

Shopify sales against Shopify Payments payouts

One month of a synthetic EU shop, in the real Shopify export layouts

The shop sold €529,976 of orders in March. Its Shopify Payments account shows €244,365 net for March card transactions. Where did the other €285,611 go, and is any of it money that should have arrived and did not?

SOLD IN MARCH	NET FOR MARCH TRANSACTIONS	CARD ORDERS MATCHED
€529,976	€244,365	1,439 / 1,444

From March sales to the payout, EUR

	EUR
Orders paid in March, all payment methods	529,975.80
Paid through PayPal	-128,380.60
Paid through Klarna	-99,928.80
Paid manually (bank transfer, invoice)	-18,150.35
Paid in cash at the till	-15,710.00
Card orders (Shopify Payments)	267,806.05
Orders paid, no charge	-376.80
Charged less than the order	-17.45
Charged twice	+266.00
Charges with no order	+258.00
Charges in the payouts file	267,935.80
Refunds: March orders, as recorded in Shopify	-9,934.50
Refund larger than Shopify records (#9090)	-103.95
Refunds: February orders	-8,464.41
Refund of the second charge (#7560)	-266.00
Chargeback	-154.00
Adjustment	-23.40
Card fees	-4,624.84
Net for March transactions	244,364.70
of which paid out by 31 March	228,421.57
of which in transit, paid out in early April	15,943.13

Every line is a sum of rows of one of two files: the Shopify orders export and the Shopify Payments transactions export for March. The transactions file follows the columns help.shopify.com lists for that export; its fees are illustrative.

What needs a person

What went wrong	Order	In Shopify	In the payouts	Difference
Order paid, no charge	#8935	337.85	—	–337.85
Order paid, no charge	#10394	38.95	—	–38.95
Charged less than the order	#7596	42.95	30.45	–12.50
Charged less than the order	#8345	52.95	48.00	–4.95
Charged twice, second refunded	#7560	266.00	266.00 + 266.00	+266.00, then –266.00
Charge, no order in the export	#10662	—	129.00	+129.00
Charge, no order in the export	#10666	—	129.00	+129.00
Refund larger than recorded	#9090	99.00	103.95	+4.95
Chargeback, order still paid	#7795	154.00	–154.00, fee 15.00	–169.00

What the owner learns

- **Half of March never passes through this account.** €262,170 was paid by PayPal, Klarna, transfer and cash, each with its own route to the bank and its own file.
- **Cards cost 1.73% of what they charged.** American Express carried 6.1% of card sales and 10.8% of the fees.
- **One dispute is not in the shop's books.** Order #7795 still reads paid; the card network took back €154.00 and €15.00 more.

Still open, and why

78 March orders carry a refund in Shopify (€7,501.54) with no refund transaction in March. The orders export has no refund date, so an April refund cannot be told from a refund made outside Shopify Payments. The April transactions file closes it for each order; until then they are listed, not guessed.

What the client receives

This protocol: every disagreement with both values, grouped by what went wrong; the table from sales to the payout; the list of what needs a decision or another file. For a monthly client, the same check every month.

Synthetic data. The payouts file was generated from the orders export and given, on purpose, the disagreements a real shop's files have; the reconciliation read the two files only. Checked afterwards: seven of the eight planted kinds found with the right orders and amounts; the eighth, a refund made outside Shopify Payments, is among the 78 open refunds, where the two files put it.