

Payment lifecycle

In this module we will discuss :

1. When is payment transferred?
2. Example of payment transfer
3. How is payment transferred?
4. How is payout calculated?
5. How can you track payments?
6. How to raise query?

When is payment transferred?

- Once your product is **delivered** to the customer, payment will be processed



Order received



Order processed



Order delivered

Payment initiated

Example of payment transfer

Payment is transferred 3 times a week Monday, Wednesday & Friday

1. Payment initiation takes 2 days to start after delivery of product is completed.
2. It is transferred on the nearest payment transfer day, 2 days after delivery
3. Payout will be reflected in your account **within 7 working days** of the product delivered.

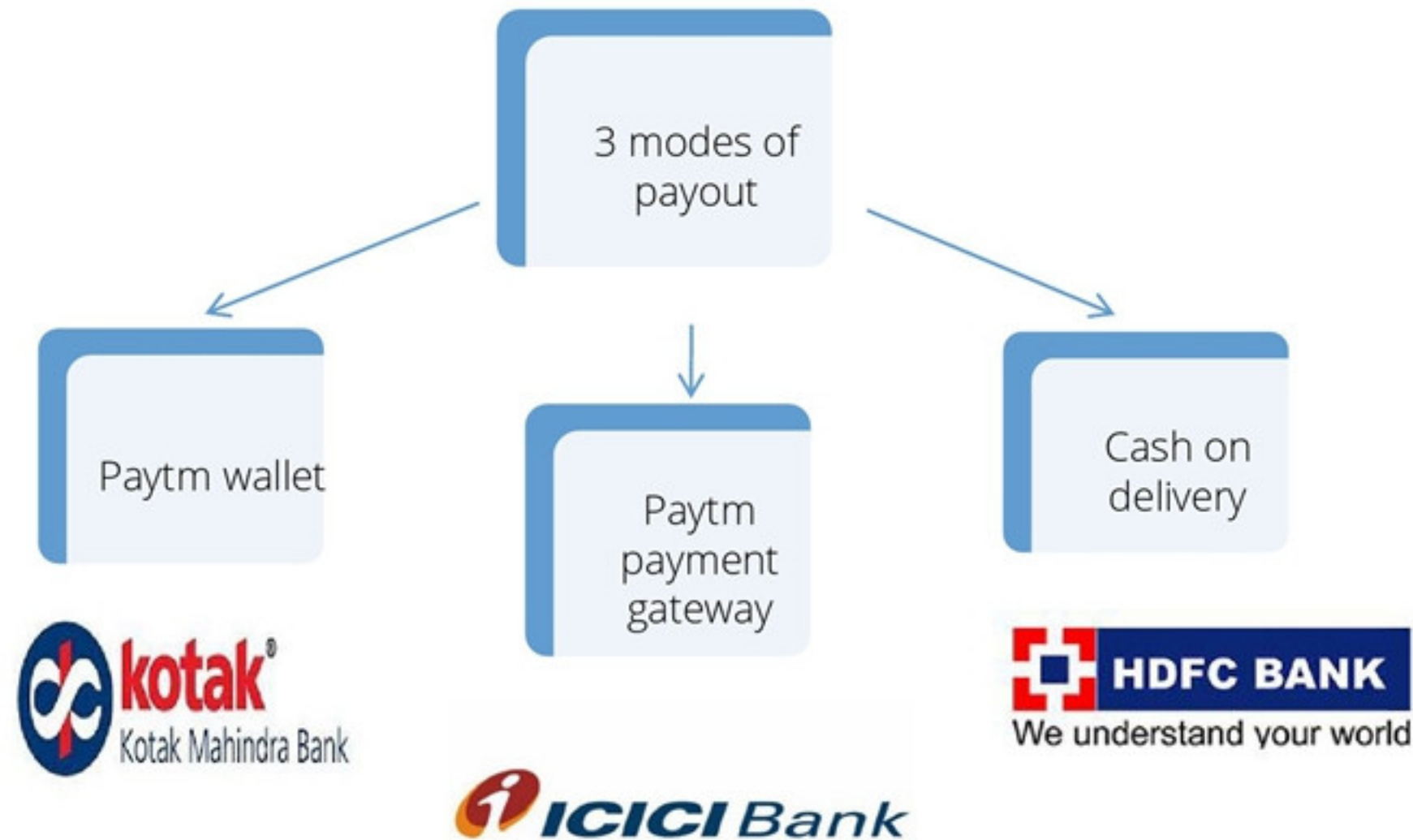
SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

- For example -
- 1 Product delivered - 2nd (Tuesday)
 - 2 Payment released- 5th (Friday)
- Nearest payment day 2 days after delivery being 5th

注意：平台在订单妥投两天后放款到SFC印度银行账户，每月1-15号期间的款项，SFC会在15号之后的5个工作日内进行核对，核对无误后会回款至卖家提供的Payoneer账户中。16号-月底期间的款项，也是按照上述所说，顺延5个工作日核对并发放。

How is payment transferred?

- Payment for each order will be released to you from three different bank accounts depending on the customer's mode of payment (PG/Wallet/COD)
- Due to multiple banks, the payment for one product can be in different parts and may have different UTR numbers.



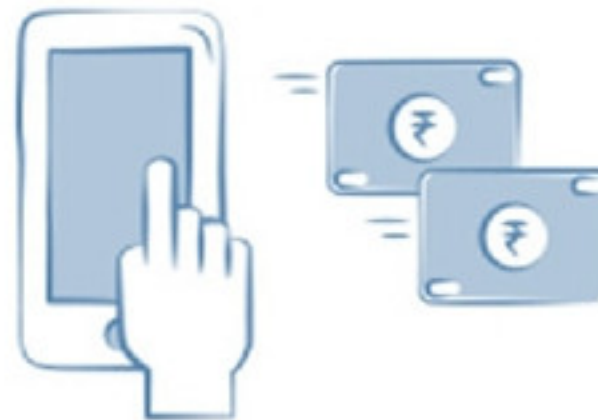
What are various Fee & Commissions charged by Paytm?

Various Fee and Commission charged by Paytm are mentioned below :-



Marketplace commission

- Fee charged for listing your products on Paytm marketplace.
- Commissions can be fixed fee on item level or % of selling price



Payment gateway

- Online payments have to be made via a payment gateway.
- Paytm transfers payments to you, using Paytm payment gateway, charges for which are deducted from each transaction



Logistics charges

- Charges for using services of Paytm logistics partners
- Logistic charges are only applicable for the LMD (Last Mile Delivery)

How is payout calculated?

Final payout to you is made after the various commissions & fee are deducted from the selling price

Payout	Example: Product- Men's T-shirt
Selling price	Rs 1000
(-) Marketplace commission	Rs 124.3 (12.43% *1000)
(-) Payment gateway fee @2.7%	Rs 27 (2.7%*1000)
(-) Logistic charges	Rs 50 (500 grams)
(-) Service tax @ 15%	Rs. 30.21
(-) Additional minor deduction/penalty	Rs 0
= Payout breakout	Rs 768.49

DEDUCTIONS

How to check payout?

You can check your expected payout by following steps -

The screenshot shows a dashboard with a sidebar on the left containing navigation items: Dashboard, Orders, Catalogue, **Payments** (highlighted with a blue box and a circled '1'), Returns, Settings, and Loans. The main content area has a top navigation bar with 'Order Creation Date' (19 Jun, 2016 to 22 Jun, 2016), a search bar (SEARCH: Select Filter), a Submit button, and a link for Unpaid Orders (with a Reset All link). Below this is a sub-navigation bar with tabs: Datewise, Orderwise (selected), Commissions (with a dropdown arrow), Commission Approval, and Invoices. A Download Order Details button is also present. The main content area displays order details for a 'Deepcool TESSERACT BF Black CPU Cabinet'. The details include: Order Id: 1828032962, Item Id: 1904637424, Product Id: 33812718, Order Status: Cancelled, Ordered on Jun 21, 2016, Selling Price: ₹ 2,999.00, and Payment Value: ₹ 2,021.87 (with an Unpaid label). A More Details dropdown button is at the bottom.

1

Click on
Payments Tab

How to check payout?

The screenshot shows the SFC Paytm dashboard. On the left is a navigation menu with items: Dashboard, Orders, Catalogue, Payments (highlighted), Returns, Settings, and Loans. The main content area has a header with 'Order Creation Date' (19 Jun, 2016 to 22 Jun, 2016), a search bar (SEARCH: Select Filter), a Submit button, and an Unpaid Orders checkbox with a Reset All link. Below the header, there are tabs for 'Datewise' and 'Orderwise' (selected and highlighted with a blue box and a '2' in a circle). Other tabs include 'Commissions', 'Commission Approval', and 'Invoices'. A 'Download Order Details' button is on the right. The main content displays an order card for 'Deepcool TESSERACT BF Black CPU Cabinet'. It includes an image of the cabinet, the product name, and details: Order Id: 1828032962, Item Id: 1904637424, Product Id: 33812718, and Order Status: Cancelled. It also shows 'Ordered on Jun 21, 2016', 'Selling Price ₹ 2,999.00', and 'Payment Value Unpaid ₹ 2,021.87'. A 'More Details' button with a dropdown arrow is highlighted with a blue box and a '3' in a circle.

2

Click
Orderwise

3

Click on
More Details


How to check payout?

Payments

Returns

Settings

Loans



Order id:1828032962
Item id:1904637424

Deepcool TESSERACT BF Black CPU Cabinet

Product id: 33812718
Order Status: Cancelled

Ordered on:Jun 21, 2016

Selling Price
₹ 2,999.00

Payment Value
Unpaid ₹ 2,021.87

[Less Details ▲](#)

Payment Status

The payment for the order will be initiated once the order is delivered.

Payment Breakdown Details

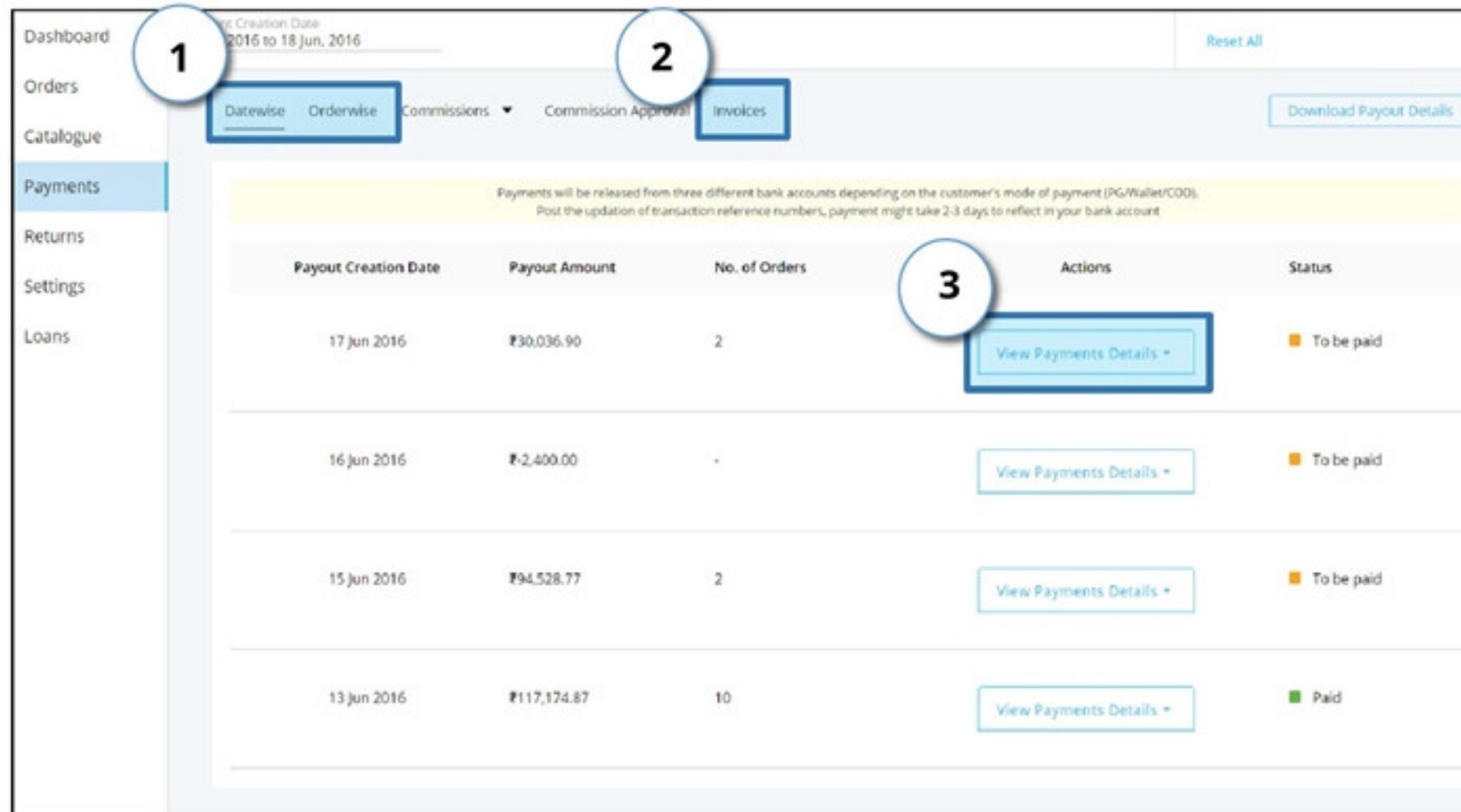
Amount Paid by the Customer	₹2,999.00
Marketplace Commission (10.46%)	(-) ₹313.70
Payment Gateway Fees (2.7%)	(-) ₹80.97
Marketplace Logistics Charges	(-) ₹455.00
Service Tax	(-) ₹127.46
Total Payment:	₹2,021.87
Amount to be paid to you	₹2,021.87

4

You can check your Expected Payout

How to track payment?

This is your Payments Tab in seller panel wherein you can track your payments easily



1

2

3

Payout Creation Date	Payout Amount	No. of Orders	Actions	Status
17 Jun 2016	₹30,036.90	2	View Payments Details	To be paid
16 Jun 2016	₹2,400.00	-	View Payments Details	To be paid
15 Jun 2016	₹94,528.77	2	View Payments Details	To be paid
13 Jun 2016	₹117,174.87	10	View Payments Details	Paid

1

Once your Order changes to "Delivered", it will reflect in **Datewise & Orderwise Tab**

2

You can download **Commission Invoice** for every month

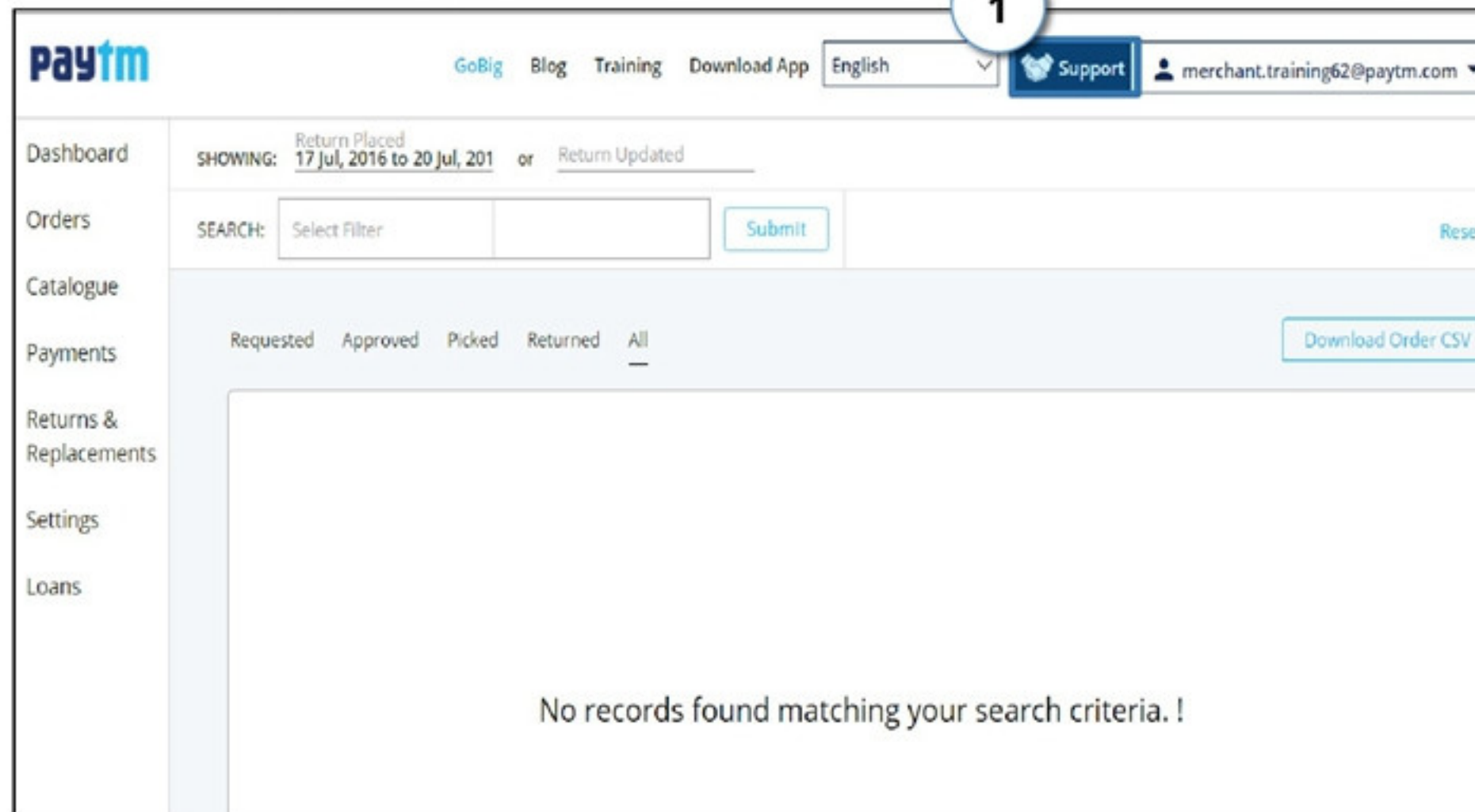
3

Click on **Payment Details** to view the payout.

How to raise a query?

You can raise your query by clicking on Support Tab and once you Submit the ticket, you will receive the first response within 3 hours

1



The screenshot shows the Paytm merchant dashboard. The top navigation bar includes the Paytm logo, links for GoBig, Blog, Training, and Download App, a language dropdown set to English, and a Support tab highlighted with a blue background and a white speech bubble icon. The user's email address, merchant.training62@paytm.com, is visible next to the Support tab. The main content area shows a search filter for 'Return Placed' with a date range of '17 Jul, 2016 to 20 Jul, 201' and a 'Return Updated' filter. A search bar with 'Select Filter' and a 'Submit' button is present, along with a 'Reset' link. Below the search bar, there are tabs for 'Requested', 'Approved', 'Picked', 'Returned', and 'All', with 'All' selected. A 'Download Order CSV' button is located on the right side of the main content area. The main content area is currently empty, displaying the message 'No records found matching your search criteria. !'.

1

Click on Support

How to raise a query?

You can raise your query by clicking on Support Tab and once you Submit the ticket, you will receive the first response within 3 hours

The screenshot shows the 'Home > Support' page. Under 'Top Queries', there are two columns of links: 'Add Product Via Template', 'Request For Packaging Material', 'Pickup Not Done On Time', and 'Payout File Required'. Below this is a section titled 'How can we help you' with six tabs: 'Catalogue', 'Orders and Shipping', 'Payments', 'Returns', 'Fulfillment Center', and 'Others'. The 'Payments' tab is highlighted with a blue border and a circled '2' above it. At the bottom, there is a link for 'Check Ticket History'.

2

Click on Payments Tab to raise the ticket

Thank you!

For any query raise ticket on :Support Tab o your seller panel.

GO **BIG** OR
GO Home