IXC

PG contract and merchant screening guide · 2026

Application details, screening evidence, and go-live conditions by payment method

A practical IXC resource for adoption decisions and delivery

Published 2026.09 · English edition · PDF + Excel worksheets

Using this resource

Prepares the information to submit to the payment provider and the questions to confirm, and tracks open items across the contract, screening, and development schedules.

Product planners and PMs handling the PG application, and finance and technical reviewers

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How to complete and reuse it

Read the criteria in this PDF, then fill the blank fields with your actual conditions and anything still unconfirmed. The Excel file for the same practice area has a worksheet for each resource. Keep the worked examples separate from real customer cases and confirmed quotes.

With attribution, you may quote and adapt this material for internal review and your own work. The latest files are at www.ixc.co.kr/en/assets.

Align the business details for the application

A contract application must describe the actual seller, products, and transaction model consistently. Cross-check the application form against the service screens and the internal business plan. Include anything whose transaction structure needs explaining, such as reservations, subscriptions, top-ups, or a marketplace for other sellers, in the first inquiry.

PG application basic information

Item	What to declare	Internal reviewer
Contracting party, service operator		
Products, services, delivery method		
Expected volume and ticket size		
Time from payment to delivery		
Required methods, add-on features		
Region, market-place, subscription		

> **Worked example**
>
> A company sells online courses that start on a set date after payment. It separates single-course payments from monthly subscriptions and explains the refund method, when course access is granted, and the auto-matic billing it needs. Expected volume is recorded with its business-plan assumptions.

Ask the provider, by business category and product, whether you can be accepted and what additional materials they need. The application owner does not broaden the product list or simplify the service structure on their own. Record each change with its reference number so no question gets two different answers.

Get the submission list before preparing documents

Confirm the required documents, validity periods, and submission method against the provider's requirements for your application type. The materials needed can vary with the business type, the name on the settlement account, and whether someone applies on your behalf. Do not attach ID cards or original bank account documents to a checklist meant for sharing.

Screening evidence preparation

Requested by the provider	Owner to issue or prepare	Submission deadline and route	Submission, correction status
Business registration proof			
Settlement account proof			
Representative, corporate proof			
Product and license proof requested			
Transaction structure note, additional evidence			

Question before submitting	Why ask	Answer to record
Which application type and form?	Avoid preparing the wrong document set	Form name, version, submission route
Issue date and holder-name rules?	Confirm reissue and resubmission scope	Validity conditions for each document
When are further materials final?	Check dependencies on the development schedule	Reviewer, expected reply date

The evidence sheet records only where each document is kept and its submission status. When a correction request arrives after submission, link the reason, the response, and the revised document version in the same row. Track submission and screening approval as separate statuses.

Prepare the screens reviewers will see

Check that the application matches the live sales screens. List which screens show the products and prices, delivery timing, cancellation and refund information, and business and contact details. Finalize the required disclosures and applicable requirements based on the provider's requests and the internal owner's review.

Screen checklist for merchant screening

Screen or notice	What to review	URL, evidence location	Owner and status
Product detail	Items sold, price, delivery terms		
Order and payment	Amount, methods, and consent flow		
Cancellation and refund notice	Service policy and actual handling path		
Terms and privacy notice	Document access, internal review status		
Business and customer service details	Displayed details match the application		
Members-only screens	How reviewers get access		

> **Worked example**
>
> If a product is sold on pre-order but the application says it ships immediately, align the delivery timing first. For members-only products, prepare the reviewer access agreed with the provider, and tell them how long it is available and whom to contact.

Check for pages that do not open along the route reviewers use, and for products you will not sell yet. Record each revised screen with the submitted URL and its version. If a screen change alters order states or refund functions, pass the same change on to the development owner as well.

Split contract review questions by owner

Read the contract as questions that confirm which terms apply. Record where in the document each number and condition appears, and ask the provider to reply on anything unclear. Finance, legal, operations, and development owners each review the impact on their own work.

Contract review questions

Area to check	Question for the provider	Answer and where stated	Internal review
Fees	Rates by method, fixed costs, how cancellations are handled?		
Settlement	Cycle and payout date, holidays, differences by method?		
Holdback, collateral	Trigger and release terms, how confirmed?		
Disputes, cancellations	Intake and response deadlines, who submits evidence?		
Changes, termination	Notice, remaining funds, refund handling?		
Add-on features	Application terms for billing, escrow, etc.?		

Finance checks the deposit schedule and costs, operations checks customer notices and dispute handling, and development checks method activation and API conditions. For items that need a legal or tax judgment, link the internal owner's review result to the screens and data where it must be reflected.

> **Recording a completed review**
>
> Record the contract version reviewed, the date of the provider's answer, the questions still open, and the owner who finalizes the terms. Do not give items already answered and items not yet agreed the same status.

Separate test kickoff from go-live

Some test integration can proceed before the contract is finalized or screening is complete for every method. Keep the conditions for opening live payments separate from the conditions to confirm in the test environment. If screening status differs by method, manage the launch scope and development order separately too.

Go-live readiness by payment method

Method or feature	Contract and screening status	Test and production readiness	Next owner and date
Card			
Wallet			
Virtual account			
Recurring billing and other features			

Stage	Preparation to confirm	Evidence of completion
Test kickoff	Usable test keys, documents, state design	Sandbox run results
Go-live	Merchant ID, production keys, activated methods, domains	Settings check and launch verification
Handover to operations	Lookup access, settlement data, inquiry routes	Access confirmed for each owner

Store key values separately; the readiness sheet lists only where they are kept and who manages them. IXC prepares the payment terms comparison, the screening application materials, and the technical review responses with you, and adjusts the development order to the screening schedule. The contracting party is the client.

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Publication and use

Based on your sales structure, the payment methods you need, and your current contract and screening status, we organize the materials to prepare and the order in which development starts.

IXC Corp.

CEO Nam Kichul | Business registration no. 109-86-56732
4F 408, Chuncheon ICT Venture Center
7 Huseok-ro 462beon-gil, Chuncheon-si, Gangwon-do, Republic of Korea
+82-33-242-0210 | info@ixc.co.kr

www.ixc.co.kr

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https://docs.tosspayments.com/guides/v2/payment-widget/integration

IXC Payment Gateway

https://www.ixc.co.kr/en/services/payment-gateway