



# INTEGRATION GUIDE

June 10

# 2011

---

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  
version 2.1

## **Document Information**

**Document Name:** Integration Guide – Debit Order

**Document Version:** 2.1

**Document revised on:** 10–March-2011

## **Copyright**

The information and software in this document is under the copyright of MyGate (Pty) Ltd. The document herein and included software whole or in part, cannot be photocopied, reproduced, published, transmitted stored, reproduced or otherwise without prior written permission from MyGate.

## **Disclaimer**

This document is intended for information purposes only and MyGate makes no warranties of any kind whether express, implied or statutory with regards to this document. MyGate assumes no liability for damages (whether direct or indirect), caused by errors or omissions, or resulting from the use of this document or the information contained in this document or resulting from the application or use of the product or service described herein. MyGate reserves the right to change this document and the included software without prior notice or consent.

# CONTENTS

Document Overview .....	4
Support Centre .....	4
Introduction to Debit Order .....	4
Debit Order Functionality .....	4
General Requirements for Using Debit Orders .....	4
Debit Order Application .....	4
Debit Order Processing.....	5
Same Day Submission .....	5
Two Day Submission .....	5
Rejected Debits.....	5
Credit Card Storage .....	5
Debit Order Cut-Off Times .....	5
Batch Status Descriptions .....	6
Create Batch .....	6
Release Batch .....	6
Batch Notification .....	6
MyGate Web Console.....	6
Debit Order Processing Methods .....	7
Debit / Transaction Status .....	7
Statement Reference .....	7
Transaction Reference.....	8
File Specification Format .....	8
Data Length Notations .....	8
Data Representation Notations .....	8
Field Layout Example .....	9
Field Layout for Header .....	9
Field Layout for Detailed Records .....	9
Field Layout for Footer .....	9
RD Batches Received .....	10
RD Batch Received File Format .....	10
Collections Error Codes .....	11
Testing .....	12
How Test Using MyGate Pro .....	12

## 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: [integration@mygateglobal.com](mailto:integration@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.
- 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 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 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 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.

**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.

**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. If you require this function, please contact [integration@mygateglobal.com](mailto:integration@mygateglobal.com) for API.

## 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 **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  
 T,1,220629,1,62065012678,10.00,070830,36,Reference,SURAME F.I.,083111222333, client@domain.co.za  
 T,2,200109,1,62023103261,11.00,070830,36,Reference,SURAME F.I.,083111222333, client@domain.co.za  
 T,3,200109,1,62101599184,12.00,070830,36,Reference,SURAME F.I.,083111222333, client@domain.co.za  
 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
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	T = Detail Records
Record Number	Indicating the detailed record line number. Please remove thousand-separators	Required	n	Any numeric value e.g. 4123
Branch Code	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
Account Type	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 – Visa 8 = Credit Card - MasterCard
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
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 of the debited account	Required	ans-13	13 Character field e.g. MyGate Sep Inv 123

Account Name	The name of the client or company	Required	an	Character field e.g.
				MyGate Communications or
				Soap J.
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	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
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

## 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

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 – Visa

				8 = Credit Card - MasterCard
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 Number	This is the original sequence number linked to this transaction in the submission file.	Required	n	5
Transaction Reference	This is the transaction reference submitted in the submission file.	Required	an	INV1234

## 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

## Testing

In order to test the debit order file format you can upload the file using MyGate Pro and select Validate File Only (Do Not Upload File Contents). By selecting Validate File Only the file will not be sent to the bank for processing. The validate file button will validate the file format as well as validate account numbers within the file.

### Illustration: MyGate Pro

## How Test Using MyGate Pro

1. Go to **“Products”** tab and click **“Debit Order”**.
2. In the left hand menu click **“Manage Transactions”**.
3. In the left hand menu click **“Mygate Pro”**.
4. Click on **“choose file”** button and attach the file that you want to upload.
5. Tick the **“Validate File Only (Do Not Upload File Contents)”** box
6. Select the **“Application”** you want to process the file against.
7. Click on the **“Upload”** button