

Adyen Reporting Manual

Version 2.10

Adyen B.V.

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Introduction

The most important types of reports that Adyen offers are:

- Interactive searching and filtering in the customer area.
- Instant reports and graphs in the customer area for viewing or downloading.
- Subscription reports which are generated periodically.
- RSS Reports.

Audience

This is a user manual aimed at merchants wishing to run reports in Adyens Customer Area (CA) pages.

Changelog

Version	Date	Changes
2.10	12/23/11	• Added Deposit and Invoice correction lines to the Settlement Report explanation
2.03	03/22/11	• Added information on multicurrency transactions in settlement report
2.02	08/13/10	• Changed screenshots to reflect current default skin look & feel
2.01	08/10/10	• Added changelog and audience sections • Manual reviewed for English and layout consistency

1 Logging In

To login to the Customer Area (CA) use <https://ca-live.adyen.com/> for the LIVE environment and <https://ca-test.adyen.com/> for the TEST environment. Please contact Adyen Support or your account manager if you have problems logging in.

Upon logging into the Customer Area, you will see a screen similar to the following:

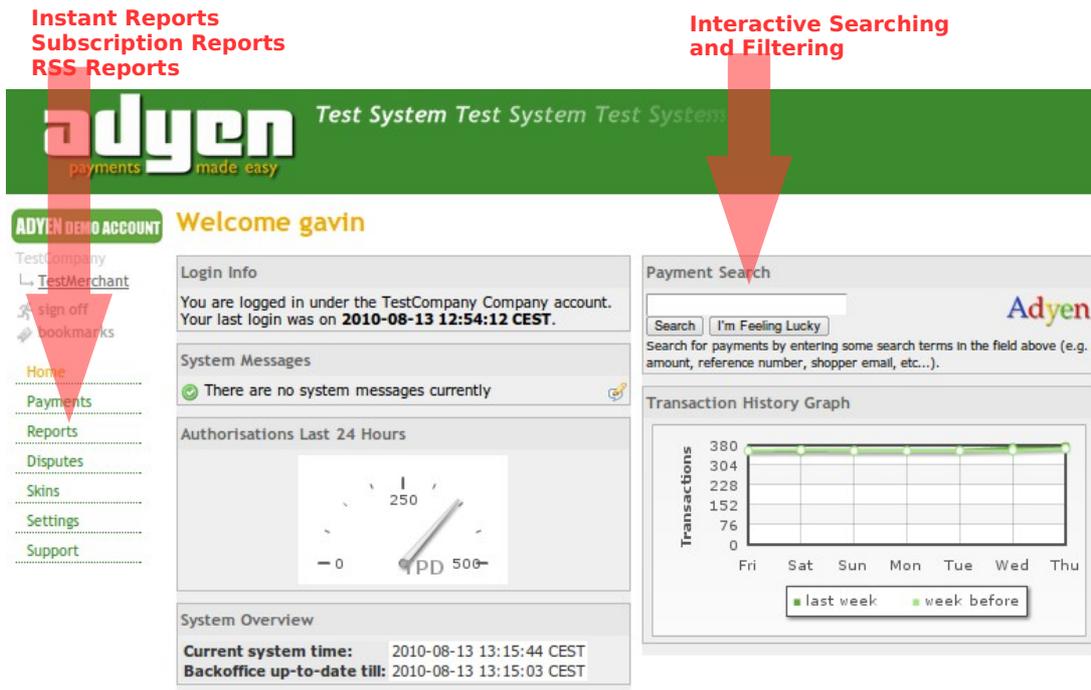
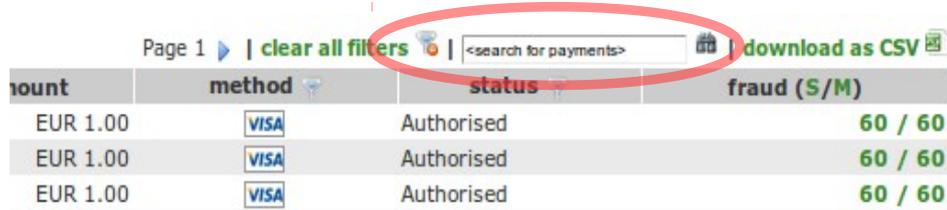


Illustration 1: Dashboard

Most reports can be accessed through the *Reports* menu option. Interactive searching and filtering can be done through the input box at the top right of the screen.

2 Interactive Searching and Filtering



Page 1 | clear all filters | <search for payments> | download as CSV

amount	method	status	fraud (S/M)
EUR 1.00	VISA	Authorised	60 / 60
EUR 1.00	VISA	Authorised	60 / 60
EUR 1.00	VISA	Authorised	60 / 60

Illustration 2: Interactive Searching For Payments

When to use:

- finding single transactions
- locating customer history
- finding patterns visually

The most important way to find back detailed information about transactions is to search in the customer area. When you select *Payments* from the left-side menu there are various options to filter and search.

A very powerful search function can be found under *<search for payments>* in the top-right corner. Here you can search for fraud scores, email addresses, order amounts, the last four digits of a card number and much more. Click on *[help]* in this screen to find out more.

3 Instant Reports



Illustration 3: Instant Reports

When to use:

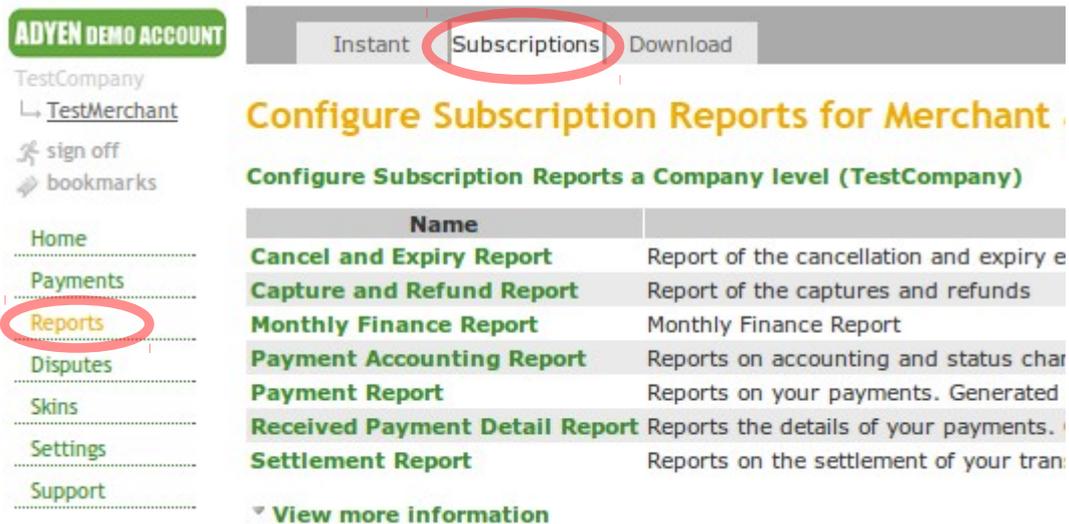
- to get a graphical transaction history overview
- to get a quick real-time balance

This section can be reached by clicking on the *Reports* menu on the left side in the customer area.

Most reports here are actually real-time generated graphs of your transaction history. Other reports are available as well which are also real-time¹.

¹ Notice that reporting depends on a *copy* of the live database to ensure the highest performance of your transaction processing. This copy is usually identical to the live database but could be lagging behind slightly (usually not more than a few seconds): the so-called replication delay. You can check this on the home page under 'All systems up-to-date until'.

4 Subscription Reports



The screenshot shows the Adyen demo account interface. The 'Subscriptions' tab is selected in the top navigation bar. The left sidebar menu has 'Reports' highlighted. The main content area displays 'Configure Subscription Reports for Merchant' and 'Configure Subscription Reports a Company level (TestCompany)'. A table lists various reports:

Name	Description
Cancel and Expiry Report	Report of the cancellation and expiry e
Capture and Refund Report	Report of the captures and refunds
Monthly Finance Report	Monthly Finance Report
Payment Accounting Report	Reports on accounting and status char
Payment Report	Reports on your payments. Generated
Received Payment Detail Report	Reports the details of your payments.
Settlement Report	Reports on the settlement of your tran

Illustration 4: Subscription Reports

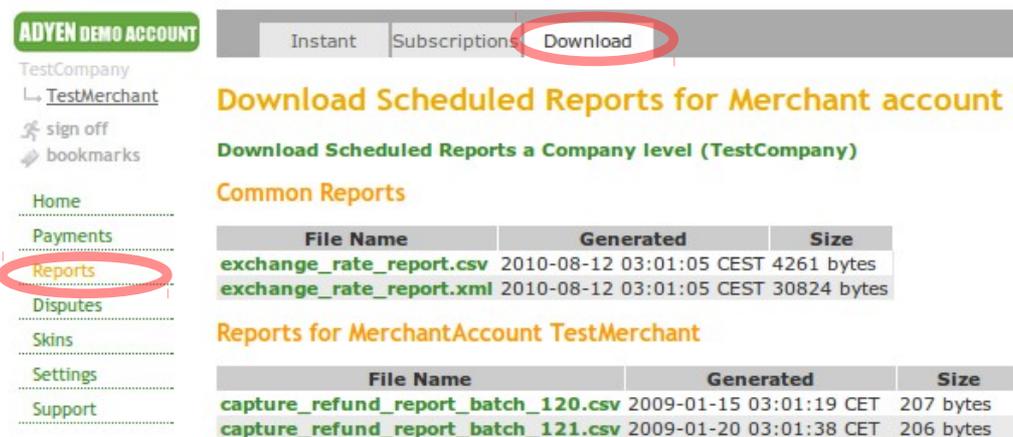
When to use:

- download daily and monthly reports
- download settlement reports

This section can be reached by clicking on the *Reports* menu on the left side in the customer area and clicking on the *Subscriptions* tab.

These reports are called subscription reports because you can subscribe to them, after which they will be generated periodically for separate retrieval. You cannot download reports on this page directly.

To activate subscriptions on reports please select the desired format and set the *Status* to *active*. Click on the *Save* button to keep your settings (you will have to do this per report).



The screenshot shows the Adyen demo account interface. The 'Download' tab is selected in the top navigation bar. The left sidebar menu has 'Reports' highlighted. The main content area displays 'Download Scheduled Reports for Merchant account' and 'Download Scheduled Reports a Company level (TestCompany)'. A table lists common reports:

File Name	Generated	Size
exchange_rate_report.csv	2010-08-12 03:01:05 CEST	4261 bytes
exchange_rate_report.xml	2010-08-12 03:01:05 CEST	30824 bytes

Below this, there is a section for 'Reports for MerchantAccount TestMerchant' with another table:

File Name	Generated	Size
capture_refund_report_batch_120.csv	2009-01-15 03:01:19 CET	207 bytes
capture_refund_report_batch_121.csv	2009-01-20 03:01:38 CET	206 bytes

Illustration 5: Download Reports

Because these reports are usually generated at night they are only available the next day once activated.

Once subscribed you can download reports at the following URL - substitute your merchant or company account names in the underlined parts.

- [https://ca-live.adyen.com/reports/download/MerchantAccount/yourmerchantaccount/](https://ca-live.adyen.com/reports/download/MerchantAccount/<u>yourmerchantaccount</u>/)
- [https://ca-live.adyen.com/reports/download/Company/yourcompanyaccount/](https://ca-live.adyen.com/reports/download/Company/<u>yourcompanyaccount</u>/)

To see what the values are for your company and merchant account names look at the left corner of the customer area. The top-level name is your company account name, and under that name are your merchant account names.

Technical Information

The URLs above use plain HTTP authentication and can therefore be used for automated retrieval. The username is always *report@Company.yourcompanyaccount* and the password can be set under *Settings > Users*. If you cannot use the @ in the user name you can use the % character instead.

An easy way to accomplish this from the command-line is to use wget (YCA means your company account and YMA your merchant account, PWD is the password, REP is the report name (e.g. payment_report_batch_18.csv)):

```
$ wget --http-user=report%Company.YCA --http-password=PWD --quiet  
--no-check-certificate  
https://ca-live.adyen.com/reports/download/MerchantAccount/YMA/REP
```

However when new reports are made available, you will receive the regular notification by a HTTPS post or SOAP message to your server, just as you receive payment notifications. The status code is *REPORT_AVAILABLE* and the full download URL is included in the notification.

5 RSS Reports (Feeds)

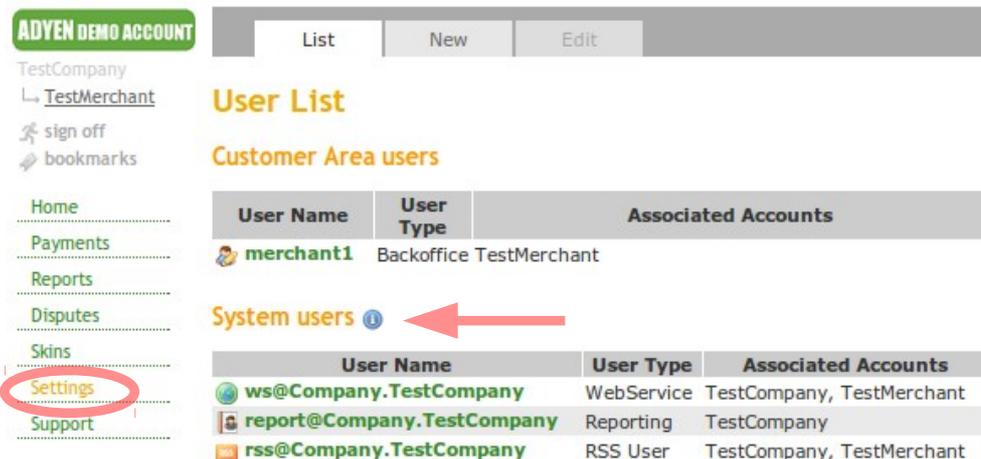


Illustration 5: RSS settings

When to use:

- get real-time transaction updates on your desktop
- follow fraud scores

A special type of report is available if you need up-to-the-minute information on your payment traffic, refusal rate and fraud scores. This report can be inserted in software that is RSS-enabled such as mail clients, web browsers or dedicated RSS readers.

There is a separate user for the RSS Report:

- rss@Company.yourcompanyaccount

The URLs where you can fetch the RSS Feed, are the following - substitute your merchant or company account names in the underlined parts:

- [https://ca-live.adyen.com/reports/rss/lasttxrss/MerchantAccount/yourmerchantaccount](https://ca-live.adyen.com/reports/rss/lasttxrss/MerchantAccount/<u>yourmerchantaccount</u>)
- [https://ca-live.adyen.com/reports/rss/lasttxrss/Company/yourcompanyaccount](https://ca-live.adyen.com/reports/rss/lasttxrss/Company/<u>yourcompanyaccount</u>)

If you use the Company account the RSS Feed contains all transactions aggregated for the Company.

Feeds are also present in the customer area. When you see the familiar orange RSS icon, you can use that to import the RSS feed directly into your browser.

At present Adyen offers two RSS feeds:

lasttxrss	Number of payments (authorised, refused and total) per hour for the past 24 hours.
authorisedtxrss	Yesterday's (and the day before yesterday's) total amount authorised per currency, number of transactions and average transaction value.

More feeds will be added in the future.

6 Subscription Reporting Details

There are several reports available that you can subscribe to. These all are highly detailed and offer various views onto your payment data as stored in the Adyen system.

<p>Payment Report</p>	<p>A report of all payments processed on a given day. This includes all payments which are authorised, refused or ended in error. The level of detail is high, including fraud scoring, (bank)account information etcetera, which are not communicated in a notification.</p> <p>When to use: if you want to maintain a copy of all available data in your own database or backoffice.</p>
<p>Payment Accounting Report</p>	<p>A report of all status changes on a given day for all payments.</p> <p>When to use: if you want to maintain a copy of all available status changes in your own database or backoffice to duplicate the Adyen's accounting system.</p>
<p>Capture and Refund Report</p>	<p>Lists all capture and refund modifications on a given day, irrespective of how the modification was initiated. This therefore includes auto-capture, captures/refunds through the interface and capture/refund modifications. The report also lists which user performed the modification.</p> <p>When to use: if you use modification messages and want to double check the status of your backoffice with Adyen's backoffice.</p>
<p>Settlement Report</p>	<p>Generated on merchant payout (usually twice weekly). Specifies gross/net settlement amounts for captures, refunds and (if present) chargebacks. Fee totals and deposit corrections are also specified as well as the amount transferred.</p> <p>When to use: if you need a full list of all transactions that are present in a settlement.</p>

For each payment / modification on payment the merchant reference (and payment reference) is specified. This should make it relatively easy to reconcile the reports in your backoffice systems.

7 Matching Settlements

Payments are settled periodically to your bank account, where you will see a statement line like the following:

28-04-2010	By	1323.94.782	ADYEN	Ad d	EUR	1842.21
			TX4313726XT batch 4, <u>MA</u>			

The fields have the following meaning:

- *1323.94.782* is the Dutch Adyen settlement bank account. Depending on the country and currency of settlement this number may be different.
- The payment is originating from *ADYEN* which is the Adyen Client Management Foundation that receives and settles your payments.
- *TX4313726XT* is the internal Adyen reference and has no direct meaning to the merchant.
- The batch number, *batch 4* in this case, is the sequence number of the settlement, which has started at 1 for the first settlement and incremented at every settlement.
- *MA* is the merchant account the settlement is for.
- *1842.21* is the total amount of the settlement - this amount matches the report as described below.

Batch 4 can be found in Settlement Report number 4 that can be download via the url (substitute your merchant account for *MA*):

https://ca-live.adyen.com/reports/download/MerchantAccount/MA/settlement_report_batch_4.csv

Please note that this report is only generated if it is enabled in the *Reports* section of the customer area. You can also generate it manually after which it will be queued and available within a few minutes.

Matching Settlements

The settlement itself report consists of five sections:

1	Column descriptions (one line)	Net Credit,Net Debit,Currency,Gross Credit,Gross Debit,Currency,Type,Group,Modification Reference,Payment Reference,Merchant Reference,Payment Method,Creation Date
2	Transaction details (multiple lines)	33.80,,EUR,34.00,,EUR,Settled,Capture,1312402571616622,1312402571616622,10173295,directdebit_NL,2009-04-21T16:18:55Z [...]
3	Transaction fees (one or multiple lines)	,1.80,EUR,,,EUR,Fee,MerchantPayout,Transaction Fees,,,,2009-04-28T15:01:38Z
4	Corrections (one or multiple lines)	,'218.20','EUR',,,, 'EUR','DepositCorrection','MerchantPayout','Deposit Correction',,,,, '2009-04-28T15:01:40Z'
5	Final Payout (one line)	,1842.21,EUR,,,EUR,MerchantPayout,BankInstruction,"TX4313726XT batch 4, MA",,,,,2009-04-28T15:01:40Z

Settlement Report Columns

The columns have the following meanings:

Net Credit	A resulting credit amount including any costs
Net Debit	A resulting debit amount including any costs
Currency	The three-letter ISO currency for the net amount
Gross Credit	A resulting amount excluding any costs
Gross Debit	A resulting debit amount excluding any costs
Currency	The three-letter ISO currency for the gross amount
Type	<i>Refund, Settled, Chargeback, ChargebackReversed or RefundedReversed</i> for transactions. <i>Fee, DepositCorrection, InvoiceDeduction, MerchantPayout</i>
Group	Capture, MerchantPayout, BankInstruction, Invoice
Modification Reference	Internal Adyen reference
Payment Reference	Internal Adyen reference
Merchant Reference	Your own reference for the transaction
Payment Method	Payment method used
Creation Date	The date of the transaction record

Settlement Report Line Items (Transaction Lines)

For every transaction there is a line that describes the status of the transaction and why it was included in the settlement batch (for instance, *Settled* or *Refunded*).

33.80,,EUR,34.00,,EUR,Settled,Capture,1312402571616622,1312402571616622,10173295,directdebit_NL,2009-04-21T16:18:55Z

Settlement Report Transaction Fees

This is the line with transaction fees:

,1.80,EUR,,,EUR,Fee,MerchantPayout,Transaction Fees,,,,,2009-04-28T15:01:38Z

A transaction fee line is included for each month for which transactions are present in the settlement batch.

Deposit Correction Line

The deposit which Adyen holds on your account is filled with payments processed on the account. The deposit is a variable amount which can increase or decrease periodically due to changing of risk figures. We place a *DepositCorrection* in the settlement report which can have a credit or debit amount to reflect the change in deposit amount:

,218.20,EUR,,,EUR,DepositCorrection,MerchantPayout,Deposit Correction,,,,,2009-04-28T15:01:40Z

Invoice Correction Line

At the end of every month Adyen calculates the final invoice. It can be that we have charged too much or too less (ie. due to tier pricing) therefore we book an *InvoiceDeduction* in the settlement report:

,600.51,EUR,,,EUR,InvoiceDeduction,Invoice,Invoice 201111000553,,,,,2009-04-28T15:01:40Z

The 'Invoice 201111000553' refers to the Invoice number that is present in the Invoice of that month. The amount can be on the debit or credit side.

Settlement Report Transfer Line

This is the line showing transfer of funds. The *Net Debit* field (1842.21 in the example) is the total amount paid out to your account, followed by the currency.

,1842.21,EUR,,,EUR,MerchantPayout,BankInstruction,"TX4313726XT batch 4, MA",,,,,,2009-04-28T15:01:40Z

The text *TX4313726XT batch 4, MA* in this example would be printed on your bank statement.

Multicurrency Transactions

For each settlement currency, a separate settlement report is created. If a settlement batch contains transactions in other currencies than the settlement currency, then these gross amounts (for instance, in SEK) are converted to the net amount in the settlement currency (for instance, in EUR). To find out which exchange rate has been used, please consult the *Exchange Rate Report* made available daily by Adyen.

How to Match

Depending on your implementation you store one or more keys per transaction. This could be a merchant transaction identifier as generated by yourself, or an Adyen Payment ID as generated by us. In both cases you can link back the settlement report directly to individual transactions using one of these keys.

We recommend automating this, for instance by checking bank statements against settlement records (find the TX...XT description and batch number, and see if the resulting amount equals the amount in the settlement report). Then you can walk through the records in the settlement report and mark every transaction in your system accordingly (such as settled, refunded or chargedback). Optionally you can choose to add a field *batch number* to your transaction table so you can also reverse-lookup a transaction. Also you could store the settled amount so you know what the costs per transaction have been.

A fully automated system will leave no room for errors or 'lost transactions' and will make your bookkeeping system 100% correct as far as Adyen's transactions are concerned.

8 Reading Your Invoice

The invoice that you receive every month contains a full specification of the costs of payment processing for that month.

How to Read Your Invoice

Every regular transaction can include two cost types:

- Adyen's transaction fees per transaction, typically starting at EUR 0.10 per transaction and then decreasing as volume increases.
- The bank or card commissions which is a percentage and/or a fixed fee. In some cases these fees also decrease as volume increases.

Furthermore there might be a minimum number of monthly transactions that will be charged to you, or other one-off or monthly charges.

Adyen settles several times per week, paying out your transaction amounts minus any refunds and/or chargebacks. Adyen uses net settlement meaning that all transaction fees as mentioned above are already deducted from your settlement batch. The accompanying settlement reports contain a detailed calculation and justification.

Because the actual fees per transaction depend on the total volume made during a certain month the 'intermediary' amounts deducted from the settlements can vary slightly from the actual amounts due. Only at the end of the month are we able to calculate the final amounts. Therefore an invoice always contains two 'totals': the already deducted amounts and the final calculated amounts. The resulting difference is settled with your next batch.

Invoice Layout

Your invoice typically consists of two pages:

- a header page which summarises last month's transaction fees and commissions, and
- a detail page with tables for calculated and already deducted amounts, as explained above.

As can be seen in the summary below there is a small difference between the calculated and already deducted amounts. Furthermore, because not all cost items are taxable, VAT is only calculated on some of the invoice items.

Only at the end of each month, the transaction fee tiers are fully known. therefore, the transaction fee amounts may differ slightly. The same holds true for the bank/card commission rates.

Summary (overview of final calculation)			
Calculated Transaction fees *	EUR	954,75	
Already charged Transaction fees			EUR 1.027,50
Calculated Bank/Card Commission	EUR	7.160,14	
Already charged Bank/Card Commission			EUR 7.196,75
Invoice Total excluding VAT	EUR	8.114,89	
VAT 19.0% over EUR 954,75	EUR	181,40	
Invoice Total including VAT	EUR	8.296,29	
Total already charged			EUR 8.224,25
Still Due amount	EUR	72,04	

The VAT is only over taxable Items. These include the fixed fee per transaction but exclude the creditcard commissions.

Because of tiered transaction prices only known at the end of the month, as well as other small corrections, these amounts can vary slightly. The second page of the invoice contains the full calculation.

The resulting amount will be deducted from your next settlement batch.

Illustration 7: Invoice Summary

The second page contains a detail table for the calculated totals. The resulting amount in the bottom-right cell equals the Invoice Total excluding VAT.

This is the result of the final calculation of the transaction fees based on tier and volume discounts

Specification of final calculation including discounts (if applicable) see 'Calculated' amounts in Summary

Specification Transaction fees

Count	Description	Turnover	Rate	Cur	Calculated	Cur	Calculated
1.000	Transaction fee 1 - 1000		EUR 0,1000	EUR	100,00	EUR	100,00
4.000	Transaction fee 1001 - 5000		EUR 0,0950	EUR	380,00	EUR	380,00
5.275	Transaction fee 5001 - 25000		EUR 0,0900	EUR	474,75	EUR	474,75
Subtotal						EUR	954,75

Specification Bank/Card Commission

Count	Description	Turnover	Rate	Cur	Calculated	Cur	Calculated
	Scheme fee Visa & Mastercard	EUR 171.783,74	*	EUR	343,63	EUR	343,63
	Commission Markup EUR 0.00 - EUR 50000.00	EUR 50.000,00	0,60%	EUR	300,00	EUR	300,00
	Commission Markup EUR 50000.00 - EUR 250000.00	EUR 121.783,74	0,57%	EUR	694,17	EUR	694,17
	Interchange Issuing Banks	EUR 171.783,74	*	EUR	1.481,32	EUR	1.481,32
1	Commission Blend		EUR 7,5000	EUR	7,50	EUR	7,50
6.696	Commission Blend (ideal)		EUR 0,5000	EUR	3.348,00	EUR	3.348,00
63	Commission Blend Chargebacks (direct-debit.NL)		EUR 2,0000	EUR	126,00	EUR	126,00
2.672	Commission Blend (directdebit.NL)		EUR 0,2000	EUR	534,40	EUR	534,40
44	Commission Blend (amex)	EUR 8.230,82	3,95%	EUR	325,12	EUR	325,12
Subtotal						EUR	7.160,14
Total						EUR	8.114,89

If this column contains a '*' and not a fixed amount, the calculation is done on a per-transaction interchange-plus basis instead of using a fixed "blend" rate

= Transaction Fees + Bank/Card Commission

"Blend" means here that there is a fixed commission (either % or a fixed amount) for all transactions of this kind, as opposed to interchange-plus based pricing.

Illustration 8: Invoice Details (Page 1)

Reading Your Invoice

The 'already deducted' table on page 2 of your invoice contains the total charges already deducted from earlier settlements. These amounts are also present in the settlement reports so you can verify the charges. As they are only estimates of the final charges and don't use a volume tier discount this table is simpler than the 'calculated' table above.

A fixed amount per transaction is charged during the month as settlement deduction, which is corrected as 'calculated' amount in the invoice.

Specification of amounts already deducted from settlement see 'Already Charged' amounts in Summary

Specification Transaction fees			
Count	Description	Cur	Already Charged
10.275	Transaction fee	EUR	1.027,50
	Subtotal	EUR	1.027,50
Specification Bank/Card Commission			
Count	Description	Cur	Already Charged
	Scheme fee Visa & Mastercard	EUR	343,63
	Commission Markup	EUR	1.030,79
	Interchange Issuing Banks	EUR	1.481,32
	Commission Blend	EUR	7,50
	Commission Blend (ideal)	EUR	3.348,00
	Commission Blend Chargebacks (directdebit.NL)	EUR	126,00
	Commission Blend (directdebit.NL)	EUR	534,40
	Commission Blend (amex)	EUR	325,11
	Subtotal	EUR	7.196,75
	Total	EUR	8.224,25

Illustration 9: Invoice Details (Page 2)

9 Reporting Frequently Asked Questions

Q: Can I receive reports automatically by email?

A: To receive reports by email please implement the desired functionality in your notification listener. Adyen offers no support to send reports by email directly. This has to be implemented by your integration partner or IT department.

Q: I queued a report. When will it be available?

A: Usually queued reports will be available within 5 to 10 minutes, depending on the queue length.

Q: I marked a report as active. When will it be available?

A: Subscription reports are generated nightly in batches so if you mark a report as active it will be available the next day.