



OVERALL USER FLOW PROCESS OF SMART GATEWAY

*Confidential and Proprietary. Not to be shared with third party without written consent of Podamibe Nepal.
© 2014-2022 Podamibe Nepal Pvt. Ltd. All rights reserved.*

Contents

1	What is Smart Gateway?	3
2	How to Create a Merchant Account?	3
3	How to Login?	8
3.1	Prerequisites	8
3.2	Steps	8
4	Main Menu.....	9
4.1	Application Modules.....	9
4.1.1	Dashboard.....	9
4.1.2	Transaction	10
4.1.3	Settings	11
5	General Payment Flow	15
5.1.1	Order Creation	15
5.1.2	Authorization	15
6	Customer's View	15

1 What is Smart Gateway?

Smart Gateway provides one door online payment solution within the merchants. It is the instant, secure and hassle free solutions. The Smart Gateway stores all the transaction details including total transactions, failed and success transactions on daily basis. Smart Gateways have the following payment portals:

- Connect IPS
- Fonepay
- eSewa
- Khalti

Benefits

- Easy to Use
- Secure Transactions
- Faster Transactions Processing
- Track Transaction History According to Payment Modes
- Track Daily Summary Report
- Track Overall Summary Report
- Protect both Merchant and Consumers from Fraud etc.

2 How to Create a Merchant Account?

1. Open the **Browser** and enter [**URL**](#) to access the merchant registration page.
2. Click on the “**Register as a Merchant?**” option to create a new account.

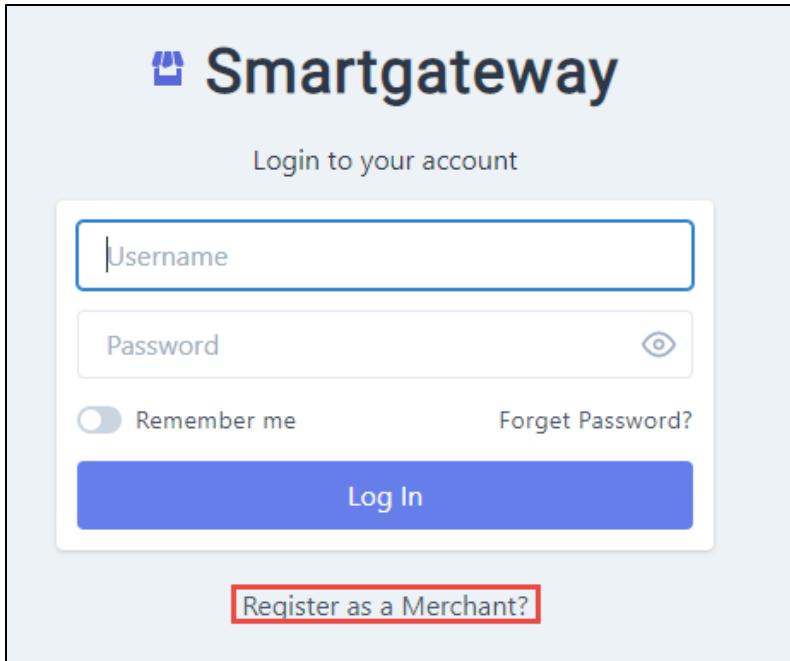


Figure 1: Merchant Registration Screen

3. Upon clicking, the following **Registration** form is displayed.

Smartgateway Registration

Merchant Information

Business and Integration Details

Company Name *

Provide your company name

Email *

Company Email is preferred

Phone *

+977

Company Phone is preferred

Response Url *

Callback to your server after each transaction

Figure 2: Registration Form – Merchant Information

<p>Choose Agents *</p> <p><input checked="" type="checkbox"/> CONNECTIPS <input checked="" type="checkbox"/> ESEWA <input checked="" type="checkbox"/> FONEPAY <input checked="" type="checkbox"/> KHALTI</p>	
<p>Citizenship *</p> <p>Upload File</p>	<p>PAN Card *</p> <p>Or</p> <p>Upload File</p>
<p>* Citizenship</p>	<p>* Pan Identification</p>
<p>Logo *</p> <p>Upload File</p>	
<p>* Logo</p>	

Figure 3: Registration Form – Agent

Admin Information

i Information is used for creating an admin user.

FirstName *	LastName *
<hr/>	<hr/>
Email *	Phone *
<hr/>	<hr/>
Company Email is preferred	Company Phone is preferred
Admin Username *	
<hr/>	
Password *	Confirm Password *
<hr/>	<hr/>
Must be longer than 8 characters	
Register	

Figure 4: Registration Form – Admin Information

The field descriptions of Registration form are given below:

Field	Description
Company Name	Company name of the merchant.
Email	Valid email address of the merchant.
Phone	Contact number of the merchant.
Response URL	URL for smart gateway to reply back to after each and every transaction
Choose Agent	Number of payment options available in the system. Below options are available: <ul style="list-style-type: none"> • eSewa • Khalti • Connect IPS • Fonepay Customers use these payment agents for payment.

Citizenship	Citizenship of merchant owner.
Pan Card	Company pan card.
Logo	It is the company logo.
First Name	First name of the merchant owner.
Last Name	Last name of the merchant owner.
Email	Email address of company.
Phone	Phone number of company.
Password	New password to be defined by the merchant.
Confirm Password	Verification of a new password entered by the merchant.

Merchant Registration Field Descriptions

4. Enter all the required inputs and click on **Register** button to create a new merchant account.
5. Upon clicking, system sends verification email in designated email address.

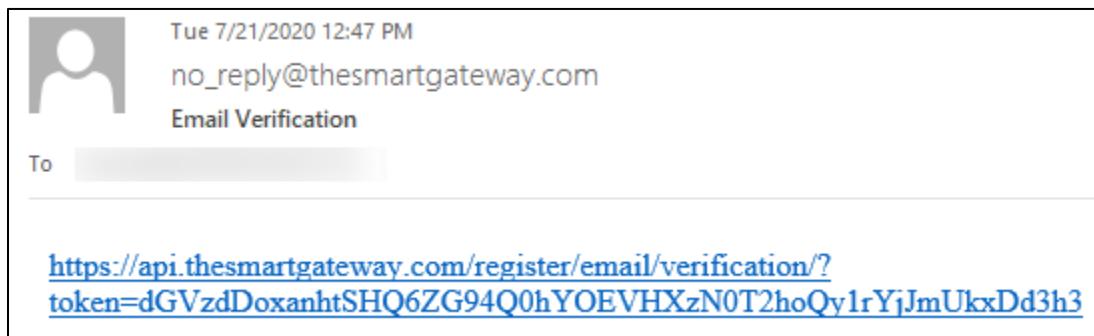


Figure 5: Verification Email

3 How to Login?

3.1 Prerequisites

- Merchant account should be verified.
- Merchant account should exist in the system.
- User should be active.

3.2 Steps

1. Once the user is verified, open the **Browser**.
2. Enter **URL** to access the login page.

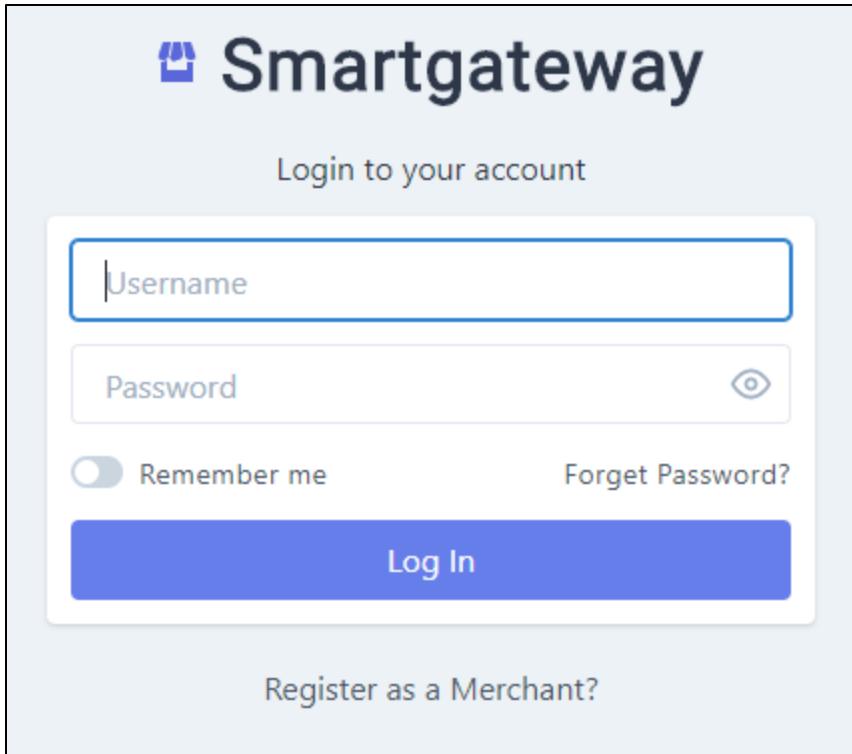


Figure 6: Login

3. Enter a valid **Username** and **Password**.
4. Click on the **Login** button.

4 Main Menu

Main Menu is the main dashboard of the application provided when user logs on. It contains the following modules:

- Dashboard
- Transactions
- Settings

4.1 Application Modules

4.1.1 Dashboard

Dashboard displays the daily summary and overall summary of the transactions (total paid amount, failed transaction, success transaction and used payment mode (agent like Fonepay, eSewa) as shown in the figure below:

Daily Summary 2020-07-22					DailySummary Update Cycle	Every minute
Agent	Success	Amount	Failed	TotalTransaction		
ESEWA	3	Rs. 3,050	0	3		
CONNECTIPS	2	Rs. 4,500	0	2		
Total	5	Rs. 7,550	0	5		

Figure 7: Daily Transaction Summary



Figure 8: Overall Transaction Summary

4.1.2 Transaction

Transaction module displays all the transaction history of the merchant.

Transaction History						
Showing 1 to 2 entries		2 Transactions		Export	Filter	Search with Transaction ID
Transaction Date	Transaction ID	Reference ID	Amount	PayStatus	Agent	AgentReference
19/07/2020 11:41:44 PM	JfksFGgdfyQb2d2	jHqfbPa5SwisW	5	PENDING	FONEPAY	
19/07/2020 11:41:02 PM	JfkFGgdfyQb2d2	Q60WNMZ2zxI9e	5	FAILED	FONEPAY	2006170270-0000-4227201

Page 1 of 1 2020-07-14 00:00 | 2020-07-21 15:00 Previous Next

Figure 9: Transaction History

4.1.3 Settings

There are three menus under Settings module:

- Your Profile
- Your Company
- Developers

4.1.3.1 Profile

Profile menu allows to edit own profile and change password.

4.1.3.1.1 How to Update Profile?

1. Click on  icon.

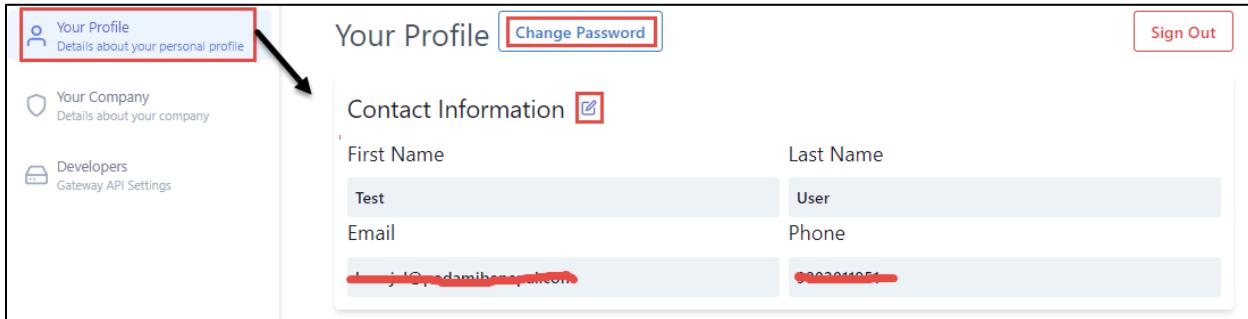


Figure 10: Profile Page

2. Upon clicking, a pop-up appears.

Update Contact Information

Firstname	Lastname
Test	User
Email	
[REDACTED]	
Phone	
[REDACTED]	
Submit	

Figure 11: Update Contact Information

3. Make the necessary edits and click on **Submit** button.
4. In order to change the password, click on **Change Password**.

Update Contact Information

New Password
[REDACTED]
Confirm New Password
[REDACTED]
Submit

Figure 12: Change Password

5. Enter **New Password** and Confirm that Password.
6. Click on **Submit** button to save the password.

4.1.3.2 Company

Company menu allows merchant to view company registered and verified date and change company email and phone number. Payment agent (eSewa, Khalti, Connect IPS and Fonepay) can also be activated or deactivated as per the merchant preferences.

4.1.3.2.1 How to Update Logo?

1. Click on  icon.

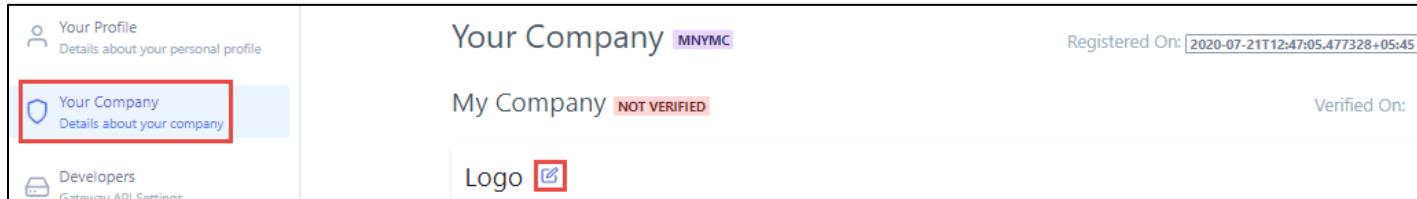


Figure 13: Logo

2. Upon clicking, a pop-up appears.

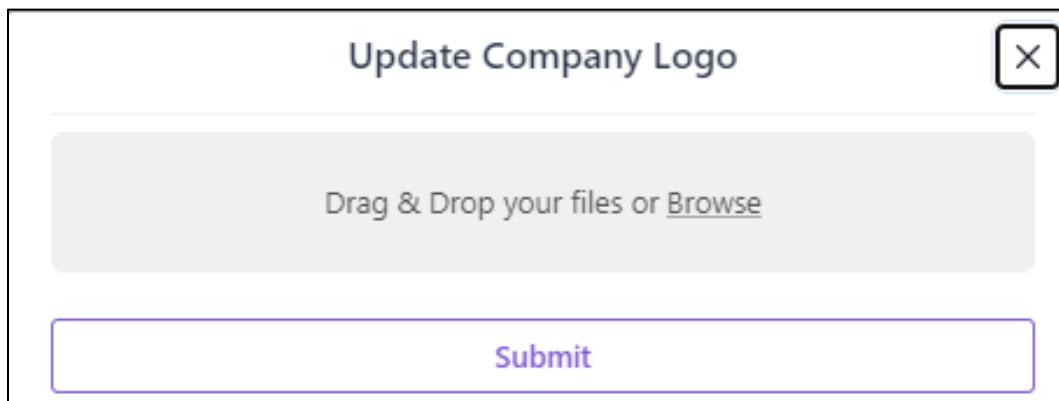


Figure 14: Pop-up

3. Drag and drop or browse the logo that you want to update.
4. Click on **Submit** button to change the logo.

4.1.3.2.2 How to Update Contact Information?

1. Click on  icon.

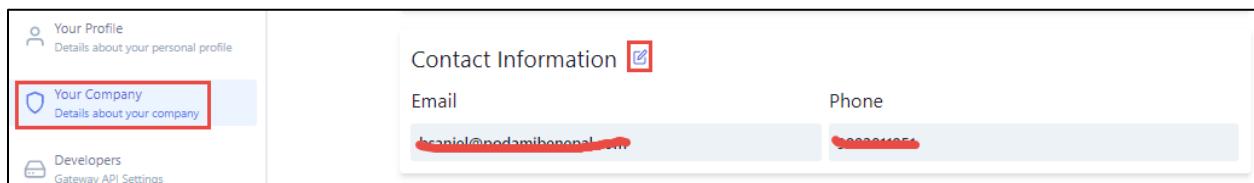


Figure 15: Contact Information

2. Make the necessary edits and click on **Submit** button.

4.1.3.2.3 How to Activate or Deactivate Agent?

1. Click on  icon.

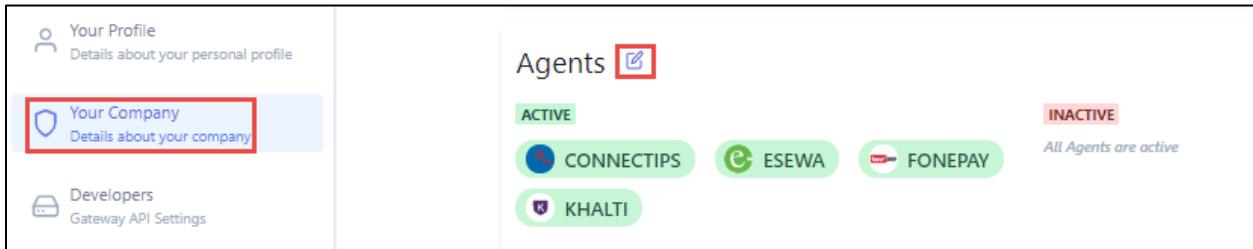


Figure 16: Agent

2. Upon clicking, a pop-up appears.

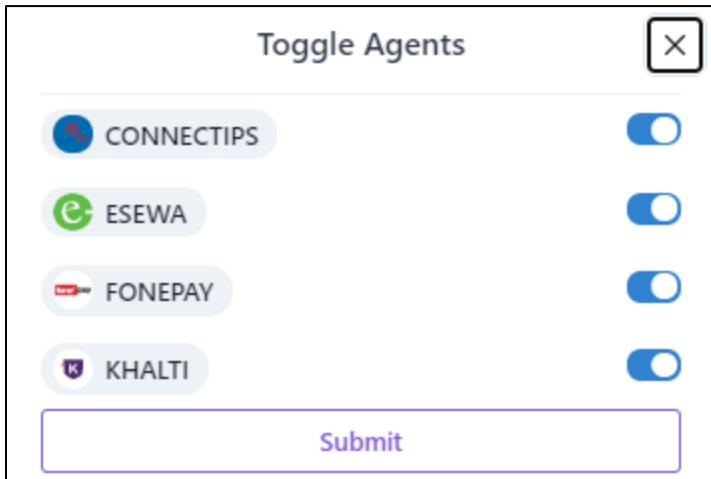


Figure 17: Toggle Agents

3. Click on **Toggle** icon and click on **Submit** button. If the merchant activates two agents eSewa and Connect IPS, then the customer can use eSewa and Connect IPS payment agents.

4.1.3.3 Developer

Developer module allows merchant to check view and pay API keys and callback URL.

1. Click on  icon to view the key.
2. Click on  icon to copy the key.

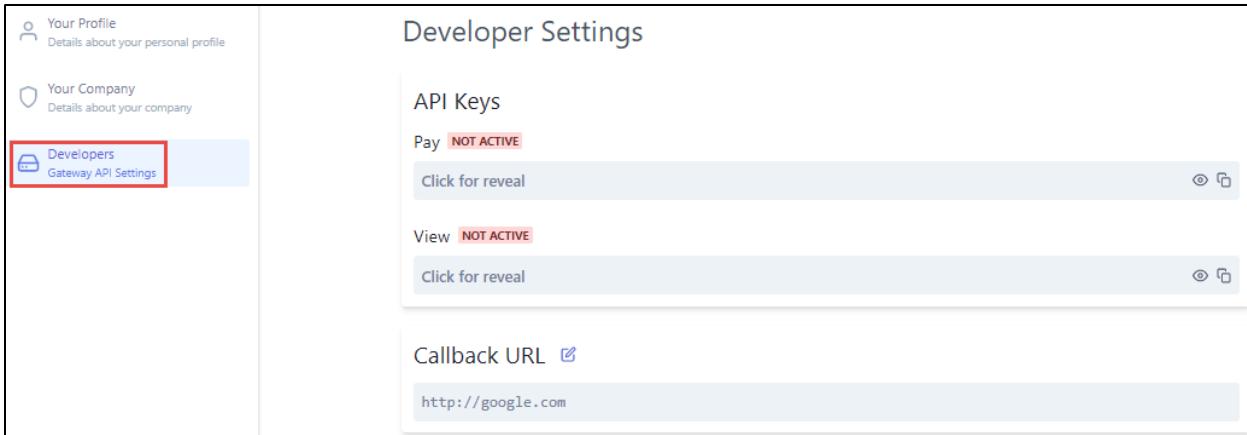


Figure 18: Developer

5 General Payment Flow

The payment flow will take place in following way:

5.1.1 Order Creation

Order is created whenever the customer fills up the checkout form and submits the information to Smart Gateway. Still there is no processing has been done on the actual payment at this stage.

5.1.2 Authorization

An authorization is done when the payment details are processed and authenticated by payment mode. At this time, amount is just deducted from the customer's account and transferred deducted amount to the merchant's account.

6 Customer's View

1. Customer can view all the active agents defined by merchant user as shown in the figure below:

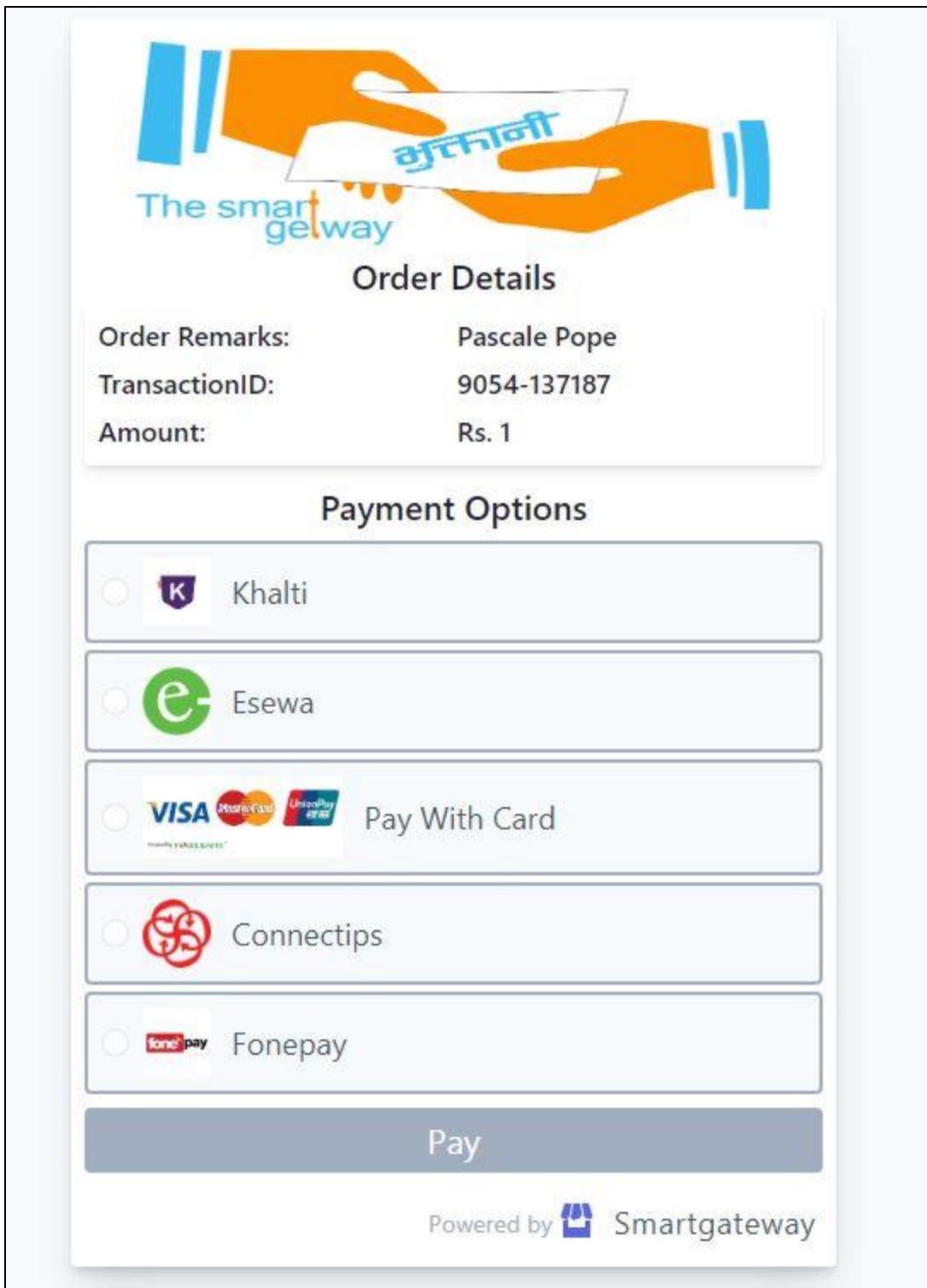


Figure 19: Payment Options

2. Customers choose the appropriate payment mode and make the payment.