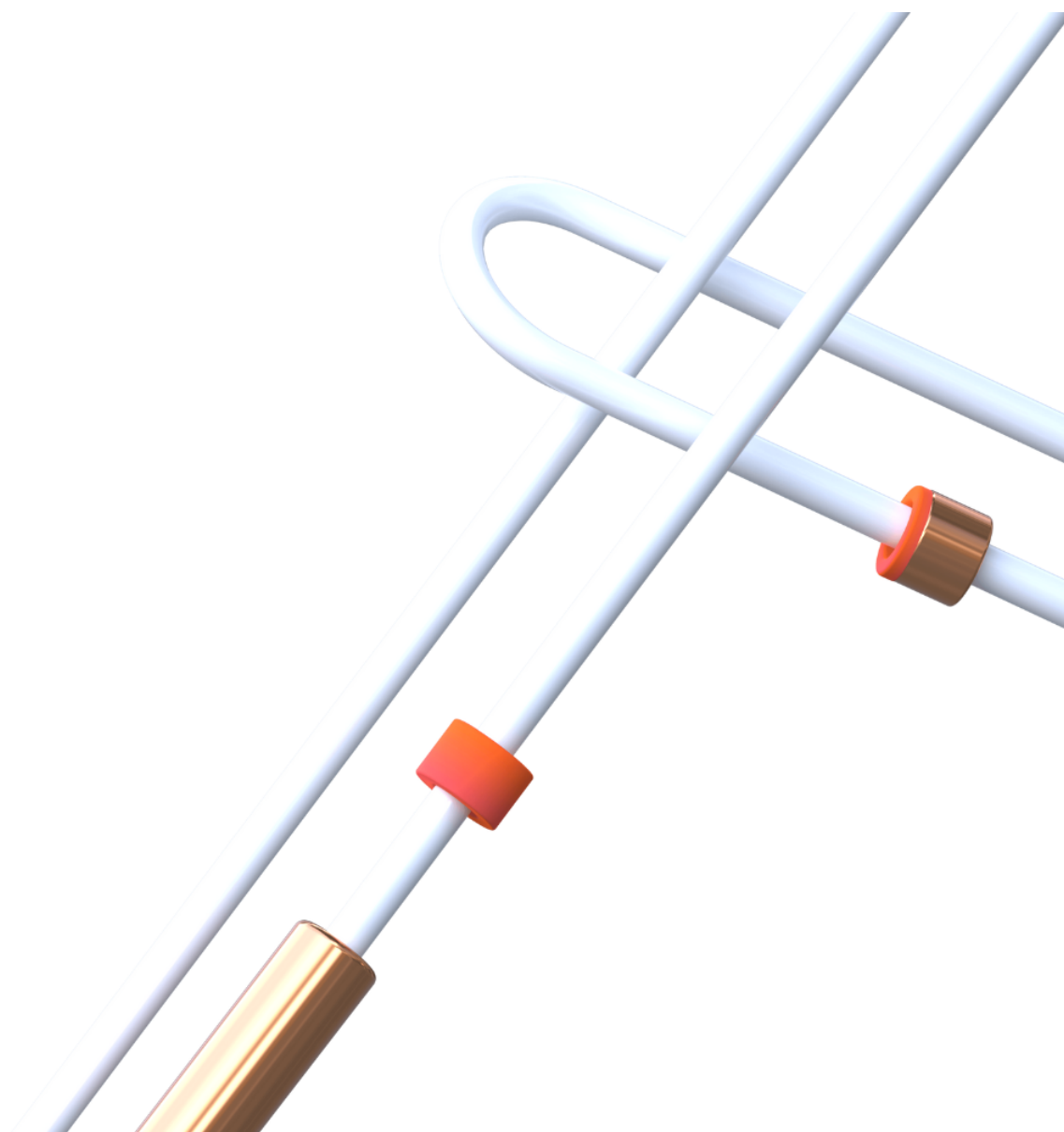


Merchant back office manual



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General information

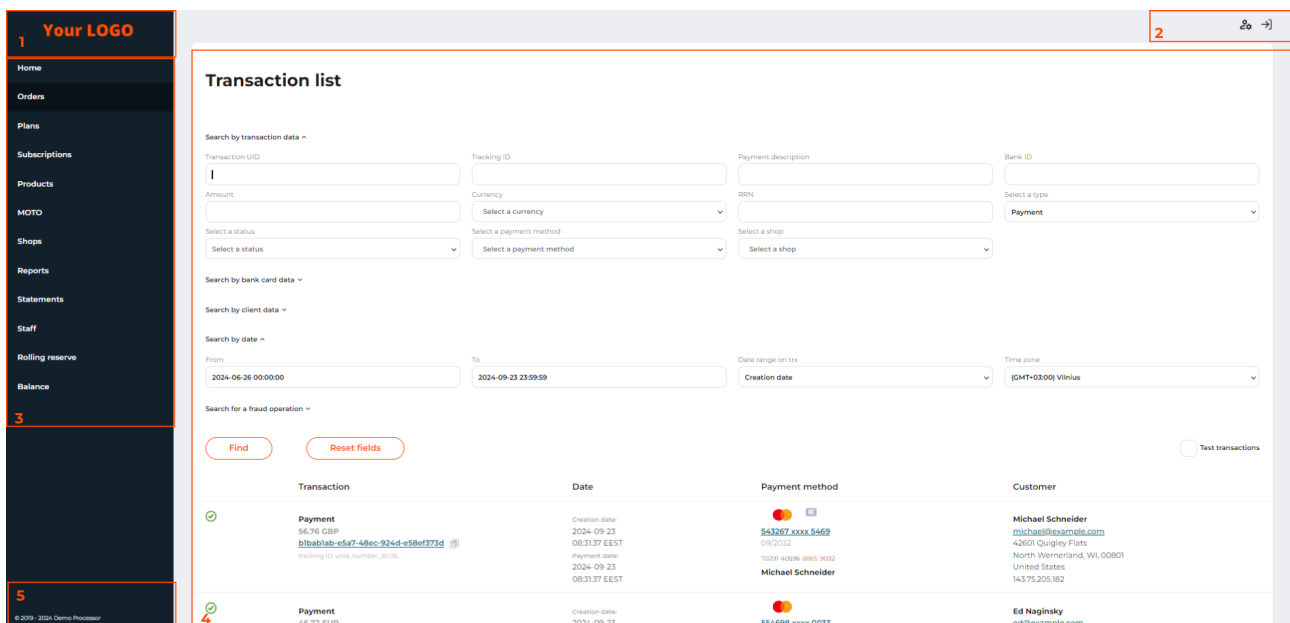
The beGateway system (hereinafter referred to as the system) is a software platform designed to ensure the acceptance of online payments, their encryption, processing and routing via secure connections to banks, payment institutions and payment service providers (hereinafter referred to as acquirers). The system is PCI DSS Level 1 certified and undergoes annual certification.

The system has both an application programming interface and a user web interface. User interaction with each of the interfaces is described in separate documents. This document focuses on the interaction of merchants with the web user interface, which is a system back office.

Main interface elements

The user interface page of the system consists of the following main elements:

1. **Payment service provider logo.**
2. **Area of user account management.**
3. **Menu.** It consists of tabs that relate to functions and services available to a user. See the description in the table below.
4. **Display area.** An interface area, which is used to display or manipulate data. It may consist of the following panes:
 - header bar with the name of the page or other information;
 - search and filter pane;
 - data display pane;
 - pagination bar.
5. **Footer.** It includes the company name of the payment service provider and its period of operation.



The screenshot displays the 'Transaction list' page. On the left is a dark sidebar menu (1) with options like Home, Orders, Plans, Subscriptions, Products, MOTO, Shops, Reports, Statements, Staff, Rolling reserve, and Balance. The top header bar (2) contains the 'Your LOGO' and a user profile icon. The main content area (3) features a search and filter pane with various input fields for transaction data, bank card data, client data, and date ranges. Below this is a table (4) showing transaction details, including transaction type, date, payment method, and customer information. A 'Test transactions' checkbox is also present. The footer (5) at the bottom left shows the copyright notice '© 2019 - 2024 Demo Processor'.

Main elements of the user web interface

Table: Features and services available on the interface tab pages

Menu tab	Actions	Notes
Dashboard	To look through a guide to connecting to the system . To view a payment statistics .	

Menu tab	Actions	Notes
Orders	To view the list of payments, search for a payment , view detailed information about payments , make refunds , debits , and reversals . To add billing details to black and white lists .	
Logs	To review transaction log entries by a transaction UID and beGateway Request ID.	
Plans	To create a new subscription plan for accepting recurring payments.	Might not be available depending on the provider's settings for your account.
Subscriptions	To view customer subscriptions .	Might not be available depending on the provider's settings for your account.
Products	To create product entries for goods and services to accept payments via payment links .	Might not be available depending on the provider's settings for your account.
MOTO	To get access to a virtual payment terminal that allows you to accept payments and make payouts with the billing details collected by phone or email.	Might not be available depending on the provider's settings for your account.
Shops	To view the list of your shops and detailed information on each of them.	
Reports	To view or download reports based on the entered transaction search criteria.	
Statements	To view financial statements for each day for each currency.	Might not be available depending on the provider's settings for your account.
Staff	To add a staff member , make changes to the employee registration data , and change employee's permissions .	

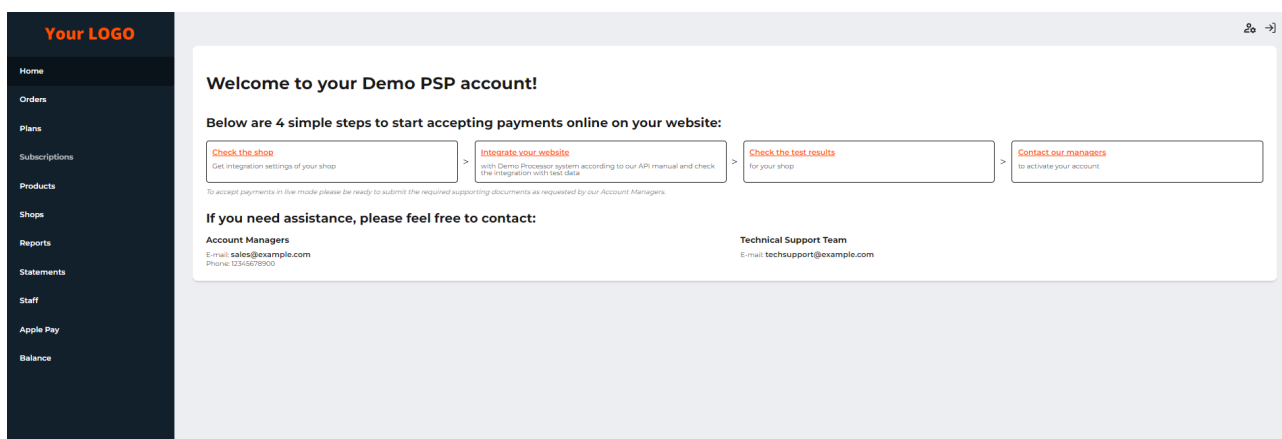
Menu tab	Actions	Notes
Rolling reserve	To view the amount of the held rolling reserve .	Might not be available depending on the provider's settings for your account.
Apple Pay	To enable the Apple Pay service under your own or the provider's certificates.	Might not be available depending on the provider's settings for your account.
Balance	To view information about your balance .	Might not be available depending on the provider's settings for your account.

Before you start

In order to get acquainted with the possibilities of the system and start accepting online payments, you, as a merchant, must be registered in the system.

After your account manager creates a merchant account and the first shop for you in the system, the system will automatically send you an invitation letter and an access link to the e-mail address specified as the merchant's contact address. Then follow the steps below:

1. Follow the link in the letter.
2. Provide a username (your email address) and a temporary password to log in.
3. Create your permanent personal password that you will use to log in to the system. Click **Change password**. After entering your password, you will be automatically logged in and forwarded to the **Orders** page.
4. Go to the **Home** page and study the integration instructions. After the first live transaction, you will see transaction statistics on this page.

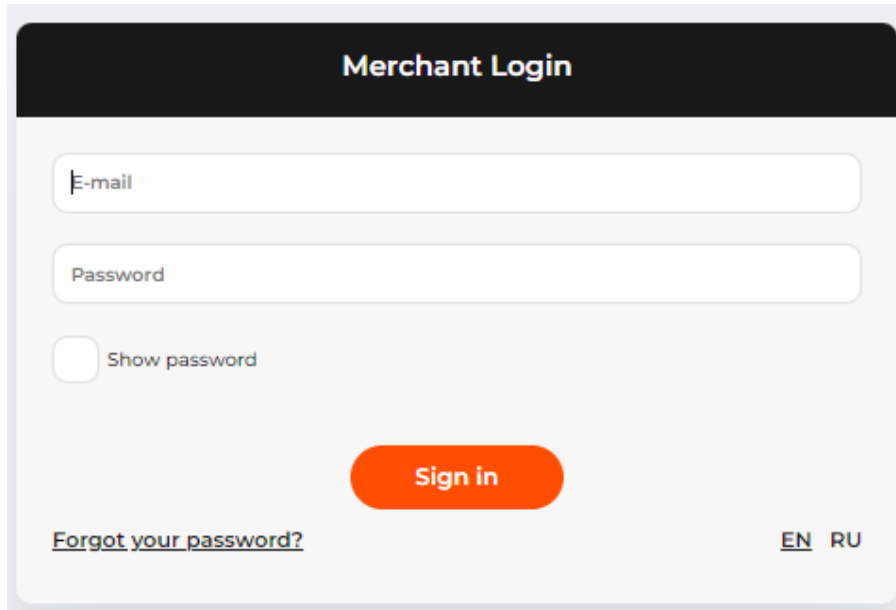


The Home tab page

Sign in

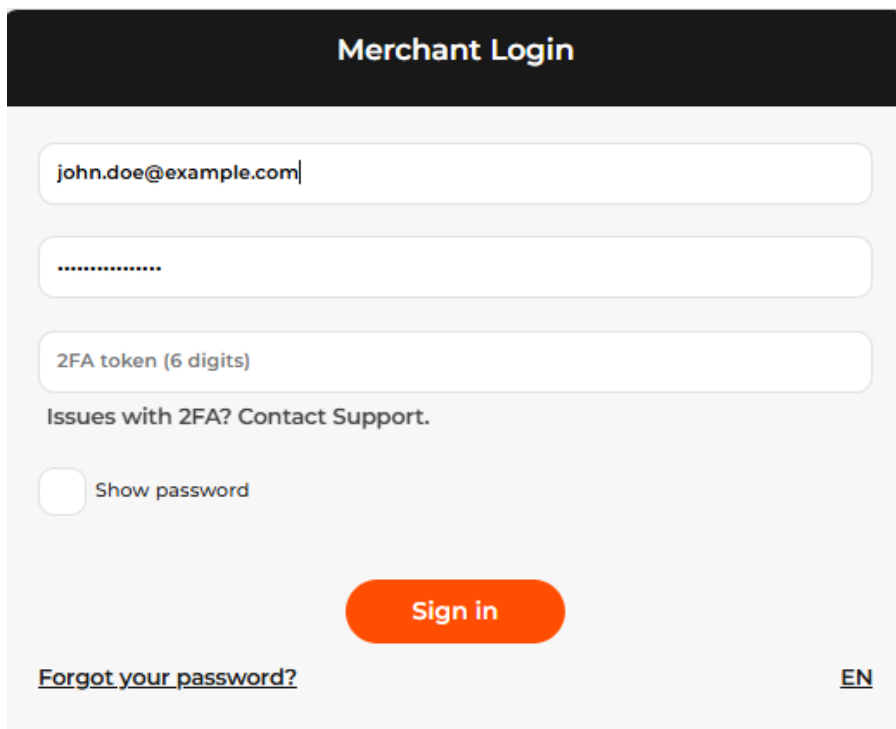
To log into the back office, follow the steps below:

1. Enter your login (your email address) and permanent password that you indicated upon registering in the system.
2. Click **Sign in**.
3. If the two-factor authentication was enabled, enter 6 digits of the 2FA token.



The image shows a 'Merchant Login' form. It has a dark header with the title 'Merchant Login'. Below the header, there are two input fields: 'E-mail' and 'Password'. Below the 'Password' field is a checkbox labeled 'Show password'. A large orange 'Sign in' button is centered below the inputs. At the bottom left, there is a link 'Forgot your password?'. At the bottom right, there are language links 'EN' and 'RU'.

The sign-in page



The image shows a 'Merchant Login' form with two-factor authentication. It has a dark header with the title 'Merchant Login'. Below the header, there are three input fields: 'E-mail' (containing 'john.doe@example.com'), 'Password' (masked with dots), and '2FA token (6 digits)'. Below the '2FA token' field is a link 'Issues with 2FA? Contact Support.'. Below the 'Password' field is a checkbox labeled 'Show password'. A large orange 'Sign in' button is centered below the inputs. At the bottom left, there is a link 'Forgot your password?'. At the bottom right, there is a language link 'EN'.

The sign-in page with the two-factor authorization

When you are entering your password, it is hidden under the password mask. To see the entered symbols, select the **Show password** checkbox.

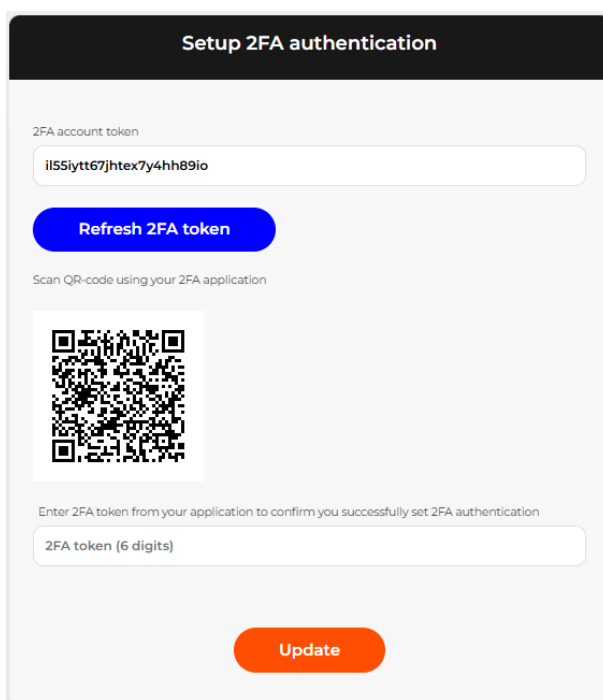
-  If you have entered a wrong password 5 or more times, the system blocks your account. Contact your account manager to get your account unlocked.

Your password expires each 90 days. The system will also require a password update if you haven't logged in for more than 30 days. The system will notify and guide you through a new password set-up.

The authorized user session lasts for 15 minutes. When the session ends, please sign in again.

To close the active user session, click **Sign out** in the area of user account management.

Mandatory two-factor authentication



If mandatory two-factor authentication is activated for your account, once you enter the correct email and password, you will be required to add your account to the application for two-factor authentication. We recommend using Google Authenticator or Microsoft Authenticator apps. Follow the steps below:

- download the authenticator app and open it;
- click the button for adding a new account;
- in the application, select **Enter a setup key**, fill in the required fields. In the **Your key** field insert the value from the **2FA account token** field on the 2FA setup page in the backoffice. Alternatively, you can scan the **QR-code** on the 2FA setup page from your authenticator app;
- now in the 2FA token (6 digits) field on the 2FA setup page in the backoffice, insert the code from the app;
- click **Update**;

- once the 2FA has been set up, you will be required to enter the 2FA token from the app on each login to the system. If you experience any issues with your authenticator app (for example, if you no longer have access to your device), click **Issues with 2FA? Contact Support**. Your email app will open with the support email address in the **To** field and the subject line **2FA Access Issue** already filled in. Describe the issue you are experiencing and send the email. After reviewing your request, a Tech Support representative will manually reset the two-factor authentication (2FA) settings for your account.

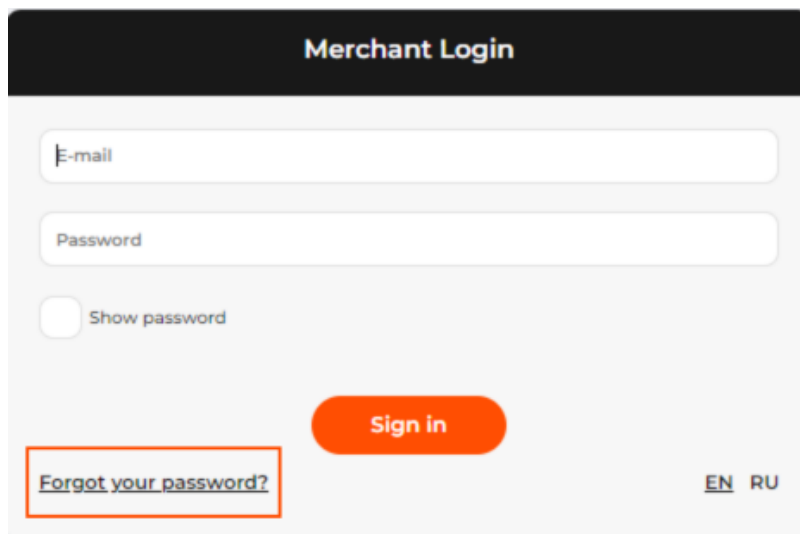
Password recovery

If you forgot your password, follow these steps:

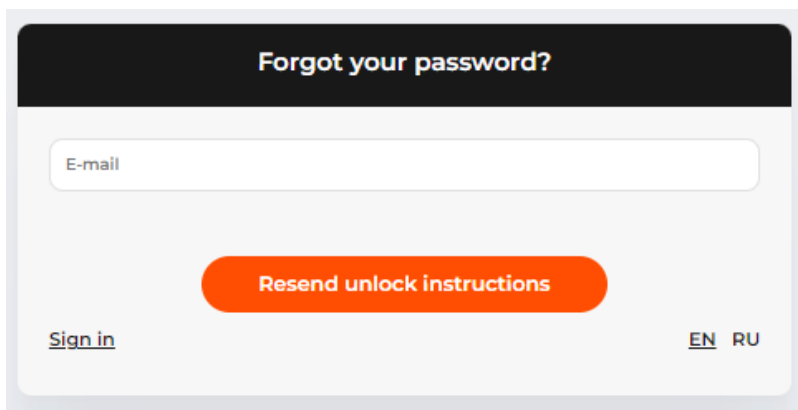
1. On the user sign-in page, click **Forgot your password?**.
2. On the password recovery page that opens, enter your email address, to which the system will send instructions within a few minutes.
3. Follow the link in the email and set a new password.
4. Log in with a new password.

The password will not be changed until you follow the link and set a new password.

-  To set a new password, enter the email address to which your system user account was registered.

The image shows a 'Merchant Login' form. It has a dark header with the text 'Merchant Login'. Below the header are two input fields: 'E-mail' and 'Password'. There is a 'Show password' checkbox below the password field. A red rectangle highlights the 'Forgot your password?' link at the bottom left. To the right of this link is an orange 'Sign in' button. At the bottom right, there are links for 'EN' and 'RU'.

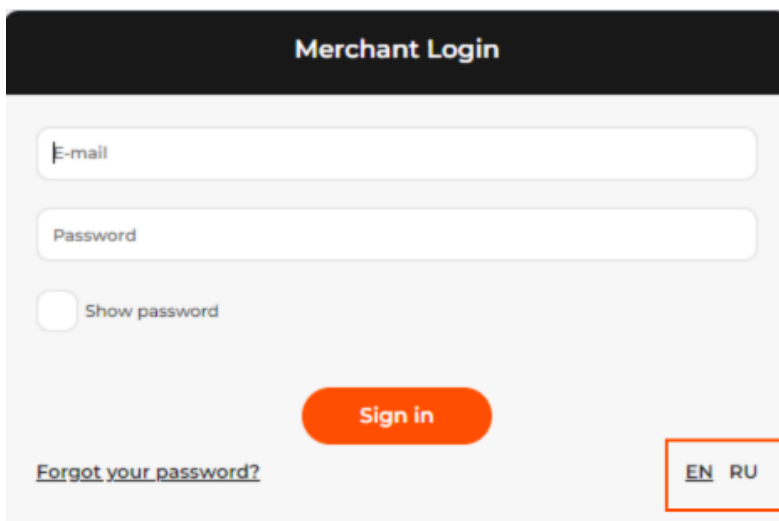
The 'Forgot your password?' button on the sign-in page



The page to set a new password

Select the interface language

The user interface of the system supports multiple languages. To select the interface language, click on the letter code of the language on the sign-in page.



Set a user account

If necessary, you can change the following settings for your account:

- A username;
- An email address used as a login for authorization in the system;
- A password;
- Two-Factor Authentication Settings.

To make changes, follow these steps:

1. In the account management area, click **Edit profile**.

2. Change the account information. For a more reliable account protection, activate the **Enable two-factor authentication** checkbox, scan the QR code in your 2FA application and enter the token.
3. Click **Update** to save changes or cancel them.

Managing access for your staff

To successfully manage the process of accepting payments, you can create additional accounts for your employees with access rights corresponding to their duties and tasks.

Employee access and account management is available on the **Staff** tab page.

View a list of staff accounts and their statuses

To view a list of employees, their account status and details, go to the **Staff** tab page. The system will show a list of your employees who have access to the system back office with brief information on each of them:

- **Name:** the name of the employee;
- **Email:** the employee's email address used as the login to the system;
- **Status:** an employee account status:
 - **Enabled:** The user can log in to the system;
 - **Disabled:** The account has been disabled;
 - **Locked:** The account has been locked out after 5 or more unsuccessful login attempts.
- **Actions:** Available actions with the user account.

To view detailed information about an employee's account, click **Details** in the line with employee data. You will be taken to a page with the following information:

- **Name:** the name of the employee;
- **Email:** the employee's email address used as the login to the system;
- **Status:** employee account status:
 - **Enabled:** The user can log in to the system;
 - **Disabled:** The account has been disabled;
 - **Locked:** The account has been locked out after 5 or more unsuccessful login attempts.
- **Permissions:**
 - **Tabs:** list of tabs to which the employee has access;
 - **Shop:** a list of stores to which the employee has access to transactions;
 - **Actions:** actions that an employee can perform in relation to transactions.

Staff list				Add a staff
Name	Email	Status	Actions	
Lucy Smith	lucy@example.com	Disabled Locked	Details Edit Delete	
Paul Goodman	paul_goodman@example.com	Enabled	Details Edit Delete	

The list of staff accounts on the 'Staff' tab page

User: Lucy Smith

EditDelete

User info

Name

Lucy Smith

Email

lucy@example.com

Status

Disabled

Locked

Permissions

Tabs

Orders

Products

Shop

Z7507 Flower Boutique #1 ()

Actions

Refund

Personal data access

Disabled

Details of a staff member account

Create an account for your staff

To register additional accounts for your employees, follow these steps:

1. Go to the **Staff** page.
2. Click **Add a staff**.
3. Enter the data in the form, as described in the table below.
4. Click **Apply** to save the settings or cancel them.

Table: Staff account parameters

Parameter	Description	Notes
Name*	An employee name.	
Email*	An employee's email.	Used as a login to the back office.
Permissions		
Tabs	Specifying those menu tabs of the back office to which you want to grant access to an employee. Possible values: • Orders • Reports • Subscriptions • Plans • Products • MOTO • Apple Pay • Dashboard • Balance v2 (beta)	

You can use the registration form to grant your employees permission to certain menu tabs of your merchant back office, your shops, and actions in relation to transactions.

To grant permission to sections, select the necessary sections in the **Permissions** section.

Please activate checkboxes for a shop or several shops that the employee should have access to. This is necessary to provide the user with information only about those shops that the user has access to.

You can specify actions that the user can perform. To do this, in the **Actions** section, specify the functions available to the user:

Actions	Description
Refund	Allows the user to make refunds for payment transactions. To enable the user to perform the action, give permission to the Orders tab.
Capture	Allows the user to debit funds for two-step payments. To enable the user to perform the action, give permission to the Orders tab.
Void	Allows the user to cancel authorization transactions. To enable the user to perform the action, give permission to the Orders tab.
Close day	This parameter is not used.
White/Black lists	Allows the user to add or remove a customer card from the black or white list. To enable the user to perform the action, give permission to the Orders tab.
Personal data access	Personal data access permission Users without this permission have no access to the customers' personal data: first name, last name, middle name, address, phone number, email, gender, data of birth, IP, cardholder as well as cardholder equivalent for alternative payment methods (for example, the owner of the wallet). The data are either masked or not displayed. Also, the corresponding search fields are not displayed for the users without the permission.
Access to shop authorization credentials	Users without this permission do not have access to the shop's public and secret keys.

Add new staff

Name *

Email *

Permissions

Tabs

☐ Orders
☐ Reports
☐ Subscriptions

☐ Plans
☐ Products
☐ MOTO

☐ Apple Pay
☐ Dashboard
☐ Balance v2 (beta)

Shop

☒ 25656 Demo Shop 2 ()

Actions

☐ Refund
☐ Capture
☐ Void

☐ Close day
☐ White/Black lists

Personal data access

☐

Access to shop authorization credentials

☐

or

The 'Add a new staff' page

Once the user data are completed, the new user will receive an email with instructions and login credentials to the specified email address.

The number of users that you can add is not limited.

Edit and unlock a staff account

To edit an employee's account information, follow these steps:

1. Go to the **Staff** tab page.
2. Click **Edit** on the employee list row or on the employee details page.
3. Make changes as described in [Create an account for your staff](#). Deactivate the **Locked** checkbox to unlock access.
4. Click **Apply** to save the settings.

Staff list				Add a staff
Name	Email	Status	Actions	
Lucy Smith	lucy@example.com	Disabled Locked	Details Edit Delete	
Paul Goodman	paul-goodman@example.com	Enabled	Details Edit Delete	

The **'Edit'** button on the page with a list of staff accounts

Delete a staff account

To delete an employee account, follow these steps:

1. Go to the **Staff** tab page.
2. Click **Delete** on the employee list row or on the employee details page.
3. Confirm the deletion.

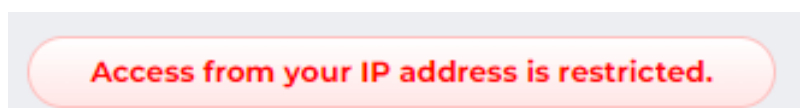
Staff list				Add a staff
Name	Email	Status	Actions	
Lucy Smith	lucy@example.com	Disabled Locked	Details Edit Delete	
Paul Goodman	paul-goodman@example.com	Enabled	Details Edit Delete	

The **'Delete'** button on the page with a list of staff accounts

Restrict system access based on IP address

The system lets you block the staff members from accessing the system unless their IP address is whitelisted.

When trying to sign into the system from an IP that is not whitelisted, the staff member will see the message *Access from your IP address is restricted.*



To add IPs of your staff members, go to the **Staff** tab and click **Manage IP restrictions**.

Staff list			
		Manage IP restrictions	Add a staff
Name	Email	Status	Actions
Demo User	demo@example.com	Enabled	Details Edit Delete

In the modal window, insert the IP addresses or the IP address ranges using [CIDR notation](#). For example,

1. to add the IP address, for example, 203.0.113.5, insert **203.0.113.5/32**.
2. to add an IP address range, for example, 203.0.113.0–203.0.113.15, insert **203.0.113.0/28**.
3. to add an IP address range, for example, 203.0.113.0–203.0.113.15 and IP address 203.0.113.18, insert **203.0.113.0/28,203.0.113.18/32**.

Click **Apply** to save the settings.

Allowed IP addresses for login

Enter IP addresses or ranges (CIDR)

10.0.0.19/32,10.0.0.21/31

Apply

or

Cancel

Shop management

A **shop** is the basic entity of the system, which refers to the merchant and its resource (a website or a mobile application). To accept payments, the merchant resource must meet the following requirements:

- To be registered in the name of the merchant;
- To contain information about the goods or services offered by the merchant, as well as about the merchant himself/ herself.

Registering a merchant shop in the system allows the following:

- To identify transactions made on a website or in a mobile application as payments made in favor of a merchant;
- To store the registration data of the merchant's shop in the system for analytical and reporting purposes, as well as for processing financial transactions;
- To connect and configure payment gateways, set up rates and limits for accepting and processing online payments on the website or in a mobile application;
- To set up tools and rules for checking transactions for fraud.

In the back office of the system, you can:

- view [the list of registered shops](#);
- find out detailed information about [the main shop parameters and settings](#);
- see [the shop credentials](#) required for integration with the system;
- set up [transaction notifications](#);
- set up payment [widget customization](#).

View a list of registered shops

In the back office of the system, you as a merchant or an employee of a merchant can view a list of all your shops that are registered in the system, with their basic data and settings.

To view a list of your shops, go to the **Shops** tab. On the tab page, you can see a summary of each shop as described in the table below.

Table: Parameters of basic shop settings

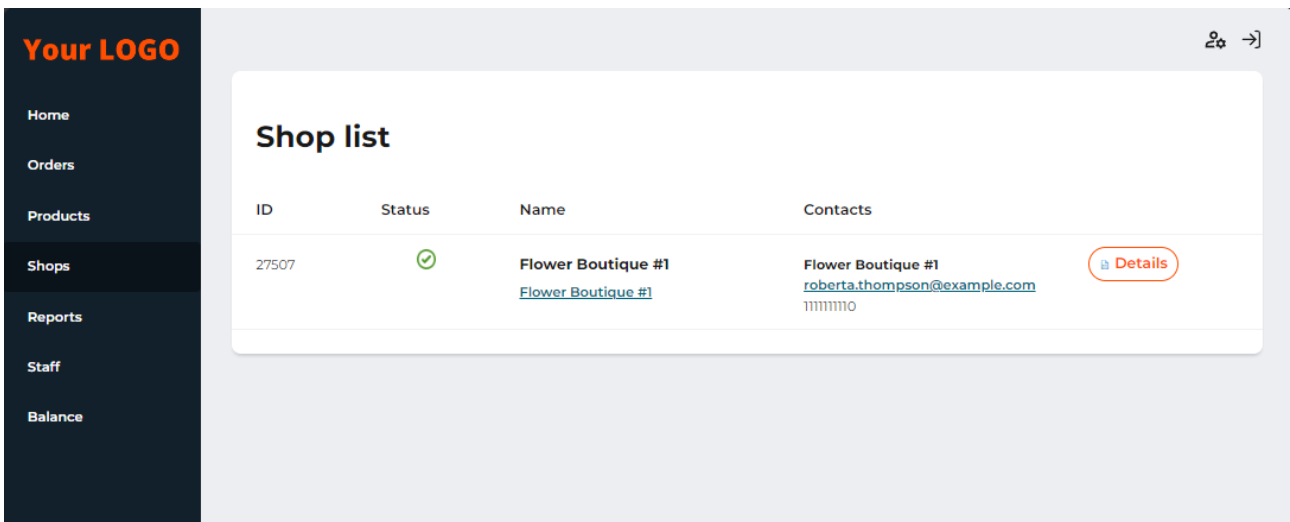
Parameter	Description	Notes
ID	The registration number of the shop in the system.	Assigned automatically in numerical order.
Status	The shop activation status. Possible values: • Enabled; • Disabled.	For a detailed description of statuses, see the table below.
Name	The shop brand name.	Shown as a hyperlink to the shop information page.

Parameter	Description	Notes
Contacts	Shop contacts details that include: • The Shop name; • The shop URL, if any; • The shop contact email; • The shop contact phone.	

The shop can have one or several activation statuses, as described in the table below.

Table: Shop activation statuses

Status	Icon	Description
Enabled		The shop is activated. You can accept payments through the provider's system.
Disabled		The shop is deactivated, payment transactions (Payment, Authorization, and Capture), payout transaction (Payout, Credit) and P2P are not accepted. Refund, Void, and Chargeback transactions are allowed both via the API and from your back offices.



The 'Shops' tab page with a list of registered shops

View shop details and settings

To view detailed information about the shop and its settings, follow these steps:

1. Go to the **Shops** tab.
2. Select the desired store from the list and click **Details**.

On the shop information page, details are shown in the form of information sections, as described in the table below.

Table: Shop details and settings

Parameter	Description	Notes
Full info		
Status	Possible values:  Enabled: the shop is activated;  Disabled: the shop is deactivated due to some reason.	
ID	The registration number of the shop in the system.	Assigned automatically in numerical order. Used to authorize API requests.
Name	The shop brand name.	
Business category	The business category of the shop.	
Company name	The merchant's company name.	
URL	The URL of the company or the shop.	
Contact e-mail	The shop contact email, which can be used by customers to contact shop representatives or support, if needed.	
Contact phone	The shop contact phone number, which can be used by customers to contact shop representatives or support, if needed.	
Contact name	The shop representative name indicated upon shop registration.	
Person, who entered the agreement	The name of the employee or contact person of the merchant entitled to enter into a contract on behalf of the company.	
Title	The position of the employee or contact person entitled to enter into a contract on behalf of the company.	

Parameter	Description	Notes
Acting on the basis of	Name, number, date of issue of the document on the basis of which the employee or contact person is entitled to enter into a contract on behalf of the company.	
Tax Id	Taxpayer identification number.	
Legal address	Legal address of the company (street, house, building, office).	
Mailing address	The mailing address of the company.	
Accountant email	The contact email address of an accountant or another person responsible for accounting.	
Limits currency	The limit currency used to calculate the limit amounts.	Might be missing, if the limit service is not activated.
Bank account details		
Bank name	The name of the bank or financial institution where your company's current account for settlements is opened.	
Bank Identifier Code (BIC)	Bank identification code.	
International bank account number (IBAN)	International bank account number.	
Conditional number of settlement participants	Conditional number of settlement participants.	
Country	The country in which your company's current account is opened.	
City	The legal address (city) of the bank or financial institution where your company's current account is opened.	
Address	The legal address of the bank or financial institution where your company's current account is opened.	

Parameter	Description	Notes
Postal code	The postal code of the bank or financial institution where your company's current account is opened.	
Active brands		
Active brand logos	Logos of brands and payment methods activated for the shop.	To add or remove brands from the list, contact your account manager.
3-D Secure brands		
3-D Secure brand logos	Logos of brands and payment methods, for which the 3-D Secure verification check is activated.	
Active currencies		
Active currencies	A list of currencies, transactions in which can be processed by payment gateways activated for the shop.	
Widget customization		
Color of buttons	Color HEX-code for the widget and payment page buttons.	The color set by the provider is applied by default.
Background type	Widget and payment page background style.	The background set by the provider is applied by default.
3-D Secure rules		
3-D Secure rules	The section contains information about the 3-D Secure security and anti-fraud rules, if they are set by your manager: • All cards: transactions made by all cards are processed regardless of 3-D Secure check results. • Only 3-D Secure card: payments by cards that do not support the 3-D Secure technology are rejected; • Verification attempted: only those payments by cards that passed the 3-D Secure verification check successfully ("Y" status) are processed.	

Parameter	Description	Notes
Fraud threshold		
Fraud threshold	A set threshold of the MaxMind security and anti-fraud service. All transactions with a score higher than the threshold will be considered as fraudulent and will not be processed.	

Demo podcasts store

Full info

Enabled ✓

ID 343

Name Demo podcasts store

Company name Demo Tests

Shop URL

Contact email john@example.com

Contact phone +1234567

Notify customer about transactions No

Send webhook notifications to PSP No

Contact name Demo Shop test

Limits currency

Active brands
Not available

Active currencies
None

Settings

Credentials

View production shop credentials

View test shop credentials

Notification settings
Configure [Notification settings](#) to receive transaction notifications

Widget customization

Edit

User agreement

Edit

Bank account details

Bank name	Bank Identifier Code (BIC)	International bank account number (IBAN)	Conditional number of settlement participants	Country	City	Address	Postal code

Shop details page

i Shop details are specified by your account manager. Contact the manager if changes are required.

Get shop credentials

Shop credentials represent the main authorization data required to process payments. The credentials include the following:

- Shop ID is the shop registration number;
- Production shop credentials:
 - Webhook key – for verifying webhook signatures in the production environment;
 - Secret key is the shop secret key;

- Public key is the shop public key. *Please note that for shops created after the introduction of test and production credentials (June 2026), a public key is not generated by default.*
- Test shop credentials:
 - Webhook key – for verifying webhook signatures in test mode;
 - Secret key is the shop secret key;
 - Public key is the shop public key. *Please note that for shops created after the introduction of test and production credentials (June 2026), a public key is not generated by default.*

To view and copy shop credentials, follow these steps:

1. Go to the **Shops** tab.
2. Select the desired shop from the list and click **Details**.

Shop ID is displayed as a shop ID in the **Full info** block.

Demo podcasts store

Full info

Enabled

343

Shop ID

ID

343

Name

Demo podcasts store

Company name

Demo Tests

Shop URL

Contact email

john@example.com

Contact phone

+1234567

Notify customer about transactions

No

Send webhook notifications to PSP

No

Contact name

Demo Shop test

Limits currency

Active brands

Not available

Active currencies

None

Settings

Credentials

View production shop credentials

View test shop credentials

Notification settings

Configure [Notification settings](#) to receive transaction notifications

Widget customization

Edit

User agreement

Edit

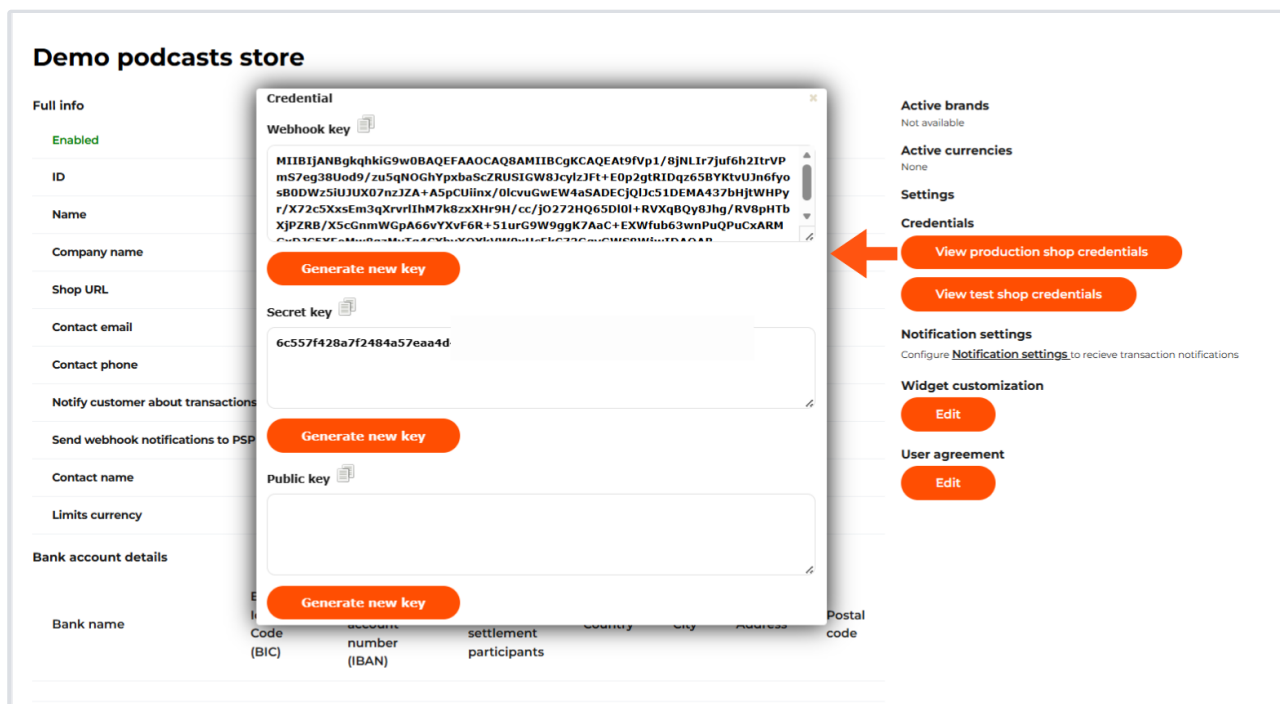
Bank account details

Bank name	Bank Identifier Code (BIC)	International bank account number (IBAN)	Conditional number of settlement participants	Country	City	Address	Postal code

The Shop ID on the shop details page

To get production credentials, in the **Credentials** block of the shop information page, select **View production shop credentials**. View the keys in the pop-up window and copy them if needed.

If you suspect that a key might have been compromised, regenerate it.



To obtain test credentials, click **View test shop credentials** in the **Credentials** section. Use these credentials to send requests with the `"test": true` flag and to verify webhook notifications related to such transactions.

Please note that test and production credentials were introduced in June 2026. For shops created before that date, the key values in the test credentials block are identical to those in the production credentials block. It is recommended to generate new keys for the production environment.

Notification settings

Notification settings let merchants and their customers get the up-to-date information on transactions processed by the system for their shops.

The system supports 3 notification types:

- notification to the merchant's URL;
- notifications to the merchant's email;
- notifications to the customers' emails indicated when they make a purchase.

To set up notifications, follow these steps:

1. Go to the **Shops** tab.
2. Select the desired store from the list and click **Details**.
3. Click **Notification settings** in the settings block.
4. On the page that opens, specify the parameters, as described in the table below.
5. Click **Update settings** or cancel them.

Table: Notification setting parameters

Parameter	Description	Notes
Notification URL	A URL to which the system will send transaction notifications.	This URL can also be set in transaction requests as the value of the <code>notification_url</code> parameter.
Verification URL	Once the transaction request is sent by a merchant to the system, the system will send the transaction verification request to the provided URL (for example, to make sure the merchant has enough items available). Once the system will get the 200 HTTP status code from the merchant, it will send the request to the bank/payment provider. If the merchant also sends <code>verification_url</code> in the API request, the value in the request will override the value in this field. If the merchant doesn't respond to the verification request with a successful status, the transaction gets a <code>failed</code> status.	Example of a successful response to the transaction verification request: <pre> { "code":0, "uid": "35153123-9367e7e770", "amount": 100, "created_at": "2024-08-04T06:16:17.05 2Z" }</pre>
Card data update notification URL	A URL to which the system will send a notification if the card data has been updated, for example, if the card issuer changes the card art and informs Visa/Mastercard about it. If the URL is also sent in the transaction request in <code>credit_card.notification_url</code> parameter or in the payment token request in <code>settings.card_notification_url</code> parameter, the notification will be sent only to the URL specified in the request.	The field is available only if SCOF and VTS services are activated for the PSP.
Notification e-mail	An email to which the system will send transaction notifications.	If required, indicate various emails. Use <code>,</code> to separate them.

Parameter	Description	Notes
Deliver transaction notification e-mail about		
Payment	Select the transaction type to get notifications when the system processes payments.	
Authorization	Select the transaction type to get notifications when the system processes authorizations.	
Capture	Select the transaction type to get notifications when the system processes captures.	
Refund	Select the transaction type to get notifications when the system processes refunds.	
Chargeback	Select the transaction type to get notifications when the system processes chargebacks.	
Credit	Select the transaction type to get notifications when the system processes credits.	
Payout	Select the transaction type to get notifications when the system processes payouts.	
P2P	Select the transaction type to get notifications when the system processes P2P transfers.	
Deliver customer notification e-mail	Select the option to get your customers notified of transactions by email. Notifications will be sent to customers' emails indicated for orders and purchases.	

Demo podcasts store

Full info

Enabled

343

ID

343

Name

Demo podcasts store

Company name

Demo podcasts

Shop url

<http://demonpodcastsstore.com>

Contact e-mail

demonpodcasts@store.com

Contact phone

111111

Contact name

Demo podcasts

Limits currency

Bank account details

Bank name

Bank Identifier Code (BIC)

International bank account number (IBAN)

Conditional number of settlement participants

Country

City

Address

Postal code

Active brands

VISA

MasterCard

Apple Pay

Active currencies

USD, EUR, GBP

3-D Secure rules

All cards

Settings

Credentials

View secret key

View public key

Notification settings

Configure [Notification settings](#) to receive transaction notifications

Widget customization

Edit

User Agreement

Edit

The 'Notification settings' block on the shop details page

Notification settings

Notification URL

URL to deliver notifications to

Verification URL

URL to deliver notifications to

Notification e-mail

E-mail to deliver notifications to

Deliver transaction notification e-mail about:

☐ Payment

☐ Authorization

☐ Capture

☐ Refund

☐ Chargeback

☐ Credit

☐ Payout

☐ PGP

☐ Deliver customer notification e-mail

Update settings

or

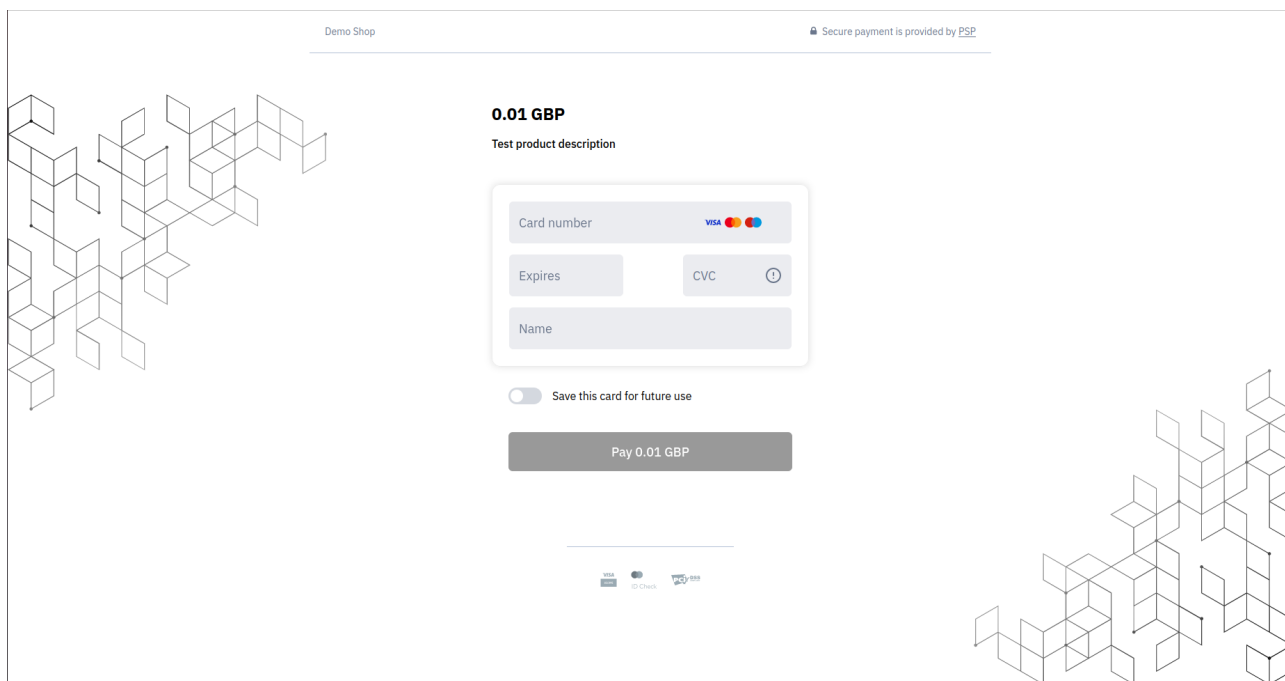
Cancel

The 'Notification settings' page

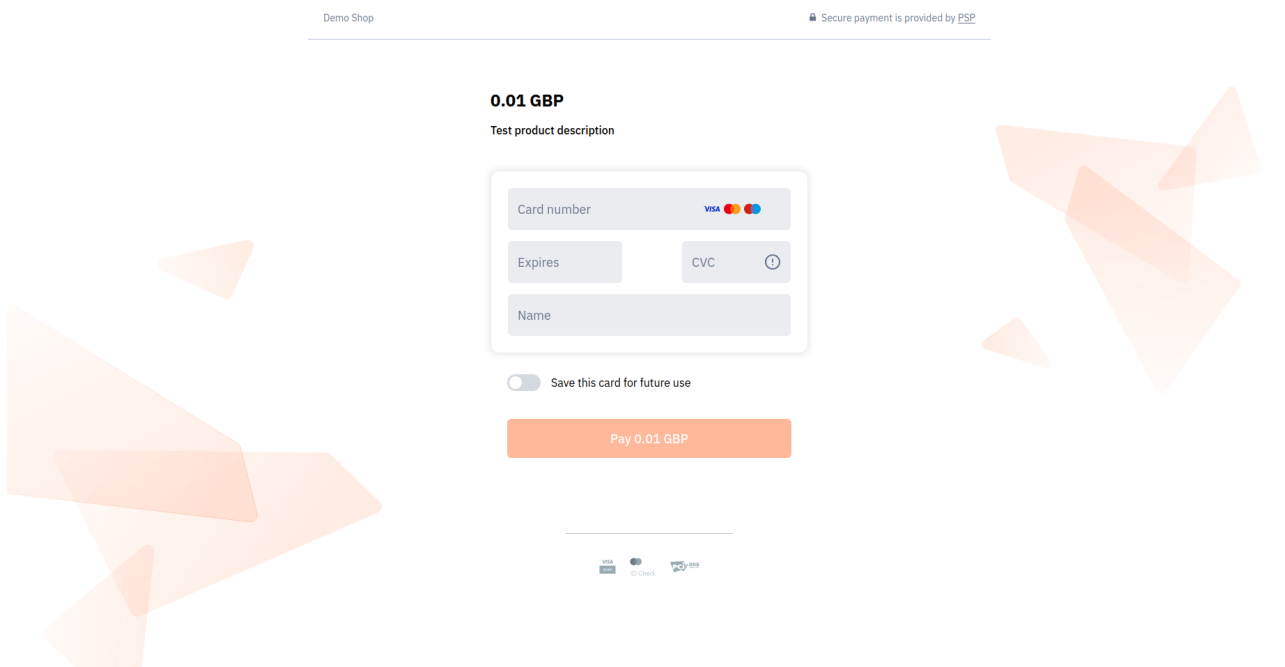
Widget customization

When using the payment widget v.2, the merchant can customize the widget and the payment page. For the basic widget customization, in the back office it is possible:

- to set the color of the payment confirmation button and of the background type;
- to choose the background type.



Sample widget on the payment page (#000000 as a color of buttons and Rhombus as a background type applicable)



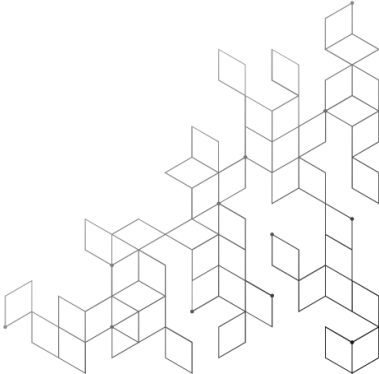
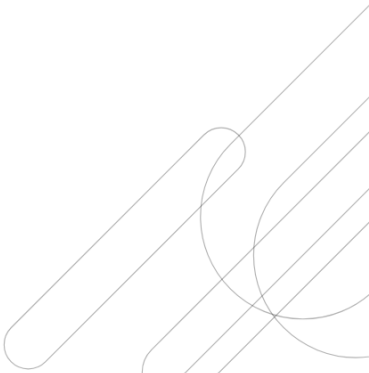
Sample widget on the payment page (#FF4E02 as a color of buttons and Shards as a background type applicable)

To customize the widget, follow the steps below:

1. Go to the **Shops** tab.
2. Select the desired store from the list and click **Details**.
3. Click **Edit** in the **Widget customization** section.
4. Specify the widget customization options, as described in the table below.
5. Click **Apply** to save your changes or discard them.

Table: Parameters of the basic widget customization

Parameter	Description	Notes
Color of buttons	Color HEX-code.	If not set, the default system color set by the payment service provider is applicable.

Parameter	Description	Notes
Background type	Possible values are: • Random: a random choice of the background type; • Shards:  • Rhombus:  • Ovals:  • Triangles:	If not set, the default system color set by the payment service provider is applicable.

Parameter	Description	Notes
		

Demo podcasts store

Full info

Enabled ✓

ID: 343

Name: Demo podcasts store

Company name: Demo podcasts

Shop url: <http://demopodcastsstore.com>

Contact e-mail: demopodcasts@store.com

Contact phone: 11111

Contact name: Demo podcasts

Limits currency:

Bank account details

Bank name	Bank Identifier Code (BIC)	International bank account number (IBAN)	Conditional number of settlement participants	Country	City	Address	Postal code

Active brands

VISA  

Active currencies

USD, EUR, GBP

3-D Secure rules

All cards

Settings

Credentials

[View secret key](#)

[View public key](#)

Notification settings

Configure [Notification settings](#) to receive transaction notifications

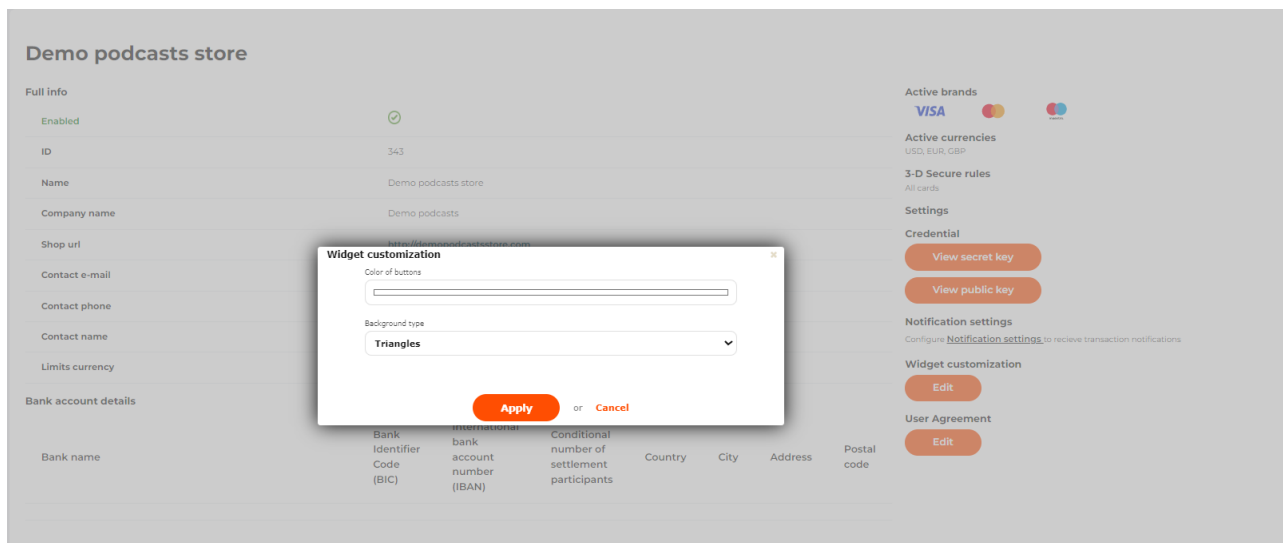
Widget customization

[Edit](#)

User Agreement

[Edit](#)

The 'Widget customization' block on the shop details page



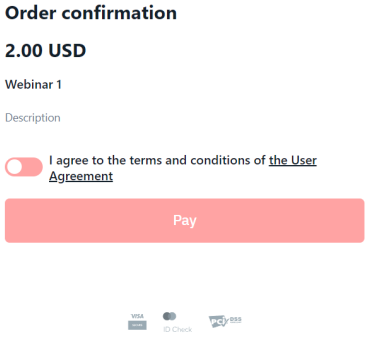
The 'Widget customization' window

User Agreement settings

To add the User Agreement toggle to the widget, follow the steps below:

1. Go to the **Shops** tab.
2. Select the desired store from the list and click **Details**.
3. Click **Edit** in the **User Agreement** section.
4. Specify the User Agreement settings, as described in the table below.
5. Click **Update** to save your changes or discard them.

User Agreement		
Use the User Agreement	The option to display User Agreement toggle on the <i>Order confirmation</i> pages that are generated for plans and products.	The <i>Pay</i> button is deactivated unless the customer clicks the toggle confirming that they accept the User Agreement.
URL to the User Agreement	URL to the page with the text of the User Agreement.	If both URL and file are provided, the text will link to the URL.

Switch text	Text that will be placed next to the User Agreement toggle. Fill in the field according to the example: I agree to the terms and conditions of [the User Agreement]. In this case the link will either open the attached file or the provided URL in a separate tab.	
User Agreement file	The button for uploading the PDF file with the User Agreement. The file size must not exceed 1MB. If the file size is bigger, it is recommended to provide a URL to the User Agreement instead.	If both URL and file are provided, the text will link to the URL.

User Agreement

☒ Use the User Agreement

URL to the User Agreement

Switch text

User agreement file

Choose file

User Agreement.pdf

Format: PDF. Size must not exceed 1 MB

☐ Remove User Agreement file

Update

or

Cancel

Setting up payment methods, subscriptions and products

For you as a merchant, to accept online payments for your goods and services offered in the shop, it should be connected to one or more payment gateways.

A **payment gateway** is a dedicated channel provided by an acquirer for secure processing of transactions which are initiated by customers to pay for goods and services that merchants offer in their shops.

To activate a payment gateway for transaction processing, you must specify a unique set of authorization data in the system. Each merchant receives these credentials independently or with assistance of the payment service provider. The credentials are issued by an acquirer who provides a payment gateway to the merchant.

A bank or a payment service provider, who provides a payment gateway to a merchant, might have processing restrictions or limited opportunities or impose those on a payment gateway. It may concern the following:

- Supported types of transactions and processing flows;
- Supported payment brands and methods;
- Supported currencies;
- Limits on the total amount of payments per month;
- Limits on the maximum and minimum amount of a transaction, etc.

Payment gateways for your shop are configured by your account manager. You can see these settings on [the shop information page](#). If you have questions about the brands, payment methods, currencies, or transaction processing schemes, activated for your shop, please contact your account manager.

Payment links for products

The payment gateway offers several types of integration for accepting payments, such as direct integration, payment page, SDK for mobile applications. For our clients, we offer ready-made libraries or embedded modules for all types of integration. However, these modules must be connected by a qualified IT specialist.

For those who'd like to start accepting payments without a complex integration, the ACME system offers merchants to use payment links. You can create payment links in your backoffice and send them to your customers in order that they can complete a payment.

To get a payment link, you should create a product first. In the ACME system a product is a record for a physical product or a service, for which you want to accept payments via payment links.

Create a product

To register a product or service that your customers will pay for via a payment link, follow these steps:

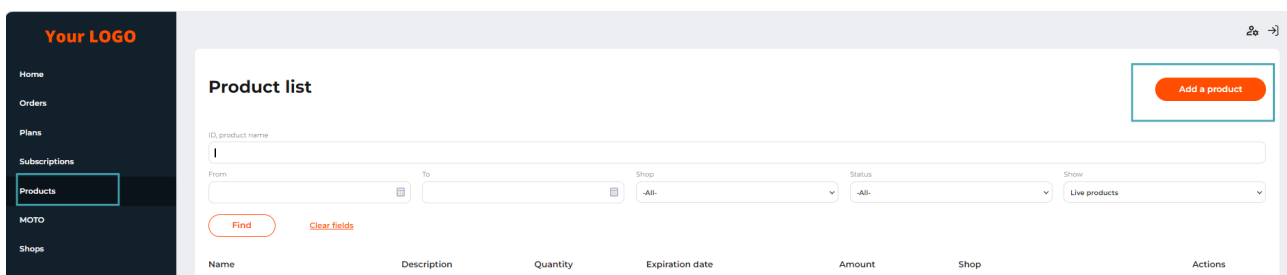
1. Go to the **Products** tab.
2. Click **Add a product**.
3. Fill out the product form, as described in the table below.
4. Click **Apply** to save the product.

The added product will appear in the product list.

Table: Product parameters

Parameter	Description	Notes
Name	The product name.	
Description	A brief description of the product.	
Currency	A payment currency.	
Amount	A product price in the payment currency.	
Quantity	Number of product units available. Specify if the Infinite option is inactive.	Each time a customer goes to the payment page, 1 unit of the product is "reserved" for 15 minutes. This eliminates overbooking of the same product. If the payment failed or the user was inactive on the payment page for more than 15 minutes, the "reserved" product becomes available for purchase.
Infinite	Indicates that the product quantity is unlimited.	
Visible fields	Specify the fields to be filled in by the payer when making the payment.	
Test	Check this box if you are creating a test product.	Transactions for test products are not displayed in reports.
Unlimited payment period	Check this box if you don't have a time limit for paying for the product. If there is a time limit, fill in the Expiration date field.	

Parameter	Description	Notes
Expiration date	Allows you to limit the payment period to a certain date.	The field is hidden, if you check the box Unlimited payment period .
URL where to return a customer if a payment is success	Specify the URL where to return a customer if a payment is successful.	You can choose to redirect the buyer to the main page of your site, or give a link to the product, or any other link. If the URL is not indicated, the system will redirect customers to the main page of your website.
URL where to return a customer if a payment is failed	Specify the URL to redirect the buyer to after a failed payment.	You can choose to redirect the buyer to the main page of your site, or give a link to the product, or any other link. If the URL is not indicated, the system will redirect customers to the main page of your website.
Shop	A name of the shop, for which the product is created.	The field is shown, if you have several registered shops.
Language	Specify the language of the payment page.	
Transaction type	Set the transaction type. Possible values: • Payment: immediate debiting. • Authorization: blocking of funds on the customer's account with subsequent capture or void.	If the total amount for the product may change, we recommend using the Authorization transaction.



The 'Add a product' button on the 'Products' tab

Name

Name

Description

Description

Currency

USD

▼

Amount

0.00

☒ Infinite

Visible fields

☐ First name

☐ Last name

☐ Country

☐ State

☐ City

☐ Address

☐ Postal code

☐ Phone

☐ Birth date

☐ E-mail

☐ Tax ID

☐ Test

☒ Unlimited payment period

URL where to return a customer if a payment is success

URL where to return a customer if a payment is failed

Language

English

▼

Transaction type

Payment

▼

Apply

or

Cancel

The 'Add a product' tab

- i** If you don't see your new product on the list, make sure that the Show filter value at the top of the page matches the type of Subscription you created.

View and edit product settings

To view and edit the parameters of an earlier created product that customers will pay for via payment links, follow these steps:

1. Go to the **Products** tab page.
2. If there are many products, please specify the search parameters, as described in the table below.
3. Click **Search**.

Table: Product search parameters

Parameter	Description
ID, product name	A product ID or its description.
From	A start date of the product search period based on the product creation date.
To	An end date of the product search period on the product creation date.
Shop	A shop for which the product is registered. Possible values: • All: to show products of all shops; • Shop name: to show products of the selected shop only.
Status	A product status. Possible values: • All: to show products of all statuses; • On offer: to show products that are available for sale; • Out of stock: to show products out of stock; • Outdated: to show products that can not be paid for anymore.
Show	Possible values: • Live products: to show products created for sale only; • Test products: to show products created for tests only.

The system will display a list of products matching the search criteria, with the following brief information about each:

- **Name**: the product name;

- **Description:** the product description;
- **Quantity:** the number of products in stock;
- **Expiration date:** the period until which it is possible to pay for the product;
- **Amount:** the cost of the product;
- **Shop:** The shop for which the product was registered.

Product list						
ID, product name From To Shop Status Show Find Clear fields						
Name	Description	Quantity	Expiration date	Amount	Shop	Actions
Test	Test	Infinite	Unlimited payment period	50.00 USD	Demo podcasts store (http://demopodcaststore.com)	Payment links Edit
Introductory podcast series	Introductory podcast series 1	Infinite	2024-10-23	150.00 USD	Demo podcasts store (http://demopodcaststore.com)	Payment links Edit

The '**Products**' tab with a list of added products

For detailed information about a product, click on the name in the product line. The system will show you the following information:

- **ID:** the product identification number assigned by the system;
- **Name:** the product name;
- **Description:** product description;
- **Amount:** the cost of the product;
- **Creation date:** the date of registration of the product in the system;
- **Quantity:** the number of products in stock;
- **Expiration date:** the period until which it is possible to pay for the product;
- **Language:** the language of the product payment page;
- **URL where to return a customer:** the URL that the customer will be taken to after the payment is completed;
- **Transaction type:** the type of transaction that will be carried out when paying for the product.

Product info Introductory podcast series	
ID	prd_69f74f69e7dd64bb
Name	Introductory podcast series
Description	Introductory podcast series 1
Amount	150.00 USD
Creation date	2024-01-12
Quantity	Infinite
Expiration date	2024-10-23
Language	en
URL where to return a customer	
Transaction type	Payment

Product info page

To edit product parameters, follow these steps:

1. Go to the **Products** tab page.
2. If there are many products, please specify the parameters for searching the product according to the description of the fields in the table above.
3. Click **Search**.
4. Click **Edit** on the product line.
5. Change the settings as described in [Create a product](#).
6. Click **Apply** to save your changes.

Product list

Add a product

ID, product name

From

To

Shop

Status

Show

-All-

-All-

Live products

Find

Clear fields

Name	Description	Quantity	Expiration date	Amount	Shop	Actions
Test	Test	Infinite	Unlimited payment period	50.00 USD	Demo podcasts store (http://demopodcastsstore.com)	Payment links Edit
Introductory podcast series	Introductory podcast series 1	Infinite	2024-10-23	150.00 USD	Demo podcasts store (http://demopodcastsstore.com)	Payment links Edit

The 'Edit' button in the products list

Get a product payment link

For each registered product registered, the system automatically generates a payment link that can be copied and sent to customers.

To get a payment link for a product, follow these steps:

1. Go to the **Products** tab page.

2. If there are many products, please specify the parameters for searching the product according to the description of the fields in the table below.
3. Click **Search**. The page display panel will display a list of store products that match the search criteria.
4. In the row of the desired product, click **Payment links**.
5. Copy the relevant link.

For each product the system generates 2 payment links:

- Product payment link (`confirm_url`),
- Payment links for websites and mobile applications (`pay_url`).

If you notify your customers of order and payment details over email or a messenger, use a product payment link (`confirm_url`). The customer has to confirm the order before s/he is redirected to a secure page with a payment widget to complete a payment.

In other case, copy and integrate a payment link for websites and applications (`pay_url`). The link refers to a secure page with a payment widget, where the customer can enter payment data.

Table: Product search parameters

Parameter	Description
ID, product name	A product ID or its description.
From	A start date of the product search period.
To	An end date of the product search period.
Shop	A shop for which the product is registered. Possible values: • All: to show products of all shops; • Shop name: to show products of the selected shop only.
Status	A product status. Possible values: • All: to show products of all statuses; • On offer: to show products that are available for sale; • Out of stock: to show products out of stock; • Outdated: to show products that can not be paid for anymore.

Parameter	Description
Show	Possible values: • Live products: to show products created for sale only; • Test products: to show products created for tests only.

Product list

Add a product

ID, product name

From To Shop Status Show

Find Clear fields

Name	Description	Quantity	Expiration date	Amount	Shop	Actions
Test	Test	Infinite	Unlimited payment period	50.00 USD	Demo podcasts store (http://demopodcastsstore.com)	Payment links Edit
Introductory podcast series	Introductory podcast series 1	Infinite	2024-10-23	150.00 USD	Demo podcasts store (http://demopodcastsstore.com)	Payment links Edit

The 'Payment links' button in the Product list

X

Product payment link

Payment link for your website or mobile app

A pop-up window with payment links

- i** Each time a customer goes to the payment page, 1 unit of the product is “reserved” for 15 minutes. This eliminates overbooking of the same product. If the payment failed or the user was inactive on the payment page for more than 15 minutes, the “reserved” product becomes available for purchase.

Plans

Using the payment service provider system, you as a merchant can both accept one-time payments for your goods or services, and also create plans for accepting recurring payments.

A **plan** is a description of the scheme and parameters for charging funds from customers' cards for goods and services on a regular basis.

To track payments made by a customer, the system creates a subscription as a list of the customer's payments under a plan. A detailed description of the subscription service can be found in [Subscriptions](#).

Plan information

Weekly flower subscription
TEST

Trial information
50.00 USD
1 month
Trial as first payment: false

Plan information
100.00 USD
7 days
Created at: 2024-10-09
Number of payment attempts: 3
Don't make payments at night: No

TEST

Linked subscriptions

ID	State	Renew at	Created at
sbs_afaf8938ab2d0752	Trial	2024-11-10	2024-10-10
sbs_5a548b75a77d4786	Trial	2024-11-10	2024-10-10

The 'Plan information' page

Create a plan

To create a plan, follow these steps:

1. Go to the **Plans** tab page.
2. Click **Add a plan**.
3. Fill out the form according to the description of the fields in the table below.
4. Click **Confirm** to save the settings.

Your LOGO

Home
Orders
Plans
Subscriptions
Products
Shops
Reports
Statements
Staff
Apple Pay
Balance

Plan list

Add a plan

ID, Title, Shop name, Shop url

From To Show

Find Clear fields

ID	Title	Created at	Shop
qln_8c3b1dc86f2a340b	Weekly flower subscription	2024-10-09	Good Point 2 ()

Payment links

The 'Plans' tab and the 'Add a plan' button

Title

Amount

Currency

USD

▼

Interval

Unit

hour

▼

☐ Test

☐ Infinite

Billing cycles number

Trial amount

Trial interval

Unit

hour

▼

Trial as first payment ⓘ

☐

Number of payment attempts

3

Visible fields:

☐ Last name

☐ First name

☐ Country

☐ State

☐ Address

☐ Zip

☐ City

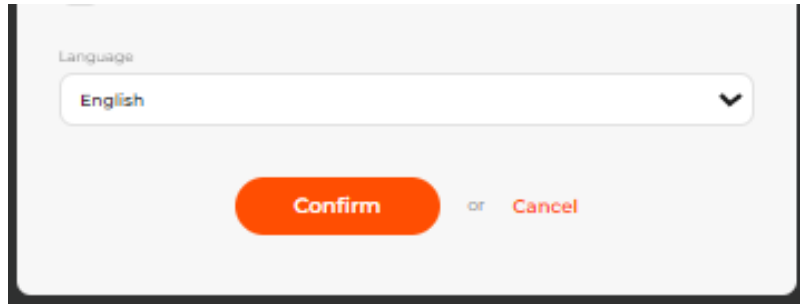
☐ Birth date

☐ Phone

☐ e-mail

Don't make payments at night ⓘ

☐



The form for adding a new plan

When creating a plan, please specify:

Table: Plan parameters

Parameter	Description
Shop	Select the shop you want to create a plan for. This field is available if the merchant has more than one shop.
Title	A plan name.
Amount	An amount or recurring debiting.
Currency	A currency of recurring debiting.
Interval	An interval for recurrent charges.
Unit	Unit of measurement for the recurrent debiting.
Test	If this option is enabled, the plan is a test plan.
Infinite	If this option is enabled, the number of subscription renewals is unlimited.
Billing cycles number	This field is available if the Infinite option is disabled. Set the number of billing cycles for each user.
Trial amount	The amount that will be debited for enabling the test period.
Unit	A time unit for the trial period (hours, days, months).

Parameter	Description
Trial as first payment	If the Trial as first payment option is not enabled, the system will deactivate the subscription after the trial period if the first attempt to withdraw funds for the regular period is unsuccessful (for example, insufficient funds). If the Trial as first payment option is enabled, the system considers the payment for the trial period as the first regular payment. Thus, the system will constantly attempt to withdraw funds, but the subscription will not be cancelled automatically (the customer will be able to continue using it without paying). This increases the risk of using stolen, "single-use" cards and cards with an insufficient balance. If the customer is conscientious, the bank will send the customer a notification of insufficient funds (for example, via SMS), and the customer can top up his balance to pay for the subscription.
Number of payment attempts	After the number of payment attempts exceeds the number specified in the field, the subscription is cancelled.
Visible fields: first and last name, country, state, address, zip, city, birth date, phone, email	Fields visible to the client during the payment. All the selected fields except phone are required.
Don't make payments at night	If the option is active, the system charges customers only during the period from 8:00 AM to 8:00 PM in the time zone set for the system by the payment service provider.
Language	Set the language of the payment page.

Search and view plan details and settings

To view and edit the settings for a created plan that customers will pay via payment links, follow these steps:

1. Go to the **Plans** tab page.
2. You have many plans, specify the parameters for searching for a plan according to the description of the fields in the table below.
3. Click **Find**.

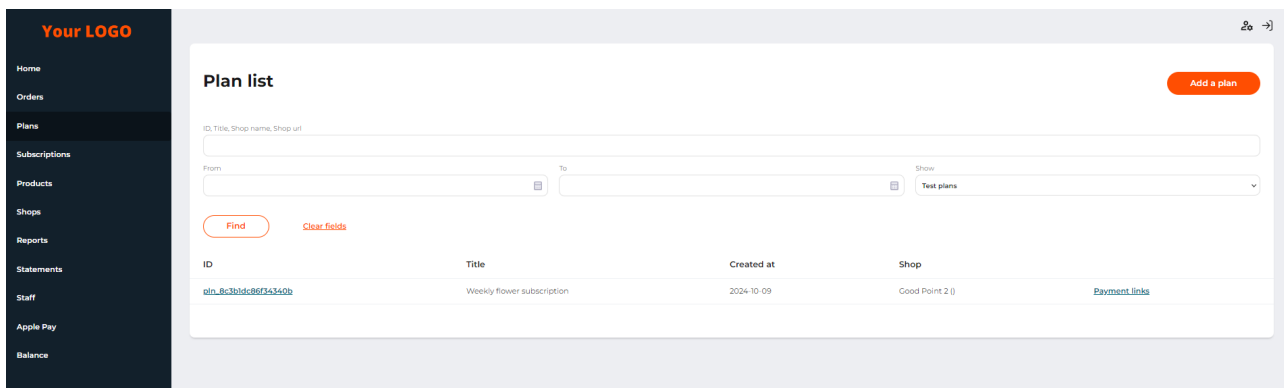
Table: Plan search parameters

Parameter	Description
ID, Title, Shop name, Shop URL	A field for specifying the identification number of the plan, its name, or details of the shop for which the plan is registered.

Parameter	Description
From	An end date of the plan search period based on the plan creation date.
To	An end date of the product search period on the plan creation date.
Show	Possible values: • Live plans: to show plans created for sale only; • Test plans: to show plans created for tests only.

The system will display a list of plans matching the search criteria, with the following brief information about each:

- **ID:** a plan identification number;
- **Title:** a product name;
- **Created at:** a plan registration date;
- **Shop:** a shop for which the plan was registered.



Plan list

ID, Title, Shop name, Shop url

From To Show

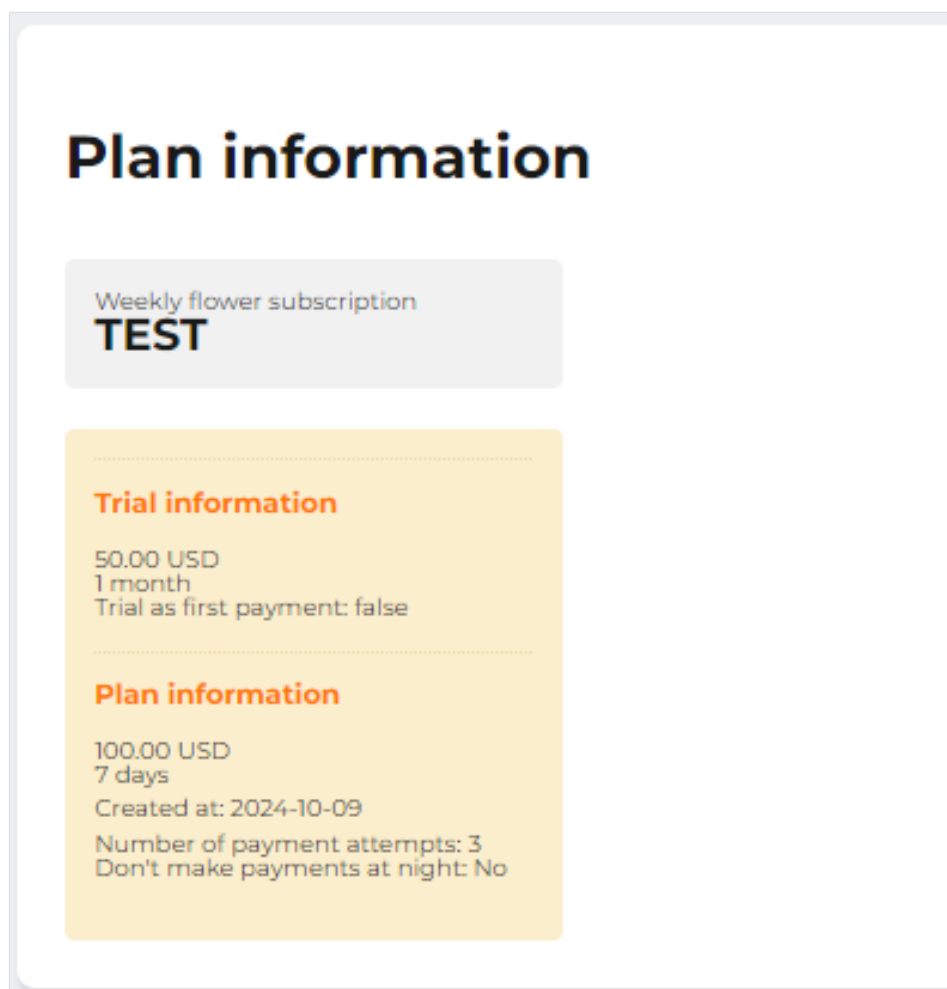
Test plans

Find Clear fields

ID	Title	Created at	Shop	
plan_Bc3b1dc06f3a340b	Weekly flower subscription	2024-10-09	Good Point 2 (i)	Payment links

The list of plans on the 'Plans' tab

For detailed information about the plan, click on its ID in the line of the plan. The system will show you plan settings and related subscriptions. For more information about subscriptions, see [Subscriptions](#).



The plan settings and details

Get a plan payment link

For each registered plan, the system automatically generates a link that can be copied and sent to customers.

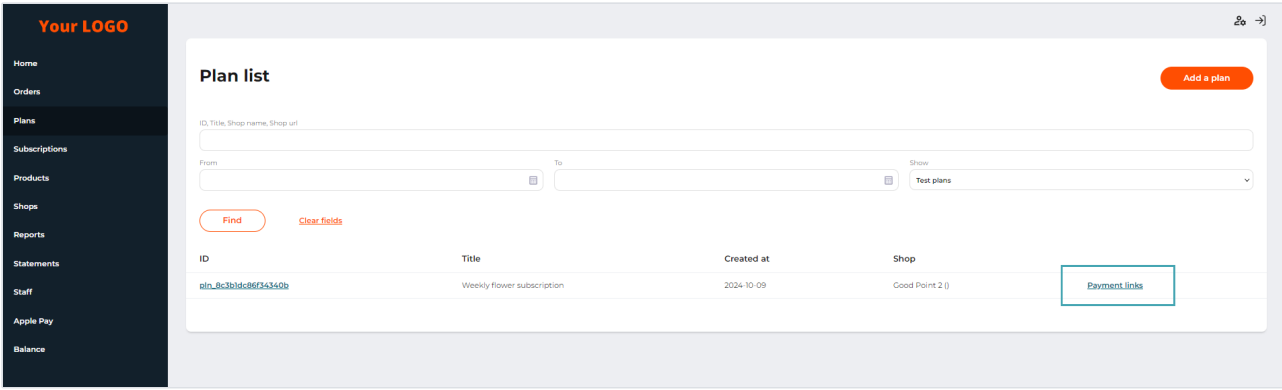
To get a payment link to pay for the plan, follow these steps:

1. Go to the **Plans** tab page.
2. If you have many plans, specify the parameters for searching for a plan according to the description of the fields in the table below.
3. Click **Find**. The page display panel will display a list of shop plans that match the search criteria.
4. In the row of the desired plan, click **Payment link**.
5. Copy the link to the payment page.

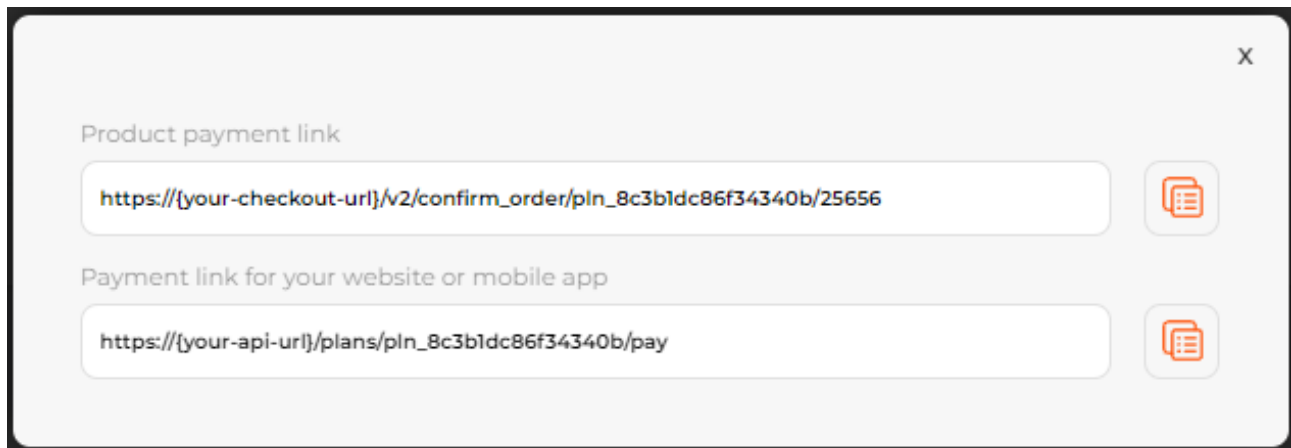
A link to pay for the plan can be sent to the payer or embedded into your website. When a customer makes the first payment, the system will automatically save the card details for subsequent charges. No additional actions are required to save customer card data.

Table: Plan search parameters

Parameter	Description
ID, Title, Shop name, Shop URL	A field for specifying the identification number of the plan, its name, or details of the shop for which the plan is registered.
From	An end date of the plan search period based on the plan creation date.
To	An end date of the product search period on the plan creation date.
Show	Possible values: • Live plans: to show plans created for sale only; • Test plans: to show plans created for tests only.



The 'Payment links' button in the plans list



A window with payment links for the plan

Subscriptions

To account for the customers' recurring payments for goods or services, the system offers a service of plans and subscriptions.

A **subscription** is a rule that describes the amount and frequency of debiting funds from the customer's card. The amount and regularity are set in the plan to which the subscription is directly linked.

After the first attempt of the customer to make a payment according to a given plan, the system automatically creates a subscription. Each subscription is associated with a chain of transactions of only one customer.

The merchant can track recurring payments on the **Subscriptions** tab page, which shows all linked transactions of the plan. Detailed information about creating plans can be found in [Plans](#).

Search for a subscription

To search and view customer subscriptions, follow these steps:

1. Go to the **Subscriptions** tab page.
2. Specify the subscription search parameters as described in the table below.
3. Click **Find**.
4. To search for another subscription, click **Clear fields** and repeat the instructions from step 2.

Table: Subscription search parameters

Parameter	Description
Search field	A field to search across a subscription ID, Title, Shop name or URL.

Parameter	Description
State	A subscription status. Possible values: • All: to show subscriptions of all statuses; • A subscription status: to show subscriptions of the selected status only. See all possible subscription statuses in the table below.
From	A start date of the search period based in the subscription creation date.
To	An end date of the search period based on the subscription creation date.

The page will show all customer subscriptions that match the search criteria, with the following summary:

- **ID**: a subscription identification number;
- **Title**: the name of the subscription;
- **State**: a subscription status according to the table below;
- **Created at**: a date the subscription was created;
- **Renewed at**: a date of the next subscription payment;
- **Shop**: The name and URL of the shop that the plan was paid for.

Table: Available subscription statuses

Status	Description
Trial	The subscription is in the trial period.
Active	The subscription is active, the customer successfully pays for the goods or services.
Failed	The subscription failed. The system could not successfully debit the customer's card for the set number of transaction attempts.
Cancelled	The subscription is cancelled, and there will be no more debits from the customer's card. For more information, see View subscription details, cancel a subscription .
Failed attempt	A transaction to pay for a subscription failed or is in the incomplete status.

Subscription list

ID, Title, Shop name, Shop url

From

To

State

Find

Clear fields

ID	Title	State	Created at	Renew at	Shop
sbs_5a548b75a77d4786	Weekly flower subscription	Trial	2024-10-10	2024-11-10	Good Point 2 ()
sbs_afaf8938ab2d0752	Weekly flower subscription	Trial	2024-10-10	2024-11-10	Good Point 2 ()

The '**Subscriptions**' tab page

View subscription details, cancel a subscription

To search and view customer subscriptions, follow these steps:

1. Go to the **Subscriptions** tab page.
2. Specify the subscription search parameters as described in the table below.
3. Click **Find**.
4. Click the required Subscription ID.

Detailed subscription information includes the following data:

- the title and information about the plan to which the subscription belongs;
- a subscription status;
- a list of customer transactions related to the subscription.

Besides, on the subscription details page for active subscriptions, there is a **Cancel** button to cancel the subscription.

-  The subscription can be canceled in several cases:
1. Automatic cancellation. If the client does not have enough funds on the account to pay for the next recurring payment, the system will try to debit funds from the card every day as many times as specified in the **Number of payment attempts** parameter. Once the attempts are exhausted, the subscription will be automatically canceled. If needed, make a new one.
 2. Cancellation of a subscription by a customer. The client can cancel the subscription on his/her own by clicking on the link in the email notification of the payment.
 3. Cancellation of a subscription by a merchant. Click **Cancel** in the plan information box on the subscription details page.

Subscription info

Plan

Weekly flower subscription

Trial

Trial information

\$0.00 USD
1 month

Plan information

100.00 USD
7 days

Created at: 2024-10-10
Renew at: 2024-11-10
Active to: 2024-11-10

Cancel

Linked transactions

Uid	Transaction type	Amount	Status	Created	Detail
f11bf6fd-311c-4d09-bbdc-f391d9013636	Payment test	50.00 USD	✓	2024-10-10	Show

The 'Subscription info' page

To go to the subscription settings, click on the transaction UID link in the line of the list of related transactions. To view a transaction receipt, select **Show**.

View subscription payments

To access additional features and detailed information about the subscription payment, follow these steps:

1. Go to the **Subscriptions** tab page.
2. Specify the subscription search parameters as described in [Search for a subscription](#).
3. Click **Find**.
4. Click on the subscription ID from the list.
5. In the related transactions block, click on the transaction **UID** for details, or click **Show** to get a check.

The system will direct you to a page with detailed information about the transaction. More information can be found in [View transaction details](#).

Virtual payment terminal (MOTO)

Enabling the service allows you to conduct transactions via a virtual terminal. The terminal supports two types of transactions:

1. Payout. Allows you to make a payment to the card;
2. Payment. Allows you to make payments with a bank card.

Make a single payment or payout transaction

To make a single transaction, follow the steps below:

1. Select the shop that makes the payment or payout.
2. Enter the amount and currency of the transaction.
3. Fill in the customer's card data on the **MOTO** tab.

Required fields depend on the transaction type and are marked with the (*) symbol in the interface.

Virtual terminal

Transaction

Type *

payment

Order info

Shop *

Good Point 2

Amount with currency *

USD

Description

Description

Credit card data

Card number *

0000 0000 0000 0000

Card holder *

NAME ON CARD

MM/YY *

Verification value

CVC

[Customer information](#)

Create

Clear fields

A MOTO form for a single transaction

Make mass payouts

See the file format in [File for loading mass payout parameters](#). The service supports mass payouts to clients using the uploaded file with a list of parameters for payouts.

To make the mass payouts, follow the steps below:

1. On the **MOTO** tab, in the **Transaction** section, choose **Payout** in the **Type** field.
2. In the **Order info** section, select **File**.
3. Fill in other fields as described in the table below.
4. Select **Create** to launch mass payouts.

Table: Mass payout parameters

Parameter	Description	Notes
Shop*	A shop, on behalf of which the payments will be made.	
File*	A field to upload a CSV file with a list of parameters for mass payout.	See the file format in File for loading mass payout parameters .
Email*	An email address to send notification of the results of transactions.	See the file format in Report file .

Parameter	Description	Notes
*required		

Virtual terminal

Transaction

Type *

payout

Order info

Type

☐ Single
 ☒ File

Shop *

Good Point 2

File *

Email *

E-mail

A MOTO form for a mass payout

After a successful file upload, the next message will be displayed:

Virtual terminal

Operation was enqueued

Besides, the system sends out a report on the payouts to the specified email. See the description of the file format in [Report file](#).

File for loading mass payout parameters

Requirements to file:

- File format: ***.csv**.
- The maximum number of payouts per file is 1000.
- The file must be unique within the shop (the second attempt to make a mass payout for the same file will be rejected).
- Each row in the file must be unique.
- Mandatory parameters (headers):
 - **amount** - cost in minimal currency units, e.g. \$32.45 must be sent as 3245.
 - **currency** - currency in ISO-4217 format, e.g. USD.
 - **number** - the recipient's card number.
 - **description** - the short payout description. Max length: 255 chars.
- Only parameters (headers) published in the API description are allowed.

 Ask your Account Manager for a full list of parameters for your shop.

- The first row of the file must contain the headers, separated by (|). Their sequence can be any. For example:

```
amount|currency|number|description
```

- The rows of the file must match the headers and the contents of the row must be separated by (|):

```
amount|currency|number|description
100|USD|4200000000000000|description_text
200|USD|4012000000003101|description_text
```

Report file

- File format: *.csv.
- The first row of the file has headers with a separator (|). Each subsequent row corresponds to a separate payout.
- The order of the rows in the report is the same as the order of the rows in the uploaded file.
- The report file includes all the source parameters of payouts from the file for uploading and the reporting parameters of the performed transaction.

Report example:

```
request_status|transaction_uid|transaction_status|message|rrn|amount|currency|number|
description|tracking_id|test
valid|10328-00ea89b8b5|successful|Payout was approved|123456789102|100|USD|420000
xxxx 0000|description_text|my_tracking_id_1|true
valid|10331-056b43604b|failed|Payout was declined|123456789105|100|USD|220138 xxxx
0021|description_text|my_tracking_id_2|true
valid|10332-18a4eaf0ad|failed|Payout was declined|123456789105|300|USD|220138 xxxx
0021|description_text|my_tracking_id_3|true
```

Report parameters:

- **request_status** - possible values are **valid** / **invalid**. The **invalid** status means that an error occurred in building a request to send to the gateway, or a response was not received from the gateway.
- **transaction_uid** - transaction ID in the system.
- **transaction_status** - status of the processed transaction:
 - **successful** - transaction was successfully processed.
 - **failed** - transaction was processed, and was declined by the gateway.
 - **incomplete** - transaction is not completed and additional merchant's actions are required.
 - **expired** - transaction processing time is expired.
- **message** - processing result message.
- **rrn** - bank transaction number.
- **amount** - cost in minimal currency units, e.g. \$32.45 must be sent as 3245.

- **currency** - currency in ISO-4217 format, e.g. USD.
- **number** - the card number. The 4 digits are replaced with a mask XXXX.
- **description** - the short payout description.
- **tracking_id** - arbitrary identification number of the payment. If the parameter was not specified in the uploaded file, then it will be generated automatically.
- **test** - **true** or **false**. The transaction will be a test one if it is **true**. If the parameter was not specified in the uploaded file, then it will be specified automatically to **false**.

Google Pay

The service allows you to accept payments via Google Pay™.

If you used integration via payment widget, to enable payment acceptance via Google Pay, contact your Account manager.

Apple Pay

Apple Pay allows merchants to accept payments from customers who use cards linked to Apple Wallets.

There are 2 ways to work with Apple Pay:

1. Enable Apple Pay under your own certificates. In this case, you get the certificates and upload them to the system.
2. Enable Apple Pay under the provider's certificates, i.e. use the certificates of your payment service provider.

In any way, you should abide by the Apple Pay terms of use:

- You need an account in [the Apple Developer program](#) to register an individual **Merchant ID** (for simplified integration, please check **the Merchant ID** with your manager).
- You can't use Apple Pay to pay for tobacco products, replicas, adult products, purchase virtual currency, or to top up wallets.
- Apple Pay does not replace In-App Purchase in mobile apps.
- Please follow the Apple guidelines if you are self-hosted on the web and for a mobile app <https://developer.apple.com/apple-pay/Apple-Pay-Identity-Guidelines.pdf>.
- To use Apple Pay for charitable donations, please register on the Benevity portal <https://causes.benevity.org/causes/claim-cause-search>.

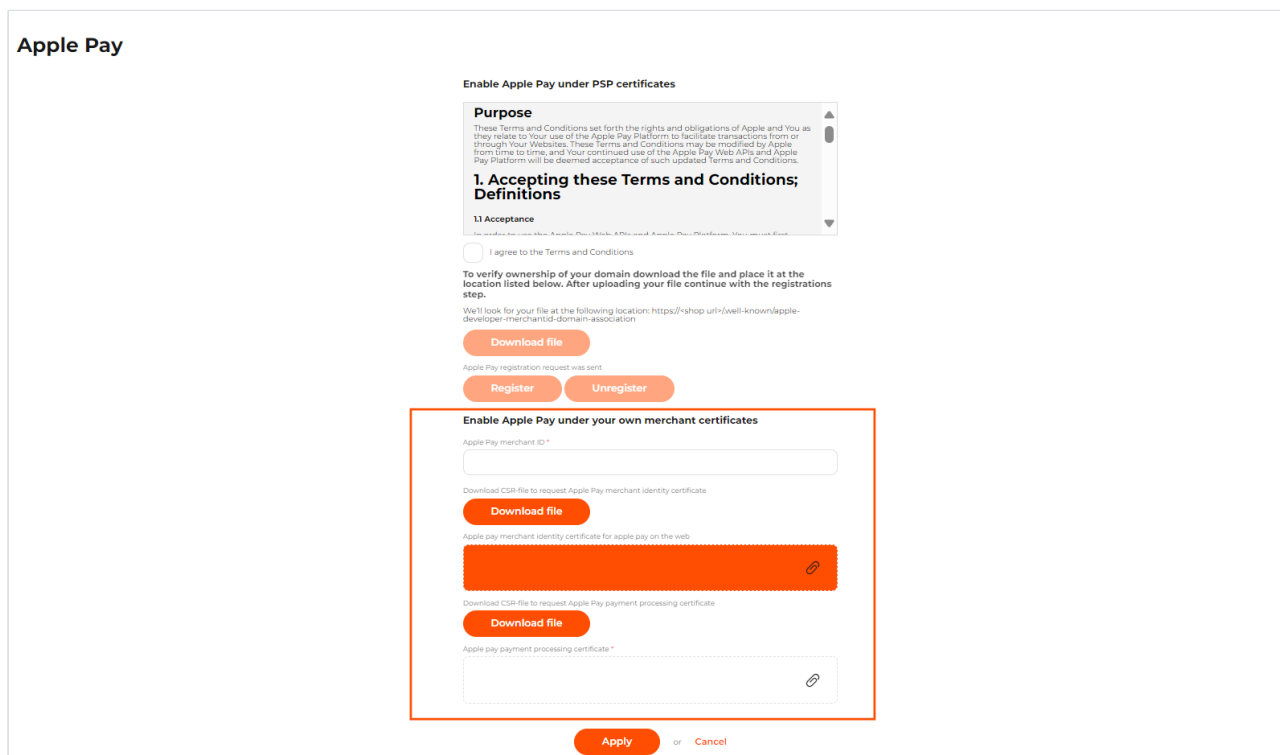
Enable Apple Pay under your own certificates

If you have an account and a paid developer account in the Apple Pay Developer program <https://developer.apple.com/>, you can get Apple Pay Merchant and Apple Pay Processing certificates and upload them to the system.

To upload the certificates, follow the steps below:

1. Go to the **Apple Pay** tab.
2. Click **Edit**.
3. In the window that opens, indicate your Apple Pay Merchant ID.

4. Click **Download a merchant certificate signing request**, and download the CSR files that you will use to sign your certificates on the Apple side.
5. Upload **Apple Pay Merchant certificate** and **Apple Pay Processing certificate**.
6. Click **Apply** to save your changes.



A form to enable Apple Pay under own certificates

Enable Apple Pay under your provider's certificates

Your payment service provider can provide their own certificates for Apple Pay.

To connect to Apple Pay under the provider's certificates, please follow these steps:

1. Go to the **Apple Pay** tab.
2. Click **Edit**.
3. Agree to the terms of the user agreement.
4. Download the *apple-developer-merchantid-domain-association* domain verification file from the system.
5. Place the downloaded file on your sites following the specified path: *https:// <shop url>/well-known/apple-developer-merchantid-domain-association*, but instead of <shop url> please enter the URL of your shop.
6. Select the shops that you want to connect Apple Pay to.
7. Click **Register**. After that, your registration request will be sent to the Account manager.
8. Click **Apply**.

Apple Pay

Enable Apple Pay under PSP certificates

Purpose

These Terms and Conditions set forth the rights and obligations of Apple and You as they relate to Your use of the Apple Pay Platform to facilitate transactions from or through Your Websites. These Terms and Conditions may be modified by Apple from time to time, and Your continued use of the Apple Pay Web APIs and Apple Pay Platform will be deemed acceptance of such updated Terms and Conditions.

1. Accepting these Terms and Conditions; Definitions

1.1 Acceptance

☐ I agree to the Terms and Conditions

To verify ownership of your domain download the file and place it at the location listed below. After uploading your file continue with the registrations step.

We'll look for your file at the following location: `https://shop url/well-known/apple-developer-merchantid-domain-association`

[Download file](#)

Apple Pay registration request was sent

[Register](#) [Unregister](#)

A form to enable Apple Pay under the provider's certificates

After your Account manager confirms your registration, you will see the Apple Pay button.

Possible reasons for registration error

1. **Site without SSL.** Make sure that all shop sites that you want to connect Apple Pay to have SSL enabled and are accessible without errors via `https://<shop_url>`
2. **The site host differs from the data in the system.** For example, the site in the beGateway system is registered as <https://example.com>, but in reality, the site works at <https://www.example.com> and when entering the <https://example.com> redirects to <https://www.example.com>. Accordingly, Apple cannot download the verification file.

Transaction analysis and management

The system supports various types of transactions, including both the main types of financial transactions that lead to the movement of funds, and additional transactions used to obtain information, tokenize or encrypt data.

The system user interface displays the following types of transactions, as listed in the table below.

Table: Transaction types reported in the user back office

Transaction type	Description
Payment	Used for debiting funds for single-step payments.
Authorization	Blocking funds for a two-stage payment.
Capture	Debiting the previously blocked funds for two-step payments.
Void	Cancelling the previous blocking of the funds.
Credit	A payment to the client.
Refund	A full or partial refund of the previously debited amount.
Reversal	A cancellation of a completed payment with a refund of the entire amount to the payer's card.
Chargeback	A bank initiated Chargeback. As a rule, a chargeback occurs if the merchant refused to refund the payer, but the Bank decided that the merchant is obliged to return the money to the client (for example, for an unproven service).
Checkup	Performs full verification of bank details, including Limits and 3-D Secure, but without a transaction to the bank.
Fraud Advice	A transaction for collecting fines for a Chargeback.
Payout	A payout of funds from the account to the client's card.
P2P	A transfer of funds from card to card between private persons.

Each transaction has a status displayed in the system as an icon described in the table below.

Table: Transaction statuses

Icon	Status	Status description
------	--------	--------------------

	Successful	Payment was made successfully.
	Failed	Payment failed.
	Incomplete	The transaction has started, most likely the customer was redirected to the 3-D Secure verification form, and the system is waiting for the customer to return.
	Pending	The payment request was created successfully and is waiting for a payment notification. This status is usually used for alternative payment methods.
	Expired	The payment request has not been paid, and the payment period has expired, or a new payment request has been created with the same order/invoice or contract number. This status is usually used for alternative payment methods.
	Deleted	The payment request was deleted by the merchant.
	Suspicious	An additional status. Assigned when the transaction didn't pass the check against the Smart Routing rule with <i>Review</i> action.
	Converted	An additional status. A transaction was converted to another currency via the Converter service, if it is activated.

Find a transaction

To find a transaction processed by a payment gateway of the merchant's shop, go to the **Orders** tab page.

On the page that opens, the display area consists of a search and filter panel, a list of processed transactions in table form, and a pagination navigation panel.

To search for a transaction, follow the steps below:

1. Specify transaction search parameters as described in the table below.
2. If you want to search for test transactions, activate the **Test transactions** checkbox.
3. Click **Find**.
4. For a new search, click **Clear fields** and follow the steps again.

To search for a transaction, you must enter all or part of the data in the appropriate fields and use the search filters.

Table: Search and filter parameters

Parameter	Description
Search by transaction data	
Transaction UID	A transaction ID in the system.
Tracking ID	A tracking ID assigned to a transaction in your order system. If multiple <code>tracking_id</code> values were sent in the request, the search can be performed by any of them.
Payment description	A payment order or billing description indicated for a transaction.
Bank ID	An ID assigned to a transaction by the processor or an acquirer.
Amount	An amount of a processed transaction.
Currency	The amount value will be applied to the search results in the specified currency.
RRN	A Retrieval Reference Number, a transaction number assigned by an acquirer.
Transaction type	A transaction type. A search across transactions of all types is set as default. For more information on transaction types, see Transaction analysis and management .
Status	A transaction status. A search across transactions of any status is set as default. For more information on transaction types, see Transaction analysis and management .
Recurring type	The recurring type of the transaction. Possible values: • Not recurring transaction; • Recurring transaction; • Initial recurring transaction; • d_moto
Payment method	A name or select a payment method used to make a transaction. A search across all payment methods is set as default.

Parameter	Description
Processor account number	Account number specified for processing the transaction in the system of the alternative payment method provider.
Shop	A name, Shop ID or select a shop from the list of all shops registered in the system.
Search by bank card data	
Card BIN	A card BIN, the first 6 digits of a card number.
1234	The last 4 digits of a card number.
Card Mask	A card mask consisting of BIN+ xxxx+ last 4 digits.
Cardholder*	A name of the cardholder.
Select a country of the issuing bank	A search by name or select a country of a card issuer.
Credit card token	The token of the card. The search by token is enabled for the transactions processed after February 2025.
Search by client data*	
Client email*	Customer's email address indicated upon making a payment.
First or/and last name*	Customer's name indicated upon making a payment.
Client phone*	Customer's phone indicated upon making a payment.
Client IP*	IP address of a customer used upon making a payment.
Search by date	
From	The start date and time of the transaction search period. By default, the From field is set to the current day, 00:00:00 AM.
To	The end date and time of the transaction search period. By default, a search result lists all transactions processed by the system up to the moment.

Parameter	Description
Date range on trx	The date type by which search results should be reset. Possible values: • Creation date: search date is set to the time of transaction request (by default); • Paid date: search date is set to the time of actual transaction completion.
Time Zone	The time zone to specify the Creation and Paid date. By default, set to the time zone of your payment service provider.
Search for a fraud operation	
Check result	A result of the Smart Routing service check: • Review only: displays transactions to which <i>Review</i> action was applied as a result of the Smart Routing check; • Reject only: displays transactions to which <i>Reject</i> action was applied as a result of the Smart Routing check.
Fields marked with * are not displayed for the users without the <i>Personal data access</i> permission.	

After the search is finished, the system shows a list of transactions with [a summary](#). One page shows the latest 15 transactions that match the search criteria. To view other transactions, use the pagination navigation panel at the bottom of the page.

Transaction list

Search by transaction data ^

Transaction UID 	Tracking ID 	Payment description 	Bank ID
Amount 	Currency Select a currency	RRN 	Transaction type Select a type
Status Select a status	Recurring type Select recurring type	Payment method Select a payment method	Processor account number
Shop Select a shop			

Search by bank card data ^

Card BIN 	1234 	Card mask 123456 xxxx 1234	Cardholder
Select a country of the issuing bank 	Credit card token 		

Search by client data ^

Search by date ^

From 2024-12-04 00:00:00	To 2025-03-03 23:59:59	Date range on trx Creation date	Time zone (GMT+02:00) Vilnius
--	--	---	---

Search for a fraud operation ^

Find Reset fields Test transactions

Orders tab for the users with the Personal data access permission

Transaction list

Search by transaction data ^

Transaction UID 	Tracking ID 	Payment description 	Bank ID
Amount 	Currency Select a currency	RRN 	Transaction type Select a type
Status Select a status	Recurring type Select recurring type	Payment method Select a payment method	Processor account number
Shop Select a shop			

Search by bank card data ^

Card BIN 	1234 	Card mask 123456 xxxx 1234	Select a country of the issuing bank
Credit card token 			

Search by date ^

From 2024-12-04 00:00:00	To 2025-03-03 23:59:59	Date range on trx Creation date	Time zone (GMT+02:00) Vilnius
--	--	---	---

Search for a fraud operation ^

Find Reset fields Test transactions

Orders tab for the users without the Personal data access permission

- i** Please note, a card mask is a credit card numbers in the “BIN*****last 4 digits” format. The system detects only the first 6 digits of a card BIN. Therefore, all card numbers matching first 6 and last 4 digits are shown as a search result.

View transaction summary

To view a summary of transactions processed by a payment gateway of the merchant's shop, go to the **Orders** tab page.

On the page that opens, the display area consists of a search and filter panel, a list of processed transactions in table form, and a pagination navigation panel. If you need to search for a transaction, see [Find a transaction](#).

For each transaction, the table shows:

- **Transaction status;**
- **Transaction:**
 - a. Transaction type;
 - b. Amount and currency;
 - c. Transaction ID as a link to the transaction details page;
 - d. Tracking ID is the merchant's transaction ID;
- **Date:**
 - Creation date as a date and time when the transaction was created at;
 - Payment date as a date and time when the transaction was paid at, if available;
- **Payment method:**

For card payments:

 - A payment brand;
 - A card issuer's country;
 - A card mask;
 - A card expiration date;
 - Number counter of successful transactions with the card (highlighted in green), unsuccessful transactions with the card (highlighted in black), Refunds for the card (highlighted in orange), and Chargebacks (highlighted in red);
 - A cardholder's name, as entered during a payment;

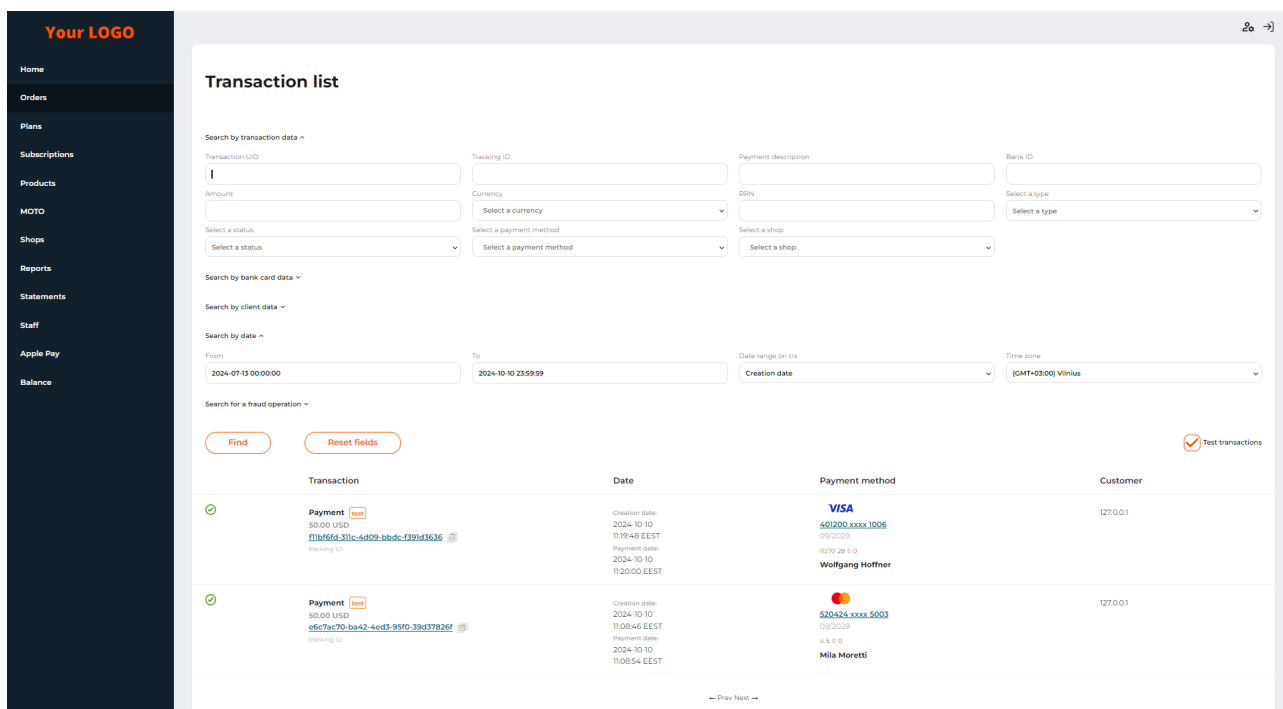
For alternative payments:

 - A payment brand;
 - Additional information depending on the payment method;
- **Customer:**
 - A billing name;
 - An email address;
 - Number counter of successful transactions with this email address (highlighted in green), unsuccessful transactions with this email address (highlighted in black), Refunds this email address (highlighted in orange), and Chargebacks this email address (highlighted in red);
 - Customer's address and country;
 - An IP address;
 - Number counter of successful transactions with this IP address (highlighted in green), unsuccessful transactions with this IP address (highlighted in black),

Refunds with this IP address (highlighted in orange), and Chargebacks with this IP address (highlighted in red);

- **Shop:**
 - Shop name as a link to the shop settings page.
 - Shop status (Enabled or Disabled).
 - The e-mail address of the shop's contact person.

One page shows the latest 15 processed transactions. To view other transactions, use the pagination navigation panel at the bottom of the page.



The screenshot shows the 'Orders' tab in the beGateway interface. On the left is a dark sidebar with navigation links: Home, Orders, Plans, Subscriptions, Products, MOTO, Shops, Reports, Statements, Staff, Apple Pay, and Balance. The main area is titled 'Transaction list' and contains several search filters: 'Search by transaction data' (Transaction UID, Amount, Select a status), 'Search by bank card data' (Tracking ID, Currency, Select a payment method), 'Search by client data' (Payment description, Bank ID, Select a type), and 'Search by date' (From, To, Date range on tx, Time zone). Below the filters are 'Find' and 'Reset fields' buttons, and a 'Test transactions' checkbox. The transaction list table has columns: Transaction, Date, Payment method, and Customer. It displays two transactions: one for a VISA card (60100 xxxx 1008) and another for a Mastercard (520424 xxxx 5003). Each transaction line includes a green checkmark icon, a 'Payment' label, the amount, currency, creation and payment dates, and a tracking ID.

The 'Orders' tab with a list of transactions

The system also allows you to quickly go to the list of all transactions that were made using one card (by card mask). To view such transactions, click on the value of the card mask in the transaction line.

- Please note, a card mask is a credit card numbers in the "BIN*****last 4 digits" format. The system detects only the first 6 digits of a card BIN. Therefore, all card numbers matching first 6 and last 4 digits are shown as a search result.

View transaction details

To see detailed information about a transaction, follow these steps:

1. Go to the **Orders** tab page.
2. Select the required transaction. If necessary, use [Find a transaction](#).
3. Click on the transaction ID (UID) as a link.

Detailed information about the required transaction consists of the following sections:

- **Order description:** a description of an order added for a payment;
- **Payment method:**
 - For card payments:
 - A payment brand;
 - A card issuer's country;
 - A card mask;
 - A card expiration date;
 - A cardholder's name, as entered during a payment;
 - For alternative payments:
 - A payment brand;
 - Additional information depending on the payment method;
- **Customer:**
 - A billing name;
 - An email address;
 - Customer's address and country;
 - An IP address;
- **Shop:**
 - Shop name as a link to [the shop settings page](#).
 - Shop status (Enabled or Disabled).
 - The e-mail address of the shop's contact person.
- **Merchant:**
 - The merchant's contact person;
 - The merchant's activation status;
- **Transaction details:**
 - A transaction type;
 - An amount and a currency of a processed transaction;
 - A transaction status;
 - A transaction UID;
 - A message, as additional processing information;
 - An authorization code;
 - A bank ID, as an ID assigned to a transaction by the processor or an acquirer;
 - A Retrieval Reference Number (RRN);
 - A bank's response code;
 - A conversion rate applicable to convert a transaction amount from a payment currency to a currency supported by the payment gateway, for converted payments;
 - A converted amount, for converted payments;
 - A tracking ID, as an identifier assigned by the merchant;
 - A transaction creation date;
 - A transaction payment date, for successful transactions;
 - A conversion date, as a date of a conversion rate, applied to the transaction;
 - The Rec Recurring transaction flag for initial and recurring transactions for payments by saved cards.
- **Anti-fraud verifications:**
 - A verification status, as described in the table below;
 - Rule conditions.

Table: Statuses of the Smart Routing verification service checks

Icon	Description
	A transaction matches a rule with the Reject action type. A transaction is declined. A rule description is highlighted in red.
	A transaction matches a rule with the Review action type. The system sends out a notification to an email set in the merchant account settings. A rule description is highlighted in orange. A transaction is marked with the following graphical element: 
	A transaction matches neither a rule with the Reject action type, nor a rule with the Review action type. The check is passed successfully.
	The check was not applicable because of insufficient date.

Next to the customer's card number, email address, and IP address, there are placed buttons for managing data in the white and black lists. For more information, see [Black and white lists of customers' data](#).

- **SmartRouting service results:**

- Rules — results of transaction check against the rules of *action* type.
- Whitelisted data — results of transaction parameter check against whitelists. If the transaction parameter value is in the whitelist, the parameter name is displayed.
- Blacklisted data — results of transaction parameter check against blacklists. If the transaction parameter value is in the blacklist, the parameter name is displayed.

Your LOGO

Home

Orders

Plans

Subscriptions

Products

MOTO

Shops

Reports

Statements

Staff

Apple Pay

Balance

Transaction list

Search by transaction data ▾

Transaction UID

Tracking ID

Payment description

Bank ID

Amount

Currency
Select a currency ▾

SDN

Select a type
Select a type ▾

Select a status
Select a status ▾

Select a payment method
Select a payment method ▾

Select a shop
Select a shop ▾

Search by bank card data ▾

Search by client data ▾

Search by date ▾

From
2024-07-13 00:00:00

To
2024-10-10 23:59:59

Date range on the
Creation date ▾

Time zone
(CET+03:00) Vilnius ▾

Search for a fraud operation ▾

Find

Reset fields

☒ Test transactions

	Transaction	Date	Payment method	Customer
✓	Payment test 6500-0000 11b16f64-311c-4d09-bbdc-f391d16c16 ⓘ Tracking ID	Creation date 2024-10-10 11:19:48 EEST Payment date 2024-10-10 11:20:00 EEST	VISA 601200 xxxx 1006 09/2023 1070 28 5 0 Wolfgang Hoffner	127.0.0.1
✓	Payment test 6600-0000 66c7bc70-ba42-4ed3-98f0-39d379326f ⓘ Tracking ID	Creation date 2024-10-10 11:06:46 EEST Payment date 2024-10-10 11:06:54 EEST	 520624 xxxx 5003 09/2023 6 5 0 0 Mila Moretti	127.0.0.1

← Print list →

The transaction UID on the **'Orders'** tab

Transaction details

Newly flower subscription		Payment: 50.00 USD ✓ test		
Payment method VISA 401200 xxxx 1006 Smart Routing: 401200 Wolfgang Hoffner Customer 123456 Shop Good Point 2 Enabled	WL+ BL+	Subscription ID:	sbs_5a548b75a77d4786	
		Transaction UID:	11bf6fd-311c-4d09-bbdc-f391d9013636	
		Message:	Successfully processed	
		Authorization code:	654321	
		Bank ID:	777888	
		RRN:	999	
		Bank response code:	05	
		Creation date:	2024-10-10 11:39:48 EEST	
		Payment date:	2024-10-10 11:20:00 EEST	
		View receipt	<button>Refund</button>	
		Rec Initial recurring transaction		
		Anti-fraud verifications:		
		3-D Secure: ✓ The issuer has authenticated the cardholder		
		SmartRouting service results		
		✓ The transaction passed the verification rules		
		CVC: ✗ Card verification not performed, CVD was not on the card. Not all cards have a CVD value encoded.		

The 'Transaction details' page

Transaction details

Weekly flower subscription	
Payment method	
	
520424 xxxx 5003	
Smart Routing: 09/2029 ALICIA BROWN	
WL+ BL+	
Customer	
127.0.0.1	
Shop	
Good Point 2	
Enabled	
Payment: 50.00 USD 	
Subscription ID: sbs_1f1a77e9c6e431ae	
Transaction UID: 4e168516-17fb-4d8d-af4a-e58e4f43ba8f	
Message: Successfully processed	
Authorization code: 654321	
Bank ID: 777888	
RRN: 999	
Bank response code: 05	
Creation date: 2024-10-10 18:22:52 EEST	
Payment date: 2024-10-10 18:22:56 EEST	
View receipt	
 Initial recurring transaction	
Refund	
Anti-fraud verifications:	
SmartRouting service results	
Whitelisted data: card_mask	
Rules:	
Merchant level:	
 card_mask: in white list	
CVC: X	
No CVV2 information is available.	

Transaction details: according to SmartRouting service results, the transaction card mask is in the whitelist

If a transaction is linked to another transaction, such as Void and Authorization, or Capture and Authorization, such transactions will also be displayed when viewing each related transaction as part of a transaction, i.e. one transaction is enough to view all related transactions.

Transaction details

Test transaction	
Payment method	
	
520424 xxxx 5003	
Smart Routing: 05/2030 John Doe	
WL+ BL+	
Customer	
John Doe	
john@example.com	
1st Street	
Denver, CO, 96002	
United States	
127.0.0.1	
Shop	
Good Point 2	
Enabled	
Authorization: 1.00 USD 	
Transaction UID: b6913144-d599-4a7e-9dc6-bela67dc45f4	
Message: Successfully processed	
Authorization code: 654321	
Bank ID: 777888	
RRN: 999	
Bank response code: 05	
Tracking ID: 295830519turb89	
Creation date: 2024-10-10 19:11:56 EEST	
Payment date: 2024-10-10 19:12:01 EEST	
View receipt	
Anti-fraud verifications:	
SmartRouting service results	
Whitelisted data: card_mask	
Rules:	
Merchant level:	
 card_mask: in white list	
Capture: 1.00 USD 	
Transaction UID: 82febb04-acd6-4e4a-976a-acbac01ffa9a	
Message: Successfully processed	
Bank ID: 8889912	
Bank response code: 05	
Tracking ID: 295830519turb89	
Creation date: 2024-10-10 19:12:22 EEST	
Payment date: 2024-10-10 19:12:25 EEST	
View receipt	
Refund	

The 'Transactions details' page for related transactions

The transaction details page also gives access to additional options.

To get a transaction receipt in the PDF format, click **View receipt**.

The following functions are available for transactions of the Authorization type:

- **Void**: to initiate a transaction of the Void type for the full amount of the Authorization transaction;
- **Capture**: to initiate a transaction of the Capture type. For the Capture transaction, you must specify the Capture amount, that does not exceed the amount of Authorization.

For Payment and Capture transactions, Refunds are available. Click **Refund**, and the system will initiate a full refund to the customer's card.

Manage black and white lists of customers' data

The system supports a preliminary check of incoming transactions based on black and white lists of customers' data.

Black lists contain the data of customers from whom merchants do not want to accept payments for some reason, for example, due to potential fraud. A payment whose parameters have values of the black list is automatically rejected before the system passes it to the acquirer for further verification and processing. Though, the black list doesn't prevent processing refunds.

White lists are used for data of trusted customers. When processing payments, if a payment parameter has a value of the white list, the system sends the transaction to the specified gateway.

You can add the data of the card mask used for payment to the black and white lists, if needed. The payment service provider may also add the buyer's email address and IP address details to a list for you.

To manage the lists, use the buttons described in the table below.

Table: Buttons to manage values in the black and white lists

Button	Description
	A value is not added to the white list. Click to add it to the white list if it is not yet included in the black list.
	A value is not added to the black list. Click to add it to the black list if it is not yet included in the white list.
	A value was added to the white list. Click to remove it from the white list.
	A value was added to the black list. Click to remove it from the black list.

To add a card mask to the list, follow the steps below:

1. Go to the **Orders** tab page.
2. Find a payment with customer details. Use the description of the search in [Find a transaction](#).
3. Click on the transaction UID.
4. Use the buttons to add or delete card number data from the black and white lists.

i Please note, a card mask is a credit card numbers in the "BIN*****last 4 digits" format. The system detects only the first 6 digits of a card BIN. Therefore, all card numbers matching first 6 and last 4 digits are added to the white list.

Dashboard

The merchants have access to the **Dashboard** tab that visualizes transaction data on the 4 charts. The merchants can enable the access to the tab for their staff members by selecting the corresponding checkbox when editing/adding a staff member. By default, the charts display data for the last 3 days. Currently, the following charts are available:

- [Conversion graph](#)
- [Decline codes](#)
- [Successful transactions](#)
- [Daily history](#)

All filter fields are available for all the four charts on clicking the gear icon. The filter fields correspond to the relevant fields in the reports. The possible values for the fields may differ depending on the chart.

Parameter	Description
From	The start date of the reporting period. By default, set to current day minus 2 days. The maximum reporting period is 90 days.
To	The end date of the reporting period. Not earlier than a date in the From field. By default, set to current date. The maximum reporting period is 90 days.
Date range on trx	Transaction date and time. Possible values: • Creation date: date and time when a transaction is created in the system. • Paid date: date and time when a transaction is processed by an acquirer or a provider. • Settlement date: date and time when a transaction is cleared (transaction amount is settled to a merchant account). • Updated date (available only for the Decline codes chart): the day when the transaction was updated.

Parameter	Description
Time zone	Relevant time zone for the dashboard. After the time zone is specified, the system recalculates the transaction dates and time to the selected time zone.
Recurring type	A transaction recurring type. Possible values: • All: to see transactions of all statuses. Set by default. • Not recurring transaction: to see transactions that are not recurrent. • Recurring transaction: to see all recurring transactions. • Initial recurring transaction: to see all initial payments for recurring transactions.
Shop	The name of the shop Possible values: • None: the system will generate a dashboard on transactions of all registered merchant shops. Set by default. • All: the system will generate a dashboard on transactions of all registered merchant shops. • [Merchant shop name]: The system will generate a dashboard on transactions initiated through the selected shop.
Payment method	Payment method used to make a transaction. Possible values: • None: the system will generate a dashboard on transactions initiated by all payment methods. Set by default. • All: the system will generate a dashboard on transactions initiated by all payment methods. • Payment method name or brand: the system will generate a dashboard on transactions initiated by this payment method depending on the value in the Shop field.
Country	Country of a customer. Possible values: • None: the system will generate a dashboard on transactions initiated from all countries. Set by default. • All: the system will generate a dashboard on transactions initiated from all countries. • EU: The system will generate a dashboard on transactions initiated from all countries of the European Union. • Non-EU: The system will generate a dashboard on transactions initiated from all countries outside the European Union.
Currency	Transaction currency. Possible values: • All: the system will generate a dashboard with data grouped by each currency. Set by default. Available only for Conversion graph and Decline codes charts. • Currency out of the list: the system will generate a dashboard on transactions processed in this currency.

Parameter	Description
Transaction type	Transaction type. The value of this filtering field can be changed only for Decline codes chart. For the other charts the <i>Transaction type</i> field is autofilled with the following values: Conversion graph: payments and authorization. Successful transactions: payment and capture. Daily history: payment and capture.
Status	Transaction status. This field is disabled for editing and is set to the following values: Conversion graph: All Decline codes: Failed Successful transactions: Successful Daily history: All

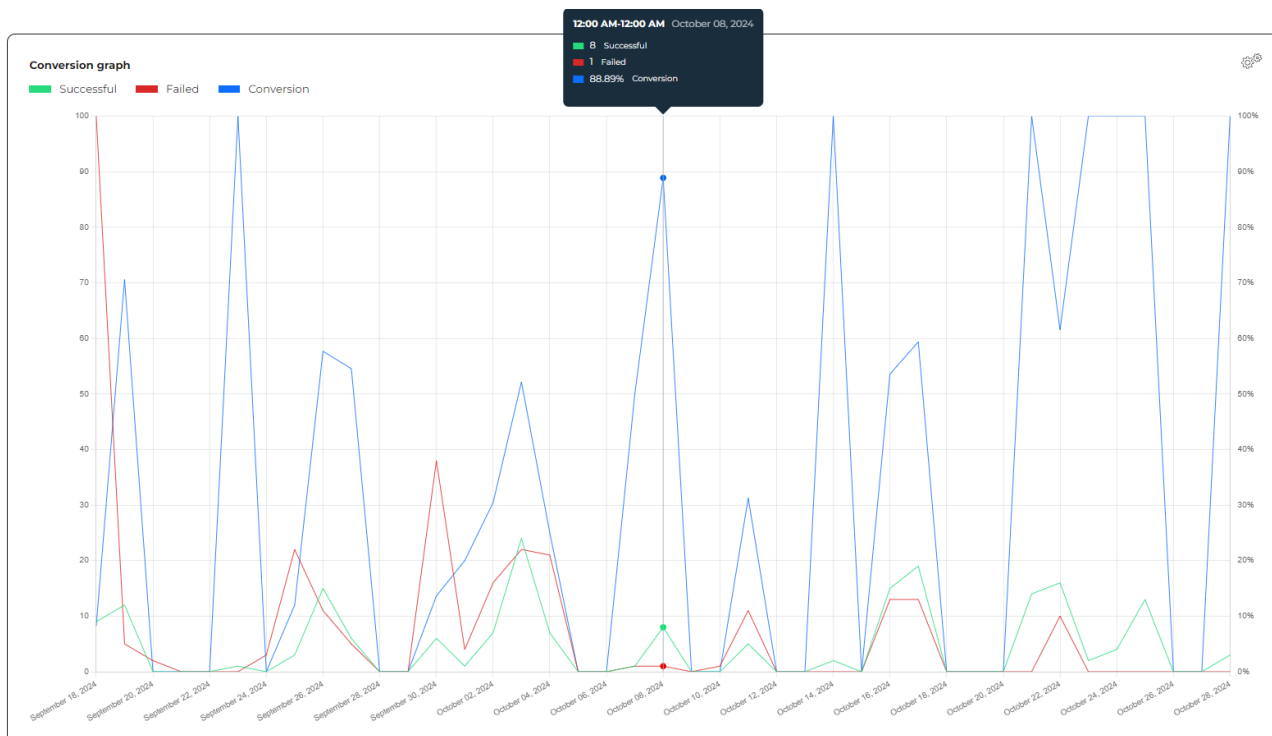
Conversion graph

This chart shows the graphs for the following metrics:

- Successful transactions
- Failed transactions
- Conversion

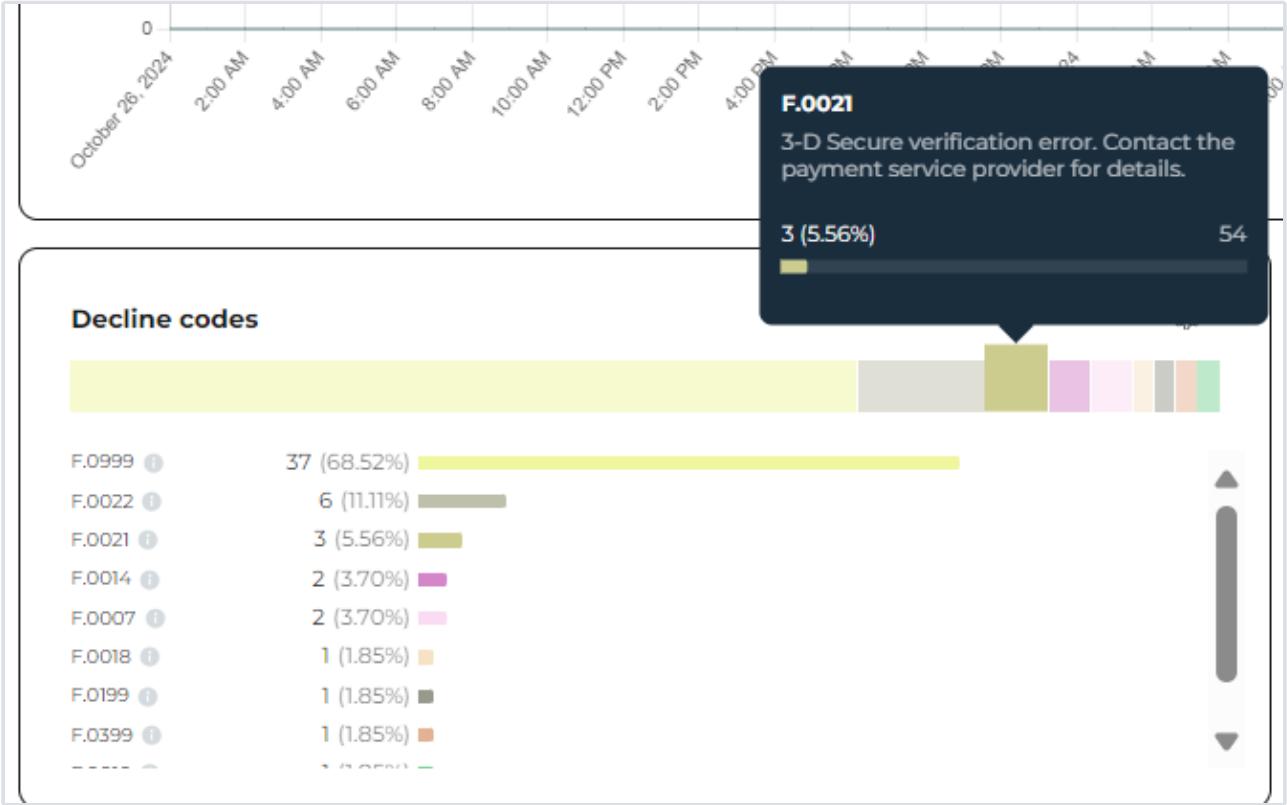
$$conversion = \frac{successful}{successful + failed} * 100\%$$

Clicking on the corresponding metric names in the chart legend hides/displays the corresponding graphs. Hovering over a point on the graph displays a tooltip with the corresponding values.



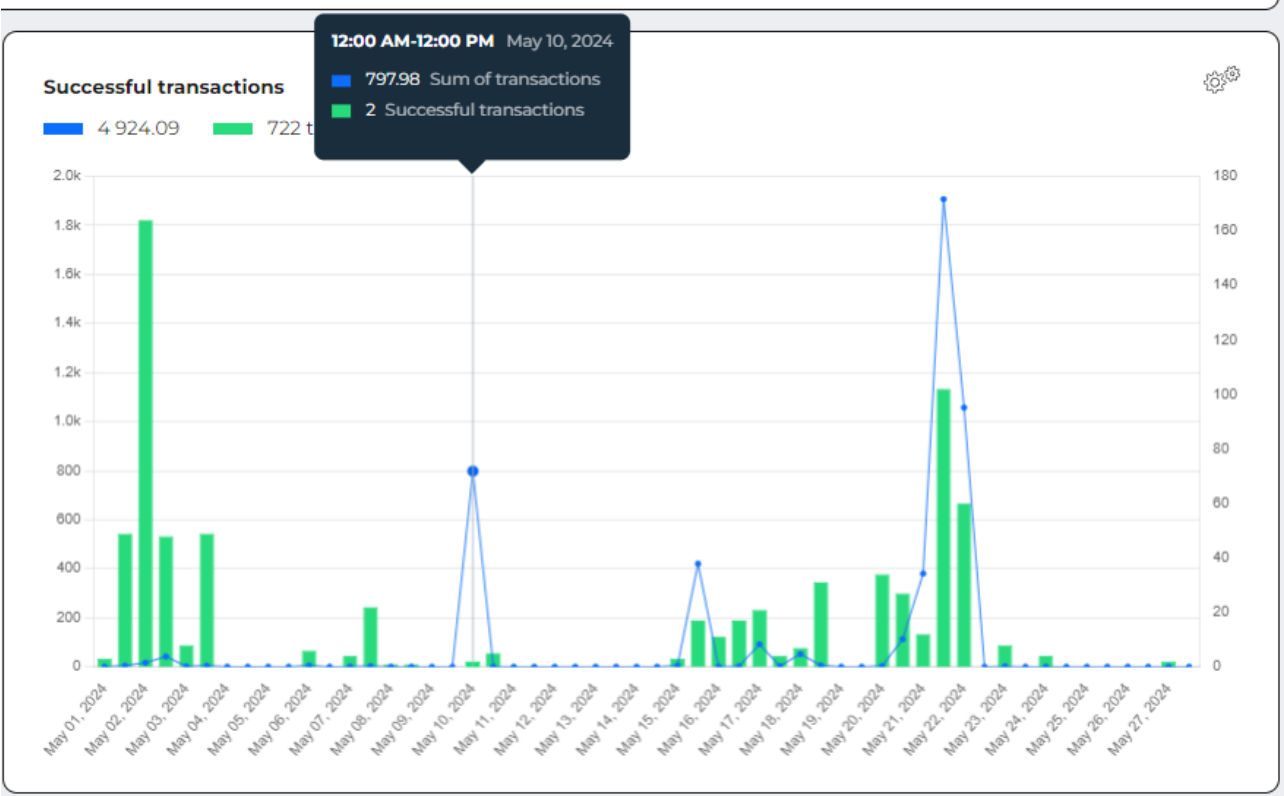
Decline Codes

This chart displays the decline codes that were received during the selected period, their error codes and their share in the overall number of failed transactions. Clicking the info icon next to the decline code or hovering over the corresponding area on the chart displays the text of the decline code.



Successful transactions

This chart displays the number and the sum of successful transactions on each day/hour in the selected period. The overall successful transactions amount and their number for the period are displayed in the chart legend. Hovering over a particular column displays the actual metric values for the selected day/hour. Clicking on the metric name in the chart legend hides/displays the corresponding columns/graph.



Daily history

This table shows the sum and the number of successful and failed transactions over the selected period grouped by days. Each line corresponds to a particular day in the selected period and additionally contains the conversion rate value (the share of the number of successful transactions in the overall number of transactions) and the conversion rate chart.

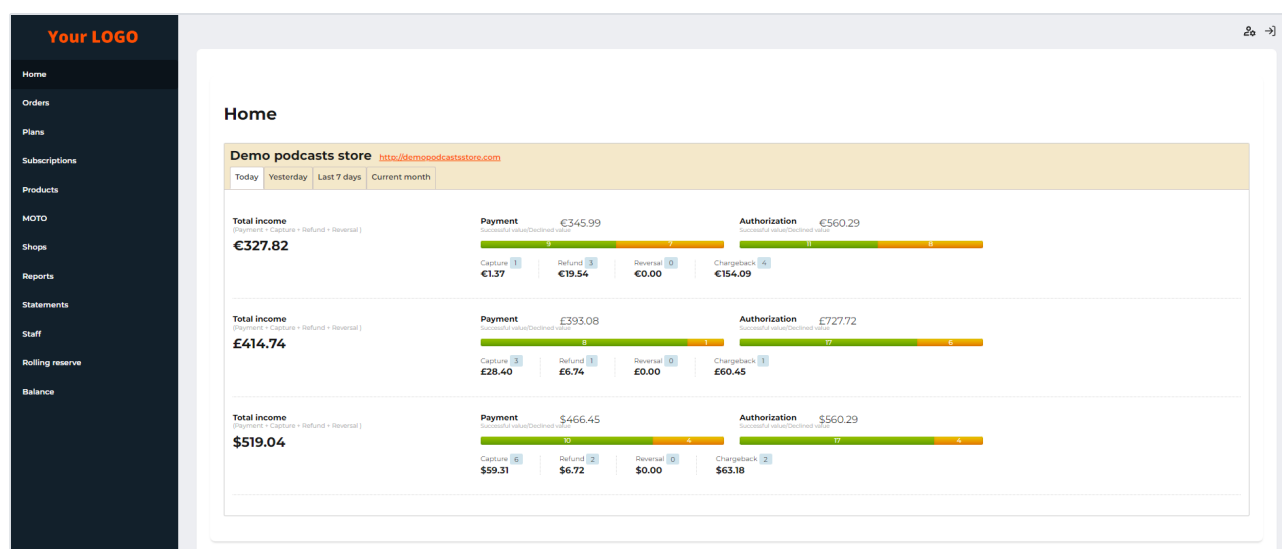
Daily history				
Date	Successful	Failed		Conversion
05/15/2024	35.00 3	0.00 0		100.00%
05/14/2024	0.00 0	0.00 0		0.00%
05/13/2024	0.00 0	0.00 0		0.00%
05/12/2024	0.00 0	0.00 0		0.00%
05/11/2024	0.00 0	0.00 0		0.00%
05/10/2024	18.49 5	40.21 10		33.33%
05/09/2024	0.00 0	0.00 0		0.00%
05/08/2024	0.00 0	0.00 0		0.00%
05/07/2024	90.00 9	20.00 2		81.82%
05/06/2024	377.00 38	45.00 5		88.37%
Show full history				

Financial information

Payment statistics

The system provides statistical data on the most important indicators for your business:

1. The total income received;
2. Ratio between successful and unsuccessful payments and authorizations;
3. The amount and number of Captures;
4. The amount and number of Refunds and Reversals;
5. The amount and number of Chargebacks.



The 'Dashboard' tab

The statistical report is presented for each currency separately. It allows you to view statistics for real (not test) transactions for today, yesterday, for the last 7 days, for the current month.

To view the statistics, go to the **Home** tab page in your back office.

 In case of no real payments, the tab page will show information about how to integrate with the system.

Report on transactions

In addition to quick payment statistics you can get on the **Home** page, the system provides a more flexible report with the ability to export the result.

These reports include financial payments, i.e. payments that were sent to the bank and received the final status. Test payments, payments that were rejected due to incorrect data, and incomplete payments are not included in these reports.

View a report

To get and view the report, follow the steps below:

1. Go to the **Reports** tab page.
2. Set the parameters for generating the report as described in the table below.
3. Click **Run report**.

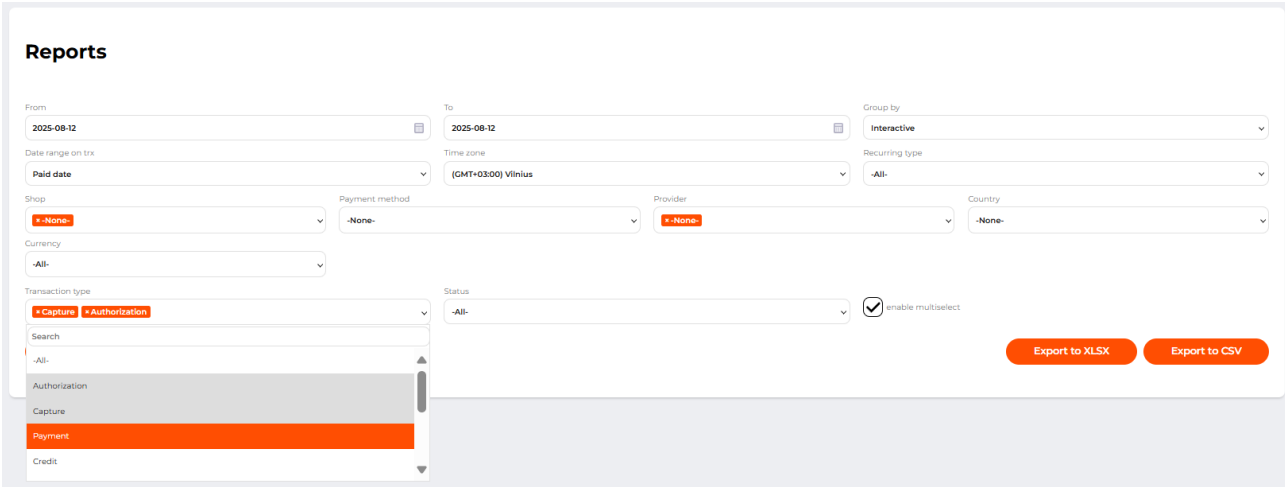
Table: Report parameters, filters, and possible values

Parameter	Description
From	A start date of the reporting period. Current date is set by default.
To	An end date of the reporting period, not earlier than a date in the From field. Current date is set by default.
Group by	Data grouping order. Possible values: • Interactive: Data are not aggregated automatically. Interactive mode will be activated. Set by default. • Daily: Data are aggregated automatically by each day of the reporting period. • Monthly: Data are aggregated automatically by each month of the reporting period.
Date range on trx	Transaction date and time. Possible values: • Creation date: Date and time when a transaction is created in the system. • Paid date: Date and time when a transaction is processed by an acquirer or a processor. Set by default. • Settlement date: Date and time when a transaction is cleared (transaction amount is settled to a merchant account).
Time zone	A relevant time zone for the report. After the time zone is specified, the system resets the transaction dates and time to the selected time zone.
Recurring type	A type of recurring transaction. Possible values: • All: to show the report of transactions of all types. Set by default. • Not recurring transaction: to show the report of non-recurring transactions only. • Recurring transaction: to show the report of recurring transactions only. • Initial recurring transaction: to show the report of initial recurring transactions only.

Parameter	Description
Shop	A name of the merchant's shop. Possible values: • None: The system will generate a consolidated report on transactions of all registered merchant shops. Set by default. • All: The system will generate a report with data grouped by each shop. • Merchant shop name out of the list: The system will generate a report on transactions initiated through this shop.
Payment method	A payment method used to make a transaction. Possible values: • None: The system will generate a consolidated report on transactions initiated by all payment methods. Set by default. • All: The system will generate a report with data grouped by each payment method. • Payment method name or brand out of the list: The system will generate a report on transactions initiated by this payment method.
Provider	Provider, the source of the payment token used for the transaction. Possible values: • None: the system will generate a consolidated report on all transactions processed with or without using a payment token from Apple Pay, Google Pay or Samsung Pay token providers. • All: the system will generate a report on transactions grouped by the payment token provider. • Not applicable: the system will generate a report on the transactions that were processed without the tokens of the payment token providers. (<code>credit_card.token_provider = null</code>) • {Payment token provider name}: the system will generate a report on transactions processed using the token of the specified payment token providers (Apple Pay, Google Pay or Samsung Pay).
Country	A country of a customer. Possible values: • None: The system will generate a consolidated report on transactions initiated from all countries. Set by default. • All: The system will generate a report with data grouped by each country. • EU: The system will generate a report with data grouped by each country of the European Union. • Non-EU: The system will generate a report with data grouped by each country outside the European Union.

Parameter	Description
Currency	A transaction currency. Possible values: • All: The system will generate a report with data grouped by each currency. Set by default. • Currency out of the list: The system will generate a report on transactions processed in this currency. • All in EUR: The system will generate a report with amounts converted to EUR at the exchange rate set by Open Exchange. • All in USD: The system will generate a report with amounts converted to USD at the exchange rate set by Open Exchange. • All in GBP: The system will generate a report with amounts converted to GBP at the exchange rate set by Open Exchange. • All in RUB: The system will generate a report with amounts converted to RUB at the exchange rate set by Open Exchange.
Transaction type	A transaction type as defined by the system. Possible values: • All: The system will generate a report with data grouped by each transaction type. • Transaction type out of the list: The system will generate a report on transactions of the selected transaction type.
Status	A transaction status as defined by the system. Possible values: • All: The system will generate a report with data grouped by each transaction status. Set by default. • Successful: The system will generate a report only on successful transactions. • Failed: The system will generate a report only on failed transactions.

If you select the **Enable multiselect** checkbox, you can set several values in the **Shop** and **Transaction type** fields. The report will include data matching all selected values. The field hint indicates how many values are chosen.



Multiselect on the 'Reports' tab

After generating a report on the specified parameters, the system will display information in a table form indicating the number and total amount of transactions corresponding to the parameters. For a report grouped by days or months, a period will also be specified.

If the **Group by** parameter is set to **Interactive**, the report is displayed in the interactive mode.

The interactive mode allows users:

- to search a value across the report outcome instantly in the **Search** field;
- to see the overall number of reported transactions in the **Total** field at the bottom of the report table;
- to sort the data instantly on one or on a few columns of the report table.

To sort the output data on a column, use the arrows next to the column name to arrange the data in ascending or descending order. Multi-column ordering can be activated by *Shift + click* on columns. The clicked column is added as a secondary, tertiary, etc ordering column.

Reports

From: 2025-07-01 To: 2025-08-12 Group by: Interactive

Date range on trx: Paid date Time zone: (CMT+03:00) Vilnius Recurring type: -All-

Shop: -All- Payment method: -All- Provider: -All- Country: -All-

Currency: -All-

Transaction type: -All- Status: -All- ☐ enable multiselect

[Run report](#) [Clear fields](#) [Export to XLSX](#) [Export to CSV](#)

Search:

Merchant	Shop	Payment method	Provider	Country	Currency	Transaction type	Status	Count	Volume
Demo merchant	Demo Shop			DE	USD	Payment	Failed	1	1,000.00
Demo merchant	Demo Shop			DE	DE	Payment	Successful	1	50.00
Demo merchant	Demo Shop				USD	Payment	Successful	1	1.00
Demo merchant	Demo Shop			US	USD	Payment	Successful	1	10.00

The report in the interactive mode

Reports

From: 2025-07-01 To: 2025-08-12 Group by: Interactive

Date range on trx: Paid date Time zone: (CMT+03:00) Vilnius Recurring type: -All-

Shop: -All- Payment method: -All- Provider: -All- Country: -All-

Currency: -All-

Transaction type: -All- Status: -All- ☐ enable multiselect

[Run report](#) [Clear fields](#) [Export to XLSX](#) [Export to CSV](#)

Search:

Merchant	Shop	Payment method	Provider	Country	Currency	Transaction type	Status	Count	Volume
Demo Merchant	Demo Shop				USD	Payment	Successful	553	553.00
Demo merchant	Demo Shop			DE	DE	Payment	Successful	1	50.00
Demo merchant	Demo Shop			US	USD	Payment	Successful	1	10.00

The report sorted by the **Transaction type** and **Status** columns

 Instant search and sorting outcome can not be saved and exported.

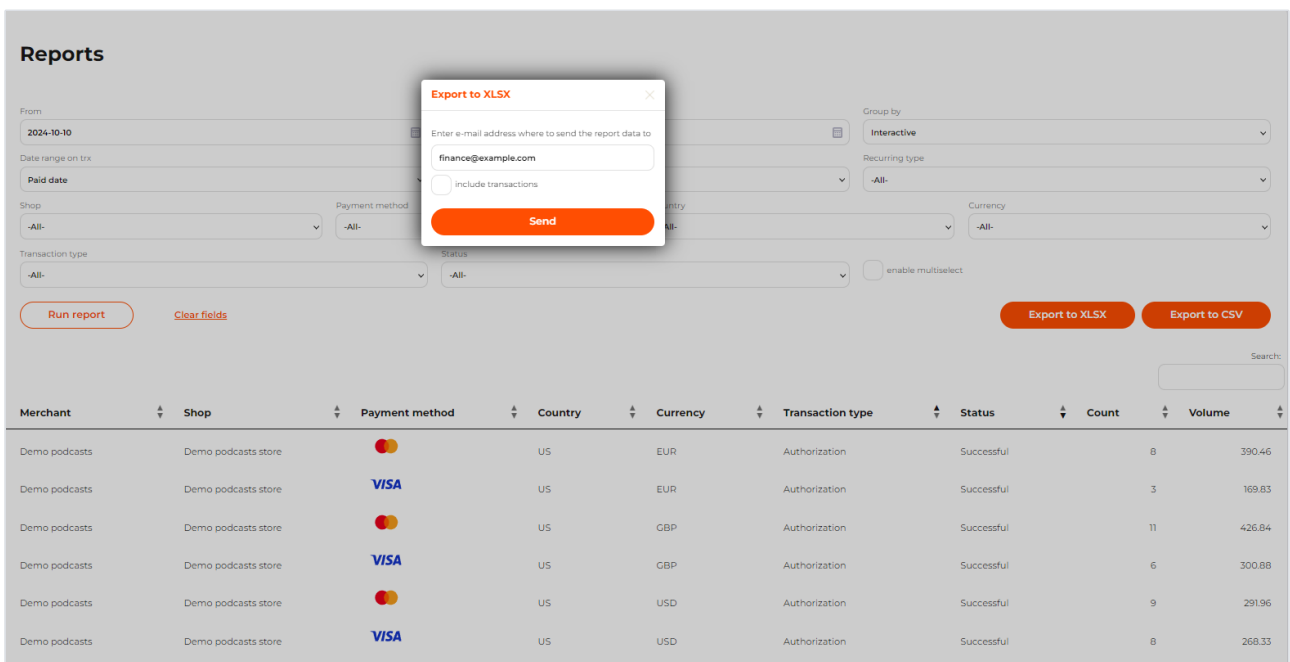
Export a transaction report

To receive a payment report by email, follow these steps:

1. Go to the **Reports** tab page.
2. Set the parameters for generating the report, as described in [View a report](#).
3. Click **Export to XLSX** or **Export to CSV** to download the report in the desired format.

4. Enter an email address to which a link to download the report will be sent.
5. Activate the **Include transactions** checkbox to get a report with detailed information about each transaction, if required.
6. Click **Send**.

i The report export file in Excel format can contain no more than 1.048.576 transactions. If the number of the reported transactions is more, please specify the parameters.



Reports

From: 2024-10-10

Date range on trx: Paid date

Shop: -All-

Payment method: -All-

Transaction type: -All-

Status: -All-

Group by: Interactive

Recurring type: -All-

Currency: -All-

☐ include transactions

Send

Run report **Clear fields** **Export to XLSX** **Export to CSV**

Merchant	Shop	Payment method	Country	Currency	Transaction type	Status	Count	Volume
Demo podcasts	Demo podcasts store		US	EUR	Authorization	Successful	8	390.46
Demo podcasts	Demo podcasts store		US	EUR	Authorization	Successful	3	169.83
Demo podcasts	Demo podcasts store		US	GBP	Authorization	Successful	11	426.84
Demo podcasts	Demo podcasts store		US	GBP	Authorization	Successful	6	300.88
Demo podcasts	Demo podcasts store		US	USD	Authorization	Successful	9	291.96
Demo podcasts	Demo podcasts store		US	USD	Authorization	Successful	8	268.33

The Report export window

Selecting the checkbox **Include transactions** displays a list of available columns for the additional tab in the report:

Column name	Description
transactions uid	Transaction UID.
order id	Order identifier.
tracking id	Transaction's identifier in the merchant system.
status	Transaction status.
description	Order description.
amount	Transaction amount in base currency units.

Column name	Description
currency	Transaction currency.
discount rate	Transaction fee, in %.
transaction rate	Fixed transaction fee in the transaction currency, in base currency units.
transaction fee	Total amount of transaction fees, in base currency units.
settled amount	Amount to be paid to the merchant after deducting commissions, in base currency units.
transaction type	Transaction type.
created at	Date and time when the transaction was created.
paid at	Date and time when the transaction was completed.
settled at	Date and time when the transaction amount is credited to the merchant's account by the acquirer.
expired at	Date and time when the order expires, time until which the customer can complete the transaction
message	Transaction processing result message.
shop id	Shop identifier in the PSP system.
shop	Shop name in the PSP system.
bank acquirer	Gateway/bank name.
gateway note	Gateway note field value in the gateway settings.
business category	Business category of the shop.
bank id	Transaction identifier in the acquirer's system.
first name	Customer's first name.
last name	Customer's last name.
address	Customer's billing address.
country	Customer's billing country.
city	Customer's billing city.
postal code	Customer's billing ZIP or postal code.

Column name	Description
state	Customer's billing state or region.
phone	Customer's phone.
ip	Customer's IP address.
e-mail	Customer's email.
brand	Card brand.
merchant id	Merchant identifier in the PSP system.
merchant country	Merchant's country.
merchant company	Merchant's company name.
amount after conversion	Transaction amount after conversion.
currency after conversion	Transaction currency after conversion.
gateway id	Gateway identifier in the PSP system.
recurring type	Recurring type of the transaction.
payment method fields	Adds payment method fields to the report.
connection type	Connection type field value in the gateway settings.
response code	Transaction processing result code.
initial amount	Initial transaction amount.
surcharge amount	Applied surcharge amount.
exchange rate	Exchange rate used for the transaction conversion.
agent fields	Adds agent fields to the report.
settled amount after conversion	Converted transaction amount to be paid to the merchant, in base currency units.
transaction fee after conversion	Total amount of the transaction fees after conversion, in base currency units.

The following items are not available for the users without the *Personal data access* permission: First name, Last name, Address, City, Postal code, State, Phone, IP, E-mail, Card holder.

As soon as the report is generated, a link to the report is sent to the indicated email address. The link expires in 72 hours. To access the report, the user must be logged into the system using the same account as the one used for exporting the report.

The Excel file that you'll get can contain one or several sheets with data in columns. The report view and the number of sheets in the file depend on what report parameters are set and whether the detailed information on transactions was requested.

The first sheet contains the overall basic information on the transactions.

	A	B	C	D	E	F	G	H	I	J	K
1	Отчет за период: 2021-01-01 - 2021-10-03. Часовой пояс: Etc/UTC										
2	Торговец	Магазин	Шлюз	Карта	Страна	Валюта	Тип транзакции	Статус	Количество	Оборот	Период
3						USD	Авторизация	Неуспешный	411	78,363.22	
4						USD	Авторизация	Успешный	1463	236,313.72	
5						USD	Списание	Успешный	1455	215,513.03	
6						USD	Платеж	Неуспешный	56100	2,157,163.97	
7						USD	Платеж	Успешный	49538	3,126,670.13	
8						USD	Возврат средств	Неуспешный	38	4,305.32	
9						USD	Возврат средств	Успешный	687	232,988.82	
10						USD	Отмена	Успешный	231	2,425.25	
11						USD	Отмена авторизации	Успешный	7	20,863.24	

The Summary sheet of an exported report in the XLSX format (a part of the sheet shown)

The second and following sheets contain detailed information on card transactions and operations initiated by alternative payment methods. Transactions processed by alternative payment methods with counters are listed on a separate sheet.

	A	B	C	D	E	F	G	H
1	Transactions UUID	Order Id	Status	Description	Amount	Currency	Discount rate	Transaction rate
3	61647261-925c1fa46a	59038311	Successful	Deposit	100.00	USD	0.00	0.00
4	61674479-7de158fb5a	65037321	Successful	Order # 37356	86.55	USD	0.50	0.00
5	61500014-f041ce8061	65144342	Successful	60 min access	320.00	USD	2.90	0.00
6	61570263-d910b02339	65145539	Successful	Telegram: Monthly STORY(x3) Module (first 3 days for 1.00 usd)	1.00	USD	2.85	0.00
7	61571172-211ae04d53	65146364	Successful	60 min access	90.00	USD	2.90	0.00
8	61571561-9be0ca14aa	65146742	Failed	Zodier NY Gold with Trial USD	1.00	USD	3.00	0.00
9	61571765-6194e212ac	65146803	Failed	Zodier NY Gold with Trial USD	1.00	USD	3.00	0.00
10	6157525-66957fd907	65147440	Failed	Zodier NY Gold with Trial USD	1.00	USD	3.00	0.00
11	61572356-773c1f9ec2	65147560	Failed	Telegram: Monthly Search(x1) Module (first 7 days for 1.00 usd)	1.00	USD	2.85	0.00
12	61552425-ecaa205526	65147627	Successful	Telegram: Monthly Search(x1) Module (first 7 days for 1.00 usd)	1.00	USD	2.85	0.00
13	61576620-ea76907fc9	65147813	Successful	Zodier NY Gold with Trial USD	4.99	USD	3.00	0.00

The Card transaction sheet of an exported report in the CSV format (a part of the sheet shown)

If you click **Export to CSV**, you will get a link to your email address. Click the link and save the ZIP archive. The archive contains:

- description.txt - a file with the reporting period and time zone description;
- totals.csv - a file with the overall information on the reported transactions;
- one or several files in the {payment method}.csv format - a file with data on transactions initiated by a payment method which is indicated in the file name.

```
Merchant,Shop,Gateway,Card,Country,Currency,Transaction type,Status,Count,Volume,Period
"","","","","EUR,Payment,Failed,1,31.83,""
"","","","","EUR,Payment,Successful,8,703.01,""
"","","","","USD,Payment,Failed,2,63.65,""
"","","","","USD,Payment,Successful,9,770.83,""
```

Example of the "totals.csv" file (part)

Merchant balance. Version 2

The merchant balance. Version 2

The Balance page displays the merchant balance and the balances of their shops. The balances are grouped by transaction currencies.

To access the new version of Balance, go to {backoffice_url}/merchant/**balances**

Balance

Currency

As of date

Time zone

-All-

(GMT+02:00) Vilnius

Show

Clear fields

The balance is generated at 2025-02-17 09:08:59 +02:00

✓ Total

EUR

+92 258.32 EUR

✓ Merchant

#366 Demo podcasts

+92 258.32 EUR

➢ Shop

#343 Demo podcasts store

+92 258.32 EUR

✓ Total

GBP

+117 358.82 GBP

✓ Merchant

#366 Demo podcasts

+117 358.82 GBP

➢ Shop

#343 Demo podcasts store

+117 358.82 GBP

➢ Total

USD

+112 130.00 USD

To display balance of the merchant, fill in the fields according to the table below. To display shop balances expand *Total* row and then expand *Merchant* row.

Table: Merchant balance parameters

Field	Description
Currency	The list of currencies. Select -All/- to display balances for all currencies available on the gateways.
As of date	Date and time picker. By default, the current date and time are applied.
Time zone	By default, the PSP timezone is set.