

2. Merchant Configuration

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Business need

- We need to have a set of configuration to minimize work of development and operations team and shift the configurations towards our Merchant Panel

API Credentials

- For test and production environment

Not sure: if per shop-type or merchant (i think shop type)

Merchant Configurations are enabled per Merchant per shop-type. Described below configuration are very very long run configuration

Merchant Configurations will consist of 2 kinds of configuration:

- private
- public

Payment method configuration

- Merchant can chose which payment methods he will accept based on shop-type

Currency configuration

- public configuration. Merchant can choose in which currencies he will accept payments. Default currency: Currency of the country

Fee configuration

- 3 types of fee configuration
 - Marketplace fee-marketplace can set up fee per transaction: static, dynamic (% of txn), matrix (% and min)
 - public configuration
 - PSP fee - private configuration. Operation team can set up PSP fee Merchant-type
 - Subscription fee - fee per month per merchant - nominal value e.g: 25 EUR

Escrow configuration

- Private/Public. Operations Team can set up if Merchant can accept escrow

Email configuration

- Send/dont send email for
 - purchase/refund
- Email template customization
- Language settings

Payout configuration

Payout method:

- Bank Account (in the future also: card)
- Currency
- Account Number (if possible: IBAN)
- Swift

Business need

- Each merchant can have multiple shops. See: [1. Merchant Context - Business Requirements](#)
- Each shop can accept multiple currencies. Each of the currency will be booked on separate balance. See: [Balances architecture](#)
- In a long run we want to have a possibility for Merchant to payout from each balance to the bank account of the currency of the balance
 - e.g: Merchant with shop-type: Standalone in Turkey can have balance in EUR AND TRY
 - Merchant can payout balance from EUR to EUR account and TRY to TRY bank account
 - Merchant can decide and payotu:
 - from balance EUR and TRY to TRY bank account
 - from balance in EUR and TRY to EUR bank account
- Precondition:
 - MCP module in place
 - Each Bank account needs to be verified

Currency payout

- ⚠ For now default currency per balance in given country
- Future: any currency
 - Merchant can have each shop with balances in different currencies
 - He should be able to specify for each shop separately:
 - From my shop-type:marketplace for Balance in EUR payout in EUR BUT from my balance in RON payout in EUR.
- Dependency: MCP

Payout configuration

Payable Balance

	From txn status = CAPTURED	From txn status = RECONCILED	
TR			
PL			
RO			
RU			
SA		YES	
CZ	YES		

Scheduled (Automatic):

- every day
- every week: on Monday-Friday (multiple values possible: e.g: Monday AND Wednesday)
- every month: 1st-31st of the month

Business need:

- Merchant can configure payout intervals suitable to individual needs per Shop-type
- Merchant can decide on his own via:

Manual - per request

Data model

Merchant configuration

▼ 30c26e0a-19ed-477f-8585-91595c015c95 - MARKETPLACE

```
{
  "contact": {
    "email": "dogus@gmail.com",
    "phone": "2234235432"
  },
  "extId": "dq34adf",
  "id": "30c26e0a-19ed-477f-8585-91595c015c95",
  "name": "MARKETPLACE CO. ",
  "status": "active"
}
```

▼ 963100e6-d96f-48ed-9fac-bcb70ad99458 - STANDALONE

```
{
  "contact": {
    "email": "small@gmail.com",
    "phone": "62345234343"
  },
  "extId": "phasd794",
  "id": "963100e6-d96f-48ed-9fac-bcb70ad99458",
  "name": "STANDALONE",
  "status": "active"
}
```

Shop configuration

▼ b837a1a0-b00b-4b92-adfd-0c89da20127f - Marketplace

```
{
  "address": {
    "city": "Istambul",
    "country": "Turkey",
    "street": "Lale Sk. 44",
    "zipCode": "34381"
  },
  "contact": {
    "email": "marketplace@n11.com",
    "phone": "2234235432"
  },
  "fee": "2.5",
  "id": "b837a1a0-b00b-4b92-adfd-0c89da20127f",
  "merchantId": "30c26e0a-19ed-477f-8585-91595c015c95",
  "operatingCountry": "Turkey",
  "name": "Marketplace",
  "productCategory": "ecommerce",
  "status": "active",
  "taxId": "234234234234",
  "type": "marketplace",
  "url": "http://www.n11.com/",
  "verificationStatus": "full"
}
```

▼ 1e9c73ee-ff27-49b1-b38a-df18f5eb7fcb - Managed

```
{
  "address": {
    "city": "Ankara",
    "country": "Turkey",
    "street": "Merkler Sk.",
    "zipCode": "06250"
  },
  "contact": {
    "email": "ankara@gmail.com",
    "phone": "967860954"
  },
  "escrow": "false",
  "fee": "2.4",
  "id": "1e9c73ee-ff27-49b1-b38a-df18f5eb7fcb",
  "marketplaceId": "asd89asd7as7df",
  "mcc": "5999",
  "merchantId": "963100e6-d96f-48ed-9fac-bcb70ad99458",
  "name": "Managed",
  "operatingCountry": "Turkey",
  "productCategory": "electronic",
  "status": "active",
  "taxId": "61452345",
  "type": "managed",
  "url": "http://www.avans.com/",
  "verificationStatus": "full"
}
```

▼ f16bf24a-a928-4628-9116-bcc02bf7852f - Standalone GECAD_TR

```
{
  "address": {
    "city": "zmir",
    "country": "Turkey",
    "street": "Altevlr Mahallesi Bahçe Sokak No:6 Narldere, ",
    "zipCode": "35330"
  },
  "contact": {
    "email": "mertcan@zengardentr.com",
    "phone": "5074602115"
  },
  "pspShopId": "676",
  "id": "f16bf24a-a928-4628-9116-bcc02bf7852f",
  "mcc": "5261",
  "merchantId": "43038dd8-ac90-45e9-9e00-2edc8346f95f",
  "name": "Zengardentr.com - Serhan Akdoan",
  "operatingCountry": "TR",
  "productCategory": "Nurseries - Lawn and Garden Supply Store",
  "pspProvider": "GECAD_TR",
  "taxId": "220085518",
  "type": "standalone",
  "verificationStatus": "full"
}
```

▼ 6c50ce6e-9e92-4201-a3ed-af22f66ab067 - Standalone

```
{
  "address": {
    "city": "Istambul",
    "country": "Turkey",
    "street": "Kole 43",
    "zipCode": "32987"
  },
  "contact": {
    "email": "standalone@st12.com",
    "phone": "5134543543"
  },
  "escrow": "false",
  "fee": "2.5",
  "id": "6c50ce6e-9e92-4201-a3ed-af22f66ab067",
  "mcc": "5999",
  "merchantId": "963100e6-d96f-48ed-9fac-bcb70ad99458",
  "name": "standalone",
  "operatingCountry": "Turkey",
  "productCategory": "ecommerce",
  "status": "active",
  "taxId": "62323432",
  "type": "standalone",
  "url": "http://stand.com/",
  "verificationStatus": "full"
}
```

PSP shop id

▼ [f16bf24a-a928-4628-9116-bcc02bf7852f - GECAD_TR](#)

```
{
  "pspShopId": "676",
  "shopId": "f16bf24a-a928-4628-9116-bcc02bf7852f"
}
```

Payout configuration

▼ [f16bf24a-a928-4628-9116-bcc02bf7852f - GECAD_TR](#)

```
{
  "account": {
    "countryCode": "Turkey",
    "holderName": "ELCA Kozmetik Ltd. ti.",
    "number": "TR830012300123100281428300",
    "swift": "SWIFT1"
  },
  "address": {
    "city": "zmir",
    "country": "Turkey",
    "street": "Altevlr Mahallesi Bahçe Sokak No:6 Narldere, ",
    "zipCode": "35330"
  },
  "currency": "TRY",
  "pspShopId": "676",
  "internalShopId": "f16bf24a-a928-4628-9116-bcc02bf7852f",
  "payableOn": "C",
  "pspProvider": "GECAD_TR",
  "schedule": "Weekly",
  "shopName": "Zengardentr.com - Serhan Akdoan",
  "taxId": "220085518"
}
```