FUNCTIONAL SYSTEM DOCUMENT FOR MERCHANT DASHBOARD

OCT 2024

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Revision History

Version	Date	Name	Comments
1.0	11-10-2024	Shreyash B	Draft Version

Contents

Document Purpose

This document outlines the features to be covered in Merchant Dashboard that will enable merchants to have a holistic view of engagement with SBIePay.

Scope

The scope of document includes modules of merchant panel such as merchant dashboard, user management, reports, accounts and settings.

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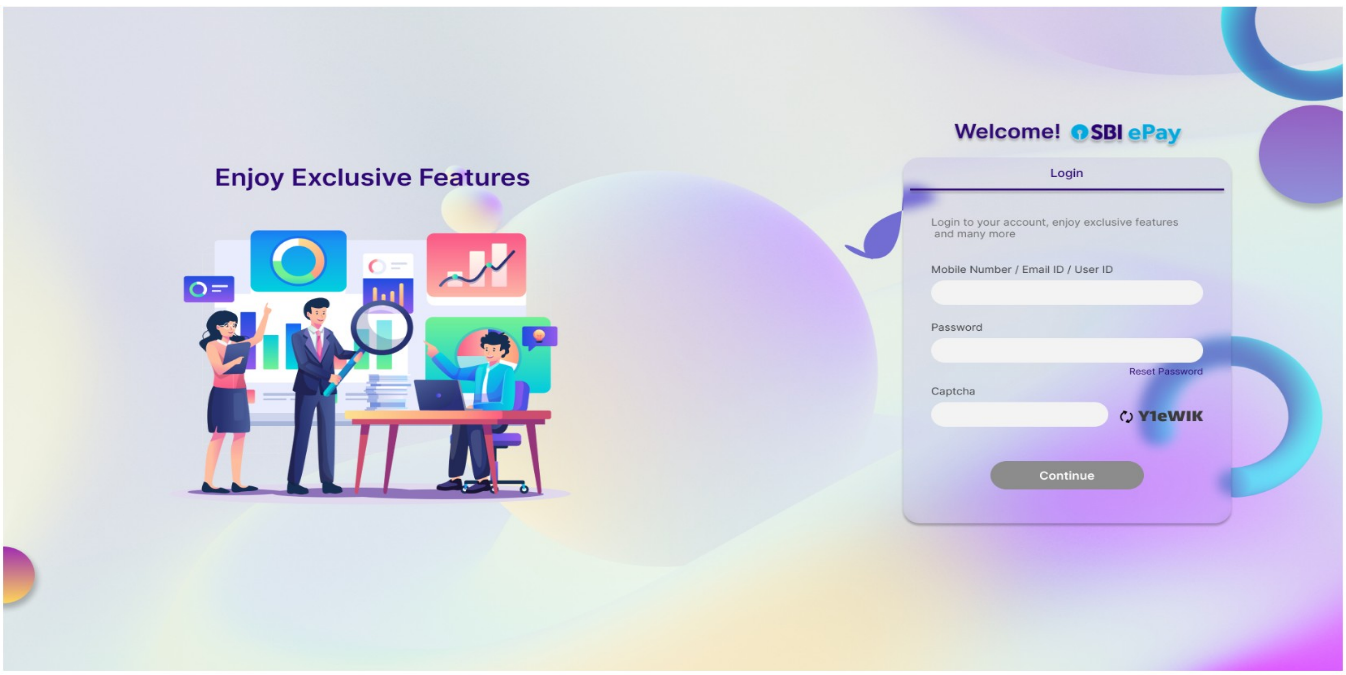
Functional Flow

1. Login

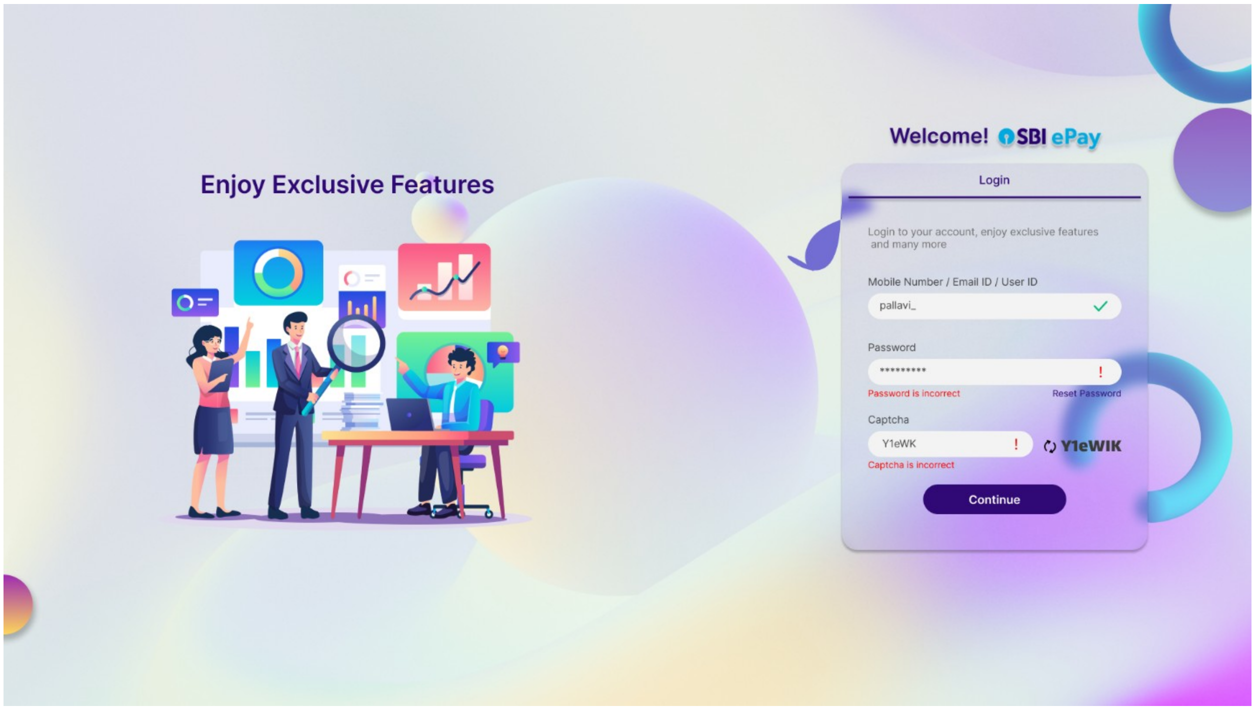
- Login page of the merchant panel will have SBIePay logo and a login box below it to enter login credentials (Mobile Number/Email ID/User ID), password and captcha, and a 'Continue' button which will be disabled until all the fields are filled, as per screenshot below.



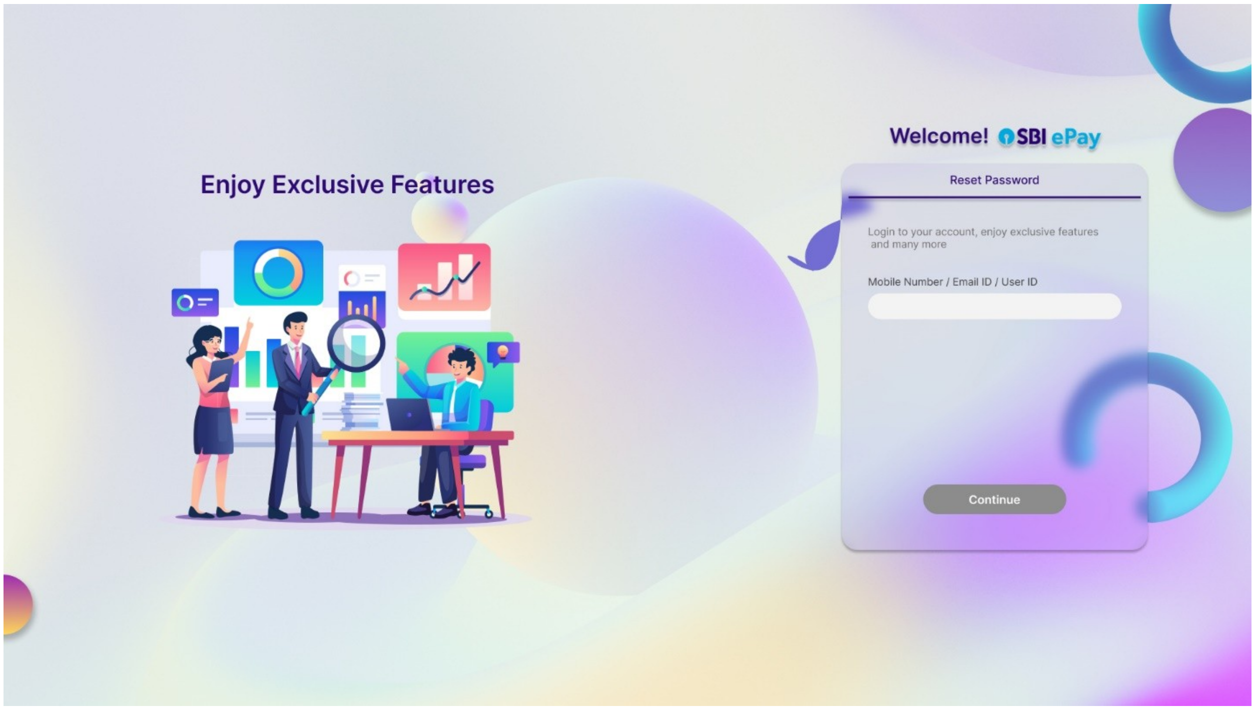
- The user will enter a valid mobile number/ Email ID/ unique User ID and will move to password field.

- As soon as the cursor moves to password field, entered Mobile Number/Email ID/User ID will be validated by system in the background, and the same will be indicated to the user with error message and symbol. (Green tick in case of valid ID and red '!' symbol in case of invalid ID)
  Error message will be- 'Mobile number, email or userId incorrect.'
- The user will then enter their password (default password provided by SBIePay onboarding team during first login) or the latest changed password.
- Mandatory captcha also must be entered.
- The user will then click on 'Continue' button.

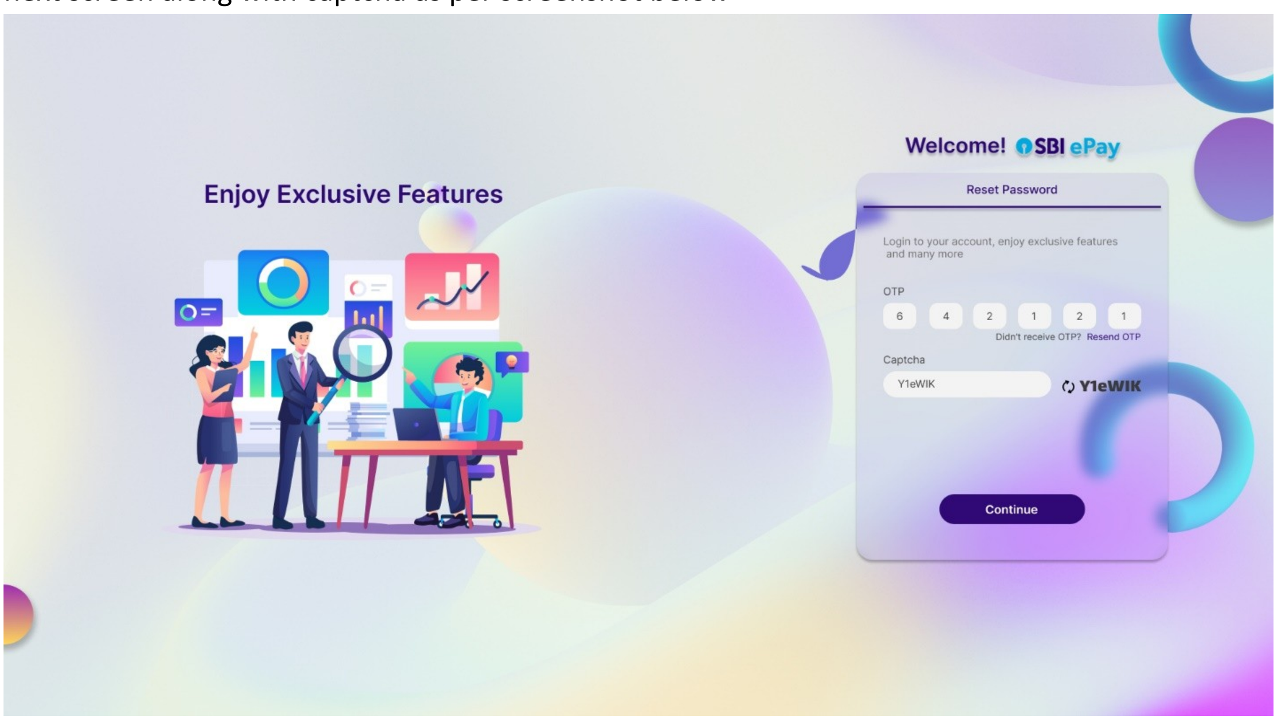
- After 'Continue' button is clicked, system will validate the password and captcha. If it is incorrect, the same will be notified with an alert message as per screenshot below.



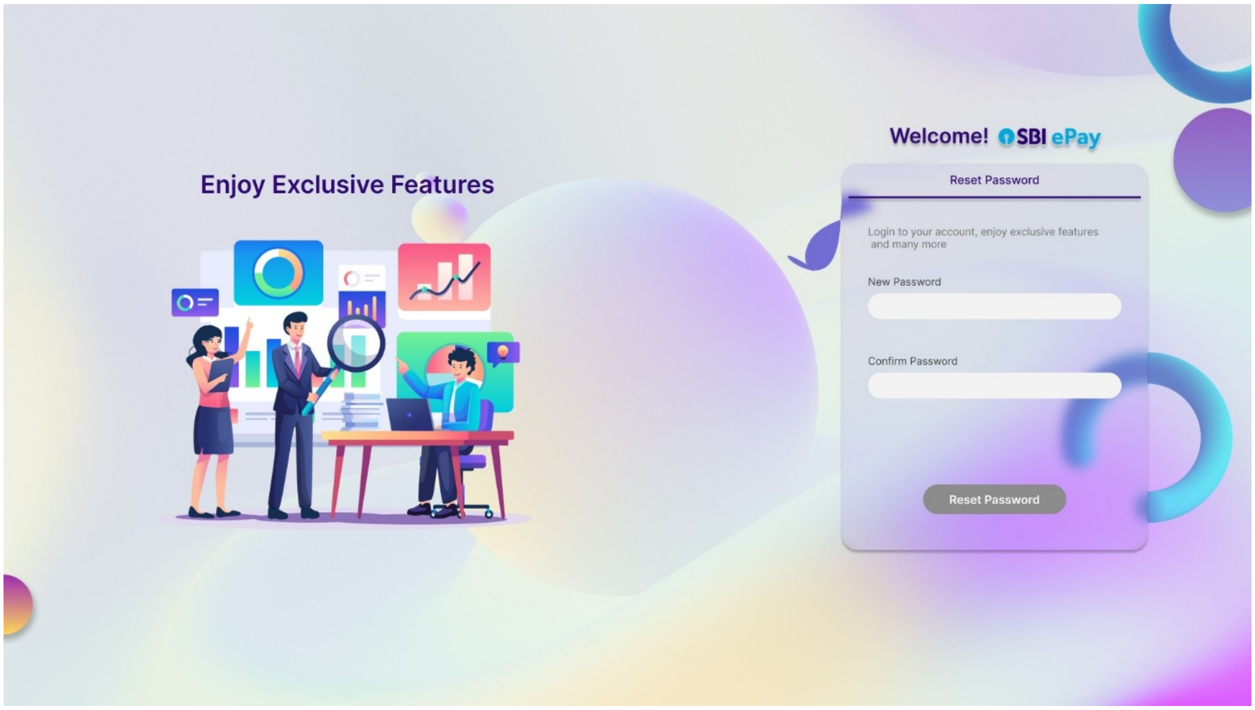
- If the user has forgotten their password, they can click on 'Reset Password', and the following screen will appear.



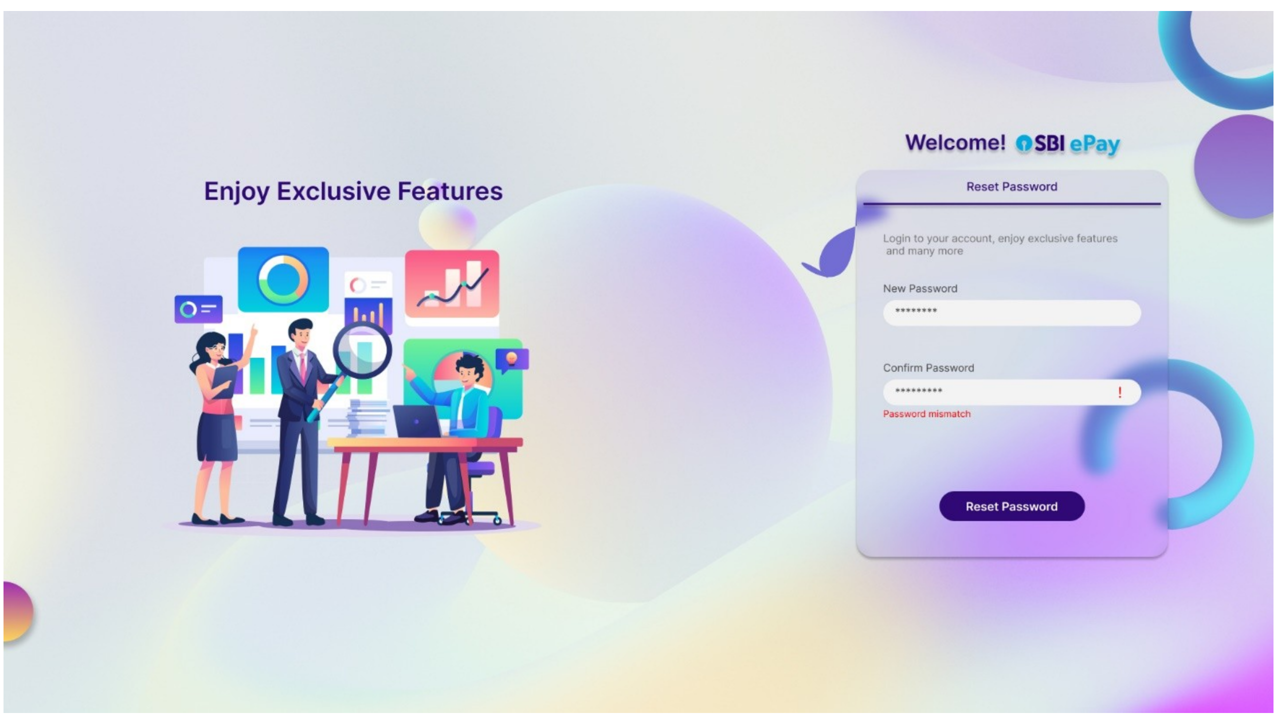
- User will enter correct ID and will click on 'Continue' to receive an OTP that needs to be entered in the next screen along with captcha as per screenshot below-



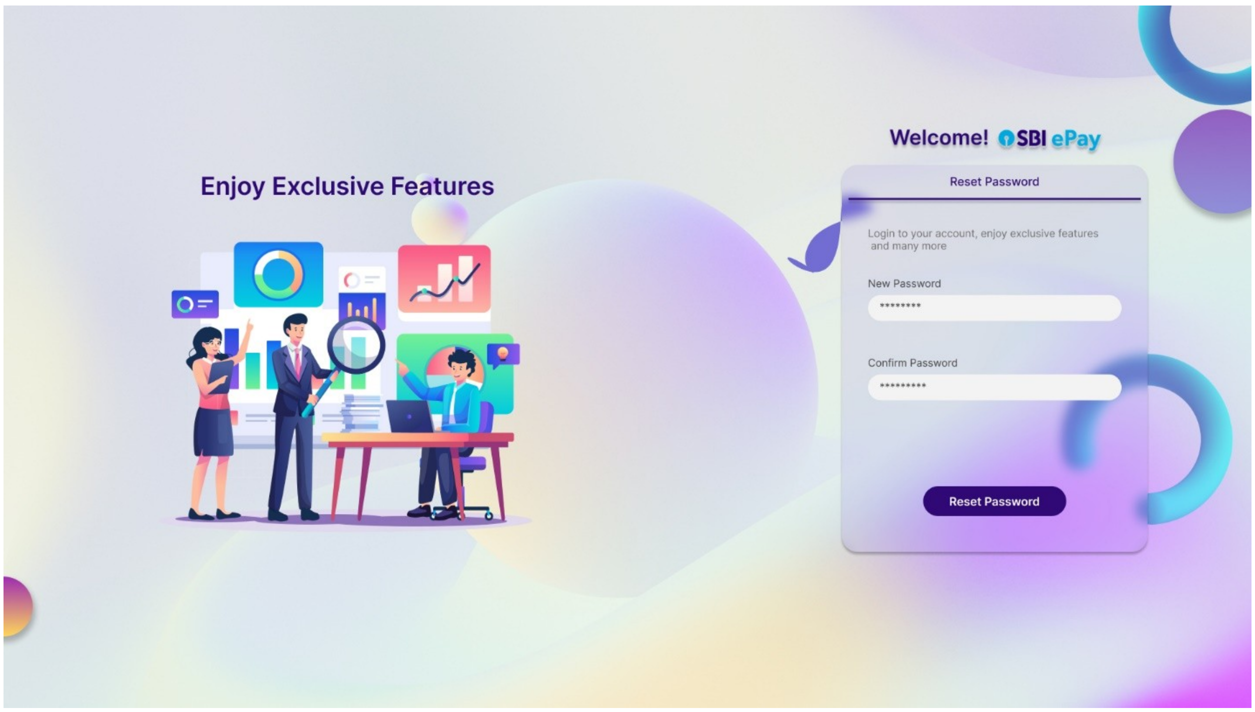
- Clicking on ‘Continue’ button will take user to the screen where they can enter new password (twice).



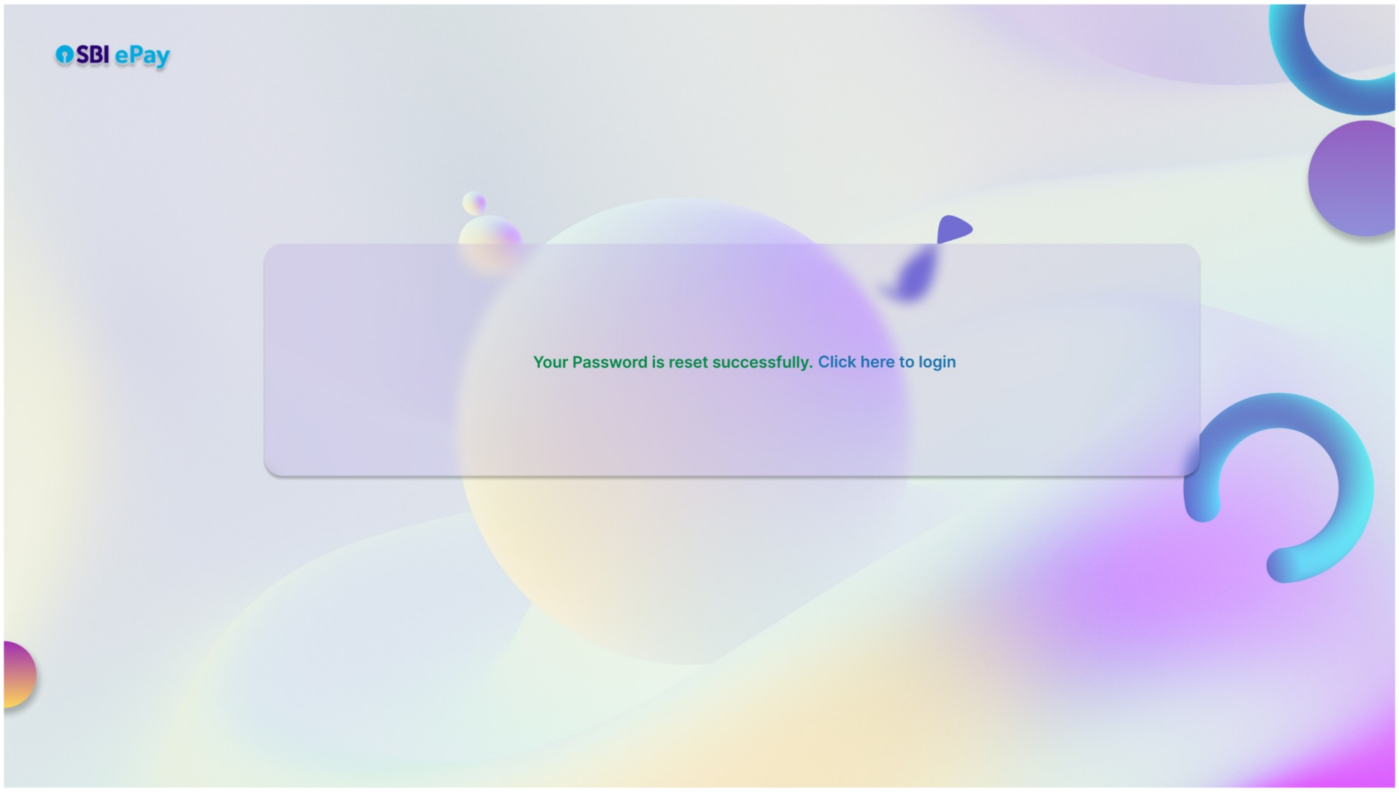
- If re-entered password does not match with the new password, user will be shown following error screen-



- If password matches, user will see following screen.

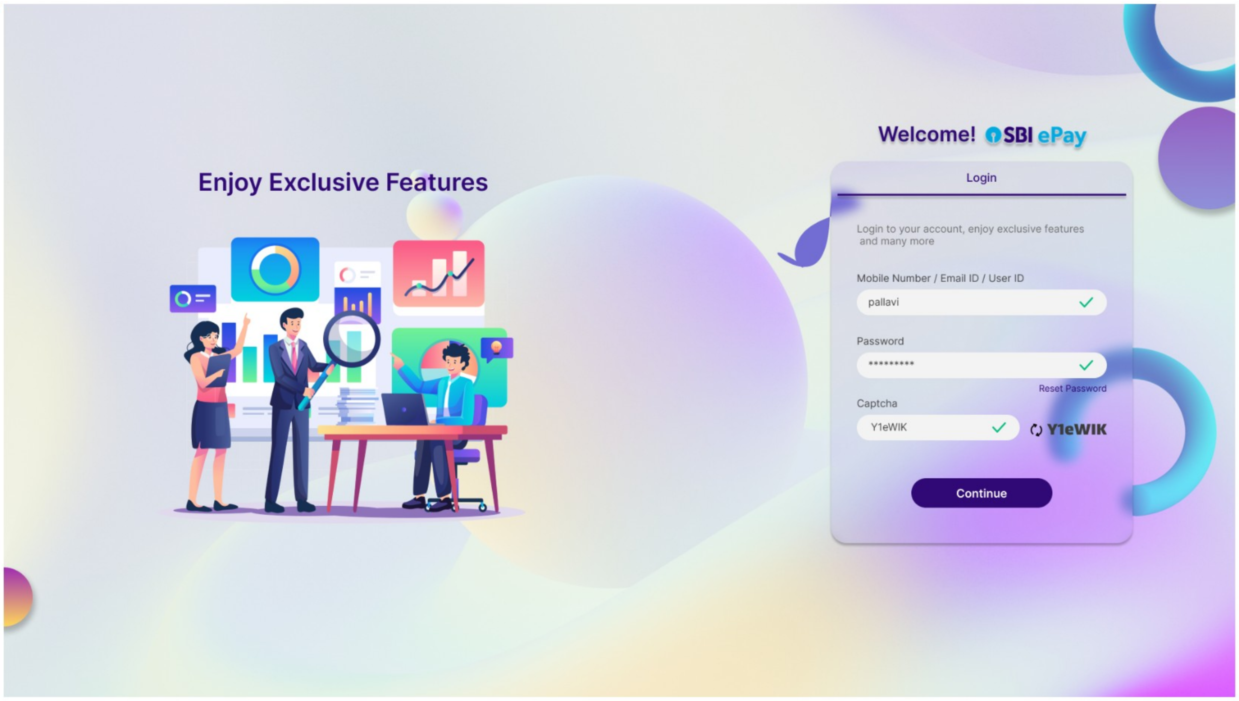


- User will then click on 'Reset password' to see following screen.

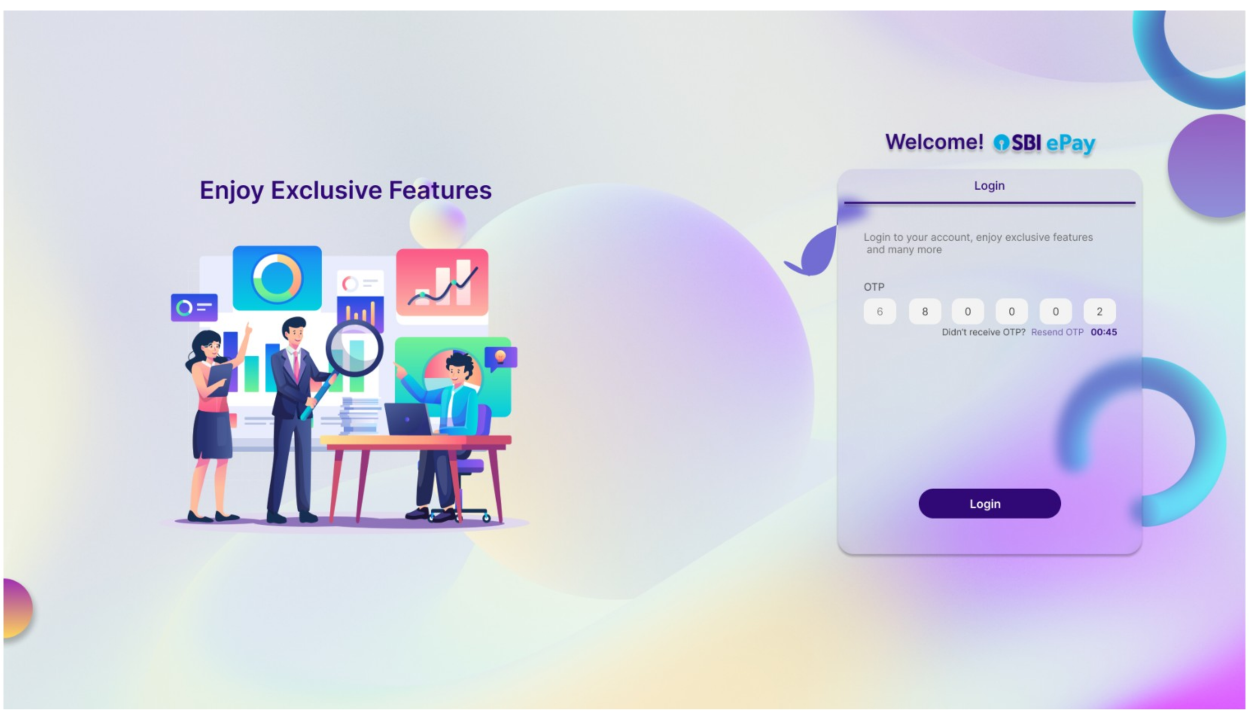


- In the above page, The text ‘Click here to login’ will be hyperlinked. Upon clicking the same, user will be redirected to login page.

- In the main login page, upon entering correct mobile number/Email ID/user ID, password and captcha and on clicking the Continue button, user will see below screen for a fraction of the second, before getting redirected to the OTP page.

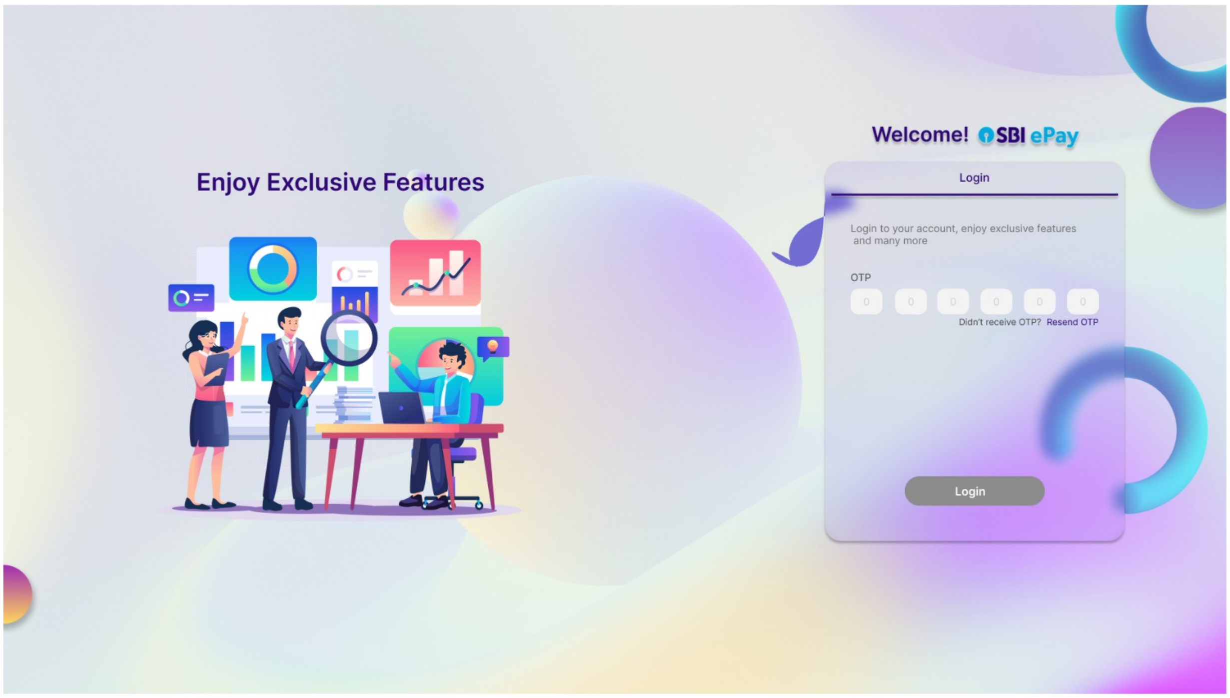


- By clicking on 'Continue' button, an OTP will be sent on user's email id and/or mobile number and they will be taken to the OTP screen as per screenshots below-



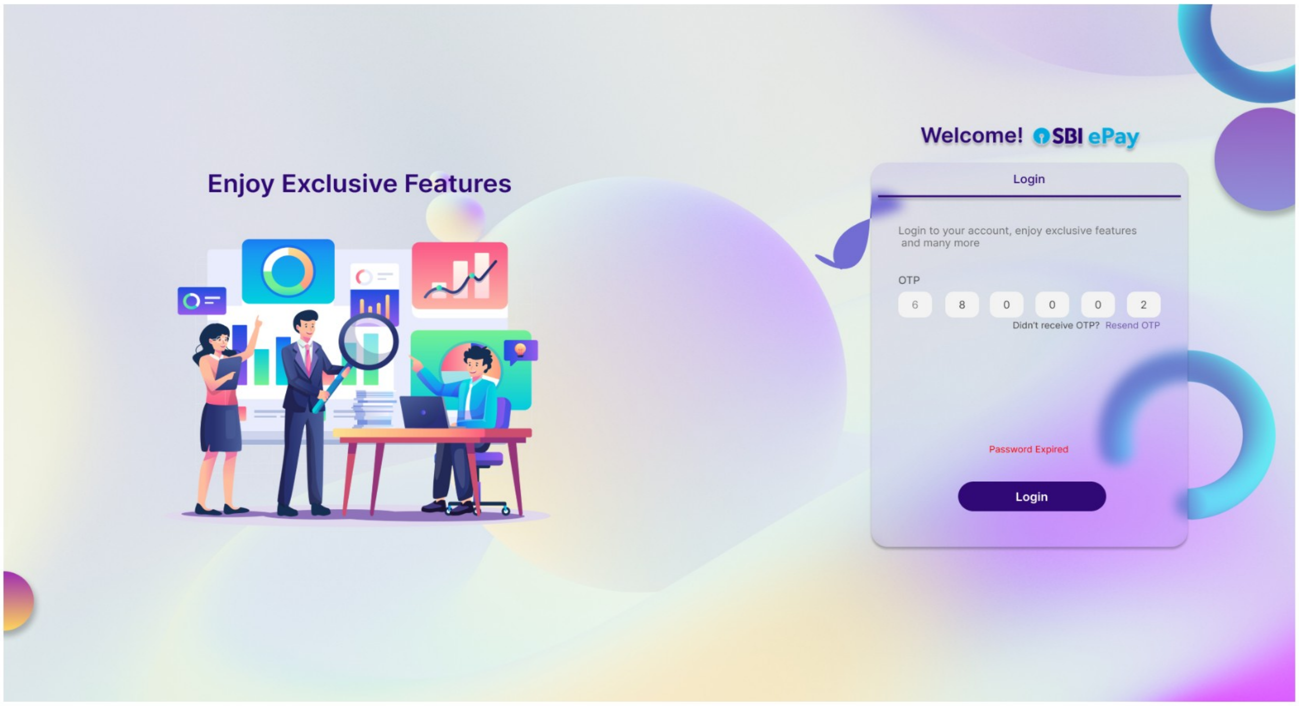
- As seen in screenshot above, soon as OTP is triggered, a timer of 60 seconds will appear with a disabled 'Resend OTP' button.

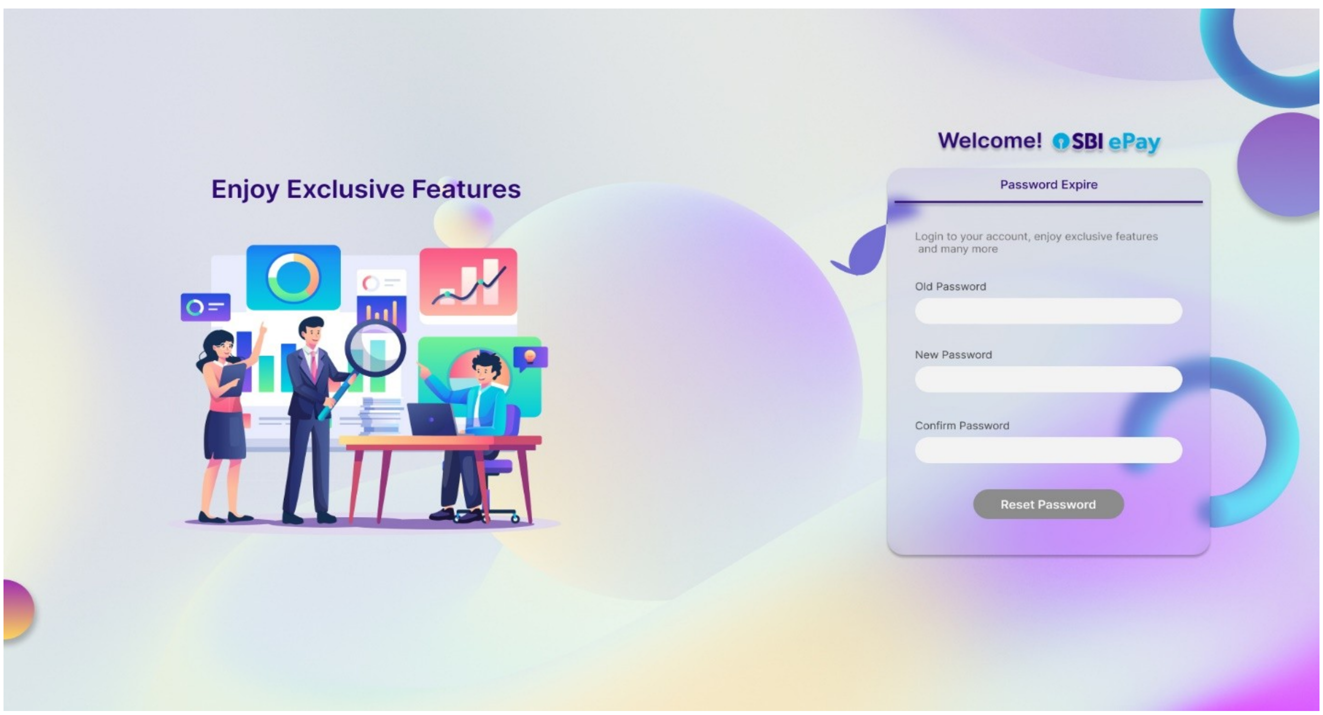
- In case the user does not receive OTP and 60 seconds of timer has been lapsed, the 'Resend OTP' button will be enabled and user will click on the same to attempt receiving the OTP again.



- Once user enters all the 6 digits of OTP< login button will be enabled and clicking the same will validate the OTP and allow the login.

- If the password is expired, user will be alerted about the same and will be redirected to a screen where merchant can set a new password.





- In the screen above, the user has to enter the old (expired) password first and then the new password (twice).
- If the new password does not match with confirm password, 'Password mismatch' alert will be shown to user.

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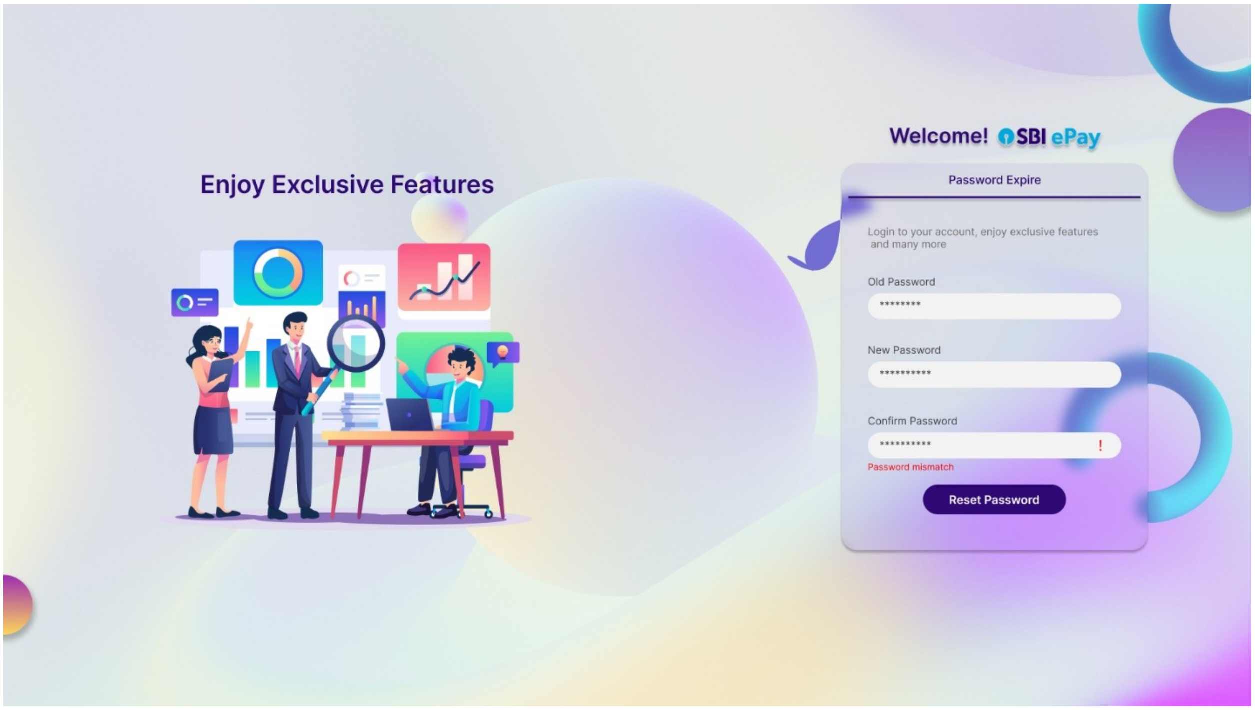
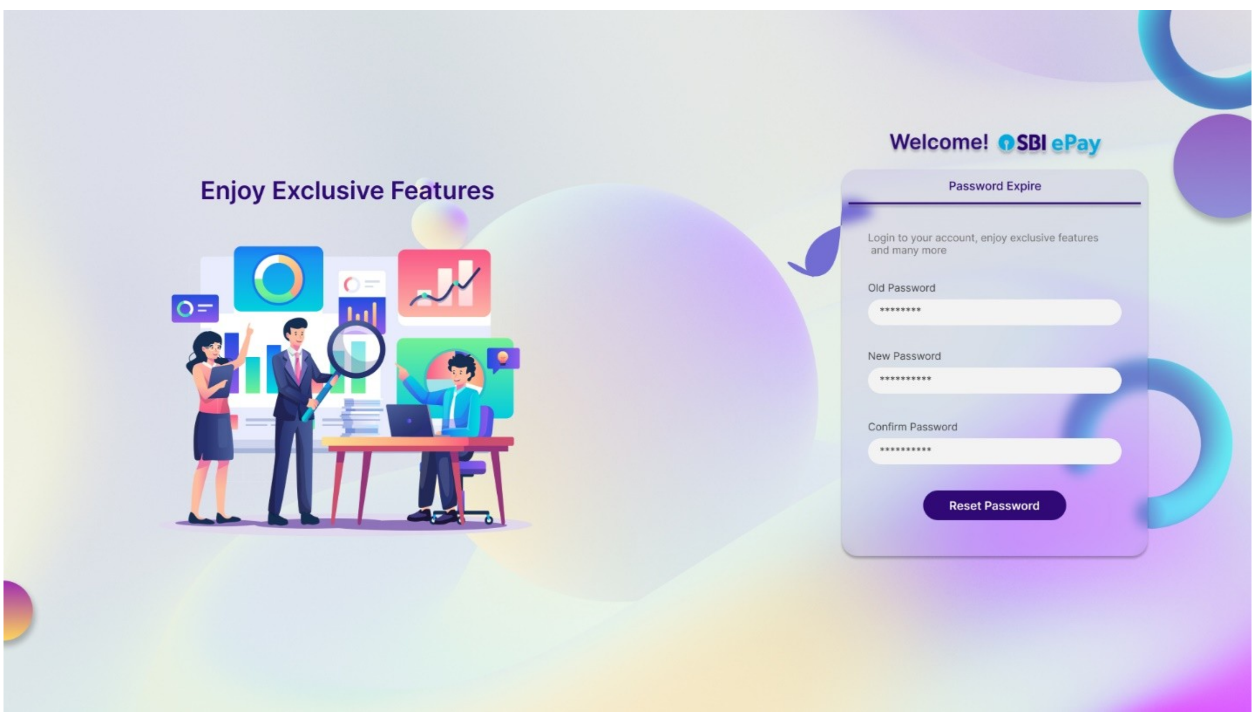
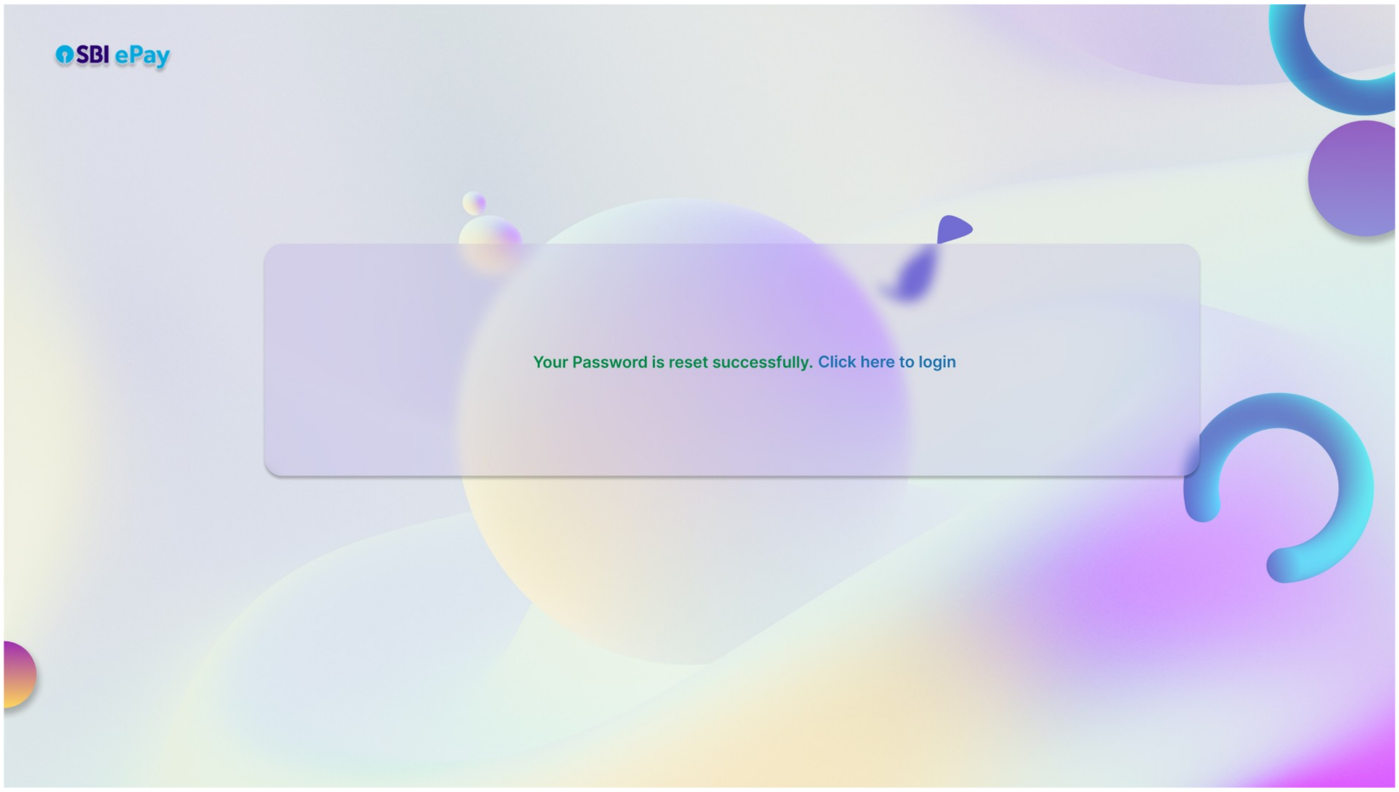


- If the ‘confirm password’ matches with ‘new password’, no alert will be shown.



- After clicking on 'Reset Password' button with valid old and new password, user will see following screen.



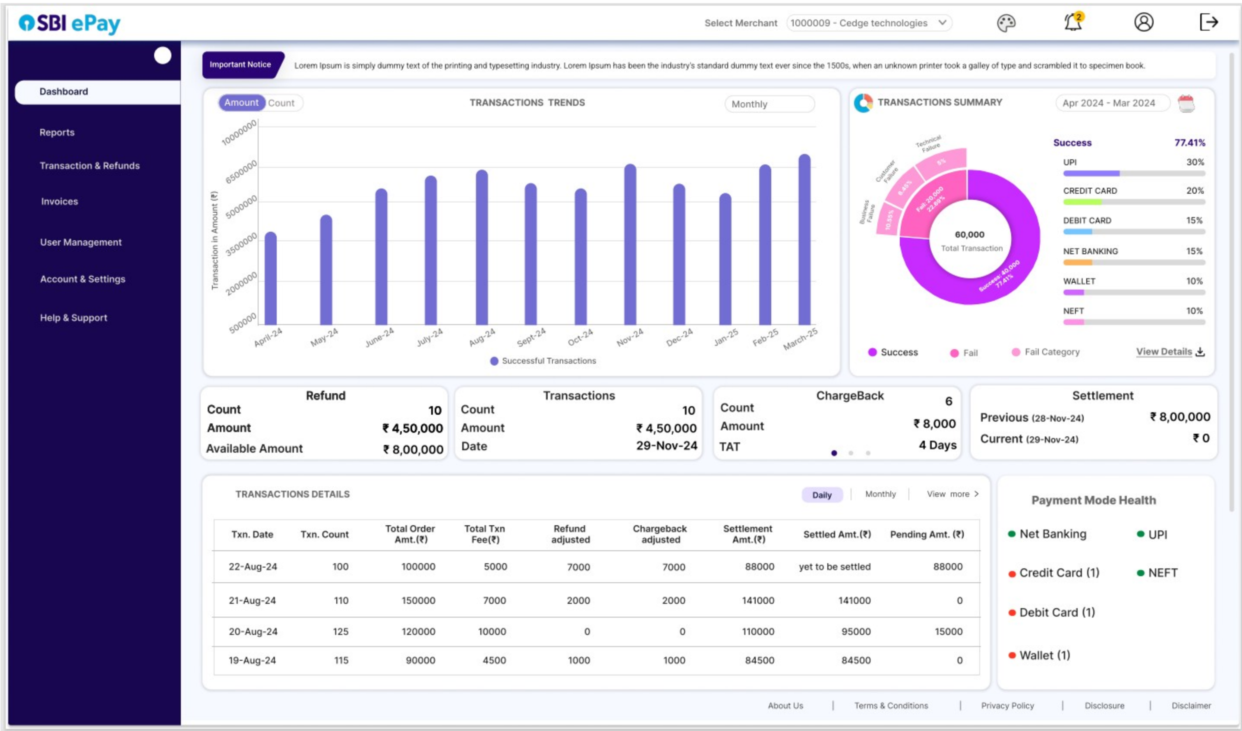
- In the above page, The text 'Click here to login' will be hyperlinked. Upon clicking the same, user will be redirected to login page.
- **User Locking-**
  a. Any user will be locked if they submit wrong password or login OTP three times. It will be automatically unlocked after 4 hours.
- As soon as a user's ID is locked, an SMS and email will be triggered- "Your SBIePay account has been locked due to 3 unsuccessful login attempts. Please contact Admin."
- Such locked user can be manually unlocked by superadmin/admin in user management→ Manage user → Unlock icon

2. Merchant Panel-

After a successful login on merchant panel, user will be landed to following dashboard screen (by default).

If user has access of more than 1 MID, then by default the first MID mapped to user will be visible.

Note: Merchant panels will be responsive and accessible from both desktop and mobile.



Merchant panel will have three sections, viz. Header bar, Menu Bar and information section as shown in screenshot above.

Content in the information section will be updated as and when merchant switches from one section to another section in menu bar.

2.1 Header bar

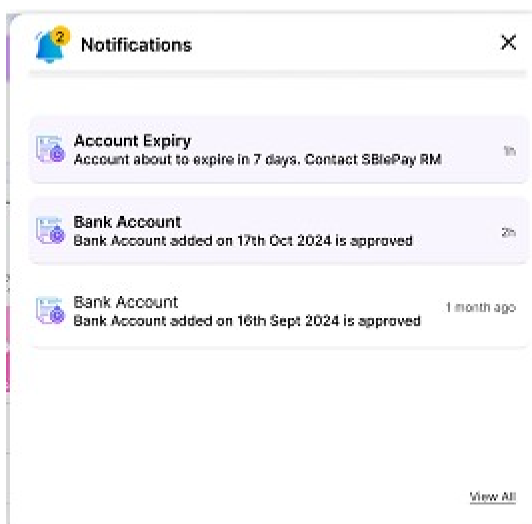
Merchant user will see following elements in header bar (from left to right)

- SBIePay logo- While accessing the merchant panel, clicking on SBI ePay logo will redirect user to Merchant dashboard menu.
- Select Merchant dropdown-

Merchant users with multiple MIDs access will click on this dropdown and will select any merchant ID (from the list of merchant IDs accessible to him/her), so that the corresponding dashboard page will be loaded for the selected merchant ID.
Users with Single MID access- Users who have access to single MID can only view the single MID mapped to them in this field. They cannot select any other MID value in the dropdown.

- Theme button- Theme of the merchant panel (either dark theme or light theme) can be changed using this button. Once merchant will click this icon, a small section to appear using which user can select either the dark mode or light mode.

- Notification (bell) icon- Notification icon will have a count of unread notifications on corner of it so that user will click the same to open notification panel.

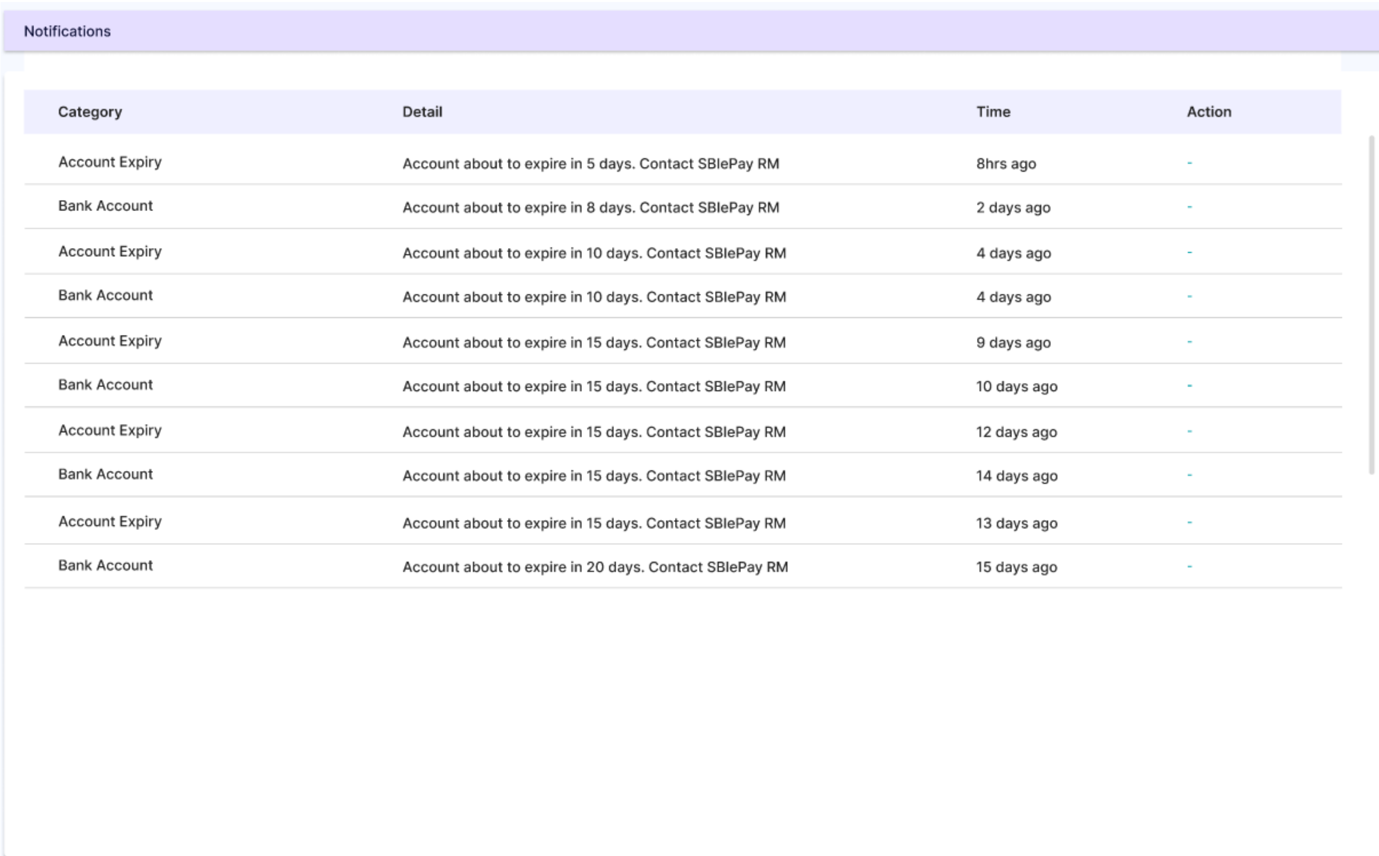


The latest and unread notifications will be highlighted in notification panel as per above screenshot.
List of notifications-

1. Account about to expire in 30 days. Contact SBIePay RM.
2. Account about to expire in 15 days. Contact SBIePay RM.
3. Account about to expire in <7,6,5,4,3,2,1> days. Contact SBIePay RM.

4. Bank Account added on <date> is approved.
5. Bank Account modified on <date> is approved.

User can click on 'View All' icon to open a detailed notification page.


Notifications

Category	Detail	Time	Action
Account Expiry	Account about to expire in 5 days. Contact SBIePay RM	8hrs ago	-
Bank Account	Account about to expire in 8 days. Contact SBIePay RM	2 days ago	-
Account Expiry	Account about to expire in 10 days. Contact SBIePay RM	4 days ago	-
Bank Account	Account about to expire in 10 days. Contact SBIePay RM	4 days ago	-
Account Expiry	Account about to expire in 15 days. Contact SBIePay RM	9 days ago	-
Bank Account	Account about to expire in 15 days. Contact SBIePay RM	10 days ago	-
Account Expiry	Account about to expire in 15 days. Contact SBIePay RM	12 days ago	-
Bank Account	Account about to expire in 15 days. Contact SBIePay RM	14 days ago	-
Account Expiry	Account about to expire in 15 days. Contact SBIePay RM	13 days ago	-
Bank Account	Account about to expire in 20 days. Contact SBIePay RM	15 days ago	-

- Profile details- Upon clicking this icon on header bar, user will be able to see profile details such as Merchant Name (limited characters), merchant ID, Validity Date, username, e-mail ID, contact number, merchant status (active or inactive).
- User will click on edit icon to get redirected to 'User Management->Profile' tab, where user can edit their profile details such as e-mail ID, mobile number, name.
- The font color of validity date will change to orange when less than 1 month is remaining for validity date. The same will change to red when 1 week remaining.
- Users will be notified in notification button and in a pop-up about the approaching validity date.
- These notifications and popups will be sent 1 month and 15 days before validity date and will be notified every day when 1 week is remaining for validity date.

Sample notification and popup message-
"Account about to expire in <1 month/15 days/1 week>. Contact SBIePay RM."

Note: Header bar will be fixed on top on all the pages and sections of merchant panel.

2.2 Information Section

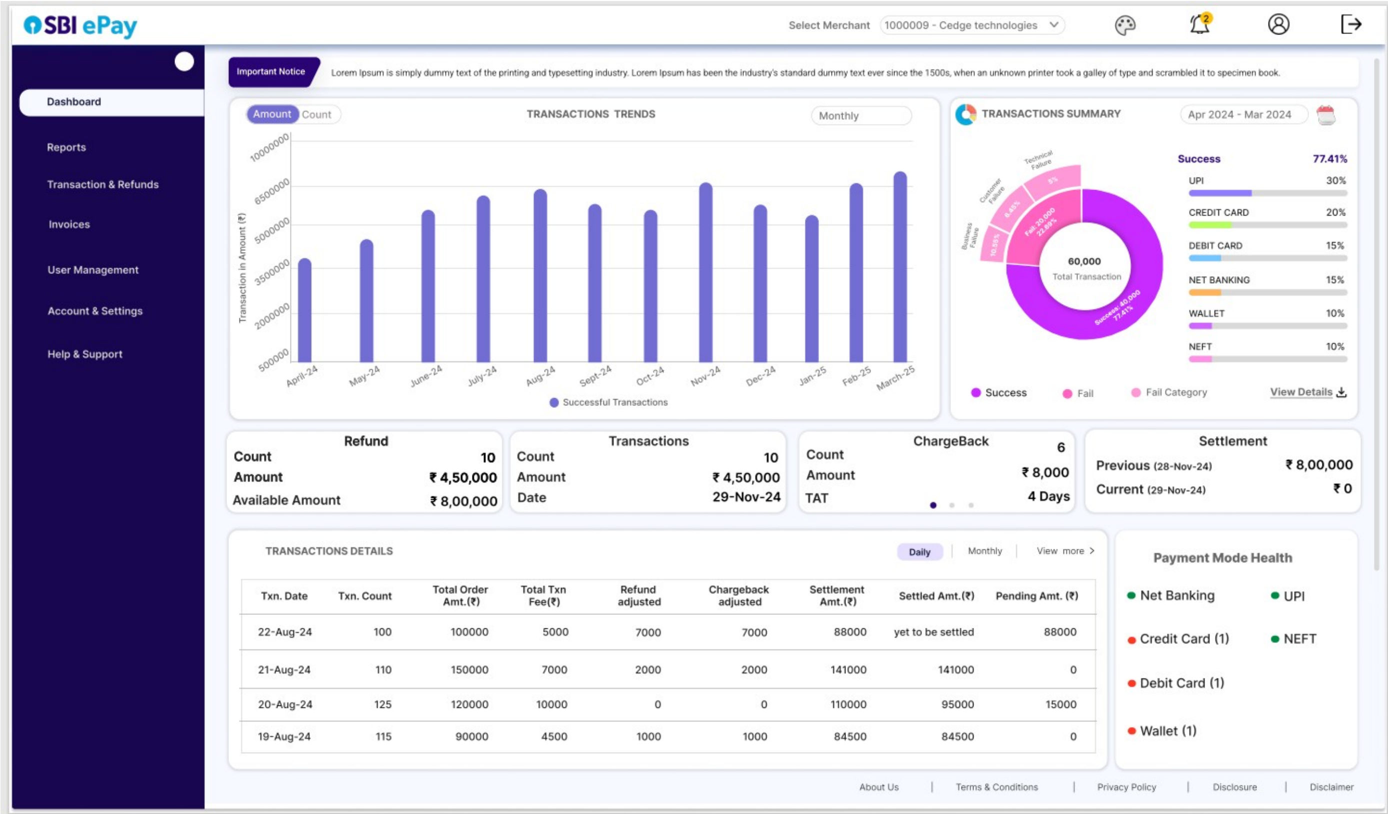
The information section of merchant dashboard will be updated as and when merchant navigates from one menu to another menu of Menu bar.

2.3 Menu Bar

Menu Bar of merchant panel can be collapsed or expanded by a click. It should also be capable of enlisting sub-menus under a main menu. Proposed menu bar has following options:

2.3.1 Dashboard

The Merchant dashboard menu consists of sections such as Transaction Trend Graph, Transactions Summary, Transaction Details, Refund Details, Chargeback details, settlement details, payment mode health.



2.3.1.1 Transactions Trend

- By using this section, the user will be able to see successful transaction trends in the form of line graphs.

- X Axis will denote the period of data, and Y axis will represent either the total amount of successful transactions, or the count of transactions.

- The user can change the scale on X axis by selecting monthly (current financial year), daily (latest 8 days), hourly (2 hours batches, 12 batches for current day).

- Parameters on Y axis can be changed by selecting amount (in Rs.) or count of transactions in the toggle button present on top left.

- The scale on Y axis will vary from merchant to merchant as per volume of transactions and transaction amount.

2.3.1.2 Transactions Summary

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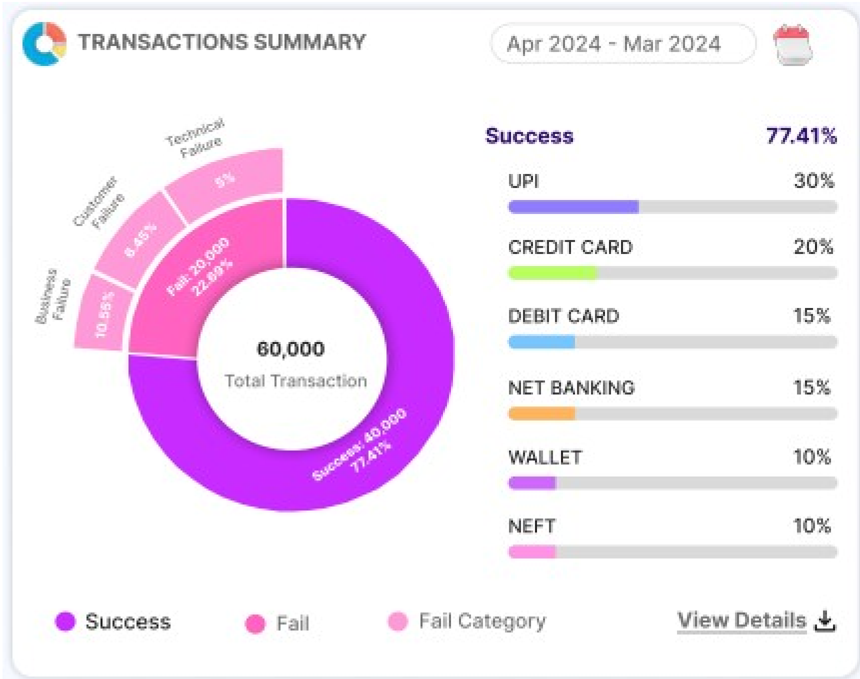


- In this section, the user will select any period and will be able to see a donut pie chart with the breakup of successful and failed transactions for the selected period, along with the count of transactions.

- Failed transactions will further be classified into business failures, customer failures and technical failures.

- By clicking on any section of donut pie chart, the table present on right side will display bifurcation of transaction percentage for all pay modes for the clicked transaction status. (Sorted in descending order of percentage share).

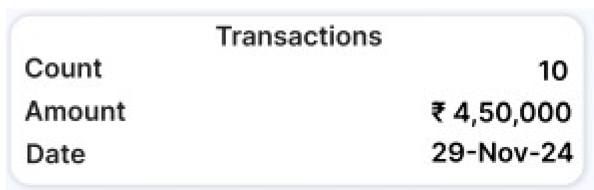
- 'View Details' button is given that will download the detailed transaction summary for the selected period in csv format.

2.3.1.3 Refund Details

Refund	
Count	10
Amount	₹ 4,50,000
Available Amount	₹ 8,00,000

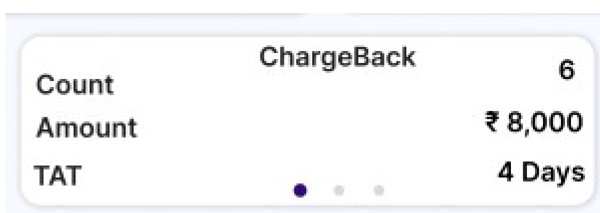
- In this section, the amount and count of active refunds will be displayed.
- This amount and count will keep on updating in real time, i.e. it will increase when new refunds are initiated, and will decrease when refunds are processed.
- Available amount will display the maximum refund amount a merchant can initiate in case of a ‘refund against settlement’ merchant.
- Clicking on this section will redirect user to ‘Transactions & Settlement’ -> Refund Status tab.

2.3.1.4 Transaction Details



- In this section, the user will find the number of successful transactions for the day, their total amount and current date.
- Clicking on this section will redirect the user to ‘Transactions & Settlement’ -> Orders & Refund’ tab.

2.3.1.5 Chargeback stage details



- In this box, the user will be able to see count and amount of chargeback cases segregated as per their stages.
- User can click on gray dots to switch the stage, and display its count of cases, total amount (Rs.) and remaining TAT (number of days).

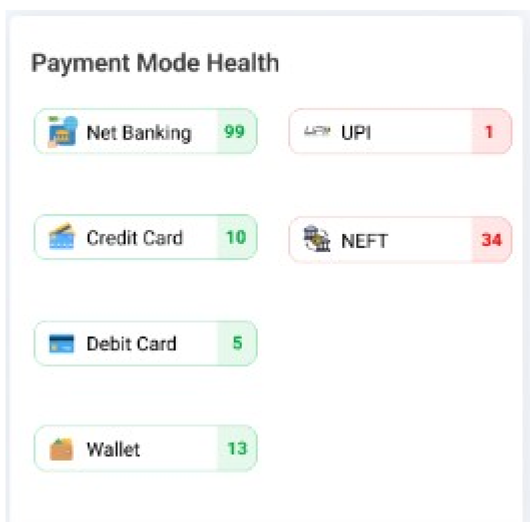
- If N number of cases are in a particular stage, then the least remaining TAT among those cases will be displayed in the dashboard for that stage

- Clicking on the title will redirect the user to the existing chargeback module.

2.3.1.6 Settlement details

- In this section, the user will find the previous day's settlement amount, and current date's settlement amount.

2.3.1.7 Payment Mode Health



- In this section, users can see the downtime for any pay mode.

- The green colored box will indicate all the services for that payment mode are up, and red colored box will indicate a downtime along with count of services that are down.

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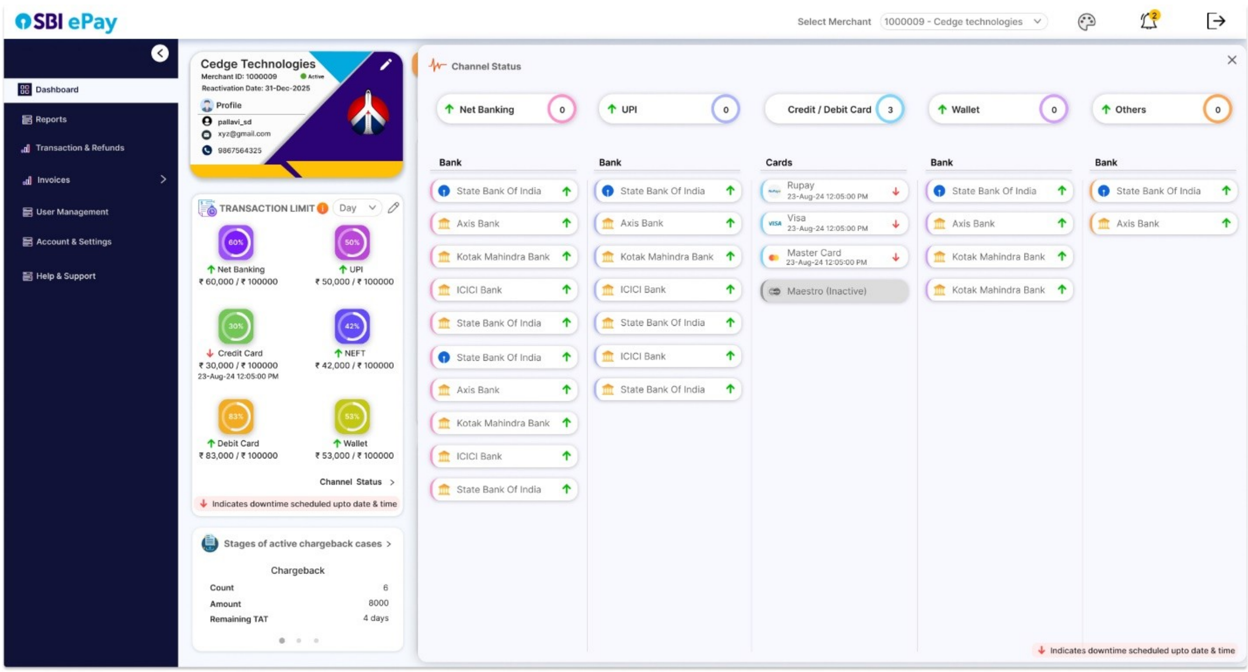
- Users will click on this section for a detailed status window mentioning the status of each service under a pay mode, e.g. the header section of this window will have a refresh button and a close button on top. Upon clicking the refresh button, the latest health status of services will be updated. Clicking on the close button will close the window, as per screenshot below.



- In this window, each pay mode will be represented in columns.

- Users will see pay mode names as column headers, and the individual channels will be enlisted under the each pay mode with their corresponding status arrow.

- The count of inactive services under any pay mode will be indicated in the column header for that pay mode.

2.3.1.8 Transaction Details

TRANSACTIONS DETAILS

Daily | Monthly | View more >

Txn. Date	Txn. Count	Total Order Amt.(₹)	Total Txn Fee(₹)	Refund adjusted	Chargeback adjusted	Settlement Amt.(₹)	Settled Amt.(₹)	Pending Amt. (₹)
22-Aug-24	100	100000	5000	7000	7000	88000	yet to be settled	88000
21-Aug-24	110	150000	7000	2000	2000	141000	141000	0
20-Aug-24	125	120000	10000	0	0	110000	95000	15000
19-Aug-24	115	90000	4500	1000	1000	84500	84500	0

- Recent transactions will provide a gist of daily and monthly transactions amount, refund amount and pending amount for settlement.

- User can switch between 'daily' and 'monthly' buttons to display the data for the selected frequency.

- Data will be represented in columns such as Txn Date, Txn Count, Total Order Amount, Total Txn Fee, Refund Adjusted, Chargeback adjusted (only for merchants with refund against settlement), Settlement Amt, Settled Amount, and Pending Amount.

  (a) Txn Date- Date of transaction
  (b) Txn Count- Count of successful transactions
  (c) Total Order Amt- Total sum of successful transactions
  (d) Total Txn Fee- The total fee that needs to be deducted during settlement
  (e) Refund Adjusted- Refund Amount that needs to be deducted during settlement (only for merchants with refund against settlement opted)
  (f) Chargeback Adjusted- Chargeback Amount that needs to be deducted during settlement
  (g) Settlement Amount- Net Settlement amount, i.e. (c) – (d) - (e) – (f)
  (h) Settled Amount- The actual amount settled for the day
  (i) Pending Amount- Amount pending for settlement, i.e. (g) – (h)

- Clicking on 'View More' will redirect user to Transactions and Refunds->Recent Transaction, where user can view more transaction entries.

- As and when a partial and full amount is settled, columns like settled amount and pending amount will be updated in sync with progressive settlement as illustrated in table below, for a sample date of 22nd August 2024.

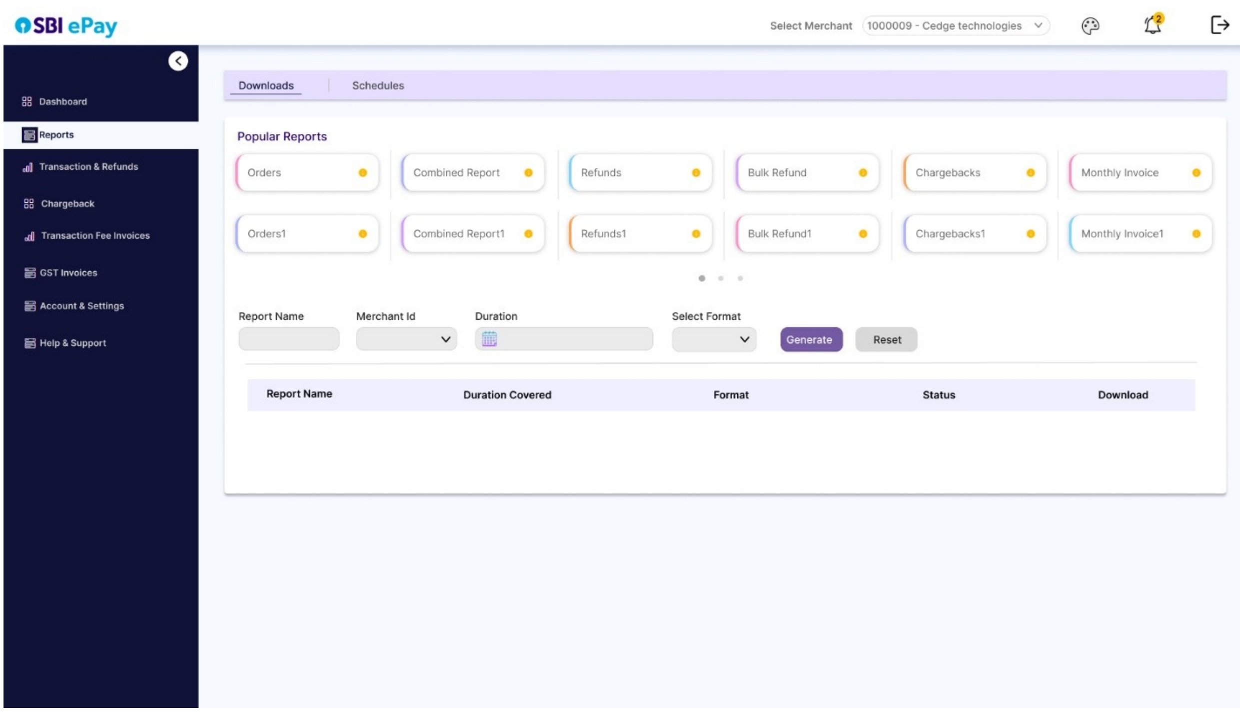
Txn date	Txn count	total order Amt	total Txn fees	refund adj	CB adj	settlement amount	settled amount	Pending amount	Day
22-Aug-24	100	100000	5000	7000	5000	83000	yet to be settled	83000	T
22-Aug-24	100	100000	5000	7000	5000	83000	75000	8000	T + 1
22-Aug-24	100	100000	5000	7000	5000	83000	79000	4000	T + 2
22-Aug-24	100	100000	5000	7000	5000	83000	83000	0	T + 3

- Data for previous days is displayed in "Newest to oldest" order.
- When merchant will click on 'Monthly' same details will be displayed as a sum of all the days of the ongoing month.
- As and when new transactions take place, figures in ongoing month will keep on updating.
- Numbers for previous months will be displayed in newest to oldest order. (Only 4 entries visible).
- Upon clicking view more, user will be redirected to Transactions & Refunds-> Recent Transactions section, where more entries of recent transactions will be visible.

2.3.2 Reports

- User will navigate to reports section to download or schedule reports related to orders, transactions, settlement etc.

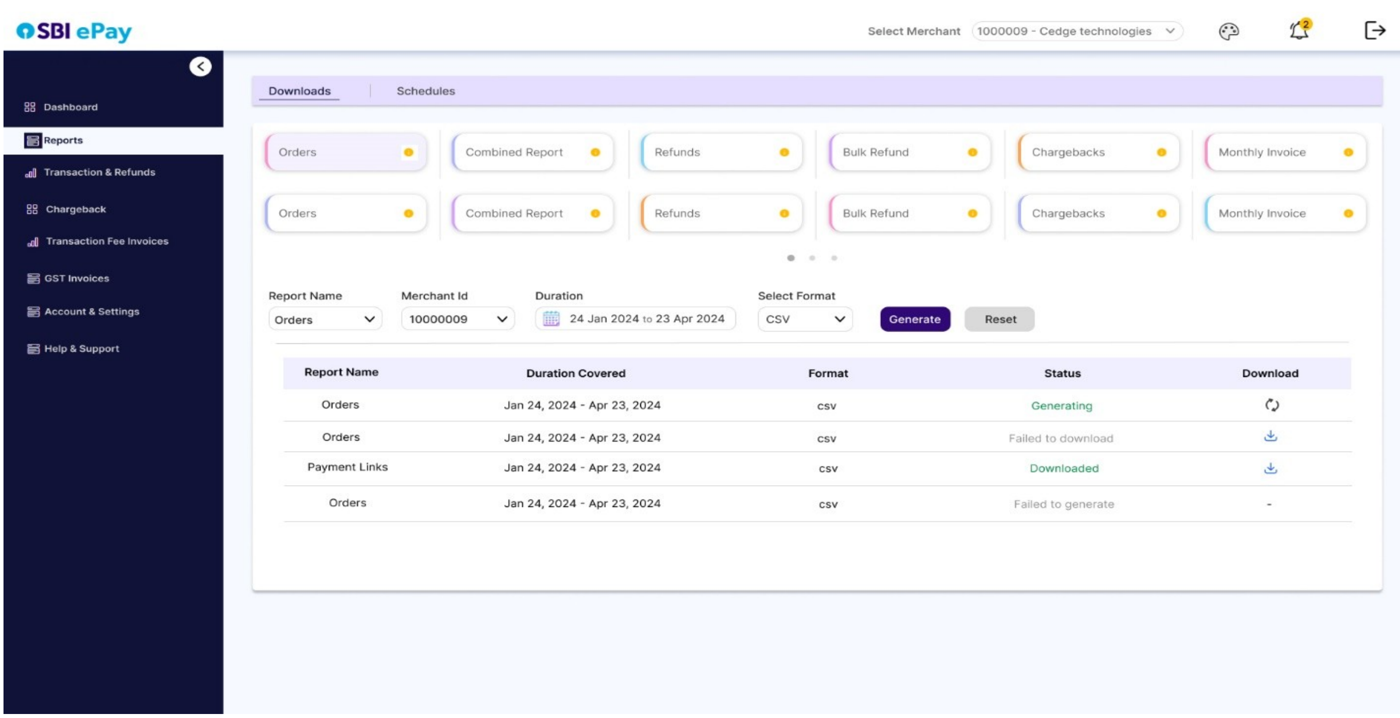
2.3.2.1 Reports Download



- In the downloads tab of Reports section, user will be able to see tiles of most used reports and report parameters below that. No value will be selected by default when user lands on this tab after clicking on 'Reports'. Only 'Select' text will be visible. Users can select the title of desired report.

- Alternatively, user can select/search report from the 'Report name' field present below the tiles, which will contain an exhaustive list of all the reports applicable to that merchant.

- If the user has access to more than 1 MID, then user will see a drop down of Merchant ID selection. User can select one, more than one or all the MIDs mapped to them.
- User can select the period of report, by selecting the values such as- today, yesterday, last 7 days, last 30 days, last 90 days and custom.
- If user selects period as today, yesterday, last 7 days, last 30 days, last 90 days as period, duration will be auto-selected accordingly.
- If user selects custom, user has to select a valid duration from duration field (from date- to date), without which report will not be generated.
- Users can select report format from format field.
- Clicking on the generate button will add a new row at the top of the download report table with status 'Generating'.



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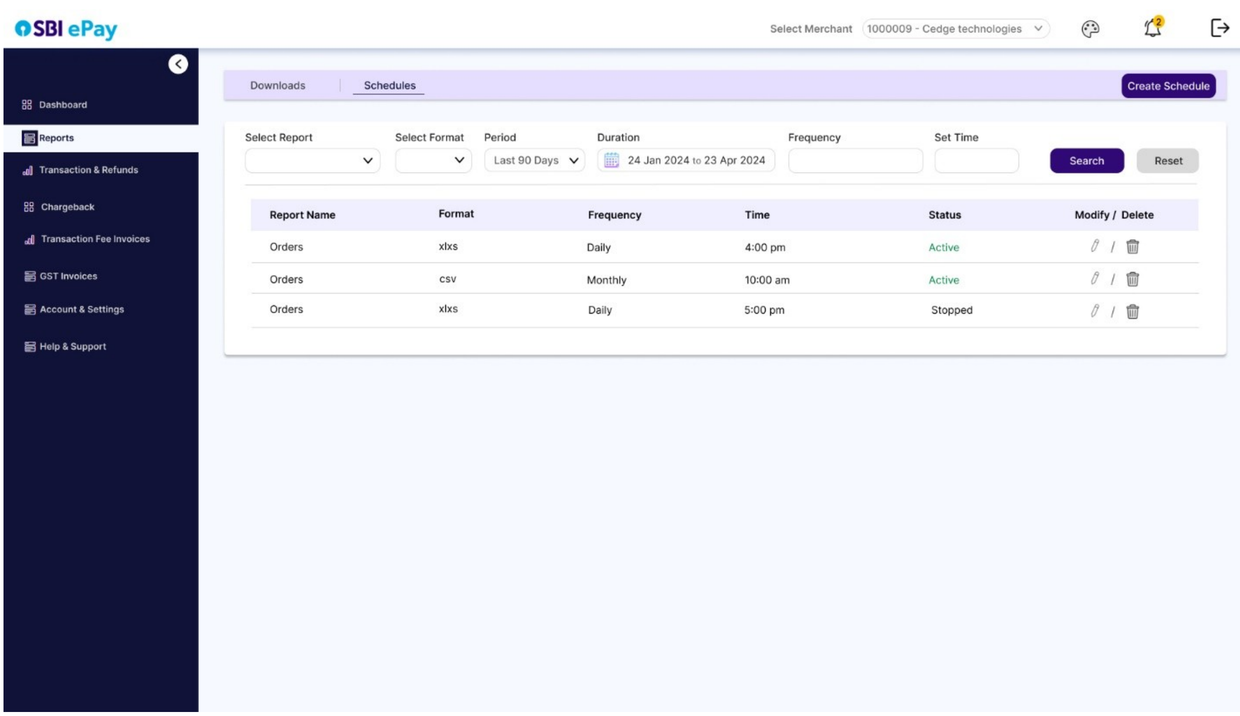
- Once the queued report is generated, the status in table will change to 'Generated' and download icon will appear in download column of the table. Clicking on this icon will initiate the download in user's browser.

- Once download is completed, the status of report will change to 'Downloaded'

- If download fails by any chance status will be 'Failed to download' and if report generation itself fails, status will be 'Failed to generate'.

- The user can refresh the page to update the latest status of report generation.
- Clicking on 'Reset' button will reset the selections done by user in report parameters and user will have to start afresh.

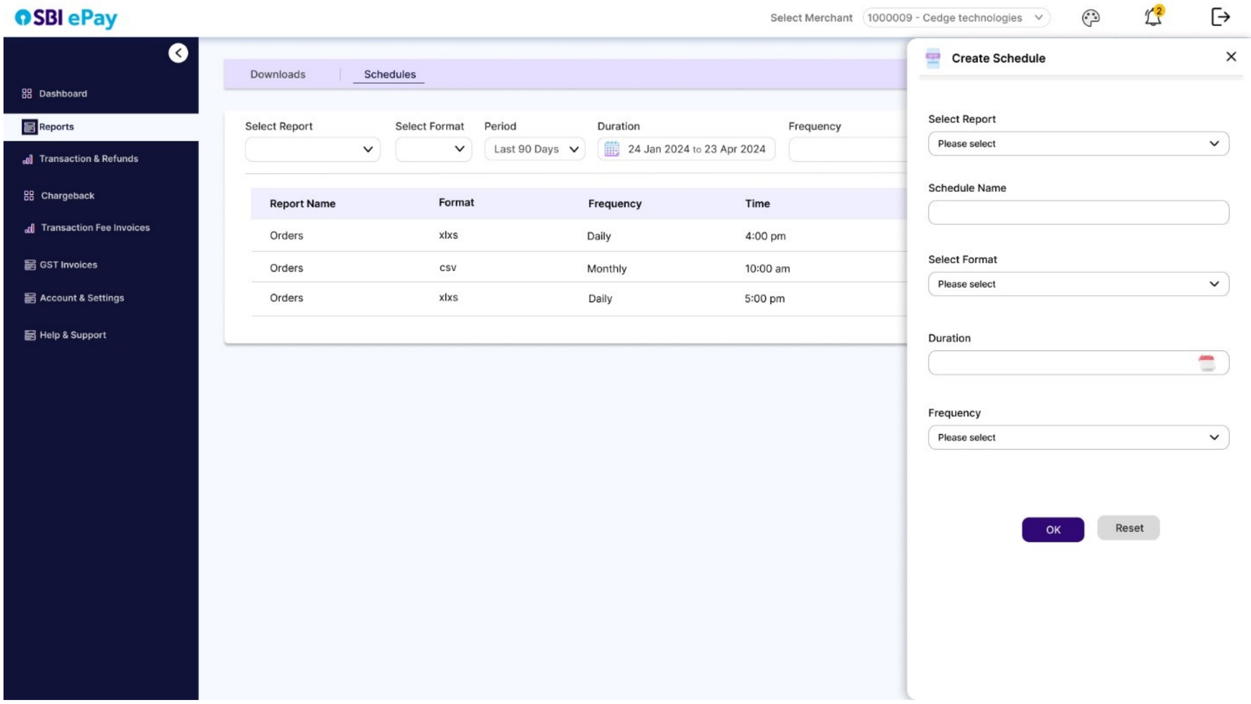
2.3.2.2 Schedule Reports



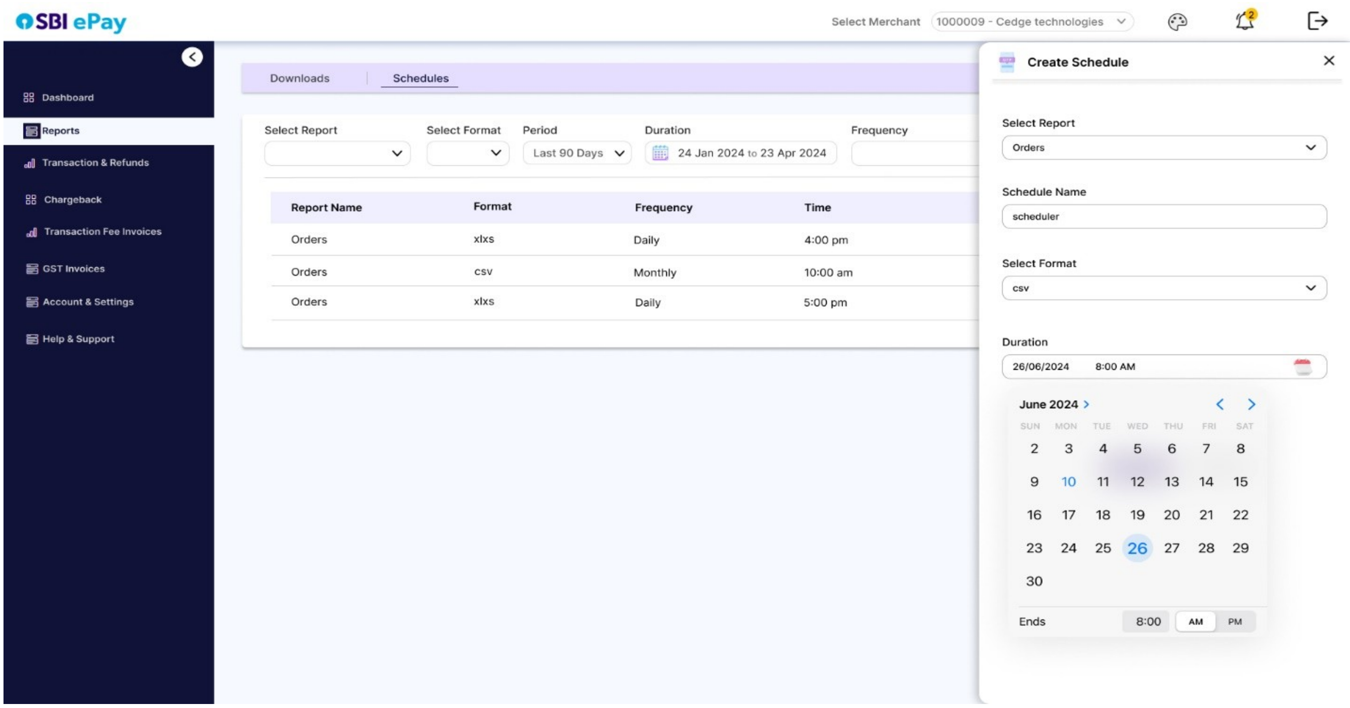
- Values will not be selected by default in schedule tab, 'Select' value will be visible by default.

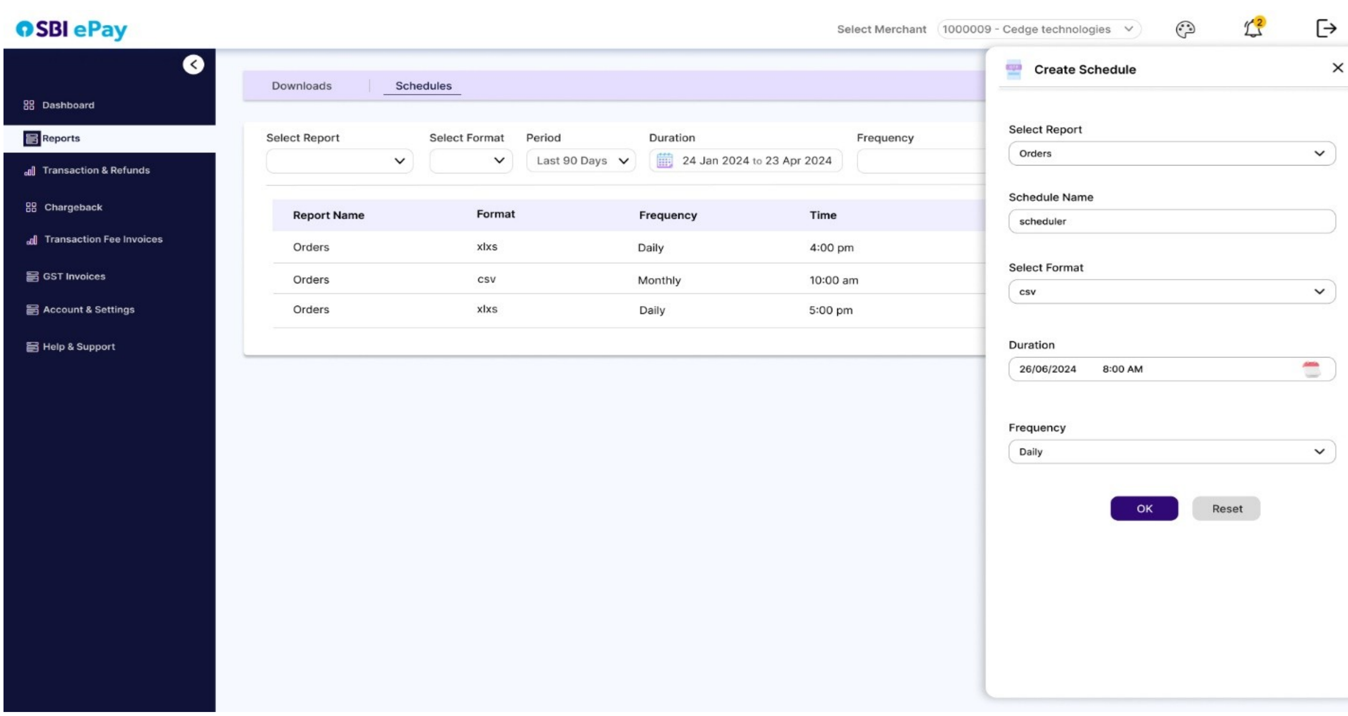
- Using the schedule tab, the user can create a schedule and automate the report generation process, instead of downloading the report manually every time.

- User will click on 'Create Schedule' to open a drawer from right.



- Then they will enter the schedule name, select the report, its format, duration, period, frequency and time to create a report schedule.





- All the created schedules will be visible in a tabular form with modify and delete action buttons.
- Created schedules can be filtered with the help of filter parameters.

- The user can modify the report schedule, e.g. changing its frequency and format by clicking on the modify button.

- A schedule can be deleted using the delete icon.

- Once a schedule is live, the report will be available to download in 'download' section as per set frequency and time.

2.3.2.3 Standard Reports and formats-

All the standard reports will be available in .csv, .xls, and .txt formats.

A. Order Reports

- Include information such as order ID, date, amount, customer id, order status, and attempts.
- Allow merchants to filter orders by date range.
- Merchant can select max date range up to 30 days from the selecting day. If max day is minimum from current day it will allow to choose till current day only.
- Format-

Order Report							
Txn Date & Time	Merchant Order Number	Cust Id	Txn Currency	Order Amount	SBIePay Order ID	Order Id Status	attempts
27-08-2024 12:51	sb2xD	NA	INR	10.00	Order_1234	Created	1
20-08-2024 12:43	qOCmg	NA	INR	100.00	Order_4859	Attempt	2

B. Settlements Reports

- Display detailed list of settled transactions, amounts, id, and settlement dates with transaction details.
- Allow access to historical settlement data with filtering options by date range.
- Merchant can select max date range till 30 days from the selecting day. If max day is minimum from current day it will allow to choose till current day only.

- Format-

Settlement Report																				
SETTLEMENT NUMBER	SETTLEMENT DATE	MERCHANT ID	MERCHANT NAME	MERCHANT ORDER NO	SBIePay Order ID	TRANSACTION ID	TRANSACTION	TRANSACTION	TRANSACTION AMOUNT	SETTLEMENT	SETTLEMENT	COMMIS	GST	PAYOUT AMOUNT	GATEWAY NAME	GATEWAY TRACE NUMBER	PAY MODE CODE	PAY PROC	OTHER DETAILS	CIN NUMBER
7168	17-09-2022	1000022	VARDHAMAN MAHAVEER OPEN	1715939	Order_1234	3491482067127	16-09-2022 09:42:24	INR	4128.14	INR	4128.14	40.8	7.34	4080	State Bank of India New PG	202225999208782	Credit Card	Visa Payments	0,100	100002220220916 24
7168	17-09-2022	1000022	VARDHAMAN MAHAVEER OPEN UNIVERSITY	1717108	Order_1245	0233880171737	16-09-2022 16:49:58	INR	4553.1	INR	4553.1	45	8.1	4500	State Bank of India New PG	202225913620599	Credit Card	Visa Payments	0,100	100002220220916 3
7168	17-09-2022	1000022	VARDHAMAN MAHAVEER OPEN UNIVERSITY	1501735452	Order_1287	3533075948129	15-09-2022 20:20:21	INR	3751.8	INR	3751.8	10	1.8	3740	State Bank of India	IGAOHQFKX0	Net Banking	Self	Promotee_0	100002220220915 43

C. Transactions Report

- Provide a comprehensive list of all transactions, including transaction ID, date, amount, and status (successful, pending, and failed).

- Drill down into specific transactions for more detailed information, including payment method and customer details.

- Allow access to transaction data with filtering options by date range.

- Merchant can select max date range till 30 days from the selecting day. If max day is minimum from current day it will allow to choose till current day only.

- Format-

Transaction Report																
Txn Date & Time	Merchant Order Number	Cust Id	Txn Currency	Order Amount	Gateway Posting Amount	SBIePay Order ID	Order Id Status	ATRN	Transaction Status	Paymode Name	Bank Name	Bank Txn Reference No	Amount Settled	Amount Refunded	Amount Chargeback
27-08-2024 12:51	sb2xD	NA	INR	10.00	10.00	Order_1234	Post	0413649230810	Transaction Booked	Net Banking	SBIePay Test	NA	NA	NA	NA
27-08-2024 11:48	L3v3T	NA	INR	10.00	10.00	Order_1234	Paid	1404820489910	Payment In Clearing	Net Banking	SBIePay Test	ASGHAS213SAS	NA	NA	NA
20-08-2024 16:58	qWEFe	NA	INR	300.00	300.00	Order_4565	Paid	3801713159110	Transaction Paid Out	Net Banking	SBIePay Test	WQESDASS213SAS	297.64	NA	NA
27-08-2024 10:49	cQd9o	NA	INR	10.00	10.00	Order_4854	Paid	1957041976610	Transaction Refund	Net Banking	SBIePay Test	LKJGHDJKS213SAS	NA	10	NA
27-08-2024 10:26	xyFei	NA	INR	10.00	10.00	Order_4569	Paid	9804363629910	Transaction	Net Banking	SBIePay Test	VXCVERS213SAS	NA	NA	NA
20-08-2024 12:38	qOCmg	NA	INR	100.00	100.00	Order_4859	Attempt	7722978663710	Payment Failed	Net Banking	SBIePay Test Bank	NA	NA	NA	NA
20-08-2024 12:42	qOCmg	NA	INR	100.00	100.00	Order_4859	Attempt	9865978663710	Payment Failed	Net Banking	SBIePay Test Bank	NA	NA	NA	NA
20-08-2024 12:43	qOCmg	NA	INR	100.00	100.00	Order_4859	Attempt	3654978663710	Payment Failed	Net Banking	SBIePay Test Bank	NA	NA	NA	NA

D. Refunds Report

- Show the status of all refunds, including processed, pending, and disputed refunds.

- Include refund type, refund ID, transaction ID & details, refund amount, date, and reason for the refund.

- Provide tools to track and manage refund disputes, with notes on resolution status.

SBI ePay

- Allow access to refund transaction data with filtering options by date range.
- Merchant can select max date range up to 30 days from the selecting day. If max day is minimum from current day it will allow to choose till current day only.
- Format-

Refund Report														
Txn Date & Time	Refund Type	SBlePay Order ID	Merchant Order ID	ATRN	Payment Gateway Name	Payment Mode	Transaction Status	Merchant Order Amount	Refund Amount	Comment	Refund Status	Remarks	ARRN
01-07-2024 11:07	Full	Order_1234	0oJNp	5071448193310	SBlePay Test Bank	Net Banking	Transaction Refund	10.00	10.00	ok	Successfull	NA	8643686474271
20-08-2024 16:58	Partial	Order_4565	qWEFe	3801713159110	SBlePay Test Bank	Net Banking	Transaction Paid Out	10.00	2.00	ok	Successfull	NA	8643686474875

E. Chargeback Report

- Track the status of each chargeback (e.g., initiated, under review, resolved) and include notes on resolution.
- Allow access to refund transaction data with filtering options by date range.
- Merchant can select max date range up to 30 days from the selecting day. If max day is minimum from current day it will allow to choose till current day only.
- Format-

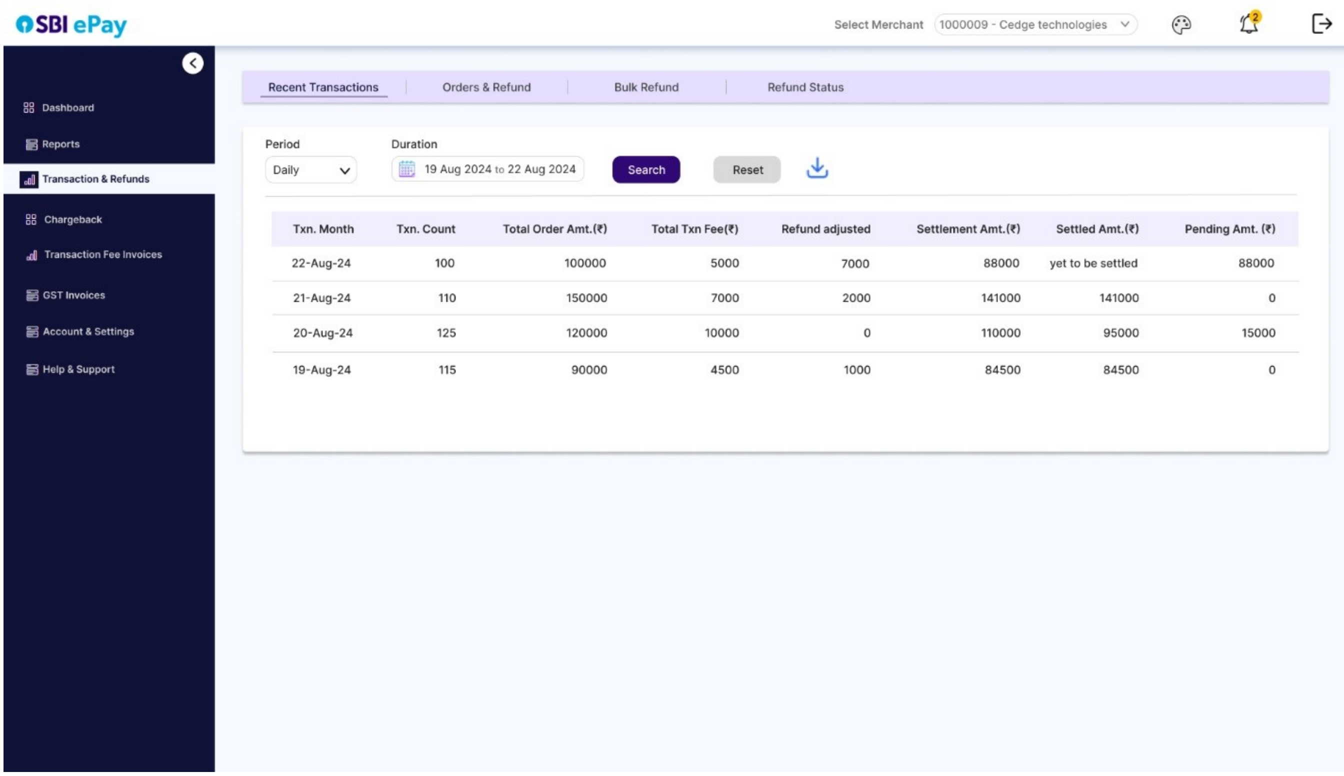
Chargeback Report													
CBRN	Merchant Order No	SBlePay Order ID	ATRN	Merchant ID	Merchant Name	CB Amount	Merchant Order Amount	Gateway Posting Amount	Transaction Date	CB TAT	MCB TAT Remain	CB Status	CB ESC Reason
1103202418174389487405241110	tH870	Order_1234	8948740524110	1000003	MAHAONLINE LIMITED	1	112	112	2024-02-05 00:00:00	NA	19	CLOSE	Card Recovery Bulletin

2.3.3 Transaction & Refunds

- The user will click on 'Transaction & Refunds' menu to refer to any information required related to orders, transactions and refunds, and to initiate refunds (bulk or single).

- This menu will also have ‘Recent Transactions’ tab where user will see summarized recent transactions for frequency like daily or monthly.

2.3.3.1 Transaction Details- (formerly called Recent Transactions)



Txn. Month	Txn. Count	Total Order Amt.(₹)	Total Txn Fee(₹)	Refund adjusted	Settlement Amt.(₹)	Settled Amt.(₹)	Pending Amt. (₹)
22-Aug-24	100	100000	5000	7000	88000	yet to be settled	88000
21-Aug-24	110	150000	7000	2000	141000	141000	0
20-Aug-24	125	120000	10000	0	110000	95000	15000
19-Aug-24	115	90000	4500	1000	84500	84500	0

- This tab will function the same as expanded view of ‘Transaction Details’ section on dashboard screen, as explained in 2.3.2.6.

- On Dashboard, only limited entries will be displayed, whereas in ‘Transaction & Refunds’-> Recent transactions, multiple entries will be displayed.

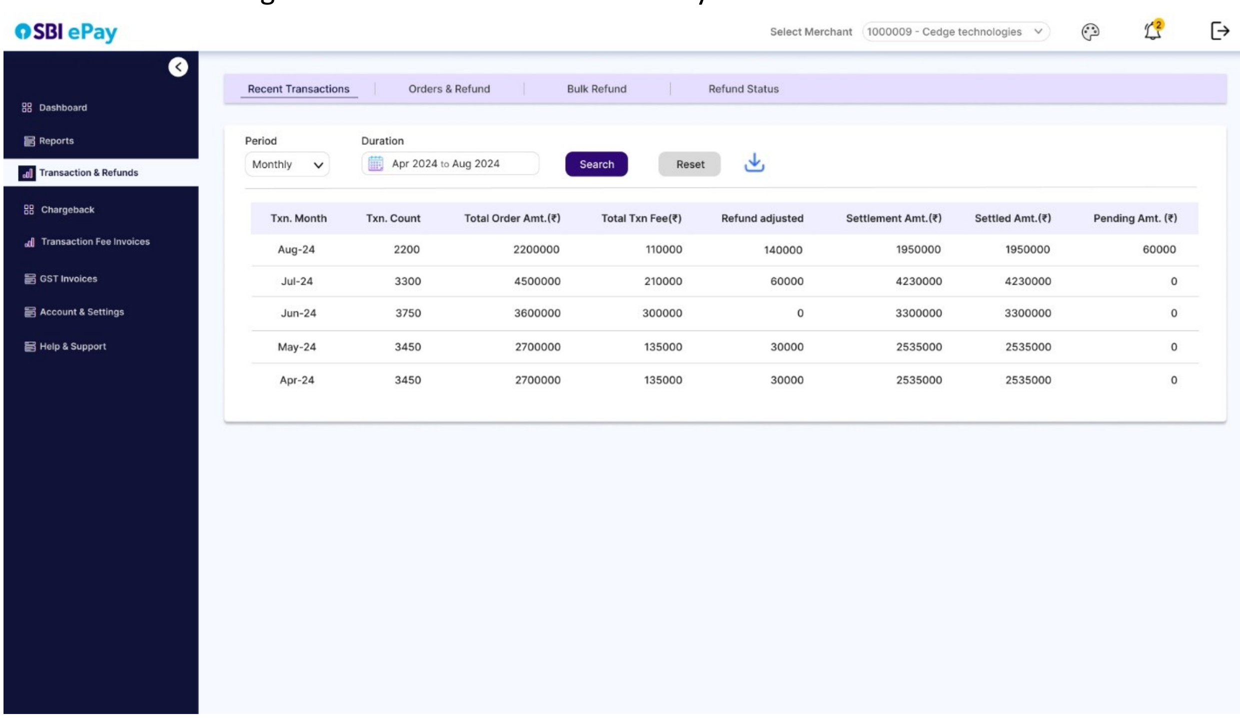
- This view will additionally have a dropdown to select ‘Frequency’ wherein user can select either daily or monthly value. By default, ‘daily’ value will be selected.

Daily Frequency-

- For daily frequency, user can select a period (today, yesterday, last 7 days, last 30 days, last 90 days and custom)
- By Default, 'last 7 days' value will be selected in 'Period' field and corresponding dates (from date- to date) will be visible in 'Duration' field.
- The user can alter the filters as per their requirement and click on the search button to display the records and click on download icon to download the csv/excel with displayed records.

Monthly Frequency-

- For monthly frequency, user can select a period (current month, last month, last 2 months, last 3 months, last 6 months and last year)
- By default, the last '3 months' will be selected in 'Period' field and corresponding months (from month- to month) will be visible in 'Duration' field.
- The user can alter the filters as per their requirement and click on the search button to display the records and click on download icon to download the csv/excel with displayed records.
- The following screen will be visible for monthly view.



Txn. Month	Txn. Count	Total Order Amt.(₹)	Total Txn Fee(₹)	Refund adjusted	Settlement Amt.(₹)	Settled Amt.(₹)	Pending Amt. (₹)
Aug-24	2200	2200000	110000	140000	1950000	1950000	60000
Jul-24	3300	4500000	210000	60000	4230000	4230000	0
Jun-24	3750	3600000	300000	0	3300000	3300000	0
May-24	3450	2700000	135000	30000	2535000	2535000	0
Apr-24	3450	2700000	135000	30000	2535000	2535000	0

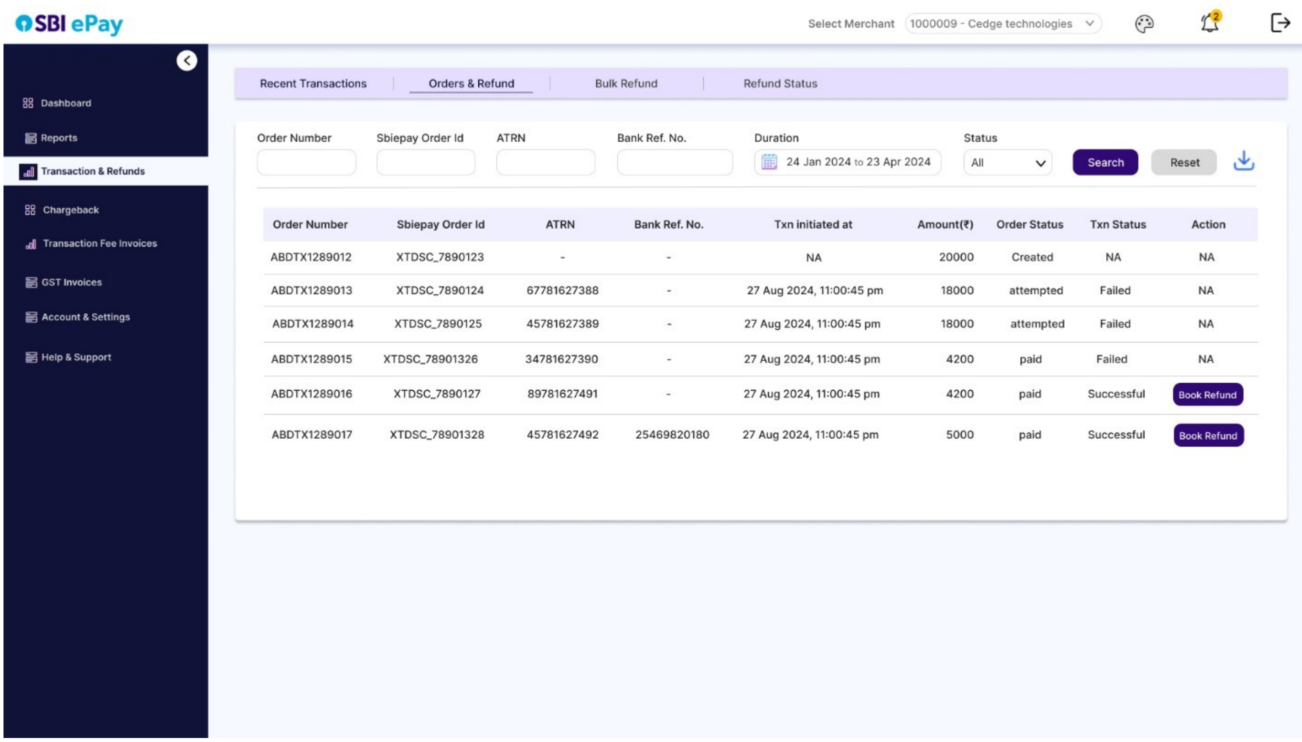
2.3.3.2 Orders & transactions

- The user will refer to this tab to search any transaction by merchant order number, SBIePay order ID, ATRN, bank reference number, Duration and Transaction/Order Status.

- By default, no value will be selected in any of the parameters.

- User will select at least one of the above parameters and will click on search to display the search results matching the search query. E.g. If the user searches an order ID against which 3 transaction attempts were made, all the three transactions will be displayed as search result with their corresponding statuses.

  Important Note- As per transactions flow, 1 merchant order number can have max 3 SBIePay Order ID, and one SBIePay Order ID can have max 3 ATRNs.



- The search results will be arranged in a tabular format with columns Order Number, SBI ePay order ID, ATRN, bank reference number, transaction initiated at, amount, order status, and transaction status.

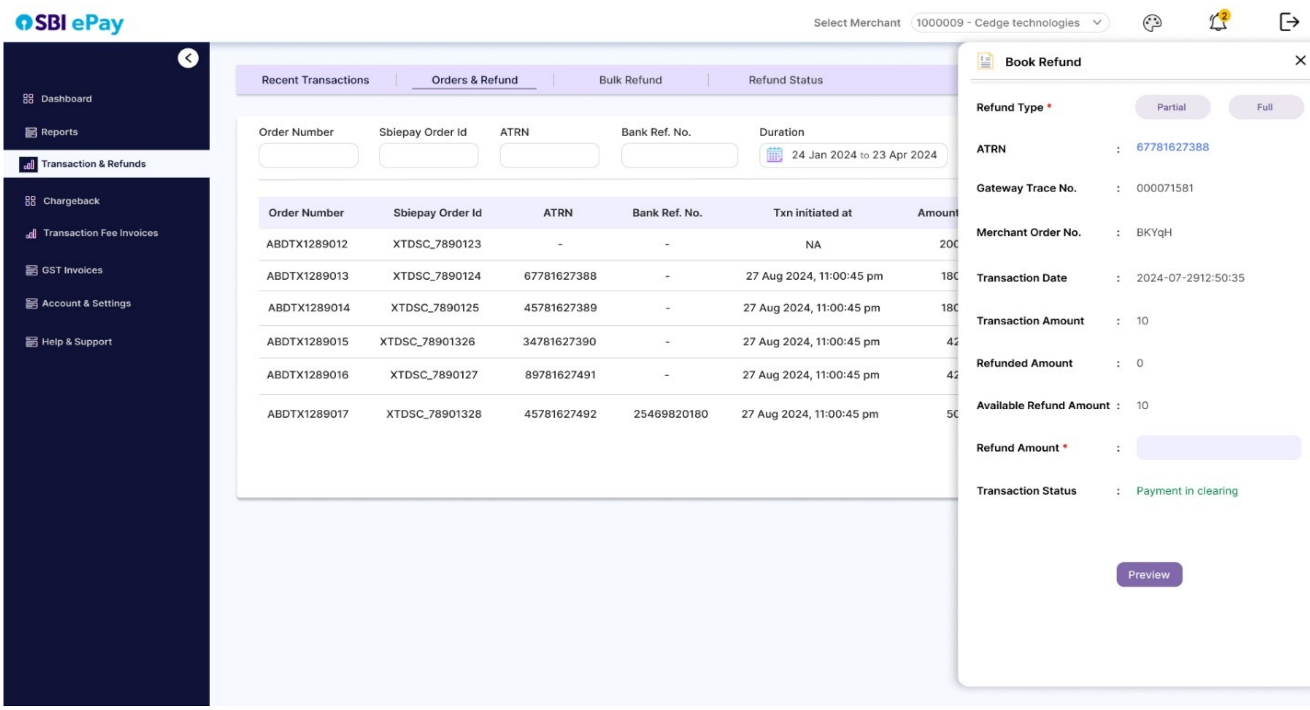
- Clicking on the search button will display all the results matching the search query in the table below.

- Clicking on reset will reset all the search fields and dropdowns.

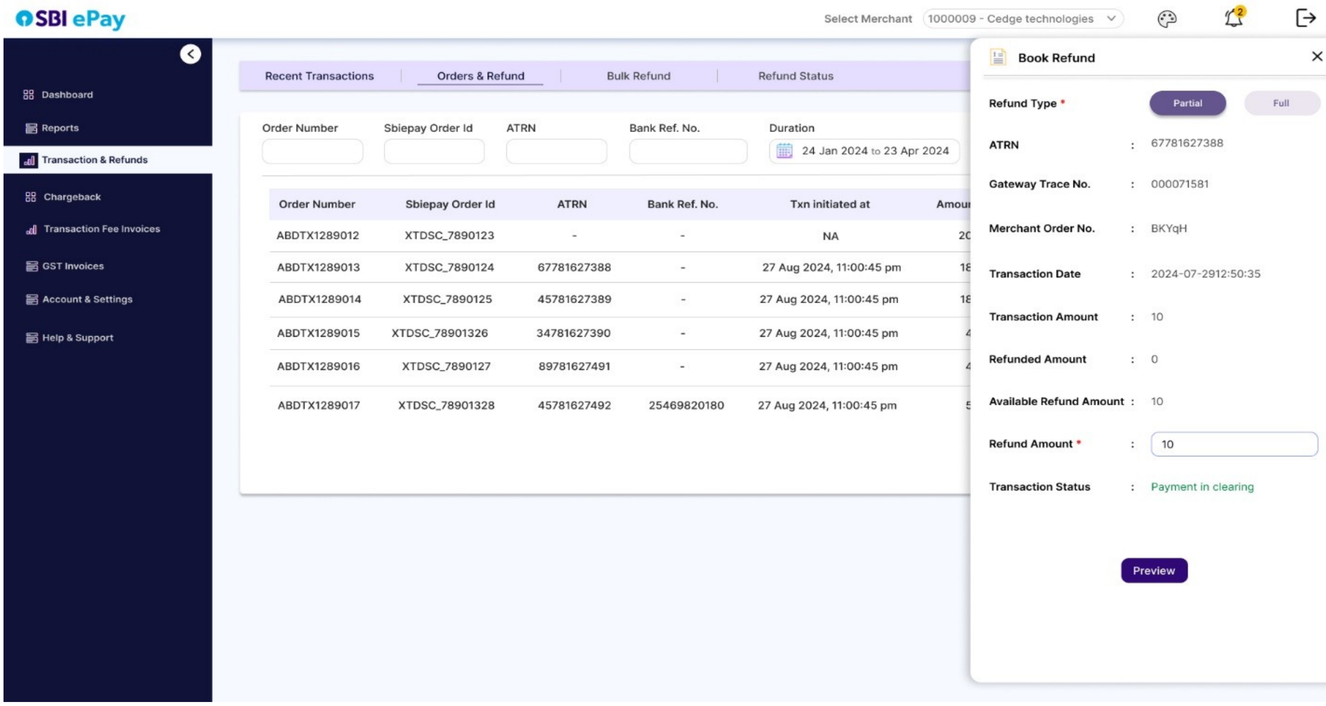
- The user can download the search results in excel/csv by clicking on download icon.

- The user can initiate refund for eligible transactions by clicking on ‘Book Refund’ option in front of each transaction, in ‘Action’ column.

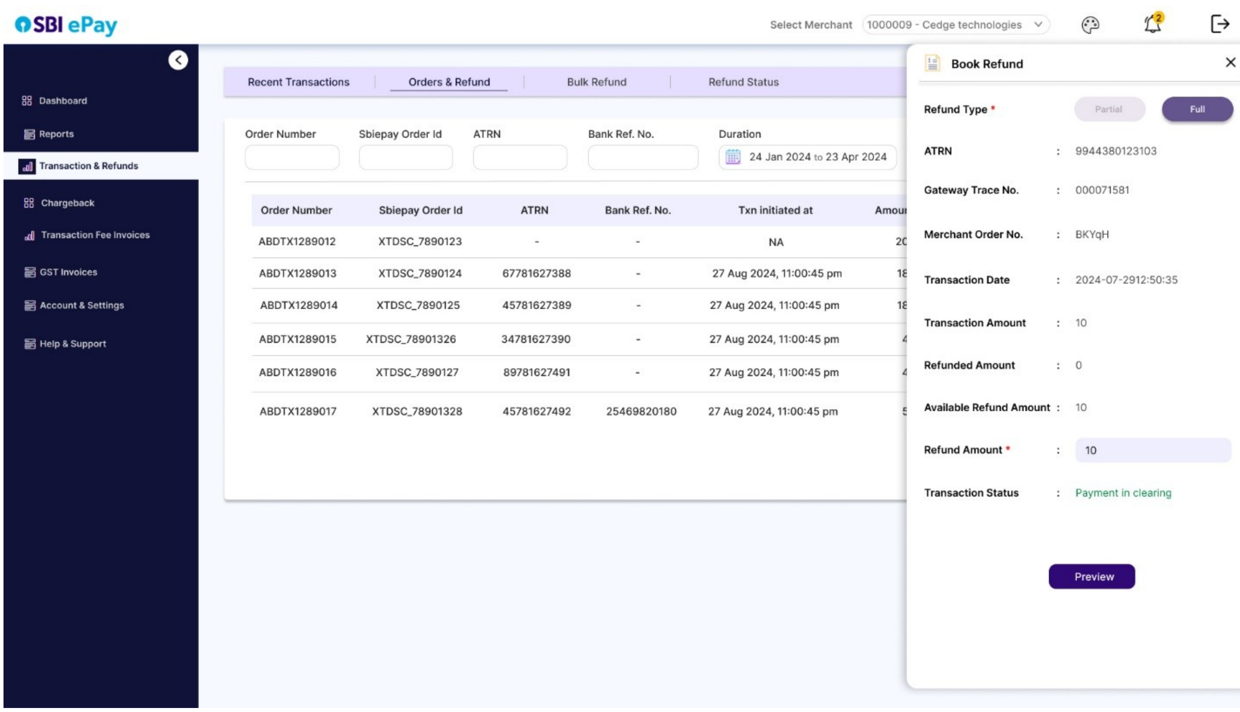
- Clicking on ‘Book Refund’ button will open a drawer from right, asking the user to select the refund type. (Partial or Full refund).



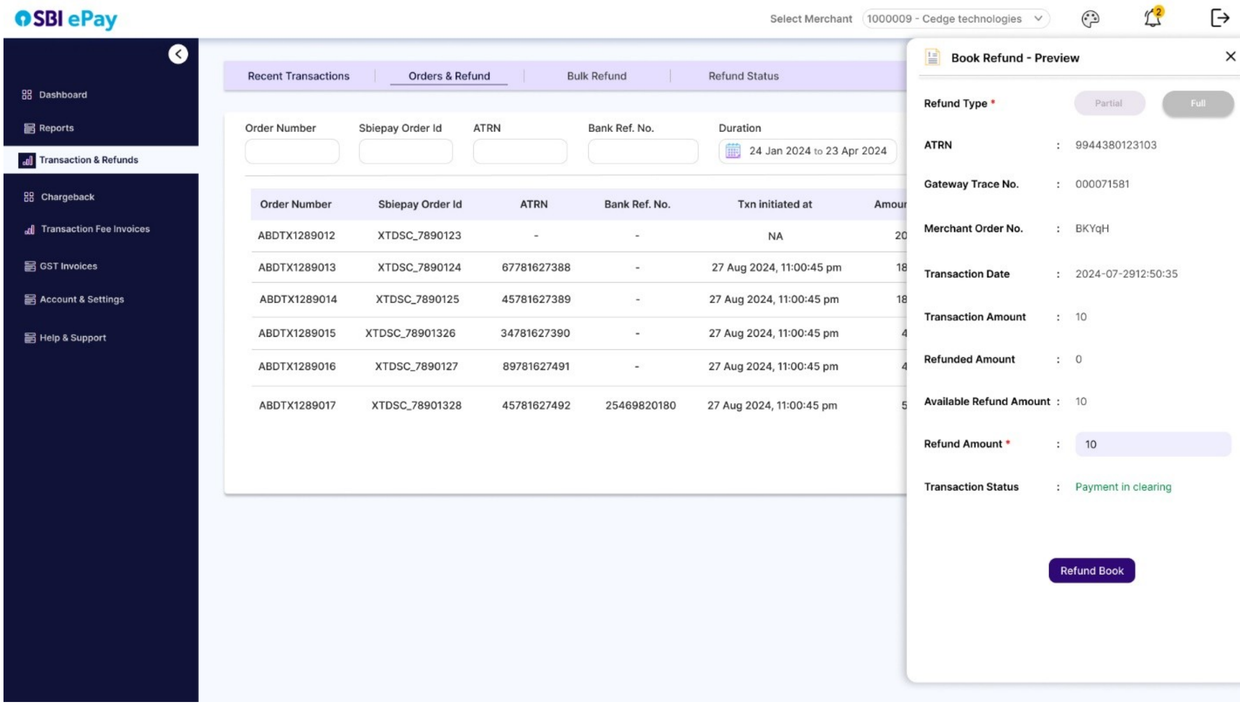
- If a partial refund is selected, user can enter the refund amount in “Refund Amount’ field.



- If the full amount is selected, the refund amount will be populated automatically.

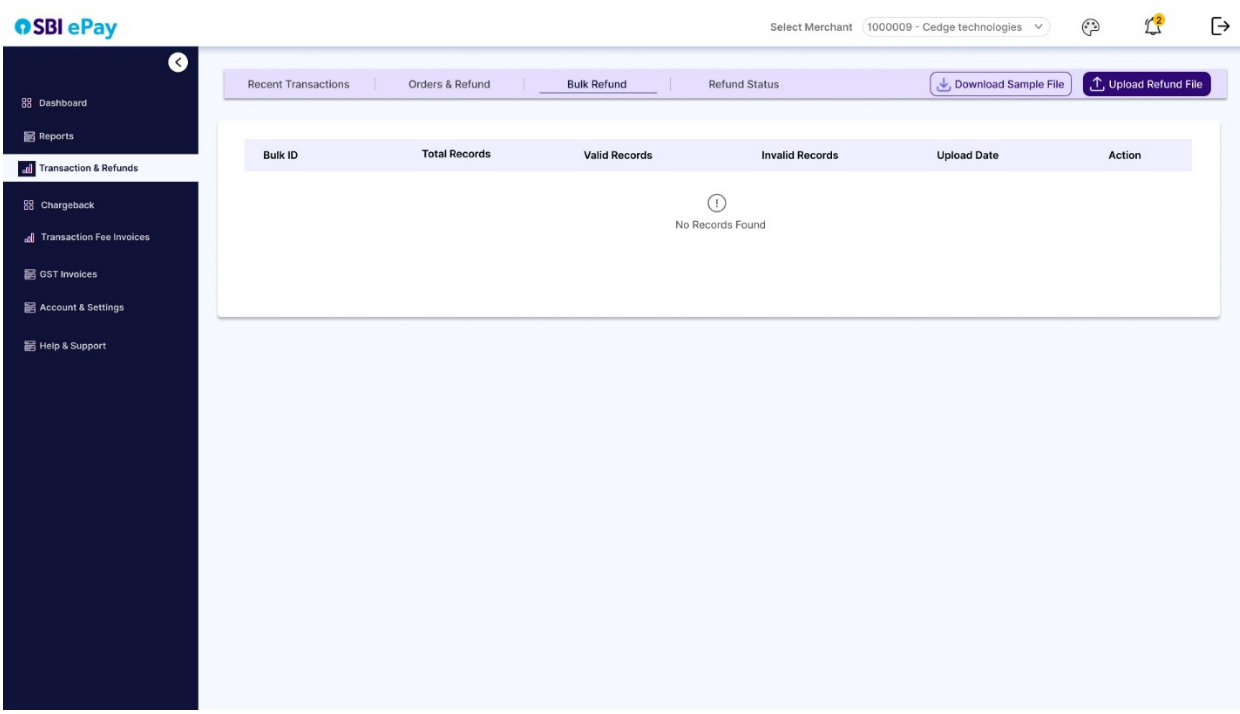


- The user will click on ‘Preview’ button to view the preview of refund before submitting.



- On Clicking ‘Book Refund’, the refund ID will be created for the transaction.

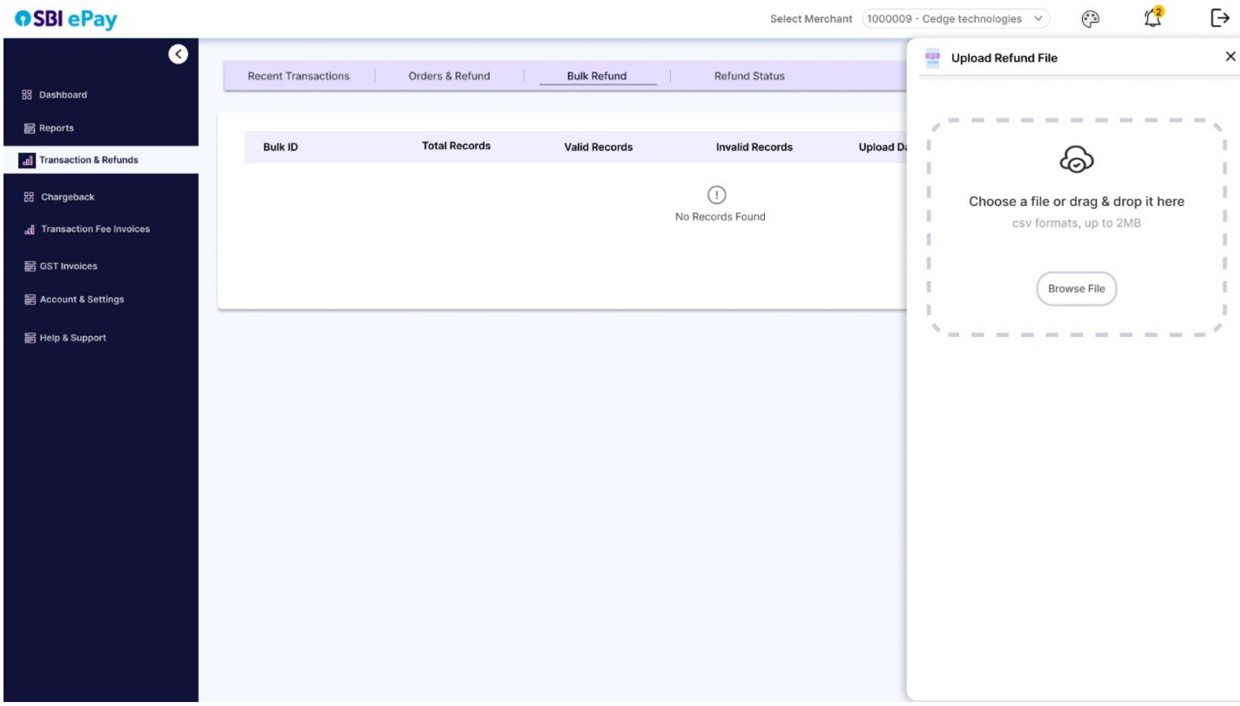
2.3.3.3 Bulk Refund



- Bulk refund tab will have a sample excel/csv format file that user can download and refer.

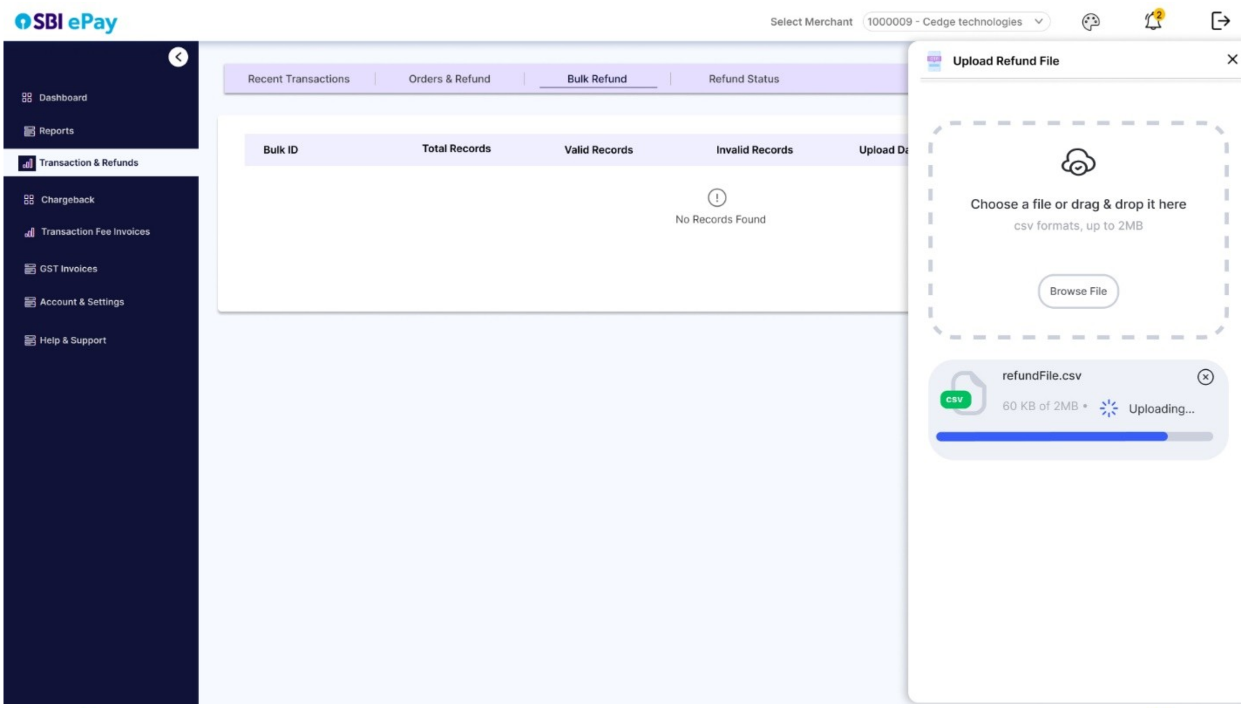
- User will fill in the details of multiple refund entries in sample format and will click on 'Upload refund file'.

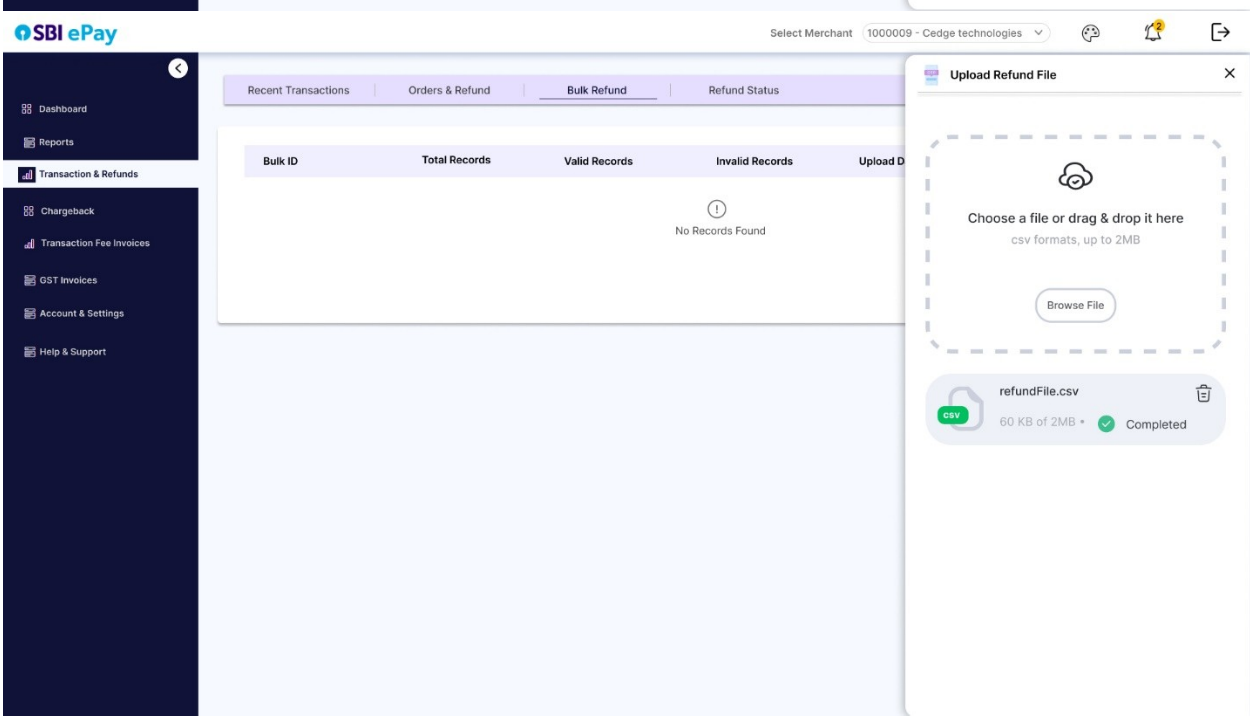
- A drawer will be opened from the right side of the screen with a 'Browse file' button.



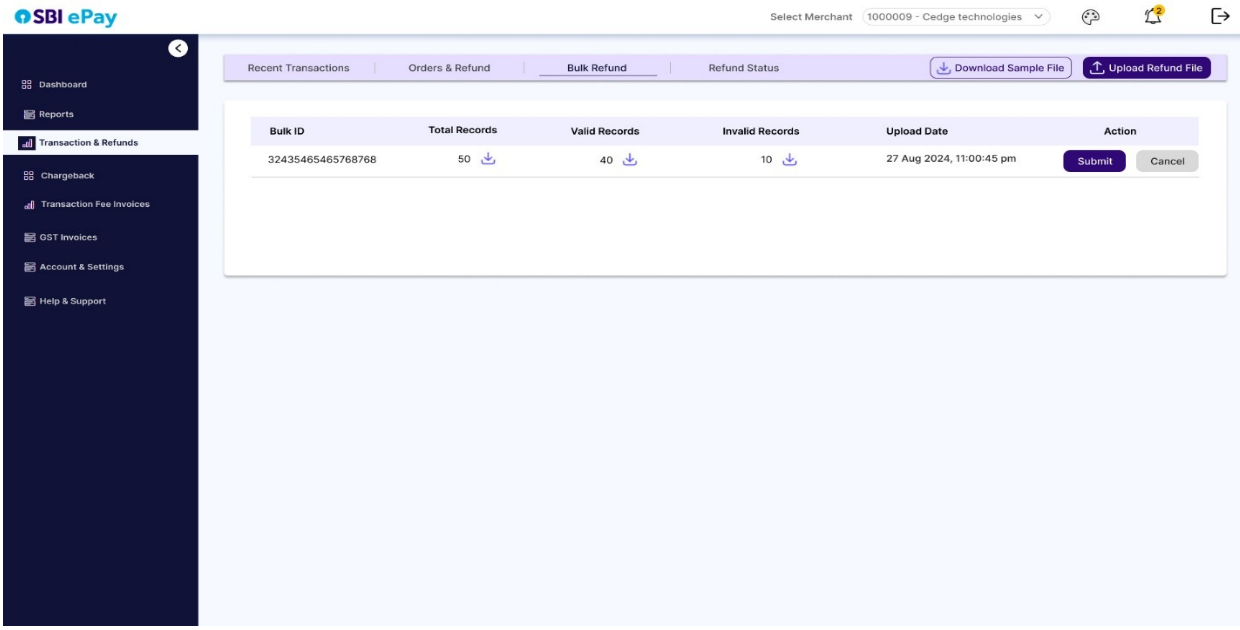
- User will select the excel/csv bulk refund file and will upload the same.

SBI ePay





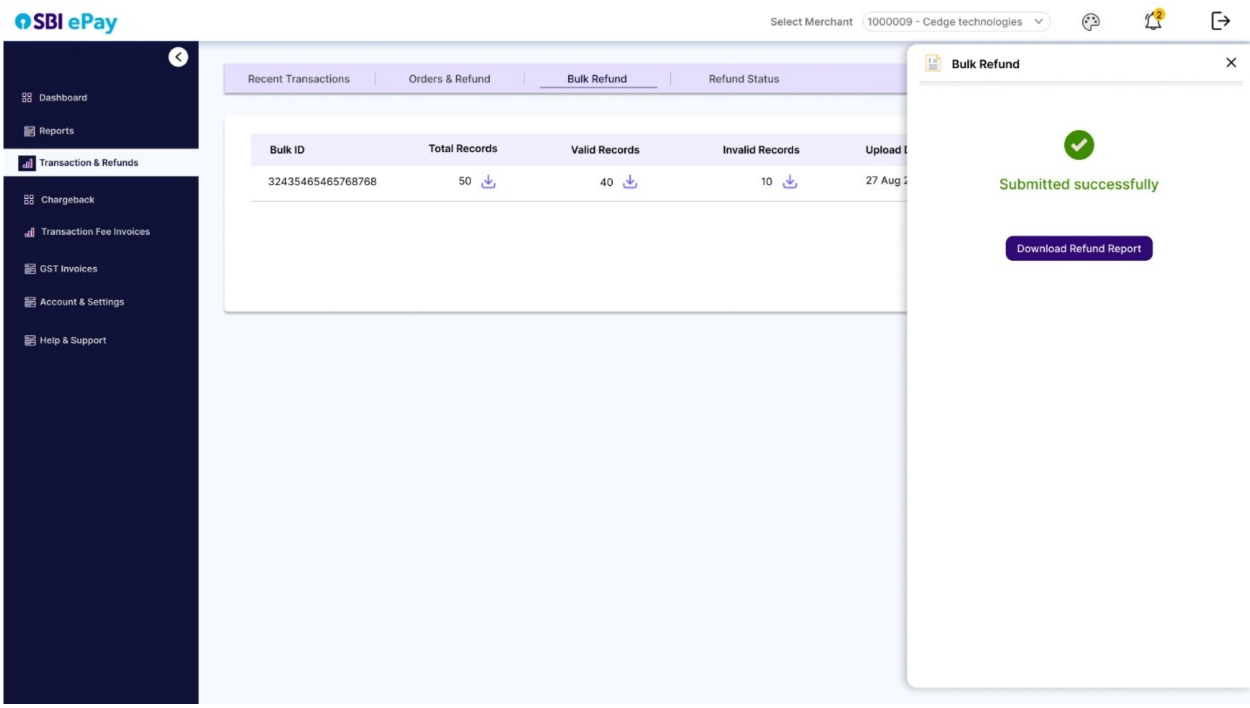
- After the file is successfully uploaded, a bulk refund ID will be created and will be visible in the bulk refund table.



- The user will also find the number of valid and invalid records that can be downloaded to view in detail.
- The original uploaded file can also be downloaded by clicking on the download icon next to ‘Total records.

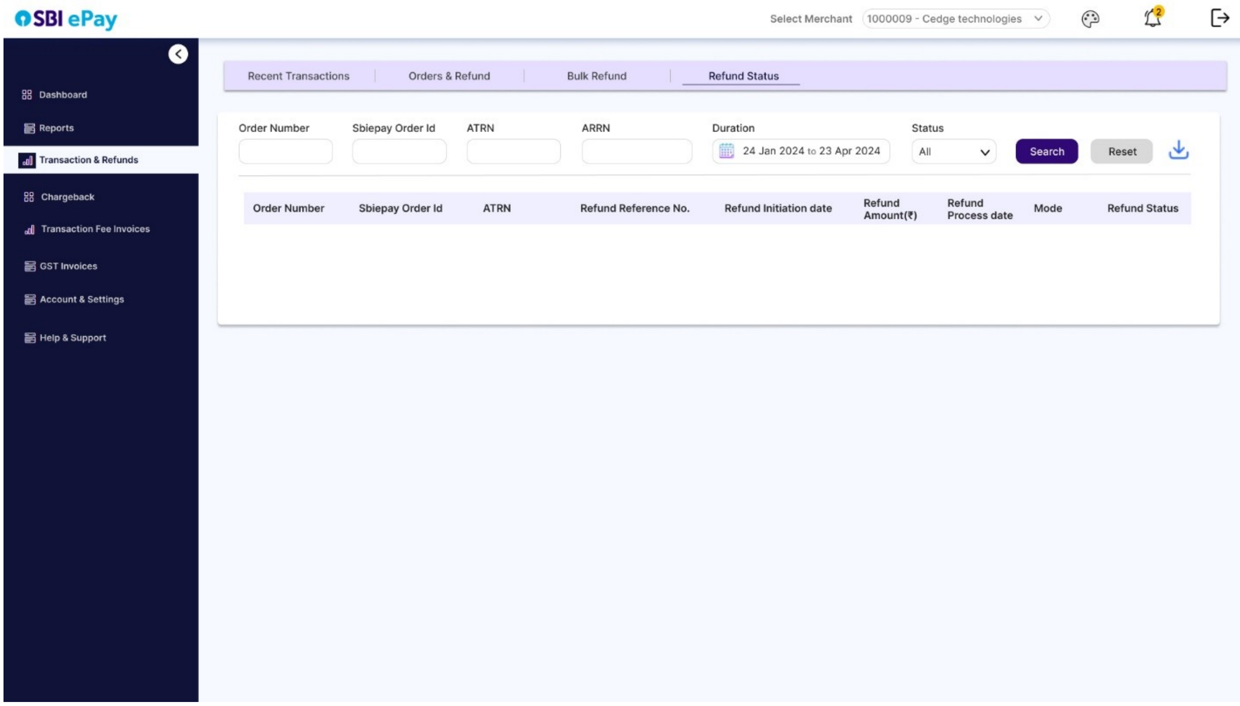
- The user can now click on ‘Submit’ to initiate refund only for valid records, or can click on ‘Cancel’ button, correct the invalid records in uploaded file and upload it again and then click on ‘Submit’.

- After the submit button is clicked, the following screen will be displayed where user can download report of refund-initiated transactions, and Refund reference number will be created for the valid refunds.



- When user clicks on ‘Bulk Refund’ tab, latest 20 file records will be visible.

2.3.3.4 Refund Status

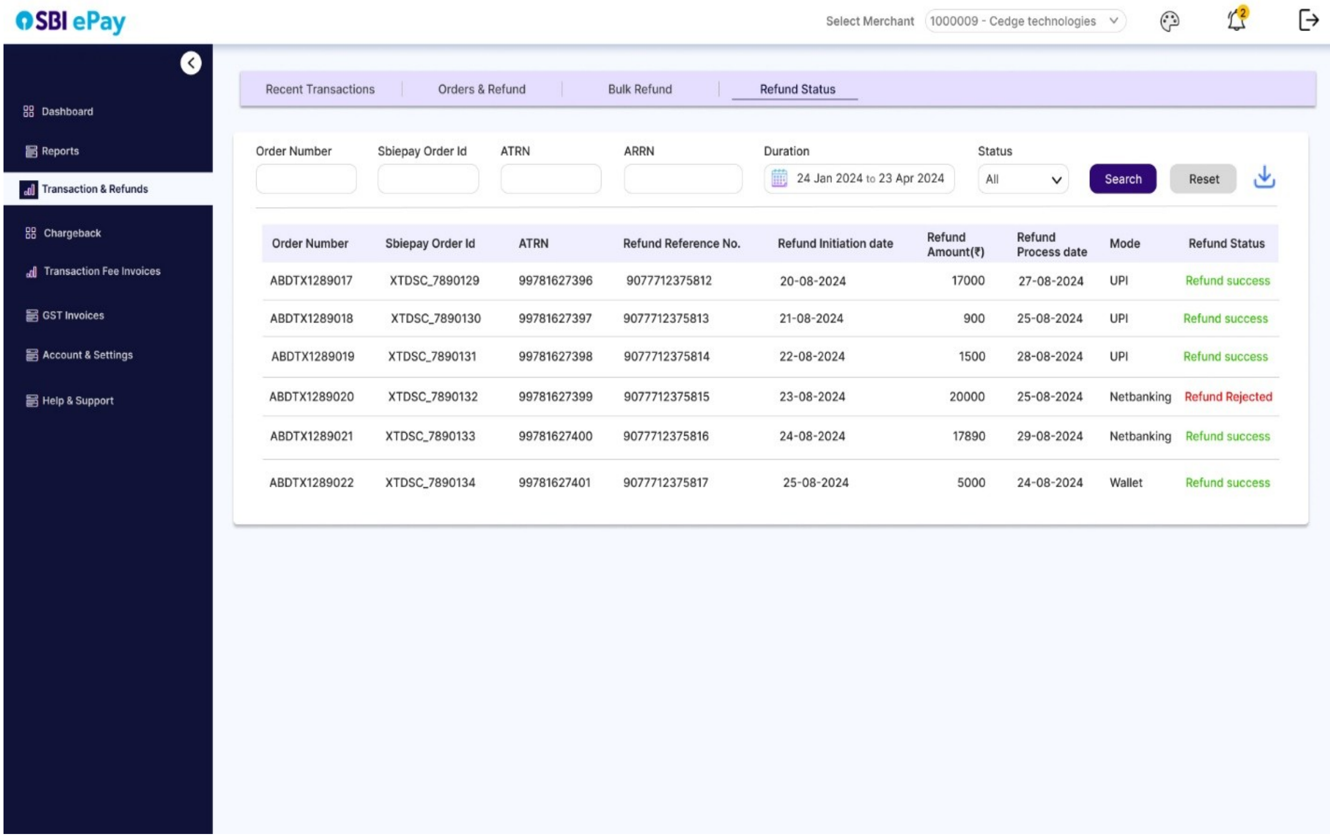


- This tab will function the same as 'Orders & Transactions' tab but will be only for transactions against which refund is initiated (refunds in process, successful or failed).

- By default, all the parameters will be blank, and no results will be displayed.

- The user can search for refunds based on parameters like Order number, SBIePay order ID, ATRN, ARRN, Duration and refund status.

- Clicking on search will display all the results that match the search criteria, in the table below.



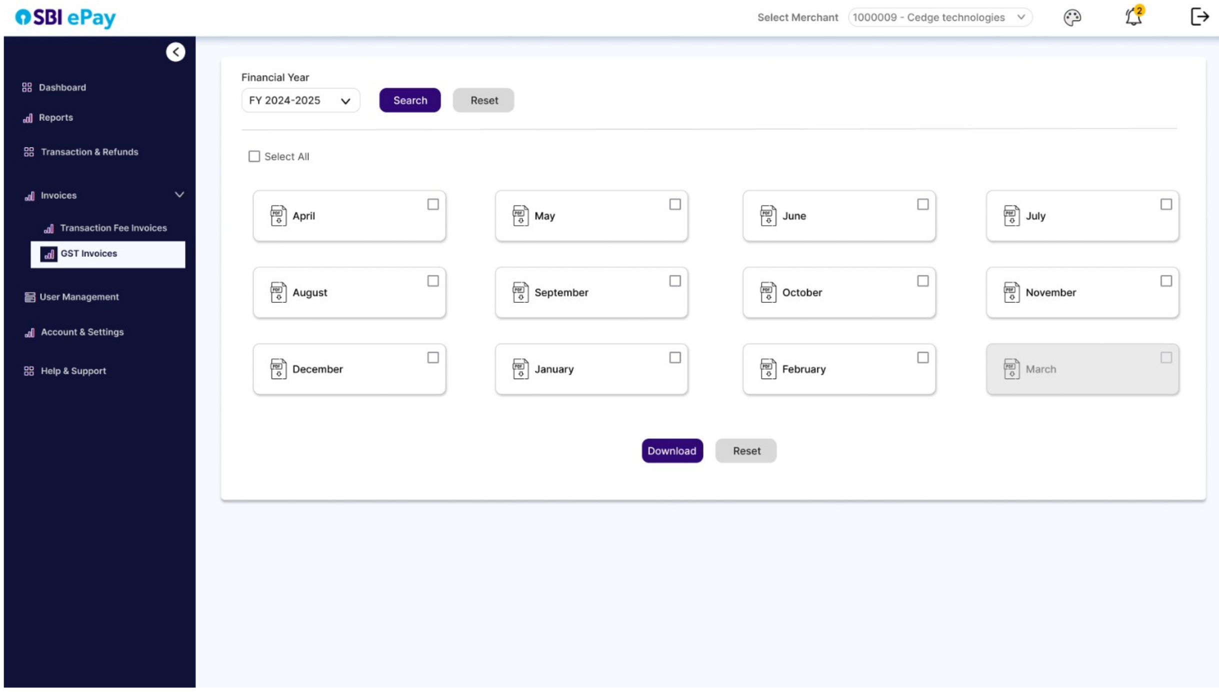
- Results will be displayed in columns such as Order Number, SBI ePay order ID, ATRN, ARRN, Refund initiation date, refund amount, mode and refund status.
- User can click on download to download excel/csv with results displayed in table.
- Clicking on 'Reset' will reset all the search parameters.

2.3.4 Invoices

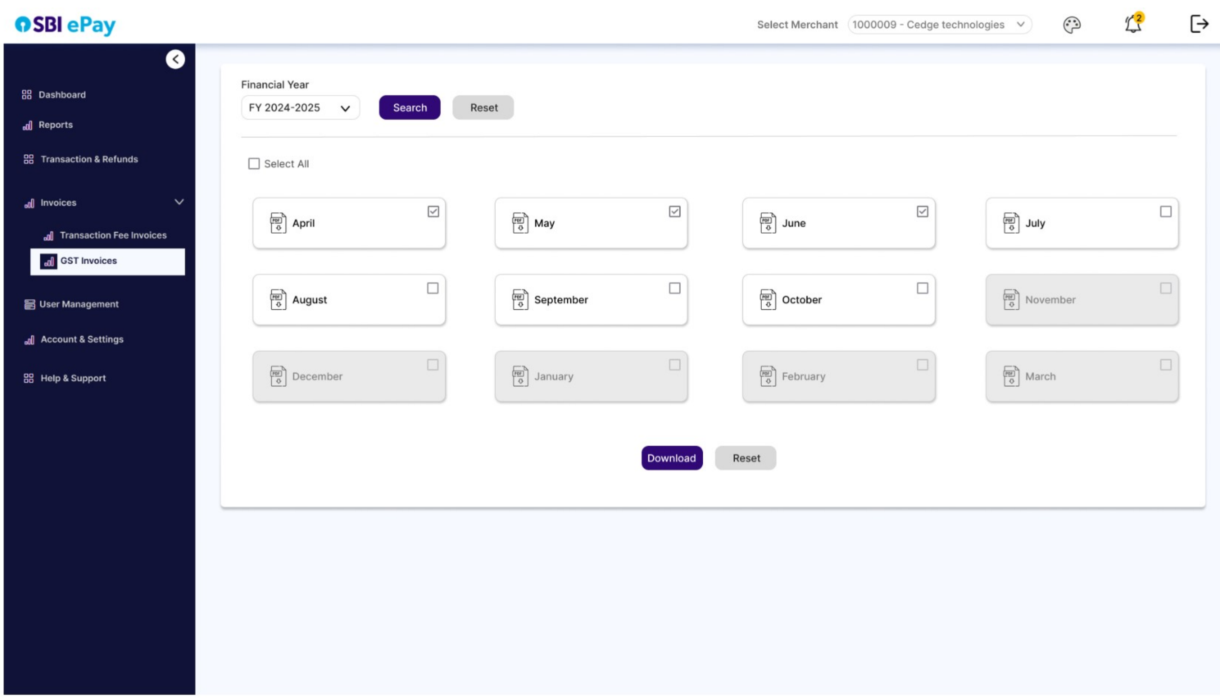
A. Transaction Fee invoices

The user will be able to see and download generated transaction fee invoices as per the existing system.

B. GST invoices

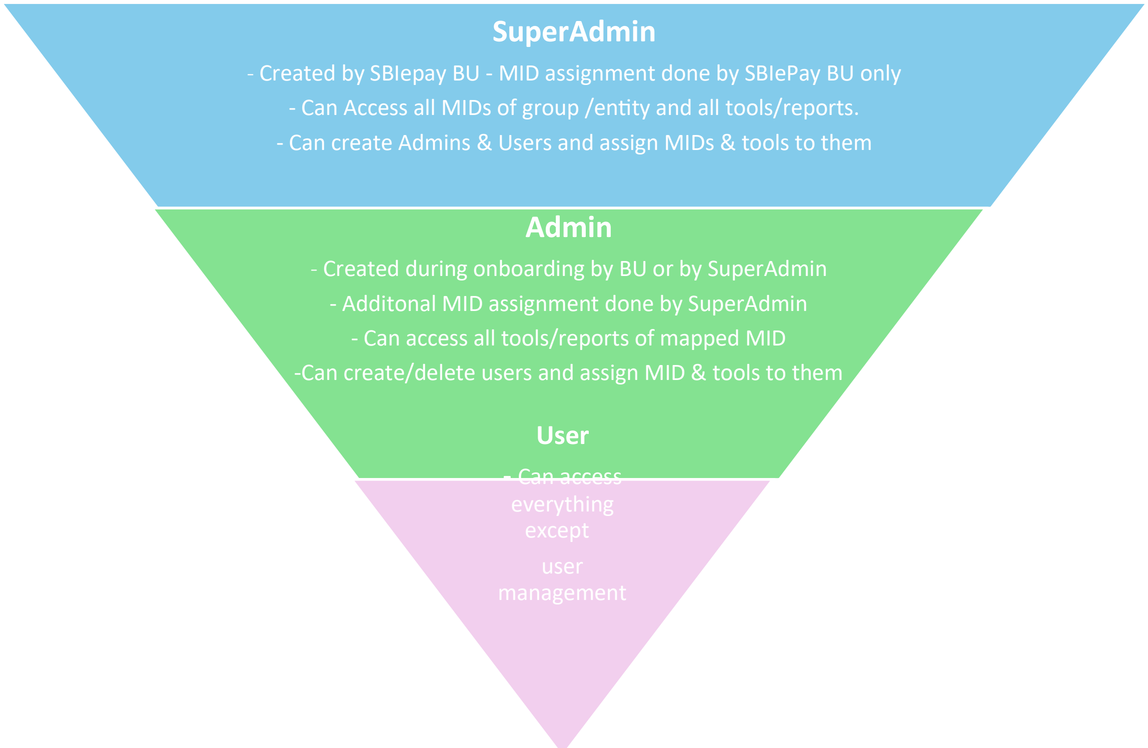


- User will be able to select desired financial year, one or multiple months from the selected year, and click on download to download the GST invoices.



2.3.5 User Management

2.3.5.1 Roles Hierarchy



2.3.5.2 Details

Concept of Entity ID-

We will be introducing a concept of entity ID to system so that new MID can be added to an existing entity ID, or multiple MIDs can be grouped under a new entity ID.

Existing Entity ID selection for new MID-

- Every time a new merchant is on-boarded, we will create an Admin for that merchant and will provide admin login credentials.
- Admin can create new users and map tools to them.
- As soon as an MID is formed, we will be asking user if the new MID needs to be mapped for an existing entity ID or not.
- If user selects yes, then they can enter the existing entity ID and click on submit to map new MID under existing entity ID.
- Automatically, new admin created for this new MID will be mapped under the existing entity ID and its SuperAdmin.

New Entity ID creation for existing MID-

- If an entity of multiple existing MIDs needs to be formed, (suppose for MID M1, M2, M3 and M4) a maker tool will be created in admin panel to select the MIDs that need to be grouped (mandatory), create a new SuperAdmin for them or select an existing Admin from them to make him/her as SuperAdmin (mandatory) and submit the request.

- In the checker tool (SBIepay Admin panel), SBIePay admin user can approve/decline this request of grouping MIDs and its SuperAdmin mapping.

- Upon approving this request, a common Entity ID will be created for grouped MIDs, and their main user will be the SuperAdmin.

- In the same tool, a provision will be kept add or remove MIDs and SuperAdmins to an existing entity ID.

  Note: Concept of Entity ID and SuperAdmin will not be applicable for single MID which are not part of any group / entity.

Roles and Responsibilities-

1. **Superadmin**

- SuperAdmin will be created by SBIePay BU maker (during entity ID creation) and will be approved by SBIePay BU checker.

- SuperAdmin will have view and modify accesses to all the functionalities and reports of all the MIDs of the group/entity.

- Superadmin can create new superadmins.

- Superadmin can create new admins and can map single/multiple/all MIDs to each of them

- Superadmin can create new users and can map single/multiple/all MIDs to each of them and all access of all the modules (except user management).

- Superadmin can deactivate superadmins (except those created by SBIePay BU)

- Superadmins can deactivate admins/users (except those created during onboarding by SBIePay BU)

- Superadmin can view the entire user management hierarchy.

- Superadmin can be deactivated only by SBIePay BU Team.

- Superadmins can reset passwords for all the users under them.

2. Admin

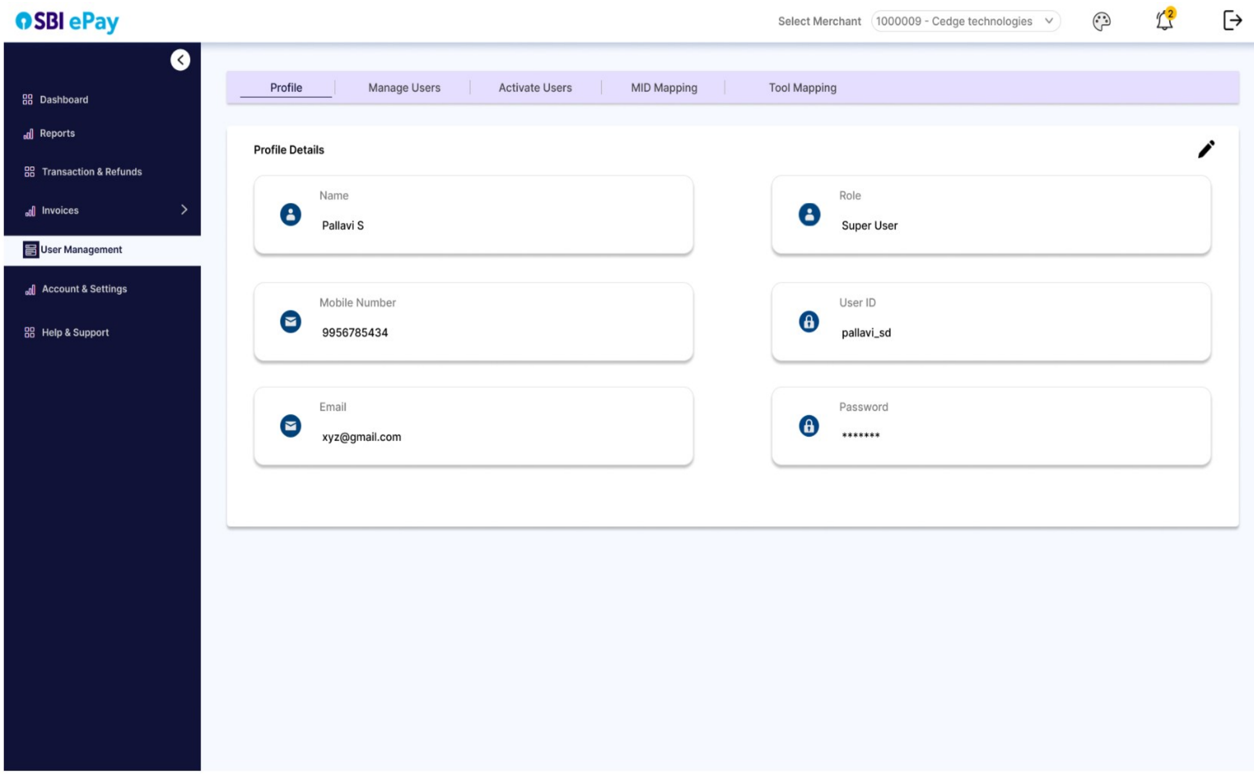
- Admins will be created either during onboarding of MID, or later by superadmins.
- Admins can create other Admins but can assign them all/some MIDs from the list of MIDs that are mapped to original admin created by SBIePay BU, and not, other unmapped MIDs.
- Admins can create users and assign only those MIDs which are mapped to them and will map accesses and rights to them (except user management).
- Admins can view list of users for MIDs mapped to them.
- Admin can be deactivated by SuperAdmin (except if the admin is created during onboarding by SBIePay BU)
- Admins can reset password for all the users under them.

3. Users

- Users will be created by Admins/Superadmins.
- Users will have access of all the mapped functionalities (except user management) of the MIDs assigned to them by Admins/Superadmins.
- Users can be deactivated by admins/Superadmins.
- Users will not get user management view except their own profile edit section.

2.3.5.3 User management View

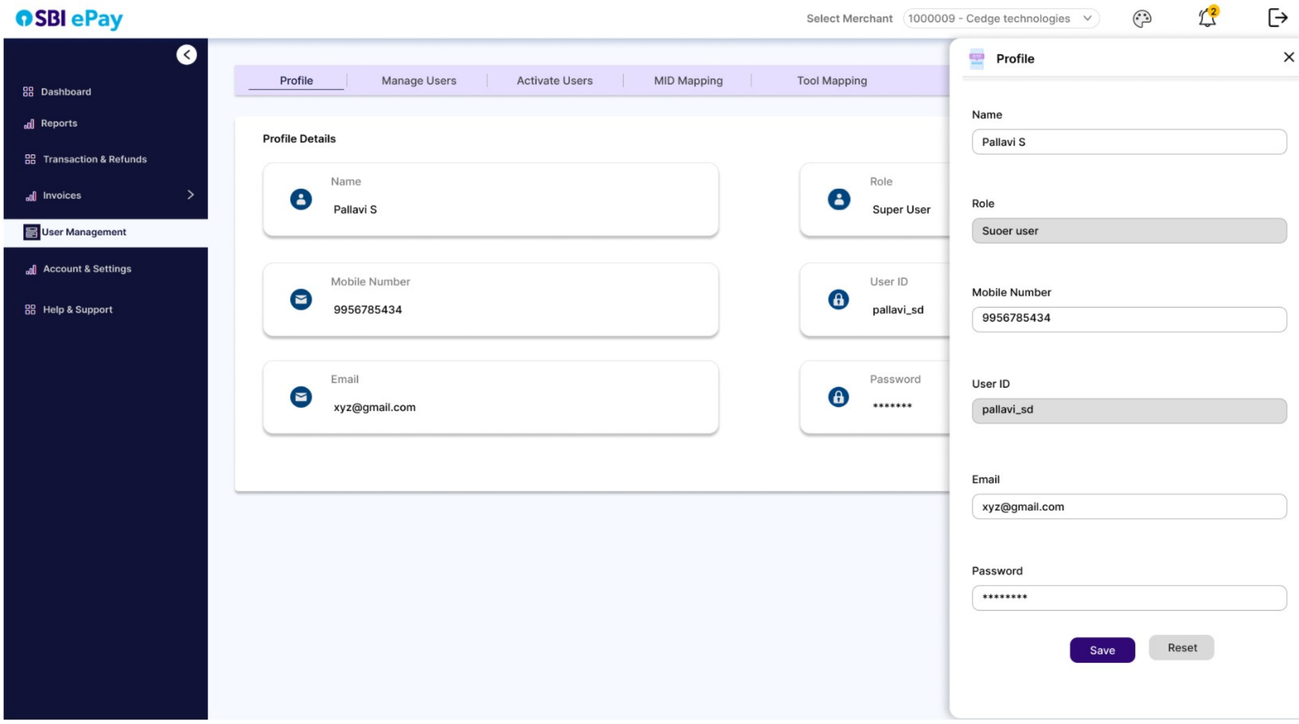
A. Profile Tab



- In this section, the user can view and click on the edit (as per access) to edit their own profile details, such as name, E-mail ID, mobile number, account password, etc.

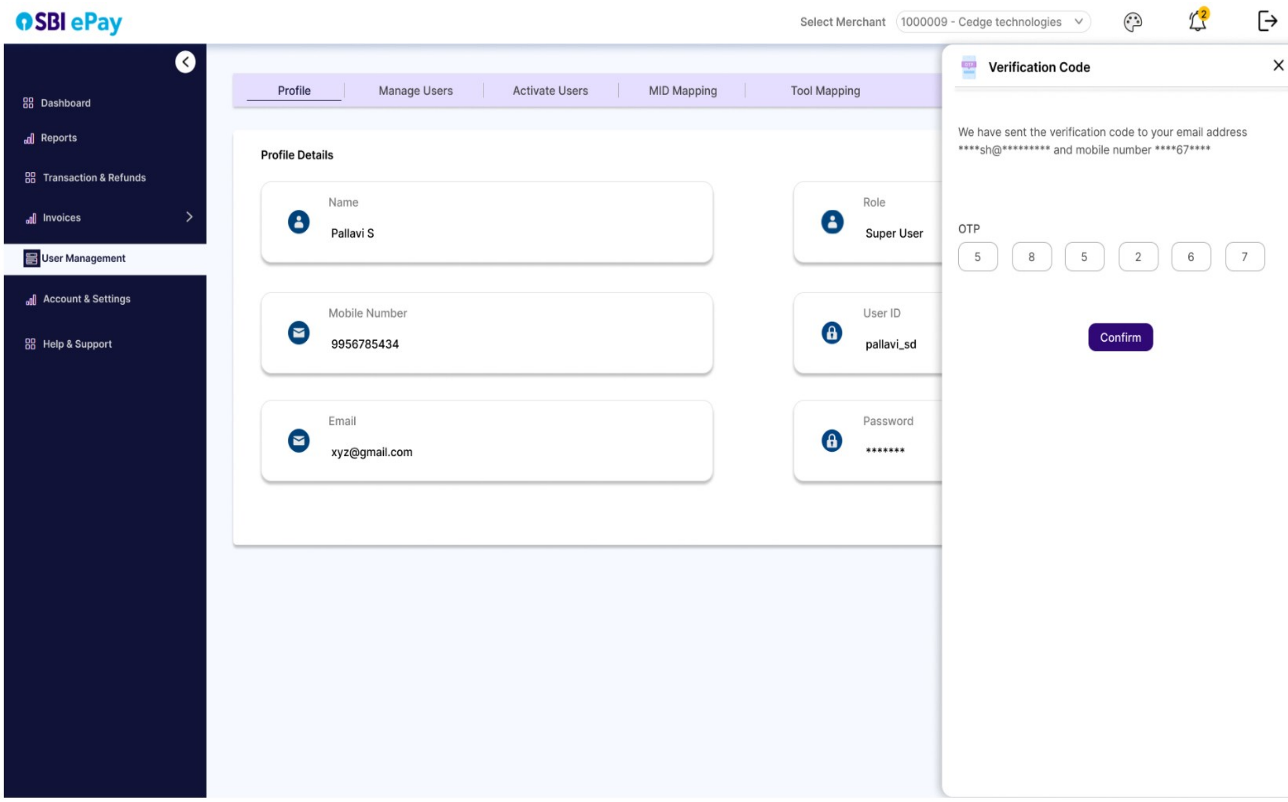
- Following will be the screen visible after clicking on edit icon.

SBI ePay



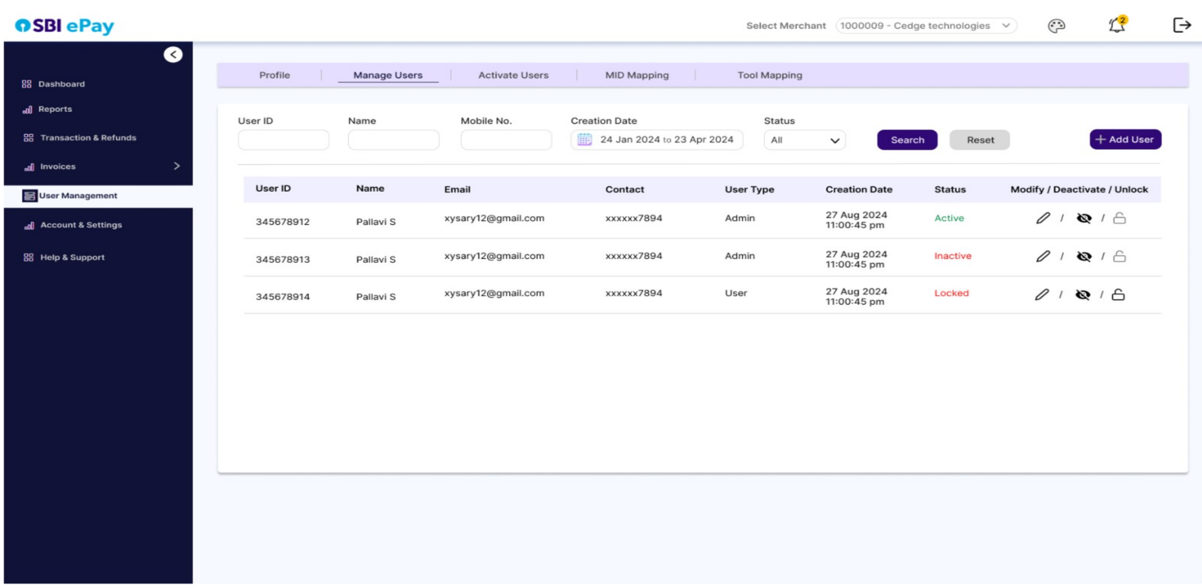
- As per screenshot above, upon clicking on the edit icon, a side panel will open where user can edit their display Name, mobile number, Email ID and can set a new password. (User ID and Role will not be editable.)

- Once the user clicks on save, an OTP will be triggered to their registered mobile number and email which they will be asked to enter.



- After entering the correct OTP, and clicking on ‘Confirm’, user details will be saved.

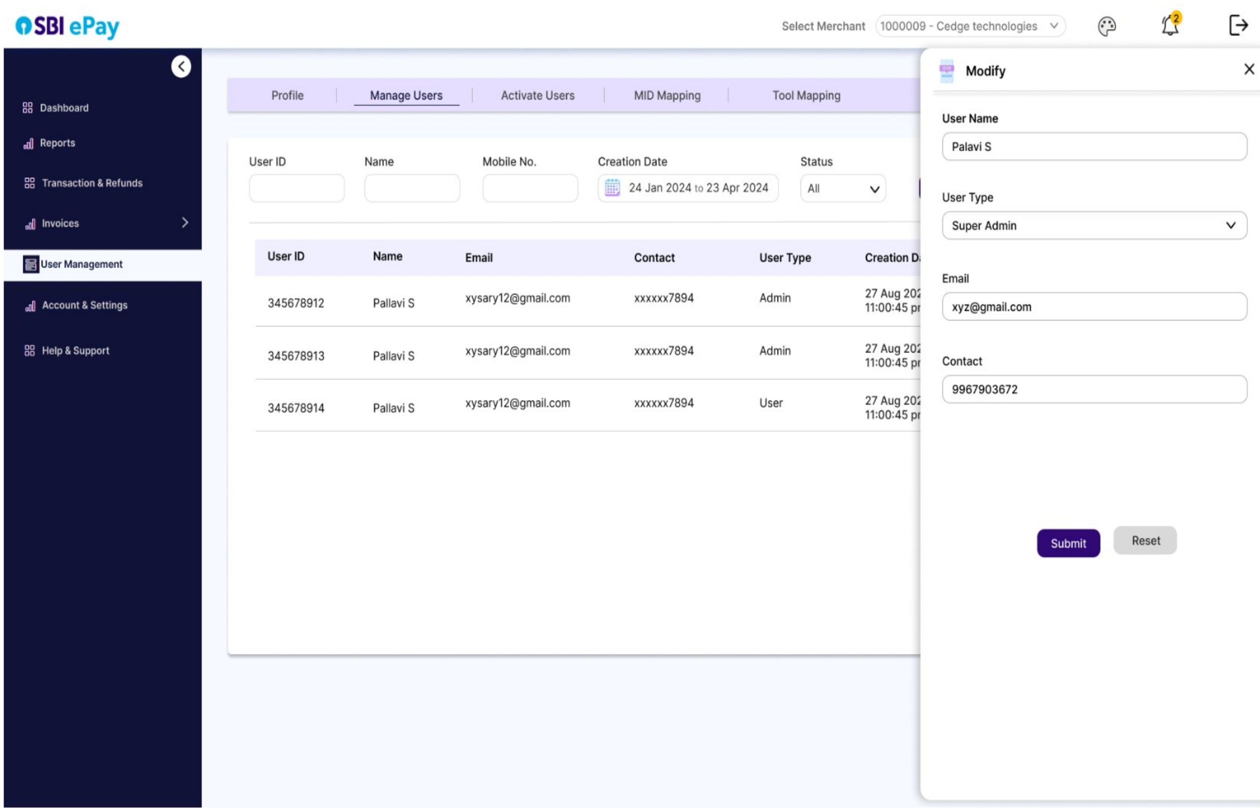
B. Manage Users



- In the manage users tab, user can filter/search users' basis their User ID, name, Mobile No, creation date, Status.

- The search/filter results will be displayed in a tabular form with columns such as User ID, Name, Email, Mobile No., User Type, Creation Date, and Status.

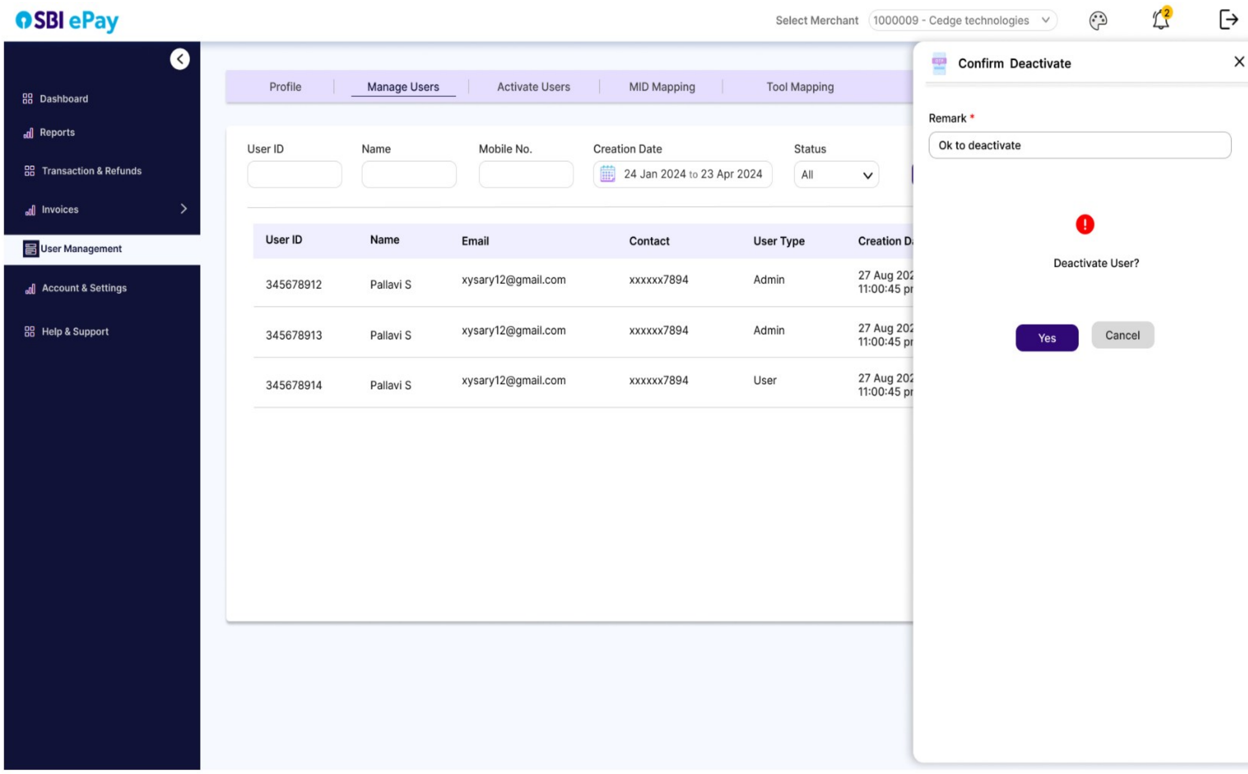
- If the user has necessary privileges, they can click on pencil icon to modify the details as shown below.



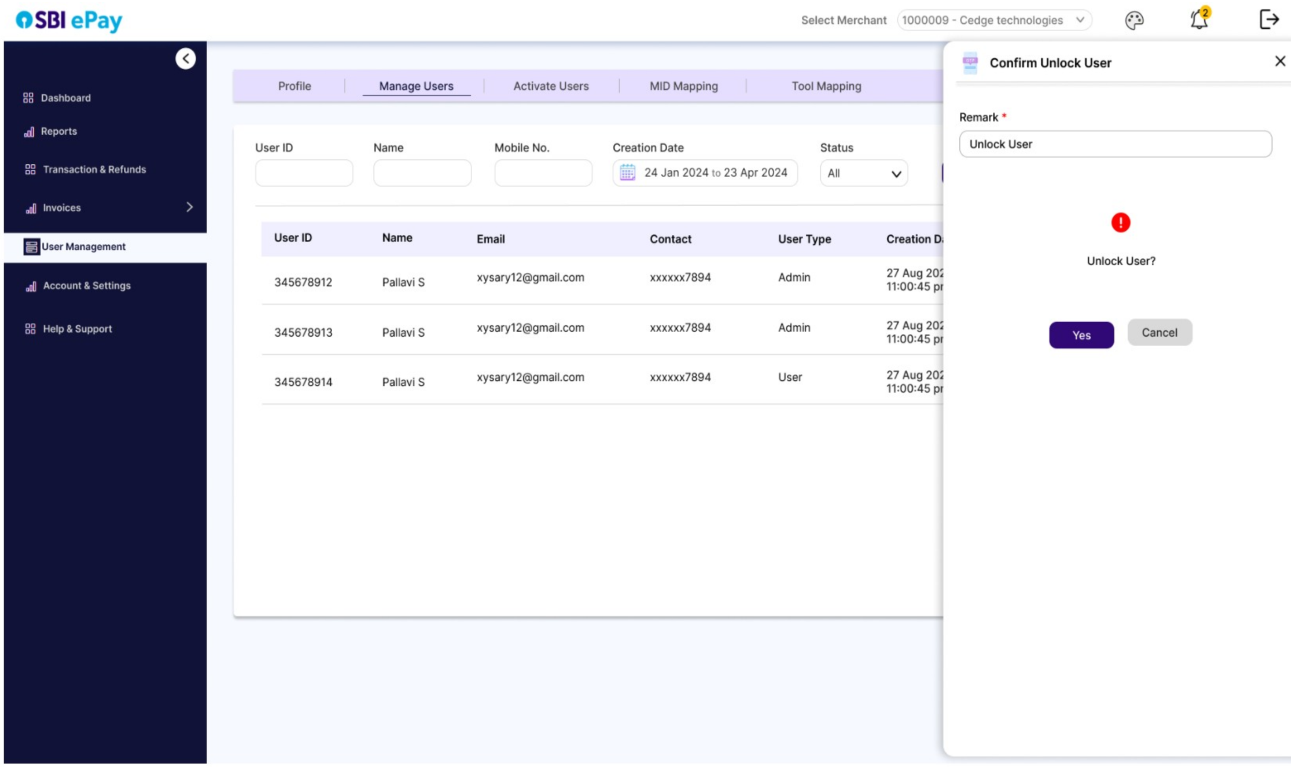
- They will make necessary changes in the side panel that gets opened and can click on 'Submit' button to update the changes.

- The user can click on 'Reset' to clear all the fields and input new details.

- These new fields will be updated against the username which is not editable.

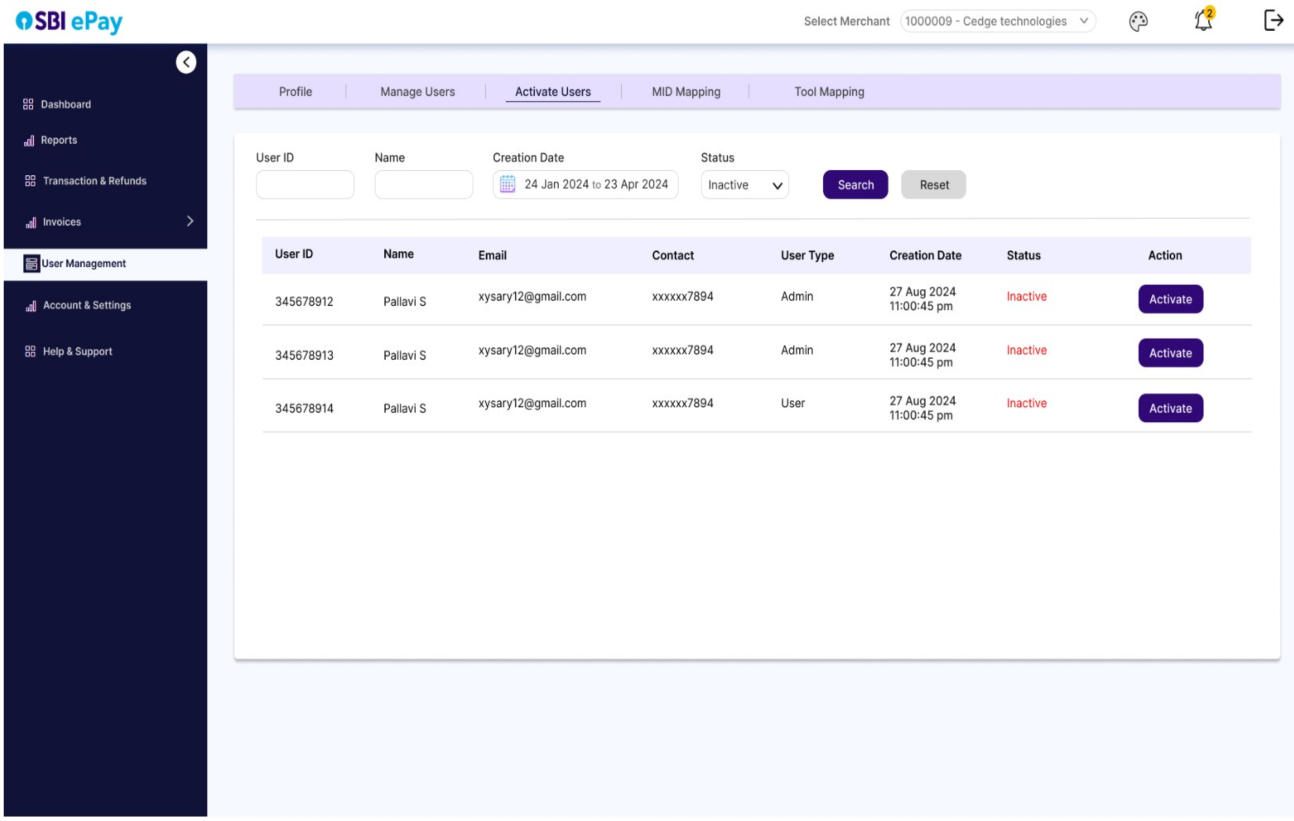


- The user can click on 'Deactivate' icon to open a side panel that asks confirmation if the user needs to be deactivated.
- Merchant will be asked to enter the mandatory remark for deactivation and will click on 'Yes' to deactivate the user.
- Clicking on 'Cancel' button will close the side panel.
- Similarly, when user clicks on 'unlock icon' which is enabled in front of locked users, user will be asked to confirm unlocking and enter the mandatory remark as per screen below.



- Clicking on 'Yes' without entering the mandatory remark will give error- 'Please enter remark'.
- Clicking on Cancel will close the side panel.

C. Activate Users

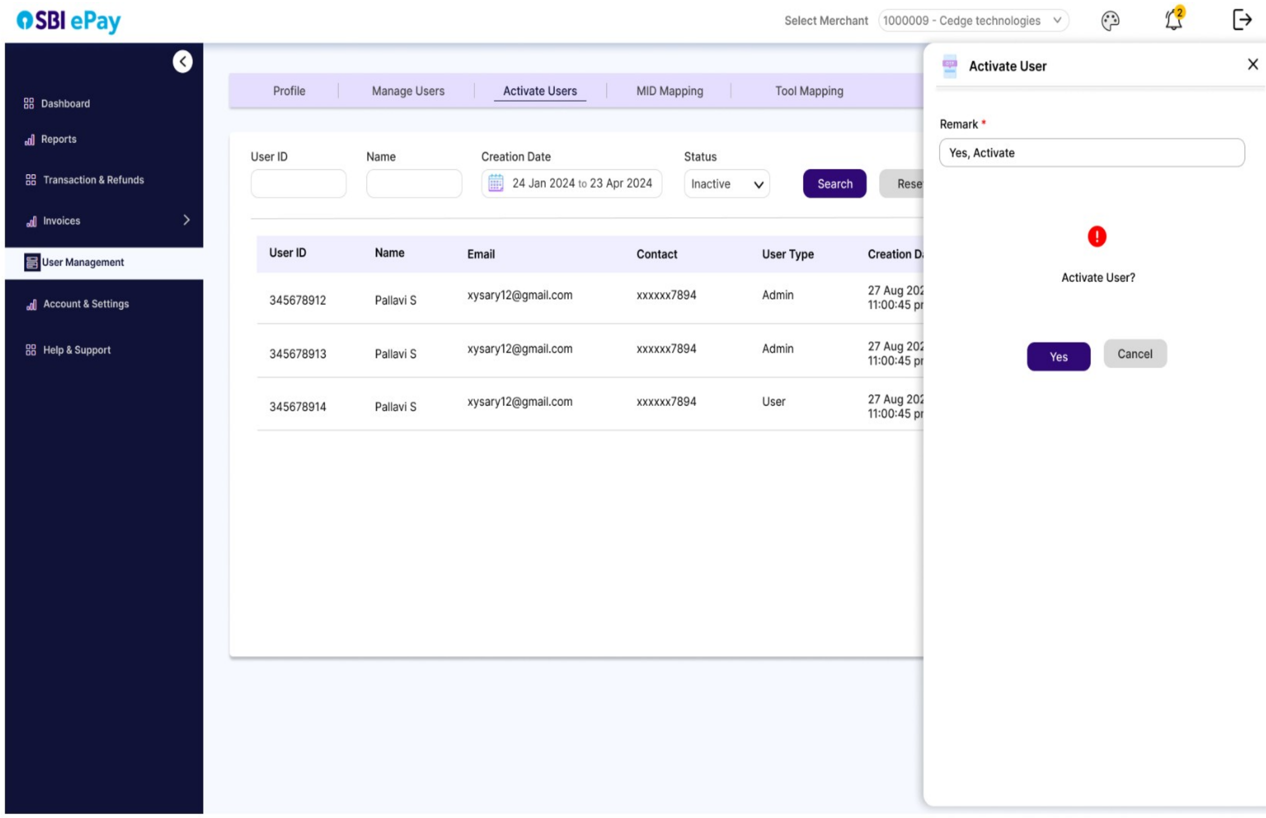


- As per screen above, user will search/filter inactive users in this screen by searching with user ID, name creation date.

- The results will be displayed in a tabular format with columns such as User ID, name, Email, Contact, User Type, Creation date, Status and ‘Activate’ button.

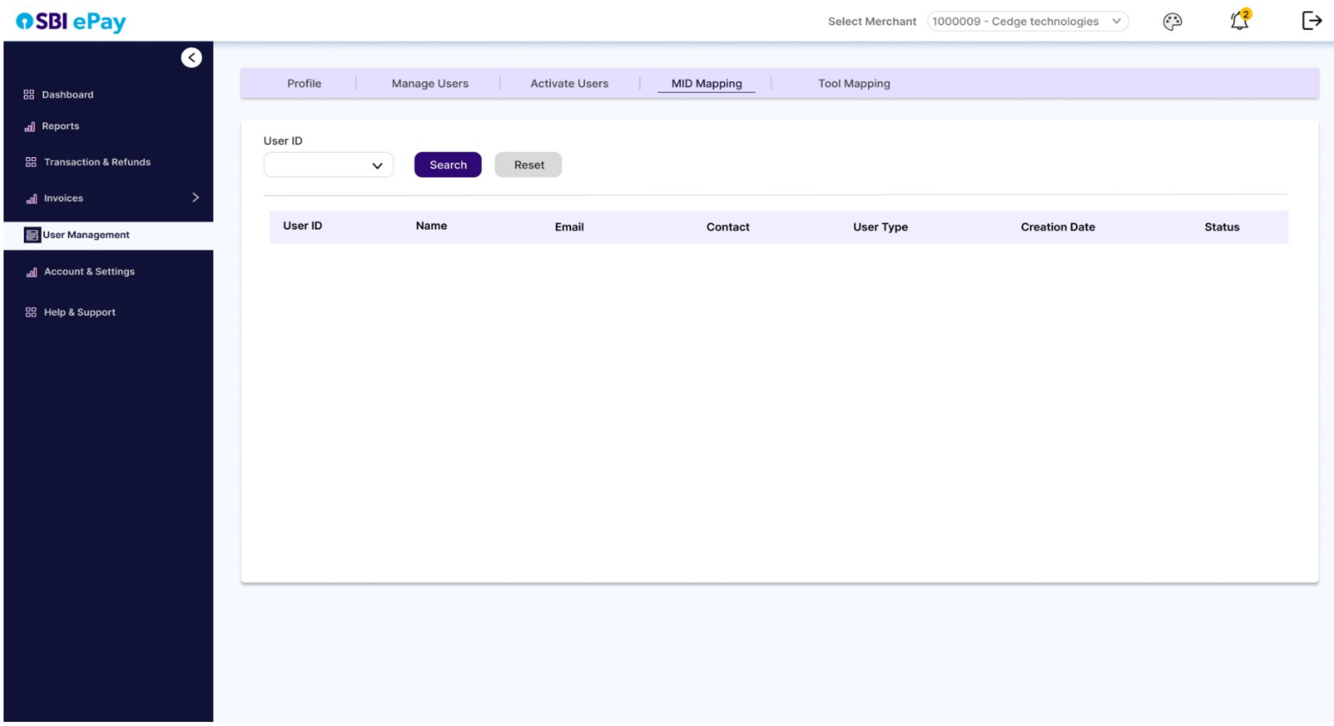
- By clicking on ‘Activate’ button, user will be asked to confirm they want to activate the user.

SBI ePay

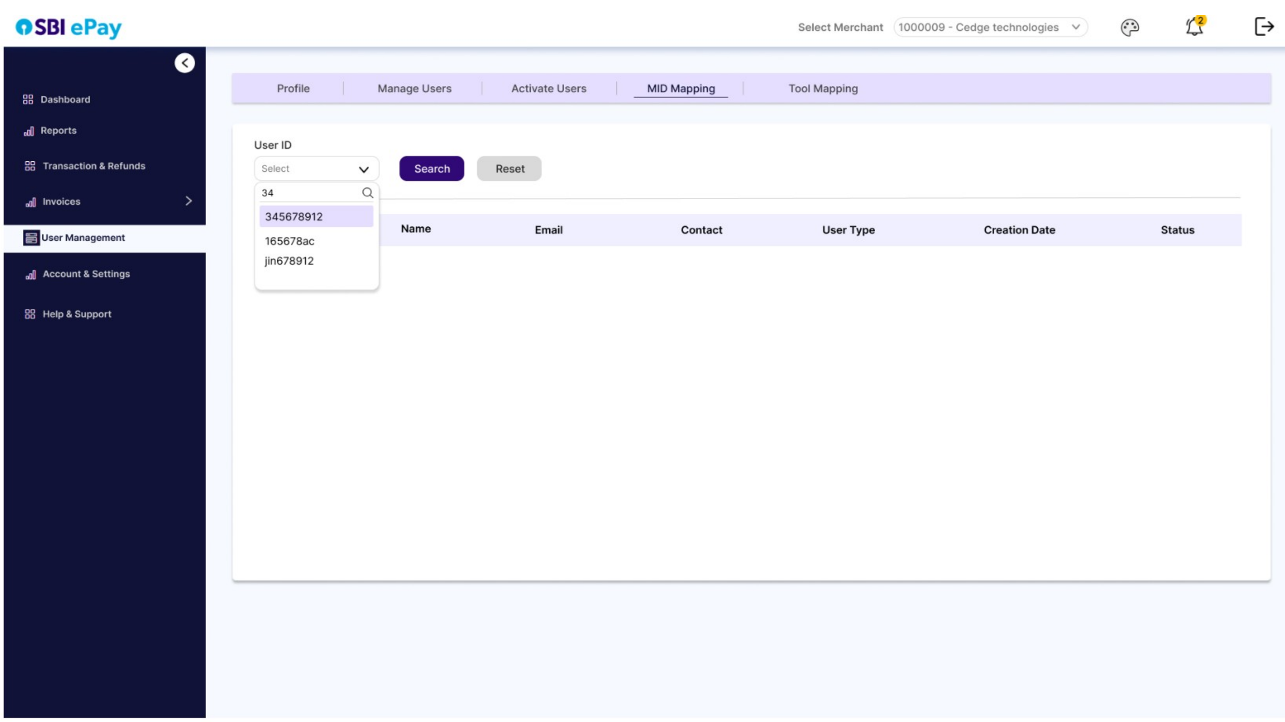


- Clicking on ‘Yes’ without entering the mandatory remark will give error- ‘Please enter remark’.
- Clicking on Cancel will close the side panel.

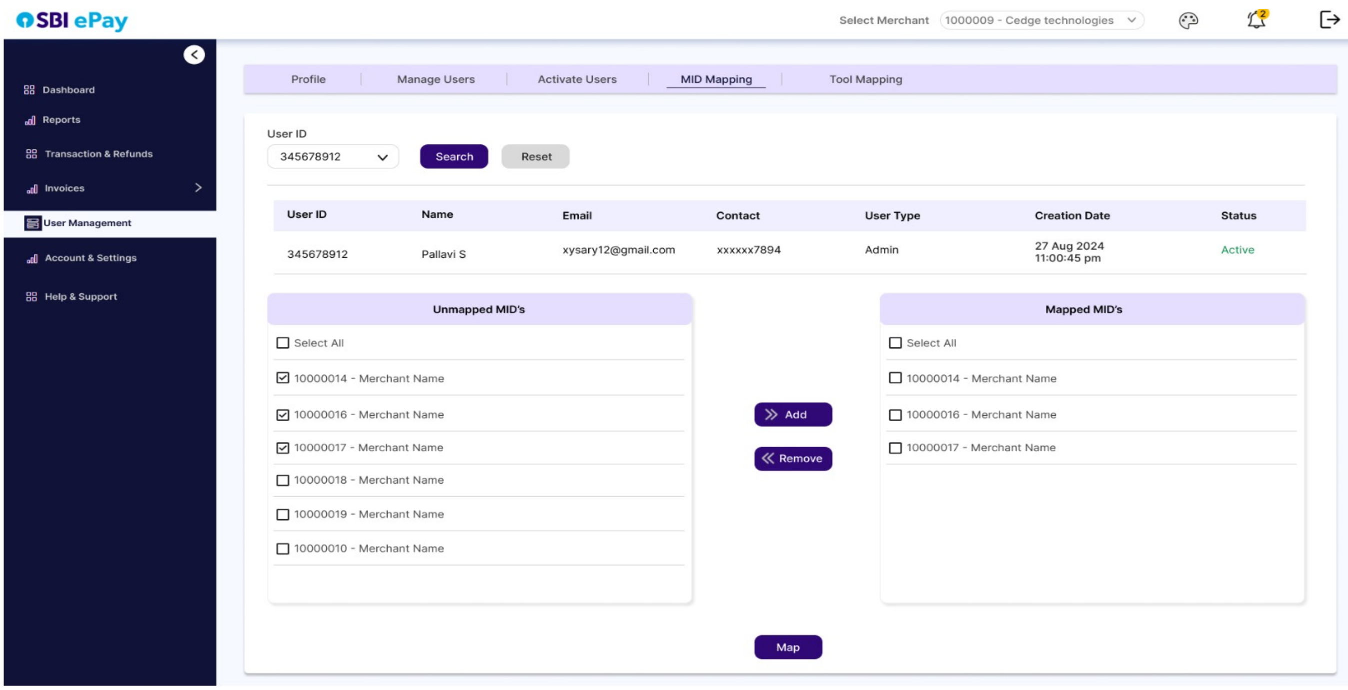
D. MID mapping



- In this tool, the user will first select the user ID from dropdown and will click on search button.

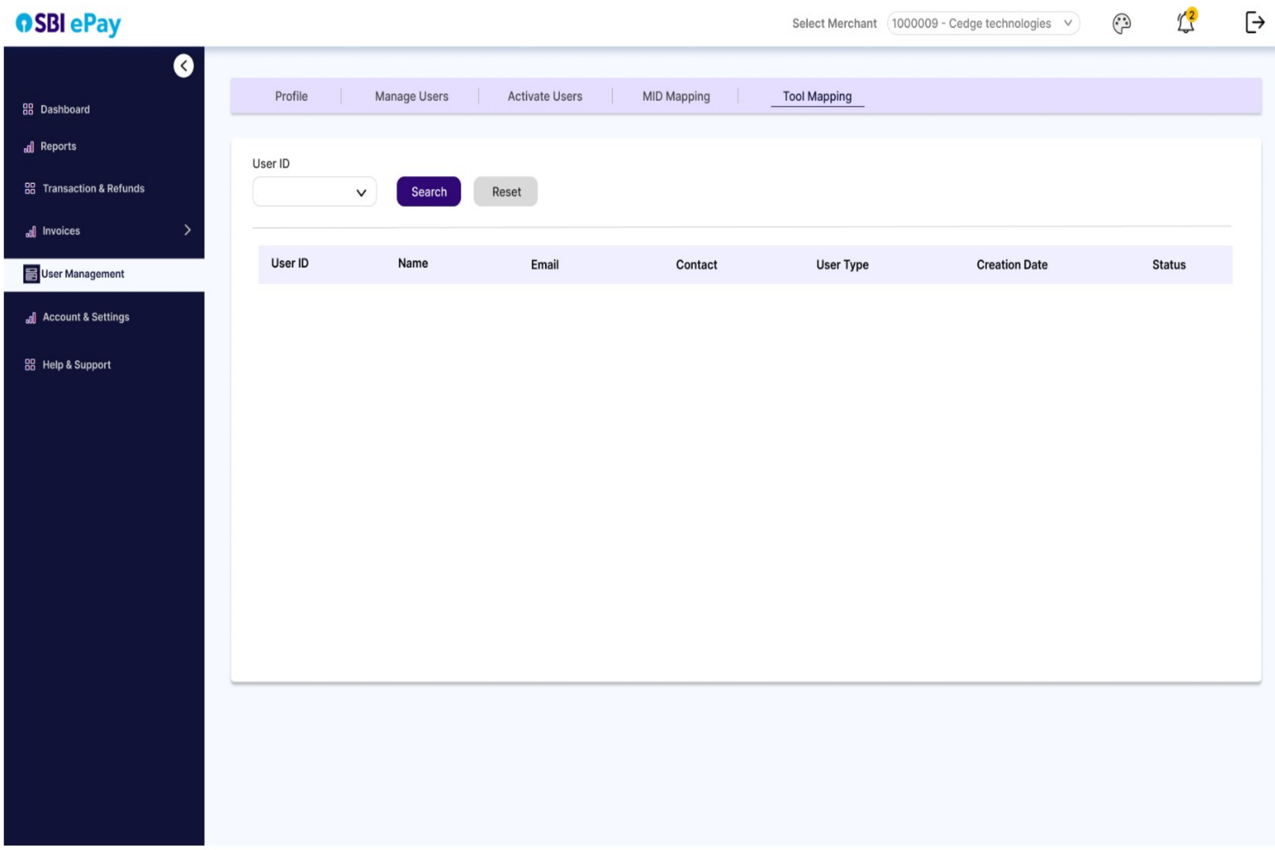


- Clicking on search button will open the Unmapped MID and Mapped MID section.

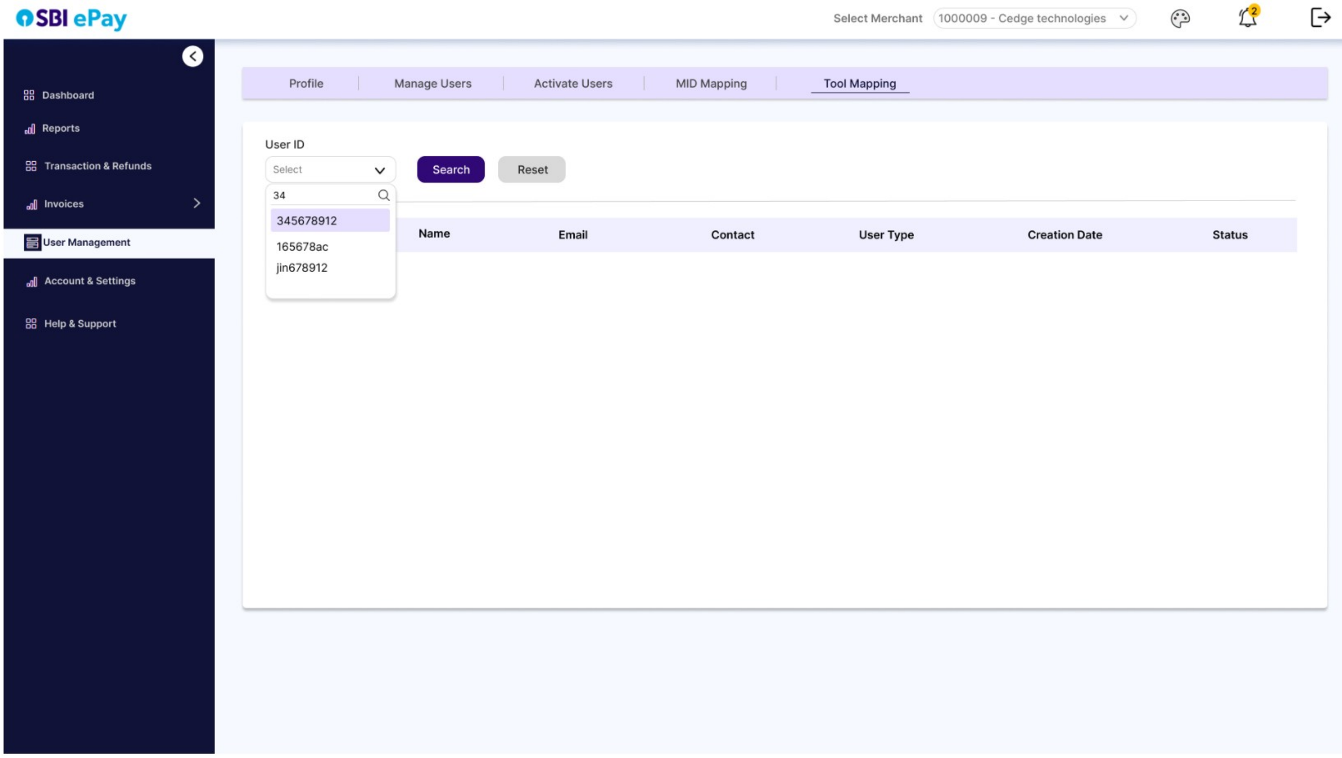


- User can select multiple MIDs and can move it from unmapped MIDs section to mapped MIDs section, and vice versa by clicking on Add or Remove buttons.
- Once appropriate mapping is done, the user will click on 'Map' button to complete the MID mapping.

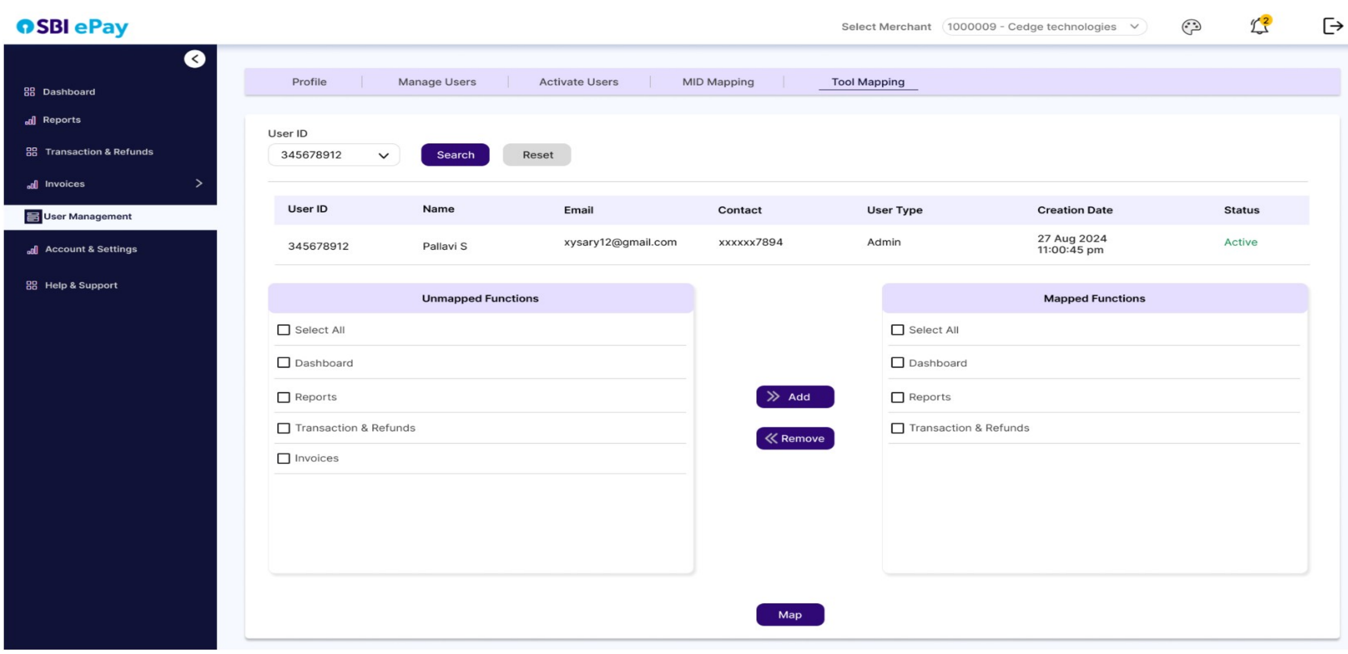
E. Tool mapping



- In this tool, the user will first select the user ID from dropdown and will click on search button.



- Clicking on the search button will open the Unmapped functions and Mapped functions section.

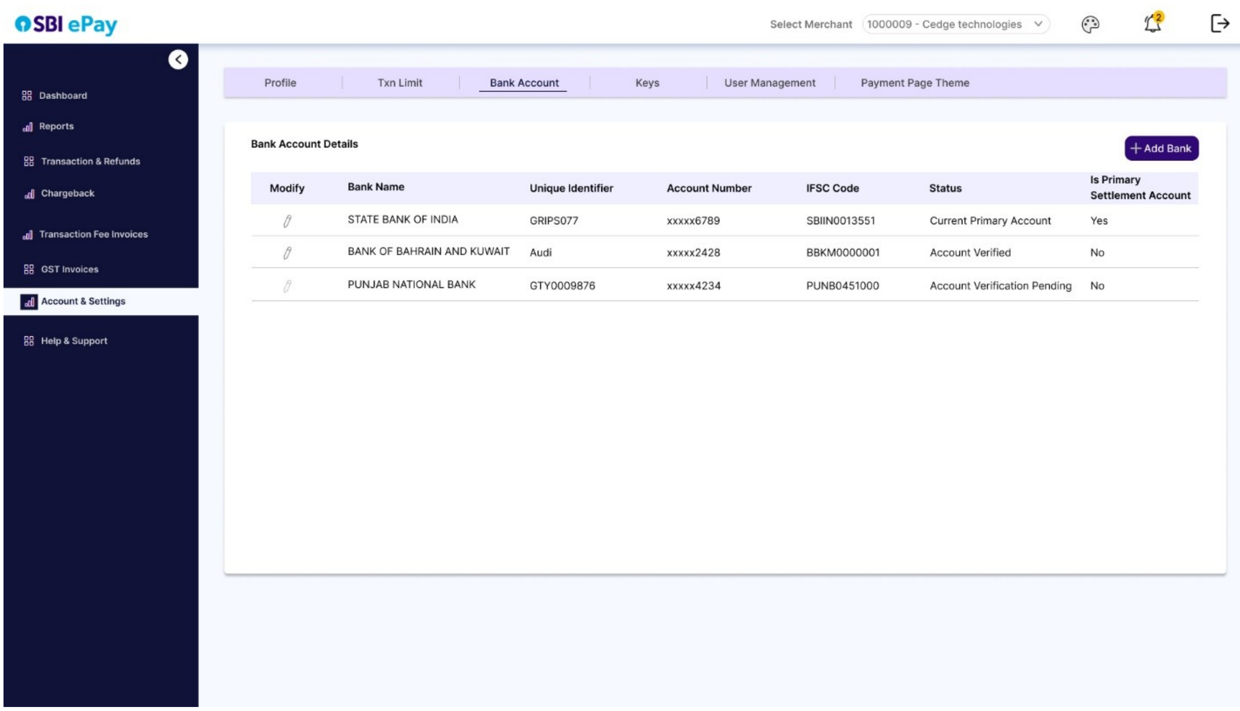


- The user can select multiple functions and can move it from unmapped functions section to mapped functions section, and vice versa by clicking on Add or Remove buttons.
- Once appropriate mapping is done, the user will click on 'Map' button to complete the MID mapping.

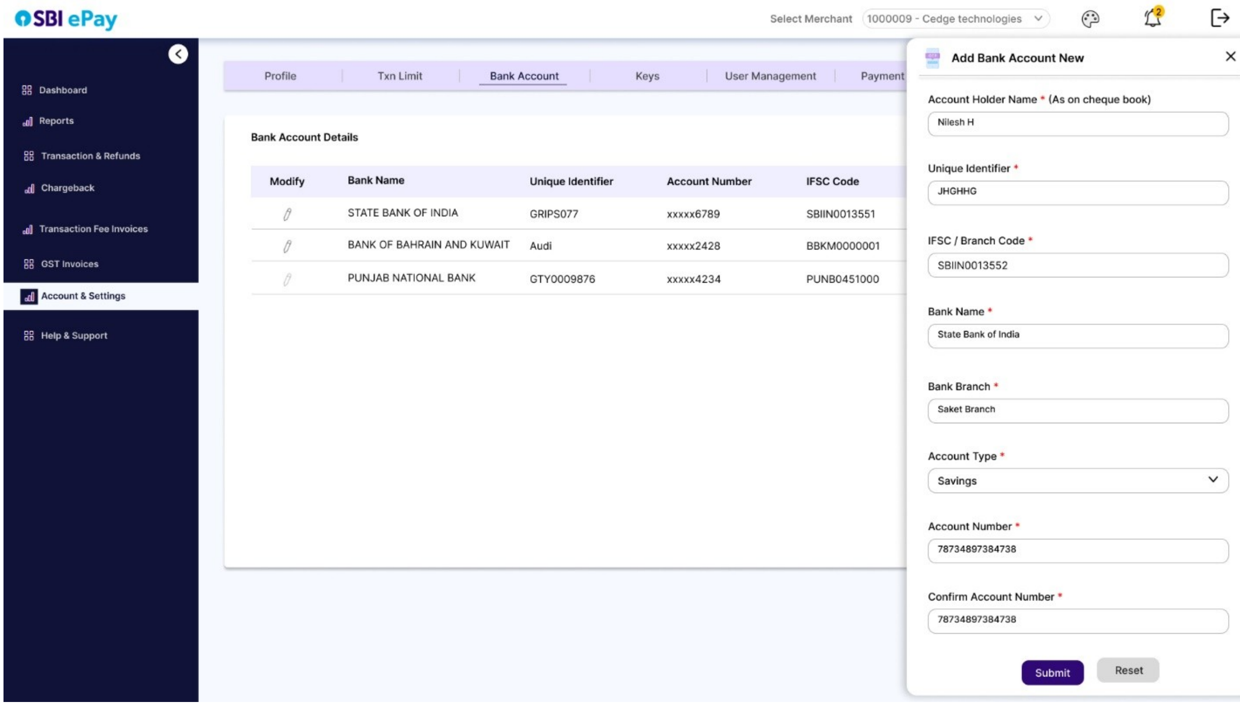
2.3.6 Account & Settings

Account & Settings menu will have following options-

2.3.1.1 Bank Account



- In this section, the user will be able to view and edit (as per access) the bank accounts added for settlement.
- User can click on 'Add Bank' button to open a drawer with all the fields required to add a new bank.



- After all the details are filled, 'Save' button can be clicked to 'Submit' the newly added bank.

- The 'Reset' button can be clicked to reset all the fields and start afresh.

- User can click on 'Modify' icon present in front of each bank for following three activities-
  A. To edit the bank account details
  B. To make the bank account primary for settlement.
  C. To deactivate the bank account.
  D. To activate the bank account.

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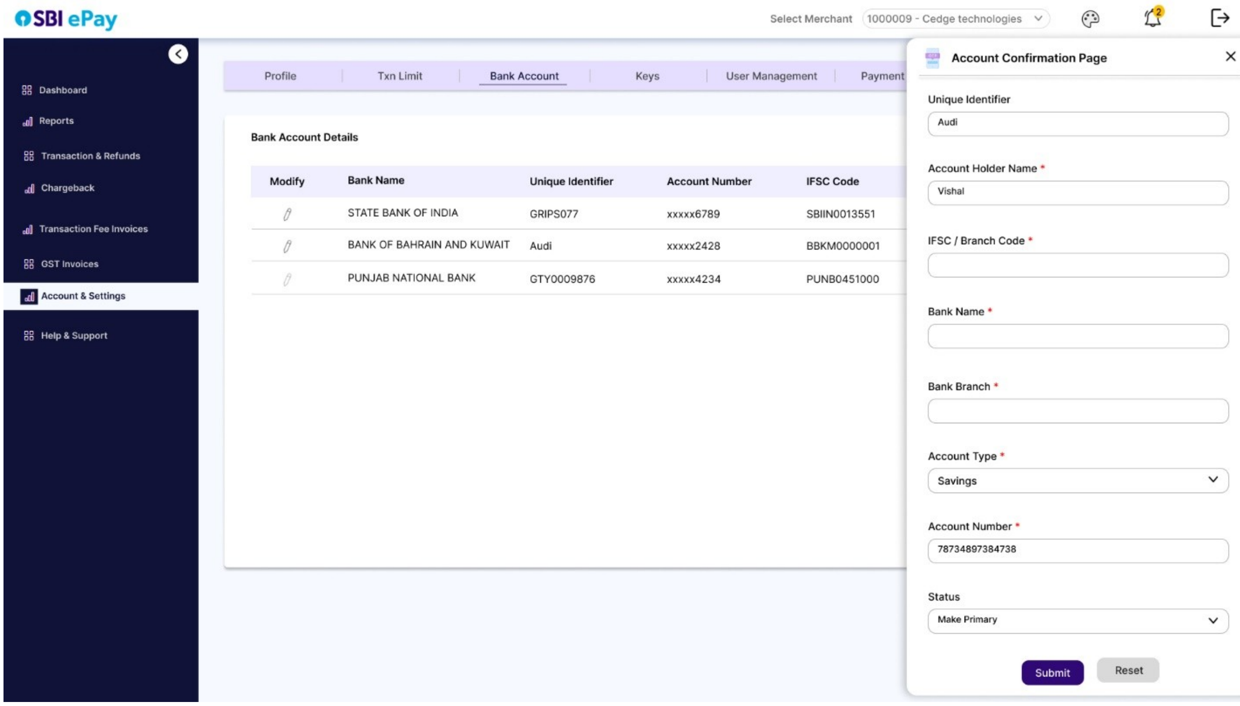
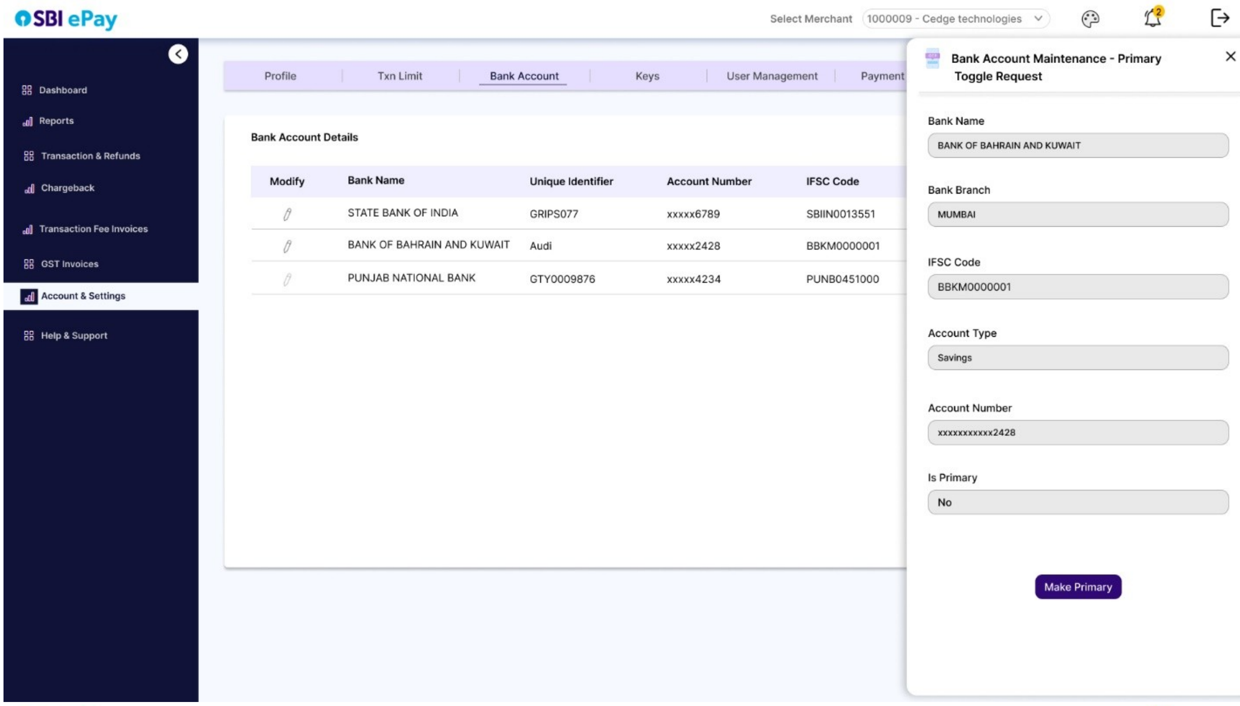
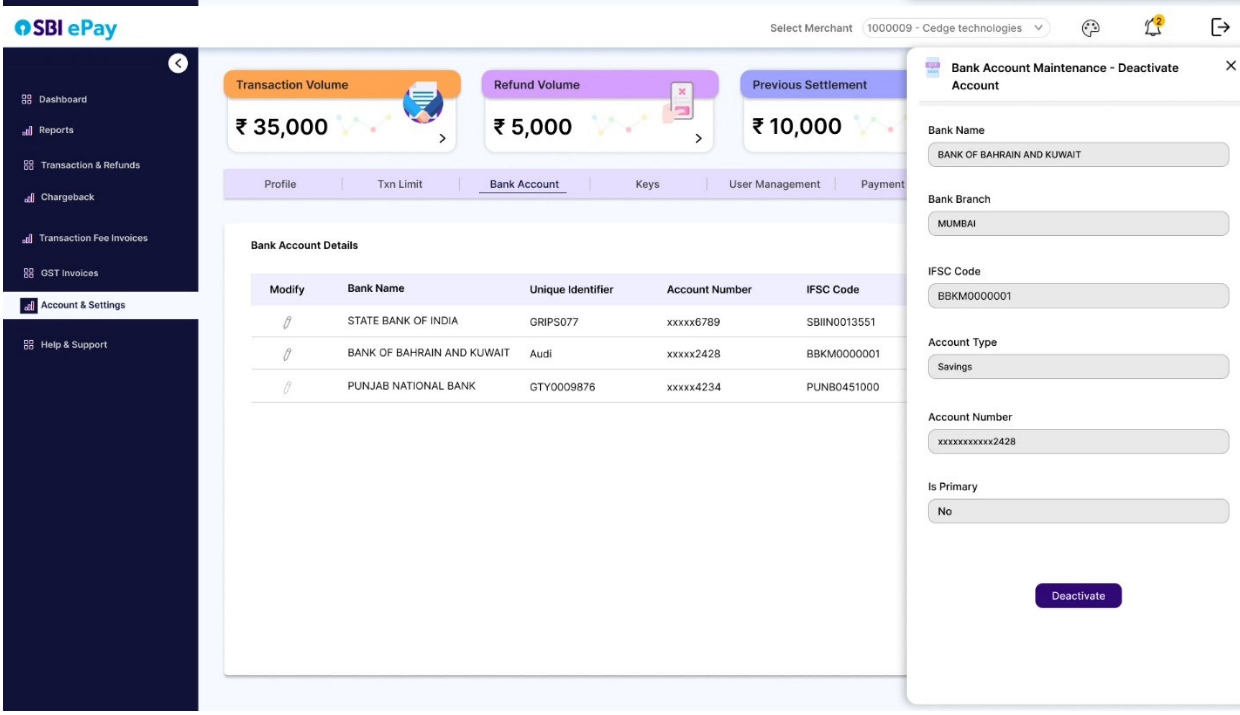
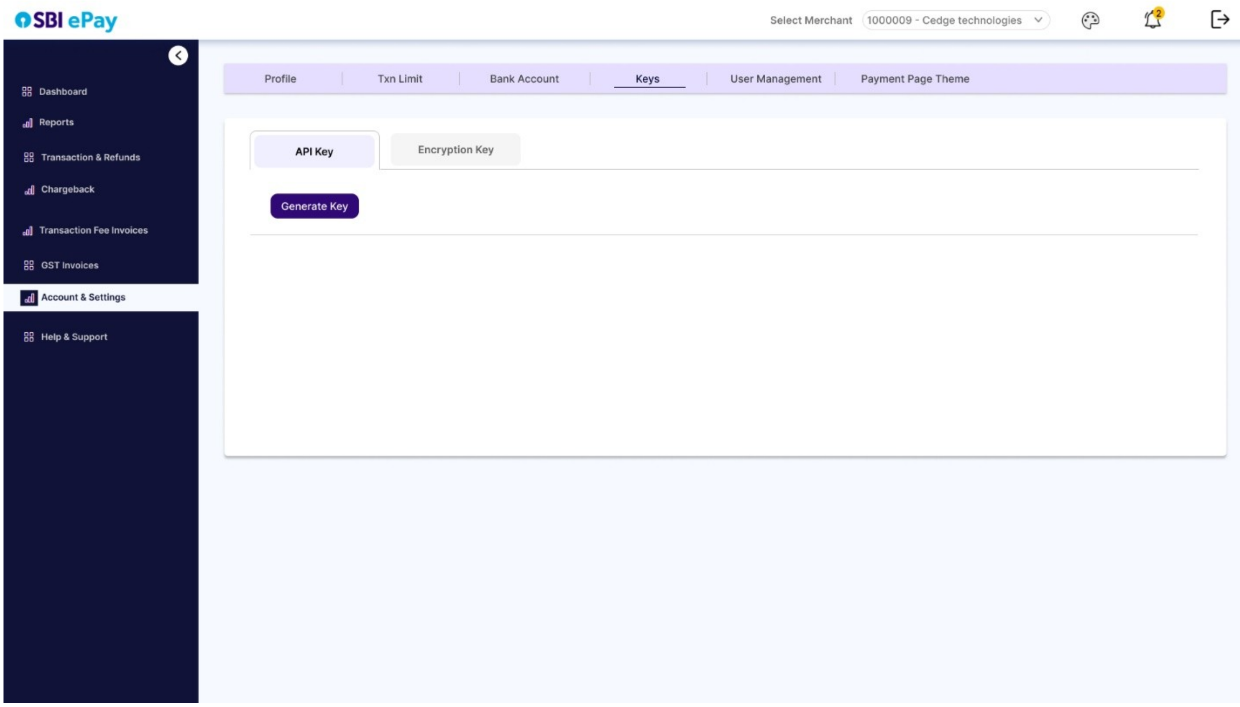

SBI ePay
Select Merchant
1000009 - Cedge technologies
Dashboard
Reports
Transaction & Refunds
Chargeback
Transaction Fee Invoices
GST Invoices
Account & Settings
Help & Support
Profile
Txn Limit
Bank Account
Keys
User Management
Payment
Bank Account Details
Modify
Bank Name
Unique Identifier
Account Number
IFSC Code
STATE BANK OF INDIA
GRIPS077
xxxxx6789
SBIN0013551
BANK OF BAHRAIN AND KUWAIT
Audi
xxxxx2428
BBKM0000001
PUNJAB NATIONAL BANK
GTY0009876
xxxxx4234
PUNB0451000
Account Confirmation Page
Unique Identifier
Audi
Account Holder Name *
Vishal
IFSC / Branch Code *
Bank Name *
Bank Branch *
Account Type *
Savings
Account Number *
78734897384738
Status
Make Primary
Submit
Reset



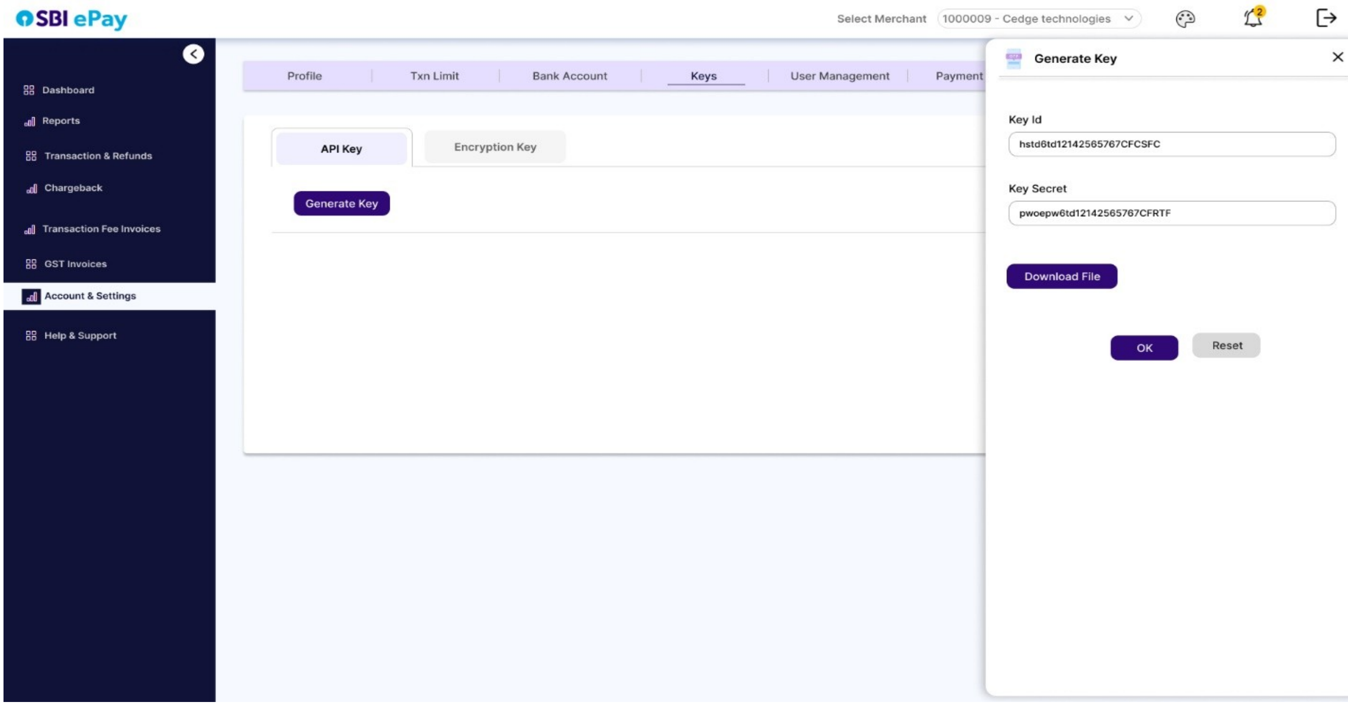


- At any point of time, only one account can remain primary for a single account merchant.

2.3.1.2 Keys



- The user can generate or regenerate keys using this section.
- When a user visits this section, they will see two sections, API Key and Encryption key.
- For any of the two key sections, user can click on 'Generate key' option to enter a drawer that will display Key ID and Secret key.



- The user can download the key file (password protected).

- ‘Regenerate key’ can be clicked to generate the key again.

Note: Wherever Key is displayed in UI, it will be masked with a copy button

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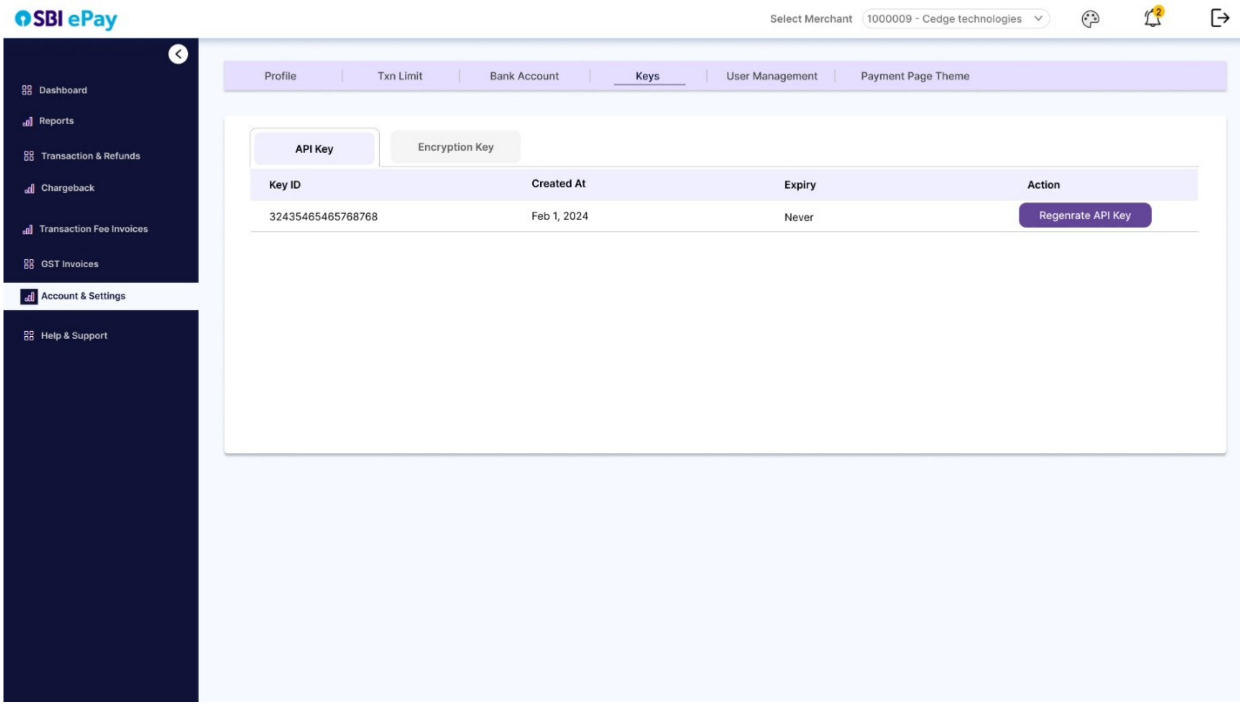
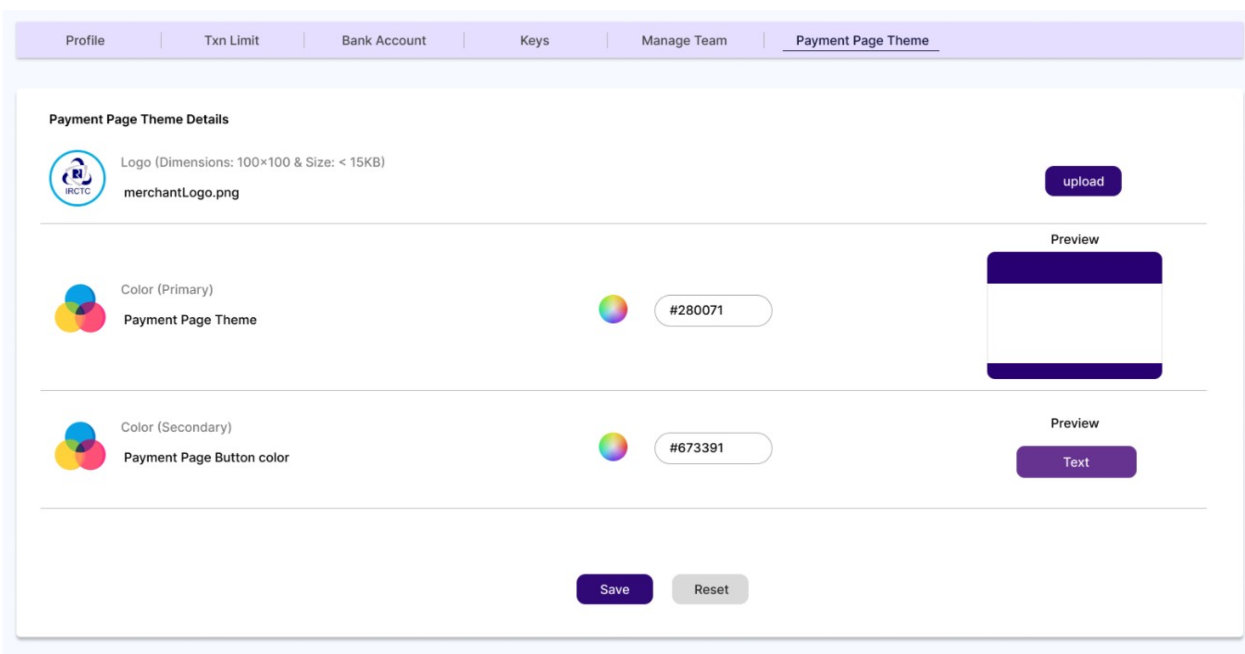
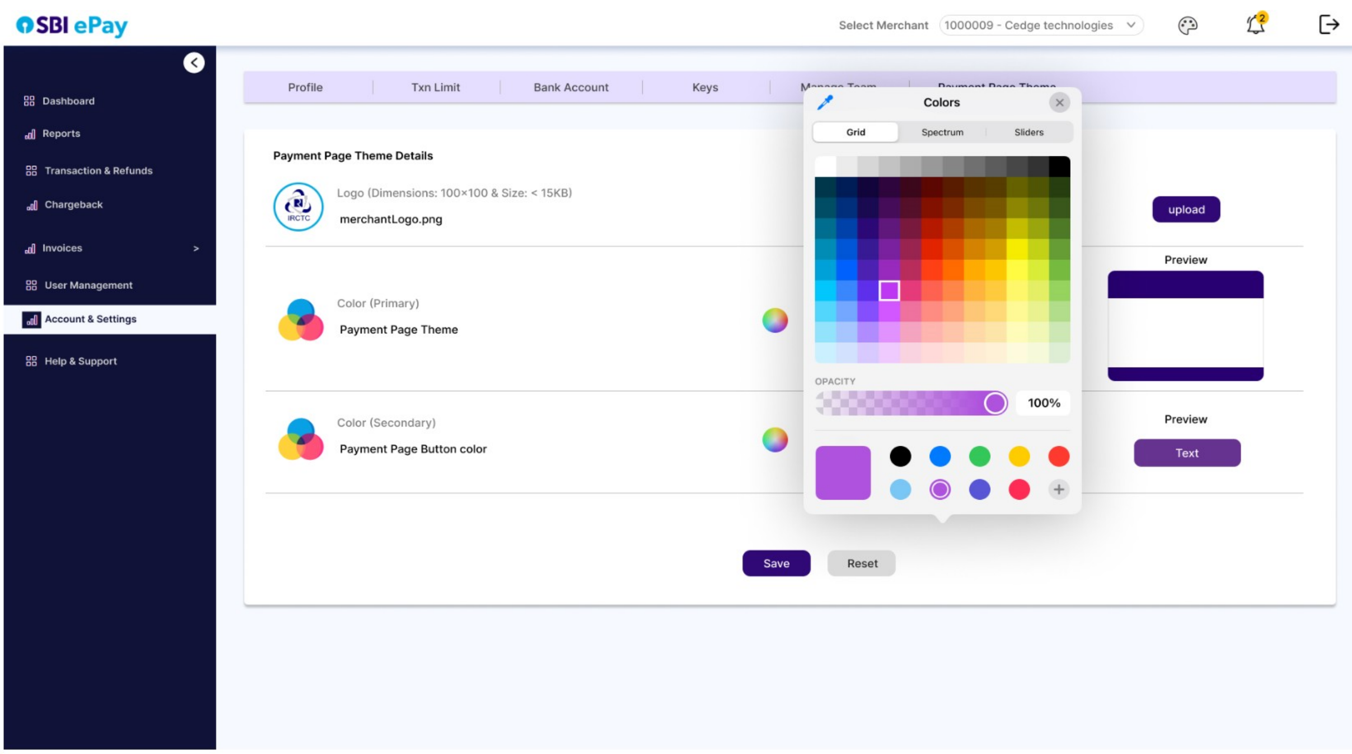


2.3.1.3 Payment Page Theme

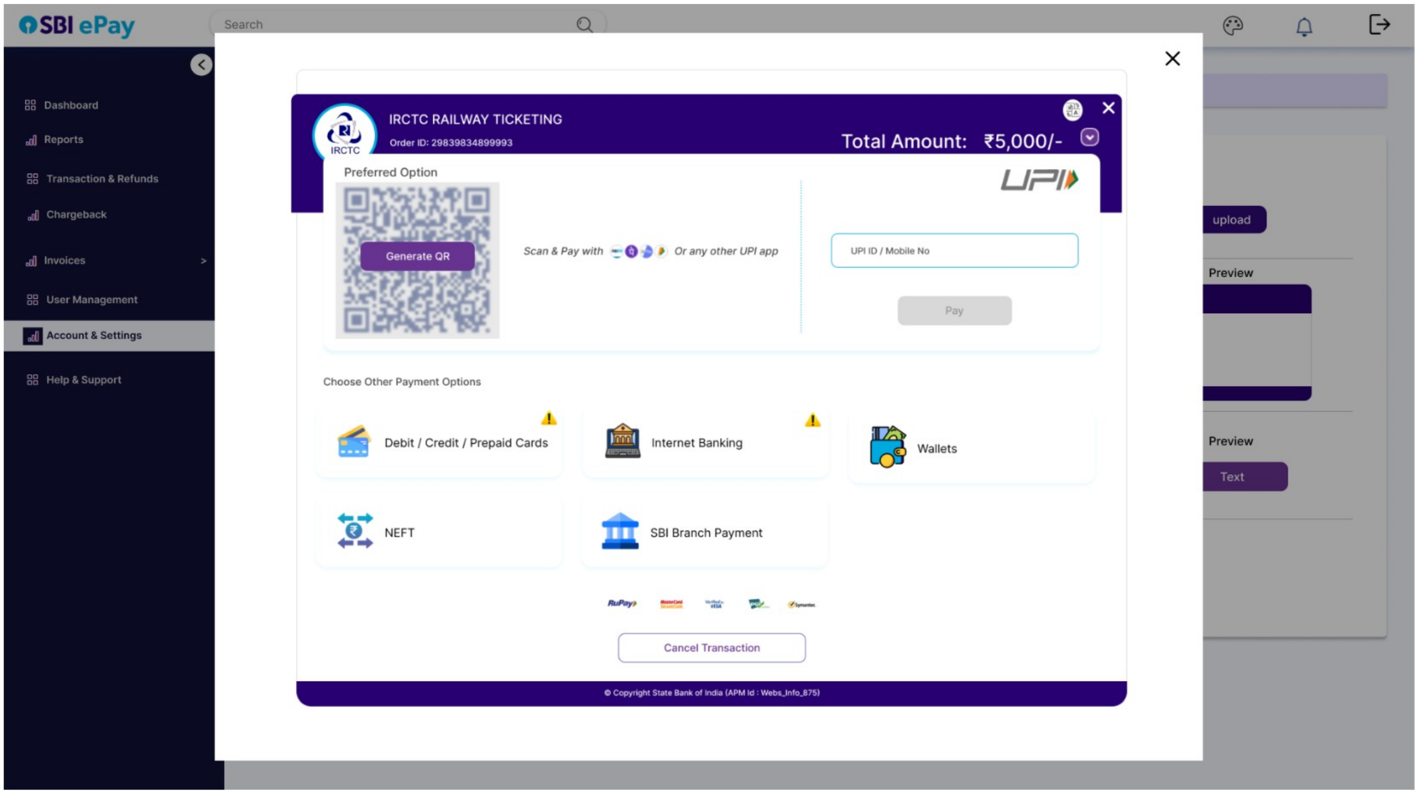


- In this section, the user can place a request to add/change their logo which is visible across the merchant panel sections and SBIePay payment pages.

- Payment page theme can also be chosen by clicking on primary color picker (for payment theme color, i.e. header, footer, buttons and icons) and secondary color picker (for payment page text color), which will open respective color palettes as per screenshot below.

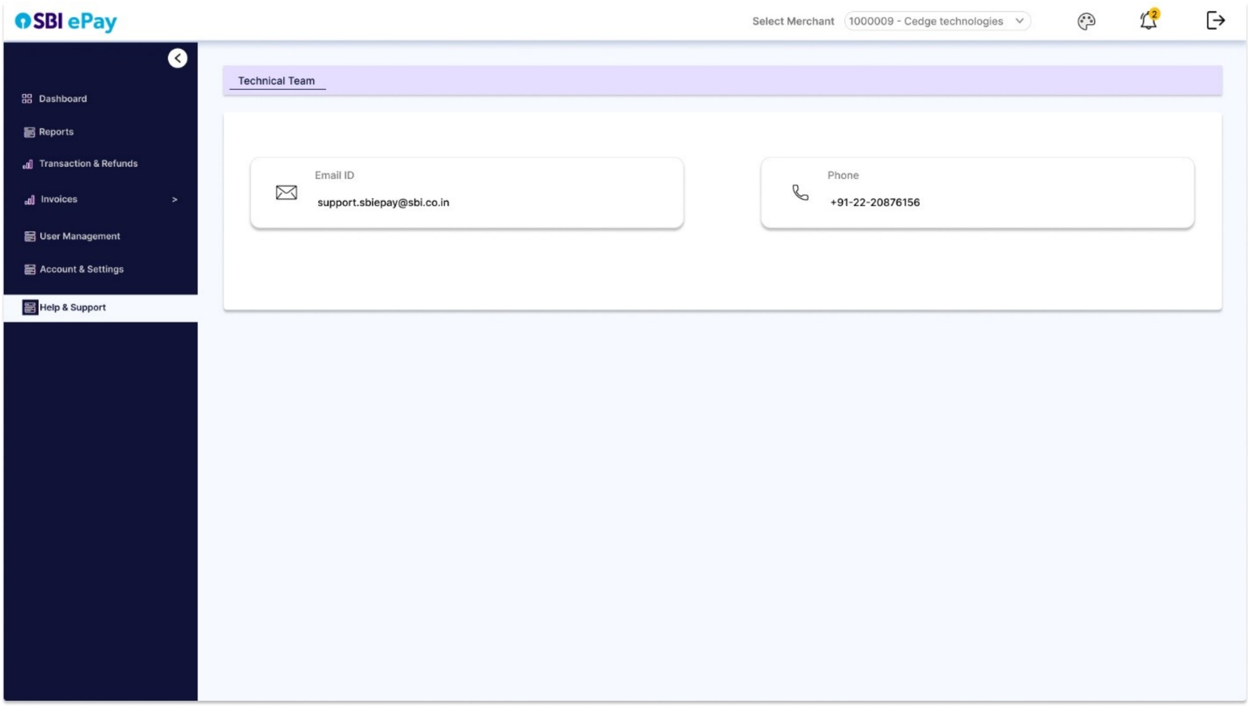


- Clicking on preview will open a preview window which will display the payment page preview with colors chosen as per screenshot below.



SBI ePay
Search
Dashboard
Reports
Transaction & Refunds
Chargeback
Invoices
User Management
Account & Settings
Help & Support
IRCTC RAILWAY TICKETING
Order ID: 29839834899993
Total Amount: ₹5,000/-
Preferred Option
Generate QR
Scan & Pay with
Or any other UPI app
UPI
UPI ID / Mobile No
Pay
Choose Other Payment Options
Debit / Credit / Prepaid Cards
Internet Banking
Wallets
NEFT
SBI Branch Payment
Cancel Transaction
© Copyright State Bank of India (APM Id : Webs_Info_875)
upload
Preview
Preview
Text

2.3.2 Help & Support



In this option, merchant user will find technical team's Email ID and phone number to contact in case of issues.

Note: Chargeback menu is visible in the menu bar in all the screens, however it will not be part of menu bar.

2.4 Footer Bar

Same as header bar, footer bar will be present at the bottom on all the pages and screens of merchant panel. Clicking on footer bar options such as ‘About Us’, ‘Terms & Conditions’, ‘Privacy Policy’, ‘Disclosure’, ‘Disclaimer’ etc. will display the corresponding static text.