



OdiL - Connected Commerce

**GUIDE TO BSP PAY MERCHANT REGISTRATION & ODIL
ONBOARDING PROCESS**

By

WASASOFT MOBILE & WEB DEVELOPMENT

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1. Introduction

This document hopes to get SMEs who bank with BSP Financial Group Ltd get started with BSP Pay merchant registration and the OdiL android app.

2. BSP Pay Merchant Registration

2.1 Click this link to get started with BSP Pay:

<https://ipgw.bsppay.com.pg/registermerchant>

2.2 Complete this section with your business/company details

The screenshot shows the 'Merchant Details' registration form for BSP Pay. At the top, there is a progress bar with five steps: 1. Merchant details (active), 2. User details, 3. Online settings, 4. Document Upload, and 5. Accept agreement. The form is titled 'Merchant Details' and contains the following fields:

Legal Name * 123 Catering Input ok	Trading Name * 123 Catering Input ok	Business number * 1-12345678 Number ok
Business Phone number * 12345678 Number ok	Address line 1 * P O BOX 123 POM NCD Input ok	Address line 2 9 Mile
City * Port Moresby	State / Province * National Capital District	Zip / Postal code * 121 Number ok
Country * Papua New Guinea	Subscribe Yes Please select if you would like market material.	Currency PGK Please select currency.

A green 'NEXT' button is located at the bottom right of the form.

2.3 Complete this section with your personal details

BSP Pay

✓ Merchant details - 2 User details - 3 Online settings - 4 Document Upload - 5 Accept agreement

User Details

Owner's First name *
Kurakum
Input ok

Owner's Last name *
Anis
Input ok

Email *
kurakumanis@gmail.com
Email ok

Phone number *
12345678
Number ok

Salutation
Mr.
Please enter your title

Refund Enable
Yes
Would you like to enable refund functionality?

Role (Admin Rights)
Admin
Administration rights for this Merchant web portal.

Owner's date of birth *
01/01/1978
Date ok

Password *
.....
Password ok

Confirm Password *
.....
Password words match.

BACK NEXT

2.4 Complete this section as follows. The Notification URL, Fail URL, Cancel URL and Success URL is <https://pleasant-warmt0e95734c0f.strapiapp.com/api/transaction/odil/qr>

Integration Method is RESTFUL.

Notification email can be the email you use for business communication.

BSP Pay

✓ Merchant details - ✓ User details - 3 Online settings - 4 Document Upload - 5 Accept agreement

Online settings

Notification Email *
kurakumanis@gmail.com
Email ok

Notification URL
https://pleasant-warmth-0e95734c0f.strapiapp.com/api/transaction/odil/qr
Input ok

Fail URL *
https://pleasant-warmth-0e95734c0f.strapiapp.com/api/transaction/odil/qr
Input ok

Cancel URL *
https://pleasant-warmth-0e95734c0f.strapiapp.com/api/transaction/odil/qr
Input ok

Success URL *
https://pleasant-warmth-0e95734c0f.strapiapp.com/api/transaction/odil/qr
Input ok

Integration Method
RESTFUL
The integration method.

BACK NEXT

2.5 For this section make sure your documents are in image format

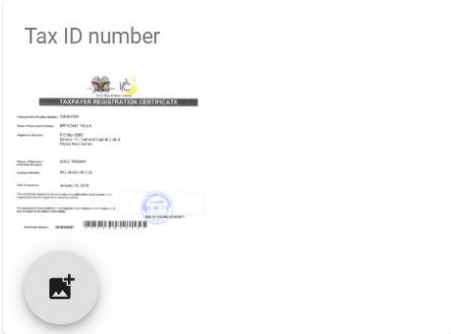
BSP Pay

✔ Merchant details - ✔ User details - ✔ Online settings - 4 Document Upload - 5 Accept agreement

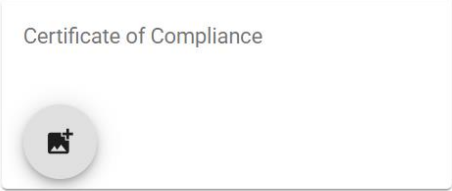
Document upload

IPA REGISTRATION TAX IDENTIFICATION VALID ID BUSINESS LOGO

Tax ID number



Certificate of Compliance



BACK NEXT

2.6 Review your submissions, accept merchant agreement and click 'AGREE AND CRETE ACCOUNT'.

BSP Pay

✔ Merchant details - ✔ User details - ✔ Online settings - ✔ Document Upload - 5 Accept agreement

SUMMARY [1 OF 2] SUMMARY [2 OF 2] DOCUMENTS BUSINESS LOGO

Business name	123 Catering	First name	Kurakum	Address line 1	P O BOX 123 POM NCD
Card acceptor name	123 Catering	Last name	Anis	Address line 2	9 Mile
Business number	1-12345678	Date of birth	1978-01-01	City	18
Business phone number	12345678	Email	kurakumanis@gmail.com	State/Prvince/Region	14
		Phone number	12345678	Zip/Postal code	121
		Salutation	Mr.	Country	1

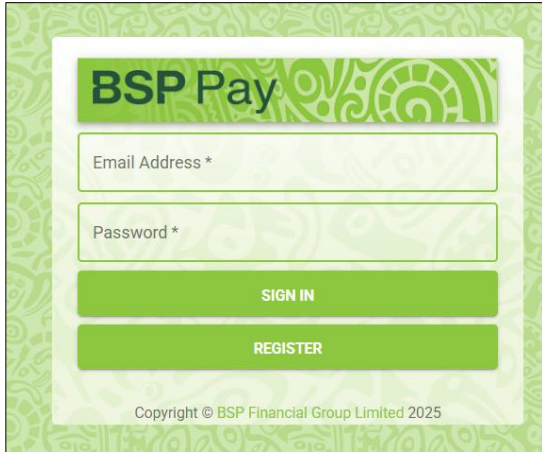
MERCHANT AGREEMENT

By clicking the button below. I Kurakum Anis agree to be bound by BSP Pay's [Merchant Service Agreement](#), [Terms & Conditions](#), its incorporated policies, user guides, product disclosures and privacy statements.

BACK **AGREE AND CREATE ACCOUNT**

2.7 Once your merchant application has been approved log in to your BSP Pay merchant account here: <https://ipgw.bsppay.com.pg/merchant>


Use your email address and password set in section 2.3 to log in.



The image shows a login and registration form for BSP Pay. It features a green header with the BSP Pay logo. Below the logo are two input fields: "Email Address *" and "Password *". Underneath these fields are two green buttons: "SIGN IN" and "REGISTER". At the bottom of the form, there is a copyright notice: "Copyright © BSP Financial Group Limited 2025".

2.8 After you log in go to click on the Developer tab and **take note of your API Secret key.**

You will set this key in the OdiL android app.

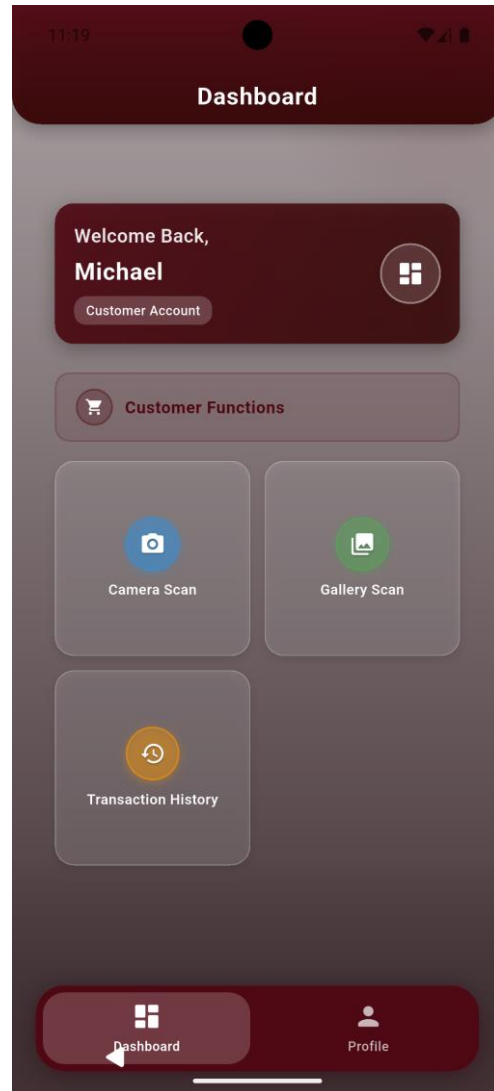
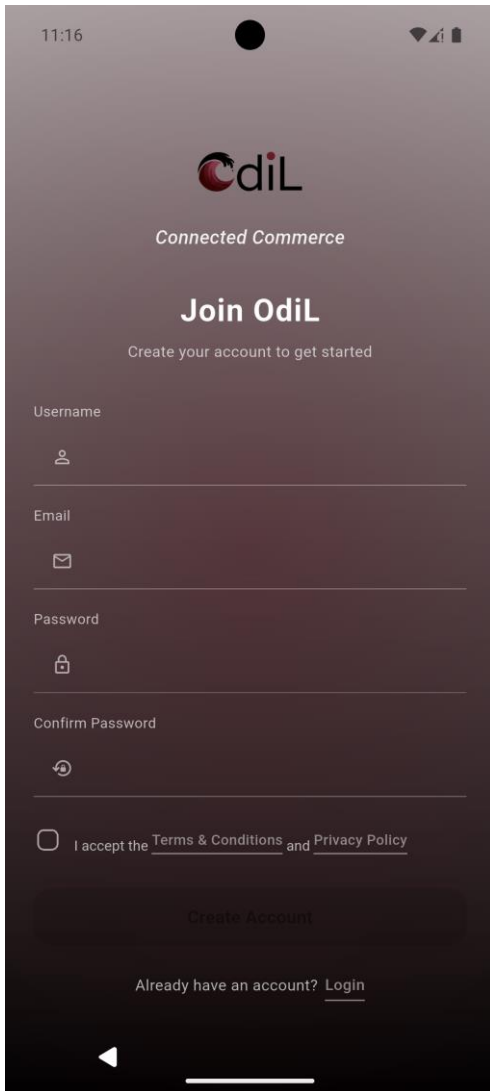


The image shows the Developer API Settings page in the BSP Pay merchant dashboard. The page has a green header with the BSP Pay logo. Below the header is a green section titled "Developer API Settings" with the subtitle "Configuration API for utilising IPGW with 3rd party systems (e.g. Woocommerce)". There is an input field for "API Secret Key" containing a long, redacted string of characters. Below the input field, there is a note: "This is the API secret key used by 3rdparty systems to interact with IPGW." The left sidebar of the dashboard is visible, showing navigation options: Transactions, Admin, User Profile, and Developer (highlighted in blue).

3. OdiL Account Setup

3.1 Download and install OdiL Android app from the Google Play Store

3.2 Create your OdiL account



Every user has access to the customer features by default – they can only scan QR codes generated by merchant users.

3.3 Request access to merchant feature of OdiL app from the OdiL team. Email the team at odil@odil.space and supply the following details

3.3.1 The email address you used to register your OdiL account

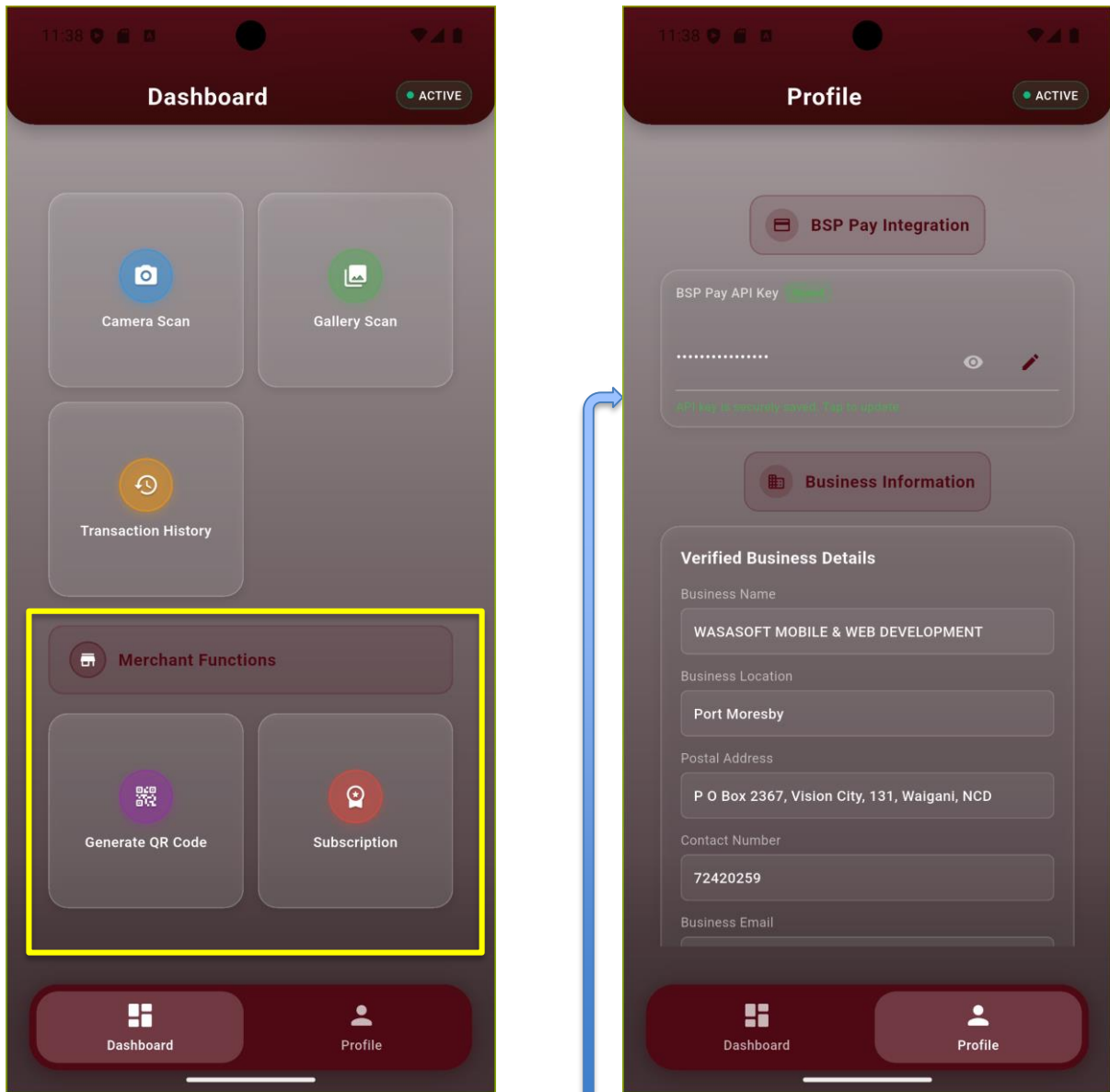
3.3.2 Copy of your valid IPA certificate

3.3.3 Optional: Business/company logo (if you provide this, it will appear on your transaction receipts)

3.3.4 Email confirmation from BSP confirming your BSP Pay merchant status

3.4 The OdiL team will review your request and advise you when they enable merchant access. Part of the review is to set up your business information like postal address, location of business, name of entity, etc... as per the IPA certificate.

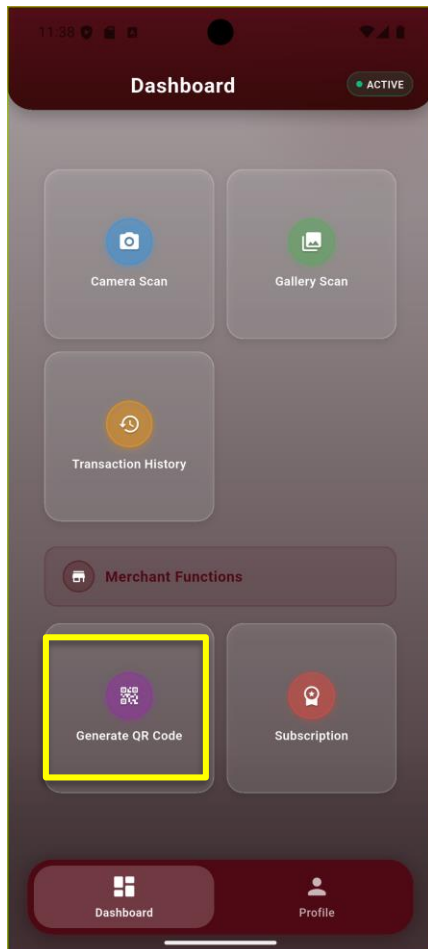
3.5 Log in to your OdiL account. You will now see that merchant features have been enabled.



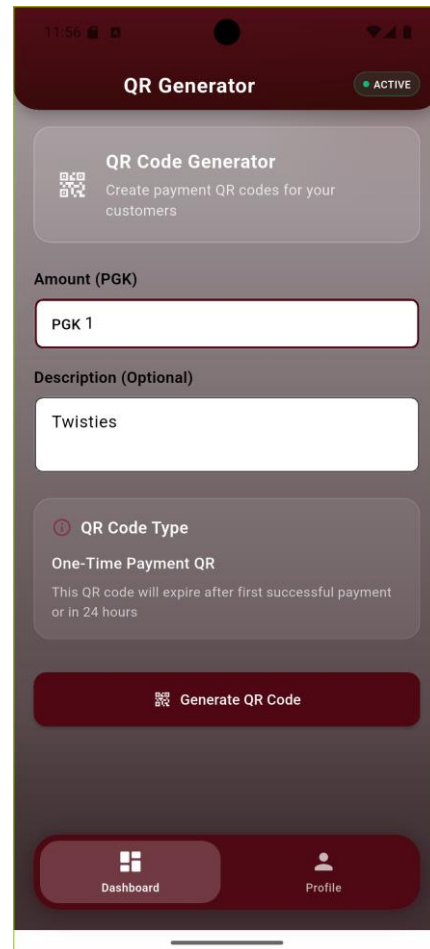
In section 2.8 you took note of your API secret key. Insert this key here and click Update button at the bottom of the screen to save it. This links your OdiL account to your BSP SME account.

4. Using OdiL

4.1 QR code generation. As merchants you create QR codes for amounts you charge your customers for. Refer example below:

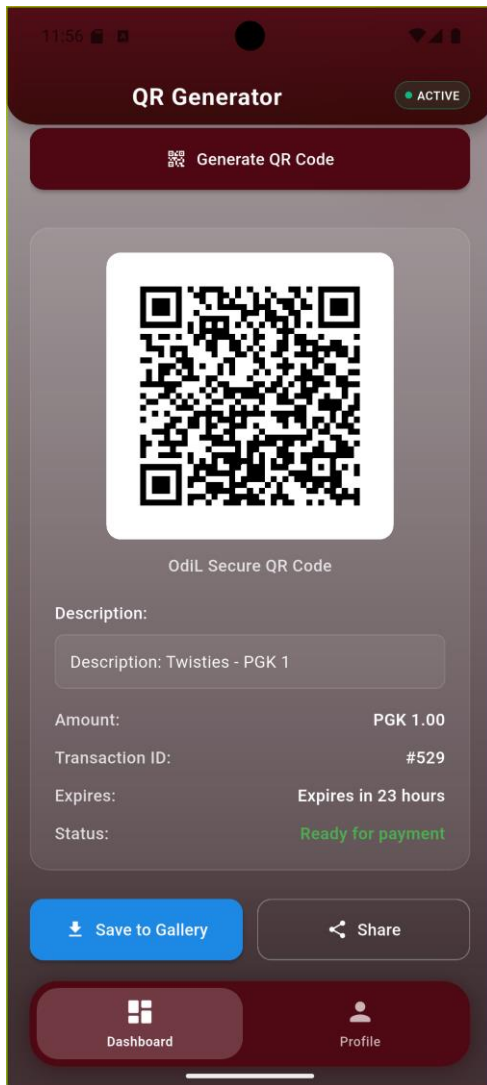


Click 'Generate QR Code'.



Enter the amount in PGK. Description is optional however you can give something descriptive and meaningful.

Click 'Generate QR Code'.



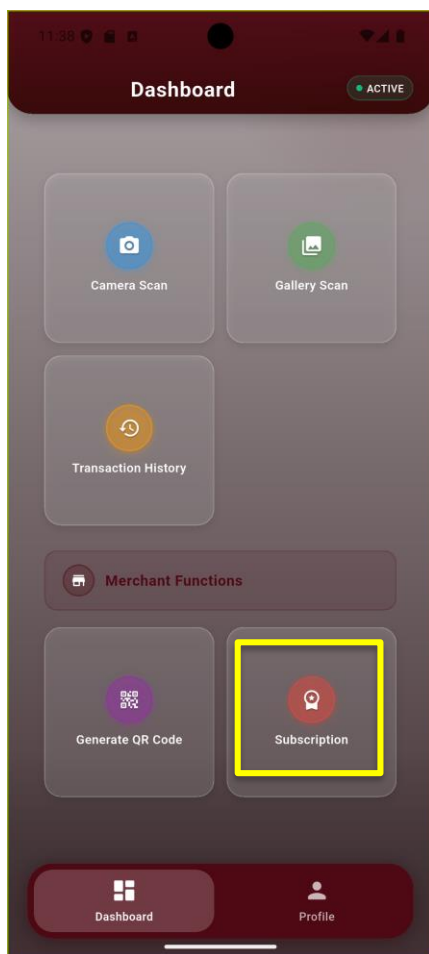
Once you have generated the QR code you can:

- Show the QR code on your phone to your customer to scan using their OdiL account to make payment
- Share the QR code image directly or save the image and share with your customers via email or socials like WhatsApp, Messenger, etc.. Customers can then scan your QR codes remotely and make payment
- You can also take screenshots of the QR code and share with your customers to scan
- You can print your QR codes on paper and post them where your customers can scan

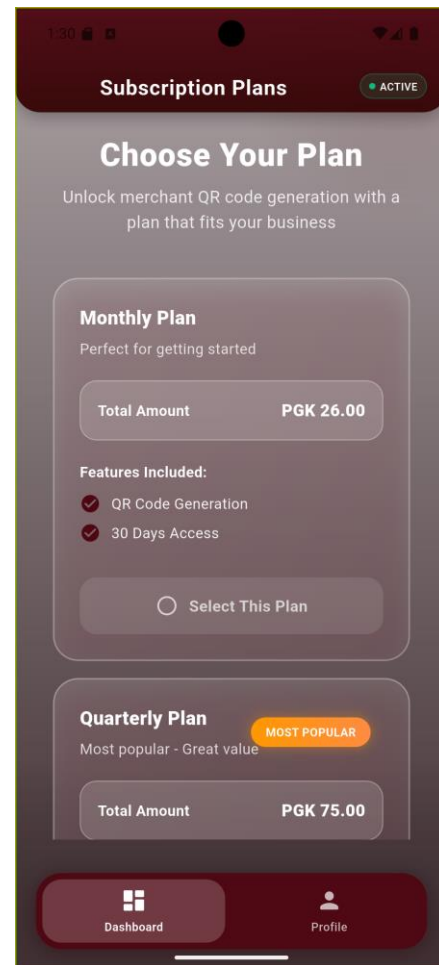
4.2 Subscription – after enabling merchant features every merchant receives one (1) day free access to use the merchant feature, particularly the QR code generator.

4.2.1 After a day of free access, merchants must subscribe to one of three plans: Monthly, Quarterly or Annual.

4.2.2 Once a subscription plan is 'ACTIVE' merchants cannot re-subscribe again on any plan until two (2) days before the current subscription expires or when the current subscription expires. Subscription status change from 'ACTIVE' to 'GRACE' two days before subscription expires. This indicates that merchants can now subscribe to a plan. If the merchant does not subscribe, then the status goes into 'EXPIRED'.

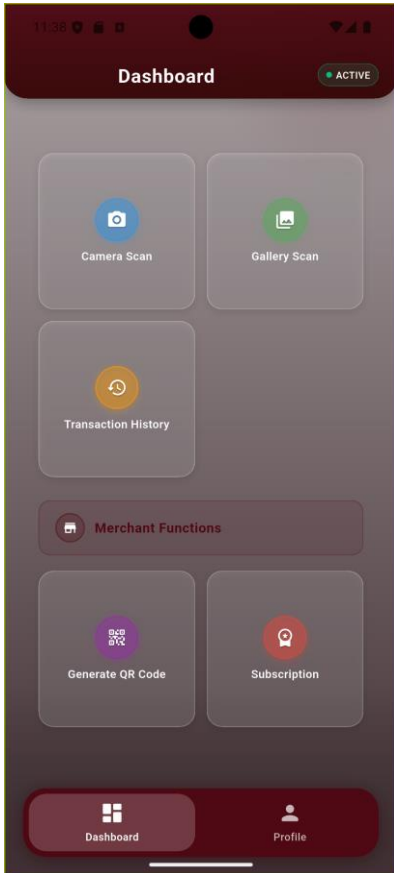


Click 'Subscription'.

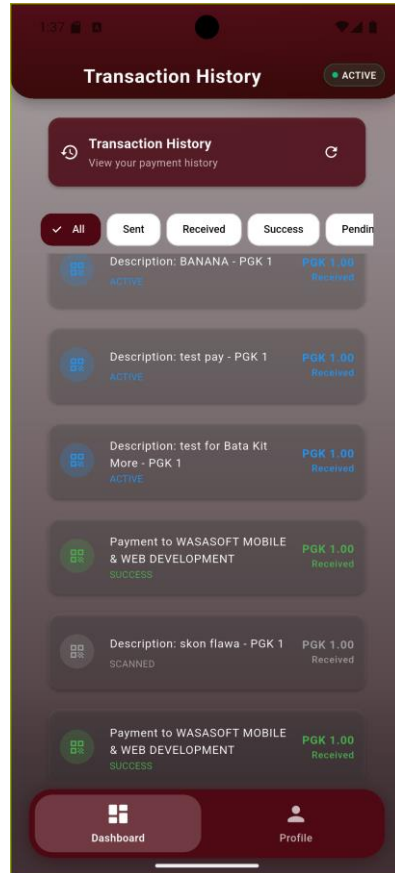


Subscription plans. (Above prices are for demonstration purpose only)

4.3 Transaction History – merchants can refer to the transaction history to reconcile payments with their customers. Use the BSP Pay Ref#, OdiL Ref# and descriptions for reconciliation purpose.

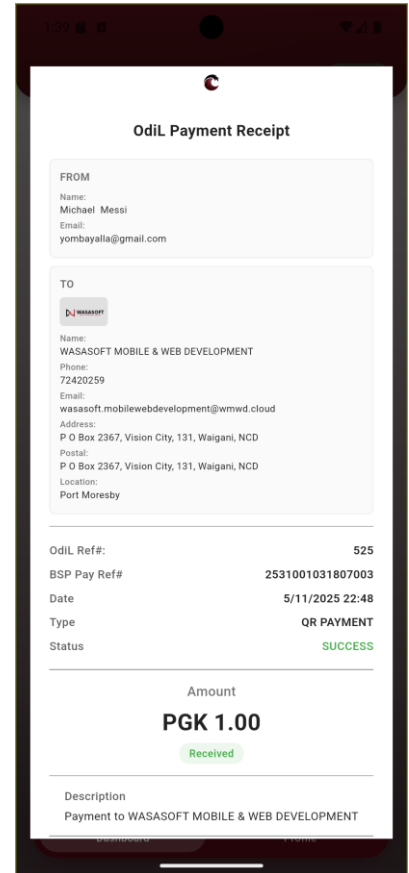


Click 'Transaction History'.



List of transactions. High level view.

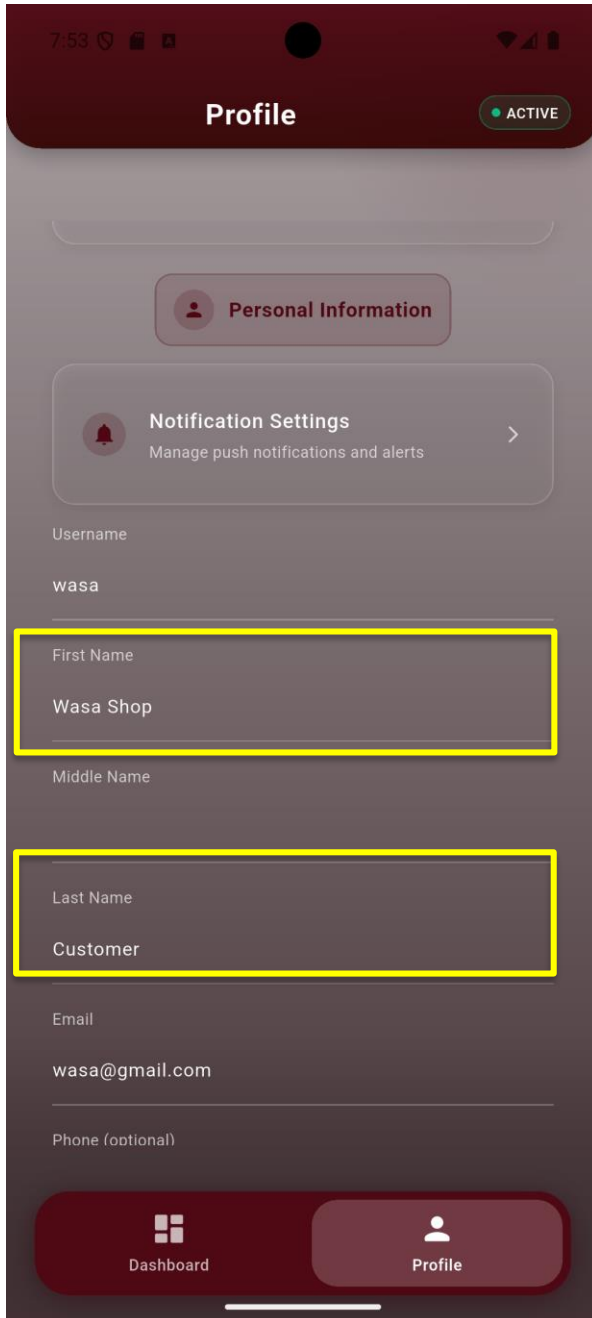
Clicking on a transaction will reveal the receipt. Merchants can download this receipt



4.4 Merchants can scan their own QR codes on behalf of their customers and then pass the phone over to the customer to complete payment on BSP Pay.

Example: What if you're a merchant who sells fast food, a trade store owner or offer some type of service; and your customer who banks with BSP does not have an OdiL account or an Android smartphone but a 'wan bang' as we call it in PNG.

First ensure that your customer is registered on Mobile Banking. This is essential for receiving the OTP on their phone.



← In your Personal Information section of your profile you can give a descriptive First Name and Last Name. This will appear on your receipt.

←

5. FAQs

5.1 Q: Who can use OdiL?

A: For now, anyone who banks with BSP Financial Group Ltd only. This covers both customers with personal and business account.

5.2 Q: Is it true that only BSP customers who are registered on mobile banking can use OdiL to pay on BSP Pay?

A: As per our tests, YES. The BSP Pay gateway sends OTP to registered customer numbers as part of completing payment. These customer numbers are captured when customers register for mobile banking. We cannot advice on whether the bank has a process for simply registering customer mobile numbers for notification purposes or for receiving OTP from bank services for that matter.

5.3 Q: Can merchants have more than one account?

A: Yes. Merchants can have more than one account.

5.4 Q: Can merchants use one API key in multiple OdiL merchant accounts?

A: No. On OdiL the BSP API key is tied to one merchant account. If merchants need to have more than one OdiL merchant account, they need to register multiple times on BSP Pay to be issued different API keys to be uniquely used on the different merchant accounts.

5.5 Q: Is there any refund for merchant subscription?

A: No. Once a merchant subscribes to a plan it is on the understanding that they have agreed to use our service for the intended period.

6. Terms & Condition and Privacy Policy

6.1 Refer here for the terms and condition: <https://www.odil.space/terms-conditions/>

6.2 Refer here for the privacy policy: <https://www.odil.space/privacy-policy/>

7. Contact

odil@odil.space