



# **COLLECTING SOLUTION**

## **Transaction management**

### **Back Office user manual**

Document version 1.2

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## 1. VIDEO TUTORIAL

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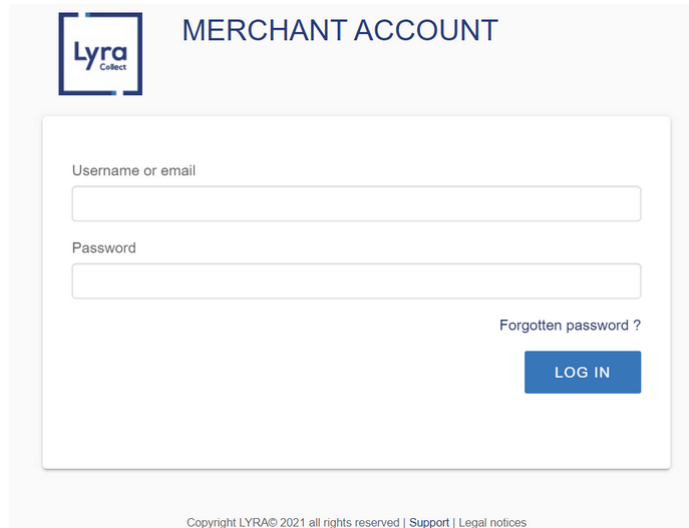


## 2. SIGNING IN TO MERCHANT BACK OFFICE

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Your Merchant Back Office is accessible at the following URL:

<https://secure.lyra.com/portal/>

The screenshot shows the 'MERCHANT ACCOUNT' login page for Lyra. At the top left is the Lyra Collect logo. To its right is the title 'MERCHANT ACCOUNT'. Below the title is a white login box with a thin border. Inside the box, there are two input fields: 'Username or email' and 'Password'. To the right of the password field is a link that says 'Forgotten password?'. At the bottom right of the login box is a blue button with the text 'LOG IN' in white. Below the login box, at the bottom of the page, is a small line of text: 'Copyright LYRA© 2021 all rights reserved | Support | Legal notices'.

1. Enter your login (user name or e-mail address).

2. Enter your password.

3. Click on **Sign in**.

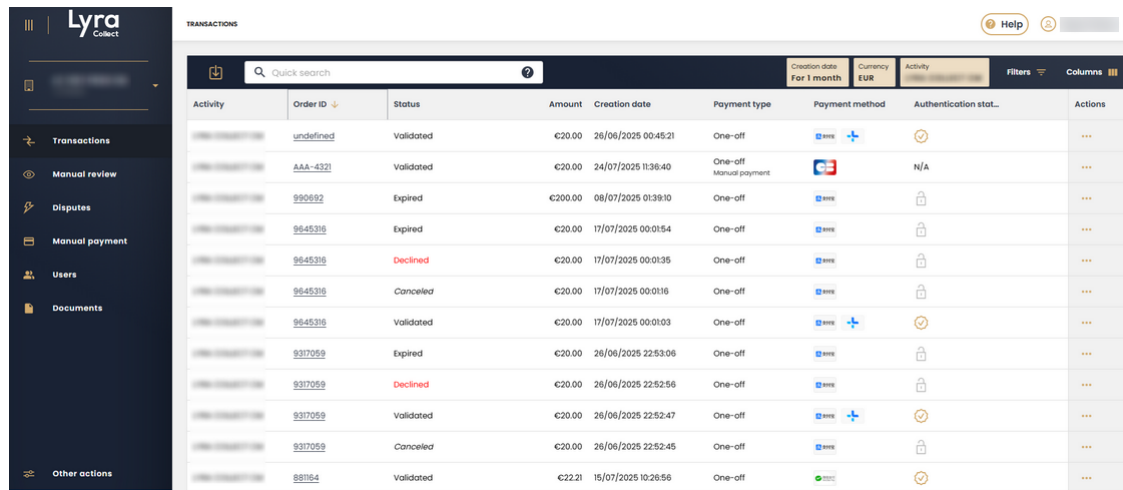
Check your entry; you have three attempts before your account is blocked.

If necessary, click **Forgotten password**.

You will receive an e-mail with a temporary link to reset your password.

Your Back Office management interface will appear.

### 3. VIEWING THE TRANSACTIONS TAB

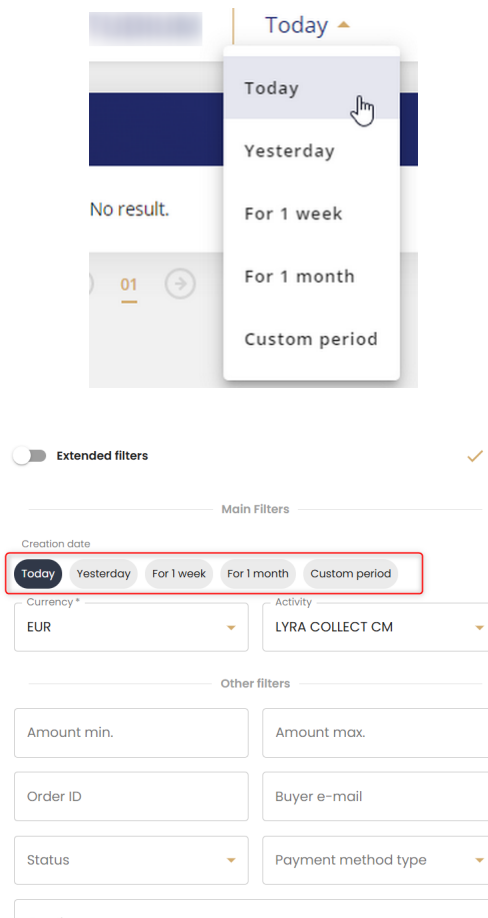


Activity	Order ID	Status	Amount	Creation date	Payment type	Payment method	Authentication stat...	Actions
...	undefined	Validated	€20.00	26/06/2025 00:45:21	One-off	...	...	...
...	AAA-4321	Validated	€20.00	24/07/2025 11:36:40	One-off Manual payment	...	N/A	...
...	990692	Expired	€200.00	08/07/2025 01:39:10	One-off	...	...	...
...	9645316	Expired	€20.00	17/07/2025 00:01:54	One-off	...	...	...
...	9645316	Declined	€20.00	17/07/2025 00:01:35	One-off	...	...	...
...	9645316	Canceled	€20.00	17/07/2025 00:01:16	One-off	...	...	...
...	9645316	Validated	€20.00	17/07/2025 00:01:03	One-off	...	...	...
...	9317059	Expired	€20.00	26/06/2025 22:53:06	One-off	...	...	...
...	9317059	Declined	€20.00	26/06/2025 22:52:56	One-off	...	...	...
...	9317059	Validated	€20.00	26/06/2025 22:52:47	One-off	...	...	...
...	9317059	Canceled	€20.00	26/06/2025 22:52:45	One-off	...	...	...
...	987164	Validated	€22.21	15/07/2025 10:26:56	One-off	...	...	...

The **Transactions** tab allows you to track your transactions within the period of your choice (transactions over the day, over the previous day, over the week, over the month or over a specified period).

#### 3.1. Viewing transactions over a period

the **Transactions** tab displays by default the transactions of the day. Click on the desired period to select the transactions to display.



Today ▾

- Today
- Yesterday
- For 1 week
- For 1 month
- Custom period

☐ Extended filters ✓

Main Filters

Creation date

Today Yesterday For 1 week For 1 month Custom period

Currency \* EUR

Activity LYRA COLLECT CM

Other filters

Amount min. Amount max.

Order ID Buyer e-mail

Status Payment method type

For a **Custom period**, specify the desired period in the window that appears:

- **Min. custom period** : select the date of your choice. You can add the **time**, if needed.


*Please note that the specified period cannot exceed 6 months.*

- **Max. custom period** : select the date of your choice. You can add the **time**, if needed.



The selected display periods are preserved in both **Production** and **Test** mode. Remember to delete them if necessary when you change modes.

### Export of the transaction list

It is possible, at any time, to export the results of a transaction search in CSV format (readable via Microsoft Excel). Just click on the  icon.

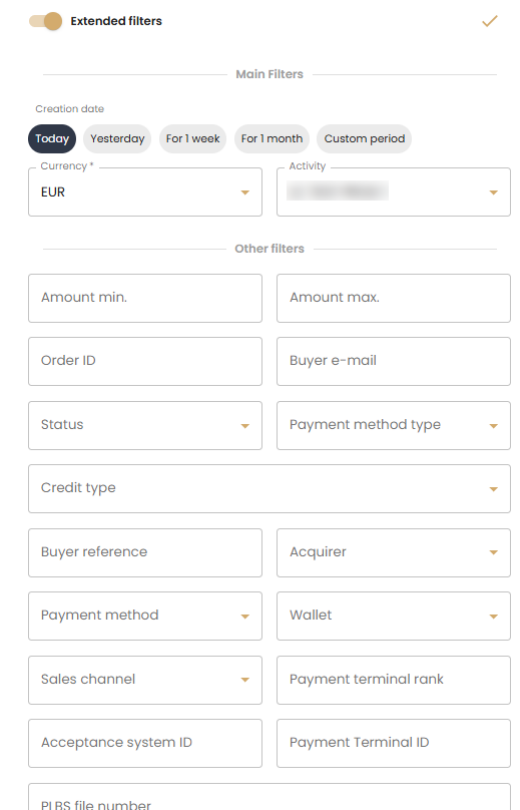
## 3.2. Searching for transactions via the Filters tool

For a more precise transaction search, use the **Filters** () tool.

It allows you to search for transactions using their creation date and time, amount, status, order number, etc.

To search for one or more transactions:

1. Click the **Filters** icon on the right



**Extended filters** ✓

**Main Filters**

Creation date

Today Yesterday For 1 week For 1 month Custom period

Currency \* EUR

Activity

**Other filters**

Amount min. Amount max.

Order ID Buyer e-mail

Status Payment method type

Credit type

Buyer reference Acquirer

Payment method Wallet

Sales channel Payment terminal rank

Acceptance system ID Payment Terminal ID

PLBS file number

2. Select the desired filters.

Click **Extended filters** to display more options.

You can filter by:

- The transaction creation date using shortcut buttons (today, yesterday, 1 week ago, 1 month ago).
- The period by clicking on **Custom period** and entering the **Minimum creation date** and **Maximum creation date**.
- The **Minimum amount** and/or **Maximum amount** of the transaction(s).

- The **Order ID**.
- The **E-mail** and/or the **Buyer ID**.
- The transaction **Status**.
  - Accepted
  - Cancelled
  - Pending authorization
  - Waiting for payment
  - Waiting to be processed
  - In progress (refund)
  - Error
  - Executed
  - Expired
  - Refused
  - Manual review
  - Manual review, pending authorization
  - Transaction failed
  - Approved
- The **Type of credit** (a refund and/or a chargeback).
- The **Type of transaction** and/or the **Acquirer**.
- The **Payment method** and the **Wallet**.
- The **Sales channel**.
- The **POS rank** in case of proximity payment
- The **Acceptance system ID** in case of proximity payment
- The **Payment terminal ID** in case of proximity payment

3. Click the icon to validate your choice.

Validation is done via the  icon.



















The applied filters are preserved both in **Production** and **Test** modes. Remember to delete them if necessary when you change modes.

### 3.3. Sorting the results of a transaction search

You can sort on one or more columns.

Click a column to sort the results.

- The first click applies an ascending sort
- The second click applies a descending sort
- The third click removes the sort

<div>  <input type="text" value="Quick search"/>  </div> <div> <div>Creation date</div> <div>For 1 month</div> <div>Currency</div> <div>EUR</div> <div>Activity</div> <div></div> <div>Filters</div> <div>Columns</div> </div>								
Activity	Order ID 	Status	Amount	Creation date	Payment type	Payment method	Authentication stat...	Actions
	<a href="#">undefined</a> 	Validated	€20.00	26/06/2025 00:45:21	One-off	 BYPE 		...
	<a href="#">AAA-4321</a>	Validated	€20.00	24/07/2025 11:36:40	One-off Manual payment	 BYPE	N/A	...
	<a href="#">990692</a>	Expired	€200.00	08/07/2025 01:39:10	One-off	 BYPE		...
	<a href="#">9645316</a>	Expired	€20.00	17/07/2025 00:01:54	One-off	 BYPE		...
	<a href="#">9645316</a>	Declined	€20.00	17/07/2025 00:01:35	One-off	 BYPE		...
	<a href="#">9645316</a>	Canceled	€20.00	17/07/2025 00:01:16	One-off	 BYPE		...

### 3.4. Customizing column display

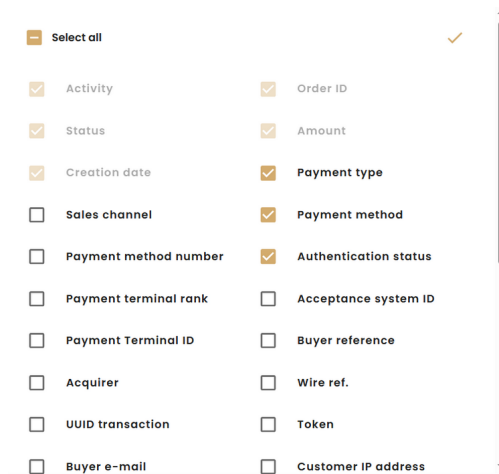
The columns considered as the most relevant are displayed by default.

You can customize the display by adding or deactivating certain columns.

1. Click the **COLUMNS** icon on the right

The selection is done via the  icon


The window for choosing the columns appears.



2. Enable and/or disable the columns that you would like to display.

The greyed-out columns are not customizable.

3. Click the icon to validate your choice.

Validation is done via the  icon.



## 4. PERFORM AN OPERATION ON A TRANSACTION

### 4.1. Viewing the transaction details

Transactions can be viewed via the **Transactions**.

Visualization in Production mode	Visualization in Test mode
<div>Production <input checked="" type="radio"/> Test</div>	<div>Production <input type="radio"/> Test</div>


To view the details of a transaction:

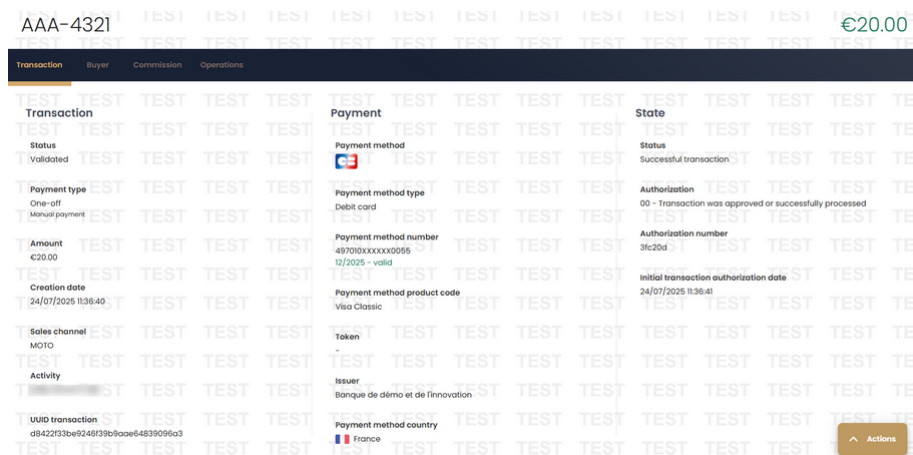
1. Search for the transaction in question.

You can use an extended filter to improve the result (see [Searching for transactions via the Filters tool](#) on page 6).

2. Order ID.

Click the link in the column.

It is also possible to display the transaction details by clicking on the  icon then on the  icon.



The **Transaction** tab is displayed by default. The details include:

- The payment status:

State	Description
Cancelled	The payment has been canceled by the merchant.
Pending authorization	The transaction has been created with a capture delay longer than the authorization validity period.
In progress	Waiting for the response from the acquirer. This status is temporary. Once the verifications are completed, the payment status will change to Approved or Refused. If you have correctly enabled and configured the Instant Payment Notification URL on batch change notification rule, you will be notified of the final result.
Expired	The payment has not been validated by the merchant within the set deadlines.
Refused	The payment has been refused.
Manual review	The payment is waiting for validation by the merchant.

State	Description
	Without merchant validation, the payment expires once the capture date arrives.
<b>Manual review, pending authorization</b>	<p>The payment is waiting for validation by the merchant.</p> <p>The capture delay in the bank exceeds the authorization validity period.</p> <p>Without validation by the merchant, the status will automatically become Manual review or Refused (depending on the authorization result).</p>
<b>Approved</b>	The payment has been accepted.

- **The payment type:**
  - **Unitary** in case of a payment.
  - **Scheduled** in case of payment in installments.
  - **Split** in case of split payment card.
  - **Recurring payment** In case of a recurring payment.
  - **Chargeback** In case of a chargeback.
  - **Refund** in case of a refund.
- **The transaction amount.**
- **The Lyra Collect transaction number.**
- **The creation date of the transaction.**
- **The requested capture date.**

AAA-4321 €20.00

Transaction	<b>Buyer</b>	Commission	Operations
-------------	--------------	------------	------------

<b>Identity</b> Name DURANT Dupont  Buyer e-mail  Buyer reference IC-12345  Phone 010001001 Mobile phone 0612345678	<b>Billing</b> Status  Legal name  Address 4 Boulevard de la Liberté 75000 Paris Country France	<b>Delivery</b> Delivery type  Delivery mode  Delivery carrier  Name associated to the delivery  Address  Country	<b>Other information</b> Payment page language English  Customer IP address France  Browser Chrome  Operating system Windows 10.0  User agent Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/138.0.0.0 Safari/537.36
---	---	--	---

Actions

The **Client** tab contains data related to the buyer (billing and shipping address) transmitted in your payment request.

Transaction	Buyer	<b>Commission</b>	Operations
-------------	-------	-------------------	------------

Commissions amount will be available on 05/31/2024.

<b>Lyra Collect fees *</b> Billing Method At the source Net fee amount  VAT amount  Gross fee amount	<b>Interbank fees</b> Network fees  Interchange fees  Aucune miniature disponible	<b>Payment information</b> Payment method type Credit card Card type  Card zone  Payment method product code Mastercard credit card (revised bin)	<b>Reconciliation</b> Transaction net amount  Wire ref.  Execution date  IBAN
---	--	---	--

\* Values of the fields "VAT amount", "Gross fee amount" and "Transaction net amount" are estimated.

Actions

The **Fee** tab indicates the amount of Lyra Collect commission, the interbank fees, the payment details and the reconciliation.

You will receive the following message when the commission is pending calculation.

AAA-4321 €20.00

Transaction Buyer Commission Operations

Commissions amount will be available on 25/07/2025.

Lyra Collect fees \* Interbank fees Payment information Reconciliation

Billing Method At the source Network fees Payment method type Debit card Transaction net amount

Net fee amount Interchange fees Card type Consumer Wire ref.

The **Operations** tab presents the different payment types associated with the initial transaction (Refund, Chargeback, Scheduled, Split, etc.)

Each time, it summarizes the transaction details (creation date, payment type, etc.) as well as the capture date, sequence number (useful for installment payments), and transfer reference.

AAA-4321 €20.00

Transaction Proximity Commission Operations

Columns

Creation date	Payment type	Amount	Payment method	Sequence number	Status	Capture date	Acquirer	W
10/06/2025 16:00:47	One-off	€20.00		1	Validated	10/06/2025	Lyra Collect	-

## 4.2. Initiating a refund request

If you have opted for the MarketPlace offer with LyraCollect, you must use the [MarketPlace API](#) to refund your transactions.

To initiate a refund request from your Merchant Back Office:

1. Display the **Transactions** tab.
2. Select the transaction.

Click on the **Filters** icon () to search for the relevant transaction if it is not on the transactions list.

3. Display the **contextual menu**.

The menu is accessible via the  icon.

4. Click the **Cancel/Refund** button.

 Cancel / Refund

The dialog box **Request a refund for this transaction** appears.

### Cancel / Refund

Associated order number: Empty

 Cette transaction a été remisée, vous pouvez la rembourser.

Transaction amount	150.00 €
Amount already refunded	0.00 €
Amount to be refunded	150.00 €

Cancel Ok

5. Enter the amount to be refunded.

The amount to refund cannot be greater than the transaction initial amount.

6. Click on **OK** to save your request.

A new **Refund** transaction type appears among the transactions of the day with a **In progress** status and a negative amount appears in **red** color.

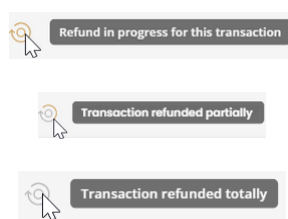
Depending on the payment method, checks may be carried out to ensure that the balance of the payment account is sufficient to cover the amount to be reimbursed.

This type of verification is carried out, for example, when the acquirer is not Lyra Collect.

Once the request processed, the refund amount is deducted from the next fund transfer.

An icon appears throughout the process in the **Order ID** column of the initial transaction. The color of the icon indicates the status of the refund request for this transaction.

Examples of icons



You can then find all your refunds in the **Refunds** tab.

Refund date	Processing delay	Status	Activity	Transaction iden...	Refund amount	Actions
16/05/2025 09:55:...	16/06/2025	In progress			€10.00	...
24/05/2024 10:24:...	24/05/2024	In progress			€2.00	...
15/04/2024 15:56:...	16/04/2024	In progress			€1.00	...
23/11/2023 13:28:50	24/11/2023	In progress			€1.00	...
11/09/2023 16:56:58	12/09/2023	Pending			€0.50	...

### 4.3. Modifying a transaction

If you have opted for the MarketPlace offer with LyraCollect, you must use the **MarketPlace API** to edit your transactions.

The **Modify** option is only available for payments with the status:

- Manual review
- Manual review, pending authorization
- Pending authorization
- Approved, as long as the capture date has not been reached.

To modify a Merchant Back Office transaction:

1. Display the **Transactions** tab.
2. Select the transaction.

Click on the **Filters** icon (  ) to search for the relevant transaction if it is not on the transactions list.

**3. Display the contextual menu.**

The menu is accessible via the  icon.

**4. Click **Modify**.**

**5. Enter a new amount.**

The new amount must be lower than the initial amount.

**6. Specify the capture date.**

The capture date can be changed to an earlier or a later date.

- For transactions with **Approved** or **Manual review** status, the possible range is computed based on the validity period of the authorization. This validity period depends on the payment method and the network that was used for the authorization request.
- For transactions with **Manual review, pending authorization** or **Pending authorization** status, you can enter the desired capture date.

**7. Click on **OK** to save your request.**

## 4.4. Duplicating a transaction

---

Allows you to create a new transaction with the exact same characteristics as the transaction that was used for duplication.

A duplicated transaction can be duplicated itself.

During duplication of a transaction, a new authorization request is made with the card number that corresponds to the original transaction.

A transaction must have one of the following statuses to be able to be duplicated:

- **Refused**
- **Expired**

The duplication of refused transactions made with Mastercard cards (Mastercard, Maestro, Mastercard Debit) is forbidden when one of the following reasons are mentioned:

- 04 - Please hold card
- 14 - Invalid cardholder number
- 15 - Unknown card issuer
- 41 - Lost card
- 43 - Stolen card
- 54 - Exp. date of the card passed

In order to duplicate a transaction via the Merchant Back Office:

**1. Display the **Transactions** tab.**

**2. Select the transaction.**

Click on the **Filters** icon () to search for the relevant transaction if it is not on the transactions list.

**3. Display the contextual menu.**

The menu is accessible via the  icon.

**4. Click **Duplicate**.**

**5. Click on **OK** to save your request.**

## 4.5. Validating a transaction

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If you have opted for the **MarketPlace** offer with LyraCollect, you must use the **MarketPlace API** to validate your transactions.

The validation mode is automatic for immediate payments.

For deferred payments, the merchant has the possibility to choose between manual and automatic validation.

If the merchant has opted for manual validation, they will have to validate the payment in their Merchant Back Office.

In this case, the transaction status will be:

- **Manual review** If the initial capture delay is shorter than the authorization validation period.
- **Manual review, pending authorization** If the initial capture time is longer than the authorization validation period.

In order to validate a transaction via the Merchant Back Office:

1. Display the **Manual review** tab.

2. Select the transaction.

Click on the **Filters** icon () to search for the relevant transaction if it is not on the transactions list.

3. Display the **contextual menu**.

The menu is accessible via the  icon.

4. Click **Validate**.

5. Click on **OK** to save your request.

After validation,

- the status of a payment with a capture delay that is longer than the authorization validation period is **Pending authorization**.
- the status of a payment with a capture delay that is shorter or equal to the authorization validation period is **Approved**.

## 4.6. Rejecting a transaction

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In the case of a manual review, the merchant has the option to validate or reject a transaction.

To reject a transaction from the Merchant Back Office :

1. Display the **Manual review** tab.

2. Select the transaction.

Click on the **Filters** icon () to search for the relevant transaction if it is not on the transactions list.

3. Display the **contextual menu**.

Click on the  icon.

4. Click **Reject**.

5. Click on **OK** to save your request.

## 4.7. Canceling a transaction

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If you have opted for the MarketPlace offer with LyraCollect, you must use the [MarketPlace API](#) to cancel your transactions.

The **Cancel** operation is only available for the transactions that have not been captured.

In order to cancel a transaction:

**1.** Display the **Transactions** tab.

**2.** Select the transaction.

Click on the **Filters** icon () to search for the relevant transaction if it is not on the transactions list.

**3.** Display the **contextual menu**.

Click on the  icon.

**4.** Click **Cancel**.

**5.** Click on **OK** to save your request.

After the cancellation, the payment status becomes **Cancelled**

## 5. REFUND LIFECYCLE

### Principle

Lyra Collect is a regulated payment institution subjected to strict rules for refunds.

Each day, Lyra Collect checks whether funds are available for the refund.



Refunds are only possible if the account balance is sufficient.

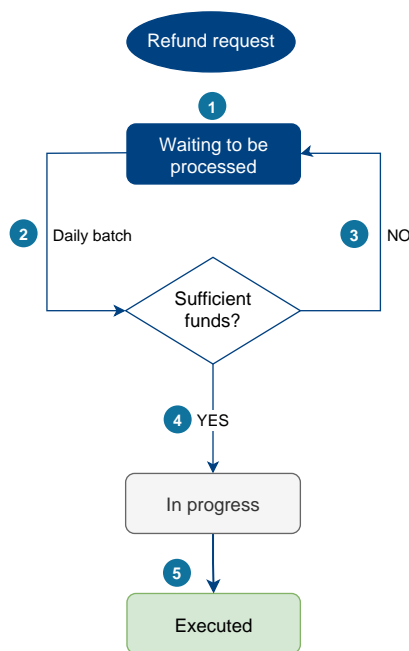
For more information, see chapter "Exploring the refund management interface" of the user manual [Getting started with your Merchant Back Office](#)

If the refund is not executed after 7 days, contact [the operations department](#).

To facilitate refunds in case of insufficient balance, you can use a **shared account minimum** in order to make sure that your payment accounts balance is sufficient.

### Diagram

This diagram explains the main steps when requesting a refund.



- **1:** The merchant initiates a refund request.  
In the **Refund** tab of the Merchant Back Office, a refund is created with the "Waiting to be processed" status.
- **2:** Automatic (batch) processing is executed daily to change the refund status, depending on the availability of funds.
- **3:** If funds are insufficient, the refund status does not change in the **Refund** tab of the Merchant Back Office.  
After seven days, if the status remains "Waiting to be processed", contact the [Lyra Collect operations department](#).
- **4:** If the funds are sufficient, the refund status changes to "In progress".
- **5:** The payment gateway issues a refund request to who then credits the buyer's account.  
The validation delay of is added to our delay.  
In the **Refund** tab of Merchant Back Office, the final status of the refund is "Executed".