

Merchant Onboarding Guide

Your step-by-step path to accepting payments with Nexzoneo Pay

docs.nexzoneo.com • payment.nexzoneo.com

Welcome to Nexzoneo Pay

This guide walks you through every step of becoming a Nexzoneo Pay merchant — from your first conversation with us, through technical integration in our sandbox, to processing your first live payment.

You can begin integrating immediately after you submit your application — there is no wait for approval before you can start building. Our team is available throughout the process to help you launch quickly and confidently.

What you will find inside

- The 6 stages of merchant onboarding
- What information you will need to provide
- How to integrate via WooCommerce or our REST API
- How sandbox (test) and live mode work
- How and when settlements are paid out
- How to reach our team for help

The Onboarding Process at a Glance

Onboarding with Nexzoneo Pay is designed to be fast and developer-friendly. You do not need to wait for full account approval before you start integrating — sandbox access is available the moment you submit your application. The journey has six clear stages:

1

Get in touch

Contact Nexzoneo directly, or reach us through one of our partner agents. We will discuss your business model, expected volume, currencies, and the products or services you sell.

2

Submit your merchant application

Fill out the online application form with your company details, website(s), industry, products sold, and primary contact information. There is no payment or commitment required to apply, and you can move on to integration immediately after submitting.

3

Start integrating in sandbox mode

As soon as your application is submitted, you receive sandbox API credentials and access to the full integration documentation. You can build and test against our test environment without processing any real money.

4

Get help while you build

Our IT and integration team is available to answer questions, debug issues, and review your implementation. Reach us by Email, WhatsApp, or Telegram — whichever works best for you.

5

Sign your merchant agreement & get approved

Once your integration is ready, we review your account and you sign the Nexzoneo Pay merchant agreement. Your account is then approved for live processing.

6

Go live & start processing real payments

We issue your live API credentials. You switch your site(s) from test mode to live mode and begin accepting real customer payments. Settlements are paid out per the terms of your agreement.

Good to know

You do not need to be approved before you start integrating. Sandbox access is granted immediately on application — so your developers can begin work on day one.

Stage 1 — Getting in Touch

There are two ways most merchants first connect with Nexzoneo Pay:

- Contact Nexzoneo directly through our website, sales email, or messaging channels.
- Be referred by one of our authorized agents, who will provide you with a personalized signup link.

Either path leads to the same product, the same pricing structure, and the same support. If you came in through an agent, that relationship is preserved on your account — your agent becomes a point of contact who can help you throughout your time with Nexzoneo Pay.

Stage 2 — Submitting Your Application

The application form is short and can be completed in a few minutes. You will be asked to provide the following information:

Account & contact information

- Username, full name, business email, and phone number.
- A password for your merchant dashboard.

Company information

- Registered company / business name.
- Tax ID or equivalent business registration number.
- Industry / business category (e-commerce, retail, hospitality, etc.).
- Description of the products or services you sell.

Business address

- Street address, city, state / province, country, and postal code.

Your website(s)

- The domain(s) where you will be accepting payments.
- A short description of each site, if you have more than one.

No upfront approval required

You can start using sandbox API credentials and integration tools immediately after submitting the form. Final account approval — required to switch to live mode — happens later, once your integration is ready and your merchant agreement is signed.

Stage 3 — Integrating in Sandbox Mode

Once you have applied, you can log in to your merchant dashboard at payment.nexzoneo.com and create your first "site" — this represents the website or application that will accept payments. Each site is issued its own credentials:

- Site Key – a public identifier used in your integration.
- Security Token – a private secret used to authenticate API calls.
- Webhook Secret – used to verify webhook callbacks from Nexzoneo Pay.

Sites can be operated in Test Mode (sandbox) or Live Mode. While you build and test, leave the site in Test Mode — no real money will move, but the API behaves identically to live.

Two integration paths

You can integrate Nexzoneo Pay in one of two ways, depending on your platform:

1

WooCommerce Plugin (recommended for WordPress stores)

If you run WordPress with WooCommerce, install the official Nexzoneo Pay plugin. It adds Nexzoneo Pay as a checkout option, handles webhook validation, and supports refunds and test mode out of the box. Download and setup instructions:

docs.nexzoneo.com/plugins/woocommerce/

2

Direct REST API integration (any platform)

If you run a custom platform, mobile app, or a non-WooCommerce e-commerce system, integrate directly with our REST API. Endpoints, authentication, request/response formats, error codes, and code examples are all documented at:

docs.nexzoneo.com/api-documentation.php

Documentation

- Documentation portal: docs.nexzoneo.com
- API reference: docs.nexzoneo.com/api-documentation.php
- WooCommerce guide: docs.nexzoneo.com/plugins/woocommerce/
- Merchant dashboard: payment.nexzoneo.com

Test mode = real workflow, no real money

Test mode uses identical API endpoints, authentication, webhooks, and response formats as live mode. Anything you build in sandbox will work the same way in production once you switch credentials.

Stage 4 — Getting Help While You Integrate

Our IT and integration team is available throughout your build to answer questions, help you debug, review your code, and make sure your integration is solid before going live.

How to reach us

- Email — it@nexzoneo.com (technical / integration questions)
- Email — support@nexzoneo.com (general account & support questions)
- WhatsApp — request our number from your account manager or referring agent
- Telegram — request our channel from your account manager or referring agent
- Support portal — support.nexzoneo.com

If you came in through an agent, your agent is also a great first point of contact — they can escalate to our technical team on your behalf and keep your project moving.

What our team can help with

- Choosing between WooCommerce plugin and direct API integration.
- Authentication, signing requests, and verifying webhooks.
- Test scenarios — successful payment, failed payment, cancellation, refunds, disputes.
- Currency, fee, and routing questions.
- Reviewing your callback / webhook handling before you go live.
- Troubleshooting any errors during sandbox testing.

Tip — share useful context up front

When you contact us, please include your merchant ID or company name, the site you are working on, and any relevant request IDs, error messages, or screenshots. This lets us help you faster.

Stage 5 — Merchant Agreement & Approval

When your integration is functioning correctly in sandbox and you are ready to start processing real payments, two things need to happen:

1

Sign the Nexzoneo Pay merchant agreement

We make your merchant agreement available in the Contract section of your dashboard. Review it carefully — it covers fees, settlement schedule, responsibilities, dispute handling, and compliance obligations. You approve it electronically from inside the merchant dashboard.

2

Account approval

Our team reviews your merchant account, your business information, and your integration. Once approved, your account is unlocked for live processing.

Stage 6 — Going Live

After approval, we issue your live API credentials. To go live you simply:

- Switch your site from Test Mode to Live Mode in the merchant dashboard.
- Update your application or WooCommerce settings with the live Site Key, Security Token, and Webhook Secret.
- Run a small real-money test transaction to confirm everything is wired up correctly.

From this point on, your customers can pay you through Nexzoneo Pay. You can monitor transactions, balances, settlements, refunds, and disputes from the merchant dashboard at payment.nexzoneo.com.

Settlements & payouts

Settlements (the payouts of your earnings to your bank account) are made according to the schedule and terms defined in your signed merchant agreement. Each settlement is documented in your dashboard with a downloadable PDF settlement report. Actual payout dates may vary by 1–3 business days depending on banking holidays.

Always reconcile against your dashboard

Your merchant dashboard is the authoritative source for transaction status, fees, balances, refunds, and settlements. We recommend reconciling your accounting against the dashboard reports on a regular schedule.

Quick Onboarding Checklist

- Initial conversation with Nexzoneo (directly or via an agent).
- Submit the merchant application form (company details, website(s), products, contacts).
- Receive sandbox API credentials and access to the integration documentation.
- Decide between WooCommerce plugin or direct API integration.
- Build and test your integration in sandbox / Test Mode.
- Verify webhook handling, refunds, cancellations, and error scenarios.
- Reach out to it@nexzoneo.com with any technical questions during integration.
- Review and approve the merchant agreement in the dashboard.
- Receive merchant account approval.
- Switch site(s) to Live Mode and update credentials.
- Run a real-money smoke test, then go live with customers.
- Track payments, balances, and settlement reports in the dashboard.

Contact & Resources

Reach the Nexzoneo Pay team

Technical / integration: it@nexzoneo.com
General support: support@nexzoneo.com
Sales: sales@nexzoneo.com
Support portal: support.nexzoneo.com
WhatsApp & Telegram: ask your account manager or referring agent

Resources

Merchant dashboard: payment.nexzoneo.com
Documentation portal: docs.nexzoneo.com
API reference: docs.nexzoneo.com/api-documentation.php
WooCommerce guide: docs.nexzoneo.com/plugins/woocommerce/
Plugin downloads: payment.nexzoneo.com/plugins/woocommerce/

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