

PayUMoney Payment Gateway Setup

PayUMoney is a payments platform from PayU, one of the largest payment gateway services providers. But PayUMoney has a less exhausting list of requirements in order to acquire a merchant account, so that you can start accepting payments on your website quickly.

Advantages of PayUMoney:

- Zero set-up cost, zero annual fees, low TDR of 2%
- Go-Live in only 48 hours
- Simple documentation

PayUMoney merchant fees can be seen [on their website](#).

This article will cover how to obtain a merchant ID with PayUMoney, and how to integrate your PayUMoney merchant ID with your .

To read more about payment gateways and compare ALL payment gateway options, [read this article here >](#)

How to obtain a Merchant ID with PayUMoney

We will put you in touch with the PayU team to help you through the sign up process.

Below outlined is the procedure for issuing a Merchant ID:

Step 1: Initial Site Approval

PayU requires details about your company and the products you will be selling, in order to approve you for a merchant ID. So before you can apply, you will need to start to build out your (eg:).

Your will need to include the below mentioned pages/information for the initial site approval by the PayU team.

- **About Us** page - ie, who we are, what we do
- **Contact Us** page - including company legal name, phone, address, and clear posting of customer support email address and/or phone number.
- **Refund Policy** - how you will handle returns and exchanges
- **Terms & Conditions** - Clear posting of General Terms and Conditions, Disclaimers. This page should include the text "[www.xyz.com](#) (website URL) is operated/owned by XYZ (Merchant Legal Name)"
- **Privacy Policy**
- **Shipping Options** - Clear posting of delivery methods and timing
- **Products**
 - You should begin to set up categories and collections, and add some products.
 - Each product should include description AND pricing information.
 - This does NOT have to be a complete and final list.

Once this information is complete, your will send an introduction email to the PayUMoney team to start the process of initial site approval. If you don't know how to reach your , you can email for assistance.

Step 2: Fill out the Merchant Application Form

You would need to fill out the Merchant Application Form sent by the PayUMoney team.

Step 3: Signing Merchant Agreement

Upon receipt of your merchant application form, PayU will courier their merchant agreement to you. You will need to send the signed agreement to PayU at the address provided by your PayU contact.

Step 4: Service Approved on Final Domain

Once the documents and the website have been approved (ie, all discrepancies have been resolved) by the PayU team, within 2 working days the PayUMoney services will be activated.

You will be issued a Merchant ID and username. Please pass this info to your so that we can complete integration.



NOTE: PayUMoney will not be able to finalize approval until the time the website is live on the final URL. Hence your should be made live on your custom [domain](#) for PayUMoney to complete this process.

Step 5: Final Integration

and PayU will work together to map your merchant ID to both your demo URL () and your personal domain (e.g., [yourstore.com](#)). This will set up your online store as an authorized referrer for your Merchant ID. Then will integrate and test the payment gateway setup. Once this is complete, you are ready to start selling!

Setting PayUMoney as your Payment Method

To configure PayUMoney as a payment gateway for your :

1. Login to your Workspace
2. Click on **Settings** from the left menu.
3. Within **Settings**, click on **Checkout and Payment**.

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⚙️ CHECKOUT AND PAYMENTS

Choose a credit gateway or a custom payment method to accept payments for orders

▮ PAYMENT GATEWAYS
Enable payment gateway to accept credit cards, PayPal and alternative payments during checkout

SELECT A PAYMENT GATEWAY
Select

▮ CUSTOM PAYMENT METHODS
Payment methods that do not require online payment processing, such as Cash on Delivery (COD), money orders, checks, and bank transfers.

SELECT A CUSTOM PAYMENT METHOD
Select a custom payment method to add

Currently using: **Cash on Delivery** [Edit](#) [DEACTIVATE](#)

Currently using: **Bank Transfer** [Edit](#) [DEACTIVATE](#)

ADDITIONAL CONTENT AND SCRIPTS
Any additional instructions or scripts you'd like to appear on the Thank You page of the checkout. This is where you can place the code for Google Analytics ROI and partner tracking systems.

[APPLY](#)

SET TAX IDS
Set Tax IDs as needed for your store.

TIN

Service Tax

[APPLY](#)

4. Here you will see all the integrated payment methods, including **PayUMoney**. In the pulldown menu, select **PayUMoney**.

5. Enter your **Merchant ID** and **Salt** (provided by PayU) in the fields as shown in the screen below. See the steps above to obtain your merchant ID from PayUMoney.

The screenshot shows the Webware.io dashboard with a dark sidebar on the left containing navigation items: DASHBOARD, WEBSITE, PRODUCTS, COLLECTIONS, ORDERS, CUSTOMERS, MARKETING, THEMES, SERVICES, SETTINGS, GENERAL, and REGIONS AND TAXES. The main content area features a notification banner at the top stating "We've changed our name! PowerStores is now Webware.io". A modal window for "PayUMoney" is open, displaying the PayUMoney logo and logos for VISA, MasterCard, and AMERICAN EXPRESS. The modal text reads: "PAYUMONEY A service of PayU India, PayUMoney is designed to be fast and easy to set up, with zero setup fees and low transaction fees. PayUMoney supports Mastercard, Visa, debit cards, and net banking. [Learn More](#) about PayUMoney". To the right of the text is a form with the heading "Please provide your PayUMoney merchant key." and two input fields labeled "Merchant Key" and "Salt:". A red "SAVE" button is located at the bottom right of the modal. Below the modal, the "CUSTOM PAYMENT METHODS" section is partially visible, with a sub-heading "Payment methods that do not require online payment processing, such as Cash on Delivery (COD), money orders, checks, and bank transfers."

6. Click **Save**.

Related articles

- [PayUMoney Payment Gateway Setup](#)
- [PayU biz Payment Gateway Setup \(India merchants\)](#)
- [Stripe Payment Gateway Setup](#)
- [PayPal Payment Gateway Setup](#)
- [CCAvenue Payment Gateway Setup \(India merchants\)](#)