

PAYENGINE

UNIFIED SETTLEMENT REPORT

Version 1.04.02

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# 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 |
| 1.03 | 10.05.2019 | Add new PPRO methods (bancontact, alipay, wechat-pay) | cmeissner |
| 1.04 | 16.05.2019 | AMEX 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   |  |  | | --- | --- | | **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 fraudulant transactions | | adjustment | adjustments on the merchant account | | 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. | AN | settlement |
| 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: - Aqcuirer Service Fee - Scheme Fees - Interchange | N | -1.88 |
| 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 | AMEX | Concardis | PayPal | PPRO | Prepayment | SEPA |
| 1 | Record Type | yes | yes | yes | yes | yes | yes |
| 2 | Merchant Id | yes | yes | yes | yes | yes | yes |
| 3 | Source File Id | yes | yes | yes | yes | yes | yes |
| 4 | Payment Method | yes | yes | yes | yes \*1 | yes | yes |
| 5 | Payment Brand | yes | yes \*1 | yes | yes \*1 | yes | yes |
| 6 | Order Id | yes \*1 | yes \*1 | yes \*1 | yes \*1 | yes | yes \*1 |
| 7 | Transaction Id | yes \*1 | yes \*1 | yes \*1 | yes \*1 | yes | yes \*1 |
| 8 | Merchant Reference | yes \*1 | yes \*1 | yes \*1 | yes \*1 | yes | yes \*1 |
| 9 | Type | yes | yes | yes | yes | yes | yes |
| 10 | Transaction Date | yes \*1 | yes \*1 | yes \*1 | yes \*1 | yes | yes \*1 |
| 11 | Transaction Currency | yes \*1 | yes \*1 | yes \*1 | yes \*1 | yes | yes \*1 |
| 12 | Transaction Amount | yes \*1 | yes \*1 | yes \*1 | yes \*1 | yes | yes \*1 |
| 13 | Settlement Date | yes | yes | yes | yes | yes | yes |
| 14 | Settlement Currency | yes | yes | yes | yes | yes | yes |
| 15 | Settlement Gross Amount | yes | yes | yes | yes | yes | yes |
| 16 | Settlement Net Amount | yes \*7 | yes \*1,2 | yes | no | no | no |
| 17 | Settlement Fx Rate | yes | yes \*1,2 | no | no | no | no |
| 18 | Commission | yes \*1 | yes \*1 | yes \*1 | yes \*1 | no | no |
| 19 | Aqcuirer Service Fee | no | yes \*1,2 | no | no | no | no |
| 20 | Scheme Fee | no | yes \*1,2 | no | no | no | no |
| 21 | Interchange Fee | no | yes \*1,2 | no | no | no | no |
| 22 | VAT | yes \*1 | yes \*1,2 | no | no | no | no |
| 23 | Payment Provider Merchant Id | yes | yes | yes | yes | no | yes |
| 24 | Payment Provider Reference | yes | yes | yes | yes \*1 | yes | yes |
| 25 | Payment Provider Additional Reference 1 | yes \*8 | yes \*1 | yes | yes \*1 | no | yes |
| 26 | Payment Provider Additional Reference 2 | no | no | no | yes \*3 | no | no |
| 27 | Payment Provider Settlement Batch Id | yes \*1 | yes | no | no | no | yes \*6 |
| 28 | Payment Provider Reason Code | yes | no | yes | no | no | yes |
| 29 | Payment Provider Reason Description | yes | no | no | yes \*4 | no | yes |
| 30 | Terminal Id | yes \*8 | yes \*1 | no | no | no | no |
| 31 | Payment Date | yes | yes | no | yes \*5 | yes | yes \*6 |

\*1 only on 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

\*7 AMEX: only for type=chargeback & adjustment

\*8 AMEX: only for type=settlement, refund & reject

## AMEX

**Note:** The Unified Settlement Report currently only provides the AMEX raw data but there isn’t any matching to the Payengine transactions possible as AMEX does not provide the correct references. This issue is currently investigated by AMEX and once fixed our report will automatically match and provide the correct merchant and Payengine order references.

### Supported Types

The following transaction types will be supported:

* settlement
* refund
* reject
* chargeback
* adjustment
* vat
* unknown

### Payment Method & Brand

The following payment method and brand values will be supported:

|  |  |  |
| --- | --- | --- |
| Parameter Method | Payment Brand | Description |
| card | amex | American Express settlement information |

### Special Mapping

|  |  |
| --- | --- |
| Parameter Types | Description |
| Payment Provider Merchant Id | AMEX: *Payee Merchant ID* |
| Payment Provider Reference | AMEX: *Transaction ID*, *Chargeback Number* or *Adjustment Number* depending on the transaction type |
| Payment Provider Additional Reference 1 | AMEX: *Acquirer Reference Number (ARN)* |
| Payment Provider Settlement Batch Id | AMEX: *Payment Number* |
| Payment Provider Reason Code | AMEX: *Reason Code* in case of chargebacks or adjustments |
| Payment Provider Reason Description | AMEX: *Reason Description* in case of chargebacks or adjustments |

### Samples

settlement:

sett\_dtl,merchant\_qxx92nloob,settlementdata\_afkliemmcv,card,amex,auap9iftmn,transaction\_jgrwsntrjt,merchantOrderId1547451,settlement,02012019,EUR,170.00,04012019,EUR,170.00,,1,-0.72,,,,,9503258999, 1125554772685,P82ILEJ4431YX70IHN,,5035305862,,,52K26380,05012019

refund:

sett\_dtl,merchant\_qxx92nloob,settlementdata\_afkliemmcv,card,amex,auap9iftmn,transaction\_xcrwsntade,merchantOrderId1547451,refund,02012019,EUR,-170.00,04012019,EUR,-170.00,,1,-0.5,,,,,9503258999, 1125554772699,P99ILEJ4431YX40FBG,,5035305862,,,52K26381,05012019

reject:

sett\_dtl,merchant\_qxx92nloob,settlementdata\_afkliemmcv,card,amex,fgsp7iftcv,transaction\_ikswsntpfk,merchantOrderId1547464,reject,02012019,EUR,100.00,04012019,EUR,100.00,,1,,,,,,9503258999, 1125554772685,P67ILEJ4431YX55KLS,,5035305862,,,52K26377,05012019

chargeback:

sett\_dtl,merchant\_qxx92nloob,settlementdata\_afkliemmcv,card,amex,shdliewb2m,transaction\_7jlan7gzp2,merchantOrderId1547449,chargeback,10122018,EUR,47.0,04012019,EUR,-47.0,-44.5,1,-2.5,,,,-0.2,9503258999,324871,,,5035305862,1234,CHARGEBACK - FRAUD RELATED,52K24D50,05012019

adjustment:

sett\_dtl,merchant\_qxx92nloob,settlementdata\_afkliemmcv,card,amex,,,,adjustment,,,,04012019,EUR,15.0,15.0,1,,,,,,9503258999,325364,,,5035305862,,ADJUSTMENT - ACCOUNT ADJUSTMENT,,05012019

vat:

sett\_dtl,merchant\_qxx92nloob,settlementdata\_afkliemmcv,card,amex,,,,vat,,,,04012019,EUR,-5.71,,,,,,,,9503258999,,,,,,,,05012019

## 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,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\_qxx92nloob,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\_qxx92nloob,settlementdata\_afkliemmcv,card,maestro,gubvoazpdi,transaction\_e6qas9ovqz,merchantOrderId1547453,refund,02012019,EUR,-76.8,04012019,EUR,-76.8,-75.03,,,,,, ,144171709,005056927B1F1EE985AFD3037900AC34,23427649011000515995420,,0050568645AC1EE8B4D3EBA5BD63EFBA,,,52K25165,05012019

chargeback:

sett\_dtl,merchant\_qxx92nloob,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\_qxx92nloob,settlementdata\_afkliemmcv,card,,,,,adjustment,,,,04012019,EUR,15.0,,,,,,,,144171709,005056927B1F1EE985AFC410253B678,,,0050568645AC1EE8B4D3EBA5BD63EFBA,,,,05012019

fee:

sett\_dtl,merchant\_qxx92nloob,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\_qxx92nloob,settlementdata\_afkliemmcv,paypal,paypal,auap9iftmn,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,gubvoazpdi,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,shdliewb2m,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,4sorwbgmw9,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,,,,adjustment,,,,04012019,EUR,15.0,15.0,,,,,,,22ZQQNM56DGRN,1FN68178AV653545A,3MC328258Y360823R,,,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,,,,clearing,,,,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
* VAT

### Payment Method & Brand

The following payment method and brand values will be supported:

|  |  |  |
| --- | --- | --- |
| Parameter Method | Payment Brand | Description |
| alipay | alipay | Alipay settlement information |
| bancontact | bancontact | Bancontact settlement information |
| ideal | ideal | iDEAL settlement information |
| wechat-pay | wechat-pay | WeChat Pay 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,olwlalnhvo,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,olwlalnhvo,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,47.0,04012019,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,,,,16012019,EUR,-2000.0,,,,,,,,MERCHANTTESTCONTRACT,,CLEARED\_TO\_MERCHANT,,,,,,16012019

holdback:

sett\_dtl,merchant\_oju0ku4pjx,settlementdata\_jxbp8selqb,,,,,,holdback,,,,16012019,EUR,-500.0,,,,,,,,MERCHANTTESTCONTRACT,,RESERVED\_HOLDBACK,,,,,,

VAT:

sett\_dtl,merchant\_oju0ku4pjx,settlementdata\_jxbp8selqb,,,,,,vat,,,,16012019,EUR,-10.0,,,,,,,,MERCHANTTESTCONTRACT,,VAT,,,,,,

## 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,prepayment,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,66.0,12122018,EUR,66.0,,,,,,,,5364852,d2b0d7203bbb4c3aadf6165,mandateId1545224327,,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,mandateId1545224328,,,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,"Refund Request By Customer,,