MONTH CLOSE · SYNTHETIC DATA

March 2026 close: what was sold, paid out and received

A shop selling through its own Shopify store (card, PayPal, Klarna, bank transfer, the till), on amazon.de, and by invoice to a US wholesale customer through Stripe. Eleven files, one bridge from what was sold to what reached the bank.

Received from customers in March: €422,108.80 and $32,753.08

Sold in March: €561,258.10 across six euro channels, and $45,570.75 of wholesale invoices due in dollars. Of the difference, €93,170.12 is the shop's money that had not reached its account on 31 March: paid out and on its way, not yet paid out, held by a provider, or lost on the way.

Where the money is on 31 March

From what was sold to what reached the bank	EUR	USD
Sold in March	**€561,258.10**	**$45,570.75**
Refunds to customers	−€30,175.80	−$600.00
Fees	−€17,274.48	−$1,210.83
Paid out in March, booked in April	−€42,234.27	—
Not yet paid out on 31 March	−€33,655.93	—
Held by the providers	−€7,938.33	−$7,126.84
Missing	−€9,341.59	—
Not yet paid by customers	—	−$3,880.00
Brought from February	€1,840.22	—
Differences, promotions and other items	−€369.12	—
Received in the bank in March	**€422,108.80**	**$32,753.08**

Every line is the sum of the same line in the channel tables below, and every channel's table closes to the cent: what was sold, less every item, is exactly what its provider paid into the bank.

Refunds still to go out. The shop recorded refunds on 119 orders of March that no provider paid in March (78 card, 26 PayPal, 15 Klarna): €12,307.90. They leave in April, or were made another way, such as a gift card or cash at the till; the orders export has no refund date, so the close lists them rather than guesses. They are not in the bridge above, which follows the providers' money, and April's files settle each one.

Channel by channel

Shopify Payments

Item	EUR
Sold in March	**€267,806.05**
Charges differ from orders	€664.70
Refunds	−€18,768.86
Chargeback	−€154.00
Adjustment	−€23.40
Fees	−€4,632.87
Paid out, not yet in the bank	−€28,818.18
Not yet paid out on 31 March	−€15,943.13
Paid out, never reached the bank	−€9,341.59
Received in the bank	**€190,788.72**

PayPal

Item	EUR
Sold in March	**€128,380.60**
Payments differ from orders	−€582.00
Refunds	−€7,419.74
Fees, less fees returned on refunds	−€3,235.50
Balance brought from February	€1,840.22
Left in the PayPal balance on 31 March	−€4,963.33
Withdrawn, not yet in the bank	−€13,416.09
Received in the bank	**€100,604.16**

Klarna

Item	EUR
Sold in March	**€99,928.80**
Captured 30-31 March, settles on 6 April	−€3,104.05
Returns	−€2,240.76
Fees	−€3,232.22
Held back as a reserve	−€2,000.00
Received in the bank	**€89,351.77**

Bank transfer

Item	EUR
Sold in March	**€18,150.35**
Paid less than invoiced	−€15.00
Received in the bank	**€18,135.35**

Cash

Item	EUR
Sold in March	**€15,710.00**
Still in the till: sales of 30-31 March	−€325.00
Short in a deposit	−€40.00
Received in the bank	**€15,345.00**

Amazon

Item	EUR
Sold in March	**€31,282.30**
Shipped late in March, settles in April	−€4,261.00
Paid in the settlements, less shipped and settled	−€41.80
Promotions	−€162.05
Refunds	−€1,746.44
Fees	−€6,173.89
Storage, subscription, reimbursements	−€15.57
Reserve held on 29 March	−€975.00
Settlement deposited 1 April	−€10,022.75

Received in the bank	**€7,883.80**

Stripe (USD)

Item	USD
Sold in March	**$45,570.75**
Invoice due, not paid	−$3,880.00
Refund	−$600.00
Fees	−$1,210.83
Left in the Stripe balance	−$7,126.84
Received in the USD account	**$32,753.08**

Everything that did not agree (28)

Channel	What	Reference	Shop	Provider	Bank	Difference	What to do
Shopify Payments	Order paid, no card charge	#10394	38.95	—	—	-38.95	Ask Shopify support; the order may have been marked paid by hand
Shopify Payments	Charged less than the order	#9838	273.00	260.50	—	-12.50	Collect the difference or correct the order
Shopify Payments	Order paid, no card charge	#8935	337.85	—	—	-337.85	Ask Shopify support; the order may have been marked paid by hand
Shopify Payments	Charged less than the order	#8345	52.95	48.00	—	-4.95	Collect the difference or correct the order
Shopify Payments	Charged twice	#7560	266.00	266.00 + 266.00	—	266.00	Refunded already; the fee of the second charge was kept
Shopify Payments	Card charged for an order paid through PayPal	#9031	47.95	47.95	—	47.95	The customer paid twice: refund one of the two payments
Shopify Payments	Card charged for an order paid through PayPal	#9490	745.00	745.00	—	745.00	The customer paid twice: refund one of the two payments
Shopify Payments	Card refund differs from the order's refund	#9090	99.00	103.95	—	-4.95	Find who refunded the difference and why
Shopify Payments	Adjustment with no order	2026-03-12	—	-23.40	—	-23.40	Ask Shopify what the adjustment was for
Shopify Payments	Chargeback, the order still reads paid	#7795	154.00	-154.00 and a 15.00 fee	—	-169.00	Answer the dispute, or record it on the order
Shopify Payments	Payout never reached the bank	payout 2026-03-18	—	9341.59	—	-9341.59	Ask Shopify for the payout's trace; check the bank account on file
PayPal	Order paid, no PayPal payment	#8041	582.00	—	—	-582.00	Search PayPal by the customer's e-mail; the order may be marked paid by mistake
PayPal	Refund in PayPal, none in the shop	#9232	0.00	-45.00	—	-45.00	Find who refunded it and why; record it in

							the shop or claim it back
Klarna	Fee above the contract (3.49% for 2.99%)	KL202603234928	2.99%	3.49%	—	-146.50	Claim the difference from Klarna
Klarna	Held back as a rolling reserve	KL202603234928	—	2000.00	—	-2000.00	Ask Klarna why and until when; it is the shop's money
Bank transfer	Customer paid a different amount	#8067	224.10	—	209.10	-15.00	Probably the customer's bank charges; invoice them or write it off
Cash	Deposit differs from the till	week of 09 March	1748.00	—	1708.00	-40.00	Count the till against the day reports of that week
Amazon	Cancelled, but charged	302-2534212-3499741 NO-BTL-75	Cancelled	27.90	—	27.90	Refund the customer
Amazon	Paid less than the price	304-4103772-7671362 NO-CBL-02	14.90	9.90	—	-5.00	Open a case with Seller Support
Amazon	Commission above the rate card	302-5103311-7220635 NO-PWR-10	2.44	5.24	—	-2.80	Open a case with Seller Support
Amazon	Shipped, never paid	306-2995046-5638590 NO-SCK-02	24.90	—	—	-24.90	Open a case with Seller Support
Amazon	FBA fee charged twice	303-3618526-6250112 NO-SCK-02	-3.12	-6.24	—	-3.12	Open a case with Seller Support
Amazon	Shipped, never paid	304-7670079-7856065 NO-LMP-35	39.90	—	—	-39.90	Open a case with Seller Support
Amazon	Shipped, never paid	304-7670079-7856065 NO-SPK-01	39.80	—	—	-39.80	Open a case with Seller Support
Amazon	Charge with no order in the report	302-8819284-1290456 NO-LMP-35	—	39.90	—	39.90	Check whether the report was pulled before this order
Amazon	Refund larger than the sale	304-4179934-8659362 NO-GLV-01	34.90	69.80	—	-34.90	Open a case with Seller Support
Stripe (USD)	Invoice due, not paid	NO-US-2026-007	USD 3880.00	—	—	USD -3880.00	Remind the customer
Bank	Credit nobody can place	26.03.2026	—	—	310.00	310.00	Ask the bank for the payer's details

Every credit to the euro account in March

What it was	Credits	EUR

Shopify Payments payout	19	€190,788.72
PayPal withdrawal	4	€100,604.16
Klarna payout	5	€89,351.77
Own account, not income	2	€28,132.00
Customer bank transfer	102	€18,135.35
Cash deposit	5	€15,345.00
Amazon settlement	1	€7,883.80
Loan, not income	1	€5,000.00
Unidentified	1	€310.00
All credits	**140**	**€455,550.80**

€28,132.00 moved between the shop's own accounts: €10,000.00 from the savings account and €18,132.00 converted from the USD account (USD 20,000.00 at 0.9066). €5,000.00 is a shareholder loan. None of it is revenue, and a close that counted it would report €33,132.00 of sales that never happened. The payments out of the account are listed in the workbook and not reconciled here.

What to do this week, the largest first

- **Ask Shopify for the payout of 18 March** (€9,341.59). The file says it was paid; the bank never booked it.
- **Remind Trailhead Supply Co.** of invoice NO-US-2026-007, USD 3,880.00, due 30 March.
- **Ask Klarna** why €2,000.00 was held back and until when, and claim the fee charged at 3.49% instead of 2.99% on the week of 16 March (€146.50).
- **Refund two customers who paid twice**, by card and through PayPal: #9490, €745.00, and #9031, €47.95.
- **Find order #8041**: paid by PayPal in the shop, €582.00, no payment in PayPal.
- **Ask Shopify support about two card orders marked paid with no charge**: #8935, €337.85, and #10394, €38.95.
- **Ask the bank** who sent €310.00 on 26 March with no reference.
- **Answer the chargeback on #7795**, €154.00 and a €15.00 fee, or record it on the order, which still reads paid.
- **Open cases with Amazon Seller Support** for the lines shipped and never paid, the line paid €5 short, the commission above the rate card, the FBA fee charged twice and the refund larger than the sale; **refund the Amazon customer** charged for a cancelled order, and find the order behind the charge the report does not list.
- **Find who refunded** €45.00 in PayPal on order #9232, where the shop records no refund, and the €4.95 refunded by card on #9090 beyond what the order records; ask Shopify what the adjustment of €23.40 on 12 March was for.
- **Count the till** for the week of 9 March: the deposit is €40.00 short. And invoice the €15.00 a customer's bank took from a transfer.
- **Collect or correct** the two card charges short of their order: #9838, €12.50, and #8345, €4.95.

Rules agreed before counting

- The month's sales: Shopify orders paid 1–31 March in shop time; Amazon lines shipped from orders placed in March; wholesale invoices due in March.
- Orders on Shopify's test gateway are not sales.
- Money is received when the bank books it. A payout the provider sent by 31 March and the bank booked in April is on its way; one the provider sent in April had not been paid out at the close.
- Cut-offs: Klarna settles weekly, so its captures of 30–31 March settle on 6 April; the till's takings of 30–31 March are deposited in April; Amazon lines of orders placed from 27 March settle in April. Amazon's dates are read in UTC, as its reports write them.
- Keys: the order number (#7365 in the shop, Klarna and the bank, 7365 in PayPal); Amazon's order and SKU; the invoice number; each payout's own reference on the statement.
- Fees are held to the contracts: PayPal 2.49% + €0.35, Klarna 2.99% + €0.35, Stripe 2.9% + $0.30, Amazon's rate card. Shopify Payments' fees are taken as its file states them.
- A credit that is not a customer's money is listed and kept out of what was received.

The same money in five formats

One order, three files, three ways of writing its number, and the bank sees none of them: it books one line per payout. This is the part a spreadsheet does by hand.

The shop: Shopify's orders export, the same two orders

```
Name,Paid at,Financial Status,Total,Payment Method
#7365,2026-03-01 00:33:27 +0100,refunded,338.55,PayPal Express Checkout
#7490,2026-03-02 00:59:05 +0100,paid,195.30,Klarna
```

PayPal's activity download: the date day/month/year, the order number without its

```
"Date","Time","TimeZone","Name","Type","Status","Currency","Gross","Fee","Net","From Email Address","To Email Address","Tr
ansaction ID","Reference Txn ID","Invoice Number","Balance","Balance Impact"
"01/03/2026","00:33:52","Europe/Berlin","Customer 73AEC","Express Checkout Payment","Completed","EUR","338.55","-8.78","32
9.77","buyer73aec@example.com","shop@nordlicht-outdoor.example","25D9C73AF73AEC","","7365","2169.99","Credit"
```

Klarna's settlement: order #7490 is one SALE and two FEE rows, keyed by a UUID

```
payment_reference,type,detailed_type,order_id,merchant_reference1,amount
KL202603096057,SALE,,5ccf8997-0324-005c-1873-5b9d0a52a19a,#7490,195.30
KL202603096057,FEE,PURCHASE_FEE_PERCENTAGE,5ccf8997-0324-005c-1873-5b9d0a52a19a,#7490,5.84
KL202603096057,FEE,PURCHASE_FEE_FIXED,5ccf8997-0324-005c-1873-5b9d0a52a19a,#7490,0.35
```

Amazon's Flat File V2 settlement: tab-separated, one row per amount type, fees negative

```
settlement-id	transaction-type	order-id	amount-type	amount-description	amount
24518730961	Order	304-4179934-8659362	ItemPrice	Principal	34.90
24518730961	Order	304-4179934-8659362	ItemFees	Commission	-5.24
24518730961	Order	304-4179934-8659362	ItemFees	FBAPerUnitFulfillmentFee	-3.18
```

The bank: semicolons, decimal commas, dd.mm.yyyy, one line per payout and none per order

```
Buchungstag;Valuta;Auftraggeber/Empfänger;Verwendungszweck;Betrag;Währung;Saldo
10.03.2026;10.03.2026;KLARNA BANK AB;KL202603096057;19.496,48;EUR;89.859,32
16.03.2026;16.03.2026;NORDLICHT OUTDOOR GMBH (TAGESGELD);Umbuchung vom Tagesgeldkonto;10.000,00;EUR;169.295,33
```

Files

File	SHA-256
shopify_orders	4655ea261d1446cdb828cbf2106dae16d141b625cdbf5ac543c048f57004881f
shopify_payments	d8b8a2459bdb1c07c4f3202c3279920270ae6d9715accf44b9a405b4e63d91c1
paypal	92bd1478cc9f6a0c1148d4de2d9c4cf4ecebc10b65e2af82510c8cd80874aea2
klarna	eebb44c2e93df4e6a104f567c24aa7d514733a22ffdb0afe46bede3eaee699cb
amazon_orders	8c6463cdda058cdc86eed7a286e72bbcd3ad11a951f58ed6a2b95409514b8b08
amazon_settlements	a250a995d19bd6f1f50be1e50d55f4b15be2155f7e02761830ab846af0504b6c
amazon_catalogue	e643223d5be42ad51571a2aac3cc9820b5d592d6934e58429c135d5b27212e9a
stripe	9c8e44e72a72211fd5216b0609a315ff222de7ad76423f3ce71e3bf83da7d783
invoices	09553d551a98204f5c06bcaf2d9fab796a48a2f0ea45ad4cb11d1b953a8fd311
bank_eur	0b157efe69ed3899acdd27ab9f19af9a0ad2ec331a485bf855700523f8b3b234
bank_usd	0e69ed3d6ef468abf3b86d6752d0207feef560d5e77db17d5468e7427beaa104

Synthetic data: the shop, its orders, the providers' files and the bank statements were generated, and disagreements were planted in them on purpose. The code that reconciles reads only the files, but it was written by the same person who planted the disagreements: this shows the method and what a client receives, not a blind test. The fees, rates and reserves are illustrative.