worldpay

PayFac Dynamic Payout

This document discusses the Dynamic Payout option provided for use by Payment Facilitators.

> **IMPORTANT:** Services in the United States are provided by RealNet Payments LLC, a licensed money transmitter in the jurisdictions listed here. RealNet Payments LLC: 11000 W Lake Park Drive, Milwaukee, WI 53224 (800)729.8787 Privacy statement found here.

> **NOTE:** While most of the information provided in this document apply to all Payment Facilitators using Dynamic Payout, some information is specific to the eCommerce platform. For example, the eComm platform supplies Secure Scheduled Reports, while other platforms use other reporting methods.

Topics covered in this document include:

- Advantages of Using Dynamic Payout
- Overview of Dynamic Payout
- FastAccess Funding
- cnpAPI Elements used for Funding Instructions
- Example of a Funding Instruction Batch
- Funding Instruction Certification Testing
- SSR Reports

> **NOTE:** We do not support the following funding instructions in Canada:
>
> - Reserve Debit/Credit
> - Vendor Debit
>
> Please also refer to the ***PayFac Dynamic Payout FAQ*** document, which contains answers to numerous topics including payout timing, split platform processing, report availability, and general process items.

Advantages of Using Dynamic Payout

Dynamic Payout is a solution platform that controls the distribution of funds using flexible, customized instructions defined by the Payment Facilitator. The solution provides a closed-loop transaction life cycle from payment to payout. With one connection for payments and payouts, our solution reduces a Payment Facilitator's dependency on other vendors, minimizing cost associated with PCI and reducing scope.

Dynamic Payout is dependent upon the Payment Facilitator submitting instructions each time a they require a payout. A Payment Facilitator can fund merchants on a fixed schedule, such as daily, weekly or monthly, or an irregular schedule. Payment Facilitators may even choose to delay funding based on contractual or risk related issues.

The Dynamic Payout funding solution has the following capabilities and benefits:

Capabilities:

- Execute payouts for all card brands, as early as the next day.
- You determine when to payout.
- Calculate the fees to charge sub-merchants for rendering service prior to payouts. You can use a complex formula or a tiered billing structure.
- Charge fees at a transaction level.
- Maintain a reserve on your sub-merchants.
- Split across multiple bank accounts.
- Distribute funds through Next Day ACH, Same Day ACH, and FastAccess Funding (push to card).
- Fund a third party vendor.

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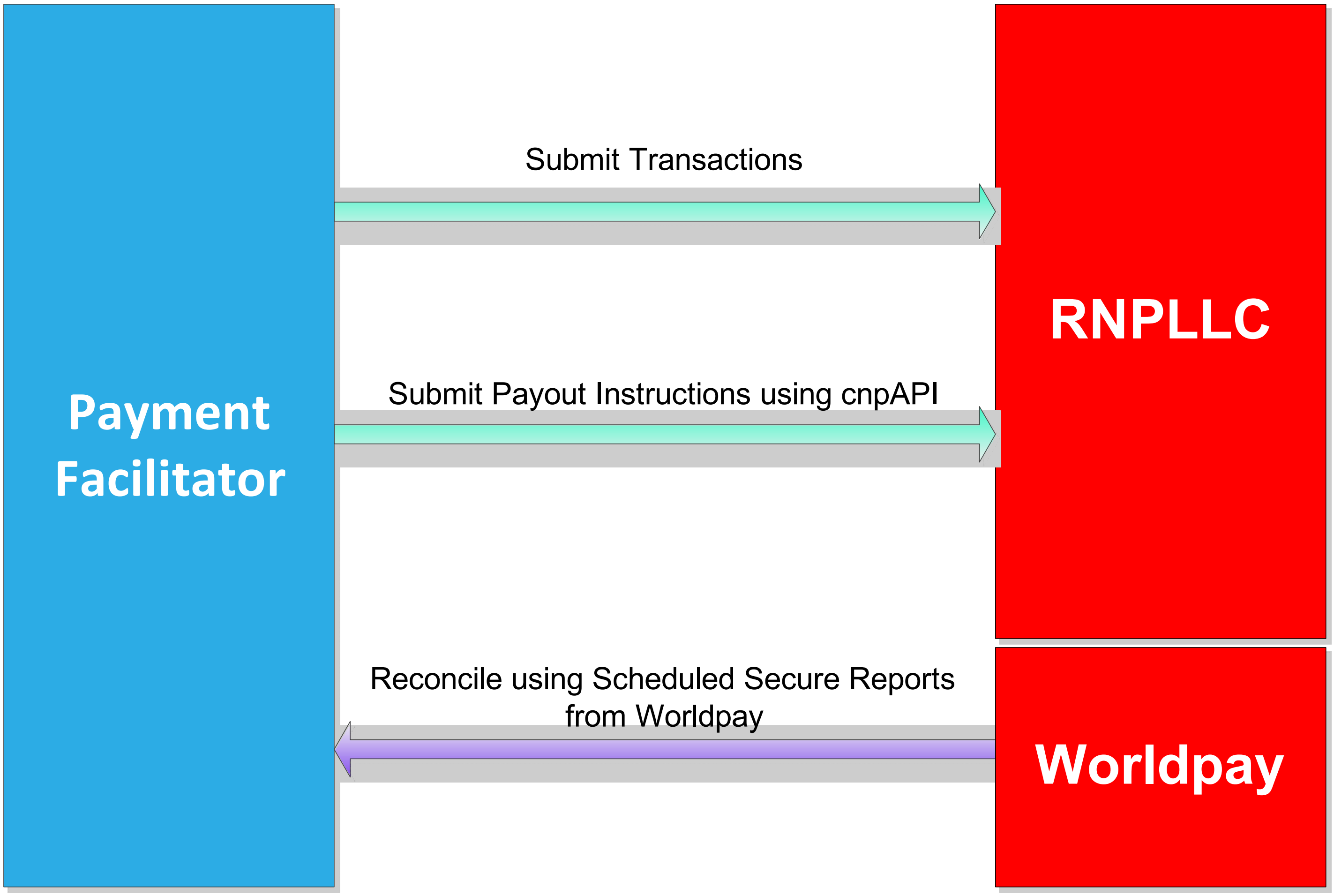
Overview of Dynamic Payout

Dynamic Payout is a method of distributing funds to your sub-merchants, other third party vendors (in the payment flow), and yourself via the ACH network. With Dynamic Payout, you board sub-merchants and submit transactions normally. Funds from settled transactions accumulate in a FBO (For Benefit Of) account. You distribute the funds to your sub-merchants by submitting a Batch file containing Funds Transfer Instructions (see Example of a Funding Instruction Batch), or Online by submitting individual instruction. You submit these instructions based upon your payout agreements with your sub-merchants (daily, weekly, monthly, etc.). RealNet Payments LLC (RNPLLC) processes the instructions and moves the funds from the holding account to the sub-merchants. Funding can take place as early as the next day after settlement or on the same day if you utilize Same Day Funding.

FIGURE 1 Overview of Dynamic Payout


Payment Facilitator
Submit Transactions
Submit Payout Instructions using cnpAPI
Reconcile using Scheduled Secure Reports from Worldpay
RNPLLC
Worldpay

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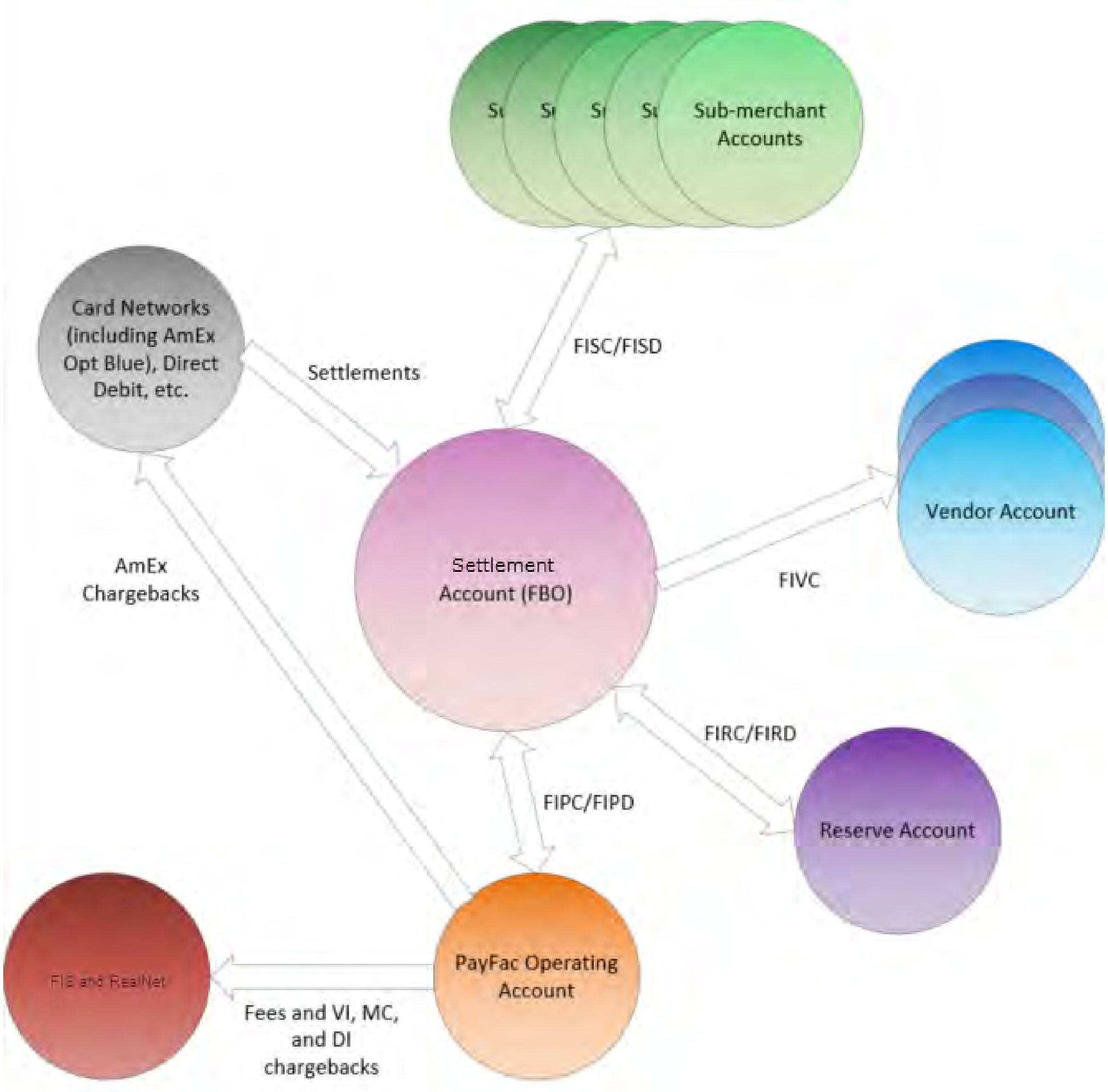
Money Movement and Accounts

Figure 2 below illustrates the various possible accounts, as well as the funding instructions associated with moving the funds between the accounts.

FIGURE 2 Dynamic Payout Accounts



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The cnpAPI file shown in Example of a Funding Instruction Batch on page 30 provides examples of the instructions used for each type of money movement.The following instruction types are available for your use:

- **Funding Instruction PayFac Credit (FIPC)** - used to move funds from the PayFac FBO Settlement account to the PayFac Operating account.
- **Funding Instruction PayFac Debit (FIPD)** - used to move funds from the PayFac Operating account to the PayFac FBO Settlement account.
- **Funding Instruction Reserve Credit (FIRC)** - used to move funds from the PayFac FBO Settlement account to the PayFac FBO Reserve account.
- **Funding Instruction Reserve Debit (FIRD)** - used to move funds from the PayFac FBO Reserve account to the PayFac FBO Settlement account.
- **Funding Instruction Sub-merchant Credit (FISC)** - used to move funds from the PayFac FBO Settlement account to the Sub-merchant Operating account.
- **Funding Instruction Sub-merchant Debit (FISD)** - used to move funds from the Sub-merchant Operating account to the PayFac FBO Settlement account.
- **Funding Instruction Vendor Credit (FIVC)** - used to move funds from the PayFac FBO Settlement account to the Vendor account.
- **Funding Instruction Void** - used to void a submitted, but not yet processed funding instruction.
- **FastAccess Funding™** - used to transfer funds to certain eligible Mastercard or Visa debit cards. Transfer of funds takes place within 30 minutes. (See FastAccess Funding on page 6.)

Same Day Funding

You have an additional funding instruction submission window that adds the capability of same day funding. This means, on a banking day, you can submit a funding instruction files (Batch or Online) before 11:00 AM ET and the funds move the same day. Submissions must also meet the following conditions for same day processing.

- All transactions, Batch or Online must be for less than $1,000,000 (single transaction limit).

> **NOTE:** If you include a funding instruction over $1,000,000, or multiple instructions to a single entity totaling over $1,000,000, we mark the instructions as same day, but processing takes place next day. Because you set the sameDayFunding flag to true, we assess fees for same day funding. To avoid excess fees, do not attempt to use same day funding for these instructions.

- We only process same day funding submissions on non-holiday weekdays (i.e., no weekends or holidays).
- The total disbursement to any sub-merchant cannot exceed $1,000,000 in a single day.
- Batch or Online instructions submitted outside the allowed window are processed as next day funding instructions.
- You must set the `sameDayFunding` attribute (of the `batchRequest` or `cnpOnlineRequest`) to **true**.
- If you miss the submission window with a batch or online file marked for same day funding, we process it as a normal next day funded batch and apply only the normal, next day funding fee.

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FastAccess Funding

The FastAccess Funding feature allows you to fund a sub-merchant within 30 minutes of submitting the `fastAccessFunding` transaction by pushing the funds to certain Mastercard or Visa cards held by your sub-merchant.

> **NOTE:** When pushing funds to a Mastercard, you must include the **`expDate`**.

The example below uses the `token` structure to designate the card to which you are pushing the funds. This transaction type also allows the use of the `card` structure or the `paypage` structure in place of the `token` structure.

Example: FastAccess Funding Request

```
<cnpOnlineRequest version="12.4" xmlns="http://www.vantivcnp.com/schema"
 merchantId="100">
 <authentication>
   <user>User Name</user>
   <password>Password</password>
 </authentication>
 <fastAccessFunding id="A123456" reportGroup="FastPayment">
   <fundingSubmerchantId>SomeSubMerchant</fundingSubmerchantId>
   <submerchantName>Some Merchant Inc.</submerchantName>
   <fundsTransferId>123e4567e89b12d3</fundsTransferId>
   <amount>3000</amount>
   <disbursementType>VMD</disbursementType>
   <token>
     <cnpToken>1111000101039449</cnpToken>
     <expDate>1112</expDate>
     <cardValidationNum>987</cardValidationNum>
     <type>VI</type>
   </token>
 </fastAccessFunding>
</cnpOnlineRequest>
```

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Account Balance Verifications

When the Batch or Online transaction arrives, the platform performs a front-end check on each Funding Instruction within a Batch, as well as Online instructions. We verify sufficient account balances to cover the money movement from each account. If system detects insufficient funds in any account impacted by a funding instruction, the platform rejects the individual Online instruction or the entire Batch. The returned error message provides information about the account lacking funds. We also perform a back-end balance check on Batch files ready for delivery upstream. In this case, if the money movement of any Batch results in an insufficient balance in any account, we reject all Batches.

> **NOTE:** To avoid possible account balance verification issues, Worldpay recommends you submit debit transactions first, in a separate Session file from the credit transactions.
>
> Also, keep in mind that the system may not handle transactions within a Batch sequentially. This is likewise true for Batches within a Session, but we do handle Session files in the order sent. To guarantee sequential handling of Batch files, you must submit the Batch individually in Session files.

For example, you submit a Batch of funding instructions that include a number of reserveCredit and reserveDebit transactions, such that the net funds movement (credits - debits) results in $200,000 being moved from the PayFac Reserve Account to the PayFac Settlement Account. If the current balance in the Reserve account is less than $200,000, The front-end checks detect this situation and reject the entire Batch with a reject message similar to:

```
<cnpResponse version="12.2" xmlns="http://www.vantivcnp.com/schema" id="691" response="1"
message="Over Balance (Cnp ID: 819812345678357001, session sequence: 2, unique ID: null) not
processed - The specified Funding Instructions would result in a negative balance in your
Reserve Account. Current  settlement balance:20000000, current reserve balance:15000000
cnpSessionId="810123456789357102"></cnpResponse>
```

> **NOTE:** The balance amounts shown in the example above are in cents. For example, the reserve account balance of 15000000 is $150000.00.

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cnpAPI Elements used for Funding Instructions

This section provides definitions of the cnpAPI elements specific to Funding Instruction Batch files. For additional information about other cnpAPI elements, as well as the structure and submission of Batch files, please refer to the latest version of the *Worldpay eComm cnpAPI Reference Guide*.

> **NOTE:** The parent elements referenced in this section pertain only to Funding Instruction transactions. Some elements have additional parent elements for other transaction types.

accountInfo

The `accountInfo` element is a required child of the `submerchantCredit,` and `submerchantDebit` transactions. It contains child elements used to provide details concerning the Sub-merchant account.

Parent Elements:

submerchantCredit, submerchantDebit, vendorCredit

Attributes:

None

Child Elements:

Required: accType, accNum, routingNum

Optional: ccdPaymentInformation

Example: **accountInfo Structure**

```
<accountInfo>
  <accType>Account Type Abbreviation</accType>
  <accNum>Account Number</accNum>
  <routingNum>Routing Number</routingNum>
  <ccdPaymentInformation>Payment Description</ccdPaymentInformation>
</accountInfo>
```

accType

The `accType` element is a required child of the `accountInfo` element, defining the type of Sub-merchant account used in the transaction.

Type = Choice (Enum); **Enumerations** = Checking, Savings, Corporate, or Corp Savings

> **NOTE:** Use Corporate for Corporate Checking accounts.

Parent Elements:

accountInfo

Attributes:

None

Child Elements:

None

accNum

The accNum element is a required child of the accountInfo element defining the account number of the Sub-merchant account.

Type = String; **minLength** = 4; **maxLength** = 17

> **NOTE:** Although the schema does not specify a minimum length for the accNum element, the number must be greater than or equal to 4 characters for the transaction to succeed.

Parent Elements:

accountInfo

Attributes:

None

Child Elements:

None

amount

The amount element is a required child of each funding instruction request transaction type, where it defines the amount debited or credited. Supply the value in cents without a decimal point. For example, a value of 1995 signifies $19.95.

Type = Integer; **totalDigits** = 12

Parent Elements:

payFacCredit, payFacDebit, reserveCredit, reserveDebit, submerchantCredit, submerchantDebit, vendorCredit

Attributes:

None

Child Elements:

None

ccdPaymentInformation

The `ccdPaymentInformation` element is an optional child of the `echeck` element. This element is intended for use by Payment Facilitators using Dynamic Payout to submit a description of the transaction. The description will appear in the extended detail section of the receiver's bank statement, if that section is supported by the receiver's bank.

Type = String; **minLength** = N/A; **maxLength** = 80

Parent Elements:

accountInfo, echeck

Attributes:

None

Child Elements:

None

customIdentifier

The `customIdentifier` element is an optional child of each funding instruction request transaction type. Payment Facilitators can use this element to specify a Billing Descriptor to appear on the bank statements of the parties involved in the funds transfer.

> **NOTE:** The information you provide in this element populates the Individual ID field of the ACH Record. The use of this field and its appearance on bank statements is at the discretion of the bank producing the statement.

Type = String; **minLength** = N/A; **maxLength** = 15

Parent Elements:

submerchantCredit, submerchantDebit

Attributes:

None

Child Elements:

None

ctxPaymentDetail

The `ctxPaymentDetail` element is an optional child of the `ctxPaymentInformation` element. Payment Facilitators can use this element to submit a description of certain Instruction Based Dynamic Payout transactions. The description appears on the receiver's bank statement, if supported by the receiver's bank. You can include up to 9,999 `ctxPaymentDetail` elements in the transaction.

Type = String; **minLength** = N/A; **maxLength** = 80

Parent Elements:

ctxPaymentInformation

Attributes:

None

Child Elements:

None

ctxPaymentInformation

The `ctxPaymentInformation` element is an optional child of the `accountInfo` element for Batch submitted transactions only. Payment Facilitators can use this element to submit a description of certain Instruction Based Dynamic Payout transactions. You define the description using the `ctxPaymentDetail` child element. The information appears in the extended detail section of the receiver's bank statement, if supported by the receiving bank.

Parent Elements:

accountInfo

Attributes:

None

Child Elements:

ctxPaymentDetail

Example: cxtPaymentInformation Structure

```
<ctxPaymentInformation>
  <ctxPaymentDetail>Payment Description 1</ctxPaymentDetail>
  <ctxPaymentDetail>Payment Description 2</ctxPaymentDetail>
.
.
.
<ctxPaymentDetail>Payment Description n</ctxPaymentDetail>
</ctxPaymentInformation>
```

disbursementType

The `disbursementType` element is an optional child of the `fastAccessFunding` element, which describes the funds disbursement associated with the transaction. If you do not include this element, the value defaults to VMD, Merchant Disbursement.

Type = String (Enum); **minLength** = N/A; **maxLength** = N/A

Parent Elements:

fastAccessFunding

Attributes:

None

Child Elements:

None

Enumerations:

Enumeration	Description
VAA	Account to Account
ABB	Business to Business
VBI	Money Transfer - Bank-initiated
VBP	Non-card Bill Payment
VCC	Cash Claim
VCI	Cash In
VCO	Cash Out
VCP	Card Bill Payment
VFD	Funds Disbursement
VGD	Government Disbursement
VGP	Gambling Payout
VLO	Loyalty and Offers
VMA	Mobile Air Time Payout
VMD	Merchant Disbursement (default)
VMI	Money Transfer - Merchant-initiated
VMP	Face-to-face Merchant Payment
VOG	Online Gambling Payout
VPD	Payroll/Pension Disbursement

Enumeration	Description
VPG	Payment to Government
VPP	Person to Person
VPS	Payment for Goods and Services
VTU	Top-up for Enhanced Prepaid Loads
VWT	Wallet Transfer

fastAccessFunding

The `fastAccessFunding` element is the parent element for the transaction type that a Payment Facilitator uses to move funds to a sub-merchant held debit card. The transfer of funds occurs within 30 minutes.

> **NOTE:** For additional information about Dynamic Payout and the use of this transaction type, please refer to the *PayFac Dynamic Payout FAQ* document.

Parent Elements:

cnpOnlineRequest

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	A unique identifier assigned by the presenter and mirrored back in the response. **minLength** = 1 **maxLength** = 25
customerId	String	No	A value assigned by the merchant to identify the recipient. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	For Payment Facilitators, this attribute does not segregate transactions in iQ. This field does appear in various SSR reports. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: amount, fundingSubmerchantId, fundsTransferId, submerchantName, (choice of) card, paypage, or token, disbursementType

fastAccessFundingResponse

The `fastAccessFundingResponse` element is the parent element for information returned to you in response to a `fastAccessFunding` transaction.

Parent Elements:

cnpOnlineResponse

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	The response returns the same value submitted in the payFacCredit transaction. **minLength** = 1 **maxLength** = 25
customerId	String	No	The response returns the same value submitted in the fastAccessFunding transaction. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	The response returns the same value submitted in the fastAccessFunding transaction. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: cnpTxnId, fundsTransferId, response, responseTime, message, postDate

fundingInstructionVoid

The `fundingInstructionVoid` element is the parent element for the transaction type that a Payment Facilitator uses to void a submitted, but not yet processed funding instruction. You must submit the `fundingInstructionVoid` transaction prior to your cutoff time on the same day you submitted the instruction to be voided. This rule also applies to funding instructions submitted on weekends.

NOTE: You cannot use this transaction type to void a FastAccess Funding instruction

Parent Elements:

cnpOnlineRequest

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	A unique identifier assigned by the presenter and mirrored back in the response. **minLength** = N/A **maxLength** = 25
customerId	String	No	A value assigned by the merchant to identify the consumer. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	For Payment Facilitators, this attribute does not segregate transactions in eCommerce iQ. This field does appear in various SSR reports. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: cnpTxnId

fundingInstructionVoidResponse

The `fundingInstructionVoidResponse` element is the parent element for information returned to you in response to a `fundingInstructionVoid` transaction.

Parent Elements:

cnpOnlineResponse

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	The response returns the same value submitted in the credit transaction. **minLength** = N/A **maxLength** = 25
customerId	String	No	The response returns the same value submitted in the credit transaction. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	The response returns the same value submitted in the credit transaction. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: cnpTxnId, response, responseTime, message

fundingSubmerchantId

The `fundingSubmerchantId` element is a required child of most funding instruction request transaction types, but optional for FastAccess (required for Payment Facilitators) and Vendor Credit funding instructions. It specifies the identifier of the sub-merchant whose funds the instruction moves.

> **NOTE:** If you process transactions solely on the Worldpay platform or on both the Worldpay and Worldpay eCommerce platforms, use the Worldpay-supplied Sub-merchant Merchant Id as the value of the **`fundingSubmerchantId`** element.
>
> If you process solely on the Worldpay eCommerce platform, use the eCommerce-supplied value obtained, after creating the Sub-merchant, by submitting a Sub-Merchant Retrieval Request via the Merchant Provisioner API as the value of the **`fundingSubmerchantId`** element.

Type = String; **minLength** = N/A; **maxLength** = 50

Parent Elements:

payFacCredit, payFacDebit, reserveCredit, reserveDebit, submerchantCredit, submerchantDebit, vendorCredit, fastAccessFunding

Attributes:

None

Child Elements:

None

fundsTransferId

The `fundsTransferId` element is a required child of each funding instruction request/response transaction type, where it specifies the Payment Facilitator assigned identifier for the transaction. You must use unique values for each transaction across you entire organization. The system mirrors this identifier back in the response messages.

Type = String; **minLength** = N/A; **maxLength** = 36 (for all except `fastAccessFunding and fastAccessFundingResponse`)

Type = String; **minLength** = N/A; **maxLength** = 16 (for `fastAccessFunding and fastAccessFundingResponse`)

Parent Elements:

payFacCredit, payFacCreditResponse, payFacDebit, payFacDebitResponse, reserveCredit, reserveCreditResponse, reserveDebit, reserveDebitResponse, submerchantCredit, submerchantCreditResponse, submerchantDebit, submerchantDebitResponse, vendorCredit, vendorCreditResponse, fastAccessFunding, fastAccessFundingResponse

Attributes:

None

Child Elements:

None

cnpTxnId

The `cnpTxnId` element is used to identify transactions in our system. The system returns this element in cnpAPI responses.

Type = Long; **minLength** = N/A; **maxLength** = 19

Parent Elements:

This element is a required child of the following: payFacCreditResponse, payFacDebitResponse, reserveCreditResponse, reserveDebitResponse, submerchantCreditResponse, submerchantDebitResponse, vendorCreditResponse, fastAccessFundingResponse, fundingInstructionVoid, fundingInstructionVoidResponse, fastAccessFundingResponse

Attributes:

None

Child Elements:

None

message

The `message` element contains a brief definition of the response code returned for the transaction.

For a complete list of response codes and associated messages, please refer to Appendix A of the *Worldpay eComm cnpAPI Reference Guide*.

Type = String; **minLength** = N/A; **maxLength** = 512

Parent Elements:

payFacCreditResponse, payFacDebitResponse, reserveCreditResponse, reserveDebitResponse, submerchantCreditResponse, submerchantDebitResponse, vendorCreditResponse

Attributes:

None

Child Elements:

None

payFacCredit

The `payFacCredit` element is the parent element for the transaction type that a Payment Facilitator uses to distribute funds to themselves (i.e., from the PayFac Settlement Account to the PayFac Operating Account).

Parent Elements:

batchRequest, cnpOnlineRequest

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	A unique identifier assigned by the presenter and mirrored back in the response. **minLength** = N/A **maxLength** = 25
customerId	String	No	A value assigned by the merchant to identify the consumer. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	For Payment Facilitators, this attribute does not segregate transactions in iQ. This field does appear in various SSR reports. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: amount, fundingSubmerchantId, fundsTransferId

payFacCreditResponse

The `payFacCreditResponse` element is the parent element for information returned to you in response to a `payFacCredit` transaction.

Parent Elements:

batchResponse, cnpOnlineResponse

Attributes:

Attribute Name	Type	Required?	Description
id	String	No	The response returns the same value submitted in the payFacCredit transaction. **minLength** = N/A **maxLength** = 25
customerId	String	No	The response returns the same value submitted in the payFacCredit transaction. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	The response returns the same value submitted in the payFacCredit transaction. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: cnpTxnId, fundsTransferId, response, responseTime, message

Required (Online): postDate

payFacDebit

The `payFacDebit` element is the parent element for the transaction type that a Payment Facilitator uses to move funds from the PayFac Operating Account back to the PayFac Settlement Account.

Parent Elements:

batchRequest, cnpOnlineRequest

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	A unique identifier assigned by the presenter and mirrored back in the response. **minLength** = N/A **maxLength** = 25
customerId	String	No	A value assigned by the merchant to identify the consumer. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	For Payment Facilitators, this attribute does not segregate transactions in iQ. This field does appear in various SSR reports. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: amount, fundingSubmerchantId, fundsTransferId

payFacDebitResponse

The `payFacDebitResponse` element is the parent element for information returned to you in response to a `payFacDebit` transaction.

Parent Elements:

batchResponse, cnpOnlineResponse

Attributes:

Attribute Name	Type	Required?	Description
id	String	No	The response returns the same value submitted in the payFacCredit transaction. **minLength** = N/A **maxLength** = 25
customerId	String	No	The response returns the same value submitted in the payFacDebit transaction. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	The response returns the same value submitted in the payFacDebit transaction. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: cnpTxnId, fundsTransferId, response, responseTime, message

Required (Online): postDate

postDate

The `postDate` element defines the date the transaction was posted. The format is YYYY-MM-DD. It occurs only in response to Online transactions.

> **NOTE:** Although the schema defines this element as optional, the system returns it in the response for all Online transactions.

Type = Date; **minLength** = N/A; **maxLength** = 10

Parent Elements:

fastAccessFunding, payFacCreditResponse, payFacDebitResponse, reserveCreditResponse, reserveDebitResponse, submerchantCreditResponse, submerchantDebitResponse, vendorCreditResponse

Attributes:

None

Child Elements:

None

reserveCredit

The `reserveFacCredit` element is the parent element for the transaction type that a Payment Facilitator uses to move funds from the PayFac Settlement Account to the PayFac Reserve Account.

Parent Elements:

batchRequest, cnpOnlineRequest

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	A unique identifier assigned by the presenter and mirrored back in the response. **minLength** = N/A **maxLength** = 25
customerId	String	No	A value assigned by the merchant to identify the consumer. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	For Payment Facilitators, this attribute does not segregate transactions in iQ. This field does appear in various SSR reports. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: amount, fundingSubmerchantId, fundsTransferId

reserveCreditResponse

The `reserveCreditResponse` element is the parent element for information returned to you in response to a `reserveCredit` transaction.

Parent Elements:

batchResponse, cnpOnlineResponse

Attributes:

Attribute Name	Type	Required?	Description
id	String	No	The response returns the same value submitted in the payFacCredit transaction. **minLength** = N/A **maxLength** = 25
customerId	String	No	The response returns the same value submitted in the reserveCredit transaction. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	The response returns the same value submitted in the reserveCredit transaction. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: cnpTxnId, fundsTransferId, response, responseTime, message

Required (Online): postDate

reserveDebit

The `reserveDebit` element is the parent element for the transaction type that a Payment Facilitator uses to move funds from the PayFac Reserve Account to the PayFac Settlement Account.

Parent Elements:

batchRequest, cnpOnlineRequest

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	A unique identifier assigned by the presenter and mirrored back in the response. **minLength** = N/A **maxLength** = 25
customerId	String	No	A value assigned by the merchant to identify the consumer. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	For Payment Facilitators, this attribute does not segregate transactions in iQ. This field does appear in various SSR reports. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: amount, fundingSubmerchantId, fundsTransferId

reserveDebitResponse

The `reserveDebitResponse` element is the parent element for information returned to you in response to a `reserveDebit` transaction.

Parent Elements:

batchResponse, cnpOnlineResponse

Attributes:

Attribute Name	Type	Required?	Description
id	String	No	The response returns the same value submitted in the reserveDebit transaction. **minLength** = N/A **maxLength** = 25
customerId	String	No	The response returns the same value submitted in the reserveDebit transaction. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	The response returns the same value submitted in the reserveDebit transaction. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: cnpTxnId, fundsTransferId, response, responseTime, message

Required (Online): postDate

response

The `response` element contains a three digit numeric code which specifies either that the transaction is approved (000 code) or declined. The `message` element provides a brief definition of the response code.

For a complete list of response codes and associated messages, please refer to Appendix A of the *Worldpay eComm cnpAPI Reference Guide*.

Type = String; **minLength** = N/A; **maxLength** = 3

Parent Elements:

payFacCreditResponse, payFacDebitResponse, reserveCreditResponse, reserveDebitResponse, submerchantCreditResponse, submerchantDebitResponse, vendorCreditResponse, fundingInstructionVoidResponse

Attributes:

None

Child Elements:

None

responseTime

The `responseTime` element provides a date/time stamp of the response. The format of the element is YYYY-MM-DDTHH:MM:SS. For example, 2009-12-21T11:37:04.

Type = dateTime; **minLength** = N/A; **maxLength** = 19

Parent Elements:

payFacCreditResponse, payFacDebitResponse, reserveCreditResponse, reserveDebitResponse, submerchantCreditResponse, submerchantDebitResponse, vendorCreditResponse

Attributes:

None

Child Elements:

None

routingNum

The `routingNum` element is a required child of the `accountInfo` element, defining the routing number of the Sub-merchant account.

Type = String; **minLength** = 9; **maxLength** = 9

Parent Elements:

accountInfo

Attributes:

None

Child Elements:

None

submerchantCredit

The `submerchantCredit` element is the parent element for the transaction type that a Payment Facilitator uses to move funds from the PayFac Settlement Account to the Sub-merchant Account.

Parent Elements:

batchRequest, cnpOnlineRequest

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	A unique identifier assigned by the presenter and mirrored back in the response. **minLength** = N/A **maxLength** = 25
customerId	String	No	A value assigned by the merchant to identify the recipient. **minLength** = N/A **maxLength** = 50

Attribute Name	Type	Required?	Description
reportGroup	String	Yes	For Payment Facilitators, this attribute does not segregate transactions in iQ. This field does appear in various SSR reports. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: accountInfo, amount, fundingSubmerchantId, fundsTransferId, submerchantName, customIdentifier

submerchantCreditResponse

The `submerchantCreditResponse` element is the parent element for information returned to you in response to a `submerchantCredit` transaction.

Parent Elements:

batchResponse, cnpOnlineResponse

Attributes:

Attribute Name	Type	Required?	Description
id	String	No	The response returns the same value submitted in the submerchantCredit transaction. **minLength** = N/A **maxLength** = 25
customerId	String	No	The response returns the same value submitted in the submerchantCredit transaction. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	The response returns the same value submitted in the submerchantCredit transaction. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: cnpTxnId, fundsTransferId, response, responseTime, message

Required (Online): postDate

submerchantDebit

The `submerchantDebit` element is the parent element for the transaction type that a Payment Facilitator uses to move funds from the Sub-merchant Account to the PayFac Settlement Account.

Parent Elements:

batchRequest, cnpOnlineRequest

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	A unique identifier assigned by the presenter and mirrored back in the response. **minLength** = N/A **maxLength** = 25
customerId	String	No	A value assigned by the merchant to identify the recipient. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	For Payment Facilitators, this attribute does not segregate transactions in iQ. This field does appear in various SSR reports. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: accountInfo, amount, fundingSubmerchantId, fundsTransferId, submerchantName, customIdentifier

submerchantDebitResponse

The `submerchantDebitResponse` element is the parent element for information returned to you in response to a `submerchantDebit` transaction.

Parent Elements:

batchResponse, cnpOnlineResponse

Attributes:

Attribute Name	Type	Required?	Description
id	String	No	The response returns the same value submitted in the submerchantDebit transaction. **minLength** = N/A **maxLength** = 25
customerId	String	No	The response returns the same value submitted in the submerchantDebit transaction. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	The response returns the same value submitted in the submerchantDebit transaction. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: cnpTxnId, fundsTransferId, response, responseTime, message

Required (Online): postDate

submerchantName

The `submerchantName` element is a required child of the `submerchantCredit` element and specifies the name of the Sub-merchant.

Type = String; **minLength** = 1; **maxLength** = 256

Parent Elements:

submerchantCredit

Attributes:

None

Child Elements:

None

vendorCredit

The `vendorCredit` element is the parent element for the transaction type that a Payment Facilitator uses to move funds from the PayFac Settlement Account the Vendor Account.

Parent Elements:

batchRequest, cnpOnlineRequest

Attributes:

Attribute Name	Type	Required?	Description
id	String	Yes	A unique identifier assigned by the presenter and mirrored back in the response. **minLength** = N/A **maxLength** = 25
customerId	String	No	A value assigned by the merchant to identify the recipient. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	For Payment Facilitators, this attribute does not segregate transactions in iQ. This field does appear in various SSR reports. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: accountInfo, amount, fundingSubmerchantId, fundsTransferId, vendorName

vendorCreditResponse

The `vendorCreditResponse` element is the parent element for information returned to you in response to a `vendorCredit` transaction.

Parent Elements:

batchResponse, cnpOnlineResponse

Attributes:

Attribute Name	Type	Required?	Description
id	String	No	The response returns the same value submitted in the vendorCredit transaction. **minLength** = N/A **maxLength** = 25
customerId	String	No	The response returns the same value submitted in the vendorCredit transaction. **minLength** = N/A **maxLength** = 50
reportGroup	String	Yes	The response returns the same value submitted in the vendorCredit transaction. **minLength** = 1 **maxLength** = 25

Child Elements:

Required: cnpTxnId, fundsTransferId, response, responseTime, message

Required (Online): postDate

vendorName

The vendorName element is a required child of both the `vendorCredit` and `vendorDebit` elements and specifies the name of the vendor involved in the funding instructions.

Type = String; **minLength** = 1; **maxLength** = 256

Parent Elements:

vendorCredit

Attributes:

None

Child Elements:

None

Example of a Funding Instruction Batch

The example below shows a Batch file containing the various funding instructions you can use. Do not mix other transaction types in a Batch file containing funding instructions.

> **NOTE:** The hard limit for any single Batch file is 100,000 instructions, while the recommended number of instructions in a single Batch file is 20,000. If you need to submit a larger number of instructions, create multiple Batch files within the Session file. A Session file, which is a group of Batch files, must not exceed 1,000,000 instructions across all Batches.

Example: cnpAPI Funding Instructions

```
<cnpRequest version="12.24" xmlns="http://www.vantivcnp.com/schema"
  numBatchRequests="1">
  <authentication>
    <user>username</user>
    <password>password</password>
  </authentication>
  <batchRequest merchantId="01601" numPayFacCredit="1" payFacCreditAmount="1000"
  numPayFacDebit="1" payFacDebitAmount="2000" numSubmerchantCredit="1"
  submerchantCreditAmount="3000" numSubmerchantDebit="1" submerchantDebitAmount="4000"
  numReserveCredit="1" reserveCreditAmount="5000" numReserveDebit="1"
  reserveDebitAmount="6000" numVendorCredit="1" vendorCreditAmount="7000"
  numVendorDebit="1" vendorDebitAmount="8000" numPhysicalCheckCredit="1"
  physicalCheckCreditAmount="9000" numPhysicalCheckDebit="1"
  physicalCheckDebitAmount="10000" sameDayFunding="true">
    <!-- Example of PayFac funding themselves. Funds move from the PayFac Settlement
  Account to the PayFac Operating Account. -->
    <payFacCredit reportGroup="CollectedFees">
<!-- ID of Submerchant associated with fee - NOT Payfac ID -->
      <fundingSubmerchantId>SomeSubMerchant</fundingSubmerchantId>
<!-- Your internal tracking number for fund transfer -->
      <fundsTransferId>123e4567-e89b-12d3-a456-426655440000</fundsTransferId>
      <amount>1000</amount>
      <customIdentifier>Co_Descriptor</customIdentifier>
    </payFacCredit>
    <!-- Example of PayFac returning money to the settlement account. Funds move from the
  PayFac Operating Account to the PayFac Settlement Account. -->
    <payFacDebit reportGroup="MiscRefunds">
      <fundingSubmerchantId>SomeSubMerchant</fundingSubmerchantId>
      <fundsTransferId>123e4567-e89b-12d3-a456-426655440001</fundsTransferId>
      <amount>2000</amount>
      <customIdentifier>Co_Descriptor</customIdentifier>
    </payFacDebit>
    <!-- Example of PayFac funding the Submerchant. Funds move from the PayFac Settlement
  Account to the Submerchant Account. -->
    <submerchantCredit reportGroup="SubMerchantPayment">
```

```
      <fundingSubmerchantId>SomeSubMerchant</fundingSubmerchantId>
      <submerchantName>Some Merchant Inc.</submerchantName>
      <fundsTransferId>123e4567-e89b-12d3-a456-426655440002</fundsTransferId>
      <amount>3000</amount>
      <accountInfo>
        <accType>Checking</accType>
        <accNum>123456789012</accNum>
        <routingNum>011075150</routingNum>
      </accountInfo>
      <customIdentifier>Co_Descriptor</customIdentifier>
    </submerchantCredit>
    <!-- Example of PayFac debiting the Submerchant. Funds move from the Submerchant
  Account to the PayFac Settlement Account. -->
    <submerchantDebit reportGroup="SubMerchantRefund">
      <fundingSubmerchantId>SomeSubMerchant</fundingSubmerchantId>
      <submerchantName>Some Merchant Inc.</submerchantName>
      <fundsTransferId>123e4567-e89b-12d3-a456-426655440003</fundsTransferId>
      <amount>4000</amount>
      <accountInfo>
        <accType>Checking</accType>
        <accNum>123456789012</accNum>
        <routingNum>011075150</routingNum>
      </accountInfo>
      <customIdentifier>Co_Descriptor</customIdentifier>
    </submerchantDebit>
    <!-- Example of PayFac adding money into reserves. Funds move from the PayFac
  Settlement Account to the Reserve Account. -->
    <reserveCredit reportGroup="Reserve">
      <fundingSubmerchantId>SomeSubMerchant</fundingSubmerchantId>
      <fundsTransferId>123e4567-e89b-12d3-a456-426655440004</fundsTransferId>
      <amount>5000</amount>
      <customIdentifier>Co_Descriptor</customIdentifier>
    </reserveCredit>
    <!-- Example of PayFac getting money from Reserves. Funds move from the Reserve
  Account to the PayFac Settlement Account. -->
    <reserveDebit reportGroup="SubMerchantRefund">
      <fundingSubmerchantId>SomeSubMerchant</fundingSubmerchantId>
      <fundsTransferId>123e4567-e89b-12d3-a456-426655440005</fundsTransferId>
      <amount>6000</amount>
      <customIdentifier>Co_Descriptor</customIdentifier>
    </reserveDebit>
<!-- Example of PayFac funding the vendor. Funds move from the PayFac Settlement Account
  to the Vendor Account. -->
    <vendorCredit reportGroup="vendorPayment">
      <fundingSubmerchantId>SomeVendor</fundingSubmerchantId>
      <vendorName>Some Vendor Inc.</vendorName>
      <fundsTransferId>123e4567-e89b-12d3-a456-426655440006</fundsTransferId>
      <amount>7000</amount>
      <accountInfo>
        <accType>Checking</accType>
        <accNum>123456789012</accNum>
        <routingNum>011075150</routingNum>
      </accountInfo>
      <customIdentifier>Co_Descriptor</customIdentifier>
    </vendorCredit>
  </batchRequest>
</cnpRequest>
```

cnpAPI Funding Instruction Response Example

All response message to funding instruction have the same structure, only the parent element varies according to the original request. The example below is a response for a payfacCredit transaction.

Example: Funding Instruction Response

```
  <payFacCreditResponse reportGroup="CollectedFees">
    <cnpTnxId>82823972759879805</cnpTxnId>
    <fundsTransferId>123e4567-e89b-12d3-a456-426655440000</fundsTransferId>
    <response>000</response>
    <responseTime>2014-01-09T20:28:32</responseTime>
    <message>Approved</message>
  </payFacCreditResponse>
```

Funding Instruction Void Transactions

You can use the Funding Instruction Void transaction type to void/remove a designated instruction from a submitted batch of instructions provided the following conditions are met:

- Submit the Funding Instruction Void transaction prior to your cutoff time.
- The funding instruction you wish to void must be in a Funding Instruction Batch submitted the same day as the void. This rule also applies to weekends.
- You cannot use a Funding Instruction Void transaction to void a FastAccess Funding instruction.

> **NOTE:** When you issue a Funding Instruction Void, allow 30 minutes for the system to add the amount of the void back to your Settlement Account.

Example: Funding Instruction Void Request

```
<cnpRequest  version="12.0" xmlns="http://www.vantivcnp.com/schema" numBatchRequests =
 "1">
 <authentication>
   <user>userName</user>
   <password>password</password>
 </authentication>
 <batchRequest merchantId="PayFacMerch02" numFundingInstructionVoid="1">
   <fundingInstructionVoid reportGroup="void" id="1">
     <cnpTxnId>1234</cnpTxnId>
   </fundingInstructionVoid>
 </batchRequest>
</cnpRequest>
```

Example: Funding Instruction Void Response

```
<cnpResponse version="12.0" xmlns="http://www.vantivcnp.com/schema" response="0"
 message="Valid Format" cnpSessionId="82828656962027535">
 <batchResponse cnpBatchId="82828656962027543" merchantId="PayFacMerch02">
   <fundingInstructionVoidResponse id="1" reportGroup="void">
     <cnpTxnId>82828656962109465</cnpTxnId>
     <response>001</response>
     <responseTime>2017-10-02T15:51:54</responseTime>
     <message>Transaction Received</message>
   </fundingInstructionVoidResponse>
 </batchResponse>
</cnpResponse>
```

Funding Instruction Certification Testing

In order to validate of your cnpAPI structure for Funding Instruction transaction types, submit two Batches, one containing credit transaction and one containing debit transactions, using the data supplied in Table 1. To validate your Online message structure, use the supplied data to submit Online versions of the referenced transactions.

> **NOTE:** Although the tests separate debit and credit transactions, there are no system requirements to do so when constructing your Batches.
>
> For required fields without supplied data, submit any value valid for the element.

TABLE 1 Funding Instruction Certification Test Data

Transaction Type	Supplied Data Elements		Key Response Elements	
	Element	**Value**	**Element**	**Value**
First Batch File Containing Credit Transactions:				
payFacCredit	<fundsTransferId>	00001	<fundsTransferId>	00001
	<amount>	1000	<response>	000
			<message>	Approved
submerchantCredit	<fundsTransferId>	00003	<fundsTransferId>	00003
	<amount>	3000	<response>	000
			<message>	Approved
reserveCredit	<fundsTransferId>	00005	<fundsTransferId>	00003
	<amount>	5000	<response>	000
			<message>	Approved
vendorCredit	<fundsTransferId>	00007	<fundsTransferId>	00007
	<amount>	7000	<response>	000
			<message>	Approved
vendorCredit	<amount>	300	<response>	990
	<accType>	Checking	<message>	Funding instruction held. Please contact your Relationship Manager.
	<accNum>	123456789012		
	<routingNum>	063116481		
vendorCredit	<addressLine1>	Omit this element	<response>	967
			<message>	Missing address information

TABLE 1 Funding Instruction Certification Test Data

	Supplied Data Elements		Key Response Elements	
Transaction Type	**Element**	**Value**	**Element**	**Value**
fundingInstructionVoid	<cnpTxnId>	Value from held transaction two rows above	<response> <message>	939 Unable to void a transaction with a held status.
Second Batch File Containing Debit Transactions:				
payFacDebit	<fundsTransferId> <amount>	00011 9999999	<fundsTransferId> <response> <message>	00011 940 This Funding Instruction results in a negative account balance
payFacDebit	<fundsTransferId> <amount>	00002 2000	<fundsTransferId> <response> <message>	00002 000 Approved
submerchantDebit	<fundsTransferId> <amount>	00004 4000	<fundsTransferId> <response> <message>	00004 000 Approved
reserveDebit	<fundsTransferId> <amount>	00006 6000	<fundsTransferId> <response> <message>	00006 000 Approved

To test the CTX Information functionality, you must introduce the transactions below in Batch format. Although the tests transactions specified are `submerchantCredit` transactions, you can use the same data to test `submerchantDebit`, `vendorCredit`, and `vendorDebit` transactions.

> **NOTE:** For the approved test below, your Implementation Consultant verifies the receipt of the `ctxPaymentDetail` elements included in the transaction.

TABLE 2 CTX Information Test Data

Transaction Type	Supplied Data Elements		Key Response Elements	
	Element	**Value**	**Element**	**Value**
submerchantCredit	<fundsTransferId> <amount> <ctxPaymentDetail>	01003 5000 Include this element ten (10) times.	<fundsTransferId> <response> <message>	01003 000 Approved
submerchantCredit	<fundsTransferId> <amount> <ctxPaymentDetail>	01004 5000 Use a value in excess of 80 characters.		Returns an XML Validation error.
submerchantCredit or submerchantDebit	<fundingSubmerchantId>	444000	<response> <message>	990 Funding instruction held. Please contact your Relationship Manager.
fundingInstructionVoid	<cnpTxnId>	Value from held transaction above	<response> <message>	939 Unable to void a transaction with a held status.

TABLE 3 FastAccess Funding Instruction Test Data

OrderId	Supplied Data Elements		Key Response Elements	
	Element	**Value**	**Element**	**Value**
fastAccessFunding	<type> <number> <amount>	VI 4005554444444403 10000	<response> <message>	000 Approved
fastAccessFunding	<type> <number> <amount>	VI 4005554444444403 000	<response> <message>	000 Approved
fastAccessFunding	<type> <number> <amount>	MC 5413330089020011 17500	<response> <message>	000 Approved

SSR Reports

> **NOTE:** For additional information about Scheduled Secure Reports associated with Dynamic Payout, please refer to either the ***Worldpay eComm Scheduled Secure Reports Reference Guide*** or the ***PayFac Dynamic Payout FAQ***.

You are required to receive the following Scheduled Secure Reports when using the Dynamic Payout feature:

- **Funding Reject Report by ACH Return Date** - contains data about failures to transfer funds to Sub-merchant accounts. The report is produced daily.
- **NoC Report by ACH Return Date**- contains NoC data detailing changes in Sub-merchants accounts discovered during funds transfer operations. The report is produced daily and removed after 24 hours.
- **Account Balance Report**- contains data about balances in various accounts used by this solution. The report is produced daily.
- **Tax ID Mismatch Report** - contains data about Legal Entity Tax Identification Numbers validation failures. The report is produced daily.
- **Funding Instruction Confirmation Report** - provides data about all settled (successful) funding instructions from the previous day.
- **Balance Summary Report** - provides a summary of the balance in the PayFac account for the previous day.

In addition to the required reports listed above, there are many reports available via SSR that you can use to track transactional data, chargebacks, and to assist in reconciliation operations. Some of these reports are:

- **Net Settled Sales by Transaction Report** - includes all settled and conveyed transactions (deposits and refunds), including echeck transactions. The report can be scheduled based upon either Activity (post) or Settlement (funds transfer) day.
- **Session Report** - includes all transactions for a particular activity post day and allows reconciliation against submitted transactions.
- **Transaction Summary Report** - includes summarized deposits and refunds (both settled and conveyed) submitted by the merchant and broken down by purchase currency, reporting groups, and payment type for a particular activity post day.
- **Activity Report** - includes summarized financial data for transactions (deposits and refunds) based upon activity post date and broken down by Reporting Group and payment type.
- **Settlement Report** - includes summarized financial data for settled transactions (deposits and refunds) based upon settlement (funds transfer) date and broken down by Reporting Group and payment type.
- **Chargeback Financial Report** - includes detailed information about financial impacting chargeback activities for a given activity (post) or fund transfer (settlement) date.
- **Chargeback Status Report** - provides details of all chargeback activities for a designated activity (post day) date or date range in the case of a monthly report. This report is run daily or monthly.
- **Fee Report** - provides a detailed breakdown of all Worldpay and Passthrough (Interchange) fees associated with transactions for a given activity (post) or fund transfer (settlement) date.
- **Visa Fixed Acquirer Network Fee Report** - a PayFac report that provides details of Visa FANF fees assessed (by Legal Entity). Worldpay produces the report on the 8th of each month. Each report contains data for the prior month.

- **Mastercard per Location Fee Report** - a PayFac report that provides details of location fees assessed by Legal Entity and Sub-merchant. Worldpay produces the report on the 15th of each month. Each report contains data for the prior month.

> **NOTE:** For additional information about these and other reports, please refer to the latest version of the ***Worldpay eComm Scheduled Secure Reports Reference Guide***.