



55

XPAY BACK-OFFICE USER MANUAL

for Merchant

Review

<i>Version</i>	<i>Update description</i>	<i>Data</i>
<i>Version 1.0</i>	<i>First version of the document</i>	<i>25/07/2023</i>
<i>Version 1.1</i>	<i>Version with the processing rules section</i>	<i>19/12/2023</i>
<i>Version 1.2</i>	<i>Fix and adjustments to processing rules</i>	<i>08/01/2024</i>
<i>Version 1.3</i>	<i>Update for back-office v1.7 version</i>	<i>03/06/2025</i>
<i>Version 1.4</i>	<i>Update for expired authorizations</i>	<i>20/06/2025</i>
<i>Version 1.5</i>	<i>Update developer portal URL</i>	<i>23/06/2025</i>

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1. Introduction

XPay system provides merchants with a secure, multi-channel platform for e-commerce, Pay by link Plus and M.O.TO. (Mail order - Telephone order) sales, enabling them to accept and manage payments easily and securely.

The Back Office Portal is a comprehensive and functional tool for configuring the services offered by the XPay Payment Gateway. The URL to access the production environment is:

- <https://xpaydashboard.nexigroup.com/login>

An e-mail will be sent by Nexi (XPay) to the merchant including the reference to the merchant Back Office portal (URL) and directions on how to access the portal itself and change password at first log-in.

This email could also include reference to the XPay CSEE developer portal: <https://developer.nexigroup.com/en-EU/>

This document provides instructions on how to use the Back Office for the various users. It contains a functional description of the Interface and is divided into the following sections:

- language
- instructions on how to access the Back Office
- Back Office structure
- detailed descriptions of each functionality

2. Language

The Back Office is available in different languages, can change the language them through the profile page where there is select that allows to change languages.

The supported languages are:

- Czech
- German
- English
- Croatian
- Hungarian
- Italian
- Polish
- Romanian
- Slovak
- Slovenian

3. Access

For the first access to the Back Office, Nexi will send a welcome e-mail with access instructions and a link to reset the password.

The link is valid for 24 hours, after which it will be necessary to reset the password from the portal login page.

The e-mail indicated during contract subscription will be registered as an Admin profile. Then, the Admin has the possibility to create both other users and other Admins.

3.1 Profiles

Users with access to the Back Office will be identified through their credentials and linked to a specific profile with a set of functionalities:

- **Admin:** this profile can:
 - view orders/operations
 - do captures/refunds/void/cancel capture on operations
 - do M.O.T.O. transactions (if enabled, as a merchant should have signed only for MOTO service)
 - create Pay by Link Plus (if enabled, as a merchant should have signed only for Pay by Link Plus service)
 - create/manage users
 - generate/show/delete API keys
 - configure terminal
- **Operator:** can do what the Admin profile does, except:
 - create/manage users
 - generate/show/delete API keys
 - configure terminal
- **Reporter:** can do what the Operator profile does except:
 - do captures/refunds/void/cancel capture on operations
 - do M.O.T.O. transactions
 - create Pay by Link Plus

In a nutshell:

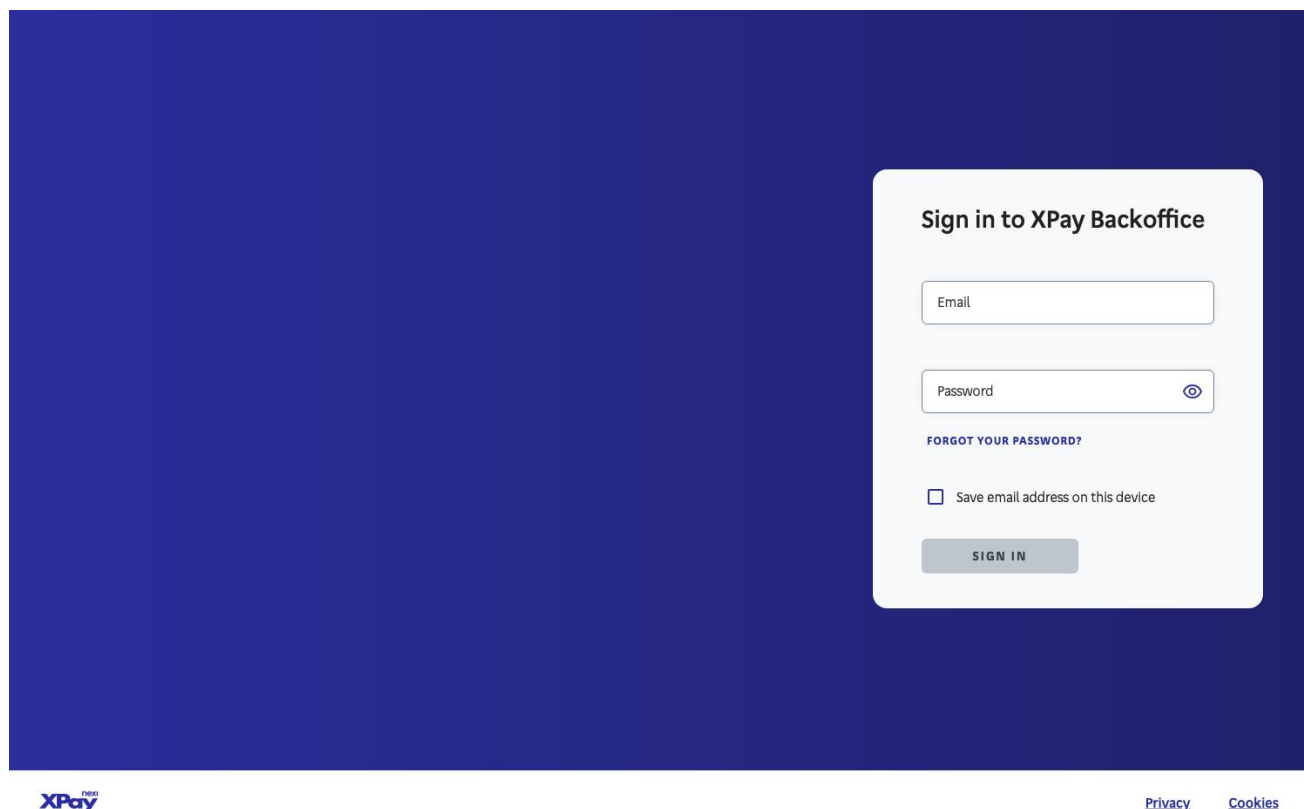
Main functionalities	Admin	Operator	Viewer
View orders/operations	X	X	X
Do capture/ refund/ void / cancel capture on operations	X	X	-
Do M.O.T.O. transactions	X	X	-
Create Pay by Link Plus	X	X	-

Create/manage users	X	-	-
Generate API keys	X	-	-
Configure terminal	X	-	-

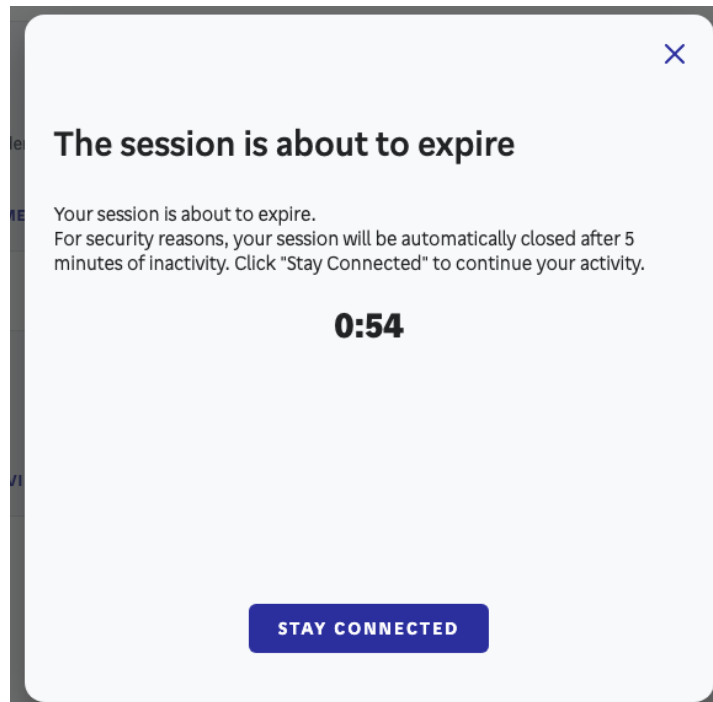
Features not available to the various profiles will not be displayed or clickable.

3.2 Login

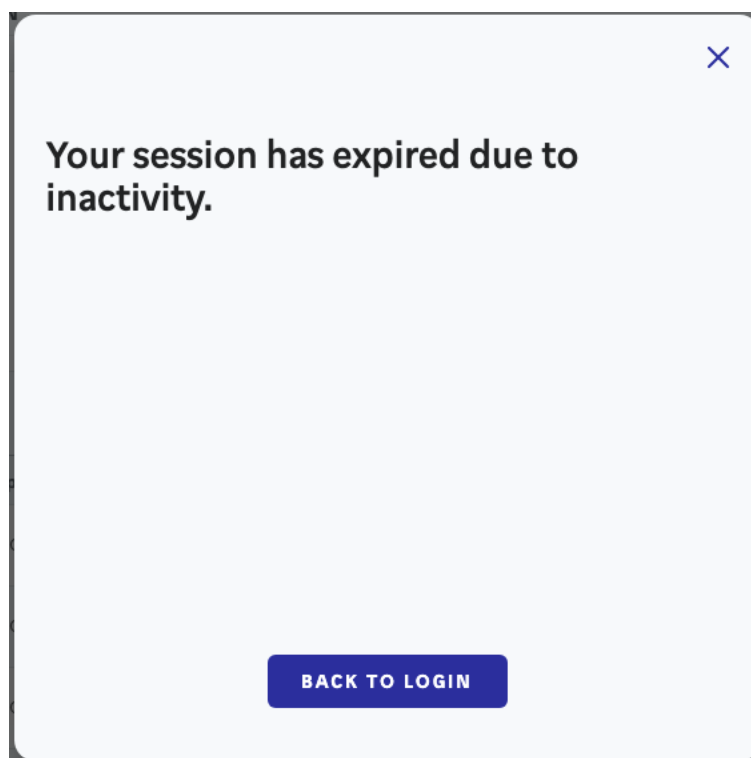
To access the portal, simply enter Username (e-mail address that has been declared during the onboarding for the first access or the one defined in the Backoffice) and password as in the image below:



If no operation is performed for 5 minutes, the Backoffice session will expire and will return to the login page. 1 minute before the expiration, a popup appears allowing you to restart the session.



After the minute has passed, a popup will appear warning the user that the session has expired



3.3 Retrieve credentials

To retrieve the password, you need to perform the following steps:

1. Click the 'Forgot your password?' link on the Login Page

2. Enter the email address you sign up with
3. Click “Continue”

Reset Password

CLOSE X

Reset your password

Enter the email address associated with your account and we'll send you a link to reset your password.

CANCEL

CONTINUE

An email will be sent to reset the password. Once changed, you can login to the portal using the new password from next time.

**Done!**

We have sent an email to *****@gmail.com containing further instructions for resetting your password.

If you haven't received the email, please check your spam folder, try using a different email address, or contact customer support.

CLOSE

The password must have the following characteristics:

- Max password length: 20
- Min password length: 8
- Password history of last 5
- Password age: 90 days

The password must contain at least one occurrence for three out of four of the following categories:

- ABCDEFGHIJKLMNOPQRSTUVWXYZ

- abcdefghijklmnopqrstuvwxyz
- 0123456789
- ~!@#\$%^()-_+=[]{}|;:.,<>/'"``

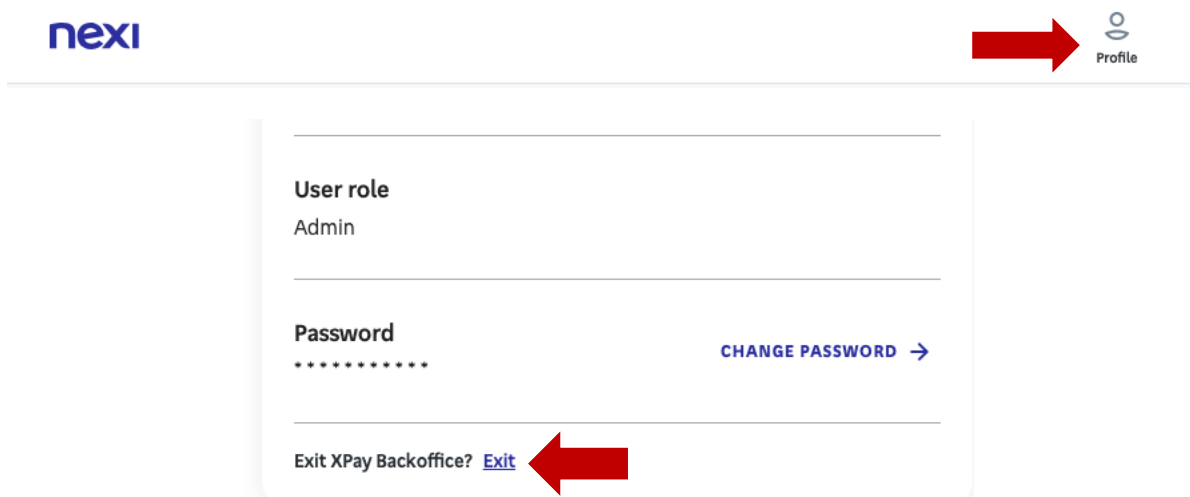
It is possible to make five login tries by entering the wrong password. After 5 incorrect login requests, the service is suspended for 3 hours (authentication is not allowed). If the password has expired, you will be redirected to the change password page when logging in.

3.4 Logout

The Logout Function allows you to log out of the Back Office.

To logout, you need to perform the following steps:

1. Click "Profile"
2. Click "Exit"

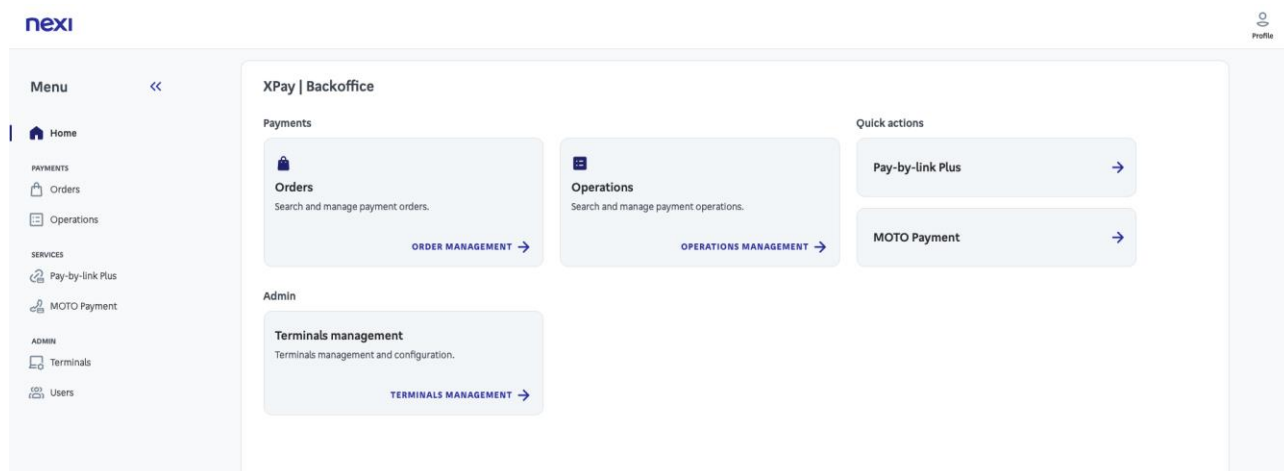


For shared PC/workstations it is recommended to logout to leave the Back Office. The session ends automatically after 5 minutes.

5 Back Office structure

The Back Office allows authorized users to perform various functionalities, which are displayed in a vertical menu, as in the image below.

Depending on the User's profile, a different list of Functions will appear.



Once the choice has been made, a specific drop-down menu appears for some functionalities. The toolbar will show the following sections:

- Home
- Payments
 - Orders
 - Operations
- Services
 - Pay-by-link Plus
 - MOTO Payment
- Admin
 - Terminals
 - Users
- Profile (Change Password)

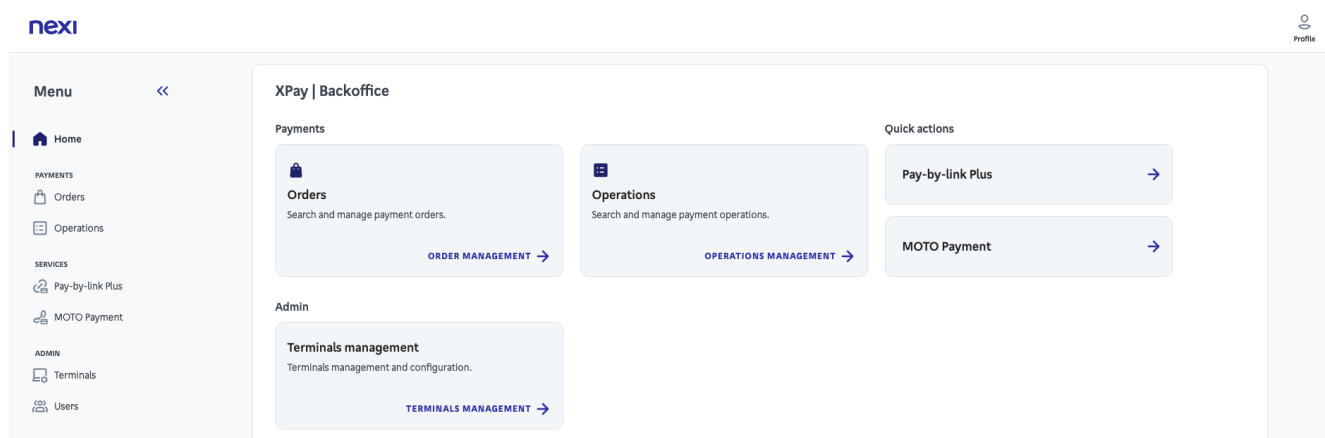
6 Functionalities

The following chapter provides a description of the features made available by the portal. Some sections are only visible and clickable from specific profiles (refer to paragraph 3).

Menu	Sub-menu	Description
Home	-	It allows quick access to some parts of the backoffice, such as the order or operations page, the terminal section, and quick actions such as Pay-by-link Plus and MOTO
Payments	Orders	It allows the search of all orders, either via filters or in list form, and to view the details for each order.

Payments	Operations	It allows the search of all operations, either via filters or in list form, and to view the details for each operation.
Services	Pay-by-link Plus	It allows the Merchants to provide a link to their customers (e.g. in an email invoice). Through the link the customers are redirected to a webpage where they can securely make the payment with their preferred payment method.
Services	MOTO Payment	It is intended for merchants who need to handle telephone or mail transactions via Back Office.
Admin	Terminals	It allows customize the terminal configurations.
Admin	Users	Settings and information associated with a user. From this section, the Admin can also create new users.
Profile	Change Password	It shows the user's email address and the user type (e.g. Admin). It also allows the user to change the password.

3.5 Home



The homepage is composed of box's that provide quick access to sections of the backoffice.

3.6 Orders

i. Orders List

This is the highest-level view of the orders list. A research function is available to check the status of generated payment requests in real time. It is possible to filter the search results by clicking the “Filter” button, opening a popup

Orders							EXPORT	FILTER
Date	Order ID	Order amount	Authorized amount	Captured amount	Description	Custom fields		
17/02/2023 11:43:29	btid2384999	€0.10	€0.10	€0.00	TV LG 3423	123456789012345678901234...		→
02/02/2023 11:43:15	PBL-02022023114307-95001867	€1.00	€0.00	€0.00	-	-		→

Filters Orders ✕

Period of Time

From

DD/MM/YYYY

-

To


DD/MM/YYYY

Order

Order ID

Custom Field

Status

RESET SEARCH 


APPLY FILTERS


Amount

Min

Max

Amount Type

Order amount 

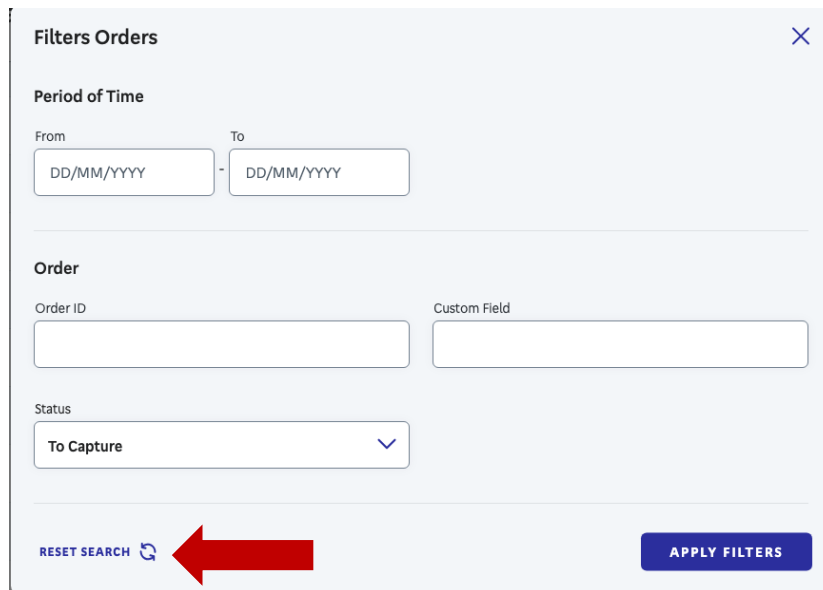
RESET SEARCH 

APPLY FILTERS

The popup presents a series of fields that the user can fill in:

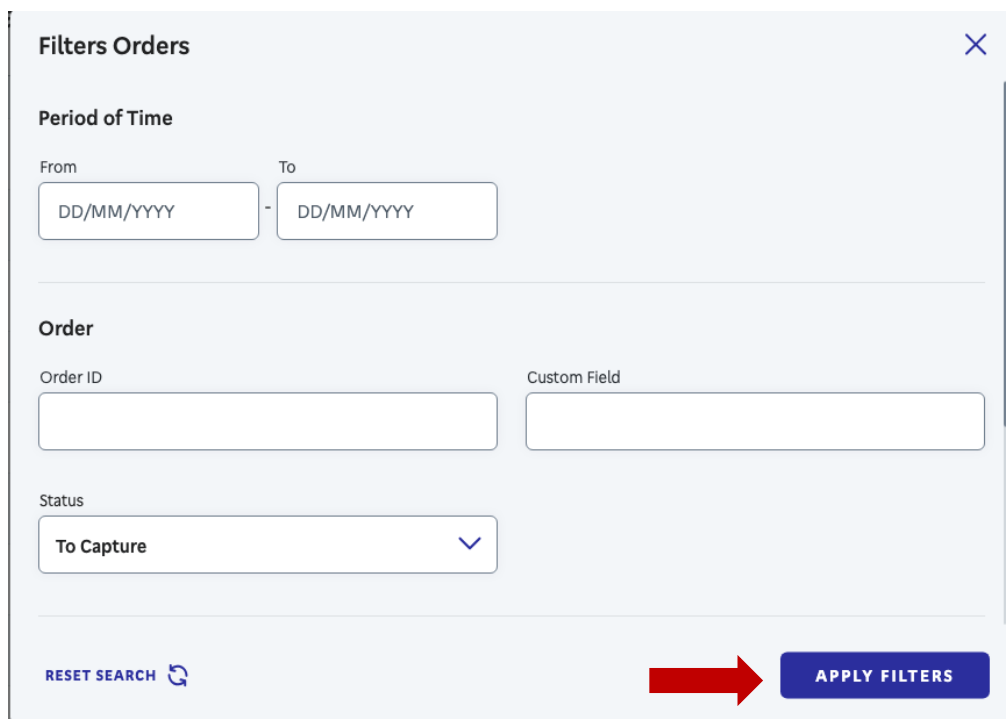
Field	Type	Description
Date – From	DD/MM/YYYY	Retrieve orders created from this time. The field must be valorized from the calendar that appears by selecting the field. The search can be carried out in a range of 1 month, going back up to 13 months.
Date – To	DD/MM/YYYY	Retrieve orders up to this time. The field must be valorized from the calendar that appears by selecting the field.
Order ID	Max 27crt alpha numeric	Merchant order id, unique in the merchant domain.
Custom Field	Max 255crt alpha numeric	Additional order description.
Status	Combo box	It can be: <ul style="list-style-type: none"> - To Capture - Captured
Min	Numeric	Minimum value in the range within which to search for the order. This field is related to the amount type specified.
Max	Numeric	Maximum value in the range within which to search for the order. This field is related to the amount type specified.
Amount Type	Combo box	It can be: <ul style="list-style-type: none"> - Order amount - Authorized amount - Captured amount <p>It is disabled until both Min and Max are entered</p>

It is also possible to reset filters by clicking on the "Reset Search" button, as in the image below.



The screenshot shows a 'Filters Orders' dialog box with a close button (X) in the top right corner. It contains three sections: 'Period of Time' with 'From' and 'To' date pickers (both showing 'DD/MM/YYYY'), 'Order' with 'Order ID' and 'Custom Field' text input fields, and 'Status' with a dropdown menu currently set to 'To Capture'. At the bottom left is a 'RESET SEARCH' button with a circular arrow icon, and at the bottom right is a blue 'APPLY FILTERS' button. A large red arrow points from the right towards the 'RESET SEARCH' button.

Once the "Apply Filters" button is clicked, the system will display all orders that match the selected criteria.



This screenshot is identical to the previous one, showing the 'Filters Orders' dialog box with the same fields and buttons. However, a large red arrow points from the left towards the blue 'APPLY FILTERS' button at the bottom right.

The following are the details available for each order:


- Date in which the order has been created
- Order ID
- Order Amount
- Authorized Amount
- Captured Amount, shows up-to-date information on the actions that have been performed on the order
- Description, descriptive field inserted by the merchant (different from the following “custom field”)
- Custom Fields


Date ↕	Order ID ^	Order amount ↕	Authorized amount ↕	Captured amount ↕	Description ↕	Custom fields ↕	
21/05/2025 02:19:16	CC-21052025011831-657677785	€0.00	€0.00	€0.00	-	-	→
21/05/2025 02:21:41	CC-21052025012041-567408262	€0.00	€0.00	€0.00	Test BackOffice	Test Pastabar	→
20/05/2025 14:02:43	MOTO-20052025010155-853261	€10.00	€10.00	€10.00	-	-	→

By default, all orders are shown in chronological order, from most recent to oldest.
For each of these fields it is possible to sort them in ascending or descending order.

Date ↕	Order ID ^	
26/05/2025 02:17:07	CC-26052025011624-548037617	
26/05/2025 02:19:32	CC-26052025011834-158751487	
25/05/2025 02:33:43	MOTO-25052025013244-464731	
26/05/2025 02:21:42	MOTO-26052025012059-224957	

The list may consist of up to 20 highlights per page; if there are more, the user can upload more through pagination

27/05/2025 15:17:23	oid2025527161723	€10.00	€0.00	€0.00	test GRPC	weekend promotion	→
27/05/2025 08:09:01	oid2025527991	€10.00	€0.00	€0.00	test GRPC	weekend promotion	→
							

21/05/2025 02:30:28	MOTO-21052025012941-101135	€10.00	€0.00	€0.00	-	-	→
21/05/2025 02:32:55	MOTO-21052025013154-126955	€1.00	€0.00	€0.00	Test BackOffice	Test BackOffice	→
							

If no order matches the Search criteria entered in the Search fields, an image will be displayed.



-- No results found with the current filters --

-- Try again with different filters --

ii. Order Details

26/05/2025 10:31:53	oid2025526113153	€10.00	€0.00	€0.00	test GRPC	weekend pro	→
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From the list of orders, by selecting the arrow, it is possible to view the following details per order:

- Order summary
- Customer Info

5.2.2.1 Order Summary

[← ORDER MANAGEMENT](#) Order Detail

Order - btid2384999

[ORDER SUMMARY](#) CUSTOMER INFO





Order Summary

Date	Order amount	Authorized amount	Captured amount	Description
28/06/2024 02:23:29	€4.00	€0.00	€0.00	-

Custom fields

Number of people
4

Operations

Channel	Date	Operation Type	Amount	Payment instrument	Status	
ECOMMERCE	21/06/2024 14:58:59	AUTHORIZATION	€2.00	 517515*****2144	• AUTHORIZED	... →
ECOMMERCE	21/06/2024 15:00:05	AUTHORIZATION	€2.00	 517515*****2144	• AUTHORIZED	... →
BACKOFFICE	28/06/2024 02:21:42	REFUND	€2.00	 517515*****2144	• VOIDED	... →
BACKOFFICE	28/06/2024 02:23:29	REFUND	€2.00	 517515*****2144	• VOIDED	... →

This section shows the custom fields set by the merchant during the order creation.

Order - btid2384999

[ORDER SUMMARY](#) CUSTOMER INFO

Order Summary

Date	Order amount	Authorized amount	Captured amount	Description
28/06/2024 02:23:29	€4.00	€0.00	€0.00	-

Custom fields

Number of people
4



Operations

Channel	Date	Operation Type	Amount	Payment instrument	Status
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In the section Order Summary – Operations, there are details available for each order.

Field	Description
Channel	It can be: <ul style="list-style-type: none"> • ECOMMERCE - cardholder initiated operation through an online channel • BACKOFFICE - merchant initiated operation. It includes post operations and MIT
Date	Operation Time
Operation Type	It indicates the purpose of the request: <ul style="list-style-type: none"> • Authorization¹ - any authorization with explicit capture • Capture - a captured authorization or an implicit captured payment • Void - reversal of an authorization • Refund - refund of a captured amount • Cancel - the rollback of a capture
Amount	Operation amount in the payment currency
Payment Instrument	PAN
Status	Transaction output: <ul style="list-style-type: none"> • AUTHORIZED - Payment authorized • EXECUTED - Payment confirmed, verification successfully executed • DECLINED - Declined by the Issuer during the authorization phase • DENIED_BY_RISK - Negative outcome of the transaction risk analysis • THREEEDS_VALIDATED - 3DS authentication OK or 3DS skipped (non-secure payment) • THREEEDS_FAILED - cancellation or authentication failure during 3DS • PENDING - Payment ongoing. Follow up notifications are expected • CANCELED - Canceled by the cardholder • VOIDED - Online reversal of the full authorized amount • REFUNDED - Full or partial amount refunded • FAILED - Payment failed due to technical reasons
Action	It can be: <ul style="list-style-type: none"> • Capture

¹ Preauthorization is available only via API (generation and visualization). On the Backoffice the type 'Preauthorization' is included in the authorization one.

	<ul style="list-style-type: none"> • Refund • Void • Cancel Capture
Details	Clicking on the arrow it's possible to view the details of the operation

Through the field 'Action' it is possible to perform action on orders, depending on the Status (see the table below).

Operation Type	Operation Result-Status	Actions allowed
Authorization	Authorized	<ul style="list-style-type: none"> • Capture • Void
Authorization	Executed	Refund
Authorization	Declined	No actions allowed
Authorization	Pending	No actions allowed
Authorization	Denied_by_risk	No actions allowed
Authorization	Threeds_validated	No actions allowed
Authorization	Threeds_failed	No actions allowed
Authorization	Failed	No actions allowed
Capture	Executed	<ul style="list-style-type: none"> • Refund • Cancel Capture
Capture	Failed	No actions allowed
Refund	Refunded	No actions allowed
Refund	Voided	No actions allowed
Refund	Failed	No actions allowed

Cancel

Canceled

No actions allowed

The operation type 'pre-authorization' will be shown as an 'authorization' but it's correctly managed as pre-authorization.

If the status operation is 'authorized', clicking on 'Action' a set of possible actions will be shown.

Operations						
Channel	Date	Operation Type	Amount	Payment instrument	Status	
BACKOFFICE	22/05/2025 14:44:04	AUTHORIZATION	CZK 33.00	VISA 401200*****0089	● FAILED	... →
BACKOFFICE	22/05/2025 14:44:36	AUTHORIZATION	CZK 33.00	VISA 401200*****0089	● FAILED	... →
BACKOFFICE	22/05/2025 14:44:43	AUTHORIZATION	CZK 33.00	VISA 401200*****0089	● AUTHOR	... →

CAPTURE
VOID

If the status operation is "failed", no action can be performed.

Operations						
Channel	Date	Operation Type	Amount	Payment instrument	Status	
BACKOFFICE	26/05/2025 02:30:42	AUTHORIZATION	CZK 1.00	VISA 401200*****0030	● FAILED	... →

Operations						
Channel	Date	Operation Type	Amount	Payment instrument	Status	
BACKOFFICE	26/05/2025 02:30:42	AUTHORIZATION	CZK 1.00	VISA 401200*****0030	ACTION NOT FOUND	... →

Clicking on the arrow 'Details' it's possible to view the details of the operation in the popup:

- Summary**, the following data are displayed:
 - Terminal ID
 - Order
 - OID - Omnichannel ID
 - Channel
 - Operation Type
 - Status
 - Date
 - Payment Method
 - Payment Instrument
 - End to End ID - It is defined by the schemes to uniquely identify the transaction. Required for schemes reconciliation purposes.
 - Operation Amount
- Security Warnings**, notify to the merchant that create the orders that some field could not be compliant with schemes security.
- Additional info**, contains further information about operations (such as: Masked Pan / Authorization Code / Authorization Result Code / Description / Card Country / 3DS / Rrn / Message Reason Code / Schema TID / Status).

Operation - 528090407753851429 ✕

Summary ^

Terminal ID	Order	OID
OE000004	MOTO-22052025034351-119222	528090407753851429
Channel	Operation Type	Status
BACKOFFICE	AUTHORIZATION	AUTHORIZED
Date	Payment Method	Payment Instrument
22/05/2025 14:44:43	CARD	VISA ***0089
End to End ID	Operation Amount	
528090407753851429	CZK 33.00	

Security Warnings ^

No data available

Operation - 528090407753851429 ✕

Security Warnings ^

No data available

Additional Info ^

MaskedPan	AuthorizationCode	Authorization Result Code
401200*****0089	004524	000
Description	CardCountry	3DS
-	-	-
Rrn	MessageReasonCode	Schema TID
514200763421	-	-
Status		
APPROVED		

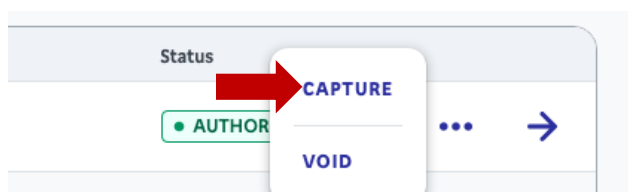
5.2.2.1.1 Capture

It allows you to request the payment schemes to account for the defined amount, i.e. to arrange for the crediting of the purchase order amount to the merchant (with the simultaneous debiting, to the consumer, of the current account linked to the card used).

This action can be performed on “Authorized orders”.

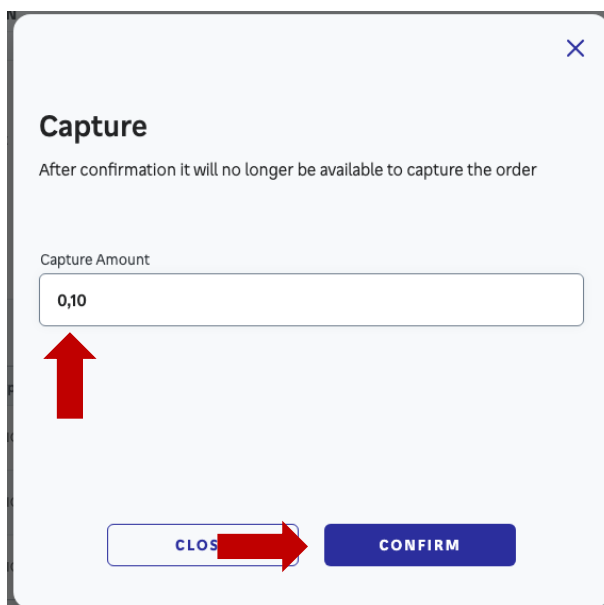
According to scheme rules:

- “PAY” (final amount) transaction must be captured until 7 days from authorization, after that it will be voided
- “PREAUTH” (estimated amount, for explicit captures) transaction must be captured until 30 days from authorization



Once the order is selected, click on “Capture”, the amount to be accounted for is entered – in the field “operation amount”. Please consider:

- Min Amount:1
- Max Amount: authorized Amount
- Default Amount: max Amount/ authorized Amount

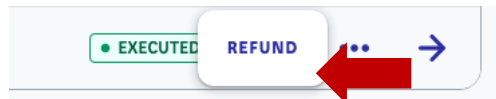


In this way it is possible to capture the payment totally, indicating the full amount, or partially, indicating the amount to be accounted for. After confirmation it will no longer be available to capture the order; if the amount captured is partial to the initial amount, a second capture with the rest of the authorized amount is not possible.

5.2.2.1.2 Refund

It is possible to make a full or partial refund of an order meaning full or partial re-credit to the consumer of the refunded amount. An executed operation can be refunded; on a refunded amount no further operation by the merchant is possible.

It is possible to make several partial refunds up to the total captured amount of the payment and until 13 months.

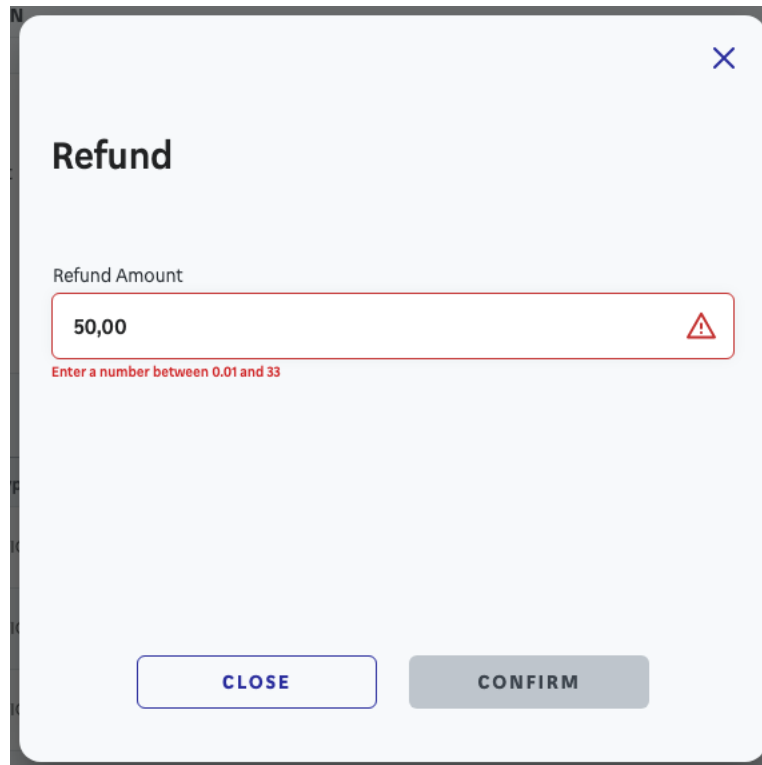


Once the order is selected, click on "Refund" and fill in the "transaction amount" field with the amount to be accounted for. Please consider:

- Min Amount: 0.1
- Max Amount: captured Amount
- Default Amount: max Amount/ captured Amount

A screenshot of a 'Refund' modal form. The title is 'Refund'. Below it is a label 'Refund Amount' and a text input field containing '0,10'. A red arrow points to the input field. At the bottom, there are two buttons: 'CLOSE' and 'CONFIRM'. A red arrow points to the 'CONFIRM' button.

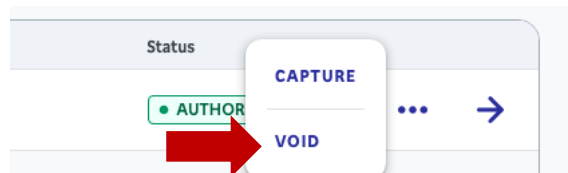
It is not possible to enter an amount greater than the residual captured amount. An error message with the correct range will be displayed in this case.



A modal window titled "Refund" with a close button (X) in the top right corner. Inside the modal, there is a label "Refund Amount" above a text input field. The input field contains the value "50,00" and has a red warning icon (triangle with an exclamation mark) on the right side. Below the input field, a red error message reads: "Enter a number between 0.01 and 33". At the bottom of the modal, there are two buttons: "CLOSE" (outlined) and "CONFIRM" (solid grey).

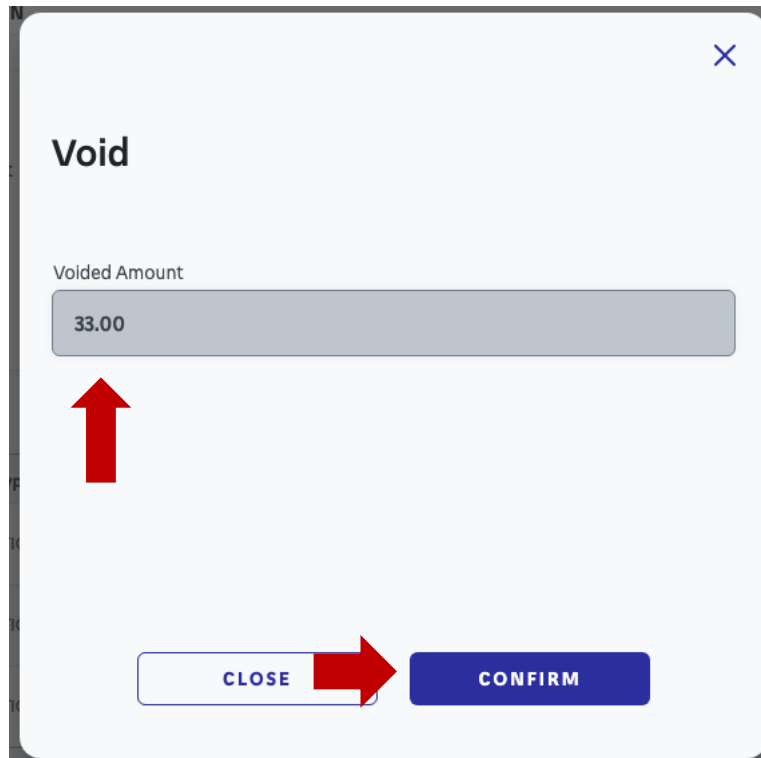
5.2.2.1.3 Void

It is possible to make a request to reverse the entire amount of an authorization, in the same day (before clearing), that will free up the card holder plafond on his card.



When visualizing the order details, by clicking the action "Void" a popup let you confirm your choice. Please consider:

- Default Amount: authorized Amount



Void

Voided Amount

33.00

CLOSE **CONFIRM**

5.2.2.1.4 Authorization Expiry Management and Automatic Cancellation

Authorized transactions that are not finalized (accounted for) within six days from the initial authorization date are automatically cancelled by a scheduled process. This process runs during the subsequent night after the last accounting day from the authorization date, cancelling authorizations for which the six-day validity period has expired

5.2.2.2 Customer info

This section contains information related to the customer of that order:

- Name
- Email
- Mobile phone
- Business phone

Order - btid2384999

ORDER SUMMARY CUSTOMER INFO

Customer info

Name	Email	Mobile Phone	Business Phone
Mario	mario@nexi.it	3200000000	3200000000

Billing address

Name	Street	Additional info	City	Postal code
Giuseppe Rossi	Via Roma, 1	Piano terra, Scala A	Bormio	40124
Province	Country			
VA	ITA			

Shipping address

Name	Street	Additional info	City	Postal code
Giuseppe Verdi	Via Roma, 1	Piano terra, Scala B	Bologna	40124
Province	Country			
BO	ITA			

5.2.2.2.1 Shipping Address

This section contains the information related to shipping address of that order.

- Name
- Street
- Additional info
- City
- Postal code
- Province
- Country

Order - btid2384999

ORDER SUMMARY CUSTOMER INFO

Customer info

Name	Email	Mobile Phone	Business Phone
Mario	mario@nexi.it	3200000000	3200000000

Billing address

Name	Street	Additional info	City	Postal code
Giuseppe Rossi	Via Roma, 1	Piano terra, Scala A	Bormio	40124
Province	Country			
VA	ITA			

Shipping address

Name	Street	Additional info	City	Postal code
Giuseppe Verdi	Via Roma, 1	Piano terra, Scala B	Bologna	40124
Province	Country			
BO	ITA			

5.2.2.2.2 Billing Address

This section contains the information related to billing address of that order.

- Name
- Street
- Additional info
- City
- Postal code
- Province
- Country

Order - btid2384999

ORDER SUMMARY CUSTOMER INFO

Customer info

Name	Email	Mobile Phone	Business Phone
Mario	mario@nexi.it	3200000000	3200000000

Billing address

Name	Street	Additional info	City	Postal code
Giuseppe Rossi	Via Roma, 1	Piano terra, Scala A	Bormio	40124
Province	Country			
VA	ITA			

Shipping address

Name	Street	Additional info	City	Postal code
Giuseppe Verdi	Via Roma, 1	Piano terra, Scala B	Bologna	40124
Province	Country			
BO	ITA			

3.7 Admin

iii. Terminals

The view of information changes based on the terminal that is selected within the select terminal id

Manage Terminals

Terminal ID

95001869

[CONFIGURATIONS](#) [API KEYS](#) [PROCESSING RULES](#)

Terminal ID 95001869 - E-COMMERCE

[MANAGE](#) →

Payment Notifications

Payment Notifications ⓘ

Enabled

Email

test@email.com

Customer Payment Notifications ⓘ

Enabled

Payment Execution

Confirmation Type ⓘ

Automatic

5.3.1.1 Configurations

The following are the details available for each terminal:

Field	Description
Terminal ID	Unique Terminal identifier that made the authorization request
Payment notifications	It can be: <ul style="list-style-type: none"> - DISABLED - ENABLED The payment notification can be set at terminal level and sent to a Merchant user email, indicated if enabled, in the next field.
Email	Merchant email on which receive notifications. Only one email can be set.
Customer payment notifications	It can be: <ul style="list-style-type: none"> - DISABLED - ENABLED Select whether you want to have the customer receive an email notification in case of payment confirmation.
Confirmation type	Configure the terminal's default accounting mode: <ul style="list-style-type: none"> - Automatic: implicit confirmation of operations - Manual: explicit confirmation of operations - Deferred: automatic confirmation of transactions after the indicated number of days, maximum 7

When an Admin User accesses the terminal configuration page, he sees the updated situation of that terminal regardless of who edited it. The Admin User is created at merchant level and has visibility over all terminals belonging to that merchant.

These settings can be changed by clicking on “MANAGE”.

The following popup will be displayed:

Manage Terminals

Terminal ID 95001869

Terminal ID 95001869 - E-COMMERCE

Payment Notifications

Would you like to receive payment notifications to your email address? ⓘ

☐ No ☒ Yes

Email

Would you like to send payment notifications to your customers? ⓘ

☐ No ☒ Yes

Payment Execution

Confirmation Type ⓘ

CONFIRM

Once the configurations have been modified, click on “CONFIRM” to save the changes. A confirmation popup is displayed.

Terminal configured successfully

CLOSE

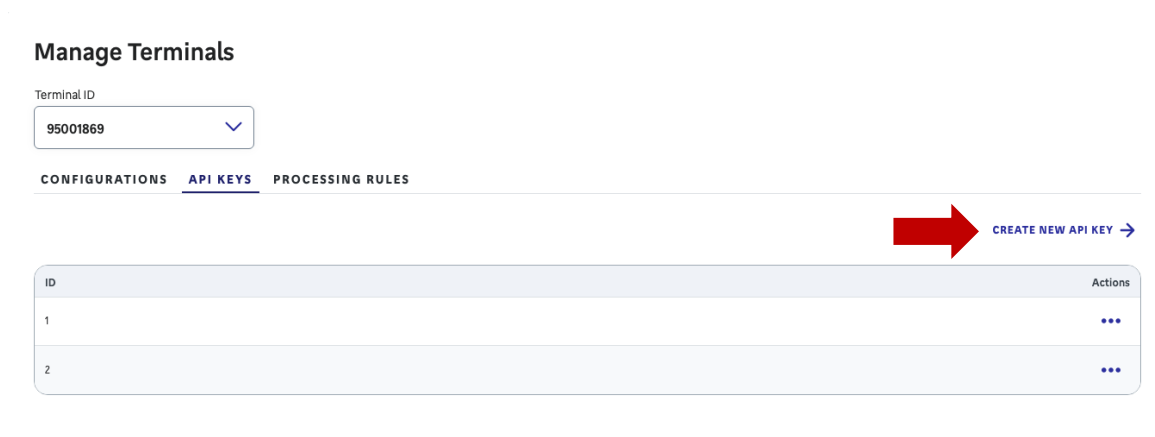
5.3.1.2 Api Keys

The Admin profile can see the list of API keys and create a new API key.

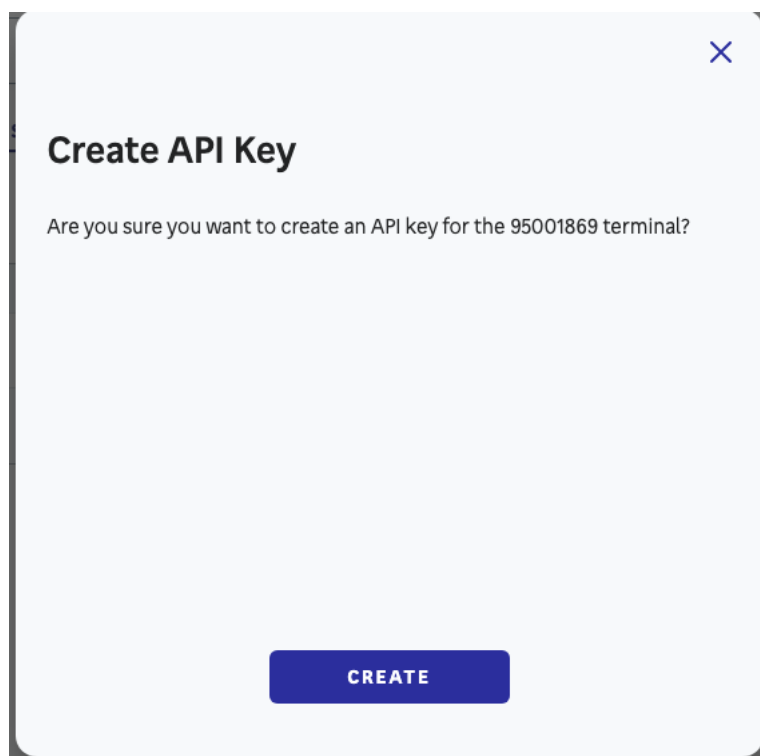
An API key is the authentication mechanism that allow the merchant to integrate XPay APIs for the different integration options.

The page shows the list that may consist of up to 30 highlights per page. From the list of the API Keys, it is possible to view the following details:

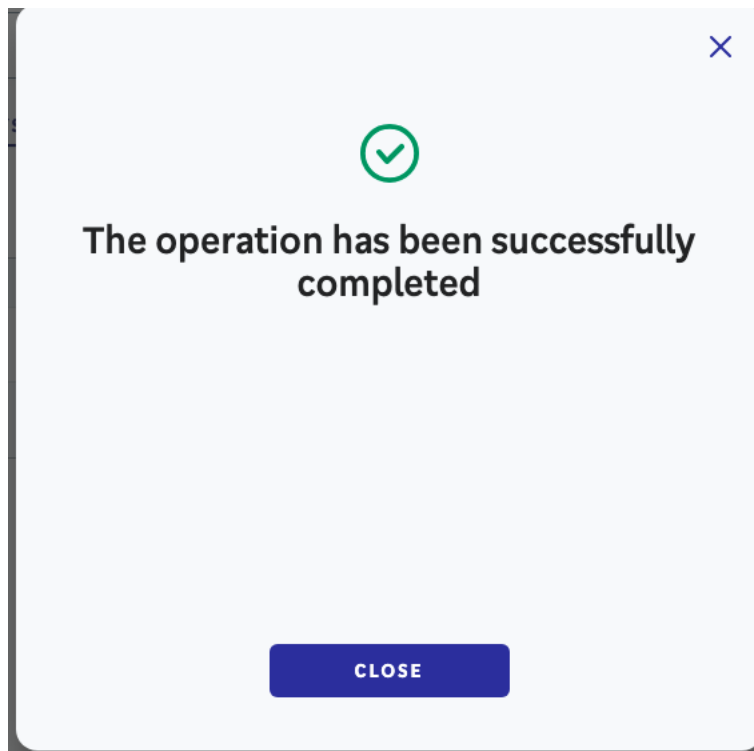
- ID
- Actions (Manage / Delete)



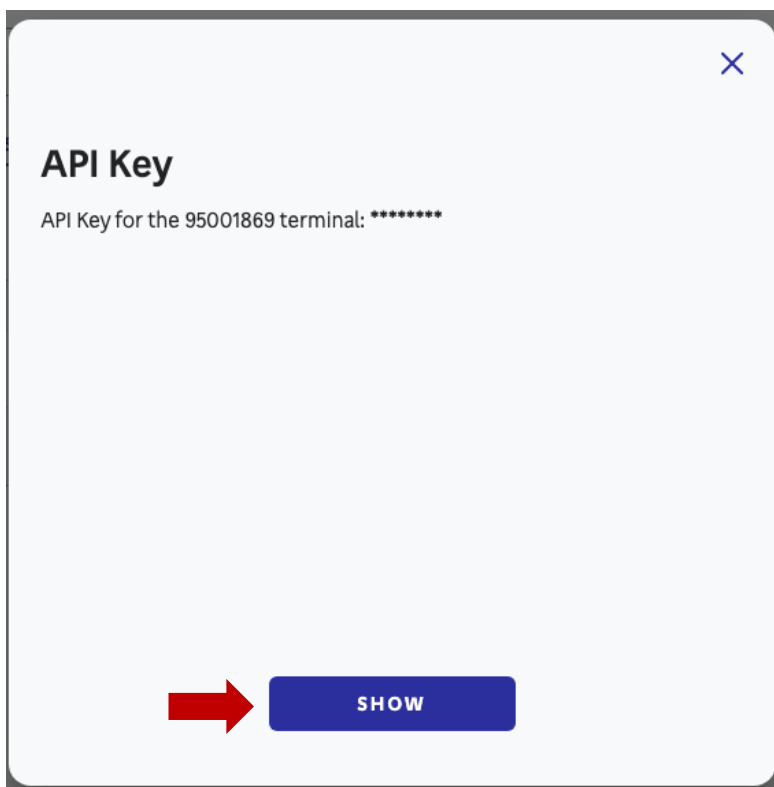
At the top right there is a “Create New Api Key” button for the creation of a new API Key. To create a new API Key, you click on ‘Confirm’.



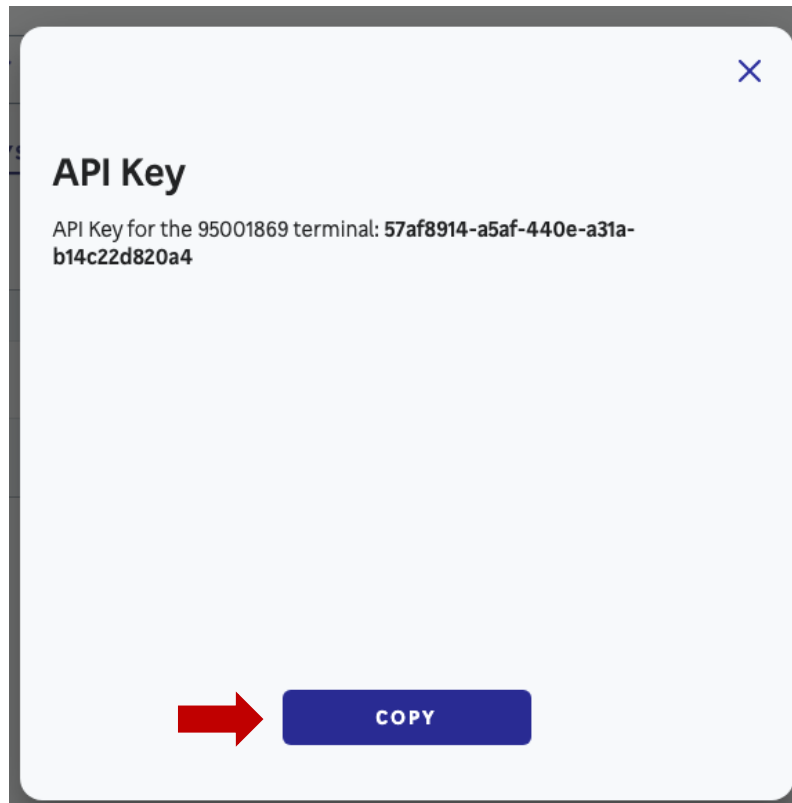
Once confirmed, a confirmation popup is displayed.



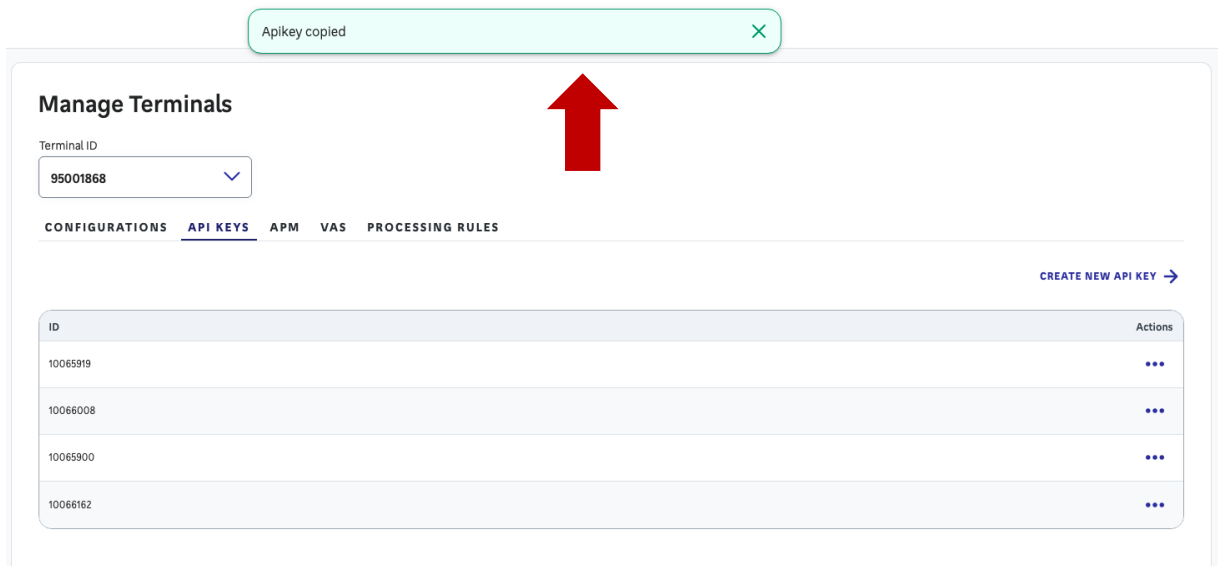
As the first action, there is an option to copy the api key, clicking on "Manage"



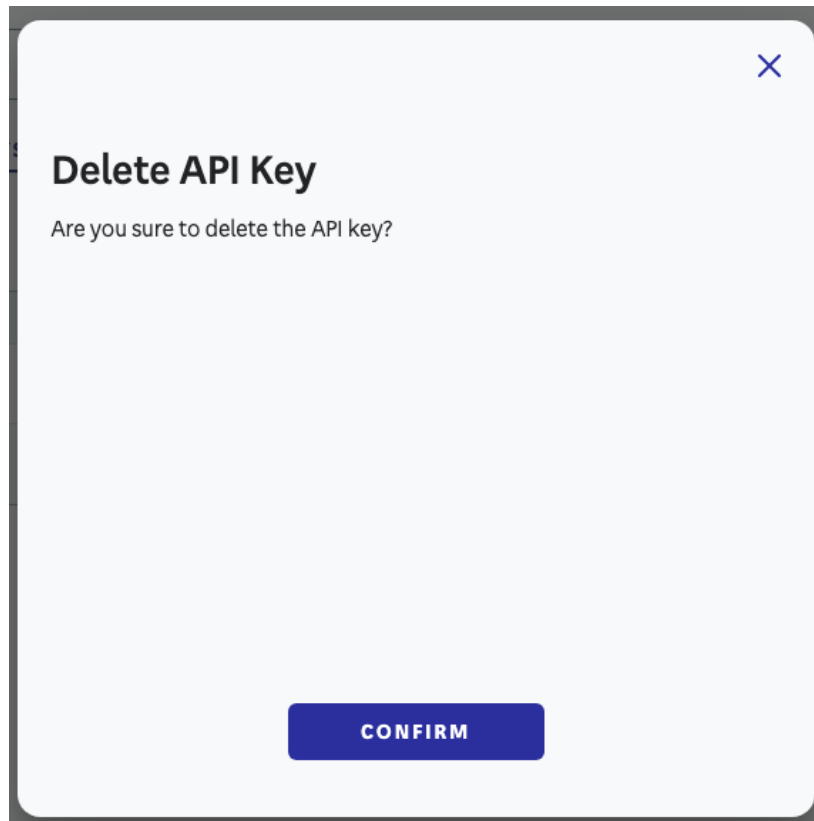
Click on "Show"



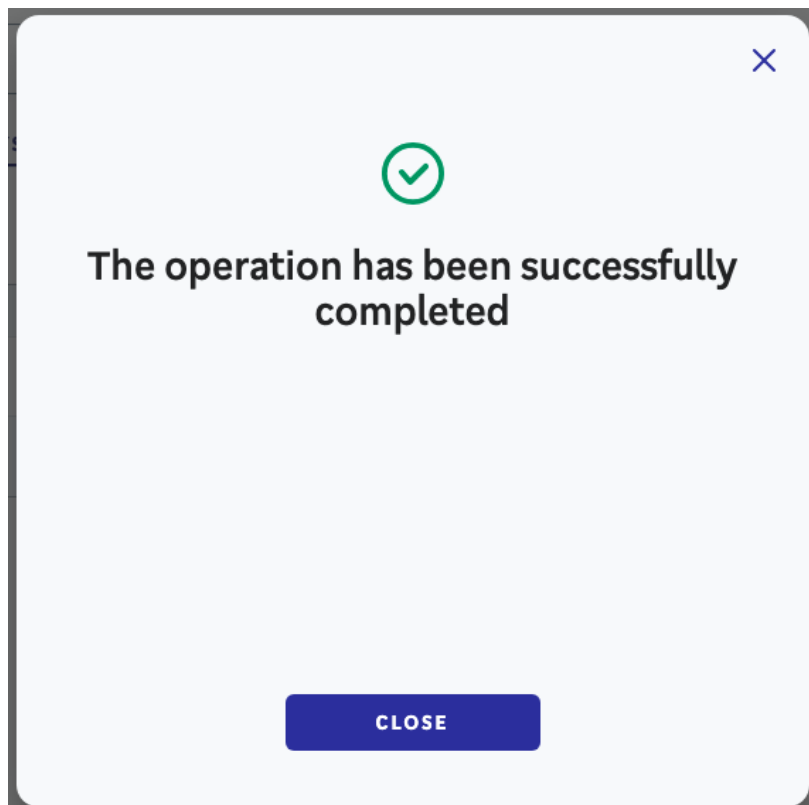
Click on “Copy” displays a message that says “Apikey copied”



As the second action, there is an option to delete the api key, clicking on “Delete”



Once confirmed, a confirmation popup is displayed.



5.3.1.3 Processing Rules

In that TAB, the Merchant can see all active/disable rules by creation date, rule name, rule type and status, as it follows:

Manage Terminals

Terminal ID

95001868

CONFIGURATIONS API KEYS **PROCESSING RULES**

CREATE NEW RULE →

Date	Rule Name	Rule Type	Status
15/06/2023	nameCardRule1	Card Bin Block	Disabled
16/06/2023	nameCardRule2	IP Block	Enabled
17/06/2023	nameCardRule3	Masked Pan	Enabled
18/06/2023	nameCardRule4	Single Pan Block	Enabled
19/06/2023	nameCardRule5	Block Card Holder	Disabled

In addition, the Merchant can create, edit or delete any specific rule. Creating a new rule and modifying an existing rule have the same process.

By clicking on “Create New Rule”, it will open a new popup where it will be required to indicate the Rule Name, the Rule Type and the Status set to Enabled

Rule Settings

ENABLED

Rule Name

Rule Type

CREATE

When the Rule Type is entered, the Rule Details is displayed, a field in which to enter the value that corresponds to the Rule Type entered.

Rule Name is a free field where it can be put any value. The field must be filled in order to enable the “Create” button

Rule Type is a menu composed by following choice:

- a) **Card Bin Block:** by selecting this rule type, it will open a new field called “Card Bin Block” where the merchant can insert the Bin number (First digits from the payment card number) to block, disabling transaction from it. Only numbers are accepted in the new field;
- b) **Single Pan Block:** by selecting this rule type, it will open a new field called “Single pan block” where the merchant can insert the PAN number (Card number, can be 16-19 digits long) to block, disabling transaction from it. Only numbers are accepted in the new field and there is a formal control over the field;
- c) **Masked Pan:** by selecting this rule type, it will open a new field called “Masked Pan” where the merchant can insert the masked PAN number to block, disabling transaction from it. Only numbers are accepted in the new field and there is a formal control over the field (i.e. the format should be 123456*****1234)
- d) **Card Type:** by selecting this rule type, it will open a new field called “Card Type” where the merchant can select the option from Credit, Debit or Prepaid, disabling transaction for the card type selected
- e) **IP Block:** by selecting this rule type, it will open a new field called “Ip block” where the merchant insert the IP number to block, disabling transaction from it when particular cardholder name is entered on payment page or send via API.
- f) **Block Card Holder:** by selecting this rule type, it will open a new field called “Block card holder” where the merchant insert the card holder name, disabling transaction from it.
- g) **Setting Autolockout Times:** by selecting this rule type, it will open a new field called “Setting Auto Lockout Times” where the merchant insert hours, minutes and seconds (hh:mm:ss). Auto lockout time is the amount of time that automatically blocked transactions are prohibited

from trying transactions at the store again. When a transaction is declined for any reason with a specific PAN, then it won't be possible to retry another time the same PAN until the "auto lockout time" is passed.

- h) **Setting Duplicate Lockout Times:** by selecting this rule type, it will open a new field called "Setting Duplicate Lockout Times" where the merchant insert hours, minutes and seconds (hh:mm:ss). Duplicate lockout time is the length of time that duplicate transactions are restricted from your store. That is, if two transactions are identical and they both occur within a length of time less than the specified duplicate lockout time, they will be automatically blocked as duplicate transactions. When a transaction is declined for any reason then it is not possible to retry another time the same transaction until the "duplicate lockout time" is passed. For the "same transaction" the intended same amount and PAN.

Date	Rule Name	Rule Type	
15/06/2023	nameCardRule1	Card Bin Block	<div> <div>MANAGE</div> <div>DELETE</div> <div>Enabled</div> </div>
16/06/2023	nameCardRule2	IP Block	<div> <div>MANAGE</div> <div>DELETE</div> <div>Enabled</div> </div>

By clicking on "Manage", it will open a new popup where it will be the Rule Name already filled in, the Rule Type already filled in and not editable, the Rule Type already filled in and the Status

Processing Rule

DISABLED

Rule Name

nameCardRule1

Rule Type

Card Bin Block

Card Bin Block

123456

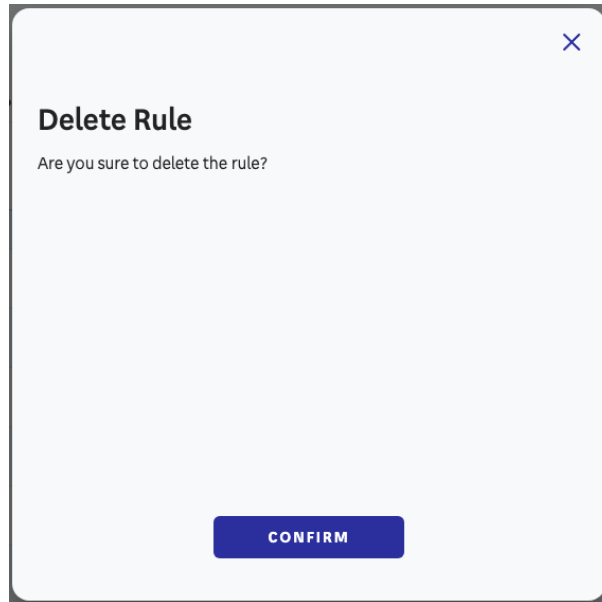
CONFIRM

Finally, the Merchant can also delete an existing rule by clicking "Delete" :

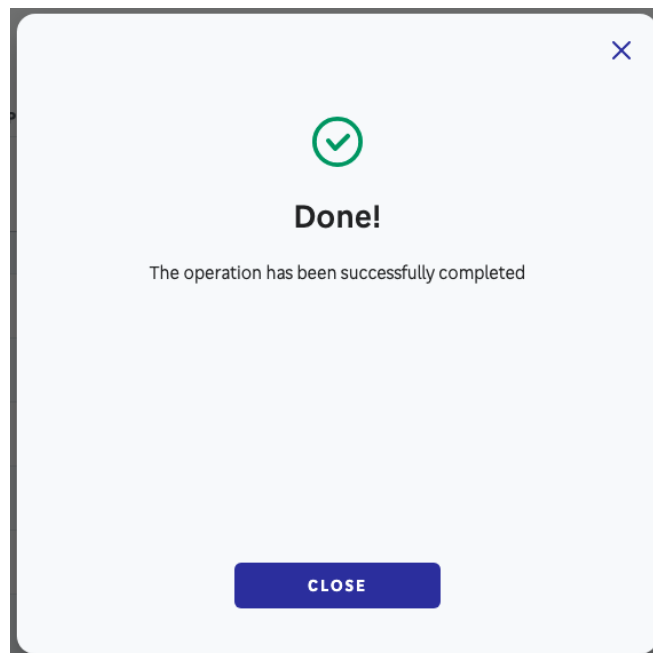
CONFIGURATIONS API KEYS PROCESSING RULES

CREATE NEW RULE →

Date	Rule Name	Rule Type	Status	Actions
15/06/2023	nameCardRule1	Card Bin Block	Enabled	<div><div>MANAGE</div><div>DELETE</div></div>
16/06/2023	nameCardRule2	IP Block	Enabled	<div>...</div>



Once confirmed, a confirmation popup is displayed.



5.3.2 Users

The Admin profile can see the list of users configured to access the Back Office.

Each user is displayed with:

- Email
- Name
- User role – Admin, Operator or Viewer
- Status – Enable or Disable

User management				ADD USER →
Email	Name	User role	Status	
adrian.mcdonalid@example.com	Adrian	admin	DISABLE	MANAGE →
vawitac252@v2ssr.com	vawitac252@v2ssr.com	admin	ENABLE	MANAGE →
folafi85123@v2ssr.com	folafi85123	operator	ENABLE	MANAGE →

If the Admin clicks on “Manage”, it can change the name and the role of the selected user and Confirm. The email field is not editable

Manage User

DISABLE ☐

Email

adrian.mcdonalid@example.com

Name

Adrian


User role ⓘ

Admin

CONFIRM

The Admin can also “Add User” by clicking on the appropriate button and entering the following data: Name, User Role – Admin, Operator or Viewer, and Email.
It is not possible to create two users with the same e-mail.

User management


[ADD USER →](#)

Email	Name	User role	Status	
adrian.mcdonald@example.com	Adrian	admin	● DISABLE	MANAGE →
vawitac252@v2ssr.com	vawitac252@v2ssr.com	admin	● ENABLE	MANAGE →

Add User

User data

Email

Name

User role ⓘ

ENABLE

ADD

3.8 Services

In addition to complying with the profiling rules to operate the specific functionalities, terminals must be enabled below for the functionalities described. For example, the Pay By Link Plus section will only be visible if there is at least one terminal of that merchant enabled for this service.

iv. Pay by Link Plus

This solution allows to create payment links, which merchant can send via email or via the most famous messaging systems to customers.

The payment link can be generated both from the gateway Back Office, through the appropriate panel, and through a dedicated API, in case there is the need to integrate this service into a management system.

If there is only one Pay by Link-enabled terminal available, the page shows “Create a payment request” with two already filled fields, Terminal ID and Order ID.

If there is more than one Pay by Link-enabled terminal available, you will need to select the terminal for which you want to proceed via drop-down list.

The field Order ID is set by default by the system but can be modified by the merchant.

5.4.1.1 Simple Request

There are two types of request, the simple and the advanced.

With the simple one, a single payment can be made by filling in the request fields with:

Field	Description
Amount	Transaction amount. It cannot be modified by the customer receiving the link.
Expiration date	Latest date after which the link is no longer available. Defines the duration of the payment link within which the customer can make the payment. After this date, a new link must be created. (Max 90 days)
Description	Order description. This text will appear on the customer's checkout page. Optional
Customer name	Customer name. Optional
Customer email	Customer email. Optional
Language	Supported languages are: ITA, ENG, ELL, SPA, FRE, JPN, POR, DEU, ARA, RUS, ZHE, CZE, HUN, SLK, SLV. The language selected enables the customer to view the payment page in the specified language. Optional
Additional description	Additional description. Optional

New Pay-by-Link Plus

Create and configure a new Pay-by-link Plus payment request to send to customers

Pay-by-link Plus settings

Request type ⓘ

☒ Simple request

☐ Advanced request

Terminal ID*

OE000003

Order ID* ⓘ

PBL-29052025041253-OE000003

Amount (euro)* ⓘ

Expiration date* ⓘ

13/06/2025

Description ⓘ

50 remaining characters

* Required field

Additional information (optional)

CONFIRM

Additional information (optional)

Customer name

Customer email ⓘ

Language ⓘ

Select language

Additional description ⓘ

255 remaining characters

5.4.1.2 Advanced Request

With the advance one, a single payment can be made by selecting “Advanced Request”, filling in the required fields and clicking “Confirm”, will be shown sections based on the terminal setting

Pay-by-link Plus CLOSE X

New Pay-by-Link Plus
Create and configure a new Pay-by-link Plus payment request to send to customers

Pay-by-link Plus settings

Request type ⓘ

☐ Simple request

☒ Advanced request

Terminal ID*

OE000003

Order ID* ⓘ

PBL-29052025041253-OE000003

Amount (euro)* ⓘ

5,00

Expiration date* ⓘ

13/06/2025

Description ⓘ

50 remaining characters

* Required field

Additional information (optional) v

CONFIRM

The first step is the Payment Settings page that allows to enter the type of payment, the method for to make the payment, and the type of capture. The sections is required with the Amount is equal a 0

Field	Description
Action	<p>It allows to enter the type of payment.</p> <ul style="list-style-type: none"> ▪ Payment (with Amount > 0) ▪ Pre-Authorization (with Amount > 0) ▪ Card Verification (with Amount = 0) <p>They are also shown based on the terminal settings.</p>
Method	<p>It allows to enter the method to make the payment. It can be an APM, such as Google Pay or Apple Pay. Or even a type fo card, such as VISA or Mastercard.</p> <p>They are also shown based on the terminal settings.</p> <p>Is disabled until an action is entered</p>

Capture

It allows to enter the capture type:

- Implicit
- Explicit

They are also shown based on the terminal settings.

Is disabled until an method is entered.

When the action is a “Card Verification”, the capture Is disabled

← BACK

Pay-by-Link Advanced Request - Step 1/4

CLOSE X

Order PBL-29052025043417-OE000003

Amount: €5.00

Payment Settings

Action ⓘ

Payment

Method ⓘ

APPLEPAY

Capture ⓘ

Explicit

NEXT

← BACK

Pay-by-Link Advanced Request - Step 1/4

CLOSE X

Order PBL-29052025044735-OE000003

Amount: €0.00

Payment Settings

Action ⓘ

Card Verification

Method ⓘ

APPLEPAY

Capture ⓘ

Select Capture

NEXT

Clicking “Next”, view a second step. Is composed of a list of options:

← BACK
Pay-by-Link Advanced Request - Step 2/4
CLOSE ×

Order PBL-29052025044735-OE000003
 Amount: €5.00

Payment type
 Type
 Single payment

NEXT

Field	Description
Single Payment	<p>It allows to continue without filling in any specific fields and directly land in the next section.</p> <p>Is visible when the amount > 0</p>
Payment with recurring data	It allows to access the “Contract Settings” section that allows to create a new contract or link an existing one
Payment by subscription/installments	<p>It allows to access the “Subscription and Installment Settings” section that allows to create an installment payment plan</p> <p>Is visible when the amount > 0</p>

Order PBL-29052025044735-OE000003
 Amount: €5.00

Payment type
 Type
 Single payment

Single payment
 Payment with recurring data
 Payment by subscription/installments

Order PBL-29052025051156-OE000003

Amount: €0.00



Payment type

Type

Payment with recurring data



Payment with recurring data

Clicking “Payment with recurring data”, view a “Contract Settings” section. It is required.

Order PBL-29052025051156-OE000003

Amount: €0.00

Payment type

Type

Payment with recurring data



Contract Settings

Recurring Action ⓘ

Select Recurring Action



Contract ID ⓘ

Contract type ⓘ

Select Contract Type



Contract expiration date

DD/MM/YYYY



NEXT

Field	Description
Recurring Action	<ul style="list-style-type: none"> Contract Creation – creates a new contract ID by saving the data of the card or payment instrument used Card Substitution - replaces the card or payment instrument data associated with an existing Contract ID Subsequent Payment – Sets an existing Contract ID as the card or payment instrument for the transactions
Contract ID	<p>It allows to insert a Contract ID.</p> <p>It is randomly generated if the Recurring Action is “Contract Creation” otherwise the field must be filled by merchant</p>
Contract Type	<ul style="list-style-type: none"> Scheduled (is prefilled and not modifiable when the Recurring Action is “Card Substitution”) Unscheduled (is prefilled when the Recurring Action is “Contract Creation”) One Click (is prefilled and not modifiable when the Recurring Action is “Card Substitution”)
Contract Expiration Date	<p>It allows to enter the expiration day of the created contract.</p> <ul style="list-style-type: none"> Is optional when the Recurring Action is “Contract Creation” and the Contract Type is “Unscheduled” or “One Click” Is required when the Recurring Action is “Contract Creation” and the Contract Type is “Scheduled” Is optional when the Recurring Action is “Card Substitution” Is not visible when the Recurring Action is “Subsequent Payment”
Contract Frequency	<p>Is composed of the label “Every”.</p> <ul style="list-style-type: none"> Days – From 1 to 365 Weeks – From 1 to 52 Months – From 1 to 12 <p>If the user inserts values not valid, an error message shall appear: “Billing period must be between 1 day and 1 year”</p>

Clicking “Payment by subscription/installments”, view a “Subscription and installment settings” section. It is required.

Order PBL-29052025055053-OE000004
Amount: CZK 5.00

Payment type

Type

Payment by subscription/installments

Subscription and installment settings

Configures the subscription type and installments that will be charged on the contract ID

Please Note: order amount is updated with the sum of installments amount. Using the payment link customer will pay the first installment, remaining installments will be charged automatically.

Plan Type ⓘ

Select Plan Type

NEXT

The Plan Type are: (After entering the Plan, under this section, the “Contract Settings” section is also shown (it is required))

- Fixed
- Variable

Subscription and installment settings

Configures the subscription type and installments that will be charged on the contract ID

Please Note: order amount is updated with the sum of installments amount. Using the payment link customer will pay the first installment, remaining installments will be charged automatically.

Plan Type ⓘ

Fixed

Number of installments ⓘ

Frequency ⓘ

Select Frequency

Amount

Total: €0.00

Field	Description
Number of installments	It represents the total number of transactions, including the first transaction, from 1 to 999.
Frequency	<p>It represents the frequency with which the payment occurs.</p> <ul style="list-style-type: none"> ▪ Daily ▪ Weekly ▪ Monthly ▪ Yearly
Amount	It represent the amount of each installment

Subscription and installment settings

Configures the subscription type and installments that will be charged on the contract ID

Please Note: order amount is updated with the sum of installments amount. Using the payment link customer will pay the first installment, remaining installments will be charged automatically.

Plan Type ⓘ

Variable

Down payment ⓘ

↑

Installment 1

Date

DD/MM/YYYY

Amount

ADD RATE

Total: €0.00

Field	Description
Down payment	It represent the amount that the merchant pays for the first transaction. If the field is not filled in, a card verification shall be performed.
Date	It indicated the date on which the payment is to be made,
Amount	It indicated the amount on which the payment is to be made,
Add Rate	It allows to add one or more installments

Clicking “Add Rate”

Subscription and installment settings

Configures the subscription type and installments that will be charged on the contract ID

Please Note: order amount is updated with the sum of installments amount. Using the payment link customer will pay the first installment, remaining installments will be charged automatically.

Plan Type ⓘ

Variable

Down payment ⓘ

Installment 1

Date

DD/MM/YYYY


Amount

Installment 2

Date

DD/MM/YYYY

Amount

DELETE 

ADD RATE

Total: €0.00

If the amount entered in the “Subscription and installment settings” section exceeds the amount entered on the first page of the pay-by-link plus, becomes red

Order PBL-29052025064830-OE000003
Amount: €4.00

Payment type
Type
Payment by subscription/installments

Subscription and installment settings
Configures the subscription type and installments that will be charged on the contract ID
Please Note: order amount is updated with the sum of installments amount. Using the payment link customer will pay the first installment, remaining installments will be charged automatically.

Plan Type
Fixed

Number of installments
2

Frequency
Daily

Amount
3,00

Total: €6.00

Clicking “Next”, view a popup informing that the amount entered on the first page of the pay-by-link plus will be overwritten by the amount entered in the “Subscription and installment settings” section

Warning!

Total amount of installments mismatches to the initial order amount. Confirming the order amount will be updated with the total installment amount.

CONFIRM

After this step, view the third step. It is composed of “Customer Information” section.

Order PBL-29052025070339-OE000003
 Amount: €5.00

Customer information

Client ID ⓘ

Client name

Client e-mail

Country code
 Select Country Code ▼

Mobile

Country code
 Select Country Code ▼

Home phone


Country code
 Select Country Code ▼

Office phone

Billing address (optional) ▼

Customer information, with the following fields:

- Client ID - This code can help to identify the customer in other sections of the Back Office, uniquely
- Client name
- Client e-mail
- Country code
- Mobile
- Country code
- Home phone
- Country code
- Office phone

Billing address (optional) 

Name

Street

City

Postcode

Province

Country

Additional information

50 remaining characters


Shipping address (optional)☒ Shipping Address same as billing address 

Open an accordion Billing Address (optional), with the following fields:

- Name
- Street
- City
- Postcode
- Province
- Country
- Additional Information

The section Shipping Address is not visible. Clicking “Shipping Address same as billing address”, the shipping address section will be shown, otherwise the same values will be entered for the shipping address section as in the billing address.

Shipping address (optional)

☐ Shipping Address same as billing address 

Name

Street

City

Postcode

Province

Country

Additional information

50 remaining characters

NEXT

Shipping address (optional), with the following fields:

- Name
- Street
- City
- Postal Code
- Province
- County
- Additional information

Clicking “Next”, view the last step. Is composed of all the information entered during creation.

SUMMARY

Order summary and Pay-by-link expiry

Terminal ID OE000003	Order ID PBL-29052025070339-OE000003
Amount 2,00 EUR	Expiration date 13/06/2025
Description BackOffice	Language ENG
Additional description BackOffice	

Payment Settings

Recurring Payments

Customer information

CONFIRM

By clicking on “Confirm”, the link is generated and ready to be copied or to be sent by e-mail or other sharing channels to the customer. The choices available are: Copy, e-mail, Whatsapp, Telegram.

Link generated correctly!
ORDER PBL-29052025070339-OE000003

Copy or share the payment link through:

Share with:

COPY

E-MAIL

WHATSAPP

TELEGRAM

Send direct:

E-MAIL

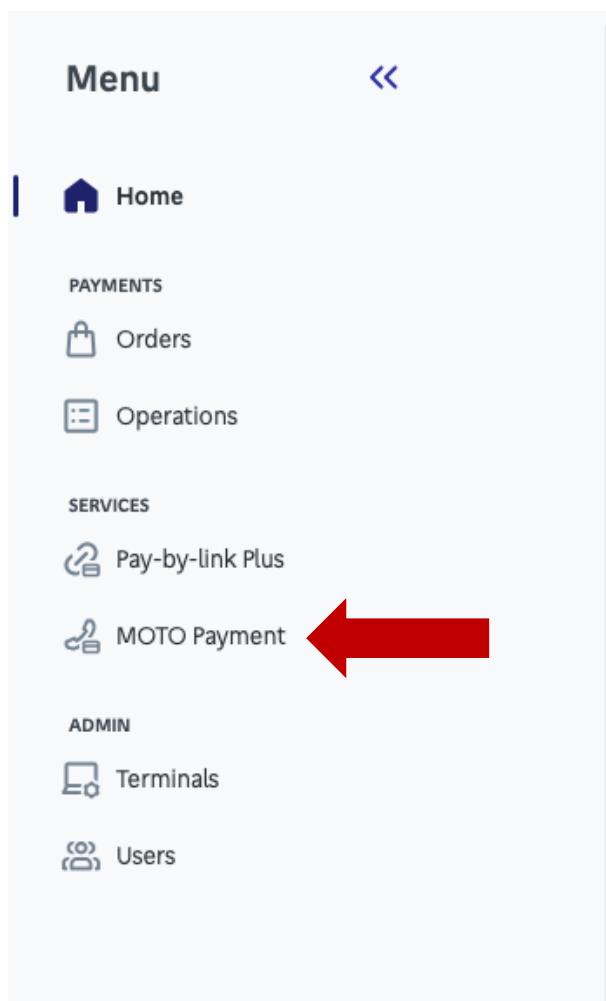
NEW PAY-BY-LINK

GO TO HOMEPAGE

v. MOTO Payment

The merchant has the option of handling phone and/or mail orders with XPay (M.O.T.O. - Mail Order, Telephone Order).

For this solution, the Back Office framework is the same as before, except for the following difference: this type of sale requires the merchant to make the payment with credit card information received from the buyer.



After selecting “MOTO Payment” menu, the following page appears, where the merchant must enter:

- Amount (euro) (required)
- Credit card information:
 - PAN (required)
 - Expiring Date (required)
 - CVV (required or optional depending on the terminal setup)

The merchant can click on "Confirm" or enter additional information.

MOTO

CLOSE X

Create a MOTO payment

Enter payment information

Terminal ID*

Select Terminal ID



Order ID* ⓘ

Amount *

*Field is Required

Enter card information

PAN*

e.g. 1234 5678 9101 2131

Expiring date*

mm/yy

CVV

e.g. 123

*Field is Required

Cardholder information (optional)



Cardholder information (optional)



Other Info (optional)



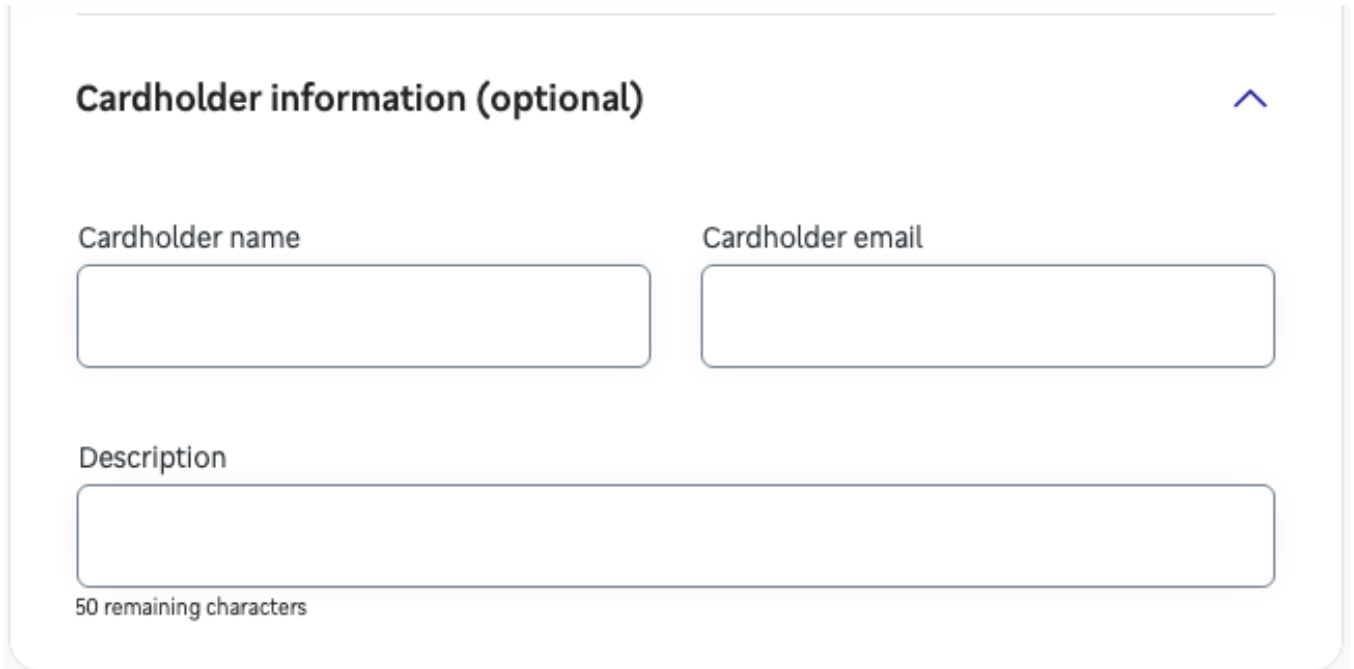
Billing address (optional)



CONFIRM

Cardholder information (optional). Opening the accordion, the following fields will be shown:

- Cardholder name
- Cardholder email
- Description



The screenshot shows an accordion titled "Cardholder information (optional)" with a blue upward arrow icon on the right. Inside the accordion, there are three input fields: "Cardholder name" and "Cardholder email" are side-by-side, and "Description" is below them. The "Description" field is a larger text area with a character count "50 remaining characters" at the bottom left.

Cardholder information (optional) ^

Cardholder name

Cardholder email

Description

50 remaining characters

Other info (optional). Opening the accordion, the following fields will be shown:

- Action (Payment / Pre-authorization)
- Capture Type (Explicit / Implicit)
- Client ID
- Custom field
- Country code
- Mobile number
- Country code
- Home number
- Country code
- Office number

Other Info (optional) ^

Action

Select Action v

Capture Type

Select Capture Type v

Client ID ⓘ

Custom Field ⓘ

255 remaining characters

Country code

Select Country Code v

Mobile number

Country code

Select Country Code v

Home number


Country code

Select Country Code v

Office number

Billing address (optional). Opening the accordion, the following fields will be shown:

- Name
- Street
- City
- Postcode
- Province
- Country
- Additional Information


Billing address (optional) 

Name

Street

City

Postcode

Province 

Country

Additional information

50 remaining characters

Shipping address (optional)

☒ Shipping Address same as billing address

The section Shipping Address is not visible. Clicking “Shipping Address same as billing address”, the shipping address section will be shown, otherwise the same values will be entered for the shipping address section as in the billing address.

Shipping address (optional)


☐ Shipping Address same as billing address

Name

Street

City

Postcode

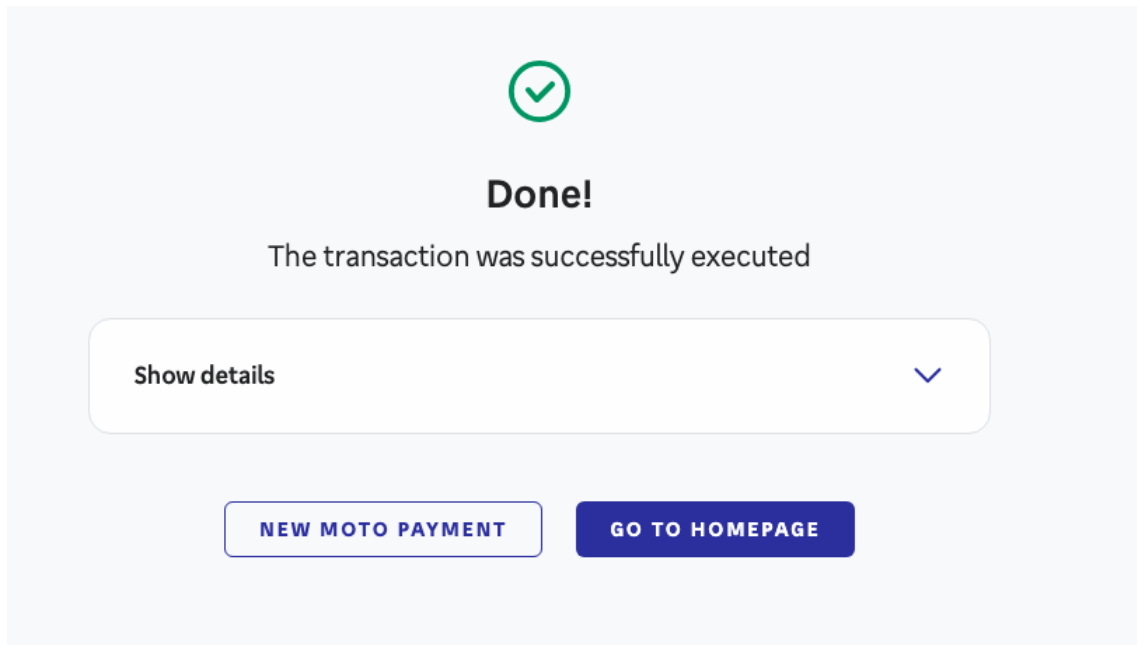
Province 

Country

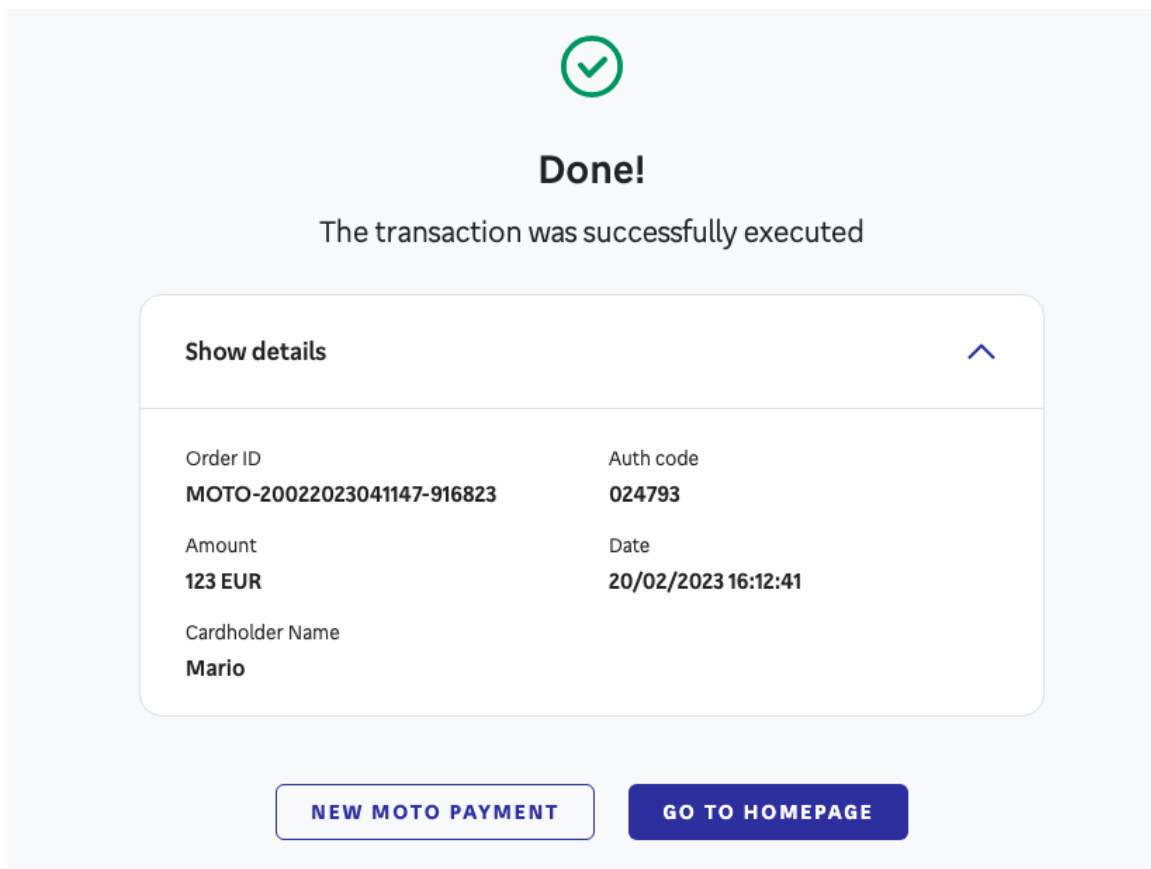
Additional information

50 remaining characters

By clicking on “Confirm”, the MOTO transaction is sent to Authorization.

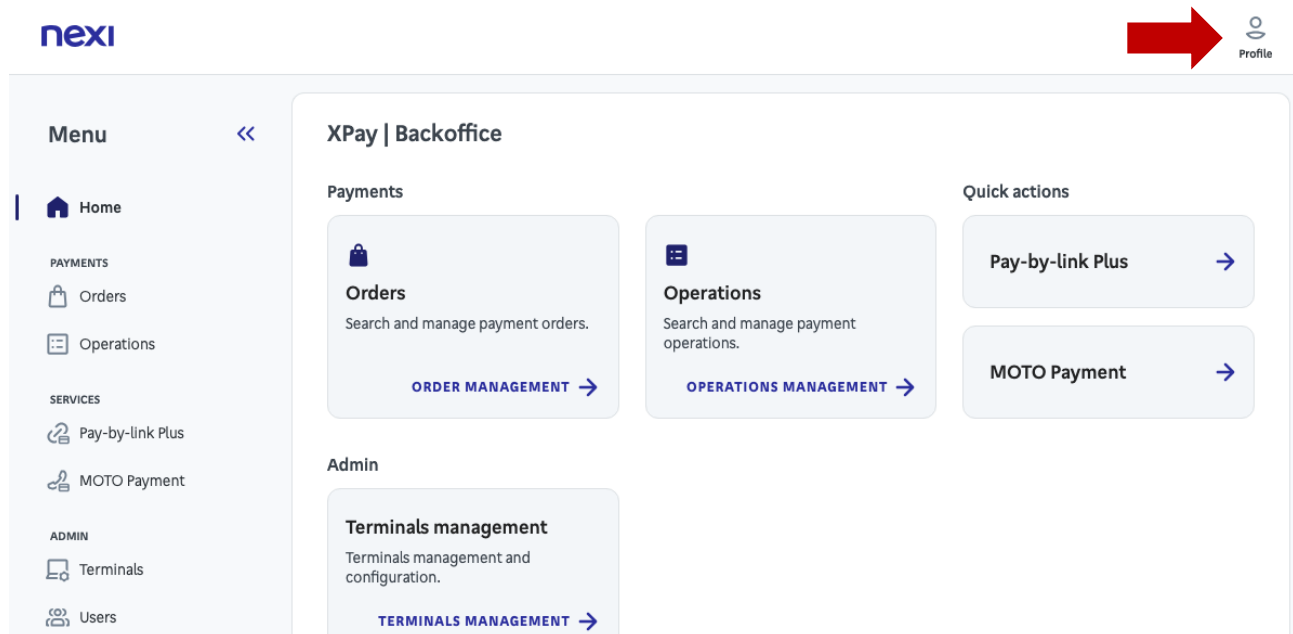


Opening the accordion, the following fields will be shown:



3.9 Profile

It's possible to click on the button "Profile" to display information on the logged-in user.



A page with name, e-mail, user role, masked password is shown and from this section you can change your password, change the backoffice language and logout

The screenshot displays the user profile and language settings. The 'User profile' section includes the name **Minerva Douglas**, email **zefallissicru-4885@yopmail.com**, user role **Admin**, and a masked password with a **CHANGE PASSWORD** link. The 'Language' section shows a dropdown menu set to **Auto-detect**.

To perform the password change, it's necessary to follow the process described:

1. Click to "CHANGE PASSWORD"
2. Insert a Current Password


3. Insert a New Password
4. Insert a Retype New Password


Change password

CLOSE X


Change password

Password must be 8–20 characters





- at least one uppercase character
- at least one lowercase character
- at least one number
- at least one special character



CONFIRM

Once confirmed, a confirmation page is displayed.

