Payliance

Presentation Manager Batch Reference

v1.1.6

Contents

Overview

Payliance Presentation Manager (PM) takes in an account with a past due balance and schedules a series of RCC transactions of lesser amounts to attempt to collect the total past due amount. Transactions that return for insufficient funds are reattempted based on whether the account has authorized collection attempts remaining. PM continues collection attempts until the balance is collected in full, an ineligible return is received, or the account uses all authorized attempts.

Terminology

The following terms are commonly used related to PM processing.

Term	Description
Placement	A batch of accounts submitted to PM.
Account	An outstanding debt submitted to PM for collections.
Outstanding balance	The amount of the debt that PM is attempting to collect for an account.
RCC	Remotely created check.
Transaction	An RCC transaction submitted by PM to the processing bank to collect on a portion of the account's outstanding balance.
Resubmission	PM resubmits a transaction for a second attempt if a return is received for insufficient funds.
Settlement	A deposit from Payliance to the Merchant's bank account for transactions that were successfully collected.
Late return	A return on an RCC transaction received after that transaction was settled to the Merchant. Settlement is reversed from the Merchant's bank account for a late return.
Contingency fees	Fees withheld from funds settled.
Net settlement	PM issues one transaction per day to the Merchant's bank account which includes: • all transactions settled that day • less contingency fees • less reversals for late returns received on the previous day.

Processing and Batch Files

PM – Processing Step (*Current Status*)	Description	Batch Files
Submission	Merchant submits a Placement file of accounts to PM.	
Data Validation (*Validated or Invalidated*)	PM validates the data submitted on the account for required fields, length, and valid values.	PM creates the **Validation Results** file. A Response Code of 1 means the data validated successfully. All other Response Codes indicate an invalidation.
Qualification (*Awaiting Verification Result*)	PM qualifies the bank account to be processed. The outcome is that the account is approved or declined.	PM creates the **Accounts Not Qualified** file. This file includes all accounts that were *declined* in Qualification.
Processing (*Scheduled*)	PM has scheduled the account into transactions and is processing the transactions.	**Daily Activity** – Transactions in the Daily Activity file with Validation Status of 0 have been submitted to the bank on the file date.
		Late Return Detail – Transactions in the file received a late return on the file date and will be reversed in the next business day's net settlement.
		Settlement Detail – Transactions in the file are settled on the Settlement Date indicated in the file. This file includes Amount Settled to Date and Outstanding Balance details for the account.
		Settlement Reconciliation Detail – Incorporates settled transactions and late returns for the file date to calculate the net settlement amount.
Processing Stopped (*Done*)	PM has completed processing on the account.	PM creates the **Activity Stopped Detail** file which includes the Reason Activity Stopped column. Activity will be stopped if: - Account has been collected in full - An ineligible return was received - The maximum number of attempts has been reached.
Processing Cancelled (*Cancelled*)	Merchant has cancelled processing on the account.	If a Pull File is submitted by the merchant, the **Pull Results** file is created.

		Pull results includes all accounts in the original pull file with the Result column indicating whether the account was successfully cancelled. A cancelled account will also be included on the **Activity Stopped Detail** file.

SFTP

Merchants will be configured with a directory on the Payliance SFTP and a username and password will be provided.

- PM picks up inbound files from the "pickup" folder of the merchant directory.
- PM delivers data files to the "outbound" folder of merchant directory.

Environment	Site	Username
Staging	staging.transfer.payliance.com	STG-[AlphaClientId]
Production	transfer.payliance.com	[AlphaClientId]

Merchant Portal

In addition to the files documented here, the Payliance Merchant Portal allows merchants to generate and export additional reports. Individual accounts can also be cancelled through the Merchant Portal.

Environment	Site
Staging	staging.portal.payliance.com
Production	portal.payliance.com

Presentation Manager Files Summary

PM Inbound Files

The following files are submitted by the Merchant to Payliance Presentation Manager:

File	Description	File name convention
Placement	The Placement file submits a batch of accounts to PM for collections.	YYMMDDHHMMSS_ClientID_Placement.csv
Pull Request	The Pull file can be used to stop collection activity on accounts in PM.	YYMMDDHHMMSS_ClientID_Pull.pull

PM Result Files

The following files are created by Payliance Presentation Manager and transferred to the Merchant SFTP in response to receiving a Placement or Pull file:

File	Description	File name convention
Validation Results	The Validation Results file is created after PM receives a Placement file and completes data validation. The Validation Results file includes the validation status of each account in the file.	[PlacementFileName]_ValidationResults.csv
Accounts Not Qualified	The Accounts Not Qualified file is created after PM receives a Placement file and completes qualification. The Accounts Not Qualified file includes all accounts that were declined in qualification and will not be processed by PM.	[PlacementFileName]_AccountsNotQualified.csv
Pull Results	The Pull results file is created after PM receives a Pull file. The Pull Results file includes the status of the cancellation request for each account in the original Pull File.	[PullFileName].pull.result

PM Data Files

The following files are created daily by Payliance Presentation Manager to provide updates on processing status and activity for accounts placed with PM. These files are transferred to the Merchant SFTP:

File	Description	File name convention
Daily Activity	Each record represents an RCC transaction that was scheduled to process on the file date. The Validation Status column indicates whether the RCC was successfully generated.	YYYYMMDD_ClientId_DailyActivity.csv
Settlement Detail	Each record represents an RCC transaction that was settled to the merchant's account on the file date. Each record also summarizes the progress of collections against the original account balance placed with PM.	YYYYMMDD_ClientId_SettlementDetail.csv
Late Return Detail	Each record represents an RCC transaction that was previously settled and received a late return on the file date.	YYYYMMDD_ClientId_LateReturnDetail.csv
Activity Stopped Detail	Each record in the file represents an account that PM has stopped collections on due to a status change on the file date.	YYYYMMDD_ClientId_ActivityStopped.csv
Settlement Reconciliation Detail	Each record represents either a transaction that was successfully settled or a transaction that returned after settlement. All activity in the file is included in the net settlement transaction to the merchant's account on the file date.	YYYYMMDD_ClientId_ SettlementReconcilliationDetail.csv

Presentation Manager File Specifications

Inbound Files

Placement File

Purpose	Submit accounts to PM for collections.
Created By	Merchant
Submit To	SFTP Client directory "pickup" folder
Header	No
File name format	YYMMDDHHMMSS_ClientID_Placement.csv
File type	.CSV
Record format	Comma separated with each data field encapsulated by double quotes.

Name	Description	Format
Client Id	**Required.** Merchant identifier provided by Payliance.	Numeric, up to 12 digits. Example: 123456
Unique Account Id	**Required.** Merchant unique identifier for the account.	String, up to 50 characters.
First Name	Consumer's first name.	String, up to 50 characters.
Last Name	**Required.** Consumer's last name.	String, up to 50 characters.
Address 1	**Required.** Consumer's billing street address.	String, up to 50 characters.
Address 2	Consumer's billing street address, line 2.	String, up to 50 characters.
City	**Required.** Consumer's billing city.	String, up to 50 characters.
State	**Required.** Consumer's billing state code.	String, 2 letter USPS state code. Example: OH USPS State Codes
Zip Code	**Required.** Consumer's billing zip code.	Numeric string, 5 or 9 digits.
Phone Number	Consumer's billing phone number.	Numeric string, 10 digits.
Routing Number	**Required.** Consumer's bank routing number.	Numeric string, 9 digits.
Account Number	**Required.** Consumer's bank account number.	Numeric string, 2-17 digits.
Check Number	Check number associated with the account.	Numeric, up to 10 digits.
Outstanding Balance	**Required.**	Numeric, up to 12 digits.

	Dollar amount to be collected from the consumer.	Do not include currency symbols or commas.
Memo 1	**Required**. Merchant identifier for echeck memo line.	String, up to 30 characters.
Memo 2	**Required**. Merchant identifier for echeck memo line 2.	String, up to 30 characters.
Email Address	Consumer's email address.	String, up to 128 characters.
Mobile Phone	Consumer's mobile phone number.	Numeric string, 10 digits.
Last Pay Date	Last known date consumer received a paycheck. This date will be used along with the Payment Frequency to determine the schedule for processing the transactions.	Date, mm/dd/yyyy. Example: 01/15/2022
Payment Frequency	**Required if Last Pay Date is populated**. Consumer's paycheck schedule. The transaction processing schedule for this account will be aligned to the Payment Frequency submitted.	String. Values: WEEKLY, BIWEEKLY, ENDOFMONTH, SEMIMONTHLY, TWICEMONTHLY, MONTHLY.
Payee Line	Pay to the order of line for echeck.	String, up to 100 characters.
Payment Amount	Custom transaction size. *Note: Additional merchant configuration is required to use the custom transaction size.*	Numeric, up to 12 digits. Do not include currency symbols or commas.

Pull Request File

Purpose	Cancel accounts that were previously submitted to PM.
Created By	Merchant
Timing	Pull files can be submitted at any time after an account has been validated and qualified. Pull files will only cancel future scheduled transactions and cannot cancel any transaction that has already been submitted for processing.
Submit To	SFTP Client directory "pickup" folder
Header	No
File name format	YYMMDDHHMMSS_ClientID_Pull.pull
File type	.CSV
Record format	Comma separated with each data field encapsulated by double quotes.

Name	Description	Format
Client Id	**Required.** Merchant identifier provided by Payliance.	Numeric, up to 12 digits. Example: 123456
Unique Account Id	**Required**. Merchant unique identifier for the account submitted in the Placement File.	String, up to 50 characters.
User	**Required**. Payliance Merchant Portal User Id of the merchant user requesting the cancellation.	String, up to 50 characters.

File Specifications – Result Files

Validation Result File

Purpose	Confirms the Placement file was received and includes the data validation status on each account.
Created By	Presentation Manager
Frequency	A Validation Result file will be created any time a Placement file is submitted.
Delivered To	SFTP Client directory "outbound" folder
Header	No
File name format	[PlacementFileName]_ValidationResults.csv
File type	.CSV
Record format	Comma separated with each data field encapsulated by double quotes.
Empty Files	No. Every record in the corresponding Placement file will be included in the Validation Result file.

Name	Description	Format
Client Id	Merchant identifier from Placement file.	Numeric, up to 12 digits.
Unique Account Id	Merchant unique identifier from Placement file.	String, up to 50 characters.
First Name	Consumer's first name from Placement file.	String, up to 50 characters.
Last Name	Consumer's last name from Placement file.	String, up to 50 characters.
Address 1	Consumer's billing street address from Placement file.	String, up to 50 characters.
Address 2	Consumer's billing street address, line 2 from Placement file.	String, up to 50 characters.
City	Consumer's billing city from Placement file.	String, up to 50 characters.
State	Consumer's billing state code from Placement file.	String, 2 letter USPS state code.
Zip Code	Consumer's billing zip code from Placement file.	Numeric string, 5 or 9 digits.
Phone Number	Consumer's billing phone number from Placement file.	Numeric string, 10 digits.
Routing Number	Consumer's bank routing number from Placement file.	Numeric string, 9 digits.
Account Number	Consumer's bank account number from Placement file.	Numeric string, 2-17 digits.
Check Number	Check number associated with the account from Placement file.	Numeric, up to 10 digits.

Outstanding Balance	Dollar amount to be collected from the consumer from Placement file.	Numeric, up to 12 digits.
Memo 1	Merchant identifier for echeck memo line from Placement file.	String, up to 30 characters.
Memo 2	Merchant identifier for echeck memo line 2 from Placement file.	String, up to 30 characters.
Email Address	Consumer's email address from Placement file.	String, up to 128 characters.
Mobile Phone	Consumer's mobile phone number from Placement file.	Numeric string, 10 digits.
Last Pay Date	Last known date consumer received a paycheck from Placement file.	Date, m/d/yyyy.
Payment Frequency	Consumer's paycheck schedule from Placement file.	String.
Payee Line	Pay to the order of line for echeck from Placement file.	String, up to 100 characters.
Payment Amount	Custom transaction size from Placement file.	Numeric, up to 12 digits.
Response Code	Response Code indicating the status of the account after data validation.	Numeric. 1 for Validated. All other values indicate a validation error.
Response Description	Description corresponding to the Response Code.	String. If Response Code is 1, "Validated – No Errors". Otherwise, a descriptive message to explain the data validation error. Examples

Accounts Not Qualified File

Purpose	Return accounts that did not qualify for Presentation Manager collections.
Created By	Presentation Manager
Frequency	A Validation Result file will be created any time a Placement file is submitted.
Delivered To	SFTP Client directory "outbound" folder
Header	Yes
File name format	[PlacementFileName]_AccountNotQualified.csv
File type	.CSV
Record format	Comma separated with each data field encapsulated by double quotes.
Empty Files	Yes. Only accounts from the Placement file that were declined in qualification are included in the file. If all accounts in the Placement file qualified, an empty file is created.

Name	Description	Format
Placement	Identifier generated by Payliance and assigned to the batch of accounts in a Placement file.	Numeric.
DatePlaced	Date account was placed with Payliance.	Datetime. m/d/yyyy hh:mm:ss XM
AccountId	Unique Account Id submitted in the Placement File.	String.
Balance	Outstanding balance submitted in Placement file.	Numeric
Reason	Qualification status description.	"Declined"

Pull Result File

Purpose	Provides a result for each account in the Pull Request file to indicate whether the account was successfully cancelled.
Created By	Presentation Manager
Frequency	A Pull Result file will be created any time a Pull Request file is submitted.
Delivered To	SFTP Client directory "outbound" folder
Header	No
File name format	[PullFileName].pull.result
File type	.CSV
Record format	Comma separated with each data field encapsulated by double quotes.
Empty Files	No. Every record in the corresponding Pull Request file will be included in the Pull Result file.

Name	Description	Format
ClientId	Merchant identifier provided by Payliance and submitted in the Pull Request file.	Numeric, up to 12 digits. Example: 123456
Unique Account Id	Merchant unique identifier for the account submitted in the Pull Request file.	String, up to 50 characters.
Result	Status of the pull request.	String. Values: Success, NotFound, AlreadyVoided, Unreadable

File Specifications – Data Files

Purpose	Provides data on transactions that were scheduled to generate an RCC and process on the file date.
Created By	Presentation Manager
Frequency	Daily including non-business days.
Delivered To	SFTP Client directory "outbound" folder
Header	Yes, if file contains records. Empty files will not have a header.
File name format	YYYYMMDD_ClientId_DailyActivity.csv
File type	.CSV
Record format	Comma separated with each data field encapsulated by double quotes.
Empty Files	Yes.

Name	Description	Format
Six	Record type indicator.	"6"
DatePlaced	Date the RCC transaction was created.	Datetime. m/d/yyyy hh:mm:ss XM
TransactionSubmissionId	Unique Id for the RCC transaction assigned by Presentation Manager.	Numeric.
Aba	Bank routing number of the RCC transaction.	Numeric string.
Dda	Bank account number of the RCC transaction.	Numeric string.
CheckNumber	Check number assigned to the RCC transaction assigned by Presentation Manager.	Numeric.
CheckAmount	Amount of the RCC transaction.	Numeric.
ValidationStatus	Status code for the RCC transaction.	"0" indicates the transaction was successfully generated and sent to the bank for processing. Any other value indicates an error generating the RCC transaction.
ValidationStatusDescription	Descriptive message describing the error encountered generating the RCC transaction.	String. Empty when ValidationStatus is "0".
LastName	Consumer's last name on the RCC transaction.	String.
FirstName	Consumer's first name on the RCC transaction.	String.
ClientTransactionId	Merchant Unique Account Id for the account associated with the RCC transaction.	String.

Settlement Detail

Purpose	Provides data on RCC transactions that were successful and settled to the merchant's bank account on the file date.
Created By	Presentation Manager
Frequency	Daily including non-business days.
Delivered To	SFTP Client directory "outbound" folder
Header	Yes, if file contains records. Empty files will not have a header.
File name format	YYYYMMDD_ClientId_SettlementDetail.csv
File type	.CSV
Record format	Comma separated with each data field encapsulated by double quotes.
Empty Files	Yes.

Name	Description	Format
DateSettled	Date the settlement for the transaction is deposited to the merchant's bank account.	Datetime. m/d/yyyy hh:mm:ss XM
DatePlaced	Date the account was originally placed with Payliance.	Datetime. m/d/yyyy hh:mm:ss XM
Placement	Identifier generated by Payliance and assigned to the batch of accounts in a Placement file.	Numeric.
ClientTransactionId	Merchant Unique Account Id for the account associated with the RCC transaction.	String.
Settled	Amount of the RCC transaction being settled before contingency fees.	Numeric.
SettledToDate	Total amount settled across all RCC transactions for the account before contingency fees.	Numeric.
OutstandingBalance	Amount remaining to collect on the account.	Numeric.

Late Return Detail

Purpose	Each record represents an RCC transaction that was previously settled and received a late return on the file date. Late returns will be debited in the next day's net settlement.
Created By	Presentation Manager
Frequency	Daily including non-business days.
Delivered To	SFTP Client directory "outbound" folder
Header	Yes, if file contains records. Empty files will not have a header.
File name format	YYYYMMDD_ClientId_LateReturnDetail.csv
File type	.CSV
Record format	Comma separated with each data field encapsulated by double quotes.
Empty Files	Yes.

Name	Description	Format
ReturnDate	Date the return was received from the bank.	Datetime. m/d/yyyy hh:mm:ss XM
SettlementDate	Date the returned RCC transaction was settled.	Datetime. m/d/yyyy hh:mm:ss XM
Placement	Identifier generated by Payliance and assigned to the batch of accounts in a Placement file.	Numeric.
ClientTransactionId	Merchant Unique Account Id for the account associated with the RCC transaction.	String.
Settled	Amount of the RCC transaction.	Numeric.
ReturnCode	Reason code associated with the return.	Alphanumeric. Example: "L09" Common values.
ReturnReason	Description corresponding to the ReturnCode.	Alphanumeric. Example: "Unauthorized ICL"

Activity Stopped Detail

Purpose	Provides data on accounts placed with PM where collection activity has stopped as of the file date. Activity will be stopped if: • Account has been collected in full • An ineligible return was received • The maximum number of attempts has been reached
Created By	Presentation Manager
Frequency	Daily including non-business days.
Delivered To	SFTP Client directory "outbound" folder
Header	Yes, if file contains records. Empty files will not have a header.
File name format	YYYYMMDD_ClientId_ActivityStopped.csv
File type	.CSV
Record format	Comma separated with each data field encapsulated by double quotes.
Empty Files	Yes.

Name	Description	Format
DatePlaced	Date the account was originally placed with Payliance.	Datetime. m/d/yyyy hh:mm:ss XM
DateStopped	Date that collection activity on the account stopped.	Datetime. m/d/yyyy hh:mm:ss XM
AccountId	Merchant Unique Account Id for the account.	String.
PlacementBalance	Original balance of the account when it was placed with PM.	Numeric.
OutstandingBalance	Current outstanding balance of the account.	Numeric.
ReasonActivityStopped	Description of the action that caused collections to stop for the account.	Alphanumeric Values
LastKnownReturnCode	Reason code associated with the most recent return on the account.	Alphanumeric. Example: "L09" Common values.
LastKnownReturnReason	Description corresponding to the LastKnownReturnCode.	Alphanumeric. Example: "Unauthorized ICL"
Placement	Identifier generated by Payliance and assigned to the batch of accounts in a Placement file.	Numeric.

Settlement Reconciliation Detail

Purpose	Combines settlement and late return detail to reconcile daily banking activity between the merchant and Payliance. The Settlement Reconciliation also includes the contingency fees withheld and the net settlement amount. The merchant will receive one settlement transaction equal to the total NetSettledValue of all records in the file.
Created By	Presentation Manager
Frequency	Daily including non-business days.
Delivered To	SFTP Client directory "outbound" folder.
Header	Yes, if file contains records. Empty files will not have a header.
File name format	YYYYMMDD_ClientId_SettlementReconcilliationDetail.csv
File type	.CSV
Record format	Comma separated with each data field encapsulated by double quotes.
Empty Files	Yes.

Name	Description	Format
SettlementDate	Date the settlement for the transaction is deposited to the merchant's bank account.	Datetime. m/d/yyyy hh:mm:ss XM
ReturnDate	Date the return was received from the bank if the record represents a late return. Empty if the record represents a settlement.	Datetime. m/d/yyyy hh:mm:ss XM
UniqueTransactionId	Unique Id for the RCC transaction assigned by Presentation Manager.	Numeric.
Routing	Bank routing number of the RCC transaction.	Numeric string.
AccountNumber	Bank account number of the RCC transaction.	Numeric string.
CheckNumber	Check number assigned to the RCC transaction assigned by Presentation Manager.	Numeric.
FirstName	Consumer's first name on the RCC transaction.	String.
LastName	Consumer's last name on the RCC transaction.	String.
CheckAmount	If the record represents a settlement, CheckAmount is the amount of the RCC transaction. If the record represents a late return, CheckAmount is 0.	Numeric.

OriginalAccountId	Merchant Unique Account Id for the account associated with the RCC transaction.	String.
LateReturnsValue	If the record represents a late return, LateReturnsValue is the amount of the returned RCC transaction. If the record represents a settlement, LateReturnsValue is 0.	Numeric.
FeesWithheldValue	Amount of fees withheld from settlement of the transaction. Negative for a late return and positive for a settlement.	Numeric.
EffectiveContingencyRate	Percentage of settlement withheld.	Numeric.
NetSettledValue	Amount being settled to the merchant. Negative is a credit and positive is a debit. NetSettledValue equals CheckAmount less LateReturnsValue plus FeesWithheldValue.	Numeric.

Appendix

Validation Results File – Response Code and Response Description Values

Response codes are numeric values from 1 through 32. The Response Descriptions are messages that explain the data validation error. Below are the most common Response Code and Description values.

Response Code	Response Description	Notes
1	Validated - No Errors	PM successfully validated the data on the account.
2	Error - Unable to Parse Line	Format of the record in the file is incorrect and could not be parsed.
3	Error - Invalid Client ID	The Client Id submitted is not valid.
4	Error - Duplicate Transaction ID	Original Account Id has already been used.
8	Error - ABA Must be 9 Digits	Routing number must be exactly 9 digits.
33	Error - Account temporarily ineligible	PM can only accept one active placement per bank account.
34	Error - Restricted routing number	Routing number does not accept RCC transactions.

Activity Stopped File – Reason Activity Stopped Values

The Reason Activity Stopped column indicates why processing was stopped for an account.

ReasonActivityStopped	Notes
Collected in Full	The full amount of the account has been successfully collected.
Ineligible Return	A return was received that prevents additional processing on the account.
Max NSF	Insufficient funds returns have caused the account to reach the resubmission limit.
Pulled by Client	Client cancelled PM processing for the account.
Unknown	Residual amount will not be collected or an out of sequence return caused processing to stop.

Late Return Detail and Activity Stopped Files - Return Code Values

The return code is assigned by the consumer's financial institution and is passed through in the Late Return Detail and Activity Stopped files. The table below contains the most common return codes seen in PM.

Return Code	Return Description
L04	Refer to Maker ICL
L06	Fraudulent ICL
L08	ICL Other
L09	Unauthorized ICL
R01	Insufficient funds
R02	Receiver's account is closed
R03	No account on file

R08	Payment on this item has been stopped
R09	Insufficient collected funds in account
R10	Customer advises not authorized
R16	Account funds have been frozen
R29	Corporate customer advises not authorized
R52	Stop payment on item
R63	Incorrect dollar amount