Settlement File

Contents

Description

The Settlement File aggregates all the data provided from the different payment methods used by the merchant in order to accommodate their reconciliation and reporting needs. Clearing and Settlement information are collected from the respective payment schemes, processors or acquirers.

The file is provided in a CSV format (comma separated file).

It is available :

- via the **AXEPTA BNP Paribas backoffice (**the file is available until **60 days** in the backoffice)
- via an **SFTP connection**
    - For configuration and account credentials please contact the Axepta Helpdesk.
    - Merchants may collect BNP Settlement Files at their own discretion from a BNP SFTP account.
- via **email** (not recommended because the size is limited when there are large volumes of transactions)

Please note that the Settlement Files are generated in accordance with the frequency of clearing and settlement information made available by the relevant payment scheme(s), processor(s) or acquirer(s).

File is available everyday around 2:30pm.

ⓘ **sFTP informations**

The files will be automatically deleted from the Axepta sFTP server after 14 days.

The reconciliation file is generated only when transactions are processed.

File structure

The file is provided in a CSV format (comma separated file).

Each Settlement File is structured into :

- a header record,
- one or multiple detail records
- and a total record.

The encoding for the line breaks is configurable at merchant level. Some fields may contain values of variable length. Where sizes are not given, a field size limitation does not apply.

Data format

Format	Description
a	Alphabetic characters A-Z, a-z
n	Numeric digits, 0-9
an	Alphanumeric characters A-Z, a-z, 0-9
ans	Alphanumeric and special characters
ns	Numeric and special characters
3	Fixed length data element of 3 characters
..17	Variable length data element up to a maximum of 3 characters. The minimum length is defined by the specific requirements of the data element itself, but shall be at least 1 character.
tstp	Timestamp, format: <DD.MM.YYYY hh:mm:ss>

Data element directory

All data elements of the BNP Settlement File are listed in alphabetical order in the table below. Some of the elements may contain sub-fields that provide data which are specific to an individual payment method, payment scheme or processor. For further details on these data please refer to the original documentation of the acquirer / processor.

Field name	Description
ACQUIRER_FEE	Charges for the services of Acquirer
AUTHORIZATION_AMOUNT	Authorized amount in smallest unit of transaction currency (e.g. EUR Cent)
CAPTURE_DATE	The date and time a transaction has been accepted by the acquirer / payment scheme for settlement, <DD.MM.YYYY hh:mm:ss>. If the time is not given it will be set to '00:00:00'.
COUNTER	Enumerator to ensure unique file names (left justified zero filled)
CUSTOMER_INFO	Constructed field encompassing specific customer related information depending on the payment method. Sub-fields are divided by '#' (U+0023) (Number Sign).
EXTENDED_INFO	Constructed field encompassing additional information that is available depending on the payment method. Sub-fields are divided by '#' (U+0023) (Number Sign).
FILE_CREATION_DATE	Date the BNP Settlement File was created, <DDMMYYYY>
INTERCHANGE_FEE	Fees charged by the card issuer

MERCHANT _ID	BNP merchant identification
ORDER_DE SCRIPTION	A description of the order the payment relates to
PAYMENT_ CREATION_ DATE	Date and time the payment has been created, <DD.MM.YYYY hh:mm:ss>
PAYOUT_D ATE	Payout date by Payment Institution
PAYOUT_ID	Reference number of payout generated by Payment Institution
PROCESSI NG_FEE	Charges for the services of Processors (PSP, Gateway, Network Operator)
RECORD_C OUNT	Total number of rows in detailed records section
RECORD_T YPE	**Header record** Identifies the respective entry as header record, value '100'. **Detail record** Identifier that specifies the payment method and type of account ledger entry (e.g. debit and credit). Charges to customers are indicated as debits and payments to customers as credits. **Totals record** Identifies the respective entry as totals record, value '900'.
REFERENC E_NUMBER	The Reference Number is a unique string submitted by the merchant in order to identify a payment (e.g. invoice number, ticket number etc.). It usually gets forwarded to the payment scheme and is echoed in the clearing records / reports so that it can be matched with submitted transactions.
SCHEME_F EE	Fee charged by the card organization
STATUS	The status of the payment, currently always 'OK'
TOTAL_AM OUNT	Sum of all transaction amounts (credits are also summed up to the total amount) in the detailed record section in the smallest unit of transaction currency (e.g. EUR Cent)
TRANSACTI ON_AMOU NT	The amount that has been processed by the payment scheme in smallest unit of the transaction currency (e.g. EUR Cent)
TRANSACTI ON_CURRE NCY	Refers to the three-letter ISO 4217 currency code of the currency in which the transaction was processed
TRANSACTI ON_ID	Unique reference submitted by the merchant in order to recognize a payment for an order. It might be shared across a sequence of related transactions (requests) that constitute a payment (e.g. authorization, capture, credit, etc).

PAYOUT elements are available for:

- Amex (EPA)
- PPRO

File name (.ctsf)

Naming convention: <MERCHANT_ID>#<FILE_CREATION_DATE>#<COUNTER>.ctsf

No.	Element	Format	Example

1	MERCHANT_ID	an..20	ACME01
2	FILE_CREATION_DATE	N8	20201014
3	COUNTER	N3	001

File name example: ACME01#20201014#001.ctsf

Settlement file's table (version 1.5)

Header record

No	Field name	Format	Description	Example
1	RECORD_TYPE	N3	Header record: Identifies the respective entry as header record, value '100'.	100
2	MERCHANT_ID	An..30	Merchant's identification (MID) provided by Axepta BNP Paribas during the onboarding phase	BNP_MERCHANT_ECOM_FR_EUR
3	DATE	N8	Date the Settlement File was created, <DDMMYYYY>.	20200424
4	VERSION	An..4	Version (current version is 1.5)	1.5

Detail record

Fields 41 to 50 will stay empty until future enhancements.

- For 1 succesful transaction there will be a line on the setllment file with 50 columns
- Empty fields must be ignored

No	Element	Format	Description	Example
1	RECORD_TYPE	N3	Detail record: Identifier that specifies the payment method and type of account ledger entry (e.g. debit and credit). Charges to customers are indicated as debits and payments to customers as credits. Link to the "RECORD TYPE" table: RECORD TYPE TABLE	510
2	SALE_CHANNEL	An..32	Channel of the payment ECOM, MOTO, POS	
3	MERCHANT_ID	An..30	Merchant's identification (MID) provided by AXEPTA BNP Paribas during onboarding phase (1MID =1 shop)	BNP_MERCHANT_ECOM_FR_EUR
4	ACQUIRING_CONTRACT_ID	An..50	Contract ID provided by the processor or acquirer (BNP Paribas, PPRO, AMEX, PayPal, etc)	4970600 (pour BNP Paribas) EXAMPLELIVECONTRACT (pour PPRO)
5	BUSINESS_REGISTRATION_NUMBER	An..50	Registration number of the company (Siret number in France)	34979735700010
6	STORE ID	Ans..120	Data only available for POS transaction indicates the merchant's store where the purchase was made	BOUTIQUE PARIS15 CONVENTION
7	TERMINAL ID	Ans..32	Data only available for POS transaction indicates the terminal ID (POS terminal) used for the transaction	0431775016
8	MERCHANT_ACCOUNT_NUMBER	An..34	Merchant account number available in BNPP reconciliation file - only for card payments	
9	PAY_TYPE	An..32	Payment method or POS for POS transactions	Card / Paypal / POS
10	PAYMENT_CREATION_DATE	Tstp	Date and time the payment has been created, <DD.MM.YYYY hh:mm:ss>.	20.04.2020 14:18:23
11	PAYMENT STATUS	A2	The payment status is always 'OK' because this file is only taking into account successful and settled transactions	OK

12	ARCHIVE REFERENCE NUMBER	An..12	**Reference Number submitted by the merchant** to identify a payment (e.g. invoice number, ticket number etc.). It usually gets forwarded to the payment scheme and is echoed in the clearing records / reports so that it can be matched with submitted transactions.	00200Y2049Z8
13	TRANSACTION _ID	Ans..64	**Unique transaction reference submitted by the merchant** to recognize a payment for an order. It might be shared across a sequence of related transactions (requests) that constitute a payment (e.g. authorization, capture, credit, etc).	890_XUoqyBWuGw
14	AUTHORIZATION_AMOUNT	N..12	Authorized amount in smallest unit of transaction currency.	789
15	AUTHORISATION_NUMBER	N..6	Authorization number - only for card payments (ecom & POS transactions)	
16	TRANSACTION _AMOUNT	N..12	The amount that has been processed by the payment scheme in smallest unit of the transaction currency.	700
17	TRANSACTION _CURRENCY	A3	Refers to the three-letter ISO 4217 currency code of the currency in which the transaction was processed.	EUR
18	CUSTOMER_INFO	Ans..160	Constructed field encompassing specific customer related information depending on the payment method. Sub-fields are divided by '#' (U+0023) (Number Sign). Details CUSTOMER INFO	4111xxxxxxx9996#VISA
19	CARD_SCHEME	An..30	Scheme CB, VISA, MASTERCARD	CB
20	CARD_TYPE	A1	Available for cards (BNPP acquiring) and POS transactions Card type : C for Credit card D for Debit card P for Prepaid card U for Universal card b Unknown (Blank)	
21	CARD_NATURE	A1	Available for cards (BNPP acquiring) and POS transactions Card Nature P Consumer Card E Commercial Card b Unknown (Blank)	
22	ISSUING_BANK_BIN	N..6	Available for cards (BNPP acquiring) and POS transactions Issuing Bank BIN	
23	ISSUING_BANK_ID	N..5	Available for cards (BNPP acquiring) and POS transactions Issuing bank Identifier	
24	TX_REGION	N..3	Available for cards (BNPP acquiring) and POS transactions Transaction Regionality	
25	CH_COUNTRY _CODE	N..3	Available for cards (BNPP acquiring) and POS transactions Cardholder country code	
26	ORDER_DESCRIPTION	Ans..768	A description of the order the payment relates to.	Monthly subscription fee to ACME TV
27	EXTENDED_INFO	Ans..200	Constructed field encompassing additional information that is available depending on the payment method. Sub-fields are divided by '#' (U+0023) (Number Sign).	Details Extended info
28	CAPTURE_DATE	Tstp	The date and time a transaction has been accepted by the acquirer / payment scheme for settlement, <DD. MM.YYYY hh:mm:ss>. If the time is not given it will be set to '00:00:00'	24.04.2020 00:00:00
29	PAYOUT_ID	Ans..32	**Settlement file ID** (Invoice number for PPRO transactions)	869843
30	PAYOUT_DATE	N8	Payout date	20200528
31	PAYOUT_REFERENCE	Ans..32	Settlement file reference number	0000341501170
32	PAYOUT_CURRENCY	A3	Currency of account	EUR

33	INTERCHANGE_FEE*	Ans..20	Fees charged by the card issuer.	1.875
34	SCHEME_FEE*	Ans..20	Charged by the card schemes for using their network	1.875
35	ACQUIRER_FEE*	Ans..20	Charges for the services of Acquirer.	1.875
36	PROCESSING_FEE	Ans..20	Charges for the services of Processors (PSP, Gateway, Network Operator).	1.875
37	CHARGEBACK FILE NUMBER**	Ans..20	Chargeback case number will allow the merchant to follow the chargeback file (exchanging with the schemes)	110034150116
38	CHARGEBACK CODE AND REASON**	Ans..400	Chargeback code (provided by the scheme) # Chargeback reason (text)	1261#duplicate processing
39	CHARGEBACK AMOUNT**	N..12	Chargeback amount	600
40	CHARGEBACK DATE**	N8	Chargeback date	20200421
41	PAYID	an..32	Payment ID generated by Axepta	
42	RESERVED 2	-	Reserved for future enhancements	
43	RESERVED 3	-	Reserved for future enhancements	
44	RESERVED 4	-	Reserved for future enhancements	
45	RESERVED 5	-	Reserved for future enhancements	
46	RESERVED 6	-	Reserved for future enhancements	
47	RESERVED 7	-	Reserved for future enhancements	
48	RESERVED 8	-	Reserved for future enhancements	
49	RESERVED 9	-	Reserved for future enhancements	
50	RESERVED 10	-	Reserved for future enhancements	

*NB: Please note that these data won't be available for bank account outside France and non euros bank accounts.

**NB: Please note that these data won't be available for bank account outside France

Total record

No	Element	Format	Description	Example
1	RECORD_TYPE	N3	.Total record: Identifies the respective entry as totals record, value '900'.	900
2	RECORD_COUNT	N..5	Total number of rows in detailed records section.	36
3	TOTAL_AMOUNT	N..12	Sum of all transaction amounts (credits are also summed up to the total amount) in the detailed record section in the smallest unit of transaction currency.	798960

Values of the field "Record_Type"

Record	Payment method	Transaction type
500	Sepa Direct Debit*	Debit
501		Credit
502		Chargeback
510	CARD CB/ VISA/ MC	Debit
511		Credit

512		Chargeback* • *Except Diners*
510	AMEX	Debit
511		Credit
512		Chargeback
513		Costs
514		Retrieval Request
517		Fraud elements (TC40/SAFE)
520	PAYPAL	Debit
521		Credit
522		Chargeback
524		Litigation in process
525		Closure of the dispute (resolved)
526		General withdrawal from PayPal account
570	TRUSTLY	Debit
571		Credit
580	iDEAL*	Debit
581		Credit
630	KLARNA*	Debit
631		Credit
710	PPRO	Debit
711		Credit
712		Chargeback
720	Amazon Pay*	Debit
721		Credit
722		Chargeback
723		Authorisation

*Currenctly not available.

Note : Please ignore "record_type" which are not mentioned in the table.

Details of the fields with multiple information

Field "Customer_Info"

Payment method	Structure / Comment	Example
AMAZON PAY*	[Customer_Name]# [Customer_E-Mail]	John Doe# john.doe@gmail.com
CARD CB/ VISA/ MC/ AMEX	Masked card number or card token and card brand: [0000xxxxxxxx0000]# [Brand]	4111xxxxxxxx9996# Visa

DIRECT DEBIT*	[Account_Holder]# [Account_Number]# [Bank_ Code]# [Bank] *or* [Account_Holder]# [IBAN]# [BIC]# [Bank] *or* [IBAN]# ' [BIC]	John Doe# 10602437# 205950# Barclays *or* John Doe# GB58BARC20595010602437# BARCGB22# Barclays *or* GB58BARC20595010602437# BARCGB22
iDEAL*	[Account_Holder]# [IBAN]# [BIC]# [Bank]	John Doe# NL12RABO0388375809# RABONL2U# Rabobank
KLARNA PAYMENTS*	[OCR_No]# [Invoice_No]	1834143680436# 519072450221831988
KLARNA SOFORT*	see DIRECT DEBIT	see DIRECT DEBIT
PAYPAL	[Payer_ID]# [Payer]	A59XV256BZ# john.doe@gmx.de
PPRO	**Credit** [Acc_Holder]# [Acc_Number]# [Bank_Code]# [Bank_Name]# [BIC]# [IBAN] **Chargeback** [Acc_Holder]# [BIC]# [IBAN]	John Doe# # RABONL2U# Rabobank# RABONL2U# NL30RABO0205970948 John Doe# RABONL2U# NL30RABO0205970948
TRUSTLY	[Customer_Country]# [Customer_First_Name]# [Customer_Last_Name]#	SE# John# Doe

* currently not available

Field "Extended_Info"

Payment method	Structure / Comment	Example
AMAZON PAY*	[SellerOrderId]# [SellerReferenceId]# [AmazonOrderReferenceId]# [AmazonTransactionId]# [TotalTransactionFee]	

CARD (CB/ VISA/ MC/ AMEX)	**MERCHANT DISCOUNT** [Merchant_Discount_Rate]# [Merchant_Discount] [Currency] **CHARGEBACK INFO** Doc Request Reason]# [Ref Initial Doc] **RETRIEVAL REQUEST** [ARN]# [Reason_Code]# [Status] **TC40/SAFE** [ARN]# [Code]#	1.875# 1.95# EUR 74527646319021051645048# 0350# MI1 74627546887030655470117# 6
SEPA DIRECT DEBIT*	[PmtInfId] or [Mandate_ID]#[IP address] Chargeback [6] [reasonCode]#[trigger]#[token] reasonCode - • 4 digit SEPA reason code trigger - • "CHB" = Chargeback • "B1".."B3" = CB after 1st, 2nd or 3rd retry token - • ACT - CB was initiated by the customer • RFND - CB was initiated by the merchant • FRM - format error • NSF - no sufficient	5e736c2d718843149b71e3439b29 2dfe reasonCode=MD17#trigger=CHB#t oken=NSF
iDEAL*	NL# [IP address]	NL# 82.151.44.149
KLARNA PAYMENTS*	[Merchant_Discount]	3.97
KLARNA SOFORT*	[Customer_ID]# [Country]# [Mandate_ID]# [IP address]	9139795844# DE# 9135762874-203185592# 78.49.133.9
PAYPAL	[Merchant_Discount]# [Currency]# [Transaction_Type (credit / debit)]	203# EUR# CR

PPRO	**Credit**	livechannel#
	[Channel]# [TAG]# [Country]# [Selling_Point]# fixed_fee=[FIXED_FEE_AMOUNT]# fixed_fee_currency=[FIXED_FEE_CURRENCY]# external_fee=[EXTERNAL_FEE_AMOUNT]# external_fee_currency=[EXTERNAL_FEE_CURRENCY]# minimum_discount_fee=[MINIMUM_DISCOUNT_FEE_AMOUNT]# discount_rate=[DISCOUNT_RATE]	iDEALPP# NL# T63542 fixed_fee=0.45# fixed_fee_currency=EUR# external_fee=0.00# external_fee_currency=EUR# minimum_discount_fee=0.00# discount_rate=0
	• Channel : From payment scheme or provided by merchant. This is individually handled but usually we use the value "testchannel" for test accounts and "livechannel" for live accounts. • TAG : Depends on payment scheme provided by paygate (has to be arranged with PPRO). This is individually handled. The most current list will get distributed during the integration process. • Country : Parameter AddrCountryCode provided in merchant request. · GiropayPP · iDEALPP · SEPAPP · SofortPP • SellingPoint : Provided by merchant.	
	Chargeback (currently not available)	
	[Chargeback_ID]# [Chargeback_Reason_Code]# [Chargeback_RefNu	1055329# MD06# 15072617000095/OCMT/EUR26,49/CHGS/EUR4,20
TRUSTLY	[Merchant_Discount]# [Currency]# [Value_Date]# [Order_ID]# [Acc_Name]# [Order_Type]	0.05 SEK 2020-01-30 13:28:45# 3209647863# SWEDENESSE# User deposit of client funds to SWEDENESSE#

*Currently not available

Example of a settlement file

```
100,BNP_MERCHANT_ECOM_FR_EUR,20200918,1.5
510,,BNP_MERCHANT_ECOM_FR_EUR,,,,,,,24.05.2020 02:00:30,OK,81654048,22bcbe3b5e6244c981c14e4210493988,6298,,
6198,EUR,561258xxxxxx0934#Cartes Bancaires,,,,,,,,,0.16,27.05.2020 00:00:00,0000280700149,20200528,000280,
EUR,0.12000,0.00235,0.03765,,,,,,,,,,,,,,
510,,BNP_MERCHANT_ECOM_FR_EUR,,,,,,,24.05.2020 02:00:30,OK,81654048,22bcbe3b5e6244c981c14e4210493988,176000,,
176000,EUR,5312XXXXXXXX0162#Cartes Bancaires,,,,,,,,,4.75,01.11.2017 00:00:00,0799843707306,20171103,799843,
EUR,5.28000,2.43442,-2.96442,,,,,,,,,,,,,
511,,BNP_MERCHANT_ECOM_FR_EUR,,,,,,,20.07.2020 22:09:42,OK,73854588,dce173aee58a40eb8a34baee469603d4,6617,,
599,EUR,4972xxxxxxxx4724#Cartes Bancaires,,,,,,,,,0.00,12.09.2020 00:00:00,0000622700257,20200914,000622,EUR,
0.01000,0.00235,0.00000,,,,,,,,,,,,,
900,3,182797
```

Available payment Methods

Category	Scheme	Processor / Acquirer / Gateway
Cards	CB, Visa, Mastercard	BNP Paribas
	Diners	BNP Paribas
	AMEX	AMEX

Alternative solutions	Amazon Pay*	Amazon
	PayPal	PayPal
	Trustly	Truslty
	Alipay Wechat Union Pay International (UPI) Paysafecard SEPA Direct Debit (SDD) MyBank Giropay Klarna Sofort (Pay now) TrustPay Bancontact iDeal EPS Przelewy24 (P24) Multibanco FPX MyClear RHB Bank eNets POLi Payments Boleto Bancario	PPRO Notice: In case of Bancontact via PPRO also failed payments will be reported in the Settlement file, so that the merchant can account for the transaction fee = 0.22€. With following characteristics the merchant can recognize a failed payment: Faulty transactions are returned always with Transaction Date = 01.01.1970 01:00:00 and additional "Amount Capture" mit the value „0". In this case the merchant only can account for the transaction fee (fixed_fee=0,22).
	Klarna Payments (Klarna Pay Later)*	Klarna
	iDEAL*	BNP Paribas

*Not available currently

Data integration of external payment providers

When you activate the AXEPTA Settlement file service, the payment methods CB/VISA/MASTERCARD will be automatically included.

However, for any additionnal payment method, we invite you to contact our technical Support (bnpparibas@computop.com) to receive the required instructions for the data activation of these other payment methods.

Below are the instructions of the main alternative payment methods :

PayPal

In order for us to get the settlement and clearing files of PayPal, you need to provide us with your PayPal SFTP account information.

To do so, you need to :

1. Contact your PayPal « Account Manager » to activate the SFTP functionnality in your PayPal customer account. Once it is activated, you will be able to directly access it via your PayPal account .
2. Then, from your PayPal account, create a secure SFTP account in the section "account information - Creating a secure FTP server user ».
3. Once the SFTP is successfully created, please send to us (bnpparibas@computop.com) your SFTP data access : login + password.

Please find the PayPal documentation that may help you : https://developer.paypal.com/docs/reports/sftp-reports/settlement-report/#know-before-you-begin

Note :

1. We will never ask for your PayPal account password (this data is confidential), we only need your PayPal SFTP account data information.
2. Do not mix up the activation of PayPal as a payment method in AXEPTA (activation done during your subscription) with the integration of PayPal reporting files in Axepta (process just described above).

AMEX

For AMEX you will need to provide your AMEX contract number and fill in the "AMEX EPA Application form" which allows us to retrieve the AMEX reporting files. The form will be provided by BNP Paribas support (bnpparibas@computop.com) that you will need to contact directly.

Trustly

No action required for the merchant