## **Payment Flow**

Initated - User came to Payment Page and user has not clicked the Pay Now button yet.

Processing - Request has been sent to bank to proceed further.

Authorised-The bank has approved the transaction. The money has been blocked from the user's account

Captured - The transcation is successful from bank's end and money has been deducted from user's bank account.

Declined - Bank has declined the transaction.

Settled - Bank has settled the money to our Nodal Account(Mobikwik).

Payout Initiated - We have asked our Nodal bank to transfer money to merchant account.

Payout Completed - The money has been transferred to Merchant's Bank Account (via UTR file) and the payout is now done.

