

MERCHANT OPERATIONS & INTEGRATION

A practical guide to Arcana Payments.

Set up your business. Take payments. Keep the operation running.

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01 Get your business ready	02
02 Sign in and use your workspace	03
03 Understand your payment methods	04
04 Invoices, links and recurring billing	05
05 Payment status, receipts and settlement	06
06 Handle refunds and disputes	07
07 Connect a custom checkout	09
08 Get the right help quickly	12

Your approved payment methods, role permissions and commercial agreement determine your Live setup.

Support: contact@arcanapayments.com

Get your business ready

What to prepare, how account review works and the checks before taking live payments.

Prepare your business overview

Email contact@arcanapayments.com with the business website, what you sell, registration country and approximate monthly processing volume. Explain your current payment problem and the methods customers need.

- Business and contact name, website and registration country
- Products or services, average order size and expected monthly volume
- Current checkout or commerce platform and existing payment arrangement
- Desired methods, settlement needs and any current processing interruptions

Review the setup with Arcana

Arcana reviews the business and proposed payment route before enabling live collection. High-risk positioning is not a guarantee of acceptance. The account review determines eligibility, methods and commercial terms.

Ask for the applicable processing rates, settlement arrangement, refund handling and any reserve or hold conditions. Do not assume a fee or settlement schedule from a demo. If verification documents are required, Arcana will identify the appropriate submission process.

Complete setup and testing

1. Receive access for the email assigned to your merchant account.
2. Check the business display name, branding, contact details and approved payment methods.
3. Connect the store or prepare your invoice and payment-link workflow.
4. Use Sandbox to test successful, failed and pending payment handling without real funds.
5. Review return pages, receipts, payment confirmation and fulfillment with your team.
6. Confirm that Live collection and the required methods are enabled before accepting real payments.

Keep the account current

Tell Arcana before making a material change to products, business ownership, fulfillment or expected processing volume. Your approved setup applies to the business reviewed during onboarding.

Sign in and use your workspace

Access the right merchant account, understand permissions and keep credentials separate.

Open your workspace

1. Go to arcanapayments.com/admin/access. Signed-in users are routed to their permitted workspace; other users are directed to sign in.
2. Use the email assigned to your account. Follow the passkey prompts on an enrolled device.
3. On a new device, use the email-code setup path when offered, then complete the passkey step. An email code alone does not complete sign-in.
4. If access is missing or the wrong business appears, contact Arcana with the account email and business name.

Know the main areas

- Overview: recent payment activity and the current payment-setup status.
- Payments: your business's invoices and checkout records, with their current state.
- Customers: customer records associated with your business.
- Finances: available balance and payout reporting for accounts that support it.
- Settings: business and integration controls available to your role.
- Team: account access management where your role permits it.

Permissions and credentials

Available pages and actions depend on your role. A register-only user has a narrower workspace than a merchant account owner. Contact the account owner if a control is missing.

API keys belong on your server. Keep Sandbox and Live credentials separate. New keys may be shown only once; store them securely when generated. Replacing a key invalidates the previous key for that mode.

Understand your payment methods

Cards, Apple Pay, Pay in 4, bank payments and optional USDC routes, with account-specific availability.

What your customer sees

Checkout offers the methods enabled for your merchant and permitted for that payment. Availability can also depend on the customer's device, country, provider account and transaction. A method shown in a demonstration is not confirmation that it is enabled on your Live account.

Cards and Apple Pay

Major credit and debit cards can be part of the approved setup. Apple Pay and other available digital wallets depend on the configured payment connection and a compatible customer device or browser.

Arcana supports native card processing as well as separately configured payment routes. A native card payment and a route that purchases or transfers USDC have different flows. The customer-facing payment instructions and your agreed setup identify the route being used.

Pay in 4

Pay in 4 can be part of a configured pay-later offering, subject to the provider's merchant, product, customer and transaction eligibility. It may not appear for every order or customer.

Confirm with Arcana that Pay in 4 is approved and enabled for your specific business before advertising it. The provider's offer and terms are shown during the eligible customer's payment flow.

Bank options

US bank account payments (ACH) are supported when enabled for the merchant's processing connection. A bank payment can remain processing while confirmation is pending.

Zelle is a separate optional flow using the business's configured recipient instructions. Receipt must be confirmed against the actual bank account; a customer screenshot is not payment confirmation.



USDC and wallet routes

Optional routes include USDC on Base, Base Pay and transfers from supported networks. Enabled on-ramp or wallet-funding flows can involve a card or Apple Pay purchase of USDC before the merchant receives a wallet payment.

Use the asset, network and destination shown in the checkout. Supported cross-network routes quote transfer charges before confirmation. An ordinary transfer on the wrong network is not interchangeable with a supported cross-network payment.

If a method is missing

1. Check that you are viewing the intended Sandbox or Live environment.
2. Ask your account owner to review the merchant's approved methods and processing readiness.
3. Check whether the specific invoice or checkout restricts the available methods.
4. For wallets, test a compatible device and browser.
5. Send Arcana the payment ID, expected method and the visible message. Include the device and browser; do not include card details.

04 / TAKE PAYMENTS

Invoices, links and recurring billing

Choose the right billing flow and understand what is actually sent or charged.

Create and share a payment

1. Open the payment-creation controls available to your account, or ask Arcana to enable the appropriate workflow.
2. Choose the customer, amount or line items, due date and description.
3. Review the business name, total and available methods before sharing the hosted link.
4. If emailing an invoice, check the delivery result. An invoice can exist even when email delivery fails.
5. Track the payment record until it is confirmed paid.



Use the flow that fits the sale

- Invoice: bill a named customer with an amount, line items and a due date.
- Payment link or in-person QR: share a hosted payment page for the configured business and amount.
- Store checkout: create a checkout from the cart on your server and return the customer to your store.

Recurring invoices and subscriptions are different

A manual recurring invoice creates a fresh invoice on the schedule. The customer pays each invoice themselves; creating the schedule does not authorize an automatic charge.

Subscriptions use a plan and a customer authorization for recurring charges where supported. Plans may use a fixed amount, usage pricing or both. Cancellation of future renewals does not erase already incurred usage or an existing balance. Confirm the applicable plan and cancellation terms before enrollment.

Change or stop a payment request

Review the current payment state before changing or voiding a request. Voiding an unpaid request stops that request; it is not a refund of a completed payment. Treat any payment already in flight as pending until its final state is confirmed.

05 / RUN THE ACCOUNT

Payment status, receipts and settlement

Know when to fulfill, what a receipt confirms and how to read payment and payout information.

Read the payment state

- Open: the payment has not been confirmed. If the checkout is expired, it cannot start a new payment.
- Processing: payment is in progress. Wait for confirmed success before fulfillment.
- Paid: payment was confirmed. For store orders, also match the checkout ID, order reference, currency and exact amount.
- Void: the request was voided. This state is not evidence that a completed payment was refunded.



Verify before fulfillment

A browser redirect, customer screenshot or bank authorization alone does not prove the order is paid. Use the payment record, verified webhook or authenticated status API.

A payment already in flight may complete after a checkout expires. Continue monitoring that saved payment record. Do not charge the customer again solely because they returned to a cancellation page.

Receipts

Confirmed payments can have a hosted receipt and receipt delivery through Arcana. A store integration can instead take responsibility for customer receipts when that policy is configured at checkout creation.

Check the receipt-delivery policy for your integration so the customer receives the intended communication. A receipt describes the recorded payment; it does not replace your order confirmation, fulfillment or return policy.

Payment success and settlement are separate

A paid order and funds available for payout are different milestones. Review the settlement arrangement agreed for your account and the reporting available in Finances.

Native card and bank transactions follow the configured processing arrangement. Wallet routes can settle as USDC on Base; Zelle uses the business's bank account and manual confirmation. Fees, holds, reserves and payout timing depend on the payment route and account terms.

06 / RUN THE ACCOUNT

Handle refunds and disputes

Review the original payment, avoid duplicate returns and keep the customer informed.

Start from the original payment

1. Find the payment or invoice and verify the customer's order and request.
2. Review prior refunds, pending requests, disputes and the remaining refundable amount.
3. For eligible supported card or bank payments, use the authorized refund controls or ask your account owner to act.
4. Check the refund's own status. A submitted request is not the same as a completed refund.
5. Communicate the confirmed outcome and any next step to the customer.



Supported card and bank refunds

The current refund workflow supports full or partial returns for eligible verified payments through the configured Stripe processing connection, including supported subscription renewals. A refund returns to the original payment method.

If the outcome is pending or unknown, continue with the same refund record. Do not create a second request to replace an uncertain one. Contact Arcana if the status needs reconciliation. A refund can change state after its initial response; use its latest recorded status.

Other payment routes

Crypto, Zelle, manually recorded and unmapped historical payments may need a separate reviewed return process. Do not assume the automated card-refund controls apply to them. A confirmed blockchain transfer cannot simply be reversed; coordinate the appropriate return with Arcana and the customer.

When a dispute appears

Review the dispute record and any processor notices promptly. Gather the order, customer communications, delivery or service evidence and the policy accepted at purchase. Follow the response process and deadline shown for that case.

Contact Arcana with the payment and dispute identifiers if you need help understanding the record. No payment method or processor eliminates chargebacks, account reviews or the possibility of holds.

Fees and customer policy

Your business's published refund, return and cancellation policy governs the commercial request, subject to applicable requirements. Processor fees, credits and settlement adjustments depend on the account and verified payment records; confirm the terms with Arcana. This operating guide does not replace the agreement for your account.

Connect a custom checkout

Create a hosted checkout from your server, retry safely and verify payment before fulfillment.

Choose the hosted checkout API

This guide describes POST /api/v1/checkout/sessions. It creates a hosted checkout from line items and returns a payment URL. The separate /api/v1/sessions endpoint is a different session flow; its parameters and embed contract are not interchangeable.

Use Authorization: Bearer <merchant secret key> and Content-Type: application/json. Use the correct Sandbox or Live secret key for this mode-aware endpoint. Keep keys and webhook secrets on your server. Your server, not the browser, determines prices, discounts, tax and shipping.

Create the checkout

Save the returned id against your order before redirecting the customer to the returned url. Creation does not charge the customer. The following example is illustrative and requires your own server-side order and merchant credentials.

```
curl https://arcanapayments.com/api/v1/checkout/sessions \
-H "Authorization: Bearer $ARCANA_SECRET_KEY" \
-H "Content-Type: application/json" \
-H "Idempotency-Key: order_1842_attempt_1" \
-d '{
  "items": [{"name": "Order 1842", "qty": 1, "amountUsd": 49}],
  "reference": "order_1842",
  "successUrl": "https://your-store.com/order/complete",
  "cancelUrl": "https://your-store.com/cart",
  "collectShipping": false,
  "expiresInMinutes": 60
}'
```



Request fields

- **items** (required): 1-100 objects with `name`, `qty` and `amountUsd`. `name` is 1-200 characters; `qty` is an integer from 1 to 10,000; `amountUsd` is a USD unit price with at most two decimal places. Total must be \$1-\$999,999.99 and within merchant limits.
- **successUrl** (required): an HTTPS return URL. **cancelUrl** is an optional HTTPS return-to-cart URL. Keep your own order-to-checkout mapping; never treat either redirect as proof of payment.
- **reference**: your opaque order identifier, up to 100 characters.
- **customerEmail**: optional buyer email. **collectShipping** defaults to true; use false if your store already collects it or the order does not require it.
- **expiresInMinutes**: integer from 15 to 10,080; defaults to 1,440.
- **rails**: optional subset of enabled methods, for example `stripe_card`, `stripe_bank` or `usdc_wallet`. Inspect `rails_dropped` for requested methods omitted from the created checkout.
- **customerReceipt**: `arcana` (default) or `merchant`. `merchant` means your store owns customer receipt delivery; this choice is frozen when the checkout is created.
- Only documented keys are accepted. Do not send card numbers, processor fields or a client-calculated total.

Retry without creating duplicate checkouts

Send an Idempotency-Key of 8-128 letters, numbers, dots, colons, underscores or hyphens for each saved order payment attempt. After a timeout, retry the same request body with the same key.

A new checkout returns HTTP 201. An exact replay returns HTTP 200 with `Idempotency-Replayed: true`. A changed request using an existing key returns a conflict. Investigate the saved attempt before deliberately creating a new one.

Receive and verify payment events

Configure a webhook URL for each environment in the merchant settings. Live events include `invoice.processing` (pending) and `invoice.paid` (ready to verify), with an invoice object. Sandbox sends `checkout.session.completed` or `checkout.session.failed` with a session object, `mode: sandbox` and `live: false`. Sandbox events never authorize a real order fulfillment.

The signature is HMAC-SHA256 over timestamp + '.' + the raw request body, using the environment's webhook signing secret. Headers include `x-arcana-timestamp`, `x-arcana-signature` (`sha256=...`) and `x-arcana-event-id`. Verify the original bytes before parsing; use constant-time comparison, a timestamp tolerance and event-ID checks.

Events can repeat or arrive out of order. Deduplicate `eventId` and the checkout being fulfilled in your database. Return 2xx only after durable processing or queuing succeeds. The authenticated developer guide includes the Node.js helper and complete verification example.

Confirm the order on your server

For real orders, retrieve `GET /api/v1/checkout/sessions/{id}` with the merchant's Live secret key. Require the saved Live checkout ID (`inv_` followed by its UUID), `kind: checkout` and `status: paid`. Match reference, currency and the exact amount to your saved order, then fulfill once. Reject `cs_test_` IDs, `mode: sandbox` and `live: false` even when status is paid. Current Live responses can omit `mode` and `live`; the downloadable `checkoutPaysOrder` helper validates the actual response contract. A paid checkout remains paid even when a separate refund record changes.

`GET /api/v1/integration/status` inspects the authenticated integration setup and is useful while Live collection is paused. A ready integration still requires successful end-to-end testing of your store's own order handling.

Test before switching Live

- Use separate Sandbox credentials, webhook URL and signing secret.
- Test successful, failed and pending outcomes; refreshes and repeated create requests; duplicate and delayed events; expired links; and mismatched order amounts.
- Confirm which system sends receipts and how your store handles canceled or abandoned checkout.
- A Sandbox status of paid is simulated. Reject it for real fulfillment; never use it as evidence that real processing or payout is enabled.
- The authenticated developer reference is available at `/admin/developers` after sign-in.

Get the right help quickly

Send useful context for setup, missing methods, payment questions and account access.

Contact Arcana

Email contact@arcanapayments.com. Include your business name, account email and a short description of the outcome you need. If the question concerns a payment, include its payment or invoice identifier.

Include the details that help us investigate

- Account setup: website, registration country, what you sell and requested payment methods.
- Missing method: payment ID, Sandbox or Live, expected method, device and browser.
- Payment status: payment ID, approximate time, current status and what the customer sees.
- Refund or dispute: original payment ID, refund or dispute ID and the latest visible status.
- Integration: endpoint, HTTP status, error code and a redacted request example.
- Access: assigned email, business name and which sign-in step is failing.

Keep sensitive information out of support messages

Do not send full card numbers, security codes, wallet recovery phrases, passkeys, API keys or webhook secrets. Redact unrelated customer information from screenshots. Arcana will specify a suitable route if verification documents are needed.

For customers of a merchant

For an order, delivery, cancellation or return request, contact the business that sold the product or service first. Include the order reference or receipt. Arcana can help with the payment platform, while the merchant manages the purchase and fulfillment.