

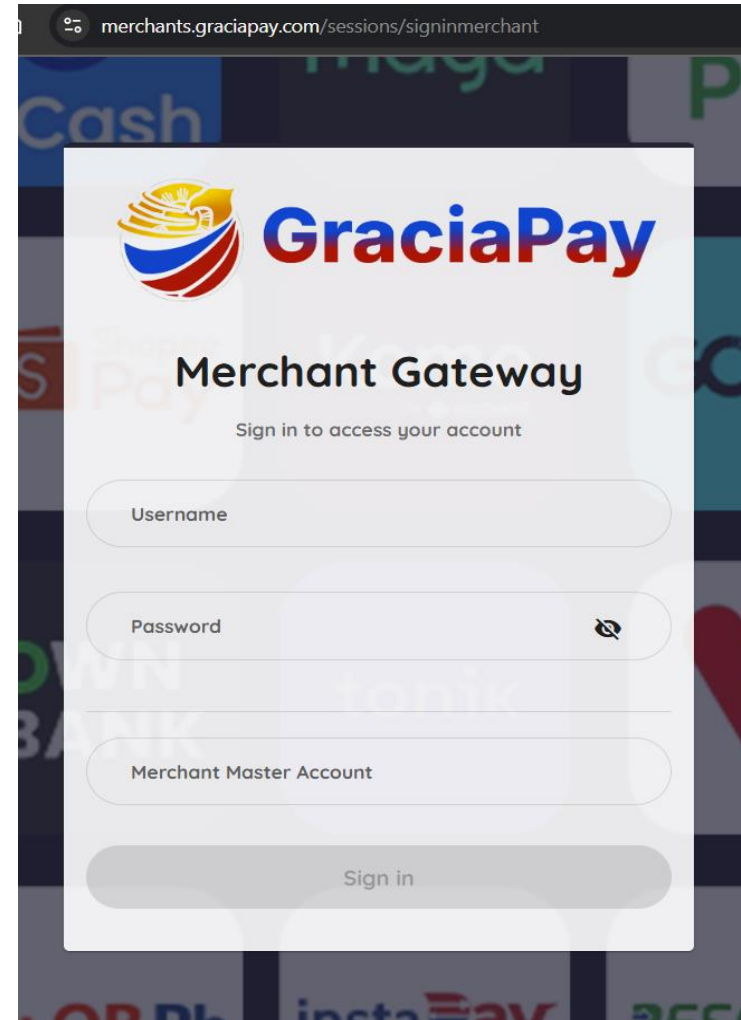


# GRACIAPAY GUIDELINES

## HOW TO LOGIN?

**For Master Login Credentials- doesn't need to input Merchant Master Account.**

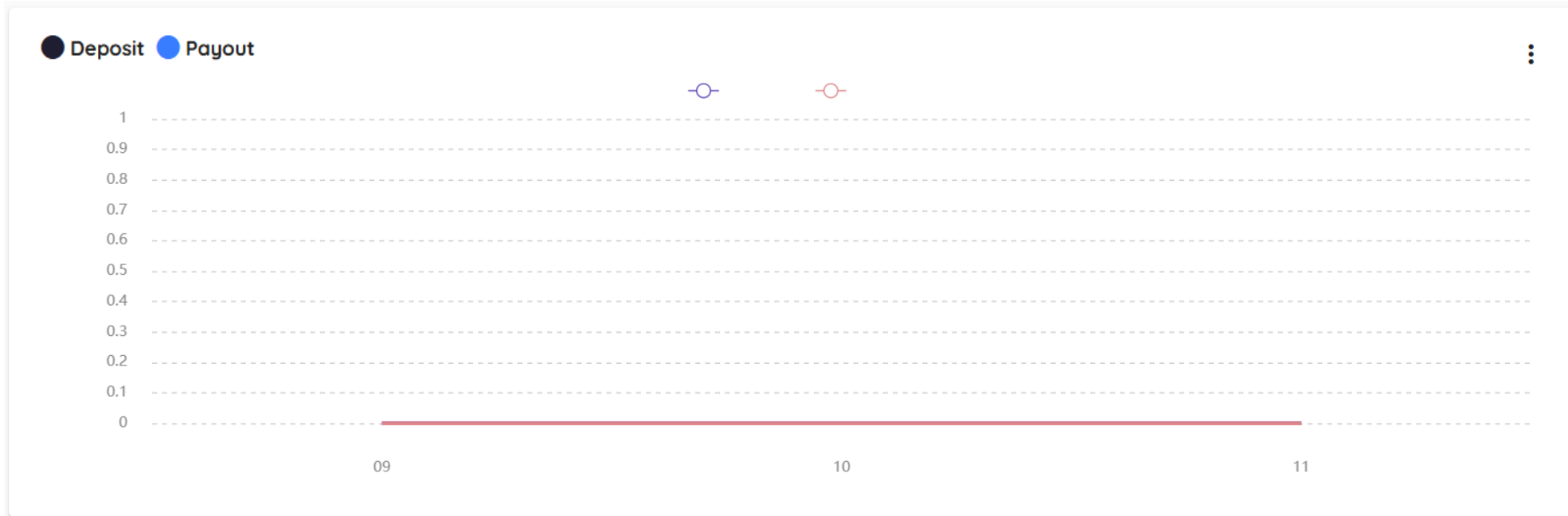
**For those users created for the Master Account - they need to input their Master Account**



The screenshot shows a web browser window with the URL `merchants.graciapay.com/sessions/signinmerchant`. The page features the GraciaPay logo at the top. Below the logo, the text "Merchant Gateway" is displayed, followed by the instruction "Sign in to access your account". There are three input fields: "Username", "Password" (with a toggle icon for visibility), and "Merchant Master Account". A "Sign in" button is located at the bottom of the form.

## HOMEPAGE

Once logged in, you will see the Home screen which reflects the summary of your Deposit Accounts Settlement and Payout Account Topup.



1. Displays the master account name.
2. 3 Dots Menu, lets you select the range of days you prefer to view your Deposit and Payout account performance

**On the bottom part of your Homepage reflects your Deposit & Payout Account Details which includes your Account Name, Account Number, Actual Balance & Available balance.**

**For your Deposit Accounts, you can access your shortcut tab for **SETTLEMENTS, SEARCH & BALANCE REPORT****

DEPOSIT			
<div>SETTLEMENTSSEARCHBALANCE REPORT^</div>			
Account Name	Account Number	Actual Balance	Available Balance
No data to display			
0 total			

**For your Payout Accounts, you can access your shortcut tab for **TOPUP**. Followed by Recent Top-up Transaction & Recent Settlement Transaction which displays your recent transaction details.**

PAYOUT				TOPUP ^
Account Name	Account Number	Actual Balance	Available Balance	
No data to display				
0 total				

## SEARCH

**You can use the Search tab to view transactions based on a specific criteria. You may do an Advanced Search for transactions within a date range or a Quick Search for one specific date or inquiry. Please make sure that you set the transaction type as **Purchase** for Deposit transactions or **Original Credit** for Withdrawals.**

Search Filter

Quick Search

Advance Search

Transaction Type

Merchant Account Name

Transaction Status

Currency

E-mail

First Name

Last Name

Status Code

Transaction ID

Merchant Transaction ID

Bank TransactionID

Telephone Number

IP Address

Bank Authorization Code

Date

6/11/2025

Amount

Search

Download As

PDF

EXCEL

CSV

Created Time	Transaction ID	Bank Transaction ID	Merchant Transaction	Customer Bank	First Name	Last Name	Currency	Amount	Status Code	Message Status	Completed Time	IP Address	EMAIL
No data to display													
0 total													

Here, you can enter a specific date or select a Transaction Status to fit the desired search. You may also search transactions based on Merchant Transaction ID. The data you will get here will show you your required transaction information.

Search Filter

Quick Search

Advance Search

Transaction Type

Original Credit

Merchant Account Name

Transaction Status

Currency

Memo

E-mail

First Name

Last Name

Status Code

Transaction ID

Merchant Transaction ID

Bank TransactionID

Telephone Number

IP Address

Bank Authorization Code

Date



Amount

Search

Download As

PDF

EXCEL

CSV

Created Time

Transaction ID

Bank Transaction ID

Account

Merchant Transaction

Customer Bank

Account Number

First Name

Last Name

Currency

Amount

Status Code

Message Status

Completed

No data to display

0 total

Search Filter

Quick Search

Advance Search

Transaction Type

Purchase

Merchant Account Name

Transaction Status

Currency

E-mail

First Name

Last Name

Status Code

Transaction ID

Merchant Transaction ID

Bank TransactionID

Telephone Number

IP Address

Bank Authorization Code

Date

Amount

Search

Download As

PDF

EXCEL

CSV

Created Time	Transaction ID	Bank Transaction ID	Merchant Transaction	Customer Bank	First Name	Last Name	Currency	Amount	Status Code	Message Status	Completed Time	IP Address	EMAIL
No data to display													
0 total													

Results can then be exported as CSV, Excel or PDF.





## MERCHANT ACCOUNTS

You may view all your merchant and their status with their Actual and Available balances here.

***Actual Balance*** - is your current float account balance base.

***Available Balance*** - displays your balance for settlement base on your settlement coverage.

**Note:** Once you click the Merchant Account – it will automatically redirect you to the Balance Statement Tab

Merchant Account Name	Status	Actual Balance	Available Balance	Sync
[REDACTED]	Enabled	0.00	0.00	
[REDACTED]	Enabled	0.00	0.00	
[REDACTED]	Enabled	0.00	0.00	
[REDACTED]	Enabled	0.00	0.00	
4 total				



# TOPUP

**In this tab, you can also check your *Payout Account* details and the *Settlement option* available for your account base on the agreement.**

***Please be reminded to always click the **Sync icon** per merchant before initiating your settlement request to display your updated balance sufficient for your Backoffice float balance.***

Merchant One

Home

Search

Merchant Accounts

Topup

Settlements

Balance Report

Announcement

Settlements History

Batch Upload Tool

Admin

LOCAL BANK ACCOUNT

Select Withdrawal Account

Amount

Submit

USD WIRE TRANSFER

Select Withdrawal Account

Amount

Converted Amount to

Submit

Account Name	Currency	Account Number	Balance	Last Update	Last Sync	Status	Sync
	PHP			2025-06-04 09:24:50	11-06-2025 11:54 AM	Enabled	
1 total							

## SETTLEMENTS

**In this tab, you can also check your *Deposit Account* details and the *Settlement option* available for your account base on the agreement.**

***Please be reminded to always click the **Sync icon** per merchant before initiating your settlement request to display your updated Actual and Available balance sufficient for your Backoffice float balance.***

GRACIAPAY WITHDRAWAL ACCOUNT

Account Name	Account Number	Actual Balance	Available Balance	Currency	Status	Last Update	Last Sync	Sync
[REDACTED]	[REDACTED]	0.00	0.00	PHP	Enabled	2025-06-04 09:25:20	04-06-2025 05:25 PM	
[REDACTED]	[REDACTED]	0.00	0.00	PHP	Enabled	2025-06-04 08:32:05	04-06-2025 04:32 PM	
[REDACTED]	[REDACTED]	0.00	0.00	PHP	Enabled	2025-06-04 08:32:08	04-06-2025 04:32 PM	

3 total

## SETTLEMENTS

For settlement **WITHDRAWAL** request, choose the merchant you wish to settle funds in the From Account, then select its corresponding Withdrawal Account. Input the amount for settlement and submit your request. This tab will show your Actual and Available Balance for settlement as well as the settlement fees.

GRACIAPAY WITHDRAWAL ACCOUNT

Available Balance

Actual Balance

From Account

Select Withdrawal Account

Amount

Fees

Total Amount

Order Number

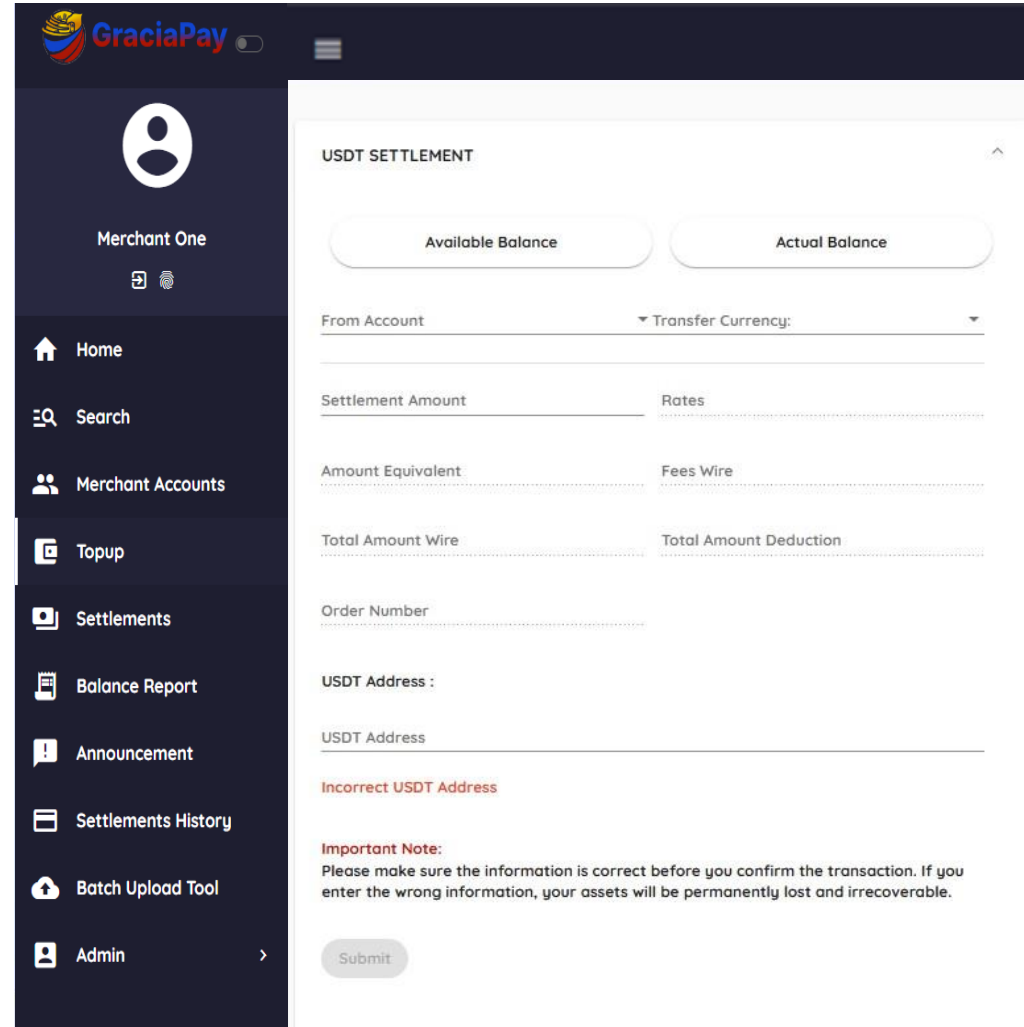
Submit

## SETTLEMENTS

For settlement **USDT SETTLEMENT** request, choose the merchant you wish to settle funds in the From Account, then select the transfer currency you wish to request. Input the settlement amount and submit your request.

This tab will show your Actual and Available Balance for settlement, the today's rate and the bank details of your international wire bank account.

Note: **USDT SETTLEMENT** option will only be available upon verifying your provided Bank address based on the agreement



The image shows a screenshot of the GraciaPay web application interface for the 'USDT SETTLEMENT' section. The interface is divided into a dark sidebar on the left and a main content area on the right.

**Sidebar (Left):**

- Top: GraciaPay logo and a toggle switch.
- User profile: A circular icon and the text 'Merchant One'.
- Navigation menu:
  - Home
  - Search
  - Merchant Accounts
  - Topup
  - Settlements (highlighted)
  - Balance Report
  - Announcement
  - Settlements History
  - Batch Upload Tool
  - Admin

**Main Content Area (Right):**

The section is titled 'USDT SETTLEMENT' with an upward arrow icon.

**Balances:**

- Available Balance
- Actual Balance

**Form Fields:**

- From Account (dropdown menu)
- Transfer Currency: (dropdown menu)
- Settlement Amount (text input)
- Rates (text input)
- Amount Equivalent (text input)
- Fees Wire (text input)
- Total Amount Wire (text input)
- Total Amount Deduction (text input)
- Order Number (text input)
- USDT Address : (text input)
- USDT Address (text input)

**Feedback:**

- A red error message: 'Incorrect USDT Address'.

**Important Note:**

Please make sure the information is correct before you confirm the transaction. If you enter the wrong information, your assets will be permanently lost and irrecoverable.


**Submit:**




A 'Submit' button is located at the bottom of the form.

## BALANCE REPORT

You can view Balance Summary and download Balance Statement on Balance Report tab.

Simply set your desired date range and you may opt to download your detailed Balance Report base on your Float account transactions as PDF, EXCEL or CSV format




[Dashboard](#)  
[Setup Merchant Accounts](#)  
[Merchant Accounts](#)  
[Search](#)  
[Topup](#)  
[Settlements](#)  
[Balance Report](#)  
[Payment Settings](#)  
[Batch Upload Tool](#)  
[Admin](#)

English

Search Filter

Merchant Account Name  


Start Date  
5/1/2025









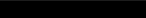

End Date  
6/11/2025

Rows Per Page  
100

Search

[VIEW BALANCE SUMMARY](#) [BALANCE STATEMENT](#)

Download As [PDF](#) [EXCEL](#) [CSV](#)

Float Account	Merchant Transaction ID	Date	Reference	Description	Amount	Ending Balance	Transaction Type
		2025-05-22 13:17:32	100003	Sales (deposit)	100.00	100.00	Sales (deposit)
		2025-05-23 14:32:04	100032	Sales (deposit)	100.00	200.00	Sales (deposit)
		2025-06-04 08:08:06	100070	Sales (deposit)	100.00	300.00	Sales (deposit)
		2025-06-04 08:47:10	100073	Sales (deposit)	103.00	303.00	Sales (deposit)
		2025-06-06 09:25:02	100133	Sales (deposit)	100.00	403.00	Sales (deposit)

## BALANCE REPORT

**Balance Summary** – shows your account's running balance including deposits, and other adjustments such as settlement and fees.

Balance Summary	
Opening Balance	0 PHP
ADD: SALES(DEPOSIT)	0 PHP
LESS: SALES FEE(DEPOSIT)	0 PHP
ADD: RESERVE	0 PHP
LESS: RESERVE RELEASE	0 PHP
LESS: SETTLEMENTS	
Settlement	0 PHP
Settlement Fees	0 PHP
OTHER ADJUSTMENT AND FEES	
Dispute	0 PHP
Dispute Fees	0 PHP
Refund	0 PHP
Refund Fees	0 PHP
Frozen	0 PHP
Frozen Fees	0 PHP
Deposit Funds	0 PHP
Ending Balance	403 PHP
CLOSE	

## BALANCE REPORT


**Balance Statement – shows your available balance for settlement from your previous balance and current sales based on your settlement coverage.**


**Note: Balance statement will automatically be downloaded in PDF Format**

GraciaPay		BALANCE STATEMENT	
Testaccount	Date	2025-10-21	
	Account ID	900165	
	Summary Duration	2025-10-01	TO 2025-10-21
Statement Details			
Total Sales		403.00	
Previous Balance		403.00	
Current Sales		0.00	
Adjustments			
Refunded Transactions Amount		0.00	
Refunded Fees		0.00	
Other Adjustments		403.00	
Fees		0.00	
Merchant Discount Rate (MDR)		0.00	
MID Setup Fee		0.00	
Wire Settlement Fee		0.00	
Monthly Maintenance Fees		0.00	
Total Available Balance		0.00	


## ANNOUNCEMENT


You can view all related bank announcements and maintenance here as guide for your settlement request.








Merchant One





 Home


 Search


 Merchant Accounts


 Topup


 Settlements

 Balance Report



 Announcement

 Settlements History

 Batch Upload Tool

 Admin >


Search filter

For Currency	Announcement EN	Start Time	End Time	Updated Time
MYR	test-... 	12-12-2023 10:18 PM	12-12-2023 11:18 PM	12-12-2023 10:18 PM
HKD,HKD	TEST... 	30-03-2023 08:00 AM	31-03-2023 09:00 AM	11-02-2023 10:49 PM
2 total				



## SETTLEMENT HISTORY

You can view here the list of all past settlements. You may also view here the transaction details and the settlement status. The list can also be downloaded as PDF, Excel, CSV format.



Merchant One

Home

Search

Merchant Accounts

Topup

Settlements

Balance Report

Announcement

Settlements History

Batch Upload Tool

Admin

English

Search filter

Order Number

Merchant Transaction ID

Settlement Option

Account Name

Bank Account Number

Float Entry Type

Amount

Start Date

End Date

Status

Approval Status

☐ Is Ref Transaction

Search

Download As

PDF

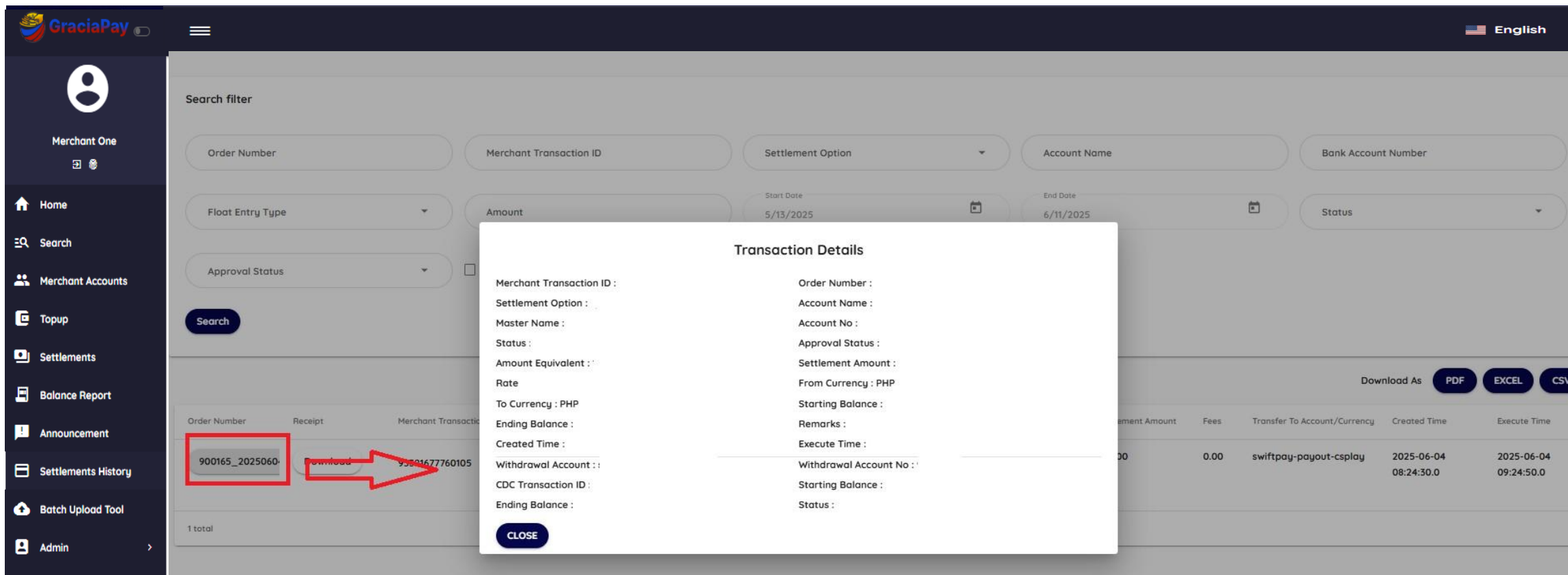
EXCEL

CSV

Order Number	Receipt	Merchant Transaction ID	Status	Account Name	Settlement Option	Master Name	Currency	Settlement Amount	Fees	Transfer To Account/Currency	Created Time	Execute Time
900165_2025060	Download	95321677760105	Success		QuickTransfer Withdrawal Account		PHP	100.00	0.00		2025-06-04 08:24:30.0	2025-06-04 09:24:50.0
1 total												

## SETTLEMENT HISTORY

To view the transaction details, click the order number.



The screenshot displays the GraciaPay Settlement History interface. A modal window titled "Transaction Details" is open, showing transaction information for Order Number 900165\_2025060. The modal includes fields for Merchant Transaction ID, Settlement Option, Master Name, Status, Amount Equivalent, Rate, To Currency, Ending Balance, Created Time, Withdrawal Account, CDC Transaction ID, and Ending Balance. The background interface shows a search filter section with fields for Order Number, Merchant Transaction ID, Settlement Option, Account Name, Bank Account Number, Float Entry Type, Amount, Start Date, End Date, and Status. A table of settlement history is visible below the modal, with columns for Order Number, Receipt, Merchant Transaction ID, Settlement Amount, Fees, Transfer To Account/Currency, Created Time, and Execute Time. The first row shows a transaction with Order Number 900165\_2025060, Receipt 9584677760105, Settlement Amount 0.00, Fees 0.00, Transfer To Account/Currency swiftpay-payout-csplay, Created Time 2025-06-04 08:24:30.0, and Execute Time 2025-06-04 09:24:50.0. A red box highlights the Order Number 900165\_2025060 in the table, and a red arrow points to the "Download" button next to it.

**Transaction Details**

Merchant Transaction ID :  
Settlement Option :  
Master Name :  
Status :  
Amount Equivalent :  
Rate :  
To Currency : PHP  
Ending Balance :  
Created Time :  
Withdrawal Account :  
CDC Transaction ID :  
Ending Balance :

Order Number :  
Account Name :  
Account No :  
Approval Status :  
Settlement Amount :  
From Currency : PHP  
Starting Balance :  
Remarks :  
Execute Time :  
Withdrawal Account No :  
Starting Balance :  
Status :

**Download As** PDF EXCEL CSV

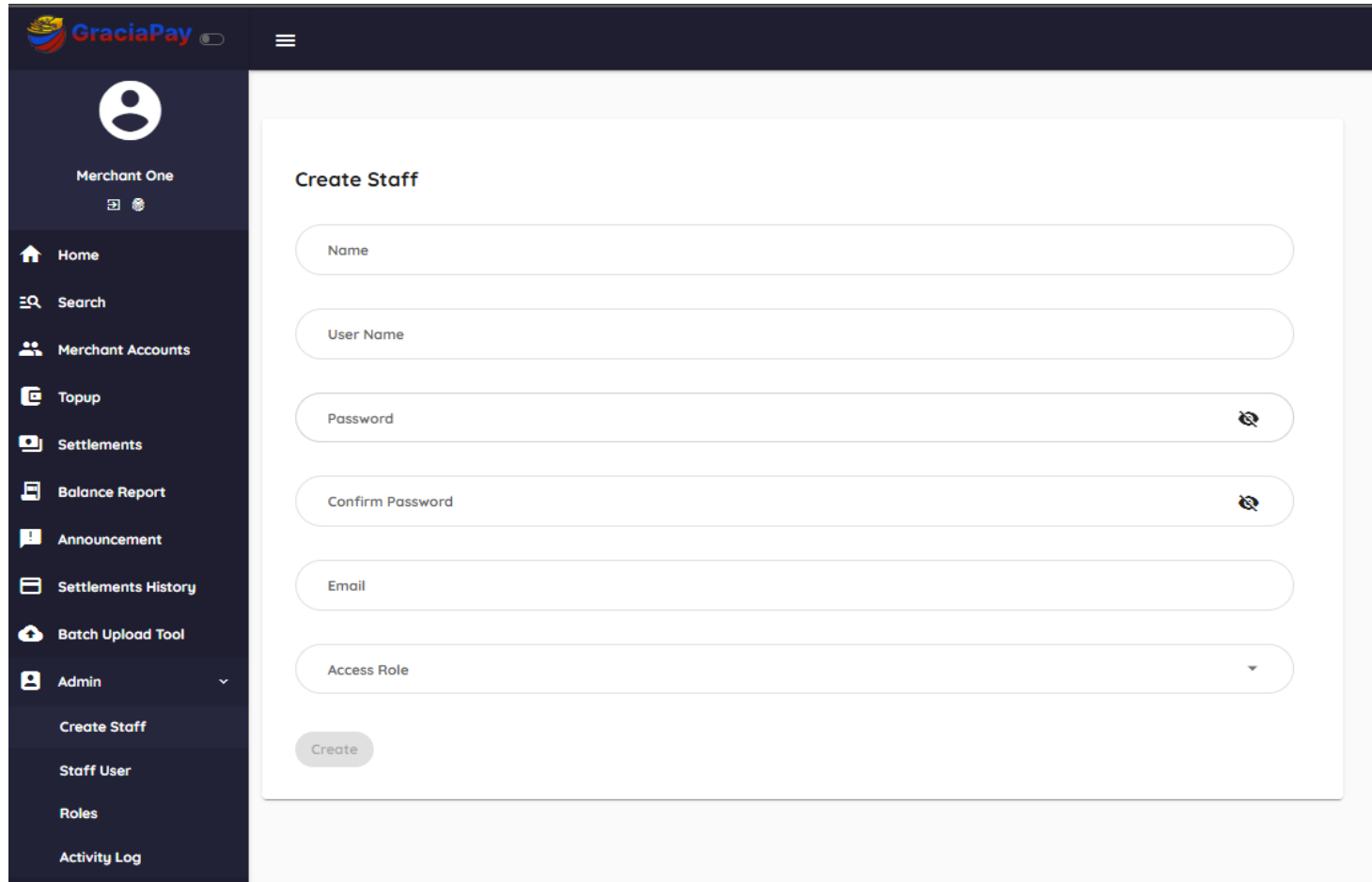
Order Number	Receipt	Merchant Transaction ID	Settlement Amount	Fees	Transfer To Account/Currency	Created Time	Execute Time
900165_2025060	9584677760105		0.00	0.00	swiftpay-payout-csplay	2025-06-04 08:24:30.0	2025-06-04 09:24:50.0

1 total

**CLOSE**

## ADMIN

For staff creation, click Create Staff tab and then fill-in the required fields and set your Access Role base on your staff designation.



The screenshot displays the GraciaPay Admin dashboard. On the left is a dark sidebar with a user profile section for 'Merchant One' and a list of navigation items: Home, Search, Merchant Accounts, Topup, Settlements, Balance Report, Announcement, Settlements History, Batch Upload Tool, and Admin. The 'Admin' item is expanded, showing sub-options: Create Staff, Staff User, Roles, and Activity Log. The 'Create Staff' option is selected. The main content area is titled 'Create Staff' and contains a form with the following fields: Name, User Name, Password (with a toggle icon), Confirm Password (with a toggle icon), Email, and Access Role (a dropdown menu). A 'Create' button is located at the bottom of the form.

**Create Staff**

Name

User Name

Password

Confirm Password


Email


Access Role

Create


## ADMIN

**Staff User-** directs you to your authorized list of staff who can access your Dashboard and their access details.

English



Merchant One



[Home](#)[Search](#)[Merchant Accounts](#)[Topup](#)[Settlements](#)[Balance Report](#)[Announcement](#)[Settlements History](#)[Batch Upload Tool](#)

[Admin](#)

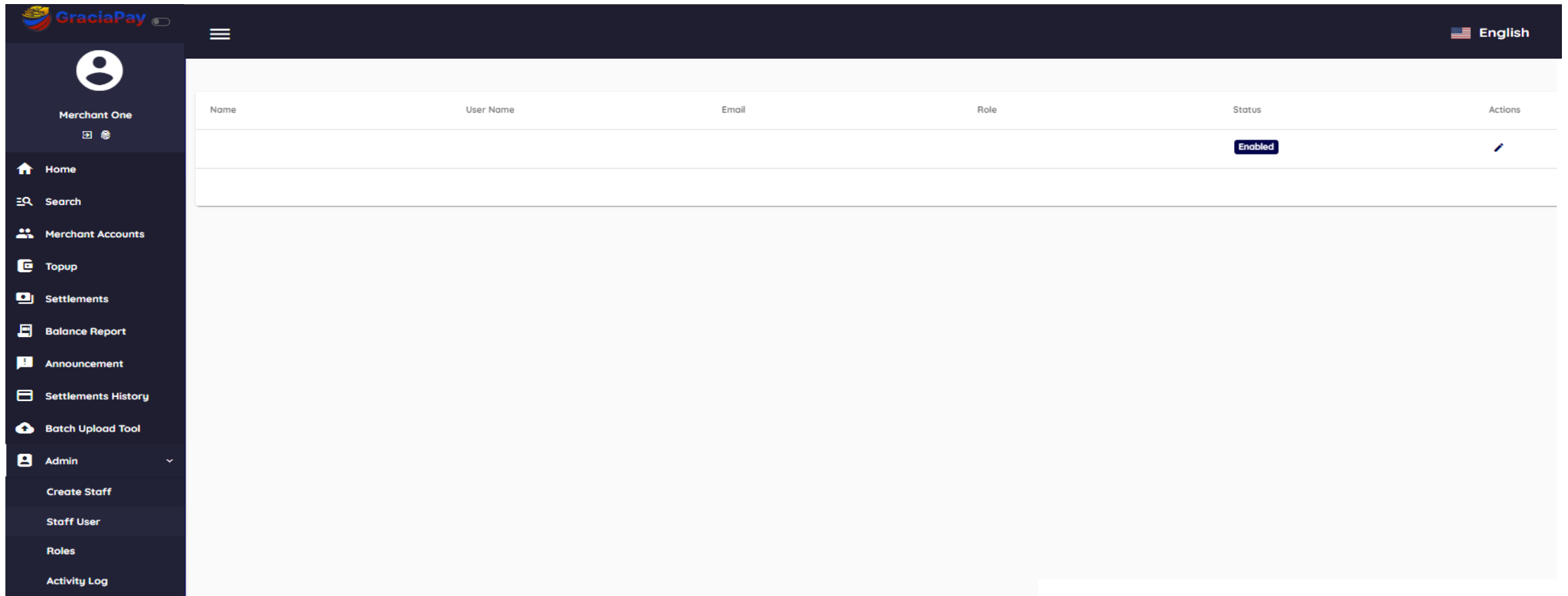
[Create Staff](#)[Staff User](#)[Roles](#)[Activity Log](#)

Name	User Name	Email	Role	Status	Actions
No data to display					
0 total					


## ADMIN

Once DONE creating your staff. You will see the staff created in the Staff User tab.

In Staff User tab, you can see here the authorized list of staff who can access your Dashboard and their access details.



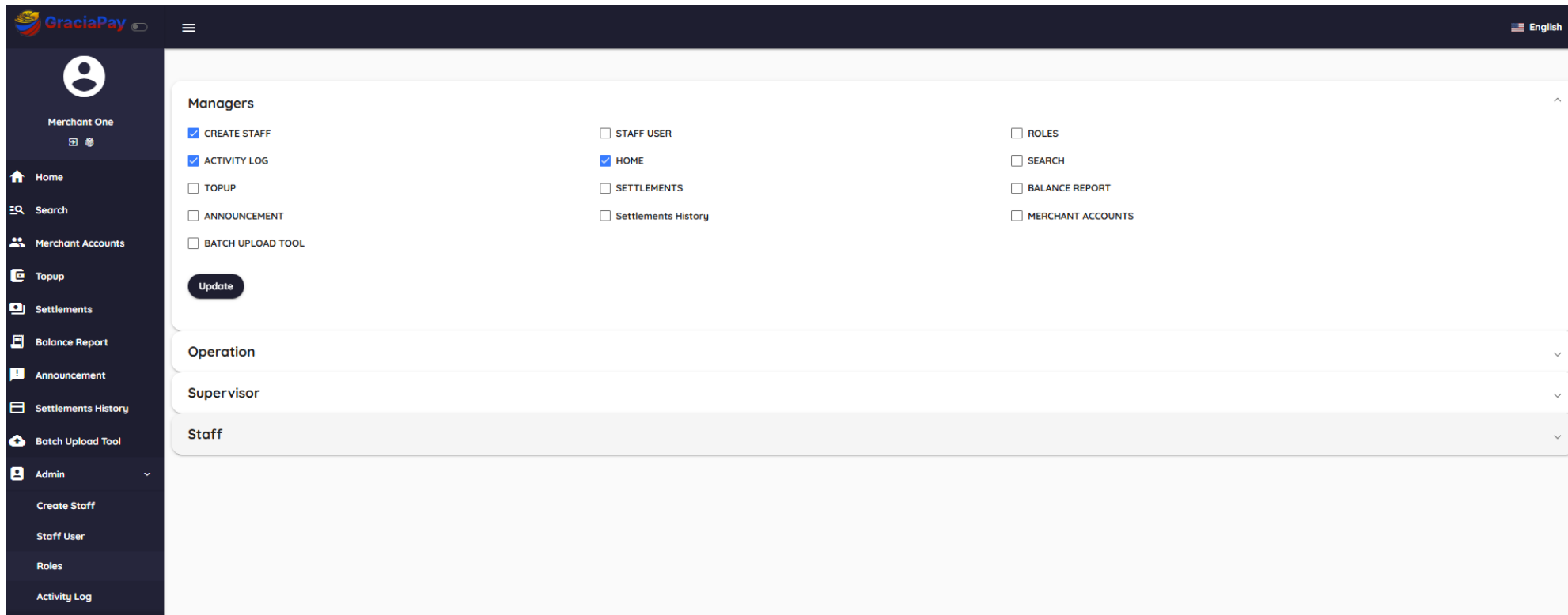
The screenshot displays the GraciaPay Admin dashboard. The top navigation bar includes the GraciaPay logo, a hamburger menu icon, and a language selector set to "English". The left sidebar features a user profile for "Merchant One" and a list of navigation items: Home, Search, Merchant Accounts, Topup, Settlements, Balance Report, Announcement, Settlements History, Batch Upload Tool, and an expanded "Admin" menu. The "Admin" menu includes "Create Staff", "Staff User" (which is highlighted), "Roles", and "Activity Log". The main content area shows a table with the following columns: Name, User Name, Email, Role, Status, and Actions. A single staff member is listed with the status "Enabled" and an edit icon in the Actions column.

Name	User Name	Email	Role	Status	Actions
				Enabled	

## ADMIN

To view each staff assigned role Click Roles tab and select your chosen Access role option. You may also personalize your desired role for each staff base on your preference.

**Note:** Don't forget this step as this is needed for your staff to access their account.



The screenshot displays the GraciaPay Admin dashboard. The top header includes the GraciaPay logo, a menu icon, and a language selector set to "English". The left sidebar features a user profile for "Merchant One" and a list of navigation items: Home, Search, Merchant Accounts, Topup, Settlements, Balance Report, Announcement, Settlements History, Batch Upload Tool, and Admin. The Admin section is expanded, showing sub-options: Create Staff, Staff User, Roles, and Activity Log. The main content area is titled "Managers" and contains a grid of checkboxes for role assignment. The "HOME" checkbox is selected. Below the grid is an "Update" button. On the right side of the main content area, there are expandable sections for "Operation", "Supervisor", and "Staff".

Managers		
<input checked="" type="checkbox"/> CREATE STAFF	<input type="checkbox"/> STAFF USER	<input type="checkbox"/> ROLES
<input checked="" type="checkbox"/> ACTIVITY LOG	<input checked="" type="checkbox"/> HOME	<input type="checkbox"/> SEARCH
<input type="checkbox"/> TOPUP	<input type="checkbox"/> SETTLEMENTS	<input type="checkbox"/> BALANCE REPORT
<input type="checkbox"/> ANNOUNCEMENT	<input type="checkbox"/> Settlements History	<input type="checkbox"/> MERCHANT ACCOUNTS
<input type="checkbox"/> BATCH UPLOAD TOOL		

Update

Operation

Supervisor

Staff

Operation

- ☐ CREATE STAFF
- ☐ ACTIVITY LOG
- ☐ TOPUP
- ☐ ANNOUNCEMENT
- ☐ BATCH UPLOAD TOOL

Update

Supervisor

- ☐ CREATE STAFF
- ☐ ACTIVITY LOG
- ☐ TOPUP
- ☐ ANNOUNCEMENT
- ☐ BATCH UPLOAD TOOL

Update

- ☐ STAFF USER
- ☐ HOME
- ☐ SETTLEMENTS
- ☐ Settlements History

- ☐ ROLES
- ☐ SEARCH
- ☐ BALANCE REPORT
- ☐ MERCHANT ACCOUNTS

- ☐ STAFF USER
- ☐ HOME
- ☐ SETTLEMENTS
- ☐ Settlements History

- ☐ ROLES
- ☐ SEARCH
- ☐ BALANCE REPORT
- ☐ MERCHANT ACCOUNTS

Staff

- ☐ CREATE STAFF
- ☐ ACTIVITY LOG
- ☒ TOPUP
- ☒ ANNOUNCEMENT
- ☐ BATCH UPLOAD TOOL

Update

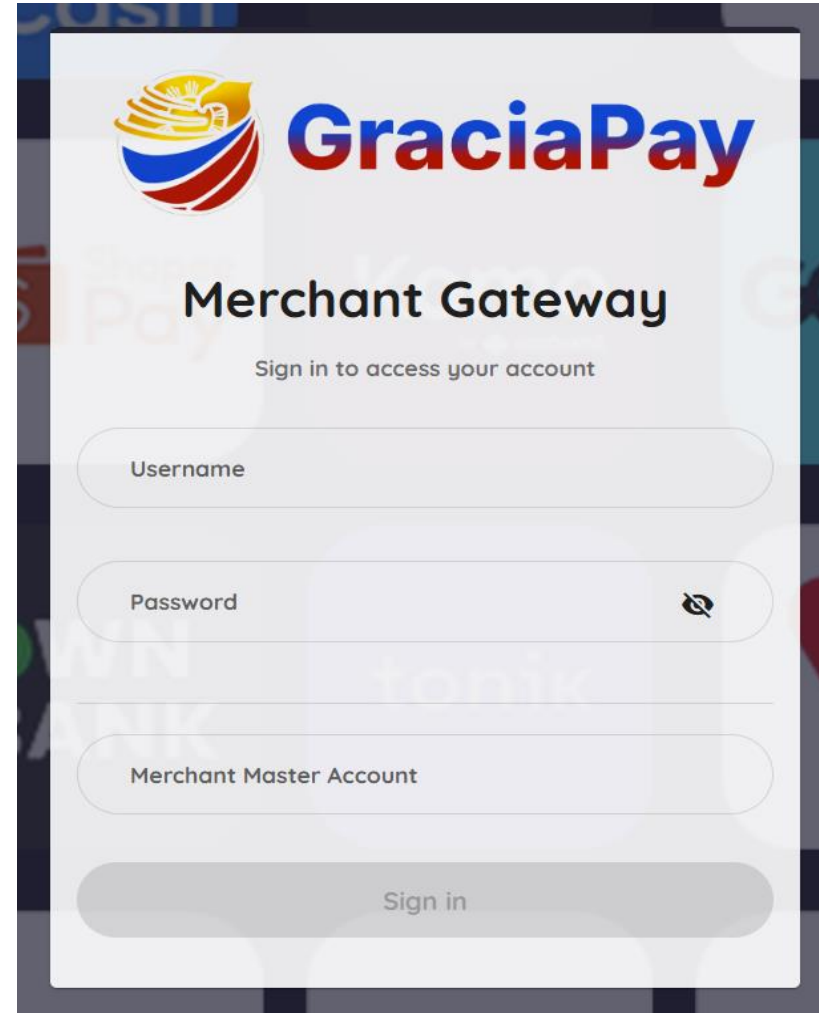
- ☐ STAFF USER
- ☒ HOME
- ☐ SETTLEMENTS
- ☐ Settlements History

- ☐ ROLES
- ☒ SEARCH
- ☒ BALANCE REPORT
- ☐ MERCHANT ACCOUNTS


## HOW TO LOGIN? (STAFF)

**Username:** The username provided to the staff

**Merchant Master Account:** Master Account provided in your email




The image shows a login form for the GraciaPay Merchant Gateway. At the top, there is the GraciaPay logo, which consists of a stylized globe icon with red, white, and blue segments, followed by the text "GraciaPay" in a bold, blue, sans-serif font. Below the logo, the text "Merchant Gateway" is displayed in a large, bold, black font. Underneath this, a smaller line of text reads "Sign in to access your account". The form contains three input fields: "Username", "Password", and "Merchant Master Account". The "Password" field has a small eye icon to its right, indicating a toggle for password visibility. At the bottom of the form is a large, rounded rectangular button labeled "Sign in". The entire form is set against a light gray background with a subtle pattern of faint, overlapping text and shapes.

 **GraciaPay**

**Merchant Gateway**

Sign in to access your account

Username

Password 


Merchant Master Account


Sign in



## ADMIN

**Activity Log- Represents the history of your Users login and out period in your dashboard and activity made therein**

 English



Merchant One

- Home
- Search
- Merchant Accounts
- Topup
- Settlements
- Balance Report
- Announcement
- Settlements History
- Batch Upload Tool
- Admin
  - Create Staff
  - Staff User
  - Roles
  - Activity Log

Search filter

Search

Download As

PDF

EXCEL

CSV

Username	Created Date	Activity	Operation	Status
ua	2025-06-11 11:54 AM	MERCHANT DETAILS:	UPDATE	Success
ua	2025-06-11 11:54 AM		DELETE	Success
ua	2025-06-11 11:50 AM	MERCHANT DETAILS:	UPDATE	Success
a	2025-06-11 11:50 AM		DELETE	Success
ua	2025-06-11 11:31 AM	USER:P	UPDATE	Success
ua	2025-06-11 11:31 AM	IP WHITELIST(Praxis:27.11C 0)	UPDATE	Success
a	2025-06-11 11:18 AM	USER:	UPDATE	Success
ua	2025-06-11 11:18 AM	IP WHITELIST :121.58.195.122)	CREATE	Success
hua	2025-06-11 11:10 AM	USER:Test Merchant v	UPDATE	Success