



# MERCHANT ONBOARDING FLOW



Introduction.....	2
Merchant Onboarding Flow .....	3
Onboarding Flow via API: Basic Scenarios .....	4
Onboarding Flow via API: Approval .....	4
Onboarding Flow via API: Decline .....	5
Onboarding Flow via API: Error-Approved .....	6
Onboarding Flow via API: In Review-Decline.....	7
Onboarding Flow via API: Needs Correction-Approved.....	8

## Introduction

This document contains a series of diagrams that showcase the general flow of the merchant onboarding [via API](#) and some typical scenarios that may take place in this process.

Onboarding is a mechanism used to create and update merchant records within the gateway and on the processor's side concurrently in a single step. It is represented in the format of RESTful API and set of pages on the user interface. Upon submission to the processor, an onboarding application with the required merchant details obtains one of the following statuses depending on the processor's response:

**APPROVAL:** merchant obtains the account with the underlying processor and can start processing transactions within the gateway once the configuration process is completed.

**DECLINE:** merchant is not eligible to process transactions at the moment.

**IN REVIEW:** the application undergoes additional manual (automatic decision cannot be made).

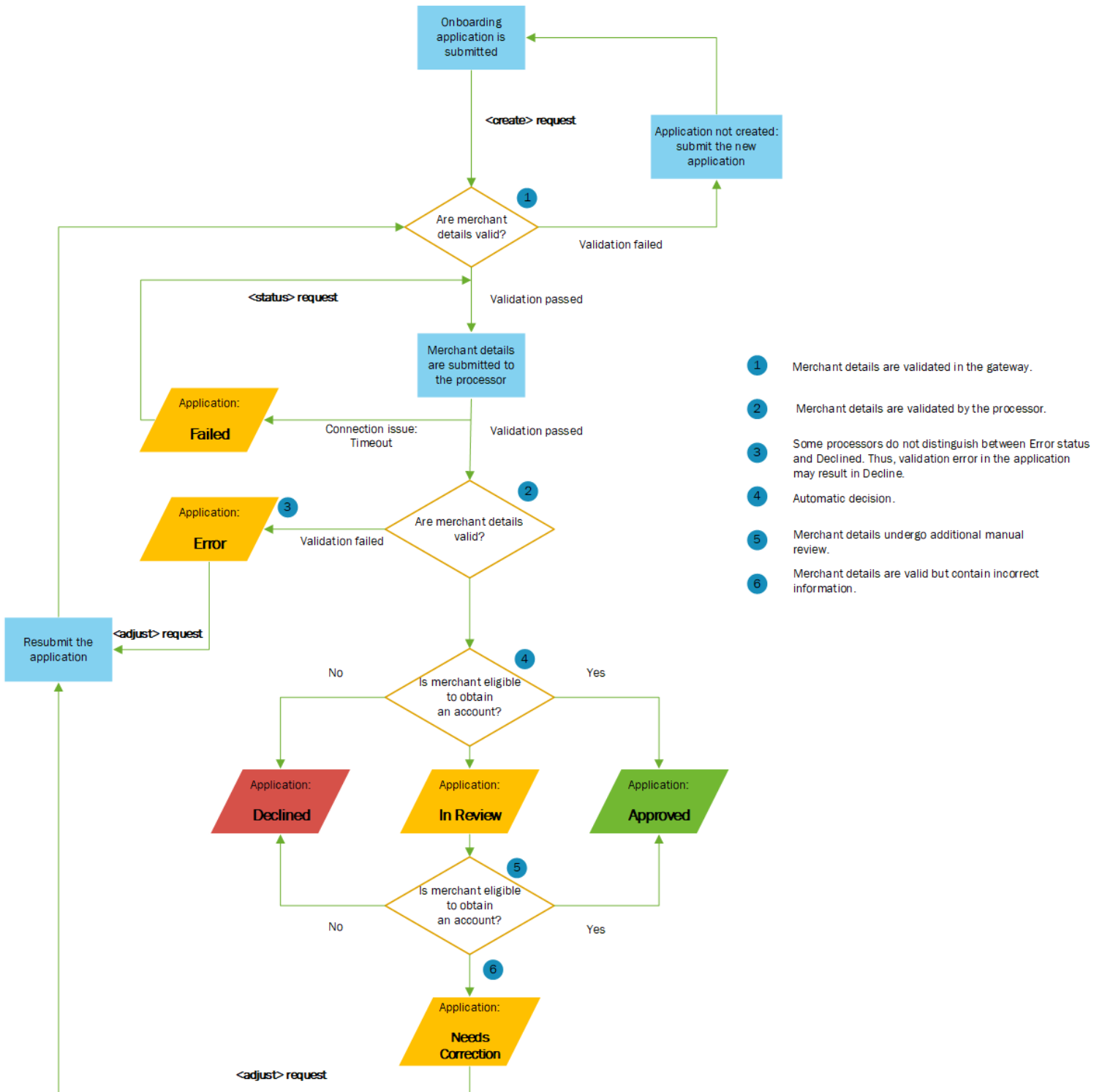
**ERROR:** validation error occurred on the processor's side; resubmission required.

**NEEDS CORRECTION:** merchant details provided in the application are valid but incorrect; resubmission required.

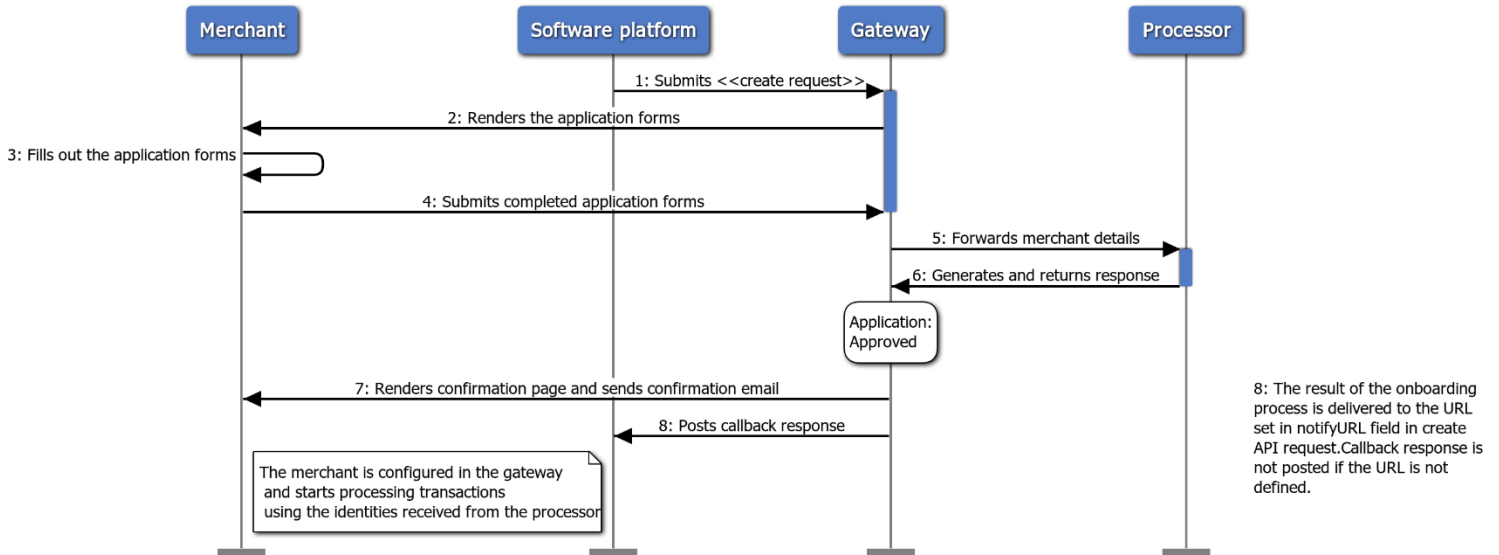
**FAILED:** validation or timeout error occurred on the gateway side

Please note that the range of the application statuses may vary depending on the selected processor. For example, some processors do not distinguish between DECLINE and ERROR statuses and return DECLINE in case of validation errors. Use this diagrams as a general guidance, but before going live clarify the specific behavior with the underlying processor that you will be onboarding merchants with.

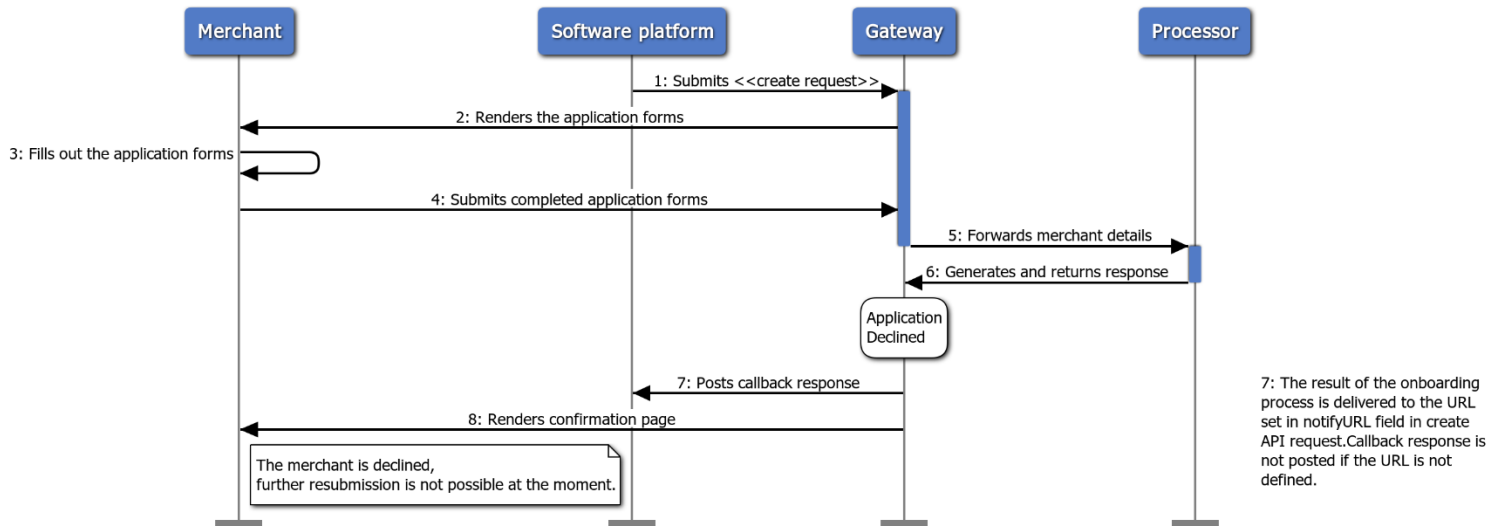
## Merchant Onboarding Flow



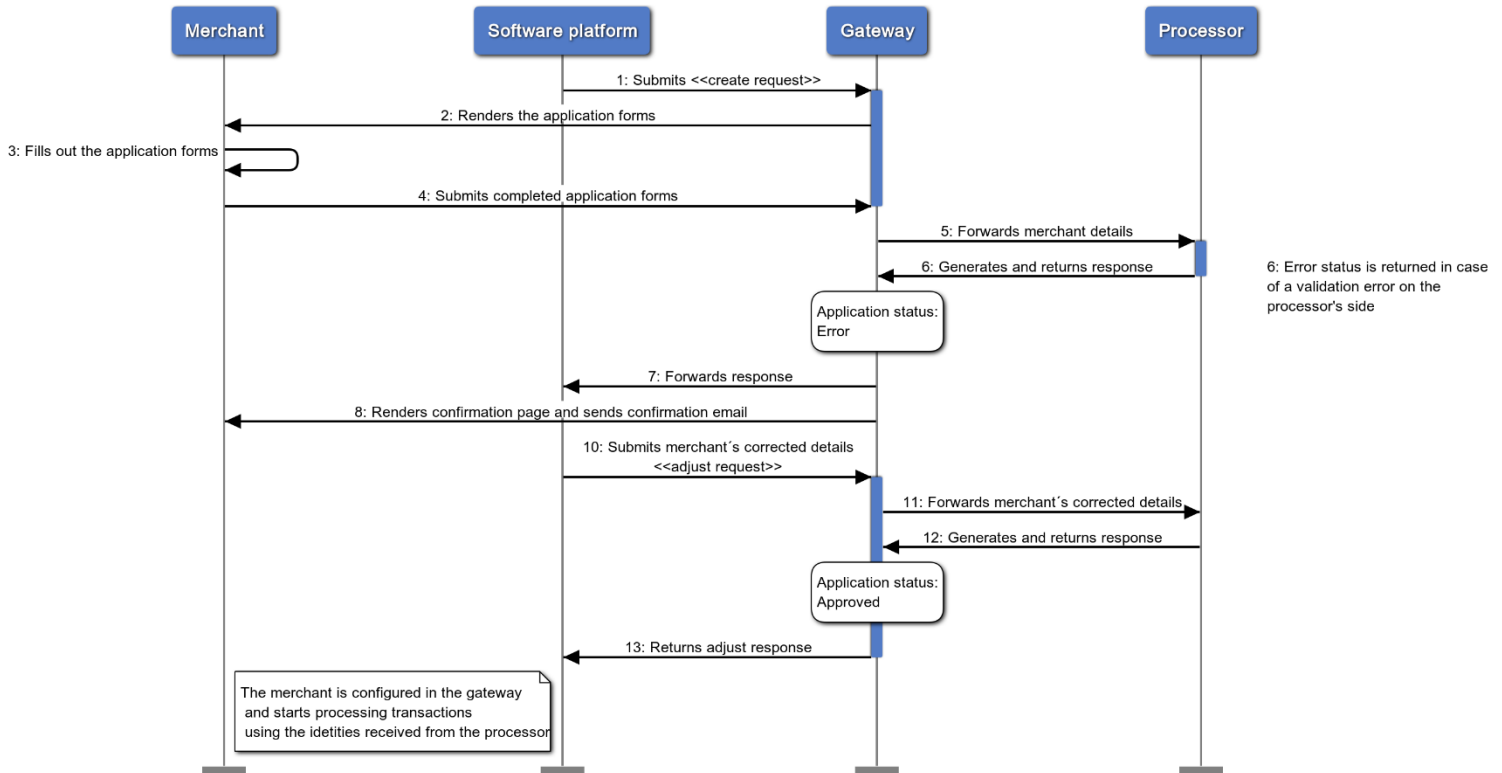
## Onboarding Flow via API: Approval



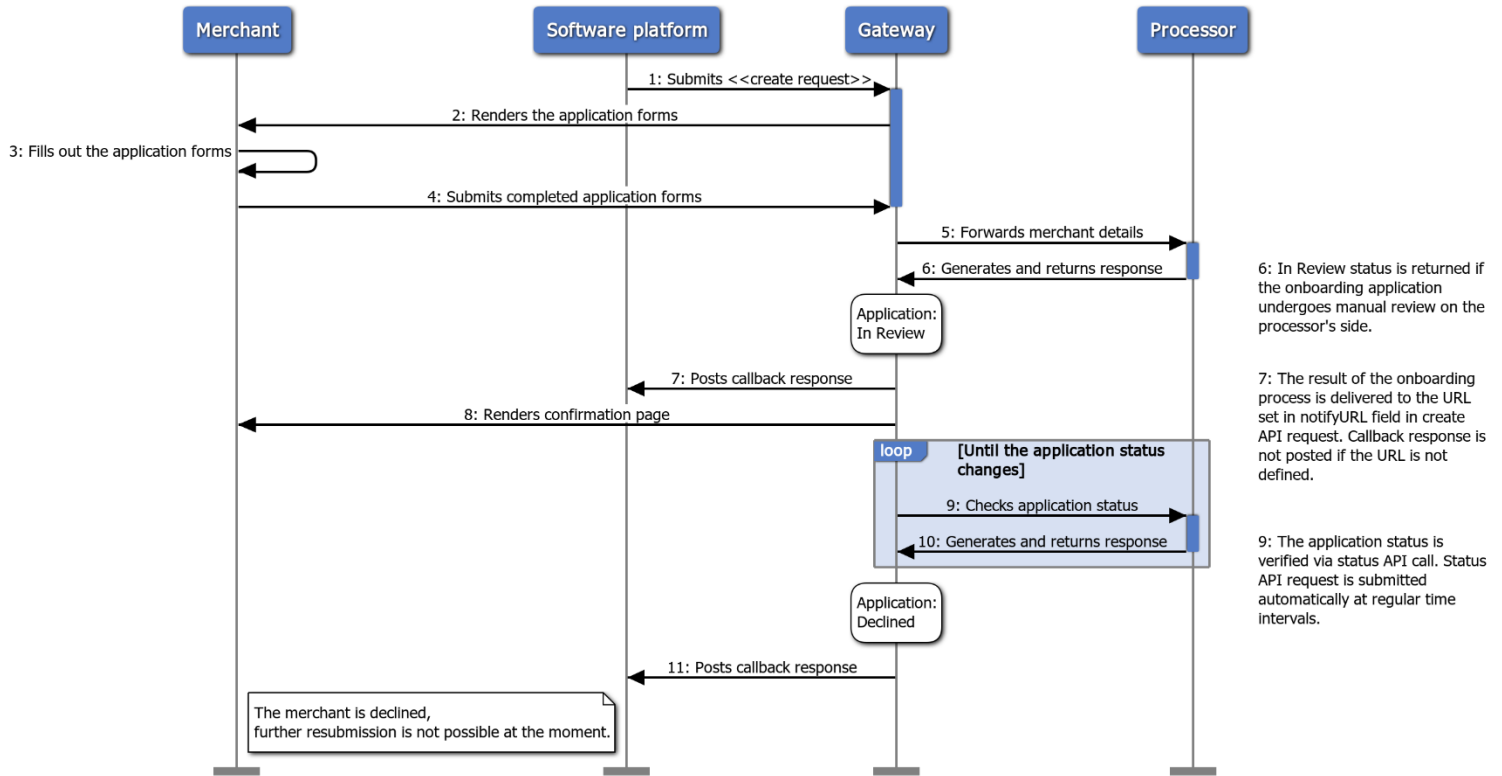
## Onboarding Flow via API: Decline



## Onboarding Flow via API: Error - Approved



## Onboarding Flow via API: In review - Decline





## Onboarding Flow via API: Needs Correction – Approval

