



Payway File Processing User's Guide

Date: January 6, 2020

NOTICE:

This technical specification is the confidential and proprietary product of Payway®, Inc. Any unauthorized use, reproduction, or transfer of this specification is strictly prohibited. All rights reserved.

Copyright © 2021 by Payway®, Inc.

Table of Contents

Revision History	3
Related Documents	3
Introduction	3
A. Setup.....	4
B. Processing Operations	4
C. Depositing Funds.....	7
D. Submitting A File	7
E. File Processing Status and Reports	10
F. Transactions on Payway.....	14
G. Confirmation	14
Appendix A: File Specifications	16
1) Sources	16
2) Field Separator	16
3) New File Commands	16
4) Existing Credit Card Transaction File Processing Commands**	17
5) New File Check Commands**	18
6) Existing Check Transaction File Processing Commands**	18
Appendix B: Input File Format	19
1) Delimiter	19
2) Credit Card Requests with Token	20
3) Existing Credit Card Requests with Token **	22
4) Non-tokenized Credit Card Requests	24
5) Non-tokenized Existing Credit Card Requests **	26
6) ACH Requests with Token **	27
7) Non-tokenized ACH Requests **	27
8) Create Token Requests**	27

Appendix C: Reply File Format 30

Appendix D: File Validation and Processing 31

 1) Validation..... 31

 2) Processing 32

Appendix E: Testing..... 33

Appendix F: Error Codes 34

Revision History

Revision	Date	Initials	Comments
524	8/1/2019	DRF	Initial Revision.
525	12/5/19	MSC	No functional changes

Related Documents

- PaywayWS Credit Card Integration Guide
- PaywayWS ACH Integration Guide
- PaywayWS Redirected Hosted Payment Form Integration Guide
- Payway® Admin Guide
- Payway® Users Guide
- Payway® ApplePay Integration Guide
- Payway® GooglePay Integration Guide
- Payway® Point-to-Point Encryption(P2PE) User’s Guide

Introduction

Payway has added functionality that enables customers to process transactions through the Payway payment manager by uploading a transaction file. This can be useful for consolidating payments from different sources in cases where development to a real-time Payway API is not possible or is cost prohibitive.

File processing supports credit card and check processing**. Tokens created from the Payway payment manager or plain text credit card and check data can be submitted for processing.

*** Not supported in this release.*

A. Setup

By default, permissions to “SUBMIT A FILE” and “FILE REPORTS” are not granted. Your Company Administrator must assign these privileges to company users that wish to upload and view file reports. For detailed instructions on how to assign these privileges, please refer to the Payway Administrator’s Users Guide. Administrators can access the administrative portal at https://paywayws.com/payway_admin/logon.jsp.

Payway is segmented by “Sources.” A Source is a repository of transactions within Payway that can be configured to use either single or multiple merchant accounts. During setup, you will need to determine which sources that you wish to process file transactions to. Once these are identified, please contact Payway customer support to provide this information. Upon go-live, Payway customer support will provide production source ID(s).

B. Processing Operations

File processing supports a variety of payment functions that can be performed on a transaction.

Function	Description
Authorize	Authorize a transaction only. Requires additional operation to deposit funds. This could be used for fulfillment type transactions where depositing funds does not occur until the item is shipped. **

Sale	Authorize and make the transaction ready for depositing funds in one step.
Credit	Issue a refund for a transaction.
Void	Void a transaction. This is only valid if the transaction is in a state of Authorized or Pending. The Authorization hold will be removed.**
Capture	Make authorized transaction ready for deposit.**
Create Token	Submit a file of credit cards to tokenize on Payway. **

*** Not Supported in this release.*

Credit cards can be directly submitted to Payway for processing by using specific file processing commands. Alternatively, individual credit cards can be securely tokenized through the payment manager, then submitted as a file of tokenized transactions. To create tokens from the payment manager, select “ADD ACCOUNTS.”



Add all relevant information and select “ADD.”

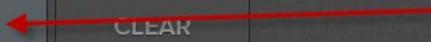
ADD CARD ACCOUNT

First Last Account Number Exp (MMYY)
John Doe 4012888888881881 11/21

Address City State Zip
222 Rosewood Drive Danvers MA 01923

Phone Email Notes
8004579932 support@payway.com

ADD CLEAR



NEW CARD ACCOUNT CONFIRMATION

Account Holder	John Doe
Account Type	Visa
Token	010004244
Last Four	1881
Expiration	11/21
Email	support@payway.com
Phone	8004579932
Notes 1	



ADD ANOTHER

BACK

Record the token. Select “ADD ANOTHER” to create additional tokens.

For larger credit card conversions, a file of credit cards can be submitted to Payway for a one-time conversion. This is explained in Appendix B, section eight later in this document.

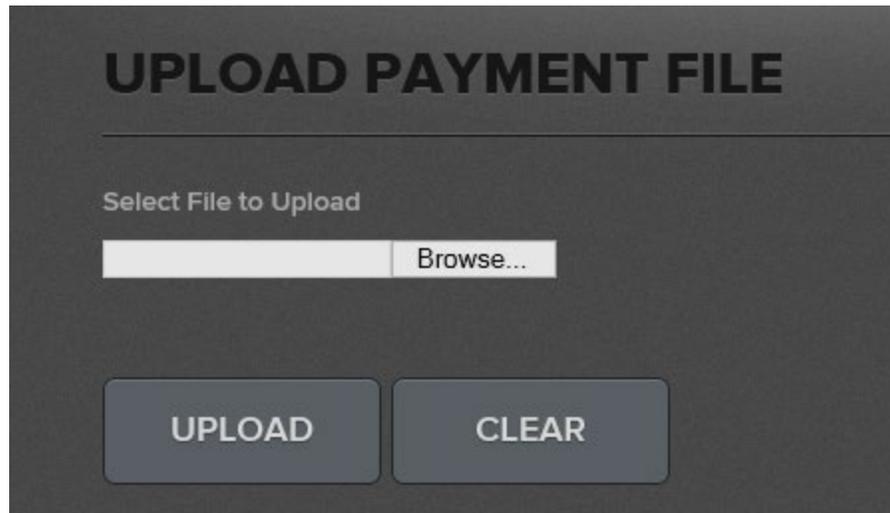
C. Depositing Funds

Payway automatically deposits any transactions that are marked as pending deposit at approximately 10 P.M. Central Time. No action is required to perform this function.

D. Submitting A File

To submit a file, log on to the Payway payment manager and select “SUBMIT FILE.”

Navigation menu with icons and labels: ENTER A PAYMENT, FIND A PAYMENT, FIND ACCOUNTS, BANK DEPOSIT REPORTS, TRANSACTION REPORTS, ACCOUNT REPORTS, ADD ACCOUNTS, SUBMIT FILE, FILE REPORTS. Below the icons, a dark bar contains the text: Company / Division: Documentation Company / Company Division One, Division List, My Account, Sign Out. A red arrow points to the 'SUBMIT FILE' icon.



Select the “Browse” button and choose the file to process.

Name	Date modified	Type	Size
022-CC-token-single	12/1/2017 11:30 AM	File	1 KB
027-CC-token-multiple	12/1/2017 11:17 AM	File	4 KB
032-CC-token-large	12/1/2017 11:17 AM	File	119 KB

A red arrow points to the file name '022-CC-token-single' in the table.

Once you have selected the file, select “UPLOAD.”

The system will validate the file prior to processing.

Once validated, select “PROCESS” and

Payway will respond with a pop-up that the file is processing.

IMPORT RESULTS FOR:

022-CC-CREDIT-TOKEN-SINGLE

File is valid and ready for processing.

Request Count: 1

PROCESS CANCEL

File 022-CC-token-single is in progress.

E. File Processing Status and Reports

Once the file has been accepted, close the pop-up and select the “FILE REPORTS” icon.



Select the Date/Time Range and/or input the filename and click “FIND”

FIND INPUT FILES

Enter File name and date ranges to narrow search

If you enter no selection all input files will be selected

Enter a partial file name to match all files starting with that partial name.

File Name

Date From

Date To

FIND

Company / Division: Documentation Company / Company Division One

MATCHING INPUT FILES: 1

File Name	Time	Status	Result	
022-CC-token-single	12/01/17 12:36:04	complete	success	

BACK



Select the download icon . The resulting report is output in the same format that is found when downloading reports from the “TRANSACTION REPORTS” icon on the toolbar.

For large files, Payway processes those files in the background.

Name	Date modified	Type	Size
 022-CC-token-single	12/1/2017 11:30 AM	File	1 KB
 027-CC-token-multiple	12/1/2017 11:17 AM	File	4 KB
 032-CC-token-large	12/1/2017 12:56 PM	File	123 KB



IMPORT RESULTS FOR:

032-CC-TOKEN-LARGE

File is valid and ready for processing.

Request Count: 2240

PROCESS **CANCEL**

File 032-CC-token-large is in progress.

Once the pop-up is cleared, the progress can be seen by selecting the “FILE REPORTS” icon on the toolbar.

Parsing the transactions.

MATCHING INPUT FILES: 2

File Name	Time	Status	Result	
032-CC-token-large	12/01/17 12:57:50	parse	success	
022-CC-token-single	12/01/17 12:36:04	complete	success	

Processing authorizations.

MATCHING INPUT FILES: 2

File Name	Time	Status	Result	
032-CC-token-large	12/01/17 12:57:50	process	success	
022-CC-token-single	12/01/17 12:36:04	complete	success	

[BACK](#)

Processing is complete.

MATCHING INPUT FILES: 2

File Name	Time	Status	Result	
032-CC-token-large	12/01/17 12:57:50	complete	success	
022-CC-token-single	12/01/17 12:36:04	complete	success	

[BACK](#)

F. Transactions on Payway

Transactions submitted through the “Submit File” function are processed in the same manner as transactions that are processed through Payway from other sources. All operations can be performed on these transactions by using the appropriate commands available on the toolbar.



G. Confirmation

Once a file is processed, an email confirmation is sent to the user. A sample confirmation is below.

File 022-CC-token-single has been processed. The reply is available for download.

Appendix A: File Specifications

1) Sources

Once all the sources are identified, Payway customer support will supply the appropriate “Source ID” that is required for file processing.

2) Field Separator

The file specification allows up to a four-character mnemonic that can be used as a field separator. This can be useful for legacy systems where standard field separators cannot be used.

3) New File Commands

The following requests are supported via the Payway “SUBMIT FILE” function for credit card accounts and credit card transactions. See the Payway® User’s Guide for more information on credit card transactions.

The request string is what appears in the first field of a request line. The file format is described below.

Request String	Description
CCAuthorizeToken**	Authorize an amount on a previously entered credit card using the related token. This places a hold on the amount until a CCCapture is executed on the resulting transaction.
CCAuthorizeAccount**	Authorize an amount using credit card information passed in with the request. This places a hold on the amount until a CCCapture is executed on the resulting transaction.
CCSaleToken	Process a debit on a customer's credit card account using a token. The token represents an account that was previously created in Payway. This is equivalent to a CCAuthorizeToken followed by a CCCapture.
CCSaleAccount	Process a debit on a customer's credit card account using information passed in with the request. This is equivalent to a CCAuthorizeAccount followed by a CCCapture.
CCCreditToken	Process a credit to a customer's credit card account using a token that was previously created in Payway.
CCCreditAccount	Process a credit to a customer's credit card account using account information passed in with the request.

4) Existing Credit Card Transaction File Processing Commands**

These requests are used to further process an existing transaction. The transaction ID used in this type of request is returned in the reply for the file.

Request String	Description
CCCapture	Capture a credit card transaction that was previously authorized using CCAuthorizeToken or CCAuthorizeAccount
CCVoid	Void a credit card transaction that was previously authorized using CCSaleToken, CCAuthorizeToken, CCSaleAccount or

Request String	Description
	CCAuthorizeAccount. This function must occur before settlement.

*** Not Supported in this release.*

5) New File Check Commands**

The following requests are supported via the Payway file processing interface. They can be used to process bank account transactions and perform check processing (Automated Clearing House/ACH) functionality.

The request string is what appears in the first field of a request line. The file format is described below.

Request String	Description
ACHSaleToken	Process a debit on a customer's bank account. The token represents an account that was previously entered into Payway. This is a one-step request and, if successful, will cause funds to be transferred.
ACHSaleAccount	Process a debit on a customer's bank account using credit card account information passed in with the request. This is a one-step request and, if successful, will cause funds to be transferred.
ACHCreditToken	Process a credit to a customer's bank account using a token related to an account that was previously entered into Payway. Funds will be transferred from the originator's account to the customer's account.
ACHCreditAccount	Process a credit to a customer's bank account using account information passed in with the request. Funds will be transferred from the originator's account to the customer's account.

6) Existing Check Transaction File Processing Commands**

These requests are used to further process an existing transaction. The transaction ID used in this type of request is returned in the reply for the file.

Request String	Description
ACHVoid	Void an ACH transaction that was previously processed using ACHSaleToken or ACHCSaleAccount

*** Not Supported in this release.*

Appendix B: Input File Format

General Notes:

- Empty lines are ignored.
- Comment lines beginning with “#” are ignored.
- A <Newline> can either be /n or /r/n/
- A minimum field length of 0 means the field is not required

1) Delimiter

Field	Name	Description	Type	Min Length	Max Length
1	command	Must be ‘delimiter’ request name is case insensitive	Alpha	N/A	N/A
2	delimiter	A field delimiter used for all remaining lines in the file. The delimiter can contain any ASCII character. For readability the following characters can be escaped: tab → “\t”	any	1	4

	space → “\s” back slash → “\\” examples (tab + comma) = “\t,” (pipe) = “ ”			
--	--	--	--	--

2) Credit Card Requests with Token

Field	Name	Description	Type	Min Length	Max Length
1	Command	Case insensitive command. Supported commands: 'CCAuthorizeToken' **, 'CCSaleToken', 'CCCreditToken'	Alpha	N/A	N/A
2	Source ID	Transaction Source ID. Source IDs are configured for your company on Payway. The source ID determines which merchant is used. A single file can have multiple source IDs.	Number	N/A	N/A
3	Token	Payway token to be used for this transaction.	Number	1	10
4	ECI Type	Input ECI type.	Number	1	2

		1 → MOP_MOTO_SINGLE			
		2 → MOP_MOTO_RECURRING			
		3 → MOP_MOTO_INSTALLMENT			
		4 → MOP_MOTO_DEFERRED			
		5 → MOP_SET			
		6 → MOP_NA_SET			
		7 → MOP_CHANNEL_ENCRYPT			
		8 → MOP_NON_SECURE			
		9 → MOP_PINLESS_DEBIT			
		10 → MOP_RETAIL			

Field	Name	Description	Type	Min Length	Max Length
5	Amount	An integer representing the amount in pennies for the transaction. Required for Authorize, Sale, and Credit. Ignored for Capture and Void. Amount is in PENNIES example: \$100.00 → 10000	Number	1	9
6	Tax	An integer representing the tax in pennies for the transaction. example: \$10.00 → 1000	Number	1	9
7	Notes 1	User data up to 64 bytes	any	0	64
8	Notes 2	User data up to 64 bytes	any	0	64
9	Notes 3	User data up to 64 bytes	any	0	64

Example Credit Card Request with Token

```
# Sample file template with token
delimiter ;
<Command>;<Source Id>;<Token>;<ECI Type>;<Amount>;<Tax
Amount>;<CustomFieldOne>;<CustomFieldTwo>;<CustomFieldThree>
```

```
# Sample Sale file
delimiter ;
CCSaleToken;20;010000344;1;120000;0;test1;test2;test3
```

```
# Sample Authorize file
delimiter ;
CCAuthorizeToken;20;010000344;1;120000;0;test1;test2;test3
```

```
# Sample Credit file
delimiter ;
CCCreditToken;20;010000344;1;120000;0;test1;test2;test3
```

3) Existing Credit Card Requests with Token **

Field	Name	Description	Type	Min Length	Max Length
1	Command	Case insensitive command. Supported commands: 'CCCapture', 'CCVoid'	Alpha	N/A	N/A
2	Transaction ID	unique identifier for a payment request. This is returned in the reply file for each transaction.	any	0	64

** Not Supported in this release.

Example Existing Credit Card Request with Token

Sample file template with token
delimiter ;
<Command>;<Transaction Id>

Sample Void file
delimiter ;
CCVoid;<Transaction Id>

Sample Credit file
delimiter ;
CCCapture;<Transaction Id>

4) Non-tokenized Credit Card Requests

Field	Name	Description	Type	Min Length	Max Length
1	Command	Case insensitive command. Supported commands: “CCAuthorizeAccount”** “CCSaleAccount” “CCCreditAccount”	Alpha	N/A	N/A
2	Source ID	Transaction source ID. Source IDs are configured for your company on Payway. The source ID determines which merchant is used. A single file can have various source IDs.	Number	N/A	N/A
3	Account	Credit card account number.	Number	15	19
4	Expiration	Expiration date. MMY or MMYYY	Number	4	6
5	ECI Type	Input ECI type. 1 → MOP_MOTO_SINGLE 2 → MOP_MOTO_RECURRING 3 → MOP_MOTO_INSTALLMENT 4 → MOP_MOTO_DEFERRED 5 → MOP_SET 6 → MOP_NA_SET 7 → MOP_CHANNEL_ENCRYPT 8 → MOP_NON_SECURE 9 → MOP_PINLESS_DEBIT 10 → MOP_RETAIL	Number	1	2
6	Amount	An integer representing the amount in pennies for the	Number	1	9

Field	Name	Description	Type	Min Length	Max Length
		transaction. Required for Authorize, Sale, and Credit. Ignored for Capture and Void.			
7	Tax	An integer representing the tax in pennies for the transaction. example: \$10.00 → 1000	Number	1	9
8	FirstName	First name of cardholder	any	0	64
9	LastName	Last name of cardholder or company name	any	0	64
10	Address	Address of cardholder	any	0	128
11	City	City of cardholder	any	0	128
12	State	State of cardholder, 2 digit abbreviation or 3 character Canadian province.	Number	0	3
13	Zip	Zip of cardholder, 5 or 9 digits	any	0	9
14	Phone	Phone number of cardholder	Number	0	10
15	Email	Email of cardholder	any	0	128
16	Notes 1	User data up to 64 bytes	any	0	64
17	Notes 2	User data up to 64 bytes	any	0	64
18	Notes 3	User data up to 64 bytes	any	0	64

Example Credit Card Request

Sample file template with token delimiter ;
 <Command>;<Source Id>;<Account>;<Expiration>;<ECI Type>;<Amount>;
 <Tax>;<FirstName>;<LastName>;<Address>;<City>;<State>;<Zip>;



<Phone>;<Email>;<CustomFieldOne>;<CustomFieldTwo>;<CustomFieldThree>

Sample Sale file delimiter ;

CCSaleAccount;20;401288888881881;1121;1;120000;0;John;Doe;222
Rosewood;Danvers;MA;01923;8004579932;support@Paywaycomplete.com;test1;test2;
test3

Sample Authorize file delimiter ;

CCAuthorizeAccount;20;401288888881881;1121;1;120000;0;John;Doe; 222 Rosewood;
Danvers;MA;01923;8004579932;support@Paywaycomplete.com;test1;test2;test3

Sample Credit file delimiter ;

CCCreditAccount;20;401288888881881;1121;1;120000;0;John;Doe; 222 Rosewood;
Danvers;MA;01923;8004579932;support@Paywaycomplete.com;test1;test2;test3

5) Non-tokenized Existing Credit Card Requests **

Field	Name	Description	Type	Min Length	Max Length
1	Command	Case insensitive command. Supported commands: 'CCCapture', 'CCVoid'	Alpha	N/A	N/A
2	Transaction ID	Unique identifier for a payment request. This is returned in the reply for each transaction.	Any	0	64

Example Existing Credit Card Request

Sample file template with token delimiter ;

<Command>;<Transaction Id>

Sample Void file delimiter ;

CCVoid;<Transaction Id>

Sample Credit file delimiter ;
CCCapture;<Transaction Id>

6) ACH Requests with Token **
Intentionally Blank

7) Non-tokenized ACH Requests **
Intentionally Blank

*** Not Supported in this release.*

8) Create Token Requests**

Field	Name	Description	Type	Min Length	Max Length
1	Command	Case insensitive command. CCCreateToken	Alpha	N/A	N/A
2	Account	Credit card account number.	Number	15	19
3	Expiration	Expiration date. MMY or MMYYYY	Number	4	6
4	FirstName	First name of cardholder	any	0	64
5	LastName	Last name of cardholder or company name	any	0	64
6	Address	Address of Cardholder	any	0	128
7	City	City of cardholder	any	0	128
8	State	State of cardholder, 2 digit abbreviation or 3 character Canadian province.	Alpha	0	3
9	Zip	Zip of cardholder 5 or nine digits	any	0	9
10	Phone	Phone number of cardholder	Number	0	10
11	Email	Email of cardholder	any	0	128
12	Notes 1	User data up to 64 bytes	any	0	64
13	Notes 2	User data up to 64 bytes	any	0	64
14	Notes 3	User data up to 64 bytes	any	0	64



```
# Sample file template with token delimiter ;  
<Command>;<Account>;<Expiration>;  
<FirstName>;<LastName>;<Address>;<City>;<State>;<Zip>;<Phone>;  
<Email>;<CustomNotesOne>;<CustomNotesTwo>;<CustomNotesThree>
```

```
# Sample Sale file delimiter ;  
CCCreatetoken;401288888881881;1121;John;Doe; 222 Rosewood;Danvers;  
MA;01923; 8004579932;support@Paywaycomplete.com;test1;test2;test3
```

*** Not Supported in this release.*

Appendix C: Reply File Format

Reply files are provided as Payway reports. Select the “FILE REPORT” icon from the toolbar. Reply files can be downloaded by name with a date/time range. The report file will contain all necessary import fields.

FIND INPUT FILES

Enter File name and date ranges to narrow search

If you enter no selection all input files will be selected

Enter a partial file name to match all files starting with that partial name.

File Name

Date From

Date To

FIND

Appendix D: File Validation and Processing

1) Validation

There are three major types of validation errors

- Field invalid – A field does not meet formatting requirements.
- Missing Field – A required field is missing.
- Wrong Source (Cashbox) – Incorrect Source ID.

Field Invalid

```
PARSING ERROR FOR:  
022-CC-TOKEN-SINGLE-INVALID-FIELD  
  
line 2: "CCSaleToken;20;010000344;A;120000;0;123;456;789"  
Payway Error 110  
  
< 022-CC-token-single-invalid-field > encountered import errors.  
Import stopped after 1 error(s) .
```

Missing Field

```
PARSING ERROR FOR:  
022-CC-TOKEN-SINGLE-MISSING  
  
line 2: "CCSaleToken;20;010000344;120000;0;123;456;789"  
Invalid number of fields delimiter: ;  
  
< 022-CC-token-single-missing > encountered import errors.  
Import stopped after 1 error(s) .
```

Incorrect Source ID (Cashbox)

File Name	Time	Status	Result	
022-CC-token-single-wrong source	12/04/17 10:43:28	error	invalid	

Email Result

File 022-CC-token-single-wrong source has encountered errors: line 2:

"CCSaleToken;22;010000344;1;120000;0;123;456;789" Cashbox Not Found

2) Processing

After submission, the file is validated so that it can be cleared for processing. The submission request is returned after file validation is complete.

After <N> or more validation errors are encountered, file validation is halted and the errors are returned. <N> is a Payway system configuration currently set at 10.

For each error encountered the following information is returned:

1. line number of the file (actual line number).
2. error class as described in previous section.
3. details of error (which field, etc.)
4. erroneous line contents if applicable.

If the file passes validation, a success message is returned and the file is accepted for processing. These requests are handled as individual atomic operations. In other words, a file is completely validated and all the information required to process the file is stored. If any errors occur at any point during this process, then all of the information is deleted and the error information is returned. This will allow easy re-processing of files.

Appendix E: Testing

Payway® will make available a test site that can be used to validate the file upload process. Your company administrator will be able to create a user that has privileges to create accounts and submit files. Please refer to [section B](#) of this guide. All production Payway companies are duplicated in the Payway test environment.

Please provide Payway with

- Existing Source Name(s) on production Payway where transactions are processed to. If a new source is required, Payway will create it in the test and production environment. This source can be associated with an existing or new merchant ID.

The Payway customer support department will provide the following information

- URL for testing <https://paywaywstest.com/payway/logon.jsp>
- URL for admin tool https://paywaywstest.com/payway_admin/logon.jsp
- Test Source ID(s)
- Production Source ID(s)

Appendix F: Error Codes

Error Codes	Description
102	Configuration Error
103	Invalid File
104	Unexpected Header
105	Invalid Field Format
106	Invalid Source ID
107	Invalid Amount
108	Invalid Token
109	Invalid Tax Amount
110	Invalid ECI Type
111	Invalid Request Name
112	Invalid Delimiter
113	Missing Delimiter
114	Invalid Field Header
115	Invalid Account Number
116	Invalid Expiration Date