ONERWAY Merchant Portal Operation Manual v2608

> Version: 2026-08

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Chapter 1 Login Process and Basic Portal Settings

This chapter introduces the merchant portal login process and basic settings in the top navigation bar (language, timezone, help documentation, file center, notification center, login management), helping you quickly get started with the portal.

1.1 Login Process

1.1.1 Account Registration

Description

Account registration is the first step to using the ONERWAY platform. Merchants need to create an account using a corporate email address, set a secure password, and complete the basic account creation. After successful registration, you can log in to the system, but you need to complete identity verification before using business functions such as payments and transfers.

Action Buttons

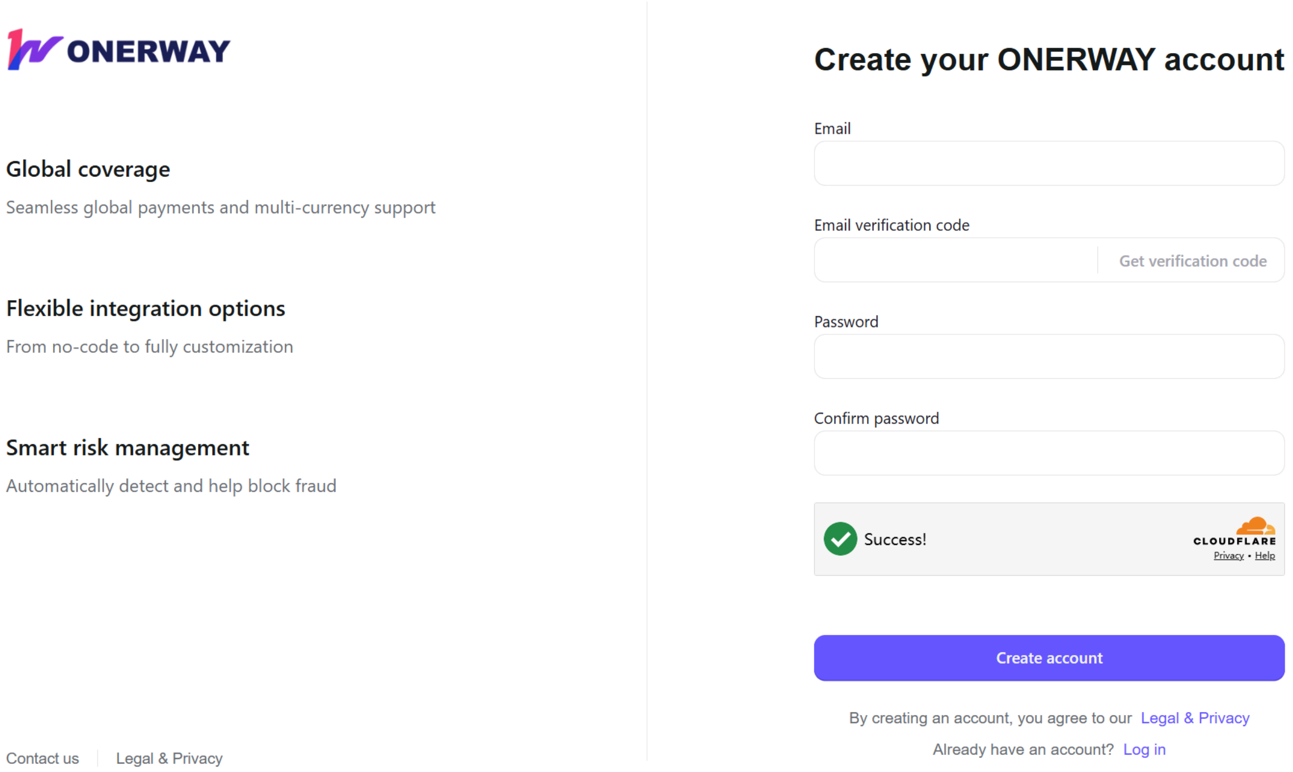
Button Name	Description
Get verification code	Send email verification code (can be resent after 60-second countdown)
Create account	Submit registration information to create account

Steps

1. Enter your corporate email address
2. Click "Get verification code", check your email and enter the 6-digit verification code
3. Set your account password (recommended to include uppercase and lowercase letters, numbers, and special characters)
4. Enter the password again to confirm
5. Complete human verification (the system will automatically perform security verification, usually no additional action required; in case of abnormal network environment, you may need to complete a simple verification task)
6. Click "Create account" to complete registration

> **Notes:**
>
> - Creating an account means you agree to the platform's "Legal Terms and Privacy Policy"

> - If you already have an account, click the "Login" link to go to the login page



1.1.2 Login

1. Visit the login URL: https://merchant.onerway.com/user/login
2. Enter your login email and password: The login email is the email address you provided when applying for the account. If you forget it, please contact our support team to confirm
3. Complete human verification (the system will automatically perform security verification, usually no additional action required)
4. Login page settings: Supports language switching (defaults to browser language) and theme preview, which can be adjusted in advance as needed

> **Notes:**
>
> 1. Entering incorrect password more than six times will result in account freeze and login restriction. Please contact our support team to remove the restriction
> 2. If sub-operators cannot log in, the main administrator "admin" can log in and re-enable the account in [Settings] - [Team & Security] - [Users]
> 3. You can click "Forgot password" to reset your password

1.1.3 Choose Your Login Method

The ONERWAY portal supports two login methods. You can choose any of the following based on your preference:

1. **Email + Password**: Enter your registered email and password to log in (see 1.1.2 for details)
2. **Passkey**: Use biometric authentication (fingerprint, face recognition) or device PIN for passwordless login. To set up a passkey or manage your existing passkeys, go to [Settings] > [Personal Settings] > [Security Settings] (see 9.3 Personal Settings for detailed instructions)

1.2 Activate Business

After logging into the portal, you need to complete account activation and business activation before using business functions such as payments and transfers. The process consists of two stages:

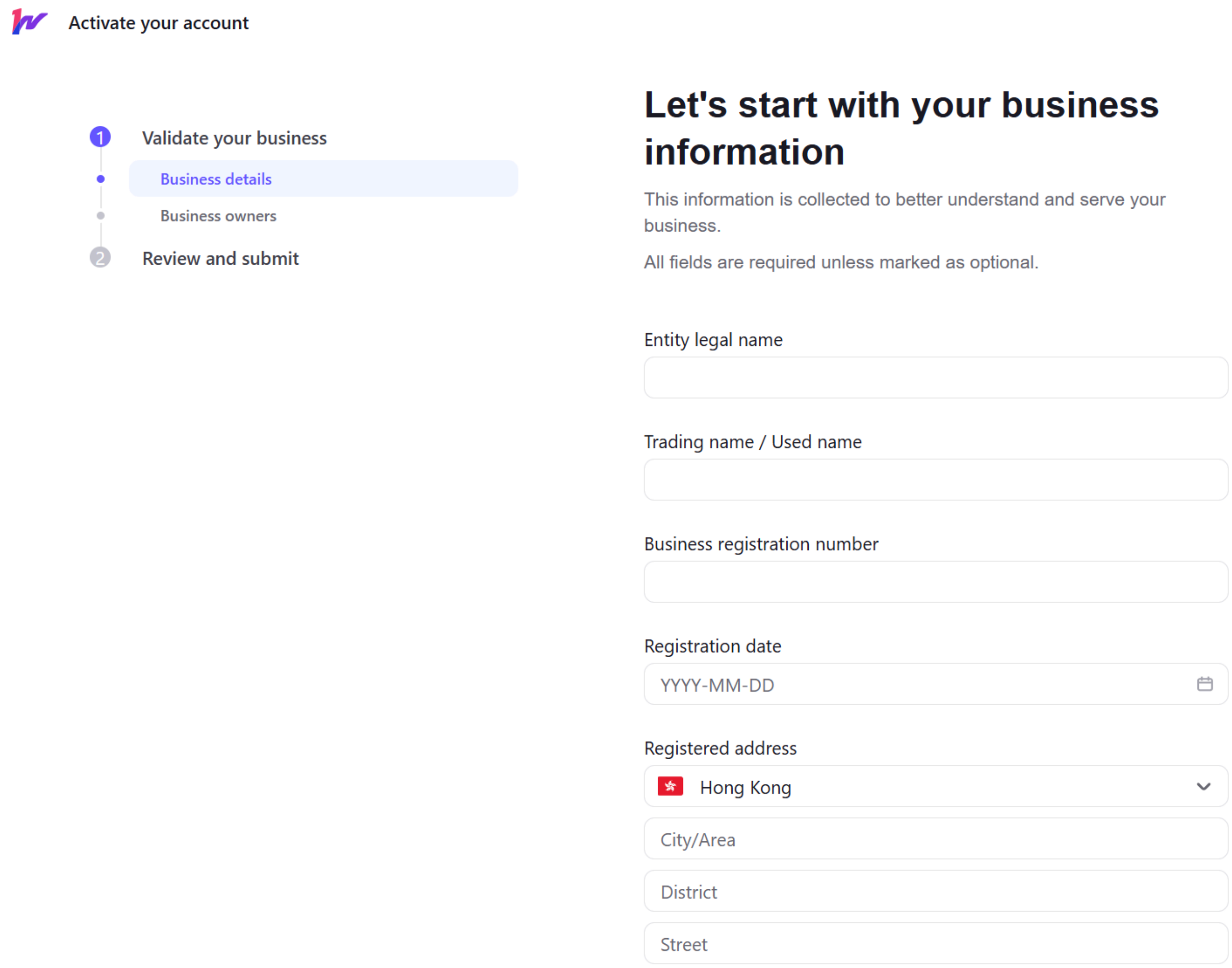
Stage 1: Activate Account

- Complete merchant information, submit company details and associated person identity materials
- Account activation is a prerequisite for conducting any business

Stage 2: Activate Business

- After account activation is approved, you can choose to activate Payments or Transfers business
- Submit corresponding materials based on business type; you can start the business after approval

> **Note**: Account activation must be approved before you can choose to activate Payments or Transfers business



1.2.1 Activate Account

Description

After logging into the portal, the home page displays "Complete your merchant information to start unlocking our products". Click the **Activate Account** button to complete merchant identity verification before using platform functions.

Required Information

The following information is required for account activation:

Company Basic Information

- Legal company name, trading name / former name
- Company registration number, registration date
- Company registered address (country/region, city, area, street address, postal code)
- Company type (Limited company, Partnership, Sole proprietorship)
- Company office address (can be the same as registered address)
- Company contact email, phone number, WeChat ID

Company Associated Person Information

- Associated person legal name, type (Director, Legal representative, UBO, PPTA)
- Date of birth, correspondence address

Required Supporting Documents

- Certificate of incorporation, Business registration certificate
- Company registration application form (IN01), Articles of association
- Additional materials (optional)

Action Buttons

- Save draft: Temporarily save current content to continue later
- Next: Proceed to company associated person information page
- Submit: Submit verification application

Review Information

- After submission, the platform will complete the review as soon as possible
- Review results will be notified via in-app messages
- If the review is not approved, the reason will be explained, and you can modify and resubmit
- After account activation is approved, you can choose to activate Payments or Transfers business

1.2.2 Activate Payments Business

Description

After account activation is approved, if you need to use payment functions, you need to complete business verification. Once approved, you can officially use payments functions.

> **Regional Availability**: Card payments support Singapore, Europe, the United Kingdom, Hong Kong, and other regions. Local payment methods support a wider range of countries globally.

Action Buttons

- View example: View sample images of various documents to ensure correct upload format
- Save draft: Temporarily save current content to continue later
- Submit: Submit verification application

Review Information

- After submission, the platform will complete the review as soon as possible
- Review results will be notified via in-app messages
- If the review is not approved, the reason will be explained, and you can modify and resubmit
- After approval, you can officially use payments functions

1.2.3 Activate Transfer Business

Description

After account activation is approved, if you need to use transfer functions, you need to provide transfer purpose and scenario information. This is a financial compliance requirement to help the platform understand your business needs. Once approved, you can officially use transfer functions.

Required Information

Field	Description
Transfer purpose	Select primary purpose: Pay suppliers, Pay employees/contractors, Loan repayment, Investment activities, Intercompany transfer, Tax payment, Other
Payee type	Individual / Company
Source country/region	Country/region where transfer funds originate
Destination country/region	Country/region where payee is located
Estimated monthly transfer amount	Monthly transfer total range converted to USD
Estimated monthly transfer count	Monthly transfer frequency range
API connection requirement	Whether API integration and Sandbox testing environment are needed

Review Information

- After submission, the platform will complete the review as soon as possible
- Review results will be notified via in-app messages
- If the review is not approved, the reason will be explained, and you can modify and resubmit
- After approval, you can officially use transfer functions

1.3 Basic Portal Settings

After logging into the portal, the top navigation bar contains core basic function entries. Below are detailed descriptions and operation methods for each function.

1.3.1 Language Settings

The portal supports Simplified Chinese and English, with automatic adaptation and manual switching. The specific rules are as follows:

1. **Automatic adaptation**: When logging into the portal, the system defaults to matching the browser’s preferred language and automatically switches to the corresponding interface language
2. **Manual switching**: Click the “中文/English switch button” in the top navigation bar to switch to the corresponding language, which takes effect immediately

1.3.2 Notification Center

The notification center is the centralized entry point for important platform updates, mainly displaying key notifications published by the platform, including:

1. Platform version updates and feature optimization notifications
2. Fund transfer arrangements during holidays
3. Latest policy-related notifications

How to use:

1. Access path: Click the message bell icon in the top navigation bar to expand the notification menu
2. Notification content is displayed directly on the current page
3. Click the “View all” button at the bottom to enter the complete notification list page to view all notifications

1.3.3 File Center

The file center is the centralized entry point for merchants to manage uploaded/downloaded files. Core functions and operations are as follows:

1. **Access path**: Click the “File” icon in the top navigation bar to expand the file menu
2. **File information display**: The page displays file name, source (e.g., “Subscription query”), operation time, and processing status (e.g., “Successful”)
3. **Direct download**: Click the “Download” button on the right side of the corresponding file to directly download the file
4. **Centralized management**: Click “Enter Download/Upload Center” at the bottom to view and manage all downloaded/uploaded files

1.3.4 Help Documentation

The portal provides online help resources to assist you in quickly completing API integration and understanding the product. Access path is as follows:

Click the “Question mark” icon in the top navigation bar to expand the help menu, and select the corresponding option to jump to the target page:

- **API Documentation**: Contains detailed API integration guides, parameter descriptions, and call examples
- **Product Introduction**: Displays product features, service advantages, and other information to help you understand the platform services in depth

1.3.5 Login Management

The "Login Management" area in the upper right corner of the portal (displaying the current account name) provides theme switching, access to Personal Settings, and logout functions, as follows:

- **Theme switching**: Use the sun/moon icon in the "Theme" section to switch between light/dark display modes
- **Personal Settings**: Click to enter the Personal Settings page, where you can manage Passkey, Two-Factor Authentication (2FA), change your password, and configure other security settings
- **Log out**: Select "Log out" to manually end the current account's login session

Chapter 2 Home

The Home page displays core operational data for your account, showing key information such as payment account balance, payment transaction performance, and transfer business data, helping you quickly understand the overall operational status of your account and manage it efficiently.

> **Chargeback Pending Alert**: When there are chargebacks that require response, the Home page will display a "Chargebacks Pending" prompt. Click to jump to the Dispute Management page to process in time and avoid financial losses due to timeout. When dispute responses are about to expire, the system will also display a reminder on the Home page to help you prioritize urgent disputes.

2.1 Account Fund Overview

This section displays an overview of your account funds, including payment account balance and collection data from each business module.

2.1.1 Currency Balance

Description

Displays the aggregated balance (Total) and per-currency balance list for all currencies under your account, allowing you to quickly view the fund distribution across currencies. Supports expanding each currency to view detailed balances.

Update Note

Currency balance updates when settlement is credited or when a withdrawal is made.

2.1.2 Daily Collection Overview

Description

Displays today's collection data, using transaction currency, with real-time updates. Supports filtering transaction report data by Order Currency.

Metric	Description
Successful Payment Amount	Displays the total amount of successful transactions for the day and the full-day trend, supports switching currencies
Successful Transfer Amount	Displays the total amount of successful transfers for the day and the full-day trend (only shown when transfer service is enabled)
Order Currency Filter	Supports filtering transaction report data by Order Currency, making it easy to view transaction performance for a specific currency

2.2 Payments Overview

The Home page provides a core data overview of the acquiring business, including transaction performance, refunds, disputes, fraud, and other data, helping merchants quickly understand business status and track risk trends. Supports viewing data for today, last 7 days, 30 days, and 12 months, with currency switching support.

Overview Module	Definition
Payments overview	1. Displays transaction data from various dimensions including transaction performance, regional payment distribution, refund and dispute data 2. Core display of daily/monthly successful payment amount values and fluctuation trends 3. Success rate formula: Daily success rate = [Number of successful transactions / (Number of successful transactions + Number of failed transactions)] × 100% (Failed transactions deduplicated by buyer email, excluding high risk blocked orders and orders cancelled by buyers) 4. This metric represents the conversion of payment requests to successful captures at the issuing bank
Refund overview	Displays refund amount and trend changes for the statistical period
Dispute overview	1. Displays dispute data for the current statistical period, including dispute amount, dispute count, and dispute rate, along with fluctuation trends 2. Dispute rate is calculated as "dispute count in the period ÷ transaction count in the period" 3. Displays pre-dispute data including pre-dispute amount, count, and rate 4. Pre-dispute section is only available to merchants who have enabled pre-dispute alerts
Fraud overview	1. Displays total fraud transaction amount, occurrence count, and fraud rate for the statistical period 2. Data comes from transactions marked as fraud by the issuing bank as sent by the card network 3. Shows periodic fluctuation trends for fraud amount, count, and fraud rate to help track current fraud risk status

2.3 Transfers Overview

Description

The Home page provides an overall overview of transfer business data. The “Today” area displays real-time business data for the current day, helping merchants quickly understand the day’s business status. The “Overview” area displays more detailed business statistics, supporting time range filtering to help merchants analyze business trends.

Dashboard Metrics

Metric Name	Description
Successful transfer amount	Total successful transfers within the selected time range
Pending approval transfers	Transfer requests requiring approval from the current user
Rejected transfers	Transfers that were not approved or were rejected by the system

2.4 Issuing Overview

Description

The Issuing overview area displays core transaction data for the issuing business, including recent transaction amounts and card creation metrics, helping merchants quickly understand the status of the issuing business. Supports filtering by time range (last 7 days, 30 days, 12 months) with currency view limited to USD only.

Dashboard Metrics

Dashboard Content	Definition	Update Frequency
Issuing overview - Recent transactions	1. Displays net transaction amount for settled authorizations and their trend changes within the statistical period 2. Transaction amount calculation: Σ(settled authorization transaction amounts), i.e., total settled authorization transactions within the statistical period 3. Authorization-only transactions that have not been captured are not included; does not include fees incurred during transactions, only net transaction amounts; does not include refunds, chargebacks, or other reverse transactions	Data updates automatically on schedule; Last updated shows the actual data update time
Issuing overview - Card creation metrics	1. Displays the number of cards created and their trend changes within the statistical period 2. Used to measure the activity and growth of the issuing business 3. Click "View cards" to jump to the detailed card management page	Data updates automatically on schedule; Last updated shows the actual data update time

Chapter 3 Balance Accounts

Balance Accounts is the core module for managing funds, displaying funding account balance and payment account balance, with functions focused on fund management for each settlement currency. It helps you monitor fund distribution in real-time for fund allocation and risk control.

3.1 Funding Account Balance

Description

The funding account is the fund pool used by merchants for transfers and issuing business. This page displays the total balance and detailed balance by currency for the funding account, supporting multi-currency account management. Supports querying balance transaction details by serial number, time, transaction type, and other conditions.

Steps

1. Go to "Balance accounts > Funding account balance" page
2. View balance information for each currency, click on available balance to view details
3. Switch between "Available balance", "Frozen balance", and "Total balance" for separate queries
4. Filter details by conditions, with data export support

Account Type Description

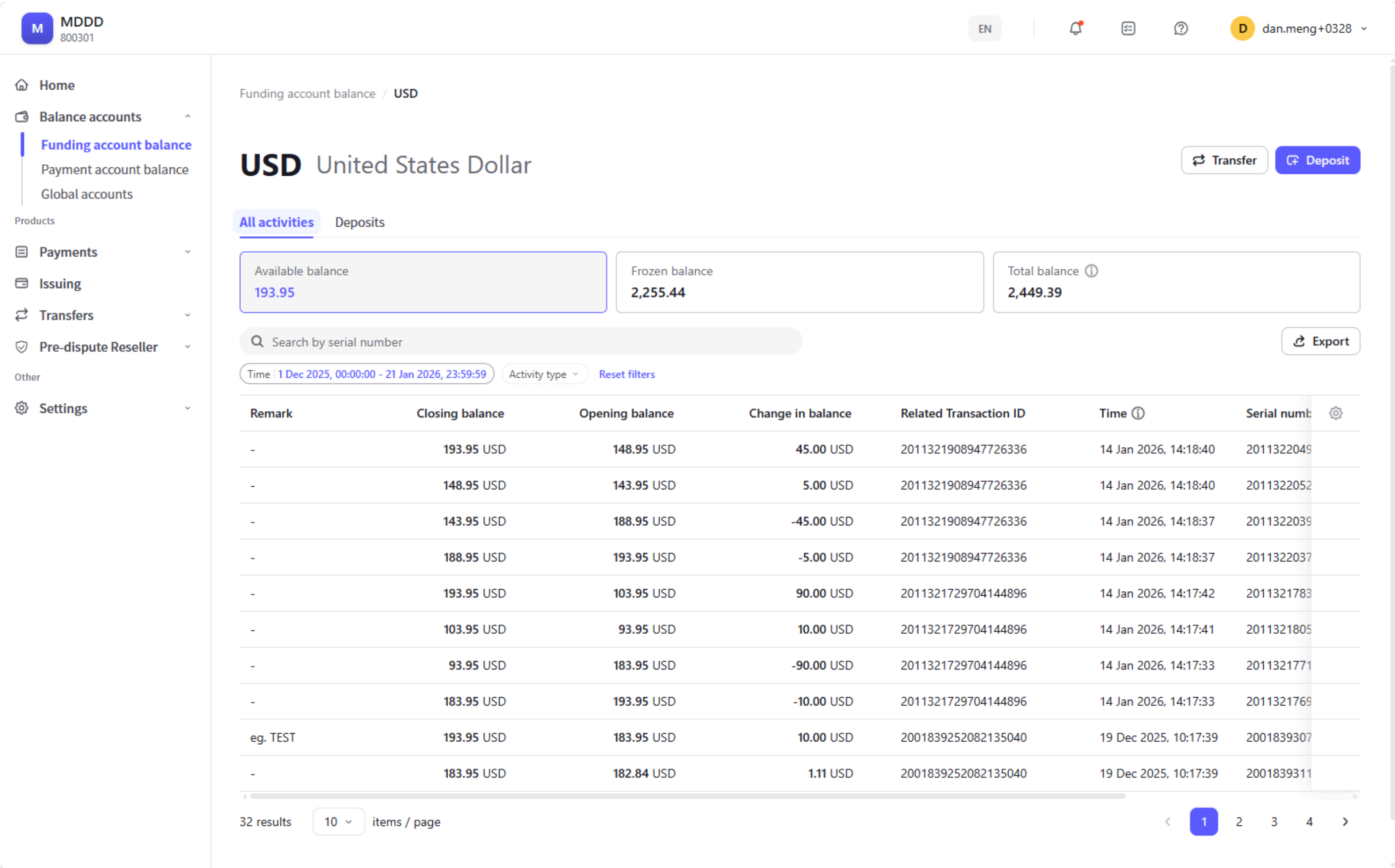
Account Type	Description
Available balance	Balance currently available for transfers
Frozen balance	Balance frozen due to pending transactions or other reasons
Total balance	Available balance + Frozen balance

Balance Account Definitions

Account	Definition	Update Time
Available balance	The amount of funds available in your ONERWAY funding account. Here is important information about available balance: 1. **Definition**: Funds that you can freely use 2. **Components**: - Payment account carryover from payment settlement funds - Funds deposited through ONERWAY online or offline channels - Returned funds from failed transfers - Residual balance from cancelled cards	Real-time update
Frozen balance	Funds in the account that are temporarily unavailable. Although these funds have been processed, they are temporarily frozen for various reasons. Main types of frozen balance: 1. **Temporary freeze during transfer**: When transferring to your bank account, funds are moved from Available balance; they remain frozen until the transfer succeeds. Upon success, the amount is released; upon failure, the funds are returned to Available balance 2. **Risk control freeze**: Funds frozen due to account transaction risk; released after account risk is resolved	Usually updates with fund outflow processing and completion; real-time update
Total balance	Total amount of all funds in the current account, specifically: • **Available balance**: Amount of funds you can actually use • **Frozen balance**: Funds frozen for specific reasons (risk control or transfer) for a certain period or temporarily	Real-time update

Fund Flow Description (Transfer Business)

Process Stage	Description
Funds credited	Deposit application approved → Available balance
Initiate transfer	Available balance → Frozen balance (Processing)
Transfer successful	Frozen balance → Funds disbursed
Transfer failed	Frozen balance → Returned to Available balance



3.1.1 Account Deposit

Description

Deposit funds to your funding account via bank transfer or wire transfer. The deposit process is divided into two steps: first obtain ONERWAY bank account information and complete the external transfer, then submit the deposit application in the system.

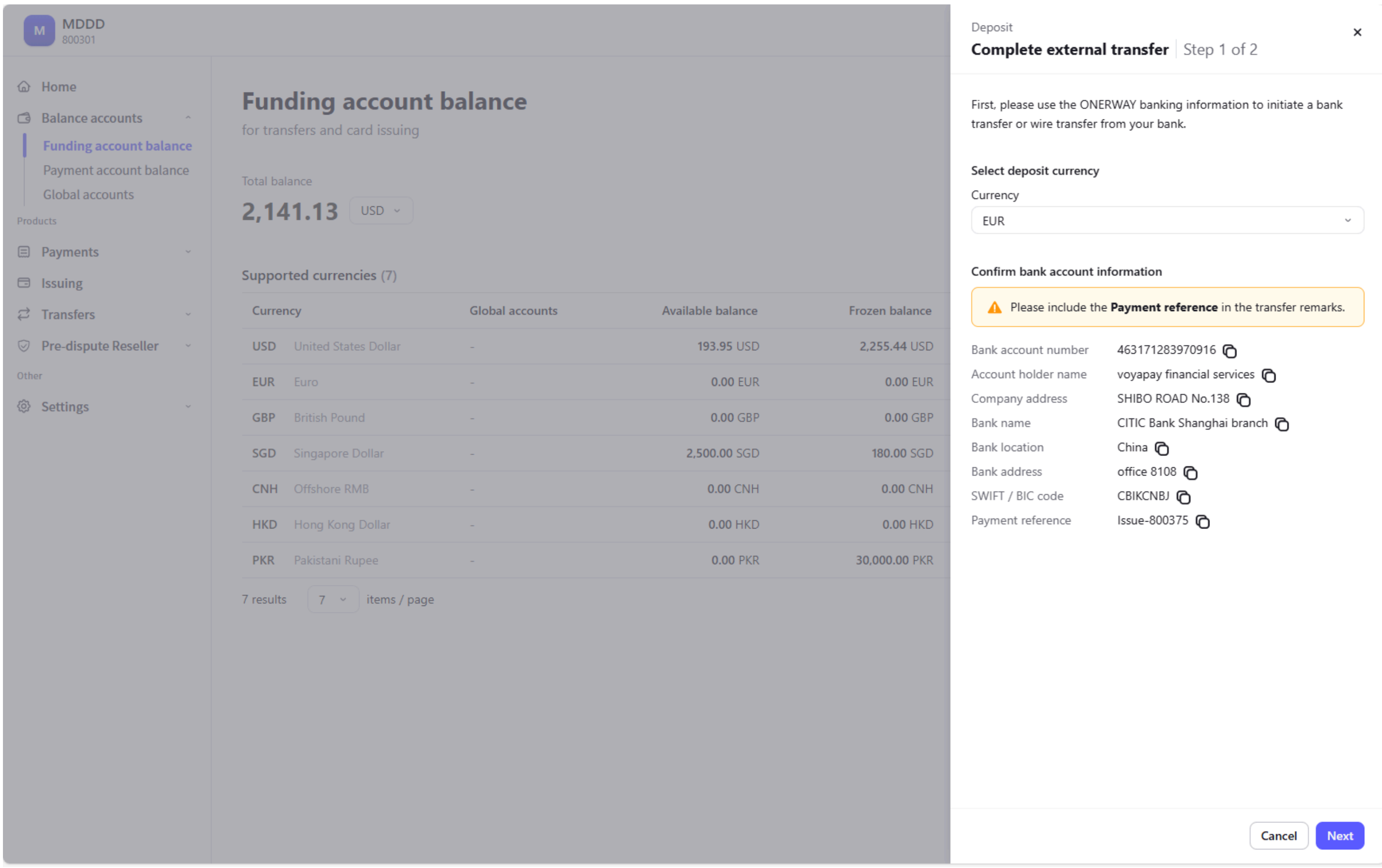
Steps

1. **Complete external transfer**: After selecting the deposit currency, the system will display the corresponding ONERWAY bank account information. Please include the "Payment reference" in the bank transfer remarks, which is the key identifier for the system to recognize and match your deposit

2. **Submit deposit application**: After completing the bank transfer, fill in and submit the deposit application form in the system

Deposit Application Form Fields

Field Name	Type	Required	Description
Payer name	Text input	Yes	Must match the company name on the transfer. Latin characters only.
Deposit amount	Number input	Yes	Enter the actual transfer amount (currency displayed)
Deposit date	Date selection	Yes	Select the actual transfer date
Upload proof of transfer	File upload	No	Supports JPEG, PNG or PDF files (max 10MB). Recommended for faster processing



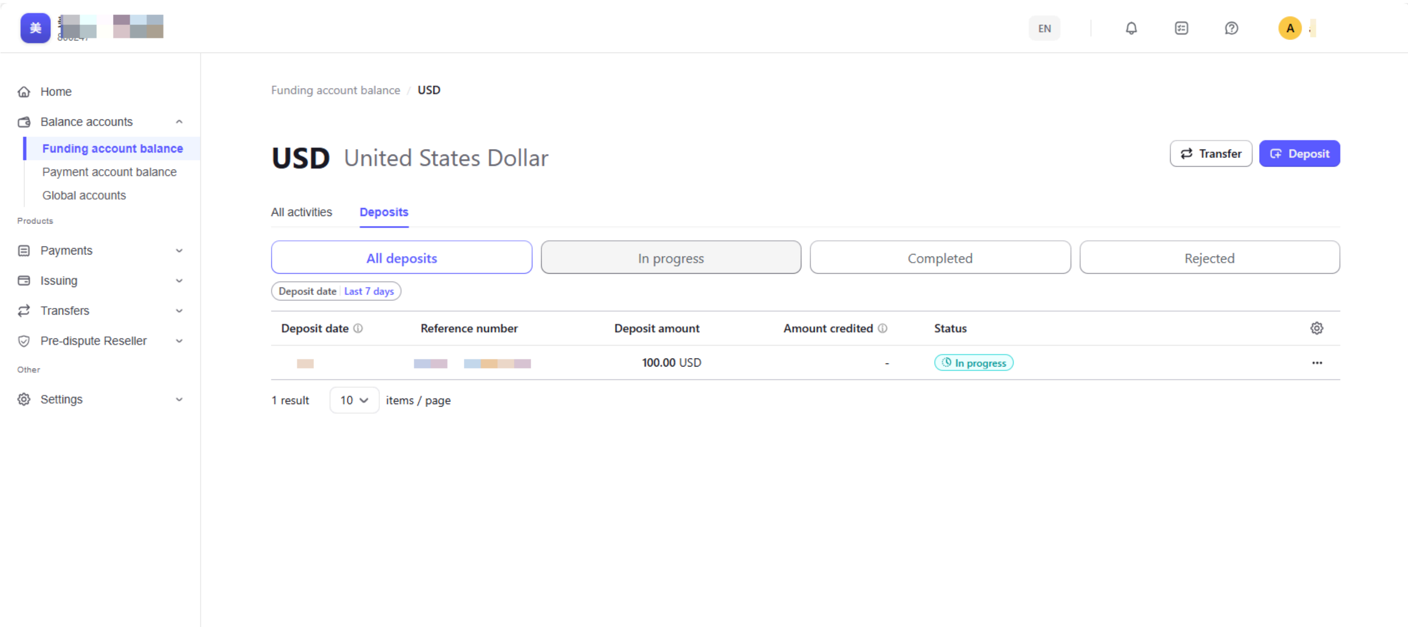
3.1.2 Deposit Records

Description

View deposit records for a specific currency and track the processing status of deposit applications.

Status Filter Tabs

Tab	Description
All deposits	Display deposit records of all statuses
In progress	Deposit applications being processed
Completed	Deposits that have been successfully credited
Rejected	Deposit applications that were rejected



3.2 Payment Account Balance

Description

- Displays balance information for each currency account under the acquiring account, with balances categorized by business type: Acquiring Available Balance, Funds Available Balance, Pending Settlement Balance, Frozen Balance, and Margin Balance
- Supports querying balance transaction details by serial number, time, transaction type, and other conditions

Steps

1. Go to "Balance accounts > Payment account balance" page
2. View balance information for each currency, click on available balance to view details
3. Switch between "Acquiring Available Balance", "Funds Available Balance", "Pending Settlement Balance", "Frozen Balance", and "Margin Balance" for separate queries
4. Filter details by conditions, with data export support

Balance Account Definitions

Account	Definition	Update Time
Acquiring Available Balance	The acquiring funds in your ONERWAY account that have been settled and are awaiting transfer. Here is important information about Acquiring Available Balance: 1. **Definition**: Amount that has been settled and is waiting for transfer 2. **Components**: • Settled transaction amounts (after deducting fees, processing fees, and margin) • Released margin from settlement • Won/reversed disputes from settlement • Refund and dispute settlement deductions • Fee adjustments (e.g., alert fees or other deductions) • Adjustments (positive/negative adjustments due to fee changes)	Settlement day at 00:00 (UTC+8)
Funds Available Balance	Available funds in the funding account for payment and issuing business, including deposited funds, returned funds from failed payments, and residual balance from cancelled cards	Real-time update
Pending Settlement Balance	The amount of funds awaiting settlement in your ONERWAY account. Here is important information about Pending Settlement Balance: 1. **Definition**: Amount awaiting settlement before deducting various fees (includes successful transactions, refunds, disputes, and released margin) 2. **Components**: • Successful transactions • Released margin • Won/reversed disputes • Transaction refunds • New disputes • Transaction fees and margin deducted at settlement • Monthly fees 3. **Settlement cycle**: Standard settlement cycle is T+7 days (calendar days)	Real-time update
Frozen Balance	Funds in the account that are temporarily unavailable. Although these funds have been processed, they are temporarily frozen for various reasons. Main types of frozen balance: 1. **Temporary freeze during transfer**: When transferring to your bank account, funds are moved from Available balance; they remain frozen until the transfer succeeds. Upon success, the amount is released; upon failure, the funds are returned to Available balance 2. **Risk control freeze**: Funds frozen due to account transaction risk; released after account risk is resolved	Usually updates with transfer processing and completion
Margin Balance	A fund buffer mechanism established in your account to manage risk. This is a risk management tool designed to protect the payment processing system from potential financial losses such as chargebacks, refunds, or other liabilities. **Rolling reserve**: 1. A certain percentage (e.g., 10%) of each transaction is retained	Settlement day at 00:00 (UTC+8)

Account	Definition	Update Time
	2. These funds are automatically released after a fixed period (usually 180 days)	
Total balance	Total amount of all funds in the current account, specifically: • **Acquiring Available Balance**: Amount that has been settled and is waiting for transfer • **Funds Available Balance**: Available funds for payment and issuing business • **Pending Settlement Balance**: Amount awaiting settlement before deducting various fees • **Frozen Balance**: Funds frozen for specific reasons (risk control or transfer) for a certain period or temporarily • **Margin Balance**: Risk reserve funds The sum of the above accounts.	Real-time update

3.3 Global Accounts

Description

Global Accounts are virtual accounts that merchants can use for receiving and making payments. To apply for a Global Account, please contact your account manager for assistance. Once enabled, the Global Account and account transaction records will be recorded under this menu module.

Steps

1. Go to "Balance accounts > Global accounts" page
2. Click [Account List] to view account information
3. Click [...] to customize the account nickname via [Edit nickname] button; view more detailed information via [View details] button
4. Click [Account Details] to view account transaction records
5. Click [...] to view specific transaction information via [View details] button
6. Filter details by conditions, with data export support

Chapter 4 Billing Management

Overview

Billing Management is a unified module that consolidates all billing documents, including Account Statements and Payment Statements (Monthly Statements). It enables merchants to obtain all billing documents in one place for financial month-end closing, audit archiving, and internal reconciliation.

Feature Description

1. **Bill Generation**: Bills are automatically generated on a monthly basis, with the option to manually trigger generation
2. **Bill Viewing and Download**: Supports online viewing of bill details and exporting bill files
3. **Bill Classification**: Bills categorized by type for easy lookup

Bill Types

Bill Type	Description	Use Case
Account Statement	Summarizes all financial activities at the account level across acquiring, payout, and issuing	Financial month-end closing, audit archiving
Payment Statement	Monthly acquiring settlement details by currency	Acquiring business financial reconciliation

Operation Steps

1. Navigate to the "Billing Management" page
2. Select the bill type and billing month
3. View or download the required bill file

> **Note:**
>
> - Bills are typically generated on the 1st of each month at 10:00 AM (UTC+8)
> - Multi-currency accounts generate separate bills per currency
> - Bills are critical financial references; please keep them safe
> - Accounts in liquidation will no longer generate new bills
> - When downloading bill files, the remark fields in the downloaded file contain readable business text consistent with what is displayed on the page, making it easy for merchants to directly use for reconciliation and archiving

Chapter 5 Payments

"Payments" is the core business operations center of the merchant portal, integrating full-scenario functions for transactions, settlements, reports, subscriptions, disputes, and risk control. It includes the following core modules to help merchants efficiently complete daily business management:

Module	Description
Transactions	Basic operations entry for daily transactions, supporting transaction queries, transaction data viewing, and full-process management of refunds and refund queries
Payment settlement	Dedicated module for financial reconciliation, where you can view settlement amount, rate, fees, and deposit rate for each transaction, enabling precise fund detail reconciliation
Reports	Operational data monitoring tool, supporting success rate reports and transaction monthly reports to understand business health. Special note: Monthly statement is the core reference for financial reconciliation
Subscriptions	Only for merchants with subscription mode enabled, allowing contract queries and subscription cancellation operations. This is the dedicated management entry for subscription business
Disputes	Dispute handling platform that requires focused attention and timely handling to ensure smooth business progress
Pre-disputes	Paid feature module. Once enabled, you can view new pre-dispute alerts here and quickly initiate refunds to reduce chargeback risk
Notifications of fraud	Query entry for TC40, SAFE fraud events, supporting viewing of new fraud notifications
Blacklists	Merchant self-service risk control tool for adding, managing, and stopping blacklist operations to help with proactive risk management

List Page Interaction Features

All list pages in this chapter (such as Transactions, Refunds, Settlement Details, etc.) support the following interaction features to help you view and operate data more efficiently:

- **Quick Copy**: Hover over copyable fields (such as Transaction ID, Order Number, etc.) to display a copy icon, click to quickly copy the content
- **Row and Column Location**: When hovering, the current row will have a background color prompt, and the list header will display a highlighted divider to help you quickly locate data

> **Note**: These interaction features are automatically enabled on all list pages and require no additional settings

5.1 Transactions

Transactions is the core module for handling the full lifecycle of transactions in the merchant portal, covering transaction queries, status tracking, and refund operation processing.

Payment Aggregated View

The transaction query page has been upgraded to a Payment Aggregated View. In this view, a complete Payment groups together all related transaction records (such as Sale, Refund, etc.) under one aggregated entry, helping you quickly understand the full lifecycle of a payment from initiation to completion.

> **Key Differences from the Previous Transaction Query**
>
> - **List structure differs**: The previous version listed transactions row by row; the new version uses a Payment-level list where each row summarizes one complete payment. Click to enter the detail view and view the Sale, Refund, and other transaction details under it
> - **Status field differs**: The previous primary status column showed transaction-level status (Success/Failed/Processing, etc.); the new version uses Payment-level payment status (Succeeded/Canceled/Redirect/Partial refund/Full refund/Failed, etc.). The transaction-level "Failed" status is no longer shown as a primary Payment-level status. To view individual transaction success/failure results, enter the Payment detail and check the transaction details
> - **Unchanged items**: Refund, export, batch operations, tracking number uploads, and other feature entries, as well as search methods such as transaction ID, merchant order ID, and advanced filters, all remain unchanged

View Structure

The Payment Aggregated View consists of two layers:

Level	Description
Payment Level	Each Payment represents a complete payment, showing key summary information. Click to enter the detail view and view all associated transaction details under this Payment
Transaction Detail Level	Once in the detail view, shows all associated transaction records (Sale, Refund, etc.) under this Payment. Each record includes Transaction ID, type, status, amount, time, and other details

Payment Level Fields

The Payment Level list displays the following key summary fields:

Field	Description
Payment ID	The unique identifier for the Payment aggregated view, in numeric ID format
Order Amount	The original transaction amount of the Payment, displayed in the order currency
Payment Status	The Payment-level status, independent of individual transaction statuses. See "Payment Status Values" below

Payment Status Values

The payment status reflects the overall state of the Payment within the current page lifecycle:

Status	Description
Pending	Payment is pending, waiting for buyer to complete the transaction
Processing	Payment is being processed
Redirect	Payment has been redirected (e.g., to 3DS verification or payment page)
Authorized	Payment is in authorized state (first stage of auth-capture flow, not yet captured)
In progress	Payment is in progress
Succeeded	Payment has been completed successfully
Canceled	Payment has been canceled
Partial refund	Payment has been partially refunded; the buyer has received a partial refund
Full refund	Payment has been fully refunded; the buyer has received the full refund amount
Failed	Payment has failed; the transaction was not completed successfully

> **Note**: The above 10 statuses are the Payment-level payment status values. Contact ONERWAY technical support for clarification if needed.

Usage Guide

1. **Query Methods**:
   - **Quick Search**: Supports the following keywords. The system automatically maps the keyword to the corresponding Payment, then navigates to the associated transaction details:
     - Numeric keywords (pure digits): Payment ID, channel request/response ID, etc. — the system matches against numeric ID fields

    - Text keywords (containing letters/special characters): Merchant order ID, Original merchant order ID, etc. — the system matches against order ID related fields
  - **Advanced Filters**: The following filters operate directly at the Payment level:
    - Existing filters (type, transaction status, payment method, time, card number, email, application, order currency, tracking number, etc.) continue to work as before
    - **Payment Status Filter**: New payment status filter, allowing filtering by Payment-level status (Succeeded/Canceled/Redirect/Partial refund/Full refund/Failed, etc.)
    - **Payment Mode Filter**: New "Payment Mode" filter condition — see the "Payment Mode" section below for details

> **Note**: When entering a transaction ID that does not belong to any Payment (e.g., a standalone refund transaction), the system will directly navigate to that transaction.

Payment Mode

Payment Mode identifies the type of payment method used for a transaction, helping merchants differentiate transactions across various scenarios. This feature is available both as a filter condition and as a list column in the Payment Aggregated View.

Mode	Label	Description
One-off payment	One-off Payment	Standard single payment; the buyer must re-enter payment information for each transaction
Token payment	Token Payment	Buyer's payment information (card number, etc.) is saved as a Token; subsequent transactions can use the Token without requiring the buyer to re-enter payment details
Subscription payment	Subscription Payment	Recurring automatic deduction model, suitable for membership fees, subscription services, and other periodic billing scenarios
Installment payment	Installment Payment	A large payment split into multiple installments; the buyer pays each installment on schedule

How to Use:

1. **Filtering**: Select "Payment Mode" in the advanced filters, check the desired mode(s), and click "Apply" to filter Payments by mode
2. **List Column Display**: Click "More Fields" in the transaction list header, check "Payment Mode" to display it as a separate column in the list

> **Note**: Payment Mode indicates the payment mode used when the merchant initiates a transaction. If no payment mode is specified, this field may be empty or display a default value.

Data Refresh

The data refresh mechanism on the transaction list page has been optimized:

- **Manual refresh button removed**: The page no longer displays a manual refresh button; data is automatically updated by the system
- **Last updated time**: The "Last updated" timestamp displayed at the top of the page reflects the actual data update time (i.e., the time when data was last synced from the backend), rather than the user's local time. When users in different time zones view the same data, the Last updated time reflects the actual data update moment
- **Data timeliness**: Page data is automatically synced by the system at regular intervals; you do not need to manually refresh to get the latest data while staying on the page

Identifier Description

Term	Description
Payment ID	The unique identifier for the Payment aggregated view
Merchant order ID	The unique order identifier passed by the merchant when initiating a payment transaction request, used by the merchant to identify that specific transaction
Original merchant order ID	Refers to the primary or source order ID. When a business order involves multiple sub-transactions (such as multiple payment attempts, subscription renewals, or refunds), all sub-transactions are linked to the same original merchant order ID

Description

1. **Transaction query**: Supports single-record queries by Payment ID, Transaction ID, Merchant order ID, card information, or email (e.g., xxx@xxx.com); also supports batch filtering by type, status, payment method, payment mode, time, etc. Supports file download and batch query by order ID / Transaction ID

2. **Status and detail tracking**: Real-time viewing of transaction and refund processing results, failure reasons, and transaction/refund details (including buyer payment info, billing info, Refund ARN)

3. **Transaction operations**: Supports initiating single or batch refunds, and uploading tracking numbers to supplement transaction-related information

5.1.1 Transactions

Transactions is the core sub-function of the Transactions module, supporting the following features:

1. **Transaction query**: Single or batch query of transaction details; click on a transaction to view transaction details

2. **Customer support assistance**: Access buyer payment info and billing info in transaction details for efficient handling of buyer complaints

3. **Page customization**: Customize which fields to display in the list and manually adjust field positions

4. **Response lookup**: When a transaction fails, you can quickly view the Code and Msg in the transaction details. Click "Response list" to look up detailed descriptions and handling suggestions

Transaction Query Guide

Quick Search

Supported fields: Payment ID, Transaction ID, Merchant order ID, Original merchant order ID, Channel Request/Response ID

Advanced Query

1. **Type**: One of the filter conditions for transaction queries, supporting filtering by specific transaction types. Can also be used as a prerequisite for precise queries. Available types and descriptions:
    - **Sale**: Direct payment transaction
    - **Card binding**: Card binding process (only completes card binding without actual charge, facilitating subsequent quick payments)
    - **Authorization**: First stage of authorization-capture mode, freezes buyer's funds without actual charge
    - **Capture**: Second stage of authorization-capture mode, actual charge of authorized amount
    - **Void**: Cancellation operation in authorization-capture mode, releases frozen funds, cancels authorization
    - **Reversal**: Local rollback when an exception occurs before transaction is actually submitted to payment channel
    - **Refund**: Return of funds from successful transactions
    - After selecting target transaction types, click "Apply" to filter corresponding transactions
2. **Status**: Transaction status defaults to "All" and can filter specific transaction types. Can also be used as a prerequisite for precise queries. Available statuses and descriptions:
    - **Successful**: Transaction confirmed successful
    - **Processing**:
        1. Buyer has made payment, fund capture not yet complete
        2. Refund is being processed, refund results typically take 1-2 days
    - **Pending**: Order is still being processed, waiting for buyer to complete payment
    - **Failed**: Transaction confirmed failed
    - **Cancelled**: Buyer cancelled payment, transaction not completed

- **Redirected**:
  - Card payment: Buyer has been redirected to 3DS verification page, waiting for verification completion
  - Local wallet: Buyer has paid, waiting for bank to return fund results, typically takes 3-7 business days

3. **Payment method**: One of the filter conditions for transaction queries, with the following functions and operations:
   - Option display: When expanded, shows all payment methods you have enabled (e.g., Visa, Mastercard, Discover, etc.)
   - Filter rule: Only 1 payment method can be selected at a time
   - Operation: After selecting the target payment method, click "Apply" to filter all transactions for that payment method; this condition can also serve as a prerequisite for precise queries
   - Digital wallet display: When buyers pay using digital wallets like Apple Pay or Google Pay, the list shows the wallet icon along with the linked card's brand logo and last 4 digits. Hover to see explanation: The icon indicates the wallet used by the customer; the card brand icon and last 4 digits show the card linked to that wallet
4. **Time**: Time range filter condition for transaction queries, with maximum query range of 90 days. Operation method:
   - Quick time selection: Click "Today", "Last 7 days", "Last 30 days", or "Last 90 days" buttons to quickly select time ranges
   - Custom time range: Manually select start date and set specific hours/minutes/seconds for any time period
   - Operation: After selecting time range, click "Apply" to filter transactions within that time period
5. **Card number**: Enter card number information in the input field to filter transactions. Supports the following input formats:
   - Last 4 digits only (e.g., 4242): Query by last 4 digits of card number
   - Masked card number (e.g., 411111******4242): The system automatically identifies the first 6 and last 4 digits, querying with both conditions combined
   - Click "Apply" to filter transactions associated with the corresponding card

> **Note**: Full card numbers, last 4 digits, or masked card numbers are supported. The system does not send full card numbers to the server or log them. If the input format cannot be recognized, the system will prompt the correct format.

6. **Email**: Precise filter condition for transaction queries. Enter the complete buyer email (supports buyer shipping or billing email) in the input field, click "Apply" to filter all transactions associated with that email
7. **Transaction application**: Manually select the target application name, click "Apply" to filter transactions for the target application
8. **Order Currency**: Filter by transaction currency. Click the dropdown to select the target currency (e.g., USD, EUR, GBP) and click "Apply" to filter transactions settled in that currency
9. **Tracking number**: Filter by shipping tracking number status. Select from:
    - **Uploaded**: Transactions with tracking numbers already uploaded
    - **Pending upload**: Transactions without tracking numbers uploaded yet
10. **3DS Initiated**: Filter by whether 3DS verification was initiated for the transaction. Select from:
    - **Yes**: Transactions where 3DS verification was initiated
    - **No**: Transactions where 3DS verification was not initiated
11. **Payment Mode**: A filter condition for transaction queries, supporting filtering by payment mode. Available values:
    - **One-off**: One-time payment transaction
    - **Token**: Token-based payment, using a saved card token for payment
    - **Subscription**: Subscription-based recurring payment
    - **Installment**: Installment-based payment split into multiple periods
    - How to use: Check the desired payment mode(s) and click "Apply" to filter. Payment Mode can also be displayed as a list column — check it under "More Fields" in the column header

> **Note**: Payment Mode is also available as an optional list column. You can enable the Payment Mode column in the "More fields" option in the list header.

Transaction Details

Transaction details is the information summary page for a single transaction, helping you obtain transaction failure reasons, buyer payment information, and other content to assist with transaction issues. Here is a detailed introduction:

Entry: Click anywhere on a transaction to enter, or click the "Action" button on the right and select "View details".

The page contains 8 information sections:

Section	Content
Transaction basic info	Displays order amount, Payment ID, payment method
Payment events	Contains all transaction event types, including forward transactions (e.g., Sale, Authorization, Capture) and reverse transactions (e.g., Refund, Void)
Payment details	Displays payment type, transaction amount, issuing bank
Risk insights	Displays 3DS verification information, ECI, device IP, User agent, pre-dispute alerts, and fraud notifications
Merchant details	Displays transaction application, App ID, product information, and integration method
Timeline	Records time points for each transaction stage (e.g., "Sale pending", "Sale processing", "Sale payment successful")
Billing address	Shows billing information filled in by the buyer at checkout (name, email, phone, address, etc.)
Shipping address	Shows shipping address information filled in by the buyer. Displays blank if you did not send this information

Transaction details is the core information support tool for merchants handling transaction-related issues:

1. **Customer complaint order identification**: When merchants encounter buyer complaints but cannot identify the corresponding order, they can communicate with the buyer to obtain amount, transaction date, card type, card number, billing information, etc., and match this with corresponding sections in transaction details (e.g., transaction basic info, billing address) to quickly locate the target order
2. **Transaction risk assessment**: To assess transaction risk, refer to the Risk insights section in transaction details, using 3DS verification results, ECI values, device information change frequency, and other data to help assess transaction risk level

This information helps merchants efficiently resolve customer complaints and verify transaction risks, serving as key reference for handling various transaction issues.

Transaction Failure Reason

This feature provides merchants with quick access to transaction failure reasons. Operation process:

1. **View failure reason**: On the transaction details page, directly view the Code and Msg for the current transaction
2. **Quick open response list**: Click the "Response list" button to quickly open the response code query page

3. **Response list query**: Click "Response list", enter the Code in the search box to quickly query detailed explanations (with multi-language descriptions) and handling suggestions for that response

New Transaction Detail Fields

When entering a Payment's detail to view transaction details, the following new fields are available on the individual transaction detail page for troubleshooting and reconciliation:

Field	Description
ARN (Acquirer Reference Number)	Reference number generated by the card scheme or acquirer, useful for querying transaction status with issuing banks or card networks
Code	Code in the transaction response, helping to identify the transaction result or cause of failure
Msg	Message in the transaction response, used together with Code for diagnosis

> **Note**: ARN is only available for card payment transactions (Visa, Mastercard, etc.) and is not returned for local wallet payment methods. Code and Msg can be viewed both in the transaction detail list and on the transaction detail page. Click "Response List" for detailed explanations and handling suggestions.

Data Export

> **Export note**: Transaction and refund export instructions and field descriptions are consolidated in 5.1.3 Transaction Export.

Customize List and Field Position Adjustment

The Transactions page supports customizing list display information as needed, and manually adjusting field positions:

1. **Edit columns**
   - Default display: "Time, Order amount, Type, Status, Payment method" fields
   - Available fields include: Transaction ID, Merchant order ID, Channel Request/Response ID, Currency, Tracking number, 3DS Initiated, and more
   - Steps: Click the settings button in the upper right corner of the list, open the "Edit columns" panel, check fields to display (uncheck to hide), to configure list display as needed; click reset button to restore list sorting and display to default state.
2. **Adjust field position**
   - Field positions can be adjusted in both the transaction list and the Edit columns panel
   - Steps:

- Transaction list: Move your mouse to the column header of the target field, hold left mouse button and drag the column to the desired position, release to complete the adjustment
- Edit columns panel: Drag the button in front of a field in the Edit columns panel, hold the button and drag the field to the desired position, release the button, and the field position in the transaction list will be adjusted immediately

Batch Operations

The Transactions page supports batch operations, suitable for centralized processing of multiple transactions (e.g., multiple refunds, large data queries). The operation entry is the action button in the upper right corner of the page:

Batch query

1. Click "Transaction lookup (file upload)", download the template file

> **Note:** The template file is regularly updated. Please re-download the latest template each time.

2. Fill in Merchant order IDs/Transaction IDs to query according to the template format
3. Upload the completed file and submit for processing to batch retrieve transaction information

> **Note:** Do not delete the first row highlighted in yellow

Batch refund

1. Click "Batch refund (file upload)", download the template file

> **Note:** The template file is regularly updated. Please re-download the latest template each time.

2. Fill in Merchant order IDs/Transaction IDs to refund according to the template format
3. Upload the completed file and submit for processing to complete batch refund
4. Go to "File Center" > "Upload center" to view refund operation results
5. Download (Download error report) to view reasons for failed refunds

> **Note:** Pre-authorization/card binding/transaction IDs and subscription contract IDs are not supported for batch refunds; after batch refund is submitted, you can track refund results in Refunds

Upload shipping information

1. Click "Upload shipping information", download the template file

> **Note:** The template file is regularly updated. Please re-download the latest template each time.

2. Find your shipping carrier in sheet2 'Carrier description' of the template file and copy it
3. Fill in Transaction ID, shipping carrier, and tracking number according to the template format
4. Upload the completed file and submit for processing to batch upload shipping information
5. Go to "File Center" > "Upload center" to view upload results
6. Download the file to view reasons for upload failures

> **Note:** The shipping carrier should be written according to Column A 'Carrier description' in sheet2 of the template file, with matching case. If your shipping carrier is not in the carrier list, contact us to add it; do not delete the first row highlighted in yellow

5.1.2 Refunds

Overview

Refunds is the refund information management section under Transactions. Note: This section does not support directly initiating refund operations. Its core function is to track refund processes and query results. Specific features include:

- **Refund status tracking**: Real-time view of each refund's current progress
- **Refund result query**: Filter refund records by Refund ID and Original merchant order ID to obtain final processing results
- **Refund proof retrieval**: Access complete refund information and proof in refund transaction details to assist merchants with refund-related follow-up matters

Refunds Operation Guide

Initiating Refunds

Merchants can choose from the following 3 refund operation methods based on their business scenarios:

(1) Initiate refund via ONERWAY portal (for manual processing of single/batch refunds)

Operate through the system portal interface with intuitive process, supporting single or batch refunds:

Single refund:

1. Find the target transaction in the Transactions list
2. Click the "Action" button on the right side of the transaction, select "Refund"

3. Enter refund amount (Note: only numbers allowed; amount cannot exceed transaction amount; KRW/JPY do not support decimals; refund currency defaults to order currency)

4. Select refund reason (optional):
   - Negotiated refund
   - Duplicate purchase
   - Other (need to fill in specific reason, max 100 characters)

5. Confirm information is correct and click “Confirm refund”

> **Note**: Refund source will be automatically identified by the system as “Merchant portal (MERCHANT)”. Refund reason is optional and can be used for subsequent reconciliation and analysis

Batch refund:

1. In the upper right corner of the Transactions list, click “Action”, select “Batch refund”, download the template file

2. Fill in Merchant order IDs/Transaction IDs, refund amounts, and refund reasons (optional) according to the template format (Note: pre-authorization IDs, card binding IDs, subscription contract IDs are not supported)

3. Upload the completed file and submit for processing

4. Go to “File Center” > “Upload center” to view refund operation results

5. If some orders fail to refund, download (Download error report) to view reasons

6. After batch refund is submitted, track each order’s refund result in “Refunds”

(2) Initiate refund via your own store backend (for merchants integrated with third-party e-commerce platforms like Shopify)

If your store is integrated with a third-party e-commerce platform like Shopify, no need to log into the ONERWAY portal:

Initiate refunds directly in your store backend (e.g., Shopify backend), and the system will automatically sync refund requests to ONERWAY. No need to repeat operations in the ONERWAY portal.

(3) Initiate refund via API (for automated refunds / self-built site merchants)

Complete operations by calling the refund API without logging into the portal, suitable for automated refund scenarios or self-built site merchants:

- If you are a self-built site merchant: Integrate with ONERWAY’s refund API to implement automated refunds. For API parameters and call examples, see API Documentation

- If you are integrated with a third-party e-commerce platform: The platform has already completed API integration by default; just operate through your store backend (i.e., method 2)

Refund Status Description

Below are the meanings of each refund status on the "Refunds" page and corresponding actions/notes:

Status	Description
Pending review	Merchant has submitted refund application, awaiting platform staff review; refund applications are typically reviewed within 8 hours of submission
Review rejected	Refund application did not pass review, commonly seen in scenarios where merchants requested cancellation; contact platform support team for specific rejection reasons
Refunded	Refund operation completed, funds returned to issuing bank according to rules
Failed	Refund process was not executed successfully. View failure reason in "Refund details" **Fund impact**: Failed refunds do not deduct merchant account funds, but consume the order's refundable quota (e.g., for a $10 order with $1 refund requested, if failed, actual funds are not deducted, but remaining refundable quota is $9) **Re-refund notes**: If you need to re-initiate a refund, contact platform support team to confirm if supported (some failure reasons do not support/recommend re-refund)
Processing	Refund request has been submitted to bank for processing, typically returns final result within 1-2 days
Cancelled	**Active cancellation**: Merchants can actively cancel refund applications in pending review status **Cancellation after failure**: If "insufficient balance" prompt appears when re-initiating refund after failure, contact platform support team to cancel the failed refund and try again
API refund error notes	If error occurs when initiating refund via API and no corresponding refund order record exists in ONERWAY portal: - First check the error message returned by the API and troubleshoot based on the prompt - If error message does not clarify the cause, contact platform support team for assistance

Refund Query and Download

On the "Refunds" page, you can precisely locate target refund orders through quick search + multi-dimensional filtering:

(1) Quick Search

In the search box at the top of the page, directly enter any of the following keywords to quickly query:

- Refund ID
- Original merchant order ID

- Merchant order ID

(2) Multi-dimensional Filtering

Combine filter conditions on the page to precisely filter refund orders meeting requirements. Supported filter dimensions include:

Basic filters:

1. Refund status: Select "Pending review / Review rejected / Refunded / Failed / Processing / Cancelled"
2. Refund time: Supports "Today / Last 7 days / Last 30 days / Last 90 days" quick selection, or custom start time, maximum 90 days per query
3. Refund requested at: Supports "Today / Last 7 days / Last 30 days / Last 90 days" quick selection, or custom start time, maximum 90 days per query
4. Original transaction payment method: Filter by payment method

More filters (click to expand):

1. Original transaction application: Filter by transaction application
2. Email: Precise query by buyer's shipping or billing email

Refund Information Fields

The refund list also includes the following information fields to help you understand refund details:

- **Refund Source**: Displays the originating channel of the refund
  - Operation portal (MANAGEMENT): Forced refunds initiated by platform operations staff
  - Merchant portal (MERCHANT): Refunds actively initiated by merchants in the portal
  - System automated (INTERNAL): Refunds automatically triggered by system rules (such as pre-dispute timeout)
  - API (OPEN_API): Refunds initiated via API interface
  - Platform sync: Refunds synced from website building platforms (such as Shopify, ShopLine, etc.)
- **Refund Reason**: Records the specific business reason for the refund
  - Test refund: Refunds for test orders from operations
  - Customer complaint: Refunds initiated due to customer complaints
  - Pre-dispute merchant refund: Refunds actively initiated by merchants after receiving pre-dispute alerts
  - Pre-dispute timeout, auto-refunded: System automatic refunds when pre-disputes are not processed within 24 hours
  - Negotiated refund: Refunds after merchant-buyer negotiation

- Duplicate purchase: Refunds due to duplicate purchases
- Other: Other reasons (merchants can fill in custom reasons)

> **Note**: Refund source and refund reason fields are by default in [Edit columns]. To display in the list, click the column settings button in the upper right corner of the list and check the corresponding fields

(3) Filter Example

To find "refund failed orders in the last 7 days":

1. Click "Refund requested at", select "Last 7 days"
2. Click "Refund status", select "Failed"
3. Filter conditions take effect automatically, page displays orders meeting conditions

(4) Download

> **Export note**: Refund export instructions and field descriptions are consolidated in 5.1.3 Transaction Export under Refund Export.

Refund Details

(1) How to Access Refund Details Page

In the "Refunds" list, you can open the target refund's details page in 2 ways:

1. Find the corresponding refund order, click the "Action" button on the right, select "View details"
2. Directly click any information area of the refund in the list (e.g., refund amount, Refund ID) to quickly open the details page

(2) Refund Details Page Information and Uses

The details page integrates complete information for the refund, divided into three sections:

1. **Refund information**: Contains the following
    - Refund ARN
    - Review time
    - Refund requested at
    - **Refund Source**: Displays the originating channel of the refund (such as Merchant portal, API, Platform sync, System automated, etc.)
    - **Refund Reason**: Displays the specific business reason for the refund (if provided)

2. **Original transaction**: Covers original transaction’s Transaction ID, Merchant order ID, amount, transaction application, etc.

3. **Customer information**: Shows buyer name, payment method, masked card number, billing email, etc.

This information helps merchants quickly verify refund details and efficiently answer buyer inquiries about “refund progress” and “transaction information verification”. Through the Refund source and Refund reason fields, you can also better analyze refund trends and optimize business processes.

5.1.3 Transaction Export

After filtering on the Transactions page, click the Export button and select an export format in the dialog:

- **New format**: Fields in current merchant portal
- **Legacy format**: Fields in previous merchant portal

After confirming the export, go to the File Center to download the transaction data as an Excel file.

> **Timezone Note**: Time fields in exported files are dynamically displayed according to the timezone selected in your merchant portal. The file header’s time column will indicate the timezone (e.g., “Transaction time (UTC+8)”), and time values are output after conversion to the corresponding timezone, no longer fixed at UTC. This makes it easier to perform reconciliation and data analysis in your local time.

Transaction Export Fields

Field	Description
Merchant No.	Unique merchant identifier
Merchant order ID	Order ID used by the merchant to identify the specific transaction
Transaction ID	Unique identifier of an individual transaction under a Payment
Payment ID	Unique identifier of the Payment aggregated view
Transaction amount	Transaction amount and currency
Transaction currency	Transaction currency
Transaction fee	Transaction fee amount and currency
Transaction time	The specific time when the transaction occurred
Transaction status	Transaction status description
Response code	Response code returned by the issuing bank
Response message	Response message returned by the issuing bank
Refund status	Refund status description
Payment method	Payment method used by the buyer
Card number	Masked payment card number
Cardholder name	Cardholder name
Merchant custom fields	Custom text fields passed by the merchant when creating the order

Refund Export

After filtering on the Refunds page, click the Export button to initiate the refund data export. After the export is complete, go to the File Center to download the refund data as an Excel file.

> **Timezone Note**: Time fields in exported files are dynamically displayed according to the timezone selected in your merchant portal, making it easier to perform reconciliation and data analysis in your local time.

Refund Export Field Description

Field	Description
Merchant No.	Unique merchant identifier
Merchant order ID	The original order ID in the merchant system
Refund ID	Unique refund identifier generated by ONERWAY
Refund amount	Refund amount and currency
Response code	Response code returned by the issuing bank
Response message	Response message returned by the issuing bank
Refund time	The specific time when the refund occurred
Refund currency	Refund currency
Refund reason	Refund reason

5.2 Payment Settlement

Payment settlement is the core function module focusing on transaction settlement and transfer management, containing four sub-sections: Settlement details, Settlement batches, Settlement transfers, and Bank accounts. Its core function is to provide merchants with query services for transaction settlement and transfer information, serving as the main reference section for financial reconciliation.

> **Export File Timezone Note**: All exported files containing time fields from the Payment Settlement and Balance Accounts modules now dynamically display times according to the merchant’s selected timezone. The time column headers in exported files will indicate the timezone (e.g., “Time (UTC+8)”), and time values are converted accordingly, no longer fixed to UTC.

Description

Module	Description
Settlement batches	Supports precise query by "Settlement batch ID, Transfer ID", or filtering by "Settlement date, Settlement currency, Payment type, Settlement status"; supports batch data download
Settlement details	Displays settlement details for each transaction (including fees, actual revenue, etc.)
Settlement transfers	Displays merchant account transfer records and details (including payee, payment amount, estimated received amount, etc.); supports precise query by "Transfer ID, Batch ID, Merchant reference", or filtering by "Creation time, Split status, Transfer time, Transfer method"
Bank accounts	Displays bound receiving account details (including account holder, account number, currency, region, SWIFT/BIC code, etc.) and account status

5.2.1 Settlement Batches

Overview

Settlement batches process transactions within a settlement cycle together and settle them to Available balance. Here are details about settlement batches:

1. Automatically processed according to your settlement cycle (daily, weekly, or monthly)
2. Different payment methods within a cycle are settled separately
3. Different settlement currencies within a cycle are settled separately
4. All completed transactions within the settlement cycle (including transactions, refunds, chargebacks, released deposits)
5. Settlement batches affect when funds become available
6. One settlement batch contains multiple settlement detail records

Settlement Batches Operation Guide

Query and Download:

1. Access via left menu Payments > Payment settlement > Settlement batches
2. Filter conditions: Settlement date, Settlement currency, Payment type, Settlement status
3. Query up to 90 days of data at once. To view earlier batches, delete end date and select earlier start date
4. Filter by your available settlement currencies
5. Business type refers to payment method for separate card/local payment queries
6. Filter by settlement status
7. After query, click download button in upper right corner, go to "File Center" to retrieve document

Settlement Status Description:

Status	Description
Settlement successful	Settlement complete, funds available, awaiting transfer/withdrawal
Transfer successful	Funds have been transferred
Transfer failed	Uncommon status, may be due to expired documents or other reasons; contact ONERWAY support team
Processing	Funds are being transferred; status updates to successful/failed after completion

Edit Columns and Field Position Adjustment

The Settlement batches page supports customizing list display information as needed, and manually dragging fields to adjust positions.

5.2.2 Settlement Details

Settlement details are detailed financial records of transactions processed in your ONERWAY account, containing the following key information:

1. Amount and currency of each transaction
2. Transaction time and settlement date
3. Transaction type (sale, refund, adjustment, etc.)
4. Transaction status (successful, failed, pending)
5. Transaction fee breakdown (fees, processing fees, deposits)

Settlement Details Operation Guide

Query and Download

1. Access via portal Payments > Payment settlement > Settlement details
2. Filter conditions: Settlement date, Transaction date, Transaction Completion Time, Business type, Transaction type, Status
3. Query up to 90 days of data at once. To view earlier settlement data, delete the end date and select an earlier start date. To reconcile a full month’ s transaction fees, select a full month in transaction date
4. Business type refers to payment method, allowing separate queries for card payments and local payments (local wallets)
5. Transaction type can filter sale, refund, chargeback, released deposit, etc. to view different settlement details

6. Transaction status can filter successful or failed transaction settlements
7. Split status is rarely used; only for certain merchant business requirements
8. After query, click download button in upper right corner. Once download is complete, go to "File Center" to retrieve the document

Components

1. **Settlement amount / Net amount**: Actual amount after deducting various fees from transaction amount
2. **Fee breakdown**: Rate, fees, processing fees, deposit ratio, deposit, Shopify platform fee, etc.
3. **Dates**: Transaction date, completion date, settlement date, etc.
4. **Settlement batch ID**: Settlement batch the transaction belongs to
5. **Order IDs**: Transaction ID, Merchant order ID, Original merchant order ID, etc.
6. **Payment method**: Card type, payment method, card BIN country, etc.
7. **Website info**: Transaction domain, App ID, platform, etc.

Edit Columns and Field Position Adjustment

The Settlement details page supports customizing list display information as needed, and manually dragging fields to adjust positions.

5.2.3 Settlement Transfers

Settlement transfers withdraw funds from merchant Available balance to the merchant’s receiving account, providing query entry for transfer records and details for financial reconciliation.

Main Components

1. **Dates**: Includes Creation time and Transfer time. Creation time is when the transfer order was generated; Transfer time is when processing completed. Creation time is typically earlier than Transfer time
2. **Transfer status**: 3 main statuses representing different transfer processing stages:
    - **Successful**: Transfer complete, payment successful
    - **Failed**: Transfer failed; contact us if you have questions about the reason
    - **Processing**: Transfer in progress; status updates to successful or failed after completion
3. **Payment amount**: Amount payable, typically equal to total Available balance for the period; not equal to final received amount

4. **Estimated amount received**: Amount you expect to receive, after deducting transfer fees and other charges

5. **Transfer details**: Detailed information including FX rate, fee breakdown, receiving account info, and timeline. For additional fee adjustments:

    - **Other amount**: Specific amount of adjustment fees; extra deductions or returns are typically shown here

    - **Transfer description**: Description of fee adjustment reason

Query and Download

1. Access via left menu Payments > Payment settlement > Settlement transfers

2. Filter conditions: Creation time, Transfer status, Transfer time, Transfer method

3. Query up to 90 days of data at once; to view earlier data, select new start time

4. After query, click download button in upper right corner, go to "File Center" to retrieve document

5.2.4 Bank Accounts

View details of currently bound receiving bank accounts (including account holder name, account number, currency, etc.) and account status, helping merchants confirm receiving account information for settlement funds.

Steps

1. Go to "Payments > Payment settlement > Bank accounts" page

2. View relevant information

3. To add or change settlement account, contact our support team

5.3 Reports

Overview

Reports is the core function section for data display and financial assistance, containing three sub-modules: Payment performance, Transaction reports, and Monthly statement. It is an important data support tool for merchants to understand business dynamics and complete financial-related work:

- **Payment performance**: Displays daily transaction data (e.g., payment success rate, transaction volume, etc.)

- **Transaction reports**: Provides monthly transaction data

- **Monthly statement**: Displays monthly financial reports for the account

This section covers daily operations and financial dimensions, providing reference for business analysis and assisting with financial reconciliation.

5.3.1 Payment Performance

Description

Data analysis tool displaying daily transaction success, positioning success rate fluctuations by different dimensions (date, currency, payment method), providing data reference for daily operations:

- **Multi-dimensional data filtering**: Supports data split by "month, currency, payment method" for specific dimension transaction performance
- **Daily transaction monitoring**: Real-time view of daily successful transaction amount, count, and success rate for quick fluctuation awareness
- **Operations reference**: Assists in evaluating payment process smoothness, providing data support for optimization

Components

1. **Transaction time**: Filter by month to view daily success rate data within the month
2. **Daily successful amount**: Total amount of successful transactions for the day (when "All currencies/payment methods" selected, amount shown in USD)
3. **Daily successful transaction count**: Number of successfully completed transaction orders for the day
4. **Daily transaction success rate**: Ratio of successful transactions to valid transactions for the day

Query Steps

1. Go to "Reports > Payment performance" page
2. Default displays daily transaction data for the past 12 months; filter by transaction date, currency, payment method, or transaction application
3. Data updates every 15 minutes

> **Note:** Currency/payment method amount display: When "All" is selected, amounts are converted to USD, but this conversion rate differs from settlement rate; success rate report is only a reference tool for daily transaction success rate and cannot be used for reconciliation

5.3.2 Transaction Reports

Description

Transaction reports is the monthly transaction data analysis tool under Reports, primarily displaying monthly business data for transactions, chargebacks, fraud, and refunds.

Supports multi-dimensional filtering by transaction month, currency, transaction application, etc., helping merchants intuitively understand monthly business dynamics.

> **Note:** This report data is suitable for business analysis reference. Not recommended for financial reconciliation due to non-financial data standards.

Report Core Content

- **Transaction overview**: Summarizes monthly successful transaction count, total amount, and chargeback/refund situation
- **Detail display**: Statistics by payment method dimension, intuitively showing transaction data for different payment methods

Key Transaction Metrics

Metric	Description
Successful count	Monthly successful transaction count, using order generation time as statistical basis; updates with transaction status changes (e.g., order generated Dec 31, completed Jan 1, counted in December data)
Successful amount	Total amount of monthly successful transactions, using order generation time as statistical basis
Chargeback count	Number of new chargebacks in the month, counted by chargeback date
Chargeback amount	Total amount of monthly chargeback transactions, counted by chargeback date
Chargeback rate	Chargeback count / Successful count
Refund amount	Total amount of refunds requested and successfully completed in the month, counted by refund request/creation time
Refund rate	Refund amount / Successful amount, calculated using monthly successful refund amount and monthly successful transaction amount

Query Steps

1. Go to "Reports > Transaction reports" page
2. Default displays 12 months of transaction monthly reports; filter by transaction month, currency, or transaction application
3. Update time: Daily at 07:50 (UTC+8)

5.3.3 Monthly Statement

Description

Monthly statement summarizes all financial activities within the month, displaying monthly statements with time filtering and download support:

1. Provides statistics and details for settlement revenue, transactions, fees, refunds, and other financial events
2. Statements generated by currency; for multiple settlement currencies, reconcile separately by currency
3. Typically generated starting at 10:00am (UTC+8) on the 1st of each month

Steps

1. Go to “Reports > Monthly statement” page
2. Select month
3. Download required statement

> **Notes:**
>
> - Statements are important documents for financial reconciliation, please keep them safe
> - If an account has entered the liquidation and cancellation process, no new monthly statements will be generated

5.4 Subscriptions

Overview

The Subscriptions module provides contract subscription query and management functions, helping merchants clearly understand all subscription contract statuses. It is the core information entry for managing subscription services.

Description

1. **Subscription query**
    - **Quick search**: Enter “Contract ID” or “Merchant customer ID” in the top search box to quickly locate target contracts
    - **Multi-dimensional filtering**: Supports precise filtering by “Customer email”, “Collection mode”, “Status (e.g., Trialing, Active)”, etc.
2. **Subscription operation management**

- Merchants can cancel subscriptions for buyers within subscription details. Supports directly executing "Cancel subscription" operations for convenient status management.
- Merchants can modify subscription information for buyers within subscription details. Supports modifying subscription amount, billing frequency, and other subscription information in this section, providing flexible subscription services. Only supports active subscription transactions.

3. **Data export**
    - Supports exporting queried subscription data.

Steps

1. Go to "Subscriptions" page
2. Enter query conditions or filter key information for query
3. View subscription contract list, click anywhere on contract ID to view details
4. In subscription details page, you can cancel subscription and change subscription information

5.5 Disputes

Overview

When a cardholder disputes a payment with their issuing bank, a dispute (chargeback) occurs. Disputes is the full dispute process handling tool section, primarily helping merchants better handle various disputes.

Description

Disputes is the core function section for full dispute lifecycle query and processing, supporting two main types of operations:

1. **Dispute query and download**
    - Multiple search methods: Supports "Transaction ID / Merchant order ID" quick search, or filtering by dispute status, date, payment method, and other conditions
    - Quick tag filtering: Provides tags for corresponding dispute stages/statuses (e.g., Needs response, Responding) for one-click viewing
    - Data download: Supports dispute data export
2. **Dispute handling**
    - List quick actions: Action menu on right side of dispute entries allows direct "Respond / Accept" operations

- Details page handling: Can also perform "Respond / Accept" operations after entering dispute details page

Dispute Quick Tags

These tags quickly filter disputes by status for precise location of disputes needing handling/viewing:

Tag	Description
Needs response	Auto-selects filter status: "New chargeback"; Corresponds to new disputes awaiting merchant handling
Responding	Auto-selects filter status: "First response", "Second response"; Corresponds to disputes where merchant has submitted response, final result pending
All disputes	No status filter restriction, shows all stages/statuses of merchant disputes
Won	Auto-selects filter status: "Won"; Corresponds to disputes with final result in merchant's favor
Lost	Auto-selects filter status: "First response lost", "Lost"; Corresponds to disputes with result against merchant
Closed	Auto-selects filter status: "First response timeout", "Second response timeout", "Accepted", "Reversed"; Corresponds to terminated disputes (including timeout, merchant acceptance)

Dispute Query and Download

Merchants can precisely find target dispute orders through multi-dimensional conditions, supporting single or combined condition filtering:

1. **Precise ID search**
    - Enter "Dispute ID" or "Original merchant order ID" in search box, click search to directly locate single dispute
2. **Basic filter conditions**
    - Dispute status: Select target status (e.g., New chargeback, First response, etc.) from "Dispute status" dropdown
    - Received date: Select time period via "Received date" selector to filter disputes initiated in that period
    - Response due in: Filter by remaining processing time to locate disputes (prioritize those about to timeout)
    - Original transaction payment method: Select payment method from dropdown to filter corresponding disputes

3. **More filter conditions**
    - Click "More filters" to add "Original transaction application" or "Dispute ARN" as filter conditions
4. **Multi-condition combined query**
    - Supports setting any above conditions simultaneously (e.g., "Status = Needs response + Received date = Last 7 days + Payment method = Visa"), click search to precisely locate disputes matching all conditions
5. **Download**
    - Click "Export" in upper right corner, retrieve file from "File Center"

Chargeback Code and Reason

When viewing dispute details, the system displays the Chargeback Code returned by the card network along with its corresponding reason description. The system automatically maps the matching reason description based on the chargeback code, supporting bilingual display in both Chinese and English to help merchants quickly understand the specific reason for the chargeback.

Field	Description
Chargeback Code	Standard chargeback code returned by the card network, automatically identified by the system
Chargeback Reason	Chinese/English reason description auto-mapped from the chargeback code, helping merchants understand the chargeback cause and response direction

Dispute Handling

Only for disputes needing response and within response period can merchants perform the following operations; timeout without action will trigger automatic status change:

1. **Accept dispute**
    - In the "Needs response" tag dispute list, find target dispute, click action button on right, select "Accept dispute"
    - After operation, dispute enters "Closed" category, status updates to "Accepted", funds will be deducted according to dispute rules
2. **Respond**
    - In the "Needs response" tag dispute list, find target dispute, click action button on right, select "Respond"
    - Upload transaction-related evidence as prompted; dispute enters "First response" status, awaiting review result

3. **Response timeout**
   - If no action is taken on "Needs response" disputes within response period, dispute automatically becomes "Timeout" status, enters "Closed" category, funds returned to cardholder, no further operations allowed

> **Note:** Dispute response period is typically 7 days; please handle within this time to avoid expiration

5.6 Pre-disputes

Pre-disputes is an important risk management tool that allows merchants to identify and resolve potential issues before formal disputes are initiated, effectively reducing financial losses and operational burden related to disputes while protecting merchant account health. By responding promptly to these alerts, merchants can significantly improve overall payment experience and business outcomes.

Description

Pre-disputes is the function section for pre-dispute alert query and processing, supporting two main types of operations:

1. Pre-dispute query and download: Supports precise query and multi-condition filtering of pre-dispute transactions
2. Pre-dispute refund: Supports single or batch refunds for pre-dispute orders

Pre-dispute Query and Download

After entering the Pre-disputes section, the system defaults to displaying alert data received in the past 7 days, supporting the following query and download operations:

1. **Quick search**: In the first search box, enter Pre-dispute ID, Transaction ID, or Merchant order ID to precisely locate target alert
2. **Multi-dimensional filtering**: Combine target alerts through filter boxes below:
   - **Service**: Shows alert source institution (e.g., CDRN, Ethoca, RDR, etc.); select institution to filter alerts from that channel
   - **Type**: Alerts categorized by cause into Confirmed fraud and Customer dispute
   - **Original transaction dispute status**: Filter whether alert-generating order also has dispute, options "No dispute" or "Disputed"
   - **Original transaction refund status**: Filter refund status before pre-dispute, options "Partially refunded", "Fully refunded", "Not yet refunded"
   - **Received time**: Default shows last 7 days; supports custom time range (max 90 days per query)
   - **Original transaction time**: Filter by actual transaction time range

3. **Data download**
    - After setting query conditions and retrieving target alert data, click export button in upper right corner
    - Go to File Center to retrieve downloaded alert document

Pre-dispute Refund

Pre-dispute refunds must be completed within 24 hours; timeout may not effectively prevent formal disputes. Supports single and batch refund methods:

1. **Single refund** Two operation paths:
    - Path 1 (List page): In pre-dispute list, find target order, click action button on right, select "Refund" and follow prompts
    - Path 2 (Details page): Click target order to enter "Pre-dispute details" page, click "Refund" button in upper right corner, follow prompts
2. **Batch refund**
    - In pre-dispute list, check multiple orders to refund
    - Click "Batch refund" button in upper right corner, follow prompts to complete batch refund

Refund Source and Reason

When you initiate a refund through the pre-dispute function, the system automatically records the following information:

- **Refund Source**: Automatically identified as "Merchant portal (MERCHANT)"
- **Refund Reason**: Automatically identified as "Pre-dispute merchant refund"

If a pre-dispute order is not processed within 24 hours, the system will automatically initiate a refund, in which case:

- **Refund Source**: Automatically identified as "System automated (INTERNAL)"
- **Refund Reason**: Automatically identified as "Pre-dispute timeout, auto-refunded"

You can view these refund records in [Transactions] - [Refunds], using the "Refund Source" and "Refund Reason" fields to distinguish pre-dispute related refunds, facilitating subsequent reconciliation and analysis.

> **Notes**:
>
> - Pre-dispute related refunds will be linked to the corresponding pre-dispute ID in the refund details, which you can click to view the pre-dispute details

> - It is recommended to process pre-disputes promptly within 24 hours to avoid automatic refunds affecting fund planning

5.7 Notifications of Fraud

Notifications of fraud come from card networks, generated by issuing institutions to flag transactions they suspect may be fraudulent. Note that when you receive a fraud notification, the fraud/chargeback may have already occurred.

Steps

- Query specific order for fraud notification using Transaction ID, Dispute ID, or Refund ID
- Filter by Received time to query new fraud notifications for a time period
- If refund is needed, click Original merchant order ID to jump to Transactions for operation

> **Notes:**
>
> - **Fraud notifications for one order may be sent repeatedly**
> - **Fraud notifications are counted toward fraud rate calculation**
> - **Orders with fraud notifications will not necessarily generate disputes**
> - **Fraud notifications may arrive later than disputes**

5.8 Blacklists

Description

Filter risk data by email, IP address, card number, phone number, etc., to block high-risk transactions and reduce fraud rate by up to 50%.

Current application scenarios:

- **Card payment transactions**: Block credit/debit card risk transactions
- **Local payment transactions**: Block local payment risk transactions (Note: currently only supports email blocking)
- **All transactions**: Risk prevention covering all payment types

Supported blacklist types:

- **IP address**: For card payment transactions
- **Phone number**: For card payment transactions

- **Card number**: For card payment transactions
- **Email**: For card payment, local payment, and all transactions
- **Email domain**: For card payment transactions

Create New Blacklist

Description

Create blacklists to filter and block high-risk transactions, reducing fraud rate.

Steps

1. **Path**: Navigate to Payments > Blacklists
2. **List name**: Name the blacklist, e.g., “Fraud card blacklist” or “Fraud email blacklist”
3. **List type**: Select blacklist type including card number, phone number, IP address, email, email domain suffix
4. **Apply to**: Select applicable transaction types (Card payments / Local payments / All transactions)

Blacklist Management

Includes editing existing blacklist names and scope, managing enabled status, and deleting blacklists.

Steps

1. **Path**: On blacklist list right side, click View details / Edit / Enable/Disable / Delete
2. **View details**: Click to enter details page viewing basic info and data items
3. **Edit scope**: Modify blacklist name and applicable transaction types
4. **Status management**:
    - **Enable**: Click to block transactions with all risk data in the list
    - **Disable**: Click to remove blocking
5. **Delete**: For blacklists decided to be deprecated, user can delete; deletion is irreversible

Add Blacklist Entry

Add specific risk data entries to enhance blacklist prevention capability.

Steps

1. **Value**: Directly enter specific risk data like card number, phone number, IP, email, email suffix; or enter Transaction ID for system retrieval

2. **Set expiry date**: Adjust effective period for blocking the value
3. **Add method**:
    - Method 1: Click "Add" on blacklist list right side
    - Method 2: Enter List name > Entry data > Add
4. **Manual input**: Click "Add" in target blacklist, manually enter data
5. **Batch upload**: Download CSV template, fill in format and upload
    - CSV format requirements: Columns include value, type, status, expire_date, remarks
6. **Configure duration**:
    - **Short-term blocking**: Set specific date, auto-release blocking after expiry
    - **Long-term blocking**: No date defaults to "Permanent"

Blacklist Entry Management

View Entry List

On blacklist details page, view:

- Entry data value
- Status (Active/Inactive)
- Expiry date
- Hit count
- Last hit time
- Added by
- Added date

Edit Single Entry

1. Find target entry in entry list
2. Click action button to select Deactivate / Activate / Set expiry date
3. Submit changes

Batch Operations

- **Bulk activate/deactivate**: Select multiple entries, uniformly modify status
- **Bulk update expiry date**: Select multiple entries to set uniform expiry date

- **Bulk export**: Export selected entries as CSV file

Chapter 6 Transfers

"Transfers" is the core operation module for transfer business, covering functions such as creating transfers, transfer list management, and bulk transfers, helping merchants efficiently complete daily transfer business.

Module	Description
New transfer	Entry point for single transfer creation, including selecting payee, entering amount, and reviewing to submit
Transfer list	View and manage all transfer records, supporting status filtering and approval operations
Bulk transfers	Batch create transfers via Excel template, suitable for high-volume transfer scenarios

6.1 Transfers

6.1.1 New Transfer

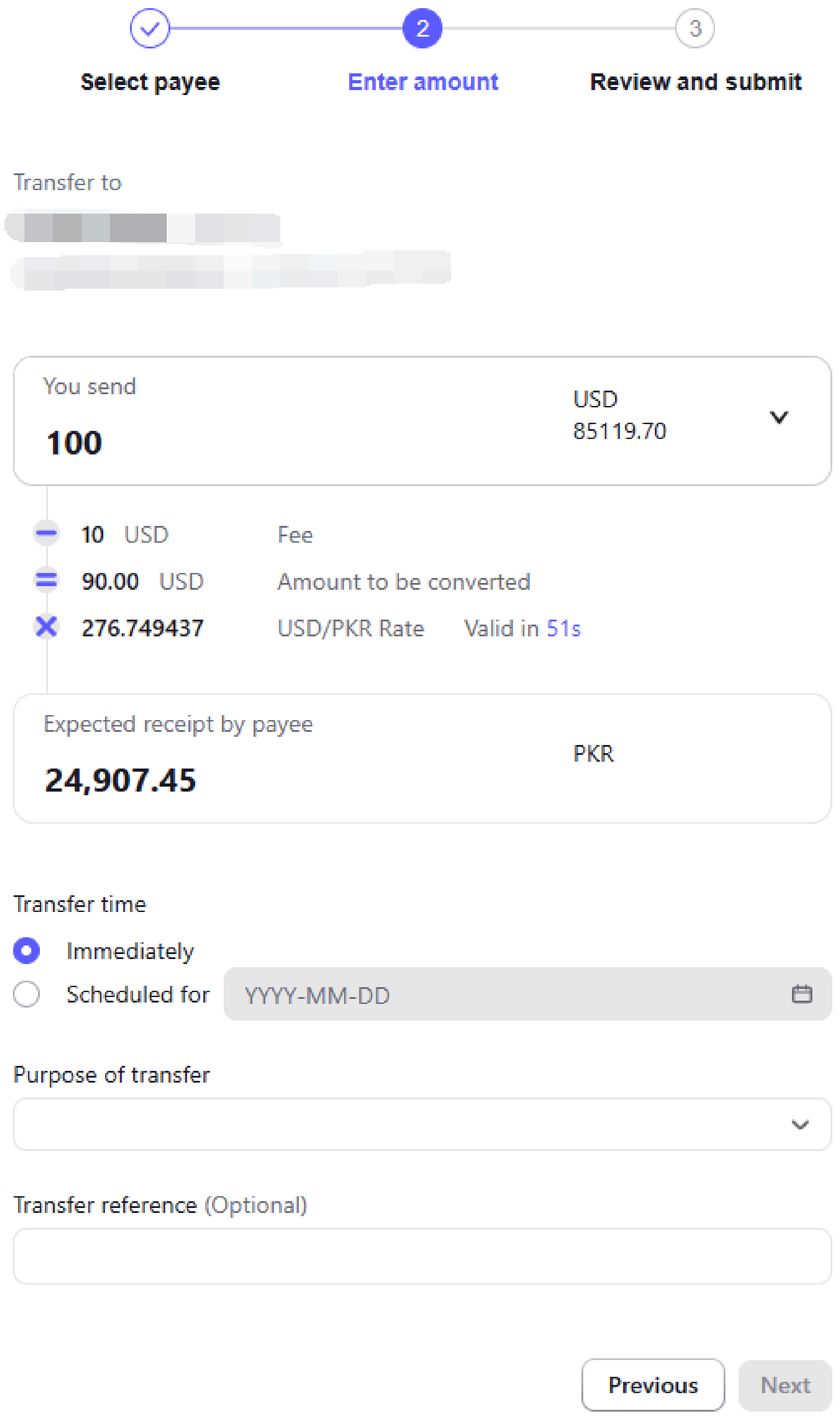
Description

Create a single transfer. The process includes selecting payee, entering amount, and reviewing to submit.

Steps

1. **Select payee**: Go to "Transfers > New transfer" page, select target payee from saved payee list, or click "+ Add payee" to add a new payee. After selection, system automatically proceeds to next step
2. **Enter amount**: Fill in transfer amount and related information
   - **Amount input area**: Enter the amount you send or the amount payee is expected to receive; system automatically calculates fees and exchange rate
   - **Transfer time**: Select "Immediately" or "Scheduled for" (a date within the next week)
     - Immediately: Process transfer immediately (default option)
     - Scheduled for: Select a date within the next week for transfer execution. Transaction will be sent between 10:00-11:00 on the transfer date; actual amount calculated at exchange rate at time of transfer. Scheduled transfers can be cancelled via the cancel button before execution
   - **Other information**: Select purpose of transfer (required), fill in payment reference (optional)
3. **Review and submit**: After confirming all information is correct, complete submission using the system's configured verification method (email verification code by default; you can go to Settings > Transfer Security to switch to 6-digit PIN code verification)

4. **Submission successful**: System displays transfer details and current status; you can choose to continue creating transfers or return to transfer list



6.1.2 Transfer List

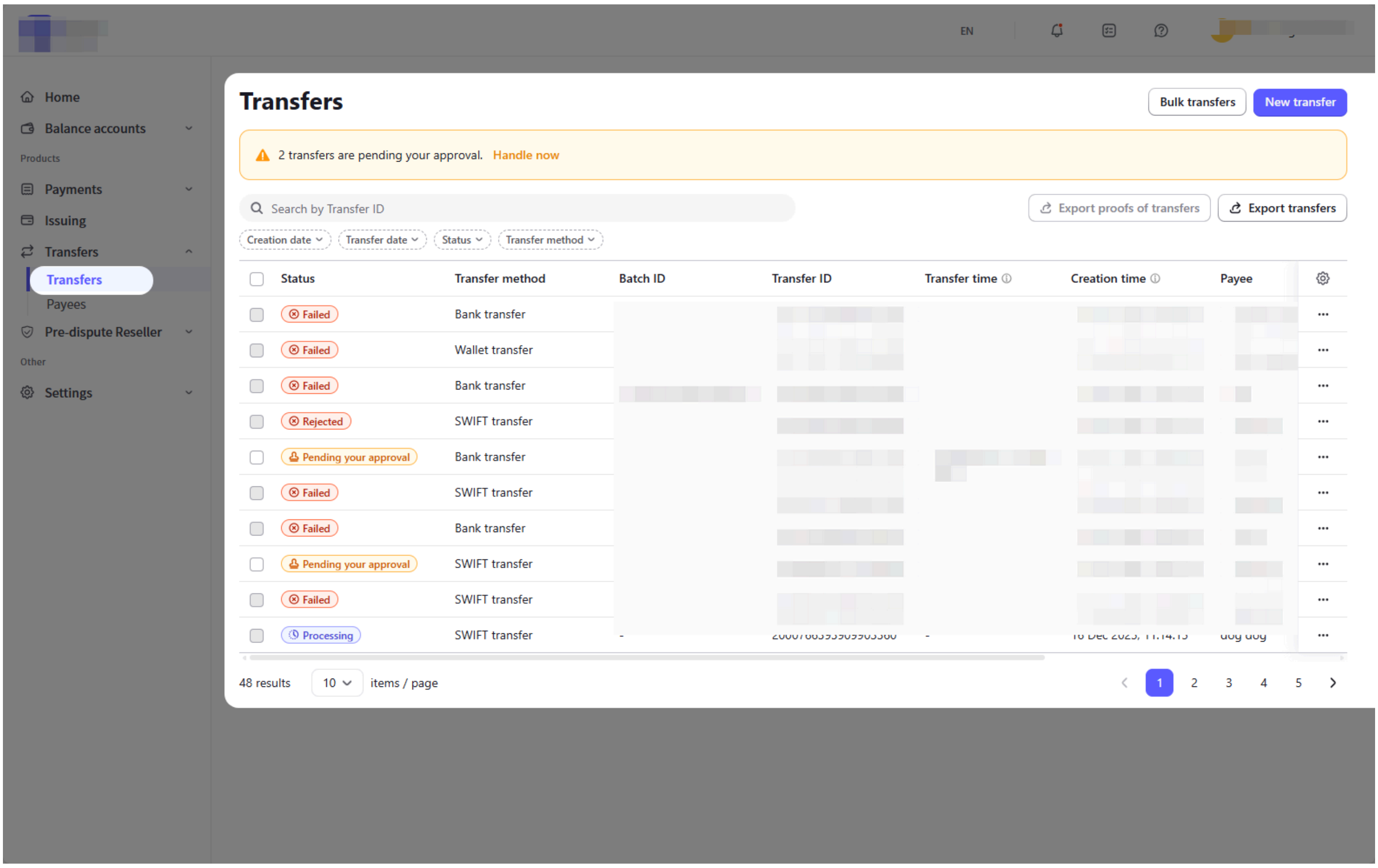
6.1.2.1 Transfer List

Description

View and manage all transfer records, including pending, processing, completed, failed, and other status transfers. This is the core page for transfer management.

List Fields

Field Name	Description
Creation time	Date and time the transfer was created. Asia - Shanghai (UTC+08:00), adjustable in Settings > Business > Timezone setting
Payee	Payee name
Transfer amount	Amount and currency of the initiated transfer
Estimated amount received	Amount and currency payee is expected to receive
Status	Current processing status
Transfer method	Bank transfer / Wallet / SWIFT / Cash pickup
Completion time	Date and time when the payout was actually credited. Asia - Shanghai (UTC+08:00), adjustable in Settings > Business > Timezone setting
Transfer ID	System-generated unique transfer identifier
Batch ID	Batch number for bulk transfers; one file corresponds to one batch ID
Merchant reference	Merchant-defined order identifier

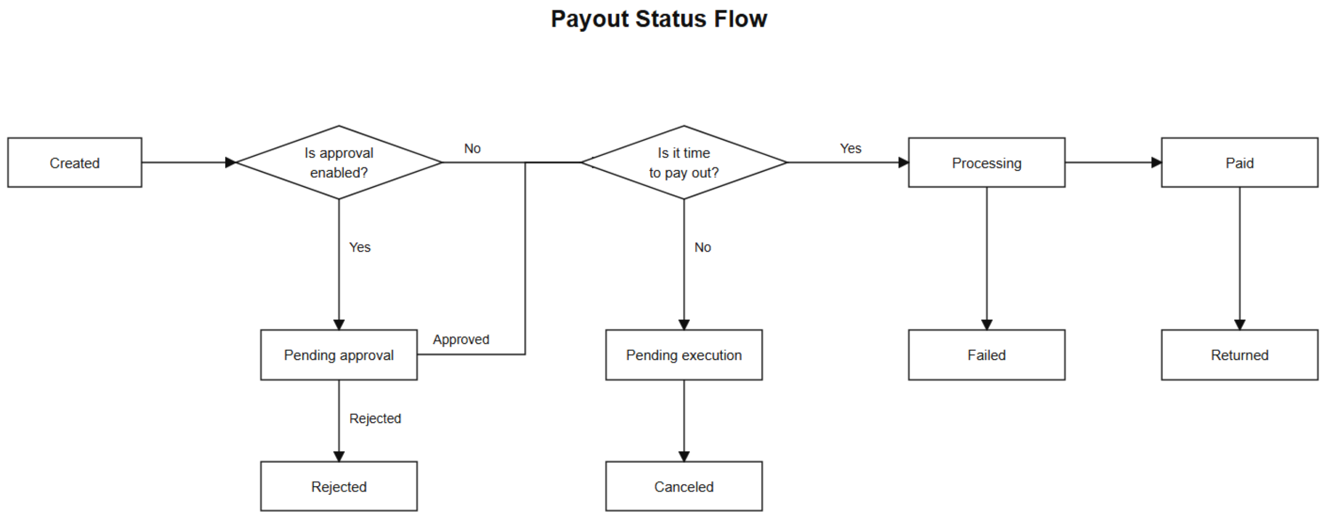


6.1.2.2 Transaction Status

Description

Transfer transaction status flow explanation.

Flow Node	Description
Merchant has approval enabled	Determined by merchant' s configured approval rules, such as amount threshold, payee type, etc.
Has transfer time been reached	Immediate transfers go directly to processing; scheduled transfers wait until specified date
Final state	Successful, Failed, Rejected, Canceled are final states and cannot be changed



6.1.2.3 Cancel Transfer

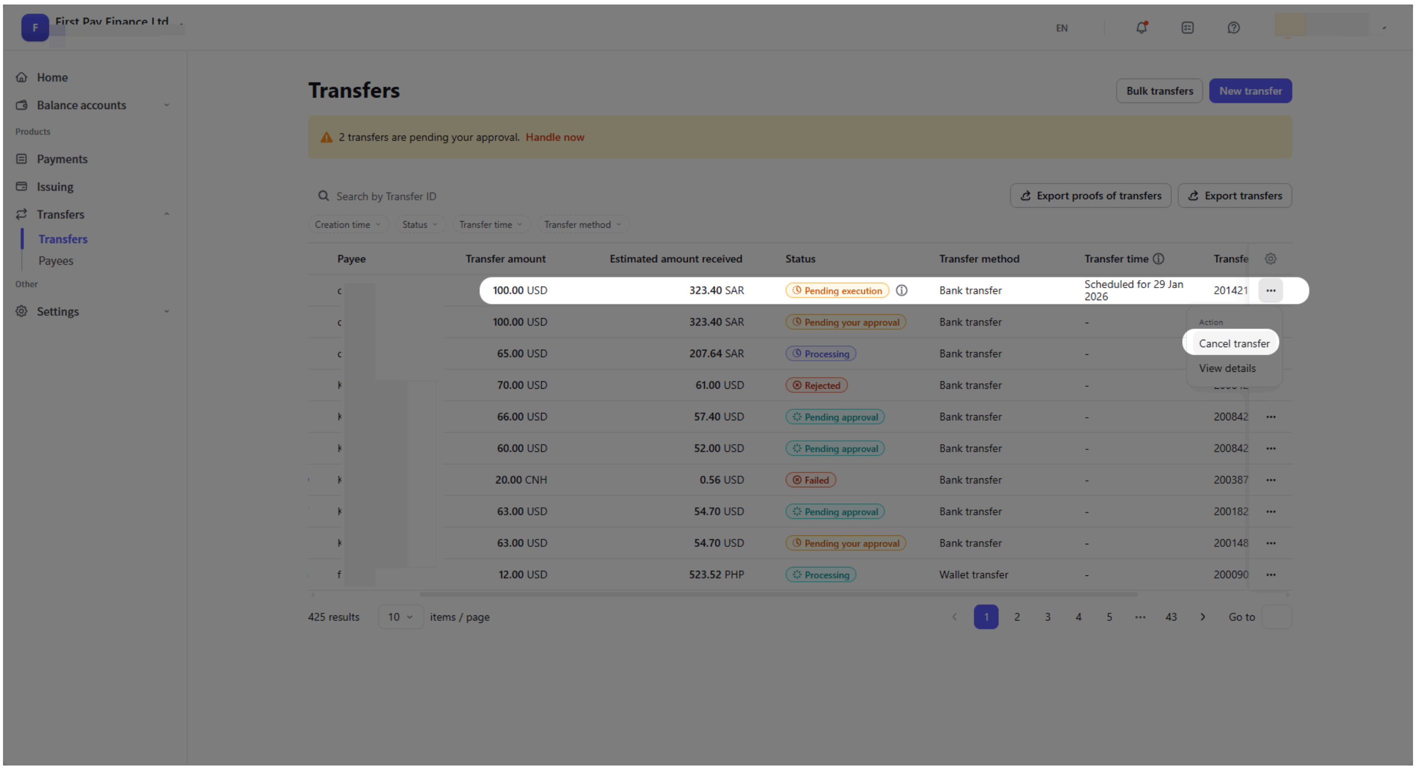
Description

Cancel scheduled transfers that have not yet been executed. Only transfers in “Pending execution” status can be cancelled.

Steps

1. Find the “Pending execution” status transfer in the transfer list
2. Click the “...” button at the end of that row
3. Select “Cancel transfer”
4. Confirm cancellation

After cancellation, transfer status changes to “Canceled”.



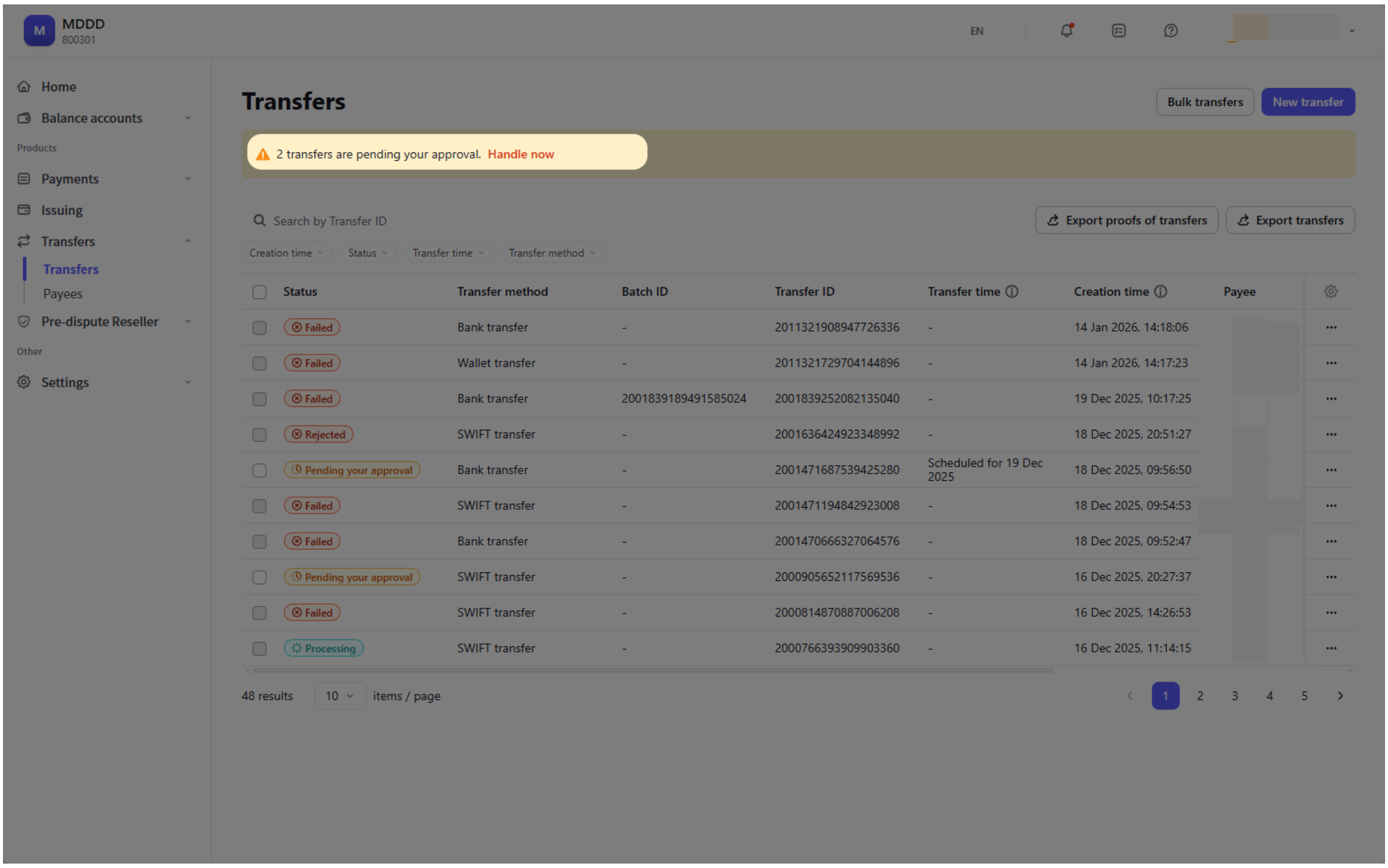
6.1.2.4 Pending Your Approval

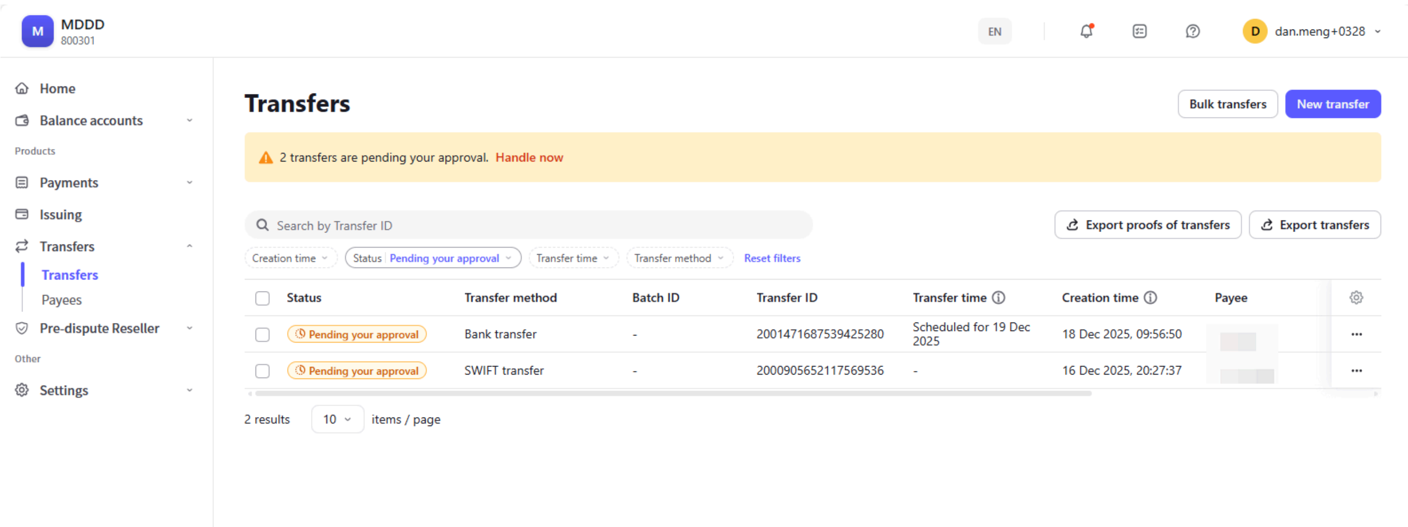
Description

When transfers need your approval, a yellow reminder bar appears at the top of the page: "X transfers are pending your approval." **[Handle now]**

Steps

1. Click the "Handle now" link in the reminder bar, or select "Status: Pending your approval" in the filter bar
2. Click on order details
3. Select "Reject" or "Approve" in the bottom buttons





6.1.3 Bulk Transfers

Description

Batch create transfers via Excel template, suitable for high-volume transfer scenarios.

Steps

1. **Download template**: Click "Download template" button to download Excel template file
2. **Upload bulk transfer file**: Click upload area or drag file to upload area; supported format is .xlsx (Excel file)

3. **Validate transfers**: After uploading file, system automatically validates file content, displaying validation progress and results
   - **Validation successful**: When all records pass validation (failed count is 0), system automatically proceeds to confirm transfer step
   - **Validation failed**: Page displays error message; click "Download report" to view error details, modify and re-upload
4. **Confirm transfers**: Verify total transfer count and total amount (transfer principal + fees), complete verification using the system's configured method and click "Submit" to complete bulk transfer creation (email verification code by default; can be switched to PIN code in Settings > Transfer Security)

Validation Information Display

Display Content	Description
File name	Name of uploaded file
Progress bar	Shows validation progress (complete at 100%)
Total transfers	Number of transfers in file
Successful	Number of records that passed validation
Failed	Number of records that failed validation

Bulk Transfer Features

Feature	Description
Batch tracking	Multiple transfers in the same batch share the same Batch ID for easy tracking and management
Independent status	Each transfer shows status independently; may be at different approval/processing stages
Approval process	Bulk transfers also follow approval process (if merchant has enabled approval)

Upload Center

Go to "File Center > Upload center" to view all bulk upload file processing records and status, tracking historical upload records.

6.2 Payees

Payee management is the foundational function module for transfer business. Before initiating transfers, you need to add payee information first.

6.2.1 Payee List

Description

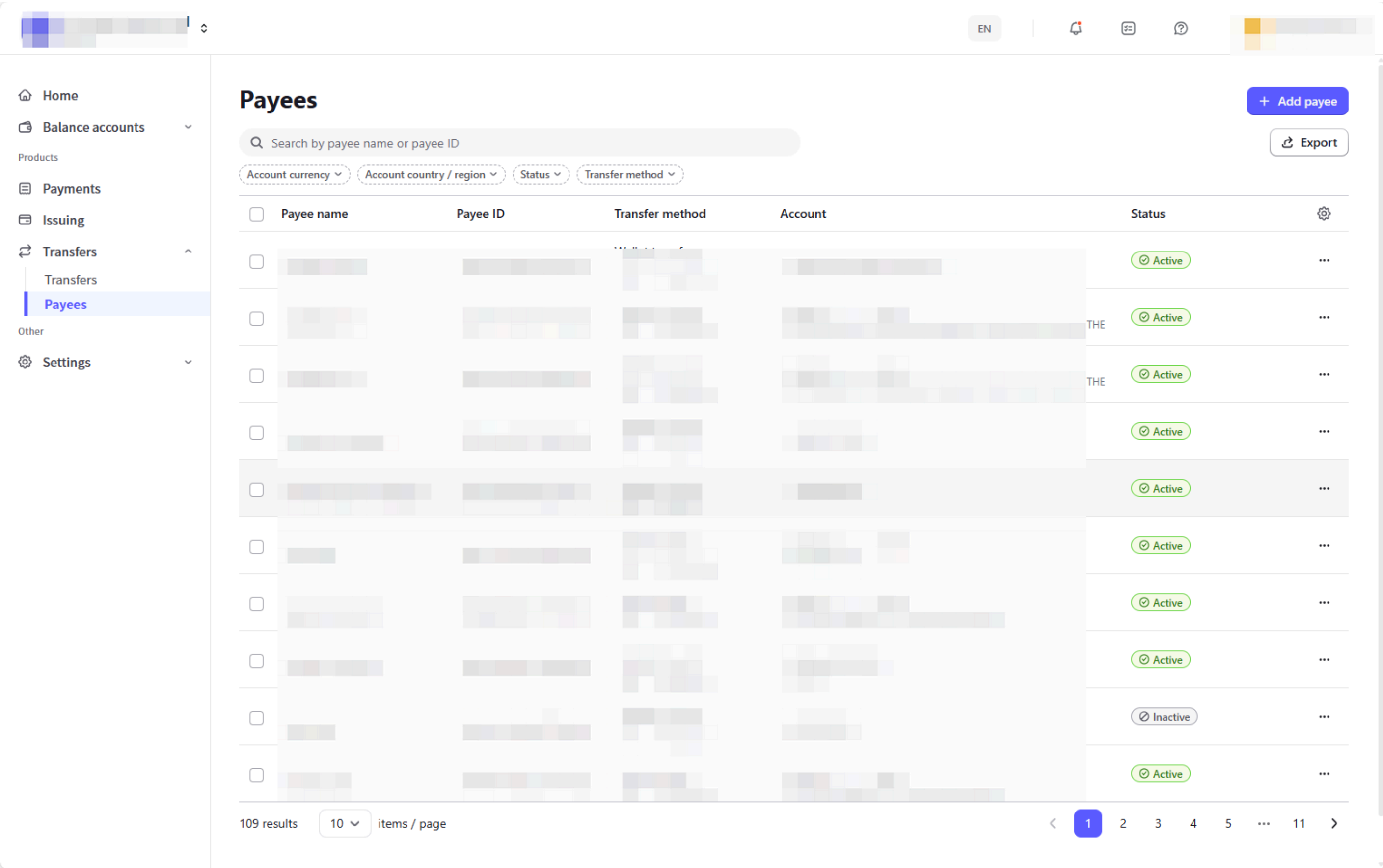
This page displays all added payees, supporting search, filtering, and batch management.

Filter Conditions

Filter Item	Description
Account currency	Filter payees by specific currency
Account country / region	Filter payees by specific country/region
Status	Filter payees by Active/Inactive status
Transfer method	Filter payees by specific transfer method

List Fields

Field Name	Description
Payee name	Payee’s name or company name
Payee ID	System-generated unique identifier
Transfer method	Bank transfer / Wallet transfer/ SWIFT transfer/ Cash pickup
Account	Bank account or wallet account number and name
Status	Active: can initiate transfers to this payee; Inactive: suspended, cannot initiate transfers



6.2.2 Add Payee

Description

Add new payee information. Supports multiple transfer methods and accounts in many countries/regions worldwide. Based on selected country, currency, and transfer method, system dynamically displays fields to fill in.

Account Details

Field Name	Type	Required	Description
Account country / region	Dropdown	Yes	Select country/region where receiving account is located (e.g., India)
Account currency	Dropdown	Yes	Select account currency (e.g., INR, USD, etc.)
Business type	Radio button	Yes	Individual / Company

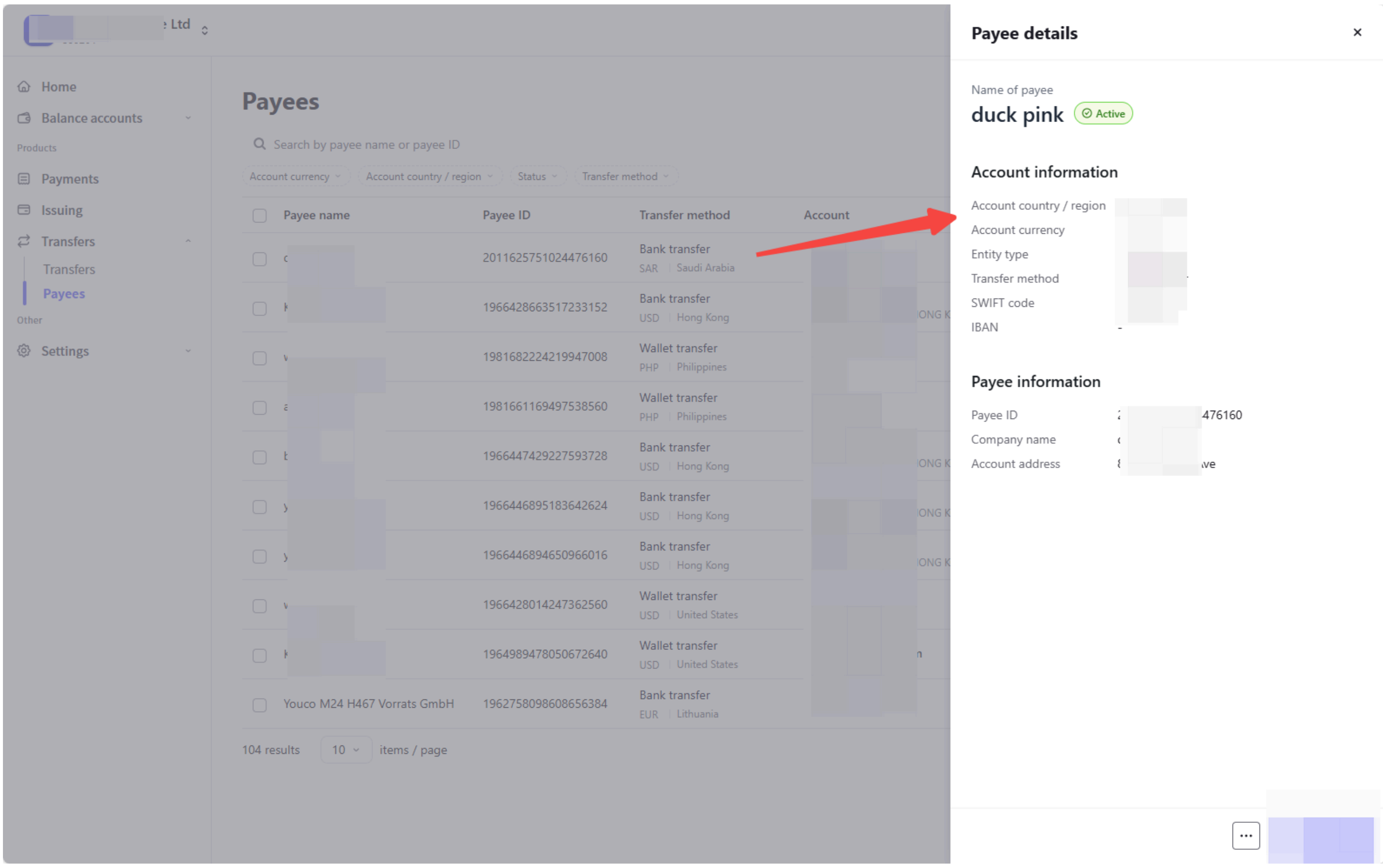
Transfer Method

Option	Description
Wallet	Digital wallet transfer
Local	Domestic bank transfer in destination country (recommended, faster arrival)
SWIFT	International bank transfer (cross-border wire)

6.2.3 Payee Details

Description

View complete payee information, including account information and payee basic information. Fields displayed depend on fields filled in when adding the payee.



6.2.4 Payee Operations and Export

6.2.4.1 Payee Operations

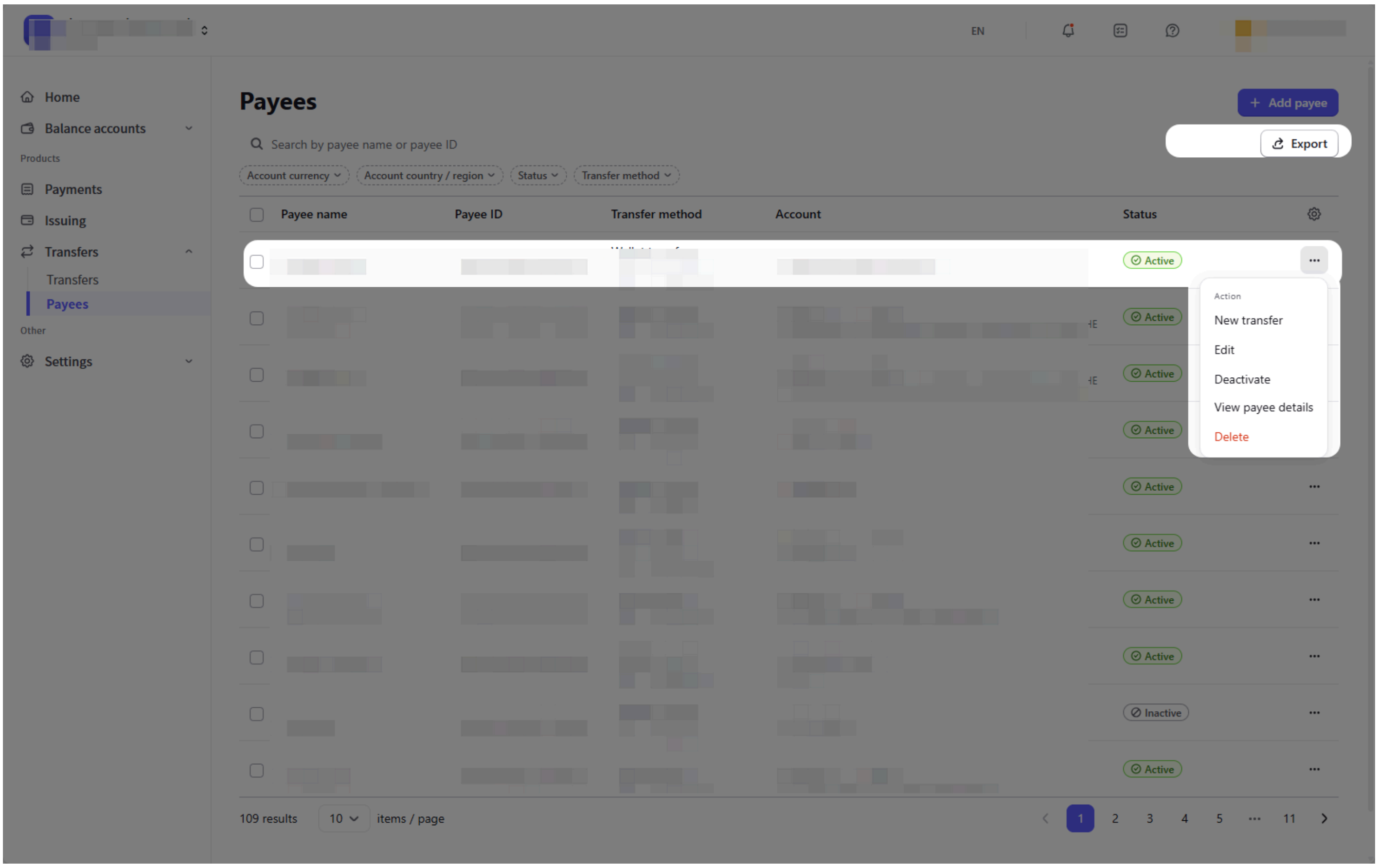
Description

Edit, manage status, and delete payees.

Action Menu Options

Action Name	Description
New transfer	Directly initiate transfer to this payee
Edit	Modify payee information
Deactivate	Suspend this payee (shown when Active)
Activate	Re-enable this payee (shown when Inactive)
View payee details	View complete information
Delete	Permanently delete this payee

> **Notes:**
>
> 1. Deletion cannot be undone. Please proceed with caution.
> 2. Payees with associated pending transfers cannot be deleted.



6.2.4.2 Export Payees

Description

Export payee list to Excel file.

Steps

1. On the Payees page, set filter conditions as needed
2. Click “Export” button; system starts generating export file
3. After export completes, a prompt appears at top of page: “Your export is ready. You can go to File Center to view it.”
4. Click “View” link or go to File Center to download file

Export file format: Excel (.xlsx)

Chapter 7 Issuing

This chapter introduces the core operations of the issuing business on the merchant portal. The Issuing module contains four sub-modules: Cards, Cardholders, Card Transactions, and Card Disputes, covering the complete business workflow from card product selection, card creation and management, cardholder information maintenance, to transaction tracking and dispute processing.

7.1 Cards

The Cards module manages the issuing business, including card creation, card creation result, card management, sensitive card information viewing, and prepaid card fund management.

7.1.1 Card Product Browsing and Selection

Function Description

After clicking the Create Card button, the system displays the list of card products available to the merchant. Merchants can view card product basic information and related fee display information, and select a target card product to enter the card creation process.

Card Product Basic Information

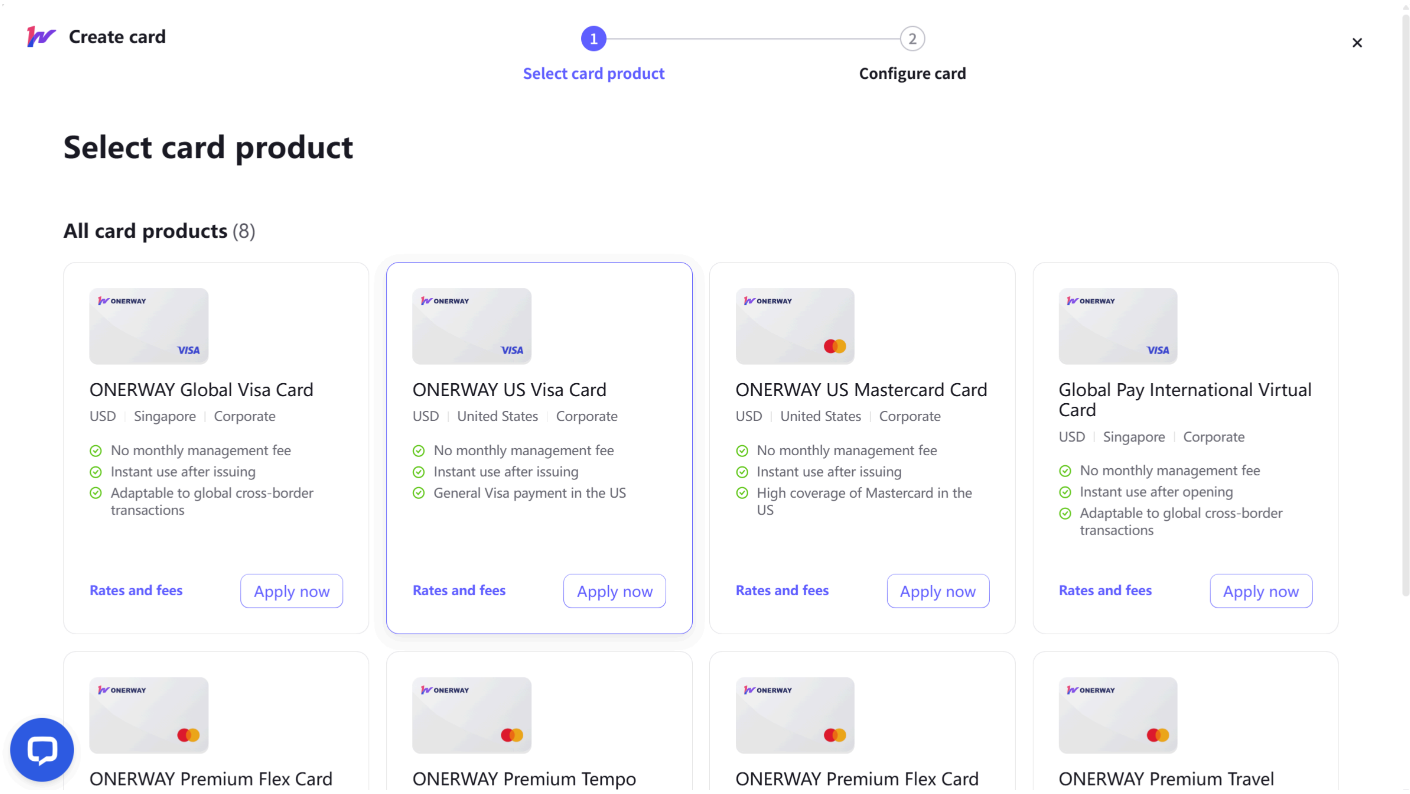
Field	Description
Product Name	Displays the name of the card product available for selection
Card Category	Displays the card’s applicable target, e.g., corporate card
BIN	Displays the BIN information of the card product
Card Network	Displays the card network, e.g., Mastercard, Visa
Card Type	Displays the card type, e.g., virtual card
Billing Currency	Displays the billing settlement currency after card spending, e.g., USD
Issuing Region	Displays the issuing region, e.g., United States, Singapore
Card Purpose	Displays the supported purposes of the card product, e.g., ad spending, e-commerce procurement, SaaS subscriptions, general spending
Digital Wallet Capability	Displays the digital wallet capabilities supported by the card product, e.g., Google Pay, Apple Pay
Rates and Fees	Displays the fee information related to the card product, e.g., card creation fee, top-up fee, authorization fee, cross-border fee, currency conversion fee, refund fee, dispute handling fee, etc.; subject to actual page display
Product Introduction	Displays card product highlights or business introduction

Operation Steps

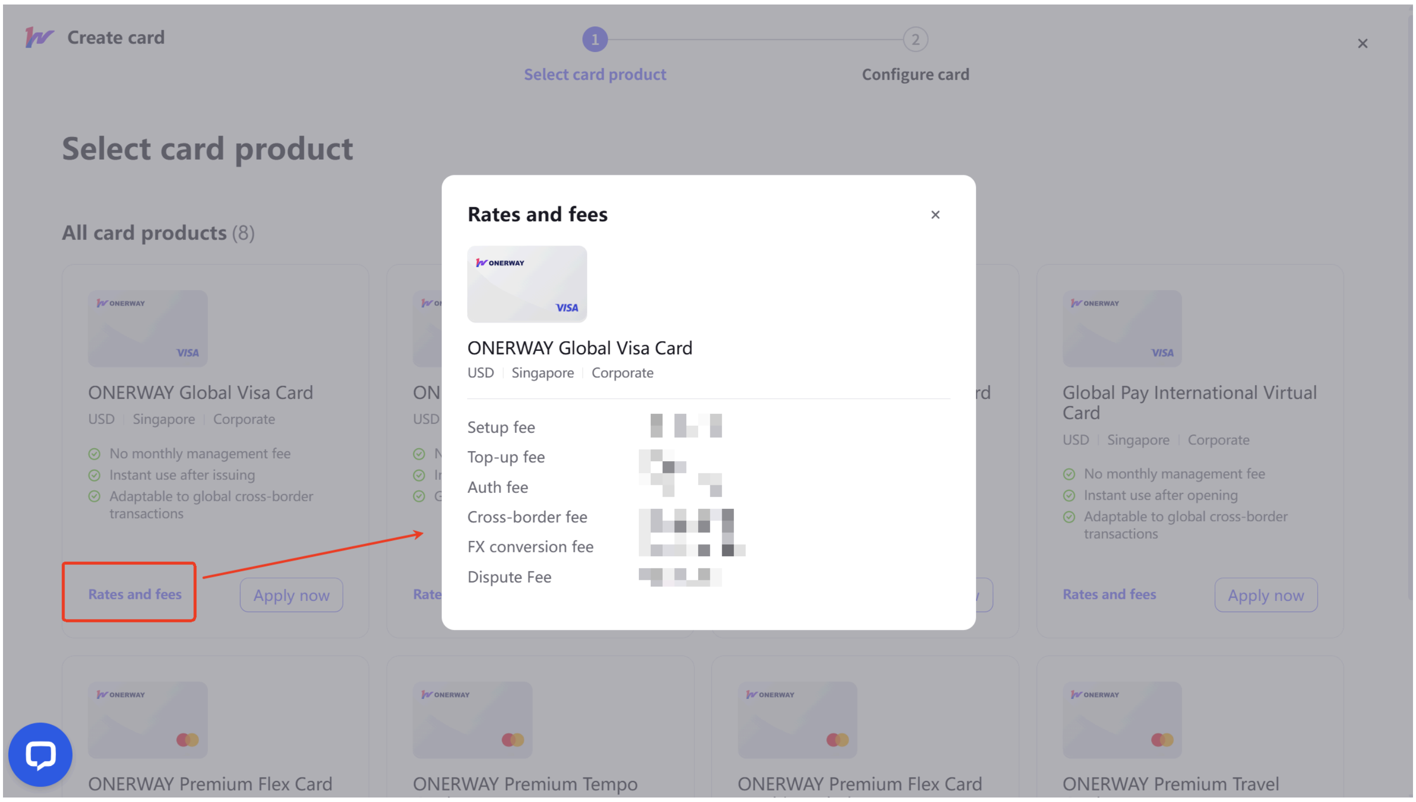
1. On the card management page, click the Create Card button.
2. The system displays the list of available card products.
3. View card product basic information and related fee display information.
4. Select a target card product.
5. Enter the card creation process.

> **Note:**
>
> If prompted that the corresponding currency account has insufficient funds, you cannot enter the card configuration process. Please complete the account top-up first.

[Card Product List]



[Card Product Fee Display]



7.1.2 Card Creation

Function Description

After selecting a card product, the merchant enters the card creation page. Configure the cardholder and top-up amount to complete card issuance. The card is a prepaid virtual card, and the initial top-up funds can be used for subsequent spending.

Action Buttons

Button Name	Description
Create Cardholder	Create new cardholder information
Create Card	Submit the card issuance application

Field Instructions

1. Card Initial Amount

The card initial amount is used to set the initial available balance after card creation. When entering the amount, the following conditions must be met simultaneously:

- Does not exceed the current available balance of the corresponding currency account for the card product.
- Meets the top-up amount range set by the card product.
- If the page prompts insufficient balance or amount exceeding the limit, adjust the amount or complete the currency account top-up before creating the card.

1. Cardholder

A cardholder must be bound to the card when creating it. Merchants can select an existing cardholder or create a new one.

Cardholder Selection Methods

Method	Description
Select Existing Cardholder	Select an available cardholder from the existing cardholder list to bind to the current card
Create New Cardholder	Add new cardholder information per page prompts and use it for the current card creation

When selecting an existing cardholder, note:

- If the cardholder status is disabled, they cannot be selected.
- If the cardholder has exceeded the maximum number of cards allowed by the card product, they cannot be selected.
- After selecting a cardholder, if the page prompts that information is incomplete or does not meet card application requirements, supplement or update the cardholder information first.

- Only after the cardholder information meets the requirements can you proceed to submit the card creation.

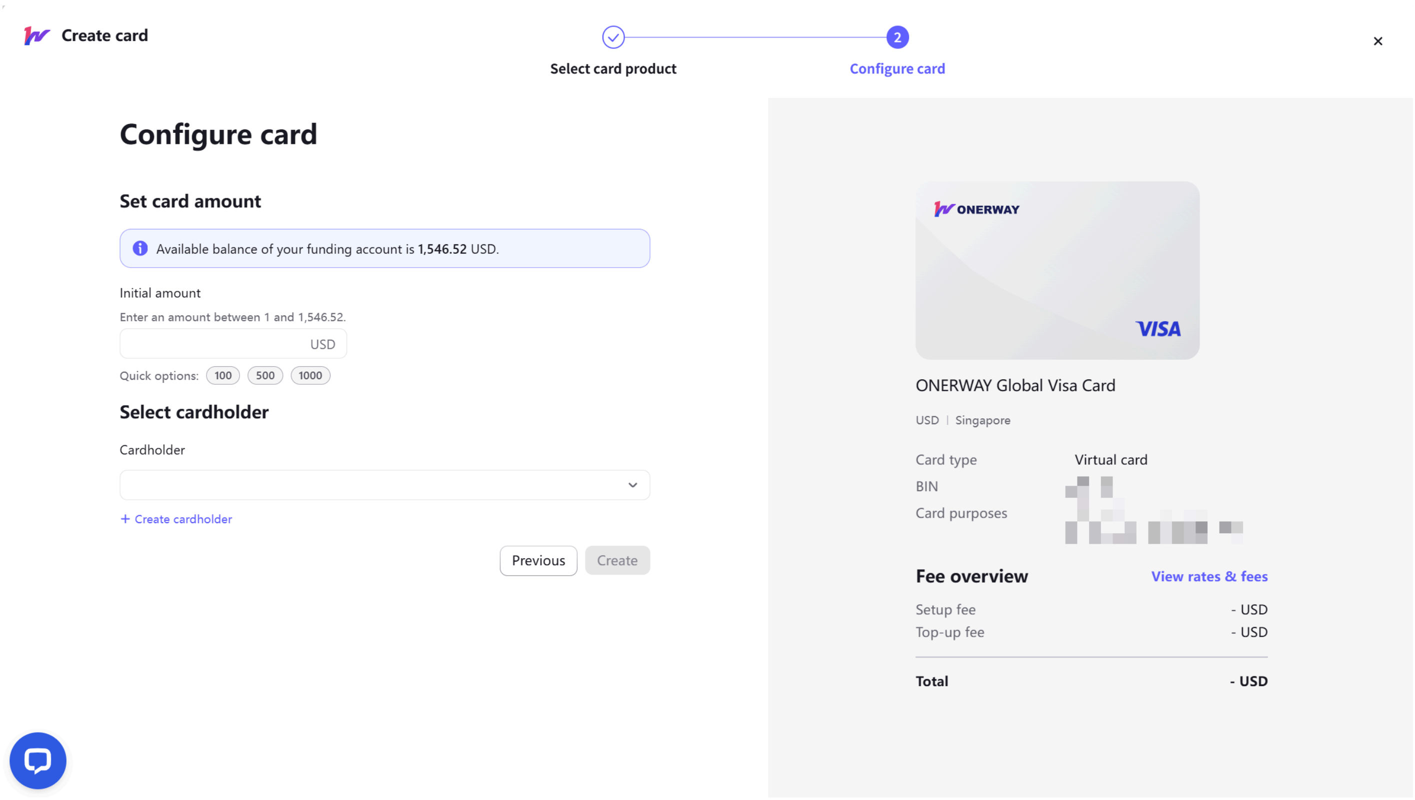
When creating a new cardholder, note:

- Fill in the cardholder information per page prompts.
- After saving, if the information meets the card application requirements, it can be used for card creation.

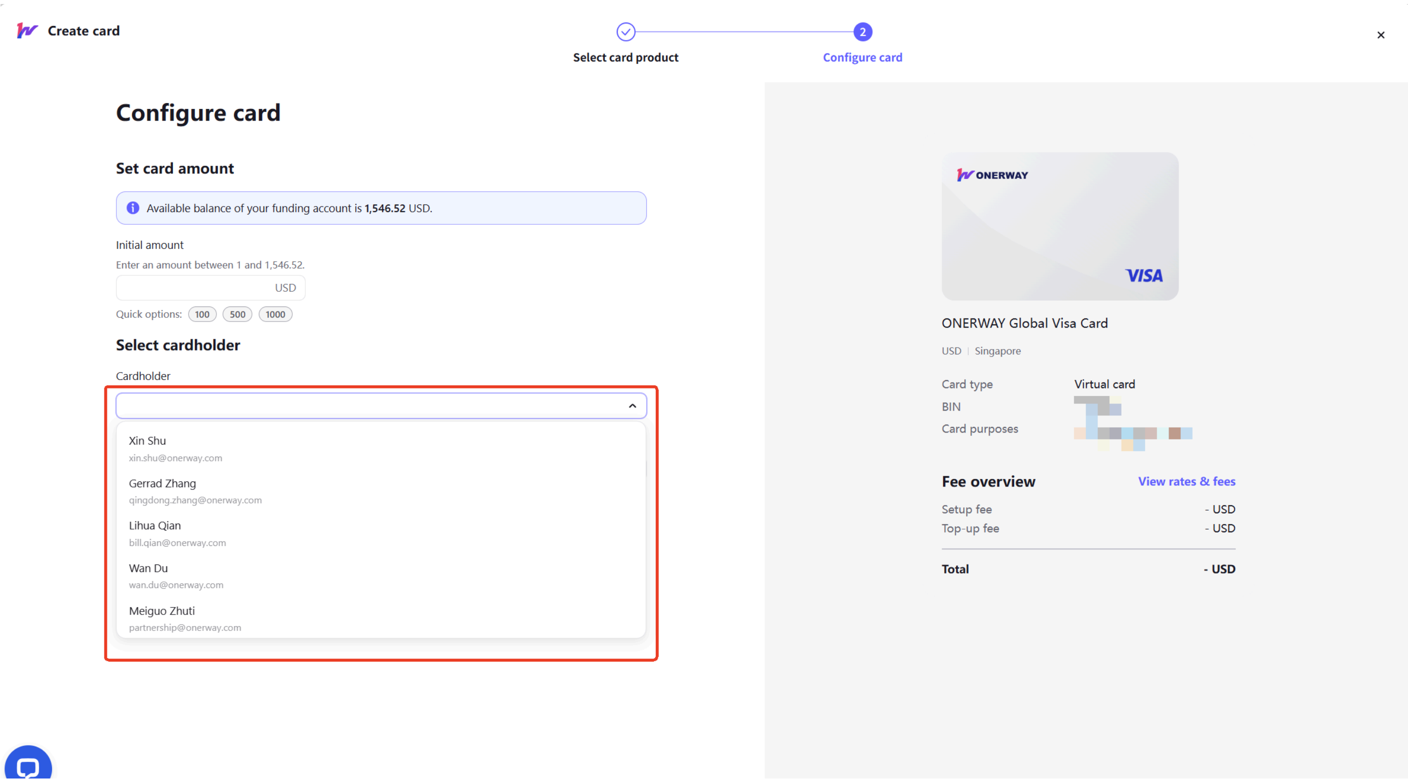
Operation Steps

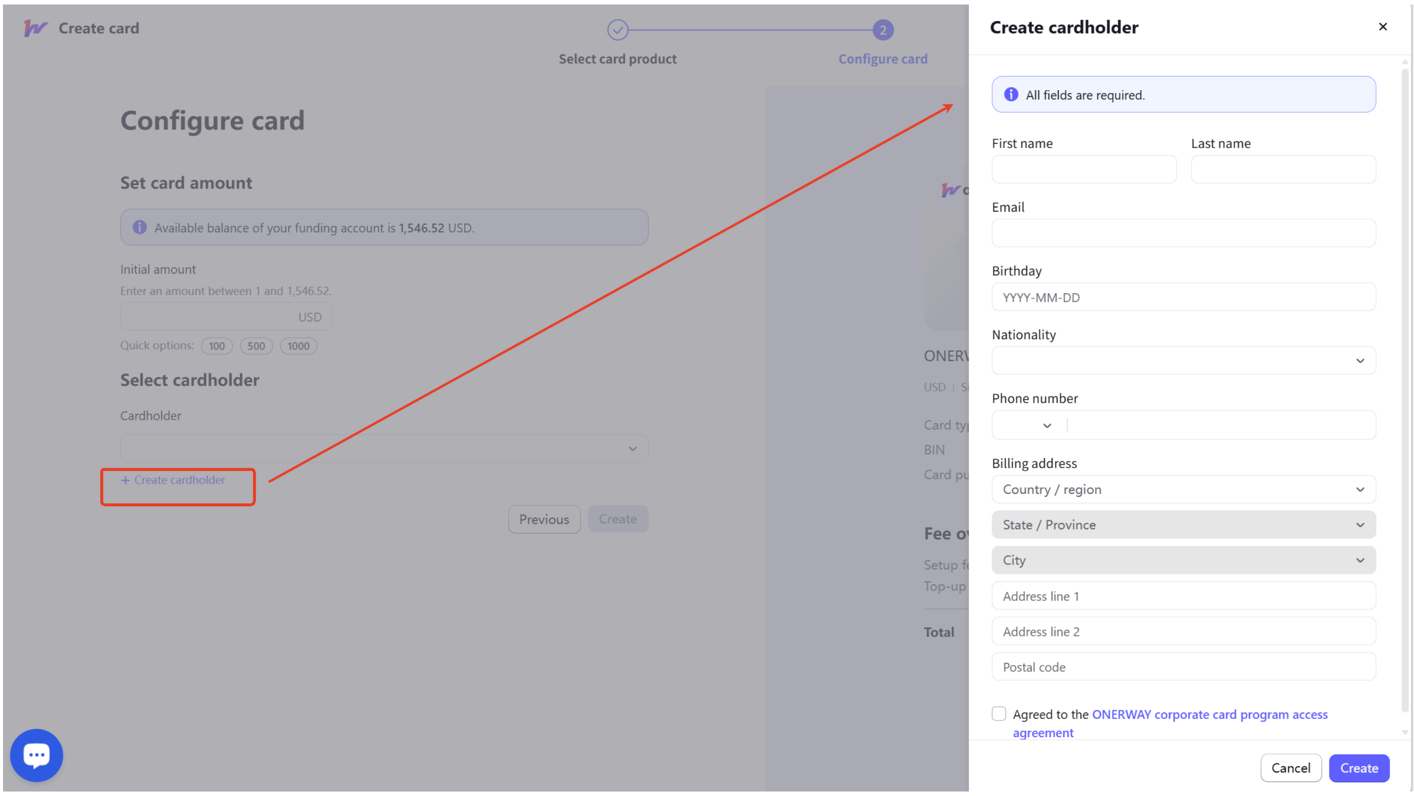
1. Select a target card product from the card product list.
2. Enter the card creation page.
3. Enter the card initial amount based on the card product top-up limits and currency account available balance.
4. Select an existing cardholder, or click create new cardholder and fill in the information per page prompts.
5. If the page prompts that cardholder information needs to be supplemented or updated, complete the information maintenance first.
6. Review the card creation-related fees.
7. After confirming the amount, cardholder, and fee information are correct, click Create Card.

[Card Creation Page]



[Select or Create Cardholder]





7.1.3 Card Creation Result

Function Description

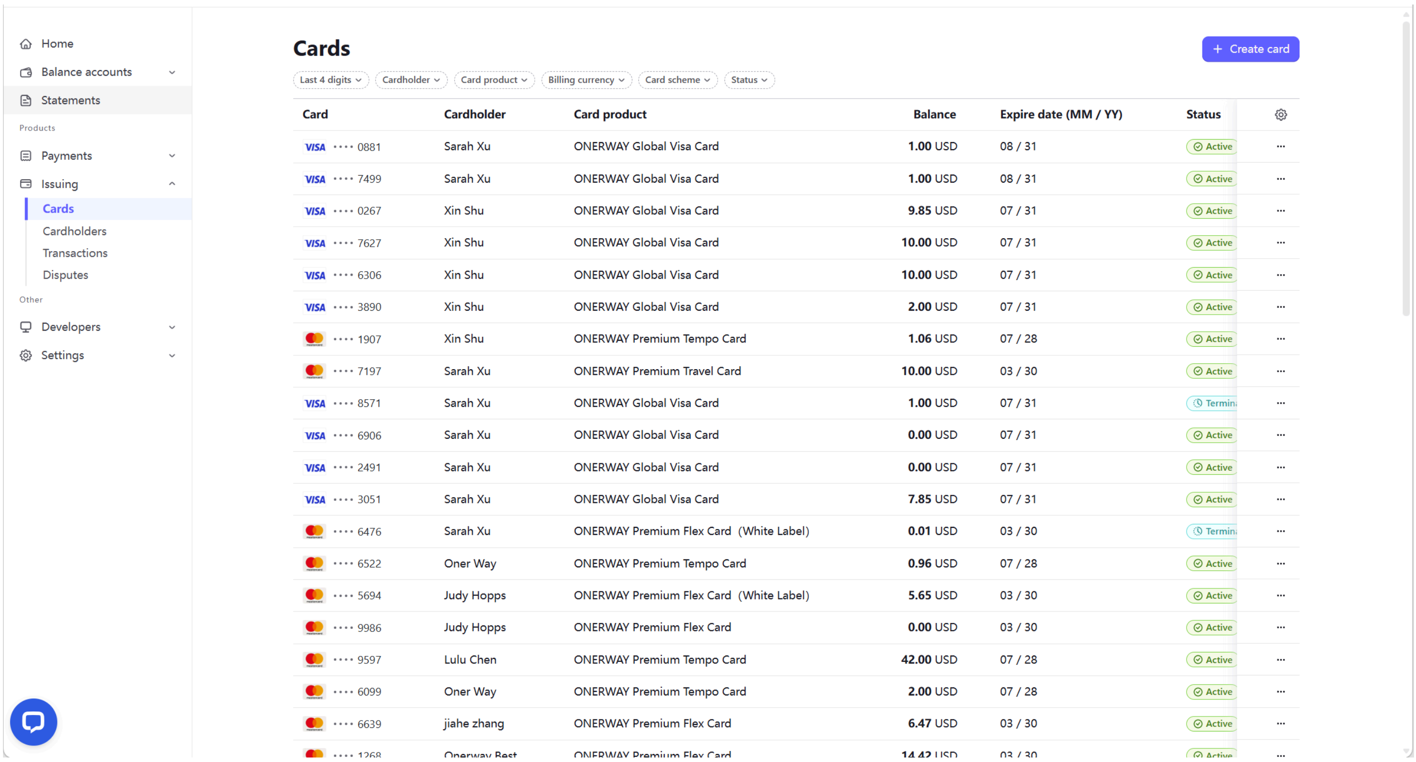
After the card is successfully created, the ONERWAY merchant portal displays the result to the merchant. The merchant can confirm whether the card status is Active.

Operation Steps

1. After submitting the card creation, view the creation result returned on the page.
2. If creation is successful, confirm the card status is Active.
3. If the card status is Info required, adjust the cardholder information per page prompts and retry card creation.
4. If the card status is Failed, view the failure reason displayed on the page.

> **Note:**
>
> If the card status is Failed and the currency account funds have been deducted but not reversed, contact ONERWAY technical or operations personnel for investigation.

[View Card Creation Result]



7.1.4 Card Management

Function Description

Cards may need status adjustments during use, such as temporary freezing or unfreezing. Merchants can maintain the card lifecycle through the card management page to ensure fund security.

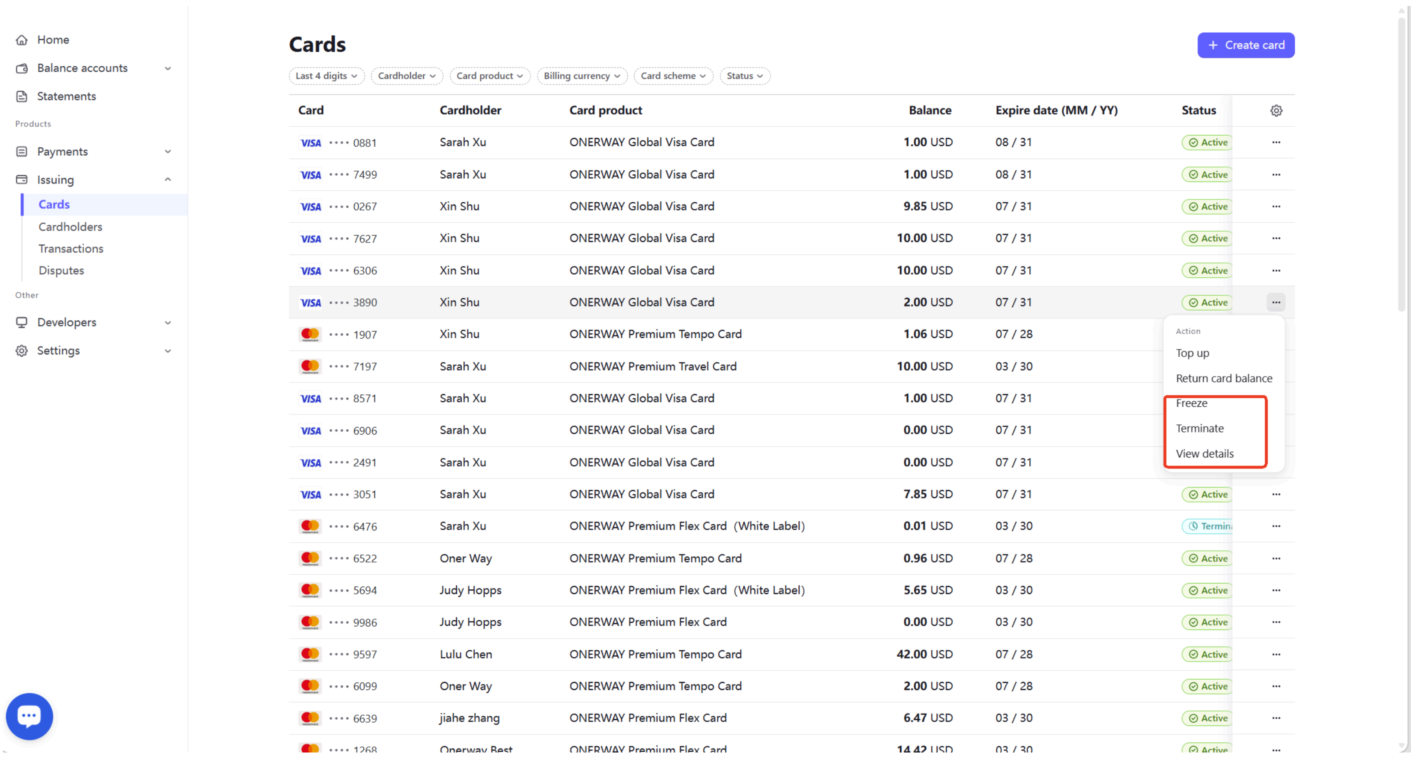
Action Buttons

Button Name	Description
Freeze	Temporarily stop all positive transaction functions of the card, but can still receive refunds and other reverse transactions
Unfreeze	Restore normal card usage
Terminate	Initiate a card termination request. The card first enters the terminating state, then completes termination within the processing period shown in the prompt dialog, and the balance is returned to the corresponding currency account.

Operation Steps

1. Enter the card management page on the merchant portal.
2. Search and select the target card.
3. View card status, balance, and basic information.
4. Perform freeze, unfreeze, or other operations as needed.
5. Confirm the operation result per page prompts.

[Card List Operation Management]



View Card Details

Function Description

Merchants can access the card detail drawer from the card management list to view card basic information, card status, balance, recent activities, and recent ledger entries, and perform operations such as freezing or viewing sensitive card information as needed.

Action Buttons

Button Name	Description
Freeze	Temporarily stop card transaction functions
View Card Info	View full card number, CVV, expiration date, and other sensitive information after verification
Recent Activities	View recent balance-change activities for the card
Recent Ledger Entries	View recent balance change ledger entries for the card
View All	Jump to the complete transaction or ledger entry list

Card Detail Field Descriptions

Field	Description
Card Face Information	Displays card brand, last four digits of card number, expiration date, CVV mask, card network, etc.
Card Status	Displays the current card status, e.g., active, failed, Info required
Issuing Region	Displays the issuing region, e.g., United States
Billing Currency	Displays the card billing currency, e.g., USD
Card Product	Displays the card product name the card belongs to
Cardholder	Displays the name of the cardholder bound to the current card
Balance	Displays the current available balance of the card
Card Purpose	Displays the applicable purposes of the card, e.g., ad spending, e-commerce procurement, general spending
Created At	Displays the card creation time
Updated At	Displays the card’s most recent update time, usually caused by card status changes

Recent Activities Display

Recent activities display the card’s recent balance-change activities. The field definitions are consistent with 7.3.2 All Activities.

Recent Ledger Entries Display

Recent ledger entries display the card’s recent balance-change records. The supported activity types are shown below:

Activity Type Descriptions

Type	Amount Direction	Description
Authorized	Negative	Record generated by successful authorization
Authorization reversed	Positive	Authorization reversed or expired, releasing frozen funds
Authorization released	Positive	Authorization amount released during capture for subsequent capture
Captured	Negative	Capture successful
Refunded	Positive	Refund successful
Disputed	Positive	Fund inflow generated after a successful dispute
Fee	Negative	Various fees charged to the card, distinguishable by type in the remarks
Card loading	Positive	Card account loading
Card loading reversed	Negative	Loading failed, funds reversed
Card balance returned	Negative	Card account balance returned to the currency account
Card balance return upon termination	Negative	Full card account balance returned to the currency account upon card cancellation

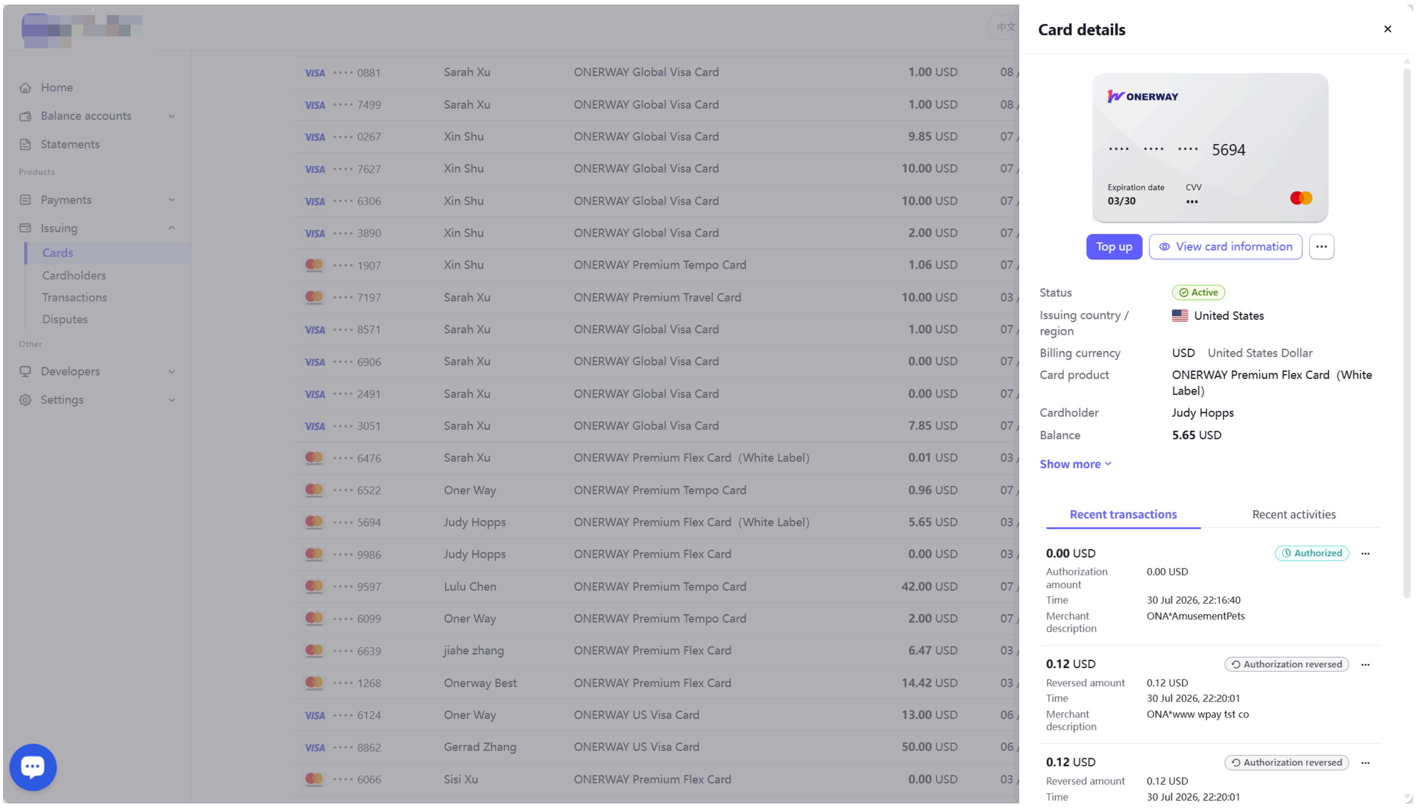
Operation Steps

1. Enter the card management list.
2. Find the target card and click the card row or detail entry.
3. In the right card detail drawer, view the card face information and card basic information.
4. Click Recent Activities to view recent card balance-change activities.
5. To view complete records, click View All to jump to the corresponding list.
6. To view full card number, CVV, expiration date, and other sensitive information, click View Card Info and complete verification.

> **Note:**
>
> 1. ONERWAY termination process: first pre-termination, then enter a 7-day processing period before executing termination; during pre-termination, the card balance will be frozen.
> 2. After a card is frozen, it cannot be used for withdrawals, and the corresponding fund balance cannot be processed.

> 3. Cards frozen by the system cannot be self-unfrozen or terminated; contact ONERWAY operations personnel for assistance.

[Card Details]



7.1.5 Sensitive Card Information Viewing

Function Description

When using a card for online payments or binding to third-party platforms, merchants need to obtain the full card number, CVV, expiration date, and other sensitive information. For security reasons, such information is hidden by default and requires identity verification before viewing.

Action Buttons

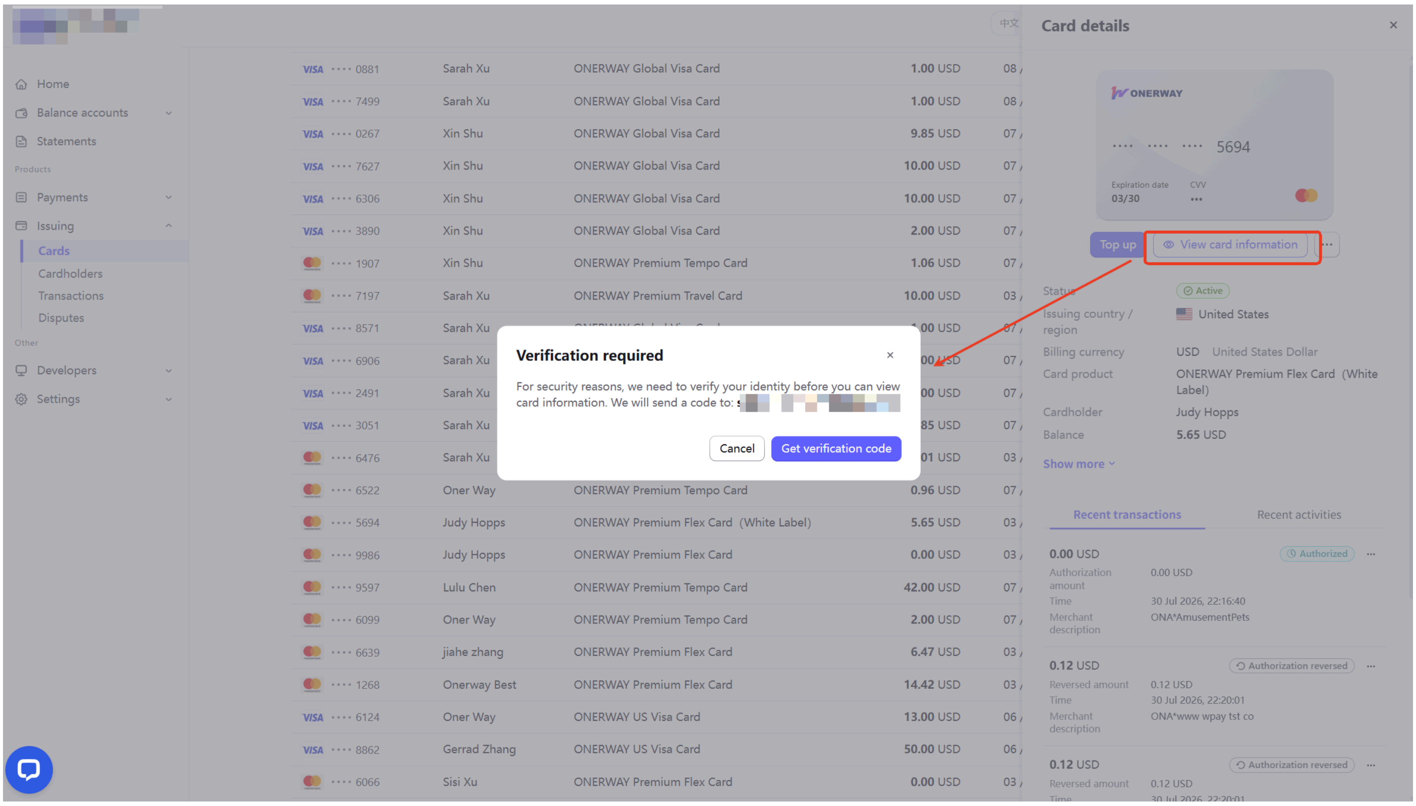
Button Name	Description
View/Hide Sensitive Info	Initiate identity verification and view full card information; hide sensitive information after verification
Copy	Copy card number, CVV, expiration date, or other information

Operation Steps

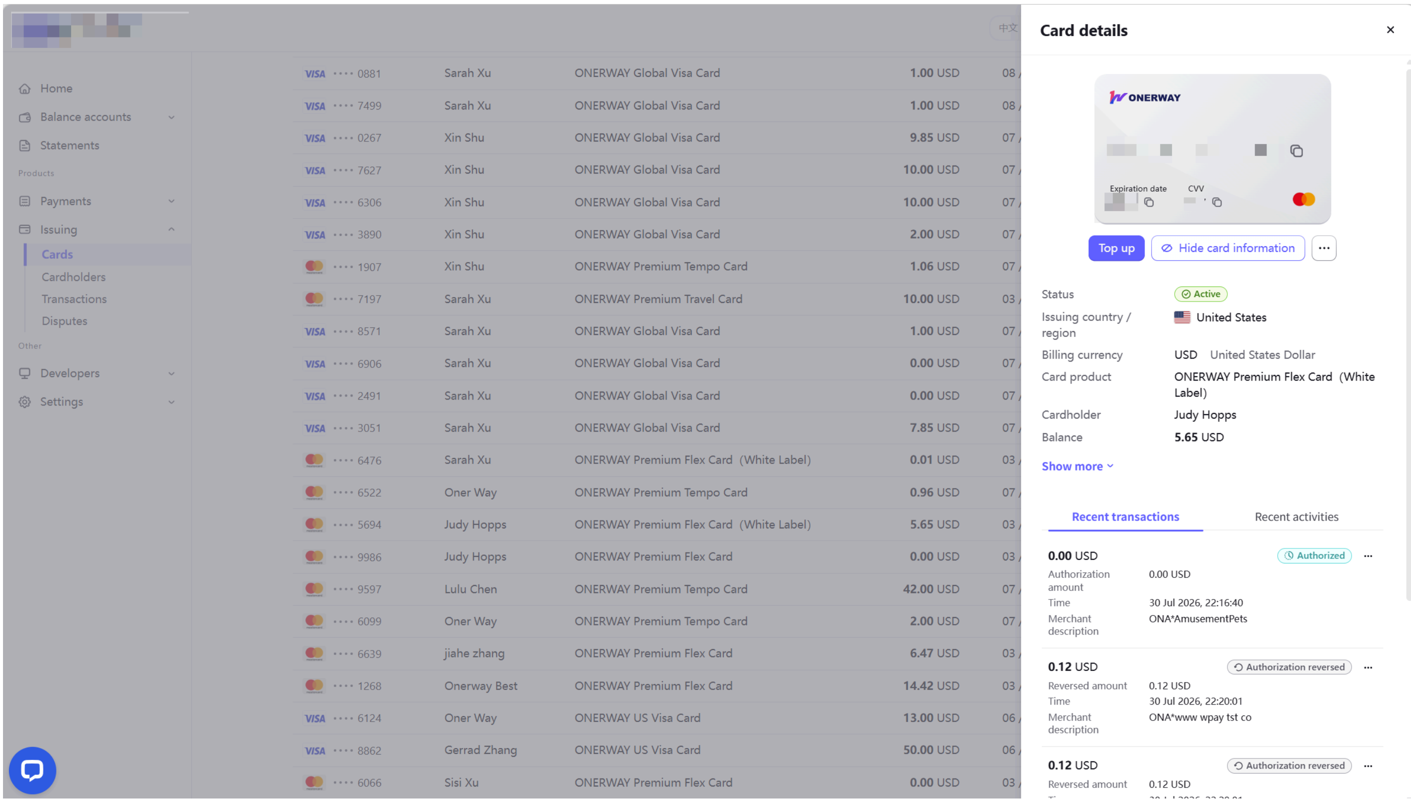
1. Enter the card detail page.
2. Click View Sensitive Info.
3. The system sends an email verification message to the logged-in user.

4. Enter the verification code and complete verification.
5. After verification passes, view the full card number, CVV, expiration date, and copy relevant information with one click.

[Card Detail Sensitive Info Entry]



[Sensitive Info Display Page]



7.1.6 Prepaid Card Fund Management

Function Description

Prepaid cards support independent fund management capabilities, providing cards with secondary top-up and card balance return to the corresponding currency account.

Page Display Content

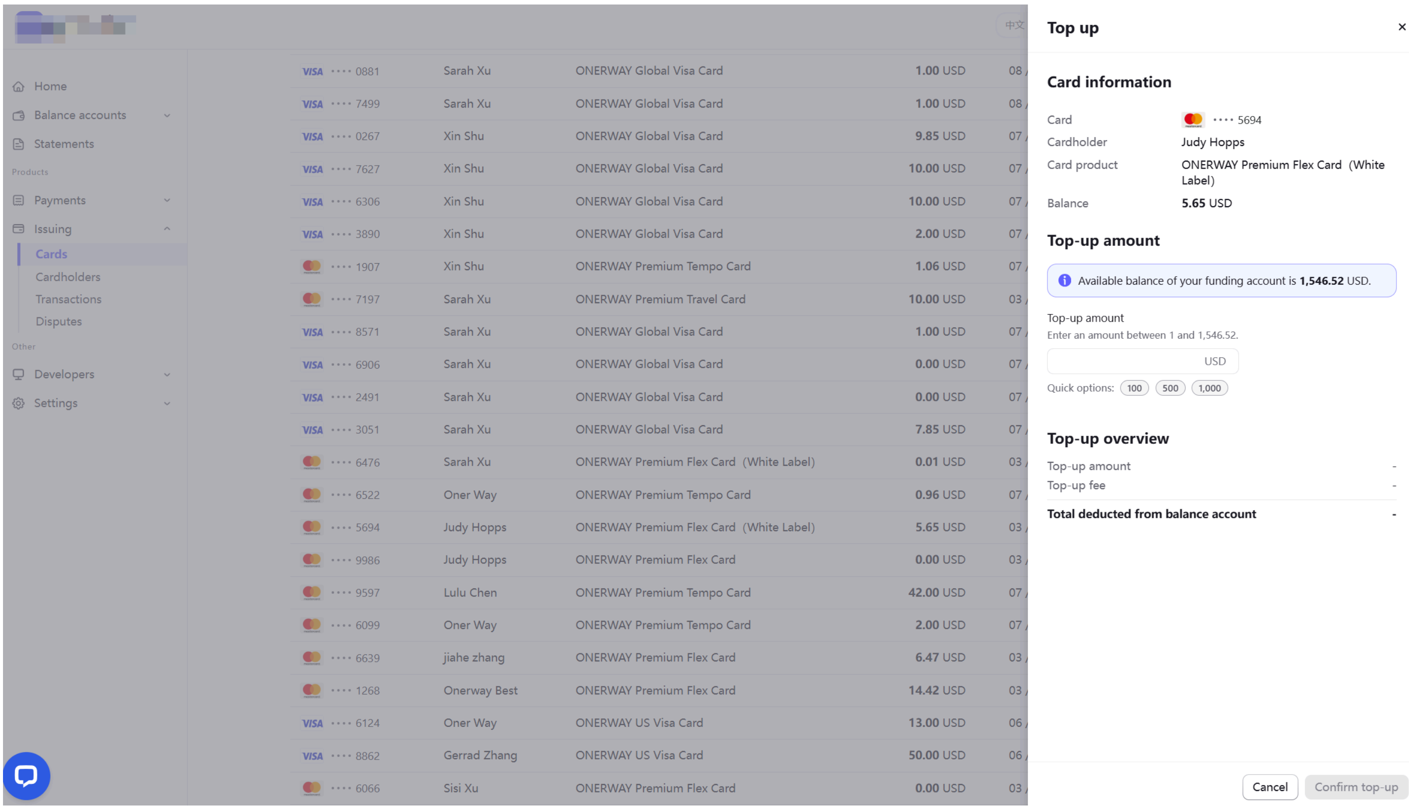
Area	Description
Card Info	Displays card number, cardholder, card product, and current balance
Top-up/Return Amount	Enter the top-up/return amount for this transaction
Quick Options	Provide quick selection of commonly used amounts
Top-up Overview	Displays top-up amount, top-up fee, and total amount deducted from the balance account
Action Buttons	Cancel, Confirm

Operation Instructions

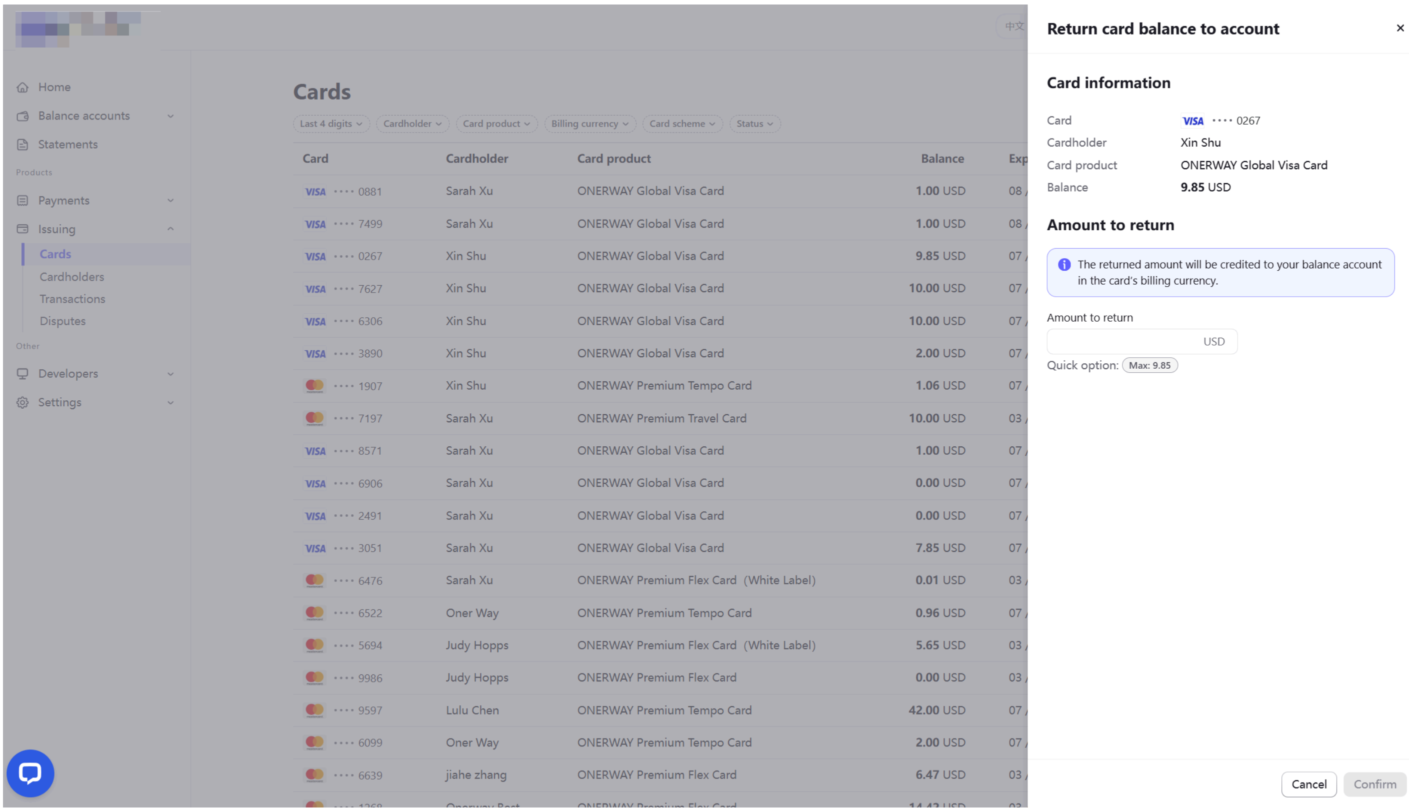
1. Enter the card top-up/return page.
2. Confirm card info, current balance, and card product information.
3. Enter the top-up/return amount, or directly select a quick amount.
4. For top-up operations, review the top-up amount, top-up fee, and total amount deducted from the balance account in the top-up overview.
5. After confirming the information is correct, click Confirm.

> **Note:**
>
> 1. Card top-up and balance return operations take a certain processing time, usually less than one minute. As they are forward and reverse fund operations, they typically cannot be performed simultaneously on the same card.
> 2. For balance returns, some card products have scenarios where full return is not possible. Corresponding prompts are displayed on the interface; if you still need a full return for such card products, you can initiate card cancellation.
>   - Some card products have a minimum retention amount
>   - Some card products do not allow full refund before any spending

[Prepaid Card Secondary Top-up]



[Prepaid Card Balance Return]



7.2 Cardholders

Cardholders are the responsible parties for cards and bear responsibility for card spending behavior and fund usage. Merchants can maintain cardholder information and status on the merchant portal.

Action Buttons

Button Name	Description
Add Cardholder	Create new cardholder information
Edit	Modify cardholder information
Enable	Allow cardholder to bind or continue using cards
Disable	Prohibit binding new cards to the cardholder going forward

Operation Steps

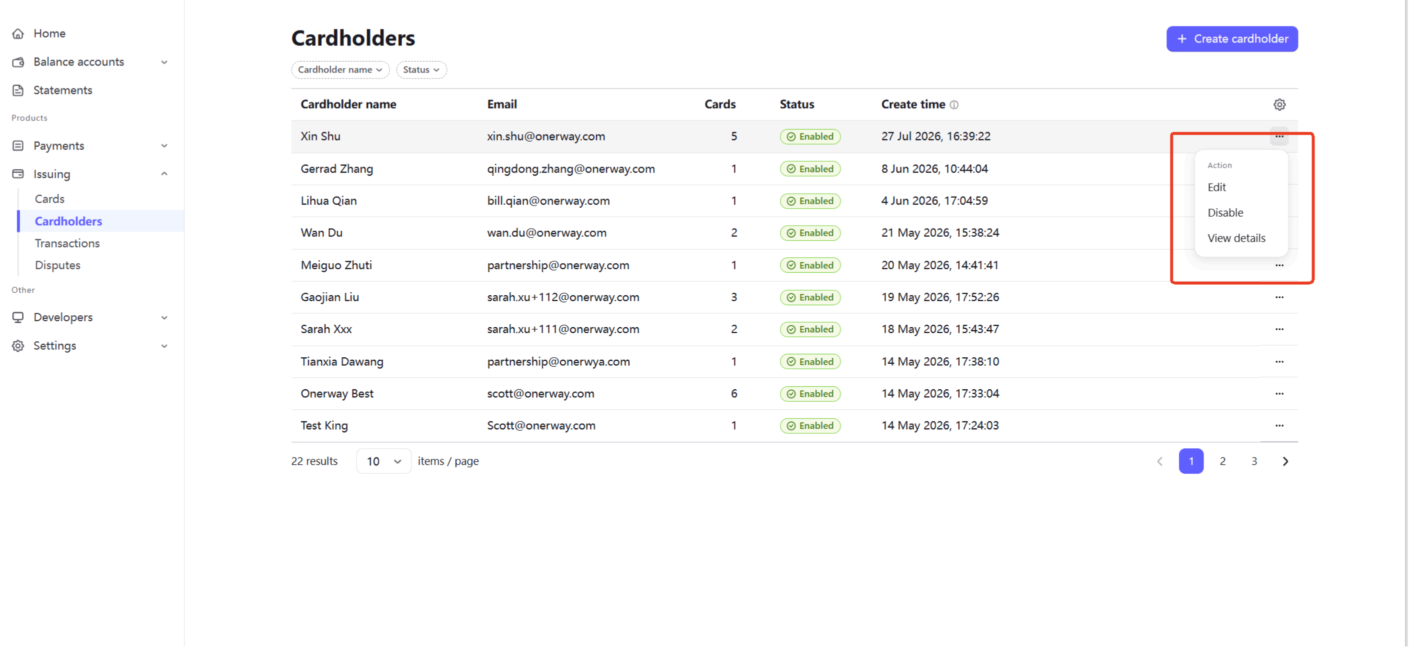
1. Enter the cardholder management page on the merchant portal.
2. Click Add Cardholder and fill in the cardholder information per page requirements.
3. After submission, the cardholder enters the enabled state.
4. View cardholder details in the cardholder list.
5. To adjust information, enter the detail page to edit and save.
6. To stop binding new cards, adjust the cardholder status to disabled.

Status Description

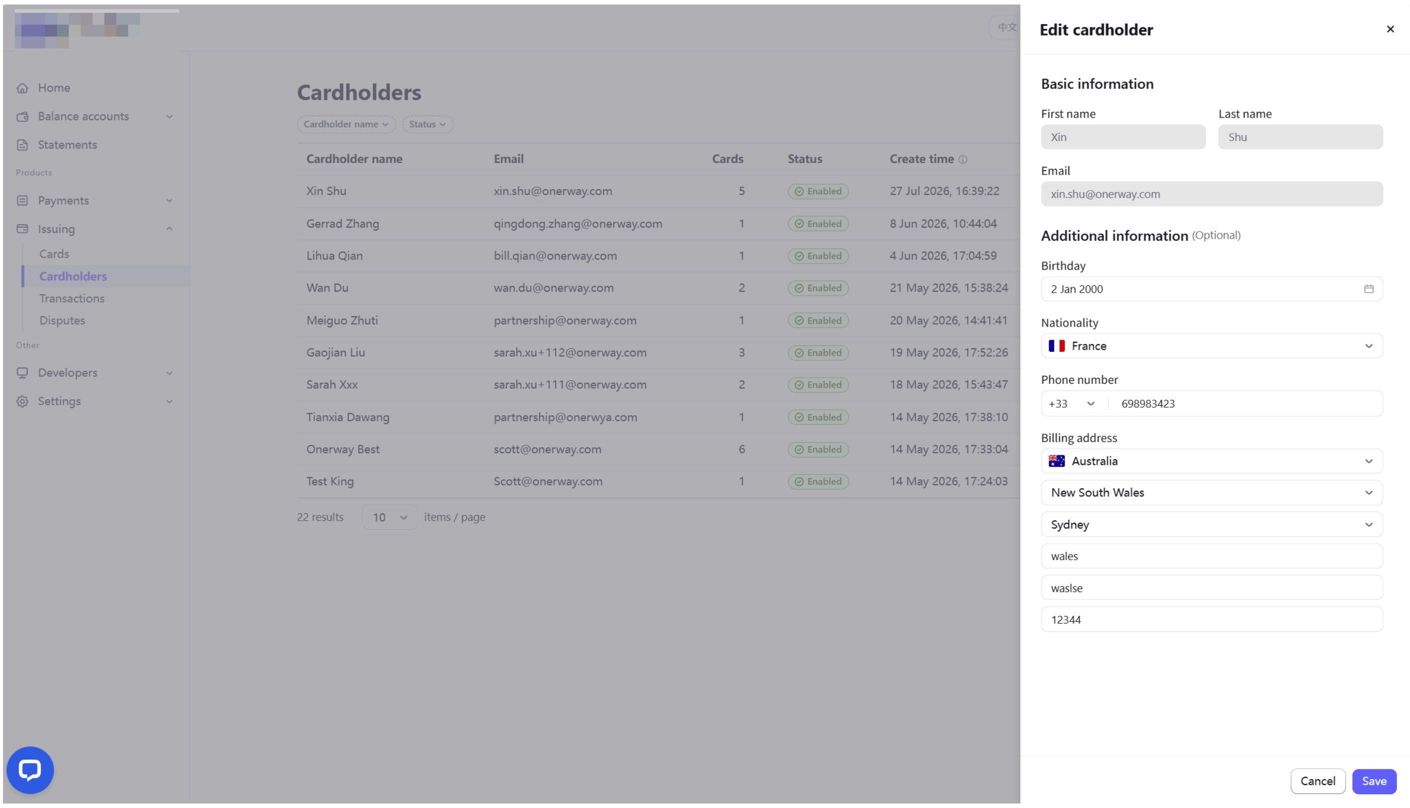
Enabled: After creating a cardholder, the default state is enabled.

Disabled: After disabling, new cards cannot be bound to the cardholder going forward.

[Cardholder Management List]



[Edit Cardholder Page]



7.3 Card Transactions

The Card Transactions module displays card-related transaction records, making it convenient for merchants to track card spending progress and verify card balance changes. Transaction records are divided into two dimensions: Purchases and All Activities:

Dimension	Description
Purchases	Displays transactions generated by card spending, tracking authorization, settlement, refund, dispute, and other subsequent statuses by original order as the main record
All Activities	Displays all fund ledger events, including spending, fees, card top-up, withdrawal, adjustments, and other balance changes

7.3.1 Card Purchases

Function Description

Card spending displays transaction records generated by external card spending, supporting tracking of the full transaction process by order dimension.

Supported Transaction Types

Type	Status	Description
Authorization	Authorized	Verification passed, authorization successful
Authorization	Authorization pending	Authorization transaction processing
Authorization	Authorization reversed	Merchant revoked authorization or authorization expired, frozen funds released
Authorization	Reversal pending	Authorization revocation processing
Authorization	Authorization failed	Real-time authorization failed, e.g., insufficient balance, inaccurate CVV, or other reasons causing authorization rejection
Verification	Verified	Verifies card validity, equivalent to a zero-amount authorization
Verification	Verification pending	Card verification processing
Verification	Verification failed	Card verification failed
Settlement	Posted	After successful authorization, external merchant completes full or multiple batch capture
Settlement	Posting pending	Capture transaction processing
Settlement	Posting failed	Capture failed, e.g., insufficient balance during forced capture
Refund	Refunded	Refund received, may not be linked to the original order
Refund	Refund pending	Refund transaction processing
Refund	Refund failed	Refund initiated but ultimately failed

Query Conditions

Query Condition	Description
Time	Select a time range to filter, based on the latest update time
Last 4 Digits of Card Number	Enter the last 4 digits of the card number to search
Cardholder	Enter cardholder name to search, supports fuzzy search
Status	Filter by the current status of the main record
Transaction ID	Enter the transaction ID to locate the transaction record

Download List: Transaction lists can be downloaded based on filter conditions

List Fields

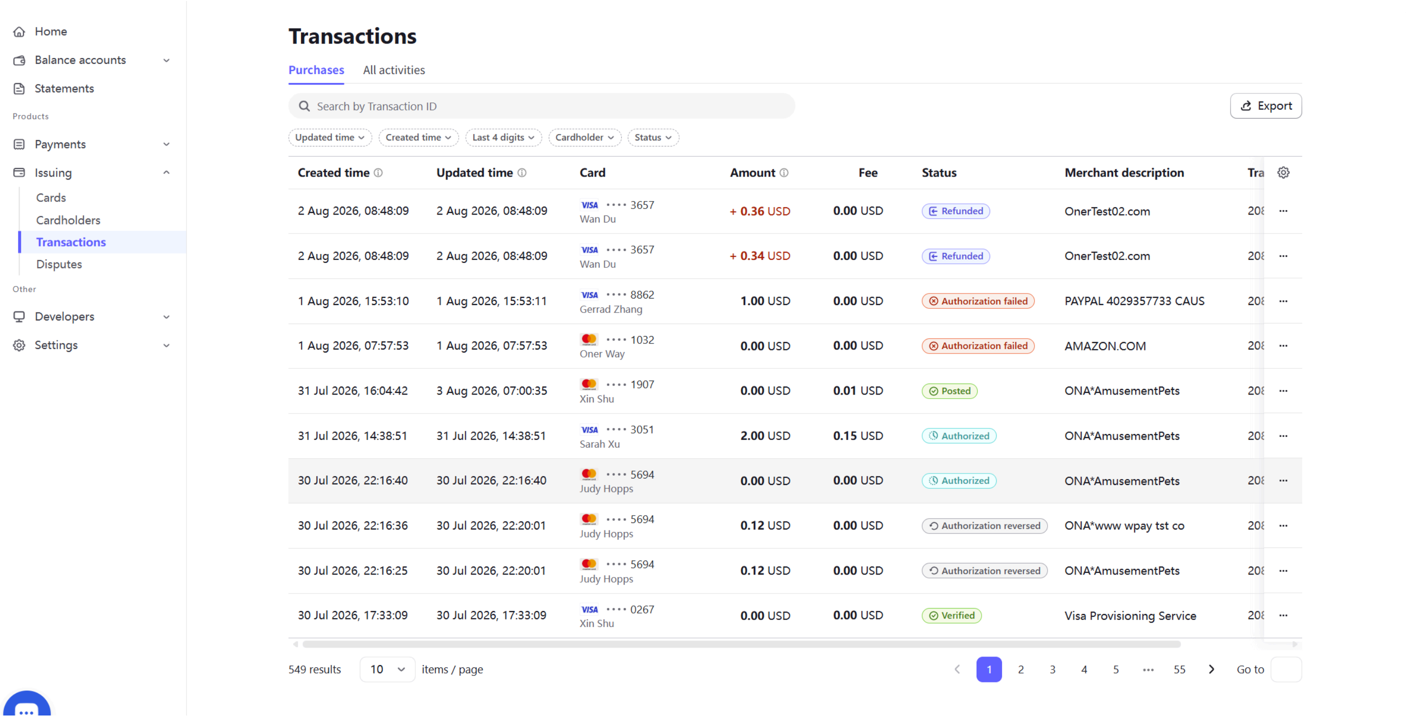
Field	Description
Updated At	The time of the latest event in the main record
Card	Displays card network, card number, cardholder, and other card information
Amount	This amount is used for transaction tracking, usually based on the authorization amount, and may differ from the final settlement amount or billing amount. If the transaction currency differs from the billing currency, the original transaction amount information is displayed alongside.
Fee Amount	The sum of all fees generated by the main transaction record
Transaction Status	The status corresponding to the latest event in the main record
Merchant Descriptor	Merchant name
Transaction ID	The transaction serial number generated by ONERWAY
Created At	The time corresponding to the earliest event in the main record

Detail Fields

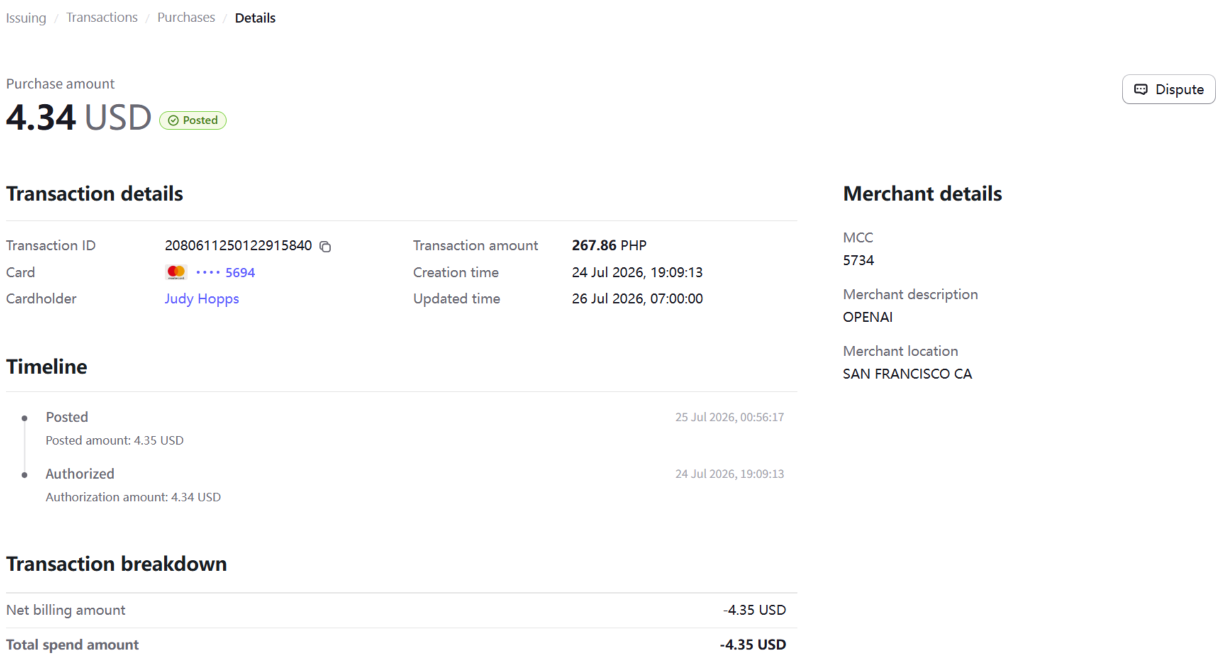
Area	Field	Description
Main Amount	Purchase Amount	This amount is used for transaction tracking, usually based on the authorization amount, and may differ from the final settlement or billing amount.
Transaction Status	Status	The status corresponding to the latest event in the main record
Transaction Details	Transaction ID	Copyable ONERWAY transaction serial number
Transaction Details	Transaction Amount	The actual amount identified by the merchant
Transaction Details	Created At	The time corresponding to the earliest event in the main record
Transaction Details	Updated At	The time of the latest event in the main record
Transaction Details	Card	Card network + card number display
Transaction Details	Cardholder	The cardholder name corresponding to the card
Timeline	Transaction Timeline	Displays transaction type, corresponding amount, and transaction time in chronological order
Related Fees	Authorization Fee	Fee charged at authorization
Related Fees	Cross-border Fee	Fee incurred due to cross-border transaction
Related Fees	FX Conversion Fee	Fee incurred due to currency conversion
Related Fees	Refund Fee	Fee incurred at refund
Merchant Info	Card Spending Merchant Descriptor	External merchant name
Merchant Info	MCC	External merchant category code
Merchant Info	Merchant Location	Country + city + postal code
Transaction Details	Net Billing Amount	The final transaction settlement net amount after all settlements, refunds, reversals, and adjustments
Transaction Details	Fee Amount	The sum of all fees related to this transaction

Area	Field	Description
Transaction Details	Total Spending Amount	The sum of actual fee spending for this transaction

[Card Transaction Spending List Display]



[Card Transaction Spending Detail Display]



7.3.2 All Activities

Function Description

All Activities displays all card balance change records, making it convenient for merchants to verify fund inflows and outflows.

Activity Type Descriptions

Type	Amount Direction	Description
Authorized	Negative	Record generated by successful authorization
Authorization reversed	Positive	Authorization reversed or expired, releasing frozen funds
Authorization released	Positive	Authorization amount released during capture for subsequent capture
Captured	Negative	Capture successful
Refunded	Positive	Refund successful
Disputed	Positive	Fund inflow generated after a successful dispute
Fee	Negative	Various fees charged to the card, distinguishable by type in the remarks
Card loading	Positive	Card account loading
Card loading reversed	Negative	Loading failed, funds reversed
Card balance returned	Negative	Card account balance returned to the currency account
Card balance return upon termination	Negative	Full card account balance returned to the currency account upon card cancellation

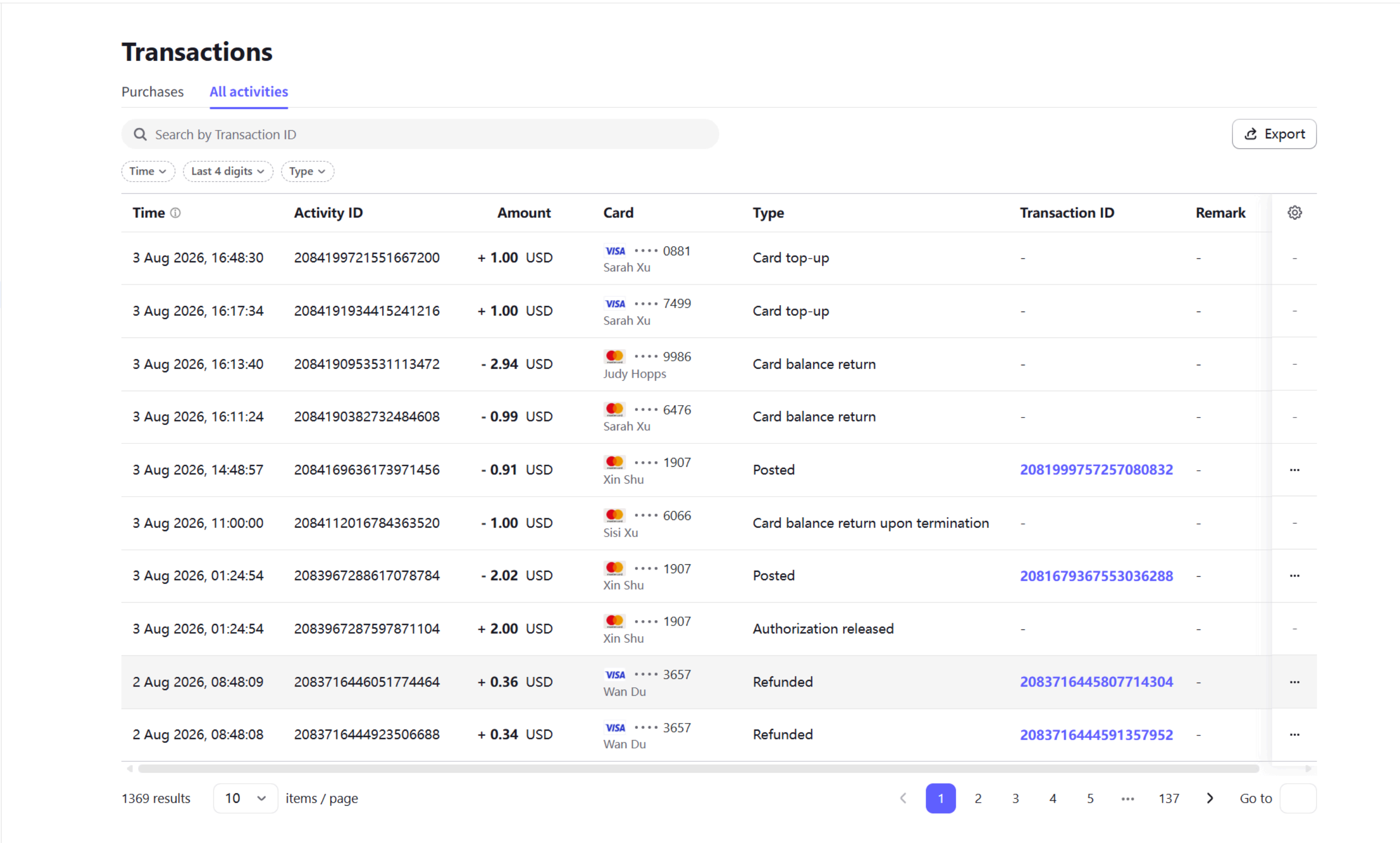
Query Conditions

Query Condition	Description
Time	Select a time range to filter, based on the latest update time
Last 4 Digits of Card Number	Enter the last 4 digits of the card number to search
Type	Filter by ledger entry type
Transaction ID	Enter the transaction ID to locate the ledger record

List Fields

Field	Description
Created At	The time the corresponding ledger record was generated
Activity ID	The transaction serial number for each event generated by ONERWAY
Transaction ID	The original transaction order number associated with this event
Card	Displays card network, card number, cardholder, and other card information
Amount	The amount of the corresponding ledger event, displayed as amount + currency, with two decimal places and a positive/negative sign
Type	The type corresponding to the ledger record

[All Activities List]


Transactions

Purchases | All activities

Search by Transaction ID | Export

Time | Last 4 digits | Type

Time	Activity ID	Amount	Card	Type	Transaction ID	Remark	
3 Aug 2026, 16:48:30	2084199721551667200	+ 1.00 USD	VISA •••• 0881 Sarah Xu	Card top-up	-	-	-
3 Aug 2026, 16:17:34	2084191934415241216	+ 1.00 USD	VISA •••• 7499 Sarah Xu	Card top-up	-	-	-
3 Aug 2026, 16:13:40	2084190953531113472	- 2.94 USD	•••• 9986 Judy Hopps	Card balance return	-	-	-
3 Aug 2026, 16:11:24	2084190382732484608	- 0.99 USD	•••• 6476 Sarah Xu	Card balance return	-	-	-
3 Aug 2026, 14:48:57	2084169636173971456	- 0.91 USD	•••• 1907 Xin Shu	Posted	2081999757257080832	-	···
3 Aug 2026, 11:00:00	2084112016784363520	- 1.00 USD	•••• 6066 Sisi Xu	Card balance return upon termination	-	-	-
3 Aug 2026, 01:24:54	2083967288617078784	- 2.02 USD	•••• 1907 Xin Shu	Posted	2081679367553036288	-	···
3 Aug 2026, 01:24:54	2083967287597871104	+ 2.00 USD	•••• 1907 Xin Shu	Authorization released	-	-	-
2 Aug 2026, 08:48:09	2083716446051774464	+ 0.36 USD	VISA •••• 3657 Wan Du	Refunded	2083716445807714304	-	···
2 Aug 2026, 08:48:08	2083716444923506688	+ 0.34 USD	VISA •••• 3657 Wan Du	Refunded	2083716444591357952	-	···

1369 results | 10 items / page | 1 2 3 4 5 ··· 137 | Go to

7.4 Card Disputes

When a merchant disputes a completed spending transaction, they can initiate dispute processing.

Applicable Scope

Disputes can be initiated for transactions that have been fully captured.

Operation Steps

1. Enter the transaction list or transaction detail page.
2. Find the completed spending transaction that needs to be disputed.
3. Click to obtain the dispute initiation contact information.
4. Submit the dispute application per page prompts or contact information.
5. Wait for ONERWAY operations personnel to handle it offline.
6. View the dispute processing progress on the merchant portal.

> **Note:**
>
> Dispute processing is subject to the offline confirmation result by ONERWAY operations personnel.

Chapter 8 Developer

Description

Developer provides webhook event notification configuration functionality, supporting merchants to configure real-time callback event notifications through the Webhooks feature.

8.1 API Keys

Feature Description

API Keys are authentication credentials for accessing ONERWAY API interfaces. In the Developer Center, merchants can manage API keys throughout their lifecycle, including creating, viewing, enabling/disabling, deleting keys and editing names — all independently without contacting platform support.

Action Buttons

Button	Description
Add Key	Create a new API key; key credentials are generated upon submission

Operation Steps

1. Navigate to Developer Center > API Key Management tab
2. **Add a Key**
    - Click the "Add Key" button
    - Fill in the key name
    - Select the key type
    - Submit to generate key credentials; save them securely
3. **Key Management**
    - View: See key name, type, status, and creation time in the list
    - Enable/Disable: Click the menu button on the key to enable or disable
    - Delete: Select delete from the menu (only disabled keys can be deleted)
    - Edit Name: Click the edit icon near the key name to modify

> **Note:**
>
> - Key credentials are shown only once upon creation; store them securely and never share them
> - Keys are critical to account security; if a leak is suspected, disable and regenerate immediately

8.2 IP allowlist

Feature Description

IP allowlist is an access control mechanism that restricts API calls to specified IP addresses only. In the Developer Center, merchants can configure the allowlist independently, including adding individual or batch IPs, deleting entries, and editing names.

Click the "Enable IP allowlist" switch next to the title. The IP addresses or CIDR ranges in the allowlist take effect only after the switch is enabled; before enabling it, the allowlist configuration does not restrict API access.

Action Buttons

Button	Description
Enable IP allowlist	Enable this switch for the IP addresses or CIDR ranges in the allowlist to take effect; before enabling it, the allowlist configuration does not restrict API access
Add	Add a single IP address to the whitelist
Batch Add	Upload a file to add multiple IP addresses at once

Operation Steps

1. Navigate to Developer Center > IP allowlist tab
2. **Add an IP**
   - Click the "Add" button
   - Enter the IP address and a note/name
   - Submit to save
3. **Batch Add**
   - Click the "Batch Add" button
   - Fill in multiple IP addresses per the template format
   - Upload the file and submit
4. **Whitelist Management**
   - View: See IP addresses, notes, and timestamps in the list
   - Delete: Click the delete button on the target IP entry
   - Edit Name: Modify the note/name of an IP entry

> **Note:**
>
> - IP allowlist settings affect API calling permissions; operate with care

> - An empty whitelist means no IP restriction applies (depends on system configuration)

8.3 Webhooks

Description

Webhooks is the API endpoint configuration center for real-time event notifications, supporting webhook notification configuration for fraud notifications, pre-dispute alerts, and other events, enabling real-time callback processing to ensure you can understand account risk status and take appropriate measures immediately.

Operation Guide

1. Enter the Webhooks configuration page:
    - Go to **Developer** > **Webhooks** tab from the left menu, click the "Add endpoint" button to open the webhook configuration page
2. Select events to notify (single or multiple selection)
3. Configure notification receiving URL
4. Complete webhook creation

Chapter 9 Settings

“Settings” is the comprehensive configuration management center of the merchant portal, covering core configuration scenarios such as account, payment, permissions, and notifications. It contains multiple sub-function modules, supporting merchants to independently complete information queries, function configurations, and security management.

9.1 Business

“Business” is the centralized operation entry for merchants to manage basic information and configure portal display timezone. It contains two sub-sections: “Merchant details” and “Timezone setting”, helping you quickly obtain core account information and adapt personalized portal data display needs:

- **Merchant details**: Centralized entry for viewing account basic information, including merchant name (company entity name), Merchant ID (core identifier for website integration/settlement), etc. It also provides the entry for face verification, allowing you to access basic account information and complete verification
- **Timezone setting**: Configuration area for portal data display timezone, supporting “IP auto-adapt timezone” and “Manual search/select timezone” methods. Timezone adjustment only affects portal data statistics display logic and does not affect transaction settlement or fund transfer rules

9.1.1 Merchant Details

Here you can view the following account information:

Field	Description
Merchant name	Company entity name associated with the account
Merchant ID	Merchant’s account on ONERWAY, used for website integration configuration and settlement information
Status	Indicates current account status
Registration time	Time the account was registered
Face verification	Entry for account face verification

9.1.2 Timezone Setting

The portal supports timezone configuration with automatic adaptation or manual switching. Timezone adjustment only affects data display and does not affect transaction settlement or fund transfer rules:

Automatic adaptation: When logging into the portal, the system automatically matches the corresponding timezone based on your IP location (Example: when IP is in Shanghai, defaults to "Asia - Shanghai (UTC+08:00)");

Manual switching:

1. Navigate to Settings > Business > Timezone setting, then click the currently displayed timezone option in the top navigation bar (e.g., "Asia - Shanghai (UTC+08:00)") to expand the timezone selection menu;
2. Search for target timezone using the search box or select directly from the list;
3. Takes effect immediately after selection; portal data will be re-calculated and displayed according to the new timezone.

9.2 Payment Settings

9.2.1 Sites & Apps

Description

This section is the centralized management entry for merchant's registered applications/sites, supporting viewing of application/site information and corresponding enabled payment methods. Core operations:

1. **Application/site query and filtering**
    - **Search**: Supports precise search by "App ID", or fuzzy search by "Application URL" (enter keywords to match all application URLs containing that keyword). Click search to locate the application/site
    - **Condition filtering**: Use "Type" and "Review status" dropdowns to quickly filter applications/sites by type or status
2. **View application/site details**
    - Access path:
        - Method 1: Click any information area in the target application/site list (e.g., name, App ID)
        - Method 2: Click action button on right side of target application/site, select "View details"
    - Details content: After entering details page, view application name, App ID, application URL, creation time, and list of enabled payment methods for this application/site
3. **Data export**
    - Click export button in upper right corner to export current list of applications/sites for offline storage and management

9.2.2 Payment Methods

Description

This page is used for card type sorting by different countries. Card types with higher ranking are displayed first. The page shows each country’ s name, last operation time, and operator.

Operation Guide

You can click the "+ Add now" button to add new card type sorting rules. Pagination allows you to browse more entries.

9.2.3 Auth-capture Settings

Description

- Used to configure subsequent processing methods for authorization (Auth) transactions.
- Can choose to automatically capture or automatically void transactions within a specific number of days after authorization.
- Pre-authorization definition: Lock customer’ s funds in a transaction without immediate charge.
- Pre-authorization purpose: Ensure customer has sufficient funds to pay.

Can choose to complete the charge (capture) or cancel the transaction (release funds) within a certain time period.

9.2.4 Subscription Settings

This section is only available to merchants with subscription contract services enabled, for configuring subscription-related customer notification emails:

Description

After enabling "Subscription cycle email", the system will automatically send notification emails to customers when the following events occur with subscription contracts:

- Subscription contract created
- Subscription contract updated
- Subscription contract billed
- Subscription plan changed
- Subscription contract cancelled

Steps

Find the switch button on the right side of "Subscription cycle email", click to switch it to enabled state (switch displays as enabled style) to activate subscription notification email function.

Note: Subscription customer notification service requires collecting customer email when creating subscriptions.

9.2.5 Payment Page Settings

Description

- View and manage brand information
- Add new brands

Operation Guide

1. Enter brand name
2. Click "+" to upload Logo, requires at least 310x130 pixels, size not exceeding 500kb, supports JPG and PNG formats
3. Enter primary color
4. Toggle "Display merchant order ID on checkout page" switch
5. Toggle "Checkout page cancel button" switch
6. Toggle "Switch country" switch
7. Select applicable websites in "Apply to following websites"
8. Click "Save settings" to complete creation

9.3 Personal Settings

Description

The Personal Settings page serves as your security settings center under the merchant account, supporting the following functions:

1. **Passkey Management**: Register, view, and remove passkeys for passwordless login using biometric authentication (fingerprint, face recognition) or device PIN
2. **Two-Factor Authentication (2FA) Management**: Enable, configure, and manage two-factor authentication using an authenticator app or email verification
3. **Change Password**: Update your login password (requires email verification for security)

Steps

1. Click the user avatar or account name in the top navigation bar and select "Personal Settings"

2. On the Personal Settings page, select the function you need:
   - **Passkey Management**: Navigate to the Passkey section to register or remove passkeys
   - **Two-Factor Authentication (2FA)**: Navigate to the Two-Factor Authentication section to enable, disable, or switch authentication methods
   - **Change Password**: Navigate to Change Password, follow the prompts to complete email verification and set a new password

> **Note**: Changing your password requires email verification code verification to ensure account security

---

Security Recommendations

To keep your account secure, ONERWAY recommends the following security measures:

1. **Use a strong password**: Use a combination of uppercase and lowercase letters, numbers, and special characters. Avoid using easily guessed information
2. **Enable Two-Factor Authentication (2FA)**: Add an extra layer of security to your account by enabling 2FA (see details below)
3. **Register a Passkey**: Use biometric authentication for faster and more secure logins (see details below)
4. **Review login history**: Regularly check your login history in Security Settings to ensure no unauthorized access

---

Passkey Management

Passkey login allows you to log in quickly and securely using biometric authentication (fingerprint, face recognition) or device PIN, eliminating the need to enter your password each time.

Register a Passkey

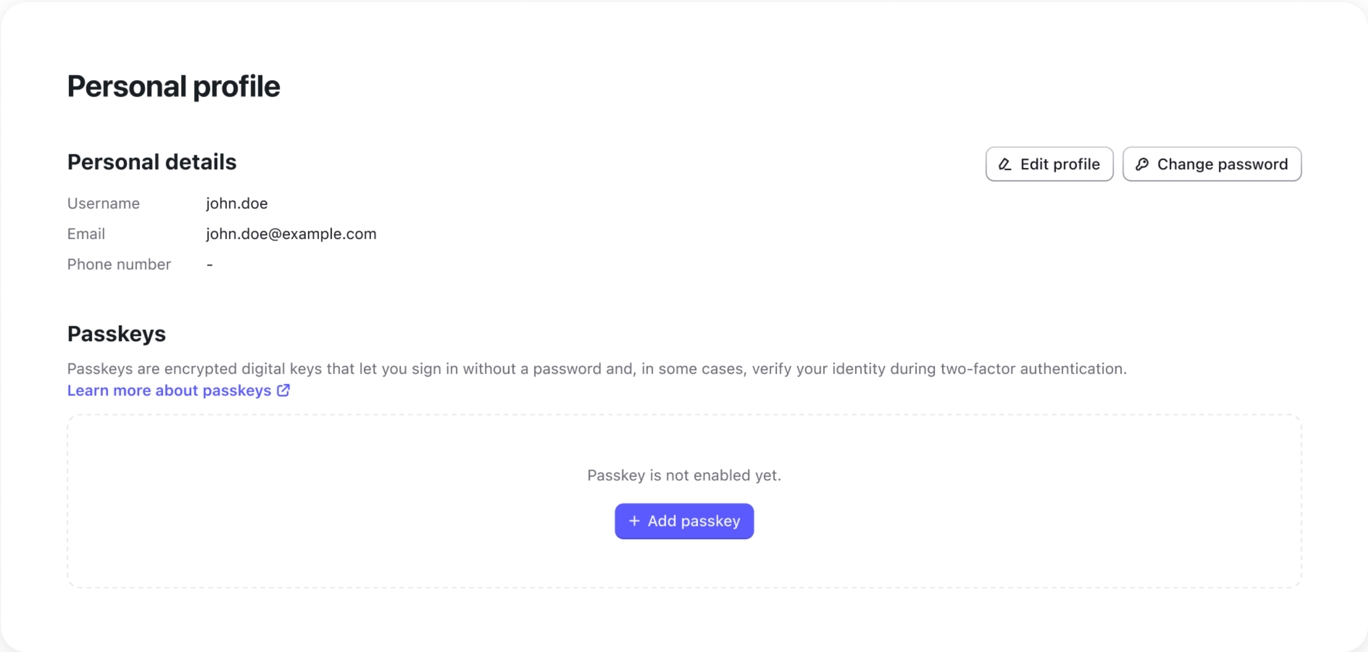
1. Log in to the portal using your email and password

2. Go to [Settings] > [Personal Settings] > [Security Settings]

3. In the "Passkey" section, click "Add Passkey"

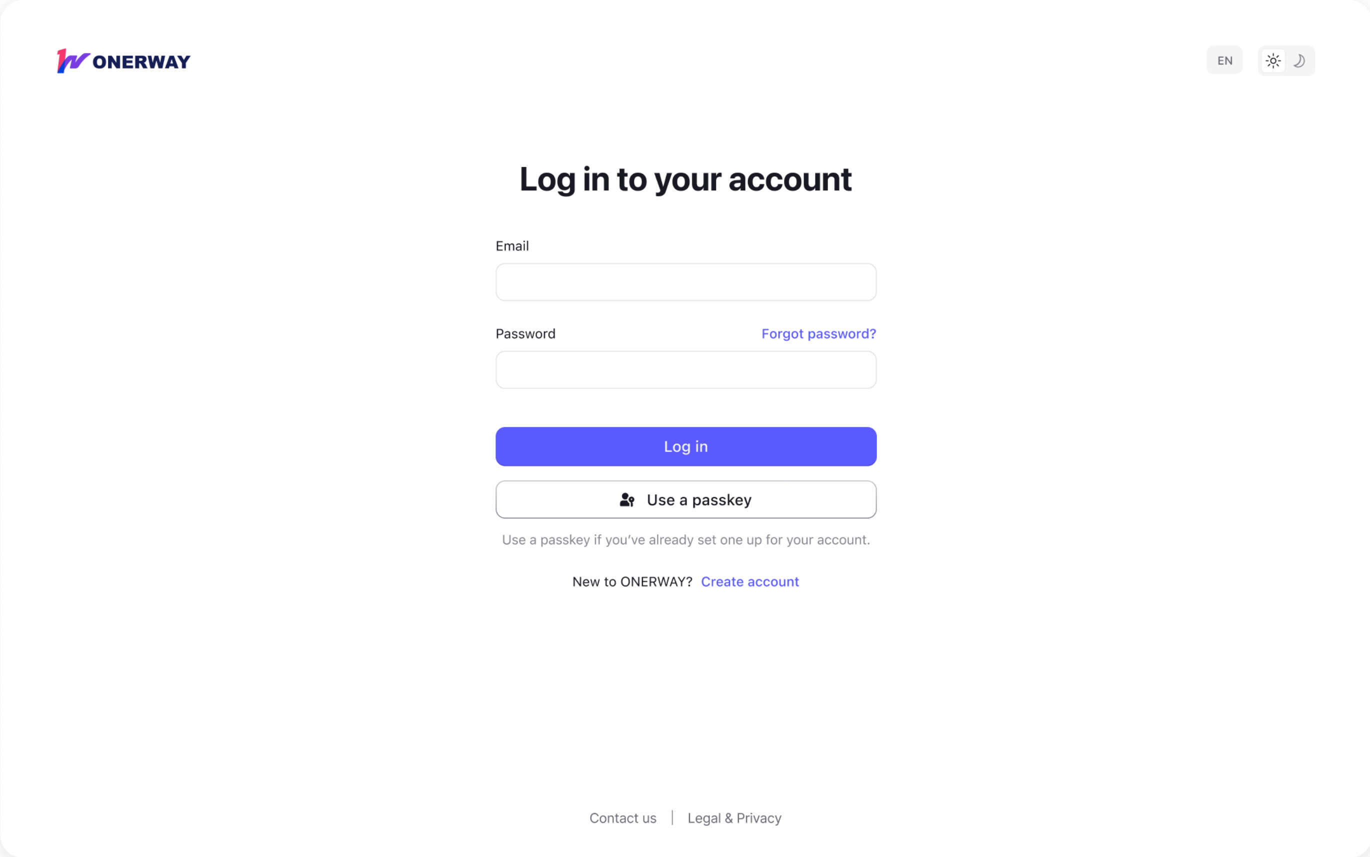
4. Follow your browser or device prompts to complete biometric or PIN verification

5. Once registered, your passkey will be listed and you can use it for future logins



Login with Passkey

1. On the login page, click the "Sign in with Passkey" button
2. Your browser or device will prompt you to use biometric authentication (fingerprint, face recognition) or device PIN
3. Complete the verification to log in automatically



> **Notes:**
>
> - Passkey support depends on your browser and operating system. Supported platforms include Windows Hello (Windows 10/11), Touch ID/Face ID (macOS/iOS), and Android biometrics
> - You can register multiple passkeys on different devices for cross-device synchronization
> - If your passkey is lost or unavailable, you can still log in using your email and password
> - To remove a passkey, go to [Settings] > [Personal Settings] > [Security Settings], find the passkey in the list, and click "Remove"

Two-Factor Authentication (2FA) Settings

Two-Factor Authentication (2FA) provides an additional layer of security protection for your account. After enabling, in addition to entering your password when logging in, you also need to provide a second verification (such as email verification code or a dynamic code generated by an authenticator app), significantly improving account security.

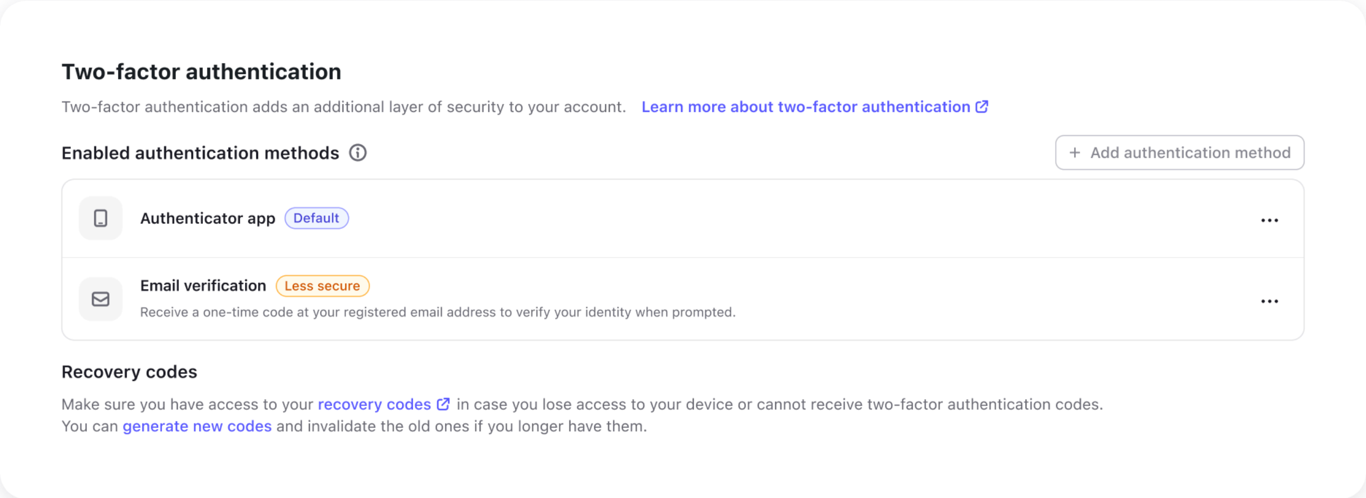
Usage Scenarios

- **First login on a new device**: Two-factor authentication is required when logging in on a new device or browser

- **High-risk operations**: Verification may be required when performing sensitive operations (such as modifying security settings, large transfers, etc.)

Enable Two-Factor Authentication

1. Navigate to [Settings] > [Personal Settings] > [Security Settings] and find the Two-Factor Authentication section
2. Select authentication method:
   - **Authenticator App**: Use Google Authenticator, Microsoft Authenticator, or similar apps
   - **Email Verification**: Receive verification codes via registered email
3. Follow the on-screen instructions to complete setup:
   - Authenticator App: Scan QR code and enter dynamic code for verification
   - Email Verification: Click to send verification code, enter the received code
4. Save backup recovery codes (used for account recovery if authentication device is lost or email is inaccessible)
5. Click "Enable" to complete setup



Login with Two-Factor Authentication

After enabling 2FA, your login process will change slightly:

1. **Enter Password**: Log in with your email and password as usual
2. **Verification Prompt**: The system will ask you to enter a 6-digit verification code
3. **Enter Code**:
   - If using Authenticator App: Open the authenticator app and enter the current 6-digit dynamic code displayed
   - If using Email Verification: Check your registered email for the verification code and enter the 6-digit code

4. **Login Success**: After verification is successful, you have logged in securely

> **Tips:**
>
> - If you cannot get the verification code, you can use backup recovery codes to log in

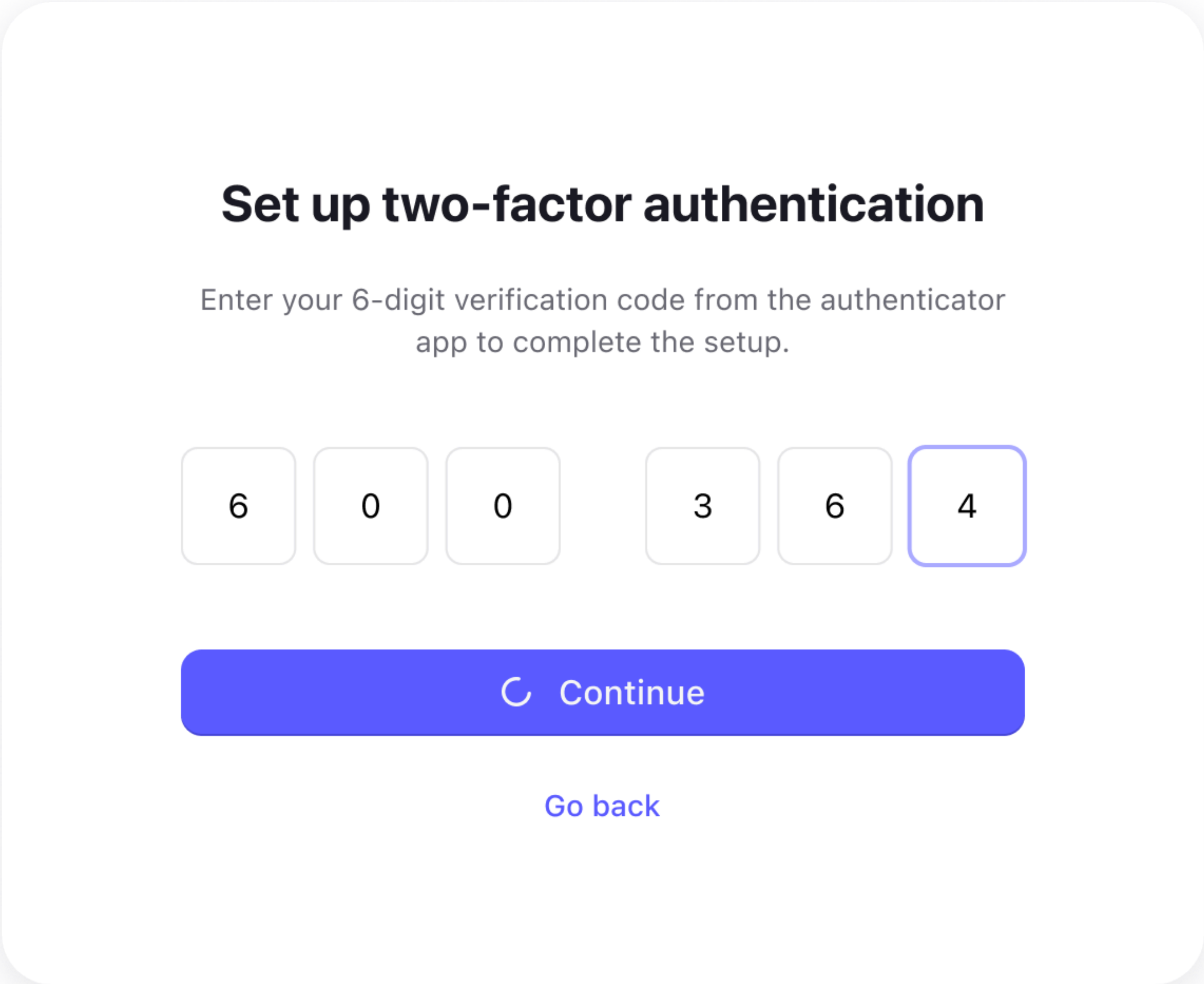
Manage Two-Factor Authentication

- **View Status**: View two-factor authentication enable status in the list
- **Switch Authentication Method**: Switch between authenticator app and email verification
- **Change Device**: Reconfigure authentication device or update email
- **Disable Authentication**: Temporarily disable two-factor authentication (not recommended, reduces account security)
- **Recover Access**: Use backup recovery codes to restore account access

Example Steps

1. **Enable Authenticator App Method**
   - Select "Authenticator App"
   - Use Google Authenticator or Microsoft Authenticator to scan the QR code displayed on the page
   - Enter the 6-digit dynamic code generated by the authenticator app
   - Save the displayed backup recovery codes (recommended to screenshot or write down)
   - Click "Enable" to complete
2. **Enable Email Verification Method**
   - Select "Email Verification"
   - System sends verification code to your registered email
   - Enter the received 6-digit verification code
   - Save the displayed backup recovery codes
   - Click "Enable" to complete

> » Important Notes «
>
> 1. After enabling two-factor authentication, be sure to keep the backup recovery codes secure in a safe place
> 2. It is recommended that all administrator accounts enable two-factor authentication
> 3. If choosing authenticator app, please change the authentication device in the portal before changing phones or uninstalling the app
> 4. If choosing email verification, ensure your email account is secure and can receive emails normally



Change Password

Change your portal login password when needed to maintain account security.

Steps

1. Go to [Settings] > [Personal Settings], locate the Change Password section
2. Click "Change Password"
3. The system will send a verification code to your registered email
4. Enter the received verification code
5. Set a new password (must meet security rules: at least 8 characters, including uppercase and lowercase letters, numbers, and special characters)
6. Confirm the new password
7. Click "Save" to complete the password change

> **Note**: After changing your password, all active sessions will remain logged in. You will need to use the new password for your next login.

MFA Reset and Recovery

Description

If you cannot use your passkey, authenticator app, or email verification, and you do not have an available recovery code, you can submit an online request to reset 2FA. The reset flow varies depending on your account role:

Reset Tier	Applicable Scenario	Handler
User Self-Recovery	Other verification methods or recovery codes are still available	User
Team Member Reset Request	User cannot self-recover; submits an online reset request	Merchant Administrator
Merchant Admin Reset Request	Admin cannot self-recover; submits an online reset request	ONERWAY Support

> **Note**: In this flow, resetting 2FA also resets the existing passkeys on your account. After the reset, you will need to set up your passkeys and 2FA methods again.

User Self-Recovery

If you cannot complete 2FA verification after enabling it, try the following self-recovery methods:

1. **Use Backup Recovery Codes**: On the 2FA verification page, click "Use Recovery Code" and enter any saved recovery code to complete verification. Each recovery code can only be used once and becomes invalid after use
2. **Use Other Verification Methods**: If you have configured multiple verification methods (e.g., authenticator app and email verification), you can switch to another available method when one is unavailable

> **Tips**:
>
> - Download and securely save the recovery code file immediately after enabling 2FA
> - Store recovery codes in a secure location, not on the same device as your authentication device
> - If you have multiple verification methods, keep at least one accessible verification channel

Online 2FA Reset Request

If you cannot use your passkey, authenticator app, or email verification, and you do not have an available recovery code, you can submit an online 2FA reset request from the account recovery flow.

If you are a team member:

1. On the recovery code page, select the option indicating that you cannot use a recovery code
2. If needed, add a note to help your Merchant Administrator understand why you need a reset
3. Select "Request 2FA reset"
4. Your Merchant Administrator will be notified. After verifying your identity, the administrator can reset your 2FA from the ONERWAY portal
5. After the reset, log in again and set up your passkeys and 2FA methods

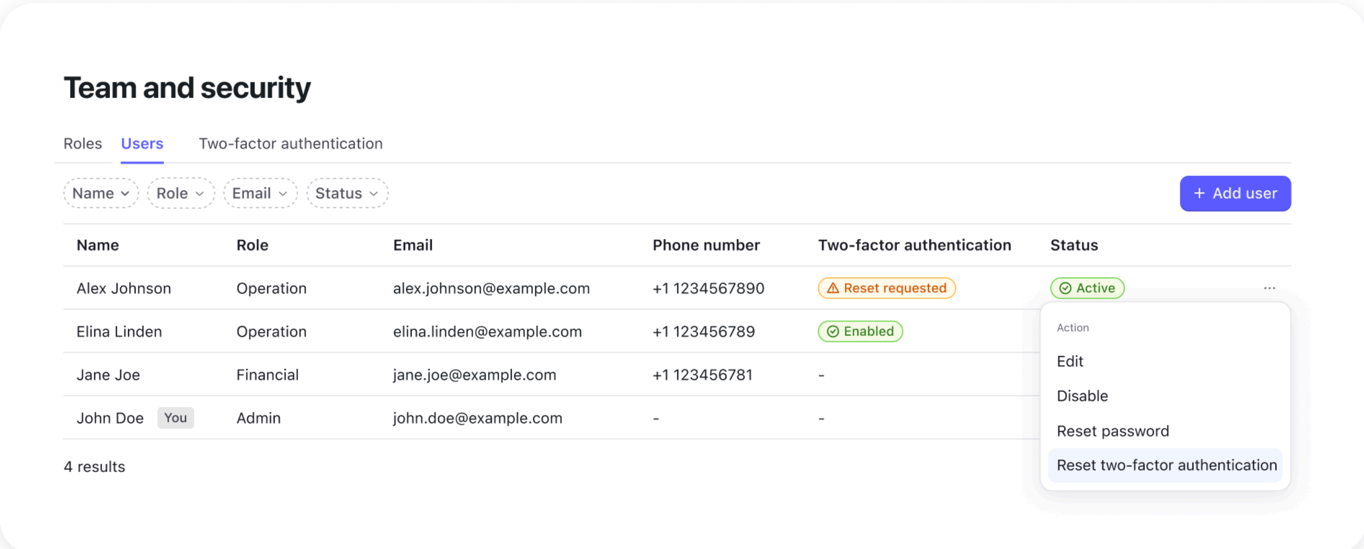
If you are a Merchant Administrator:

1. On the recovery code page, select the option indicating that you cannot use a recovery code
2. If needed, add a note to help ONERWAY support understand why you need a reset
3. Select "Request 2FA reset"
4. ONERWAY support will be notified. After reviewing your request and verifying your identity, the support team will reset your 2FA
5. After the reset, log in again and set up your passkeys and 2FA methods

Handling a Member's Reset Request

When a team member does not have an available recovery code, they can submit an online 2FA reset request from the account recovery flow. After the request is submitted:

1. A Merchant Administrator is notified
2. Before resetting the account, verify the member's identity through a trusted secondary channel, such as an internal chat tool or a video call
3. Go to Settings > Team & Security > Users, open the member's action menu, and select "Reset two-factor authentication"



This action resets the member’s existing 2FA settings and passkeys, allowing the member to log in again and complete a new security verification setup. It does not affect the member’s account data, role, permissions, or other account settings.

> **Note**: A Merchant Administrator cannot reset their own account from this page. If a Merchant Administrator does not have an available recovery code, they should submit a request from the account recovery flow. ONERWAY support will be notified and will perform the reset after reviewing the request and verifying the administrator’s identity.

Recovery Code Management Recommendations

- **Download and Save**: When enabling 2FA, the system guides you to download the recovery code file. Save it to a secure password manager or offline storage medium
- **Regular Check**: Periodically confirm that recovery codes are still accessible and not all used. If all codes have been used, regenerate them promptly
- **Multi-Account Management**: If you have multiple ONERWAY accounts, manage each account’s recovery codes separately and label them with account names to avoid confusion
- **Multi-Device Scenarios**: If using on multiple devices, ensure at least one device has an available verification method to prevent all devices from becoming inaccessible simultaneously

9.4 Team and Security

This section is the permission management and security settings center for merchant accounts, supporting role permission configuration, operator account management, and two-factor authentication settings, achieving fine-grained permission allocation for portal functions and account security protection.

> **Security Tip**: For safer and easier team access management, we recommend creating a separate user for each team member and assigning roles based on their responsibilities. This helps protect sign-in methods, keep activity records clear, and manage access more flexibly.

ONERWAY supports passkeys as a login and verification method. At the team level, administrators can require members to use 2FA and handle reset requests submitted by members. In this flow, resetting 2FA also resets the member’s existing passkeys.

9.4.1 Roles

Roles are the carriers of permissions; configure role permissions first, then associate with operator accounts:

1. **Add role**: Click “Add role” button in upper right corner of “Roles” tab:
    - Enter role name

- Configure permissions: Permissions are precise to button level; check corresponding function permissions (e.g., Home, Balance accounts, Transactions, etc.); unchecked permissions mean corresponding pages/buttons are invisible and inoperable for users with this role
- After submission, role defaults to "Enabled" status

2. **Role details and permission modification**
   - Click target role name in role list to enter "Role details" page to view configured permissions
   - Click "Edit" button in upper right corner of details page to modify role permissions; all users associated with this role will have permissions updated synchronously
3. **Role list management**: In role list, view role update time, name, status; manage role enable/disable status and edit permissions via "..." button on right side

9.4.2 Users

Used to create and manage operators under the merchant account, associating configured roles to assign permissions:

1. **Add user**
   - Click the "Add user" button in the upper right corner of the "Users" tab
   - Fill in required information: Name, Login email, Contact email, Password (must meet security rules), Confirm password
   - Password settings: Must meet security rules (at least 8 characters, including numbers, letters, special characters); confirm password must match new password
   - Permission association: Select configured role from "Role" dropdown; this user will inherit all permissions of the corresponding role
   - Set account status (default "Enabled"), optionally fill in phone number and submit to save
2. **User query and filtering**: Use "Name", "Role", "Login email", "Status" dropdowns to filter target operator accounts for quick management
3. **User management**:
   - **Edit**: Modify the role associated with this user (adjust permissions), contact information, etc.
   - **Disable/Enable**: Main administrator clicks "Disable" to lock account, clicks "Enable" to restore login permissions (applicable when operator cannot log in due to password errors)
   - **Reset password**: Reset this user's login password; new password must meet security rules; notify operator to use new password after reset

- **Reset two-factor authentication**: When a member cannot self-recover using recovery codes, the administrator can click "Reset two-factor authentication" to assist. This action resets the member's existing 2FA settings and passkeys, allowing the member to log in again and complete a new security verification setup. It does not affect the member's account data, role, permissions, or other account settings

9.4.3 Two-Factor Authentication

Description

The Two-Factor Authentication (2FA) section allows the main administrator to control whether 2FA is required for portal users. When enabled, users must provide a second verification (email verification code or authenticator app code) in addition to their password when logging in, adding an extra layer of account security. ONERWAY also supports passkeys as a login and verification method.

Admin Controls

1. **Enable/Disable 2FA**: The main administrator can toggle the 2FA requirement for all portal users from this section
2. **Enforcement scope**: When enabled, 2FA applies to all operators under the merchant account
3. **User self-service**: Individual users can configure their preferred 2FA method (authenticator app or email verification) in their [Personal Settings] > [Security Settings] (see 9.3 Personal Settings for detailed instructions)

Handling Member Reset Requests

When a team member does not have an available recovery code, they can submit an online 2FA reset request from the account recovery flow. After receiving the notification, the administrator verifies the member's identity through a trusted channel, then performs the "Reset two-factor authentication" operation from [Team & Security] > [Users]. This action simultaneously resets the member's 2FA settings and passkeys. See 9.4.2 Users section for the "Reset two-factor authentication" operation.

> **Note**: A Merchant Administrator cannot reset their own account from this page. If an administrator does not have an available recovery code, they should submit a request from the account recovery flow, and ONERWAY support will handle it.

9.5 Notifications

This section is the email notification management center for merchants, supporting configuration of receiving rules for dispute emails, pre-dispute alerts and fraud notifications. Core functions:

1. **Email recipient management**
    - Click "Manage email recipients" button in upper right corner of page to open recipient management popup

- Click "Add email" button in popup, enter target email address in "Add email" window
- Click "Get verification code"; receive code at that email and fill in; click "Save" after completion; email becomes "Verified recipient" (only verified recipients can be set as notification receivers)
- Maximum 6 emails; if limit reached, delete unused emails before adding new ones

2. **Notification event configuration**: In "Email notification settings" area, check corresponding recipients for different events:
   - **Dispute emails**: Check verified recipient emails to receive email notifications for new disputes;
   - **Pre-dispute alerts**: For RDR, CDRN, Ethoca, and other channel pre-dispute alerts, check verified recipient emails;
   - **Pre-dispute enrollments**: This option is for pre-dispute resellers, to receive downstream merchant pre-dispute service status notifications, check verified recipients;
   - **Fraud notifications**: Check verified recipient emails to receive fraud event notifications.

> **Notes:**
>
> - Notification emails are sent from noreply@post.onerway.com
> - If you are not receiving emails normally, check your spam folder and add the sender email address to your trusted list

9.6 Transfer Security

Description

Transfer security is used to configure verification methods and transfer approval rules during transfers, ensuring fund operation security. Contains two tabs: Transfer verification (transfer security settings) and Transfer approval settings.

9.6.1 Transfer Verification

Description

Protect your transfer security through verification methods. Before submitting fund operations such as new transfers and bulk transfers, verification must be completed according to the configuration here.

Verification Methods

Method	Description
Email verification code	During transfer, your registered email will receive a 6-digit verification code; enter the code on the submission page to complete verification
PIN code	You can set a 6-digit numeric PIN code; enter the PIN code on the submission page during transfer to complete verification. After selecting PIN code, you can click "Change password" to set or reset

Steps (Select Verification Method)

1. Go to Settings > Transfer security, default on "Transfer verification" tab
2. Select "Email verification code" or "PIN code" under "Transfer security settings"
3. Takes effect after selection; next transfer will use new verification method

Reset PIN Code

- **Entry**: Transfer security > Transfer verification > Select "PIN code" then click "Change password"
- **Email verification**: System will send verification code to your registered email to ensure secure setup. Click "Get verification code", check email and enter code

9.6.2 Transfer Approval Settings

Description

Approval Condition Examples

Condition	Description
Transfer amount less than 50 USD	Amounts below this threshold do not require approval; proceed directly
Transfer amount greater than or equal to 50 USD	Amounts at or above this threshold require approver approval before execution

Approval Process

- Shows "Approval from any one" means any one designated approver must approve or reject
- Shows "Approval from all" means all designated approvers must approve or reject
- Approval moves transfer to "Processing" and subsequent statuses; rejection changes to "Rejected"

Action Buttons

Button Name	Description
Edit	Enter edit transfer approval settings
Disable	Turn off approval function; new transfers will not go through approval process

Edit Transfer Approval Settings

1. **Enter edit**: Click Transfer security > Transfer approval settings > Edit
2. **Approval flow currency**: The system fixedly uses USD as the calculation currency for approval rules and it cannot be changed. All transfers in other currencies will be automatically converted to USD based on current exchange rate to determine approval process
3. **Configure approval conditions**: When a condition is "Approval required", configure the corresponding approval process for that condition **Approval Process Configuration Items**

Configuration Item	Description
Approval from	Dropdown select "Any one" means any one person’s approval is sufficient; dropdown select "All" means all approvers are required
Approval step	Shows approver/role, can execute "Approve" or "Reject" operations
Add step	Can add multi-level approval steps

4. **Confirm approval settings**: Confirm modified approval settings. Page displays side-by-side comparison of "Before" and "Requested" settings for easy verification of changes

> **Note:** Existing transfers will still follow previous approval settings. Only new transfers will apply requested settings.