How to Find Your Settlement Statements

A quick-reference guide for digging up the latest settlement / processing statements across the major card processors and Buy Now Pay Later providers.

Why it matters: Your settlement statement shows the ***actual*** fees deducted from your payouts, not the headline rate you think you're paying. Pulling these statements is the first step to seeing your true cost of accepting payments.

Three things to know before you start

- **Settlement statement vs. transaction export.** A settlement (or payout) statement reconciles a specific payout to your bank and itemises the fees taken. A raw transaction export lists sales but often hides the fee total — so always look for the payout/settlement report, not just "transactions".
- **Almost everything lives in the merchant portal.** For nearly every provider below, the statement is in the web dashboard under Reports, Statements, or Settlements — the mobile app usually only shows summaries.
- **Whether you can see the true fee breakdown depends on your pricing model — not the report.** This is the single most important thing to understand, and it's explained on the next page. A statement can only itemise interchange, scheme and processing fees separately if you're billed that way. If you're on a blended/flat rate, the statement shows one number — and the markup is invisible.

First, find out how you're priced

Every card fee is built from three layers: **interchange** (goes to the cardholder's bank), **scheme fees** (go to Visa / Mastercard), and **processor markup** (your provider's margin — the only part they actually control). How much of this split your statement reveals depends entirely on your contract:

Interchange++ (IC++) → full transparency. Interchange, scheme fees and markup each appear as a separate line. This is the gold standard and what you want. Typically offered to larger merchants (often £10M+ annual card turnover).

Interchange+ (IC+) → partial. The markup is separated, but interchange and scheme fees are bundled into one pass-through line. You see the margin but not the full split.

Blended / flat rate → no breakdown. One rate covers everything (e.g. 1.69% on every card). The statement shows a single fee line — interchange, scheme and markup are deliberately invisible. Most small-business and flat-rate accounts sit here.

What this means for the audit:

- **On IC++** the settlement report already gives you the full interchange / scheme / processing split — pull it and you're done.
- **On a blended rate** the statement can't show the split. Instead, pull the blended fee total and the card-type / transaction volume, then compare against the published Visa/Mastercard interchange and scheme rate cards. The gap between what the cards actually cost and what you paid is the hidden markup — that's the number that wins the conversation.
- **Either way, capture transaction volume and card-type mix.** You need total processed value (TPV) and the debit/credit/commercial/international split to benchmark a blended rate or sanity-check an IC++ one.

Note: *The coloured tag under each provider below tells you what that provider's statement itemises by default, and what to do if it doesn't.*

Card Processors

Stripe

Where: Stripe Dashboard (dashboard.stripe.com)

What you're after: If on Interchange Plus: the Interchange & Fees report (true interchange/scheme/Stripe split). If on standard flat pricing: the Balance summary / Payout reconciliation report (blended fee only).

Interchange / scheme / processing split: **Depends on your contract** — Full split ONLY if you're on Stripe's Interchange Plus plan. Standard (2-tier flat) Stripe pricing shows just the blended Stripe fee — no interchange/scheme breakdown.

Steps

1. Check your plan first: are you on standard Stripe pricing (e.g. 1.5% + 20p) or Interchange Plus? Only IC+ exposes the split.
2. IC+ merchants: in the Dashboard, open Reports → choose the Interchange & Fees (or “all fees”) report — it breaks out interchange, scheme (card_scheme) and Stripe’s fee at transaction level.
3. Or, in any report, download the Itemized CSV and filter fee_category = network_cost to see interchange / card_scheme rows.
4. Standard-pricing merchants: pull the Balance summary or Payout reconciliation report for the blended fee, then benchmark against interchange rate cards (see page 2).
5. Set the date range and time zone, then Download.

Note: *Stripe reports are CSV, not PDF. The interchange/scheme split exists in the data only for Interchange Plus accounts; flat-rate accounts are not billed per-layer so it can't be shown.*

Source: Reviewing IC+ fees & network costs (support.stripe.com) · Fees report (docs.stripe.com)

Square

Where: Square Dashboard (squareup.com/dashboard) — web, not the app

What you're after: Fees report (cost of taking payments) and Transfers/Banking detail (settlement per payout).

Interchange / scheme / processing split: **Blended — no breakdown** — Square is flat-rate (e.g. 1.75% in person). The Fees report shows one blended number — no interchange/scheme split. To expose markup, benchmark the blended rate against interchange rate cards (page 2).

Steps

1. Sign in to the Square Dashboard on the web.
2. For fees: go to Reports → Accounting → Fees, set the date range, and view/export the total fees paid.
3. For settlements: go to Balances / Banking → View all transfers, pick the location and date range.
4. Click any transfer to see the bank account, transfer method, and the individual card payments included; click Export for a CSV.

Note: *Square doesn't issue a single PDF settlement statement — combine the Fees report with the Transfers detail to reconcile a payout fully.*

Source: Tax, fee & service charge reports (squareup.com) · Match transfers to sales (squareup.com)

Worldpay

Where: Worldpay Dashboard / My Business Hub — or the iQ portal, depending on your product

What you're after: Monthly invoice/statement (fees) and the settlement/Transfer report (payouts to bank). On iQ, the Fee Report splits Worldpay fees vs Passthrough (interchange) fees.

Interchange / scheme / processing split: **Depends on your contract** — The iQ Fee Report separates Worldpay fees from Passthrough/Interchange fees if you're on interchange-plus. Tiered/blended Worldpay accounts show a combined rate only.

Steps

1. Log in to the Worldpay Dashboard (dashboard.worldpay.com) or iQ portal.
2. For invoices/statements: open the Invoices (or Statements) page to view and download your monthly statement as PDF.
3. For settlements: open the Settlements / Transfers area — settlements appear up to 3 days before the money lands.

4. Use the Reports menu to run the "Get Statement" / Transfer report and download in your preferred format.

Note: *Which portal you use depends on your contract (Dashboard, iQ, or the older Merchant Interface). Statements and the Transfer report can also be emailed to you automatically.*

Source: Worldpay Dashboard · Generate the Get Statement Report (support.worldpay.com)

Adyen

Where: Adyen Customer Area (ca-live.adyen.com)

What you're after: Settlement details report — transaction-level fees and payouts. Columns explicitly include Interchange, Scheme fees, Markup and Commission.

Interchange / scheme / processing split: **Full breakdown** — Adyen bills Interchange++ by default. The Settlement details report has dedicated Interchange, Scheme fee and Markup columns per transaction — exactly the split you need.

Steps

1. Log in to the Customer Area and switch to the relevant merchant account.
2. Go to Reports → Settlement details.
3. Under Generated reports, click the report name to download an already-generated report.
4. To create a new one: Manage report → Manual (generate once), choose the accounts and a specific date or batch, then generate and download.

Note: *You need the "Merchant Report" user role to generate or download settlement reports — ask your admin if the option is greyed out.*

Source: Settlement details report (docs.adyen.com) · Settlement detail report (help.adyen.com)

Barclaycard Payments

Where: Online statements portal, or the SmartPay Fuse portal for newer products

What you're after: Monthly merchant account statement (PDF + CSV) and the Settlement report (generated the day after settlement).

Interchange / scheme / processing split: **Depends on your contract** — Standard Barclaycard statements show a combined rate (processing + scheme + interchange summed). IC+/IC++ —

and the full split — are typically offered only to large merchants (~£10M+ turnover); only a minority are on it.

Steps

1. If you've switched to online statements, log in to view your monthly statement as PDF, with data also available as CSV.
2. For SmartPay Fuse: open the Reporting module to create and download standard or custom reports (one-off or scheduled).
3. For settlement detail, run the Settlement report — it's produced at merchant-account level the day after settlement.
4. Download in your preferred format from the Reports / statements area.

Note: *Barclaycard has several product lines (SmartPay Checkout/ePDQ, Advance, Bureau, Fuse). The exact menu differs by product; if you can't find statements, ask Barclaycard to enable online statements on your account.*

Source: Understanding your account statement (barclaycard.co.uk) · Copy statement online (barclaycard.co.uk)

Global Payments

Where: Global Payments Merchant Portal (help.globalmerchantportal.com)

What you're after: Monthly Merchant Statement — lists deposited batches, deposit totals, and a Settlement/Discount section showing fees per card network.

Interchange / scheme / processing split: **Depends on your contract** — The statement's Settlement/Discount section shows fees per card type. On IC+ the markup is separated; on tiered/blended pricing you get a qualified/non-qualified rate, not the true interchange/scheme split.

Steps

1. Log in to the Merchant Portal.
2. From the main menu, click Account Management → Statements.
3. Choose Merchant Statement (or Chain Statement), select the most recent month, and click Apply.
4. Select one or more statements and use Action → View / Download / Download HTML to export.

Note: *The statement's Settlement/Discount section is where your actual fees are shown.*

Source: Statements (help.globalmerchantportal.com) · Where can I find my latest statement?

PayPal (card & online payments)

Where: PayPal account → Reports (paypal.com/reports)

What you're after: Monthly statement (bank-like summary) and the Activity / Settlement report for transaction-level detail and fees.

> **Interchange / scheme / processing split:** **Blended — no breakdown** — Standard PayPal pricing is blended (a single rate per transaction type). Reports show the PayPal fee per transaction, not an interchange/scheme/markup split. Benchmark against rate cards to find the markup.

Steps

1. Log in and go to Activity → Reports, or visit paypal.com/reports directly.
2. For a statement: open Monthly statements (or Custom statements) and pick the period.
3. For detail: choose the Activity Download report, set the date range, file type and fields, and generate.
4. Click Download once the report is ready.

Note: *PayPal's monthly statement summarises debits, credits and balances by currency — fees are broken out by category within it.*

Source: View & download statements and reports (paypal.com) · Monthly & custom statements (developer.paypal.com)

SumUp

Where: SumUp Dashboard (web) → Reports

What you're after: Payout & Fees report and downloadable account/balance statements.

> **Interchange / scheme / processing split:** **Blended — no breakdown** — SumUp is flat-rate (e.g. 1.69% on every card). The Fees report totals what you paid SumUp — no interchange/scheme breakdown exists. Benchmark the blended rate against rate cards (page 2).

Steps

1. Log in to the SumUp Dashboard and click Reports in the left sidebar.
2. You'll see overviews for Sales & Revenue, Payout & Fees, and Transactions.
3. Click the report you want, set the period, and download as Excel or CSV.
4. For a formal statement, use Account / balance statements; payout report emails (daily/monthly) can also be re-sent.

Note: *The Fees report shows every fee paid to SumUp in the selected month, across the main and any employee profiles.*

Source: My reports (help.sumup.com) · Download account detail statements (help.sumup.com)

Dojo

Where: Dojo web merchant portal (also the Dojo for Business app for summaries)

What you're after: Merchant statements and settlement reports — daily sales totals, fee breakdowns by day or month.

Interchange / scheme / processing split: **Blended — no breakdown** — Dojo's standard plans are blended/flat (e.g. a monthly fee plus ~1% over a threshold). Statements show fees by day/month, not an interchange/scheme/markup split. Ask Dojo directly if you need an interchange breakdown.

Steps

1. Log in to the Dojo web portal (the app shows real-time payouts but the full statements live on the web).
2. Open the reporting / statements area to find merchant statements and settlement reports.
3. Pull fee breakdowns by day or by month and filter to the period you need.
4. Export the transaction/settlement detail for bookkeeping.

Note: *Card payments settle to your bank at 10am the next day by default (including weekends/holidays); faster settlement may be a paid add-on. If you can't see statements, contact Dojo support to confirm portal access.*

Source: Dojo for Business

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takepayments

Where: takepayments Merchant Management System (web portal)

What you're after: Transaction reporting and settlement/statement reports via the portal.

Interchange / scheme / processing split: **Depends on your contract** — takepayments resells acquiring (often on tiered/blended rates for SMBs). The split depends on your contract — request an interchange-plus breakdown from your account manager if your statement only shows a combined rate.

Steps

1. Log in to the takepayments Merchant Management System (or Takepayments+ web portal).
2. Use the menu bar to open Transaction Reporting → Transaction History.
3. Look for the Reports / Settlement section to view and export settlement detail.
4. If a downloadable statement isn't visible, contact takepayments support to have statement access enabled.

Note: *takepayments' portal is reporting-led; some merchants receive statements by email rather than self-serve download — support can confirm what's enabled on your account.*

Source: Merchant Management System (takepayments.com) · Your Account (takepayments.com)

Buy Now Pay Later (BNPL)

Klarna

Where: Klarna Merchant Portal (portal.klarna.com) → Settlements

What you're after: Settlement reports — PDF and CSV per payout, showing sales, fees, tax, refunds and the net amount settled.

Fee breakdown: **Full breakdown** — BNPL doesn't have interchange/scheme layers — Klarna charges a merchant fee (MDR) + fixed fee per order. The settlement report itemises total sales, total fees and net per payout, which is the full picture for BNPL.

Steps

1. Log in to the Merchant Portal and open the Settlements app.
2. Under Settlement reports you'll see every report Klarna has issued; each links to a payout via a unique payment reference (which also appears on your bank statement).
3. Filter by date and currency, then download the report as PDF or CSV.
4. For a custom period, use Custom Reports to select dates and export a CSV; Balance Reports give end-of-day balances for closing books.

Note: *Reports are also available via the Settlements API or Klarna SFTP, but the Merchant Portal needs no setup and is the quickest route.*

Source: Settlement reports (docs.klarna.com) · What does the payout report include? (klarna.com UK)

Clearpay / Afterpay

Where: Clearpay Business Hub (UK) / Afterpay Business Hub (US, AU)

What you're after: Reconciliation file (daily, CSV, line-item detail) and downloadable Tax invoice.

Fee breakdown: **Full breakdown** — BNPL pricing is a merchant fee + fixed fee per order. The daily reconciliation file gives line-item detail of orders, fees and net settlement — the full picture for BNPL — plus a tax invoice.

Steps

1. Log in to the Clearpay/Afterpay Business Hub (Merchant Portal).

2. Open the Reconciliation section.
3. Click Export, choose the report type and date range, and download (CSV).
4. For the tax invoice, click the Tax invoice button within the Reconciliation tab.

Note: *A captured transaction appears in your reconciliation file daily. Clearpay (UK) and Afterpay (US/AU) are the same platform under different brand names.*

Source: How can I download my reconciliation information? (Afterpay) · Settlement Reports (developers.clearpay.co.uk)

PayPal Pay in 3 / Pay Later

Where: Same PayPal account → Reports (no separate BNPL portal)

What you're after: Pay Later settlements flow into your standard PayPal balance — reconcile via the Monthly statement, Activity report or Balance report.

Fee breakdown: **Full breakdown** — Pay Later carries the same per-transaction PayPal fee as a normal PayPal payment — there's no separate BNPL fee layer to break out. The standard reports already itemise the fee per transaction.

Steps

1. Log in to PayPal and go to Activity → Reports (or paypal.com/reports).
2. Use the Monthly statement for a summary, or the Activity Download / Balance report for transaction-level detail.
3. Pay Later transactions appear alongside your normal PayPal payments with their fees itemised.
4. Set the date range, generate, and download.

Note: *There is no standalone Pay in 3 merchant statement — it's settled and reported through your existing PayPal merchant account.*

Source: PayPal reports reconciliation guide (developer.paypal.com) · View & download statements and reports (paypal.com)

Zilch

Where: Zilch merchant/partner portal (access provided on onboarding)

What you're after: Settlement / payout reporting via the partner portal; detailed self-serve statement docs are not published publicly.

Fee breakdown: **Depends on your contract** — BNPL merchant fee + fixed fee per order. Portal reporting should show sales, fees and net per payout, but Zilch doesn't publish the detail publicly — confirm the report contents with your account manager.

Steps

1. Log in to the Zilch merchant/partner portal using the credentials provided at onboarding.
2. Look for the Payouts / Settlements or Reporting area for payout and reconciliation detail.
3. Filter to the period you need and export the available report.
4. If self-serve statements aren't visible, contact your Zilch account manager or merchant support — Zilch typically provides settlement reporting directly.

Note: *Zilch is a newer BNPL provider and doesn't publish detailed merchant statement instructions publicly. The steps above are the general pattern; confirm the exact location with your Zilch contact.*

Source: [Zilch Help Center]

If you still can't find it

- **Check the web portal, not the app.** Statements almost always live in the desktop dashboard.
- **Check your email and bank statement.** Many providers email settlement reports; the payout reference on your bank statement links back to the report.
- **Check your user role.** Some providers (e.g. Adyen) hide reports unless your login has the reporting permission — ask your account admin.
- **Ask support directly.** If self-serve download isn't available, the provider's merchant support can email recent statements.