

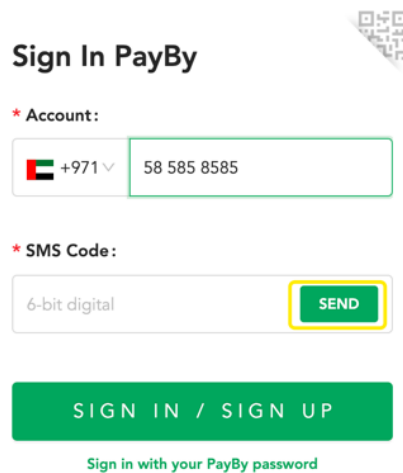
PayBy Merchant Portal Guidance for Banks

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1 Sign In

1. Go to b.payby.com
2. Enter your phone number and click [SEND] to send a 6-digit OTP (one-time password) to your phone. Enter the OTP and click [SIGN IN / SIGN UP].



Sign In PayBy

* Account:

+971 58 585 8585

* SMS Code:

6-bit digital

SEND

SIGN IN / SIGN UP

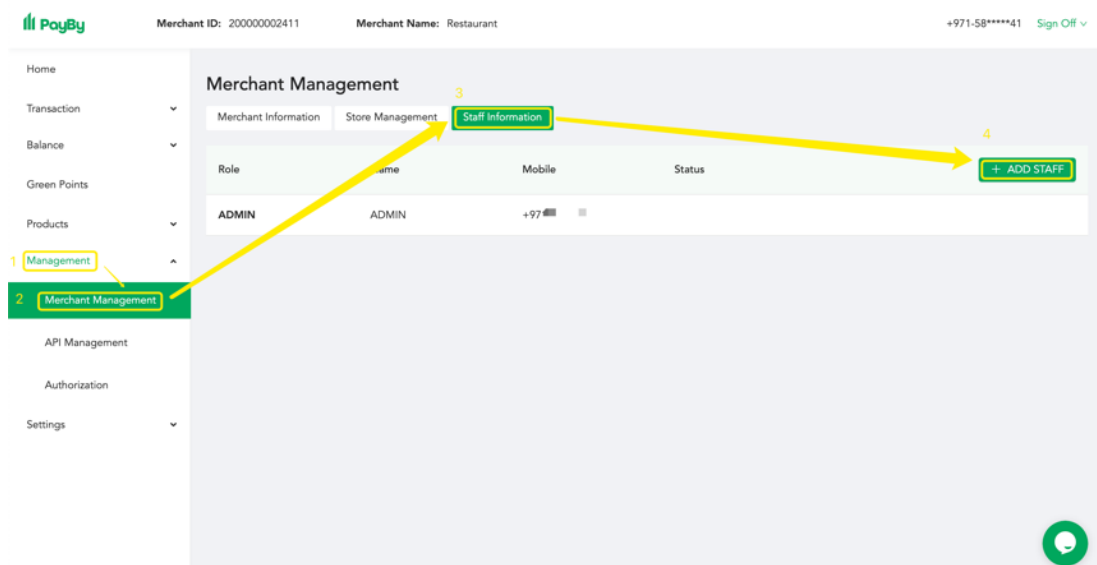
Sign in with your PayBy password

3. If this is the first time signing in, the admin should set a 6-digit password, and the password should be kept in mind carefully because it will be used in other functions such as refund.

2 Add Staff

You can add staff accounts so that different employees have different permissions.

1. Go to [Management] – [Merchant Management] – [Staff Information] – [+ ADD STAFF].



- Enter the staff's name, mobile and select the role (different roles have different permissions as it shows on the page. The admin can edit the role at any time). Click [SAVE].

The screenshot shows the 'Add staff account here' form in the PoyBy merchant dashboard. The form includes fields for Name and Mobile, a role selection grid, and an access menu table. The 'SAVE' button is at the bottom.

Add staff account here

* Name: * Mobile:

Please select the staff's role

<input type="checkbox"/> Customer Service	<input type="checkbox"/> Financial	<input type="checkbox"/> IT Support
<input type="checkbox"/> Business Maker	<input type="checkbox"/> Operation Maker	<input type="checkbox"/> IMAG Maker
<input type="checkbox"/> Business Checker	<input type="checkbox"/> Operation Checker	<input type="checkbox"/> IMAG Checker

Access Menu

transaction	balance	cash-back	product apply	device	merchant management	api management	timezone
change pwd	logout	withdraw	batch transfer	authorization	store management	staff information	

SAVE

- Go to [Management] – [Authorization] – [Authorization], select [Authorize], enter the reason and click [SUBMIT]. Then the staff is added successfully.

The screenshot shows the PoyBy merchant dashboard with the 'Authorization' modal open. The 'Authorize' button is selected, and the 'Reason' field is filled with 'Add staff'. The 'SUBMIT' button is highlighted. The background shows the 'Management' menu with 'Authorization' selected, and a table of authorization requests.

Authorization

☒ Authorize ☐ Reject

* Reason:

SUBMIT

Management

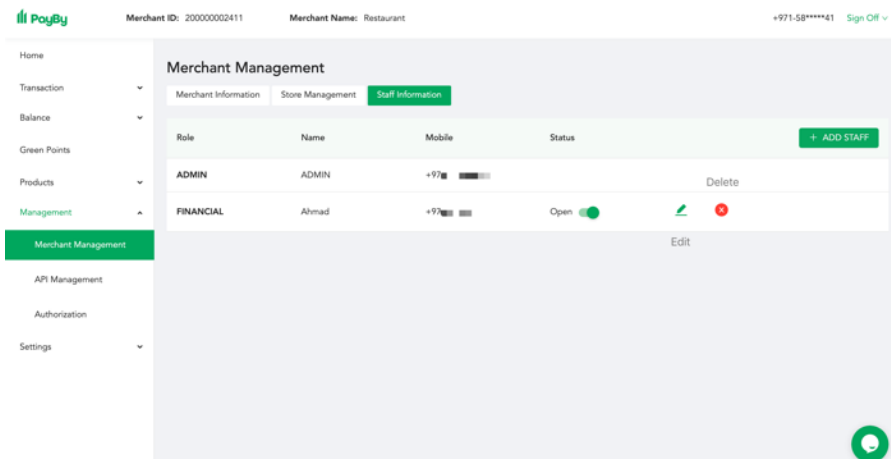
Authorization

Date	Type	Status	Action
13-08-2020 00:00:00 ~ 19-08-2020 00:00:00	ADD_STAFF	Pending	Detail
13-08-2020 00:00:00 ~ 19-08-2020 00:00:00	DELETE_STAFF	Approved	Reason
13-08-2020 00:00:00 ~ 19-08-2020 00:00:00	INACTIVATE_STAFF	Approved	Reason
13-08-2020 00:00:00 ~ 19-08-2020 00:00:00	INACTIVATE_STAFF	Approved	Reason
13-08-2020 00:00:00 ~ 19-08-2020 00:00:00	INACTIVATE_STAFF	Approved	Reason
13-08-2020 00:00:00 ~ 19-08-2020 00:00:00	INACTIVATE_STAFF	Approved	Reason
13-08-2020 00:00:00 ~ 19-08-2020 00:00:00	INACTIVATE_STAFF	Approved	Reason
13-08-2020 00:00:00 ~ 19-08-2020 00:00:00	REFUND	Approved	Reason

4. In [Management] – [Merchant Management] – [Staff Information], the admin can edit the staff's name and role, active/inactive the staff and delete the staff.

Note:

1. Inactive the staff before deleting him/her.
2. Every action needs to be authorized by the admin account in [Management] – [Authorization].

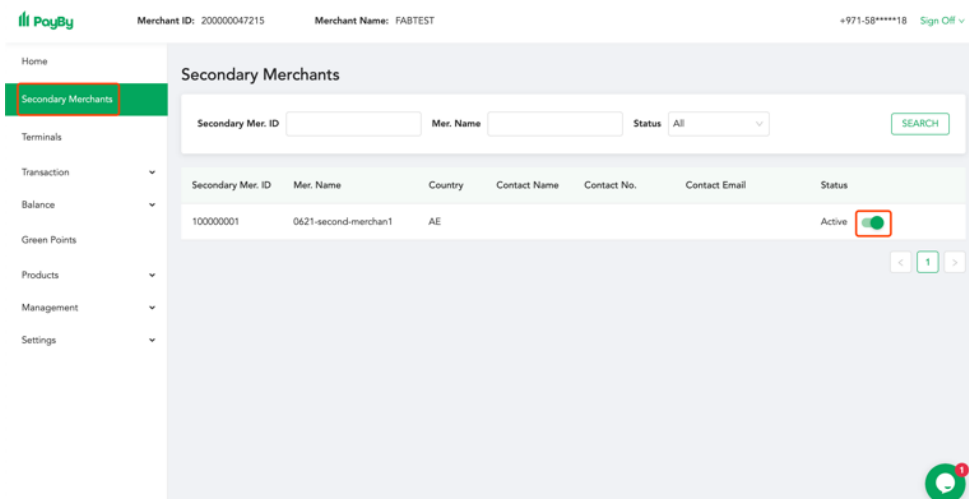


3 Active / Inactive Secondary Merchants

You can see all the secondary merchants and their status as well as change their status in this part.

Search for the secondary merchant by Secondary Mer. ID, Mer. Name or status, it will show the search result. Click the status button of the secondary merchant to change the status.

- [Active] means that the merchant can access PayBy service and accept PayBy payments.
- [Inactive] means that the merchant can't access PayBy service or accept PayBy payments.



4 Set MDR for Secondary Merchants

You can set MDR for each secondary merchant. The application can only be submitted by the admin/business maker account, and it can only be approved/rejected by the admin/business checker account.

4.1 Submit MDR edit application by admin/business maker:

There are two ways: to edit one by one and batch edit by uploading MDR file.

- Edit one by one:

1. Go to [Secondary Merchants], enter the Secondary Mer. ID or Mer. Name to find the merchant, click [Edit].

2. Enter the MDR and click [SAVE].

- **Batch edit:**

1. Go to [Secondary Merchants] – [Upload MDR File], click [here] to download an example file.

Upload MDR File

* Batch file:

[Choose File](#)

only support : .txt Example file download [here](#)

SUBMIT

Notice:

- The merchant id of each row should exist in PayBy
- The MDR does not need to have a percent sign, e.g. 1, it means that the secondary merchant's MDR is 1%
- The MDR modification will take effect after approval

2. Create a .txt format file of the MDRs to edit according to the example file.

```
Merchant_id|MDR
215482000|0.15
215532000|0.2
271942000|0.3
```

- Click [Choose File] and select the file you create and click [SUBMIT].

×

Upload MDR File

* Batch file :

Choose File

only support : .txt Example file download [here](#)

SUBMIT

Notice:

- The merchant id of each row should exist in PayBy
- The MDR does not need to have a percent sign, e.g. 1, it means that the secondary merchant's MDR is 1%
- The MDR modification will take effect after approval

4.2 Approve/reject MDR edit application by admin/business checker:

- Go to [Management] – [Authorization] – [My Authorization], find the Edit MDR application and click [Detail] to view the MDR.

Merchant ID: 200000047215 Merchant Name: FABTEST +971-58****18 Sign Off

- Home
- Secondary Merchants
- Terminals
- Data Summary
- Transaction
- Balance
- Green Points
- Products
- Management
- Merchant Management
- API Management
- Authorization
- Operation History
- Settings

Authorization

My Request
My Authorization

Date: 26-08-2020 00:00:00 ~ 26-08-2020 23:59:59

Voucher No.

Submitter

Status:

Checker

SEARCH

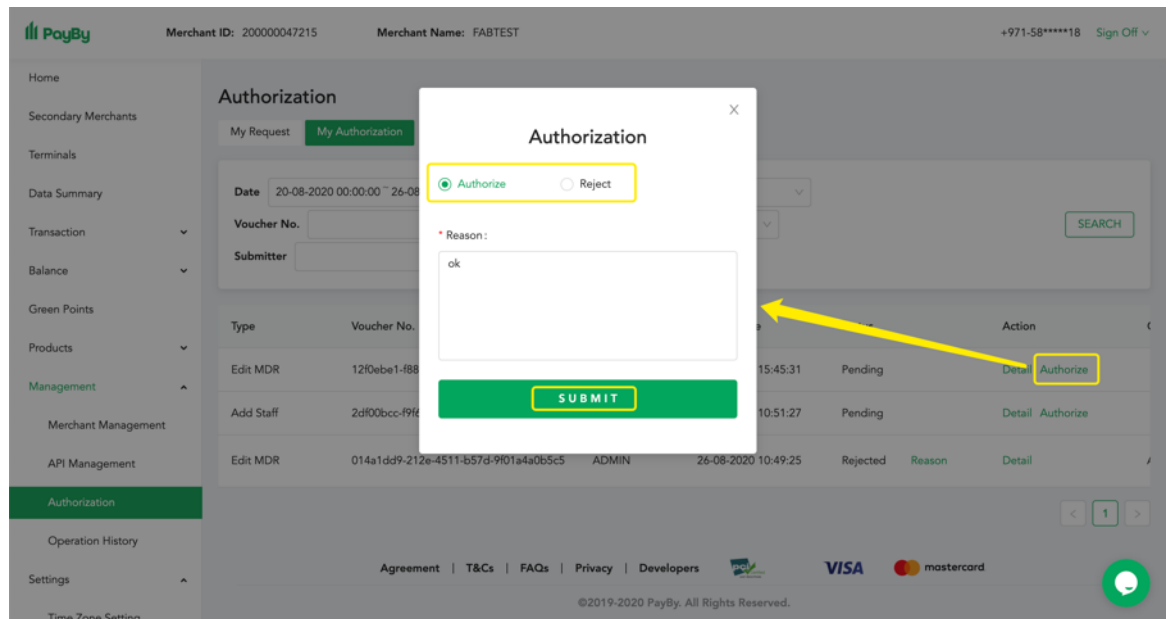
Type	Voucher No.	Submitter	Submit Time	Status	Action
Edit MDR	12f0ebe1-f887-4446-a480-732117078315	ADMIN	26-08-2020 15:45:31	Pending	<div style="border: 1px solid #ccc; padding: 5px; display: inline-block;"> Edit MDR MDR 0.20% </div> <div style="margin-left: 10px;"> <div style="border: 1px solid #ccc; padding: 2px 5px;">Detail</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Authorize</div> </div>
Add Staff	2df00bcc-f9f6-4006-89fd-48a00d59ca23	ADMIN	26-08-2020 10:51:27	Pending	<div style="margin-left: 10px;"> <div style="border: 1px solid #ccc; padding: 2px 5px;">Detail</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Authorize</div> </div>
Edit MDR	014a1dd9-212e-4511-b57d-9f01a4a0b5c5	ADMIN	26-08-2020 10:49:25	Rejected	<div style="margin-left: 10px;"> <div style="border: 1px solid #ccc; padding: 2px 5px;">Reason</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">Detail</div> </div>

1

[Agreement](#) | [T&Cs](#) | [FAQs](#) | [Privacy](#) | [Developers](#)

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- Click [Authorize], select Authorize/Reject, fill in the reason and click [SUBMIT].
Then the MDR edit application will be approved or rejected.

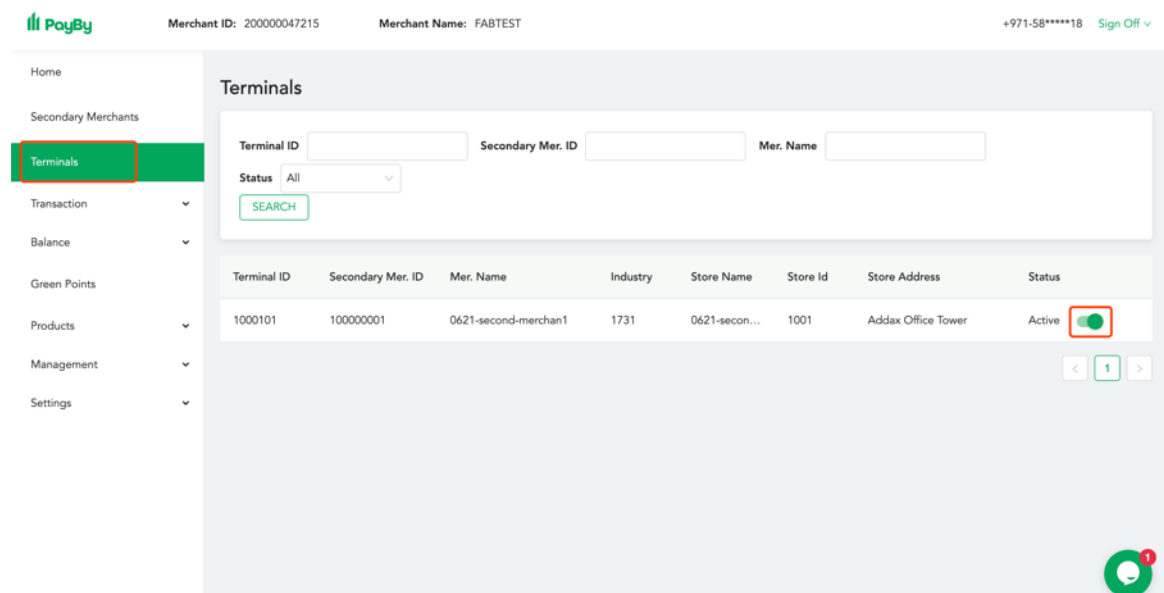


5 Active / Inactive Terminals

Similar to [Secondary Merchants], you can see all the terminals of the secondary merchants and their status as well as change the terminal status in this part.

Search for a terminal by Terminal ID, Secondary Mer. ID, Mer. Name or status, it will show the search result. Click the status button of terminal to change the status.

- [Active] means that the terminal can access PayBy service and accept PayBy payments.
- [Inactive] means that the terminal can't access PayBy service or accept PayBy payments.



6 View Transaction Details and Refund

You can view all the purchase and refund order details and issue a refund in [Transaction] – [Records].

You can search for an order by date, order No., Device ID, status or secondary mer. ID.

- Click [View] to view the order details and refund history.
- Click [Refund] to initiate a refund. A refund can be fully made for one time, or partially made for more than one time. You should enter your password to complete the refund.

Merchant ID: 20000047215 Merchant Name: FABTEST +971-58****18 Sign Off

Home Secondary Merchants Terminals Transaction Records Statements Cash-Back Balance Green Points Products Management Settings

Transaction Records

Purchase Refunds Cash In Cash Out Settlement Transfer Transfer To Bank Account

Date: 18-06-2020 00:00:00 ~ 24-06-2020 23:59:59 (Mer.) Order No. SEARCH

Device ID: ALL Status: ALL Secondary Mer. ID:

TransactionTime	Order No.	Mer. Order No.	Total Amount	Status	Terminal ID	Action	Pur
24-06-2020 14:09:56	131592993394017374	1111000101200624140956	AED 4,400.00	FAILURE	1000101	View	
21-06-2020 14:28:25	131592735267006306	1111000101200621142825	AED 4.44	FAILURE	1000101	View	
21-06-2020 10:11:18	131592719860003866	106	AED 1.00	FAILURE		View	goo
18-06-2020 17:11:05	131592485842010767	105	AED 1.00	FAILURE		View	goo
18-06-2020 16:38:26	131592483882009271	101	AED 0.03	SETTLED		View Refund	goo
18-06-2020 16:36:29	131592483765008745	99	AED 0.10	SETTLED		View Refund	goo
18-06-2020 16:15:28	131592482504007143	97	AED 0.03	FAILURE		View	

7 Download Statements

There are two kinds of statements you can download:

7.1 Download transaction statements

Go to [Transaction] – [Statements], select [Daily] or [Monthly], and click the download icon of the date / month you want to download.

Merchant ID: 20000047215 Merchant Name: FABTEST +971-58****18 Sign Off

Home Secondary Merchants Terminals Transaction Records Statements Cash-Back Balance Green Points Products Management Settings

Statements

Subscribe Change Daily Start Time

Daily Monthly

Date: 01-05-2020 ~ 24-06-2020 SEARCH

Date	Purchase Count	Purchase Amount (AED)	Refund Count	Refund Amount (AED)	Download
24-06-2020	0	AED 0.00	0	AED 0.00	Download
23-06-2020	0	AED 0.00	0	AED 0.00	Download
22-06-2020	0	AED 0.00	0	AED 0.00	Download
21-06-2020	0	AED 0.00	0	AED 0.00	Download
20-06-2020	0	AED 0.00	0	AED 0.00	Download
19-06-2020	0	AED 0.00	0	AED 0.00	Download
18-06-2020	6	AED 1.17	6	AED 1.17	Download
17-06-2020	4	AED 0.14	4	AED 0.14	Download

7.2 Download balance statements

Go to [Balance] – [Statements], select the date range you want to download and click [SEARCH], click the download of the date you want to download.

Merchant ID: 200000047215 Merchant Name: FABTEST +971-58****18 Sign Off

Home Secondary Merchants Terminals Transaction Records Statements Cash-Back Balance Records Amount on Hold Statements Green Points Products

Statements [Subscribe](#) [Change Daily Start Time](#)

Date: 19-06-2020 - 25-06-2020 [SEARCH](#) *Daily bills are generated automatically the next day

Date	Previous Balance(AED)	Income(AED)	Income Count	Payout(AED)	Payout Count	Current Balance(AED)	Download
24-06-2020	AED 2.32	AED 0.00	0	AED 0.00	0	AED 2.32	Download
23-06-2020	AED 2.32	AED 0.00	0	AED 0.00	0	AED 2.32	Download
22-06-2020	AED 2.32	AED 0.00	0	AED 0.00	0	AED 2.32	Download
21-06-2020	AED 2.32	AED 0.00	0	AED 0.00	0	AED 2.32	Download
20-06-2020	AED 2.32	AED 0.00	0	AED 0.00	0	AED 2.32	Download
19-06-2020	AED 2.32	AED 0.00	0	AED 0.00	0	AED 2.32	Download

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