

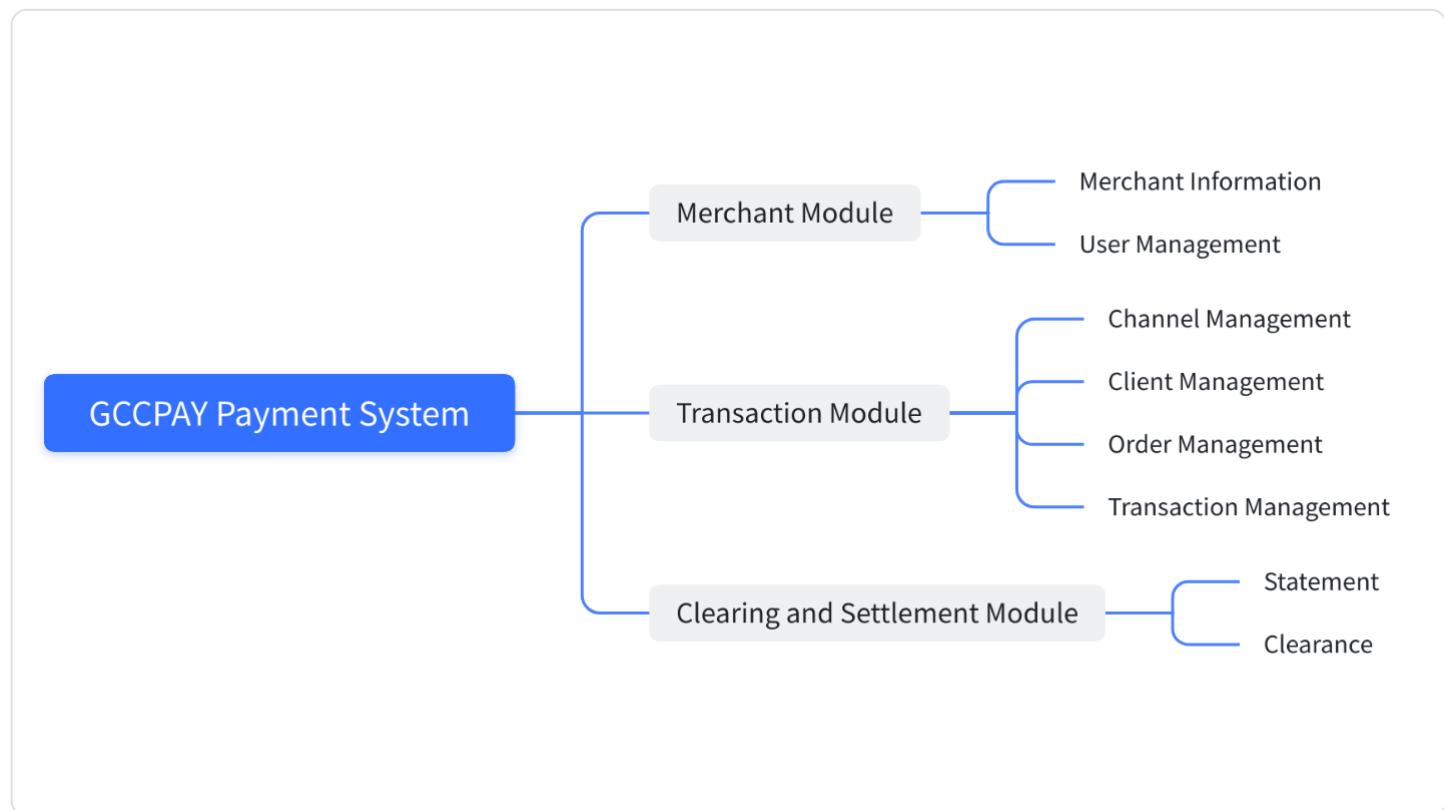
GCCPAY-Payment System Guide Book

Revision record

Date	Revision
2022-12-6	First edition

Function Introduction

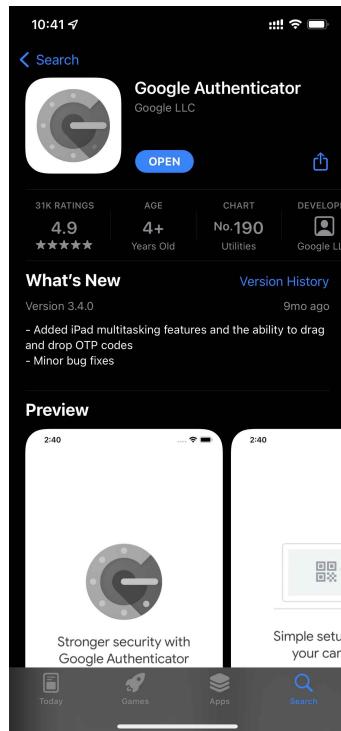
The GCCPAY Payment System includes merchant module, transaction module and clearing and settlement module



You can manage all payment transactions through the system. The following are specific functions.

1. Preface

Before using GCCPAY Payment System, you have to download [Google Authenticator]. GCCPAY Payment System using Google Authenticator for secondary authentication.

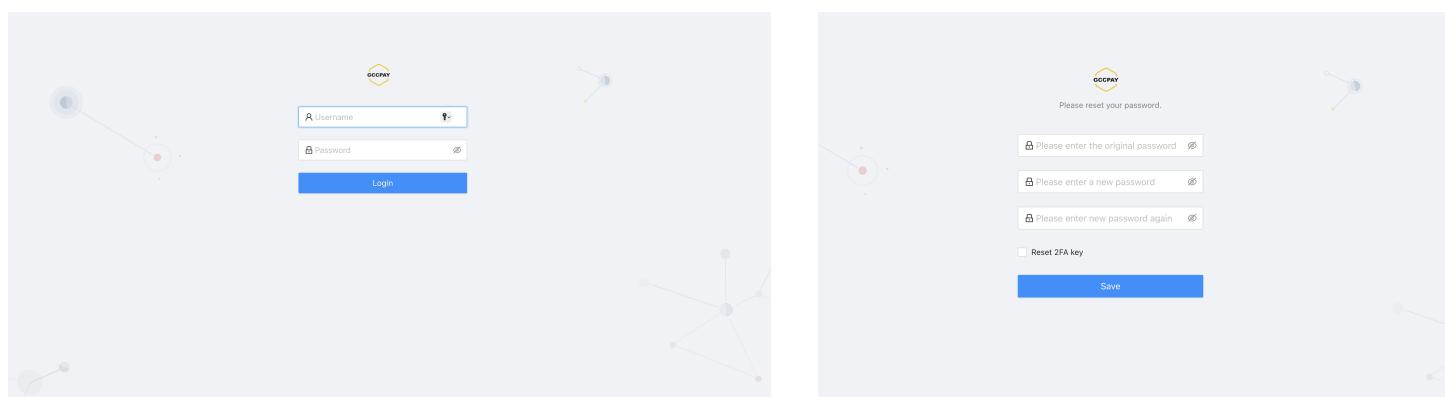


2. Login to GCCPAY Payment System

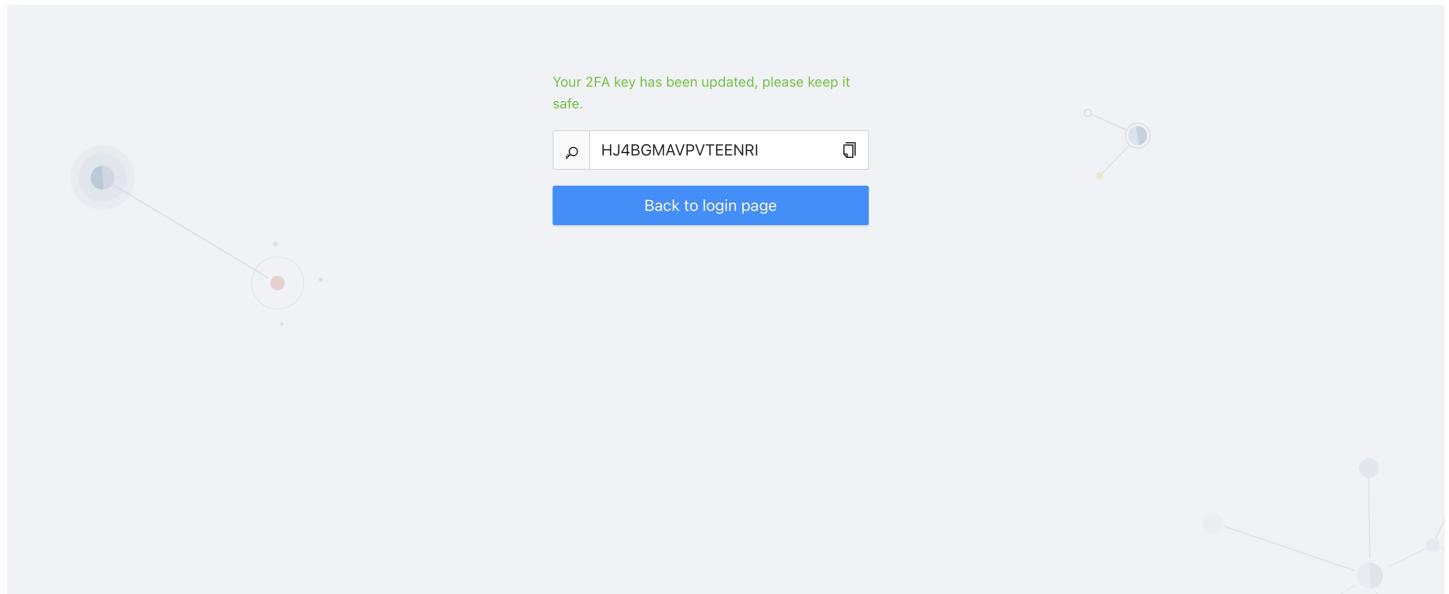
Before login to GCCPAY Payment System, our support staff will send your account information to you. The account information includes the following:

- Account
- Password

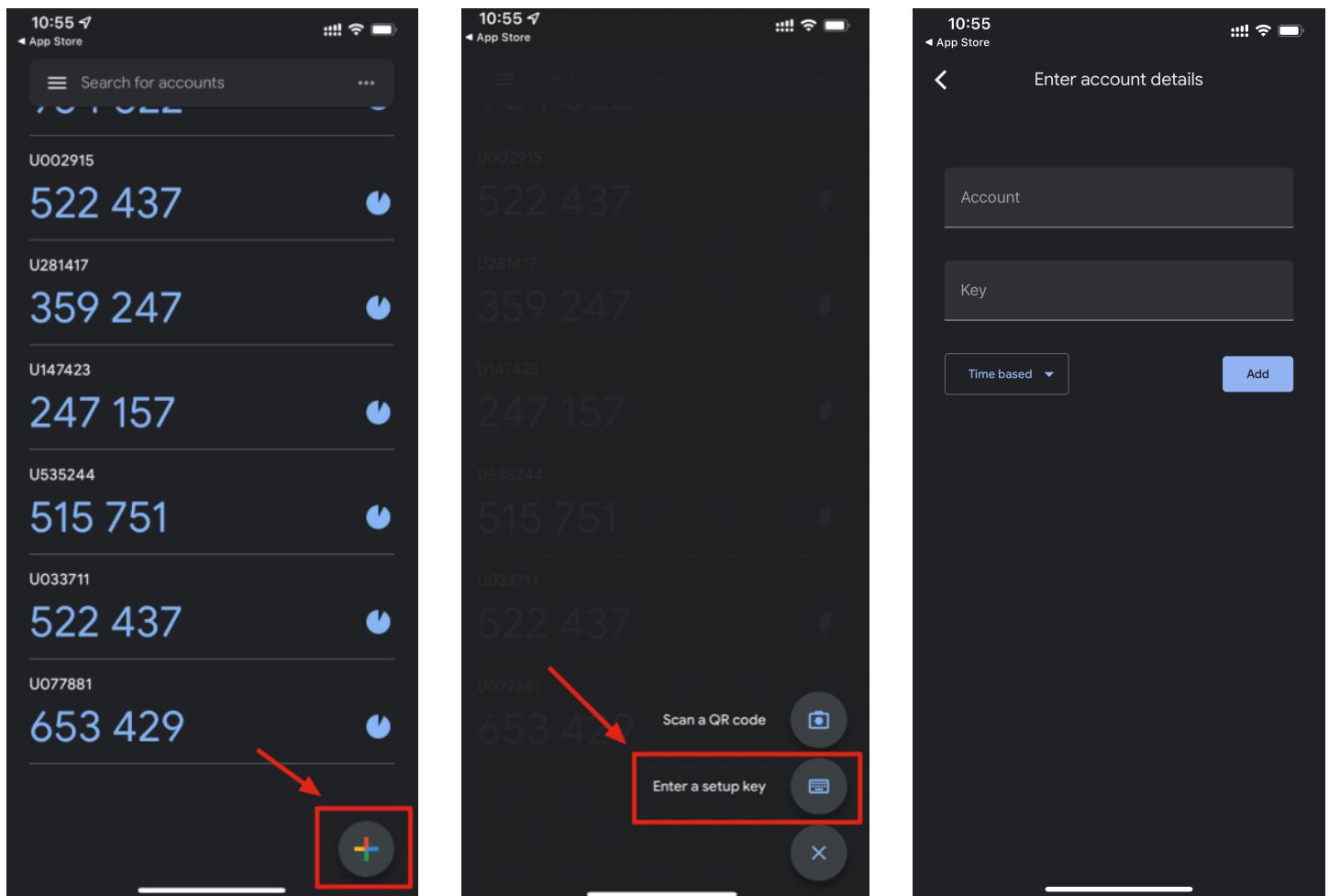
Reset GCCPAY Payment System Account



- The account login for the first time, you need to change password and select [Reset 2FA key]
- After you save the information, the system will send the 2FA key. You need to save this key.

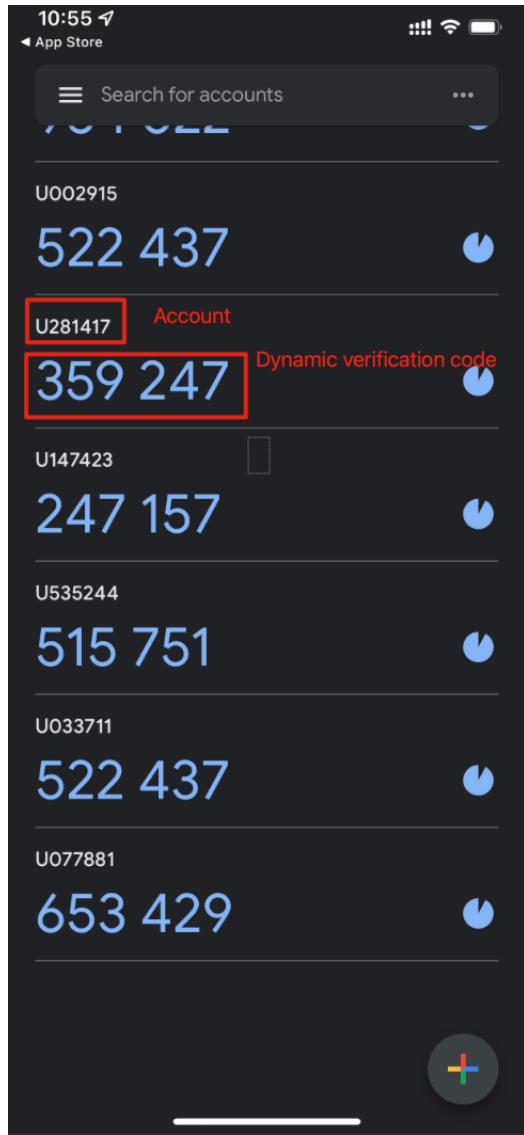


Create Google Authenticator account

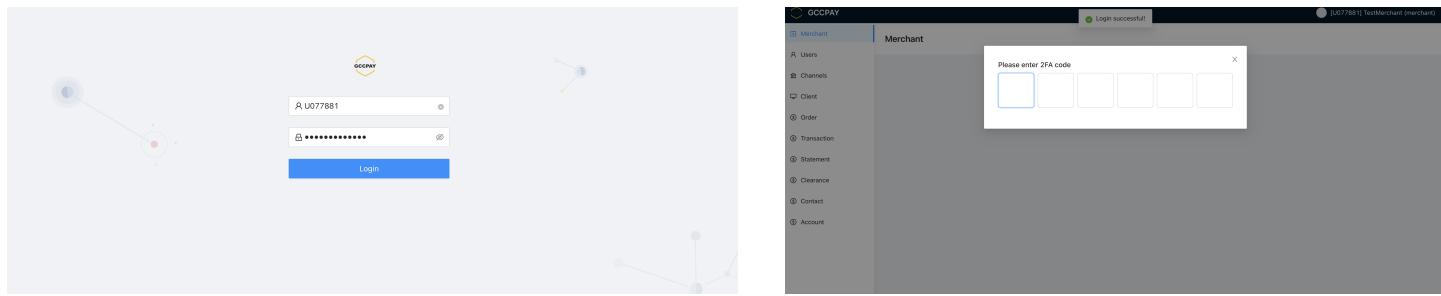


- Account : GCCPAY Payment System account
- Key : 2 Factor Authentication key

After you enter the information, you will get dynamic verification code



Login GCCPAY Payment system



- After you enter the account info and submit, you need to open your Google Authenticator, and enter dynamic verification code, then you login into the system.

3. Check account information

After you login to the system, you need to check the information first.

(PS: If the information is wrong, please contact our support staff)

- Select [Merchant] in the menu, then you can see your merchant information in the system.

GCCPAY [U077881] TestMerchant (merchant)

Merchant

Detail info:

ID	M139186	Name	TestMerchant
Status	enabled	CR Expire date	-
Merchant support currency	SAR	CR Number	TestMerchant
English name	null	Telephone	null
Owner	[U077881] TestMerchant (17689942018)	Agency	A936252
MCC	1234	Business license certificate	-
CR Vat Number	null	Legal person	null
Address	null	Created at	2022-12-05 16:38:48+03
Scope	-	Updated at	2022-12-06 04:31:13+03
Created at	2022-12-05 16:38:48+03	Updated at	2022-12-06 04:31:13+03

Log

2 items < 1 >

Modify a merchant info
2022-12-06 04:31:13+03
Operator [U535244] ZhiFeng

+ null

- Select [Channels] then you can see the channel information.

GCCPAY [U077881] TestMerchant (merchant)

Channels

ID	Name	Type	Status	Create time	Action
F47916558	[C207044] TAP_Sandbox	tap	Enabled	2022-12-06 09:55:45	Fee Log
F89763304	[C677407] MPGS_Sandbox	mpgs	Enabled	2022-12-06 09:55:43	Fee Log

1-2 of 2 items < 1 >



Tips : Channel means that payment method you can use.

For example, if a merchant has 2 channels, MPGS and APPLE PAY. Then this merchant can support MPGS and APPLE PAY payment method to its customers.

4. User Management

User Information

Select [Users] in the menu, you can see all users belong to this merchant.

The screenshot shows the 'Users' section of the GCCPAY merchant dashboard. On the left, a sidebar lists categories: Merchant, Users (highlighted with a red box), Channels, Client, Order, Transaction, Statement, Clearance, Contact, and Account. The main area displays a table with one row of data:

Name	Mobile	Role	Status	Create time	Last signed at
[U077881] TestMerchant	17689942018	merchant	Enabled	2022-12-05 16:38:48+03	2022-12-06 09:21:44+03

At the bottom right of the table, it says '1-1 of 1 items'. There are also 'Reset', 'Query', and 'Expand' buttons at the top right of the search bar.

And you can click [User Name] to see user details

The screenshot shows the 'User info' section for the user [U077881] TestMerchant. On the left, a sidebar lists categories: Merchant, Users (highlighted with a red box), Channels, Client, Order, Transaction, Statement, Clearance, Contact, and Account. The main area displays detailed user information in a table:

ID	U077881	Name	TestMerchant
Status	enabled	Mobile	17689942018
Reset security	Reset security	Relation ID	M139186
Role	merchant	Login times	6
Created at	2022-12-05 16:38:48+03	Last signed at	2022-12-06 09:21:44+03
Updated at	2022-12-06 09:21:44+03		

Below the table, there are sections for 'Activities', 'Log', and 'Merchant'. The 'Activities' section shows two log entries:

- 2-step verification: 2022-12-06 09:21:44+03 Operator: [U077881] TestMerchant Target: [U077881] TestMerchant Prev Value
- Log in: 2022-12-06 09:21:44+03 Operator: [U077881] TestMerchant

Create a new user

You can create a new user belonging to you in the [User] model.

The left screenshot shows the 'Users' list page with a red box around the 'Users' tab in the sidebar and a red arrow pointing to the '+ Create' button at the top right of the form area. The right screenshot shows the 'Create User' dialog box with fields for Name, Mobile, and Status, and a 'Submit' button.

After you create a new account, you will get account information. And you can copy the information to clipboard then save it.

A modal window titled 'Create user success.' is displayed in the center. It contains a green checkmark icon and the text 'Create user success.'. Below this, a table titled 'User info:' shows the following data:

ID	U136435	Name	TestMerchantSub2
Mobile	1234515223	Password	Rbxxt0IK9ZjYV

At the bottom of the modal, there are three buttons: 'Copy to clipboard' (highlighted with a red box), 'Download', and 'Done'.

5. Payment

Create a new client

Befor using the payment system, you need to create a client, and then you can start paying.

- Select [Client] in the meau, and click [Create] to create a new client.

- Name : The name of client.
- Bind IP(Optional) :
 - If not filling in IP address, all servers can be connected to this client through API.
 - If the IP address is filled in, the IP is the only one accessible to the client
- Notification URL(Optional) :
 - If not filling in [Notification URL], the payment system will not use [Callback Notification]
 - If the [Notification URL] is filled in, the payment system will send [Callback Notification] to the URL

(PS : For details of the [Callback Notification] function, please refer to [GCCPAY Open API documentation](#))

Using Payment Link

After you create the client, you can copy the payment cashier.

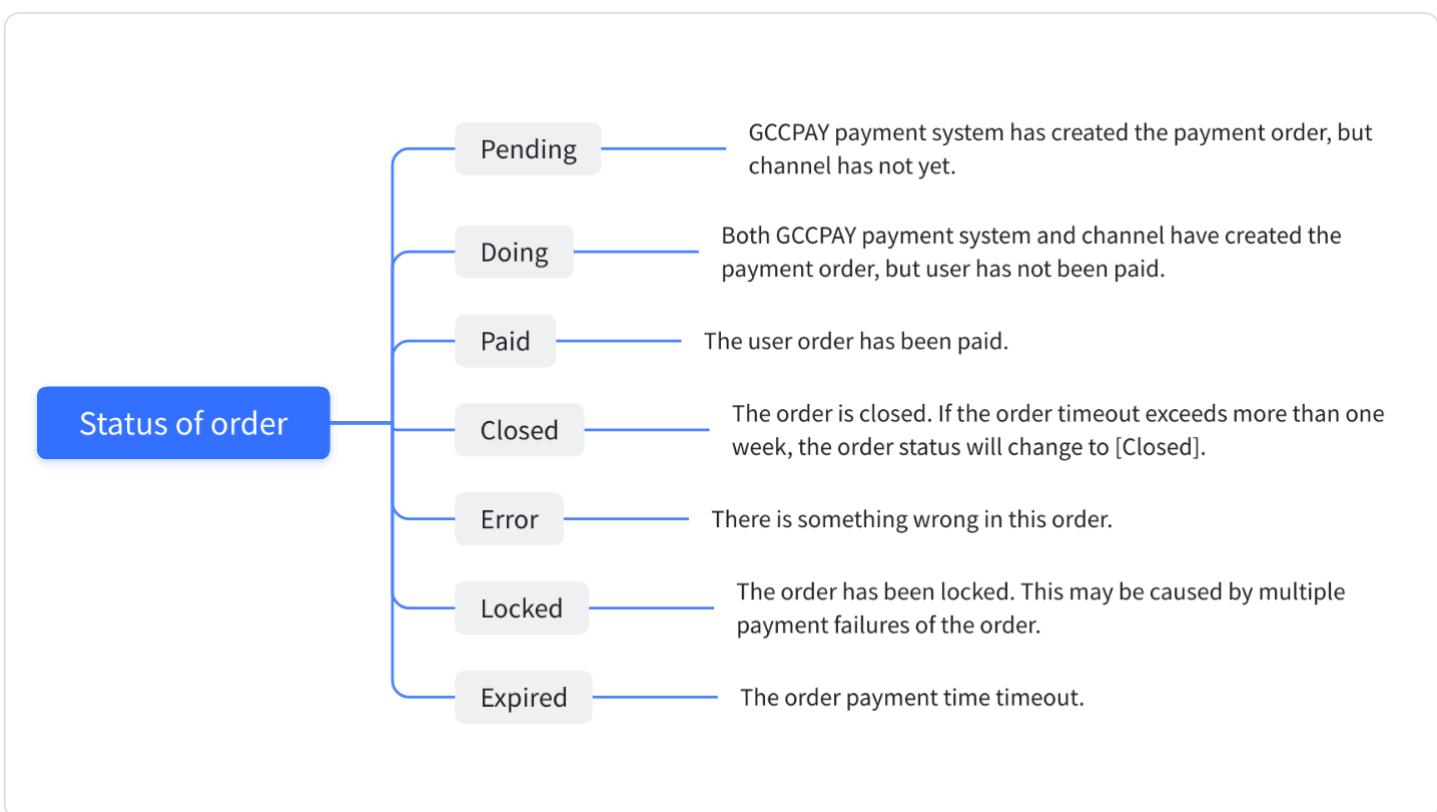
6. Order & Transaction

Order

All the payment orders will show in the [Order] model.

The screenshot shows the GCCPay Merchant application interface. On the left, there's a sidebar with various navigation tabs: Merchant, Users, Channels, Client, Order (which is highlighted with a red border and has a red arrow pointing to it), Transaction, Statement, Clearance, Contact, and Account. The main area is titled 'Order' and contains a table of payment orders. At the top of this area, there's a status dropdown set to 'Please select', and two buttons: 'Reset' and 'Query'. The table has columns for Name, Agency, Merchant, Client, Amount, Currency, Paid time, Refund amount, Refund times, Status, and Create time. There are eight rows of data, each representing a different payment order with details like ID, amount (e.g., 1.00 SAR), and creation date (e.g., 2022-12-07 10:12:11+03).

- The order has the following statuses:



You can click the order name to see the order detail

Order										
Status: Please select										
Name	Agency	Merchant	Client	Amount	Currency	Paid time	Refund amount	Refund times	Status	Create time
[#44407287202212070912110142844] C1BfBgMgao-221207151217	M448726	CL7741126	1.00	SAR	-	0	-	-	Pending	2022-12-07 07:11:11
[#4440728720221207093841291458] Auto created by payate at 2022-12-07 07:06:38	M448726	CL77584095	0.10	SAR	-	0	-	-	Pending	2022-12-07 06:38:03
[#44407287202212070938471651042] C1BfBgMgao-221207133954	M448726	CL7741126	1.00	SAR	-	0	-	-	Pending	2022-12-07 09:47:03
[#4440728720221207093847766935] C1BfBgMgao-221207133953	M448726	CL7741126	1.00	SAR	-	0	-	-	Pending	2022-12-07 09:47:03
[#4440728720221207093940961644] C1BfBgMgao-221207133946	M448726	CL7741126	1.00	SAR	-	0	-	-	Pending	2022-12-07 09:40:03
[#44407287202212070939155720340] C1BfBgMgao-221207133882	M448726	CL7741126	2.00	SAR	-	0	-	-	Pending	2022-12-07 08:15:15
[#4440728720221207093700940] C1BfBgMgao-221207133757	M448726	CL7741126	2.00	SAR	-	0	-	-	Pending	2022-12-07 08:15:03
[#444072872022120704054676002923] Order Desc	M448726	CL79208307	10.03	SAR	-	0	-	-	Pending	2022-12-07 07:45:46

GCCPAY
BJ771297|GCCPayMerchant (merchant)

Merchant
Order

Users
Channels

Client

Order
Edit

Transaction

Statement

Clearance

Contact

Account

Detail info:

ID	M448726720212070121101426944	Name	C116qMgg7-221207151217
Amount	1.00	Status	pending
Agency	A936252	Merchant	M448726
Client	CL77741126	Currency	SAR
Paid time		Message	
Merchant order id	P22120715121754345523	Channel order id	
Refund amount	0	Refund times	
Notification url			
Ticket	u0KwAQQwHj39RTf4s5eDWv655sQjEpXpuEg1VKCkpgCoRuenV1afFW3NWhk		
Created at	2022-12-07 10:12:11+03	Updated at	2022-12-07 10:12:11+03

Log
Transactions

Transaction



The relationship between Order and Transaction

- Transaction: The information interaction between GCCPAY and channel providers is called transaction
 - Order : As long as the merchant transmits the transaction information to the gccpay system, an order message will be generated whether the transaction succeeds or fails
 - Tips: One order does not necessarily generate one transaction, but one transaction must correspond to one order

All the transactions will show in the [Transaction] model.

GCCPay Merchant

Merchant

Users

Channels

Client

Order

Transaction

Statement

Clearance

Contact

Account

Transaction

Type: Please select

Result: Please select

Reset

Query

ID

Payment method

Fee

Order

Amount

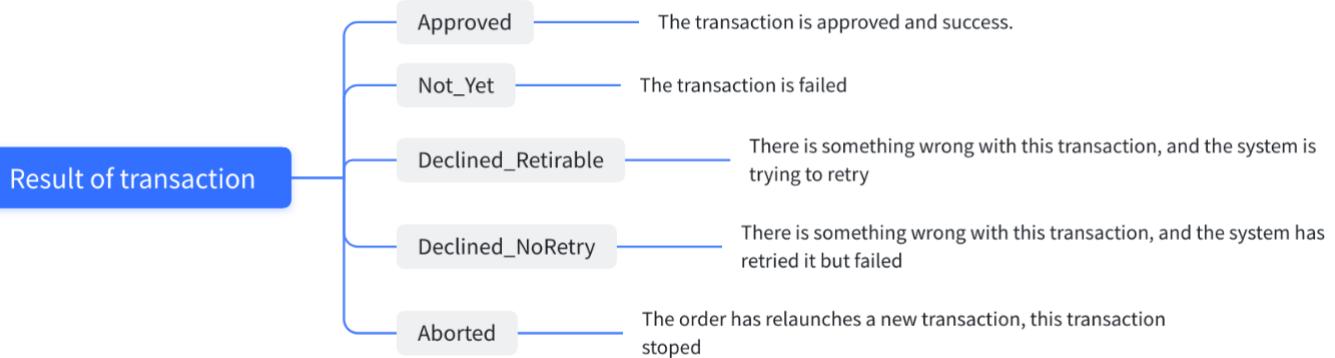
Type

Result

ID	Payment method	Fee	Order	Amount	Type	Result
[M448726T2022120702552429264385_2]	mastercard	[F86543426]	[M448726T2022120702552429264385]	19.00	payment	Approved
[M448726T2022120702552429264385_1]	mastercard	[F86543426]	[M448726T2022120702552429264385]	19.00	payment	Aborted
[M448726T2022120523173579142452_2]	mastercard	[F86543426]	[M448726T2022120523173579142452]	100.00	payment	Approved
[M448726T2022120523173579142452_1]	mastercard	[F86543426]	[M448726T2022120523173579142452]	100.00	payment	Aborted
[M448726T2022120509230167619335_2]	mastercard	[F86543426]	[M448726T2022120509230167619335]	3.00	payment	Approved
[M448726T2022120509230167619335_1]	mastercard	[F86543426]	[M448726T2022120509230167619335]	3.00	payment	Aborted
[M448726T2022120508530146900329_28]	mastercard	[F86543426]	[M448726T2022120508530146900329]	5.00	payment	Approved
[M448726T2022120508530146900329_27]	mastercard	[F86543426]	[M448726T2022120508530146900329]	5.00	payment	Aborted
[M448726T2022120508530146900329_26]	mastercard	[F86543426]	[M448726T2022120508530146900329]	5.00	payment	Aborted
[M448726T2022120508530146900329_25]	mastercard	[F86543426]	[M448726T2022120508530146900329]	5.00	payment	Aborted

1-10 of 106 items < 1 2 3 4 5 ... 11 > 10 / page ▾

- The transaction has the following result

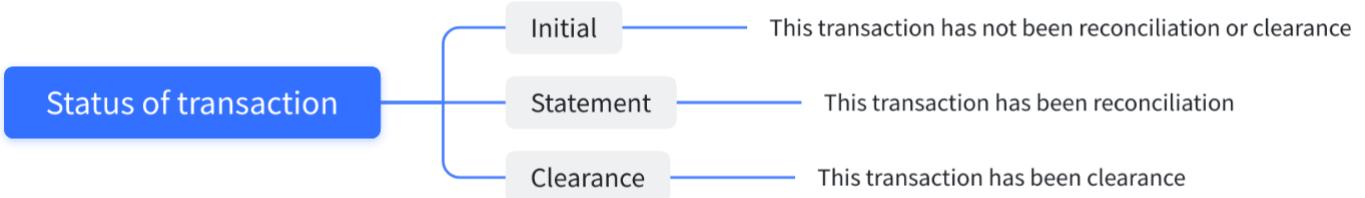


You can click the transaction ID to see the detail

ID	Payment method	Fee	Order	Amount	Type	Result
[M44872872022120707552429204385_2]	mastercard	[#B854342Q]	[M44872872022120707552429204385]	19.00	payment	Approved
[M44872872022120707552429204385_1]	mastercard	[#B854342Q]	[M44872872022120707552429204385]	19.00	payment	Aborted
[M44872872022120523173579142452_2]	mastercard	[#B854342Q]	[M44872872022120523173579142452]	100.00	payment	Approved
[M44872872022120523173579142452_1]	mastercard	[#B854342Q]	[M44872872022120523173579142452]	100.00	payment	Aborted
[M44872872022120600330167619335_2]	mastercard	[#B854342Q]	[M44872872022120600330167619335]	3.00	payment	Approved
[M44872872022120600330167619335_1]	mastercard	[#B854342Q]	[M44872872022120600330167619335]	3.00	payment	Aborted
[M44872872022120600330146900329_2]	mastercard	[#B854342Q]	[M44872872022120600330146900329]	5.00	payment	Approved
[M44872872022120600330146900329_27]	mastercard	[#B854342Q]	[M44872872022120600330146900329]	5.00	payment	Aborted
[M44872872022120600330146900329_24]	mastercard	[#B854342Q]	[M44872872022120600330146900329]	5.00	payment	Aborted
[M44872872022120600330146900329_25]	mastercard	[#B854342Q]	[M44872872022120600330146900329]	5.00	payment	Aborted

ID	Merchant	Product	Fee	Statement	Agency	Channel	Order	Type	Status	Agency fee	Channel fee	Merchant fee	Amount	Currency	Payer digest	Result	Notified times
M44872872022120707552429204385_2	[M44872872022120707552429204385]	-	[#B854342Q]	-	-	-	[GCPayMerchant]	payment	initial	0	-	-	19.00	SAR	{"nameOnCard":"yinjiahua","number":"512345xxxxxx0008"}	Approved	16

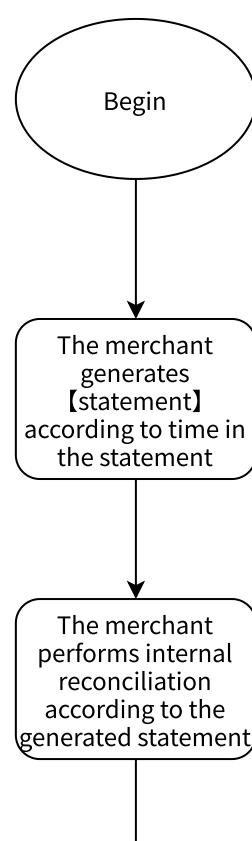
- The transaction has the following status:

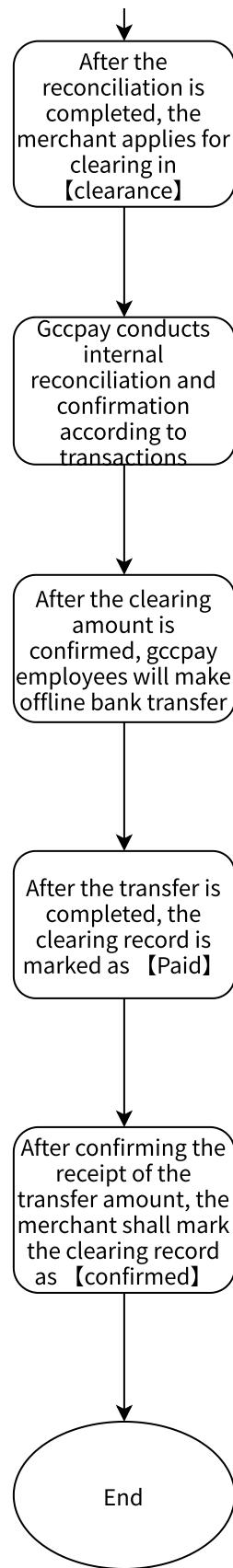


- Notification times: Transaction notification merchant times
- Completed time: Channel return time
- Successfully notified time: Time to notify merchant of transaction result

7. Statement & Clearance

General flow chart of Clearing and Settlement





Statement

The [statement] function can be used for transaction reconciliation. The transaction reconciliation process is as follows:

1. Create a new statement

2. Select the transaction time range for reconciliation, and create a statement.

ID	Owner	Transaction number	Amount	Status	Date range	Create time	Action
IST010400071940	Hinow	2	1.10	Pending	2022-12-01 - 2022-12-06	2022-12-07 13:41:57	Complain Download
IST003943594200	Hinow	2	1.10	Confirmed	2022-12-01 - 2022-12-06	2022-12-07 12:15:22	Comfirm Download

3. You can download the statement and check all the transactions to see whether it is normal.

id	orderId	amount	currency	type	createdAt
M273791T2022120603144183229726_3	M273791T2022120603144183229726	0.1	SAR	payment	Tue Dec 06 2022 03:21:04 GMT+0000 (Coordinated Universal Time)
M273791T2022120603282087726900_1	M273791T2022120603282087726900	1	AED	payment	Tue Dec 06 2022 03:29:01 GMT+0000 (Coordinated Universal Time)

4. If you have questions about the statement, you can click [Complain] and find our customer service staff. Otherwise, if the statement is OK, you can click [Comfirm].

GCCPAY [U840796] Hinow (merchant)

Merchant

Users

Channels

Client

Order

Transaction

Statement

Clearance

Contact

Account

Statement

Owner: Please enter Status: Please select Reset Query Expand

ID	Owner	Transaction number	Amount	Status	Date range	Create time	Action
[ST8519746096]	Hinow	2	1.10	Initial	2022-12-01 ~ 2022-12-06	2022-12-07 14:06:40	Confirm Complain Download
[ST1540807194]	Hinow	2	1.10	Complained	2022-12-01 ~ 2022-12-06	2022-12-07 13:41:57	Confirm Download
[ST9629433429]	Hinow	2	1.10	Confirmed	2022-12-01 ~ 2022-12-06	2022-12-07 12:15:22	Download

1-3 of 3 items < 1 >

+ Create

Clearance

You can use the [Clearance] function to complete the settlement of funds. The clearance process is as follows:

1. Create and confirm the statement you want to clear.

Merchant

Users

Channels

Client

Order

Transaction

Statement

Clearance

Contact

Account

Statement

Owner: Please enter Status: Please... Create time: Please s... → Please s... Reset Query Expand

ID	Owner	Transaction number	Amount	Status	Date range	Create time	Action
[ST4022551465]	GCCPayMerchant	17	149.00	Confirmed	2022-12-04 ~ 2022-12-05	2022-12-07 14:48:26	Download

1-1 of 1 items < 1 >

2. Create a new clearance, and select the time range as the same to statement. After you create the clearance, our accountant will check and pay for the clearance.

3. After accountant pay success, the status of clearance will change to [Paid].

- If the clearance is no problem, you can click [comfirm] to confirm that.
- Else, if the clearance has something wrong, you can click [complain], and our accountant will contact you to deal with it. After the problem is solved, you click [confirm]

8. Other functions

Change the user password

1. Select [Users] in the menu and select the user you want to change password.

The screenshot shows the GCCPay Merchant application interface. The top navigation bar includes the logo and title 'GCCPAY' on the left, and a user session indicator '[U771297] GCCPayMerchant (merchant)' on the right.

The left sidebar contains a navigation menu with the following items:

- Merchant
- Users** (highlighted with a red box)
- Channels
- Client
- Order
- Transaction
- Statement
- Clearance
- Contact
- Account

The main content area is titled 'Users' and displays a search form with fields for 'Name' and 'Mobile', both set to 'Please enter'. It also includes 'Reset', 'Query', and 'Expand' buttons. A large blue button labeled '+ Create' is located in the top right of the search area.

A table below the search form lists user information. The columns are: Name, Mobile, Role, Status, Create time, and Last signed at. The first row in the table is highlighted with a red box and has a red arrow pointing to the 'Name' column. The table data is as follows:

Name	Mobile	Role	Status	Create time	Last signed at
[U771297] GCCPayMerchant	17610908585	merchant	Enabled	2022-11-09 02:20:19+03	2022-12-07 16:45:05+03

Pagination at the bottom right indicates '1-1 of 1 items' with page number '1'.

- ## 2. Reset the password

User info:

ID	U771297	Name	GCCPayMerchant
Status	<input checked="" type="checkbox"/> enabled	Mobile	17610908585
Reset security		Reset security	
Role	merchant	Relation ID	M448726
Login times	25	Last signed at	2022-12-07 12:40:27+03
Created at	2022-11-09 02:20:19+03	Updated at	2022-12-07 12:40:27+03

Activities Log Merchant

150 items < 1 2 >

Disable account

1. Select [Users] in the menu and select the user you want to disable

Users

Name	Mobile	Role	Status	Create time	Last signed at
U771297 GCCPayMerchant	17610908585	merchant	Enabled	2022-11-09 02:20:19+03	2022-12-07 16:45:05+03

2. Change the user status to disable

Merchant

Users

 Users Channels Client Order Transaction Statement Clearance Contact Account

User info:

ID	U771297	Name	GCCPayMerchant	GCCPayMerchant
Status	<input checked="" type="checkbox"/> enabled	Mobile	17610908585	GCCPayMerchant
Reset security	<button>Reset security</button>			
Role	merchant	Relation ID	M448726	GCCPayMerchant
Login times	27	Last signed at	2022-12-07 16:45:05+03	GCCPayMerchant
Created at	2022-11-09 02:20:19+03	Updated at	2022-12-07 16:45:05+03	GCCPayMerchant

[Activities](#) [Log](#) [Merchant](#)154 items < 1 2 >

[M448726] GCCPayMerchant



2-step verification
2022-12-07 16:46:51+03
Operator [U771297] GCCPayMerchant
Target U771297

Prev

Value