



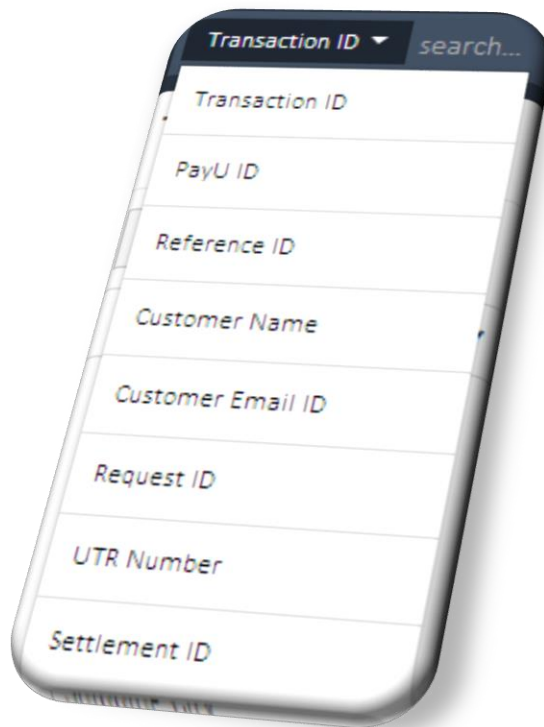
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Merchant Panel User Guide

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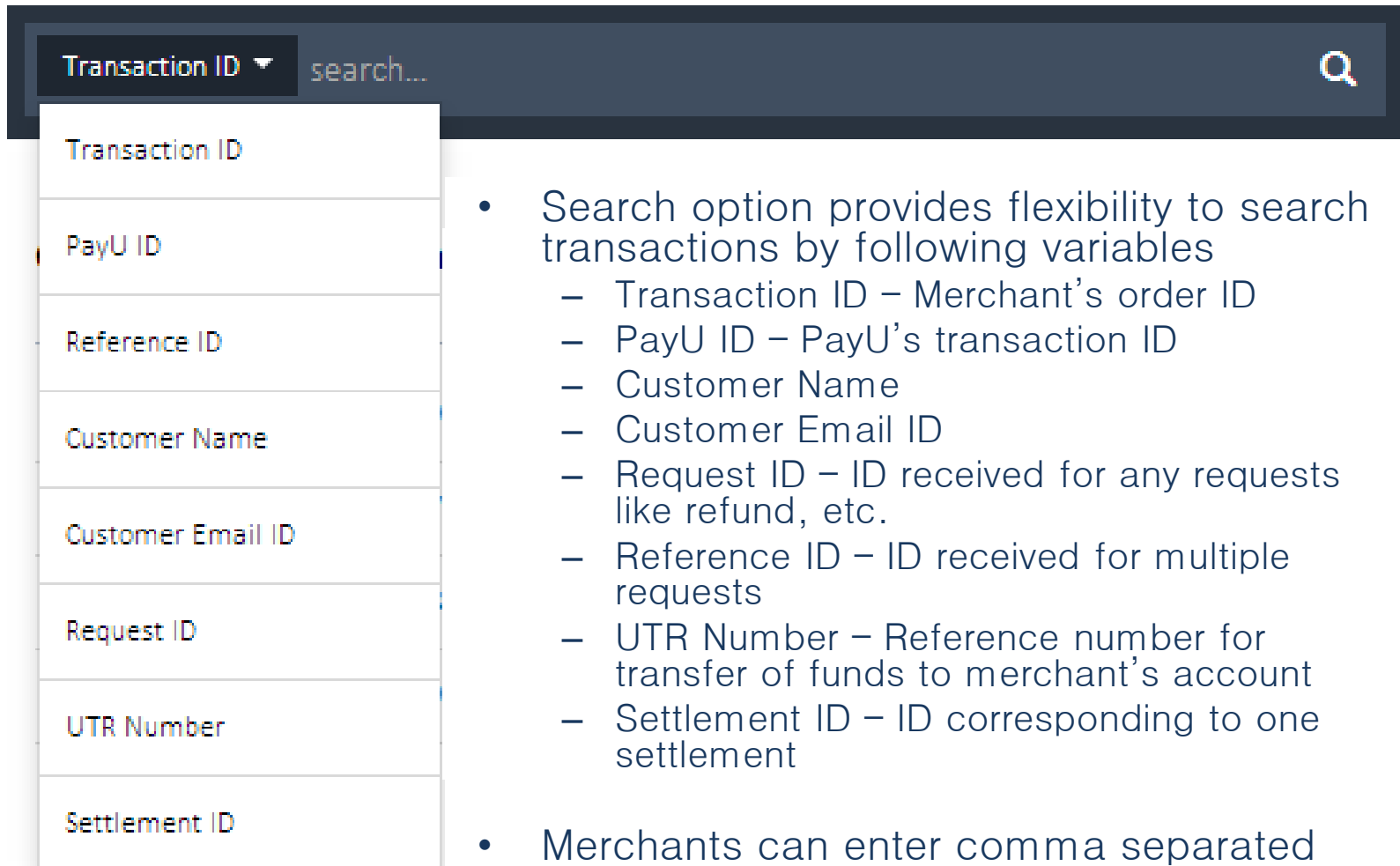
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# Search Box

*Search Box provides an option to search transactions & requests using various variables*

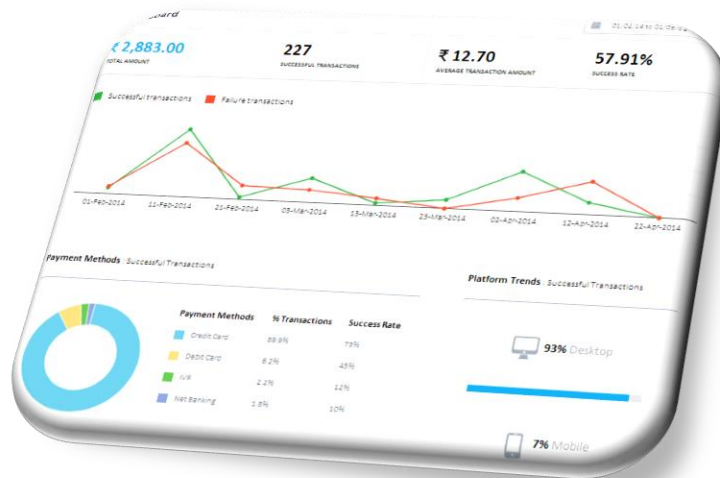
# Search Box



Transaction ID ▼ search... 

- Transaction ID
- PayU ID
- Reference ID
- Customer Name
- Customer Email ID
- Request ID
- UTR Number
- Settlement ID

- Search option provides flexibility to search transactions by following variables
  - Transaction ID – Merchant’s order ID
  - PayU ID – PayU’s transaction ID
  - Customer Name
  - Customer Email ID
  - Request ID – ID received for any requests like refund, etc.
  - Reference ID – ID received for multiple requests
  - UTR Number – Reference number for transfer of funds to merchant’s account
  - Settlement ID – ID corresponding to one settlement
- Merchants can enter comma separated values to search for multiple values.



# Dashboard

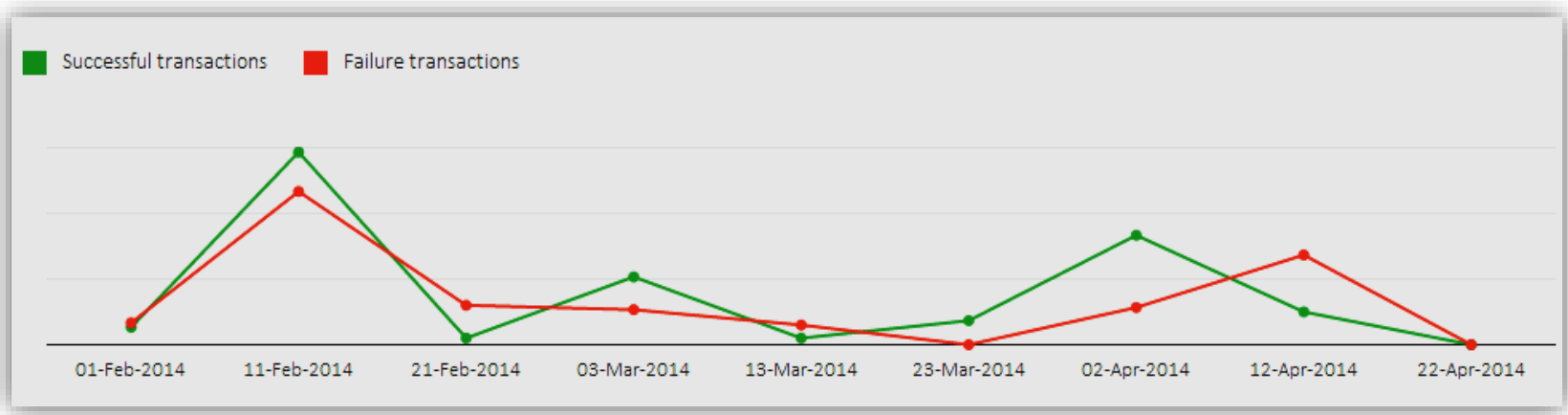
*Dashboard provides a one page snapshot of your account's data points including Transaction Value, No. of transactions, Success Rate, Transaction Trend, etc.*

# Dashboard → Summary

<b>₹ 2,883.00</b> TOTAL AMOUNT	<b>227</b> SUCCESSFUL TRANSACTIONS	<b>₹ 12.70</b> AVERAGE TRANSACTION AMOUNT	<b>57.91%</b> SUCCESS RATE
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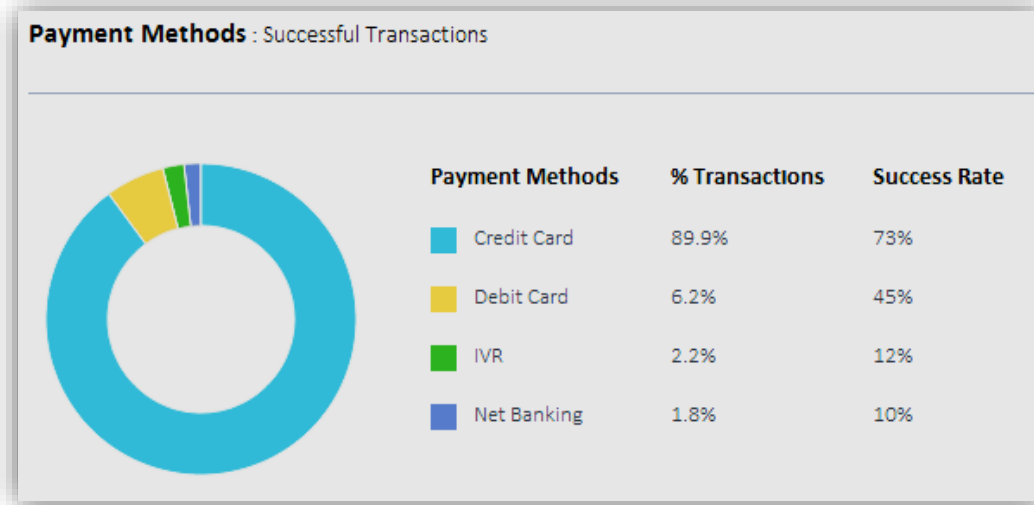
- Total Amount
  - The total amount of captured transaction for the selected time period
- Successful Transactions
  - Total number of captured transactions
- Average Transaction Amount
  - Average transaction amount of successful transactions
- Success Rate
  - Success rate depicts transaction success rate for the selected time period.
  - Success rate is calculated by dividing number of successful transactions by total transactions for which a revert came from the bank

# Dashboard → Transaction Trend

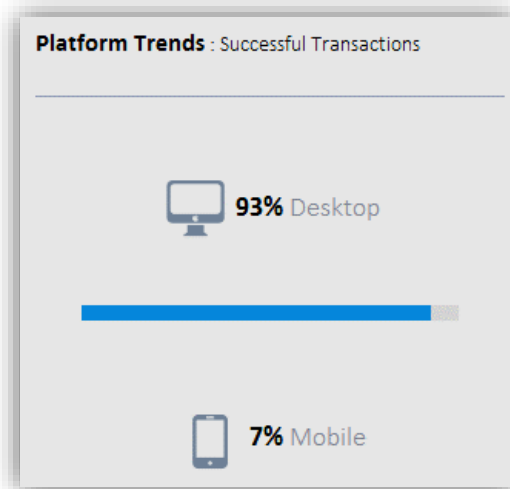


- Transaction Trend
  - Graphical representation of transaction volumes for selected period, depicting peak and off peak volumes
  - Shows the number of successful & failed transactions for a given time period
  - This gives merchants an insight about transaction numbers which helps in understanding peak transaction period to plan and align their resources accordingly.

# Dashboard → Payment Methods & Platform Trends



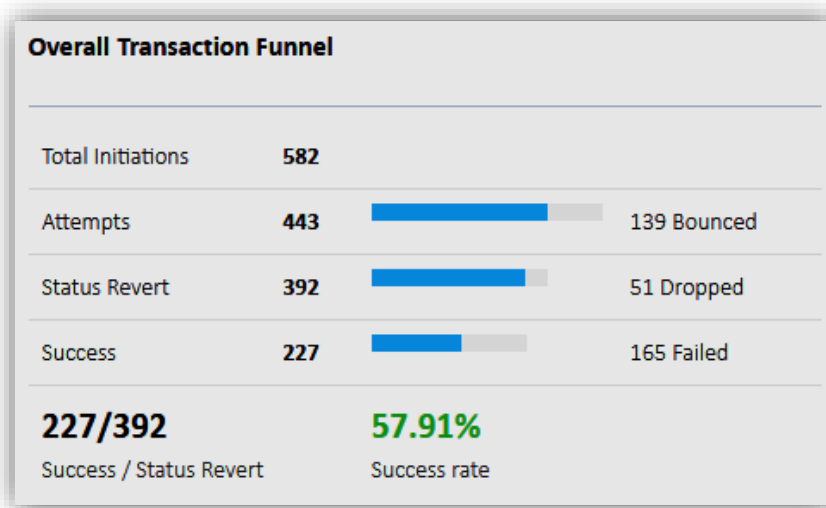
- Payment Methods
  - Transactions breakup based on payment methods: Credit Card, Debit Card, Net Banking, EMI, Cash Card etc.
  - This also shows payment method-wise success rates.



- Platform Trends
  - Transaction breakup based on platform trends: Desktop & Mobile



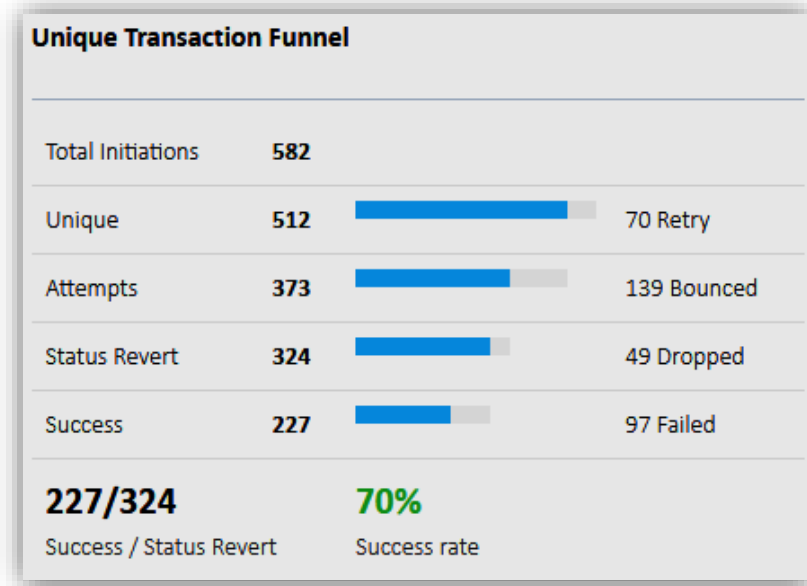
# Dashboard → Overall Transaction Funnel



The 'Overall Transaction' graph bifurcates the customers based on intention to pay to successful payments. All Graph bars are split based on no of transactions and hyperlinked to respective transaction details.

- **Total Initiations:** No. of transactions that reached the PayU Payment Page.
- **Attempts:** No of transactions for which 'Pay Now' button was clicked on PayU payment page.
- **Bounced:** No of transactions for which 'Pay Now' button was not clicked on PayU payment page.
- **Status Revert:** No of transactions for which reverts was received from bank whether successful or unsuccessful.
- **Dropped:** No of transactions for which reverts was not received from bank.
- **Success/Failed:** No of successful/failed transactions
- **Success Rate:** Percentage of successful transactions with respect to no. of 'Status Reverts'.

# Dashboard → Unique Transaction Funnel



The 'Unique Transaction Funnel' graph bifurcates the customers based on intention to Pay to successful payments and eliminates retried transactions.

- **Total Initiations:** No. of transactions that reached the PayU Payment Page.
- **Unique:** No of unique initiations eliminating the retries.
- **Retry:** No. of retries to complete a single transaction

- **Attempts:** No of transactions for which 'Pay Now' button was clicked on PayU payment page.
- **Bounced:** No of transactions for which 'Pay Now' button was not clicked on PayU payment page.
- **Status Revert:** No of transactions for which reverts was received from bank whether successful or unsuccessful.
- **Dropped:** No of transactions for which reverts was not received from bank.
- **Success/Failed:** No of successful/failed transactions
- **Success Rate:** Percentage of successful transactions with respect to no. of 'Status Reverts'.

# Dashboard → Unsuccessful Transactions & Impact of Retry Framework

## Unsuccessful Transactions

Bounced	139	39%
Dropped	51	14%
Failed at bank	165	46%

- Unsuccessful Transactions
  - Percentage breakup of Unsuccessful transactions divided by category: Bounced, Dropped & Failed at bank
  - Details of those transactions which were sent to the PayU page but did not result in a Success

## Impact of retry framework

Total number of retries	30
Transactions that succeeded	6
Unique users who retried	27

- Retry Framework
  - Depicts no. of successful transactions due to retry framework, which otherwise could have been failure.
  - For e.g.: 6 additional transactions were converted among 27 unique users who retried.
  - Can help you to optimise the no of retries for your account



# Transactions

*This section details the options to view Transactions.*

# Transaction Statuses

- **Authorize:** After end user has entered Card/Account credentials bank checks for availability of Credit Limit or Account balance to authorize the transaction as valid.
- **Capture:** If an authorized (explained before) transaction is not captured automatically, merchant can capture them manually to get payments credited in their account.
- **Cancel:** An authorized Transaction can be cancelled to get the money refunded in customer account. Cancel function does not work for Captured transactions.
- **Refund/ Partial Refund:** Captured transactions can be refunded back to customer using this function. Even Partial refunds are possible. A transaction is refunded owing to many reasons like, product/service non-availability, customer request etc.
- **Chargeback:** A Chargeback or dispute request is raised by customer to issuing bank, owing to many reasons like a fraud transaction or unsatisfactory product/service delivery etc.
- **Bounced:** The customers who did not click on Pay Now/Make Payment button on PayU Payment Page.
- **Dropped:** Customer who did not receive any status revert from Bank. Could be due to various reasons like: 3D Secure Password not available, Bank server downtime, problem with internet connection etc.
- **Failed by Bank:** A transaction not authorized by bank due to reasons like Invalid Credentials, Credit Limit exhausted etc.
- **User Cancelled:** Transaction cancelled by customer at PayU payment page via 'Cancel' Button.

# Transactions → View

- This section displays all the transactions which can be customized using “Customize Columns” & “Filter” options.
- At the bottom of the report the No. of transactions are displayed with Page No. and total No. of Records.
- Hover on Transaction ID shows more details about the transaction
- At a time 20 Transactions are shown per page. You can move to next page using next button or particular page no. link.
- At a time 5 columns are shown on the page, You can see to next/previous columns using next/previous icons on the column header
- Export to Excel:** This feature exports selected transactions to Excel Sheet which can be downloaded from Downloads section.

◀	TRANSACTION ID ▼	DATE ▼	CUSTOMER NAME ▼	AMOUNT ▼	STATUS	▶
<input type="checkbox"/>	f691139e397c52a633c7	27/06/2014 12:16:41	Payu-Admin	11.00	Chargebacked	
<input type="checkbox"/>	172f44e29a566...6fhfjgk23189	26/06/2014 16:23:08	Payu-Admin	0.00	Refunded	
<input type="checkbox"/>	747fdd17cd9e8e3492c8	26/06/2014 13:25:27	Payu-Admin	0.00	Refunded	
<input type="checkbox"/>	747fdd17cd9e8e3492c8	26/06/2014 13:23:52	Payu-Admin	7.00	Failed	
<input type="checkbox"/>	747fdd17cd9e8e3492c8	26/06/2014 13:22:38	Payu-Admin	10.00	Failed	
<input type="checkbox"/>	ee3a9fb7b02ba59ea43e	26/06/2014 13:19:08	Payu-Admin	8.00	Captured	
<input type="checkbox"/>	8cb2bd76aaed8c4147a1	26/06/2014 13:16:59	Payu-Admin	11.00	Captured	
<input type="checkbox"/>	222c32766b4a2ea36051	26/06/2014 12:56:03	Payu-Admin	12.00	Captured	

# Transactions → Details of a Transaction

Transactions » 403993715509689144

GENERATE INVOICE
CLOSE

₹ 10.00	403993715509689144	Captured	Refund
TRANSACTION AMOUNT	PAYU ID	STATUS	

TRANSACTION DETAILS

Date of Transaction	2014-06-26 13:19:08	Transaction Fee	₹ 10.00
PayU ID	403993715509689144	Discount	₹ 2.00
Transaction ID	ee3a9fb7b02ba59ea43e	Amount	₹ 8.00
Merchant Name	Tradus	Status	Captured
Product Info	Product Info		

PAYMENT DETAILS

Payment Type	Credit Card	Bank Ref. No.	2000140205
Bank Name	Credit Card	Name on Card	Test User
Card Type	MASTERCARD	Card Number	512345XXXXXX2346
Payment Gateway	AXIS		

CUSTOMER DETAILS

First Name	Payu-Admin	Billing Address	NA
Last Name	NA	City	NA
Email Address	test@example.com	State	NA
Phone Number	1234567890	Zip Code	NA

OFFER DETAILS

Click on any individual transaction to get more details about that transaction.

Important details can be seen on top with possible action buttons like refund, generate invoice, etc.

- **Transaction Details:** This shows details like Date, PayU ID, Transaction ID, Amount, Status, etc.
- **Payment Details:** This shows details like Payment Type, Bank Name, Card Type, etc.
- **Customer Details:** Complete details of the customer carrying out the transaction.
- **Offer Details:** Offer related details.

- **Actions Done:** Details of all the requests(Capture/ Refund/ Cancel) for selected transaction.
- **Risk:** Displays information about any risk action taken for selected transaction.
- **Merchant Specific Parameters:** Displays data of Merchant defined User Fields, entered by the customer.
- **Retry Details:** Depicts details of transactions attempted more than once, with statuses of all retries.

# Transactions → Filters

PAYMENT METHOD	STATUS	AMOUNT / BIN	MORE FILTERS	APPLY	RESET
<input type="checkbox"/> All <input type="checkbox"/> Credit Card <input type="checkbox"/> Debit Card <input type="checkbox"/> Netbanking <input type="checkbox"/> EMI <input type="checkbox"/> CASH <input type="checkbox"/> COD	<b>SUCCESSFUL</b> <input type="checkbox"/> All <input type="checkbox"/> Authorized (awaiting capture) <input type="checkbox"/> Captured <input type="checkbox"/> Cancelled <input type="checkbox"/> Refunded  <b>UNSUCCESSFUL</b> <input type="checkbox"/> All <input type="checkbox"/> Bounced <input type="checkbox"/> Cancelled By User <input type="checkbox"/> Failed By Bank <input type="checkbox"/> Dropped	<b>AMOUNT RANGE</b> From <input type="text" value="From Amount"/> To <input type="text" value="To Amount"/>  <b>BIN LIST</b> <input type="text" value="Bin List"/> Use comma ',' for multiple bins	<input type="checkbox"/> Initiated by IVR <input type="checkbox"/> Unique Transactions <input type="checkbox"/> Transactions with Offer <input type="checkbox"/> International Transactions <input type="checkbox"/> Web <input type="checkbox"/> Unsettled Transactions <input type="checkbox"/> Email Invoice <input type="checkbox"/> Remove re-attempts <input type="checkbox"/> Domestic Transactions <input type="checkbox"/> Mobile <input type="checkbox"/> SI Transactions <input type="checkbox"/> Settled Transactions		

Filter option helps you in filtering transactions by

- **Payment Method** – Credit Card, Debit Card, NetBanking, etc.
- **Status** – Successful (Captured, Refunded, etc.) & Unsuccessful (Cancelled, Failed etc.)
- **Amount Range:** Depicting transactions within specified Minimum and Maximum amount range.
- **BIN List:** Filter transactions for specific BINs
- **More Filters**
  - IVR Transactions, Email Invoice Transactions, SI Transactions, Offer Transactions, Domestic/ International Transactions, Mobile/ Desktop Transactions, Settled/ Unsettled Transactions
- **Unique Transactions:** To see all transactions which are unique(Not Re-Attempted). This will discount any retries from either PayU or Merchant's end.
- **Remove re-attempts:** This will discount retries from PayU's end.



# Transactions → Customize Columns

CHOOSE WHICH COLUMNS YOU WANT TO DISPLAY BY DEFAULT

☒ Transaction ID

☐ Product Info

☐ Customer IP Address

☐ Bank Reference No

☐ PG MID

☐ Card Number

☐ ZipCode

☐ Shipping City

☐ Requested Amount

☐ Service Fee

☐ Token

☐ UDF 1

☐ Field 1

☒ Date

☒ Customer Name

☐ City

☐ International/Domestic

☐ PG Response

☐ Address Line1

☐ Shipping Firstname

☐ Shipping State

☐ Discount

☐ Service Tax

☐ Offer Key

☐ UDF 2

☐ Field 2

☒ PayU ID

☐ Last name

☐ Merchant Name

☐ Bank ARN

☐ Issuing Bank

☐ Address Line2

☐ Shipping Lastname

☐ Shipping Country

☐ Additional Charges

☐ Settlement Date

☐ Offer Aailed

☐ UDF 3

☐ Field 3

☒ Amount

☐ Customer Email

☒ Bank Name

☐ Payment Type

☐ Payment Source

☐ State

☐ Shipping Address1

☐ Shipping Zipcode

☐ Amount(INR)

☐ Merchant UTR

☐ Offer Type

☐ UDF 4

☐ Field 4

☒ Status

☐ Customer Phone

☐ Payment Gateway

☐ Error Code

☐ Name on Card

☐ Country

☐ Shipping Address2

☐ Shipping Phone

☐ Net Amount

☐ Settlement

☐ Offer Failure Reason

☐ UDF 5

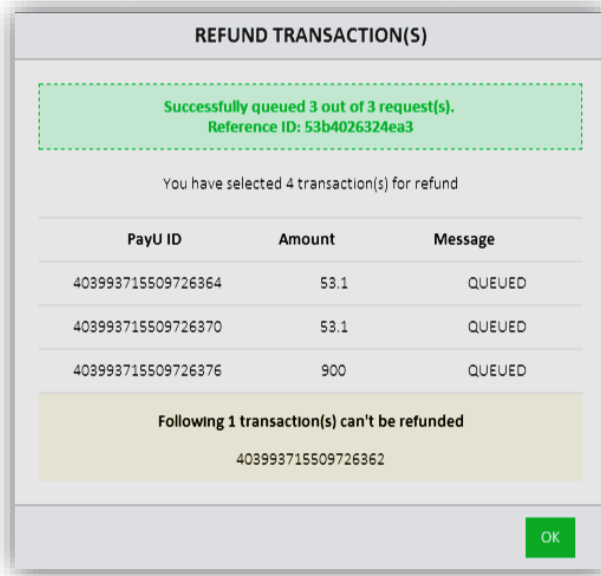
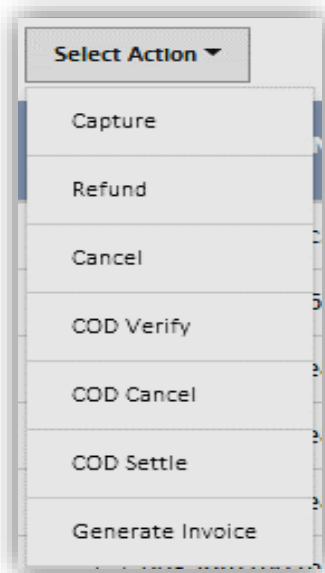
☐ Field 5

APPLY

RESET

- Using “Customize Columns” section, merchants can add/delete columns from transaction view based on their need.
- Default Columns– Transaction ID, Date, Customer Name, Amount, Status, PayU ID, Bank Name
- “Apply” button shows transactions with selected columns and “RESET” button resets columns to default ones
- Once added/ deleted, same columns will be visible on next login.

# Transactions → Select Action



- Merchants can take below actions on selected transactions using “Select Action” dropdown.
  - **Capture** – With the help of this option, the money that has been blocked in the Authorize step, can be captured i.e. debited from customer’s account. Most of the times, transactions are auto-captured.
  - **Refund** – If for some reason, you want to refund the captured transaction, use this function. By using refund function, you can refund full or partial amount of a transaction.
  - **Cancel** – An authorized transactions can be cancelled by merchant using this option. In this case, the money that was blocked on the customer’s card is freed up.
  - **COD Verify** – To update the status of COD transaction after its verification.
  - **COD Cancel** – To cancel a verified COD transaction.
  - **COD Settle** – After COD transaction is settled (Payment Received), Merchant can update status using this function.
  - **Generate Invoice** – To create payment link for the transaction.
- The transaction on which selected action can not be performed will be shown before final confirmation
- Merchants will see current status of initiated requests and will get Reference ID to track further status of these requests. 18



# Requests

*This menu details the options to view Requests details like Refund, Capture, Cancel, etc.*

# Requests → View

- This sections displays all the requests like refund, capture, cancel, etc. Requests View can be customized using “Customize Columns” & “Filter” options.
- At the bottom of the report the no. of requests are displayed with page no. and total no. of requests.
- Hover on Request ID shows more details about the request
- At a time 20 requests are shown per page. You can move to next page using next button or particular page no. link.
- At a time 5 columns are shown on the page, You can see to next/previous columns using next/previous icons on the column header
- Export to Excel:** This feature exports selected requests to Excel Sheet which can be downloaded from Downloads section.

REQUEST ID ▾	TRANSACTION ID ▾	DATE ▾	CUSTOMER NAME ▾	REQUESTED ACTION ▸
123706374	f691139e397c52a633c7	2014-06-27 12:27:55	Payu-Admin	chargeback
123706318	f691139e397c52a633c7	2014-06-27 12:17:27	Payu-Admin	capture
123703340	172f44e29a566c1734bfasd767a9dfdf786786fhfjgk23189	2014-06-26 16:33:52	Payu-Admin	refund
123703302	172f44e29a566c1734bfasd767a9dfdf786786fhfjgk23189	2014-06-26 16:25:54	Payu-Admin	capture
123702630	747fdd17cd9e8e3492c8	2014-06-26 13:30:07	Payu-Admin	refund
123702626	747fdd17cd9e8e3492c8	2014-06-26 13:26:02	Payu-Admin	capture
123702616	ee3a9fb7b02ba59ea43e	2014-06-26 13:19:44	Payu-Admin	capture
123702602	8cb2bd76aaed8c4147a1	2014-06-26 13:17:37	Payu-Admin	capture

# Requests → Details of a Request

Requests » 403993715509689178

₹ 7.00

AMOUNT

123702630

REQUEST ID

Success

REQUEST STATUS

TRANSACTION DETAILS

Date of Transaction	2014-06-26 13:25:27	Transaction Fee	₹ 10.00
PayU ID	403993715509689178	Discount	₹ 3.00
Transaction ID	747fdd17cd9e8e3492c8	Amount	₹ 0.00
Merchant Name	Tradus	Status	Refunded
Product Info	Product Info		

PAYMENT DETAILS

Payment Type	Credit Card	Bank Ref. No.	2000140211
Bank Name	Credit Card	Name on Card	dasdsad
Card Type	MASTERCARD	Card Number	512345XXXXXX2346
Payment Gateway	AXIS		

CUSTOMER DETAILS

First Name	Payu-Admin	Billing Address	NA
Last Name	NA	City	NA
Email Address	test@example.com	State	NA

Click on any individual request to get more details about that request.

Important details can be seen on top

- **Transaction Details:** This shows details like Date, PayU ID, Transaction ID, Amount, Status, etc.
- **Payment Details:** This shows details like Payment Type, Bank Name, Card Type, etc.
- **Customer Details:** Complete details of the customer carrying out the transaction.

- **Offer Details:** Offer related details.
- **Merchant Specific Parameters:** Displays data of Merchant defined User Fields, entered by the customer.

# Requests → Filters

PAYMENT METHOD	STATUS	REQUEST TYPE	AMOUNT	MORE FILTERS	APPLY	RESET
<input type="checkbox"/> All <input type="checkbox"/> Credit Card <input type="checkbox"/> Debit Card <input type="checkbox"/> Netbanking <input type="checkbox"/> EMI <input type="checkbox"/> CASH <input type="checkbox"/> COD	<b>ACTION STATUS</b> <input type="checkbox"/> All <input type="checkbox"/> Success <input type="checkbox"/> Failure <input type="checkbox"/> Requested  <b>SETTLEMENT STATUS</b> <input type="checkbox"/> Settled <input type="checkbox"/> Unsettled	<input type="checkbox"/> All <input type="checkbox"/> Capture <input type="checkbox"/> Refund <input type="checkbox"/> Cancel	<b>AMOUNT RANGE</b> From <input type="text" value="From Amount"/> To <input type="text" value="To Amount"/>	<input type="checkbox"/> Delayed Refunds		

Filter option helps you in filtering requests by

- **Payment Method** – Credit Card, Debit Card, NetBanking, etc.
- **Status** – Action Status (Success, Failure, etc.) & Settlement Status (Settled & Unsettled)
- **Request Type** – Capture, Refund, Cancel, etc.
- **Amount Range**: Depicting requests within specified Minimum and Maximum amount range.
- **More Filters**
  - Delayed Refunds: To see all the initiated refunds which are not yet successful from more than 2 days in case of Credit/ Debit Cards and more than 3 days in case of NetBanking.

# Requests → Customize Columns

CHOOSE WHICH COLUMNS YOU WANT TO DISPLAY BY DEFAULT

☒ Request ID  
☒ Status  
☐ Customer Email  
☐ Bank Name  
☐ Payment Type  
☐ Payment Source  
☐ State  
☐ Shipping Address1  
☐ Shipping Zipcode  
☐ Amount(INR)  
☐ Merchant UTR  
☐ Offer Type  
☐ UDF 4  
☐ Field 4

☒ Transaction ID  
☒ Requested Action  
☐ Customer Phone  
☐ Payment Gateway  
☐ Error Code  
☐ Name on Card  
☐ Country  
☐ Shipping Address2  
☐ Shipping Phone  
☐ Net Amount  
☐ Settlement  
☐ Offer Failure Reason  
☐ UDF 5  
☐ Field 5

☒ Date  
☐ Product Info  
☐ Customer IP Address  
☐ Bank Reference No  
☐ PG MID  
☐ Card Number  
☐ ZipCode  
☐ Shipping City  
☐ Requested Amount  
☐ Service Fee  
☐ Token  
☐ UDF 1  
☐ Field 1

☒ PayU ID  
☒ Customer Name  
☐ City  
☐ International/Domestic  
☐ PG Response  
☐ Address Line1  
☐ Shipping Firstname  
☐ Shipping State  
☐ Discount  
☐ Service Tax  
☐ Offer Key  
☐ UDF 2  
☐ Field 2

☒ Amount  
☐ Last name  
☐ Merchant Name  
☐ Bank ARN  
☐ Issuing Bank  
☐ Address Line2  
☐ Shipping Lastname  
☐ Shipping Country  
☐ Additional Charges  
☐ Settlement Date  
☐ Offer Aailed  
☐ UDF 3  
☐ Field 3

APPLY

RESET

- Using “Customize Columns” section, merchants can add/delete columns from request view based on their need.
- Default Columns– Request ID, Transaction ID, Date, Customer Name, Requested Action, Status, PayU ID, Amount
- “Apply” button shows requests with selected columns and “RESET” button resets columns to default ones
- Once added/deleted, same columns will be visible on next login.

**Expected Pending Amount**

DATE	EXPECTED AMOUNT*
30th June 2024	₹ 1000000.7690928
30th July 2024	₹ 6629997.07
30th July 2024	₹ 44550
Grand Expected Pending Amount	₹ 1000000.7690928

\*Service fee & service tax will be deducted before settlement

**Settlements**

UTR NUMBER	SETTLEMENT ID	TRANSACTIONS	AMOUNT	SETTLED AMOUNT
014-09-20	BINDELETED	537d52160551	1	₹ 10.00
014-09-19	BINDELETED_VS	5379921b745d9	1	₹ 11.00
014-09-06	BINDELETED_VS	53672d4493a2	1	₹ 10.00
014-04-29	BINDELETED_VS	5359093771e0	1	₹ 10.00
014-04-22	BINDELETED_VS	53540a08509a	4	₹ 23.00
014-04-02	BINDELETED	5330f021702c18	1	₹ 10.00

# Billings

*Billings displays most recent settlement details(PayU to Merchant) having total transaction amount, TDR, Tax, Total refund , chargeback & final settlement amount and links to all the settlement details based on UTR number*





# Billings→ Expected Pending Amount

- This section displays expected settlement amount against expected settlement date.
- This section also shows total expected pending amount. Hover on this gives an option to see corresponding transactions.

Expected Pending Amount	
DATE	EXPECTED AMOUNT*
30th June 2014	₹ 10000057690928
1st July 2014	₹ 4668920.07
2nd July 2014	₹ 44550
Total Expected Pending Amount	₹ 10000062404398
*Service fee & service tax will be deducted before settlement	

# Billings → Settlements

- This sections displays all completed settlements with details like UTR Number, Settlement ID, no. of transactions, transaction amount & settlement amount
- Merchant has an option to export all settlement reports to an Excel file.
- Hover on UTR Number gives options to view and download corresponding transactions

Settlements					
			 01/04/14 to 01/06/14	 Export to Excel	
DATE	UTR NUMBER	SETTLEMENT ID	TRANSACTIONS	AMOUNT	SETTLED AMOUNT
2014-05-20	<b>BINDELETED</b>	537af52160551	1	₹ 10.00	₹ 9.66
2014-05-19	<b>BINDELETED_VS</b>	537991fb745b9	1	₹ 11.00	₹ 10.64
2014-05-05	<b>BINDELETED_VS</b>	53672dff493a2	1	₹ 10.00	₹ 9.66
2014-04-29	<b>BINDELETED_VS</b>	535f90937f1e0	1	₹ 10.00	₹ 9.66
2014-04-22	<b>BINDELETED_VS</b>	53560ad850f6a	4	₹ 23.00	₹ 22.12
2014-04-02	<b>BINDELETED</b>	533bf817f2d18	1	₹ 10.00	₹ 9.66
<div>             «             &lt;             1             &gt;             »             1-6 of 6           </div>					

# Billings → Details of a Settlement

- Click on any individual settlement to get more details about that settlement.
- Important details can be seen on top with an option to see corresponding transactions
- This sections displays exact calculation of settlement amount from transaction amount

<b>Billings » BINDELETED</b> <span>✕ CLOSE</span>		
<b>₹ 10.00</b> <small>TRANSACTION AMOUNT</small>	<b>₹ 9.66</b> <small>SETTLEMENT AMOUNT</small>	<a href="#">View Transactions</a>
<b>TRANSACTION DETAILS</b>	<b>AMOUNT</b>	<b>VALUE IN %</b>
Transaction Amount	₹ 10.00	
TDR Fee	₹ 0.30	3.00 %
Service Tax	₹ 0.04	13.33 %
Total Refunds	₹ 0.00	0.00 %
Chargebacks	₹ 0.00	0.00 %
Settlement Amount	₹ 9.66	

*Instant Discount/ Cashback offers can be created & managed using this section.*

27.08.2014 20:06:34

+ CREATE NEW OFFER

OFFER KEY	TITLE	VALID FROM	VALID TO	ACTIVE ON	REMAINING
sigal@1722	sigal	2009-06-30 00:00:00	2009-07-01 00:00:00	NA	0
jngv@jng@1696	jngv jng	2014-06-30 00:00:00	2014-06-30 00:00:00	NA	0
nbjvj@1682	nbjvj	2014-06-30 00:00:00	2014-06-30 00:00:00	NA	0
sof@1616	sof	2014-06-25 00:00:00	2014-06-26 00:00:00	creditcard_bitcard	2
moneyoffer@1576	moneyoffer	2014-06-19 00:00:00	2014-06-30 00:00:00	creditcard_bitcard	0
money@1500	money	00:00:00-00:00:00	00:00:00-00:00:00	NA	0

1 14 of 6

# Offers→ Offers List

- This section displays all the created offers with details like Offer Key, Title, Valid From, Valid To, Action payment methods, remaining offer count, etc.
- Hover on any offer gives options to edit and disable that offer

Manage & Create Offers					
<div> <div>15/06/14 to 22/06/14</div> </div>					
<div> <div>+ CREATE NEW OFFER</div> </div>					
OFFER KEY	TITLE	VALID FROM	VALID TO	ACTIVE ON	REMAINING
moneyoffer@3576	moneyoffer	2014-06-19 00:00:00	2014-06-30 00:00:00	creditca...bitcard	0
www@3500	www	0000-00-00 00:00:00	0000-00-00 00:00:00	NA	0
hhh uuuKkj...lkhjh@3462	hhh uuuK...@hlkhjh	2014-06-18 00:00:00	2014-06-17 00:00:00	creditcard	0
hhh uuuKkj...lkhjh@3460	hhh uuuK...jhlkhjh	2014-06-18 00:00:00	2014-06-17 00:00:00	creditcard	0
ujjaloffer1@3458	ujjaloffer1	2014-06-16 00:00:00	2014-06-16 00:00:00	creditcard	0
createCCbin@3456	createCCbin	2014-06-16 00:00:00	2014-06-16 00:00:00	creditcard	0
jhj98@3454	jhj98	2014-06-19 02:50:00	2014-10-24 00:00:00	NA	0
hghgh@3452	hghgh	2014-06-16 00:00:00	2014-06-16 00:00:00	NA	0
<div> <div>« &lt; 1 &gt; » 1-8 of 8</div> </div>					

# Offers → Create New Offer

Create Offer

CLOSE

1. BASIC DETAILS

Title\*

From Date

From Time

To Date

To Time

Description

Type of Offer

Discount\*

Round of Digits

Min Amount

Offer Count

2. CHOOSE PAYMENT METHODS

CREDITCARD

DEBITCARD

NETBANKING

EMI

RELEASE ON DELIVERY

CASHCARD

Additional Comments

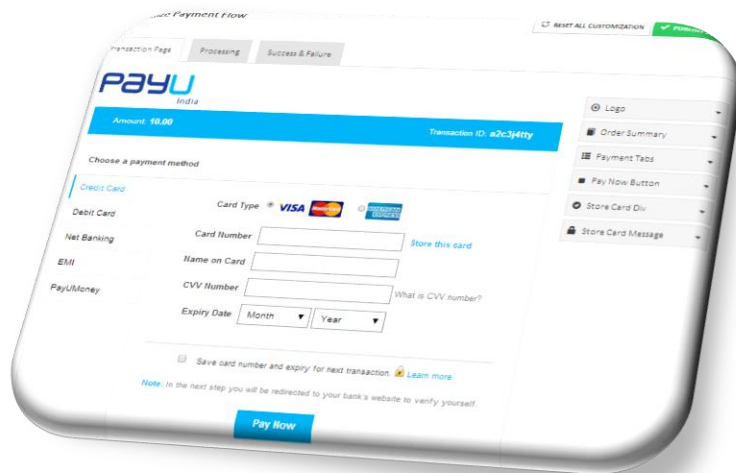
☐ Don't allow transaction, if offer is not applicable

CANCEL

CREATE OFFER

- There is also an option to block the transaction if offer is not applicable
  - This feature can be used to restrict transactions through specified bins

- Required Fields
  - Title, Description
  - Duration of offer: – Start & end date-time
  - Type of offer – Instant/Cashback
  - Discount: – Flat/% amount for discount
  - Minimum Amount: – Amount above which offer is valid
  - Offer Count: – Max. no. of customers who can avail the offer
  - Different payment modes
    - Credit Card: – Card BINs, Card Type, Max. Count per card, Max. Amount per card, etc.
    - Debit Card: – Card BINs, Debit Card, Card Type, Max. Count per card, Max. Amount per card, etc.
    - Net Banking:– Banks
    - EMI: – Card BINs, Bank & Tenure, Max. Count per card, Max. Amount per card, CardType, etc.
    - Cash Card – Cards



# Customization

*Customization gives option to customize payment pages, iframe & email template HTML.*

# Customization → Payment Flow


- Merchant can see updated preview on this page.
- Tabs at the top left corner gives an option to see updated UI for different payment flow pages – Transaction, Processing & Response Page

- This section can be used to change look & feel of the payment page.
- Customizable Areas:
  - Logo
  - Order Summary
  - Payment Tabs
  - Pay Now Button
  - Store Card Div
  - Store Card Message
- Customizable attributes
  - Background & Foreground color: Color code in hexadecimal(e.g. #ff00000)
- Merchant gets options to reset all customization and publish changes



# Customization → iframe

Customize iFrame



We strongly recommend to use an external editor and copy-paste your code here instead of direct editing.

```

PayU.init($("#Category").val(), $("#ID100Code").val());
var FormData = FormObj.serializeObject();
if($("#IbiboCode").val() == "MAES" || $("#IbiboCode").val() == "SMAE") && FormData.cvv ==
    FormData.expiry_year = "2049";
    FormData.expiry_month = "12";
}
if($("#StoreCard").val() == 'true'){
    PayU.setStoreCard("true", FormData.store_card_label);
}
if($("#StoredCard").val() == 'true'){
    PayU.setCardToken($("#StoredCard").attr("token"));
    FormData.cvv = FormData.s_cvv;
}
PayU.setCardDetails(FormData.card_number, FormData.cvv, FormData.name_on_card, FormData.ex
if($("#Category").val() == 'cod'){
    var CodData = "shipping_firstname=" + FormData.first_name;
    CodData += "|shipping_lastname=" + FormData.last_name;
    CodData += "|shipping_address1=" + FormData.address_line_1;
    CodData += "|shipping_address2=" + FormData.address_line_2;
    CodData += "|shipping_city=" + FormData.city;
    CodData += "|shipping_country=" + FormData.country;
    CodData += "|shipping_state=" + FormData.state;
    CodData += "|shipping_zipcode=" + FormData.pin_code;
    CodData += "|shipping_phone=" + FormData.mobile;
    PayU.processForm({cod_data:CodData});
}else{
    PayU.processForm();
}
FormObj.find("input[type='submit']").addClass('disable').attr("disabled", true);
}catch (e) {
    console.log(e.message);
}
return false;
}
var checkElement = function(Element, FieldType, Flag){
    if(!Element.hasClass('validate')){
        return;
    }

```

- Merchants, who are using PayU iframe integration, need to use this section to upload iframe HTML.
- We strongly recommend to use an external HTML editor to edit the iframe HTML and paste final HTML in this section.
- To make updated iframe HTML LIVE, merchants need click “Publish Changes” button

# Customization → Email Template

- This option is for uploading customized Email Templates for Email Invoices.
- If customized template is not uploaded, default template will be used.
- Merchant gets an option to delete/preview the uploaded template

PayU

Invoice No: **APR12889657**

2013-09-05 17:54:30

Pritam Warudkar

[pritamwarudkar@gmail.com](mailto:pritamwarudkar@gmail.com)

Description	Total
Test Product (*)	100.00
<b>Total (All Inclusive) INR (Indian Rupees)</b>	<u>100.00</u>

Click on the link below to initiate transaction

[https://test\\_payu.in/processInvoice?invoiceId=9446f535f8f67683f44837c487451fe25d565480cdf716e45d5981fbc58a1007](https://test_payu.in/processInvoice?invoiceId=9446f535f8f67683f44837c487451fe25d565480cdf716e45d5981fbc58a1007)

*Click or Copy Paste the above link to pay this Bill/Invoice using Credit Cards(Master/Visa) and Debit Cards(Master/Visa/Maestro).  
Indian bank account holders can also pay by debiting any of their following Internet Bank Accounts,*

NEW EMAIL TEMPLATE

Select a .html or .htm file to upload

Choose File

No file Selected

Browse File

Template Name

CANCEL

Upload & Process

Email Templates			<a href="#">+ ADD NEW TEMPLATE</a>
ADDED ON	TEMPLATE NAME	TEMPLATE ID	
11:48 PM, 02nd Jul 14	Default Template	506	
06:33 PM, 25th Jun 14	nmnk	480	<a href="#">Preview</a> • <a href="#">Delete</a>

DESCRIPTION	ACTIVITY TYPE	DATE, TIME
User has taken bulk action - Generate invoice on - 2 transaction/s	Transaction Actions	2014-07-02 22:42:00
User has taken bulk action - Reconcile on - 342 transaction/s	Transaction Actions	2014-07-02 22:39:10
User has taken bulk action - COD Cancel on - 84 transaction/s	Transaction Actions	2014-07-02 22:09:20
User has taken bulk action - COD Cancel on - 5 transaction/s	Transaction Actions	2014-07-02 22:06:50
User has taken action - COD Verify on pavu_id: 40299715509726744	Transaction Actions	2014-07-02 21:19:00
User has taken bulk action - COD Cancel on - 260 transaction/s	Transaction Actions	2014-07-02 18:25:00
User has taken action - COD Verify on pavu_id: 40299715509726800	Transaction Actions	2014-07-02 18:19:30
User has taken bulk action - COD Settle on - 260 transaction/s	Transaction Actions	2014-07-02 18:10:50
User has taken bulk action - COD Verify on - 260 transaction/s	Transaction Actions	2014-07-02 18:02:00
User downloaded request/s	Download	2014-07-02 17:09:30
User has taken bulk action - Reconcile on - 2 transaction/s	Transaction Actions	2014-07-02 16:00:00

# Activity

*Activity contains logs of all the activities on Merchant Panel*

# Activity

Activity		
Activity Type	All Activities	Show For All Users
		26/06/14 to 03/07/14
DESCRIPTION	ACTIVITY TYPE	DATE, TIME
super has taken bulk action - Generate Invoice on - 1 transaction/s.	Transaction Actions	2014-07-02 22:42:51
super has taken bulk action - Reconcile on - 141 transaction/s.	Transaction Actions	2014-07-02 22:31:50
super has taken bulk action - COD Cancel on - 84 transaction/s.	Transaction Actions	2014-07-02 22:09:23
super has taken bulk action - COD Cancel on - 5 transaction/s.	Transaction Actions	2014-07-02 22:06:53
super has taken action - COD Verify on payu id/s - 403993715509726744.	Transaction Actions	2014-07-02 21:13:04
super has taken bulk action - COD Cancel on - 260 transaction/s.	Transaction Actions	2014-07-02 18:25:05
super has taken action - COD Verify on payu id/s - 403993715509726320.	Transaction Actions	2014-07-02 18:19:39
super has taken bulk action - COD Settle on - 260 transaction/s.	Transaction Actions	2014-07-02 18:10:33
super has taken bulk action - COD Verify on - 260 transaction/s.	Transaction Actions	2014-07-02 18:02:08
super downloaded request/s.	Downloads	2014-07-02 17:09:30
super has taken bulk action - Reconcile on - 1 transaction/s.	Transaction Actions	2014-07-02 16:50:36










- Merchants can track all the activities on the Merchant Panel taken by all the users here.
- Merchants can check the activities by Activity Types or Users.



# Downloads

*Downloads keep track of all downloads and give option to download completed files.*

# Downloads

Downloads		
Pending Downloads (5)		
 ujjal_1404388668.xls	2014-07-03 17:29:23	
 6537_1404372791.xls	2014-07-03 13:04:46	
 jkhj_1404303435.xls	2014-07-02 17:48:50	
 Txns_1404300515.xls	2014-07-02 17:00:10	
 ds_1404192058.xls	2014-07-01 10:52:32	
Available Downloads		
 Invoice_report_07032014_1332.xls	2014-07-03 13:34:01	<a href="#">Download</a>
 Invoice_report_07022014_1817.xls	2014-07-02 18:19:28	
 Invoice_report_07022014_1718.xls	2014-07-02 17:19:35	
 Invoice_report_07022014_1527.xls	2014-07-02 15:29:05	

- All the downloadable files can be downloaded from here.
- **Pending Downloads** – This lists all the reports which are in the download queue
- **Available Downloads** – This lists all the reports which are ready to download. Hover gives an option to download.



# New Email Invoice

*This option can be used to initiate new transaction through Email Invoice*


# New Email Invoice

NEW EMAIL INVOICE

Amount*	<input type="text"/>	Address	<input type="text"/>
Transaction ID*	<input type="text"/>	City	<input type="text"/>
Description*	<input type="text"/>	State	<input type="text"/>
		Country	<input type="text"/>
Name*	<input type="text"/>	Zip Code	<input type="text"/>
Email ID*	<input type="text"/>	Mobile No.*	<input type="text"/>

CANCEL
CONFIRM

NEW EMAIL INVOICE

 **Invoice Created**

Use the link below to collect payment for this invoice

<https://secure.payu.in/processinvoice?invoiceId=524a4a5deb9faf328df2b7c083aaf57d2302fca23884da89c164e29713e11e9a>

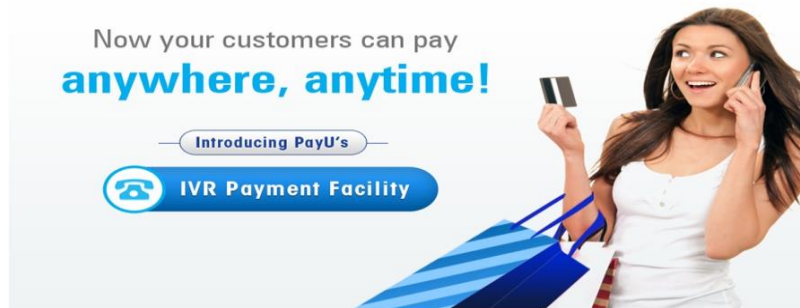
Copy to Clipboard

OR you can send mail directly to customer

Select Email Template\*
Select Template ▾
SEND BY EMAIL
CLOSE

- Merchant can use this option to generate email invoice to collect payments from customers.
- Details needed –
  - Amount
  - Transaction ID
  - Description
  - Customers Details – Name, Email, Mobile, Address
  - Email Template
- Merchant can directly send email invoice to the customer or payment link via other mediums.





# IVR Transactions

*This option can be used to initiate new transaction through IVR.*

# Initiate by IVR

NEW IVR TRANSACTION

Select IVR Option

Select IVR Option ▼

Amount\*

Transaction ID\*

Description\*

Name\*

Email ID\*

Address

City

State

Country

Zip Code

Mobile No.\*

CANCEL

PROCESS IVR TRANSACTION

- Merchant can use this option to initiate IVR payments.
- Details needed to initiate –
  - IVR Option(PG)
  - Amount
  - Transaction ID
  - Description
  - Customers Details – Name, Email, Mobile Number & Address



# Initiate by IVR

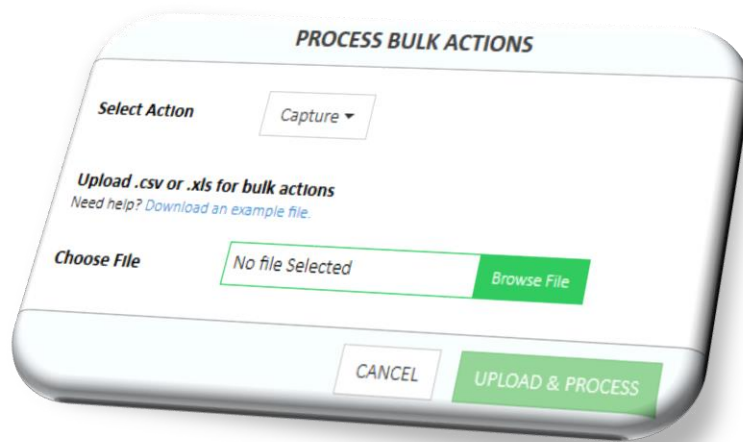
- Steps:
  - Fill IVR form and click “Process IVR Transaction” to get IVR ID.
  - Call displays PayU’s IVR number & enter IVR ID
  - After IVR ID verification, IVR will wait for the customer to be taken on call.
  - When customer is on call, dial a given code(\*121\*) to proceed.
  - IVR will ask the customer to confirm Amount and Mobile Number.
  - Once confirmed, IVR will ask customer to enter card details (Card No., CVV, Expiry Date & OTP).
  - IVR will then ask customer to confirm payment processing.
  - The payment will be processed by PayU server and IVR will respond with successful/failure message.

The image shows three sequential screenshots of the PayU IVR interface, connected by downward arrows.

**First Screenshot:** A yellow banner at the top says "Dial \*121\* when customer has been taken online and you are ready to proceed." Below it, a red box highlights the IVR ID: "Your IVR ID:07350143" and the instruction "Please call 022-61168700 to initiate IVR." To the right, the status is "Waiting for customer". The transaction details show an amount of 1 INR and a mobile number of 9221414017.

**Second Screenshot:** A blue banner at the top says "Transaction is under processing" with a circular arrow icon. Below it, the IVR ID and instruction are repeated. The status is now "ON CALL" with a telephone icon. The transaction details remain the same. Below this, credit card details are requested: Card Number, CVV, Expiry Date, and OTP.

**Third Screenshot:** A green banner at the top says "The transaction was successful" with a checkmark icon and a "View Details" link. Below it, the IVR ID and instruction are repeated. The status is "CALL ENDED" with a telephone icon.



# Bulk Upload

*This option can be used to take bulk actions on multiple transactions.*

# Bulk Upload

- Merchants can take below bulk actions on multiple transactions by uploading an excel file.
  1. **Capture** – With the help of this option, the money that has been blocked in the Authorize step, can be captured i.e. debited from customer's account. Most of the times, transactions are auto-captured.
  2. **Refund** – If for some reason, you want to refund the captured transaction, use this function. By using refund function, you can refund full or partial amount of a transaction.
  3. **Cancel** – An authorized transactions can be cancelled by merchant using this option. In this case, the money that was blocked on the customer's card is freed up.
  4. **COD Verify** – To update the status of COD transaction after its verification.
  5. **COD Cancel** – To cancel verified COD transaction.
  6. **COD Settle** – After COD transaction is settled (Payment Received), Merchant can update status using this function.
  7. **Email Invoice** – To create payment link for the transaction.
  8. **Reconcile** – To update reconcile transaction details..
  9. **Standing Instruction** – To initiate Recurring Payments using Standing Instructions
- Merchant gets an option to download sample files for uploading.
- Merchants will get Reference ID to track further status of initiated requests and can download further reports in Downloads section.



# My Account

*This is a menu option for account settings like manage users, system settings, etc.*

# My Account → My Profile

### My Profile

**PayU Sales**

User Name: **payusales**

Rights: **Custom Rights**

Change Password

- This section displays current user's profile
  - Name
  - User Name
  - Rights – assigned rights on hover
  - Option to change password

Custom Rights		
Custom Rights		
View Transactions	IVR Transaction	Manage Templates
Refund	Billings	Create Invoice
Cancel Transactions	Export to Excel	Hide Panel Fields
View Dashboard	email_invoice	
Create Offer	Generate Invoice	

### CHANGE PASSWORD

Old Password\*

New Password\*

Confirm Password\*

CANCEL

CONFIRM

# My Account → Manage Users

**Manage Users Profiles and Roles** Create New User +

**Other Users**

<b>sonia</b> User Name: soniagup Registered email: N/A Rights: Custom Rights	Manage Delete	<b>PayUDev</b> User Name: Payu Registered email: payudev@gmail.com Rights: Custom Rights	Manage Delete
<b>testing</b> User Name: testing Registered email: N/A Rights: Custom Rights	Manage Delete	<b>andre</b> User Name: andre Registered email: andre@gmail.com Rights: Custom Rights	Manage Delete
<b>Rohan</b> User Name: rohan Registered email: N/A Rights: Custom Rights	Manage Delete	<b>Kavim</b> User Name: kavimmathur Registered email: N/A Rights: Custom Rights	Manage Delete

**Add New User** Close x

Login Id\*   
 Password\*   
 Confirm Password   
 Name\*   
 Email ID\*

**Roles & Actions**

<input type="checkbox"/> Billings	<input type="checkbox"/> Cod Verify	<input type="checkbox"/> Cod Settled	<input type="checkbox"/> Change Curr...nt Password	<input type="checkbox"/> Export to Excel
<input type="checkbox"/> email_invoice	<input type="checkbox"/> Generate Invoice	<input type="checkbox"/> View Transactions	<input type="checkbox"/> Manage Templates	<input type="checkbox"/> Allow under...e password.
<input type="checkbox"/> Super	<input type="checkbox"/> Create Invoice	<input type="checkbox"/> Capture	<input type="checkbox"/> Cod Cancel	<input type="checkbox"/> Cancel/Refund
<input type="checkbox"/> Health Metrics	<input type="checkbox"/> Search	<input type="checkbox"/> Download Public Key	<input type="checkbox"/> Refund	<input type="checkbox"/> Hide Panel Fields
<input type="checkbox"/> View Activity	<input type="checkbox"/> View Analytics	<input type="checkbox"/> Cancel Transactions	<input type="checkbox"/> View Dashboard	<input type="checkbox"/> Create Offer
<input type="checkbox"/> Change Password	<input type="checkbox"/> IVR Transaction			

- Using this section, merchants can create new users & manage created users.
- Manage Users option displays all the created user(s) and their permission details
- Super user can delete particular user(s), change password and enable/disable different Roles/Permissions:
  - View Transactions
  - Request Actions
  - View Dashboard
  - Create Offer
  - IVR Transaction
  - Billings
  - Export to Excel
  - Email Invoice
  - Customization



# My Account → System Settings

System Settings	
Salt ID : 3sf0jURk	
Login Alias : C0Dr8m	<a href="#">Change Alias</a>
Seamless Encryption Public Key	<a href="#">Download</a>
Store Card Public Key	<a href="#">Upload</a>

- Salt
  - Merchant's Salt which is used for integration purpose
- Login Alias
  - An option to view & change login alias
- Seamless Encryption Public Key
  - Shared Key between PayU & merchant for seamless payments
- Shore card Public Key
  - Shared key between PayU & merchant for stored card APIs

Thank You for reading!  
PayU appreciates your time.

Please get in touch with with your personal account manager in case of any further issues.

You can alternatively reach at below details -

✉ care@payu.in

☎ 0124-6749001

📍 Plot no.-51, Institutional Area,  
Sector 32, Gurgaon - 122001

