



---

FUNCTIONAL SYSTEM DOCUMENT FOR MERCHANT DASHBOARD

---

OCT 2024



Document Control Sheet	
<b>Current Version</b>	1.0
<b>Project Code</b>	CE_SBI_04_08_2024
<b>Project Name</b>	SBI ePay Implementation
<b>Document Type</b>	ePay Merchant Dashboard
<b>Author</b>	Shreyash Bamane
<b>Reviewed By</b>	Karan Thakkar
<b>Frequency of Document Review</b>	Next Revision of Standard Documents
<b>Document Creation Date</b>	11-10-2024
<b>Last Updated Date</b>	11-10-2024

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

## Contents

Contents .....	2
Document Purpose .....	4
Scope .....	4
Functional Flow .....	5
1. Login .....	5
2. Merchant Panel- .....	15
2.1 Header bar .....	16
2.2 Information Section .....	19



2.3	Menu Bar.....	19
2.3.1	Dashboard.....	20
2.3.1.1	Transactions Trend .....	20
2.3.1.2	Transactions Summary .....	21
2.3.1.3	Refund Details .....	21
2.3.1.4	Transaction Details .....	22
2.3.1.5	Chargeback stage details .....	22
2.3.1.6	Settlement details.....	23
2.3.1.7	Payment Mode health.....	23
2.3.1.8	Transaction Details .....	24
2.3.2	Reports .....	26
2.3.2.1	Reports Download .....	26
2.3.2.2	Schedule Reports .....	28
2.3.2.3	Standard Reports and formats- .....	30
A.	Order Reports .....	30
B.	Settlements Reports .....	31
C.	Transactions Report.....	31
D.	Refunds Report.....	31
E.	Chargeback Report .....	32
2.3.3	Transaction & Refunds.....	32
2.3.3.1	Recent Transactions .....	32
2.3.3.2	Orders & transactions .....	34
2.3.3.3	Bulk Refund.....	37
2.3.3.4	Refund Status.....	41
2.3.4	Invoices.....	42
A.	Transaction Fee invoices.....	42
B.	GST invoices .....	42
2.3.5	User Management .....	43
2.3.5.1	Roles Hierarchy.....	44



2.3.5.2	Details .....	44
2.3.5.3	User management View .....	46
A.	Profile Tab .....	46
B.	Manage Users .....	48
C.	Activate Users .....	50
D.	MID mapping .....	52
E.	Tool mapping .....	53
2.3.6	Account & Settings .....	55
2.3.6.1	Transaction Limit .....	57
2.3.6.2	Bank Account .....	58
2.3.6.3	Keys.....	61
2.3.6.4	Payment Page Theme.....	63
2.3.7	Help & Support .....	65
2.4	Footer Bar.....	66

## 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 SBlePay.

## Scope

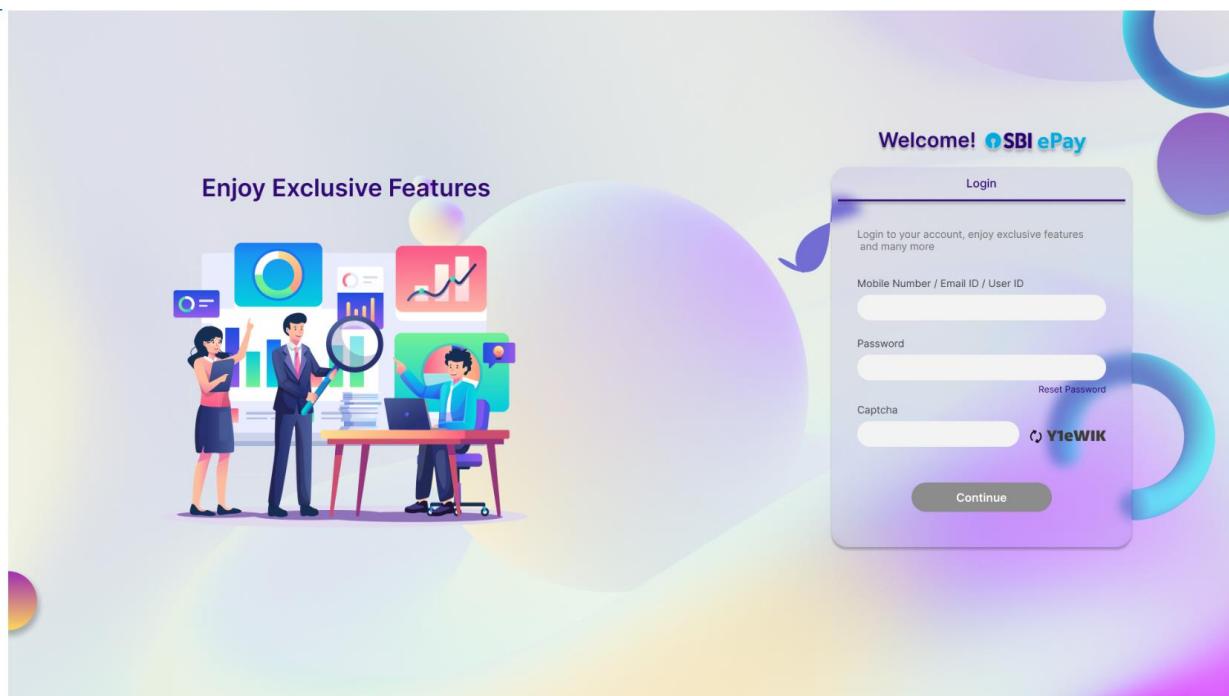
The scope of document includes modules of merchant panel such as merchant dashboard, user management, reports, accounts and settings.



## Functional Flow

### 1. Login

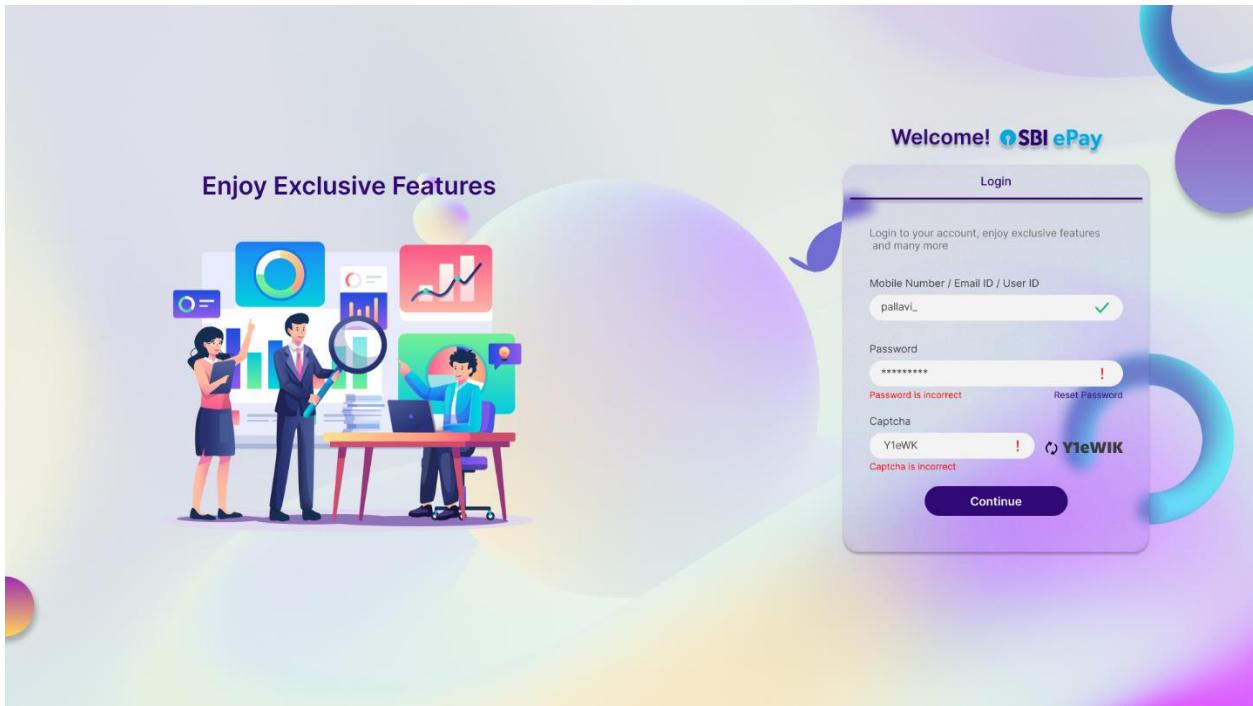
- Login page of the merchant panel will have SBlePay logo and a login box below it to enter login credentials (Mobile Number/Email ID/User ID), password and captcha, and a 'Continue' button which will be disabled until all the fields are filled, as per screenshot below.



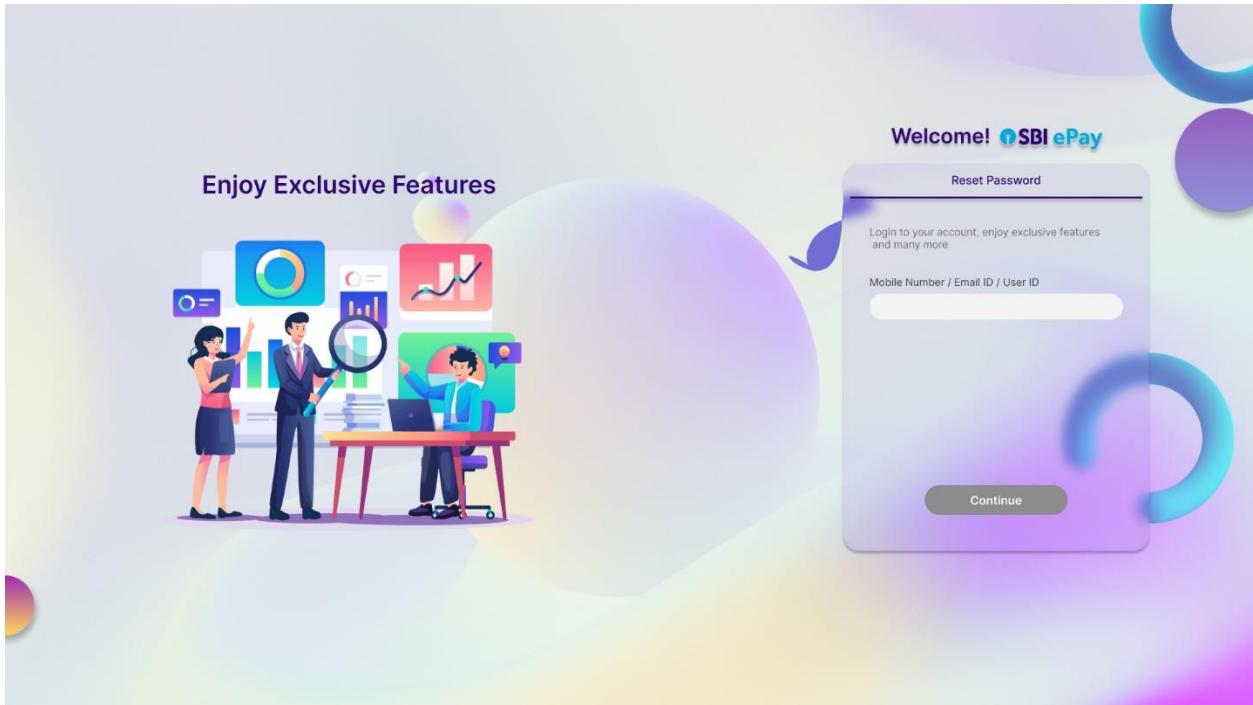
- User will enter valid mobile number/ Email ID/ unique User ID and will move to password field.
- As soon as the cursor moves to password field, entered Mobile Number/Email ID/User ID will be validated by system in the background, and the same will be indicated to the user. (Green tick in case of valid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



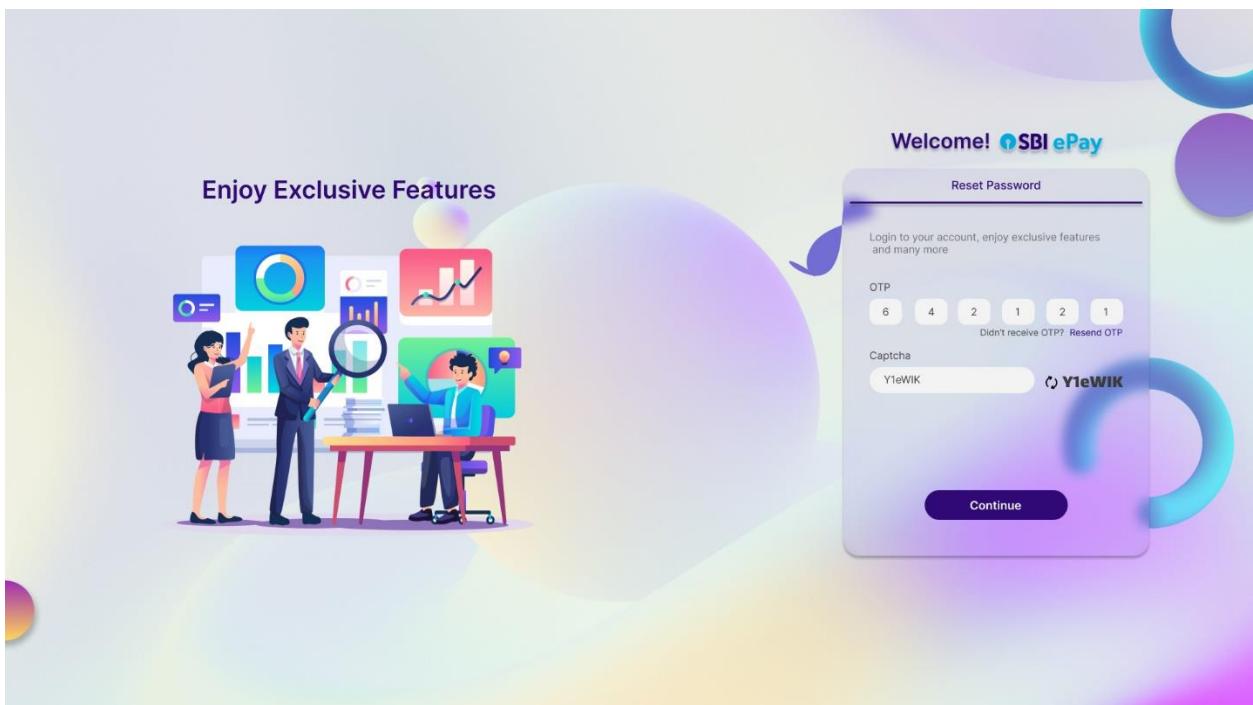
- After 'Continue' button is clicked, system will validate the password and captcha. If it is incorrect, the same will be notified with an alert message as per screenshot below.



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

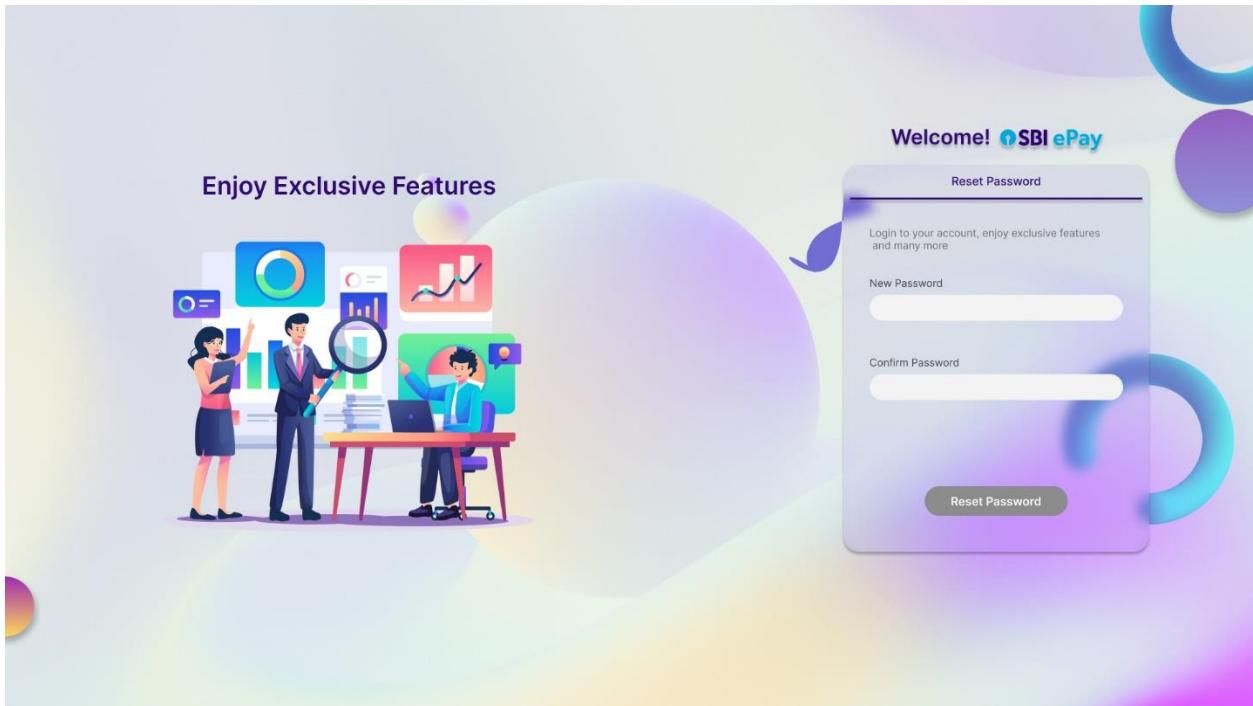


- User will enter correct ID and will click on 'Continue' to receive an OTP that needs to be entered in the next screen along with captcha as per screenshot below-

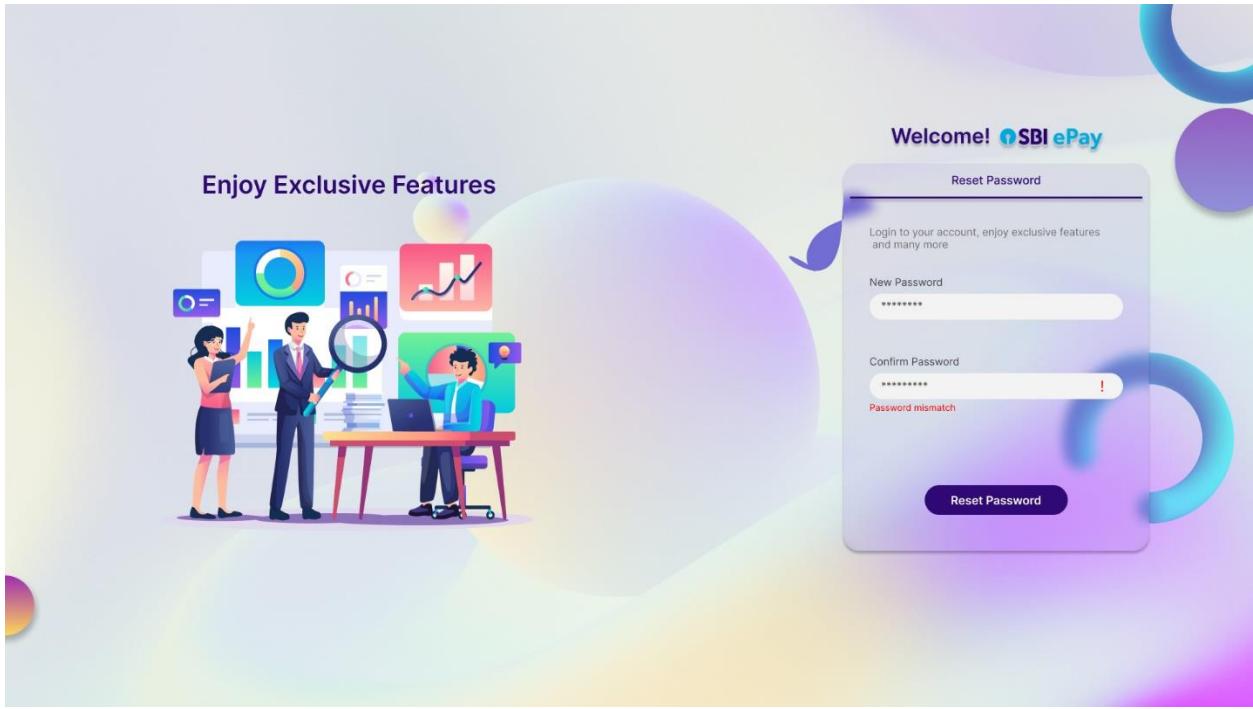




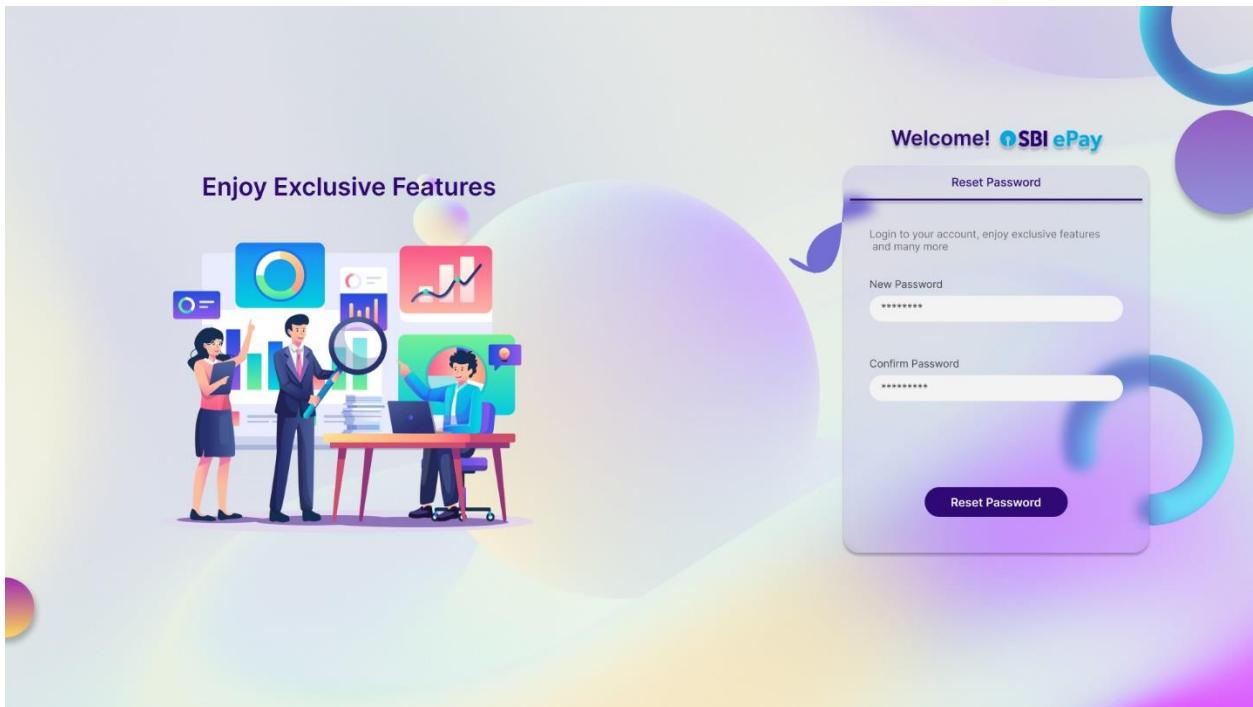
- Clicking on 'Continue' button will take user to the screen where they can enter new password (twice).



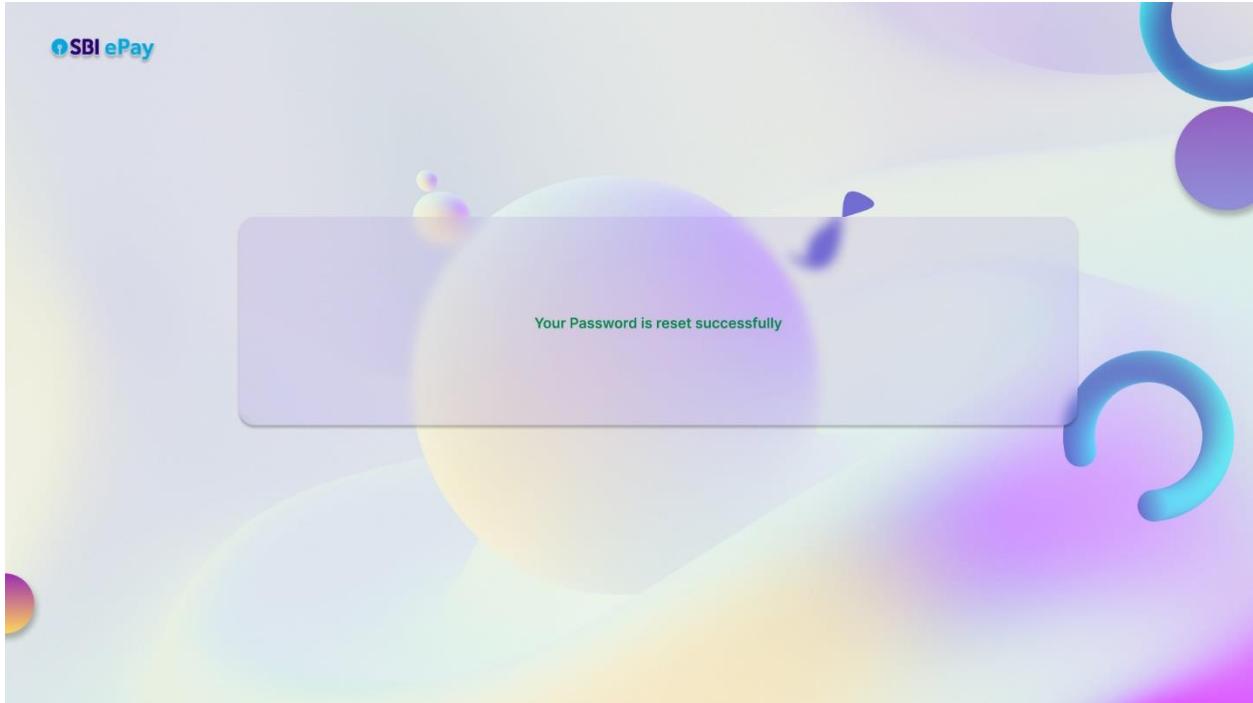
- If re-entered password does not match with the new password, user will be shown following error screen-



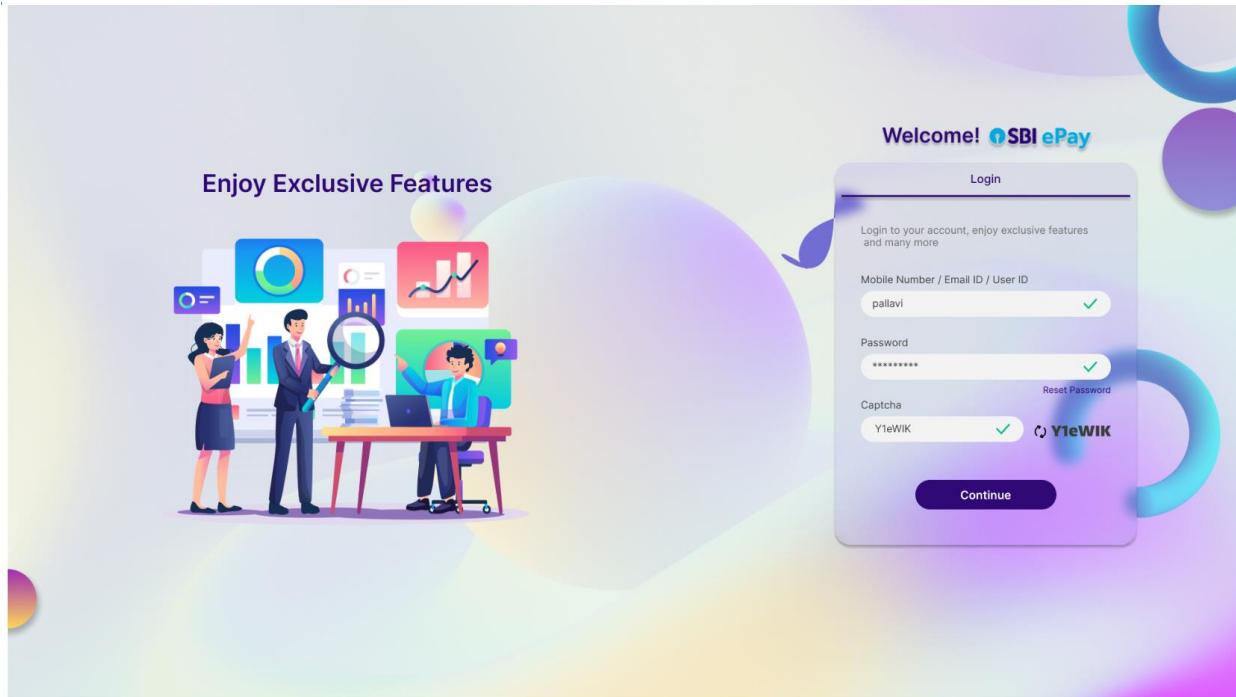
- If password matches, user will see following screen.



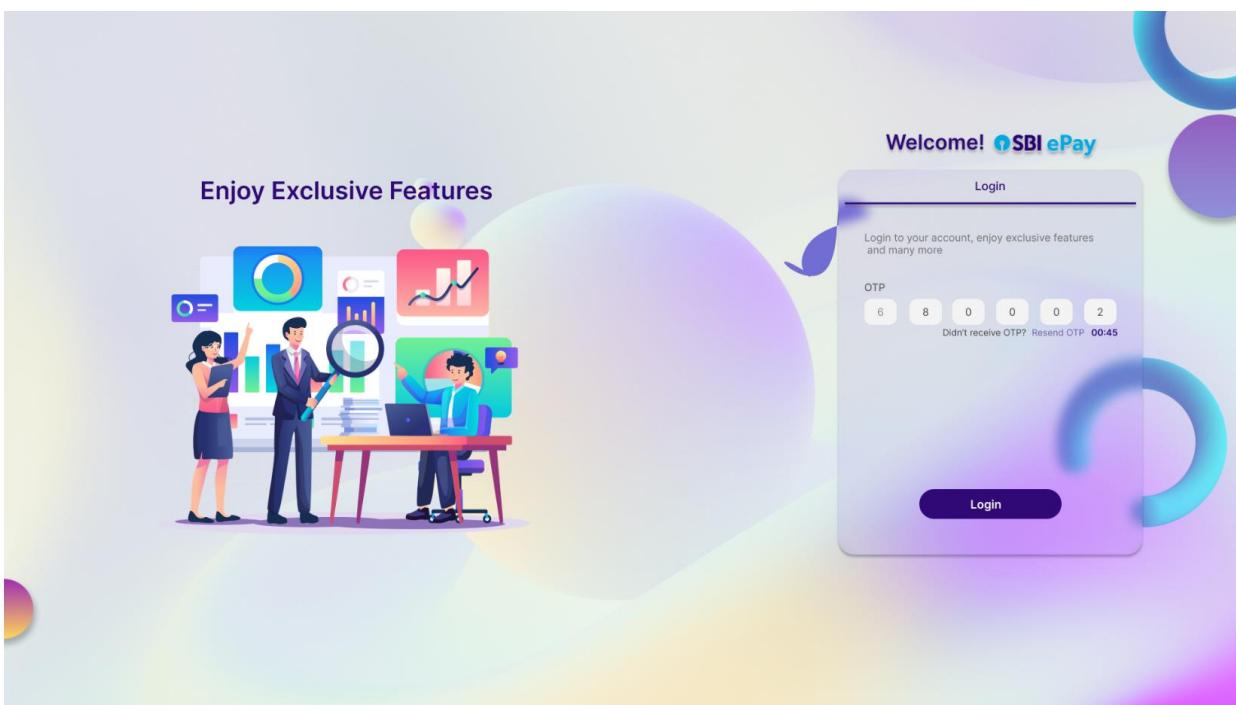
- User will then click on 'Reset password' to see following screen.



- Above screen will be visible to user for a few seconds, and then they will be redirected to login page again.
- 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.

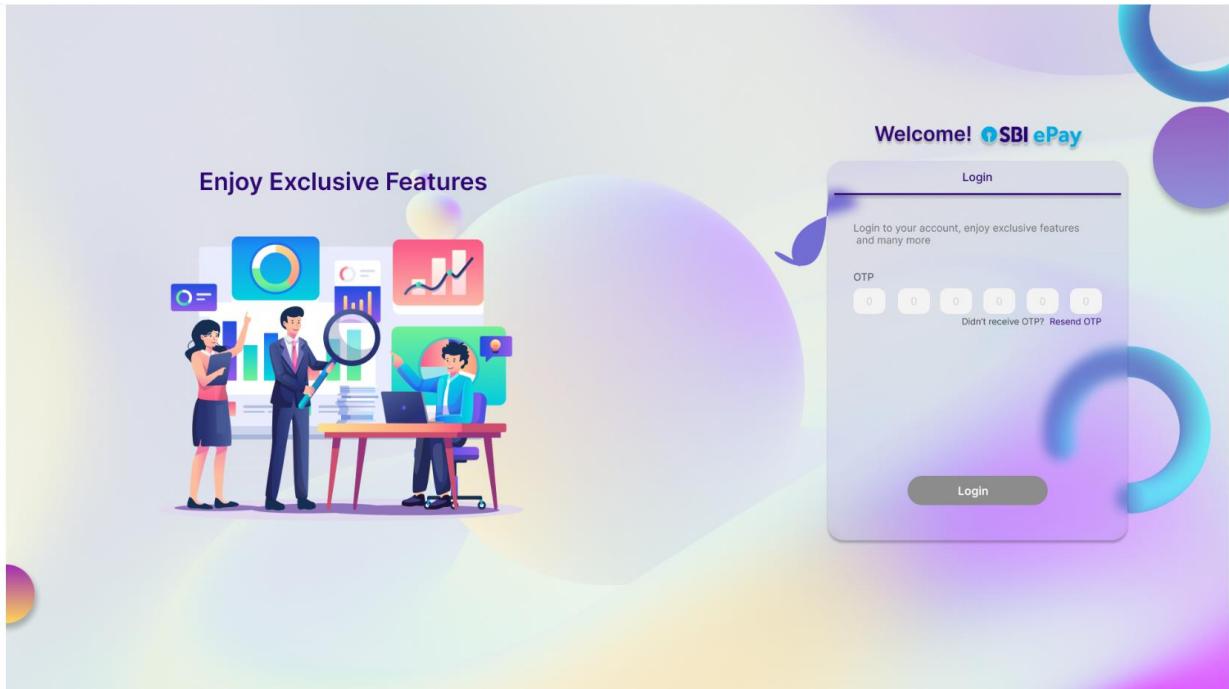


- By clicking on 'Continue' button, an OTP will be sent on user's email id and/or mobile number and they will be taken to the OTP screen as per screenshots below-

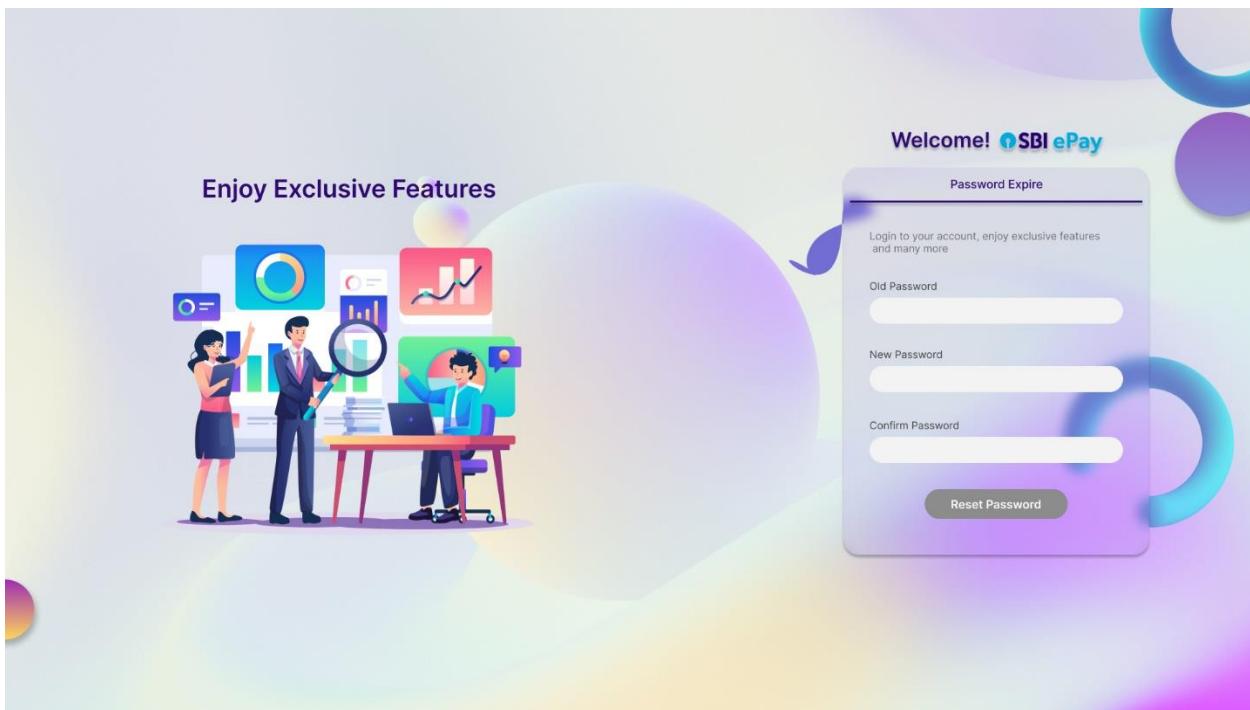
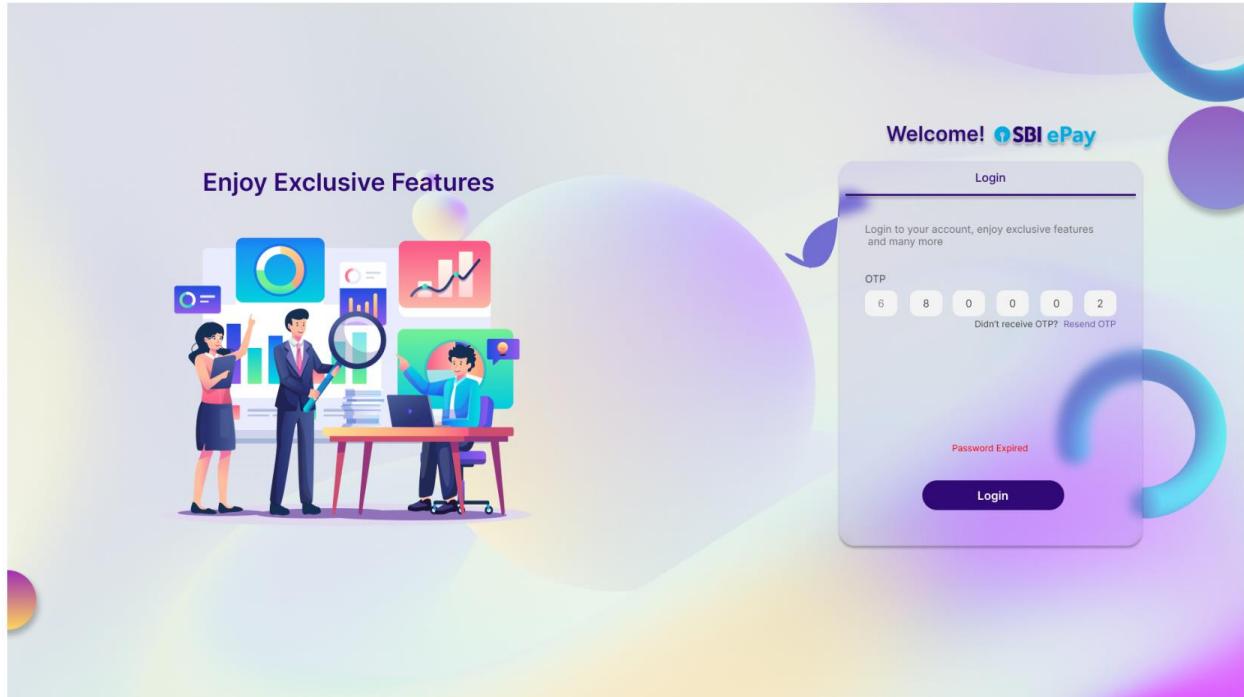




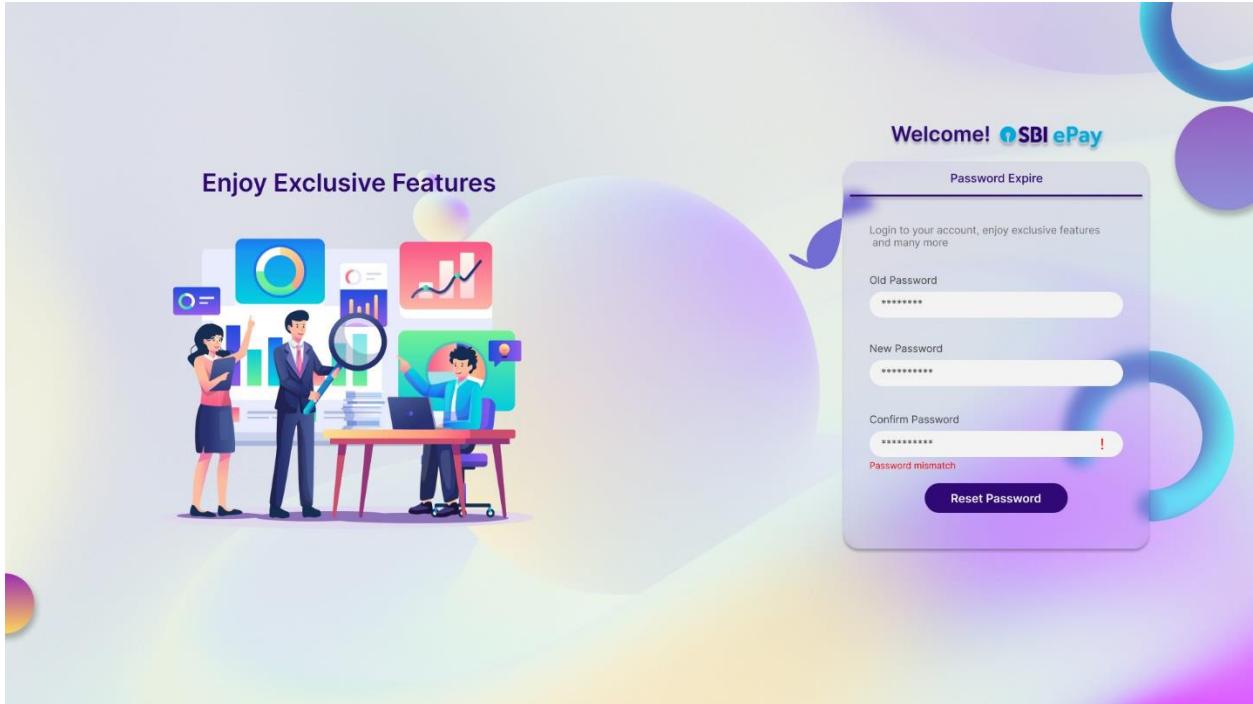
- As seen in screenshot above, soon as OTP is triggered, a timer of 60 seconds will appear with a disabled 'Resend OTP' button.
- In case the user does not receive OTP and 60 seconds of timer has been lapsed, the 'Resend OTP' button will be enabled and user will click on the same to attempt receiving the OTP again.



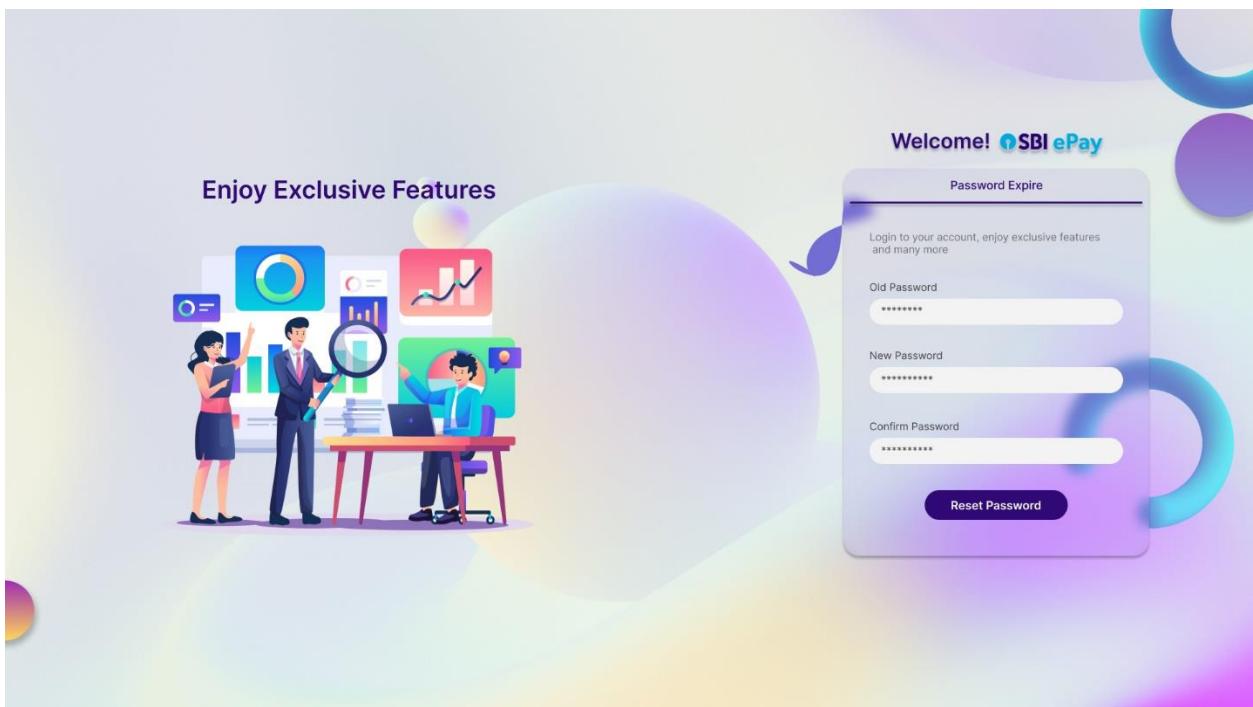
- Once user enters all the 6 digits of OTP< login button will be enabled and clicking the same will validate the OTP and allow the login.
- If the password is expired, user will be alerted about the same and will be redirected to a screen where merchant can set a new password.



- 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, following alert will be shown to user.

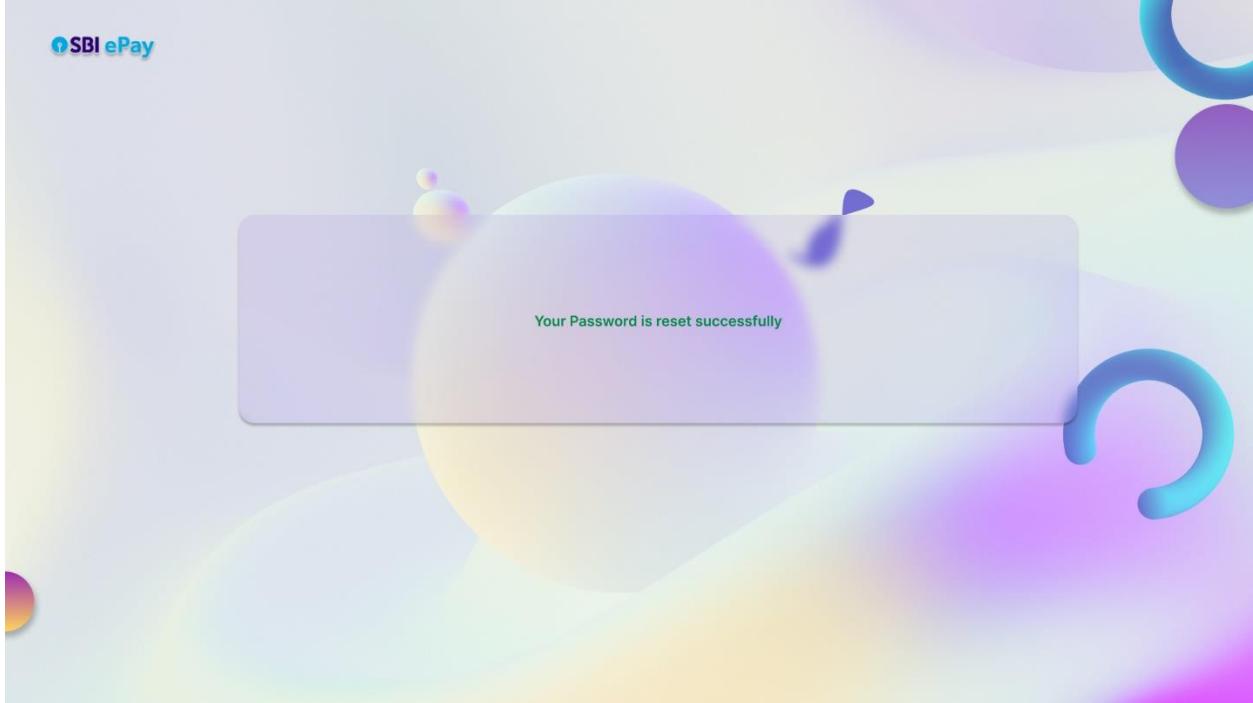


- If the 'confirm password' matches with 'new password', no alert will be shown.





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



- Above screen will be visible to user for a few seconds, and then they will be redirected to login page again.

## 2. Merchant Panel-

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

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



Screenshot of the SBI ePay Merchant panel interface.

**Header Bar:** Contains the SBI ePay logo, a search bar labeled "Select Merchant 1000009 - Cedge technologies", and several icons for notifications, user profile, and navigation.

**Left Sidebar (Dashboard):** Includes links for Dashboard, Reports, Transaction & Refunds, Invoices, User Management, Account & Settings, and Help & Support.

**Information Section:** Features an "Important Notice" section with placeholder text about Lorem Ipsum, a "TRANSACTIONS TRENDS" chart showing monthly transaction amounts, and a "TRANSACTIONS SUMMARY" section with a donut chart and a table of transaction success rates by payment mode.

Payment Mode	Success (%)	Failure (%)
UPI	30%	70%
CREDIT CARD	20%	80%
DEBIT CARD	15%	85%
NET BANKING	15%	85%
WALLET	10%	90%
NEFT	10%	90%

**Refund Section:** Displays counts, amounts, and available amounts for refunds.

Category	Count	Amount
Refund	10	₹ 4,50,000
Transactions	10	₹ 4,50,000
ChargeBack	6	₹ 8,000

**Transactions Details Section:** Shows a table of transaction details with columns for Txn. Date, Txn. Count, Total Order Amt.(₹), Total Txn Fee(₹), Refund adjusted, Chargeback adjusted, Settlement Amt.(₹), Settled Amt.(₹), and Pending Amt. (₹).

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

**Payment Mode Health:** A summary table showing the count of transactions for each payment mode.

Payment Mode	Count
Net Banking	1
UPI	1
Credit Card	1
NEFT	1
Debit Card	1
Wallet	1

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

Content in 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)

Screenshot of the SBI ePay header bar.

- SBI ePay logo
- Select Merchant dropdown (1000009 - Cedge technologies)
- Notification icon (2 notifications)
- User profile icon
- Logout icon

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



Merchant user 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 only 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.

Txn. Date	Txn. Count	Total Order Amt.(₹)	Total Txn Fee(₹)	Refund adjusted	Chargeback adjusted
22-Aug-24	100	100000	5000	7000	7000
21-Aug-24	110	150000	7000	2000	2000
20-Aug-24	125	120000	10000	0	0
19-Aug-24	115	90000	4500	1000	1000

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

List of notifications-



1. <Daily/Weekly/Monthly/Quarterly/Half Yearly/Yearly> Transaction limit utilized by 80%.  
Modify Now.
2. <Daily/Weekly/Monthly/Quarterly/Half Yearly/Yearly> Transaction limit utilized by 100%. Modify Now.
3. Account about to expire in 30 days. Contact SBlePay RM.
4. Account about to expire in 15 days. Contact SBlePay RM.
5. Account about to expire in <7,6,5,4,3,2,1> days. Contact SBlePay RM.
6. Bank Account added on <date> is approved.
7. Bank Account modified on <date> is approved.
8. Transaction limit modified on <date> is approved.

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

The screenshot shows the SBI ePay dashboard with a dark sidebar on the left containing navigation links: Dashboard, Reports, Transaction & Refunds, Invoices, User Management, Account & Settings, and Help & Support. The main area is titled 'Notifications' and displays a table of recent events:

Category	Detail	Time	Action
Transaction Limit	Daily transaction limit utilized by 80%	4hrs ago	<a href="#">Modify Now</a>
Account Expiry	Account about to expire in 5 days. Contact SBlePay RM	8hrs ago	-
Bank Account	Account about to expire in 8 days. Contact SBlePay RM	2 days ago	-
Transaction Limit	Daily transaction limit utilized by 80%	2 days ago	<a href="#">Modify Now</a>
Account Expiry	Account about to expire in 10 days. Contact SBlePay RM	4 days ago	-
Bank Account	Account about to expire in 10 days. Contact SBlePay RM	4 days ago	-
Transaction Limit	Daily transaction limit utilized by 80%	8 days ago	<a href="#">Modify Now</a>
Account Expiry	Account about to expire in 15 days. Contact SBlePay RM	9 days ago	-
Bank Account	Account about to expire in 15 days. Contact SBlePay RM	10 days ago	-
Transaction Limit	Daily transaction limit utilized by 80%	12 days ago	<a href="#">Modify Now</a>
Account Expiry	Account about to expire in 15 days. Contact SBlePay RM	12 days ago	-
Bank Account	Account about to expire in 15 days. Contact SBlePay RM	14 days ago	-
Transaction Limit	Daily transaction limit utilized by 80%	13 days ago	<a href="#">Modify Now</a>
Account Expiry	Account about to expire in 15 days. Contact SBlePay RM	13 days ago	-
Bank Account	Account about to expire in 20 days. Contact SBlePay 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.
- 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 is remaining.
- User 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 SBlePay RM.”

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

## 2.2 Information Section

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

Merchant dashboard menu consists of sections such as Merchant profile card, Transaction limit section, Recent Transaction, Active Refunds value, Active refunds count and amount available for refund.

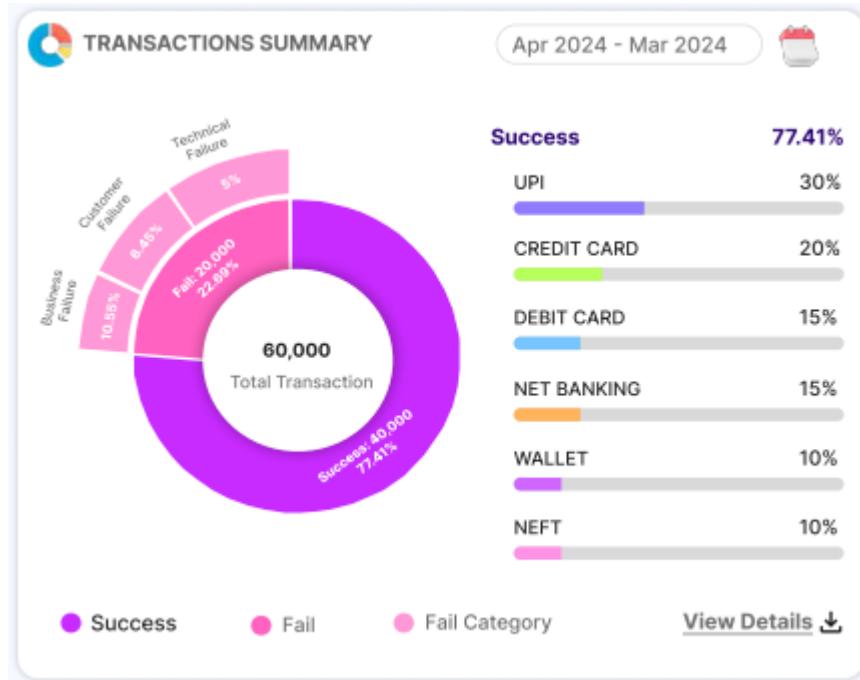
#### 2.3.1.1 Transactions Trend



- By using this section, user will be able to see successful transaction trends in the form of bar graphs.
- X Axis will denote the period of data, and Y axis will represent either the amount of successful transactions, or the count of transactions.
- 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



- In this section, user will select any period and will be able to see a donut pie chart with 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, 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, 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 refund 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

Transactions	
Count	10
Amount	₹ 4,50,000
Date	29-Nov-24

- In this section, 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

ChargeBack	
Count	6
Amount	₹ 8,000
TAT	4 Days

- In this box, 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 user to existing chargeback module.



#### 2.3.1.6 Settlement details

Settlement	
Previous (28-Nov-24)	₹ 8,00,000
Current (29-Nov-24)	₹ 0

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

#### 2.3.1.7 Payment Mode health

Payment Mode Health	
● Net Banking	● UPI
● Credit Card (1)	● NEFT
● Debit Card (1)	
● Wallet (1)	

- In this section, users can see the downtime for any pay mode.
- Green dot in front of a pay mode will indicate active service and red dot will indicate downtime.
- If a service is in downtime till a predefined date and time, the same will be indicated in front of the name of the service.
- User 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 close button will close the window, as per screenshot below.



The screenshot shows the SBI ePay dashboard. On the left, there's a sidebar with navigation links: Dashboard, Reports, Transaction & Refunds, Invoices, User Management, Account & Settings, and Help & Support. The main area has a header 'Cedge Technologies' with 'Merchant ID: 1000009' and 'Reactivation Date: 31-Dec-2025'. Below this is a 'TRANSACTION LIMIT' section with four circular icons: Net Banking (60%), UPI (50%), Credit Card (30%), and Debit Card (42%). Each icon shows a current limit and a maximum limit. To the right is a 'Channel Status' section with tabs for Net Banking, UPI, Credit / Debit Card (3 active), Wallet, and Others. It lists various payment methods and their status (e.g., Up, Down, Inactive).

- In this window, each pay mode will be represented in columns.
- User 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.
- Any non-opted paymode will be grayed out and will be tagged as Inactive.

### 2.3.1.8 Transaction Details

TRANSACTIONS DETAILS									Daily	Monthly	<a href="#">View more &gt;</a>
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			

- 'Transaction Details' 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 22<sup>nd</sup> 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 total 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 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. User can select the tile 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 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.
- User can select report format from format field.
- Clicking on generate button will add a new row at the top of the download report table with status 'Generating'.

Report Name	Duration Covered	Format	Status	Download
Orders	Jan 24, 2024 - Apr 23, 2024	CSV	Generating	
Orders	Jan 24, 2024 - Apr 23, 2024	CSV	Failed to download	
Payment Links	Jan 24, 2024 - Apr 23, 2024	CSV	Downloaded	
Orders	Jan 24, 2024 - Apr 23, 2024	CSV	Failed to generate	-

- 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'.
- 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

The screenshot shows the SBI ePay web application. On the left is a dark sidebar with navigation links: Dashboard, Reports (selected), Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main content area has tabs for 'Downloads' and 'Schedules'. Under 'Schedules', there's a search/filter bar with dropdowns for 'Select Report' (with a placeholder 'Orders'), 'Select Format' (xixs), 'Period' (Last 90 Days), 'Duration' (24 Jan 2024 to 23 Apr 2024), 'Frequency' (Daily), 'Set Time' (4:00 pm), and buttons for 'Search' and 'Reset'. Below is a table of scheduled reports:

Report Name	Format	Frequency	Time	Status	Modify / Delete
Orders	xixs	Daily	4:00 pm	Active	/
Orders	csv	Monthly	10:00 am	Active	/
Orders	xixs	Daily	5:00 pm	Stopped	/

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



The screenshot shows the SBI ePay web application. On the left is a dark sidebar with navigation links: Dashboard, Reports (selected), Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main area has tabs for Downloads and Schedules. Under Schedules, there's a table showing existing report schedules:

Report Name	Format	Frequency	Time
Orders	xlsx	Daily	4:00 pm
Orders	csv	Monthly	10:00 am
Orders	xlsx	Daily	5:00 pm

A modal window titled "Create Schedule" is open on the right. It contains fields for "Select Report" (set to "Please select"), "Schedule Name" (empty), "Select Format" (set to "Please select"), "Duration" (empty), and "Frequency" (set to "Please select"). At the bottom are "OK" and "Reset" buttons.

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

The screenshot shows the same SBI ePay interface as above, but the "Create Schedule" modal now contains populated fields:

- Select Report: Orders
- Schedule Name: scheduler
- Select Format: csv
- Duration: 26/06/2024 8:00 AM (with a calendar icon)

The calendar for June 2024 shows the date 26 highlighted. At the bottom of the modal, there are buttons for "OK" and "Cancel".



The screenshot shows the SBI ePay web application. On the left is a dark sidebar with navigation links: Dashboard, Reports (selected), Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main area has tabs for 'Downloads' and 'Schedules'. Under 'Schedules', there are filter options for 'Select Report' (Orders), 'Select Format' (xixs), 'Period' (Last 90 Days), 'Duration' (24 Jan 2024 to 23 Apr 2024), and 'Frequency'. Below these filters is a table showing three scheduled reports:

Report Name	Format	Frequency	Time
Orders	xixs	Daily	4:00 pm
Orders	csv	Monthly	10:00 am
Orders	xixs	Daily	5:00 pm

A modal window titled 'Create Schedule' is open on the right. It contains fields for 'Select Report' (Orders), 'Schedule Name' (scheduler), 'Select Format' (csv), 'Duration' (26/06/2024 8:00 AM), and 'Frequency' (Daily). At the bottom are 'OK' and 'Reset' buttons.

- 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.
- User can modify the report schedule, e.g changing its frequency, format by clicking on modify button.
- A schedule can be deleted using the delete icon.
- Once a schedule is live, 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	SBlePay 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	SBlePay Order ID	Transaction ID	Transaction Date	Transaction Amount	Settlement Amount	Settlement Date	Comms	GST	Payout Amount	Gateway Name	Gateway Trace Number	Pay Mode Code	Pay Proc	Other Details	CIN Number
789	17-09-2022	1000022	VARDHAMAN MAHAVERI OPEN UNIVERSITY	1715399	Order_1234	9491462067127	09-09-2022	INR	4128.14	09-09-2022	4128.14	40.8	7.34	4080	State Bank of India New PG	20222599309762	Credit Card	Visa Payments	0.100 24
789	17-09-2022	1000022	VARDHAMAN MAHAVERI OPEN UNIVERSITY	1717108	Order_1245	0233880171737	16-09-2022	INR	4653.1	16-09-2022	4653.1	45	8.1	4500	State Bank of India New PG	202225919620599	Credit Card	Visa Payments	0.100 3
789	17-09-2022	1000022	VARDHAMAN MAHAVERI OPEN UNIVERSITY	18011735452	Order_1287	3530375349129	15-09-2022	INR	3751.6	15-09-2022	3751.6	10	1.8	3740	State Bank of India	1ACAOHQX09	Net Banking	Sell	Promocoe_0 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	SBlePay Order ID	Order Id Status	ATRN	Transaction Status	Paymode Name	Bank Name	Bank Tx Reference No	Amount Settled	Amount Refundable	Amount Charged
27-08-2024 12:51	sb2xD	NA	INR	10.00	10.00	Order_1234	Post	0419649230810	Transaction Booked	Net Banking	SBlePay Test	NA	NA	NA	NA
27-08-2024 11:48	LshdT	NA	INR	10.00	10.00	Order_1284	Paid	14042202489910	Payment In Clearing	Net Banking	SBlePay Test	ASGHAS2135AS	NA	NA	NA
20-08-2024 16:58	oWfFe	NA	INR	300.00	300.00	Order_4565	Paid	3801733159110	Transaction Paid Out	Net Banking	SBlePay Test	WQESDA552135AS	297.64	NA	NA
27-08-2024 10:49	cD9so	NA	INR	10.00	10.00	Order_4883	Paid	19570419379610	Transaction Refund	Net Banking	SBlePay Test	LKIGHDHS2135AS	NA	10	NA
27-08-2024 10:26	xvFeJ	NA	INR	10.00	10.00	Order_4569	Paid	9804363629910	Transaction	Net Banking	SBlePay Test	VXCVERS2135AS	NA	NA	NA
20-08-2024 12:38	qOCmg	NA	INR	100.00	100.00	Order_4859	Attempt	772278663710	Payment Failed	Net Banking	SBlePay 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	SBlePay 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	SBlePay 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.



- Allow access to refund 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-

Refund Report													
Txn Date & Time	Refund Type	SBIePay 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	OoNp	50714481939310	SBIePay Test Bank	Net Banking	Transaction Refund	10.00	10.00	ok	Successfull	NA	8643686474271
20-08-2024 16:58	Partial	Order_4565	qWEFe	3801713159110	SBIePay 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 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-

Chargeback Report													
CBRN	Merchant Order No	SBIePay 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
11020241817438948740524110	1H870	Order_1234	6948740524110	1000003	MAHAONLINE LIMITED	₹ 1	₹ 112	₹ 112	2024-02-05 00:00:00	NA	19	CLOSE	Card Recovery Bulletin

### 2.3.3 Transaction & Refunds

- 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 Recent Transactions



The screenshot shows the SBI ePay Transaction & Refunds interface. The left sidebar includes links for Dashboard, Reports, Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main content area has tabs for Recent Transactions, Orders & Refund, Bulk Refund, and Refund Status. Under Recent Transactions, there are filters for Period (Daily) and Duration (19 Aug 2024 to 22 Aug 2024), a Search button, and a Download icon. A table lists transaction details:

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 same as expanded view of ‘Recent Transaction’ 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.
- User can alter the filters as per their requirement and click on 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, last ‘3 months’ will be selected in ‘Period’ field and corresponding months (from month- to month) will be visible in ‘Duration’ field.



- User can alter the filters as per their requirement and click on search button to display the records and click on download icon to download the csv/excel with displayed records.
- 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

- User will refer 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 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 screenshot shows the SBI ePay platform's 'Orders & Refund' section. On the left, there's a sidebar with various navigation options like Dashboard, Reports, Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main area has tabs for 'Recent Transactions', 'Orders & Refund' (which is selected), 'Bulk Refund', and 'Refund Status'. Below these tabs is a search bar with fields for Order Number, Sbipepay Order Id, ATRN, Bank Ref. No., Duration (set to 24 Jan 2024 to 23 Apr 2024), and a dropdown for Status (set to All). There are also 'Search' and 'Reset' buttons, and a download icon. The main content area displays a table of transaction results:

Order Number	Sbipepay Order Id	ATRN	Bank Ref. No.	Duration	Status			
ABDTX1289012	XTDSC_7890123	-	-	NA	20000	Created	NA	NA
ABDTX1289013	XTDSC_7890124	67781627388	-	27 Aug 2024, 11:00:45 pm	18000	attempted	Failed	NA
ABDTX1289014	XTDSC_7890125	45781627389	-	27 Aug 2024, 11:00:45 pm	18000	attempted	Failed	NA
ABDTX1289015	XTDSC_78901326	34781627390	-	27 Aug 2024, 11:00:45 pm	4200	paid	Failed	NA
ABDTX1289016	XTDSC_7890127	89781627491	-	27 Aug 2024, 11:00:45 pm	4200	paid	Successful	<button>Book Refund</button>
ABDTX1289017	XTDSC_78901328	45781627492	25469820180	27 Aug 2024, 11:00:45 pm	5000	paid	Successful	<button>Book Refund</button>

- 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 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.
- User can download the search results in excel/csv by clicking on download icon.
- 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).



SBI ePay

Select Merchant 1000009 - Cedge technologies

Recent Transactions Orders & Refund Bulk Refund Refund Status

Order Number	Sbiepay Order Id	ATRN	Bank Ref. No.	Duration	Amount
ABDTX1289012	XTDSC_7890123	-	-	NA	200
ABDTX1289013	XTDSC_7890124	67781627388	-	27 Aug 2024, 11:00:45 pm	180
ABDTX1289014	XTDSC_7890125	45781627389	-	27 Aug 2024, 11:00:45 pm	180
ABDTX1289015	XTDSC_78901326	34781627390	-	27 Aug 2024, 11:00:45 pm	42
ABDTX1289016	XTDSC_7890127	89781627491	-	27 Aug 2024, 11:00:45 pm	42
ABDTX1289017	XTDSC_78901328	45781627492	25469820180	27 Aug 2024, 11:00:45 pm	50

Book Refund

Refund Type \* Partial Full

ATRN : 67781627388

Gateway Trace No. : 000071581

Merchant Order No. : BKYqH

Transaction Date : 2024-07-29 12:50:35

Transaction Amount : 10

Refunded Amount : 0

Available Refund Amount : 10

Refund Amount \* :

Transaction Status : Payment in clearing

Preview

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

SBI ePay

Select Merchant 1000009 - Cedge technologies

Recent Transactions Orders & Refund Bulk Refund Refund Status

Order Number	Sbiepay Order Id	ATRN	Bank Ref. No.	Duration	Amount
ABDTX1289012	XTDSC_7890123	-	-	NA	200
ABDTX1289013	XTDSC_7890124	67781627388	-	27 Aug 2024, 11:00:45 pm	180
ABDTX1289014	XTDSC_7890125	45781627389	-	27 Aug 2024, 11:00:45 pm	180
ABDTX1289015	XTDSC_78901326	34781627390	-	27 Aug 2024, 11:00:45 pm	42
ABDTX1289016	XTDSC_7890127	89781627491	-	27 Aug 2024, 11:00:45 pm	42
ABDTX1289017	XTDSC_78901328	45781627492	25469820180	27 Aug 2024, 11:00:45 pm	50

Book Refund

Refund Type \* Partial Full

ATRN : 67781627388

Gateway Trace No. : 000071581

Merchant Order No. : BKYqH

Transaction Date : 2024-07-29 12:50:35

Transaction Amount : 10

Refunded Amount : 0

Available Refund Amount : 10

Refund Amount \* : 10

Transaction Status : Payment in clearing

Preview

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



SBI ePay

Select Merchant 1000009 - Cedge technologies

Recent Transactions Orders & Refund Bulk Refund Refund Status

Order Number	Sbieipay Order Id	ATRN	Bank Ref. No.	Duration	Amount
ABDTX1289012	XTDSC_7890123	-	-	24 Jan 2024 to 23 Apr 2024	NA
ABDTX1289013	XTDSC_7890124	67781627388	-	27 Aug 2024, 11:00:45 pm	18
ABDTX1289014	XTDSC_7890125	45781627389	-	27 Aug 2024, 11:00:45 pm	18
ABDTX1289015	XTDSC_78901326	34781627390	-	27 Aug 2024, 11:00:45 pm	4
ABDTX1289016	XTDSC_7890127	89781627491	-	27 Aug 2024, 11:00:45 pm	4
ABDTX1289017	XTDSC_78901328	45781627492	25469820180	27 Aug 2024, 11:00:45 pm	5

Book Refund

Refund Type \* Partial Full

ATRN : 9944380123103

Gateway Trace No. : 000071581

Merchant Order No. : BKYqH

Transaction Date : 2024-07-29 12:50:35

Transaction Amount : 10

Refunded Amount : 0

Available Refund Amount : 10

Refund Amount \* : 10

Transaction Status : Payment in clearing

Preview

- User will click on 'Preview' button to view the preview of refund before submitting.

SBI ePay

Select Merchant 1000009 - Cedge technologies

Recent Transactions Orders & Refund Bulk Refund Refund Status

Order Number	Sbieipay Order Id	ATRN	Bank Ref. No.	Duration	Amount
ABDTX1289012	XTDSC_7890123	-	-	24 Jan 2024 to 23 Apr 2024	NA
ABDTX1289013	XTDSC_7890124	67781627388	-	27 Aug 2024, 11:00:45 pm	18
ABDTX1289014	XTDSC_7890125	45781627389	-	27 Aug 2024, 11:00:45 pm	18
ABDTX1289015	XTDSC_78901326	34781627390	-	27 Aug 2024, 11:00:45 pm	4
ABDTX1289016	XTDSC_7890127	89781627491	-	27 Aug 2024, 11:00:45 pm	4
ABDTX1289017	XTDSC_78901328	45781627492	25469820180	27 Aug 2024, 11:00:45 pm	5

Book Refund - Preview

Refund Type \* Partial Full

ATRN : 9944380123103

Gateway Trace No. : 000071581

Merchant Order No. : BKYqH

Transaction Date : 2024-07-29 12:50:35

Transaction Amount : 10

Refunded Amount : 0

Available Refund Amount : 10

Refund Amount \* : 10

Transaction Status : Payment in clearing

Refund Book

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

### 2.3.3.3 Bulk Refund



Screenshot of the SBI ePay Bulk Refund page. The page features a navigation bar at the top with links for Recent Transactions, Orders & Refund, Bulk Refund (which is selected), and Refund Status. There are also buttons for Download Sample File and Upload Refund File. On the left, a sidebar lists various menu items: Dashboard, Reports, Transaction & Refunds (selected), Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main content area shows a table with the following columns: Bulk ID, Total Records, Valid Records, Invalid Records, Upload Date, and Action. A message 'No Records Found' is centered in the table area.

- 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 right side of the screen with a 'Browse file' button.

Screenshot of the SBI ePay Bulk Refund page with an open 'Upload Refund File' drawer. The main interface remains the same as the previous screenshot. The 'Upload Refund File' drawer is positioned on the right side of the screen. It contains a cloud icon, a text area that says 'Choose a file or drag & drop it here csv formats, up to 2MB', and a 'Browse File' button.



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

The screenshot shows the SBI ePay platform interface. On the left is a dark sidebar with various navigation options: Dashboard, Reports, Transaction & Refunds (selected), Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main content area has tabs for Recent Transactions, Orders & Refund, Bulk Refund (selected), and Refund Status. Under Bulk Refund, there's a table with columns: Bulk ID, Total Records, Valid Records, Invalid Records, and Upload Date. A message says "No Records Found". To the right, a modal window titled "Upload Refund File" shows a dashed-dotted area for file upload with the placeholder "Choose a file or drag & drop it here csv formats, up to 2MB". Below it is a "Browse File" button. A file named "refundFile.csv" is shown being uploaded, with a progress bar indicating "Uploading..." at 60 KB of 2MB. The file is marked as "Completed" once the progress reaches 100%.

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



The screenshot shows the SBI ePay platform's Bulk Refund section. The left sidebar has a dark theme with various navigation options like Dashboard, Reports, Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main header includes 'SBI ePay' and 'Select Merchant 1000009 - Cedge technologies'. Below the header are tabs for 'Recent Transactions', 'Orders & Refund', 'Bulk Refund' (which is active), and 'Refund Status'. There are also download and upload buttons for sample files. The central area displays a table with the following data:

Bulk ID	Total Records	Valid Records	Invalid Records	Upload Date	Action
32435465465768768	50	40	10	27 Aug 2024, 11:00:45 pm	

- 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 download icon next to 'Total records'.
- 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 submit button is clicked, 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.



The screenshot shows the SBI ePay interface. On the left is a dark sidebar with various menu items: Dashboard, Reports, Transaction & Refunds (selected), Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main content area has tabs at the top: Recent Transactions, Orders & Refund, Bulk Refund (selected), and Refund Status. Below these tabs is a table with one row showing: Bulk ID 32435465465768768, Total Records 50, Valid Records 40, Invalid Records 10, and Upload Date 27 Aug 2024. A modal window titled 'Bulk Refund' is open on the right, displaying a green checkmark icon and the message 'Submitted successfully'. There is also a 'Download Refund Report' button.

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

#### 2.3.3.4 Refund Status

The screenshot shows the SBI ePay interface with the same dark sidebar and tabs as the previous screenshot. The 'Refund Status' tab is selected. Below the tabs is a search bar with fields for Order Number, Sbieipay Order Id, ATRN, ARRN, Duration (set to 24 Jan 2024 to 23 Apr 2024), and Status (set to All). There are 'Search' and 'Reset' buttons, and a download icon. Below the search bar is a table header with columns: Order Number, Sbieipay Order Id, ATRN, Refund Reference No., Refund Initiation date, Refund Amount(₹), Refund Process date, Mode, and Refund Status.

- This tab will function 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.
- User can search refunds basis parameters like Order number, SBI ePay 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.

The screenshot shows the SBI ePay platform's Transaction & Refunds section. On the left is a dark sidebar with navigation links: Dashboard, Reports, Transaction & Refunds (which is selected), Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main area has a light background with a purple header bar containing tabs: Recent Transactions, Orders & Refund (selected), Bulk Refund, and Refund Status. Below the header is a search form with fields for Order Number, Sbiepay Order Id, ATRN, ARRN, Duration (set to 24 Jan 2024 to 23 Apr 2024), and a Status dropdown set to All. There are also Search, Reset, and Download buttons. The main content area displays a table of refund history with columns: Order Number, Sbiepay Order Id, ATRN, Refund Reference No., Refund Initiation date, Refund Amount(₹), Refund Process date, Mode, and Refund Status. The table contains seven rows of data, each with a unique order number and various refund details, including success and rejected statuses.

Order Number	Sbiepay Order Id	ATRN	Refund Reference No.	Refund Initiation date	Refund Amount(₹)	Refund Process date	Mode	Refund Status
ABDTX1289017	XTDSC_7890129	99781627396	9077712375812	20-08-2024	17000	27-08-2024	UPI	Refund success
ABDTX1289018	XTDSC_7890130	99781627397	9077712375813	21-08-2024	900	25-08-2024	UPI	Refund success
ABDTX1289019	XTDSC_7890131	99781627398	9077712375814	22-08-2024	1500	28-08-2024	UPI	Refund success
ABDTX1289020	XTDSC_7890132	99781627399	9077712375815	23-08-2024	20000	25-08-2024	Netbanking	Refund Rejected
ABDTX1289021	XTDSC_7890133	99781627400	9077712375816	24-08-2024	17890	29-08-2024	Netbanking	Refund success
ABDTX1289022	XTDSC_7890134	99781627401	9077712375817	25-08-2024	5000	24-08-2024	Wallet	Refund success

- 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

- User will be able to see and download generated transaction fee invoices as per existing system.

#### B. GST invoices



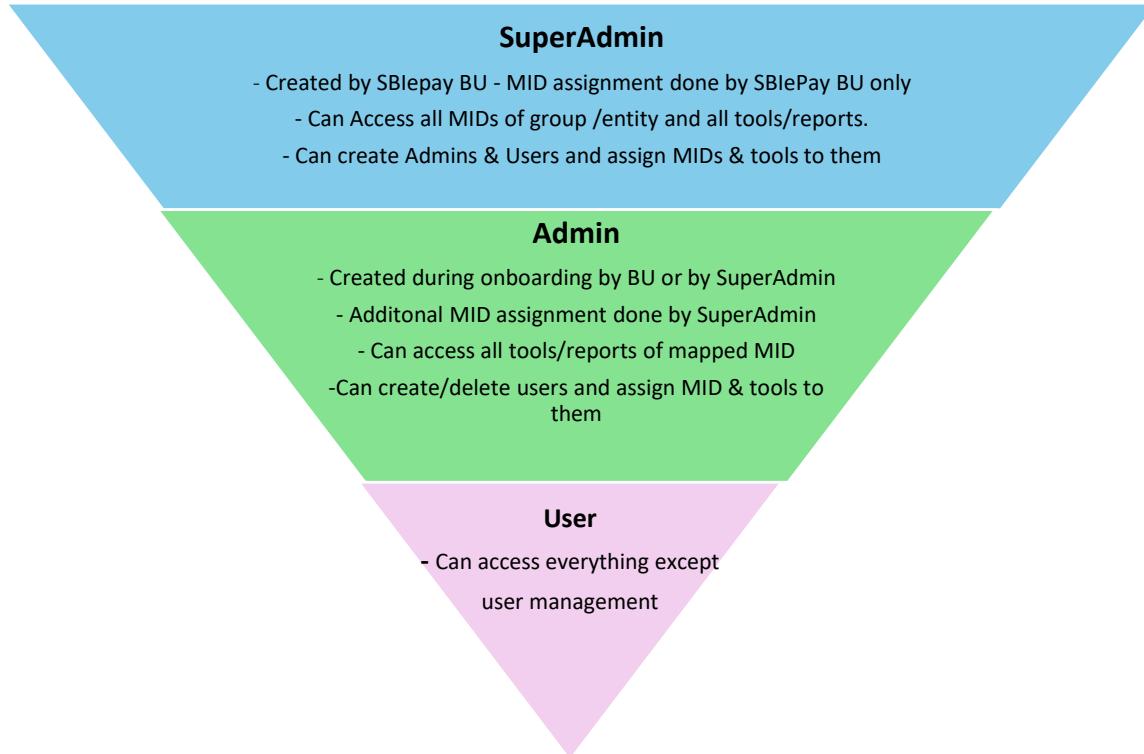
The screenshot shows the SBI ePay interface. On the left is a dark sidebar with navigation links: Dashboard, Reports, Transaction & Refunds, Invoices (with Transaction Fee Invoices and GST Invoices sub-options), User Management, Account & Settings, and Help & Support. The main content area has a header with 'Select Merchant' (1000009 - Cedge technologies), a search bar, and a reset button. Below this is a 'Financial Year' dropdown set to 'FY 2024-2025'. A 'Search' button and a 'Reset' button are also present. The main feature is a grid of twelve boxes, each representing a month from April to December. Each box contains a file icon and the name of the month. Below the grid are 'Download' and 'Reset' buttons.

- 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.

This screenshot is identical to the one above, but it shows that specific months have been selected. The 'April', 'May', 'June', and 'July' boxes now have a checked checkbox in their top right corner, indicating they are selected for download.

### 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 (SBlepay Admin panel), SBlePay 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 to add/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 SBlePay BU maker (during entity ID creation) and will be approved by SBlePay 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 SBlePay BU)
- Superadmins can deactivate admins/users (except those created during onboarding by SBlePay BU)
- Superadmin can view the entire user management hierarchy.
- Superadmin can be deactivated only by SBlePay BU Team.
- Superadmins can reset password 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 SBlePay BU, and not, other unmapped MIDs.
- Admins can create users and assign only those MIDs which are mapped to them, and can 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 SBlePay 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

The screenshot shows the SBI ePay User Management interface. The left sidebar contains links for Dashboard, Reports, Transaction & Refunds, Invoices, User Management (which is currently selected), Account & Settings, and Help & Support. The main content area has a header with tabs: Profile, Manage Users, Activate Users, MID Mapping, and Tool Mapping. The Profile tab is active. Below the tabs, there's a section titled 'Profile Details' with fields for Name (Pallavi S), Role (Super User), Mobile Number (9956785434), User ID (pallavi\_ls), Email (xyz@gmail.com), and Password (\*\*\*\*\*). An edit icon is located next to the Role field.

- In this section, user can view and click on 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.



The screenshot shows the SBI ePay platform's user management section. On the left is a dark sidebar with various navigation options. The main area has a purple header bar with tabs: Profile, Manage Users, Activate Users, MID Mapping, and Tool Mapping. Below the header is a 'Profile Details' section containing fields for Name (Pallavi S), Role (Super User), Mobile Number (9956785434), User ID (pallavi\_sd), and Email (xyz@gmail.com). To the right of this is a side panel titled 'Profile' with fields for Name (Pallavi S), Role (Super user), Mobile Number (9956785434), User ID (pallavi\_sd), and Email (xyz@gmail.com). There are also fields for Password and buttons for Save and Reset.

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

This screenshot shows the continuation of the user profile editing process. The left sidebar and main header are identical to the previous screenshot. The 'Profile Details' section remains the same. To the right, a side panel titled 'Verification Code' displays a message stating "We have sent the verification code to your email address \*\*\*\*\*sh@\*\*\*\*\* and mobile number \*\*\*\*\*67\*\*\*\*". Below this message is an 'OTP' input field containing the digits 5, 8, 5, 2, 6, and 7. At the bottom of the side panel is a 'Confirm' button.



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

## B. Manage Users

User ID	Name	Email	Contact	User Type	Creation Date	Status	Modify / Deactivate / Unlock
345678912	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm	Active	/  /
345678913	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm	Inactive	/  /
345678914	Pallavi S	xysary12@gmail.com	xxxxxx7894	User	27 Aug 2024 11:00:45 pm	Locked	/  /

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



SBI ePay

Select Merchant 1000009 - Cedge technologies

Profile | Manage Users | Activate Users | MID Mapping | Tool Mapping

User ID Name Mobile No. Creation Date Status

24 Jan 2024 to 23 Apr 2024 All

User ID	Name	Email	Contact	User Type	Creation Date
345678912	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm
345678913	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm
345678914	Pallavi S	xysary12@gmail.com	xxxxxx7894	User	27 Aug 2024 11:00:45 pm

Modify

User Name: Pallavi S

User Type: Super Admin

Email: xyz@gmail.com

Contact: 9967903672

Submit Reset

This screenshot shows the 'Manage Users' section of the SBI ePay platform. It displays a list of users with columns for User ID, Name, Email, Contact, User Type, and Creation Date. A modal window titled 'Modify' is open, allowing the user to edit the details for a selected user. The 'User Name' field is populated with 'Pallavi S'. The 'User Type' dropdown is set to 'Super Admin'. The 'Email' field contains 'xyz@gmail.com' and the 'Contact' field contains '9967903672'. At the bottom of the modal are 'Submit' and 'Reset' buttons.

- 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.

SBI ePay

Select Merchant 1000009 - Cedge technologies

Profile | Manage Users | Activate Users | MID Mapping | Tool Mapping

User ID Name Mobile No. Creation Date Status

24 Jan 2024 to 23 Apr 2024 All

User ID	Name	Email	Contact	User Type	Creation Date
345678912	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm
345678913	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm
345678914	Pallavi S	xysary12@gmail.com	xxxxxx7894	User	27 Aug 2024 11:00:45 pm

Confirm Deactivate

Remark: Ok to deactivate

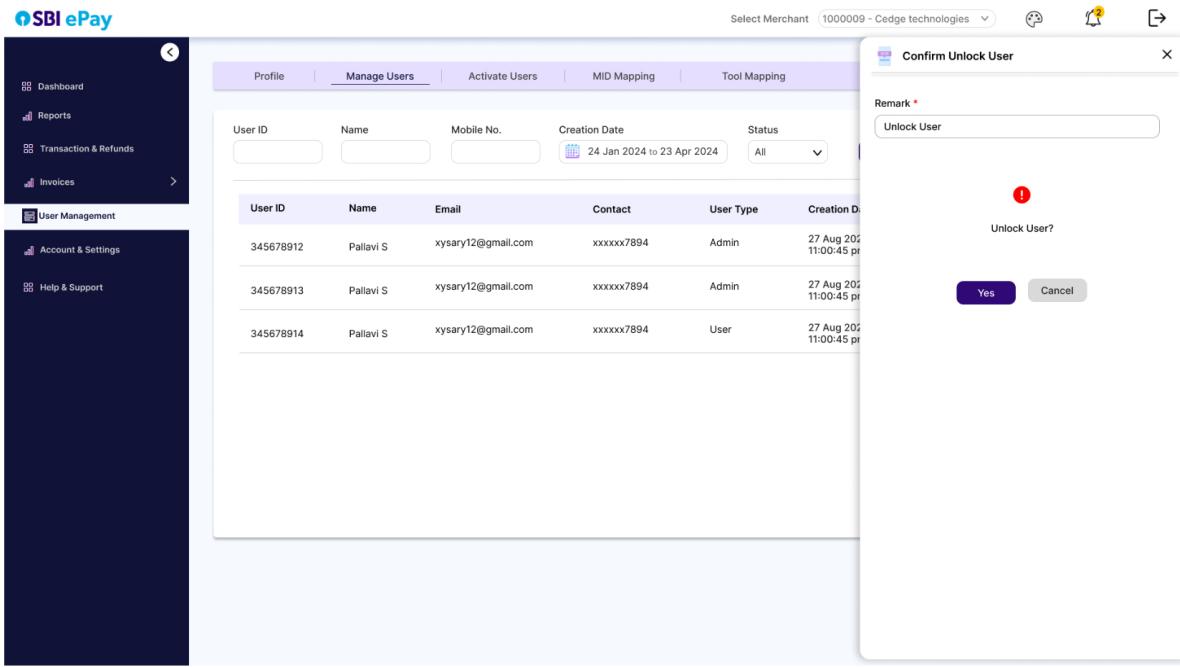
Deactivate User?

Yes Cancel

This screenshot shows the 'Manage Users' section of the SBI ePay platform. It displays a list of users with columns for User ID, Name, Email, Contact, User Type, and Creation Date. A modal window titled 'Confirm Deactivate' is open, asking for confirmation to deactivate a user. The 'Remark' field contains 'Ok to deactivate'. Below the question 'Deactivate User?' are 'Yes' and 'Cancel' buttons. The background shows the user list table.



- 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



User ID	Name	Email	Contact	User Type	Creation Date	Status	Action
345678912	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm	Inactive	<button>Activate</button>
345678913	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm	Inactive	<button>Activate</button>
345678914	Pallavi S	xysary12@gmail.com	xxxxxx7894	User	27 Aug 2024 11:00:45 pm	Inactive	<button>Activate</button>

- 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.

User ID	Name	Email	Contact	User Type	Creation Date	Status
345678912	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm	Inactive
345678913	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm	Inactive
345678914	Pallavi S	xysary12@gmail.com	xxxxxx7894	User	27 Aug 2024 11:00:45 pm	Inactive



- 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

The screenshot shows the SBI ePay web application. On the left is a dark sidebar with navigation links: Dashboard, Reports, Transaction & Refunds, Invoices, User Management, Account & Settings, and Help & Support. The main content area has a light background. At the top, there's a navigation bar with tabs: Profile, Manage Users, Activate Users, MID Mapping (which is active), and Tool Mapping. Below the navigation is a search bar labeled 'User ID' with a dropdown arrow, a 'Search' button, and a 'Reset' button. A table header with columns: User ID, Name, Email, Contact, User Type, Creation Date, and Status. The table body is currently empty.

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

This screenshot is similar to the previous one, but the 'User ID' dropdown in the search bar is now open, showing a list of user IDs: 'Select', '34', '345678912', '165678ac', and 'jin678912'. The '34' option is highlighted with a purple selection bar. The rest of the interface remains the same, with the MID Mapping tab active and the table below empty.



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

User ID	Name	Email	Contact	User Type	Creation Date	Status
345678912	Pallavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm	Active

- 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, user will click on 'Map' button to complete the MID mapping.

## E. Tool mapping



The screenshot shows the SBI ePay web application. At the top, there's a navigation bar with links for Profile, Manage Users, Activate Users, MID Mapping, and Tool Mapping. The Tool Mapping link is underlined, indicating it's the active page. Below the navigation is a search bar labeled "User ID" with a dropdown arrow, a "Search" button, and a "Reset" button. A table header with columns for User ID, Name, Email, Contact, User Type, Creation Date, and Status is visible, but no data rows are present.

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

This screenshot is similar to the previous one, but the "User ID" dropdown is open, showing a list of user IDs: "Select", "34", "345678912", "165678ac", and "jin678912". The "345678912" option is highlighted with a purple background. The rest of the interface remains the same, with the search bar, table header, and navigation bar visible.

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



The screenshot shows the SBI ePay platform's 'Tool Mapping' section. At the top, there's a navigation bar with tabs: Profile, Manage Users, Activate Users, MID Mapping, and Tool Mapping (which is currently selected). Below this is a search bar with 'User ID' set to '345678912', a 'Search' button, and a 'Reset' button. A table displays a single user record:

User ID	Name	Email	Contact	User Type	Creation Date	Status
345678912	Paliavi S	xysary12@gmail.com	xxxxxx7894	Admin	27 Aug 2024 11:00:45 pm	Active

The main area is divided into two sections: 'Unmapped Functions' and 'Mapped Functions'. The 'Unmapped Functions' section contains checkboxes for Dashboard, Reports, Transaction & Refunds, and Invoices. The 'Mapped Functions' section also contains checkboxes for the same four functions. Between these sections are 'Add' and 'Remove' buttons. At the bottom is a 'Map' button.

- 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, user will click on 'Map' button to complete the MID mapping.

### 2.3.6 Account & Settings

Account & Settings menu will have following options-



The screenshot shows the 'Profile' section of the SBI ePay interface. On the left is a dark sidebar with various navigation options: Dashboard, Reports, Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main content area has a purple header bar with tabs: Profile, Txn Limit, Bank Account, Keys, User Management, and Payment Page Theme. Below this is a 'Profile Details' section containing six input fields. The first two rows each have a single field per column. The third row contains two fields per column. All fields include a small blue icon representing their type (person, lock, etc.).

Name	Role
Pallavi S	Super User
Mobile Number	User ID
9956785434	pallavi_sd
Email	Password
xyz@gmail.com	*****

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

This screenshot shows the same 'Profile' section as above, but with a modal window open over it. The modal is titled 'Profile' and contains six input fields for editing user details. The fields correspond to the ones in the main page: Name, Role, Mobile Number, User ID, Email, and Password. The 'Name' field is populated with 'Pallavi S'. The 'Role' field is populated with 'Super User'. The 'Mobile Number' field is populated with '9956785434'. The 'User ID' field is populated with 'pallavi\_sd'. The 'Email' field is populated with 'xyz@gmail.com'. The 'Password' field contains '\*\*\*\*\*'. At the bottom of the modal are two buttons: 'Save' (in purple) and 'Reset'.

- Once necessary changes are made and 'Save' button is clicked, a verification code will be sent on user's E-mail ID and mobile number.



The screenshot shows the SBI ePay interface. On the left is a dark sidebar with navigation links: Dashboard, Reports, Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main area has a purple header bar with tabs: Profile, Txn Limit, Bank Account, Keys, User Management, and Payment. The Profile tab is selected. Below the header is a 'Profile Details' section containing fields for Name (Pallavi S), Role (Super User), Mobile Number (9956785434), User ID (pallavi\_sd), Email (xyz@gmail.com), and Password (\*\*\*\*\*). To the right of this is a 'Verification Code' pop-up window. The pop-up header says 'Verification Code'. It contains a message: 'We have sent the verification code to your email address \*\*\*sh@\*\*\*\*\* and mobile number \*\*\*67\*\*\*'. Below this is an 'OTP' field with buttons for 5, 8, 5, 2, 6, and 7. A 'Confirm' button is at the bottom right.

- User can enter the verification code received, and click on 'Submit' to save the changed details.

#### 2.3.6.1 Transaction Limit

The screenshot shows the SBI ePay interface. The sidebar and header are identical to the previous screenshot. The main area has a purple header bar with tabs: Profile, Txn Limit, Bank Account, Keys, User Management, and Payment Page Theme. The Txn Limit tab is selected. Below the header is a 'Transaction Limit Details' table.

Frequency	Current Total Limit	Utilized Limit	Available Limit	Modify
Daily	₹ 1,00,000	₹10,000	₹90,000	edit
Weekly	₹ 5,00,000	₹1,00,000	₹4,00,000	edit
Monthly	₹ 15,00,000	₹2,00,000	13,00,000	edit
Quarterly	₹ 40,00,000	₹5,00,000	₹35,00,000	edit
Half Yearly	₹ 80,00,000	₹9,00,000	₹71,00,000	edit
Yearly	₹ 1,50,00,000	₹15,00,000	₹1,35,00,000	edit

- User will be able to see current configuration of transaction limit for each frequency in 'Current Total Limit' column.



The screenshot shows the SBI ePay dashboard with a sidebar containing links like Dashboard, Reports, Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, Help & Support, and a back arrow. The main navigation bar includes Profile, Txn Limit (selected), Bank Account, Keys, User Management, and Payment Page Theme. A dropdown shows 'Select Merchant' with '1000009 - Cedge technologies'. The 'Txn Limit' section displays 'Transaction Limit Details' with a table showing limits for Daily, Weekly, Monthly, Quarterly, Half Yearly, and Yearly cycles. A modal window titled 'Transaction Limit' is open, showing a 'Current Total Limit' of ₹1,00,000, with 'Submit' and 'Cancel' buttons.

- User will be also shown 'utilized limit' and 'available limit' for each frequency for ongoing cycle.
- User can refer this information and can click on 'Modify' option for any frequency to open a drawer from right side to edit the limit and submit the same.

### 2.3.6.2 Bank Account

The screenshot shows the SBI ePay dashboard with a sidebar containing links like Dashboard, Reports, Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, Help & Support, and a back arrow. The main navigation bar includes Profile, Txn Limit, Bank Account (selected), Keys, User Management, and Payment Page Theme. A dropdown shows 'Select Merchant' with '1000009 - Cedge technologies'. The 'Bank Account' section displays 'Bank Account Details' with a table listing three accounts: STATE BANK OF INDIA, BANK OF BAHRAIN AND KUWAIT, and PUNJAB NATIONAL BANK. A '+ Add Bank' button is visible at the top right of the table.



- In this section, 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.

The screenshot shows the SBI ePay dashboard with the 'Bank Account' tab selected. On the left, there's a sidebar with various navigation options like Dashboard, Reports, Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main area displays a table of existing bank accounts:

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

An 'Add Bank Account New' modal is open on the right, containing the following fields:

- Account Holder Name \* (As on cheque book): Nilesh H
- Unique Identifier \*: JHGHHG
- IFSC / Branch Code \*: SBIN0013552
- Bank Name \*: State Bank of India
- Bank Branch \*: Saket Branch
- Account Type \*: Savings
- Account Number \*: 78734897384738
- Confirm Account Number \*: 78734897384738

At the bottom of the modal are 'Submit' and 'Reset' buttons.

- After all the details are filled, ‘Save’ button can be clicked to ‘Submit’ the newly added bank.
- ‘Reset’ button can be clicked to reset all the fields and start afresh.
- User can click on ‘Modify’ icon present in front of each banks 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.



SBI ePay

Select Merchant 1000009 - Cedge technologies

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



SBI ePay

Select Merchant 1000009 - Cedge technologies

Profile | Txn Limit | **Bank Account** | Keys | User Management | Payment

**Bank Account Details**

Modify	Bank Name	Unique Identifier	Account Number	IFSC Code
<i>edit</i>	STATE BANK OF INDIA	GRIPS077	xxxxx6789	SBIN0013551
<i>edit</i>	BANK OF BAHRAIN AND KUWAIT	Audi	xxxxx2428	BBKM00000001
<i>edit</i>	PUNJAB NATIONAL BANK	GTY0009876	xxxxx4234	PUNB0451000

**Bank Account Maintenance - Primary**

**Toggle Request**

Bank Name: BANK OF BAHRAIN AND KUWAIT

Bank Branch: MUMBAI

IFSC Code: BBKM00000001

Account Type: Savings

Account Number: xxxxxxxxxxxx2428

Is Primary: No

**Make Primary**

SBI ePay

Select Merchant 1000009 - Cedge technologies

Profile | Txn Limit | **Bank Account** | Keys | User Management | Payment

**Transaction Volume**: ₹ 35,000

**Refund Volume**: ₹ 5,000

**Previous Settlement**: ₹ 10,000

**Bank Account Details**

Modify	Bank Name	Unique Identifier	Account Number	IFSC Code
<i>edit</i>	STATE BANK OF INDIA	GRIPS077	xxxxx6789	SBIN0013551
<i>edit</i>	BANK OF BAHRAIN AND KUWAIT	Audi	xxxxx2428	BBKM00000001
<i>edit</i>	PUNJAB NATIONAL BANK	GTY0009876	xxxxx4234	PUNB0451000

**Bank Account Maintenance - Deactivate Account**

Bank Name: BANK OF BAHRAIN AND KUWAIT

Bank Branch: MUMBAI

IFSC Code: BBKM00000001

Account Type: Savings

Account Number: xxxxxxxxxxxx2428

Is Primary: No

**Deactivate**

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

### 2.3.6.3 Keys



The screenshot shows the 'Keys' section of the SBI ePay dashboard. The left sidebar contains links for Dashboard, Reports, Transaction & Refunds, Chargeback, Transaction Fee Invoices, GST Invoices, Account & Settings, and Help & Support. The main header includes 'Select Merchant 1000009 - Cedge technologies', a user icon, a bell icon, and a search bar. Below the header, tabs for Profile, Txn Limit, Bank Account, Keys (selected), User Management, and Payment Page Theme are visible. Under the Keys tab, there are two sections: 'API Key' and 'Encryption Key'. A 'Generate Key' button is located between them. The 'API Key' section is currently active.

- User can generate or regenerate keys using this section.
- When 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 ask user to enter Key ID and Secret key.

The screenshot shows the 'Generate Key' modal window. It has fields for 'Key Id' (containing 'hstd0td12142565767CFCSC') and 'Key Secret' (containing 'pwoeopw@td12142565767CFRTF'). Below these fields are 'Download File', 'OK', and 'Reset' buttons. The background shows the same 'Keys' section as the previous screenshot, with the 'API Key' tab selected.



- User can enter these fields and click on 'OK' to generate the same, and 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

The screenshot shows the 'Keys' tab selected in the navigation bar. A table displays one API Key entry:

Key ID	Created At	Expiry	Action
32435465465768768	Feb 1, 2024	Never	<button>Regenerate API Key</button>

#### 2.3.6.4 Payment Page Theme

The screenshot shows the 'Payment Page Theme' tab selected in the navigation bar. The page includes sections for 'Payment Page Theme Details' and color selection for primary and secondary themes.

**Payment Page Theme Details**

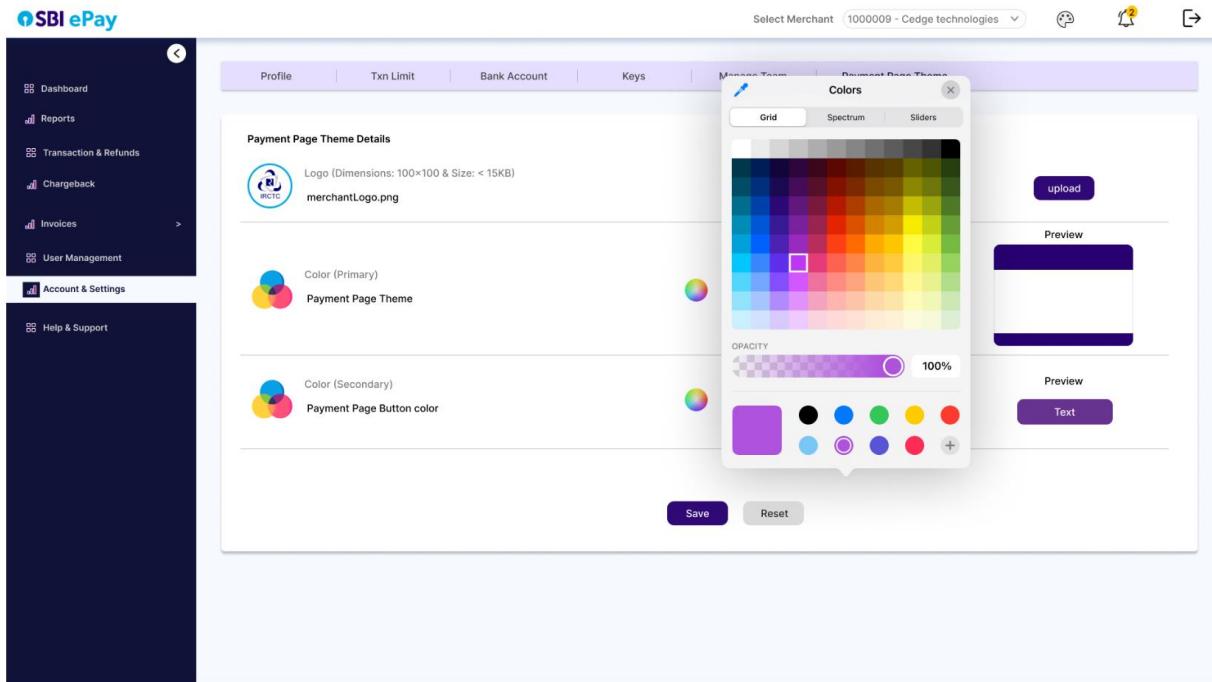
Logo (Dimensions: 100x100 & Size: < 15KB)  
merchantLogo.png

**Color (Primary)**  
Payment Page Theme  #280071

**Color (Secondary)**  
Payment Page Button color  #673391



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



The screenshot shows the SBI ePay payment interface for IRCTC Railway Ticketing. The total amount is ₹5,000/- and the order ID is 29839834899993. It offers a QR code for UPI payment and other options like Debit/Credit Cards, Internet Banking, Wallets, NEFT, and SBI Branch Payment.

### 2.3.7 Help & Support

The Help & Support page displays contact details for the Technical Team. The Email ID is support.sbilepay@sbi.co.in and the Phone number is +91-22-20876156.



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 menu bar in all the screens, however it will not be part of menu bar.

## 2.4 Footer Bar

The screenshot shows the SBI ePay merchant panel with a dark theme. The left sidebar contains navigation links: Dashboard, Reports, Transaction & Refunds (selected), Invoices, User Management, Account & Settings, Help & Support. The main content area displays various metrics and charts. At the bottom, there is a red-bordered footer bar containing five links: About Us, Terms & Conditions, Privacy Policy, Disclosure, and Disclaimer.

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.