Seller's Guide to Merchant Portal

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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

2. Adding a point of sale

Two types of payments (POS) are available:

- REST API
  Standard integration with PayU. Enables support for all PayU payment channels (this is the recommended option, as the Classic API is **no longer actively developed**).

- Classic API (deprecated)
  This is a non-standard integration method with PayU, which is **no longer actively being developed**. If you choose this option, you'll also need to select data encoding and provide URLs for refunds (after incorrect and correct payments) and reports (skip this field if your store doesn't provide customers with information about transaction status changes).

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.

When you select a point of sale, the corresponding configuration keys will be generated.

- If your store requires **one MD5 key**, create a point using the **REST API** option.
- If your store requires **two MD5 keys**, create a point of sale using the **classic API** option.

Enter the generated configuration keys into the store application.

Detailed information for developers can be found in technical documentation for [REST API.]

Details about the error codes can be found in the documentation.

3. Adding configuration keys

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

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.
Started	Payment is currently being processed.
Waiting for collection	This applies to transactions with automatic payment collection disabled. Display transaction details and click **Collect** in order to accept the payment or **Cancel** in order to reject it. If you cancel a payment, a refund of funds to the sender's account will be ordered. If you do not take any action, after 5 days a refund of funds will be ordered automatically.
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: • 5 days for online transfer and BLIK, • 5 days for PayU Installments, • 5 days for card payments, • 10 days for wire transfers.
Rejected	This status applies to paid transactions that have been cancelled. In such cases, our system automatically returns the funds to the sender's (customer's) bank account.
Returned	The status refers to paid transactions that were rejected by the merchant and for which the payment was refunded to the customer.

Refunds for payments made by transfer or card

Go to the **Transaction** 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 (the minimum refund amount cannot be less than the minimum payment amount; details are available on the PayU website, the amount must be available in the store's PayU balance).

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

The status and refund information are visible in the transaction details and in the **Refunds** tab. For card payments, the refund will be made to the account assigned to the card.

You can set up a reserve for refunds, which is an amount of money that will remain in your PayU account balance and will be used to cover received requests.

To set up a reserve, log in to the Panel, go to the Online Payments menu, then to the My Stores section, and click Edit to display the reserve configuration option.

If you do not want to set up a reserve, enter 0.

Any reserve you configure is set for an indefinite period, but you can cancel it at any time.

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

For "PayU Installments" and "Buy Now, Pay Later" payments, the refund will be made directly to the bank account of the financing organization (with whom the buyer has concluded a loan agreement).

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 tab** and display **Transactions** from the selected period by clicking **Show**. In the **Action** column, click **Collect** 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 payment

For both card and 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 the case of "Buy Now, Pay Later" payments, the funds should be transferred to your store balance within 5 minutes (from the time the lender accepts the customer's application).

2. Traditional transfer

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 want to disable one of the online payment channels, contact us. Contact details can be found in the Management Panel.

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. Next, 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, if not agreed else. 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 returned, because the original transfer of funds to your shop has been already performed by PayU. Refund itself is free of charge.

Payouts

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

Since the payments are processed via bank transfer, the processing time depends on the interbank settlement schedule. The funds from your store balance are transferred in full.

If you prefer to leave some funds in your balance for refunds, you can set up a reserve (see section 3 of this guide). The reserved amount will always remain in your balance.

1. 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.

To define automatic payouts, go to the **Online payments** tab and select the **My shops** section. 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 am. The payouts include funds from transactions completed by 23:59 of the preceding day.

Automatic payments are activated after the next transaction is recorded. Until then, you can make manual payments if necessary.

2. Manual payouts

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

Reports

TReports are lists of completed payments from customers. In order to download a report, go to the **Online payments**, **Reports** section. Choose **Periodical reports** or **Reports on demand**, click **New report** 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.

To edit periodic statements, go to the **Periodical reports** tab, and then click **Edit** in **Action** column.

VAT invoices

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.

If PayU collects the commission when the funds are transferred to your shop's account, the invoice is for bookkeeping purposes only and does not need to be paid. Otherwise, the invoice will contain all details needed to execute the payment.

In order to see the invoice, go to **Online payments** tab, **VAT invoices** section. Fill in the section and click.

FAQ

Where do I find configuration keys?

To see configuration keys, choose 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.

How to change the account for payouts?

To change bank account, go to the **Online payments** tab and then to **My shop** section. Then, click **Automatic payouts** next to the selected shop, and in the following step click the **Bank account** link. Enter account number and click **Next**. Send a verification transfer from the new account. If you do not see the option to change it, please contact us.

How to add a new user to the Merchant Portal?

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 Company Administrator and Company User?

Users with **Administrator's** permissions have full access to all the shops and can use all the functions. Other **Users** can have different restricted permissions.

How to change the email address used for logging in?

Please provide a new email address in writing, signed by the owner or representative of the company. The letter should be sent in a message to operations@payu.pl.

How to unblock access to the Merchant Portall?

If access to the Merchant Panel has been blocked after unsuccessful login attempts, you can recover it by resetting your password. To do this, click the "**Forgot your password**?" link on the login page.

How to modify user permissions in the Merchant Portal?

To change the permissions of a specific user, go to the **Account configuration** section. Next, click the login of the selected user. Go to the **User accounts.** Next, click the login in the selected user. Go to the **Shops** selection, and then click **Edit 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 Merchant Portal?

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**.

How can I test payments outside of the production environment?

You can use the Sandbox test environment by registering on the website.

How to set email notifications on the change of transaction status?

By default, email notifications are sent to the address provided while setting up a manager account. 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 status of the given transaction can be checked, if not agreed else with the account manager.

Will customers be informed if I order a refund?

Yes, once you order a refund, an email with refund details will automatically be sent to the customer.

If you have any further questions, please contact us via preferred contact channel. Contact details can be found in Merchant Portal.