

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

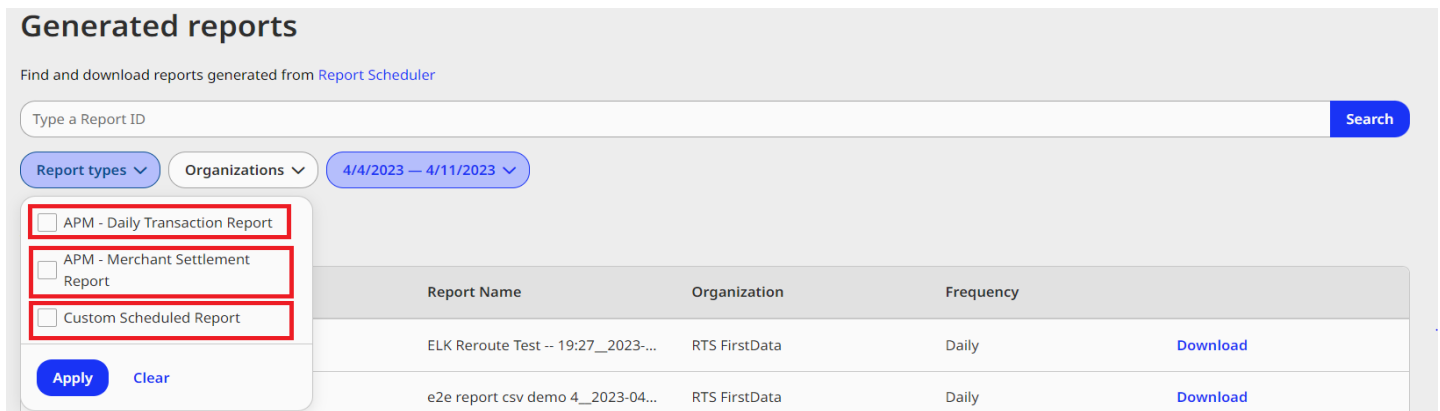
This is an automated mail to which it is not possible to respond.

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.



| Report Name | Organization | Frequency | |
|------------------------------------|---------------|-----------|--------------------------|
| ELK Reroute Test -- 19:27_2023-... | RTS FirstData | Daily | Download |
| e2e report csv demo 4_2023-04... | RTS FirstData | Daily | Download |

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 |

| Column name | Data type | Description |
|------------------------|-------------------|--|
| 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 <i>clearingDate</i> + <i>bankingPartner</i> + <i>clearingReference</i> (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) |

| Column name | Data type | Description |
|-----------------------|-----------|--|
| 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:

Additional columns in daily transaction report

| 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 |

Transaction type

string

Type of the transaction, e.g.

| Transaction type | Description |
|------------------|--|
| SALE | Sale transaction. |
| REFUND | Refund transaction. <ul style="list-style-type: none"> • 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 |

| | | |
|------------------|--------------------------------|---|
| 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 |

| Store name | Paymenttype | Transaction type | Amount (USD) | Transaction Id | Test case | Reportline(s) inreport 1 | Reportline(s) inreport 2 |
|----------------------|-------------|------------------|--------------|------------------|---|--------------------------|--------------------------|
| 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 |

| Store name | Paymenttype | Transaction type | Amount (USD) | Transaction Id | Test case | Reportline(s) inreport 1 | Reportline(s) inreport 2 |
|----------------------|-------------|------------------|--------------|------------------|-----------|--------------------------|--------------------------|
| 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](#)