Payment Methods Reverse API Manual

Reconciliation specification

## Introduction

Reconciliation is the process of matching the transactions that were recorded on Microsoft’s side with what was observed on the PSP’s side in order to see that all transactions are accounted for and to understand what are the fees associated with each transaction and in some cases what is the balance that should be transferred from the PSP to Microsoft.

## List of Alternative Names for this File

There are a number of commonly used names for this file so to help remove confusion we made a list the commonly used names below

* EPA File
* Settlement File
* Advice File
* Provider Settlement File
* Recon File
* Reconciliation File

## Recon file format

The reconciliation file will be a Comma Delimited Values file (.csv) containing the following fields:

|  |  |
| --- | --- |
| Column Name | Description |
| Company Account | Will always be Microsoft |
| Merchant Account | The MID for the transaction |
| Psp Transaction Id | The reference to the transaction, as appears on PSP's side |
| Merchant Reference | The merchant reference number that was used to identify the transaction from the merchant side. **This is also the column that holds the merchant reference number in case of a chargeback.** |
| Transaction Type | RefundSettleFeeChargebackChargebackReversalMerchantPayout (put deposit id in Psp Transaction Id – **make sure the mid is part of the deposit id as this helps with cash reconciliation** )BalanceTransferFrom (from previous batch)BalanceTransferTo (to next batch)Adjustment |
| Modification Reference | In case the transaction is referencing a previous transaction (for example a Refund referencing the original charge transaction), this will contain the original transaction’s **Psp Transaction Id** |
| Modification Merchant Reference | In case the transaction is referencing a previous transaction (for example a Refund referencing the original charge transaction), this will contain the original transaction’s **Merchant Reference. Note:** this should **not** contain the Merchant Reference in case of **chargebacks.** In such a case, the Merchant reference should be in “Merchant Reference” column. |
| Payment Method Type | The type of payment method as expressed in the paymentInstrumentType field of the original transaction request. For example, credit\_card. |
| Payment Method Brand | The brand of payment method as expressed in the paymentMethodBrand field of the original transaction request. For example, visa. |
| Creation Date | Timestamp of transaction **in UTC** |
| Gross Currency | The currency in which the transaction took place. |
| Gross Debit | Total gross amount that would be debited from the merchant's account |
| Gross Credit | Total gross amount that would be credited to the merchant's account |
| Exchange Rate | Exchange rate that was used by the payment provider, in case the settlement currency is different than the transaction currency |
| Net Currency | Settlement currency |
| Net Debit | Net amount (after deducting fees and commissions) that would be debited from the merchants account |
| Net Credit | Net amount (after deducting fees and commissions) that would be credited to the merchants account |
| Commission | Commission deducted from the merchant (in settlement currency). This is the sum of all fee that the merchant is charged. In case Markup, Scheme Fees, and Interchange value are present then: Commission = Markup + Scheme Fees + Interchange. **Note:** If this value exists, it is expected that the following three fields (Markup, Scheme Fees, and Interchange) would all be blank. |
| Markup | Optional. Markup, in settlement currency. This is the fee added by the PSP.**Note:** Only applicable if Commission field is left blank. |
| Scheme Fees | Optional. Network fees (charged by networks like Visa), in settlement currency**Note:** Only applicable if Commission field is left blank. |
| Interchange | Optional. The amount charged by the issuing bank (when applicable). **Note:** Only applicable if Commission field is left blank. |
| Payment Method Details | Additional details about the payment method. For instance: visaplatinum |
| Batch Number | This is the identifier that represents the group of all the transactions in this batch (i.e. this file) |
| Psp Additional Data | Optional. This field might be populated by the Payment Service Provider with some specific information as defined in MID setup / onboarding phase with Microsoft’s Business Operations Team. |

## Reconciliation File Hosting Requirements

The reconciliation file will be a Comma Delimited Values file (.csv) that is generated daily by the PSP and stored securely on the PSP’s servers, and is accessible to Microsoft over an SFTP connection. As part of the PSP on-boarding step, SFTP endpoints and access keys shall be shared with Microsoft, as well as details of specific directory structures / naming conventions that are used by the PSP.

## PLEASE READ: Special Notes on format and file structure

**File Names**

Each file created file should have a unique name, not including the full path. For example, it is *unacceptable* to host two files in the following folders:

/ReconFiles/MerchantAccount1/2018-07-27/File.csv,

/ReconFiles/MerchantAccount2/2018-07-28/File.csv

One example of a recommended way to name the files is:

/<base path>/<Date>\_<MerchantID>.csv

**Optional Fields**

To ascertain that each line in the file we receive matches the spec, we mandate that all fields, including optional fields, are present in each line. In other words, fields that are marked as optional or fields where we don’t have to have a value, but we must still have a placeholder for the field.

If there are N columns in the table above, we therefore mandate N-1 commas in the file, in each line, so each line looks like this:

field\_1\_value\_or\_empty, field\_2\_value\_or\_empty,…,field\_n-1\_value\_or\_empty,field\_n\_value\_or\_empty

**Date/Time Fields**

Values for Date/Time fields are expected to be in UTC, in ISO 8601 Extended format: YYYY-MM-DDTHH:mm:ss.sssZ

## Example Files

Here are sample files to help in getting a better understanding for this specifications and aid in understanding how the various payment type should be reported.

The two example files attached here will provide samples for the following payments types:

|  |  |  |
| --- | --- | --- |
| **Filename** | **Transaction Type Example**  | **Comments**  |
| **Example\_balancetransferto\_payout.csv** | SettleMerchantPayoutBalanceTransferTo | This file shows a few Settle (Charge) transactions, followed by Paying out a part of the balance, and moving the remainder of the balance to the next day. |
| **Example\_balancetransferto.csv** | RefundBalanceTransferFromBalanceTransferTo | This file shows two transactions types and also shows how negative balances should be transferred between batches.  It also shows how fees should be credited when a refund occurs. |
| **Example\_balancetransferFrom.csv** | BalanceTransferFromSettleChargebackChargebackReversalFeeMerchantPayout | This file shows the how a payout should be made and how the balance transfer occurs from the previous files. We also show account fees and how to report Chargebacks and ChargebackReversals |

Note: The following properties will be provided to you when you are onboarded on the Microsoft platform.

|  |  |
| --- | --- |
| Property  | Description |
| MSFT-MID-ID | Unique id for each merchant account we setup with you |
| your-pay-method-brand  | A reference value that Microsoft will provide during onboarding that represents the brand for this payment method, e.g. visa  |
| pay-method-type | A reference value that Microsoft will provide during onboarding that represents the type for this payment method, e.g. creditcard |

## Questions?

Email ustrevapisup@microsoft.com with any questions regarding this document.