USER GUIDE · VERSION 1

Payment system

Takes online card and bank payments for your other systems, sends payment links to customers, and pays each merchant's daily takings into its bank account.

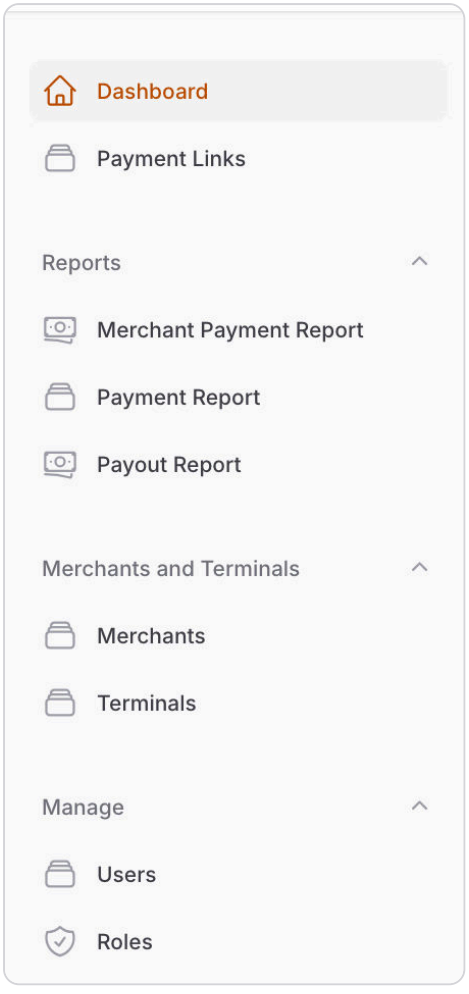
1. What it is for
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PAYMENT SYSTEM

What it is for

For: Everyone

The Payment system sits between your company's systems and the bank's online payment service. Your web shop, membership app or till asks it to take a payment, the customer pays on the bank's page, and the Payment system records the result and tells the system that asked. Staff can also send a customer a payment link by email. Once a day it adds up each merchant's paid sales so finance can pay them into the merchant's bank account.



Words used on the screens

- **Merchant**: a business that receives money, for example your online store or one outlet. Each merchant can have one bank account.
- **Terminal**: one system that is allowed to take payments for a merchant, for example the web shop or the membership app. Each terminal has a four-digit **Code** that starts every order number it makes.

- **Payment link**: a web address you email to a customer so they can pay an invoice.
- **Payout**: money sent out of your company account to a merchant's bank account.

Who uses it

- **Finance and customer service staff** look up payments and send payment links.
- **Finance** checks the daily merchant reports and sends payouts.
- **Administrators** set up merchants and terminals and decide who can do what. The role that can do everything is called **Super Admin** on screen.

What it needs

- A live account with the bank's online payment service, and a separate one for sending payouts. Without them, looking things up works, but taking payments, sending payment links, checking a payment with the bank and sending payouts do not.
- Staff sign in with the company's shared sign-in. A person appears in **Users** after their first sign-in.

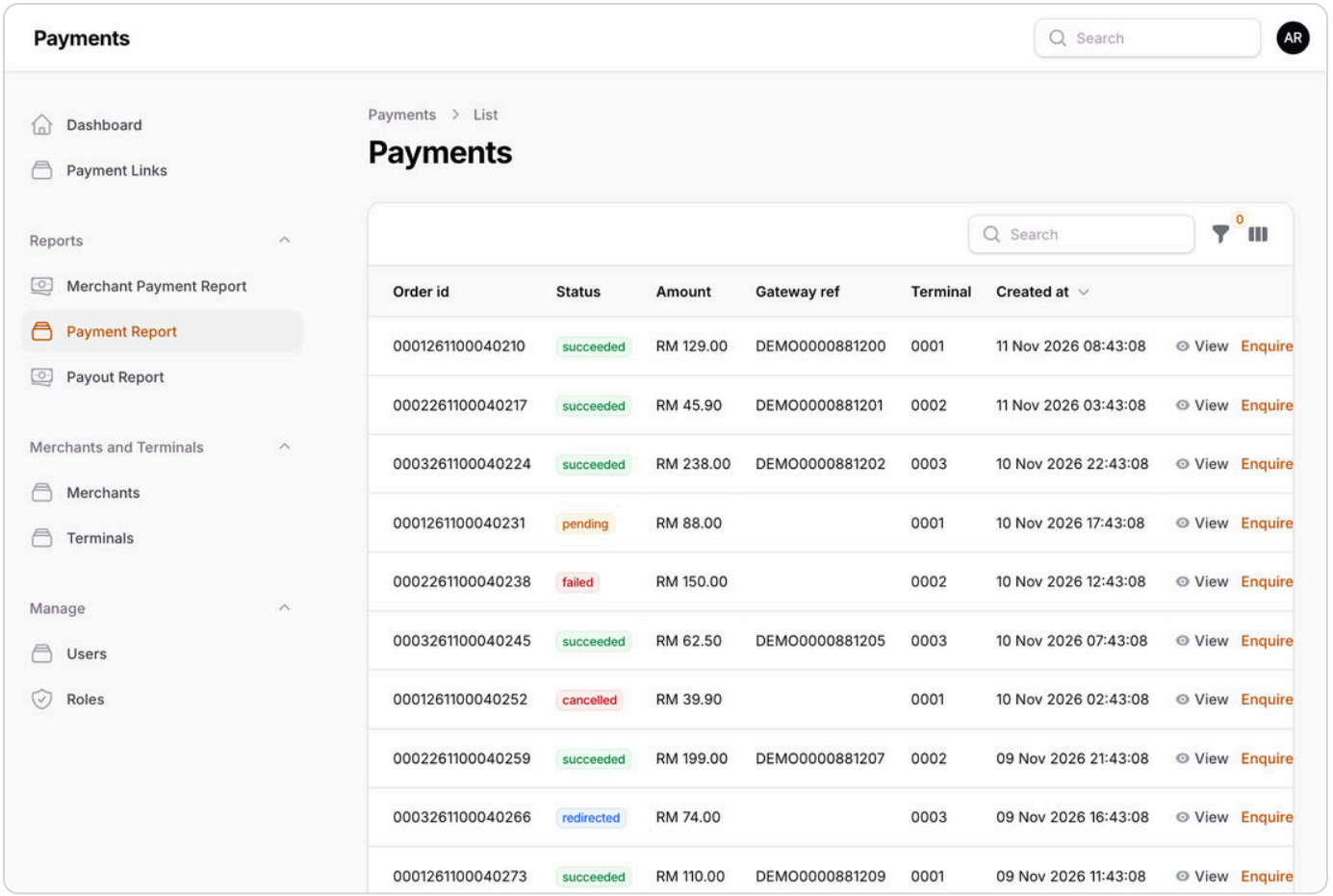
PAYMENT SYSTEM

Find a payment

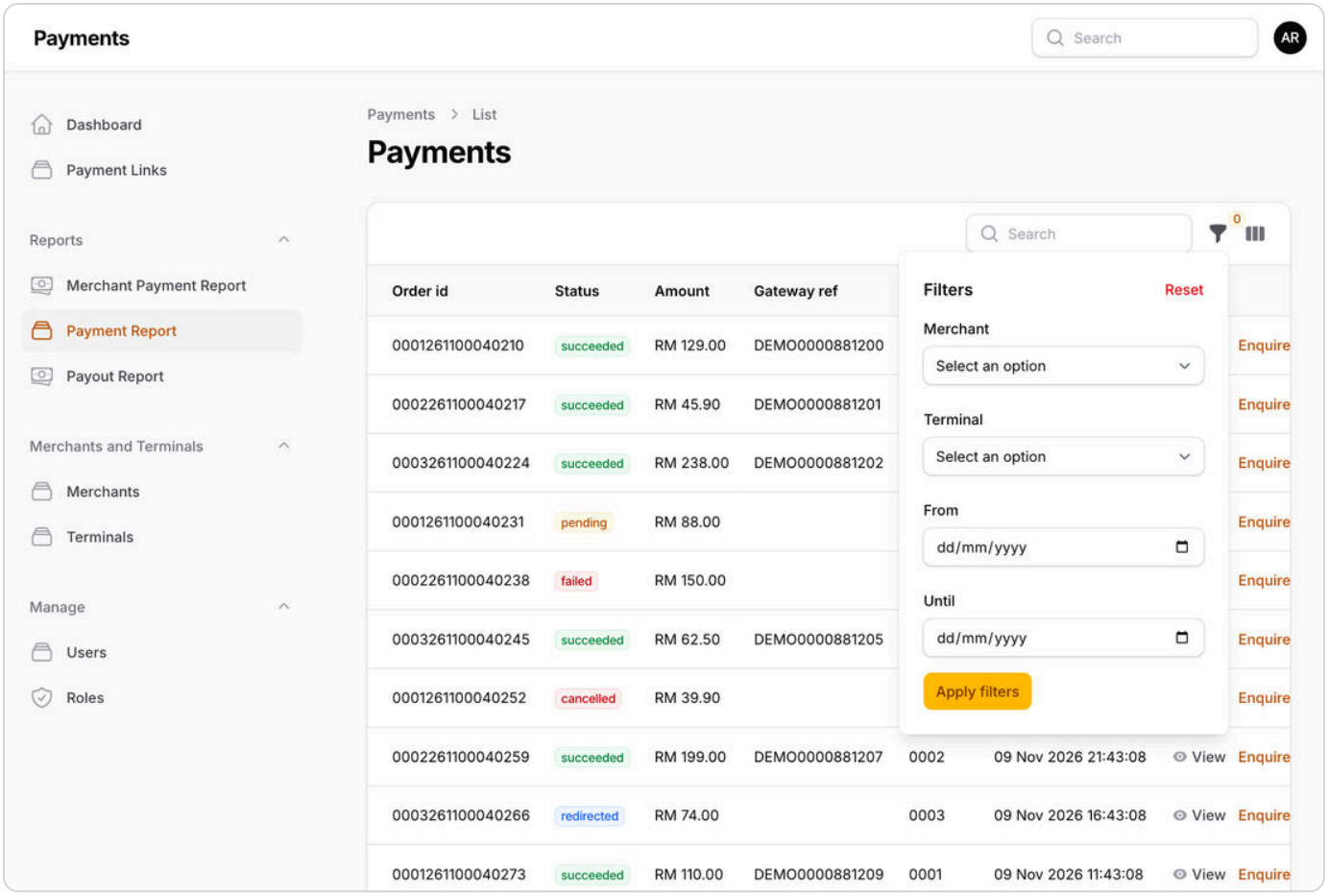
For: Finance and customer service

Use this when a customer says they paid, or a system shows an order as unpaid.

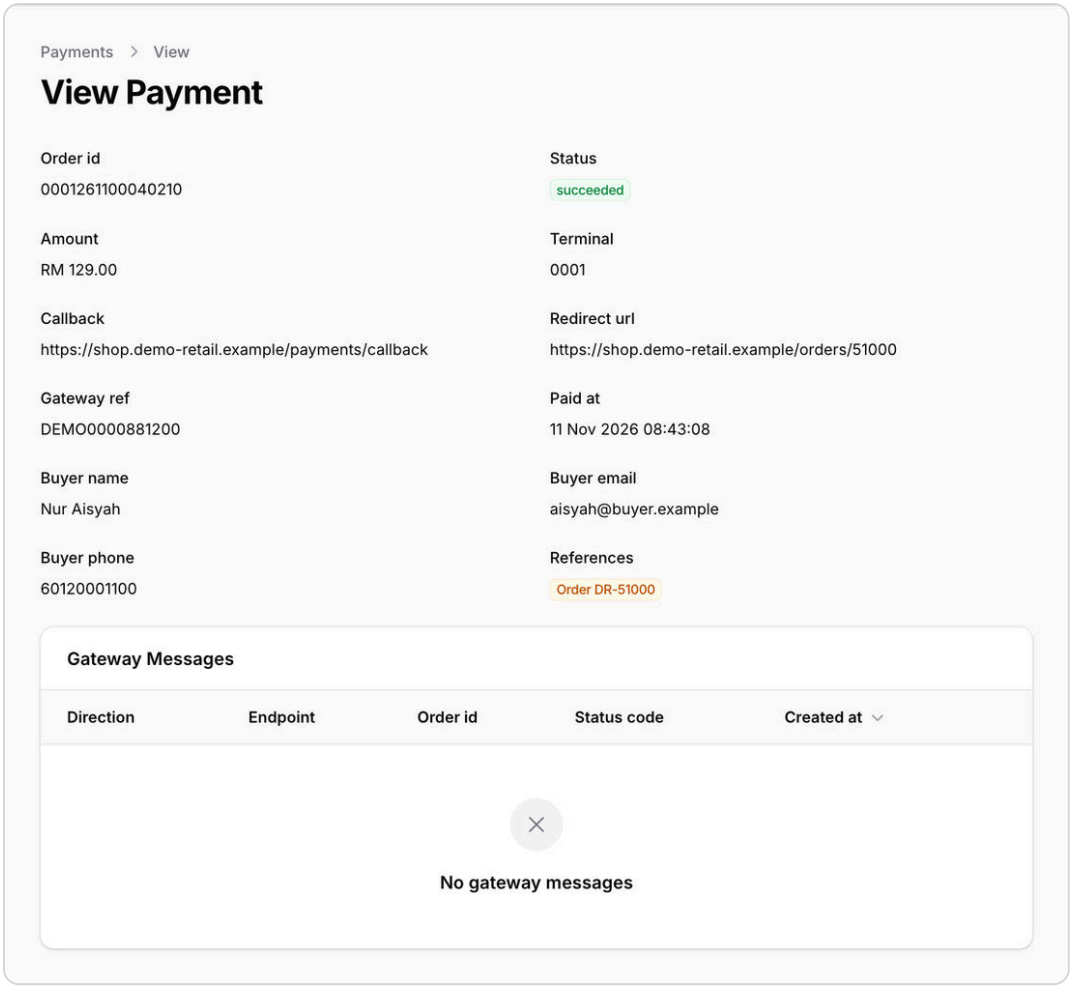
1. Open **Payment Report** under **Reports** in the menu on the left. The newest payments are at the top.
2. Type the order number into **Search** above the list. Each order number starts with the four-digit code of the terminal that made it.



3. To narrow the list, press the funnel button next to **Search**. Pick a **Merchant**, a **Terminal**, or a date range in **From** and **Until**, then press **Apply filters**. **Reset** clears them.



4. Press **View** on a row to see everything about that payment: the amount, who paid, when, the bank's reference (**Gateway ref**), and the references the ordering system sent.



What the status means

Status	Meaning
initiated	The order was made, but the customer has not gone to pay yet.
redirected	The customer was sent to the bank's payment page.
pending	The bank has not given a final answer yet.
succeeded	The money was received.
failed	The payment did not go through.
cancelled	The customer or the bank stopped the payment.

The Payment system checks unfinished payments with the bank every five minutes on its own.

Two buttons on each row

- **Enquire now** asks the bank for the latest result straight away. Use it when a customer has proof of payment but the status has not changed. It needs the live bank account.
- **Re-send Callback** sends the result to the system that made the order again, for example when the web shop missed it and still shows the order as unpaid.

Only **Super Admin** sees these two buttons today.

PAYMENT SYSTEM

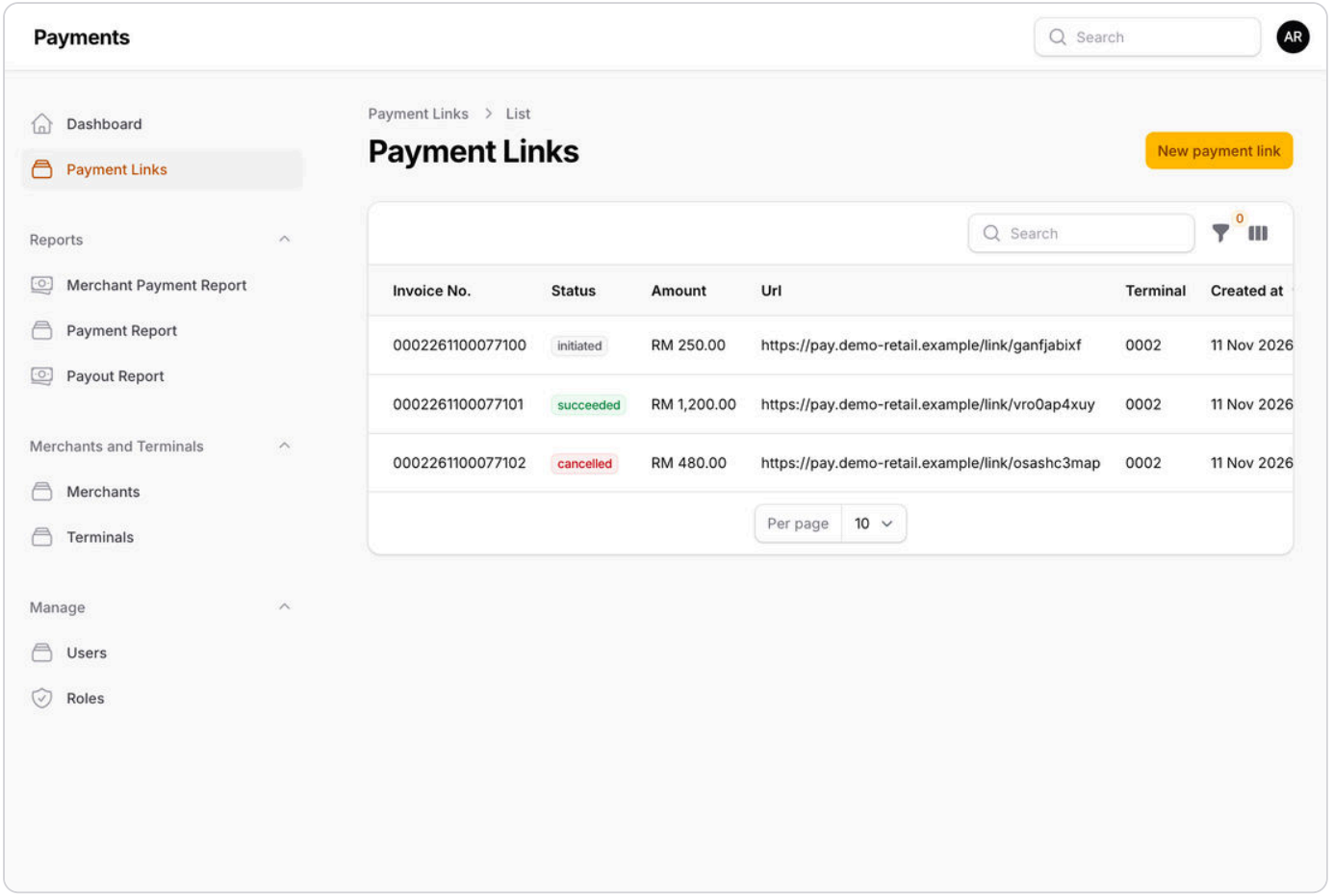
Send a payment link

For: Finance and customer service

A payment link lets a customer pay an invoice from an email, without going through the web shop.

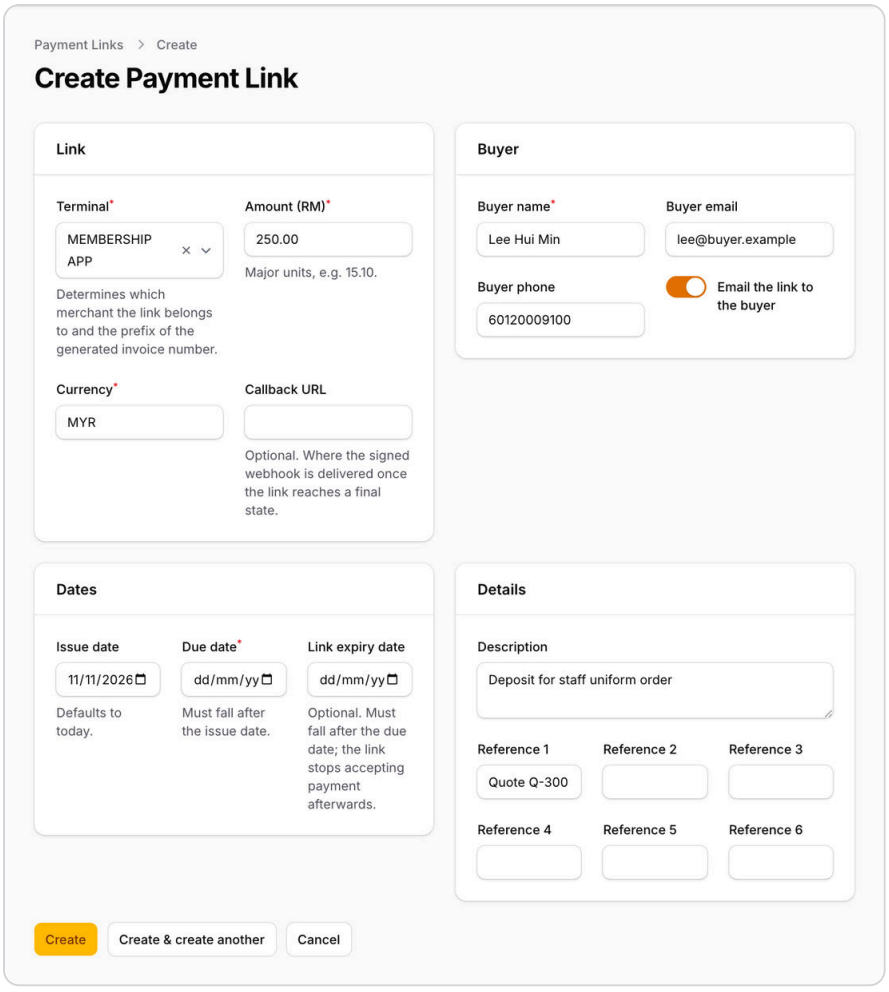
Needs the live bank account. The link is made by the bank, so **Create** only works when the Payment system is connected to it. You can fill in the form without it, but saving will show an error.

1. Open **Payment Links** in the menu on the left. The list shows every link with its **Invoice No.**, status and amount.

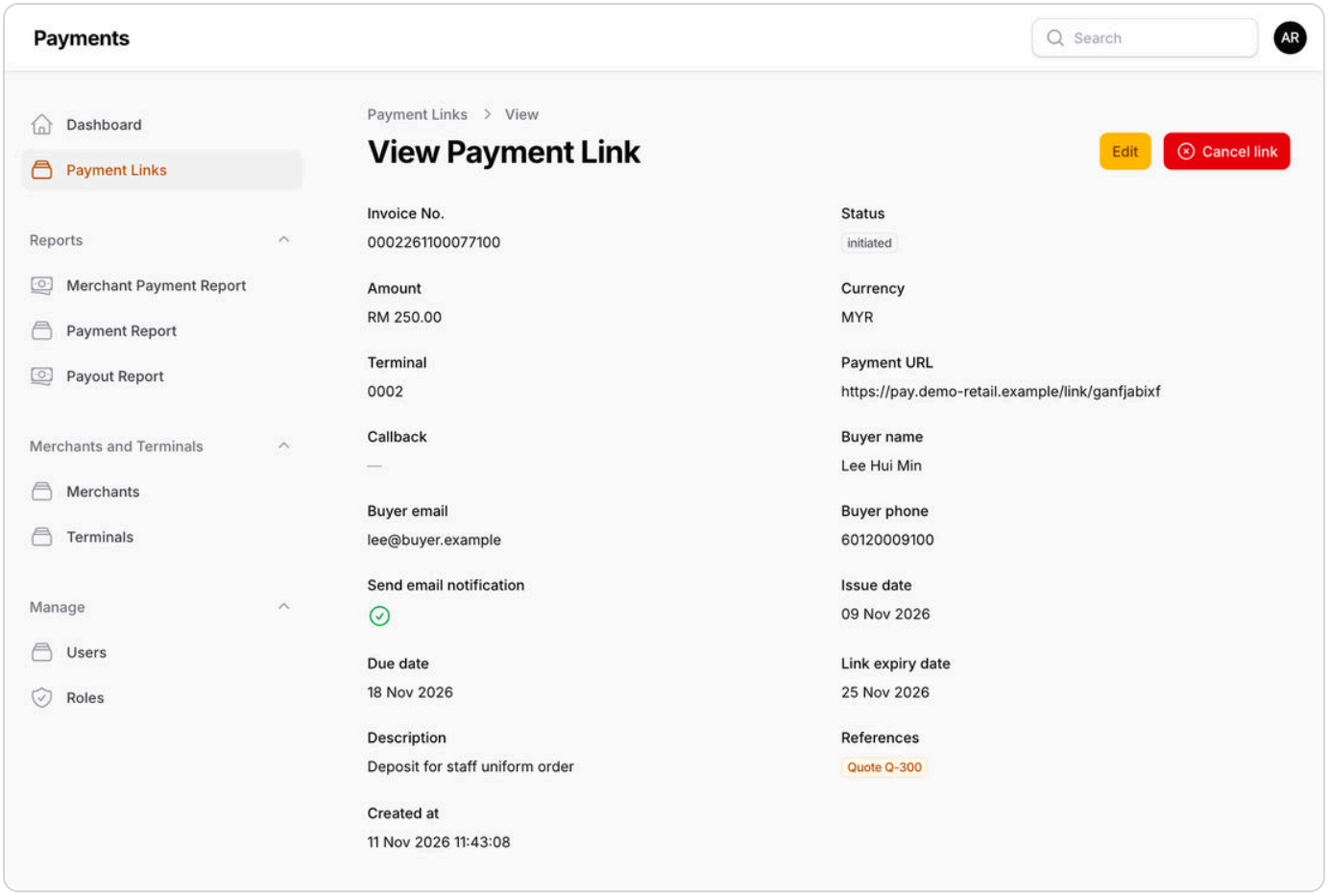


2. Press **New payment link** at the top right.
3. Under **Link**, pick the **Terminal**. It decides which merchant receives the money and the first four digits of the invoice number.
4. Type the **Amount (RM)** in ringgit and sen, for example 15.10. Leave **Currency** as MYR.

5. Under **Buyer**, type the customer's name, email and phone. Leave **Email the link to the buyer** switched on to have the bank email it.
6. Under **Dates**, pick a **Due date** after the **Issue date**. A **Link expiry date** is optional: after that day the link cannot be paid.
7. Under **Details**, add a **Description** the customer will see, and up to six references for your own records, for example a quote number.
8. Press **Create**.



After saving, the link's page shows the **Payment URL**. You can copy it and send it yourself.



Change or withdraw a link

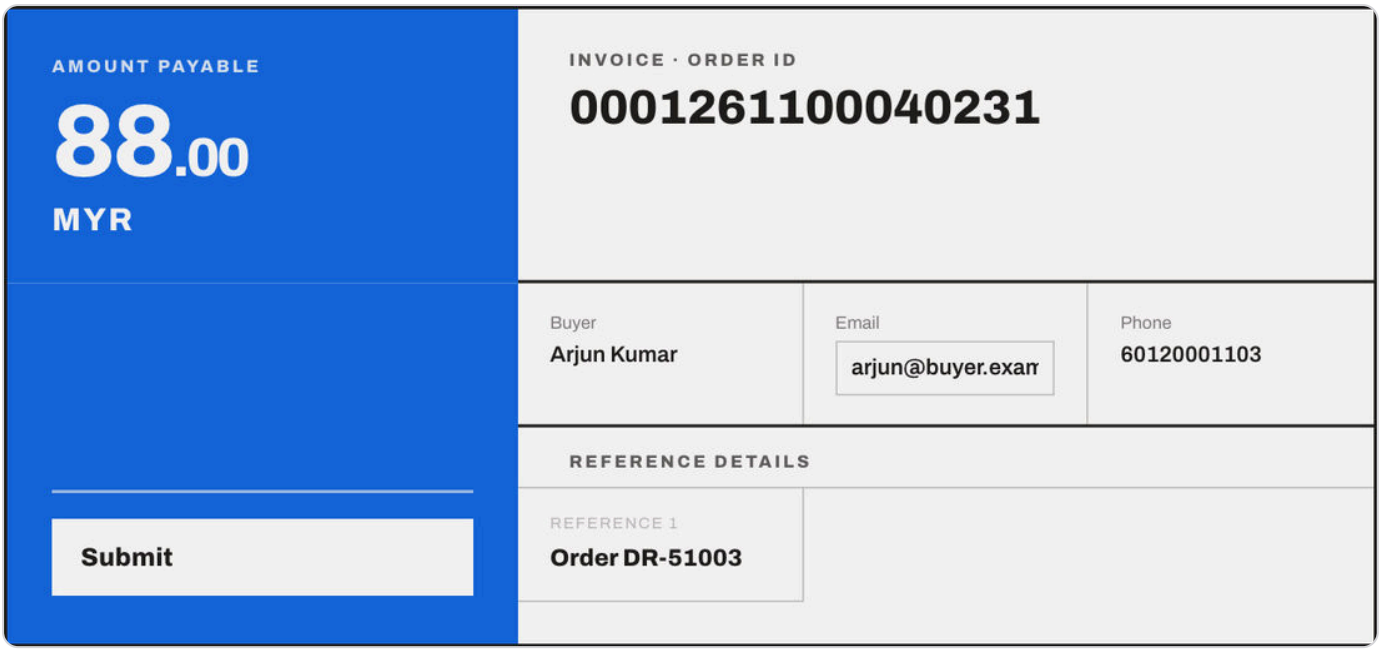
- **Edit** changes the amount, buyer details or dates while the link is still unpaid.
- **Cancel link** withdraws it at the bank so it can no longer be paid. This cannot be undone.
- Links cannot be deleted, because a deleted link could still be paid at the bank.

Both buttons need the live bank account.

What a customer sees before paying

For: Everyone

When a customer pays through your web shop or app, the Payment system first shows them a short summary. Nothing is charged on this page.

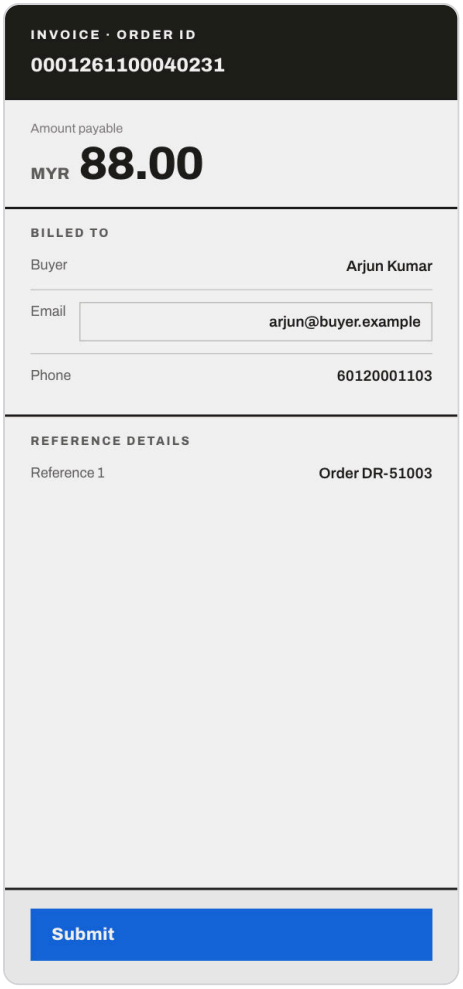


The customer checks:

- **Amount payable** and the **Order ID**.
- Their name and phone number.
- Their **Email**. They can correct it here, and the corrected address is the one passed back to your shop.

Pressing **Submit** takes them to the bank's own payment page. That step needs the live bank account, so it is not shown here.

The page fits a phone screen:



The page works only once and for a limited time. If the customer opens an old one, they see an error and need to start the payment again from the shop.

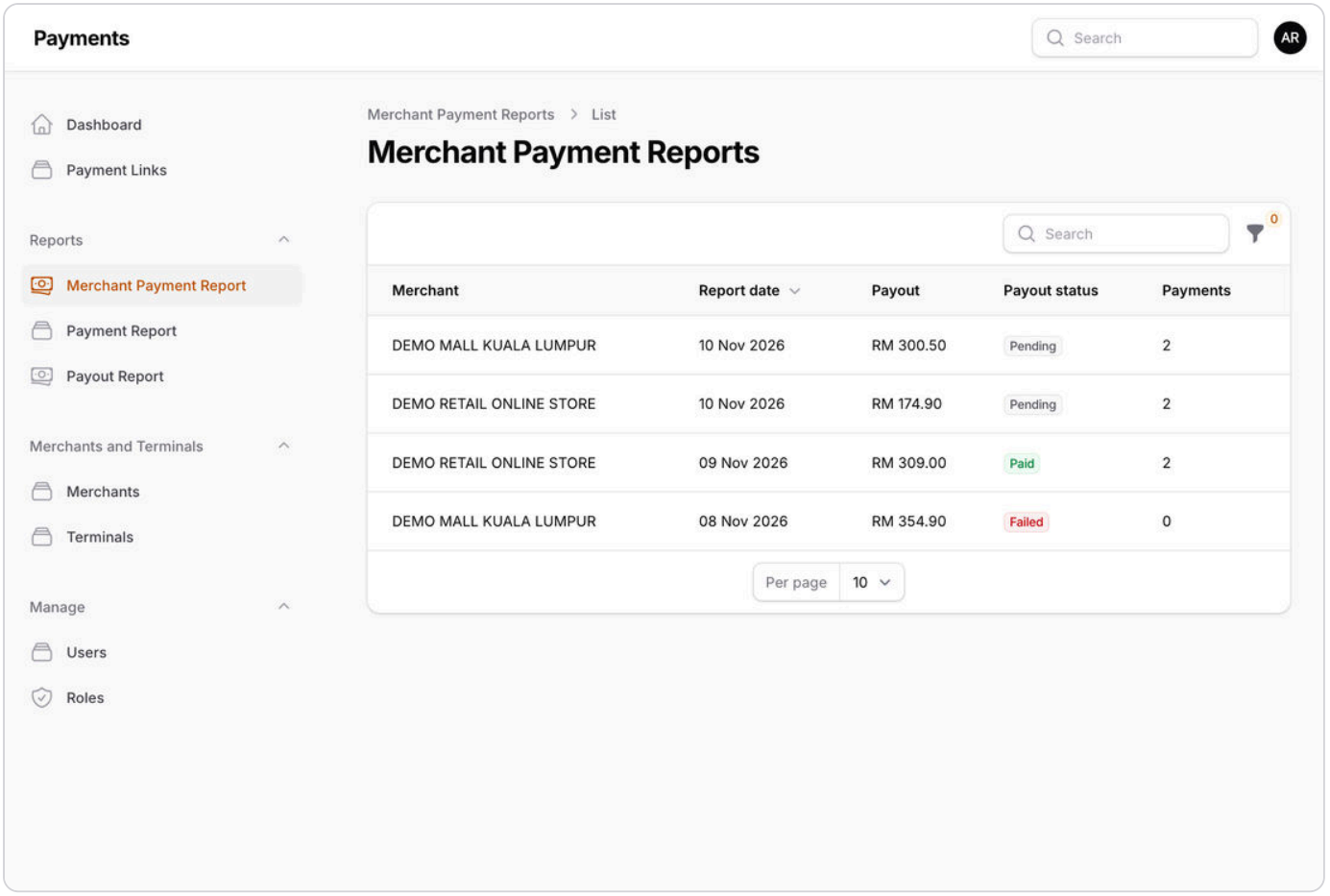
PAYMENT SYSTEM

Pay out a merchant's daily sales

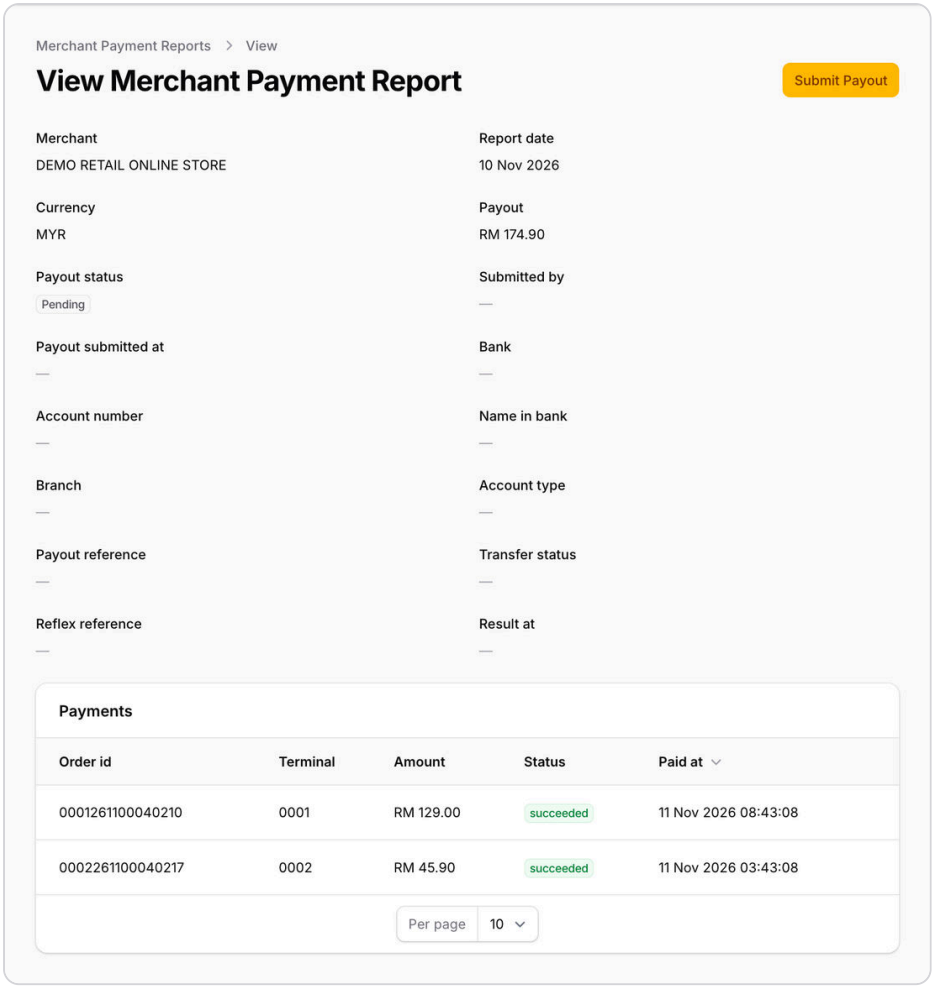
For: Finance

Every night at 1 am the Payment system makes one report per merchant for the day before. Each report adds up the merchant's paid sales that are not in an earlier report.

1. Open **Merchant Payment Report** under **Reports** in the menu.



2. Press a row. The report opens in a new tab.
3. Check the **Payout** amount against the **Payments** listed underneath.
4. Press **Submit Payout** at the top right, read the amount and bank account in the box that opens, and confirm.



Needs the live payout account. Sending money uses the bank's payout service. Without it, **Submit Payout** cannot send anything.

When Submit Payout is greyed out

Point at the button to see why:

- The merchant has no active bank account. Add one on the merchant's page (see *Set up a merchant*).
- There is nothing to pay out.
- The bank account is missing the account type or the contact number.

Payout status

Status	Meaning
Pending	Not sent yet.
Submitted	Sent to the bank.
Pending Result	The bank has not confirmed the result.

Status	Meaning
Paid	The money arrived.
Failed	The bank refused it.

If a payout **Failed**, fix the merchant's bank details, open the report again and press **Regenerate Payout**. This makes a new report with the same payments, ready to send again.

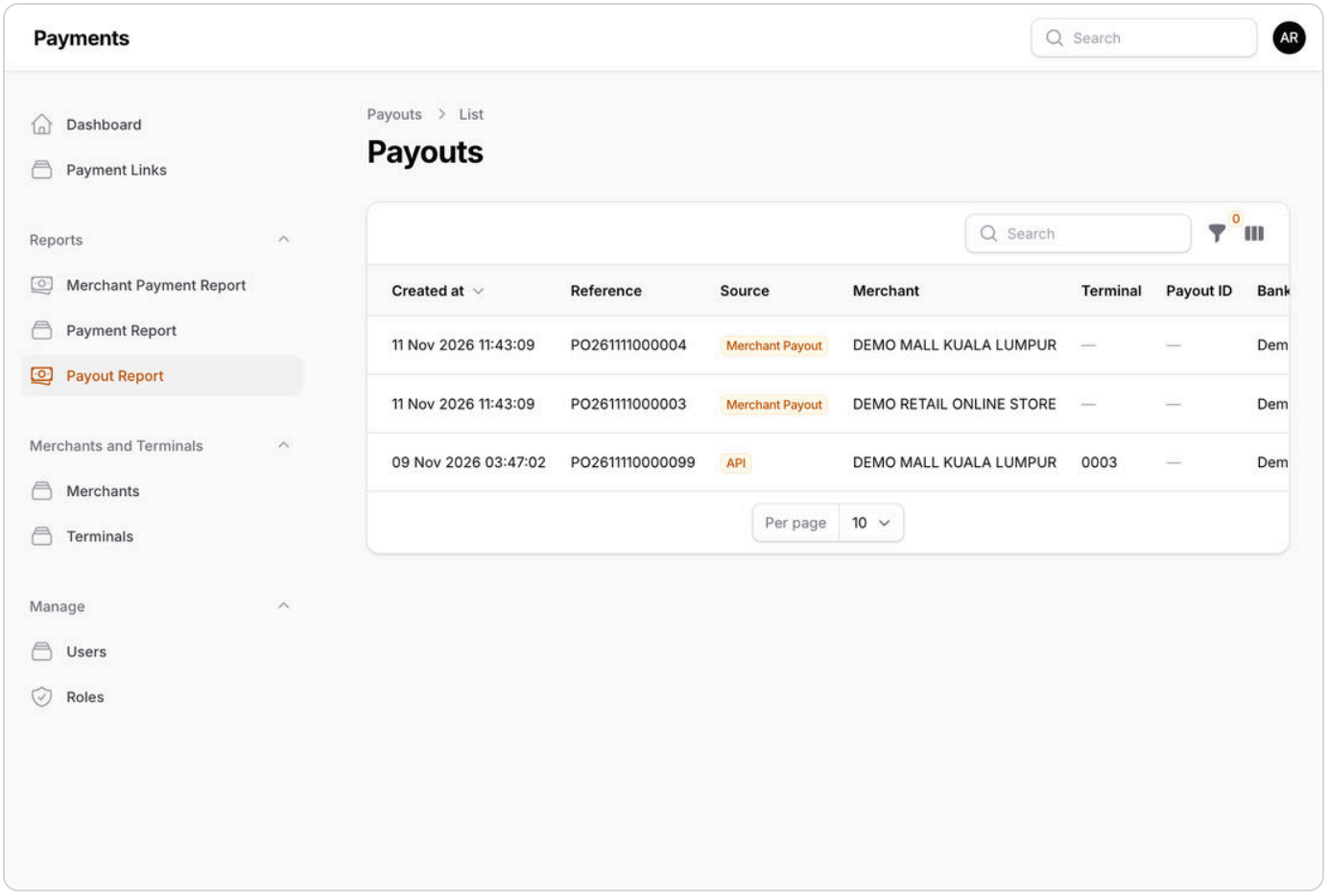
PAYMENT SYSTEM

Check a payout

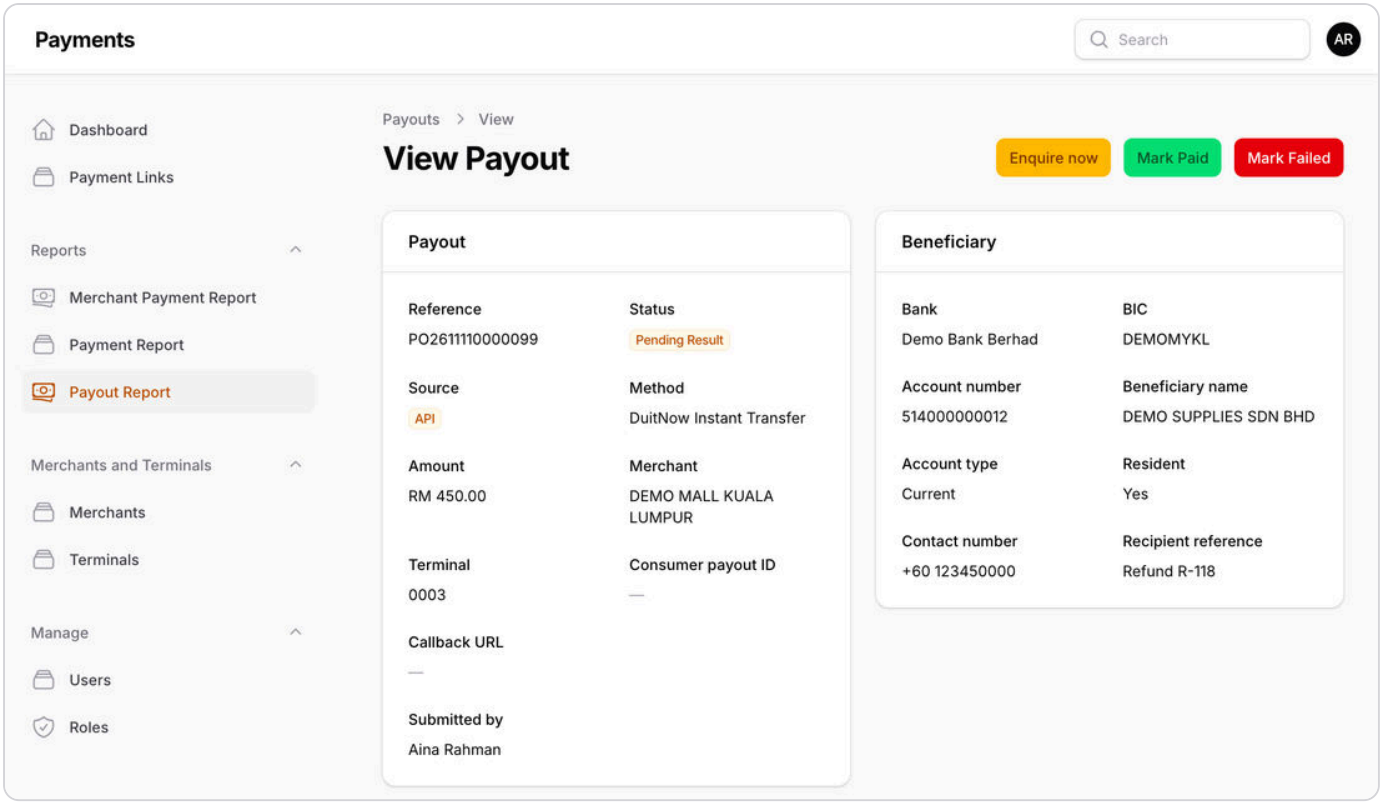
For: Finance

Payout Report lists every payout: the daily merchant payouts (**Merchant Payout**) and any sent by another system (**API**), for example a refund.

1. Open **Payout Report** under **Reports** in the menu.
2. Use **Search**, or the funnel button to filter by merchant, terminal or date.



3. Press a row to see the payout: amount, merchant, who submitted it, and the receiving bank account under **Beneficiary**. If the bank refused it, the reason is under **Error message**.



When a payout stays on Pending Result

The Payment system asks the bank every five minutes. If the bank still has not answered:

- Press **Enquire now** to ask again straight away. This needs the live payout account.
- If you confirmed the result with the bank yourself, press **Mark Paid** or **Mark Failed**. You must write how you confirmed it. Only do this after checking with the bank.

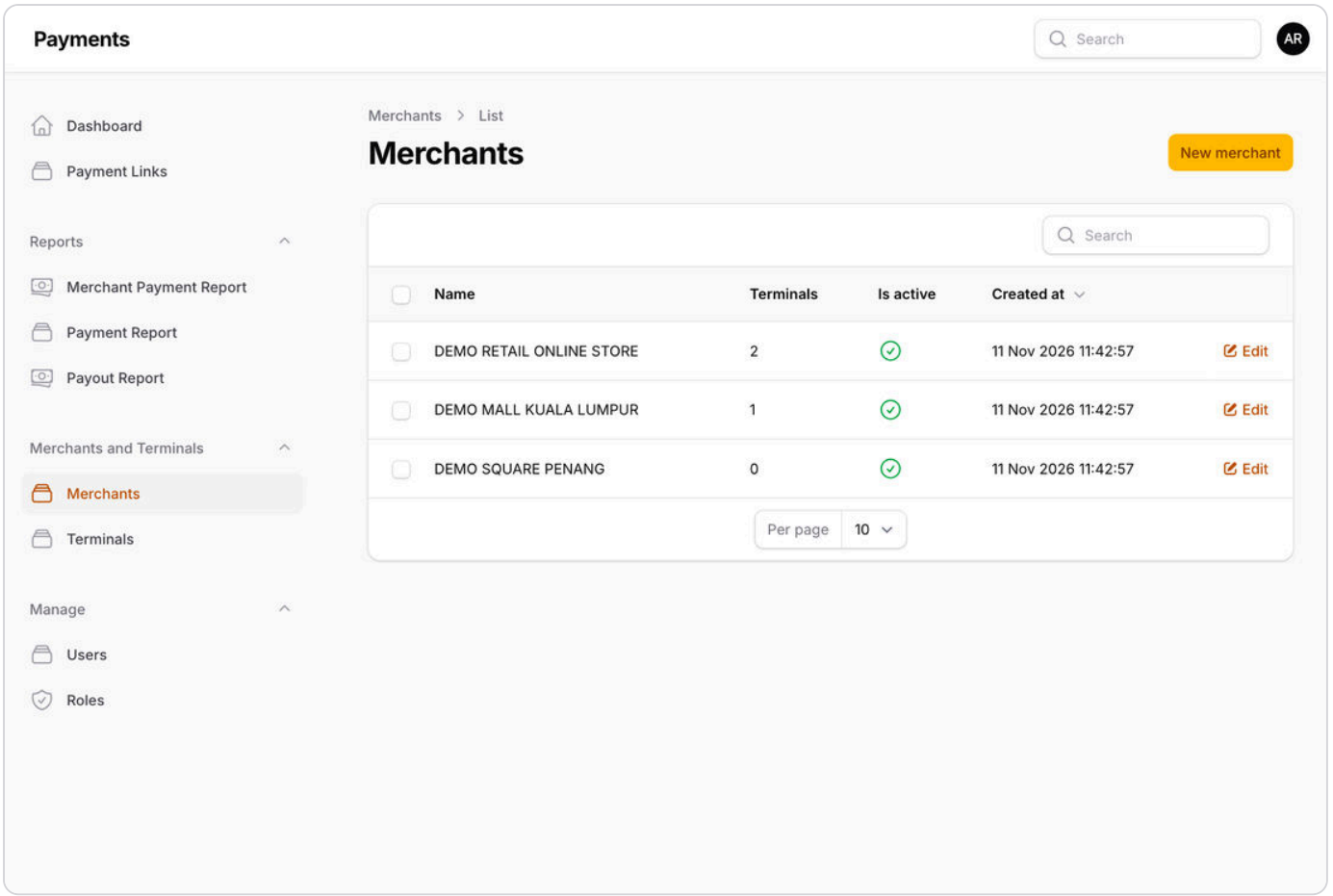
PAYMENT SYSTEM

Set up a merchant

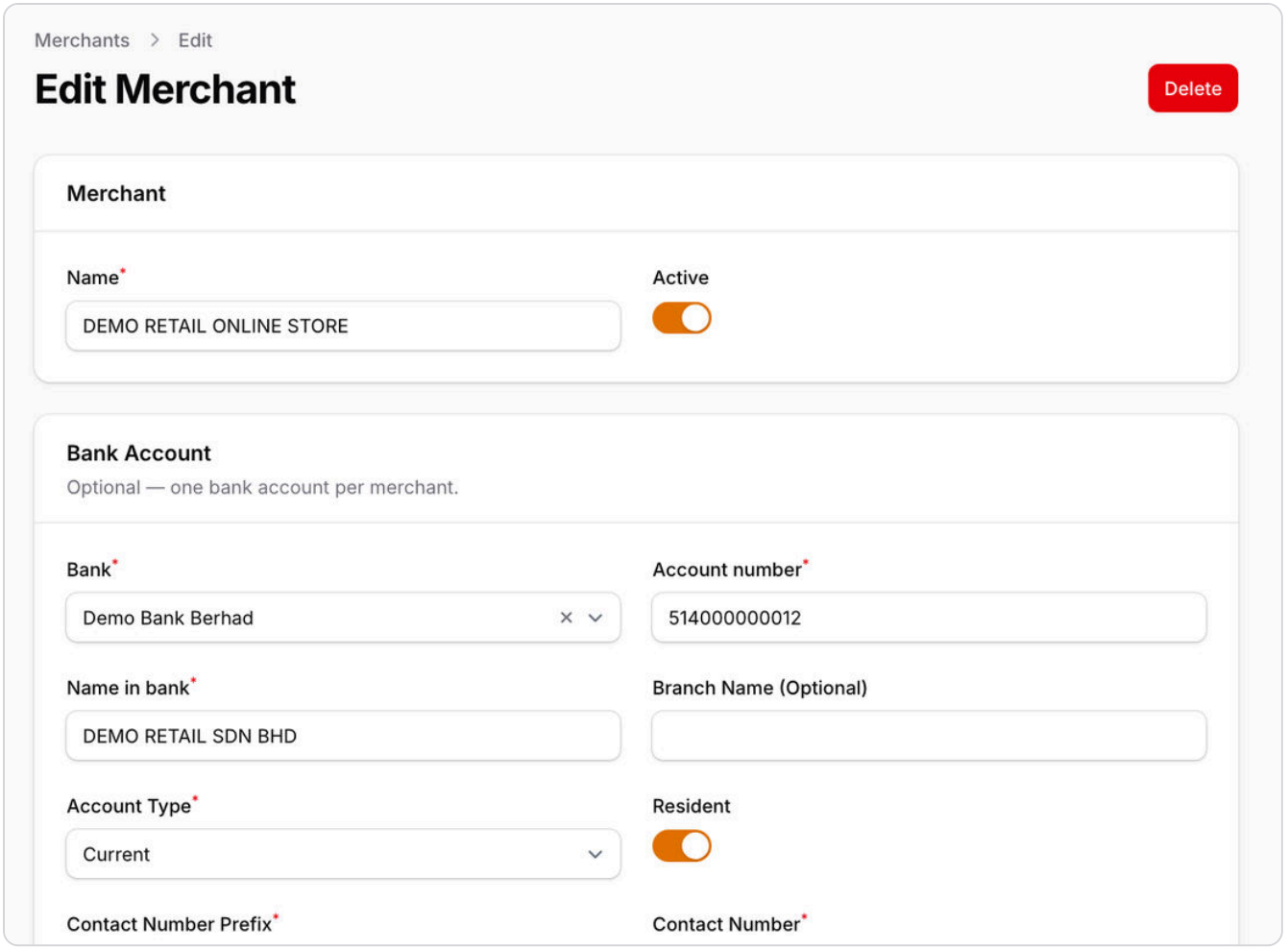
For: Administrators

Add a merchant for each business that should receive money, and give it the bank account its payouts go to.

1. Open **Merchants** under **Merchants and Terminals** in the menu. The list shows each merchant and how many terminals it has.



2. Press **New merchant**, or **Edit** on an existing one.
3. Under **Merchant**, type the **Name**. It is saved in capital letters. Switch off **Active** to stop using it.
4. Under **Bank Account**, pick the **Bank**, then type the **Account number**, the **Name in bank** exactly as the bank holds it, and the **Account Type**.
5. Type the **Contact Number Prefix** (60 for Malaysia) and **Contact Number**. The screen tells you when the contact number is required for the chosen bank.
6. Press **Save changes**.



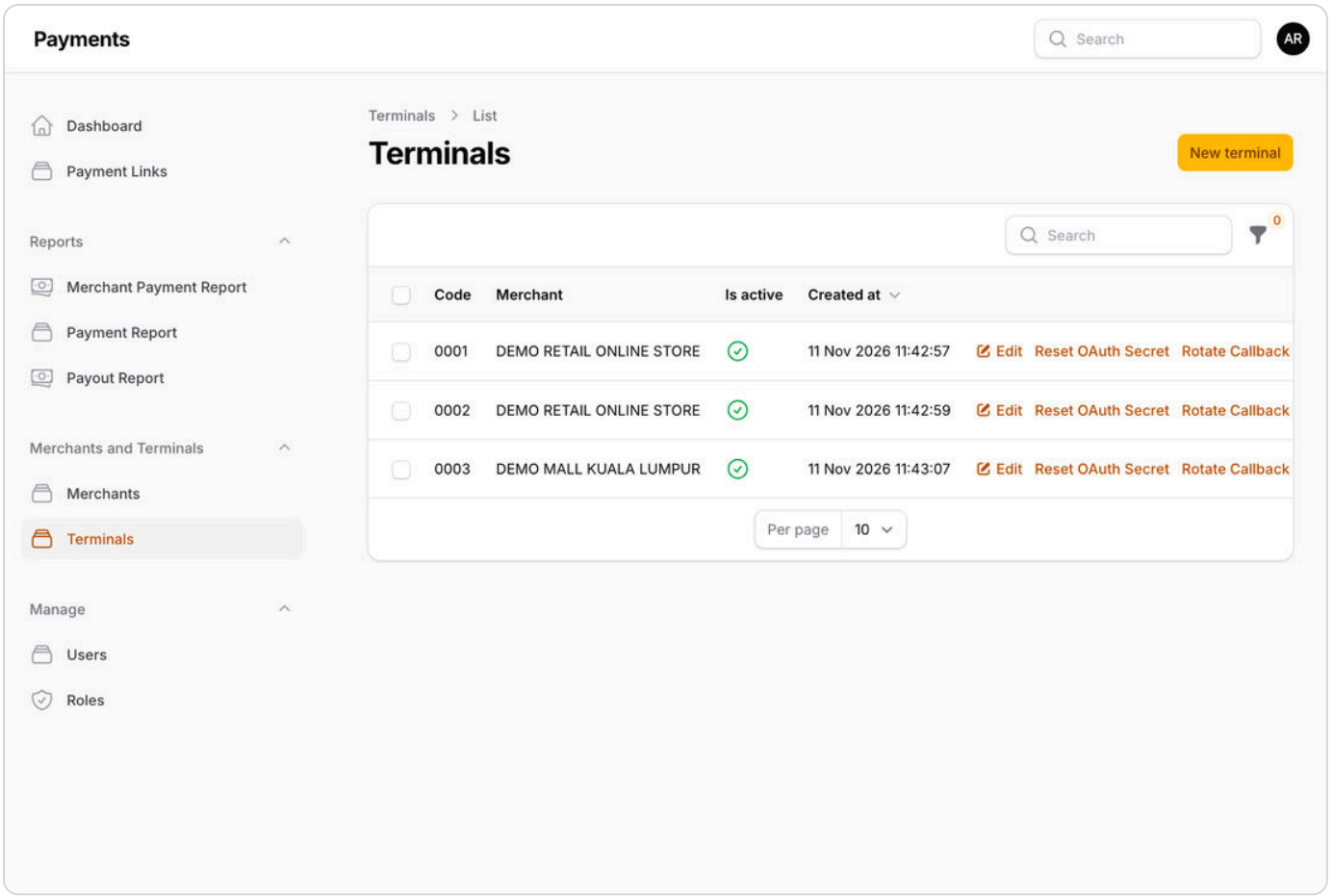
The bank account is optional, but a merchant without one cannot be paid out.

Connect another system

For: Administrators

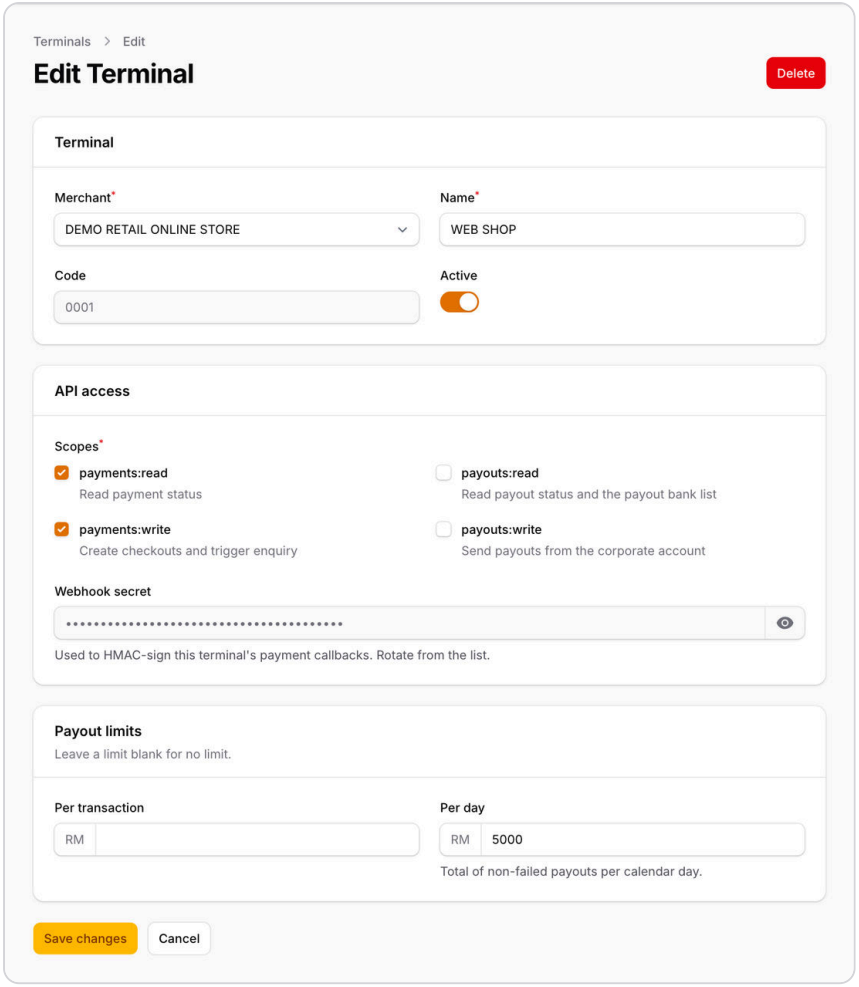
Each system that takes payments, such as the web shop or the membership app, needs its own terminal. The terminal gives that system a login, and decides what it is allowed to do.

1. Open **Terminals** under **Merchants and Terminals** in the menu.



2. Press **New terminal**.
3. Pick the **Merchant** that receives the money, and type a **Name**, for example WEB SHOP. The four-digit **Code** is given automatically after saving.
4. Under **API access**, tick what the system may do:
   - **payments:read** and **payments:write** to take payments and check them.
   - **payouts:read** and **payouts:write** only for a system that sends money out, for example refunds.
5. Under **Payout limits**, you can set the most it may pay out at once (**Per transaction**) and in one day (**Per day**). Leave a box empty for no limit.

6. Press **Create**.



After saving, a message shows the terminal's **Client ID** and secret. **The secret is shown only once.** Copy it straight away and give it to the person setting up the other system.

If a secret is lost or leaked

- **Reset OAuth Secret** makes a new login secret. The other system stops working until it is given the new one.
- **Rotate Callback** makes a new secret for the messages the Payment system sends back to that system.

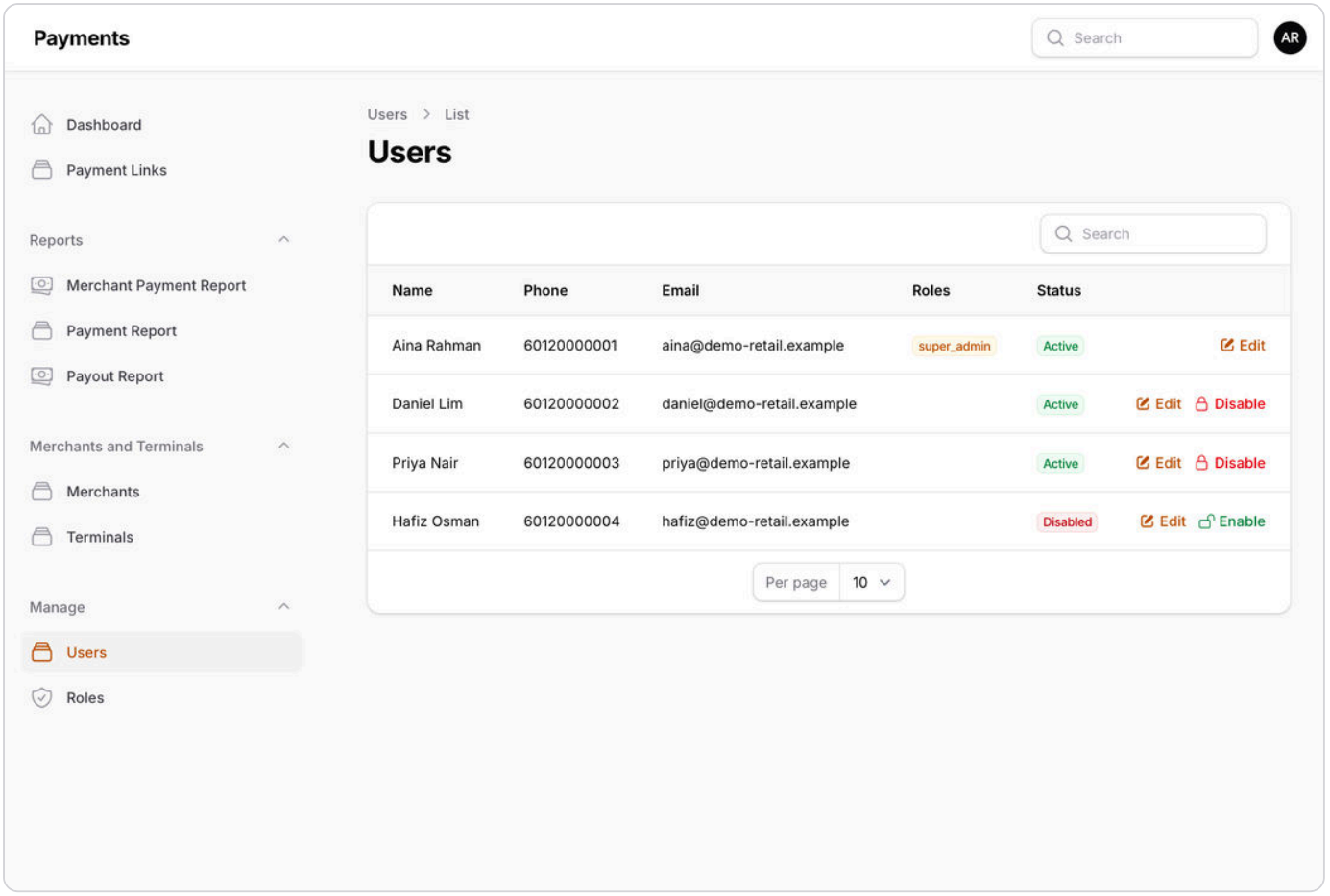
Switching off **Active** stops the terminal taking payments.

Give someone access

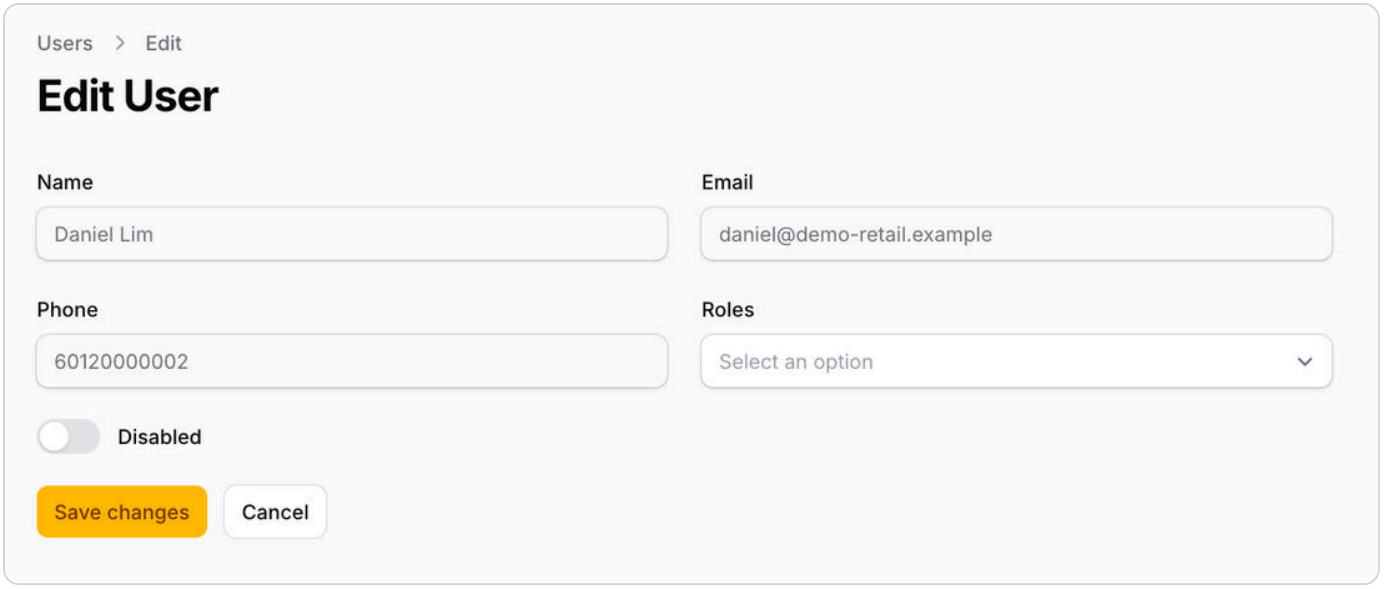
For: Administrators

People sign in with the company's shared sign-in. They appear in **Users** after their first sign-in, so there is no button to add someone.

1. Open **Users** under **Manage** in the menu.



2. Press **Edit** next to the person.
3. Pick one or more **Roles**. A role decides which menus and buttons the person sees.
4. Press **Save changes**.



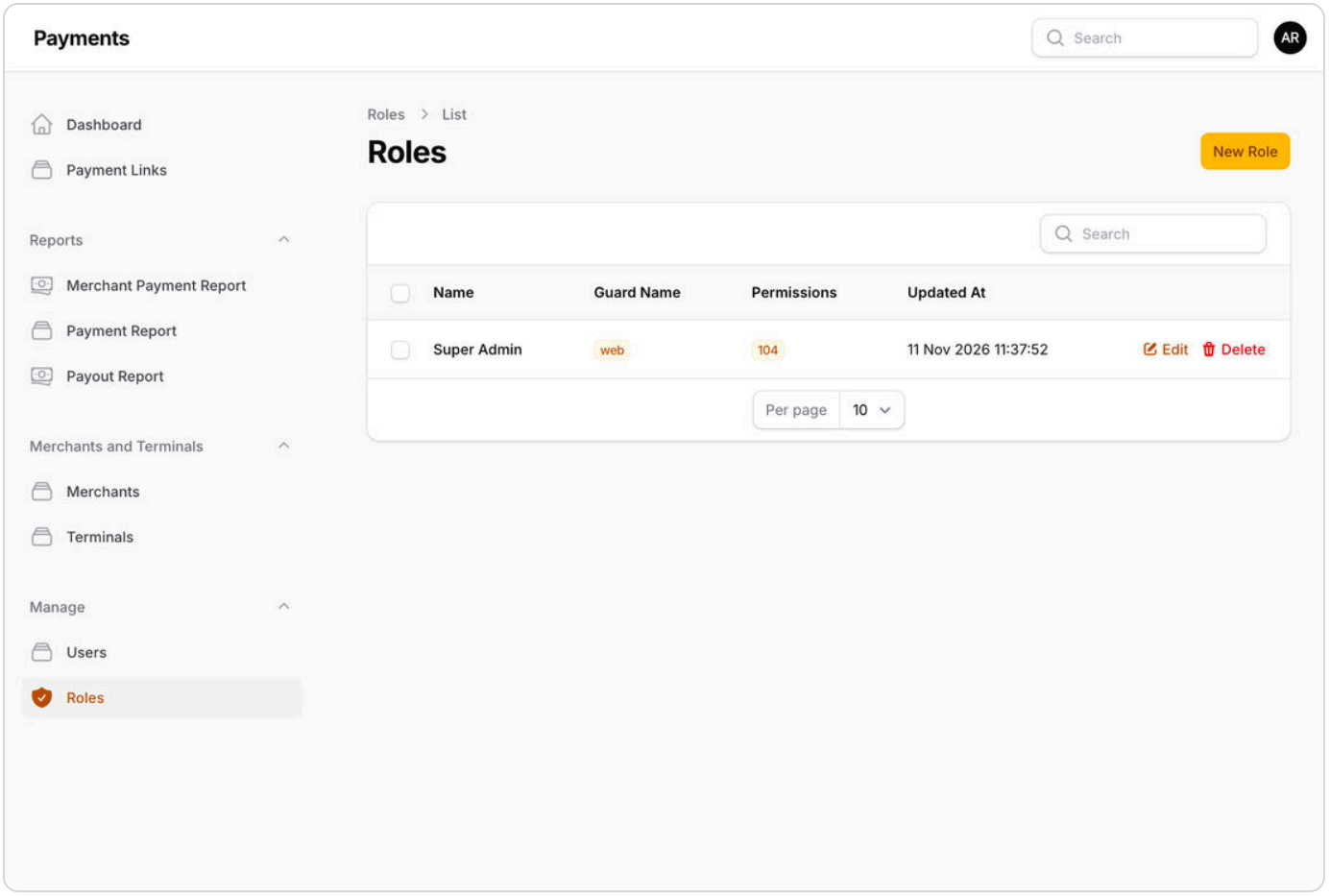
Stop someone using it

Press **Disable** in the list, or switch on **Disabled** on their page. They cannot open the Payment system until you press **Enable**. A person marked inactive in the shared sign-in is also kept out.

Make a new role

1. Open **Roles** under **Manage**. Only **Super Admin** exists at first, and it can do everything.
2. Press **New Role** and give it a **Name**, for example "Finance".
3. Under **Resources**, each screen has its own group of tick boxes. **View Any** lets the person open the list, **View** opens one record, **Create** and **Update** let them add and change. **Select all** ticks a whole group.
4. Press **Create**, then give the role to people as above.

Not on this screen yet: the buttons that move money or talk to the bank (**Submit Payout**, **Regenerate Payout**, **Enquire now**, **Re-send Callback**, **Cancel link**, **Mark Paid**, **Mark Failed**, **Reset OAuth Secret** and **Rotate Callback**) have no tick box here. Today only **Super Admin** can use them. Ask your system supplier if a finance role needs them.


Payments
Search
AR
Dashboard
Payment Links
Reports
Merchant Payment Report
Payment Report
Payout Report
Merchants and Terminals
Merchants
Terminals
Manage
Users
Roles
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Roles
New Role
Search
Name
Guard Name
Permissions
Updated At
Super Admin
web
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11 Nov 2026 11:37:52
Edit
Delete
Per page
10