Merchant payout reports

In case Verifone is involved in the money flow merchants will receive reports about the received payouts to allow reconciliation with the bank statements.

> **Disclaimer**: In case the reports are processed automatically Verifone strongly advises to **parse the files based on column names** (not column numbers) to not break the implementation in case columns are added in the future.

Currently, the below reports are available for these payment types:

- PayPal instore
- Venmo instore

Use the [Reporting API](#) to list and download reports.

Report availability notification

Once a report is created and available for download the system will send out an e-mail notification.

Example notification e-mail

New DAILY_TRANSACTION_REPORT report available

Dear John,

a new DAILY_TRANSACTION_REPORT report is available. Please log into Verifone Cloud Services to download the file: DAILY_TRANSACTION_REPORT_IBC_20201020_rg0AcogeJV_a1a3953a-f1d5-4649-b4d1-8b6409b8169d.csv

This is an automated mail to which it is not possible to respond.

Kind regards,

Your Verifone team

Accessing the reports

Access to the reports is provided through *Verifone Central* in the *Generated Reports* section of the *Reports* drop-down menu bar.

Generated reports

The page allows to search and filter for particular reports and also provides a download option.

System generated reports

General report specifications

The file format is **csv**, using the "**,**" as the delimiter.

The reports are generated for each **payout** to the clearing entity (which e.g. can be either a store, a merchant or even a franchisee level). The content therefore depends on the particular setup.

The first line of each report contains the **column names** and each of the following lines consists of one of these record types:

Report record types

Record type	Description
TS	Total summary
S	Summary record (one for each payment type)
TSS	Total store summary
SS	Store summary record (one for each payment type)
T	Transaction record

APM merchant settlement report

Report description

The *APM Merchant Settlement Report* contains a **total summary (TS)** and **summary (S)** records for all **payment types** which contributed to a single payout to the merchant.

This is further broken down into **total store summary (TSS)** records, comprising **store summary (SS)** records for all payment types. Based on the setup this will be included for one or multiple stores.

The report provides an overview of the different payment types and stores included in a payout and should be used to **reconcile the bank statement**.

Report columns

The **APM Merchant Settlement Report** consists of the following columns:

Merchant settlement report columns

Column name	Data type	Description

Record type	string		Type of the record as described above
Store id	string		ID configured on the terminal for transaction processing (MID in terminal context)
Store name	string		Name of the store based on onboarding
Store UID	UUID		Unique ID of the store (system generated)
Payment type	string		Type of the payment, e.g. PAYPAL_QR, VENMO_QR (**Deprecated**)
Count	integer		Number of transactions contributing to this entry (not used for record type T)
Currency	string		Currency
Amount			Transaction amount
Service charge			Service charge of the transaction
Settlement amount			Amount contributing to the payout (Amount - Service charge)
Clearing merchant id	string		Analogous to "Store id" but of entity receiving the payout
Clearing merchant name	string		Name of the entity receiving the payout (depends on onboarding setup, e.g. same as store name or parent merchant name)
Clearing date	date (YYYY-MM-DD)		Date of the payout
Payout reference	string		Concatenation of *clearingDate + bankingPartner + clearingReference* (separated by "_" character)
Clearing reference	string		Reference used for the settlement record in the settlement file sent to the recipient (settling bank).
Clearing UID	UUID		Unique ID of the payout (system generated)
Clearing account UID	UUID		Unique ID of the configured account (system generated)
Clearing bank code	string		Bank code (BIC for SEPA, otherwise bank sort code)
Clearing bank account	string		Bank account number (IBAN for SEPA)

Sample reports

Test data and description

The test data was generated for a sample setup consisting of **two stores** ("PayPal QAT Store 2_1" and "PayPal QAT Store 2_1") using **one bank account** for the payout configured at the **merchant entity** ("PayPal QAT Merchant 2"). Both stores processed a series of PAYPAL_QR and VENMO_QR transactions. Hence, the merchant settlement report contains one **total summary (TS)** entry with two **summary (S)** records, which are further split into two **total store summary (TSS)** records, each having two **store summary (SS)** records.

If a corporation has a setup of multiple merchants but wants to receive all funds at the corporate level (above the merchant entity) the reports will look the same but the merchant entity will be replaced by the corporate entity (e.g. "PayPal QAT Corporation") and the reports will not contain information about the merchant entity ("PayPal

QAT Merchant 2").

The detailed transactions and use cases contributing to the sample reports are described in the *Daily transaction report* section below.

Files

Report 1: [MERCHANT_SETTLEMENT_REPORT_IBC_20210504_5aGWKDUBvH_ab5aea73-0f48-4740-97f7-c0e40dd77d47.zip](#)

Report 2: [MERCHANT_SETTLEMENT_REPORT_IBC_20210615_5aGAKDUAvQ_81c43986-70c4-4a97-bd71-03302e70d990.zip](#)

APM Daily transaction report

Report description

The *APM Daily Transaction Report* is generated for each payout to the clearing entity (which e.g. can be either a store, a merchant or even a franchisee level). The content therefore depends on the particular setup.

The report contains a **total summary (TS)** and all **transaction (T)** records, which contributed to a single payout to the merchant. Based on the transaction type, the contribution will be positive, e.g., a sale, or negative, e.g., a refund. A payout will however only happen if the overall sum is positive.

Report columns

The *APM Daily Transaction Report* contains all columns from the *APM Merchant Settlement Report* enriched with the following:

<div align="center">Additional columns in daily transaction report</div>

Column name	Data type	Description
Terminal Id	string	ID configured on the terminal for transaction processing (TID in terminal context)
Transaction Id	string	Verifone assigned ID of the transaction
Original Transaction Id	string	Verifone assigned ID of the original transaction. Used when the record is a related transaction, e.g. in case of REFUND or dispute.
Reference Id	string	Merchant provided reference value
Transaction state	string	State of the transaction, e.g. SETTLED

Column name	Data type	Description		
Transaction type	string	Type of the transaction, e.g.		
		Transaction type		**Description**
		SALE		Sale transaction.
		REFUND		Refund transaction. • When actively created by the merchant. • When a dispute is decided in buyer favor and was initiated through the payment provider.
		HOLD		When a dispute is initiated the (partial) transaction amount is withhold from the settlement.
		RELEASE		When a dispute is resolved the withhold amount is always released and added back to the settlement. Based on the dispute and its outcome there can be follow up transaction entries.
		CHARGEBACK		When a dispute is decided in buyer favor and was initiated through the buyers bank, includes an additional fee.
		PAYOUT		In case a dispute is decided in buyer favor it may be possible to appeal the dispute and decide in merchant favor in a second stage, which will result in a PAYOUT and the amount is covered by the provider.
		DISPUTE_DEBIT		Debit in case of an **unexpected** dispute event at the provider side.
		DISPUTE_CREDIT		Credit in case of an **unexpected** dispute event at the provider side.
Transaction time	Datetime (YYYY-MM-DD HH:MM:SS)	Time of transaction processing		
BatchId	string	System generated ID to group transactions for payout purpose.		

Sample reports

Test data and description

Report test data description

Store name	Payment type	Transaction type	Amount (USD)	Transaction Id	Test case	Report line(s) in report 1	Report line(s) in report 2

PayPal QAT Store 2_1	PAYPAL_QR	SALE	100	1636076573538640	Sale for full refund	3
PayPal QAT Store 2_1	PAYPAL_QR	REFUND	100	1636077024139600	Full refund	4
PayPal QAT Store 2_1	PAYPAL_QR	SALE	200	1636077252966736	Sale for partial refund	5
PayPal QAT Store 2_1	PAYPAL_QR	REFUND	100	1636077690517840	Partial refund	6
PayPal QAT Store 2_1	VENMO_QR	SALE	300	1636077991786832	Sale with dispute in seller favor	7, 12, 13
PayPal QAT Store 2_1	VENMO_QR	SALE	400	1636078303885648	Sale with dispute in buyer favor	8, 14, 15, 16
PayPal QAT Store 2_1	VENMO_QR	SALE	500	1636078591768912	Sale with dispute and partial refund	9, 17, 18, 19
PayPal QAT Store 2_1	VENMO_QR	SALE	600	1636078922873168	Sale with CHARGEBACK in buyer favor	10	10, 11, 15
PayPal QAT Store 2_1	VENMO_QR	SALE	700	1636079263742288	Sale with dispute in buyer favor and PAYOUT in seller favor	11	12, 13, 14
PayPal QAT Store 2_1	VENMO_QR	SALE	5000	1663056420051280	Sale		16
PayPal QAT Store 2_2	VENMO_QR	SALE	100	1636072952815504	Sale for full refund	34

PayPal QAT Store 2_2	VENMO_QR	REFUND	100	1636073527566224	Full refund	35	
PayPal QAT Store 2_2	VENMO_QR	SALE	200	1636073818767248	Sale for partial refund	36	
PayPal QAT Store 2_2	VENMO_QR	REFUND	100	1636074290233232	Partial refund	37	
PayPal QAT Store 2_2	PAYPAL_QR	SALE	300	1636074558898064	Sale with dispute in seller favor	21, 26, 28	
PayPal QAT Store 2_2	PAYPAL_QR	SALE	400	1636074876387216	Sale with dispute in buyer favor	22, 25, 27, 29	
PayPal QAT Store 2_2	PAYPAL_QR	SALE	500	1636075208761232	Sale with dispute and partial refund	23, 30, 31, 32	
PayPal QAT Store 2_2	PAYPAL_QR	SALE	600	1636075599601552	Sale with CHARGEBACK in buyer favor	24	3, 4, 8
PayPal QAT Store 2_2	PAYPAL_QR	SALE	700	1636076087885712	Sale with dispute in buyer favor and PAYOUT in seller favor	38	5, 6, 7
PayPal QAT Store 2_2	VENMO_QR	SALE	5000	1663057279631248	Sale		9

Files

Report 1: [DAILY_TRANSACTION_REPORT_IBC_20210504_5aGWKDUBvH_37a45b7a-1a2d-44b8-97dd-fb5d4dd2119d.zip](#)

Report 2: [DAILY_TRANSACTION_REPORT_IBC_20210615_5aGAKDUAvQ_2eae3146-0d52-46bb-b1fe-a9e3e26a6a00.zip](#)