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GSCCCA AUTHORITY WALLET XML GUIDE

GEORGIA SUPERIOR COURT CLERKS' COOPERATIVE AUTHORITY
<https://gsccca.org>



REVISION HISTORY

Revision	Description	Date
1	Initial Version	08/01/2019
1.1	Now includes real estate packages	10/16/2020
1.2	Test site reference changed to https://efilestg.gsccca.org/	11/09/2020
1.3	Changed ACH and credit card recovery fee values	02/17/2022
1.4	Added information on Escrow Suspension	11/27/2023

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EFILE PUBLIC API

The Georgia Superior Court Clerks' Cooperative Authority offers a public Simple Object Access Protocol (SOAP) API that allows the submission, payment, and processing of UCC Filings and Real Estate Packages. Filers may use this system in order to submit and pay for submissions that are then processed by county users, either to accept or reject the filing on their end.

ASSUMPTIONS

This is a technical document intended for developers and service providers who wish to utilize the eFile API programmatically. Anyone reading this document should be well-versed in XML and XSDs, as well as have knowledge on how to connect to a SOAP web service to make calls and process responses.

XML SCHEMA

The XSD file defining the Authority Wallet schema can be downloaded on the Implementer's page linked above.

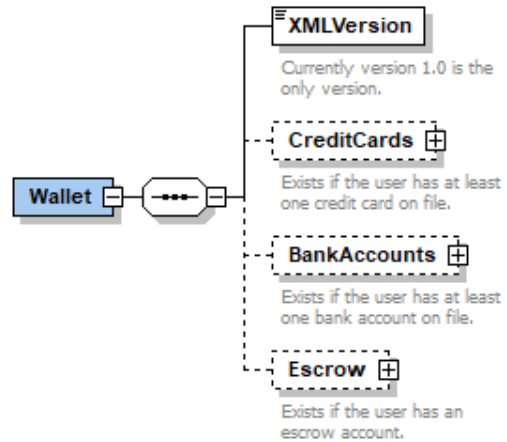
SCHEMA DEFINITIONS

This XML schema has been implemented as an automated reference to obtain a payment option included in the GSCCCA eFile system. Parse XML provided using the details below.

WALLET

The Wallet is the root of the Authority Wallet XML schema. The Wallet contains the XMLVersion element as well as various other elements that serve as containers for credit cards, bank accounts (ACH), and Authority held escrow.

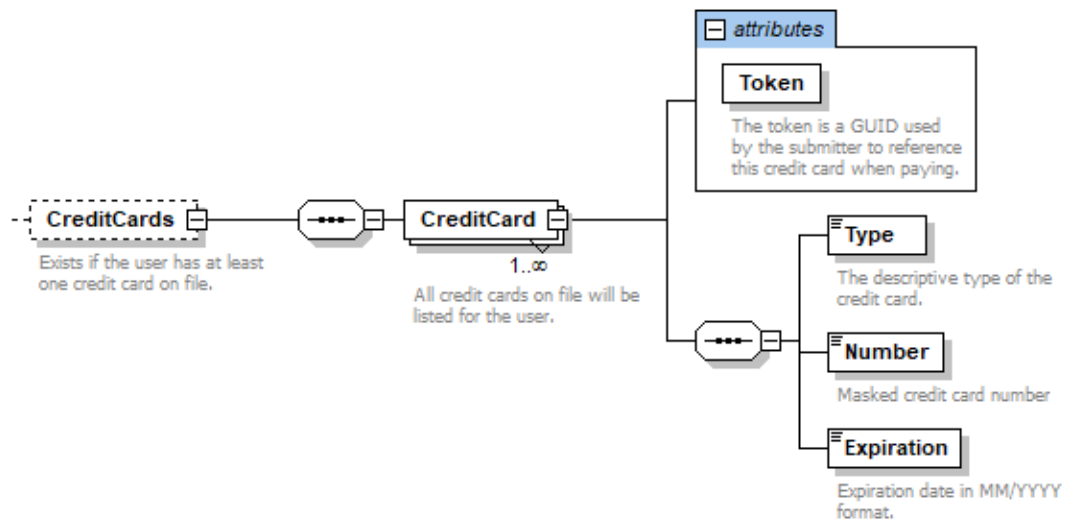
XMLVersion will have the value "1.0" which is the current version of the Authority Wallet schema. Whenever the schema is updated, this will increment. Be sure that when you call QueryFunds() you check the expected version number against the returned version to ensure you are up to date.



Element	Description	Attribute value	Length	Occurrence
Wallet	Root element of XML		n/a	1
XMLVersion	Describes version of XML schema	xs:string	20	1
CreditCards	Contains zero or more credit cards and credit card information		n/a	Optional Max 1
BankAccounts	Contains zero or more ACH accounts and ACH information		n/a	Optional Max 1
Escrow	Contains information on current dollar amounts in escrow		n/a	Optional Max 1

CREDITCARDS

The CreditCards element, if it exists, will contain one or more CreditCard elements, each of which has information on a single credit card on file. The CreditCard has a number of values that it contains.



The Type, Number, and Expiration are used to help users determine which credit card has been parsed in cases where multiple credit cards are on file.

Each credit card has a unique Token (GUID) attribute, which does not change.

Element	Description	Attribute value	Length	Occurrence
CreditCards	Contains zero or more credit cards and credit card information		n/a	Optional Max 1
CreditCard	Container element for information on one credit card		n/a	1 or more
Type	Type of card: Visa, Master Card, American Express, or Discover	xs:string	20	1
Number	Partially masked credit card number.	xs:string	20	1
Expiration	MM/YYYY date of expiration	xs:string	7	1

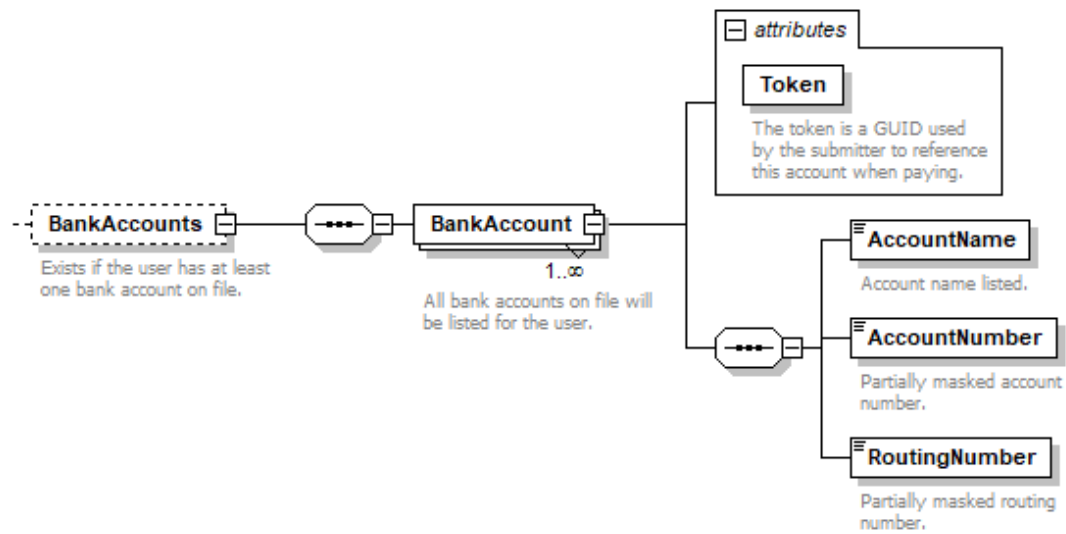
Attribute	Description	Attribute value	Length	Occurrence
Token	Payment token	xs:string	36	1

BANKACCOUNTS

The BankAccounts element, if it exists, will contain one or more BankAccount elements, each of which has information on a single bank account on file. The BankAccount element has a number of values that it contains to specify more information on the given bank account listed.

The AccountName, AccountNumber, and RoutingNumber are used to help users determine which bank account has been parsed in cases where multiple accounts are on file.

Bank accounts in the user's wallet are used to perform ACH withdrawals. Each bank account has a unique Token (GUID) attribute, which does not change.



Element	Description	Attribute value	Length	Occurrence
BankAccounts	Contains zero or more bank accounts and account information		n/a	Optional Max 1
BankAccount	Container element for information on one bank account		n/a	1 or more
AccountName	Name of account on file, specified by the user on creation	xs:string	500	1
AccountNumber	Partially masked account number	xs:string	20	1
RoutingNumber	Partially masked routing number	xs:string	20	1

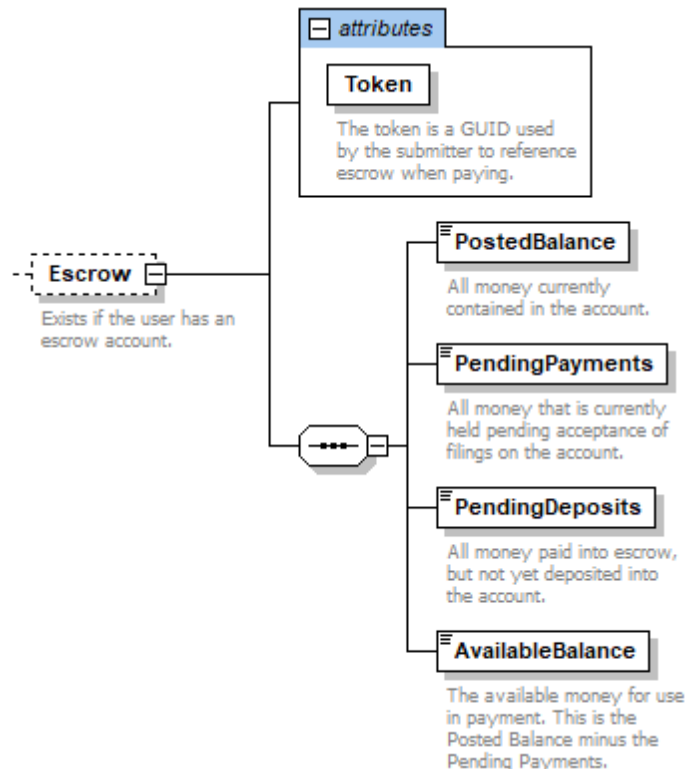
Attribute	Description	Attribute value	Length	Occurrence
Token	Payment token	xs:string	36	1

ESCROW

If an account has money in escrow with the GSCCCA, then the Escrow element will be populated. This shows account information on how much money is in escrow, how much is being held for authorized transactions, how much is pending for deposit, and how much of the total balance is available for use when the call was made.

Element	Description	Attribute value	Length	Occurrence
Escrow	Container element for information on GSCCCA escrow		n/a	Optional Max 1
PostedBalance	A total amount of dollars that are currently in escrow		n/a	1
PendingPayments	Money that is allocated to filings in awaiting clerk review are held and inaccessible	xs:string	10	1
PendingDeposits	Deposits that are pending bank hold to deposit into escrow	xs:string	10	1
AvailableBalance	The current dollar amount that can be used to pay for filings	xs:string	10	1

Attribute	Description	Attribute value	Length	Occurrence
Token	Payment token	xs:string	36	1



USING THE WALLET

Credit cards and bank accounts can only be added to your wallet using the eFile website. Once added through the website, they can then be queried using the AccountService SOAP API endpoint's QueryFunds() web method using the same eFile account where the payment options were added. Any alterations to these wallet items must also be made through the website and cannot be done through the API. Currently only querying can be performed by the public eFile API.

To add a wallet item, log in with your eFile credentials and navigate to the wallet by mousing over Account Management and clicking on the Manage Wallet option. From there you can add, delete, and edit credit cards and bank accounts.

Escrow can be added either by mailing a check payable to the Georgia Superior Court Clerks' Cooperative Authority or through a credit card or ACH payment performed via the public eFile Account API.

Note: recovery fees apply to payments – 2.5% for credit cards and a flat \$0.50 fee for ACH.

ESCROW SUSPENSION

Should an escrow account ever go negative for any reason, no filings can be created or paid for until payment is remitted to bring the escrow account in good standing.

TEST WEBSITE

When adding wallet items in the test website at <https://efilestg.gsccca.org> do not use real credit card or bank account information. The test eFile website allows the use of fake credit cards and bank accounts commonly in use for payment processors. Below are listed two examples to use in the test system.

Credit Card
Card Type: Visa
Card Number: 4111111111111111
Expiration: Any
CV Number: Any 3 digit number
Bank Account (ACH)
Account Type: Any
Routing Number: 072403004
Account Number: 856667

XML EXAMPLES

Below are various examples of how the Wallet XML may look depending on what payment options a filer may have available on an account.

MULTIPLE CREDIT CARDS, ONE BANK ACCOUNT, ESCROW

```
<Wallet xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <XMLVersion>1.0</XMLVersion>
  <CreditCards>
    <CreditCard Token="965840d1-4c76-45dd-92e7-025c57b10e96">
      <Type>Visa</Type>
      <Number>411111XXXXXX1111</Number>
      <Expiration>11/2028</Expiration>
    </CreditCard>
    <CreditCard Token="2b0390cf-3e14-4de0-9666-a48275e43bda">
      <Type>Discover</Type>
      <Number>601100XXXXXX6909</Number>
      <Expiration>12/2029</Expiration>
    </CreditCard>
  </CreditCards>
  <BankAccounts>
    <BankAccount Token="34d1612c-3ab1-4c7e-bc3d-0c088536bfaf">
      <AccountName>Fake Bank Account</AccountName>
      <AccountNumber>85XX67</AccountNumber>
      <RoutingNumber>XXXXXXX04</RoutingNumber>
    </BankAccount>
  </BankAccounts>
  <Escrow Token="56d04112-bb98-4cdd-a3e7-3d9f6460e17a">
    <PostedBalance>100.00</PostedBalance>
    <PendingPayments>25.00</PendingPayments>
    <PendingDeposits>50.00</PendingDeposits>
    <AvailableBalance>75.00</AvailableBalance>
  </Escrow>
</Wallet>
```

TWO BANK ACCOUNTS

```
<Wallet xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <XMLVersion>1.0</XMLVersion>
  <BankAccounts>
    <BankAccount Token="1841e5ef-6783-4723-a71d-3f44dad8c1ab">
      <AccountName>National Bank Account</AccountName>
      <AccountNumber>47XXXXXXXX80</AccountNumber>
      <RoutingNumber>XXXXXXXX04</RoutingNumber>
    </BankAccount>
  </BankAccounts>
  <BankAccounts>
    <BankAccount Token="e73aeb57-0cfe-400c-9f85-22edb874ed36">
      <AccountName>Local Credit Union Account</AccountName>
      <AccountNumber>99XXXXXX99</AccountNumber>
      <RoutingNumber>XXXXXXXX04</RoutingNumber>
    </BankAccount>
  </BankAccounts>
</Wallet>
```

ESCROW ACCOUNT ONLY

```
<Wallet xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <XMLVersion>1.0</XMLVersion>
  <Escrow Token="cfe187f0-a3c6-4801-84b4-e2b483f69d15">
    <PostedBalance>50.00</PostedBalance>
    <PendingPayments>10.00</PendingPayments>
    <PendingDeposits>50.00</PendingDeposits>
    <AvailableBalance>40.00</AvailableBalance>
  </Escrow>
</Wallet>
```