

Reconciliation

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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 Ogone Account.

Using Reconciliation does not affect transactions or money transfers in any way.

The Reconciliation module works with selected acquirers and Ingenico Collect. If you are unsure if your acquirer is supported, please contact us.

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 team 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 Ogone 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, Ogone 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

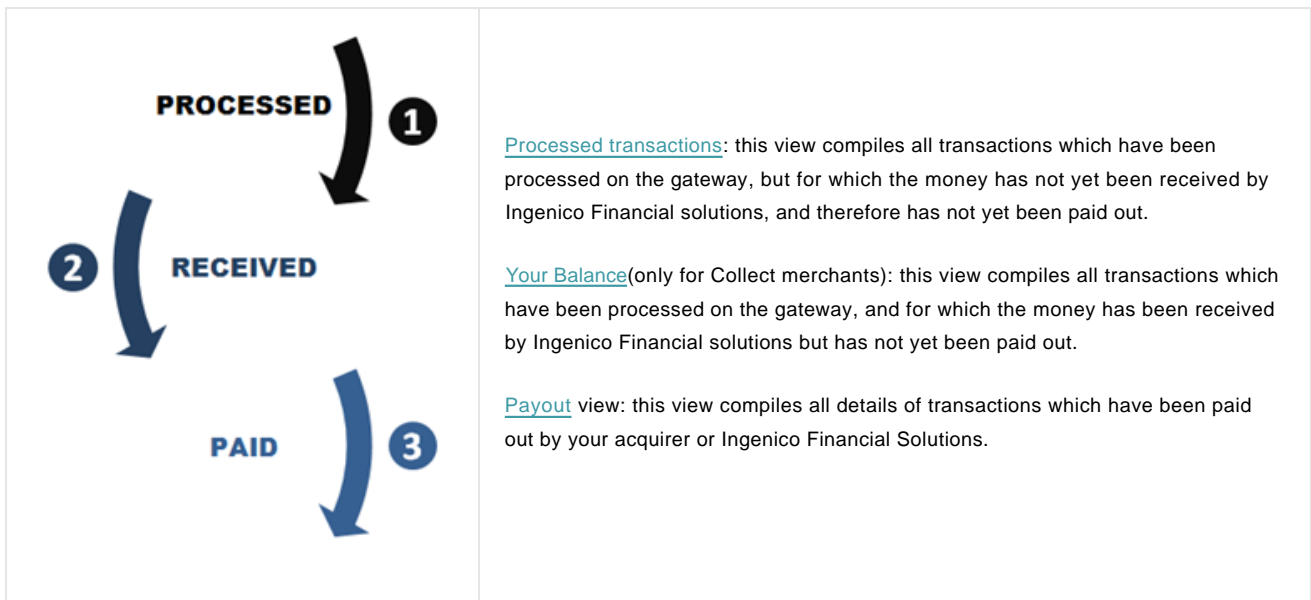
Once Reconciliation is activated in your Ogone account, you can find the button in the top menu of your account.

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 Ogone 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 Ogone, 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	Details
BRL	200.00 BRL	2	Details
EUR	8768.15 EUR	65	Details
INR	1.33 INR	1	Details
USD	1363.40 USD	26	Details

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	Details
▶ Bank transfer BE	6009.94 EUR	7	Details
▶ Sofort Überweisung (DE)	0.03 EUR	3	Details
▶ MasterCard	415.04 EUR	11	Details
▶ iDEAL	200.02 EUR	2	Details
▶ VISA	332.07 EUR	23	Details

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

Brand	Total paid amount	Number of transactions	Action												
▼ American Express	1811.05 EUR	19	Details												
<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	Details												
▶ Sofort Überweisung (DE)	0.03 EUR	3	Details												

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:

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Transactional details (including transactions value and refund)

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

1 - 10 of 19 items

2.1.2 Your balance

Processed tx | **Your balance** | Payout

Last update : 2014-09-09 14:10:27

Balance(s) overview

Total Balance EUR **143.00 EUR**

Total Balance USD **-164.70 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/Miscs costs	-10.00 EUR
Total Balance	143.00 EUR

DETAILS

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

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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.

Processed tx | **Your balance** | Payout

BACK TO LIST | Last update : 2014-10-06 16:19:13

Non-transactional details

Type	Gross Amount	Net Amount	Details
NSST		10 EUR	Service Setup FOR TESTING

1 - 1 of 1 items

Transactional details (including transactions value, refund, chargebacks)

Pay ID	Merchant transacti	Order description	Order date	Payment date	Gross amount	Net amount	Status	Name	Method
1000480498	1407748677123		2014-08-11	2014-08-11	1 EUR	0.63 EUR	9	Selenium	Eurocard
1000480500	1407748681549		2014-08-11	2014-08-11	1 EUR	0.63 EUR	9	Selenium	Eurocard
1000480501	1407748685708		2014-08-11	2014-08-11	1 EUR	0.63 EUR	9	Selenium	Eurocard
1000480502	1407748690229		2014-08-11	2014-08-11	1 EUR	0.63 EUR	9	Selenium	Eurocard
1000480503	1407748694224		2014-08-11	2014-08-11	1 EUR	0.63 EUR	9	Selenium	Eurocard
1000480504	1407748698504		2014-08-11	2014-08-11	1 EUR	0.63 EUR	9	Selenium	Eurocard
1000480505	1407748702840		2014-08-11	2014-08-11	1 EUR	0.63 EUR	9	Selenium	Eurocard
1000480507	1407748706985		2014-08-11	2014-08-11	1 EUR	0.63 EUR	9	Selenium	Eurocard
1000480508	1407748711686		2014-08-11	2014-08-11	1 EUR	0.63 EUR	9	Selenium	Eurocard
1000480509	1407748716020		2014-08-11	2014-08-11	1 EUR	0.63 EUR	9	Selenium	Eurocard
Total for this page					10.00 EUR	6.30 EUR			
Total transactional details					100.00 EUR	63.00 EUR			

1 - 10 of 100 items

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

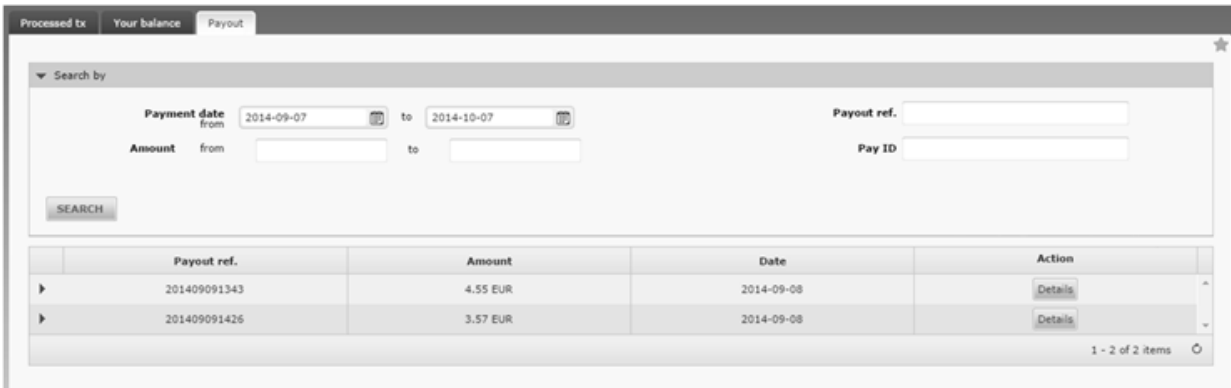
Here is the description of the view:

Name	Content	Example
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Name	Content	Example
Account and processing fees		
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
Transaction and financial service fees		
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
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

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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.



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.

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The screenshot shows a payment reconciliation interface with the following components:

- Navigation:** Processed tx, Your balance, Payout (selected).
- Buttons:** BACK TO LIST.
- Metadata:** Payout reference : 201410021006, Payout date : 2014-10-02.
- Non-transactional details:**

Operation code	Gross amount	Net amount	Details
NYEA		1 EUR	Yearly Fee
NPAY		1 EUR	Payout fee
NMON		1 EUR	Monthly Fee
NAST		1 EUR	set up fee
- Transactional details (including transactions value, refund, chargebacks):**

Pay ID	Merchant transactk	Order description	Order date	Payment date	Gross amount	Net amount	Status	Name	Payment method
1000559739	14091253829.91		2014-09-12	2014-09-30	-1.01 EUR	-1.5 EUR	8	Dec Visa Test	VISA
1000563127	14092949536.5		2014-09-29	2014-10-01	-1.01 EUR	-1.38 EUR	84		iDeal
1000563137	14092949957		2014-09-29	2014-09-30	-1.01 EUR	-1.5 EUR	85		CBC Online
1000563378			2014-09-30	2014-09-30	100 EUR	97.65 EUR	9	AliceForRef...	VISA
1000563428			2014-09-30	2014-09-30	200 EUR	195.65 EUR	9	AnotherRef...	VISA
Total for this page					296.97 EUR	288.92 EUR			
Total transactional details					296.97 EUR	288.92 EUR			

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

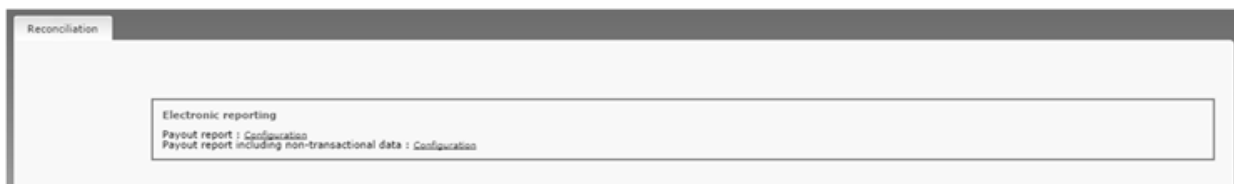
Here is the description of the view:

Name	Content	Example
Account and processing fees		
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
Transaction and financial services		
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

Name	Content	Example
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
Payout operations (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 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).

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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



The screenshot shows a web form titled "Reconciliation Report Download". It features a dropdown menu for "Report based on:" with "Payout report" selected. Below this, there 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". This section includes "From:" and "To:" date pickers. There is also a "Payout Reference:" text input field. A label asks the user to "Please choose a file format for your report:" with a dropdown menu currently set to ".csv (; separated)". A "DOWNLOAD" button is at the bottom, with a note below it stating "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, representations.

The screenshot shows a 'Dispute' search interface. At the top, there is a search form with fields for 'Posting date' (Start: 10-01-2013, End: 10-31-2013), 'Card number', 'Card scheme', 'Reason code', and 'ARN'. There are also checkboxes for 'Chargeback type' (Chargeback, Retrieval request) and buttons for 'SEARCH' and 'DOWNLOAD'. Below the search form is a table with columns: Posting date, Item type, Card num..., ARN, Re... code, Reason description, Cur..., Am..., CCN, Orl... pos..., Orl... tra..., Trans... Type, Merc... settl..., Netw... settl..., Orl... slip, Item slip, A... C..., Bal... nu..., Merc... DBA, Me... tra..., Ca... mb..., Pa... . The table contains several rows of transaction data, including posting dates from 2013-10-16, item types like '1st Chargeba...', and various reason codes and descriptions.

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.

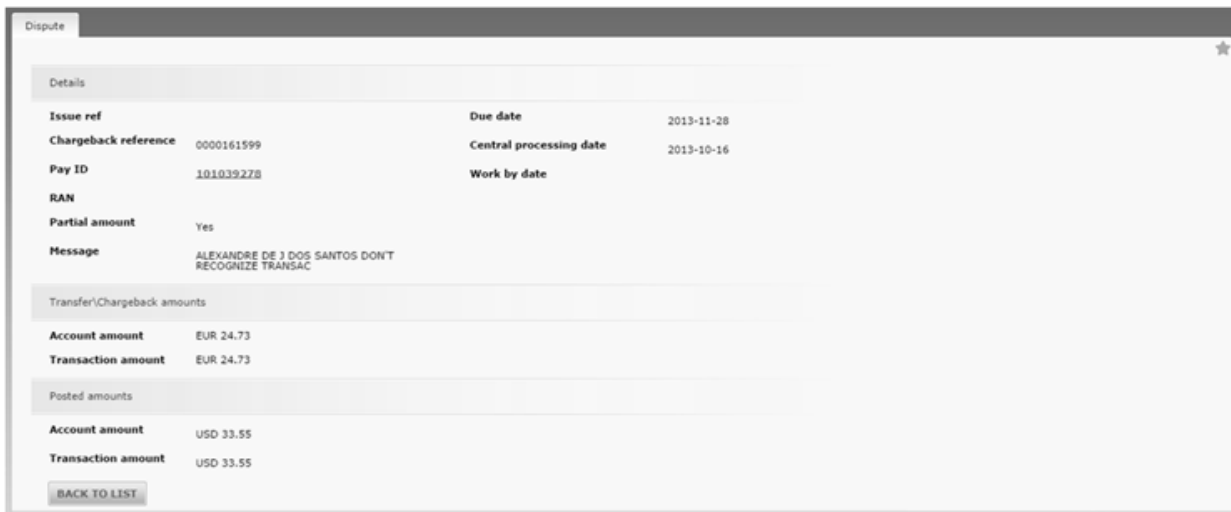
Name	Content	Example
Posting date	The processing date of the dispute	2014-10-16
Item type	Possible values are: <ul style="list-style-type: none"> • Retrieval request: it takes place when the issuer wants to obtain information about a transaction charged to one of its cardholders. • 1st chargeback: First chargeback from the issuer. • Representment: A second presentment of the transaction to the issuer. • 2nd chargeback: Second chargeback from the issuer. 	1st chargeback
Card number	Card number	*****0143
ARN	The Acquirer reference number (ARN) is the same for all transactions in the dispute life cycle. The ARN is a hyperlink to the dispute Status Detail page, where more details on the particular transaction are displayed.	74008503273338307683984
Reason code	The card scheme dispute reason code (Not filled for all item types.) Please find a list of possible reason codes here (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

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Name	Content	Example
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.	Ogone
Merchant transaction ref	The merchant's transaction reference number.	20604728
Capture mode	Transaction data capture method	eCommerce
Payid	Ogone payment unique identifier	100633195

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

The dispute Status Detail page shows the details for a particular transaction involved in the dispute life cycle (for example a 1st Chargeback or a representment). This page is accessed through the ARN-hyperlink on the dispute module Status Page.



The following details are available in the dispute Status Detail page:

Name	Content	Example
Issue ref	Reference of the issue at acquirer side	123456789
Chargeback reference	The reference of the chargeback	0000161599
Payid	Ogone payment unique identifier. Clicking on the payid will lead you to the transaction details	100633195
RAN	The Rental Agreement Number (RAN) that was associated with the original presentment. May be used for car hire transactions.	123456789
Partial amount	Is amount partial? Yes/No	Yes
Message	Text supplied by the issuer with the incoming dispute.	abc
Due date	The due date of the action expected by the merchant	2014-10-16
Central processing date	The processing date of the dispute	2014-10-16
Work by date	The date of the action taken by the merchant	2014-10-16
Chargeback account amount	This is the chargeback amount in the merchant account currency.	EUR 24,73
Chargeback transactions amount	This is the chargeback amount in the transaction currency.	EUR 24,73
Posted account amount	The posted merchant account amount of the associated transaction.	USD 33,55
Posted transactions amount	The posted transaction amount of the associated transaction.	USD 33,55

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
102228/0	1441202270188	9-Payment requested	test123	2015-09-02 15:57:52	Paid by acquirer	1.00 EUR	/ EPAC

These are the possible statuses:

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