

Raptors Group Synergy

Payment Flow – Fiuu Payment Gateway (Integration)

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Overview

The system is used by a **football academy** with multiple branches. Each branch manages **players** and **coaches**, and the platform provides a **fee management module** for subscription-based payments. The system is built on **Laravel**, hosted on **AWS**, and managed via **Laravel Forge**.

Key points:

- Each player is subscribed to a **plan** created by the branch admin.
 - Upon registration, an **initial invoice** is generated.
 - A **monthly invoice** is auto-generated for each active subscription.
 - Payments are processed via **Fiuu Payment Provider** with **tokenization** for recurring billing.
 - The system never stores card details, only **Fiuu-issued tokens**.
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Roles in the Process

1. **System Admin/Branch Admin** – Creates subscription plans, registers players, monitors payment status.
2. **Parents/Players** – Subscribe to plans and make payments.
3. **System** – Generates invoices, manages auto-debit, sends notifications.
4. **Fiuu Payment Provider** – Handles payment processing, tokenization, settlement, and webhook notifications.

Detailed Payment Flow

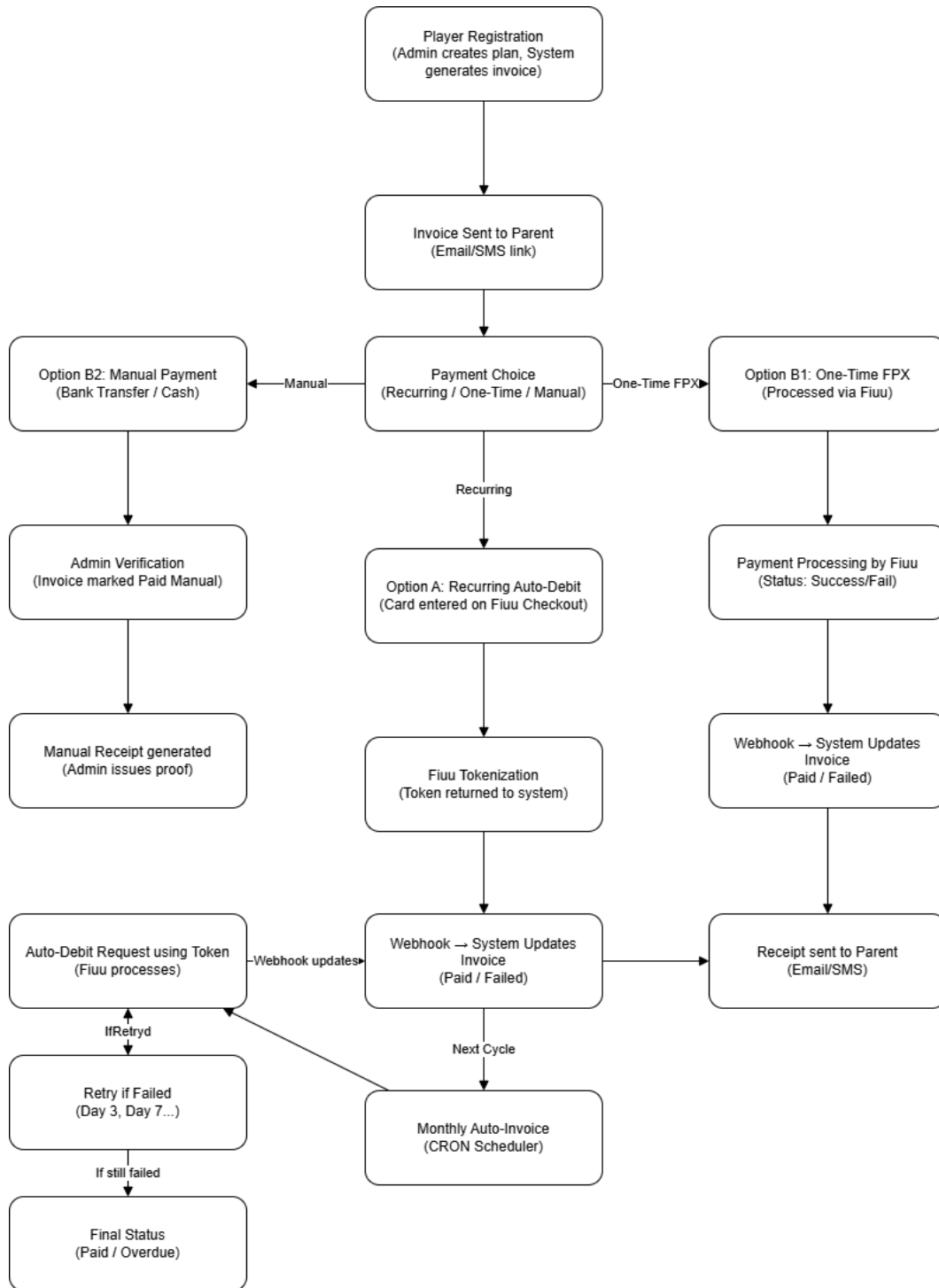


Image1.0: Overview Payment Flow

1. Plan Creation & Player Registration

- Admin creates a **subscription plan** (e.g., Monthly Fee RMXXX).
- The player is registered under the selected plan.
- The system generates an **initial invoice** (status: *Unpaid*).
- An email/SMS with the invoice link (checkout) is sent to the parent.

2. Payment & Tokenization

- Parent opens the checkout page hosted by **Fiuu**.
- Two options:
 1. **One-time payment**: Parent completes payment without storing card details.
 2. **Recurring auto-debit**: Parent enters card details securely on Fiuu's page.
 - Fiuu performs **tokenization**.
 - The system receives and stores the **token** plus masked card info (last 4 digits, card brand).
- **Security Note**: Card details never pass through or get stored in our servers; they remain with Fiuu.

3. Invoice Payment Processing

- Fiuu processes the transaction.
- Fiuu sends **webhook notifications** to our system with the payment status.
- The system updates invoice status accordingly:
 - **Paid** → Receipt generated and sent to parent.
 - **Failed** → Parent notified with retry/payment link.

4. Automatic Monthly Invoice Generation

- On the **billing date**, the system automatically generates a new invoice.

- If a player has a **stored token**:
 - The system sends a **charge request** to Fiuu using the token.
 - Fiuu processes and returns the status via webhook.
- **Retry mechanism** (configurable):
 - If the auto-debit fails (e.g., insufficient funds), the system retries (e.g., Day 3 and Day 7).
 - Parents are notified of each attempt.
 - If all retries fail, the invoice is marked *Overdue*.

5. Receipts, Reconciliation & Reporting

- Every successful payment produces a **receipt** (transaction ID, plan, branch, date).
- Daily/weekly reports provide breakdowns by branch, plan, and payment status.
- Settlement reconciliation is performed against **Fiuu's merchant dashboard**.

6. Plan Changes, Suspension & Cancellation

- **Upgrade/Downgrade**: New invoice generated with pro-rata adjustments (if enabled).
- **Pause**: System halts invoice generation temporarily.
- **Cancel**: Token remains stored, but auto-debit is disabled. No new invoices are generated.

7. Manual Payments (Optional)

- If bank transfer/cash is allowed:

- Parents upload proof of payment.
Admin verifies and marks invoice as *Paid (Manual)*.
- Manual receipt is generated.

8. Refunds & Disputes

- **Refunds** (full/partial) are initiated by Admin via **Fiuu's dashboard**, then synced to the system (status: *Refunded*).
- **Chargebacks/Disputes** are flagged by Fiuu via webhook, system marks invoice as *Disputed*.

Invoice Status Lifecycle

- **Draft** → **Unpaid** → **Paid**
- Optional states: *Failed, Overdue, Refunded, Disputed, Cancelled*

Notifications

- Email/SMS/WhatsApp (if enabled) are sent for:
 - New invoice
 - Successful payment
 - Failed payment attempt
 - Overdue reminder
 - Receipt and refund

Security & Compliance

- No card data is stored; only **Fiuu-issued tokens** are used for recurring payments.
- All communication with Fiuu uses **HTTPS** with webhook signature validation.
- Role-based access control (HQ admin, branch admin, parent).
- Complete **audit logs** for all payment actions.

Technical Flow

1. Laravel application generates invoice & redirect to **Fiuu Checkout Page**.
2. Parents enter card details (hosted by Fiuu).
3. Fiuu processes payment & tokenizes card (if recurring).
4. **Webhook** → Laravel app updates invoice status.
5. **Scheduler (CRON)** → Runs auto-debit & retries monthly.
6. Reports reconcile with Fiuu merchant dashboard.