



Merchant User Guide v3.5

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# **Revision History**

Revision	Date	Revision Description
1.0	Mar 10, 2003	First issue
2.0	Dec 12, 2004	New functions & order status and documentation list update
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3.0	May 12, 2009	Overall Revision of Content

# TABLE OF CONTENTS

OVERVIEW	6
	6
GETTING STARTED	7
STEP 1 – APPLY FOR A MERCHANT ACCOUNT	ERROR! BOOKMARK NOT DEFINED.
STEP 2 – INTEGRATE PAYDOLLAR PAYMENT SERVICES	ERROR! BOOKMARK NOT DEFINED.
STEP 3 – Application Test	ERROR! BOOKMARK NOT DEFINED.
STEP 4 – OFFICIAL LAUNCH	ERROR! BOOKMARK NOT DEFINED.
HOW DOES SIAMPAY PAYMENT SERVICES WORK?	ERROR! BOOKMARK NOT DEFINED.
ADMINISTRATION TOOLS	ERROR! BOOKMARK NOT DEFINED.
SIAMPAY MERCHANT ADMINISTRATION LOGIN	ERROR! BOOKMARK NOT DEFINED.
Merchant MTD Transaction Summary	
Merchant's Bulletin Board	
Hot Tips	11
Online Help	
MERCHANT'S PROFILE	12
GENERAL INFORMATION	
BANKING INFORMATION	
PAYMENT INFORMATION	
PAYMENT OPTIONS	17
OPERATIONS & REPORTS	
TRANSACTION DETAIL	20
CAPTURE of Authorized Transactions	
Full Amount Refund (for standard plan merchants)	
Partial Amount Refund (for standard plan merchants)	
Void, Refund, Reverse and Capture Transaction	27
Additional Information on Rejected and Pending Transactions	
Resend Datafeed	
Screening Function	
ESTATEMENT (FOR STANDARD PLAN MERCHANTS)	
1) Settlement History	
2) Settlement Schedule	
3) Setting Summary	

SALES REPORT	
REFUND REPORT (FOR STANDARD PLAN MERCHANTS)	40
CHARGEBACK REPORT (FOR STANDARD PLAN MERCHANTS)	41
TRANSACTION SUMMARY REPORT	42
BANK SETTLEMENT REPORT (FOR PREMIER MERCHANTS)	43
RISK CONTROL	45
PayAlert Report	46
PayAlert Level	47
HIGH RISK COUNTRY REJECTION	48
Screening Management – Credit Card Screening, IP Address Screening	49
PAYMENT LIMIT	50
OTHER SECURITY CONTROLS	51
CONTROL REFERENCE	52
SIAMPAY ANALYZER	53
Peak Hours Traffic Analysis	54
WEEKDAY VS WEEKEND DISTRIBUTION ANALYSIS	55
Seasonal Analysis	56
PAYER COUNTRY DISTRIBUTION	57
BUSINESS TREND ANALYSIS	59
SALES PERFORMANCE ANALYSIS	60
REJECT REASON DISTRIBUTION	62
SERVICES CENTRE	63
Change Password	64
USER ACCESS CONTROL	65
User Group Maintenance	66
Add User Group	67
User Maintenance	69
Update User	70
Add User	71
DIRECT PAYMENT LINK	72
Create Direct Payment Link	73
View Existing Direct Payment Link	74
SUPPORT CENTRE	75
CONTACT INFORMATION	77

# **Overview**

# Introduction

SiamPay is a powerful web-based online payment services platform, which provides secure, multi-channel, multi-lingual and multi-currency payment services. It is used by many renowned companies and organizations in the region.

This document will help you get the most from the SiamPay payment services. With this document, SiamPay merchants will be able to understand the various features of SiamPay services. It is suggested that you read this document prior to using SiamPay services. It contains valuable information that helps you to learn faster and enhance your experience.

Thank you for using SiamPay services!

# **Getting Started**

There are several steps that must be completed prior to accept payments through SiamPay payment services.

### Step 1 – Apply for a Merchant Account

Before any integration is being carried out, it is presumed that the merchant has already applied a merchant account with AsiaPay (Thailand) Limited. If you do not have a merchant account, please contact us for application.

### Step 2 – Integrate SiamPay payment services

This step should be completed after reading our Integration Guide. SiamPay payment service supports different types of channels' integration. Make sure that you have the right version of Integration Guide for your application.

### **Step 3 – Application Test**

When steps 1 and 2 are completed, you may apply a testing account with us to test your application before the official launch of your online business. In the testing environment, only testing credit cards and account numbers work. During testing process, please enter some transactions and check to see that those transactions are authorized. Check the details of each transaction, such as Merchant name, currency, amount and etc. are correct. To check the details, you have to login your merchant admin tools which at SiamPay testing environment provides detail information for transaction of your account. If your testing does not give you the expected result, please contact us for assistance.

### Step 4 – Official Launch

At the moment after satisfactory testing result, it is ready for your web application launch. Make sure necessary modifications are made for production environment. If everything is ready, you can start enjoying the benefits of real-time payment process with SiamPay.

## How does SiamPay Payment Services work?

Merchants using SiamPay

Payment Services can automatically authorize and settle credit card payments either on their web site or on standard payment interface on SiamPay.com with 128-bits SSL encryption. Transactions history is recorded in our database and merchants can access the information by logging into merchant administration tools at www.siampay.com.

Usually, a transaction starts when a consumer makes a purchase at a merchant's website. The required purchase information is sent securely to SiamPay Payment Services platform. Upon the transaction reaches SiamPay, our database records the information and requests the acquiring bank to authorize the transaction. The result is returned through our payment platform to client browser within seconds.

With SiamPay Administration Tools, the merchant can query the transactions' status via their web browser. They can also perform actions like void, request refund, download report and etc. In the following sections, there contains detailed information on the features of SiamPay Administration Tools.

# **Administration Tools**

# SiamPay Merchant Administration Login

Merchant can access the Administration Tools, the user must set the correct URL or use the shortcut link at <u>www.siampay.com</u> homepage by selecting "Merchant Login" or

(<u>https://www.siampay.com/b2c2/eng/merchant</u> or <u>https://www.siampay.com/b2c2/tha/merchant</u>) and then enters **Merchant ID**, **Login name** and **Password** in the form as shown below. Click the "Submit" button to submit the form. All fields are case sensitive. i.e. 'ABC' is not the same as 'abc'.

Welcome to SiamP	ay Payment Services
Please enter	your information :
Merchant Id : Login Name : Password : Verification : Cancel	a b 8 e x Submit
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In the production environment, the data transmitted via browser will be encrypted. Please make sure there is lock-liked icon a shown at the lower-right corner of your browser. This means the browser is protected and server connected is authenticated. To authenticate the identity of the server ID certificate, double click the icon to read the details. Contact SiamPay or the certificate issuer if there is any doubt.

The user will be temporarily locked when the system records more than 6 consecutive login failures due to incorrect password. Users are required to change password periodically. When a user's password is expired, the system will prompt the user to change the password automatically.

After a successful login, the first page presented is the **Merchant Admin Homepage** as shown below.

lerchant	ID: 110	0000203 M	erchan	nt Name	: Siampa	y PayG	ate	Last Logo	on: 2012	2-01-20	14:50:20	8.0 GMT(+7:	00)	
/lercha	ant M	ITD Trans	actio	ons Su	umma	гу								
Month / Y	'ear	From: 2012/0	01/01 T	o: 2012/	/01/22									
Currency		THB												
Order Sta	atus	Accepted - R	equest	tRefund	- Refund	ded - Ch	argeBa	ck - Rever	sal-CB					
								Krungsri	UOB	ктв		BBL	Bill	
	Visa	MasterCard	JCB	AMEX	PAYPAL	ALIPAY	SCB	Online	Direct	Online	IMB	IBANKING	Payment	Total
									Cebit				0	7
(5	U	2		0	0	0	. 1	1	2	0	0	0	0	. /
Irnover	B 0.00	B 2.00	<b>B</b> 1.00	B 0.00	₿ 0.00	B 0.00	<b>B</b> 1.00	<b>B</b> 1.00	B 2.00	₿ 0.00	B 0.00	₿ 0.00	B 0.00	₿ 7.00
Merchan	it's Bul	lletin Board												
Merchan	t's Bul	lletin Board												
Merchan	t's Bul	lletin Board												
lerchan	t's Bul	lletin Board												
lerchan	t's Bul	lletin Board												
Verchan	t's Bul	lletin Board												
lerchan	t's Bul	lletin Board			_									
lerchan	t's Bul	lletin Board												
lerchan	t's Bul	lletin Board												
lerchan	t's Bul	lletin Board												
lerchan	t's Bul	letin Board										_		
Merchan	t's Bul	letin Board						_						
Merchan	t's Bul	letin Board												
Merchan	t's Bul	letin Board												

Figure 2: Merchant admin home page

At the top of this home page, it contains account information, including:

- Merchant ID
- Merchant Name
- Last Logon, it shows the date and time last time you logon for security purpose.

### **Merchant MTD Transaction Summary**

The Merchant MTD (Month to date) Transaction Summary shows transactions of the account in the current month by payment method.

### **Merchant's Bulletin Board**

Just below the Merchant MTD Transaction Summary, there is a **Bulletin Board** which covers the update news and benefits for merchants. You are recommended to view the contents regularly.

#### Hot Tips

"Your business is our business". SiamPay always aims at providing comprehensive information to help our business partners and merchants like you to develop a profitable and healthy e-commerce business. This **Hot Tips** area contains useful information and business tips for e-business such as reference on fraud prevention and chargeback prevention.

### **Online Help**

Simply click the 'Help' button on the right upper corner, you can get more information or explanation of items on the merchant admin tools usage.

In order to protect the user account, the login session will be expired automatically when the browser is idle for too long. You are highly recommended to logout the account when you are using a public terminal computer or leaving your seat.

At the left-hand-side of the screen are tags to other section: 1) **Profile**; 2) **Operations**; 3) **Risk Control**; 4) **Analysis**; 5) **Services**; 6) **Support** and these will be discussed in more detail.

# **Merchant's Profile**

When the Profile tag is selected, the menu of Merchant's Profile section is shown as below.

	Merchant Administration
	Merchant ID: 110000203 Merchant Name: Siampay PayGate Last Logon: 2012-01-20 14:50:26.0 GMT(+7:00)
rations Profile	Merchant's Profile
0 B	Profile Information
ē	<u>General Information</u>
Contr	Banking Information
lisk (	Payment Information
ysis	Profile Setting
Anal	Payment Options
Support Services	

Figure 3: Menu of Merchant's Profile

This Merchant's Profile section is divided into 2 parts:

- i) Profile's Information records the Merchant Information: -
  - General information
  - Banking information
  - Payment information
- ii) Profile Setting shows existing payment options: -
  - Datafeed failure alert by email to contact email (depends on Datafeed setting)

# **General Information**

merchant to, 11	2000203 Merchant Name, Stampay Payoate Last L	ogon. 2012-01-20 14:00.20.0 GMT(+7:00)					
General Info	rmation	Close					
0							
General Inform	hation						
Merchant ID	110000203						
Name	Siampay PayGate						
Account Group	N/A						
Merchant Class	Normal						
Merchant Type	Business						
Payment Type	Sale and Authorize						
Short Name	SIAMPAY PAYGATE						
Business Registration Number	NA						
URL	_						
Mailing Address							
Business Address							
Country / Region	Thailand						
Country Domicile	Thailand						
Fax Number							
Enquiry Hotline							
Contact Inform	ation						
Project	Person: Ops	Tel.:					
Contact	Email.: jaranya.sangthong@asiapay.com, viriya.kaewmarin@asiapay.com, kitkanthita.pimkaew@asiapay.com						
Operation Contact	Person: Operatiion Contact Email.: jaranya.sangthong@asiapay.com,viriya.kaewmarin@asiap	Tel.: pay.com,kitkanthita.pimkaew@asiapay.com,kim.cheung@asiapay.com					
Technical Contact	Person: Viriya Kaewmarin	Tel.:					
	cinan viriya.kaewmannigaslapay.com						

Siampau Payment Service

Figure 4: General Information Screen

Merchants have the responsibility to ensure the company information is up-to-date and accurate. The descriptions of the form as follow:

# **General Information**

Field name	Description
Merchant ID	Unique ID number of the merchant account
Company Name	Merchant's registered company name
Merchant Class	The plan applied for the merchant
Merchant Type	Business type of merchant
Payment Type	Type of payment to be accepted with this merchant account. Sale means the amount is debit from the credit card account, while Authorize only holds the request amount from the account without debit at instant.
Short Name	Company name in short
Business Registration No.	The certificate number of the company

URL	Registered URL for online business
Mailing Address	Corresponding address of the merchant
Business Address	Registered address of the merchant's company
Country / Region	Country / Region of business registration
Country Domicile	Country domicile of the registered company
Fax Number	Corresponding fax number
Enquiry Hotline	Telephone number for general enquiry about the merchant's business. (e.g.
	Customer Service Hotline)

### Contact Information (Name, Telephone No. & Email)

Field name	Description
Project Contact	Person who is in charge of the SiamPay merchant account set-up
<b>Operations Contact</b>	Person who is in charge of the daily operations of the online transactions
Technical Contact	Person who is in charge of the technical issue related to this account

SiamPay will send email to your operation contact email address(es) for the followings:

- 1) real-time email notification of successful/unsuccessful transactions
- 2) chargeback and retrieval request notification
- 3) accounts related issue e.g. refund, payment invoice



To update the company profile information (e.g. business and mailing address, contact number, website URL), please submit the 'Merchant Account Maintenance Form'. You can download this form at the Support session.



For merchants who are using our SiamPay standard payment page, you may now enjoy personalized payment page. After the simple setup, your Company logo can be shown on every page throughout the payment process, so as to provide a more company-specific image to your customers. To register, please fill in the 'Merchant Account Maintenance Form' and prepare your company logo in .jpg, .png or .gif format (The suggested file size is: 150 x 60 pixels). Please kindly submit the form and logo by email to our Service Department.

# **Banking Information**

	Merchant Administration	on		
	Merchant ID: 101669	Merchant Name: AsiaPay (Hł	<) Ltd. Last Logo	n: 2009-02-12 19:39:49.0
Profile	Merchant's Prot	file		
Operations	Banking Informa	ation		Close
-	Rank	חס ר	lest Bank	
Contr	Bank Account Title		AsiaPay (HK) Ltd	
Risk	Bank Account Numbe	r 1	23-123-123456	
-	Bank Account Current	⊳y ⊦	IKD	
Analysis				

Figure 5: Banking Information Screen

### **Banking Information**

Field name	Description
Bank	Name of settlement bank
Bank Account Title	Registered name for the account
Bank Account Number	Registered account number
Bank Account Currency	Currency of settlement for the account



For merchant accounts, you may register with our auto settlement service. For details, please contact our Account Department.

# **Payment Information**

	Merchant Administra	tion			
	Merchant ID: 101669	Merchant Na	<b>me:</b> AsiaPay (HK) Ltd.	Last Logon: 2010-08	-12 19:02:58.0 GMT(+8
Profile	Merchant's Pr	ofile			
perations	Payment Inforn	nation			Close
ō	Payment Account In	formation			
ē	Currency		HKD		
, T	Return Value Link (Da	ata Feed)	http://www.paydollar.com	m/datafeedexample.jsp	
čisk (	Secure Hash		Disable		
alysis					

Figure 6: Payment Information Screen

### **Payment Information**

Field name	Description
Currency	Currency setting for the merchant account.
Return Value Link (Data	This is the location where merchant's application accepts the return value of the
Feed)	payment transaction.
Secure Hash	This function is to enhance the transaction message communication security
	between merchant site and SiamPay. By employing this technology, the integrity of
	the information and the identity of the signatory can be authenticated with industry
	standard.



To enable the Secure Hash function, please submit the 'Merchant Account Maintenance Form'. You can download this form at the Support session. For the details of integration, please refer to the "SiamPay PayGate Integration Guide" which can be downloaded at the Support session.

Each Secure Hash Secret key is valid for two years, please contact our Service department to renew the Secure Hash Secret key before it is expired

# **Payment Options**



Figure 7: Payment Options Screen

For each payment option, you can enable or disable at anytime by simply selecting the options and click the button UPDATE to confirm the changes.

Option	Description
Return Value Link (Datafeed)	This is the location where merchant's application accepts the return value of the
	payment transaction (Warning: Please consult with your development/IT team
	before update as it may seriously affects the location of return value)
Datafeed failure alert email	When there is problem in returning you with the registered datafeed, we will send
to contact email	an email notification to your technical contact email (for merchants who registered
	the datafeed function)
Payment method selection in	SiamPay provides two different payment pages: Payment method selection by logo
payment page	[Default value] and Payment method selection by Text. Merchant may choose the
	payment page according to the own preference (for merchants who are using
	"Client Post Through Browser" connection method, please consult with your
	development/IT team for more information)

#### Two SiamPay payment page interfaces as below:



Figure 7a: Payment method selection by Text

Figure 7b: Payment method selection by Logo

# **Operations & Reports**

When the **Operations** tag is selected, the menu of **Operations & Reports** section is shown as below.

		East Eogon. 2012-01-21 12:24:00:0 Omit(11:00)
	Operations & Reports	
	Operations	
	Transaction Detail	
	Schedule Payment	
	► <u>MemberPay</u>	
	Online Shop Management	
	eStatement	
	Hotel Reservation Management System	
	Penorte	
	Salas Report	
	Refund Report	
	Charge Back Report	
	Donor's Information Report	
	Transaction Summary Report	
<b>I</b> '	, <u>p</u> =	
1		

Figure 8: Menu of Operations & Reports

What administrator can do in this section is mainly checking the transaction details and generating reports. The menu is divided into 2 parts: *i*) *Operations*; and *ii*) *Reports*.

To streamline your daily operation flow, you can now perform i) Sales, ii) Authorize, iii) Capture and iv) Refund in a batch request. Just simply prepare a text file consisting all the required transactions details, and then upload to our system. You may also set the target processing date at your convenience. Please contact our Sales Department for further details of this function.

# **Transaction Detail**

Merchant ID: 110000203	Merchant Name: Slampay PayGate	Last Logon: 2012-01-27 12:24:38.0	GMT(+7:00)
Transaction Detail			Close
Selection Criteria			
Transaction Date	MM	DD YY 00	Hr Min
	🗹 From 01 🔽	27 🖌 2012 🖌 Tim	🛚 00 🖌 : 00 🖌
	VT0 01 V	27 ¥ 2012 ¥ Tim	e: 23 💙 . 59 💙
	You may retrieve up to last 6 months data. P	esse download regularly for your own copies.	
Currency and Amount	ALL From B	тов	
Payment Method	ALL	Vultere Select) DataFeed A	ш 🖌
Payment Status	Accepted	Accepted Adi M Authoriz	ed Cancelled
ALL ALL	Capturing	ChargeBack PartialC	hargeBack 🔲 PartialRefunded
	Pending	Pending 3D Rejecte	d 🗌 Refunded
	RequestPartialRefund	RequestRefund Reversa	al-Auth Reversal-CB
	Reversal-Void	Voided	
Payment Reference	Mercha	nt Reference	]
Output			Preferences
Sort by	Transaction Date	V Descending	~
Payment Transaction	✓ Transaction Date	Capture Date	Merchant Ref. No.
All	System Ref No.	Original Ref. No.	Payment Method
	Card / Account	Exp Month	🗹 Exp Year
	Card / Account Holder Name	Exp Month Currency	<ul> <li>Exp Year</li> <li>Tx. Amount</li> </ul>
	Card / Account Holder Name Original Amount	Exp Month     Currency     Status	Exp Year     Tx. Amount     App. Code
	<ul> <li>✓ Card / Account</li> <li>✓ Holder Name</li> <li>Original Amount</li> <li>✓ Reject Reason</li> </ul>	Exp Month     Currency     Status     Payer IP	<ul> <li>Exp Year</li> <li>Tx. Amount</li> <li>App. Code</li> <li>IP Country</li> </ul>
	Card / Account Holder Name Original Amount Reject Reason Remark	Exp Month     Currency     Status     Payer IP     Channel Type	Exp Year  Tx. Amount  App. Code  PPS ISN
	Card / Account Holder Name Original Amount Reject Reason Remark PPS Value Date	Exp Month     Currency     Status     Payer IP     Channel Type     Origin Country	Exp Year     Tx. Amount     App. Code     IP Country     PPS ISN     Destination Country
	Card / Account Holder Name Original Amount Reject Reason Remark PPS Value Date PC Country	Exp Month     Currency     Status     Payer IP     Channel Type     Origin Country     PC Language	Exp Year     Tx. Amount     App. Code     IP Country     PPS ISN     Destination Country     PC TimeZone
	Card / Account Holder Name Original Amount Reject Reason Remark PPS Value Date PC Country Card Issuing Country	Exp Month     Currency     Status     Payer IP     Channel Type     Origin Country     PC Language	Exp Year     Tx. Amount     App. Code     IP Country     PPS ISN     Destination Country     PC TimeZone

Figure 9: Transaction Detail screen

This function provides SiamPay merchants a powerful and flexible transaction searching and reporting based on the specified selection and sorting criteria. And, the selected details can also be downloaded to CSV format for recording and other processing reference. The first page of the Transactions Detail is to define selection criteria and output. Steps for transactions retrieval:

Steps	Description
Step 1 – Define Searching	There are a number of selection criteria for searching. The logic of search is 'AND',
Criteria	i.e. Combination of all the fields. Leaving the field blank and selection to ALL will
	return all records. By default, only today's transaction will be shown.
Step 2 – Output Sorting and	Output can be sorted by any of the criteria, ascending order or descending order. By
fields to display	default, the returned records are sorted by the field selected, such as Transaction
	Date, in descending order.
Step 3 – Submit Search	Click View button to start searching and view online.
	Click Download button to download the extracted data.



Please note that the searching date range is set at 7 days and you may retrieve up to previous 6 months data. You are recommended to download the reports monthly for your own reference. In order to provide a detail picture to Transaction Detail, there are descriptions of each selection criterion and output field in the following tables.

Field name	Parameter / Type	Description
Transaction Date	From Date and To Date	Default value is today. Check From only to define
	(MM: Month; DD: Day; YY:	the start date of search and Check $\ensuremath{\text{To}}$ only to define
	Year; Hr: Hour; Min: Minutes)	the end date of search. Uncheck both $\ensuremath{\textit{From}}$ and $\ensuremath{\textit{To}}$
		returns all transactions.
Currency and Amount	Currency (Selection) and	Currency of transaction and amount or range of
	range of amount (Float)	amount
Payment Method	List of payment method	Payment Method (e.g. Visa and MasterCard)
Datafeed	Datafeed Indicator	Available for merchants who have registered the
		datafeed link
		All: all statuses
		T: Successfully get response from merchant's
		defined datafeed page
		F: Fail to get response from merchant's defined
		datafeed page or error occurs
		R: Datafeed retry succeeds
		U: Datafeed retry fails
		(R & U: only available for merchants who have
		registered the datafeed retry service)
Order Status	Check box:	Accepted: Successful sale transaction
	- Accepted	Accepted_Adj: Transaction is accepted but there is
	- Accepted_Adj	a partial chargeback or partial refund involved
	- Authorized	Authorized: Hold request transaction limit only;
	- Cancelled	awaiting for capture
	- Capturing	Cancelled: Payment cancelled by customer
	- Chargeback	Capturing: Transaction waiting for the completion
	- PartialChargeback	of a capture process
	- PartialRefunded	Chargeback: Cardholder raises a dispute to the
	- Pending	card issuer (full amount)
	- Pending_3D	PartialChargeack: Cardholder raises a dispute to
	- Rejected	the card issuer (partial amount)
	- Refunded	PartialRefunded: Requisition of partial amount
	- RequestPartialRefunded	refund is processed by SiamPay
	- RequestRefund	Pending: Incomplete transaction
	- Reversal-Auth	Pending_3D: Transaction waiting for completion of

Selection Criteria of Transaction Deta
--

	- Reversal-CB	3D authentication process
	- Voided	Rejected: Unsuccessful sale transaction
	- Reversal-Void	Refunded: Requisition of full amount refund is
		processed by SiamPay
		RequestPartialRefunded: Requisition of partial
		amount refund by merchant is submitted
		RequestIRefunded: Requisition of full amount
		refund by merchant is submitted
		Reversal-Auth: Cancellation of successful
		authorized transaction by merchant
		Reversal-CB: Chargeback transaction is
		successfully appealed by merchant
		Voided: Cancellation of successful transaction
		before daily bank settlement by merchant
		Reversal-Void: Withdraw the cancel request by
		merchant
Payment Reference No.	Number	Payment Reference No. is a unique number
		generated by SiamPay platform. Separate by ","
		(comma) for more than one entry.
Merchant Reference No.	Text	Reference No. submitted by merchant

# Searching Output of Transaction Detail – Payment Transaction

Field name	Description
Transaction Date	Date of transaction
Capture Date	Date of Capture process (for authorized transaction only)
Merchant Ref. No.	Reference No. submitted by merchant
System Ref. No.	SiamPay generated unique number for each payment transaction
Original Ref. No.	A System Ref. No. of the original parent transaction of a transaction
Payment Method	Method of payment, e.g. VISA or MasterCard
Card/Account	Credit Card account number
Exp Month	Expiry month of the card
Exp Year	Expiry year of the card
Holder Name	Credit Card's Holder name
Currency	Currency of transaction
Tx. Amount	Amount of transaction
Original Amount	Original amount of transaction when there is a modification during capture process
Status	Payment status (e.g. Accepted and Rejected)
App. Code	The return value code sent by bank or card company for successful payment
Reject Reason	Reason for unsuccessful transaction
Payer IP	IP address of transaction
IP Country	Country origination of the transaction (Country code will be shown)
Remark	Remark submitted by merchant
Channel Type	The source channel of payment Transaction. Refer to 'Online Help' for details.
PPS ISN	Payment reference number for PPS
PPS Value Date	Payment date for PPS
Origin Country	Country of Physical Address (Information provided from the merchant)
Destination Country	Country of Delivery address (Information provided from the merchant)
PC Country	Payer's computer setting on PC country
PC Language	Payer's computer setting on PC Language
PC TimeZone	Payer's computer setting on PC Time Zone
Card Issuing Country	Country of the card issuing bank (Information provided from acquiring bank; for reference only)

# Searching Output of Transaction Detail - Security

Field name	Description
ECI	Electronic Commerce Indicator (ECI) is a value that is returned from the Directory
	Server (Visa, MasterCard, and JCB) to indicate the authentication results of your
	customer's credit card payment on 3D Secure. Refer to 'Online Help' for details.
CVV Check	CVV2/CVC2 checking is an indicator to explain if the cardholder enters the
	verification number at the time of payment.
	Y - CVV2/CVC2 is entered by cardholder during payment
	N - CVV2/CVC2 is NOT entered by cardholder during payment
	(Applicable for merchants who have enabled CVV2/CVC2 checking function only)
Enabled Screening	Merchant can selectively block a particular IP address or card number
Payer Auth. Ref	3D Payer Authentication Reference Data
Payer Auth Status	3D Payer Authentication Status
	Y – Card is 3D-secure enrolled and authentication succeeds
	N – Card is 3D-secure enrolled but authentication fails
	P – 3D secure check is pending
	A – Card is not 3D-secure enrolled yet
	U – 3D-sercure check is not processed
Payer Response Code	Response code of authentication process
Payer Response Detail	Response code 's description

### Searching Output of Transaction Detail – System/Operations

Field name	Description
DataFeed	Result of Datafeed process:
	T – Successfully get response from merchant's defined datafeed page
	F – Fail to get response from merchant's defined datafeed page or error occurs
	R – Resend successfully
	U – Resend unsuccessfully
	(R & U: only available for merchants who have registered the datafeed retry service)
DataFeed Return	Acknowledged print out received from the merchant's defined datafeed page



SiamPay provides a special function called the 'unique merchant reference number checking'. You may enable/disable this function according to your business needs. For more details, please contact our Service

Department.

When the searching is finished, the result will be generated as the screen below.

-	operation	ns a Nepu	11.5												
Tra	insactio	n Detail							(	Prir	*	Close	)		
													< Previous   1	Next >	
	Action	Transaction Date	Merchant Ref.	Payment Mid.	Card/Account	Exp Mith	Екр Үеаг	Holder Name	Ourr.	Amount	Status	EC Reject Messi	t Payer IP sge	P	
Z	CAPTURE	2009-12-11 16:18:46	Test	vc	491891*****5005	07	2015	Doraamon	HKD	2500	Authorized	07	192.168.7.3	2	
H	VOID	2009-12-11 16:14:57	Test	vc	491891*****5005	07	2015	TVB buddy	HKD	1800	Accepted	07	192.168.7.3	2	I
Z	CAPTURE	2009-12-11 16:05:21	Test	VC	491091*****5005	07	2015	Rilak kuma	HKD	1500	Authorized	07	192.168.7.3	2	
Z	CAPTURE	2009-12-11 16:04:17	Test	vc	491891*****5005	07	2015	Kurehi truji	HKD	230	Authorized	07	192.168.7.3	2	
Z	VOID	2009-12-11 16:03:02	Test	VC	4918915005	07	2015	Sammi Cheng	HKD	500	Accepted	07	192.168.7.3	2	
	VOID	2009-12-11 16:02:28	Test	ve	491891*****5005	07	2015	Leon Lai	HKD	120	Accested	07	192.168.7.3	2	
										Т	xtal HKD	: 6 Txs,	Amount 6,	650.00	

Figure 10: Transaction Detail searching result

There is an **Action** column at the leftmost of the page which MAY contain any of these 5 buttons: i) **Void**, ii) **Refund**, iii) **Capture**, iv) **Reverse** and v) **Resend Datafeed**. The **Void** and **Refund** actions are cancellation of success sales payment while **Reverse** action is cancellation of successfully authorized payment. And **Capture** action is confirmation of the payment and the amount will be debit from the credit card account once the **Capture** action is taken.

Hints: To achieve quicker results. For authorized transactions, if you wish to cancel the order at real time, you are suggested to first capture the transaction and void it, instead of doing reversal.

Action Type	Description							
	Success Payment WITH DEBIT (Accepted)							
Void	Void is available before daily bank settlement.							
Refund	Refund is available within 14 days from the transaction							
	Successfully Authorized Payment WITHOUT DEBIT (Authorized)							
Capture	Capture is available within 14 from the transaction. (exceptions subjected to payment bank)							
Reverse	Reverse is available within 14 from the transaction. (exceptions subjected to payment bank)							
	Datefeed Retry							
Resend Datafeed	Resend Datafeed is available within 14 from the transaction.							

### **CAPTURE of Authorized Transactions**

SiamPay recommends our Merchants to perform the CAPTURE action as soon as the transaction is confirmed as valid. Once captured, the customer's credit card will be debited and merchants can receive the payment as per the scheduled pay date. If the merchant does not capture/reverse the authorized transaction over 14 days, the credit limit will be released to the cardholder after a time period which is subjected to card issuing bank.

### Full Amount Refund (for standard plan merchants)

Full Refund is available both online and offline. If the transaction has occurred within the 14 days after-sale period, merchants can perform online refund, by visiting the **Transaction Detail** Report, and clicking the **REFUND** Action button. If the transaction has occurred for more than 14 days, merchants can download a Merchant Refund Request form, from the **Account Service in the Support Centre**.

### Partial Amount Refund (for standard plan merchants)

Partial refund is only available through offline application. Merchant can download the same form as mentioned above. Simply fill in the necessary details and send it back to AsiaPay for manual processing.

After receiving a refund request, AsiaPay will gather all the necessary information and send them to the bank for processing. The refund request will then be processed by the bank, and will take up to 4 to 6 weeks to credit into the customer's credit card account.

Please note that different payment method has its own refund processing period. You have to send us the refund request latest as follows:

Payment Method	Max. refund period
Visa / MasterCard / JCB /	180 Days
PPS/Amex	
AliPay	90 Days
China UnionPay	30 Days
99Bill	180 Days

The merchant should directly settle the refund request with the customer after the above said period.

For Premier merchants and AE merchants, you have to contact the bank or card company directly to process refund.

## Void, Refund, Reverse and Capture Transaction

Merchant Administrat	ion	
Merchant ID: 101669	Merchant Name: AsiaPay (HK) Ltd.	Last Logon: 2009-12-02 15:09:08.0
Operations &	Reports	
Void Request f	or order with payment refer	ence :
000000510005		
Order Detail		▲
Merchant Ref	Test	
Bank Ref	12345678	
Pay Method	Master	
Account No.	542288****700007	
Name/Paydollar Id	ap test	
Amount	25.0	
Transaction Date	2009-12-02 16:05:20.0	
Status	Accepted	
Attention!! Make sure restored.	you want to void this transaction. Vo	ided transaction cannot be
	(	Cancel Confirm

Figure 11: Void/Refund/Reverse Transaction

The above screen is opened when the **Void**, **Refund** or **Reverse** button is clicked. In this page, the detail transaction information is shown. To confirm the action, click the **Confirm** button to continue. If decided not to proceed, click the **Cancel** button.

To capture a transaction, the below screen is opened when the **Capture** button is clicked. You may choose to capture the original authorized amount or a smaller amount.

	Merchant Administratio	n	
	Merchant ID: 101669	Merchant Name: AsiaPay (HK) Ltd.	Last Logon: 2009-12-02 15:09:08
Profile	Operations & Re	eports	
Operations	Capture Request	t for order with payment re	eference :
12	Urder Detail	Trat	
S	Merchant Ker	10045070	
Risk	Dank Ker	12345670	
-	Pay Method	Master	
/sis	Account No.	542288****700007	
lan	Name/Paydollar Id	ap test	
-	Amount	10.0	
s	Transaction Date	2009-12-02 16:04:44.0	
Zice	Status	Authorized	
Se	Attention!! Make sure y cannot be restored.	you want to capture this transaction.	Captured transaction
Support		(	Cancel Confirm

Figure 12: Capture Transaction

To learn more about the action log of a particular payment status for the transactions, simply click on the Status for that transaction; an **Action History** window will pop up, to show you more information. Action History lists all the actions performed for a particular transaction.

	Merchant Ad	ministratio	n											🕑 Horne	🚫 Logout
Profile	Merchant ID:	101669 itions & Re	Mercha ports	nt Name: Asi	aPay (⊦	IK) Ltd. Last	t Loga	on: 200	)9-12-02	2 15:09:1	D8.O				
0 Operations	Transacti	ion Deta	il						Pri	nt	Close			Provinue   1	Nevt >
Risk Contro	Action	Transaction Date 2009-12-02 16:09:35	Merchant Ref. Test	Original Ref. 000000510006	Payment Mtd. MC	Card/Account 542288*****0007	Exp E Mth Y 07 2	xp Hol ear Nai 015 ap	Ider Curr me test HKD	. Amount 35	Status <u>Rejected</u>	EC 07	Reject Message Blacklist card by	Payer IP 192.168.7.33	
s Analysis	VOID	2009-12-02 16:05:20	Test	000000510005	мс	542288*****0007	07 2	015 ap	test HKD	25	Accepted Total H	07 KD	: 2 Txs	<u>192.168.7.33</u> , Amount:	60.00
Service															

Figure 13: Payment Status

The Action History provides information on when a specific action is performed. The **Action Date** shows the date and time that lead to the present payment status. You can also find out the operator that is in charge of such action from the **Operator** column.

TEM REFERENCE NUMBER: 00000	00510005				
3INAL REFERENCE NUMBER: 00000	00510005				
ion Log					Close
ction Date	System Ref.	Action	Currency	Amount	Operator
09-12-02 16:05:23.0	000000510005	Sales	HKD	25	system
	1 record(s)	is/are found.			

Figure 14: Action History Log

## Additional Information on Rejected and Pending Transactions

### A. Rejected Transactions

To learn more about why a transaction is being rejected, before viewing the Transaction Detail Report, please select the **Reject Reason** in the Output section, this will enable the Reject Reason to be displayed on the report as **Reject Message**.



Figure 15: Transaction Detail Report Options

	Merchant Ad	ministratio	n												🕑 Home	区 Logout
	Merchant ID:	101669	Mercha	nt Name: Asi	iaPay (H	IK) Ltd. Las	t Loį	jon:	2009-1	2-02	15:09:0	08.0				
Profile	🧐 Opera	ations & Re	ports													
erations	Transact	ion Deta	il						C	Prin	t (	Close		)		
9 P														< F	Previous   1	Next >
k Contr	Action	Transaction Date	Merchant Ref.	Original Ref.	Payment Mtd.	Card/Account	E×p Mth	Exp Year	Holder Name	Curr.	Amount	Status	ECI	Reject Message	Payer IP	I <u>P</u> Country
s Ris		2009-12-02 16:09:35	Test	000000510006	MC	542288*****0007	07	2015	ap test	HKD	35	Rejected	07	Blacklist card by merchant	192.168.7.33	
Analysi	VOID	2009-12-02 16:05:20	Test	000000510005	MC	542288*****0007	07	2015	ap test	HKD	25	Accepted	07		192.168.7.33	
8												Total H	Ł	) : 2 Txs,	Amount:	60.00
Service																

Figure 16: Transaction Detail Report (Rejected Message)

The most common rejected reasons are:

1) Do not honour / Bank Decline: When the card under some account conditions that card issuers disapprove the transactions. Reasons behind includes marginally credit record, abnormal purchase amount or frequency, credit card not allowed for online payment, etc. Please invite your customers to contact the card issuing bank for the account status.

**2)** Payer Authentication Fail: Transaction authentication is very important in online payment process; authentication process can ensure the identity of the customers, and again to a large extent can lower the chance of chargeback cases. The 3D-secure check is enforced and the customer fails to confirm his/her identity. If the cardholder fails to pay with their VISA/MasterCard, please kindly invite the cardholder to contact the card issuing bank and register the Verified by VISA (VBV) / MasterCard SecureCode (MSC). If he has already registered the password, there may be input error during the payment, please check with the bank and try to process the transaction once again.

**3) High Risk Country:** A list of countries with a high reported incident of suspected fraud. By default, transactions originated from these countries will be blocked by system (Please go to Profile > Payment Options to change the checking status if necessary). Once you have disabled the checking, you are suggested to perform order confirmation with the customers whenever there is suspicion.

**4) Expired Card:** The cardholder inputs the expiry date wrongly, the transaction will be rejected with the reason of 'Expired Card'. Please invite your customers to contact the card issuing bank for the account status.

**5) Invalid card number:** The transaction may be rejected due to the customer entered the wrong card number. Please kindly invite your customers to perform the payment again and ensure that they are entering the correct card numbers.

6) Lost card: The card is reported as a lost card (by the cardholder) at the bank.

7) Stolen card, pickup card: The card is reported as a stolen card / being picked up by a third party.

**8)** Not sufficient funds: The credit limit of the card is not enough to process a transaction. Please invite your customers to contact the card issuing bank for the account status.

**9)** Blacklisted IP and card by merchant/system: After the merchant has applied a screening management, to block the IP address or credit card number of a particular transaction. That transaction will be rejected due to this blacklisted record.

10) Others: Please contact us for further details.

#### B. Pending Transactions

This may due to either the transaction is under processing or the Banking System does not respond to the transaction request. Please contact our Service Department for details.

### **Resend Datafeed**

#### **Datafeed Retry Function**

(Applicable for merchants who have registered the datafeed link and retry function)

Sometimes, you may not be able to receive the datafeed response due to reasons like internet connection issue, incorrect datafeed URL being used, etc.

#### a) After enabling the "Auto retry failed data feed",

Datafeed will be resent:

- (1) Immediately after the original attempt is failed, and
- (2) 15 minutes after if (1) is also failed

#### b) After enabling the "Receive data feed alert email"

an email notification (Retry unsuccessful) will be sent to the technical contact email address if retry (2) fails.

(To receive email notification for (1), please enable the function at Payment Options > Datafeed failure alert email to contact email)

At Transaction Detail Page, you can resend datafeed manually by pressing the '**resend datafeed**' button on the action column within 14 days after the transaction (for transactions with the datafeed indicator of "F" and "U").



To register the datafeed retry function (a and b), please submit the 'Merchant Account Maintenance Form'. You can download this form at the Support session.

# **Screening Function**

If the "Screening Function" box is checked as one of the Searching Output field in the report, a **Screening** column is added to the 2<sup>nd</sup> leftmost column of the page and a **Screen** button will be shown as below.

Merchant Adr	ninistration	1												🙆 Home	🛞 Lo
Merchant ID: 1	01669	Merchant I	Name: A	siaPay (	(HK) Ltd. 🛛 La	ist L	ogon	: 2009	-12-0	2 15:09	:08.0				
🧃 Operat	tions & Rep	ports													
Transactio	on Detai	il						(	P	rint	Close		)		
													< F	<sup>o</sup> revious   1	Next >
Action	Screening	Transaction Date	Merchant Ref.	Payment Mtd.	Card/Account	Exp Mth	Exp Year	Holder Name	Curr.	Amount	Status	ECI	Reject Message	Payer IP	<u>P</u> Country
VOID	SCREEN	2009-12-02 16:05:20	Test	MC	542288*****0007	07	2015	ap test	HKD	25	Accepted	07		<u>192.168.7.33</u>	
CAPTURE	SCREEN	2009-12-02 16:04:44	Test	MC	542288*****0007	07	2015	ap test	HKD	10	<u>Authorized</u>	07		<u>192.168.7.33</u>	
											Total H	KD	): 2 Txs	, Amount :	35.00
		•													



	Merchant Administrat	ion	
	Merchant ID: 101669	Merchant Name: AsiaPay (HK) Ltd.	Last Logon: 2009-12-02 15:09:08.0
Profile	(Source of the second s	Reports	
SI	Screening Fund	ction	
veratio	Onder Datall		
ŏ	Payment Ref	00000510005	
ntrol	Merchant Ref	Test	
ပိ န	Bank Ref	12345678	
Ris	Pay Method	Master	
s	Name/Paydollar Id	ap test	
nalys	Amount	25.0	
₹	Transaction Date	2009-12-02 16:05:20.0	
0	Status	Accepted	
vice	I want to screen the	following item(s)	•
Ser	Credit Card Numbe	er : 542288****700007 68.7.33	
oport		(	Cancel Confirm
Suj			

Figure 18: Screening Function Screen

Once the **Screen** button is clicked, the above page is opened to facilitate the screening function. It allows the following screening effects:

Item	Description
Screen the Credit Card Number	Further transaction with that credit card number will be blocked
Screen the IP Address	Further transaction from that IP address will be blocked
Both of the above items	Further transaction either with that credit card number or from that IP address will
	be blocked

To confirm the action, click the **Confirm** button to continue. If decided not to proceed, click the **Cancel** button.

A Screening Management function is available under the **Risk Control** tag to review or delete the current screening rules. Details of this function will be described in the later **Risk Control** section.
#### eStatement (for standard plan merchants)

(For premier merchants, please contact your acquiring bank for the settlement issue.)

This is an online statement which shows the settlement detail in either by group of payment method or one-by-one transaction listing. In addition, merchant can view their coming settlement schedule and current transaction fee settings.

Three functions are available in the eStatement's menu:

Merchant Administration		() Home	😢 Logout (?) Help
Merchant ID: 110000203	lerchant Name: Siampay PayGate	Last Logon: 2012-01-19 21:1	5:28.0 GMT(+7:00)
Operations & Report	S		
eStatement		Close	
Settlement History		<	
Settlement Schedule			
Setting Summary			
Siampau Payment Service			
		Copyright (c) 2009 Asia	Pay Limited. All rights reserv

Figure 19: eStatement Menu Screen

#### 1) Settlement History

In this function, merchants are allowed to search the past settlement records by settlement number, paid date or settlement balance.

Merchant ID: 110000203 M	erchant Name: Siampay PayGate Last Logon: 201	12-01-19 21:1	5:28.0 GMT(+7:00)
🧐 Operations & Reports			
Settlement History			Close
Searching Criteria			
Settlement No.			
Paid Date	From: Day 19 - Month 01 - Year 2012 -		
	To: Day 19 - Month 01 - Year 2012 -		
Settlement Balance	B to B		
Output			
Sort By	Settlement No.		
You can search by any combina	tion of the above fields or leave them empty for obtaining	all records.	Submit

Figure 20: Settlement History Search

Settlement Hist	ory			_	vie C	Chose		
			TotalR	ecords = 10	< Previous	1   Next >		
Result Settlement No.	Research Mathematics	Settlement Derived	Day Date:	Company	Release	Artina		
00000120040901329	AMPT CONTRACTOR	00/05/004 - 10/05/004	01082004	HAD	2.81	View		
0000120548016080	AMEX	18.07.0804 - 31.07.0804	16/05/2004	HHD	121.22	View		
0000120048001370	Marter, MSA	01/06/2004 - 38/06/2004	01.05/2004	HND	8.054.41	View		
0000120048501334	AMEX	01/07/2804 - 15/07/2804	01/08/2004	HND	0.00	View		
0000120048701372	Maday (VSA	01/05/2004 - 31/05/2004	01.07.0004	HHD	13,729.39	Men		
00000120048001332	Marber, VISA	01.04/2804 - 38/04/2804	01.05.0004	1940	51,020.41	View		
00000120048501325	VEA, Hester	01/03/2804 - 31/03/2804	01/05/2004	HND	7,3 21,29	View		
08080120848481318	VISA, Mester	01/03/2804 - 29/03/2804	01/04/2004	HHO	8,841.05	View		
00000120048201212	VEA, Master	01.01.0804 - 21.01.0804	01.03.0004	HHD	4,289.72	View		
00000120048291306	VSA, Medar	01/12/2003 - 51/12/2003	01/02/2004	HND	3,490.85	View		

After clicking the SUBMIT button, available records will be shown as below:

Figure 21: Searching Result Screen

In the above screen, there is an action column with a "View" hyperlink provided for every record. Once it is pressed, the settlement detail will be shown in statement format. Below is one of the statement samples.

erchant Abma	1618001										-	-
erchaet ID: 1	Merchant Kan	ecinternet Sha	a L	ast Lagor	r: 2008	12-13 22	17:37 D					
ettlement	History						(	AME C	Detail (	Chose		
		asia								nnaispay as	-	
		pay										
		-							hour	Date: 01050000		
		Company Nor	NOT.	Honel 9	ab-			Norchart IB:				
								Cample Payal	100 100 100 100 100 100 100 100 100 100	K (0) (0)		
		ASSUE		Unit 170 K. Wah 191 Java Hang Ka	2, Centre, Road, ng							
		ASSTOC	95	Ueit 170 K: Wah 191 Java Hang Ka Nortal	2, Centre, Road, ng			Reschart Typ		654		
		Assess Rechart Cla Subscript Ro	osu vi ricati	Uet 170 K. Wah/ 191 Java Mang Ka Nortel 80000113 8160008	2, Centre, Road, ng 0040808 4 - 1500	175 0004		Nexclust Typ	n Busin 140	64		
		Association Reschart Cla Subarrat Pa Subarrat Pa	os rist	Usit 170 K. Wah 191 Jaw Hang Ka Nortel 00000112 0100000	2, Centre, Ruad, ng 0040801 4 - 15402	179 0004		Reschart Type Carreney:	# Bush	64		
		ASSure: Rechart Co Subscraft A Subscraft A	uu rint tute 4	Uset 1702 K. Wah- 191 Java Hung Ka Norted 90000112 91/00000 Bree Caph ale (%)	2, Centre, Road, ng 0040901 4 - 1580 <b>6 - 1580</b>	sra Diter getare (2)		Reschart Type Carrency: Overge (3)	8 Rustr HO	DI DI CINI		
		Assure Nector Co Subsect for Subsect for Subsection	nu riat tut-4 Tas	Unit 170 K. Wah 191 Jawa Hang Ka Nortual doctorit 3 dr/80000 Bree Caph ale (% Asst. 200	2, Centre, Road, ng 0040808 e - 1580 Box C Tas,	978 0004 <b>82<sup>4</sup>810 (2)</b> Aret.	Criteriat	Nerchael Type Carrency: Charge (S) Rate 2005	- Ruso HC Flood	Bar Could Bir Could Bir Doubl		

Figure 22: Sample Statement Screen (By payment method grouping)

Section	Description
Statement Information	Includes merchant information and the statement no. and period
Sale & New Capture	Net balance of Sale transaction and New Capture transaction
Transaction	* Net balance = Total Sale/New Capture transaction amount - transaction fee
Refund Transaction	Net balance of Refund Transaction
	* Net balance = Total Refund amount + Return charge
	(Return charge means the transaction fee charged in the past/current statement)
Chargeback Transaction	Net balance of Chargeback transaction
	* Net balance = Total Chargeback amount + Return charge – Handling fee
	(Return charge means the transaction fee charged in the past/current statement)
Adjustment	Adjustment details

For every statement, it is divided into 5 sections:

Merchant can use the DETAIL button to view all the transactions that are included in the corresponding statement. Below is the sample layout:

enent History- Transaction Details											
Name Net     Marchael Type:     Marchael Type:     Description       Marchael Chara:     Marchael Chara:     Marchael Type:     Description       Marchael Chara:     Marchael Chara:     Marchael Type:     Description       Marchael Chara:     Marchael Chara:     Marchael Chara:     Marchael Chara:       Schweise Chara:     Marchael Chara:     Marchael Chara:	ment Histo	ory- Transa	ction Deta	ils			C	Rist	Close		
Nerviewer Berneit     Merchant Damit     1 Merchant Damit     1 Damit       Statustante Berleit     01.000011/325     Camerange     HEC       Tableau Datais     Camerange     HEC       Tableau Datais     Dataises     Camerange     HEC       Tableau Datais     Dataises     Camerange     HEC       Tableau Datais     Dataises     Tableau     Camerange     HEC       Tableau Datais     Dataises     Tableau     Ansain     Camerange     HEC       Tableau Datais     Tableau     Ansain     Ansain     Camerange     Statistatistatistatistatistatistatistati										Issue Bel	e 81.892004
Statistical Mittage         Objective         Marchael         Hill           Classical Mittage         Hill	Cerr	gary Names chard Classic	Merinal Shop Normal				1	Merchael ID Merchael Ty	enc D	aineas	
National Status         Porpreset (Splaws Data)         Porpreset Not. En.         Not-free Status         Operation Not. En.         Operation Status         Operation Not. En.         Note Splaws Not. En.         Status Not. En.         Note Splaws Not. En.         Status Not. En.         Note Splaws Not. En.         Status Not. En.         Note Splaws Not. En.         Status Not Splaws Not Splaw	State State	ement No.: ement Period:	00800812004098 01/05/2084 - 15/0	1379 803904				Carronwyn	н	0	
To Bate         Progresset         Marchaet         Progresset         Marchaet         Progresset         Bundling           2004-850-86         101-47         000000001720         Test         Annualet         Annualet         Control 10         3         380.9         0.000 gl         0.0	Trae	section Details									
2084-89-85 10104 0 000000017200 11+1 Ausyleit AMIX 100 3 2.0014 0.0016 0 0.	Tal	Beto	Perment Per la	Monchant But No.	Geder	Paymont Matheat	Arrowsed	To Date of the	Astan Ch	nga Kinat	Bandling Charge
2004-80-85-15-16-25 000000011939 Test Assepte: AMEX 2.08 5 9.50 % 0.50 @ 0.09 @ Change Amount Sala & Nove Capt. 0.09 2.00 Refresh 0.00 2.00 Changetisch 0.00 2.00	308	1400-00 10:17 47	000000087039	Tell	Accepted	AMES	1.08	1	3.80 %	0.50 (8)	0.00 @
Change Annound Salo & Now Capt. 0.09 2.00 Ratural 0.00 8.00 Changettack 0.000 8.00	208	1489-85 15:19:28	000000007339	Tet	Accepted	AMEX	2.08	9	2.80 %	0.00 (8	0.00 @
Sala Alwar Capit. 0.09 3.00 Harkmant 0.00 8.00 Chargettack 0.00 8.00										Changes	Amount
Radvad 0.00 1.00 Chargetisek 0.00 1.00							Sale & H	ow Capt.		0.09	3.08
Chargetlashi 0.00 8.00							Refued			0.00	8.08
							Charget	laebi		0.00	8.08
							A				

Figure 23: Statement Detail Screen

#### 2) Settlement Schedule

Merchant can view their coming settlement schedule by selecting their desired period. Any change on the settlement schedule will also be reflected in this function.

ľ	Aerchant Admin	istration		•
,	Verchant ID: 1	Herehant Hame: Internet Shop Last Logen: 200	4-12-13 22:17:3	7.0
	Coeration	is & Reports		
	<b>V</b>			
	Settlement	Schedule	Print	Close
			-	-
1	Searching Crite	da		•
	Parement Group	VISA, Meater M		
	Period	Tem 01-12-2004 M Te 31/12/2005 M		
1	Settlement Sch	rêde		•
	Pay Date	Payment Details	Freq.	Factor
	2005-02-01	100% of sales between 2004-12-01 and 2004-12-31	1.0 Month(s)	1.0 Month(s)
1	2005-03-01	100% of sales between 2005-01-01 and 2005-01-31	-	-
	2005-04-01	100% of sales between 2005-02-01 and 2005-02-29		
	2005-05-01	100% of sales between 2005-03-01 and 2005-03-31		-
	2005-06-01	100% of sales between 2005-04-01 and 2005-04-30	-	-
	2005-07-01	100% of sales between 2005-05-01 and 2005-05-31		-
	2005-08-01	100% of sales between 2005-08-01 and 2005-08-30	-	-
	2005-09-01	100% of sales between 2005-07-01 and 2005-07-31		
	2005-10-01	100% of sales between 2005-08-01 and 2005-08-31		-
	2005-11-01	100% of sales between 2005-09-01 and 2005-09-30	-	-
	2005-12-01	100% of sales between 2005-10-01 and 2005-10-31		
	2006-01-01	100% of sales between 2005-11-01 and 2005-11-30	-	-
	2006-02-01	100% of sales ketween 2005-12-01 and 2005-12-31		-
	siam	DBU Payment Service		

Figure 24: Settlement Schedule Screen

### 3) Setting Summary

It shows the current transaction fee setting for each payment method.

Nercharit Administration			
Norchant ID: 1 Norcha	et Name: Internet Shap	Leat Lagerc 2004-12-13	22:17:37.0
Constient & Rep	orts		
<b>V</b>			
Setting Summary			H. Class
,		_	
Fador: E SHORP (FL Free: E SH	sene)		
Start Date	2008-07-01		
Handlo return charge	Yes		
Refund Charge	HKD 0.00	ChargeBack Charge	H#D-50.00
Titer 1 Hold D D D 4	Areast <= H-D 10,000.00	Rate: PED 3 00 %	Flame HAD DOD
POK Bases	#21		
Start Date	2012.12.31		
Bandle return charge	Na		
Refund Charge	HKD 15.00	GargeBack Garge	HRD 25:00
Charge Condition	Max, of rule charp	e and fined charge	
Rate	0.00 % - # Arrew	1 > HXD 0.00	
Reed	19/0 4 00 - If Am	eard > H+0 0.00	
Fador: 10Mol@srL Fred.: 10M	orten .		
Start Date	2012-12-01		
Handle return charae	Yes		
siampay Per	ment Service		_

Figure 25: Setting Summary Screen

# **Sales Report**

This online report provides a powerful reporting of **Sales** transactions based on the specified selection criteria including day range and currency. SiamPay merchant can choose to view, print or download (in CSV format) the report.

By default, the total sales within past 2 days will be shown.

	Merchant /	Administr	ation								🙆 Home	区 Logout	🕐 Help
	Merchant I	D: 11000	0203 <b>M</b>	erchant N	<b>ame:</b> Siampay	/ PayGate	Last Lo	gon: 2	012-01-19	21:56:26	0 GMT(+7:0	0)	
Profile	🥰 Ope	erations &	& Reports										
ions	Sale Rep	port											
perat	Selection	n Criteria											
°	Transactio	on Date	۲	Last 2	Days								
Contro			0	From (	MM DD	YY ▼ 2012 1	• To	MM	DD	YY 2012	, •		
Risk	Currency		ALL	. •		LUIL				2012			
Ilysis				Reset	View	Down	load		Print	Clos	e		
Ana	Result										•		
									< Pre	evious   1	Next >		
ices	Transaction Date	Merchant Ref.	Payment Ref.	Payment Mtd.	Account No.	Name/Paydollar Id	Currency	Amount	Status Ip	F	Remark		
Serv	2012-01-19 10:14:55	Test-JCB	00111030041	2 JCB	3583******7278	viriya kaewmarin	тнв	1	Accepted 58	.136.28.146			
Ŧ	2012-01-19 10:12:19	Test	00111030041	0 MasterCard	5407******1532	viriya kaewmarin	тнв	1	Accepted 58	.136.28.146			
oddn							Tot	al THE	: 2 Txs,	Amount:	2.00		

Figure 26: Sales Report

You are recommended to download the sales report monthly for your own reference.

# **Refund Report (for standard plan merchants)**

Refund report, is similar to Sales report, which provides reporting of **Refund** transactions based on the specified selection criteria including day range and currency. SiamPay merchant can choose to view, print or download (in CSV format) the report.

By default, the total refund within past 2 days will be shown.

	Merchant Administration	🙆 Hon	ne 😣 Logout	(?) Help
	Merchant ID: 110000203	Merchant Name: Siampay PayGate Last Logon: 2012-01-19 21:56:26.0 GMT(+	7:00)	
Profile	Operations & Rep	orts		
ations	Refund Report			
pera	Selection Criteria			
c Control	Transaction Date	● Last 2         Days           MM         DD         YY         MM         DD         YY           ● From         01 ▼         19 ▼         2012 ▼         To         01 ▼         19 ▼         2012 ▼		
Risk	Currency	ALL -		
alysis		Reset View Download Print Close		
Ā	Result	Previous   1   Next >		
COS	Transaction Refund Date Me Date Re	rchant Payment Payment Account Name/Paydollar Currency Amount Status Ip Remark f. Ref. Mtd. No. Id		
pport Servi	No record found.			
2	siampay Payment Servic	e Copyright (c) 2009	AsiaPay Limited. All r	ights reserved

Figure 27: Refund Report

For premier merchants, please contact your acquiring bank for refund details.

### Chargeback Report (for standard plan merchants)

Chargeback report is an online report that provides a reporting of **Chargeback** transactions based on the specified selection criteria including day range and currency. SiamPay merchant can choose to view, print or download (in CSV format) the report.

By default, the total chargeback transaction within past 2 days will be shown.



For premier merchant, please contact your acquiring bank for chargeback details.

# **Transaction Summary Report**

		CIUSE		
MM         DD         YY           01         19         2012           01         19         2012	Hr Time: 00 ▼ : Time: 23 ▼ :	Min 00 ▼ 59 ▼		
ed Rejected V ed V ChargeBack V g WriteOff V led Reversal-Auth A	Voided V Re PartialChargeBack V Re RequestRefund Au Pending_3D V Ac d	eversal-Void eversal-CB uthorized scepted_Adj		
	01     19     2012       01     19     2012       ted     Rejected     Image: ChargeBack       g     WriteOff     Image: ChargeBack       lled     Reversal-Auth     Image: ChargeBack       Refunded     Image: ChargeBack     Image: ChargeBack	01     19     2012     Time:     23     :       ted     Rejected     Voided     Refunded     Reg       g     WriteOff     RequestRefund     Au       led     Reversal-Auth     Pending_3D     Au       Refunded     RequestPartialRefund     Au	01     13     2012     Time:     00     00       19     2012     Time:     23     59       ted     Rejected     Image:     Voided     Image:       19     ChargeBack     Image:     23     59       19     ChargeBack     Image:     23     10       19     ChargeBack     Image:     23     10       10     Image:     ChargeBack     Image:     23       10     Image:     Image:     23     10       11     Image:     Image:     23     10       11     Image:     Image:     23     10       11     Image:     Image:     10     10       12     Image:     Image:     10     10       12     Image:     Image:     10     10       12     Image:     Image:     Image:     10       12     Image:     Image:     Image:     10       12     Image:<	01     19     2012     Time:     23     00       19     2012     Time:     23     59       ted     Rejected     Ø     Voided     Ø       19     Voided     Ø     Reversal-Void       19     Ø     PartialChargeBack     Ø       10     Ø     Reversal-Auth     Ø       10     Ø     Reversal-Auth     Pending_3D       10     Ø     RequestPartialRefund     Ø

Figure 29: Transaction Summary Report main screen

Transaction summary report is a concise report that provides a summary of total amount and number of transactions within the specified date range. Total amounts of all transactions breakdown by payment method are available. The following is a sample result page of the summary report.

Merchant	t Administratio	on										🙆 н	ome 🚫 Lo	ogout 🕐 H
Merchant	ID: 110000203	Merchant N	lame: Siampay	PayGate L	ast Logon: 20	12-01-19 21:56:	26.0 GMT(+7:0	0)						
🧐 Oj	perations & R	eports												
Transa	ction Sum	nmary Repo	ort	C	Print	Close								
Selection	n Criteria													
Month / Y	/ear From: 20	12/01/01 To: 201	12/01/19											
Currency	ALL													
							Destal Destal Des	from day d						
Order Sta	atus Accepted ChargeBa	, Voided , Reve ack , PartialChar	ersal-Void , Req geBack , Reve	uest-Refund , rsal-CB , Acce	Refunded , Rec pted Adj	questPartialRef	und , PartialRe	funded ,						
Order Sta	Accepted ChargeBa	I, Voided , Reve ack , PartialChar	ersal-Void , Req rgeBack , Reve	quest-Refund , irsal-CB , Acce	Refunded , Rec pted_Adj	juestPartialRef	und , PartialRe	funded ,						
Order Sta	Accepted ChargeBa	, Voided , Reve ack , PartialChar	ersal-Void , Req rgeBack , Reve	quest-Refund , rsal-CB , Acce	Refunded , Rec pted_Adj	questPartialRef	und , PartialRe	funded ,	UOD Direct			201		
Order Sta	Accepted ChargeBa Visa	, Voided , Reve ack , PartialChar Master	ersal-Void , Req rgeBack , Reve JCB	auest-Refund , rsal-CB , Accept AMEX	Refunded , Rec pted_Adj PAYPAL	ALIPAY	und , PartialRe	funded , Krungsri Online	UOB Direct Debit	KTB Online	тмв	BBL ibanking	Bill Payment	Total
Order Sta	Accepted ChargeBa Visa Txs Turnover	, Voided , Reve ack , PartialChar Master Txs Turnover	rsal-Void , Req geBack , Reve JCB Txs Turnover	AMEX	PAYPAL	ALIPAY	scb	funded , Krungsri Online Txs Turnover	UOB Direct Debit Txs Turnover	KTB Online Txs Turnover	TMB Txs Turnover	BBL iBANKING Txs Turnover	Bill Payment	Total Txs Turnove
Order Sta Currency THB	Accepted ChargeBa Visa Txs Turnover 40 B 0.00	, Voided , Reve ack , PartialChar Master r Txs Turnover 4 B 2.00	JCB	AMEX AMEX AMEX AMEX AMEX AMEX AMEX	PAYPAL PAYPAL B 0.00	ALIPAY	SCB	funded , Krungsri Online Txs Turnover 1 B 1.00	UOB Direct Debit Txs Turnover 2 B 2.00	KTB Online Txs Turnover 0 8 0.00	TMB Txs Turnover 0 B 0.00	BBL iBANKING Txs Turnover 0 8 0.00	Bill Payment Txs Turnover 0 8 0.00	Tol Txs Tur 51 B
Order Sta Currency THB	Accepted ChargeBa Visa Txs Turnover 40 & 0.00	, Voided , Reve ack , PartialChar Master r Txs Turnover 4	JCB Txs Turnover 1 8 1.00	AMEX AMEX 2 B 0.00	PAYPAL Txs Turnover 0 8 0.00	ALIPAY Txs Turnover 0 B 0.00	SCB Txs Turnover 1 B 1.00	funded , Krungsri Online Txs Turnover 1 B 1.00	UOB Direct Debit Txs Turnover 2 8 2.00	KTB Online Txs Turnover 0 B 0.00	TMB Txs Turnover 0 8 0.00	BBL iBANKING Txs Turnover 0 8 0.00	Bill Payment Txs Turnover 0 8 0.00	Total Txs Turn 51 & 7.0
Order Sta Currency THB Total TH	Accepted ChargeBa Visa Txs Turnover 40 B 0.00 HB: 51 Txs, /	Master Txs Turnover 4 8 2.00	rgeBack , Reve JCB Txs Turnover 1 & 1.00	uest-Refund , rsal-CB , Acce AMEX Txs Turnover 2	PAYPAL Txs Turnover 0 8 0.00	ALIPAY Txs Turnover 0 & 0.00	sCB Txs Turnover 1 8 1.00	Krungsri Online Txs Turnover 1 B 1.00	UOB Direct Debit Txs Turnover 2 8 2.00	KTB Online Txs Turnover 0 8 0.00	TMB Txs Turnover 0 8 0.00	BBL iBANKING Txs Turnover 0 8 0.00	Bill Payment Txs Turnover 0 8 0.00	Total Txs Turno 51 B 7.0
Order Sta Currency THB Total TH	Accepted ChargeBa Visa Txs Turnover 40 8 0.00 HB: 51 Txs, /	Voided , Reve ack , PartialChar Master r Txs Turnover 4	JCB JCB Txs Turnover 1 8 1.00	AMEX AMEX 2 & 0.00	PAYPAL PAYPAL Txs Turnover 0 & 0.00	ALIPAY Txs Turnover 0 8 0.00	scb SCB Txs Turnover 1 B 1.00	funded , Krungsri Online Txs Turnover 1 & 1.00	UOB Direct Debit Txs Turnover 2 8 2.00	KTB Online Txs Turnover 0 8 0.00	TMB Txs Turnover 0 B 0.00	BBL iBANKING Txs Turnover 0 8 0.00	Bill Payment Txs Turnover 0 8 0.00	Total Txs Turnov 51 B 7.00
Order Sta Currency THB Total TH	Accepted ChargeBa Visa Txs Turnover 40 8 0.00 HB: 51 Txs, /	, Voided , Reve ack , PartialChar Master r Txs Turnover 4 B 2.00 Amount: 7.0	JCB JCB Txs Turnover 1 8 1.00	AMEX AMEX 2 B 0.00	PAYPAL PAYPAL Txs Turnover 0 8 0.00	ALIPAY Txs Turnover 0 & 0.00	SCB Txs Turnover 8 8 1.00	Krungsri Online Txs Turnover 1 8 1.00	UOB Direct Debit Txs Turnover 2 8 2.00	KTB Online Txs Turnover 0 B 0.00	TMB Txs Turnover 0 B 0.00	BBL iBANKING Txs Turnover 0 B 0.00	Bill Payment Txs Turnover 0 8 0.00	Total Txs Turno 51 B 7.0

Figure 30: Transaction Summary Report search result

# **Bank Settlement Report (for premier merchants)**

After daily settlement, premier merchants can work on accounts reconciliation based on the bank settlement report and payment advice received from bank.

You can view the settlement by payment bank and settlement date.

Merchant ID: 1036	Merchant Name: AsiaPay (HK) Ltd.	Last Logon: 2009-12-02 16:24:55.0 GMT(+
Operations	& Reports	
Bank Settlen	nent Report	Close
		►
Payment Bank		►
Payment Bank Settlement Date	CITIBANK       From:       2009       12       01       To:       2009       12       01	<

Figure 31: Bank Settlement Report – Payment Bank and Settlement Date searching

Merc	hant Admi	nistration								
Mercl	hant ID: 10	36 Mercl	nant Name: AsiaP	ay (HK) Lto	Ι.	Last Log	on: 2009-1	2-02 16	:24:55.0 GMT(·	+8:00)
	Operatio	ons & Repor	ts							
Bar	ık Settle	ement Li	st - CITIBANI	<b>(</b>				Close		
							_			
Ava	ilable Sett	lement Rep	ort							
Settlement Date : From: 2009-11-20 To: 2009-12-02										
									Print	
Mid	Bank	Settlement date	Bank id	Terminal	N Tx	Currency	Amount	Detail	Download	
1036	CITIBANK	2009-11-25	000001000357590	58800303	2	HKD	\$7,401.00	<u>View</u>	<u>csv</u> , <u>txt</u>	
1036	CITIBANK	2009-12-01	000001000357590	58800303	1	HKD	\$1.00	<u>View</u>	<u>csv</u> , <u>txt</u>	
All					3	HKD	\$7,402.00	<u>View</u>	<u>csv</u> , <u>txt</u>	

Figure 32: Bank Settlement Result

You can choose to view or download the settlement report (in csv or txt format) for your own record.

Øperations 8	Reports						
Settle Detail R	eport		I	Print	Close		
Master Information							<
Settle Date	2009-12	2-01		Bank	CITIBA	NK	
Bank id	000001	000357590		Terminal	588003	03	
					< Pr	evious   1	Next >
Batch No: 268476							
Transaction Batch Set Date Time Id Dat Tim	ile Payment Ref. e e	Merchant Ref.	Bank Ref. Au	ith Id Trace No	Account No.	Currency	Amount
2009-11-30 268476 200 15:22:46 01 14:	9-12- 000011263545 )8:44	103620091130152224	000011375772 87	'5327 000019375772		НКР	1.00
				Tota	al Amount of B	atch (SO(	C): 1.00
			Nu	mber of Transa	ictions: 1 Tota	il amouni	t: 1.00

Figure 33: Settle Detail Report (view)

# **Risk Control**

When the **Risk Control** tag is selected, the menu of **Risk Control** section is shown as below.

Me	rchant ID: 110000203	Merchant Name: Siampay PayGate	Last Logon: 2012-01-19 21:56:26.0 GMT(+7:00
	Risk Co	ontrol	
C	ontrol Report		
Þ	<u>PayAlert</u>		
С	ontrol Parameter		
•	High Risk Country Reject	tion	
•	Credit Card Screening		
•	IP Address Screening		
•	Payment Limit Setting		
•	Other Security Controls		
С			
•	Fraud Sign		
•	Fraud Control		
•	High Risk Country List		
•	Dispute Resolution (Visa	<u>a)</u>	
- I.,	or - D - D - P		l l
Sl	ampau Payment Service	)	

#### Figure 34: Menu of Risk Control

This menu is divided into 3 parts: i) Control Report ii) Control Parameter; and iii) Control Reference.

Sub-menu	Contents
Control Report	- PayAlert
Control Parameter	- High Risk Country Rejection
	- Card Screening
	- IP Screening
	- Payment Limit Setting
	- Other Security Controls
Control Reference	- Fraud Sign
	- Fraud Control
	- High Risk Country List
	- Dispute Resolution (Visa)
	- Charge Back Prevention
	- Chargeback Cycle (Visa)
	- Verified by Visa Transaction Process
	- Visa eCommerce Merchant Guide to risk Management

### **PayAlert Report**

PayAlert is a power fraud management tool designed by SiamPay to assist merchants closely monitoring the transactions. It displays a **PayAlert alert symbol** to indicate the merchants if there is suspicious transaction.

Risk Control			
PayAlert Report			Case
Report Type	Date (w)	Alert Level	PHPMPI
Report Date	P From D6 w	00 YYYY 06 W 2013 W 06 W 2013 W	
Payment Bank	ALL	Contraction of the second seco	
Sort by	Ant Level T Desc	ending w Battrah 0 Sec.	
Payment Transaction	Transaction Date Capture Date Capture Date Original Rial Ne Diffusion Method Flagweet Method Flagweet Method Flagweet Network Age Code Report Reason Remark Destination Country	Merchaet M     Merchaet Ref No     Bank     Carl / Account     Molder Name     Original Ansount     Pric     Payer SP     Channel Type     Gate Insung Country	Marchart Name     System Ref No.     Bank Ref No.     Bank Ref No.     Connecy     Status     Soc     Soc     P Country     Orgen Country
Security Al	ECI Payer Auth Ref	CVV Check	Payer Auth Status Payer Response Detail
System/Operations	DataFeed Int	DataFreed Rature	

Figure 35a: PayAlert Report

The 3 different levels of PayAlert are High, Medium and Low, and each is represented with a different alert symbol:

High PayAlert Level	💆 - Mee	dium PayAle	ert Level	🔍 - Lo	w PayAlert
🎯 Operations & Reports PayAlert Report		Pass	Return Class		
The early results we use	w/ name transform Ref. Sc.	Dignition Bass and	Payment Databaseaux	e Bar lexaer tame : Dur	1. 2mm 2m 1
2009-06-17 42-12-02	33070	000005365751 00,3130	MC 5466-6*****2123-00	2004 000	9 20 Canchat 2014 1
2330 06-11 10-25:00	403137	000003389921 P0_3088	AC 400616,	95C# 950	000 <u>Exam</u> 2014
2008-08-17 10 25:00	438757	0000003985233 #16_3/069	VC 438676*****8855 05	2002 090	900 <u>Sandar</u> 2014 -
<ul> <li>2006 00 17</li> <li>10 42:06</li> </ul>	693	00000000017 P.S.y.%S	MC 640000*****90C3-00	9940 9940	800 <u>Haxded</u> 2010
2000 06 17 15 17/01	300006-7000475-0	000005387935 P.S.,NWG	VE 417648************************************	2044 1/2 0.52	TR BANDER 2014
2008-06-17 12:00:00	33070+	000000000000 P0_X100	WC 5466 6*****2428 03	2008 900	9.22 Danima 2014
2306-08-17 23.04:17	200008-1200085	000008370110 PI0_3088	VC 421768*****2307 10	2040 840	19940 Example 9000 1
<ul> <li>2008-06-1*</li> <li>20 C0-16</li> </ul>	2008091720006	CORECOONS AND PROJECTION	AC 4000403031 00	2010 810	ORAN DEALERS 2014
2008 (8.17	200900-700006	00000337(101 Pis_1468	VC 461848/****7142 04	2044 Hot	4948 Received 0000 8

Figure 35b: PayAlert Report Screen

#### **PayAlert Level**

The table below shows the description and suggested actions to be taken for each PayAlert level. SiamPay recommends merchants when identifying suspicious transactions, to: 1). **VOID** or 2). **REFUND** the transactions, and even apply the screening management rule whenever necessary.

PayAlert Level	Description	Suggested Actions
High	<ul> <li>High PayAlert Level signifies a high level of doubt and uncertainty about the transaction being checked. They are potentially caused by:</li> <li>Using stolen credit cards</li> <li>Shoppers from high risk countries</li> <li>Unusual shopping patterns, such as repeated orders, or transaction attempts using invalid information</li> <li>Credit card with a series of chargeback records</li> </ul>	<ul> <li>SiamPay highly recommends you to take active actions to ensure the buyer and the transaction are legitimate, to prevent fraudulent transactions. For example:</li> <li>Send email or call up to ensure the shopper is valid and knows about the transaction</li> <li>Check shopper's shipping address, billing address, IP address and card issuer to see if it is suspicious</li> <li>Look through transactions carried out by this particular shopper to study his/her spending history</li> </ul>
Medium 💆	<ul> <li>Medium PayAlert Level signifies inconsistencies in the transaction being processed. It is less risky compared to High PayAlert Level, and potentially caused by:</li> <li>Unusual shopping patterns, such as repeated orders, or transaction attempts using invalid information</li> <li>Credit card with chargeback records</li> </ul>	You may wish to carry out further checks before fulfilling the order. Refer to the above actions listed for High PayAlert.
Low 🔍	<ul> <li>Low PayAlert Level indicates there is a slight chance of fraud in the transaction. Potentially caused by:</li> <li>Repeated purchase within a short period of time</li> <li>Credit cards with a chargeback record</li> </ul>	You may closely monitor the customer to early detect any undesirable or fraudulent behaviour.

# **High Risk Country Rejection**

This checking is enabled by default, i.e. all transactions originated from high risk countries will be blocked. You can unclick a particular country on the list to accept payment. Once click 'Enable', the high risk country list will be shown.

Igh risk country rejection       Image: Constraint of the second se
Iigh risk country rejection       Image: Constraint of the provided and the provided
f you want to update the above information, please click UPDATE button on Update he right hand side. Merchant Administration Merchant ID: 110000203 Merchant Name: Sampay PayGate Last Logon: 2012-0
Verchant Administration Merchant ID: 110000203 Merchant Name: Sampay PayGate Last Logon: 2012-0
Merchant Administration Merchant ID: 110000203 Merchant Name: Sampay PayGate Last Logon: 2012-0
Merchant ID: 110000203 Merchant Name: Sampay PayGate Last Logon: 2012-0
🔗 Bick Control
Risk Control
High Risk Country Rejection
High risk country rejection
High risk country rejection
High risk country rejection  • High Risk Country:  P Bulgaria  Cameroon  C China
High risk country rejection     Image: Country:       • High Risk Country:     Image: Cameroon       Image: Cameroon     Image: Cameroon
High risk country rejection       Image: Text of the second
High risk country rejection       Image: Enable in the second secon
High risk country rejection       Image: Fligh Risk Country:         Image: High Risk Country:       Image: Fligh Risk Country:         Image: State St
High risk country rejection       Image: Fligh Risk Country:         • High Risk Country:       Image: Fligh Risk Country:         Image: Provide Risk Country:<
High risk country rejection       Image: Enable in Enabl
High risk country rejection       Image: Frable Country:         - High Risk Country:       Image: Country:         Image: Country:       Image: Country:<

Figure 36: Payment Options Screen – High Risk Country Rejection

### Screening Management – Credit Card Screening, IP Address Screening

Screening Management covers TWO main areas:

- Credit Card Screening
- IP Address Screening

This function shows all the currently filtered card number and IP addresses and allows deletion on specific record.

Merchant ID: 110000	203 Merchant Name: Siampay PayGate	Last Logon: 2012-01-19 21:56:26.0 GMT(+7:00
Risk	Control	
Control Report		►
PayAlert		
Control Parameter		
High Risk Country	Rejection	
Credit Card Screen	ling	
IP Address Screen	ing	
Payment Limit Se	tting	
Other Security Cor	trols	
Control Reference		
Fraud Sign		
Fraud Control		
High Risk Country	List	
Dispute Resolution	(Visa)	
Charge Back Prevention 1 - Charge Back Preven	ention	
Chargeback Cycle	(Visa)	
Verified by Visa T	ansaction Process	

Figure 37a: Screening Management in Risk Control



Figure 37b: Card Number & IP Address Screening

### **Payment Limit**

Payment Limit       Close         Payment Limit          Currency       THB         Transaction Limit       500100.0         Daily Limit       5000000.0         Monthly Limit       800000.0	Merchant ID: 110000203	Merchant Name: Siampay PayGate	Last Logon: 2012-01-19 21:56:26.0 GMT(+7
Payment Limit     Close       Payment Limit        Currency     THB       Transaction Limit     500100.0       Daily Limit     500000.0       Monthly Limit     800000.0	🞯 Risk Control		
Payment Limit       Currency     THB       Transaction Limit     500100.0       Daily Limit     500000.0       Monthly Limit     800000.0	Payment Limit		Close
Currency         THB           Transaction Limit         500100.0           Daily Limit         500000.0           Monthly Limit         800000.0	Payment Limit		•
Transaction Limit         500100.0           Daily Limit         500000.0           Monthly Limit         800000.0	Currency	тнв	
Daily Limit         500000.0           Monthly Limit         800000.0	Transaction Limit	500100.0	
Monthly Limit 800000.0	Daily Limit	500000.	0
	Monthly Limit	800000.	0

Figure 38: Payment Limit Information

#### **Payment Information**

Field name	Description
Transaction Limit	Maximum limit for each single transaction
Daily Limit	Maximum total transaction amount per day
Monthly Limit	Maximum total transaction amount per month



To request for a payment limit upgrade, please submit the 'Merchant Account Maintenance Form'. You can download this form at the Support session. You have to provide supporting documents such as the new pricing plan, sales receipts and invoice for the bank's approval. The application process will take around 7-10 working days.



To closely monitor the sales performance on daily and monthly basis and to prevent payment limits to be exceeded which affects your online business, we will notify you by email (notification will be sent to your registered operation contact email) once the daily and monthly payment limits have reached 80% of the pre-set limits. As such, you will have an adequate preparation time to request for a payment limit upgrade when necessary.

# **Other Security Controls**

Merchant ID: 102735 Merchant Name: AsiaPay te	sting (USD) Last Logon: 2010-06-10 17:17:04.0	
🞯 Risk Control		
Other Security Controls	Close	
CVV2/CVC2 checking [What is CV/2/CVC22]	CEnable Obisable	
Cardholder name checking	Enable O Disable	
Decline transaction from same IP	O Enable  O Disable No. of transactions: 10	
Domain or IP address checking	C Enable	
If you want to update the above information, please click the right hand side.	CUPDATE button on Update	
siampay Payment Service		

Figure 39: Other Security Controls Screen

For each option, you can enable or disable at anytime by simply selecting the options and click the button UPDATE to confirm the changes.

Option	Description		
CVV2/CVC2 Checking	Card Verification Number is a 3-digit code imprinted on the back of the card. By		
	enabling this function, your customer will be required to enter the credit card		
	number, expiry date and together with the Card Verification Number printed on the		
	card before starting the online payment process. It is an add-on security function to		
	avoid business loss due to the fraudulent use of card. For more details, please refer		
	to the brief description about "What is CVC2/CVV2?" next to this function.		
Cardholder name checking	This checking is subject to the card issuing bank		
Decline transaction from the	If you set the no. of transactions originated from the same IP to be N. Transaction		
same IP	N+1 onwards will be blocked by the system.		
Domain or IP address	The domain and/or IP address of the page will be checked while the transaction is		
checking	posting to SiamPay's site		

# **Control Reference**

In this section, merchant can find useful information on the risk management, such as description on charge back process, guidelines to risk and fraud management, etc.

	Merchant Administration	
tions Profile	Merchant ID: 101669 Merchant Name: AsiaPay (HK) Ltd.	Last Logon: 2009-11-28 12:47:53.0
Opera	Control Report	•
Ę	PayAlert	
isk Co	Control Parameter	
<u> </u>	High Risk Country Rejection	
/sis	Card Screening	
Inaly	IP Screening	
	Payment Limit Setting	
6S	Other Security Controls	
ervic		
ŝ	Control Reference	
E	Fraud Sign	
oddr	Fraud Control	
Š	High Risk Country List	
_	Dispute Resolution (Visa)	
	Charge Back Prevention	
	Chargeback Cycle (Visa)	
	Verified by Visa Transaction Process	
	Visa eCommerce Merchant Guide to risk Management	

Figure 40: Control Reference Screen

# SiamPay Analyzer

When the Analysis tag is selected, the menu of SiamPay Analyzer section is shown as below.



Figure 41: Menu of SiamPay Analyzer

Advanced chart and analysis tool suite helps the merchant to better managing the sales performance and payment transaction trend in visualizations.

Sub-menu	Contents
SiamPay Analyzer	- Peak Hours Traffic Analysis
(*All the information showed in	- Weekday vs Weekend Distribution Analysis
this section is for reference	- Seasonal Analysis
only)	- Payer Country Distribution
	- Business Trend Analysis
	- Sales Performance Analysis
	- Reject Distribution Analysis

### **Peak Hours Traffic Analysis**

It is useful for merchants to compare the peak and non-peak hours of the business. It will count the transactions with **ALL** status.



Figure 42b: Peak Hours Traffic Analysis - Chart and Statistic

According to the number of transaction within the chosen period, it will use 'H' to indicate the Peak hour and 'L' to indicate the Non-Peak hour.

### Weekday vs Weekend Distribution Analysis

It is useful for merchant to show the transaction distribution between weekday (Mon to Fri) and weekend (Sat and Sun). It will count the transactions with status including: **Accepted**, **Accepted\_Adj**, **Rejected and Cancelled**.

	Merchant Administration				🙆 Home	😣 Logout	🕐 Help
	Merchant ID: 56100249 Merchant Name: AsiaF	6100249 Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2009-12-20 22:52:45.0					
Profi	🔄 PayDollar Analyzer		_				
oerations	Weekday vs Weekend Distribution	Analysis			Close		
Ğ	Selection Criteria						
k Control	Transaction Period	⊙ Last 3 ◯ From Ye	Months ear 2009 💌				
/sis Ris					_		
Analy				Reset	View		
ices							

Figure 43a: Weekday vs Weekend Distribution Analysis

Weekday vs Weekend Distribution Analysis

#### Weekday vs Weekend Distribution Analysis (2009/01/01 - 2009/12/31) AsiaPay (HK) Ltd.

Generated by 2009/12/20 23:33:33

Close



Day	Tx. Amount (USD)	No. of Tx.
Weekday	65.62%	72.85%
Weekend	34 38%	27 15%

\*The analysis records are for reference only

Figure 43b: Weekday vs Weekend Distribution Analysis - Chart and Statistic

# **Seasonal Analysis**

It is useful for merchants to analyze the transactions on quarterly basis in a year and provide an insight of seasonal effect. It will count the transactions with status including: **Accepted**, **Accepted**, **Adj**.

Merchant Administra	ation				() Home	(X) L
Merchant ID: 561002	49 Merchant Na	ame: AsiaPay (HK) Ltd.	Last Logon	2009-12-11 15:30:53.0		
🖹 PayDollar	Analyzer					
	,					
Seasonal Anal	ysis				Close	
Selection Criteria						
Transaction Date		Year 200	9 🕶			
			_			
				<b></b>	Reset View	
				_		
		Figure 44a: S	easonal An	alysis		
Merchant Adm	inistration	Manage AsiaDay (UK)		2000 12 20 22.52.45 0		
Merchant ID: 56	5100249 Mercha	ant Name: AsiaPay (HK)	) Ltd. Last Lo	gon: 2009-12-20 22:52:45.0		
📂 PayDo	ollar Analyzer					
Second	Analysia					
Seasonary	Analysis			Print Close		
		Seasonal Anal	ysis (2008	3)		
		AsiaPay (H	ÍK) Ltd.			
_				Generated by 2009/12/20 2	2:59:38	
30,000 - 27,500 -			1000	20	00	
25,000 -					75	
G 22,500 -				- 10	50	
2 17,500 -					25 Z	
15,000 -				- 10	9	
E 12,500 - 10.000 -				- 7(	5	
₽ 7,500 -				- 50	)	
5,000 -				- 20	5	
2,500 -						
	Jan Feb Ma	ar Apr May Jun	Jul Aug Se	p Oct Nov Dec		
	01	1401		o of Tr		
	- 91	= Q2 = Q3 = Q4 - 1X All		5, 61 TX		
Quarter	Month No. of	Tx Percen	tage Tx Am	ount (USD) Percentage		
quartor	January	39	ago minin	6 536 45		
				0,000.10		
Q1	Feburary	90	16.50%	11,119.30 15.23	%	
Q1	Feburary March	90 124	16.50%	11,119.30 15.23 15,539.95	%	
Q1	Feburary March April	90 124 91	16.50%	11,119.30 15.23 15,539.95 12,438.10	%	
Q1 Q2	Feburary March April May	90 124 91 134	16.50% 23.42%	11, 119.30 15.23 15,539.95 12,438.10 17,869.55 22.75 10,000.05	%	
Q1 Q2	Feburary March April May June	90 124 91 134 134	16.50% 23.42%	11, 119.30 15.23 15,539.95 12,438.10 17,869.55 22.75 19,303.25 21,989.25	%	
Q1 Q2	Feburary March April May June July August	90 124 91 134 134 144 190	16.50% 23.42% 29.48%	11,119.30 15,539.95 12,438.10 17,669.55 22,75 19,303.25 21,989.25 27,362.30 31,57	%	
Q1 Q2 Q3	Feburary March April May June July August September	90 124 91 134 134 144 190 118	16.50% 23.42% 29.48%	1,119.30 15.23 15,539.95 12,438.10 17,669.55 22.75 19,303.25 21,989.25 27,362.30 31.57 19,471.77	% %	
Q1 Q2 Q3	Feburary March April May June July August September October	90 124 91 134 134 144 190 118 133	16.50% 23.42% 29.48%	11,119.30 15,539.95 12,438.10 17,669.55 22,75 19,303.25 21,989.25 27,362.30 31.57 19,471.77 20,262.55	% %	
Q1 Q2 Q3 Q4	Feburary March April May June July August September October November	90 124 91 134 134 144 190 118 133 125	16.50% 23.42% 29.48% 30.59%	11,119.30 15.23 15,539.95 12,438.10 17,869.55 22.75 19,303.25 21,989.25 27,362.30 31.57 19,471.77 20,262.55 16,860.70 30.45	% %	

\*The analysis records are for reference only

Total 1,533 Txs, Amount: USD 218,024.27

Figure 44b: Seasonal Analysis – Chart and Statistic

# **Payer Country Distribution**

It is useful for merchants to show which country the customers are originated from. Merchant can select the specific date range and the payment method to display the result. Three are three options for choosing payment method:

- i) All Including all payment methods
- ii) Credit Payment Including Visa, MasterCard, JCB, AMEX, Diners
- iii) Debit Payment Including ChinaPay, CUPS, PPS, AliPay, 99Bill, PayPal



Figure 45a: Payer Country Distribution

And, there are six report types for merchant to choose:

- i) Successful Payment Only
- ii) Rejected Payment Only
- iii) Both Successful and Rejected Payment
- iv) Success Ratio
- v) Reject Ratio



Payer IP information is obtained from the third party - MaxMind, Inc., in which the result is based on the browser your customer used when processing the payment. It is for reference only.

#### An example of searching result:



Figure 45b: Payer Country Distribution - Chart and Statistic (Report Type: Successful Payment Only)

### **Business Trend Analysis**

It is useful for merchants to show the business trend according to the no of transaction and the transaction volume. It will count the transactions with status including: **Accepted\_Adj**.



Figure 46b: Business Trend Analysis - Chart

### **Sales Performance Analysis**

It is useful for merchants to calculate their transaction success rate and chargeback rate. Merchant can select the specific date range and the payment method to display the result. Three are three options for choosing payment method:

- i) All Including all payment methods
- ii) Credit Payment Including Visa, MasterCard, JCB, AMEX, Diners
- iii) Debit Payment Including ChinaPay, CUPS, PPS, AliPay, 99Bill, PayPal

	Merchant Administration		🙆 Home	🛞 Logout	🕐 Help
	Merchant ID: 56100249 Merchant Name: AsiaPa	ay (HK) Ltd. Last Logon: 2009-12-20 22:53:58.0			
Profile	🔿 PayDollar Analyzer				
rations	Sales Performance Analysis		Close		
Ope	Selection Criteria				
s Risk Control	Transaction Period	YYYY         MM           From         2008 v         11 v           To         2009 v         11 v			
alysi	Payment Method	ALL			
Ar	Output				
Services	Report Type	<ul> <li>O Success Ratio</li> <li>○ ChargeBack Ratio</li> <li>○ Refund Ratio</li> <li>○ Void Ratio</li> </ul>			
Support		Reset	View		

Figure 47a: Sales Performance Analysis

There are four report types for merchant to choose:

- i) Success Ratio
- ii) Chargeback Ratio (Chargeback case reported from acquiring bank; Not available for Premier merchants)
- iii) Refund Ratio
- iv) Void Ratio

#### An example of searching result:



\*The analysis records are for reference only

Figure 47b: Sales Performance Analysis - Chart and Statistic (Report Type: Success Ratio)

### **Reject Reason Distribution**

It is useful for merchants to have an overview of rejected payments. As such, merchant can gain a better understanding of the rejected payments classification over a specific period of time.



Figure 48a: Reject Reason Distribution

An example of searching result:



Figure 48b: Reject Reason Distribution - Chart and Statistic

# **Services Centre**

When the **Service** tag is selected, the menu of **Service Centre** section is shown as below.

_	Merchant ID: 1036	Merchant Name: AsiaPay (HK) Ltd.	Last Logon: 2010-06-10 11:
Profile	Services		•
	Direct Payment Li	ink_	
SUO	Add-on Program (	<u>Code</u>	
erati	Mail Order Payme	ent	
ಿ			
Risk Control			
Analysis	- PayDollar Payment Serv	rices psydallar	
Services			
Support			

#### Figure 49: Services Centre main screen

This section provides a collection of functions for account configuration, user control and value-added services. Choose from the submenu, Account Configuration or Services, the merchant can select one of the following options:

Function	Description
Account Configuration	
Change Password	To change admin login password of super admin
User Access Control	To control / amend user and group access rights
	Services
Direct Payment Link	To generate and manage static payment link

# **Change Password**



Figure 50: Change Password screen

To change password, simply enter the old password, then the new password twice to confirm. Press the Submit button to change the password of your given login ID.



It is recommended to use a highly secure password with 7-15 characters. A good password should contain alphanumeric, and should be meaningless to most of the people and CANNOT be found dictionary. The new password chosen could not be the same as the previous 4 password being used before.

If you forget your login password, please contact us to reset the password.

# **User Access Control**



Figure 51: User Account Maintenance main screen

SiamPay Merchant Administration Tools allows different users to access the system. Super Admin may grant different access rights to different users or groups. This is useful, for instance that you may want a user or a group of users to have limited range of control over some aspects, while granting others on some other aspects.

Sub-menu	Functions
User Group Maintenance	- Define new group
	- Group's access right control
	- Edit access right
User Maintenance	- Add new user
	- User search
	- Group assignment
	- User's status control
	- Change password

#### **User Group Maintenance**

Merchant ID: 101669 Merc	hant Name: AsiaPay (HK) Ltd. Last Logon: 2009-11-28 12:41:42.0	
Services Centre		
User Group Maintenance Add New Group Print		
User Group		
Name	Description	
Accounting	Account Department	
Operation	Operation Team	
<u>Sales</u>	Sales Team	
Super Admin	Super Admin	

Figure 52: User Group Maintenance screen

In SiamPay system, a user must be assigned to a group in order to gain access rights. In the diagram at the right-hand-side, it illustrates the procedure of creating groups and assigning users. Since the 'rights' are assigned to a group level, instead of user level, a user must be grouped into a right group to gain the rights.



The screen above is the User Group Maintenance section in which list of groups will be shown. To view / update a group, click on the group name to open the group detail screen. To add a new group, click Add New Group to open the Add User Group form as shown below.

#### Add User Group



Figure 53: Add User Group screen

Create a new user group by completing the information, then selecting the access rights. Access right are divided in 3 levels:

- None means no access right
- Read only restricts user to edit / update any information
- Full means user is allowed to read and update information

**Types** and **Functions** are corresponding to the tag-menu (at the left-hand-side) and submenu of each section. When the access right of a function to a user is set as *None*, that menu item will not be seen by that user.

The following is the group detail screen of a sample user group. Update the group information and access right, then Confirm to complete and submit updated information.

Merchant ID:	101669 Merchant Name: AsiaPay (HK) Ltd.	Last Logon: 2009-11-28 12:41:4
👩 Servic	es Centre	
View Use	er Group Detail	Print Close
	-	
General Info	rmation	
Group Name	Operation	
Description	Operation Team	
Access Righ	t	
Туре	Function	Access Right
Merchant	Merchant Profile	None
Operation	eStatement	None
	Transaction Detail	None
Report	ChargeBack Report	None
	Sales Report	None
	Transaction Summary Report	None
	Refund Report	None
	Bank Settlement Report	None
	PayAlert Report	None
System	Audit Log	None
	Card Control	None
	User Access Control	None
	IP Control	None
	Administration Login	None
		Update

Figure 54: User Group Detail screen

#### **User Maintenance**

	Merchant Administratio	on (
	Merchant ID: 101669	Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2009-11-28 12:41:42.0
Profile	Services Centre	
erations	User Maintenand	Ce Add New User Close
ರೆ	Searching Criteria	
ntrol	Login Id	
sk Co	Name	
Ē	Group	ALL
ysis	Status	ALL 🔽
Ana		
Services		Submit
bort		

Figure 55: User Maintenance screen

User Maintenance is the second function of User Account Maintenance, in which administrator can add new user by clicking Add New User button. To search for a user, enter search criteria, such as Login ID, Name, Group and/or Status. Click Submit button to start searching. By default, i.e. click the Submit button without entering any criteria, all active user will be listed as the result screen shown below.

Services Centre   Iser Searching  Print Close  Total Records = 3 < Previous   1   Next >  Coup Login Id Name Email Description Status Active Cup Leon Lai LeonLai LoonLai	Services Centre       Print       Close         User Searching       Print       Close         Correct Records = 3 < Previous   1   Next >         Result         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Previous   1   Next >         Correct Records = 3 < Correct Records = 3 < Correct Records = 3          Correct Records = 3 < Co	Services Centre       Print       Close         Services Centre         Services Centre         Total Records = 3 < Previous   1   Next >         Result         Counting       Login Id       Name       Email       Description       Status       Name       Action         cocounting       A001       Leon Lai       leonlai@asiapay.com       Active       0       Update         iales       S001       Andy Lau       andylau@asiapay.com       Active       0       2009-11-28 12:47:53.0	Services Centre User Searching Print Close Total Records = 3 < Previous   1   N: Result roup Login Id Name Email Description Status Invalid Attempt Last Login Active 0 Use	rices Centre arching Login Id Name	Email	Description	Total	Record	Print Ck S = 3 < Previous   1	ose
Iser Searching         Print         Close           Total Records = 3 < Previous   1   Next >           Result         Comp         Login Id         Name         Email         Description         Status         Invalid         Last Login         Action           accounting         A001         Leon Lai         leonlai@asiapay.com         Active         0         Update           ies         S001         Andy Lau         andrylau@asiapay.com         Active         0         Update	Print Close         Cose         Cose <th>Print Close         Colspan="2"&gt;Colspan="2"Colspan=</th> <th>User Searching Print Close Total Records = 3 &lt; Previous   1   N Result Coop Login Id Name Email Description Status Invalid Attempt Last Login Active 0 Ug</th> <th>arching Login Id Name</th> <th>Ernail</th> <th>Description</th> <th>Total</th> <th>Record</th> <th>Print Ck S = 3 &lt; Previous   1</th> <th>ose</th>	Print Close         Colspan="2">Colspan="2"Colspan=	User Searching Print Close Total Records = 3 < Previous   1   N Result Coop Login Id Name Email Description Status Invalid Attempt Last Login Active 0 Ug	arching Login Id Name	Ernail	Description	Total	Record	Print Ck S = 3 < Previous   1	ose
Total Records = 3 < Previous   1   Next >         Result         Total Records = 3 < Previous   1   Next >         coup       Login Id       Name       Email       Description       Status       Invalid Attempt       Last Login       Action         counting       A001       Leon Lei       leonlai@asiapay.com       Active       0       Update         ies       S001       Andy Lau       andylau@asiapay.com       Active       0       Update	Total Records = 3 < Previous   1   Next >         Result       Image: Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Co	Total Records = 3 < Previous   1   Next :	Total Records = 3 < Previous   1   Nr	Login Id Name	Email	Description	Total Status	Record	S = 3 < Previous   1	Next >
Total Records = 3 < Previous   1   Next >       Result     Coup     Login Id     Name     Ernail     Description     Status     Invalid Attempt     Last Login     Action       ccounting     A001     Leon Lai     leonlai@asiapay.com     Active     0     Update       iles     S001     Andy Lau     andylau@asiapay.com     Active     0     Update	Total Records = 3 < Previous   1   Next >       Result         Group     Login Id     Name     Email     Description     State     Invalid Attempt     Last Login     Action       Accounting     A001     Leon Lai     Ieoniai@asiapay.com     Active     0     Update       Sales     S001     Andry Lau     andylau@asiapay.com     Active     0     Update       Super Admin     admin     Super Admin     Super Admin     Active     0     2009-11-28 12:47:53.0	Total Records = 3 < Previous   1   Next >         Result       Login Id       Name       Email       Description       Status       Invalid Attempt       Last Login       Action         vccounting       A001       Leon Lai       leonlai@asiapay.com       Active       0       Ubdate         valees       S001       Andry Lau       andrylau@asiapay.com       Active       0       Ubdate         vuper Admin       admin       Super Admin       Super Admin       Active       0       2009-11-28 12:47:53.0	Total Records = 3 < Previous   1   N	Login Id Name	Email	Description	Total Status	Record	S = 3 < Previous   1	Next >
Result           roup         Login Id         Fmail         Description         Status         Invalid Attempt         Action           ccounting         A001         Leon Lai         leonlai@asiapay.com         Active         0         Update           iles         S001         Andy Lau         andylau@asiapay.com         Active         0         Update	Result       Group     Login Id     Name     Ernail     Description     Status     Invalid Attempt     Lest Login     Action       Accounting     A001     Leon Lai     leonlai@asiapay.com     Active     0     Update       Sales     S001     Andry Lau     andrylau@asiapay.com     Active     0     Update       Super Admin     admin     Super Admin     Super Admin     Active     0     2009-11-2812:47:53.0	Result         Group       Login Id       Name       Email       Description       Status       Invalid Attempt       Last Login       Action         vccounting       A001       Leon Lai       leonlai@asiapay.com       Active       0       Update         vales       S001       Andry Lau       andrylau@asiapay.com       Active       0       Update         vuper Admin       admin       Super Admin       Super Admin       Active       0       2009-11-28 12:47:53.0	Result           coup         Login Id         Name         Email         Description         Status         Invalid         Last Login         Active         Active         Counting         A001         Leon Lai         Ieonlai@asiapay.com         Active         0         Up	Login Id Name	Email	Description	Status	Invalid	Last Login	
Login Id         Name         Email         Description         Status         Invalid Attempt         Last Login         Action           ccounting         A001         Leon Lai         leonlai@asiapay.com         Active         0         Update           ides         S001         Andy Lau         andylau@asiapay.com         Active         0         Update	Group         Login login         Name         Email         Description         State         Invalid Attend         Login Login         Action           Accounting         A001         Leon Lai         eonlai@easiapay.com         Active         0         Update           Sales         S001         Andru Lau         andylau@easiapay.com         Active         Active         0         Update           Super Admin         Super Admin         Super Admin         Super Admin         Active         0         209-11-281247:53.0	Corpund         Name         Final         Description         Status         Invalid Interpretation         Last Login         Action           Accounting         A001         Leon Lat         Isolal@asiapay.com         Active         Model         Login Ligit	Group         Login Id         Name         Email         Description         Status         Invalid Attempt         Last Login         Advite           Accounting         A001         Leon Lai         Ieonlai@asiapay.com         Active         0         Up	Login Id Name	Email	Description	Status	Invalid	Last Login	
ccounting A001 Leon Lai leonlai@asiapay.com Active 0 Update iles S001 Andy.Lau andylau@asiapay.com Active 0 Update	Accounting         A001         Leon Lai         leonial@esiapay.com         Active         0         Update           Sales         S001         Andy Lau         andylau@esiapay.com         Active         0         Update           Super Admin         admin         Super Admin         Active         0         2009-11-28 12:47:53.0	Accounting     A001     Leon Lai     leonlai@asiapay.com     Active     0     Update       Sales     S001     Andy Lau     andylau@asiapay.com     Active     0     Update       Juper Admin     admin     Super Admin     Active     0     2009-11-28 12:47:53.0	Accounting A001 Leon Lai leonlai@asiapay.com Active 0 Up					Attempt		Action
ales S001 Andy Lau andylau@asiapay.com Active 0 Update	Sales         S001         Andy Lau         andylau@asiapay.com         Active         0         Update           Super Admin         admin         Super Admin         Active         0         2009-11-28 12:47:53.0         Image: Compare Admin	Sales S001 Andy Lau andylau@asiapay.com Active 0 <u>Update</u> uper Admin admin Super Admin Active 0 2009-11-28 12:47:53.0		AUU1 Leon Lai	leonlai@asiapay.com		Active	0		Update
	Super Admin admin Super Admin Active 0 2009-11-28 12:47:53.0	Super Admin admin Super Admin Active 0 2009-11-28 12:47:53.0	jales SUU1 Andy Lau andylau@asiapay.com Active U Up	S001 Andy Lau	andylau@asiapay.com		Active	0		Update
aper Admin admin Super Admin Active U 2009-11-2812:47:53.0			Super Admin admin Super Admin Active 0 2009-11-28 12:47:53.0	admin Super Admin	in		Active	0	2009-11-28 12:47:53.0	

Figure 56: User Search Result screen

#### **Update User**

Merchant ID: 101669 M	erchant Name: AsiaPay (HK) Ltd. Last Logon: 2009-11-28 12:47:53
Services Centre	
Update User	Ciose
General Information	•
Login Id	S001
Group	Sales 🗸
Name	Andy Lau
Email	andylau@asiapay.com
Description	
Status	Active 🖌
	Submit
Reset Password	
New Password	
Reconfirm Password	
	Rubmit

Figure 57: User Update screen

To update an existing user, click the **Update** link of that user under Action column of User Searching screen. It will present an Update User screen as above. When finish, click Submit button to complete the update process.

If a user forgets the login password, the super admin should set a new password for that user.
### Add User

	Merchant Administration								
ofile	Merchant ID: 101669	Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2009-11-28 12:47:53.0							
ations Pro	User Maintenan	Ce Add New User Close							
Opera	Searching Criteria	►							
<u>In a</u>	Login Id								
isk Co	Name								
~	Group	ALL							
alysis	Status	ALL 💌							
A		Submit							
Services									
÷									
Suppo									
-									
	Figure 58: Add User screen								

To add a user, click the Add New User button to open the add user form as shown above. Complete the information and then press Submit button when finish.

### **Direct Payment Link**



Figure 59: Direct Payment Link main screen

Direct payment link function helps merchants to create hyperlink with necessary payment parameters and manage the existing payment link.

Sub-menu	Functions
Create Direct Payment Link	- Ad a new direct payment link
View Existing Direct	- View the history record for the valid direct payment link
Payment Link	

#### **Create Direct Payment Link**

Create Direct Payment Link is a function that helps merchants to create hyperlink with necessary payment parameters. Merchant can set the valid date up to one year. Within the valid period, customer can make payment via the hyperlink until it's expired.

For example, after you have received an order by e-mail, you can input the necessary information on the page below, then send the hyperlink to the customer for payment.

Merchant ID: 110000203 Merchan	tt Name: Siampay PayGate Last Logon: 2012-01-19 21:56:26.0 GMT(+7:00		
Services Centre			
Create Direct Payment Lir	k Close		
Payment Detail			
Payment Type	Sale 🗸		
Amount *	ТНВ		
Payment Method	All		
Merchant Reference No.			
Language	English 🗸		
Successful Page Return Url			
Fail Page Return Url			
Cancel Page Return Url			
Expiry Date	18 ▼ 01 ▼ 2013 ▼ (DD/MM/YYYY)		
Remark	A T		
	Reset View		

Figure 60: Create Direct Payment Link screen

### **View Existing Direct Payment Link**

Merchant can keep a history of the direct payment links (up to one year) created at an earlier stage for operational control and review.

Sandras Canto									
Services centr	e								
Direct Payment	Direct Payment Link								
					1	otal Number o	Links = 5 < Previo	ous   1   Next >	
								<	
Merchant Reference No.	Amount	Payment Type	Payment Method	Click Count	Expiry Date	Create Date	Last Open Date	Action	
01005220	HKD 8400.0	Sale	ALL	0	2010-07-10	2010-06-10 10:33:07	N/A.	Detail Delete	
123	HKD 3888.0	Sale	ALL	0	2011-06-08	2010-06-08 10.54.42	N/A.	Detail Delete	
01005208	HKD 7000.0	Sale	ALL	0	2010-05-30	2010-06-04 18:11:13	N/A	Detail Delete	
01005207	HKD 8400.0	Sale	ALL	0	2010-05-30	2010-06-04 18:09:44	N/A	Detail Delete	
Testing	HKD 5.0	Sale	ALL	2	2011-06-02	2010-06-02 09:32:08	2010-06-02 10:23:18	Detail Delete	

Figure 61a: View Existing Direct Payment Link screen

Merchant ID: 1036 Merchant	Name: AsiaPay (HK) Ltd. Last Logon: 2010-06-10 11:22:07.0 GMT(+8:00)			
Services Centre				
Direct Payment Link		Close		
Payment Detail				
Payment Type	Sale			
Amount *	HKD 8400.0			
Payment Method	ALL			
Merchant Reference No.	01006207			
Language	English			
Successful Page Return Url	http://www.paydollar.com			
Fail Page Return Url	http://www.paydollar.com			
Cancel Page Return Url	http://www.paydollar.com			
Remark	Inv#01006207; Boom International Trade Company Limited			
Created By	asiapay			
Expiry Date	2010-06-30			
Create Date	2010-06-04 18:09:44			
Last Open Date	N/A			
Click Count	0			

Figure 61b: Details of Direct Payment Link screen

# **Support Centre**

When the Support tag is selected, the menu of Support Centre section is shown as below.



In Support Centre, merchant can find useful information, such as vendor's contact information, merchant account maintenance form, refund request form, merchant user guide and the Developer Corner etc.

		Ме	rchant Administration					
		Me	rchant ID: 110000203	Merchant Name: Siampay Pay	Gate Last Logon: 2012-01-19 21:56:26.			
Profile		C	Support Centre					
Operations		Guidelines of Use of Standard Logos, Multi - Card Logos and 3D-Secure Cards						
Itol		Sia	mPay provides 3 different	logos for merchants to use:				
1. <u>SiamPay PayVerify Logo</u> SiamPay PayVerify is the value added feature for credit card holder to enquiry about the status of their payment transaction with our merchants. We highly recommend you to attach this SiamPay PayVerify Logo on the e-commerce web site. With this feature, your shoppers will more confidence in shopping at your site.								
Services	<ol> <li>SiamPay PayBooth Logo PayBooth is an Online Payment Collection Centre tailored to the business needs of a SiamPay merchant, and specially caters to those who do not have an e- Commerce payment gateway.</li> </ol>							
Support		3.	SiamPay Service Logo SiamPay Standard Logo services. Not only merch shoppers will more willin	o is signature for merchants who us nants can enjoy the real-time payn g pay online with SiamPay service	sing SiamPay payment nent service, their s.			
		•						

Figure 63: Support Centre – Guide lines of Use of Standard Logos, Multi-Card Logos and 3 D Secure Cards

Under "Support" section, there is a "Guidelines of Use of Standard Logos, Multi- Card Logos and 3 D-Secure Cards" which helps the merchant to use logo on merchant website, please contact our IT Department.

## **Contact Information**

AsiaPay (Thailand) Limited. 121/49 RS Tower, Level 11, Ratchadapisek Road, Dindeang, Bangkok Thailand 10400 Service and Operation Hotline Tel: (662) 642 3272 Fax: (662) 642 3272 Email: <u>service@siampay.com</u>

Accounts Hotline Tel: (662) 642 3272 # 21 Fax: (662) 642 3272 Email: <u>account@siampay.com</u>

**Technical Support Hotline** 

Tel: (662) 642 3272 # 27 Fax: (662) 642 3272 Email: <u>it@siampay.com</u>

**Opening Hours** Mon. - Fri. 9:00a.m - 6:00p.m

(except public holidays)

~ END ~