Oconcardis
your payment expert

PAYENGINE
UNIFIED SETTLEMENT REPORT

Version 1.02

Table of Contents

Revision History

Version	Date	Description of Changes	Author
1.00	16.01.2019	Initial version	cmeissner
1.01	25.01.2019	PPRO mappings added	cmeissner
1.02	08.02.2019	Prepayment mappings added	cmeissner

Introduction

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

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 comming 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. *card, paypal, sepa*	AN	paypal
5	Payment Brand	The payment brand, e.g. *visa, mastercard, amex*	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	The type of the transaction <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 fraudulant transactions</td></tr><tr><td>adjustment</td><td>adjustments on the merchant account</td></tr></table>	AN	settlement

		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		
		Note: 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.			
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

		- Aqcuirer Service Fee - Scheme Fees - Interchange		
19	Aqcuirer 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	
22	VAT	The VAT amount for the fees, if available	N	
23	Payment Provider Merchant Id	The merchant identifier on the payment provider side, e.g. PayPal account or card MID/VU	AN	22ZQQNM56DGRN
24	Payment Provider Reference	Transaction reference from external provider, e.g. from acquirer, PayPal, …	AN	69X86325N5120645R
25	Payment Provider Additional Reference 1	Additional reference provided by the extenal provider, see provider/method specific mapping	AN	3K257452TP309993Y
26	Payment Provider Additional Reference 2	Additional reference provided by the extenal provider, see provider/method specific mapping	AN	
27	Payment Provider Settlement Batch Id	Settlement batch identifier from external provider, e.g. from acquirer, PayPal, …	AN	
28	Payment Provider Reason Code	Payment provider reason code	AN	T0006
29	Payment Provider Reason Description	Payment provider reason description	AN	
30	Terminal Id	The terminal id, only relevant for card payments	AN	
31	Payment Date	The date when the settled funds will be paid out, format DDMMYYYY	N	

Processor Specific Instructions

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	Prepayment	SEPA
1	Record Type	yes	yes	yes	yes	yes
2	Merchant Id	yes	yes	yes	yes	yes
3	Source File Id	yes	yes	yes	yes	yes
4	Payment Method	yes	yes	yes [1]	yes	yes
5	Payment Brand	yes [1]	yes	yes [1]	yes	yes
6	Order Id	yes [1]	yes [1]	yes [1]	yes	yes [1]
7	Transaction Id	yes [1]	yes [1]	yes [1]	yes	yes [1]
8	Merchant Reference	yes [1]	yes [1]	yes [1]	yes	yes [1]
9	Type	yes	yes	yes	yes	yes
10	Transaction Date	yes [1]	yes [1]	yes [1]	yes	yes [1]
11	Transaction Currency	yes [1]	yes [1]	yes [1]	yes	yes [1]
12	Transaction Amount	yes [1]	yes [1]	yes [1]	yes	yes [1]
13	Settlement Date	yes	yes	yes	yes	yes
14	Settlement Currency	yes	yes	yes	yes	yes
15	Settlement Gross Amount	yes	yes	yes	yes	yes
16	Settlement Net Amount	yes [1,2]	yes	no	no	no
17	Settlement Fx Rate	yes [1,2]	no	no	no	no
18	Commission	yes [1]	yes [1]	yes [1]	no	no
19	Aqcuirer Service Fee	yes [1,2]	no	no	no	no
20	Scheme Fee	yes [1,2]	no	no	no	no

21	Interchange Fee	yes [1,2]	no	no	no	no
22	VAT	yes [1,2]	no	no	no	no
23	Payment Provider Merchant Id	yes	yes	yes	no	yes
24	Payment Provider Reference	yes	yes	yes [1]	yes	yes
25	Payment Provider Additional Reference 1	yes [1]	yes	yes [1]	no	yes
26	Payment Provider Additional Reference 2	no	no	yes [3]	no	no
27	Payment Provider Settlement Batch Id	yes	no	no	no	yes [6]
28	Payment Provider Reason Code	no	yes	no	no	yes
29	Payment Provider Reason Description	no	no	yes [4]	no	yes
30	Terminal Id	yes [1]	no	no	no	no
31	Payment Date	yes	no	yes [5]	yes	yes [6]

[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	*empty*	In case of aggregated or non transaction related records, e.g. *fee*, there won't be any brand associated and the field will be empty.

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_qxx92nloob,settlementdata_afkliemmcv,card,visa,auap9iftmn,transac
tion_jgrwsntrjt,merchantOrderId1547451,settlement,02012019,EUR,170.00,04012019,EUR,
170.00,169.14,,-0.72,-0.06,-0.15,-0.51,-
```

```
0.14,141952334,005056927B1F1EE985AFD3037900FE05,1542399901100051590924,,0050568645
AC1EE8B4D3EBA5BD63EFBA,,,52K25161,05012019
```

```
sett_dtl,merchant_qxx92nloob,settlementdata_afkliemmcv,card,mastercard,qmwutfgnt2,t
ransaction_sdhgklilt,merchantOrderId1547452,settlement,02012019,EUR,41.13,04012019,
EUR,41.13,40.92,,-0.18,-0.02,-0.04,-0.12,-
0.03,144171709,005056927B1F1EE985AFC410253CDDD4,7462764901100051598072,,0050568645
AC1EE8B4D3EBA5BD63EFBA,,,52K25165,05012019
```

refund:
```
sett_dtl,merchant_qxx92nloob,settlementdata_afkliemmcv,card,maestro,gubvoazpdi,tran
saction_e6qas9ovqz,merchantOrderId1547453,refund,02012019,EUR,-76.8,04012019,EUR,-
76.8,-75.03,,,,,,
,144171709,005056927B1F1EE985AFD3037900AC34,2342764901100051599420,,0050568645AC1E
E8B4D3EBA5BD63EFBA,,,52K25165,05012019
```

chargeback:
```
sett_dtl,merchant_qxx92nloob,settlementdata_afkliemmcv,card,visa,shdliewb2m,transac
tion_7jlan7gzp2,merchantOrderId1547449,chargeback,10122018,EUR,47.0,04012019,EUR,-
47.0,,,,,,,,,141952334,005056927B1F1EE985AFC410253CAE12,,,0050568645AC1EE8B4D3EBA5BD
63EFBA,,,52K24D50,05012019
```

adjustment:
```
sett_dtl,merchant_qxx92nloob,settlementdata_afkliemmcv,card,,,,,adjustment,,,,04012
019,EUR,15.0,,,,,,,,144171709,005056927B1F1EE985AFC410253B678,,,0050568645AC1EE8B4D
3EBA5BD63EFBA,,,,05012019
```

fee:
```
sett_dtl,merchant_qxx92nloob,settlementdata_afkliemmcv,card,,,,,fee,,,,04012019,EUR
,-
50.0,,,,,,,,144171709,005056927B1F1EE985AFC410253B678,,,0050568645AC1EE8B4D3EBA5BD6
3EFBA,,,,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_qxx92nloob,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_qxx92nloob,settlementdata_afkliemmcv,paypal,paypal,gubvoa
zpdi,transaction_e6qas9ovqz,merchantOrderId1547453,refund,02012019,EUR,-
5.0,04012019,EUR,-5.0,-
3.91,,1.09,,,,,22ZQQNM56DGRN,08648909N7183782A,FGX7S3XWBHUN8XCVB,,,T1107,,,
```

dispute:
```
sett_dtl,merchant_qxx92nloob,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_qxx92nloob,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_qxx92nloob,settlementdata_afkliemmcv,paypal,paypal,,,,,adj
ustment,,,,04012019,EUR,15.0,15.0,,,,,,,22ZQQNM56DGRN,1FN68178AV653545A,3MC
328258Y360823R,,,T1200,,,
```

fee:
```
sett_dtl,merchant_qxx92nloob,settlementdata_afkliemmcv,paypal,paypal,,,,,fee
,,,,04012019,EUR,-50.0,-
50.0,,,,,,,22ZQQNM56DGRN,6DN013167C307683M,3K257452TP309993Y,,,T0104,,,
```

clearing:
```
sett_dtl,merchant_qxx92nloob,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. *clearing*, 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_oju0ku4pjx,settlementdata_b9lq8ux7lr,ideal,ideal,olwlalnh
vo,transaction_93z5qkaqtg,merchantOrderId1547569496,settlement,15012019,EUR
,11.9,15012019,EUR,11.9,,,-0.45,,,,,MERCHANTTESTCONTRACT,103736117,,,,,,,
```

refund:
```
sett_dtl,merchant_oju0ku4pjx,settlementdata_b9lq8ux7lr,ideal,ideal,olwlalnh
vo,transaction_88z5qkaqtr,merchantOrderId1547569496,refund,15012019,EUR,10.
0,15012019,EUR,10.0,,,-0.05,,,,,MERCHANTTESTCONTRACT,103736118,,,,,,,
```

chargeback:
```
sett_dtl,merchant_oju0ku4pjx,settlementdata_b9lq8ux7lr,sepa,sepa,6tzrwbggb5
,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_oju0ku4pjx,settlementdata_jxbp8selqb,,,,,,,fee,,,,16012019
,EUR,-10.0,,,,,,,,,MERCHANTTESTCONTRACT,,INQUIRY_FEE,,,,,,
```

clearing:
```
sett_dtl,merchant_oju0ku4pjx,settlementdata_jxbp8selqb,,,,,,,clearing,,,,160
12019,EUR,-
2000.0,,,,,,,,,MERCHANTTESTCONTRACT,,CLEARED_TO_MERCHANT,,,,,,16012019
```

holdback:
```
sett_dtl,merchant_oju0ku4pjx,settlementdata_jxbp8selqb,,,,,,,holdback,,,,160
12019,EUR,-500.0,,,,,,,,,MERCHANTTESTCONTRACT,,RESERVED_HOLDBACK,,,,,,
```

Prepayment

Supported Types

The following transaction types will be supported:

- settlement

Payment Method & Brand

The following payment method and brand values will be supported:

Parameter Method	Payment Brand	Description

prepayment	prepayment	prepayment settlement information

Special Mapping

Parameter Types	Description
Payment Provider Reference	Payment descriptor (Verwendungszweck)
Payment Date	Value date

Samples

settlement:
```
sett_dtl,merchant_qprmbcywcv,settlementdata_fs4ydgzbt5,prepayment,prepaymen
t,3hgopm0fzu,transaction_lendbutrsj,1549351925,settlement,03022019,EUR,10.0
,05022019,EUR,10.0,,,,,,,,,,Svwz+3hgopm0fzu,,,,,,,06022019
```

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_qxx92nloob,settlementdata_ygrzgk3mcx,sepa,sepa,4sorwbgmw9
,transaction_khgyesahe3,merchantOrderId1545224327,settlement,11122018,EUR,6
6.0,12122018,EUR,66.0,,,,,,,,,5364852,d2b0d7203bbb4c3aadf6165,mandateId15452
24327,,abb0d7203bbb4c3aadf71b2,,,,22122018
```

reject:
```
sett_dtl,merchant_qxx92nloob,settlementdata_ygrzgk3mcx,sepa,sepa,shdliewb2m
,transaction_7jlan7gzp2,merchantOrderId1545224328,reject,11122018,EUR,25.0,
12122018,EUR,25.0,,,,,,,,,5364852,acb0d7203bbb4c3aadfmt55,mandateId154522432
8,,,AC01,Incorrect Account Number,,
```

chargeback:
```
sett_dtl,merchant_qxx92nloob,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,,
```