PayU

Seller's Guide

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First steps

1. Adding a shop

- Go to the **Online payments** tab
- Select **My shops**
- Click **Add shop**
- **Fill in the form**

Until your company is activated, you may add a maximum of 3 shops. A separate shop must be added for each URL address.

2. Adding a point of sale

Two types of payments (POS) are available:

- **REST API** (also known as Open PayU or Checkout summary) - the default integration method (e.g. for the IAI Shop platform). It can be used for all PayU payment channels.

- **Classic API** (also known as New Payment) - a nonstandard integration method (e.g. used on the Click Shop platform). If you select this option, you must also select data coding and provide the following URL addresses: for return (following a failed and successful payment) and for reports (skip this field if your shop does not provide the customers with information on changes in transaction status).

Until your company is activated, you may add a maximum of 3 points of sale for each shop.

Important: If you remove a point of sale, you will lose transaction history.

Detailed information for developers can be found in technical documentation for REST API and Classic API.

3. Adding configuration keys

The generated configuration keys should be introduced in the shop's application.

4. Reserve for returns

There is a possibility to set a reserve for returns – i.e. the amount that will not be paid out from PayU balance, and will remain on it for possible refunds.

Reserve can be set after logging in to Management Panel and entering the tabs: **Online payments → My Shops →** after selecting **edit** button you will be able to set the reserve.

Every reserve that you create is indefinite, you can cancel it at any time.

Transaction statuses

New	The customer has generated a transaction, selecting a method of payment. At this point, PayU does not have the information as to whether the customer has made the payment.
Ended	The customer has generated the transaction and paid for it, and the funds have been transferred to the account of your shop.
Cancelled	You can cancel every transaction yourself. If an order is paid for, the status of the cancelled transaction will be changed to **Rejected**. A transaction may be cancelled for reasons that are beyond your control, e.g. lack of authorization by the customer's bank. An unpaid transaction will be cancelled automatically: in 10 days for payments by transfer and 5 days for BLIK, card payments, "PayU installments" or "Pay later".
Rejected	This applies to transactions that have been paid for and cancelled. In this situation our system automatically returns funds to the bank account of the payment sender (Client).

Refunds for payments made by transfer or card

Go to the **Transactions** section in the **Online payments** tab. Find a transaction by setting search parameters and clicking **Show**. Click the **Refund** button in the **Action** column. After transaction data is displayed and the **Next** button has been clicked, a form will appear where you can set the amount to be returned (no less than PLN 0.10; the amount must be available in the shop's account in PayU).

You can also order a refund by going to **Refunds** in the **Transactions** section of the **Online payments** tab - click **New refund**.

Refund status and information are displayed in transaction details and in the **Refunds** tab. In the case of payments by card, the refund is made to the account linked to the card.

If the refund is made for a payment made through BLIK, it will be refunded to sender's bank account where the Client has an active BLIK service.

Refunds for transactions made via "PayU installments" are not possible. In such case, ask the customer for the details for refund and carry out the refund directly. Repayment of the obligation to the lender remains with the Client.

Refunds for transactions made with "Pay later" service will be executed directly to the bank account of Monedo Kreditech operator and not to the Client. If the Customer has previously paid the obligation, they should contact the Monedo operator directly.

Accepting payments

Payments can be accepted automatically and manually. The automatic option is set by default.

1. Automatic option

When the funds arrive, the transaction will automatically change its status to **Ended**, and the funds will be made available to you.

2. Manual option

Each individual payment must be individually accepted. In order to do this, go to the **Online payments → Transactions** section and display transactions from the selected period by clicking **Show**. In the **Action** column, click **Collect** in order to accept the payment or **Cancel** to refund the funds to the sender.

If you want to confirm each payment manually, go to the **Online payments** tab and select **My shops** section Click **POS** next to the selected shop, and then click the name of the point of sale. The option to disable automatic payment acceptance for all types of payments can be found at the bottom of the page.

You can also disable automatic payment acceptance for a selected type of payments only. In the table **Available payment methods**, in the **Automatic collection** column, click **Disable**.

Payment completion time

Payment completion time depends on the method of payment chosen by the customer.

1. Online

For card payments, transfer payments (pay-by-link) and BLIK we transfer the funds to your shop's account within a few minutes. If the customer chooses payment in installments, completion time depends on the lender's decision and may be as long as several days. In case of "pay later" payments, the funds should be transferred to the balance of your Shop within 5 minutes from the lender's acceptance of the completed application.

2. Traditional

If the customer makes a payment by filling in a transfer form at a post office or bank branch, or orders a transfer in a bank's transactional service, the transfer of funds may last from one to several business days. Remember that customers do not always make the payment immediately after generating a transaction.

If you do not want to accept payments by traditional transfers, click **Disable** in the **Status** column for the item **bank transfer**.

If you want to disable one of the online payment channels, contact us via contact form or at (61) 628 45 05.

Commission fees

You can see the current commission fees in point of sale details. To do so, click the **Online payments** tab and go to **My shops** section. Nest, click **POS** and select the appropriate point of sale by clicking its name. Commission fees are listed in the **Available payment methods** list, in the **Commission fee** column. When a new point of sale is created, price lists are updated within one hour.

Commission fees are charged when the funds are transferred to your shop's account. This means that the invoices sent the following month are made available solely for bookkeeping purposes - they have already been paid. If you decide to order a refund after a transaction has been completed, our commission will not be refunded, because the service (transfer of funds to your shop) has been performed by PayU.

Payouts

The customers' payments go to your PayU account balance. Funds in the account can be transferred manually or automatically to your bank account. Each payout from the account is free.

Payouts are executed by means of traditional transfer, therefore their execution time depends on interbank settlement sessions. Funds on your shop balance are paid in full - it is not possible to order partial payout of the collected amount.

Automatic payouts

You can freely determine how often payouts will be made:
- periodically (after a specified number of days elapse)
- on selected days of the week
- on selected days of the month

You can also set up a minimum payout amount.

In order to define automatic payouts, go to the **Online payments** tab and select the **My shops** section. In order to change the settings of automatic payouts, click **Automatic payouts** and then **Edit automatic payouts**.

Automatic payouts are ordered on working days around 4:00. The payouts include funds from transactions completed by 23:59 of the preceding day.

Manual payouts

In order to order a payout, go to the **Online payments** tab and select the **My shops** section. Click **Pay out funds** and confirm data.

Transaction statements

Transaction statements are lists of completed payments from customers. In order to download a statement, go to the **Online payments** → **Statements** section. Choose **Periodical statements** or **Statement on demand**, click **New statement** and fill in its parameters.

Statements can be generated in the CSV,PDF and ABO formats - the first one is generated mostly for bookkeeping purposes; we recommend the second one if you want to receive more readable statements.

In order to edit periodic statements, go to the **Periodical statements** tab, and then click **Ędit** in the **Action** column.

VAT invoices

Invoices for commission fees charged by PayU are for bookkeeping purposes only. They are already paid, because PayU collects the commission when the funds are transferred to your shop's account.

We issue invoices at the beginning of each calendar month for all transactions which resulted in funds being transferred to the account of your shop in the preceding month.
In order to see the invoice, go to the **Online payments** tab, **VAT invoices** section.

FAQs

Where do I find configuration keys?

In order to see configuration keys, choose the **Online payments** tab, the **My shops** section and the **POS** button next to the selected shop.

How to change the account for payouts?

In order to change bank account, go to the **Online payments** tab and go to the **My shops** section. Then, click **Automatic payouts** next to the selected shop, and in the following step click the **Change bank account** link. Enter account number and click **Next**. Send a verification transfer from the new account.

How to add a new user to the Management Panel?

In order to add a new user, go to the **Account configuration** tab, **User accounts** section. Next, click **Add user** and fill in the form.

What is the difference between the Manager and User functions in the Management Panel?

Users with a Manager's permissions have full access to all the shops and can use all the functions. Other users can have restricted permissions.

How to modify the permissions of the users of the Management Panel?

In order to change the permissions of a specific user, go to the A**ccount configuration** tab, **User accounts** section. Next, click the login of the selected user. Go to the **Shops** section, and then click E**dit permissions**. You can choose the shops to which the user will have access, as well as grant permissions such as ordering refunds, configuration of payouts etc.

How to set notifications for the account of a user of the Management Panel?

In order to set notifications for a selected user, go to the **Account configuration** tab and select **User accounts**. On the list of users, in the **Action** column, click **Options** and select **Notifications**.

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How to set email notifications on the change of transaction status for the users of the Management Panel?

By default, email notifications are sent to the address provided while setting up a manager account. In order to change this address, go to the **Account configuration** tab, **Notification settings** section. Click the **Data editing** link and fill in the form with new data.

Can customers receive information about changes in transaction status?

The customer always receives an email with a link to a page where the current status of the given transaction can be checked.

Will customers receive information about the refund you have ordered?

Yes, the moment you refund the funds to the customer, they receive an automatic e-mail notification from our system along with the refund details. This functionality is enabled by default in Polish, English and Czech.

If you have more questions, use the contact form or call: (61) 628 45 05.