

DEBIT ORDER XML INTEGRATION GUIDE



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.

Debit Order –
XML
version 2.1

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 debit order file format and does not cover MyGate Web Console functionality. Refer to MyGate Web Console User Manual for web console functionality.

Support Centre

If you are a company that has signed up with MyGate's debit order 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 Debit Order

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

Debit Order Functionality

- ✓ Submission of Collection Files
- ✓ Receipt of Unpaid files
- ✓ Reporting
- ✓ Debit order Management
- ✓ The debit order functionality applies to collections ONLY.
- ✓ You will only have access to the debit order service if a debit order Application ID has been issued and activated on your MyGate account.
- ✓ Permissions to debit order menus will only be given when your application is activated.
- ✓ If you have permission to create a batch for debit order collections, you can create a debit order collections batch with a status of awaiting release.

General Requirements for Using Debit Orders

- **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 debit order file to MyGate.
- **Mandate** – You are required to have a mandate signed by the person you are debiting.

Debit Order Application

An Application identifies the service type you are using with MyGate. You will be issued with an Application when you sign up for the debit order service with MyGate. A debit order Application differs to a NAEDO Application.

Debit Order Processing

- A collection file will be submitted to MyGate via XML.
- Within the collection file you can have multiple clients to be debited with multiple action dates.
- 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 debit order 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. if debit order is selected an error message will display: Invalid Action Date

Same Day Service Type

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 Service Type

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 unpaid debits that were not successfully debited against the account holder. This can be due to numerous reasons with some of the most common being, insufficient funds, account holder stopped, account frozen or account no longer exists.

RD Files received are generally returned up to four days after action date. Further RD files can be returned if the account holder disputes the transaction and requests their bank to reverse the debit.

Note: RD batches received can be downloaded from the MyGate Web Console

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 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 you will be required to Invoke the debit-order file submission 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, a user is required to release the batch before MyGate will process the batch. You will need to invoke the releaseDebitFile web service to do this.

Note: Refer to Debit Order User Manual 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 XML.

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. 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**

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 **XML** solution. The file specification format includes all fields that are required in the file to be uploaded to XML.

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 for Header

Variable Name	Description	Presence	Notation	Data
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, so that we can identify which client is uploading the file.	Required	a-1	H = Header
applicationid	This is the Debit Order ApplicationID supplied to you by MyGate, required whenever you submit a debit order via web-service in order that we can identify which application the uploaded file relates to.	Required	an-8	8 Character account e.g. DO021007
servicetype:	the service type of debit-orders you wish to process	Required	n	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)
totaltransactions	The total number of debit orders in this file.	Required	N	Any numeric value e.g. 4123
firstactiondate	The earliest debit-order action date within the file.	Required	n-6	YYMMDD e.g. 070904
lastactiondate	The latest debit-order action date within the file.	Required	n-6	YYMMDD e.g. 070904
merchantcellnotify	This is used for notifying you via sms when the debit order took place	Optional	N	Valid mobile number e.g. 0821234567 or 27821234567
merchantemailnotify	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
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.	Required	a-1	T = Detail Records
branchcode	The 6 digit branch code to be debited. If branch code is less it must be prefixed with Zeroes (0)	Required	n-6	6 Digit numeric field e.g. 652005 or 022304 If Credit Card, use 999999 as a branch code
accounttype	Indicate the type of account that is going to be debited. This is normally 1.	Required	n-1	1 = Current (Cheque) 2 = Savings 3 = Transmission 4 = Bond 5 = Subscription Share 7 = Credit Card
accountno	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
debitamount	The value to be debited. Please remove thousand-separators	Required	N	Unformatted numeric value e.g. 1234.56
debitdate	Date when the debit should occur	Required	n-6	YYMMDD e.g. 070904
debitreference	This is the reference to appear on the statement of the	Required	ans-13	13 Character field e.g.

	debited account			MyGate Sep Inv 123
accountholder	The name of the client or company	Required	An	Character field e.g.
				MyGate Communications or
				Soap J.
debitcellnotify	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
debitemailnotify	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
transactionrefno	The transaction reference will be returned in a response file from MyGate and can be used for reconciliation purposes.	Optional	Ans	INV/123

Field Layout for Footer

Variable Name	Description	Presence	Notation	Data
totaltransactions	The total number of debit orders in this file.	Required	N	Any numeric value e.g. 4123
firstactiondate	This is the first action date in the file	Required	a-6	YYMMDD e.g. 070904
lastactiondate	This is the last action date in the file	Required	a-6	YYMMDD e.g. 070904
debittotal	The total value to be debited. Please remove thousand-separators	Required	N	Unformatted numeric value e.g. 12345.00

Invoking the debit-order file submission web-service – normal debit orders

The details of the web-service for normal debit orders are as follows:

webservice address:

https://console.mygateglobal.com/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl

webservice method: uploadDebitFile

inputXML:

```

<debitorder>
  <header>
    <merchantno>AB99999</merchantno>
    <applicationid>82b68755-966f-4842-8bf5-7da55f7cc785</applicationid >
    <servicetype>1</servicetype>
    <totaltransactions>2</totaltransactions>
    <firstactiondate>080418</firstactiondate>
    <lastactiondate>080418</lastactiondate>
    <merchantcellnotify>083 999 9999</merchantcellnotify>
    <merchantemailnotify>client@business.co.za</merchantemailnotify>
  </header>
  <transaction>
    <sequenceno>1</sequenceno>
    <branchcode>999999</branchcode>
    <accounttype>7</accounttype>
    <accountno>5221999999999999</accountno>
    <debitamount>150.99</debitamount>
    <debitdate>080418</debitdate>
    <debitreference>Credit Card Trans Ref 1</debitreference>
    <accountholder></accountholder>
    <debitcellnotify></debitcellnotify>
    <debitemailnotify></debitemailnotify>
    <transactionrefno>AB1976</transactionrefno>
  </transaction>
</debitorder>

```

```

        <sequenceno>2/sequenceno>
        <branchcode>025462</branchcode>
        <accounttype>1</accounttype>
        <accountno>07287654520</accountno>
        <debitamount>120.99 </debitamount>
        <debitdate>080418</debitdate>
        <debitreference>Bank Account Ref 1</debitreference>
        <accountholder>Mr J Bloggs</accountholder>
        <debitcellnotify>083 654 8755</debitcellnotify>
        <debitemailnotify>joe@client.co.za</debitemailnotify>
        <transactionrefno>ZX78643</transactionrefno>
    </transaction>
    <footer>
        <totaltransactions>2</totaltransactions>
        <firstactiondate>080418</firstactiondate>
        <lastactiondate>080418</lastactiondate>
        <debittotal>271.98</debittotal>
    </footer>
</debitorder>

```

Coldfusion example of invocation of debit-order file submission web-service

```

<cfinvoke method="uploadDebitFile" returnvariable="rawXML"
webservice="https://console.mygateglobal.com/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsd
l">

```

```

<cfset sXML = "<?xml version='1.0' encoding='UTF-8'?>" />
<cfset sXML = sXML & "<debitorder><header><merchantno>AB123456</merchantno>" />
<cfset sXML = sXML & "<applicationid>82b68755-966f-4842-8bf5-7da55f7cc785</ applicationid >" />
<cfsetsXML = sXML & "<servicetype>1</servicetype>" />
<cfset sXML = sXML & "<totaltransactions>2</totaltransactions>" />
<cfset sXML = sXML & "<firstactiondate>080418</firstactiondate>" />
<cfset sXML = sXML & "<lastactiondate>080418</lastactiondate>" />
<cfset sXML = sXML & "<merchantcellnotify>08398999999</merchantcellnotify>" />
<cfset sXML = sXML & "<merchantemailnotify>client@business.co.za</merchantemailnotify>" />
<cfset sXML = sXML & "</header>" />

<cfset sXML = sXML &
"<transaction><sequenceno>1</sequenceno><branchcode>999999</branchcode><accounttype>7</accounttype>" />
<cfset sXML = sXML & "<accountno>522199999999999</accountno><debitamount>150.99debitamount>" />
<cfset sXML = sXML & "<debitdate>080418</debitdate><debitreference>Credit Card Trans Ref 1</debitreference>" />
<cfset sXML = sXML & "<accountholder></accountholder><debitcellnotify></debitcellnotify>" />
<cfset sXML = sXML & "<debitemailnotify></debitemailnotify></transaction>" />

<cfset sXML = sXML &
"<transaction><sequenceno>2</sequenceno><branchcode>025462</branchcode><accounttype>1</accounttype>" />
<cfset sXML = sXML & "<accountno>07287654520</accountno><debitamount>120.99debitamount>" />
<cfset sXML = sXML & "<debitdate>080418</debitdate><debitreference>Bank Account Ref 1</debitreference>" />
<cfset sXML = sXML & "<accountholder>Mr J Bloggs </accountholder><debitcellnotify>083 654 8755</debitcellnotify>" />
<cfset sXML = sXML & "<debitemailnotify>joe@client.co.za</debitemailnotify></transaction>" />

<cfset sXML = sXML & "<footer><totaltransactions>2</totaltransactions><firstactiondate>080418</firstactiondate>" />
<cfset sXML = sXML & "<lastactiondate>080418</lastactiondate><debittotal>271.98</debittotal></footer></debitorder>"
/>

<cfinvokeargument name="debitOrderXML" value="#sXML#">

</cfinvoke>

```

```
<cfset sResponse = XmlParse(rawXML)>
```

```
<cfdump var="#sResponse#">
```

Results from the debit-order file submission web-service

The following results from the web-service are possible:

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

Typical Transaction Section Error:

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

Typical Footer Section Error:

```
<debitorderresult>
  <debituploaderror>
```

```

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

```

Successful Debit Order Submission

(*please note the **transactionreference** field; this is used for releasing the debit order file*):

```

<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 debit batch. This is to allow the client one final opportunity to verify the uploaded debit-orders before they are submitted to the bank. The client usually logs in to the web front-end at <http://console.mygateglobal.com> and releases the file manually.

MyGate offers the opportunity to release the file via web-service.

When a successful debit order via web-service occurs, 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:

webservice address:

https://console.mygateglobal.com/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl

webservice method: releaseDebitFile

inputXML:

```

<dorelease>
  <merchantno>AB999999</merchantno>
  <referenceno>080418153218_213</referenceno>
</dorelease>

```

Input XML explained

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

Coldfusion example of invocation of debit-order file release web-service

```
<cfinvoke method="releaseDebitFile" returnvariable="rawXML"
webservice="https://console.mygateglobal.com/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl" />

<cfset sXML = "<?xml version='1.0' encoding='UTF-8'?>" />
<cfset sXML = sXML & "<dorelease><merchantno>AB999999</merchantno>" />
<cfset sXML = sXML & "<referenceno>0804180945_532</referenceno></dorelease>" />

<cfinvokeargument name="releaseXML" value="#sXML#">
</cfinvoke>

<cfset sResponse = XmlParse(rawXML)>

<cfdump var="#sResponse#">
```

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 www.mygate.co.za/debitorders, 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 RD Files ; Invoking RD File web-service

MyGate now allows debit-order clients the ability to easily download the rejected-debit (RD) error files associated with their submitted debit orders via web-service. This can in turn facilitate the import of this RD data into their own billing / CRM applications.

A debit order can be rejected for a number of reasons, such as insufficient funds or account details having changes. This rejection data is imported into the MyGate system anything up to a few weeks after the initial debit was initiated against a given account.

The details of the web-service are as follows:

webservice address:

https://console.mygateglobal.com/includes/debitorders/functions/MyGate_DebitOrder_WebService.cfc?wsdl

webservice method: downloadRDFiles

inputXML:

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

Coldfusion example of invocation of RD File web-service

```
<cfinvoke method="downloadRDFiles" returnvariable="rawXML"
webservice="https://www.mygate.co.za/debitorders/includes/MyGate_DebitOrder_RDFile_Download_WebService.cfc?wsdl">
<cfset sXML = "<?xml version='1.0' encoding='UTF-8'?>" />
  <cfset sXML = sXML & "<rd_request><merchantno>AB99999</merchantno>" />
  <cfset sXML = sXML & "<merchantuid>45kjhk-jh876jh-48c3-78kjh-hkj8976jh</merchantuid>" />
  <cfset sXML = sXML & "<fromdate>080501</fromdate>" />
  <cfset sXML = sXML & "<todate>080805</todate>" />
  <cfset sXML = sXML & "</rd_request>" />
  <cfinvokeargument name="inputXML" value="#sXML#">
</cfinvoke>

<cfset sResponse = XmlParse(rawXML)>
<cfdump var="#sResponse#">
```

Results from the RD File web-service

The following results from the web-service are possible:

Unsuccessful RD 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 RD 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 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>
```

```
</rd_file>  
</rd_download_result>
```

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.

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 RD Batch Receive File and can also be categorized as a Rejection code.

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

Error Code	Error Description
2	Insufficient funds
3	Debits not allowed on this account
4	Payment stopped by account holder
6	Account frozen (as in divorce etc.)
8	Account in sequestration (private individual)
10	Account in liquidation (company)
12	Account closed
14	Account transferred (within banking group)
16	Account transferred (to another banking group)
18	Account holder deceased
22	Account effects not cleared
26	No such account
28	Recall / withdrawal
30	No authority to debit
32	Debit in contravention of payer's authority
34	Authorisation cancelled
36	Previously stopped via stop payment advice
50	Invalid bank account number
65	FICA certification not received
99	Manually Failed
898	Possible stop payment
899	Distribution upfront rejection
900	Interest/capital exceeded
901	Post dated transaction
902	Limits violation
904	Subscription amount required
905	History record not found
906	Data base down
907	Interest calculation error
908	Exceptions error
909	Old/new balances differ
910	No book error
911	Original tran not found
912	Tran backdated beyond limit
913	Invalid branch
914	Balance exceeds maximum
915	Invalid mode
916	Bond cancelled
917	Override required
918	Closed beneficiary code
919	Closed acb branch code
921	No transfer, account in advance
922	Account open - not paid out
924	Account in advance
925	Bridges error
926	Otr error/refer epsq history
927	Online transaction in progress
928	Transaction withdrawal
929	New mortgage loans invalid due date
930	New mortgage loan financial error
950	Tran on manager's referral
999	Invalid data