

TappiPay Merchant Portal User Manual

A walkthrough of the merchant web dashboard,
for merchant training and support reference



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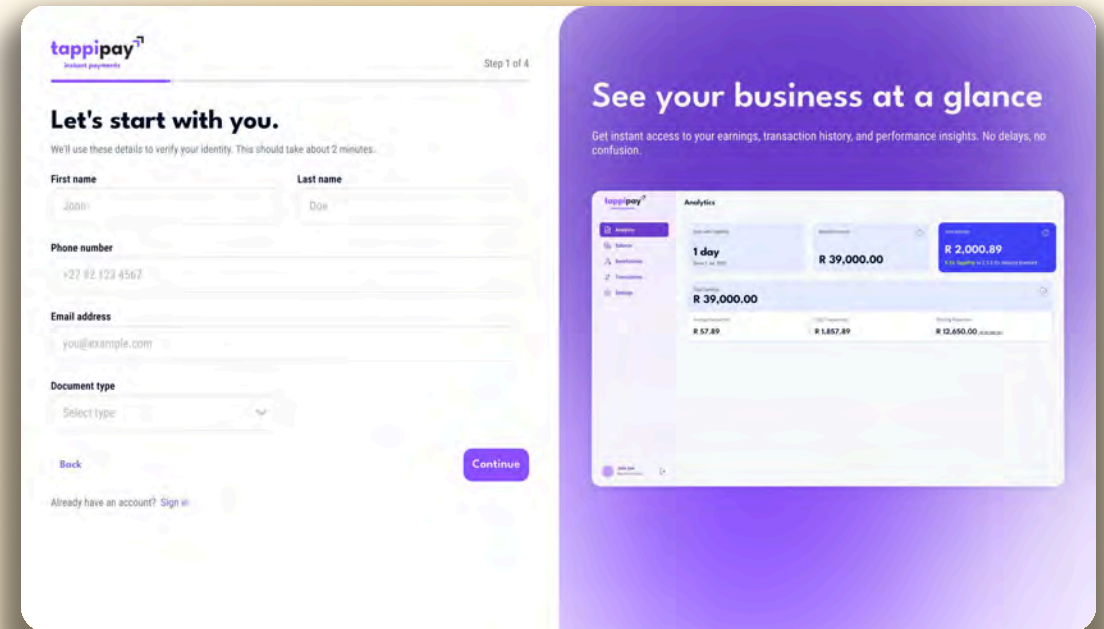
Signing Up

Creating a merchant account, step by step

Getting Started: Your Details

New merchants start with a short form under "***Let's start with you***":

- Name
- Contact details
- How to reach them.



A rotating panel on the right highlights what TappiPay offers as they fill in the form.

Business Information

Next, the merchant tells TappiPay about their business under ***"Tell us about your business."***

This is where business-specific details are captured, ahead of setting up how customers will pay.

The image displays two screenshots from the TappiPay merchant portal. The left screenshot shows the 'Tell us about your business' form, which is Step 2 of 4. The form includes fields for Business name, Business category, Business registration number, Business address (Country, City, Street address, Apartment number, Post code), and Expected monthly turnover. The right screenshot shows a payment confirmation screen with a QR code, a payment amount of R 370.00, and a 'Payment Successful' message. Below the QR code, there is a 'Payment Successful' message and a 'Return to WhatsApp' button.

How The Business Will Get Paid

Under "***How would you like to be paid?***", the merchant sets up their preferred payment method, including QR-based payments sized to their shop.

The screenshot displays the Tappipay merchant portal interface. At the top, the Tappipay logo and 'Instant payments' tagline are visible, along with a progress indicator 'Step 3 of 4'. The main heading is 'How would you like to be paid?' with a subtext: 'Choose your preferred payout method. You can change this later in settings.' Below this, there are two main options: 'PayShop' and 'Bank account'. The 'Bank account' option is selected with a radio button. Under 'Bank account', there are two fields: 'Bank' with a dropdown menu labeled 'Select bank' and 'Account number' with a text input field labeled 'Enter account number'. At the bottom left, there is a 'Back' link, and at the bottom right, there is a 'Continue' button. Below the 'Continue' button, there is a link: 'Already have an account? Sign in'.

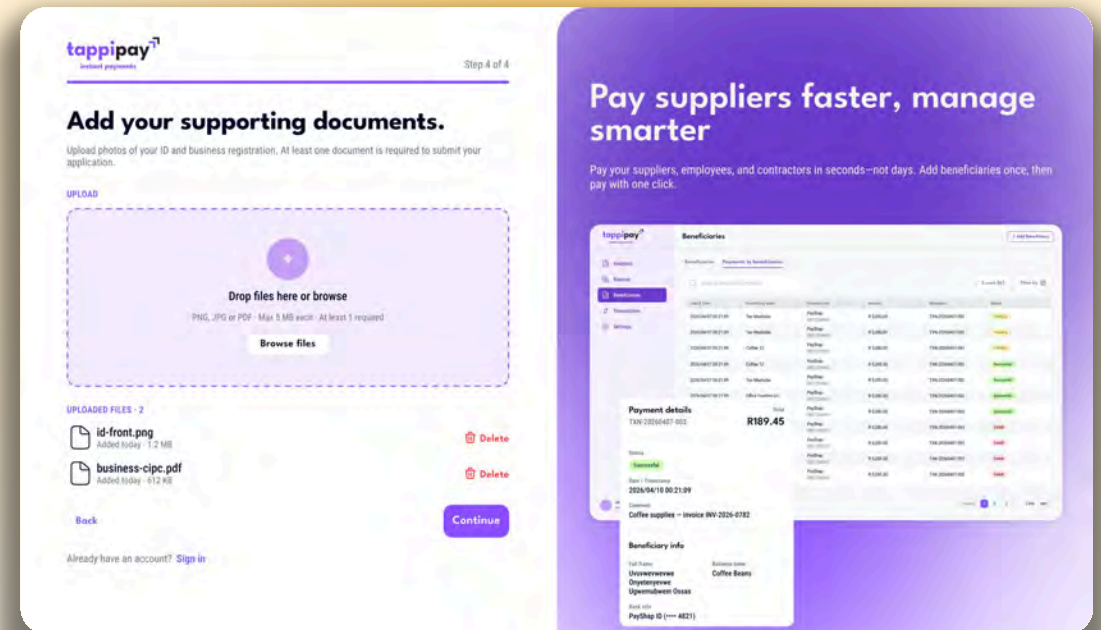
QR payment that fits your shop

Stop fumbling with payment devices. Your QR does the work. Customers love the simplicity. You love the speed. Instant payments, zero complications.

Adding Supporting Documents

Merchants **upload supporting documents** needed to verify and activate the business.

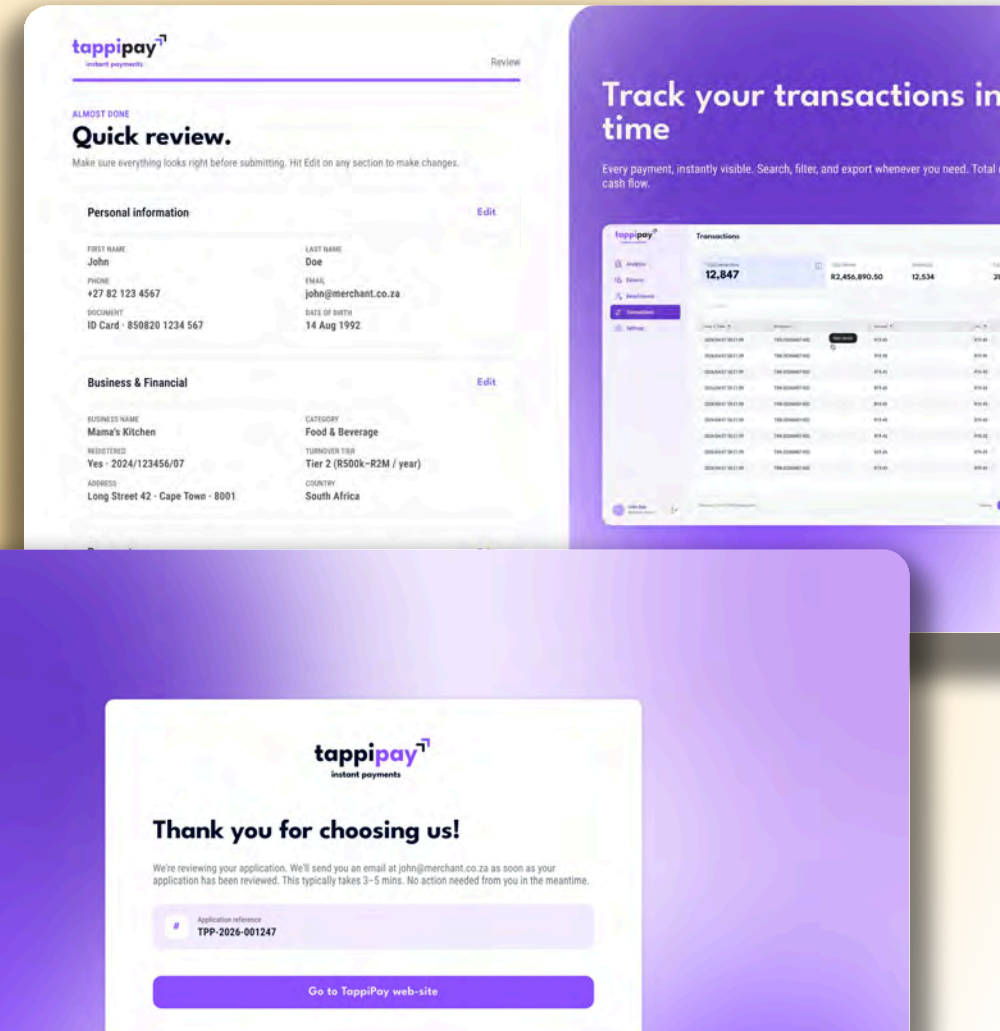
The right-hand panel reinforces related capabilities, such as paying suppliers faster once set up.



Review And Confirmation

A final **Quick review** step summarises everything entered before submitting.

Once submitted, a confirmation screen thanks the merchant for signing up, completing the sign-up flow.



Signing In

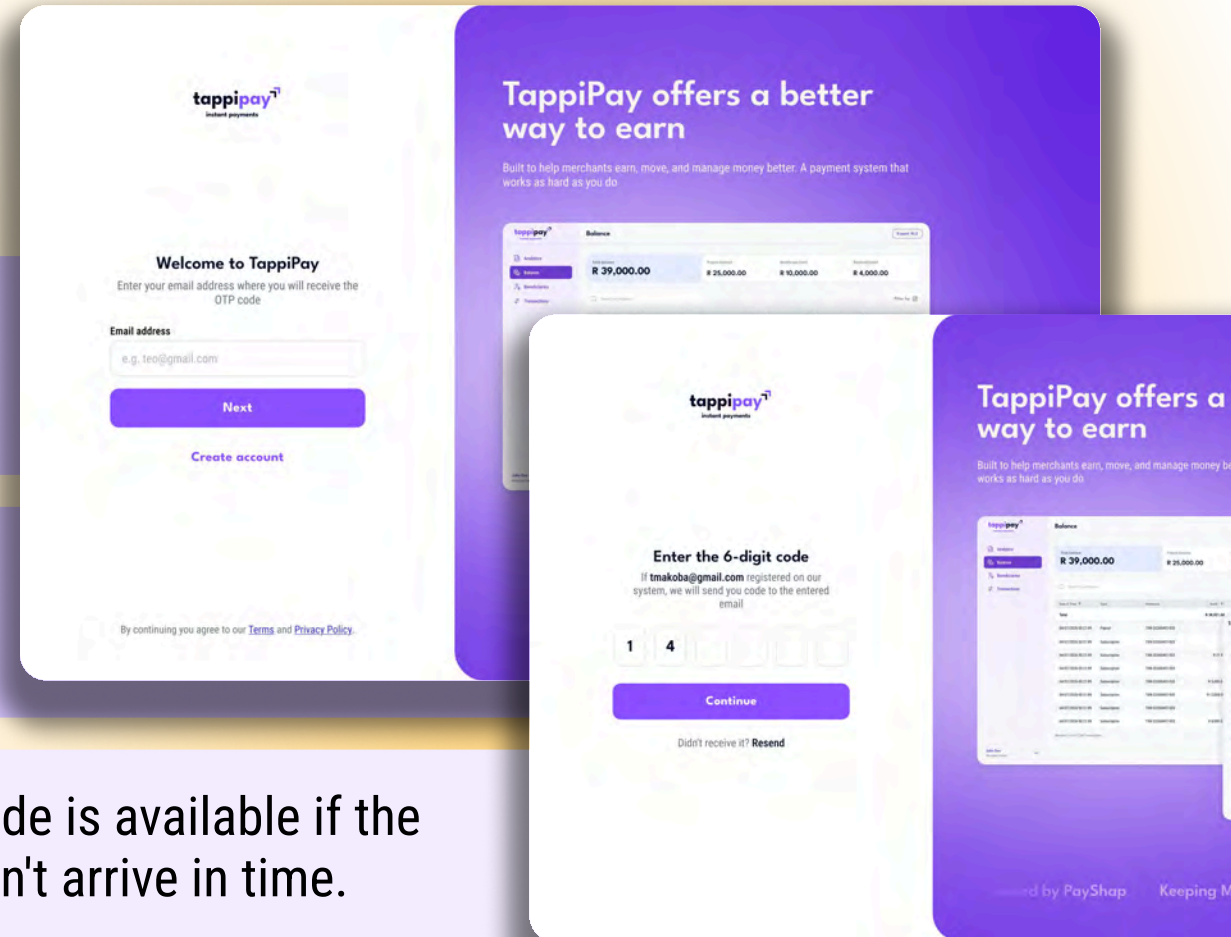
Logging in and verifying with a security code

Signing In

Returning merchants sign in from the Welcome to TappiPay screen, then tap **Sign in**.

A 6-digit security code follows, the same verification step used elsewhere in TappiPay.

Resend code is available if the code doesn't arrive in time.



Settings

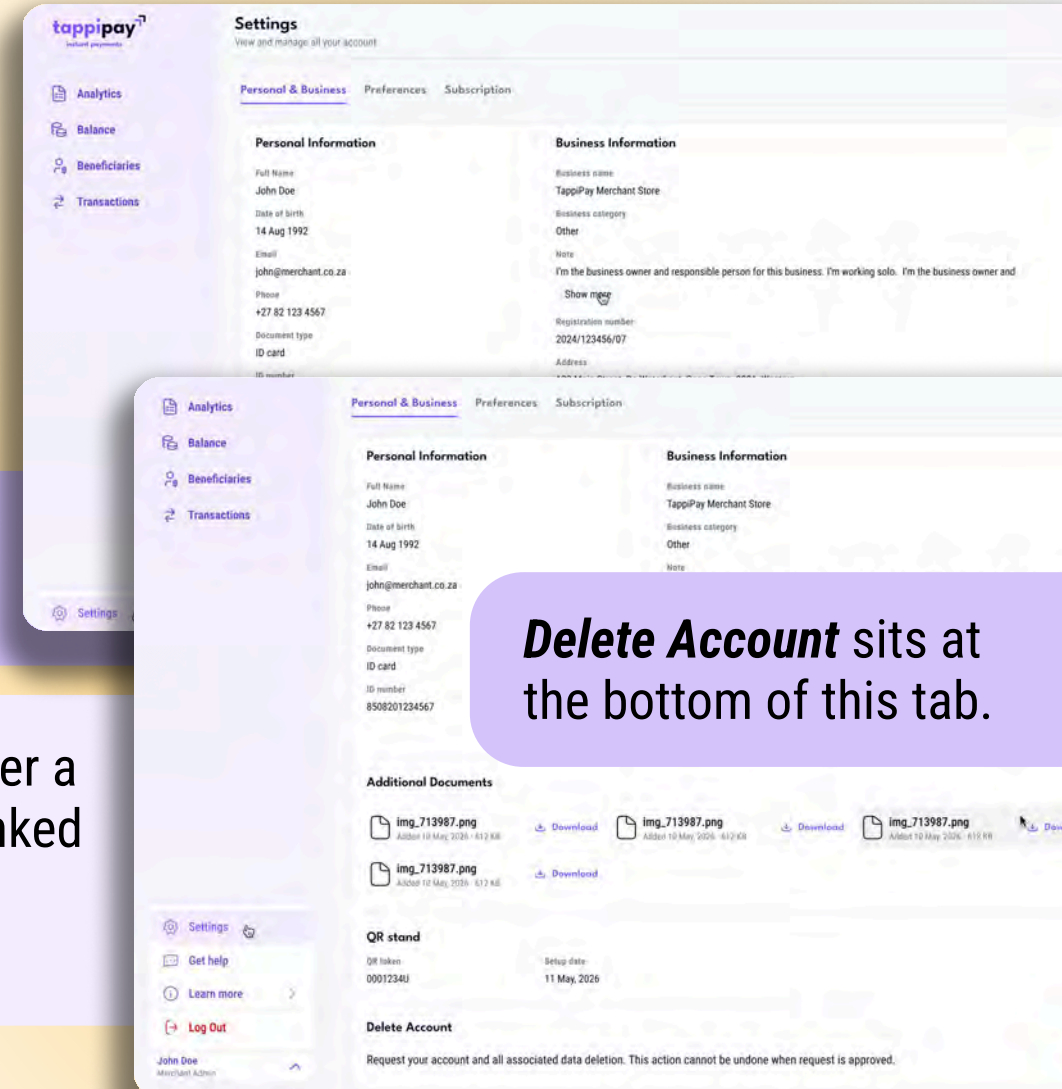
Personal & Business info, Preferences, and Subscription

Personal And Business

The Personal & Business tab shows the **merchant's personal details** alongside their **registered business information**.

Additional Documents lists everything uploaded during sign-up, each downloadable individually.

QR stand shows whether a physical QR stand is linked to the account, with an option to link one.

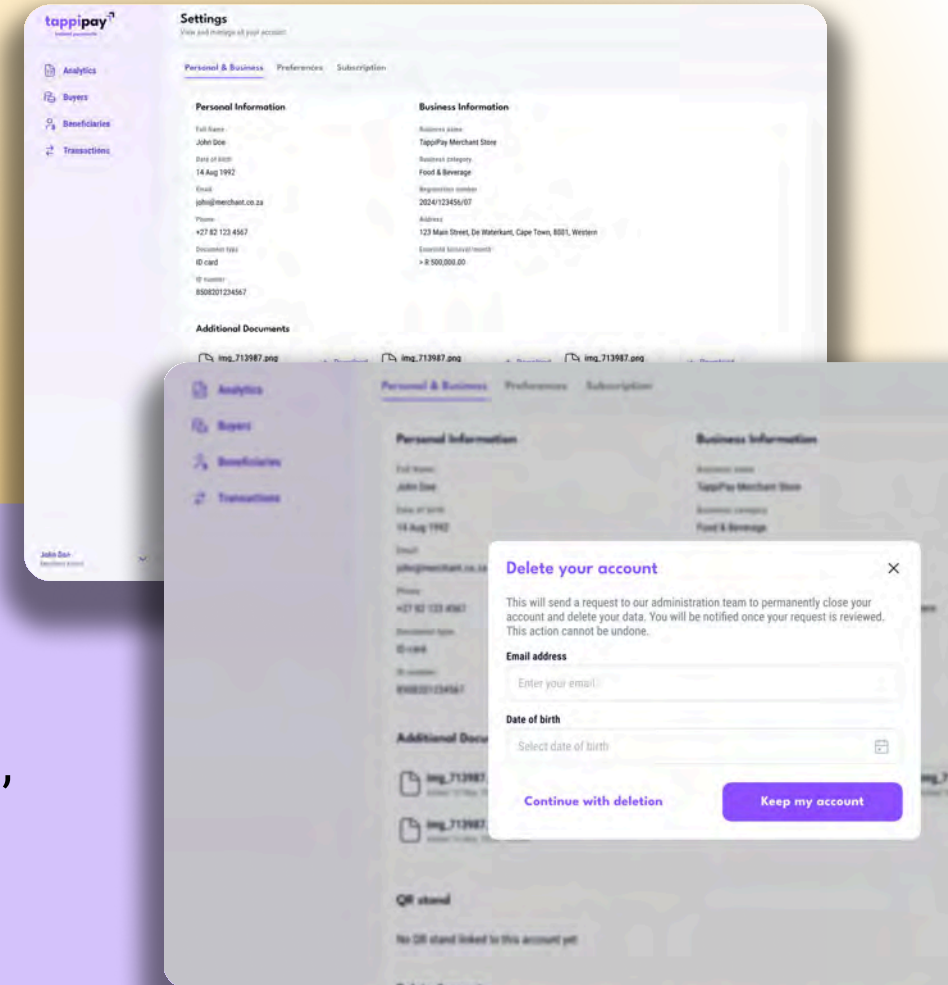


Deleting Your Account

Once submitted, Settings shows that the **deletion request has been sent** and is **awaiting review**; this cannot be undone once approved.

Delete account opens a confirmation modal explaining that this sends a request to the TappiPay administration team to permanently close the account and delete the merchant's data.

The merchant confirms their email address and date of birth, then chooses **Continue with deletion** or **Keep my account**.



Preferences: Payouts And Promotions

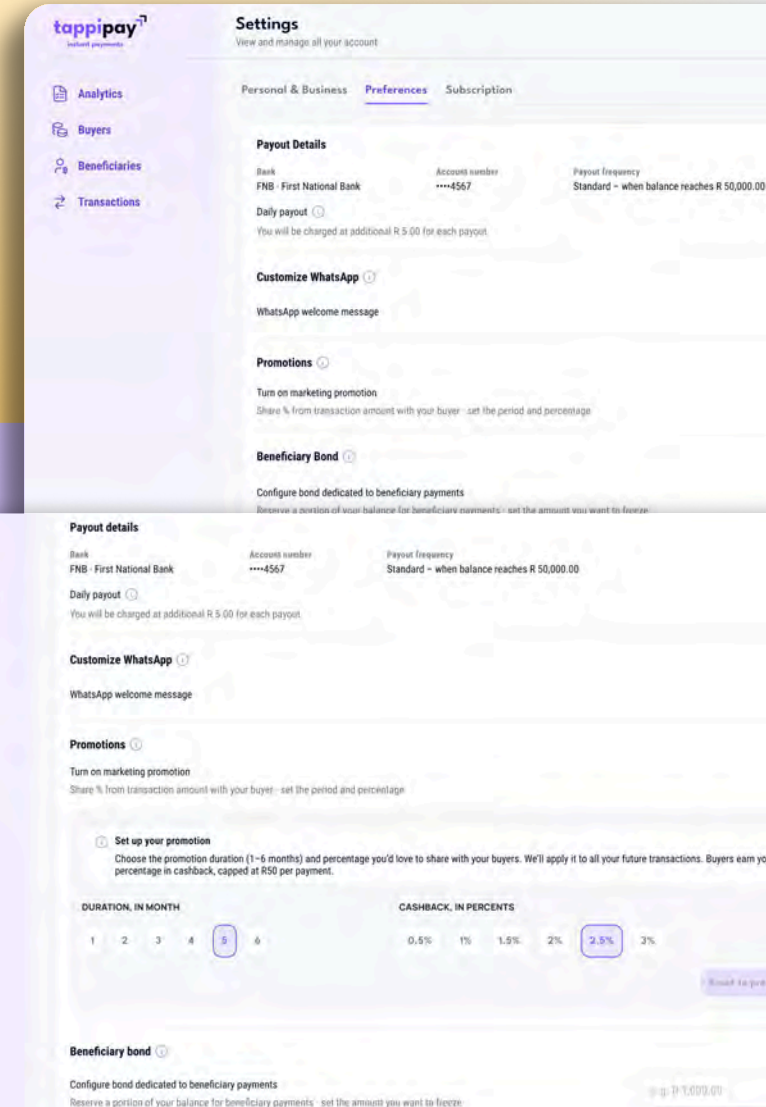
Payout details show the linked bank account and payout frequency.

Daily payout is available for an **additional R5.00 per payout**.

Turn on **marketing promotion** lets the merchant share a percentage of the transaction amount with buyers as **cashback**.

Setting up a promotion means **choosing a duration** (1 to 6 months) and a **cashback percentage** (0.5% to 3%), capped at R50 per payment, then confirming.

Beneficiary bond reserves a portion of the merchant's balance specifically for beneficiary payments.

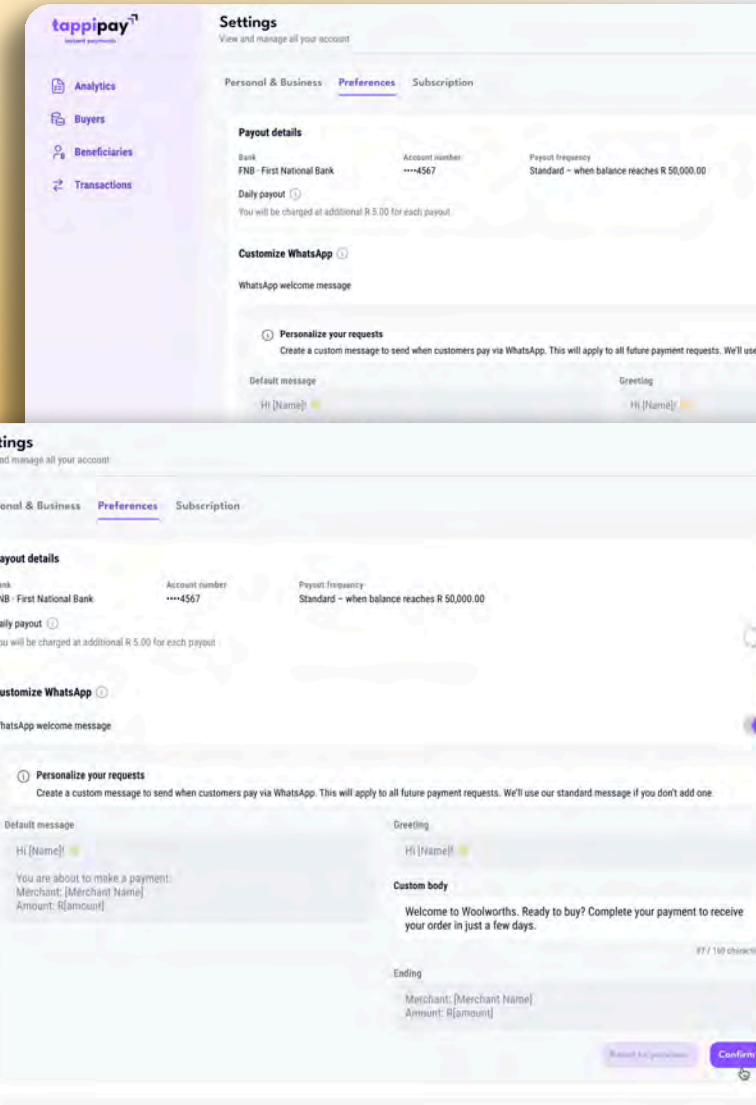


Promotions: Customising WhatsApp Messages

Customize WhatsApp lets a merchant personalize the message customers receive when paying via WhatsApp.

The message has three parts:
a **Greeting**, a **Custom body**
(for example, a welcome line
naming the business), and an
Ending that always shows the
merchant name and amount.

If nothing is customized,
TappiPay's standard
message is used instead.
Save or Confirm applies the
change to all future
payment requests.

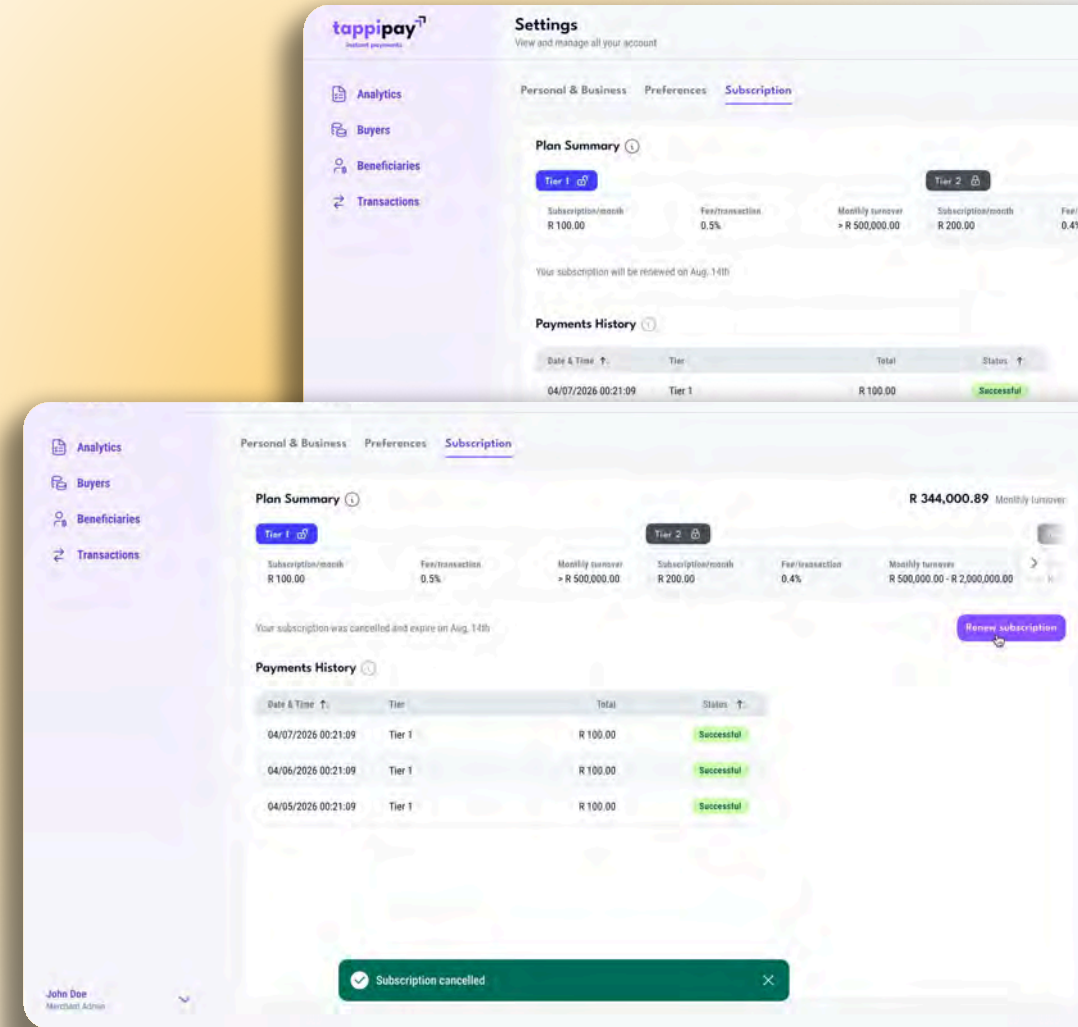


Subscription Plan

Plan Summary shows the merchant's current tier, subscription fee, per-transaction fee, and the monthly turnover band each tier applies to.

Payments History lists past subscription charges with their status.

Cancel subscription asks for confirmation, warning that the QR stand and checkout will stop working once it expires. A cancelled subscription can be restored with **Renew subscription** before it lapses.



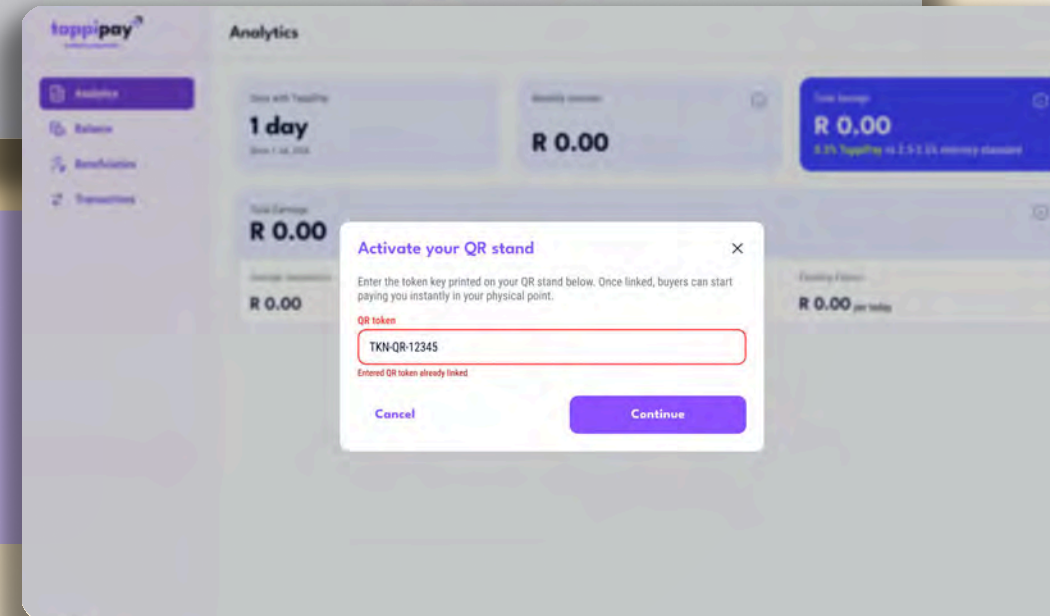
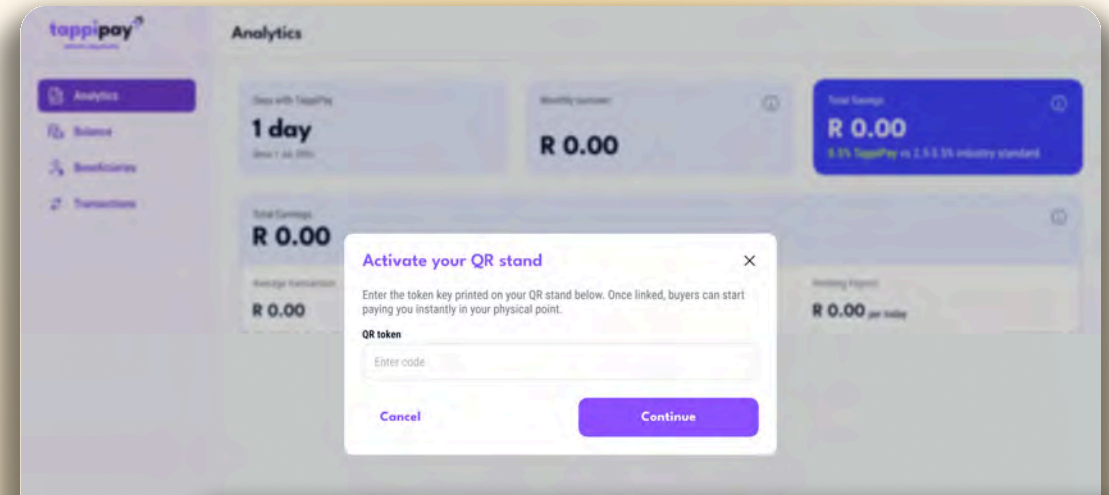
Analytics

The dashboard merchants see first, and how to read it

First Sign In: Your Dashboard

New merchants land on ***Analytics*** right after their first sign in.

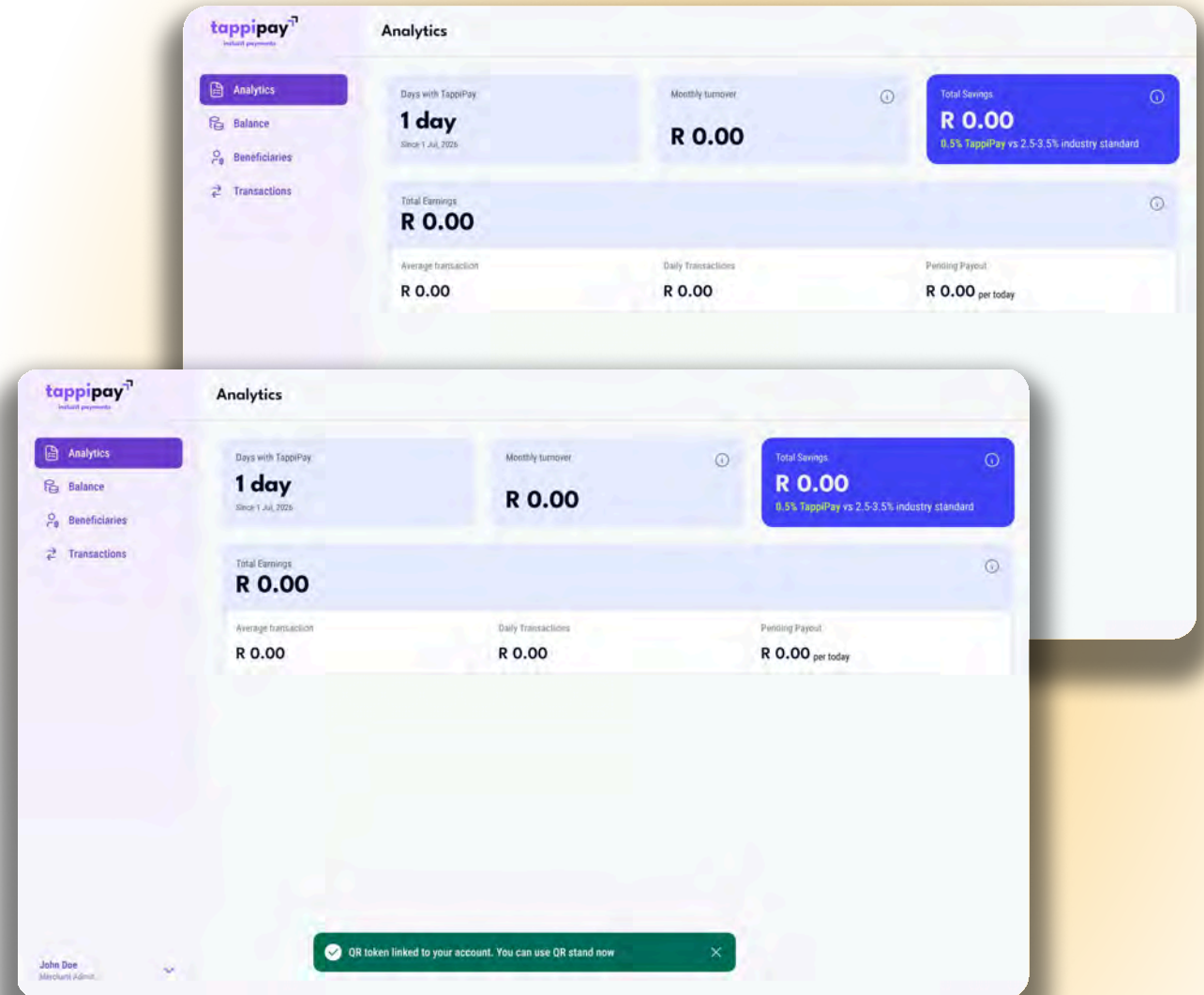
Everything reads R0.00 to start, since there's no activity yet; figures populate as the business starts taking payments.



Reading Your Analytics

A date range selector
(for example, 1 day or 41 days)
controls the period Analytics reports on.

Key totals are shown as large figures at the top, with supporting detail and tooltips available on hover.



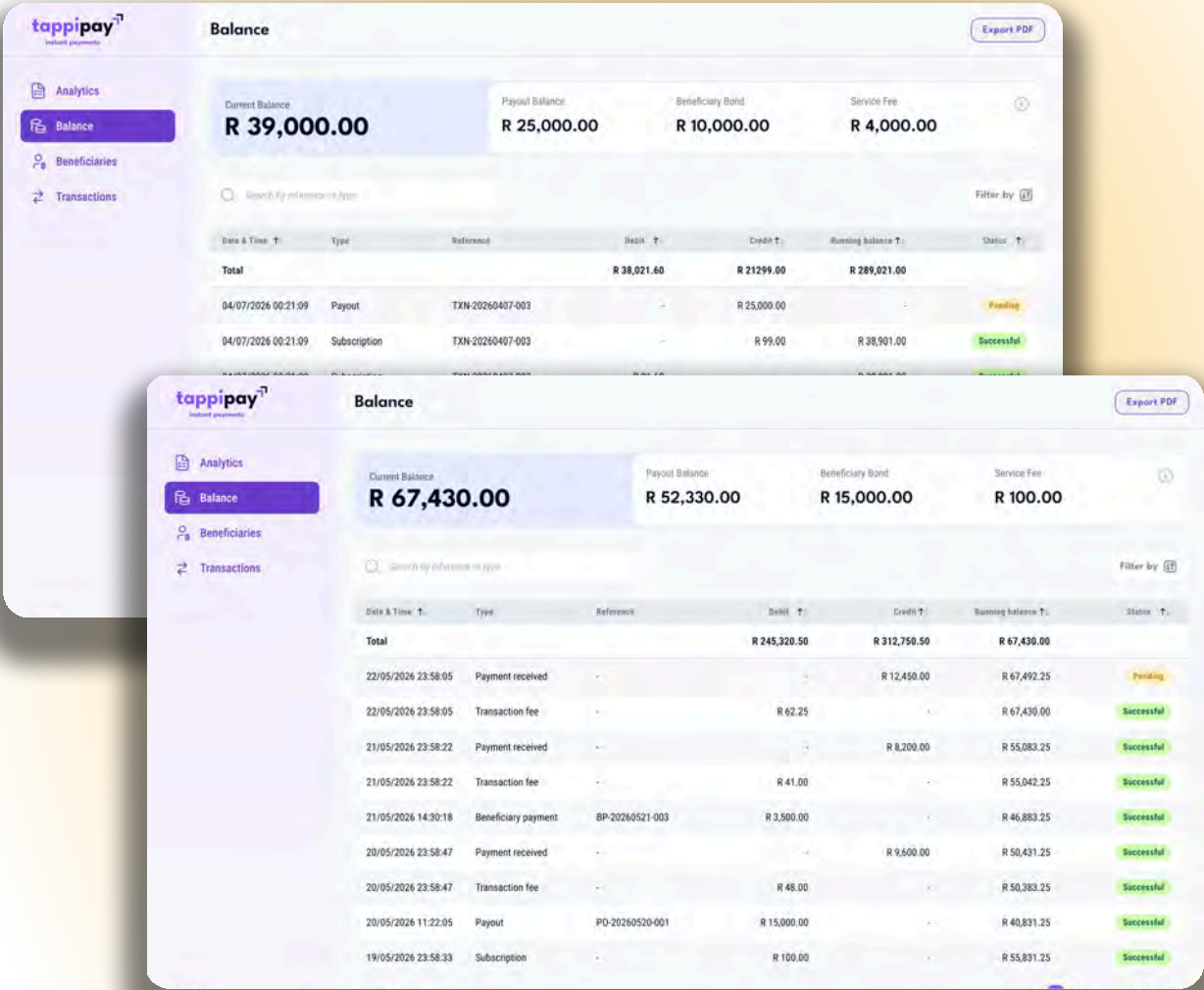
Balance

The balance dashboard, filters, and statements

Balance Dashboard

Balance breaks down the merchant's funds into *clear categories* at the top of the page.

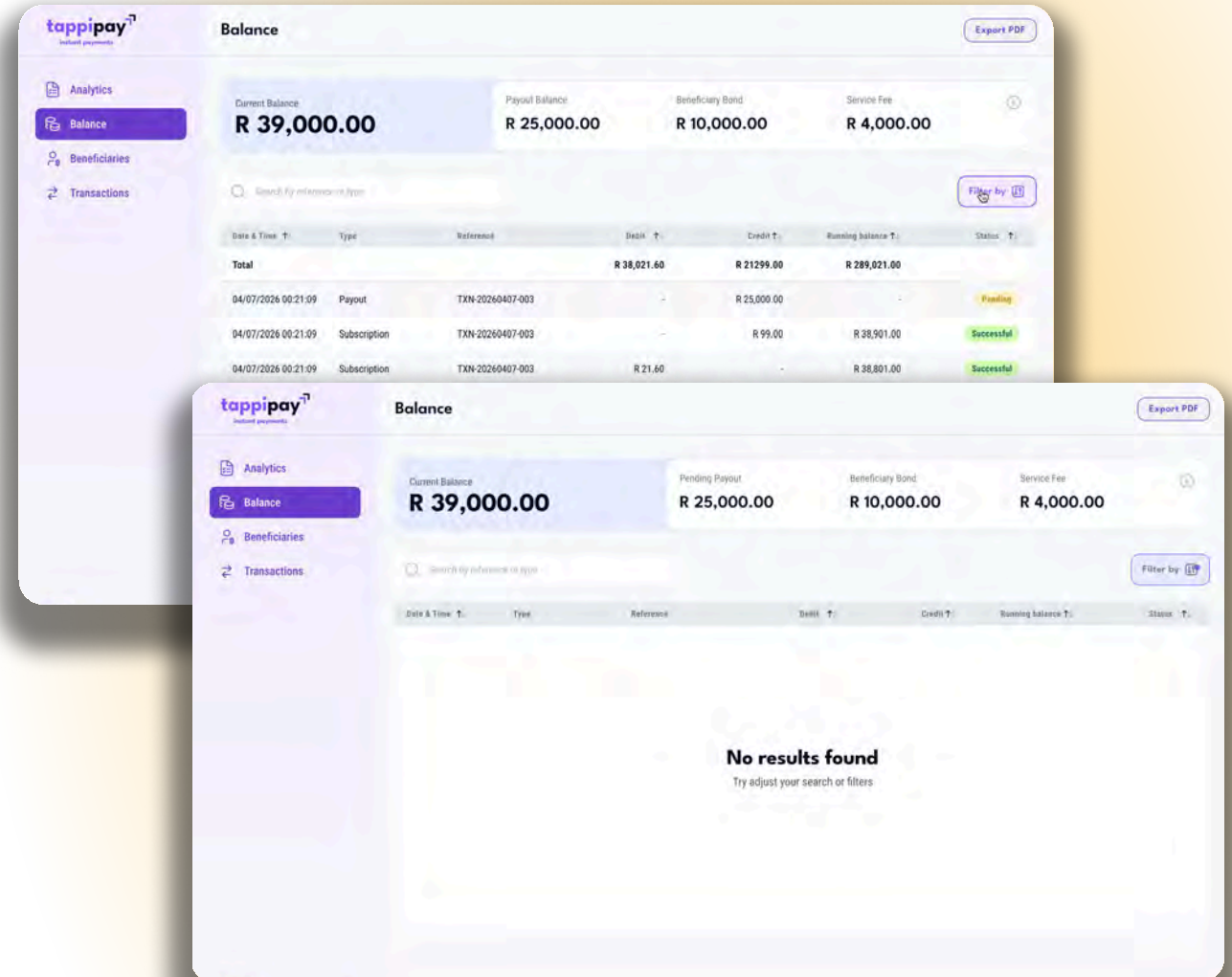
Below that, a transaction table lists the activity that makes up the balance.



Filtering And Sorting

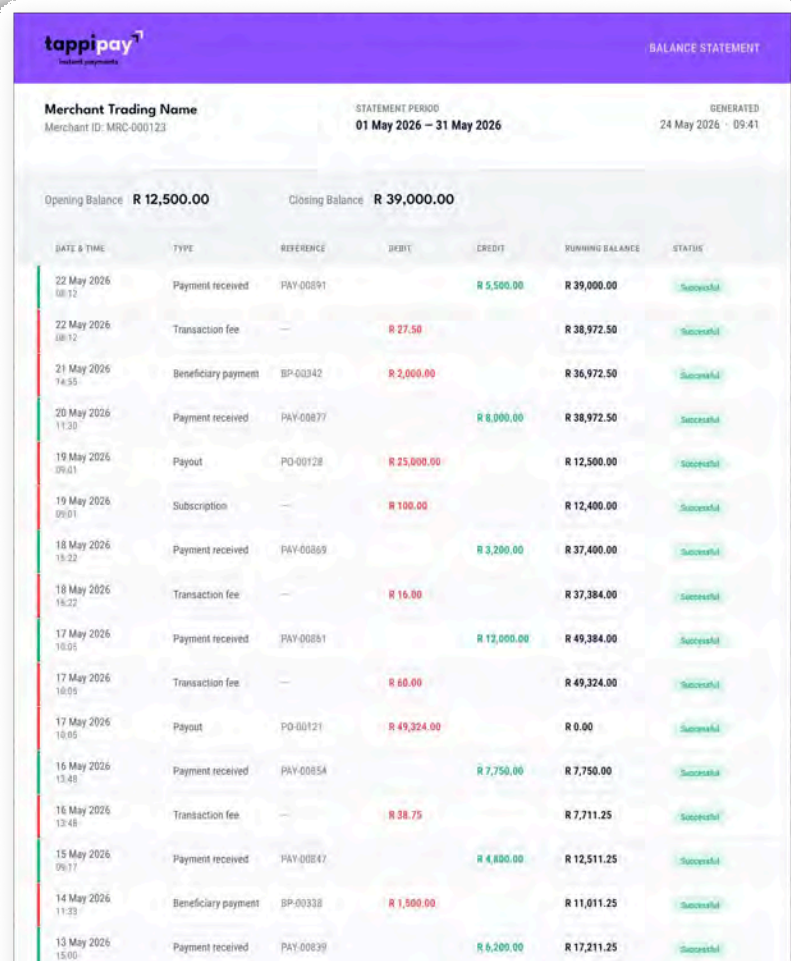
The table can be **filtered** (for example, by date or type) and sorted by column.

If a filter combination matches nothing, a clear "**No results found**" state is shown instead of an empty table.



Exporting A Balance Statement

Balance statement generates a **PDF export** of the balance for a selected period, for the merchant's own records or for sharing.



The screenshot displays the Tappipay Balance Statement interface. At the top, the Tappipay logo and 'BALANCE STATEMENT' are visible. Below this, the 'Merchant Trading Name' is 'Merchant ID: MRC-000123'. The 'STATEMENT PERIOD' is '01 May 2026 – 31 May 2026', and it was 'GENERATED' on '24 May 2026 - 09:41'. The 'Opening Balance' is R 12,500.00 and the 'Closing Balance' is R 39,000.00. The main table lists transactions with columns for DATE & TIME, TYPE, REFERENCE, DEBIT, CREDIT, RUNNING BALANCE, and STATUS. The transactions are as follows:

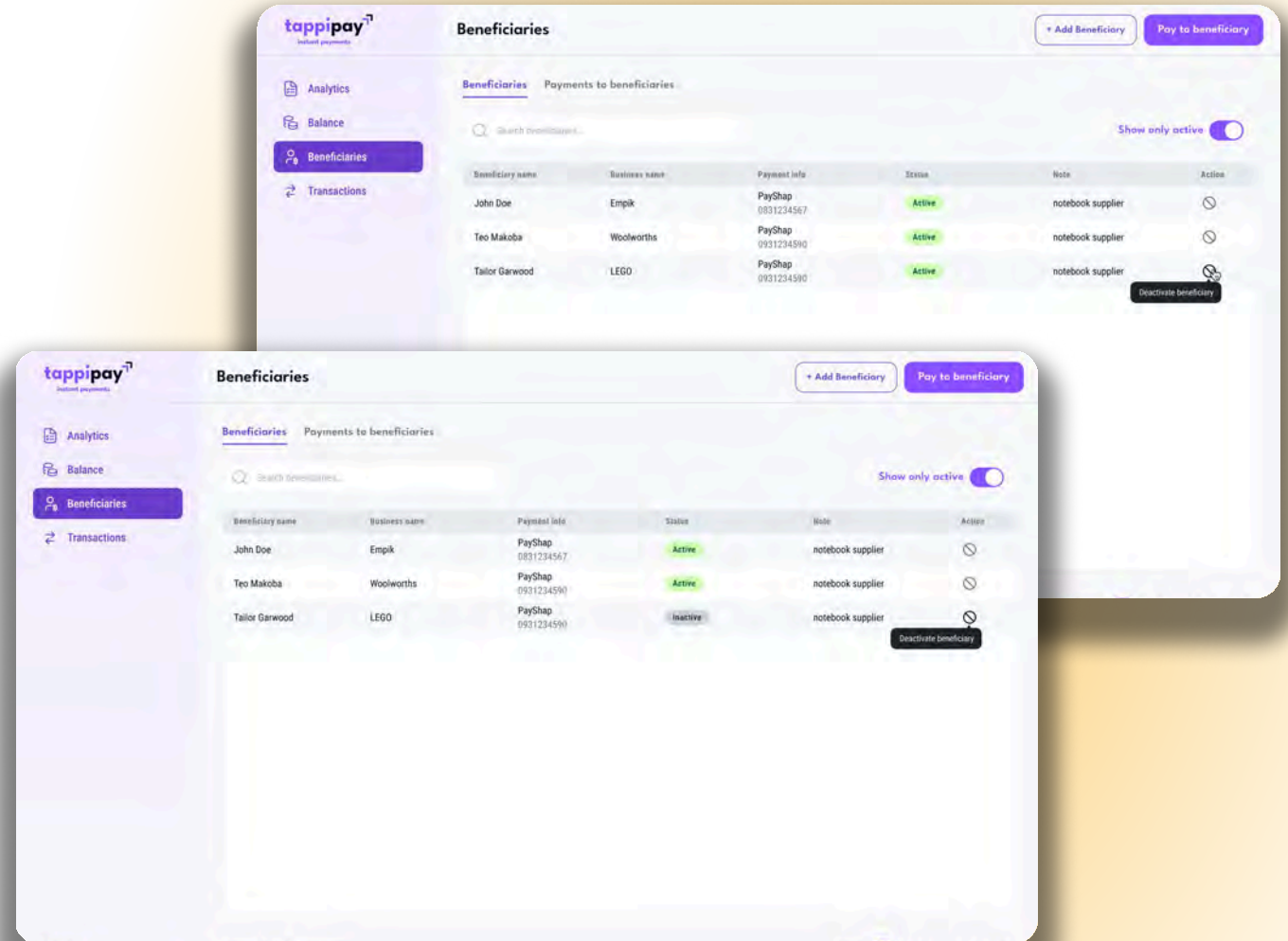
DATE & TIME	TYPE	REFERENCE	DEBIT	CREDIT	RUNNING BALANCE	STATUS
22 May 2026 08:12	Payment received	PAY-00891		R 5,500.00	R 39,000.00	Successful
22 May 2026 08:12	Transaction fee	—	R 27.50		R 38,972.50	Successful
21 May 2026 14:55	Beneficiary payment	BP-00342	R 2,000.00		R 36,972.50	Successful
20 May 2026 11:30	Payment received	PAY-00877		R 8,000.00	R 38,972.50	Successful
19 May 2026 09:01	Payout	PO-00128	R 25,000.00		R 12,500.00	Successful
19 May 2026 09:01	Subscription	—	R 100.00		R 12,400.00	Successful
18 May 2026 19:22	Payment received	PAY-00369		R 3,200.00	R 37,400.00	Successful
18 May 2026 16:22	Transaction fee	—	R 16.00		R 37,384.00	Successful
17 May 2026 10:05	Payment received	PAY-00851		R 12,000.00	R 49,384.00	Successful
17 May 2026 10:05	Transaction fee	—	R 60.00		R 49,324.00	Successful
17 May 2026 10:05	Payout	PO-00121	R 49,324.00		R 0.00	Successful
16 May 2026 13:48	Payment received	PAY-00854		R 7,750.00	R 7,750.00	Successful
16 May 2026 13:48	Transaction fee	—	R 38.75		R 7,711.25	Successful
15 May 2026 09:17	Payment received	PAY-00847		R 4,800.00	R 12,511.25	Successful
14 May 2026 11:33	Beneficiary payment	BP-00338	R 1,500.00		R 11,011.25	Successful
13 May 2026 15:00	Payment received	PAY-00839		R 6,200.00	R 17,211.25	Successful

Beneficiaries

Adding beneficiaries and paying them, including quick pay

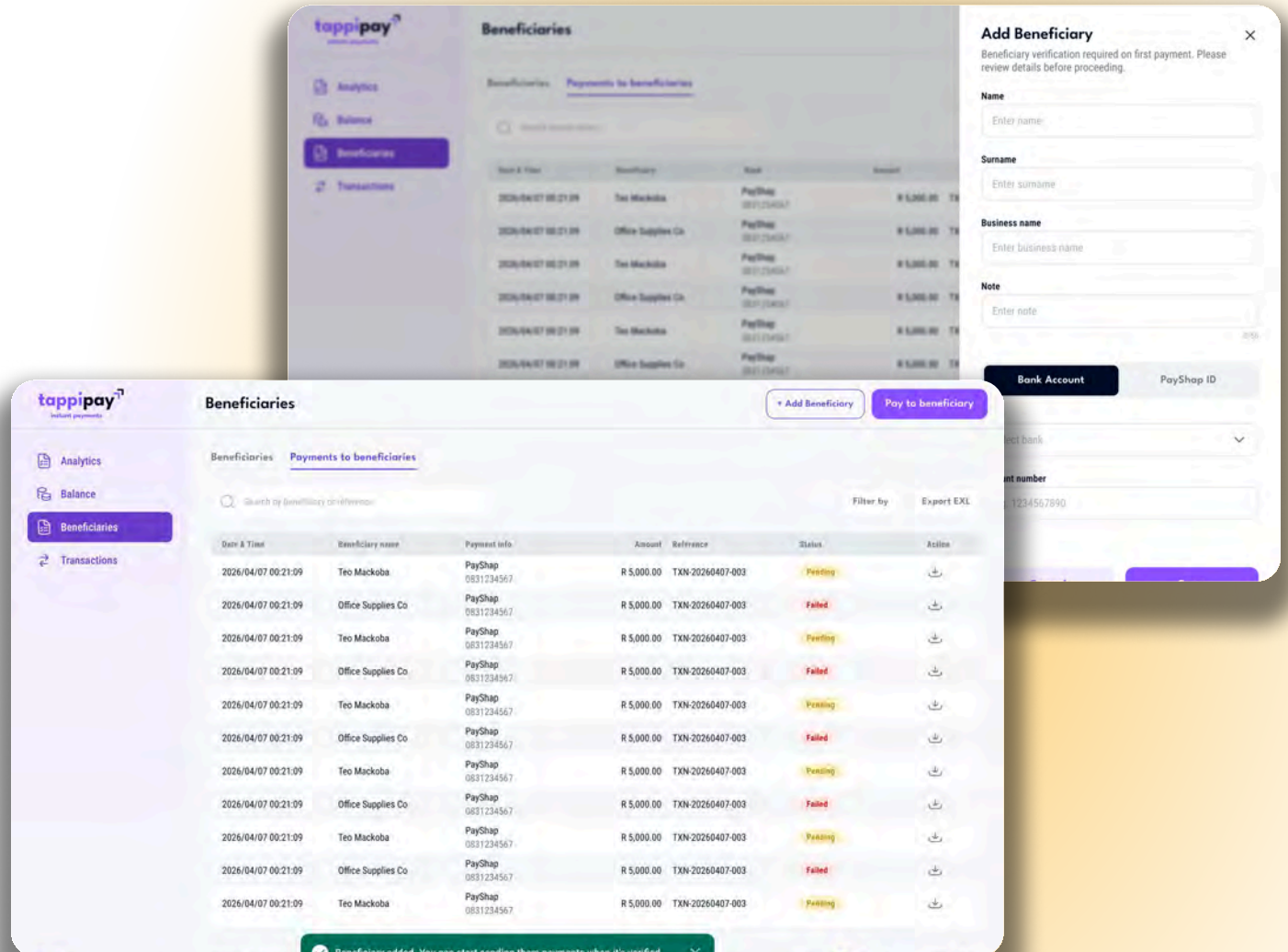
Beneficiaries List

Beneficiaries lists everyone the merchant has saved to pay, such as suppliers or staff.



Adding A Beneficiary

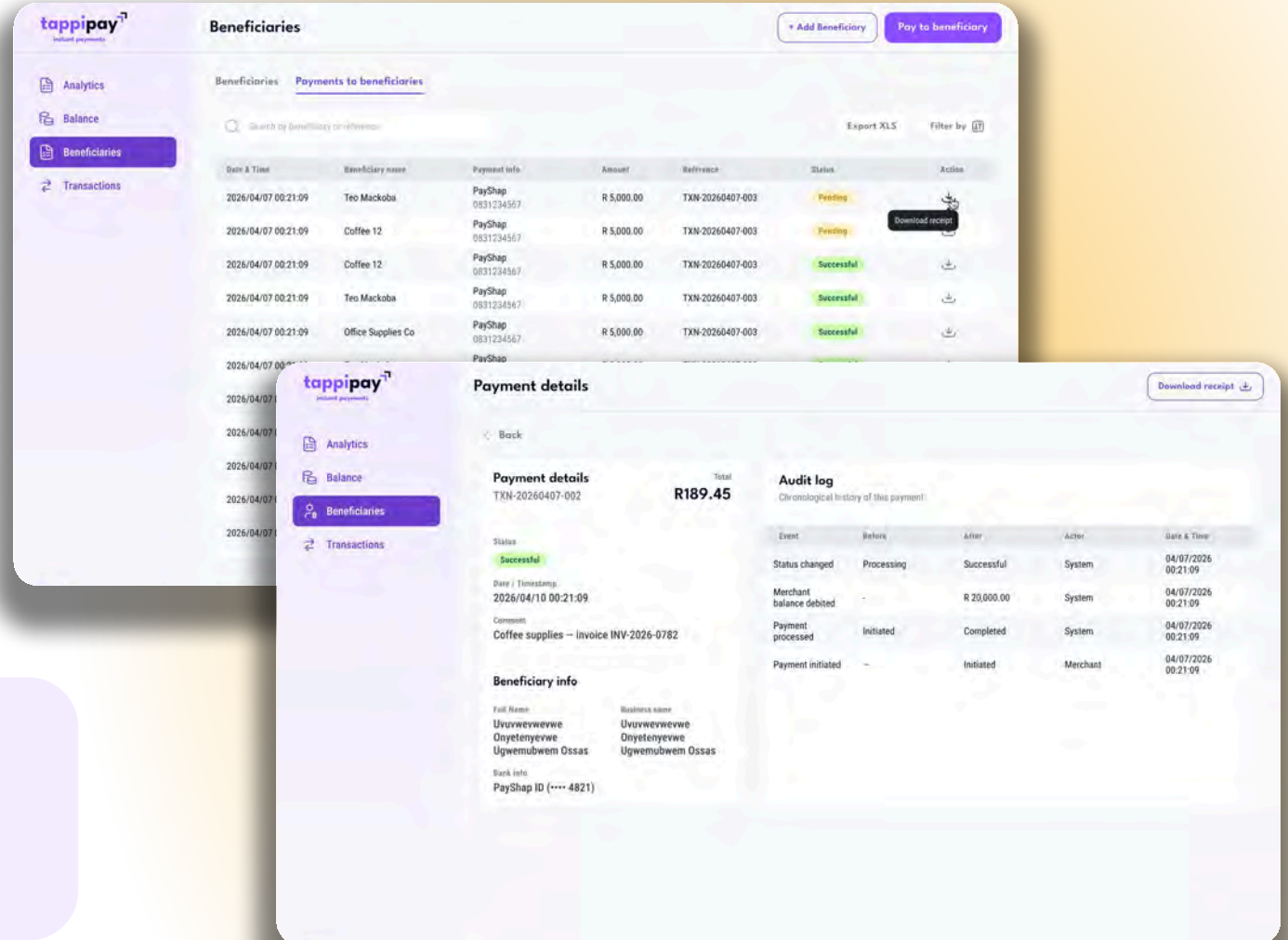
Add beneficiary captures the recipient's details so they can be paid quickly in future, without re-entering their information each time.



Paying A Beneficiary

From a beneficiary's details, the merchant enters an amount and reviews it before sending.

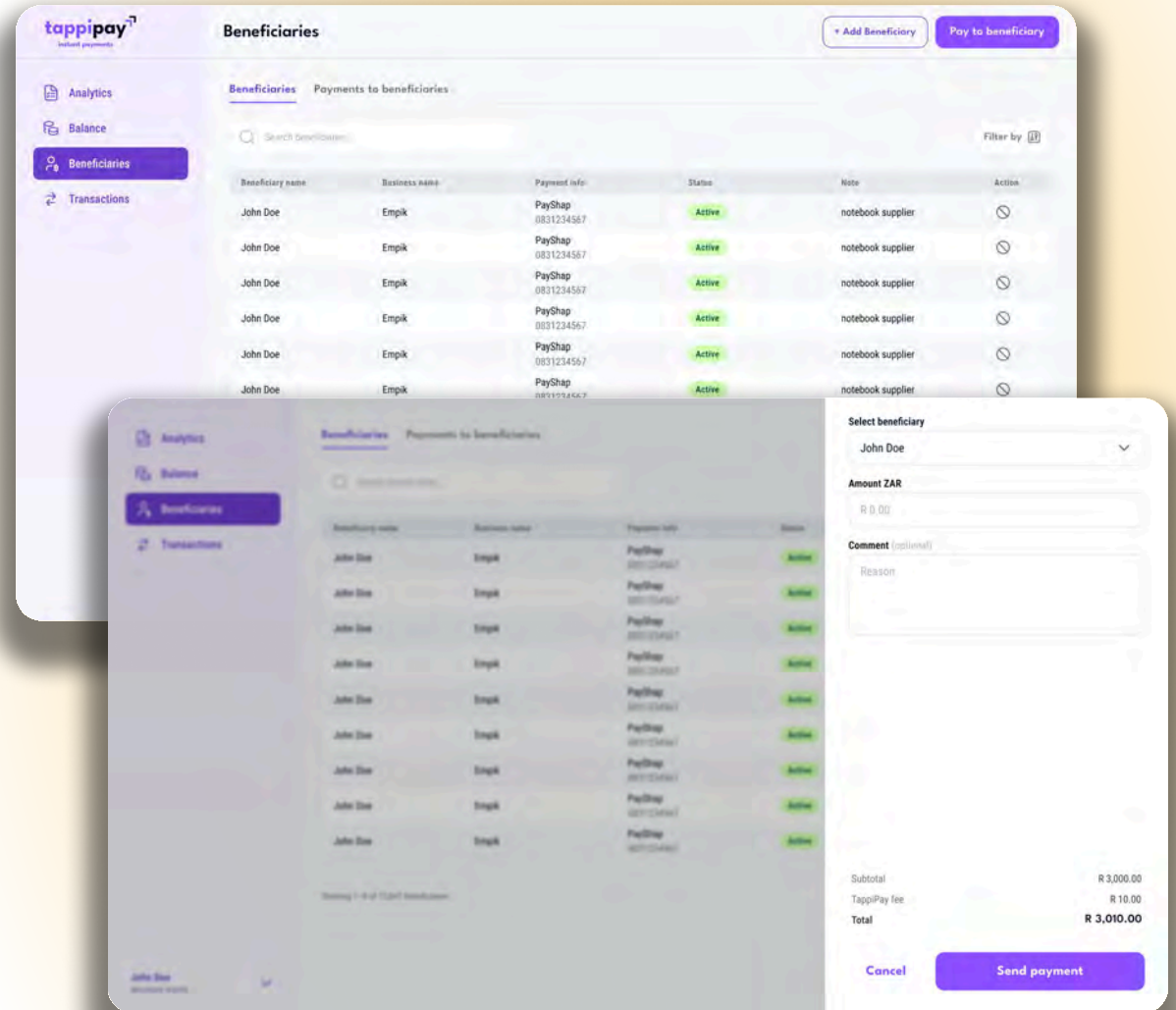
A confirmation modal is the last step; this is the point to catch mistakes before the payment is sent.



Quick Pay To Beneficiaries

Quick pay lets a merchant pay a saved beneficiary directly from the Beneficiaries grid, without opening their full profile first.

The same confirmation step applies, and validation errors (for example, an amount that exceeds the available balance) are shown inline before the payment can be sent.



Transactions

Viewing transaction details and audit history

Transactions Grid And Details

Transactions lists every payment the business has processed, with Total Volume, Successful, and Failed counts summarised at the top.

Buyer info and the **payment method** used (bank or PayShap ID) are shown alongside the amount breakdown.

Selecting a row (Open details) opens its **Transaction details** alongside an **Audit log**: a chronological, before/after record of the transaction, useful when a merchant or support agent needs to trace exactly what happened.

The screenshot shows the 'Transactions' page of the TappiPay Merchant Portal. The header includes the TappiPay logo and a 'Send payment link' button. The main content area displays a summary of transactions: Total transactions (12,847), Total Volume (R2,456,890.50), Successful (12,534), and Failed (313). Below this is a table with columns for Date & Time, Reference, Total, Fee, and Status. A search bar and a 'Filter by' dropdown are also present. An 'Open details' button is visible next to a row in the table.

Date & Time	Reference	Total	Fee	Status
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful

The screenshot shows the 'Transaction details' page for a specific transaction (TXN-20260407-002). The header includes the TappiPay logo and a 'Back' button. The main content area displays the transaction details, including the Net amount (R189.45), Status (Successful), Order reference (ORD-890-787-YXH), Date / Time stamp (2026/04/10 00:21:09), Amount Breakdown (Gross amount: R 199.45, TappiPay commission: R 10.00), Buyer info (Full Name: John Jonson, Bank info: FNB ID (**** 4821)), and an Audit log (Chronological history of this transaction). The Audit log table shows the status changes and fees associated with the transaction.

Event	Before	After
Status changed	Confirmed	Successful
Promotion fee deducted	R 1,194.00	R 1,170.00
TappiPay fee deducted	R 1,200.00	R 1,194.00
Merchant balance credited	-	R 1,200.00
Payment confirmed	Initiated	Confirmed
Payment initiated	-	Initiated

Transaction Statuses

Each transaction shows one of three statuses:
Successful, Pending, or Failed.

Total Earnings, Total Volume, Successful,
and Failed are summarised together at the top of
the page for a quick read on overall performance.

Total Earnings 12,847		Total Volume R2,456,890.50	Successful 12,534	Failed 313
Search				
Date & Time ↑	Reference	Total ↑	Fee ↑	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	

John Doe
Showing 1-8 of 12,847 transactions
Previous 1 2

tappipay

- Analytics
- Balance
- Beneficiaries
- Transactions**

Transactions

Inbound transactions
Outbound transactions

Total transactions 12,847	Total Volume R2,456,890.50	Successful 12,534	Failed 313
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Filter by [X]

Date & Time ↑↓	Reference	Total ↑↓	Fee ↑↓	Status ↑↓
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful
04/07/2026 00:21:09	TXN-20260407-003	R 99.00	R 38,901.00	Successful

Need Help?

This manual covers the core merchant flows as designed to assist in a successful merchant onboarding.

If any issues are faced, contact: admin@tappipay.co.za for assistance.