

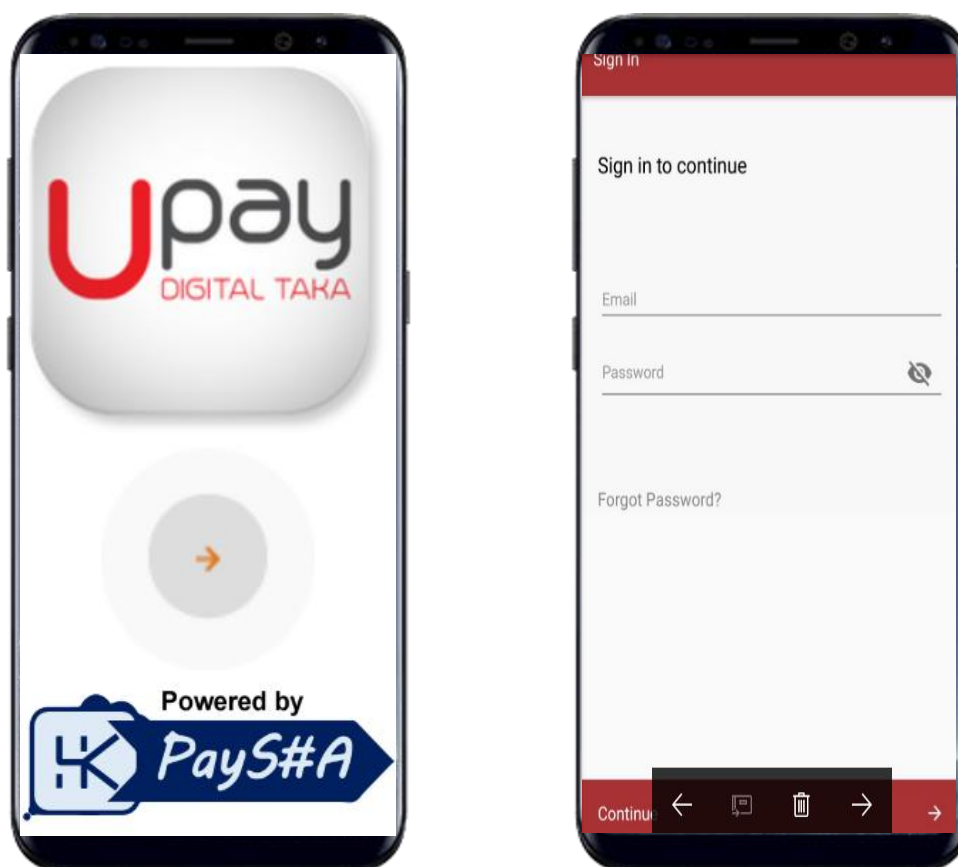


# **Upay- Merchant User Manual**

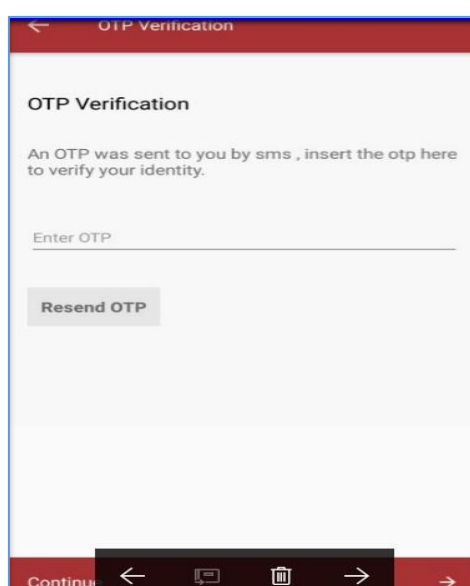
## **Under UCB Digital Payment Services**

## Upay

Bank Official will provide necessary apps for merchant. The app is currently Android based. After installation, login screen of the app will look like below:

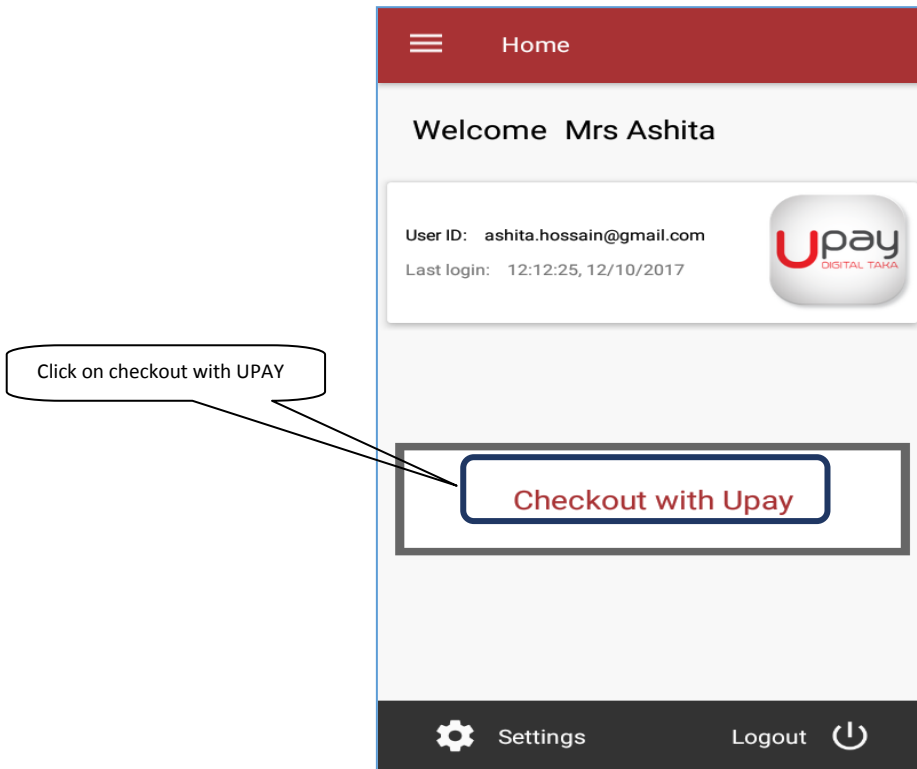


Merchant needs to enter email ID and password and press continue. An OTP will be auto generated and go to merchant mobile.

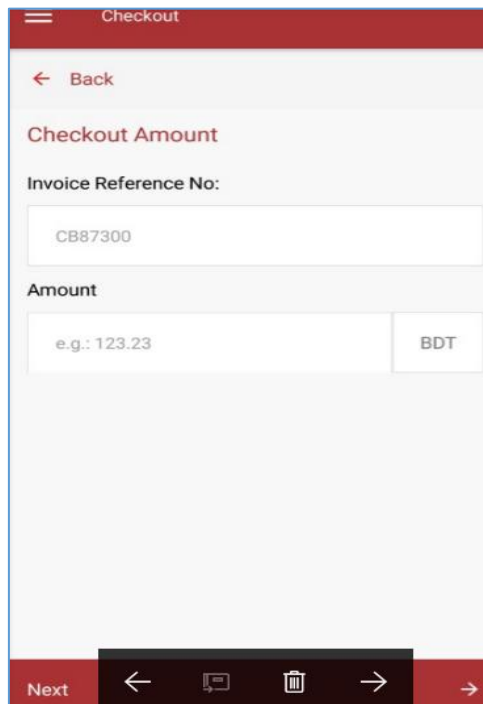


After entering the OTP merchant will log in successfully.

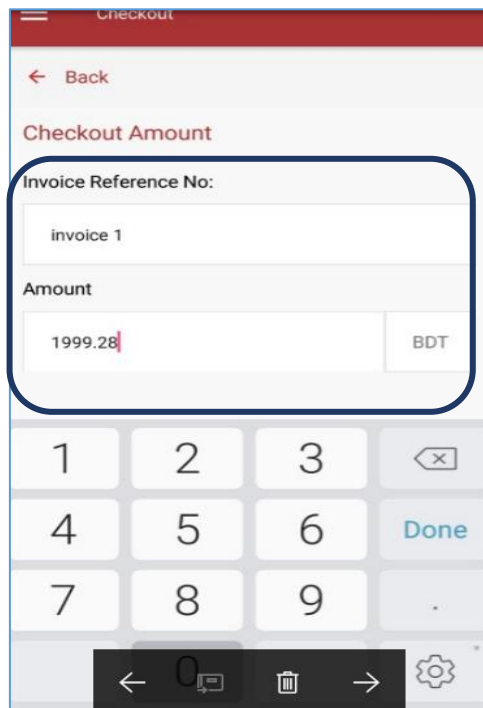
➤ User Home Screen:



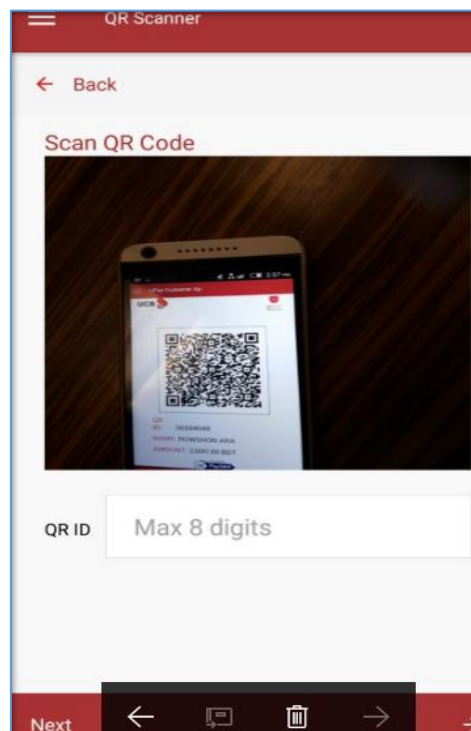
Merchant initiate the transaction:



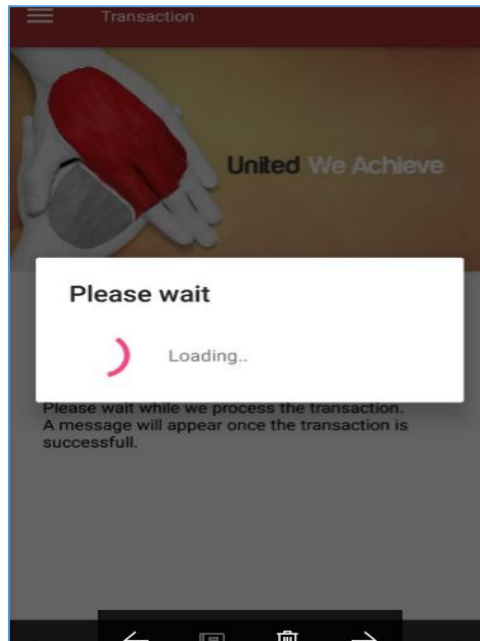
Insert invoice number and amount:



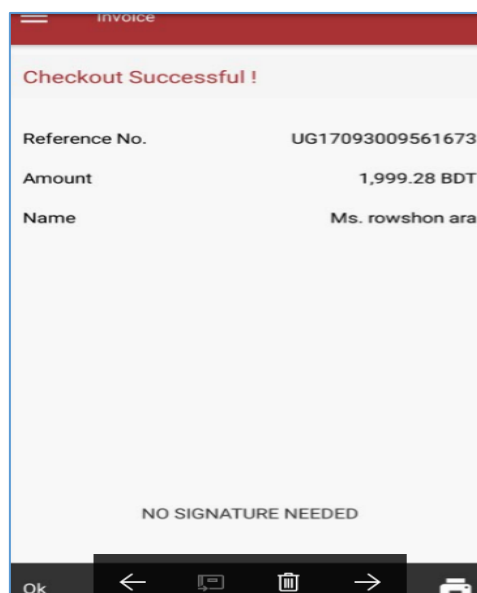
➤ QR Code Scanning:



➤ Transaction Processing:



Transaction completed successfully:

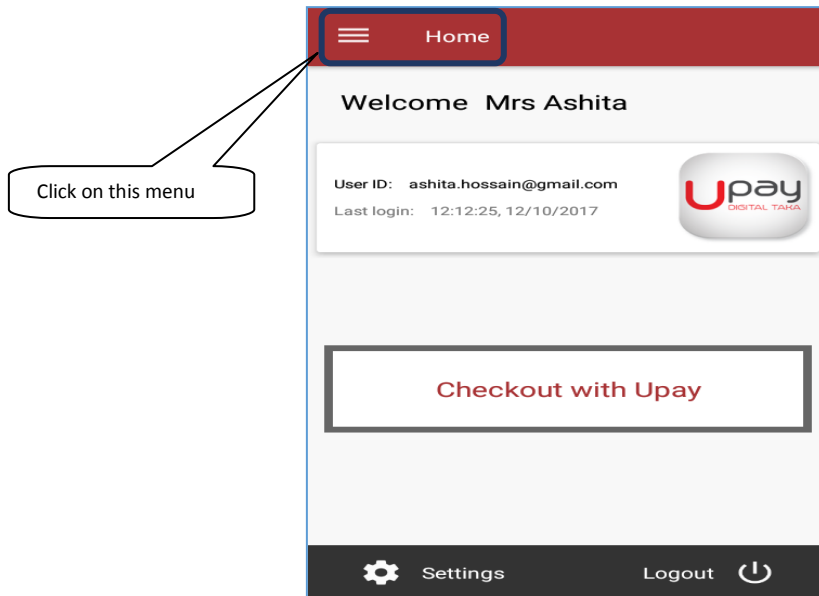


An SMS goes to the Customer's Mobile after successful transaction:

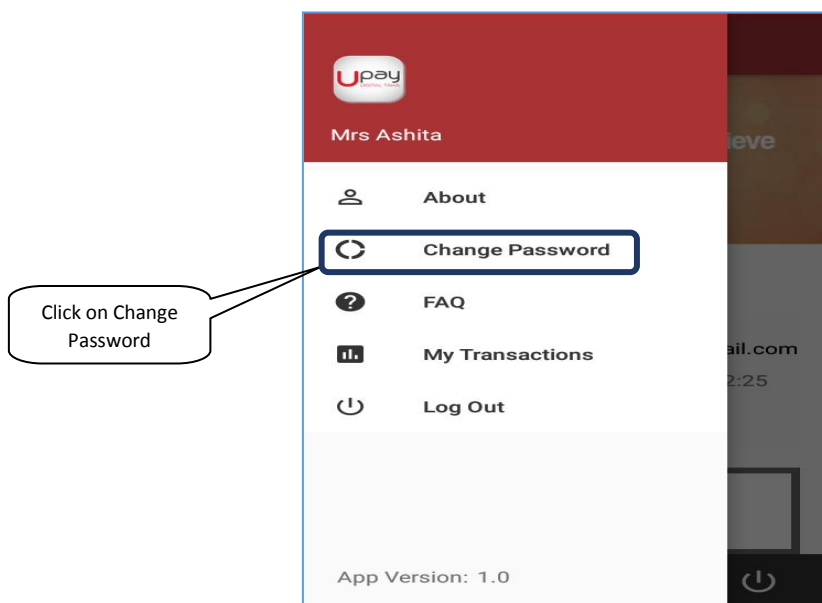
Upay: This is a notification of your recent purchase of 150 BDT, invoice # YYYYYY transaction # UGXXXXXXXXXXXXX.

There is another way to make transaction. For example, merchant can enter the customer generated QR ID in merchant's App and an SMS will to the Customer's Mobile with a 6 digit "OTP". Once customer provides the OTP to merchant i.e. authorizes the merchant to proceed, merchant will enter the OTP in merchant APP and transaction will be completed successfully. Customer will get a confirmation SMS after successful transaction.

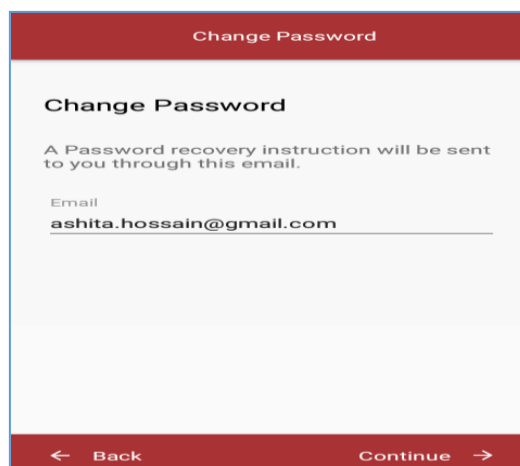
➤ Using the Menu:



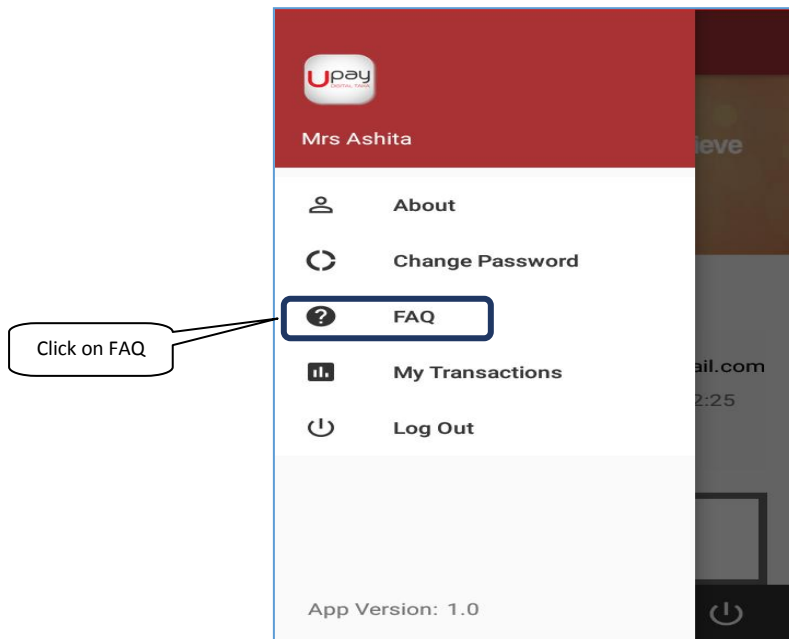
➤ To Change Password:



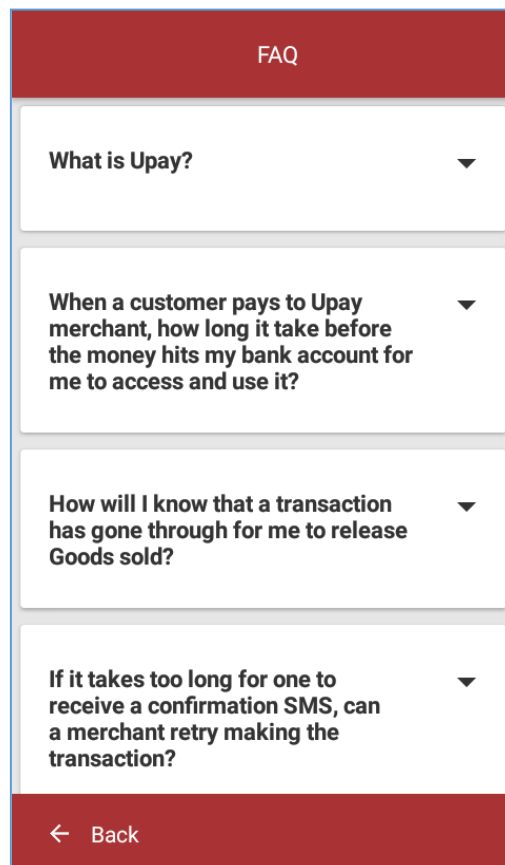
Following screen will appear:



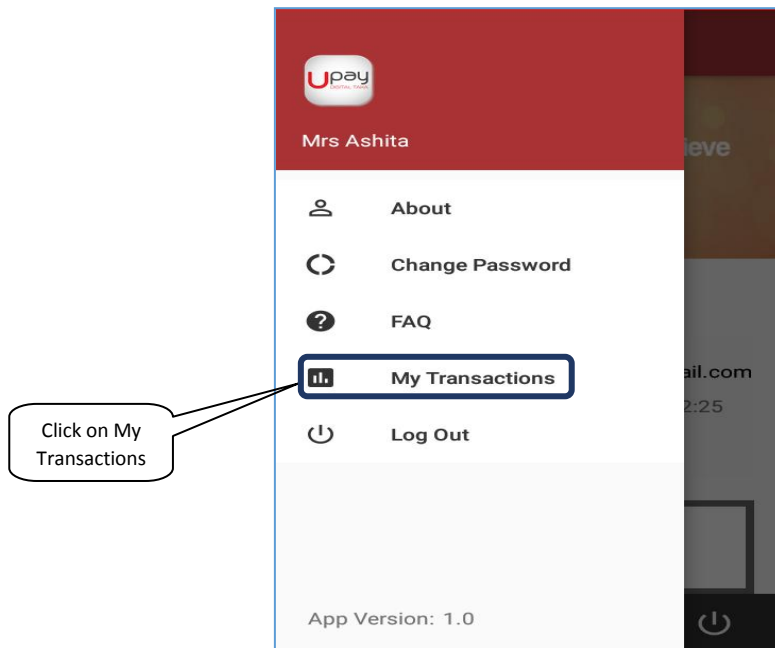
➤ To query FAQ:



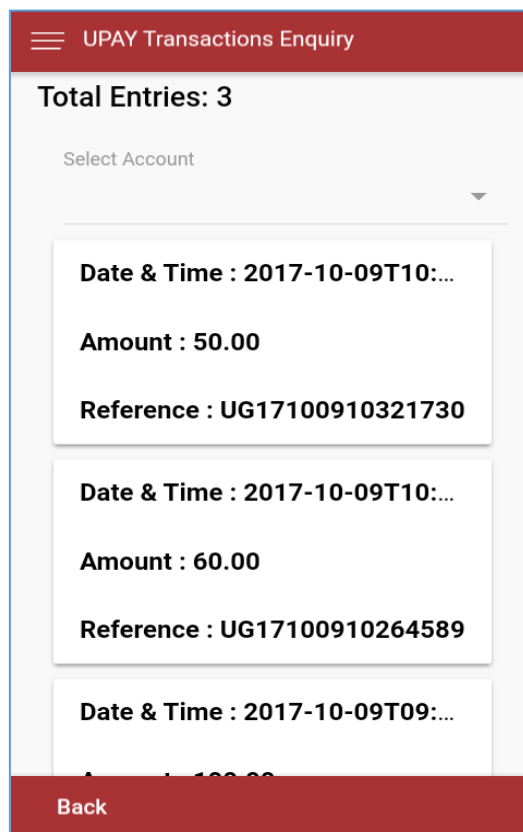
Following screen will appear:



➤ To query Transactions:

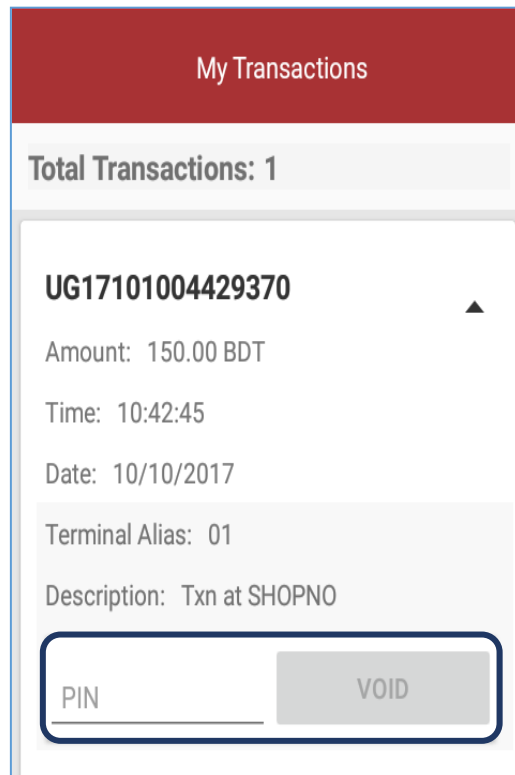
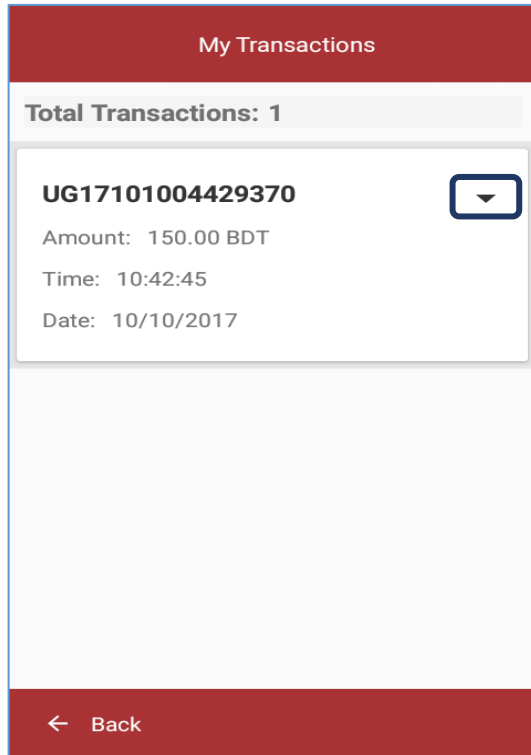


Following screen will appear:

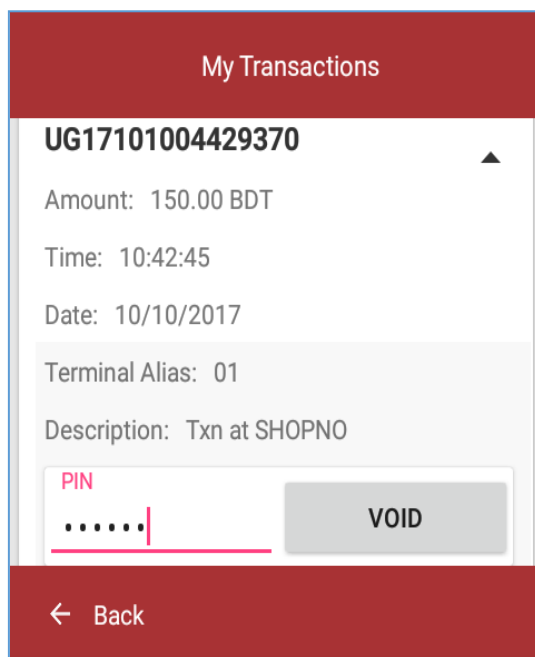




- Merchant User can cancel a transaction completed by him/her in case of any discrepancy:



Enter PIN code of the merchant and click on **VOID**.



Customer will get a SMS notification:

Upay: AGORA, Trxn void BDT 150, Date 10-10-17 04:44 Ref # UGXXXXXXXXXXXXXX