
SimplePay Plc.

Description of report formats

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simplepay
otp group

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1 Financial settlements

1.1 Partner payouts, transfers

SimplePay Plc. undertakes to ensure:

- that the data associated with the transactions carried out during the settlement period will be provided to the partner in an electronic format,
- that the amount of transactions for the settlement period deducted with commission will be safeguarded on a depositary basis in the SimplePay account designated for this purpose under the Individual Agreement with the partner,
- the settlement of transactions conducted via the SimplePay system and their transfer to the partner after the end of the settlement period.

The frequency and time schedule of payouts are set in the Individual Contract. Partner payouts may only be made on bank business days. If the payment is due on a public holiday, the payout will be carried out on the following business day.

In each case, the partner payouts are supported by a detailed electronic statement of transactions (analytics) identified by the same ID (name) as the one indicated in the notice accompanying the transfer to the partner.

1.2 Statements of transactions, settlement reports

The statement of transactions (settlement reports) are analytics automatically compiled by the SimplePay system, which contains data on transactions settled during the settlement period specified in the Individual Agreement.

Settlement reports are generated on a transaction acceptance account level or by account groups (a group is when acceptance accounts are grouped for settlement purposes) after each closed settlement period. They are sent to the email addresses or SFTP server previously approved by the partner, on the day when the payment is due. Furthermore, after a successful login, the reports can also be downloaded from the [Partner Back Office](#) interface, from the **Accounting → Transfers → Generated transfers** menu.

Report formats developed by SimplePay:

- **SimplePay flat** (detailed specification in [Chapter 1.2.1](#))
- **SimplePay IC++** (detailed specification in [Chapter 1.2.1](#))
- **SimplePay IC++ ONUS** (detailed specification in [Chapter 1.2.1](#))
- **Extended SimplePay flat** (detailed specification in [Chapter 1.2.2](#))
- **Extended SimplePay IC++** (detailed specification in [Chapter 1.2.2](#))
- **Extended SimplePay IC++ ONUS** (detailed specification in [Chapter 1.2.2](#))

Report formats adopted from OTP Bank Plc:

- **CSV** (new uniform report format introduced by OTP Bank on 12.09.2022, detailed specification in [Chapter 1.2.3](#))
- **CSVD*** (detailed specification in [Chapter 1.2.4](#))
- **K01D*** (detailed specification in [Chapter 1.2.5](#))

- **K04D*** (detailed specification in [Chapter 1.2.6](#))
- **K05D*** (detailed specification in [Chapter 1.2.7](#))

*** Old, no longer used report format, discontinued at OTP Bank Plc as of 12.09.2022. SimplePay Plc's system is able to provide these formats to its partners for an indefinite period of time.**

With the introduction of Wire transfer ('Instant Transfer' service), 'Payment request', Payment with touch ('Telephone POS') service, and the "qvik" payment the above report formats have been supplemented with new transaction types and thus provide additional values.

Bank card payments made at a POS terminal, along with online bank card payments, are categorized under the bank card payment type.

When the DCC service is used, the payment type is 'Bank card DCC'.

Instant Transfer, Payment request and qvik transactions are a type of transactions that are settled by bank transfer, and therefore data related to bank card usage are not applicable for these transaction types.

The qvik transfer service is also available with split pricing, similar to the IC++ pricing for card transactions. In this case, the gross SimplePay commission for qvik transactions is split and appears in the same columns as the costs for card transactions under the IC++ pricing.

Instant Transfer, Payment request, qvik payment and Telephone POS transactions have the following common features in terms of acceptance and settlement:

- **Instant Transfer, Payment request, qvik payment and Telephone POS transactions are currently only available in HUF, while online debit card transactions are accepted in all three currencies.**
- **Instant Transfer, Payment request, qvik payment and Telephone POS transactions are included in the same settlement file as card transactions, therefore settled and invoiced to the partner at the same time.**
- **Instant Transfer, Payment request, qvik payment and Telephone POS transactions are refundable, and therefore they also have a refund (deduction) property, which is also included in the settlement report with a negative sign.**

In the settlement and invoice reports, a clear distinction can be made between various payment methods including online bank card transactions, bank card transactions through the POS terminal, physical card payment with (Telephone POS), wire transfers (Instant Transfer), Payment request payments and qvik payment, which are explained in the rest of this document.

1.2.1. SimplePay flat, SimplePay IC++ and SimplePay IC++ ONUS report formats

The 'SimplePay flat', the 'SimplePay IC++', and the 'SimplePay IC++ ONUS' report formats are electronic analytics in semicolon-separated .csv format, which serve as transaction-level justifications for partner payments transferred by SimplePay Plc.

The following reports differ from the 'SimplePay flat' report format as follows:

- The 'SimplePay IC++' report format differs in 3 columns, as the IC++ format also includes details about the fees charged on card or qvik transactions (Interchange Fee/Discount base fee, Card Scheme Fee and ONUS processing fee and ONUS processing fee/ Service fee, Merchant Commission).
- The 'SimplePay IC++ ONUS' report format differs in 4 columns because it includes an additional column for ONUS transaction Processing Fee, supplementing the breakdown of various charges (Interchange Fee/ Discount base fee, Card Scheme Fee/ Service fee, Merchant Commission) incurred by card or qvik transactions listed in the previous point.

Differences are indicated by an * in the description and specification tables below:

* The 'Interchange fee / Discount base fee', 'Card scheme fee and ONUS transaction processing fee / Service fee' and 'Merchant commission' columns are included in the 'SimplePay IC++ report format, while the "ONUS transaction processing fee" column is included separately only in the "SimplePay IC++ ONUS" report format but these columns are filled with 0 values in case of a non-IC++ pricing, i.e. in case of simple or tiered pricing.

The 'SimplePay flat', the 'SimplePay IC++' and the 'SimplePay IC++ ONUS' report formats contain the following data:

- Transaction status
- Payment type
- SimplePay transaction ID
- Merchant transaction ID
- Transaction date
- Transaction fulfillment date
- Currency
- SimplePay's gross commission on the transaction (which in the case of broken down IC++ pricing is made up of the value of the following 3 or 4 fields)
 - Gross interchange fee/Discount base fee applied to the transaction*
 - Gross ONUS transaction processing fee applied to the transaction*
 - Gross Card Scheme Fee and ONUS processing fee/Service fee applied to the transaction*
 - Gross merchant commission applied to the transaction*
- Gross amount of the transaction
- Transaction amount deducted with commission
- Merchant data
 - Partner's name (company name)
 - Account name (service establishment name on payment page)
 - Account URL
- Customer

- Customer's name
- Customer's email address

Specifications of 'SimplePay flat', 'SimplePay IC++' and 'SimplePay IC++ ONUS' report formats in details:

1. **Transaction status:** text type field, which may contain the following transaction statuses:
 - COMPLETED
 - REFUND
 - PARTNER PROGRAM

2. **Payment type:** text type field, which may contain the following payment options:
 - Bank card
 - Bank card DCC
 - Contactless payment*
 - Instant transfer*
 - Request to pay*
 - qvik*

Bank card payments made at the POS terminal, along with online bank card payments, are categorized under the bank card payment type.

When the DCC service is used, the payment type is 'Bank card DCC'.

*** Contactless payment, Instant Transfer, Request to pay and qvik transactions are included in the same settlement file as online or POS terminal bank card transactions, therefore settled and invoiced to the partner at the same time.**

3. **SimplePay Transaction ID:** a numeric field containing a 9-digit unique ID generated by the SimplePay system.
4. **Merchant Transaction ID:** an alphanumeric field (may include hyphens) transmitted by the partner to the SimplePay system, containing the unique ID of the payment transaction. Each transaction has a unique merchant transaction ID. Exceptions are refund transactions, as the original merchant transaction ID and the corresponding refund transaction ID are the same.
5. **Transaction date:** YYYY-MM-DD HH:MM:SS date type field, which indicates the date and time when the customer initiated the bank card or bank transfer transaction. E.g.: 2022-08-03 14:19:30
6. **Transaction fulfillment date:** YYYY-MM-DD HH:MM:SS date type field, which indicates the date and time of the successful bank card payment or Instant Transfer transaction. E.g.: 2022-08-07 11:24:37
7. **Currency:** a text field indicating the currency of the transaction amount, which may be one of the following, depending on the partner account's accepted currencies:
 - HUF*
 - EUR
 - USD

* Instant Transfer, Payment request, qvik and Telephone POS transactions are currently only available in HUF, while online and POS terminal bank card transactions may also be accepted in all three currencies by the partner.

8. **Commission:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which shows the amount of the gross commission charged for the given transaction, including the fees related to the card use (Interchange fee, Card Scheme Fee and ONUS processing fee, Merchant Commission). In the case of IC++ pricing, this commission is the total commission charged for the transaction calculated as the sum of the following 3 fees. The transaction commission can be either 0 or a positive number.
9. **Interchange fee / Discount base fee)*:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which is one of the components of the charges that may be associated with the use of the card or may be associated with the completion of a qvik transaction. Fee dependent on the card companies and type of bank card or on the qvik transaction fees. The gross amount of the interchange/Discount base fee can be either 0 or a positive number. **In case of Instant Transfer and Payment request transactions, this field is not applicable, therefore its value is 0.**
10. **ONUS transaction processing fee)*:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which is one of the components of the charges that may be associated with the use of the Telephone POS, online and POS terminal bank card services. The gross amount of ONUS processing fee can be either 0 or a positive number. **In case of Instant Transfer, Payment request, and qvik transactions, this field is not applicable, therefore its value is 0.**
11. **Card Scheme Fee and ONUS processing fee / Service fee)*:** a numeric field rounded to 2 decimal places (for HUF currency, displayed with 2 decimal places but rounded to a whole number), which is one of the fee components attributable — depending on the transaction type — to card usage, an ONUS transaction, or the creation of a qvik transaction. The fee amount depends on the card-accepting financial institution and card type, and, in the case of an ONUS transaction, on the ONUS transaction processing fee rate, or on the current qvik transaction costs. The gross amount of the Card scheme fee and ONUS transaction processing fee / Service fee can be 0 or a positive number. **In case of Instant Transfer and Payment request transactions, this field is not applicable, therefore its value is 0.**
12. **Merchant Commission)*:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which shows the amount of the gross commission charged for the SimplePay service used for the given transaction and adjusted with the DCC discount, as defined in the Individual Agreement. The merchant commission can be either 0 or a positive number.
13. **Transaction amount:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), representing the

gross amount of the product or service purchased by the customer, i.e. the gross amount of the transaction initiated. In case of a refund transactions or a discount refunded within the framework of an OTP partner programme, this amount is negative.

- 14. Transaction amount deducted with commissio:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), representing the amount of the transactions decreased by gross commission ('Transaction commission') or the amount of the transactions decreased by OTP partner programme discount, i.e. the amount due to the partner. The amount decreased by commission can be either a positive or a negative number.
- 15. Partner:** the text field containing the name of the contracting party using the SimplePay service, as specified in the Individual Contract.
- 16. Account name:** the name of the service establishment or the website/mobile application payment page associated with the contracting party using the SimplePay service as specified in the Individual Contract, in a text field.
- 17. Account URL:** the service establishment or the website address associated with the contracting party as specified in the Individual Contract, in a text field.
- 18. Customer:** a text field containing the name of the customer associated with the transaction that settled the payment for the product or service sold by the partner.
- 19. Email address:** a text field containing the email address of the customer associated with the transaction that settled the payment for the product or service sold by the partner.

Specifications of 'SimplePay flat', 'SimplePay IC++' and 'SimplePay IC++ ONUS' report formats:

Header, description	Data field type	Data field length	Specification
Transaction status	Text	Max. 15	Status of SimplePay transaction
Payment type	Text	Max. 19	Type of SimplePay transaction
SimplePay Transaction ID	numeric	Currently fixed at 9	SimplePay internal transaction identifier
Merchant Transaction ID	alphanumeric	Max. 64	merchant transaction ID
Transaction date	date	Fixed at 19	date of transaction (Public date)
Transaction fulfillment date	date	Fixed at 19	transaction completion date (Finish date)
Currency	text	Fixed at 3	transaction acceptance currency
Commission	numeric	Max. 15	gross transaction commission in the acceptance currency
Interchange fee / Discount base fee*	numeric	Max. 15	gross interchange fee charged on card transaction or gross Discount base fee charged on qvik transaction
ONUS tranzakció feldolgozási díj*	numeric	Max. 15	gross ONUS transaction processing fee charged on transaction

Card Scheme Fee and ONUS processing fee / Service fee*	numeric	Max. 15	gross Card Scheme Fee and ONUS processing fee charged on card transaction or gross Service fee charged on qvik transaction
Merchant commission*	numeric	Max. 15	gross merchant commission adjusted by the DCC discount payable to SimplePay
Transaction amount	numeric	Max. 15	gross value of the transaction in the acceptance currency
Transaction amount deducted with commission	numeric	Max. 15	gross transaction value deducted with transaction commission in the acceptance currency
Partner	text	Max. 100	partner's name (company name)
Account name	text	Max. 255	partner payment page (account) name
Account URL	text	Max. 255	URL or application associated with online acceptance
Customer	text	Max. 255	customer's name
E-mail address	text	Max. 200	customer's email address

*The 'Interchange fee / Discount base fee', 'Card scheme fee and ONUS transaction processing fee / Service fee' and 'Merchant commission' columns are included in the 'SimplePay IC++ report format, while the "ONUS transaction processing fee" column is included separately only in the "SimplePay IC++ ONUS" report format but these columns are filled with 0 values in case of a non-IC++ pricing, i.e. in case of simple or tiered pricing.

1.3 Extended SimplePay flat, Extended SimplePay IC++ and Extended SimplePay IC++ ONUS report formats

The 'Extended SimplePay flat', the 'Extended SimplePay IC++' and the 'Extended SimplePay IC++ ONUS' report formats are electronic analytics in semicolon-separated .csv format, which serve as transaction-level justifications for partner payouts transferred by SimplePay Plc.

The following reports differ from the 'Extended SimplePay flat' report format as follows:

- The 'Extended SimplePay IC++' report format differs in 3 columns, as the IC++ format also includes details about the fees charged on card or qvik transactions (Interchange Fee/Discount base fee, Card Scheme Fee and ONUS processing fee/Service fee, Merchant Commission).
- The 'Extended SimplePay IC++ ONUS' report format differs in 4 columns because it includes an additional column for ONUS transaction Processing Fee, supplementing the breakdown of various charges (Interchange Fee/Discount base fee, Card Scheme Fee/Service fee, Merchant Commission) incurred by card or qvik transactions listed in the previous point.

Differences are indicated by an * in the description and specification tables below:

***The 'Interchange fee / Discount base fee', 'Card scheme fee and ONUS transaction processing fee / Service fee' and 'Merchant commission' columns are included in the 'SimplePay IC++ report format, while the "ONUS transaction processing fee" column is included separately only in the "SimplePay IC++ ONUS" report format but these columns are filled with 0 values in case of a non-IC++ pricing, i.e. in case of simple or tiered pricing.**

The 'Extended SimplePay flat', the 'Extended SimplePay IC++' and the 'Extended SimplePay IC++ ONUS' report formats contain the following data:

- Transaction status
- Payment type
- SimplePay transaction ID
- Merchant transaction ID
- Transaction date
- Transaction fulfillment date
- Currency
- SimplePay's gross commission on the transaction (which in the case of broken down IC++ pricing is made up of the value of the following 3 or 4 fields)
 - Gross interchange fee/ Discount base fee applied to the transaction*
 - Gross ONUS transaction processing fee applied to the transaction*
 - Gross Card Scheme Fee and ONUS processing fee/ Service fee applied to the transaction*
 - Gross merchant commission applied to the transaction*
- Gross amount of the transaction
- Transaction amount deducted with commission
- Merchant

- Partner's name (company name)
 - Account name (service establishment name on payment page)
 - Account URL
- Customer
 - Customer's name
 - Customer's email address
- Data associated with Telephone POS service
 - External Service Provider Terminal ID
 - Device identifier
 - Device name
 - POS ID
 - Product name

Specifications of the 'Extended SimplePay flat', the 'Extended SimplePay IC++' and the 'Extended SimplePay IC++ ONUS' report formats in details:

1. **Transaction status:** text type field, which may contain the following transaction statuses:
 - COMPLETED
 - REFUND
 - PARTNER PROGRAM

2. **Payment type:** text type field, which may contain the following payment options:

- Bank card
- Bank card DCC
- Contactless payment*
- Instant transfer*
- Request to pay*
- qvik*

* **Contactless payment, Instant Transfer, Request to pay and qvik transactions are included in the same settlement file as online or POS terminal bank card transactions, therefore settled and invoiced to the partner at the same time.**

3. **SimplePay transaction ID:** a numeric field containing a 9-digit unique ID generated by the SimplePay system.
4. **Merchant transaction ID:** an alphanumeric field (may include hyphens) transmitted by the partner to the SimplePay system, containing the unique ID of the payment transaction. Each transaction has a unique merchant transaction ID. Exceptions are refund transactions, as the original merchant transaction ID and the corresponding refund transaction ID are the same.
5. **Transaction date:** YYYY-MM-DD HH:MM:SS date type field, which indicates the date and time when the customer initiated the bank card or bank transfer transaction. E.g.: 2022-08-03 14:19:30
6. **Transaction fulfillment date:** YYYY-MM-DD HH:MM:SS date type field, which indicates the date and time of the successful bank card payment or Instant Transfer transaction. E.g.: 2022-08-07 11:24:37
7. **Currency:** a text field indicating the currency of the transaction amount, which may be one of the following, depending on the partner account's accepted currencies:
 - HUF*
 - EUR
 - USD

* **Instant Transfer, Payment request, qvik and Telephone POS transactions are currently only available in HUF, while online and POS terminal bank card transactions may also be accepted in all three currencies by the partner.**

8. **Commission:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which shows the amount of the gross commission charged for the given transaction, including the fees related to the card use (Interchange fee, Card Scheme Fee and ONUS processing fee, Merchant

Commission). In the case of IC++ pricing, this commission is the total commission charged for the transaction calculated as the sum of the following 3 fees. The transaction commission can be either 0 or a positive number.

- 9. Interchange fee/ Discount base fee***: A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which is one of the components of the charges that may be associated with the use of the card or may be associated with the completion of a qvik transaction. Fee dependent on the card companies and type of bank card or on the qvik transaction fees. The gross amount of the interchange fee/ Discount base fee can be either 0 or a positive number. **In case of Instant transfer and Payment request transactions, this field is not applicable, therefore its value is 0.**
- 10. ONUS transaction processing fee***: A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which is one of the components of the charges that may be associated with the use of the Telephone POS, online and POS terminal bank card services. The gross amount of ONUS processing fee can be either 0 or a positive number. **In case of Instant Transfer, Payment request and qvik transactions, this field is not applicable, therefore its value is 0.**
- 11. Card Scheme Fee and ONUS processing fee/ Service fee***: a numeric field rounded to 2 decimal places (for HUF currency, displayed with 2 decimal places but rounded to a whole number), which is one of the fee components attributable — depending on the transaction type — to card usage, an ONUS transaction, or the creation of a qvik transaction. The fee amount depends on the card-accepting financial institution and card type, and, in the case of an ONUS transaction, on the ONUS transaction processing fee rate, or on the current qvik transaction costs. The gross amount of the Card scheme fee and ONUS transaction processing fee / Service fee can be 0 or a positive number. **In case of Instant Transfer and Payment request transactions, this field is not applicable, therefore its value is 0.**
- 12. Merchant Commission***: A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which shows the amount of the gross commission charged for the SimplePay service used for the given transaction and adjusted with the DCC discount, as defined in the Individual Agreement. The merchant commission can be either 0 or a positive number.
- 13. Transaction amount**: A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), representing the gross amount of the product or service purchased by the customer, i.e. the gross amount of the transaction initiated. In case of a refund transactions or a discount refunded within the framework of an OTP partner programme, this amount is negative.
- 14. Transaction amount deducted with commission**: A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), representing the amount of the transactions decreased by the gross commission ('Transaction commission') or the amount of the transactions decreased

by the OTP partner programme discount, i.e. the amount due to the partner. The amount decreased by the commission can be either a positive or a negative number.

- 15. Partner :** the text field containing the name of the contracting party using the SimplePay service, as specified in the Individual Contract.
- 16. Account name:** the name of the service establishment or the website/mobile application payment page associated with the contracting party using the SimplePay service as specified in the Individual Contract, in a text field.
- 17. Account URL:** the service establishment or the website address associated with the contracting party as specified in the Individual Contract, in a text field.
- 18. Customer:** a text field containing the name of the customer associated with the transaction that settled the payment for the product or service sold by the partner.
- 19. Email address:** a text field containing the email address of the customer associated with the transaction that settled the payment for the product or service sold by the partner.
- 20. External Service Provider Terminal ID:** a text field containing the unique ID of the registered terminal, which is created after the successful completion of the terminal registration process required to activate the Telephone POS function for the device logged into the partner account. The ID is generated when the device is connected to the terminal (POS).
- 21. Device identifier:** also known as Device ID. A long type field, which contains a unique ID generated by the SimplePay system, which is generated after the successful login to the SimpleBusiness application from the given device.
- 22. Device name:** a text field, the value of which is the device name specified by the partner, and is unique for each account, therefore device names under one account cannot be identical. The devices are named when a login to SimpleBusiness occurs.
- 23. POS ID:** a text field with eight characters (consisting of 7 numeric characters and one letter). A unique ID generated by the acquiring bank's system, which is the POS endpoint identifier required for the Telephone POS function.
- 24. Product name:** a text field, which is populated when the partner records a product name in the application when initiating the transaction (or in case of an integrated solution, when submitting the transaction).

Specifications of 'Extended SimplePay flat', 'Extended SimplePay IC++' and 'Extended SimplePay IC++ ONUS' formats:

Header, description	Data field type	Data field length	Specification
Transaction status	Text	Max. 15	Status of SimplePay transaction
Payment type	Text	Max. 19	Type of SimplePay transaction
SimplePay Transaction ID	numeric	Currently fixed at 9	SimplePay internal transaction identifier
Merchant Transaction ID	alphanumeric	Max. 64	merchant transaction ID
Transaction date	date	Fixed at 19	date of transaction (Public date)
Transaction fulfillment date	date	Fixed at 19	transaction completion date (Finish date)
Currency	text	Fixed at 3	transaction acceptance currency
Commission	numeric	Max. 15	gross transaction commission in the acceptance currency
Interchange fee / Discount base fee*	numeric	Max. 15	gross interchange fee charged on card transaction or gross Discount base fee charged on qvik transaction
ONUS tranzakció feldolgozási díj*	numeric	Max. 15	gross ONUS transaction processing fee charged on transaction

Card Scheme Fee and ONUS processing fee / Service fee*	numeric	Max. 15	gross Card Scheme Fee and ONUS processing fee charged on card transaction or Service fee charged on qvik transaction
Merchant commission*	numeric	Max. 15	gross merchant commission adjusted by the DCC discount payable to SimplePay
Transaction amount	numeric	Max. 15	gross value of the transaction in the acceptance currency
Transaction amount deducted with commission	numeric	Max. 15	gross transaction value deducted with transaction commission in the acceptance currency
Partner	text	Max. 100	partner's name (company name)
Account name	text	Max. 255	partner payment page (account) name
Account URL	text	Max. 255	URL or application associated with online acceptance
Customer	text	Max. 255	customer's name
E-mail address	text	Max. 200	customer's email address
External Service Provider Terminal ID	text	Max. 30	unique ID of registered terminal
Device identifier	long type	The max. value of long: 9 223 372 036 854 77 5 807	The unique device ID generated by the SimplePay system

Device name	text	Max. 64	a unique device name that can be specified by the partner
POS ID	text	Max. 64	the POS endpoint ID required for the Telephone POS function
Product name	text	Max. 200	the product name specified by the partner

*The 'Interchange fee / Discount base fee', 'Card scheme fee and ONUS transaction processing fee / Service fee' and 'Merchant commission' columns are included in the 'SimplePay IC++ report format, while the "ONUS transaction processing fee" column is included separately only in the "SimplePay IC++ ONUS" report format but these columns are filled with 0 values in case of a non-IC++ pricing, i.e. in case of simple or tiered pricing.

1.2.2. CSV report format

File format: csv (semicolon (;) separated)

Records:

Head record: One record.

Data records: One record per transaction.

Closing record: One record.

Amount fields:

In the currency of the settlement (HUF, EUR, USD).

Decimals according to the currency of the settlement:

- 0 decimals in case of HUF,
- 2 decimals in case of EUR,
- 2 decimals in case of USD,

Decimal places separated by a comma

There is no plus/minus sign in case of an original purchase transaction (positive amount).

In case of a product return (refund) a '-' sign (for a negative amount).

In this report format Instant Transfer, Payment request, qvik and Telephone POS transactions are only applicable if the accepted currency is HUF.

Structure:

Description: The name of the data field

Max: The maximum length of the data field

Specification: A short description of the data field

Note:

A new, standardised report format introduced on 12.09.2022, which has two new columns and the data content of the BINF values has also changed.

Head record

Description	Max	Specification
Constant 'FH'	2	'FH' - File Header
Merchant's code	24	The unique ID number issued by SimplePay
Merchant's name	50	Partner's company name
File number	10	Date and format of settlement: yyyy.mm.dd
Date	10	Format of file and date of file creation: yyyy.mm.dd
Merchant's account number	30	Format: 99999999-99999999-99999999, 99999999-99999999 or HU99999999999999999999999999999999 fixed at 30-character length
Currency of the settlement	3	'HUF', 'EUR', 'USD'

Data record

Description	Max	Specification
SimplePay ID	16	The unique transaction ID issued by SimplePay
Merchant ID	64	An alphanumeric ID that identifies the acceptance account in SimplePay's system
Authorisation code	6	A unique ID generated by the authorization system, not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 000000
Date of transaction	8	Format: yyyyymmdd
Time of transaction	6	Format: hhmmss
Card number	19	A card number with a maximum of 19 digits The first 6 and the last 4 digits are displayed, the other digits are replaced by '*'. Not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 0000000000000000
Amount of the transaction	10	The gross amount of the transaction in the settlement currency
Interchange fee/ Discount base fee	8	The gross amount of the interchange fee or Discount base fee in the settlement currency. Not applicable in the case of Instant Transfer and Payment request, in which case the value is 0.00
Card Scheme Fee and ONUS processing fee/ Service fee	8	The gross amount of the Card Scheme Fee and ONUS processing fee or Service fee in the settlement currency. Not applicable in the case of Instant Transfer and Payment request, in which case the value is 0.00
Merchant Commission	8	Gross merchant commission adjusted by the DCC discount payable to SimplePay
Gross Commission	8	The gross amount of the commission in the settlement currency
Net amount	10	= (gross amount of transaction – gross commission) in the settlement currency
Transaction indicator	1	Value: In case of Cashback transactions: 'K' In case of DCC transactions: 'D' In case of Partner programme transactions: 'P' In case of Partner discount transactions: 'R' In case of Instant Transfer transactions: 'I' In case of Payment request transactions: 'F' In case of physical card (Telephone POS) transactions: 'S' In case of qvik transactions: 'Q' In other cases: ' ' (space)
Name of business	50	The name of the partner account
External unique ID	32	Transaction ID generated by the merchant and sent to SimplePay
BINF	2	Card type (possible values: alphanumeric, more details in the ' Annex '), Not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 00
Interchange programme code	20	Interchange fee programme code (if exists, otherwise the field will be blank)
The day the analytics was created	10	Format: yyyy.mm.dd

Closing record

Description	Max	Specification
Constant 'FT'	2	'FT' - File Trailer
Merchant's code	24	The unique ID number issued by SimplePay
Date	10	Format of file and date of file creation: yyyy.mm.dd
Number of records processed	8	Number of transaction rows in the settlement file
Total settlement amount	10	The total of the net amounts in the transaction rows of the file in the settlement currency

1.2.3. CSVD report format

Code page: ISO-8859-2

File format: csv (semicolon ';' separated)

Records:

- Head record:** One record.
- Data records:** One record per transaction.
- Closing record:** One record.

Amount fields:

In the currency of the settlement (HUF, EUR, USD), with two decimal places.

In this report format Instant Transfer, Payment request, qvik and physical card (Telephone POS) transactions are only applicable if the accepted currency is HUF.

There is no plus/minus sign in case of an original purchase transaction (positive amount).

In case of a product return (refund) a '-' sign (for a negative amount).

Structure:

Field	Description
Description:	The name of the data field
Max:	The maximum length of the data field
Specification:	A short description of the data field

Note: From the analytics until 09.11.2015 with the ECSV code, the format has been extended with the transaction fee columns. **The format phased out at OTP Bank as of 12.09.2022, but SimplePay is able to provide it to its partners for an indefinite period of time.**

Head record

Description	Max	Specification
Constant 'FH'	2	'FH' - File Header
Merchant's code	9	The unique ID number issued by SimplePay
Merchant's name	30	Partner's company name
File number	10	Date and format of settlement: yyyy.mm.dd
Date	10	Format of file and date of file creation: yyyy.mm.dd
Merchant's account number	30	Format: 99999999-99999999-99999999, 99999999-99999999 or HU999999999999999999999999 fixed at 30-character length
Currency of the settlement	3	'HUF', 'EUR', 'USD'

Data record

Description	Max	Specification
SimplePay ID	16	The unique transaction ID issued by SimplePay
Merchant ID	64	An alphanumeric ID that identifies the acceptance account in SimplePay's system
Authorisation code	6	A unique ID generated by the authorization system, not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 000000
Date of transaction	8	Format: yyyymmdd
Time of transaction	6	Format: hhmmss
Card number	19	A card number with a maximum of 19 digits The first 6 and the last 4 digits are displayed, the other digits are replaced by '*'. Not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 0000000000000000
Amount of the transaction	10	The gross amount of the transaction in the settlement currency
Interchange fee/ Discount base fee	8	The gross amount of the interchange fee or the Discount base fee in the settlement currency. Not applicable in the case of Instant Transfer and Payment request, in which case the value is 0.00
Card Scheme Fee and ONUS processing fee/ Service fee	8	The gross amount of the Card Scheme Fee and ONUS processing fee or the Service fee in the settlement currency. Not applicable in the case of Instant Transfer and Payment request, in which case the value is 0.00
Merchant Commission	8	Gross merchant commission adjusted by the DCC discount payable to SimplePay
Gross Commission	8	The gross amount of the commission in the settlement currency
Net amount	10	= (gross amount of transaction – gross commission) in the settlement currency
Transaction indicator	1	Value: In case of Cashback transactions: 'K' In case of DCC transactions: 'D' In case of Partner programme transactions: 'P' In case of Partner discount transactions: 'R' In case of Instant Transfer transactions: 'I' In case of Payment request transactions: 'F' In case of physical card (Telephone POS) transactions: 'S' In case of qvik transactions: 'Q' In other cases: ' ' (space)
Name of business	30	The name of the partner account
External unique ID	32	Transaction ID generated by the merchant and sent to SimplePay
BINF	2	Card type (possible values in the ' Annex '), Not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 00

Closing record

Description	Max	Specification
Constant 'FT'	2	'FT' - File Trailer
Merchant's code	9	The unique ID number issued by SimplePay
Date	10	Format of file and date of file creation: yyyy.mm.dd
Number of records processed	8	Number of transaction rows in the settlement file
Total settlement amount	10	The total of the net amounts in the transaction rows of the file in the settlement currency

1.2.4. K01D report format

Code page: ISO-8859-2

'char' type fields: Left aligned fields populated with spaces from the right (exceptions marked at the specific fields)

'num' type fields: Right aligned fields populated with 0s from the left

Records:

Head record: One record.

Data records: One record per transaction.

Closing record: One record.

Amount fields:

In the currency of the settlement (HUF) without decimal places.

In this report format Instant Transfer, Payment request, qvik and physical card (Telephone POS) transactions are applicable.

In case of a positive amount, a space will replace the sign. A negative amount is preceded by a '-' sign.

In data records, the length of the amount fields (including the preceding space and sign field): 15 characters

Note:

From the analytics until 09.11.2015 with K001, SHEL, TESC, TOBA, WEBS codes, the format has been extended with the transaction fee columns.

The format phased out at OTP Bank as of 12.09.2022, but SimplePay is able to provide it to its partners for an indefinite period of time.

Head record

Position	Length	Type	Description	Specification
1-2	2	char	Constant 'FH'	'FH' - File Header
3	1	char	Filler	Space
4-12	9	char	Merchant's code	The unique ID number issued by SimplePay
13-15	3	char	Filler	Space
16-45	30	char	Merchant's name	Partner's company name
46-49	4	char	Filler	Space
50-59	10	char	File number	Date and format of settlement: yyyy.mm.dd
60-66	7	char	Filler	Space
67-76	10	char	Date	Format of file and date of file creation: yyyy.mm.dd
77-79	3	char	Filler	Space
80-109	30	num	Merchant's account number	Format: 99999999-99999999-99999999, 99999999-99999999 or HU999999999999999999999999
110-112	3	char	Currency of the settlement	HUF

Data record

Position	Length	Type	Description	Specification
1-16	16	char	SimplePay ID	The unique transaction ID issued by SimplePay
17-19	3	char	Filler	Space
20-27	8	char	Merchant ID	An alphanumeric ID that identifies the acceptance account in SimplePay's system
28-29	2	char	Filler	Space
30-35	6	char	Authorisation code	A unique ID generated by the authorization system, not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 000000
36-38	3	char	Filler	Space
39-46	8	date	Date of transaction	Format: yyyyymmdd
47-48	2	char	Filler	Space
49-54	6	char	Time of transaction	Format: hhmmss
55-56	2	char	Filler	Space
57-75	19	char	Card number	A card number with a maximum of 19 digits. The first 6 and the last 4 digits are displayed, the other digits are replaced by '*'. Right aligned. Not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 000000000000000000
76-79	4	char	Filler	Space
80	1	char	Sign	Space or '-' depending on the next field
81-90	10	num	Amount of the transaction	Gross amount of the transaction in HUF
91-96	6	char	Filler	Space
97	1	char	Sign	Space or '-' depending on the next field
98-105	8	num	Interchange fee/ Discount base fee	Gross amount of the interchange fee or the Discount base fee in HUF. Not applicable in case of Instant Transfer and Payment request, in which case the value is 00000000
106-111	6	char	Filler	Space
112	1	char	Sign	Space or '-' depending on the next field
113-120	8	num	Card Scheme Fee and ONUS processing fee/ Service fee	Gross amount of the Card Scheme Fee and ONUS processing fee or the Service fee in HUF. Not applicable in case of Instant Transfer and Payment request, in which case the value is 00000000
121-126	6	char	Filler	Space
127	1	char	Sign	Space or '-' depending on the next field
128-135	8	num	Merchant Commission	Gross merchant commission adjusted by the DCC discount payable to SimplePay
136-141	6	char	Filler	Space
142	1	char	Sign	Space or '-' depending on the next field
143-150	8	num	Commission	Gross amount of the commission in HUF
151-154	4	char	Filler	Space
155	1	char	Sign	Space or '-' depending on the next field

156-165	10	num	Net amount	= (gross amount of transaction – gross commission) in HUF
166-168	3	char	Filler	Space
169	1	char	Transaction indicator	Value: In case of Cashback transactions: 'K' In case of DCC transactions: 'D' In case of Partner programme transactions: 'P' In case of Partner discount transactions: 'R' In case of Instant Transfer transactions: 'I' In case of Payment request transactions: 'F' In case of physical card (Telephone POS) transactions: 'S' In case of qvik transactions: 'Q' In other cases: ' ' (space)
170-172	3	char	Filler	Space
173-202	30	char	Name of business	The name of the partner account (Payment page name)
203-205	3	char	Filler	Space
206-237	32	char	External unique ID	Transaction ID generated by the merchant and sent to SimplePay
238-240	3	char	Filler	Space
241-242	2	char	BINF	Card type (possible values in the ' Annex '), Not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 00
243	1	char	Filler	Space

Closing record

Position	Length	Type	Description	Specification
1-2	2	char	Constant 'FT'	'FT' - File Trailer
3	1	char	Filler	Space
4-12	9	char	Merchant's code	The unique ID number issued by SimplePay
13-15	3	char	Filler	Space
16-25	10	date	Date	Format of file and date of file creation: yyyy.mm.dd
26-28	3	char	Filler	Space
29-36	8	num	Number of records processed	Number of transaction rows in the settlement file with preceding zeros
37-43	7	char	Filler	Space
44	1	char	Sign	Space or '-' depending on the next field
45-54	10	num	Total settlement amount	The total of the net amounts in the transaction rows in HUF

1.2.5. K04D report format

Code page: ISO-8859-2

'char' type fields: Left aligned fields populated with spaces from the right (exceptions marked at the specific fields)

'num' type fields: Right aligned fields populated with 0s from the left

Records:

Head record: One record.

Data records: One record per transaction.

Closing record: One record.

Amount fields:

In the currency of the settlement (EUR, USD), with two decimal places.

Instant Transfer, Payment request, qvik and physical card (Telephone POS) transactions are not applicable in EUR and USD acceptance, and therefore are not covered in this report.

In case of a positive amount, a space will replace the sign. A negative amount is preceded by a '-' sign.

In data records, the length of the amount fields (including the preceding space and sign field): 15 characters

Note:

From the analytics with the K004 code until 09.11.2015, the format has been extended with the transaction fee columns.

The format phased out at OTP Bank as of 12.09.2022, but SimplePay is able to provide it to its partners for an indefinite period of time.

Head record

Position	Length	Type	Description	Specification
1-2	2	char	Constant 'FH'	'FH' - File Header
3	1	char	Filler	Space
4-12	9	char	Merchant's code	The unique ID number issued by SimplePay
13-15	3	char	Filler	Space
16-45	30	char	Merchant's name	Partner's company name
46-49	4	char	filler	Space
50-59	10	char	File number	Date and format of settlement: yyyy.mm.dd
60-66	7	char	Filler	Space
67-76	10	char	Date	Format of file and date of file creation: yyyy.mm.dd
77-79	3	char	Filler	Space
80-109	30	num	Merchant's account number	Format: 99999999-99999999-99999999, 99999999-99999999 or HU999999999999999999999999
110-112	3	char	Currency of the settlement	EUR or USD

Data record

Position	Length	Type	Description	Specification
1-16	16	char	SimplePay's unique ID	The unique transaction ID issued by SimplePay
17-19	3	char	Filler	Space
20-27	8	char	Merchant ID	An alphanumeric ID that identifies the acceptance account in SimplePay's system
28-29	2	char	Filler	Space
30-35	6	char	Authorisation code	A unique ID generated by the authorization system
36-38	3	char	Filler	Space
39-46	8	date	Date of transaction	Format: yyyymmdd
47-48	2	char	Filler	Space
49-54	6	char	Time of transaction	Format: hhmmss
55-56	2	char	Filler	Space
57-75	19	char	Card number	A card number with a maximum of 19 digits The first 6 and the last 4 digits are displayed, the other digits are replaced by '*'. Right aligned
76-79	4	char	Filler	Space
80	1	char	Sign	Space or '-' depending on the next field
81-90	10	num	Amount of the transaction	Gross amount of the transaction in the settlement currency
91-96	6	char	Filler	Space
97	1	char	Sign	Space or '-' depending on the next field
98-105	8	num	Interchange fee	Gross amount of the interchange fee in the settlement currency
106-111	6	char	Filler	Space
112	1	char	Sign	Space or '-' depending on the next field
113-120	8	num	Card Scheme Fee and ONUS processing fee	Gross amount of the Card Scheme Fee and ONUS processing fee in the settlement currency
121-126	6	char	Filler	Space
127	1	char	Sign	Space or '-' depending on the next field
128-135	8	num	Merchant Commission	Gross merchant commission adjusted by the DCC discount payable to SimplePay
136-141	6	char	Filler	Space
142	1	char	Sign	Space or '-' depending on the next field
143-150	8	num	Commission	The amount of the commission in the settlement currency
151-154	4	char	Filler	Space
155	1	char	Sign	Space or '-' depending on the next field
156-165	10	num	Net amount	= (gross amount of transaction – gross commission) in the settlement currency
166-168	3	char	Filler	Space

169	1	char	Transaction indicator	In case of cashback transactions, the value is: 'K' In case of partner programme transactions: 'P' in case of partner discount transactions: 'R' In other cases: ' ' (space)
170-172	3	char	Filler	Space
173-202	30	char	Name of business	The name of the partner account (Payment page)
203-205	3	char	Filler	Space
206-237	32	char	External unique ID	Transaction ID generated by the merchant and sent to SimplePay
238-240	3	char	Filler	Space
241-242	2	char	BINF	Card type (possible values in the Annex)
243-245	3	char	Filler	Space

Closing record

Position	Length	Type	Description	Specification
1-2	2	char	Constant 'FT'	'FT' - File Trailer
3	1	char	Filler	Space
4-12	9	char	Merchant's code	The unique ID number issued by SimplePay
13-15	3	char	Filler	Space
16-25	10	date	Date	Format of file and date of file creation: yyyy.mm.dd
26-28	3	char	Filler	Space
29-36	8	num	Number of records processed	Number of transaction rows in the settlement file with preceding zeros
37-43	7	char	Filler	Space
44	1	char	Sign	Space or '-' depending on the next field
45-54	10	num	Total settlement amount	The total of the net amounts in the transaction rows of the file in the settlement currency

1.2.6. K05D report format

Code page: ISO-8859-2

'char' type fields: Left aligned fields populated with spaces from the right (exceptions marked at the specific fields)

'num' type fields: Right aligned fields populated with 0s from the left

Records:

Head record: One record.

Data records: One record per transaction.

Closing record: One record.

Amount fields:

In the currency of the settlement (HUF), without decimal places.

In this report format Instant Transfer, Payment request, qvik and physical card (Telephone POS) transactions are applicable.

In case of a positive amount, a space will replace the sign. A negative amount is preceded by a '-' sign.

In data records, the length of the amount fields (including the preceding space and sign field): 15 characters

Note:

The format phased out at OTP Bank as of 12.09.2022, but SimplePay is able to provide it to its partners for an indefinite period of time.

Head record

Position	Length	Type	Description	Specification
1-2	2	char	Constant 'FH'	'FH' - File Header
3	1	char	Filler	Space
4-12	9	char	Merchant's code	The unique ID number issued by SimplePay
13-15	3	char	Filler	Space
16-45	30	char	Merchant's name	Partner's company name
46-49	4	char	Filler	Space
50-59	10	char	File number	Date and format of settlement: yyyy.mm.dd
60-66	7	char	Filler	Space
67-76	10	char	Date	Format of file and date of file creation: yyyy.mm.dd
77-79	3	char	Filler	Space
80-109	30	num	Merchant's account number	Format: 99999999-99999999-99999999, 99999999-99999999 or HU999999999999999999999999
110-112	3	char	Currency of the settlement	HUF

Data record

Position	Length	Type	Description	Specification
1-16	16	char	SimplePay's unique	The unique transaction ID issued by SimplePay
17-19	3	char	Filler	Space
20-27	8	char	Merchant ID	An alphanumeric ID that identifies the acceptance account in SimplePay's system
28-29	2	char	Filler	Space
30-35	6	char	Authorisation code	A unique ID generated by the authorization system. Not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 000000
36-38	3	char	Filler	Space
39-46	8	date	Date of transaction	Format: yyyyymmdd
47-48	2	char	Filler	Space
49-54	6	char	Time of transaction	Format: hhmmss
55-56	2	char	Filler	Space
57-75	19	char	Card number	A card number with a maximum of 19 digits. The first 6 and the last 4 digits are displayed, the other digits are replaced by '*'. Right aligned. Not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 000000000000000000
76-79	4	char	Filler	Space
80	1	char	Sign	Space or '-' depending on the next field
81-90	10	num	Amount of the transaction	Gross amount of the transaction in HUF
91-96	6	char	Filler	Space
97	1	char	Sign	Space or '-' depending on the next field
98-105	8	num	Interchange fee/ Discount base fee	Gross amount of the interchange fee or Discount base fee in HUF. Not applicable in case of Instant Transfer and Payment request, in which case the value is 00000000
106-111	6	char	Filler	Space
112	1	char	Sign	Space or '-' depending on the next field
113-120	8	num	Card Scheme Fee and ONUS processing fee/ Service fee	Gross amount of the Card Scheme Fee and ONUS processing fee or Service fee in HUF. Not applicable in case of Instant Transfer and Payment request, in which case the value is 00000000
121-126	6	char	Filler	Space
127	1	char	Sign	Space or '-' depending on the next field
128-135	8	num	Merchant Commission	Gross merchant commission adjusted by the DCC discount payable to SimplePay
136-141	6	char	Filler	Space
142	1	char	Sign	Space or '-' depending on the next field
143-150	8	num	Commission	Gross amount of the commission in HUF
151-154	4	char	Filler	Space
155	1	char	Sign	Space or '-' depending on the next field

156-165	10	num	Net amount	= (gross amount of transaction – gross commission) in HUF
166-168	3	char	Filler	Space
169	1	char	Transaction indicator	Value: In case of Cashback transactions: 'K' In case of DCC transactions: 'D' In case of Partner programme transactions: 'P' In case of Partner discount transactions: 'R' In case of Instant Transfer transactions: 'I' In case of Payment request transactions: 'F' In case of physical card (Telephone POS) transactions: 'S' In case of qvik transactions: 'Q' In other cases: ' ' (space)
170-172	3	char	Filler	Space
173-202	30	char	Name of business	The name of the partner account (Payment page name)
203-205	3	char	Filler	Space
206-237	32	char	External unique ID	Transaction ID generated by the merchant and sent to SimplePay
238-240	3	char	Filler	Space
241-242	2	char	BINF	Card type (possible values in the ' Annex '), Not applicable in case of Instant Transfer, Payment request and qvik, in which case the value is 00
243	1	char	Filler	Space
244-247	4	char	Programme	Interchange fee programme code (constant space)
248-251	4	char	Int. card type	Interchange card type (constant space)

Closing record

Position	Length	Type	Description	Specification
1-2	2	char	Constant 'FT'	'FT' - File Trailer
3	1	char	Filler	Space
4-12	9	char	Merchant's code	The unique ID number issued by SimplePay
13-15	3	char	Filler	Space
16-25	10	date	Date	Format of file and date of file creation: yyyy.mm.dd
26-28	3	char	Filler	Space
29-36	8	num	Number of records processed	Number of transaction rows in the settlement file with preceding zeros
37-43	7	char	Filler	Space
44	1	char	Sign	Space or '-' depending on the next field
45-54	10	num	Total settlement amount	The total of the net amounts in the transaction rows in HUF

1.3. Commission invoices and invoice reports

An invoice authenticated with an e-signature is issued for the SimplePay commission charged for the given month's transactions, which is sent to the email address(es) provided by the partner once a month until the 15th day following the reference month. SimplePay issues and sends the invoices in an electronic format to the partners (unless otherwise stated in the Individual Agreement).

The invoice is issued in the same currency in which the transactions were accepted (this may not necessarily be the same as the currency of the payout). The currency of the transactions and invoices, as well as the currency of the payments, are also specified in the Individual Contract by the partners. **The invoice issued does not require financial settlement, as the commissions have already been deducted from the partner's payments** (unless otherwise agreed in the Individual Contract).

Commission invoices are generated at the transaction acceptance account or or by account groups (a group is when acceptance accounts are grouped for settlement purposes) level after each complete month. After a successful login, the invoices can also be downloaded from the [Partner Back Office](#) interface, from the **Accounting → Invoices** menu.

The monthly commission invoices sent out are always accompanied by an invoice report, available in the following formats:

- **SimplePay flat** (detailed specification in [Chapter 1.3.1](#))
- **SimplePay IC++** (detailed specification in [Chapter 1.3.1](#))
- **SimplePay IC++ ONUS** (detailed specification in [Chapter 1.3.1](#))
- **Extended SimplePay flat** (detailed specification in [Chapter 1.3.2](#))
- **Extended SimplePay IC++** (detailed specification in [Chapter 1.3.2](#))
- **Extended SimplePay IC++ ONUS** (detailed specification in [Chapter 1.3.2](#))
- **CSV** (fully identical with the format and data content of the settlement analytics specified in [Chapter 1.2.3](#) but during invoicing, the report includes the transactions invoiced)
- **CSVD** (fully identical with the format and data content of the settlement analytics specified in [Chapter 1.2.4](#) but during invoicing, the report includes the transactions invoiced)
- **K01D** (fully identical with the format and data content of the settlement analytics specified in [Chapter 1.2.5](#) but during invoicing, the report includes the transactions invoiced)
- **K04D** (fully identical with the format and data content of the settlement analytics specified in [Chapter 1.2.6](#) but during invoicing, the report includes the transactions invoiced)
- **K05D** (fully identical with the format and data content of the settlement analytics specified in [Chapter 1.2.7](#) but during invoicing, the report includes the transactions invoiced)

1.4 SimplePay flat, SimplePay IC++ and SimplePay IC++ ONUS invoice report formats

The 'SimplePay flat', the 'SimplePay IC++' and the 'SimplePay IC++ ONUS' invoice reports are electronic analytics in semicolon-separated .csv format, which serve as transaction-level justifications for transaction fees charged by SimplePay Plc.

The following reports differ from the 'SimplePay flat' report format as follows:

- **The 'SimplePay IC++' report format** differs in 3 columns, as the IC++ format also includes details about the fees charged on card or qvik transactions (Interchange Fee/ Discount base fee, Card Scheme Fee and ONUS processing fee/ Service fee, Merchant Commission).
- **The 'SimplePay IC++ ONUS' report format** differs in 4 columns because it includes an additional column for ONUS transaction Processing Fee, supplementing the breakdown of various charges (Interchange Fee/ Discount base fee, Card Scheme Fee/ Service fee, Merchant Commission) incurred by card or qvik transactions listed in the previous point.

Differences are indicated by an * in the description and specification tables below:

*** The 'Interchange fee / Discount base fee', 'Card scheme fee and ONUS transaction processing fee / Service fee' and 'Merchant commission' columns are included in the 'SimplePay IC++ report format, while the "ONUS transaction processing fee" column is included separately only in the "SimplePay IC++ ONUS" report format but these columns are filled with 0 values in case of a non-IC++ pricing, i.e. in case of simple or tiered pricing**

The 'SimplePay flat', the 'SimplePay IC++' and the 'SimplePay IC++ ONUS' invoice report formats include the following data:

- Transaction status
- Payment type
- SimplePay transaction ID
- Merchant transaction ID
- Transaction date
- Transaction fulfillment date
- Currency
- SimplePay's gross commission on the transaction (which in the case of broken down IC++ pricing is made up of the value of the following 3 or 4 fields)
 - Gross interchange fee/ Discount base fee applied to the transaction*
 - Gross ONUS transaction processing fee applied to the transaction*
 - Gross Card Scheme Fee and ONUS processing fee/ Service fee applied to the transaction*
 - Gross merchant commission applied to the transaction*
- Gross amount of the transaction
- Transaction amount deducted with commission
- Merchant

- Partner's name (company name)
 - Account name (service establishment name on payment page)
 - Account URL
- Customer
 - Customer's name
 - Customer's email address
- Settlement details of the transaction
 - Currency of the settlement
 - Gross transaction commission in the settlement currency
 - Gross transaction amount in the settlement currency
 - Transaction amount deducted with commission in the settlement currency
- Transfer details
 - Transfer notice
 - Date of completing the transfer

Specifications of the 'SimplePay flat', the 'SimplePay IC++' and the 'SimplePay IC++ ONUS' invoice report formats in details:

1. **Transaction status:** text type field, which may contain the following transaction statuses:
 - COMPLETED
 - REFUND
 - PARTNER PROGRAM
2. **Payment type:** text type field, which may contain the following payment options:
 - Bank card
 - Bank card DCC
 - Contactless payment*
 - Instant transfer*
 - Request to pay*
 - qvik*

*** Contactless payment, Instant Transfer, Payment request and qvik transactions are included in the same settlement file as online or POS terminal bank card transactions, therefore settled and invoiced to the partner at the same time.**

3. **SimplePay transaction ID:** a numeric field containing a 9-digit unique ID generated by the SimplePay system.
4. **Merchant transaction ID:** an alphanumeric field (may include hyphens) transmitted by the partner to the SimplePay system, containing the unique ID of the payment transaction. Each transaction has a unique merchant transaction ID. Exceptions are refund transactions, as the original merchant transaction ID and the corresponding refund transaction ID are the same.
5. **Transaction date:** YYYY-MM-DD HH:MM:SS date type field, which indicates the date and time when the customer initiated the bank card or bank transfer transaction. E.g.: 2022-08-03 14:19:30
6. **Transaction fulfillment date:** YYYY-MM-DD HH:MM:SS date type field, which indicates the date and time of the successful bank card payment or Instant Transfer transaction. E.g.: 2022-08-07 11:24:37
7. **Currency:** a text field indicating the currency of the transaction amount, which may be one of the following, depending on the partner account's accepted currencies:
 - HUF*
 - EUR
 - USD

*** Instant Transfer, Payment request, qvik and contactless payment (Telephone POS) transactions are currently only available in HUF, while online and POS terminal bank card transactions may also be accepted in all three currencies by the partner.**

- 8. Commission:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which shows the amount of the gross commission charged for the given transaction, including the fees related to the card use (Interchange fee, Card Scheme Fee and ONUS processing fee, Merchant Commission). In the case of IC++ pricing, this commission is the total commission charged for the transaction calculated as the sum of the following 3 fees. The transaction commission can be either 0 or a positive number.
- 9. Interchange fee / Discount base fee*:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which is one of the components of the charges that may be associated with the use of the card or may be associated with the completion of a qvik transaction. Fee dependent on the card companies and type of bank card or on the qvik transaction fees. The gross amount of the interchange/Discount base fee can be either 0 or a positive number. **In case of Instant Transfer and Payment request transactions, this field is not applicable, therefore its value is 0.**
- 10. ONUS transaction processing fee*:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which is one of the components of the charges that may be associated with the use of the Telephone POS, online and POS terminal bank card services. The gross amount of ONUS processing fee can be either 0 or a positive number. **In case of Instant Transfer, Payment request, and qvik transactions, this field is not applicable, therefore its value is 0.**
- 11. Card Scheme Fee and ONUS processing fee / Service fee*:** a numeric field rounded to 2 decimal places (for HUF currency, displayed with 2 decimal places but rounded to a whole number), which is one of the fee components attributable — depending on the transaction type — to card usage, an ONUS transaction, or the creation of a qvik transaction. The fee amount depends on the card-accepting financial institution and card type, and, in the case of an ONUS transaction, on the ONUS transaction processing fee rate, or on the current qvik transaction costs. The gross amount of the Card scheme fee and ONUS transaction processing fee / Service fee can be 0 or a positive number. **In case of Instant Transfer and Payment request transactions, this field is not applicable, therefore its value is 0.**
- 12. Merchant Commission*:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which shows the amount of the gross commission charged for the SimplePay service used for the given transaction and adjusted with the DCC discount, as defined in the Individual Agreement. The merchant commission can be either 0 or a positive number.
- 13. Transaction amount:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), representing the gross amount of the product or service purchased by the customer, i.e. the gross amount of the transaction initiated. In case of a refund

transactions or a discount refunded within the framework of an OTP partner programme, this amount is negative.

- 14. Transaction amount deducted with commission:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), representing the amount of the transactions decreased by the gross commission ('Transaction commission') or the amount of the transactions decreased by the OTP partner programme discount, i.e. the amount due to the partner. The amount decreased by the commission can be either a positive or a negative number.
- 15. Partner:** the text field containing the name of the contracting party using the SimplePay service, as specified in the Individual Contract.
- 16. Account name:** the name of the service establishment or the website/mobile application payment page associated with the contracting party using the SimplePay service as specified in the Individual Contract, in a text field.
- 17. Account URL:** the service establishment or the website address associated with the contracting party as specified in the Individual Contract, in a text field.
- 18. Customer:** a text field containing the name of the customer associated with the transaction that settled the payment for the product or service sold by the partner.
- 19. E-mail address:** a text field containing the email address of the customer associated with the transaction that settled the payment for the product or service sold by the partner.
- 20. Currency of the settlement:** a text field specifying the settlement currency of the transaction, which may be one of the following, depending on the settlement currency of the partner account:
 - HUF
 - EUR
 - USD
- 21. Gross transaction commission in the settlement currency:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which shows the amount of the gross commission charged for the given transaction, including the fees related to the card use or qvik transactions in the transaction's settlement currency. The transaction fee can be either 0 or a positive number.
- 22. Gross transaction amount in the settlement currency:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), representing the gross amount of the product or service purchased by the customer, i.e. the gross amount of the transaction initiated, in the transaction's settlement currency. In case of a refund

transaction or a discount refunded within the framework of an OTP partner programme, this amount is negative.

- 23. Transaction amount deducted with commission in the settlement currency:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), representing the amount of the transactions deducted with the gross commission ('Transaction commission') or the amount of the transactions less the OTP partner programme discount, i.e. the amount due to the partner, in the transaction's settlement currency. The amount decreased by the commission can be either a positive or a negative number.
- 24. Transfer notice:** a text field, which contains the identifier starting with 'T' that appears in the transfer notice when a partner payment is initiated by SimplePay.
- 25. Date of completing the transfer:** date field of type YYYY.MM.DD, which indicates the date on which the partner payment due was made by SimplePay.

Specifications of 'SimplePay flat', 'SimplePay IC++' and 'SimplePay IC++ ONUS' invoice report formats:

Header, description	Data field type	Data field length	Specification
Transaction status	Text	Max. 15	Status of SimplePay transaction
Payment type	Text	Max. 19	Type of SimplePay transaction
SimplePay transaction ID	numeric	Currently fixed at 9	SimplePay internal transaction identifier
Merchant transaction ID	alphanumeric	Max. 64	merchant transaction ID
Transaction date	date	Fixed at 19	date of transaction (Public date)
Transaction fulfillment date	date	Fixed at 19	transaction completion date (Finish date)
Currency	text	Fixed at 3	transaction acceptance currency
Commission	numeric	Max. 15	gross transaction commission in the acceptance currency
Interchange fee / Discount base fee*	numeric	Max. 15	gross interchange fee charged on card transaction or gross Discount base fee charged on qvik transaction
ONUS transaction processing fee*	numeric	Max. 15	gross ONUS transaction processing fee charged on transaction

Card Scheme Fee and ONUS processing fee / Service fee*	numeric	Max. 15	gross Card Scheme Fee and ONUS processing fee charged on card transaction or gross Service fee charged on qvik transaction
Merchant Commission*	numeric	Max. 15	gross merchant commission adjusted by the DCC discount payable to SimplePay
Transaction amount	numeric	Max. 15	gross value of the transaction in the acceptance currency
Transaction amount deducted with commission	numeric	Max. 15	gross transaction value deducted with transaction commission in the acceptance currency
Partner	text	Max. 100	partner's name (company name)
Account name	text	Max. 255	partner payment page (account) name
Account URL	text	Max. 255	URL or application associated with online acceptance
Customer	text	Max. 255	customer's name
E-mail address	text	Max. 200	customer's email address
Currency of the settlement	text	Fixed at 3	transaction's settlement currency
Gross transaction commission in the settlement currency	numeric	Max. 15	gross transaction commission in the settlement currency

Gross transaction amount in the settlement currency	numeric	Max. 15	gross amount of the transaction in the settlement currency
Transaction amount deducted with commission in the settlement currency	numeric	Max. 15	gross transaction value deducted with transaction commission in the settlement currency
Transfer notice	text	Max. 19	identifier starting with a 'T', which appears in the notice of the bank transfer
Date of completing the transfer	date	Fixed at 10	date of the transfer settlement

* The 'Interchange fee / Discount base fee', 'Card scheme fee and ONUS transaction processing fee / Service fee' and 'Merchant commission' columns are included in the 'SimplePay IC++ report format, while the "ONUS transaction processing fee" column is included separately only in the "SimplePay IC++ ONUS" report format but these columns are filled with 0 values in case of a non-IC++ pricing, i.e. in case of simple or tiered pricing.

1.5 Extended SimplePay flat, Extended SimplePay IC++ and Extended SimplePay IC++ ONUS invoice report formats

The 'Extended SimplePay flat', 'Extended SimplePay IC++' and 'Extended SimplePay IC++ ONUS' invoice details are electronic analytics in semicolon-separated .csv format, which serve as transaction-level justifications for transaction fees charged by SimplePay Plc. and contain data relevant for the physical acceptance of bank card transactions (Telephone POS), further to the formats specified in the previous chapter.

The following reports differ from the 'Extended SimplePay flat' report format as follows:

- The '**Extended SimplePay IC++**' report format differs in 3 columns, as the IC++ format also includes details about the fees charged on card and qvik transactions (Interchange Fee/Discount base fee, Card Scheme Fee and ONUS processing fee/ Service fee, Merchant Commission).
- The '**Extended SimplePay IC++ ONUS**' report format differs in 4 columns because it includes an additional column for ONUS transaction Processing Fee, supplementing the breakdown of various charges (Interchange Fee/Discount base fee, Card Scheme Fee/Service fee, Merchant Commission) incurred by card and qvik transactions listed in the previous point.

Differences are indicated by an * in the description and specification tables below:

*** The 'Interchange fee / Discount base fee', 'Card scheme fee and ONUS transaction processing fee / Service fee' and 'Merchant commission' columns are included in the 'SimplePay IC++ report format, while the "ONUS transaction processing fee" column is included separately only in the "SimplePay IC++ ONUS" report format but these columns are filled with 0 values in case of a non-IC++ pricing, i.e. in case of simple or tiered pricing.**

The 'Extended SimplePay flat', the 'Extended SimplePay IC++' and the 'Extended SimplePay IC++ ONUS' invoice report formats contain the following data:

- Transaction status
- Payment type
- SimplePay transaction ID
- Merchant transaction ID
- Transaction date
- Transaction fulfillment date
- Currency
- SimplePay's gross commission on the transaction (which in the case of broken down IC++ pricing is made up of the value of the following 3 or 4 fields)
 - Gross interchange fee/ Discount base fee applied to the transaction*
 - Gross ONUS transaction processing fee applied to the transaction*
 - Gross Card Scheme Fee and ONUS processing fee/ Service fee applied to the transaction*
 - Gross merchant commission applied to the transaction*
- Gross amount of the transaction
- Transaction amount deducted with commission

- Merchant
 - Partner's name (company name)
 - Merchant account name (service establishment name on payment page)
 - Merchant account URL
- Customer
 - Customer's name
 - Customer's email address
- Data associated with Telephone POS service
 - External Service Provider Terminal ID
 - Device identifier
 - Device name
 - POS ID
 - Product name

Specifications of the 'Extended SimplePay flat', the 'Extended SimplePay IC++' and the 'Extended SimplePay IC++ ONUS' invoice report formats in details:

1. **Transaction status** : text type field, which may contain the following transaction statuses:
 - COMPLETED
 - REFUND
 - PARTNER PROGRAM

2. **Payment type**: text type field, which may contain the following payment options:
 - Bank card
 - Bank card DCC
 - Contactless payment*
 - Instant transfer*
 - Request to pay*
 - qvik*

*** Contactless payment, Instant Transfer, Payment request and qvik transactions are included in the same settlement file as online or POS terminal bank card transactions, therefore settled and invoiced to the partner at the same time.**

3. **SimplePay transaction ID**: a numeric field containing a 9-digit unique ID generated by the SimplePay system.
4. **Merchant transaction ID**: an alphanumeric field (may include hyphens) transmitted by the partner to the SimplePay system, containing the unique ID of the payment transaction. Each transaction has a unique merchant transaction ID. Exceptions are refund transactions, as the original merchant transaction ID and the corresponding refund transaction ID are the same.
5. **Transaction date**: YYYY-MM-DD HH:MM:SS date type field, which indicates the date and time when the customer initiated the bank card or bank transfer transaction. E.g.: 2022-08-03 14:19:30
6. **Transaction fulfillment date** : YYYY-MM-DD HH:MM:SS date type field, which indicates the date and time of the successful bank card payment or Instant Transfer transaction. E.g.: 2022-08-07 11:24:37
7. **Currency**: a text field indicating the currency of the transaction amount, which may be one of the following, depending on the partner account's accepted currencies:
 - HUF*
 - EUR
 - USD

*** Instant Transfer, Payment request, qvik and physical card (Telephone POS) transactions are currently only available in HUF, while online bank card transactions may also be accepted in all three currencies by the partner.**

- 8. Commission:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which shows the amount of the gross commission charged for the given transaction, including the fees related to the card use (Interchange fee, Card Scheme Fee and ONUS processing fee, Merchant Commission). In the case of IC++ pricing, this commission is the total commission charged for the transaction calculated as the sum of the following 3 fees. The transaction commission can be either 0 or a positive number.
- 9. Interchange fee/Discount base fee*:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which is one of the components of the charges that may be associated with the use of the card or may be associated with the completion of a qvik transaction. Fee dependent on the card companies and type of bank card or on the qvik transaction fees. The gross amount of the interchange fee/Discount base fee can be either 0 or a positive number. **In case of Instant Transfer and Payment request transactions, this field is not applicable, therefore its value is 0.**
- 10. ONUS transaction processing fee*:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which is one of the components of the charges that may be associated with the use of the Telephone POS, online or POS terminal bank card services. The gross amount of ONUS processing fee can be either 0 or a positive number. **In case of Instant Transfer and Payment request, qvik and online bank card transactions, this field is not applicable, therefore its value is 0.**
- 11. Card Scheme Fee and ONUS processing fee/Service fee *:** a numeric field rounded to 2 decimal places (for HUF currency, displayed with 2 decimal places but rounded to a whole number), which is one of the fee components attributable — depending on the transaction type — to card usage, an ONUS transaction, or the creation of a qvik transaction. The fee amount depends on the card-accepting financial institution and card type, and, in the case of an ONUS transaction, on the ONUS transaction processing fee rate, or on the current qvik transaction costs. The gross amount of the Card scheme fee and ONUS transaction processing fee / Service fee can be 0 or a positive number. **In case of Instant Transfer and Payment request transactions, this field is not applicable, therefore its value is 0.**
- 12. Merchant Commission*:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), which shows the amount of the gross commission charged for the SimplePay service used for the given transaction and adjusted with the DCC discount, as defined in the Individual Agreement. The merchant commission can be either 0 or a positive number.
- 13. Transaction amount:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), representing the gross amount of the product or service purchased by the customer, i.e. the gross amount of the transaction initiated. In case of a refund

transactions or a discount refunded within the framework of an OTP partner programme, this amount is negative.

- 14. Transaction amount deducted with commission:** A numeric field rounded to 2 decimal places (2 decimal places displayed in case of HUF currency, but rounded to a whole number), representing the amount of the transactions decreased by the gross commission ('Transaction commission') or the amount of the transactions decreased by the OTP partner programme discount, i.e. the amount due to the partner. The amount decreased by the commission can be either a positive or a negative number.
- 15. Partner:** the text field containing the name of the contracting party using the SimplePay service, as specified in the Individual Contract.
- 16. Account name:** the name of the service establishment or the website/mobile application payment page associated with the contracting party using the SimplePay service as specified in the Individual Contract, in a text field.
- 17. Account URL:** the service establishment or the website address associated with the contracting party as specified in the Individual Contract, in a text field.
- 18. Customer:** a text field containing the name of the customer associated with the transaction that settled the payment for the product or service sold by the partner.
- 19. Email address:** a text field containing the email address of the customer associated with the transaction that settled the payment for the product or service sold by the partner.
- 20. External Service Provider Terminal ID:** a text field containing the unique ID of the registered terminal, which is created after the successful completion of the terminal registration process required to activate the Telephone POS function for the device logged into the partner account. The ID is generated when the device is connected to the terminal (POS).
- 21. Device identifier:** also known as Device ID. A long type field, which contains a unique ID generated by the SimplePay system, which is generated after the successful login to the SimpleBusiness application from the given device.
- 22. Device name:** a text field, the value of which is the device name specified by the partner, and is unique for each account, therefore device names under one account cannot be identical. The devices are named when a login to SimpleBusiness occurs.
- 23. POS ID:** a text field with eight characters (consisting of 7 numeric characters and one letter). A unique ID generated by the acquiring bank's system, which is the POS endpoint identifier required for the Telephone POS function.

24. Product name: a text field, which is populated when the partner records a product name in the application when initiating the transaction (or in case of an integrated solution, when submitting the transaction).

Specifications of 'Extended SimplePay flat', 'Extended SimplePay IC++' and 'Extended SimplePay IC++ ONUS' formats:

Header, description	Data field type	Data field length	Specification
Transaction status	Text	Max. 15	Status of SimplePay transaction
Payment type	Text	Max. 19	Type of SimplePay transaction
SimplePay transaction ID	numeric	Currently fixed at 9	SimplePay internal transaction identifier
Merchant transaction ID	alphanumeric	Max. 64	merchant transaction ID
Transaction date	date	Fixed at 19	date of transaction (Public date)
Transaction fulfillment date	date	Fixed at 19	transaction completion date (Finish date)
Currency	text	Fixed at 3	transaction acceptance currency
Commission	numeric	Max. 15	gross transaction commission in the acceptance currency
Interchange fee / Discount base fee*	numeric	Max. 15	gross interchange fee charged on card transaction or gross Discount base fee charged on qvik transaction
ONUS transaction processing fee*	numeric	Max. 15	gross ONUS transaction processing fee charged on transaction

Card Scheme Fee and ONUS processing fee / Service fee*	numeric	Max. 15	gross Card Scheme Fee and ONUS processing fee charged on card transaction or gross Service fee charged on qvik transaction
Merchant Commission*	numeric	Max. 15	gross merchant commission adjusted by the DCC discount payable to SimplePay
Transaction amount	numeric	Max. 15	gross value of the transaction in the acceptance currency
Transaction amount deducted with commission	numeric	Max. 15	gross transaction value deducted with transaction commission in the acceptance currency
Partner	text	Max. 100	partner's name (company name)
Account name	text	Max. 255	partner payment page (account) name
Account URL	text	Max. 255	URL or application associated with online acceptance
Customer	text	Max. 255	customer's name
E-mail address	text	Max. 200	customer's email address
External Service Provider Terminal ID	text	Max. 30	unique ID of registered terminal
Device identifier	long type	The max. value of long: 9 223 372 036 854 77 5 807	The unique device ID generated by the SimplePay system

Device name	text	Max. 64	a unique device name that can be specified by the partner
POS ID	text	Max. 64	the POS endpoint ID required for the Telephone POS function
Product name	text	Max. 200	the product name specified by the partner

* The 'Interchange fee / Discount base fee', 'Card scheme fee and ONUS transaction processing fee / Service fee' and 'Merchant commission' columns are included in the 'SimplePay IC++ report format, while the "ONUS transaction processing fee" column is included separately only in the "SimplePay IC++ ONUS" report format but these columns are filled with 0 values in case of a non-IC++ pricing, i.e. in case of simple or tiered pricing.

2 Support

For further information and support regarding settlement issues, please contact SimplePay Plc. at settlement@simplepay.com. **For faster processing, please provide the data identifying the problem or inquiry:**

Transactions

If you have any questions regarding transactions, please provide the SimplePay identifier of the payment. The identifier is composed of nine digits for both the Sandbox and the Live system.

Partner Payouts

If you have a question about partner payouts, please specify the name of the company or the name of its account, as well as the partner payouts or accounting period which you have questions about.

Settlement reports, analytics

If you have a question about a settlement report, please specify the name of the company or the name of its account, as well as the accounting period or settlement report ID which you have questions about.

Commissions invoices

If you have a question about a commissions invoice, please specify the name of the company or the name of its account, as well as the accounting period or invoice ID which you have questions about.

Invoice reports

If you have questions about invoice reports, please specify the name of the company or the name of its account, as well as the accounting period and the invoice report ID which you have questions about.

3 Annex

BINF field value set

(Published by OTP Bank Plc., effective from 01.01.2024)

Region ID	Name of the region	Card type ID	Name of the card type	BINF value
1	Domestic OTP issued (ONUS)	A	OTP card with branded logo	1A
1	Domestic OTP issued (ONUS)	0	Mastercard consumer debit card	10
1	Domestic OTP issued (ONUS)	1	Mastercard consumer credit card	11
1	Domestic OTP issued (ONUS)	2	Mastercard business debit card	12
1	Domestic OTP issued (ONUS)	3	Mastercard business credit card	13
1	Domestic OTP issued (ONUS)	4	Mastercard consumer prepaid card	14
1	Domestic OTP issued (ONUS)	5	Mastercard Maestro consumer debit or prepaid card	15
1	Domestic OTP issued (ONUS)	6	Mastercard Maestro consumer credit card	16
1	Domestic OTP issued (ONUS)	7	VISA Electron consumer card	17
1	Domestic OTP issued (ONUS)	8	VISA consumer debit card	18
1	Domestic OTP issued (ONUS)	9	VISA consumer credit card	19
1	Domestic OTP issued (ONUS)	B	VISA VPAY card	1B
1	Domestic OTP issued (ONUS)	C	VISA business debit card	1C
1	Domestic OTP issued (ONUS)	D	VISA business credit card	1D
1	Domestic OTP issued (ONUS)	E	VISA consumer prepaid card	1E
1	Domestic OTP issued (ONUS)	F	AMEX card	1F
1	Domestic OTP issued (ONUS)	G	CUP card	1G
1	Domestic OTP issued (ONUS)	H	JCB card	1H
1	Domestic OTP issued (ONUS)	I	Alipay card	1I
1	Domestic OTP issued (ONUS)	J	Mastercard business prepaid card	1J
1	Domestic OTP issued (ONUS)	K	VISA business prepaid card	1K
1	Domestic OTP issued (ONUS)	L	Mastercard Maestro business debit or prepaid card	1L
1	Domestic OTP issued (ONUS)	M	Mastercard Maestro business credit card	1M
2	Domestic (OFFUS)	0	Mastercard consumer debit card	20
2	Domestic (OFFUS)	1	Mastercard consumer credit card	21
2	Domestic (OFFUS)	2	Mastercard business debit card	22

2	Domestic (OFFUS)	3	Mastercard business credit card	23
2	Domestic (OFFUS)	4	Mastercard consumer prepaid card	24
2	Domestic (OFFUS)	5	Mastercard Maestro consumer debit card	25
2	Domestic (OFFUS)	6	Mastercard Maestro consumer credit card	26
2	Domestic (OFFUS)	7	VISA Electron consumer card	27
2	Domestic (OFFUS)	8	VISA consumer debit card	28
2	Domestic (OFFUS)	9	VISA consumer credit card	29
2	Domestic (OFFUS)	B	VISA VPAY card	2B
2	Domestic (OFFUS)	C	VISA business debit card	2C
2	Domestic (OFFUS)	D	VISA business credit card	2D
2	Domestic (OFFUS)	E	VISA consumer prepaid card	2E
2	Domestic (OFFUS)	F	AMEX card	2F
2	Domestic (OFFUS)	G	CUP card	2G
2	Domestic (OFFUS)	H	JCB card	2H
2	Domestic (OFFUS)	I	Alipay card	2I
2	Domestic (OFFUS)	J	Mastercard business prepaid card	2J
2	Domestic (OFFUS)	K	VISA business prepaid card	2K
2	Domestic (OFFUS)	L	Mastercard Maestro business debit card	2L
2	Domestic (OFFUS)	M	Mastercard Maestro business credit card	2M
3	Intra-regional	A	OTP card with branded logo	3A
3	Intra-regional	0	Mastercard consumer debit card	30
3	Intra-regional	1	Mastercard consumer credit card	31
3	Intra-regional	2	Mastercard business debit card	32
3	Intra-regional	3	Mastercard business credit card	33
3	Intra-regional	4	Mastercard consumer prepaid card	34
3	Intra-regional	5	Mastercard Maestro consumer debit card	35
3	Intra-regional	6	Mastercard Maestro consumer credit card	36
3	Intra-regional	7	VISA Electron consumer card	37
3	Intra-regional	8	VISA consumer debit card	38
3	Intra-regional	9	VISA consumer credit card	39
3	Intra-regional	B	VISA VPAY card	3B
3	Intra-regional	C	VISA business debit card	3C
3	Intra-regional	D	VISA business credit card	3D
3	Intra-regional	E	VISA consumer prepaid card	3E
3	Intra-regional	F	AMEX card	3F
3	Intra-regional	G	Union Pay (CUP) card	3G
3	Intra-regional	H	JCB card	3H
3	Intra-regional	J	Mastercard business prepaid card	3J
3	Intra-regional	K	VISA business prepaid card	3K
3	Intra-regional	L	Mastercard Maestro business debit card	3L
3	Intra-regional	M	Mastercard Maestro business credit card	3M
4	International	0	Mastercard consumer debit card	40

4	International	1	Mastercard consumer credit card	41
4	International	2	Mastercard business debit card	42
4	International	3	Mastercard business credit card	43
4	International	4	Mastercard consumer prepaid card	44
4	International	5	Mastercard Maestro consumer debit card	45
4	International	6	Mastercard Maestro consumer credit card	46
4	International	7	VISA Electron consumer card	47
4	International	8	VISA consumer debit card	48
4	International	9	VISA consumer credit card	49
4	International	B	VISA VPAY card	4B
4	International	C	VISA business debit card	4C
4	International	D	VISA business credit card	4D
4	International	E	VISA consumer prepaid card	4E
4	International	F	AMEX card	4F
4	International	G	Union Pay (CUP) card	4G
4	International	H	JCB card	4H
4	International	J	Mastercard business prepaid card	4J
4	International	K	VISA business prepaid card	4K
4	International	L	Mastercard Maestro business debit card	4L
4	International	M	Mastercard Maestro business credit card	4M