

Technical Specifications

PactPay – Escrow Payment App

For Futurum Global

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Version 2.0



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Systems Specialist

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Problem Statement

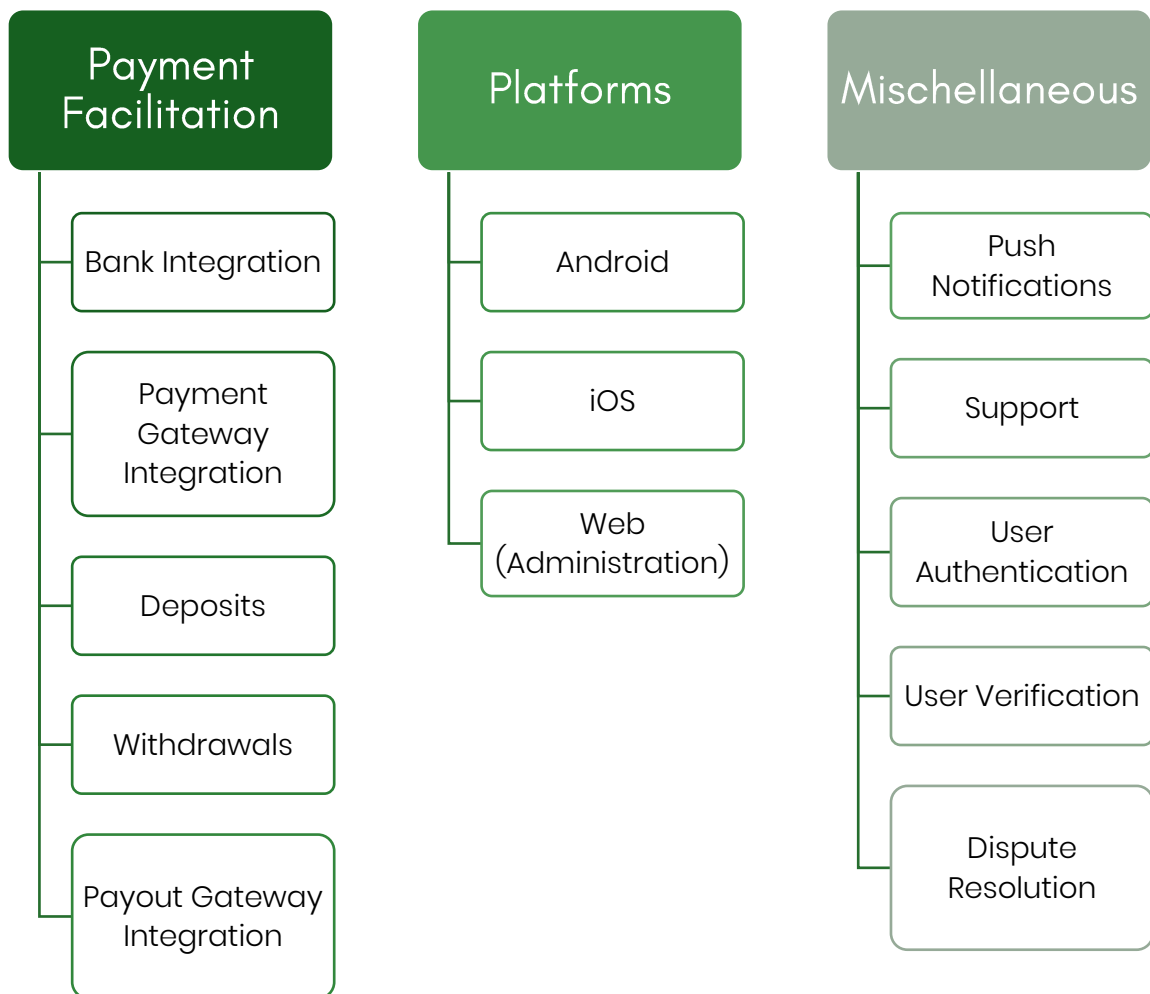
Online classifieds can be a dangerous place to buy and sell possessions. One either has to withdraw and pay in cash (which is a risk in it's own) or pay via an immediately reflecting EFT. In both cases, you are in a vulnerable position meeting a stranger you know nothing about that you found online.

Unless you are willing to travel for your purchase, you have to find item(s) that are relatively close to your residence, which leaves many, possibly better options off the table.

The client has requested to build a trusted escrow payment system that can be used to complete a transaction from anywhere in the country.

The system will collect payment from the buyer and hold it until the receiver has confirmed that they have taken delivery of the good(s) and they are happy with the condition it has been received in.

Key Components



Points of Contact

Client Liaison | Mari Krissmass
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Lead Developer | Teri Dactyl
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Project Manager | Neil Down
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Technology Stack

Layer	Technology
Mobile Applications	Flutter
Web Administration	Flutter Web
Backend API	ASP.NET Core
Backend Language	C#
Database	SQL Server
ORM	Entity Framework Core
Hosting	Azure

Brand

App Name

The app will be known as PactPay

Logo



Font

Articulat CF



Colour Pallet

-  Dusk Blue (Seller) - #374866
-  Rusty Spice (Buyer) - #BC3908
-  Gunmetal (Default) - #414141
-  Not White (Background) - #FDFDFD
-  Mint Leaf (Accents) - #71B48D

Payments

Payment Gateway

Yoco Payments has been determined as the best payment gateway for this application with their fees appearing below.

Credit Card	
Monthly Transaction Bracket	Fee
R0 – R20 000	2,95%
R20 001 – R40 000	2,85%
R40 001 – R60 000	2,75%
R60 001 – R80 000	2,65%
R80 001 – R99 999	2,6%
R100 000+	Custom Rates
Instant EFT	
	1,4%

This responsibility will fall on the client to make contact with and negotiate their rates with Yoco.

Payout Gateway

Futurum will be making use of Stitch Payments to manage payouts to sellers and to verify bank accounts on signup. Fee breakdowns appear below

Service	Fee
Bank Account Verification	R3,00
Payout	R2,00

Payment Responsibility

The buyer will be responsible for the transaction fees in the case of a credit card payment and instant EFT (via gateway)

Transaction Fees

Profit needs to be recovered in the form of a fee for each transaction. The users participating in the transaction can either nominate the buyer or seller to pay the full amount or split the fee 50/50. If the buyer pays, the amount is added to the purchase price, if the seller pays, the amount is deducted from the payout to the seller. In the case of a 50/50 split, 50% will be deducted from the amount paid to the seller and 50% will be added to the buyers purchase price. Rates appear below and are inclusive of VAT.

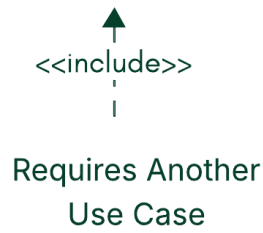
Transaction Value	Rate
<= R500	R50,00
> R500	R80,00

Examples of buyer/seller/split fees appear below

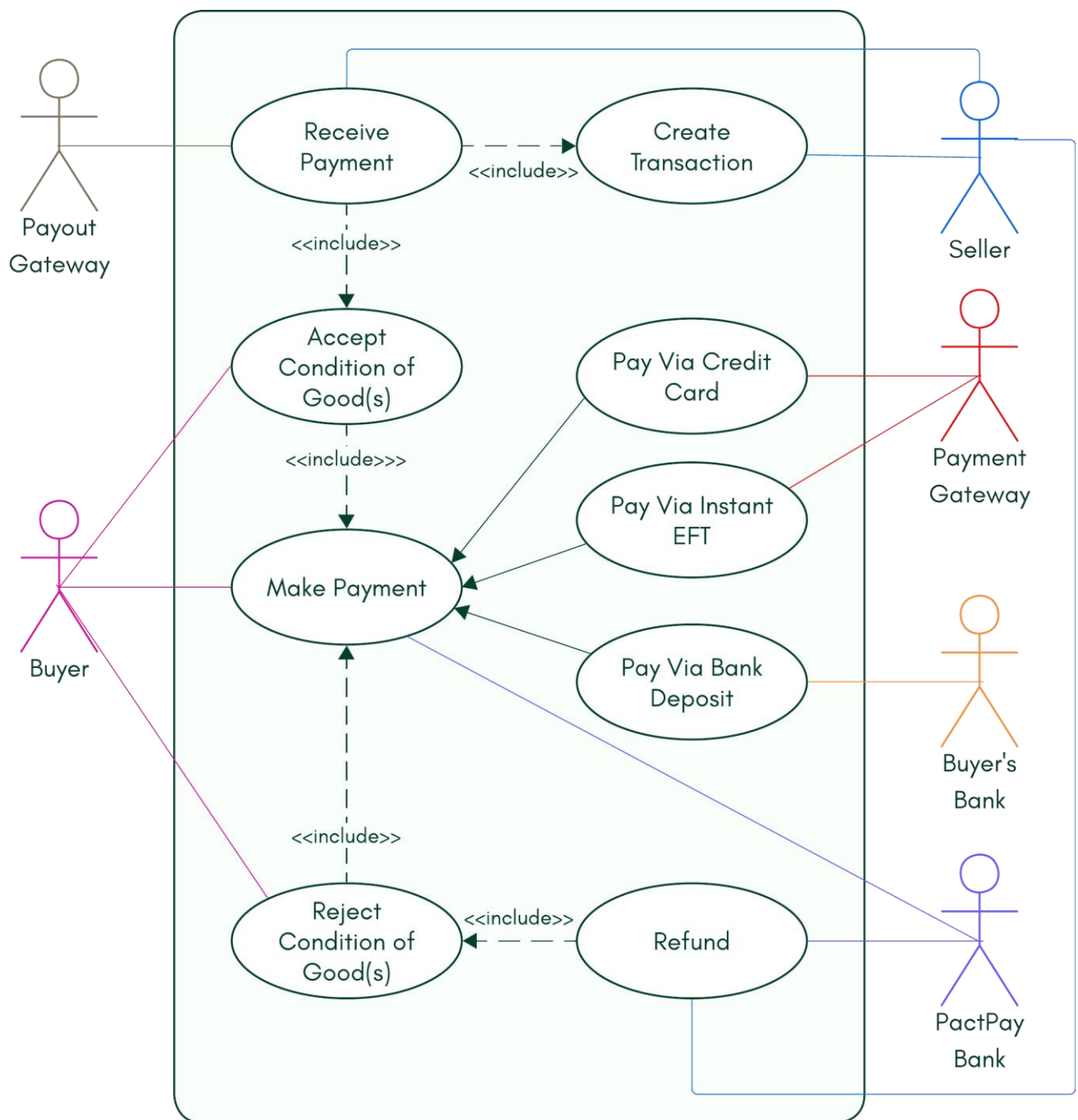
If the Buyer Pays	Rate
Purchase Price	R400,00
Transaction Fee	R50,00
Payment Via	Credit Card
Credit Card Fee %	2,95%
Credit Card Fee Amount	R13,28
Total Paid by Buyer	R463,28
Total Received by Seller	R400,00
If the Seller Pays	Rate
Purchase Price	R900,00
Transaction Fee	R80,00
Payment Via	Instant EFT
Instant EFT Fee %	1,4%
Instant EFT Fee Amount	R12,60
Total Pay by Buyer	R912,60
Total Received by Seller	R820,00
50/50 Split	Rate
Purchase Price	R1200,00
Transaction Fee	R80,00
Payment Via	EFT Deposit
Total Paid by Buyer	R1240,00
Total Received by Seller	R1160,00

Use Case Diagram

Key



System Use Case



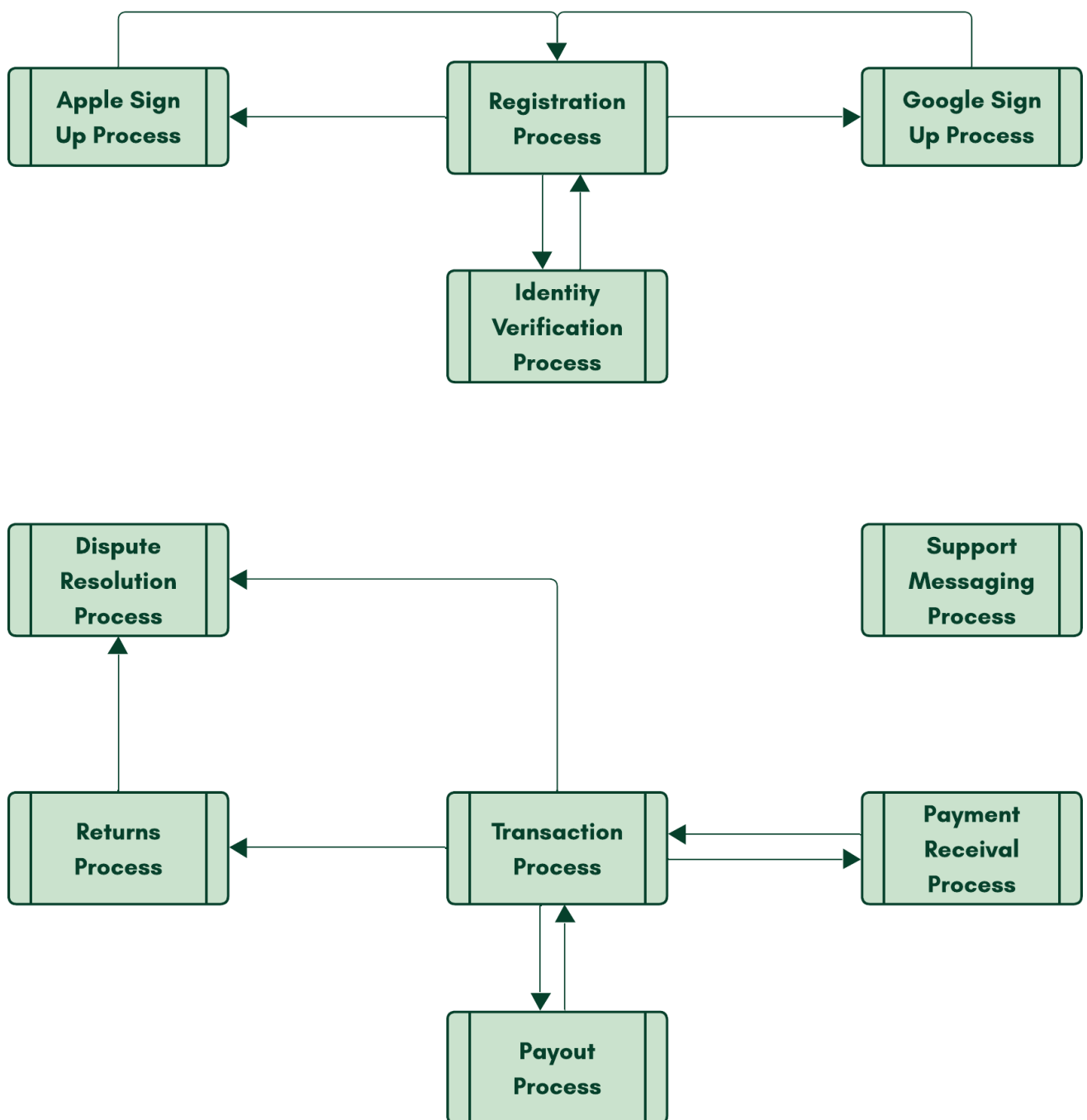
Process Diagrams

Diagram Links

All process diagrams can be viewed by clicking the button below



Diagram Map



User Stories & Acceptance Criteria

US & AC Format (Example)

3. System Name

- 3.1. User story
 - 3.1.1. Acceptance criteria 1 (related to above user story)
 - 3.1.2. Acceptance criteria 2 (related to above user story)

1. User Registration & Authentication

- 1.1. As a new user (buyer or seller), I would like to be able to register using either my email address, my Google account or my Apple account, so that I have credentials to access the application
 - 1.1.1. A new user (buyer or seller) must be able to create an account using their email address
 - 1.1.2. A new user (buyer or seller) registering via email, must be able to create a password that can be used to access their account
 - 1.1.3. A new user (buyer or seller) registering via email, must receive an email to confirm their email account exists
 - 1.1.4. A new user (buyer or seller) registering via email, must be able to proceed with creating their account after confirming their email address
 - 1.1.5. A new user (buyer or seller) must be able to create an account using their Google account
 - 1.1.6. A new user (buyer or seller) must be able to create an account using their Apple account
- 1.2. As a new user (buyer or seller), I would like to be able to give my ID number when registering, so that my account is linked to me personally
 - 1.2.1. A new user (buyer or seller) must be able to enter their ID number so that their account is linked to them personally
 - 1.2.2. The user's ID number must follow the correct structure for a South African ID number
 - 1.2.3. A new user (buyer or seller) must not have access to the application until they have entered their ID number
- 1.3. As a new user (buyer or seller), I would like to be able to enter my bank account details, so that my bank account can be confirmed for later transactions
 - 1.3.1. A new user (buyer or seller) must be able to enter their bank account details during registration
 - 1.3.2. The same user must not be able to access the application without having the existence of their bank account confirmed (linked to their ID number)
- 1.4. As a new user (buyer or seller), I would like to have a user ID created for me, so that other users are able to uniquely identify me
 - 1.4.1. A new user (buyer or seller) must have a unique user ID generated for them before the registration process is completed.
- 1.5. As a new user (buyer or seller), I would like to be able to verify my identity with a picture of me and my identification document, so that I can transact more safely with other users

- 1.5.1. New users (buyer or seller) must be able to upload a picture of them with their identity document for verification during registration
- 1.5.2. The user must be able to skip this process and complete their registration without confirming their identity if they choose to
- 1.5.3. An administrator must be able to approve the new user's (buyer or seller) registration that they (the new buyer/seller) have uploaded during registration
- 1.5.4. New users (buyer or seller) must be able to access their account while they wait for their verification to be approved
- 1.5.5. New users that get verified must have a verified badge appear next to their public profile when other users interact with them
- 1.6. As a new user (buyer or seller), I would like to be able to access the application once I have completed the compulsory steps for registration
 - 1.6.1. New users (buyer or seller) must be able to access the application once they have created credentials, input their ID number and had their bank details verified as a minimum criteria for access

2. Identity Verification Process

- 2.1. As a user, I would like to be able to upload an image of my ID, so that I can get verified on the app
 - 2.1.1. Users must be able to upload an image of their ID
- 2.2. As a user, I would like to be able to upload a selfie of me holding my ID, so that I can submit my application for verification
 - 2.2.1. Users must be able to upload a selfie of them holding their ID
 - 2.2.2. Users must be able to submit their application for verification
- 2.3. As an administrator, I would like to be able to view a user's ID and selfie so that I can either accept or reject their application for verification
 - 2.3.1. Administrators need to be able to view a user's ID & selfie when attempting to verify them
 - 2.3.2. Administrators need to be able to reject verifications
 - 2.3.3. Administrators need to be able to accept verifications
 - 2.3.4. Rejected users need to receive a notification that they were rejected
 - 2.3.5. Accepted users need to receive a notification that they were accepted
- 2.4. As a user, who's verification was rejected, I would like to restart the application for verification, so that I can become verified
 - 2.4.1. Users who were rejected for verification must be able to apply for verification again
- 2.5. As a user who a

3. Transaction

- 3.1. As a seller, I would like to start a new initiate a new transaction, so that it can later be completed
 - 3.1.1. Sellers should be able to start a new transaction

- 3.2. As a seller, I would like to be able to search for a buyer by their user ID or email, so that I can link them to the transaction
 - 3.2.1. Sellers must be able to search for buyers by their user ID
 - 3.2.2. Sellers must be able to search for buyers by their email address
 - 3.2.3. Once a seller has located the buyer, they must be able to connect them to the transaction
- 3.3. As a seller, I would like to enter the purchase price, so that the buyer can later agree on the price
 - 3.3.1. The seller needs to be able to enter the purchase price
- 3.4. As a seller, I would like to select whether the buyer or I pay the transaction fee or whether we split the costs evenly, so that the transaction cost can be accounted for
 - 3.4.1. Sellers must be able to choose to pay for the transaction fee entirely for themselves
 - 3.4.2. Sellers must be able to choose for sellers to pay for the entire transaction fee
 - 3.4.3. Sellers must be able to split the payment for the transaction evenly between themselves and the buyer
- 3.5. As a seller, I would like to see what the transaction fee is before sending the request for the transaction to the buyer, so that I know exactly how much will be charged
 - 3.5.1. Sellers must be able to view the transaction fee before sending the transaction to the buyer to be approved
- 3.6. As a seller, once I have completed all of the necessary transaction information, I would like to send the transaction through to the buyer, so that they can either accept or reject the transaction terms
 - 3.6.1. A seller must be able to send a transaction request to a buyer once they have input a purchase price, selected a buyer and decided how the transaction fee will be settled
 - 3.6.2. A buyer must be able to accept a transaction
 - 3.6.3. A buyer must be able to reject a transaction
- 3.7. As a user (buyer or seller), I would like to have a transaction ID generated for each transaction, so that I can uniquely identify each transaction
 - 3.7.1. A transaction ID must be generated for each transaction
 - 3.7.2. The transaction ID must be used to identify transactions
- 3.8. As a buyer, I would like to receive a push notification when I receive a new transaction request, so that I can attend to it as soon as possible
 - 3.8.1. Buyers must receive push notifications once a buyer sends them an invitation to transact
- 3.9. As a buyer that has accepted transaction terms set forth by a seller, I would like to make a payment for the transaction, either by credit card, instant EFT or via bank deposit, so that the seller can proceed to ship the good(s)
 - 3.9.1. Buyers must be able make payment for the transaction via credit card
 - 3.9.2. Buyers must be able to make payment for the transaction via an instant EFT (via payment gateway)
 - 3.9.3. Buyers must be made aware of the transaction fee for either a credit card transaction or instant EFT before making payment
 - 3.9.4. Buyers must be able to make payment for the transaction via bank transfer
 - 3.9.5. Buyers paying via bank transfer must receive a unique payment reference that can be used to track the transaction at a later point

- 3.9.6. Buyers paying via bank transfer must be able to view banking details to make the deposit into
- 3.9.7. Buyers paying via bank transfer must be able to alert the application (PactPay) that they have made a deposit
- 3.9.8. Buyers who make failed attempts to pay for the transaction, must be able to reattempt payment
- 3.10. As a buyer who has attempted to pay for a transaction, but failed to do so, I would like to be able to cancel the transaction, so that the buyer may be alerted that I am no longer interested in proceeding
 - 3.10.1. Buyers who attempt to pay and fail to do so must be able to cancel the transaction
 - 3.10.2. Sellers on the receiving end of the cancelled transaction must receive a push notification to indicate that the transaction has been cancelled
- 3.11. As a buyer, I would like the application to inform the seller once I have made payment, so that they can ship my item to me
 - 3.11.1. Sellers need to receive a push notification once payment has been made
 - 3.11.2. Sellers need to be informed to ship the item
- 3.12. As a seller, I would like to be able to inform the buyer once the item has been shipped, so that they can know to expect delivery in the near future
 - 3.12.1. Sellers need to be able to change the transaction status to “shipped”
 - 3.12.2. Buyers need to receive a push notification once the buyer has indicated that the item has been shipped
- 3.13. As a buyer, if I have not received the item within 10 days of the seller shipping the item, I would like to be able to open a dispute, so that I can get my money back
 - 3.13.1. Buyers must be able to lodge a dispute if they have waited 10 days since the seller has declared that they have shipped the item
- 3.14. As a buyer, if the condition of the goods I have received is not as advertised, I would like to open a return process, so that I can return the item to the seller and get my money back
 - 3.14.1. Buyers must be able to open a return process if they are not happy with the item(s)
- 3.15. As a buyer who has received the item(s), I would like to be able to accept the item, so that the seller can get paid out for the transaction
 - 3.15.1. Buyers must be able to accept the condition of the item
 - 3.15.2. Sellers must get paid out once the condition of the items has been accepted
 - 3.15.3. Sellers must receive a push notification once they have been paid out for a transaction

4. Dispute Resolution

- 4.1. As an administrator who has received an open dispute from either a buyer or seller, I would like to receive a notification of a new dispute, so that I may attend to it
 - 4.1.1. Administrators need to receive notifications of new disputes
- 4.2. As an administrator, I would like to be able to open a conversation thread with both the buyer and seller in the same location in the application, so that I can get to a point where I decide how the dispute will be resolved
 - 4.2.1. Administrators must be able to converse via text with both the buyer
 - 4.2.2. Administrators must be able to converse via text with the seller

- 4.2.3. Buyers should not be able to see conversations with the administrator and the seller and vice versa
- 4.2.4. Administrators should be able to access the conversations with both parties within the same location
- 4.3. As a buyer or a seller, I would like to receive a notification each time the administrator makes contact with me, so that I can reply to them promptly
 - 4.3.1. Buyers must receive push notifications when they receive new messages from the administrator
 - 4.3.2. Sellers must receive push notifications when they receive new messages from the administrator
- 4.4. As an administrator, I would like to be able to decide to resolve the dispute in favour of either the buyer or seller, so that the favoured side can get paid out
 - 4.4.1. Administrators must be able to resolve the dispute in favour of the buyer
 - 4.4.2. Administrators must be able to resolve the dispute in favour of the seller
 - 4.4.3. Administrators must be able to pay out the value of the transaction to the favoured party
 - 4.4.4. The favoured party must receive a notification if they are paid out

5. Returns

- 5.1. As a seller who's been notified of a rejection if the item from the buyer, I would like to be able to submit the return address to the buyer, so that he can return the item to me
 - 5.1.1. Sellers must receive notifications of rejection
 - 5.1.2. Sellers must be able to input the return address for the item
 - 5.1.3. The buyer must receive the return address for the item
- 5.2. As a seller, if I have not given the return address within 2 days, I would like to receive a notification that I have 1 more day to submit the address, so that the funds are not returned to the buyer
 - 5.2.1. Sellers who have taken 2 days to submit a return address must receive a push notification to indicate they have 1 day left to submit a return address
- 5.3. As a seller, if I have not given the return address within 1 day of my reminder, I would like to receive a notification that the amount is going to be returned to the buyer, so that I know I have missed my cutoff
 - 5.3.1. Sellers must receive a notification when they have missed their cutoff to input a return address
- 5.4. As a buyer, if the seller has missed their cut off, I would like to have my amount returned with a notification that the funds are being returned, so that I know the return has been resolved and I am getting my money back
 - 5.4.1. Buyers must receive a notification when the seller misses cutoff that they are being paid out
 - 5.4.2. Buyers must have their money returned to them when the seller misses cut off
- 5.5. As a buyer who has received a return address from a seller, I would like to be able to notify the seller that the item has been returned, so that we can proceed with the returns process
 - 5.5.1. Buyers must be able to indicate that they have returned an item

- 5.5.2. Sellers must receive notification of the return
- 5.6. As a buyer if I have not returned the item within 2 days of receiving the address, I would like to receive a notification that I have 1 more day to return, so that the funds are not paid out to the buyer
 - 5.6.1. Buyers who have taken 2 days to notify the seller of a return once receiving the return address must receive a push notification that they have 1 more day to return
- 5.7. As a Buyer, if I have not notified the seller of a return within 1 day of my reminder to do so, I would like to receive a notification that the seller is being paid out, so that I know I have missed my window
 - 5.7.1. Buyers must receive a notification when they have missed their cutoff to notify the seller of a return
- 5.8. As a seller, if I have waited 10 or more days to receive my return once the buyer has indicated that they have returned the item, I would like to open a dispute, so that the matter can be resolved
 - 5.8.1. Sellers who have waited 10 or more days to receive a return must be able to open a dispute
- 5.9. As a buyer if the buyer has returned the item timeously, I would like to be paid out and receive a notification that I have been paid, so that I know the matter has been resolved
 - 5.9.1. Sellers must be able to indicate that the item has been returned to them
 - 5.9.2. Buyers must have the funds released to them once the return is concluded
 - 5.9.3. The buyer needs to receive a push notification that the funds have been returned
 - 5.9.4. The seller needs to receive a push notification that the funds have been returned

6. Support Messaging

- 6.1. As a user, I would like to be able to open a support case with an administrator, so that I can receive support
 - 6.1.1. Users must be able to open a support case
- 6.2. As a user, I would like to compose initial messages within the app and replies to administrators via email, so that we can converse to resolve support cases
 - 6.2.1. Users must be able to compose messages to administrators
 - 6.2.2. Administrators must receive notifications of messages from users
 - 6.2.3. Administrators must be able to reply to messages from users
 - 6.2.4. Users must receive emails of replies from administrators
 - 6.2.5. Administrators must be able to resolve cases
- 6.3. As a support administrator, I would like to have the ability to CRUD support articles, so that users can readily access relevant information
 - 6.3.1. Support admins must be able to create new support articles
 - 6.3.2. Support admins must be able to read existing support articles
 - 6.3.3. Support admins must be able to update existing support articles
 - 6.3.4. Support admins must be able to delete existing support articles
 - 6.3.5. Changes made to support articles from the administrator's side, need to be visible to the user immediately
- 6.4. As a support administrator, I would like to adjust the order in which support articles appear, so that I can prioritise the most important articles at the top of the order for users

- 6.4.1. Support administrators need to be able to adjust the order in which the support articles appear
- 6.4.2. Any adjustments to the order need to be immediately updated on the user's end
- 6.5. As a support administrator, I would like to be able to CRUD support article categories, so that support articles can be accessed efficiently
 - 6.5.1. Support administrators must be able to create support article categories
 - 6.5.2. Support administrators must be able to read existing support article categories
 - 6.5.3. Support administrators must be able to update existing support article categories
 - 6.5.4. Support administrators must be able to delete existing support article categories
 - 6.5.5. Users must be able to view updates on the mobile application immediately
- 6.6. As a support administrator, I would like to be able to move support articles between support categories, so that they can be viewed and found efficiently
 - 6.6.1. Support administrators must be able to move support articles between support categories
 - 6.6.2. Users must be able to view the articles in their new categories immediately from the mobile application
- 6.7. As a support administrator, I would like to be able to reorder support categories, so that the most relevant categories may appear at the top of the category list
 - 6.7.1. Support administrators must be able to change the order of support categories
 - 6.7.2. Updates to the order of the support categories must be viewable immediately from the mobile application

7. Miscellaneous

- 7.1. As a super administrator, I would like to be able to create new administrators, so that they can access the administration portal
 - 7.1.1. Super administrators must be able to create new administrators
 - 7.1.2. Newly added administrators must be able to access the administration portal
- 7.2. As a super administrator, I would like to be able to set permissions for support admins, so that I can control what aspects of the portal they have access to
 - 7.2.1. Super administrators must be able to change admin permissions
 - 7.2.2. Updated permissions must reflect immediately and admins must not be able to access areas of the portal that they do not have rights for
- 7.3. As a user (buyer or seller), I would like to be able to view a notification icon at all times, so that I know if there is anything new that needs my attention
 - 7.3.1. Users must be able to see a notification icon at all times
 - 7.3.2. The notification icon should indicate if there are new, unseen notifications
- 7.4. As an existing user, when I update my banking details, I would like the application to verify that the new details are linked to my ID number, so that I can receive payouts in the future

User Matrix

Mobile Application

Task	Buyer	Seller
Create account	✓	✓
Verify bank details	✓	✓
Change bank details	✓	✓
Initiate a transaction		✓
Determine who pays for transaction		✓
Accept/reject a transaction	✓	
Make payment via 3 rd party payment app	✓	
Make bank deposit	✓	
Receive payment	✓	✓
Accept condition of goods	✓	
Log a return	✓	
Log a dispute	✓	✓
Access support articles	✓	✓
Send support messages	✓	✓
Receive notifications	✓	✓
Verify identity	✓	✓

Administration Portal

Task	Admins with the Following Privileges			
	Support Messaging	Article Management	User Verification	Admin Account Management
Access support messages	✓			✓
Send support messages	✓			✓
Receive support messages	✓			✓
Resolve support tickets	✓			✓
Re-open resolved tickets	✓			✓
Access article management		✓		✓
CRUD support categories		✓		✓
Reorder support categories		✓		✓
CRUD support articles		✓		✓
Reorder support articles		✓		✓
Access user verification			✓	✓
Accept/reject user verifications			✓	✓
Access admin management				✓
Create new administrators				✓
Reset admin users' passwords				✓
Alter administrator privileges				✓

Designs & Prototyping

Full Designs & Basic Prototype

A basic prototype can be viewed and used to preview how the application will flow between screens. Click the button below to view full designs and to test the prototype.




View Full Designs & Test Prototype

Designs (Mobile App)

Partial screen designs can be viewed below, for all screens, please click the full design & prototyping button above



Sign Up/Sign In





Email Address

Password [Forgot Password?](#)

Sign In

OR


 **Continue with Google**

 **Continue with Apple**

Don't Have an Account Yet?

Sign Up

Sign Up



Get Started

What's Your First Name?

And Your Last?


Email?

Cell Phone Number?


ID Number?

Please Create a Password

...And Confirm It

Register 


Bank Account Confirmation



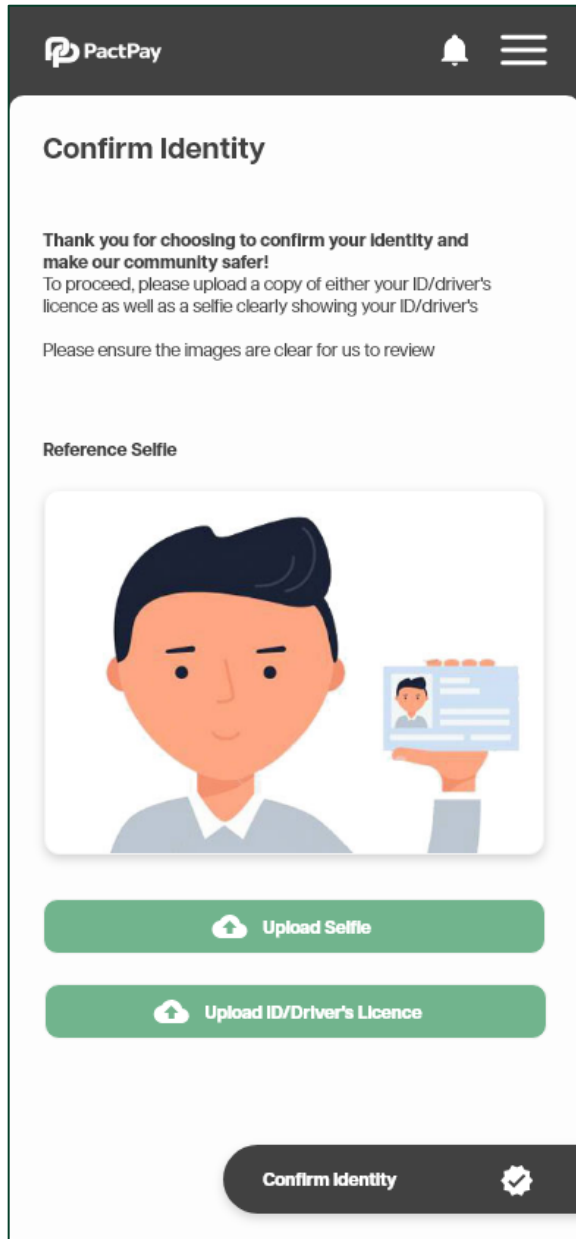
Bank Account Confirmation

Thank you for confirming you email, before we can finalise your account, we need to keep your bank account number on hand for future payments to you, please confirm your bank account details below.

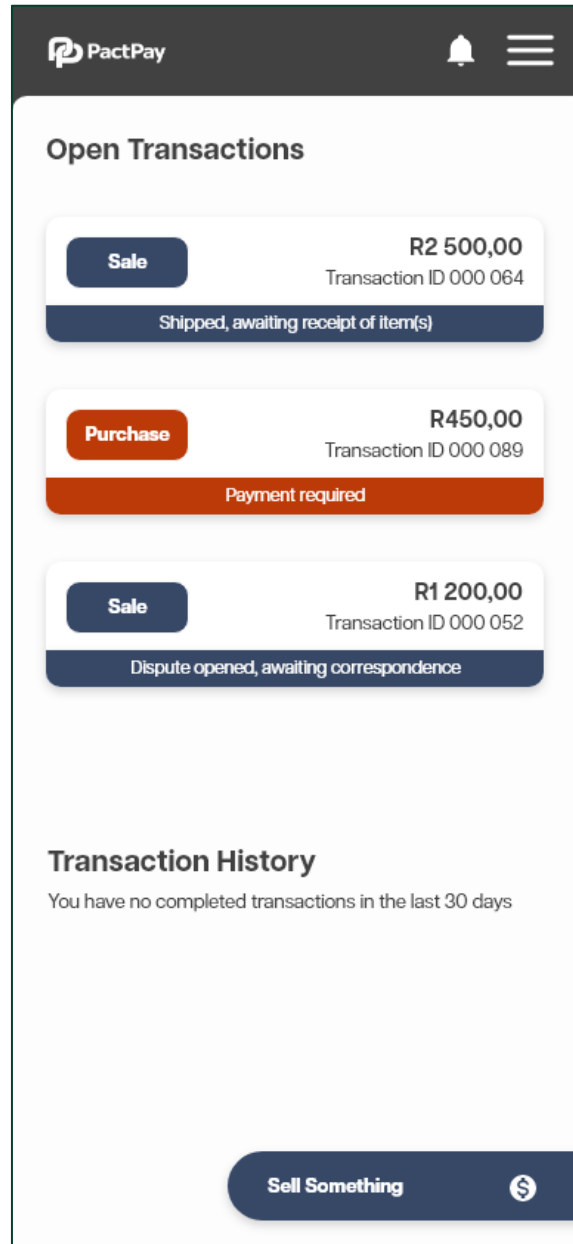
Bank Account Details

Confirm Account Details 

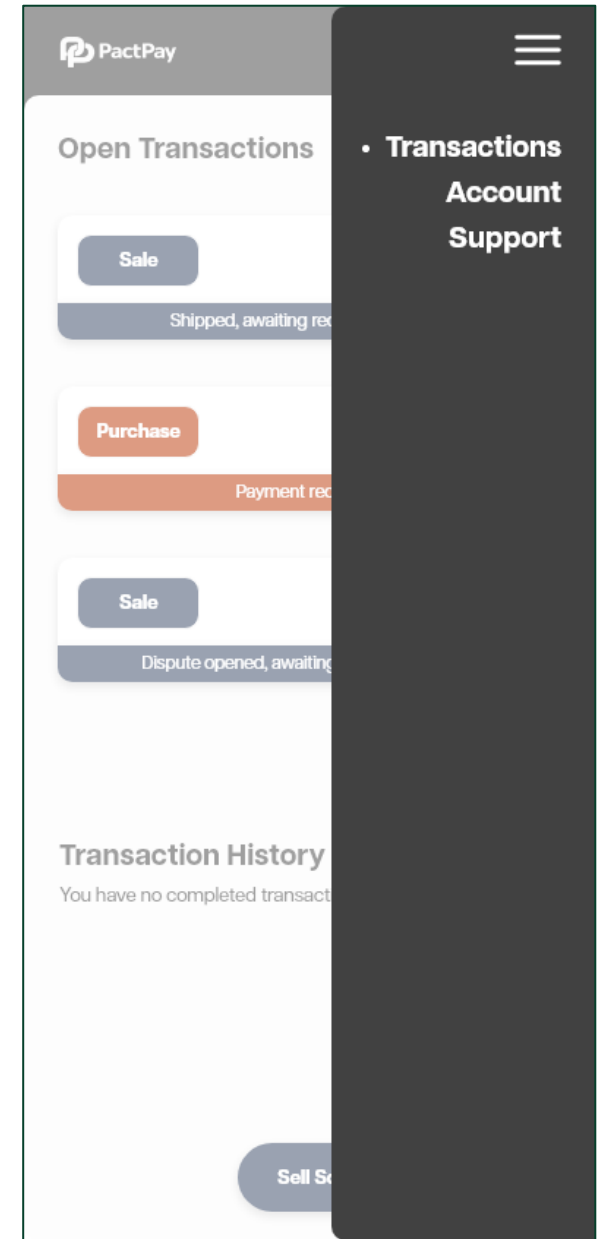
User Verification



Transaction List



Transaction List (Open Menu)



Return

PactPay

Return

Please Provide a Return Address

Line 1

Line 2

Building/Complex Name & Unit Number

Suburb

City

Province

Request Return

Cancel Return

Return to Transactions

New Transaction (Seller)

PactPay

New Transaction

Search for Buyer

Buyer-ID-123-4569

Enter Purchase Price

R2 500,00

Transaction Fee

This transaction will cost R80

Transaction Fee Payment

I Pay Buyer Pays 50/50 Split

Send Request to Buyer

New Transaction Request (Buyer)

PactPay

New Transaction Request - 000 093

User 912-319 would like to transact with you



A breakdown of the transaction appears below, the seller has agreed to pay the transaction fee

Item Purchase Price	R2 500,00
Transaction Fee	R80,00
Total Due	R2 500,00

Accept

Reject

Bank Deposit Payment (Buyer)

PactPay  

Bank Deposit Payment

Make your Deposit
Sign into your banking, create a beneficiary and make a deposit using the information below


BENEFICIARY NAME
PactPay PTY LTD

BANK
Standard Bank

ACCOUNT NUMBER
0326974152


BRANCH CODE
00000

ACCOUNT TYPE
Current/Cheque



REFERENCE
CXW67WF 

AMOUNT
R2 500,00

[I've Made the Deposit](#)




[Return to Payment Options](#) 


Support Articles

PactPay  


Support

Having Trouble?

- Depositing Money 
- Receiving Payment 
- Other 

[Back to Support](#) 


Support Messaging

PactPay  



Support

Other
Let us know what the issue is and we'll get back to you





[Send](#)

[Back to Support](#) 



Notifications

PactPay  

Notifications New | Seen



-  **Buyer 198-975 Made Payment** 23 Jul 17:56
Please Ship Item(s)
-  **Seller 146-983 Sent a Request** 22 Jul 13:49
[Accept/Decline](#)
-  **Buyer 129-293 Accepted Item(s)** 21 Jul 17:56
Payout Authorised
-  **Buyer 193-366 Declined Offer** 28 Jun 08:33
No Action Required

Account


Account

Account Details

NAME Teri Dactyl	USER ID 310-293
PHONE NUMBER 082 000 0000 	EMAIL teri@dactyl.com 
ID NUMBER 840603 4953 923	


Bank Details

1234567891

Investec Bank 

[Update Banking Details](#)


Verification Status

User has not been verified 

[Verify Identity](#)

Designs (Administration Portal)

Sign In




Welcome to the Administration Portal

Please enter your credentials below or register to continue

Sign In

Forgot your password? [Reset Password](#)



Support Messages

PactPay
Administration Portal

- Support Messages
- Support Articles
- User Verification
- Admin Account Management

Jarrold Venter

Support Requests

- Unresolved
13 Tickets
- Resolved
57 Tickets

Search messages

Teri Dactyl 32 min ago 1
I uploaded the pictures perfectly, please could you provide some

Mari Krissmass 23h ago 3
Thanks for the heads up, I'm still struggling to find the reference

Neil Down 15:32 20 Dec
All sorted, thanks for the help!

ND Neil Down
Ticket# 12345

Neil 10:47 19 Dec
Hi there, I recently made a deposit and have not received any notification of receipt, please could you know when I can expect this?

Jarrold 11:28 19 Dec
Hi Neil, thanks for getting in touch, please could you let me know what date and time you made the deposit and if you made a standard or immediate payment?

Neil 15:02 19 Dec
Tuesday 12:00. Payment was standard

Jarrold 16:41 19 Dec
Ok great, standard deposits take 2-3 work days to reflect so it should be up by Friday latest. If you still have not received a notification by then, please get in touch and we will gladly assist you further

Neil 15:32 20 Dec
All sorted, thanks for the help!

Message here...

B *I* 🔗 Mark Resolved

User Verification

PactPay
Administration Portal

- Support Messages
- Support Articles
- User Verification**
- Admin Account Management

Jarrood Venter

User Verification

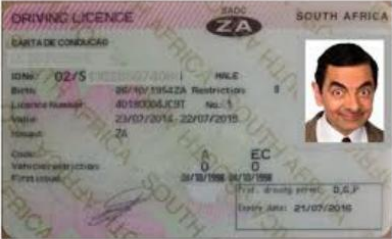
Teri Dactyl

Mari Krissmass


Neil Down

TD Teri Dactyl
[Accept](#) | [Reject](#)

Driver's License/Passport/ID



User Selfie



Admin Account Management

PactPay
Administration Portal

- Support Messages
- Support Articles
- User Verification
- Admin Account Management**

Jarrold Venter

Manage Admin Users

Name	Surname	Email Address	Support Messaging	Article Management	User Verification	Admin Account Management	Transaction Reports	Reset Password	Delete User
Teri	Dactyl	teri@dactyl.com	✓	✓	✓	✓	✓	Reset	🗑️
Mari	Krissmass	mari@krissmass.com	✓	○	○	○	○	Reset	🗑️
Niel	Down	niel@down.com	✓	○	✓	○	○	Reset	🗑️
Jarrold	Venter	jarrold@venter.com	✓	✓	✓	✓	✓	Reset	🗑️

[Add New User](#) +