Payments: FPA Void, Refund, Reverse

Returning a Payment to a Customer via FPA

SBT FinText Payment Services customers who utilize API or FPA integrations can utilize our Void and Refund workflows to request a Void or Refund for a consumer who has made a payment. The workflow is executed via FPA integration.

Void and Refund

- *Void:* Can only be initiated prior to transaction settlement. Consumer should not see a debit to their account.

- *Refund:* Issued after transaction settlement. Consumer will see a debit for the original payment amount and a refund transaction.

Refunds and Voids are typically processed within three to five business days. During that time, subscribers may still see the payment pending on their account—that is normal. The pending payment will "fall off" or expire once the Refund or Void has processed.

Reverse

Customers can elect to send a *Reversal* request via FPA. SBT will determine the settlement status of the transaction to follow the proper credit workflow. Since the results of the Reverse request will either be a Void or Refund, the results will align with the Void or Refund response format.

Configuration

The configuration of the input file sent to SBT by the customer follows a similar format for both Voids and Refunds. If the customer chooses to use Reverse, SBT FinText services will determine the status of the transaction and process according to the corresponding file format.

Format: FPA Input File

File Name Example: REPORT_PAY_TRANSACTIONS_{YYYY-DD-MM}_{HH:MM}-{YYYY-DD-MM}_{HH:MM}_{PROFILE}.csv

File Format/Contents Table

Field Name (Requirement)	Data Type	Data Format	Examples	Description
TransactionId (Required)	Alphanumeric		SBBDX_IOURYH987HDASD01 SBRT_IIKJUYTGDDRFTTF	Transaction ID as shared by FinText during successful payment webhook.
Amount (Required)	Numeric	#.##	10.2 12	
Profile (Optional)	Alphanumeric		group2	This allows sending messages from different groups configured as profiles. The default group will be used when not specified.
ReferenceNo (Recommended)	Alphanumeric		BYUR89876FRGTT ax_pwiYqD98FnW	Merchant's transaction identifier; no

				need to be unique.	
MetaData (Optional)	Array of Key and Value pair. Key and Value both are alphanumeric.	[{"Key": "key1", "Value": "value1"}, {"Key": "key2", "Value": "value2"}]	[{"Key": "Reason", "Value": "Customer has made dual payment"}, {"Key": "Refund initiated by", "Value": "Daniel"}] [{"Key": "customer ref", "Value": "cc876441"}]	

FPA Response Report File: Void/Refund Response

File Name Example: REPORT_PAY_TRANSACTIONS_{YYYY-DD-MM}_{HH:MM}-{YYYY-DD-MM}_{HH:MM}_{PROFILE}.csv

Customers can select the cadence and time during which they will receive their response files (Example: Weekly, at 8:00 a.m. Friday), which contain transactions for the previous day. The response file will be uploaded to their customer-specific SFTP.

File Format/Contents Table

Field Name	Data Type & Limits	Examples	Description
TransactionId	Alphanumeric; max 50 chars.	SBBDX_VTTRYH987HDASD01 SBRT_EAQJUYTGDDRFTTF	A new transaction id generated for processing this request. Starts with SBT [5 digit client identifier] and random generated value.
TransactionTime	UNIX Epoch timestamp		

CreatedOn	UNIX Epoch timestamp		
CreatedBy	Alphanumeric; max 100 chars.		User/API Key used for creating this transaction
Type	Alphanumeric; max 10 chars.	"Void" or "Refund"	
Status	Alphanumeric; max 25 chars.	Approved, Denied, or Failed	
SubStatus	Alphanumeric; max 25 chars.		See **Substatus Table**
Amount	Numeric; >= .01 to =< 1 million	#.##	
Profile	Alphanumeric; max 25 chars.		As passed in the request
ReferenceNo	Alphanumeric; max 50 chars.		
MetaData	Alphanumeric; array of Key and Value pair.		
TerminalID	Alphanumeric; max 15 chars.	ter_DxRts01xWhJ ter_SxeD1s1xWhp	SBT's identifier to map a terminal at payment processor. Convention: ter_ + 1 character of

			environment identif... + 10 characters.
PaymentRequestId	Alphanumeric; max 50 chars.		SBT Transaction ID created as part of payment request. Convention: pr_ + 1 character of environment identifier + 14 alphanumeric characters.
ParentTransactionId	Alphanumeric; max 50 chars.	SBTBUDDYRFPIOURYH987HDASD9 SBTBUDDYVOPIOURYH987HDASD9	Transaction ID as passed in the request.
Funding Object		See **Funding Object Table** below	Only passed if approved

Funding Object Table

Field Name	Data Type & Limits	Description
Method	Alphanumeric; max 50 chars.	Any one of: Keyed/Token
ProcessorName	Alphanumeric; max 50 chars.	Elavon/NAB/other
ProcessorReferenceNumber	Alphanumeric; max 50 chars.	The transaction identifier assigned by processor
ProcessedOn	UNIX Epoch timestamp	Date and Time, the processor handled the transaction

BatchId	Numeric; max 50 chars.	Batch Id of this transaction: yyyyMMdd00
TransactionNumber	Numeric; max 50 chars.	Transaction number of this transaction within the batch
Type	Alphanumeric	Value: Card/ACH. Details for Card or ACH will be available based on this value.
Card		
Brand	Alphanumeric; max 50 chars.	Visa/MasterCard/AMEX/Discover...
Last4	Numeric; max 50 chars.	Last four digits of card
ExpiryMonth	Numeric; max 50 chars.	Numerical month (1-12)
ExpiryYear	Numeric; max 50 chars.	Numerical year (IE 2026)
Type	Alphanumeric; max 50 chars.	Card type: potential values are Credit, Debit, Prepaid, or Unknown.
ACH		
Last4	Alphanumeric; max 50 chars.	Last four digits of bank account
AccountType	Alphanumeric; max 50 chars.	Bank account type. Potential values are Checking, Savings, or Unknown.
Billing Address		
Name	Alphanumeric; max 50 chars.	As shared by the processor
Email	Alphanumeric; max 50 chars.	

Address Object		
Line1	Alphanumeric; max 50 chars.	As shared by the processor
Line2	Alphanumeric; max 50 chars.	
City	Alphanumeric; max 50 chars.	
State	Alphanumeric; max 50 chars.	
Country	Alphanumeric; max 50 chars.	
PostalCode	Alphanumeric; max 50 chars.	

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