Introduction

📘 Razorpay Dashboard – Complete Explanation & User Guide

1. Introduction to Razorpay Dashboard

The Razorpay Dashboard is the control panel where merchants can manage and monitor all payment-related activities.
From here, you can:

- Track payments and refunds
- View settlements and bank transfers
- Manage customers and subscriptions
- Configure payment methods and API keys
- Download reports and reconcile accounts

Login URL: https://bankingprograms.razorpay.com/signin

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2. Dashboard Home (Overview)

After logging in, the home screen shows a quick summary:

- **Total Payments Received** – Today / This week / This month
- **Success & Failure Rate** – Helps track payment performance
- **Recent Transactions** – Latest successful and failed payments
- **Settlement Status** – Pending and completed settlements

This page gives a quick health check of your payment system.

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3. Payments Section

Path: **Payments** → **Transactions**

Here you can see all customer payments.

Each transaction shows:

- Payment ID
- Order ID
- Customer Name / Email
- Amount

- Payment Method (UPI, Card, NetBanking, Wallet, etc.)
- Status (Captured, Failed, Refunded, Authorized)
- Date & Time

Key Actions:

- Click any payment to view full details
- Filter by date, status, payment method
- Export transactions as CSV for reports

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4. Orders Section

Path: **Payments → Orders**

Orders are created from your website before payment.

Details shown:

- Order ID
- Amount
- Status (Created, Paid, Failed)
- Linked Payment ID

Used mainly for:

- Tracking order-based payments
- Debugging payment issues from website integrations

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5. Settlements & Payouts

Path: **Settlements / Banking**

This section shows how money moves from Razorpay to your bank.

Settlements:

- Total amount settled
- Settlement date
- Bank reference number
- Breakdown of:
    - Gross amount
    - Fees & taxes

    - Net amount credited

Payouts:

Used for transferring money to vendors, partners, or employees directly from Razorpay.

You can:

- View payout status (Processed, Pending, Failed)
- Download settlement reports

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6. Refunds

Refunds appear inside individual payment details.

You can:

- Issue full or partial refunds
- Track refund status (Pending / Processed / Failed)
- See refund amount and date

Refunds are automatically adjusted in future settlements.

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7. Customers Section

Path: **Customers**

This stores customer profiles automatically created when payments are made.

Contains:

- Customer name
- Email and phone number
- Saved cards / UPI IDs (if enabled)
- Linked payments and subscriptions

Useful for:

- Subscription billing
- Repeat payments
- Customer history tracking

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8. Subscriptions (If Enabled)

Path: **Subscriptions**

Used for recurring payments like:

- Monthly plans
- Memberships
- EMI-based billing

You can:

- Create plans
- View active, paused, and cancelled subscriptions
- Track upcoming and completed charges

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9. Reports & Analytics

Path: **Reports**

Available reports:

- Payments Report
- Settlements Report
- Refunds Report
- Tax & GST Reports

You can:

- Filter by date range
- Download CSV / Excel files
- Use reports for accounting and reconciliation

Analytics shows:

- Payment success rate
- Popular payment methods
- Daily / weekly transaction trends

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10. Account & Settings

Path: **Settings**

Important configuration area:

Profile & Business Settings

- Business name and address
- Contact details
- Bank account for settlements

API Keys & Webhooks

- Generate **Key ID** and **Key Secret** for website integration
- Configure **Webhooks** for order and payment status updates

Payment Methods

Enable / disable:

- UPI
- Credit / Debit Cards
- Net Banking
- Wallets
- EMI

Team & Access Control

- Add team members
- Assign roles like Admin, Finance, Developer

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11. Disputes & Chargebacks

Path: **Disputes**

Shows:

- Chargeback cases
- Customer complaints
- Dispute status (Open, Under Review, Won, Lost)

You can:

- Upload evidence
- Track deadlines
- Monitor dispute resolution

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12. Test Mode vs Live Mode

Razorpay provides two modes:

- **Test Mode** – For development and testing payments (no real money)
- **Live Mode** – Real transactions with customers

Always switch to **Live Mode** only after full testing is completed.

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13. Security & Best Practices

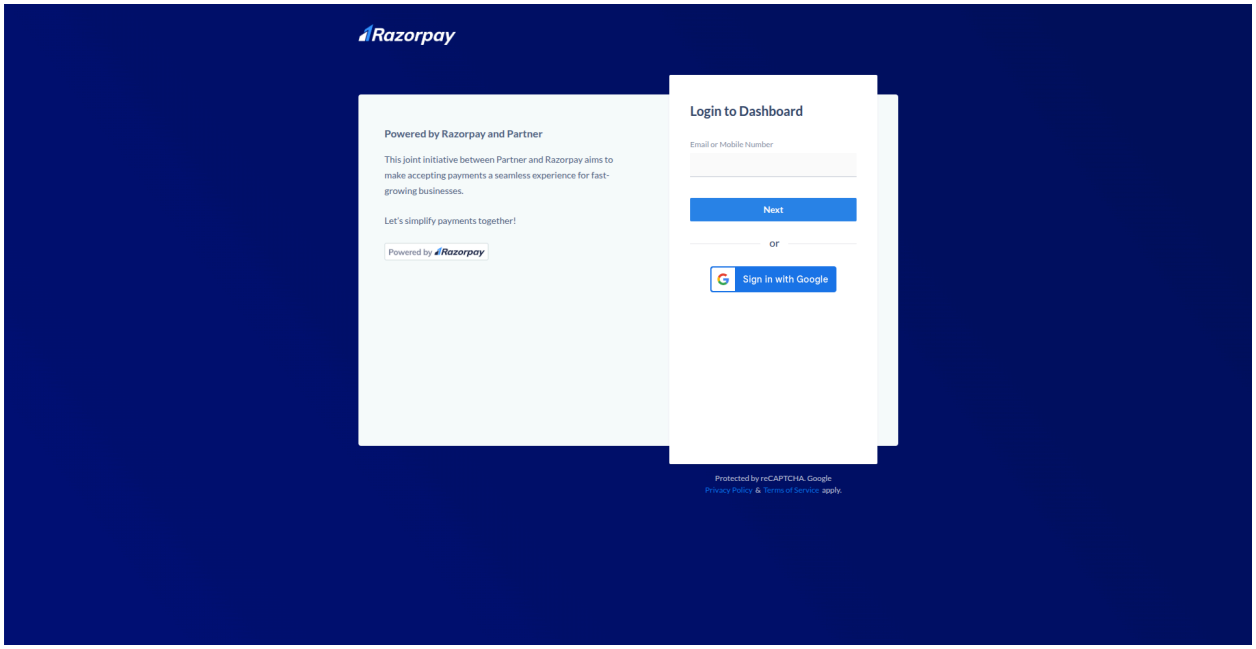
- Never share API Secret Keys
- Enable two-factor authentication (2FA)
- Regularly download and reconcile settlement reports
- Monitor failed payments and disputes

Login

🔐 Login to Razorpay Dashboard

To access the Razorpay Dashboard, open the following URL in your browser:

Login URL: https://bankingprograms.razorpay.com/signin



Login Methods

You can log in using either of the following methods:

1. Login with Phone Number (OTP Based)

- Enter your registered **mobile number**
- Click on **Send OTP**
- Enter the OTP received on your phone
- You will be logged into the Razorpay dashboard

This method is quick and recommended for faster access.

2. Login with Email & Password

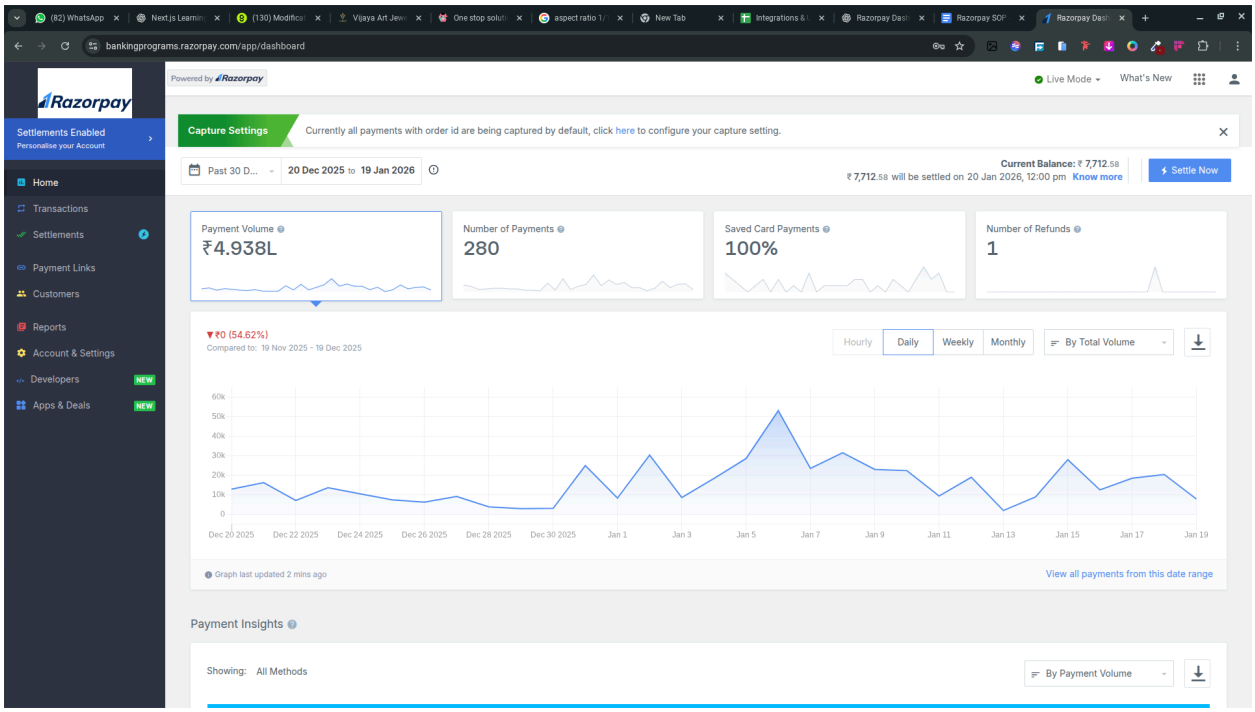
- Enter your registered **email address**
- Enter your **password**
- Click on **Sign In** to access your account

This method is useful if OTP login is not available or preferred.

Home

🏠 Home Dashboard (Overview Screen)

The Home Dashboard is the main landing page after logging into Razorpay.
It provides a quick summary of your account status, recent payment performance, and settlement information.



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1. Top Notification Bar – Capture Settings

At the top, a notification shows the current **Capture Settings**:

- It indicates whether payments are being **auto-captured** after successful authorization.
- A link is provided to configure or change capture behavior.

This helps control when payments are captured from customers.

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2. Date Range Filter

You can select a date range (for example: *Past 30 Days*).

This filter updates:

- Payment volume
- Number of transactions
- Graph data
- Performance statistics

Used to analyze payments for a specific period.

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3. Current Balance & Settlement Info (Top Right)

This section shows:

- **Current Balance** – Amount available in Razorpay account (example: ₹7,712.58)
- **Next Settlement Date & Time** – When the amount will be transferred to your bank
- **Settle Now Button** – Manually trigger settlement if enabled

This helps track pending money and upcoming bank credits.

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4. Key Summary Cards (Performance Metrics)

These four cards show important payment statistics:

a) Payment Volume

- Total amount collected in the selected date range
- Example: ₹4.93 Lakhs
- Shows increase or decrease compared to the previous period

Used to track total business revenue.

b) Number of Payments

- Total number of successful payments received
- Example: 280 payments

Helps monitor transaction count and activity level.

c) Saved Card Payments

- Percentage of payments made using saved cards
- Example: 100%

Indicates repeat customer usage and convenience features.

d) Number of Refunds

- Total refunds issued in the selected period
- Example: 1 refund

Helps monitor refund frequency and customer issues.

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5. Payment Trend Graph

This graph shows **daily / weekly / monthly payment trends**.

Features:

- X-axis: Dates
- Y-axis: Payment amount
- Line graph showing collection pattern

Options available:

- View by **Hourly / Daily / Weekly / Monthly**
- Filter by **Total Volume** or payment type

- Download graph data

Used to:

- Identify peak sales days
- Monitor drops or spikes in revenue
- Analyze business growth trends

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6. Payment Insights Section

The **Payment Insights** section provides a visual breakdown of payments by method for the selected date range.

Key Features:

- Displays total payment volume grouped by **payment methods** (UPI, Cards, Net Banking, Wallets, etc.).
- Each colored bar represents a different payment method.
- Example shown:
    - **UPI – ₹3.98 Lakhs (80.75%)** → Major share of transactions
    - **Cards – ₹85.85K** → Smaller portion

Filters & Controls:

- **Showing: All Methods** – You can filter by specific payment methods.
- **View Type** – Option to view by:
    - Payment Volume
    - Number of Payments
- **Download Icon** – Export insight data for reporting and analysis.

Usage:

This section helps merchants to:

- Identify the most popular payment method
- Optimize checkout experience
- Monitor customer payment preferences
- Decide which payment modes to promote or prioritize

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7. Recent Activity Section

The **Recent Activity** panel shows the latest transactions in real time.

It has three tabs:

1. Payments Tab (Default)

Displays recent payment attempts with details:

- **Amount** – Transaction amount
- **Payment ID** – Unique Razorpay payment reference (clickable)
- **Time** – When the transaction occurred
- **Status**:
    - 🟢 **Captured** – Payment successful and money captured
    - 🔴 **Failed** – Payment attempt failed

This is useful for:

- Quickly checking recent customer payments
- Verifying successful orders
- Investigating failed transactions

At the bottom, **“View all Payments”** opens the full Transactions page.

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8. Left Sidebar Navigation

Main menu options available:

- **Home** – Overview dashboard
- **Transactions** – View all payments
- **Settlements** – Track bank transfers
- **Payment Links** – Create payment links
- **Customers** – Customer profiles
- **Reports** – Download transaction and settlement reports
- **Account & Settings** – Business, bank, API and configuration
- **Developers** – API keys, webhooks, integration tools
- **Apps & Deals** – Razorpay add-ons and partner apps

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9. Live Mode Indicator (Top Right)

Shows the account is in **Live Mode**, meaning:

- Real customer payments are being processed
- Actual money is being settled to the bank

Test Mode can be used during development and testing.

Transactions

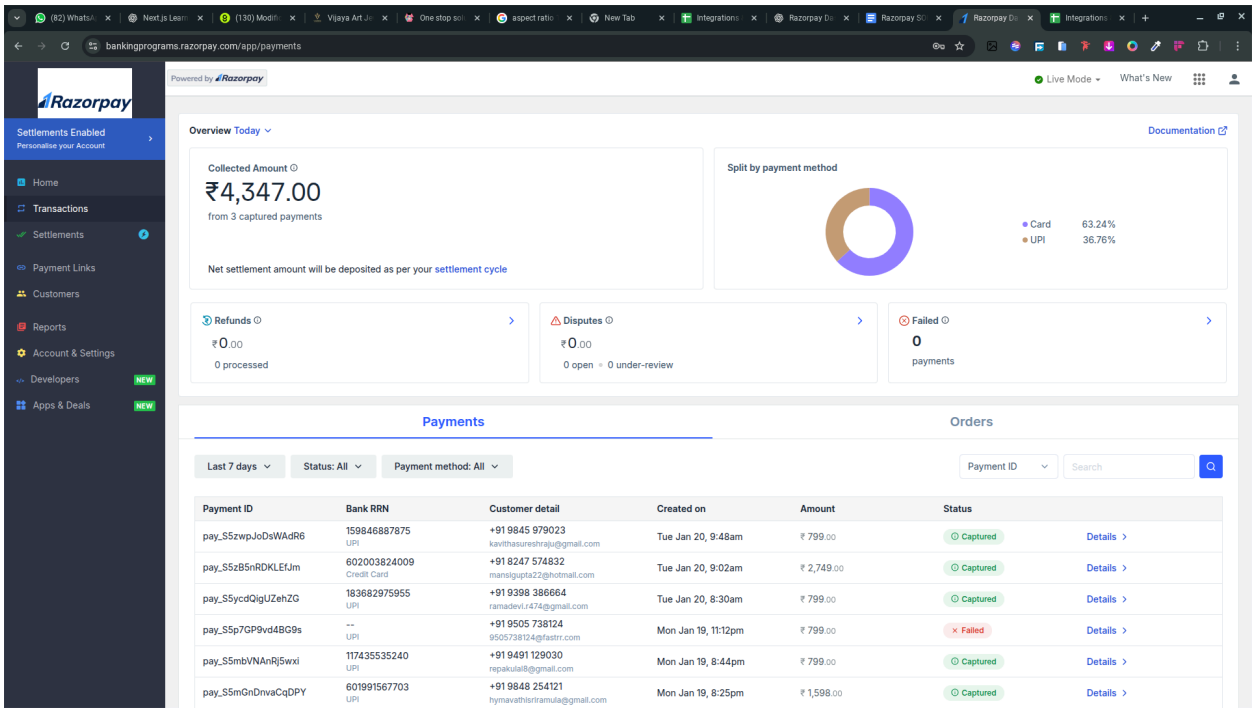
Transactions Section (Payments & Orders)

The **Transactions** section allows merchants to view, track, and manage all customer payment activities.
It consists of two main tabs:

- **Payments** – Individual payment attempts made by customers
- **Orders** – Orders created before payment is initiated

🔹 Payments Tab

This tab shows all payment transactions processed through Razorpay.



1. Overview Panel (Top Summary)

At the top, an overview summary is displayed for the selected period (for example: *Today*).

It shows:

a) Collected Amount

- Total amount successfully collected
- Example: ₹4,347.00 from 3 captured payments
- Indicates only **successful (captured)** transactions

b) Split by Payment Method

A donut chart showing payment distribution by method:

- Cards – Percentage of card payments
- UPI – Percentage of UPI payments

Helps analyze customer payment preferences.

c) Refunds

- Total refund amount processed
- Number of refunds issued

d) Disputes

- Open disputes
- Under-review chargebacks

Used to monitor payment risk and customer complaints.

e) Failed Payments

- Number of failed payment attempts
- Helps track checkout issues or payment failures.

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2. Filters & Search Options

Above the payment list, multiple filters are available:

- **Date Range** – Today, Last 7 days, Last 30 days, Last 90 days, Jan 2026 - till date, This financial year, Custom
- **Status Filter** – All, Created, Authenticated, Authorized, Captured, Refunded, Failed
- **Payment Method Filter** – All, Card, ACH, Wallet, Cash on Delivery, Bank Transfer, UPI, EMI, Offline, eMANDATE, Netbanking, International Bank Transfer, Pay Later, CRED pay, AePS, FPX, Route transfer, Cardless EMI, eNach, Paynow, Gift Cards
- **Search** – Directly search using Razorpay Payment ID,Email, Mobile number, Order ID, Notes

These filters help quickly find specific transactions.

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3. Payments List (Transaction Table)

Each row represents one payment transaction with the following details:

Columns Explained:

- **Payment ID** – Unique Razorpay payment reference (clickable for full details)
- **Bank RRN** – Bank reference / retrieval number for tracking with the bank
- **Customer Detail** – Customer phone number and email ID
- **Created On** – Date and time when payment was initiated
- **Amount** – Transaction amount
- **Status**:
    - Created - Payment or order has been created but the customer has not yet completed authentication or payment
    - Authenticated - Payment is verified by the bank but not yet authorized or captured
    - Authorized - Money is not yet transferred to the merchant
    - Captured - Payment is successful and completed

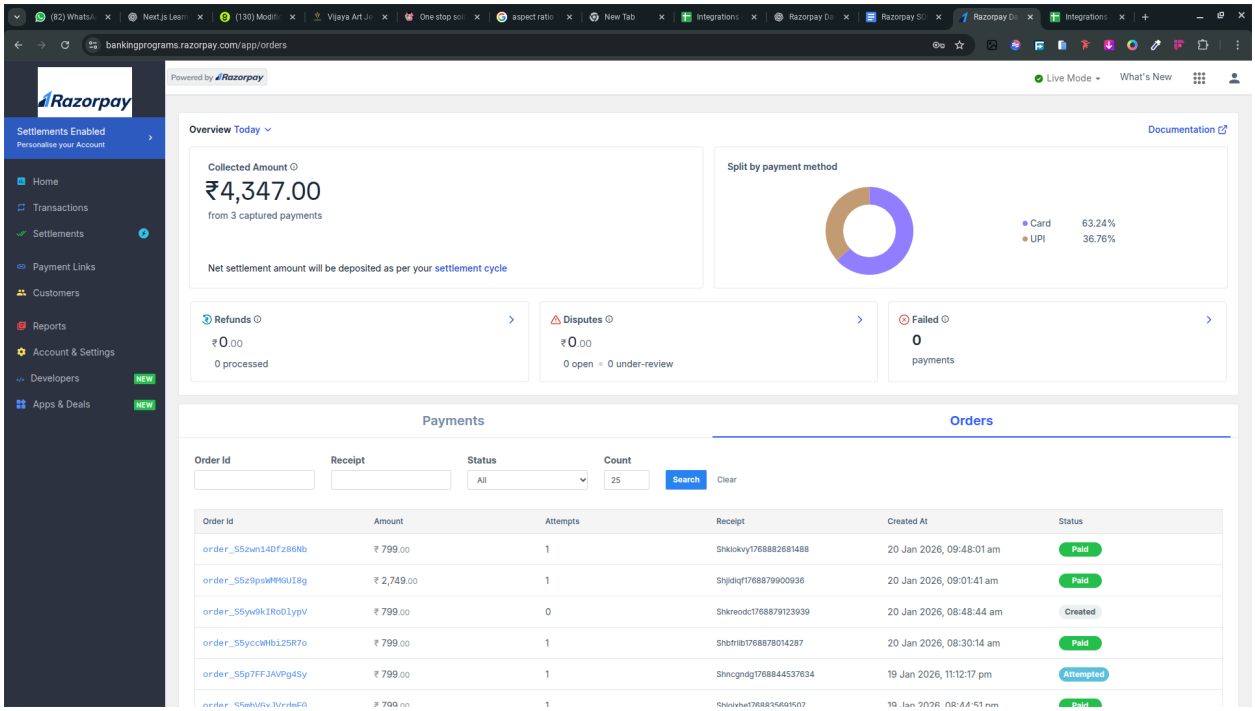
    - Refunded - Payment has been partially or fully refunded to the customer
    - Failed - Payment attempt **failed** due to Insufficient balance, Network / bank errors, Authentication failure, Customer cancellation

- **Details** – Opens the full transaction page with:
    - Payment timeline
    - Gateway response
    - Refund option
    - Notes and metadata

Click here to view payment detail page in detailed

🔹 Orders Tab

The **Orders** tab shows orders created from your website before payment is made.
This is mainly used in **API-based integrations** like WooCommerce, Shopify, or custom checkout flows.



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1. Order Filters

At the top, you can filter orders by:

- **Order ID** – Razorpay order reference
- **Receipt** – Your internal receipt or order number
- **Status** – All, Created, Attempted, Paid
- **Count** – Number of records to display

Used to quickly search and track a particular order.

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2. Orders List (Order Table)

Each row represents one order with the following fields:

Columns Explained:

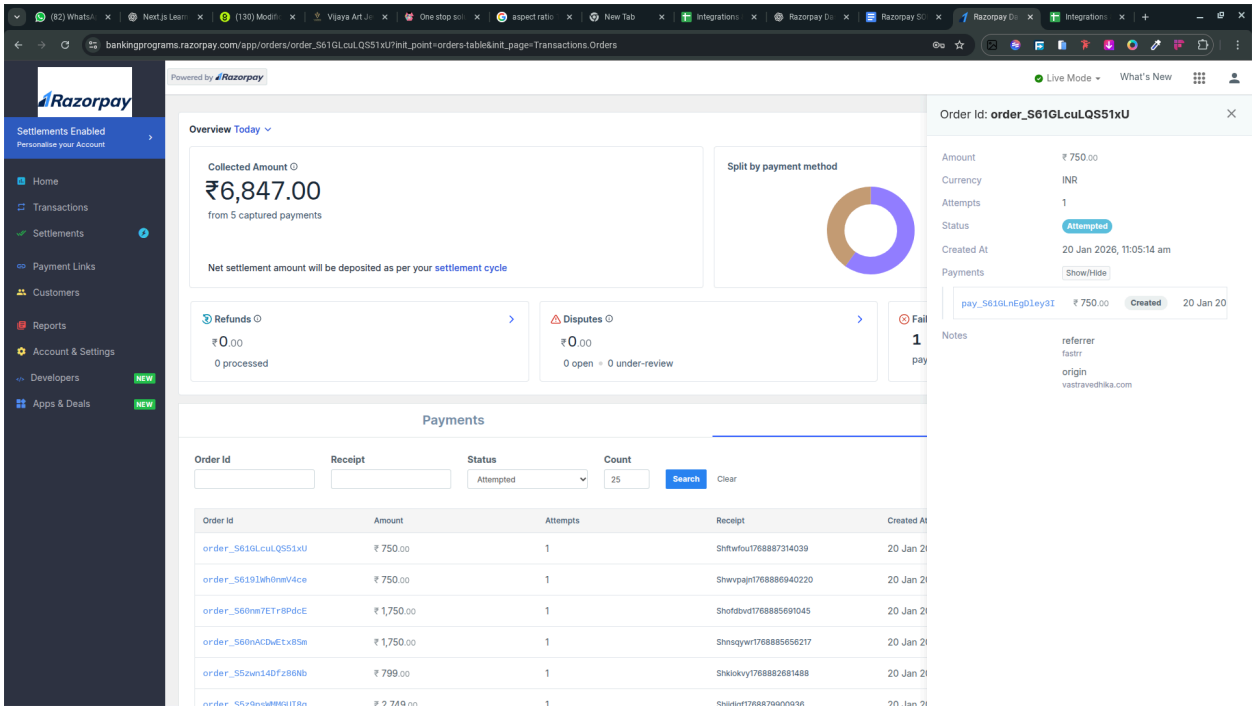
- **Order ID** – Unique Razorpay order identifier
- **Amount** – Order amount
- **Attempts** – Number of payment attempts made for this order
- **Receipt** – Merchant's internal receipt or order reference
- **Created At** – Date and time when the order was created
- **Status**:
    - **Paid** – Order successfully paid
    - **Created** – Order created but payment not yet completed
    - **Attempted** – Payment attempted but not completed

Clicking an order opens detailed information including:

- Linked payment IDs
- Attempt history
- Order metadata
- Payment status

🔹 Order Summary Panel (Right Side)

When an order is selected, a side panel opens with detailed order-level information.



Order Information

- **Order ID** – Unique Razorpay Order reference (example: `order_S61GLcuLQS51xU`)
- **Amount** – Total order amount created
- **Currency** – Currency used for the order (INR, USD, etc.)
- **Attempts** – Number of payment attempts made for this order
- **Status** – Current order status such as:
    - Created
    - Attempted
    - Paid
    - Failed
- **Created At** – Date and time when the order was created

Linked Payments Section

Shows all payments attempted or completed against this order.

For each payment:

- **Payment ID** – Clickable Razorpay payment reference
- **Amount** – Payment amount
- **Payment Status** – Status such as Created, Authorized, Captured, Failed
- **Date & Time** – When the payment was created

This helps track multiple attempts for the same order.

Notes Section

Displays custom metadata passed while creating the order, such as:

- **Referrer** – Source system or integration (example: `fastrr`)
- **Origin** – Website or application domain (example: `yoursite.com`)

These notes are useful for internal tracking, reconciliation, and debugging.

🔹 Payments Table (Bottom Section)

This table lists all orders and their payment activity.

Available Columns

- **Order ID** – Razorpay Order reference
- **Amount** – Order amount
- **Attempts** – Number of attempts made for the order

- **Receipt** – Merchant receipt or internal reference number
- **Created At** – Order creation date and time

🔄 Difference Between Payments & Orders

Payments	Orders
Individual payment attempts	Order created before payment
Shows success / failure per transaction	Shows order-level payment flow
Used for refunds & reconciliation	Used for tracking checkout flow
Final payment status	Pre-payment tracking

🛠️ Common Use Cases

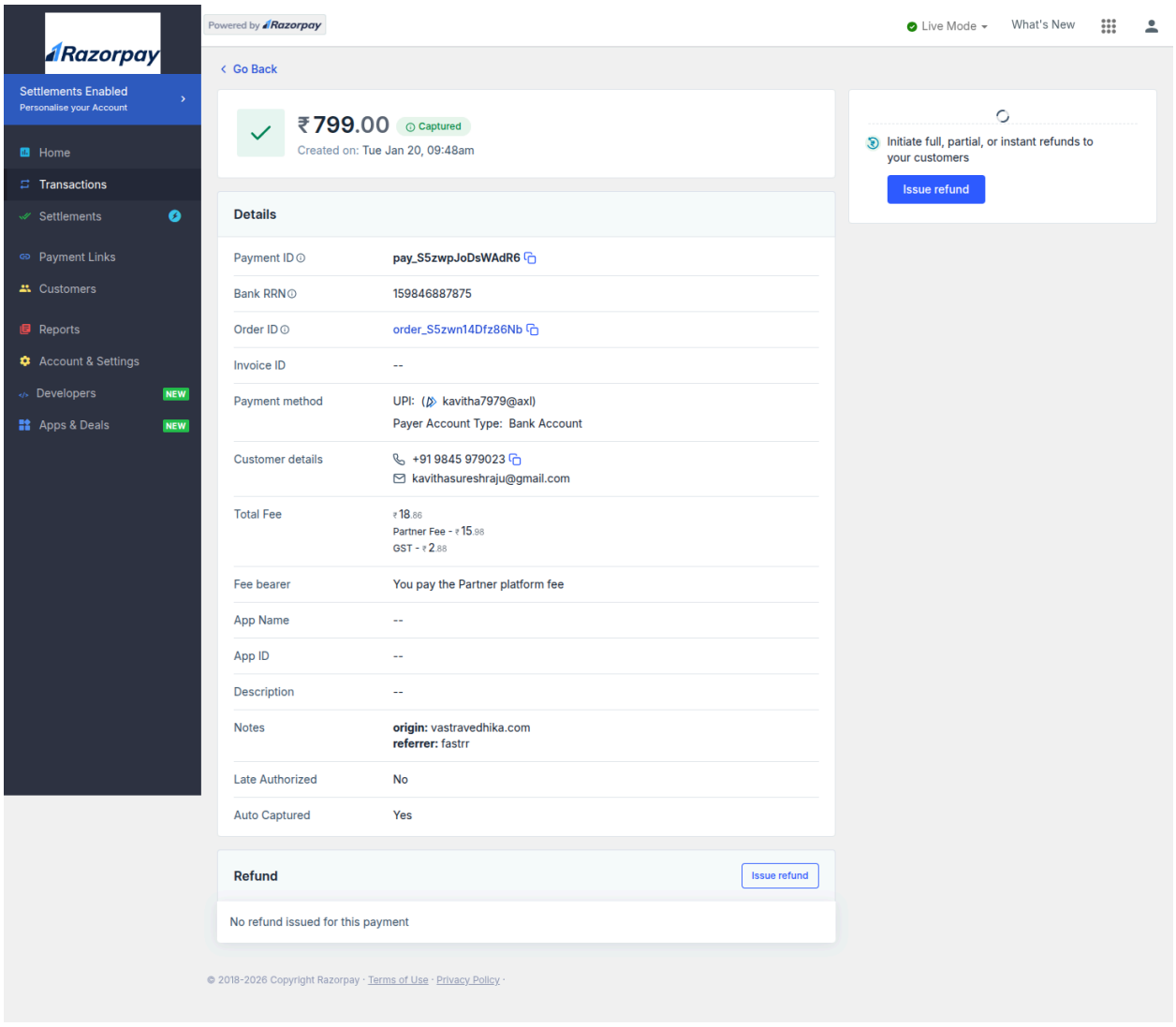
The Transactions section is used to:

- Verify successful customer payments
- Track failed and pending transactions
- Issue refunds from payment details
- Reconcile payments with orders
- Investigate disputes and chargebacks
- Support customer payment queries

Payment Details & Refund

Payment Detail Page

The **Payment Detail Page** displays complete information about an individual transaction. This page helps merchants verify payment status, track customer details, understand charges, and initiate refunds.



🔹 Header Section

At the top of the page, the following information is shown:

- **Payment Amount** – Displays the total amount paid by the customer (example: ₹799.00).

- **Payment Status** – Shows the current state of the transaction such as:
    - Created
    - Authenticated
    - Authorized
    - Captured (successful payment)
    - Refunded
    - Failed
- **Created On** – Date and time when the payment was initiated.

🔹 Refund Action Panel

On the right side, the dashboard provides the option to:

- **Issue Refund** – Used to initiate:
    - Full refund
    - Partial refund
    - Instant refund (if supported by the payment method)

This allows merchants to return money to customers directly from the dashboard.

🧾 Payment Details Section

This section contains all technical and customer-related information for the selected payment.

🔸 Identification Details

- **Payment ID** – Unique Razorpay payment reference ID for tracking the transaction.
- **Bank RRN** – Bank Reference Retrieval Number used for reconciliation with bank statements.
- **Order ID** – Razorpay Order ID linked with this payment (used mainly in API integrations).
- **Invoice ID** – Displays invoice reference if an invoice was generated.

🔸 Payment Method Information

- **Payment Method** – Displays how the customer paid (UPI, Card, Netbanking, Wallet, etc.).
- **Payer Account Type** – Shows the source account type (Bank Account, Wallet, Card, etc.).

🔸 Customer Details

Shows customer contact information used during the transaction:

- **Mobile Number**
- **Email Address**

This helps in customer verification and support handling.

🔸 Fee & Charges Breakdown

- **Total Fee** – Total charges deducted by Razorpay.
- **Partner Fee** – Platform or partner service fee.
- **GST** – Tax applied on Razorpay charges.

- **Fee Bearer** – Indicates who pays the transaction fee (merchant or customer).

🔸 Application & Metadata

- **App Name / App ID** – Shows the application used to create the payment (if applicable).
- **Description** – Optional description passed during payment creation.
- **Notes** – Custom key-value information added during payment creation, such as:
    - Website origin
    - Internal order reference
    - Referrer system

🔸 Authorization Information

- **Late Authorized** – Indicates whether the payment was authorized after the standard time window.
- **Auto Captured** – Shows whether the payment was captured automatically or manually.

🔁 Refund Section

At the bottom of the page:

- Displays current refund status
- Shows if any refunds have already been issued
- Provides the **Issue Refund** button for initiating new refunds

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🎯 Purpose of the Payment Detail Page

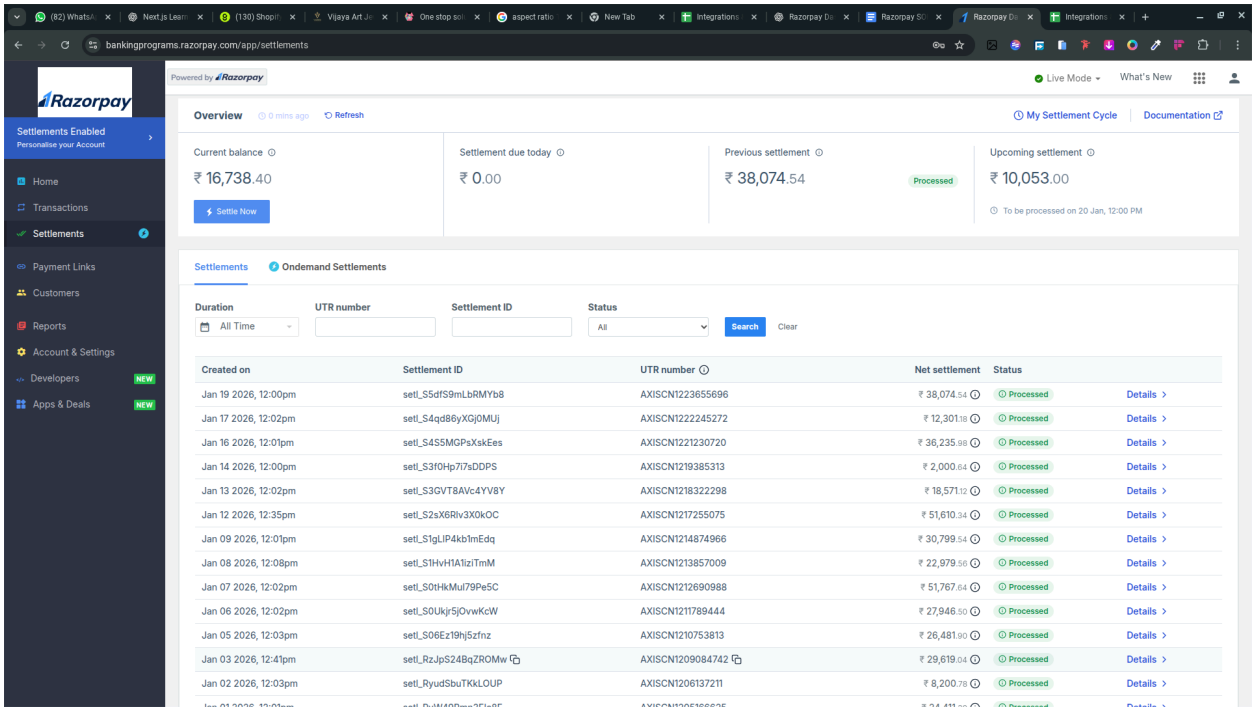
This page is mainly used to:

- Verify successful or failed transactions
- Track customer and payment references
- Reconcile payments with bank settlements
- Initiate and manage refunds
- Debug API or checkout related issues

Settlements

Settlements Section

The **Settlements Page** in the Razorpay Dashboard displays all settlement transactions where collected payments are transferred from Razorpay to the merchant's registered bank account. This page helps merchants track balances, settlement cycles, payout status, and bank transfer references.



🔹 Overview Section (Top Panel)

The top summary bar provides a quick snapshot of the merchant's settlement status.

Current Balance

- Displays the **available balance** currently held by Razorpay and eligible for settlement.
- This amount includes captured payments minus refunds, chargebacks, and fees.

Settle Now

- Allows merchants to manually initiate an **on-demand settlement** instead of waiting for the automatic settlement cycle.

Settlement Due Today

- Shows the amount scheduled to be settled **today** as per the configured settlement cycle.
- If non-zero, this amount will be transferred to the merchant's bank account automatically.

Previous Settlement

- Displays the **last processed settlement amount**.
- Status indicates whether the settlement has been successfully processed.

Upcoming Settlement

- Shows the amount scheduled for the **next settlement batch**.
- Also displays the expected processing date and time.

🔹 Settlement Cycle & Documentation Links

- **My Settlement Cycle** – Opens the configured settlement frequency (daily, T+1, T+2, etc.).
- **Documentation** – Opens Razorpay settlement-related help documentation.

🔹 Settlements & On-demand Settlements Tabs

Settlements Tab

Displays all **automatic settlements** processed as per the regular settlement cycle.

On-demand Settlements Tab

Displays settlements initiated manually using the **Settle Now** option.

🔹 Search & Filter Section

Merchants can filter settlements using:

- **Duration** – Select time range (All Time, custom range, etc.)
- **UTR Number** – Search using the bank transfer reference number
- **Settlement ID** – Search using Razorpay settlement reference
- **Status** – Filter by settlement status (All, Created, Processed, Failed, Initiated)

Buttons:

- **Search** – Apply filters
- **Clear** – Reset filters

🔹 Settlements Table

The settlements table lists all payout records with detailed bank transfer information.

Columns Explained

- **Created On** – Date and time when the settlement was initiated
- **Settlement ID** – Unique Razorpay settlement reference ID
- **UTR Number** – Bank transaction reference number for tracking in bank statements
- **Net Settlement** – Final amount credited to the merchant's bank account after deductions
- **Status** – Settlement processing status (Processed, Failed, Reversed, Pending)
- **Details** – Opens the detailed settlement breakdown page

🔹 Settlement Status

Common settlement statuses include:

- **Processed** – Amount successfully credited to the bank account
- **Pending** – Settlement initiated but not yet credited
- **Failed** – Settlement failed due to bank or account issues
- **Reversed** – Amount reversed back to Razorpay balance

🔹 Purpose of the Settlements Page

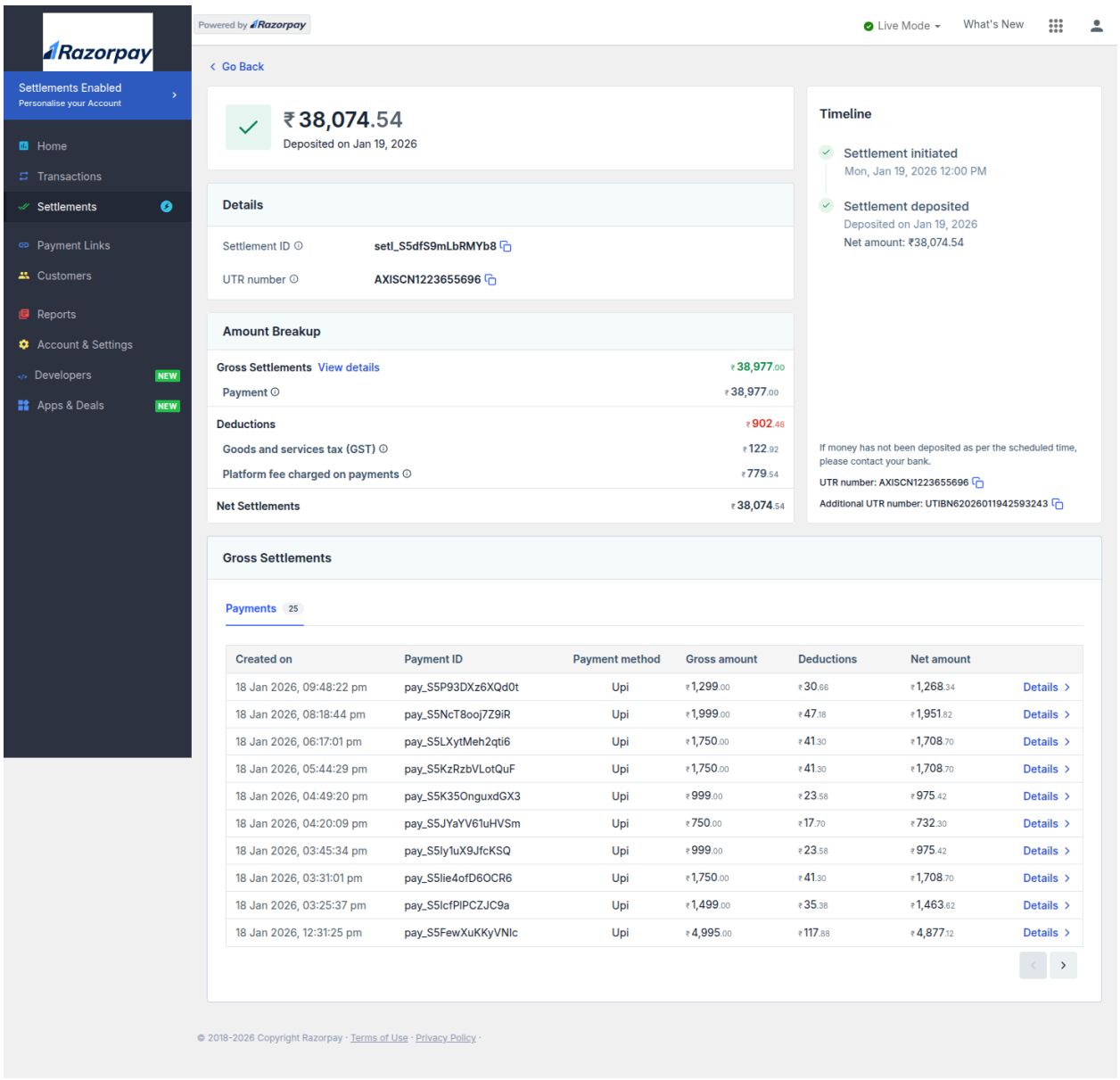
This page is mainly used to:

- Track daily and scheduled payouts
- Verify bank credits using UTR numbers
- Monitor pending or failed settlements
- Reconcile Razorpay settlements with bank statements
- Download settlement reports for accounting

Settlement Detail Page

The **Settlement Detail Page** displays the complete breakdown of a single settlement transaction, including deposit status, bank reference numbers, fee deductions, and the list of all payments included in that settlement batch.

This page is accessed by clicking the **“Details”** link from the Settlements list.



🔹 Header Section (Settlement Summary)

At the top of the page, a summary banner displays:

- **Settlement Amount** – The final amount credited to the merchant's bank account
- **Status Indicator** – Green check mark indicates a **successful settlement**
- **Deposit Date** – Date on which the amount was credited to the bank

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🔹 Details Section

This section shows key identifiers for bank reconciliation and support tracking.

Settlement ID

- Unique Razorpay reference ID for the settlement batch
- Used for internal tracking and support queries

UTR Number

- Bank transaction reference number generated by the bank
- Used to match the settlement with your **bank statement**

This is the primary reference for confirming successful credit in the bank.

🔹 Amount Breakup Section

This section provides a financial breakdown of how the final settlement amount is calculated.

Gross Settlements

- Total amount collected from all payments included in this settlement

You can click **"View details"** to see individual payment-level contributions.

Deductions

Shows all charges deducted by Razorpay before settlement:

Platform Fee Charged on Payments

- Razorpay processing fee for handling transactions

Goods and Services Tax (GST)

- GST applied on Razorpay platform fees

Net Settlements

- Final amount credited to the merchant's bank account after all deductions

Formula:
Net Settlement = Gross Settlement – Total Deductions

🔹 Timeline Section (Right Panel)

The timeline shows the complete lifecycle of the settlement:

- **Settlement Initiated** – Date and time when Razorpay created the settlement batch
- **Settlement Deposited** – Date and time when the bank credited the amount

Also displays:

- **Net Amount Credited**
- **Primary UTR Number**
- **Additional UTR Number** (if applicable, for split or secondary transfers)

This section is helpful if the settlement is delayed or under verification.

🔹 Gross Settlements – Payments List

This table shows all individual payments included in this settlement.

Columns Explained

- **Created On** – Date and time when the payment was captured
- **Payment ID** – Unique Razorpay payment reference ID
- **Payment Method** – Mode of payment (UPI, Card, Netbanking, etc.)
- **Gross Amount** – Original payment amount collected from the customer
- **Deductions** – Processing fee and GST deducted for that payment
- **Net Amount** – Final amount contributed to this settlement from that payment
- **Details** – Opens the individual **Payment Detail Page**

🔹 Purpose of the Settlement Detail Page

This page is mainly used to:

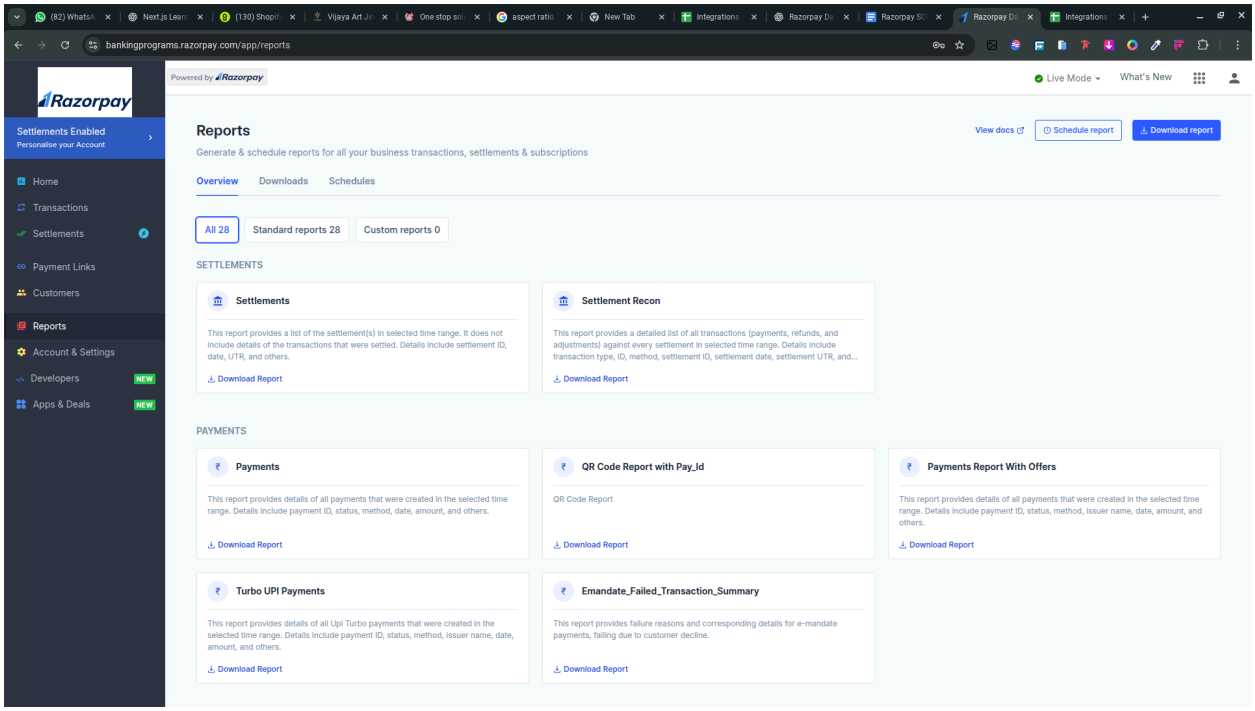
- Verify that settlements are successfully credited
- Match Razorpay settlements with **bank statements using UTR numbers**
- Understand fee and tax deductions clearly
- Audit individual payments included in a settlement
- Resolve payout-related queries with banks or Razorpay support

Reports

Reports Section – Razorpay Dashboard

The **Reports** module allows merchants to generate, download, and schedule detailed reports for all business activities including payments, settlements, refunds, orders, subscriptions, payment links, and reconciliations.
These reports are mainly used for **accounting, reconciliation, auditing, taxation, and business analysis**.

You can access this section from the left sidebar:
Reports → Overview



🔷 Top Navigation Options

At the top of the Reports page, the following options are available:

- **Overview** – Displays all available report categories and standard report templates.
- **Downloads** – Shows previously generated and downloaded reports.
- **Schedules** – Manage automated scheduled reports sent to email.

Action Buttons

- **View Docs** – Opens Razorpay documentation related to reports.
- **Schedule Report** – Allows setting up recurring reports (daily, weekly, monthly).
- **Download Report** – Manually generate and download a selected report.

🔹 Report Categories & Standard Reports

The reports are grouped into multiple categories for easy access.

🔸 Settlements

1. Settlements

Provides a list of all settlement transactions within a selected date range.
Includes:

- Settlement ID
- Gross amount
- Deductions (fees & GST)
- Net settled amount
- Settlement status and dates

Used for tracking payouts credited to the bank.

---

2. Settlement Recon

Provides detailed reconciliation between **payments and settlements**.
Includes:

- Payment IDs linked to each settlement
- Fee and tax breakup per transaction
- Net amount credited per payment

Used mainly for **finance and bank reconciliation**.

🔸 Payments

1. Payments

Provides details of all payment transactions.
Includes:

- Payment ID
- Order ID
- Amount
- Status (Created, Captured, Failed, etc.)
- Payment method
- Date & time

Used for daily transaction tracking and reconciliation.

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2. QR Code Report with Pay ID

Shows payments made using **QR codes**, along with associated Payment IDs.

---

3. Payments Report with Offers

Displays payments where **offers or discounts** were applied.
Used to analyze promotional campaigns.

---

4. Turbo UPI Payments

Lists all payments processed using **Turbo UPI** method.

---

5. Emondat / Failed Transaction Summary

Provides a summary of failed eMandate / recurring payment transactions along with failure reasons.

🔸 Transactions

1. Combined Report

A consolidated report that includes:

- Payments
- Refunds
- Adjustments
- Transfers
- Settlements

Used for **complete financial auditing** in a single file.

---

2. Credit Usage Report

Shows credit usage across transactions including refunds, transfers, and settlements.

🔸 Orders

Orders

Provides details of all orders created in Razorpay.
Includes:

- Order ID
- Amount
- Attempts
- Payment status
- Creation date

Used to track order lifecycle and payment success rate.

🔸 Refunds

1. Refunds

Displays all refund transactions.
Includes:

- Refund ID
- Payment ID
- Refund amount
- Status
- Speed (Normal / Instant)

---

2. Instant Refunds

Specifically shows refunds processed using **Instant Refund** option.

🔸 Payment Links

1. Payment Links

Provides details of payments collected via **Payment Links**.

---

2. Payment Page

Lists payments collected via hosted **Payment Pages**.

---

3. Payment Button Report

Shows payments collected through **embedded payment buttons**.

🔸 Subscriptions

Subscriptions Report

Provides subscription-level data:

- Subscription ID
- Customer details
- Status (Active, Cancelled, Failed)
- Billing cycles
- Payment history

Used for managing recurring billing.

🔸 Custom Reports

Custom reports provide advanced tracking and business insights.

Examples include:

- **Monthly Invoice Report** – Monthly invoice summary for accounting and GST filing.

- **Custom Transfers with Notes** – Transfers along with custom tagging notes.
- **Subscriptions Update Report** – Tracks subscription status updates.
- **Token Update Report** – Shows updated recurring payment tokens.
- **Submerchant Report for Non-Platform Partners** – For marketplace and partner accounts.
- **Custom Identifier Status Report** – Tracks identifiers nearing closure.

🔸 QR Code

QR Codes Report

Shows all payments collected using **Razorpay QR codes**.

🔸 On-Demand Settlement

On Demand Settlement

Lists settlements that were manually triggered using the **Settle Now** option.

🔸 Contacts

Vendor Standard Report

Provides vendor and contact-level transaction data.

🔸 Batch Pages

- **Bulk Payment Page Customers Report** – Customer details for bulk payment pages.
- **Bulk Payment Page Payments Report** – Payment details from bulk payment pages.

🔸 Rewards / Marketplace Transactions

RMP Orders

Displays reward marketplace order data.

🔸 Other Reports

Monthly Invoice

Allows downloading monthly Razorpay invoices in a single file.
Used for **tax filing and accounting records**.

🔹 Usage of Reports Section

The Reports module is mainly used for:

- Daily and monthly **bank reconciliation**
- Accounting and **GST filing**
- Auditing transaction history
- Monitoring refunds and disputes
- Analyzing payment methods and business performance
- Tracking settlements and payouts

Account & Settings

Account & Settings

The **Account & Settings** section is used to manage merchant profile information, configure payment methods, integrate APIs, manage business details, settlements, notifications, and customize checkout behavior.
This section is critical for **initial account setup, technical integration, compliance, and operational control**.

You can access it from the left sidebar:
Account & Settings

🔹 1. Your Profile

This section displays the primary account holder's personal and login information.

Includes:

- **Profile Name & Role** – Name of the account owner and access level.
- **Merchant ID** – Unique identifier assigned to the merchant account.
- **Phone Number** – Registered mobile number (editable).
- **Login Email** – Email ID used for dashboard login (editable).
- **Password** – Option to change the login password.
- **2-Step Verification** – Enable or manage two-factor authentication for account security.

Purpose:

- Manage login credentials and secure the account.
- Verify merchant identity details.

🔹 2. Payment Methods

Used to enable, disable, and configure different payment options offered to customers.

Available options:

- **Cards** – Enable/disable debit and credit card payments.
- **UPI / QR** – Configure UPI collect, intent flows, and QR payments.
- **Netbanking** – Enable bank-wise netbanking options.
- **EMI** – Configure card and no-cost EMI options.
- **Wallet** – Enable popular digital wallets.
- **Pay Later** – Activate buy-now-pay-later services.
- **International Payments** – Enable international card acceptance and forex settings.

Purpose:

- Control which payment modes are visible on checkout.
- Configure regional and international payment acceptance.

🔹 3. Website and App Settings

Used for technical integration and application configuration.

Includes:

- **Business Website Detail** – Add or update the business website URL and domain.
- **API Keys** – Generate and manage Live / Test API keys for integration.
- **Webhooks** – Configure webhook URLs for real-time payment event notifications.
- **Applications** – Manage connected applications and integrations.

Purpose:

- Required for integrating Razorpay with websites, mobile apps, and backend systems.
- Manage secure communication between Razorpay and merchant systems.

🔹 4. Business Settings

Used to manage business profile, compliance, branding, and team access.

Includes:

- **Account Details** – Bank account holder and payout information.
- **Business Details** – Legal business name, address, and registration info.
- **GST Details** – GST number and tax configuration for invoices and settlements.
- **Customer Support Details** – Support email and phone shown on invoices and checkout.
- **Activation Details** – KYC and account activation status.
- **Manage Team** – Add team members and assign roles and permissions.
- **Support Tickets** – Raise and track Razorpay support requests.
- **Brand Name and Logo** – Configure brand display on checkout and payment pages.

Purpose:

- Maintain legal compliance and branding.
- Manage team access and operational support.

🔹 5. Payments and Refunds

Used to configure financial controls related to transactions and refunds.

Includes:

- **Balances** – View current account balance and pending settlements.
- **Credits** – Manage promotional or adjustment credits.
- **Reminders** – Configure automated payment reminders.
- **Transaction Limits** – Set minimum and maximum transaction amount limits.
- **Capture and Refund Settings** – Configure auto-capture rules and refund behavior.

Purpose:

- Control transaction processing rules.
- Manage refunds, limits, and automated reminders.

🔹 6. Bank Accounts and Settlements

Used to manage payout bank accounts and settlement configurations.

Includes:

- **Bank Account Details** – Add or update settlement bank account information.
- **Settlement Details** – Configure settlement cycle, frequency, and settlement rules.

Purpose:

- Ensure correct bank account is linked for payouts.
- Control settlement schedules and payout behavior.

🔹 7. Notification Settings

Used to configure alerts and customer communication channels.

Includes:

- **Email Notifications** – Configure transactional and settlement email alerts.
- **SMS Notifications** – Enable SMS alerts for payments and refunds.
- **WhatsApp Notifications** – Configure WhatsApp payment and reminder messages.

Purpose:

- Keep merchants and customers informed about payment status and settlements.
- Automate customer communication.

🔹 8. Checkout Settings

Used to customize checkout experience and payment flow.

Includes:

- **Checkout Styling** – Customize theme, colors, and branding of Razorpay checkout.
- **Checkout Features** – Enable advanced checkout options like OTP login, address collection, etc.
- **Payment Configuration** – Configure default payment behavior and flow rules.

Purpose:

- Improve checkout UI and user experience.
- Optimize conversion rates and payment success.

🔹 Summary – Usage of Account & Settings

This module is mainly used for:

- Initial Razorpay account configuration
- Enabling and managing payment methods
- API and webhook integration
- Business compliance and KYC management
- Settlement bank account setup
- Notification and reminder automation
- Checkout branding and optimization
- Team access and security management