1. Merchant Context - Business Requirements
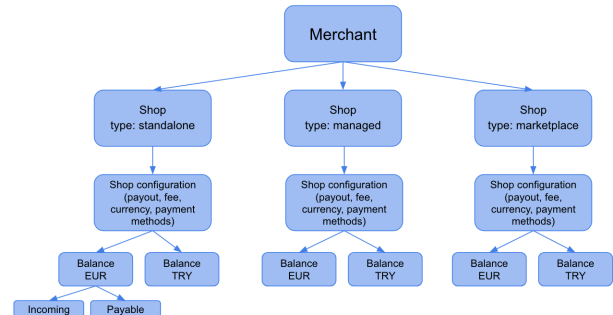
Merchant types and merchant context

Merchant: Any entity that trades goods and/or services to earn a profit, using PayU as a payments provider is a Merchant.

Merchant can have one or more shops. Shop can be of type:

- Standalone (standard e-shop) - has direct (legal and tech) relationship with PayU
- Marketplace (marketplace) - has direct (legal and tech) relationship with PayU, provides a platform for sub-merchants/sellers
- Submerchant (submerchant on marketplace) - has indirect relationship with PayU (for example sub-merchant/seller on the MKTP)

See: Abstract architecture

Merchant Data

See: Merchant Data Modeling

- Merchant Global ID
- Merchant Name

Merchant Context: Shop

Shop Data	Shop ID	Unique, Provided by PayU
	Operating country	Provided by Merchant
	Type	
Shop Data	URL	unique per shop (e.g: www.payu.com and www.payu.com/poland are unique URLs)
	Product category	
	MCC	
Contact data	email	
Merchant Context	Relation to other merchants	Shows is shop is submerchant to other merchant's shop-type: marketplace
Verification	TaxID	
	Verification status:	
	Status	

URL vs web shop - Why merchant has 1 URL and several created shops

1. One currency only per shop - Merchants want different currencies
2. Merchants want different payout bank accounts
3. Food portals - one URL but shops in different cities
4. Test shops - workaround for lack of proper sandbox
5. Pricing shortcomings - can't differentiate fees properly (e.g fee scheme 0,5% but no more than 20 PLN - we can't set it up now in SP)

Random thoughts:

1. In order to handle requirements 2 and 3, we need either:
   a. 1 URL with multiple shops, each shop has one balance in the same currency (bank account configured on shop level), OR
   b. 1 shop per 1 URL, each shop can have multiple balances in the same currency (bank account configured on balance level)
2. We need to know implications of both approaches - on systems and on merchants