReversal, entryType
v1.4	26.6.2016	transactionType: add fields aICAcqToIssSC baseTrxType: added addlStmntText, salesSlipNum, paymentType: added extSettlingRefNo, cbTrxType: added addlStmntText cbTrxType: added addlMercData added codeValueType, baseTrxType/trmTrxNo is new optional, summarySlipType/trmPer is new optional
v1.5	16.7.2017	Removed fields: baseTrxType/salesSlipNum, cbTrxType, financialAdjustmentType/chargeback Added fields: transactionType/aTrxPwcbSC, transactionType/aComEffHighSC, baseTrxType/caseId, baseTrxType/origTrxDate, baseTrxType/remark, baseTrxType/accountIndex, stlAccountType/bic, sumOCType/noValidTrxPwcb, sumOCType/aTrxPwcbOC, sumSCType/noValidTrxPwcb, sumSCType/aTrxPwcbSC, sumSCType/aComEffHighSC, condFullType/tariffDetail, baseTrxType/trxIndicator Changed field: Content of sumSCType/aComEffSC (v1.4) can now be found in sumSCType/aComEffHighSC!

Table of Contents

1 Merchant Reconciliation XML Detailed - Introduction

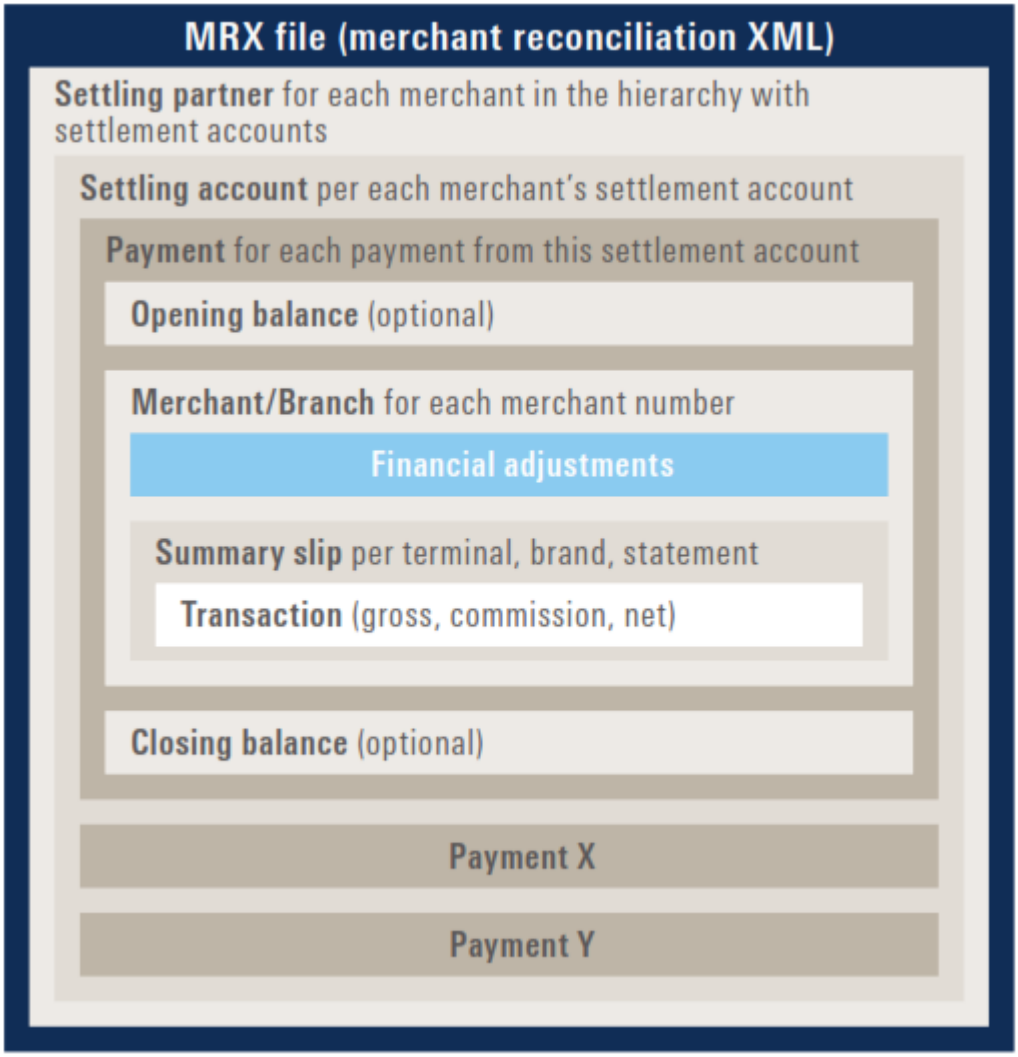
The „Merchant Reconciliation XML Detailed" (MRXD)file is a reconciliation file sent from the acquirer to the merchant containing detailed information about processed transactions and payments to the merchant.

2 File specification

The core file specification is provided as a XML Schema (XSD) according to W3C recommendations and specifications (see [R1])). The XSD (see [I1], [I2]) is provided on request and should have been delivered with this document. It is best viewed with a specialized XML/XSD viewer (e.g. Altova XMLSpy). For easier reading without additional tools an html version for viewing in a Web Browser is provided, too.

2.1 Structure

The MRX Detailed includes – in comparison to the base MRX – more information on transaction level.



`merchantReconciliationXML`

Top XML element of the file

`reportingPart`

Contains the partner information on the level in a partner hierarchy on which this MRX file is set up

`settlingPart`

Contains the partner information on the hierarchy level on which settlement accounts are set up. For independent partners or flat hierarchies this can be the same as reportingPart.

`stlAccount`

Contains Information about a settlement account, including bank account information and settlement currency.

`payment`

A payment element is present for each payment effectuated on the corresponding settlement account. In case of a non-payment, the element payment/paymentType contains a ‘N’. A non-payment can happen e.g. for negative balances.

`businessPart`

The business partner element contains information about the business within a payment effectuated by a specific business partner (merchant location). For independent partners or flat hierarchies this can be the same as the reportingPart and/or settlingPart.

`contract`

Contains information about a specific contract. This can e.g. be a ‘face to face’ or a ‘eCommerce’ contract. This container also contains the ‘merchant contract number’ (VP-Nummer).

`fAdj`

Contains information about financial adjustments that were booked for this contract.

`sumSlip`

Contains information about a summary slip (or terminal period, Tagesabschluss).

`trx`

Information about a single valid transaction.

`errTrx`

Information about erroneous transactions, i.e. one that has been rejected.

2.2 Differences between MRX v1.5 and MRXD v1.5

The MRX Detailed includes – in comparison to the base MRX – more information on transaction level (below marked in red):

```
      <authNo>666555</authNo>
      <refNo>446677</refNo>
      <trmTrxNo>8921</trmTrxNo>
      <addlMercData>011070</addlMercData>
      <arn>73222222222222222229884</arn>
      <dccInd>0</dccInd>
      <isReversal>0</isReversal>
      <entryType>5</entryType>
      <cond>
            <condCode>1</condCode>
            <aComEffExclVatSC c="EUR" e="2">-2.900000000</aComEffExclVatSC>
            <aMinComRateSC c="EUR" e="2">0.200000000</aMinComRateSC>
            <percComRate>1.4000</percComRate>
      </cond>
      <cond>
            <condCode>2</condCode>
            <aComEffExclVatSC c="EUR" e="2">-0.060000000</aComEffExclVatSC>
            <aFixComRateSC c="EUR" e="2">0.0600000000</aFixComRateSC>
      </cond>
      <aTrxGrosSC c="EUR" e="2">207.000000000</aTrxGrosSC>
      <aTrxNetSC c="EUR" e="2">204.042000000</aTrxNetSC>
      <aComEffSC c="EUR" e="2">-2.958000000</aComEffSC>
      <aComEffBC c="EUR" e="2">-2.960000000</aComEffBC>
      <cardProduct>C</cardProduct>
      <unBlendCat>1</unBlendCat>
      <clearingRegion>
            <id>1</id>
            <name>Domestic</name>
      </clearingRegion>
      <aICAcqToIssSC c="EUR" e="2">-1.370000000</aICAcqToIssSC>
</trx>
```

cond – merchant service charge details

The element transactionType/cond lists each applied price position contributing to the merchant service charge (blended or IC++) per transaction. Please consult the MRX acquirer specification for an explanation of the sent condCode values.

3 Definitions

xsd Schema Definition
html from the xsd generated documentation readable by any web browser

3.1 Date and time elements

xs:Date
Date fields in standard xsd format.

Structure: YYYY-MM-DD

Example: `<trxDate>2007-08-02</trxDate>`

xs:Time
Time fields in standard xsd format.

Structure: hh:mm:ss

Example: `<trxTime>21:20:54</trxTime>`

3.2 Amount Elements

The name of amount elements always starts with an ‘a’ prefix. The suffix of an amount tag designates the type of amount:

OC amount in **o**riginal transaction **c**urrency
this is the currency in which the transaction actually happened from a cardholder viewpoint

SC amount in merchant **s**ettlement **c**urrency
this is the currency of the settlement account in which the merchant is being paid

BC amount in acquirer **b**ase **c**urrency
this currency occurs only for VAT (Value Added Tax, MwSt) related amounts

Each amount tag has two attributes:

‘c’	currency code in 3 character alphabetic ISO format (e.g. ‘CHF’ for Swiss Francs, ‘EUR’ for Euro).
‘e’	exponent (how many digits after the decimal point)

The actual amount field comes **with** the decimal point and the sign.
Negative amounts have a ‘Minus’-Sign (‘-‘).

Example and meaning of amount fields:

aTrxOC	original transaction amount in the original currency
aTrxGrosSC	gross amount of the transaction in settlement currency (= aTrxOC in settlement Currency). If original currency and settlement currency are the same (in most cases) these two amount fields will show the same value.
aComEffSC	rounded commission amount of the transaction in settlement currency
aComEffHighSC	commission amount in high precision of the transaction in settlement currency (if applicable)
aTrxNetSC	Net amount of the transaction in settlement currency (= gross – commission). This is the amount that is actually paid out for a transaction.

Example of amount fields (2 decimal calculation):

<aTrxOC c="EUR" e="2">118.0</aTrxOC>	118.00 Euro
<aTrxGrosSC c="EUR" e="2">118.0</aTrxGrosSC>	118.00 Euro
<aTrxNetSC c="EUR" e="2">114.91</aTrxNetSC>	114.91 Euro
<aComEffSC c="EUR" e="2">-3.09</aComEffSC>	-3.09 Euro

Example of amount fields (more than 2 decimal calculation):

<aTrxOC c="EUR" e="2">118.0</aTrxOC>	118.00 Euro
<aTrxGrosSC c="EUR" e="2">118.0</aTrxGrosSC>	118.00 Euro
<aTrxNetSC c="EUR" e="2">114.9089</aTrxNetSC>	114.9089 Euro
<aComEffSC c="EUR" e="2">-3.09</aComEffSC>	-3.09 Euro
<aComEffHighSC c="EUR" e="2">-3.0911</aComEffHighSC>	-3.0911 Euro

3.3 VAT Amounts

If applicable, VAT is calculated and shown on payment level as a fAdj with stlEntryType 47.

Example of a fAdj with stlEntryType 47:

- aFAdjNetSC net VAT amount (VatNetAmount * VatPercentage)
  aFAdjGrosSC gross VAT amount (equals net VAT amount)
- VATPercentage contains the VAT percentage with which the VAT amount was calculated
- VATGrossAmount = VatNetAmount + (VatNetAmount * VatPercentage)
- VatNetAmount the amount which is liable to VAT

```
<fAdj>
   <stlEntryType>47</stlEntryType>
   <prod>ALL</prod>
   <fAdjDate>2009-03-03</fAdjDate>
   <passStlEntryNo>200903030022748</passStlEntryNo>
   <aFAdjNetSC e="2" c="EUR">-53.100000000</aFAdjNetSC>
   <aFAdjGrosSC e="2" c="EUR">-53.100000000</aFAdjGrosSC>
   <txtElem>
      <id>VatPercentage</id>
      <value>19</value>
   </txtElem>
   <txtElem>
      <id>VatGrossAmount</id>
      <value>-332.57</value>
   </txtElem>
   <txtElem>
      <id>VatNetAmount</id>
      <value>-279.47</value>
   </txtElem>
</fAdj>
```

VAT amounts in sumSC elements:

- aVatSC sum of all stlEntryType 47 aFAdjNetSC amounts on the respective level
- aVatBC sum of all stlEntryType 47 aFAdjNetSC amounts on the respective level in Base Currency

3.4 Rounding Differences

If applicable, rounding differences are calculated and shown on payment level as a fAdj with stlEntryType 46.

3.5 DCC Transactions

DCC Transactions can be identified by the element trx/dccInd.

```
<dccInd>1</dccInd>
```

3.5.1 DCC payback

If applicable, the DCC payback will be visible in sumSC elements on levels payment and summarySlip. Condition Code 10 indicates DCC payback.

```
<sum>
   <sumSC>
      <sumCond>
         <condCode>10</condCode>
         <aComEffExclVatSC c="CHF" e="2">59.55</aComEffExclVatSC>
         <percComRate>-1</percComRate>
      </sumCond>
      ⋮
   </sumSC>
</sum>
```

3.6 Purchase with cashback transactions (PwCB)

Purchase with cashback transactions can be identified by the presence of element trx/ aTrxPwcbSC which indicates the cashback amount as part of a purchase.

3.6.1 PwCB payback

If applicable, the PwCB payback will be visible in sumSC elements on levels payment and summarySlip. Please refer to the MRX acquirer specification for the respective condition code.

```
<sum>
   <sumSC>
      <sumCond>
         <condCode>271</condCode>
         <aComEffExclVatSC c="EUR" e="2">2.65</aComEffExclVatSC>
         <percComRate>-1</percComRate>
      </sumCond>
      ⋮
   </sumSC>
</sum>
```

3.7 Chargebacks

Chargeback transactions are sent in the same structure as purchase transactions, but can be identified by the trx/trxIndicator value 140 or 141 (see **Error! Reference source not found.** for other possible values).

```
<stlEntry>
  <sumSlip>
    <trx>
      <trxType>Retail</trxType>
      <trxTypeId>1</trxTypeId>
      <passTrxId>201706013250025</passTrxId>
      <trxIndicator>140</trxIndicator>
      <aTrxOC c="EUR" e="2">-130.600000000</aTrxOC>
      <trxDate>2017-05-31</trxDate>
      <trxTime>07:51:42.000</trxTime>
      <pan>526641XXXXXX0738</pan>
      <authNo>210334</authNo>
      <refNo>378878</refNo>
      <trmTrxNo>174076</trmTrxNo>
      <addlMercData>411012-200487877-200487877-170</addlMercData>
      <addlStmntText>411012-200487877-200487877-170</addlStmntText>
      <arn>05460657102041200256063</arn>
      <dccInd>0</dccInd>
      <isReversal>0</isReversal>
      <entryType>5</entryType>
      <cond>
        <condCode>1</condCode>
          <aComEffExclVatSC c="EUR" e="2">1.040000000</aComEffExclVatSC>
          <aMinComRateSC c="EUR" e="2">0.200000000</aMinComRateSC>
          <percComRate>1.4000</percComRate>
      </cond>
      <caseId>200042417957</caseId>
      <origTrxDate>2017-04-12</origTrxDate>
      <remark>ID:200042417957/526641XXXXXX0738/EUR/130.60/31.05.</remark>
      <accountIndex>0</accountIndex>
      <aTrxGrosSC c="EUR" e="2">-130.600000000</aTrxGrosSC>
      <aTrxNetSC c="EUR" e="2">-129.560000000</aTrxNetSC>
      <aComEffSC c="EUR" e="2">1.820000000</aComEffSC>
      <aComEffBC c="EUR" e="2">1.820000000</aComEffBC>
      <cardProduct>MCC</cardProduct>
      <unBlendCat>1</unBlendCat>
      <clearingRegion>
        <id>1</id>
        <name>Domestic</name>
      </clearingRegion>
    </trx>
    <prod>ECAMC</prod>
    <sumSlipDate>2017-06-01</sumSlipDate>
    <sumSlipTime>00:00:00.000</sumSlipTime>
    <passStlEntryNo>201706011355261</passStlEntryNo>
    <origin>GICC</origin>
    <sumSlipId>0</sumSlipId>
    <trmId>09B00296</trmId>
    <sumSlipRemark>ID:200042417957/526641XXXXXX0738/EUR/130.60/31.05.</sumSlipRe
  mark>
        ⋮
  </sumSlip>
</stlEntry>
```

Figure 1: Appearance of a chargeback in MRX

Chargeback transactions show additional information related to the chargeback case and the original purchase transaction:

trxIndicator	Value 140 identifies a chargeback
caseId	The ID under which the case is tracked in the chargeback system
pan	Truncated card number of the original purchase
origTrxDate	Date of the original transaction
trmId	Terminal number of the original purchase
refNo	Acquirer reference number of the original purchase

The original purchase is referenced by the combination of trmId and refNo.

3.8 Sum

Each level from reportingPart to sumSlip contain aggregated amounts and counters. These are available in the sum tag.

sumSC	Summary of amounts and counters in the merchant settlement currency. Such a tag is present for each settlement currency.
sumOC	Summary of amounts and counters in the original transaction currency. Such a tag is present for each original transaction currency.

3.9 PAN

The primary account number (PAN / card number) in the trx or errTrxs container is truncated for security reasons implied by the international card schemes. The first six and the last four digits are visible, the rest is replaced with 'X'.

Example: `<pan>523227XXXXXX8446</pan>`

3.10 Payment amount details

Payment amount details are provided as unrounded or rounded amounts. The paid-out amount can be reconstructed[1] by adding up either column in Table 1.

	XML hierarchy	Unrounded amounts	Rounded amounts
Opening balance (only for preceding non-payment periods)	merchantReconciliationXML +reportingPart ++settlingPart +++stlAccount ++++payment +++++openingBalance	aOpBalSC	aOpBalSC
Transaction gross amount	merchantReconciliationXML +reportingPart ++settlingPart +++stlAccount ++++payment +++++businessPart ++++++contract +++++++stlEntry ++++++++sumSlip +++++++++trx	aTrxGrosSC	aTrxGrosSC
Transaction related merchant service fees	merchantReconciliationXML +reportingPart ++settlingPart +++stlAccount ++++payment +++++businessPart ++++++contract +++++++stlEntry ++++++++sumSlip +++++++++trx	aComEffHighSC	aComEffSC
Not transaction related fees and adjustments related to a specific POS/WebShop.	merchantReconciliationXML +reportingPart ++settlingPart +++stlAccount ++++payment +++++businessPart ++++++contract[extVPNo <> 0] +++++++stlEntry ++++++++fAdj	aFAdjNetSC	aFAdjNetSC
Not transaction related fees and adjustments unrelated to a specific POS/WebShop.	merchantReconciliationXML +reportingPart ++settlingPart +++stlAccount ++++payment +++++fAdj[stlEntryType <> 46]	aFAdjNetSC	aFAdjNetSC
Accumulated rounding difference	merchantReconciliationXML +reportingPart ++settlingPart +++stlAccount ++++payment +++++fAdj[stlEntryType == 46]	-	aFAdjNetSC
Accumulated rounding difference	merchantReconciliationXML +reportingPart ++settlingPart +++stlAccount ++++payment +++++sum ++++++sumSC	aComEffSC - aComEffHighSC	-

Table 1: Amount details provided by MRX, resulting in either a reimbursement or a closing balance (see Table 2)

[1] Only for MRX v1.5 and later versions.

	XML hierarchy	Unrounded amounts	Rounded amounts
Reimbursed amount (paymentType “P”; the new zero closing balance is not shown)	merchantReconciliationXML +reportingPart ++settlingPart +++stlAccount ++++payment +++++sum ++++++sumSC	aPaymentSC	aPaymentSC
or			
Closing Balance (paymentType “N”; amount will be carried over as opening balance for the next payment period)	merchantReconciliationXML +reportingPart ++settlingPart +++stlAccount ++++payment +++++openingBalance	aClBalSC	aClBalSC

Table 2: Reimbursed or carried over amount

3.11 Payment periods without payments

MRX reports each payment period with processed transactions. This is regardless whether at the end of a payment period (e.g. weekly) the merchant received funds (because there has been a positive credit balance) or not (because the merchant’s credit balance has been negative because of excessive refunds, chargebacks, etc.).

For payment periods ending without a payment to the merchant, MRX uses the concept of a “non-payment”. In such cases, all transaction processed during this period are being reported.

Please note that each transaction will only be reported once in the payment period during which it has been processed. The transaction data won’t be sent again, even if the eventual payment is executed at a later date.

1. Payment periods ending with a regular payment to the merchant are marked with paymentType” P” (see 2.1, payment). For each executed payment, a unique reference number paymentNo (for some markets extSettlingRefNo) is generated, which will be reproduced on the bank statement for reconciliation purposes:

```
</businessPart>
<paymentType>P</paymentType>
<paymentDate>2020-03-23</paymentDate>
<paymentNo>202003230049445</paymentNo>
<valueDate>2020-03-24</valueDate>
```

Figure 2: Payment period ending with a payment

In case there has been a carry-over from the previous payment period, the credit balance at the beginning of this payment period is indicated by an openingBalance:

```
</businessPart>
<openingBalance>
  <aOpBalSC c="EUR" e="2">-339.860000000</aOpBalSC>
  <opBalDate>2020-03-09</opBalDate>
</openingBalance>
<paymentType>P</paymentType>
<paymentDate>2020-03-23</paymentDate>
<paymentNo>202003230049445</paymentNo>
<valueDate>2020-03-24</valueDate>
```

Figure 3: Payment period ending with a payment with carry-over from previous payment periods

2. Payment period ending without a payment to the merchant are marked with paymentType “N” (see 2.1, payment). No unique payment identifier paymentNo is generated, instead closingBalance indicates the credit balance at period’s end and a reason code clBalReason (see **Error! Reference s ource not found.**) states why the payment couldn’t be executed:

```
</businessPart>
<closingBalance>
  <aClBalSC c="EUR" e="2">-245.170000000</aClBalSC>
  <clBalDate>2020-03-10</clBalDate>
  <clBalReason>10</clBalReason>
</closingBalance>
<paymentType>N</paymentType>
```

Figure 4: Payment period ending without a payment, without carry-over from previous payment period

In case there has been a carry-over from the previous payment period, the credit balance at the beginning of this payment period is indicated by an openingBalance:

```
</businessPart>
<openingBalance>
  <aOpBalSC c="EUR" e="2">-339.860000000</aOpBalSC>
  <opBalDate>2020-03-09</opBalDate>
</openingBalance>
<closingBalance>
  <aClBalSC c="EUR" e="2">-245.170000000</aClBalSC>
  <clBalDate>2020-03-10</clBalDate>
  <clBalReason>10</clBalReason>
</closingBalance>
<paymentType>N</paymentType>
```

Figure 5: Payment period ending without a payment, with carry-over from previous payment period

4 Code Values

4.1 Clearing Region

clearingRegion: Card scheme clearing region.

Code value	*Description*
1	Domestic
2	Within the same region
3	Between different regions
4	Within IntraEuropean Western region
5	Within IntraEuropean Eastern region
6	Within IntraEuropean EEA (former Eurozone) region
7	Region Europe-UK
8	Region Europe-Israel/Turkey

Table 3: Allowed values for field clearingRegion

4.2 Closing Balance Reason

clBalReason: specifies the reason why no payment instruction for a merchant settlement has been produced.
clB

Code value	*Description*
10	Negative balance of technical merchant account.
20	Balance of technical merchant account is below minimum amount for settlement.
30	Merchant settlement has been blocked by acquirer.
40	Insufficient data for merchant settlement.

Table 4: Allowed values for clBalReason

4.3 Contract Category

contractCategory: Category of acceptance contract.

Code value	*Description*
1	Face to Face (Presence)
2	Mail/Phone Order (Card not present)
4	Cash Advance (Presence)
5	Internet Electronic Trx. (Card not present)
8	SecureECom (Card not present)
9	DCC/FtF (Presence)
10	DCC/SecureECom (Card not present)
13	e Commerce (Card not present)
18	Mail/Phone Order DCC (Card not present)
19	Internet Electronic Trx. DCC (Card not present)

Table 5: Allowed values for *contractCategory*

4.4 Entry Types

EntryType: indicates how cardholder authentication data has been entered3

Code value	*Description*
0	Unknown
1	EntryType-Track1
2	EntryType-Track2
3	EntryType-Track3
4	EntryType-Chip
5	EntryType-Manual
6	Contactless EMV chip entered transaction
7	Contactless Magnetic stripe standard entered transaction
8	Account ID originating from digital device
10	EMV fallback
11	Server or Wallet
12	QRC Code TAGC
15	CredentialOnFile

Table 6: allowed values for field *entryType*

4.5 Origin

Protocol used in delivery of transaction to processor.

Code value	*Description*
BSP	BSP - IATA Trx-Einlieferfile (Airlines)
CDS	CDS Einlieferungen
CTAC	International Forecourt Standards Forum (IFSF) Host2Host Link
DTAA	DT1.34 AUA Einlieferung
DTAT	DT Austria
DTGA	DT1.34 Garagen Kredit Einlieferung
EP2	ep2
EVTR	Paylife EV Terminals
GARA	Garagen Debit Einlieferung
GICC	German ISO-8583 Credit Card (GICC) Protocol
IFSF	International Forecourt Standards Forum Petrol
ONL	Manual entry (online) in acquirer backoffice
QRES	Quick Restsaldo-Ausbuchung
QUIC	Quick Einlieferungen
SaferPay	Saferpay
SLIP	Paper Sale Slip
UDK	Umsatzdaten der deutschen Kreditkartengesellschaften
Voice Auth	Voice Authorization

Table 7: Allowed values for field *origin*

4.6 Product

prod: Acceptance product.

Code value	*Description*
ALIPY	Alipay
BCMC	Bancontact
BLUEC	Bluecode
CUP	UnionPay
DMC	DebitMasterCard
DINER	DINERS credit card
ECAMC	MasterCard
ECDIR	Swiss Maestro cards
IDEAL	iDEAL
JCB	Japan Credit Bureau
MAES	Maestro Debit Card
MCARD	Migrosbank M-Bank
PQNIC	Payconiq
TWINT	Twint
VISA	VISA
VPAY	V PAY
VSDB	VisaDebit
WCHAT	WeChat Pay

Table 8: Allowed values for field *prod*

4.7 Mobile Voucher product

prod: Swiss mobile voucher product.

Code value	*Description*
TOLEB	Mobile Lebara
TOLYC	Mobile Lyca
TOMBU	Mobile M-Budget
TOORA	Mobile Salt.
TOSUN	Mobile sunrise
TOSWI	Mobile Swisscom
TOYAL	Mobile yallo

Table 9: Allowed values for field *prod* (mobile voucher)

4.8 Scheme Type

schemeType: Describes the type of a sharing scheme for merchant service charges.

Code value	*Description*
2	Split of merchant service charges with a third party.

Table 10: Allowed values for field *schemeType*

4.9 Transaction Indicator

trxIndicator: Describes the chargeback indicators.

Code value	*Description*
100	1st presentment – no chargeback
140	Merchant debit from chargeback
141	Merchant credit from chargeback

Table 11: Allowed values for field *trxIndicator*

4.10 Transaction Type / Transaction Type ID

trxTypeID / trxType: Type of the transaction.

Code Value	*Description (trxType)*
0	Unknown
1	Retail
2	Authorisation
3	Cash Advance
4	Cash Withdrawal
5	Reservation
6	Cash Loading
7	UniqueTrx
8	Inc Reservation
9	Refund
10	Deposit
11	Delayed Retail
13	Collection
21	CFT
22	Disbursement
23	Balance Inquiry
24	Prepaid Mobile
25	Prepaid Purse Unload
26	Pin Service Advice Crediting
27	Pin Service Advice Not Crediting
28	Pin Advice On-Us
29	Delivery Charge
34	PIN check
35	Quick Cancel in Favour of cardholder
36	PIN Change
37	Cash Refund
92	Voucher
93	Voucher Direct Load

Table 12: Allowed values for fields *trxTypeId* / *trxType*

4.11 Unblending Categories

unBlendCat: In order to implement an ECC directive, the Card Schemes introduced categorization of transactions according to the card type used therein. This allows a higher degree of cost transparency for the merchant. This initiative is known as “Unblending”
The optional unBlendCat element indicates the specific unblending category for this transaction defined by VISA and MasterCard.

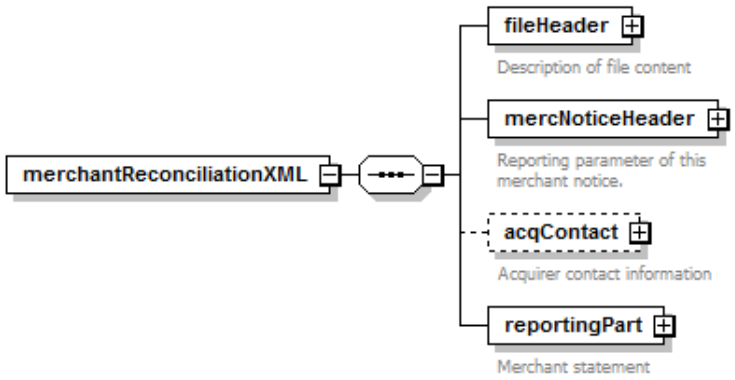
Code value	*Description*
0	Unspecified
1	Credit
2	Debit
3	Commercial

Table 13: Allowed values for field unBlendCat

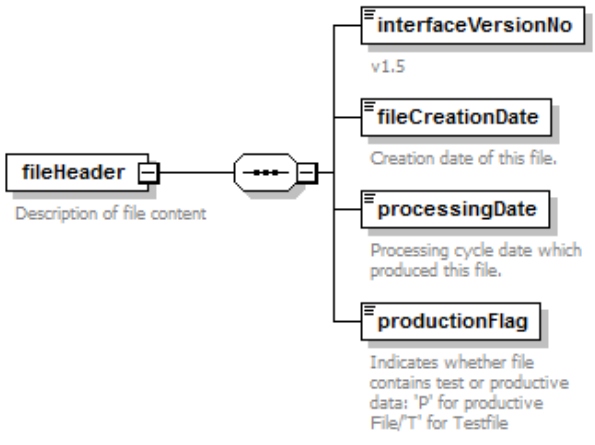
5 File structure and field description

5.1 MerchantReconciliationTypes

5.1.1 element *merchantReconciliationXML*

diagram	
properties	content complex
children	fileHeader mercNoticeHeader acqContact reportingPart

5.1.2 element *merchantReconciliationXML/fileHeader*

diagram	
properties	content complex
children	interfaceVersionNo fileCreationDate processingDate productionFlag
annotation	documentation Description of file content

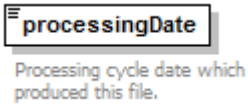
5.1.3 element *merchantReconciliationXML/fileHeader/interfaceVersionNo*

diagram	
type	restriction of **xs:string**
properties	content simple
annotation	documentation v1.5

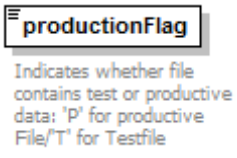
5.1.4 element *merchantReconciliationXML/fileHeader/fileCreationDate*

diagram	
type	**xs:date**
properties	content simple
annotation	documentation Creation date of this file

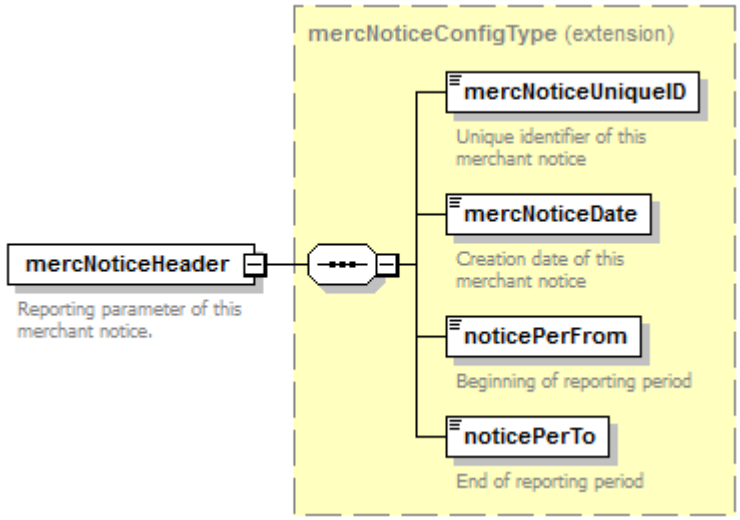
5.1.5 element *merchantReconciliationXML/fileHeader/processingDate*

diagram	
type	**xs:date**
properties	content simple
annotation	documentation Processing cycle date which produced this file.

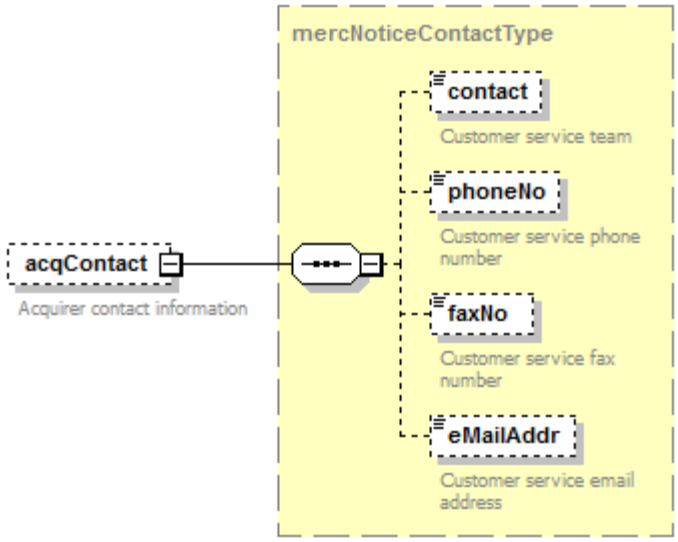
5.1.6 element *merchantReconciliationXML/fileHeader/productionFlag*

diagram	
type	restriction of **xs:string**
properties	content simple
facets	Kind Value Annotation length 1 enumeration P enumeration T
annotation	documentation Indicates whether file contains test or productive data: 'P' for productive File/'T' for Testfile

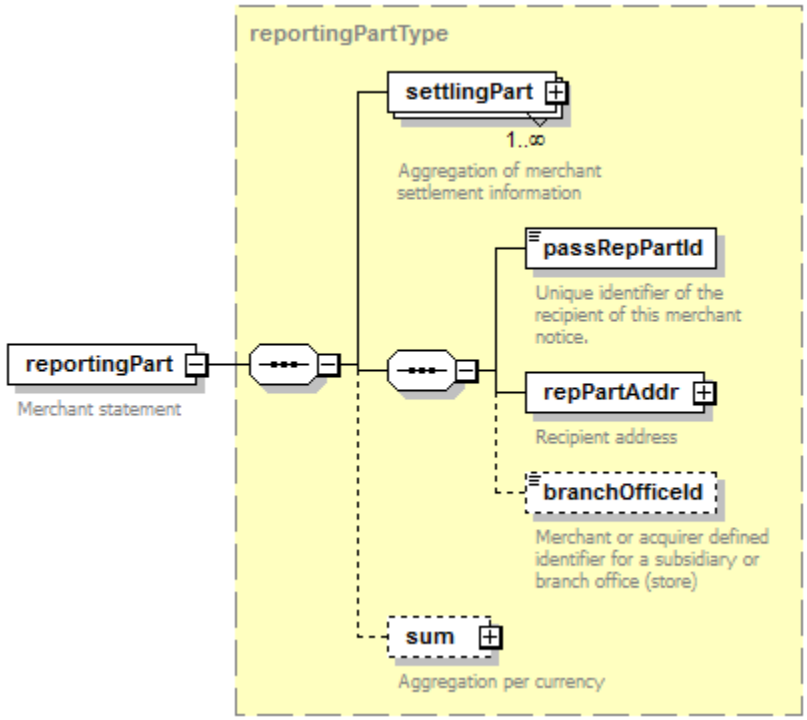
5.1.7 element *merchantReconciliationXML/mercNoticeHeader*

diagram	
type	extension of **mercNoticeConfigType**
properties	content complex
children	**mercNoticeUniqueID** **mercNoticeDate** **noticePerFrom** **noticePerTo**
annotation	documentation Reporting parameter of this merchant notice

5.1.8 element *merchantReconciliationXML/acqContact*

diagram	
type	**mercNoticeContactType**
properties	content complex minOcc 0 maxOcc 1
children	**contact** **phoneNo** **faxNo** **eMailAddr**
annotation	documentation Acquirer contact information

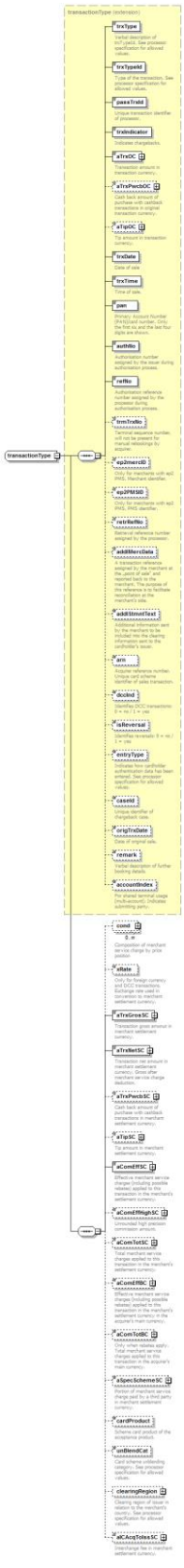
5.1.9 element *merchantReconciliationXML/reportingPart*

diagram	
type	reportingPartType
properties	content complex
children	settlingPart passRepPartId repPartAddr branchOfficeId sum
annotation	documentation Merchant statement

5.2 MerchantReconciliationXML

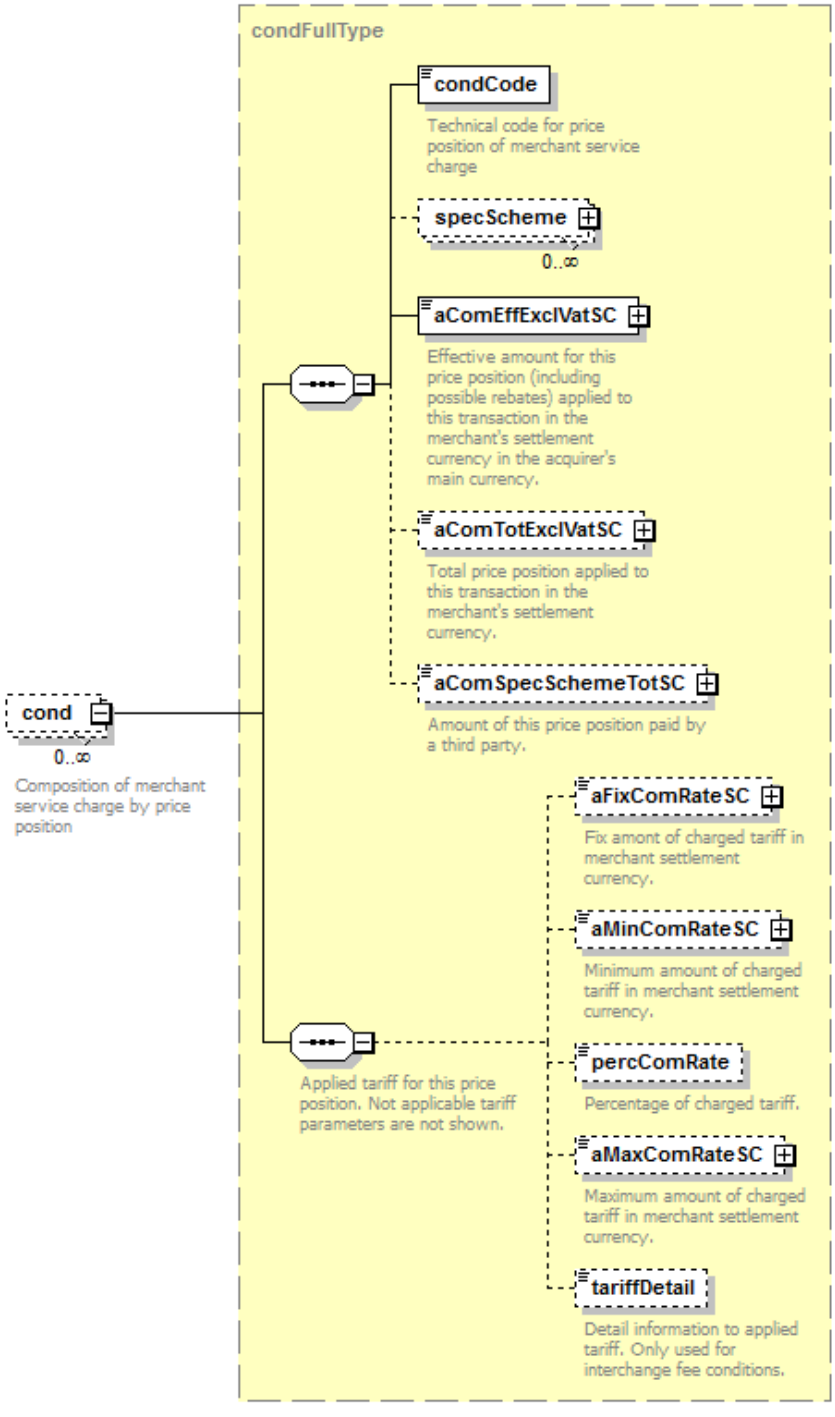
5.2.1 redefinition of *complexType transactionType*

diagram



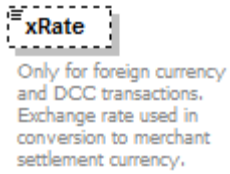
type	extension of **transactionType**
properties	base transactionType
children	**trxType** **trxTypeId** **passTrxId** **trxIndicator** **aTrxOC** **aTrxPwcbOC** **aTipOC** **trxDate** **trxTime** **pan** **authNo** **refNo** **trmTrxNo** **ep2mercID** **ep2PMSID** **retrRefNo** **addlMercData** **addlStmntText** **arn** **dccInd** **isReversal** **entryType** **caseId** **origTrxDate** **remark** **accountIndex** **cond** **xRate** **aTrxGrosSC** **aTrxNetSC** **aTrxPwcbSC** **aTipSC** **aComEffSC** **aComEffHighSC** **aComTotSC** **aComEffBC** **aComTotBC** **aSpecSchemeSC** **cardProduct** **unBlendCat** **clearingRegion** **aICAcqToIssSC**
used by	element **summarySlipType/trx**

element *transactionType/cond*

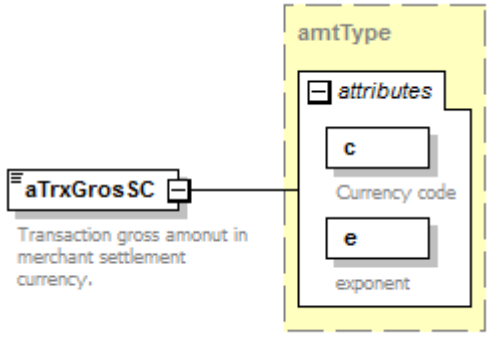
diagram	

type	extension of **condFullType**
properties	content complex minOcc 0 maxOcc unbounded
children	**condCode** **specScheme** **aComEffExclVatSC** **aComTotExclVatSC** **aComSpecSchemeTotSC** **aFixComRateSC** **aMinComRateSC** **percComRate** **aMaxComRateSC** **tariffDetail**
used by	element **summarySlipType/trx**
properties	minOcc 0 maxOcc unbounded content complex
annotation	documentation Composition of merchant service charge by price position

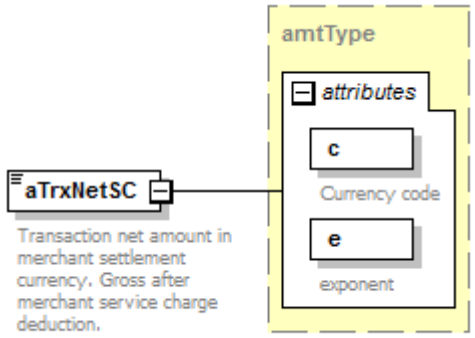
element *transactionType/xRate*

diagram	
type	**xs:decimal**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Only for foreign currency and DCC transactions. Exchange rate used in conversion to merchant settlement currency.

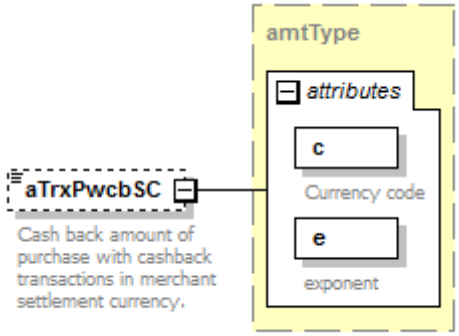
element *transactionType/aTrxGrosSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Transaction gross amonut in merchant settlement currency.

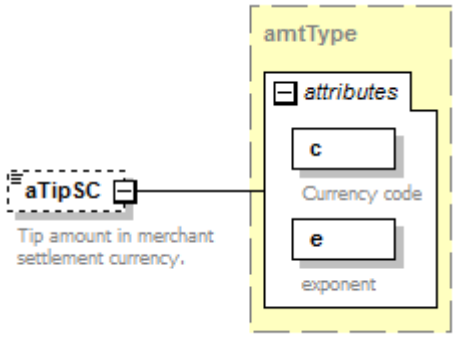
element *transactionType/aTrxNetSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Transaction net amount in merchant settlement currency. Gross after merchant service charge deduction.

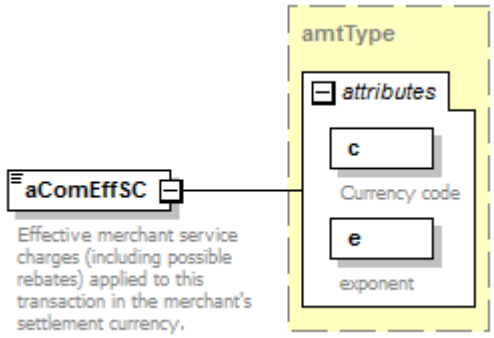
element *transactionType/aTrxPwcbSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Cash back amount of purchase with cashback transactions in merchant settlement currency.

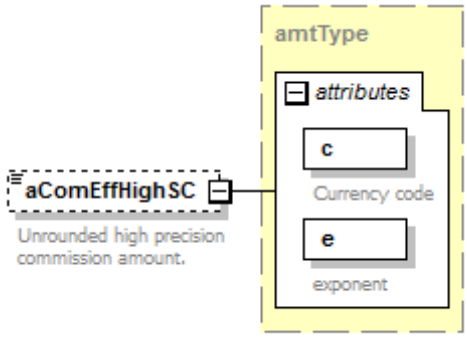
element *transactionType/aTipSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Tip amount in merchant settlement currency.

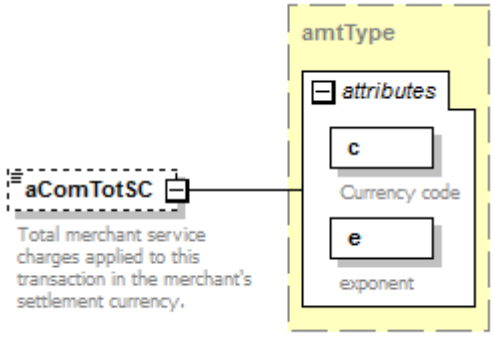
element *transactionType/aComEffSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Effective merchant service charges (including possible rebates) applied to this transaction in the merchant's settlement currency.

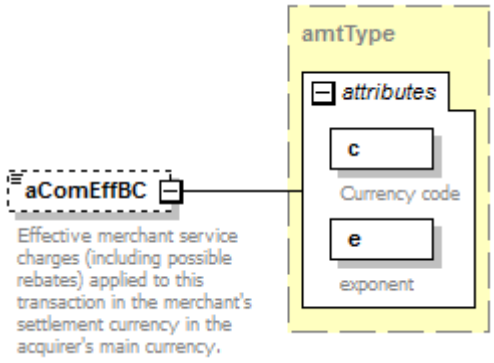
element *transactionType/aComEffHighSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Unrounded high precision commission amount.

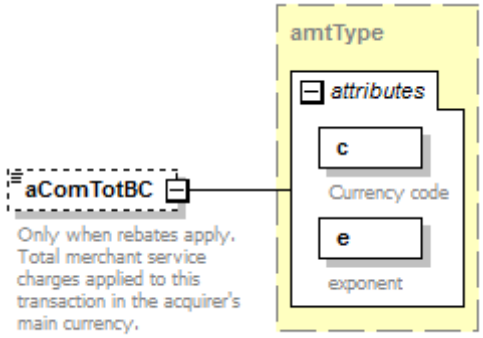
element *transactionType/aComTotSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Total merchant service charges applied to this transaction in the merchant's settlement currency.

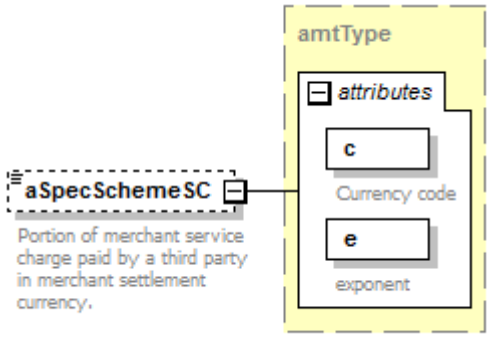
element *transactionType/aComEffBC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Effective merchant service charges (including possible rebates) applied to this transaction in the merchant's settlement currency in the acquirer's main currency.

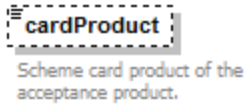
element *transactionType/aComTotBC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Only when rebates apply. Total merchant service charges applied to this transaction in the acquirer's main currency.

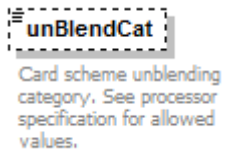
element *transactionType/aSpecSchemeSC*

diagram	
type	amtType
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Portion of merchant service charge paid by a third party in merchant settlement currency.

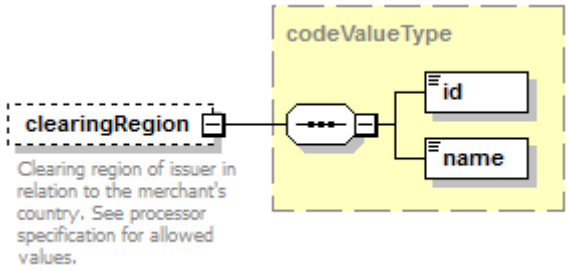
element *transactionType/cardProduct*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Scheme card product of the acceptance product.

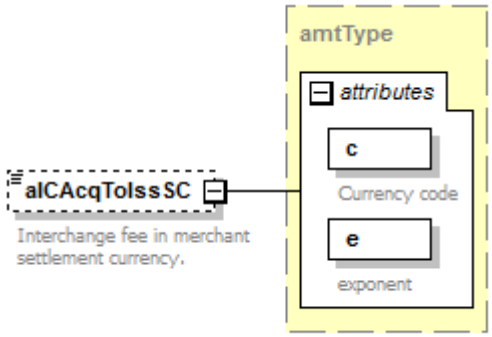
element *transactionType/unBlendCat*

diagram	
type	restriction of **xs:integer**
properties	content simple minOcc 0 maxOcc 1
facets	content Value minInclusive 0 maxInclusive 3
annotation	documentation Card scheme unblending category. See processor specification for allowed values.

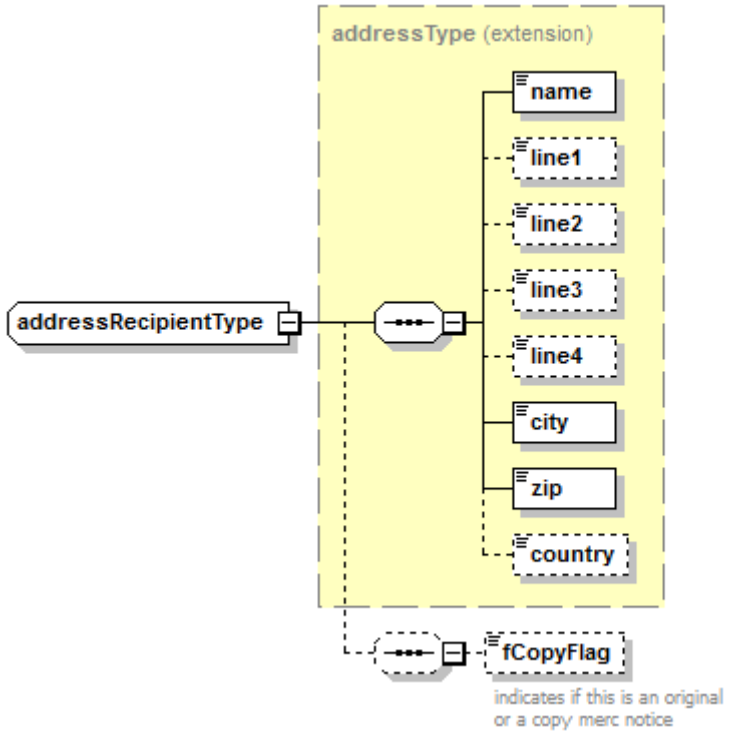
element *transactionType/clearingRegion*

diagram	
type	**codeValueType**
properties	content complex minOcc 0 maxOcc 1
children	**id** **name**
annotation	documentation Clearing region of issuer in relation to the merchant's country. See processor specification for allowed values.

element *transactionType/aICAcqToIssSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Interchange fee in merchant settlement currency.

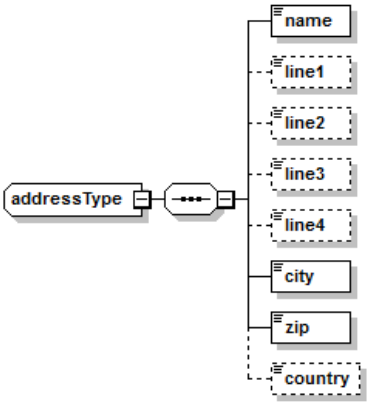
5.2.2 complexType *addressRecipientType*

diagram	
type	extension of **addressType**
properties	base addressType
children	**name line1 line2 line3 line4 city zip country fCopyFlag**

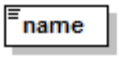
element *addressRecipientType/fCopyFlag*

diagram	
type	restriction of **xs:string**
properties	content simple minOcc 0 maxOcc 1
facets	Kind Value enumeration N enumeration Y
annotation	documentation indicates if this is an original or a copy merc notice

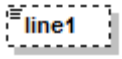
5.2.3 complexType *addressType*

diagram		
children	name line1 line2 line3 line4 city zip country	
used by	elements	businessPartType/busPartAddr reportingPartType/repPartAddr settlingPartType/stlPartAddr
	complexType	addressRecipientType

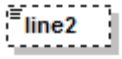
element *addressType/name*

diagram	
type	**xs:string**
properties	content simple

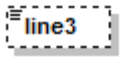
element *addressType/line1*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1

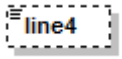
element *addressType/line2*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1

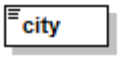
element *addressType/line3*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1

element *addressType/line4*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1

element *addressType/city*

diagram	
type	**xs:string**
properties	content simple

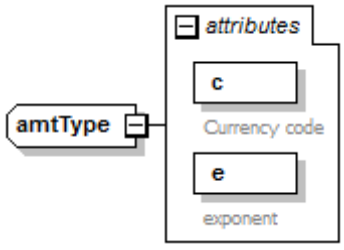
element *addressType/zip*

diagram	
type	**xs:string**
properties	content simple

element *addressType/country*

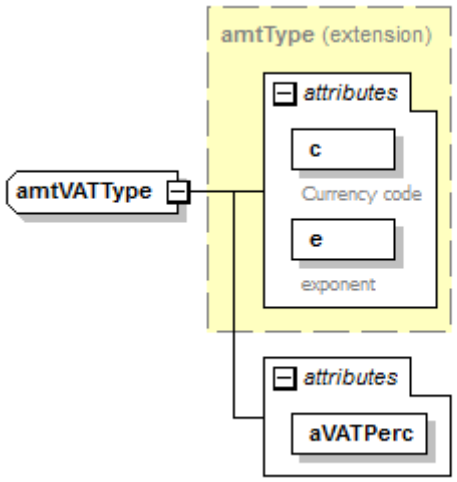
diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1

5.2.4 complexType *amtType*

diagram	
type	extension of **xs:decimal**
properties	base xs:decimal
used by	elements closingBalanceType/aClBalSC sumSCType/aComEffBC transactionType/aComEffBC condType/aComEffExclVatSC sumSCType/aComEffHighSC transactionType/aComEffHighSC topupTrxType/aComEffSC sumSCType/aComEffSC transactionType/aComEffSC condType/aComSpecSchemeTotSC sumSCType/aComTotBC transactionType/aComTotBC condType/aComTotExclVatSC sumSCType/aComTotSC transactionType/aComTotSC sumOCType/aDelTrxOC sumOCType/aErrTrxOC financialAdjustmentType/aFAdjComEffSC financialAdjustmentType/aFAdjGrosSC financialAdjustmentType/aFAdjNetSC sumSCType/aFAdjNetSC condFullType/aFixComRateSC sumSCType/aGrosSC transactionType/aICAcqToIssSC condFullType/aMaxComRateSC

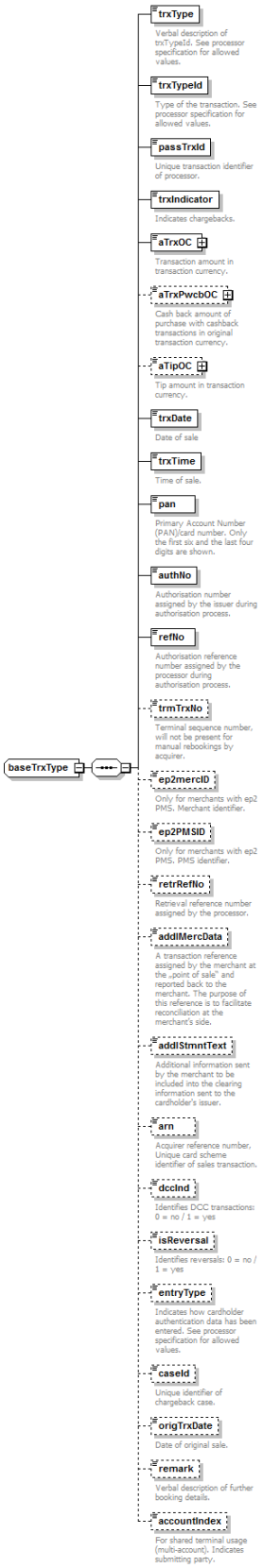
	condFullType/aMinComRateSC sumSCType/aNetSC openingBalanceType/aOpBalSC sumSCType/aPaymentSC sumSCType/aRoundDiffSC specSchemeType/aSpecSchemeSC transactionType/aSpecSchemeSC sumSCType/aSpecSchemeSC baseTrxType/aTipOC sumOCType/aTipOC transactionType/aTipSC sumSCType/aTipSC sumSCType/aTrxGrosSC transactionType/aTrxGrosSC sumSCType/aTrxNetSC transactionType/aTrxNetSC topupTrxType/aTrxNetSC topupTrxType/aTrxOC baseTrxType/aTrxOC sumOCType/aTrxOC sumOCType/aTrxPwcbOC baseTrxType/aTrxPwcbOC transactionType/aTrxPwcbSC sumSCType/aTrxPwcbSC complex type: amtVATType
attributes	Name: c — Type: **derived by: xs:string** — Use: required — Annotation: documentation: currency code Name: e — Type: **derived by: xs:integer** — Use: required — Annotation: documentation: exponent

5.2.5 complexType *amtVATType*

diagram	
type	extension of amtType
properties	base amtType
used by	elements sumSCType/aVatBC sumSCType/aVatSC
attributes	Name: c — Type: **derived by: xs:string** — Use: required — Annotation: documentation: currency code Name: e — Type: **derived by: xs:integer** — Use: required — Annotation: documentation: exponent Name: aVATPer — Type: **xs:decimal** — Use: required

5.2.6 complexType *baseTrxType*

diagram

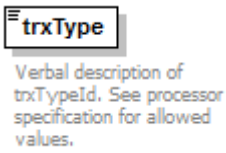


children

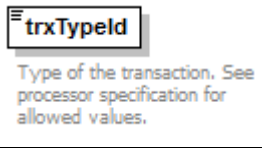
trxType trxTypeId passTrxId trxIndicator aTrxOC aTrxPwcbOC aTipOC trxDate trxTime pan authNo refNo trmTrxNo ep2mercID ep2PMSID retrRefNo addlMercData addlStmntText arn dccInd isReversal entryType caseId origTrxDate remark accountIndex

used by	complexType **errTransactionType**

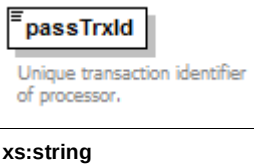
element *baseTrxType/trxType*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Verbal description of trxTypeId. See processor specification for allowed values.

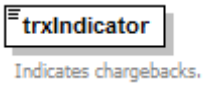
element *baseTrxType/trxTypeId*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Type of the transaction. See processor specification for allowed values.

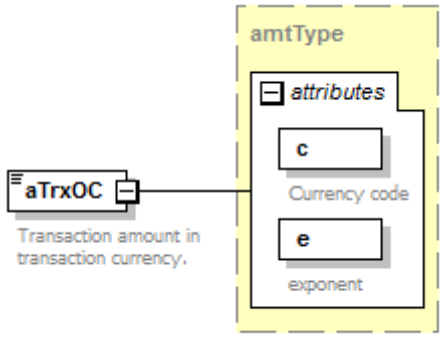
element *baseTrxType/passTrxId*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Unique transaction identifier of processor.

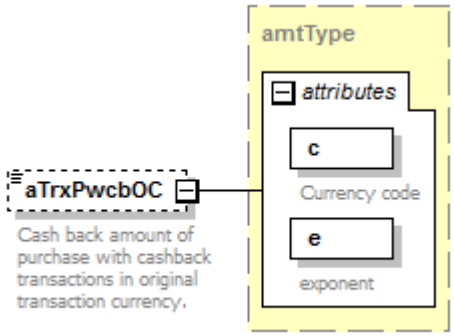
element *baseTrxType/trxIndicator*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Indicates chargebacks.

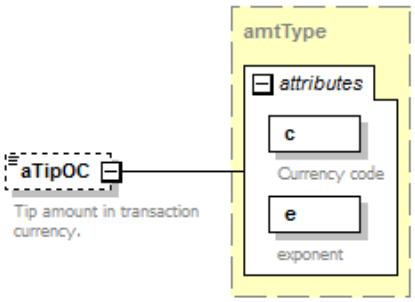
element *baseTrxType/aTrxOC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Transaction amount in transaction currency.

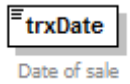
element *baseTrxType/aTrxPwcbOC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Cash back amount of purchase with cashback transactions in original transaction currency.

element *baseTrxType/aTipOC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name / Type / Use / Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Tip amount in transaction currency.

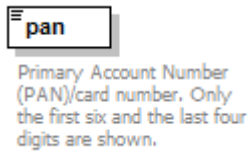
element *baseTrxType/trxDate*

diagram	
type	**xs:date**
properties	content simple
annotation	documentation Date of sale

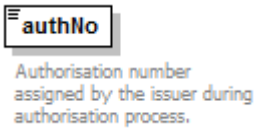
element *baseTrxType/trxTime*

diagram	
type	**xs:time**
properties	content simple
annotation	documentation Time of sale

element *baseTrxType/pan*

diagram	
type	restriction of **xs:string**
properties	content simple
facets	Kind Value maxLength 19
annotation	documentation Primary Account Number (PAN)/card number. Only the first six and the last four digits are shown.

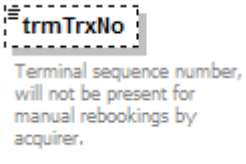
element *baseTrxType/authNo*

diagram	
type	restriction of **xs:string**
properties	content simple
facets	Kind Value maxLength 6
annotation	documentation Authorisation number assigned by the issuer during authorisation process.

element *baseTrxType/refNo*

diagram	
type	restriction of **xs:string**
properties	content simple
facets	Kind Value maxLength 24
annotation	documentation Authorisation reference number assigned by the processor during authorisation process.

element *baseTrxType/trmTrxNo*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Terminal sequence number, will not be present for manual rebookings by acquirer.

element *baseTrxType/ep2mercID*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Only for merchants with ep2 PMS. Merchant identifier.

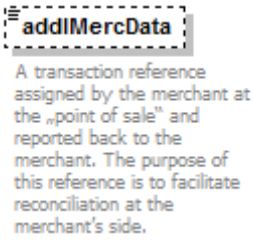
element *baseTrxType/ep2PMSID*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Only for merchants with ep2 PMS. PMS identifier.

element *baseTrxType/retrRefNo*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Retrieval reference number assigned by the processor.

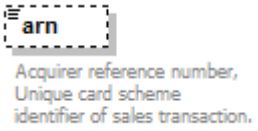
element *baseTrxType/addlMercData*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation A transaction reference assigned by the merchant at the „point of sale" and reported back to the merchant. The purpose of this reference is to facilitate reconciliation at the merchant's side.

element *baseTrxType/addlStmntText*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Additional information sent by the merchant to be included into the clearing information sent to the cardholder's issuer.

element *baseTrxType/arn*

diagram		
type	**xs:string**	
properties	content minOcc maxOcc	simple 0 1
annotation	documentation	Acquirer reference number, Unique card scheme identifier of sales transaction.

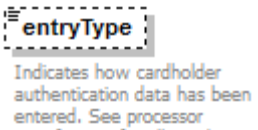
element *baseTrxType/dccInd*

diagram		
type	restriction of	**xs:string**
properties	content minOcc maxOcc	simple 0 1
facets	Kind enumeration enumeration	Value 0 1
annotation	documentation	Identifies DCC transactions: 0 = no / 1 = yes

element *baseTrxType/isReversal*

diagram		
type	restriction of	**xs:string**
properties	content minOcc maxOcc	simple 0 1
facets	Kind enumeration enumeration	Value 0 1
annotation	documentation	Identifies reversals: 0 = no / 1 = yes

element *baseTrxType/entryType*

diagram		
type	**xs:string**	
properties	content minOcc maxOcc	simple 0 1
annotation	documentation	Indicates how cardholder authentication data has been entered. See processor specification for allowed values.

element *baseTrxType/caseId*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Unique identifier of chargeback case.

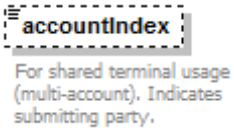
element *baseTrxType/origTrxDate*

diagram	
type	**xs:date**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Date of original sale.

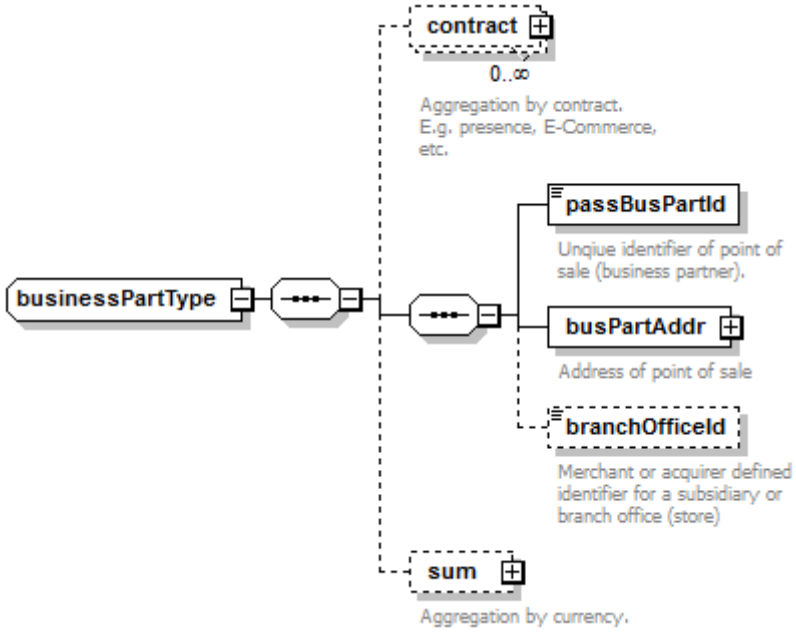
element *baseTrxType/remark*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Verbal description of further booking details.

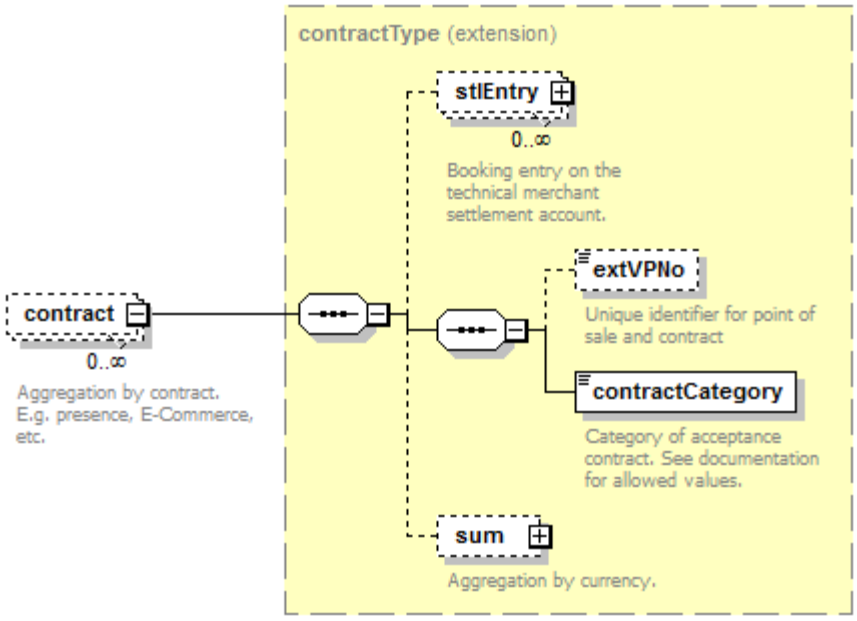
element *baseTrxType/accountIndex*

diagram	
type	restriction of **xs:int**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation For shared terminal usage (multi-account). Indicates submitting party.

5.2.7 complexType *businessPartType*

diagram	
children	contract passBusPartId busPartAddr branchOfficeId sum
used by	element paymentType/businessPart

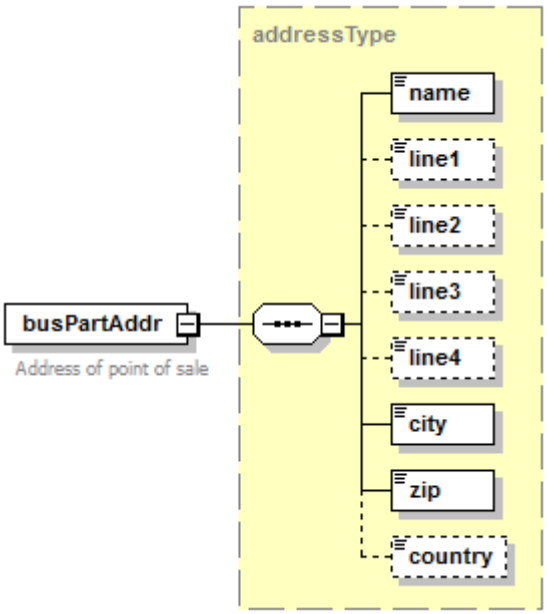
element *businessPartType/contract*

diagram	
type	extension of contractType
properties	content complex minOcc 0 maxOcc unounded
children	stlEntry extVPNo contractCategory sum
annotation	documentation Aggregation by contract. E.g. presence, E-Commerce, etc.

element *businessPartType/passBusPartId*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Unqiue identifier of point of sale (business partner).

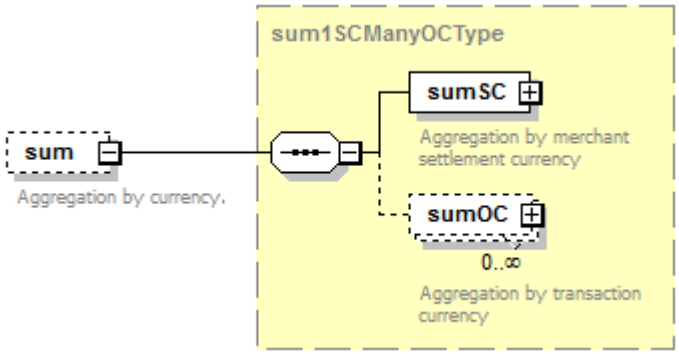
element *businessPartType/busPartAddr*

diagram	
type	addressType
properties	content complex
children	name line1 line2 line3 line4 city zip country
annotation	documentation Address of point of sale

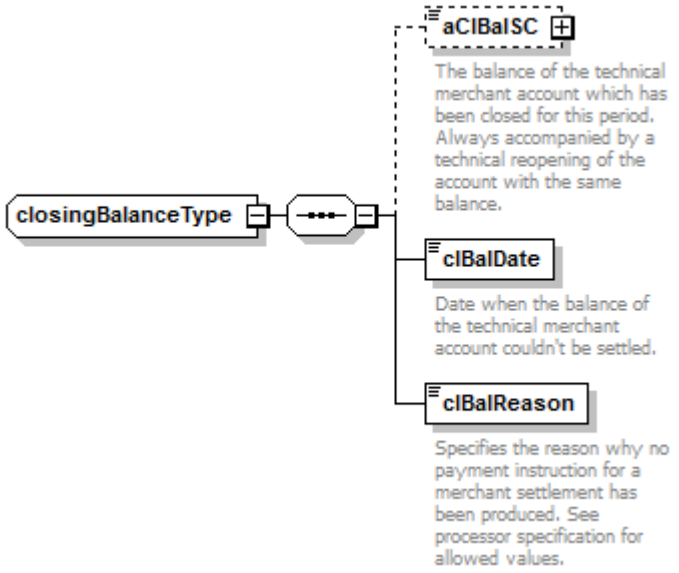
element *businessPartType/branchOfficeId*

diagram	
type	restriction of **xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Merchant or acquirer defined identifier for a subsidiary or branch office (store)

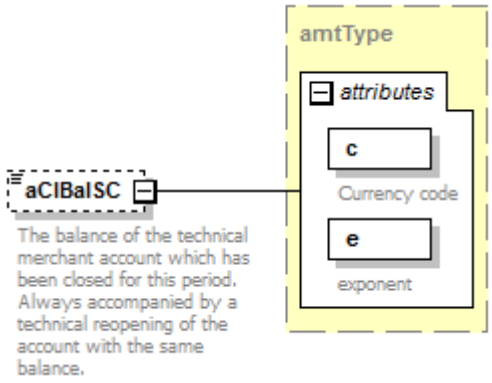
element *businessPartType/sum*

diagram	
type	**sum1SCManyOCType**
properties	content complex minOcc 0 maxOcc 1
children	**sumSC** **sumOC**
annotation	documentation Aggregation by currency.

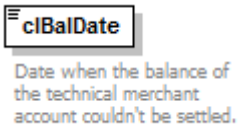
5.2.8 complexType *closingBalanceType*

diagram	
children	**aClBalSC** **clBalDate** **clBalReason**
used by	element **paymentType/closingBalance**

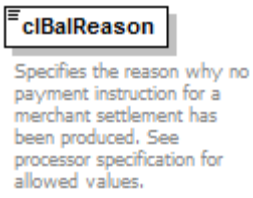
element *closingBalanceType/aClBalSC*

diagram	
type	amtType
properties	content complex minOcc 0 maxOcc 1
attributes	Name / Type / Use / Annotation c — **derived by: xs:string** — required — documentation — currency code e — **derived by: xs:integer** — required — documentation — exponent
annotation	documentation: The balance of the technical merchant account which has been closed for this period. Always accompanied by a technical reopening of the account with the same balance.

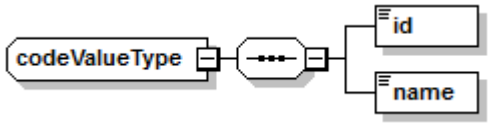
element *closingBalanceType/clBalDate*

diagram	
type	**xs:date**
properties	content simple
annotation	documentation: Date when the balance of the technical merchant account couldn't be settled.

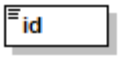
element *closingBalanceType/clBalReason*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation: Specifies the reason why no payment instruction for a merchant settlement has been produced. See processor specification for allowed values.

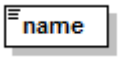
5.2.9 complexType *codeValueType*

diagram	
children	**id** **name**
used by	element **transactionType/clearingRegion**

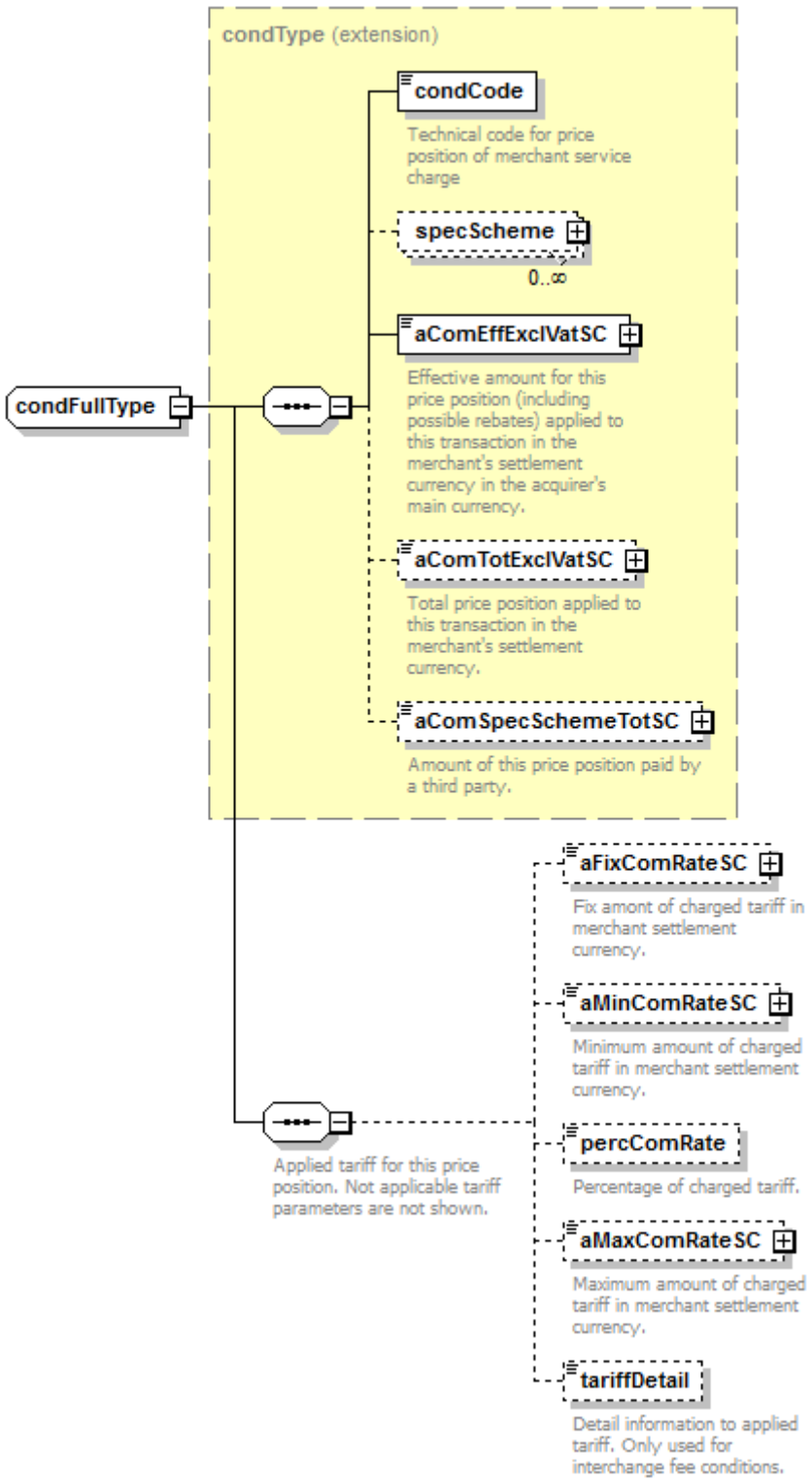
element *codeValueType/id*

diagram	
type	**xs:int**
properties	content simple

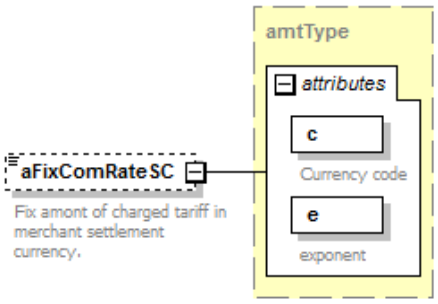
element *codeValueType/name*

diagram	
type	**xs:string**
properties	content simple

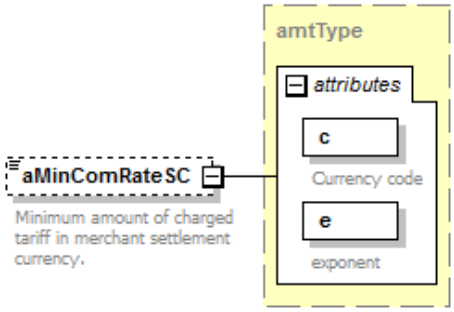
5.2.10 complexType *condFullType*

diagram	
type	extenstion of **condType**
properties	base condType
children	**condCode** **specScheme** **aComEffExclVatSC** **aComTotExclVatSC** **aComSpecSchemeTotSC** **aFixComRateSC** **aMinComRateSC** **percComRate** **aMaxComRateSC** **tariffDetail**
used by	element **transactionType/cond** **sumSCType/sumCond**

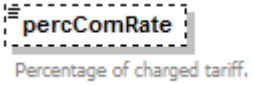
element *condFullType/aFixComRateSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Fix amount of charged tariff in merchant settlement currency.

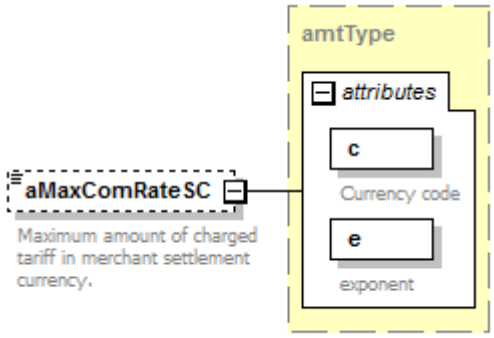
element *condFullType/aMinComRateSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Minimum amount of charged tariff in merchant settlement currency.

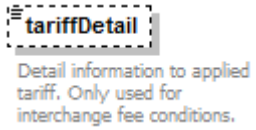
element *condFullType/percComRate*

diagram	
type	restriction of **xs:decimal**
properties	content simple minOcc 0 maxOcc 1
facets	Kind Value fractionDigits 4
annotation	documentation Percentage of charged tariff.

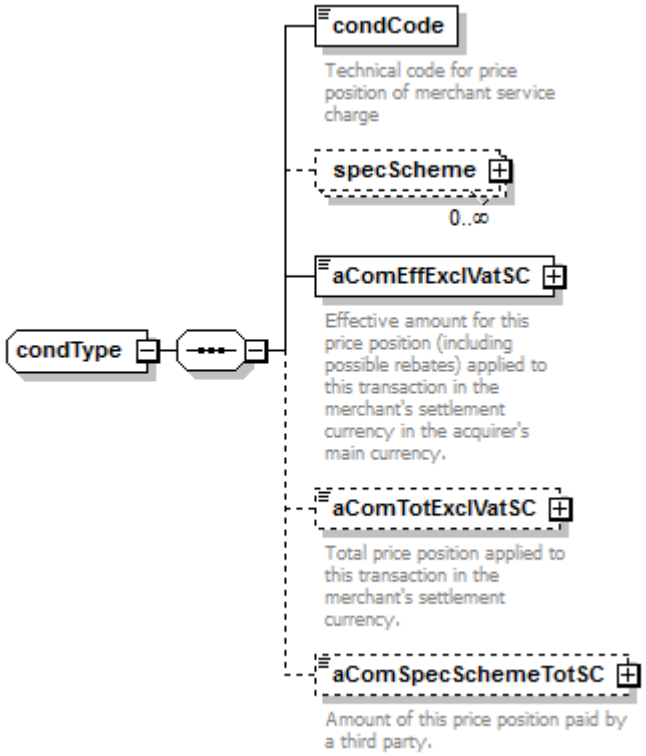
element *condFullType/aMaxComRateSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name / Type / Use / Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Maximum amount of charged tariff in merchant settlement currency.

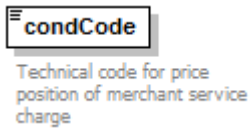
element *condFullType/tariffDetail*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Detail information to applied tariff. Only used for interchange fee conditions.

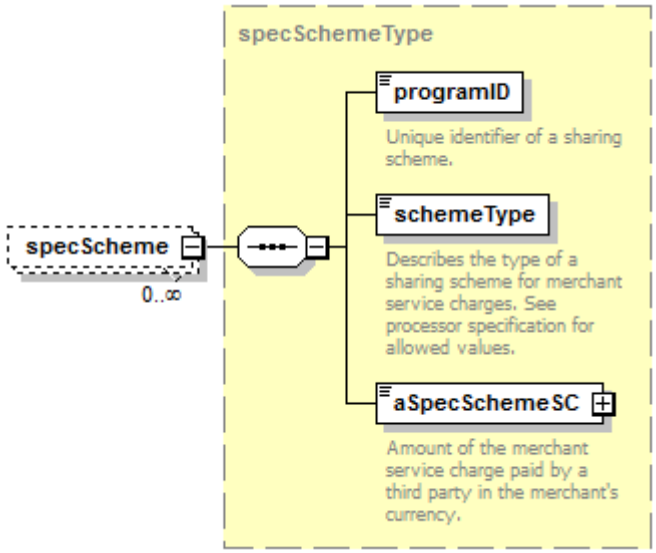
5.2.11 complexType *condType*

diagram	
children	condCode specScheme aComEffExclVatSC aComTotExclVatSC aComSpecSchemeTotSC
used by	complexType condFullType

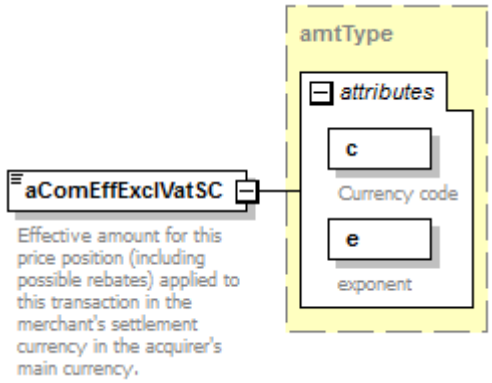
element *condType/condCode*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Technical code for price position of merchant service charge

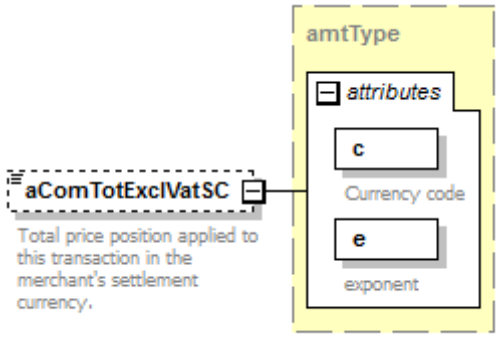
element *condType/specScheme*

diagram	
type	specSchemeType
properties	content complex minOcc 0 maxOcc unbounded
children	programID schemeType aSpecSchemeSC

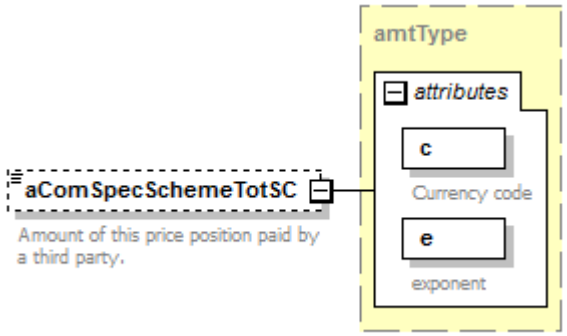
element *condType/aComEffExclVatSC*

diagram	
type	amtType
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Effective amount for this price position (including possible rebates) applied to this transaction in the merchant's settlement currency in the acquirer's main currency.

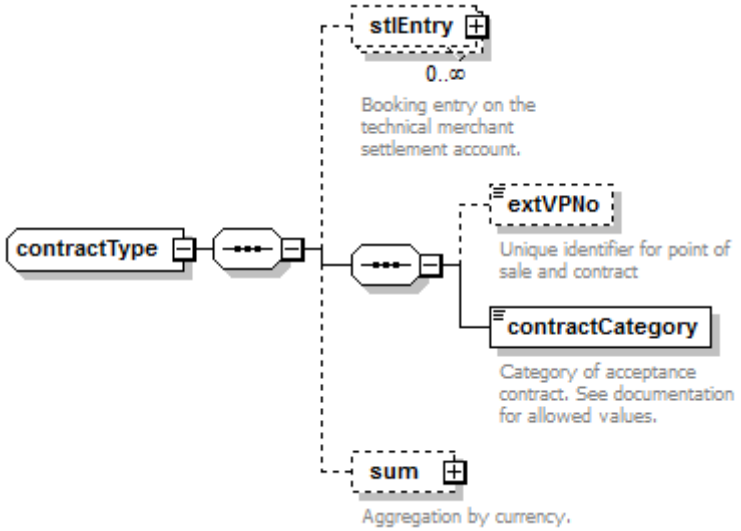
element *condType/aComTotExclVatSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name / Type / Use / Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Total price position applied to this transaction in the merchant's settlement currency.

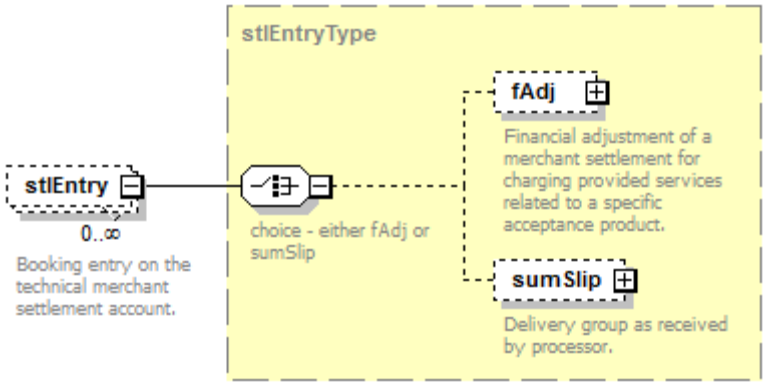
element *condType/aComSpecSchemeTotSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name / Type / Use / Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Amount of this price position paid by a third party.

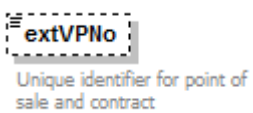
5.2.12 complexType *contractType*

diagram	
children	stlEntry extVPNo contractCategory sum
used by	element businessPartType/contract

element *contractType/stlEntry*

diagram	
type	stlEntryType
properties	content complex minOcc 0 maxOcc unbounded
children	fAdj sumSlip
annotation	documentation Booking entry on the technical merchant settlement account.

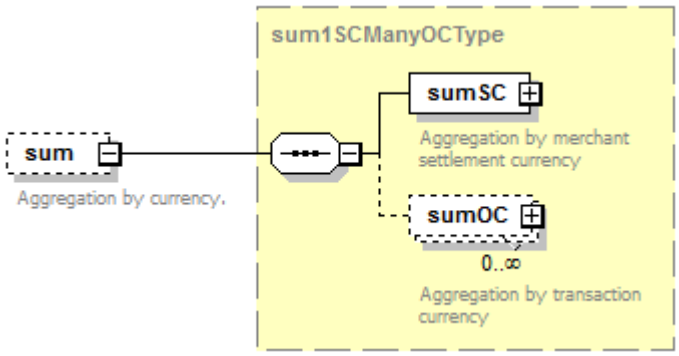
element *contractType/extVPNo*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Unique identifier for point of sale and contract

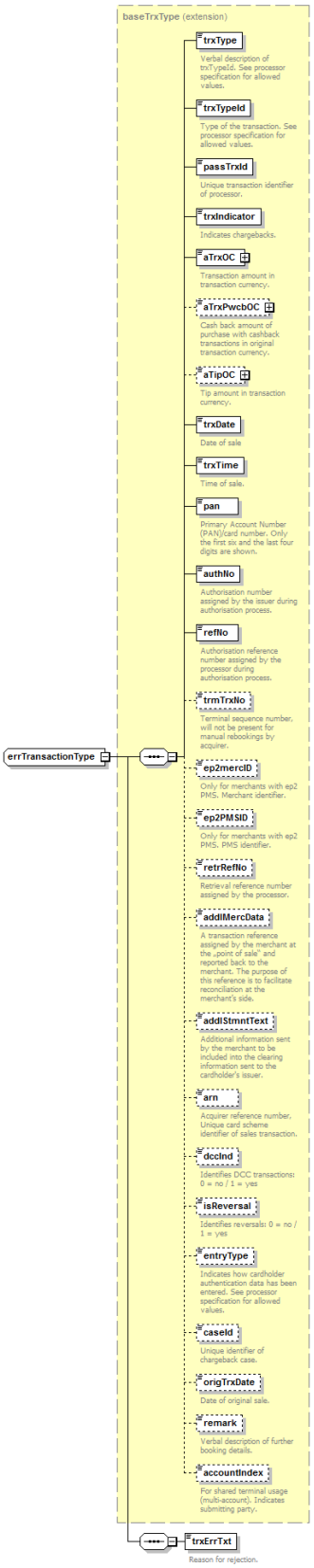
element *contractType/contractCategory*

diagram	
type	**xs:integer**
properties	content simple
annotation	documentation Category of acceptance contract. See documentation for allowed values.

element *contractType/sum*

diagram	
type	**sum1SCManyOCType**
properties	content complex minOcc 0 maxOcc 1
children	**sumSC** **sumOC**
annotation	documentation Aggregation by currency.

5.2.13 complexType *errTransactionType*

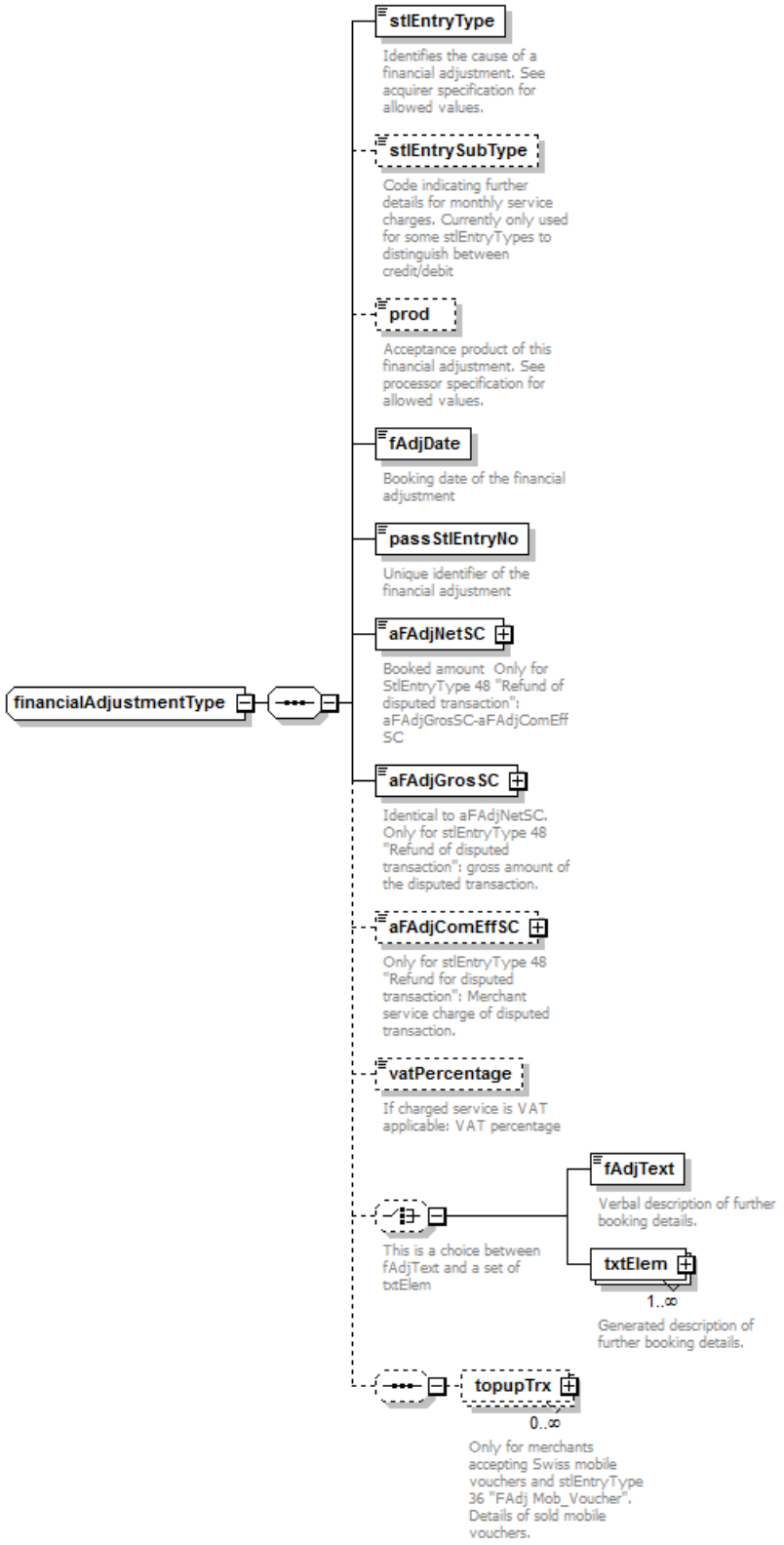
diagram	
type	extension of **baseTrxType**
properties	base baseTrxType

children	trxType trxTypeId passTrxId trxIndicator aTrxOC aTrxPwcbOC aTipOC trxDate trxTime pan authNo refNo trmTrxNo ep2mercID ep2PMSID retrRefNo addlMercData addlStmntText arn dccInd isReversal entryType caseId origTrxDate remark accountIndex trxErrTxt
used by	element summarySlipType/errTrx

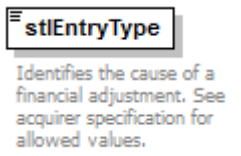
element *errTransactionType/trxErrTxt*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Reason for rejection.

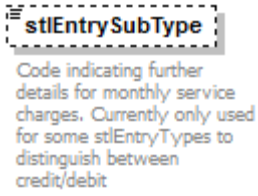
5.2.14 complexType *financialAdjustmentType*

diagram	
children	stlEntryType stlEntrySubType prod fAdjDate passStlEntryNo aFAdjNetSC aFAdjGrosSC aFAdjComEffSC vatPercentage fAdjText txtElem topupTrx
used by	element paymentType/fAdj stlEntryType/fAdj

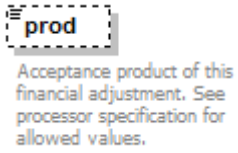
element *financialAdjustmentType/stlEntryType*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Identifies the cause of a financial adjustment. See acquirer specification for allowed values.

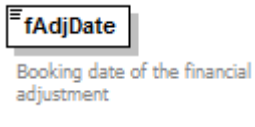
element *financialAdjustmentType/stlEntrySubType*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Code indicating further details for monthly service charges. Currently only used for some stlEntryTypes to distinguish between credit/debit

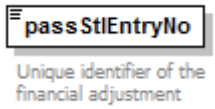
element *financialAdjustmentType/prod*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Acceptance product of this financial adjustment. See processor specification for allowed values.

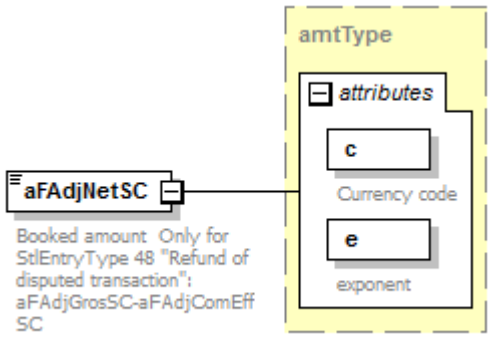
element *financialAdjustmentType/fAdjDate*

diagram	
type	**xs:date**
properties	content simple
annotation	documentation Booking date of the financial adjustment

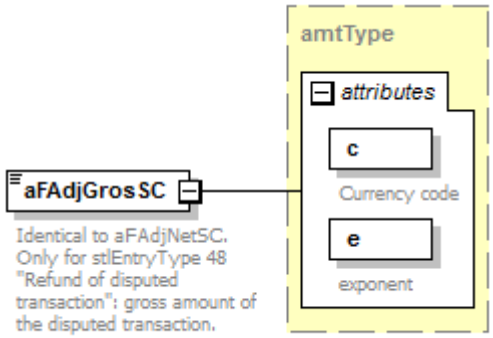
element *financialAdjustmentType/passStlEntryNo*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Unique identifier of the financial adjustment

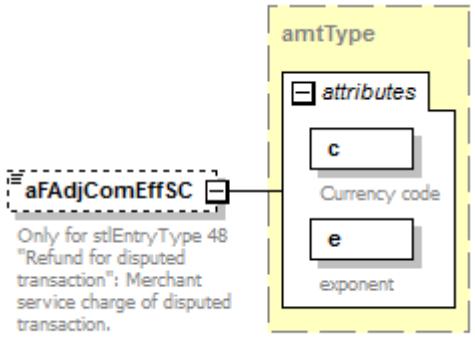
element *financialAdjustmentType/aFAdjNetSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Booked amount. Only for StlEntryType 48 "Refund of disputed transaction": aFAdjGrosSC-aFAdjComEffSC

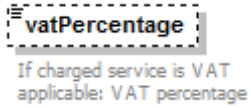
element *financialAdjustmentType/aFAdjGrosSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Identical to aFAdjNetSC. Only for stlEntryType 48 "Refund of disputed transaction": gross amount of the disputed transaction.

element *financialAdjustmentType/aFAdjComEffSC*

diagram	
type	amtType
properties	content complex minOcc 0 maxOcc 1
attributes	Name / Type / Use / Annotation c — **derived by: xs:string** — required — documentation — currency code e — **derived by: xs:integer** — required — documentation — exponent
annotation	documentation — Only for stlEntryType 48 "Refund for disputed transaction": Merchant service charge of disputed transaction.

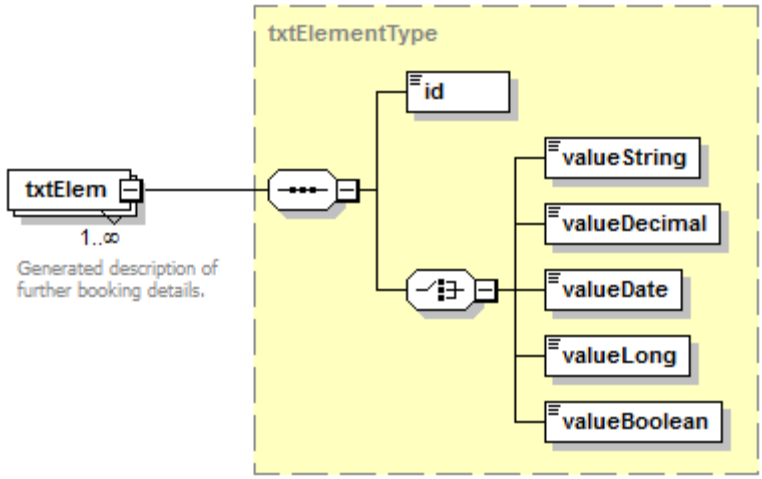
element *financialAdjustmentType/vatPercentage*

diagram	
type	**xs:decimal**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation — If charged service is VAT applicable: VAT percentage

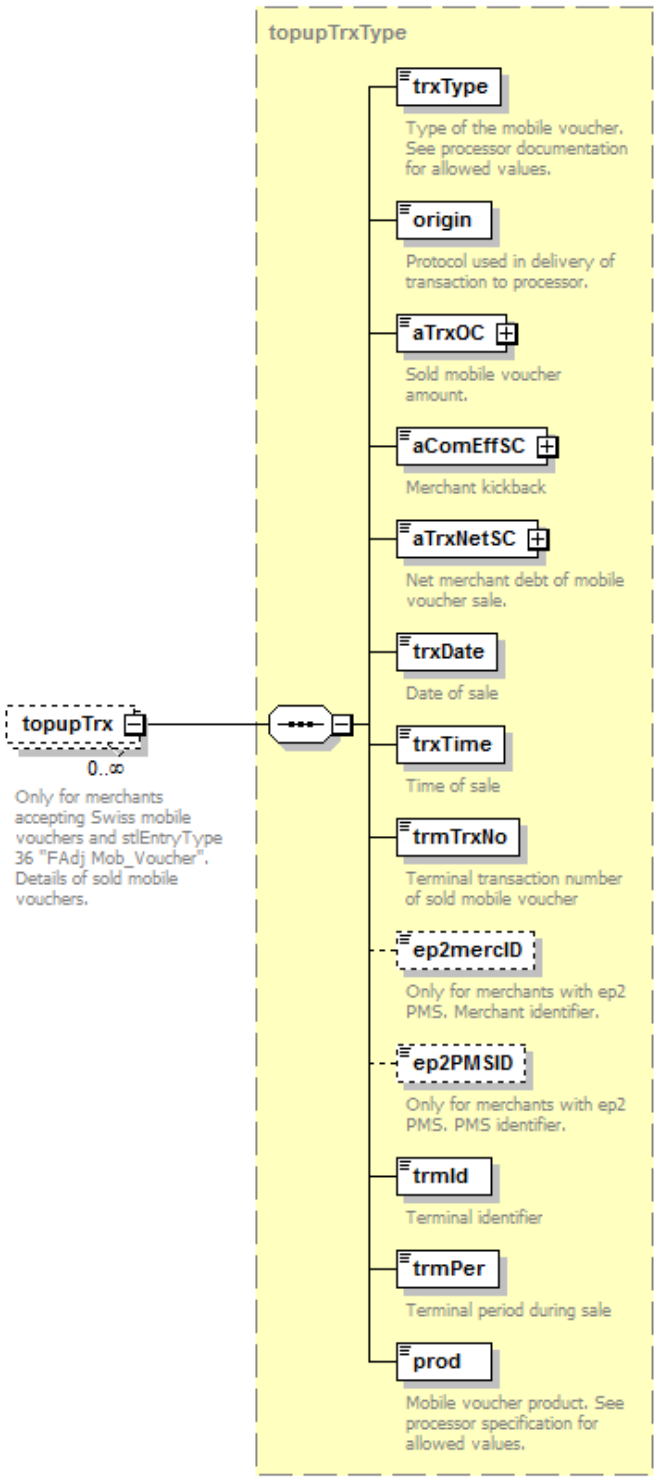
element *financialAdjustmentType/fAdjText*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation — Verbal description of further booking details.

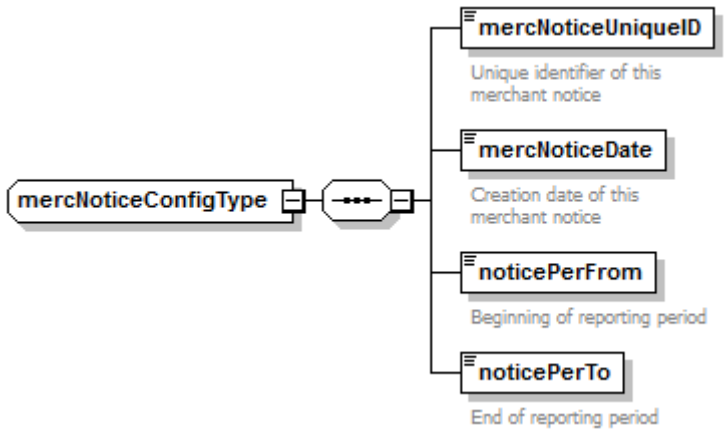
element *financialAdjustmentType/txtElem*

diagram	
type	txtElementType
properties	content complex minOcc 1 maxOcc unbounded
children	id valueString valueDecimal valueDate valueLong valueBoolean
annotation	documentation Generated description of further booking details.

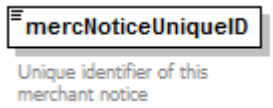
element *financialAdjustmentType/topupTrx*

diagram	
type	topupTrxType
properties	content complex minOcc 0 maxOcc unbounded
children	trxType origin aTrxOC aComEffSC aTrxNetSC trxDate trxTime trmTrxNo ep2mercID ep2PMSID trmId trmPer prod
annotation	documentation Only for merchants accepting Swiss mobile vouchers and stlEntryType 36 "FAdj Mob_Voucher". Details of sold mobile vouchers

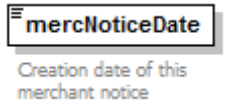
5.2.15 complexType *mercNoticeConfigType*

diagram	
children	mercNoticeUniqueID mercNoticeDate noticePerFrom noticePerTo
used by	element merchantReconciliationXML/mercNoticeHeader

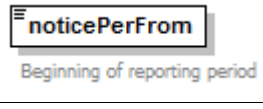
element *mercNoticeConfigType/mercNoticeUniqueID*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Unique identifier of this merchant notice

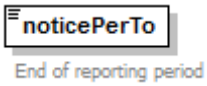
element *mercNoticeConfigType/mercNoticeDate*

diagram	
type	**xs:date**
properties	content simple
annotation	documentation Creation date of this merchant notice

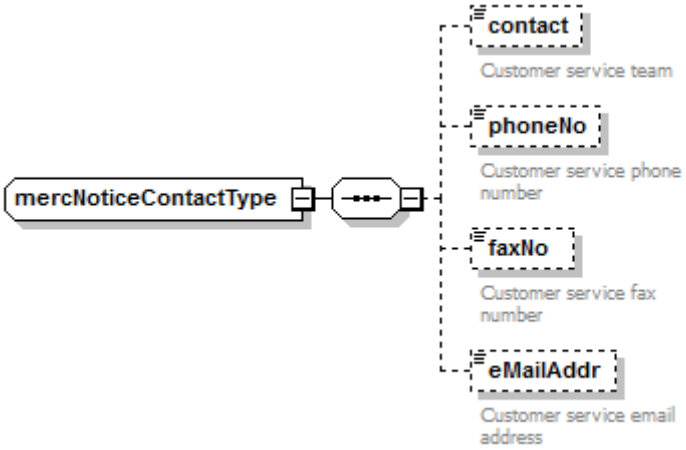
element *mercNoticeConfigType/noticePerFrom*

diagram	
type	**xs:date**
properties	content simple
annotation	documentation Beginning of reporting period

element *mercNoticeConfigType/noticePerTo*

diagram	
type	**xs:date**
properties	content simple
annotation	documentation End of reporting period

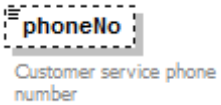
5.2.16 complexType *mercNoticeContactType*

diagram	
children	contact phoneNo faxNo eMailAddr
used by	element merchantReconciliationXML/acqContact

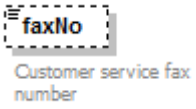
element *mercNoticeContactType/contact*

diagram	
type	**xs:string**
properties	content Simple minOcc 0 maxOcc 1
annotation	documentation Customer service team

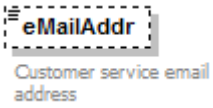
element *mercNoticeContactType/phoneNo*

diagram	
type	**xs:string**
properties	content Simple minOcc 0 maxOcc 1
annotation	documentation Customer service phone number

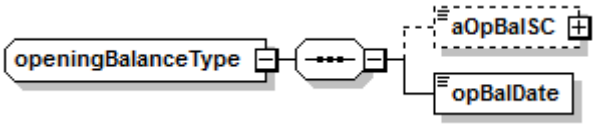
element *mercNoticeContactType/faxNo*

diagram	
type	**xs:string**
properties	content Simple minOcc 0 maxOcc 1
annotation	documentation Customer service fax number

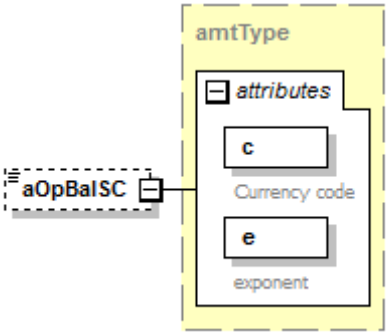
element *mercNoticeContactType/eMailAddr*

diagram	
type	**xs:string**
properties	content Simple minOcc 0 maxOcc 1
annotation	documentation Customer service email address

5.2.17 complexType *openingBalanceType*

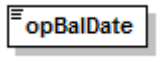
diagram	
children	aOpBalSC opBalDate
used by	element paymentType/openingBalance

element *openingBalanceType/aOpBalSC*

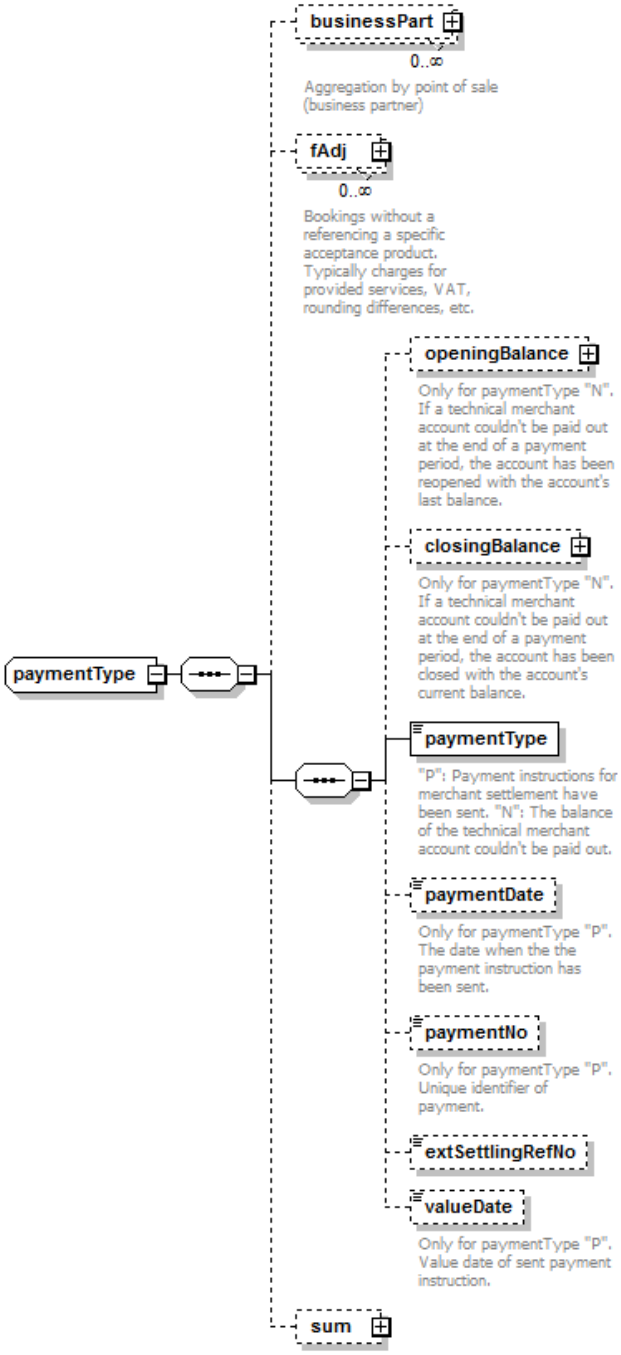
diagram	
type	amtType
properties	content complex minOcc 0 maxOcc 1

attributes	Name	Type	Use	Annotation	
	c	**derived by: xs:string**	required	documentation	currency code
	e	**derived by: xs:integer**	required	documentation	exponent

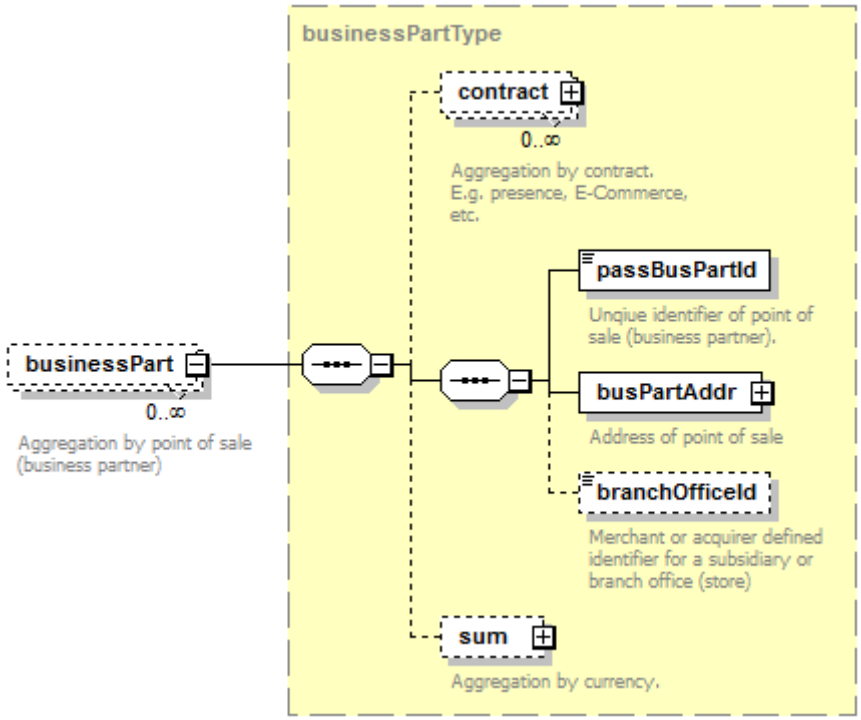
element *openingBalanceType/opBalDate*

diagram	
type	**xs:date**
properties	content simple

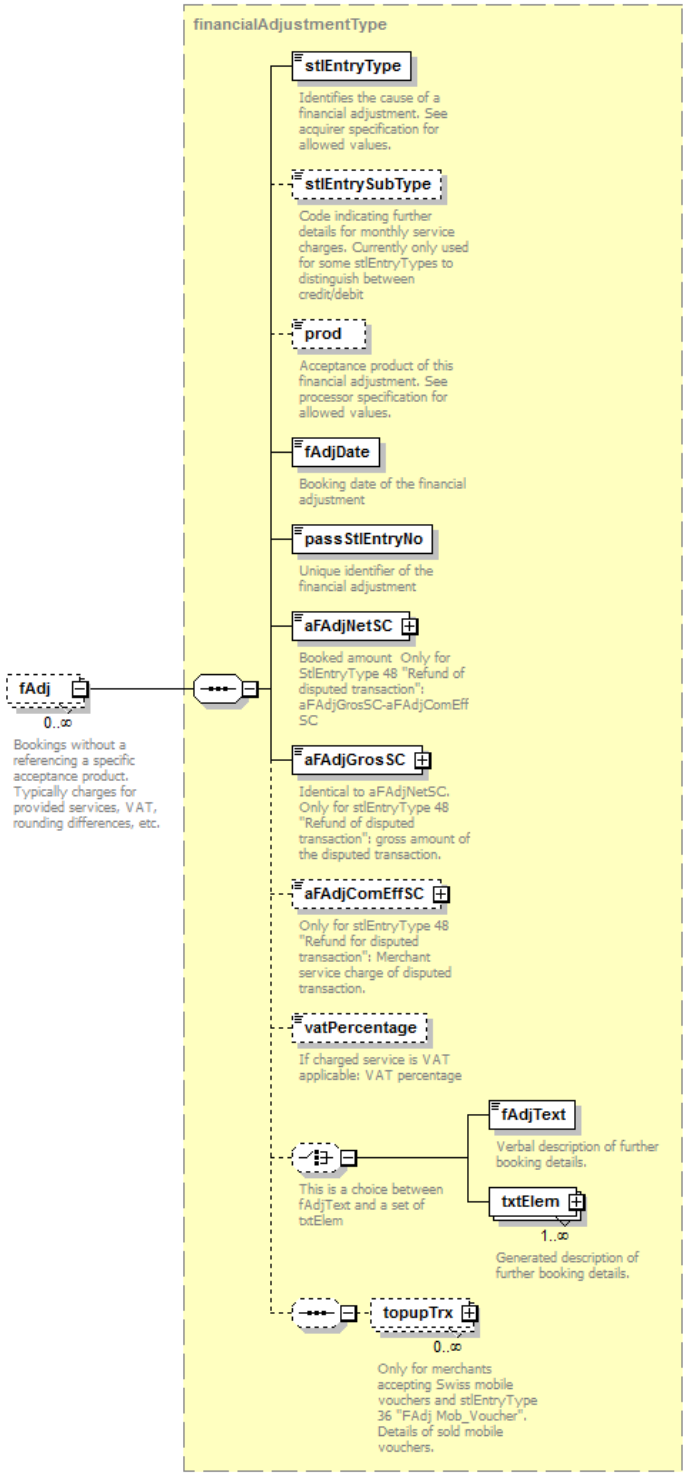
5.2.18 complexType *paymentType*

diagram	
children	businessPart fAdj openingBalance closingBalance paymentType paymentDate paymentNo extSettlingRefNo valueDate sum
used by	element stlAccountType/payment

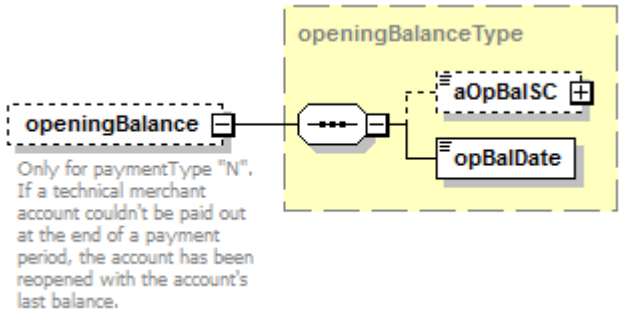
element *paymentType/businessPart*

diagram	
type	businessPartType
properties	content complex minOcc 0 maxOcc unbounded
children	contract passBusPartId busPartAddr branchOfficeId sum
annotation	documentation Aggregation by point of sale (business partner)

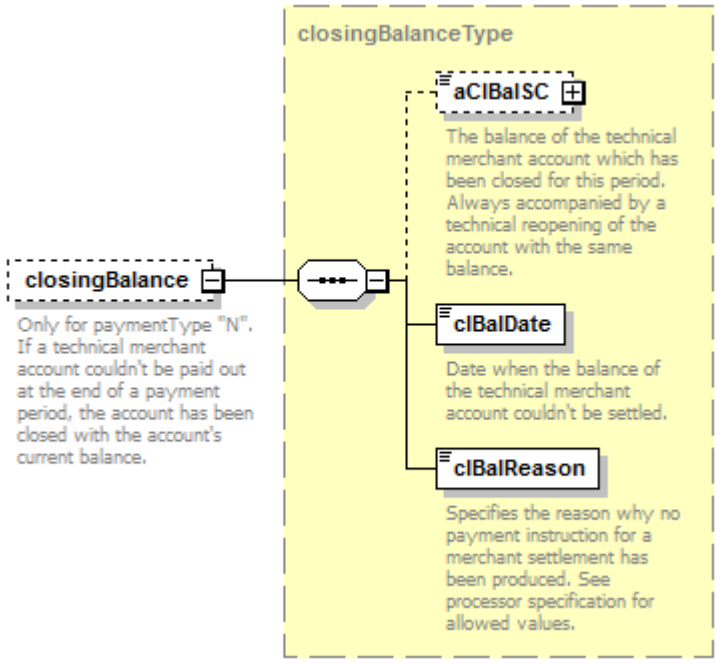
element *paymentType/fAdj*

diagram	
type	financialAdjustmentType
properties	content complex minOcc 0 maxOcc unbounded
children	stlEntryType stlEntrySubType prod fAdjDate passStlEntryNo aFAdjNetSC aFAdjGrosSC aFAdjComEffSC vatPercentage fAdjText txtElem topupTrx
annotation	documentation Bookings without a referencing a specific acceptance product. Typically charges for provided services, VAT, rounding differences, etc.

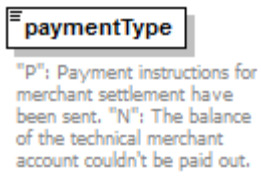
element *paymentType/openingBalance*

diagram	
type	openingBalanceType
properties	content complex minOcc 0 maxOcc 1
children	aOpBalSC opBalDate
annotation	documentation Only for paymentType "N". If a technical merchant account couldn't be paid out at the end of a payment period, the account has been reopened with the account's last balance.

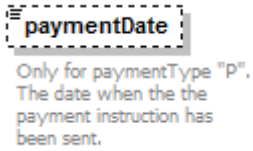
element *paymentType/closingBalance*

diagram	
type	closingBalanceType
properties	content complex minOcc 0 maxOcc 1
children	aClBalSC clBalDate clBalReason
annotation	documentation Only for paymentType "N". If a technical merchant account couldn't be paid out at the end of a payment period, the account has been closed with the account's current balance.

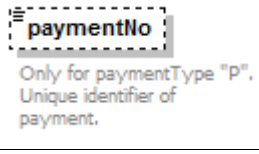
element *paymentType/paymentType*

diagram	
type	restriction of **xs:string**
properties	content simple
facets	Kind Value enumeration P enumeration N
annotation	documentation "P": Payment instructions for merchant settlement have been sent. "N": The balance of the technical merchant account couldn't be paid out.

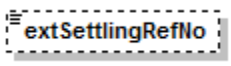
element *paymentType/paymentDate*

diagram	
type	**xs:date**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Only for paymentType "P". The date when the the payment instruction has been sent.

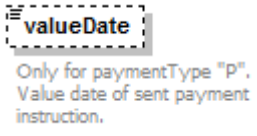
element *paymentType/paymentNo*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Only for paymentType "P". Unique identifier of payment.

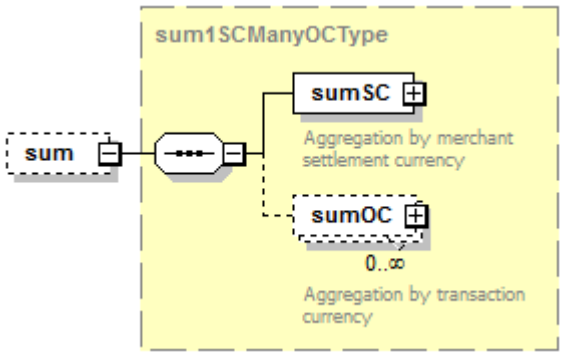
element *paymentType/extSettlingRefNo*

diagram	
type	**xs:long**
properties	content simple minOcc 0 maxOcc 1

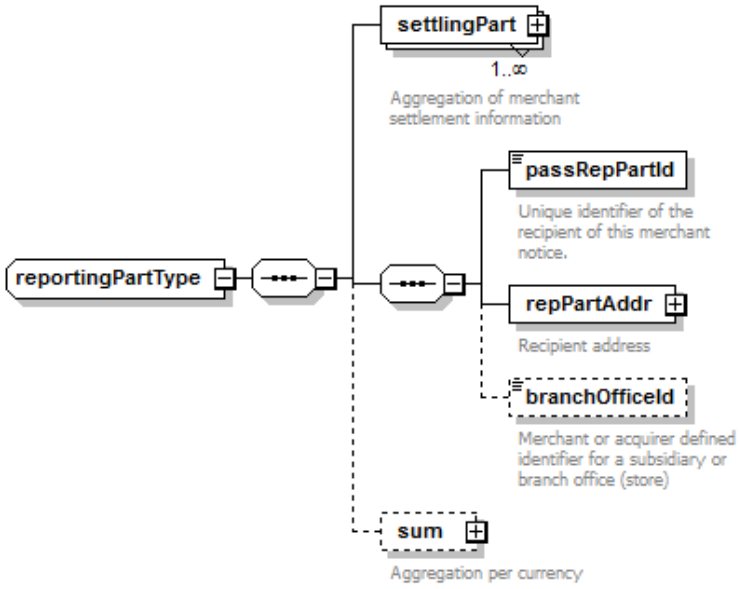
element *paymentType/valueDate*

diagram	
type	**xs:date**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Only for paymentType "P". Value date of sent payment instruction.

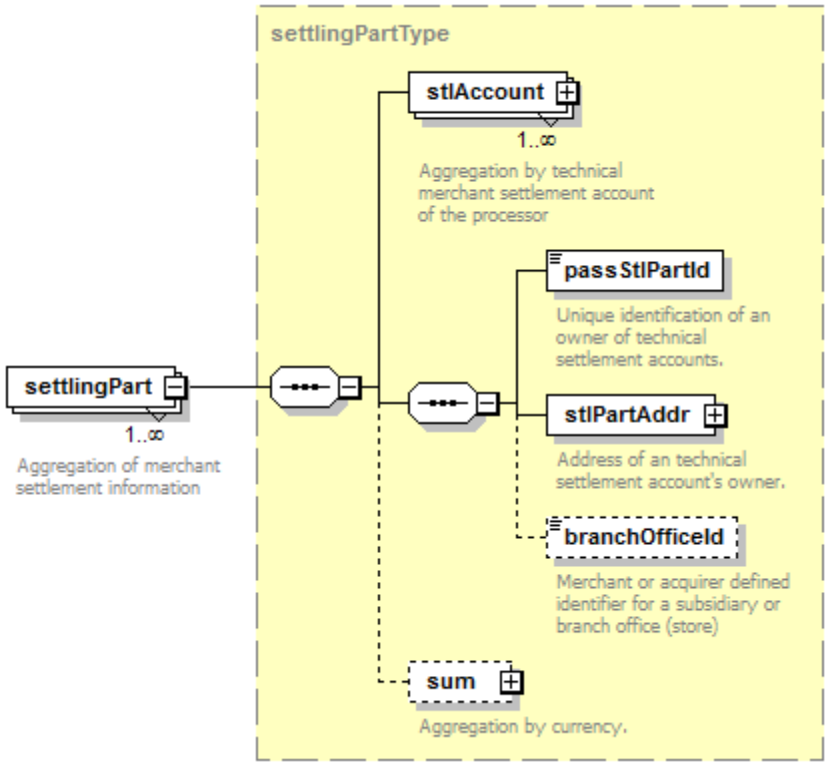
element *paymentType/sum*

diagram	
type	sum1SCManyOCType
properties	content complex minOcc 0 maxOcc 1
children	sumSC sumOC

5.2.19 complexType *reportingPartType*

diagram	
children	settlingPart passRepPartId repPartAddr branchOfficeId sum
used by	element merchantReconciliationXML/reportingPart

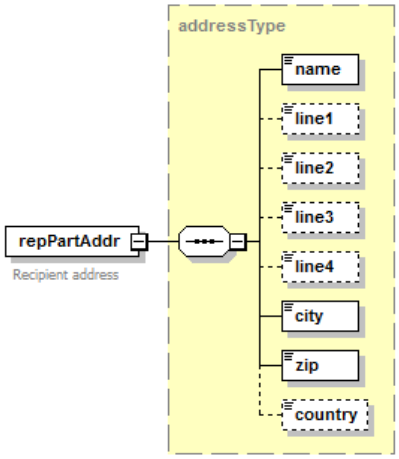
element *reportingPartType/settlingPart*

diagram	
type	**settlingPartType**
properties	content complex minOcc 1 maxOcc unbounded
children	**stlAccount passStlPartId stlPartAddr branchOfficeId sum**
annotation	documentation Aggregation of merchant settlement information

element *reportingPartType/passRepPartId*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Unique identifier of the recipient of this merchant notice.

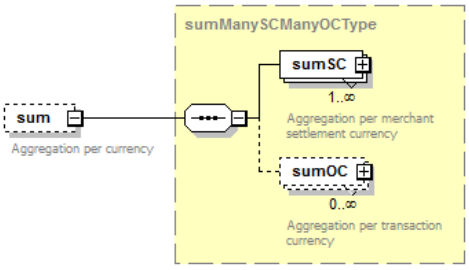
element *reportingPartType/repPartAddr*

diagram	
type	addressType
properties	content complex
children	name line1 line2 line3 line4 city zip country
annotation	documentation Recipient address

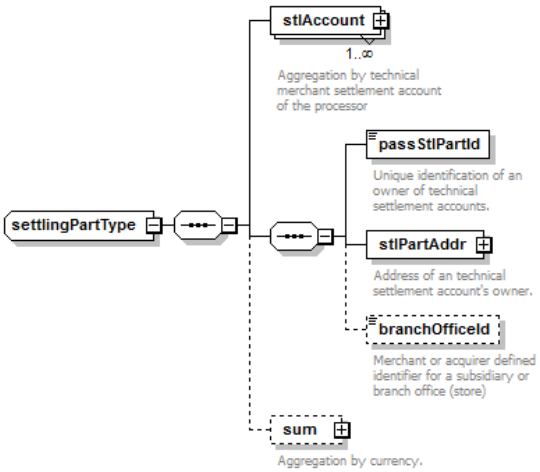
element *reportingPartType/branchOfficeId*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Merchant or acquirer defined identifier for a subsidiary or branch office (store)

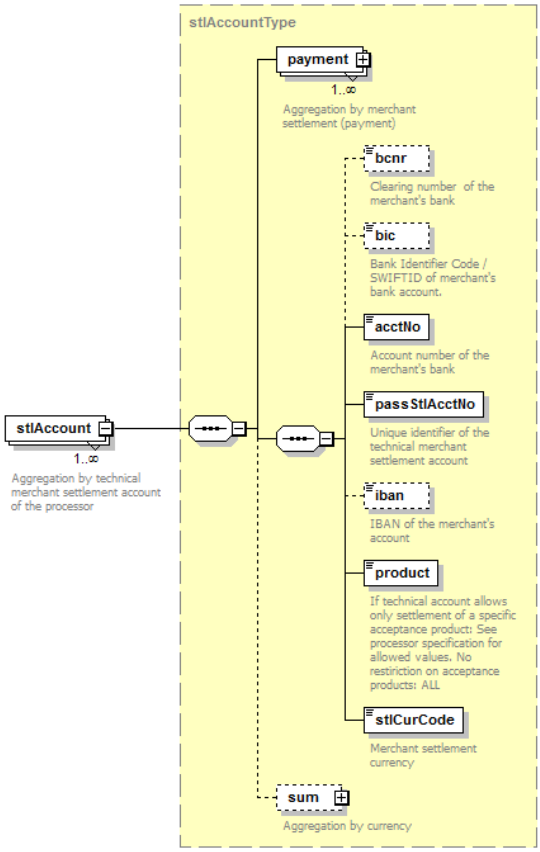
element *reportingPartType/sum*

diagram	
type	sumManySCManyOCType
properties	content complex minOcc 0 maxOcc 1
children	sumSC sumOC
annotation	documentation Aggregation per currency

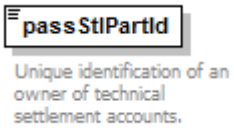
5.2.20 complexType *settlingPartType*

diagram	
children	stlAccount passStlPartId stlPartAddr branchOfficeId sum
annotation	element reportingPartType/settlingPart

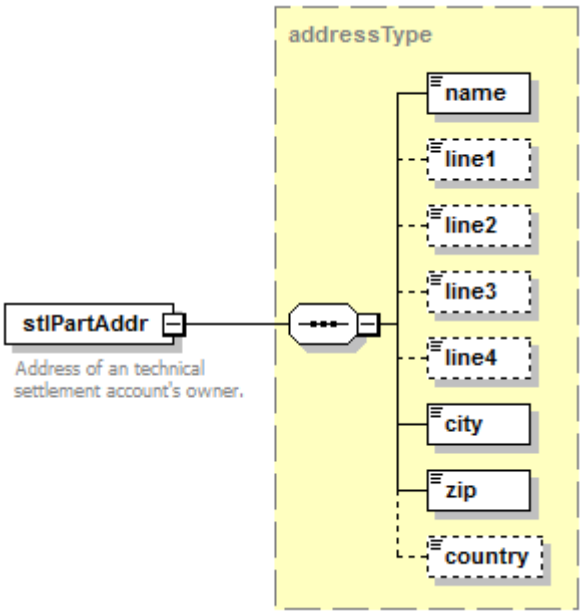
element *settlingPartType/stlAccount*

diagram	
type	stlAccountType
properties	content complex minOcc 1 maxOcc unbounded
children	payment bcnr bic acctNo passStlAcctNo iban product stlCurCode sum
annotation	documentation Aggregation by technical merchant settlement account of the processor

element *settlingPartType/passStlPartId*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Unique identification of an owner of technical settlement accounts.

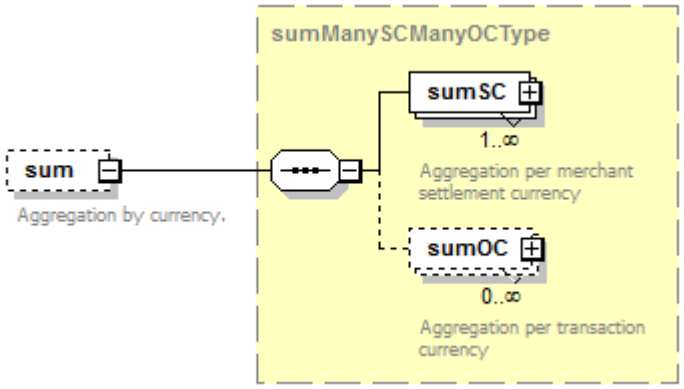
element *settlingPartType/stlPartAddr*

diagram	
type	**addressType**
properties	content complex
children	**name line1 line2 line3 line4 city zip country**
annotation	documentation Address of a technical settlement account's owner.

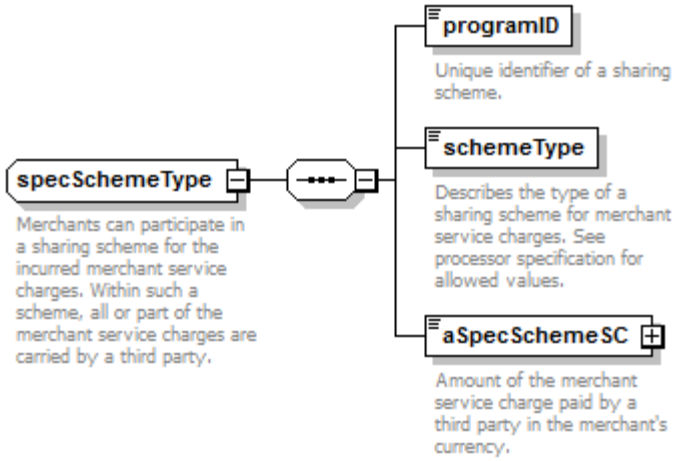
element *settlingPartType/branchOfficeId*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Merchant or acquirer defined identifier for a subsidiary or branch office (store)

element *settlingPartType/sum*

diagram	
type	**sumManySCManyOCType**
properties	content complex minOcc 0 maxOcc 1
children	**sumSC** **sumOC**
annotation	documentation Aggregation by currency.

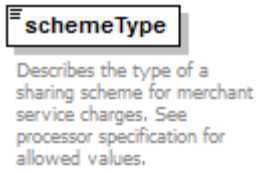
5.2.21 complexType *specSchemeType*

diagram	
children	**programID** **schemeType** **aSpecSchemeSC**
used by	element **condType/specScheme**
annotation	documentation Merchants can participate in a sharing scheme for the incurred merchant service charges. Within such a scheme, all or part of the merchant service charges are carried by a third party.

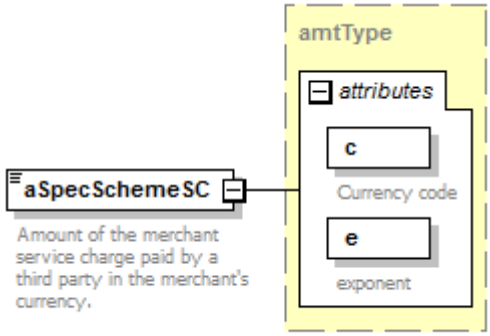
element *specSchemeType/programID*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Unique identifier of a sharing scheme.

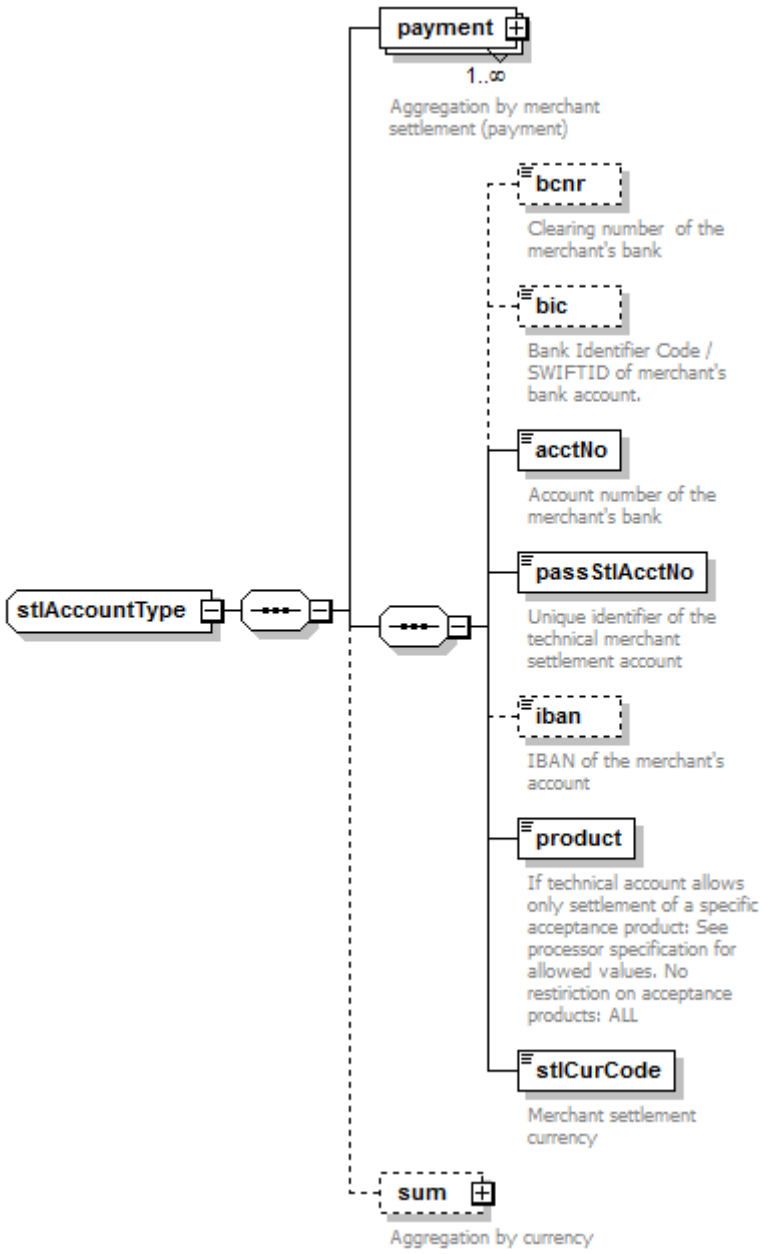
element *specSchemeType/schemeType*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Describes the type of a sharing scheme for merchant service charges. See processor specification for allowed values.

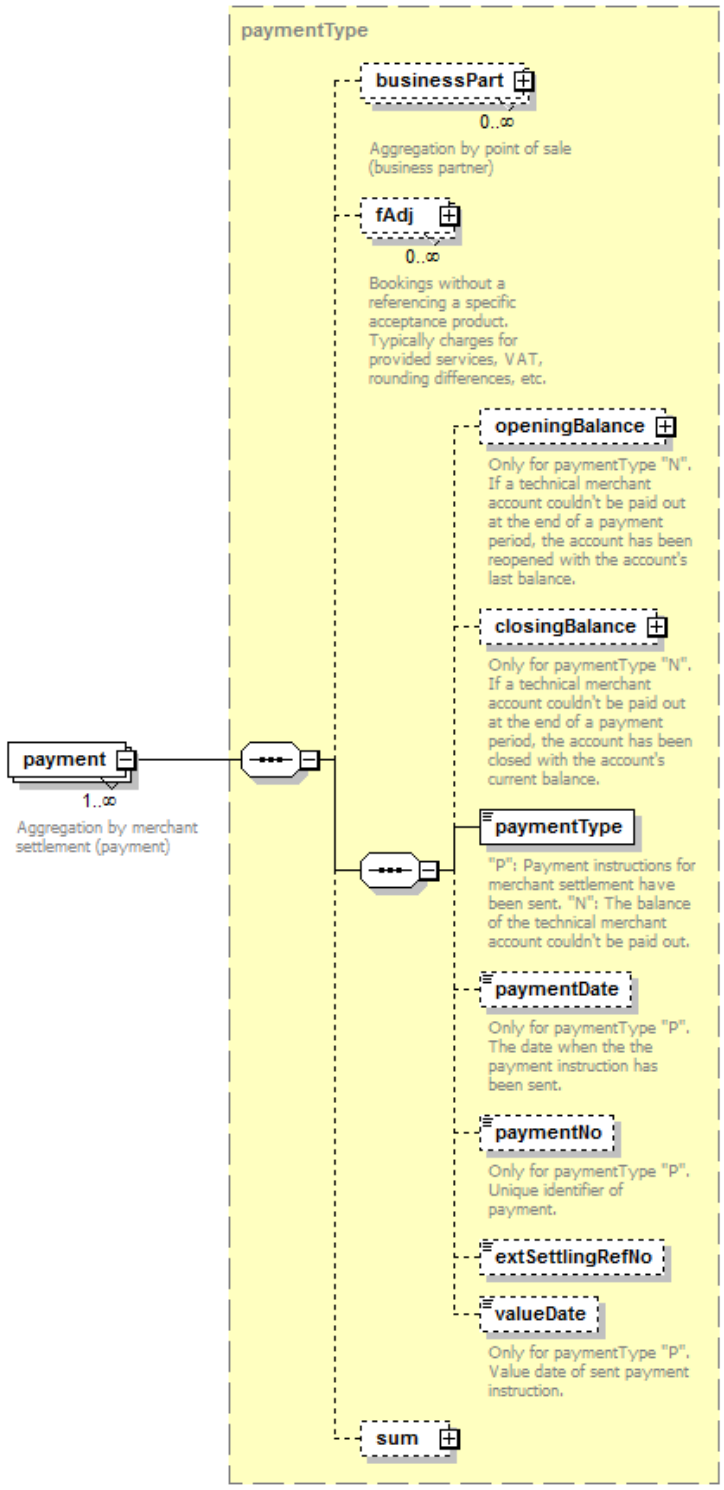
element *specSchemeType/aSpecSchemeSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Amount of the merchant service charge paid by a third party in the merchant's currency.

5.2.22 complexType *stlAccountType*

diagram	
children	payment bcnr bic acctNo passStlAcctNo iban product stlCurCode sum
used by	element settlingPartType/stlAccount

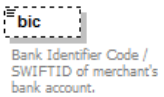
element *stlAccountType/payment*

diagram	
type	paymentType
properties	content complex minOcc 1 maxOcc unbounded
children	businessPart fAdj openingBalance closingBalance paymentType paymentDate paymentNo extSettlingRefNo valueDate sum
annotation	documentation Aggregation by merchant settlement (payment)

element *stlAccountType/bcnr*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Clearing number of the merchant's bank

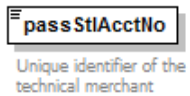
element *stlAccountType/bic*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Bank Identifier Code / SWIFTID of merchant's bank account.

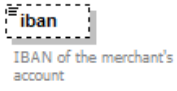
element *stlAccountType/acctNo*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Account number of the merchant's bank

element *stlAccountType/passStlAcctNo*

diagram	
type	**xs:integer**
properties	content simple
annotation	documentation Unique identifier of the technical merchant settlement account

element *stlAccountType/iban*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation IBAN of the merchant's account

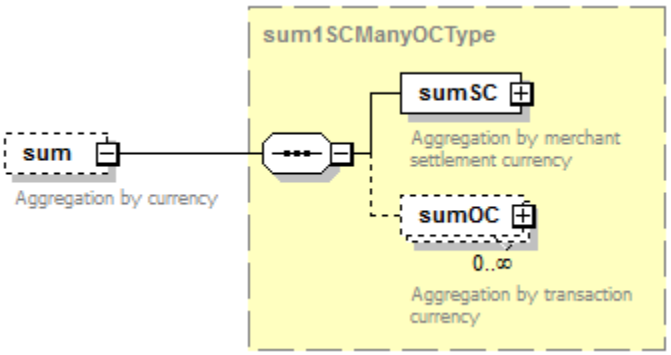
element *stlAccountType/product*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation If technical account allows only settlement of a specific acceptance product: See processor specification for allowed values. No restiriction on acceptance products: ALL

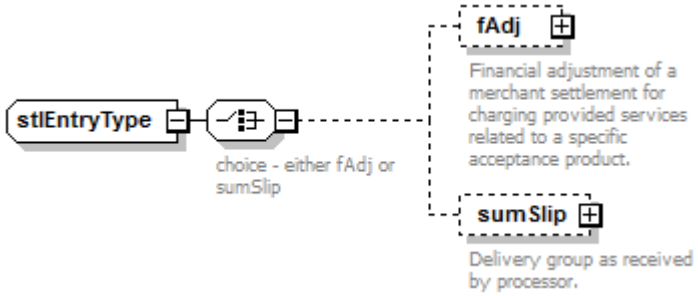
element *stlAccountType/stlCurCode*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Merchant settlement currency

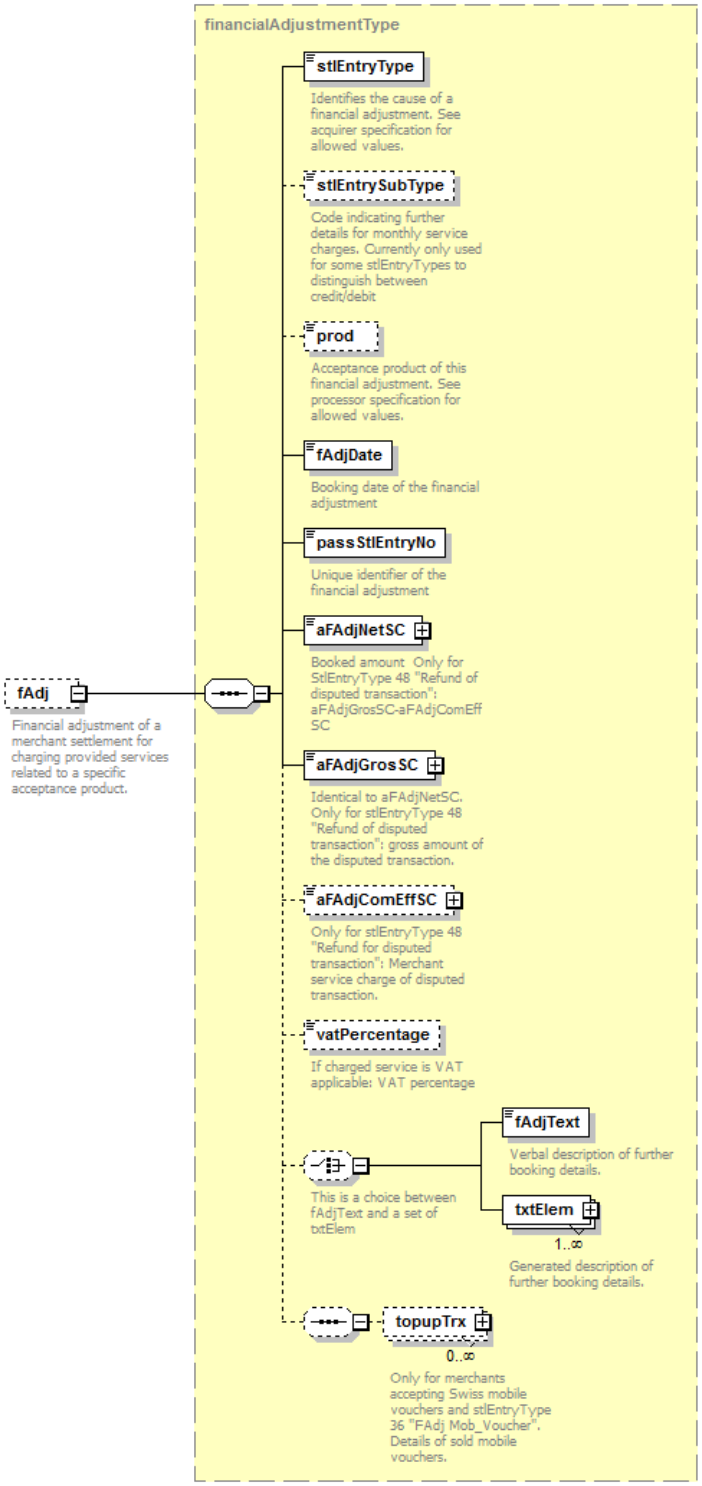
element *stlAccountType/sum*

diagram	
type	**sum1SCManyOCType**
properties	content complex minOcc 0 maxOcc 1
children	**sumSC** **sumOC**
annotation	documentation Aggregation by currency.

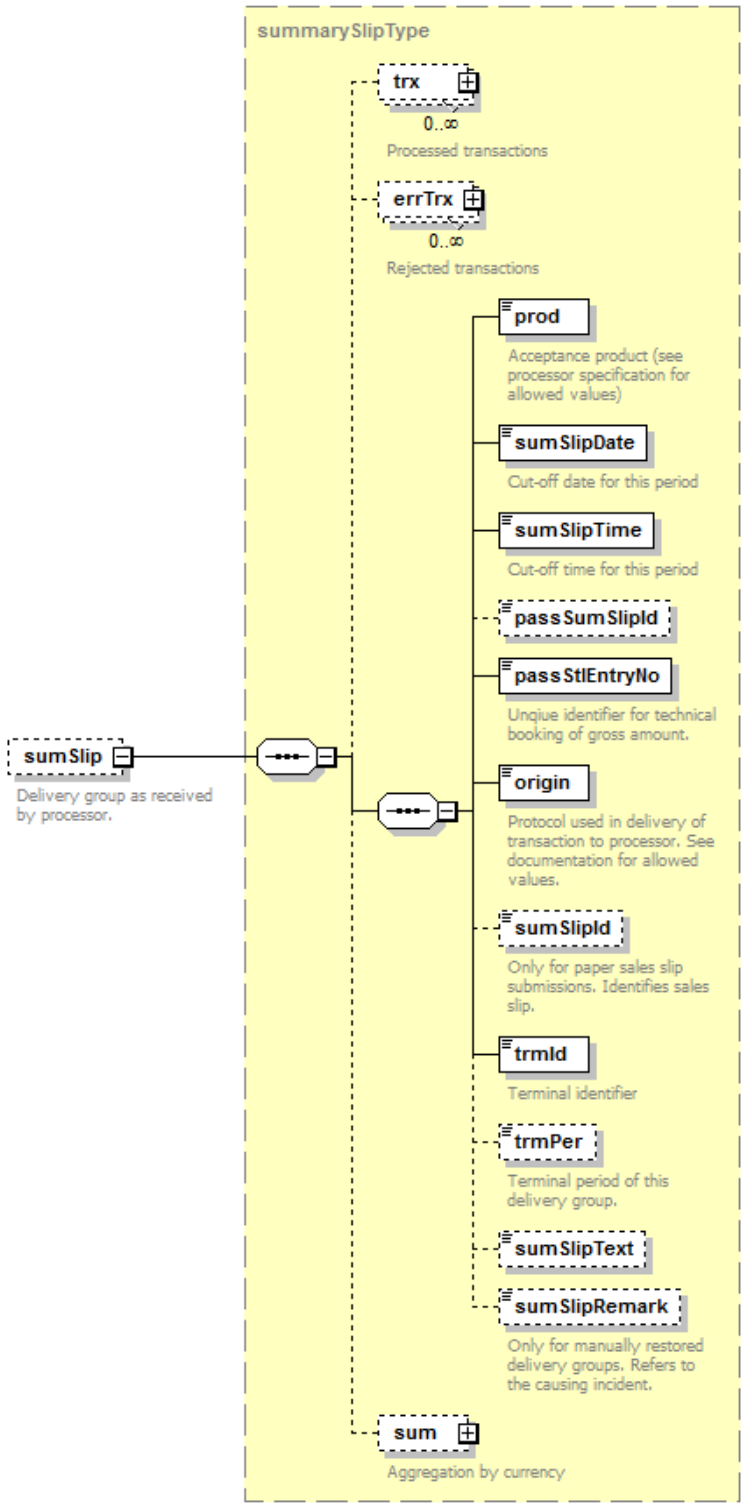
5.2.23 complexType *stlEntryType*

diagram	
children	**fAdj** **sumSlip**
used by	element **contractType/stlEntry**

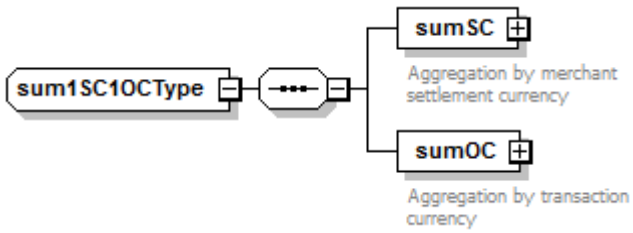
element *stlEntryType/fAdj*

diagram	
type	financialAdjustmentType
properties	content complex minOcc 0 maxOcc 1
children	stlEntryType stlEntrySubType prod fAdjDate passStlEntryNo aFAdjNetSC aFAdjGrosSC aFAdjComEffSC vatPercentage fAdjText txtElem topupTrx
annotation	documentation Financial adjustment of a merchant settlement for charging provided services related to a specific acceptance product.

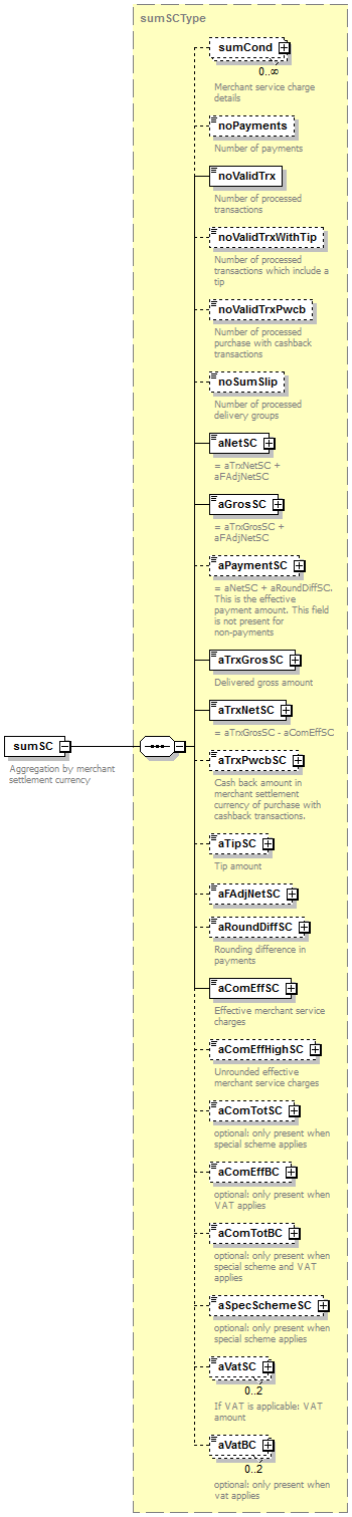
element *stlEntryType/sumSlip*

diagram	
type	summarySlipType
properties	content complex minOcc 0 maxOcc 1
children	trx errTrx prod sumSlipDate sumSlipTime passSumSlipId passStlEntryNo origin sumSlipId trmId trmPer sumSlipText sumSlipRemark sum
annotation	documentation Delivery group as received by processor.

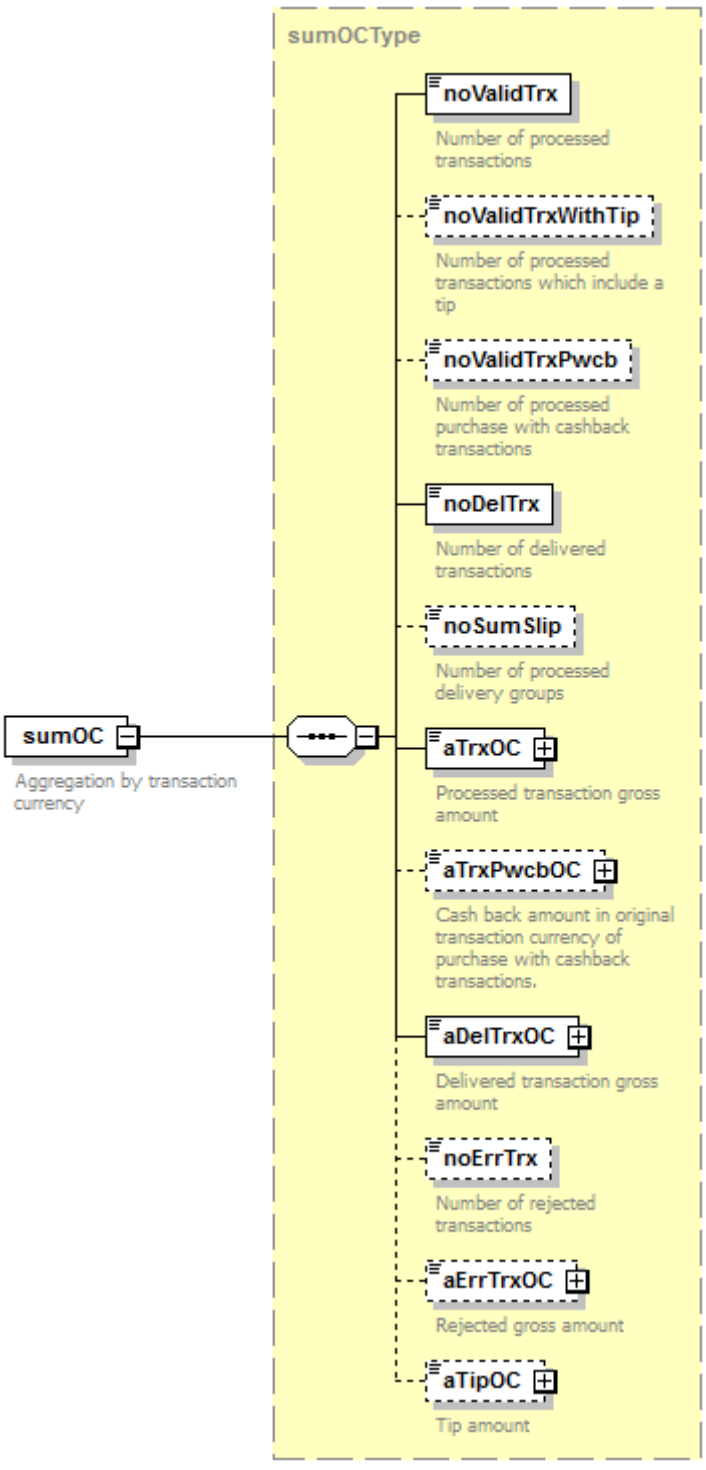
5.2.24 complexType *sum1SC1OCType*

diagram	
children	**sumSC** **sumOC**
used by	element **summarySlipType/sum**

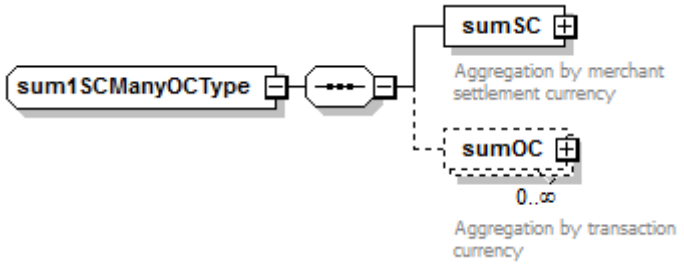
element *sum1SC1OCType/sumSC*

diagram	
type	sumSCType
properties	content complex
children	sumCond noPayments noValidTrx noValidTrxWithTip noValidTrxPwcb noSumSlip aNetSC aGrosSC aPaymentSC aTrxGrosSC aTrxNetSC aTrxPwcbSC aTipSC aFAdjNetSC aRoundDiffSC aComEffSC aComEffHighSC aComTotSC aComEffBC aComTotBC aSpecSchemeSC aVatSC aVatBC
annotation	documentation Aggregation by merchant settlement currency

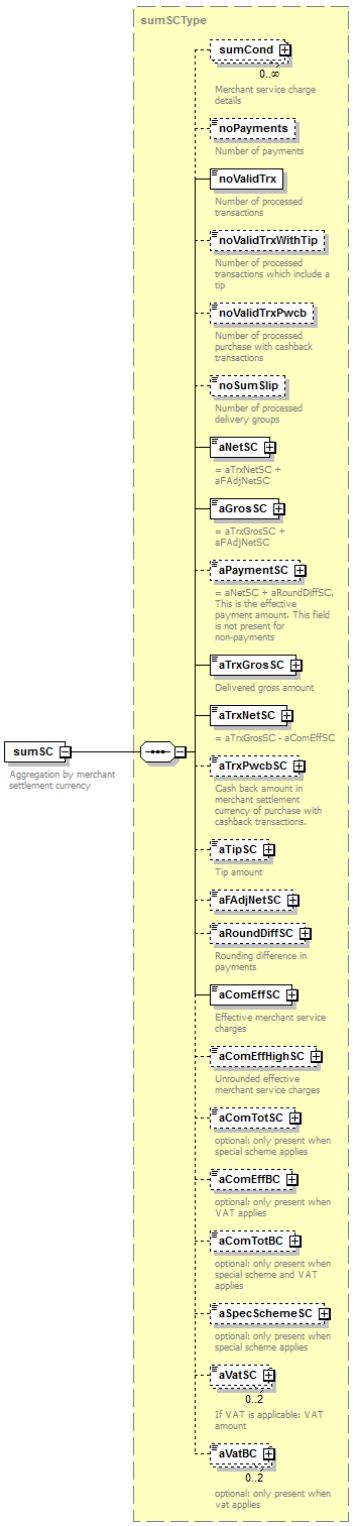
element *sum1SC1OCType/sumOC*

diagram	
type	sumOCType
properties	content complex
children	noValidTrx noValidTrxWithTip noValidTrxPwcb noDelTrx noSumSlip aTrxOC aTrxPwcbOC aDelTrxOC noErrTrx aErrTrxOC aTipOC

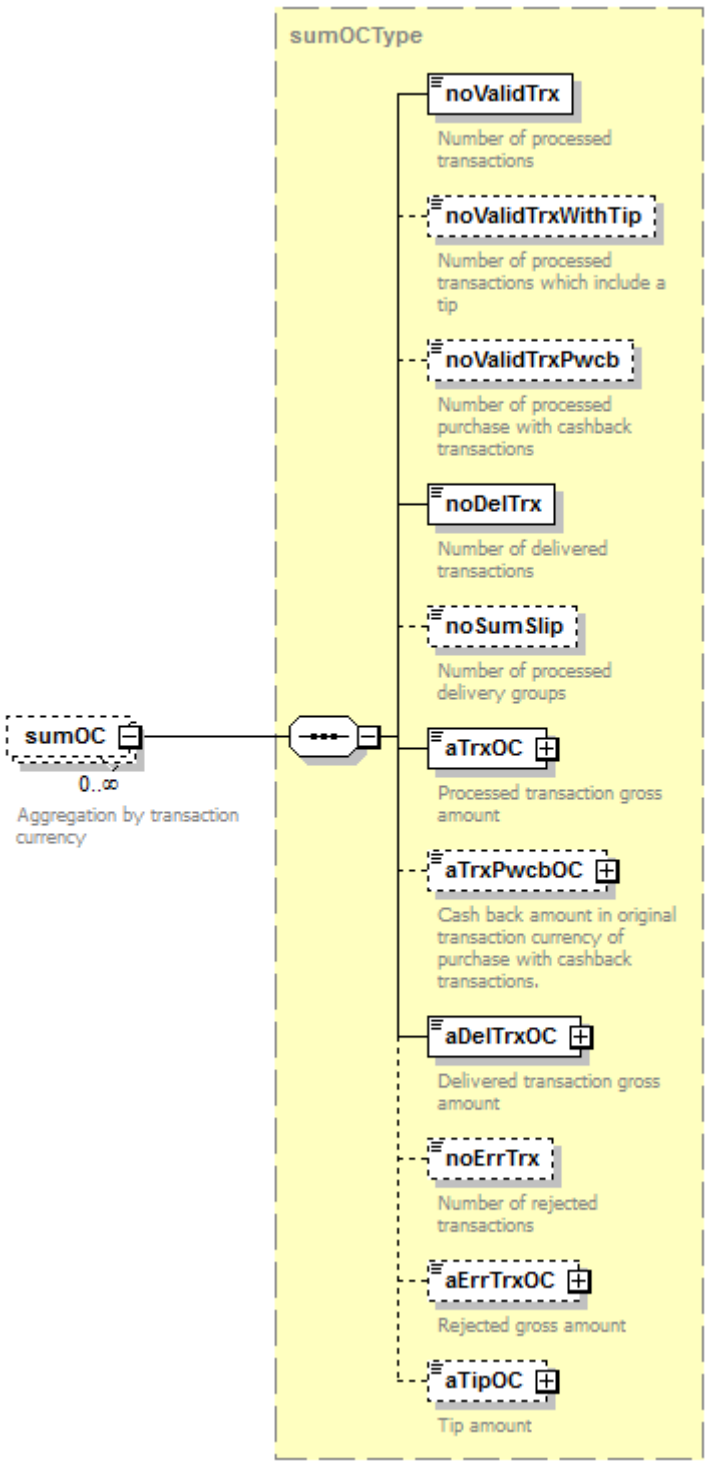
5.2.25 complexType *sum1SCManyOCType*

diagram	
children	sumSC sumOC
used by	elements businessPartType/sum contractType/sum paymentType/sum stlAccountType/sum

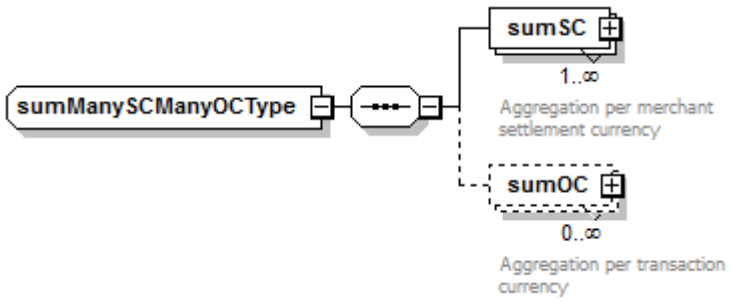
element *sum1SCManyOCType/sumSC*

diagram	
type	sumSCType
properties	content complex
children	sumCond noPayments noValidTrx noValidTrxWithTip noValidTrxPwcb noSumSlip aNetSC aGrosSC aPaymentSC aTrxGrosSC aTrxNetSC aTrxPwcbSC aTipSC aFAdjNetSC aRoundDiffSC aComEffSC aComEffHighSC aComTotSC aComEffBC aComTotBC aSpecSchemeSC aVatSC aVatBC
annotation	documentation Aggregation by merchant settlement currency

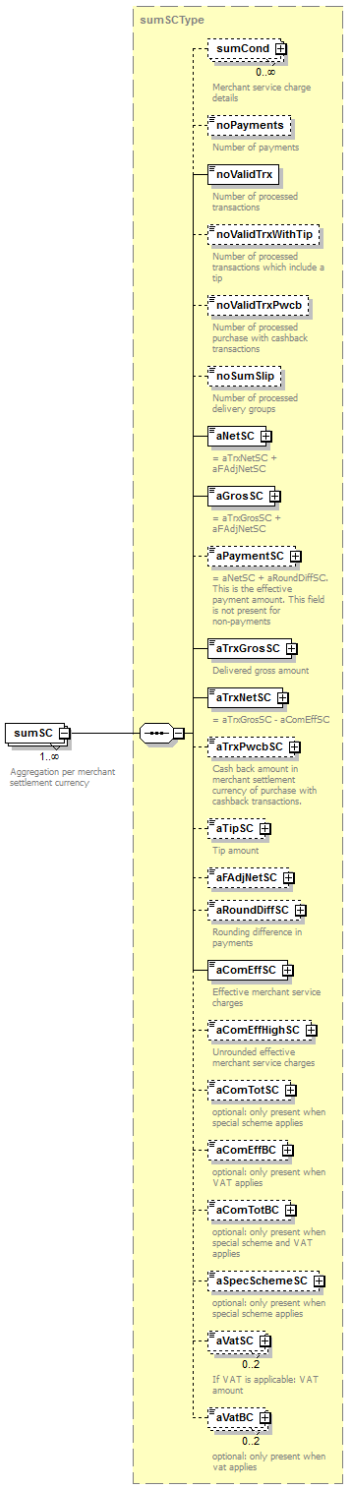
element *sum1SCManyOCType/sumOC*

diagram	
type	sumOCType
properties	content complex minOcc 0 maxOcc unbounded
children	noValidTrx noValidTrxWithTip noValidTrxPwcb noDelTrx noSumSlip aTrxOC aTrxPwcbOC aDelTrxOC noErrTrx aErrTrxOC aTipOC
annotation	documentation Aggregation by transaction currency

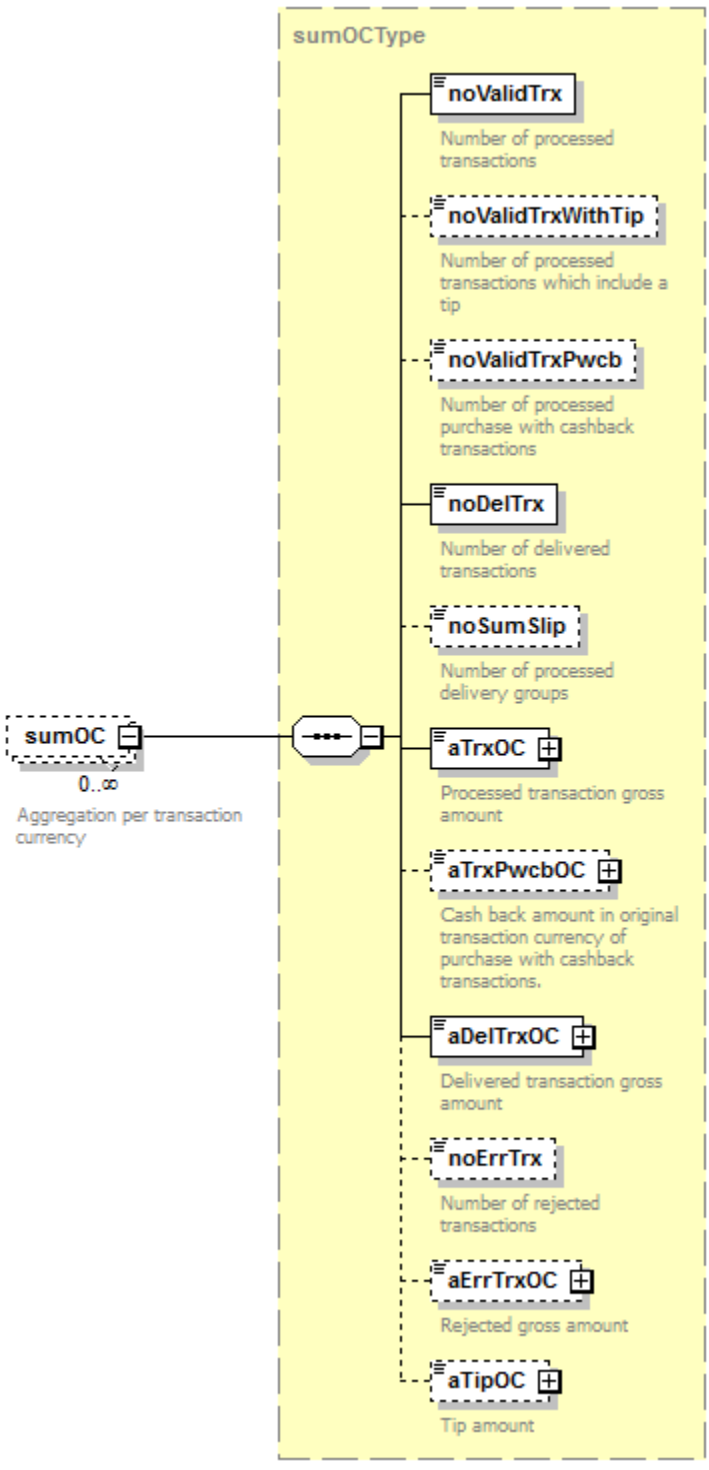
5.2.26 complexType *sumManySCManyOCType*

diagram	
children	**sumSC** **sumOC**
used by	elements **reportingPartType/sum** **settlingPartType/sum**

element *sumManySCManyOCType/sumSC*

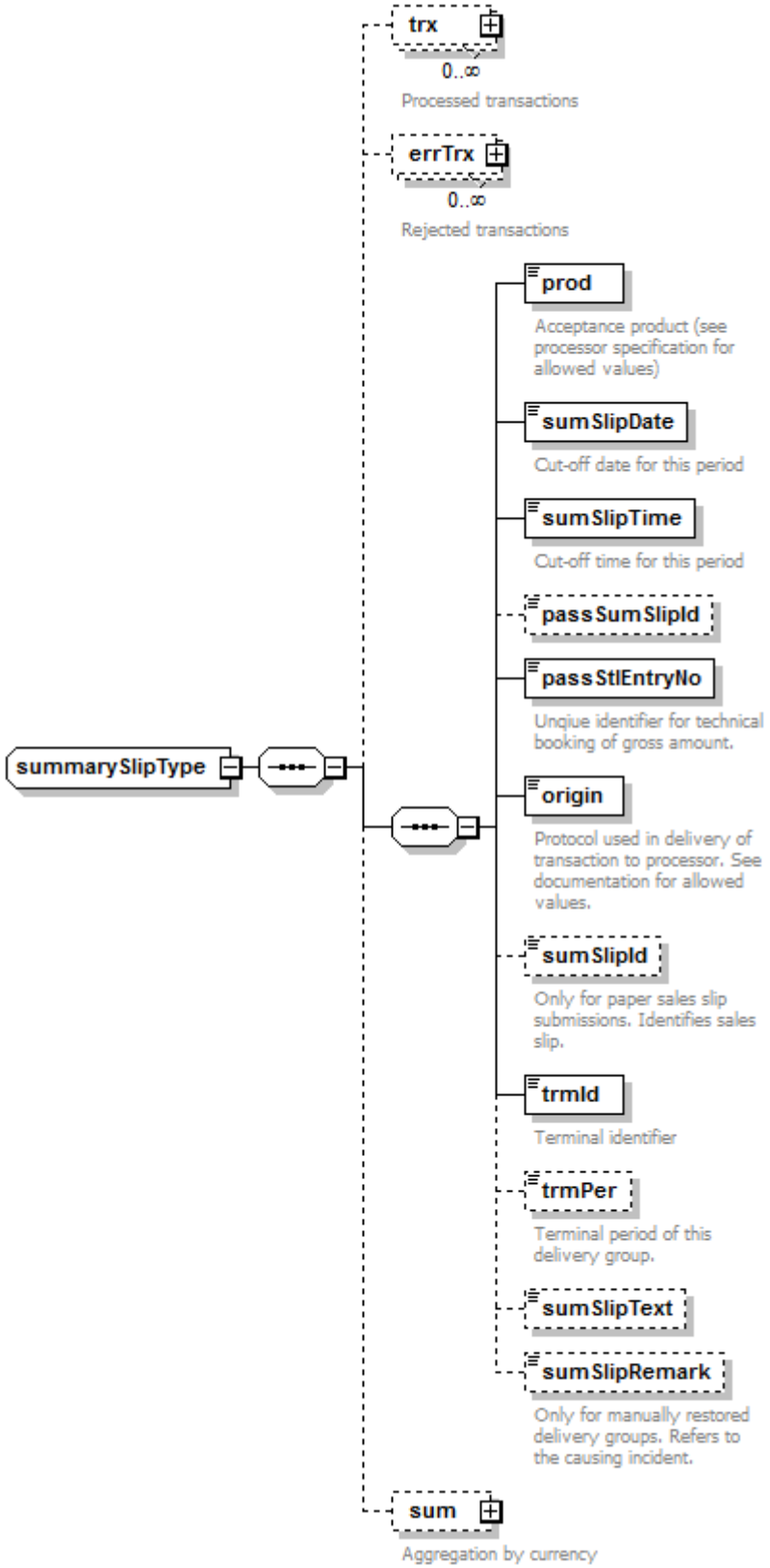
diagram	
type	sumSCType
properties	content complex minOcc 0 maxOcc unbounded
children	sumCond noPayments noValidTrx noValidTrxWithTip noValidTrxPwcb noSumSlip aNetSC aGrosSC aPaymentSC aTrxGrosSC aTrxNetSC aTrxPwcbSC aTipSC aFAdjNetSC aRoundDiffSC aComEffSC aComEffHighSC aComTotSC aComEffBC aComTotBC aSpecSchemeSC aVatSC aVatBC
annotation	documentation Aggregation per merchant settlement currency

element *sumManySCManyOCType/sumOC*

diagram	
type	sumOCType
properties	content complex minOcc 0 maxOcc unbounded
children	noValidTrx noValidTrxWithTip noValidTrxPwcb noDelTrx noSumSlip aTrxOC aTrxPwcbOC aDelTrxOC noErrTrx aErrTrxOC aTipOC
annotation	documentation Aggregation by transaction currency

5.2.27 complexType *summarySlipType*

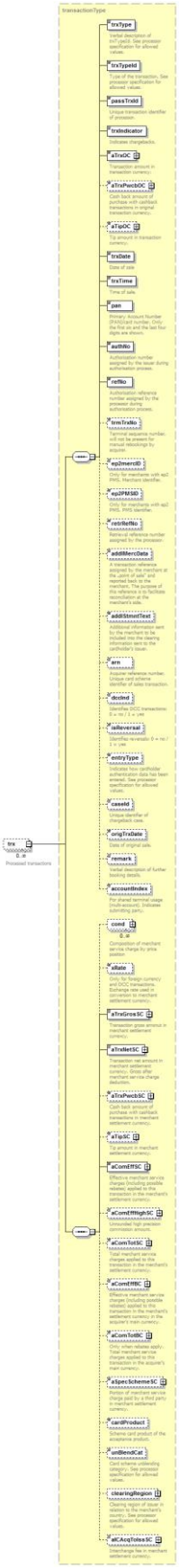
diagram



children	trx errTrx prod sumSlipDate sumSlipTime passSumSlipId passStlEntryNo origin sumSlipId trmId trmPer sumSlipText sumSlipRemark sum
used by	element stlEntryType/sumSlip

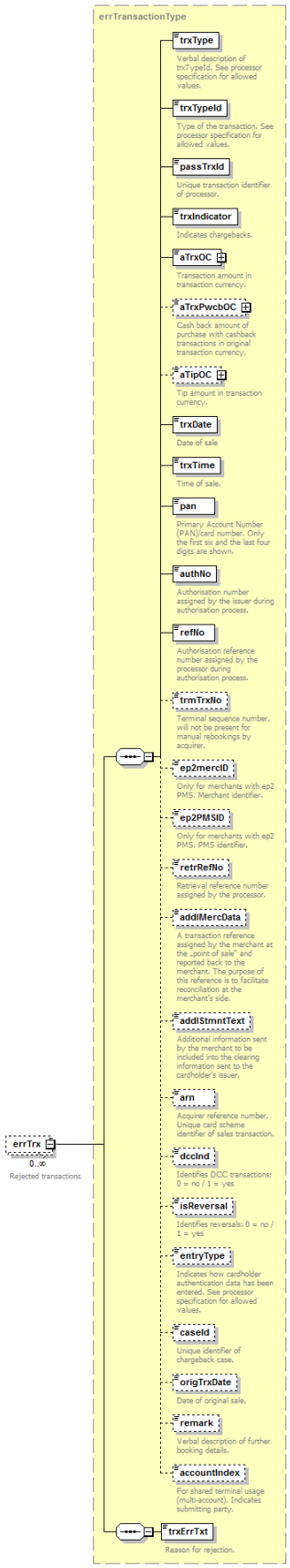
element *summarySlipType/trx*

diagram



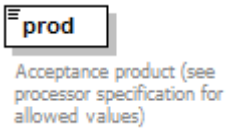
type	transactionType
properties	content complex minOcc 0 maxOcc unbounded
children	trxType trxTypeId passTrxId trxIndicator aTrxOC aTrxPwcbOC aTipOC trxDate trxTime pan authNo refNo trmTrxNo ep2mercID ep2PMSID retrRefNo addlMercData addlStmntText arn dccInd isReversal entryType caseId origTrxDate remark accountIndex cond xRate aTrxGrosSC aTrxNetSC aTrxPwcbSC aTipSC aComEffSC aComEffHighSC aComTotSC aComEffBC aComTotBC aSpecSchemeSC cardProduct unBlendCat clearingRegion aICAcqToIssSC
annotation	documentation Processed transactions

element *summarySlipType/errTrx*

diagram	
type	**errTransactionType**

properties	content minOcc maxOcc	complex 0 unbounded
children	trxType trxTypeId passTrxId trxIndicator aTrxOC aTrxPwcbOC aTipOC trxDate trxTime pan authNo refNo trmTrxNo ep2mercID ep2PMSID retrRefNo addlMercData addlStmntText arn dccInd isReversal entryType caseId origTrxDate remark accountIndex trxErrTxt	
annotation	documentation	Rejected transactions

element *summarySlipType/prod*

diagram		
type	**xs:string**	
properties	content	simple
annotation	documentation	Acceptance product (see processor specification for allowed values)

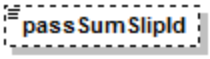
element *summarySlipType/sumSlipDate*

diagram		
type	**xs:date**	
properties	content	simple
annotation	documentation	Cut-off date for this period

element *summarySlipType/sumSlipTime*

diagram		
type	**xs:time**	
properties	content	simple
annotation	documentation	Cut-off time for this period

element *summarySlipType/passSumSlipId*

diagram		
type	**xs:string**	
properties	content minOcc maxOcc	simple 0 1

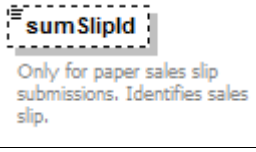
element *summarySlipType/passStlEntryNo*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Unqiue identifier for technical booking of gross amount.

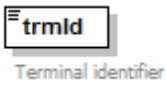
element *summarySlipType/origin*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Protocol used in delivery of transaction to processor. See documentation for allowed values.

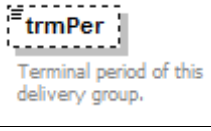
element *summarySlipType/sumSlipId*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Only for paper sales slip submissions. Identifies sales slip.

element *summarySlipType/trmId*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Terminal identifier

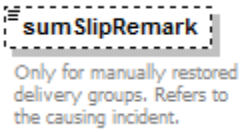
element *summarySlipType/trmPer*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Terminal period of this delivery group.

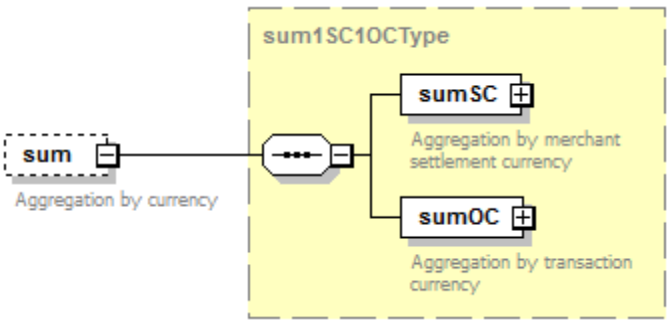
element *summarySlipType/sumSlipText*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1

element *summarySlipType/sumSlipRemark*

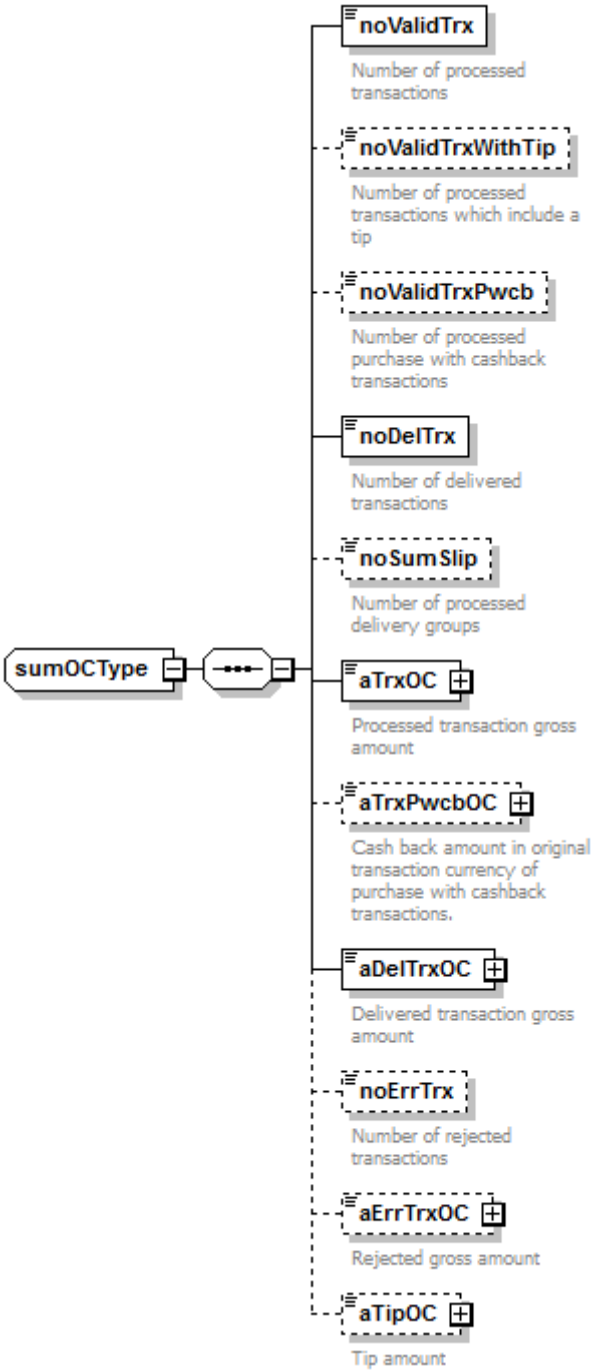
diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Only for manually restored delivery groups. Refers to the causing incident.

element *summarySlipType/sum*

diagram	
type	**sum1SC1OCType**
properties	content complex minOcc 0 maxOcc 1
children	**sumSC sumOC**
annotation	documentation Aggregation by currency

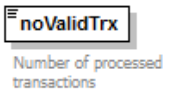
5.2.28 complexType *sumOCType*

diagram

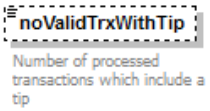


children	noValidTrx noValidTrxWithTip noValidTrxPwcb noDelTrx noSumSlip aTrxOC aTrxPwcbOC aDelTrxOC noErrTrx aErrTrxOC aTipOC
used by	elements sumManySCManyOCType/sumOC sum1SC1OCType/sumOC sum1SCManyOCType/sumOC

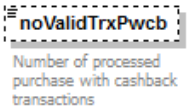
element *sumOCType/noValidTrx*

diagram	
type	**xs:integer**
properties	content simple
annotation	documentation Number of processed transactions

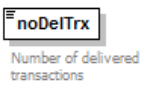
element *sumOCType/noValidTrxWithTip*

diagram	
type	**xs:integer**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Number of processed transactions which include a tip

element *sumOCType/noValidTrxPwcb*

diagram	
type	**xs:integer**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Number of processed purchase with cashback transactions

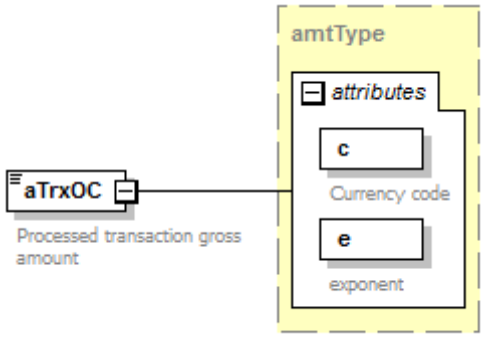
element *sumOCType/noDelTrx*

diagram	
type	**xs:integer**
properties	content simple
annotation	documentation Number of delivered transactions

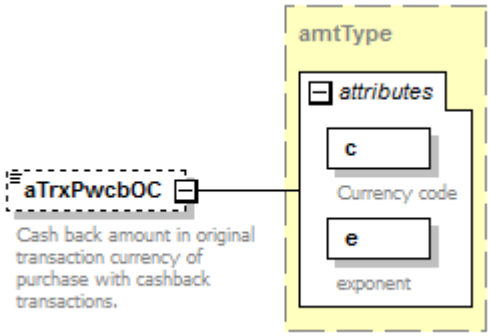
element *sumOCType/noSumSlip*

diagram	
type	**xs:integer**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Number of processed delivery groups

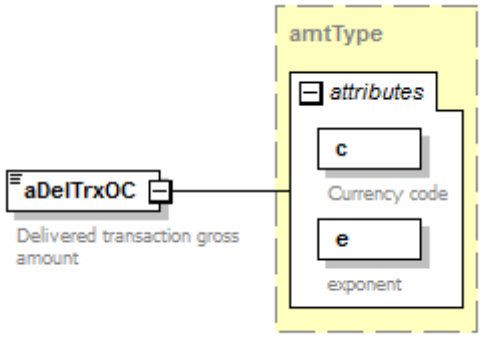
element *sumOCType/aTrxOC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Processed transaction gross amount

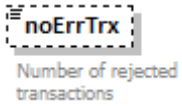
element *sumOCType/aTrxPwcbOC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Cash back amount in original transaction currency of purchase with cashback transactions.

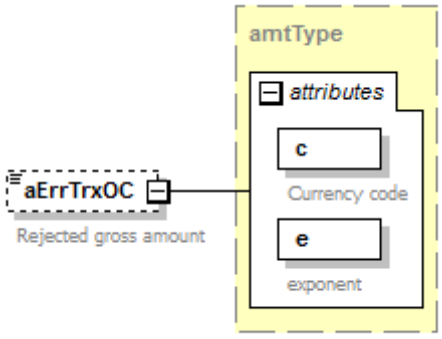
element *sumOCType/aDelTrxOC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Delivered transaction gross amount

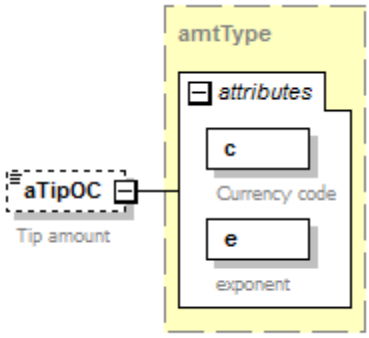
element *sumOCType/noErrTrx*

diagram	
type	**xs:integer**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Number of rejected transactions

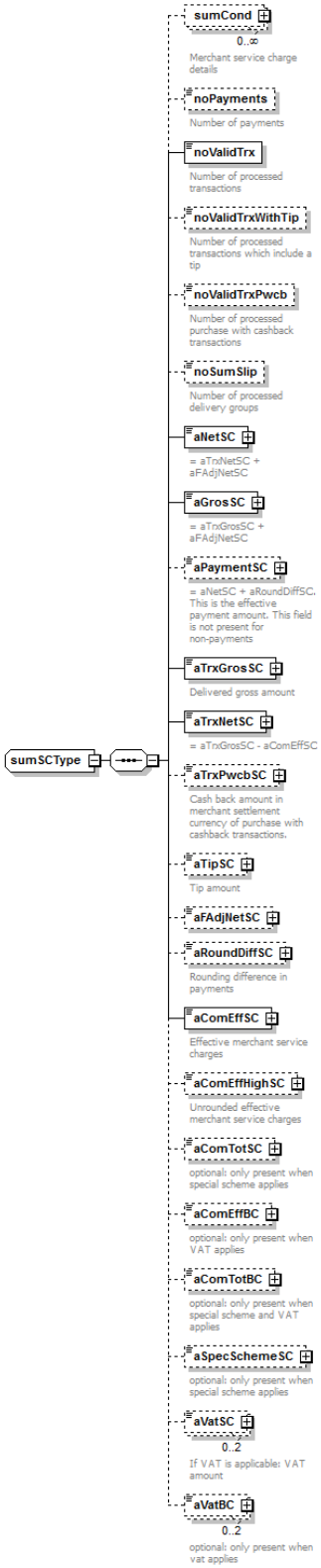
element *sumOCType/aErrTrxOC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Rejected gross amount

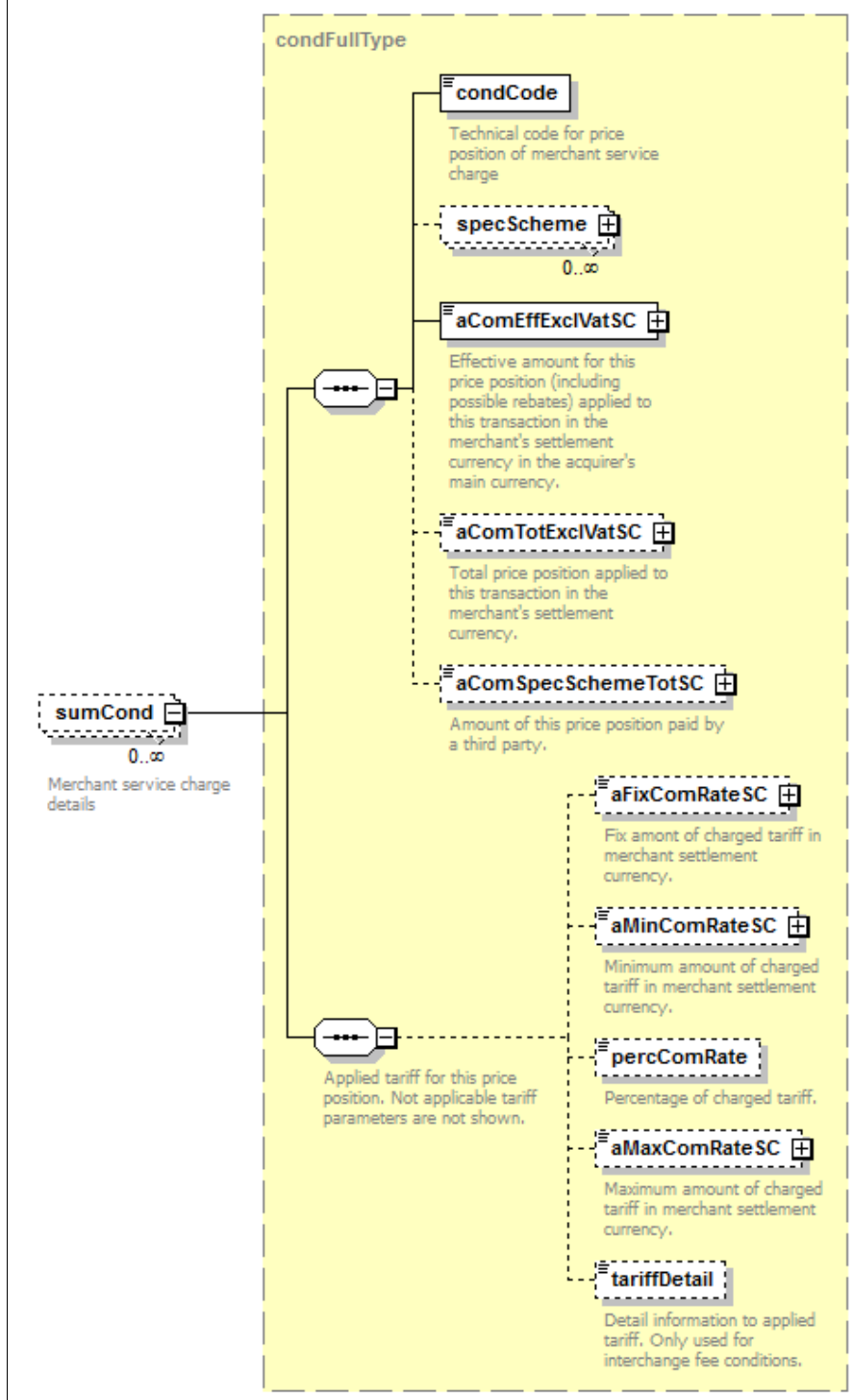
element *sumOCType/aTipOC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Tip amount

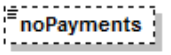
5.2.29 complexType *sumSCType*

diagram	
type	sumCond noPayments noValidTrx noValidTrxWithTip noValidTrxPwcb noSumSlip aNetSC aGrosSC aPaymentSC aTrxGrosSC aTrxNetSC aTrxPwcbSC aTipSC aFAdjNetSC aRoundDiffSC aComEffSC aComEffHighSC aComTotSC aComEffBC aComTotBC aSpecSchemeSC aVatSC aVatBC
annotation	elements sumManySCManyOCType/sumSC sum1SC1OCType/sumSC sum1SCManyOCType/sumSC

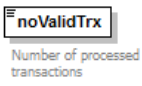
element *sumSCType/sumCond*

diagram	
type	condFullType
properties	content complex minOcc 0 maxOcc unbounded
children	condCode specScheme aComEffExclVatSC aComTotExclVatSC aComSpecSchemeTotSC aFixComRateSC aMinComRateSC percComRate aMaxComRateSC tariffDetail
annotation	documentation Merchant service charge details

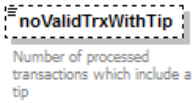
element *sumSCType/noPayments*

diagram	
type	**xs:integer**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Number of payments

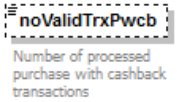
element *sumSCType/noValidTrx*

diagram	
type	**xs:integer**
properties	content simple
annotation	documentation Number of processed transactions

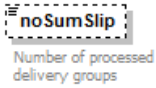
element *sumSCType/noValidTrxWithTip*

diagram	
type	**xs:integer**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Number of processed transactions which include a tip

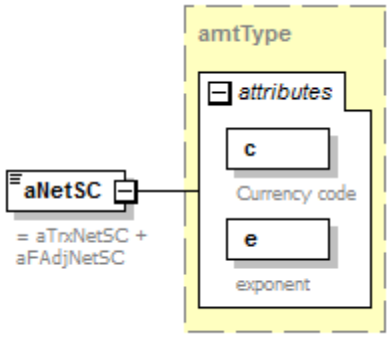
element *sumSCType/noValidTrxPwcb*

diagram	
type	**xs:integer**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Number of processed purchase with cashback transactions

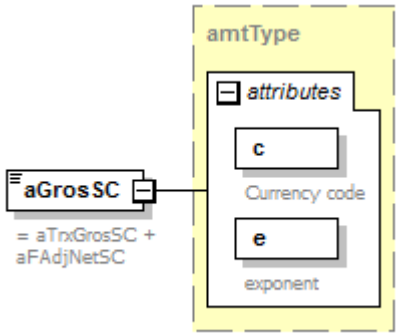
element *sumSCType/noSumSlip*

diagram	
type	**xs:integer**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Number of processed delivery groups

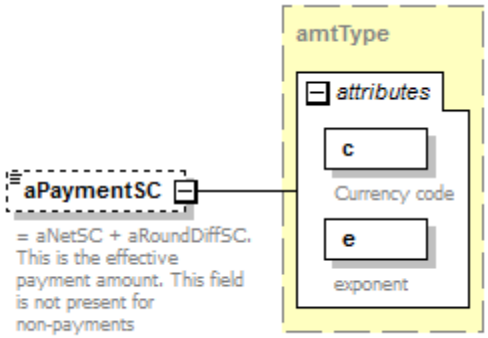
element *sumSCType/aNetSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation = aTrxNetSC + aFAdjNetSC

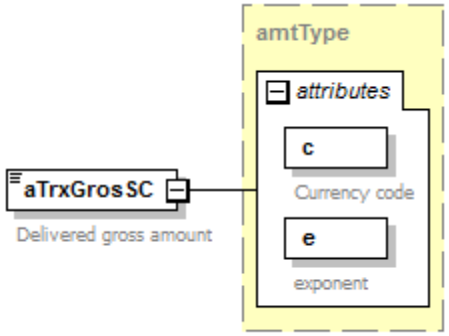
element *sumSCType/aGrosSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation = aTrxGrosSC + aFAdjNetSC

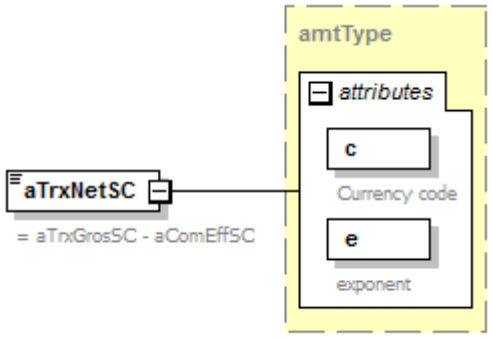
element *sumSCType/aPaymentSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation = aNetSC + aRoundDiffSC. This is the effective payment amount. This field is not present for non-payments

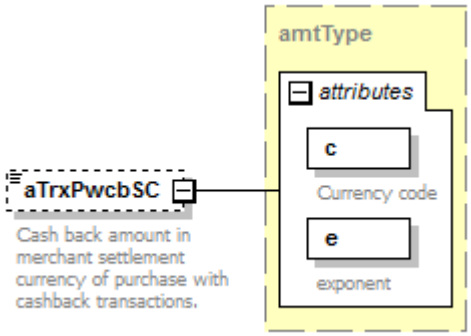
element *sumSCType/aTrxGrosSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Delivered gross amount

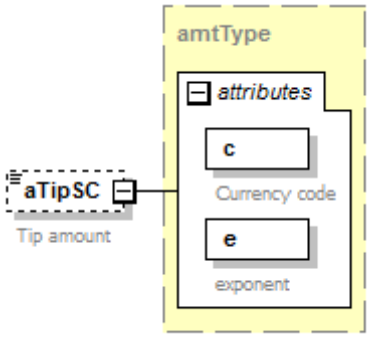
element *sumSCType/aTrxNetSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation = aTrxGrosSC - aComEffSC

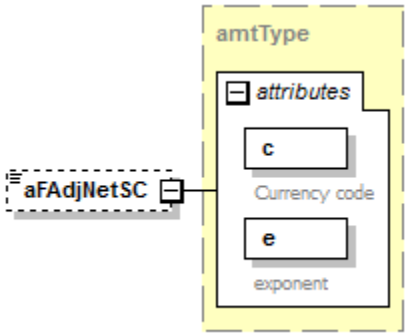
element *sumSCType/aTrxPwcbSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Cash back amount in merchant settlement currency of purchase with cashback transactions.

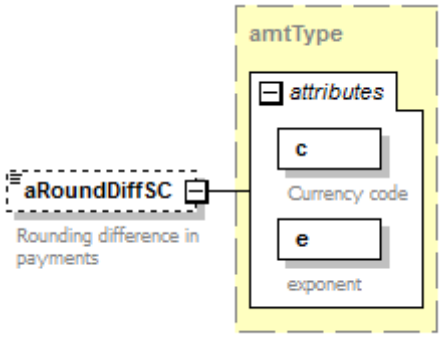
element *sumSCType/aTipSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Tip amount

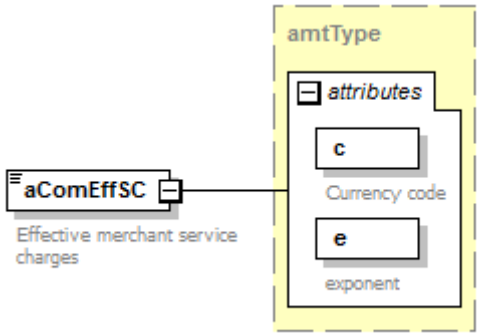
element *sumSCType/aFAdjNetSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent

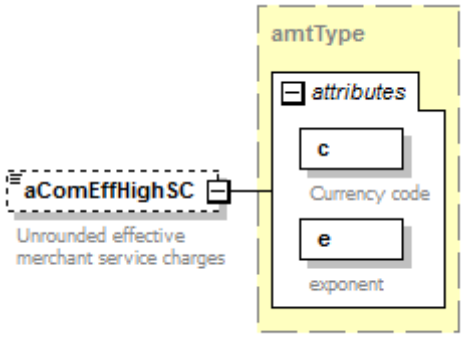
element *sumSCType/aRoundDiffSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Rounding difference in payments

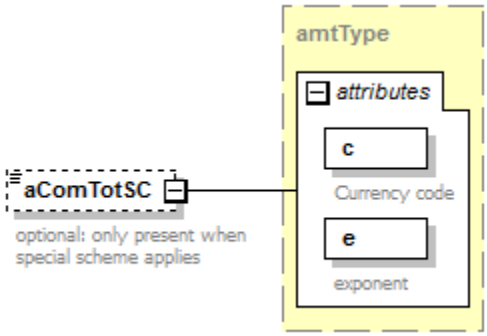
element *sumSCType/aComEffSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Effective merchant service charges

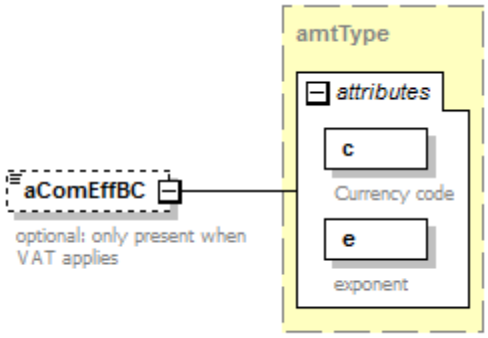
element *sumSCType/aComEffHighSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Unrounded effective merchant service charges

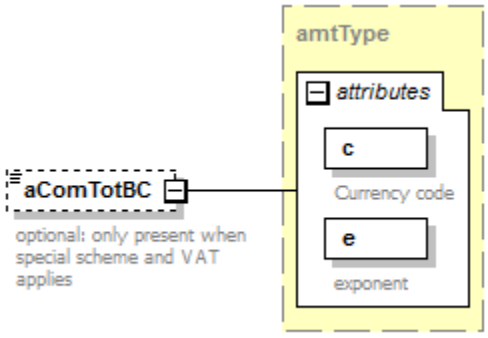
element *sumSCType/aComTotSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation optional: only present when special scheme applies

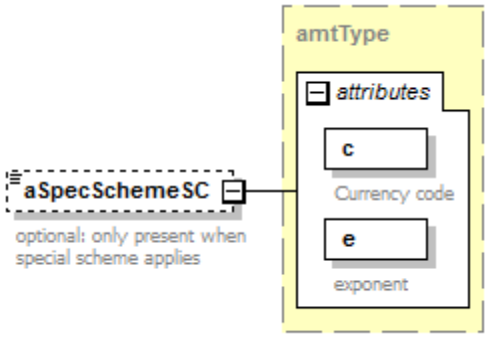
element *sumSCType/aComEffBC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation optional: only present when VAT applies

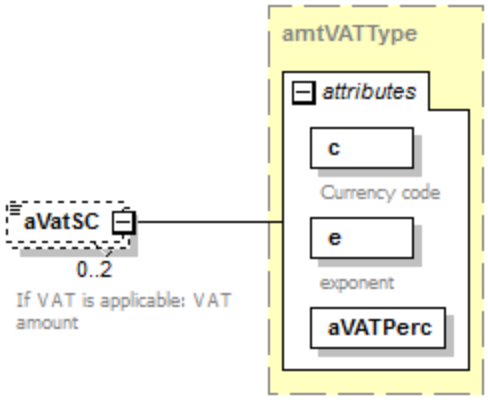
element *sumSCType/aComTotBC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation optional: only present when special scheme and VAT applies

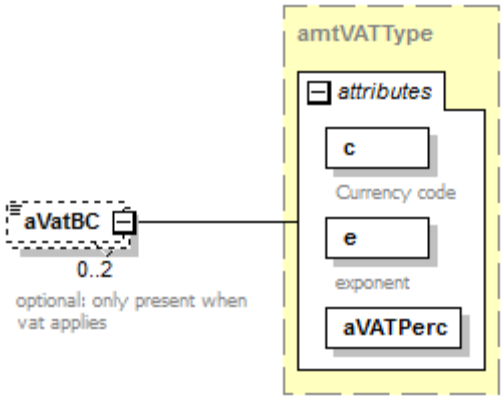
element *sumSCType/aSpecSchemeSC*

diagram	
type	**amtType**
properties	content complex minOcc 0 maxOcc 1
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation optional: only present when special scheme applies

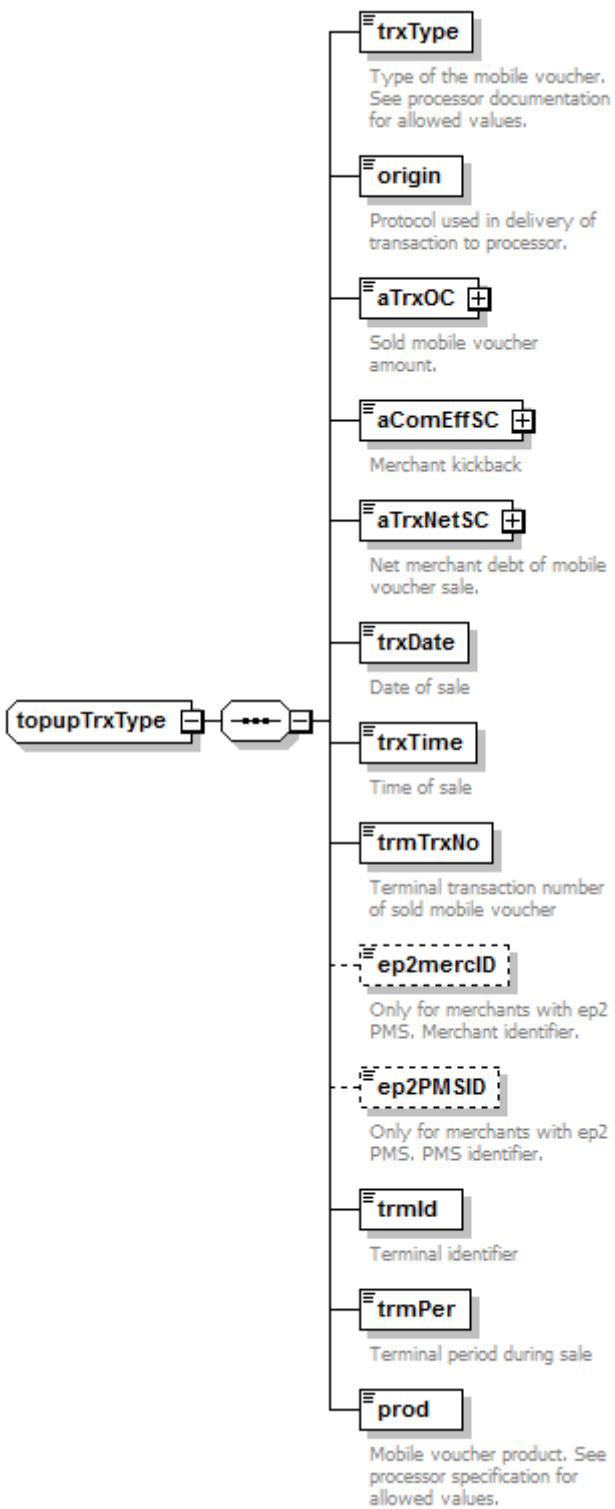
element *sumSCType/aVatSC*

diagram	
type	**amtVATType**
properties	content complex minOcc 0 maxOcc 2
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent aVATPer **xs:decimal** required
annotation	documentation If VAT is applicable: VAT amount

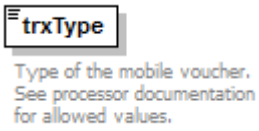
element *sumSCType/aVatBC*

diagram	
type	**amtVATType**
properties	content complex minOcc 0 maxOcc 2
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent aVATPer **xs:decimal** required
annotation	documentation optional: only present when VAT applies

5.2.30 complexType *topupTrxType*

diagram	
children	trxType origin aTrxOC aComEffSC aTrxNetSC trxDate trxTime trmTrxNo ep2mercID ep2PMSID trmId trmPer prod
used by	element financialAdjustmentType/topupTrx

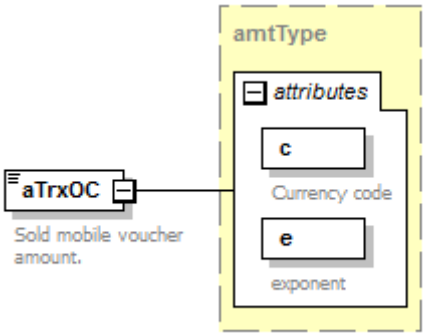
element *topupTrxType/trxType*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Type of the mobile voucher. See processor documentation for allowed values.

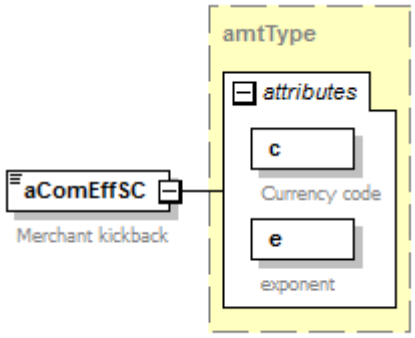
element *topupTrxType/origin*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Protocol used in delivery of transaction to processor.

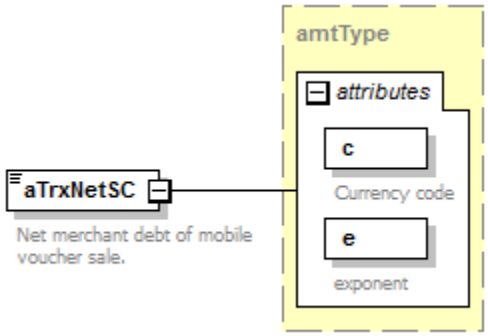
element *topupTrxType/aTrxOC*

diagram	
type	amtType
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Sold mobile voucher amount.

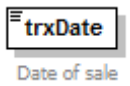
element *topupTrxType/aComEffSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Merchant payback

element *topupTrxType/aTrxNetSC*

diagram	
type	**amtType**
properties	content complex
attributes	Name Type Use Annotation c **derived by: xs:string** required documentation currency code e **derived by: xs:integer** required documentation exponent
annotation	documentation Net merchant debt of mobile voucher sale.

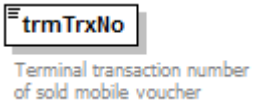
element *topupTrxType/trxDate*

diagram	
type	**xs:date**
properties	content simple
annotation	documentation Date of sale

element *topupTrxType/trxTime*

diagram	
type	**xs:time**
properties	content simple
annotation	documentation Time of sale

element *topupTrxType/trmTrxNo*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Terminal transaction number of sold mobile voucher

element *topupTrxType/ep2mercID*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Only for merchants with ep2 PMS. Merchant identifier.

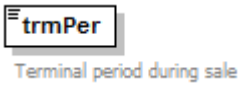
element *topupTrxType/ep2PMSID*

diagram	
type	**xs:string**
properties	content simple minOcc 0 maxOcc 1
annotation	documentation Only for merchants with ep2 PMS. PMS identifier.

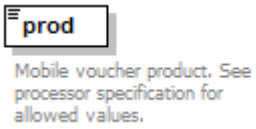
element *topupTrxType/trmId*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Terminal identifier

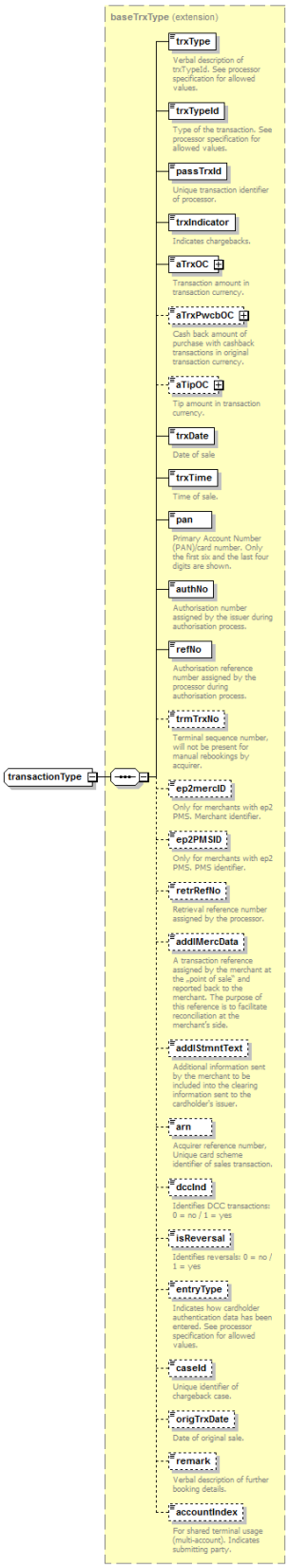
element *topupTrxType/trmPer*

diagram	
type	**xs:string**
properties	content simple
annotation	documentation Terminal period during sale

element *topupTrxType/prod*

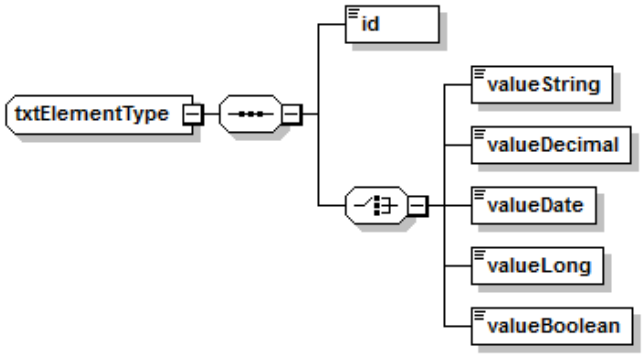
diagram	
type	**xs:string**
properties	content simple
annotation	documentation Mobile voucher product. See processor specification for allowed values.

5.2.31 complexType *transactionType*

diagram	
type	extension of **baseTrxType**
properties	base baseTrxType

children	trxType trxTypeId passTrxId trxIndicator aTrxOC aTrxPwcbOC aTipOC trxDate trxTime pan authNo refNo trmTrxNo ep2mercID ep2PMSID retrRefNo addlMercData addlStmntText arn dccInd isReversal entryType caseId origTrxDate remark accountIndex
used by	complexType transactionType

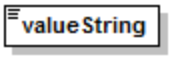
5.2.32 complexType *txtElementType*

diagram	
children	id valueString valueDecimal valueDate valueLong valueBoolean
used by	element financialAdjustmentType/txtElem

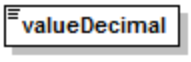
element *txtElementType/id*

diagram	
type	**xs:string**
properties	content simple

element *txtElementType/valueString*

diagram	
type	**xs:string**
properties	content simple

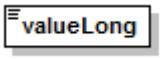
element *txtElementType/valueDecimal*

diagram	
type	**xs:decimal**
properties	content simple

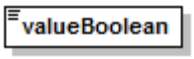
element *txtElementType/valueDate*

diagram	
type	**xs:date**
properties	content simple

element *txtElementType/valueLong*

diagram	
type	**xs:long**
properties	content simple

element *txtElementType/valueBoolean*

diagram	
type	**xs:boolean**
properties	content simple