USER MANUAL

X-PAY

Home Page

- Balance: To transfer columns of successful, partially refunded, and fully refunded transactions that are not settled (started from June 1)
- Total Settled: To transfer columns of transactions that are already settled (started from June 1)
- Total Collected: TPV of successful transactions (over the year starting from 1/1)
- Number of Transactions: The number of transactions with a successful status. (over the year starting from 1/1)
- Weekly Collected: TPV of successful status transactions from last week only.
- Graph for the last 12 months to show the total collected.

- Payment Types: Graph showing all payment methods to identify the most used one.
- Direct Order: Graph showing the status of direct orders (paid or unpaid).

Latest Transactions

Last 10 Transactions

ID	TOTAL AMOUNT	USER NAME	PHONE	PAY USING	STATUS	CREATED AT	PAYMENT FOR
161118	0	Seif Hamza	+201228334269	CARD	SUCCESSFUL	29 Aug 2024 08:58:44	API_PAYMENT
161112	0	Lobna Abdelghffar	+201092883990	CARD	SUCCESSFUL	29 Aug 2024 08:24:35	API_PAYMENT
161110	0	داليا مصطفي عبدالمنعم كامل	+201001997836	CARD	SUCCESSFUL	29 Aug 2024 08:22:12	API_PAYMENT
161108	0	محمد محمد عبدالوهاب مرجان	+201001465631	CARD	SUCCESSFUL	29 Aug 2024 08:18:21	API_PAYMENT
161107	0	Heba Gad	+201289597125	CARD	SUCCESSFUL	29 Aug 2024 08:17:11	API_PAYMENT
161100	0	Mohamed Fawzy	+201000059707	CARD	SUCCESSFUL	29 Aug 2024 07:44:14	API_PAYMENT
161099	0	Mohamed Fawzy	+201000059707	CARD	SUCCESSFUL	29 Aug 2024 07:42:29	API_PAYMENT
161098	0	heba mohamed	+201008706368	CARD	SUCCESSFUL	29 Aug 2024 07:42:03	DIRECT_ORDER
161094	0	Linah qassim	+201030005825	CARD	SUCCESSFUL	29 Aug 2024 07:28:02	API_PAYMENT
161090	0	aya osama	+201067585239	CARD	SUCCESSFUL	29 Aug 2024 07:05:50	API_PAYMENT

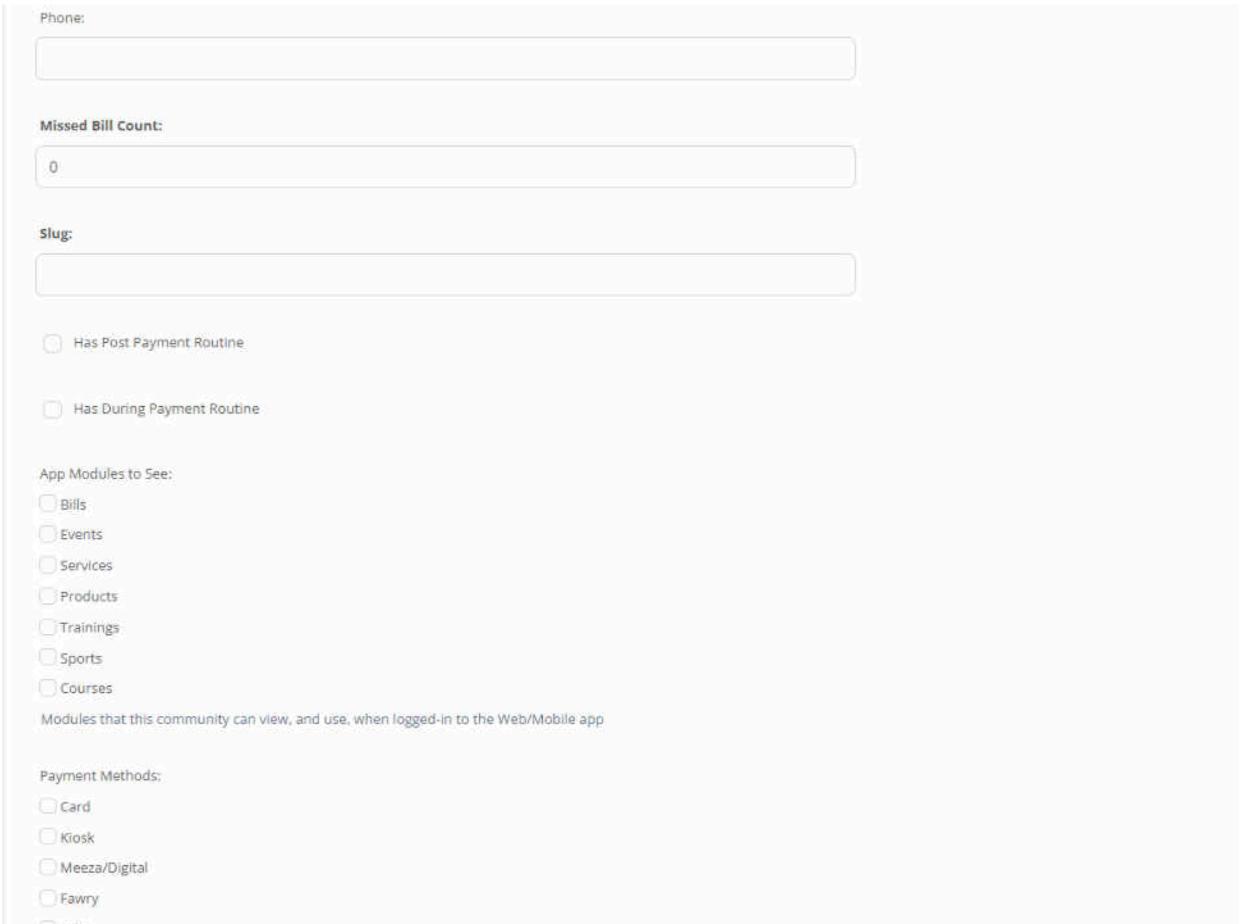
- Latest Transactions: Displaying the last 10 successful transactions.

How to Add a Merchant?

Add Community/Merchant

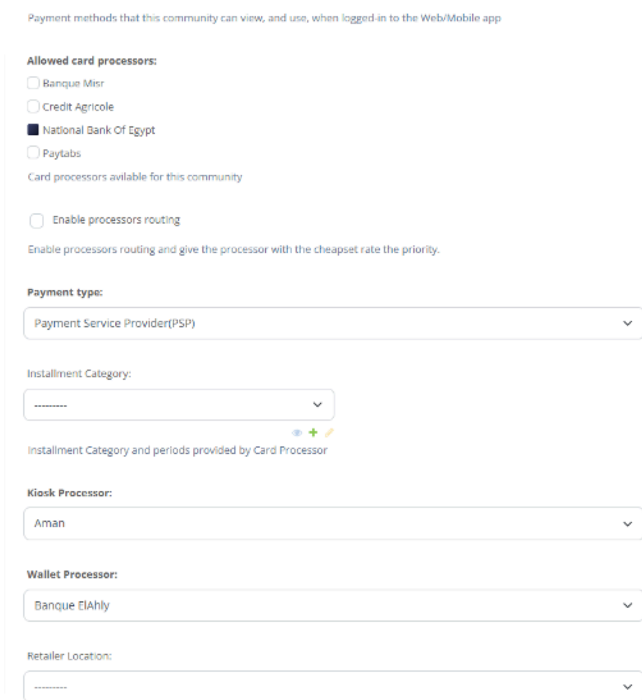
1. fill in the fields

2. Name: Name of the merchant.
3. Registered Name.
4. Logo: upload the logo image.
5. Address: The physical address.
6. Email: merchant email.
7. Is Approved.
8. Is eligible for recurring payment: check it if it's yes.

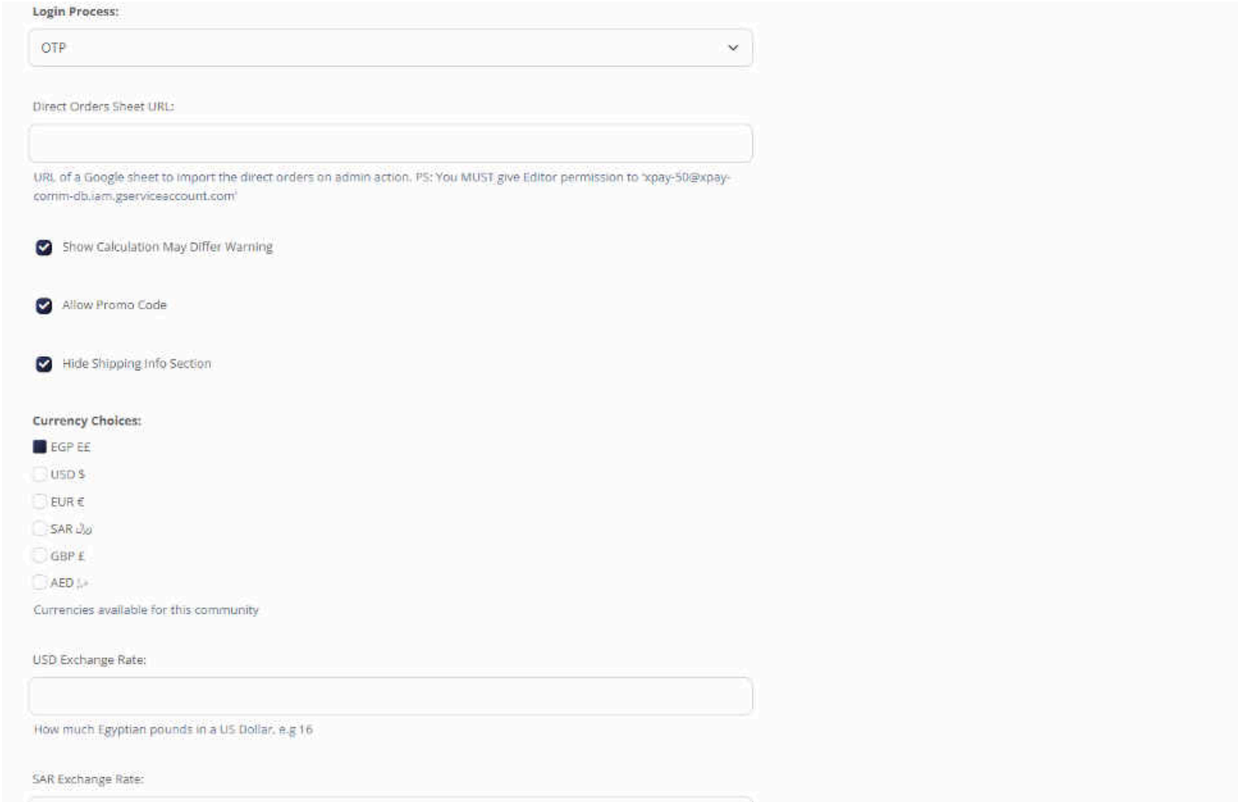


1. Phone: The merchant's phone number.
2. Missed Bill Count: if we add offline bills.
3. Slug: 3 different letters for each community/merchant.
4. Has Post Payment Routine.
5. Has During Payment Routine.
6. App modules to see: check modules that this community can view, and use.
7. Payment methods: enable certain payments methods specifically for this direct order.

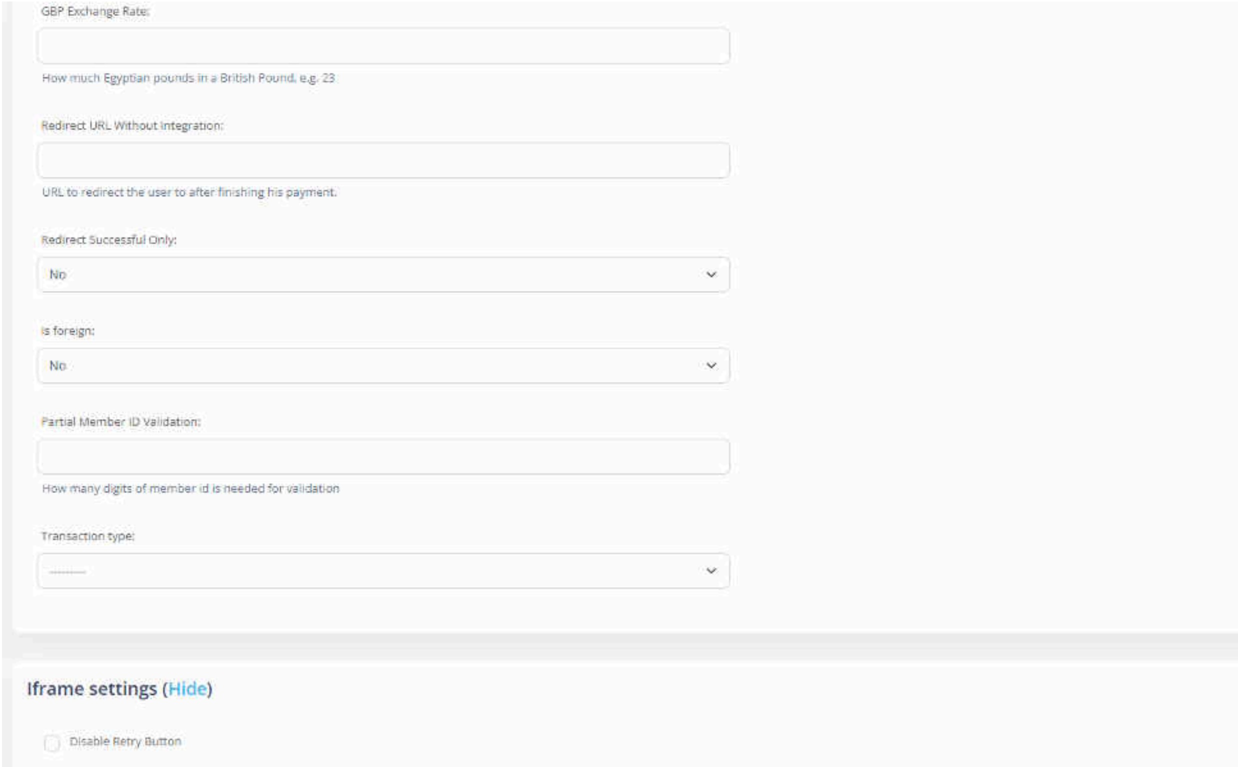
Add Advanced fields



1. Allowed card processors: Card processors available for this community/merchant.
2. Payment type.
3. Installment Category: is installments for this community provided by card processor.
4. Kiosk processor.
5. Wallet processor.
6. Retailer location.



1. Login process: choose the option the merchant wants to login with (OTP, member id, etc) this is for closed community settings mentioned in [this document.]
2. Direct order sheet URL: URL of a Google sheet to import the direct orders mentioned in [the bulk direct order document.]
3. Show calculation may differ warning.
4. Allow promo code (this flag shows the promo code section in the payment link)
5. Hide shipping info section.
6. Currency choices: currencies available for this community/merchant.
7. USD, SAR, EUR Exchange rate: if you choose a different currency and want to put an exchange rate for this community/merchant.



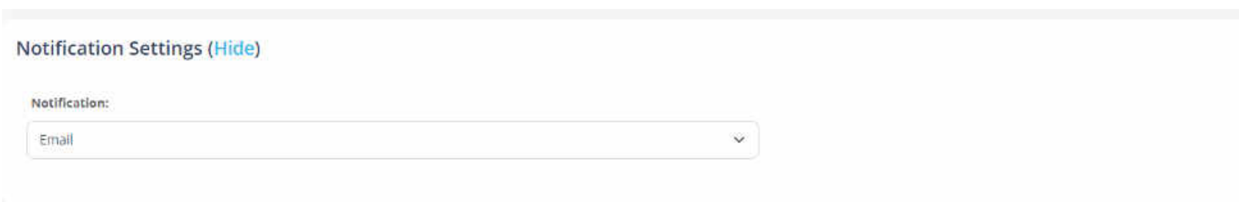
1. Redirect URL without integration: URL to redirect the user to after finishing his payment.
2. Redirect successful only: if to redirect the successful trnxs only or all users.
3. Is foreign: if this community/merchant has foreign account or not
4. Partial member ID validation: how many digits of member id is needed for validation
5. Transaction type: Auth &Cap, Cap
6. Iframe settings: Disable retry button: check if you don't want the retry button in the iframe to reload.

UPG Settings

UPG settings for the wallets

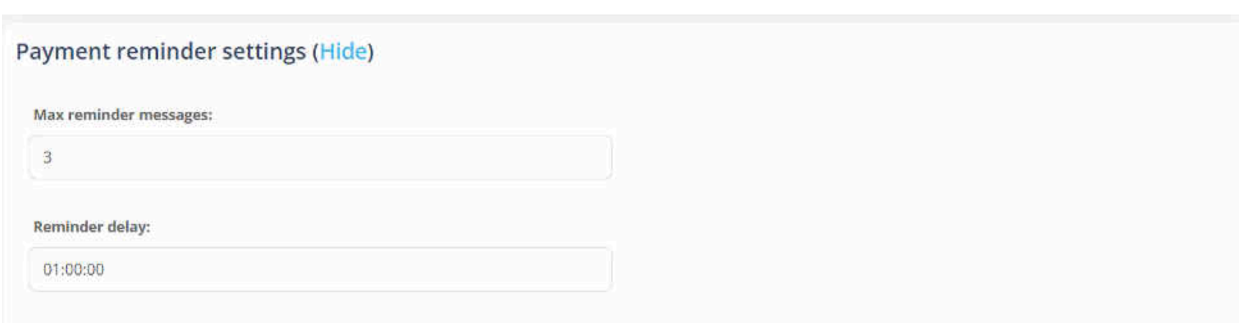
1. Merchant ID for the community provided by UPG.
2. Terminal ID for the community provided by UPG.
3. Secret key for the community provided by UPG.

Notification Settings



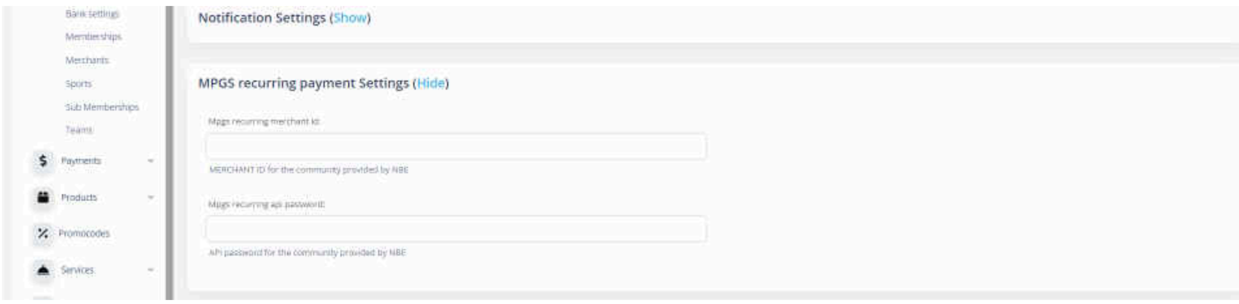
1. Merchants can enable the payment confirmation notification to be sent to the end user through SMS, email, or both.

Payment Reminder settings



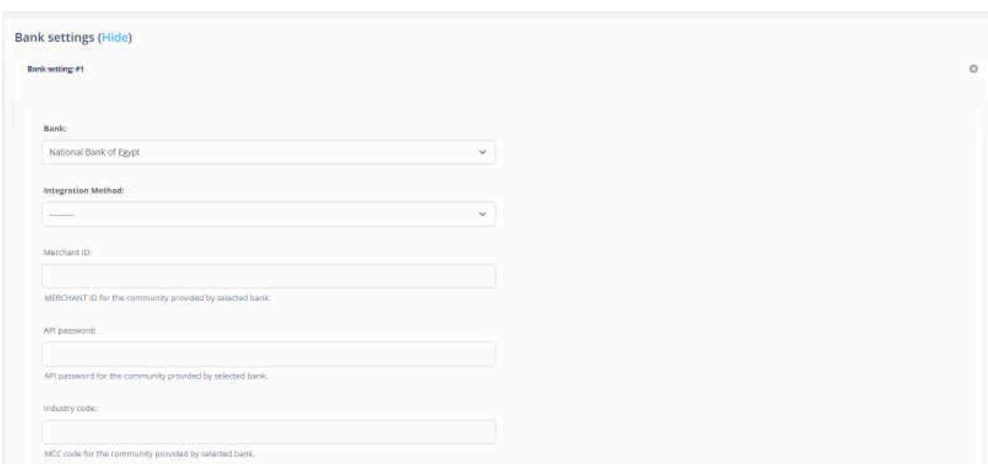
1. Max reminder messages: Merchants can configure the maximum number of reminder messages sent to users.
2. Reminder Delay: The waiting period before sending a reminder message after a transaction remains pending (e.g., 1 hour).

MPGS recurring payment Settings

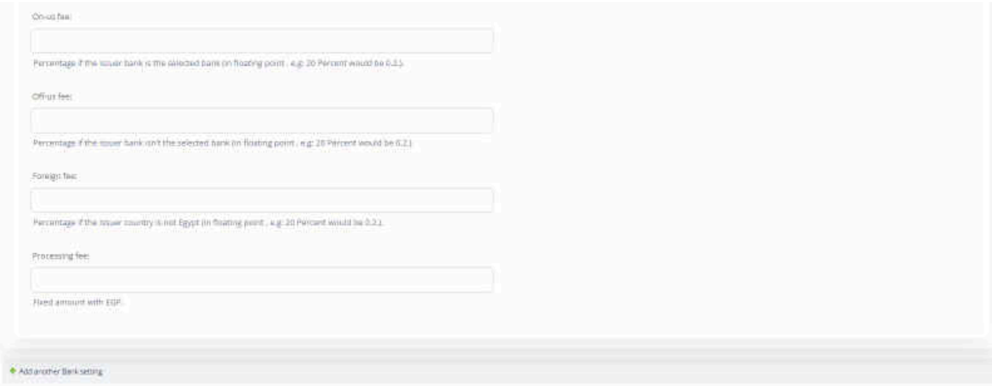


1. MPGS recurring merchant ID: merchant ID for the merchant provided by NBE.
2. MGPS recurring API Password: API Password for the merchant provided by NBE.

Bank Settings

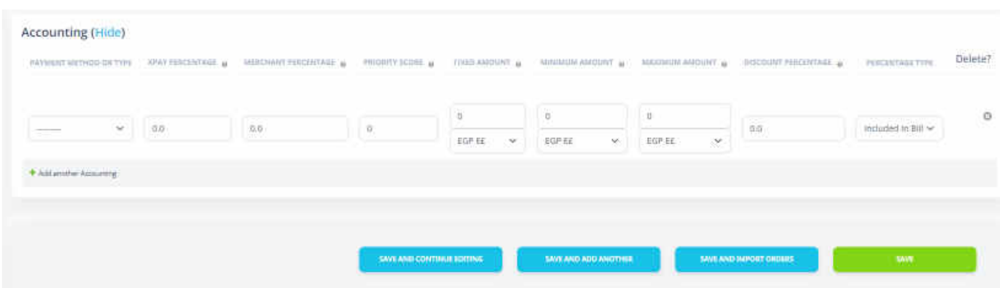


1. Bank: the payment processor bank
2. Integration method: direct integration or lightbox
3. Merchant ID for the community/merchant provided by the selected bank.

4. API password for the community provided by the selected bank.
5. Industry code: MCC code for the community provided by the selected bank. 

6. On-us fee: Percentage if the issuer bank is the processor bank
7. Off-us fee: Percentage if the issuer bank isn't the processor bank
8. Foreign fee: Percentage if the issuer country is not Egypt
9. Processing fees: Fixed amount with EGP.

Accounting



1. Payment method or type like card, valu, etc.
2. XPay percentage: this number is used in calculating all bills for this community payment type or method.
3. Community/Merchant percentage: this percentage will act as administration fees that the merchant wants to add per payment. (Should only be activated in added to the bill case)
4. Priority Score: Determine which case should be applied to the XPay percentage.
5. Fixed amount: XPay fixed amount to be added to the transaction amount.

6. Minimum amount: XPay fees minimum amount to be added to the transaction amount.
7. Maximum amount: XPay fees maximum amount to be added to the transaction amount.
8. Discount percentage.
9. Percentage type (included or added): if included the merchant will pay it without showing to the end-user, if added it'll be added as a fee to the end-user bill.

Fees Calculations Logic

Case 1: Percentage Type: Added to the bill

- Payment Link Ticket amount = 75 egp (the merchant service/product price)
- Calculation formula is = [(Ticket amount) x xpay percentage +Fixed amount] * VAT = XPay total fees amount
- 75 * 1.5% = 1.125 + 1.5 egp = 2.625 * 1.14 = 2.9925 egp
- Original amount = 75, xpay fees amount (egp) = 2.99 egp
- Total Processing Volume (Tpv) = 77.99 egp (the amount that the end user will pay)
- XPay will transfer to the merchant the original amount 75 egp

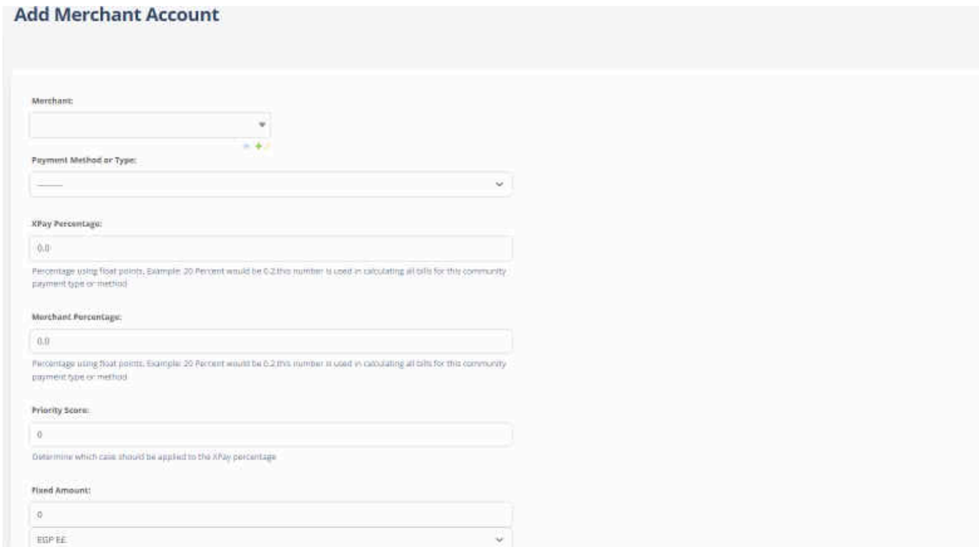
Case 2: Percentage Type: Included in the bill

- Payment Link Ticket amount = 75 egp (the merchant service/product price)
- Calculation formula is = [(Ticket amount) x xpay percentage +Fixed amount] * VAT = XPay total fees amount
- 75 * 1.5% = 1.125 + 1.5 egp = 2.625 * 1.14 = 2.9925 egp
- Original amount = 75, xpay fees amount (egp) = 2.99 egp
- Total Processing Volume (Tpv) = 75 egp (the amount that the end user will pay)
- XPay will transfer to the merchant the original amount - xpay total fees amount = 75 - 2.99= 72.99

How to Add International Fees to a Merchant?

1- Open "Communities Accounts" from "Accounting"

2- Click on "Add communities Account" button



1- Communities: Enter the community you want to attach these international fees to.

2- Payment Method or Type: Choose "International Card"

3- XPay Percentage: Enter the percentage of XPay.

4- Community Percentage: If you want to add a community percentage

5- Priority Score: Determine which case should be applied to the XPay percentage.

6- Fixed Amount: If you want to add a fixed amount

7- Minimum Amount: If you want to determine the minimum amount

8- Maximum Amount: If you want to determine the maximum amount

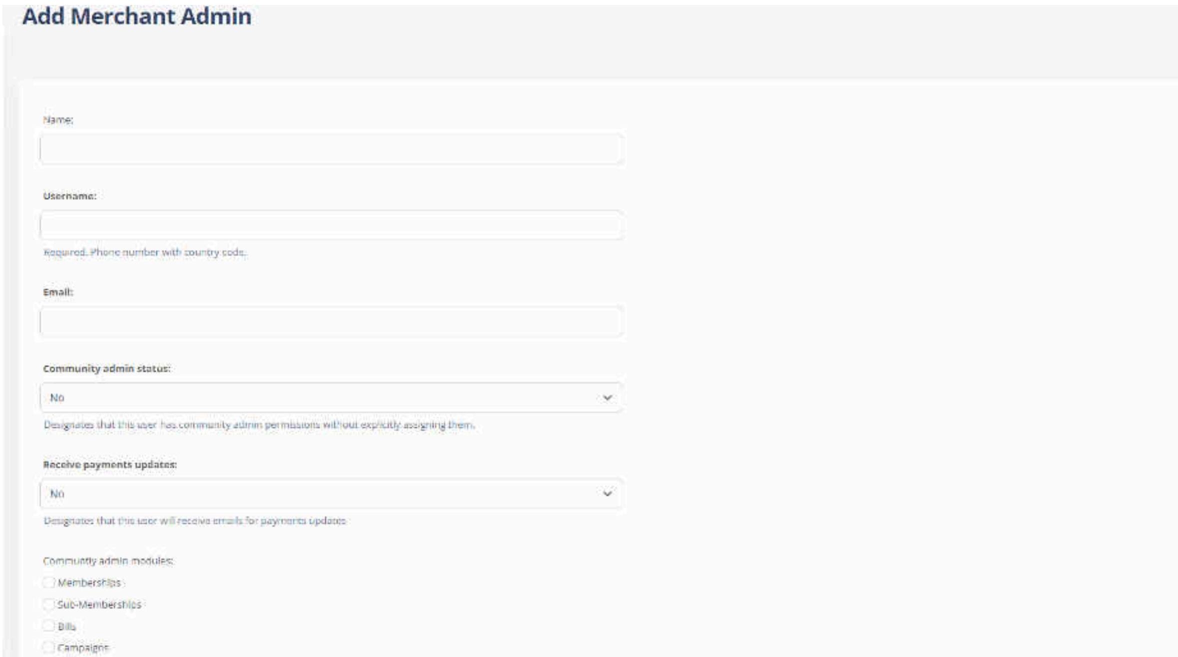
9- Discount: If you want, add the discount percentage.

10- Percentage Type: If you want to add the percentage added to the bill or included in the bill.

Add Merchant Admin

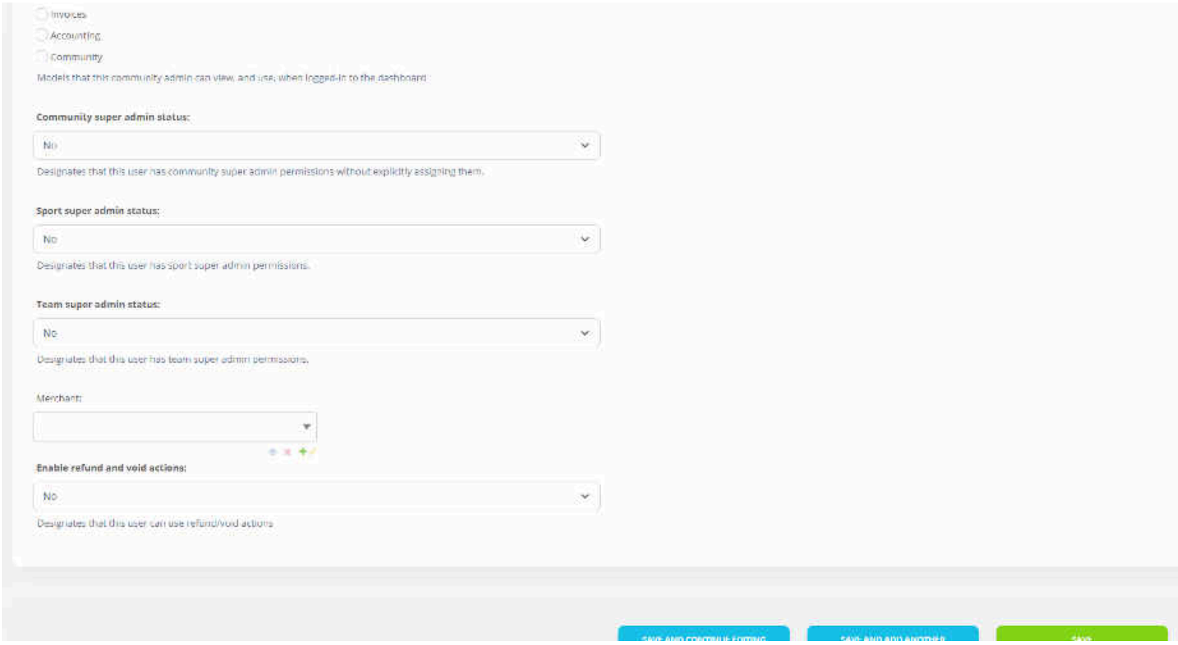
Add Community/Merchant Admin

1. fill in the fields



1. Name: Name of the merchant admin.
2. Username: merchant admin phone number with country code
3. Email: merchant admin email.
4. Community/Merchant admin status: the user has community admin permissions without assigning them.
5. Receive payments updates: The user will receive emails for payments updates.
6. Community/Merchant admin modules: the modules you want the merchant admin to have access to.

Add Advanced fields

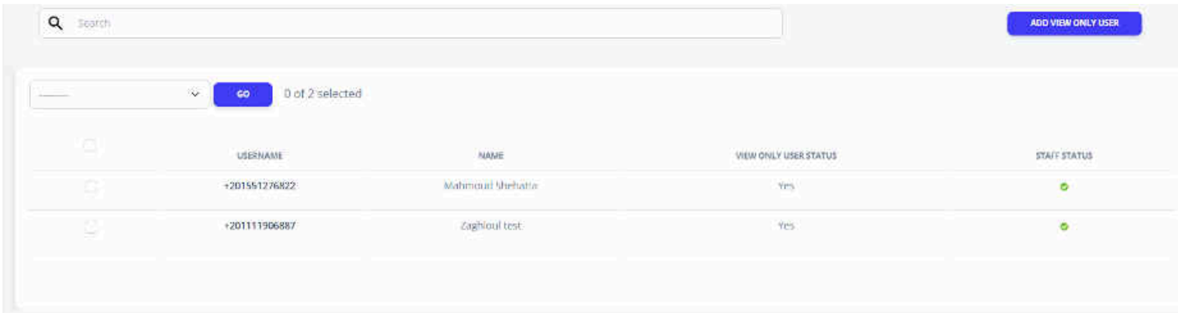


1. Community/Merchant super admin status: The user has community super admin permissions without assigning them.
2. Sport super admin status: the user has sport super admin permissions or not
3. Team super admin status: The user has team super admin permissions.
4. Community/Merchant: select the one you want
5. Enable refund and void actions: the user can use refund/void actions

How to Add View Only Admin (For banks)?

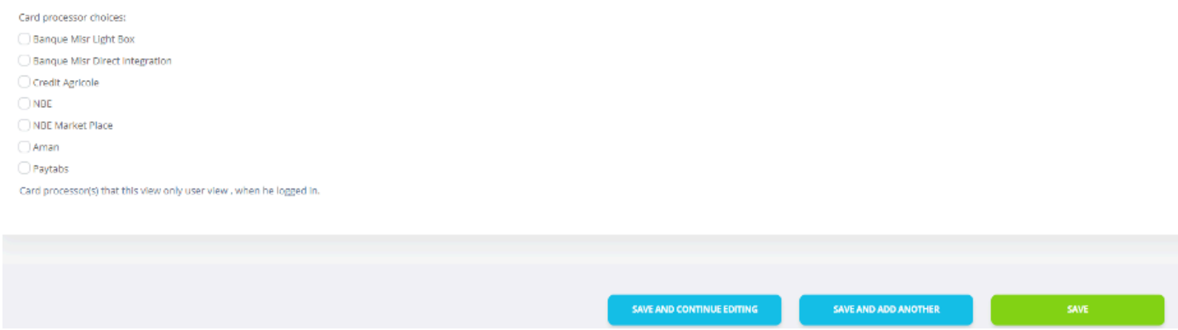
Full steps:

- From Users > View only users



- When we are adding a new view-only user & we select only transactions module to be viewed

1. The view-only user will only view the transactions of the merchants that are on the payment processors that he is allowed to view from the list in the user settings



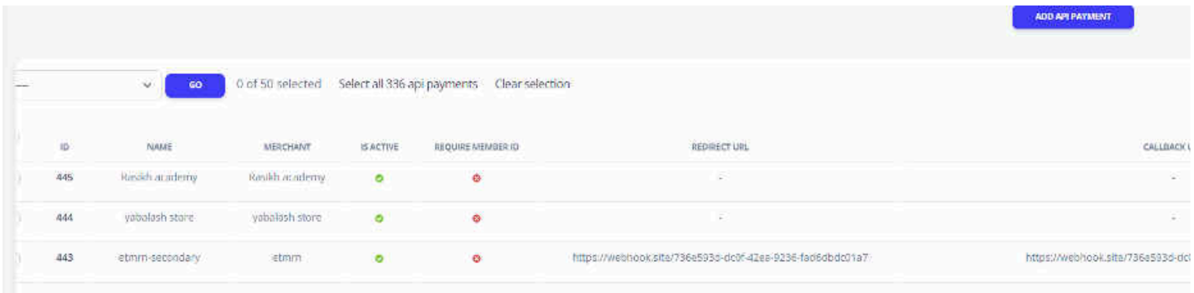
1. The view-only user will view only the dr./cr. card transactions (as payment method) of the payment processor he is allowed to view. (Excluding NBE where user can view wallets transactions as we process wallets using upg on nbe)
2. The view only users can filter by Trnx status, payment module, payment processors, currency, community name, date & payment methods.
3. The view-only users can export Excel sheets with all the transactions or filtered transactions by using different filters (date, currency & etc.)
4. as a view-only user, he can use the actions in the action list (* Mark as exported action it is used to mark the transaction as settled, *send email action used to send a confirmation email to the end user, * preview email used to view the email that is sent to the end-user)

How to Add API credentials for the merchant

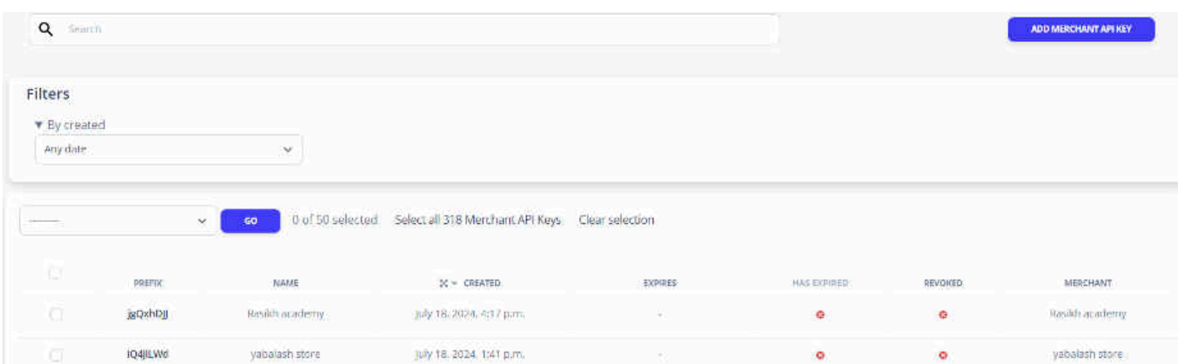
“The API credentials are the variables needed to perform the integration with XPay with any merchant.”

To add a payment key:

1. Navigate api integrations→ API payments
2. Click on Add API payments



1. Add the name of the key, Callback URL and Redrect URL (optional and provided by the merchant)
2. Select the community.
3. Then go to community API keys and add new one with a name & the same community.
4. Save it and you will have the API key.



The variable amount: is the number that appears beside the API key in the ID column.

The community ID:

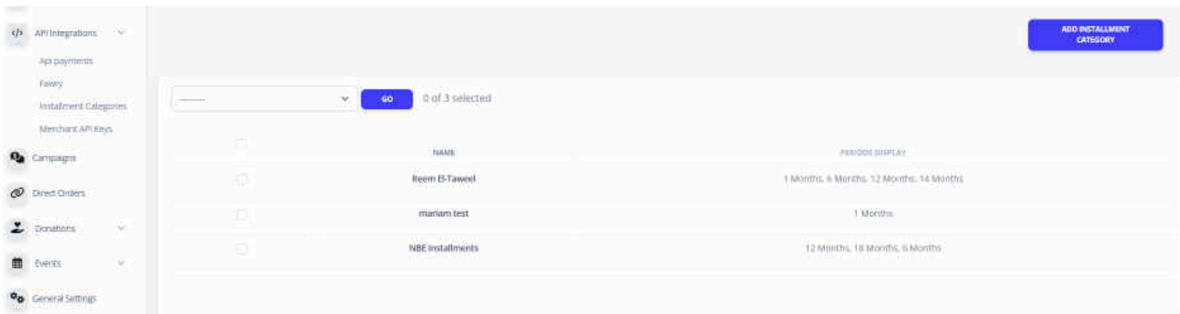
1. Navigate to the community list,
2. copy the ID beside the community name

ID	NAME	PHONE	EMAIL
JZ40KjN	Alex Sporting Club	-	kennethrojas@gmail.com
7vBMyBW	Egyptian Junior Business Association	-	-
xL4rPB7	Test Community	-	-
pD2zgB9	Soleek Lab	-	-
9W29q2Q	Gezira Sporting Club	+201003681622	mohamed.baly@orange.com
gQBYNj9	Smouha Sporting Club	-	ai@xpay.app
O12og2N	302 Labs	-	-

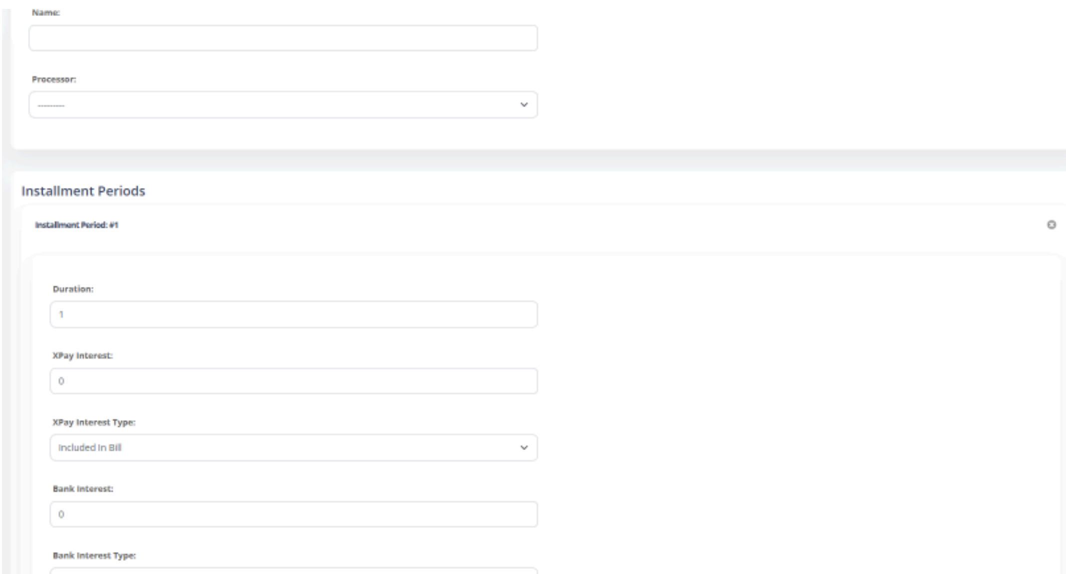
How to set up Bank installments & add it as a payment method to a merchant?

Bank Installments Setup Steps

- First go to Api Integrations > Installments Categories



- Then click on add installment category to view the setup page where it will be required to fill the following fields



Name

Processor (Bank installment provider)

Installment periods where xpay admin can create multiple of periods with different duration.

Duration (the installment plan period)

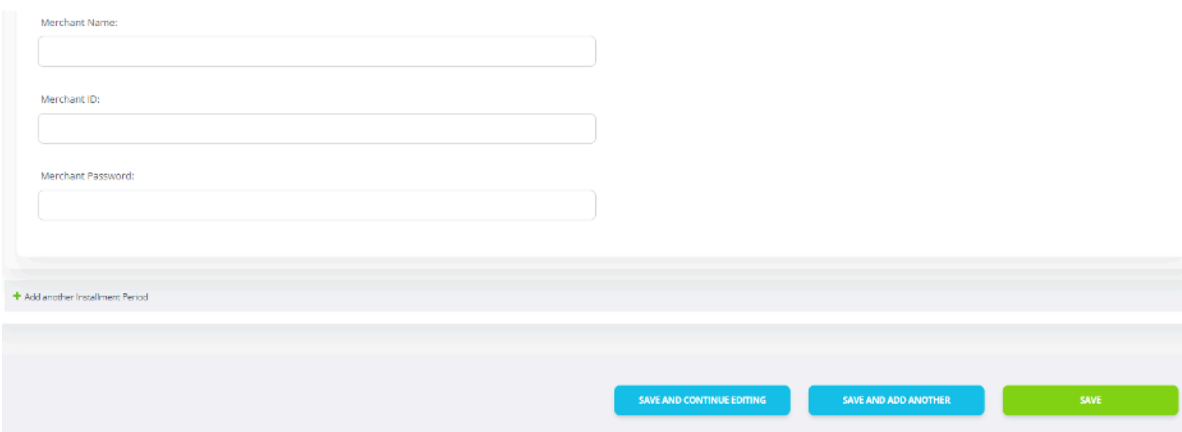
XPay Interest (includes both XPay and Bank interest)

XPay Interest Type: Included in the bill or Added to the bill

Bank Interest: Included in the bill or Added to the bill

Interest Type Scenarios:

- If both XPay interest and Bank interest are *added to the bill*, the end user will pay the total XPay interest.
- If XPay interest is *added to the bill* and Bank interest is *included in the bill*, the Bank interest will be deducted from the XPay interest, and the end user will pay the remaining XPay interest.
- If XPay interest is *included in the bill* and Bank interest is *added to the bill*, the end user will pay the Bank interest while the merchant covers the remaining XPay interest.
- If both XPay interest and Bank interest are *included in the bill*, the merchant covers the total XPay interest, and the end user pays no interest.

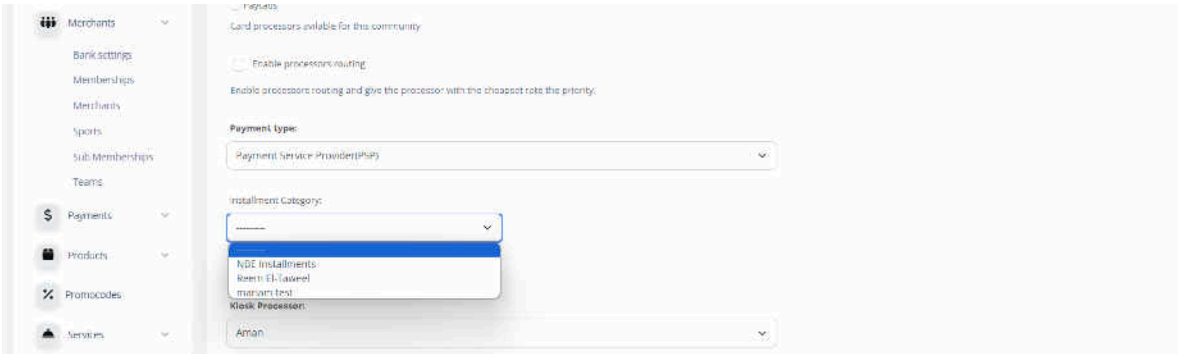


Merchant credentials: Merchant name, Merchant ID, Merchant Password (these are for every installment period)

These are the fields required for every installment period where every installment period will have different fee criteria & Credentials.

Add Bank Installments to Merchant settings

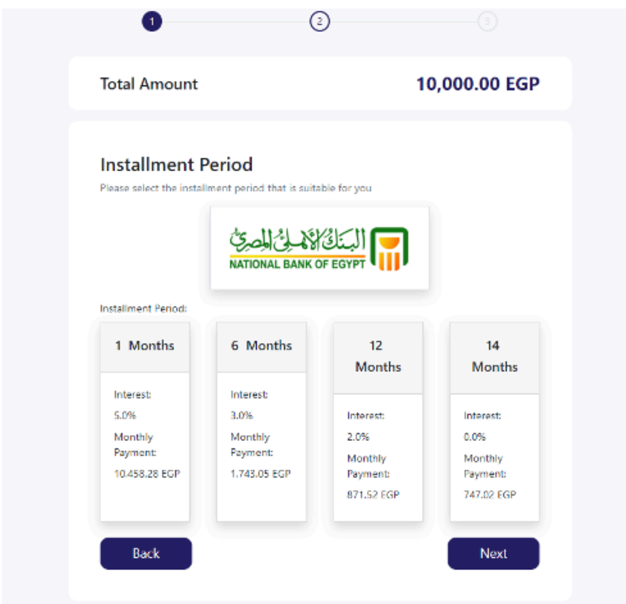
- While creating a merchant account as referenced in the following doc admin can find installment category field & drop-down menu to view all installment categories created



Note: Admin has to make sure that the Processor in the installment category is the same bank processor of the merchant

End User View & Experience

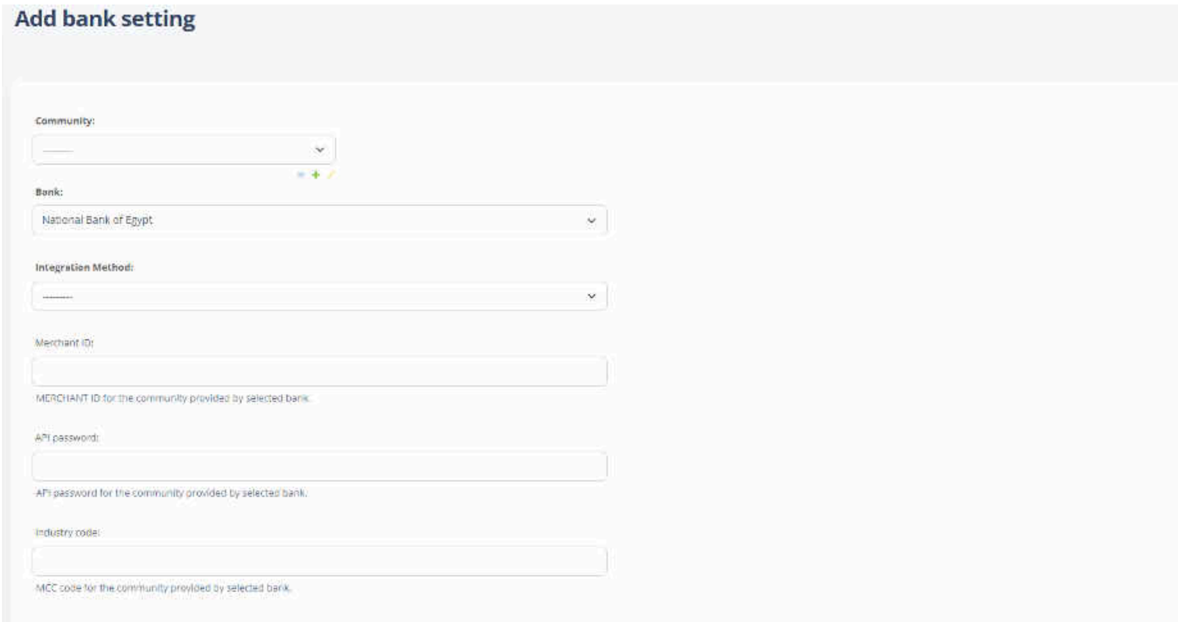
- Users will view the available durations & the whole interest on the duration & the monthly amount will be deducted every month.

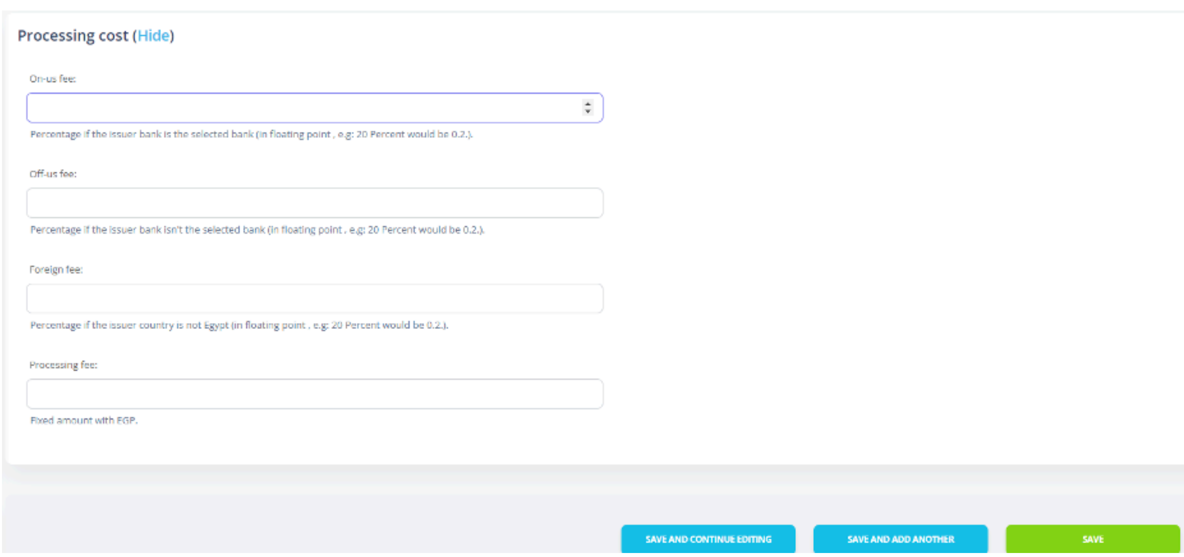


How to enable smart routing on a merchant?

1- Open "Bank Settings" from "Merchants"

2- Click on "Add Bank Setting" Button





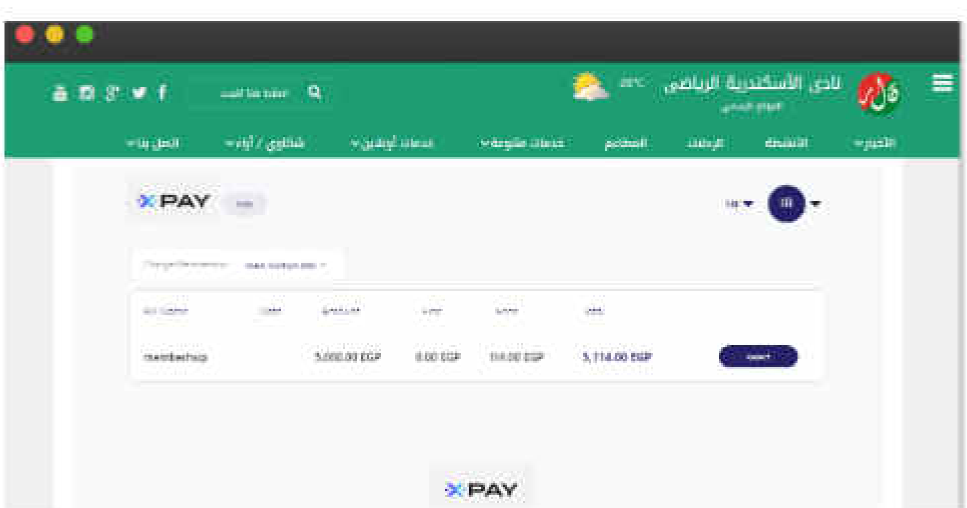
1- Choose the Merchant you want to apply for the smart Routing

2- Choose The Bank and enter this data for every bank

NBE	Banque Misr	Credit Agricole
Enter The Merchant ID for this Bank	Enter The Merchant ID for this Bank	Enter The Merchant ID for this Bank
Enter API password	Enter API password	Enter API password
Enter Industry Code	Enter Industry Code	Enter Industry Code
NBE on-us fee	Banque Misr on-us fee	Agricole on-us fee
NBE off-us fee	Banque Misr off-us fee	Agricole off-us fee
NBE foreign fee	Banque Misr foreign fee	Agricole foreign fee
NBE processing fee	Banque Misr processing fee	Agricole processing fee

Closed Community Module (Sporting Club)

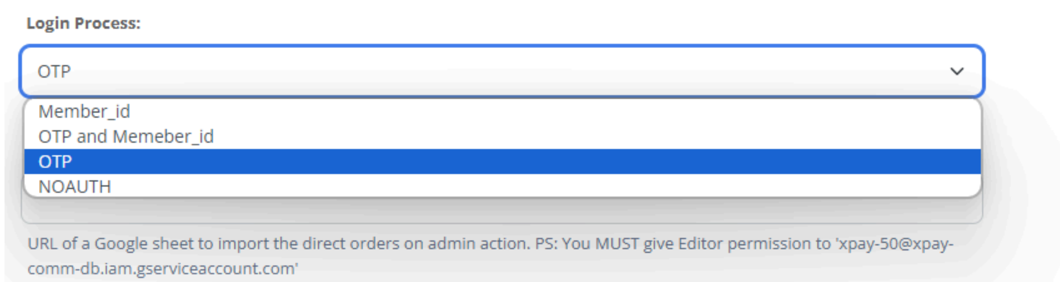
- The Closed Community Module is used when a merchant's business provides services exclusively to pre-defined customers (members), such as clubs, schools, and academies. In this module, only registered members can view events and services and make payments by logging in using their member ID or registered phone number or both.
- The portal can provide limited access to community features through mobile phone authentication
- If the merchant wants to use our closed community features in his software solution, he can do it by embedding our iframe inside his web app or mobile app.
  - XPay API suite with documentation available for seamless integration with merchants' website or mobile app. The API solution provides a dynamic payment web portal where It can be embedded inside a website or in a mobile application.



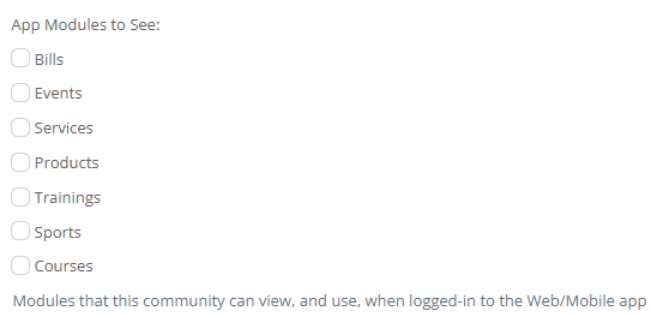
How to create a closed community?

Closed Community Creation Process

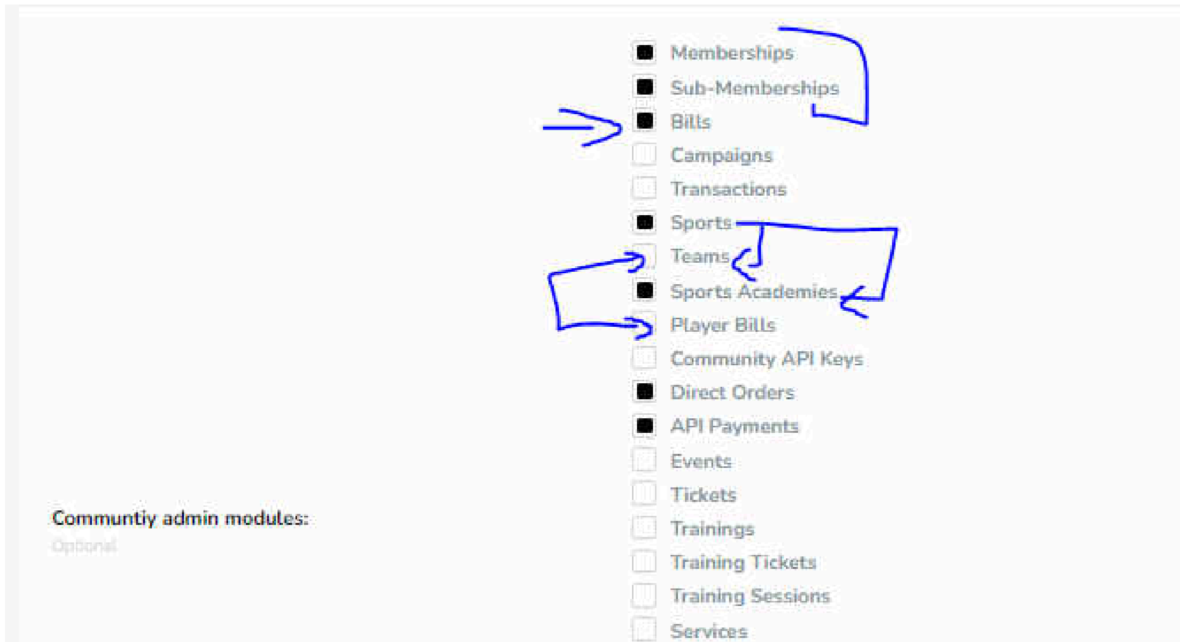
- When creating a merchant account as mentioned before in this document >
- Admin should choose the login process preferred by the merchant whether by a member id only or phone number only or both (OTP means with phone number where user has to enter an otp to login)
  - Note: When Login process is Member Id only there is no otp



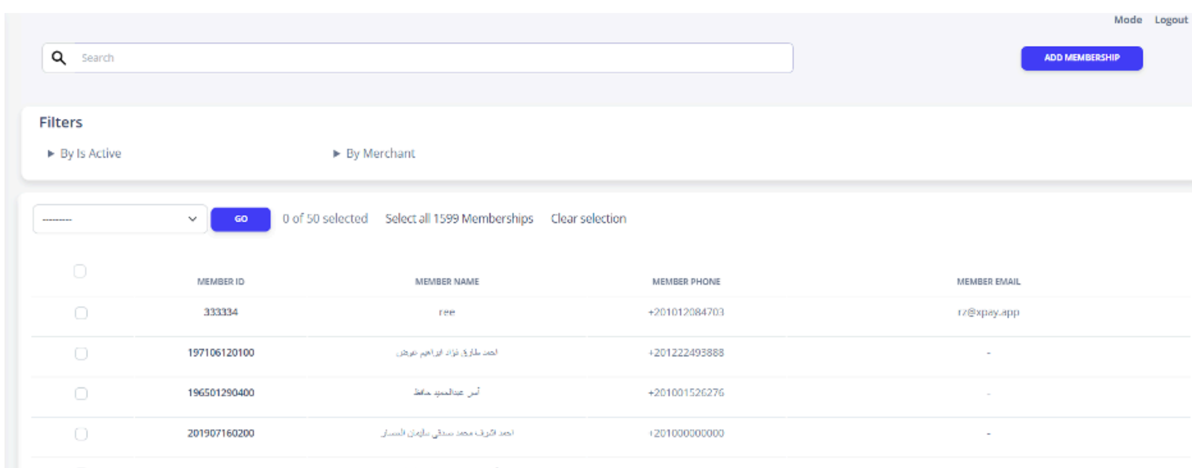
  - Note: it should be in default as NOAUTH
- There are Payment modules that work only for Closed Communities which are: Bills, Sports & Courses (Other Modules work normally for closed & non-closed communities)



- XPay Admin should create a merchant admin as mentioned here but he should enable for the admin some permissions as Memberships, sub memberships & Bills.
  - > Sub Memberships is dependent on Memberships, Teams & sports academies are dependent on Sports, Player Bills is dependent on Teams

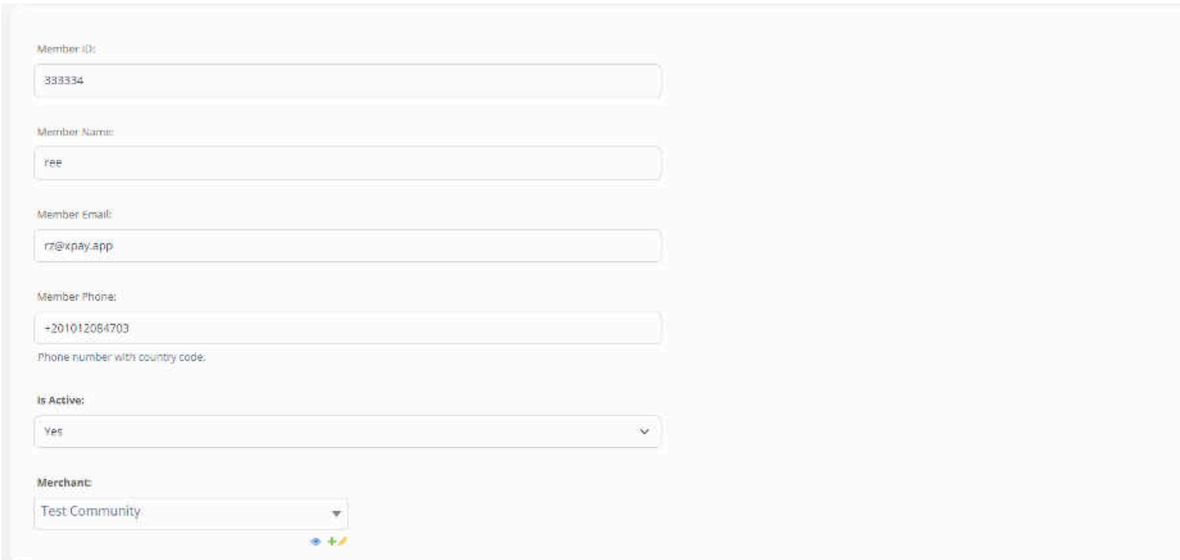


- Then Admin should add members to this merchant so end-users can login & view the merchant's services
    - From Communities > Memberships

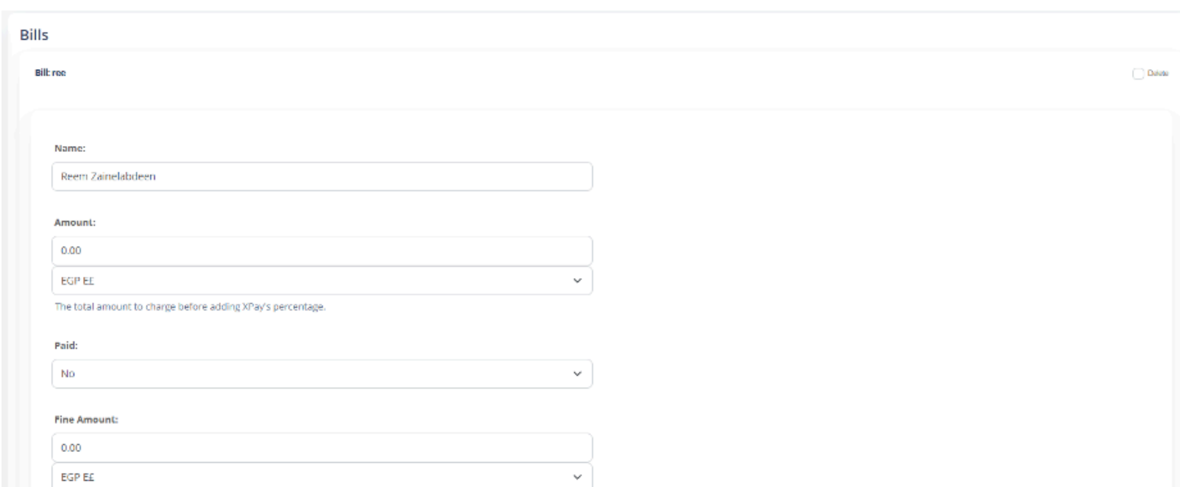


- Admin Can add members to his community by clicking on add membership button then fill the required fields which are :-
    - Member Id
    - Member Name
    - Member Email
    - Member Phone

- Is active Status (where admin can disable a member without removing his data)

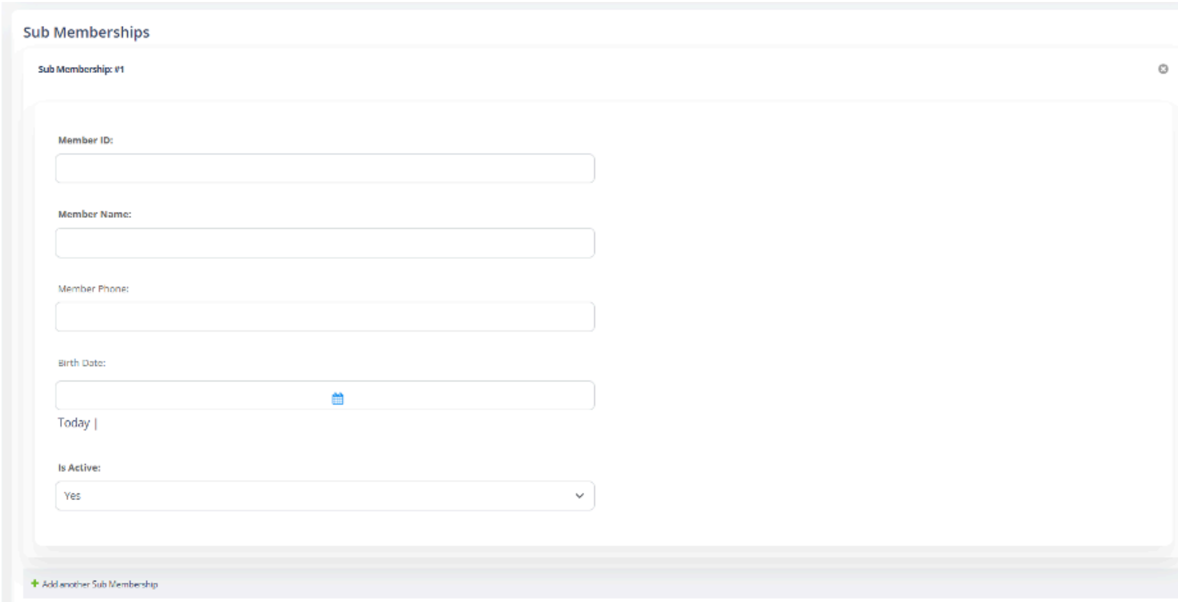


- On the same Page Admin can assign a bill or number of bills to a member by filling in the required fields which are :
  - Bill Name , Amount , currency , Paid status , Fine amount (optional field just to show to the member that there is a fine amount)

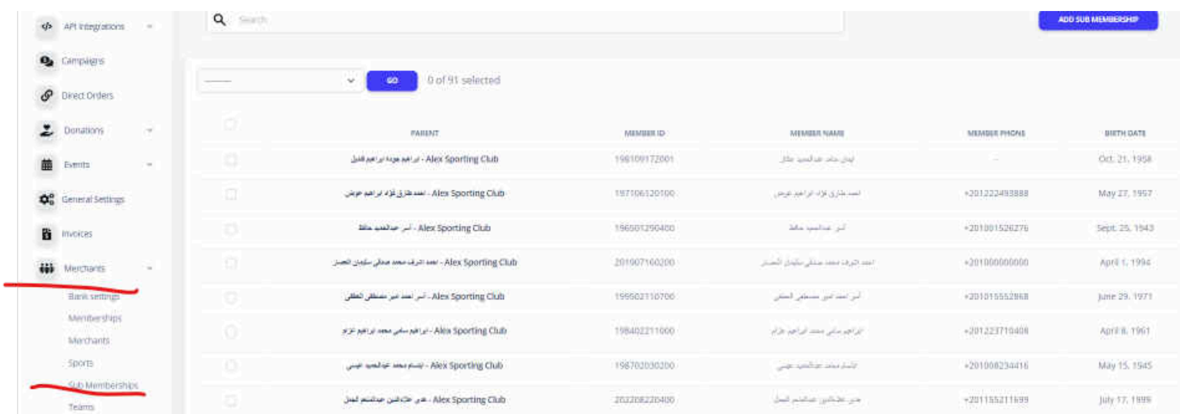


- Note: there is a Bill Module, where admin can create a bill & assign it on a member mentioned here :
- On the same page admin can create a sub-member for the member by filling in the required fields which are :

- Member Id , Member name, Member phone , Birthdate, member phone , is active status



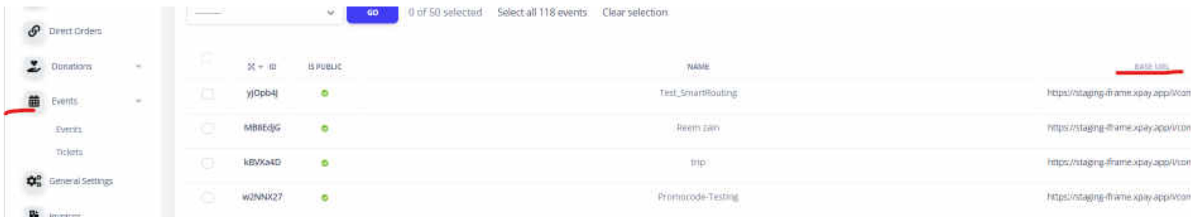
- Note: there is a sub membership Module, where admin can create a sub-member & assign it to a member

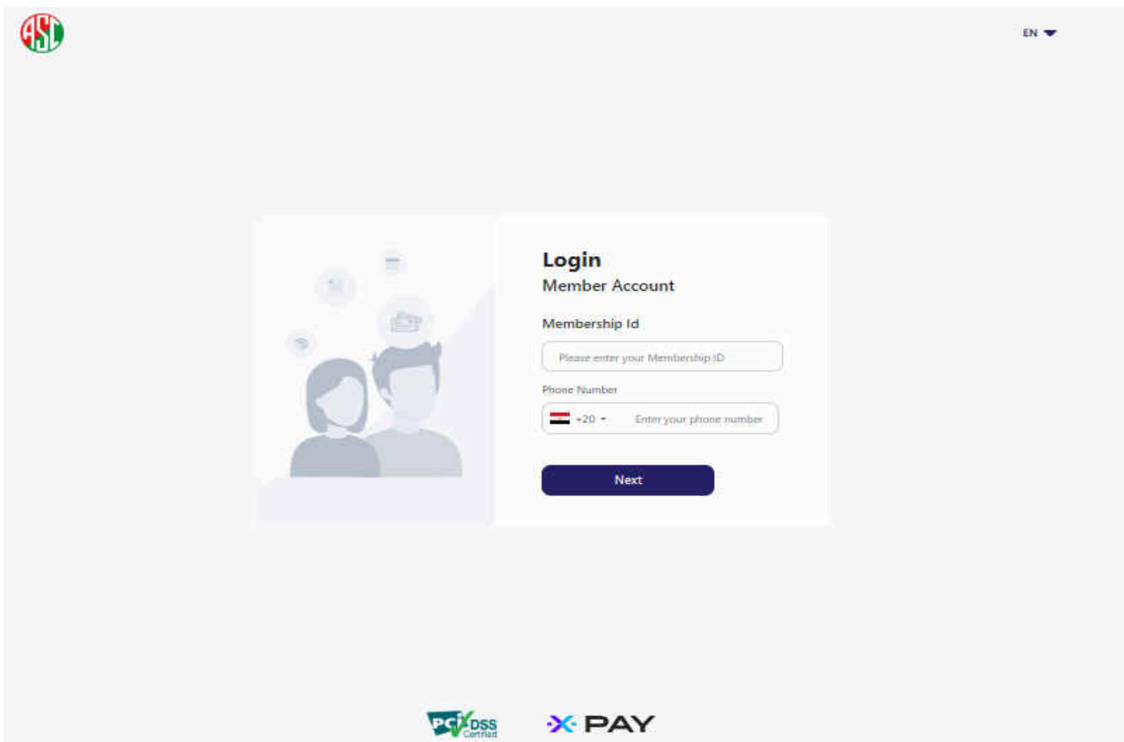


End User View & Experience

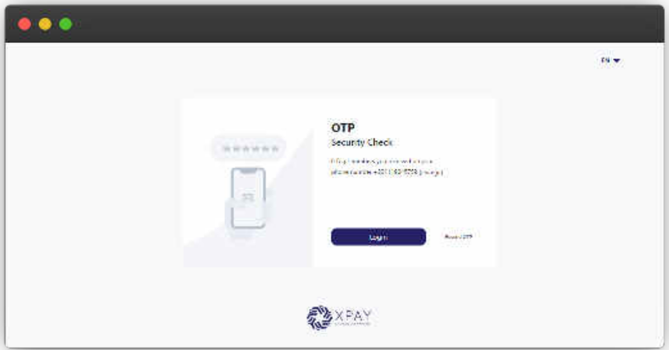
- To Get the link of the closed community, where the merchant will be sharing with his members to view the Bills or services & pay for it
    - Create a test direct order & remove from the hyperlink (/direct order/(direct order id)

- Direct order link : https://staging-iframe.xpay.app/i/community/JZ40KjN/direct-order/12ozO4N
- The closed Community link will be : https://staging-iframe.xpay.app/i/community/JZ40KjN

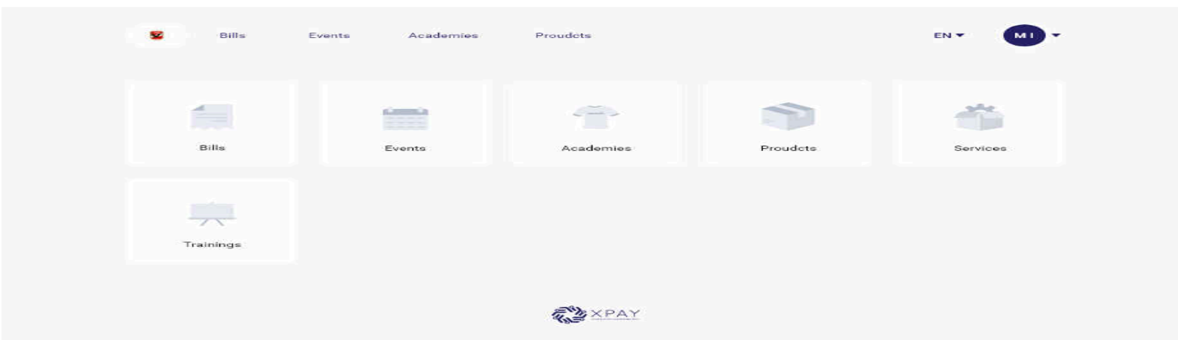
- Base URL from the events module:
- 



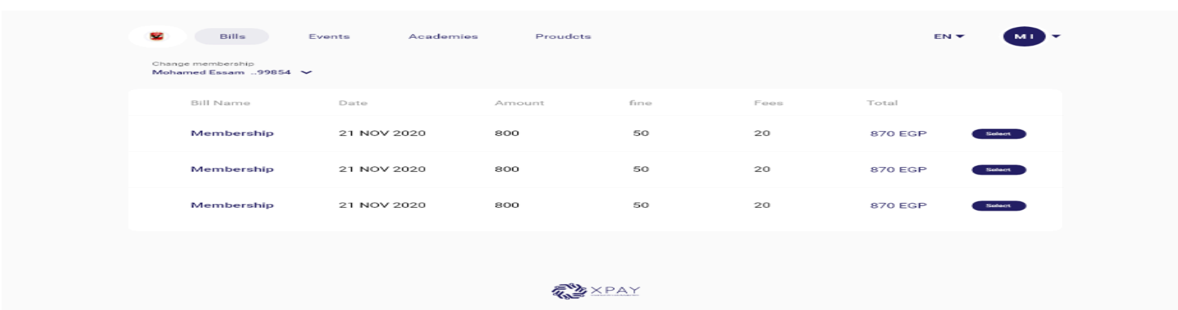
- User should enter his registered credentials to get to the OTP screen



- Note: When the Login process is Member Id only there is no OTP
- User will be able to view only the enabled payment modules for the merchant in tabs & check for different services & pay for it

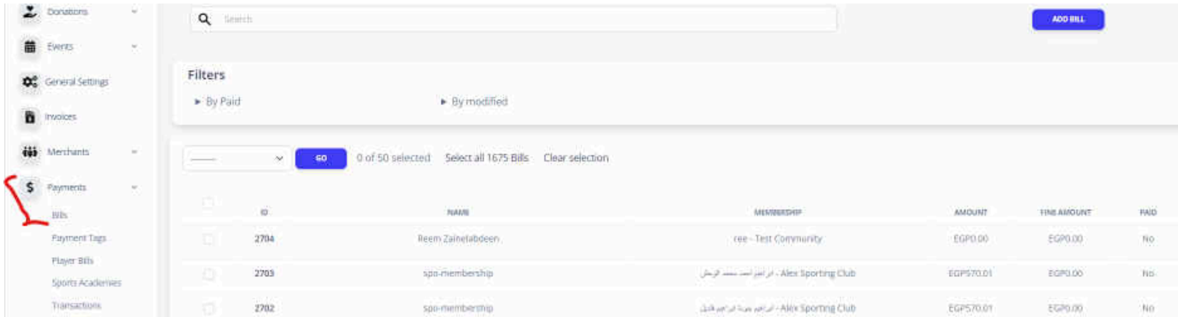


- User can view the bills that the merchant assigned to him once clicks on bills

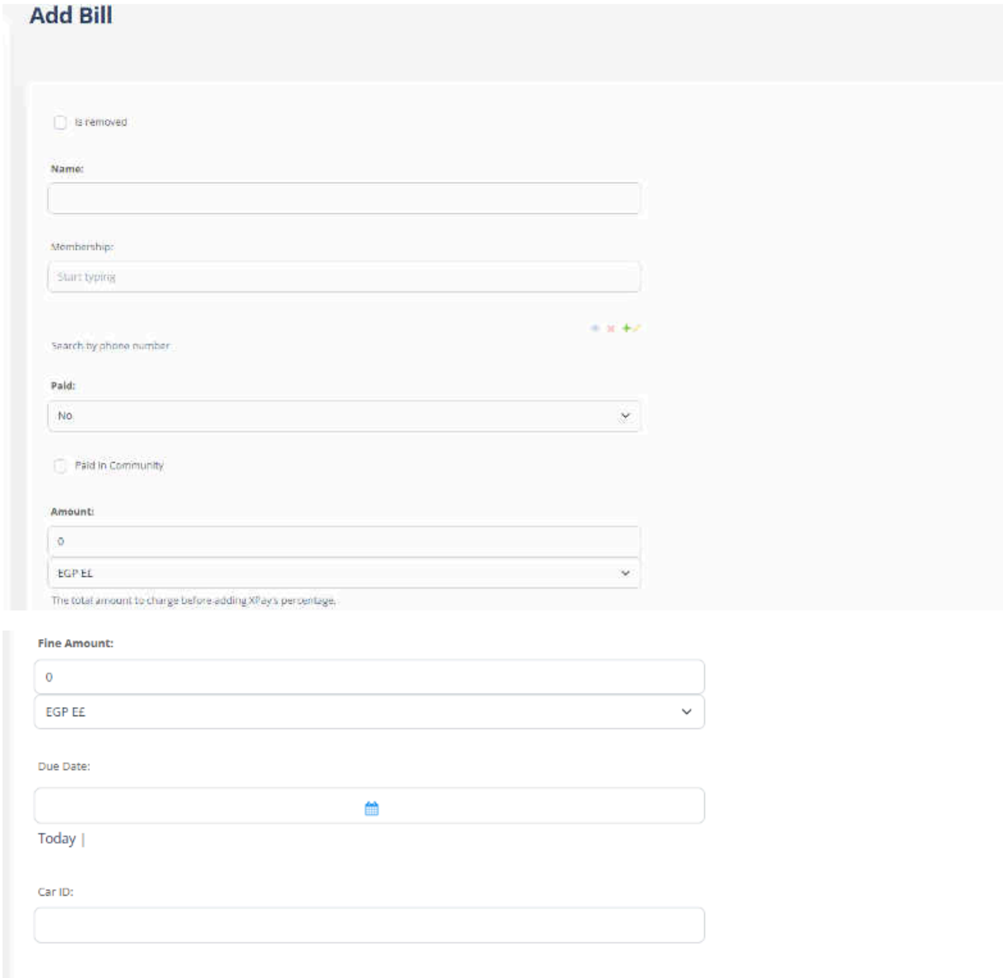


How to create bills?

- From payments > Bills

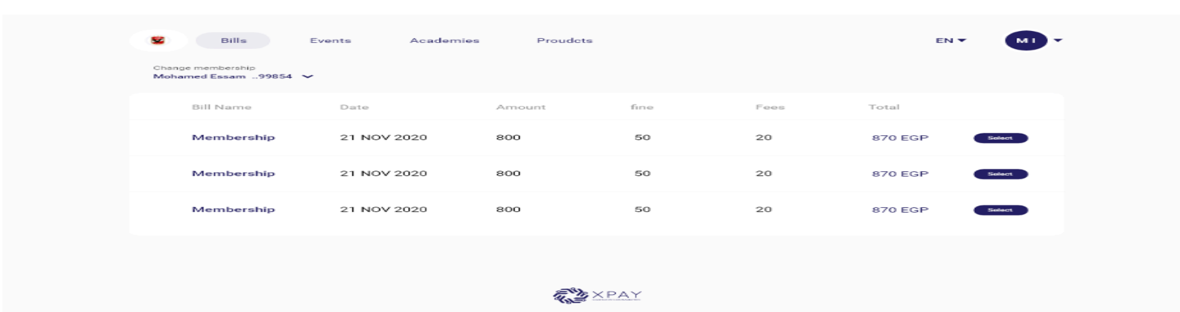


- Add bill by filling in the required fields :-
    - Bill Name
    - Membership (assign to a member by entering his phone number)
    - paid status
    - Amount & Currency
    - fine amount
    - due date



End User View & Experience

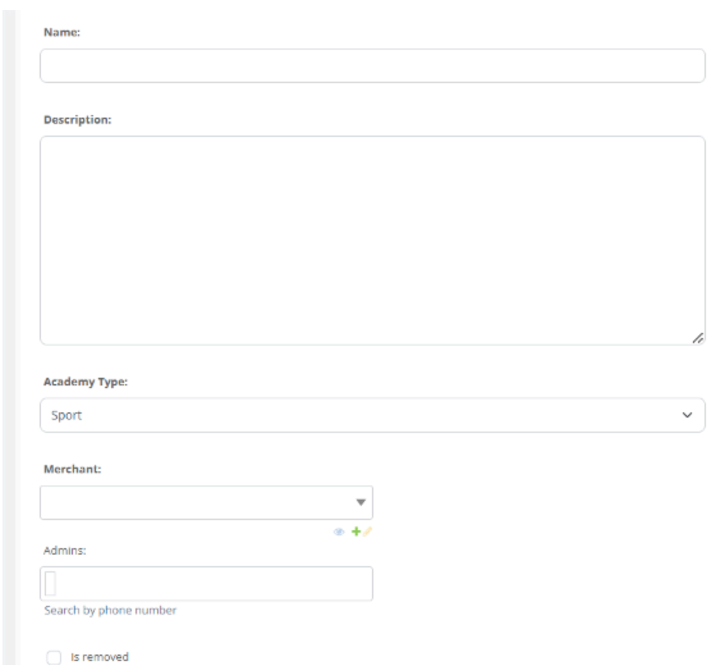
- User can view the bills that the merchant assigned to him once clicks on bills



How to create Sport Academies or Courses?

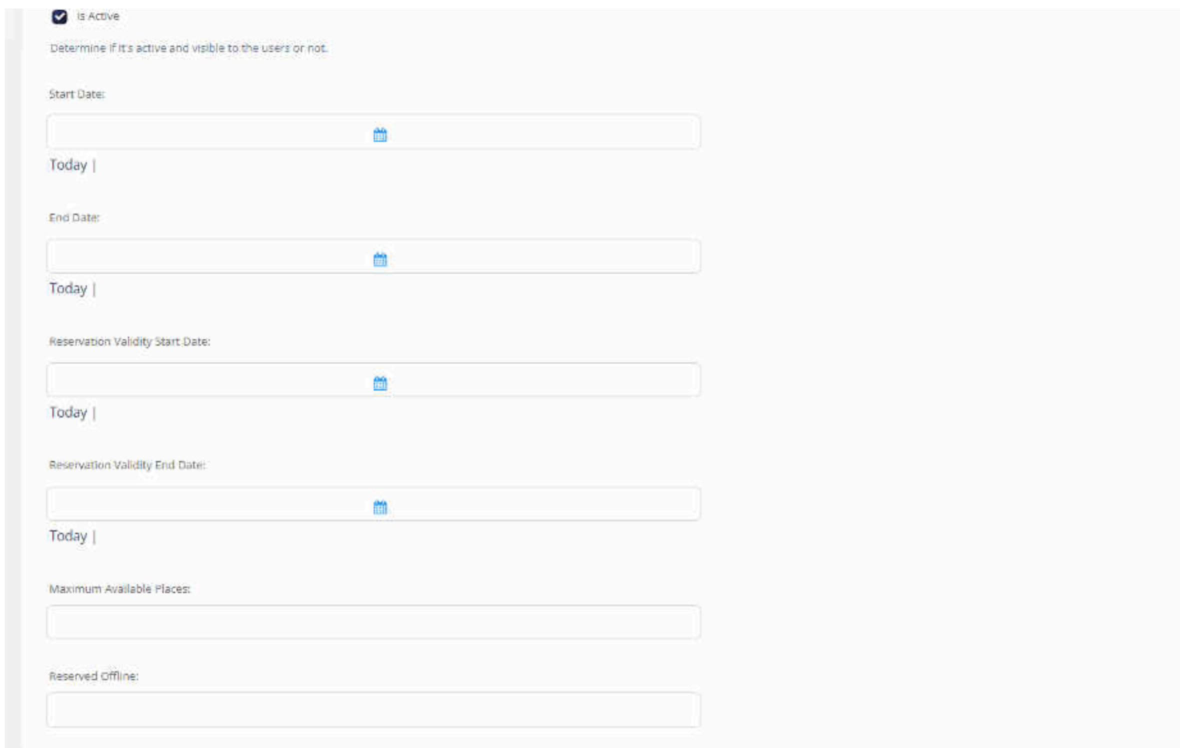
- Admin should Create a sport from Communities > Sports

- Admin can click on add sport button & fill in the required fields:-
    - Sport Name, Description, Academy Type (Sport or Course) , admin (by searching admin's phone number), is removed flag (to delete the sport)



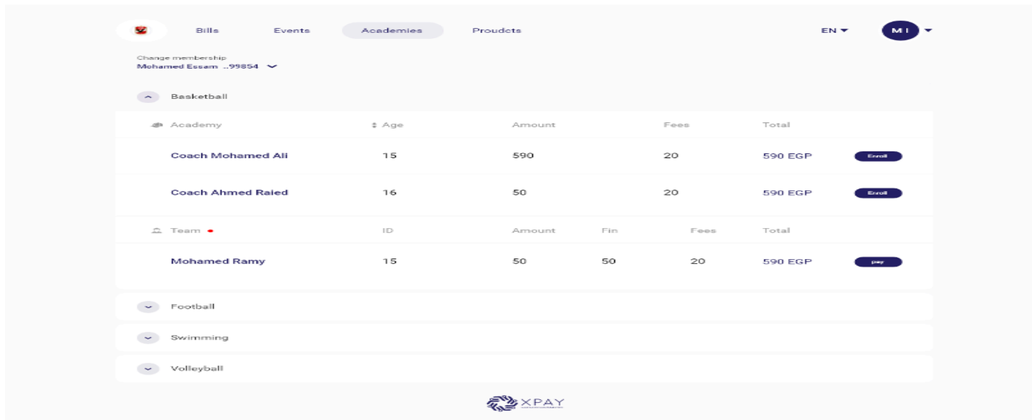
- On the same page admin can add a team assigned to this sport by filling in the required fields :-
    - Team name

- After creating a sport , the merchant has to create an academy for this particular sport giving him the ability to open the option of setting a maximum & minimum birth date to enroll in the academy and to allow the user to choose if he wishes to subscribe for more than 1 month. In addition to reservation expiration date and quantity to control the number of customers to enroll in a particular academy of a particular sport
- Admin can add sports academies or course academies from Payments > Sport academies
- Admin can click on add sport academy button to create a sport academy by filling the required fields :-
    - Name , description , amount per month, periods, sport , min age & max age (ex: min age is 2003 , max age is 2010) , start date & end date , reserved offline spots



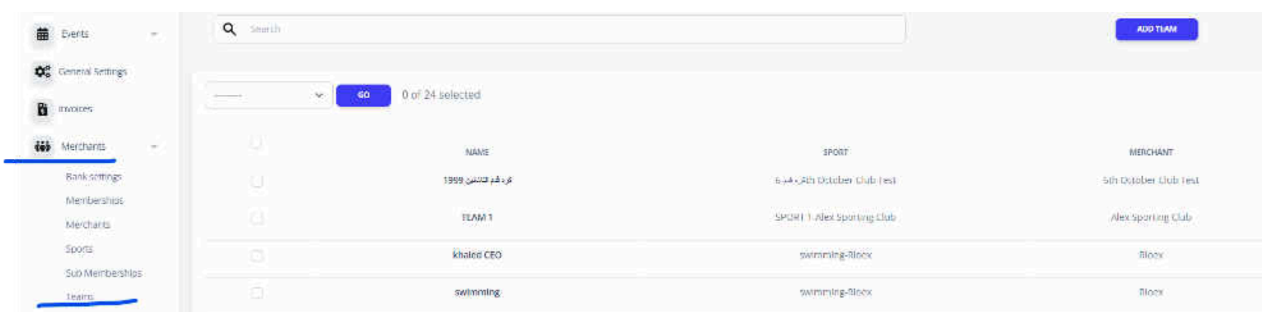
End User View & Experience

- User can view the sports & the sports academies & player bills of a team the member is assigned in on the same drop-down list
  - Note: (if the member is assigned to a team & has an active player bill it will be shown only in this case)



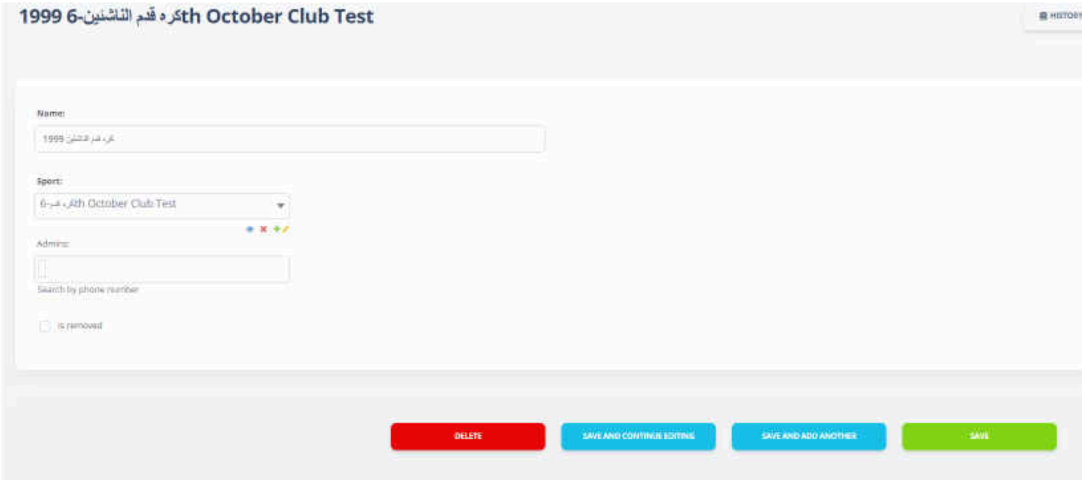
How to create a player bill & teams?

- Admin have to create a sport first in order to create a team then add a player bill to an existing member as mentioned in
- After Creating a sport , admin can create team from Communities > Teams



  - Admin clicks on Add team and fill the required fields which are:
    - Name
    - Sport (Searchable dropdown)
    - Admin (searchable dropdown)

- Is removed flag to remove the team



- Then admin should create player bills from Payments > Player Bills
- Admin will click on add player bill button & fill in the required fields which are
  - Player (searchable drop down searching for sub members only)
  - Member (Searchable drop-down for members only)

Note: player bill should be assigned on a sub-member only or a member only

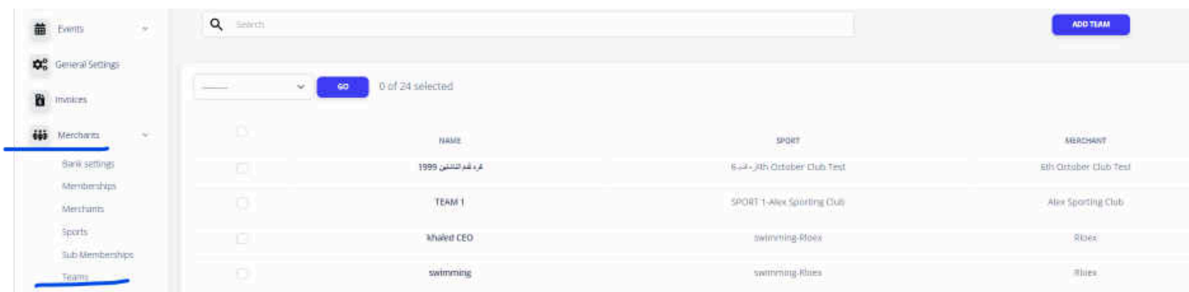
  - Team (searchable dropdown)
  - Monthly amount
  - Last paid month (it identifies the last month the member paid so if he didn't pay for 2 months it will be added to his bill)
  - Periodical invoices flag (if true means that this bill will be required on the member to pay monthly)
  - Is paid flag

End User View & Experience

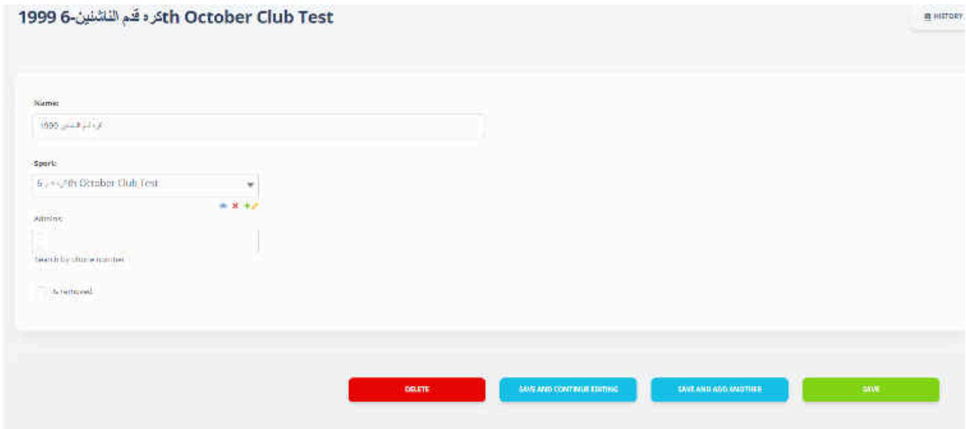
- User can view the sports & the sports academies & player bills of a team the member is assigned in on the same drop-down list
  - Note: (if the member is assigned to a team & has an active player bill it will be shown only in this case)

How to create player bills and teams?

- Admins have to create a sport first in order to create a team then add a player bill to an existing member as mentioned in [how to create sports academies and courses section.]()
- After Creating a sport , admin can create team from Communities > Teams



  - Admin clicks on Add team and fill the required fields which are:
    - Name
    - Sport (Searchable dropdown)
    - Admin (searchable dropdown)
    - Is removed flag to remove the team



- Then admin should create player bills from Payments > Player Bills
- Admin will click on add player bill button & fill in the required fields which are
    - Player (searchable drop down searching for sub members only)
    - Member (Searchable drop-down for members only)

Note: player bill should be assigned on a sub-member only or a member only

- Team (searchable dropdown)
- Monthly amount
- Last paid month (it identifies the last month the member paid so if he didn't pay for 2 months it will be added to his bill)
- Periodical invoices flag (if true means that this bill will be required on the member to pay monthly)
- is paid flag

End User View & Experience

- User can view the sports & the sports academies & player bills of a team the member is assigned in on the same drop-down list
    - Note: (if the member is assigned to a team & has an active player bill it will be shown only in this case)

Sport Academies & Teams Features List

These are the current features, this list was requested for the planning to create APIs for the sports academies module to be used by different solutions.

1. Create Sport
    - Sport Name
    - Sport Description
    - Academy type (Sport or Course)
    - Community Name
    - Assign an Admin (search with mobile number)
    - Delete Sport (is remove flag)
2. Create Sport Academies
    - Sports Academy Name
    - Sports Academy Description
    - Amount of 1 month to 12 months (+ currency (EGP,USD, SAR))
    - Assign to Sport
    - Min. & Max Age required for the academy
    - is Active Flag (Disable & enable the sports academy without deleting it)
    - Start Date & End Date of the sport academy
    - Reservation Validity Start date & end date
    - Max. Available Spots in the academy
    - Reserved Offline spots in the academy
    - Assign an Admin
    - Custom fields (Text, number, dropdown)
3. Memberships & Sub-Memberships
    - Member Id
    - Member Name
    - Member Birth date
    - Member phone
    - Member email

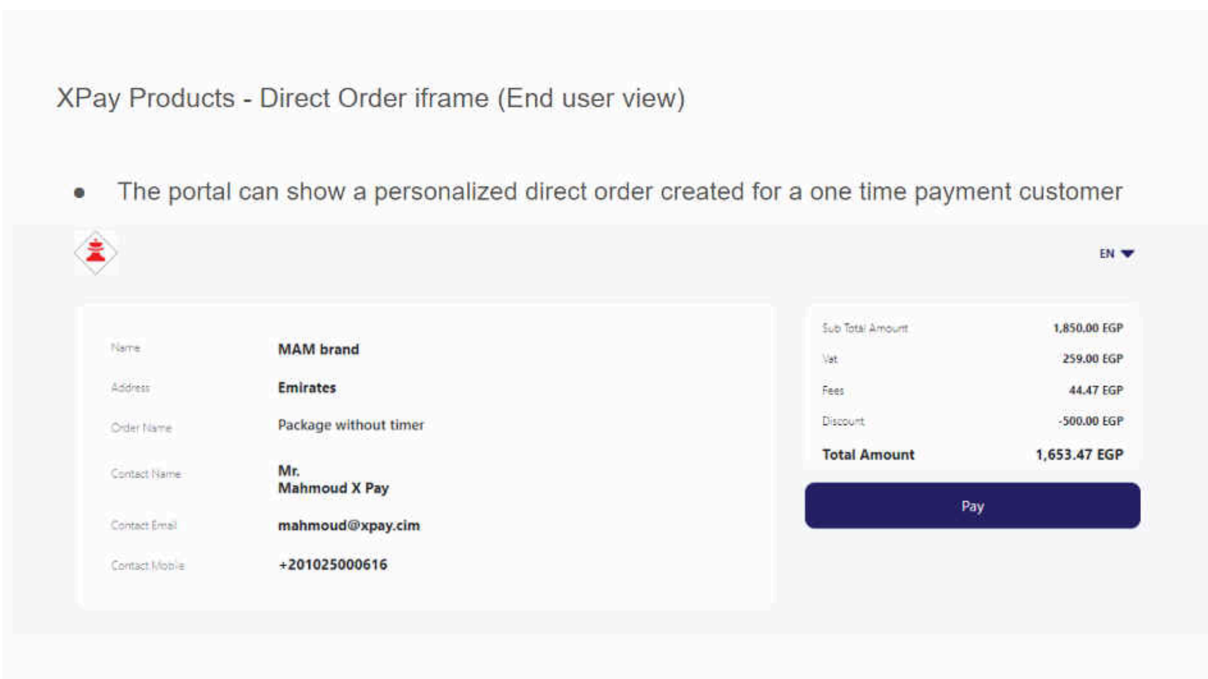
- Is Active flag (To enable & disable the access of the member)

4. Create Bill on Member
    - Bill Name
    - Amount
    - Fine Amount
    - Bill Payment Status (Paid Flag)
    - Add another Bill
    - Delete Bill
5. Teams
    - Create Team
    - Team Name
    - Assign to a sport
    - Assign an admin
    - Delete Team
6. Player Bills
    - Create Player bill
    - Assign a member or sub-member to the bill
    - Assign the player bill to a team
    - Monthly bill Amount (+ currency (EGP, USD, SAR))
    - Last Paid month (the last bill was paid by the player)
    - Periodical invoices flag
    - Bill Payment status (is paid flag)
    - Delete Bill

Create direct order

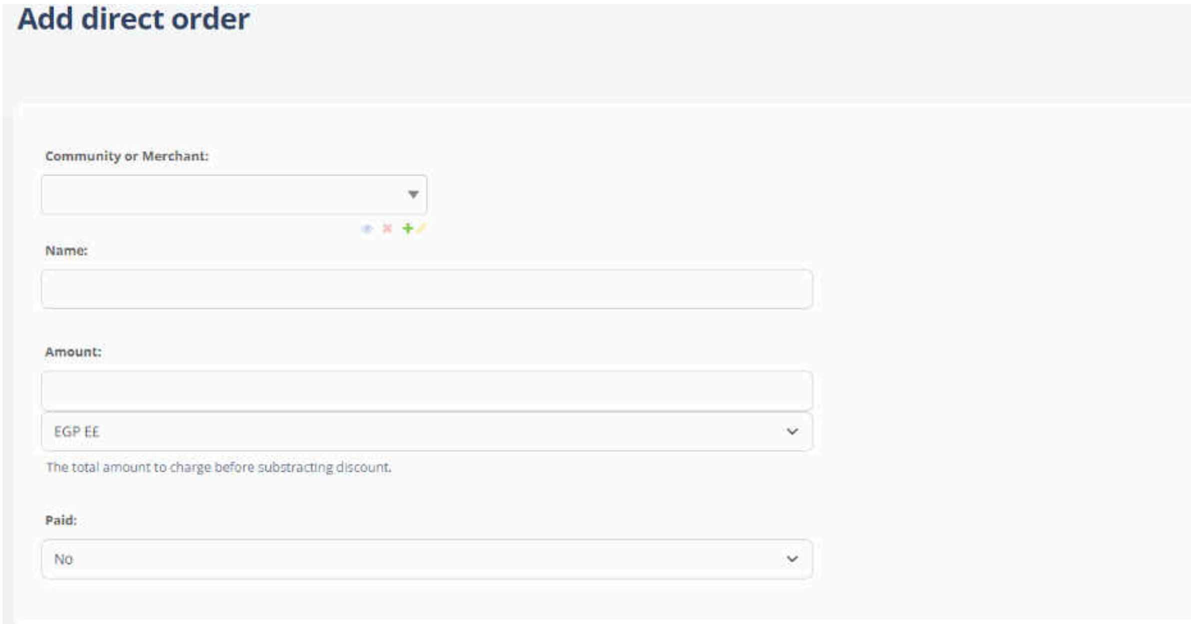
Direct Order

- The merchant can use the dashboard to create a customizable one time direct order payment template .
- Where the merchant has to write the name of the payment link and the amount (price) to issue the link. He/she will have the option to write the personal info of his customer, the description of the bill, apply a discount and show his customer discount made for him and can choose between currencies .
- The merchant can send the link via sms , email or can copy the payment link and paste it anywhere or convert the link to QR code using a QR generator website

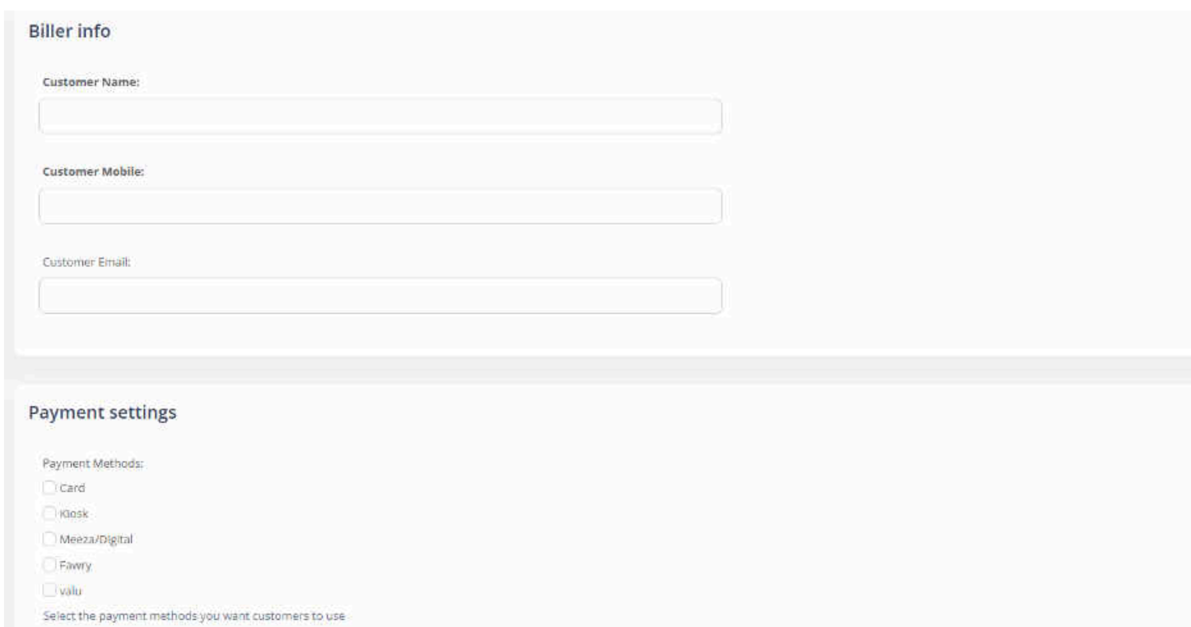


Add Direct order

1. fill in the fields



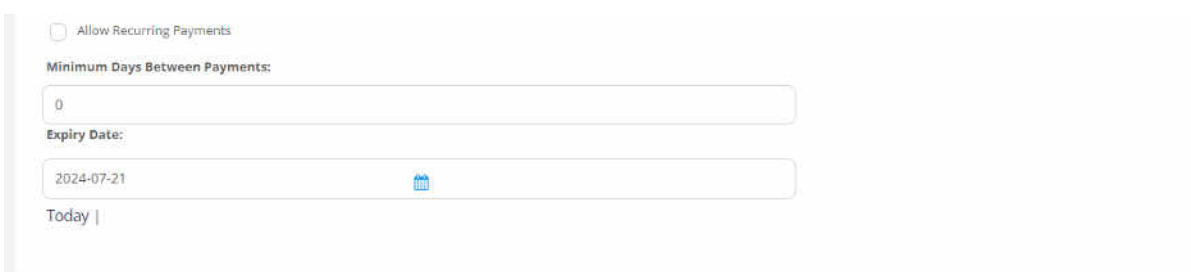
1. Community or merchant
2. Name: Name of the direct order
3. Amount: Net amount to be paid
4. Paid: if the link is paid or not.



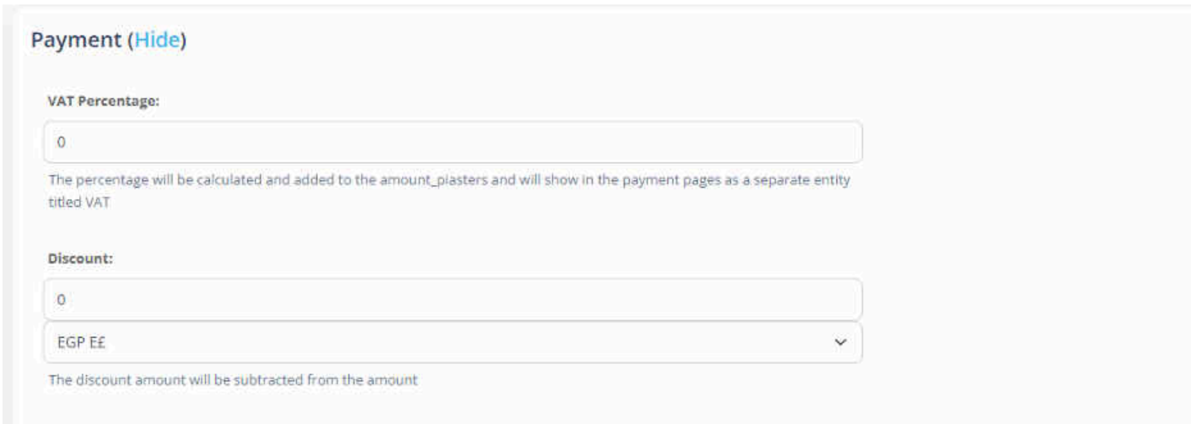
5. Biller info
6. Customer name: name of the payee
7. Customer mobile: phone number of the payee
8. Customer email: email of the payee
9. Payment methods: enable certain payments methods specifically for this direct order.

10. **URLs settings**
11. Redirect URL: to redirect the user to after finishing the payment.
12. Callback URL: to send the payments updates to after users payments.

Add Advanced fields

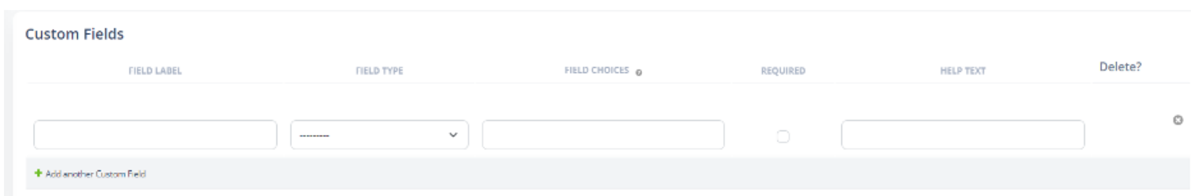


1. Make recurring: for monthly subscription payments. (full process here)
2. Expiry date: when the merchant wants to end the subscription payment



3. Vat Percentage: percentage will be calculated and added to the amount and will show in the payment page as a separate VAT
4. Discount: discount amount will be subtracted from the amount.

Add custom Fields

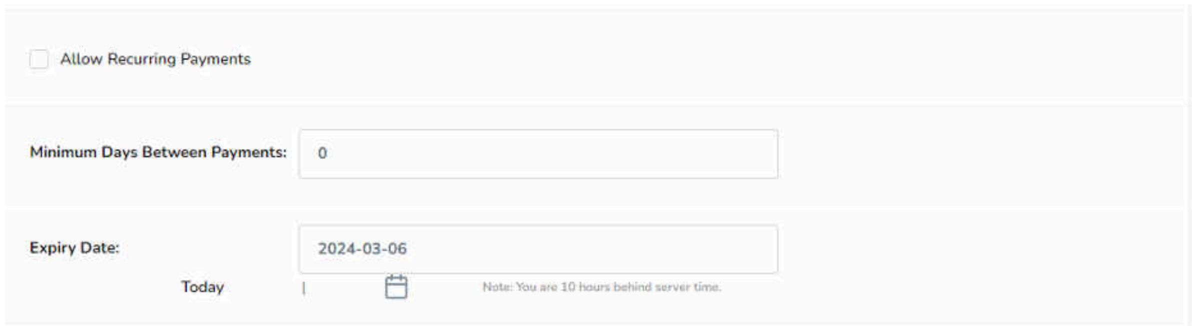


Custom fields are needed when the merchant wants to add a form to be filled by the user before proceeding with the payments.

To add a custom field you need to:

1. Field name
2. field type
3. field choices comma separated
4. help text

Make Recurring payments



1. Make recurring: for monthly subscription payments.
2. Minimum days between payments: days between each payment
3. Expiry Date

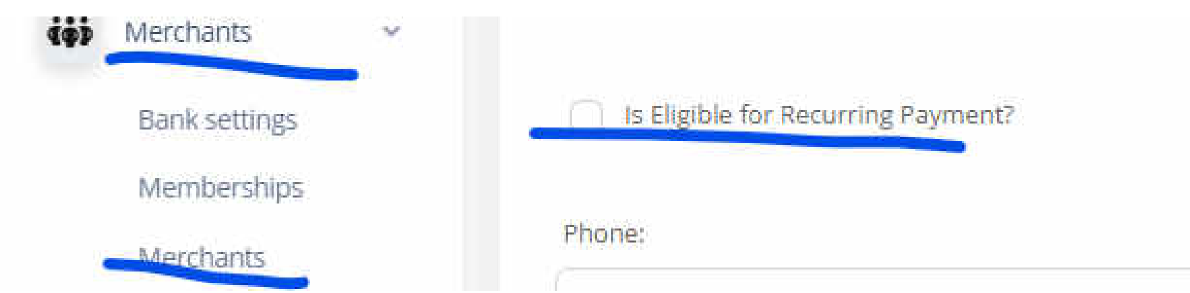
How to send a direct order in SMS or Email

1. You need to add the customer's phone number if you want to send an SMS
2. You need to add the customer's email if you want to send an email.
3. You need to add the CC email if you want to receive an email also.

Create Recurring Payment from Direct Order

Process

XPay Admin should allow the recurring payment option for the merchant from the merchant settings



Then XPay admin should add the recurring credentials sent from the bank

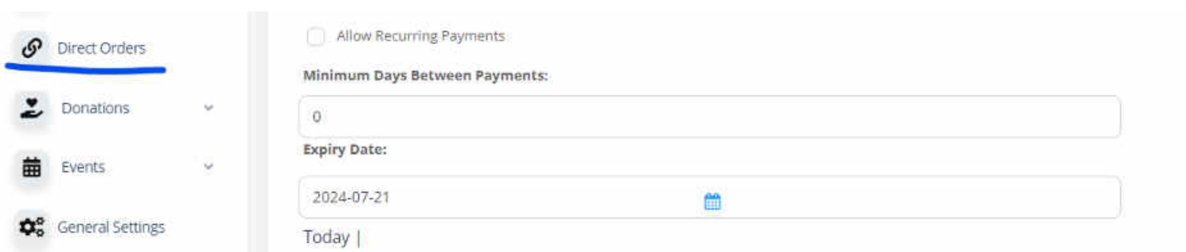
Then Merchant admin can create a recurring payment while adding a direct order mentioned here: Create direct order

There are 3 fields for the recurring payment setup which are:-

Allow Recurring payment flag

Min. days between payments (means when the payment will be automatically deducted from the end user ex: every 30 days, every 90 days.)

Expiry date (when the recurring payment will expire)

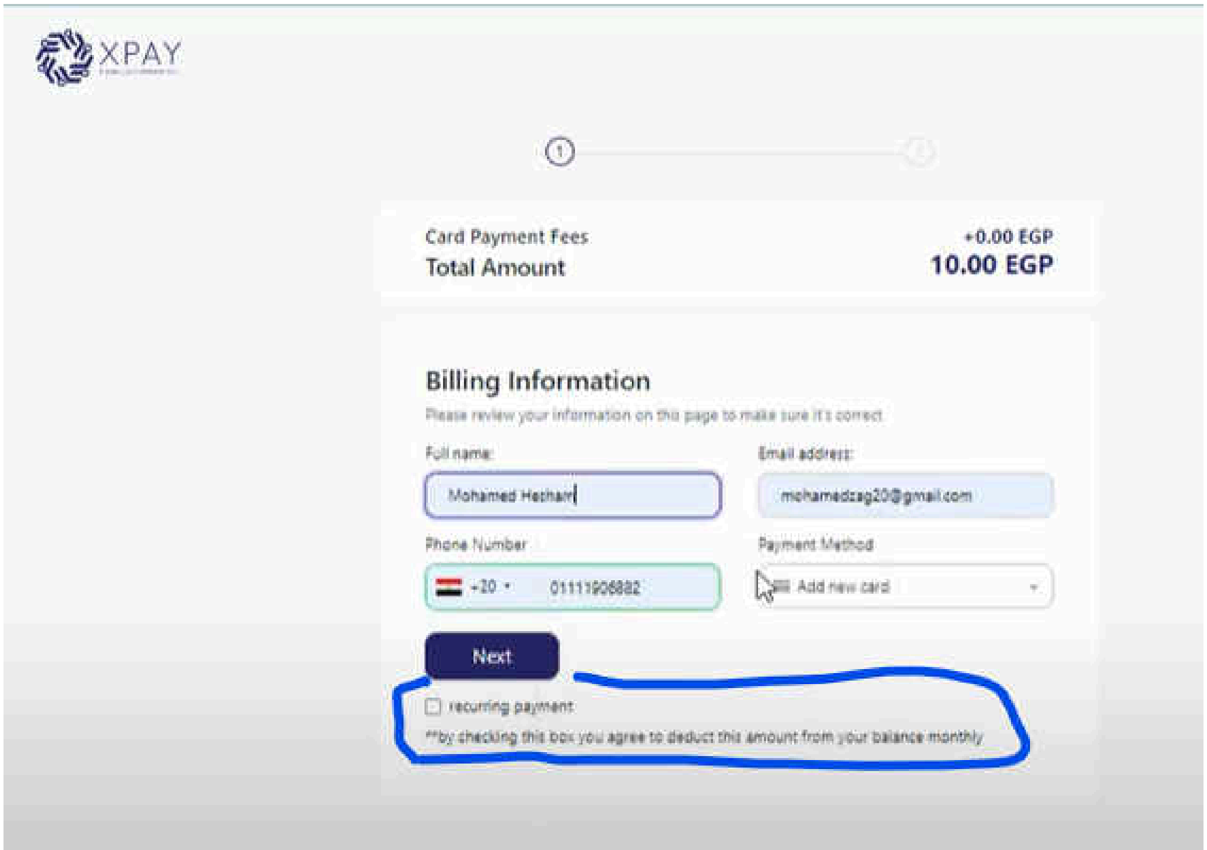


Note: if a merchant wants to cancel a recurring direct order he should contact us & the dev team will hit the cancel recurring payment API.

Merchants can integrate with the recurring apis normally no need to contact us at any time .

End User View & Experience

End user can view in the iframe at the billing information page , the recurring payment flag if he enables it , this means the same amount will be deducted from him automatically.



Recurring payment full flow Video

https://drive.google.com/file/d/1I_FYRtBV3I-niETytPISpXZ6h-olqkOB/view?usp=sharing

Create Bulk Direct Order Using Google Sheet

Doc Reference

Merchant admin should follow those steps:

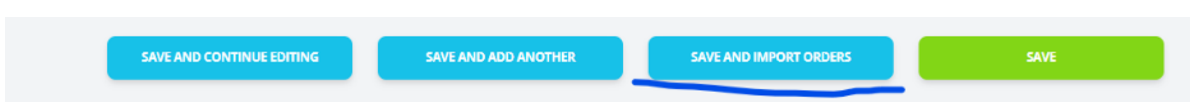
1. Create a google sheet following this template and instructions found below in the sheet rules section
2. follow these steps to give XPay system access to edit the sheet (add this email as Editor xpay-50@xpay-comm-db.iam.gserviceaccount.com)

   Share with specific people

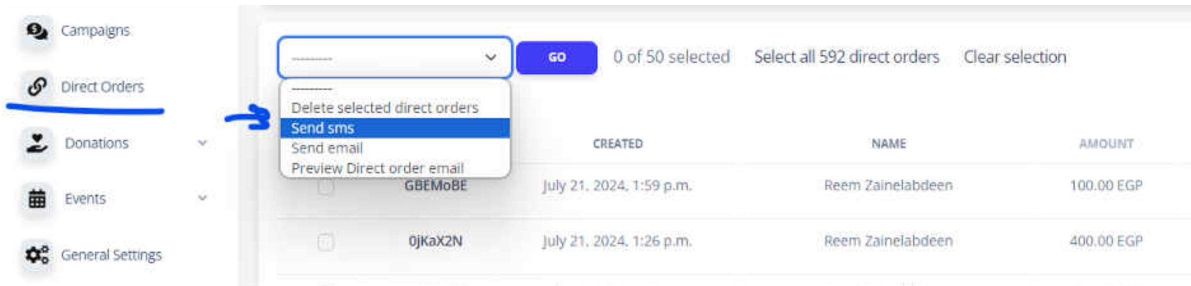
   1. Select the file you want to share.
   2. Click **Share** or Share.
   3. Under "Share with people and groups," enter the email address you want to share with.
   4. To change what people can do to your doc, on the right, click the Down arrow > **Viewer, Commenter,** or **Editor**.
   5. Choose to notify people.
      - **If you want to notify people that you shared a doc with them,** check the box next to Notify people. If you notify people, each email address you enter will be included in the email.
      - **If you don't want to notify people,** uncheck the box.
   6. Click **Share** or **Send**.

3. Login to our dashboard
4. Navigate to the merchants section
5. Navigate to the merchant form
6. Add sheets URL inside "Direct orders sheet URL" input (in Merchant Settings Setup)

7. Click on save and import orders button (at the end of the page of merchant settings setup)



8. Navigate to the direct orders section
9. Select newly created direct orders
10. Select send email or Send SMS from actions dropdown menu.The send action or on 50 selected rows, where you have to select all the rows on the page & click send email then go.
11. Click on GO



Notes:

1. The merchant admin must have access to the merchant module
2. The sheet provided must follow the template found below
3. Follow the description of each column in the template found below
4. The Amount column cells values in the sheet must contain no commas and be formatted as Automatic

Sheet Rules

Key	Description	Notes	Required
name	payment order title		YES
address	your customer address		NO
order_description	payment order description		NO

customer_title	your customer title		NO
customer_name	your customer name		NO
customer_email	your customer email address		YES if you will use the send email option found in the steps above
customer_mobile	your customer mobile phone		YES if you will use the send SmS option found in the steps above
Amount_Piasters	payment order amount in piasters	LEAVE IT EMPTY	NO
Amount	payment order amount in EGP		YES
Imported	was this direct order imported or not	This field is filled by our servers after the direct orders are created make sure this field is empty before clicking on save and import orders in the steps found above	NO

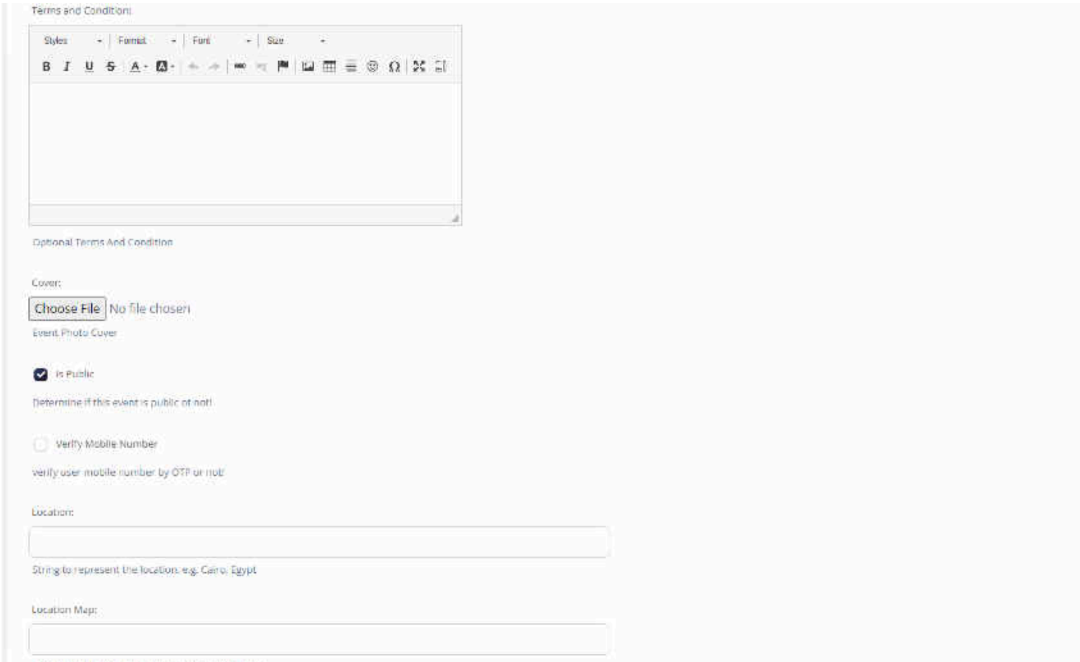
Create Events

Add Event

1. fill in the fields

1. Active: determine if the event is active
2. Name: Name of the event
3. Description of the event
4. Allow recurring payment

Add Advanced fields

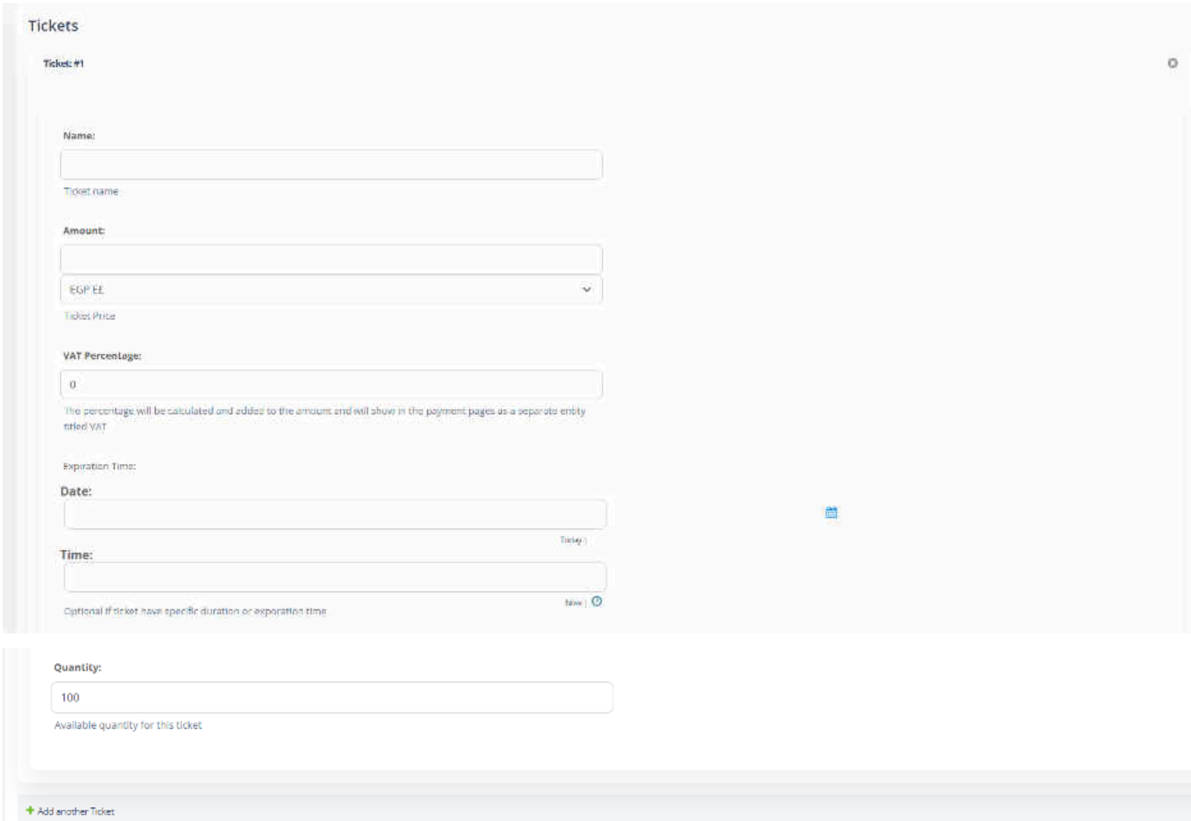


1. Terms and conditions:
2. Cover: image of the event
3. Is public: to determine If the event is public or not
4. Verify Mobile number: check if you want to send an OTP to validate the phone number used in the billing information before making the payment.
5. Location of the event

6. Location map: if you want to add a location link from Google map

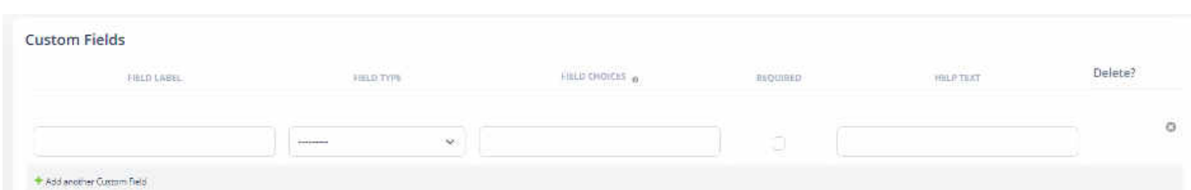
1. Start date
2. End date
3. Disclaimer: Popup
4. Payment methods: to decide what payment method you want to show in the checkout
5. Tags
6. Merchant: select the one you want

Ticket Section



1. Name: name of the ticket
2. Amount: Tickets price with currency
3. VAT percentage
4. Expiration Date & Time for the ticket
5. Ticket Quantity: how many tickets are available
6. Add another ticket: if you want more than one ticket in the event

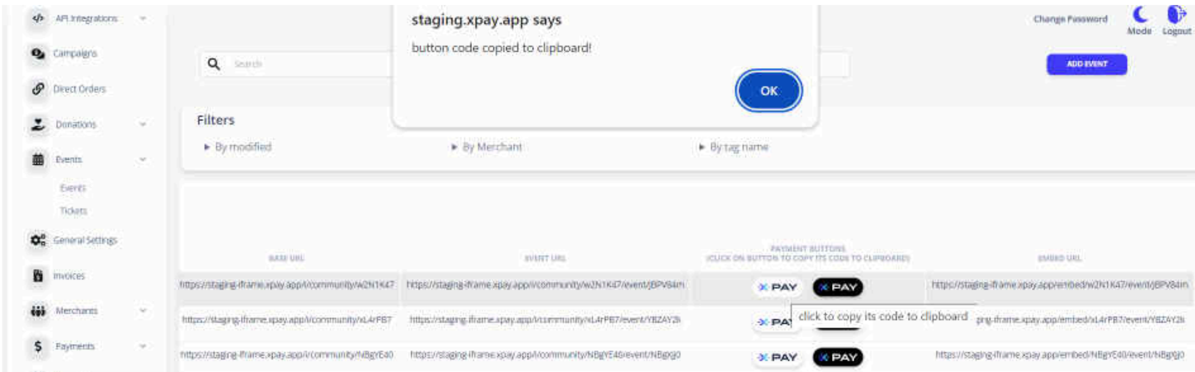
Add custom Fields



Custom fields are needed when the merchant wants to add a form to be filled by the user before proceeding with the payments.

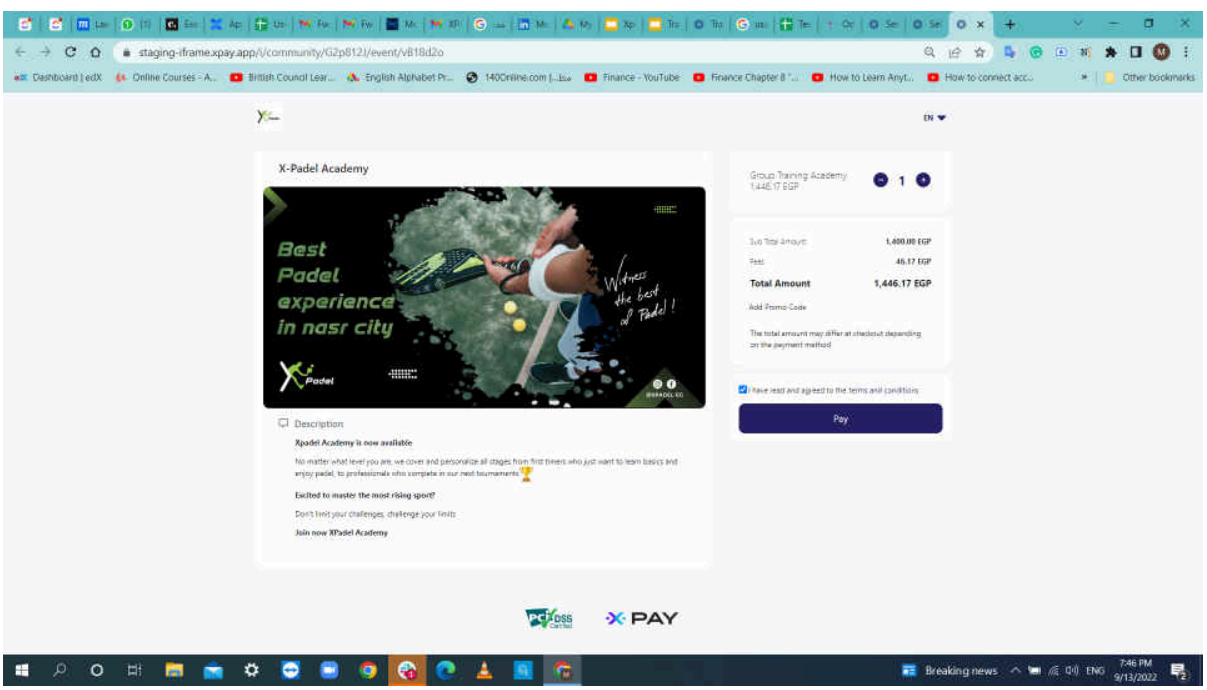
To add a custom field you need to:

1. Field name
2. field type
3. field choices comma-separated only **for drop-down menu Type**
4. help text

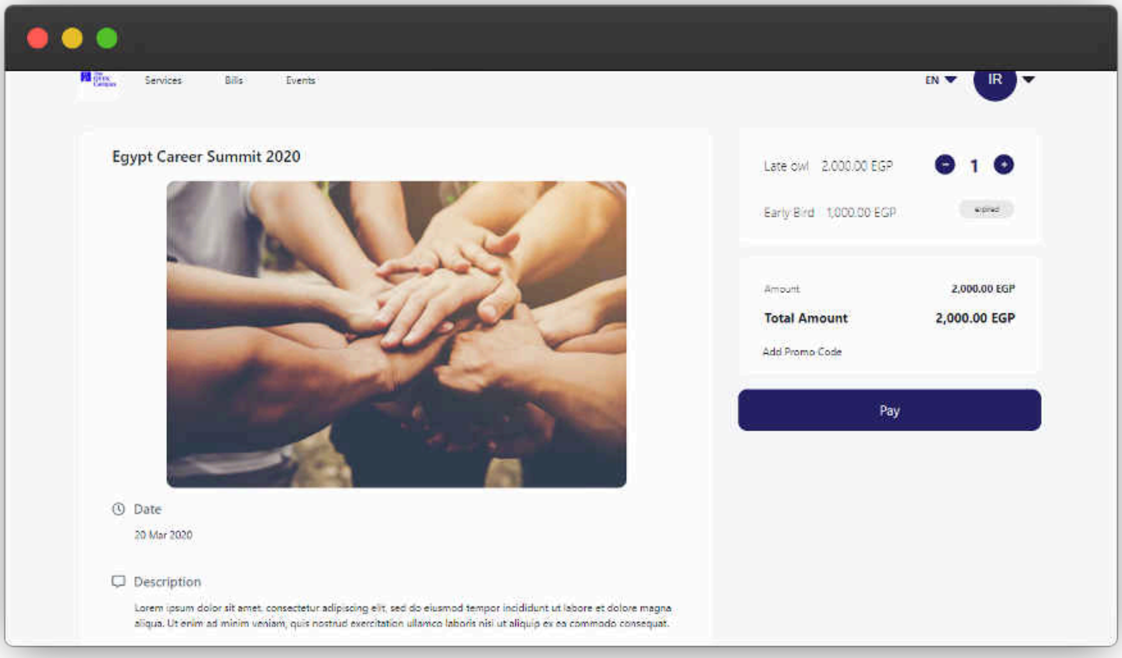


Pay Button: The user can click the button, take the generated button code, and embed it in their website. The button will open the XPay checkout page corresponding to the event module.

End User View



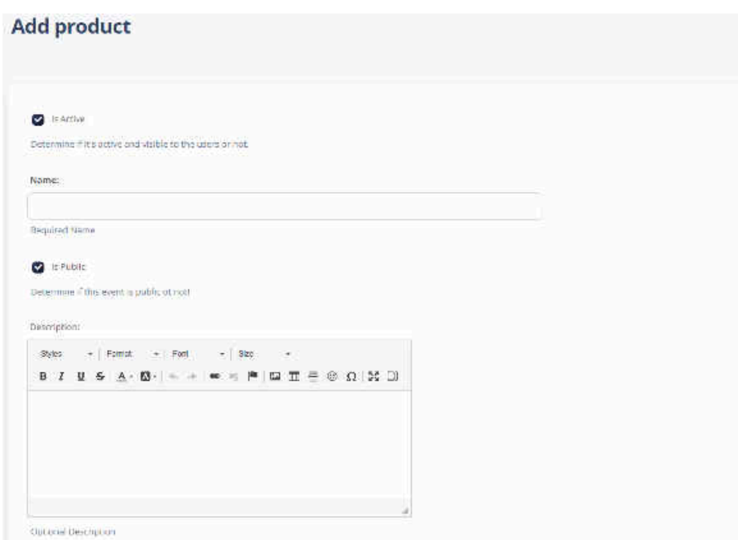
when a ticket is expired



Create product

Add Product

1. fill in the fields



1. Active: determine if the service is active

2. Name: Name of the product
3. Is public: check if this product is public
4. Description of the product

Add Advanced fields

1. Cover: image of the product
2. Has Shipping: check if the product has shipping
3. Tags
4. shipping fees amount
5. Payment methods: to decide what payment method you want to show in the checkout
6. Community/Merchant: select the one you want

Product Unit

1. Name: name of the product unit
2. Amount: Tickets price with currency
3. VAT percentage
4. Expiration Time for the ticket
5. Ticket Quantity: how many tickets are available
6. Add another ticket: if you want more than one ticket in the product

Add custom Fields

Custom fields are needed when the merchant wants to add a form to be filled by the user before proceeding with the payments.
to add a custom field you need to:

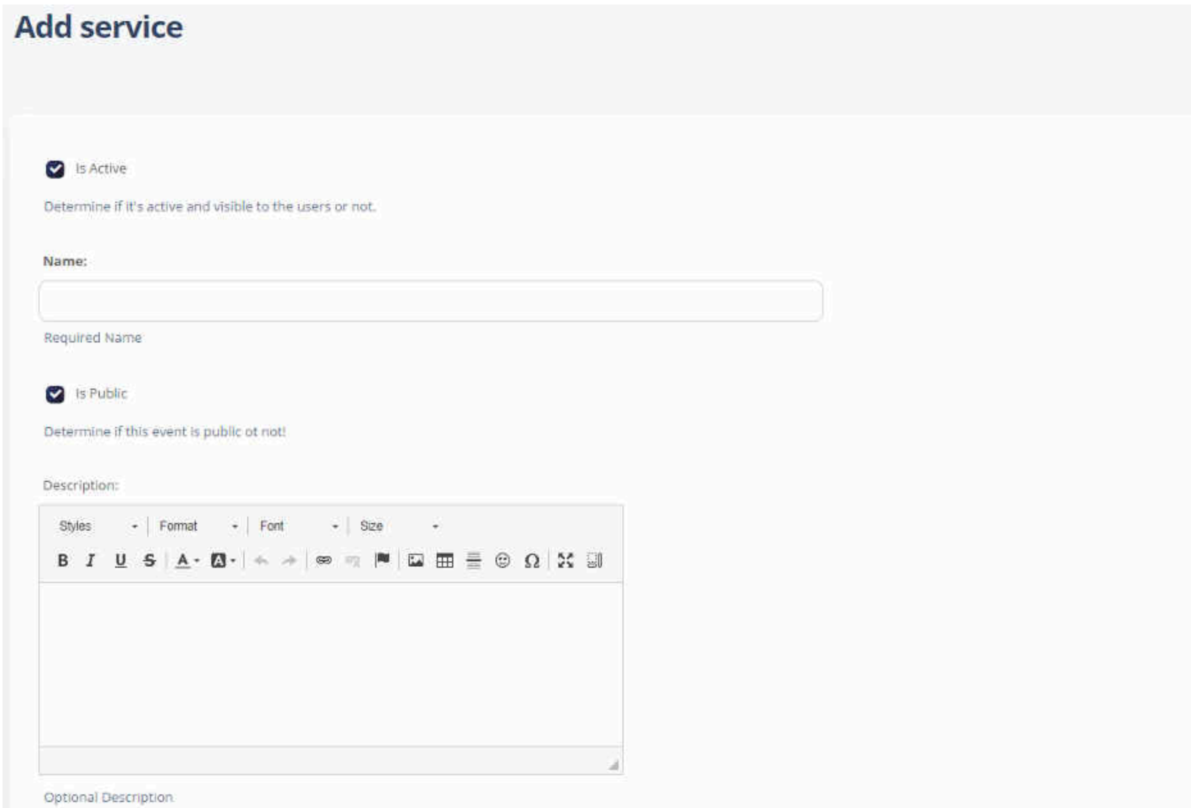
1. Field name
2. field type
3. field choices comma separated
4. help text

- **Pay Button:** The user can click the button, take the generated button code, and embed it in their website. The button will open the XPay checkout page corresponding to the product module.

Create Service

Add Service

1. fill in the fields



1. Active: determine if the service is active
2. Is public: check if this service is public
3. Name: Name of the service
4. Description of the service

Add Advanced fields

1. Cover: image of the service
2. Payment methods: to decide what payment method you want to show in the checkout
3. Tags
4. Community/Merchant: select the one you want

Service Unit

1. Name: name of the service unit
2. Amount: Tickets price with currency
3. VAT percentage
4. Expiration Time for the ticket
5. Ticket Quantity: how many tickets are available
6. Add another ticket: if you want more than one ticket in the service

Add custom Fields

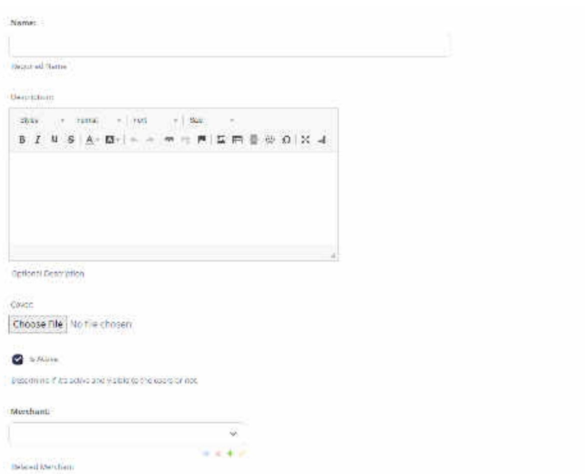
Custom fields are needed when the merchant wants to add a form to be filled by the user before proceeding with the payments.
to add a custom field you need to:

1. Field name
2. field type
3. field choices comma separated
4. help text
    - **Pay Button:** The user can click the button, take the generated button code, and embed it in their website. The button will open the XPay checkout page corresponding to the service module.

Create Donation

Add Donation (Public/Private)

1. fill in the fields



1. Name: Name of the service

2. Description of the service
3. Cover: image of the service
4. Is Active: check if this don is public
5. Community/Merchant: select the one you want

Pay Button: The user can click the button, take the generated button code, and embed it in their website. The button will open the XPay checkout page corresponding to the donation module.

- The merchant admin can use Donation templates to create public or private donations templates that accepts variable amounts from donors
- Public donation : (Custom payments) means that the end user write the amount he wishes to donate + merchant can add large description + photo
- Private donation: Only members that is added by the merchant can donate

Training Module

Problem statement

- Gyms provide different packages on a monthly, quarterly or annual basis, and they keep track of the consumed sessions by pen and paper which is a hectic process.
- Another industry that is affected by the same issue is the training centres, they struggle to keep track of the attendance and payment of each individual in order to validate the eligibility for course completion.
- Some merchants decided to build their own mobile applications to manage the payments and the sessions, however, this process has been proven costly and time-consuming.

Training Module Executive summary

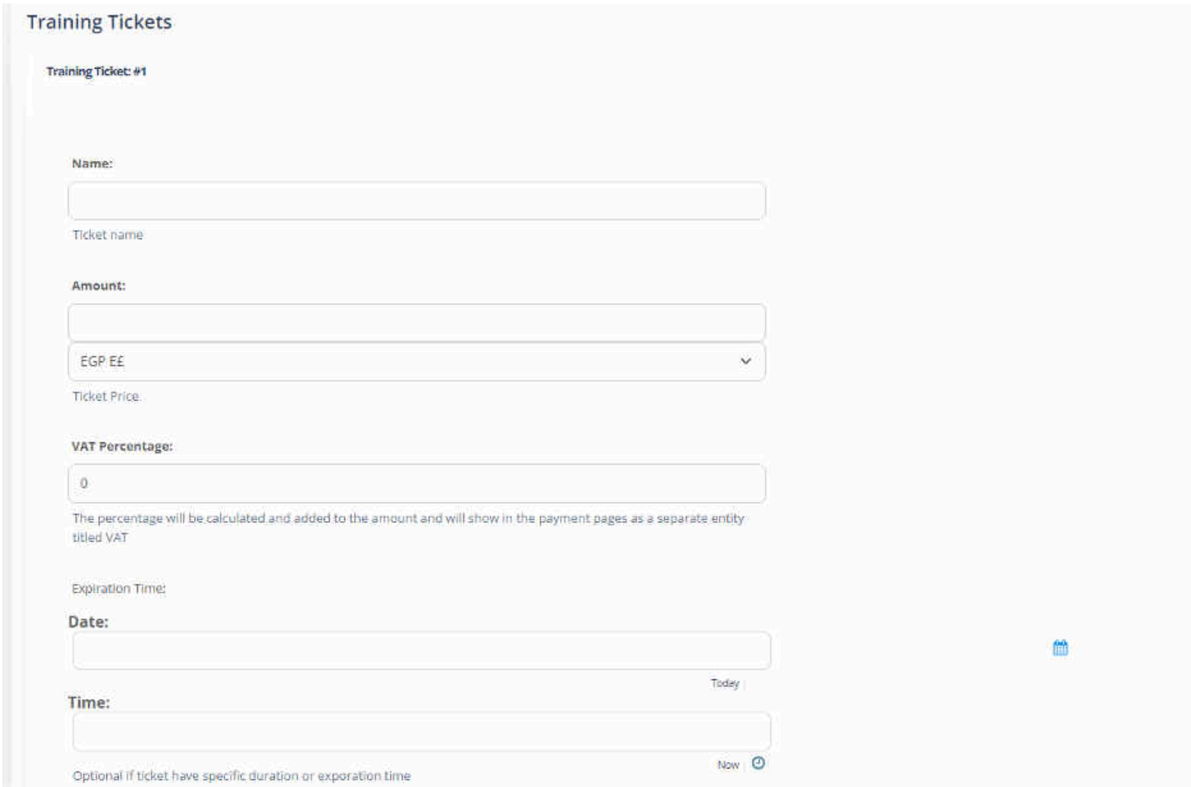
- The training module aims at providing Gyms and training Centres with an easy-to-use tool to create tickets and track gym users without the need to develop a mobile application for each user.

List of features

- **Create Packages :**The admin can define multiple packages or single ticket options.
- **View and purchase Package tickets:**The Gym user can check the availability of the different packages and purchase them online.
- **Tracking :**The gym admin can track the users tickets consumptions through QR code, when the user scans the QR code a ticket is deducted from the package

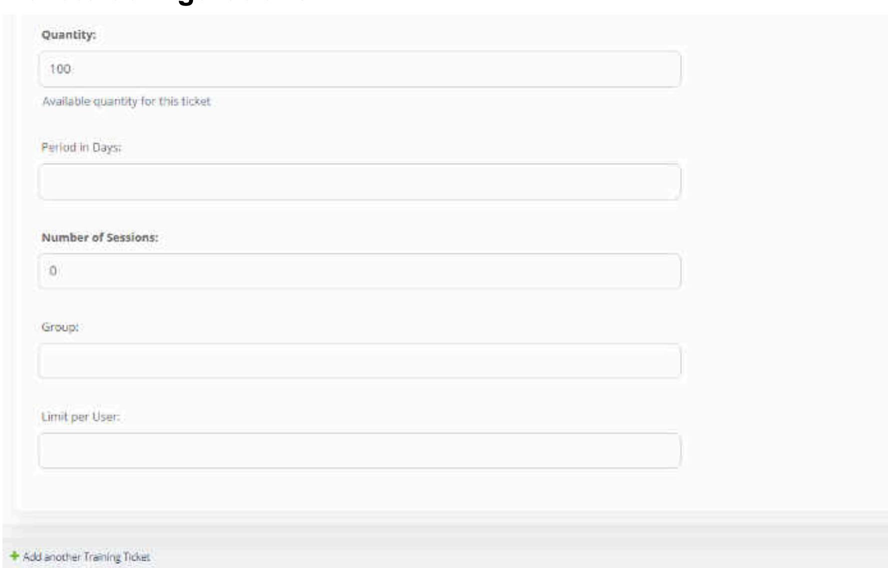
Extra features

Define tickets



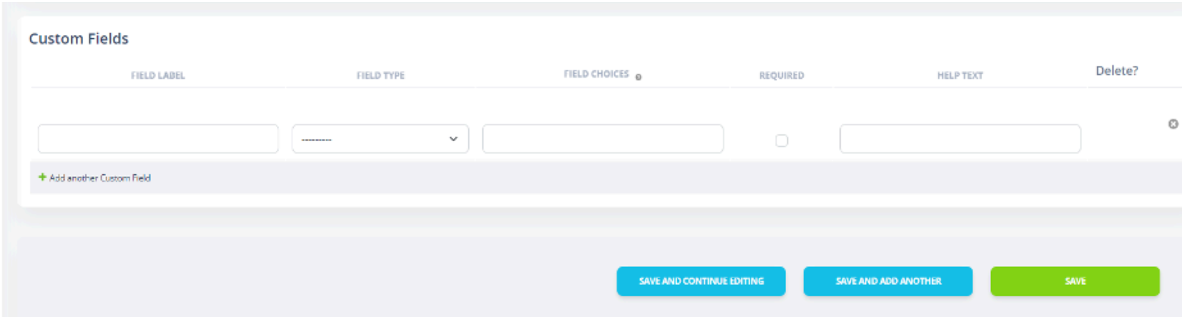
- The admin can define the validity of the tickets along with the quantity
- Also the admin can set VAT, if VAT applies.

Tickets configurations



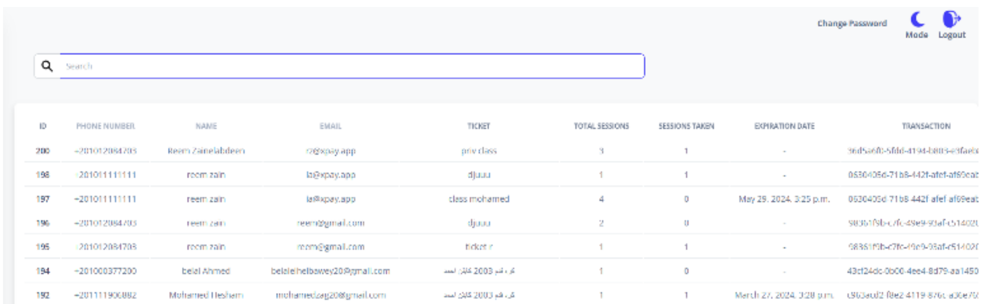
- The admin can create different tickets groups and set the limit per group

Extra fields



- The admin can add extra fields for the users to fill while purchasing tickets, such as name, gender…etc.

Monitor the purchases



- Track all of the purchases in one dashboard, with the ability to filter and view details.

Flow & steps

1. Admin creates a training & add different training tickets (Packages) details (Name,Amount, number of sessions, Limit per user, expiration date)
2. Admin will copy the training payment link & send it to his customers or share it on social media , email or sms
3. end users will check the package details available in the payment link & pay using our different payment methods (Card, Fawry, wallets, valu & etc.)
4. The admin can track the payments & view No. of sessions available per user
5. the admin will have a training package QR & link that will be used in checking in users enrolled in packages
6. the users will scan the QR or open the check-in link then will enter their phone number & receive otp for verification then they will receive and email that they successfully checked in using 1 session and the no. of sessions remaining in their package

Videos

- How to create a Training & add different tickets groups (with voice)
  Google Drive
- Training module end user flow & admin complete flow (without voice)
  Google Drive

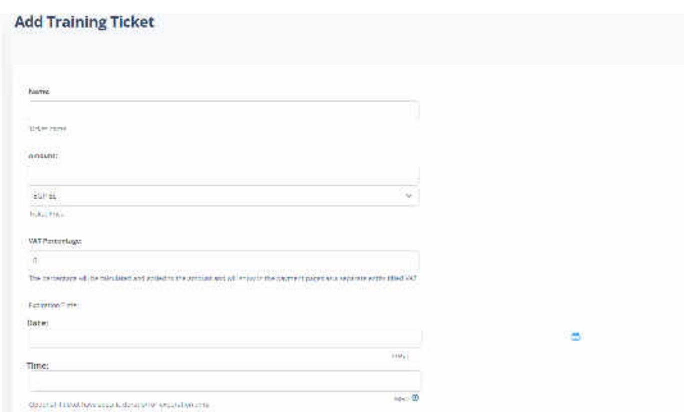
Use Cases

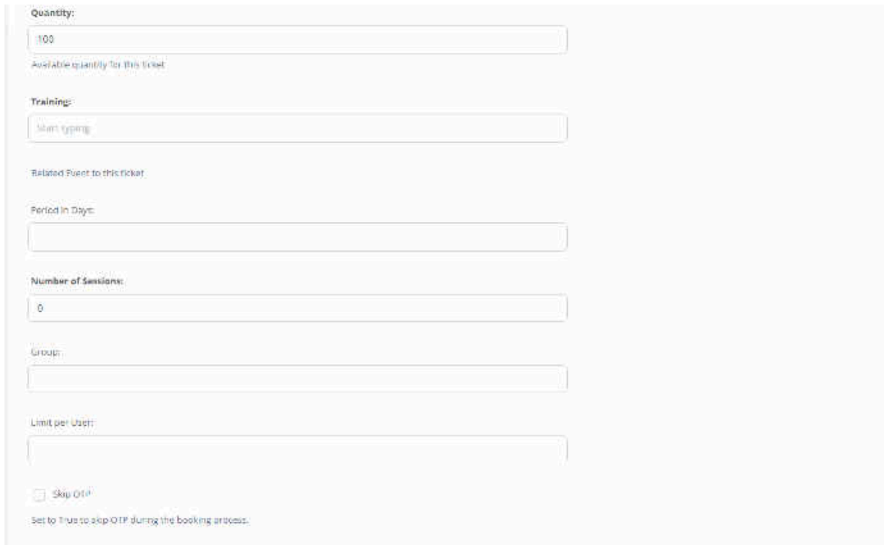
1. Reserving a session with a coach in a time slot:-
   - admin will create a training & add every slot with the specific coach in a training ticket for example:

- first ticket: "coach zaghloul 03/12 at 4 pm "
- second ticket "coach zaghloul 03/12 at 5 pm"
- Third ticket "coach zaghloul 03/12 at 6 pm"
- 4th ticket "coach raed 03/12 at 4pm "
- 5th ticket "coach raed 03/12 at 5pm "
  - all these tickets will be in the same group which means will not allow the end user to book multiple slots on the same day only one slot can be chosen from the group.
  - in addition to making the quantity=1 & limit per user=1
  - so the user can only pay for 1 slot per day & reserve it so it will not be shown to other users when it is successfully paid once.
  - to make it sustainable in one link where every month admin will create 1 payment link, And add 4 sessions per slot. so the end user will be reserving the slot per month.
- Video:- Google Drive

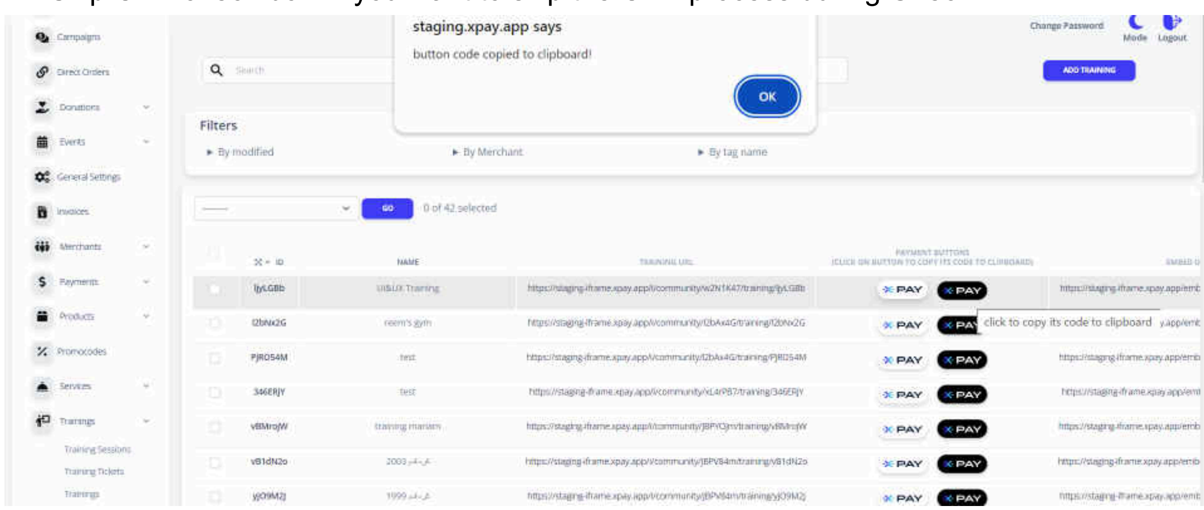
How to create training

Add Training Ticket





1- Name: Enter the name of Ticket
2- Amount: price of the ticket
3- Vat percentage: Value-Added tax percentage
4- Expiration time: if ticket have specific duration or expiration time
5- Quantity: Available quantity of tickets
6- Training: Related event to this ticket
7- Period in Days: The period Days of the sessions
8- Number of sessions: The Available sessions for the ticket
9- Group: Training tickets with different groups can be paid together,
10- Limit per user: The limit of tickets for every user
11- Skip OTP check box: if you want to skip the OTP process during Check in

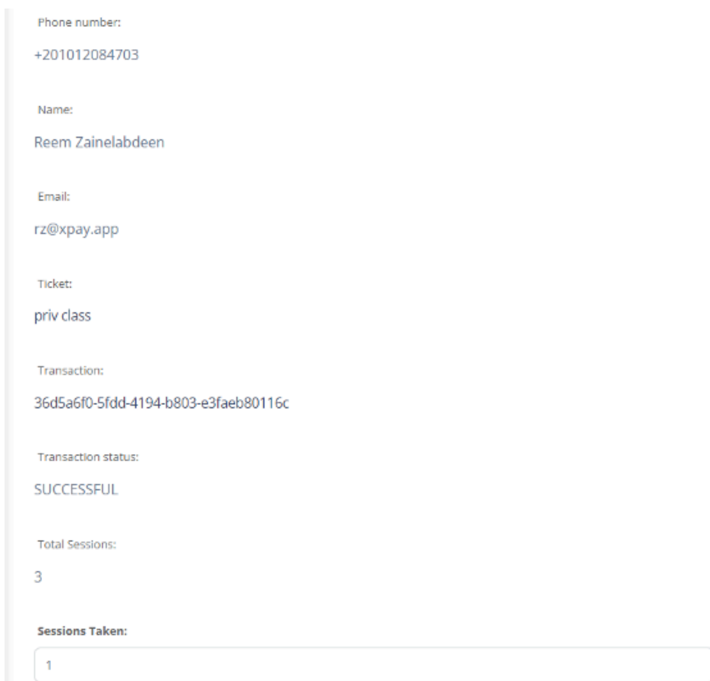


- **Pay Button:** The user can click the button, take the generated button code, and embed it in their website. The button will open the XPay checkout page corresponding to the donation module.

Training sessions

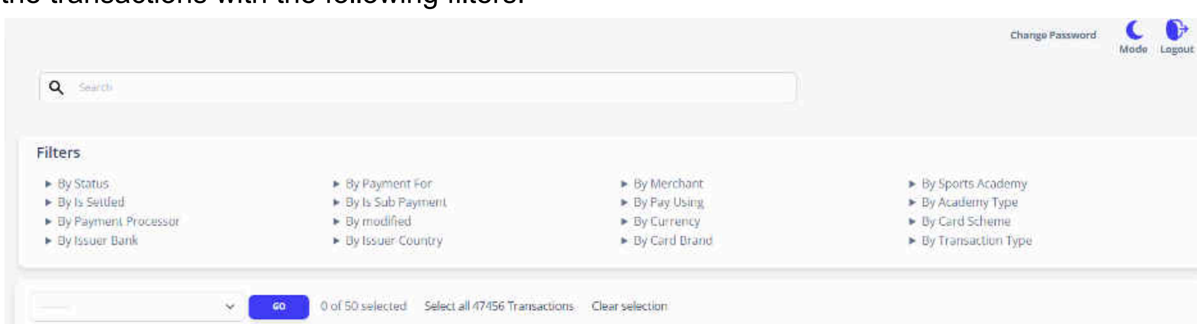
If you want to check the number of sessions attended per user who booked a ticket.
1- Open the Training Sessions Section
2- Check the total sessions and Sessions Taken

- User Phone number that he entered in the billing info while making a payment is used as a reference (unique id) by our system as he can't make another payment unless he finished his sessions or expired



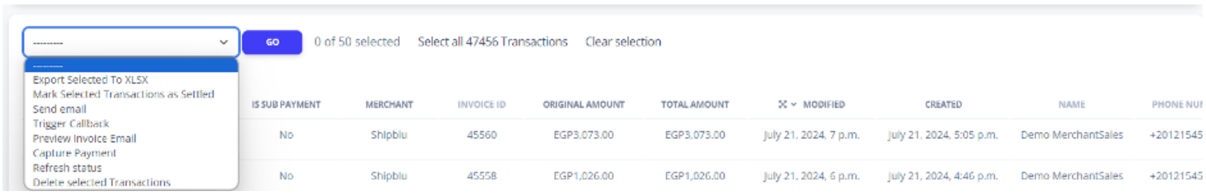
Transactions

In this page you can see the list of transactions performed on XPay with the ability to filter the transactions with the following filters:



1. **status:** Successful, failed, pending, & expired (card expiry after 60mins)
2. **Community name:** Merchant's name
3. **settlement status:** Is the money transferred to the merchant bank account or not
4. **payment processor:** BM marketplace, BM direct integration, Fawry, Aman, etc.

Transactions actions

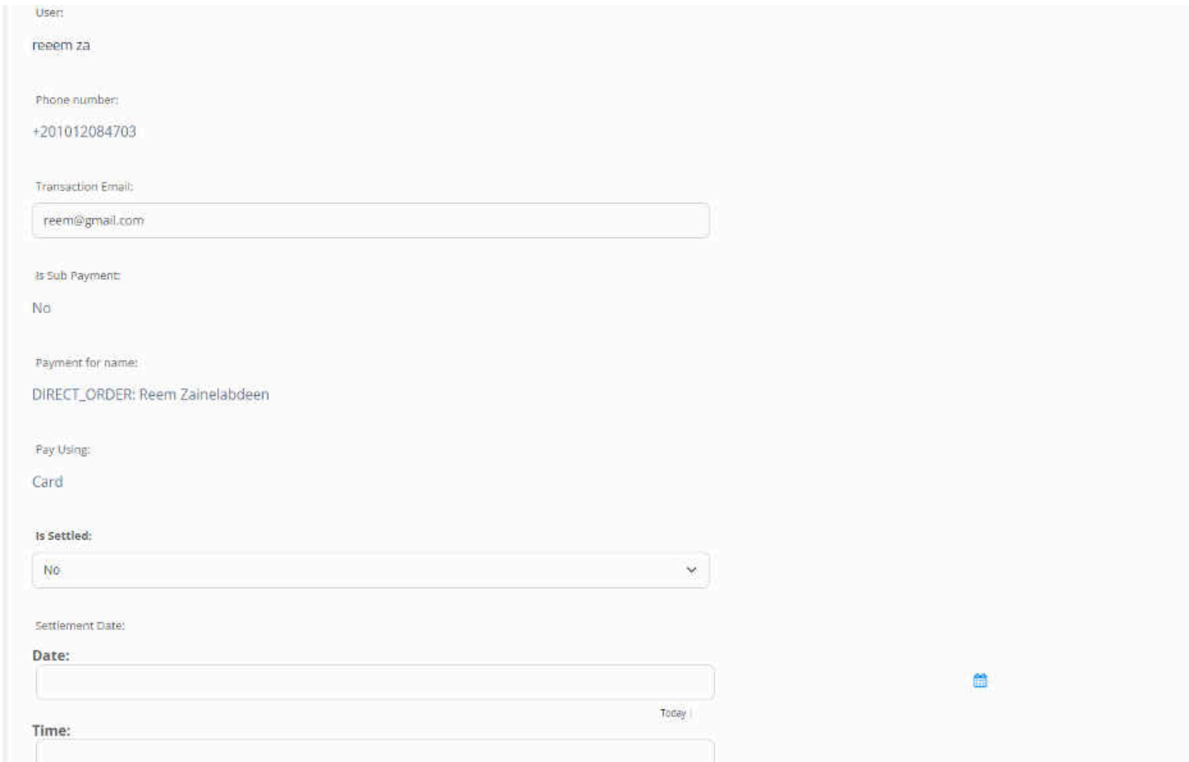


1. Export selected to XLSX
2. Mark selected transactions as settled: when the money is transferred to the merchant bank account.
3. Send email: To send the transactions through email
4. Trigger callback: resend the callback status to the merchant who uses API integration
5. Preview invoice email: To preview the email before sending it
6. Refresh status: To refresh the status
7. Delete selected transactions: to delete transactions

Transaction details

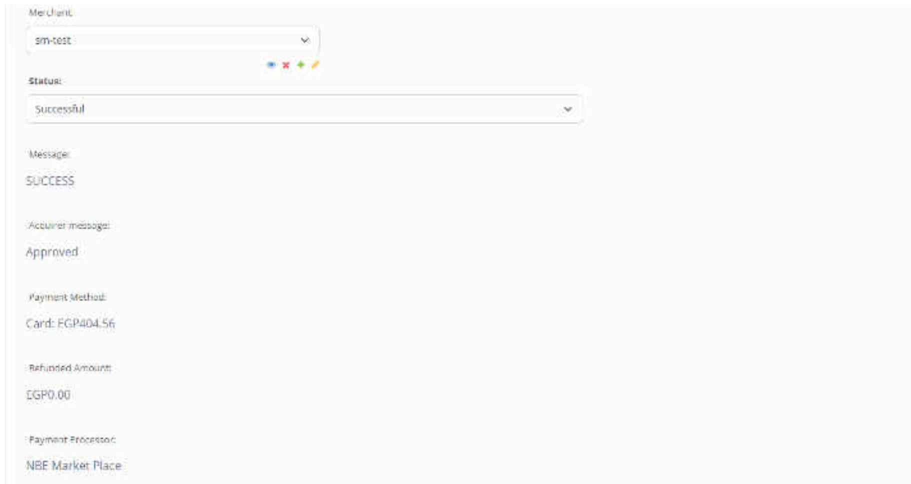
If you want to check the transaction details, open "transaction" from "payments".
This is the transactions Details:

1. **Original amount:** is the amount before adding XPay fees.
2. **Total amount:** the amount after adding XPay fees.
3. **Currency rate**: the currency and the rate used for the transaction.
4. **Modified:** is the date if the transaction was manually modified by an admin (from pending to paid for example)
5. **Created:** is the date of the transaction creation

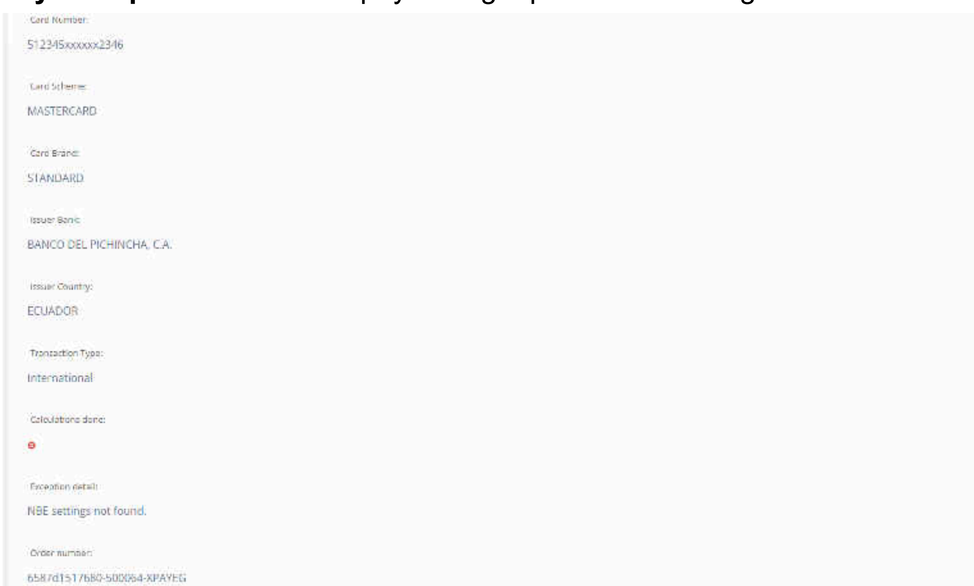


6. **user:** name of the payee
7. **phone number:** the phone number of the payee
8. **Transaction email:** the email of the payee
9. **Payment for name:** the service of the product the customer is paying for
10. **Is settled:** If the money transferred to the merchant or not

11. **settlement date:** the settlement planned date

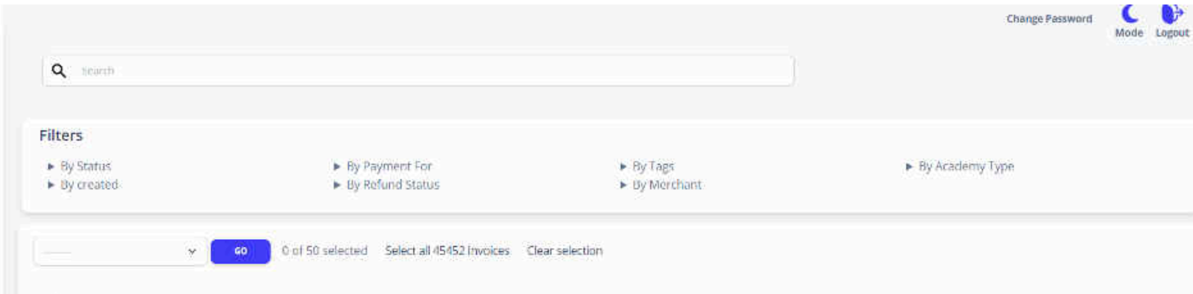


12. **Merchant:** the name of the merchant.
13. **status:** Successful, pending or failed
14. **Message:** the received error message
15. **Acquirer message:** the acquirer reasons for failure
16. **payment method:** Card, Fawry, Aman, or wallet
17. **Refunded amount:** sometimes we refund the full amount or partial amount, the refunded amount is mentioned in this section
18. **Payment processor:** if the payment got processed through bank misr or NBE



19. **Card Number:** truncated card number
20. **Card Scheme:** visa or Mastercard
21. **Card Brand:** the type of the card
22. **Issuer bank:** the bank that issued the card
23. **Issuer country:** the country of origin
24. **Transaction type:** international, on-us or off-us

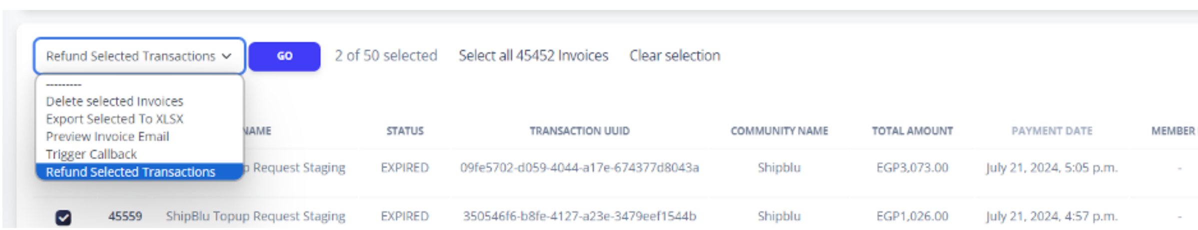
Invoices



Filter the invoices using

1. Status: successful, pending or failed
2. Payment for: whether the payment is for an event or sold product
3. Tags: custom fields added by the merchants to give custom identification to the merchant
4. Created date: the date of creation
5. Refund: the refund status

Refunding a transaction



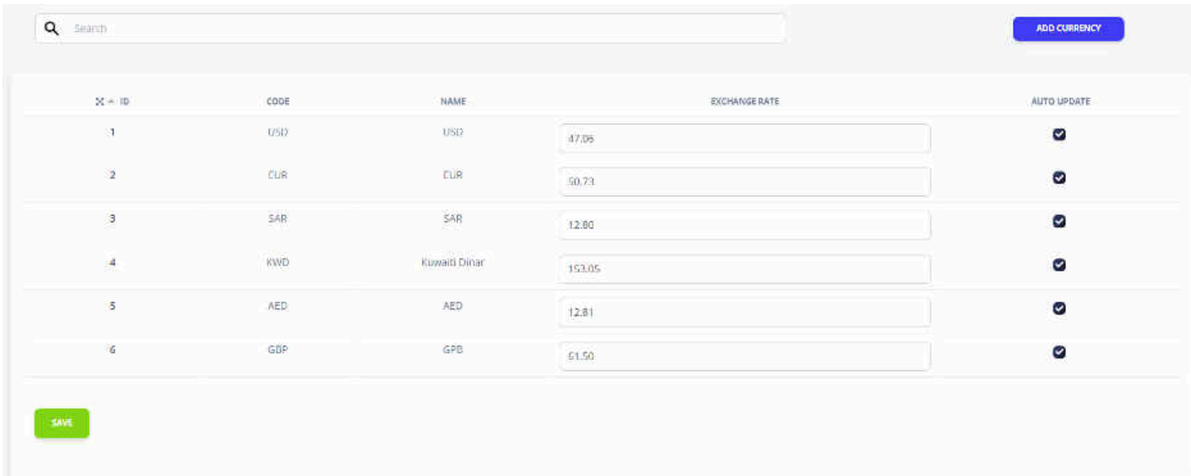
1. mark the transaction you want to refund.
2. go to actions and click refund and then click go.
3. Enter the refund amount.
4. Click refund

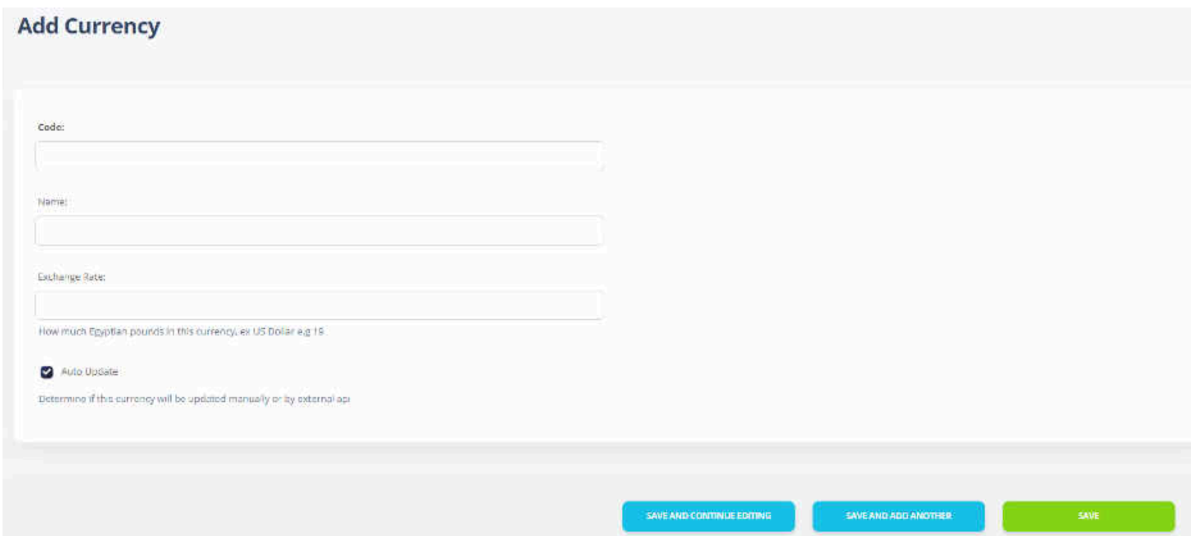
General Settings

You can add the exchange rate for each currency, which will then be applied to all merchants who use that currency.

To Add the currencies:

1- Click on Add Currency Button.





2- Code: Enter The Currency abbreviation ex: USD, SAR, EUR, AED, GBP.

3- Name: Enter Currency Name.

4- Exchange Rate: Enter the Exchange Rate of this currency in the bank.

5- Auto Update: Determine if this currency will update manually or not.

Promocode

- Admin can create a promo code from the nav bar > Promo Code > add promocode button
- Admin should fill the required fields which are:-
    - Name (Promo code name that will be used by end users ex: First50)
    - Expiration time
    - Discount Amount
        - Or Discount percentage

Then the optional fields that act as added value features for promo code

- Amount trigger (it allow merchant to set the minimum amount so the promocode can be applied on (ex 200 egp, so it means promocode will not be applied for tickets amount below 200 egp))
- All users occurrences (means the total number of users that can use the promo code , ex: 50 users means only 50 users can use this promo code)
- user occurrence (Means how many time the single user can use this promo code per payment)

- Promocode Controls
    - Payment For (Direct order , events, services & products) it means this promocode will be applied on which payment module (optional field: so if the merchant leaves it it means this promocode will be applied on all payment links for all payment modules)
    - Payment instance id (the event id or direct order id that this promocode can be applied on only so the merchant can control that this promo code is only for specific event)

End User View & Experience

- End user can view that the promocode is successfully applied & the total amount he will pay after the promo code

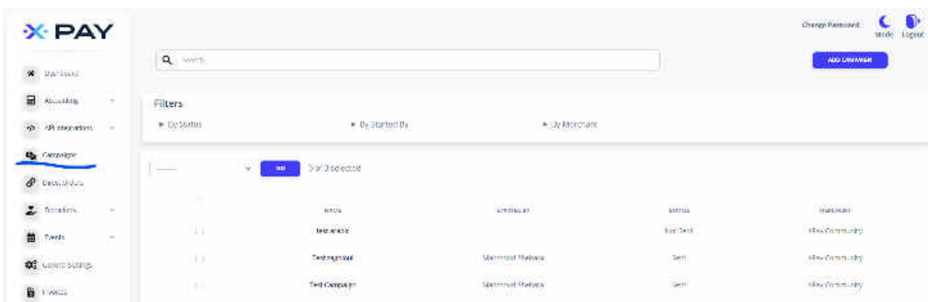
Note:

- All Fees calculations should be on the new amount after the promocode is applied.
- As our fees are applied on the total processing volume the user will be actually paying.

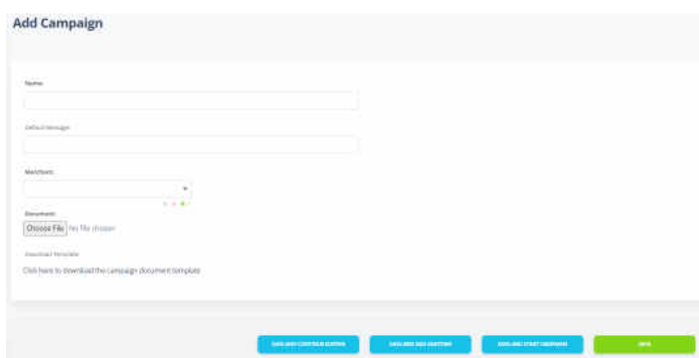
SMS Campaigns

Here is the process of SMS campaigns from the business side:

- Admin can find in the nav bar campaigns



  - Admin can click add campaign button to start creating a SMS campaign by filling the required fields & the template needed which are
    - Name (campaign name not shown to end users)
    - Default Message (this field act as the text of the message will be sent to the end users < admin can add an event payment link in the text message also)
    - Document (to upload the csv file with the customers phone numbers in order to send SMS)
    - Document template: contains the csv file template to download



then admin click save & start the campaign

THANK YOU

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