

# UMP/Merchant Dashboard Guide



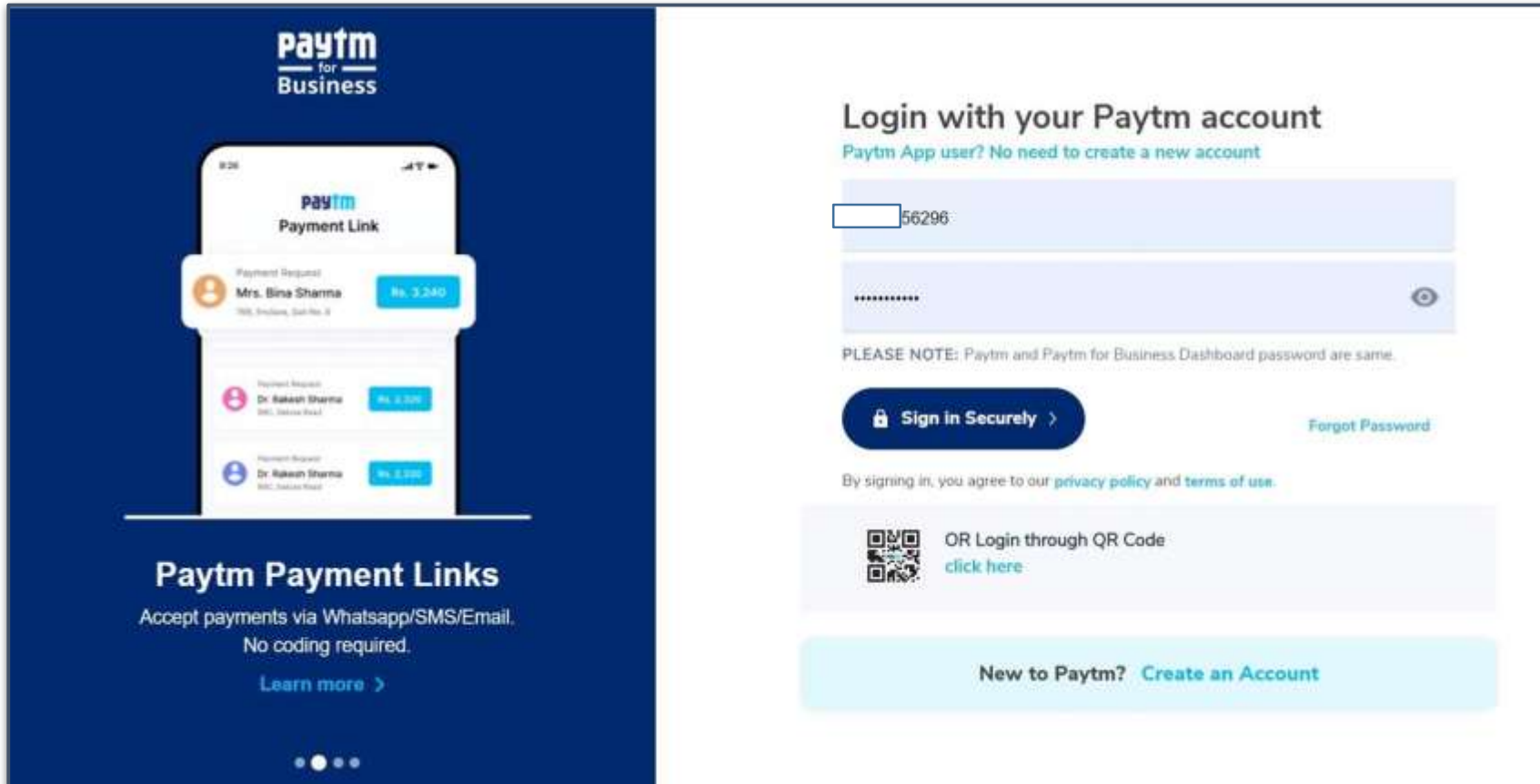
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# How to login to UMP Dashboard

**Step1:** Login to [dashboard.paytmpayments.com](https://dashboard.paytmpayments.com)

**Step 2:** Enter your registered mobile number/email ID with Paytm consumer app password under respective field.



**paytm**  
for Business

Payment Request  
Mrs. Bina Sharma  
Rs. 3,340

Payment Request  
Dr. Rakesh Sharma  
Rs. 5,300

Payment Request  
Dr. Rakesh Sharma  
Rs. 5,300


**Paytm Payment Links**  
Accept payments via Whatsapp/SMS/Email.  
No coding required.  
[Learn more >](#)

**Login with your Paytm account**  
Paytm App user? [No need to create a new account](#)

PLEASE NOTE: Paytm and Paytm for Business Dashboard password are same.

[Sign in Securely >](#) [Forgot Password](#)

By signing in, you agree to our [privacy policy](#) and [terms of use](#).

 OR Login through QR Code  
[click here](#)

New to Paytm? [Create an Account](#)

# If you are not able to login, check the following details:

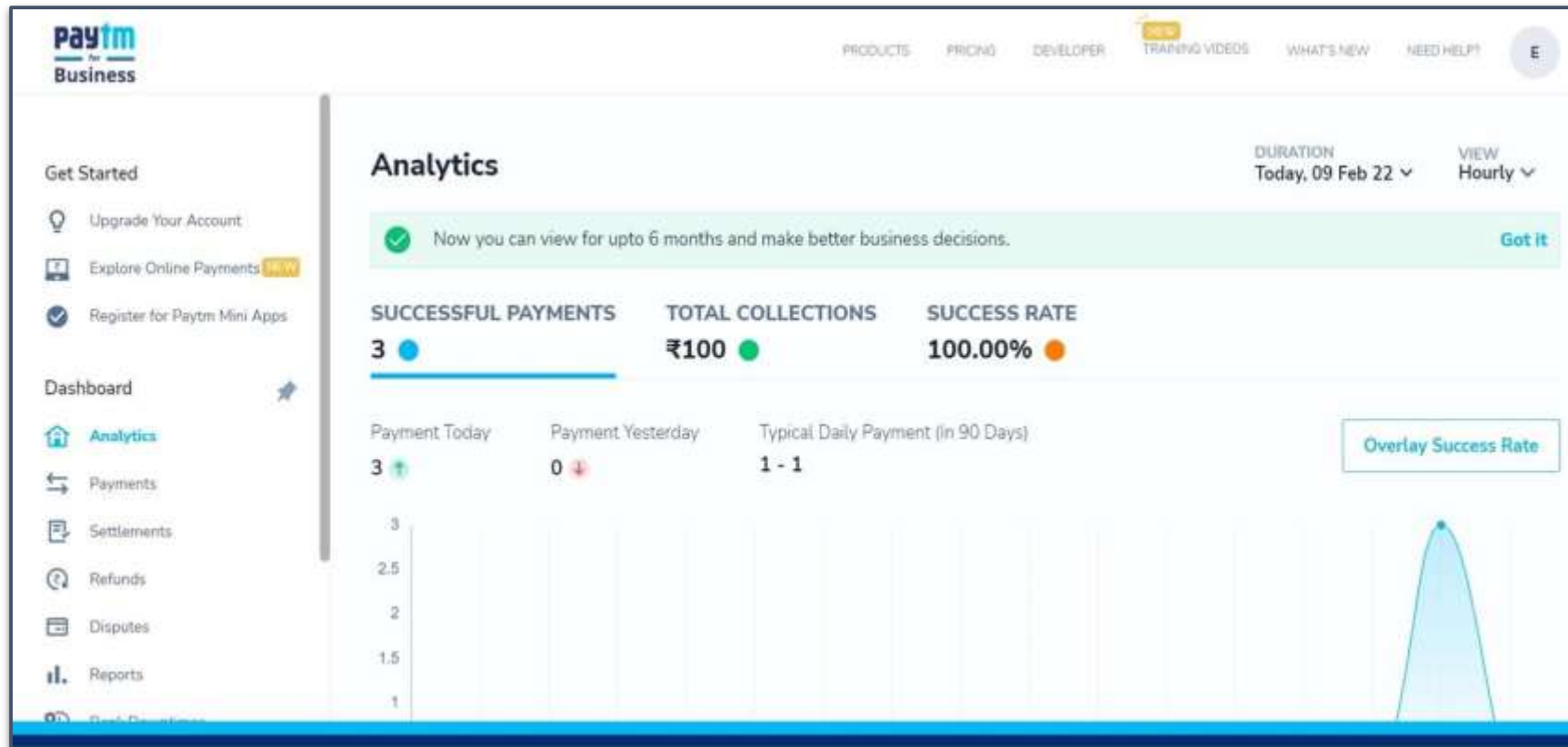
- If your email ID/Mobile number is not registered with Paytm  
Please reach out to Helpdesk team to get access the password reset link email.
- If your email ID/mobile number registered with Paytm:  
Please click on forgot password option to reset the password.

## How to reset a password

- From mobile number: Call on 120-4888488 with your Paytm registered number, select preferred language and press 1 to reset the password
- From Email ID: Please click on the option of "[click here](#)" to reset the password

# Analytics Tab

- You can see the number of payments and total amount of payments received during the selected date/time range.
- It helps you track business trends and helps you stay abreast with your business with us.
- You can see payment flow analysis and success rate that will help you to identify which bank/pay-mode is providing best success rate.

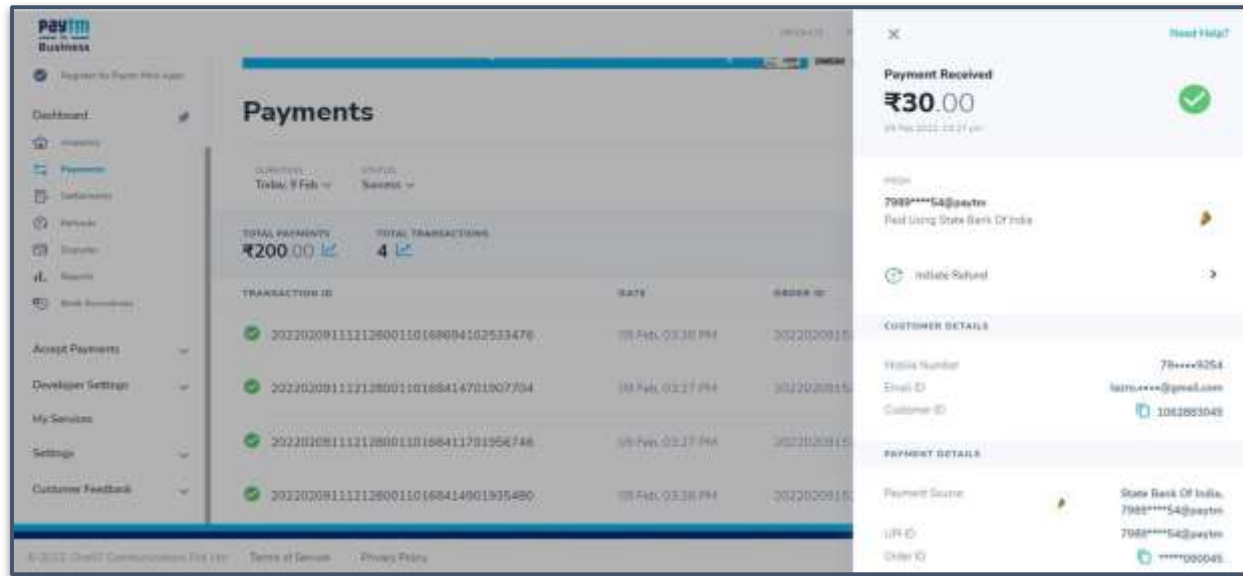


# Payments Tab

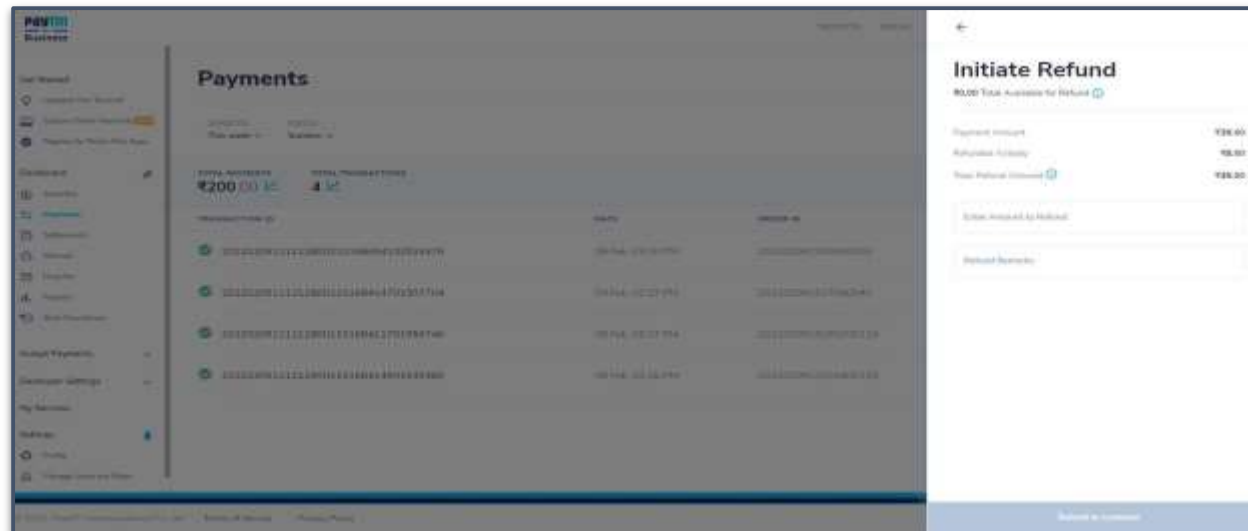
- Under this tab you can see total payments received for the selected period.
- You can see the transactions with the help of Amount, Transaction ID and Order ID.
- You can change the status of transaction from here to track details of Pending and Failed transaction.
- You can filter transaction details based on customer Phone no/Email ID, Transaction ID, Order ID, etc.
- You can initiate the refund by clicking on a particular transaction and refund details can be tracked under Refund tab.

| Transaction ID                      | DATE             | ORDER ID               | PAYMENT SOURCE | AMOUNT  |
|-------------------------------------|------------------|------------------------|----------------|---------|
| 20220209111212800110168094102533476 | 09 Feb, 08:20 PM | 2022020911121280420000 | Paytm-Wallet   | ₹100.00 |
| 20220209111212800110168414701907704 | 09 Feb, 08:27 PM | 202202091112128000040  | UPI            | ₹50.00  |
| 20220209111212800110168411701956746 | 09 Feb, 08:27 PM | 2022020911121280200124 | UPI            | ₹50.00  |
| 2022020911121280011016841480395480  | 09 Feb, 08:28 PM | 2022020911121280400102 | UPI            | ₹20.00  |

# Steps to initiate Refund from Payments tab



- **Step 1:** Select the transaction you wish to refund.
- **Step 2:** Click on 'Initiate refund'
- **Step 3:** Total refundable amount will be visible on the top
- **Step 4:** Enter refund amount
- **Step 5:** Enter refund remarks for tracking (optional)
- **Step 6:** Click on 'Refund to customer' on bottom



# Settlements Tab

- All the settled amount of selected date/time range will be visible here along with UTR number.
- You can see the settlement from Today, Yesterday, This week and Custom range by using 'Select filter' option on top right.
- You can search a particular settlement details from UTR number.
- Pending settlement amount for selected date/time range will also be visible here.
- Click on a particular settlement to see the details.
- You can download the settlement report by clicking on the icon of 'Download'.

**Settlements**

DATE RANGE: 1 Jan to 31 Jan

AMOUNT SETTLED: ₹50.00

BALANCE AVAILABLE FOR TRANSFER: ₹0.00

PENDING AMOUNT: ₹0.00

Download

| DATE                                      | TIME     | PAYMENT AMOUNT | DEDUCTION | NET AMOUNT |
|---|----------|----------------|-----------|------------|
| 22 Jan 2023                               |          |                |           |            |
| UTR: 10000000000000000000                 | 12:34 PM | ₹50.00         | -         | ₹50.00     |
| Transfer Failed<br>Click for more details | 07:25 AM | -              | -         | ₹50.00     |



# Refunds Tab

- Total refund amount and number of refund for selected period will be visible here.
- You can filter the refund details by Duration- Today, Yesterday, This week and Custom range.
- You can also filter refund from here based on customer phone no, email ID, transaction ID, order ID, etc.

The screenshot displays the 'Refunds' section of the Paytm Business dashboard. On the left is a sidebar with navigation options like 'Get Started', 'Dashboard', and 'Settings'. The main area shows a summary of refunds for the selected duration ('This week') and status ('Success'). The summary indicates a total refund amount of ₹100.00 and 1 transaction. Below this is a table with columns for Refund ID, Refund Date, Payment Order ID, and Refund Amount. A single transaction is listed with a refund amount of ₹100.00.

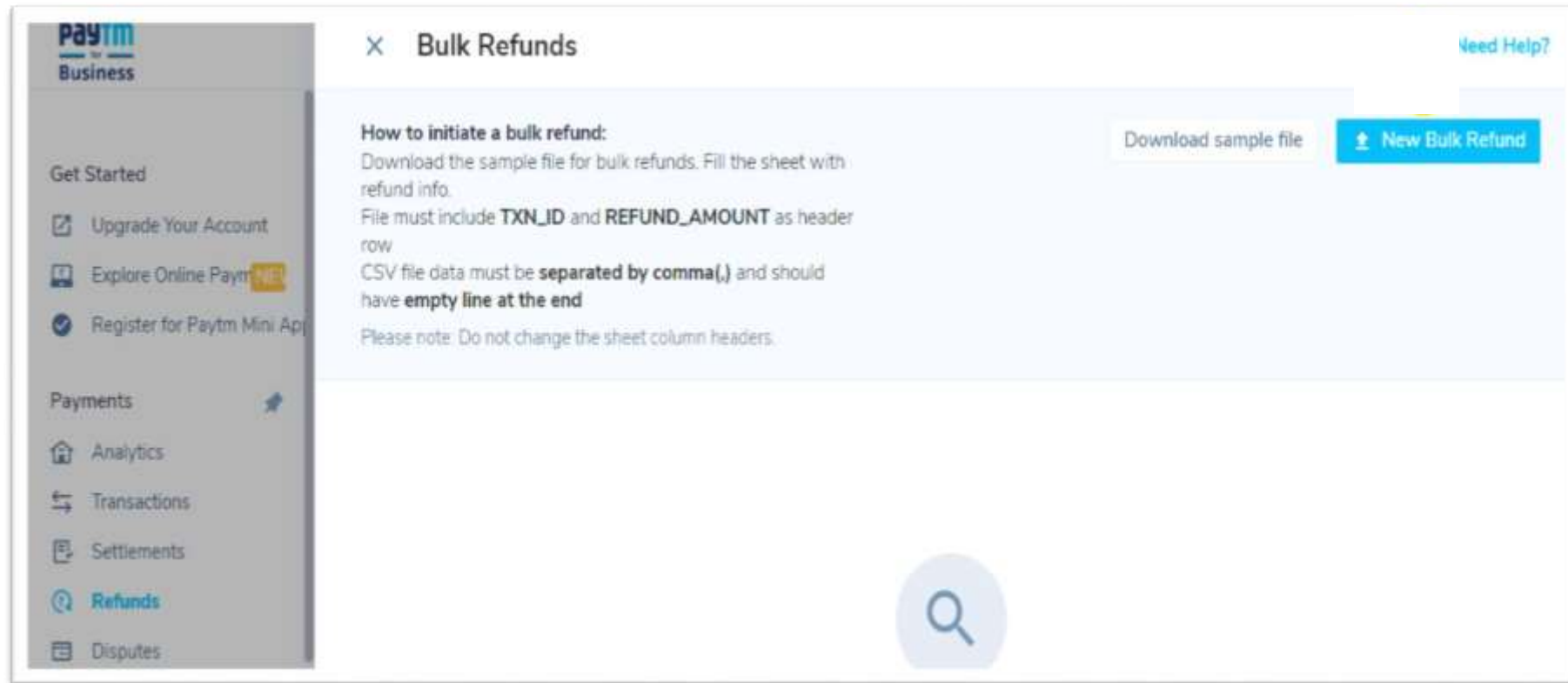
| REFUND ID                           | REFUND DATE      | PAYMENT ORDER ID   | REFUND AMOUNT |
|-------------------------------------|------------------|--------------------|---------------|
| 20220209111212801300168694654601861 | 09 Feb, 03:32 PM | 202202091530420003 | ₹100.00       |

# Steps to initiate Bulk Refund

**Step 1:** Click on bulk refund to see the process.

**Step 2:** Download the sample file for bulk refunds and fill the sheet with refund information.

**Step 3:** Upload the file by clicking on 'New bulk refund'.



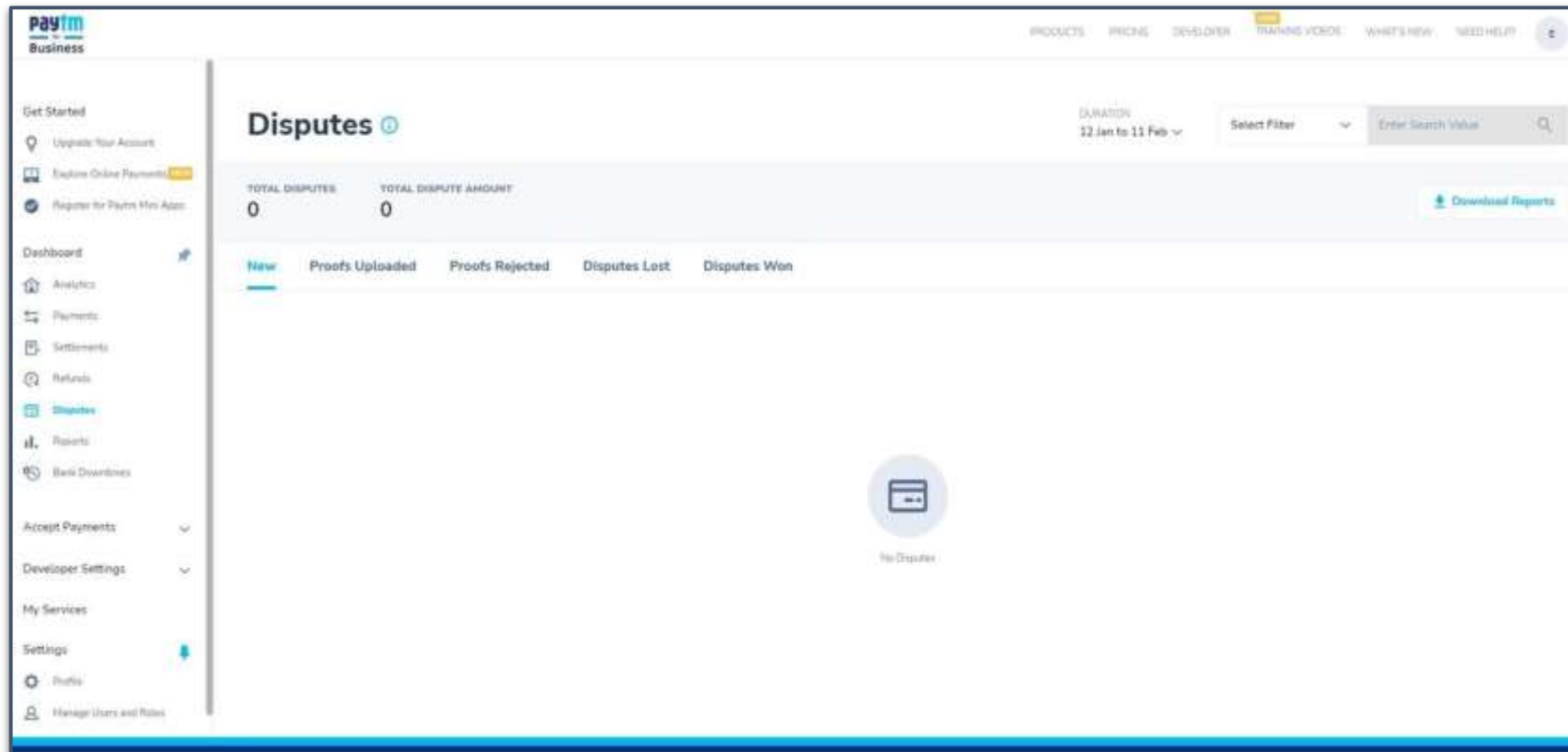
# Disputes Tab

Dispute (also known as chargeback) is a disagreement against a particular transaction initiated by the end of consumer, who has paid for the product or service.

**Step 1:** Click on Dispute lost to check the disputed transaction and it's details.

**Step 2:** Click on Respond to proceed further.

**Step 3:** Upload the documents to clear the disputed transaction.



# Reports Tab

Under this tab you can see and download multiple reports - Transaction, Refund, Settlement, Dispute report, etc.

**Step 1:** Click on reports

**Step 2:** Click on particular section of report you wish to download

**Step 3:** Click on manage report to customize the report as per your requirement

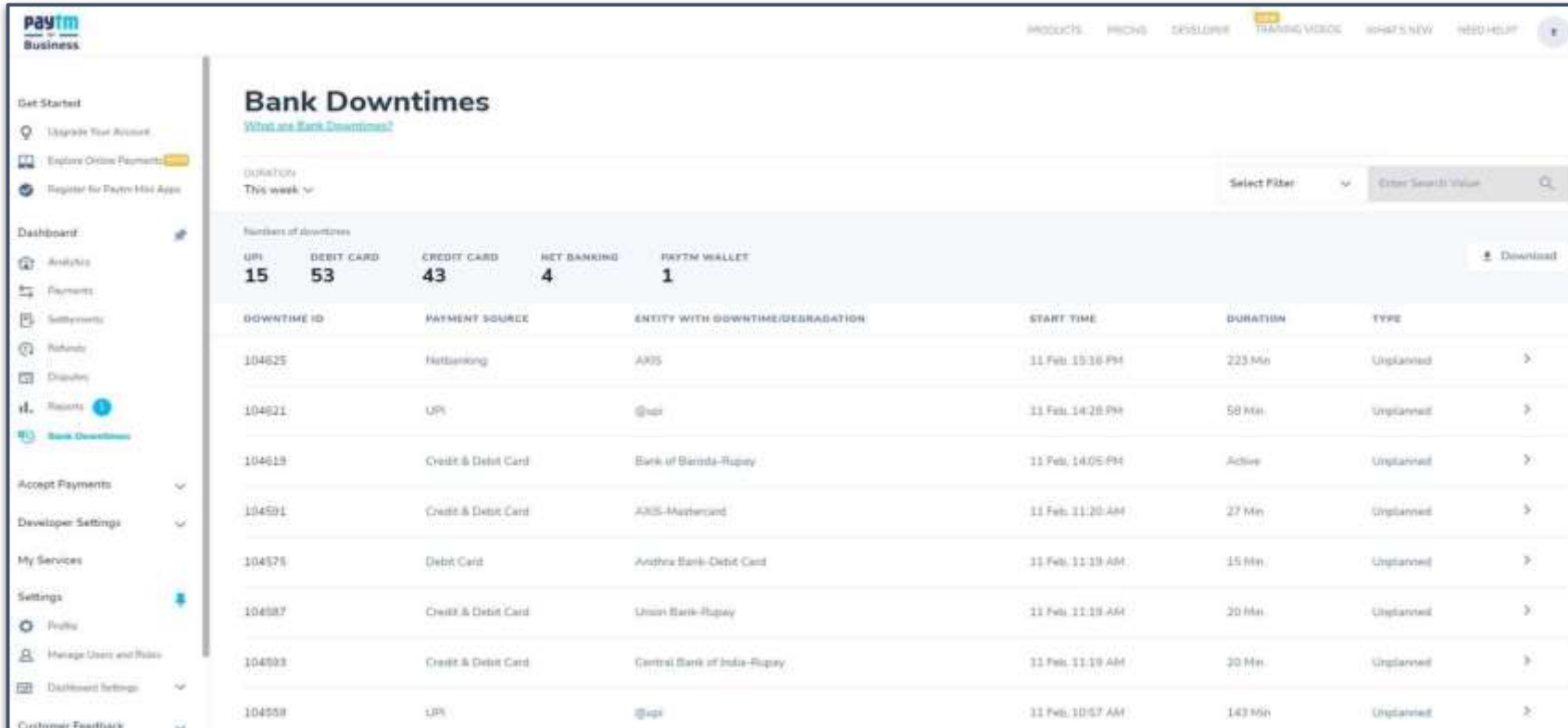
**Step 4:** Select the desired duration and click on Generate report

**Step 5:** Click on 'Download' icon to download the report

**Note:** If you have Business wallet, you can download settlement reports from the Balance statement Tab under report section

# Bank Downtime Tab

- This feature gives you the summary view of the total downtimes on each payment source.
- You can also see the list view of selected duration.
- The detail view gives you the minute level performance of the downtime entity around the downtime duration.
- It also gives you the historic performance view of up to 60 days.



| Bank Downtimes           |                     |                                  |                  |              |           |   |
|--------------------------|---------------------|----------------------------------|------------------|--------------|-----------|---|
| What are Bank Downtimes? |                     |                                  |                  |              |           |   |
| Duration: This week      |                     |                                  |                  |              |           |   |
| Select Filter            |                     |                                  |                  |              |           |   |
| Enter Search Value       |                     |                                  |                  |              |           |   |
| Numbers of downtimes     |                     |                                  |                  |              |           |   |
| UPI                      | DEBIT CARD          | CREDIT CARD                      | NET BANKING      | PAYTM WALLET |           |   |
| 15                       | 53                  | 43                               | 4                | 1            | Download  |   |
| DOWNTIME ID              | PAYMENT SOURCE      | ENTITY WITH DOWNTIME/DEGRADATION | START TIME       | DURATION     | TYPE      |   |
| 104625                   | Netbanking          | AXIS                             | 11 Feb, 10:36 PM | 223 Min      | Unplanned | > |
| 104621                   | UPI                 | @upi                             | 11 Feb, 10:28 PM | 58 Min       | Unplanned | > |
| 104619                   | Credit & Debit Card | Bank of Baroda-Rupay             | 11 Feb, 10:05 PM | Active       | Unplanned | > |
| 104591                   | Credit & Debit Card | AXIS-Mastercard                  | 11 Feb, 11:20 AM | 27 Min       | Unplanned | > |
| 104576                   | Debit Card          | Andhra Bank-Debit Card           | 11 Feb, 11:19 AM | 15 Min       | Unplanned | > |
| 104687                   | Credit & Debit Card | Union Bank-Rupay                 | 11 Feb, 11:19 AM | 20 Min       | Unplanned | > |
| 104693                   | Credit & Debit Card | Central Bank of India-Rupay      | 11 Feb, 11:19 AM | 20 Min       | Unplanned | > |
| 104558                   | UPI                 | @upi                             | 11 Feb, 10:57 AM | 143 Min      | Unplanned | > |

# Payment Link Tab

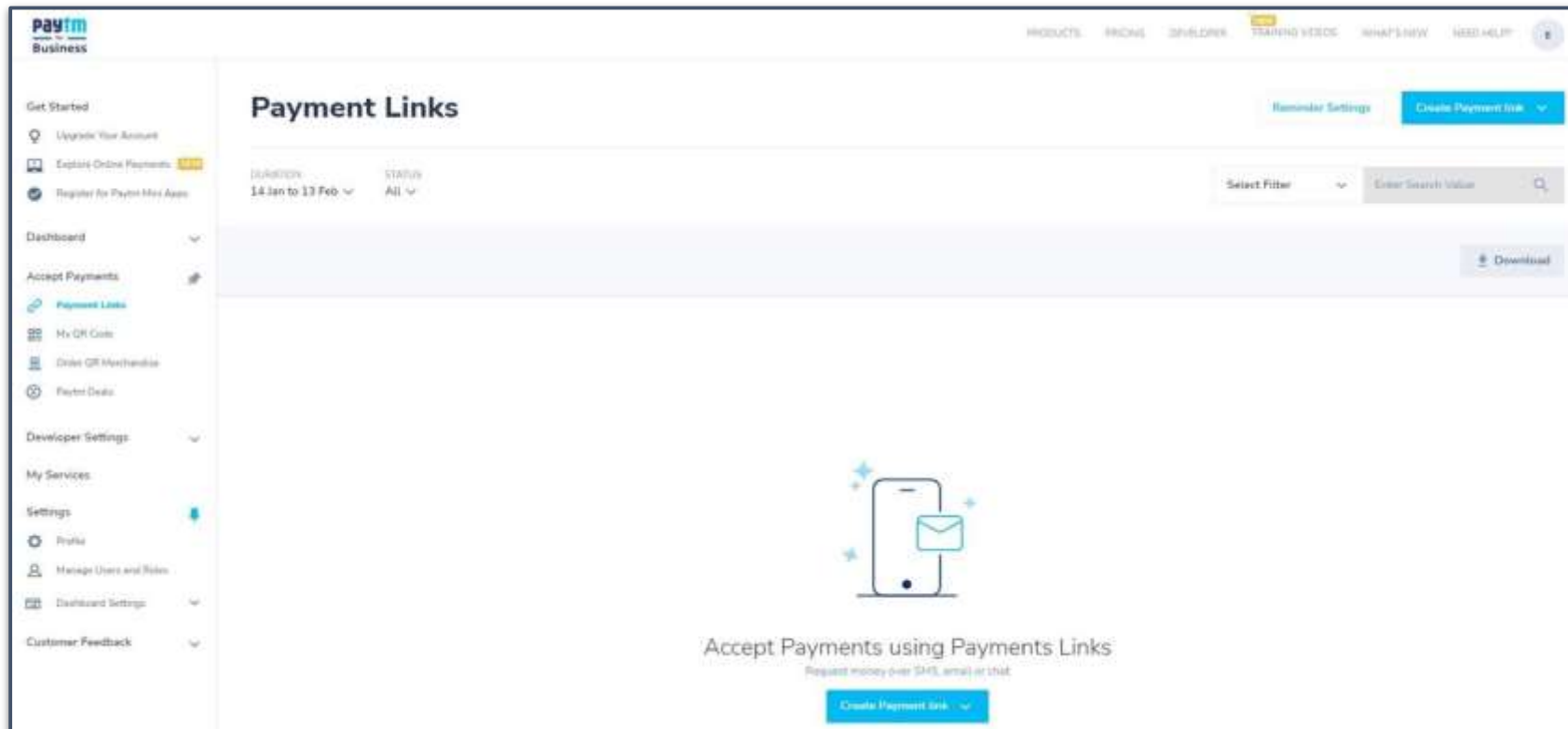
This tab will help you create link from which you can accept payments from your customers.

**Step 1:** Click on 'Accept Payments'

**Step 2:** Click on 'Payment Links' to create payment link

**Step 3:** Click on Quick Payment Link or Detailed Payment Link

**Note:** Quick Payment Link is available by default for all merchant and Detailed Payment Link is only available for merchants with monthly limit of 500k and above.



# Quick Payment Link vs Detailed Payment Link

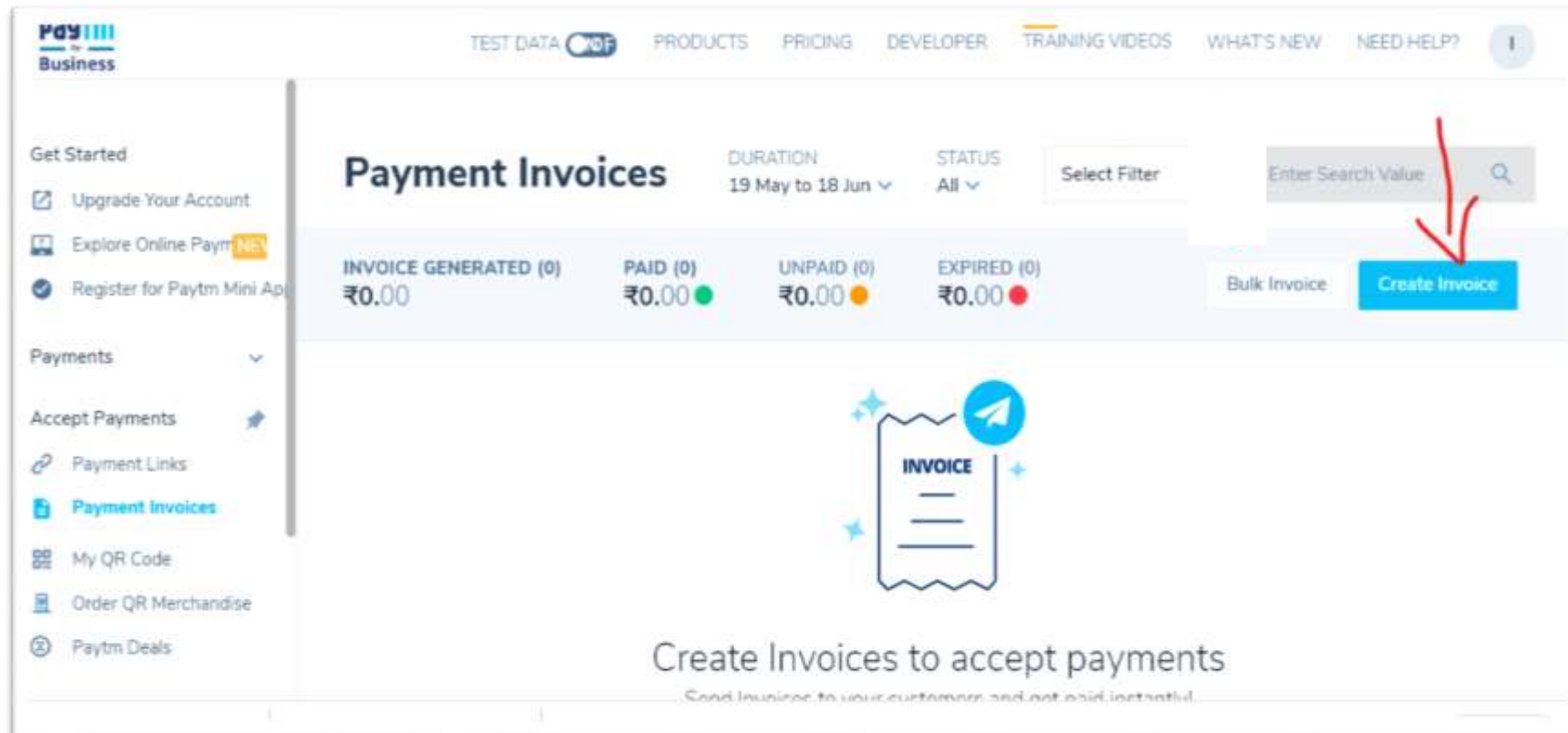
## Quick Links vs Detailed Links

|                           | Quick Payment Link  | Detailed Payment link   |
|---------------------------|---|---|
| No of Customers per URL   | Merchant can choose the number of payments to be accepted on a link. This can be between 1 to unlimited. For offline merchants 1 customer per link is allowed | Merchant can choose the number of payments to be accepted on a link. This can be between 1 to unlimited. For offline merchants 1 customer per link is allowed |
| Fixed/Dynamic Amount      | Customer can pay a predefined amount or merchants can let users enter any amount to pay   | Amount is calculated dynamically basis customer selection on the form created by the merchant   |
| User Information          | Payment Mobile number is shared with the merchant   | Merchant can create a custom form to request required information before user proceeds to payment   |
| Partial Payments          | Customers can make payments in parts using the same link.   | This feature is not available on detailed payment links   |
| Code Embedding on Website | You can embed a Quick Payment link on your website.   | You can embed a detailed Payment link on your website.  |
| Payment Reminders         | You can send automated SMS reminders to customers to make payments.   | NA.   |
| Bulk Upload               | You can create upto 50k Quick Payment Links at a time using the bulk feature.   | You can create upto 50k Detailed Payment Links at a time using the bulk feature.  |
| APIs                      | Payment Links can be created using the Dashboard or APIs.   | Payment Links can be created using the Dashboard or APIs.   |
| Use Cases                 | Collection of fees, loan installments, in-store payments, product sale and so on.   | Product sale, donations, event ticketing, School fee collection   |



# Payment Invoices Tab

- You can see all Invoice related details (Paid, Unpaid & Expired).
- You can filter the invoice details by selecting the specific duration.
- Also, you can search a particular invoice details by using the 'Select filter' option.
- You have 2 options to create Invoice- Bulk Invoice and Create Invoice.





# Steps to Create Invoice

**Step 1:** Click on “Create Invoice”

**Step 2:** Enter all the details (Customer name, Mobile Number, Product description, Item name and Quantity)

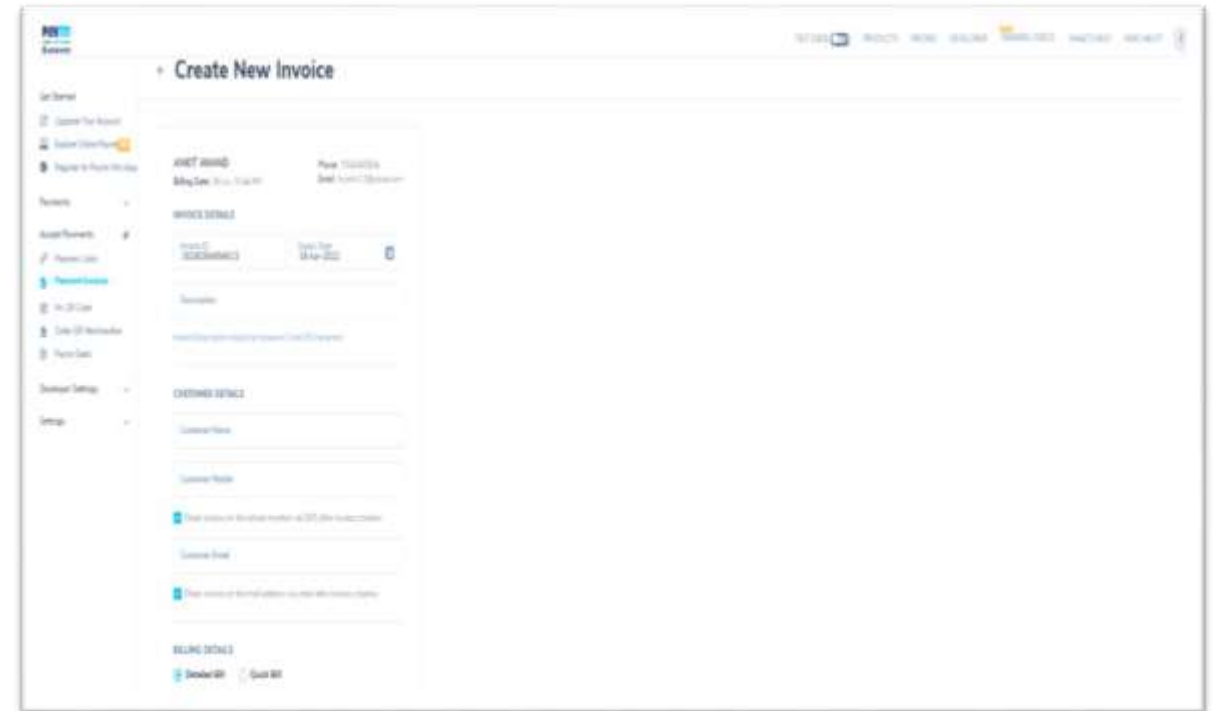
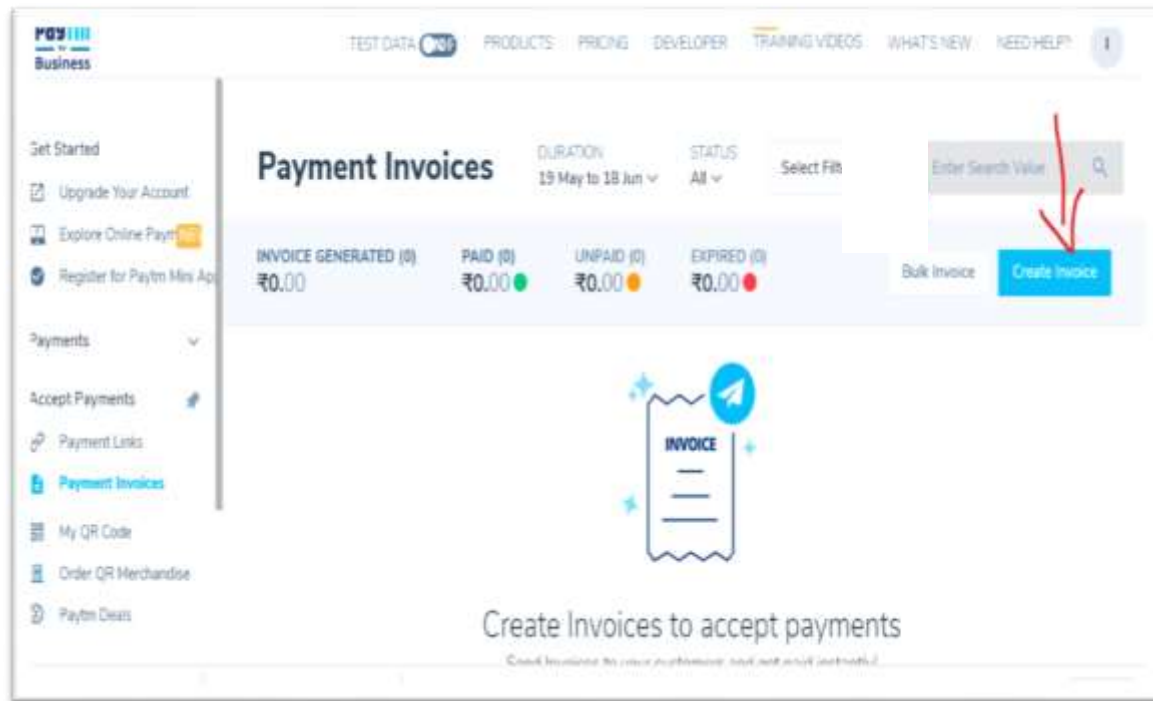
**Step 3:** Post entering the details you can able to share the link to mobile number/email ID

## Steps to create Invoices in Bulk

**Step 1:** Click on “Create Invoice”

**Step 2:** Download the sample file and read the instructions carefully

**Step 3:** Fill the details in sample and upload it by clicking on ‘Upload bulk invoice file’



# Profile Tab

**Step 1:** Click on 'Profile' under settings tab

**Step 2:** Under Profile three settings will be visible (Payment Settings, Payout Settings & Account details)

## Payment Settings

**Step 1:** Click on Payment settings

**Step 2:** Here you can see activated and available payments instrument

**Step 3:** You can also view your payments limit and applicable charges for each payment instruments

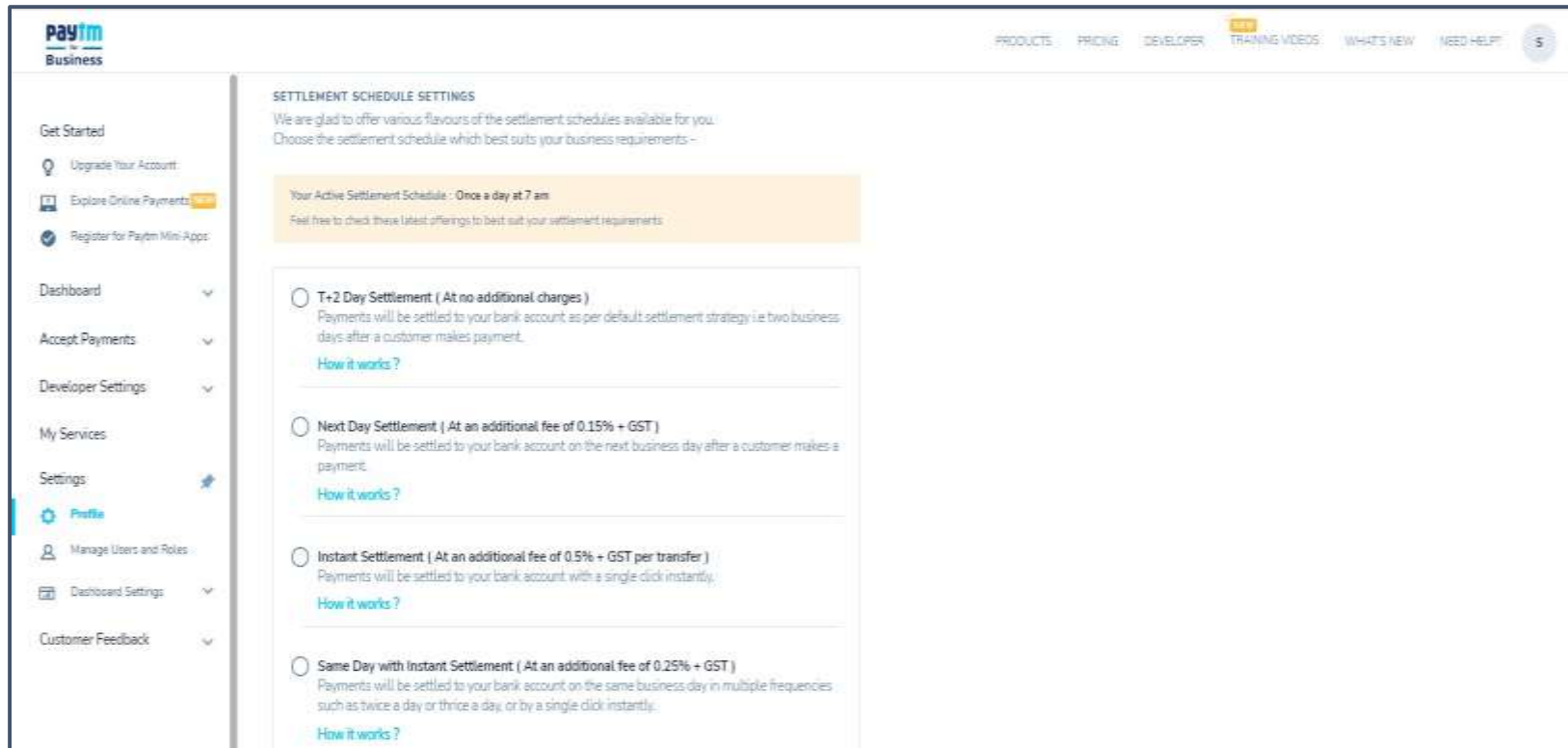
The screenshot displays the Paytm Business Profile page. The left sidebar contains navigation options: Get Started, Dashboard, Accept Payments, Developer Settings, My Services, Settings (with 'Profile' selected), Manage Users and Roles, Dashboard Settings, and Customer Feedback. The main content area is titled 'Profile' and has three tabs: 'Payment Settings' (active), 'Settlement Settings', and 'Account Details'. Below the tabs, the user's name 'ELVIS L D LIMA' and a note 'Accepting payments with Paytm since December 2021' are shown. A 'Payments' button and a note 'Acceptance limits for all types of methods is common.' are also present. A table lists the payment instruments and their settings:

| PAYMENT INSTRUMENT  | MONTHLY ACCEPTANCE LIMITS                          | CHARGES          | STATUS                                   |
|---------------------|--|------------------|--|
| UPI                 | Unlimited  | Standard Charges | Free <input checked="" type="checkbox"/> |
| Paytm Payments Bank |  | Standard Charges | Free <input checked="" type="checkbox"/> |
| Paytm Wallet        | Max. ₹50,000 / month<br>Remaining: ₹48,900 / month | Standard Charges | Free <input checked="" type="checkbox"/> |

# Settlement Settings

- Click on Settlement settings
- Here you can see your settlement cycle

**Note:** Settlement cycle view will vary depending on the settlement feature of your account.



# Account Details

- Under this feature you can see all your business related details.
- Your Merchant details, Account details, Registered address and other details will be visible here.

**Note:** Add GST and Deactivate account option depends on your merchant account type

The screenshot displays the 'Profile' section of the Paytm merchant dashboard. The left sidebar contains navigation options: 'Get Started', 'Upgrade Your Account', 'Explore Online Payments', 'Register for Paytm Mini App', 'Payments', 'Accept Payments', 'Developer Settings', 'Settings' (with 'Profile' selected), 'Manage Users and Roles', and 'Dashboard Settings'. The main content area is titled 'Profile' and includes tabs for 'Payment Settings', 'Payout Settings', and 'Account Details' (which is active). Below the tabs, the 'MERCHANT DETAILS' section shows: Display Name (ANKIT ANAND), Merchant ID (nnaQgX04918124736509), Business Type (Individual), and Selected Plan (Starter). The 'ACCOUNT DETAILS' section shows: PAN No (BTVPA4152Q) and a link to 'Add' GSTIN. The 'REGISTERED ADDRESS' section is partially visible at the bottom.

| MERCHANT DETAILS |                      |
|------------------|----------------------|
| Display Name     | ANKIT ANAND          |
| Merchant ID      | nnaQgX04918124736509 |
| Business Type    | Individual           |
| Selected Plan    | Starter              |

| ACCOUNT DETAILS |                     |
|-----------------|---------------------|
| PAN No          | BTVPA4152Q          |
| GSTIN           | <a href="#">Add</a> |

REGISTERED ADDRESS

# Manage Users and Roles

## USERS:

You can create sub users with complete or restricted access of your Merchant Dashboard.

Use mobile number or email ID to add sub-users from the 'Manage Users' tab. If the sub-user is not already on Paytm, they will get an email and SMS to create an account and then join the team on the dashboard.

**Please Note:** You are the admin of this dashboard by default, however you can add 1 more Admin who will have same rights as you (but can't add any user admin), also consider the following points while adding sub user and sub user roles:

- Whenever a sub user is added to the dashboard, a notification will be sent to the sub-user via email and SMS, they can log in to the dashboard and either Accept or Decline the request. Until the sub-user takes any action, you will see the status as Pending. If the added sub-user is not already a Paytm customer, he will not be shown in pending status.
- If you have raised admin rights requests to two or more users then a request will be sent to them, then the first user accepting the request will be allowed as an admin
- You can add only 1 user admin to the dashboard who will by default only have rights to Create/Edit Users and View Users and also create roles.

# How to add Sub User

**Step 1:** Click on 'Add sub user' to create a sub-user of your dashboard

**Step 2:** Enter the sub-user Full name, Mobile number and the Product role

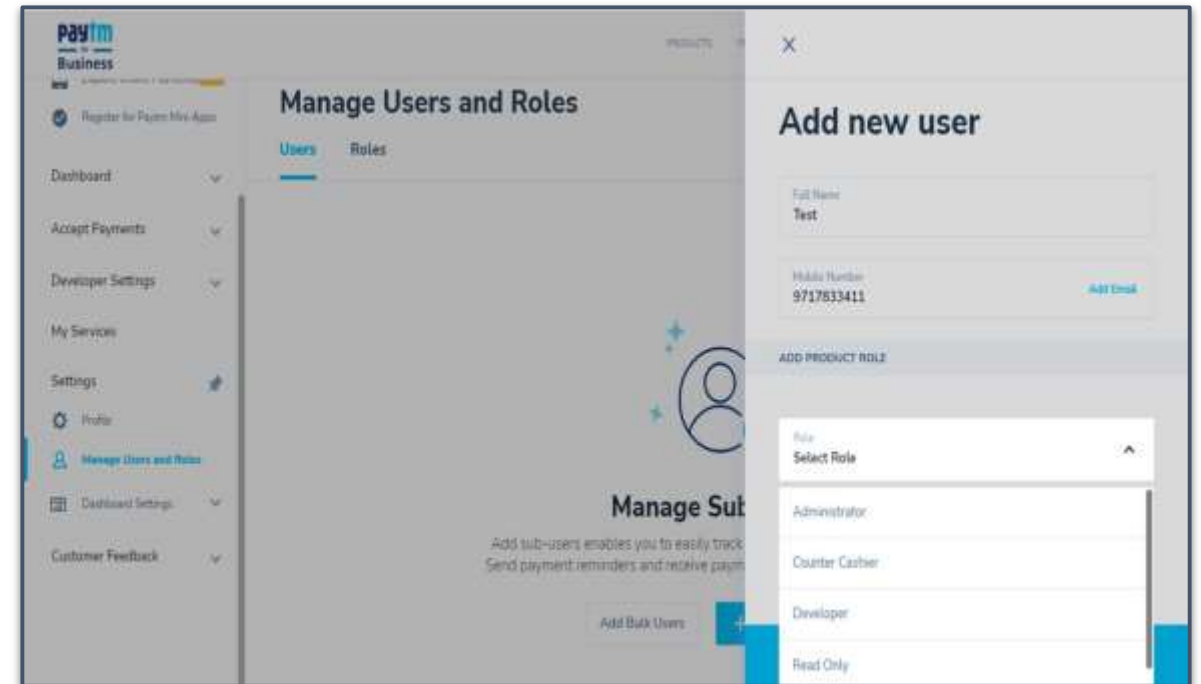
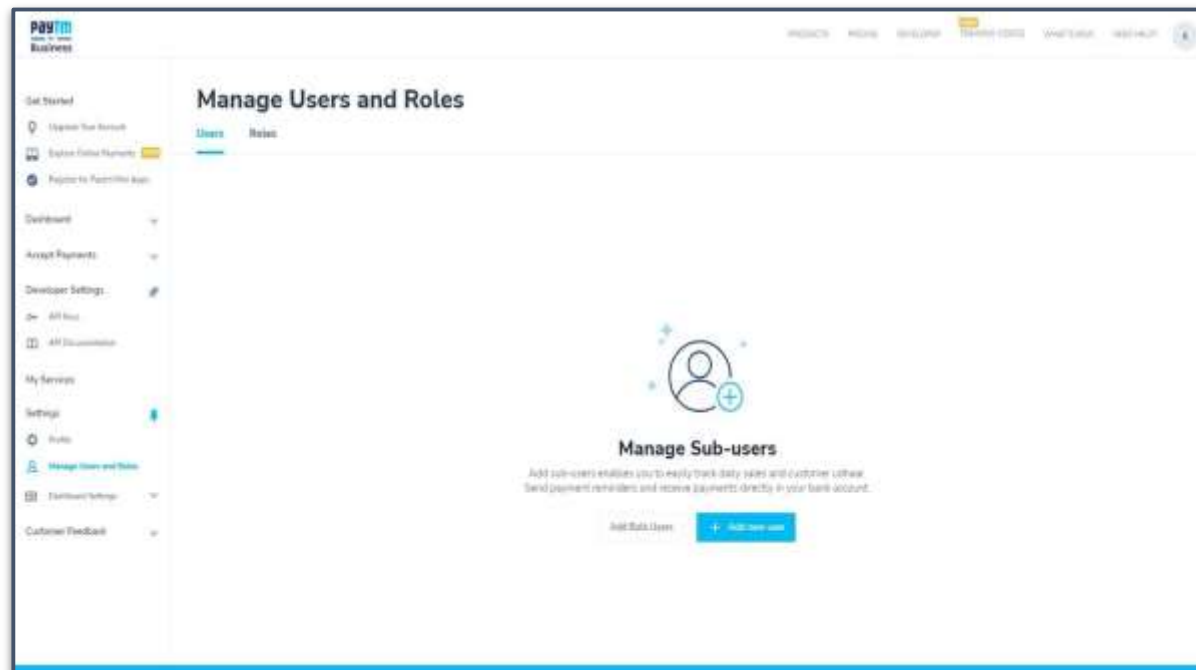
**Step 3:** Click on 'Add user' to complete the process

# How to Sub User Bulk

**Step 1:** Click on 'Bulk sub user' to create a sub-user in bulk

**Step 2:** Download the sample file and fill the required details

**Step 3:** As per instruction upload the file to complete the process



# How to Create Roles

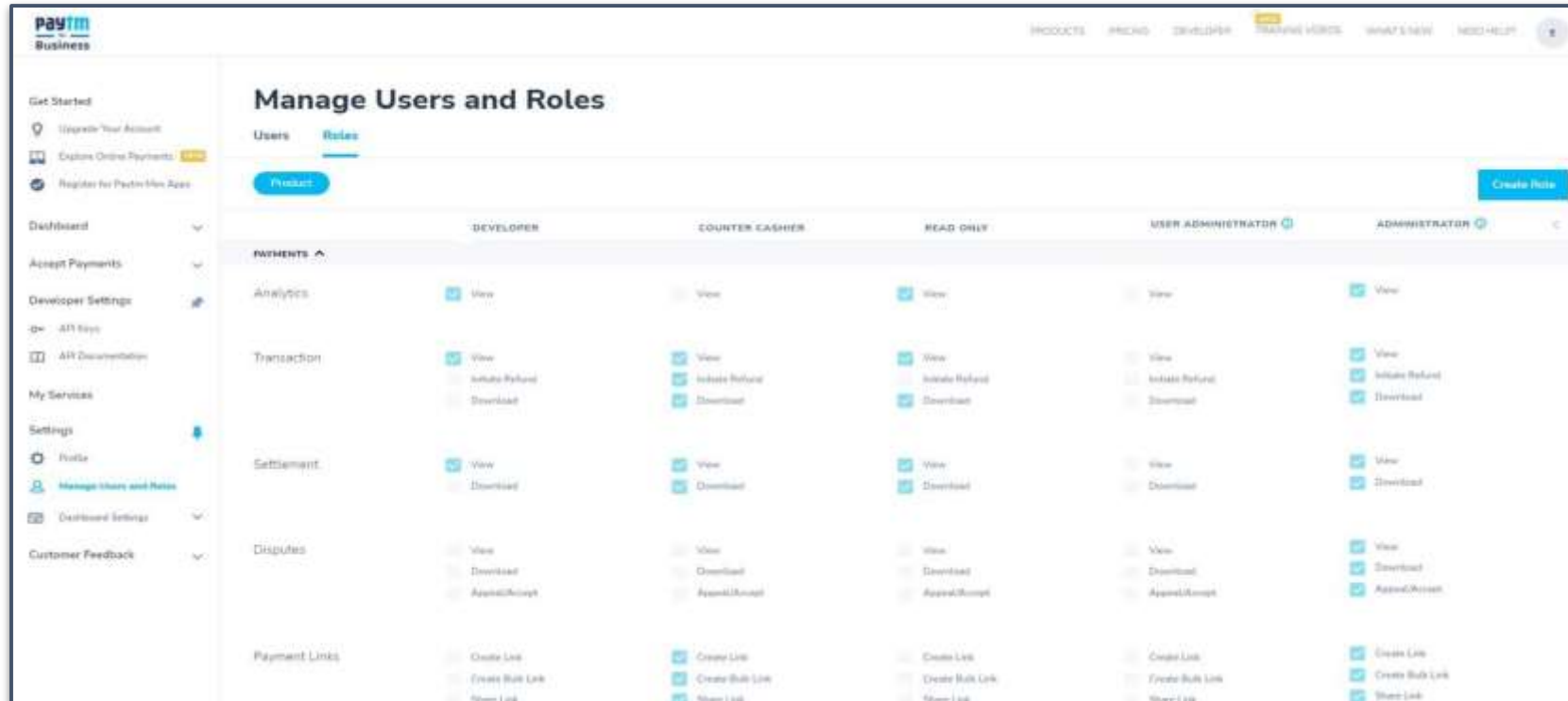
**Step 1:** Click on 'Roles' under Manage Users and Roles

**Step 2:** 4 roles will be visible by default (Administrator, Cashier, Read only and User administrator)

**Step 3:** Click on 'Create Role' on top right

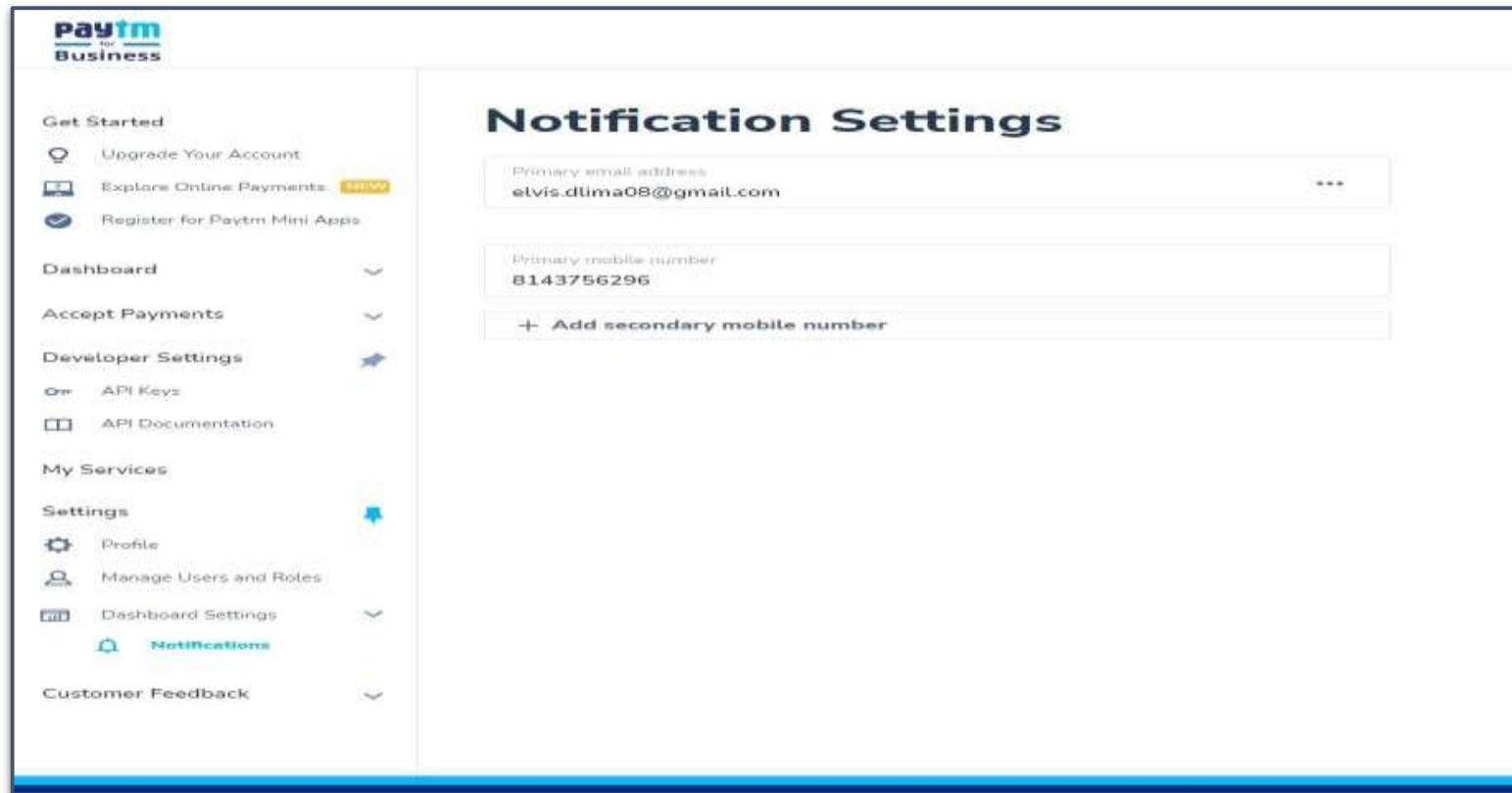
**Step 4:** Fill in the required details

**Step 5:** After filling all the details click on 'Create role'



# Notification settings

- Here you can see your Primary Email address and mobile number.
- You can also add secondary mobile number by clicking on “Add” option.
- Option to edit Primary email ID is available based on merchant type.





# Refund Advance Account

**Step 1:** Click on 'Refund Advance Account' in the left panel on merchant dashboard

**Step 2:** You will see the account screen

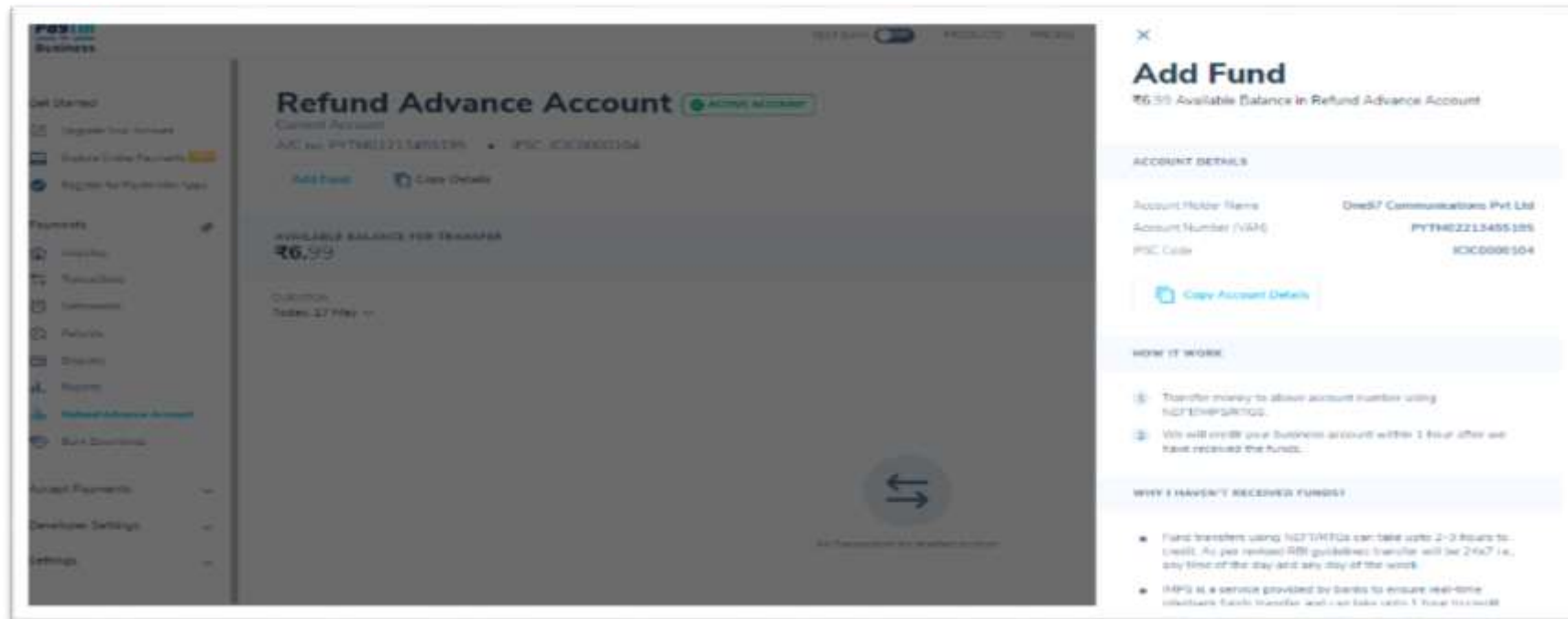
**Step 3:** Under account screen you will see the Account details, Account status, How does it work section and CTA to add funds

**Step 4:** Click on 'Add fund' option and a pop up will open with guides on how to transfer funds

**Step 5:** After successful fund transfer, you can see the updated balance in the 'Available balance for transfer'

**Step 6:** You can see the entries with details of the successful fund transfer

Note: Refund Advance Account tab is visible to the merchant who has opted for it.



# How to withdraw money from Refund Advance Account

**Step 1:** Click on 'Transfer to Bank' option to proceed with withdrawal

**Step 2:** Once the request is submitted successfully, you can see the updated balance

**Step 3:** You can check the details of your withdrawal in Passbook under the 'Transfer to Bank' entry type

**Step 4:** You will receive the funds in your verified bank account within 2-3 working days

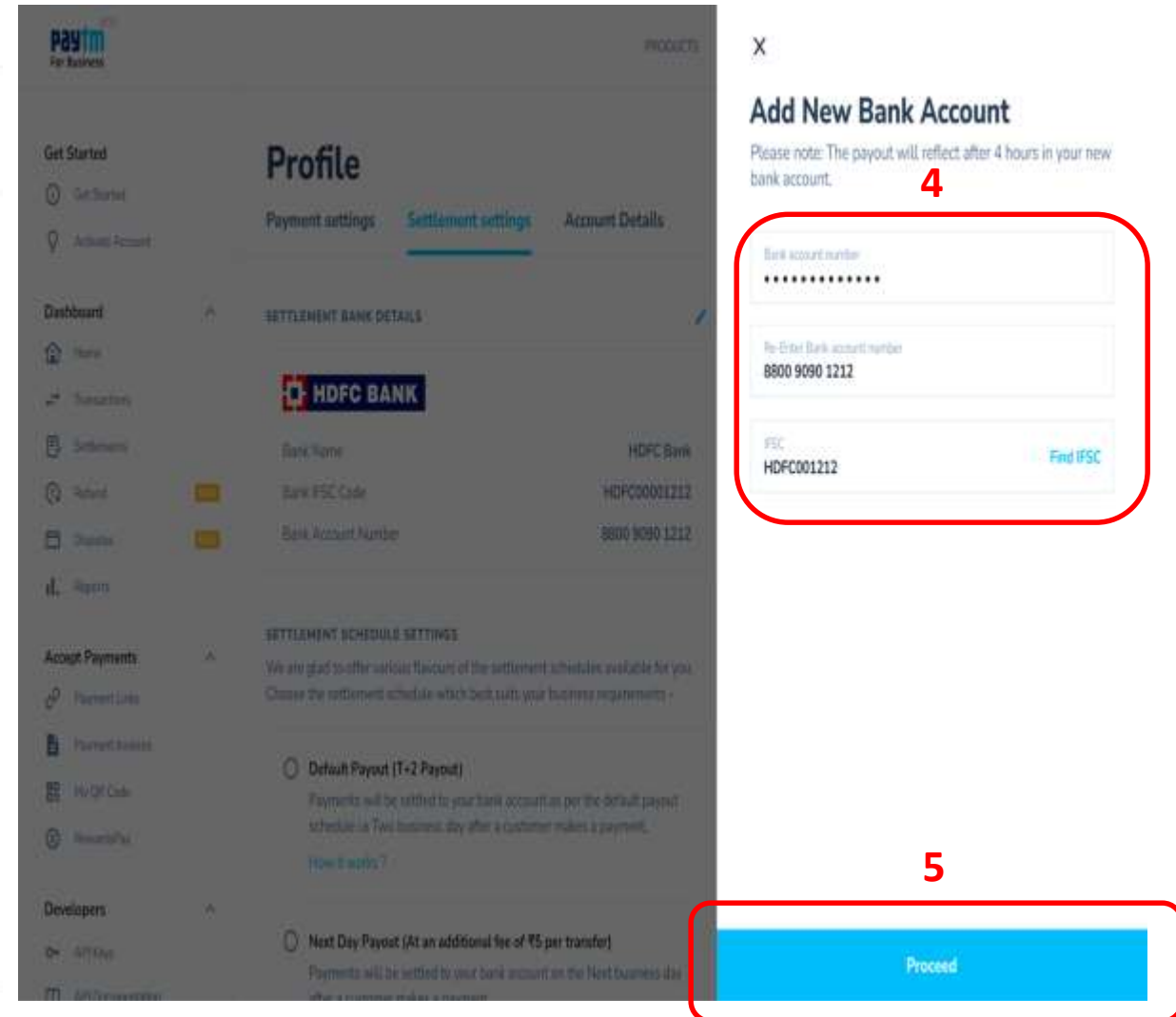
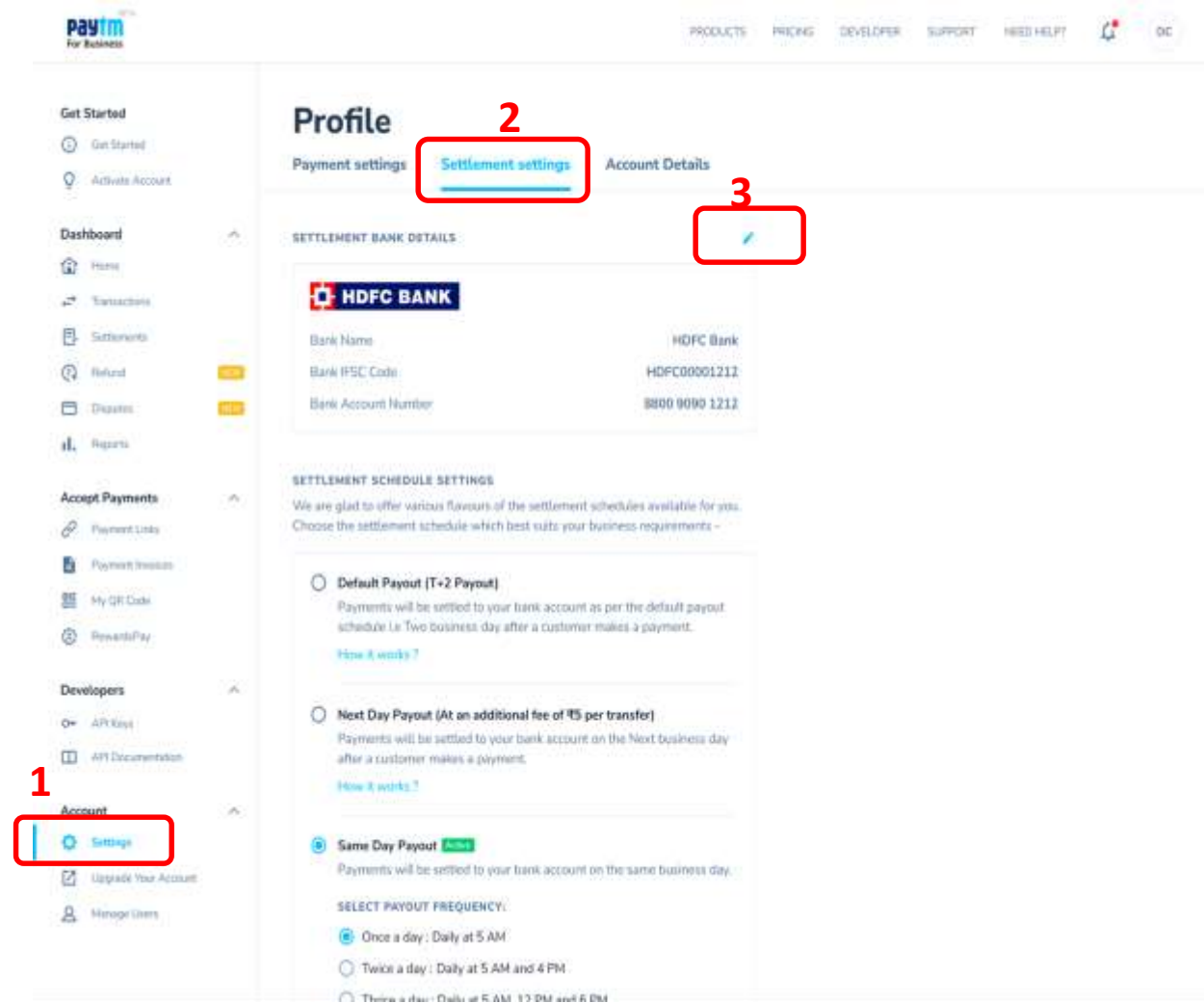
**Step 5:** UTR number of transfer can be seen under 'Transfer to Bank'



# Bank Account Change steps- UMP

**Step 1:** Click on Settings in the Navigation strip. Then click on Edit Icon in the Settlement Settings tab

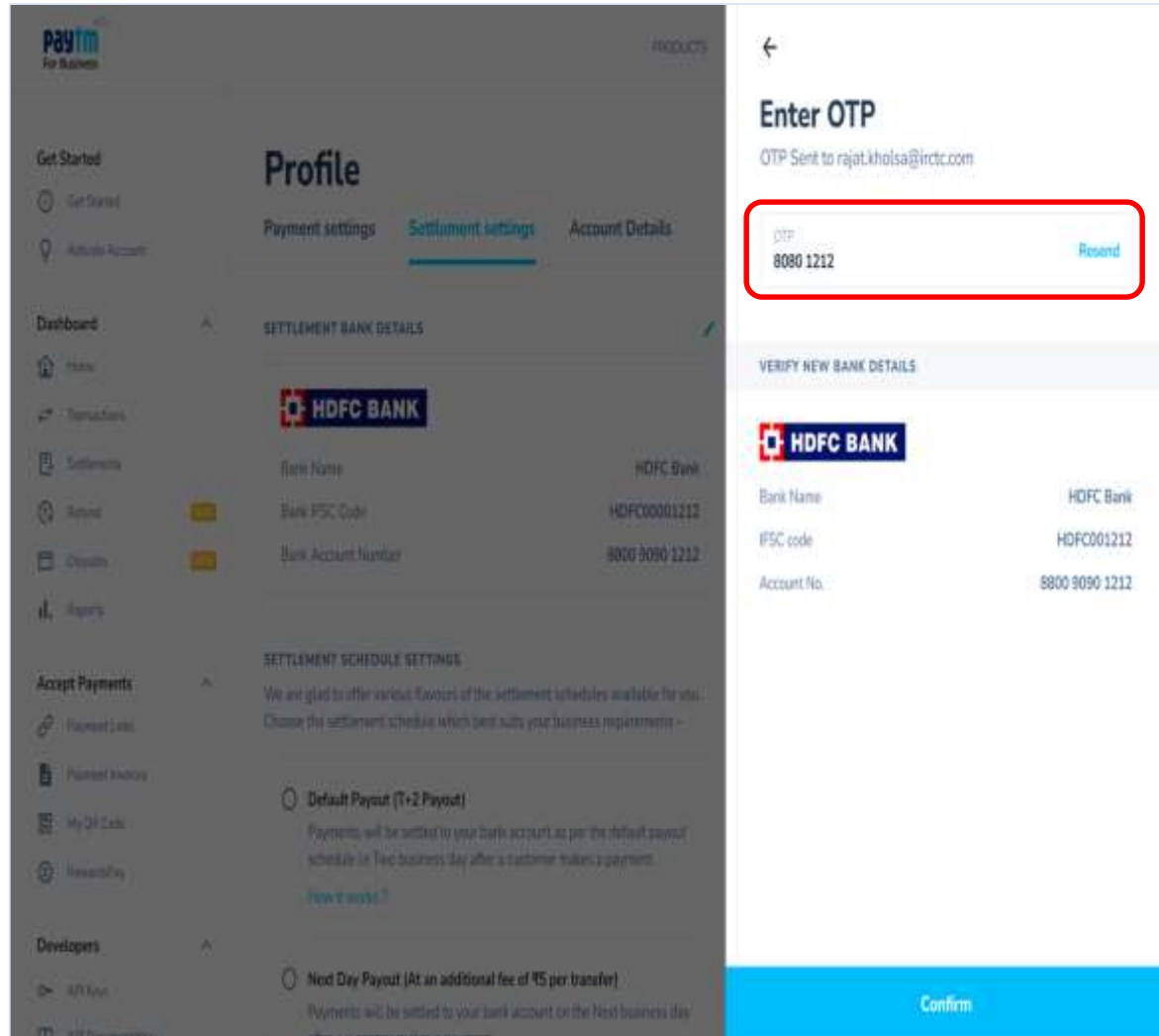
**Step 2:** Enter the Bank A/C number and IFSC. You can also find IFSC. Then click on Proceed



# Bank Account Change steps- UMP

**Step 3:** Enter the OTP received on the email ID and click on “Confirm”

**Step 4:** Your settlement account change will be underway



**Enter OTP**  
OTP Sent to rajat.kholsa@ircdc.com

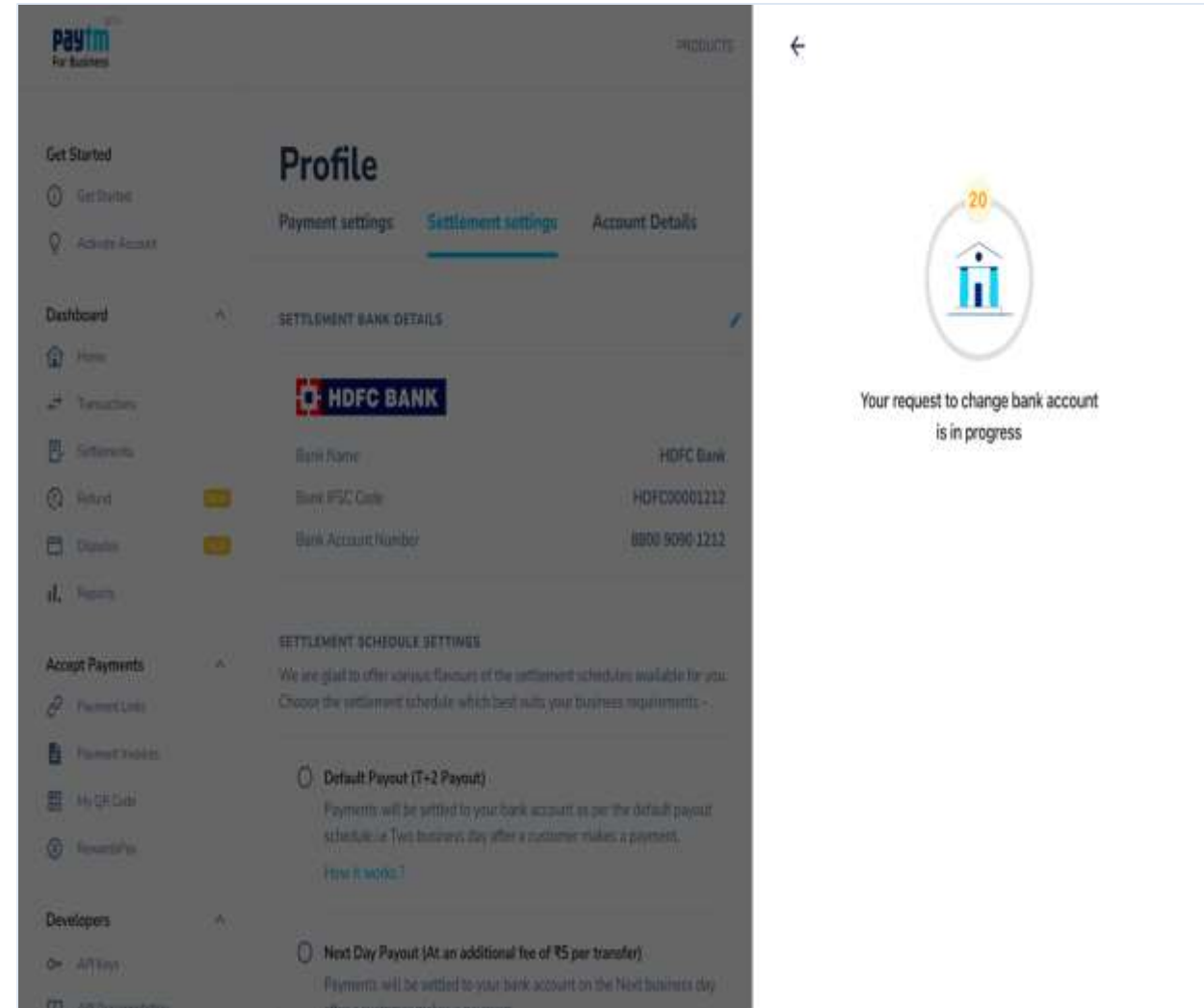
OTP  
8080 1212 [Resend](#)

**VERIFY NEW BANK DETAILS**

**HDFC BANK**

Bank Name: HDFC Bank  
IFSC code: HDFC001212  
Account No.: 8800 9090 1212

**Confirm**



**Profile**

Payment settings **Settlement settings** Account Details

**HDFC BANK**

Bank Name: HDFC Bank  
Bank IFSC Code: HDFC00001212  
Bank Account Number: 8800 9090 1212

**SETTLEMENT SCHEDULE SETTINGS**

We are glad to offer various flavours of the settlement schedules available for you. Choose the settlement schedule which best suits your business requirements -

☐ **Default Payout (T+2 Payout)**  
Payments will be settled to your bank account as per the default payout schedule i.e. Two business day after a customer makes a payment.  
[How it works?](#)

☐ **Next Day Payout (At an additional fee of ₹5 per transfer)**  
Payments will be settled to your bank account on the Next business day after a customer makes a payment.

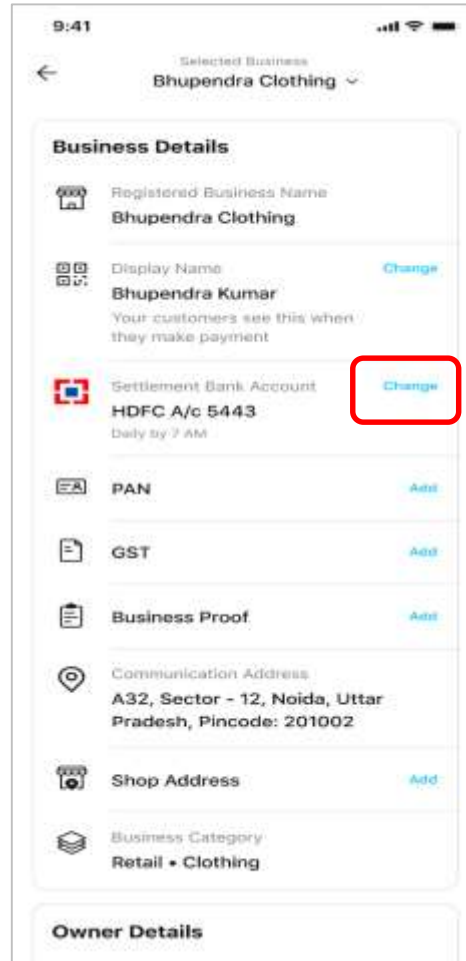
**Your request to change bank account is in progress**

# Bank Account Change steps- Paytm for Business Application

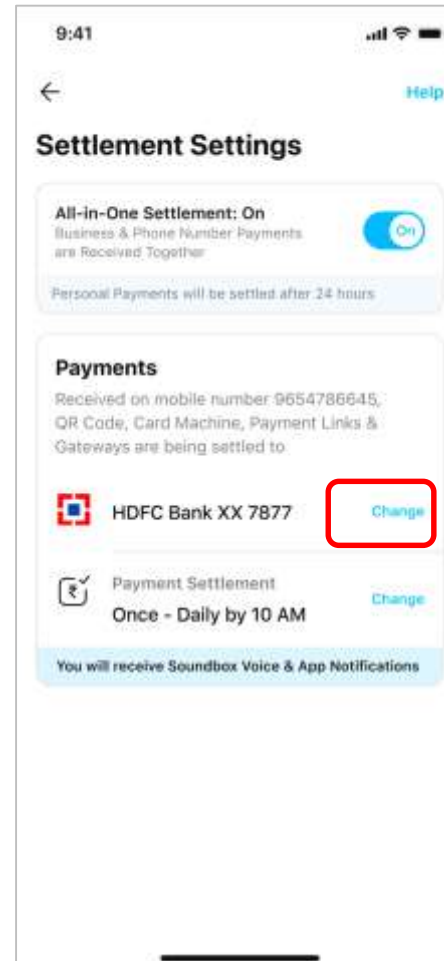
**Step 1:** Click on Profile Image



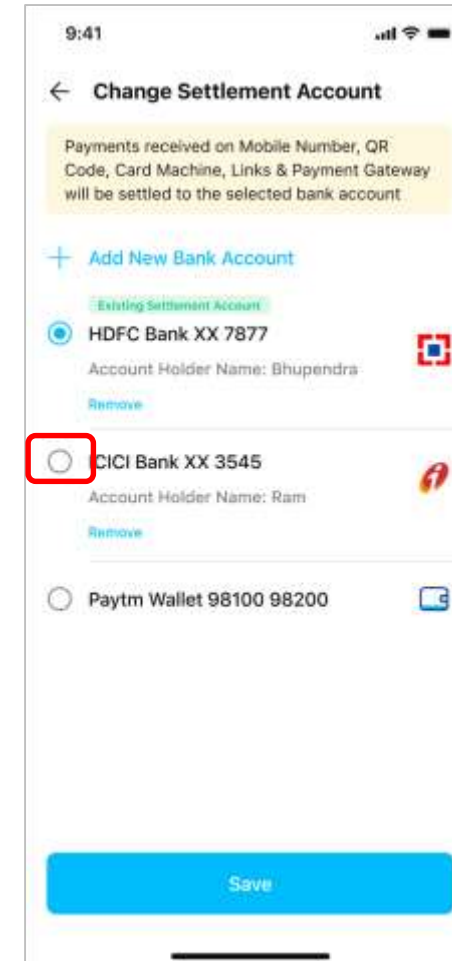
**Step 2:** Click on Change CTA next to Bank Account



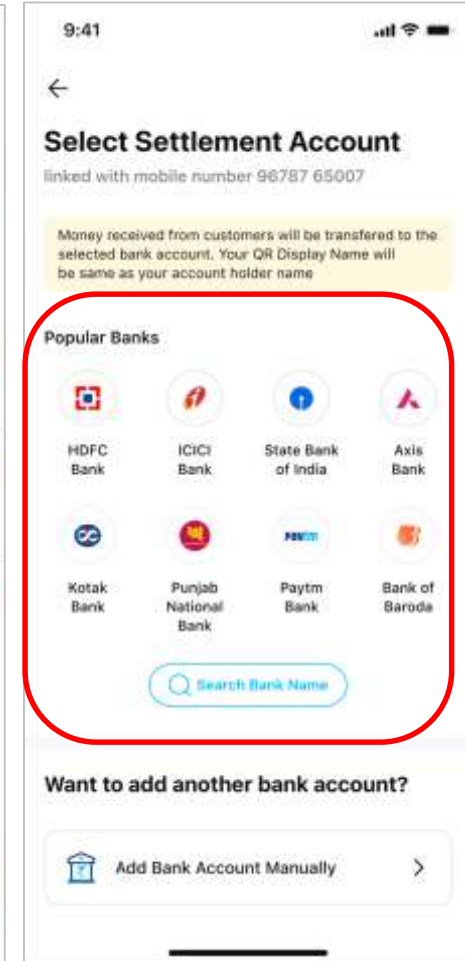
**Step 3:** Alternatively, you can go to Settlement settings and click Change against Bank name



**Step 4:** You can select a bank which is already added and click Save



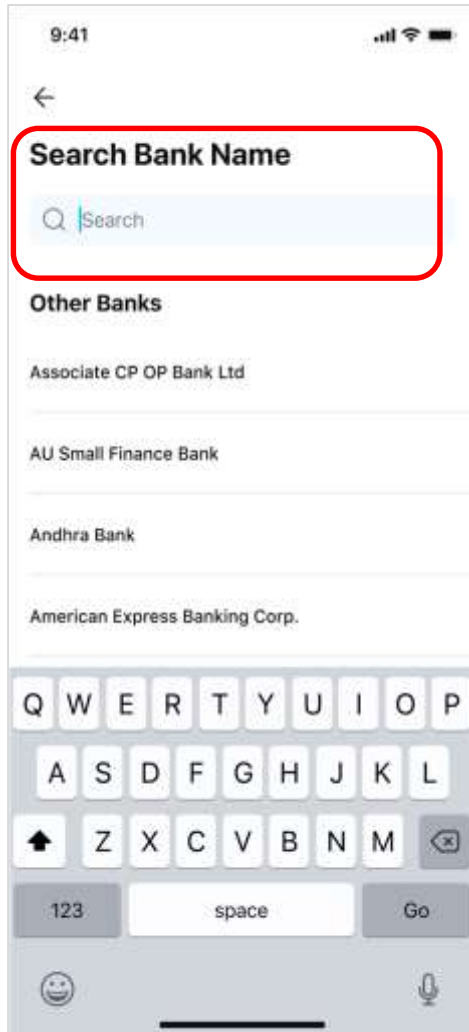
**Step 5:** Alternately, you can click on "Add new Bank Account" and select a Bank from the list



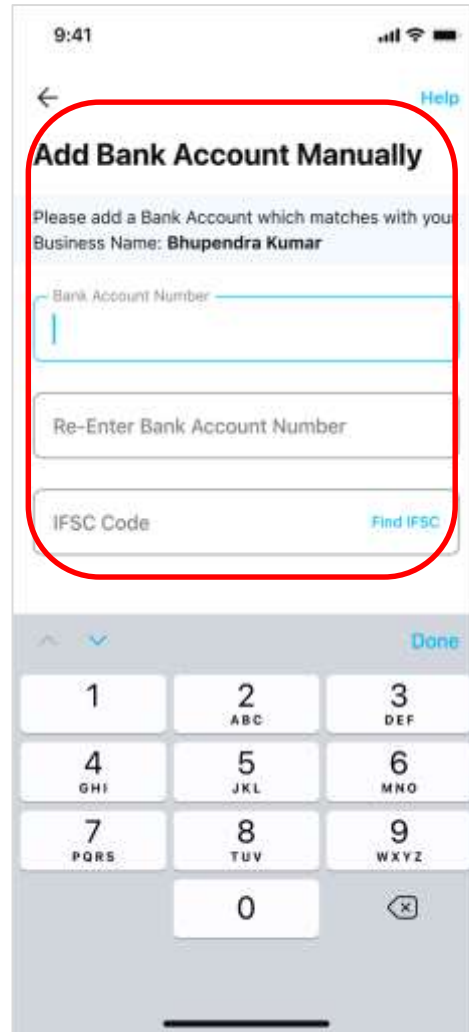


# Bank Account Change steps- Paytm for Business Application

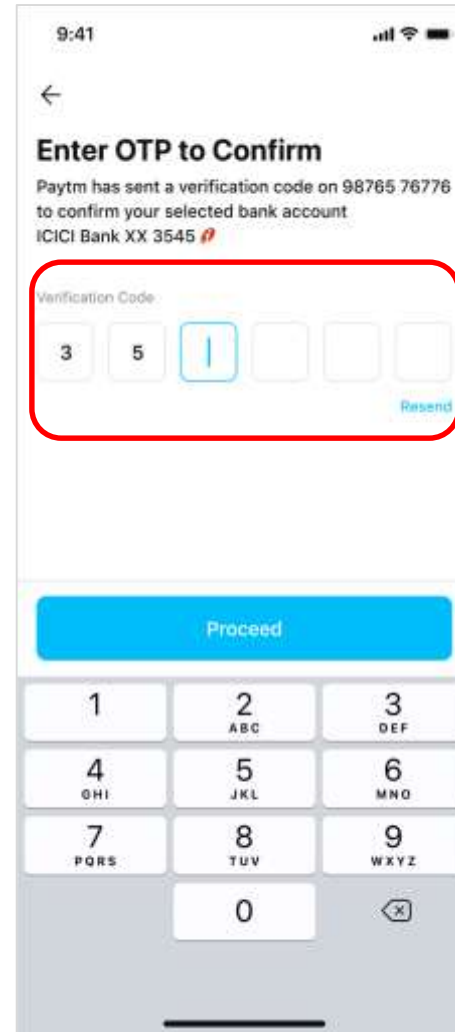
**Step 6:** You can also search for your Bank



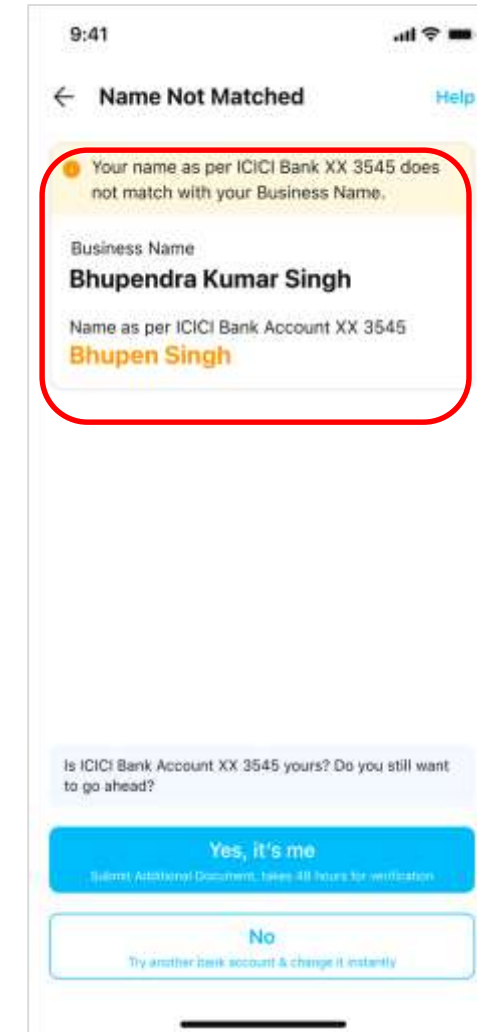
**Step 7:** Alternately, you can also add a Bank Manually



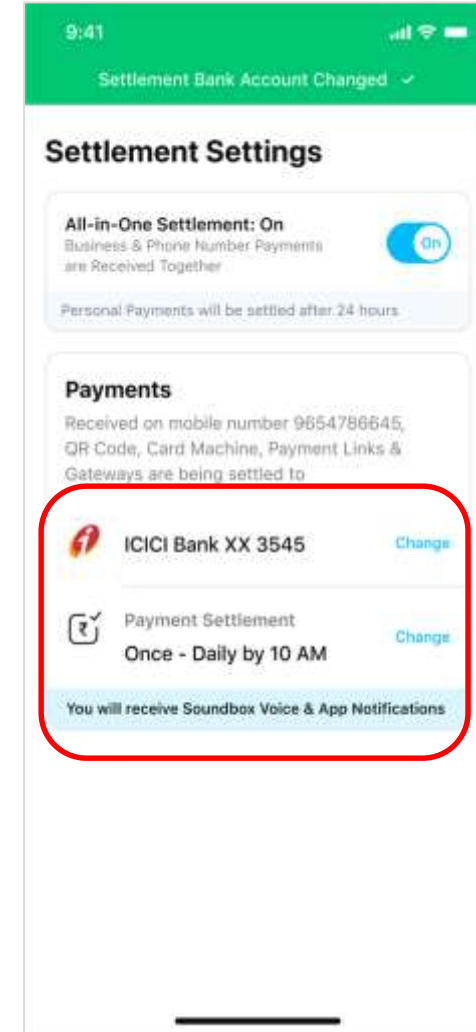
**Step 8:** Enter OTP and click Proceed



**Step 9:** In SOME cases, your name might not match with the authorized signatory name. You may asked to submit additional documents



**Step 10:** After some time, your bank will be successfully changed



# THANK YOU

