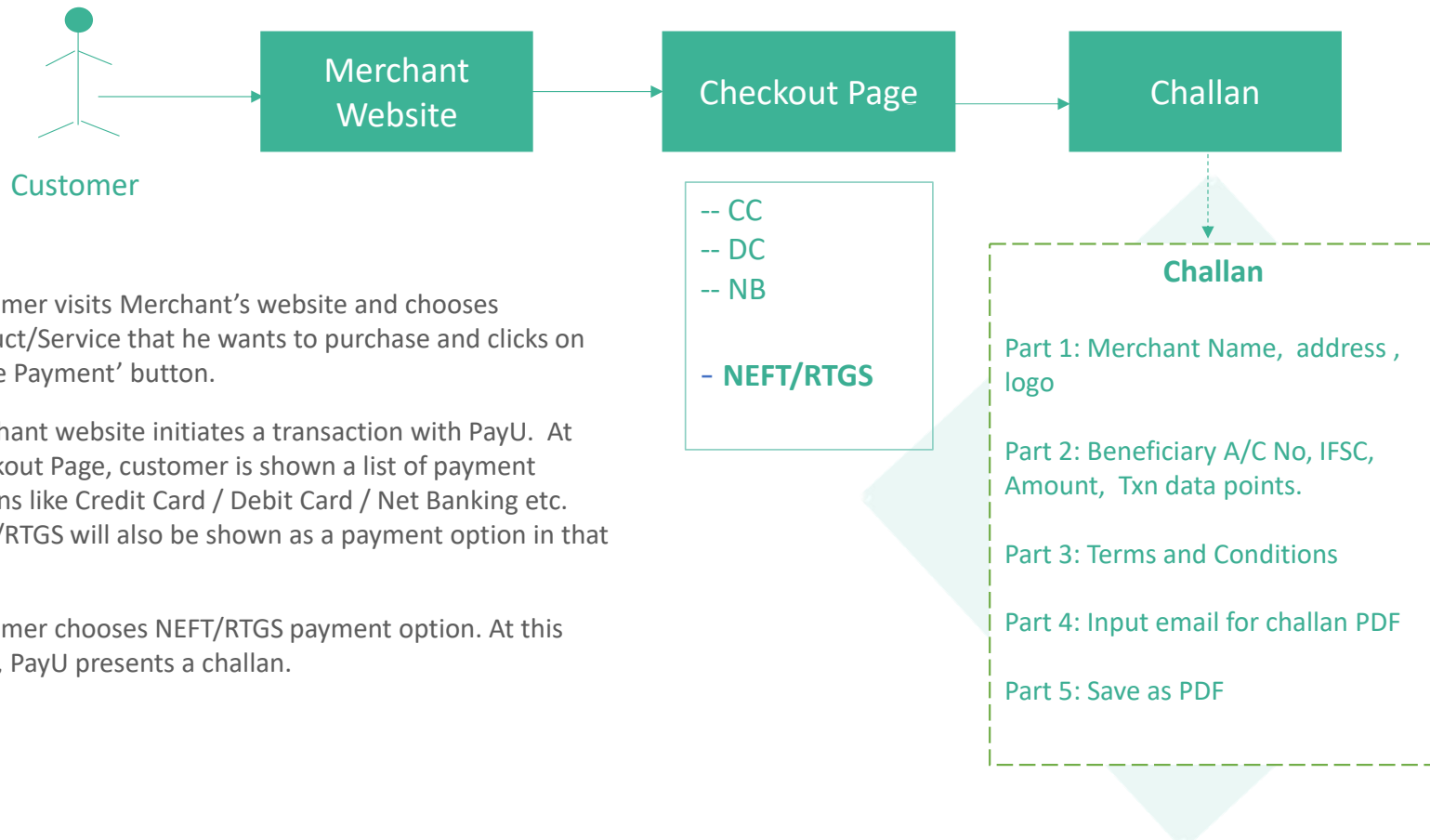


2020

PayU

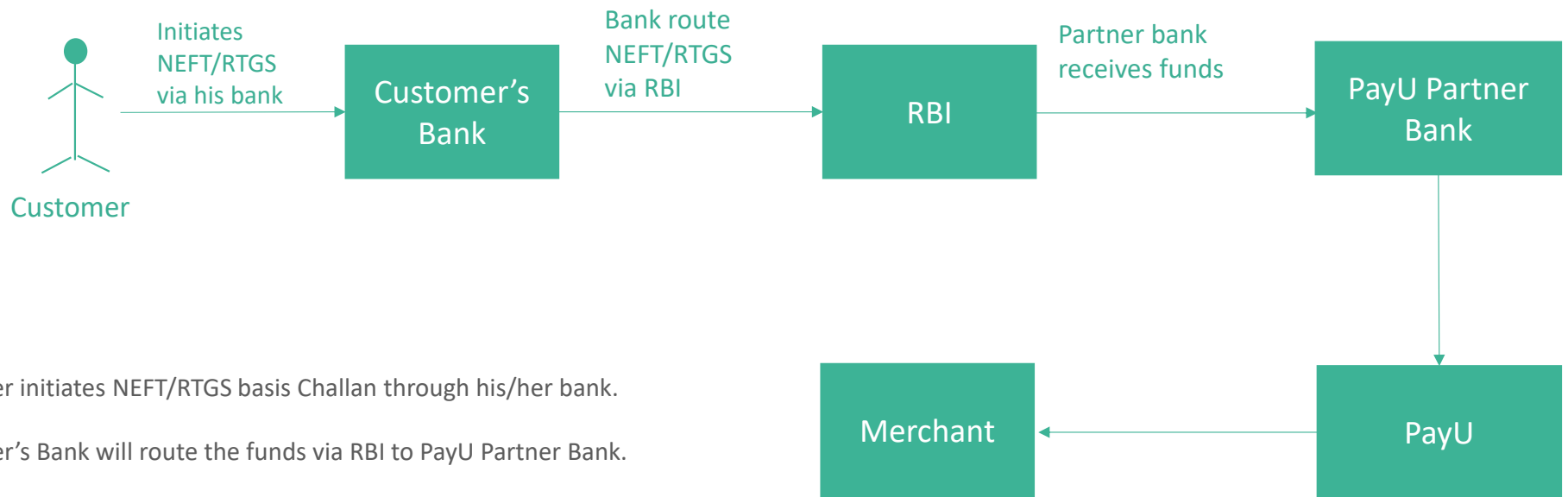
NEFT / RTGS as a Payment Option

Customer workflow - Online Payment Flow



- Customer visits Merchant's website and chooses Product/Service that he wants to purchase and clicks on 'Make Payment' button.
- Merchant website initiates a transaction with PayU. At Checkout Page, customer is shown a list of payment options like Credit Card / Debit Card / Net Banking etc. NEFT/RTGS will also be shown as a payment option in that list.
- Customer chooses NEFT/RTGS payment option. At this point, PayU presents a challan.

Customer workflow - Offline Payment Flow

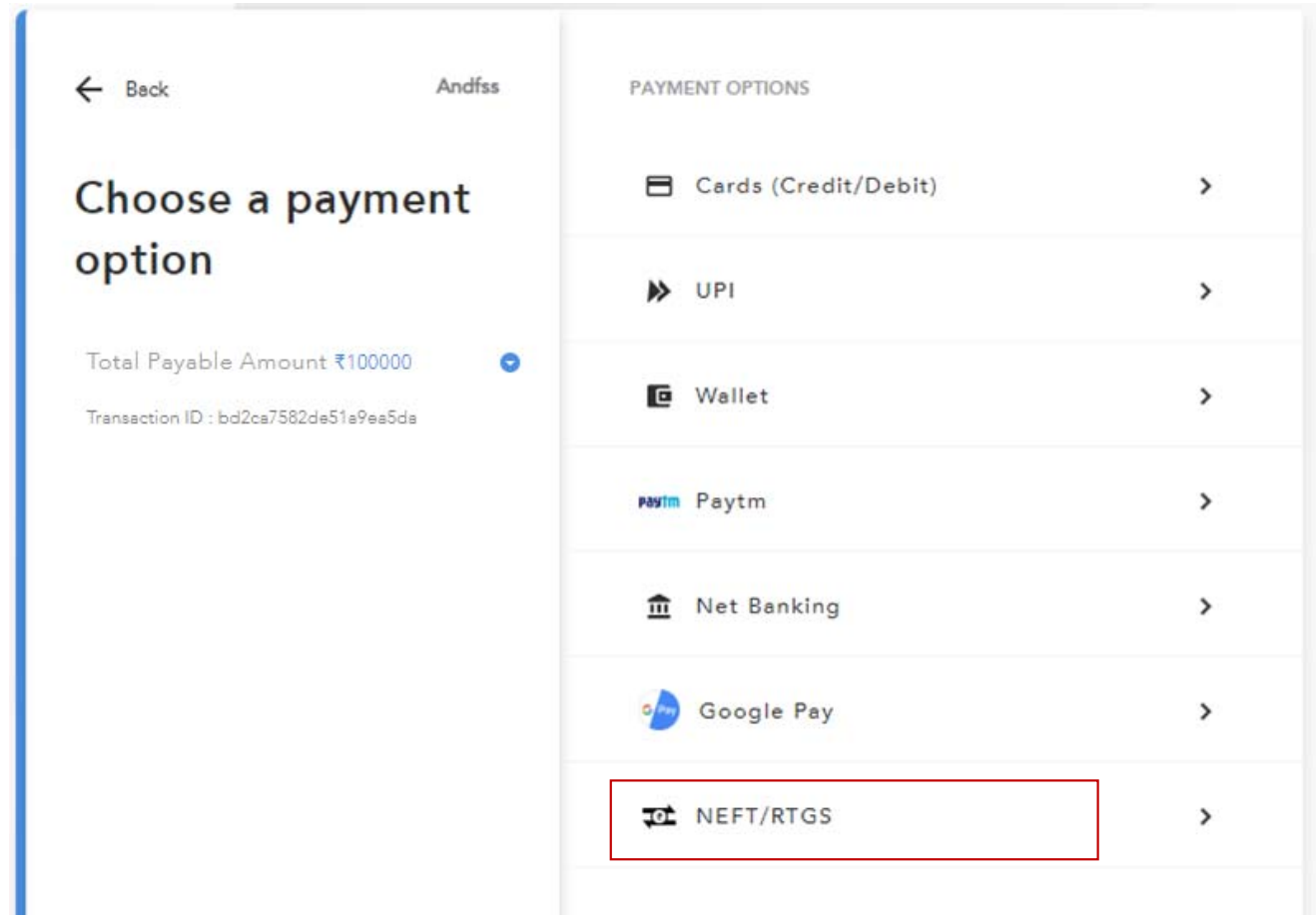


- Customer initiates NEFT/RTGS basis Challan through his/her bank.
- Customer's Bank will route the funds via RBI to PayU Partner Bank.
- PayU updates transaction status for success and intimate Merchant
- Once Transactions are reconciled, funds are either settled or refunded.

Customer Experience with Challan Payment

01 ▶

Customer choose to pay using NEFT/RTGS on PayU's checkout page.



Customer Experience with Challan Payment

02 ▶

Customer clicks on Proceed Button to generate Challan

The screenshot shows a mobile application interface for a payment process. On the left, there is a summary of the transaction with a 'Back' button at the top. The main heading is 'Choose a payment option'. Below this, the 'Total Payable Amount' is ₹100007. A breakdown shows a Subtotal of ₹100000, a Convenience fee of +₹5.93, and GST* of +₹1.07. The Transaction ID is bd2ca7582de51a9ea5da. On the right, under 'PAYMENT OPTIONS', there are several choices: Cards (Credit/Debit), UPI, Wallet, Paytm, Net Banking, and Google Pay. At the bottom, there is a 'NEFT/RTGS' option with a dropdown arrow. A note states 'You will be presented with EFT Challan to complete Transaction' next to a prominent blue 'PROCEED' button.

Item	Amount
Total Payable Amount	₹100007
Subtotal	₹100000
Convenience fee	+₹5.93
GST*	+₹1.07

Transaction ID : bd2ca7582de51a9ea5da

PAYMENT OPTIONS

- Cards (Credit/Debit)
- UPI
- Wallet
- Paytm
- Net Banking
- Google Pay
- NEFT/RTGS

You will be presented with EFT Challan to complete Transaction






PROCEED

03 ▶

Customer can save the challan as PDF and also can receive Challan via Email using 'Send Email' option provided on Challan.

Customer can scan QR Code Provided in challan with any QR Code Scanner app to view status of Fund Transfer



		Test Merchant Opposite Monarch Apartments, J N Nagar , Mumbai 400059 , Maharashtra
Fund Transfer Details		Transaction Status
Beneficiary Name	Test Merchant	 Scan QR code to check status
Transaction Amount	10000007.00	
Beneficiary Account Number	10360468993	
Beneficiary IFSC Code	UTIB000PAYU	
Beneficiary Bank and Address	Axis Bank Axis Bank Limited, Shop No 4, Bestech Business Towers, Sector 48, Dist Gurgaon, Haryana	
Customer Details		
Challan Created On	18-05-2020	
CA Number	CA012390	
Email Address	test@testmail.com	
Terms & Conditions		
<ol style="list-style-type: none">1. This challan is valid for 30 days from the date of generation, subject to merchant's acceptance.2. The Beneficiary Bank Account Number generated is applicable for this challan only.3. For branch induced NEFT/RTGS, only Person to Person mode (R41) to be used. Any other mode of transfer may be treated as invalid.4. The exact amount (upto 2nd decimal) appearing in this challan should be transferred to the beneficiary bank account. Bank charges (if any) to be paid separately to the bank.5. Do not make multiple payments against this challan by splitting the amount into more than one NEFT/RTGS transactions.6. To ensure credit of reversal / refund, NEFT/RTGS must be executed from the customer's bank account. Customer's bank account should be enabled for incoming NEFT/RTGS credits.7. Axis Bank Customers:<ol style="list-style-type: none">a. Net/Mobile Banking Users - Register beneficiary as "Other Bank Payee" and initiate transaction through NEFT/RTGS payment mode only.b. Branch Visitors - Please use NEFT/RTGS payment option for initiating the transaction on given Beneficiary (Virtual) Account Number.		
<input type="checkbox"/> I hereby accept and adhere to above terms & conditions		Save As PDF  Print
Mobile Number	Email Address	<input type="button" value="Send Email"/>
 in association with		



04 ▶

Customer can scan QR Code
Provided in challan with any QR
Code Scanner app to view status
of Fund Transfer

Fund Transfer Details	
Beneficiary Name	Test Merchant
Transaction Amount	10000007.00
Beneficiary Account Number	10360468993
Beneficiary IFSC Code	UTIB000PAYU
Beneficiary Bank and Address	Axis Bank Axis Bank Limited, Shop No 4, Bestech Business Towers, Sector 48, Dist Gurgaon, Haryana

Customer Details	
Challan Created On	18-05-2020
CA Number	CA012390
Email Address	test@testmail.com

Transaction status Details	
Particulars	Transaction
Amount Received	10000007.00
Amount Sighted On	19-05-2020
Inward UTR No	UTR07052020004
Amount Accepted On	19-05-2020
Rejected/ Refunded On	-
Reject/ Refund UTR No	-
Reject/ Refund Reason	-

Please Note:

- In case the transaction status details are not available in section above, please verify if NEFT/RTGS was executed with correct IFSC Code and Beneficiary Account Number.
- Information present in Transaction status section only indicates status of funds. It does not confirm delivery of product/service.

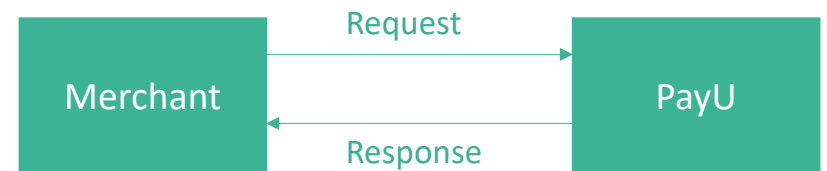
PayU



Transaction Status Update

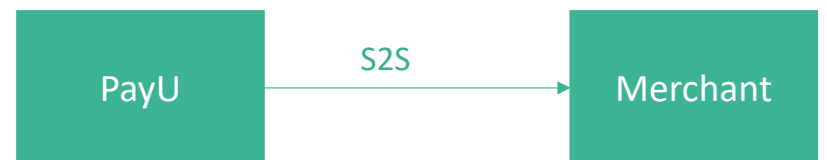
Verification API

Merchant can initiate standard PayU Verification API to get the Transaction Status Update



Callback API

Through PayU Callback API, success is intimated for NEFT/RTGS as well, along with other payment methods





Thank You

