



PT2 System Document

User Manual

Version 1.0
15 July 2020
Christine Trinidad, Florida Estrella

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Document Information

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History

Version	Date	Notes
1.0	15 Jul 2020	Updated: Invoicing Added: Background, Transaction details, Test card, Reason codes,

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1. Document Overview

This User Guide covers the **use of PayTabs V2 System (V2)** for following Business Units:

1. Merchant
2. PayTabs Commercial and Business Development team
3. PayTabs Customer Success team

Portals	
Merchant	: https://merchant.paytabs.com/merchant/home
Developers	: https://merchant.paytabs.com/merchant/developers

2. Background

Partners

The system is designed to operate as a 'white-label' system, and this is controlled at a top-level using partner IDs. All data in the system is segregated at this level. It is designed such that an individual white-label system can be operated on its own infrastructure, or on infrastructure shared with other white-labels.

Merchants

A merchant is linked to one white-label system. The merchant record is largely a way of grouping information related to a single company, and the onboarding/underwriting process takes place at this level.

Profiles

Each merchant will generally have 2 profiles. One is their initial testing profile, which is automatically created when they first register. This allows for things such as integration work and getting familiar with the operation of the system to happen in parallel with their application being processed.

Once a merchant has been approved, a live profile is created. The merchant can now switch between the test and live profiles at any time, both at the merchant dashboard level and within the integration to the system. The test profile will always remain active, allowing the merchant to do any additional integration work/testing they may want at any time without affecting their live processing.

All transactions are segregated at the profile level.

A merchant may require more than one live profile, for example dealing with different brands or trading names that they operate under, but in most cases it will be one test and one live profile.

Terminals

Within each profile, a merchant will have one or more terminals. These are the links to the acquirers. A profile may have any number of terminals with any mixture of currencies, acquirers, payment methods etc. For example, a single profile could have a terminal that processes SAR transactions through Riyadh Bank using Cybersource, an AED link through Mashreq using MPGS, and so on.

Accounts

Each merchant, once accepted, will have at least one account. This manages the payments to the merchant (there is a separate accounting document which details this process). An account operates under a single trading currency. This trading currency does not need to match the transaction currency, any transaction processed in a different currency will be converted to the account currency when pushed to the accounting system (This does not affect the currency the transaction itself is processed in)

Each terminal is linked to a merchant account. All transactions through that terminal will be processed and paid through the relevant merchant account. Multiple terminals can link to the same account.

Users

Each merchant can have more than one user (login) associated with it. Each user associated with a merchant can be given a specific role and set of permissions, which controls what that user will be able to do when they login.

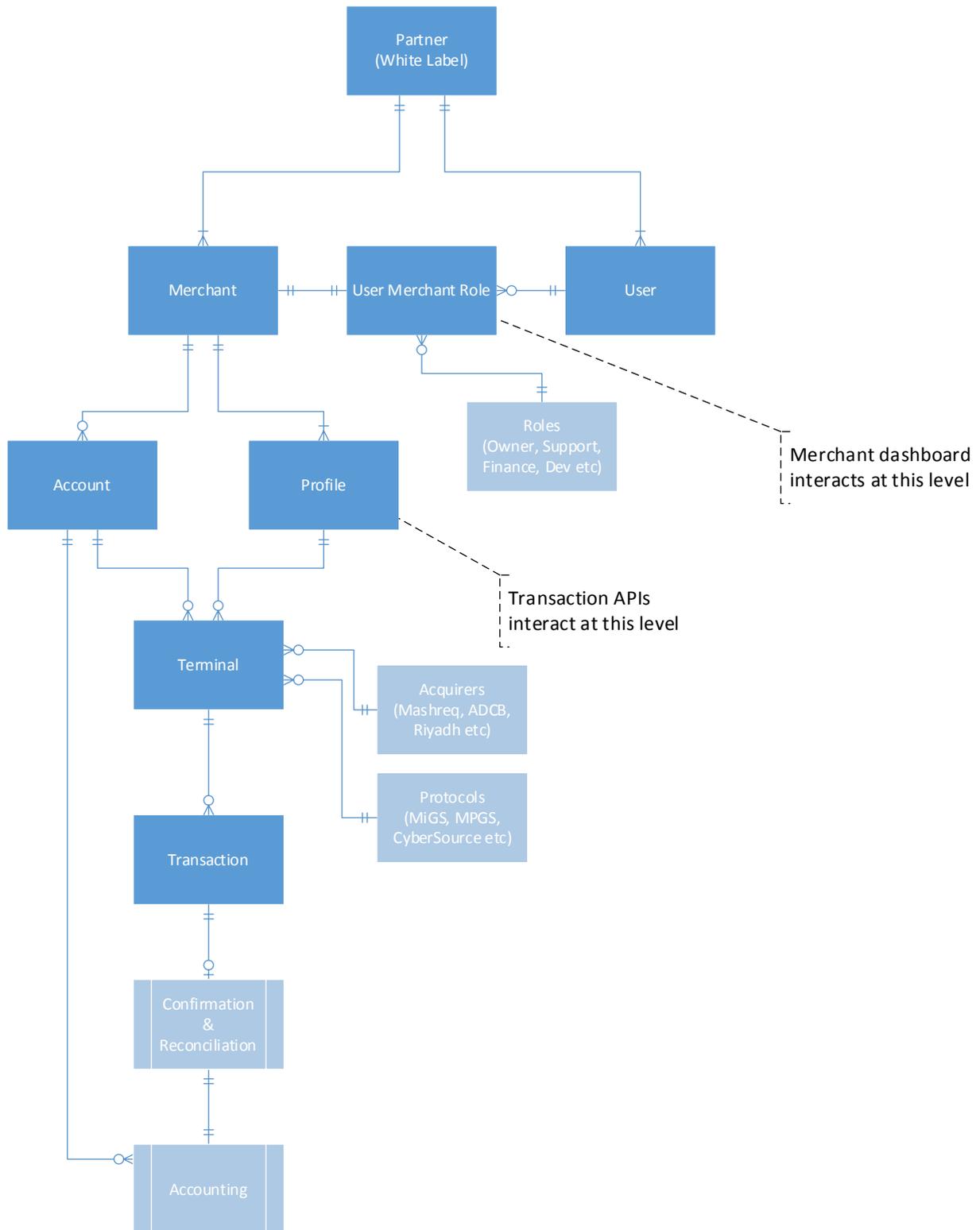
For example, a user may be given a customer support type role where they can lookup transactions but would not have any access to the accounting system, the developer/integration sections. A finance role would be able to see transactions and the accounting system. There are several different roles with different abilities, and additional roles can be created if required.

In addition to a merchant being able to have more than one user, a user can be linked to more than one merchant. It is possible for a user to have a different role within each merchant they are connected to.

A common example of this is merchants giving access to a third-party developer to work on integrating their systems. The merchant can invite the user to their merchant using the 'developer' role (and optionally say they can only see the test profile, not the live one). This same user may have developer links to multiple merchants, and when that user logs in can switch between these merchants at any time. The merchant can later unlink that user when they want to, and that user would then no longer have any access to that merchant.

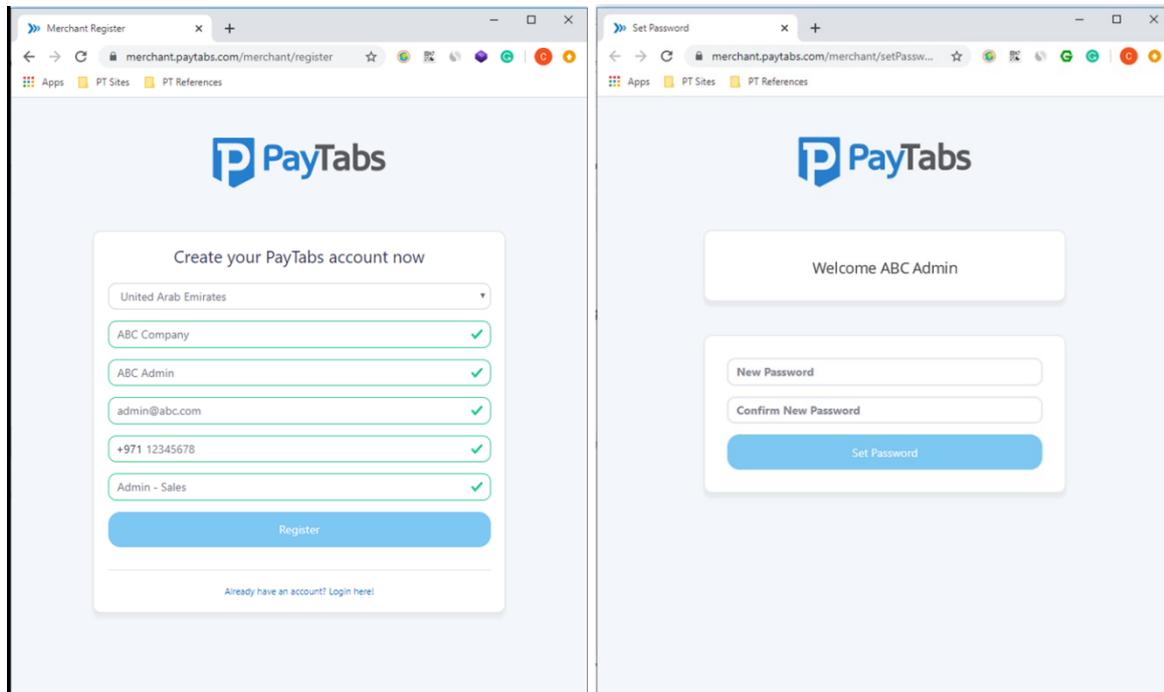
Block Diagram

This shows the basic relationships between the different elements. For example, a merchant will have 1 or more profiles, and may have 0 or more accounts (test transactions are not linked to an account).



3. Sign Up and Verification

Creating an account with PayTabs is simple and easy. Get started by setting up an account using basic customer information and company details. An email verification to generate a new password is instantly sent upon registration.



4. Account Activation

There are 5 Stages to complete the onboarding process; *Company Details, Trading Details, Bank Details, Ownership Details, and Document Collection*. Merchant is required to enter accurate information for all stages as compliance to standard Know-Your-Customer (KYC) and Know-Your-Business (KYB) procedure. Activation will be confirmed after successful review and approval from PayTabs team.

Stage 1: Company Details

The screenshot shows a web browser window with the URL `merchant.paytabs.com/merchant/onboarding`. The page title is "Onboarding" and the user is logged in as "ABC Company" in "TEST MODE". The interface includes a left sidebar with navigation options: Home, Profile, Team, Transactions, Developers, and Reports. The main content area is titled "Company Details (Stage 1 of 5)" and contains a form with the following fields:

- Company Name:** ABC Company (Note: *This must match the name on your trade licence.*)
- Trading Name:** ABC Company (Note: *The brand/name you trade under.*)
- Previous Name(s):** (Note: *Any previous names the company has operated as or been known as in the last 3 years.*)
- Address:** Office 123, 12th Floor (Note: *Complete address is required.*)
ABC Building, Block 100
- City:** Media City
- Region/State:** Dubai
- Country:** United Arab Emirates
- Zip/Post/Area Code:** N/A
- Banking Currency:** UAE Dirham (Note: *Your main banking/settlement currency.*)
- Company Type:** Branch of a UAE Company (Note: *This must match the details on your trade licence.*)
- Status:** Pending review

A warning message at the bottom states: "You must ensure that all details are accurate. Missing or incorrect details will cause delays in processing your application and could result in the application being rejected. Please ensure that the above information is correct before clicking next." A "Next" button is located at the bottom right of the form.

Stage 2: Trading Details

The screenshot shows the 'Trading Details' form in the PayTabs onboarding process. The form includes the following fields:

- Business activity:** Services (dropdown), Counseling Services (dropdown). Note: Please indicate your primary business activity.
- Products/Services:** Business set up and consultancy (text input). Note: Description of products/services to be sold online.
- Trading Currency:** UAE Dirham (dropdown). Note: Your main trading currency.
- Estimated sales:** 1500000 (text input). Note: Your estimated annual sales (in your selected trading currency).
- Average ticket size:** 1000 (text input). Note: Your average ticket size (in your selected trading currency).
- Sanctioned countries:** No (dropdown). Note: Will you in any way be trading with any UN sanctioned countries (For example: Cuba, Iran, North Korea, North Sudan or Syria)
- Status:** Pending review

A warning message states: "You must ensure that all details are accurate. Missing or incorrect details will cause delays in processing your application and could result in the application being rejected. Please ensure that the above information is correct before clicking next." Navigation buttons for 'Previous' and 'Next' are visible at the bottom right.

Stage 3: Banking Details

The screenshot shows the 'Banking Details' section of the onboarding process. A green notification bar at the top indicates "Bank record added". Below it, a table displays the details of the added bank record:

AED: Emirates NBD	
Account Name	ABC Company
IBAN	AE36 0030 0113 7255 5920 001
Account Number	0011372555920001
Status	Pending review

A warning message states: "You must ensure that all details are accurate. Missing or incorrect details will cause delays in processing your application and could result in the application being rejected. Please ensure that the above information is correct before clicking next." Navigation buttons for 'Previous', 'Add', and 'Next' are visible at the bottom right.

Stage 4: Ownership Details

Onboarding / Ownership Details (Stage 4 of 5)

Owner record added

Manager	
Name	Ali Mohammed
Signatory	Yes
Residence	United Arab Emirates
Phone Number	521657288
Email Address	abc@admin.com
Place of Birth	United Arab Emirates
Date of Birth	03/Feb/1980
Nationality	United Arab Emirates
Status	Pending review

⚠ You must ensure that all details are accurate.

Missing or incorrect details will cause delays in processing your application and could result in the application being rejected. Please ensure that the above information is correct before clicking next.

Previous Add Next

Stage 5: Document Collection

Onboarding / Document Collection (Stage 5 of 5)

Document uploaded successfully

Certificate of Authorised Signatories	
Uploaded on	03/May/2020 15:09
Status	Pending review

Shareholder Registration Certificate	
Uploaded on	03/May/2020 15:09
Status	Pending review

Trade/Service Licence	
Number	00123
Issuer	DMCC
Expiry Date	28/Nov/2021
Uploaded on	03/May/2020 15:10
Status	Pending review

Trade Name Certificate	
Uploaded on	03/May/2020 15:11
Status	Pending review

BANKS

Bank Statement	
Bank	Emirates NBD
Account	0011372555920001
Currency	AED
Uploaded on	03/May/2020 15:11
Status	Pending review

OWNERS

Passport	
Number	AE123
Issue Date	20/Jan/2018
Expiry Date	19/Jan/2028
Name	Ali Mohammed
Date of Birth	03/Feb/1980
Nationality	United Arab Emirates
Uploaded on	03/May/2020 15:12
Status	Pending review

Emirates ID	
Number	AE123
Expiry Date	10/Jan/2023
Name	Ali Mohammed
Date of Birth	03/Feb/1980
Nationality	United Arab Emirates
Uploaded on	03/May/2020 15:13
Status	Pending review

⚠ You must ensure that all required documents have been uploaded.

Missing, incorrect or unclear documents will cause delays in processing your application and could result in the application being rejected.

Previous Next

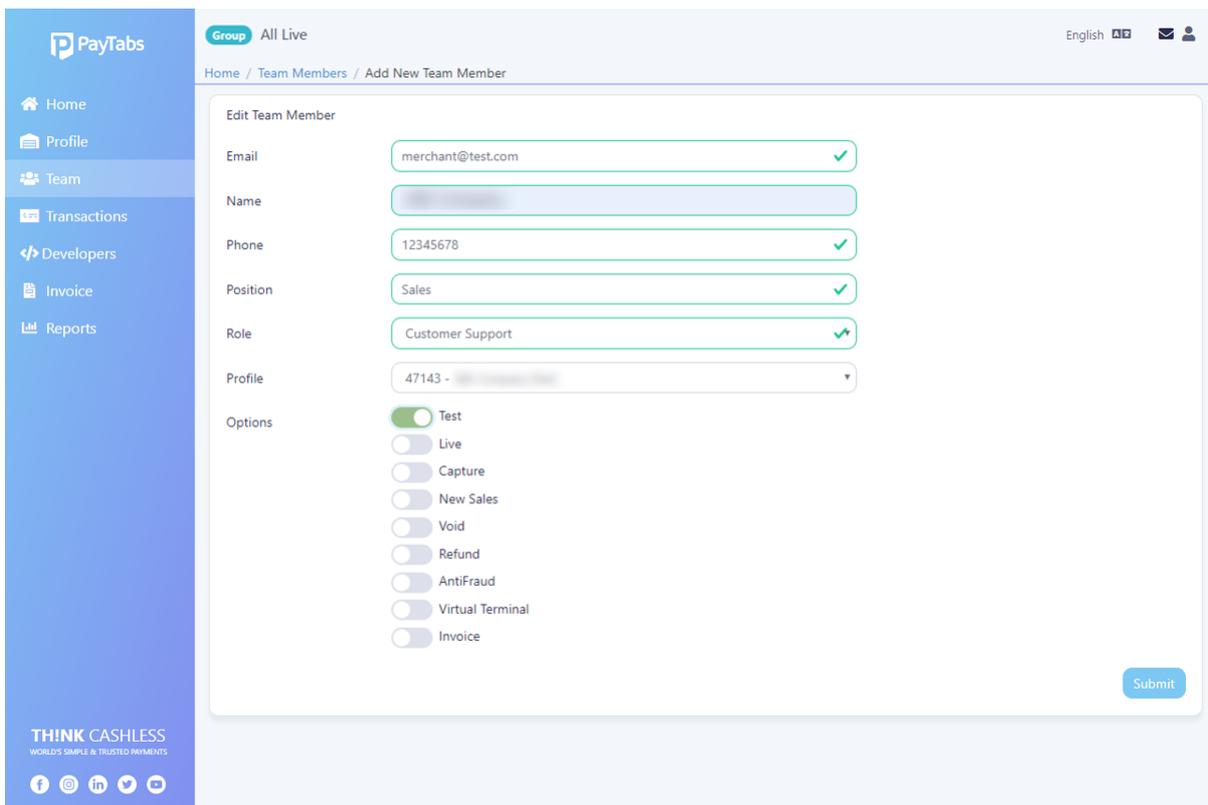
5. User Creation and Role Assignment

Each merchant can have more than one user (login) associated with it. Each user associated with a merchant can be given a specific role and set of permissions, which controls what that user will be able to do when they login.

In the Team panel, users can add team members and assign roles to manage transaction monitoring, reporting and other processing functions.



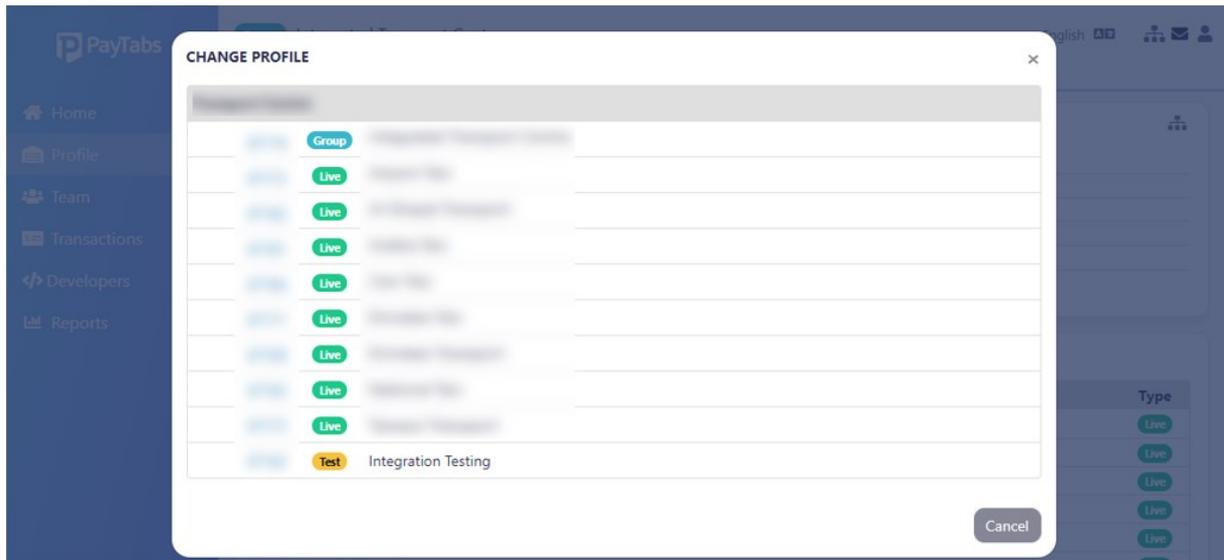
For example, a user may be given a customer support type role where they can lookup transactions but would not have any access to the accounting system, the developer or integration sections. A finance role would be able to see transactions and the accounting system. There are several different roles with different abilities, and additional roles can be created if required.



6. Profile Management

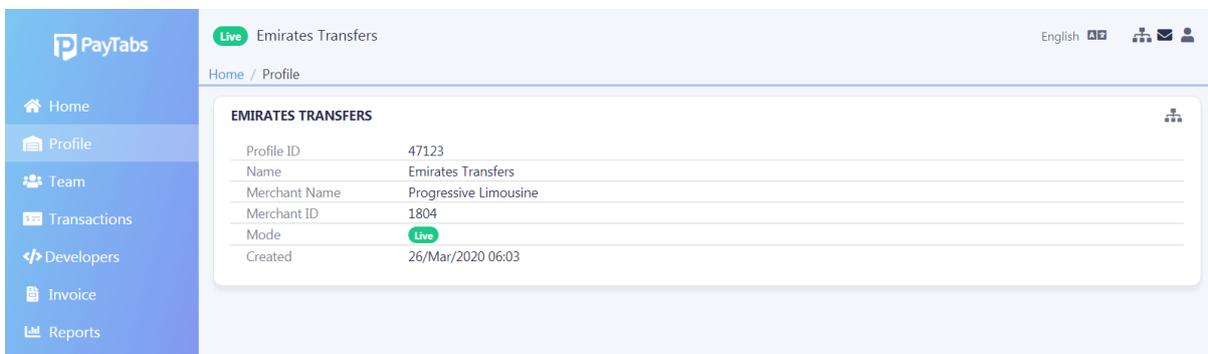
The initial setup is a testing profile, which is automatically created when they first register. This allows for things such as integration work and getting familiar with the operation of the system to happen in parallel with their application being processed. Once a merchant has been approved, a *Live* profile is created. The merchant can now switch between the test and live profiles at any time, both at the merchant dashboard level and within the integration to the system.

The *Test* profile will always remain active, allowing the merchant to do any additional integration work or testing they may want at any time without affecting their live processing. All transactions are segregated at the profile level.



6.1 Accounts

Each merchant, once accepted, will have at least one *account* which manages the payments to the merchant. An account operates under a single trading currency. This trading currency does not need to match the transaction currency, any transaction processed in a different currency will be converted to the account currency when pushed to the system. This does not affect the currency the transaction itself is processed in.



7. Transaction Reporting

7.1 PayTabs Dashboard – Home Panel

The Home dashboard displays transactions ordered by latest transaction date. ‘Transactions Today’, ‘Sales Today’ and ‘Sales This Month’ are shortcuts to Transaction Panel.

Ref	Customer Name	Type	Payment Method	Currency	Amount	Date	Time	Status
PTB2013900000106	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	22:13	A
PTB2013900000105	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	22:06	A
PTB2013900000104	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	21:56	A
PTB2013900000103	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	21:55	A
PTB2013900000102	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	21:36	A
PTB2013900000101	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	21:29	D
PTB2013900000100	Ramy Hegazy	Sale	MasterCard	AED	0.01	18/May/2020	21:27	D
PTB2013900000099	Ramy Hegazy	Sale	MasterCard	AED	0.01	18/May/2020	21:24	D
PTB2013900000098	Ramy Hegazy	Sale	MasterCard	AED	0.01	18/May/2020	21:21	D

7.2 Transactions Panel

The ‘Sales This Month’ shortcut from the Home Panel displays on the Transaction Panel the list of Authorised transactions for the current month. Option to save in Excel or CSV format is available, as well as applying additional filters.

Ref	Customer Name	Type	Payment Method	Currency	Amount	Date	Time	Status
PTB2013900000106	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	22:13	A
PTB2013900000105	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	22:06	A
PTB2013900000104	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	21:56	A
PTB2013900000103	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	21:55	A
PTB2013900000102	Ramy Hegazy	Sale	MasterCard	AED	1.00	18/May/2020	21:36	A
PTB2013900000097	John Smith	Sale	Visa	AED	0.75	18/May/2020	20:33	A
PTB2013900000094	John Smith	Sale	MasterCard	AED	0.75	18/May/2020	19:14	A
PTB2013900000093	Ramy Hegazy	Sale	MasterCard	AED	0.75	18/May/2020	19:00	A
PTB2013900000091	John Smith	Sale	MasterCard	AED	0.75	18/May/2020	18:34	A
PTB2013900000090	John Smith	Sale	MasterCard	AED	0.75	18/May/2020	18:09	A

The Transaction table displays the following fields

Field	Description	Values
Ref	Transaction reference number	-
Customer Name	Customer name	-
Type	Transaction type	Sale Void – To reverse full authorised amount Authorization Capture – To capture a previously authorised amount Release – To release an amount previously authorised Refund Register – Authorization that cannot be captured
Payment Method	Payment method	MasterCard Visa Electron Maestro AMEX JCB [this list is not exhaustive]
Currency	Authorization Currency	AED [this list is not exhaustive]
Amount	Transaction amount	-
Date	Transaction execution date	-
Time	Transaction execution time	-
Status	Transaction status	A: Authorised H: Hold – Authorised but on hold P: Pending V: Voided E: Error D: Declined [This list is not exhaustive.]

Several filters are available to search for transactions - Cart ID, Email, Transaction Status and Date range, where Transaction Status can be Authorised, Error, Declined, Any status, Any status except Authorised.

The screenshot displays the PayTabs application interface. On the left is a blue sidebar with navigation options: Home, Profile, Team, Transactions (highlighted), Developers, and Reports. The main content area shows a search filter for transactions. At the top, it indicates 'Group: All Live' and 'English' with flags. Below this is a breadcrumb trail: 'Home / Transactions / Search'. The search filter is titled 'SEARCH' and includes the following fields:

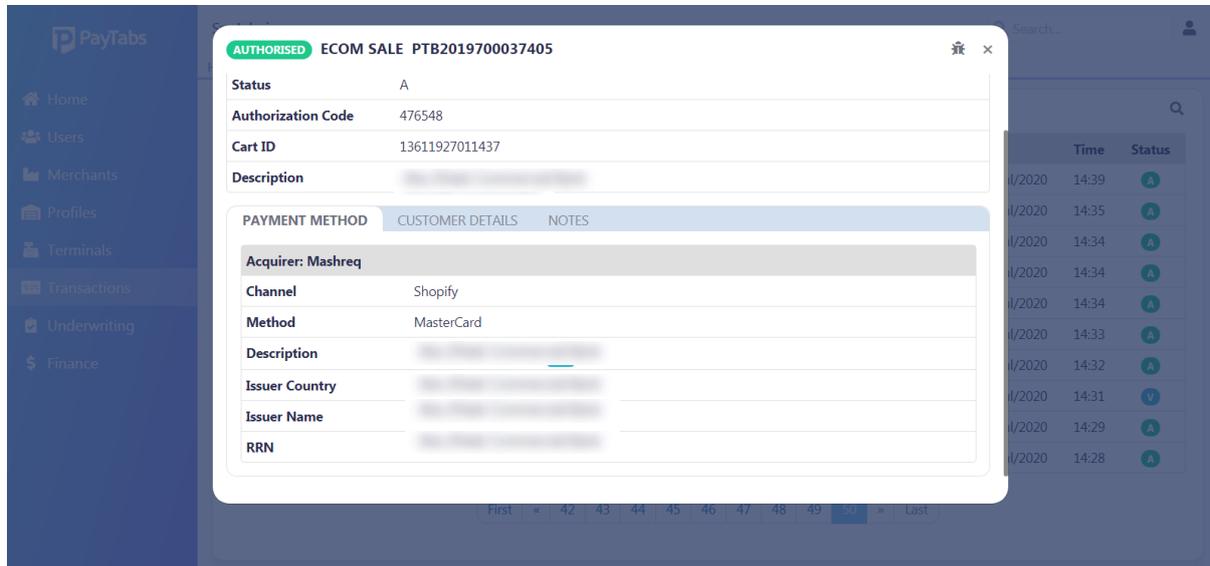
- Cart ID:
- Email:
- Status: A dropdown menu with 'Any' selected.
- Date: A date range selector with '21/May/2020' and '28/May/2020' entered, separated by three dots.

A blue 'Search' button is located at the bottom right of the search filter area. At the bottom of the sidebar, there is a logo for 'THINK CASHLESS' with the tagline 'WORLD'S SIMPLE & TRUSTED PAYMENTS' and social media icons for Facebook, Instagram, LinkedIn, and Twitter.

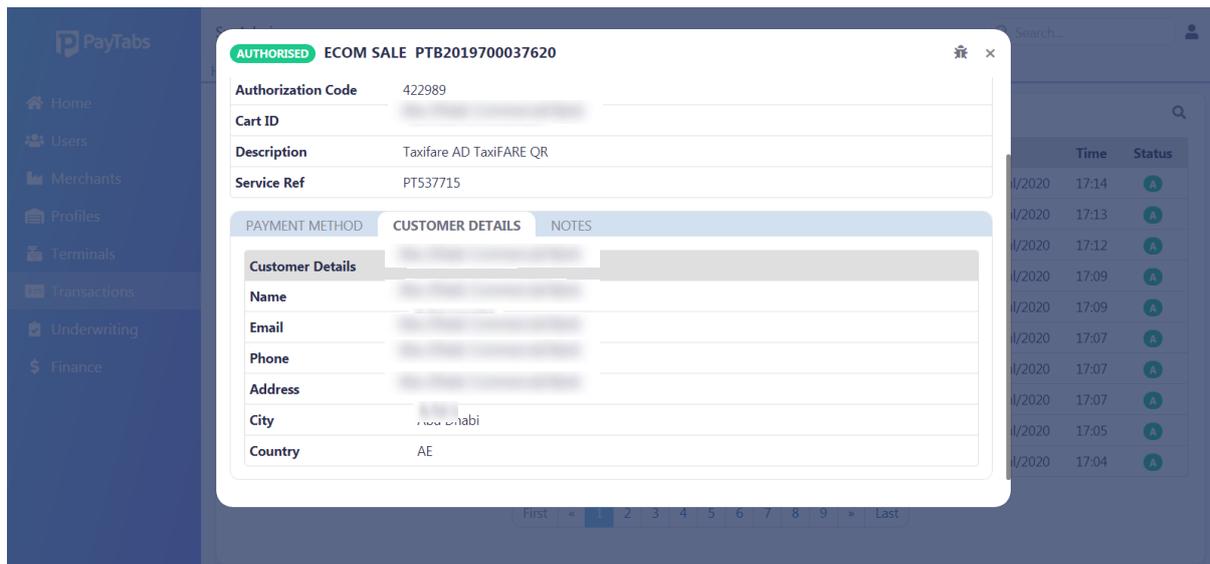
7.3 Transaction Details

Transaction details are shown below. It has three sub-tabs: Payment Method, Customer Details and Notes.

Payment Method shows Channel used, Card details, Issuer details and RRN.

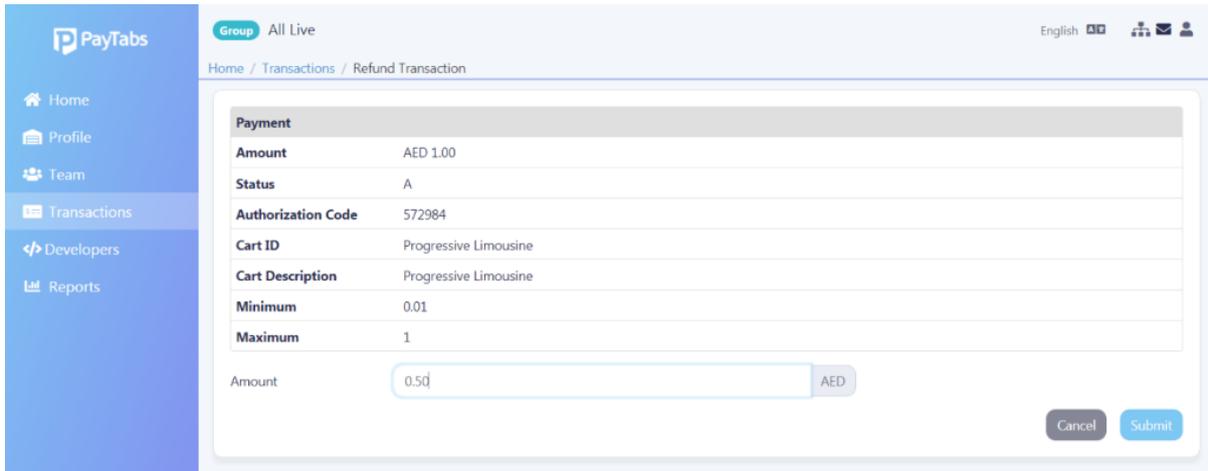


Customer Details



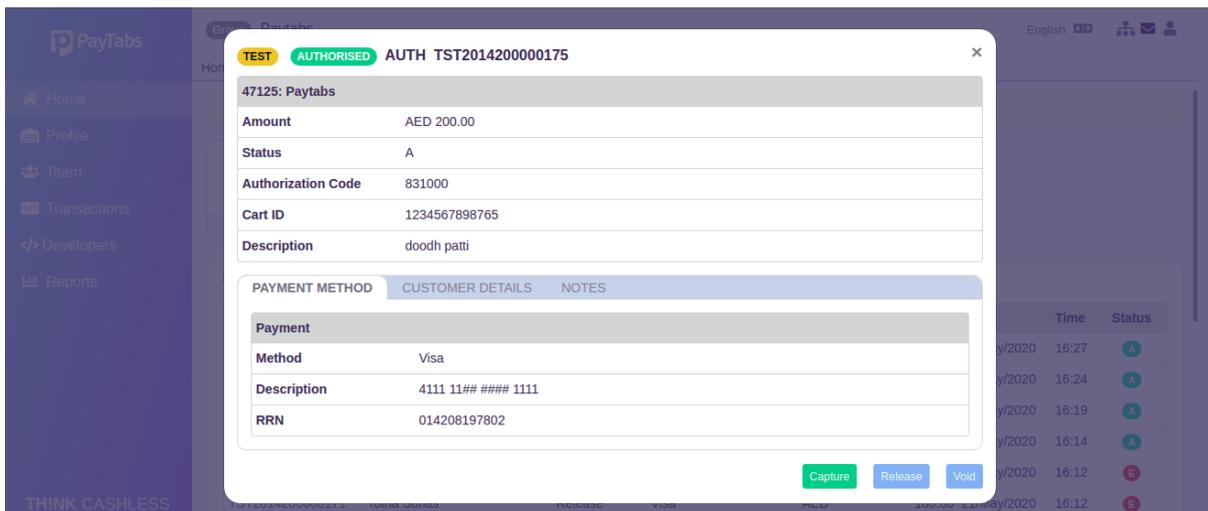
7.4 Refunding an Authorised Sale Transaction

Indicate the amount to be refunded to execute a refund request on an authorised transaction.



7.5 Void Functionality

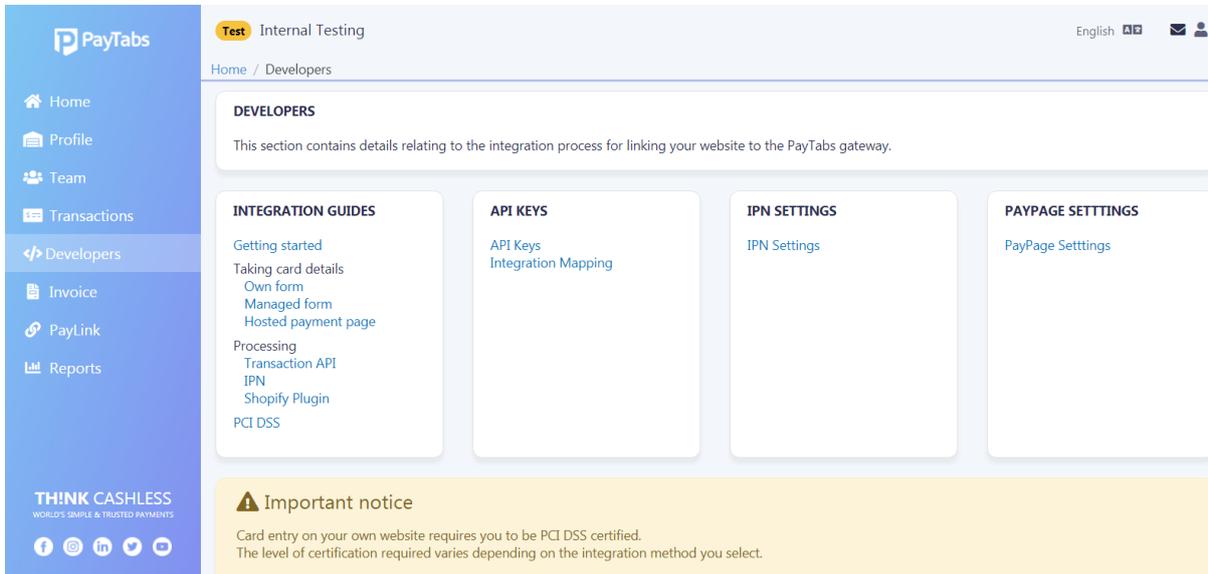
Users can only refund a transaction with an Authorised status. If there is a need to cancel a transaction that has an Authorised status, you may be able to issue a partial release or void instead.



8. Other Available Features

8.1 Developers Panel

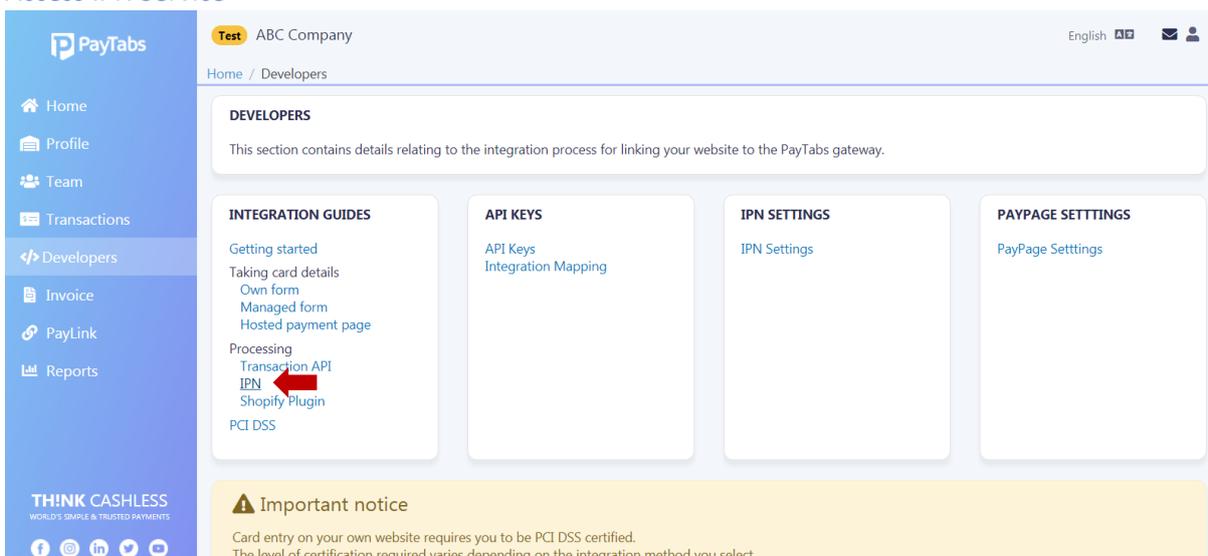
With a single dashboard, access several integration documentation and guides for seamless integration that will suit your platforms.

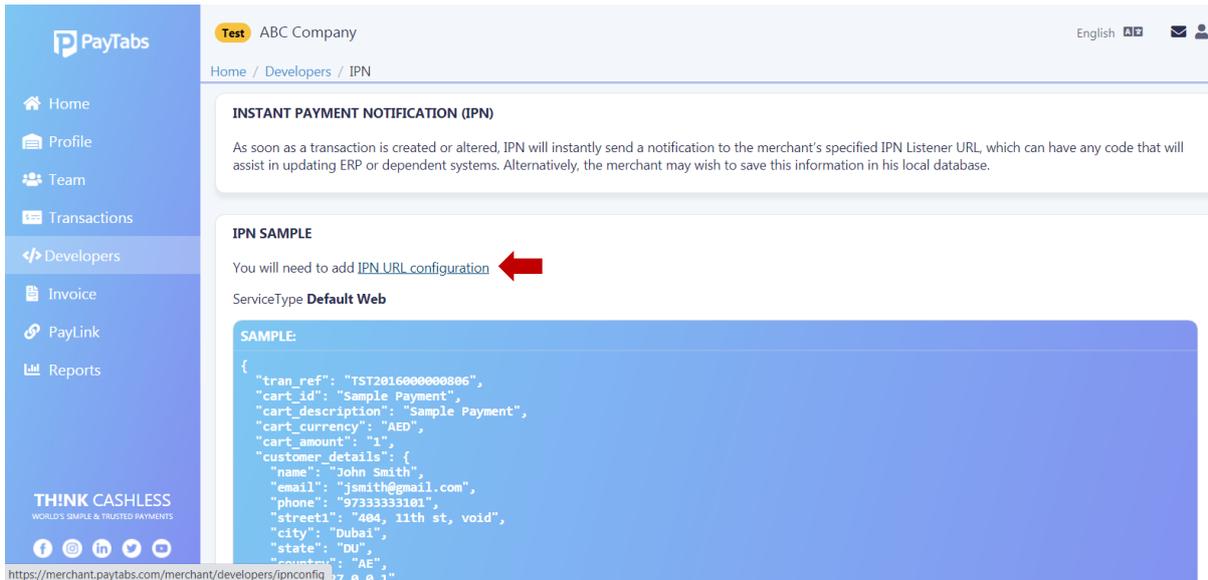


8.2 Instant Payment Notification (IPN) Service

As soon as a transaction is created or altered, IPN will instantly send a notification to the merchant's specified IPN Listener URL, which can have any code that will assist in updating ERP or dependent systems. Alternatively, the merchant may wish to save this information in his local database.

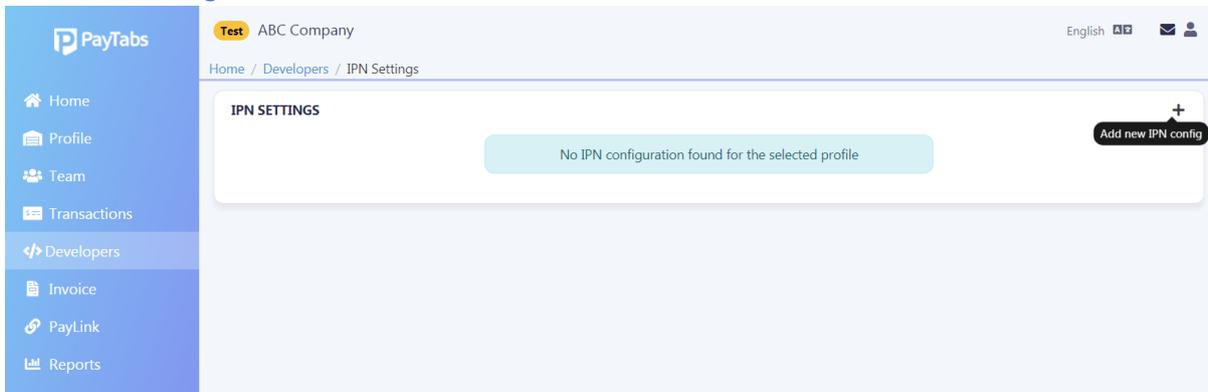
Access IPN Service



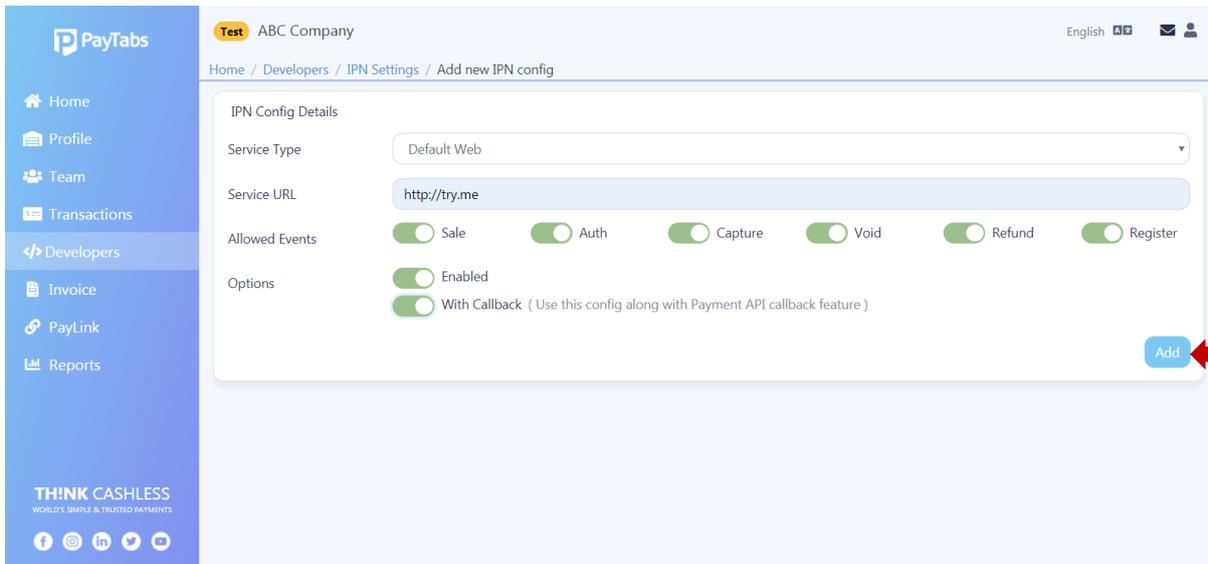


The screenshot shows the PayTabs interface for IPN configuration. The left sidebar contains navigation options: Home, Profile, Team, Transactions, Developers (highlighted), Invoice, PayLink, and Reports. The main content area is titled "INSTANT PAYMENT NOTIFICATION (IPN)" and includes a description: "As soon as a transaction is created or altered, IPN will instantly send a notification to the merchant's specified IPN Listener URL, which can have any code that will assist in updating ERP or dependent systems. Alternatively, the merchant may wish to save this information in his local database." Below this is a section titled "IPN SAMPLE" with the text "You will need to add IPN URL configuration" and a red arrow pointing to a blue box containing a JSON sample. The JSON sample includes fields for transaction reference, card ID, description, currency, amount, and customer details. At the bottom left, there is a "THINK CASHLESS" logo and social media icons. The URL at the bottom is "https://merchant.paytabs.com/merchant/developers/ipnconfig/17.0.0.1".

Add an IPN configuration

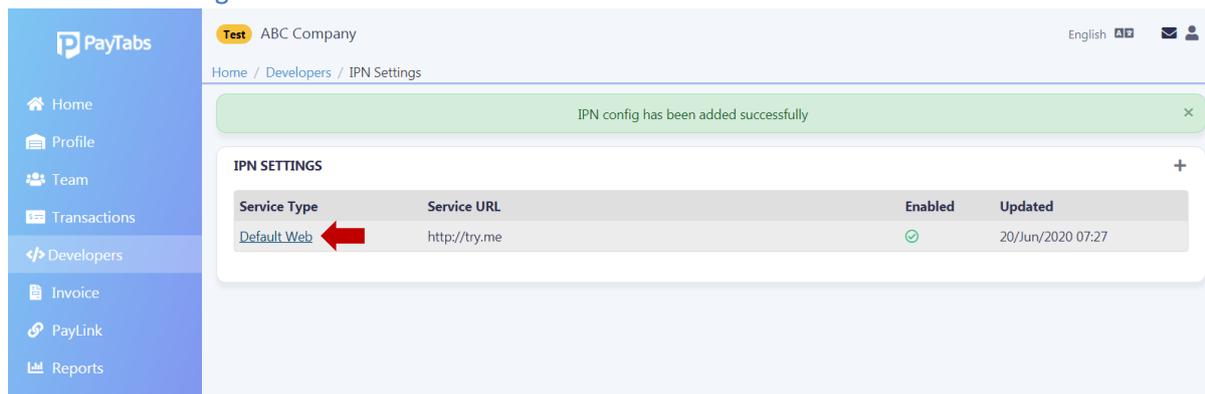


The screenshot shows the "IPN SETTINGS" page in the PayTabs interface. The left sidebar is the same as in the previous screenshot. The main content area shows "IPN SETTINGS" with a message: "No IPN configuration found for the selected profile". There is a "+ Add new IPN config" button in the top right corner. The breadcrumb trail is "Home / Developers / IPN Settings".



The screenshot shows the "Add new IPN config" page in the PayTabs interface. The left sidebar is the same. The main content area is titled "IPN Config Details" and contains several form fields: "Service Type" (Default Web), "Service URL" (http://try.me), "Allowed Events" (Sale, Auth, Capture, Void, Refund, Register), and "Options" (Enabled, With Callback). There is a blue "Add" button in the bottom right corner with a red arrow pointing to it. The breadcrumb trail is "Home / Developers / IPN Settings / Add new IPN config".

To view IPN configurations



Using IPN service

To use IPN service

- a. Include a callback URL in the transaction request, and that will be used as the first IPN for that transaction and/or
- b. Add manual IPN configs in the dashboard, and those will also be run for each transaction for all transaction events.

The IPN will be triggered as soon as the transaction is completed and expects to get a '200 OK' response from their site. If it does not, it goes into a queue to try again. It will be retried up to 5 times, with an increase delay between each attempt. Until it either gets a 200 OK response or the retry count is exceeded. If the IPN does not get the '200 OK' response, an entry is added to the transaction notes showing this, so we have a record that it was attempted to failed to get the correct response.

8.3 PayPage Settings

To configure the look and feel of PayPage

The screenshot shows the 'PayPage Settings' configuration page. On the left is a blue sidebar with navigation links: Home, Profile, Team, Transactions, Developers (highlighted), Invoice, PayLink, and Reports. At the bottom of the sidebar is the 'THINK CASHLESS' logo and social media icons. The main content area has a breadcrumb trail: Home / Developers / PayPage Settings. The settings are as follows:

- Logo Image: No file chosen
- Header Image: No file chosen
- Disable Merchant Name: (Hide Merchant name under the Merchant logo)
- Header Image Repeat:
- Header Image Position: Left Center Right
- Header background color:
- Page background color:
- PayButton Background color:
- PayButton Hover color:
- PayButton Text color:

8.4 Reports Panel

Report manager is a three-step process: (a) Create report layout (b) Configure report generation, and (c) View/receive generated reports.

Create/Edit report layout

PayTabs | Test | ABC Company | English | [User Icon]

Home / Reports / Layouts

CUSTOM REPORT LAYOUTS

Title	UpdatedOn
Transaction Summary	20/Jun/2020 08:16
Customer List	20/Jun/2020 08:17

+ Add new report layout

PayTabs | Test | ABC Company | English | [User Icon]

Home / Reports / Layouts / Edit report layout

EDIT REPORT LAYOUT

AVAILABLE COLUMNS

- Previous Transaction
- First Transaction
- Cart ID
- Description
- Cart Amount
- Transaction Class
- Date and Time in UTC
- Amount in Merchant Currency
- Amount in Profile Currency
- Customer Name

SELECTED COLUMNS

- Merchant ID
- Profile ID
- Mode
- Invoice ID
- Transaction Type
- Date and Time
- Transaction Amount
- Amount in USD

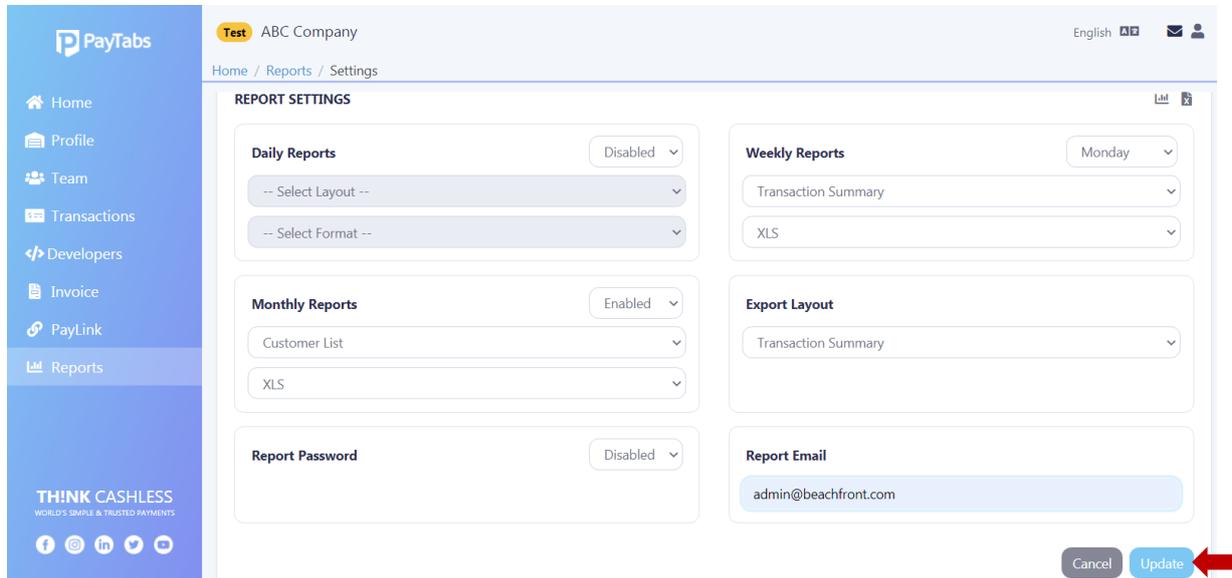
Add Selected >> | Add All >> | << Remove Selected | << Remove All

Transaction Summary [Update]

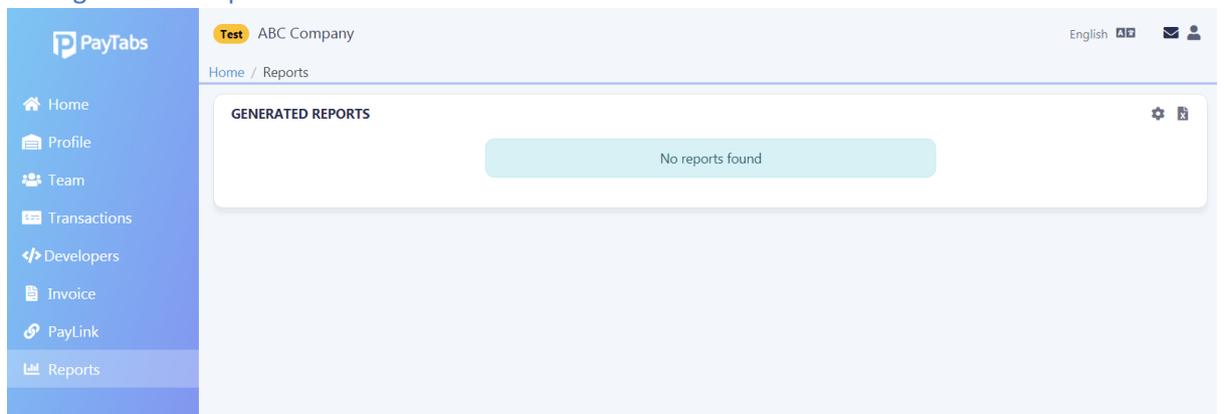
Report configuration

Reports can be configured in terms of time (daily, weekly or monthly), report layout, report format (xlsx or csv) and email of the report recipient.

Report can also be protected with a password, if required.



View generated reports



8.5 Invoice

Without any integration required, merchants can issue invoices from the dashboard by simply filling out the standard form which includes the Customer details and the Product/Service information.

List invoices

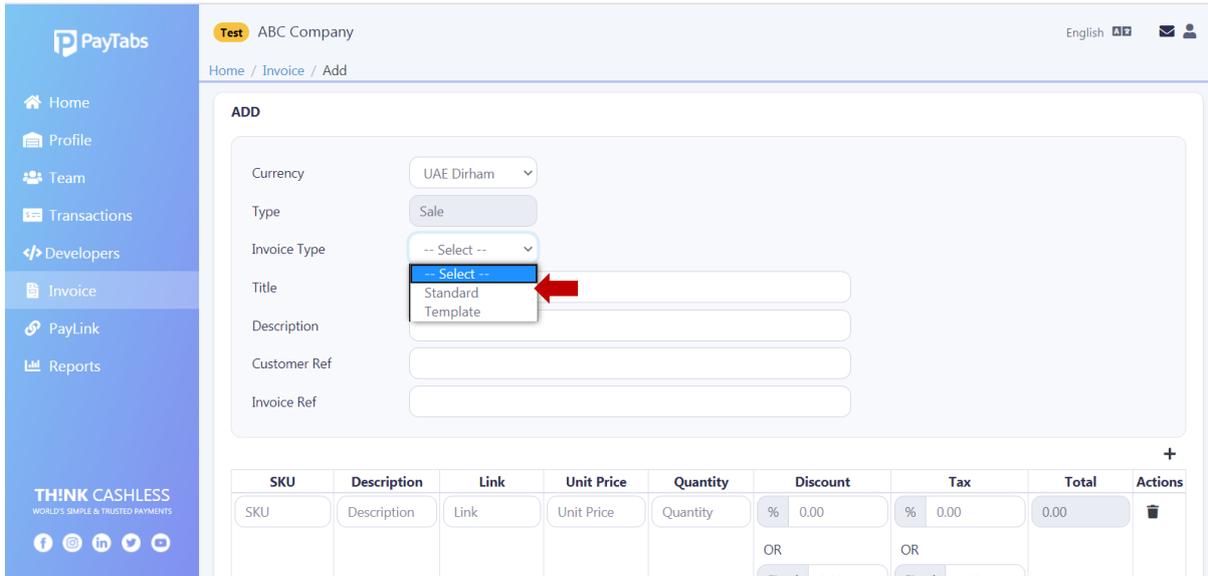
The screenshot shows the PayTabs dashboard for 'ABC Company' in 'Test' mode. The left sidebar contains navigation options: Home, Profile, Team, Transactions, Developers, Invoice (selected), PayLink, and Reports. The main content area displays a table of invoices under the heading 'INVOICES'. The table has columns for Invoice ID, Description, Currency, Total, Status, Type, AddedOn, and Parent. Two invoices are listed: ID 52 with a total of 20 AED, and ID 49 with a total of 10 AED. Both are marked as 'Paid' and are of 'Standard' type. A search icon is visible in the Parent column for each row. A '+' icon is in the top right corner of the table area.

Invoice ID	Description	Currency	Total	Status	Type	AddedOn	Parent
52	Test	AED	20	Paid	Standard	28/May/2020	Q
49	Test	AED	10	Paid	Standard	24/May/2020	Q

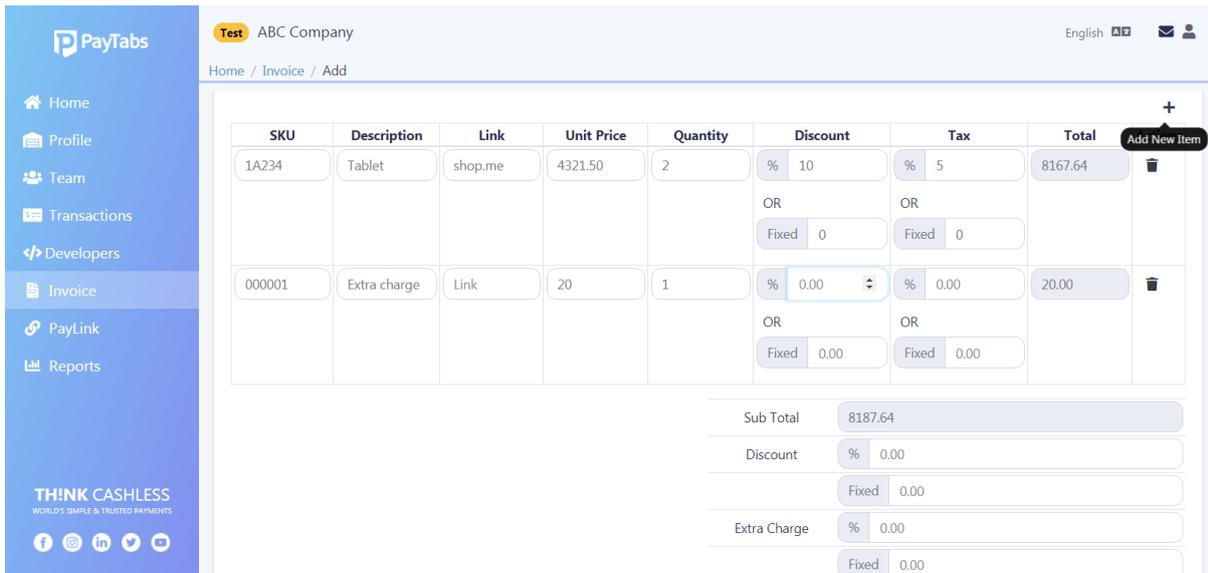
8.5.1. Create an invoice

This screenshot is identical to the previous one, but with a black callout box containing a plus sign and the text 'Add Invoice' positioned over the '+' icon in the top right corner of the invoice table. The browser address bar at the bottom shows the URL: <https://merchant.paytabs.com/merchant/invoice/add>.

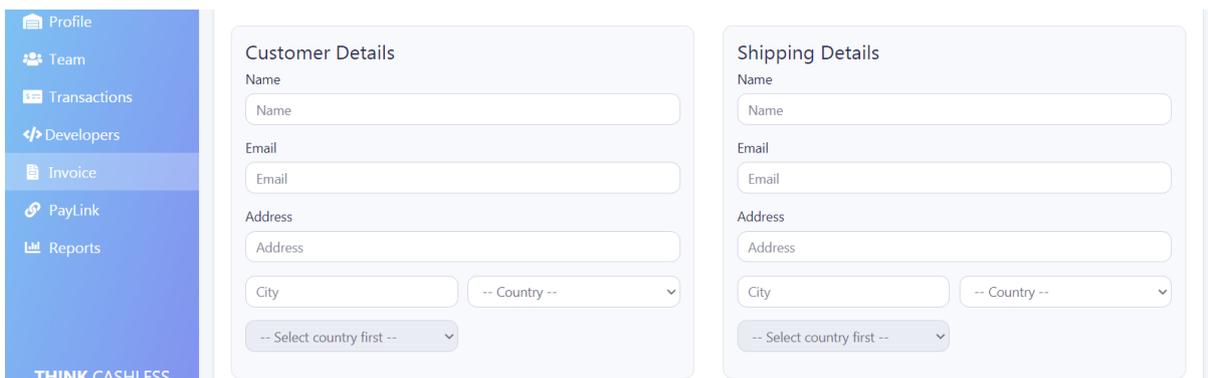
It can be a standard (one-time use) invoice or re-usable template invoice.



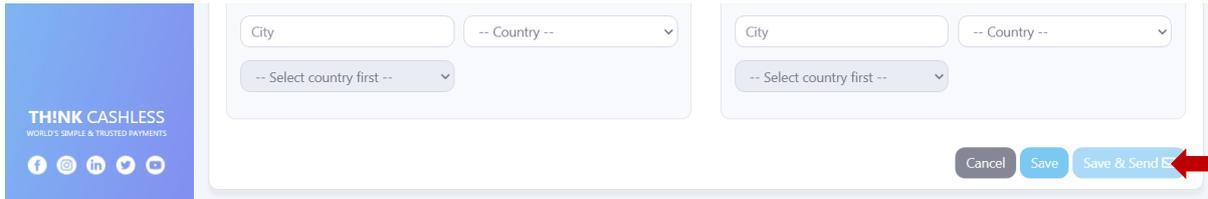
Configurable item pricing with discount and tax options, and option to include additional charges.



Customer Details and Shipping Details can be pre-filled.



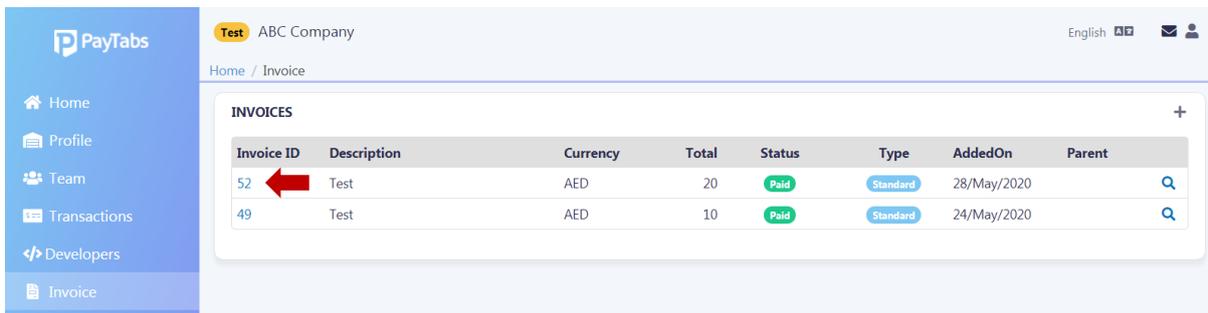
Option to Save or Save and Send by email are provided.



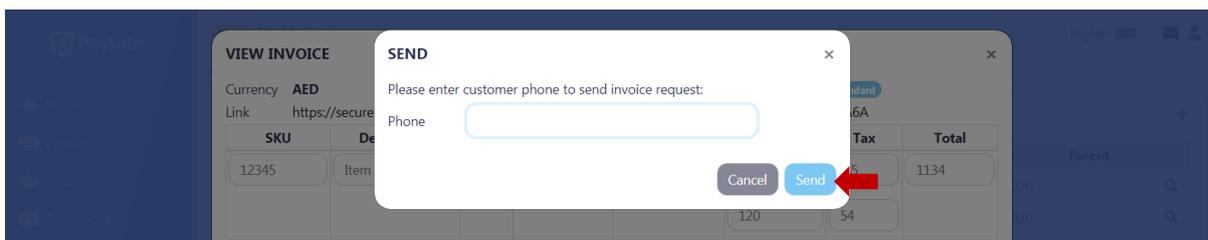
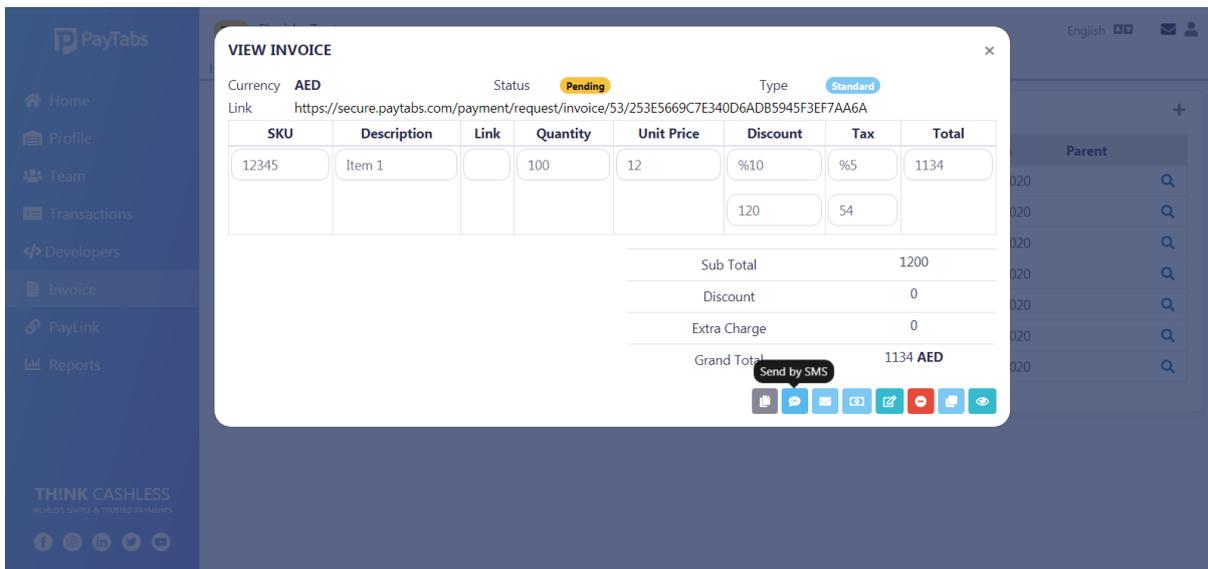
Note: The merchant can edit the invoice only when the status is 'Pending'.

8.5.2. Send invoice via SMS or Email

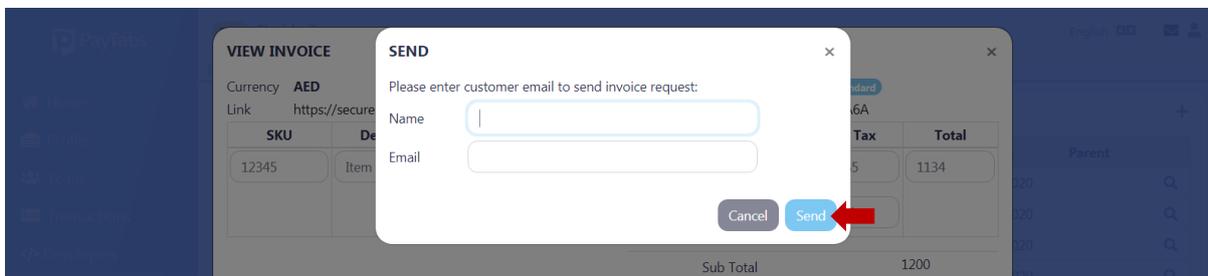
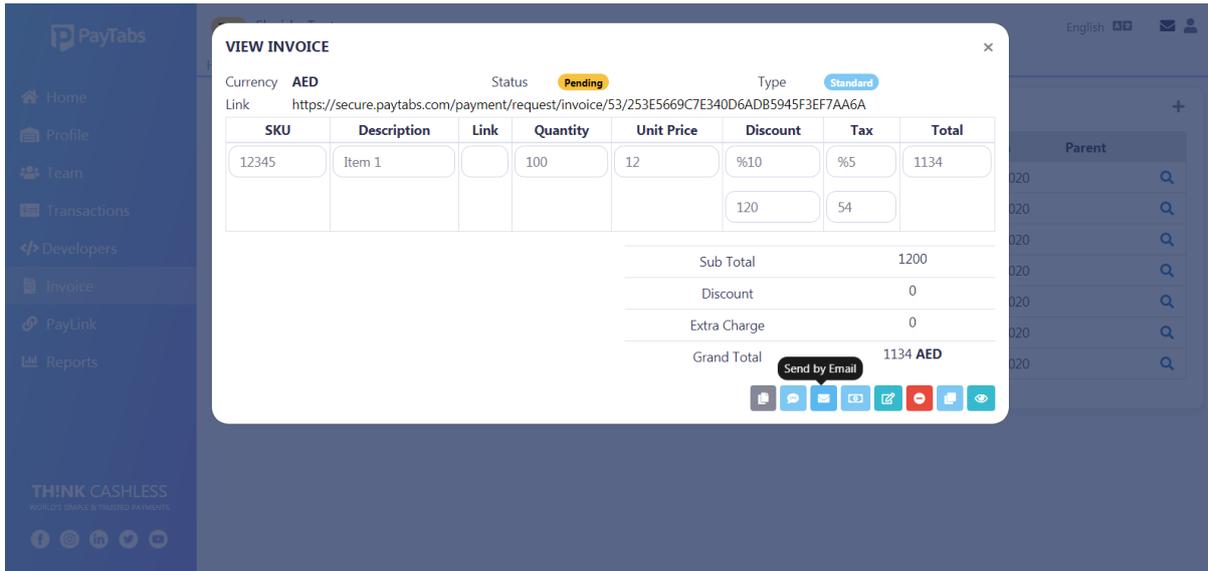
Step 1 - Choose the invoice



Step 2 – SMS: Enter customer phone number



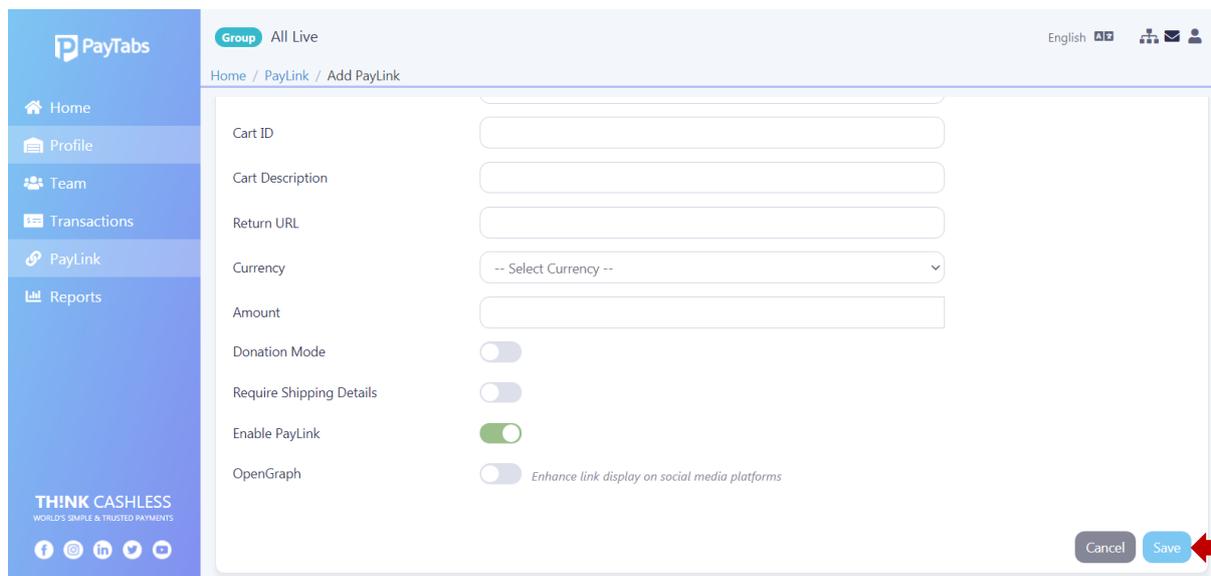
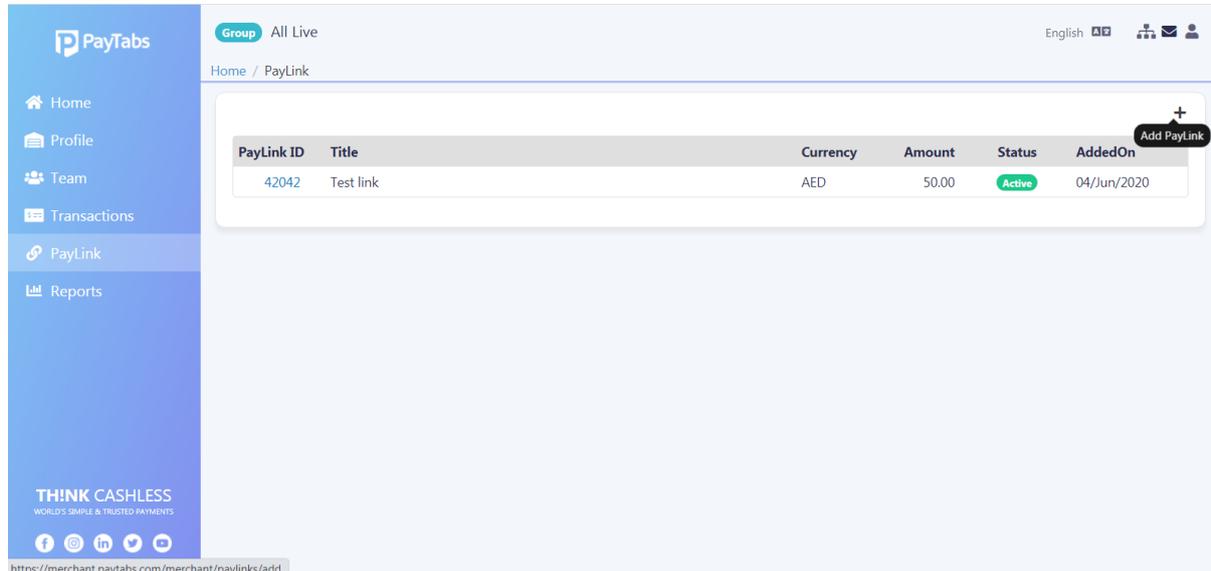
Step 2 - Email: Enter customer name and email



8.6 PayLink Creation

A basic payment interface for straightforward payment handling by providing the amount to be settled. The generated payment link is reusable - it shared or published to anyone. Can also be used as a way of directing customers to the payment page without needing any API interface.

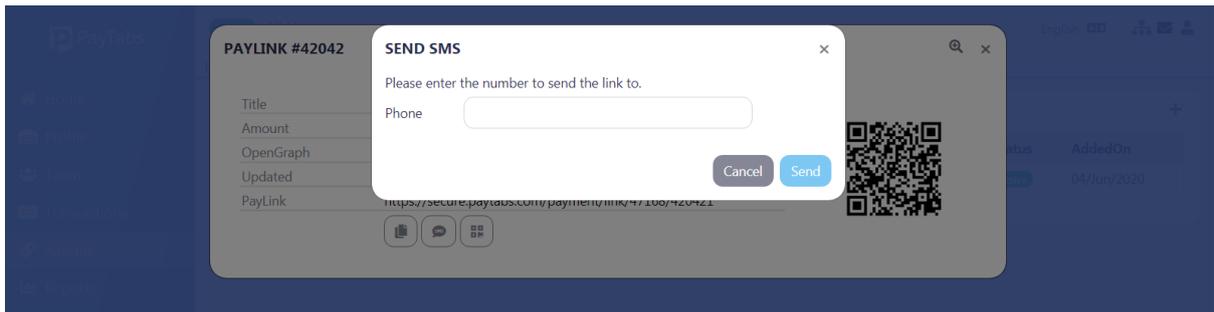
Create PayLink



Share PayLink - Clipboard



Share PayLink - SMS



Share PayLink – QR Code



Donation Mode

Enter minimum and maximum amounts.

Home / PayLink / Add PayLink

Home	Title	Sponsor a meal
Profile	Cart ID	
Team	Cart Description	
Transactions	Return URL	
Developers	Currency	UAE Dirham
Invoice	Minimum Amount	100.00
PayLink	Maximum Amount	1000.00
Reports	Donation Mode	<input checked="" type="checkbox"/>
	Require Shipping Details	<input type="checkbox"/>
	Enable PayLink	<input checked="" type="checkbox"/>
	OpenGraph	<input type="checkbox"/> Enhance link display on social media platforms

Enter Amount AED
Amount must not be less than 100.00 or greater than 1,000.00

Name on card

Payment details

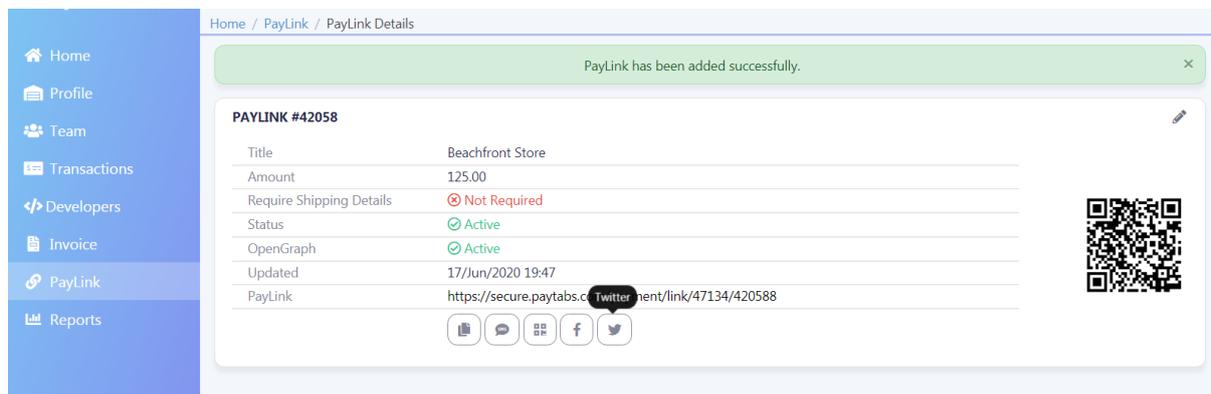
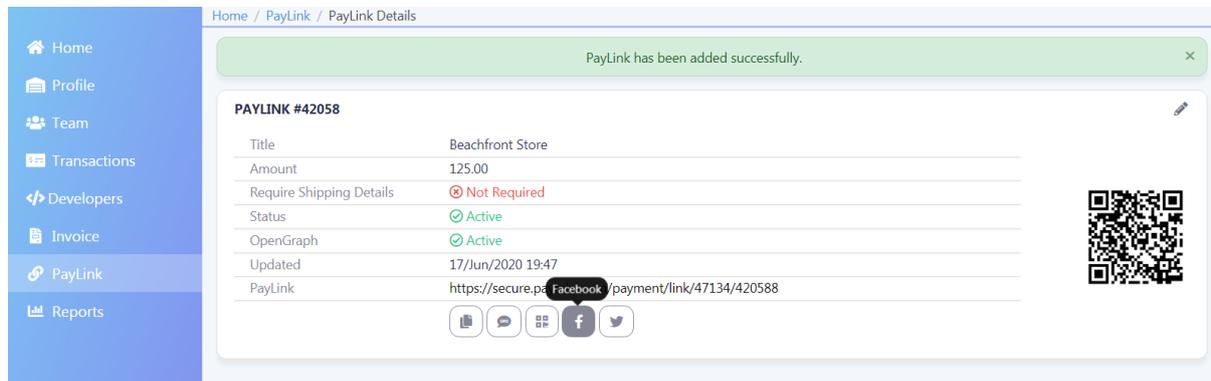
1234 1234 1234 1234

MM YY CVV ?

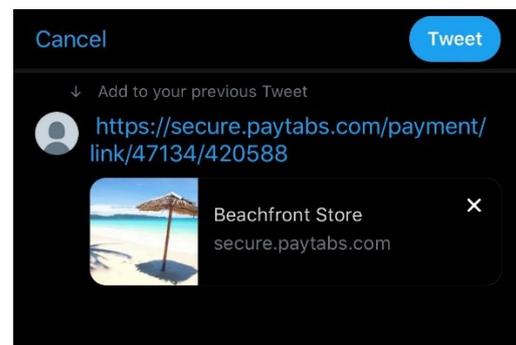
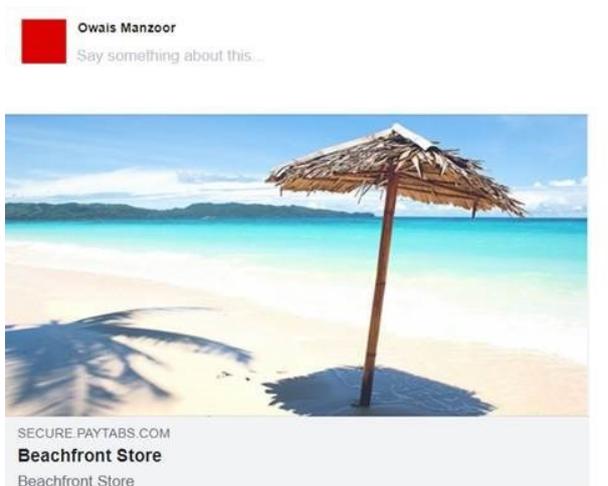
[Edit billing info >](#)

OpenGraph Support

OpenGraph enhances how links look when shared on social media. It allows control over the title and description text used and allows a high-resolution image to be attached. Merchants can upload a specific custom image for each link. If enabled, then the link display on the dashboard includes buttons to share the link, currently this is tested and working with Facebook and Twitter. The link can still be directly shared as before, and if shared directly would still provide the enhanced view on Facebook/twitter if the link has OpenGraph enabled.



And the payment link will appear on Facebook and Twitter as follows:



9. Two-Step Card Processing

Scenario 1: Using [Own Form](#) for [PCI SAQ D-merchant](#)

Step 1 - Take card details	<ol style="list-style-type: none"> 1. Merchant site displays card entry form. 2. Customer completes the card entry form. 3. Card details are sent to merchant's server.
Step 2 - Make payment	<ol style="list-style-type: none"> 4. Using Transaction API, Server sends payment request including customer and card details to PayTabs gateway. All requests must be sent using HTTP POST to the Transaction API endpoint. 5. Gateway processes the request and responds with <ol style="list-style-type: none"> a. Final Transaction result or b. Redirection URL or c. Error message if gateway is unable to process request.

Scenario 2: Using [Managed Form](#) for [PCI SAQ A- EP merchant](#)

Step 1 - Take card details	<ol style="list-style-type: none"> 1. Modify merchant's payment form to use PayTabs managed form for handling sensitive card data with payment token. Follow instructions. 2. Customer completes the card entry form. 3. Card details are sent to PayTabs gateway for storage and payment token creation. 4. PayTabs gateway creates and returns payment token. 5. Payment token is sent to merchant's server.
Step 2 - Make payment	<ol style="list-style-type: none"> 6. Using Transaction API, Server sends payment request including customer details and payment token to PayTabs gateway. All requests must be sent using HTTP POST to the Transaction API endpoint. 7. Gateway processes the request and responds with <ol style="list-style-type: none"> a. Final Transaction result or b. Redirection URL or c. Error message if gateway is unable to process request.

Scenario 3: Using [Hosted Payment Page](#) if **not** [PCI certified](#)

Step 1 - Take card details	<ol style="list-style-type: none"> 1. Hosted payment page provides payment form and handling of card details, including additional authentication, e.g. 3DS. 2. Customer completes the card entry form. 3. Card details are captured and processed by the hosted payment page.
Step 2 - Make payment	<ol style="list-style-type: none"> 4. Using Transaction API, hosted payment page sends transaction request to PayTabs gateway. All requests must be sent using HTTP POST to the Transaction API endpoint. 5. The transaction API will return with a 'Redirection' response with URL. 6. Send URL to customer. 7. Customer completes transaction using the hosted payment page.

10. Supplemental Information

10.1 Test Cards

Visa Cards

Card number	Description
4000000000000002	3D secure
4111111111111111	Without authentication
4000000000000127	Card enrolment option during purchase process

Mastercard Cards

Card number	Description
5200000000000007	3D secure
5200000000000114	Without authentication
5200000000000122	Card enrolment option during purchase process

10.2 Reason Code

code	status	message
0	A	Authorised
1	E	Authentication Failed
2	E	Invalid request
3	E	Invalid profile ID
4	E	Duplicate request
5	E	Request limit exceeded
100	E	Transaction cost or currency not valid
101	E	Cart ID not valid
102	E	Description not valid
103	E	Name not valid
104	E	Address not valid
105	E	Country not valid
106	E	Email not valid
107	E	Phone number not valid
108	E	IP address not valid
109	E	Invalid transaction mode
110	E	Invalid transaction type
111	E	Invalid transaction class
112	E	Method/Class/Currency combination not supported
113	E	Invalid transaction reference
114	E	Amount differs from original
115	E	Original transaction not authorised
116	E	Original transaction already voided
117	E	Original transaction mismatch
118	E	Amount greater than available balance
119	E	Original transaction can not be voided
120	E	Previous transaction is on hold
121	E	Transaction mode differs from original
122	D	Continuous authority not available on referenced transaction
200	E	Invalid card number
201	E	Invalid card expiry date
202	E	Invalid card security code (CVV)
203	E	Invalid account
204	E	Previous transaction in use
205	E	Invalid payment method
206	D	Currency mismatch
207	E	Invalid terminal
208	E	Invalid return url
209	E	Invalid merchant token
210	E	Invalid callback url
300	D	Not authorised
301	D	Card expiry date required
302	D	Card expired/Incorrect expiry date
303	D	Card is for ATM use only
304	D	Card security code (CVV) required

305	D	Card security code (CVV) mismatch
306	D	Address verification (AVS) mismatch
307	D	Card security code (CVV) and address (AVS) mismatch
308	D	Card is not enabled for e-commerce
309	D	3DSecure authentication not available for this card
310	D	3DSecure authentication rejected
311	D	Card cancelled
312	D	No/invalid account
313	D	Transaction not permitted by issuer
314	D	Not authorised
315	D	Not authorised
316	D	Insufficient funds
317	D	Blocked by acquirer
318	X	Authorisation expired
319	D	Unable to void
320	D	Unable to refund
321	C	Cancelled
322	D	Not supported by acquirer
323	D	Card limits exceeded
324	D	Terminal limits exceeded
325	D	Merchant limits exceeded
326	D	Account limits exceeded
327	D	OTP timeout
400	E	Internal system error
401	E	No response
402	E	Error connecting to service provider
500	D	Declined
501	D	Declined
502	D	Declined
503	D	Declined
600	P	Pending
601	H	On Hold