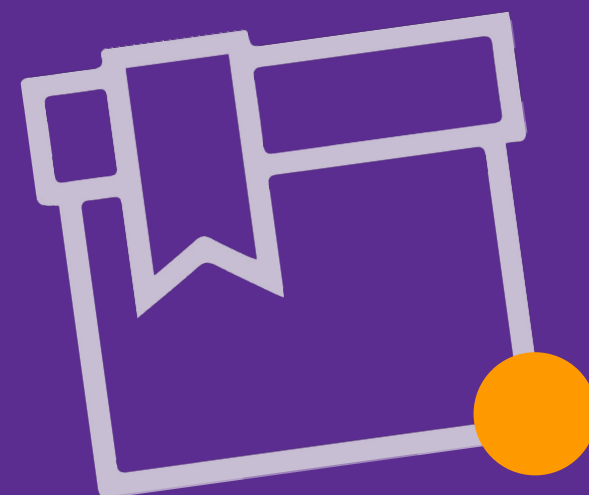




Khalti Digital Wallet Khalti Payment Gateway Manual



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1. Create Merchant Account



- Go to Khalti Dashboard (khalti.com/join/merchant/)

A screenshot of a web browser showing the Khalti merchant sign-up page. The browser's address bar displays 'khalti.com/join/'. The page has a dark purple background. On the left, there is a line-art illustration of a potted plant and a laptop with a person icon on the screen. On the right, a white card contains the 'Sign Up' form. The form includes fields for 'Full Name', 'Mobile', 'Email', and 'Date of birth (YYYY-MM-DD) in AD'. Below these are radio buttons for 'Male', 'Female', and 'Other'. There are also 'Password' and 'Confirm Password' fields. A 'Join' button is highlighted with a yellow border and a yellow circle. Below the button is a link for 'ALREADY HAVE AN ACCOUNT? LOGIN'. At the bottom right of the card, there is a watermark that says 'Activate Windows Go to Settings to activate Window'.

Enter the details including
Organization's Name, Email and
Password

Click **Join**


- Enter the **Verification Code** which was sent to the registered email and click on **Verify**.
OR,
- Follow the **link** which was sent to the **registered email** with the verification code.

2. Login Merchant Account

- Go to Khalti Dashboard (khalti.com/login/)



khalti.com/login/



K Login

Identity

Password

☐ Keep me logged in

Login

[FORGOT PASSWORD?](#)

[DO NOT HAVE AN ACCOUNT?](#)

[JOIN](#)

Enter the details

Click on **Login**

3. Recover Password

- Go to Khalti Dashboard (khalti.com/login/)



The login page features the Khalti logo at the top. Below it, there are two input fields: 'Identity' with a placeholder 'Mobile or Email' and 'Password' with a placeholder 'Password'. A checkbox labeled 'Keep me logged in' is positioned below the password field. A purple 'Login' button is centered below the inputs. At the bottom, there is a link 'FORGOT PASSWORD?' and a link 'DO NOT HAVE AN ACCOUNT?' with a 'JOIN' button below it.

Click on **Forget Password**

The 'Recover account' page shows a progress bar at the top with three steps: '1 Request code' (highlighted in yellow), '2 Verify code', and '3 Reset Password'. Below the progress bar, there is an 'Identity' section with a 'Mobile or email' input field. A purple 'Request recovery code' button is below the input field. At the bottom, there is a 'REMEMBER CREDENTIALS ?' checkbox and a 'LOGIN' button.

Enter **Email** in Identity

Click **Request Recovery Code**

The 'Recover account' page shows the progress bar with '2 Verify code' highlighted in yellow. Below the progress bar, there is a 'Recovery code' input field. A purple 'Verify code' button is below the input field. At the bottom, there is a 'REMEMBER CREDENTIALS ?' checkbox and a 'LOGIN' button.

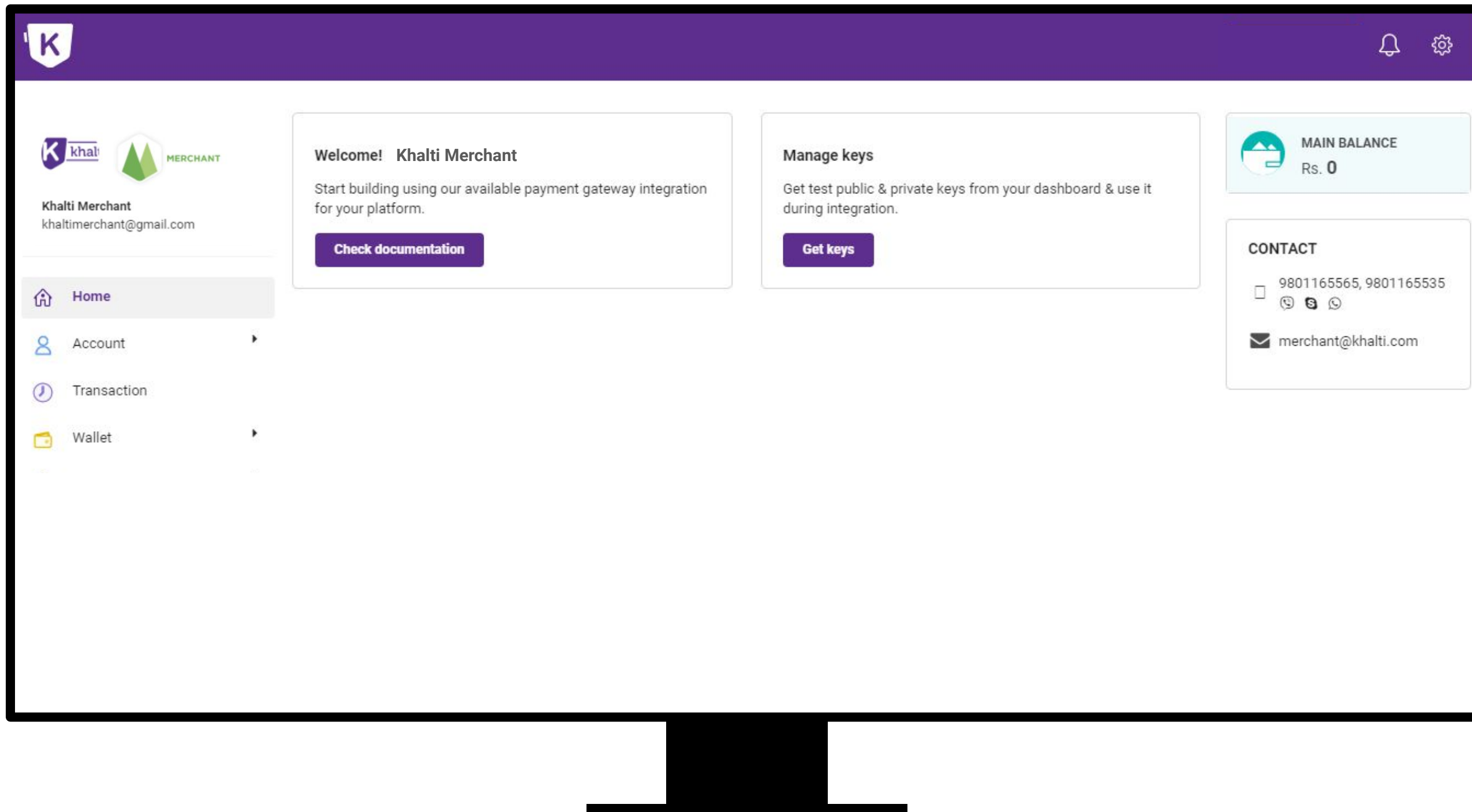
Enter **Verification Code**

Click **Verify**

The 'Recover account' page shows the progress bar with '3 Reset Password' highlighted in yellow. Below the progress bar, there are two input fields: 'Password' with a placeholder 'Enter New Password' and 'Confirm password' with a placeholder 'Confirm New Password'. A purple 'Reset password' button is below the inputs. At the bottom, there is a 'REMEMBER CREDENTIALS ?' checkbox and a 'LOGIN' button.



Click **Reset Password**

4. Overview of Merchant Dashboard



5. KYC Verification





Khalti Merchant
khaltimechant@gmail.com

Home

Account

Staff

Profile

Kyc

Change Password

Transaction

Wallet

1 Company information

Company name

Business type

Select business type

Other

Landline number (Optional)

Alternate email (Optional)

2 Company address

District

Select district

VDC/Municipality

Ward

Address

Latitude (Optional)

Longitude (Optional)

3 Contact information

Contact person

Contact mobile

4 Registration information

Registration type

Enter identity type

Registration number

Pan number (Optional)

Company document

Company logo

Company registration document

PAN / VAT document

Tax clearance document

Submit

Note: The files in Number 4 **Registration Information** shall be uploaded in **PNG** or **JPG** format.

- After the details are filled up, email to merchantcare@khalti.com for verification.
- After inputting information in the **KYC details**, the **Email notification** option will be **activated** and the **KYC option** will be **disabled** after verification from the **dropdown of Account Tab**.

6. Merchant Profile



Khalti Merchant
khaltimechant@gmail.com

Home

Account

Staff

Profile

Kyc

Change Password

Transaction

Wallet

Bazaar

Khalti Merchant Name
khaltimechant@gmail.com

Joined on: May 15, 2020 - 14:19

Can withdraw: Not allowed ✖

MOU signed: Not signed ✖

MERCHANT **PRODUCT MERCHANT**

Profile Detail

It looks like you have not submitted KYC form !!

Update KYC

Please avoid following cases while updating kyc

- Details provided and the details in ID collide.
- Picture provided is inappropriate.
- The necessary information is not provided.
- The identity is not properly scanned and uploaded.

Profile Detail

Kyc Verified

Verified

Company Name

Khalti Digital Wallet

Alternate Email

Contact Persion

98 xxxxxxxx

Address

Lalitpur Metropolitan City, Lalitpur, Bagmati

Registration Type

PAN

Registration Number

123456789

Images

Company
or
Banjiya
or
Udhyog
or
Others
Registration Certificate

Tax Document
Permanent Account Number
(PAN)
Certificate
or
Value Added Tax (VAT)
Certificate

Tax Clearance
Certificate

Screenshot 1: Profile **before** KYC is verified

Screenshot 2: Profile **after** KYC is verified

7. Update/Edit Email notification



Click Account

Click Email notification

Click Save

Email notification subscriptions

Emails

merchantcare@khalti.com, merchant@khalti.com, marketing@khalti.com

Save


(A form will appear, where numbers of emails can be entered separated by comma(,) or <space> Update or edit the fields and Save.

After you update email notification, you can get the notification of your transaction is the mentioned email id.

Email notification option is available only after the KYC form is filled and or verified. This option is not available to those merchants who have not filled their KYC form.

8. Change Password





Khalti Merchant

khaltimerchant@gmail.com

Home

Account

Staff

Profile

Email notification

Change Password

Transaction

Wallet

Change Password

Current Password

New Password

Confirm Password

Submit

Click Account

Click Change Password

Click Submit

Enter **Current Password**

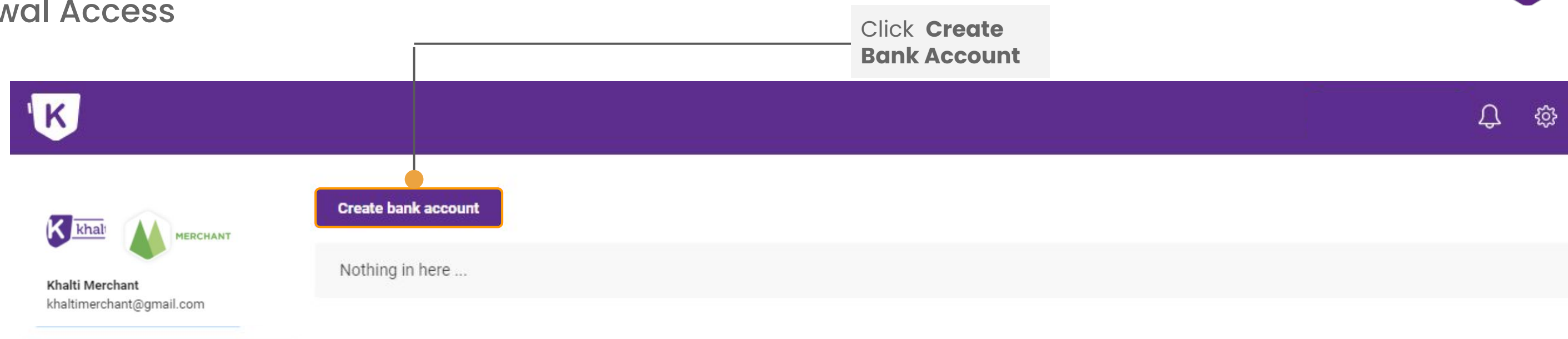
Enter **New Password**, Re-enter to **Confirm** New Password to Submit

Please change the password for your data security after you get the login credentials from Khalei Officials.

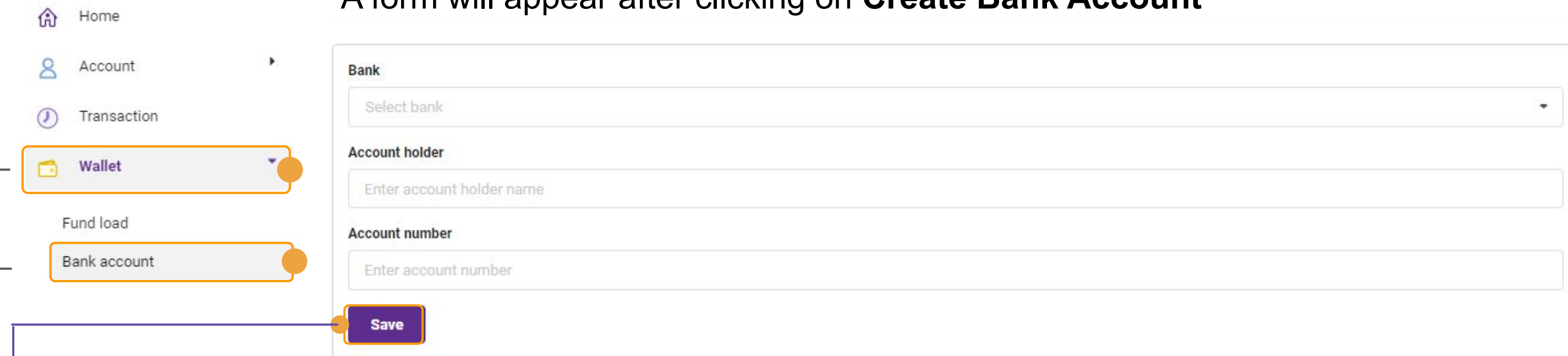
10. Bank Withdraw



Withdrawal Access



A form will appear after clicking on **Create Bank Account**



Fill the details to Save. A pop up will appear stating **“Bank Account Successfully Added”**

Note:

- *Personal Bank accounts are not verified. Hence, Bank account should be corporate account.*
- *Email at merchantcare@khalti.com for verification of bank account after KYC update.*
- *Make sure your **KYC is verified**, contract/**MOU is signed** and **dues to Khalti has been cleared** to use Bank Withdrawal Service.*

Bank Withdraw



Khalti Merchant
khaltimechant@gmail.com

Create bank account

#	Bank	Account holder	Account number	Verified	
1	ABC Bank Limited	Khalti Merchant	1234567890AB	<div>✗</div>	<div>Withdraw</div>

Before **Verification**

1	ABC Bank Limited	Khalti Merchant Name	00001234567890	<div>✓</div>	<div>Withdraw</div>
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After **Verification**

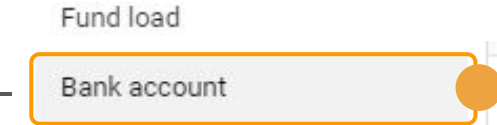
1	ABC Bank Limited	Khalti Merchant Name	00001234567890	<div>✓</div>	<div>Withdraw</div>
---	------------------	----------------------	----------------	--------------	---------------------

Click **Withdraw** from
verified Bank Account

Click
Wallet



Click
**Bank
Account**



Bank Withdraw option is facilitated to transfer the sum accumulated in the merchant account to your bank account on a real time basis.

Withdrawal option is not available **before verification** and the verification is only applicable for **corporate accounts** as per the rule of Nepal Rastra Bank. Personal bank accounts will not be verified for withdrawal.

Withdrawing Amount



Withdraw to XYZ Bank

Khalti Merchant Name

00001234567890

Amount

Rs

Enter amount

Cancel

Confirm

Enter the **Amount**
(The amount should not exceed the main balance)

Click **Confirm**

Withdraw to ABC Bank Limited

You are not allowed to withdraw. Please contact out account support for the inquiry.

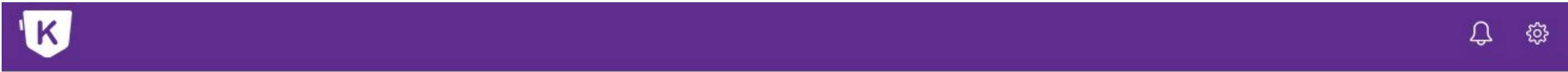
Okay

Error message will appear if you try to withdraw amount from unverified bank account. Click okay to go to the main screen.

Click **Okay**

11. Transaction

Go to Khalti Dashboard



Khalti Merchant
khaltimechant@gmail.com

Home

Account

Transaction

Wallet

Total Count: 0

Total Amount: Rs 0

Apply

Reset

Export

Mobile

Search

Select transaction type

Completed

Start date

End date

Live

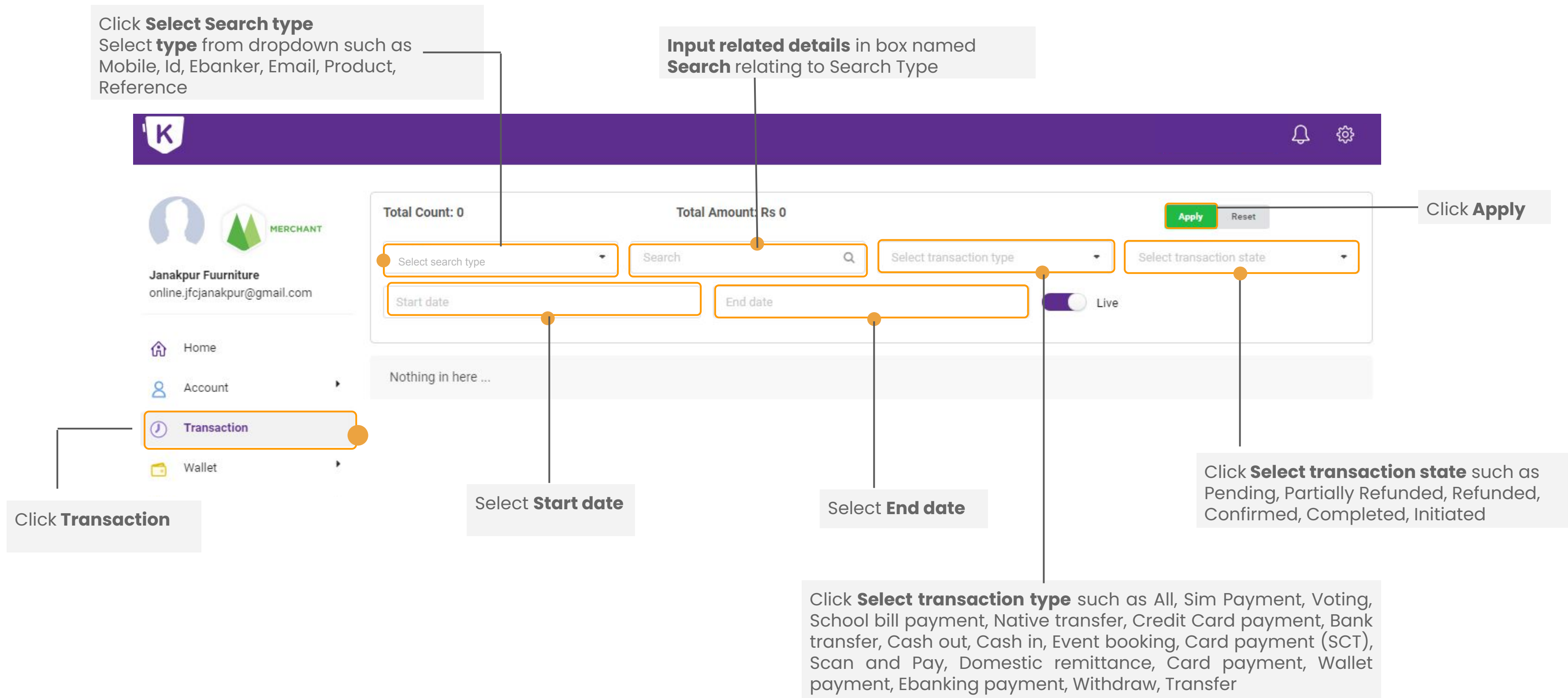
Click **Export** to download the transaction report in an excel sheet

Click Transaction


Transaction States

Pending	Merchant needs to take action either to success or to fail the transaction.
Partially refunded	Merchant refunds a partial amount only or merchants refunds full amount but input amount details in amount section.
Refunded	Merchant refunds full amount without inputting amount details in amount section.
Confirmed	A transaction is confirmed after transaction details like transaction token, confirmation code and 3rd party transaction pin/khalti pin are provided by the consumer. In case of wallet payment, the amount is not deducted from user's Khalti Wallet in this state, however, the amount might be deducted from user's bank account in case of e-banking payment at this state. You need to contact Khalti Officials to success this transaction.
Completed	Successful transaction.
Initiated	It is the first state of a transaction. Transactions are initiated after a consumer provides details like mobile number and khalti pin along with other details.

11.1 Searching Transaction



11.2 Refunding Transaction



Khalti Merchant
 khaltimerchant@gmail.com

- Home
- Account
- Transaction**
- Wallet

Total Count: 7219

Total Amount: Rs 8535257.34

Apply

Reset

Mobile

Search

Wallet payment

Completed

Start date

End date

☒ Live





#	Txn Id	User	Date	Amount (Rs.)	Fee	State	Type
1	dWfpaYRg5LBHzHoJXd7eR3	Customer Name 9800000000	2020-05-29	950	9.5	Completed	Wallet payment
2	hPcniQwx9PPqmqkn5YuSna	Customer Name 9800000000	2020-05-29	950	9.5	Completed	Wallet payment
3	X42zG95SPcFutMkbDeygCA	Customer Name 9800000000	2020-05-29	950	9.5	Completed	Wallet payment

Click Txn Id

The transaction should be in **completed state** before proceeding for Refund. Once the refund is processed, you can not further refund for the same transaction. Please contact at merchantcare@khalti.com to refund further.



Khalti Merchant
khaltimechant@gmail.com

-  Home
-  Account
-  **Transaction**
-  Wallet

Transaction - dWfpaYRg5LBHzHoJXd7eR3

Name	Wallet payment
Amount	Rs 950
Fee	Rs 9.5
Date/Time	2020-05-29 15:04:07
User	Customer Name 98000000000
State	Completed
Remarks	
Product Identity	FM_638113
Product Name	FM_638113
Product Url	https:// khaltimerchant.com/Details/

Refund

CHILD TRANSACTIONS

WLRyMPUQKJmjzCZ5tPKHRU

Click
Refund

Transaction - dWfpaYRg5LBHzHoJXd7eR3

Name

Amount

Fee

Date/Time

User

State

Remarks

Product Id

Product Name

Product Url

Wallet payment

Refund this transaction

User's mobile number or email

Input mobile/email

Amount

Input amount

Cancel

Confirm

Click
Confirm

1. Why do I see Keys under my Account Menu of my Khalti Dashboard?

→ The keys are to integrate Khalti Payment Gateway to your system. Bazaar merchants do not need those keys. However, those keys can be used if you need to integrate Khalti Payment Gateway in future and shall not be shared with anyone. Ensure that the keys do not get leaked by any means.

2. I have updated my KYC but why is it not verified yet?

→ Please email your merchant id at **merchantcare@gmail.com** for verification. Furthermore, make sure you have uploaded the company logo, not your personal images.

3. Why are my files not being uploaded?

→ Please upload your files on jpg or png format.

4. I do not have tax clearance to upload in my KYC.

→ If your organization is a startup, please let us know at merchantcare@gmail.com while sending an email for KYC verification.

5. Is KYC verification necessary?

→ Yes. Merchants can not get bank withdrawal access without KYC verification.

6. User's amount was deducted from the bank account but we do not get the payment?

→ The transaction might be in Confirmed state because of a server issue from 3rd party. Please inquire with the user about the details like the screenshot of the information of credited balance, name of the goods/service for which the amount was paid, transaction date and transaction amount. Verify the transaction and contact at **merchantcare@khalti.com** for transaction success.

7. I am unable to perform Withdraw action?

→ To perform the Withdrawal transaction, your KYC and Bank Account must be verified. Please consult at **merchantcare@khalti.com** to query about the verification.