

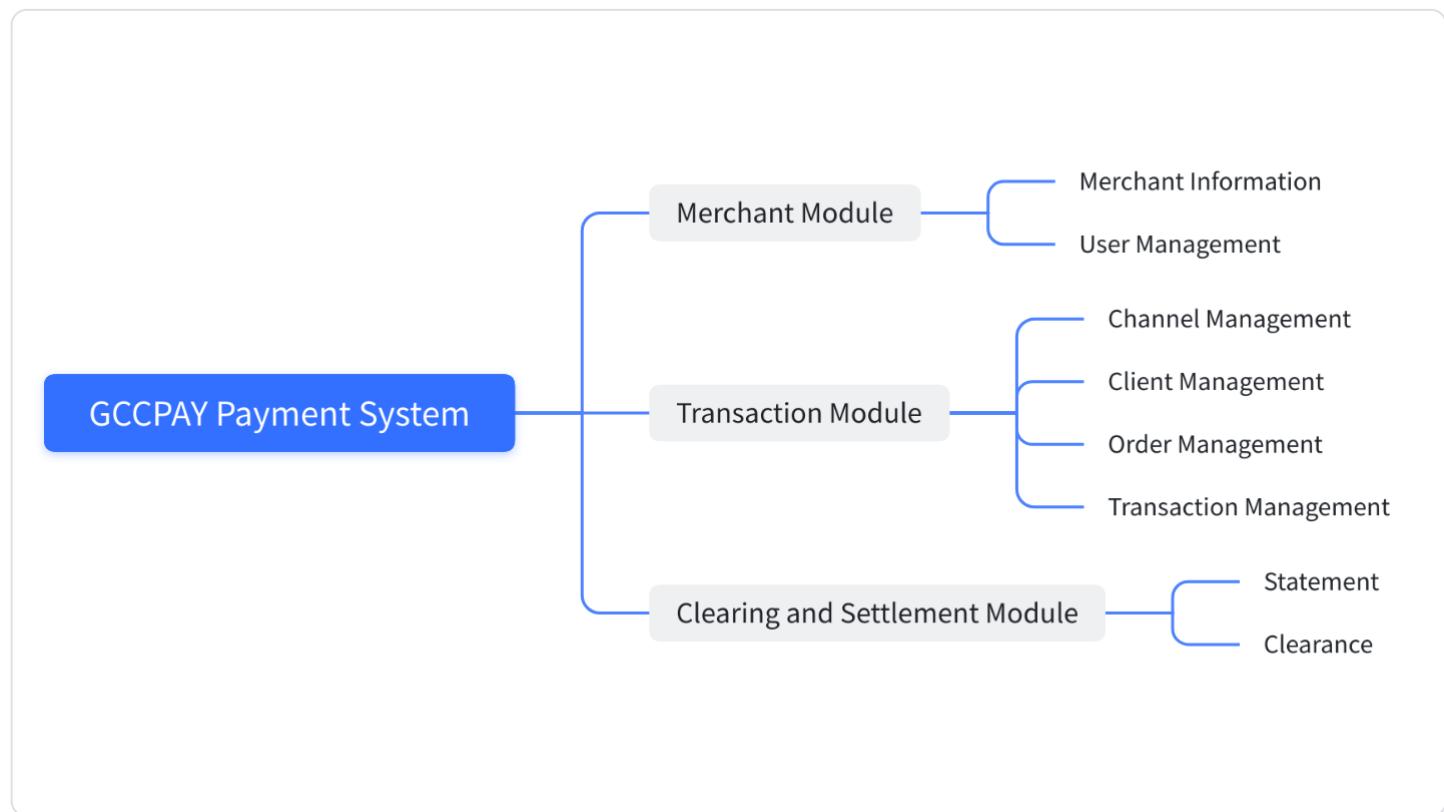
GCCPAY Payment System Guide Book

Revision record

Date	Revision
2022-12-6	First edition

Function Introduction

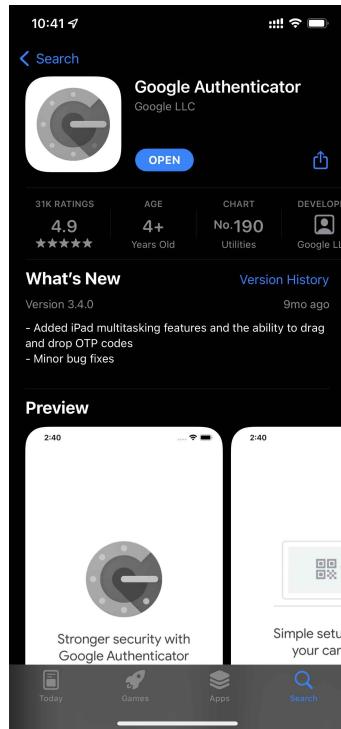
The GCCPAY Payment System includes merchant module, transaction module and clearing and settlement module



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

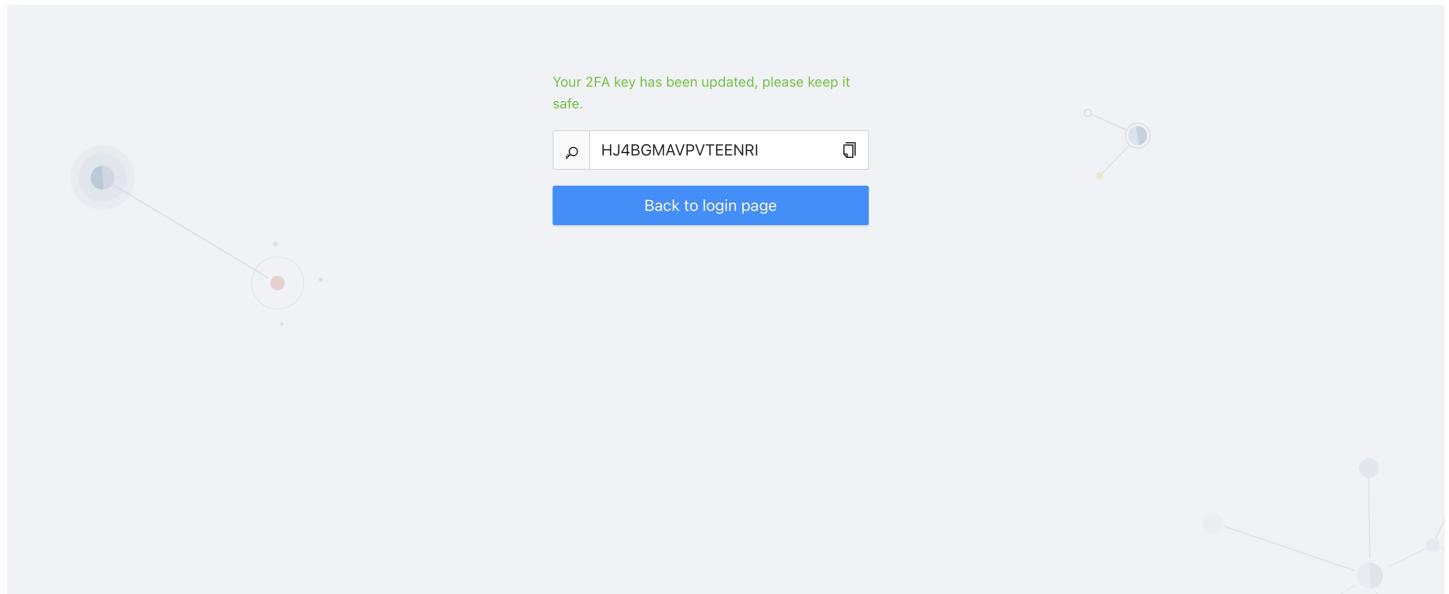
Before login to GCCPAY Payment System, our support staff will send your account information to you. The account information includes the following:

- Account
- Password

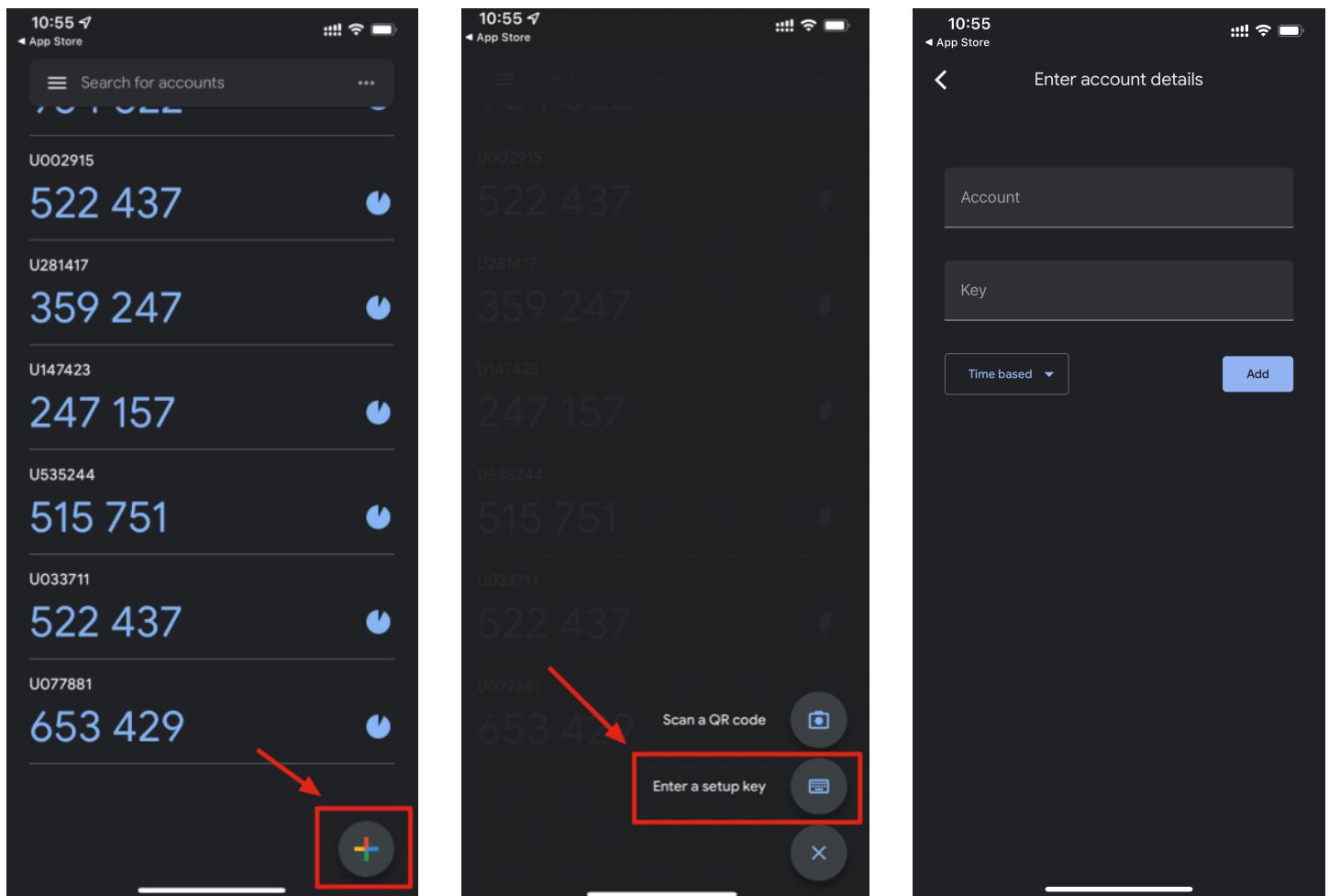
Reset GCCPAY Payment System Account



- 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.

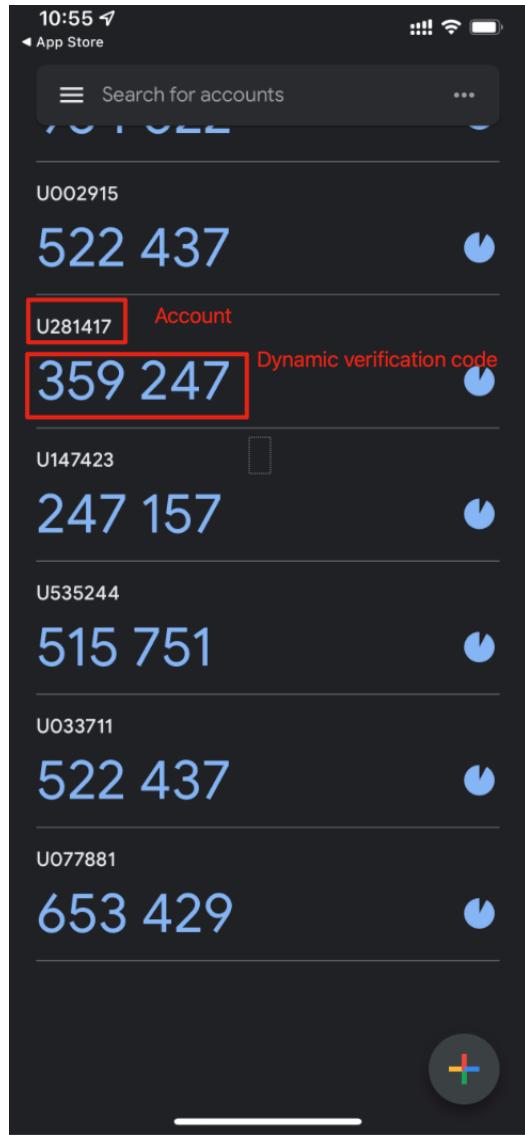


Create Google Authenticator account

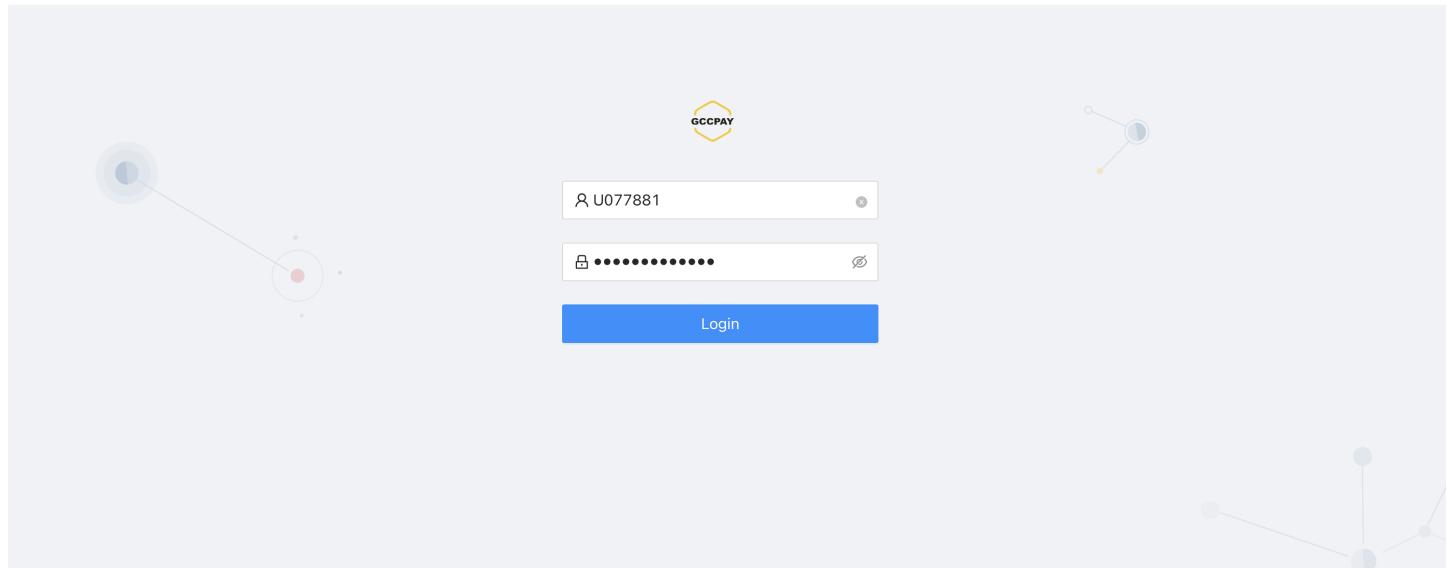


- Account : GCCPAY Payment System account
- Key : 2 Factor Authentication key

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



Login GCCPAY Payment system



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 [Account Info] in the menu, then you can see your merchant information in the system.

The screenshots show the 'Account Info' and 'Payment Methods' sections of the GCCPAY merchant dashboard. The 'Account Info' section displays basic merchant details including ID, name, status, and supported currencies. The 'Payment Methods' section lists various payment platforms available for the merchant.

- Select [Payment Method] then you can see the payment method you can use.

The screenshot shows the 'Payment Methods' section of the GCCPAY merchant dashboard. It lists several payment methods, each with its ID, name, type, payment platform, status, and creation time. The payment platforms listed include Apple Pay, MPGS, and StcPay.

ID	Name	Type	Payment Platform	Status	Created time	Details
F84379781	[C631457] 测试	mpgs	Apple Pay MAGS	Enabled	2023-01-17 07:52:54+03	Fee Check in
F89463420	[C583082] Available_Tap_2	tap	Available_Tap_2	Enabled	2022-12-09 17:09:13+03	Fee Check in
F50926398	[C353253] Available_Tap_1	tap	Available_Tap_1	Enabled	2022-12-09 17:09:12+03	Fee Check in
F32881595	[C231656] Available_StcPay_Production_Careful	stipay	StcPay Available_StcPay_Production	Enabled	2022-12-09 17:09:11+03	Fee Check in
F79600339	[C256654] Available_MPGS_1	mpgs	CSAOPAY Available_MPGS_1	Enabled	2022-12-09 17:09:09+03	Fee Check in

Tips : For example, if a merchant has 2 payment methods, MPGS and APPLE PAY. Then it means that customers can use MPGS or APPLE PAY to pay for the order.

4. User Management

User Information

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

The screenshot shows the 'Manage Users' section of the GCCPAY platform. On the left, a sidebar lists various account management options like Account Info, Payment Methods, and Orders. The 'Manage Users' option is selected and highlighted with a red box. The main area is titled 'Manage Users' and contains a search bar with fields for 'Name' and 'Mobile'. Below the search bar is a table listing users. The first user in the list is highlighted with a red box and labeled 'Jason Test-1'. The table columns include Name, Mobile, Role, Status, Created time, and Last seen. A blue '+ Create' button is located at the top right of the user list.

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

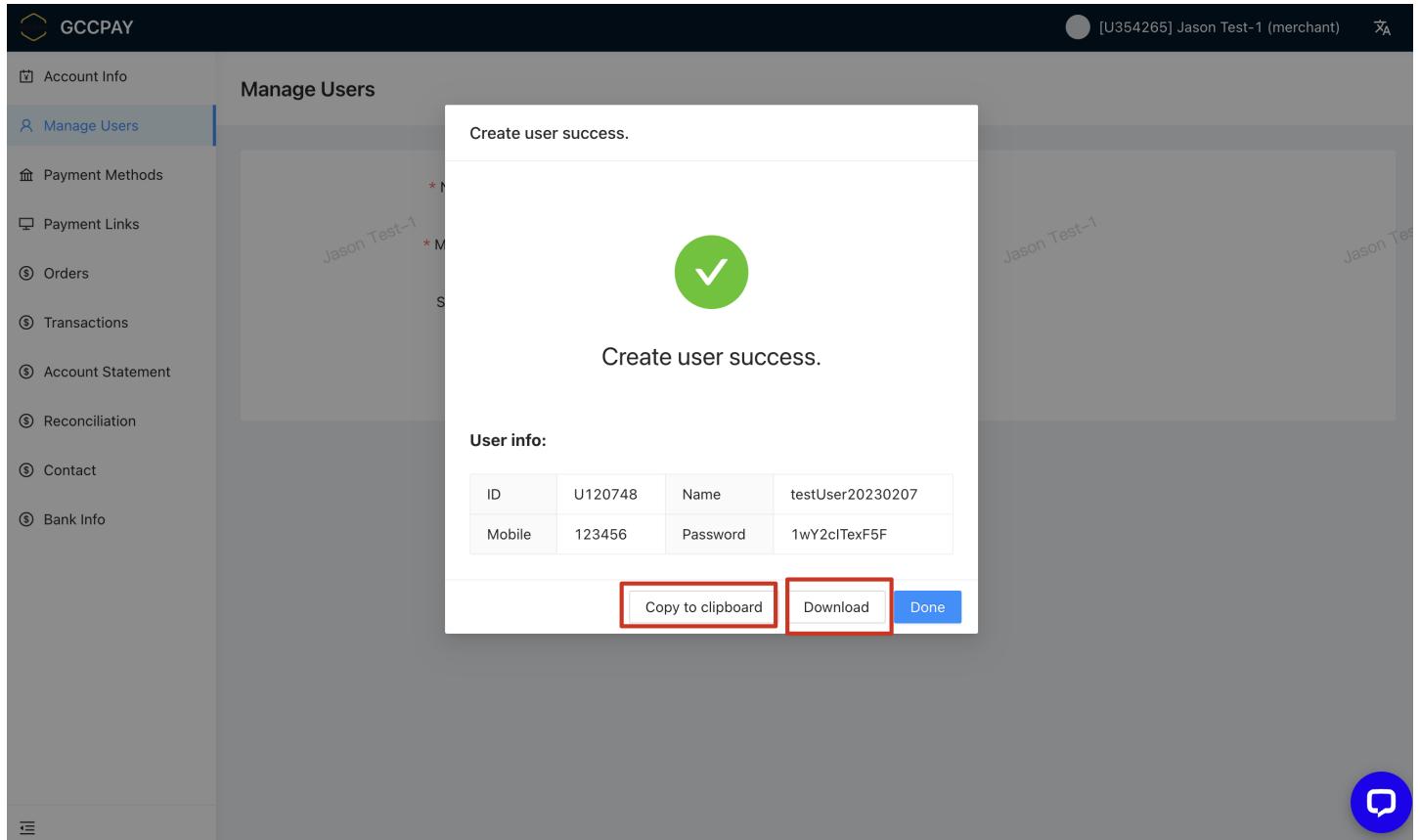
This screenshot shows the detailed view for the user 'Jason Test-1' from the previous screen. The user's name is highlighted with a red box. To the right, a detailed user profile is displayed with tabs for 'User info' and 'Activities'. The 'User info' tab shows basic details like ID (U077881), Status (enabled), and Login times (6). The 'Activities' tab shows a log of recent events, including a '2-step verification' attempt and a successful 'Log in' event. A blue speech bubble icon is visible in the bottom right corner of the user detail view.

Create a new user

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

This screenshot shows the process of creating a new user. The 'Manage Users' interface is shown again, with the '+ Create' button highlighted with a red box. The right side of the screen shows a modal window for creating a new user. The modal has fields for 'Name' (with placeholder 'Please input user name') and 'Mobile' (with placeholder 'Please input mobile'). It also includes a 'Status' dropdown with 'Enabled' selected. At the bottom of the modal are 'Submit' and 'Cancel' buttons. A blue speech bubble icon is visible in the bottom right corner of the modal.

After you create a new account, you will get account information. And you can copy or download the account information which you have created.



5. Payment

Create a new client

Befor using the payment system, you need to create payment links.

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

The left screenshot shows the 'Payment Links' list with four entries. The 'Create' button at the top right of the list is highlighted with a red box. The right screenshot shows the 'Create New Client' form with the following fields:

- Name: Please input client name (text input field)
- Status: Enabled (radio button)
- Bind IP: Please input client bind ip (text input field)
Multiple IP should be separated by commas
- Notification URL: Please input client notification url (text input field)

- Name : The name of payment link.
- 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)

Payment Link

After you create the client, you can click the payment link name to see the details.

Name	Bind IP	Status	Created time	Details
[CLT6849573] testCustomer111	-	Enabled	2023-02-03 17:11:15+03	Edit
[CLT3890155] testClient20230116	-	Enabled	2023-01-16 11:00:49+03	Edit
[CLT5900104] test Client20230110	-	Enabled	2023-01-10 12:11:58+03	Edit
[CLT4160895] Client Test-1	-	Enabled	2022-12-09 17:13:51+03	Edit

Default payment link

1. In the payment link detail, the default payment link is in [Link URL] models. The default payment link requires the customer to manually select the payment currency and amount for payment.

2. But you can set the default payment link config by [Set cashier config]

- Need address: Whether to display the payer's receipt information after the payer has successfully paid.

- Need tip: Whether to display the tip payment model when the payer pays
- Tip options: The preset tip amount of default payment link

Date: 2023/2/8 10:48:53 Merchant Name: JasonTest-1 Amount: 0.00

Please enter your order details:

Payment Methods: CSCD mada, MasterCard, VISA, stc pay

Select currency: Select currency

Amount: Enter amount number...

Tip: 5, 10, 15, 20, 25

Place your order

Create payment link for fixed currency and amount

You can create a fixed currency and amount payment link according to the needs

ID	Payment currency	Payment amount	Need address	Need tip	Tip options	Remark	Details	Copy link	Remove
L667047467	AED	10000	Yes	Yes	5, 10, 20, 25	6	Edit Copy link Remove		
L9999858600	KWD	40	Yes	Yes	5, 10, 20, 25	4	Edit Copy link Remove		
L880034843	KWD	30	No	Yes	5, 10, 15, 20, 25	3	Edit Copy link Remove		
L995300910	KWD	20	Yes	No	-	2	Edit Copy link Remove		
L293552105	KWD	10	No	No	-	1	Edit Copy link Remove		

ID	Payment currency	Payment amount	Need address	Need tip	Tip options
L667047467	AED	10000	Yes	Yes	5, 10, 20, 25
L9999858600	KWD	40	Yes	Yes	5, 10, 20, 25
L880034843	KWD	30	No	Yes	5, 10, 15, 20, 25
L995300910	KWD	20	Yes	No	5, 10, 20, 25
L293552105	KWD	10	No	No	-

- Payment currency: The currency of this payment link.
- Payment amount: The amount of this payment link.
- Need address: Whether to display the payer's receipt information after the payer has successfully paid.
- Need tip: Whether to display the tip payment model when the payer pays
- Tip options: The preset tip amount of default payment link

Date: 2023/2/8 11:01:21 Merchant Name: JasonTest-1 Amount: SAR 10.00

Please enter your order details:

Amount: 10

Tip (SAR): 10 20 30

Place your order

6. Order & Transaction

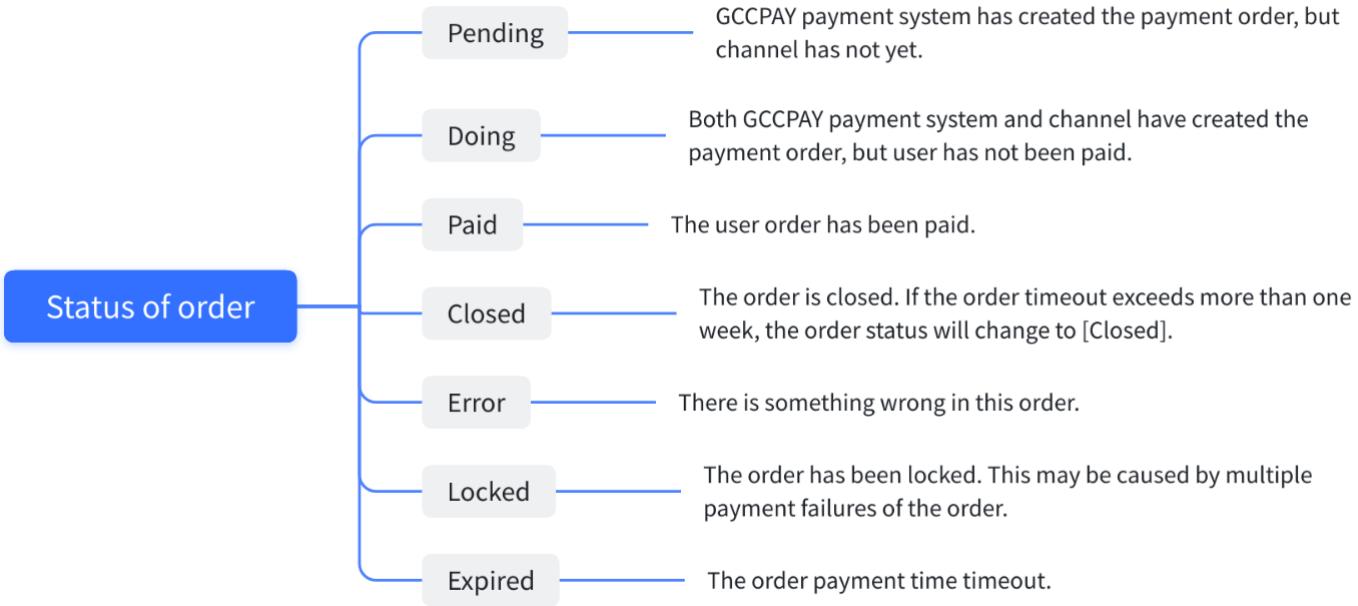
Order

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

GCCPAY [U354265] Jason Test-1 (merchant) X

Account Info	Orders										
Manage Users	Merchant:	Client:	Status:	Pleas...	Reset	Search					
Payment Methods											
Payment Links											
Orders	Name	Agency	Merchant	Client	Amount	Currency	Paid time	Refund amount	Refund times	Status	Created time
Transactions	[M741707T2023020712494004032192] Auto created by payto at: 2023-02-07 12:49:40+03	M741707	CLT6849573	12.00	SAR	2023-02-07 12:50:10+03	0	-	Paid	2023-02-07 12:49:40+03	
Account Statement	[M741707T2023020709250770674911] Auto created by payto at: 2023-02-07 09:25:07+03	M741707	CLT4160895	30.00	SAR	2023-02-07 09:26:38+03	0	-	Paid	2023-02-07 09:25:07+03	
Reconciliation	[M741707T2023020709243031792828] Auto created by payto at: 2023-02-07 09:24:30+03	M741707	CLT4160895	35.00	SAR	-	0	-	Pending	2023-02-07 09:24:30+03	
Contact	[M741707T2023020709230200344801] Auto created by payto at: 2023-02-07 09:23:02+03	M741707	CLT4160895	50.00	SAR	2023-02-07 09:23:21+03	0	-	Paid	2023-02-07 09:23:02+03	
Bank Info	[M741707T2023020709220954366676] Auto created by payto at: 2023-02-07 09:22:09+03	M741707	CLT4160895	10.00	SAR	-	0	-	Pending	2023-02-07 09:22:09+03	
	[M741707T2023020709211286173708] Auto created by payto at: 2023-02-07 09:21:12+03	M741707	CLT4160895	30000.00	AED	-	0	-	Pending	2023-02-07 09:21:12+03	
	[M741707T2023020709194500017674] Auto created by payto at: 2023-02-07 09:19:44+03	M741707	CLT4160895	30000.00	AED	2023-02-07 09:20:26+03	0	-	Paid	2023-02-07 09:19:45+03	
	[M741707T2023020709183402525553] Auto created by payto at: 2023-02-07 09:18:34+03	M741707	CLT4160895	100.00	SAR	-	0	-	Pending	2023-02-07 09:18:34+03	
	[M741707T2023020606202187596774] Auto created by payto at: 2023-02-06 06:20:21+03	M741707	CLT6849573	10005.00	AED	-	0	-	Pending	2023-02-06 06:20:21+03	
	[M741707T2023020606165009756851] Auto created by payto at: 2023-02-06 06:16:50+03	M741707	CLT6849573	3005.00	KWD	-	0	-	Pending	2023-02-06 06:16:50+03	

- The order has the following statuses:



You can click the order name to see the order detail

ID	Amount	Status	Agency	Client	Payment Method
MT4170772023020712494004032192	SAR 12.00	paid	CLT6849573	CLT6849573	Card
MT4170772023020712494005032193	SAR 30.00	closed	CLT6849573	CLT6849573	Card
MT4170772023020712494005032194	SAR 35.00	Pending	CLT6849573	CLT6849573	Card
MT4170772023020712494005032195	SAR 50.00	Pending	CLT6849573	CLT6849573	Card
MT4170772023020712494005032196	SAR 10.00	Pending	CLT6849573	CLT6849573	Card
MT4170772023020712494005032197	SAR 30000.00 AED	Pending	CLT6849573	CLT6849573	Card
MT4170772023020712494005032198	SAR 30000.00 AED	Pending	CLT6849573	CLT6849573	Card
MT4170772023020712494005032199	SAR 100.00	Pending	CLT6849573	CLT6849573	Card
MT4170772023020802187996774	SAR 10000.00 AED	Pending	CLT6849573	CLT6849573	Card
MT4170772023020802187996775	KWD 3005.00	Pending	CLT6849573	CLT6849573	Card

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 gcpay 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 [Transactions] model.

- Account Info
- Manage Users
- Payment Methods
- Payment Links
- Orders
- Transactions
- Account Statement
- Reconciliation
- Contact
- Bank Info

Transactions

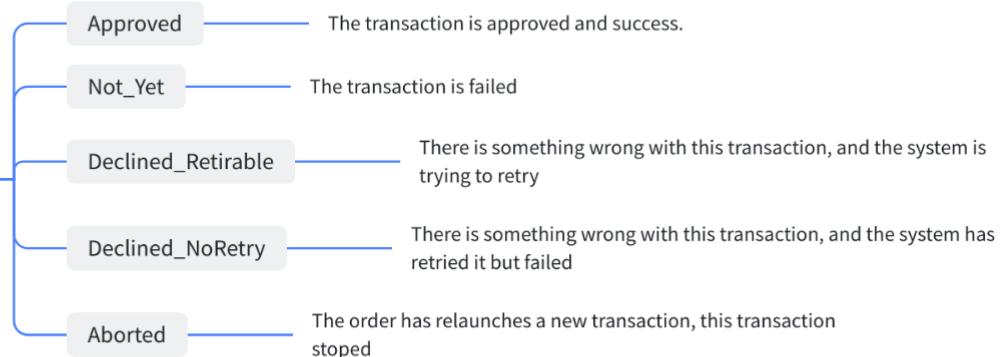
Payment method: Please... ▾
Order:
Result: Please... ▾
Reset
Search

ID	Payment method	Order	Amount	Result
[M741707T2023020712494004032192_1]	mastercard	[M741707T2023020712494004032192]	12.00	payment Approved
[M741707T2023020709250770674911_1]	mastercard	[M741707T2023020709250770674911]	30.00	payment Approved
[M741707T2023020709230200344801_1]	mastercard	[M741707T2023020709230200344801]	50.00	payment Approved
[M741707T2023020709220954366676_2]	mastercard	[M741707T2023020709220954366676]	10.00	payment Not yet
[M741707T2023020709220954366676_1]	mastercard	[M741707T2023020709220954366676]	10.00	payment Aborted
[M741707T2023020709194500017674_1]	tap	[M741707T2023020709194500017674]	30000.00	payment Approved
[M741707T2023020606152353405279_1]	mastercard	[M741707T2023020606152353405279]	10005.00	payment Approved
[M741707T2023020606103490904942_1]	tap	[M741707T2023020606103490904942]	50.00	payment Approved
[M741707T2023020606083899893846_1]	tap	[M741707T2023020606083899893846]	40.00	payment Approved
[M741707T2023020606062368276428_1]	tap	[M741707T2023020606062368276428]	20.00	payment Approved

< 1 2 3 4 5 ... 13 > 10 / page

- The transaction has the following result

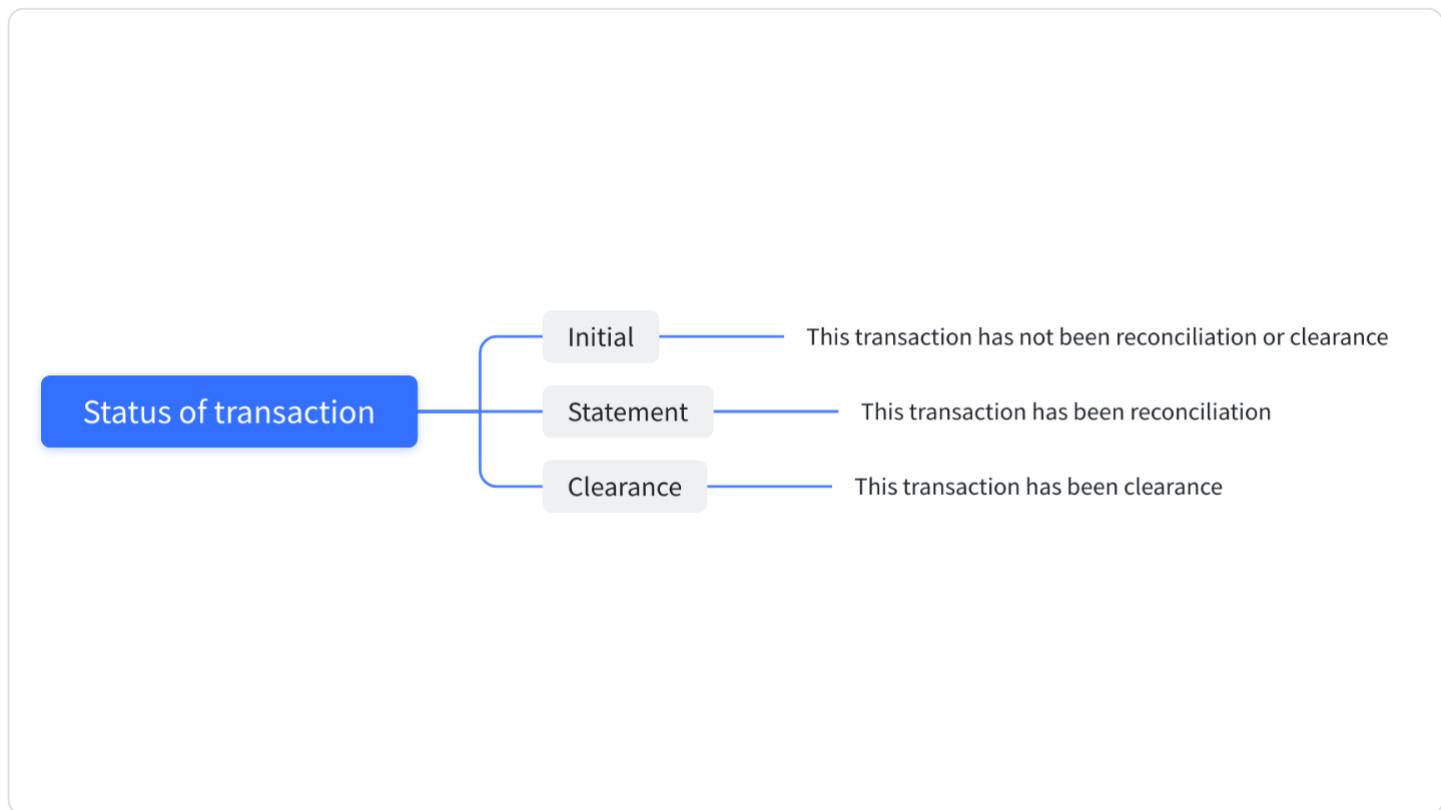
Result of transaction



You can click the transaction ID to see the detail

The left screenshot shows a list of transactions with columns for ID, Payment method, Order, Amount, and Result. A red arrow points to the ID of a specific transaction: MT41707720230207114040040321981_1. The right screenshot shows a detailed view of this transaction with fields like Merchant, Product, Clearance, Agency fee, Channel fee, Merchant fee, Amount, Payment method, Result, Notification times, Completed time, Created at, and Updated at.

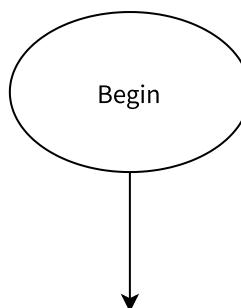
- The transaction has the following status:



- 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



The merchant generates **【account statement】** according to time in the statement

The merchant performs internal reconciliation according to the generated statement

After the reconciliation is completed, the merchant applies for clearing in **【reconciliation】**

Gccpay conducts internal reconciliation and confirmation according to transactions

After the clearing amount is confirmed, gccpay employees will make offline bank transfer

After the transfer is completed, the clearing record is marked as **【Paid】**

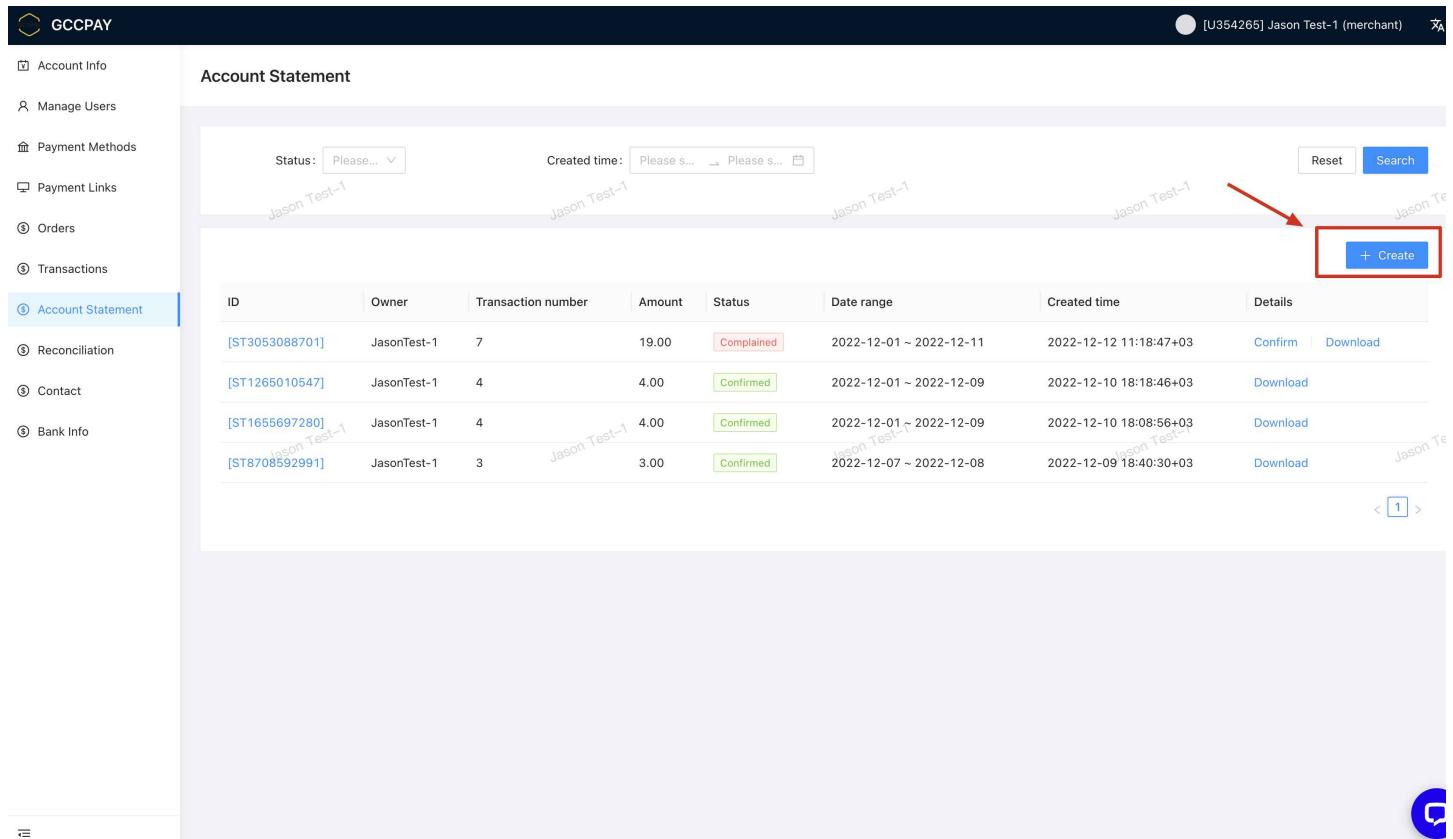
After confirming the receipt of the transfer amount, the merchant shall mark the clearing record as **【confirmed】**

End

Statement

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

1. Create a new statement



The screenshot shows the 'Account Statement' section of the GCCPAY merchant dashboard. On the left, there's a sidebar with various links: Account Info, Manage Users, Payment Methods, Payment Links, Orders, Transactions, Account Statement (which is selected and highlighted in blue), Reconciliation, Contact, and Bank Info. The main area is titled 'Account Statement' and contains a search bar with fields for 'Status' (set to 'Please...'), 'Created time' (two dropdown menus), and a 'Search' button. Below the search bar is a table with four rows of transaction data. The table has columns for ID, Owner, Transaction number, Amount, Status, Date range, Created time, and Details. The first row's status is 'Complained'. The second row's status is 'Confirmed'. The third row's status is 'Confirmed'. The fourth row's status is 'Confirmed'. To the right of the table is a large blue button labeled '+ Create'. A red arrow points from the text above to this '+ Create' button. At the bottom right of the table, there are navigation arrows (< 1 >) and a small blue circular icon.

ID	Owner	Transaction number	Amount	Status	Date range	Created time	Details
[ST3053088701]	JasonTest-1	7	19.00	Complained	2022-12-01 ~ 2022-12-11	2022-12-12 11:18:47+03	Confirm Download
[ST1265010547]	JasonTest-1	4	4.00	Confirmed	2022-12-01 ~ 2022-12-09	2022-12-10 18:18:46+03	Download
[ST1655697280]	JasonTest-1	4	4.00	Confirmed	2022-12-01 ~ 2022-12-09	2022-12-10 18:08:56+03	Download
[ST8708592991]	JasonTest-1	3	3.00	Confirmed	2022-12-07 ~ 2022-12-08	2022-12-09 18:40:30+03	Download

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

The screenshot shows the GCCPAY interface. On the left, there's a sidebar with various menu items like Account Info, Manage Users, Payment Methods, etc. The main area is titled 'Account Statement'. A modal window titled 'Create statement' is overlaid, asking for a 'Transaction time range' with 'Start date' and 'End date' fields. The main table lists four transactions:

ID	Owner	Transaction number	Amount	Status	Date range	Created time	Details
[ST3053088701]	JasonTest-1	7	19.00	Complained	2022-12-01 ~ 2022-12-11	2022-12-12 11:18:47+03	Confirm Download
[ST1265010547]	JasonTest-1	4	4.00	Confirmed	2022-12-01 ~ 2022-12-09	2022-12-10 18:18:46+03	Download
[ST1655697280]	JasonTest-1	4	4.00	Confirmed	2022-12-01 ~ 2022-12-09	2022-12-10 18:08:56+03	Download
[ST8708592991]	JasonTest-1	3	3.00	Confirmed	2022-12-07 ~ 2022-12-08	2022-12-09 18:40:30+03	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].

- [Account Info](#)
- [Manage Users](#)
- [Payment Methods](#)
- [Payment Links](#)
- [Orders](#)
- [Transactions](#)
- [Account Statement](#)
- [Reconciliation](#)
- [Contact](#)
- [Bank Info](#)

Account Statement

							+ Create
ID	Owner	Transaction number	Amount	Status	Date range	Created time	Details
[ST5836443163]	JasonTest-1	21	170717.31	Initial	2023-02-01 ~ 2023-02-07	2023-02-08 06:05:13+03	Confirm Complain Download
[ST3053088701]	JasonTest-1	7	19.00	Complained	2022-12-01 ~ 2022-12-11	2022-12-12 11:18:47+03	Confirm Download
[ST1265010547]	JasonTest-1	4	4.00	Confirmed	2022-12-01 ~ 2022-12-09	2022-12-10 18:18:46+03	Download
[ST1655697280]	JasonTest-1	4	4.00	Confirmed	2022-12-01 ~ 2022-12-09	2022-12-10 18:08:56+03	Download
[ST8708592991]	JasonTest-1	3	3.00	Confirmed	2022-12-07 ~ 2022-12-08	2022-12-09 18:40:30+03	Download

Clearance

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

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

- [Account Info](#)
- [Manage Users](#)
- [Payment Methods](#)
- [Payment Links](#)
- [Orders](#)
- [Transactions](#)
- [Account Statement](#)
- [Reconciliation](#)
- [Contact](#)
- [Bank Info](#)

Account Statement

							+ Create
ID	Owner	Transaction number	Amount	Status	Date range	Created time	Details
[ST5836443163]	JasonTest-1	21	170717.31	Initial	2023-02-01 ~ 2023-02-07	2023-02-08 06:05:13+03	Confirm Complain Download
[ST3053088701]	JasonTest-1	7	19.00	Complained	2022-12-01 ~ 2022-12-11	2022-12-12 11:18:47+03	Confirm Download
[ST1265010547]	JasonTest-1	4	4.00	Confirmed	2022-12-01 ~ 2022-12-09	2022-12-10 18:18:46+03	Download
[ST1655697280]	JasonTest-1	4	4.00	Confirmed	2022-12-01 ~ 2022-12-09	2022-12-10 18:08:56+03	Download
[ST8708592991]	JasonTest-1	3	3.00	Confirmed	2022-12-07 ~ 2022-12-08	2022-12-09 18:40:30+03	Download

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.
- Eles, 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]

The screenshot shows the 'Reconciliation' section of the GCCPAY platform. On the left, a sidebar lists various menu items: Account Info, Manage Users, Payment Methods, Payment Links, Orders, Transactions, Account Statement, Reconciliation (which is selected and highlighted in blue), Contact, and Bank Info. The main area is titled 'Reconciliation' and contains search fields for Merchant, Status, and Created time, along with 'Reset' and 'Search' buttons. A table lists transactions with columns for ID, Merchant, Transaction number, Amount, Status, Date range, Created time, and Details. The first transaction in the list has its status 'Paid' and the 'Details' row containing 'Confirm' and 'Complain' buttons both highlighted with red boxes.

8. Other functions

Change the user password

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

The screenshot shows the 'Manage Users' section of the GCCPAY platform. On the left, a sidebar lists various menu items, with 'Manage Users' selected and highlighted in blue. The main area is titled 'Manage Users' and contains search fields for Name, Mobile, and Status, along with 'Reset', 'Search', and 'Expand' buttons. A table lists users with columns for Name, Mobile, Role, Status, Created time, and Last seen. The user '[U120748] testUser20230207' is highlighted with a red box and an arrow points to it from the left.

2. Reset the password

The screenshot shows the 'Manage Users' section of the GCCPAY app. On the left, a sidebar lists various account management options like Account Info, Payment Methods, and Orders. The 'Manage Users' option is selected and highlighted in blue. The main area displays a table titled 'User info:' with columns for ID, Name, Status, Mobile, Role, Relation ID, Last seen, and Created at/Updated at. A red box highlights the 'Reset security' button in the 'Status' row. Below the table, there are tabs for Activities, Check in, and Merchant.

Disable account

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

The screenshot shows the 'Manage Users' search results page. The 'Manage Users' option is highlighted in the sidebar. The search bar at the top has fields for Name, Mobile, and Status, with a 'Search' button and an 'Expand' dropdown. The main table lists users with columns for Name, Mobile, Role, Status, Created time, and Last seen. A red box highlights the first user entry, [U120748] testUser20230207, and a red arrow points to it from the sidebar.

2. Change the user status to disable

Account Info Manage Users Payment Methods Payment Links Orders Transactions Account Statement Reconciliation Contact Bank Info

Manage Users

User info:

ID	U120748	Name	testUser20230207
Status	<input checked="" type="checkbox"/> enabled	Mobile	123456
Reset security	<button>Reset security</button>		
Role	merchant	Relation ID	M741707
Login times	0	Last seen	-
Created at	2023-02-07 08:33:18+03	Updated at	2023-02-07 08:33:18+03

[Activities](#) [Check in](#) [Merchant](#)