



PayDollar

Merchant User Guide v3.6

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Copyright Information

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Revision History

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1.0	Mar 10, 2003	First issue
2.0	Dec 12, 2004	New functions & order status and documentation list update
2.1	Sep 20, 2005	Revised password policies
2.2	Aug 31, 2007	Add AliPay payment method
3.0	Mar 31, 2009	Overall Revision of content
3.1	Jul 30, 2009	Datafeed Retry Function, High Risk Country Selection
3.2	Dec 18, 2009	New merchant admin user interface – add 'Risk Control' and 'Analysis'
3.3	Jun 10, 2010	Enhanced security and payment processing
3.4	Aug 12, 2010	Secure Hash Function and Developer Corner
3.5	Nov 26, 2010	Setting Return Value Link (Data Feed) at merchant admin and new Paydollar payment page interface
3.6	Jan 28, 2013	overall revision of content

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Overview

Introduction

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

Thank you for using PayDollar services!

Getting Started

There are several steps that must be completed prior to accept payments through PayDollar 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 Limited. If you do not have a merchant account, please contact us for application.

Step 2 – Integrate PayDollar payment services

This step should be completed after reading our Integration Guide. PayDollar 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 PayDollar 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 PayDollar.

How does PayDollar Payment Services work?

Merchants using PayDollar Payment Services can automatically authorize and settle credit card payments either on their web site or on standard payment interface on Paydollar.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.paydollar.com.

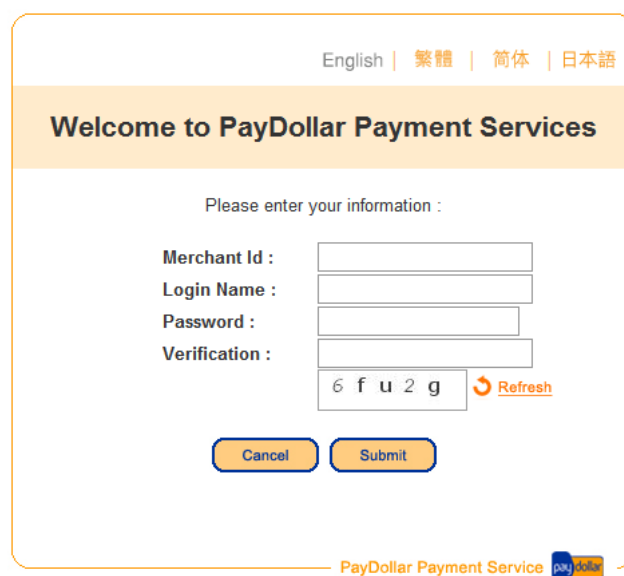
Usually, a transaction starts when a consumer makes a purchase at a merchant's website. The required purchase information is sent securely to PayDollar Payment Services platform. Upon the transaction reaches PayDollar, our database records the information and requests the acquiring bank to authorize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

With PayDollar 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 PayDollar Administration Tools.

Administration Tools

Paydollar Merchant Administration Login


Merchant can access the Administration Tools, the user must set the correct URL or use the shortcut link at <http://www.paydollar.com> home page by selecting “Merchant Login” (<https://www.paydollar.com/b2c2/eng/merchant>) and then enters **Merchant ID**, **Login name**, **Password** and **Verification Code** 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’. The merchant admin page supports different languages including: English, Traditional Chinese, Simplified Chinese and Japanese.



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Figure 1: Merchant Admin Login Screen



In the production environment, the data transmitted via browser will be encrypted. Please make sure there is lock-liked icon  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 PayDollar 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.

Merchant Administration Home Logout Help

Merchant ID: 101669 **Merchant Name:** AsiaPay (HK) Ltd. **Last Logon:** 2009-02-12 19:39:49.0

Merchant MTD Transactions Summary

Month / Year: From: 2009/11/01 To: 2009/11/28
 Currency: HKD
 Order Status: Accepted - RequestRefund - Refunded - ChargeBack - Reversal-CB

	Visa	MasterCard	Diners	JCB	AMEX	PPS	PAYPAL	CUP	ALIPAY	TENPAY	99BILL	CHINAPAY	CUPS	Total
Txs	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Turnover	\$1.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00

Merchant's Bulletin Board

Business **Technical** **News in Business**

- 2009-06-19 [Change of testing cards expiry date](#)
- 2009-05-14 [PayDollar Testing Platform maintenance](#)
- 2009-07-14 [PayDollar News: \[July 12\] : PayDollar MPI 1.0 通過了 J/Secure 認證 / Cathay Pacific Loyalty Programmes](#)
- 2009-06-23 [PayDollar MPI 1.0 certified for J/Secure](#)
- 2009-05-14 [AsiaPay partners with Digi-Sign to offer ranges of SSL certificates](#)
- 2009-05-13 [AsiaPay is certified to be Visa's 3-D Compliant vendor with 1.0.2 MPI certified.](#)
- 2009-05-07 [PayDollar.com web site has won the Web Care Award of iProA](#)
- 2009-04-17 [Participation in International ICT Expo](#)

Hot Tips

- Fraud Sign
- Fraud Prevention
- Chargeback Prev
- Use of Standard I
- Dispute Resolution
- Chargeback Cycle
- Verified by VISA
- High Risk Country

Telephone H

- Service: (852) 3
- Sales: (852) 253

High-risk Co

- Bulgria 保加利亞
- Cameroon 喀麥利
- China 中國
- Dominican Rept 尼加共和國
- Egypt 埃及
- Gambia 甘比亞
- Ghana 迦納
- Indonesia 印度尼
- Iran 伊朗
- Israel 以色列

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*”. PayDollar 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.

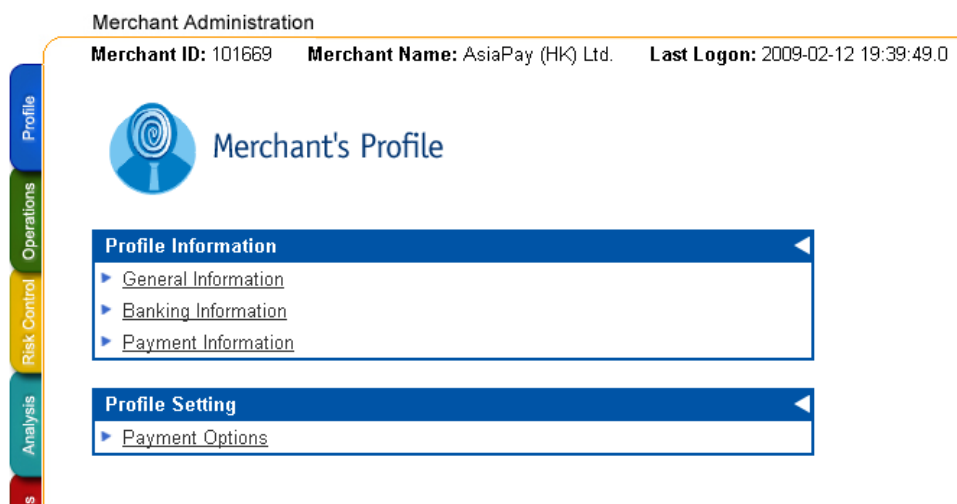


Figure 3: Menu of Merchant's Profile

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 Administration Hor

Merchant ID: 101669 **Merchant Name:** AsiaPay (HK) Ltd. **Last Logon:** 2009-02-12 19:39:49.0

Merchant's Profile

General Information Close

General Information	
Merchant ID	101669
Name	AsiaPay (HK) Ltd.
Account Group	N/A
Merchant Class	Normal
Merchant Type	Business
Payment Type	Sale and Authorize
Short Name	ASIAPAY (HK) LTD.
Business Registration Number	30847371-001-10-05-A
URL	http://www.paydollar.com
Mailing Address	Rm 1701-1702, K.Wah Center, 199 Java Road, North Point
Business Address	Rm 1701-1702, K.Wah Center, 199 Java Road, North Point
Country / Region	Hong Kong
Country Domicile	Hong Kong
Fax Number	2545 3898
Enquiry Hotline	2538 8278
Contact Information	
Project Contact	Person: Tel.: 2538 8278 Email.:
Operation Contact	Person: AP Operation Tel.: Email.: service@paydollar.com , it@paydollar.com
Technical Contact	Person: Tel.: Email.:

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 PayDollar merchant account set-up
Operations Contact	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

Paydollar 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 PayDollar 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

Merchant ID: 101669 **Merchant Name:** AsiaPay (HK) Ltd. **Last Logon:** 2009-02-12 19:39:49.0

Profile

Merchant's Profile

Operations

Banking Information Close

Risk Control

Analysis

Settlement Information	
Bank	Test Bank
Bank Account Title	AsiaPay (HK) Ltd
Bank Account Number	123-123-123456
Bank Account Currency	HKD

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

Payment Information

Merchant Administration

Merchant ID: 101669 Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2010-08-12 19:02:58.0 GMT(+8)

Merchant's Profile

Payment Information Close

Payment Account Information	
Currency	HKD
Return Value Link (Data Feed)	http://www.paydollar.com/datafeedexample.jsp
Secure Hash	Disable

Figure 6: Payment Information Screen

Payment Information

Field name	Description
Currency	Currency setting for the merchant account.
Return Value Link (Data Feed)	This is the location where merchant's application accepts the return value of the payment transaction.
Secure Hash	This function is to enhance the transaction message communication security between merchant site and PayDollar. 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 "PayDollar 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

Merchant Administration
 Merchant ID: 102735 Merchant Name: Testing Company Last Logon: 2010-11-26 09:54:50.0 GMT(+8.00)

Merchant's Profile

Payment Options Update Close

Return Value Link (Datafeed)	<input type="text"/> Test	<input type="radio"/> Enable <input checked="" type="radio"/> Disable
<small>**Please note that the system only supports either port 80 (HTTP) or 443 (HTTPS) for the datafeed page location. And make sure the datafeed page location is externally accessible, so that our server can call the datafeed page. **Please consult with your development/IT team before update as it may seriously affects the location of return value.</small>		
Datafeed failure alert by email to contact email	- IT Contact Email:	<input type="radio"/> Enable <input checked="" type="radio"/> Disable
Payment method selection in payment page		<input checked="" type="radio"/> By Logo <input type="radio"/> By Text

If you want to update the above information, please click UPDATE button on the right hand side. Update

PayDollar Payment Services

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 to contact email	When there is problem in returning you with the registered datafeed, we will send an email notification to your technical contact email (for merchants who registered the datafeed function)
Payment method selection in payment page	PayDollar provides two different payment pages: Payment method selection by logo [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 Paydollar payment page interfaces as below:



Figure 7a: Payment method selection by logo

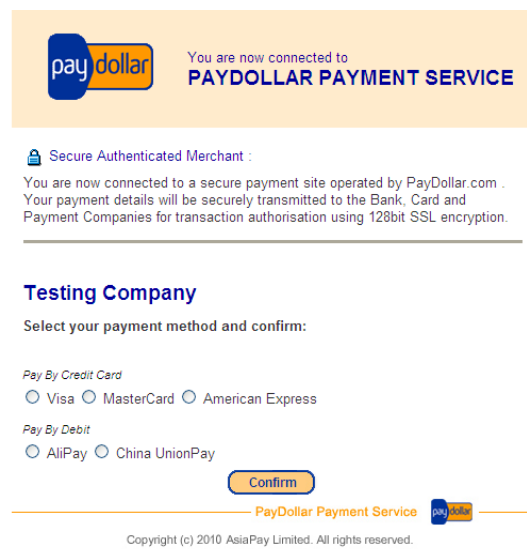


Figure 7b: Payment method selection by Text

Operations & Reports

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

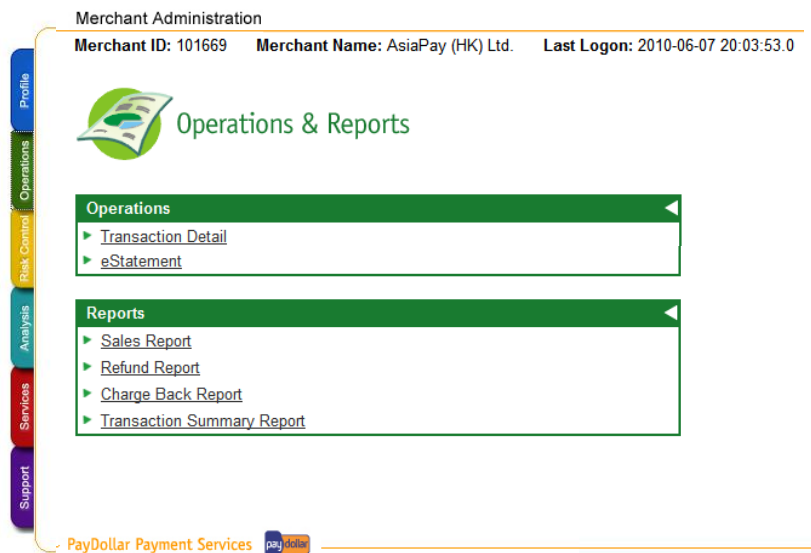


Figure 8: Menu of Operations & Reports

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*.

Sub-menu	Contents
Operations	<ul style="list-style-type: none"> - Transaction Details - eStatement (for standard merchants)
Reports	<ul style="list-style-type: none"> - Sales Report - Refund Report (for standard merchants) - ChargeBack Report (for standard merchants) - Transaction Summary Report - Bank Settlement Report (for premier merchants)



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 Administration Home

Merchant ID: 102735 Merchant Name: AsiaPay testing (USD) Last Logon: 2010-06-10 15:27:24.0

Operations & Reports

Transaction Detail Close

Selection Criteria

Transaction Date

From MM: 06 DD: 10 YY: 2010 Time: 00 : 00

To MM: 06 DD: 10 YY: 2010 Time: 23 : 59

You may retrieve up to last 6 months data. Please download regularly for your own copies.

Currency and Amount: ALL From \$ to \$

Payment Method: ALL DataFeed: ALL

Payment Status

Accepted Accepted_Adj Authorized Cancelled

All Capturing ChargeBack PartialChargeBack PartialRefunded

Pending Pending_3D Rejected Refunded

RequestPartialRefund RequestRefund Reversal-Auth Reversal-CB

Reversal-Void Voided

Payment Reference: Merchant Reference:

Output

Sort by: Transaction Date Descending

Payment Transaction

Transaction Date Capture Date Merchant Ref. No.

System Ref No. Original Ref. No. Payment Method

Card / Account Exp Month Exp Year

Holder Name Currency Tx. Amount

Original Amount Status App. Code

Reject Reason Payer IP IP Country

Remark Channel Type PPS ISN

PPS Value Date Origin Country Destination Country

PC Country PC Language PC TimeZone

Card Issuing Country

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Figure 9: Transaction Detail screen

This function provides PayDollar 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 Criteria	There are a number of selection criteria for searching. The logic of search is 'AND', 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 fields to display	Output can be sorted by any of the criteria, ascending order or descending order. By 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.

Selection Criteria of Transaction Detail

Field name	Parameter / Type	Description
Transaction Date	From Date and To Date (MM: Month; DD: Day; YY: Year; Hr: Hour; Min: Minutes)	Default value is today . Check From only to define the start date of search and Check To only to define the end date of search. Uncheck both From and To returns all transactions.
Currency and Amount	Currency (Selection) and range of amount (Float)	Currency of transaction and amount or range of 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 - Accepted_Adj - Authorized - Cancelled - Capturing - Chargeback - PartialChargeback - PartialRefunded - Pending - Pending_3D	Accepted : Successful sale transaction Accepted_Adj : Transaction is accepted but there is a partial chargeback or partial refund involved Authorized : Hold request transaction limit only; awaiting for capture Cancelled : Payment cancelled by customer Capturing : Transaction waiting for the completion of a capture process Chargeback : Cardholder raises a dispute to the card issuer (full amount) PartialChargeack : Cardholder raises a dispute to

	<ul style="list-style-type: none"> - Rejected - Refunded - RequestPartialRefunded - RequestRefund - Reversal-Auth - Reversal-CB - Voided - Reversal-Void 	<p>the card issuer (partial amount)</p> <p>PartialRefunded: Requisition of partial amount refund is processed by PayDollar</p> <p>Pending: Incomplete transaction</p> <p>Pending_3D: Transaction waiting for completion of 3D authentication process</p> <p>Rejected: Unsuccessful sale transaction</p> <p>Refunded: Requisition of full amount refund is processed by PayDollar</p> <p>RequestPartialRefunded: Requisition of partial amount refund by merchant is submitted</p> <p>RequestRefunded: Requisition of full amount refund by merchant is submitted</p> <p>Reversal-Auth: Cancellation of successful authorized transaction by merchant</p> <p>Reversal-CB: Chargeback transaction is successfully appealed by merchant</p> <p>Voided: Cancellation of successful transaction before daily bank settlement by merchant</p> <p>Reversal-Void: Withdraw the cancel request by merchant</p>
Payment Reference No.	Number	Payment Reference No. is a unique number generated by PayDollar 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.	PayDollar 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-secure 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



PayDollar 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.

Merchant Administration Home Log

Merchant ID: 56100249 Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2009-12-16 15:01:58.0

Operations & Reports

Transaction Detail

Print Close

< Previous | 1 | Next >

Action	Transaction Date	Merchant Ref.	Payment Mtd.	Card/Account	Exp Mth	Exp Year	Holder Name	Curr.	Amount	Status	ECI	Reject Message	Payer IP	Country
CAPTURE REVERSE	2009-12-11 16:18:46	Test	VC	491891*****5005	07	2015	Doraamon	HKD	2500	Authorized	07		192.168.7.33	
VOID	2009-12-11 16:14:57	Test	VC	491891*****5005	07	2015	TVB buddy	HKD	1800	Accepted	07		192.168.7.33	
CAPTURE REVERSE	2009-12-11 16:05:21	Test	VC	491891*****5005	07	2015	Rilak kuma	HKD	1500	Authorized	07		192.168.7.33	
CAPTURE REVERSE	2009-12-11 16:04:17	Test	VC	491891*****5005	07	2015	Kurohi tsuji	HKD	230	Authorized	07		192.168.7.33	
VOID	2009-12-11 16:03:02	Test	VC	491891*****5005	07	2015	Sammi Cheng	HKD	500	Accepted	07		192.168.7.33	
VOID	2009-12-11 16:02:28	Test	VC	491891*****5005	07	2015	Leon Lai	HKD	120	Accepted	07		192.168.7.33	

Total HKD : 6 Txs, Amount: 6,650.00

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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.

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

PayDollar 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 / PPS	180 Days
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



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.

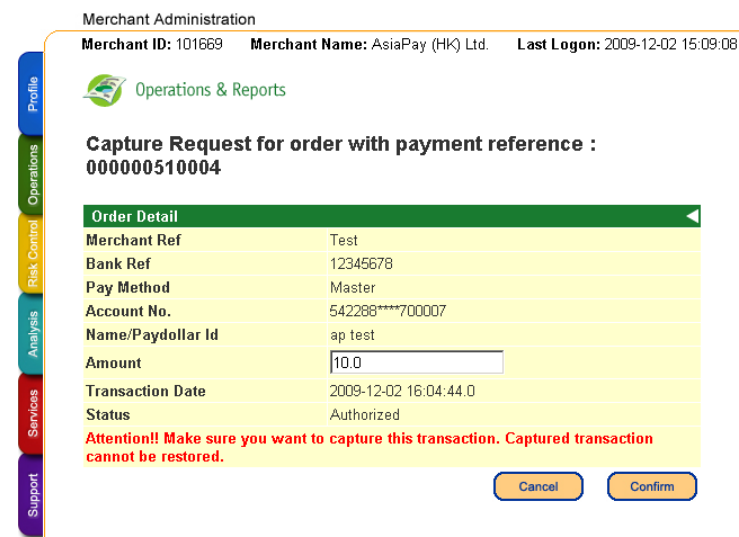


Figure 12: Capture Transaction

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.

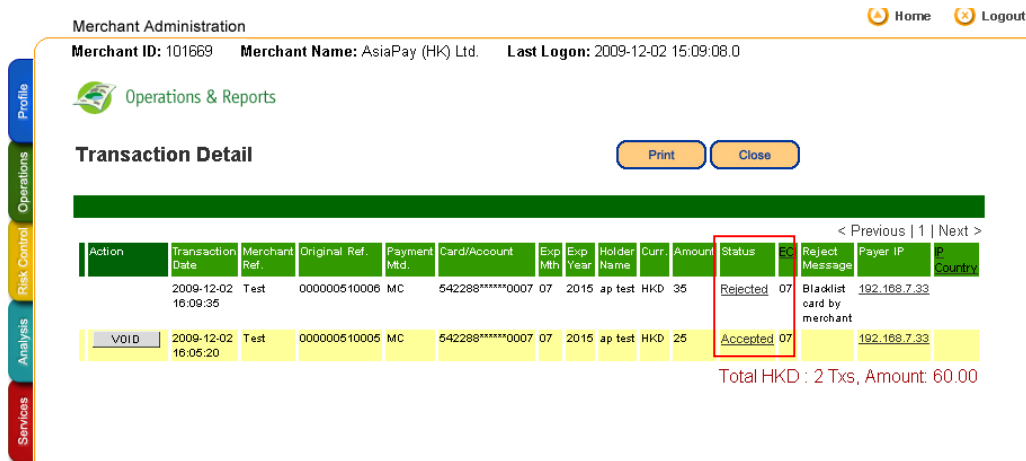


Figure 13: Payment Status

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.

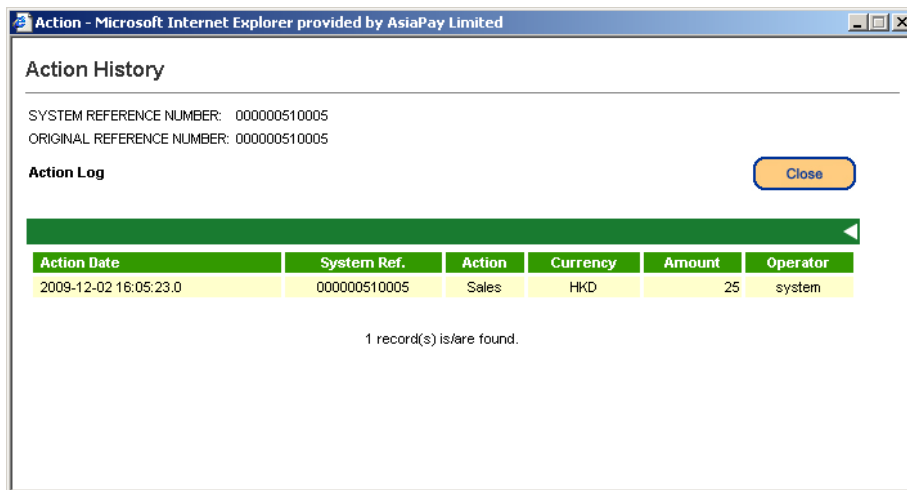


Figure 14: Action History Log

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**.

Merchant Administration
 Merchant ID: 101669 Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2010-06-07 19:24:57.0

Transaction Date: From MM: 06 DD: 07 YY: 2010 Time: 00:00 To MM: 06 DD: 07 YY: 2010 Time: 23:59

Currency and Amount: ALL From \$ to \$

Payment Method: ALL DataFeed: ALL

Payment Status: Accepted Accepted_Adj Authorized Cancelled
 Capturing ChargeBack PartialChargeBack PartialRefunded
 Pending Pending_3D Rejected Refunded
 RequestPartialRefund RequestRefund Reversal-Auth Reversal-CB
 Reversal-Void Voided

Payment Reference: Merchant Reference:

Output
 Sort by: Transaction Date Descending

Payment Transaction: Transaction Date Capture Date Merchant Ref. No.
 System Ref. No. Original Ref. No. Payment Method
 Card / Account Exp Month Exp Year
 Holder Name Currency Tx. Amount
 Original Amount Status App. Code
 Reject Reason Payer IP IP Country
 Remark Channel Type PPS ISN
 PPS Value Date Origin Country Destination Country
 Card Issuing Country

Security: ECI CVV Check Enabled Screening
 Payer Auth Ref Payer Auth Status Payer Response Code
 Payer Response Detail

System/Operations: DataFeed Ind. DataFeed Return

Figure 15: Transaction Detail Report Options

Merchant Administration
 Merchant ID: 101669 Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2009-12-02 15:09:08.0

Operations & Reports

Transaction Detail [Print] [Close]

Action	Transaction Date	Merchant Ref.	Original Ref.	Payment Mtd.	Card/Account	Exp Mth	Exp Year	Holder Name	Curr.	Amount	Status	Reject Message	Payer IP	Country
	2009-12-02 16:09:35	Test	000000510006	MC	542288*****0007	07	2015	ap test	HKD	35	Rejected	Blacklist card by merchant	192.168.7.33	
VOID	2009-12-02 16:05:20	Test	000000510005	MC	542288*****0007	07	2015	ap test	HKD	25	Accepted		192.168.7.33	

Total HKD: -2 Txs | Amount: 60.00

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 be 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 2nd leftmost column of the page and a **Screen** button will be shown as below.

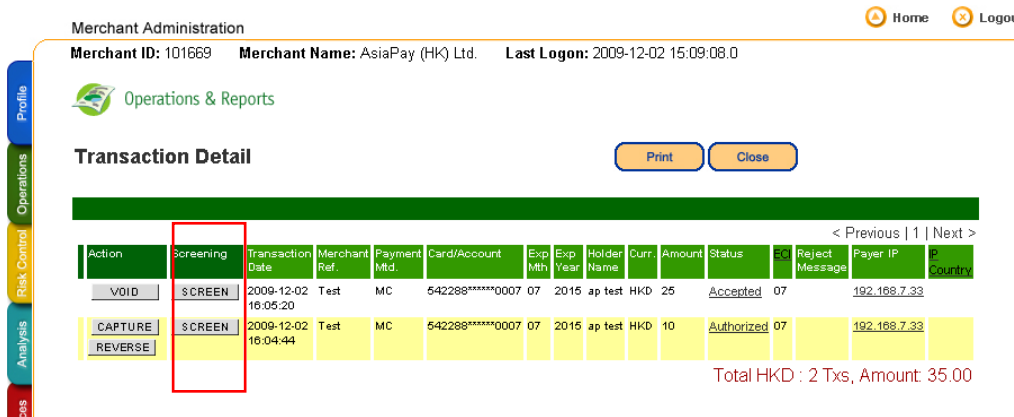


Figure 17: Transaction Detail Report with Screening Function

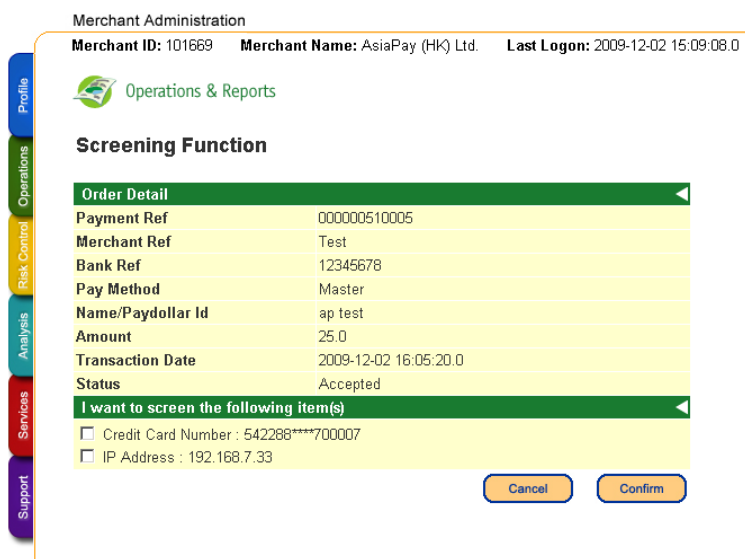


Figure 18: Screening Function Screen

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 and AMEX 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:

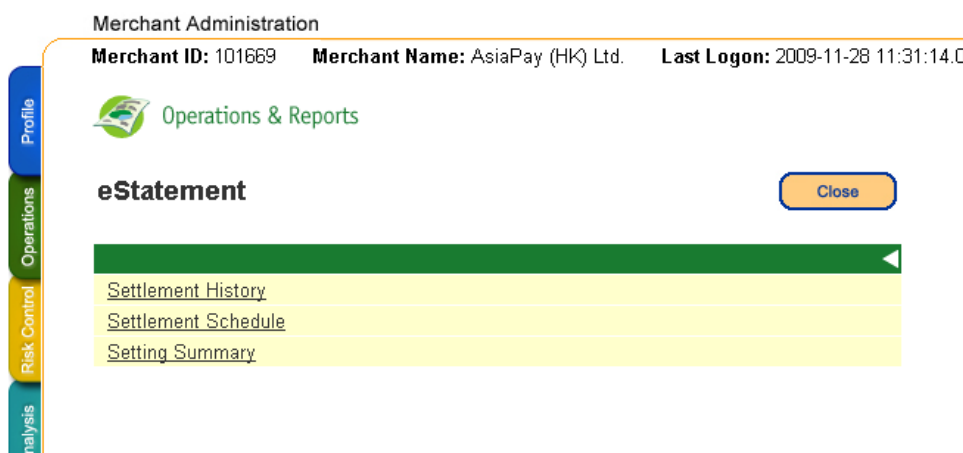


Figure 19: eStatement Menu Screen

1) Settlement History

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

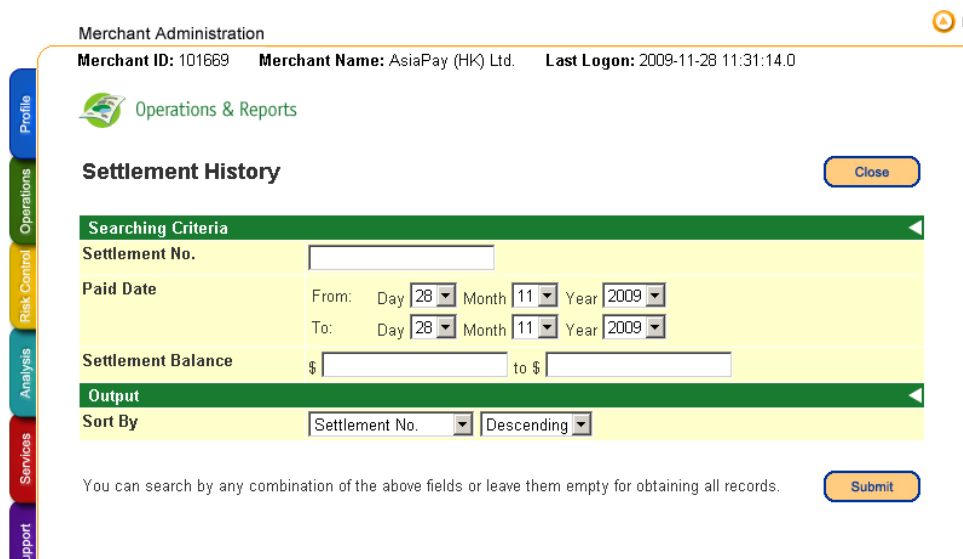


Figure 20: Settlement History Search

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

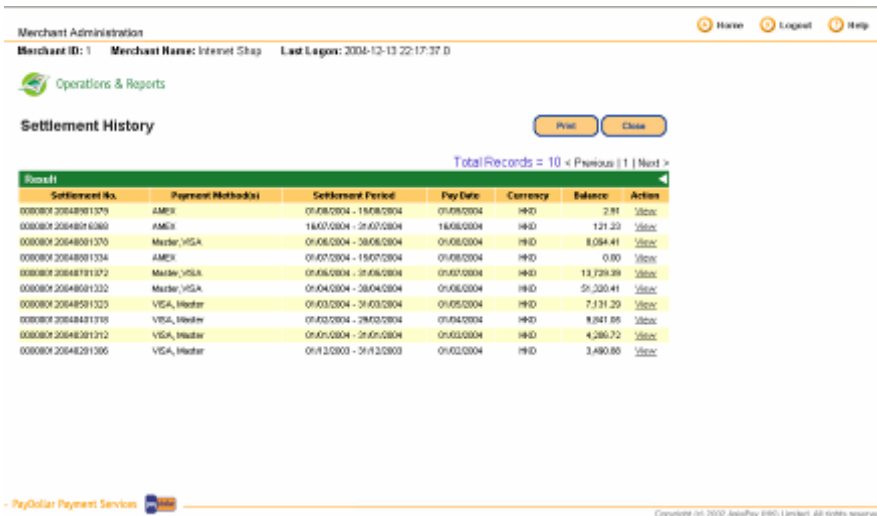


Figure 21: Searching Result Screen

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.

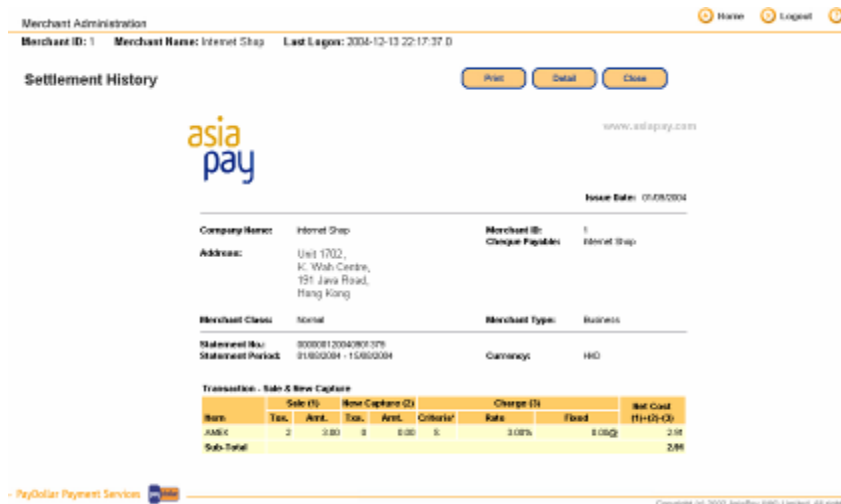


Figure 22: Sample Statement Screen (By payment method grouping)

For every statement, it is divided into 5 sections:

Section	Description
Statement Information	Includes merchant information and the statement no. and period
Sale & New Capture Transaction	Net balance of Sale transaction and New Capture 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

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

Merchant Administration
 Merchant ID: 1 Merchant Name: Internet Shop Last Login: 2004-12-13 22:17:37.0
 Home Logout Help

Operations & Reports

Settlement History- Transaction Details [Print] [Close]

Invoice Date: 01/05/2004

Company Name: Internet Shop Merchant ID: 1
 Merchant Class: Normal Merchant Type: Business

Statement No.: 008008120040081279
 Statement Period: 04/05/2004 - 15/08/2004
 Currency: USD

Transaction Details

Tx. Info (Capture Date)	Payment Ref. No.	Merchant Ref. No.	Order Status	Payment Method	Amount	Columns	Rate	Fees	Handling Charge
2004-08-05 10:17:47	000000000000	Test	Accepted	AMER	1.00	0	2.80 %	0.00 @	0.00 @
2004-08-05 15:10:28	000000000000	Test	Accepted	AMER	2.00	0	2.80 %	0.00 @	0.00 @

	Change	Amount
Sale & New Capt.	0.00	3.00
Refund	0.00	0.00
Chargeback	0.00	0.00
Balance		3.00
Total Txn.		2

PayDollar Payment Services

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.

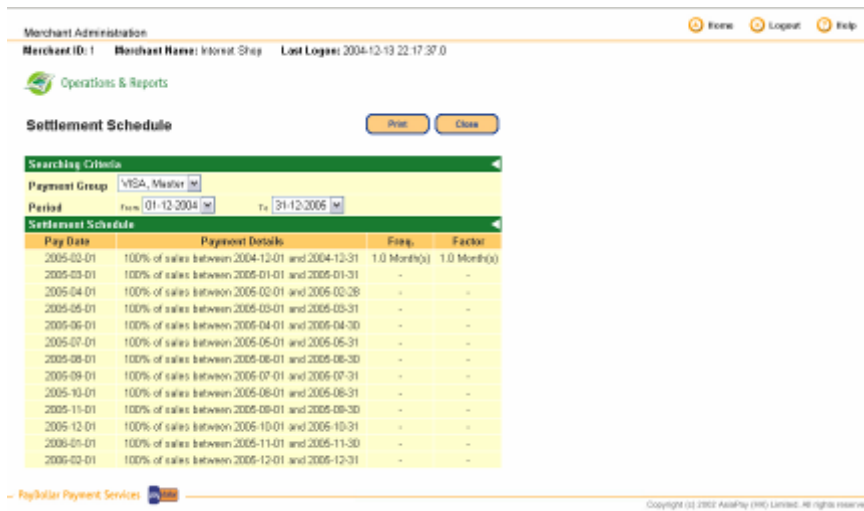


Figure 24: Settlement Schedule Screen

3) Setting Summary

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

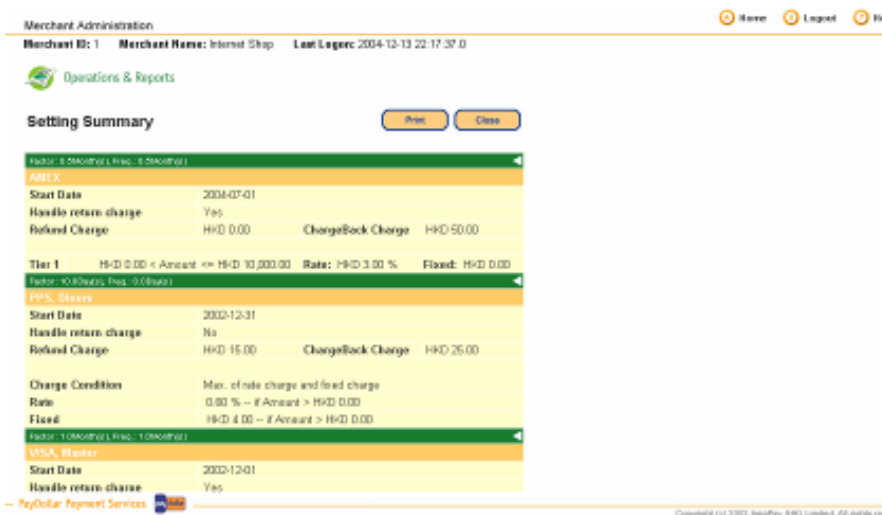


Figure 25: Setting Summary Screen

Sales Report

This online report provides a powerful reporting of **Sales** transactions based on the specified selection criteria including day range and currency. PayDollar 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 Administration Home

Merchant ID: 101669 Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2009-11-28 11:48:32.0

Operations & Reports

Sale Report

Selection Criteria

Transaction Date Last 2 Days

From MM DD YY To MM DD YY

Currency ALL

Reset View Download Print Close

Result < Previous | 1 | Next >

Transaction Date	Merchant Ref.	Payment Ref.	Payment Mtd.	Account No.	Name/Paydollar Id	Currency	Amount	Status	Ip	Remark
2009-11-28 10:00:54	Test	000000505009	VISA	4918****07195005	ap test	HKD	1	Accepted	192.168.7.33	

Total HKD: 1 Tx, Amount: 1.00

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. PayDollar 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.

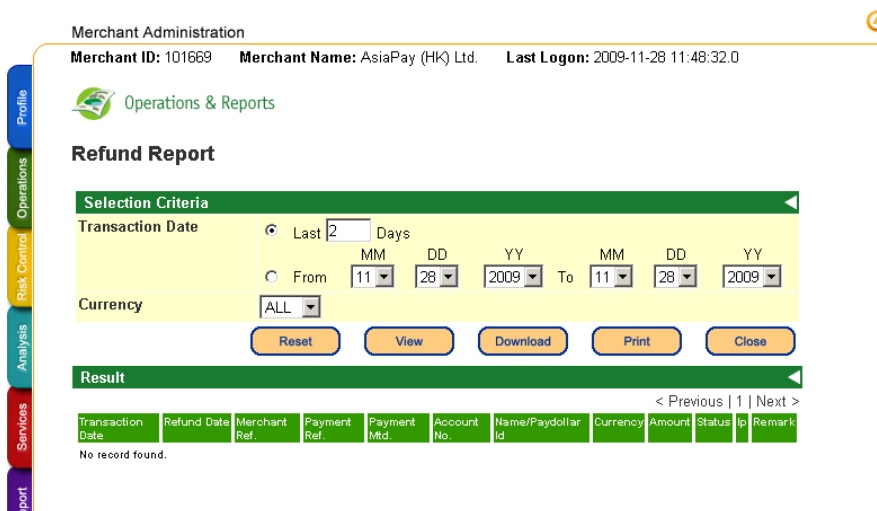


Figure 27: Refund Report

For premier merchants and AMEX 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. PayDollar 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.

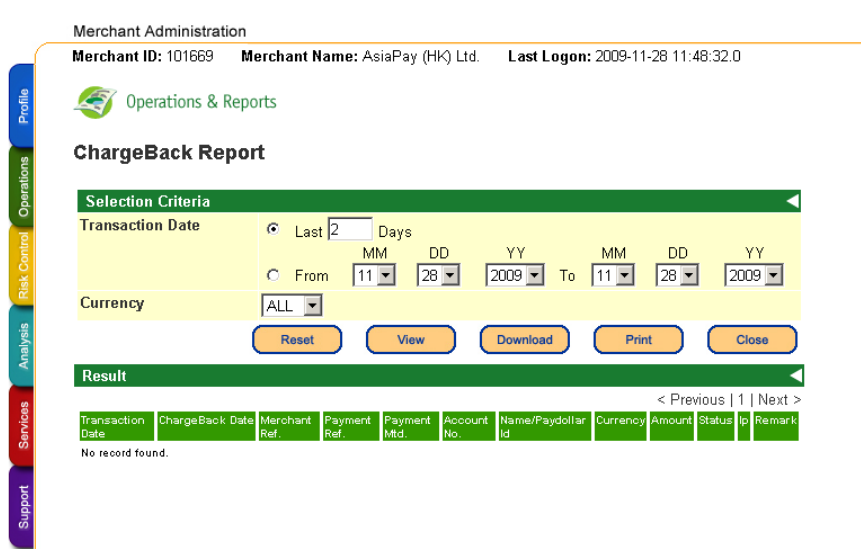


Figure 28: Chargeback Report

For premier merchants and AMEX merchants, please contact your acquiring bank for chargeback details.

Transaction Summary Report

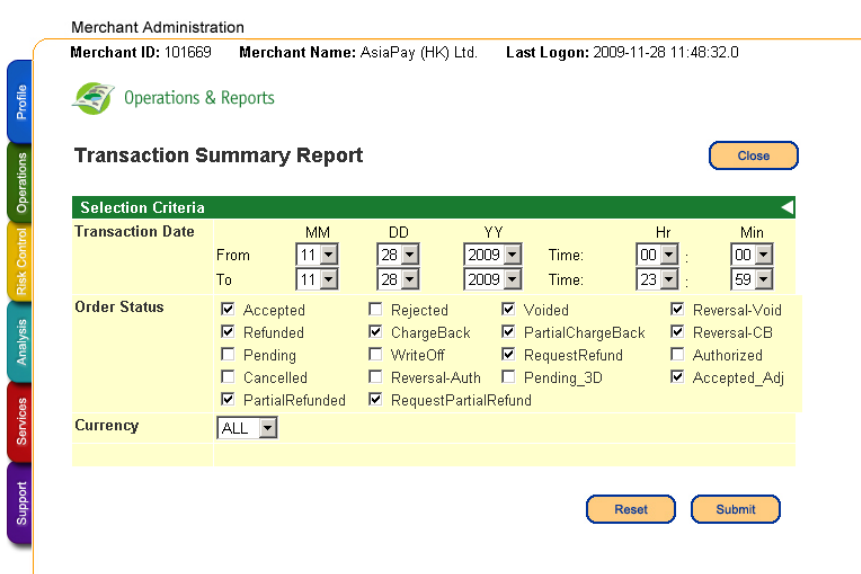


Figure 29: Transaction Summary Report main screen

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.

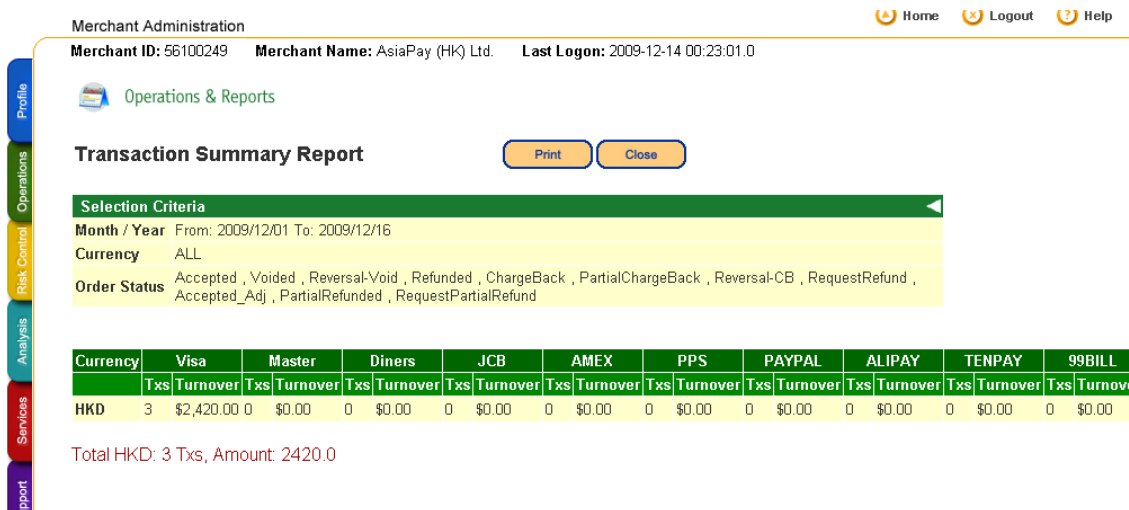


Figure 30: Transaction Summary Report search result

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 Administration
Merchant ID: 1036 **Merchant Name:** AsiaPay (HK) Ltd. **Last Logon:** 2009-12-02 16:24:55.0 GMT(+8:00)

[Operations & Reports](#)

Bank Settlement Report Close

Payment Bank:

Settlement Date: From: 2009 12 01 To: 2009 12 01

Submit

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

Merchant Administration
Merchant ID: 1036 **Merchant Name:** AsiaPay (HK) Ltd. **Last Logon:** 2009-12-02 16:24:55.0 GMT(+8:00)

[Operations & Reports](#)

Bank Settlement List - CITIBANK Close

Available Settlement Report
 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	View	csv , txt
1036	CITIBANK	2009-12-01	000001000357590	58800303	1	HKD	\$1.00	View	csv , txt
All						3 HKD	\$7,402.00	View	csv , txt

Figure 32: Bank Settlement Result

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



Settle Detail Report

[Print](#) [Close](#)

Master Information			
Settle Date	2009-12-01	Bank	CITIBANK
Bank id	000001000357590	Terminal	58800303

< Previous | 1 | Next >

Batch No: 268476

Transaction Date Time	Batch Id	Settle Date Time	Payment Ref.	Merchant Ref.	Bank Ref.	Auth Id	Trace No	Account No.	Currency	Amount
2009-11-30 15:22:46	268476	2009-12-01 14:08:44	000011263545	103620091130152224	000011375772	875327	000019375772		HKD	1.00

Total Amount of Batch (SOC): 1.00

Number of Transactions: 1 Total amount: 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.

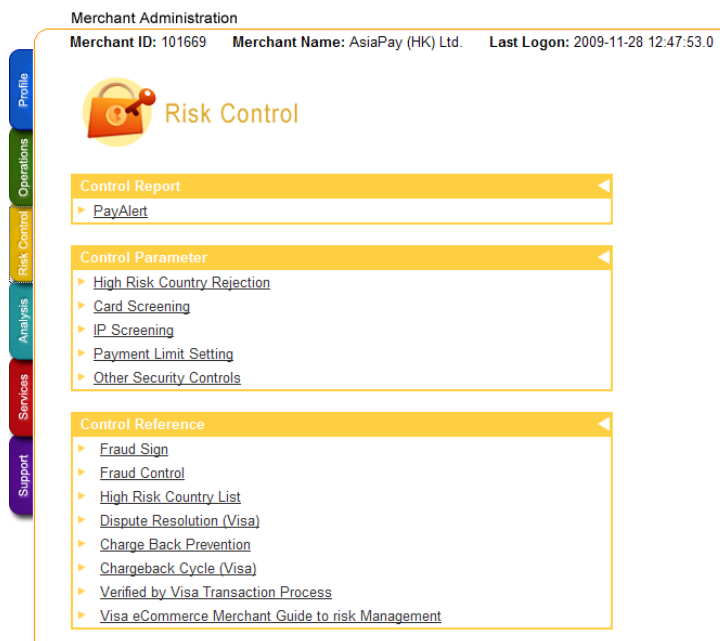


Figure 34: Menu of Risk Control

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 PayDollar to assist merchants closely monitoring the transactions. It displays a **PayAlert alert symbol** to indicate the merchants if there is suspicious transaction.

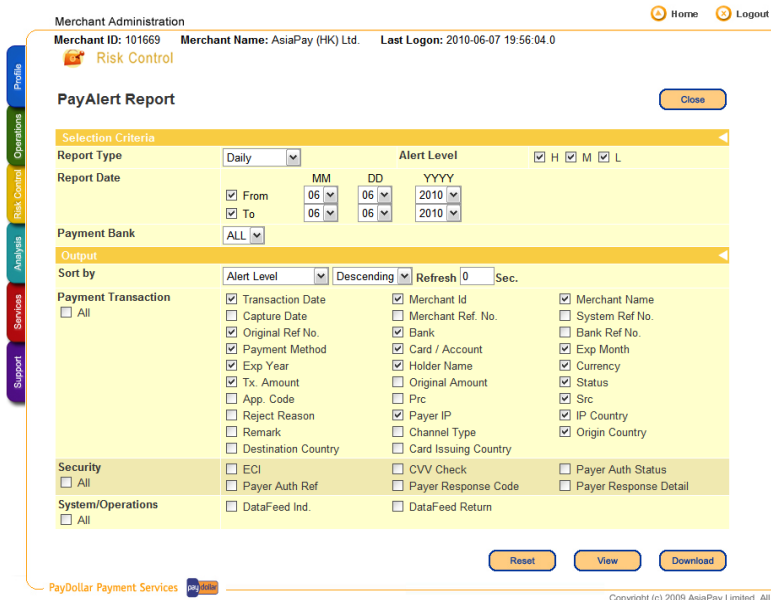


Figure 35a: PayAlert Report

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

- High PayAlert Level
- Medium PayAlert Level
- Low PayAlert Level.

Operations & Reports




PayAlert Report Print Refresh Close

Transaction Date	Merchant Id	Merchant Name	Merchant Ref. No.	Original Ref. No.	Bank	App. Code	Payment Method	Card/Account No.	Exp. Mth.	Exp. Year	Holder Name	Curr.	Tx. Amount	Status	Pro.
2008-06-17 12:19:32			330701	00000388751	P0_VN0	MC	5466	6*****2125	03	2009		USD	9.20	Rejected	2014
2008-06-17 10:25:09			428797	00000388231	P0_VN0	VC	438819	*****8823	05	2009		USD	890	Rejected	2014
2008-06-17 10:25:09			428797	00000388233	P0_VN0	VC	438819	*****8823	05	2009		USD	890	Rejected	2014
2008-06-17 11:42:00			428797	00000388017	P0_VN0	MC	600000	*****8002	03	2010		USD	800	Rejected	2014
2008-06-17 15:17:31			30080617000175-0	00000388705	P0_VN0	VC	4176	8*****8003	05	2011		USD	18	Rejected	2014
2008-06-17 13:20:38			330701	00000388250	P0_VN0	MC	5466	6*****2125	03	2009		USD	9.20	Rejected	2014
2008-06-17 20:04:17			30080617200605	000003370149	P0_VN0	VC	421760	*****2327	10	2010		HKD	9940	Rejected	9999
2008-06-17 23:04:16			30080617200605	000003370150	P0_VN0	VC	421760	*****2327	10	2010		HKD	9940	Rejected	9999
2008-06-17			30080617200605	000003370151	P0_VN0	VC	421760	*****2327	10	2011		HKD	9940	Rejected	9999

Figure 35b: PayAlert Report Screen

PayAlert Level

The table below shows the description and suggested actions to be taken for each PayAlert level. PayDollar 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 	<p>High PayAlert Level signifies a high level of doubt and uncertainty about the transaction being checked. They are potentially caused by:</p> <ul style="list-style-type: none"> - Using stolen credit cards - Shoppers from high risk countries - Unusual shopping patterns, such as repeated orders, or transaction attempts using invalid information - Credit card with a series of chargeback records 	<p>PayDollar highly recommends you to take active actions to ensure the buyer and the transaction are legitimate, to prevent fraudulent transactions. For example:</p> <ul style="list-style-type: none"> - Send email or call up to ensure the shopper is valid and knows about the transaction - Check shopper's shipping address, billing address, IP address and card issuer to see if it is suspicious - Look through transactions carried out by this particular shopper to study his/her spending history
Medium 	<p>Medium PayAlert Level signifies inconsistencies in the transaction being processed. It is less risky compared to High PayAlert Level, and potentially caused by:</p> <ul style="list-style-type: none"> - Unusual shopping patterns, such as repeated orders, or transaction attempts using invalid information - Credit card with chargeback records 	<p>You may wish to carry out further checks before fulfilling the order. Refer to the above actions listed for High PayAlert.</p>
Low 	<p>Low PayAlert Level indicates there is a slight chance of fraud in the transaction. Potentially caused by:</p> <ul style="list-style-type: none"> - Repeated purchase within a short period of time - Credit cards with a chargeback record 	<p>You may closely monitor the customer to early detect any undesirable or fraudulent behaviour.</p>

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.



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.

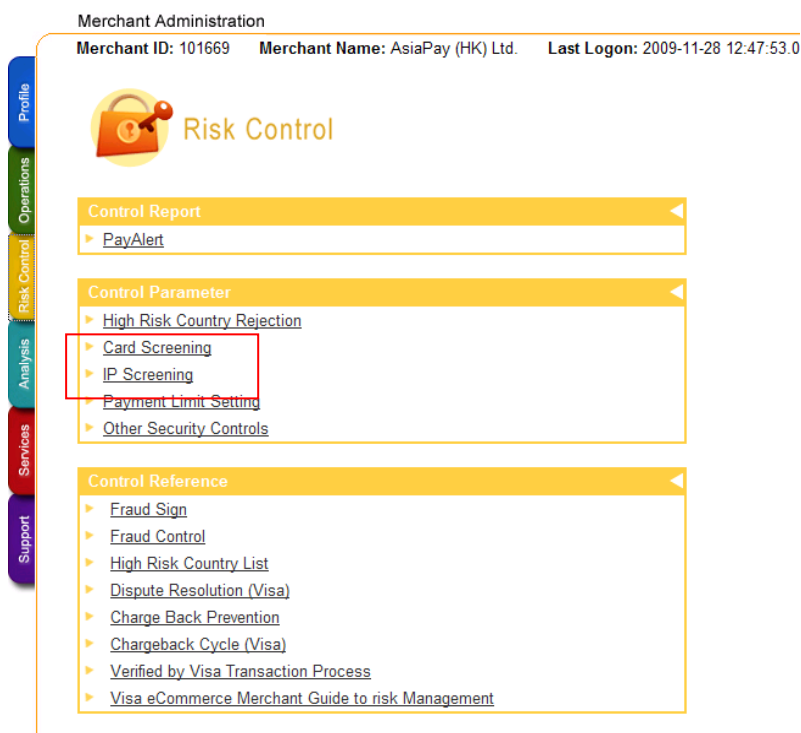


Figure 37a: Screening Management in Risk Control

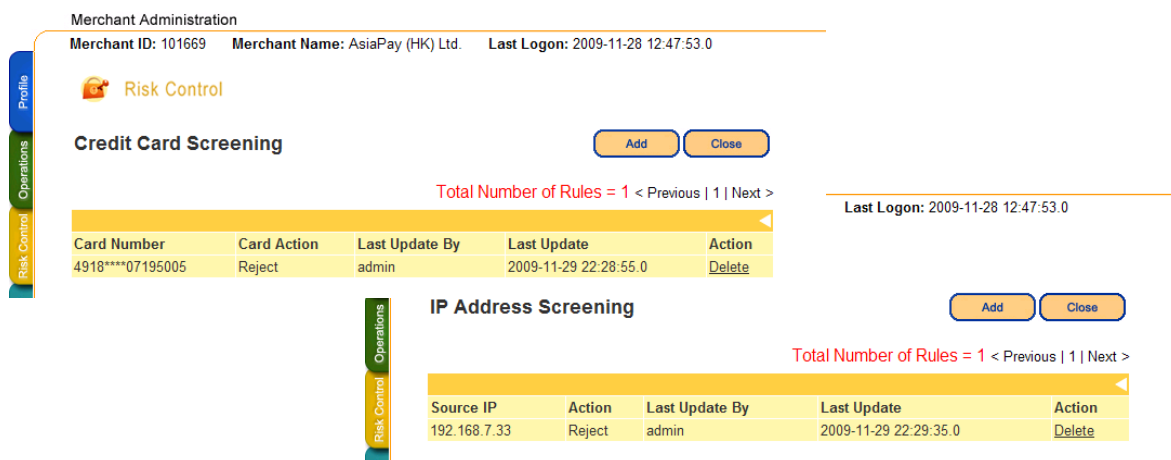



Figure 37b: Card Number & IP Address Screening

Payment Limit

Merchant Administration

Merchant ID: 56100249 **Merchant Name:** AsiaPay (HK) Ltd. **Last Logon:** 2009-12-11 17:13:55.0

 Risk Control

Payment Limit Close

Payment Limit	
Currency	HKD
Transaction Limit	10000.0
Daily Limit	100000.0
Monthly Limit	1000000.0

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

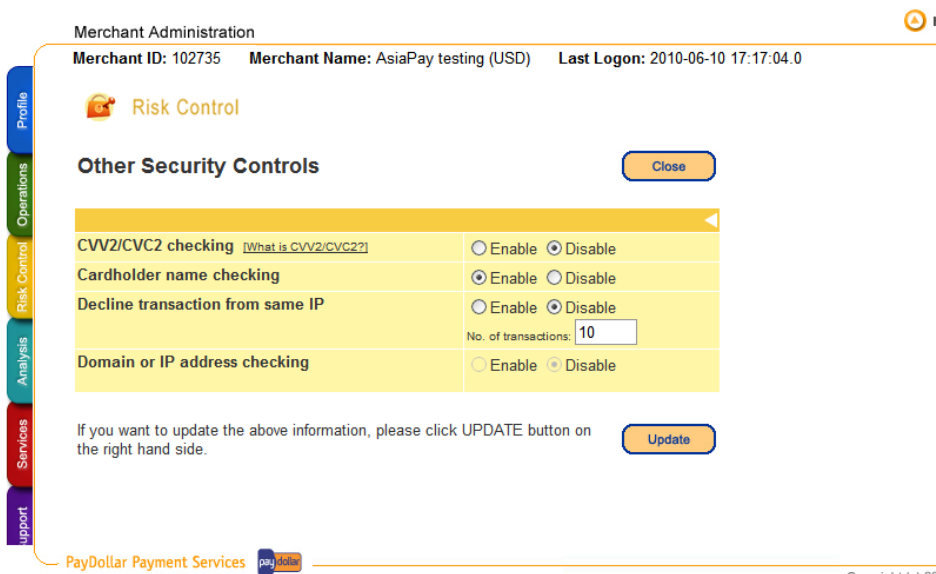


Figure 39: Other Security Controls Screen

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 same IP	If you set the no. of transactions originated from the same IP to be N. Transaction N+1 onwards will be blocked by the system.
Domain or IP address checking	The domain and/or IP address of the page will be checked while the transaction is posting to PayDollar’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.

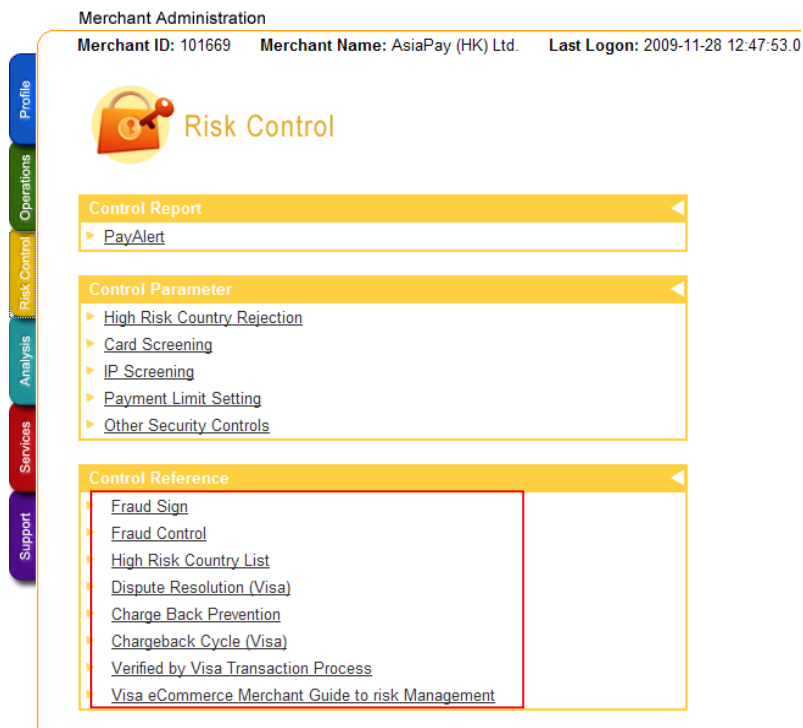


Figure 40: Control Reference Screen

PayDollar Analyzer

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

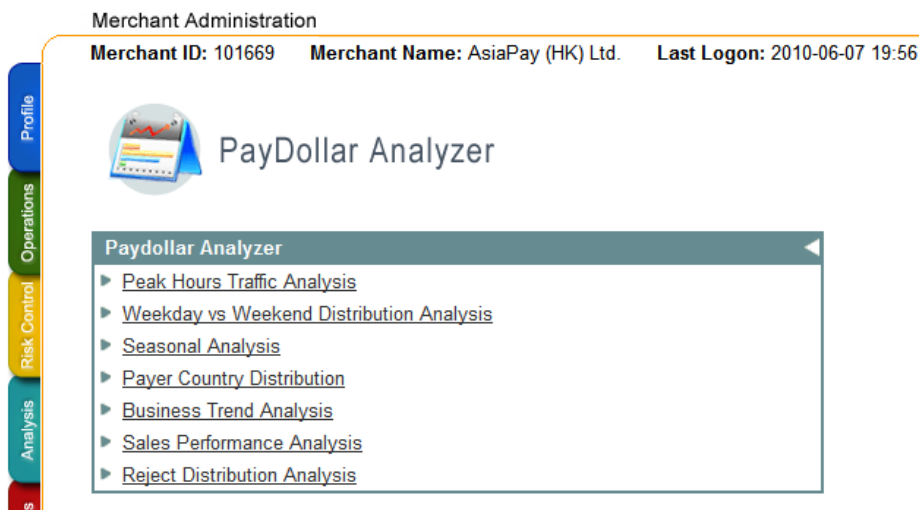


Figure 41: Menu of PayDollar Analyzer

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

Sub-menu	Contents
PayDollar Analyzer (*All the information showed in this section is for reference only)	<ul style="list-style-type: none"> - Peak Hours Traffic Analysis - Weekday vs Weekend Distribution Analysis - Seasonal Analysis - Payer Country Distribution - Business Trend Analysis - Sales Performance Analysis - Reject Distribution Analysis

Peak Hours Traffic Analysis

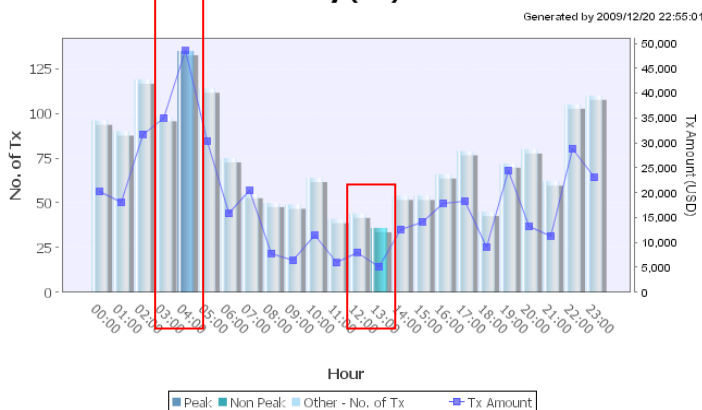
It is useful for merchants to compare the peak and non-peak hours of the business. It will count the transactions with **ALL** status.



Figure 42a: Peak Hours Traffic Analysis

Peak Hours traffic Analysis Print Close

Peak Hours Traffic Analysis (2008/06/20 - 2009/12/20) AsiaPay (HK) Ltd.



Time	No. of Tx.	Tx. Amount (USD)	Time	No. of Tx.	Tx. Amount (USD)
00:00 - 00:59	96	20,246.85	12:00 - 12:59	44	8,948.85
01:00 - 01:59	90	18,077.85	13:00 - 13:59 L	36	5,161.85
02:00 - 02:59	119	31,800.07	14:00 - 14:59	54	12,665.20
03:00 - 03:59	98	35,038.70	15:00 - 15:59	54	14,212.55
04:00 - 04:59 H	135	48,549.95	16:00 - 16:59	66	17,917.10
05:00 - 05:59	114	30,381.20	17:00 - 17:59	79	18,315.60
06:00 - 06:59	75	15,825.95	18:00 - 18:59	45	9,088.50
07:00 - 07:59	55	20,461.95	19:00 - 19:59	72	24,496.15
08:00 - 08:59	50	7,850.00	20:00 - 20:59	80	13,225.15
09:00 - 09:59	49	6,375.65	21:00 - 21:59	62	11,362.95
10:00 - 10:59	64	11,414.50	22:00 - 22:59	105	28,819.85
11:00 - 11:59	41	5,891.35	23:00 - 23:59	110	23,044.80

H: Peak Hour

L: Non-Peak Hour

Total 1,793 Txs, Amount: USD 438,272.57

H - Peak Hour, L - Non-Peak hour

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.**

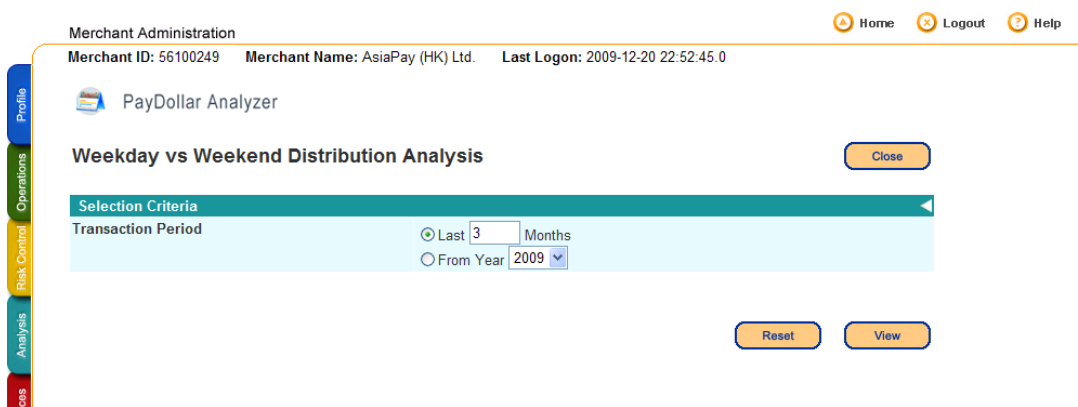
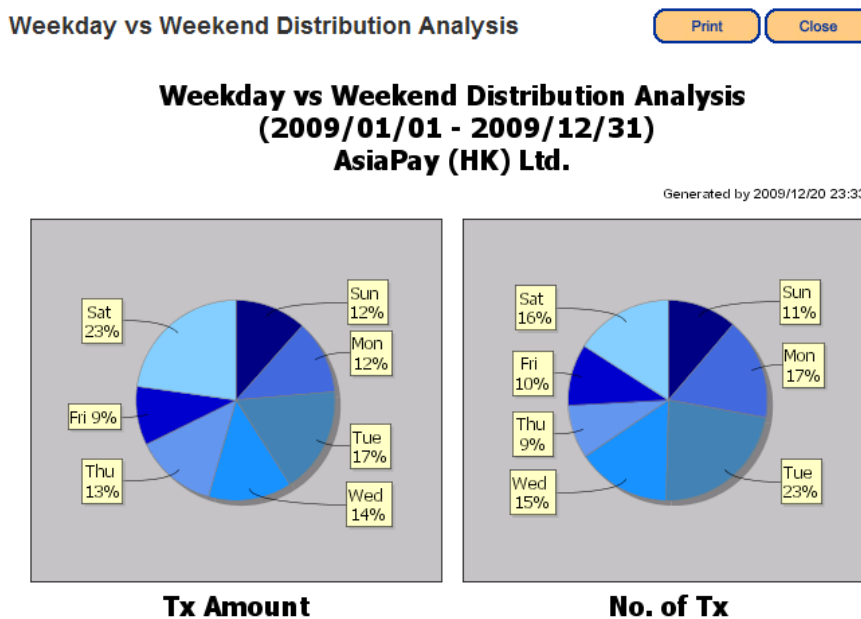


Figure 43a: Weekday vs Weekend Distribution Analysis



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.**

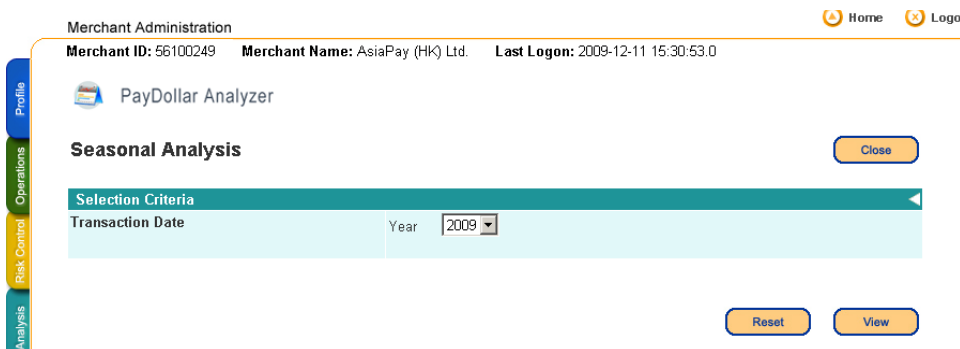


Figure 44a: Seasonal Analysis

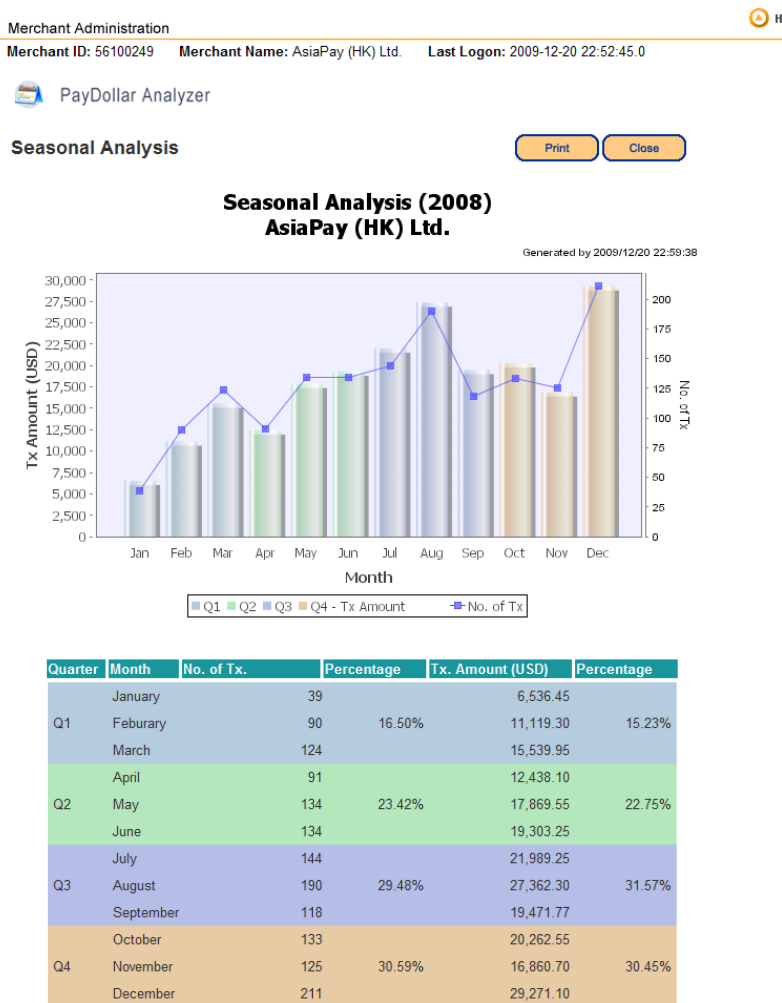
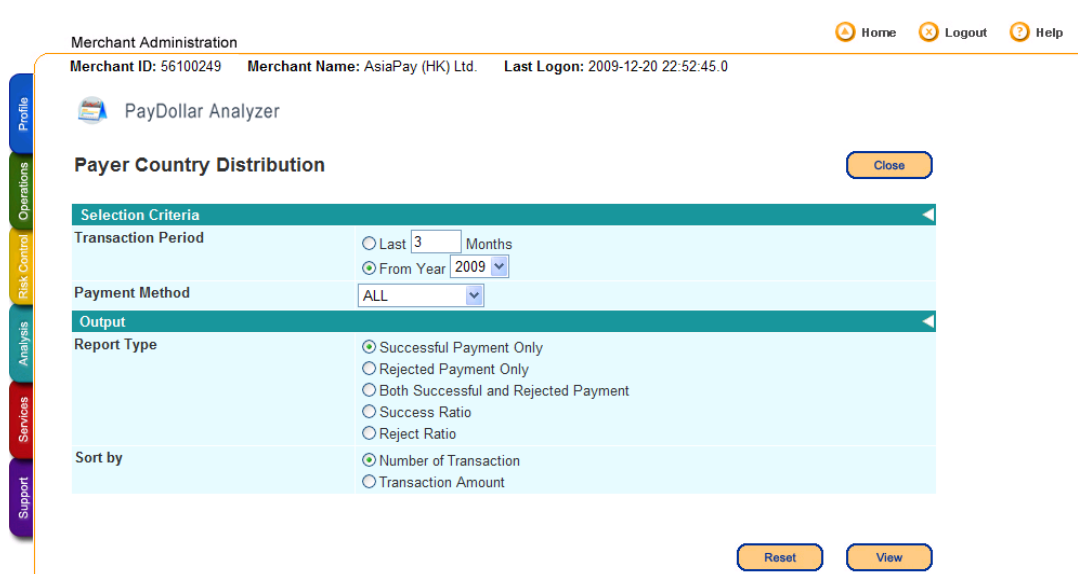


Figure 44b: Seasonal Analysis – Chart and Statistic

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. There 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



The screenshot shows the 'Merchant Administration' interface for 'AsiaPay (HK) Ltd.'. The 'PayDollar Analyzer' section is active, displaying the 'Payer Country Distribution' report configuration. The 'Selection Criteria' section includes 'Transaction Period' (Last 3 Months, From Year 2009) and 'Payment Method' (ALL). The 'Output' section includes 'Report Type' (Successful Payment Only, Rejected Payment Only, Both Successful and Rejected Payment, Success Ratio, Reject Ratio) and 'Sort by' (Number of Transaction, Transaction Amount). Buttons for 'Close', 'Reset', and 'View' are visible.

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, Accepted_Adj.**

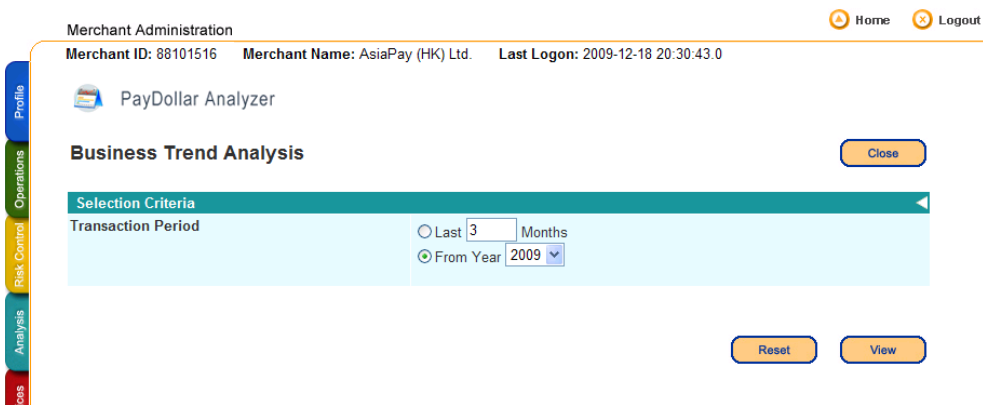


Figure 46a: Business Trend Analysis

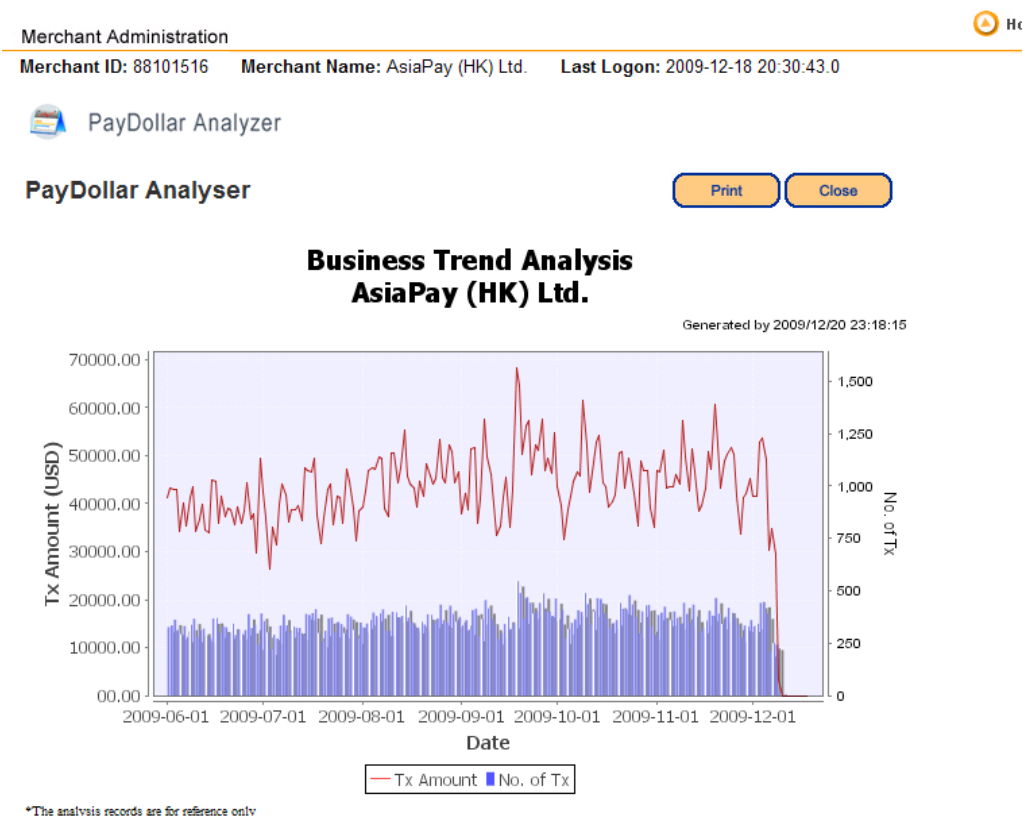


Figure 46b: Business Trend Analysis – Chart

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. There 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

The screenshot shows the 'Sales Performance Analysis' interface within the 'PayDollar Analyzer' application. The interface includes a navigation sidebar on the left with options: Profile, Operations, Risk Control, Analysis, Services, and Support. The main content area displays the following information:

- Merchant Administration:** Merchant ID: 56100249, Merchant Name: AsiaPay (HK) Ltd., Last Logon: 2009-12-20 22:53:58.0
- PayDollar Analyzer**
- Sales Performance Analysis** (with a 'Close' button)
- Selection Criteria:**
 - Transaction Period:** From (YYYY MM) 2008 11, To (YYYY MM) 2009 11
 - Payment Method:** ALL
- Output:**
 - Report Type:** Success Ratio, ChargeBack Ratio, Refund Ratio, Void Ratio
- Buttons: 'Reset' and '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 and AMEX merchants)
- iii) Refund Ratio
- iv) Void Ratio

An example of searching result:

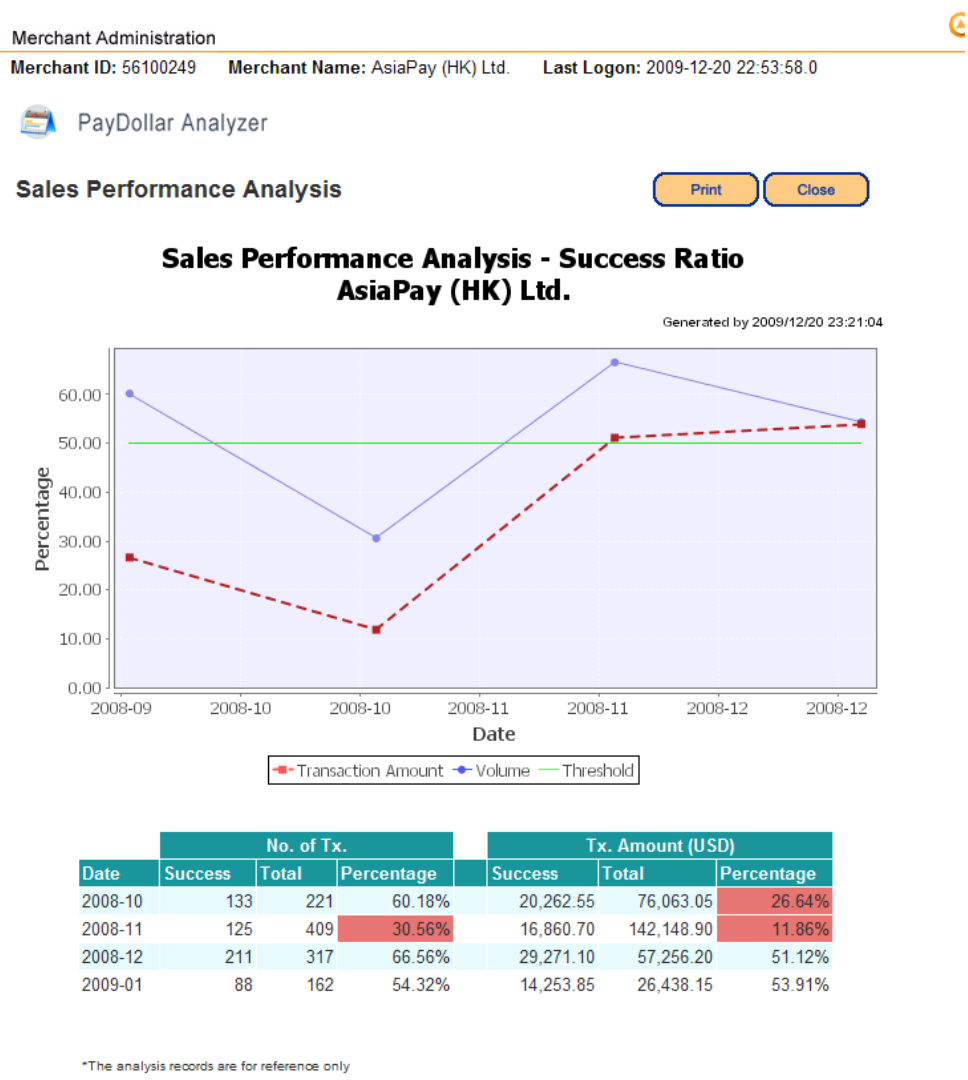


Figure 47b: Sales Performance Analysis – Chart and Statistic (Report Type: Success Ratio)

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.

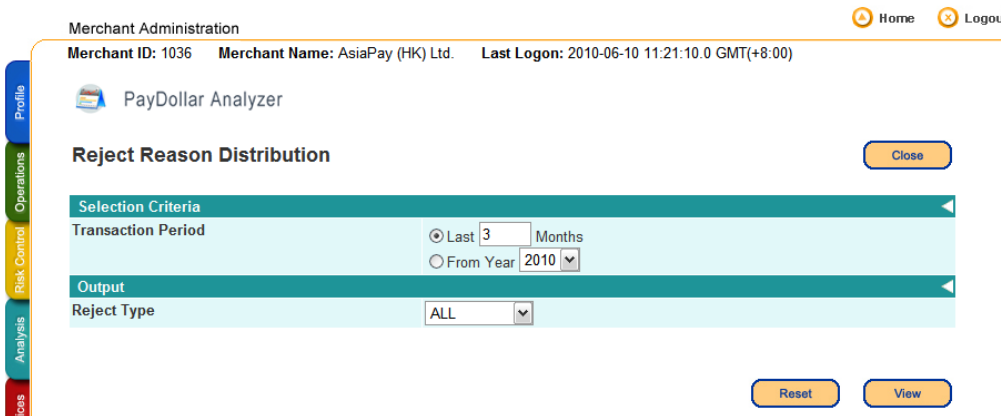


Figure 48a: Reject Reason Distribution

An example of searching result:

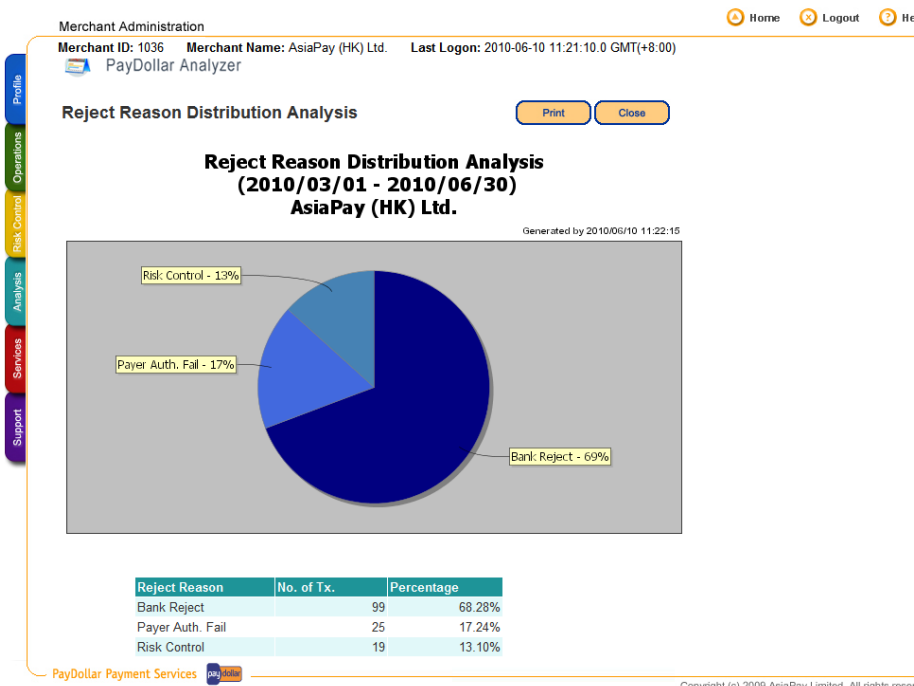


Figure 48b: Reject Reason Distribution – Chart and Statistic

Services Centre

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

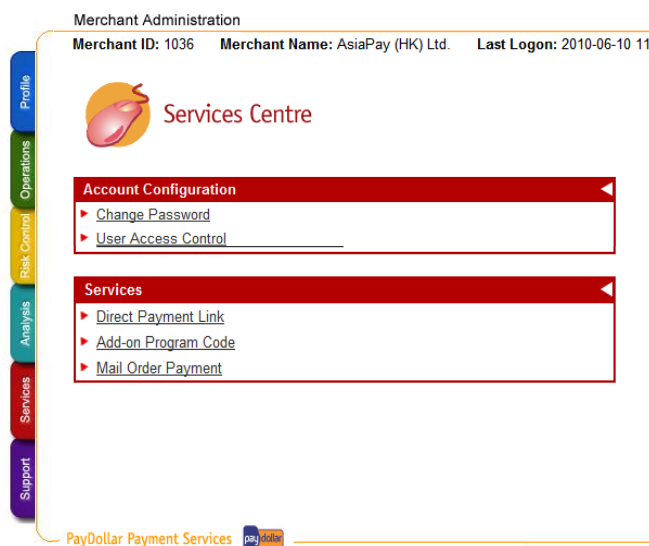


Figure 49: Services Centre main screen

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

The screenshot shows the 'Change Password' screen within a 'Merchant Administration' interface. At the top, it displays 'Merchant ID: 101669', 'Merchant Name: AsiaPay (HK) Ltd.', and 'Last Logon: 2009-11-28 12:41:42.0'. Below this is a 'Services Centre' section with a 'Change Password' heading and a 'Close' button. The main form area is titled 'Change Password' and contains the following fields:

Login Name	admin
Current Password	<input type="password"/>
New Password (Must be 8 - 15 alphanumeric characters with case-sensitive)	<input type="password"/>
Reconfirm New Password	<input type="password"/>

A 'Submit' button is located at the bottom right of the form.

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

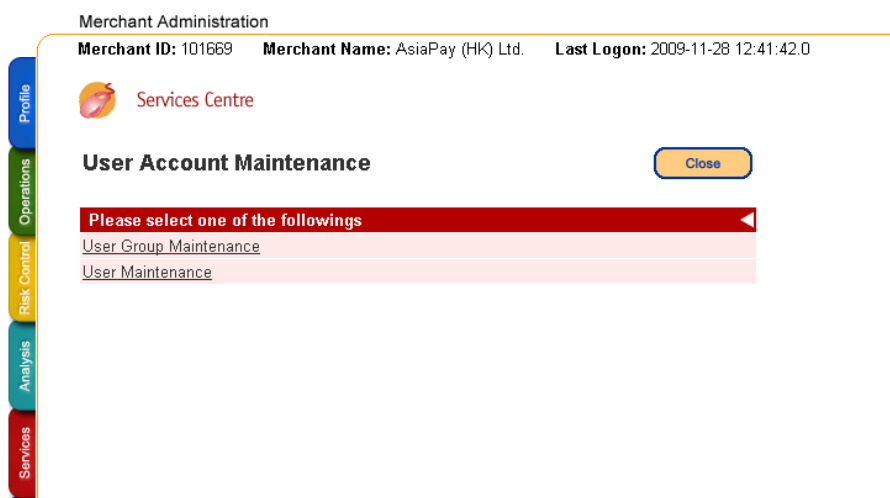


Figure 51: User Account Maintenance main screen

PayDollar 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.

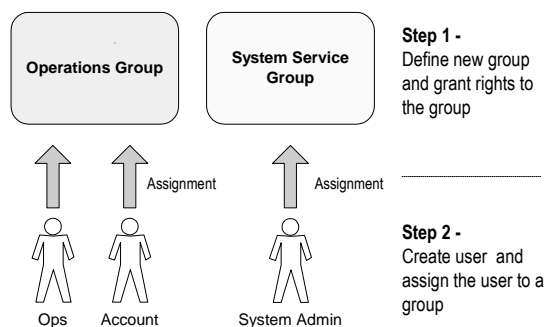
Sub-menu	Functions
User Group Maintenance	<ul style="list-style-type: none"> - Define new group - Group's access right control - Edit access right
User Maintenance	<ul style="list-style-type: none"> - Add new user - User search - Group assignment - User's status control - Change password

User Group Maintenance



Figure 52: User Group Maintenance screen

In PayDollar 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

Merchant Administration
 Merchant ID: 101669 Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2009-11-28 12:41:42.0

Services Centre

Add User Group Close

General Information

Group Name

Description

Access Right

Type	Function	Access Right
Merchant	Merchant Profile	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
Operation	eStatement	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
	Transaction Detail	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
Report	ChargeBack Report	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
	Sales Report	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
	Transaction Summary Report	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
	Refund Report	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
	Bank Settlement Report	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
	PayAlert Report	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
System	Audit Log	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
	Card Control	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
	User Access Control	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
	IP Control	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full
	Administration Login	<input checked="" type="radio"/> None <input type="radio"/> Read only <input type="radio"/> Full

Submit


PayDollar Payment Services 

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 Administration

Merchant ID: 101669 Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2009-11-28 12:41:42.0

Services Centre

View User Group Detail

Print Close

General Information		
Group Name	Operation	
Description	Operation Team	

Access Right		
Type	Function	Access Right
Merchant	Merchant Profile	None
Operation	eStatement	None
	Transaction Detail	None
	ChargeBack Report	None
Report	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

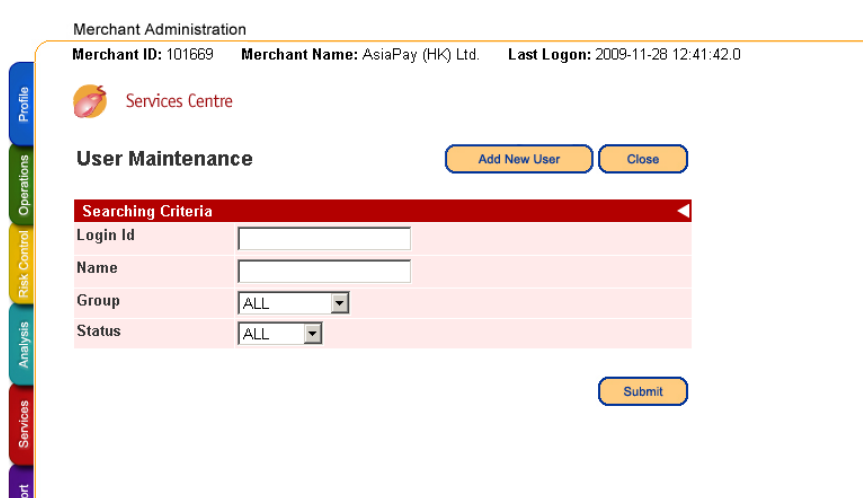


Figure 55: User Maintenance screen

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.

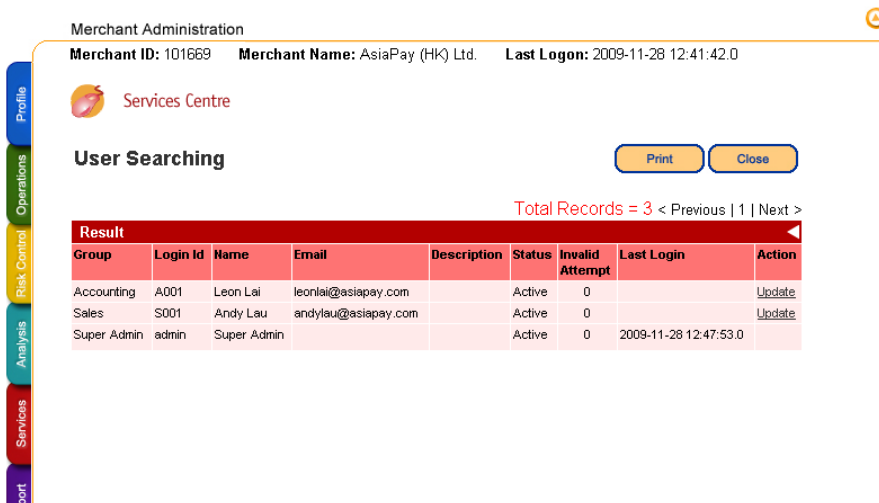


Figure 56: User Search Result screen

Update User

Merchant Administration
Merchant ID: 101669 Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2009-11-28 12:47:53.0

Services Centre

Update User

Close

General Information

Login Id	S001
Group	Sales
Name	Andy Lau
Email	andylau@asiapay.com
Description	
Status	Active

Submit

Reset Password

New Password	
Reconfirm Password	

Submit

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

The screenshot shows the Merchant Administration interface. At the top, it displays 'Merchant ID: 101669', 'Merchant Name: AsiaPay (HK) Ltd.', and 'Last Logon: 2009-11-28 12:47:53.0'. Below this is a 'Services Centre' section with a red header and a search icon. The main section is 'User Maintenance', which includes an 'Add New User' button and a 'Close' button. A 'Searching Criteria' table is present, with columns for 'Login Id', 'Name', 'Group', and 'Status'. The 'Group' and 'Status' columns have dropdown menus set to 'ALL'. A 'Submit' button is located at the bottom right of the table.

Searching Criteria	
Login Id	<input type="text"/>
Name	<input type="text"/>
Group	ALL <input type="button" value="v"/>
Status	ALL <input type="button" value="v"/>

Figure 58: Add User screen

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

Direct Payment Link

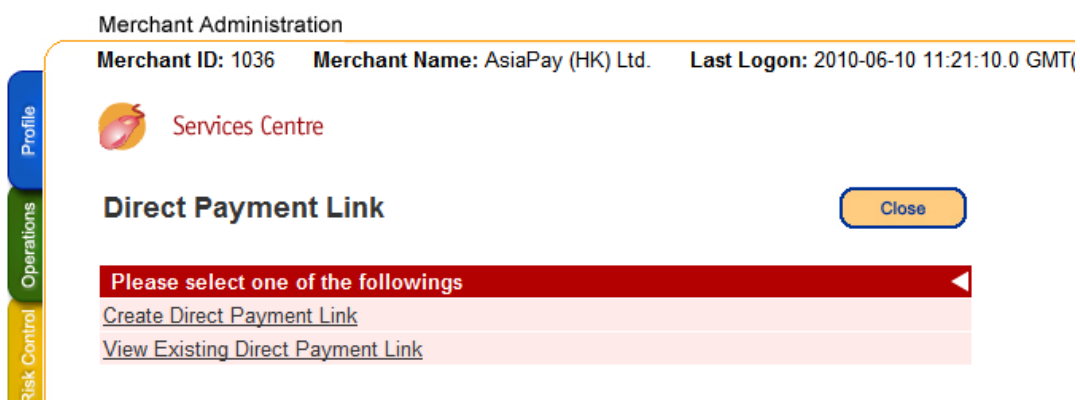


Figure 59: Direct Payment Link main screen

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 Payment Link	- View the history record for the valid direct 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 Administration
Merchant ID: 1036 Merchant Name: AsiaPay (HK) Ltd. Last Logon: 2010-06-10 11:21:10.0 GMT(+8:00)

Services Centre

Create Direct Payment Link Close

Payment Detail	
Payment Type	Sale
Amount *	HKD <input type="text"/>
Payment Method	All
Merchant Reference No.	<input type="text"/>
Language	English
Successful Page Return Url	<input type="text"/>
Fail Page Return Url	<input type="text"/>
Cancel Page Return Url	<input type="text"/>
Expiry Date	10 / 06 / 2011 (DD/MM/YYYY)
Remark	<input type="text"/>

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.

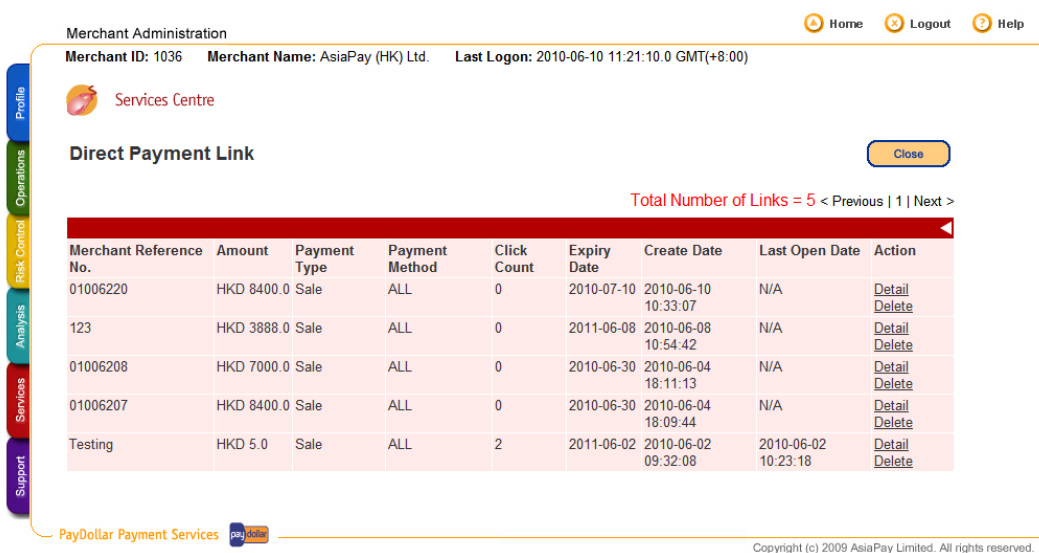


Figure 61a: View Existing Direct Payment Link screen

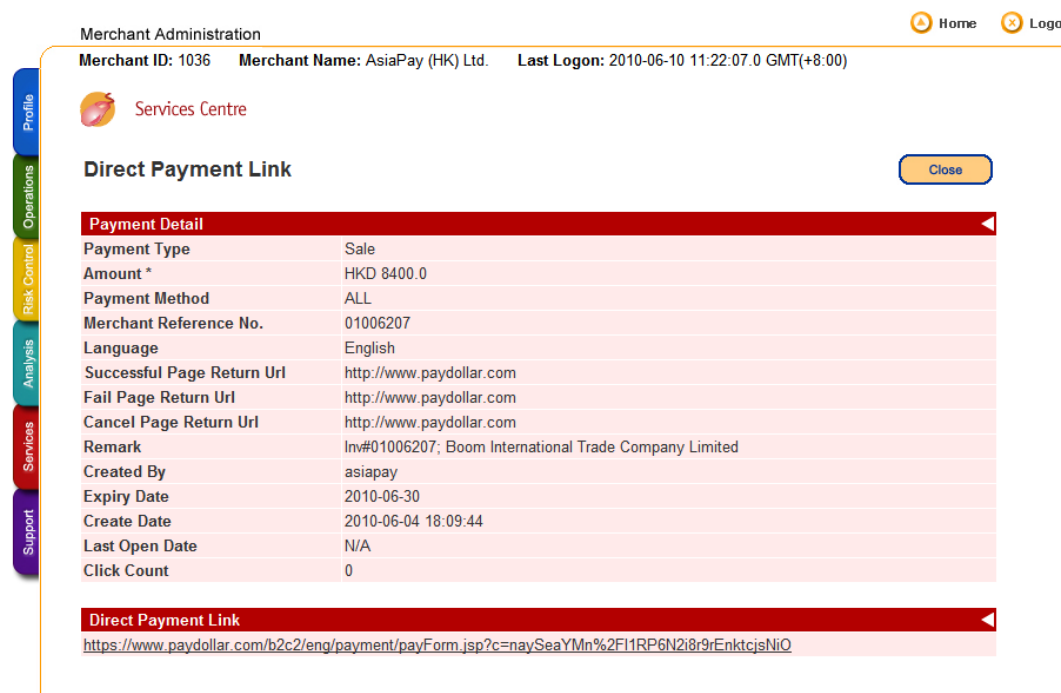


Figure 61b: Details of Direct Payment Link screen

Support Centre

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

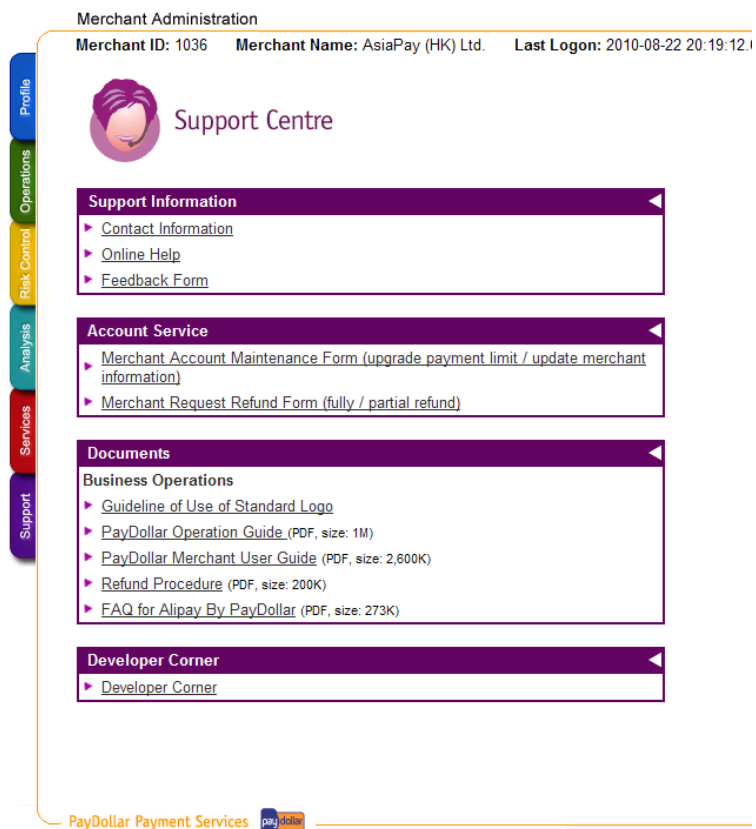



Figure 62: Support Centre





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.

Merchant Administration
Merchant ID: 101669 **Merchant Name:** AsiaPay (HK) Ltd. **Last Logon:** 2010-08-18 19:14:4

 Support Centre

Developer Corner Close


Technical Document

- ▶ [Payment Flow Overview](#) 
- ▶ [PayDollar Integration Guide \(v3.6\)](#) 
(Payment integration, Merchant API, and Response Code)
- ▶ [PayDollar SchedulePay User Guide \(v1.6\)](#) 
- ▶ [PayDollar Batch Transaction Processing User Guide \(v1.0\)](#) 

Source Code Sample

▶ Client Post	Java	PHP	ASP
▶ Direct Client Side	Java	PHP	ASP
▶ Direct Server Side	Java	PHP	

Open Source Shopping Cart Plug-in

- ▶ [Open Source Shopping Cart Integration Guide \(v2.0\)](#) 
- ▶ [osCommerce Payment Module \(v2.2\)](#) ▶ [ZenCart Payment Module \(v1.3.8\)](#)
- ▶ [VirtueMart Payment Module \(v1.1.3\)](#) ▶ [Magento Payment Module \(v1.3.2.3\)](#)

Technical Supports

- ▶ [Support feedback form](#)


PayDollar Payment Services 

Figure 63: Support Centre – Developer Corner

Under “Support” section, there is a “Developer Corner” which helps the merchant to gain more technical information about system integration with PayDollar online payment service. If you have any technical enquiries about system integration, please contact our IT Department.

Contact Information

Hong Kong Headquarters

AsiaPay Limited.
Unit 1701-02, 17/F
K. Wah Centre,
191 Java Road,
North Point
Hong Kong.

Opening Hours

Mon. - Fri. 9:00a.m - 6:00p.m
Sat. 9:00 a.m - 1:00 p.m
(except public holidays)

Service and Operation Hotline

Tel: (852) 3173 1929
Fax: (852) 2545 3898
Email: service@paydollar.com

Accounts Hotline

Tel: (852) 3173 1968
Fax: (852) 2545 3898
Email: account@paydollar.com

Technical Support Hotline

Tel: (852) 3173 1990 / 8226 7981
Fax: (852) 2545 3898
Email: it@paydollar.com

Singapore Office

AsiaPay Payment Technology PTE. Limited
Level 27 Prudential Tower, 30 Cecil Street, Singapore
049712

Opening Hours

Mon. - Fri. 9:00a.m - 6:00p.m
(except public holidays)

Service and Operation Hotline

Tel: (65) 6631 2727
Fax: (65) 6631 2880
Email: service@asiapay.com.sg

Accounts Hotline

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Email: account@paydollar.com.cn

Opening Hours

Mon. - Fri. 9:00a.m - 6:00p.m
(except public holidays)

Technical Support Hotline

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