



Monthly Statement Report Specification

Version 1.0



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Monthly Statement Report Overview

The Monthly Statement report is a bank-like statement designed to meet the reconciliation needs of merchants, such as merchants verifying their PayPal debits/credits are consistent with their company's internal accounting records of transactions for that month.

The report summarizes, for each currency held by the account, total debits and credits as well as the beginning and ending balance for the specified month. Further, this report details various transaction activities by category that allows the merchant to reconcile their starting and ending balance.

Only balance-affecting transactions that are debited or credited to a merchant's PayPal account are reported in the Monthly Statement Report. Therefore, it does not include any pending transactions such as authorizations not captured, pending e-checks, or unresolved disputes.

The Monthly Statement Report is for use by any merchant with access to the reporting portal. Merchants have access to statements only in countries in which statements is live.

This document describes the data that appears within the Monthly Statement Report.

Report Format

The following formats are available:

- Portable Document Format (PDF)
- Comma-Separated Value (CSV)

Character Encoding: UTF-8

The report's character encoding is UTF-8 (8-bit UCS/Unicode Transformation Format).

Report Availability and Retention

Statements are automatically generated in PDF by the 10th of each month. You may also request a PDF or CSV of the statement any time after the 2nd of the month.

Each statement summarizes the data from the month specified, from 00:00:00 AM on the 1st of that month to 23:59:59 PM on the last day of that month in the merchant’s time zone. The time zone is indicated in the merchant’s reporting portal Account Properties. An update in the merchant’s time zone will affect Monthly Statement Reports generated after the change.

Up to 2 years of historical statements may be accessed on the reporting portal.

Status of Generation

There are 3 stages of generation for each format of Monthly Statement Reports: Request, In progress, and Download. Two additional statuses for monthly statements are “Failed” and “Retry.”

By the 10th of each month, the previous month’s statement in PDF will be pre-generated and thus will only have one status: Download.

After a user requests a Monthly Statement, the screen will automatically show “In progress.” Auto-refresh will occur to display “Download” when the requested report is ready to be downloaded by the user.

If an error occurs in processing a request, “Failed” will appear in the row of the statement requested. If a different error occurs, an error box will show to notify the user. In this case, the user can refresh the page and continue with his/her actions.

Report Filename

The filename of the Monthly Statement follows this naming convention:

MSR-yyyymm.format:

TABLE 1.0 Monthly Statement Report File Naming Conventions

MSR	An abbreviation for “Monthly Statement Report.”
yyyymm	This date stamp represents the statement month.
format	One of the following: CSV: a comma-separated value file PDF: a portable document format file

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Monthly Statement Report PDF Content

Balance Summary

The Balance Summary states the changes in balance for the specified report month. For each currency held by this account, the following will be displayed: Available beginning, Available ending, Withheld beginning, and Withheld ending. The total balance in a merchant's account is equal to the sum of Available Balance and Withheld Balance.

Available beginning

This number states the amount of money in the user's account available for the merchant to use at 00:00:00 AM in the merchant's time zone on the first day of the statement month.

Available ending

This number states the amount of money in the user's account available for the merchant to use at 23:59:59 PM in the merchant's time zone on the last day of the statement month.

Withheld beginning

This amount reflects the total sum of money withheld from the merchant's account at 00:00:00 AM in the merchant's time zone on the first day of the statement month. Withheld amount is determined by the sum of amounts in the Releases and Withheld categories.

Withheld ending

This amount reflects the total sum of money withheld from the merchant's account at 23:59:59 PM in the merchant's time zone on the last day of the statement month. Withheld amount is determined by the sum of amounts in the Releases and Withheld categories.

Activity Summary

The Activity Summary expands on the Balance Summary by displaying, for each currency held by the merchant, the debits and credits to the account by category. For each category in which there were transactions for the report month, amounts are totaled and displayed. These categories are:

- Payments Received
- Payments sent
- Withdrawals and Debits
- Deposits and Credits
- Fees
- Chargeback
- Releases
- Withheld
- Authorizations
- Other
- Other – Non-Balance Impacting
- Payables
- Receivables
- Reserve Release
- Reserve Withheld
- Transfers

Each of the above categories have multiple SubCategories. Each SubCategory contains multiple T-Codes, transaction event codes. These T-Codes identify debits and credits at the transaction level. Each T-Code has a T-Code Description, which details the transaction type.

Beneath the Activity Summary section of the Monthly Statement Report, totals are displayed for each Category and it's SubCategories for which there were transactions in the specified statement month. To determine which transactions are within each SubCategory, refer to the T-Code Descriptions that are within that SubCategory of the Category. Refer to the Categories_SubCategories_TCodes table for mapping among T-Code Descriptions, T-Codes, SubCategories, and Categories.

Note that any T-Code can be either a Credit (CR), or Debit (DR) based on the direction of the payment relative to the subject of the payment. For example, an Express Checkout event (T0006) is recorded as a CR in the case where the subject is a seller (receiving funds for a payment) and as a DR in the case where the subject is a buyer (sending funds for a payment).

Payments received

This category includes all payments received (credits) by the seller through disbursements - Mass Pay, Direct Credit Card Payments, or other disbursements.

Payments sent

This category includes all payments sent (debits) by the seller through disbursements - Mass Pay, Direct Credit Card Payments, or other disbursements.

Withdrawals and Debits

This category is defined by debits from funding instruments other than users, such as a bank.

Deposits and Credits

This category is defined by credits to funding instruments other than users, such as a bank.

Fees

This category includes any amount charged as a “fee,” which could be the fee added to a payment received, sent, or a transaction that is solely a fee (such as a monthly fee).

Chargeback

These chargebacks are received directly by PayPal and represent cases where the consumer feels that PayPal will better resolve the complaint than their funding source, or the PayPal payment was funded directly from the consumer’s PayPal balance. The amount of the chargeback is often held in an unavailable balance until the chargeback is resolved. Once the chargeback is resolved, the amount being held is released. If the merchant was found to be at fault for the chargeback, a separate debit adjustment occurs.

Releases

Releases contain all debit restricted balance.

Withheld

Releases contain all credit restricted balance.

Authorizations

The Authorizations category includes general, void, and re- authorizations

Other

Other refers to debit and credit transactions which are not classified into a different T-Code.

Other – Non-Balance Impacting

This category refers to transactions which are not classified as a different T-Code and also do not impact the balance.

Payables

Payables mainly refers to funds provided by PayPal that are being paid back (credit).

Receivables

Receivables mainly refers to funds provided by PayPal that are being paid back (debit).

Reserve Release

Reserve Release contains Reserve Holds and Releases that are credits to the merchant's account.

Reserve Withheld

Reserve Withheld contains Reserve Holds and Releases that are debits to the merchant's account.

Transfers

Transfers are currency conversions, user- and system-generated.

Transaction History

A chart of transaction history will show on the Monthly Statement Report PDF if there are less than or equal to 10,000 transactions for the specified month. If total transactions for the month exceeds 10,000, then no transactions will show on the PDF of the report. All transactions will be shown regardless of number of transactions for merchants in the countries of DE, FR, AU, IT, ES, and GB.

For each currency the merchant interacted with in the specified month, a table will appear with the following details for each transaction:

- Date
 - Date in which the transaction occurred.
- Description
 - T-Code Description and unique transaction ID.
 - NOTE: Further T-Code details are found in the Excel file Categories_SubCategories_TCodes
- Name / Email
 - The name and email address of the person with which the merchant is transacting, if applicable.
- Gross
 - Total amount of the transaction, including fees.
- Fee
 - Amount of fees associated with the transaction.
- Net
 - The difference between Gross and Fee.

MIF Details

Details regarding Multilateral Interchange Fees (MIF) are a regulatory need to show on statements in certain countries. This section only applies to statements of users who interact with currencies in the following countries: ES, GB, FR, and IT.

In this section, the report presents the fees the card issuing bank charges to the acquiring bank. This fee facilitates credit and debit card transactions and forms a large part of the fee that is charged to merchants by their acquirer. The business rules require us to report the interchange cost of each individual transaction.

Information in this section includes:

- Date
- Transaction ID
- Merchant Service Charge
 - The total fee charged for the transaction.
- Interchange Fee

Statements are automatically generated by the 10th of each month. Statements downloaded previous to this auto-generation will not include the MIF section. In this case, the Download link will refresh to provide a new PDF which includes MIF details by the 10th of the month.

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Monthly Statement Report CSV Content

File Types

A Monthly Statement Report CSV file can contain a maximum of 150,000 records. If the report contains more than 150,000 records, the report is split across multiple files and compiled into a ZIP file. Hence, if a user requests a Monthly Statement Report CSV and has more than 150,000 transactions for the specified month, a ZIP file will be downloaded when the user clicks “Download.” Note that only the file with the first 150,000 records will have column names.

CSV Data

TABLE 3.1 Report CSV Data

Position	Column Name	Data Type	Max Length	Data Description
1	Date	Type: Date	10 characters	The completion date of the transaction, in the following format: MM/DD/YYYY where: ③ MM is two-digit month of the year. ③ DD is the two-digit day of the month. ③ YYYY is the four-digit year.
2	Time	Type: Time	8 characters	The completion time of the transaction, in the following format: HH:MM:SS where: ③ HH is the hour in 24-hour notation. ③ MM is minutes. ③ SS is seconds.
3	Time Zone	Type: varchar	32 characters	The time zone in which the transaction took place.
4	Description	Type: varchar	1024 characters	Description of the type of transaction.

5	Currency	Type: varchar	3 characters	Currency of the transaction.
6	Gross	Type: Money	26 characters	Total amount of the transaction, including fees.
7	Fee	Type: Money	26 characters	Amount of fees associated with the transaction.
8	Net	Type: Money	26 characters	The difference between Gross and Fee.
9	Balance	Type: Money	26 characters	A running balance that reflects the amount in the merchant's bank account (Available Balance) after the transaction. Balance = previous Balance + Net
10	Transaction ID	Type: varchar	24 characters	ID of the transaction against which the case was filed, if applicable. This unique 17 character ID is generated by PayPal and cannot be altered.
11	From Email Address	Type: varchar	200 characters	The email address of the person with which the merchant transacted, if applicable.
12	Name	Type: varchar	200 characters	The name of the person with which the merchant transacted, if applicable.
13	Bank Name	Type: varchar	64 characters	Name of the bank with which the merchant transacted, if applicable.
14	Bank Account	Type: Number	4 characters	Name of the bank account with which the merchant transacted, if applicable.

15	Shipping and Handling Amount	Type: Money	26 characters	Amount paid for shipping and handling as a part of the transaction.
16	Sales Tax	Type: Money	26 characters	Amount of sales tax paid as a part of the transaction.
17	Invoice ID	Type: varchar	127 characters	Invoice ID, if applicable.
18	Reference Txn ID	Type: varchar	64 characters	Reference Transaction ID, if applicable.