



# PAYENGINE UNIFIED SETTLEMENT REPORT

Version 1.01

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## Revision History

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Version	Date	Description of Changes	Author
1.00	16.01.2019	Initial version	cmeissner
1.01	25.01.2019	PPRO mappings added	cmeissner

## Introduction

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The *Unified Settlement Report* is a comma separated file format (CSV). that maps multiple settlement reports from external processors (e.g. PayPal, Concardis, SEPA, ...) into one unified format for all payment methods and processors. This simplifies the reconciliation processes for merchants as they only have to handle one file format.

There will be separate *Unified Settlement Report* files on a processor level to ensure that merchants can directly start the reconciliation process, rather than waiting a full day until all settlement files from the various processors are collected and can be reported within one file.

The files will be generated on a daily base in case the processor offers a daily settlement reporting.

## General Formatting Instructions

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We distinguish between alphanumeric (AN) and numeric (N) parameters within the *Unified Settlement Report*.

Parameter Types	Description	Sample
AN - Currency	ISO 4217 - A3 currency code	EUR
AN - Rest	Alphanumeric values coming from the Payengine will follow the format restrictions defined by the Payengine API.  Alphanumeric values received from the processors will just be forwarded as they are.	
N - Amounts	Amount parameters will use the "." as a decimal separator and can include as much decimal places as supported by the currency and provided by the processor.  There is no separate credit/debit sign, negative settlement amounts will include a "-"	-10.25
N - Dates	Date parameter will follow the format DDMMYYYY	15012019

Even if there is a predefined Unified Settlement Report format the content of the file may differ based on the payment method or processor.

This means that not all transaction types will be supported for all methods/processors but also that not all parameters will always be populated.

Specific instructions and mappings can be found in the corresponding subsections for the methods/processors including some samples.

## Settlement Details Record

Field No	Parameter Types	Description	Type	Sample														
1	Record Type	The record type, hardcoded to 'sett_dtl' for settlement details	AN	sett_dtl														
2	Merchant Id	The Payengine merchantId	AN	merchant_qxx92nloob														
3	Source File Id	Payengine identifier of source settlement file	AN	settlementdata_afkliemmcv														
4	Payment Method	The payment method, e.g. <i>card, paypal, sepa</i>	AN	paypal														
5	Payment Brand	The payment brand, e.g. <i>visa, mastercard, amex</i>	AN	paypal														
6	Order Id	The Payengine orderId	AN	auap9iftmn														
7	Transaction Id	The Payengine transactionId	AN	transaction_jgrwsntrjt														
8	Merchant Reference	The Payengine merchantOrderId provided by the merchant	AN	1234567890														
9	Type	<table><tr><th>Type</th><th>Description</th></tr><tr><td>settlement</td><td>successfully settled captures and debits</td></tr><tr><td>reject</td><td>technically rejected capture, debit or refund request by the acquirer  rejects do not have any impact on the payout</td></tr><tr><td>refund</td><td>successfully settled refunds</td></tr><tr><td>dispute</td><td>disputed settlements  can have positive or negative impact on balance depending if they are hold or released</td></tr><tr><td>chargeback</td><td>chargeback information in case of fraudulent transactions</td></tr><tr><td>adjustment</td><td>adjustments on the merchant account</td></tr></table>	Type	Description	settlement	successfully settled captures and debits	reject	technically rejected capture, debit or refund request by the acquirer  rejects do not have any impact on the payout	refund	successfully settled refunds	dispute	disputed settlements  can have positive or negative impact on balance depending if they are hold or released	chargeback	chargeback information in case of fraudulent transactions	adjustment	adjustments on the merchant account	AN	settlement
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		<table><tr><td>fee</td><td>separate fees that cannot be associated directly to any other transaction type</td></tr><tr><td>holdback</td><td>holdback on acquirer side as a risk buffer, e.g. for unsecure or high risk payment methods</td></tr><tr><td>vat</td><td>separate VAT or tax that cannot be associated directly to any other transaction type</td></tr><tr><td>clearing</td><td>clearing our payout instruction in case settled funds are not directly paid out</td></tr><tr><td>unknown</td><td>settlement information that cannot be matched to any of the above types but still has impact on the balance</td></tr></table> <p><b>Note:</b> Not all transaction types are available for all payment methods, e.g. clearing is only available for PayPal. Please have a look at the payment method specific description which types will be supported.</p>	fee	separate fees that cannot be associated directly to any other transaction type	holdback	holdback on acquirer side as a risk buffer, e.g. for unsecure or high risk payment methods	vat	separate VAT or tax that cannot be associated directly to any other transaction type	clearing	clearing our payout instruction in case settled funds are not directly paid out	unknown	settlement information that cannot be matched to any of the above types but still has impact on the balance		
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clearing	clearing our payout instruction in case settled funds are not directly paid out													
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10	Transaction Date	Original transaction date of the capture/debit transaction, format DDMMYYYY	N	20082018										
11	Transaction Currency	Original transaction currency of the capture/debit transaction (ISO 4217)	AN	GBP										
12	Transaction Amount	Original transaction amount of the capture/debit transaction, including sign  decimal places will be split by ".", e.g. 15.99	N	180.00										
13	Settlement Date	Date when funds are settled to the merchant account, format DDMMYYYY  For methods where an acquirer is involved the settlement date doesn't necessarily has to be the actual payment date	N	23082018										
14	Settlement Currency	Currency of the settlement (ISO 4217)	AN	EUR										
15	Settlement Gross Amount	Gross amount in settlement currency	N	200.00										
16	Settlement Net Amount	Net amount in settlement currency	N	198.12										
17	Settlement Fx Rate	Exchange rate in case transaction and settlement currency differ	N	0.9										
18	Commission	The commission fee that was withheld by the acquirer/processor.  Cards: If the acquirer provides the transaction information at interchange level we the fee details will be available in the separate fields for:	N	-1.88										

		<ul style="list-style-type: none"> <li>- Acquirer Service Fee</li> <li>- Scheme Fees</li> <li>- Interchange</li> </ul>		
19	Acquirer Service Fee	The fee charged by the acquirer. This field will only be provided for cards and if the acquirer provides the transaction information at the interchange level.	N	
20	Scheme Fee	The fee which is charged by the card scheme.  This field will only be provided for cards and if the acquirer provides the transaction information at the interchange level.	N	
21	Interchange Fee	The fee charged by the issuing bank.  This field will only be provided for cards and if the acquirer provides the transaction information at the interchange level.	N	
23	VAT	The VAT amount for the fees, if available	N	
24	Payment Provider Merchant Id	The merchant identifier on the payment provider side, e.g. PayPal account or card MID/VU	AN	22ZQQNM56DGRN
25	Payment Provider Reference	Transaction reference from external provider, e.g. from acquirer, PayPal, ...	AN	69X86325N5120645R
26	Payment Provider Additional Reference 1	Additional reference provided by the external provider, see provider/method specific mapping	AN	3K257452TP309993Y
27	Payment Provider Additional Reference 2	Additional reference provided by the external provider, see provider/method specific mapping	AN	
28	Payment Provider Settlement Batch Id	Settlement batch identifier from external provider, e.g. from acquirer, PayPal, ...	AN	
29	Payment Provider Reason Code	Payment provider reason code	AN	T0006
30	Payment Provider Reason Description	Payment provider reason description	AN	
31	Terminal Id	The terminal id, only relevant for card payments	AN	
32	Payment Date	The date when the settled funds will be paid out, format DDMMYYYY	N	

## Processor Specific Instructions

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As the Unified Settlement Report is based on a generic format covering multiple payment methods not all of the parameters are applicable for each method and processor. The table below will give an overview which parameters can be expected for which processor. Additionally the following subsections will explain specific mappings on a processor level.

Field No	Parameter Types	Concardis	PayPal	PPRO	SEPA
1	Record Type	yes	yes	yes	yes
2	Merchant Id	yes	yes	yes	yes
3	Source File Id	yes	yes	yes	yes
4	Payment Method	yes	yes	yes *1	yes
5	Payment Brand	yes *1	yes	yes *1	yes
6	Order Id	yes *1	yes *1	yes *1	yes *1
7	Transaction Id	yes *1	yes *1	yes *1	yes *1
8	Merchant Reference	yes *1	yes *1	yes *1	yes *1
9	Type	yes	yes	yes	yes
10	Transaction Date	yes *1	yes *1	yes *1	yes *1
11	Transaction Currency	yes *1	yes *1	yes *1	yes *1
12	Transaction Amount	yes *1	yes *1	yes *1	yes *1
13	Settlement Date	yes	yes	yes	yes
14	Settlement Currency	yes	yes	yes	yes
15	Settlement Gross Amount	yes	yes	yes	yes
16	Settlement Net Amount	yes *1,2	yes	no	no
17	Settlement Fx Rate	yes *1,2	no	no	no
18	Commission	yes *1	yes *1	yes *1	no
19	Acquirer Service Fee	yes *1,2	no	no	no



20	Scheme Fee	yes <sup>*1,2</sup>	no	no	no
21	Interchange Fee	yes <sup>*1,2</sup>	no	no	no
23	VAT	yes <sup>*1,2</sup>	no	no	no
24	Payment Provider Merchant Id	yes	yes	yes	yes
25	Payment Provider Reference	yes	yes	yes <sup>*1</sup>	yes
26	Payment Provider Additional Reference 1	yes <sup>*1</sup>	yes	yes <sup>*1</sup>	yes
27	Payment Provider Additional Reference 2	no	no	yes <sup>*3</sup>	no
28	Payment Provider Settlement Batch Id	yes	no	no	yes <sup>*6</sup>
29	Payment Provider Reason Code	no	yes	no	yes
30	Payment Provider Reason Description	no	no	yes <sup>*4</sup>	yes
31	Terminal Id	yes <sup>*1</sup>	no	no	no
32	Payment Date	yes	no	yes <sup>*5</sup>	yes <sup>*6</sup>

\*1 only transaction level

\*2 availability depending on agreed pricing model

\*3 PPRO: only for type=fee

\*4 PPRO: only for type=chargeback

\*5 PPRO: only for type=clearing

\*6 SEPA: only for type=settlement & reject

## Concardis

### Supported Types

The following transaction types will be supported:

- settlement
- refund
- chargeback
- adjustment
- fee
- unknown

### Payment Method & Brand

The following payment method and brand values will be supported:

Parameter Method	Payment Brand	Description
card	diners	Diners settlement information
card	discover	Discover settlement information
card	jcb	JCB settlement information
card	maestro	Maestro settlement information
card	mastercard	Mastercard settlement information
card	unionpay	China UnionPay card settlement information
card	visa	Visa settlement information
card	visaelectron	Visa Electron settlement information
card	<i>empty</i>	In case of aggregated or non transaction related records, e.g. <i>fee</i> , there won't be any brand associated and the field will be empty.

### Payment Brand

The following payment brands will be supported:

- diners
- discover
- jcb
- maestro
- mastercard
- unionpay
- visa
- visaelectron
- vpay

## Special Mapping

Parameter Types	Description
Payment Provider Merchant Id	VP Number
Payment Provider Reference	GUID of transaction
Payment Provider Additional Reference 1	Acquirer Reference Number (ARN)
Payment Provider Settlement Batch Id	GUID Settlement

## Samples

### settlement:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,card,visa,auap9iftmn,transaction_jgrwsntrjt,merchantOrderId1547451,settlement,02012019,EUR,170.00,04012019,EUR,170.00,169.14,, -0.72,-0.06,-0.15,-0.51,-0.14,141952334,005056927B1F1EE985AFD3037900FE05,15423999011000515990924,,0050568645AC1EE8B4D3EBA5BD63EFBA,,52K25161,05012019
```

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,card,mastercard,qmwutfgnt2,transaction_sdhgklilt,merchantOrderId1547452,settlement,02012019,EUR,41.13,04012019,EUR,41.13,40.92,, -0.18,-0.02,-0.04,-0.12,-0.03,144171709,005056927B1F1EE985AFC410253CDDD4,74627649011000515980372,,0050568645AC1EE8B4D3EBA5BD63EFBA,,52K25165,05012019
```

### refund:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,card,maestro,gubvoazpdi,transaction_e6gas9ovqz,merchantOrderId1547453,refund,02012019,EUR,-76.8,04012019,EUR,-76.8,-75.03,, -1.49,, -0.23,-0.28,144171709,005056927B1F1EE985AFD3037900AC34,23427649011000515995420,,0050568645AC1EE8B4D3EBA5BD63EFBA,,52K25165,05012019
```

### chargeback:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,card,visa,shdliewb2m,transaction_7jlan7gzp2,merchantOrderId1547449,chargeback,10122018,EUR,47.0,04012019,EUR,-47.0,,,,,141952334,005056927B1F1EE985AFC410253CAE12,,0050568645AC1EE8B4D3EBA5BD63EFBA,,52K24D50,05012019
```

### adjustment:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,card,,,,adjustment,,,,04012019,EUR,15.0,,,,,144171709,005056927B1F1EE985AFC410253B678,,0050568645AC1EE8B4D3EBA5BD63EFBA,,,,05012019
```

### fee:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,card,,,,fee,,,,04012019,EUR,-50.0,,,,,144171709,005056927B1F1EE985AFC410253B678,,0050568645AC1EE8B4D3EBA5BD63EFBA,,,,05012019
```

## PayPal

### Supported Types

The following transaction types will be supported:

- settlement
- refund
- dispute
- chargeback
- adjustment
- fee
- clearing
- unknown

## Payment Method & Brand

The following payment method and brand values will be supported:

Parameter Method	Payment Brand	Description
paypal	paypal	PayPal settlement information

## Special Mapping

Parameter Types	Description
Payment Provider Merchant Id	PayPal: Account ID
Payment Provider Reference	PayPal: Transaction ID
Payment Provider Additional Reference 1	PayPal: Reference ID
Payment Provider Reason Code	PayPal: Transaction Event Code

## Samples

settlement:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,paypal,paypal,auap9i
ftmn,transaction_jgrwsntrjt,merchantOrderId1547451,settlement,02012019,EUR,
125.75,04012019,EUR,125.75,123.01,-
2.74,,,,,22ZQQNM56DGRN,4K247452TP309993Y,6SJ033313V4621641,,,T0003,,,
```

refund:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,paypal,paypal,gubvoa
zpd,transaction_e6qas9ovqz,merchantOrderId1547453,refund,02012019,EUR,-
5.0,04012019,EUR,-5.0,-
3.91,,1.09,,,,,22ZQQNM56DGRN,08648909N7183782A,FGX7S3XWBHUN8XCVB,,,T1107,,,
```

dispute:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,paypal,paypal,shdlie
wb2m,transaction_r2tznntjbe,merchantOrderId1547452,dispute,01012019,EUR,50.
0,04012019,EUR,-50.0,-
50.0,,,,,,22ZQQNM56DGRN,0J941436JA101474G,92R4NR653JDECCXAQ,,,T1111,,,
```

chargeback:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,paypal,paypal,4sorwb  
gmw9,transaction_7jlan7gzp2,merchantOrderId1547449,chargeback,10122018,EUR,  
47.0,04012019,EUR,-47.0,-  
47.0,,,,,,,,22ZQQNM56DGRN,0J941436JA101474G,92R4NR653JDECCXAQ,,,T1106,,,
```

adjustment:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,paypal,paypal,,,,adj  
ustment,,,,04012019,EUR,15.0,15.0,,,,,,,,22ZQQNM56DGRN,1FN68178AV653545A,3MC  
328258Y360823R,,,T1200,,,
```

fee:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,paypal,paypal,,,,fee  
,,,,04012019,EUR,-50.0,-  
50.0,,,,,,,,22ZQQNM56DGRN,6DN013167C307683M,3K257452TP309993Y,,,T0104,,,
```

clearing:

```
sett_dtl,merchant_gxx92nloob,settlementdata_afkliemmcv,paypal,paypal,,,,cle  
aring,,,,04012019,EUR,-5000.0,-  
5000.0,,,,,,,,22ZQQNM56DGRN,78N013167C30768V4,5F657452TP3099B78,,,T0400,,,
```

## PPRO

### Supported Types

The following transaction types will be supported:

- settlement
- refund
- chargeback
- fee
- clearing
- holdback
- unknown

### Payment Method & Brand

The following payment method and brand values will be supported:

Parameter Method	Payment Brand	Description
ideal	ideal	iDEAL settlement information
unknown	unknown	Only in case there is a transaction for an unknown payment method in the file. This should usually never happen!
empty	empty	In case of aggregated or non transaction related records, e.g. <i>clearing</i> , there won't be any method or brand associated and the fields will be empty.

## Special Mapping

Parameter Types	Description
Payment Provider Merchant Id	PPRO: Merchant ID
Payment Provider Reference	PPRO: Transaction ID Only provided for type=settlement, refund, chargeback
Payment Provider Additional Reference 1	PPRO: Event Type Only provided for type=settlement, refund, chargeback
Payment Provider Additional Reference 2	PPRO: Fee Type Only provided for type=fee
Payment Provider Reason Description	PPRO: Chargeback Reason Only provided for type=chargeback

## Samples

settlement:

```
sett_dtl,merchant_oju0ku4pjax,settlementdata_b9lq8ux7lr,ideal,ideal,olwla1nh
vo,transaction_93z5qkaqtg,merchantOrderId1547569496,settlement,15012019,EUR
,11.9,15012019,EUR,11.9,,, -0.45,,,,,MERCHANTTESTCONTRACT,103736117,,,,,
```

refund:

```
sett_dtl,merchant_oju0ku4pjax,settlementdata_b9lq8ux7lr,ideal,ideal,olwla1nh
vo,transaction_88z5qkaqtr,merchantOrderId1547569496,refund,15012019,EUR,10.
0,15012019,EUR,10.0,,, -0.05,,,,,MERCHANTTESTCONTRACT,103736118,,,,,
```

chargeback:

```
sett_dtl,merchant_oju0ku4pjax,settlementdata_b9lq8ux7lr,sepa,sepa,6tzrwbgb5
,transaction_7jlan7gzp2,merchantOrderId1547569496,chargeback,10122018,EUR,4
7.0,04012019,EUR,-47.0,,, -0.50,,,,,MERCHANTTESTCONTRACT,103736119,,,,,MD06
Refund Request By Customer,,
```

fee:

```
sett_dtl,merchant_oju0ku4pjax,settlementdata_jxpb8selqb,,,,,fee,,,,16012019
,EUR,-10.0,,,,,,MERCHANTTESTCONTRACT,,INQUIRY_FEE,,,,,
```

clearing:

```
sett_dtl,merchant_oju0ku4pjax,settlementdata_jxpb8selqb,,,,,clearing,,,,160
12019,EUR,-
2000.0,,,,,,MERCHANTTESTCONTRACT,,CLEARED_TO_MERCHANT,,,,,16012019
```

holdback:

```
sett_dtl,merchant_oju0ku4pjax,settlementdata_jxpb8selqb,,,,,holdback,,,,160
12019,EUR,-500.0,,,,,,MERCHANTTESTCONTRACT,,RESERVED_HOLD BACK,,,,,
```

## SEPA

### Supported Types

The following transaction types will be supported:

- settlement
- reject
- chargeback

**Note:** Chargebacks will be reported in a separate file as they are handled via a separate process. So there would be one SEPA unified settlement report containing *settlement* & *reject* transactions and one for *chargeback* transactions.

### Payment Method & Brand

The following payment method and brand values will be supported:

Parameter Method	Payment Brand	Description
sepa	sepa	SEPA settlement information

### Special Mapping

Parameter Types	Description
Payment Provider Merchant Id	Merchant Number
Payment Provider Reference	EndToEndId for transaction
Payment Provider Additional Reference 1	Mandate ID
Payment Provider Settlement Batch Id	EndToEndId for merchant payout only applicable for settlement
Payment Provider Reason Code	SEPA Return Reason Code only applicable for chargeback
Payment Provider Reason Description	SEPA Return Additional Info only applicable for chargeback

### Samples

settlement:

```
sett_dtl,merchant_gxx92nloob,settlementdata_ygrzgk3mcx,sepa,sepa,4sorwbgmw9,transaction_khgyesahe3,merchantOrderId1545224327,settlement,11122018,EUR,66.0,12122018,EUR,66.0,,,,,,,,5364852,d2b0d7203bbb4c3aadf6165,mandateId1545224327,,abb0d7203bbb4c3aadf71b2,,,,22122018
```

reject:

sett\_dtl,merchant\_gxx92nloob,settlementdata\_ygrzgk3mcx,sepa,sepa,shdliewb2m  
,transaction\_7jlan7gzp2,merchantOrderId1545224328,reject,11122018,EUR,25.0,  
12122018,EUR,25.0,,,,,,,,5364852,acb0d7203bbb4c3aadt55,mandateId154522432  
8,,,AC01,Incorrect Account Number,,

chargeback:

sett\_dtl,merchant\_gxx92nloob,settlementdata\_monj2ji4gh,sepa,sepa,6gws39iqkn  
,transaction\_r2tznntjbe,merchantOrderId1545142410,chargeback,18112018,EUR,4  
.44,12122018,EUR,-  
4.44,,,,,,,,5364852,6f244715cb6147e6a6e2e5,mandateId1545142410,,,MD06,"Refu  
nd Request By Customer,,