KNET KPAY MANUAL FOR MERCHANTS

Doc: K-063 **Date: 09 September 2021** **Version: 1.3**

Table of Contents

1. GETTING STARTED 1
1.1 Overview 1
1.2 Log on to KPay 1
1.3 Recover a forgotten password 3
1.4 Change your logon and profile passwords 6
1.5 Set up or update your answers for the security questions 8
1.6 View your profile details 9
2. CONFIGURING ROLES AND USERS 13
2.1 Introduction 13
2.2 Create and maintain user roles 13
2.2.1 Create a user role 13
2.2.2 Assign or remove privileges from a role 14
2.2.3 View or modify a user role 16
2.3 Create and maintain user IDs 16
2.3.1 Create a user ID 17
2.3.2 View or modify a user ID 19
2.4 Regenerate and resend a user's password 21
3. CONFIGURING BATCH PROCESSES 24
3.1 Upload a batch file 25
3.2 Generate the batch report 26
3.3 Remove a batch file 28
4. REFUNDING TRANSACTIONS 30
4.1 Credit (Refund) transaction 30
4.2 View orders placed at a terminal and if required, void a processed order 32
5. GENERATING REPORTS 37
5.1 Generate transaction reports 37
5.2 Generate order reports 40
5.3 View a batch report 43
5.4 Generate a list report 44
6. HOW TO USE K-LINK 45
6.1 Introduction 45
6.2 Steps to Follow 45
6.3 Notifications of Transactions 54
6.3.1 Successful Transaction 54

6.3.2 Unsuccessful (failed) transaction 57
7. Document Update Notice 60

1. GETTING STARTED

This section explains KPay. Additionally, it describes the procedures to log on, change your password, and recover your forgotten password.

1.1 Overview

KPay is a robust, fast, secure, and cost-effective internet payment gateway that allows Banks, and merchants to accept and process electronic payments through internet. It offers a hybrid payment processing platform that supports multiple modes of payment, multiple payment channels, and efficient management of payments processing.

It can process, verify, and accept the following modes of payment:

- Debit, Online and Offline payments

After the KNET user has configured the merchant and terminals, the merchant user can perform the following tasks:

- Configure merchant user roles and user IDs
- If required, regenerate and resend merchant users′ passwords
- Configure merchant processes by downloading plug-in, KeyStore file, and resource file
- View profile details, terminal details, system news, FAQs, and merchant guidelines
- Upload batch files and generate batch reports
- Process transactions
- Generate reports

1.2 Log on to KPay

You must log on to KPay before you can perform any tasks.

Perform the following steps to log on to the application:

1. Open a browser window, type the URL for KPay in the address bar, and then click **Go to** or press Enter. The **Pre-Login** page appears.

2. In the right top corner, click **Login,** or, at the bottom of the page, click **Process to Login** to open the **Login** screen.

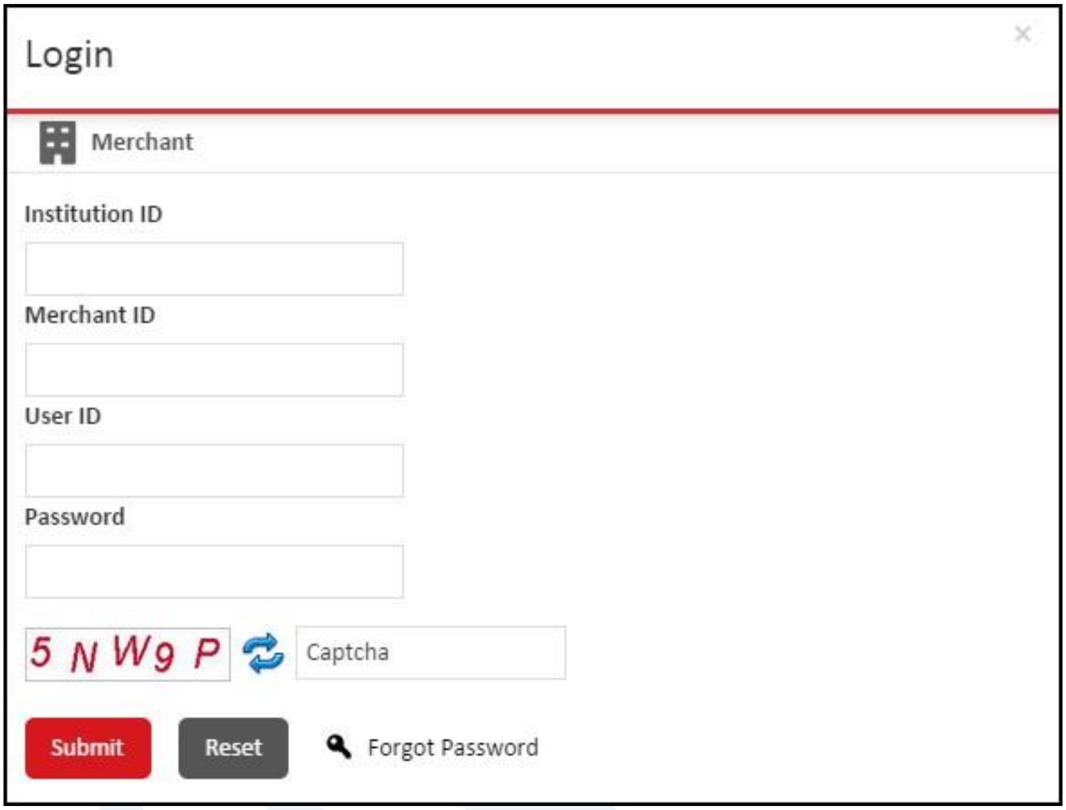


Figure 1: The Login screen

3. In the **Institution ID** box, type the unique three-digit identification code for your institution.
4. In the **Merchant ID** box, type the unique three-digit identification code for your merchant.
5. Type your user ID and password.

   Note: If you have forgotten your password, click **Forgot Password** to reset your password. For more information about how to recover a password, see Recover a forgotten password (Section 1.3).

6. In the **Captcha** box, type the captcha text that is displayed in the image. If you cannot read the captcha, click to load another image.
7. Click **Submit** to log on to KPay and display the **Home** page.

Note: If you log on for the first time or after recovering your password, the **Change Password** page is displayed instead of the **Home** page. You must change your password and log on again. For more information, see Change your logon password (Section 1.4).

1.3 Recover a forgotten password

You can recover your password in case you have forgotten your existing password. You must specify your institution code, merchant ID, user ID, captcha, email ID, and answer your account security question to recover your password.

Perform the following steps to recover your password:

1. On the **Login** screen, click **Forgot Password** to open the **Forgot Password** screen.

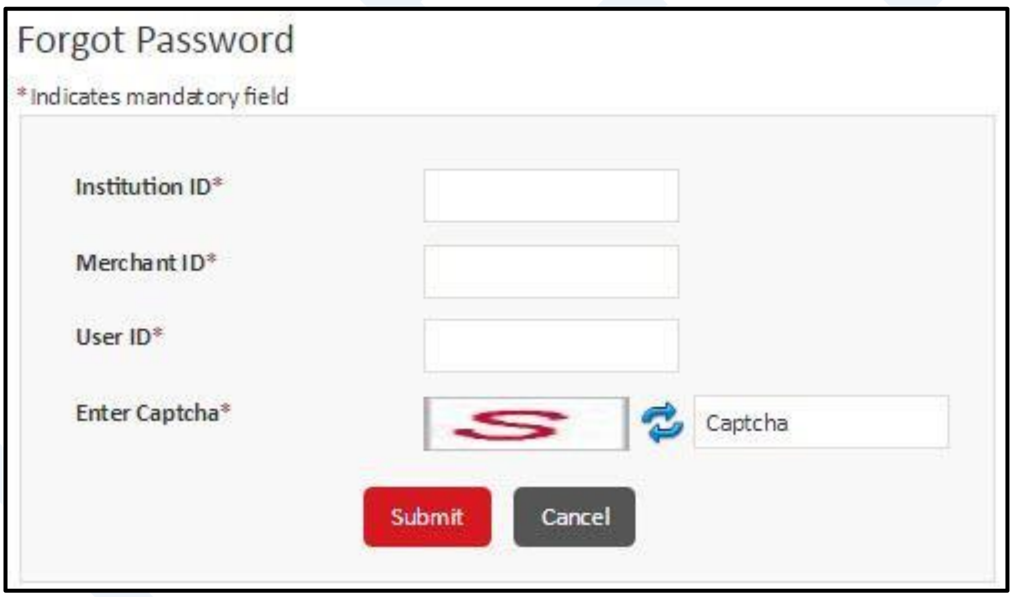


Figure 2: The Forgot Password screen

2. In the **Institution ID** box, type the unique three-digit identification code for your institution.
3. In the **Merchant ID** box, type the unique three-digit identification code for your merchant.
4. Type your user ID.
5. In the **Captcha** box, type the text that is displayed in the image. If you cannot read the captcha, click to load another image.

6. Click **Submit**.

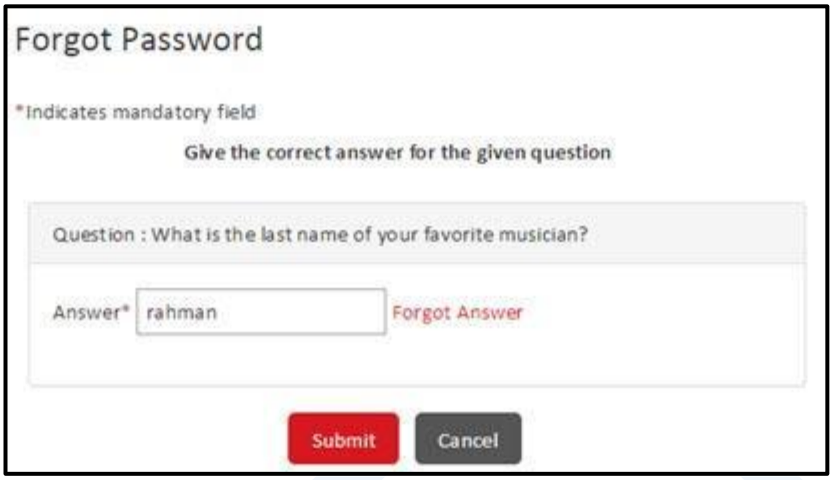


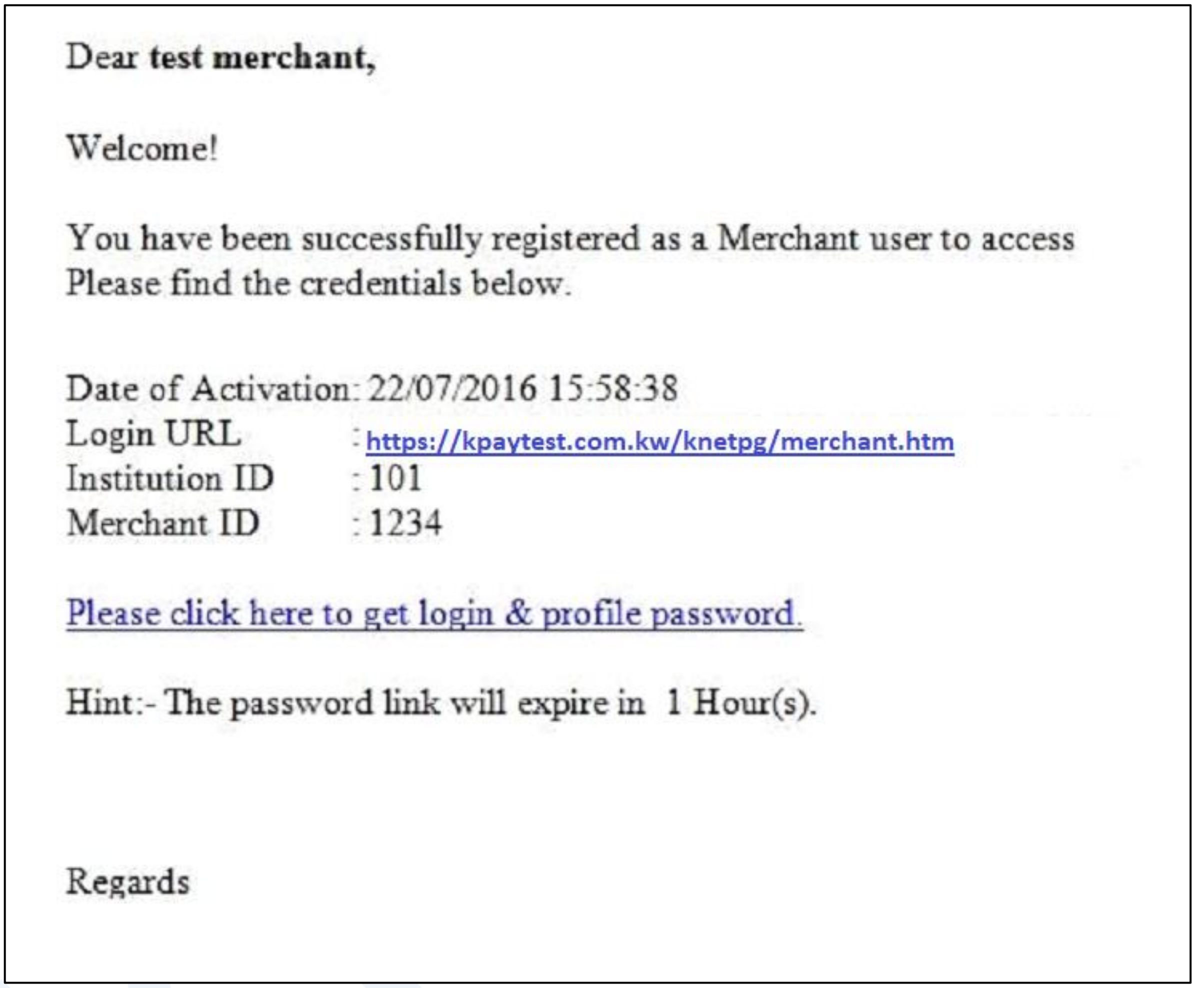
Figure 3: Answering your security question

7. In the **Answer** box, type the answer to the security question that is displayed, and then click **Submit**.
8. In the **Email Id** box, type your registered email ID.

Figure 4: Specifying your registered email ID

9. Click **Submit**. After the password is reset, an email is sent to your registered email ID. The email contains a link that you can click to create your new password.

The following image displays a sample email that is sent to the user:



Dear **test merchant,**

Welcome!

You have been successfully registered as a Merchant user to access
Please find the credentials below.

Date of Activation: 22/07/2016 15:58:38
Login URL : https://kpaytest.com.kw/knetpg/merchant.htm
Institution ID : 101
Merchant ID : 1234

Please click here to get login & profile password.

Hint:- The password link will expire in 1 Hour(s).

Regards

Figure 5 : Sample email

10. Click **Please click here to get login & profile password** to display your new password.
11. Click **Please click here to Login to the application** link to log on to the application. For more information about how to log on to the application, see Log on to KPay (Section 1.2).

1.4 Change your logon and profile passwords

You can change the existing logon password for your account and your profile password. It is recommended that you change your password frequently. You must change your password at the first successful logon after your ID is created or after you have recovered your password.

Perform the following steps to change your password:

1. Point to **My Accounts**, and then click **Change Password** to open the **Change Password** screen.

   Note: If you log on for the first time or after recovering your password, the **Change Password** page is displayed instead of the **Home**

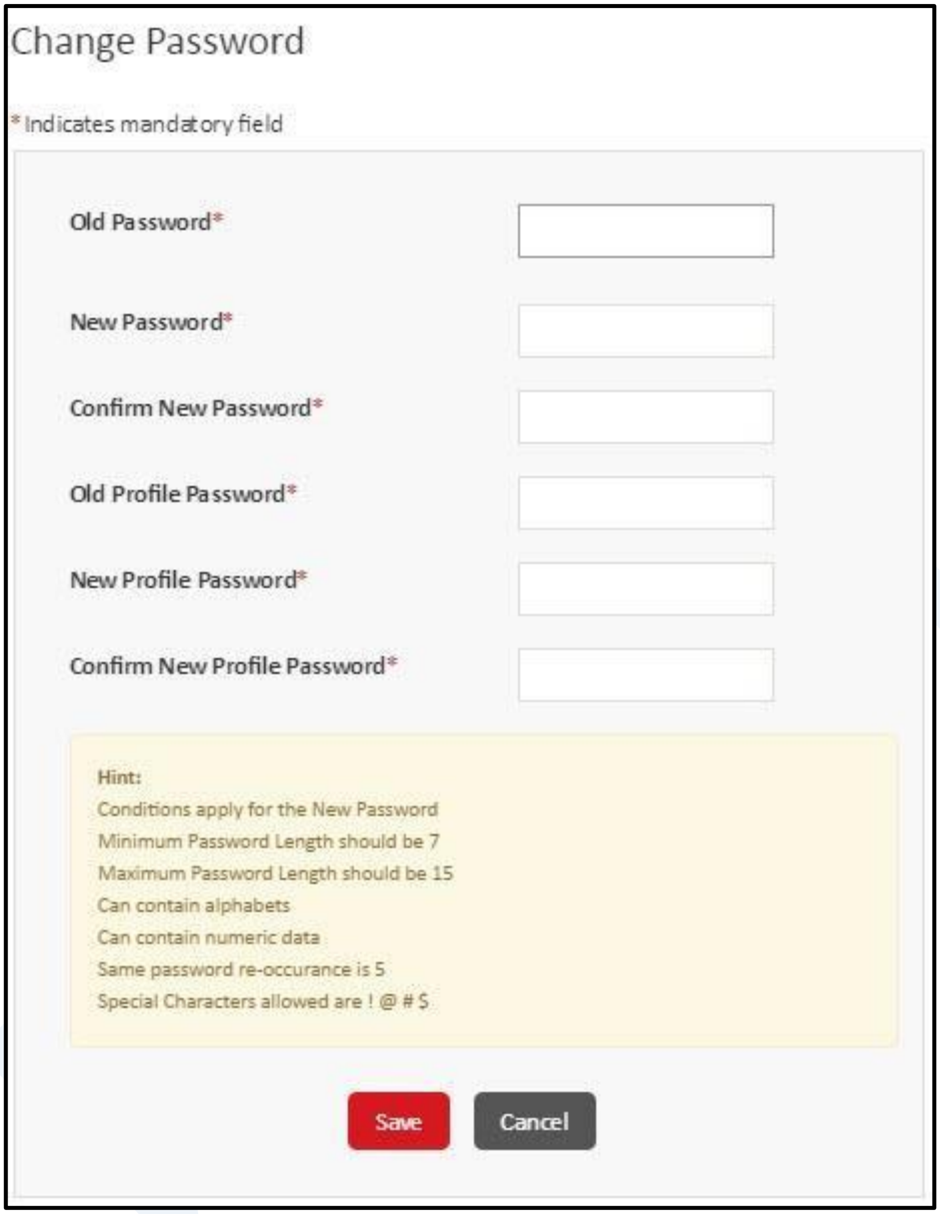


Figure 6: The Change Password screen

2. In the **Old Password** box, type your current logon password.
3. In the **New Password** and **Confirm New Password** boxes, type your new logon password twice.

   Note: Ensure that your password adheres to the acceptable password criteria that are displayed on the screen.

4. In the **Old Profile Password** box, type your current profile password.

5. In the **New Profile Password** and **Confirm New Profile Password** boxes, type your new profile password twice.

   Note: Ensure that your password adheres to the acceptable password criteria that are displayed on the screen.

6. Click Save to display the Login screen, where you can log on to the application using your user ID and new password.

1.5 Set up or update your answers for the security questions

The security questions are used to authenticate your user ID in case you forget your password. You can add or update answers for the security questions for your profile.

Perform the following steps to set up or update the answers:

1. Point to My Accounts, and then click Security Questions to open the **Security Questions** screen.

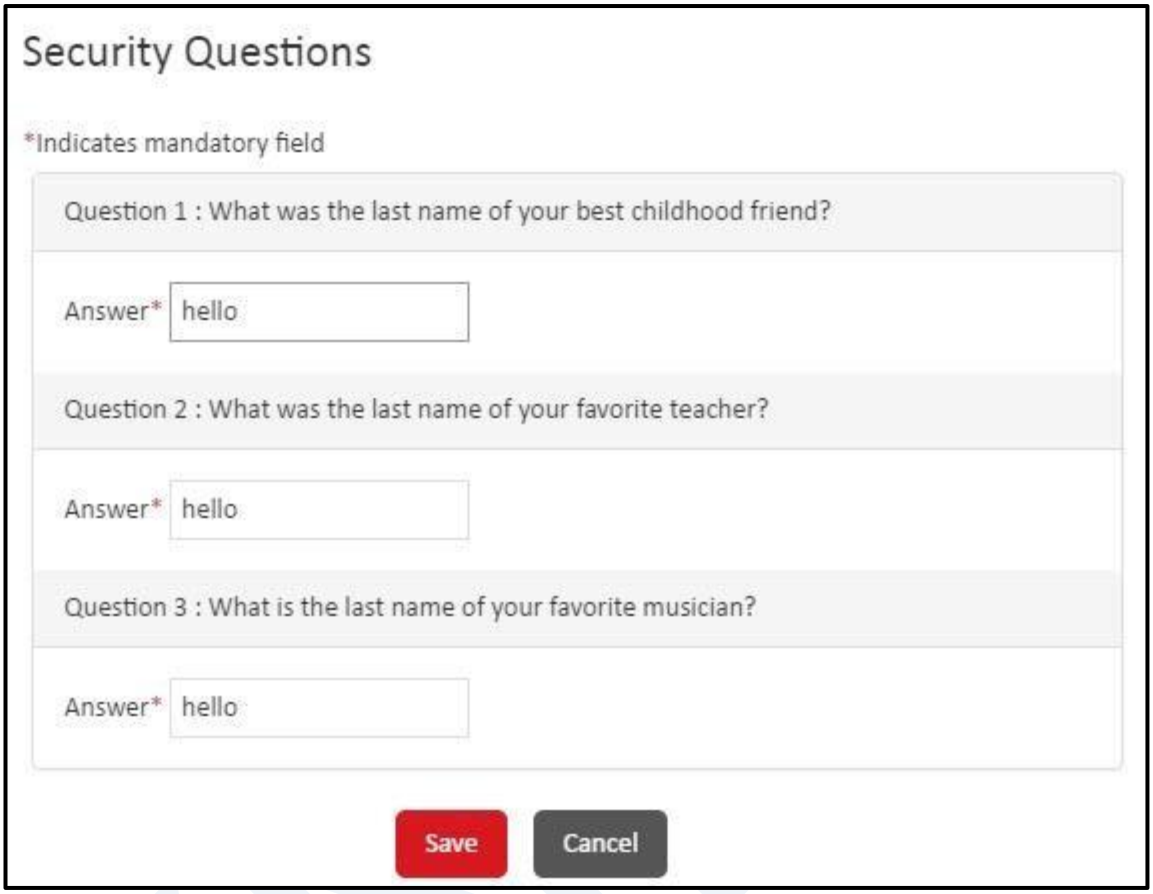


Figure 7: The Security Questions screen

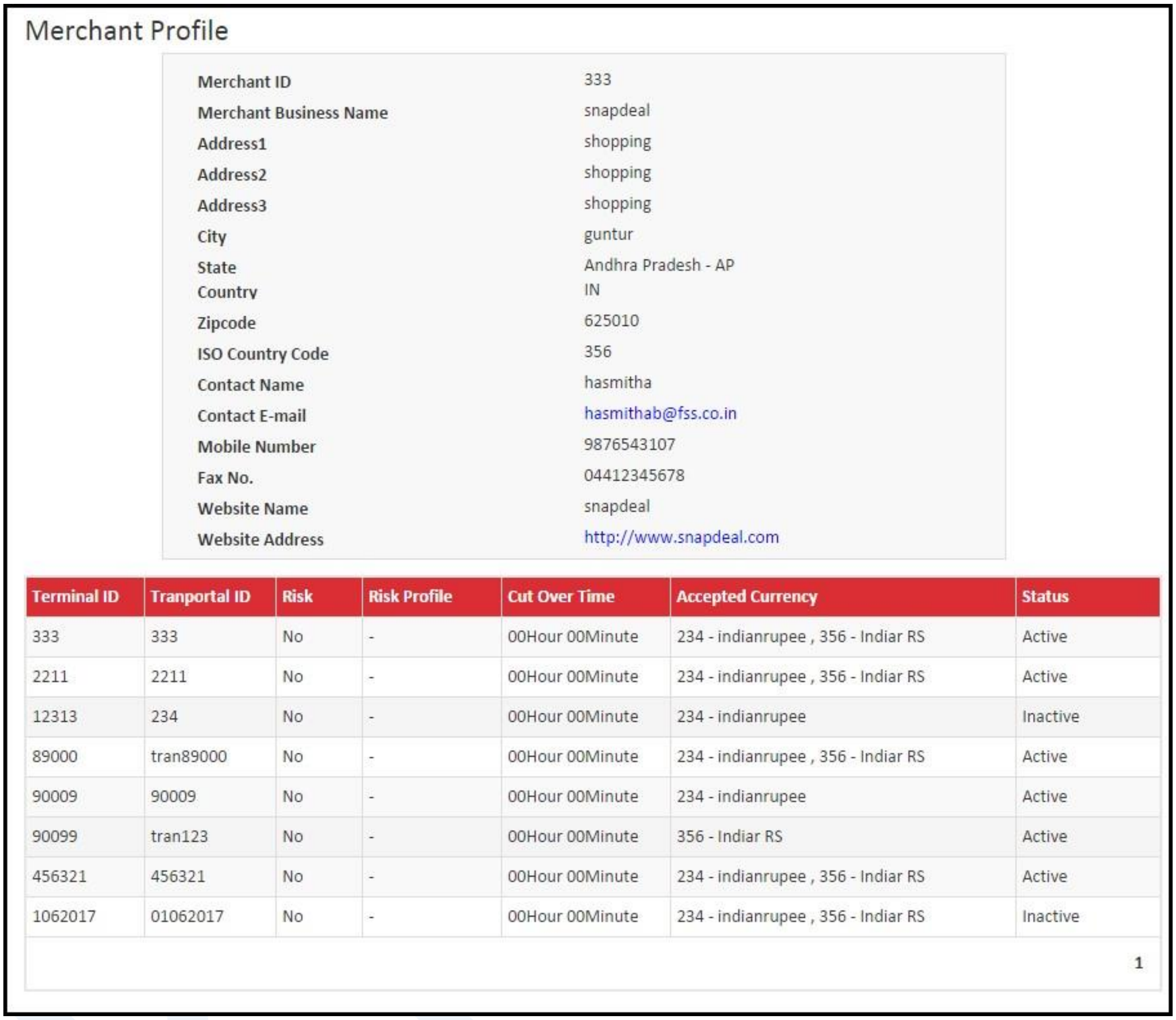
2. In the **Answer** boxes, type or modify your answer for each of the security questions.

3. Click Save to save the answers.

1.6 View your profile details

The profile details are added by the bank administrator users and you can view the details of your account profile. You cannot modify the details of your profile.

• To view your profile details, point to **My Accounts**, and then click **Accounts** to open the **Merchant Profile** screen.



Merchant Profile

Merchant ID	333
Merchant Business Name	snapdeal
Address1	shopping
Address2	shopping
Address3	shopping
City	guntur
State	Andhra Pradesh - AP
Country	IN
Zipcode	625010
ISO Country Code	356
Contact Name	hasmitha
Contact E-mail	hasmithab@fss.co.in
Mobile Number	9876543107
Fax No.	04412345678
Website Name	snapdeal
Website Address	http://www.snapdeal.com

Terminal ID	Tranportal ID	Risk	Risk Profile	Cut Over Time	Accepted Currency	Status
333	333	No	-	00Hour 00Minute	234 - indianrupee , 356 - Indiar RS	Active
2211	2211	No	-	00Hour 00Minute	234 - indianrupee , 356 - Indiar RS	Active
12313	234	No	-	00Hour 00Minute	234 - indianrupee	Inactive
89000	tran89000	No	-	00Hour 00Minute	234 - indianrupee , 356 - Indiar RS	Active
90009	90009	No	-	00Hour 00Minute	234 - indianrupee	Active
90099	tran123	No	-	00Hour 00Minute	356 - Indiar RS	Active
456321	456321	No	-	00Hour 00Minute	234 - indianrupee , 356 - Indiar RS	Active
1062017	01062017	No	-	00Hour 00Minute	234 - indianrupee , 356 - Indiar RS	Inactive

1

Figure 8: The Merchant Profile screen

Field	Description
Merchant ID	The identification code of the merchant.
Merchant Business Name	The business name of the merchant.
Address1	The first line address of the merchant.

Field	Description
Address2	The second line address of the merchant.
Address3	The third line address of the merchant.
City	The name of the merchant's city.
State	The name of the merchant's state.
Country	The name of the merchant's country.
Zip code	The postal code of the merchant's address.
ISO Country Code	The 3-digit ISO code of the merchant's country.
Contact Name	The contact name of the merchant.
Contact E-mail	The merchant's e-mail address for communication.
Mobile Number	The 10-digit mobile number of the merchant.
Fax No.	The fax number of the merchant.
Website Name	The name of the merchant's website.
Website Address	The URL address of the merchant's website.
Terminal ID	The unique identification code of the terminal.
Tranportal ID	The tranportal identification code.
Risk	Displays whether the risk parameters are enabled or not.
Risk Profile	The name of the enabled risk profile.
Cut Over Time	The cut over time interval for transactions.

Field	Description
Accepted Currency	The currencies accepted by the merchant.
Status	The status of the merchant.

2. CONFIGURING ROLES AND USERS

This section describes how to create and maintain user roles and user IDs. Additionally, it explains how to regenerate and resend a user's password.

2.1 Introduction

You can perform the following tasks to create user IDs:

1. Create a user role and assign privileges to the role
2. Create a user ID and assign a role to it. Each user ID that is created must be attached to a user role. The user ID inherits the same privileges as the user role.

Additionally, if required, you can regenerate a user's password in case it has expired, and then resend the email that contains the regenerated password.

The following sections explain each of these tasks in detail.

2.2 Create and maintain user roles

You can create user roles for merchant users, and then assign menus to user roles. Additionally, you can view or modify user roles. You cannot delete user roles.

2.2.1 Create a user role

You can create a user role. When you create a user role, a role ID is automatically generated and assigned to the user role by KPay.

Perform the following steps to create a user role:

1. Point to **My Accounts**, and then click **User Role** to open the **User Role** screen.
2. Click **Add** to open the **Add User Role** screen.

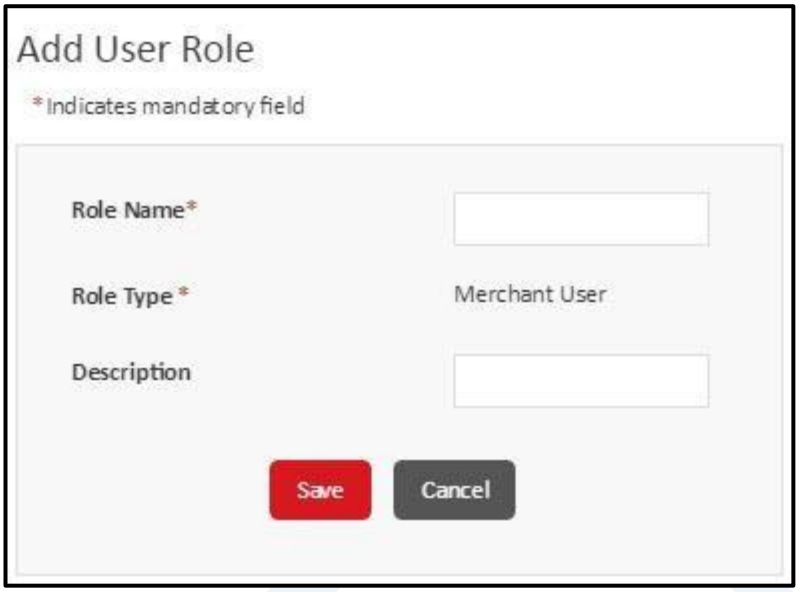


Figure 9: The Add User Role screen

3. In the **Role Name** box, type the name of the role to create.
4. In the **Description** box, type the description of the user role.

Click **Save** to create the user role. An identification code is generated and assigned to the role and the role is added to the list on the **User Role** screen.

2.2.2 Assign or remove privileges from a role

After you create a user role, you can assign access to menus and sub menus to the user role. Alternatively, you can remove access to menus and sub menus from existing roles. This allows restricting access of the users who belong to a selected role.

Perform the following steps to assign or remove access from a user role:

1. On the menu bar, point to **My Accounts**, and then click **User Role** to open the **User Role** screen.
2. In the list of roles that are displayed, click **Assign Menu** to open the **Assign Menu** screen, where you can assign or remove access for the user role.

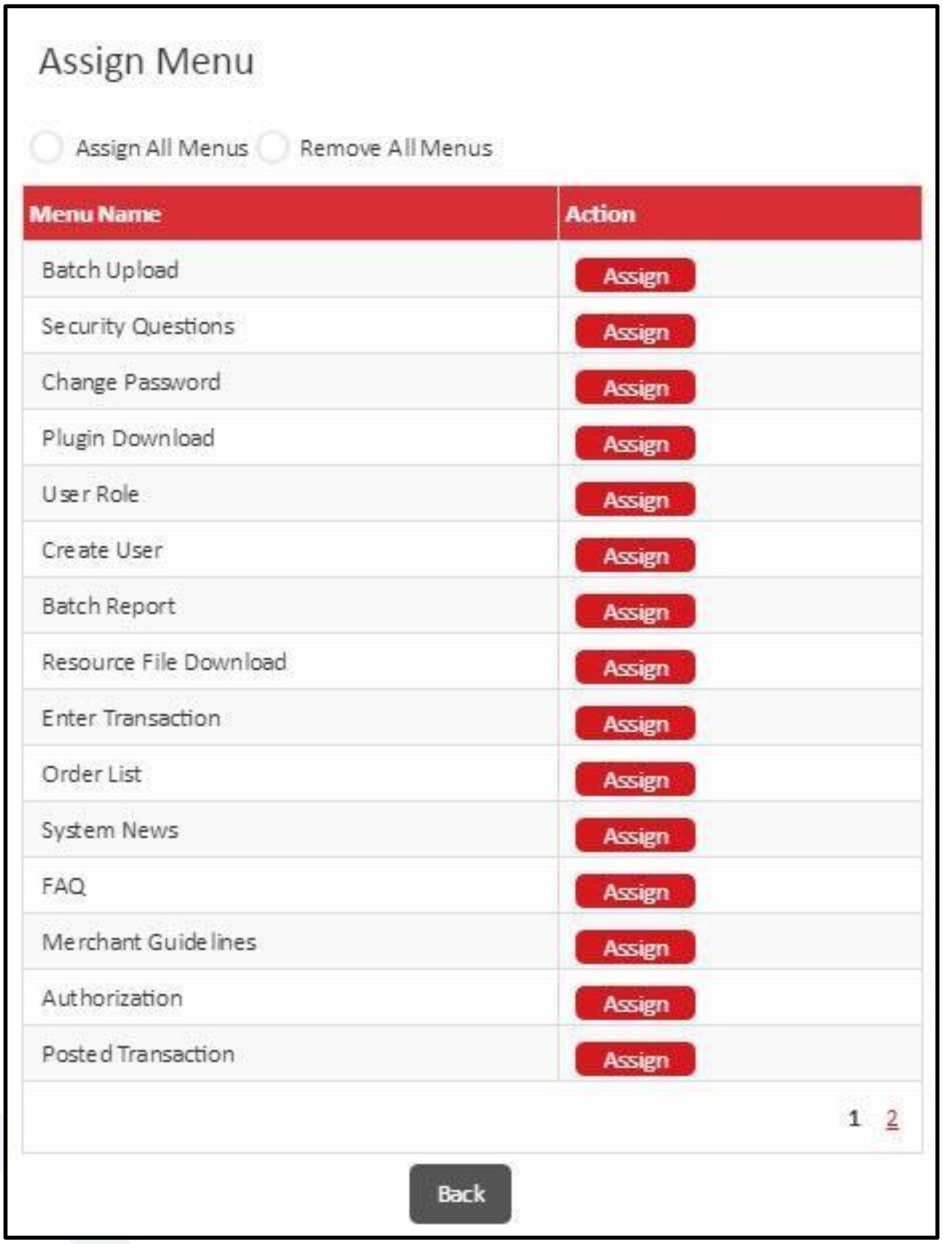


Figure 10: The Assign Menu screen

3. Depending on the menus or sub menus to assign, perform one of the following steps:

Objective	Action
To assign all of the menus and sub menus	On the top of the screen, click **Assign All Menus**.
To remove all of the menus and sub menus	On the top of the screen, click **Remove All Menus**.
To assign access to specific menus and sub menus	In the **Action** column, click **Assign** for the menus or sub menus to remove.
To remove access for specific menus and sub menus	In the **Action** column, click **Remove** for the menus or sub menus to remove.

4. Click Back to save the changes.

2.2.3 View or modify a user role

You can view or modify a user role that you have created. You can only modify the name and description for a role. You cannot edit the role ID and type of role.

The screens to modify and view the user role are similar to the **Add User Role** screen. Depending on the task, follow one of the menu paths to open the screen:

- To modify a user role, on the menu bar, point to **My Accounts**, and then click **User Role**>**Edit**. For more information about the fields and their descriptions, see Create a user role (Section 2.2).

  To view a user role, on the menu bar, point to **My Accounts**, and then click **User Role>View.**

2.3 Create and maintain user IDs

You can create user IDs and assign user roles to the IDs. Additionally, you can view or modify user IDs. You can change the status of a user from **Active** to **Inactive** or **Inactive** to **Active**.

You cannot delete user IDs.

2.3.1 Create a user ID

Perform the following steps to create a user ID:

1. Point to **My Accounts**, and then click **Create User** to open the **User** screen.
2. Click **Add** to open the **Add User** screen.

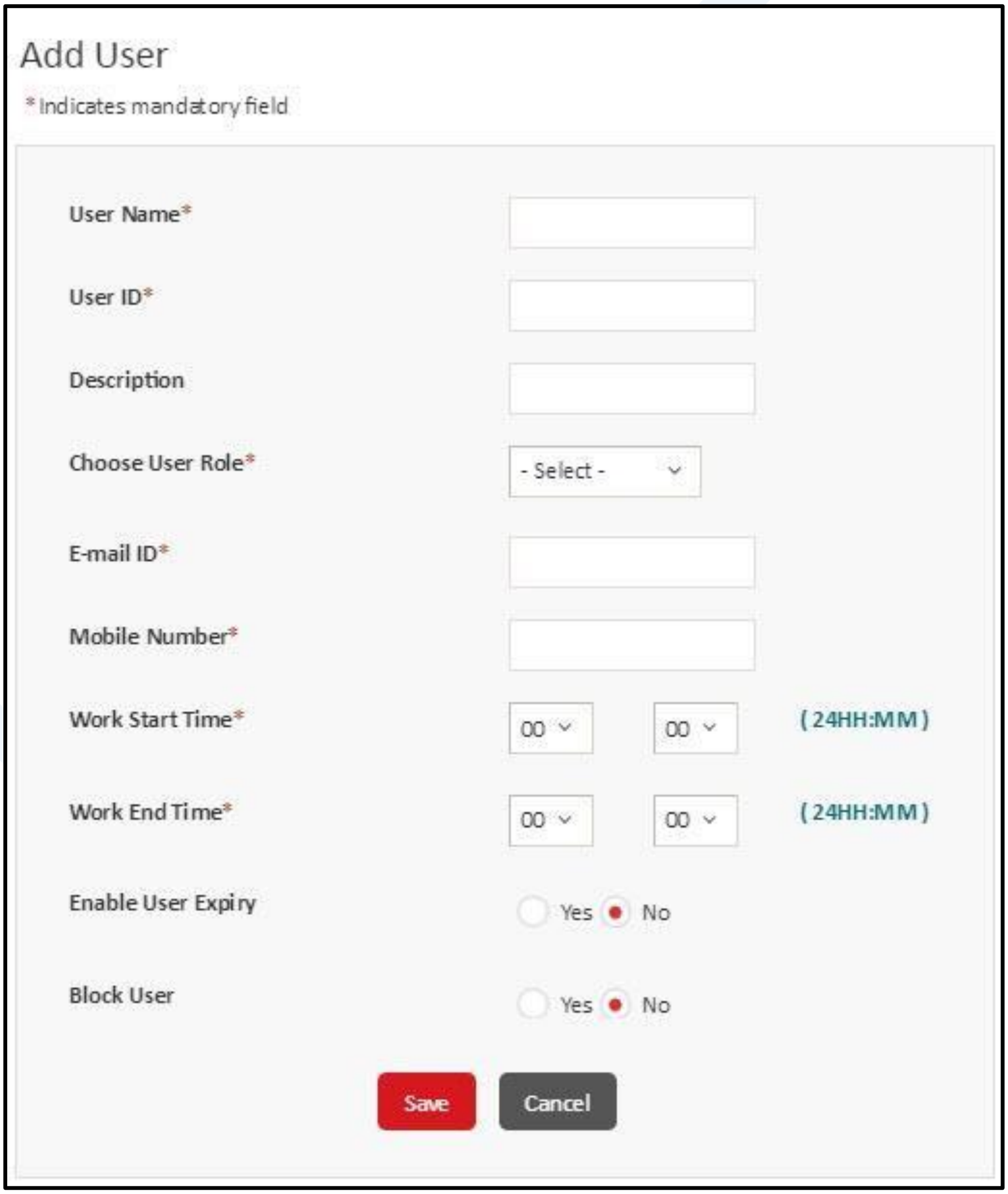


Figure 11 : The Add User screen

3. Specify values in the following fields:

Field	Description
User Name	Type the name of the user.
User ID	Type a unique alphanumeric user ID for the user. The user ID cannot contain special characters and spaces.
Description	Type the description of the user.
Choose User Role	Click the role to assign to the user. The access for the user is restricted based on the role.
E-mail ID	Type the email ID of the user.
Mobile Number	Type the 10-digit mobile number of the user.
Work Start Time	Click the hour and minute to indicate the beginning of work time for the user.
Work End Time	Click the hour and minute to indicate the ending of work time for the user.
Enable User Expiry	Click **Yes** or **No** to enable or disable user expiration after the expiry period elapses.
User Inactive Period (in days)	Type the number of inactive days after which the user ID is blocked. **Note**: This box is available only if you select Yes in the **Enable User Expiry** field group.
Block User	Click **Yes** or **No** to block or unblock the user ID.

4. Click **Save** to save the user ID.

When you create a user ID, a welcome email is sent to the user that contains the link to access their logon credentials. The following images display a sample email and the screen that displays the logon credentials of a user after the user clicks the **Please click here to get login and profile password** link.

Dear **test merchant,**

Welcome!

You have been successfully registered as a Merchant user to access
Please find the credentials below.

Date of Activation: 22/07/2016 15:58:38
Login URL : https://kpaytest.com.kw/knetpg/merchant.htm
Institution ID : 101
Merchant ID : 1234

Please click here to get login & profile password.

Hint:- The password link will expire in 1 Hour(s).

Regards

Figure 12: Sample email that is sent to the user after user ID creation

2.3.2 View or modify a user ID

You can view or modify a user ID that you have created. You must search for the record before you can view or modify its details. You can modify all of the details for a user ID, but you cannot modify the user ID. You can also change the status of a user ID from **Active** to **Inactive** or **Inactive** to **Active**.

Note: You can modify only an active record.

Perform the following steps to view or modify a user ID:

1. On the menu bar, point to **My Accounts**, and then click **Create User** to open the **User** screen.
2. In the **Search By** list, click one of the following search criteria:

   - **ALL** − Select this option to display the list of all user IDs.
   - **User Name** − Select this option to search using the name of a user, and then in the box, type the name of the user to search for. Click **Search**.
   - **User Role** − Select this option to search using the user role, and then in the list, click the user role to search for. Click **Search**.

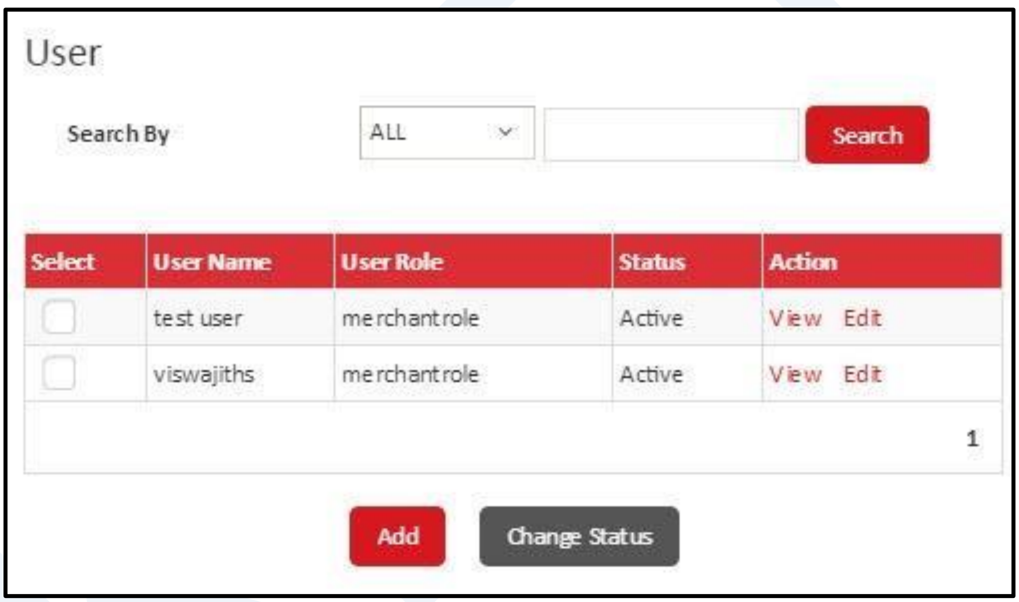


Figure 13: The User screen

3. Depending on the requirement, perform one of the following steps:

   - To view the details of a user, click **View** to open the **View User** screen.
   - To modify the details of a user ID, click **Edit** to open the **Edit User** screen. Modify the required details. For more information about the values to specify in the fields, see Create a user ID (Section 2.3.1).
   - To change the status of a user ID, in the **Select** column, select a check box or multiple check boxes to select records, and then at the bottom of the screen, click **Change Status**. If a confirmation message is displayed, then click **OK**.

2.4 Regenerate and resend a user’s password

You can regenerate the default password for a user and send it to their registered email ID. Additionally, you can send a test email to validate a user’s email ID.

Perform the following steps to regenerate and resend a user’s password:

1. On the menu bar, point to **Merchant Process**, and then click **Resend Password** to open the **Resend Password** screen.

Figure 14: The Resend Password search screen

2. In the **Users** list, click one of the following search criteria:

   - **ALL** – Select this option to display the list of all records. If you select this option, you cannot specify the user ID and email ID to search.
   - **Merchant Users**– Select this option to display the list of merchant users. If required, specify the user ID in the **User ID** box and email ID in the **E-mail ID** box, and then click **Search** to further filter the list.

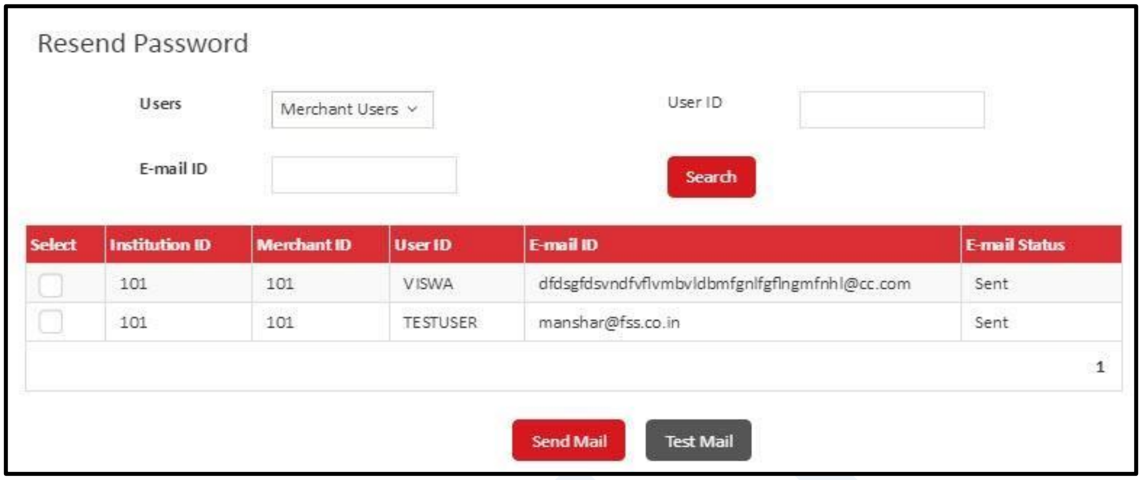


Figure 15: The Resend Password screen

3. To regenerate and resend the password to a user through email, in the **Select** column, select a check box, and then click **Send Mail**. You can select multiple user IDs.

Alternatively, to send a test email to an email address, click **Test Mail**. The **Test Email** dialog box is displayed, type the email address to send the test email to and click **OK** to send the test email.

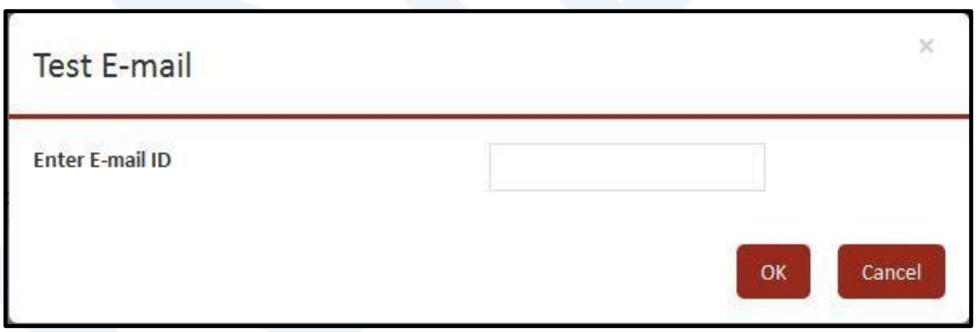


Figure 16: The Test E-mail dialog box

If you regenerated and resent the password, the email is sent to user's registered email address. If you sent a test email, it is sent to the email address that you specified.

The following image displays a sample email that is sent to the user.

Dear **test merchant,**

Welcome!

You have been successfully registered as a Merchant user to access
Please find the credentials below.

Date of Activation: 22/07/2016 15:58:38
Login URL : https://kpaytest.com.kw/knetpg/merchant.htm
Institution ID : 101
Merchant ID : 1234

Please click here to get login & profile password.

Hint:- The password link will expire in 1 Hour(s).

Regards

Figure 17: Sample email with the link to user's credentials

3. CONFIGURING BATCH PROCESSES

This section explains how to configure batch processes, remove a batch process, and generate a batch report.

3.1 Upload a batch file

You can upload a batch file to KPay. You must convert and validate the batch file before uploading it. After you upload the batch file, bank user will validate and process the batch file. You can then generate the batch report to view the status of the batch process. Additionally, you can remove the batches that have been processed completely. You can upload a batch file to KPay in a specific format.

Perform the following steps to upload a batch file:

1. Point to **Merchant Process**, and then click **Batch Upload** to open the **Batch Upload** screen.

Figure 18: The Batch Upload screen

2. If required, click **Sample Format** to open the **Batch Upload Sample Format** dialog box, where you can view the sample format to use for the batch file. Click **Cancel** to close the dialog box and return to the **Batch Upload** screen.
3. Click **Browse** to navigate to and select the batch file to upload. The name of the file is updated in the **Input File** box.

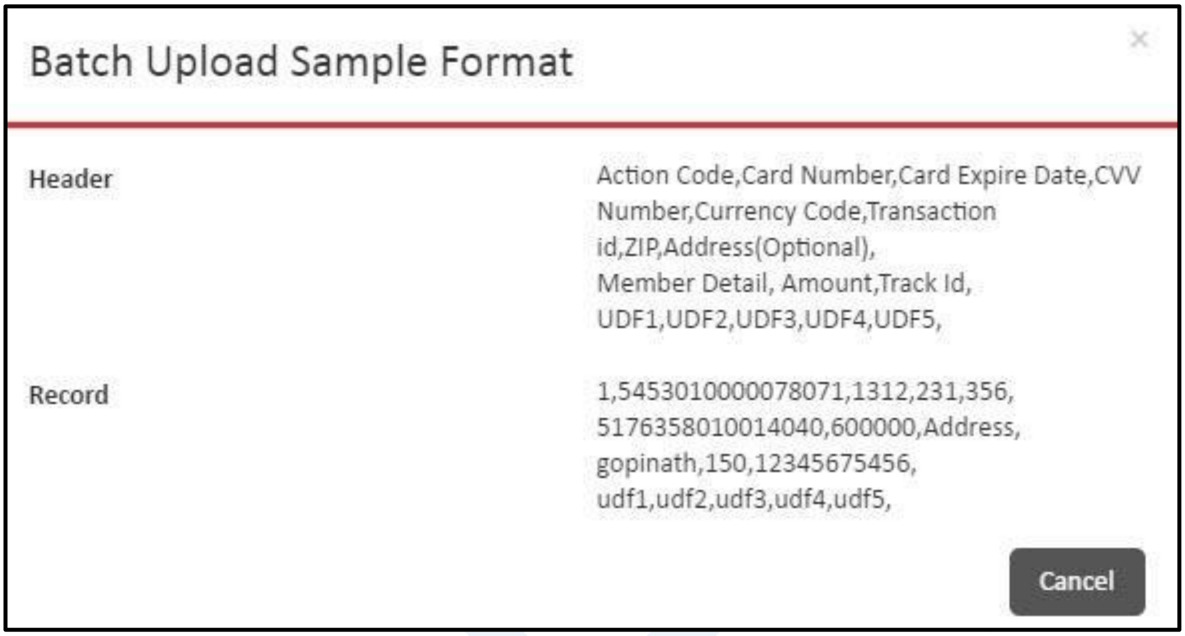


Figure 19: The Batch Upload Sample Format dialog box

4. After selecting the file, click **Convert** to convert the selected file. A batch ID is generated and assigned to the batch file.
5. Click **Validate** to validate the batch file and display the confirmation message. If the file validation fails, you can click **Download Log** to open or save the log file that contains the errors encountered during the validation. Rectify the errors in the batch file, and then repeat steps 3 through 5.
6. After successful validation, click **Upload** to upload the batch file.

3.2 Generate the batch report

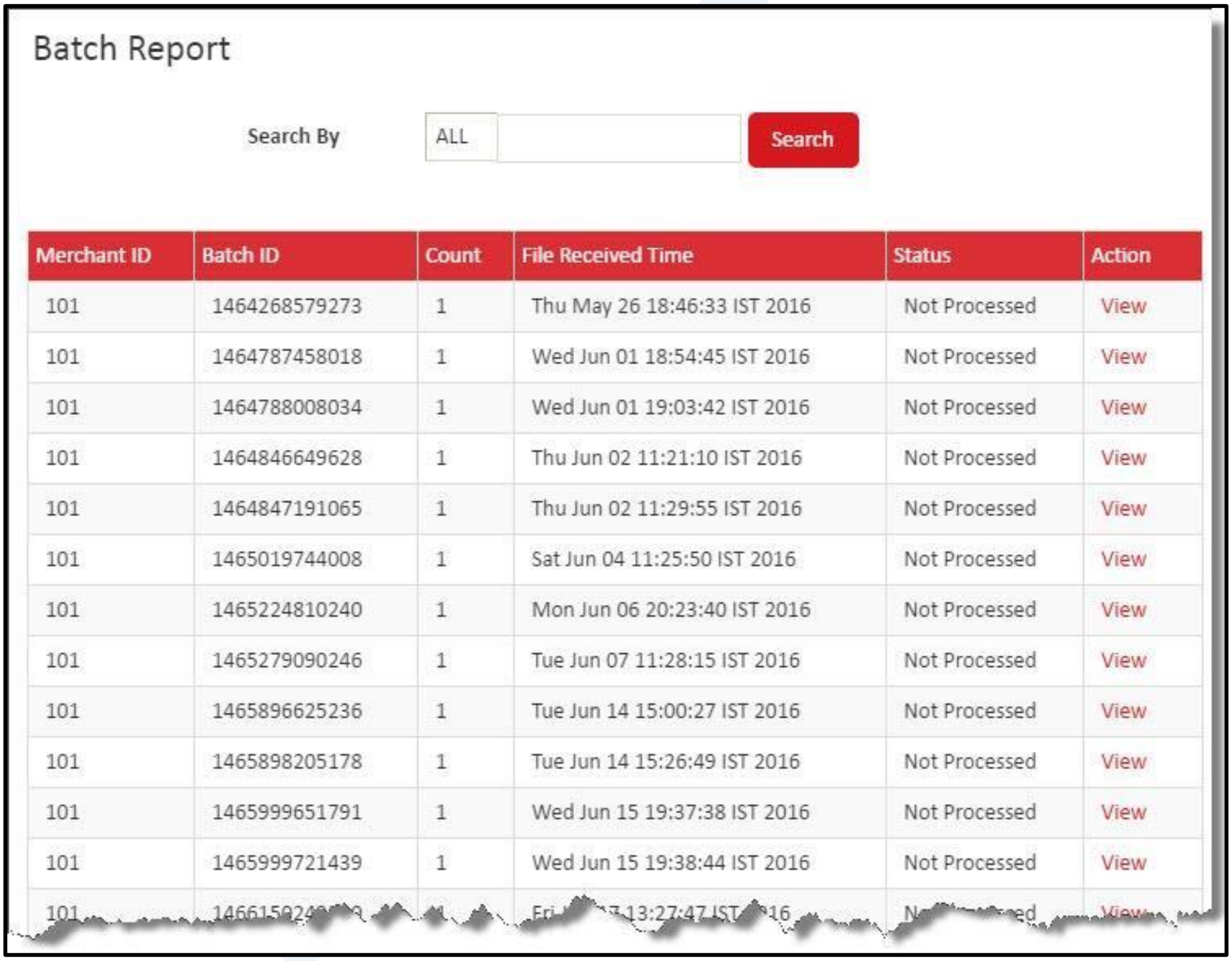
You can generate the Batch report that contains the details of the batch files that you have uploaded to KPay and their processing status. Additionally, you can view the details of a specific batch process.

Perform the following steps to generate the Batch report:

1. Point to **Reports**, and then click **Batch Report** to open the **Batch Report** search screen.
2. In the **Search By** list, click one of the following search criteria:

- **ALL** – Select this option to display the details of all batch files.
- **Batch ID** – Select this option to search using a batch ID, and then in the box, type the batch ID to search for. Click **Search**.
- **Status** – Select this option to search using the status of batch processing, and then in the list, type the status to search for. Click **Search**.

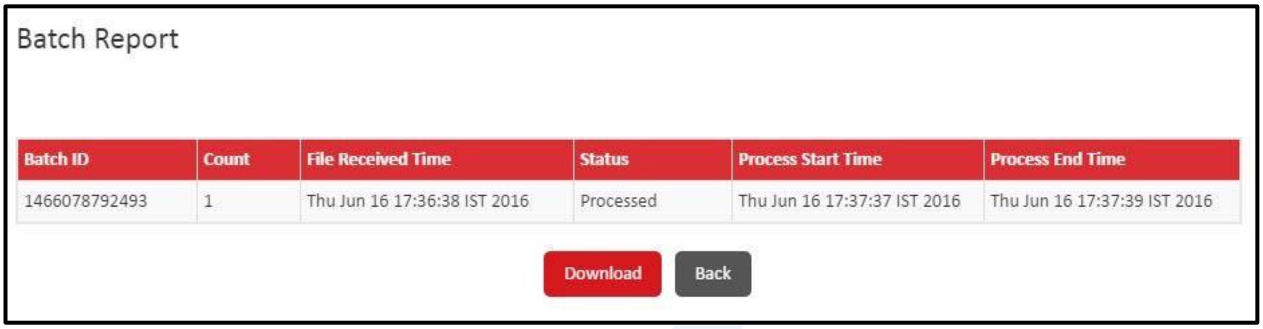
The list of all batch files along with their status is displayed.



Merchant ID	Batch ID	Count	File Received Time	Status	Action
101	1464268579273	1	Thu May 26 18:46:33 IST 2016	Not Processed	View
101	1464787458018	1	Wed Jun 01 18:54:45 IST 2016	Not Processed	View
101	1464788008034	1	Wed Jun 01 19:03:42 IST 2016	Not Processed	View
101	1464846649628	1	Thu Jun 02 11:21:10 IST 2016	Not Processed	View
101	1464847191065	1	Thu Jun 02 11:29:55 IST 2016	Not Processed	View
101	1465019744008	1	Sat Jun 04 11:25:50 IST 2016	Not Processed	View
101	1465224810240	1	Mon Jun 06 20:23:40 IST 2016	Not Processed	View
101	1465279090246	1	Tue Jun 07 11:28:15 IST 2016	Not Processed	View
101	1465896625236	1	Tue Jun 14 15:00:27 IST 2016	Not Processed	View
101	1465898205178	1	Tue Jun 14 15:26:49 IST 2016	Not Processed	View
101	1465999651791	1	Wed Jun 15 19:37:38 IST 2016	Not Processed	View
101	1465999721439	1	Wed Jun 15 19:38:44 IST 2016	Not Processed	View
101	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Figure 20: The Batch Report screen

3. Click **View** to view the details of a specific batch process. If a batch file processing is completed by the bank, then you can download the file that contains the details of the processed transactions.



Batch ID	Count	File Received Time	Status	Process Start Time	Process End Time
1466078792493	1	Thu Jun 16 17:36:38 IST 2016	Processed	Thu Jun 16 17:37:37 IST 2016	Thu Jun 16 17:37:39 IST 2016

Figure 21: Details of a batch file that has been processed

The following details are displayed:

Field	Description
Batch ID	The identification code of the batch file.
Count	The number of records in the batch file.
File Received Time	The date and time when the file was uploaded to KPay.
Status	The status of batch processing.
Process Start Time	The date and time when the batch process started.
Process End Time	The date and time when the batch process completed. This field is updated only after the batch processing is completed.

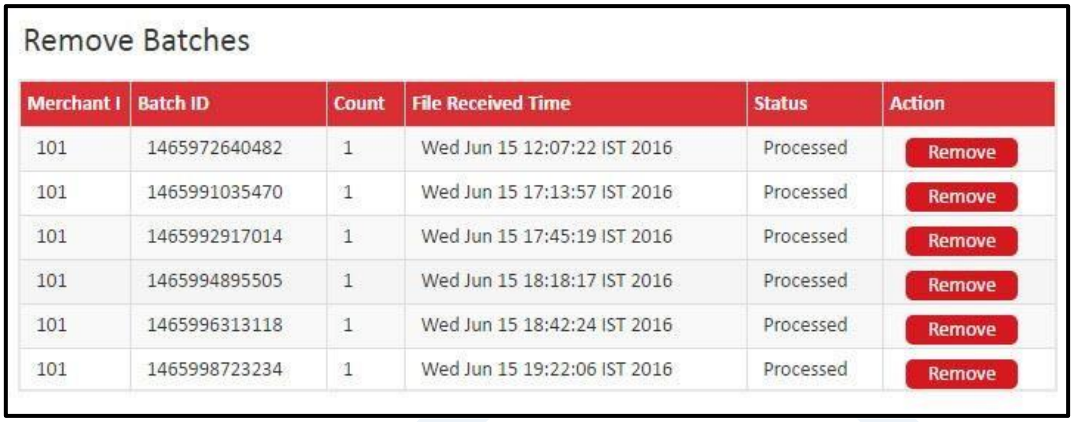
4. For a processed file, you can click **Download** to view or download the detailed report about the transactions that are processed.

3.3 Remove a batch file

After you verify the details of the transactions updates through a batch file processed by the bank, you can remove the processed batch file. If some transactions were not processed through the batch file, then you must create another batch file for them, and upload it in KPay. For more information, see the Upload a batch file (Section 3.1).

Perform the following steps to remove a batch file:

1. Point to **Merchant Process**, and then click **Remove Batches** to open the **Remove Batches** screen.



Remove Batches

Merchant I	Batch ID	Count	File Received Time	Status	Action
101	1465972640482	1	Wed Jun 15 12:07:22 IST 2016	Processed	Remove
101	1465991035470	1	Wed Jun 15 17:13:57 IST 2016	Processed	Remove
101	1465992917014	1	Wed Jun 15 17:45:19 IST 2016	Processed	Remove
101	1465994895505	1	Wed Jun 15 18:18:17 IST 2016	Processed	Remove
101	1465996313118	1	Wed Jun 15 18:42:24 IST 2016	Processed	Remove
101	1465998723234	1	Wed Jun 15 19:22:06 IST 2016	Processed	Remove

Figure 22: The Remove Batches screen

2. Click **Remove** to remove the batch.

4. REFUNDING TRANSACTIONS

This section explains how to search and credit (refund) the transaction.

4.1 Credit (Refund) transaction

Perform the following steps to credit (refund) transaction:

1. Point to **Transaction**, and then click **Posted Transactions** to open the **posted transactions** screen.

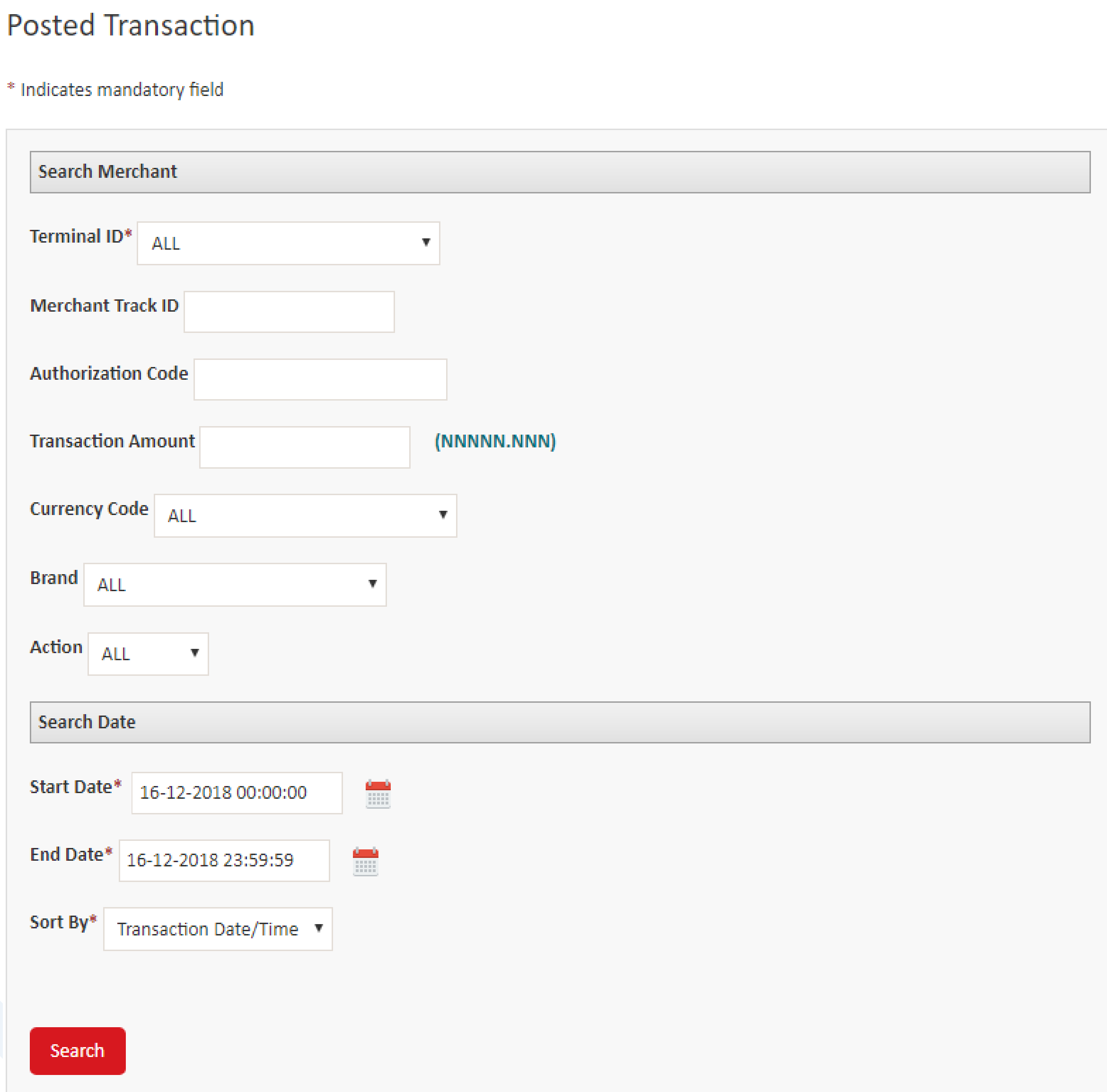


Figure 23: Posted Transactions search

2. Specify the search criteria to filter and display authorization transactions:

   a. In the **Terminal ID** list, select the ID you want to search.
   b. If required, in the **Merchant Track ID** box, type the merchant's track ID or check by **Authorization Code** or **Action** to search for.
   c. In the **Start Date** and **End Date** boxes, select the starting and ending date and time of the period to search transactions for. To select the date, click to open the dialog box, click the month, year, date, and time, and then click **OK**.

d. Click **Search** to display the list of transactions.

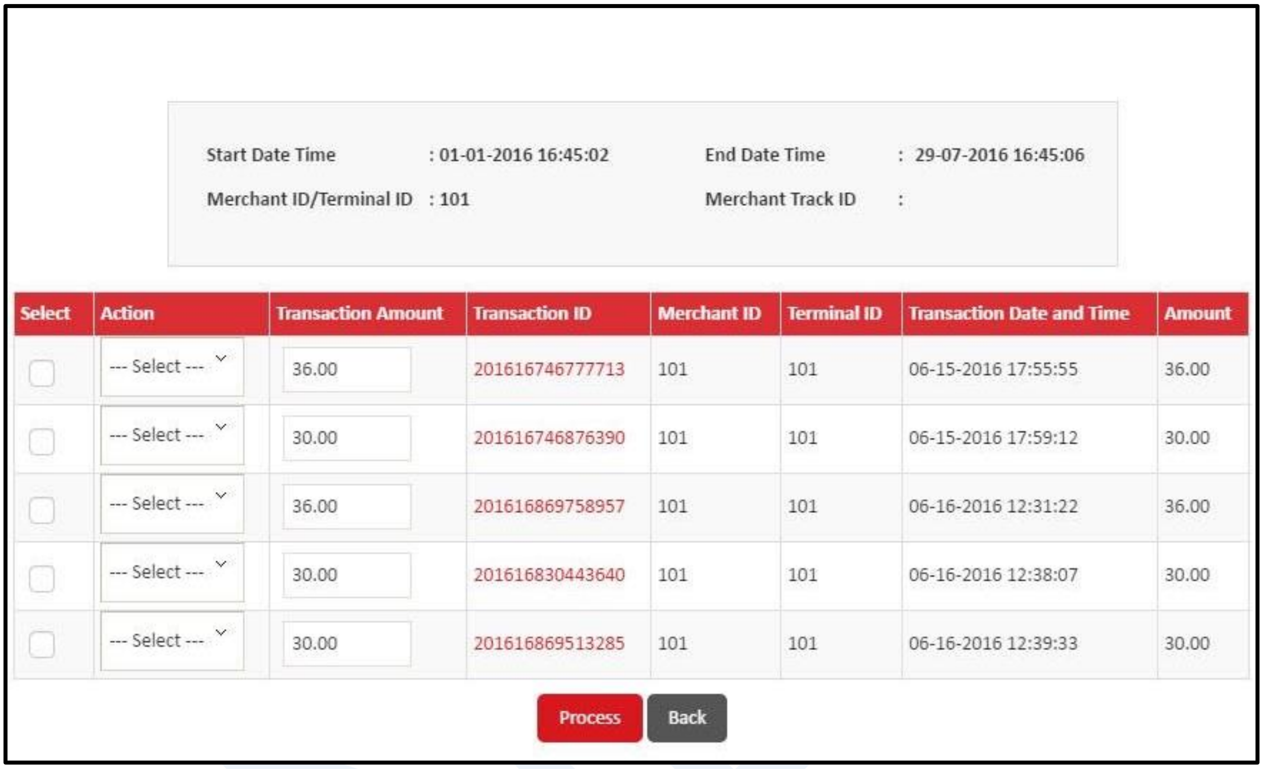


Figure 24: The Posted transactions screen

3. Select the **Select** check box to select a transaction. You can select multiple records.

   Note: You can click the transaction ID for a transaction to view the details of the transaction.

4. In the **Action** column, click **Credit (refund)** to indicate the action to be taken on the transaction.
5. If partial refund is required, in the **Transaction Amount** box, modify the amount to process.
6. Click **Process** to process the transaction.

4.2 View orders placed at a terminal and if required, void a processed order

You can generate and view the list of orders that have been placed at a terminal over a specified period. You can filter the list using the merchant and terminal ID, order status, currency, order ID, track ID, and time period.

Additionally, you can view the details for or void a processed order from the **Order List Details** screen.

Perform the following steps to generate and view the order list:

1. Point to **Transaction**, and then click **Order List** to open the **Order List** screen.

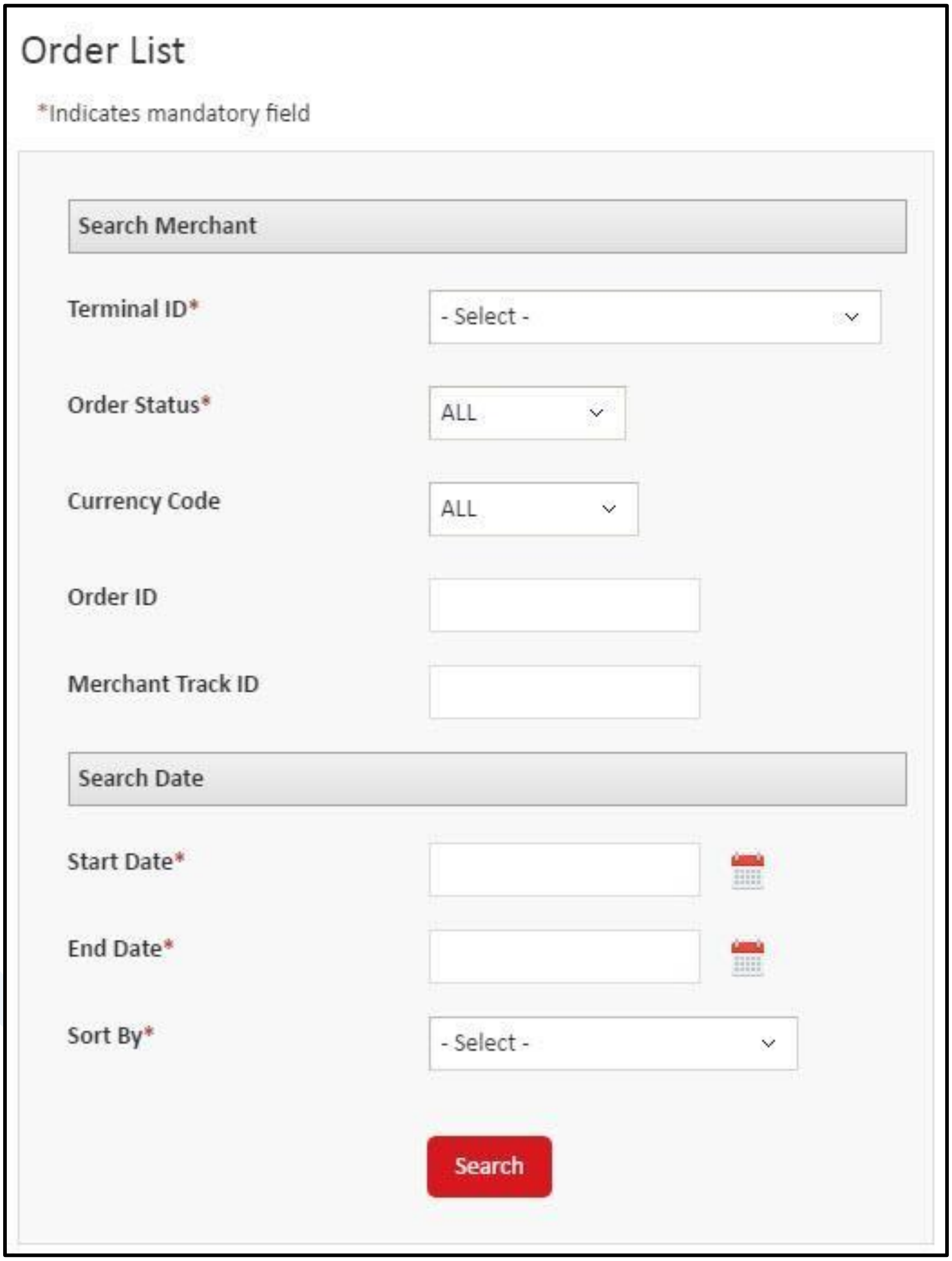
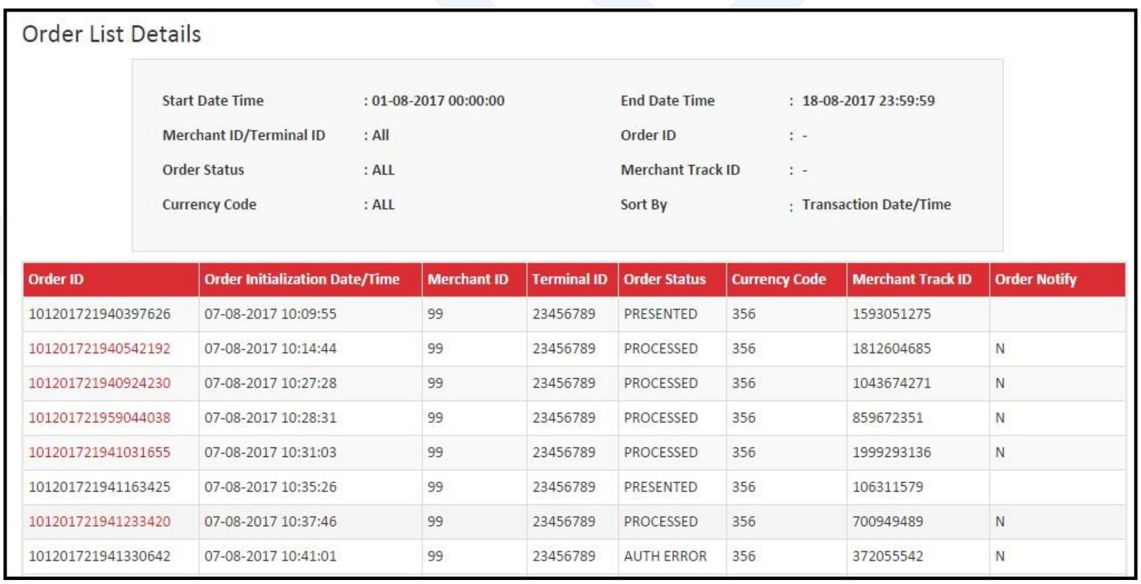


Figure 25: The Order List search screen

2. Specify the search criteria to filter and display orders:

   a. In the **Terminal ID** list, click the terminal to search orders.
   b. In the **Order Status** list, click **ALL**, **INITIALIZED**, **PRESENTED**, **PROCESSED**, **AUTH ERROR**, or **CANCELLED** as the status to search orders.
   c. If required, in the **Currency Code** list, click the currency code to search orders.
   d. If required, in the **Order ID** box, type the identification code of an order to search.
   e. If required, in the **Merchant Track ID** box, type the merchant's track ID for the transaction to search.
   f. In the **Start Date** and **End Date** boxes, select the starting and ending date and time of the period to search orders. To select the date, click to open the dialog box, click the month, year, date, and time, and then click **OK**.
   g. In the **Sort By** list, click the option to indicate the column to sort the order list by.
   h. Click **Search** to display the list of transactions.


Order List Details

Start Date Time : 01-08-2017 00:00:00
End Date Time : 18-08-2017 23:59:59
Merchant ID/Terminal ID : All
Order ID : -
Order Status : ALL
Merchant Track ID : -
Currency Code : ALL
Sort By : Transaction Date/Time

Order ID	Order Initialization Date/Time	Merchant ID	Terminal ID	Order Status	Currency Code	Merchant Track ID	Order Notify
101201721940397626	07-08-2017 10:09:55	99	23456789	PRESENTED	356	1593051275	
101201721940542192	07-08-2017 10:14:44	99	23456789	PROCESSED	356	1812604685	N
101201721940924230	07-08-2017 10:27:28	99	23456789	PROCESSED	356	1043674271	N
101201721959044038	07-08-2017 10:28:31	99	23456789	PROCESSED	356	859672351	N
101201721941031655	07-08-2017 10:31:03	99	23456789	PROCESSED	356	1999293136	N
101201721941163425	07-08-2017 10:35:26	99	23456789	PRESENTED	356	106311579	
101201721941233420	07-08-2017 10:37:46	99	23456789	PROCESSED	356	700949489	N
101201721941330642	07-08-2017 10:41:01	99	23456789	AUTH ERROR	356	372055542	N

Figure 26: The Order List Details screen

You can navigate through the list by using the page number on the bottom right corner of the screen.

3. Perform the following steps to view the details of or void a processed order:

a. In the **Order List Details** screen, in the **Payment ID** column, click the payment ID for a processed order to view details for or void. The **Order Status** for the order must be **PROCESSED**. The **Order List Details** screen is displayed that contains additional information about the order, such as cardholder name, masked card number, action, currency code, transaction amount, and result code.

Figure 27: Details of a specific order

b. Click **Select** to select the transaction, and then perform the following steps to credit, capture, or void the order:

c. In the Credit (refund), update the amount.

Note: You can update the amount if you want to do partial refund.

5. GENERATING REPORTS

This section describes how to generate reports.

The reports are generated in CSV, HTML, or TXT format depending on the report configuration.

You can generate, view, and download the following reports:

- Generate transaction reports
- Generate order reports
- View a batch report
- Generate a list report

5.1 Generate transaction reports

Transaction reports contain the details of transactions that have taken place between a specific time interval or filter conditions. You can generate, view, and download the following transaction reports:

- **Merchant Velocity Report** – This report contains the aggregated transaction count and transaction amount on a specific date for a merchant.
- **Transaction Summary Report** – This report contains the number and amount of successful and failed transactions.
- **Transaction Detail Report** – This report contains the details of transactions initiated.

Perform the following steps to generate transaction report as required:

1. Point to **Reports > Transaction Reports**, and then click a report name to open the respective report screen.

   For example, to generate a merchant velocity report, point to **Reports> Transaction Reports**, and then click **Merchant Velocity Report** to open the **Merchant Velocity Report** screen.

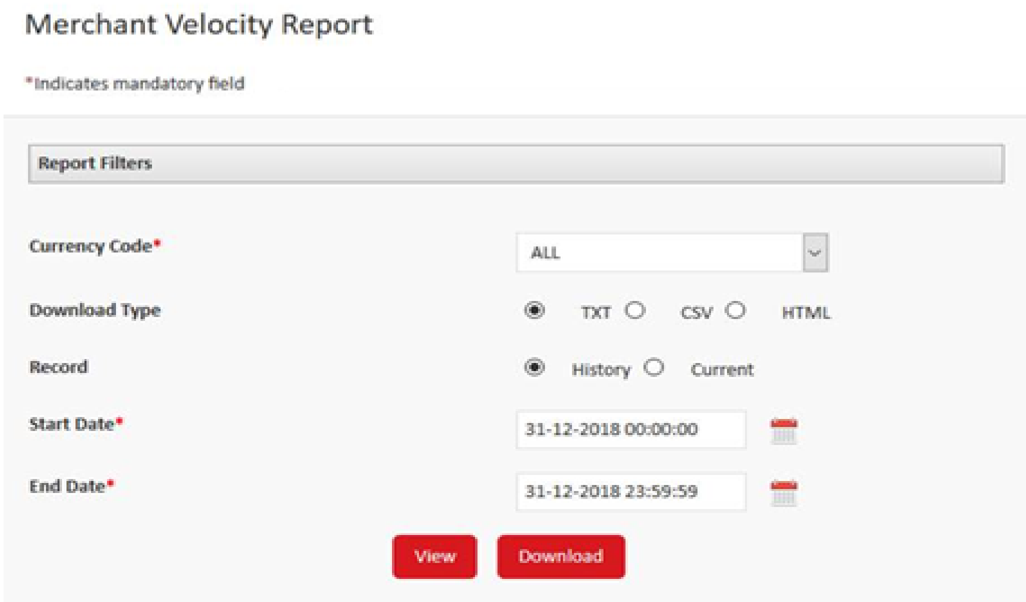


Figure 28: The Merchant Velocity Report screen

To generate a transaction summary report, point to **Reports> Transaction Reports**, and then click **Transaction Summary Report.**

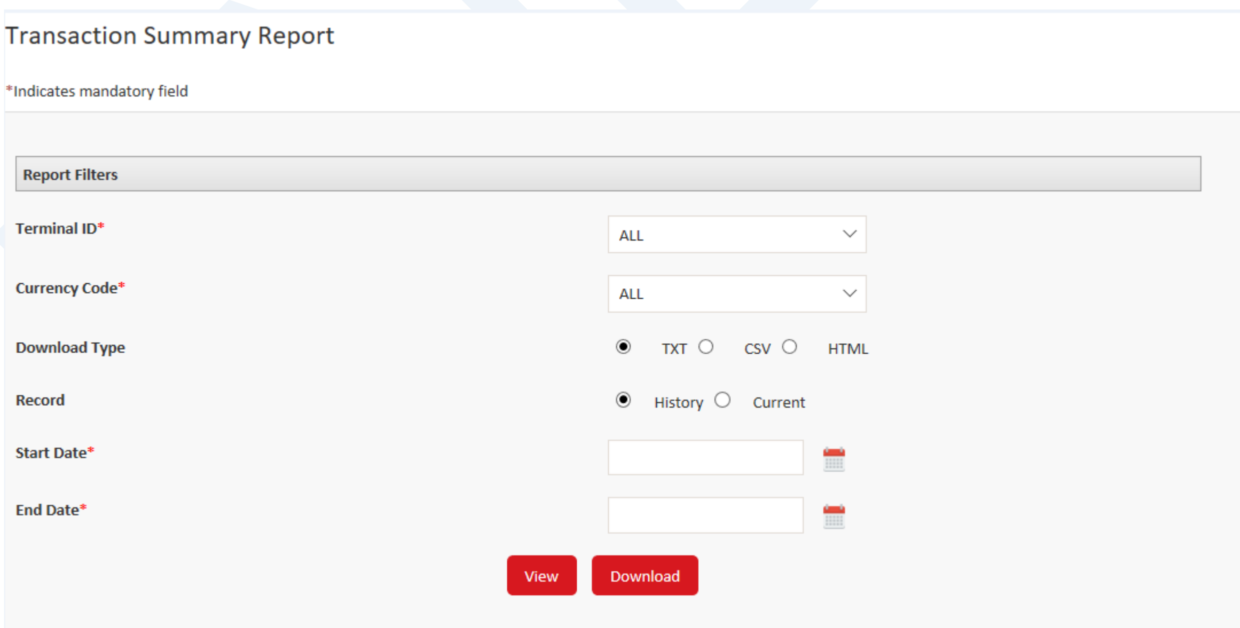


Figure 29: The Transaction Summary Report screen

To generate a merchant detail report, point to **Reports> Transaction Reports**, and then click **Transaction Detail Report.**

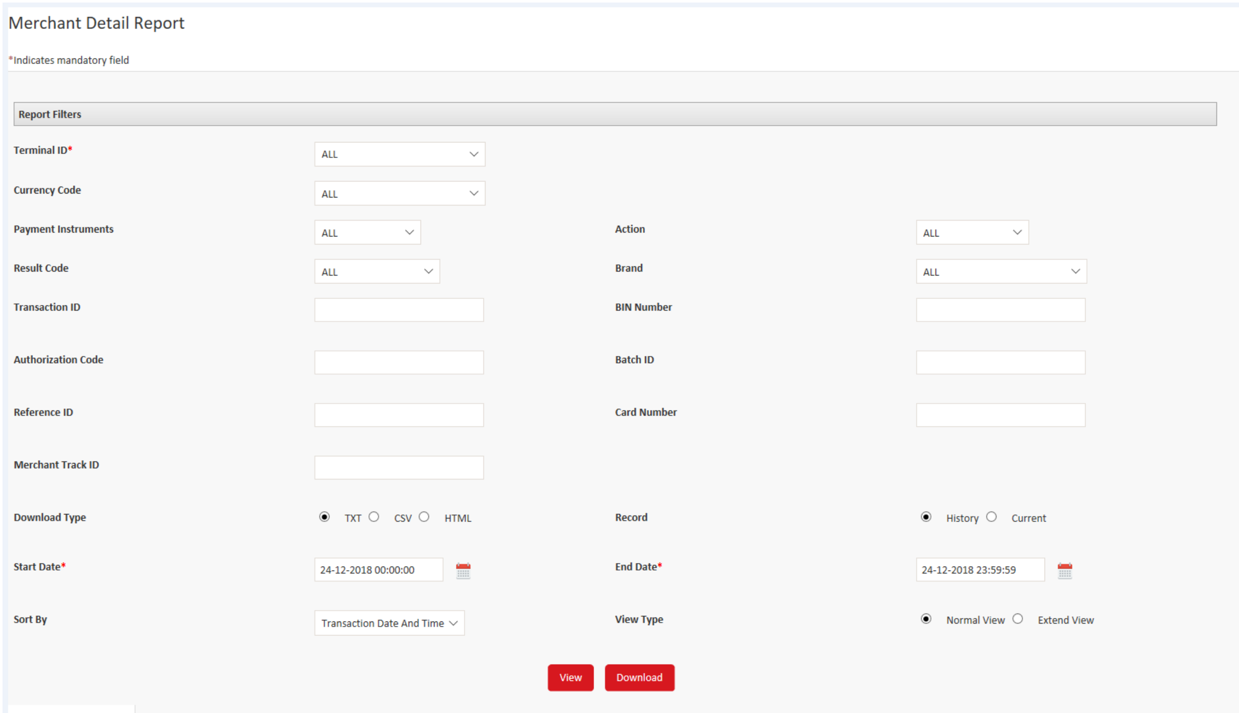


Figure 30: The Merchant Detail Report screen

Depending on the report configuration, if required, specify any of the following criteria to generate the report.

Field	Description
Terminal ID	Click the identification code of the terminal to filter the records.
Currency Code	Click the 3-digit ISO code of the currency.
Payment Instruments	Click a payment method to filter the records for.
Action	Click an action to filter the records for.
Result Code	Click a result or status of the transaction to filter the records for.
Brand	Click a brand name to filter the records for.

Transaction ID	Type the unique identification code of a transaction.
BIN Number	Type the BIN number.
Authorization Code	Type the unique authorization code.
Batch ID	Type the batch identification code.
Reference ID	Type the reference identification number.
Card Number	Type the card number.
Merchant Track ID	Type the merchant's unique transaction track ID.
Download Type	Click a format to download the report.
Record	Click a **History** or **Current** to indicate the record type for the report.
Start Date	Click to select the start date to filter the records.
End Date	Click to select the end date to filter the records.
Sort By	Click a criterion to sort the records in the report.
View Type	Click a **Normal View** or **Extend View** to indicate the type to display the report.

2. Depending on the report configuration, to view the report, click **View**.

   Alternatively, to download the report, click **Download** and specify the location to save the report.

5.2 Generate order reports

Order reports contain the order details of transactions that have taken place between a specific time interval or filter conditions. You can generate, view, and download the following order reports:

- **Order Summary Report** – This report contains the count of transactions for each processing status.
- **Order Detail Report** – This report contains the order details for a transaction based on the payment ID.

Perform the following steps to generate a transaction report:

1. Point to **Reports > Order Reports**, and then click a report name to open the respective report screen.

   For example, to generate an order summary report, point to **Reports>Order Reports**, and then click **Order Summary Report** to open the **Order Summary Report** screen.

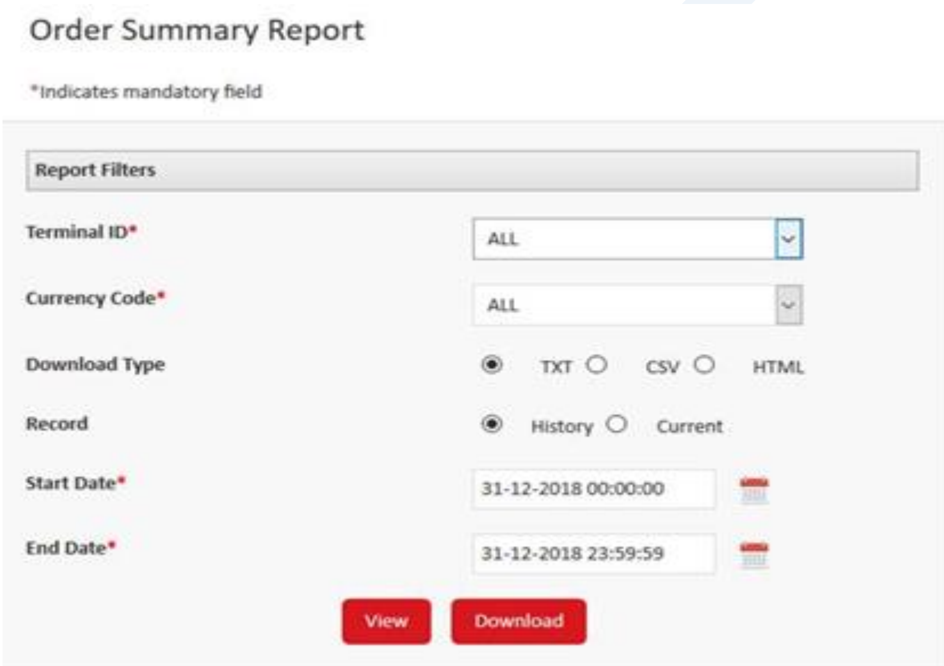


Figure 31: The Order Summary Report screen

2. To generate a merchant order detail report, point to **Reports>Order Reports**, and then click **Order Detail Report**.

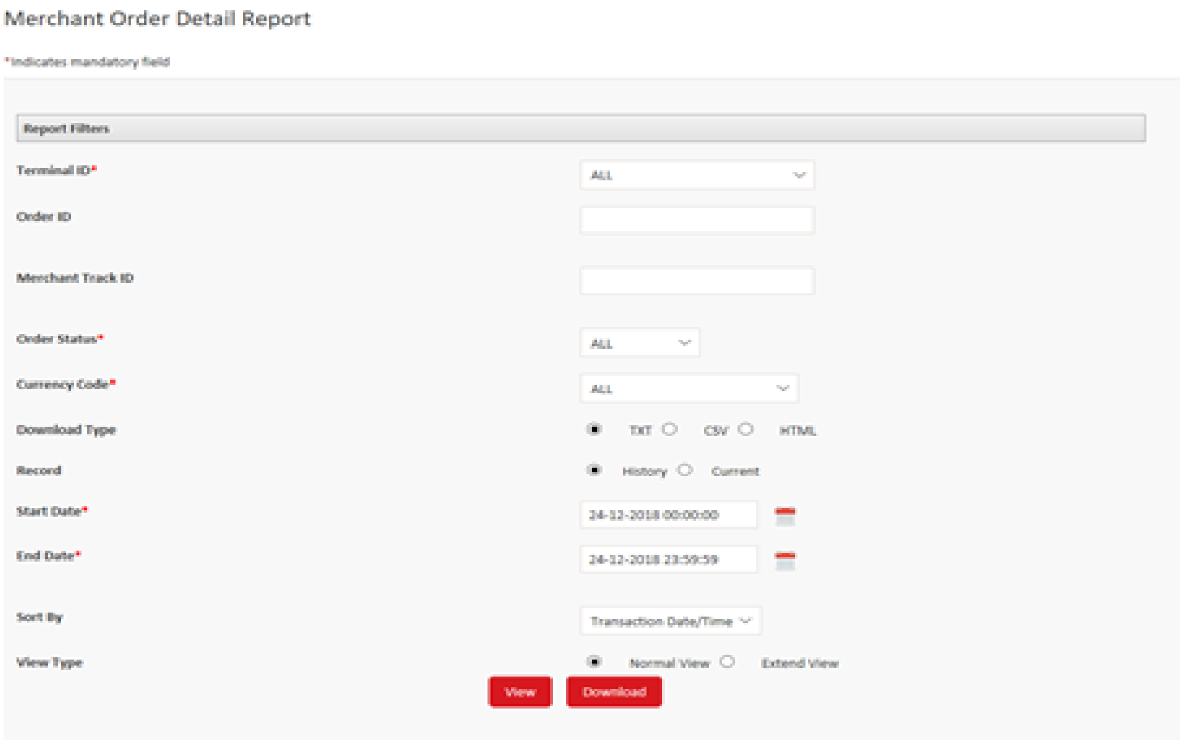


Figure 32: The Merchant Order Detail Report screen

Depending on the report configuration, if required, specify any of the following criteria to generate the report.

Field	Description
Terminal ID	Click the identification code of the terminal to filter the records.
Order ID	Type the unique identification code of the order.
Merchant Track ID	Type the merchant's unique transaction track ID.
Order Status	Click the status of the order to filter the records.
Currency Code	Click the 3-digit ISO code of the currency.
Download Type	Click a format to download the report.
Record	Click a **History** or **Current** to indicate the record type for the report.

Start Date	Click to select the start date to filter the records.
End Date	Click to select the end date to filter the records.
Sort By	Click a criterion to sort the records in the report.
View Type	Click a **Normal View** or **Extend View** to indicate the type to display the report.

2. Depending on the report configuration, to view the report, click **View**.

   Alternatively, to download the report, click **Download** and specify the location to save the report.

5.3 View a batch report

The batch report contains the details of the uploaded batch files. Perform the following steps to view a batch report:

1. Point to **Reports**, and then click **Batch Report** to open the **Batch Report** screen.
2. In the **Merchant** list, click **All** to display the records for all existing merchants

   –or–

   To search for a specific merchant, click the **Search Merchant** link and perform the following steps:

   a. In the **Search By** list, click a search criterion.
   b. In the **Search Value** box, type a value for the search criterion and click **Search**.

Batch Report

Search By | Select | Search

S.No	Merchant ID	Terminal ID	Batch ID	Batch Type	Count	File Received Time	Status	Action
1	101	101	1464268579273	B	1	Thu May 26 18:46:33 IST 2016	Not Processed	View
2	101	101	1464787458018	B	1	Wed Jun 01 18:54:45 IST 2016	Not Processed	View
3	101	101	1464788008034	B	1	Wed Jun 01 19:03:42 IST 2016	Not Processed	View
4	101	101	1464846649628	B	1	Thu Jun 02 11:21:10 IST 2016	Processing	View
5	101	101	1464847191065	B	1	Thu Jun 02 11:29:55 IST 2016	Not Processed	View
6	101	101	1465019744008	I	1	Sat Jun 04 11:25:50 IST 2016	Not Processed	View

Figure 33: The Batch Report screen

3. To view the report, in the **Action** column, click **View**.

5.4 Generate a list report

Perform the following steps to generate a report:

1. Point to **Reports**, and then click **List Reports** to open the **Report List** screen.

Report List

S.No	Report Name	Action
1	Merchant Summary Report	Generate
2	Rupay Tran Summary Static Report	Generate
3	Static Rupay Decrypt file Report	Generate
4	rupay Transaction Upload List Report	Generate

1

Figure 34: The Report List screen

2. In the **Action** column, click **Generate** to open the **Report Generation** screen. The title and information on the screen may vary based on the selected report.
3. Depending on the report configuration, if required, specify the criteria to generate the report for. You can specify information such as period to generate the report for and format to generate the report in.
4. Depending on the report configuration, to view the report, click **View**.

   Alternatively, to download the report, click **Download** to specify the location to download the report, and download the report.

6. HOW TO USE K-LINK

6.1 Introduction

K-Link is a new feature, now offered on the KNET Payment Gateway. Through this service, merchants will be able to generate invoices directly from the PG portal, and send them to their customers either through SMS, Email, or both.

6.2 Steps to Follow

Following are the steps to use this feature:

1. Login to the merchant portal
2. Navigate to the **Accept Payments** tab
3. Click on **Email/SMS Invoice**

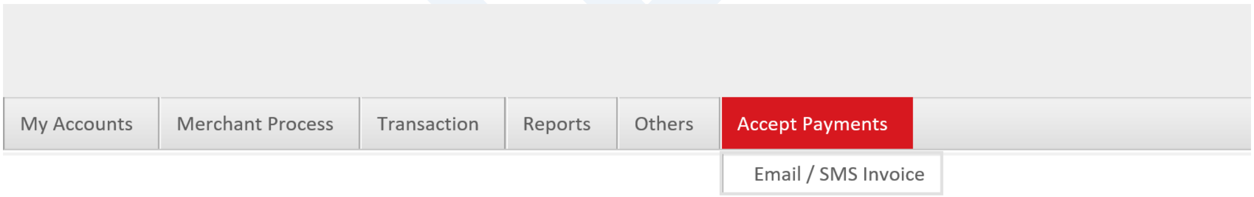


Figure 1: Accept Payments Tab

4. Click on **Create Invoice** at the bottom of the screen.

Figure 2: Create Invoice Button

5. Fill in the required details on the **Create Invoice** screen

   A. In the **Terminal** field

      i. Click on **Search**

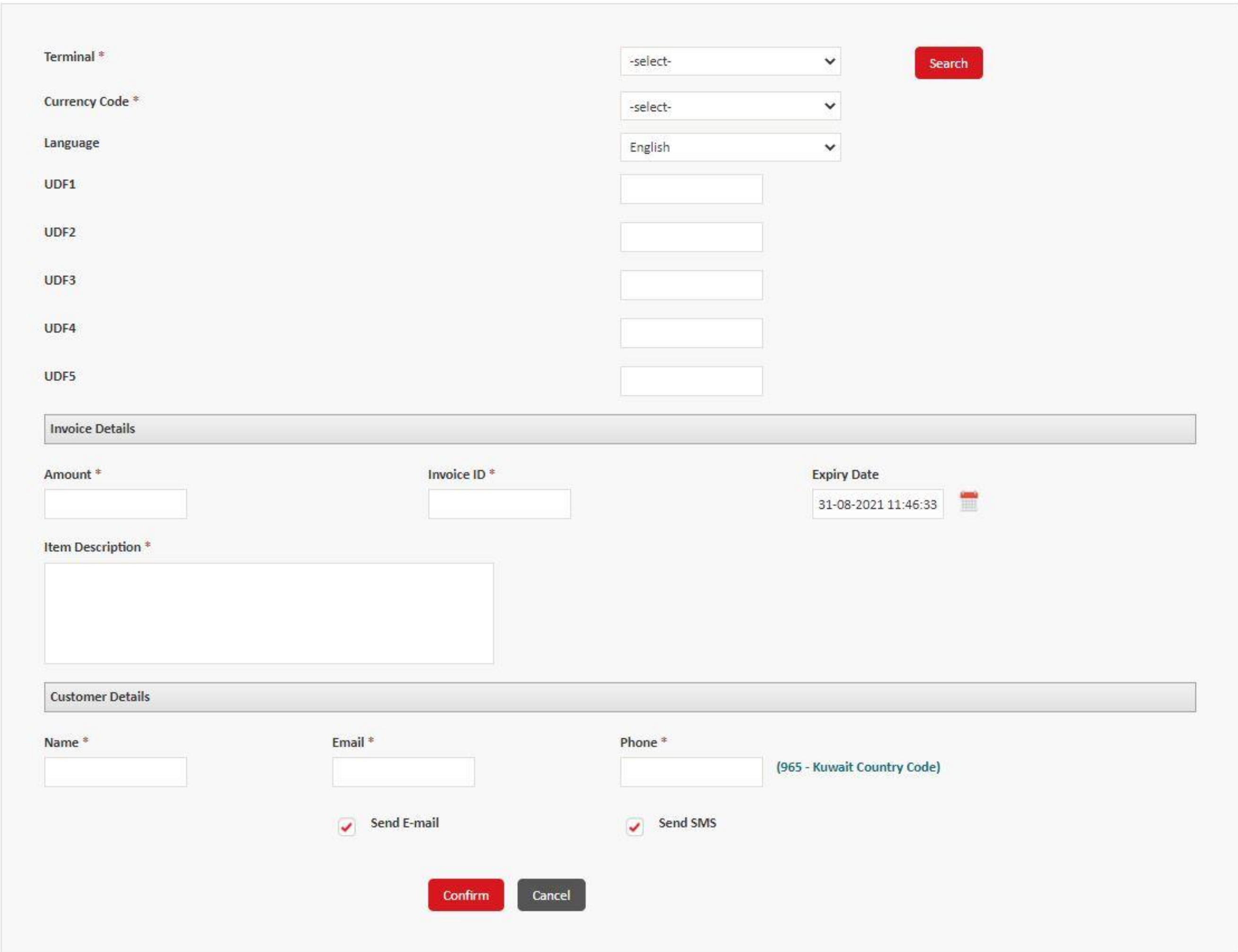


Figure 3: Create Invoice screen

ii. In the corresponding popup window, input **Terminal ID** to populate this field, e.g. xxxx01

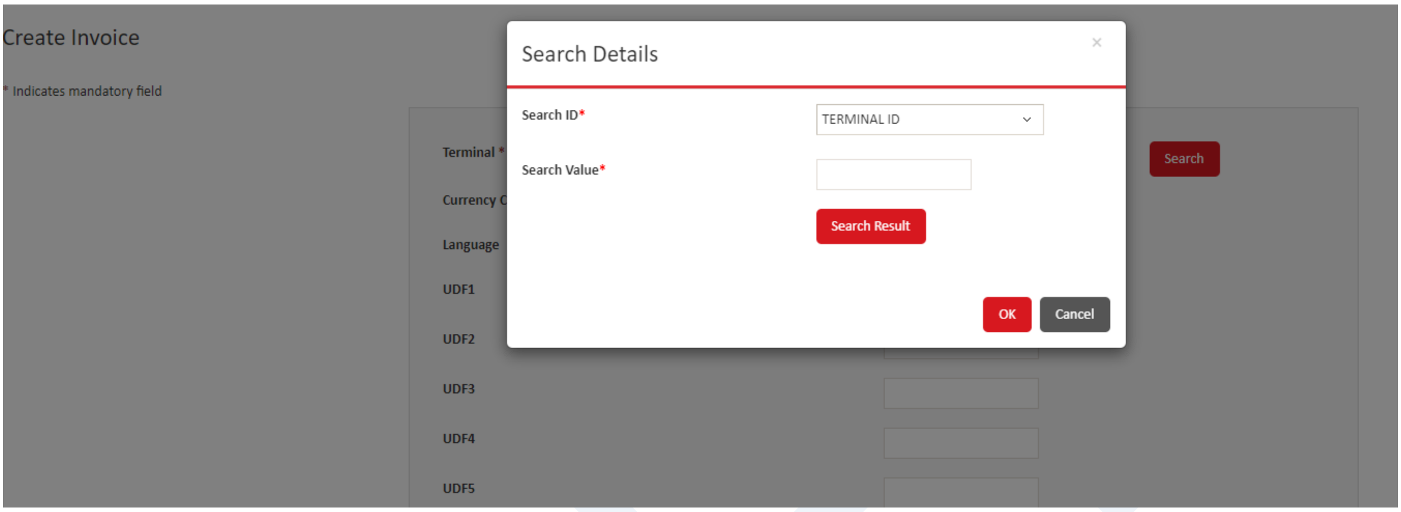


Figure 4: Input 'Terminal ID' window

iii. The Currency Code field will be automatically populated on completing the above step.

iv. Select the preferred Language (Arabic or English)

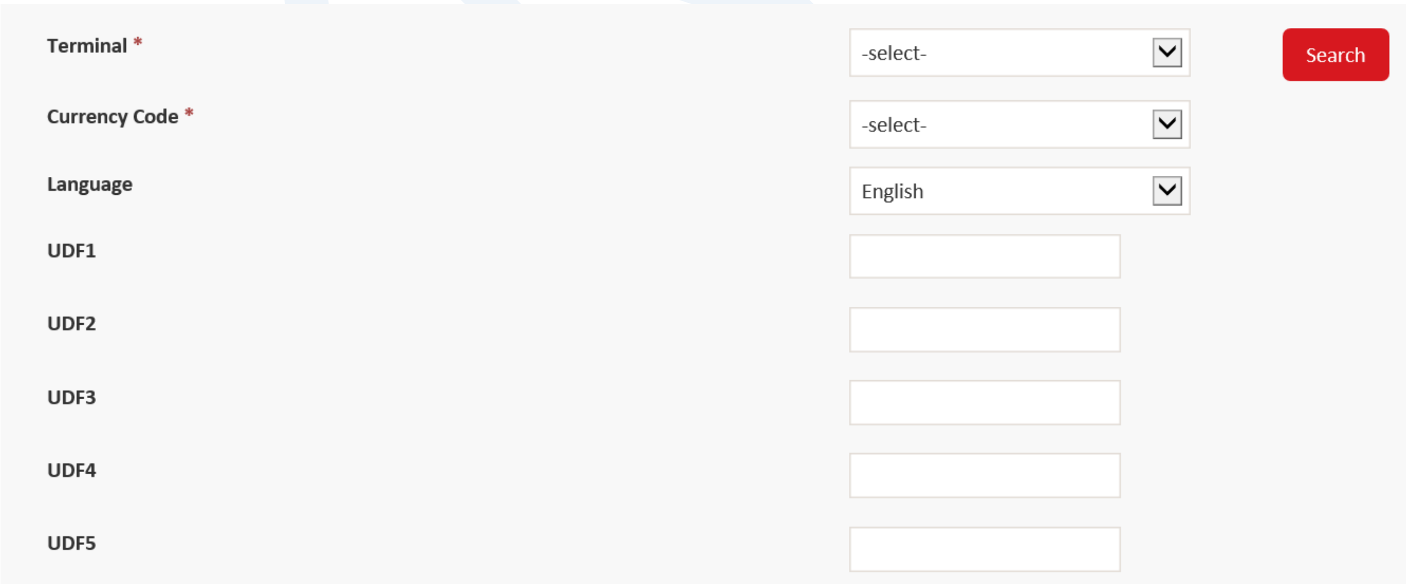


Figure 5: Language & User Defined fields' screen

Note : *Five User Defined Fields (UDFS 1-5) are available should the merchant wish to store any additional transaction data required to be archived with the transaction and available as a searching criteria.*

B. In the **Invoice Details** section, fill in

i. **Amount** - in the format ###.NNN

ii. **Invoice ID**

iii. **Item Description**

Note : *All data related to the previous fields are to be decided by the merchant.*

iv. **Expiry Date** – by default, the expiry date will be set to 24 hours from the current system time.

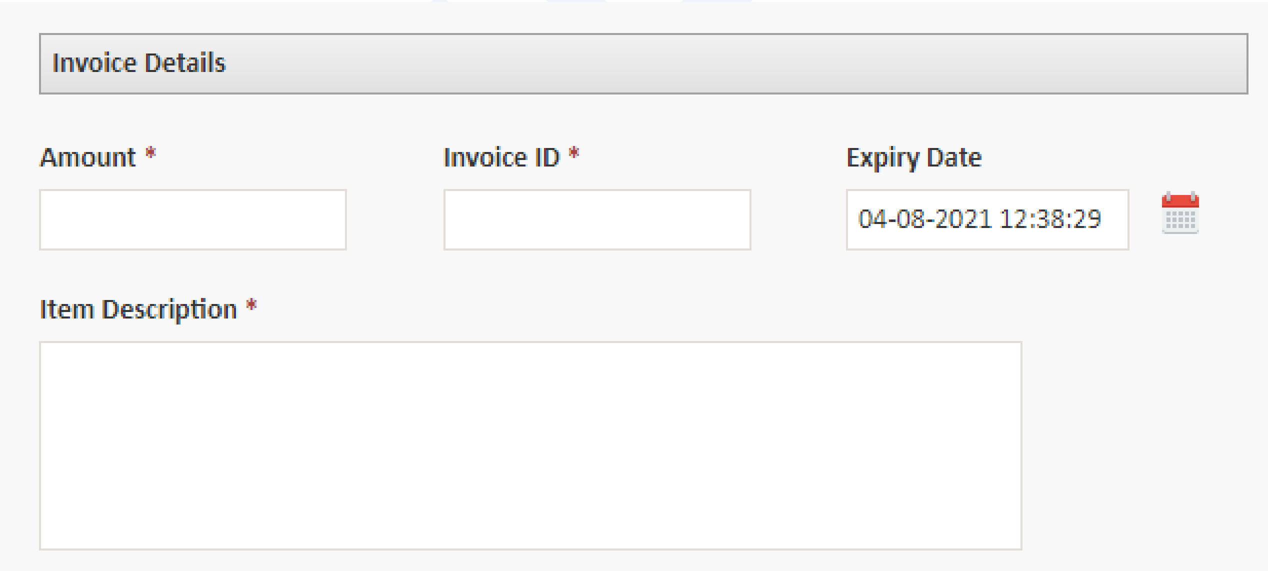


Figure 6: Invoice Details

C. In the **Customer Details** section, fill in

   i. **Name**

   ii. **Email**

   iii. **Phone (Mobile Number)**

Note : *All data related to the previous fields, must be related to the client that the merchant wishes to send the invoice to.*

   iv. **Send E-mail/Send SMS** - the merchant will have the option of sending SMS, Email, or both, by selecting the corresponding checkbox(es).

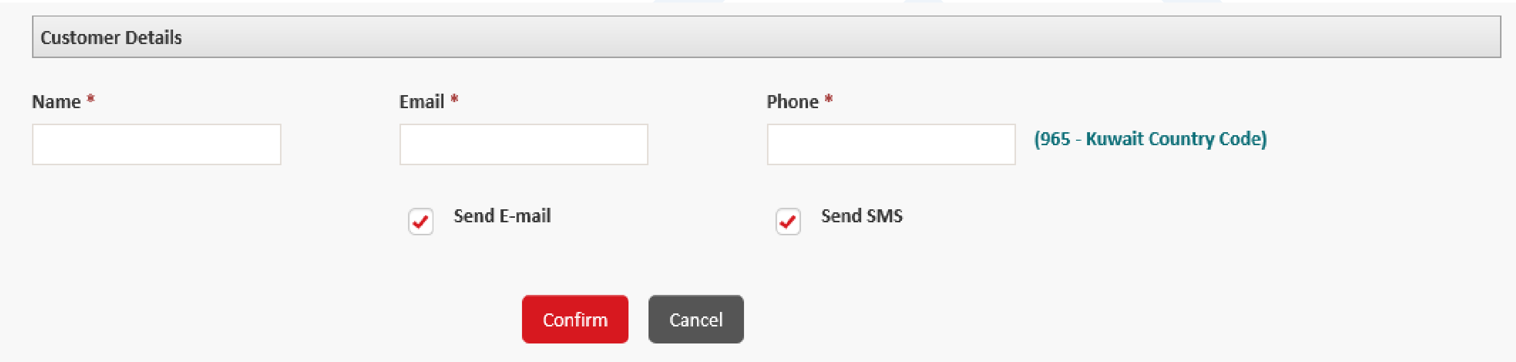


Figure 7 : Customer Contact Details

6. Click on **Confirm** to have the invoice generated and sent.

7. The merchant will be redirected to the **Email/SMS Invoice** screen, on which the details of the generated invoice will be displayed.

Invoice ID	Invoice Key	Email	Amount	Created Date	Invoice Status	Views	Paid By	Status	Action
0004	100202124293266474	knet.pg@gmail.com	KD 5.000	Mon Aug 30 11:51:07 2021 AST	Expired	0		Active	Link Check Status View Details
0003	100202124293295035	knet.pg@gmail.com	KD 5.000	Mon Aug 30 11:50:09 2021 AST	Payment Failure	1	Mobile	Active	Link Check Status View Details
0002	100202124206683023	knet.pg@gmail.com	KD 5.000	Mon Aug 30 11:49:26 2021 AST	Payment Success	2	Desktop	Active	Link Check Status View Details
0001	100202124293339016	knet.pg@gmail.com	KD 5.000	Mon Aug 30 11:48:41 2021 AST	Generated	0		Active	Link Edit Resend Check Status View Details

Figure 8 : Email/SMS Invoice screen

The Merchant will have the option of multiple actions that are available for each generated invoice including **Link, Edit, Resend, Check Status** and **View Details** (see last column).

The Merchant will also be able to view and copy the payment link generated for the invoice, by clicking on the **Link** button under the list of available actions, after which the following screen appears.

Figure 9: Payment Link

8. Once the invoice is generated, the customer will receive the payment link either through Email or SMS or both, depending on the options chosen by the merchant earlier. The customer will have to click on the payment link.

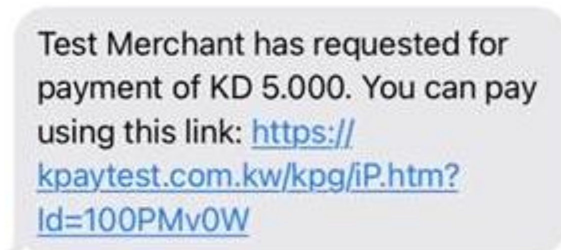
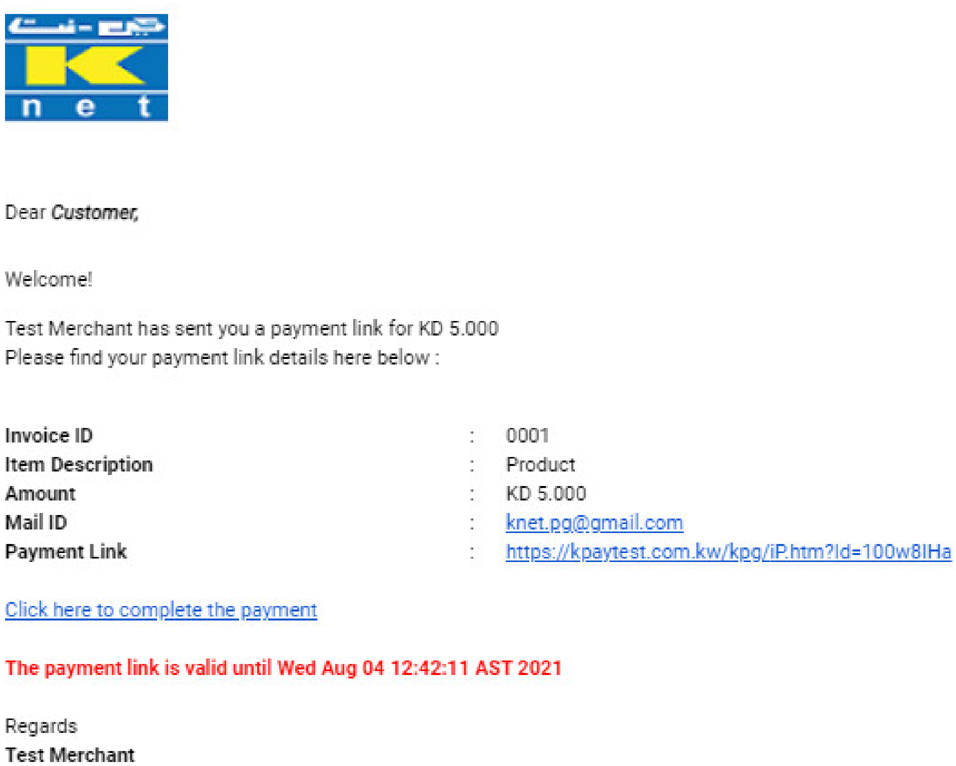


Figure 10 : SMS message with payment link



Dear *Customer,*

Welcome!

Test Merchant has sent you a payment link for KD 5.000
Please find your payment link details here below :

Invoice ID	:	0001
Item Description	:	Product
Amount	:	KD 5.000
Mail ID	:	knet.pg@gmail.com
Payment Link	:	https://kpaytest.com.kw/kpg/iP.htm?Id=100w8IHa

Click here to complete the payment

The payment link is valid until Wed Aug 04 12:42:11 AST 2021

Regards
Test Merchant

Figure 11 : Email message with payment link

9. On clicking the link, a window will pop up to confirm/complete payment.

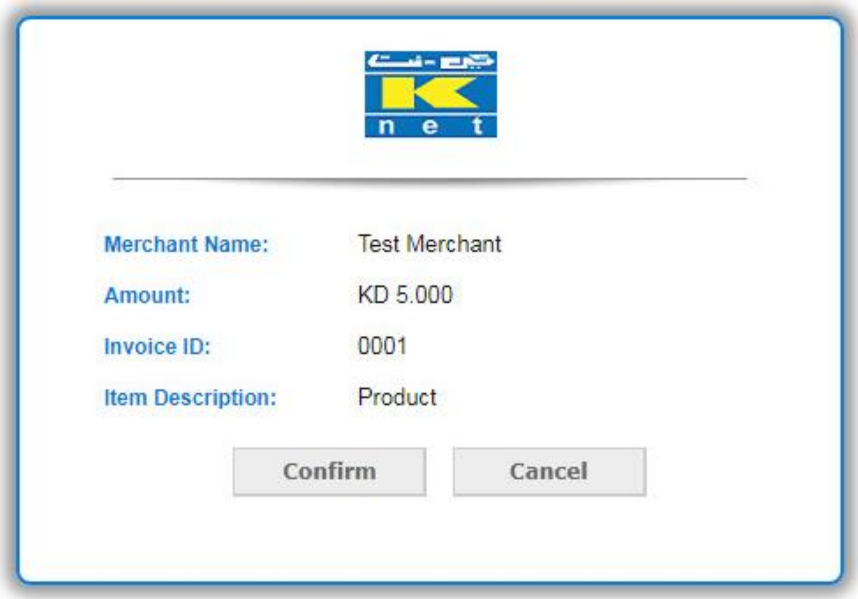


Figure 12 : Confirmation window

10. On clicking confirm, the customer will then be redirected to the payment page to complete the payment cycle by entering the required card details and submitting/confirming the payment.

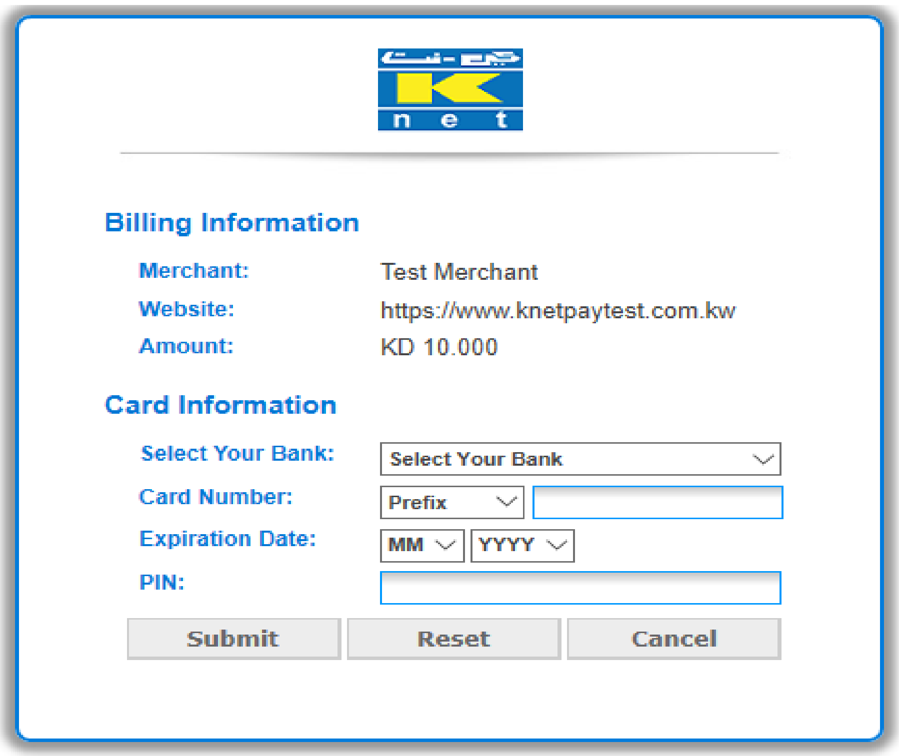


Figure 13: Payment page

11. After completing the payment cycle, both merchant and customer will receive SMS and Email notifications containing transaction related details (whether successful or unsuccessful, as shown below).

    Note : The Merchant will also be able to view/download transaction reports from the PG portal for all transactions done using K-Link through the available reporting tools on the PG portal.

6.3 Notifications of Transactions

6.3.1 Successful Transaction

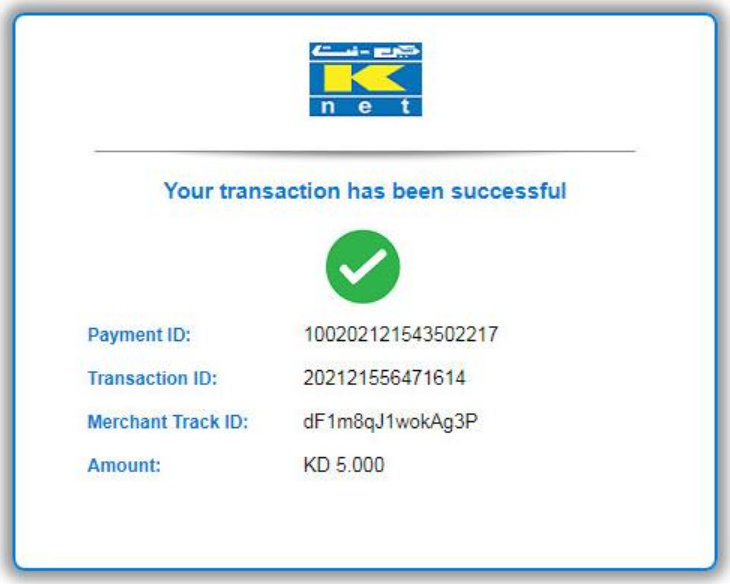


Figure 14: Notification of successful transaction to Customer

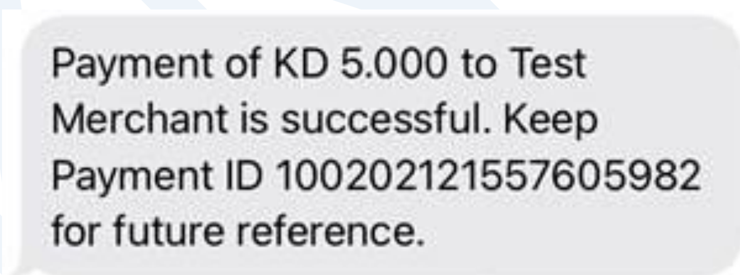


Figure 15: SMS notification of successful transaction to Customer

You have received Payment of KD 5.000 from Customer. Keep Payment ID 100202122787002146 for future reference.

Figure 16: SMS Notification of successful transaction to Merchant

Dear ***Customer,***

Welcome!

You have made Payment of KD 5.000 to Test Merchant
Please find your payment details here below :

Invoice ID	:	0002
Item Description	:	Product
Amount Paid	:	KD 5.000
Mail ID	:	knet.pg@gmail.com
Merchant Name	:	Test Merchant
Merchant Mail ID	:	pgsupport@knet.com.kw
Merchant Contact Number	:	96782545
Payment ID	:	100202122712544494
Transaction ID	:	202122787409911
Track ID	:	76HpmFGrh33Eyy2

Regards
PGSupport

Figure 17: Email notification of successful transaction to Customer

Dear ***Test Merchant,***

Welcome!

You have received Payment of KD 5.000 from Customer
Please find your payment details here below :

Invoice ID	:	0002
Item Description	:	Product
Amount Received	:	KD 5.000
Mail ID	:	knet.pg@gmail.com
Payment ID	:	100202121541946486
Transaction ID	:	202121557954066
Track ID	:	LIaieAO98KuwPMG

Regards
PGSupport

Figure 18: Email of successful transaction to Merchant

6.3.2 Unsuccessful (failed) transaction

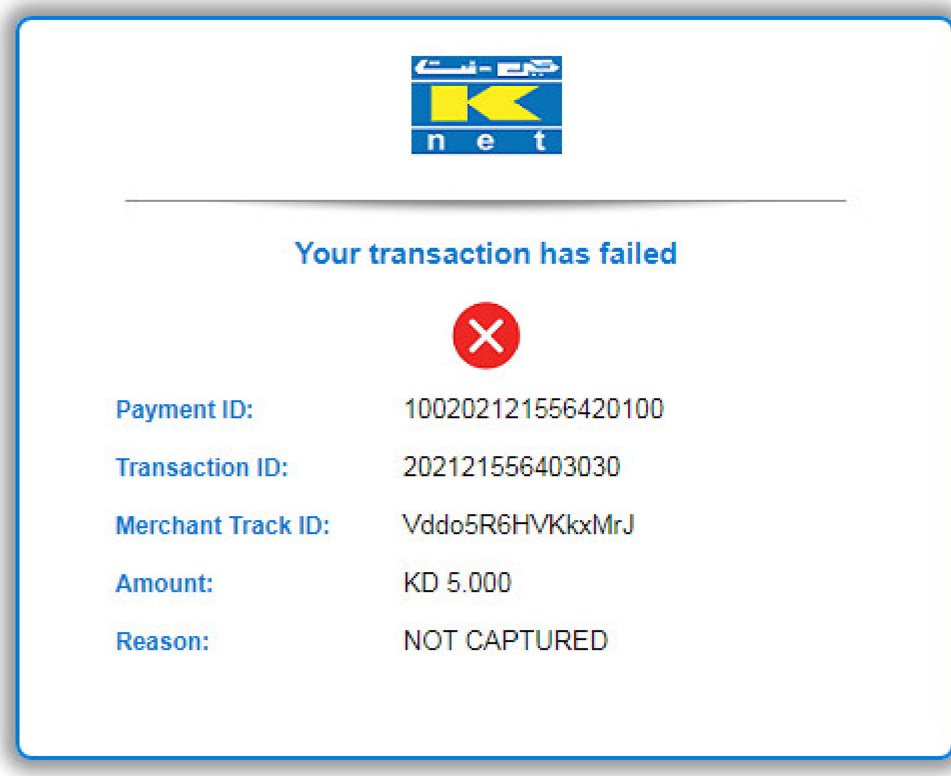


Figure 19 : Notification of unsuccessful (failed) transaction to Customer

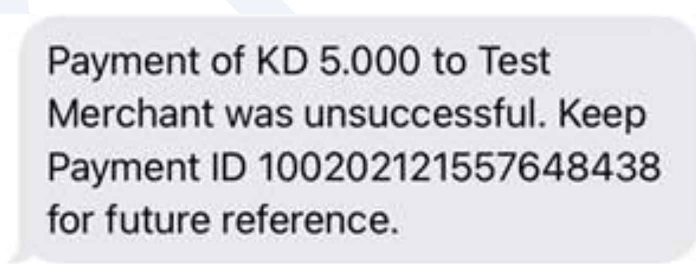


Figure 20 : SMS notification of unsuccessful (failed) transaction to Customer

Payment of KD 5.000 from Customer was unsuccessful. Keep Payment ID 100202122787437134 for future reference.

Figure 21: SMS notification of unsuccessful (failed) transaction to Merchant

Dear ***Customer,***

Welcome!

Your payment attempt of KD 5.000 to Test Merchant has Failed.Please Retry!
Please find your failed payment details here below :

Invoice ID	:	0003
Item Description	:	Product
Amount Payable	:	KD 5.000
Mail ID	:	knet.pg@gmail.com
Merchant Name	:	Test Merchant
Merchant Mail ID	:	pgsupport@knet.com.kw
Merchant Contact Number	:	96782545
Payment ID	:	100202122787437134

Regards
PGSupport

Figure 22: Email of unsuccessful (failed) transaction to Customer

Dear ***Test Merchant,***

Welcome!

Payment of KD 5.000 has failed from Customer
Please find your payment details here below :

Invoice ID	:	0003
Item Description	:	Product
Amount	:	KD 5.000
Mail ID	:	knet.pg@gmail.com
Payment ID	:	100202121541969805

Regards
PGSupport

Figure 23 : Email notification of unsuccessful (failed) transaction to Merchant

7. Document Update Notice

Revision No. : 1

Reason for Change : Annual Review 2019

Revision No. : 2

Reason for Change : Annual Review 2020

Revision No. : 3

Reason for Change :

- Annual Review 2021
- Addition of new section (6) – How to use K-Link
- Renumbering Document Update Notice section from 6 to 7