

File Specification and Guide to the Returns of Payment Transactions by Payment Settlers (Merchant Acquirers)

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The information in this document is provided as a guide only and is not professional advice, including legal advice. It should not be assumed that the guidance is comprehensive or that it provides a definitive answer in every case.

Contents

1. General.....	Page 3
2. Summary of particulars required in the Annual Return	Page 3
3. Data Transfer Formats.....	Page 4
3.1 Header Record from Merchant Acquirer to Revenue	Page 6
3.2 Data Record from Merchant Acquirer to Revenue	Page 7
3.3 Trailer Record from Merchant Acquirer to Revenue	Page 11

1. General

This document sets out the file specification for the transfer of information to Revenue relating to certain payments.

Section 891D of the Taxes Consolidation Act 1997 (as introduced by section 122 of the Finance Act 2012) provides for the making of regulations by the Revenue Commissioners to require Payment Settlers (Merchant Acquirers) to make automatic annual returns to Revenue containing details of reportable payment transactions that have been made to merchants.

Information relating to these payments must be in electronic format and submitted using the 'Secure file upload/download service' on ROS (Revenue On-Line Service). A separate file is required for each tax year. The date for the submission of the return is the 30th of April annually. Following the tax year in question.

Summary of Data Required for each Year

Reportable payment transaction information includes:

Total Amount – This is sales for each month, before refunds are deducted, plus total fees for that month.

Fee Amount – Total fees charged in each month

Refund – Total Amount of refunds in each month

Merchant includes an individual, a company and any unincorporated body of persons carrying on a business in the State.

2. Summary of particulars required in the Annual Return

The main information required is summarised as follows:

Merchant Acquirer

- The name, address, tax reference number and contact name of the merchant acquirer.

Merchant

- The merchant identification and the merchant category classification code.
- The name, trading name, address, email address, website address, contact name and phone number of the merchant.

- The merchant's tax reference number.
- The total monthly payments made to the merchant (net of refunds), the total monthly fees associated with the transaction and the total monthly refund amount (before deduction of fees), reported for a calendar year (these amounts are to be reported in cent, e.g. 35,980.56 should be returned as 3598056).
- The date from which payment card transactions commenced and the date from which payment card transactions ceased.
- The number of terminals rented or leased to the merchant by the merchant acquirer at the year-end and the type of account held. The bank account number and branch information IBIC AND IBAN numbers into which monies are paid to the merchant.

The following guidance is provided in relation to the payment to be reported for each merchant:

- Where there are a number of payments made to the merchant during the month only the aggregate amount should be shown.
- All amounts are to be returned in cents.
- The date of commencement and the date of cessation of payment card transactions should only be completed if the account was opened or closed within the year of the return.
- The Revenue Commissioners will treat as confidential the information provided by you in this return. However, Revenue may, when permitted or requested to do so by legislation, disclose this information to Government Departments and State agencies.

3. Data Transfer Formats

Each file submitted will consist of a number of records. The first record in a file must be a Header record (see 3.1). The final record in a file must be a Trailer record (see 3.3). There can only be one header and one trailer record in a file. All records are terminated with a carriage-return character.

The records that lie between the Header and Trailer records must be of the Data type record (see 3.2). Each field within the record must be tab delimited with the last character of the final field in each record being followed immediately with a single carriage-return character that terminates the record. Carriage-return characters and other unprintable characters (with the exception of the tab delimiter) are not permitted in any record type. Characters should be contained in the ASCII character set.

All fields marked as Mandatory in the following file specification must be provided. Fields not marked as mandatory can be left blank. However, the tab delimiter that would follow the blank

field must still be provided unless the field is of type integer where a default is required. The default values for integer fields are specified in the record descriptions. If the blank field is the last field in the record then the carriage return character that terminates the record must be provided rather than a following tab character.

- All fields must be left justified with no leading spaces.
- Monetary amounts must not contain leading zeros and **must be stated in cent (Euro Currency)**.
- In the case of fields where a format has been specified the field must follow that format.
- There can be no blank rows in the file.
- The annual return file should be named using the following format:

MRCHYYYYNNNNNNNCCDDMMYYVN.DAT

or

MRCHYYYYNNNNNNNCCDDMMYYVN.txt

where

- MRCH: is the type of file. It must be in block capitals
- YYYY: refers to the year of the return
- NNNNNNN: are the seven digits of the tax reference number
- CC: is the check character associated with the tax reference number. If there is only one check character then the second character should be set to Z.
- DDMMYY: is the date of submission of the file.
- VN: refers to the version, e.g. V1 for first file, V2 if a replacement file is submitted, etc. A test file may be submitted using the format T1 for first file, T2 if a replacement file is submitted, etc.
- '.DAT' or '.txt': refers to the file extension. **Note:** The file may be prepared on a spreadsheet and then saved as a 'Text (Tab delimited)' file type for submission.

Example of a file name is:

MRCH20181234567TZ210612V1.DAT or MRCH20181234567TZ210612V1.txt

Only one file per year is required from each merchant acquirer.

The following data types are used in the file specification to denote the valid values that each field in the record can contain:

Datatype	Description
Integer	<p>Integer value with no fractional part. Must be left justified with no leading or trailing spaces. Default, unless otherwise specified, is zero.</p> <p>Note: Commas and other punctuation must not be stated within an Integer field. In instances where the Integer represents a monetary amount no currency symbol is to be supplied.</p>

Char	<p>Character field, the maximum length of which is stated in brackets after the field definition e.g. Char (10) denotes a character field containing a maximum of 10 characters. Character fields can contain only printable ASCII characters (including spaces, but excluding commas). Non-printable characters such as tabs, carriage-returns etc. are not valid.</p> <p>Character fields must be left justified with no leading spaces. Due to the tab-delimited nature of the records they do not need to be padded with trailing spaces.</p>
Date	Date fields must be provided in the format YYYYMMDD. A four-digit year must be provided, with the day and month components consisting of two Integer characters each, leading zeros being used where required.

3.1 Header Record from Merchant Acquirer to Revenue

Each file has a **single** header record containing details about the overall file. The header record must be the first record in the file.

Field Description	Field Type	Mandatory	Format	Notes
Record Type	Char (4)	YES	HMER	Value to be inserted is 'HMER'.
Report Year	Char (4)	YES	YYYY	This is the year for which the report is being made.
Merchant Acquirer Tax Reference No. (TRN)	Char (12)	YES		The Tax Reference Number of the Merchant Format for the TRN is either 7 numeric followed by a check character i.e., 1234567T or in the case of a new format TRN, 7numeric and 2 check characters i.e., 1234567TH If the number commences with IE then this should be removed. The Merchant Acquirer must ensure that the Tax Reference Number is the unique number assigned to them.
Merchant Acquirer Name	Char (50)	YES		Name of the Merchant Acquirer.
Merchant Acquirer Address	Char (80)	YES		Registered address of the Merchant Acquirer.
Contact Name	Char (20)	YES		Contact name within the Merchant Acquirer. If a problem occurs, Revenue will contact this person.
Contact Phone No.	Char (12)	YES		Contact telephone number. This field will contain the telephone number for the contact name.
Contact Email Address	Char (50)	YES		Contact email address. This field will contain the email address for the contact name.
Creation Date	Date	YES	YYYYMMDD	This refers to the date on which this file was created.

3.2 Data Record from Merchant Acquirer to Revenue

This record type contains the information on the relevant payments to each merchant that are required to be reported in the year of the return.

Field Description	Field Type	Mandatory	Format	Default	Notes
Record Type	Char (4)	YES	DMER	DMER	Value to be inserted is 'DMER'
Merchant ID	Char (16)	YES			Merchant identification number.
Name	Char (50)	YES			Surname of merchant. If not an individual (e.g. a company) enter name here.
Forename	Char (20)			TAB	Forename of merchant. If not an individual then this can be left blank.
Trading Name	Char (50)			TAB	Trading name of merchant. If not applicable then this can be left blank.
Contact Name	Char (50)	YES			Contact name for the merchant.
Phone Number	Char (12)			TAB	Phone number of merchant. If not applicable then this can be left blank.
Email Address	Char (50)			TAB	Email address for merchant. If not applicable then this can be left blank.
Website Address	Char (50)			TAB	Website address of merchant. If not applicable then this can be left blank.
Tax Reference Number (TRN)	Char (12)			TAB	Merchant Tax Reference Number. Format for the TRN is either 7 numeric followed by a check character i.e., 1234567T or in the case of a new format TRN, 7numeric and 2 check characters i.e., 1234567TA .If the number commences with IE then this should be removed. In the cases of charities, the charity (CHY) number should be used. Format CHY12345.
Address Line 1	Char (40)	YES			Address of merchant. At least 2 address lines must be provided.
Address Line 2	Char (40)	YES			Address of merchant.
Address Line 3	Char (40)			TAB	Address of merchant.
Address Line 4	Char (40)			TAB	Address of merchant.
Address Line 5	Char (40)			TAB	Address of merchant.
Address Line 6	Char (40)			TAB	Address of merchant.
Merchant Classification Code	Integer	YES			Merchant classification code.

Field Description	Field Type	Mandatory	Format	Default	Notes
Total Amount - January	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees..
Fees - January	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - January	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.
Total Amount - February	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees.
Fees - February	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - February	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.
Total Amount - March	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees..
Fees - March	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - March	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.
Total Amount - April	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees.
Fees - April	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - April	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.
Total Amount - May	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees.
Fees - May	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - May	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.

Field Description	Field Type	Mandatory	Format	Default	Notes
Total Amount - June	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees.
Fees - June	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - June	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.
Total Amount - July	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees.
Fees - July	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - July	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.
Total Amount - August	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees.
Fees - August	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - August	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.
Total Amount - September	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees.
Fees - September	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - September	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.
Total Amount - October	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees.
Fees - October	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - October	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.

Field Description	Field Type	Mandatory	Format	Default	Notes
Total Amount - November	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees.
Fees - November	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - November	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.
Total Amount - December	Integer	YES			Total amount of all transactions. Field to be completed in Cent. This amount should be sales, before any refunds are deducted plus fees.
Fees - December	Integer	YES			The total fees for this month. Field to be completed in Cent.
Refund - December	Integer	YES			The total refund amount before deduction of fees. Field to be completed in Cent.
Currency Indicator	Integer	YES			If the account held is a euro account the indicator should be set to 1. If the account is held in another currency the indicator should be set to 0.
Date of Commencement	Date		YYYYMMDD	TAB	The date from which payment card transactions commenced.
Date of Cessation	Date		YYYYMMDD	TAB	The date from which payment card transactions ceased.
Number of Terminals	Integer	YES			The total number of terminals rented and leased to the merchant at the end of the year to which the return relates. If there are no terminals rented/ leased the status should be set to 0.
Account Indicator	Integer	YES			The type of merchant account. If there has been any online/internet transactions set the indicator to 1. If there has been no internet transactions, and all transactions took place in a physical outlet set the indicator to 0.
International Bank Account Number format (IBAN)	Char (40)	YES			Customer bank account number IBAN
Bank Identifier Code Format (BIC)	Char (20)	YES			Bank Identifier Code (BIC) of the financial institution,

3.3 Trailer Record from Merchant Acquirer to Revenue

Each file has a **single** trailer record containing details about the overall file. The trailer record must be the last record in the file. The 'Creation Date' specified in a file's header and trailer must be identical.

Field Description	Field Type	Mandatory	Format	Notes
Record Type	Char (4)	YES	TMER	Value to be inserted is 'TMER'
Report Year	Char (4)	YES	YYYY	This is the year for which the report is being made e.g. 2010, 2011 etc. It must match what is in the Header record.
Merchant Acquirer Tax Reference No. (TRN)	Char (12)	YES		The TRN of the Merchant Acquirer sending the data file. Format for the TRN is either 7 numeric followed by a check character i.e., 1234567T or in the case of a new format TRN, 7numeric and 2 check characters i.e., 1234567TH The Merchant Acquirer must ensure that the Tax Reference Number is the unique number assigned to them.
Creation Date	Date	YES	YYYYMMDD	This refers to the date on which this file was created.
Number of Records	Integer	YES		Total no of records in the file inclusive of the header and trailer records.
Total of Payments	Integer	YES		Sum of all entries in the 'Payment Amount' fields of the data record.