



# PT2 System Document

## User Manual

Version 1.0

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## Document Information

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Date: 15 July 2020  
Prepared by: Christine Trinidad, Florida Estrella

### 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

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**Portals**

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Merchant	:	<a href="https://merchant.paytabs.com/merchant/home">https://merchant.paytabs.com/merchant/home</a>
Developers	:	<a href="https://merchant.paytabs.com/merchant/developers">https://merchant.paytabs.com/merchant/developers</a>

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## 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 process 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.

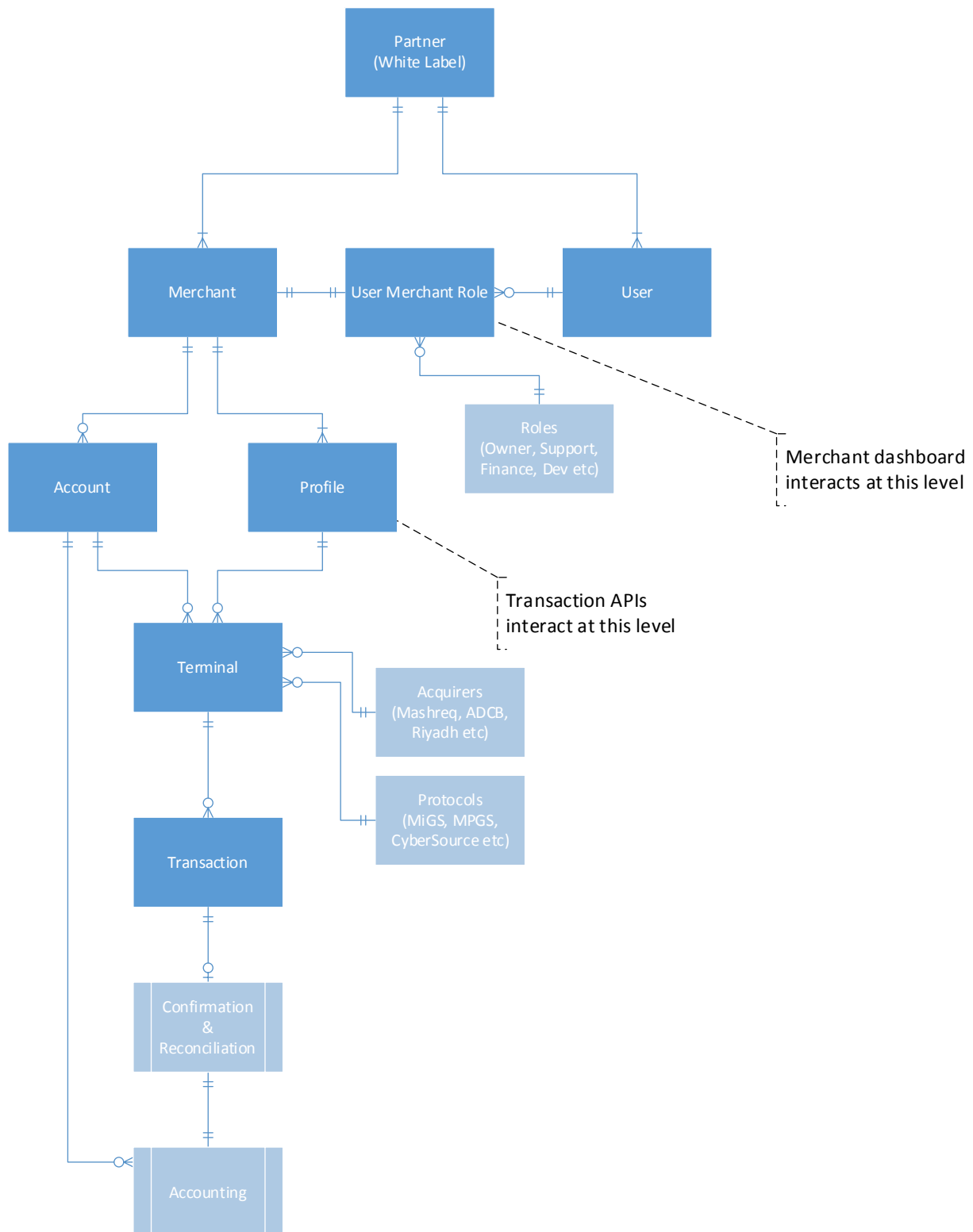
For example, a user may be given a customer support type role where they can lookup transactions but would not have any access to the accounting system, the developer/integration sections. A finance role would be able to see transactions and the accounting system. There are several different roles with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

In addition to a merchant being able 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.

The image displays two side-by-side screenshots of the PayTabs merchant registration process.

**Left Screenshot (Merchant Register):** The browser address bar shows `merchant.paytabs.com/merchant/register`. The page features the PayTabs logo and a form titled "Create your PayTabs account now". The form includes the following fields, all of which are filled and marked with a green checkmark:

- Country: United Arab Emirates (dropdown menu)
- Company: ABC Company
- Admin: ABC Admin
- Email: admin@abc.com
- Phone: +971 12345678
- Role: Admin - Sales

A blue "Register" button is located at the bottom of the form. Below the button, a link reads "Already have an account? Login here!".

**Right Screenshot (Set Password):** The browser address bar shows `merchant.paytabs.com/merchant/setPassw...`. The page features the PayTabs logo and a "Welcome ABC Admin" message. Below the message is a form for setting a new password with the following fields:

- New Password
- Confirm New Password

A blue "Set Password" button is located at the bottom of the form.

## 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 the 'Onboarding' page for a merchant at 'merchant.paytabs.com/merchant/onboarding'. The interface is in 'TEST MODE' for 'ABC Company'. The left sidebar contains navigation links: Home, Profile, Team, Transactions, Developers, and Reports. The main content area is titled 'Company Details' and contains 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.



## Stage 2: Trading Details

The screenshot shows the 'Onboarding' page for 'ABC Company' in 'TEST MODE'. The left sidebar contains navigation links: Home, Profile, Team, Transactions, Developers, and Reports. The main content area is titled 'Trading Details' and contains several form fields:

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

Below the form fields is a red warning box with a triangle icon: '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.'

At the bottom right of the form area are two buttons: 'Previous' and 'Next'.

The footer of the page includes the PayTabs logo, the tagline 'THINK CASHLESS', and social media icons for Facebook, Instagram, LinkedIn, Twitter, and YouTube.

## Stage 3: Banking Details

The screenshot shows the 'Onboarding' page for 'ABC Company' in 'TEST MODE'. The left sidebar is the same as in Stage 2. The main content area is titled 'Bank Details (Stage 3 of 5)'. At the top of the main area is a green notification bar that says 'Bank record added' with a close icon.

Below the notification bar is a card for 'AED: Emirates NBD' with a trash icon and an edit icon. The card contains the following information:

- Account Name:** ABC Company
- IBAN:** AE36 0030 0113 7255 5920 001
- Account Number:** 0011372555920001
- Status:** Pending review

Below the card is a red warning box with a triangle icon: '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.'

At the bottom right of the form area are three buttons: 'Previous', 'Add', and 'Next'.

## Stage 4: Ownership Details

The screenshot shows the 'Ownership Details' stage of the onboarding process. A green notification bar at the top states 'Owner record added'. Below this is a form for the 'Manager' with the following details:

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

A red warning box below the form 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.' At the bottom right are 'Previous', 'Add', and 'Next' buttons.

## Stage 5: Document Collection

The screenshot shows the 'Document Collection' stage of the onboarding process. A green notification bar at the top states 'Document uploaded successfully'. Below this are several document upload cards, each with a 'Pending review' status:

- Certificate of Authorised Signatories**: Uploaded on 03/May/2020 15:09.
- Shareholder Registration Certificate**: Uploaded on 03/May/2020 15:09.
- Trade/Service Licence**: Number 00123, Issuer DMCC, Expiry Date 28/Nov/2021, Uploaded on 03/May/2020 15:10.
- Trade Name Certificate**: Uploaded on 03/May/2020 15:11.
- Bank Statement**: Bank Emirates NBD, Account 0011372555920001, Currency AED, Uploaded on 03/May/2020 15:11.
- 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.
- 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.

A red warning box at the bottom states: '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.' At the bottom right are 'Previous' and 'Next' buttons.

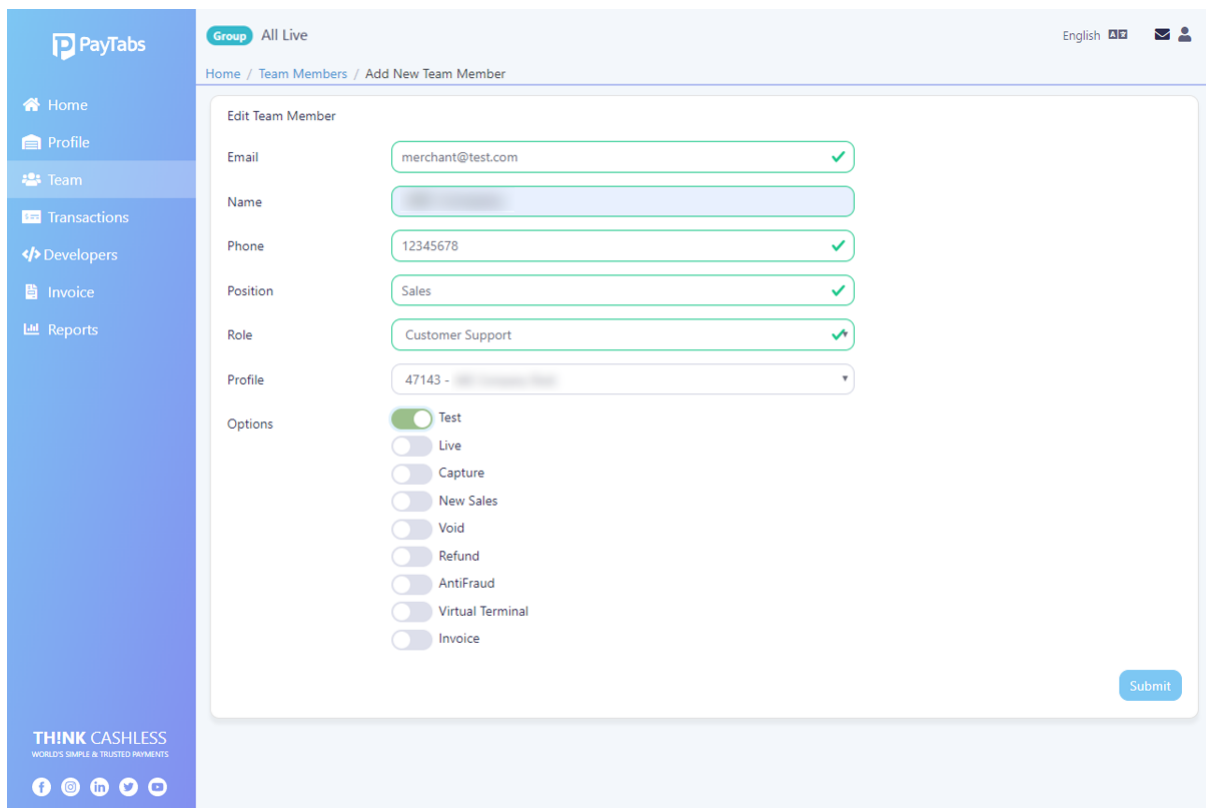
## 5. User Creation and Role Assignment

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.



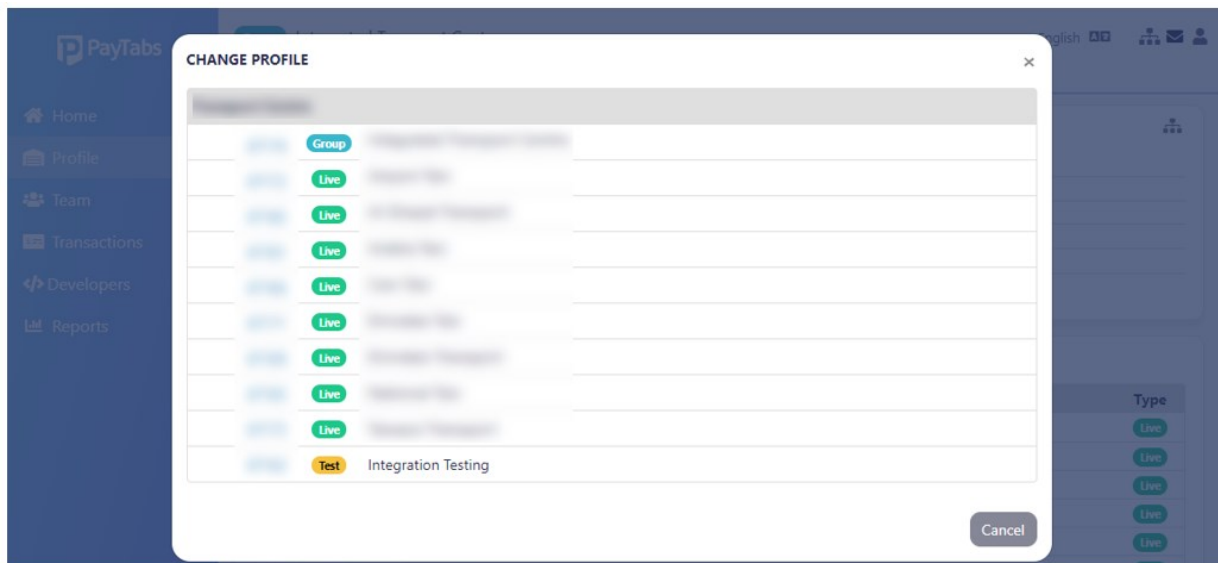
For example, a user may be given a customer support type role where they can lookup transactions but would not have any access to the accounting system, the developer or integration sections. A finance role would be able to see transactions and the accounting system. There are several different roles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



## 6. Profile Management

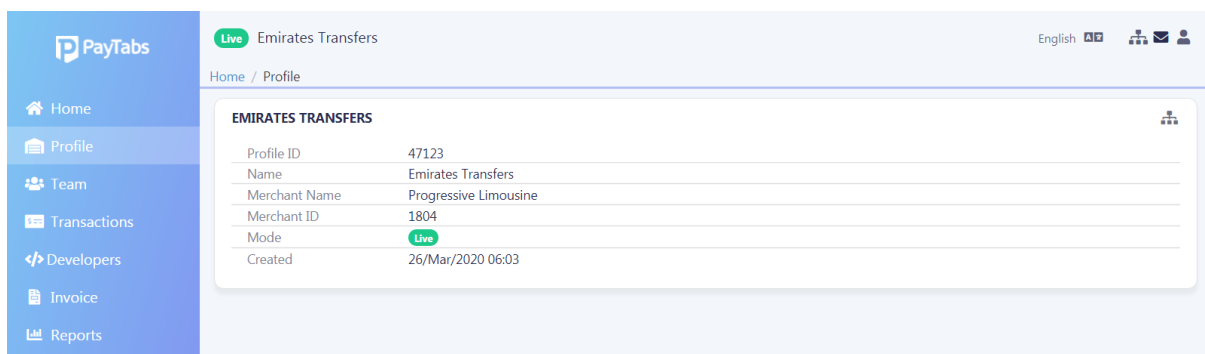
The initial setup is a testing profile, which is automatically created when they first register. This allows for things such as integration work and getting familiar with the operation of the system to happen in parallel with their application being processed. Once a merchant has been approved, a *Live* 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.

**PayTabs** Group: All Live English

Home

0 TRANSACTIONS TODAY  
VIEW DETAILS

0.00 AED SALES TODAY  
VIEW DETAILS

10.34 AED SALES THIS MONTH  
VIEW DETAILS

**LATEST TRANSACTIONS**

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.

**PayTabs** Group: All Live English

Home / Transactions / Search / Results

**SEARCH DETAILS**

Description: Completed sales this month Date range: 01/May/2020 - 31/May/2020 Results: 14

**TRANSACTIONS**

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.

## 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.

The screenshot shows the PayTabs application interface. A modal window is open, displaying transaction details for ID PTB2019700037405. The modal has a green 'AUTHORISED' status badge. The transaction details include:

- Status: A
- Authorization Code: 476548
- Card ID: 13611927011437
- Description: [Redacted]

Below the details are three tabs: PAYMENT METHOD, CUSTOMER DETAILS, and NOTES. The PAYMENT METHOD tab is active, showing:

- Acquirer: Mashreq
- Channel: Shopify
- Method: MasterCard
- Description: [Redacted]
- Issuer Country: [Redacted]
- Issuer Name: [Redacted]
- RRN: [Redacted]

The background shows a list of transactions with columns for Time and Status.

### Customer Details

The screenshot shows the PayTabs application interface. A modal window is open, displaying transaction details for ID PTB2019700037620. The modal has a green 'AUTHORISED' status badge. The transaction details include:

- Authorization Code: 422989
- Card ID: [Redacted]
- Description: Taxifare AD TaxiFARE QR
- Service Ref: PT537715

Below the details are three tabs: PAYMENT METHOD, CUSTOMER DETAILS, and NOTES. The CUSTOMER DETAILS tab is active, showing:

- Customer Details: [Redacted]
- Name: [Redacted]
- Email: [Redacted]
- Phone: [Redacted]
- Address: [Redacted]
- City: Abu Dhabi
- Country: AE

The background shows a list of transactions with columns for Time and Status.

## 7.4 Refunding an Authorised Sale Transaction

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

PayTabs

Group All Live

English

Home / Transactions / Refund Transaction

Payment	
Amount	AED 1.00
Status	A
Authorization Code	572984
Card ID	Progressive Limousine
Card Description	Progressive Limousine
Minimum	0.01
Maximum	1

Amount  AED

Cancel Submit

## 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.

PayTabs

Group All Live

English

Home / Transactions / Refund Transaction

TEST AUTHORISED AUTH TST2014200000175

47125: Paytabs

Amount	AED 200.00
Status	A
Authorization Code	831000
Card ID	1234567898765
Description	doodh patti

PAYMENT METHOD CUSTOMER DETAILS NOTES

Payment	
Method	Visa
Description	4111 11## #### 1111
RRN	014208197802

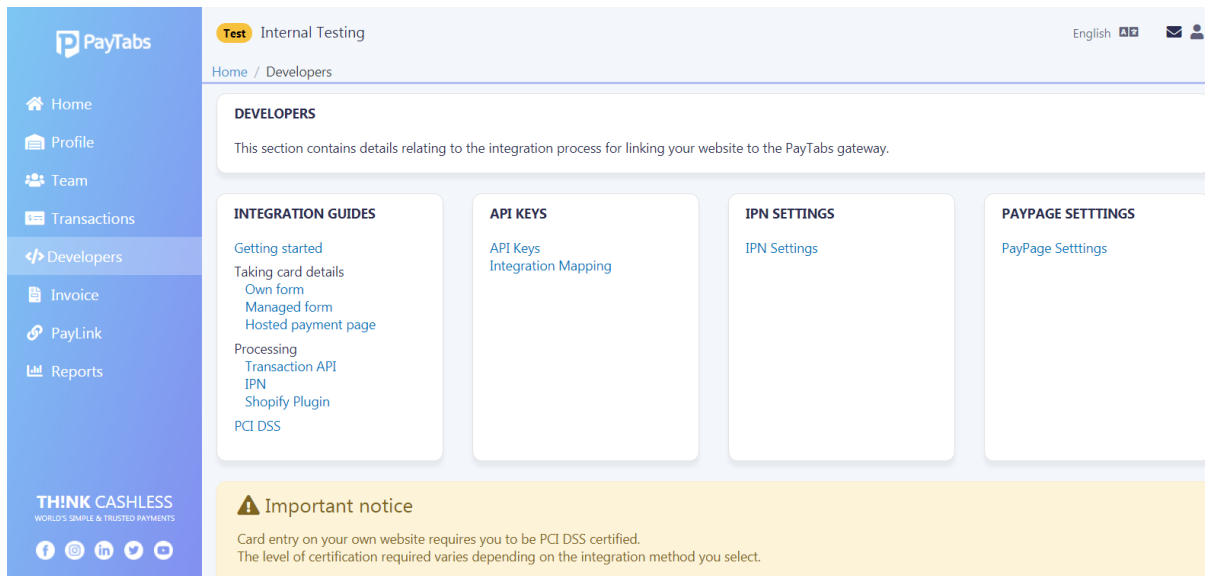
Capture Release Void



## 8. Other Available Features

### 8.1 Developers Panel

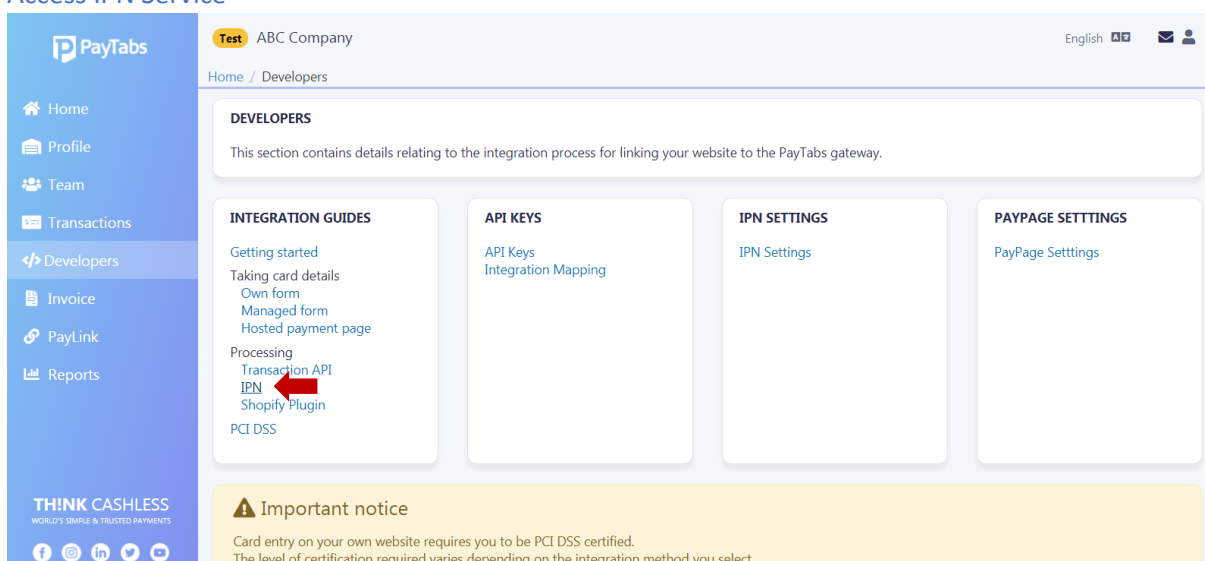
With a single dashboard, access several integration documentation and guides for seamless integration that will suit your platforms.



### 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



**PayTabs** Test ABC Company English

Home / Developers / IPN

### INSTANT PAYMENT NOTIFICATION (IPN)

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.

### IPN SAMPLE

You will need to add [IPN URL configuration](#)

ServiceType **Default Web**

**SAMPLE:**

```
{
  "tran_ref": "TST2016000000006",
  "cart_id": "Sample Payment",
  "cart_description": "Sample Payment",
  "cart_currency": "AED",
  "cart_amount": "1",
  "customer_details": {
    "name": "John Smith",
    "email": "jsmith@gmail.com",
    "phone": "97333333101",
    "street1": "404, 11th st, void",
    "city": "Dubai",
    "state": "DU",
    "country": "AE",
    "zip": "7.6.0.1"
  }
}
```

<https://merchant.paytabs.com/merchant/developers/ipnconfig>

## Add an IPN configuration

**PayTabs** Test ABC Company English

Home / Developers / IPN Settings

### IPN SETTINGS

No IPN configuration found for the selected profile

[Add new IPN config](#)

**PayTabs** Test ABC Company English

Home / Developers / IPN Settings / Add new IPN config

### IPN Config Details

Service Type: Default Web

Service URL: <http://try.me>

Allowed Events: ☒ Sale ☒ Auth ☒ Capture ☒ Void ☒ Refund ☒ Register

Options: ☒ Enabled ☒ With Callback ( Use this config along with Payment API callback feature )

[Add](#)

## To view IPN configurations

PayTabs **Test** ABC Company English

Home / Developers / IPN Settings

IPN config has been added successfully

**IPN SETTINGS**

Service Type	Service URL	Enabled	Updated
<a href="#">Default Web</a>	http://try.me		20/Jun/2020 07:27

PayTabs **Test** ABC Company English

Home / Developers / IPN Settings

**ENTRY ID 18**

Service Type	Default Web
Service URL	http://try.me
Allowed Events	<a href="#">Sale</a> <a href="#">Auth</a> <a href="#">Capture</a> <a href="#">Void</a> <a href="#">Refund</a> <a href="#">Register</a>
With Callback	
Enabled	
Updated	20/Jun/2020 07:27 (By )

## Using IPN service

### To use IPN service

- Include a callback URL in the transaction request, and that will be used as the first IPN for that transaction and/or
- 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 page within the PayTabs application. The interface includes a sidebar with navigation links: Home, Profile, Team, Transactions, Developers (highlighted), Invoice, PayLink, and Reports. The main content area is titled 'PayPage Settings' and contains the following configuration options:

- Logo Image:** A 'Choose File' button and the text 'No file chosen'.
- Header Image:** A 'Choose File' button and the text 'No file chosen'.
- Disable Merchant Name:** A toggle switch (currently off) with the text '( Hide Merchant name under the Merchant logo )'.
- Header Image Repeat:** A toggle switch (currently off).
- Header Image Position:** Radio buttons for 'Left', 'Center', and 'Right'.
- Header background color:** A color selection bar.
- Page background color:** A color selection bar.
- PayButton Background color:** A color selection bar.
- PayButton Hover color:** A color selection bar.
- PayButton Text color:** A color selection bar.

The top of the application shows a 'Test Internal Testing' status and a language selector set to 'English'.

## 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

The first screenshot shows the 'CUSTOM REPORT LAYOUTS' screen. It features a table with two columns: 'Title' and 'UpdatedOn'. The table lists two layouts: 'Transaction Summary' (updated 20/Jun/2020 08:16) and 'Customer List' (updated 20/Jun/2020 08:17). A button 'Add new report layout' is visible in the top right corner of the table area.

The second screenshot shows the 'EDIT REPORT LAYOUT' screen. It is divided into two main sections: 'AVAILABLE COLUMNS' and 'SELECTED COLUMNS'. The 'AVAILABLE COLUMNS' section lists various data points such as 'Previous Transaction', 'First Transaction', 'Cart ID', 'Description', 'Cart Amount', 'Transaction Class', 'Date and Time in UTC', 'Amount in Merchant Currency', 'Amount in Profile Currency', and 'Customer Name'. The 'SELECTED COLUMNS' section lists 'Merchant ID', 'Profile ID', 'Mode', 'Invoice ID', 'Transaction Type', 'Date and Time', 'Transaction Amount', and 'Amount in USD'. Between these sections are buttons for 'Add Selected', 'Add All', 'Remove Selected', and 'Remove All'. At the bottom, there is a text input field containing 'Transaction Summary' and an 'Update' button.

## 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.

The screenshot displays the 'REPORT SETTINGS' page in the PayTabs application. The left sidebar contains navigation links: Home, Profile, Team, Transactions, Developers, Invoice, PayLink, and Reports. The main content area is titled 'REPORT SETTINGS' and includes the following sections:

- Daily Reports:** A dropdown menu set to 'Disabled'. Below it are two dropdown menus for '-- Select Layout --' and '-- Select Format --'.
- Weekly Reports:** A dropdown menu set to 'Monday'. Below it are two dropdown menus for 'Transaction Summary' and 'XLS'.
- Monthly Reports:** A dropdown menu set to 'Enabled'. Below it are two dropdown menus for 'Customer List' and 'XLS'.
- Report Password:** A dropdown menu set to 'Disabled'.
- Export Layout:** A dropdown menu set to 'Transaction Summary'.
- Report Email:** A text input field containing 'admin@beachfront.com'.

At the bottom right of the settings area, there are two buttons: 'Cancel' and 'Update'. A red arrow points to the 'Update' button.

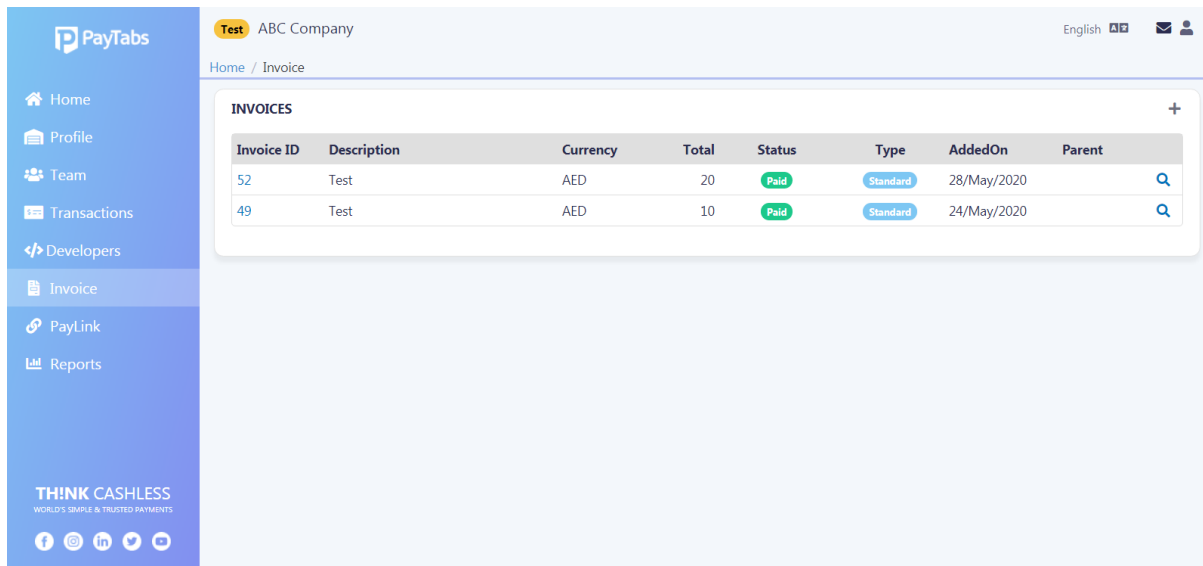
## View generated reports

The screenshot displays the 'GENERATED REPORTS' page in the PayTabs application. The left sidebar is the same as in the previous screenshot. The main content area is titled 'GENERATED REPORTS' and contains a light blue box with the text 'No reports found'.

## 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.

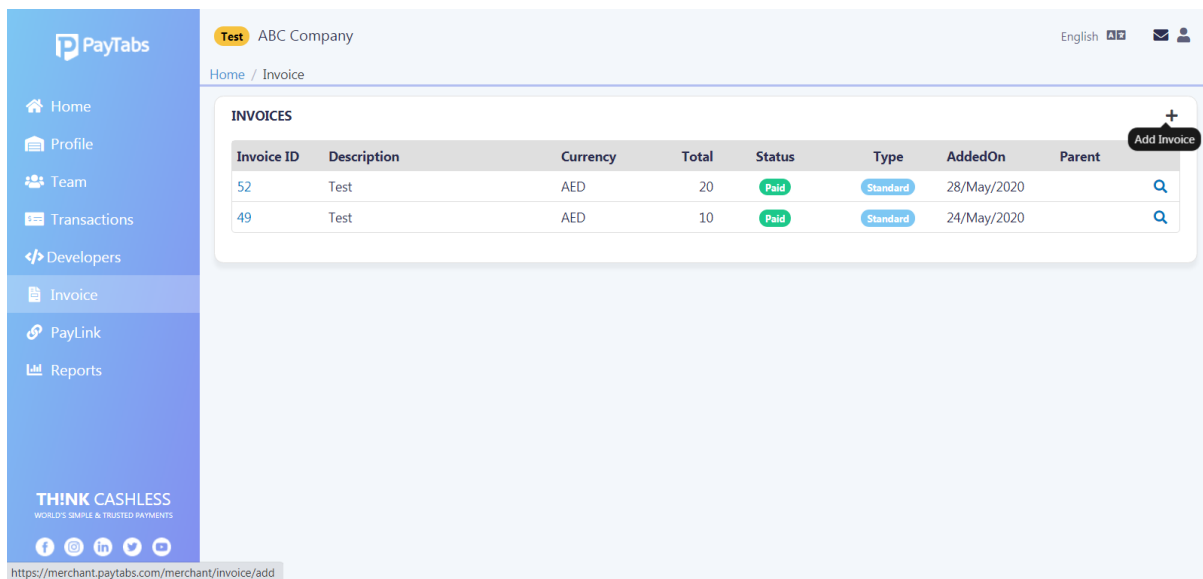
### List invoices



The screenshot shows the PayTabs dashboard for 'ABC Company'. The sidebar on the left contains navigation links: 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: Invoice ID, Description, Currency, Total, Status, Type, AddedOn, and Parent. Two invoices are listed: Invoice ID 52 with a total of 20 AED, and Invoice ID 49 with a total of 10 AED. Both are marked as 'Paid' and have a status of 'Standard'. The 'AddedOn' dates are 28/May/2020 and 24/May/2020 respectively. A search icon is visible in the Parent column for each row.

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

#### 8.5.1. Create an invoice



The screenshot shows the PayTabs dashboard for 'ABC Company' with the 'Add Invoice' button highlighted in the top right corner of the invoice table. The sidebar and main content area are the same as in the previous screenshot. The URL at the bottom of the page is <https://merchant.paytabs.com/merchant/invoice/add>.

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

<https://merchant.paytabs.com/merchant/invoice/add>

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

**ADD**

Currency: UAE Dirham

Type: Sale

Invoice Type: -- Select --

Title:

Description:

Customer Ref:

Invoice Ref:

SKU	Description	Link	Unit Price	Quantity	Discount	Tax	Total	Actions
SKU	Description	Link	Unit Price	Quantity	% 0.00	% 0.00	0.00	
					OR	OR		

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

**ADD**

SKU	Description	Link	Unit Price	Quantity	Discount	Tax	Total	Actions
1A234	Tablet	shop.me	4321.50	2	% 10	% 5	8167.64	
					OR	OR		
					Fixed 0	Fixed 0		
000001	Extra charge	Link	20	1	% 0.00	% 0.00	20.00	
					OR	OR		
					Fixed 0.00	Fixed 0.00		

Sub Total: 8187.64

Discount: % 0.00

Extra Charge: % 0.00

Fixed 0.00

Customer Details and Shipping Details can be pre-filled.

**Customer Details**

Name:

Email:

Address:

City:

Country: -- Country --

-- Select country first --

**Shipping Details**

Name:

Email:

Address:

City:

Country: -- Country --

-- Select country first --



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

The screenshot shows a form for creating an invoice. It includes fields for 'City' and '-- Country --' with a dropdown arrow. Below these is a button '-- Select country first --'. At the bottom right, there are three buttons: 'Cancel', 'Save', and 'Save & Send'. A red arrow points to the 'Save & Send' button.

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

The screenshot shows the 'INVOICES' section of the PayTabs interface. It displays a table with the following data:

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

A red arrow points to the '52' in the 'Invoice ID' column.

Step 2 – SMS: Enter customer phone number

The screenshot shows the 'VIEW INVOICE' modal. It displays the following information:

- Currency: AED
- Status: Pending
- Type: Standard
- Link: <https://secure.paytabs.com/payment/request/invoice/53/253E5669C7E340D6ADB5945F3EF7AA6A>

SKU	Description	Link	Quantity	Unit Price	Discount	Tax	Total
12345	Item 1		100	12	%10	%5	1134
					120	54	

Summary:

- Sub Total: 1200
- Discount: 0
- Extra Charge: 0
- Grand Total: 1134 AED

At the bottom, there is a 'Send by SMS' button and a 'Send' button. A red arrow points to the 'Send' button.

The screenshot shows the 'SEND' modal. It contains the text: 'Please enter customer phone to send invoice request:'. Below this is a text input field labeled 'Phone'. At the bottom, there are 'Cancel' and 'Send' buttons. A red arrow points to the 'Send' button.

## Step 2 - Email: Enter customer name and email

The screenshot displays the PayTabs application interface. On the left is a dark blue sidebar with navigation links: Home, Profile, Team, Transactions, Developers, Invoice, PayLink, and Reports. The main area shows a 'VIEW INVOICE' modal. At the top of the modal, it indicates Currency: AED, Status: Pending, and Type: Standard. Below this is a table with columns: SKU, Description, Link, Quantity, Unit Price, Discount, Tax, and Total. The table contains one row with SKU 12345, Description Item 1, Quantity 100, Unit Price 12, Discount %10, Tax %5, and Total 1134. To the right of the table, a summary section shows Sub Total (1200), Discount (0), Extra Charge (0), and Grand Total (1134 AED). A 'Send by Email' button is visible. Below the modal, a 'SEND' dialog box is open, prompting the user to enter customer email to send an invoice request. It has fields for Name and Email, and buttons for Cancel and Send. A red arrow points to the 'Send' button in the dialog.

**VIEW INVOICE**

Currency: AED Status: Pending Type: Standard

Link: <https://secure.paytabs.com/payment/request/invoice/53/253E5669C7E340D6ADB5945F3EF7AA6A>

SKU	Description	Link	Quantity	Unit Price	Discount	Tax	Total
12345	Item 1		100	12	%10	%5	1134

Sub Total: 1200

Discount: 0

Extra Charge: 0

Grand Total: 1134 AED

Send by Email

**SEND**

Please enter customer email to send invoice request:

Name:

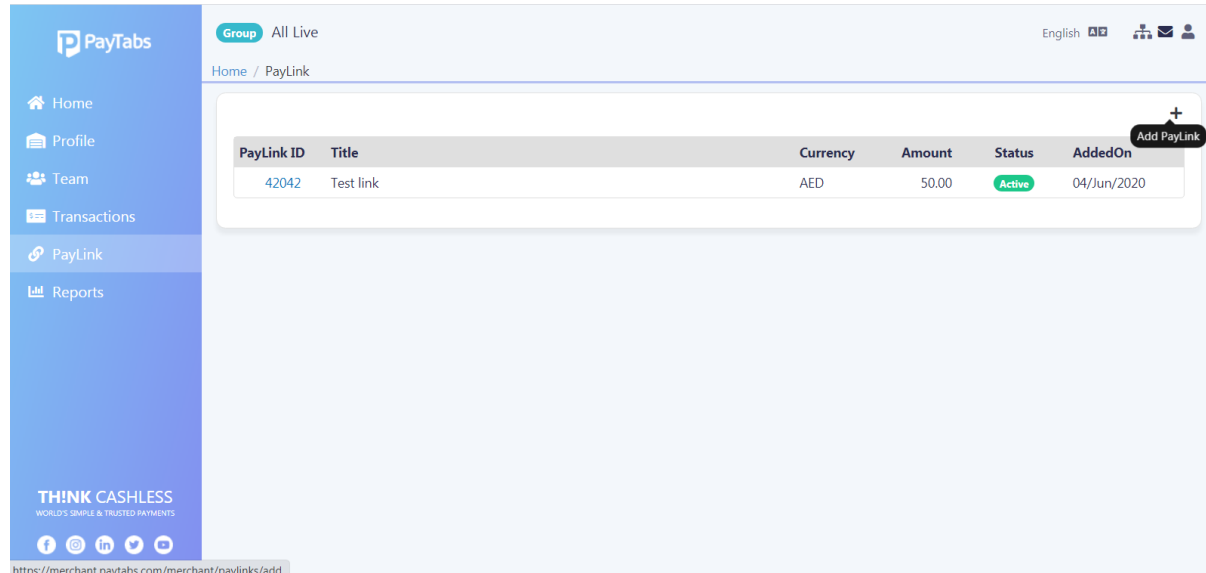
Email:

Cancel Send

## 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

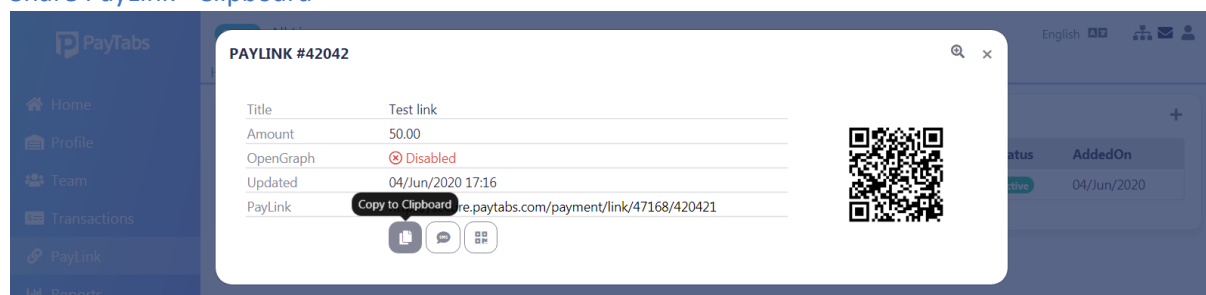


The screenshot shows the 'Add PayLink' form in the PayTabs interface. The form is titled 'Add PayLink' and contains the following fields:

- Cart ID
- Cart Description
- Return URL
- Currency (dropdown menu)
- Amount
- Donation Mode (checkbox)
- Require Shipping Details (checkbox)
- Enable PayLink (checkbox)
- OpenGraph (checkbox) - Enhance link display on social media platforms

The 'Save' button is highlighted with a red arrow.

### Share PayLink - Clipboard

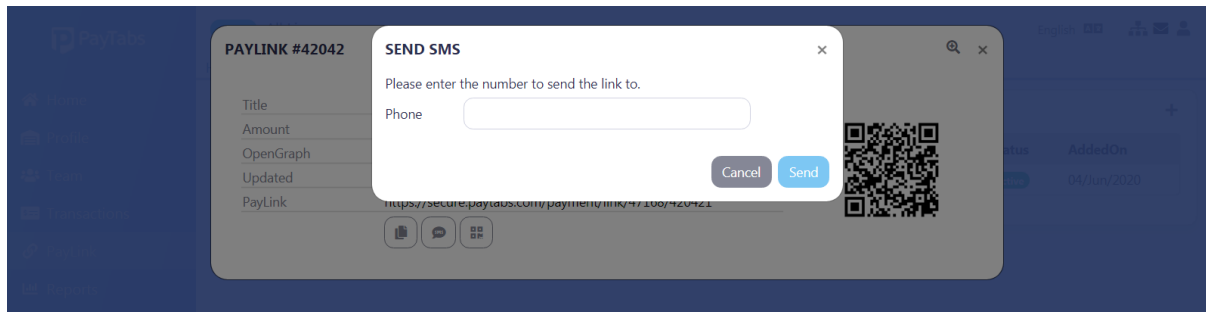
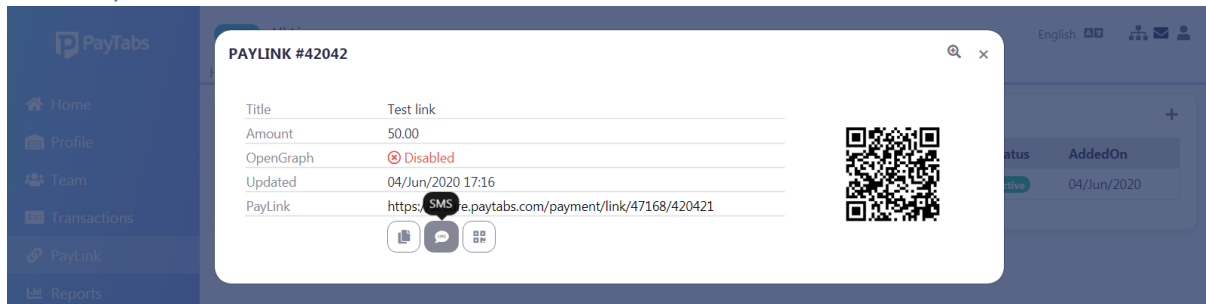


The screenshot shows the 'Share PayLink - Clipboard' modal in the PayTabs interface. The modal displays the following information:

- PAYLINK #42042**
- Title: Test link
- Amount: 50.00
- OpenGraph: Disabled
- Updated: 04/Jun/2020 17:16
- PayLink: <https://merchant.paytabs.com/payment/link/47168/420421>

A QR code is also displayed. The 'Copy to Clipboard' button is highlighted.

## Share PayLink - SMS



## Share PayLink – QR Code



## Donation Mode

Enter minimum and maximum amounts.

Home / PayLink / Add PayLink

Title	<input type="text" value="Sponsor a meal"/>
Cart ID	<input type="text"/>
Cart Description	<input type="text"/>
Return URL	<input type="text"/>
Currency	<input type="text" value="UAE Dirham"/>
Minimum Amount	<input type="text" value="100.00"/>
Maximum Amount	<input type="text" value="1000.00"/>
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

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

Name on card

Payment details

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.

Home / PayLink / PayLink Details

PayLink has been added successfully.

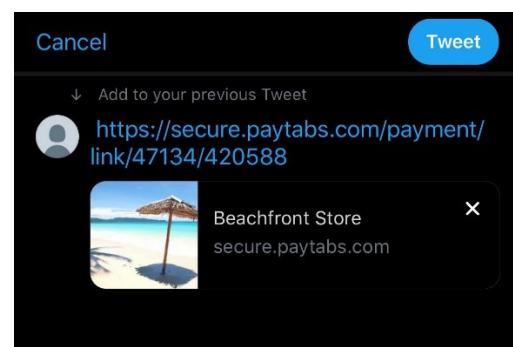
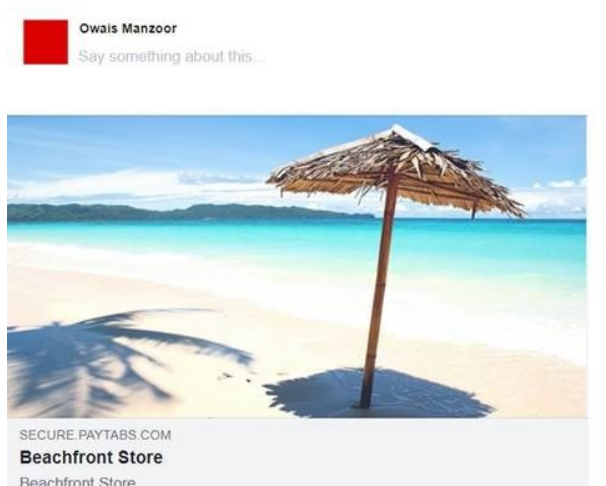
**PAYLINK #42058**

Title	Beachfront Store
Amount	125.00
Require Shipping Details	Not Required
Status	Active
OpenGraph	Active
Updated	17/Jun/2020 19:47
PayLink	https://secure.paytabs.com/payment/link/47134/420588

QR Code

Facebook Twitter

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

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

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

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

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

## 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