



PAYENGINE UNIFIED SETTLEMENT REPORT

Version 1.00

Table of Contents

| | |
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| Revision History | 2 |
| Introduction | 3 |
| General Format Instructions | 3 |
| Settlement Details Record | 4 |
| Processor Specific Instructions | 7 |
| Concardis | 7 |
| Supported Types | 7 |
| Payment Method | 7 |
| Payment Brand | 7 |
| Special Mapping | 7 |
| Samples | 8 |
| PayPal | 8 |
| Supported Types | 8 |
| Payment Method | 9 |
| Payment Brand | 9 |
| Special Mapping | 9 |
| Samples | 9 |
| SEPA | 10 |
| Supported Types | 10 |
| Payment Method | 10 |
| Payment Brand | 10 |
| Special Mapping | 10 |
| Samples | 11 |

Revision History

| Version | Date | Description of Changes | Author |
|---------|------------|------------------------|-----------|
| 1.00 | 16.01.2019 | Initial version | cmeissner |
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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 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 |
| 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 | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|----------|---|--|-----|--|----------|---|-----|--|----------|---|---------|---|--|--|
| | | <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 in case riskier 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>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.</p> | fee | separate fees that cannot be associated directly to any other transaction type | holdback | holdback on acquirer side in case riskier 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 | | |
| fee | separate fees that cannot be associated directly to any other transaction type | | | | | | | | | | | | | |
| holdback | holdback on acquirer side in case riskier 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 | | | | | | | | | | | | | |
| 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: - Acquirer Service Fee | N | -1.88 | | | | | | | | | | |

| | | | | |
|----|---|---|----|-------------------|
| | | - Scheme Fees - Interchange | | |
| 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

Concardis

Supported Types

The following transaction types will be supported:

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

Payment Method

The following payment method will be supported:

- card

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

The following payment method will be supported:

- paypal

Payment Brand

The following payment brands will be supported:

- paypal

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_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,,,
```

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

The following payment method will be supported:

- sepa

Payment Brand

The following payment brands will be supported:

- sepa

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,acb0d7203bbb4c3aadf55,mandateId1545224328,,,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,"Refund Request By Customer,,
```