



# Merchant User Guide

Version 2.0

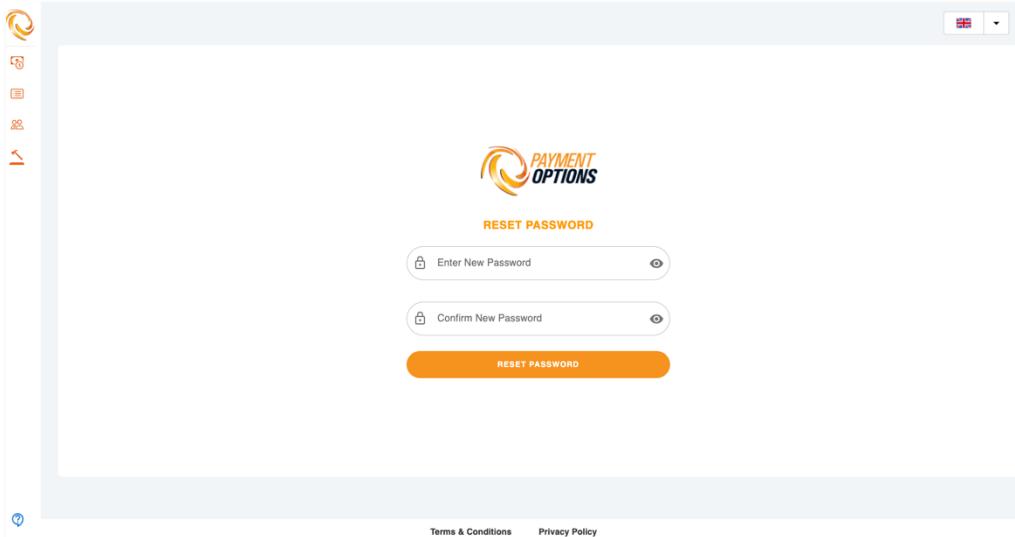
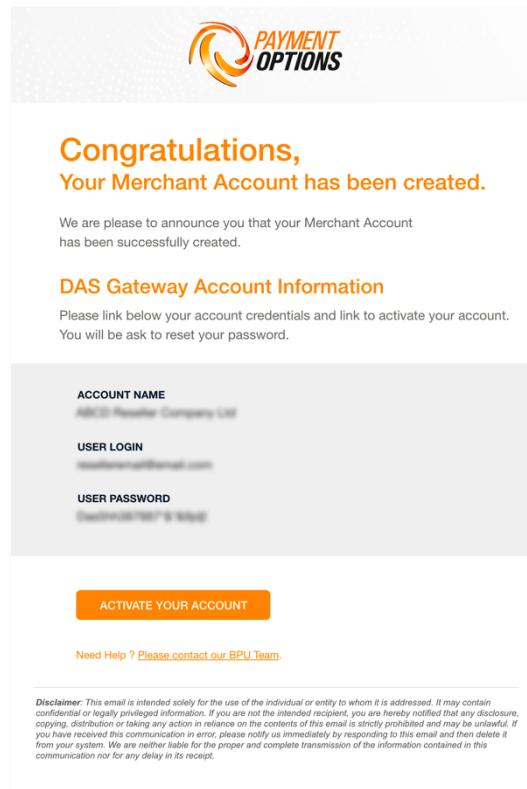
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# 1. Login Access

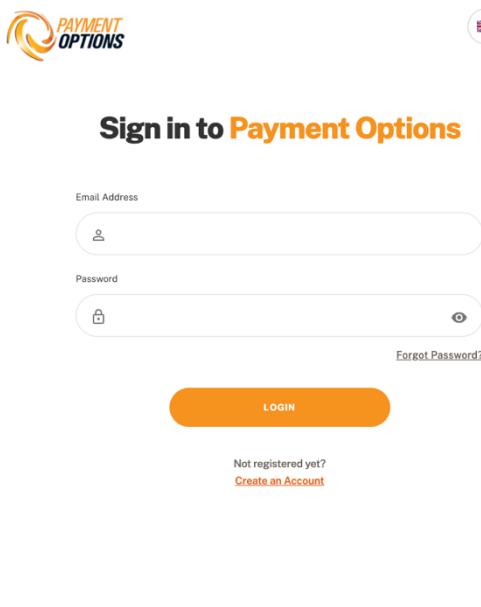
## 1.1 Activate Account

- After your account has been created, you will receive an **email** with your credential and a link to **activate your account** by creating a new password.



## 1.2 Login

- To login into DAS Gateway, load **<https://me.paymentoptions.com>** on your browser and use your credentials to login to your account. Kindly enter your associated email address with the new password and click **LOGIN**.

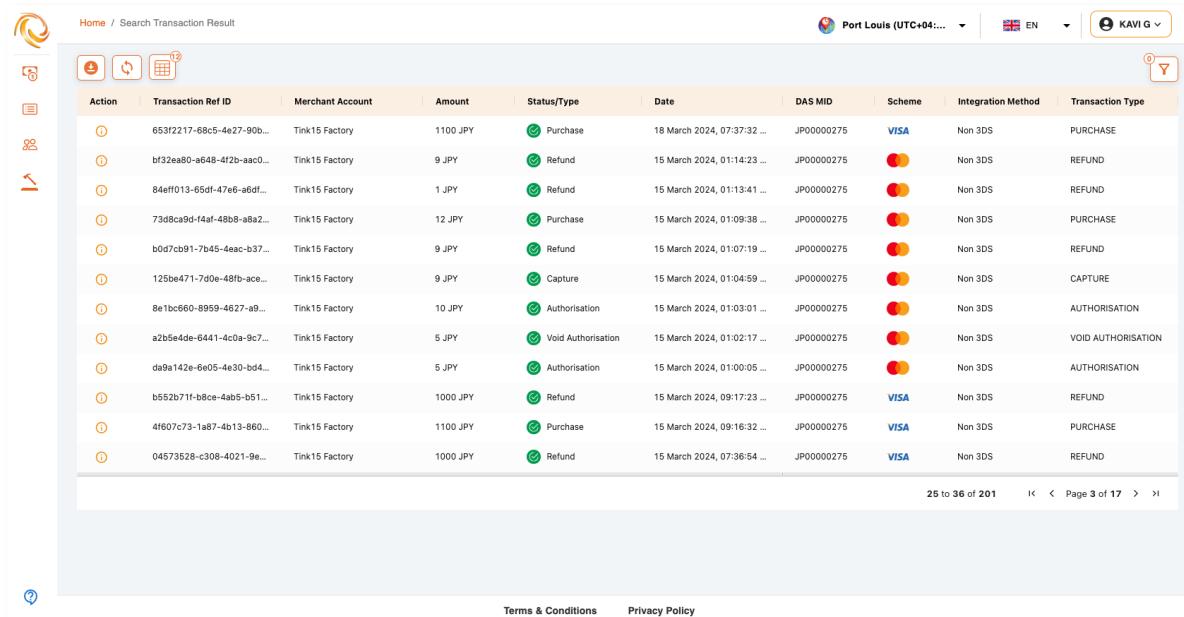


The screenshot shows the 'Sign in to Payment Options' page. It features a logo at the top left, a language selection dropdown at the top right, and two input fields for 'Email Address' and 'Password'. Below the password field is a 'Forgot Password?' link. A large orange 'LOGIN' button is centered below the fields. At the bottom, there's a link for 'Not registered yet? Create an Account'.



The screenshot shows a promotional banner with the text 'Simplifying Payments, Enable Growth' and a subtext 'Your all-in-one digital payment solutions provider, built to accelerate your business growth.' To the right is a photograph of a woman in an orange shirt holding a smartphone and a credit card, smiling.

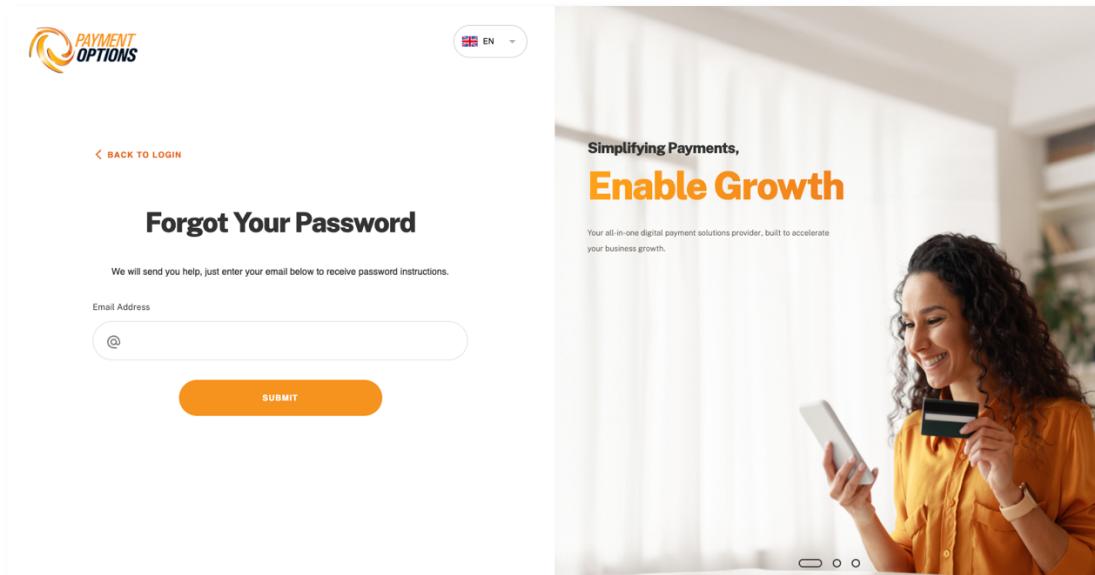
- After successful login, you will be redirected to the first screen (**Transaction List** screen), and from here you can use the payment gateway features.



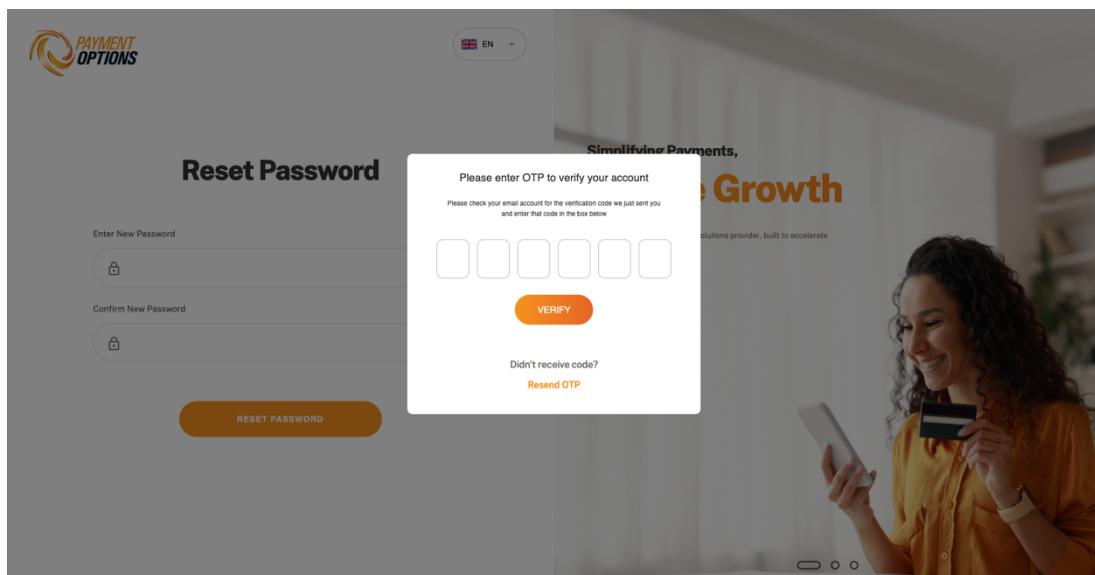
The screenshot shows the 'Transaction List' screen. At the top, there are navigation icons and a search bar. The main area is a table with columns: Action, Transaction Ref ID, Merchant Account, Amount, Status/Type, Date, DAS MID, Scheme, Integration Method, and Transaction Type. The table contains 12 rows of transaction data. At the bottom, there are pagination controls showing '25 to 36 of 201' and links for 'Terms & Conditions' and 'Privacy Policy'.

## 1.3 Forgot Password

- To retrieve your password, please click on the **Forgot Password?** button from the login page.

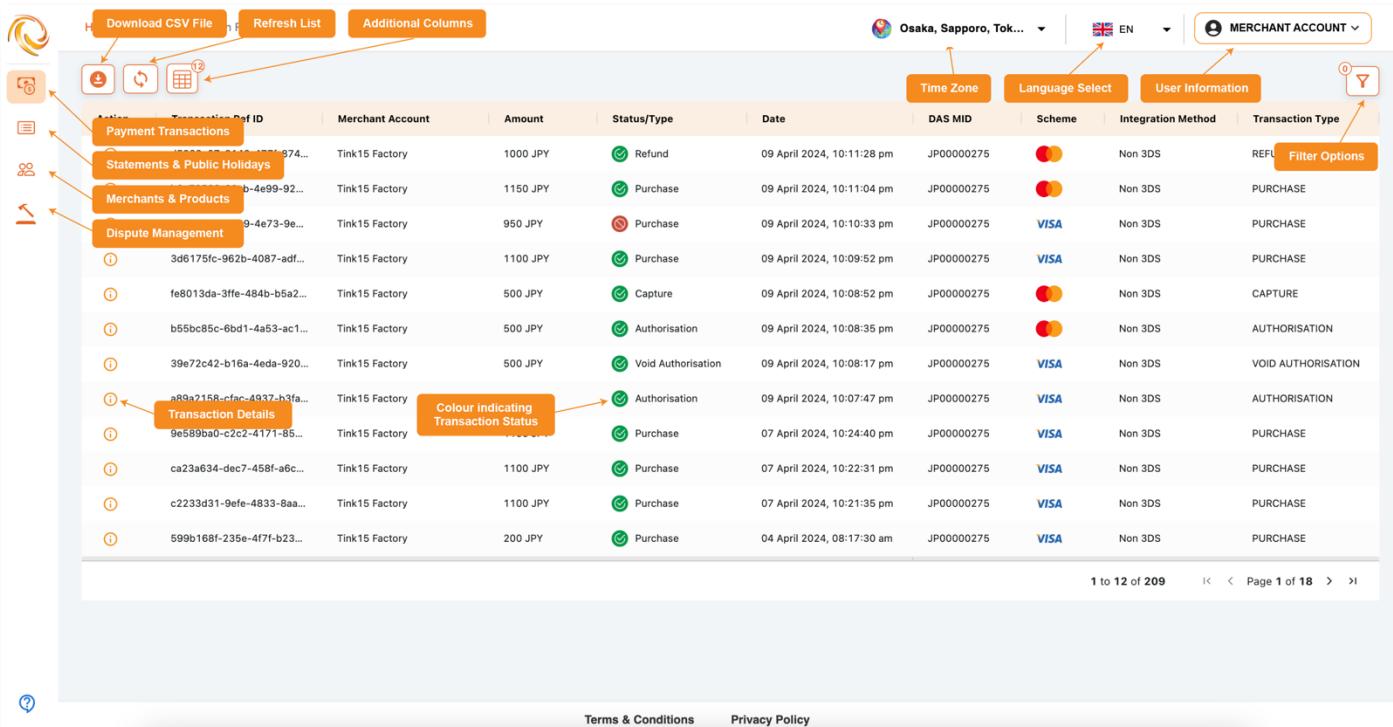


- You will be asked to enter the associated email address to receive an email with instructions to reset your password.
- You will receive a 6 digit **OTP code** in the email, then you will be asked to enter the OTP in the **Reset Password** Screen. Reset your password by keying in password of your choice in **Enter New Password** and re-entering the same password again in the **Confirm New Password** field- Click **Reset Password** button to proceed.



- After password has been successfully changed, you can go back to Login page.

## 2. Summarised Overview



The screenshot shows a transaction history page with the following details:

- Header:** Includes "Download CSV File", "Refresh List", "Additional Columns", "Merchant Account" (set to "Osaka, Sapporo, Tok... EN"), "Time Zone", "Language Select", "User Information", and "Filter Options".
- Table Headers:** Merchant Account, Amount, Status/Type, Date, DAS MID, Scheme, Integration Method, Transaction Type.
- Table Data:** 12 rows of transaction details. The first row is highlighted in orange. The "Status/Type" column uses color-coded icons: green for Refund, Purchase, Capture, Authorisation, Void Authorisation; red for Purchase; blue for Authorisation.
- Bottom:** Page navigation "1 to 12 of 209" and "Page 1 of 18".



### Payment Transactions

View all transactions and details of any payment. Capture and Refund can also be performed in this section.



### Statements & Public Holidays

View list of statement and Download statements in PDF format. You can also view list of holidays in respective of Payment Options Entities.



### Merchants & Products

View your details from Merchant view or Product View. Includes User Management feature. You can also create Pay by Link, Subscriptions and Download QR Codes.



### Dispute Management

View list of dispute cases. You can also respond & upload evidences to the dispute.



### Download CSV File

Button to download Transaction list in CSV Format.



### Additional Column

Button to select and show additional column fields to the Transaction list.



### Refresh List

Button to refresh transaction list to show real time transactions.

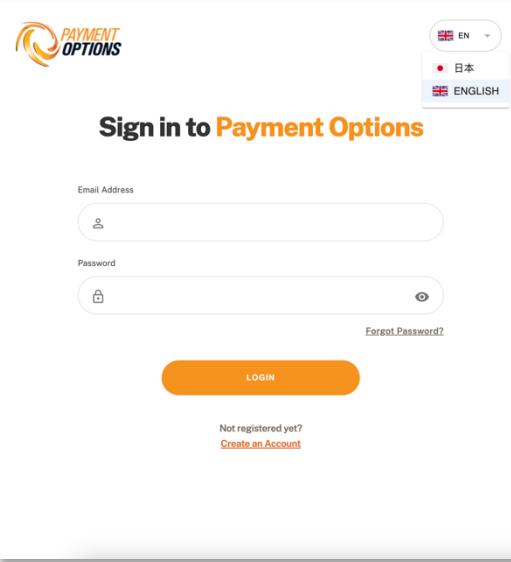
 Osaka, Sapporo, Tok...	<b>Time Zone</b>	Select the Time Zone you want to see transactions.
 EN	<b>Language Select</b>	Select language by selecting country flag.
 USER ACCOUNT	<b>User Information</b>	Show logged-in user access information and Log Out Button.
	<b>Filter Options</b>	Set filter conditions to be applied in transaction table list.
  	<b>Colour to indicate Status</b>	<p>These icons are an indication to show the actual status of the transaction</p> <p>Green – Successful Red – Not Successful Yellow – Processing/Pending</p>
	<b>Transaction Details</b>	<p>This button can have many options to View details, Issue Refund, Issue Capture or Void Transaction.</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  DETAILS         </div> <div style="text-align: center;">  DETAILS         </div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="text-align: center;">  REFUND         </div> <div style="text-align: center;">  VOID         </div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="text-align: center;">  CAPTURE         </div> <div style="text-align: center;">  CAPTURE         </div> </div>

### 3. Language selection

- DAS Gateway supports localisation capabilities where you can select your preferred language via the dropdown with the flag icon.

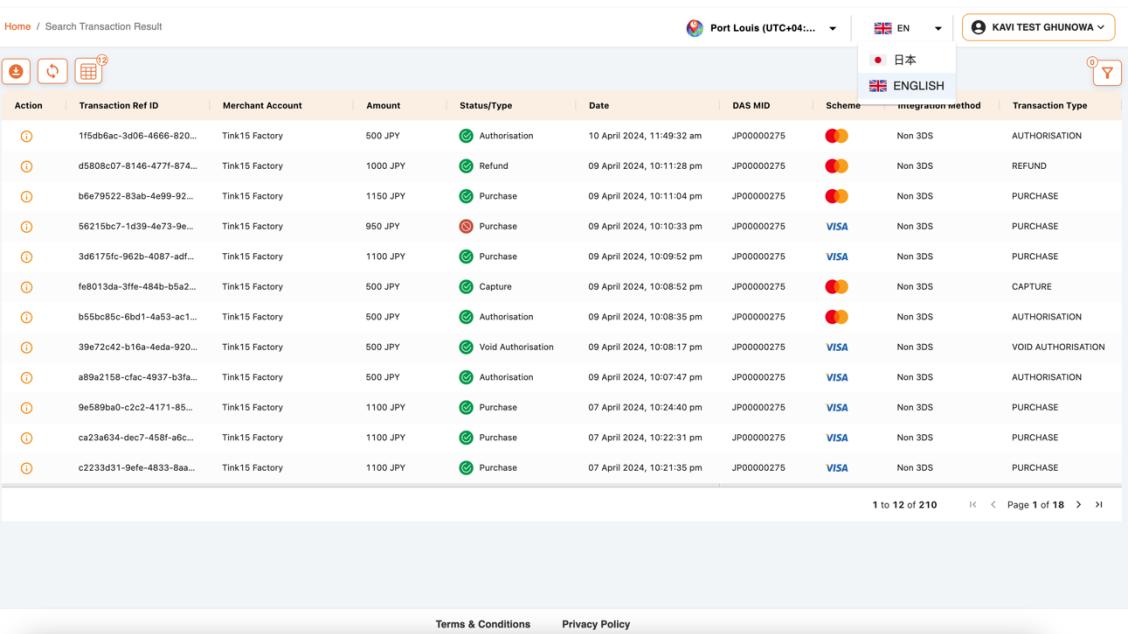
Currently we support two languages:

- English**
- Japanese [日本語, Nihongo]**




The sign-in page shows a dropdown menu with three options: EN (selected), 日本 (Japan), and ENGLISH. The homepage features a smiling woman holding a smartphone and a credit card, with the text "Fastening Payments, Empowering Growth".

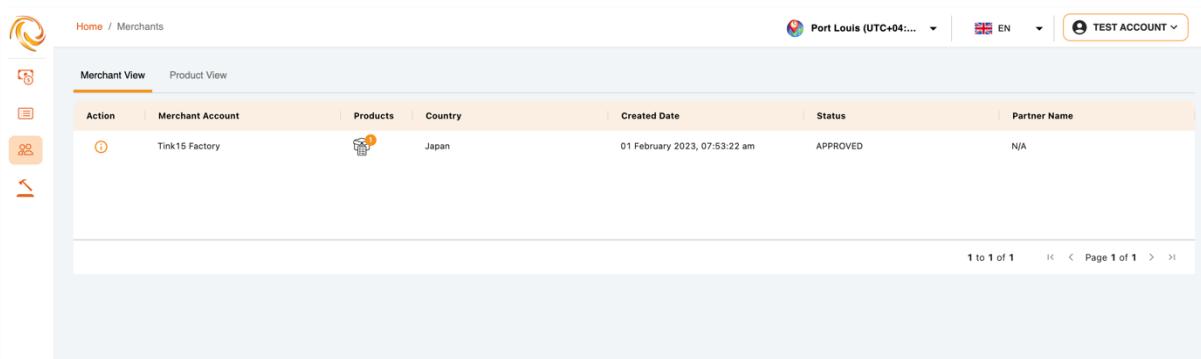
- Language can also be selected at any time after login throughout the gateway via the top right corner.



The transaction history page shows a table of transactions with various columns like Action, Transaction Ref ID, Merchant Account, Amount, Status/Type, Date, DAS MID, Scheme, Integration Method, and Transaction Type. At the top right, there is a dropdown menu for language selection with options: EN (selected), 日本 (Japan), and ENGLISH.

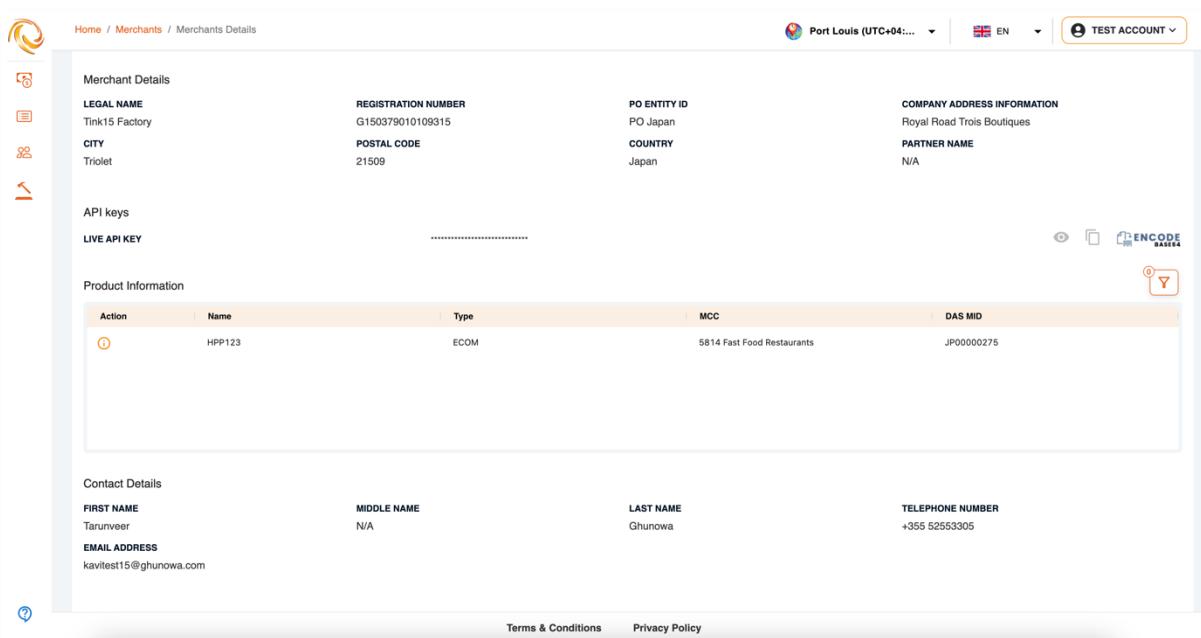
## 4. How to retrieve all your profiles under Merchant View

- After login, you will be redirected to the Transactions screen.
- Select Merchants Tab  on the left side menu
- From Merchant View, your Merchant Account will be listed.



The screenshot shows the 'Merchant View' section of the platform. At the top, there are navigation links for 'Home / Merchants'. On the left, there's a vertical sidebar with icons for Home, Merchants, Products, Countries, and Test Account. The main area has tabs for 'Merchant View' (which is selected) and 'Product View'. Below is a table with columns: Action, Merchant Account, Products, Country, Created Date, Status, and Partner Name. One row is visible for 'Tink15 Factory' from Japan, created on 01 February 2023 at 07:53:22 am, with an APPROVED status and N/A for Partner Name. At the bottom, it says '1 to 1 of 1' and 'Page 1 of 1'.

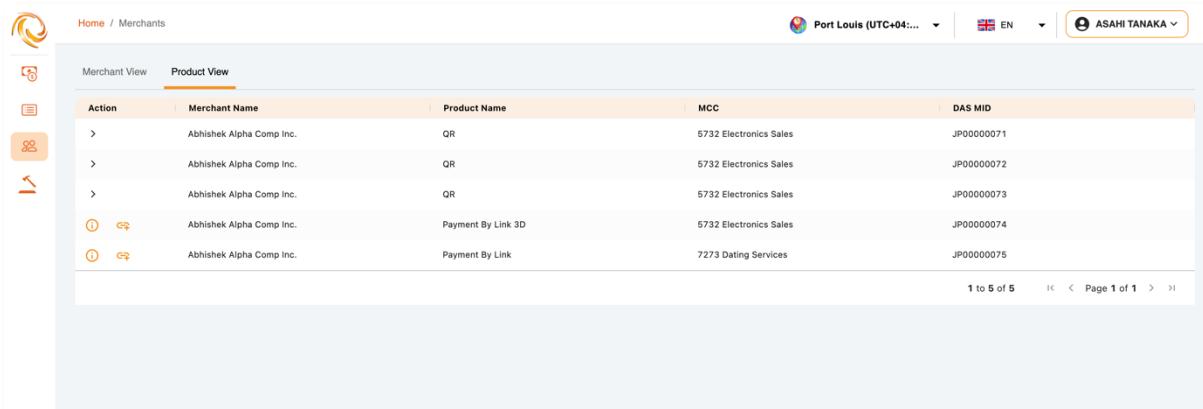
- Click on the Info Icon  to view details of your Merchant Account.



The screenshot shows the 'Merchants Details' page. At the top, there are navigation links for 'Home / Merchants / Merchants Details'. The left sidebar includes icons for Home, Merchants, Products, Countries, and Test Account. The main content area is divided into sections: 'Merchant Details' (Legal Name: Tink15 Factory, Registration Number: G150379010109315, City: Trolet, Postal Code: 21509; PO Entity ID: PO Japan, Country: Japan, Company Address Information: Royal Road Trois Boutiques, Partner Name: N/A), 'API keys' (LIVE API KEY: .....), and 'Product Information' (Action: HPP123, Name: HPP123, Type: ECOM, MCC: 5814 Fast Food Restaurants, DAS MID: JP00000275). There's also a 'Contact Details' section with fields for First Name (Tarunveer), Middle Name (N/A), Last Name (Ghunowa), and Telephone Number (+355 52553305). At the bottom, there are links for 'Terms & Conditions' and 'Privacy Policy'.

## 5. How to retrieve your MIDs under your profile (under Product)

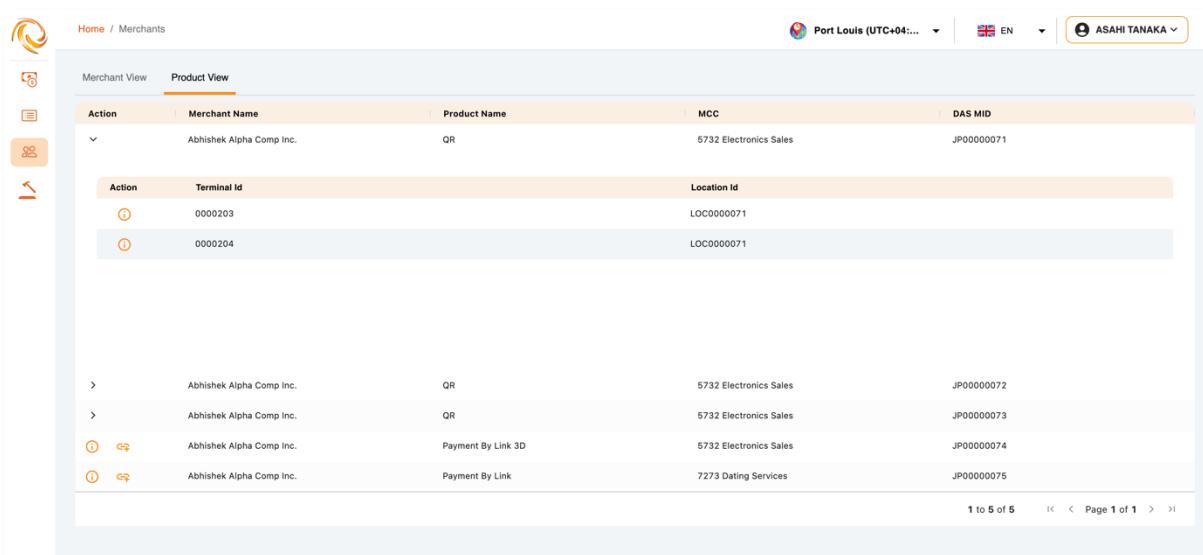
- Your MIDs (Merchant IDs) can also be accessed from Product View.



The screenshot shows the 'Product View' section of the DAS GATEWAY interface. The table lists MIDs for the merchant 'Abhishek Alpha Comp Inc.':

Action	Merchant Name	Product Name	MCC	DAS MID
>	Abhishek Alpha Comp Inc.	QR	5732 Electronics Sales	JP00000071
>	Abhishek Alpha Comp Inc.	QR	5732 Electronics Sales	JP00000072
>	Abhishek Alpha Comp Inc.	QR	5732 Electronics Sales	JP00000073
ⓘ 🔍	Abhishek Alpha Comp Inc.	Payment By Link 3D	5732 Electronics Sales	JP00000074
ⓘ 🔍	Abhishek Alpha Comp Inc.	Payment By Link	7273 Dating Services	JP00000075

- If Product has multiple locations, click on the expand icon  to view location list.



The screenshot shows the 'Product View' section of the DAS GATEWAY interface. The table lists MIDs for the merchant 'Abhishek Alpha Comp Inc.' with expanded location details:

Action	Merchant Name	Product Name	MCC	DAS MID
⌄	Abhishek Alpha Comp Inc.	QR	5732 Electronics Sales	JP00000071
Action Terminal Id		Location Id		
ⓘ	0000203	LOC0000071		
ⓘ	0000204	LOC0000071		

Below the expanded section, the original list of MIDs is shown:

>	Abhishek Alpha Comp Inc.	QR	5732 Electronics Sales	JP00000072
>	Abhishek Alpha Comp Inc.	QR	5732 Electronics Sales	JP00000073
ⓘ 🔍	Abhishek Alpha Comp Inc.	Payment By Link 3D	5732 Electronics Sales	JP00000074
ⓘ 🔍	Abhishek Alpha Comp Inc.	Payment By Link	7273 Dating Services	JP00000075

- Click on the info icon  next to each MIDs, to view details of MID.

**Merchant View**

**Product View**

Action	Merchant Name	Product Name	MCC
Abhishek Alpha Comp Inc.	QR	5732 E	
	Action Terminal Id	Location	
 0000203	LOC0001		
 0000204	LOC0002		
	<b>View Details</b>		
Abhishek Alpha Comp Inc.	QR	5732 E	
	Action Terminal Id	Location	
 0000205	LOC0003		

[Terms & Conditions](#) [Privacy Policy](#)

**QR (QR)**

<b>MERCHANT NAME</b> Abhishek Alpha Comp Inc.	<b>MERCHANT CATEGORY CODE</b> 5732 Electronics Sales
<b>SETTLEMENT CURRENCY</b> JPY	<b>PROCESSING CURRENCY</b> JPY, USD
<b>GOOGLEPAY MID</b> N/A	<b>DAS MID</b> JP000000071
<b>LOCATION NAME</b> ALPHACOMP1L1	<b>TERMINAL ID</b> 0000204
<b>MERCHANT LOGO URL</b> www.ALPHACOMP.com/logo	<b>BILLING DESCRIPTOR</b> PO-ALPHACOMP
<b>SCHEME TYPES</b> VISA	<b>TRANSACTION TYPE</b>
	<input checked="" type="checkbox"/> 3D Secure
	<input type="checkbox"/> Non 3D Secure
	<input checked="" type="checkbox"/> CVV2/CVC2
	<input type="checkbox"/> Non CVV2/CVC2
	<input type="checkbox"/> Tokenised
	<input type="checkbox"/> Dynamic MCC

Select Currency to generate QR

Select Currency to generate QR **GENERATE QR**

**Merchant View**

**Product View**

Action	Merchant Name	Product Name	MCC
>	Abhishek Alpha Comp Inc.	QR	5732 E
>	Abhishek Alpha Comp Inc.	QR	5732 E
>	Abhishek Alpha Comp Inc.	QR	5732 E
 	Abhishek Alpha Comp Inc.	Payment By Link 3D	5732 E
	<b>View Details</b>	Abhishek Alpha Comp Inc.	Payment By Link

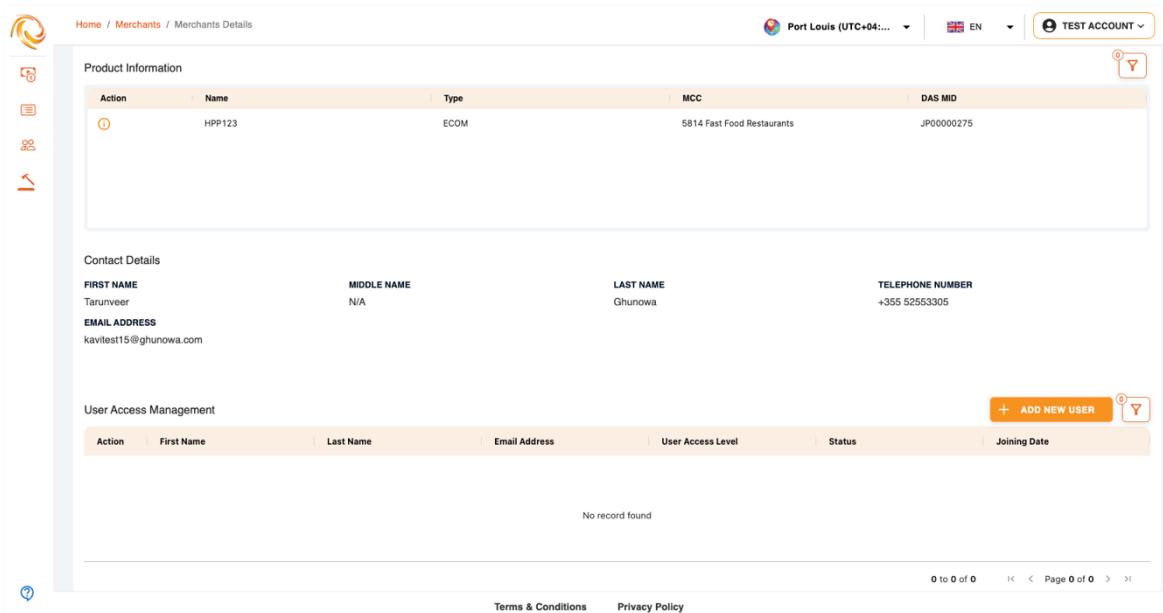
[Terms & Conditions](#) [Privacy Policy](#)

**Payment By Link 3D (PBL)**

<b>MERCHANT NAME</b> Abhishek Alpha Comp Inc.	<b>MERCHANT CATEGORY CODE</b> 5732 Electronics Sales
<b>SETTLEMENT CURRENCY</b> JPY	<b>PROCESSING CURRENCY</b> JPY, USD
<b>GOOGLEPAY MID</b> N/A	<b>DAS MID</b> JP000000074
<b>MERCHANT LOGO URL</b> www.alphacomp.com/logo	<b>BILLING DESCRIPTOR</b> PO-ALPHACOMP
<b>SCHEME TYPES</b> VISA	<b>TRANSACTION TYPE</b>
	<input checked="" type="checkbox"/> 3D Secure
	<input type="checkbox"/> Non 3D Secure
	<input checked="" type="checkbox"/> CVV2/CVC2
	<input type="checkbox"/> Non CVV2/CVC2
	<input type="checkbox"/> Recurring
	<input type="checkbox"/> Tokenised
	<input type="checkbox"/> Dynamic MCC

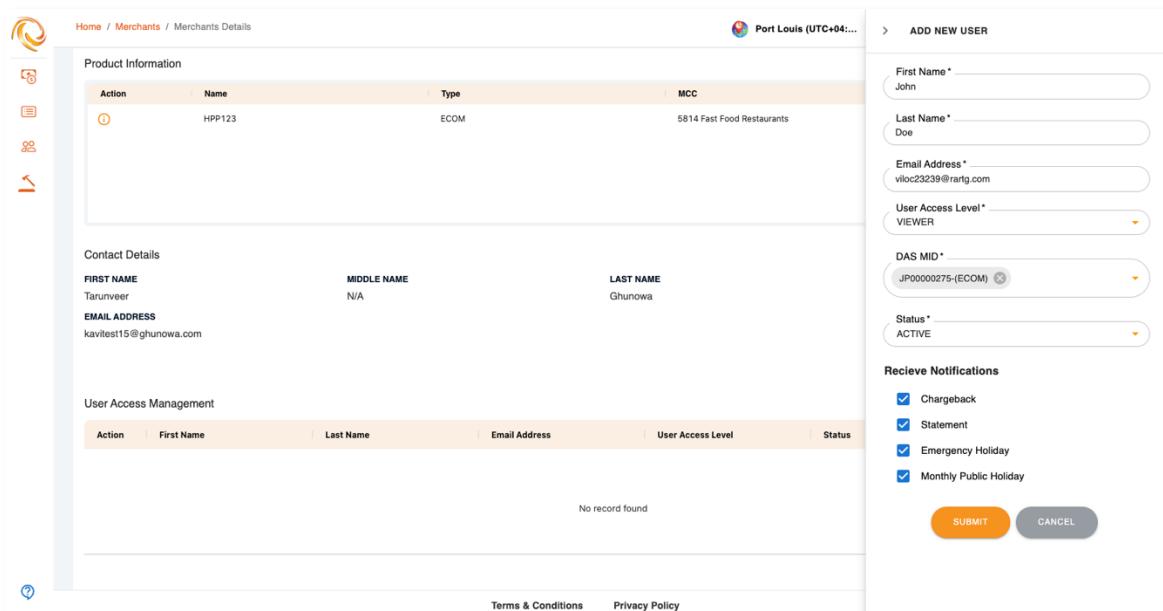
## 6. How to manage users for your account

- Select Merchants Tab  on the left side menu
- From Merchant View, your profile will be listed.
- Click on the Info Icon  to view details of your Merchant Account.
- Scroll down till User Access Management Table.



The screenshot shows the 'Merchants Details' page. At the top, there's a navigation bar with 'Home / Merchants / Merchants Details', the location 'Port Louis (UTC+04:00)', language 'EN', and a 'TEST ACCOUNT' button. On the left, a sidebar has icons for Home, Merchants, Products, Services, and Support. The main content area has three sections: 'Product Information' (listing a merchant with ID HPP123, Type ECOM, MCC 5814 Fast Food Restaurants, and DAS MID JP00000275), 'Contact Details' (with fields for First Name, Middle Name, Last Name, and Telephone Number), and 'User Access Management' (a table with columns Action, First Name, Last Name, Email Address, User Access Level, Status, and Joining Date). A large orange button '+ ADD NEW USER' is located at the top right of the User Access Management section. At the bottom, there are links for 'Terms & Conditions' and 'Privacy Policy'.

- From the User Access Management table, click on  to **add a new user** to give access to the same Merchant Account.
- Different **User Access Level** and different product (**DAS MID**) can be assigned to that particular user and also set email notifications for specific feature.



The screenshot shows a modal window titled 'ADD NEW USER'. It contains fields for 'First Name \*' (John), 'Last Name \*' (Doe), 'Email Address \*' (vico2329@rarf.com), 'User Access Level \*' (VIEWER), 'DAS MID \*' (JP00000275-(ECOM)), and 'Status \*' (ACTIVE). Below these, a 'Receive Notifications' section has four checked checkboxes: 'Chargeback', 'Statement', 'Emergency Holiday', and 'Monthly Public Holiday'. At the bottom are 'SUBMIT' and 'CANCEL' buttons.

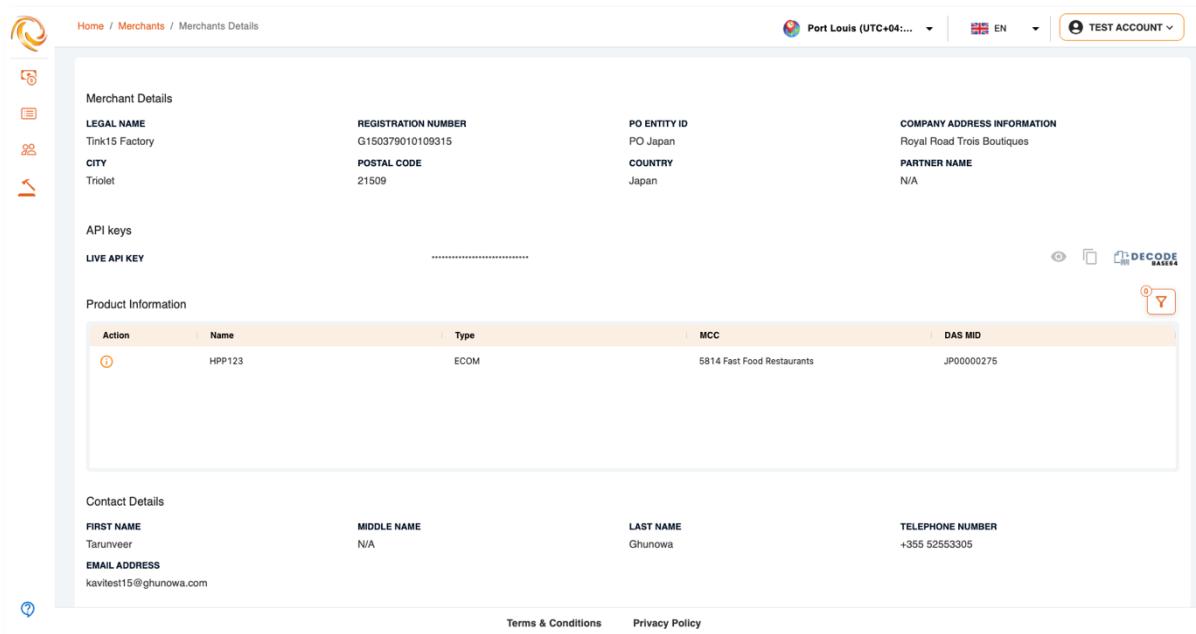
- **User Access Level:**
  - **Admin:** same access as Parent Merchant to all Products.
  - **Editor:** same as Parent Merchant Access but cannot manage any user account and can also be limited to Products.
  - **Viewer:** have only view access without any intervention and can also be limited to Products.
- After Adding New User, the user will receive an email with login details to activate their account.
- By clicking on the Info Icon  from the same User Access Management list Parent Merchant & Admin User can **Edit User Access, Reset Password, Deactivate/Activate User and Delete User.**

User Access Management						
Action	First Name	Last Name	Email Address	User Access Level	Status	Joining Date
 Edit User Access  Reset Password  Deactivate User  Delete User	Doe		viloc23239@artg.com	VIEWER	ACTIVE	14 April 2024, 04:57:02 pm
1 to 1 of 1     Page 1 of 1    						

- You can Deactivate and Activate User temporarily whereas Deleting User is permanent deletion.

## 7. API Keys Setup with API Key Credentials

- Select Merchants on the left side menu 
- From Merchant View, your profile(s) will be listed.
- Click on the Info Icon  to view your account details.



The screenshot shows the 'Merchant Details' section of the Payment Options platform. It includes:

- Merchant Details:**
  - LEGAL NAME: Tink15 Factory
  - REGISTRATION NUMBER: G150379010109315
  - CITY: Trolet
  - POSTAL CODE: 21509
  - PO ENTITY ID: PO Japan
  - COUNTRY: Japan
  - COMPANY ADDRESS INFORMATION: Royal Road Trois Boutiques
  - PARTNER NAME: N/A
- API keys:** A table with one row showing 'LIVE API KEY' (HPP123) and its type (ECON).
- Product Information:** A table showing a single product entry with MCC 5814 Fast Food Restaurants and DAS MID JP00000275.
- Contact Details:**
  - FIRST NAME: Tarunveer
  - MIDDLE NAME: N/A
  - LAST NAME: Ghunowa
  - EMAIL ADDRESS: kaviltest15@ghunowa.com
  - TELEPHONE NUMBER: +355 52553305

- Under API Keys, you will have **LIVE API Key** with options to View, Copy and Encode



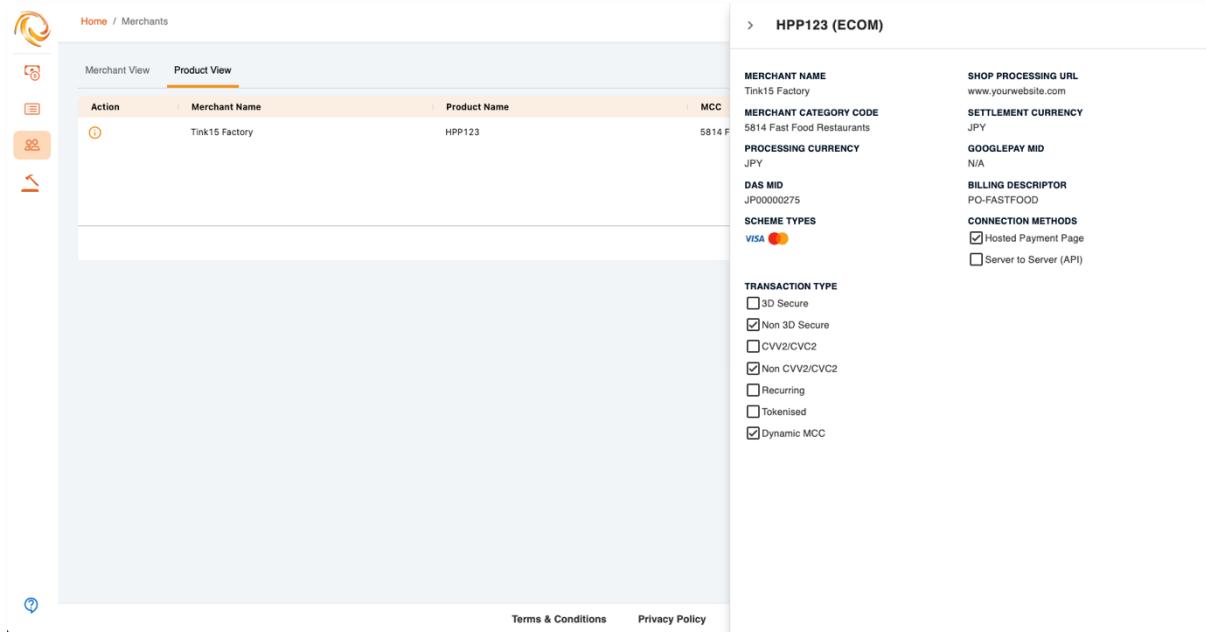
The screenshot shows the 'API keys' section of the Payment Options platform. It displays a single 'LIVE API KEY' row with the value OUIPOTV6Zhh02EdDb09DZC1JZhMyIVWXNnQmEtdkI6.

- Developers Portal for DAS Gateway API Reference is available online at: <https://docs.paymentoptions.com/>

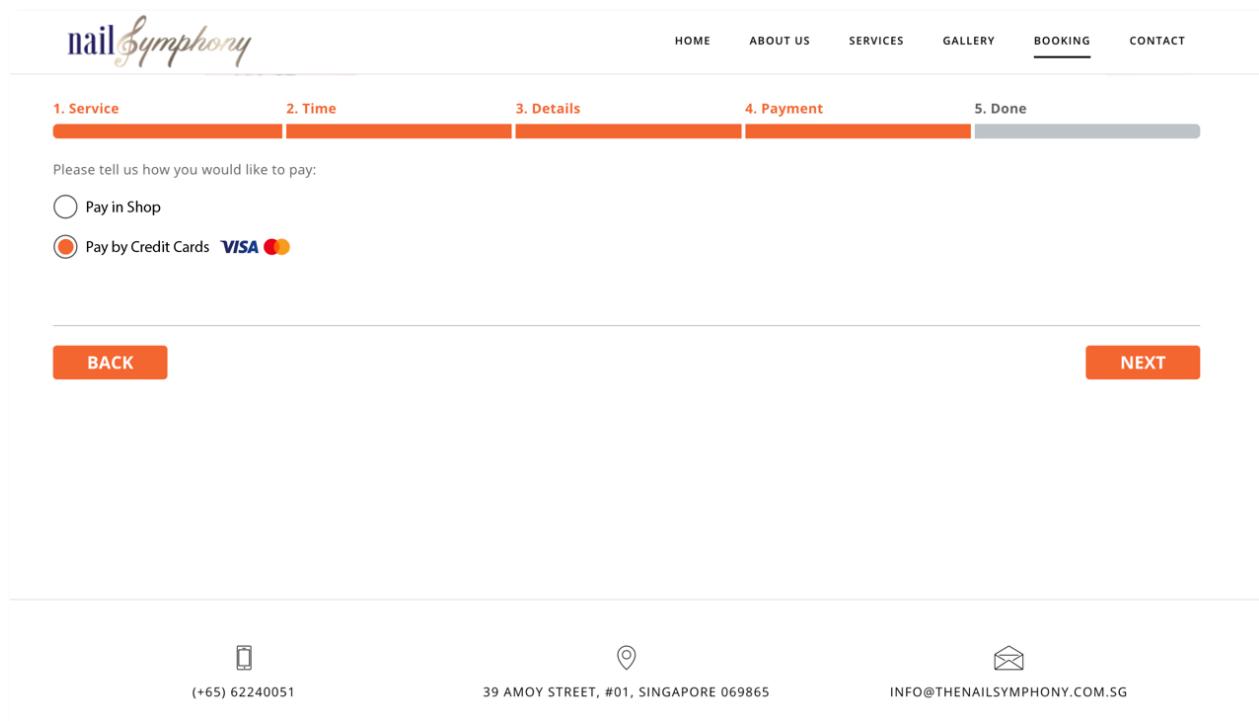
## 8. Products Offerings

### 8.1 Hosted Payment Page (ECOM)

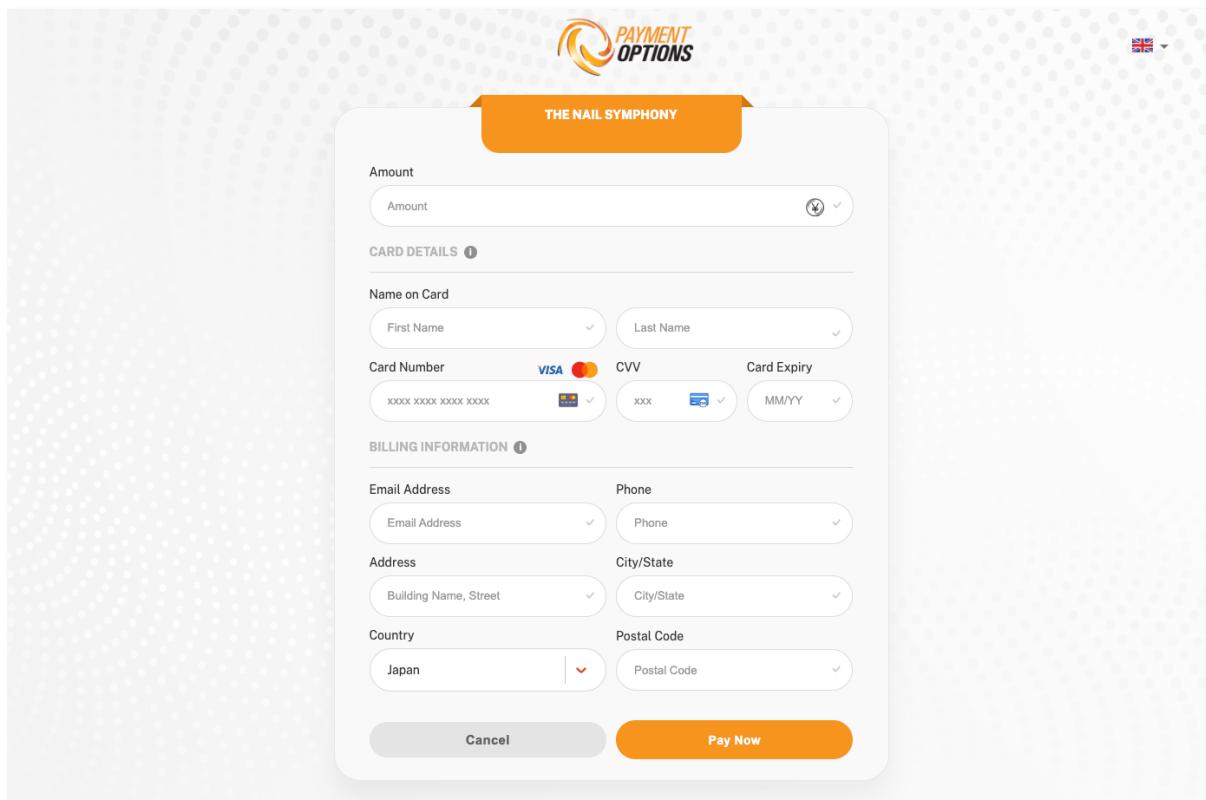
- The ECOM product helps to integrate payment to an e-Commerce website allowing payment through **Hosted Payment Page** (checkout page) or **Server to Server API**.



- Below example shows how our Hosted Payment Page can be integrated with your own Merchant Website:

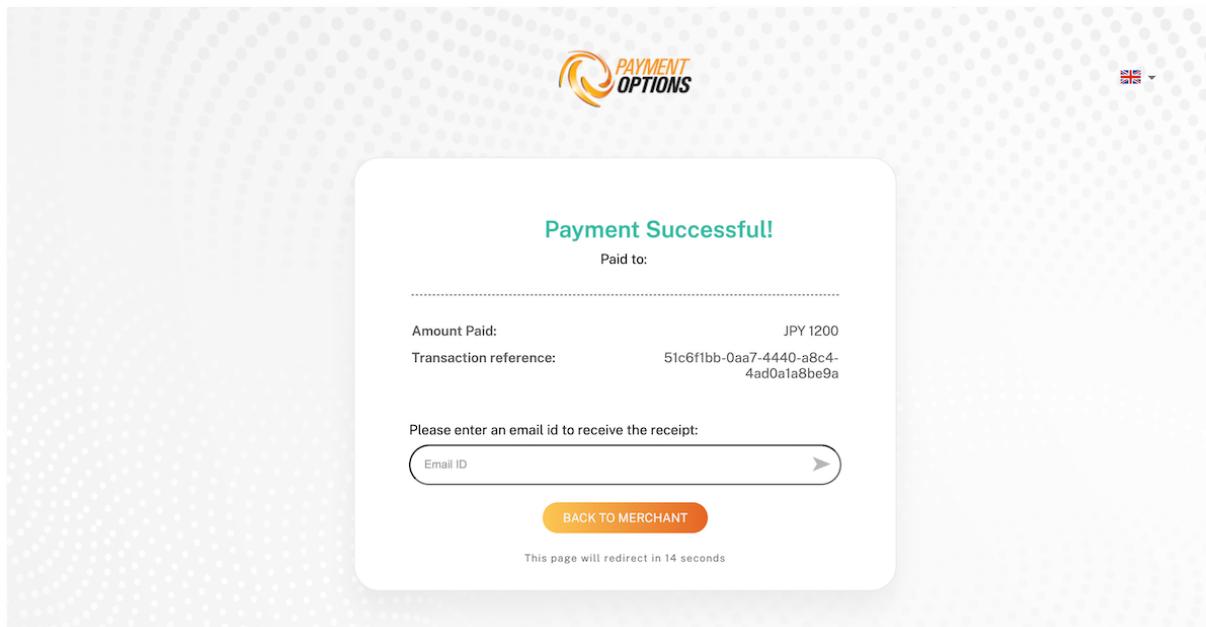


After proceeding to check out, customer will be redirected to the Hosted Payment Page to make payment.



The screenshot shows a payment form for 'THE NAIL SYMPHONY'. At the top, there's a logo for 'PAYMENT OPTIONS' and a language selection dropdown set to 'ENGLISH'. The main section is titled 'CARD DETAILS'. It includes fields for 'Name on Card' (First Name and Last Name dropdowns), 'Card Number' (with VISA and Mastercard icons), 'CVV' (dropdown), and 'Card Expiry' (dropdown). Below this is a 'BILLING INFORMATION' section with fields for 'Email Address' and 'Phone' (both dropdowns), 'Address' and 'City/State' (both dropdowns), 'Country' (dropdown set to 'Japan'), and 'Postal Code' (dropdown). At the bottom are 'Cancel' and 'Pay Now' buttons.

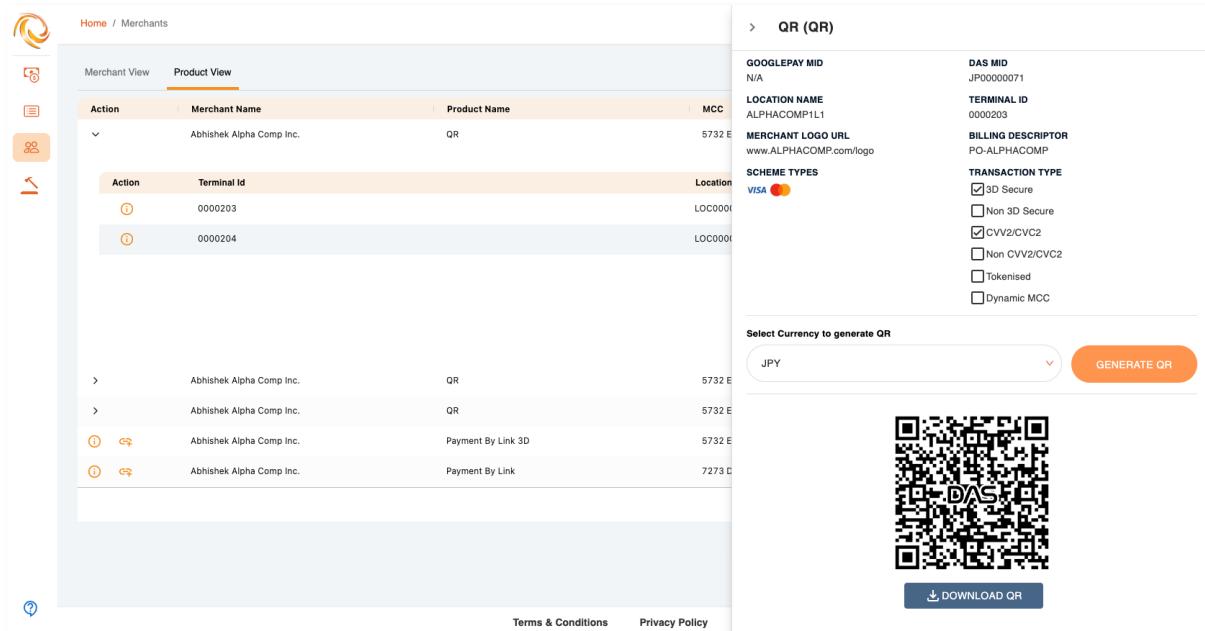
- After payment is performed, **Successful** or **Unsuccessful Payment** message will be displayed. The customer will be then redirected to success URL or decline URL in 15 seconds' time. Customer can also enter any email address to receipt receipts of te transaction



The screenshot shows a success page with the 'PAYMENT OPTIONS' logo at the top. The main message is 'Payment Successful!' in green. Below it, it says 'Paid to:'. There are sections for 'Amount Paid: JPY 1200' and 'Transaction reference: 51c6f1bb-0aa7-4440-a8c4-4ad0afa8be9a'. A note says 'Please enter an email id to receive the receipt:' followed by an 'Email ID' input field with a right-pointing arrow icon. At the bottom is a 'BACK TO MERCHANT' button and a note 'This page will redirect in 14 seconds'.

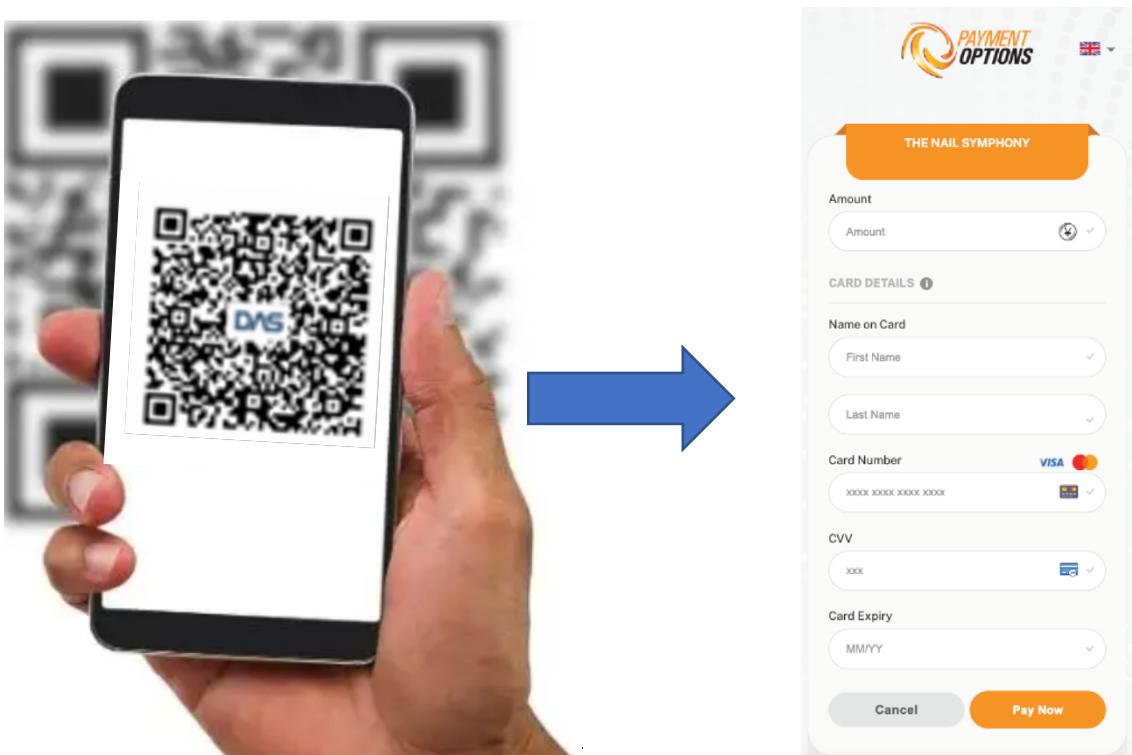
## 8.2 QR Code (QR)

- If you have signed up with QR Pay MID, you can also find Each Terminal have different **QR code**. By scanning the QR code, it opens the Hosted Payment Page where transaction can be done for that Terminal ID.
- You can also **download the QR code** and display in any Terminal or Locations/ Stations you operate in.



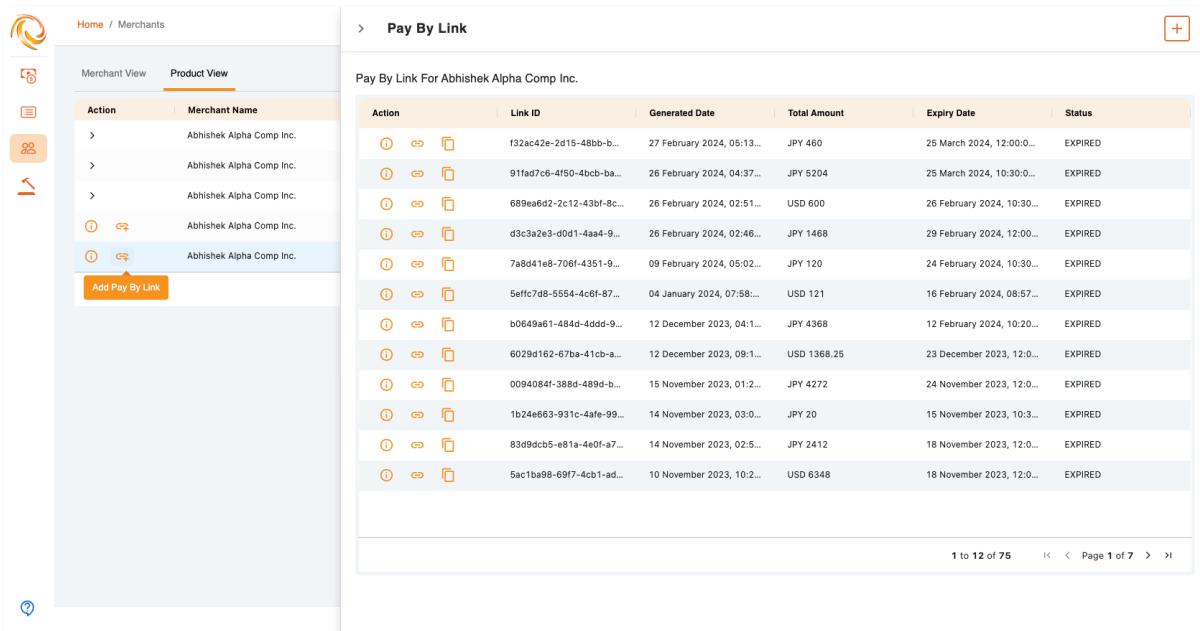
The screenshot shows two main sections. On the left, the 'Merchant View' section displays a table of terminals, each with an 'Action' column containing a QR icon and a terminal ID. On the right, the 'QR (QR)' configuration page shows detailed settings for a specific terminal (Terminal ID 0000203), including GooglePay MID, Location Name, Merchant Logo URL, Scheme Types (VISA), and various security checkboxes. Below these are fields for selecting a currency ('JPY') and generating a QR code, which is displayed prominently.

- When your customer (Cardholder) scans the QR Code, they will be directed to our Hosted Payment Page (Mobile Version) checkout screen to proceed with their payment.



### 8.3 Payment By Link (PBL)

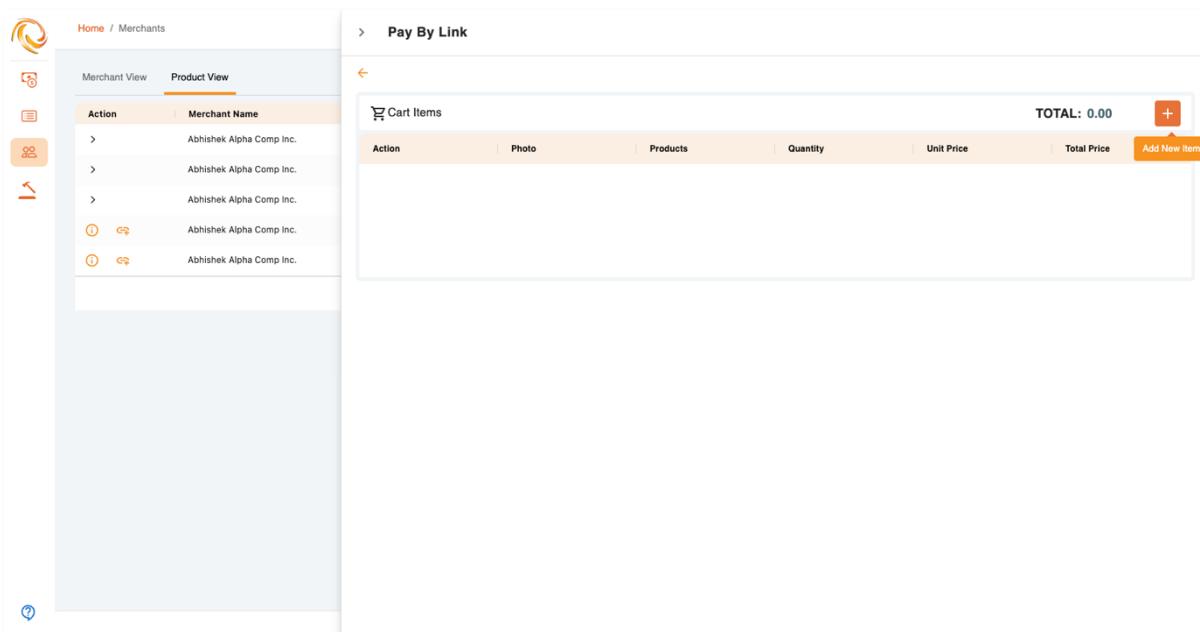
- Another offering we have is **Payment by Link**. Via the gateway, you can generate or create Payment by Links if you opted in for this product offering. You can **generate** as many Payment Links you need and **send the link to your customers** to perform payment.
- Click on  to open the list of Pay by Links.



The screenshot shows the 'Pay By Link' section of the Payment Options interface. On the left, there's a sidebar with icons for Home, Merchants, Product View, and other merchant management options. The main area is titled 'Pay By Link' and shows a table of generated payment links. The table columns include Action, Link ID, Generated Date, Total Amount, Expiry Date, and Status. Most links are marked as EXPIRED. A navigation bar at the bottom indicates '1 to 12 of 75' and 'Page 1 of 7'.

Action	Link ID	Generated Date	Total Amount	Expiry Date	Status
	f32ac42e-2d15-48bb-b...	27 February 2024, 05:13...	JPY 460	25 March 2024, 12:00:0...	EXPIRED
	91fad7c6-4f50-4bcb-ba...	26 February 2024, 04:37...	JPY 5204	25 March 2024, 10:30:0...	EXPIRED
	689ea6d2-2c12-43bf-8c...	26 February 2024, 02:51...	USD 600	26 February 2024, 10:30:...	EXPIRED
	d3c3a2e3-d0d1-4aa4-9...	26 February 2024, 02:46...	JPY 1468	29 February 2024, 12:00:...	EXPIRED
	7a8d41e8-706f-4351-9...	09 February 2024, 05:02...	JPY 120	24 February 2024, 10:30:...	EXPIRED
	5effc7d8-5594-4c6f-87...	04 January 2024, 07:58...	USD 121	16 February 2024, 08:57:...	EXPIRED
	b0649a61-484d-4ddd-9...	12 December 2023, 04:1...	JPY 4368	12 February 2024, 10:20:...	EXPIRED
	6029d162-67ba-41cb-a...	12 December 2023, 09:1...	USD 1368.25	23 December 2023, 12:0:...	EXPIRED
	0094084f-388d-489d-b...	15 November 2023, 01:2...	JPY 4272	24 November 2023, 12:0:...	EXPIRED
	1b24e663-931c-4afe-99...	14 November 2023, 03:0...	JPY 20	15 November 2023, 10:3:...	EXPIRED
	83d9dc5-e81a-4e0f-a7...	14 November 2023, 02:5...	JPY 2412	18 November 2023, 12:0:...	EXPIRED
	5ac1ba98-69f7-4cb1-ad...	10 November 2023, 10:2...	USD 6348	18 November 2023, 12:0:...	EXPIRED

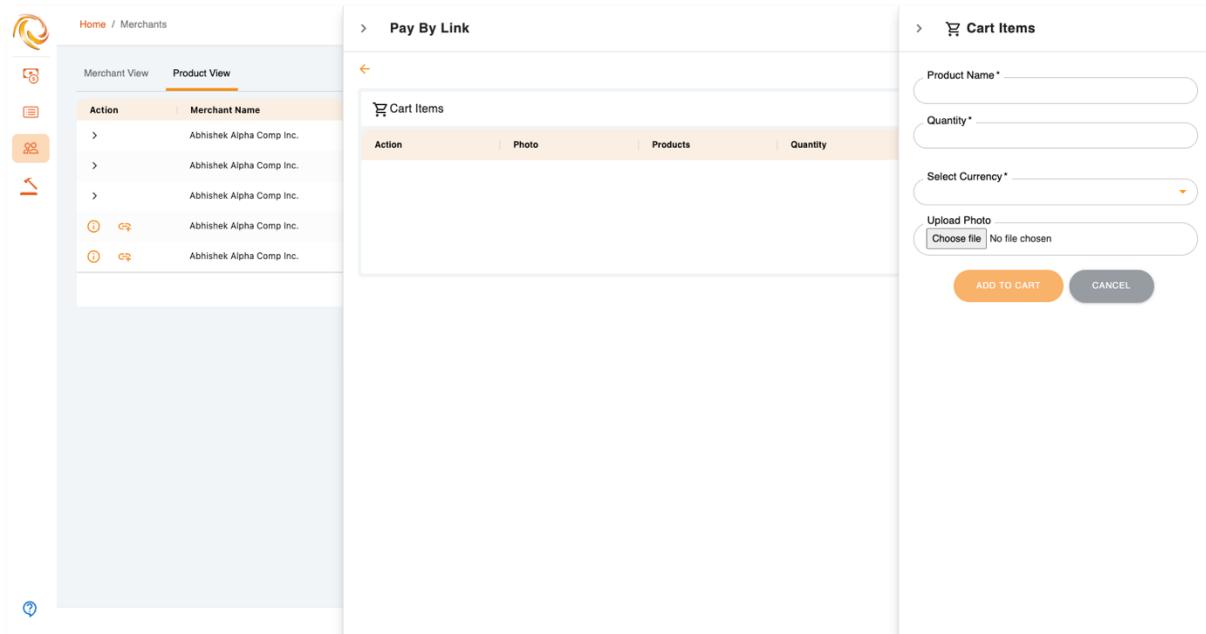
- From the list, you can choose to open and edit an existing payment link or you can click  on to **Create a new link**.



The screenshot shows the 'Create New Pay By Link' form. It has a sidebar with the same merchant list as the previous screen. The main form includes a 'Cart Items' section with a table for adding items. The table columns are Action, Photo, Products, Quantity, Unit Price, and Total Price. A red '+' button is located in the top right corner of the table header. The total amount shown is 'TOTAL: 0.00'.

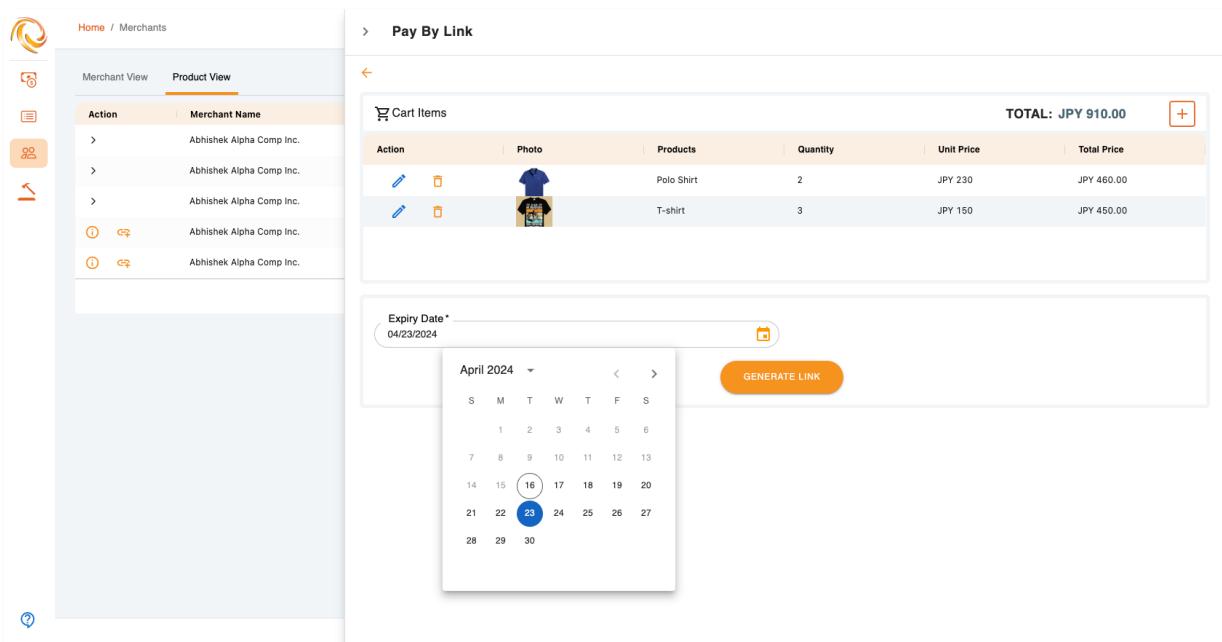
Action	Photo	Products	Quantity	Unit Price	Total Price
<b>Add New Item</b>					

- You can add  Items to your cart with **Product Name, Quantity, Unit Price** and **Upload a photo** to the item.



The screenshot shows the Payment Options interface. On the left, the 'Merchant View' is selected under 'Product View'. It lists several merchant entries, each with an 'Action' column containing icons for edit, delete, and copy. The 'Merchant Name' column lists 'Abhishek Alpha Comp Inc.' five times. In the center, the 'Pay By Link' section displays a 'Cart Items' table with columns for Action, Photo, Products, and Quantity. The right side shows a modal for adding items to the cart, titled 'Cart Items'. It includes fields for Product Name, Quantity, Select Currency (set to INR), and an Upload Photo input (no file chosen). Buttons for 'ADD TO CART' and 'CANCEL' are at the bottom.

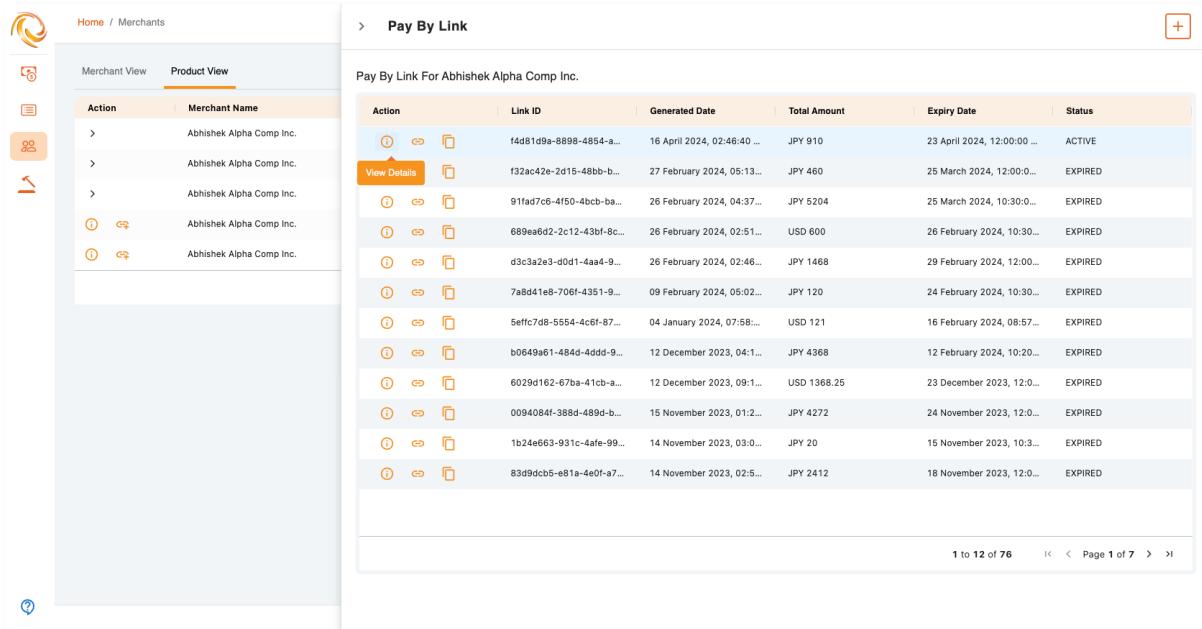
- After adding your items, you can **Generate Link** by setting an **Expiry Date** on that link.



This screenshot shows the same interface as above, but with a generated link. The 'Pay By Link' section now displays a table with two items: 'Polo Shirt' (2 units, JPY 230) and 'T-shirt' (3 units, JPY 150). The total is JPY 910.00. Below the table is a calendar for April 2024, with the date 04/23/2024 highlighted. A 'GENERATE LINK' button is visible next to the calendar. The 'Expiry Date' field above the calendar also shows 04/23/2024.

## How to activate payment link?

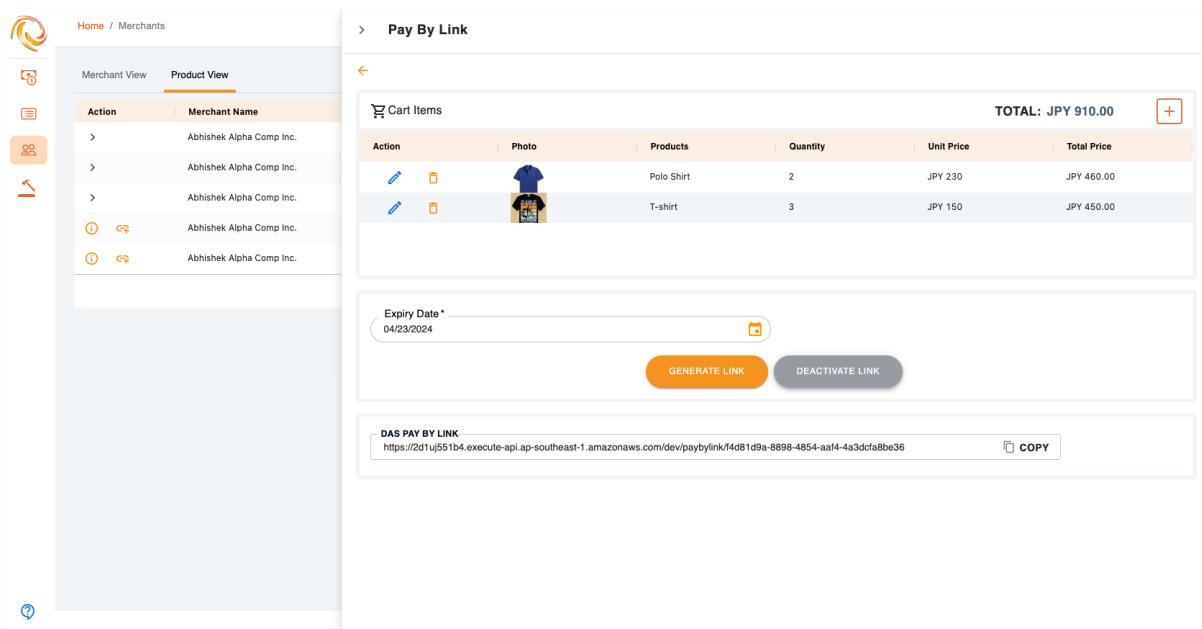
- After setting the expiry date, you can click on the button **GENERATE LINK** to **activate the payment link**. When you reopen the link from the list, you will see the generated link:



The screenshot shows a list of payment links for the merchant 'Abhishek Alpha Comp Inc.'. The table includes columns for Action, Link ID, Generated Date, Total Amount, Expiry Date, and Status. Most links are marked as EXPIRED.

Action	Link ID	Generated Date	Total Amount	Expiry Date	Status
<a href="#">View Details</a>	f4d81d9a-8898-4854-a...	16 April 2024, 02:46:40 ...	JPY 910	23 April 2024, 12:00:00 ...	ACTIVE
<a href="#">View Details</a>	f32ac42e-2d15-48bb-b...	27 February 2024, 05:13:...	JPY 460	25 March 2024, 12:00:0... ...	EXPIRED
<a href="#">View Details</a>	91fad7c6-4f50-4bc...	26 February 2024, 04:37:...	JPY 5204	25 March 2024, 10:30:0... ...	EXPIRED
<a href="#">View Details</a>	689ea6d2-2c12-43bf-8c...	26 February 2024, 02:51:...	USD 600	26 February 2024, 10:30:... ...	EXPIRED
<a href="#">View Details</a>	d3c3a2e3-d0d1-4aa4-9...	26 February 2024, 02:46:...	JPY 1468	29 February 2024, 12:00:... ...	EXPIRED
<a href="#">View Details</a>	7a8d41e8-706f-4351-9...	09 February 2024, 05:02:...	JPY 120	24 February 2024, 10:30:... ...	EXPIRED
<a href="#">View Details</a>	5effc7d8-5554-4c6f-87...	04 January 2024, 07:58:...	USD 121	16 February 2024, 08:57:... ...	EXPIRED
<a href="#">View Details</a>	b0649a61-484d-4ddd-9...	12 December 2023, 04:1...	JPY 4368	12 February 2024, 10:20:... ...	EXPIRED
<a href="#">View Details</a>	6029d162-67ba-41cb-a...	12 December 2023, 09:1...	USD 1368.25	23 December 2023, 12:0:... ...	EXPIRED
<a href="#">View Details</a>	0094084f-388d-489d-b...	15 November 2023, 01:2...	JPY 4272	24 November 2023, 12:0:... ...	EXPIRED
<a href="#">View Details</a>	1b24e663-931c-4afe-99...	14 November 2023, 03:0...	JPY 20	15 November 2023, 10:3:... ...	EXPIRED
<a href="#">View Details</a>	83d9dcbb-e81a-4e0f-a7...	14 November 2023, 02:5...	JPY 2412	18 November 2023, 12:0:... ...	EXPIRED

1 to 12 of 76 | < Page 1 of 7 >



The screenshot shows the 'Pay By Link' creation page. It displays a cart summary with two items: a Polo Shirt and a T-shirt, totaling JPY 910.00. Below the cart, there is a field for 'Expiry Date' set to 04/23/2024, and buttons for 'GENERATE LINK' and 'DEACTIVATE LINK'. At the bottom, a 'DAS PAY BY LINK' section shows the generated URL: <https://2d1uj551b4.execute-api.ap-southeast-1.amazonaws.com/dev/paybylink/f4d81d9a-8898-4854-aaf4-4a3dcfa8be36>, with a 'COPY' button next to it.

- The link can also be **deactivated** when the link no longer requires an active status.

- From the list, you can **copy and share** this link to your customer. You can copy link from the Pay by Link List as well.

Pay By Link For Abhishek Alpha Comp Inc.

Action	Link ID	Generated Date	Total Amount	Expiry Date	Status
	f4d81d9a-8898-4854-a...	16 April 2024, 02:46:40 ...	JPY 910	23 April 2024, 12:00:00 ...	ACTIVE
	f32ac42e-2d15-48bb-b...	27 February 2024, 05:13...	JPY 460	25 March 2024, 12:00:0...	EXPIRED
	91fad7c6-4f50-4bcb-ba...	26 February 2024, 04:37...	JPY 5204	25 March 2024, 10:30:0...	EXPIRED

- Or by opening the link and click on the **copy** button next to the DAS PAY BY LINK.

> Pay By Link

Cart Items

TOTAL: JPY 910.00					
Action	Photo	Products	Quantity	Unit Price	Total Price
		Polo Shirt	2	JPY 230	JPY 460.00
		T-shirt	3	JPY 150	JPY 450.00

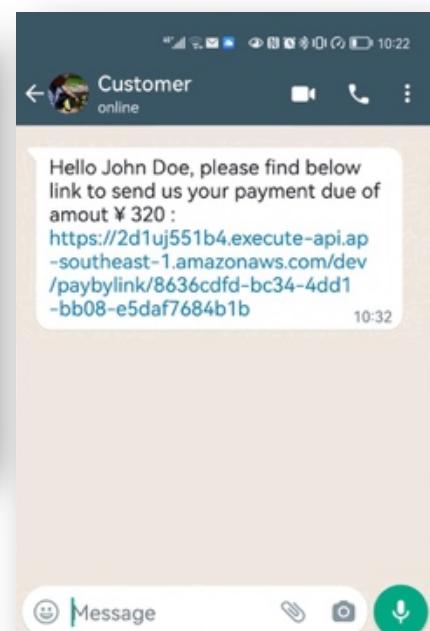
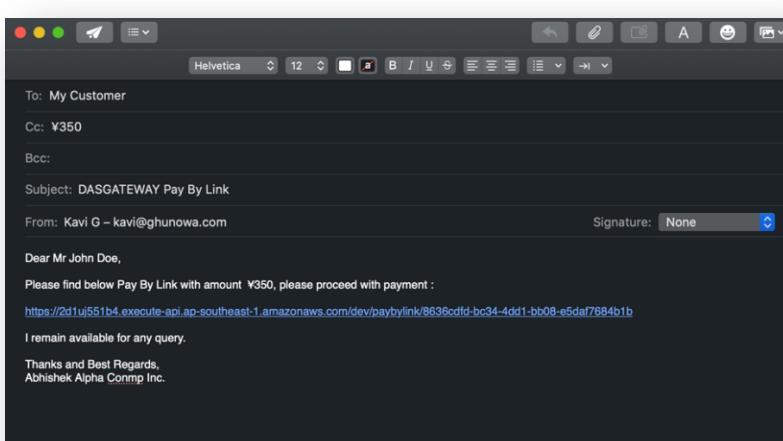
Expiry Date \* 04/23/2024

**GENERATE LINK** **DEACTIVATE LINK**

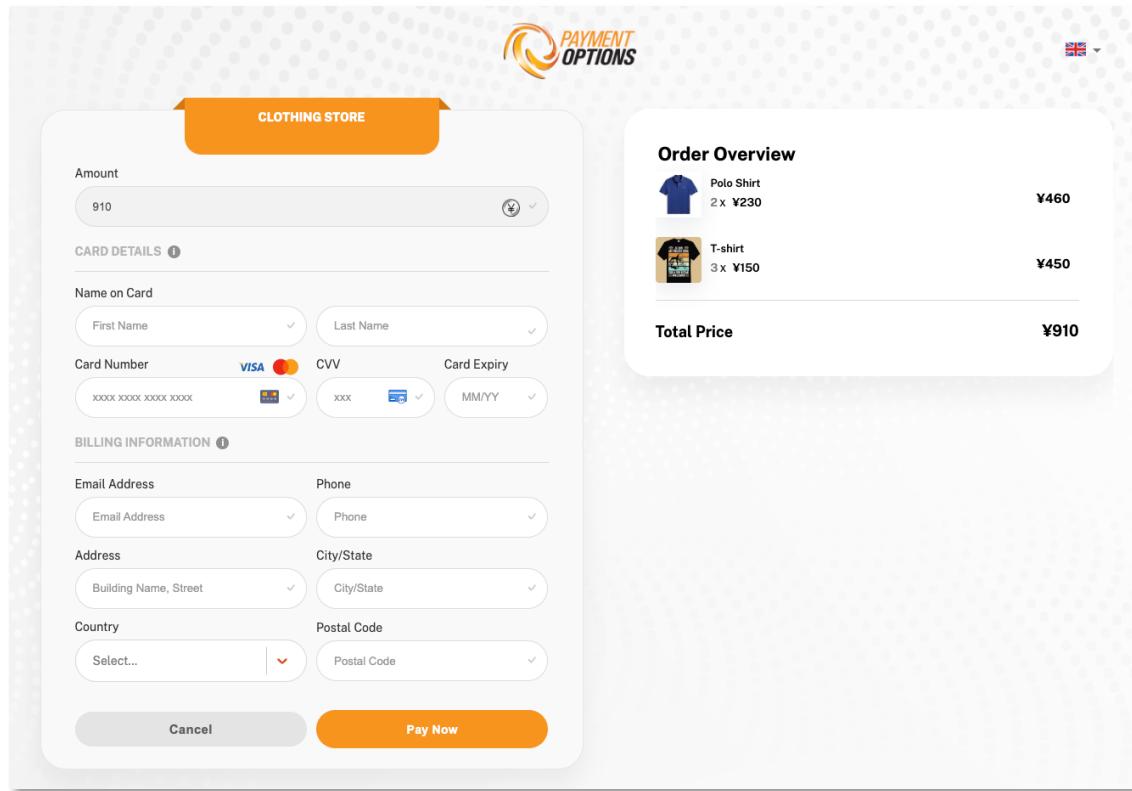
DAS PAY BY LINK <https://2d1uj551b4.execute-api.ap-southeast-1.amazonaws.com/dev/paybylink/f4d81d9a-8898-4854-aaf4-4a3dcfa8be36>

## How to share payment link?

- After copying the Pay by Link, you can **share the link to your customer** by **email** or any preferred **messenger service app**.



- Customer can then open Pay by Link from these communication means and proceed with their payment.



**CLOTHING STORE**

Amount: 910 JPY

CARD DETAILS:

Name on Card: First Name [dropdown], Last Name [dropdown]

Card Number: 4000 0000 0000 0000 | CVV: 123 | Card Expiry: MM/YY

BILLING INFORMATION:

Email Address: [dropdown] Phone: [dropdown]

Address: Building Name, Street [dropdown] City/State [dropdown]

Country: [dropdown] Postal Code: [dropdown]

**Order Overview**

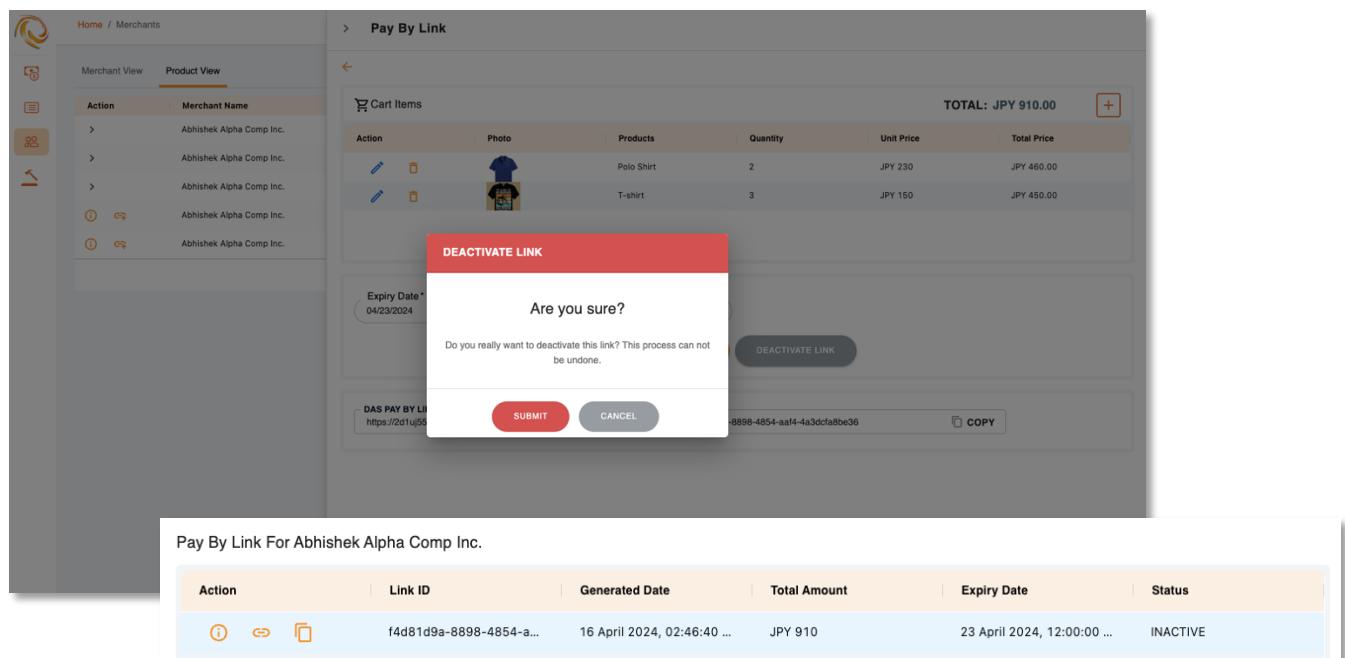
Polo Shirt: 2 x ¥230 = ¥460

T-shirt: 3 x ¥150 = ¥450

**Total Price**: ¥910

## How to terminate/ cancel payment link?

- Any link can be deactivated by opening the link from the list and click on button DEACTIVATE LINK. The status of this link will then be set as INACTIVE.



**Pay By Link**

**Cart Items**

**DEACTIVATE LINK**

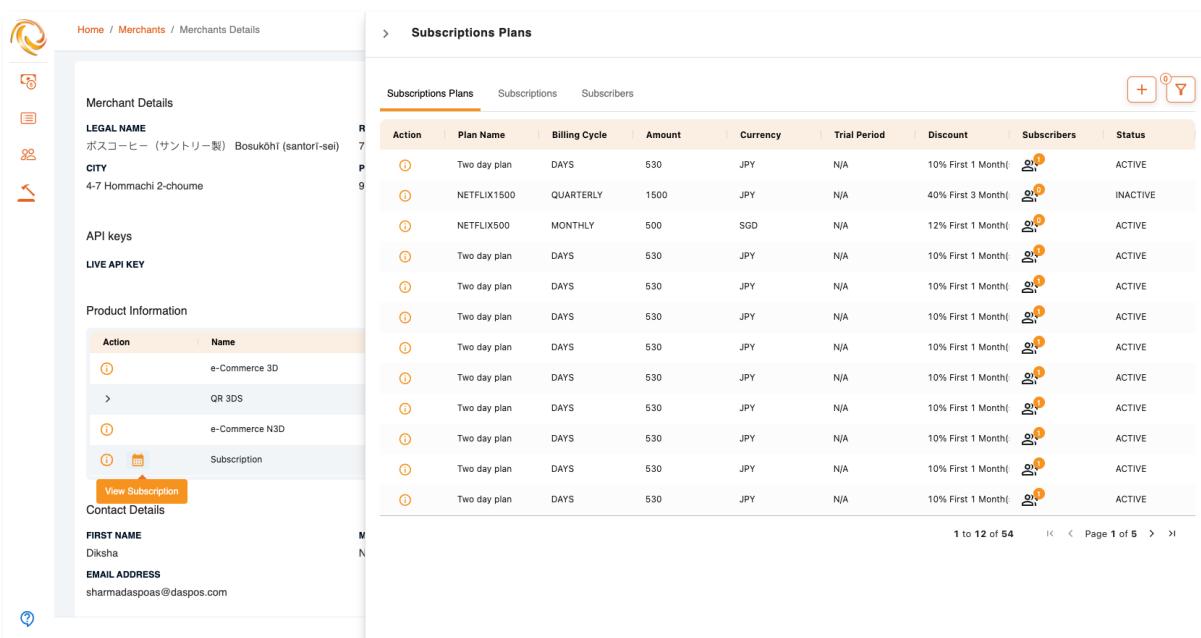
Are you sure?  
Do you really want to deactivate this link? This process can not be undone.

**Pay By Link For Abhishek Alpha Comp Inc.**

Action	Link ID	Generated Date	Total Amount	Expiry Date	Status
	f4d81d9a-8898-4854-a...	16 April 2024, 02:46:40 ...	JPY 910	23 April 2024, 12:00:00 ...	INACTIVE

## 8.4 Subscription (Recurring)

- This Subscription product offers **Recurring** payment method via the Gateway.
- You can create as many subscriptions plans you need and send Hosted Payment Page (HPP) link to customer so they can subscribe to your plans.
- Click on the calendar icon  from your product list to open the subscription drawer which contain 3 tabs : **Subscriptions Plans**, **Subscriptions** and **Subscribers**.

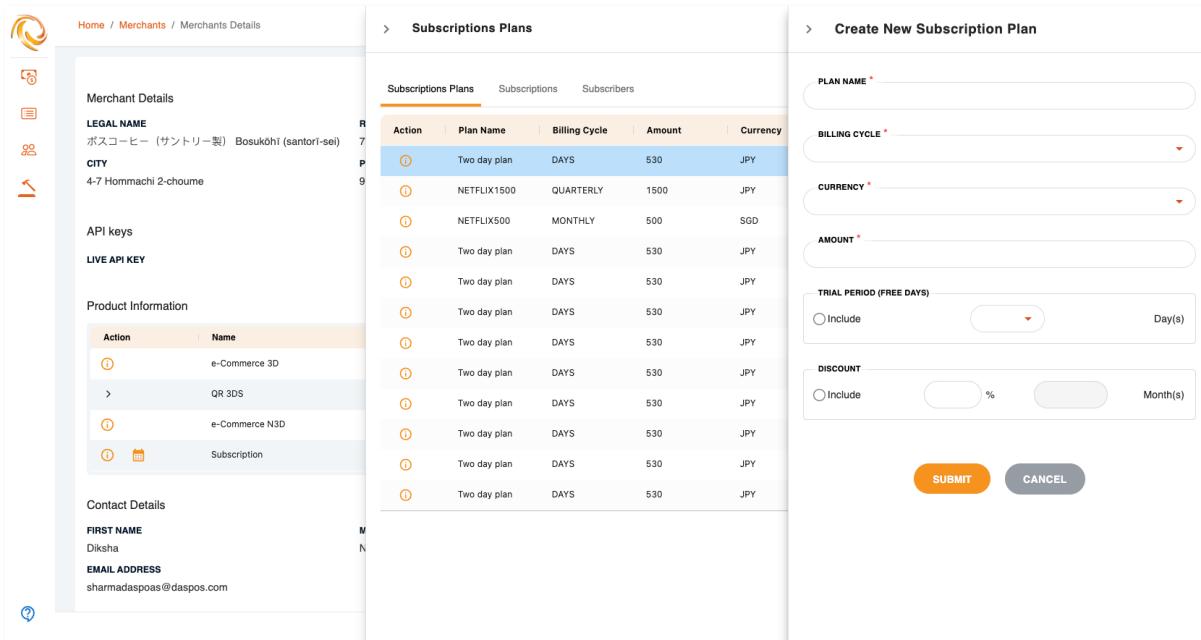


The screenshot shows the DAS GATEWAY interface for a merchant named 'Bosukohi'. On the left, there's a sidebar with icons for Home, Merchants, Products, Services, and Support. The main area shows 'Merchant Details' with fields for Legal Name (Bosukohi (santori-sei)), City (4-7 Hommachi 2-choume), and API keys (LIVE API KEY). Below that is 'Product Information' with a table of products: e-Commerce 3D, QR 3DS, e-Commerce N3D, and Subscription. A 'View Subscription' button is highlighted with a red box. To the right, the 'Subscriptions Plans' tab is selected in a navigation bar with 'Subscriptions' and 'Subscribers' options. The main content area displays a table of 12 subscription plans:

Action	Plan Name	Billing Cycle	Amount	Currency	Trial Period	Discount	Subscribers	Status
...	Two day plan	DAYS	530	JPY	N/A	10% First 1 Month(	20	ACTIVE
...	NETFLIX1500	QUARTERLY	1500	JPY	N/A	40% First 3 Month(	20	INACTIVE
...	NETFLIX500	MONTHLY	500	SGD	N/A	12% First 1 Month(	20	ACTIVE
...	Two day plan	DAYS	530	JPY	N/A	10% First 1 Month(	20	ACTIVE
...	Two day plan	DAYS	530	JPY	N/A	10% First 1 Month(	20	ACTIVE
...	Two day plan	DAYS	530	JPY	N/A	10% First 1 Month(	20	ACTIVE
...	Two day plan	DAYS	530	JPY	N/A	10% First 1 Month(	20	ACTIVE
...	Two day plan	DAYS	530	JPY	N/A	10% First 1 Month(	20	ACTIVE
...	Two day plan	DAYS	530	JPY	N/A	10% First 1 Month(	20	ACTIVE
...	Two day plan	DAYS	530	JPY	N/A	10% First 1 Month(	20	ACTIVE
...	Two day plan	DAYS	530	JPY	N/A	10% First 1 Month(	20	ACTIVE
...	Two day plan	DAYS	530	JPY	N/A	10% First 1 Month(	20	ACTIVE

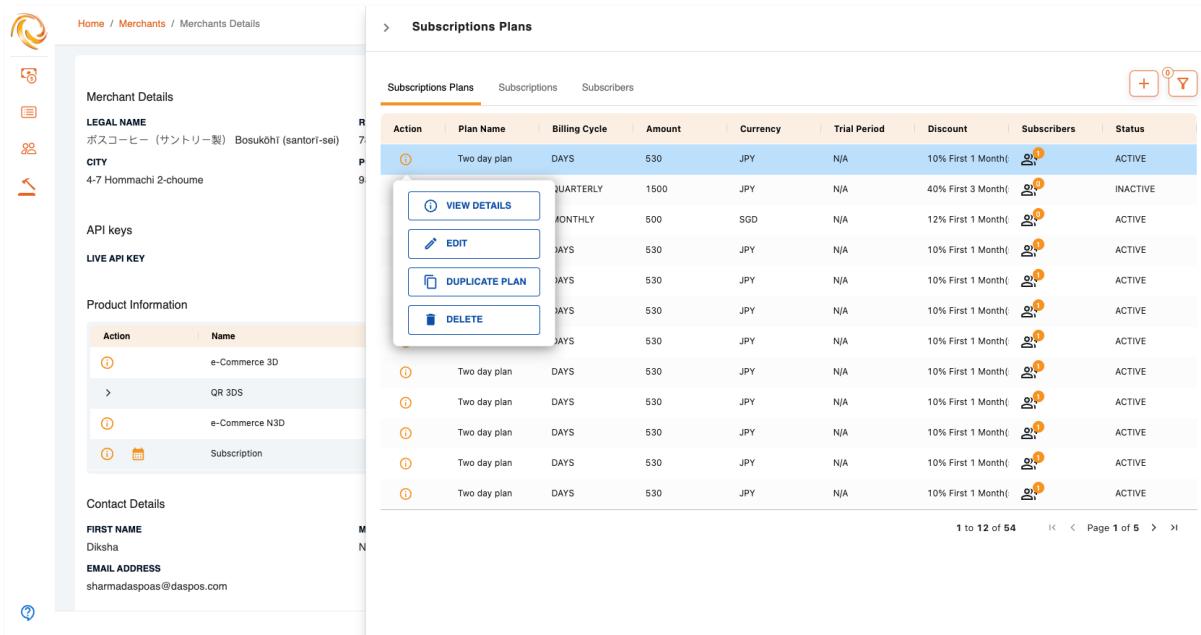
At the bottom, there are pagination controls: '1 to 12 of 54' and arrows for navigating through the pages.

- By clicking the + button , a drawer will open for you to create a new subscription plan.



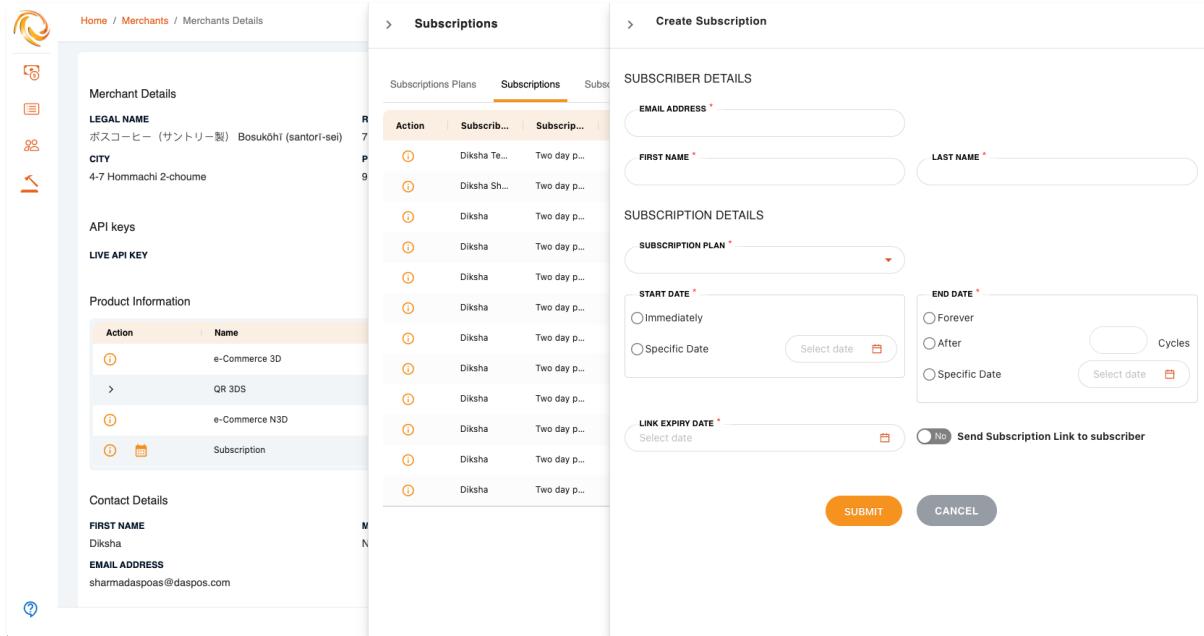
The screenshot shows the 'Merchant Details' page with various sections like 'Merchant Details', 'API keys', 'Product Information', and 'Contact Details'. A large orange drawer titled 'Create New Subscription Plan' is open over the main content area. The drawer contains fields for 'PLAN NAME\*', 'BILLING CYCLE\*', 'CURRENCY\*', 'AMOUNT\*', 'TRIAL PERIOD (FREE DAYS)', and 'DISCOUNT'. At the bottom are 'SUBMIT' and 'CANCEL' buttons.

- Once created the plan will be added to the subscription list. By clicking the icon  you get options to view details, edit, duplicate and delete the plan.



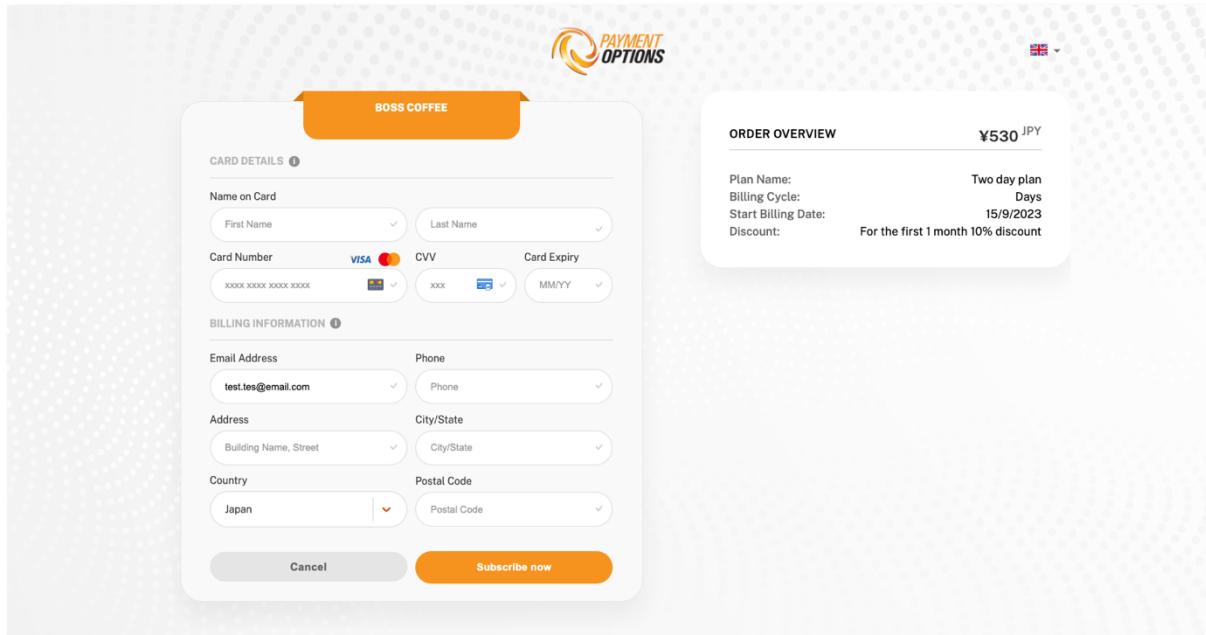
The screenshot shows the 'Subscriptions Plans' table with several rows of data. Each row has a context menu with four options: 'VIEW DETAILS', 'EDIT', 'DUPLICATE PLAN', and 'DELETE'. The last row in the table also has these options. The table includes columns for Action, Plan Name, Billing Cycle, Amount, Currency, Trial Period, Discount, Subscribers, and Status. The status column shows values like ACTIVE and INACTIVE. The bottom right corner of the table area shows pagination: '1 to 12 of 54' and navigation icons.

- In the Subscriptions Tab, you can initiate a new subscription by clicking the + button



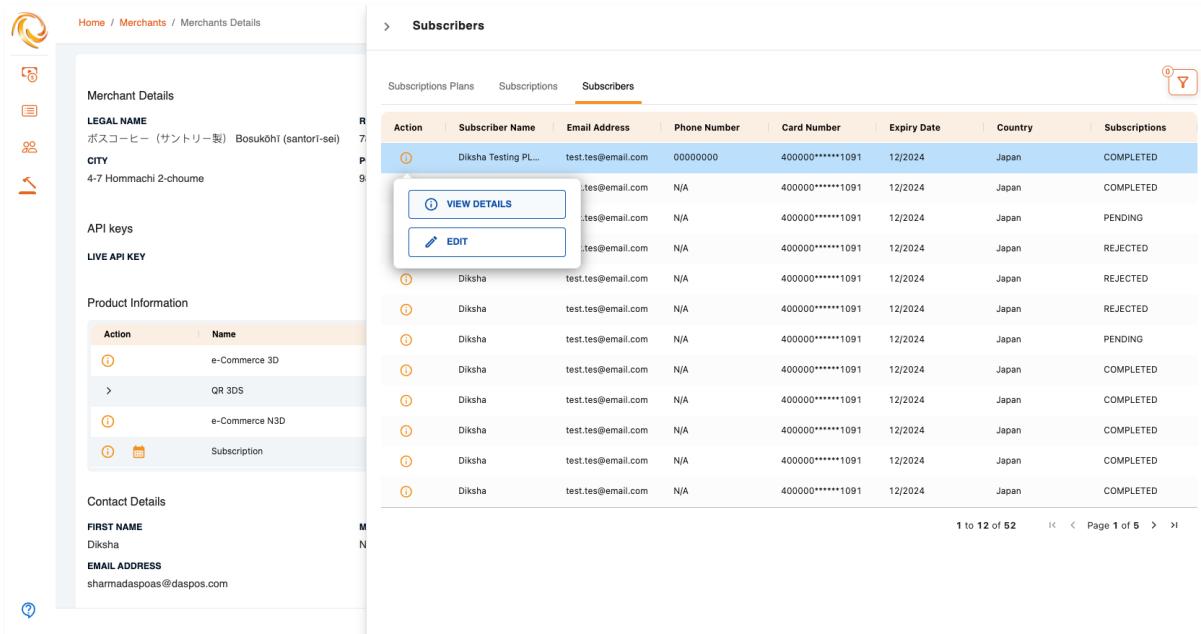
The screenshot shows the Payment Options Merchant Dashboard. On the left, there's a sidebar with icons for Home, Merchants, and Merchants Details. The main area has tabs for Subscriptions Plans, Subscriptions, and Subscribers. The Subscriptions tab is active, showing a list of subscribers with columns for Action, Subscriber Name, and Plan. A large orange '+ CREATE NEW SUBSCRIPTION' button is prominently displayed at the top right of this section. To the right, a modal window titled 'Create Subscription' is open, divided into two main sections: 'SUBSCRIBER DETAILS' and 'SUBSCRIPTION DETAILS'. The 'SUBSCRIBER DETAILS' section contains fields for Email Address, First Name, and Last Name, all marked with red asterisks indicating required fields. The 'SUBSCRIPTION DETAILS' section includes a dropdown for 'SUBSCRIPTION PLAN', a 'START DATE' field with options for 'Immediately' or 'Specific Date', and an 'END DATE' field with options for 'Forever', 'After', or 'Specific Date'. There's also a 'LINK EXPIRY DATE' field and a checkbox for 'Send Subscription Link to subscriber'. At the bottom of the modal are 'SUBMIT' and 'CANCEL' buttons.

- After assigning a plan to a subscriber, a link will be generated so you can send to your customer to subscribe by entering his credit card details.

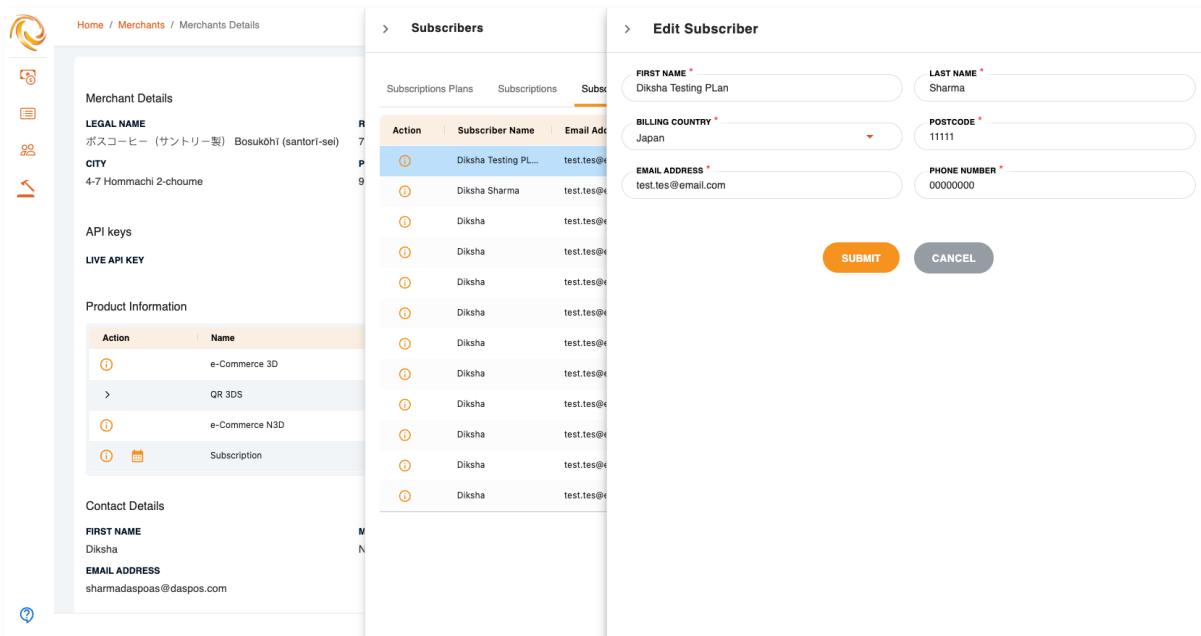


The screenshot shows a payment page for 'BOSS COFFEE'. At the top, the Payment Options logo is visible. Below it, the page title 'BOSS COFFEE' is centered. The form is divided into several sections: 'CARD DETAILS' (Name on Card, Card Number, CVV, Card Expiry), 'BILLING INFORMATION' (Email Address, Phone, Address, City/State, Country, Postal Code), and a footer with 'Cancel' and 'Subscribe now' buttons. To the right, a 'ORDER OVERVIEW' box displays the total amount '¥530 JPY', the plan name 'Two day plan', billing cycle 'Days', start date '15/9/2023', and a discount message 'For the first 1 month 10% discount'.

- Once the HPP is submitted, the recurring is initiated and the subscribers' details are being saved in the Subscribers tab where you can view and edit details of subscriber.



The screenshot shows the Payment Options Merchant Dashboard. On the left, there's a sidebar with icons for Home, Merchants, Subscriptions, and Help. The main area shows 'Merchant Details' for a merchant named 'Bosukohi'. Below that is an 'API keys' section and a 'Product Information' table. On the right, the 'Subscribers' tab is active, displaying a list of subscribers. One subscriber, 'Diksha Testing PL...', is selected, showing options to 'VIEW DETAILS' or 'EDIT'. The list includes 12 entries, with the last one being 'Diksha'. At the bottom, there are pagination controls: '1 to 12 of 52' and 'Page 1 of 5'.



This screenshot shows the 'Edit Subscriber' dialog box overlaid on the Merchant Details page. The dialog has fields for 'FIRST NAME \*' (Diksha Testing PLan), 'LAST NAME \*' (Sharma), 'BILLING COUNTRY \*' (Japan), 'POSTCODE \*' (11111), 'EMAIL ADDRESS \*' (test.tes@email.com), and 'PHONE NUMBER \*' (0000000). There are 'SUBMIT' and 'CANCEL' buttons at the bottom. The background shows the same merchant details and product information as the previous screenshot.

## 9. Finding your Transaction in Das Gateway

- Select Transaction Tab on the left side menu to find all transactions.

The screenshot shows the Das Gateway transaction list interface. At the top, there are navigation links for 'Home' and 'Search Transaction Result'. On the right, there are location and language settings ('Port Louis (UTC+04:00)', 'EN', and a 'TEST ACCOUNT' dropdown). Below the header is a toolbar with icons for search, refresh, and export. The main area is a table listing 212 transactions. The columns include: Action, Transaction Ref ID, Merchant Account, Amount, Status/Type, Date, DAS MID, Scheme, Integration Method, and Transaction Type. The table shows various transaction types like Purchase, Refund, and Authorisation across different merchant accounts and dates. At the bottom of the table, there is a page navigation bar showing '1 to 12 of 212' and a link to 'Page 1 of 18'.

- and load transaction DETAILS from Transaction list on the Gateway.

The screenshot shows the Das Gateway transaction details interface. At the top, it has the same header and toolbar as the transaction list. The main area displays a single transaction row for 'Abhishek Alpha Comp Inc.' with a total amount of 1200 JPY. Below this row, there are two buttons: 'DETAILS' and 'REFUND'. To the right of the transaction row, there is a sidebar titled 'TRANSACTION DETAILS' which shows the transaction event as 'Captured'. The sidebar includes sections for Transaction Info, Cardholder Details, and Additional Information. A 'REFUND' button is located at the top right of the sidebar.

The screenshot shows the Das Gateway transaction history interface. At the top, it has the same header and toolbar as the previous screens. The main area displays a single transaction row for 'Abhishek Alpha Comp Inc.' with a total amount of 1200 JPY. To the right of the transaction row, there is a sidebar titled 'TRANSACTION HISTORY' which shows a single purchase entry. The sidebar includes sections for Transaction Info, Cardholder Details, and Additional Information. A 'REFUND' button is located at the top right of the sidebar.

## 10. Manage Transactions

- By clicking on info icon next to each transaction, you have options to view details of the transaction. You can **capture** (Full or Partial) or **void** authorisation transactions as well as **refund** (Full or Partial) purchase transactions.

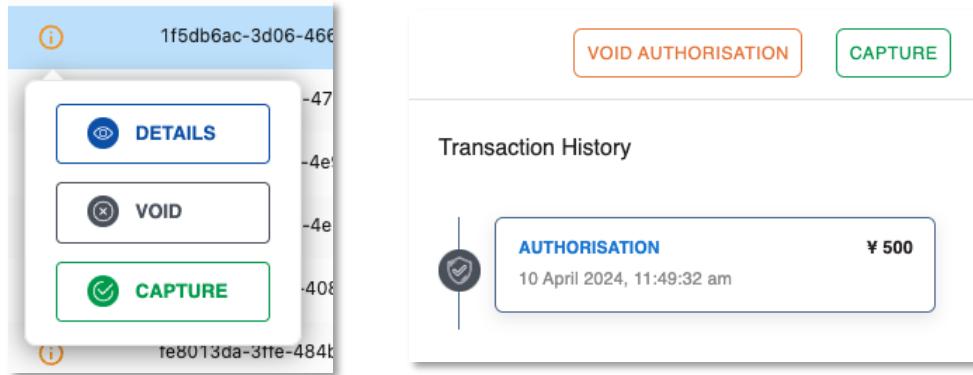
The screenshot shows a list of transactions from the Payment Options platform. The table includes columns for Action, Transaction Ref ID, Merchant Account, Amount, Status/Type, Date, DAS MID, Scheme, Integration Method, and Transaction Type. A specific transaction row is highlighted in blue, and its details are shown in a modal overlay. The modal contains buttons for DETAILS, VOID, and CAPTURE, with the CAPTURE button being highlighted.

- Select from the menu, to view the Transaction Detail Page

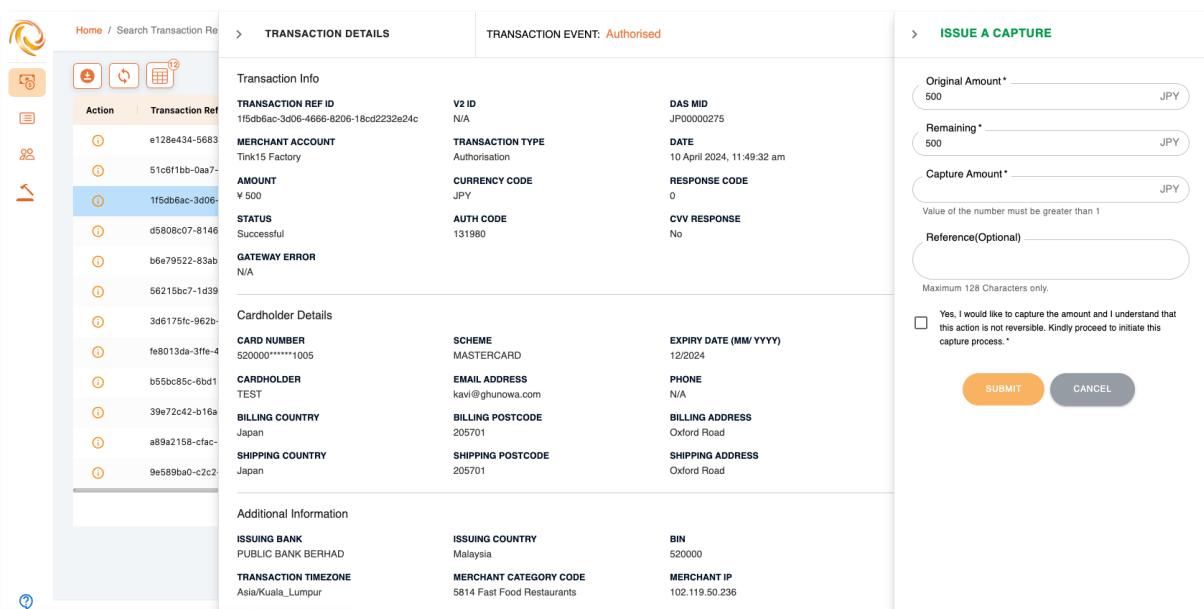
The screenshot shows the Transaction Details page for a selected transaction. It displays various transaction details such as Transaction Info, Cardholder Details, and Additional Information. On the right side, there is a sidebar titled "Transaction History" which shows a single entry for an "AUTHORISATION" event. The main content area also includes buttons for VOID AUTHORISATION and CAPTURE.

## 10.1 Capture an Authorised Transaction

- To Capture a transaction, you can click **CAPTURE** either from the **Transaction list menu** or from the top right hand corner of a **Transaction Detail Page**



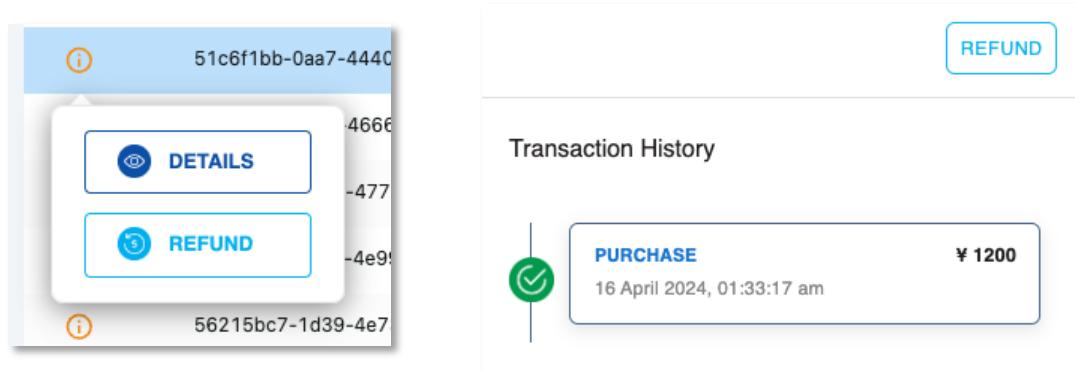
- From the right side panel drawer, you can perform a Partial Capture or a Full Capture of the Authorised Transaction.



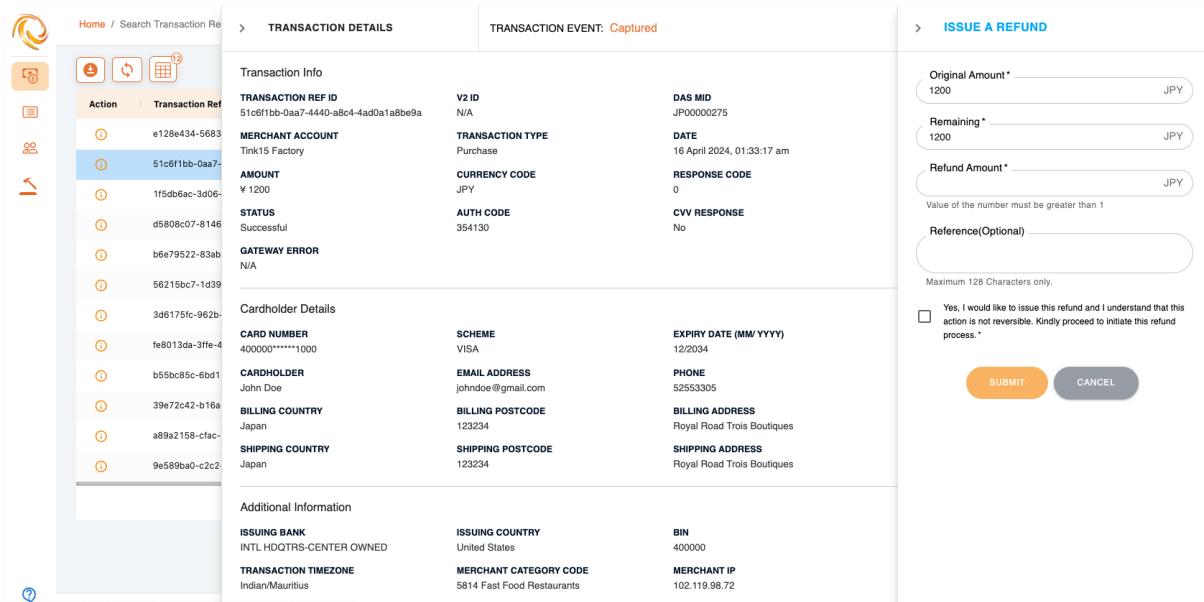
TRANSACTION DETAILS			TRANSACTION EVENT: Authorised			> ISSUE A CAPTURE	
<b>Transaction Info</b> TRANSACTION REF ID: 1f5db6ac-3d06-4666-8206-18cd2232e24c MERCHANT ACCOUNT: Tink15 Factory AMOUNT: ¥ 500 STATUS: Successful GATEWAY ERROR: N/A			V2 ID: N/A DAS MID: JP00000275 TRANSACTION TYPE: Authorisation CURRENCY CODE: JPY AUTH CODE: 131980 RESPONSE CODE: 0 CVV RESPONSE: No			Original Amount *: 500 JPY Remaining *: 500 JPY Capture Amount *: <small>Value of the number must be greater than 1</small> Reference(Optional): <small>Maximum 128 Characters only.</small> <input type="checkbox"/> Yes, I would like to capture the amount and I understand that this action is not reversible. Kindly proceed to initiate this capture process. SUBMIT CANCEL	
<b>Cardholder Details</b> CARD NUMBER: 520000*****1005 CARDHOLDER: TEST BILLING COUNTRY: Japan SHIPPING COUNTRY: Japan			SCHEME: MASTERCARD EXPIRY DATE (MM/ YYYY): 12/2024 EMAIL ADDRESS: kavi@ghunowa.com BILLING POSTCODE: 205701 SHIPPING POSTCODE: 205701 PHONE: N/A BILLING ADDRESS: Oxford Road SHIPPING ADDRESS: Oxford Road				
<b>Additional Information</b> ISSUING BANK: PUBLIC BANK BERHAD TRANSACTION TIMEZONE: Asia/Kuala_Lumpur			ISSUING COUNTRY: Malaysia BIN: 520000 MERCHANT CATEGORY CODE: 5814 Fast Food Restaurants MERCHANT IP: 102.119.50.236				

## 10.2 Refund a Purchase Transaction

- To Refund a transaction, you can click **REFUND** either from the **Transaction list menu** or via the top right hand corner of a **Transaction Detail Page**



- From the right side panel drawer, you can perform a Partial Refund or a Full Refund of the Purchased Transaction.



**TRANSACTION DETAILS**

TRANSACTION EVENT: Captured

**TRANSACTION INFO**

TRANSACTION REF ID	V2 ID	DAS MID
51c6f1bb-0aa7-4440-a8c4-4ad0a1a8be9a	N/A	JP00000275
MERCHANT ACCOUNT	TRANSACTION TYPE	DATE
Tink15 Factory	Purchase	16 April 2024, 01:33:17 am
AMOUNT	CURRENCY CODE	RESPONSE CODE
¥ 1200	JPY	0
STATUS	AUTH CODE	CVV RESPONSE
Successful	354130	No
GATEWAY ERROR		
N/A		

**CARDHOLDER DETAILS**

CARD NUMBER	SCHEME	EXPIRY DATE (MM/ YYYY)
400000*****1000	VISA	12/2034
CARDHOLDER	EMAIL ADDRESS	PHONE
John Doe	john.doe@gmail.com	52553305
BILLING COUNTRY	BILLING POSTCODE	BILLING ADDRESS
Japan	123234	Royal Road Trois Boutiques
SHIPPING COUNTRY	SHIPPING POSTCODE	SHIPPING ADDRESS
Japan	123234	Royal Road Trois Boutiques

**ADDITIONAL INFORMATION**

ISSUING BANK	ISSUING COUNTRY	BIN
INTL HQTRS-CENTER OWNED	United States	400000
TRANSACTION TIMEZONE	MERCHANT CATEGORY CODE	MERCHANT IP
Indian/Mauritius	5814 Fast Food Restaurants	102.119.98.72

**ISSUE A REFUND**

Original Amount\* 1200 JPY

Remaining\* 1200 JPY

Refund Amount\* Value of the number must be greater than 1 JPY

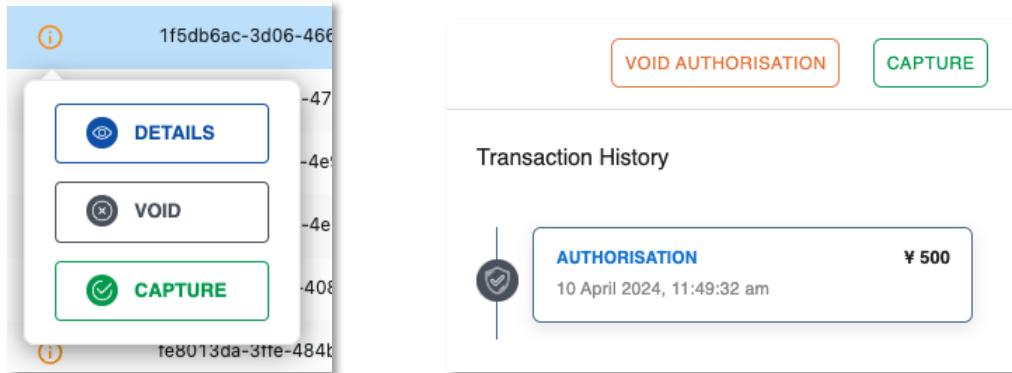
Reference(Optional) Maximum 128 Characters only.

Yes, I would like to issue this refund and I understand that this action is not reversible. Kindly proceed to initiate this refund process.\*

**SUBMIT** **CANCEL**

## 10.3 Void an Authorised Transaction

- To Void a Transaction, you can click **VOID** from the **Transaction list menu** or **VOID AUTHORISATION** from the **Transaction Detail Page**



## 10.4 Use Filters to Search Transactions

- From Transaction List, Click on the filter icon to filter the list by setting different **parameters** to **narrow down your search results**.

Action	Transaction Ref ID	Merchant Account	Amount	Status/Type	Date	DAS MID
⋮	e128e434-5683-4e61-9c8...	Tink15 Factory	1150 JPY	Purchase	16 April 2024, 02:08:12 pm	JP0000027
⋮	51c6f1bb-0aa7-4440-a8c...	Tink15 Factory	1200 JPY	Purchase	16 April 2024, 01:33:17 am	JP0000027
⋮	1f5db6ac-3d06-4666-820...	Tink15 Factory	500 JPY	Authorisation	10 April 2024, 11:49:32 am	JP0000027
⋮	d5808c07-8146-477f-874...	Tink15 Factory	1000 JPY	Refund	09 April 2024, 10:11:28 pm	JP0000027
⋮	b6e79522-83ab-4e99-92...	Tink15 Factory	1150 JPY	Purchase	09 April 2024, 10:11:04 pm	JP0000027
⋮	56215bc7-1d39-4e73-9e...	Tink15 Factory	950 JPY	Purchase	09 April 2024, 10:10:33 pm	JP00000275
⋮	3d6175fc-962b-4087-ad...	Tink15 Factory	1100 JPY	Purchase	09 April 2024, 10:09:52 pm	JP00000275
⋮	fe8013da-3ffe-484b-b5a2...	Tink15 Factory	500 JPY	Capture	09 April 2024, 10:08:52 pm	JP00000275
⋮	b55dc85c-6bd1-4a53-ac1...	Tink15 Factory	500 JPY	Authorisation	09 April 2024, 10:08:35 pm	JP00000275
⋮	39e72c42-b16a-4eda-92...	Tink15 Factory	500 JPY	Void Authorisation	09 April 2024, 10:08:17 pm	JP00000275
⋮	a89a2158-cfac-4937-b3fa...	Tink15 Factory	500 JPY	Authorisation	09 April 2024, 10:07:47 pm	JP00000275
⋮	9e589ba0-c2c2-4171-85...	Tink15 Factory	1100 JPY	Purchase	07 April 2024, 10:24:40 pm	JP00000275

- Add or remove multiple filters and click on **Apply ✓ APPLY** to update the transaction list accordingly.
- To reset all filters, click on the **reset** icon from the filter menu. All the filters will be **removed** and will refresh the transaction list to its original state.

## 10.5 Additional Columns

- From the same Transaction List, Click on the additional column icon to select or unselect additional fields column you want to add to your search results.

Action	Merchant Account	Amount	Status/Type	Date	DAS MID	Scheme	Integration Method	Transaction Type	
...	15 Factory	1150 JPY	Purchase	16 April 2024, 02:08:12 pm	JP00000275		Non 3DS	PURCHASE	
...	15 Factory	1200 JPY	Purchase	16 April 2024, 01:33:17 am	JP00000275		Non 3DS	PURCHASE	
...	15 Factory	500 JPY	Authorisation	10 April 2024, 11:49:32 am	JP00000275		Non 3DS	AUTHORISATION	
...	15 Factory	1000 JPY	Refund	09 April 2024, 10:11:28 pm	JP00000275		Non 3DS	REFUND	
...	15 Factory	1150 JPY	Purchase	09 April 2024, 10:11:04 pm	JP00000275		Non 3DS	PURCHASE	
...	15 Factory	950 JPY	Purchase	09 April 2024, 10:10:33 pm	JP00000275		Non 3DS	PURCHASE	
...	15 Factory	1100 JPY	Purchase	09 April 2024, 10:09:52 pm	JP00000275		Non 3DS	PURCHASE	
...	15 Factory	500 JPY	Capture	09 April 2024, 10:08:52 pm	JP00000275		Non 3DS	CAPTURE	
...	15 Factory	500 JPY	Authorisation	09 April 2024, 10:08:35 pm	JP00000275		Non 3DS	AUTHORISATION	
...	15 Factory	500 JPY	Void Authorisation	09 April 2024, 10:08:17 pm	JP00000275		Non 3DS	VOID AUTHORISATION	
...	a89a2158-cfac-4937-b3fa...	Tink15 Factory	500 JPY	Authorisation	09 April 2024, 10:07:47 pm	JP00000275		Non 3DS	AUTHORISATION
...	9e589ba0-c2c2-4171-85...	Tink15 Factory	1100 JPY	Purchase	07 April 2024, 10:24:40 pm	JP00000275		Non 3DS	PURCHASE

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## 10.6 Download Transactions (CSV File download)

- From the same Transaction List, Click on the download icon to download transaction list within a date range in CSV File format.
- You can also download the transaction list after applying any filter.

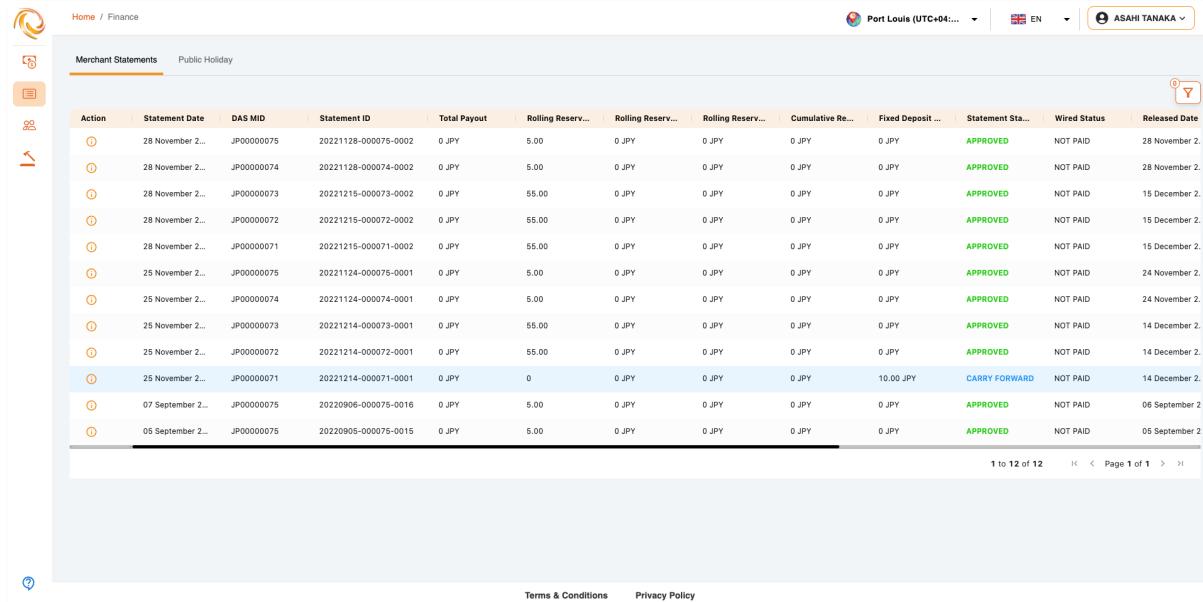
Action	Transaction Ref ID	Merchant Account	Amount	Status/Type	Date	DAS MID	Scheme	Integration Method	Transaction Type	Card Number	Merchant Ref...
...	e128e34-5683-4e6f-9c...	Tink15 Factory	1150 JPY	Purchase	16 April 2024, 02:08:12 pm	JP00000275		Non 3DS	PURCHASE	520000*****...	qwe
...	51c0ff1bb-0aa7-4440-8c...	Tink15 Factory	1200 JPY	Purchase	16 April 2024, 01:33:17 am	JP00000275		Non 3DS	PURCHASE	400000*****...	20030898933...
...	115db6ac-3d06-4696-82...	Tink15 Factory	500 JPY	Authorisation	10 April 2024, 11:49:32 am	JP00000275		Non 3DS	AUTHORISATION	620000*****...	20030898933...
...	d580bc07-8148-477f-87...	Tink15 Factory	1000 JPY	Refund	09 April 2024, 10:11:28 pm	JP00000275		Non 3DS	REFUND	520000*****...	qwe
...	b6e79522-83ab-4e99-92...	Tink15 Factory	1150 JPY	Purchase	09 April 2024, 10:11:04 pm	JP00000275		Non 3DS	PURCHASE	520000*****...	qwe
...	56219bc7-1d39-4e73-9e...	Tink15 Factory	950 JPY					Non 3DS	PURCHASE	400000*****...	qwe
...	3d8175f6-962b-4087-ad...	Tink15 Factory	1100 JPY					Non 3DS	PURCHASE	400000*****...	qwe
...	fe8013da-3ffe-484b-b5a2...	Tink15 Factory	500 JPY					Non 3DS	CAPTURE	520000*****...	20030898933...
...	b55bc5c-6bd1-4a53-ac1...	Tink15 Factory	500 JPY					Non 3DS	AUTHORISATION	520000*****...	20030898933...
...	39e72c42-b16a-4eda-920...	Tink15 Factory	500 JPY					Non 3DS	VOID AUTHORISATION	400000*****...	20030898933...
...	a89a2158-cfac-4937-b3fa...	Tink15 Factory	500 JPY					Non 3DS	AUTHORISATION	400000*****...	20030898933...
...	9e589ba0-c2c2-4171-85...	Tink15 Factory	1100 JPY					Non 3DS	PURCHASE	400000*****...	qwe

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## 11. Statements & Public Holidays

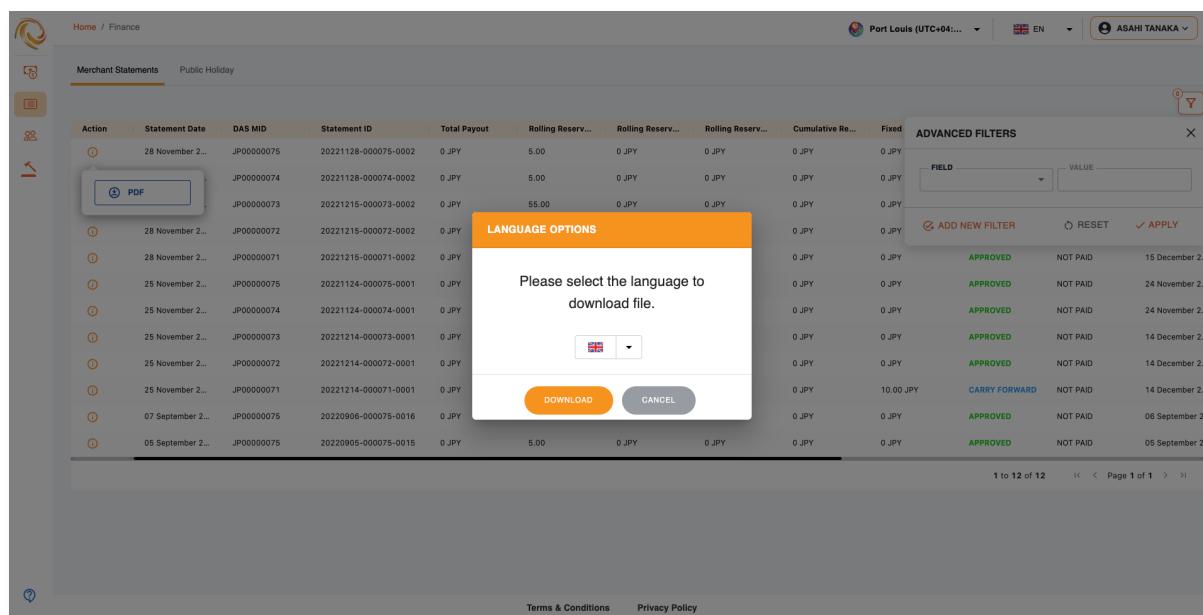
### 11.1 Statement List & Download (PDF File download)

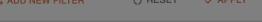
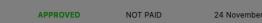
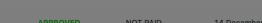
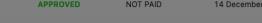
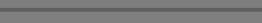
- Select Transaction Tab  on the left side menu to view Merchant Statements list.



Action	Statement Date	DAS MID	Statement ID	Total Payout	Rolling Reserv...	Rolling Reserv...	Rolling Reserv...	Cumulative Re...	Fixed Deposit...	Statement Sta...	Wired Status	Released Date
	28 November 2...	JP00000075	20221128-000075-0002	0 JPY	5.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	28 November 2...
	28 November 2...	JP00000074	20221128-000074-0002	0 JPY	5.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	28 November 2...
	28 November 2...	JP00000073	20221215-000073-0002	0 JPY	55.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	15 December 2...
	28 November 2...	JP00000072	20221215-000072-0002	0 JPY	55.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	15 December 2...
	28 November 2...	JP00000071	20221215-000071-0002	0 JPY	55.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	15 December 2...
	25 November 2...	JP00000075	20221124-000075-0001	0 JPY	5.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	24 November 2...
	25 November 2...	JP00000074	20221124-000074-0001	0 JPY	5.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	24 November 2...
	25 November 2...	JP00000073	20221214-000073-0001	0 JPY	55.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	14 December 2...
	25 November 2...	JP00000072	20221214-000072-0001	0 JPY	55.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	14 December 2...
	25 November 2...	JP00000071	20221214-000071-0001	0 JPY	0	0 JPY	0 JPY	0 JPY	10.00 JPY	CARRY FORWARD	NOT PAID	14 December 2...
	07 September 2...	JP00000075	20220906-000075-0016	0 JPY	5.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	06 September 2...
	05 September 2...	JP00000075	20220905-000075-0015	0 JPY	5.00	0 JPY	0 JPY	0 JPY	0 JPY	APPROVED	NOT PAID	05 September 2...

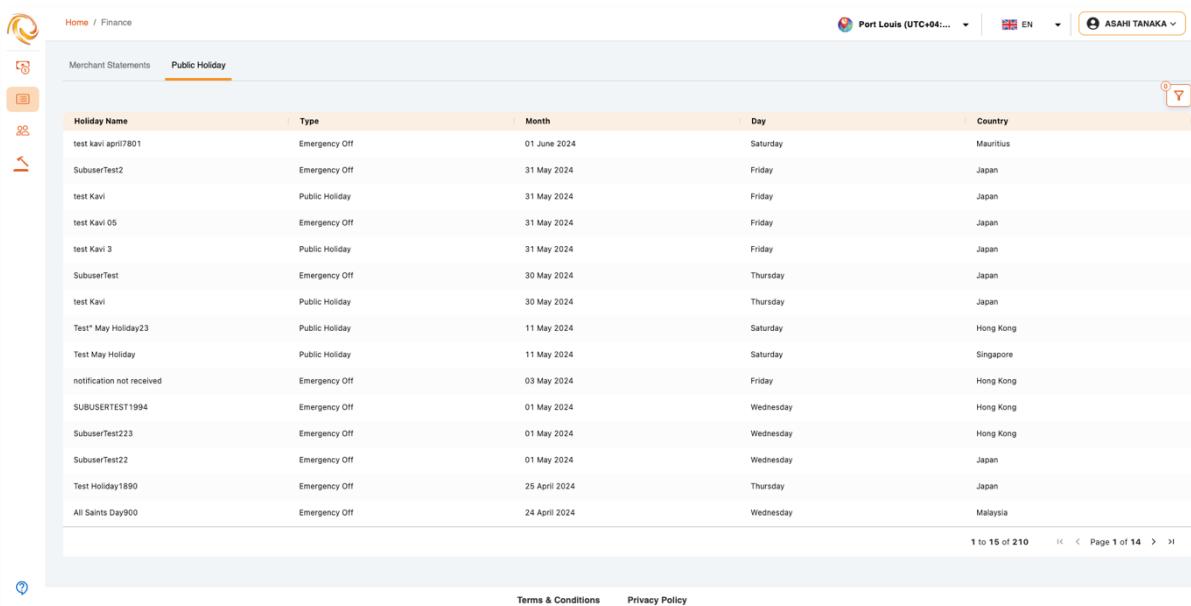
- You can download your statement when its ready. Simply click on the info  button and PDF Download.



Action	Statement Date	DAS MID	Statement ID	Total Payout	Rolling Reserv...	Rolling Reserv...	Rolling Reserv...	Cumulative Re...	Fixed	ADVANCED FILTERS
	28 November 2...	JP00000075	20221128-000075-0002	0 JPY	5.00	0 JPY	0 JPY	0 JPY	0 JPY	
		JP00000074	20221128-000074-0002	0 JPY	5.00	0 JPY	0 JPY	0 JPY	0 JPY	
		JP00000073	20221215-000073-0002	0 JPY	55.00	0 JPY	0 JPY	0 JPY	0 JPY	
	28 November 2...	JP00000072	20221215-000072-0002	0 JPY	0	0 JPY	0 JPY	0 JPY	0 JPY	
	28 November 2...	JP00000071	20221215-000071-0002	0 JPY	0	0 JPY	0 JPY	0 JPY	0 JPY	
	25 November 2...	JP00000075	20221124-000075-0001	0 JPY	0	0 JPY	0 JPY	0 JPY	0 JPY	
	25 November 2...	JP00000074	20221124-000074-0001	0 JPY	0	0 JPY	0 JPY	0 JPY	0 JPY	
	25 November 2...	JP00000073	20221214-000073-0001	0 JPY	0	0 JPY	0 JPY	0 JPY	0 JPY	
	25 November 2...	JP00000072	20221214-000072-0001	0 JPY	0	0 JPY	0 JPY	0 JPY	0 JPY	
	25 November 2...	JP00000071	20221214-000071-0001	0 JPY	0	0 JPY	0 JPY	0 JPY	10.00 JPY	
	07 September 2...	JP00000075	20220906-000075-0016	0 JPY	0	0 JPY	0 JPY	0 JPY	0 JPY	
	05 September 2...	JP00000075	20220905-000075-0015	0 JPY	0	0 JPY	0 JPY	0 JPY	0 JPY	

## 11.2 Public Holiday

- Select the second tab “Public Holiday “ on the top menu of the statement page to view the list of holidays throughout the year.
- There are 2 types of holidays: **Public Holiday & Emergency Off**.
  - **Public Holiday:** Planned days off for everyone to celebrate cultural or national events.
  - **Emergency Off:** Unplanned closures due to emergencies like natural disasters or security threats.
- A monthly reminder of holiday will be sent to all merchants and in case there's an Emergency Off the notification will be sent immediately by the Gateway.
- All settlement statements and payments will be delayed to the next working day.

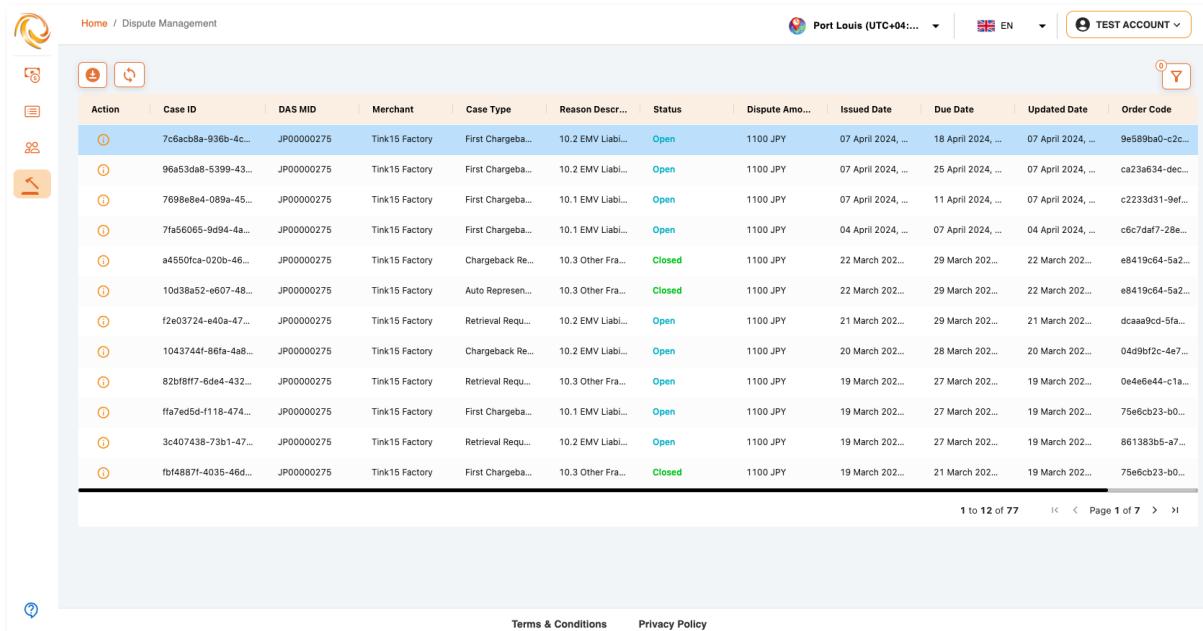


Holiday Name	Type	Month	Day	Country
test kavi april7801	Emergency Off	01 June 2024	Saturday	Mauritius
SubuserTest2	Emergency Off	31 May 2024	Friday	Japan
test Kavi	Public Holiday	31 May 2024	Friday	Japan
test Kavi 05	Emergency Off	31 May 2024	Friday	Japan
test Kavi 3	Public Holiday	31 May 2024	Friday	Japan
SubuserTest	Emergency Off	30 May 2024	Thursday	Japan
test Kavi	Public Holiday	30 May 2024	Thursday	Japan
Test* May Holiday23	Public Holiday	11 May 2024	Saturday	Hong Kong
Test May Holiday	Public Holiday	11 May 2024	Saturday	Singapore
notification not received	Emergency Off	03 May 2024	Friday	Hong Kong
SUBUSERTEST1994	Emergency Off	01 May 2024	Wednesday	Hong Kong
SubuserTest223	Emergency Off	01 May 2024	Wednesday	Hong Kong
SubuserTest22	Emergency Off	01 May 2024	Wednesday	Japan
Test Holiday1890	Emergency Off	25 April 2024	Thursday	Japan
All Saints Day900	Emergency Off	24 April 2024	Wednesday	Malaysia

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## 12. Dispute Management

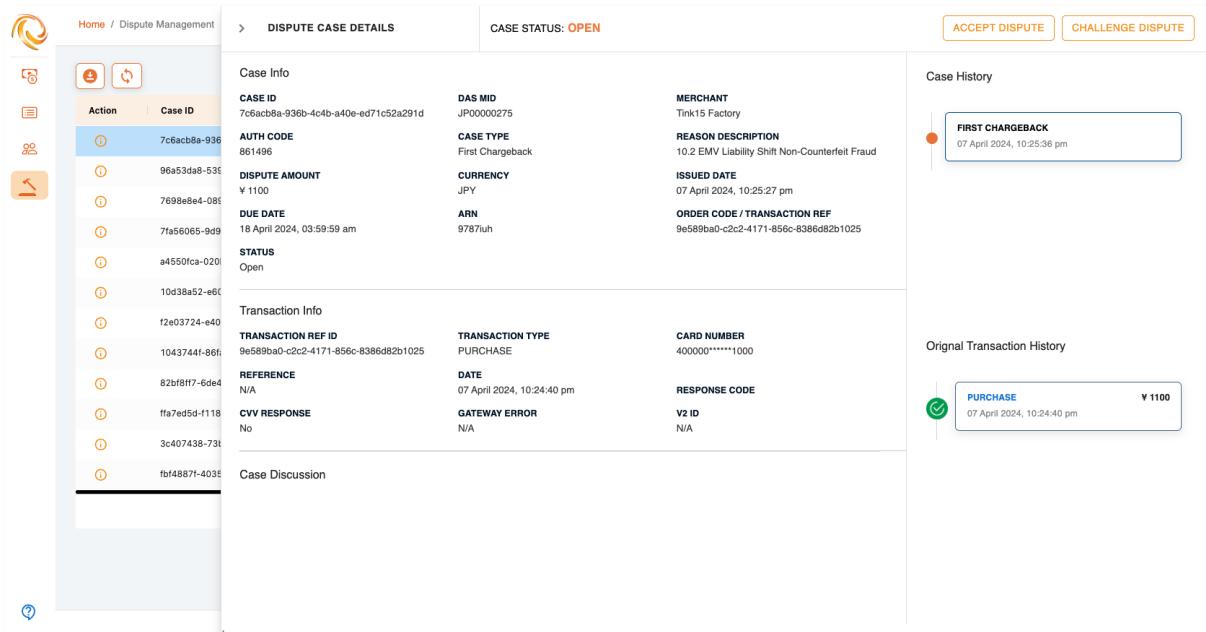
- Whenever a dispute is issued, the case is logged in the Dispute Management Tab and an email notification is sent to Merchant to intervene. You can view the list all the cases by click on the  icon "Dispute Management" on the left menu.



The screenshot shows a web-based application for Dispute Management. At the top, there's a header with the logo, a language selection (EN), and a test account indicator. Below the header is a navigation bar with icons for Home, Dispute Management, and other sections. The main area is a table listing disputes. The columns include Action, Case ID, DAS MID, Merchant, Case Type, Reason Descr..., Status, Dispute Amo..., Issued Date, Due Date, Updated Date, and Order Code. Each row contains a small orange circle with a white icon representing the case type. The table has 12 rows of data. At the bottom of the table, there are pagination controls showing '1 to 12 of 77' and a 'Page 1 of 7' indicator.

- These are the different case types which can be issued from the Gateway:
  - Retrieval Request:** Bank asks for more transaction info before any chargeback.
  - First Chargeback:** Cardholder disputes a transaction with their bank.
  - Second Chargeback:** Cardholder raises another dispute if not satisfied with the first decision.
  - Internal Dispute:** Merchant internally challenges a chargeback with evidence.
  - Auto Representment:** Automated submission of evidence by merchant's bank to dispute a chargeback.
  - Chargeback Reversal:** Successful outcome for the merchant when a chargeback is overturned.

- By clicking the  icon of a particular case, you can view the detail of the case. Depending on the case, you can intervene through action buttons on your top right of the drawer. Actions can be **Accept Dispute**, **Challenge Dispute** or **Submit Evidence** upon the due date of the case.



**DISPUTE CASE DETAILS**

CASE STATUS: OPEN

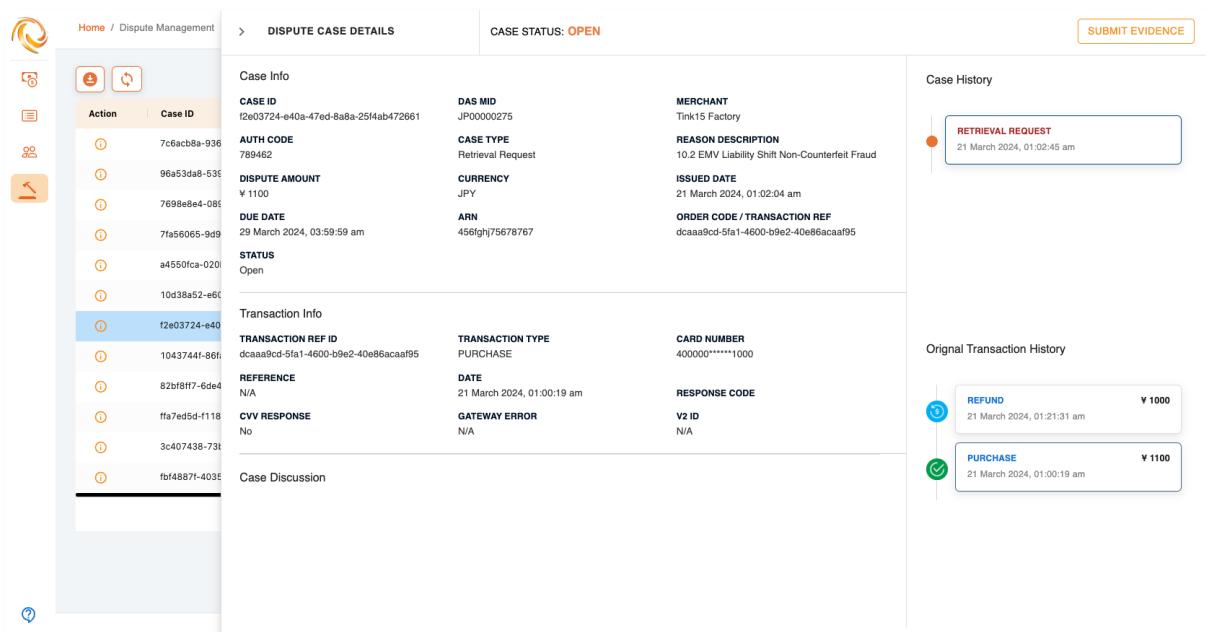
Action	Case ID	DAS MID	MERCHANT
7c6ac8a-936b-4c4b-a40e-ed71c52a291d	861496	JP00000275	Tink15 Factory
96a53da8-53e		CASE TYPE	First Chargeback
7698a8e4-08e		DISPUTE AMOUNT	10.2 EMV Liability Shift Non-Counterfeit Fraud
7fa56065-9d9	¥ 1100	CURRENCY	JPY
a4550fc8-020	18 April 2024, 03:59:59 am	ISSUED DATE	07 April 2024, 10:25:27 pm
10d38a52-e60		ARN	9787iu
f2e03724-e40		ORDER CODE / TRANSACTION REF	9e589ba0-c2c2-4171-856c-8386d82b1025
1043744f-86f		TRANSACTION INFO	
82bf8ff7-6d4	TRANSACTION REF ID: 9e589ba0-c2c2-4171-856c-8386d82b1025	TRANSACTION TYPE	CARD NUMBER: 400000*****1000
ffa7ed5d-f118	REFERENCE: N/A	DATE: 07 April 2024, 10:24:40 pm	RESPONSE CODE: V2 ID: N/A
3c407438-73t	CVV RESPONSE: No	GATEWAY ERROR: N/A	
fbf48871-403e			

**Case History**

**FIRST CHARGEBACK**  
07 April 2024, 10:25:38 pm

**Original Transaction History**

**PURCHASE**  
07 April 2024, 10:24:40 pm  
¥ 1100



**DISPUTE CASE DETAILS**

CASE STATUS: OPEN

Action	Case ID	DAS MID	MERCHANT
7c6ac8a-936b-4c4b-a40e-ed71c52a291d	789462	JP00000275	Tink15 Factory
96a53da8-53e		CASE TYPE	Retrieval Request
7698a8e4-08e		DISPUTE AMOUNT	10.2 EMV Liability Shift Non-Counterfeit Fraud
7fa56065-9d9	¥ 1100	CURRENCY	JPY
a4550fc8-020	29 March 2024, 03:59:59 am	ISSUED DATE	21 March 2024, 01:02:04 am
10d38a52-e60		ARN	456ghj75678767
f2e03724-e40		ORDER CODE / TRANSACTION REF	dcaaa9cd-5fa1-4600-b9e2-40e86acaaf95
1043744f-86f		TRANSACTION INFO	
82bf8ff7-6d4	TRANSACTION REF ID: dcaaa9cd-5fa1-4600-b9e2-40e86acaaf95	TRANSACTION TYPE	CARD NUMBER: 400000*****1000
ffa7ed5d-f118	REFERENCE: N/A	DATE: 21 March 2024, 01:00:19 am	RESPONSE CODE: V2 ID: N/A
3c407438-73t	CVV RESPONSE: No	GATEWAY ERROR: N/A	
fbf48871-403e			

**Case History**

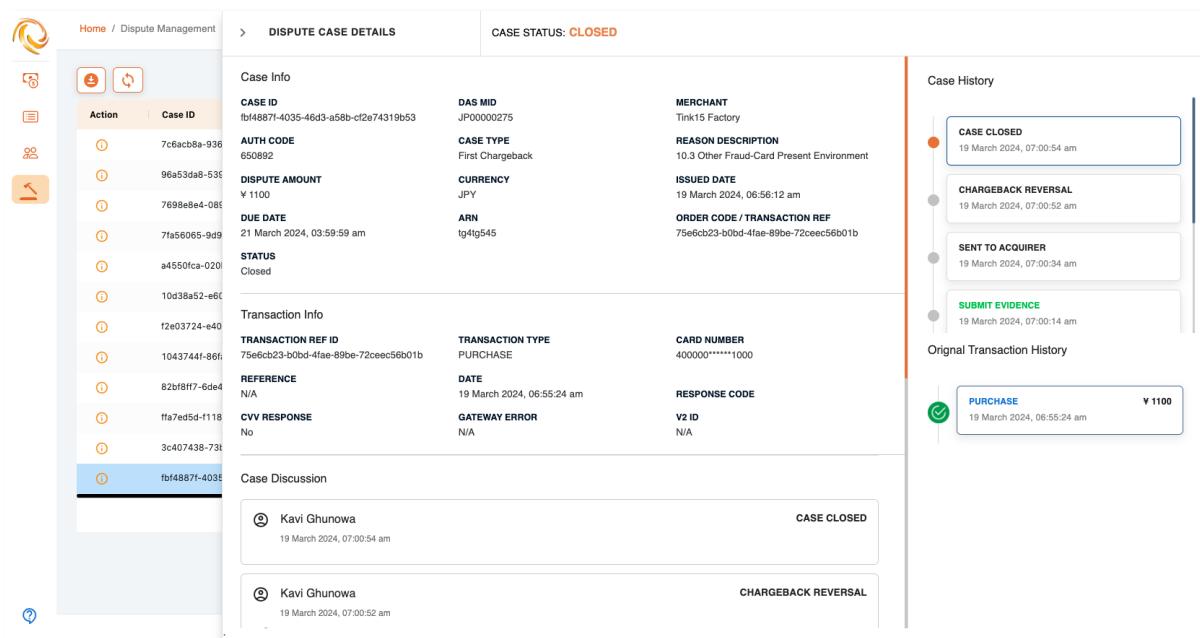
**RETRIEVAL REQUEST**  
21 March 2024, 01:02:45 am

**Original Transaction History**

**REFUND**  
21 March 2024, 01:21:31 am  
¥ 1000

**PURCHASE**  
21 March 2024, 01:00:19 am  
¥ 1100

- Once the cardholder is satisfied, the case will be closed in the gateway.
- User can view history of the case discussion in the Dispute case details page.



**DISPUTE CASE DETAILS**

CASE STATUS: **CLOSED**

Action	Case ID
7c6acb8a-936	f148871-4035-46d3-a58b-cf2e74319b53
96a53da8-536	650892
7698e8e4-085	JPY
7fa56065-9d9	1100
a4550fca-020	21 March 2024, 03:59:59 am
10d38a52-e60	ARN
f2e03724-e40	tg4tg545
1043744f-86f	
82bf8ff7-6de4	
ffa7ed5d-f118	
3c407438-73t	
<b>f148871-4035</b>	

**Case Info**

CASE ID	DAS MID	MERCHANT
f148871-4035-46d3-a58b-cf2e74319b53	JP000000275	Tink15 Factory
AUTH CODE	CASE TYPE	REASON DESCRIPTION
650892	First Chargeback	10.3 Other Fraud-Card Present Environment
DISPUTE AMOUNT	CURRENCY	ISSUED DATE
¥ 1100	JPY	19 March 2024, 06:56:12 am
DUET DATE	ARN	ORDER CODE / TRANSACTION REF
21 March 2024, 03:59:59 am	tg4tg545	75e6cb23-b0bd-4fae-89be-72ceec56b01b
STATUS		
Closed		

**Transaction Info**

TRANSACTION REF ID	TRANSACTION TYPE	CARD NUMBER
75e6cb23-b0bd-4fae-89be-72ceec56b01b	PURCHASE	400000*****1000
REFERENCE	DATE	
N/A	19 March 2024, 06:55:24 am	
CVV RESPONSE	GATEWAY ERROR	RESPONSE CODE
No	N/A	V2 ID
		N/A

**Case Discussion**

Kavi Ghunowa	CASE CLOSED
19 March 2024, 07:00:54 am	
Kavi Ghunowa	CHARGEBACK REVERSAL
19 March 2024, 07:00:52 am	

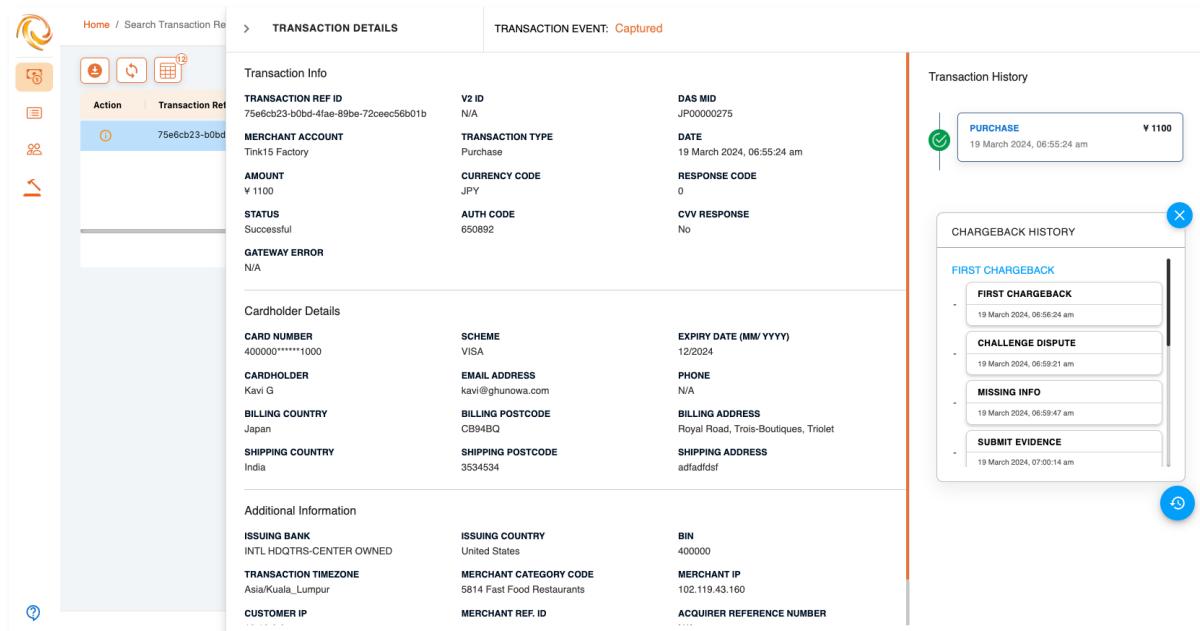
**Case History**

- CASE CLOSED (19 March 2024, 07:00:54 am)
- CHARGEBACK REVERSAL (19 March 2024, 07:00:52 am)
- SENT TO ACQUIRER (19 March 2024, 07:00:34 am)
- SUBMIT EVIDENCE (19 March 2024, 07:00:14 am)

**Original Transaction History**

PURCHASE	¥ 1100
19 March 2024, 06:55:24 am	

- User can also view Chargeback History in the right widget of the particular transaction detail page.



**TRANSACTION DETAILS**

TRANSACTION EVENT: **Captured**

Action	Transaction Ref ID
75e6cb23-b0bd	f148871-4035-46d3-a58b-cf2e74319b53

**Transaction Info**

TRANSACTION REF ID	V2 ID	DAS MID
75e6cb23-b0bd-4fae-89be-72ceec56b01b	N/A	JP000000275
MERCHANT ACCOUNT	TRANSACTION TYPE	DATE
Tink15 Factory	Purchase	19 March 2024, 06:55:24 am
AMOUNT	CURRENCY CODE	RESPONSE CODE
¥ 1100	JPY	0
STATUS	AUTH CODE	CVV RESPONSE
Successful	650892	No
GATEWAY ERROR		
N/A		

**Cardholder Details**

CARD NUMBER	SCHEME	EXPIRY DATE (MM/ YYYY)
400000*****1000	VISA	12/2024
CARDHOLDER	EMAIL ADDRESS	PHONE
Kavi G	kavi@ghunowa.com	N/A
BILLING COUNTRY	BILLING POSTCODE	BILLING ADDRESS
Japan	C194BQ	Royal Road, Trois-Boutiques, Triplet
SHIPPING COUNTRY	SHIPPING POSTCODE	SHIPPING ADDRESS
India	3534534	adfadfsdf

**Additional Information**

ISSUING BANK	ISSUING COUNTRY	BIN
INTL HDTRS-CENTER OWNED	United States	400000
TRANSACTION TIMEZONE	MERCHANT CATEGORY CODE	MERCHANT IP
Asia/Kuala_Lumpur	5814 Fast Food Restaurants	102.119.43.160
CUSTOMER IP	MERCHANT REF. ID	ACQUIRER REFERENCE NUMBER

**Transaction History**

- PURCHASE (19 March 2024, 06:55:24 am)
- CHARGEBACK HISTORY
- FIRST CHARGEBACK (19 March 2024, 06:56:24 am)
- CHALLENGE DISPUTE (19 March 2024, 06:59:21 am)
- MISSING INFO (19 March 2024, 06:59:47 am)
- SUBMIT EVIDENCE (19 March 2024, 07:00:14 am)

## 13. Acquirer's Processing time reminder

Action	Transaction Ref ID	Merchant Account	Amount	Status/Type
ⓘ	54909c6c-5504-427a-98...	Tink15 Factory	500 JPY	⌚ Capture
ⓘ	e128e434-5683-4e6f-9c8...	Tink15 Factory	1150 JPY	⌚ Purchase
ⓘ	51c6f1bb-0aa7-4440-a8c...	Tink15 Factory	1200 JPY	⌚ Purchase
ⓘ	1f5db6ac-3d06-4666-820...	Tink15 Factory	500 JPY	⌚ Authorisation
ⓘ	d5808c07-8146-477f-874...	Tink15 Factory	1000 JPY	⌚ Refund
ⓘ	b6e79522-83ab-4e99-92...	Tink15 Factory	1150 JPY	⌚ Purchase
ⓘ	56215bc7-1d39-4e73-9e...	Tink15 Factory	950 JPY	⌚ Purchase

### IMPORTANT FOR WORLDPAY\*

There is a 15–30 minute processing time for a PURCHASE transaction to change from AUTHORISED to CAPTURED in v3 Gateway and this is reflected the same in MAI.

The status will first be **PROCESSING/ PENDING** and later changed to **SUCCESSFUL** or **NOT SUCCESSFUL** after we receive the latest update from Worldpay.

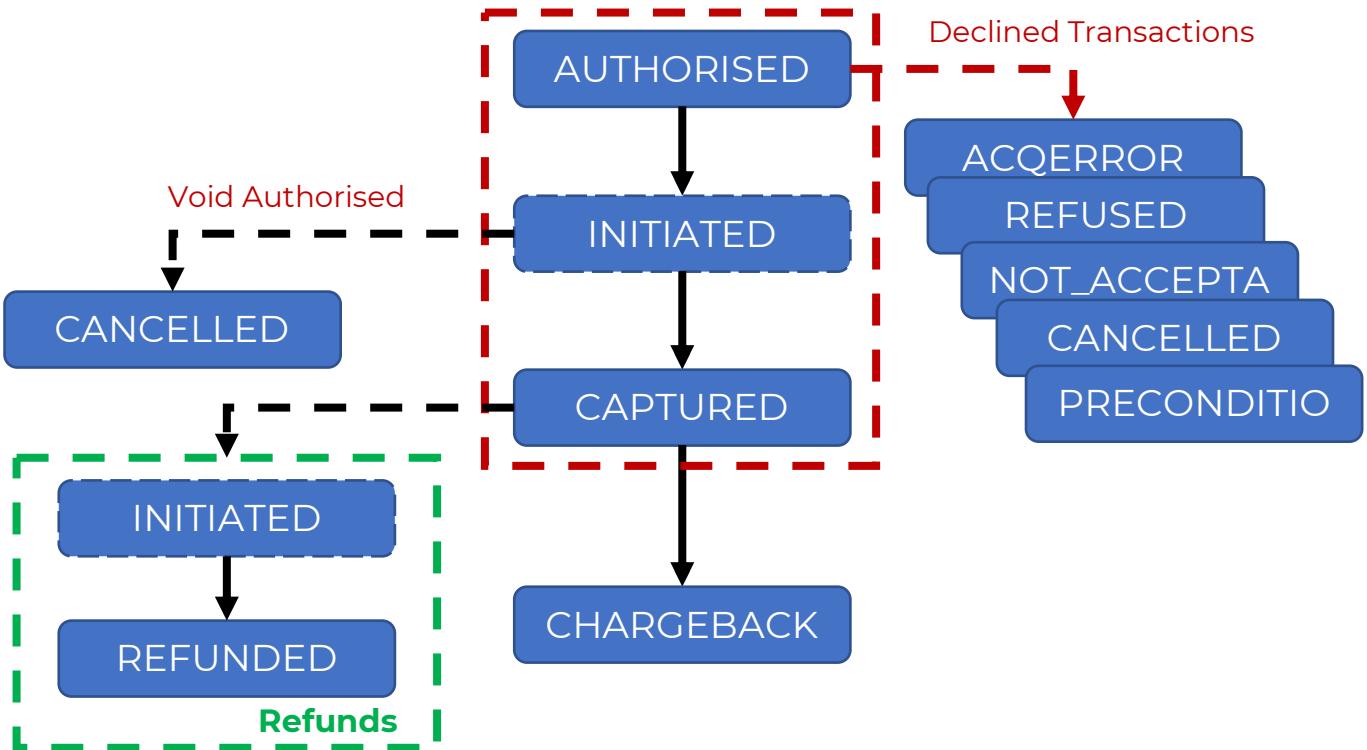
## 14. Events, Status and Type

### Understanding the Terminologies

EVENT	TRANSACTION TYPE	STATUS
AUTHORISED	AUTHORISATION	SUCCESSFUL
CAPTURED	PURCHASE	SUCCESSFUL
INITIATED	CAPTURE	PENDING
CAPTURED	CAPTURE	SUCCESSFUL
INITIATED	VOID AUTHORISATION	PENDING
CANCELLED	VOID AUTHORISATION	SUCCESSFUL
INITIATED	REFUND	PENDING
REFUNDED	REFUND	SUCCESSFUL
<b>REFUSED/ ACQERROR/ NOT ACCEPTABLE/ PRECONDITION FAILED/ TIMEOUT*/ UNKNOWN_ERROR*</b>	AUTHORISATION/ PURCHASE/ CAPTURE/ REFUND/ VOID AUTHORISATION	NOT SUCCESSFUL
CANCELLED	PURCHASE	NOT SUCCESSFUL

\* Refers to declined events that are not chargeable to Merchants

## 15. Payment LifeCycle



## 16. Transaction Types and Status

### PURCHASE | SALE

Basic credit card transaction type that everyone is familiar with. When a cardholder wants to buy something, they give their card information to the merchant by furnishing their payment credentials over the internet (HPP) and the merchant transmits the card and sale information to the payment processor.

The processor then communicates with the card network to finalise the transaction and will send an approval message back to the merchant to confirm it.

### AUTHORISATION

Every purchase transaction should begin with the authorisation step, in which the issuing bank confirms that the card is valid and the account is in good standing before the charge goes through. However, sometimes you want to authorise an expected charge without completing it right away. Pre-Auth is a transaction type that puts a certain amount of funds "on hold" for the merchant until the final purchase price is established.

### DELAYED CAPTURE

A capture transaction is used to complete a purchase that was initiated with a pre-authorisation. You can capture an amount less than or equal to the hold amount, but you cannot exceed it.

Merchants who do not ship goods immediately use this transaction type to collect funds upon when the goods are ready to be shipped/sent for delivery.

### VOID AUTHORISATION

Sometimes transactions get processed in error, or the cardholder changes their mind right away, and the charge needs to be reversed. If the charge hasn't been settled yet, a void transaction is a neat and clean way to make it go away. Another benefit of void transactions is that they cancel out the interchange fees you would otherwise be required to pay.

### REFUND

When a credit is processed to return funds to the cardholder's account. Refunds should be utilised when the original transaction has already settled, and the funds are in the merchant account. If the charge has not yet been settled, it's better to use a void transaction instead.

### CHARGEBACK

A chargeback is a debit or credit card transaction that's reversed by the cardholder's bank after they dispute a charge on their account. Chargebacks are a consumer protection tool that allow consumers to get their money back for fraudulent charges or purchases that don't live up to standards by submitting a dispute with their card issuer.

### STATUS



**SUCCESSFUL** : Transaction has reached finality



**NOT SUCCESSFUL** : Transaction was declined and therefore did not reach finality



**PROCESSING** [Pending] : Transaction is in the midst or in