

# 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
<b>Working Balance</b>	Available balance (Total - Security Hold)
<b>Today's Payins</b>	Number of payins processed today
<b>Today's Payouts</b>	Number of payouts completed today
<b>Success Rate</b>	Your overall transaction success percentage
<b>Commission Earned</b>	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

## 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	<input checked="" type="checkbox"/> Yes
● Inactive	Not in payment pool	<input type="checkbox"/> 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
<b>Pending</b>	Payins waiting for your action
<b>Completed</b>	Successfully processed payins (sorted by recent)
<b>Rejected</b>	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

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## 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

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## 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

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**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:** Commission = Amount × 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.