# PayBy Settlement and Statement Guidance
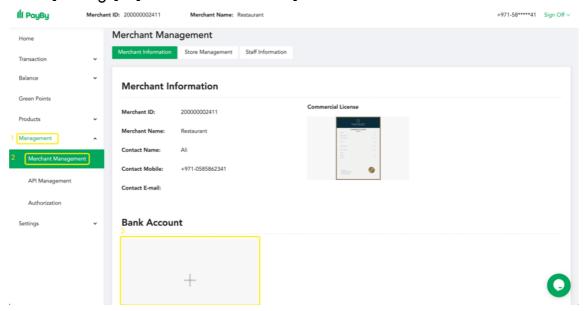
# Contents

**lil PayBy**

## 1   Purpose

This guidance is to help PayBy merchants understand how to settle funds to the bank account, subscribe to daily summaries and download statements.
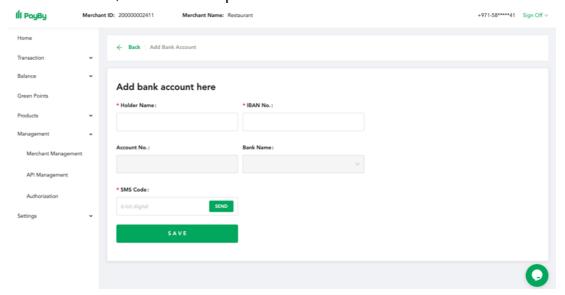
## 2   Add Bank Account

The bank account is used for settlement. Each merchant can only add one bank account. Only the admin of the merchant account has access to add/remove a bank account.

1.  Go to [Settings] – [Merchant Information].



2.  The holder name, IBAN No. are required and the account No. and bank name will be filled in automatically. Make sure to add the correct bank account. Click [SEND] to send a OTP to the admin's phone number and enter it in 5 minutes. After 5 minutes, the OTP will expire.
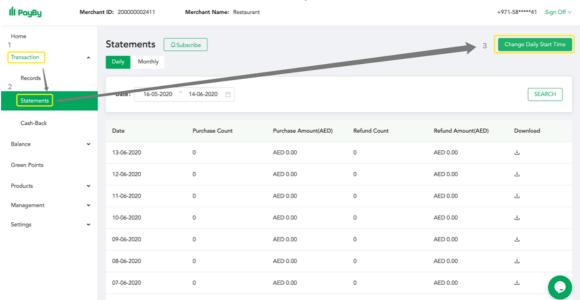


3.  The admin can also remove the added bank account in [Management] – [Merchant Management] and add a new bank account.
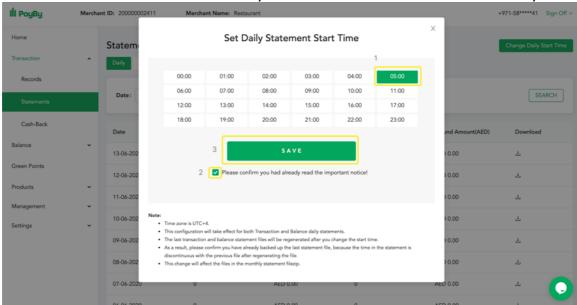
### 3 Set Daily Statement Start Time

The daily statement start time is 7:00 by default. Changing it will affect the automatic settlement time and daily statement period. Usually the automatic daily settlement will be submitted within 1 hour after the daily statement start time.

The following are the steps to set daily statement start time:

1. Go to [Transaction] – [Statements] – [Change Daily Start Time].



2. Select the daily statement start time, select the checkbox after reading the notice and click [SAVE]. Then the daily statement start time is set successfully.
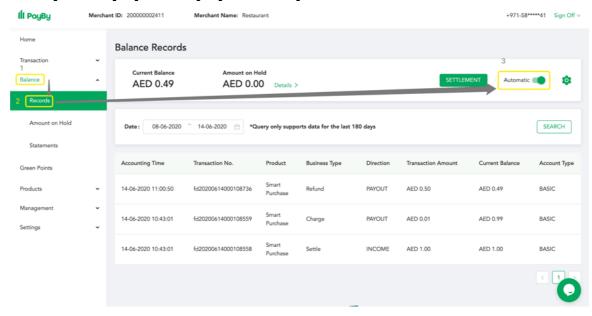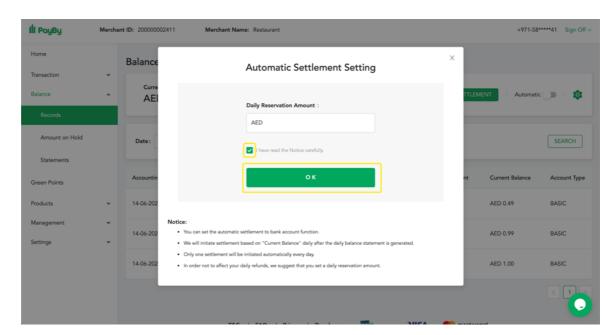
## 4   Set Automatic Settlement

Automatic settlement enables merchants to settle the funds from PayBy merchant account to the bank account automatically every day.

1.   Go to [Balance] – [Records] – [Automatic].



2.   Enter the amount to reserve in the account every day (for refund, cash-in service, leave it blank if you want to settle all the funds into bank account). Tick the box after reading the notice and click [OK]. Then it's set successfully.
The settlement request will be submitted every day within 1 hour after the daily statement start time. The settlement cycle is T+2.
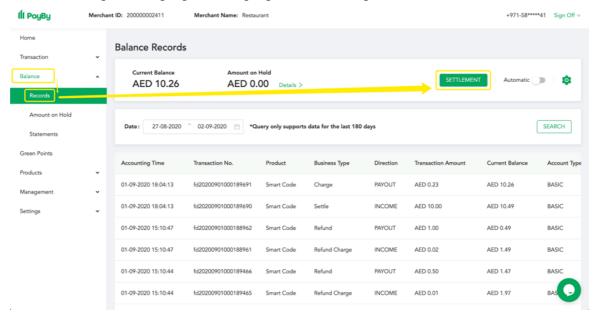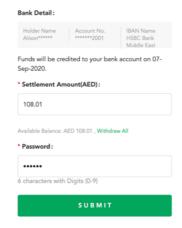
## 5    Manual settlement

In addition to automatic settlement, merchants can also make manual settlement at any time.
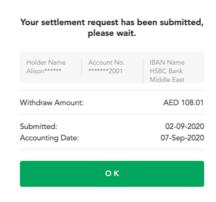
1. Go to [Balance] – [Records] – [SETTLEMENT].



2. Enter the settlement amount (or click [Withdraw all] to settle all the balance amount, note that the manual settlement amount cannot be less than 100 AED), enter password and click [SUBMIT].



3. The settlement request is submitted successfully, and it will show the expected arrival date. The settlement cycle is T+2.
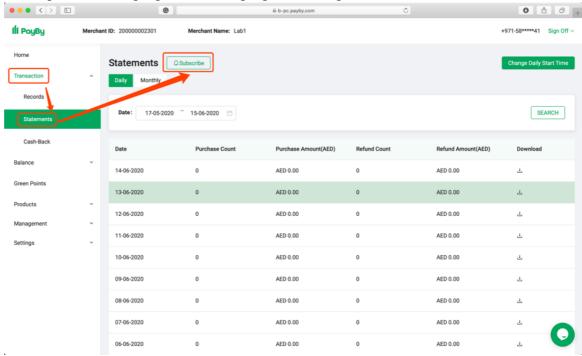
## 6   *Subscribe to Daily Summaries*

Subscribing to daily summaries enables merchants to have a rough idea about the transaction/balance data every day.
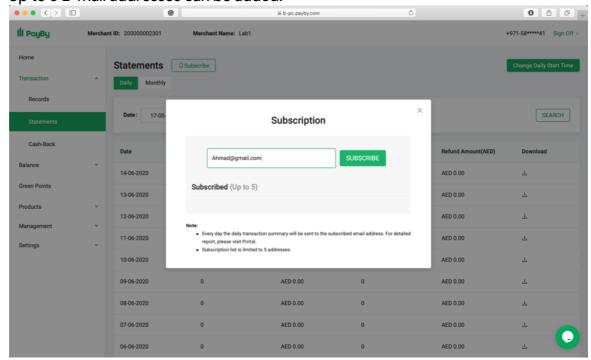
There are two kinds of daily summaries merchants can subscribe to: transaction summary and balance summary.

### 6.1   *Subscribe to daily transaction summary*

1. Go to [Transaction] – [Statements] – [Subscribe].
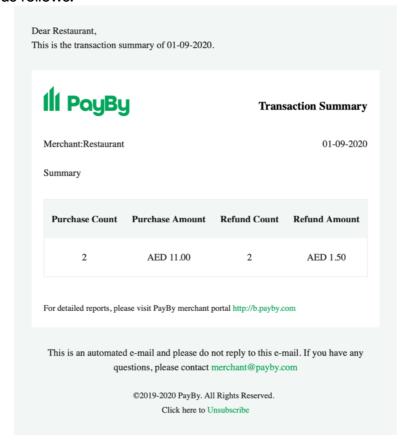


2. Enter the E-mail address to receive the daily summary and click [SUBSCRIBE]. Up to 5 E-mail addresses can be added.
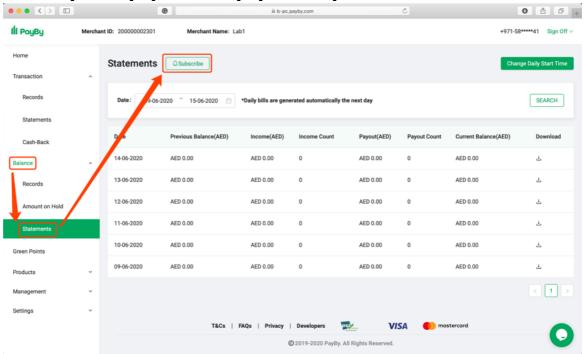
3. Every day around the daily start time (see *3 Set Daily Statement Start Time*, normally within 10 minutes), the e-mail addresses will receive the daily transaction summary of the previous day. An example transaction summary e-mail is as follows:
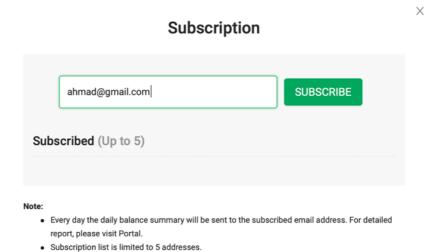


## 6.2 Subscribe to daily balance summary

1. Go to [Balance] – [Statements] – [Subscribe].

2. Enter the E-mail address to receive the daily summary and click [SUBSCRIBE]. Up to 5 E-mail addresses can be added.



**Note:**
- Every day the daily balance summary will be sent to the subscribed email address. For detailed report, please visit Portal.
- Subscription list is limited to 5 addresses.

3. Every day around the daily start time (see *3 Set Daily Statement Start Time*, normally within 10 minutes), the e-mail addresses will receive the daily balance summary of the previous day. An example balance summary e-mail is as follows:

## 7 Download statements

Statements contain detailed information of each transaction. By downloading them, merchants can clearly know the transaction data.
There are two kinds of statements: transaction statements and balance statements.

### 7.1 Download transaction statements

Transaction statements contain transaction orders and settlement orders.

Transaction orders are divided into purchase orders and refund orders, which are used for order status verification. For example, if the data of the merchant side and that of PayBy are inconsistent due to bill dropping, system error and other reasons, the payment status can be corrected after checking the statement.
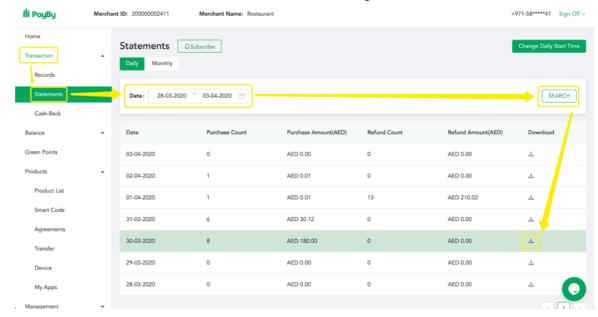
Settlement orders are divided into purchase settlement orders and refund settlement orders, which are used to check the funds received. Merchants can check whether the total funds settled by PayBy are consistent with the statement details.

Note:

1) Orders not successfully placed on PayBy side will not appear in the statement.

2) PayBy immediately starts to generate the statement of the previous day at the settlement cut-off time set by the merchant (see 3 Set Daily Statement Start Time), usually within 10 minutes. It is recommended that merchants obtain it after half an hour after the daily statement start time.

3) The unit of the amount involved in the statement is "Dirham".

The following are the steps to download the transaction statements.

1. Go to [Transaction] – [Statements], select the date range and click [SEARCH], find the date and click the download icon. You will get a ZIP archive.

2. Open the ZIP archive and you will get 4 CSV documents: purchase statement, refund statement, purchase settle statement, refund settle statement.

### 7.1.1   Purchase statement

The purchase statement contains all purchase orders that are paid on the transaction date, excluding orders that are not paid.
An example purchase statement is as follows:

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Purchase_Statement_01092020_001 | | | | | | | | |
| paidTime | totalAmount | orderCurrency | payeeMid | terminalId | product | paySceneCode | merchantOrderNo | orderNo | status | transactionFee | feeCurrency | operatorId | storeId | merchantName | storeName |
| 2020-09-01T15:03:45+0400 | 1.00 | AED | 200000002411 | 20200811000000022 | 210401 | SCQR | 528a7bba33764adfa97902bc69fdde3c | 13159895216029376 | SETTLED | 0.02 | AED | | 29 | Restaurant | Restaurant |
| 2020-09-01T18:04:13+0400 | 10.00 | AED | 200000002411 | 20200811000000022 | 210401 | SCQR | f1104a7fac094da69aa803dfaeecb4aa | 13159896904307191 | SETTLED | 0.23 | AED | | 29 | Restaurant | Restaurant |

Here are the descriptions of the headers:

| Header | Description |
|---|---|
| paidTime | Payment success time(DD-MM-YYYY HH24:MI:SS) |
| totalAmount | Order amount |
| orderCurrency | Order currency |
| payeeMid | payee's member ID |
| terminalId | Terminal ID |
| product | Product name |
| paySceneCode | Payment scene code |
| merchantOrderNo | Merchant order No. |
| orderNo | PayBy order No. |
| status | Status |
| transactionFee | Transaction fee |
| feeCurrency | Fee currency |
| operatorId | Operator ID |
| storeId | Store ID |
| merchantName | Merchant name |
| storeName | Store name |

### 7.1.2   Refund statement

The refund statement contains the refund orders in all statuses, including successful refund and failed refund.
An example refund statement is as follows:

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Refund_Statement_01092020_001 | | | | | | |
| endTime | refundedTime | amount | orderCurrency | refundAmount | settleCurrency | transactionFee | feeCurrency | reason | refundMerchantOrderNo | originMerchantOrderNo | orderNo | status | operatorName | storeId | merchantName | storeName |
| 2020-09-01T15:10:45+0400 | 2020-09-01T15:10:45+0400 | 0.50 | AED | 0.49 | AED | 0.01 | AED | | 878af3d3-3365-4700-a0db-b9466eac1e9e | 0b5388efc82d4dec9e72a6d176ea16ff | 13159895864037509 | SUCCESS | ADMIN | 29 | Restaurant | Restaurant |
| 2020-09-01T15:10:48+0400 | 2020-09-01T15:10:48+0400 | 1.00 | AED | 0.98 | AED | 0.02 | AED | | a03a9588-9670-4957-a440-db2d713cd469 | 528a7bba33764adfa97902bc69fdde3c | 13159895864703767 8 | SUCCESS | ADMIN | 29 | Restaurant | Restaurant |

Here are the descriptions of the headers:

| Header | Description |
|---|---|
| endTime | Refund completed time(DD-MM-YYYY HH24:MI:SS) |
| refundedTime | The time when the refund amount is deducted from the merchant account(DD-MM-YYYY HH24:MI:SS) |
| amount | Refund order amount |

| orderCurrency | refund order currency |
|---|---|
| refundAmount | Refund settle amount, which is deducted from the merchant account after issuing the refund |
| settleCurrency | Refund settlement currency |
| transactionFee | Refund transaction fee |
| feecurrency | Fee currency |
| reason | Refund reason |
| refundMerchantOrderNo | Refund merchant order No. |
| originMerchantOrderNo | Original merchant order No. |
| orderNo | Original PayBy order No. |
| status | Status |
| operatorId | Operator ID |
| storeId | Store ID |
| merchantName | Merchant name |
| storeName | Store name |

## 7.1.3   Purchase settle statement

The purchase settle statement contains all the purchase settlement orders with the settlement time on the transaction date.
An example purchase settle statement is as follows:



Here are the descriptions of the headers:

| Header | Description |
|---|---|
| settleTime | Purchase settlement time(DD-MM-YYYY HH24:MI:SS) |
| paidTime | Successfully paid time(DD-MM-YYYY HH24:MI:SS) |
| settleAmount | Settlement amount |
| settleCurrency | Settlement currency |
| orderAmount | Order amount |
| orderCurrency | Order currency |
| transactionFee | Transaction fee |
| feeCurrency | Fee currency |
| payeeMid | Payee's member ID |
| terminalId | Terminal ID |
| product | Product name |
| paySceneCode | Payment scene code |
| merchantOrderNo | Merchant order No. |
| orderNo | PayBy order No. |
| status | Status (all the statuses are settled) |
| operatorId | Operator ID |
| storeId | Store ID |

| merchantName | Merchant name |
|---|---|
| storeName | Store name |

### 7.1.4   Refund settle statement

The refund settle statement contains all the refund settlement orders with the settlement time on the transaction date.

An example refund settle statement is as follows:

| refundedTime | direction | amount | orderCurrency | reason | refundMerchantOrderNo | originMerchantOrderNo | orderNo | status | transactionFee | feeCurrency | refundAmount | settleCurrency | rate | operatorName | storeId | merchantName | storeName |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2020-09-01T15:10:45+0400 | - | 0.50 | AED | | 878af3d3-3365-4700-a0db-b9466eac1e9e | 0b5388efc82d4decfie72a6d176ea16ff | 1315989586440337509 | REFUNDED_SETTLED | 0.01 | AED | 0.49 | AED | 1 | ADMIN | 29 | Restaurant | Restaurant |
| 2020-09-01T15:10:48+0400 | - | 1.00 | AED | | a03a9588-9670-4957-a440-db2d712cd469 | 528a7bba33764adfa97902bc69fdde3c | 1315989586470337678 | REFUNDED_SETTLED | 0.02 | AED | 0.98 | AED | 1 | ADMIN | 29 | Restaurant | Restaurant |

Here are the descriptions of the headers:

| Header | Description |
|---|---|
| refundedTime | The time when the refund amount is deducted from the merchant account(DD-MM-YYYY HH24:MI:SS) |
| amount | Refund order amount |
| orderCurrency | Refund order currency |
| reason | Refund reason |
| refundMerchantOrderNo | Refund merchant order No. |
| originMerchantOrderNo | Original merchant order No. |
| orderNo | Original PayBy order No. |
| status | Status |
| transactionFee | Transaction fee |
| feeCurrency | Fee currency |
| refundAmount | Refund settlement amount, which is deducted from the merchant account after issuing the refund |
| settleCurrency | Refund settlement currency |
| operatorId | Operator ID |
| storeId | Store ID |
| merchantName | Merchant name |
| storeName | Store name |

### 7.2   Download balance statements

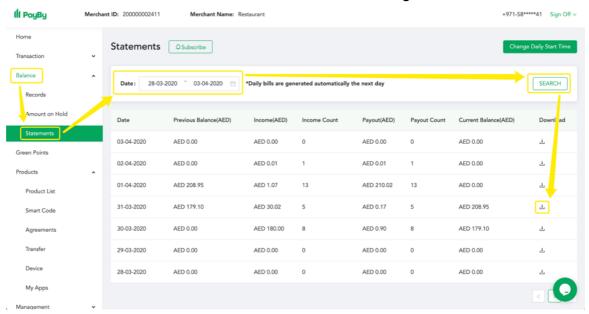Merchants can download the historical balance statements on PayBy Merchant Portal.

Note:

1) Only supports downloading statements for the last 180 days.

2) The fund statement reflects all the fund changes of the merchant account, not only related to the purchase transactions.
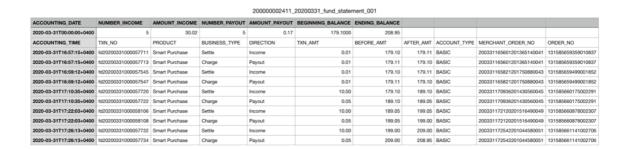
3) PayBy immediately starts to generate the statement of the previous day at the settlement cut-off time set by the merchant (see *3 Set Daily Statement Start Time*), usually within 10 minutes. It is recommended that merchants obtain it after half an hour after the daily statement start time.

4) The unit of the amount involved in the statement is "Dirham".

The following are the steps to download the balance statements.

1. Go to [Balance] – [Statements], select the date range and click [SEARCH], find the date and click the download icon. You will get a ZIP archive.



2. Open the ZIP archive and you will get a CSV document.
   An example balance statement is as follows:



Here are the descriptions of the headers:

| Header | Description |
| --- | --- |
| ACCOUNTING_DATE | Date of the statement |
| NUMBER_INCOME | Number of income transactions |
| AMOUNT_INCOME | Amount of income transactions |
| NUMBER_PAYOUT | Number of payout transactions |
| AMOUNT_PAYOUT | Amount of payout transactions |

| BEGINNING_BALANCE | Balance at the beginning of the date |
|---|---|
| ENDING_BALANCE | Balance at the end of the date |
| ACCOUNTING_TIME | Transaction time |
| TXN_NO | Accounting No. |
| PRODUCT | Payment product type |
| BUSINESS_TYPE | Business type |
| DIRECTION | Transaction direction (income or payout) |
| TXN_AMT | Transaction amount |
| BEFORE_AMT | Balance before the transaction |
| AFTER_AMT | Balance after the transaction |
| ACCOUNT_TYPE | Account type |
| MERCHANT_ORDER_NO | Merchant order No. |
| ORDER_NO | Order No. |