XPAY BACK-OFFICE USER MANUAL

for Merchant

Review

Version	***Update Description***	***Data***
Version 1.0	*First version of the document*	*25/07/2023*
Version 1.1	*Added the Processing Rules section*	*19/12/2023*
Version 1.2	*Corrections and refinements to the Processing Rules section*	*08/01/2024*
Version 1.3	*Updated to reflect Back Office version 1.7 functionalities*	*03/06/2025*
Version 1.4	*Updated with requirements and procedures related to expired authorizations*	*20/06/2025*
Version 1.5	*Updated the Developer Portal URL*	*23/06/2025*
Version 1.6	*Adjustments on INDEX*	*29/07/2025*
Version 1.7	*Added the IRIS Payments section (applicable to Greek merchants only)*	*15/10/2025*
Version 1.8	*Corrections to the Installments section (applicable to Greek merchants only) and documentation of new Back Office 1.7 features*	*19/12/2025*
Version 1.9	*Review and fix of the document structure*	*08/05/2026*

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Version 1.10	*Structural corrections to the general layout of the document*	*22/06/2026*
Version 1.11	*Alignment of the document to the new back-office version — removal of the statistics section*	*22/07/2026*

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1. Introduction

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

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

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

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

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

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

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

2. Language

The Back Office is available in different languages, and a merchant can change the language through the profile page, that allows to change languages.

The supported languages are:

- Bosnian
- Czech
- German
- Greek
- English
- Croatian
- Hungarian
- Italian
- Polish
- Romanian
- Slovak
- Slovenian
- Albanian
- Serbian

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3. Access

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

The link is valid for 24 hours, after which it will be necessary to reset the password from the portal login page.
The e-mail indicated during contract subscription will be registered as an Admin profile. Then, the Admin has the possibility to create both other users and other Admins.

3.1 Profiles

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

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

- **Operator**: can do what the Admin profile does, except:
  - create/manage users
  - generate/show/delete API keys
  - configure terminal

- **Reporter**: can do what the Operator profile does except:
  - do captures/refunds/void/cancel capture on operations
  - do M.O.T.O. transactions
  - create Pay-by-Link Plus

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In a nutshell:

Main functionalities	Admin	Operator	Viewer
View orders/operations	X	X	X
Do capture/ refund/ void / cancel capture on operations	X	X	-
Do M.O.T.O. transactions	X	X	-
Create Pay-by-Link Plus	X	X	-
Create/manage users	X	-	-
Generate API keys	X	-	-
Configure terminal	X	-	-

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

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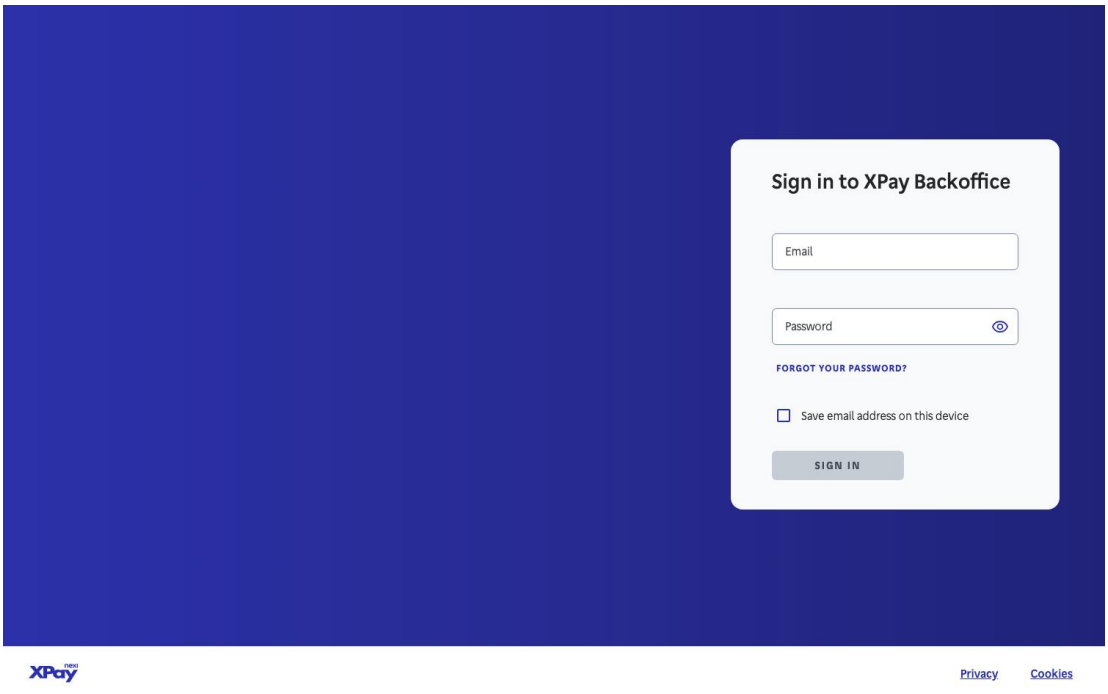
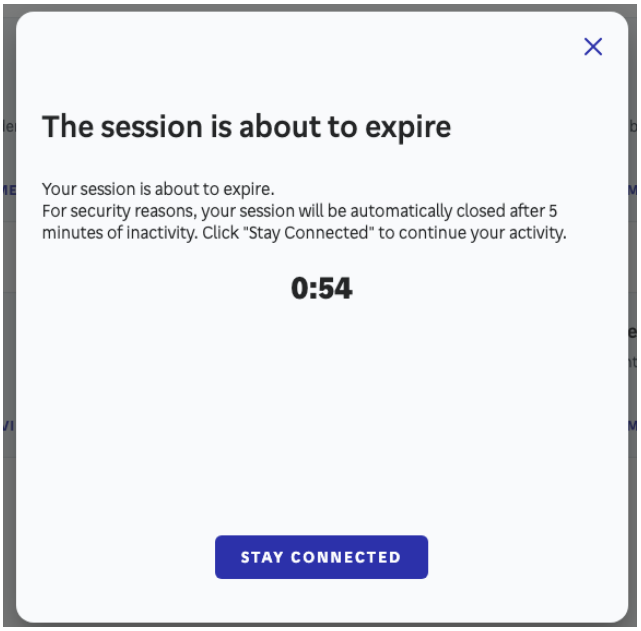
3.2 Login

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



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



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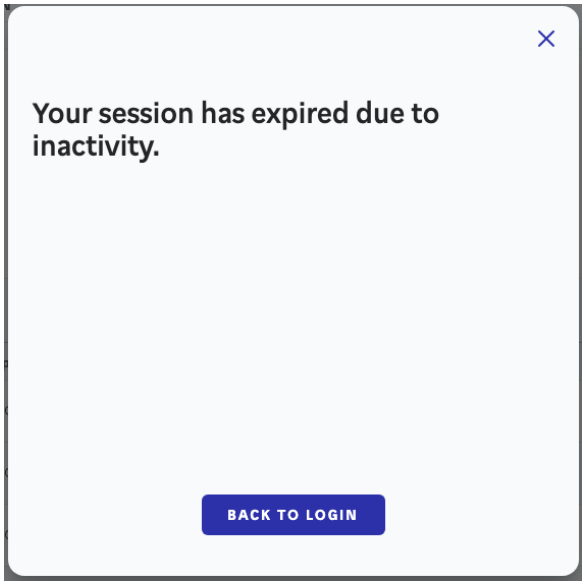
After the minute has passed, a pop-up will appear warning the user that the session has expired



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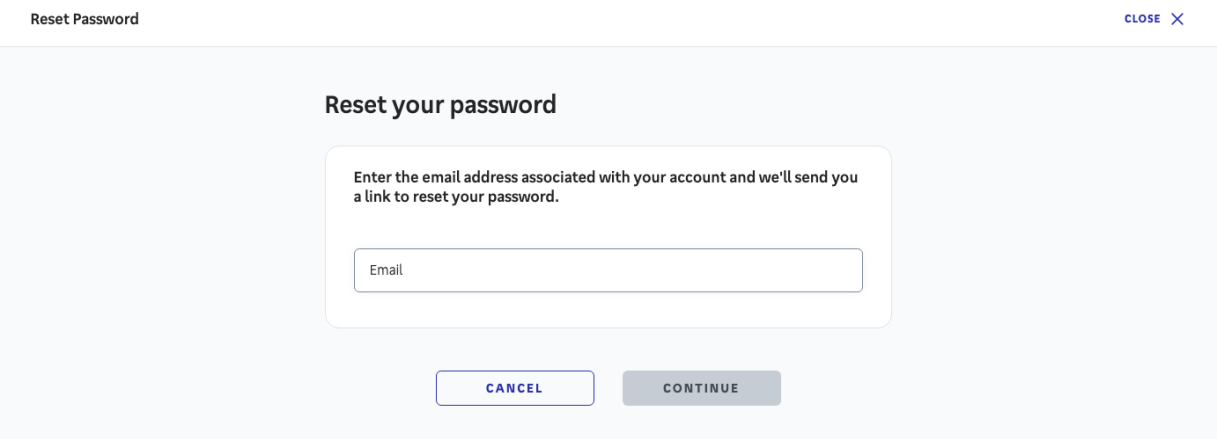
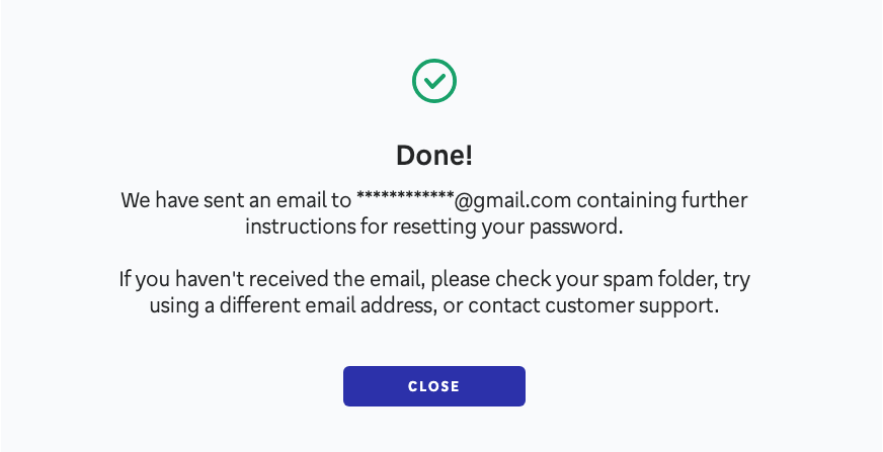
3.3 Retrieve credentials

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

1. Click the ‘Forgot your password?’ link on the Login Page
2. Enter the email address you sign up with
3. Click “Continue”



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



The password must have the following characteristics:

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

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

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

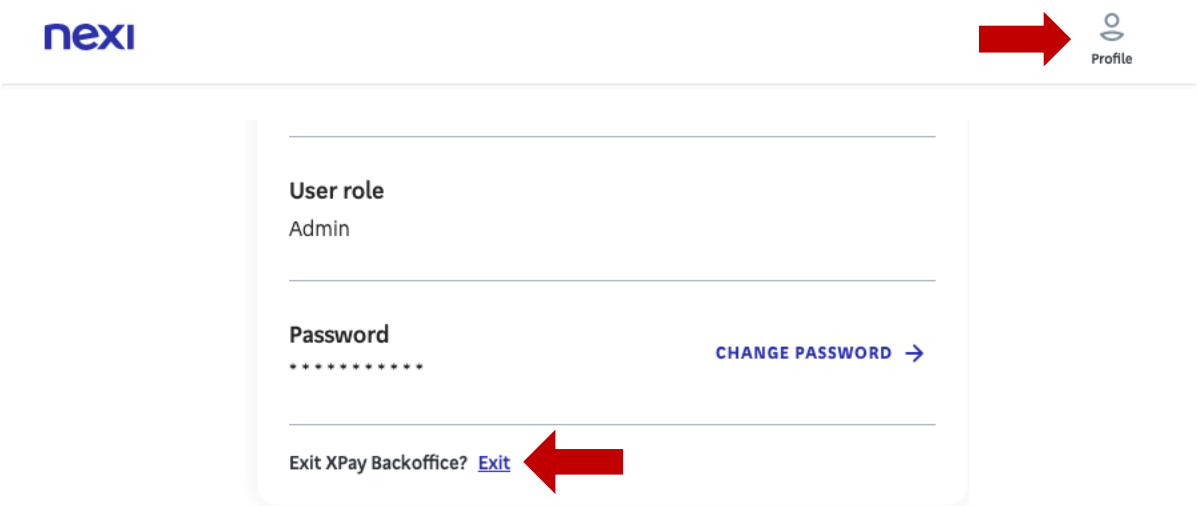
It is possible to make five login tries by entering the wrong password. After 5 incorrect login requests, the service is suspended for 3 hours (authentication is not allowed). If the password has expired, you will be redirected to the change password page when logging in.

3.4 Logout

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

To logout, you need to perform the following steps:

1. Click “Profile”
2. Click “Exit”



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

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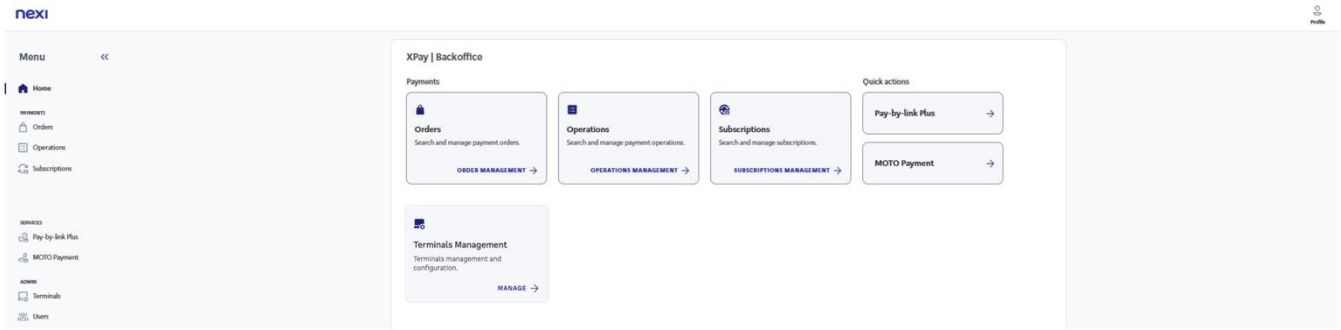
4. Back Office Structure

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

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



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

- Home
- Payments
  - Orders
  - Operations
  - Subscriptions
- Services[1]
  - Pay-by-link Plus
  - MOTO Payment
- Admin
  - Terminals
  - Users
- Profile
  - User Profile
  - Language

[1] Please note that the MOTO function and Pay-by-Link cannot be active at the same time. Enabling one automatically deactivates the other.

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5. Functionalities

The following chapter provides a description of the features made available by the portal.
Some sections are only visible and clickable from specific profiles (refer to paragraph 3.1).

Menu	Sub-menu	Description
Home	-	It allows quick access to some parts of the Backoffice, such as the order or operations page, the terminal section, and quick actions such as Pay-by-link Plus and MOTO[2].
Payments	Orders	It allows the search of all orders, either via filters or in list form, and to view the details for each order.
Payments	Operations	It allows the search of all operations, either via filters or in list form, and to view the details for each operation.
Payments	Subscriptions	It allows to manage recurring payments, allowing customers to be charged at regular intervals without re-entering their card details.
Services	Pay-by-link Plus	It allows the Merchants to provide a link to their customers (e.g. in an email invoice). Through the link the customers are redirected to a webpage where they can securely make the payment with their preferred payment method.
Services	MOTO Payment	It is intended for merchants who need to handle telephone or mail transactions via Back Office.
Admin	Terminals	It allows customize the terminal configurations.

[2] Please note that the MOTO function and Pay-by-Link cannot be active at the same time. Enabling one automatically deactivates the other.

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Admin	Users	Settings and information associated with a user. From this section, the Admin can also create new users.
Profile	User Profile	It contains different information on the profile such as profile name, email, user role and password.
Profile	Language	It gives the chance to choose the language of the Back Office.

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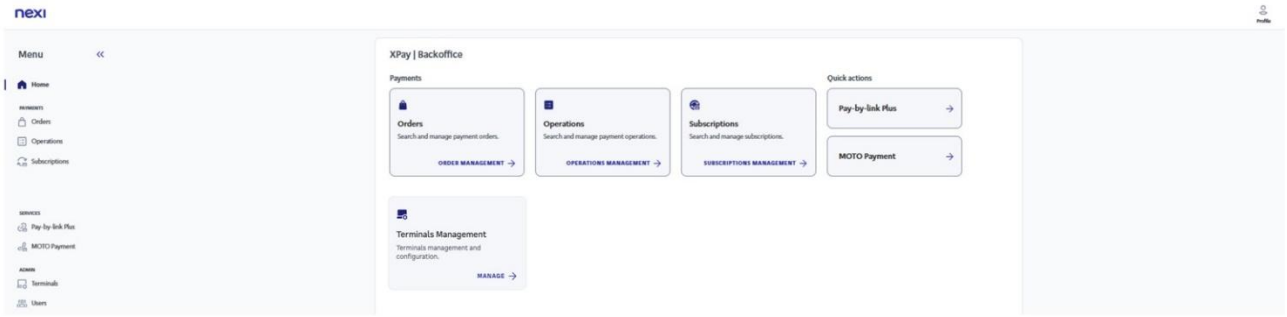
6. Home

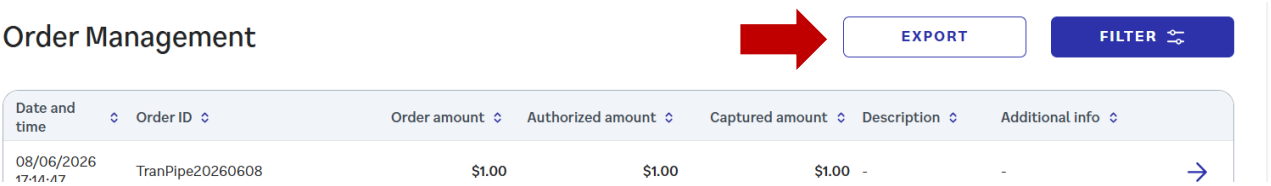


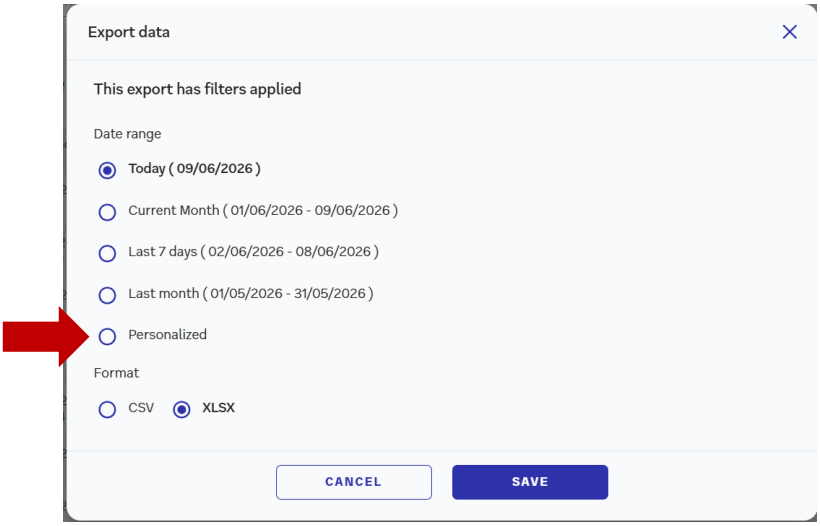
The homepage is composed of box's that provide quick access to sections of the backoffice.

7. Orders

7.1 Orders Management

This is the highest-level view of the orders list. A research function is available to check the status of generated payment requests in real time. It is possible to export a CSV or XLSX report by clicking the "Export" button.





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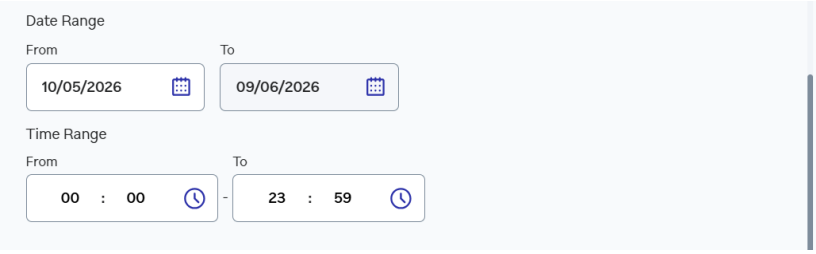
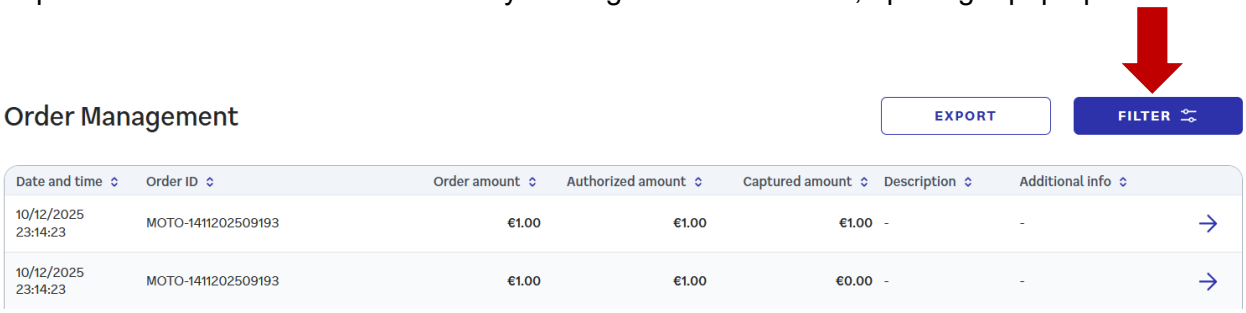
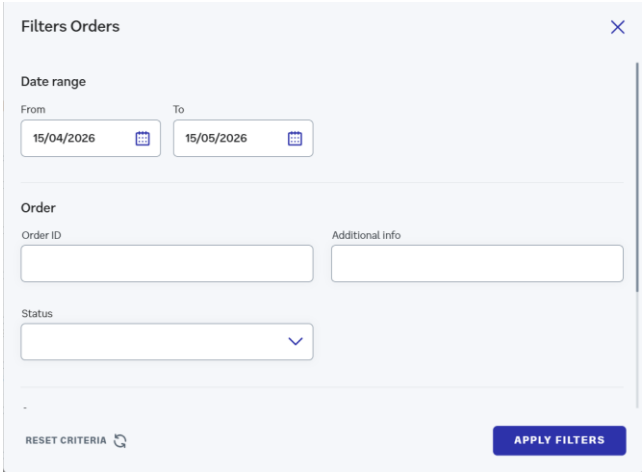
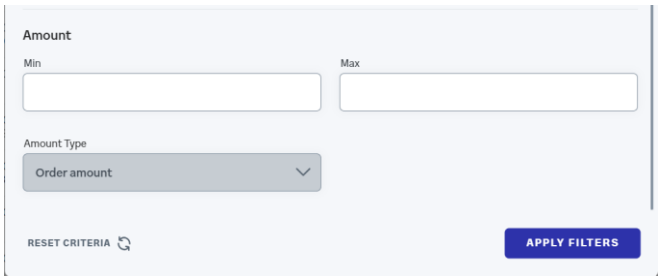
By selecting the “personalized” option new section of the pop-up will be shown.



It is possible to filter the search results by clicking the “Filter” button, opening a pop-up.







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The pop-up presents a series of fields that the user can fill in:

Field	Type	Description
Date Range – From	DD/MM/YYYY	Retrieve orders created from this time. The field must be valorized from the calendar that appears by selecting the field. The search can be carried out in a range of 1 month, going back up to 13 months.
Date Range – To	DD/MM/YYYY	Retrieve orders up to this time. The field must be valorized from the calendar that appears by selecting the field.
Order ID	Max 27crt alpha numeric	Merchant order ID, unique in the merchant domain.
Additional info	Max 255crt alpha numeric	Additional order description.
Status	Combo box	It can be: • To be capture • Captured
Min	Numeric	Minimum value in the range within which to search for the order. This field is related to the specific type of amount selected.
Max	Numeric	Maximum value in the range within which to search for the order. This field is related to the amount type specified.
Amount Type	Combo box	It can be: • Order amount • Authorized amount • Captured amount It is disabled until both Min and Max are entered

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

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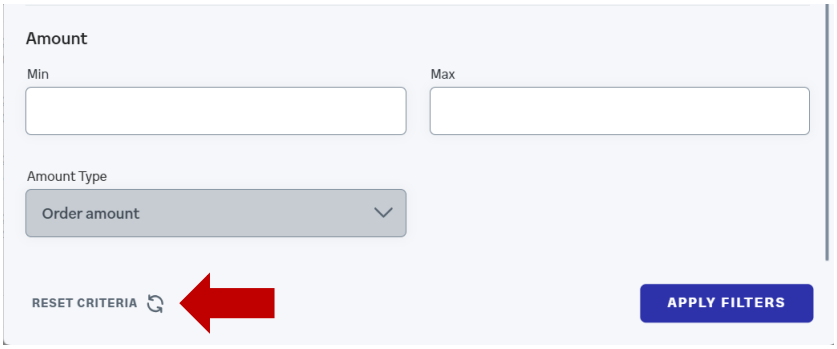
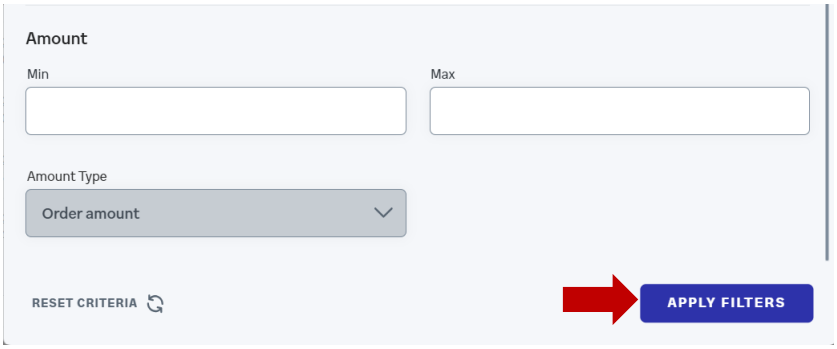
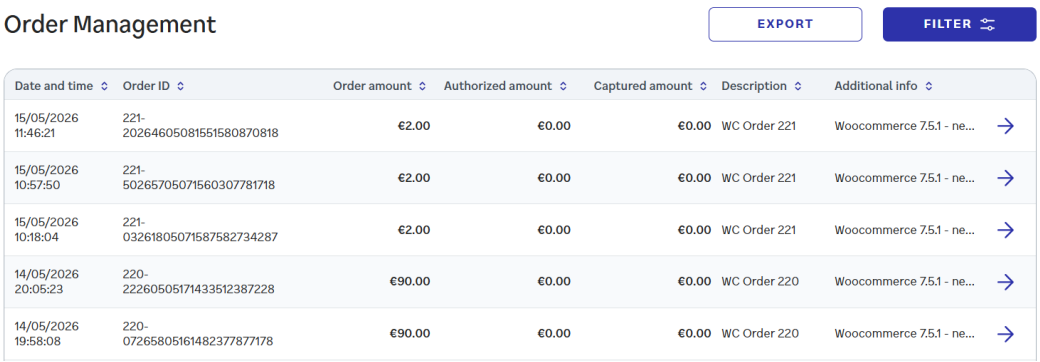


Once the “Apply Filters” button is clicked, the system will display all orders that match the selected criteria.



The following are the details available for each order:

- Date and time in which the order has been created
- Order ID
- Order amount
- Authorized amount
- Captured amount, shows up-to-date information on the actions that have been performed on the order
- Description, descriptive field inserted by the merchant (different from the following “Additional info")
- Additional info



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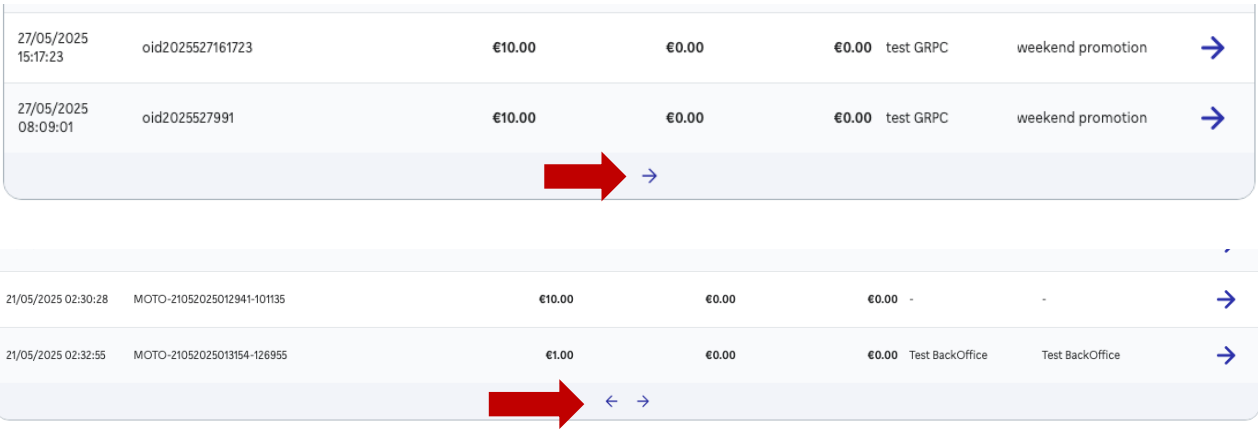
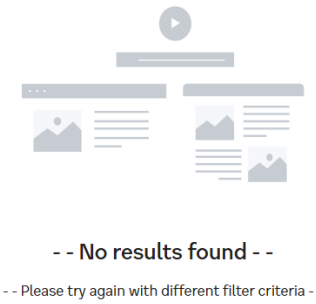
By default, all orders are shown in chronological order, from most recent to oldest. For each of these fields it is possible to sort them in ascending or descending order.

The list may consist of up to 10 highlights per page; if there are more, the user can upload more through pagination.



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



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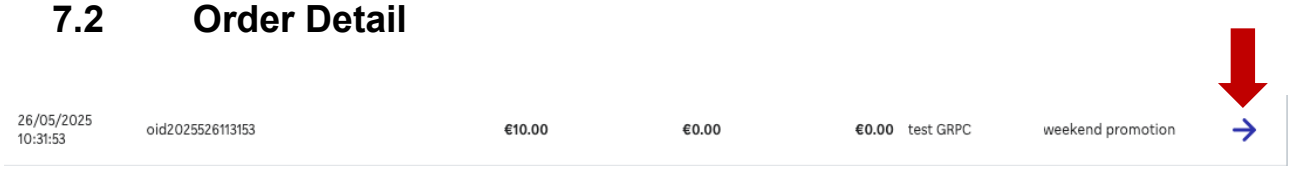
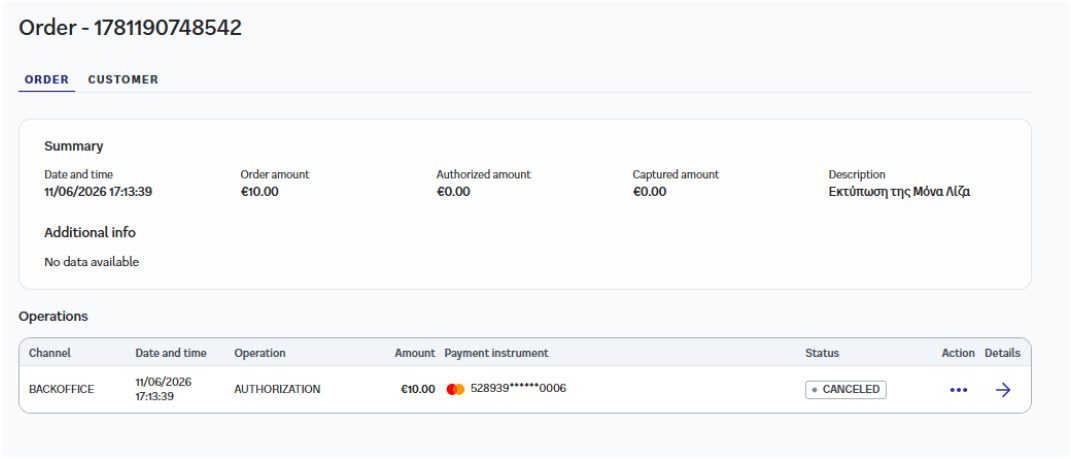
7.2 Order Detail



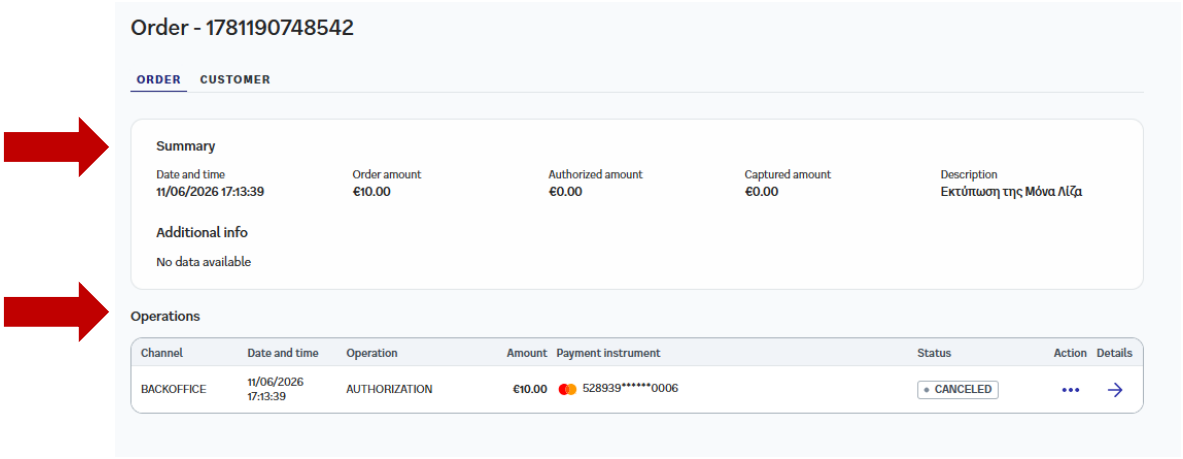
From the list of orders, by selecting the arrow, it is possible to view the following details per order:

- Order summary
- Customer info
- Plan

7.2.1 Order



This section shows the additional info set by the merchant during the order creation. If the merchant hasn't set any additional info, 'No data available' is reported.



In the section Order – Operations, there are details available for each order.

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Field	Description
Channel	It can be: • ECOMMERCE - cardholder initiated operation through an online channel • BACKOFFICE - merchant initiated operation. It includes post operations and MIT
Date and Time	Operation Time
Operation	It indicates the purpose of the request: • AUTHORIZATION[3] - any authorization with explicit capture • CAPTURE - a captured authorization or an implicit captured payment • VOID - reversal of an authorization • REFUND - refund of a captured amount • CANCEL - the rollback of a capture
Amount	Operation amount in the payment currency
Payment Instrument	PAN
Status	Transaction output: • AUTHORIZED - Payment authorized • EXECUTED - Payment confirmed, verification successfully executed • DECLINED - Declined by the Issuer during the authorization phase • DENIED_BY_RISK - Negative outcome of the transaction risk analysis • THREEDS_VALIDATED - 3DS authentication OK or frictionless • THREEDS_FAILED - cancellation or authentication failure during 3DS • PENDING - Payment ongoing. Follow up notifications are expected • CANCELED - Canceled by the cardholder • VOIDED - Online reversal of the full authorized amount • REFUNDED - Full amount refunded • FAILED - Payment failed due to technical reasons
Action	It can be: • Capture • Refund • Cancel Refund • Void • Cancel capture
Details	Clicking on the arrow it's possible to view the details of the operation

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

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

Operation	Operation - Status	Actions allowed
Authorization	Authorized	• Capture • Void
Authorization	Executed	Refund
Authorization	Declined	No actions allowed
Authorization	Pending	No actions allowed
Authorization	Denied_by_risk	No actions allowed
Authorization	Threeds_validated	No actions allowed
Authorization	Threeds_failed	No actions allowed
Authorization	Failed	No actions allowed
Capture	Executed	Refund
Capture	Failed	No actions allowed
Refund	Refunded	No actions allowed
Refund	Voided	No actions allowed
Refund	Failed	No actions allowed
Cancel	Canceled	No actions allowed

The operation type ‘pre-authorization’ will be shown as an ‘authorization’ but it’s correcty managed as pre-authorization.

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

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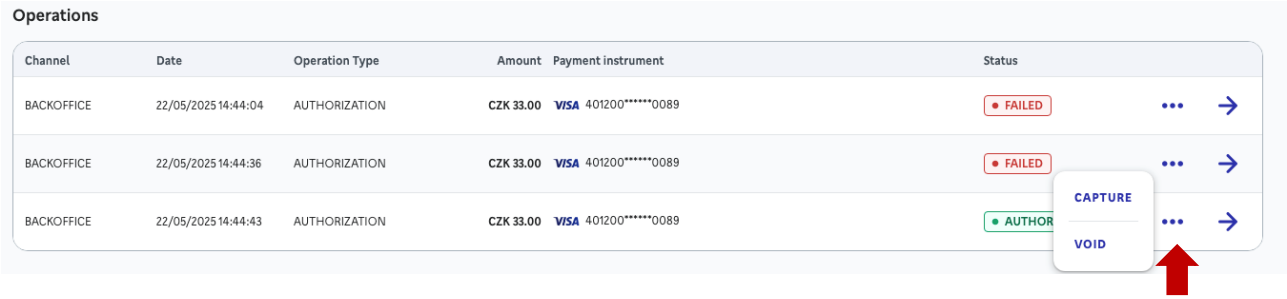
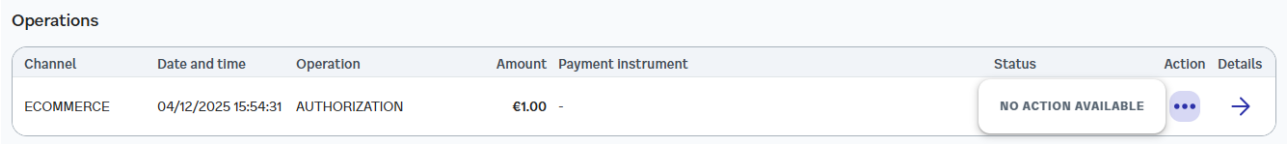
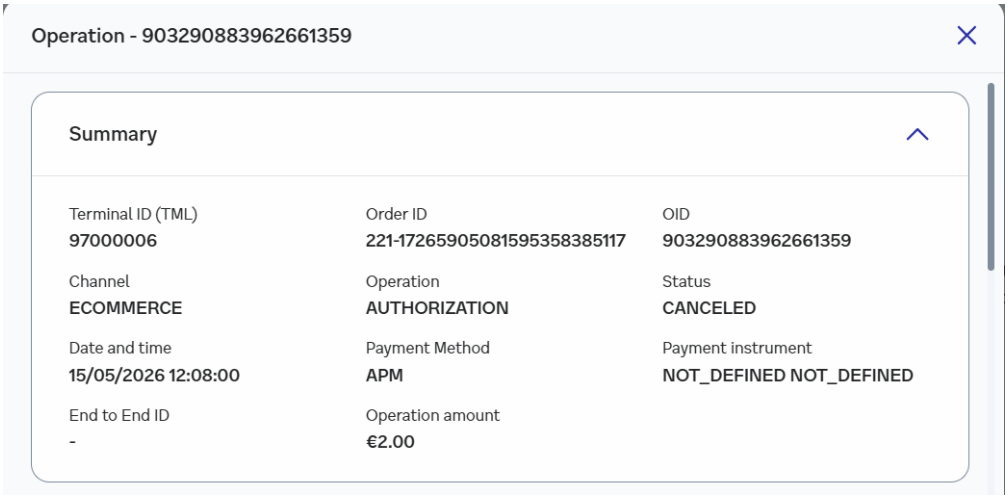


If the status operation is “failed”, no action can be performed.



Clicking on the arrow ‘Details’ it’s possible to view the details of the operation in the pop-up:

1. **Summary**, the following data are displayed:
   - Terminal ID
   - Order ID
   - OID - Omnichannel ID
   - Channel
   - Operation
   - Status
   - Date and time
   - Payment Method
   - Payment Instrument
   - End to End ID - It is defined by the schemes to uniquely identify the transaction. Required for schemes reconciliation purposes.
   - Operation Amount



2. **Additional info** contains further information about operations such as:
   - Masked Pan
   - Authorization Code

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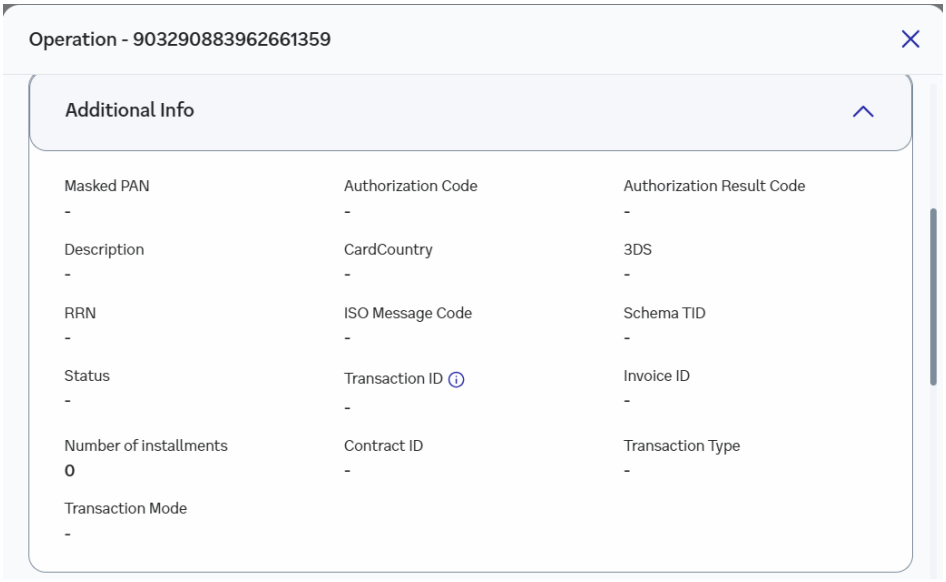
- Authorization Result Code
- Description
- Card Country
- 3DS
- RRN
- ISO Message Code
- Schema TID
- Status
- Transaction ID (Unique identifier of the third-party transaction, useful for reconciliation and support)
- Invoice ID
- Number of Installments
- Contract ID
- Transaction Type
- Transaction Mode



3. **Customer info** contains further information about the customer such as:
   - Name
   - Email
   - Mobile Phone
   - Tax Identification Number
   - Recontact consent
   - Billing address
     - Name
     - Street
     - City
     - Postal code
     - Province
     - Country
     - Additional info
   - Shipping address
     - Name
     - Street

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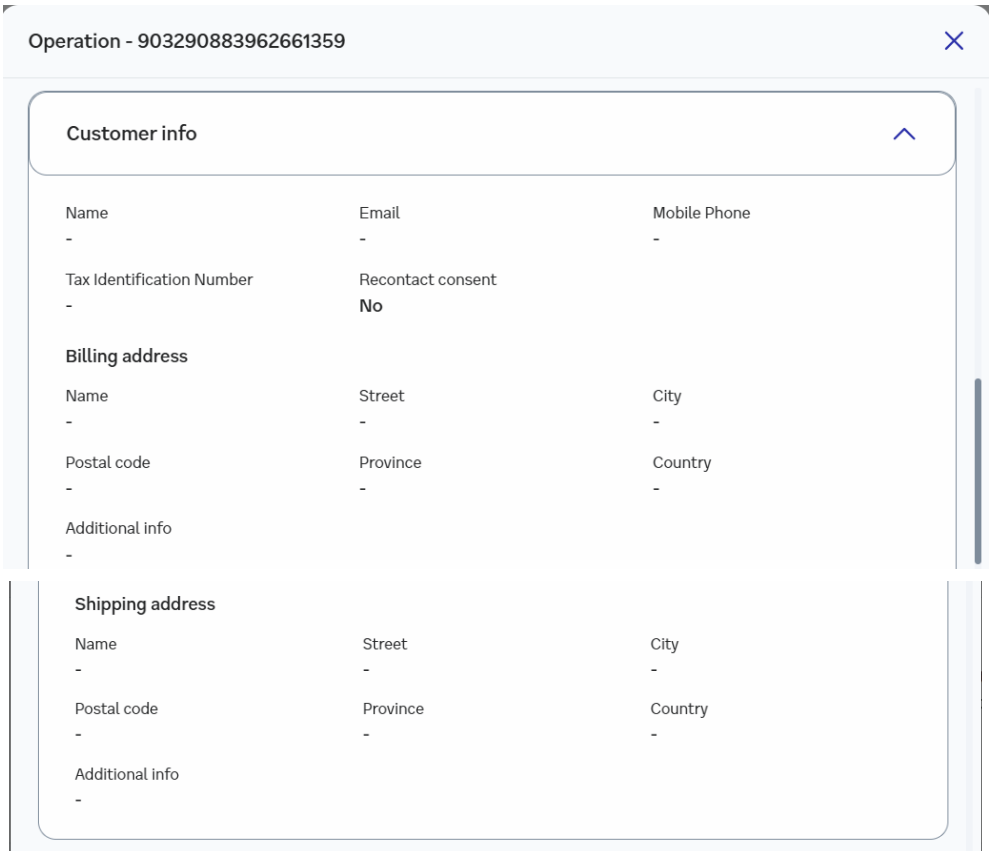
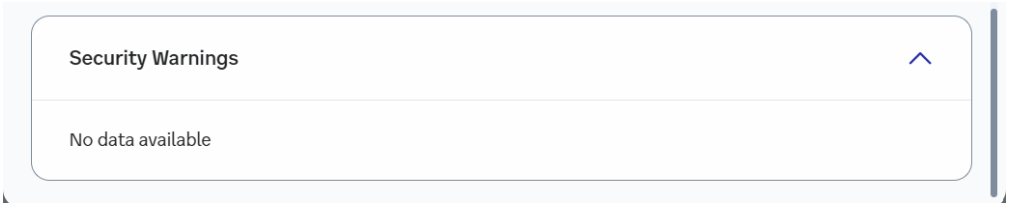
- City
- Postal code
- Province
  i. Country
  ii. Additional info



4. **Security Warnings**, notify the merchant that create the orders that some field could not be compliant with schemes security.



IRIS Payment – Additional Information (Greek Market)

For the Greek market, when **IRIS Payment** is used, the application displays two additional informational fields:

- **Section: SUMMARY**
  End-to-End ID – A unique identifier assigned to each IRIS transaction.
  This ID is used to trace and track the payment throughout the entire processing flow.

- **Section: ADDITIONAL INFO**

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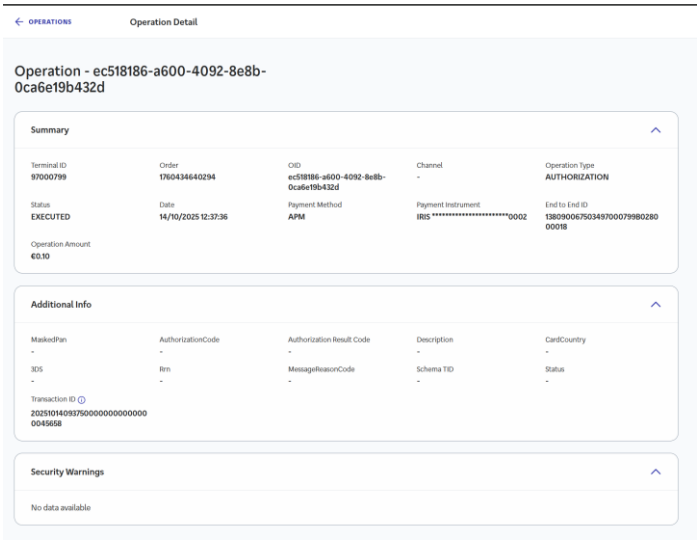
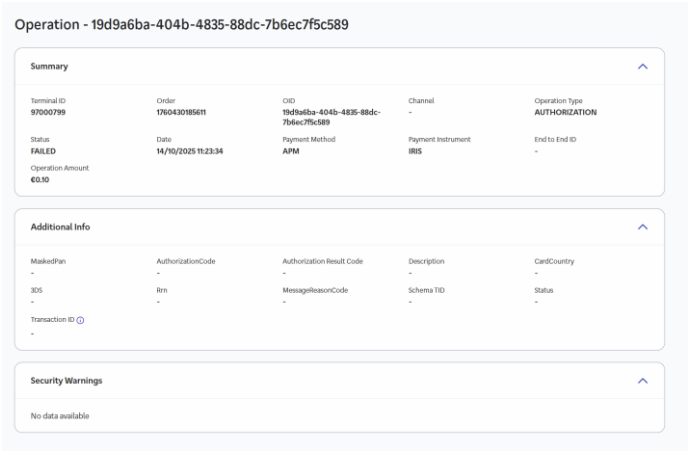
Transaction ID – A unique identifier assigned by the system to each transaction. This value is primarily used by reconciliation and back-office teams for matching and reporting purposes.

- Executed Transaction with IRIS



- Failed transaction with IRIS



- Canceled transaction with IRIS

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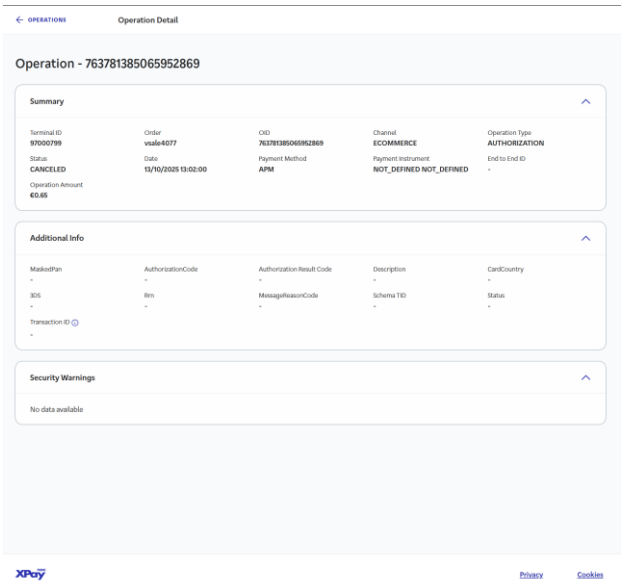
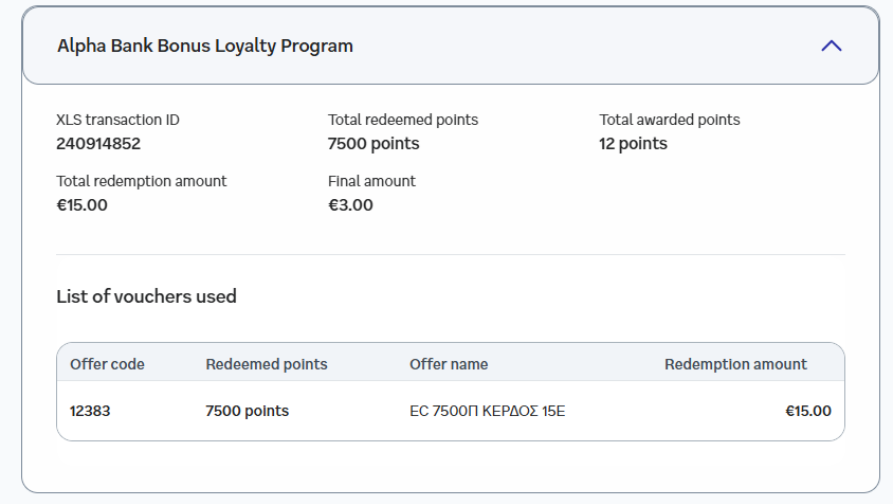


Alpha Bank Bonus Loyalty Program – Additional Information (Greek Market)

For the Greek market, when the Alpha Bank Bonus Loyalty Program is used in a transaction, the application will display the following additional information to the user.



7.2.1.1 Capture

It allows you to request the payment schemes to account for the defined amount, i.e. to arrange for the crediting of the purchase order amount to the merchant (with the simultaneous debiting, to the consumer, of the current account linked to the card used). This action can be performed on “Authorized orders”.

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

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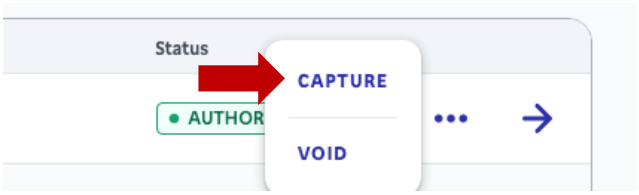
authorizations for which the six-day validity period has expired.

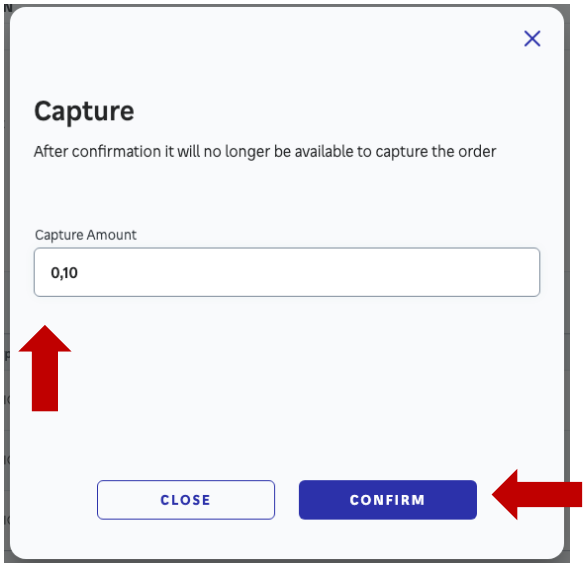
According to scheme rules:

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



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

- Min Amount: 0.01
- Max Amount: authorized Amount
- Default Amount: max Amount/ authorized Amount



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

7.2.1.2 *Refund*

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

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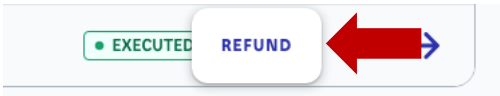
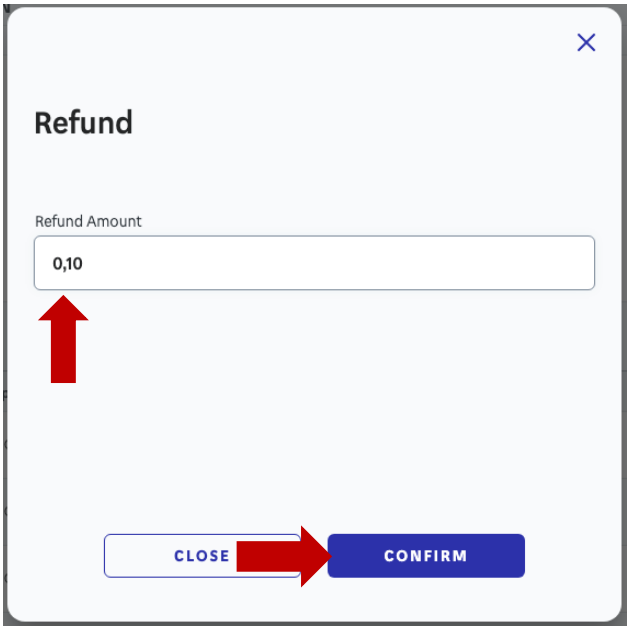
It is possible to make several partial refunds up to the total captured amount of the payment and until 11 months.



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

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



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

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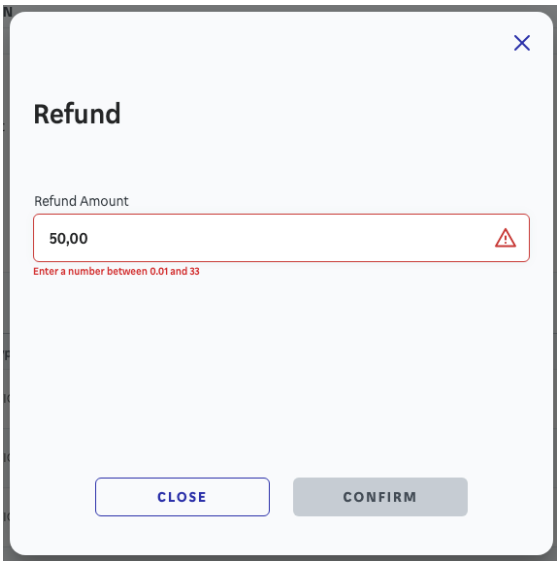
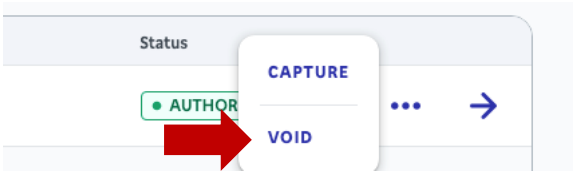


7.2.1.3 Void

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



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

- Default Amount: authorized Amount

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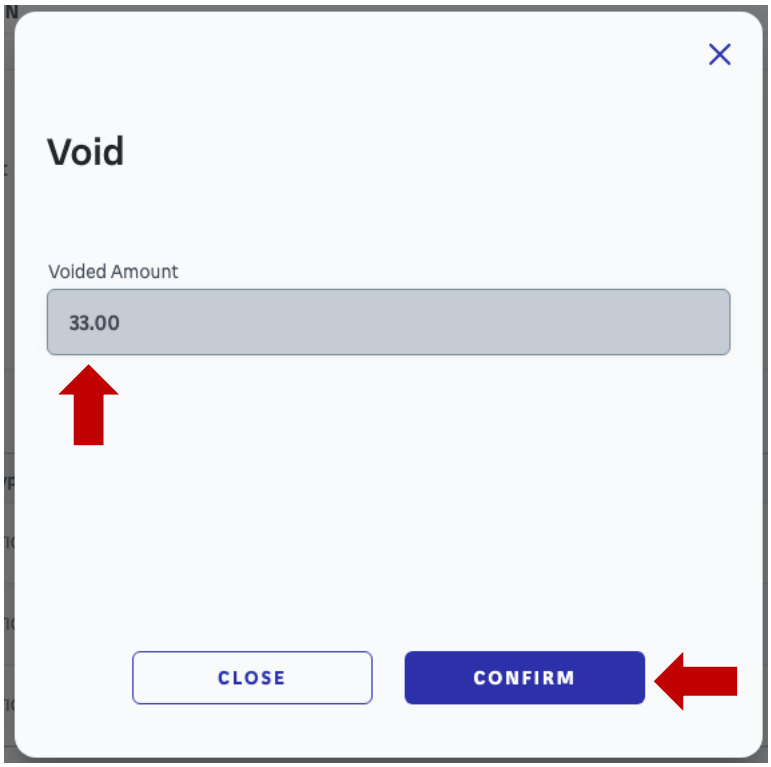

7.2.2 Customer

7.2.2.1 Customer Info

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

- Name
- Email
- Mobile phone
- Tax Identification Number
- Recontact consent

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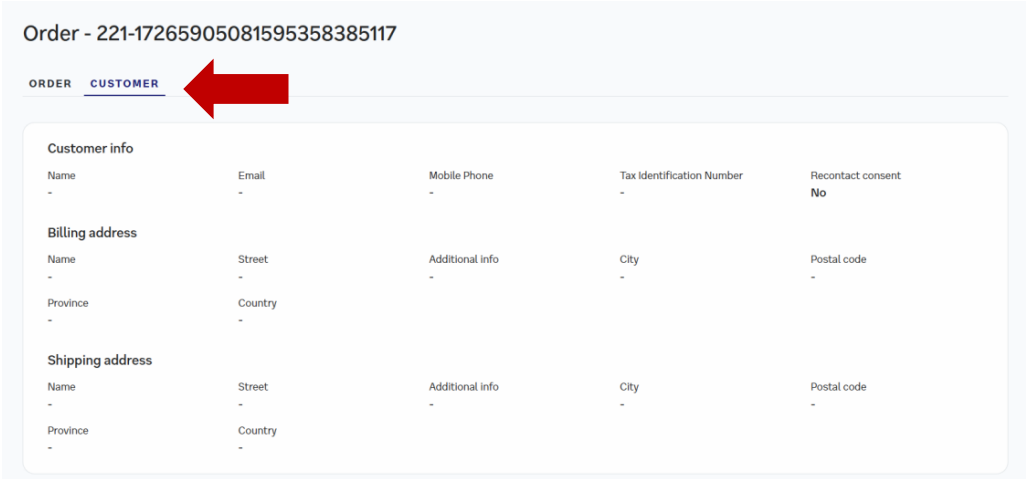
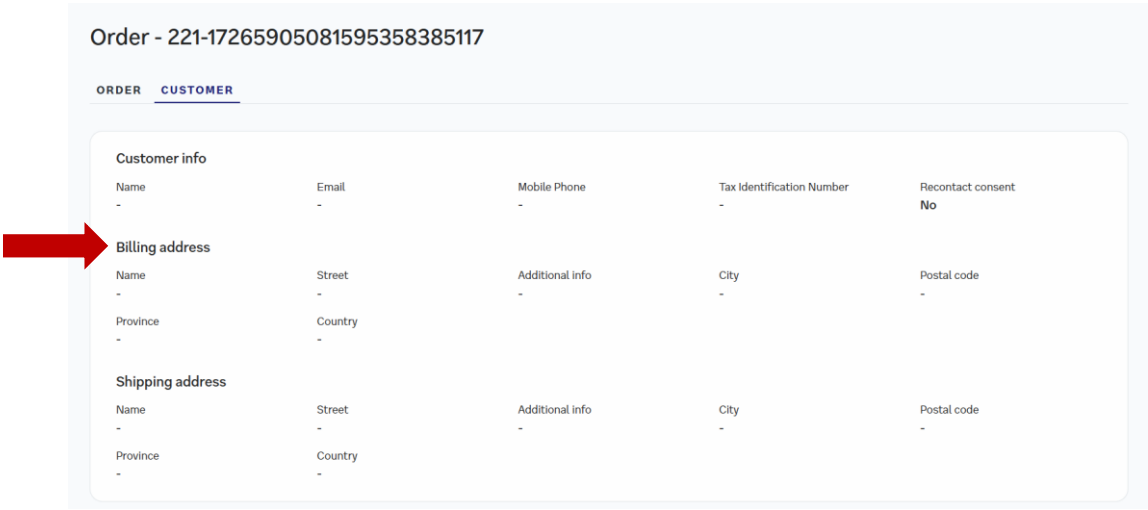


7.2.2.2 Billing Address

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

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



7.2.2.3 Shipping Address

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

- Name
- Street
- Additional info

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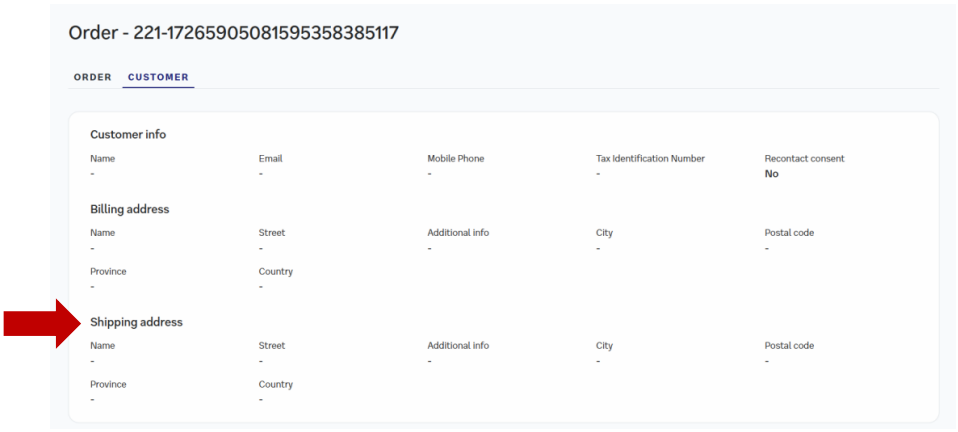
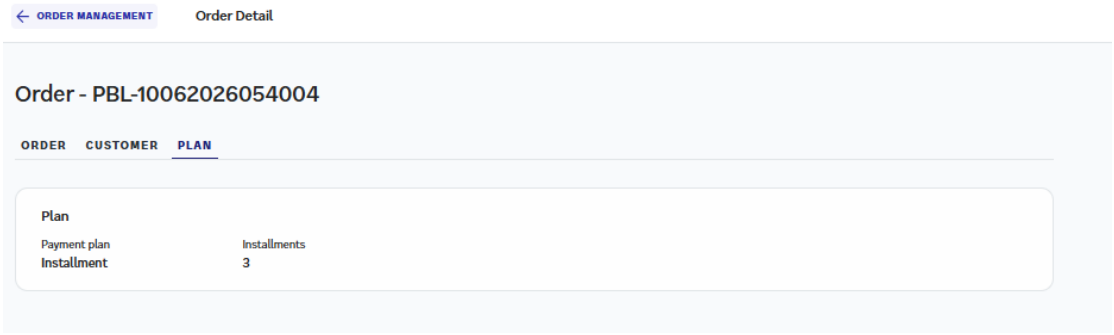
- City
- Postal code
- Province
- Country



7.2.3 Plan

The Plan section provides details on subscription payment plans. The information displayed in this tab varies depending on how the subscription was set up, whether through an Acquirer Agreement or through Payment by Subscription.

7.2.3.1 Acquirer Agreement



Field	Description
Payment Plan	Type of plan chosen for the payment
Installments	Number of installments

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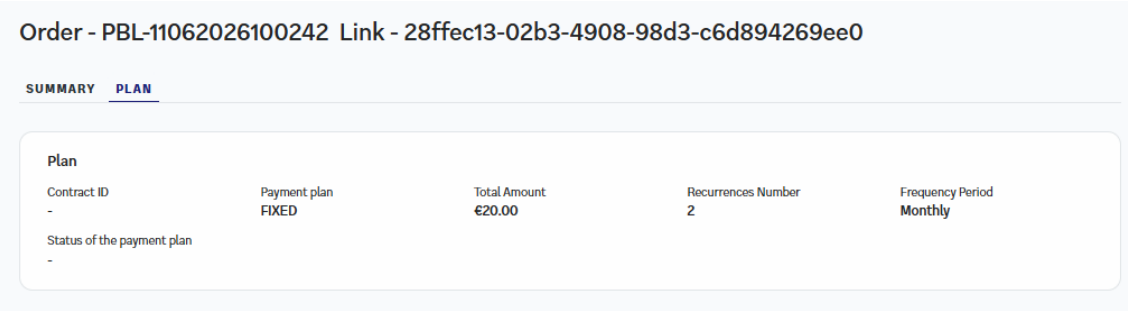
7.2.3.2 Payment by Subscription



Field	Description
Contract ID	Contract Identification number
Payment plan	Type of plan chosen for the payment
Total amount	Total amount of the order
Recurrences Number	Number of recurrencies
Frequency period	Frequency of the payment
Status of the payment plan	It represents the status of the subscription contract: • Active • Inactive • Completed

8. Operations

8.1 Operations list

This is the highest-level view of the operations list.

The following are the details available for each operation:

- Date and time in which the order has been created
- Order ID
- Operation
- Amount

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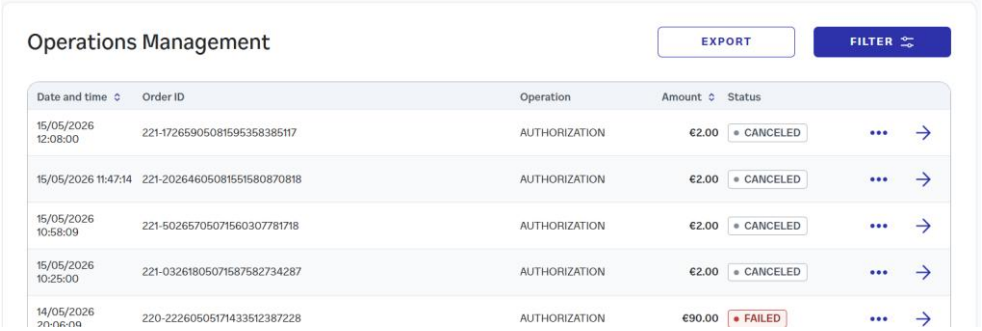
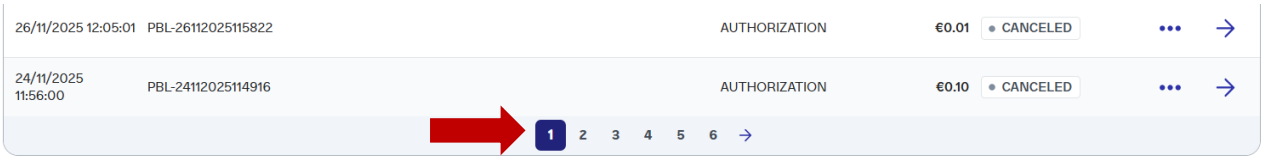
- Status



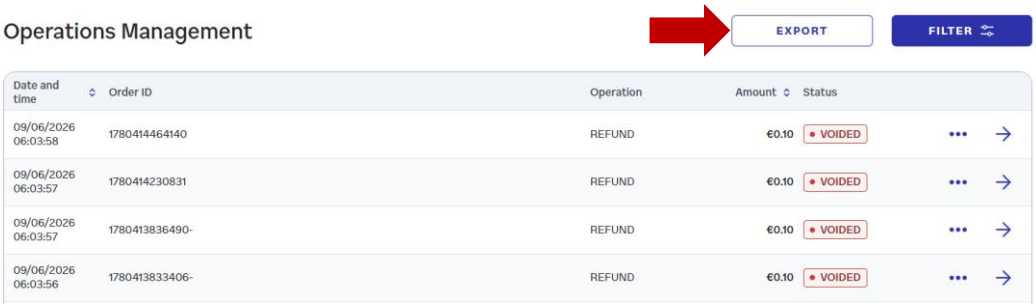
By default, all orders are shown in chronological order, from most recent to oldest. For each of these fields it is possible to sort them in ascending or descending order.

The list may consist of up to 10 highlights per page; if there are more, the user can upload more through pagination.



8.1.1 Export function

It is possible to export a CSV or XLSX report by clicking the “Export” button.



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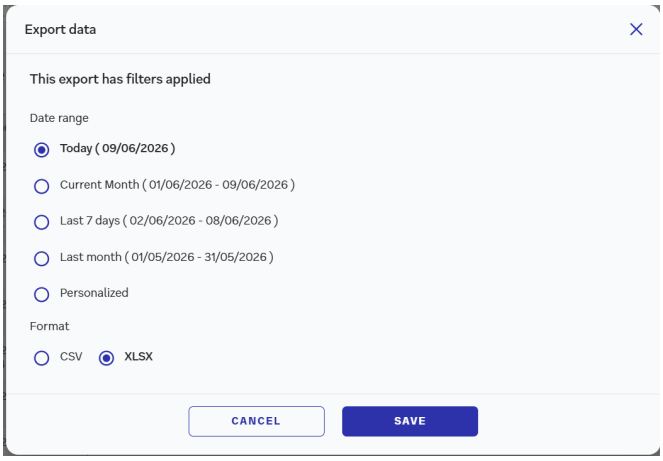
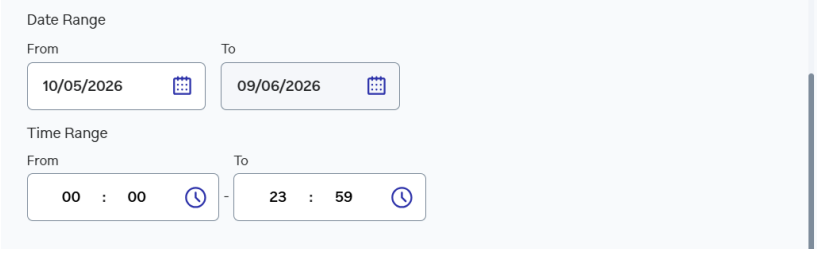
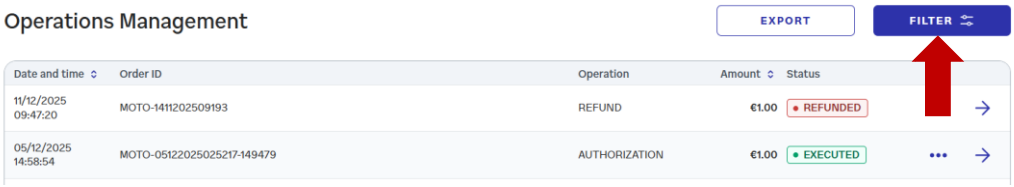


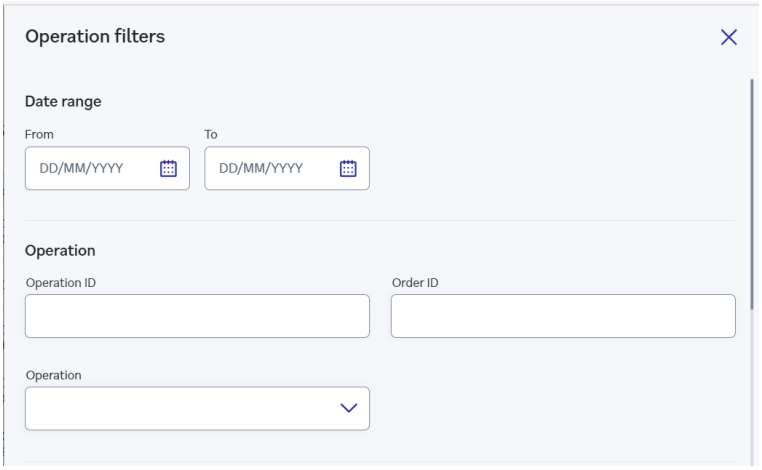
By selecting the “personalized” option new section of the pop-up will be shown.



8.1.2 Filter Function

It is possible to filter the search results by clicking the “Filter” button, opening a pop-up.





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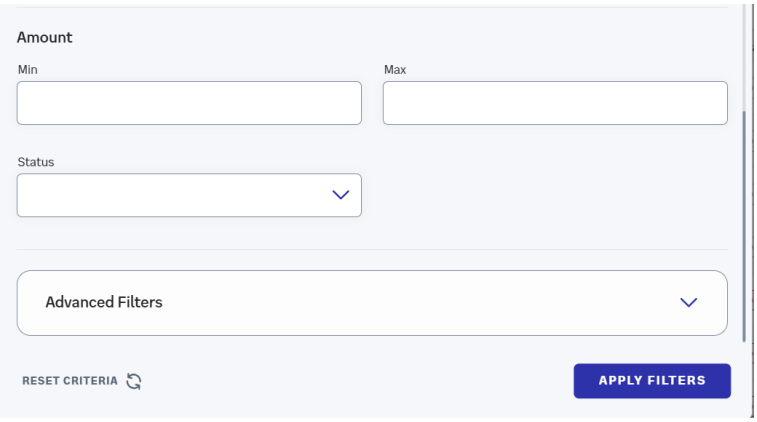

The pop-up presents a series of fields that the user can fill in:

Field	Type	Description
Date range – From	DD/MM/YYYY	Retrieve orders created from this time. The field must be valorized from the calendar that appears by selecting the field. The search can be carried out in a range of 1 month, going back up to 13 months.
Date range – To	DD/MM/YYYY	Retrieve orders up to this time. The field must be valorized from the calendar that appears by selecting the field.
Operation ID	Max 27crt alpha numeric	Merchant operation id, unique in the merchant domain.
Order ID	Max 27crt alpha numeric	Merchant order id, unique in the merchant domain.
Operation	Combo box	Here the operation type can be set among the following: • Authorization • Capture • Refund • Cancel • No show • Incremental • Delay charge • Card verification • Card check • Void

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Min	Numeric	Minimum value in the range within which to search for the order. This field is related to the specific type of amount selected.
Max	Numeric	Maximum value in the range within which to search for the order. This field is related to the amount type specified.
Status	Combo box	It can be: • Authorized • Executed • Declined • Denied by risk • Denied • Threeds validated • Threeds failed • Pending • Canceled • Voided • Refunded • Failed

There is also a subsection entitled 'Advanced Filters' which gives to the merchant the possibility to set additional filters. Here the merchant can set the following fields:

- Terminal ID
- Channel (Ecommerce, POS, Backoffice)
- Channel Detail
- Payment Method (All, APM, Apple Pay, Google Pay, Cards, Visa, Mastercard, Amex, JCB[4])
- Contract ID
- Acquirer Agreement
- Alpha Bank Bonus Loyalty Program (only for Greece)
- XLS Transaction ID (only for Greece)
- Bonus Min Amount (only for Greece)
- Bonus Max Amount (only for Greece)

[4] Not applicable for CSEE Region

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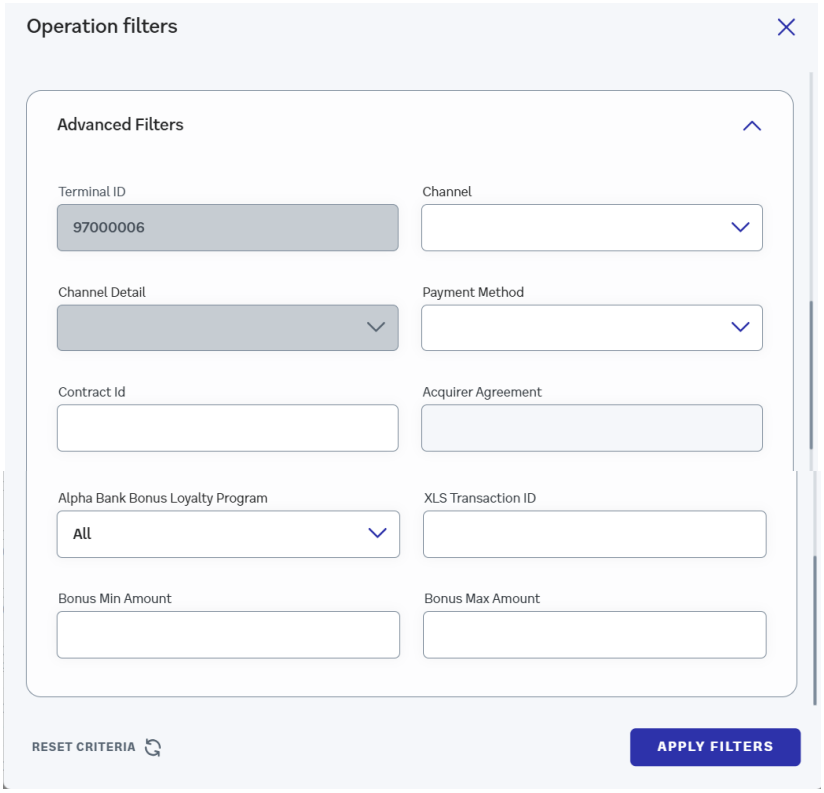
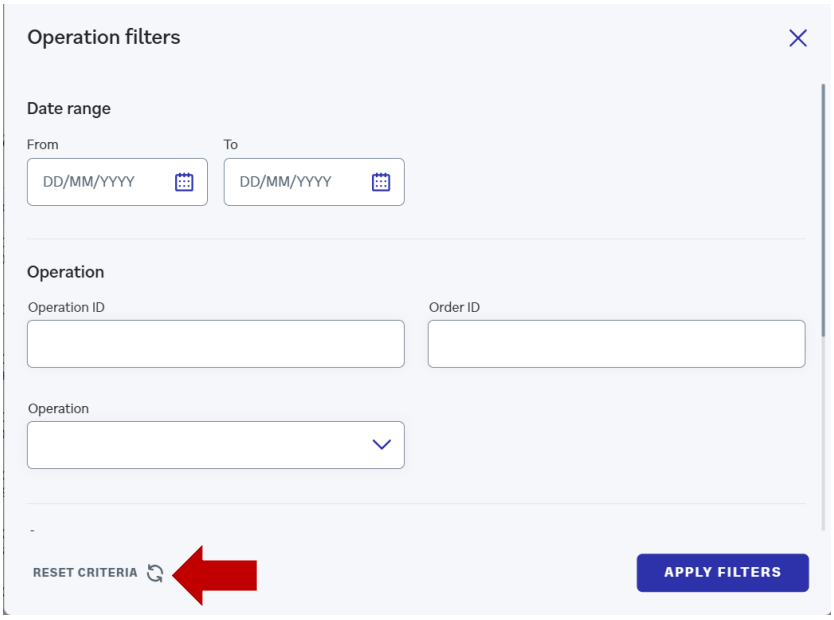


It is also possible to reset filters by clicking on the "Reset Search" button, as in the image below.



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

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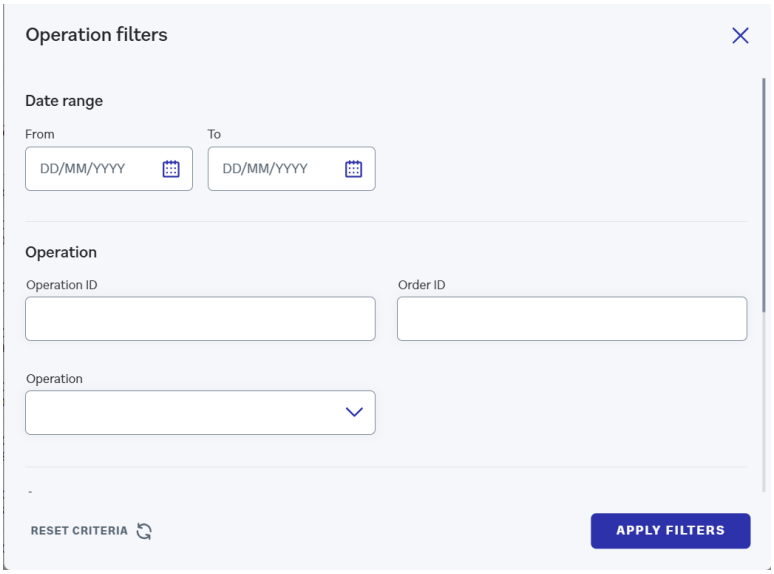
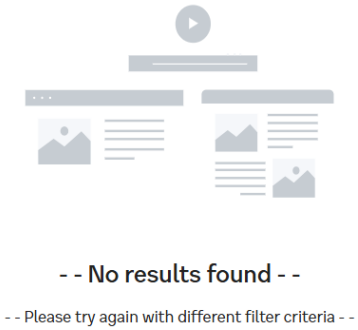
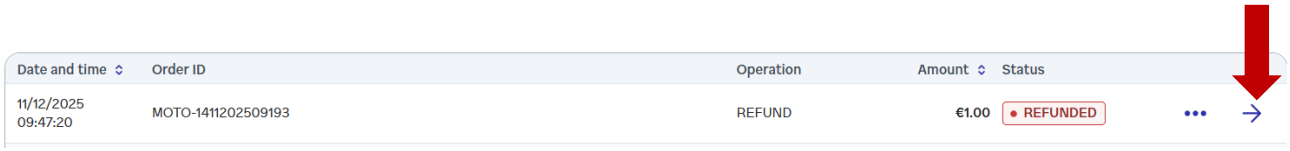


If no order matches the Search criteria entered in the Search fields, an image will be displayed.



8.1.3 Operations details



From the list of orders, by selecting the arrow, it is possible to view the following details per operation:

1. **Summary**, the following data are displayed:
   - Terminal ID
   - Order ID
   - OID - Omnichannel ID

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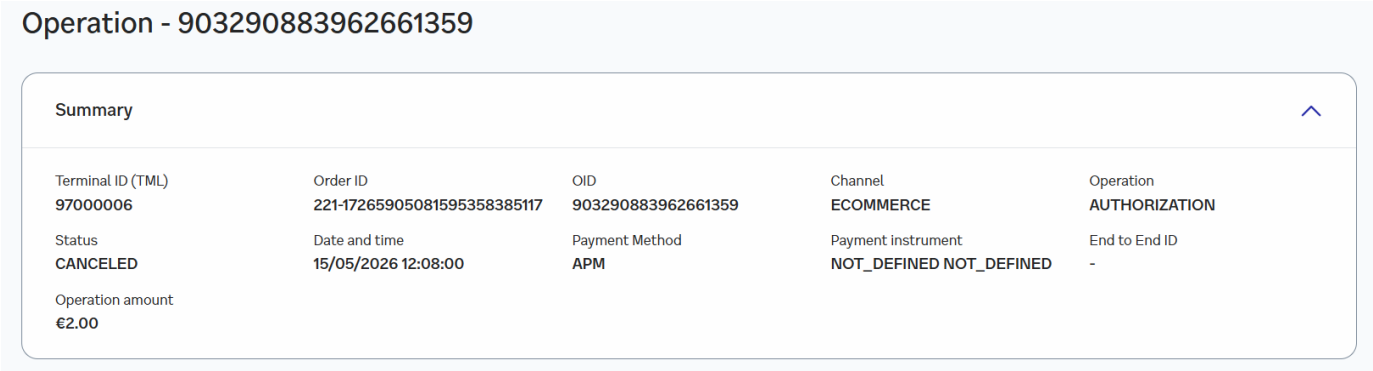
- Channel
- Operation
- Status
- Date and time
- Payment Method
- Payment Instrument
- End to End ID - It is defined by the schemes to uniquely identify the transaction. Required for schemes reconciliation purposes
- Operation Amount



2. **Additional info**, contains further information about operations such as:
   - Masked PAN
   - Authorization Code
   - Authorization Result Code
   - Description
   - Card Country
   - 3DS
   - RRN
   - ISO Message Code
   - Schema TID
   - Status
   - Transaction ID (Unique identifier of the third-party transaction, useful for reconciliation and support)
   - Invoice ID
   - Number of Installments.
   - Contract ID
   - Transaction Type
   - Transaction Mode

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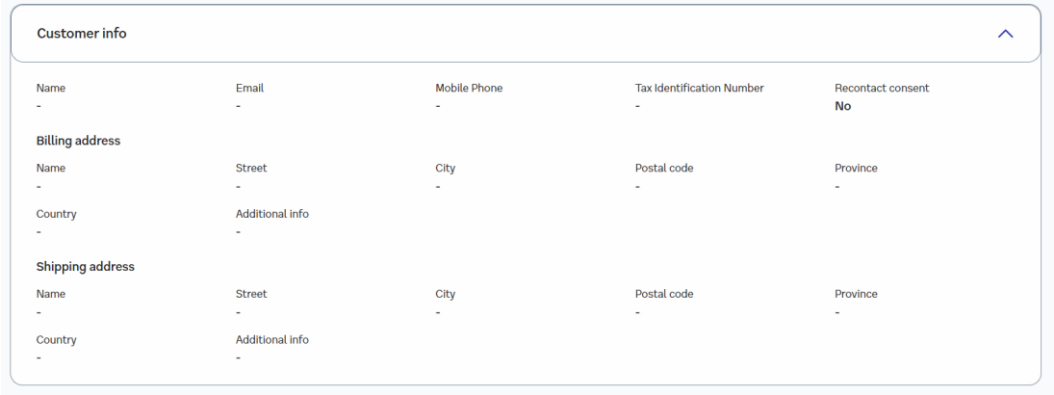

3. **Alpha Bank Bonus Loyalty Program** contains further information such as:
   - XLS Transaction ID
   - Total Redeemed points
   - Total awarded points
   - Total redemption amount
   - Final amount
   - List of vouchers used
     - Offer code
     - Redeemed points
     - Offer name
     - Redemption amount

4. **Customer info** contains further information about the customer such as:
   - Name
   - Email
   - Mobile Phone
   - Tax Identification Number
   - Recontact consent
   - Billing address
     - Name
     - Street
     - City
     - Postal code
     - Province
     - Country
     - Additional info
   - Shipping address
     - Name

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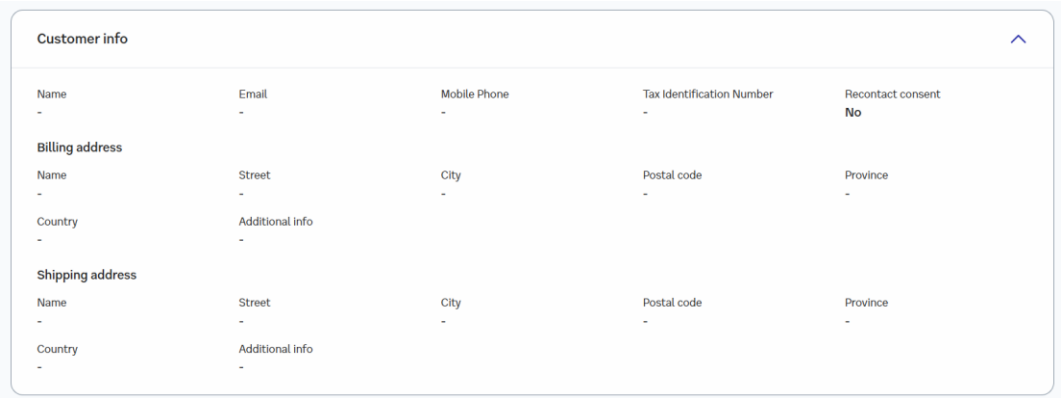
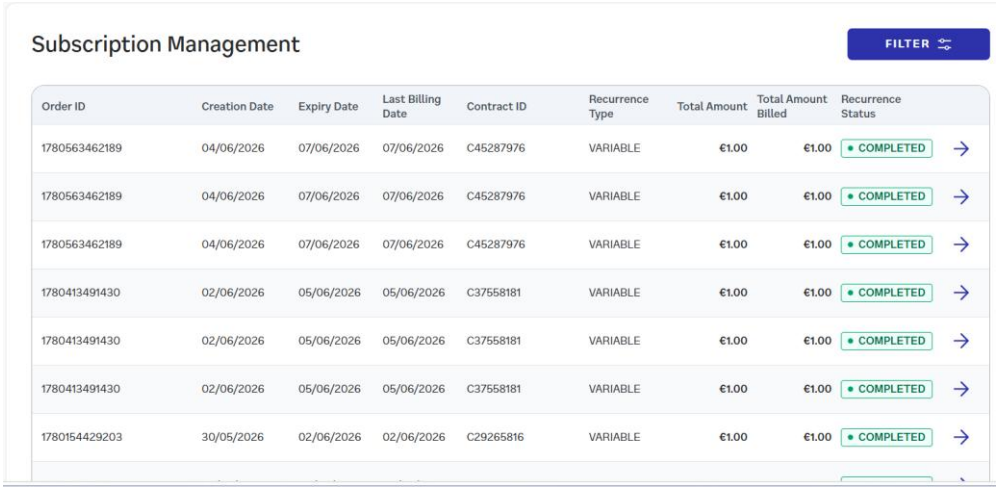
- Street
- City
- Postal code
- Province
- Country
- Additional info



5. **Security Warnings**, notify the merchant that create orders that some fields could not be compliant with schemes security.

9. Subscriptions

This section allows the merchant to manage the subscriptions.



The Subscription Management section gives the possibility to filter the subscription with the button ‘Filter’, selecting them by Creation date, Order details and Amount.

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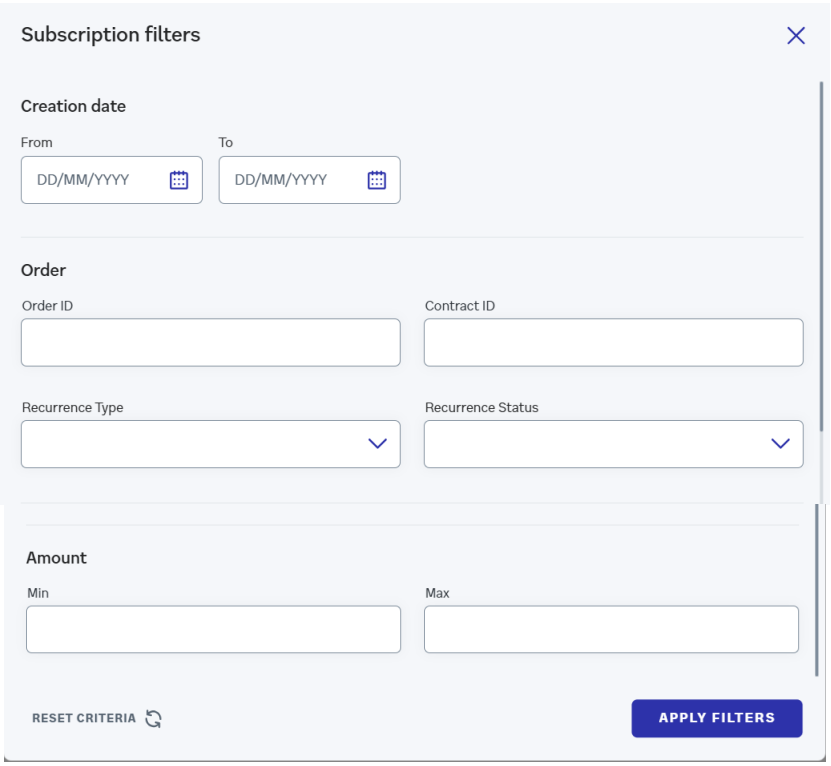
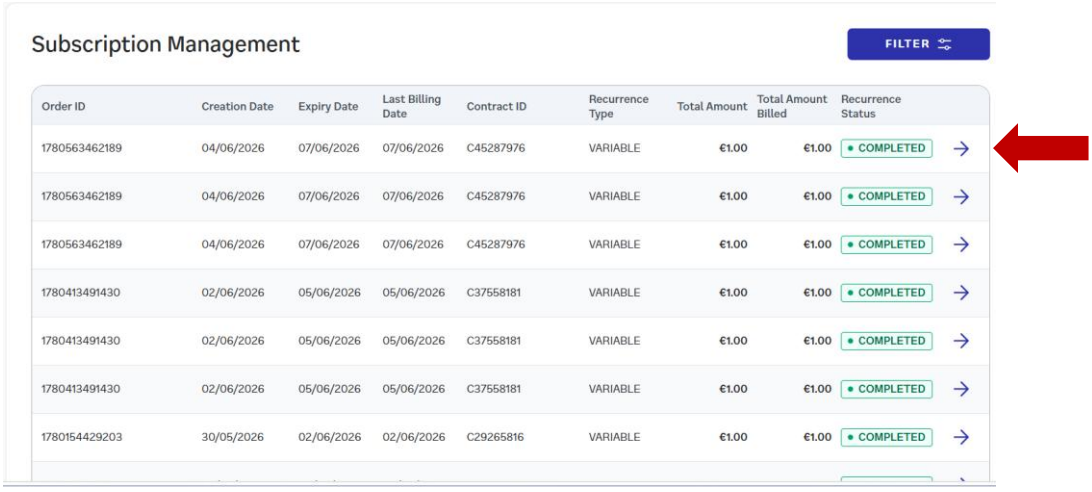
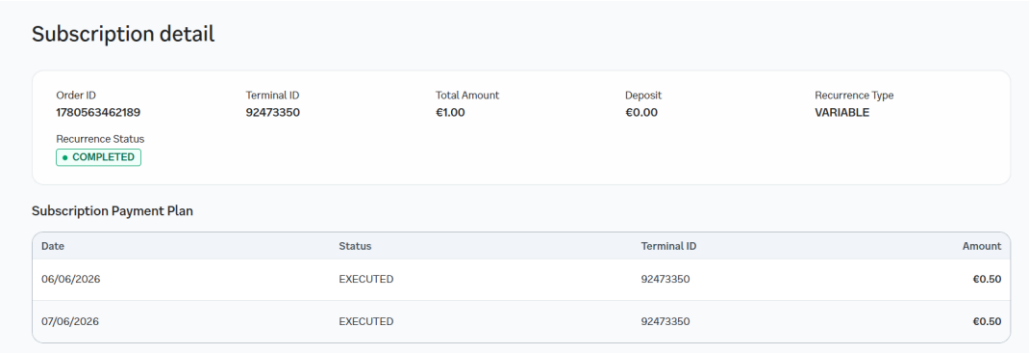


9.1 Subscription detail

By clicking on the arrow on the right side of the single subscription transaction, the subscription detail will be shown.



C2 - Confidential Business Data



Field	Description
Order ID	Merchant order ID, unique in the merchant domain.
Terminal ID	Terminal Identification Number
Total Amount	Total amount of the transactions
Deposit	Amount of the deposit
Recurrence type	It can be: • Variable: the amount of each transaction may differ from one transaction to another. • Fixed: the amount remains the same for every transaction.
Recurrence status	It represents the status of the subscription contract: • Active • Inactive • Completed
Date	Date of the subscription
Status	It can be: • Authorized • Executed • Declined • Denied by risk • Denied • Threeds validated • Threeds failed • Pending • Canceled

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	• Voided • Refunded • Failed
Terminal ID	Terminal Identification Number
Amount	Amount of the single transaction

10. Services

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

10.1 Pay-by-Link Plus

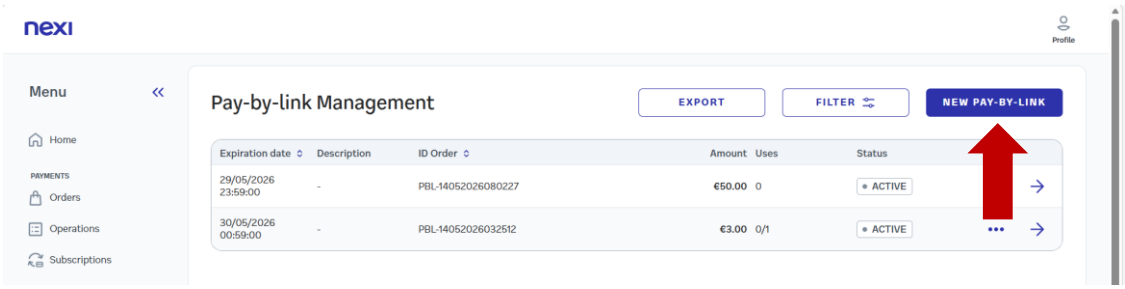
This solution allows to create payment links, which merchant can send via email or via the most famous messaging systems to customers.

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

To create a new Pay-by-Link , click the “New Pay-by-Link ” button. This will open the dedicated page for creating a Pay-by-Link . If there is only one Pay-by-Link -enabled terminal available, the page shows “Create a payment request” with two already filled fields, Terminal ID and Order ID.

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

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



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10.1.1 Simple Request

The are two types of requests, the simple and the advanced.

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

Section	Field	Description
Pay-by-Link Plus setting	Request type	Pre-filled by the application
Pay-by-Link Plus setting	Terminal ID	Pre-filled by the application
Pay-by-Link Plus setting	Order ID	Pre-filled by the application
Pay-by-Link Plus setting	Expiration date	Latest date after which the link is no longer available. Defines the duration of the payment link within which the customer can make the payment. After this date, a new link must be created. (Max 90 days)
Pay-by-Link Plus setting	Expiration time	Latest time after which the link is no longer available. Defines the duration of the payment link within which the customer can make the payment. After this date, a new link must be created. (Max 90 days)
Pay-by-Link Plus setting	Description (optional)	Order description. This text will appear on the customer's checkout page. Optional
Pay-by-Link Plus setting	Custom Field (optional)	This text will not be shown on the payment page to the customer, but it will be visible in the Order details of the Back Office Optional
Amount setting	Amount (euro)	Transaction amount. It cannot be modified by the customer receiving the link.

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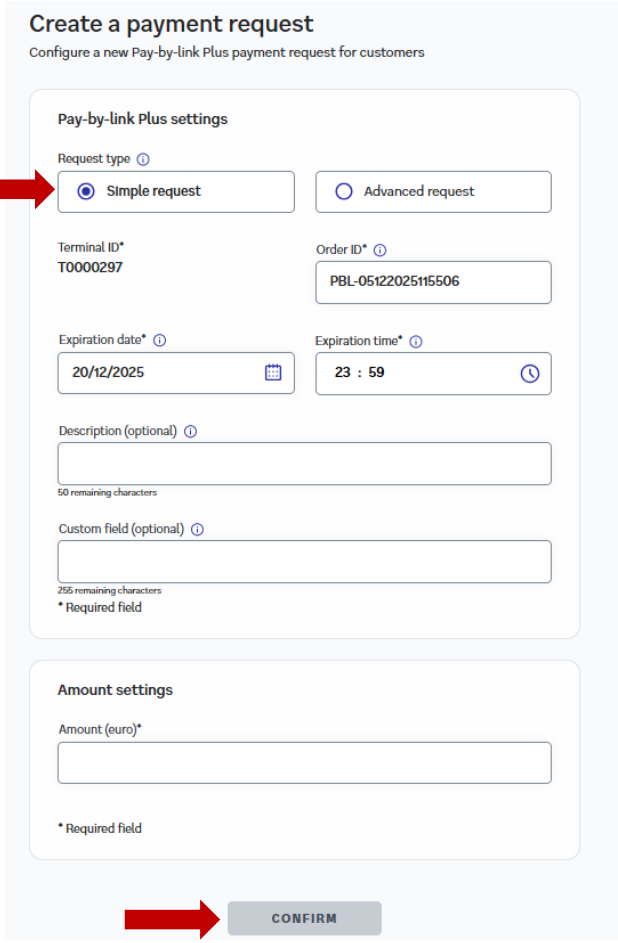
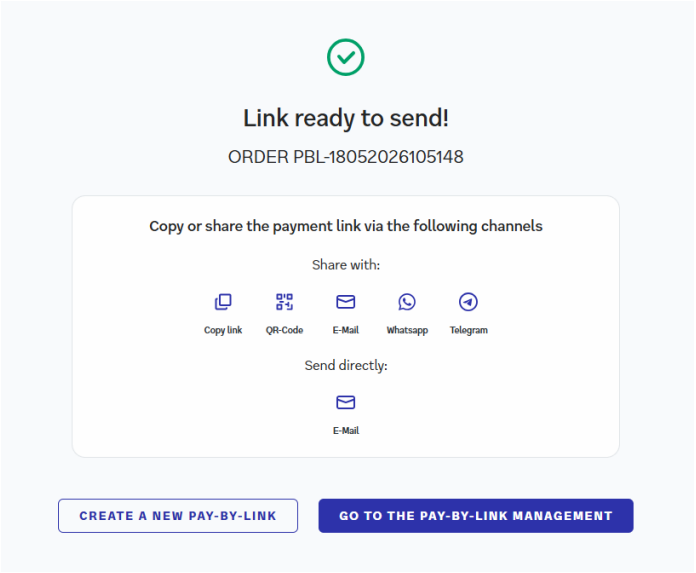


By clicking on “Confirm”, the link is generated and ready to be copied or to be sent by e-mail or other sharing channels to the customer. The choices available are: Copy, e-mail, WhatsApp, Telegram, etc.



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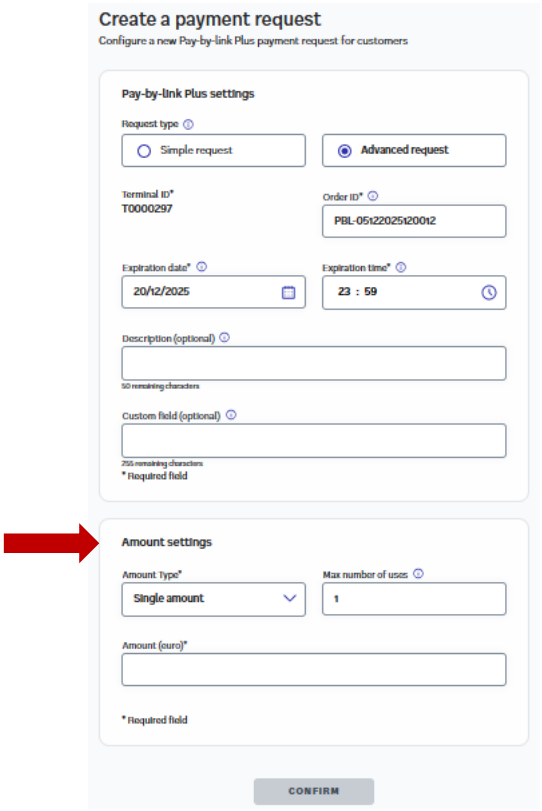
10.1.2 Advanced Request

With the advanced one, a single payment or multiple payments can be made by selecting “Advanced Request”, filling in the following required fields:

Field	Description
Expiration date	Latest date after which the link is no longer available. Defines the duration of the payment link within which the customer can make the payment. After this date, a new link must be created. (Max 90 days)
Expiration time	Latest time after which the link is no longer available. Defines the duration of the payment link within which the customer can make the payment. After this date, a new link must be created. (Max 90 days)
Description (optional)	Order description. This text will appear on the customer's checkout page. Optional
Customer field (optional)	This will not be shown on the payment page to the customer but will be visible in the order details on the backoffice. Optional
Amount Settings section (Amount Type)	It gives the chance to the user to pay with different amount type: • Single Amount • Amount chosen by the customer • Multiple Predefined Amounts



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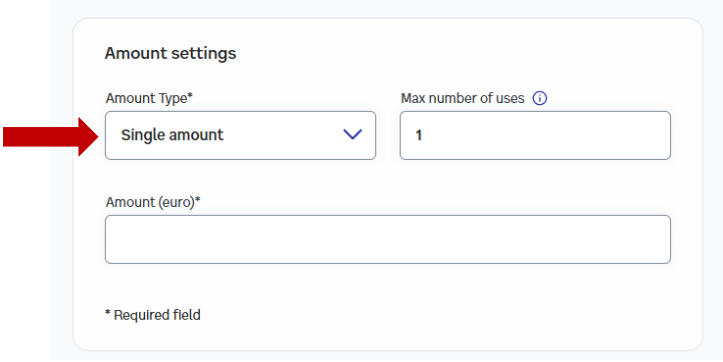
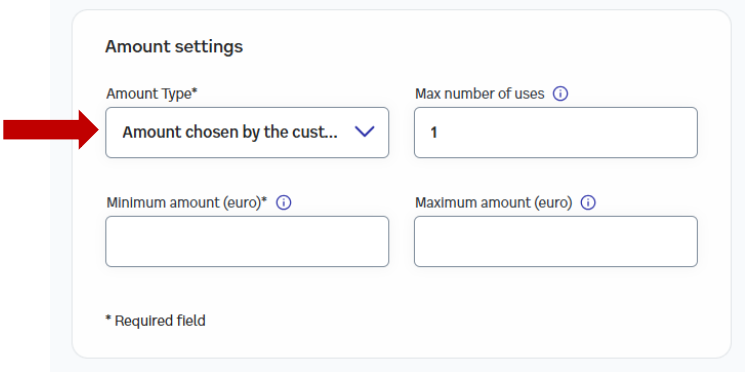
Field	Amount Type Option	Description
Max number of uses	Single Amount	It specifies the max number of times the link can be used. It can be left blank for unlimited usage.
Amount	Single Amount	Amount to be paid by the customer. It cannot be modified by the customer receiving the link.
Max number of uses	Amount chosen by the customer	It specifies the number of times the link can be used. For infinite use of the payment link leave the space blank.
Minimum amount	Amount chosen by the customer	Specify the lowest amount that can be paid.
Maximum amount	Amount chosen by the customer	Specify the highest amount that can be paid.
Max number of uses	Multiple predefined amounts	It specifies the number of times the link can be used. For infinite use of the payment link leave the space blank.
Amount 1, 2 …	Multiple predefined amounts	Specify the amounts to be paid. It cannot be modified by the customer receiving the link.





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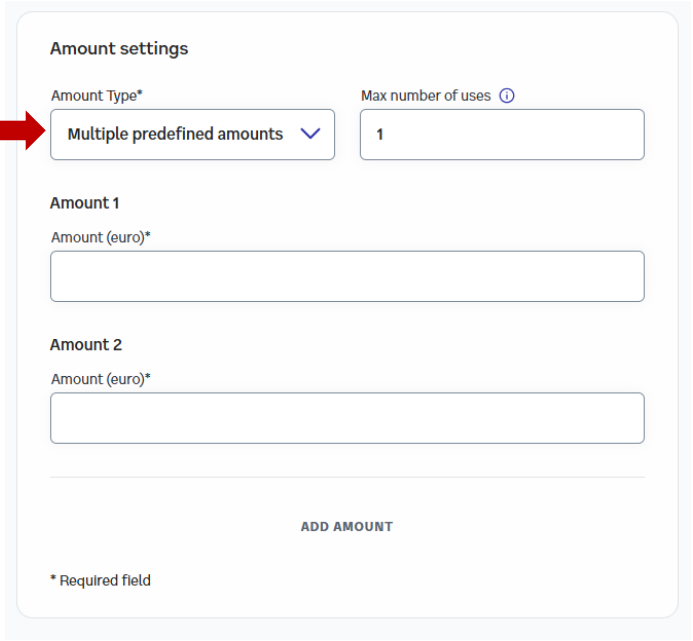
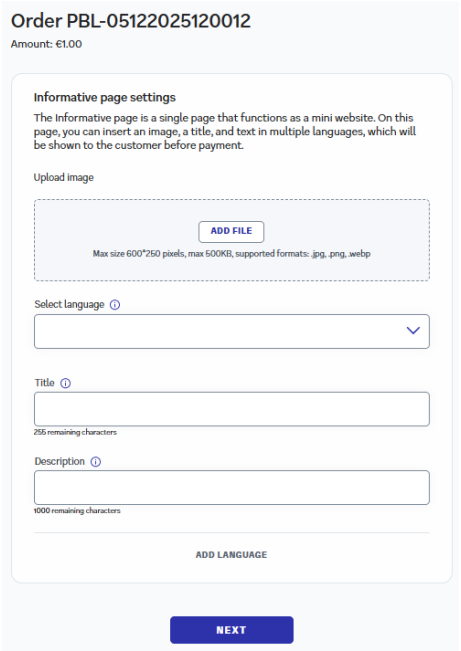


Once confirmed, the first page is the "*Informative Page settings*". The Informative page is a single page that functions as a mini website. On this page, the merchant can insert an image, a title, and text in multiple languages, which will be shown to the customer before payment. This section is skipped when the amount is equal to 0.



The third step of the advance request for Pay-by-Link is the "Customer Data" page where the request mode can be selected. There are three options that can be selected:

- **Request during payment**: Select the information to request from the customer during the payment process. If one or more data fields are requested, the customer will also be required to

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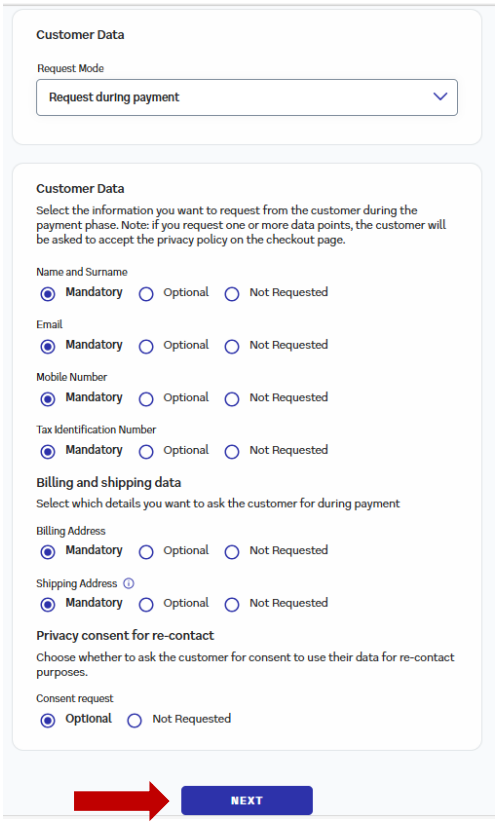
accept the privacy policy on the checkout page.



- **Fill in now**: This function can be used to manually fill in the customer, billing, and shipping information such as:
  - Customer data
    - Invoice ID
    - Client ID: By filling in this field, the code can be used to identify and search for the client in other sections of the back office system.
    - Client name
    - Email
    - Country code/phone number
    - Tax identification Number
  - Billing and shipping address
    - Name
    - Street
    - City
    - Postal code
    - Province
    - Country
    - Additional Information

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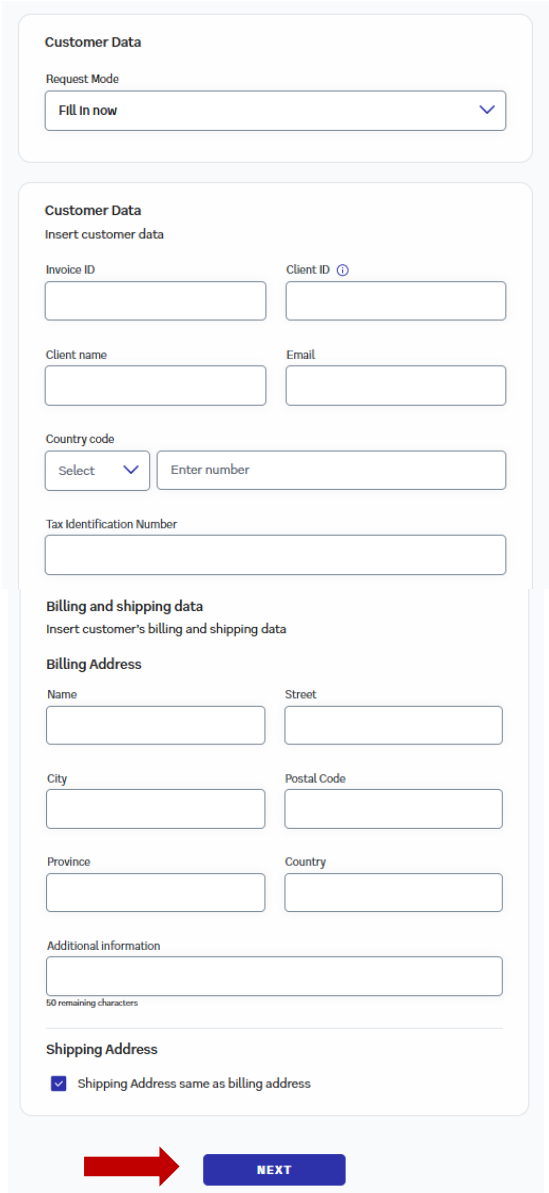
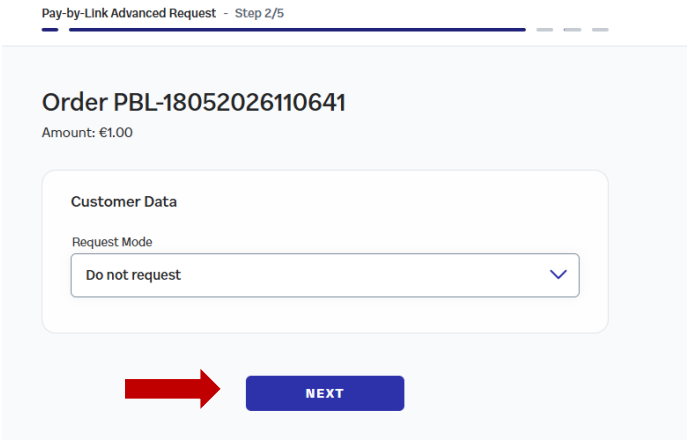


- **Do not request**: By selecting this option, no data will be requested.



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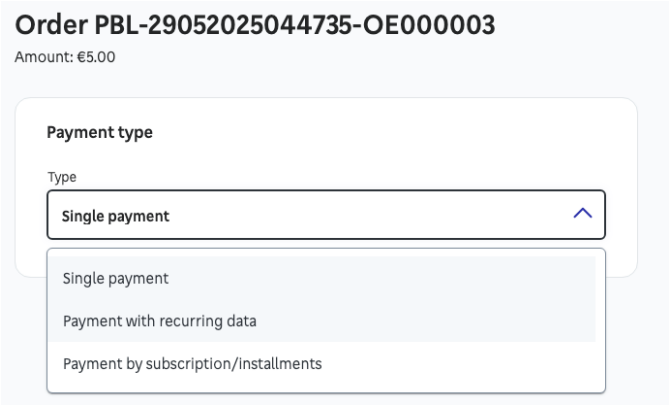
Clicking on the “Next” button it will be displayed the “*Payment type*” page that will be showing a list of options.

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



Clicking “**Payment with recurring data**[5]”, view a “Contract Settings” section. It is required.

[5] This option is valid only for Croatia and CEE

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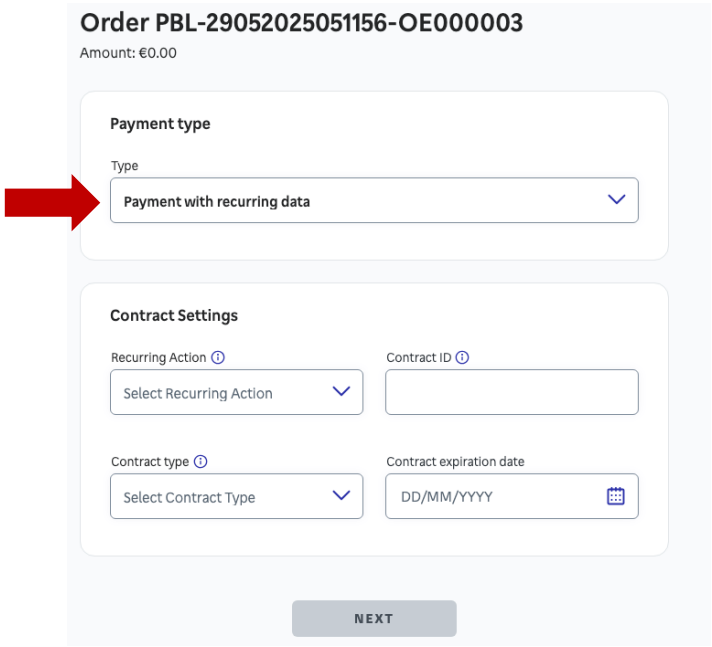

Field	Description
Recurring Action	• Contract Creation – creates a new contract ID by saving the data of the card or payment instrument used • Card Substitution - replaces the card or payment instrument data associated with an existing Contract ID • Subsequent Payment – Sets an existing Contract ID as the card or payment instrument for the transactions
Contract ID	It allows to insert a Contract ID. It is randomly generated if the Recurring Action is “Contract Creation” otherwise the field must be filled by merchant
Contract Type	• Scheduled (is prefilled and not modifiable when the Recurring Action is “Card Substitution) • Unscheduled (is prefilled when the Recurring Action is “Contract Creation” • One Click (is prefilled and not modifiable when the Recurring Action is “Card Substitution)

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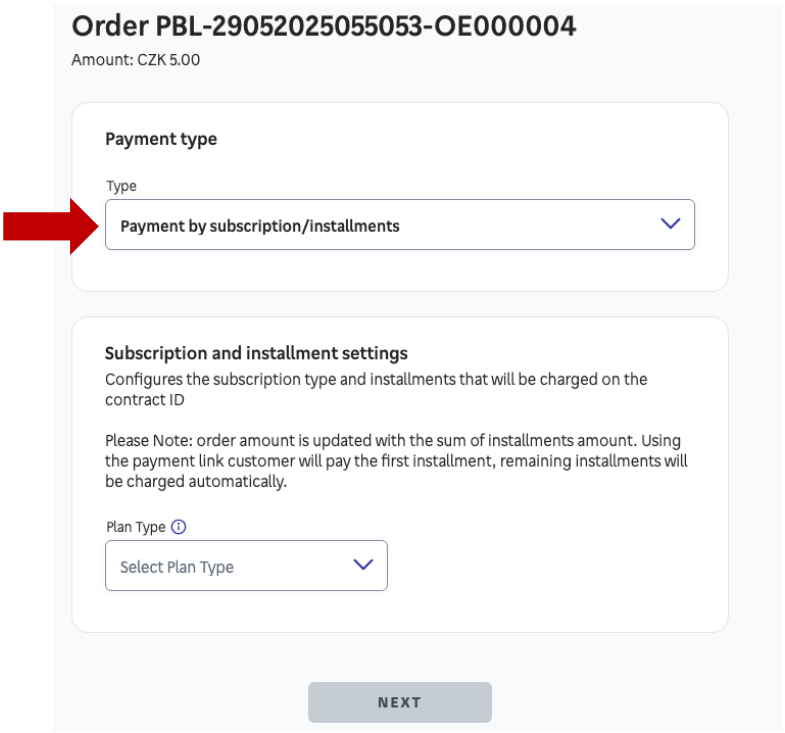
Contract Expiration Date	It allows to enter the expiration day of the created contract. • Is optional when the Recurring Action is “Contract Creation” and the Contract Type is “Unscheduled” or “One Click” • Is required when the Recurring Action is “Contract Creation” and the Contract Type is “Scheduled” • Is optional when the Recurring Action is “Card Substitution” • Is not visible when the Recurring Action is “Subsequent Payment”
Contract Frequency	Is composed of the label “Every”. • Days – From 1 to 365 • Weeks – From 1 to 52 • Months – From 1 to 12 If the user inserts values not valid, an error message shall appear: “Billing period must be between 1 day and 1 year”

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



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

- Fixed
- Variable
- Acquirer Agreement (Only for Greece)

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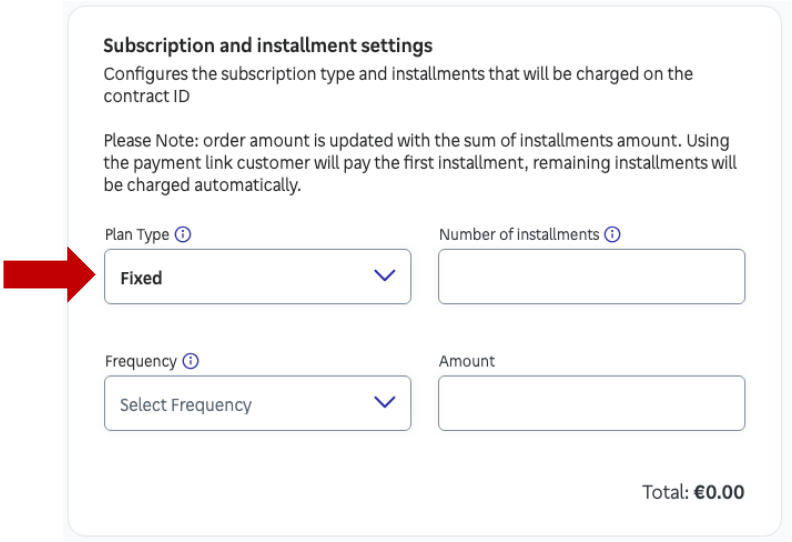

Field	Description
Number of installments	It represents the total number of transactions, including the first transaction, from 1 to 999.
Frequency	It represents the frequency with which the payment occurs. • Daily • Weekly • Monthly • Yearly
Amount	It represents the amount of each installment

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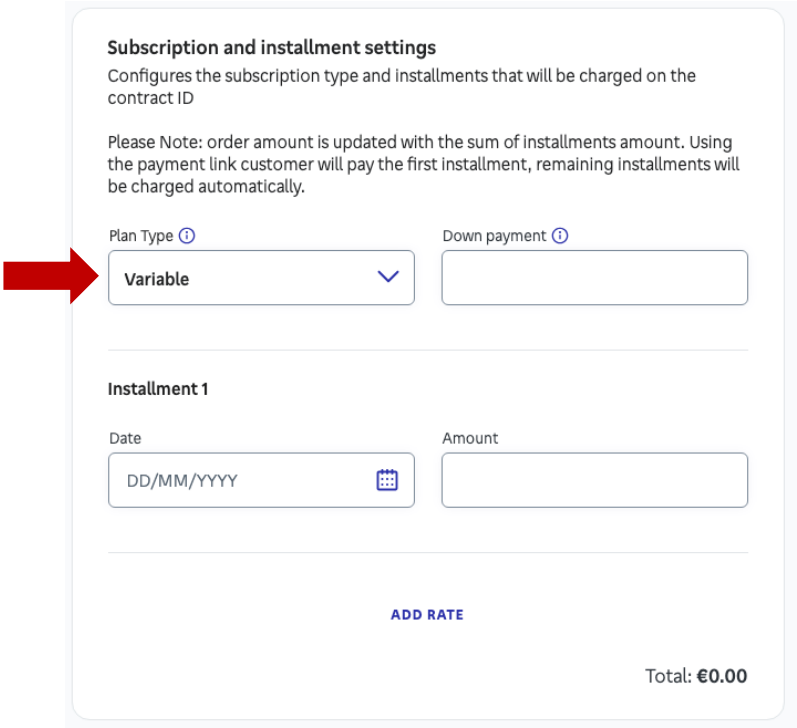

Field	Description
Down payment	It represent the amount that the merchant pays for the first transaction. If the field is not filled in, a card verification shall be performed.
Date	It indicated the date on which the payment is to be made,
Amount	It indicated the amount on which the payment is to be made,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

Clicking “Add Rate”

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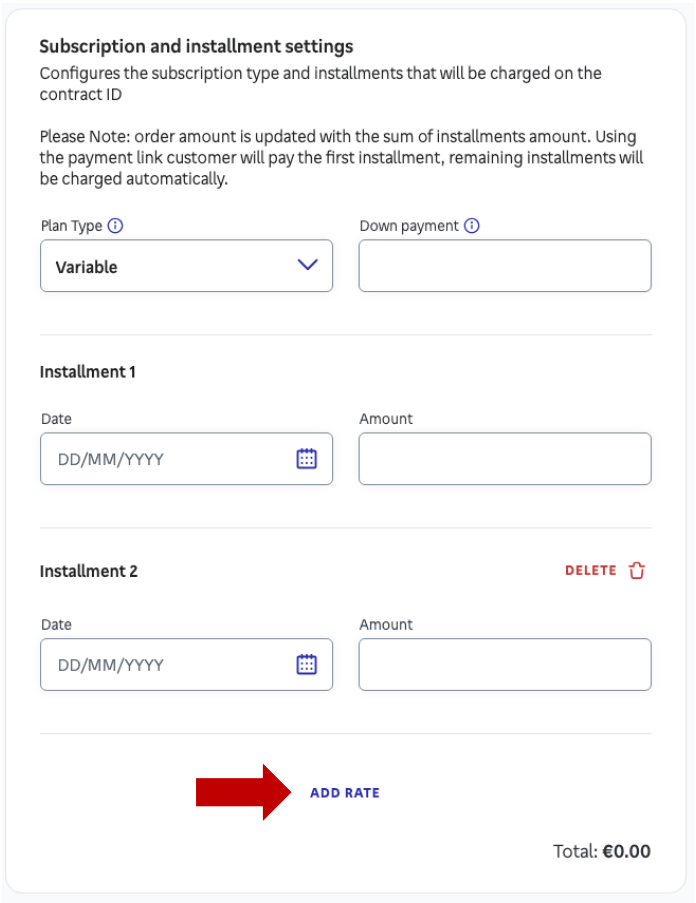
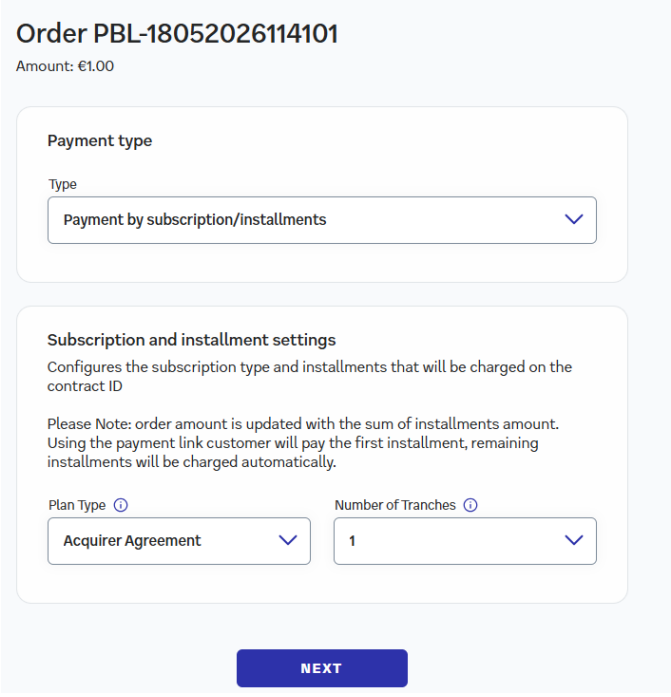


By setting “Acquirer Agreement” as a Plan Type, the merchant have displayed the following step:



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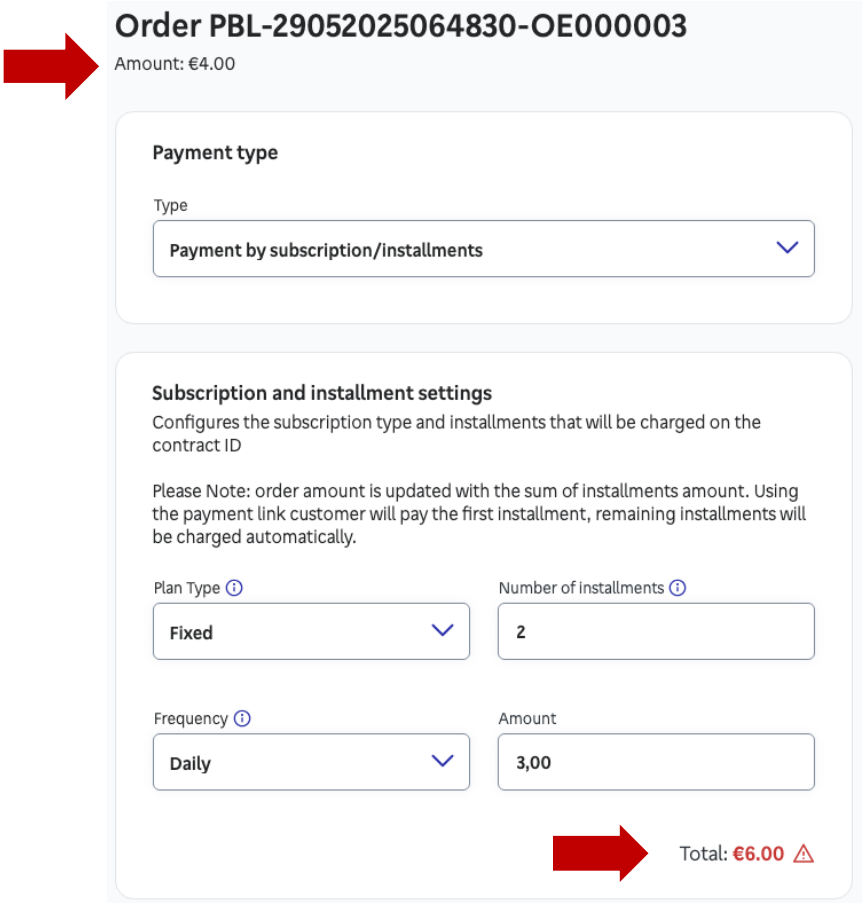
Field	Description
Acquirer Agreement	This Plan Type let the merchant set a recurring payment with a fixed number of tranches for the cardholder.
Number of Tranches	It represents the total number of installments for the related payment.

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



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

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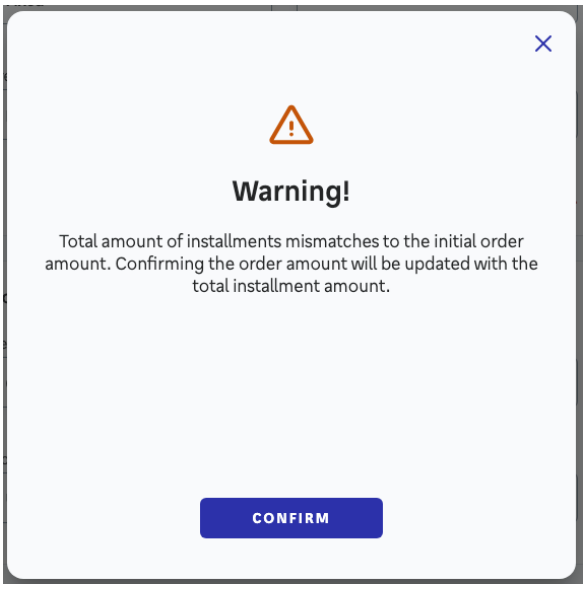

The fourth step is the "*Payment Settings*" page that allows to enter the type of payment, the method to make the payment, and the type of capture.

Field	Description
Action	It allows to enter the type of payment. • Payment (with Amount > 0) • Pre-Authorization (with Amount > 0) • Card Verification (with Amount = 0) They are also shown based on the terminal settings.
Method	It allows to enter the method to make the payment. It can be an APM, such as Google Pay or Apple Pay or IRIS. Or even a type of card, such as VISA or Mastercard. They are also shown based on the terminal settings. Is disabled until an action is entered
Capture	It allows to enter the capture type: • Implicit (Automatic • Explicit (Manual) They are also shown based on the terminal settings. It is disabled until a method is entered. When the action is a "Card Verification", the capture Is disabled

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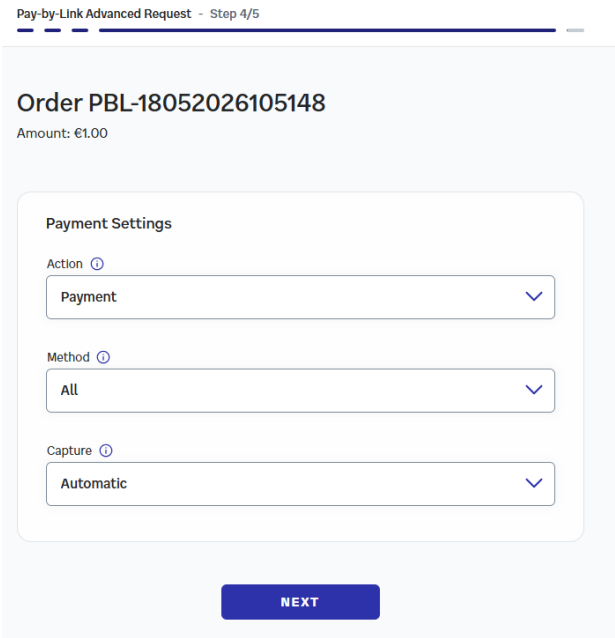
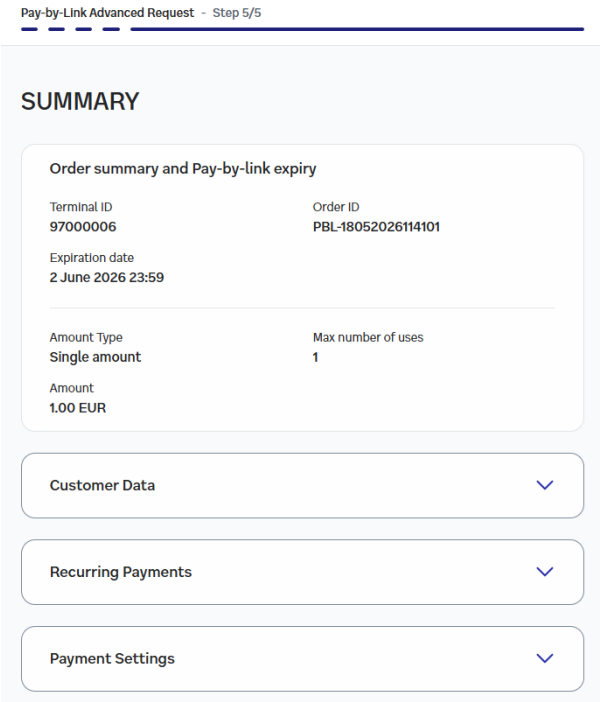


Clicking “Next”, view the last step. Is composed of all the information entered during creation.



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

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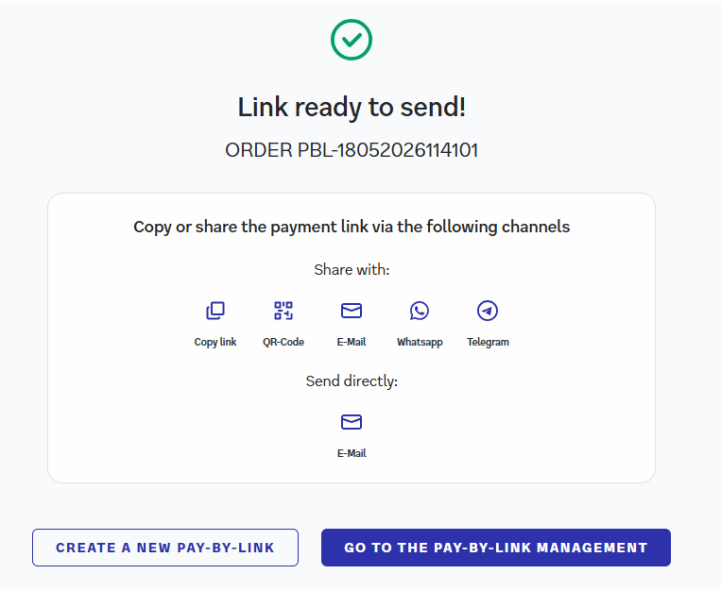
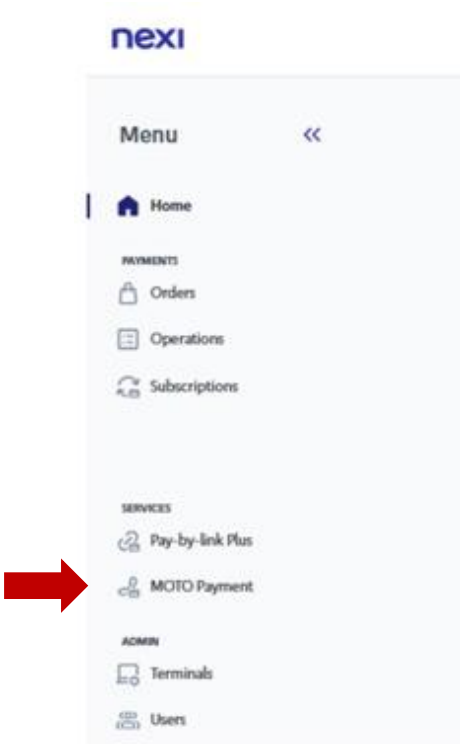


10.2 MOTO Payment

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

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



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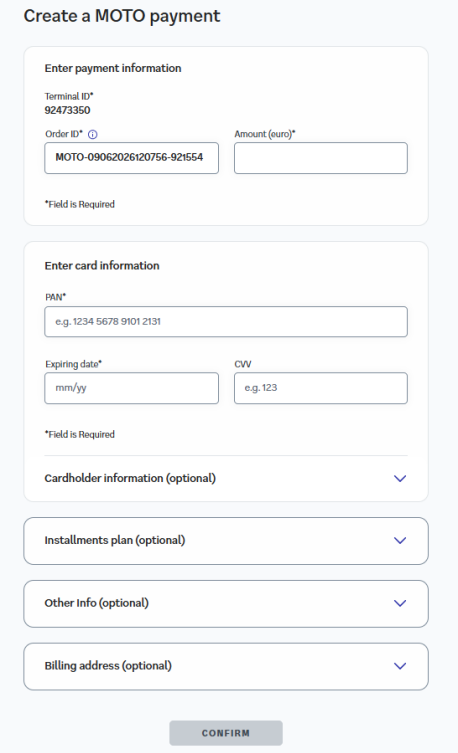
After selecting “MOTO Payment” menu, the following page appears, where the merchant must enter:

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

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



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

- Cardholder name
- Cardholder email
- Description

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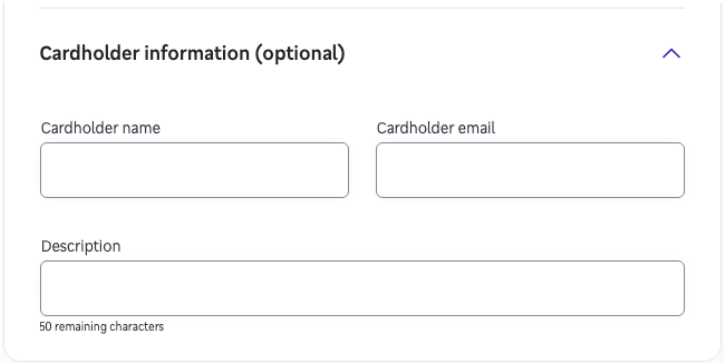
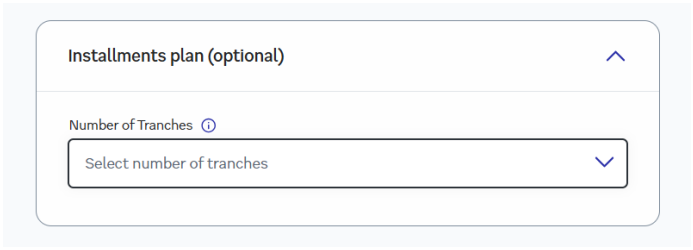


Installments plan (optional). Opening this section the user can set the number of installments for this payment as shown:

- Number of tranches



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

- Action (Payment / Pre-authorization)
- Capture Type (Explicit / Implicit)
- Client ID
- Custom field
- Country code
- Number
- Country code
- Number
- Country code
- Number

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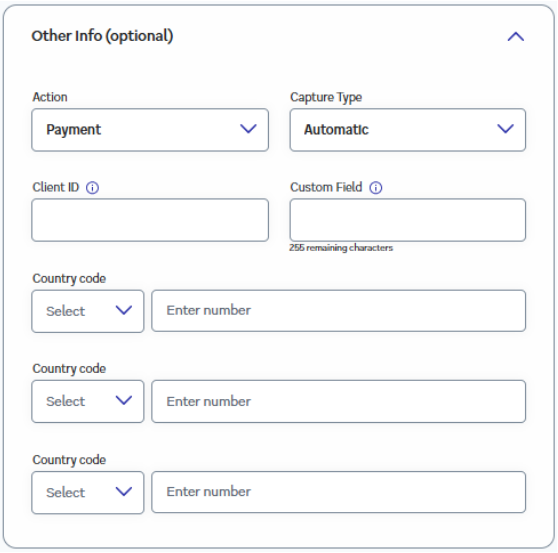
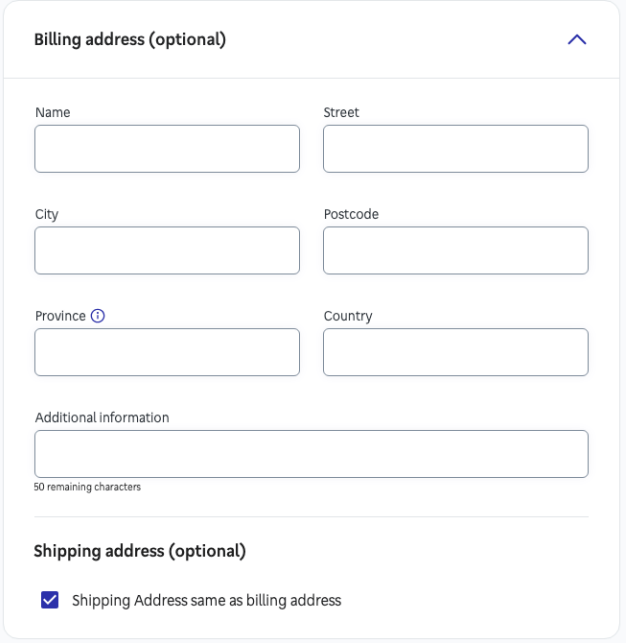


Billing address (optional). Opening the accordion, the following fields will be shown:

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



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

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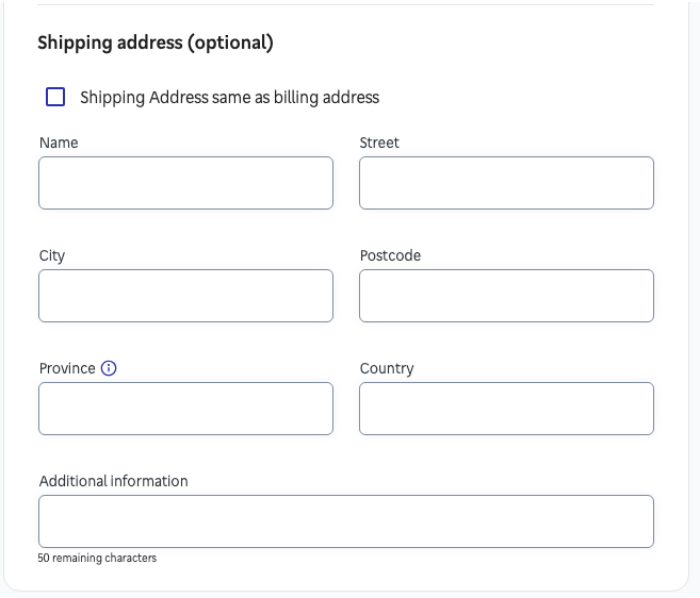
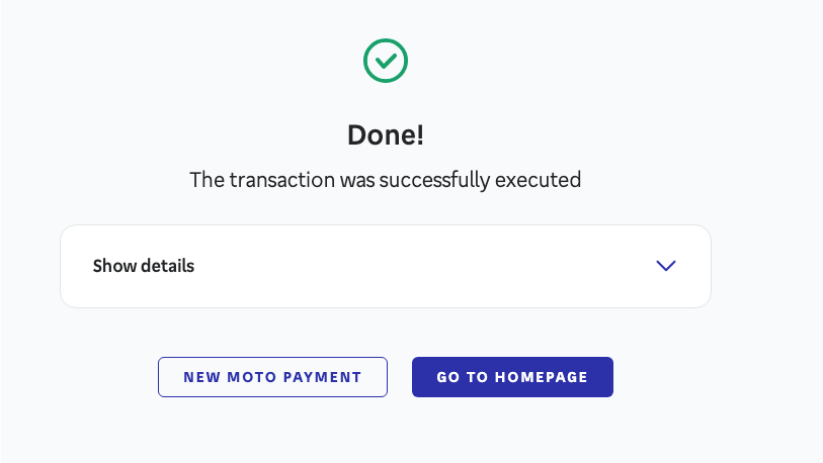


By clicking on “Confirm”, the MOTO transaction is sent to Authorization.



Opening the drop-down “Show details”, the following fields will be shown:

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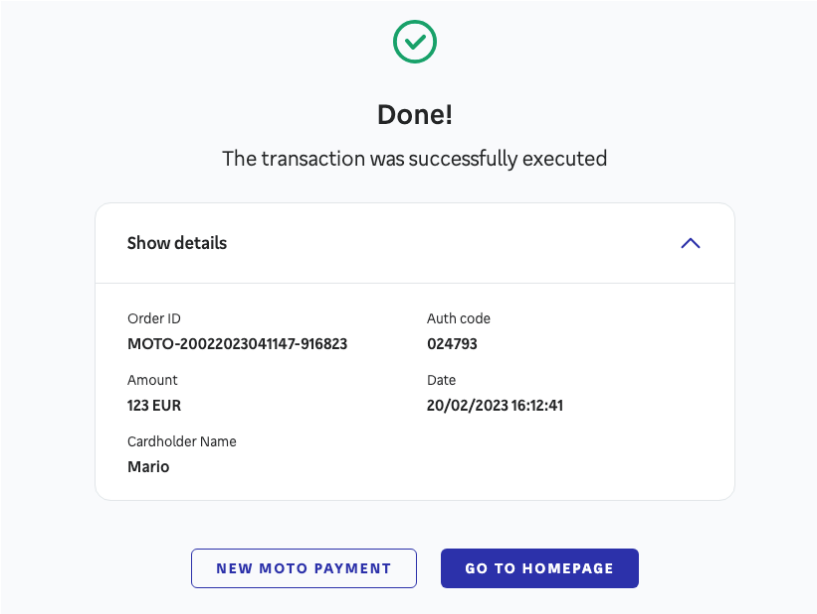

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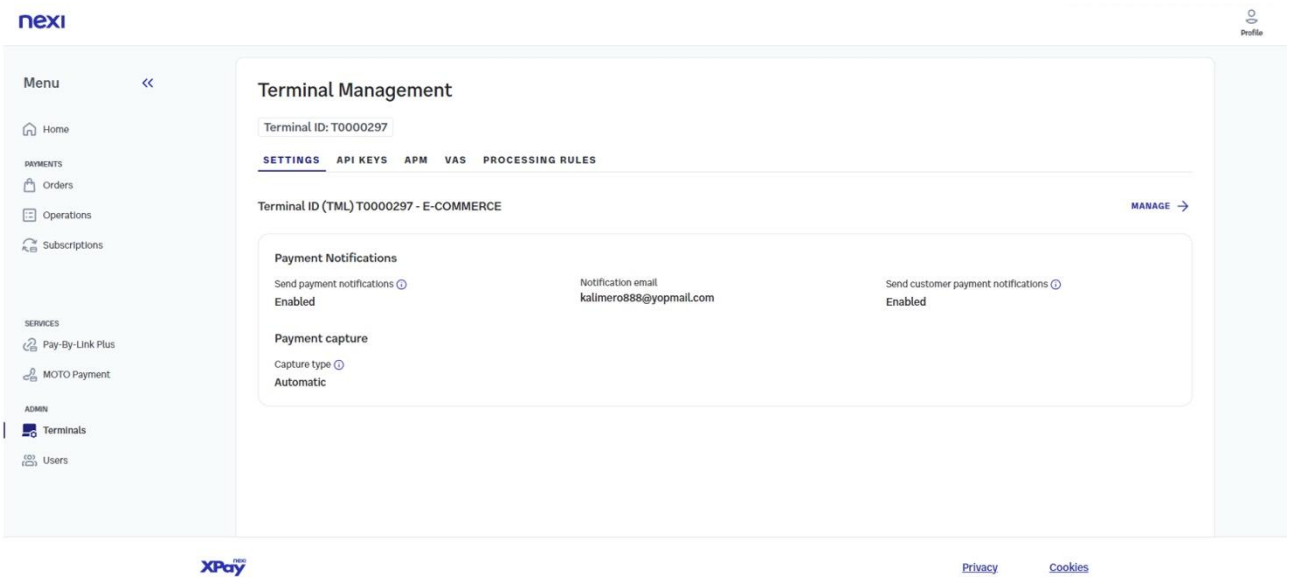
11. Admin

11.1 Terminals

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



11.1.1 Settings

The following are the details available for each terminal:

Field	Description
Terminal ID	Unique Terminal Identifier that made the authorization request
Send payment notifications	It can be: • DISABLED • ENABLED The payment notification can be set at terminal level and sent to a Merchant user email, indicated if enabled, in the next field.
Send customer payment notifications	It can be: • DISABLED • ENABLED Select whether you want to have the customer receive an email notification in case of payment confirmation.

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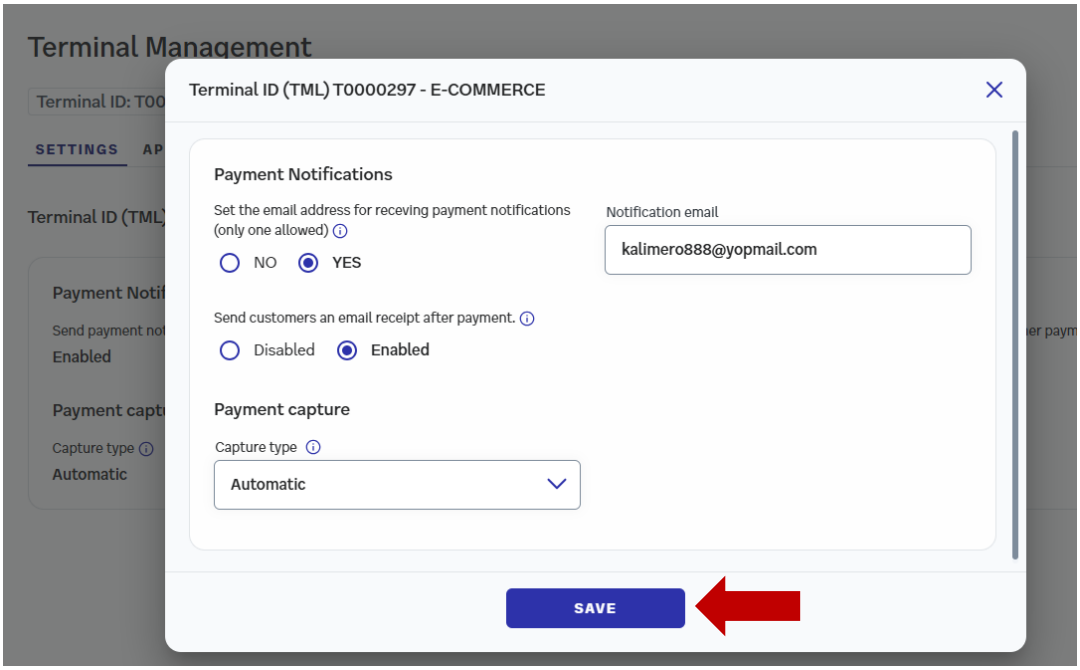
Notification Email	Merchant email on which receive notifications. Only one email can be set.
3DS Requestor URL	The internet address of the 3DS Requestor used as a reference during the 3D Secure authentication process.
Payment Capture	Configure the terminal's default accounting mode: • Automatic: implicit confirmation of operations • Manual: explicit confirmation of operations • Deferred: automatic confirmation of transactions after the indicated number of days, maximum 7

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

These settings can be changed by clicking on “MANAGE”.
The following pop-up will be displayed:



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

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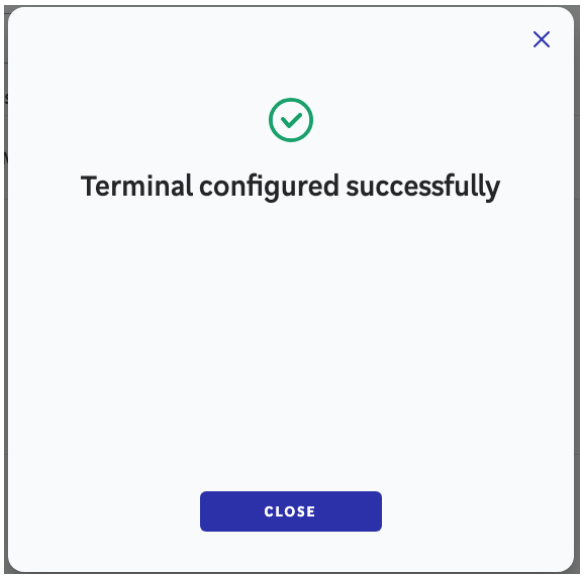
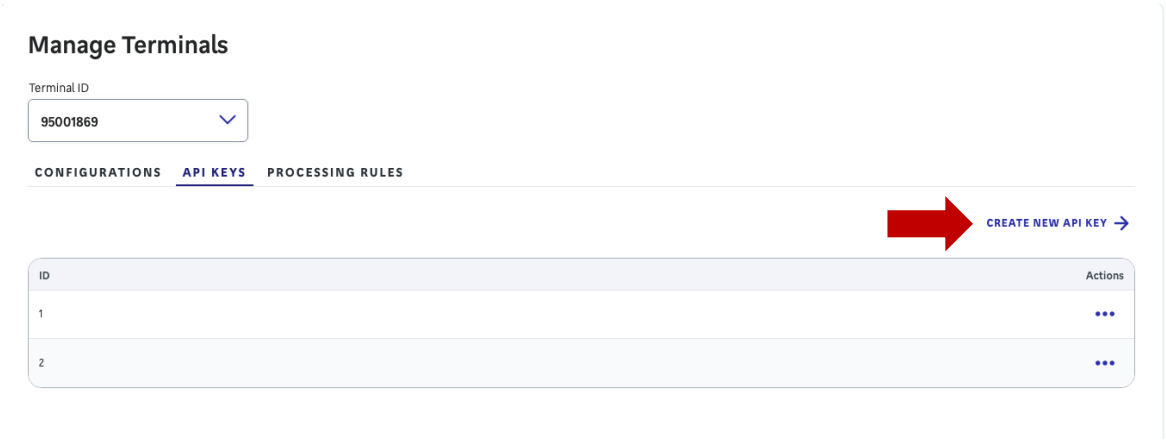


11.1.2 Api Keys

The Admin profile can see the list of API keys and create a new API key.
An API key is the authentication mechanism that allows the merchant to integrate XPay APIs for the different integration options.

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

- ID
- Actions (Manage / Delete)



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

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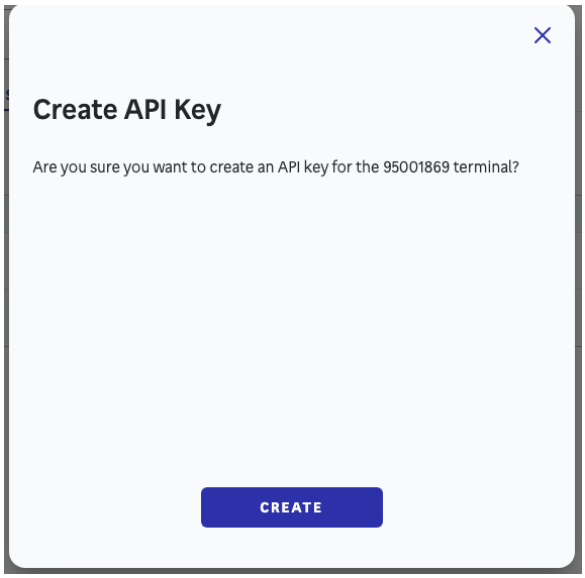
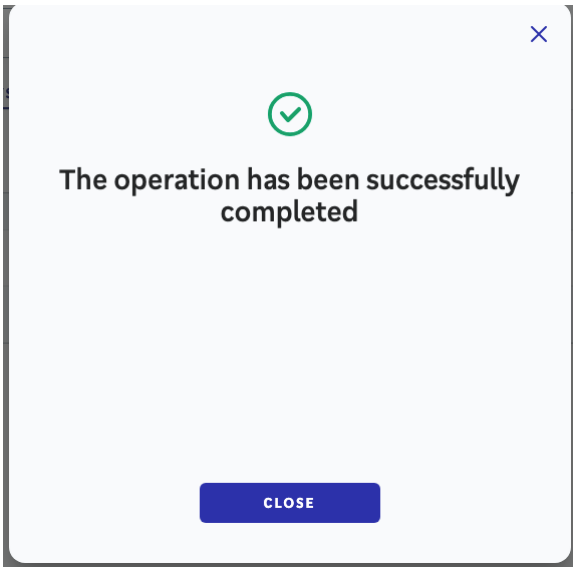


Once confirmed, a confirmation pop-up is displayed.



As the first action, there is an option to copy the API key, clicking on “Manage”

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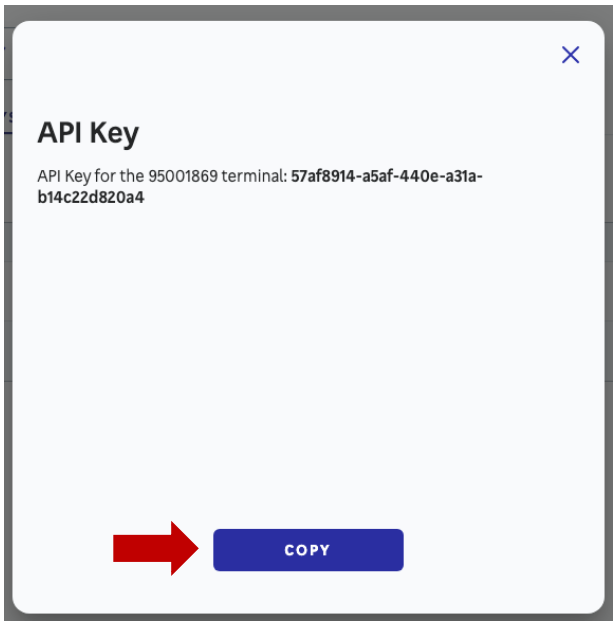
Click on “Show”



Click on “Copy” displays a message that says “API key copied”

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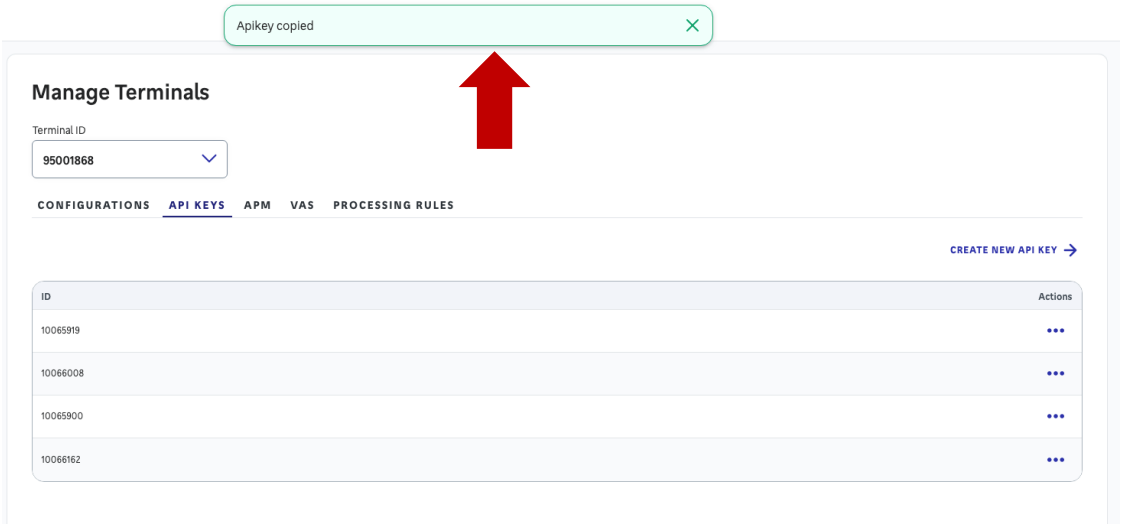
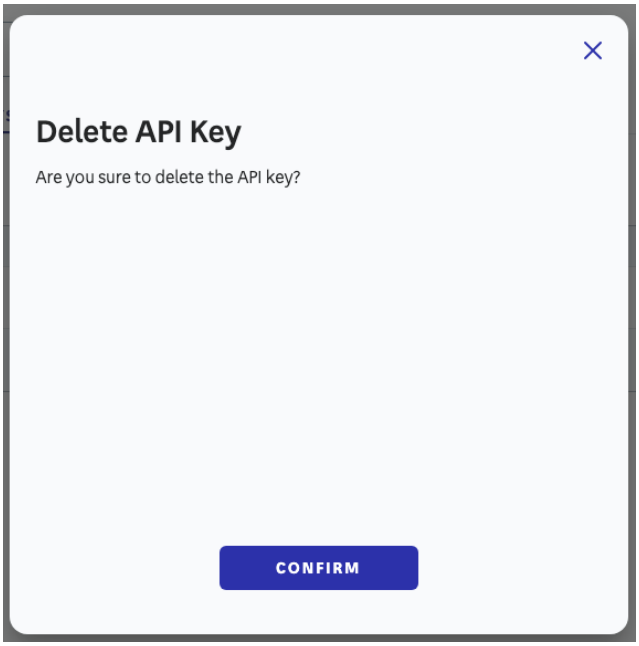


As the second action, there is an option to delete the API key, clicking on “Delete”



Once confirmed, a confirmation pop-up is displayed.

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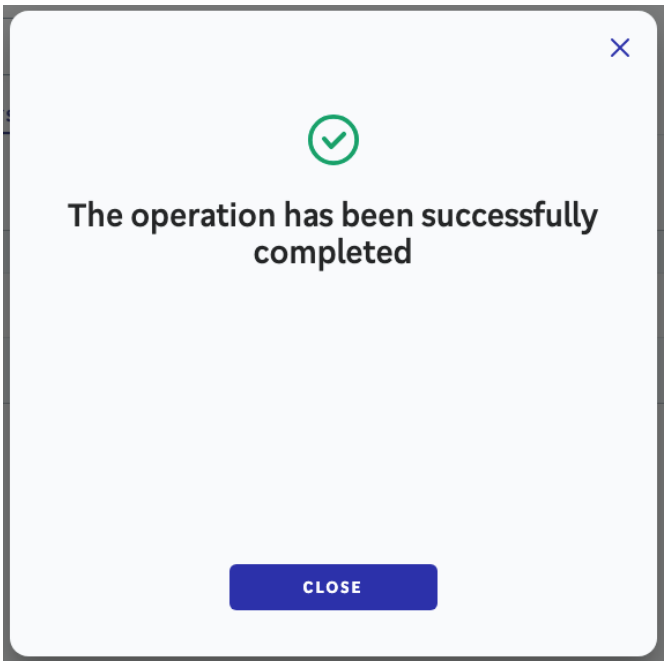
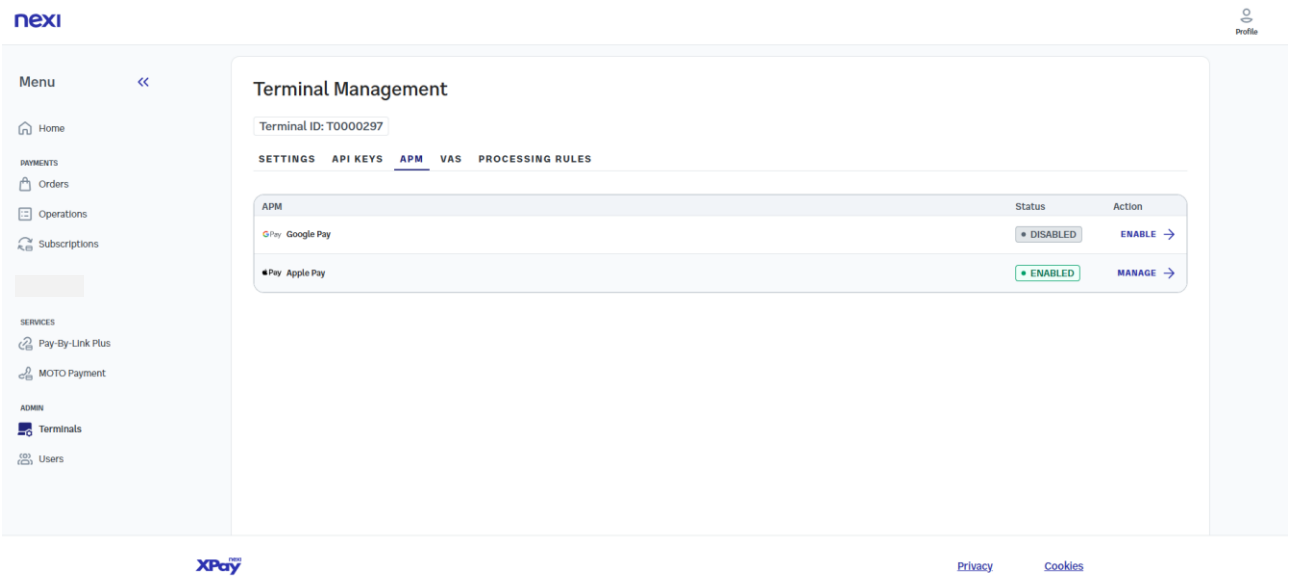


11.1.3 APM

This section displays the available APMs for the merchant.
Each APM is displayed with:

- Status – Enabled/Disabled
- Action – Enable/Manage



By clicking on the button ‘Manage’, a pop-up appears where the merchant can decide to enable or disable the APM.

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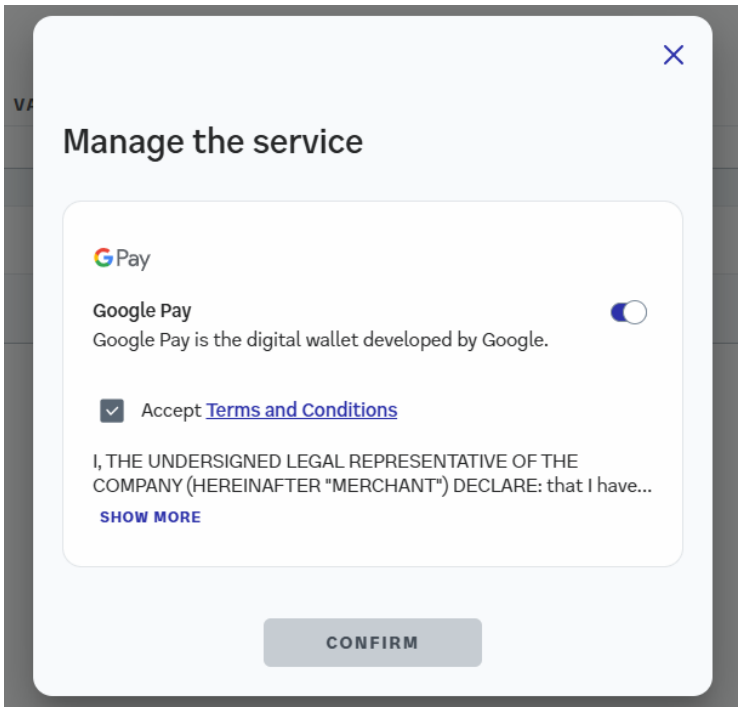
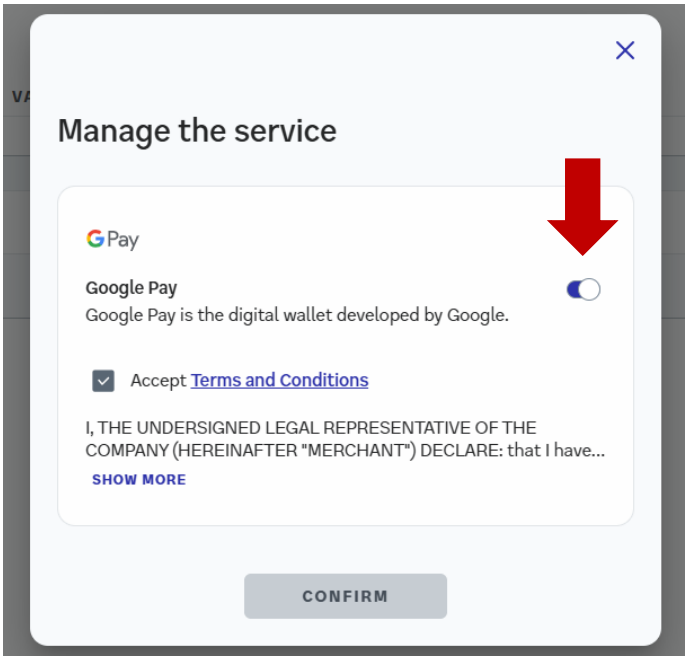


Here, the merchant can enable or disable the APM by clicking on the button at the right of the APM chosen.
When the merchant wants to activate an APM with status ‘disabled’, Terms and Conditions’ button has also to be ticked in order to confirm the operation.



By clicking on ‘Confirm’, a confirmation pop-up is displayed.

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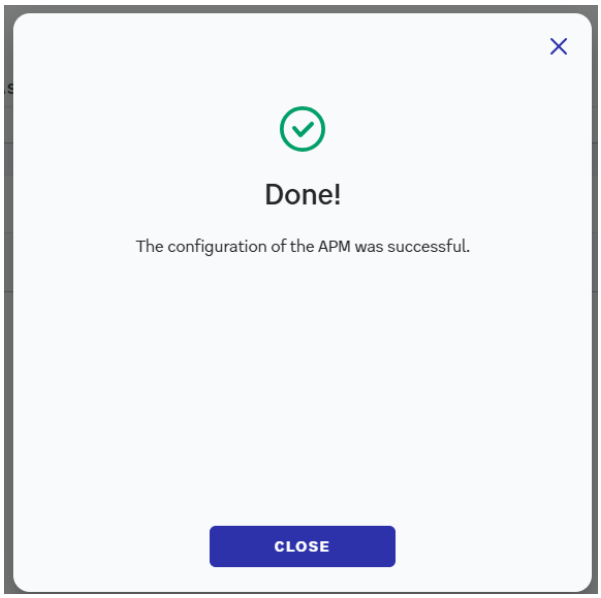
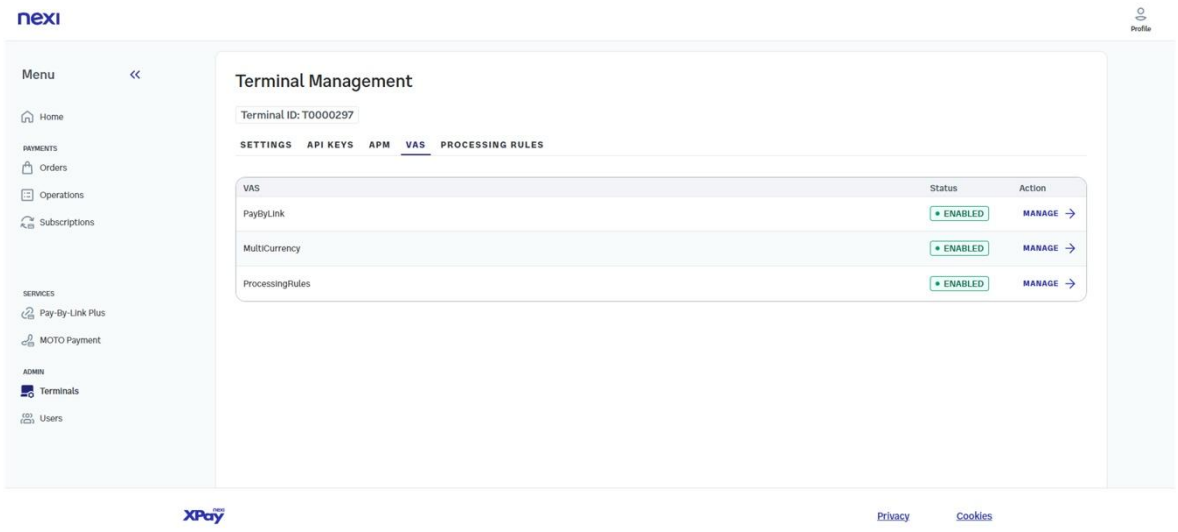


11.1.4 VAS

This section displays all the VAS available for the merchant.
Each VAS is displayed with:

- Status - Enabled/Disabled
- Action – Manage/Enable



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VAS	Impacted Country	Description	Notes
Pay-by-Link	Cross Country	This solution enables merchants to create payment links and send them to customers via email or popular messaging apps. Payment links can be generated through the gateway Back Office or via a dedicated API for integration into management systems.	Mutually exclusive with M.O.T.O. — if Pay-by-Link is enabled, M.O.T.O. cannot be activated on the same terminal, and vice versa.
Dynamic Currency Conversion (DCC)	CEE, Greece	It allows customers with international Visa and Mastercard credit cards to make purchases in their own currency, with a guaranteed exchange rate at the time of payment.	
Alpha Bank Bonus Loyalty Program	Greece	It allows customers to collect points with every transaction made which can then be redeemed for discounts.	
Click to Pay	Cross Country	Click to Pay is a digital payment method integrated into the Nexi XPay gateway that enables faster and more secure online payments without manually entering card details at checkout.	
Multi Currency	Cross Country	This service allows merchants to manage the currency used to display prices and accept payments.	
Hosted Payment Page (HPP)	Cross Country	It is a secure way for your customers to make payment. The customer remains on your webpage until checkout and then redirected to a secure page to make the payment and then returns back to your webpage at the end of the transaction.	
Acquirer Agreement	Greece	Service that enables merchants to offer interest-free installment payments managed by the acquirer. The merchant specifies the number of installments at checkout, and the transaction is automatically split by the acquirer according to the contract terms (API parameter `planType: ACQUIRER_AGREEMENT`). The maximum number of installments cannot exceed the limit defined in the merchant's contract. Available across all integration methods (HPP, Pay-by-Link, MOTO, Server-to-Server).	
Processing Rules	Cross Country	Feature that allows merchants to configure custom transaction filtering and management rules at terminal level through the XPay Back Office. Available rule types include: Card BIN	Available for all markets but not enabled by default on all tenants

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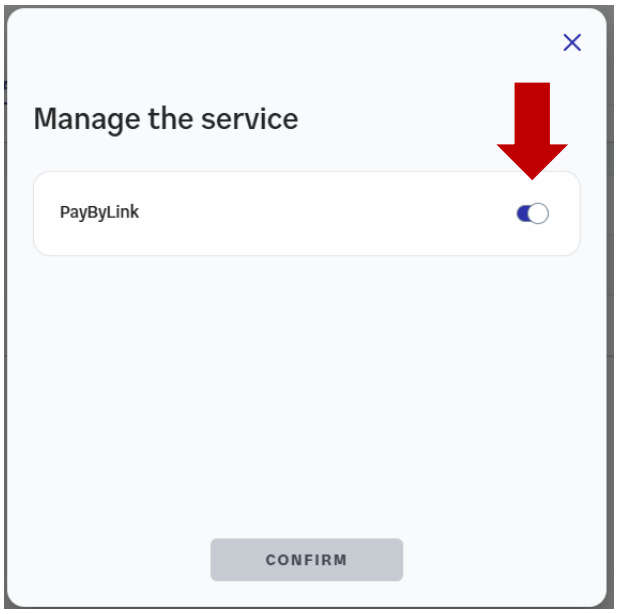
		Block, Single PAN Block, Masked PAN Block, Card Type Block (credit, debit, prepaid), IP Block, Card Holder Block, Auto Lockout Time (temporary block after a declined attempt with a specific PAN), and Duplicate Lockout Time (block of identical transactions within a defined time window). Rules can be created, edited, enabled/disabled, and deleted by Admin users.	
M.O.T.O. (Mail Order Telephone Order)	Cross Country	M.O.T.O. is a payment method that allows merchants to accept card payments remotely via phone or mail, without the customer being physically present.	Mutually exclusive with Pay-by-Link — if M.O.T.O. is enabled, Pay-by-Link cannot be activated on the same terminal, and vice versa.

By clicking on the action ‘manage’, the merchant can disable the VAS.

A pop-up is displayed where, by clicking the button next to the VAS and clicking on button ‘Confirm’, the merchant can perform this action.



Once confirmed, a pop-up is displayed reporting the operation result.

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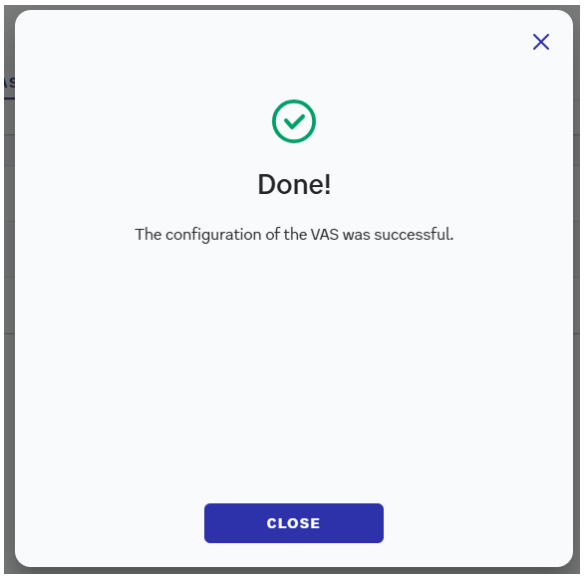
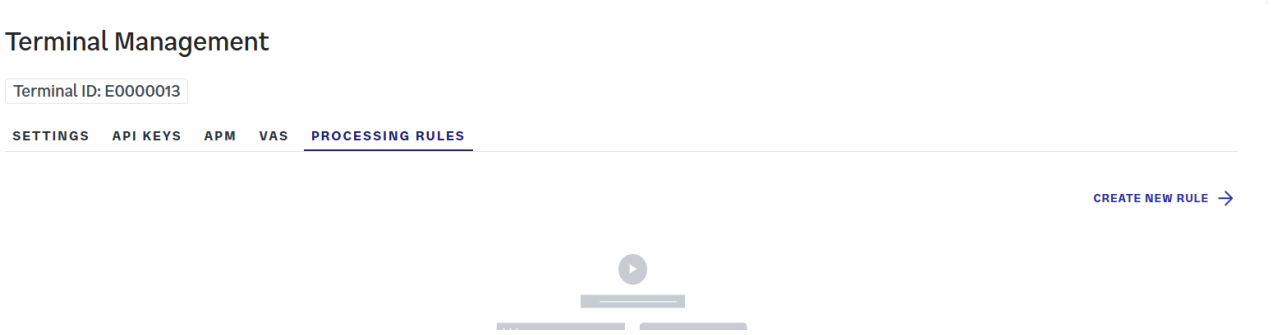


11.1.5 Processing Rules [6]

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



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

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

[6] The following section doesn’t apply to Greece

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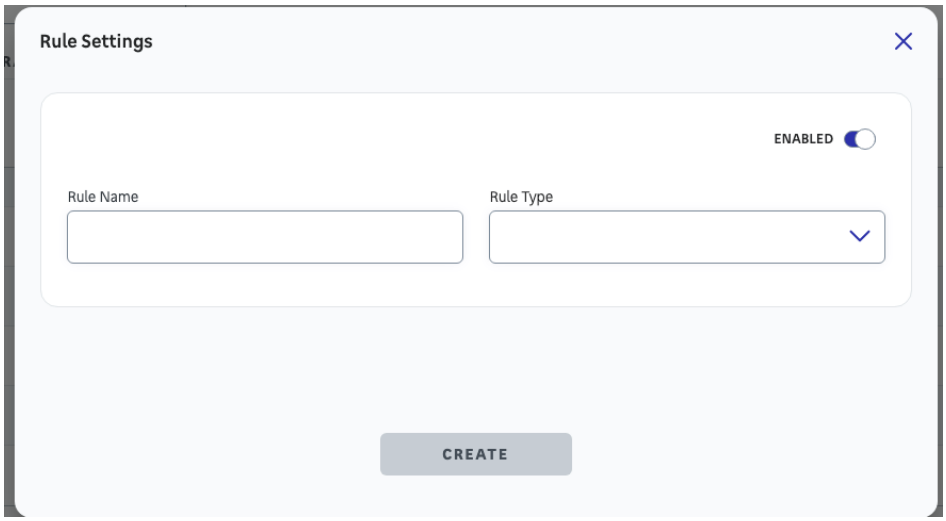
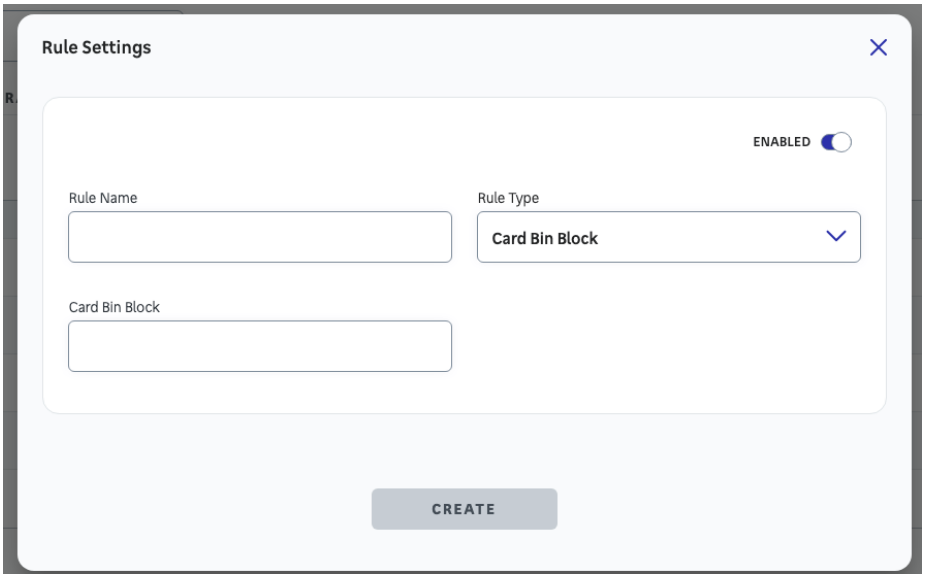


When the Rule Type is entered, the Rule Details is displayed, a field in which to enter the value that corresponds to the Rule Type entered.



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

Rule Type is a menu composed by following choice:

a) ***Card Bin Block***: by selecting this rule type, it will open a new field called “Card Bin Block” where the merchant can insert the Bin number (First digits from the payment card number) to block, disabling transaction from it. Only numbers are accepted in the new field;

b) ***Single Pan Block:*** by selecting this rule type, it will open a new field called “Single pan block” where the merchant can insert the PAN number (Card number, can be 16-19 digits long) to block, disabling transaction from it. Only numbers are accepted in the new field and there is a formal control over the field;

c) ***Masked Pan:*** by selecting this rule type, it will open a new field called “Masked Pan” where the merchant can insert the masked PAN number to block, disabling transaction from it. Only

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numbers are accepted in the new field and there is a formal control over the field (i.e. the format should be 123456******1234);

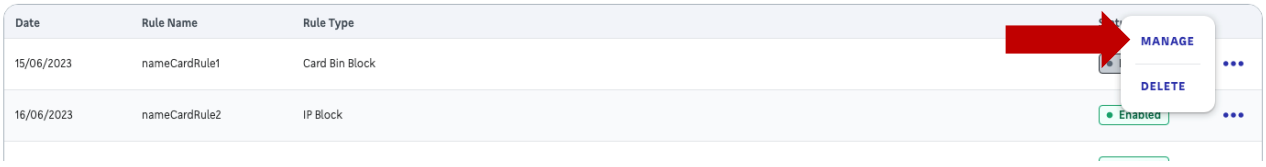
d) ***Card Type:*** by selecting this rule type, it will open a new field called “Card Type” where the merchant can select the option from Credit, Debit or Prepaid, disabling transaction for the card type selected;

e) ***IP Block:*** by selecting this rule type, it will open a new field called “Ip block” where the merchant inserts the IP number to block, disabling transaction from it when particular cardholder name is entered on payment page or send via API;

f) ***Block Card Holder:*** by selecting this rule type, it will open a new field called “Block card holder” where the merchant inserts the card holder name, disabling transaction from it;

g) ***Setting Autolockout Times:*** by selecting this rule type, it will open a new field called “Setting Auto Lockout Times” where the merchant inserts hours, minutes and seconds (hh:mm:ss). Auto lockout time is the amount of time that automatically blocked transactions are prohibited from trying transactions at the store again. When a transaction is declined for any reason with a specific PAN, then it won’t be possible to retry another time the same PAN until the “auto lockout time” is passed;

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



By clicking on “Manage”, it will open a new pop-up where it will be the Rule Name already filled in, the Rule Type already filled in and not editable, the Rule Type already filled in and the Status

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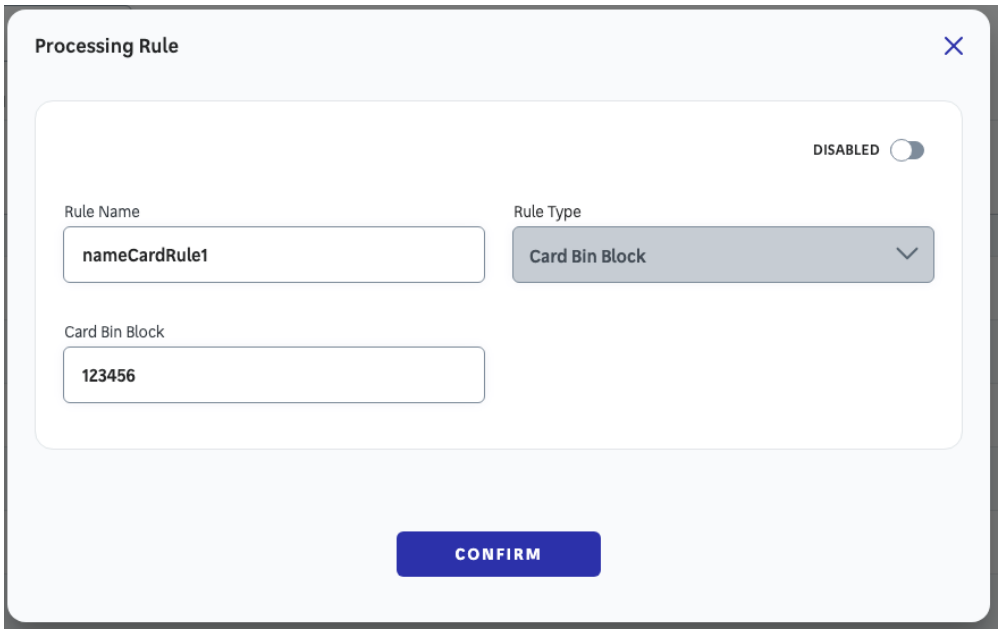
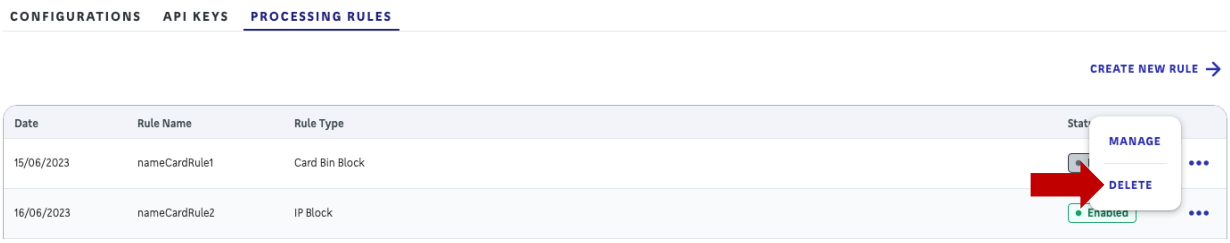
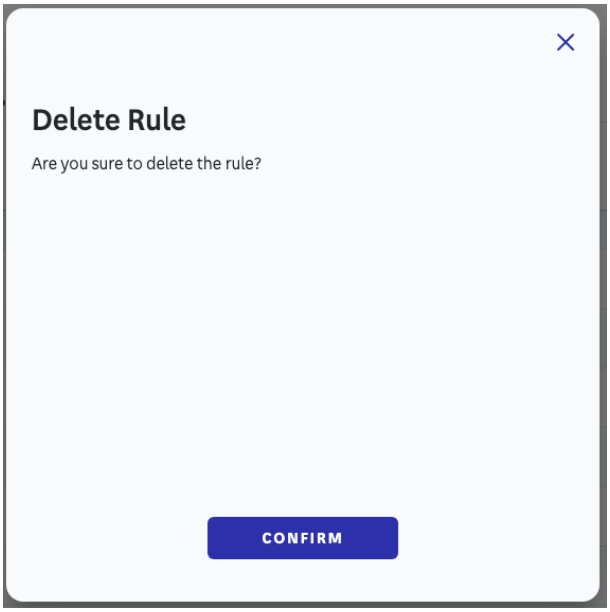


Finally, the Merchant can also delete an existing rule by clicking “Delete”:





Once confirmed, a confirmation pop-up is displayed.

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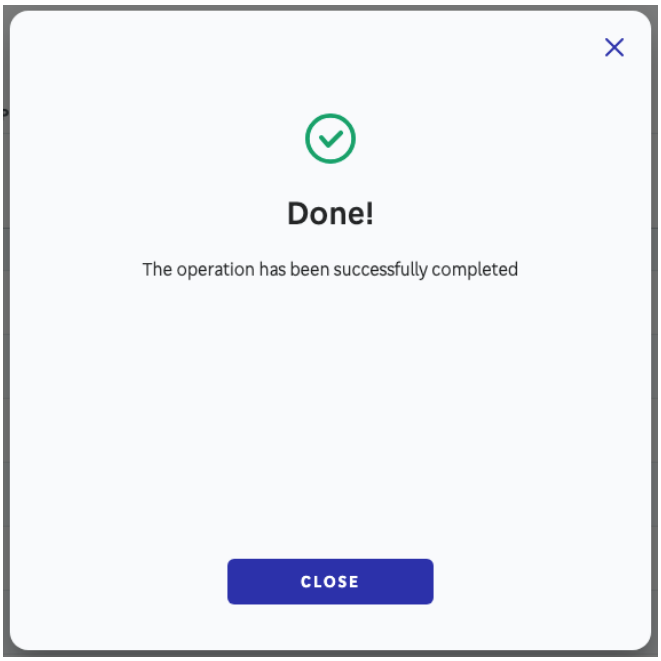


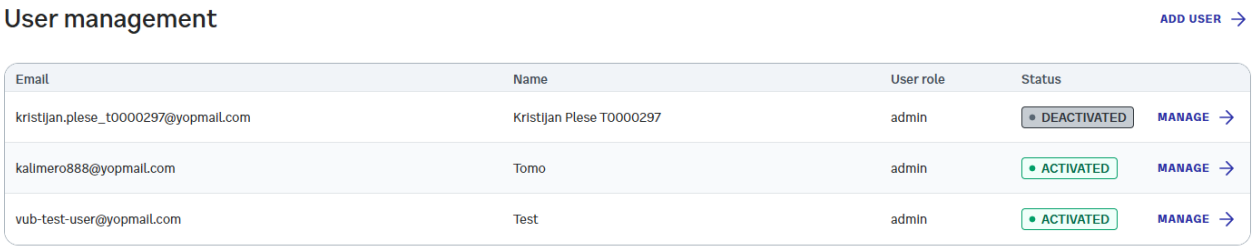
Note: Only enabled users will have visibility on processing rules in the dedicated tenant.

12. Users

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

Each user is displayed with:

- Email
- Name
- User role – Admin, Operator or Viewer
- Status – Activated or Deactivated



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

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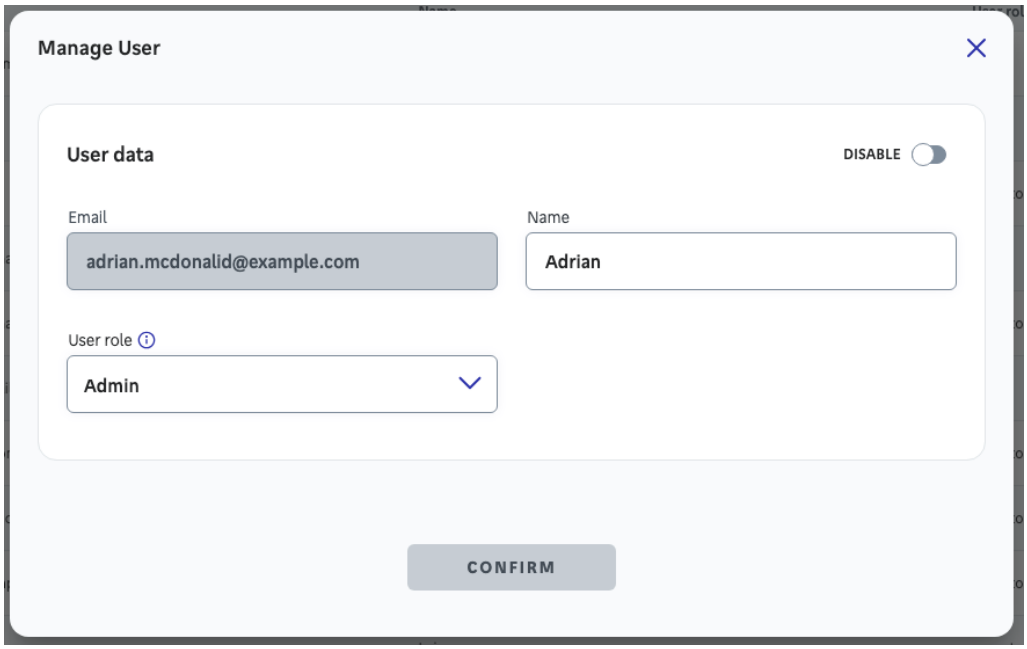
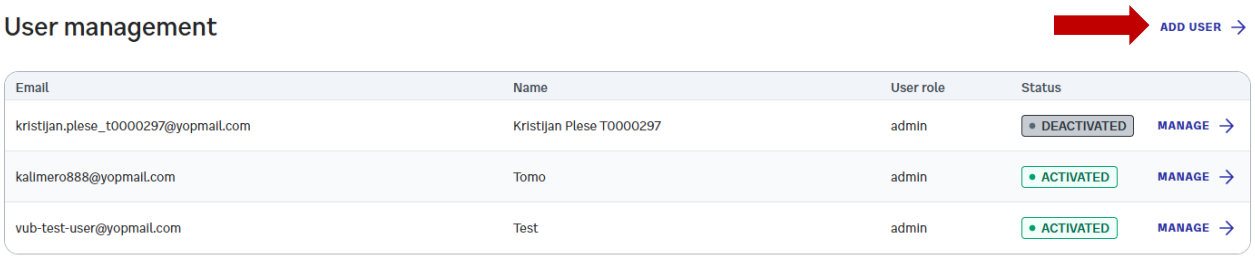
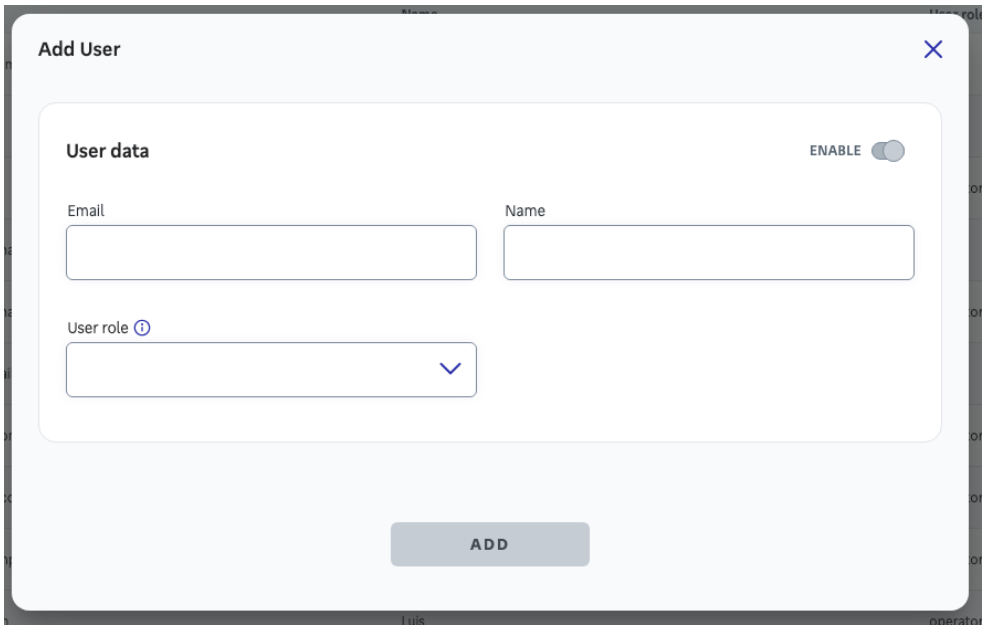


The Admin can also “Add User” by clicking on the appropriate button and entering the following data: Name, User Role – Admin, Operator or Viewer, and Email.
It is not possible to create two users with the same e-mail.





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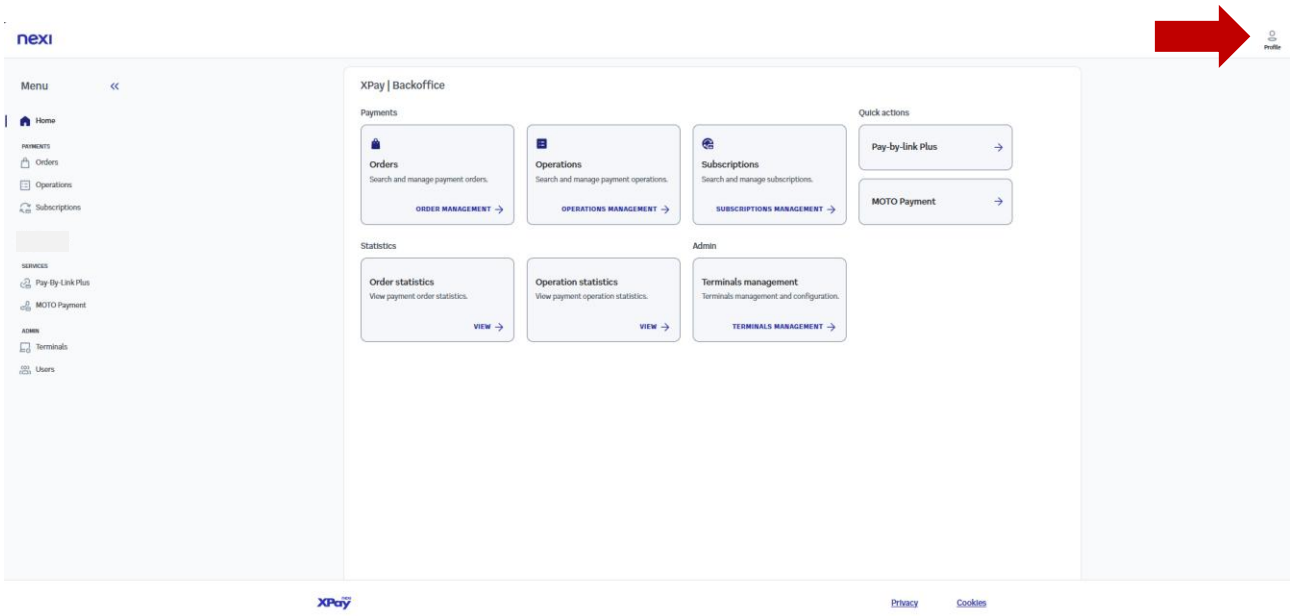
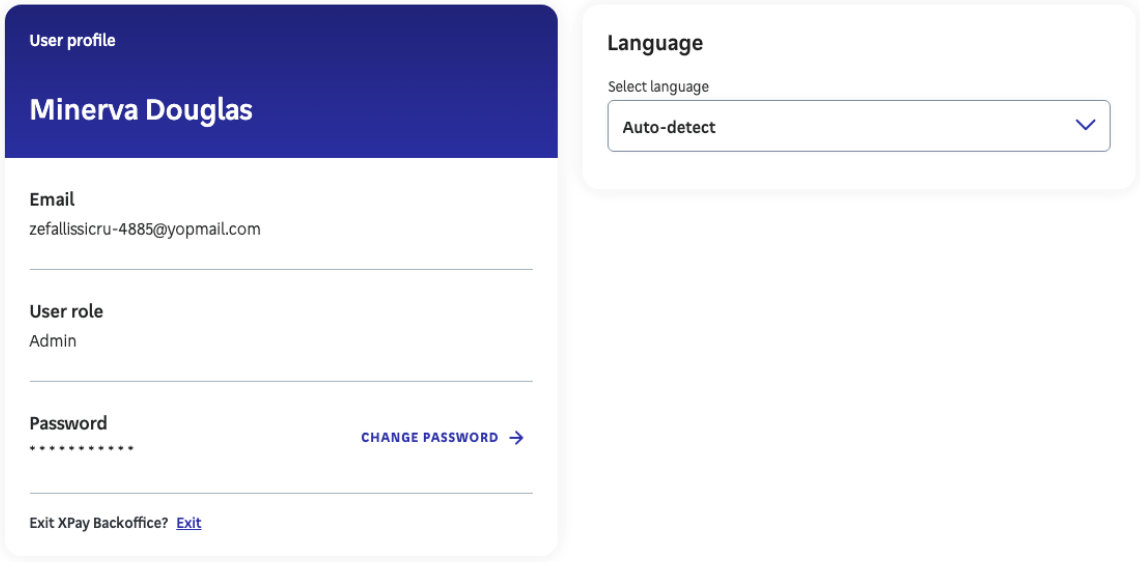
13.1 Profile

It’s possible to click on the button “Profile” to display information on the logged-in user.



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



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

1. Click to “CHANGE PASSWORD”
2. Insert a Current Password
3. Insert a New Password

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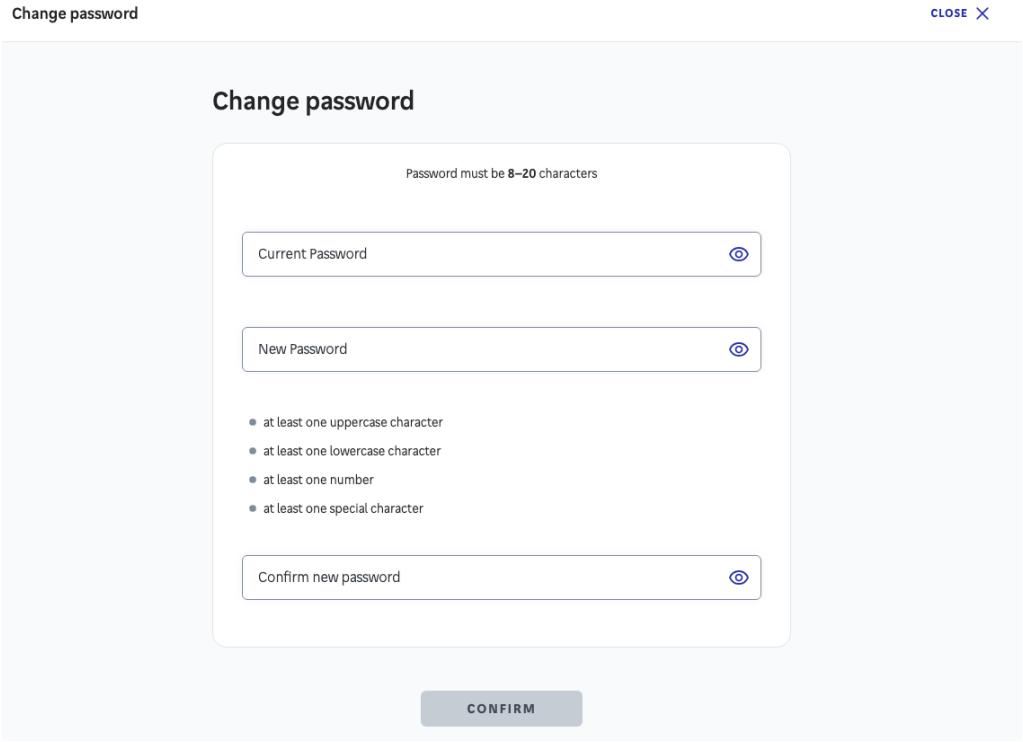
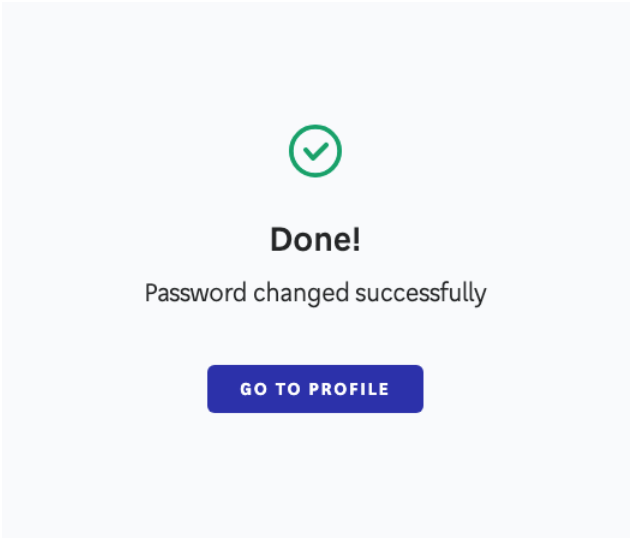
4. Insert a Retype New Password



Once confirmed, a confirmation page is displayed.



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