

# Reconciliation Collect

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## 1. Introduction

The Reconciliation module is a tool designed to help you to reconcile your bank statements with the transactions in your PostFinance Account. Using Reconciliation does not affect transactions or money transfers in any way.

The Reconciliation module works with selected acquirers and Collect. Please contact us to see if your acquirer supports reconciliation.

### 1.1 Data files

A data file is a file comparable to a bank statement, issued by an acquirer. It's also referred to as an EPA file.

Only selected acquirers send data files to our system (please check with our customer care Merchanthelp if they apply to you).

Using data files from the acquirers, our system can pre-process the data, making the reconciliation task easier for you.

#### **Important**

- The data file information may not be immediately available in your PostFinance Account, because some acquirers wait a few weeks before first payment of a new merchant's transactions, and acquirers usually issue data files after the payout. Thus, PostFinance does not receive data file information directly after the first transactions, and will receive it after some time.
- The data file information is never available for transactions older than the date when the Reconciliation module was activated.

## 2. Reconciliation menu

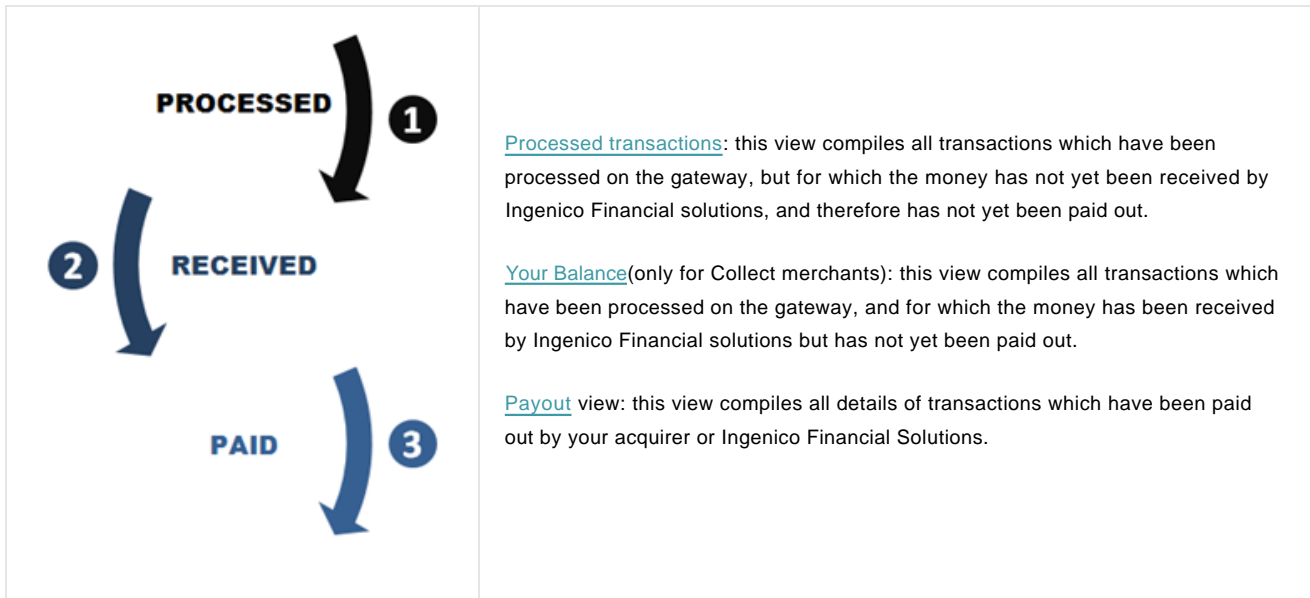
Once Reconciliation is activated in your PostFinance account, you can find the button in the top menu of your account.

The Reconciliation menu item contains the following sub-items:

- [Reporting](#) allows you to view your reconciled transactions;
- [Configuration](#) allows you to specify your bank account numbers for the Reconciliation Module and configure [Push Reports](#).
- [Download](#) allows you to download different types of reports directly from your PostFinance Account.
- [Dispute](#) allows you to see retrieval requests and chargebacks issued for your card transactions (Collect only)

### 2.1 Reporting

The reporting screen is divided into 3 tabs. These tabs reflect the full lifecycle of a transaction. A transaction will therefore only appear in one tab at a time, depending on the status.



#### 2.1.1 Processed transactions

The "Processed transactions overview" indicates the total number of pending transactions, for which the money has not yet been paid by the acquirer or received by PostFinance, grouped by currency.

The following columns are displayed:

Name	Description	Example
Currency	Transaction currency	EUR
Total paid amount	Transaction amount	1 EUR
Number of transactions	For grouped transactions, the number of transactions contained in the current line.	1
Action	Clicking the "Details" button will take you to the list of included transactions where you can access each transaction's financial history individually.	-

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Example:

Processed transactions overview			
Currency	Total paid amount	Number of transactions	Action
AUD	100.00 AUD	1	<a href="#">Details</a>
BRL	200.00 BRL	2	<a href="#">Details</a>
EUR	8768.15 EUR	65	<a href="#">Details</a>
INR	1.33 INR	1	<a href="#">Details</a>
USD	1363.40 USD	26	<a href="#">Details</a>

In the "Processed transactions summary based on currency", by selecting a currency in the dropdown menu, you can see details of the pending transactions per brand.

The following columns are displayed:

Name	Description	Example
Brand	Payment method of the transaction	EUR
Total paid amount	Amount of the transaction	1 EUR
Number of transactions	For grouped transactions, the number of transactions contained in the current line.	1
Action	Clicking the "Details" button will take you to the list of included transactions where you can access each transaction's financial history individually.	-

Example:

Processed transactions summary based on currency			
Select currency	EUR		
Brand	Total paid amount	Number of transactions	Action
 American Express	1811.05 EUR	19	<a href="#">Details</a>
 Bank transfer BE	6009.94 EUR	7	<a href="#">Details</a>
 Sofort Überweisung (DE)	0.03 EUR	3	<a href="#">Details</a>
 MasterCard	415.04 EUR	11	<a href="#">Details</a>
 iDEAL	200.02 EUR	2	<a href="#">Details</a>
 VISA	332.07 EUR	23	<a href="#">Details</a>

By clicking the blue arrow on the left, you can see the details per item type: Payments, Refunds and Deleted payments:

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Processed transactions summary based on currency

Select currency **EUR**

	Brand	Total paid amount	Number of transactions	Action												
▼	American Express	1811.05 EUR	19	<a href="#">Details</a>												
<div style="border: 1px solid #ccc; padding: 5px;"> <p>Details</p> <table border="1"> <thead> <tr> <th>Item type</th> <th>Amount</th> <th>Number of transactions</th> </tr> </thead> <tbody> <tr> <td>Payments</td> <td>1921.08 EUR</td> <td>15</td> </tr> <tr> <td>Refunds</td> <td>-100.03 EUR</td> <td>3</td> </tr> <tr> <td>Deleted payments</td> <td>-10.00 EUR</td> <td>1</td> </tr> </tbody> </table> </div>					Item type	Amount	Number of transactions	Payments	1921.08 EUR	15	Refunds	-100.03 EUR	3	Deleted payments	-10.00 EUR	1
Item type	Amount	Number of transactions														
Payments	1921.08 EUR	15														
Refunds	-100.03 EUR	3														
Deleted payments	-10.00 EUR	1														
▶	Bank transfer BE	6009.94 EUR	7	<a href="#">Details</a>												
▶	Sofort Überweisung (DE)	0.03 EUR	3	<a href="#">Details</a>												

Clicking the details button will take you to the list of included transactions where you can access each transaction's financial history individually.

The following columns are displayed:

Name	Description	Example
Pay ID	Payment unique identifier	100633195
Merchant transaction ref.	Merchant Order ID	order123ab
Order description	Merchant order description	abc
Order date	Order date (yyyy-MM-dd)	2014-08-07
Payment date	Transaction date (yyyy-MM-dd)	2014-08-07
Gross amount	The total amount of the transaction or group of transactions (including acquirer fees). This is the amount you see in the back office, e.g. in the Financial history.	13.52 EUR
Status	Gateway status of the transaction (e.g. 9 - Payment requested)	9
Name	Name of the buyer	John Doe
Brand	Payment method of the transaction	iDEAL

Example:

## Reconciliation Collect

Transactional details (including transactions value and refund)

Pay ID	Merchant transacti	Order description	Order date	Payment date	Gross amount	Status	Name	Brand
<a href="#">1081742</a>	15081939945.68		2015-08-19	2015-08-19	100 EUR	9	DEB AMX NonCollect..	American Express
<a href="#">895202</a>	order032015410		2015-03-20	2015-03-20	786 EUR	9	himanshu mehta	American Express
<a href="#">898377</a>	15040740486.25		2015-04-07	2015-04-07	100.01 EUR	9	NonCollect.. Ex	American Express
<a href="#">1083654</a>	15082060367.16		2015-08-20	2015-08-20	100 EUR	9	DEB AMX NonCollect..	American Express
<a href="#">1081742</a>	15081939945.68		2015-08-19	2015-08-20	-100 EUR	8	DEB AMX NonCollect..	American Express
<a href="#">924016</a>	15061038101.12		2015-06-10	2015-06-10	100.01 EUR	9	NonCollect.. Ex	American Express
<a href="#">1083656</a>	15082060436.77		2015-08-20	2015-08-21	-0.01 EUR	8	DEB AMX NonCollect..	American Express
<a href="#">897411</a>	15040159579.91		2015-04-01	2015-04-01	100.01 EUR	9	NonCollect.. Ex	American Express
<a href="#">891688</a>	15031036338.56		2015-03-10	2014-03-10	100.01 EUR	9	NonCollect.. Ex	American Express
<a href="#">1083656</a>	15082060436.77		2015-08-20	2015-08-20	0.01 EUR	9	DEB AMX NonCollect..	American Express
<b>Total for this page</b>								
<b>Total transactional details</b>					<b>1286.04 EUR</b>			
					<b>1811.05 EUR</b>			

1 - 10 of 19 items

### 2.1.2 Your balance

Processed to: Your balance Payout

Balance(s) overview Last update: 2014-09-09 14:10:27

Total Balance EUR: **143.00 EUR**

Total Balance USD: **-184.70 USD**

Balance summary

Select currency: EUR

Item type	Amount
Reserve	100.00 EUR
Transactions value (Gross)	100.00 EUR
Refunds	-10.00 EUR
Chargeback	0.00 EUR
Transaction fees	-37.00 EUR
Refund fees	0.00 EUR
Chargeback fees	0.00 EUR
Fees/Misc costs	-10.00 EUR
<b>Total Balance</b>	<b>143.00 EUR</b>

[DETAILS](#)

This view allows you to check your current account balance at Ingenico Financial Solutions. A timestamp indicates the last update of the balance.

The first section shows the balance overview (total) per settlement currency.

The second section shows the Balance summary of the selected settlement currency, per operation type (Transaction, refunds, chargebacks, fees and miscellaneous costs). You can change currency using the dropdown menu if your account supports multiple settlement currencies.

By clicking on the button "Details", you can check all "Account and processing fees" and "Transaction and financial service fees" details which have occurred on your balance.

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The screenshot shows a reconciliation interface with the following components:

- Account and processing fees:** A table with columns: Operation code (NAST), Gross amount, Net amount (2.41 EUR), and Details.
- Transactions and Financial Services fees:** A table with columns: Pay ID, Merchant transaction, Order description, Order date, Payment date, Trx amount, Interchange..., Scheme fee, Fx Rate, Fx Fee, Gross amount, Net amount, Status, Name, and Payment method.

Your current "balance amount" is equal to the "Transaction and financial service fees" minus the "Account and processing fees".

Here is the description of the view:

Name	Content	Example
<b>Account and processing fees</b>		
Operation code	Operation type (See non-transactional "Operation types" in push report guide for all possible values)	NAST
Details	The description of the operation	Account setup
<b>Transaction and financial service fees</b>		
Pay ID	Payment unique identifier	100633195
Merchant transaction ref	Merchant Order ID	order123ab
Order description	Merchant Order description	abc
Order date	Date of the order	2014-08-07
Payment date	Transaction date (yyyy-MM-dd)	2014-08-07
Transaction amount	The total amount of the transaction or group of transactions (including acquirer fees).  This is the amount you see in the back office, e.g. in the Financial history.	14,31 EUR
Interchange amount (available from 01/2015)	Fee paid between banks for the acceptance of card based transactions (expressed in the smallest unit of the currency used).	
Scheme Fee	Scheme fee	0,10 EUR
Fx Rate	Exchange rate	0,12
Fx Fee	Exchange fee	0,10 EUR
Gross amount	Transaction amount expressed in the merchant's currency	13,52 EUR



Name	Content	Example
Net amount	The amount you receive on your bank account (=gross amount minus the acquirer commission, chargebacks and other costs)	13,52 EUR
Status	Gateway status of the transaction (i.e. 9 - Payment requested)	9
Name	Name of the buyer	John Doe
Payment method	Payment method of the transaction	iDEAL

### 2.1.3 Payout



This view allows you to see the payouts which have been done by your acquirer/collector.

A search section allows you to limit the list based on payout date, payout amount or payout reference.

The table shows the list of payouts with amounts, sorted by date (last one first). The payout reference is the number mentioned in the structured communication of the payment visible on your bank statement.

By clicking on the green arrow on the left, you can see the payout details and all associated operation type (Transaction, refunds, chargebacks, fees and miscellaneous costs, reserve adjustments or direct debits). You can download details by clicking on the button "Download complete report". The file structure is described in the Push Reports guide.

Item type	Amount
Transactions value (Gross)	300.00 EUR
Refunds	-2.02 EUR
Chargebacks	-1.01 EUR
Transaction fees	-6.70 EUR
Refund fees	-0.98 EUR
Chargeback fees	-0.37 EUR
Fees/Miscs costs	-4.00 EUR
Reserve adjustment	-10.00 EUR
DirectDebit	10.00 EUR
<b>Total paid amount</b>	<b>284.92 EUR</b>
<b>Reserve</b>	<b>10.00 EUR</b>

Payout reference: **201410021006**

Payout date: **2014-10-02**

[DOWNLOAD COMPLETE REPORT](#)

By clicking on the button "Details", you can check all "Account and processing fees" and "Transaction and financial services" details which are associated to the selected payout.

Account and processing fees												
Operation code	Gross amount	Net amount	Details									
NAST		2.41 EUR										

Transactions and Financial Services fees														
Pay ID	Merchant transaction	Order description	Order date	Payment date	Tax amount	Interchange	Scheme fee	Fx Rate	Fx Fee	Gross amount	Net amount	Status	Name	Payment method
10273154	10081320500.00		2015-08-13	2015-08-13	9999.99 EUR	70.00 EUR	0.00	N/A	N/A	9999.99 EUR	9819.43 EUR	S	Commer...	Mastercard
10273020	10081302649.62		2015-08-13	2015-08-13	0.01 EUR	0.00 EUR	0.00	N/A	N/A	0.01 EUR	0.01 EUR	S	Masterc...	Mastercard
Total for this page										10000.00 EUR	9818.90 EUR			
Total Transactional items										10000.00 EUR	9818.90 EUR			

Your current "Payout amount" is equal to the "Transaction and financial services" minus the "Account and processing fees" minus the "Payout operations".

Here is the description of the view:

Name	Content	Example
<b>Account and processing fees</b>		
Operation code	Operation type (See non-transactional "Operation types" in push report guide for all possible values)	NAST
Details	The description of the operation	Account setup

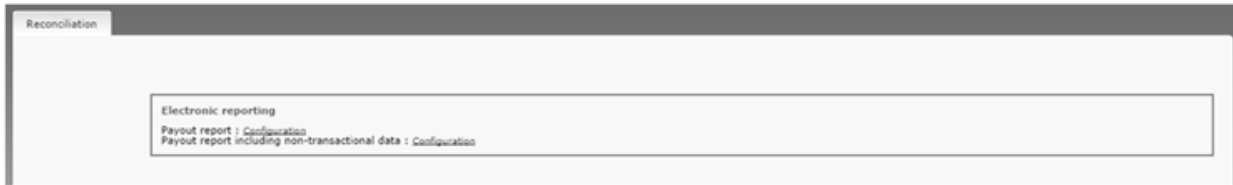
Name	Content	Example
<b>Transaction and financial services</b>		
Pay ID	Payment unique identifier	100633195
Merchant transaction ref	Merchant Order ID	order123ab
Order description	Merchant Order description	abc
Order date	Date of the order	2014-08-07
Payment date	Transaction date (yyyy-MM-dd)	2014-08-07
Transaction amount	The total amount of the transaction or group of transactions (including acquirer fees).	14.31 EURO
Interchange amount (available from 01/2015)	Fee paid between banks for the acceptance of card based transactions (expressed in the smallest unit of the currency used).	0,10 EUR
Scheme Fee	Scheme fee	0,10 EUR
Fx Rate	Exchange rate	0,12
Fx Fee	Exchange fee	0,10 EUR
Gross amount	Transaction amount expressed in the merchant's currency	13,52 EUR
Net amount	The amount you receive on your bank account (=gross amount minus the acquirer commission, chargebacks and other costs)	0,10 EUR
Status	Gateway status of the transaction (i.e. 9 - Payment requested)	9
Name	Name of the buyer	John Doe
Payment method	Payment method of the transaction	iDEAL
<b>Payout operations</b> (ie. reserve adjustments and direct debits). (available from 01/2015)		
Operation code	Operation type (See non-transactional "Operation types" in push report guide for all possible values)	NDDP
Gross amount	Empty for non-transactional details	
Net amount	The amount of the operation + currency	10 EUR
Details	The description of the operation	Direct debit

## 2.2 Configuration

At the top of the configuration screen, you will see the "Electronic Reporting" section of your account. The section will propose

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pre-configured reports. Payout Reports are sent every time the acquirer or collector confirms the payment of the money on your bank account.



You can activate:

- The "Payout report" which includes only transactional data (Transactions, refunds, chargebacks, chargebacks reversal).
- The "Payout Report including non-transactional data" which includes both transactional (as mentioned above) and non-transactional data if applicable (ie. Account/service setup fees, monthly/yearly fees, payout fees, additional refunds/chargebacks/authorization fees, reserve adjustments and direct debits).

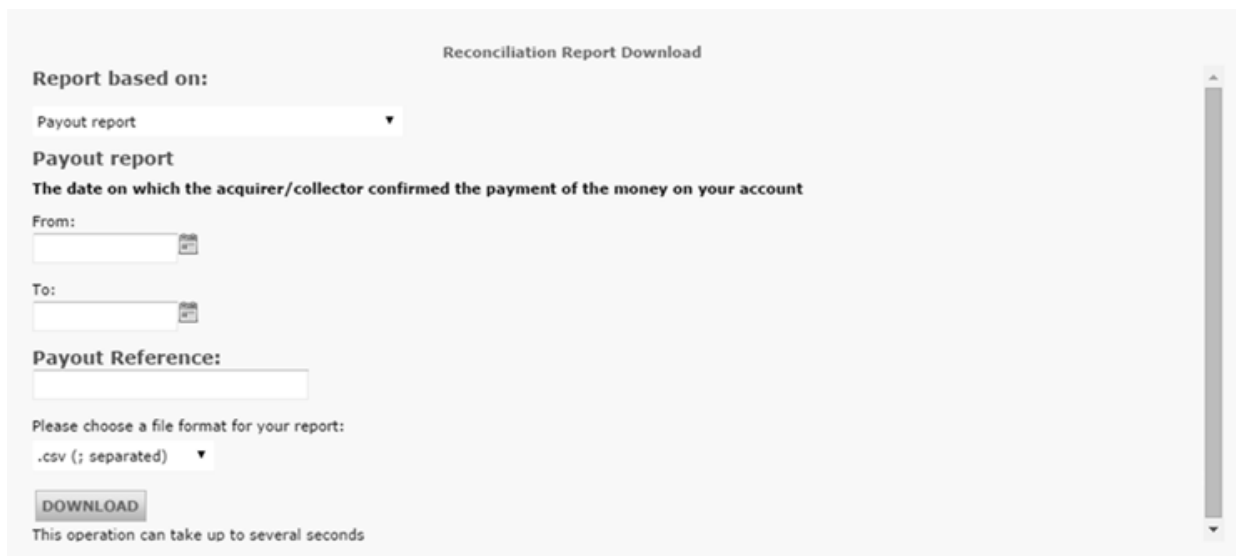
If you have configured push reports before October 2014, you may still have old versions of reports configured, as follows:

- Payout Confirmations sends a daily report with transactions for which the payment has been confirmed by the acquirer.
- Reconciled Payments sends a report of the day's reconciled payments (payments for which you've performed the reconciliation). This functionality and report has been discontinued as of October 2014.
- Payout Reference (Collect) sends a report with the reference number mentioned in the structured communication of a payment on your bank statement.

Note: You need to have the Push Reports option activated in your account for this feature to be operational. 3 reconciliation push reports are included by default for Collect merchants.

You can see the file structure in the [Push Reports guide](#).

## 2.3 Download

A screenshot of a web form titled "Reconciliation Report Download". The form includes a dropdown menu for "Report based on:" with "Payout report" selected. Below this is a section for "Payout report" with a sub-header "The date on which the acquirer/collector confirmed the payment of the money on your account". It contains "From:" and "To:" date pickers. There is also a "Payout Reference:" text input field. A label asks to "Please choose a file format for your report:" with a dropdown menu showing ".csv (; separated)". A "DOWNLOAD" button is at the bottom, with a note below it: "This operation can take up to several seconds".

In the Reconciliation Download screen, you can download two types of reconciliation reports:

- The "Payout report" which includes only transactional data (Transactions, refunds, chargebacks, chargebacks reversal)
- The "Payout Report including non-transactional data" which includes both transactional (as mentioned above) and non-transactional data if applicable (ie. Account/service setup fees, monthly/yearly fees, payout fees, additional refunds/chargebacks/authorization fees).

You can download based on payout date (the date on which the acquirer/collector confirmed the payment of the money on your bank

account) or payout reference (the number mentioned in the structured communication of a payment on your bank statement

Furthermore, you can choose the file format you want to download your report in: "csv" or "txt".

The file structure is described in the [Push Reports guide](#).

## 2.4 Dispute (Collect only)

The dispute module shows the transactions involved in the dispute life cycle, including retrieval requests, first and second chargebacks, representments.

The screenshot shows a web interface for the 'Dispute' module. At the top, there is a search bar with the following filters: 'Posting date' (Start: 10-01-2013, End: 10-31-2013), 'Reason code', 'Card number', 'Card scheme', 'ARN', and 'Chargeback type' (with checkboxes for 'Chargeback' and 'Retrieval request'). Below the search bar are 'SEARCH' and 'DOWNLOAD' buttons. The main area contains a table with columns: Posting date, Item type, Card num..., ARN, Re... code, Reason description, Cur..., Am..., CCN, Ori... pos..., Ori... tra..., Trans... Type, Merc... settl..., Netw... settl..., Ori... slip, Item slip, A... C..., Bat... MI..., Merc... DBA, Me... tra..., Ca... ME..., Pa... The table lists several transactions, including chargebacks and retrieval requests, with details on dates, amounts, and reasons.

The transactions are grouped together by the Acquirer Reference Number (ARN), which acts as a unique identifier for the chargeback life cycle. It is possible to search for retrieval requests or chargebacks using the posting date, some reference of the card number, card scheme, reason code or acquirer reference number.

Name	Content	Example
Posting date	The processing date of the dispute	2014-10-16
Item type	Possible values are: <ul style="list-style-type: none"> <li>Retrieval request: it takes place when the issuer wants to obtain information about a transaction charged to one of its cardholders.</li> <li>1st chargeback: First chargeback from the issuer.</li> <li>Representment: A second presentment of the transaction to the issuer.</li> <li>2nd chargeback: Second chargeback from the issuer.</li> </ul>	1st chargeback
Card number	Card number	*****0143
ARN	The Acquirer reference number (ARN) is the same for all transactions in the	74008503273338307683984

Name	Content	Example
	dispute life cycle.	
Reason code	The card scheme dispute reason code (Not filled for all item types.) Please find a list of possible reason codes <a href="#">here</a> (docx file download).	83
Reason description	The card scheme dispute free-text description of the reason code. (Not filled for all item types.)	Fraud-Card Absent Environment
Currency	The currency of the acquirer dispute account to which the transaction is posted.	EUR
Amount	The amount of the transaction, expressed in the account currency.	36.24
CCN	The issuer reference number (Chargeback Control Number/CCN) for the transaction. (Not filled for all item types.)	941679
Original posting date	The posting date of the original presentment.	20130930
Original transaction date	The transaction date of the original presentment.	20130930
Transaction type	Transaction type of the original presentment.	Purchase
Merchant settled amount	The amount settled with the merchant for the original presentment in the merchant funding currency (that is, the amount posted to the merchant account), before the deduction of any charges.	36.24
Network settled amount	Currency and amount settled with the payment network for the presentment (that is, the interchange settlement amount), before the deduction of any charges.	36.24
Original slip	The internal slip number of the original presentment.	33830768659
Item slip	The internal slip number of the transaction (that is, of the 1st chargeback, representment, and so on).	34135120814
Auth code	The authorisation code of the original presentment.	127309
Batch number	The batch number provided by the submitter of the original presentment.	OGV131001_01
Merchant DBA	The "Doing Business As" name of the merchant.	PostFinance
Merchant transaction ref	The merchant's transaction reference number.	20604728
Capture mode	Transaction data capture method	eCommerce

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Name	Content	Example
Payid	PostFinance payment unique identifier	100633195

When a search has been performed, you can also download the displayed information in csv.

### 3. Reconciliation status

The Recon. Stat. (Reconciliation status) field, visible in the transaction details screen via View transactions, gives information about the financial processing of the transaction.

Pay ID	Merch ref	Status ?	Authorisation	Payment date	Recon. Stat.	Total	File / line	EPAS
1234567890	1441202270188	9-Payment requested	test123	2015-09-02 15:57:52	Paid by acquirer	1.00 EUR /		EPAS

These are the possible statuses:

	Collect	Other (Non-Collect)
<b>Payments</b>	Transaction processed Sent for clearing Received by Ingenico Paid by Ingenico	Transaction processed Sent to acquirer Paid by acquirer
<b>Refunds</b>	Refund pending Refund processed Refund refused	Refund pending Refund processed Refund refused
<b>Bank transfers</b>	Waiting for payment Received by Ingenico Paid by Ingenico Expiration initialized Expired	