

INTEGRATION GUIDE

The logo for MyGate, featuring the word "mygate" in a lowercase, sans-serif font. The "my" is in black and the "gate" is in red. The letters have a slight shadow effect.

This document is created for companies that want to use MyGate's collections product. This document will provide you with all information required to upload a debit order file through the MyGate Web Console or via xml.

Collections -
Batch
version 2.2

Document Information

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Document Overview

This document is intended for companies that want to upload files using the collections product. The document will provide you with all information required for a file upload. This document assumes the reader has experience with file formats.

Important: This document only covers collection batch file format for tokenization and does not cover MyGate Web Console functionality. Refer to MyGate Web Console User Manual for web console functionality.

Important: This document does not cover card tokenization. Please refer to Card Tokenization document.

Support Centre

If you are a company that has signed up with MyGate's batch collection solution, you will have access to MyGate's Integration Help Desk for telephonic and email support. Telephonic support is available 8am to 5pm GMT +2. Email support is 8am to 5pm GMT + 2 and connects directly to our help desk through our ticketing system.

If you send an email you will immediately be emailed back with a reference to track your integration query.

Email: support@mygateglobal.com

Phone: + 27 21 555 3260

Introduction to Collections

MyGate's collection service allows the submission of a collection file with a request to debit a transactional account.

Collection Functionality

- ✓ Submission of Collection Files
- ✓ Receipt of Unpaid files
- ✓ Reporting
- ✓ Collection Management
- ✓ You will only have access to the collection service if a collection Application ID has been issued and activated on your MyGate account.
- ✓ Permissions to collection menus will only be given when your application is activated.
- ✓ If you only have permission to create a batch for collections, you will not be able to release the batch for submission to MyGate.
- ✓ Process Refunds

General Requirements for Using Collections

- **Internet Connectivity** – Internet connectivity is required in order to log into the MyGate Web Console.

- **MyGate** issued **Customer ID and Application ID** – Required in order to submit a Collection file to MyGate.
- **Mandate** – You are required to have a mandate signed by the person you are debiting.

Collection Application ID

An Application identifies the service type you are using with MyGate. You will be issued with an Application ID when you sign up for the collection service with MyGate.

Collection Processing

- A collection file will be submitted to MyGate.
- Within the collection file you can have multiple clients to be debited..
- During file submission the file will be validated.
- If file passes validation, the file will be submitted to the bank for processing.
- Unpaid files will be generated as files are received from the bank.
- Your action date is the SAME date as the date on which you would like your recipients to be debited.
- The collection batch must be captured and released by 11h00 of the action date.
- Business days exclude Saturdays, Sundays and Public holidays.
- An error message will be displayed if your service type and action date do not allow for the sufficient time as required e.g. Error message will display: Invalid Action Date

Important: In order to make your reconciliation easier, we recommend that you only have ONE action date type per file. The bank only allows file to be submitted with action dates equaling the date of submission. If you send a file to MyGate with multiple action dates, the action dates will only be processed to the bank on the action date. Your submission file will only be updated once a response file is received by the bank.

Same Day Submission

The Same Day Value service provides the ability to submit a collections file on the action date. Collection Batches must be received by MyGate no later than 11:00am of the action date. The debit will appear on the client's account on the day after the action date, but will be effective from the action date.

Two Day Submission

The Two Day Value service requires debit order batches to be received by MyGate two full business working days prior to the action date. The debit order batch must be received by MyGate no later than 11:00am

Examples:

Submit collections File on Monday 11h00 for Tuesday action date: **Same Day Submission**

Submit collections file on Tuesday 13h00 for Friday action date: **Two Day Submission**

Submit collections File on Wednesday 12h00 for Friday action date: **Same Day Submission**

Rejected Debits

Rejected Debits are also known as failed or declined transactions successfully debited against the credit card or account holder. This can be due to numerous reasons with the most common being insufficient funds, account holder stopped, account frozen or account no longer exists.

Note: The rejected debits will be displayed in the batches submitted file.

Credit Card Storage

Storing of credit card detail is not recommended. MyGate offers numerous payment solutions that enable merchant to maintain payment processing control without storing card.

Note: Refer to MyGate for a **Tokenization Solutions**.

Note: Refer to PCI Standards for rules behind storing of card detail.

Debit Order Cut-Off Times

The cut-off times for Debit Orders collections are as follows:

Service	Collections
Submission	You are able to submit files 90 days before the action date
Payments	Payments will only occur when collection is successful
Monday to Friday cut-off time (Same Day)	11h00
Monday to Friday cut-off time (Two Day)	11h00
Saturdays, Sundays, Public Holidays	No Submission
Item Limit	All item limits will be processed against your facility granted.
Aggregate Limit	All collection transactions will be processed against your facility granted.

Note: Collection batches submitted after cut-off time will be rejected.

Note: Collections CANNOT be processed to Credit Cards unless you have a merchant ID issued from FNB or ABSA.

Batch Status Descriptions

Batch status descriptions describe the different states that a batch can be.

Batch Status	Description
Awaiting Release	The batch has been created and now is waiting for a user to release the batch.
Released	All the items in the batch have passed validation and all transactions have been processed.
Failed	The batch failed to be processed due to a processing error.

Create Batch

To create a collection batch in the MyGate system you will be required to upload a CSV file in the MyGate Web Console or submit a batch file via web service.

Note: Refer to debit order User Manual for information regarding file upload using MyGate Pro in the MyGate Web Console.

Release Batch

Once a collection batch has been created, the batch must then be released before it gets processed to the bank. This can be done either from web console or via web service request.

Note: Refer to Debit Order User Manual or web service specifications for information regarding releasing batches.

Batch Notification

Users can configure themselves within the Web Console to be notified by email or sms of:

- ✓ A collections batch has been submitted
- ✓ A collection file Response has been received

MyGate Web Console

The MyGate Web Console is used by merchants to manage debit order transactions. The console is full of rich features enabling transactional management of any MyGate's debit order solutions. A user will be issued with a user name and password for the web console when they sign up with MyGate.

From within the MyGate Web Console you can:

- Manage Transactions
 - Manage collections Clients
 - Create collections Batch
 - Release collections Batch
 - Delete collections Batch
 - Account Verifications
- View Reporting

Debit Order Processing Methods

MyGate offers the option of three different processing methods for debit collections.

MyGate Web

MyGate Web is an internet based solution that gives you the ability to manage your debit order facility from the MyGate Web Interface. The web interface eliminates the need to upload files and store data still giving you a range of functionality allowing you to create debit order clients, set up reoccurring debits, specify time and date frames for debits, as well as a manage your RD's. The data is stored on our servers giving you full comfort that the data is secure and easily accessible.

MyGate Pro

The MyGate Pro solution allows you to directly upload your debit order file to MyGate using a CSV file format. These files will include the necessary detail for banking details and dates of users to be debited. The file format can be found further down in this documentation.

MyGate XML

The MyGate XML solution allows you to submit and receive collection files using web services.

Debit / Transaction Status

Debit Status describes the state that the debit can be.

Transaction Status	Description
Awaiting Upload	The transaction has not been uploaded to the bank.
Successful	The account holder has been successfully debited.
Error	No funds were available to debit from the account holder.

Statement Reference

The statement reference field submitted in the Field Layout for Detailed Records will appear on the bank statement of the person being debited from a transactional account. This field can be used by the account holder to identify the contract number or invoice number of the person being debited.

Important: Please note that MyGate will submit the first 10 letters of your company name in front of your statement reference and 7 unique alpha numeric at the end of the statement reference at time of submitting the collection file to bank. Company Name (10), Your Statement Reference (13), MyGate Unique Reference (7)

Example:

You Submit: INV8954/12358

Your Company Name is: Western Cape Builders

The Statement Reference that will appear: **WesternCapINV8954/12358hyb12b7**

Note: The statement reference will not appear on the card holders statement.

Transaction Reference

The transaction reference field submitted in the Field Layout for Detailed Records can be used for you to reconcile against. When a RD File is received, the transaction reference can be used to match to your original transaction.

Important: You CANNOT use the Statement Reference to match to your original submission as this will be value will be amended as per described in Statement Reference above.

File Specification Format

This area of the document contains MyGate's **File Specification Format** for uploading **collection files** to MyGate using the **MyGate Pro** solution. The file specification format includes all fields that are required in the file to be uploaded to MyGate Pro.

Each file consists of a Header, Body and Footer better described in the detail below. Once you have created the CSV (Comma Delimited) file, you can upload it and release it from within the MyGate Web Console.

Before you begin, please NOTE the following:

- The file is comma separated
- All specified fields must be in the specified order
- If fields are not required and left blank, please ensure that the place holder still exists

Data Length Notations

Data length notations indicate the format of the data length.

Notation	Description
-digit(s)	Fixed length in number of positions. Example: "n-11" indicates a fixed-length numeric data element of 1–11 digits. Example: "an-10" indicates a 10-position alphanumeric data element.
...digit(s)	Variable length, with maximum number of positions specified. Example: "n...11" indicates a variable-length numeric data element of 1–11 digits. Example: "an...25" indicates a variable-length alphanumeric data element of 1–25 positions.

Data Representation Notations

Data representation notations indicate how data is represented. All message data elements are aligned on byte boundaries. The following data types are encoded using EBCDIC, except for binary data.

Notation	Description
a	alphabetic characters A–Z and a–z
n	numeric digits 0–9
an	alphabetic and numeric characters (excluding spaces and special characters)
ans	alphabetic, numeric, space, and special characters
sp	Space
b	All binary data elements are constructed of bit-strings that have lengths that are an integral number of eight-bit bytes. No binary data element has a length of less than eight bits (one byte) "b-8" indicates a fixed-length binary field of eight characters (eight bytes, 64 bits).
s	special character

Field Layout Example

H,DO022304,3,070830,070830,0821231234,merchant@domain.co.za

P,1,Client_1_Pin,Client_1_Index,Client_1_UniqueID,10.00,070830,36,Reference,083111222333,client@domain.co.za,uniqueReference,12,2012

P,2,Client_2_Pin,Client_2_Index,Client_2_UniqueID,11.00,070830,36,Reference,083111222333,client@domain.co.za,uniqueReference,11,2011

P,3,Client_3_Pin,Client_3_Index,Client_3_UniqueID,12.00,070830,36,Reference,083111222333,client@domain.co.za,uniqueReference,5,2014

F,3,070830,070830,33.00

Field Layout for Header

Variable Name	Description	Presence	Notation	Data
Record Indicator	Specifies the header of the file	Required	a-1	H = Header
Customer ID	Customer ID provided for by MyGate	Required	an-8	8 Character account e.g. DO021007
Number Of Records	The number of detailed records. Please remove thousand-separators	Required	n	Any numeric value e.g. 4123
servicetype	The service type of debit-orders you wish to process.	Required	n	The possible values are: 1 – same-day service (debit-orders processed on same day as upload) 2 – one-day service (debit-orders processed 1 business day after upload)

				3 – two-day service (debit-orders processed at least 2 business days after upload)
First Input Date	This is the first action date in the file	Required	n-6	YYMMDD e.g. 070904
Last Input Date	This is the last action date in the file	Required	n-6	YYMMDD e.g. 070904
Mobile Number	This is used for notifying you via sms when the debit order took place	Optional	n	Valid mobile number e.g. 0821234567 or 27821234567
Email Address	This is used for notifying you via email when the debit order took place	Optional	ans	Valid email address e.g. you@yourdomain.co.za

Field Layout for Detailed Records

Variable Name	Description	Presence	Notation	Data
Record Indicator	Specifies the detailed record of the file	Required	a-1	P = Detail Records
Record Number	Indicating the detailed record line number. Please remove thousand-separators	Required	n	Any numeric value e.g. 4123
Client Pin	The unique pin that can be linked to the Unique Client Index.	Required	ans	Character field e.g. GENKSN001
Unique Client Index	A unique index is generally a unique indicator that is used to link to a client within the merchants system.	Required	ans	Character field e.g. FDOSLE02391
Client Unique ID	When creating a Client PIN, a client unique ID is returned for each new Client PIN created.	Required	ans	Character field e.g. 69175277-8709-48ed-99fa-253f6b120ac5
Debit Amount	The value to be debited. Please remove thousand-separators	Required	n	Unformatted numeric value e.g. 1234.56
Action Date	Date when the debit should occur	Required	n-6	YYMMDD e.g. 070904
Debit Type	Indicate the type of debit order. This is normally 32 or 36	Required	n-2	32 = Account Repayment 36 = Service Charge (Variable Amounts)
Statement Reference	This is the reference to appear on the statement if it is a transactional account.	Required	ans...13	Character field e.g. Sep Inv 123
Mobile Number	This is used for notifying the client via sms when the debit order took place	Optional	n	Valid mobile number e.g. 0821234567 or 27821234567
Email Address	This is used for notifying the client via email when the debit order took place	Optional	ans	Valid email address e.g. you@yourdomain.co.za
Transaction Reference	This allows you to insert a string / number that uniquely identifies the transaction for later reconciliation	Optional	ans	Character field e.g. Client ABC Sep Inv 123

Field Layout for Footer

Variable Name	Description	Presence	Notation	Data
Record Indicator	Specifies the footer of the file	Required	a-1	F = Footer
Number Of Records	The number of detailed records Please remove thousand-separators	Required	n	Any numeric value e.g. 4123
First Input Date	This is the first action date in the file	Required	a-6	YYMMDD e.g. 070904
Last Input Date	This is the last action date in the file	Required	a-6	YYMMDD e.g. 070904
Total debited amount	The total value to be debited. Please remove thousand-separators	Required	n	Unformatted numeric value e.g. 12345.00

Debit Order XML Upload Service

The details of the web-service for debit order tokenization are as follows:

Web service address:

https://www.mygate.co.za/console/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl

Webservice method: uploadDebitFile

```
$XML = "<?xml version='1.0' encoding='utf-16'?>
```

```
<debitorder>
  <header>
    <merchantno>MY014541</merchantno>
    <applicationid>280CDF16-9130-4528-B6CB-70CE27435BDA</applicationid>
    <servicetype>1</servicetype>
    <totaltransactions>1</totaltransactions>
    <firstactiondate>170730</firstactiondate>
    <lastactiondate>170730</lastactiondate>
    <merchantcellnotify>0781231234</merchantcellnotify>
    <merchantemailnotify>test@test.co.za</merchantemailnotify>
  </header>
  <transaction>
    <sequenceno>1</sequenceno>
    <clientpin>TEST01</clientpin>
    <clientuci>TEST02</clientuci>
    <clientuid>16493012-F30E-4AC2-9AA1-0B8D8388D8F9</clientuid>
    <debitamount>1.00</debitamount>
    <debitdate>170730</debitdate>
    <debitreference>123456789123456789123456789</debitreference>
    <debitcellnotify/>
    <debitemailnotify/>
    <transactionrefno>123456789123456789</transactionrefno>
  </transaction>
  <footer>
    <totaltransactions>1</totaltransactions>
    <firstactiondate>170730</firstactiondate>
    <lastactiondate>170730</lastactiondate>
    <debittotal>1.00</debittotal>
  </footer>
</debitorder>
";

//      echo($XML);

$client = new SoapClient($URL);
$arrResults = $client->uploadDebitFile($XML);

echo($arrResults);
echo("<br />");
```

```
?>
</body>
</html>
```

Debit Order XML Upload Service without Pin Management

The details of the web-service for debit order tokenization are as follows:

Web service address:

https://www.mygate.co.za/console/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl

Webservice method: uploadDebitFile

inputXML:

```
<debitorder>
  <header>
    <merchantno>MY012754</merchantno>
    <applicationid>7784BF0F-CBC4-4471-BB2D-
7030F5B12A09</applicationid>
    <servicetype>1</servicetype>
    <totaltransactions>3</totaltransactions>
    <firstactiondate>150304</firstactiondate>
    <lastactiondate>150304</lastactiondate>
    <merchantcellnotify>0828152859</merchantcellnotify>
    <merchantemailnotify>test@test.co.za</merchantemailnotify>
  </header>
  <transaction>
    <sequenceno>1</sequenceno>
    <branchcode>999999</branchcode>
    <accounttype>7</accounttype>
    <accountno>4111111111111111</accountno>
      <creditcardexpirymonth>08</creditcardexpirymonth>
      <creditcardexpiryyear>2016</creditcardexpiryyear>
    <debitamount>1.01</debitamount>
    <debitdate>150304</debitdate>
    <debittype>36</debittype>
    <debitreference>KarINV3633</debitreference>
    <accountholder>Test Acc</accountholder>
    <debitcellnotify></debitcellnotify>
    <debitemailnotify></debitemailnotify>
    <transactionrefno>2856-INV3643</transactionrefno>
  </transaction>
  <footer>
    <totaltransactions>3</totaltransactions>
    <firstactiondate>150304</firstactiondate>
    <lastactiondate>150304</lastactiondate>
    <debittotal>6.03</debittotal>
  </footer>
</debitorder>
```

Input XML Explained

Header Section

- **merchantno:** this is the Debit Order Client Number supplied to you by MyGate, required whenever you submit a debit order via web-service or via *MyGate Pro*, in order that we can identify which client is uploading the file.
- **applicationid:** this is the Debit Order ApplicationID supplied to you by MyGate, required whenever you submit a debit order via web-service or via *MyGate Pro*, in order that we can identify which application the uploaded file relates to.
- **servicetype:** the service type of debit-orders you wish to process. The possible values are:
 - 0 – same-day service (debit-orders processed on same day as upload)
 - 1 – one-day service (debit-orders processed 1 business day after upload)
 - 2 – two-day service (debit-orders processed at least 2 business days after upload)
- **totaltransactions:** the total number of debit orders in this file.
- **firstactiondate:** the earliest debit-order action date within the file, in the format *yymmdd*.
- **lastactiondate:** the latest debit-order action date within the file, in the format *yymmdd*.
- **merchantcellnotify:** (optional) if specified, will notify the merchant via SMS to the specified number when the file is successfully uploaded to the bank for processing.
- **merchantemailnotify:** (optional) if specified, will notify the merchant via email to the specified address when the file is successfully uploaded to the bank for processing.

Transaction Section

- **sequenceno:** incremental sequence number, commencing at 1 and incrementing for each subsequent transaction. Used for quick reference when an error is identified by MyGate with a particular debit order record, so that the client can easily isolate the faulty record and fix the problem before re-submitting the file.
- **clientpin** The unique pin that can be linked to the Unique Client Index.
- **clientuci:** A unique index is generally a unique indicator that is used to link to a client within the merchants system.
- **clientuid:** When creating a Client PIN, a client unique ID is returned for each new Client PIN created.
- **debitdate:** the action date of the debit, in the format *yymmdd*.
- **debitamount:** the amount to be debited off this account (please ensure that this amount falls within the debit limits as stipulated in your debit-order settings).
- **debitreference:** the reference that will appear on the debited entity's bank/credit card statement in order that they can identify the debit transaction. It makes sense to put the name of the service / reason for debit in this field (limit to 20 characters).

- **debitcellnotify:** (optional) if specified, MyGate will send an SMS to the debited entity to advise them that their account is doing to be debited (specifying the amount to be debited, the MyGate client who is instigating the debit, and the date of the debit).
- **debitemailnotify:** (optional) if specified, MyGate will send an email to the debited entity to advise them that their account is doing to be debited (specifying the amount to be debited, the MyGate client who is instigating the debit, and the date of the debit).
- **transactionrefno:** (optional) allows the merchant to upload an alphanumeric transaction reference (max 128 characters) that uniquely identifies the debit transaction.
- **creditcardexpirymonth:** (optional) in the case of a credit-card debit, indicated the card's expiry date month.
- **creditcardexpiryyear:** (optional) in the case of a credit-card debit, indicated the card's expiry date year.

Footer Section

- **totaltransactions:** the total number of debit orders in this file.
- **firstactiondate:** the earliest debit-order action date within the file, in the format yymmdd.
- **lastactiondate:** the latest debit-order action date within the file, in the format yymmdd.
- **debittotal:** the total Rand amount to be debited within this file, to the nearest cent.

Results from the debit-order file submission web-service

The following results display unsuccessful and successful web service responses:

Unsuccessful Debit Order Submission

If the web-service encounters an error within any of the three sections of the XML submission (header, transaction or footer), the upload process is immediately aborted and the results of the error are returned.

Typical Header Section Error:

```
<debitorderresult>
  <debituploadererror>
    <section>header</section>
    <sequenceno>0</sequenceno>
    <description>The specified merchant account number (AB99999) is not recognised. Upload
    process aborted.
    </description>
  </debituploadererror>
  <totaluploadedno>0</totaluploadedno>
  <totaluploadedamount>0</totaluploadedamount>
</debitorderresult>
```

Typical Transaction Section Error:

```
<debitorderresult>
  <debituploadererror>
    <section>transaction</section>
    <sequenceno>1</sequenceno>
    <description>Transaction reference cannot be blank
    </description>
  </debituploadererror>
  <debituploadererror>
    <section>transaction</section>
    <sequenceno>2</sequenceno>
    <description> Transaction date occurs on a Public Holiday
    </description>
  </debituploadererror>
  <totaluploadedno>0</totaluploadedno>
  <totaluploadedamount>0</totaluploadedamount>
</debitorderresult>
```

Typical Footer Section Error:

```
<debitorderresult>
  <debituploadererror>
    <section>footer</section>
    <sequenceno>0</sequenceno>
    <description>Last action date is not the same as that in the header definition. Upload process
    aborted.
    </description>
  </debituploadererror>
  <totaluploadedno>0</totaluploadedno>
  <totaluploadedamount>0</totaluploadedamount>
</debitorderresult>
```

Debit Order Submission Response Example

The below illustrates an example of a result of a successful debit order submission.

Note: The transactionreference field will be required to be used to release the debit order.

```
<debitorderresult>
  <totaluploadedno>2</totaluploadedno>
  <totaluploadedamount>271.98</totaluploadedamount>
  <transactionreference>080418153218_213</transactionreference>
</debitorderresult>
```

Releasing the debit order via web-service

Assuming that the debit order submission has been successfully uploaded, the client must then release the collection batch. This allows the client one final opportunity to verify the uploaded debit-orders before they are submitted to the bank. The client can log in to the web console at <http://console.mygateglobal.com> view the uploaded batch.

When a successful collection batch is submitted via web-service, the method returns a **transactionreference** field in the returnXML (see *successful debit order submission* above). The client must take this reference number, and submit to the following web service:

Web service address:

https://www.mygate.co.za/console/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl

Webservice method: releaseDebitFile

inputXML:

```
<dorelease>
  <applicationid>0922653f-b3b2-4909-bc48-9d0d3638e54d</applicationid>
  <referenceno>080418153218_213</referenceno>
</dorelease>
```

Input XML explained

- **applicationid:** this is the Debit Order ApplicationID supplied to you by MyGate, required whenever you submit a debit order via web-service or via *MyGate Pro*, in order that we can identify which application the uploaded file relates to.
- **referenceno:** the transactionreference field returned from the successful debit order submission. This number allows MyGate to identity which file needs to be released.

Results from the Debit Order file release web-service

Possible unsuccessful release error messages:

- Invalid merchant account number

```
<dorelease_result>
  <result>-1</result>
  <description>The specified merchant account number (AB999999) is not recognised. Release process
  aborted.
</description>
</dorelease_result>
```

- Invalid reference number

```
<dorelease_result>
  <result>-1</result>
  <description>The specified debit order file (reference number 0804180945_999) has already been
  released.
</description>
</dorelease_result>
```

- Attempting to release debit batch after one or more action dates within the file have already occurred

```
<dorelease_result>
  <result>-1</result>
  <description>The specified debit order file (reference number 0804180945_999) has 2 invalid action
  dates. Please manually log onto http://console.mygateglobal.com, change the action dates of the file,
  and release manually.
</description>
</dorelease_result>
```

Successful release result:

```
<dorelease_result>
  <result>1</result>
  <description>OK</description>
</dorelease_result>
```

Downloading Batch Response File; Invoking Batch Response File web-service

MyGate provides the ability to easily download the batch response file associated with the batch submitted debit orders via web-service. This can in turn facilitate the import of this response data into billing / CRM applications.

The details of the web-service are as follows:

Web service address:

https://www.mygate.co.za/console/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl

There are 3 different methods that can be invoked depending on the solution type that is being used.

1. **Download Debit Order RD File Webservice Method:** downloadRDFiles
2. **Download Credit Card File Webservice Method:** downloadResponseFiles_CC
3. **Download Naedo File Webservice Method:** downloadResponseFiles_Naedo

inputXML:

```
<rd_request>
  <merchantno>AB99999</merchantno>
  <merchantuid>3df876d-63f3-876hg-ac9d-bkjh878lkj</ merchantuid >
  <fromdate>080501</ fromdate >
  <todate>080805 todate >
</rd_request >
```

OR

```
<rd_request>
  <merchantno>MY011003</merchantno>
  <applicationid>C4D4AF90-4DFA-464A-9239-810607E0D1B4</applicationid>
  <referenceno>1309130955_3856</referenceno>
</rd_request >
```

Input XML explained

- **merchantno:** this is the Debit Order Client Number supplied to you by MyGate. If you are not sure what this is, please contact MyGate to retrieve this.
- **merchantuid:** this is the Debit Order unique-identifier supplied to you by MyGate. If you are not sure what this is, please contact MyGate to retrieve this.
- **fromdate:** the date to which MyGate must search for RD files received against this Debit Order Client. Must be in the format *yymmdd*.
- **todate:** the date from which MyGate must search for RD files received against this Debit Order Client. Must be in the format *yymmdd*.

Results from the Batch Response File web-service

The following results from the web-service are possible:

Unsuccessful Batch Response File Download

If the web-service encounters an error within the submission XML, the download process is immediately aborted and the results of the error are returned. Example of the XML returned from an unsuccessful Response file download attempt:

```
<rd_download_result >  
  < rd_download_error >  
    <description> The specified merchant account number (AB999999) is not recognised.  
    Process aborted.</description>  
  </ rd_download_error >  
</ rd_download_result >
```

Successful RD Response File Download

Upon the successful retrieval of one or more RD files, the results thereof are returned in an XML structure, such as the following:

```
<rd_download_result>
  <rd_file>
    <file_name>ERROR_RD_FILE_0807081339_871_146.csv</file_name>
    <date_received>18-Jul-2008 12:28</date_received>
    <num_records>2</num_records>
    <rd_amount>551</rd_amount>
    <rd_record>
      <branchcode>654321</branchcode>
      <accountno>1234567890</accountno>
      <accounttype>1</accounttype>
      <accountname>Customer ABC</accountname>
      <debitamount>250.50</debitamount>
      <actiondate>10-Jul-2008</actiondate>
      <statement_reference>Comp Jul Statement Ref </statement_reference>
      <status>Rejected</status>
      <rejection_code>30</rejection_code>
      <rejection_reason>No authority to debit</rejection_reason>
      <original_sequencenumber>65</original_sequencenumber>
      <transaction_reference></transaction_reference>
    </rd_record>
    <rd_record>
      <branchcode>123456</branchcode>
      <accountno>9876543210</accountno>
      <accounttype>1</accounttype>
      <accountname>Customer XYZ</accountname>
      <debitamount>250.50</debitamount>
      <actiondate>10-Jul-2008</actiondate>
      <statement_reference>Comp Jul Statement Ref </statement_reference>
      <status>Rejected</status>
      <rejection_code>2</rejection_code>
      <rejection_reason>Insufficient Funds</rejection_reason>
      <original_sequencenumber>189</original_sequencenumber>
      <transaction_reference></transaction_reference>
    </rd_record>
  </rd_file>
</rd_download_result>
```

Successful RD Response File Download

Output XML explained

- **rd_file**: each RD file found for the given merchant within the specified timeframe, is returned within a new *rd_file* XML node. Within each node, the details of the RD file, and the rejected debit transaction details, are given.
 - **file_name**: this is unique RD file name.
 - **date_received**: the date the RD file was received by MyGate.
 - **num_records**: the number of records in the RD file.
 - **rd_amount**: the total amount of rejected transactions
 - **rd_record**: each rejected transaction is housed within a new *rd_record* XML node
 - **branchcode**: the branch code of the rejected transaction
 - **accountno**: the bank account number of the rejected transaction
 - **accounttype**: the bank account type of the rejected transaction. Please see the list of bank account types in **section 2** at the end of the document for reference.
 - **accountname**: the name of the account holder
 - **debitamount**: the rejected debit amount
 - **actiondate**: the action date of the rejected debit
 - **statement_reference**: the reference that to appear on the statement of the account holder
 - **status**: the current status of the debit order. Will always be set to 'Rejected' unless otherwise stipulated (in the event where an error was raised but funds were still successfully debited).
 - **rejection_code**: the rejection code of the RD'd transaction. Please see the list of rejection codes in **section 3** at the end of this document for reference
 - **rejection_reason**: a description of the rejection code
 - **original_sequencenumber**: the original sequence number used when importing the debit transaction (if done via MyGate Pro) for reference purposes.
 - **transaction_reference**: the unique transaction reference used when importing the debit transaction (if done via MyGate Pro) for reference purposes.

Successful Credit Card Response File Download

Upon the successful retrieval of one or more RD files, the results thereof are returned in an XML structure, such as the following

```
<response_file>
  <cardno>411111*****1111</cardno>
  <clienttoken>wdf8e7d-64g3-876e4-349d-bkjei98lkj</clienttoken>
  <accounttype>8</accounttype>
  <accountname>Customer DEF</accountname>
  <debitamount>175.00</debitamount>
  <actiondate>04-Aug-2012</actiondate>
  <statement_reference>Inv 1002 Aug 2012</statement_reference>
  <status>sfgsfdgsd</status>
  <response_code>adfgdfg</response_code>
  <response_description>sfgsfdgs</response_description>
  <original_sequencenumber>sfdgsdfg</original_sequencenumber>
  <transaction_reference>sfgsdf</transaction_reference>
</response_file >
```

Successful Credit Card Response File Download

Output XML explained

- **response_file**: each response file found for the given merchant within the specified timeframe, is returned within a new *response_file* XML node. Within each node, the details of the Response file, and the rejected debit transaction details, are given.
 - **cardno**: the credit card number of the rejected transaction. The return credit card number will be in a hashed format.
 - **clienttoken**: the unique token number for the client (only available if Tokenisation is used).
 - **accounttype**: the bank account type of the rejected transaction. Please see the list of bank account types in **section 2** at the end of the document for reference.
 - **accountname**: the name of the account holder.
 - **debitamount**: the amount of the rejected debit.
 - **actiondate**: the action date of the rejected debit.
 - **statement_reference**: the reference that to appear on the statement of the account holder.
 - **status**: the current status of the transaction. Will always be set to 'Rejected' unless otherwise stipulated (in the event where an error was raised but funds were still successfully debited).
 - **response_code**: the rejection code of the rejected transaction. Please see the list of rejection codes in **section 3** at the end of this document for reference.
 - **response_description**: a description of the rejection code.

- **original_sequencenumber:** the original sequence number used when importing the debit transaction (if done via MyGate Pro) for reference purposes.
- **transaction_reference:** the unique transaction reference used when importing the debit transaction (if done via MyGate Pro) for reference purposes.

Successful NAEDO Response File Download

Upon the successful retrieval of one or more RD files, the results thereof are returned in an XML structure, such as the following

```
<response_file>
  <accountno>(This will be hashed *****1111)</accountno>
  <clienttoken> (available when using tokenization)<clienttoken>
  <accounttype></accounttype>
  <accountname></accountname>
  <debitamount></debitamount>
  <actiondate></actiondate>
  <statement_reference></statement_reference>
  <status></status>
  <response_code></response_code>
  <response_description></response_description>
  <original_sequencenumber></original_sequencenumber>
  <transaction_reference></transaction_reference>
</response_file>
```

Successful NAEDO Response File Download

Output XML explained

- **response_file:** each response file found for the given merchant within the specified timeframe, is returned within a new *response_file* XML node. Within each node, the details of the Response file, and the rejected debit transaction details, are given.
 - **accountno:** the bank account number of the rejected transaction
 - **clienttoken:** the unique token number for the client (only available if Tokenisation is used)
 - **accounttype:** the bank account type of the rejected transaction. Please see the list of bank account types in **section 2** at the end of the document for reference.
 - **accountname:** the name of the account holder.
 - **debitamount:** the amount of the rejected debit.
 - **actiondate:** the action date of the rejected debit.
 - **statement_reference:** the reference that to appear on the statement of the account holder.
 - **status:** the current status of the transaction. Will always be set to 'Rejected' unless otherwise stipulated (in the event where an error was raised but funds were still successfully debited).

- **response_code:** the rejection code of the rejected transaction. Please see the list of rejection codes in **section 3** at the end of this document for reference.
- **response_description:** a description of the rejection code.
- **original_sequencenumber:** the original sequence number used when importing the debit transaction (if done via MyGate Pro) for reference purposes.
- **transaction_reference:** the unique transaction reference used when importing the debit transaction (if done via MyGate Pro) for reference purposes.

RD Batches Received

RD Batches Received is a list of all the batches that have been returned from your collection submissions. Within the files the debits will be listed with the status of the transaction. (Successful or Error)

The Batch Files will include:

- **Batch File Name** - This is the batch reference number that was created for the RD File.
- **Date Generated** - This is the date that the RD File was received.
- **Number of Records in File** - This is the number of RD's that are in the file.
- **Batch Value** - This the value of the RD File received.

RD Batch Received File Format – Web Console Download

The below describes the file format of the downloaded batch file.

Variable Name	Description	Presence	Notation	Example Data
Branch Code	The 6 digit branch code. If branch code is less it will be prefixed with Zeroes (0)	Required	n-6	6 Digit numeric field e.g. 652005 or 022304 If Credit Card, 999999 will be used as a branch code
Account Number	Usually 11 digits long, this represents the bank account number to be debited. There are exceptions to the length of the account number. Please remove thousand-separators	Required	n	Character field e.g. 65412312341 or 022312341
Account Type	Indicates the type of account that was debited. This is normally 1.	Required	n-1	1 = Current (Cheque) 2 = Savings 3 = Transmission 4 = Bond 5 = Subscription Share 7 = Credit Card
Account Name	The name of the client or company	Required	an	Character field e.g. ABC Shoes or Soap J.
Collections Amount	The value that was submitted for debit.	Required	n	Unformatted numeric value e.g. 1234.56
Action Date	Date when the debit occurred.	Required	n-6	YYMMDD e.g. 070904
Statement Reference	This is the reference to appear on the statement of the debited account	Required	ans...30	20 Character field e.g. MyGate Sep Inv 123
Transaction Status	This is the current status of the debit / transaction.	Required	a	Error
Rejection Code	This is the response code linked to the transaction status.	Required	n	2
Rejection Reason	This is a description of the response code.	Required	a	Insufficient funds
Original Sequence	This is the original sequence number linked to this transaction in	Required	n	5

Number	the submission file.			
Transaction Reference	This is the transaction reference submitted in the submission file.	Required	an	INV1234

Refunds

MyGate provides the ability to easily upload and release refund batches via web-service. This can in turn facilitate the import of this response data into billing / CRM applications.

The refund process works identical to the uploadDebitFile and releaseDebitFile methods.

Uploading a Refund File

The details of the web-service for debit order batch refunds are as follows:

Web service address:

https://www.mygate.co.za/console/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl

Webservice method: uploadRefundFile

inputXML:

```
<debitorder>
  <header>
    <merchantno>MY103</merchantno>
    <applicationid>401CBB3D-359E-4261-B5B2-2CE3E032A66E</applicationid>
    <servicetype>3</servicetype>
    <totaltransactions>1</totaltransactions>
    <firstactiondate>130928</firstactiondate>
    <lastactiondate>130928</lastactiondate>
    <merchantcellnotify>0828152859</merchantcellnotify>
    <merchantemailnotify>test@test.co.za</merchantemailnotify>
  </header>
  <transaction>
    <sequenceno>1</sequenceno>
    <branchcode>999999</branchcode>
    <accounttype>7</accounttype>
    <accountno>4111111111111111</accountno>
    <creditcardexpirymonth>08</creditcardexpirymonth>
    <creditcardexpiryyear>2016</creditcardexpiryyear>
    <creditamount>0.01</creditamount>
    <creditdate>131028</creditdate>
    <debitreference>KarINV3631</debitreference>
    <accountholder>Test Acc</accountholder>
    <creditcellnotify></creditcellnotify>
    <creditemailnotify></creditemailnotify>
    <transactionrefno>2856-INV3630</transactionrefno>
  </transaction>
  <footer>
    <totaltransactions>1</totaltransactions>
    <firstactiondate>130928</firstactiondate>
    <lastactiondate>130928</lastactiondate>
    <creditttotal>0.01</creditttotal>
  </footer>
</debitorder>
```

outputXML:

```
<creditresult>
  <totaluploadedno>1</totaluploadedno>
  <totaluploadedamount>0.01</totaluploadedamount>
  <transactionreference>1310011509_2989</transactionreference>
</creditresult>
```

Releasing a Refund File

When a successful refund batch is submitted via web-service, the method returns a **transactionno** field in the returnXML (see *successful refund order submission* above). The client must take this reference number, and submit to the following web service in order to release the file:

Web service address:

https://www.mygate.co.za/console/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl

Webservice method: releaseRefundFile

inputXML:

```
<dorelease>
  <applicationid>0922653f-b3b2-4909-bc48-9d0d3638e54d</applicationid>
  <referenceno>1309130955_3856</referenceno>
</dorelease>
```

If successful, the response will be as follows:

outputXML:

```
<dorelease_result>
  <result>1</result>
  <description>OK</description>
</dorelease_result>
```

Downloading Refund Response Files

Web service address:

https://www.mygate.co.za/console/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl

The client can either download a Response File based on a time period or via a specific reference number as below:

Webservice method: downloadResponseFiles_CC

inputXML:

```
<rd_request>
  <merchantno>MY011003</merchantno>
  <applicationid>C4D4AF90-4DFA-464A-9239-810607E0D1B4</applicationid>
  <fromdate>080501</fromdate>
  <todate>120805</todate >
</rd_request >
```

OR

```
<rd_request>
  <merchantno>MY011003</merchantno>
  <applicationid>C4D4AF90-4DFA-464A-9239-810607E0D1B4</applicationid>
  <referenceno>1309130955_3856</referenceno>
```

</rd_request >

outputXML:

```
<response_file_result>
  <response_file>
    <file_id>2673</file_id>
    <file_name>20110307111132_2673_25117.csv</file_name>
    <batch_type>Credit</batch_type>
    <date_received>09-Mar-2011 09:27</date_received>
    <num_records>8</num_records>
    <rd_amount>0</rd_amount>
    <file_amount>12.60</file_amount>
    <response_record>
      <cardno>#411111*****111111</cardno>
      <accounttype>7</accounttype>
      <accountname>Test Account</accountname>
      <creditamount>12.60</creditamount>
      <actiondate>07-Mar-2011</actiondate>
      <statement_reference>StatementRef1</statement_reference>
      <status>Successful</status>
      <response_code>00</response_code>
      <response_description>Successful</response_description>
      <original_sequencenumber>1</original_sequencenumber>
      <transaction_reference>TestAccount81</transaction_reference>
    </response_record>
  </response_file>
</response_file_result>
```

Collections Error Codes

The Collection Error Code is a unique code linked to the rejected debit reason. Error Codes are numeric and are returned in the Response Batch Receive File and can also be categorized as a Rejection code.

ACB Collections Error Codes

Linked to the error code is an error description. This is a brief message outlining the specific reason for the rejection.

Response Code	Description	Block Account
2	Insufficient funds	No
3	Debits not allowed on this account	Yes
4	Payment stopped by account holder	Yes
6	Account frozen (as in divorce etc.)	No
8	Account in sequestration (private individual)	No
10	Account in liquidation (company)	No
12	Account closed	Yes
14	Account transferred (within banking group)	No
16	Account transferred (to another banking group)	Yes
18	Account holder deceased	Yes
20	Non participant BRN	No
22	Account effects not cleared	No
26	No such account	Yes
28	Recall / withdrawal	No
30	No authority to debit	Yes
32	Debit in contravention of payer's authority	Yes
34	Authorisation cancelled	Yes
36	Previously stopped via stop payment advice	Yes
50	Invalid bank account number	No
56	Debit Rejected	No
65	FICA certification not received	No
99	Manually Failed	No
898	Possible stop payment	No
899	Distribution upfront rejection	No
900	Interest/capital exceeded	No
901	Post dated transaction	No
902	Limits violation	No
904	Subscription amount required	No
905	History record not found	No
906	Data base down	No
907	Interest calculation error	No
908	Exceptions error	No
909	Old/new balances differ	No
910	No book error	No
911	Original tran not found	No
912	Tran backdated beyond limit	No
913	Invalid branch	No
914	Balance exceeds maximum	No
915	Invalid mode	No

916	Bond cancelled	No
917	Override required	No
918	Closed beneficiary code	No
919	Closed ACB branch code	No
921	No transfer, account in advance	No
922	Account open – not paid out	No
924	Account in advance	No
925	Bridges error	No
926	OTER error/refer EPSQ history	No
927	Online transaction in progress	No
928	Transaction withdrawal	No
929	New mortgage loans invalid due date	No
930	New mortgage loan financial error	No
950	Tran on manager's referral	No
999	Invalid data	No

Credit Card Collections Error Codes

Linked to the error code is an error description. This is a brief message outlining the specific reason for the rejection.

ISO Code	Description
00	Approved
01	Refer to Card Issuer
02	Refer to Card Issuer, special condition
03	Invalid Merchant
04	Capture Card
05	Decline
06	Unable to Process
07	Capture Card, special condition
08	Approve, with identification
09	Duplicate transaction
10	Approved, partial
11	Approved, VIP
12	Invalid transaction
13	Invalid amount
14	Invalid Card number
15	No such Issuer
16	Approved, update track 3
17	Customer cancellation
18	Customer dispute
19	Re-enter transaction
20	Invalid response
21	No action taken
22	Suspected malfunction
23	Unacceptable transaction fee
24	File update not supported
25	Unable to locate record
26	Duplicate record

27	File update edit error
28	File update file locked
29	File update failed
30	Format error
31	Bank not supported
32	Completed partially
33	Expired Card
34	Suspected fraud, Capture
35	Contact acquirer, Capture
36	Restricted, Capture
37	Call Acquirer, Capture
38	PIN tries exceeded
39	No Credit Account
40	Function not supported
41	Lost Card ? Capture
42	No Universal Account
43	Stolen Card, Capture
44	No investment account
51	Insufficient Funds
52	No Cheque Account
53	No Savings Account
54	Expired Card
55	Invalid PIN
56	No Card Record
57	Transaction not permitted to Cardholder
58	Invalid transaction
59	Suspected fraud
60	Contact Acquirer
61	Exceeds Withdrawal Amount Limit
62	Restricted Card
63	Security violation
64	Original amount Incorrect
65	Exceeds Withdrawal Frequency Limit
66	Call acquirer security
67	Hard capture
68	Response received too late
75	PIN tries exceeded
77	Intervene, bank approval required
78	Intervene, bank approval required for partial amount
83	No Accounts
84	Card not found
87	Bad Track 2
88	Decline
89	Decline
90	Cut-off in progress
91	Issuer or switch inoperative
92	Routing error
93	Violation of law

94	Duplicate Transaction
95	Reconcile error
96	System Malfunction
98	Exceeds cash limit
99	System Failure
N0	Unable to Authorize
N8	Over Floor Limit
O1	Negative file error
O2	Amount less than minimum
O3	Referral problem
O4	Over Transaction Limit
O5	Pin Required
O6	Modulus 10 check failed
O7	Force Post
O8	Bad PBF
P0	Card File Problem
P1	Over Daily Limit
P3	Amount less than minimum
P4	Exceed daily card usage count
P5	Delinquent
P6	Over transaction Limit
P7	Amount less than Minimum
P8	Admin Card needed
P9	Enter lesser Amount
Q0	Invalid transaction Date
Q1	Invalid Expiry Date
Q2	Invalid Transaction Code
Q9	Invalid Transacting on bin 543552
S4	System Error
S5	System Error
S6	System Error
S7	System Error
S8	System Error
S9	System Error
T1	Invalid advance Increment
T2	Invalid Transaction Date
T3	Card not supported
T4	Amount over Maximum
T5	Card not Active or Closed

NAEDO Collections Error Codes

Linked to the error code is an error description. This is a brief message outlining the specific reason for the rejection.

Response Code	Description	Block Account
00	Transaction Successful	No
02	Not Provided For	No
04	Payment stopped by Account Holder	Yes
06	Account frozen	Yes
08	Account In Liquidation	Yes
10	Account in sequestration	Yes
12	Account closed	Yes
18	Account holder deceased	Yes
22	Account effects not cleared	No
26	No Such Account	Yes
30	No authority to debit	Yes
32	Debit in contravention of payer's authority	Yes
34	Authorisation cancelled	Yes
36	Previously stopped via stop payment advice	Yes
E1	Payer request to stop presentations	Yes
E8	Successful Recall	No
E9	Unsuccessful Recall	No
F0	Transaction failed in validation	No
99	Held for Representment	No
F1	Duplicate / Failed in validation	No
F2	Transaction Disputed By Account Holder	No
03	Debits not allowed on this account	Yes
56	Account Not FICA Compliant	No
44	Unable to process The transaction was unsuccessful	No
MF	Manually failed	No
48	Account number fails CDV routine	No
05	Unsuccessful	No
42	AEDO MAC verification failure	No
46	Account number in advance ABSA only	No