

Pay2X

Trader Manual

Complete Guide for Payment Processing

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1. Getting Started

1.1 Logging In

1 Open the Pay2X trader portal URL provided by admin

2 Enter your registered email and password

3 Click **Sign In**









Security Tip: Never share your login credentials with anyone.

1.2 Navigation

The trader panel has two navigation modes:

Desktop: Sidebar on the left with all menu options

Mobile: Bottom navigation bar + hamburger menu for additional options


Icon	Section	Purpose
	Dashboard	Overview of your performance
	Payins	Accept incoming payments
	Payouts	Process outgoing payments
	Banks & UPI	Manage your UPI accounts
	Balance	View balance & commission history
	Disputes	Handle payment disputes

2. Dashboard Overview

The Dashboard shows your real-time performance metrics at a glance.

2.1 Key Metrics

Metric	Description
Working Balance	Available balance (Total - Security Hold)
Today's Payins	Number of payins processed today
Today's Payouts	Number of payouts completed today
Success Rate	Your overall transaction success percentage
Commission Earned	Total commission earned

 **Real-Time Updates:** All numbers update automatically. No need to refresh!

3. Managing UPIs & Banks

3.1 Adding a New UPI

1 Go to **Banks & UPI** section

2 Click **+ Add UPI** button

3 Follow the 3-step wizard

Step 1: Select Type

 **UPI Provider:** GPay, PhonePe, Paytm, BHIM, or Others

 **Account Type:** Savings, Current, or Corporate

 **QR Type:** Personal or Merchant QR

Step 2: Enter Details

✓ **UPI ID** (required): e.g., `yourname@ybl`

✓ **Holder Name** (required): Account holder's name

✓ **Bank** (required): Select from dropdown

✓ **Account Number** (required): Bank account number

✓ **IFSC Code** (required): 11-character code



Auto-Detection: IFSC code automatically detects bank branch, city, and state!

Step 3: Set Limits



Daily Limit: Maximum transactions per day (₹)



Per Transaction Limit: Maximum single transaction (₹)



Monthly Limit: Maximum monthly volume (₹)

3.2 Activating UPI (Adding to Pool)

After adding, UPI is **inactive** by default. To activate:

1

Find the UPI card

2

Click the toggle switch (●) on the right

3

UPI moves to **"IN POOL"** status



Minimum Balance Required: Your working balance must be ₹30,000+ to activate any UPI.

3.3 UPI Card Status

Status	Meaning	Can Receive Payins?
● IN POOL	Active and receiving payments	✓ Yes
● Inactive	Not in payment pool	✗ No

4. Processing Payins

4.1 How Payins Work

- 1

Customer initiates payment on merchant website
- 2

System assigns your UPI based on scoring algorithm
- 3

You receive the payin in your **Pending** tab
- 4

Customer sends money to your UPI
- 5

Customer submits UTR number
- 6

You verify and **Accept** or **Reject**

4.2 Payin Tabs

Tab	Shows
Pending	Payins waiting for your action
Completed	Successfully processed payins (sorted by recent)
Rejected	Rejected or expired payins

4.3 Timer & Auto-Reject



Customer has **15 minutes** to submit UTR



Timer turns red when < 3 minutes remaining



If UTR not submitted in time → **Auto-rejected**

4.4 Accepting a Payin

1

Wait for customer to submit UTR

2

Verify payment received in your bank app

3

Match the UTR number

4

Click **Accept** 



Important: Only accept if money is actually received in your account!

4.5 Rejecting a Payin

Click **Reject**  if:

- Payment not received
- Wrong amount received
- UTR doesn't match
- Suspicious transaction

4.6 Commission

Your commission is shown on each payin card:

- **Fee:** ₹X (Y%)

- This amount is added to your balance on completion

5. Handling Payouts

5.1 How Payouts Work

- 1 You request payouts to withdraw your earnings
- 2 System assigns pending merchant payouts to you
- 3 You pay the customer from your own funds
- 4 Upload proof and mark complete
- 5 Your balance is credited back + commission

5.2 Requesting Payouts

- 1 Go to **Payouts** → **Request** tab
- 2 Enter amount (Min ₹5,000 - Max ₹1,00,000)
- 3 Click **Request Payout**



Assignment Rules:

- System assigns matching payouts automatically
- Maximum assignment = 120% of requested amount
- If no match available → Added to waiting list

5.3 Processing Assigned Payouts

Each assigned payout shows customer details:



UPI ID



Account Number



Beneficiary Name



IFSC Code

Steps to Complete:

1 **Pay the customer** using bank app/NEFT/IMPS/UPI

2 Click **Complete** on the payout card

3 Enter **UTR** (transaction reference)

4 **Upload Proof** (screenshot or video)

5 Click **Submit**



Background Uploads: Uploads happen in background - you can navigate away!




6. Balance Management

6.1 Balance Types




Type	Description
Total Balance	Your full balance in the system
Security Hold	Amount held for security (set by admin)
Working Balance	Total - Security Hold (available for operations)

6.2 Balance Flow

Payin Completed:

-  Balance **decreases** by payin amount
-  Commission **adds** to balance
-  Net effect: Balance decreases by (Amount - Commission)

Payout Completed:

-  Balance **increases** by payout amount
-  Commission **adds** to balance
-  Net effect: Balance increases by (Amount + Commission)

7. Disputes

7.1 What are Disputes?

Disputes arise when:

- Customer claims payment was made but not credited
- Amount mismatch between customer claim and receipt
- Payment stuck or delayed

7.2 Dispute Flow

- 1 Pending** → New dispute assigned to you
- 2 Review** → Check your records, bank statement
- 3 Accept/Reject** → Based on your findings
- 4 Admin Review** → Final decision by admin
- 5 Resolved** → Dispute closed

7.3 Responding to Disputes

- 1** Open the dispute card

2 Review customer's claim and UTR

3 Check your bank records

4 Click **Accept** if valid or **Reject** if invalid

5 Add notes explaining your decision

6 Upload supporting documents if needed

8. Important Rules

8.1 Balance Requirements

Rule	Requirement
Minimum balance to activate UPI	₹30,000
Auto-deactivation below	₹30,000
Maximum payout request	₹1,00,000
Minimum payout request	₹5,000

8.2 Payin Rules

- ✓ Only accept after verifying payment in bank
- ✓ Match UTR number before accepting
- ✗ Never accept without actual payment
- 🕒 Payins auto-reject after 15 min without UTR

8.3 Payout Rules

- ✓ Always upload valid payment proof
- ✓ Enter correct UTR
- ✓ Complete payouts promptly

✖ Never mark complete without actual payment

8.4 UPI Pool Rules

- 🔄 UPIs rotate automatically for fair distribution
- 📊 Your success rate affects UPI selection priority
- ⚡ Recently used UPIs get cooldown period
- 🌐 Geo-matching prefers UPIs in customer's location

9. FAQs

Q: Why is my UPI not receiving payins?

A: Check if:

1. UPI is toggled ON (in pool)
2. Your balance is above ₹30,000
3. Daily limit not exhausted
4. No recent failures affecting score

Q: Why can't I activate my UPI?

A: Your working balance must be ₹30,000 or more. Add funds to your account.

Q: What happens if customer pays wrong amount?

A: Edit the amount on the payin card before accepting. This ensures correct commission calculation.

Q: Can I cancel an accepted payin?

A: No. Once accepted, payins cannot be reversed. Contact admin for disputes.

Q: How is my commission calculated?

A: $\text{Commission} = \text{Amount} \times \text{Your Rate (\%)}$. Rate is set by admin in your trader profile.

Q: Why was I auto-assigned fewer payouts than requested?

A: System limits assignment to 120% of your request. If no exact match, you get partial assignment and join waiting list.

Q: How do I increase my success rate?

A:

- Accept/reject promptly
- Avoid expired payins

- Complete payouts quickly
 - Maintain good balance
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Pay2X Trader Manual

For support, contact your Pay2X administrator.