

PayBy Invoice Guidance

Contents

1	PURPOSE	3
2	MERCHANT JOURNEY	3
2.1	MERCHANT CREATES INVOICE.....	3
2.1.1	<i>Steps to create invoice.....</i>	3
2.1.2	<i>Invoice statuses</i>	6
2.2	MERCHANT SENDS INVOICE TO CUSTOMER.....	7
2.2.1	<i>Send invoice when creating.....</i>	7
2.2.2	<i>Send invoice from list.....</i>	7
2.3	CUSTOMER RECEIVES AND PAYS INVOICE.....	9
2.3.1	<i>Invoice by E-mail.....</i>	9
2.3.2	<i>Invoice by SMS.....</i>	12
3	INVOICE MANAGEMENT	15
4	INVOICE NOTIFICATION	18
4.1	NOTIFICATION TO CUSTOMER.....	18
4.1.1	<i>Invoice received and awaiting payment.....</i>	18
4.1.2	<i>Invoice cancelled</i>	18
4.1.3	<i>Invoice paid</i>	19
4.2	NOTIFICATION TO MERCHANT.....	19
4.2.1	<i>Invoice sent.....</i>	19
4.2.2	<i>Invoice cancelled</i>	20
4.2.3	<i>Invoice paid</i>	20
5	APPLY FOR INVOICE PRODUCT	21
5.1	APPLY FOR BASIC PAYMENT GATEWAY.....	21
5.2	APPLY FOR INVOICE PRODUCT	22

1 Purpose

This guidance is to help merchants use PayBy invoice product to collect payments. By using PayBy invoice product, merchants can send bills to customers through both SMS and E-mail, then customers can receive and pay bills easily by a few clicks.

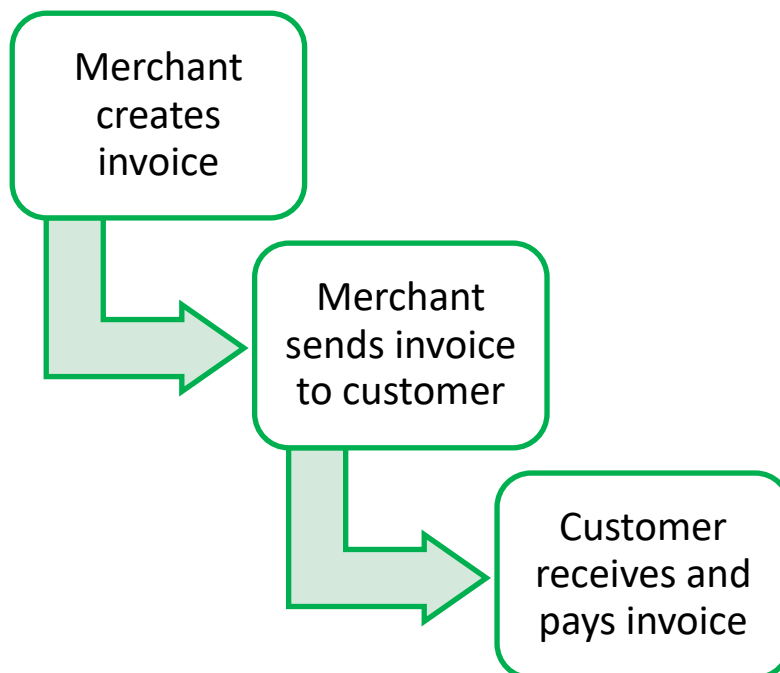
For now, merchants can use invoice product through PayBy Merchant Portal, in the near future, merchants can also choose to use the invoice product through API integration.

2 Merchant Journey

The following flow chart shows the merchant journey of PayBy Invoice payment.

Note:

Before using invoice product, a merchant should apply for PayBy basic payment gateway product and invoice product (see [3 Apply for Invoice Product](#)) and be approved by PayBy.




2.1 Merchant creates invoice


2.1.1 Steps to create invoice

1. Log in to PayBy Merchant Portal (b.payby.com) on the computer. Go to [Invoice] – [Manage Invoices] – [CREATE INVOICE].

Page 4



Merchant ID: 1294829355834 Merchant Name: Starbucks

 ADMIN +86 177*****90

Home

Secondary Merchants

Terminals

Summary

Transaction

Balance

Green Points

Products

Management

Promotion

Invoice

Manage Invoices

Notification setting

Settings

Invoices

All Draft Unpaid Canceled Paid

Creation Date: 23-12-2019 18:36:59 - 30-12-2019 18:36:59


















Invoice Date: 23-12-2019 18:36:59 - 30-12-2019 18:36:59

Due Date: 23-12-2019 18:36:59 - 30-12-2019 18:36:59

Invoice No. Status

CREATE INVOICE

SEARCH

Invoice No.	Creation Date	Due Date	Amount(AED)	Customer	Status	Action
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Allie Alvarado	Draft	 
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Mason Oliver	Unpaid	   
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Janie Hunt	Unpaid	Send   
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Eva Lucas	Unpaid	Viewd   
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Janie Hunt	Paid	  
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Eva Lucas	Canceled	
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Eva Lucas	Uncollectible	 

2. Fill in the invoice information:

- **Merchant Name:** it is the registered merchant name and it will be filled in automatically
- **TRN:** it is the Tax Registration No. filled in when applying for Invoice product. Merchant can modify it in [Management] – [Merchant Management] – [Merchant Information]
- **Customer Name:** the customer's name
- Select **Due Date** (note that If the invoice is not paid by the due date, the invoice status will not change)
- Add **customer's e-mail** address and **mobile number** (up to 20)
- Add **item** information
- **Discount:** fill in discount percent or amount (leave it blank if there is no discount)
- Add other information such as **Note to recipient** and **Terms and conditions**

Home

[Back](#) | [Create Invoice](#)

Secondary Merchants

Terminals

Summary

Transaction

Balance

Green Points

Products

Management

Promotion

Invoice

Manage Invoices

Notification setting

Settings

Create Invoice

PREVIEW

SEND

SAVE AS INVOICE

SAVE AS DRAFT

Merchant Name ⓘ

Your address, street

TRN:

Your tax registration number



* Customer Name

Due Date

Invoice No.

07-09-2020



System Generate

Bill to

weil0802@161.com



+971 12345678



ADD

Item

Item	QTY	Unit Price	VAT ⓘ	Taxed Amount
Water	99999999	AED 10.00	5%	AED 9999999.99
Name of product or service	1	AED	0%	AED

ADD LINE

Subtotal	AED	200.00
Discount 10 %	AED	-20.00
TAX (5%)	AED	9.00
Total	AED	189.00

Others

Note to recipient

Such as "Thank you for your business"

Terms and conditions

Include your return or cancellation policy

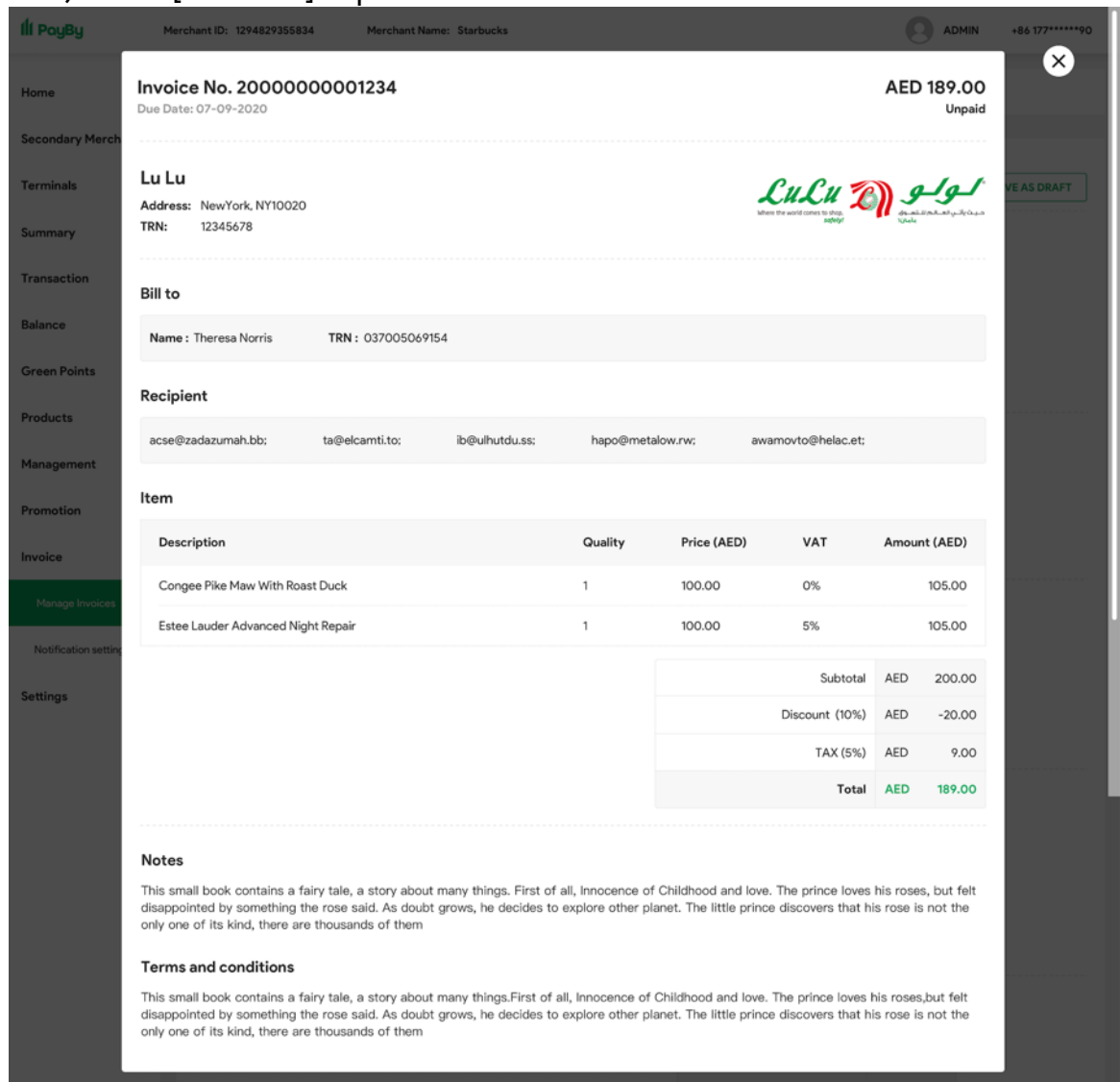
PREVIEW

SEND

SAVE AS INVOICE

SAVE AS DRAFT

3. There are 4 kinds of actions merchant can do after filling in all the information:
 - 1) Click [PREVIEW] to preview the invoice.



Merchant ID: 1294829355834 Merchant Name: Starbucks ADMIN +86 177*****90

Invoice No. 20000000001234 Due Date: 07-09-2020 AED 189.00 Unpaid

Lu Lu
Address: New York, NY10020
TRN: 12345678

Bill to
Name: Theresa Norris TRN: 037005069154

Recipient
acse@zadazumah.bb; ta@elcamti.to; ib@ulhutdu.ss; hapo@metalow.rw; awamovto@helac.et;

Description	Quality	Price (AED)	VAT	Amount (AED)
Congee Pike Maw With Roast Duck	1	100.00	0%	105.00
Estee Lauder Advanced Night Repair	1	100.00	5%	105.00

Subtotal	AED	200.00
Discount (10%)	AED	-20.00
TAX (5%)	AED	9.00
Total	AED	189.00

Notes
This small book contains a fairy tale, a story about many things. First of all, Innocence of Childhood and love. The prince loves his roses, but felt disappointed by something the rose said. As doubt grows, he decides to explore other planet. The little prince discovers that his rose is not the only one of its kind, there are thousands of them

Terms and conditions
This small book contains a fairy tale, a story about many things. First of all, Innocence of Childhood and love. The prince loves his roses, but felt disappointed by something the rose said. As doubt grows, he decides to explore other planet. The little prince discovers that his rose is not the only one of its kind, there are thousands of them

- 2) Click [SEND] to save the invoice and send it to the customer.
- 3) Click [SAVE AS INVOICE] to save it as a finalized invoice, and merchant cannot edit it anymore.
- 4) Click [SAVE AS DRAFT] to save it as a draft so that merchant can still edit it later.

2.1.2 Invoice statuses

There are 7 invoice statuses:

- **Draft:** A draft can only be saved after all the invoice information is filled in and an Invoice No. will be generated after a draft is saved. Merchant can edit or delete a draft later.
- **Unpaid:** It is a finalized invoice which cannot be edited.
- **Unpaid (Send):** It is a finalized invoice which has been sent to the customer but has not been viewed by the customer yet.
- **Unpaid (Viewed):** It is an invoice which has been sent to the customer and the invoice URL has been opened.
- **Paid:** It is an invoice which has been paid by customer through PayBy or marked as paid by the merchant manually.

- **Cancelled:** It is an invoice which is cancelled by merchant and cannot be paid anymore. Merchant can cancel an invoice at any time, and the action cannot be reversed. If it is already paid by customer through PayBy, merchant can select whether to refund through PayBy when cancelling, but by this means the refund may not be successful due to reasons such as insufficient balance, merchant can also refund manually in [Transaction].
- **Uncollectible:** Merchant can mark an invoice as uncollectible manually and treat it as bad debt if merchant thinks the invoice is unlikely to be paid. But after being marked uncollectible, an invoice can still be paid.



2.2 Merchant sends invoice to customer

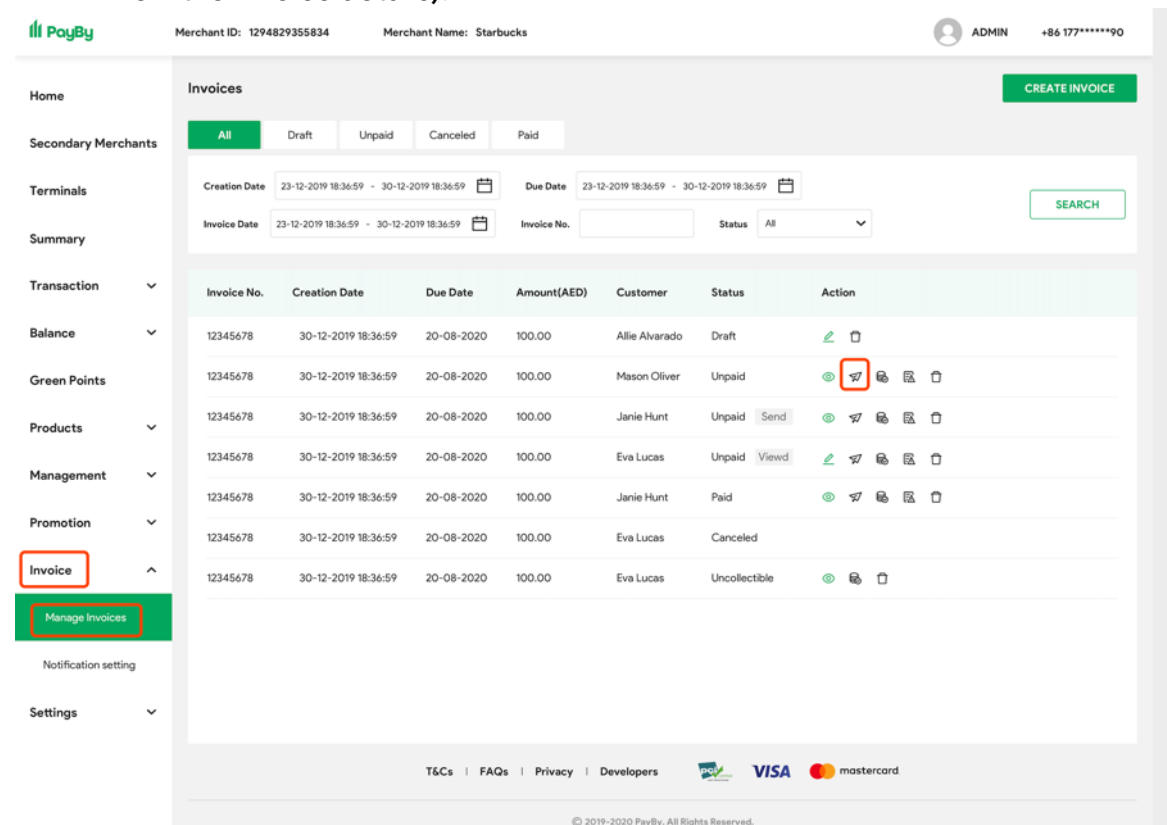
There are two ways of sending invoice: send when creating, send from invoice list.

2.2.1 Send invoice when creating

As demonstrated in the 3rd step in [2.1.1 Steps to create invoice](#), click [SEND] to send the invoice to customer.

2.2.2 Send invoice from list

1. In the invoice list, search and select the invoice merchant wants to send and click the send icon  (before that merchant can click the eye icon  to view the invoice details).



Merchant ID: 1294829355834 Merchant Name: Starbucks ADMIN +86 177*****90

Home Secondary Merchants Terminals Summary Transaction Balance Green Points Products Management Promotion Invoice Manage Invoices Notification setting Settings






















Invoices



CREATE INVOICE

All Draft Unpaid Canceled Paid

Creation Date 23-12-2019 18:36:59 - 30-12-2019 18:36:59 Due Date 23-12-2019 18:36:59 - 30-12-2019 18:36:59

Invoice Date 23-12-2019 18:36:59 - 30-12-2019 18:36:59 Invoice No. Status All SEARCH

Invoice No.	Creation Date	Due Date	Amount(AED)	Customer	Status	Action
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Allie Alvarado	Draft	 
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Mason Oliver	Unpaid	   
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Janie Hunt	Unpaid	   
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Eva Lucas	Unpaid	   
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Janie Hunt	Paid	   
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Eva Lucas	Canceled	
12345678	30-12-2019 18:36:59	20-08-2020	100.00	Eva Lucas	Uncollectible	  

T&Cs | FAQs | Privacy | Developers  VISA 

© 2019-2020 PayBy. All Rights Reserved.

2. Preview the E-mail and SMS message, and click [SEND].

Merchant ID: 1294829355834 Merchant Name: Starbucks ADMIN +86 177*****90

Send Invoice

Name: Douglas Stokes

Recipient: acse@zadazumah.bb; ta@elcamti.to; ib@ulhutdu.ss; hapo@metalow.rw; awamovto@helac.et;

Email Meaasge Text Meaasge

Invoice has been sent to customer name

Invoice # 123456789

BILL TO	Customer Name
AMOUNT	AED 200.00
DUE DATE	22-08-2020

SEND

T&Cs | FAQs | Privacy | Developers VISA mastercard

© 2019-2020 PayBy. All Rights Reserved.

Merchant ID: 1294829355834 Merchant Name: Starbucks ADMIN +86 177*****90

Send Invoice

Name: Douglas Stokes

Recipient: weil0802@163.com, weil0802@163.com, weil0802@163.com, weil0802@163.com, weil0802@163.com,

Email Meaasge Text Meaasge

7:51

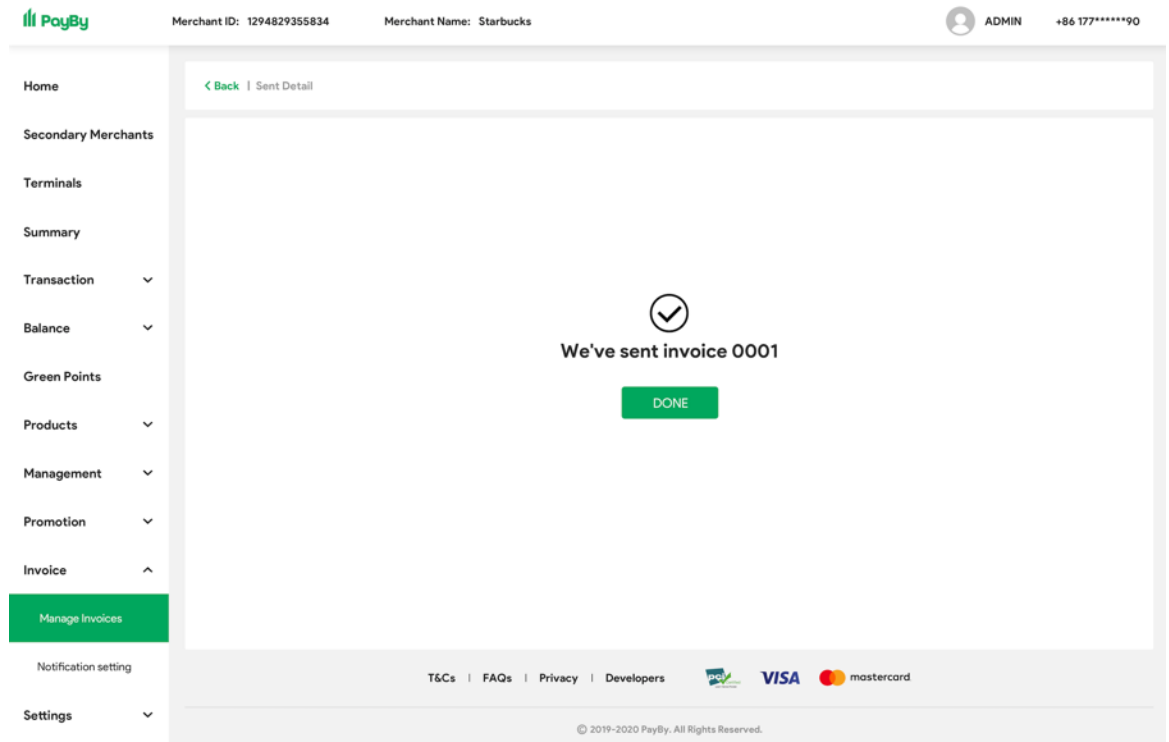
Merchant Name sent you an invoice for AED 72.5 #Invoice No. Due date 08-08-2020. [Invoice URL](#)

SEND

T&Cs | FAQs | Privacy | Developers VISA mastercard

© 2019-2020 PayBy. All Rights Reserved.

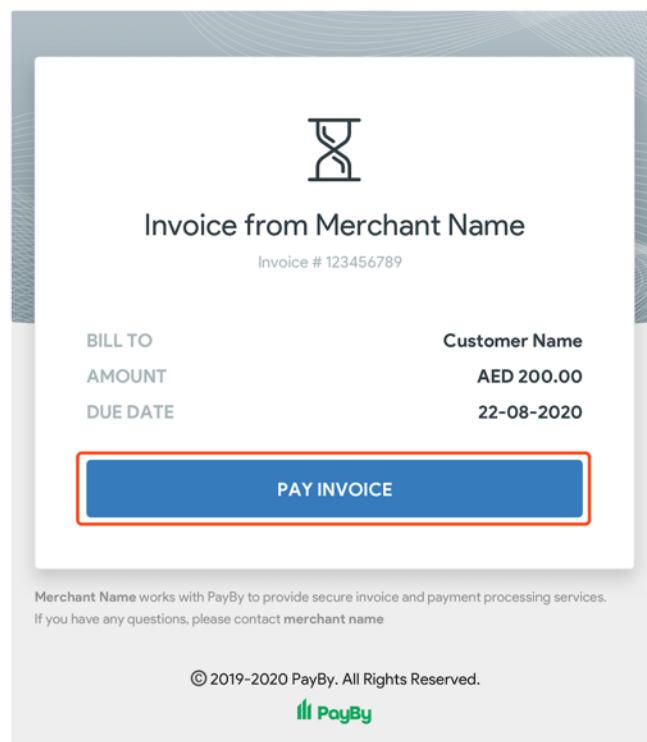
3. Invoice sent successfully.



2.3 Customer receives and pays invoice

2.3.1 Invoice by E-mail

1. Customer opens the invoice e-mail and clicks [PAY INVOICE].



- Customer will be redirected to the invoice desktop page. Click [PAY AED XXX].



PAY AED 189.00

PRINT/PDF

Invoice No. 20000000001234

Issue Date: 08-08-2020 Due Date: 07-09-2020


AED 189.00

Unpaid

Lu Lu

Address: NewYork, NY10020

TRN: 12345678



Bill to

Name : Theresa Norris

TRN : 037005069154

Recipient

acse@zadazumah.bb;

ta@elcamti.to;

ib@ulhutdu.ss;

hapo@metalow.rw;

awamovto@helac.et;

Item

Description	Quality	Price (AED)	VAT	Amount (AED)
Congee Pike Maw With Roast Duck	1	100.00	0%	105.00
Estee Lauder Advanced Night Repair	1	100.00	5%	105.00

Subtotal	AED	200.00
Discount (10%)	AED	-20.00
TAX (5%)	AED	9.00
Total	AED	189.00

Notes

This small book contains a fairy tale, a story about many things. First of all, Innocence of Childhood and love. The prince loves his roses, but felt disappointed by something the rose said. As doubt grows, he decides to explore other planet. The little prince discovers that his rose is not the only one of its kind, there are thousands of them




Terms and conditions

This small book contains a fairy tale, a story about many things. First of all, Innocence of Childhood and love. The prince loves his roses, but felt disappointed by something the rose said. As doubt grows, he decides to explore other planet. The little prince discovers that his rose is not the only one of its kind, there are thousands of them

Merchant Name works with PayBy to provide secure invoice and payment processing services.

If you have any questions, please contact (merchant name)

T&Cs | FAQs | Privacy | Developers






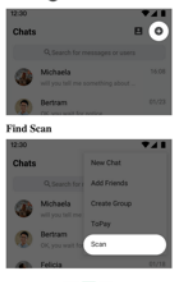





© 2019-2020 PayBy. All Rights Reserved.

3. It will open PayBy paypage. Customer can choose to pay by PayBy/ToTok/BOTIM app or card.
 - 1) Pay by PayBy/ToTok/BOTIM app:
By default, customer can pay by PayBy/ToTok/BOTIM app. Follow the tips on the right side and pay the invoice.



⌚ 46 minutes remaining on paying order

Order Information		<input type="radio"/> Scan <input type="radio"/> Card	
Subject	productName	Scan with Apps <div>  PayBy  ToTok  BOTIM </div>	
Total Amount	1	<div>  </div>	
Currency	AED	How to use with ToTok Click on 	
Payee	PayBy	Find Scan 	
Merchant Order No.	1600075723170	<div>  Scan and Pay </div>	
Order No.	131600075725008405		

- 2) Pay by card:
Customer can also select [Card] to pay by card. Fill in the debit/credit card information and click [PAY] to pay the invoice.



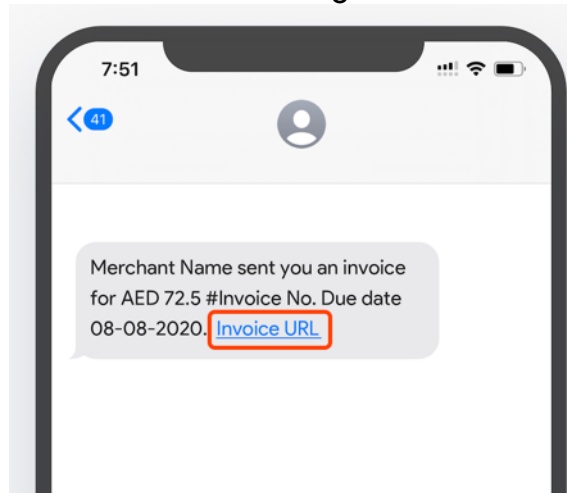
⌚ 36 minutes remaining on paying order

Order Information		<input type="radio"/> Scan <input checked="" type="radio"/> Card	
Subject	productName	<div> <input type="text" value="Card Number"/> </div>	
Total Amount	1	<div> <input type="text" value="Card Holder Name"/> </div>	
Currency	AED	<div> <input type="text" value="01"/> <input type="text" value="2020"/> <input type="text" value="CVV"/> </div>	
Payee	PayBy	<div> <input type="button" value="PAY"/> </div>	
Merchant Order No.	1600075723170		
Order No.	131600075725008405		

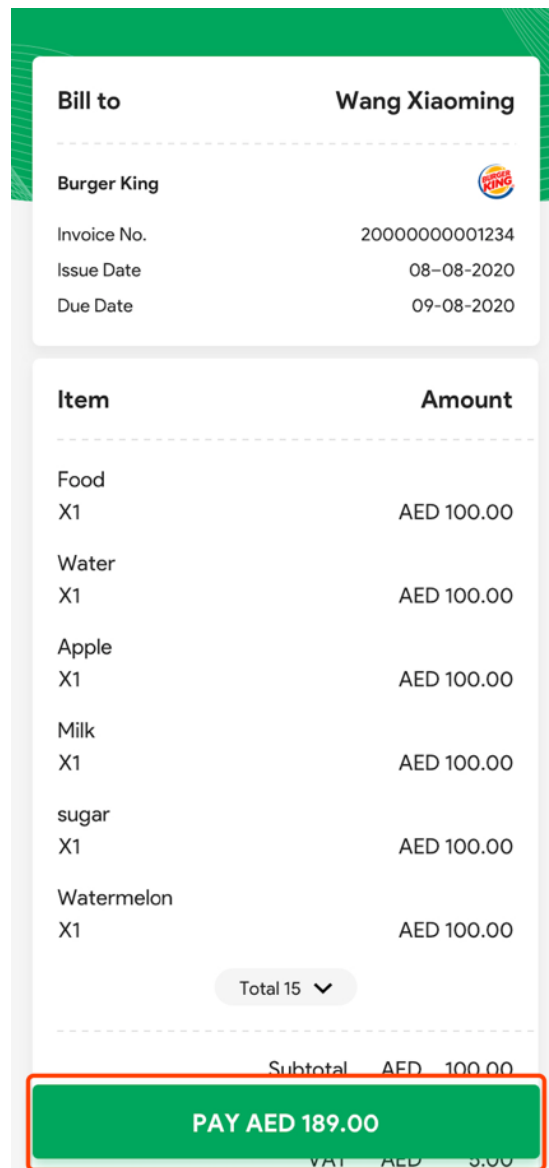
After payment successful, both merchant and customer will receive an e-mail notification (see [4.1.3 Invoice paid](#) and [4.2.3 Invoice paid](#)).

2.3.2 Invoice by SMS

1. Customer receives the invoice message and clicks [Invoice URL].



2. The invoice mobile page will be opened. Click [PAY AED XXX].



- It will open a PayBy paypage. Customer can choose to pay by card or PayBy/ToTok/BOTIM app and click [PAY].


×
Order Info


AED
189.00


Payee
PayBy


Subject
productName

Select Payment Method



Bank card
☒


PayBy
Up to 50% off
☐


ToTok
☐


BOTIM
☐

PAY



- Pay by card:
Fill in the debit/credit card information and tap [CONSENT AGREEMENT AND PAY] to pay the invoice.

←
Card Info

Card Number

Enter your Card number

Expiry
CVV

MM
YY
Secure Code

Card Holder Name

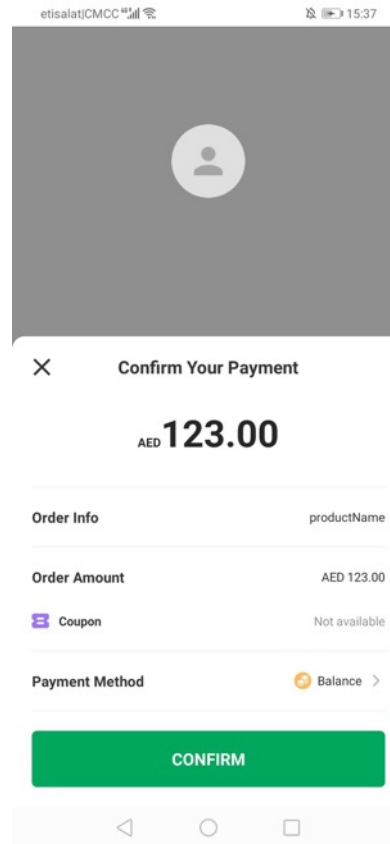
Enter your name

View [Service Agreement](#)

CONSENT AGREEMENT AND PAY

2) Pay by PayBy/ToTok/BOTIM app:

If customer chooses to pay by PayBy/ToTok/BOTIM app and he/she has the app in his/her phone, it will open the app automatically. Select the payment method and tap [CONFIRM] to pay the invoice.



If customer does not have the app in his/her phone, he/she should download the app first and then open the invoice URL in the message and pay the invoice.

After payment successful, both merchant and customer will receive an e-mail notification (see [4.1.3 Invoice paid](#) and [4.2.3 Invoice paid](#)).

3 Invoice Management

- Go to [Invoice] – [Manage Invoices], search an invoice by creation date, due date, invoice date, invoice No. or status. Find the invoice merchant wants to manage and click the eye icon

- In **Summary**, merchant can see the invoice details. There are a few icons merchant can click and operate:

Invoice No. 20000000001234
Issue Date: 08-08-2020 Due Date: 07-09-2020
AED 189.00 Unpaid

Summary History

Lu Lu
Address: NewYork, NY10020
TRN: 12345678

Bill to
Name : Theresa Norris TRN : 037005069154


Recipient
acse@zadazumah.bb; ta@elcaml.to; ib@ulhutdu.ss; hapo@metalow.rw; awamovto@helac.et;

Description	Quality	Price (AED)	VAT	Amount (AED)
Congee Pike Maw With Roast Duck	1	100.00	0%	105.00
Estee Lauder Advanced Night Repair	1	100.00	5%	105.00

Subtotal	AED	200.00
Discount (10%)	AED	-20.00
TAX (5%)	AED	9.00
Total	AED	189.00

Notes
This small book contains a fairy tale, a story about many things. First of all, Innocence of Childhood and love. The prince loves his roses, but felt disappointed by something the rose said. As doubt grows, he decides to explore other planet. The little prince discovers that his rose is not the only one of its kind, there are thousands of them

Terms and conditions
This small book contains a fairy tale, a story about many things. First of all, Innocence of Childhood and love. The prince loves his roses, but felt disappointed by something the rose said. As doubt grows, he decides to explore other planet. The little prince discovers that his rose is not the only one of its kind, there are thousands of them


- 1) **Record Payment** : If an invoice is paid by customer by other means such as in cash, merchant can record the payment receive date and write notes here.

×

Record Payment


If the customer has paid by another method, you can mark this bill as PAID manually.

Received On :

23-12-2019 

* Notes :

SUBMIT


- 2) **Mark uncollectible** : Merchant can mark an invoice uncollectible and treat it as bad debt if merchant thinks the invoice is unlikely to be paid. But after being marked uncollectible, an invoice can still be paid.

Are you sure to mark this invoice uncollectible?

If this invoice is unlikely to be paid, you can mark it uncollectible and treat it as bad debt. After marked, the invoice can still be paid.

CANCEL

OK

- 3) **Preview** : Copy and open the URL of an invoice so that merchant can preview what customer will see directly.




×

View URL

You can copy the URL to send to your customer directly or preview what they will see.

https://www.zhihu.com/

COPY

- 4) **Download invoice pdf** : Click to view and download an invoice pdf.
- 5) **Send invoice** : Send an invoice to customer. An invoice can be sent for more than one time.
- 6) **Cancel invoice** : Cancel an invoice so it cannot be paid anymore. The action cannot be reversed. If it is already paid through PayBy,

merchant can select whether to refund through PayBy when cancelling, but by this means the refund may not be successful due to reasons such as insufficient balance, merchant can also refund manually in [Transaction].

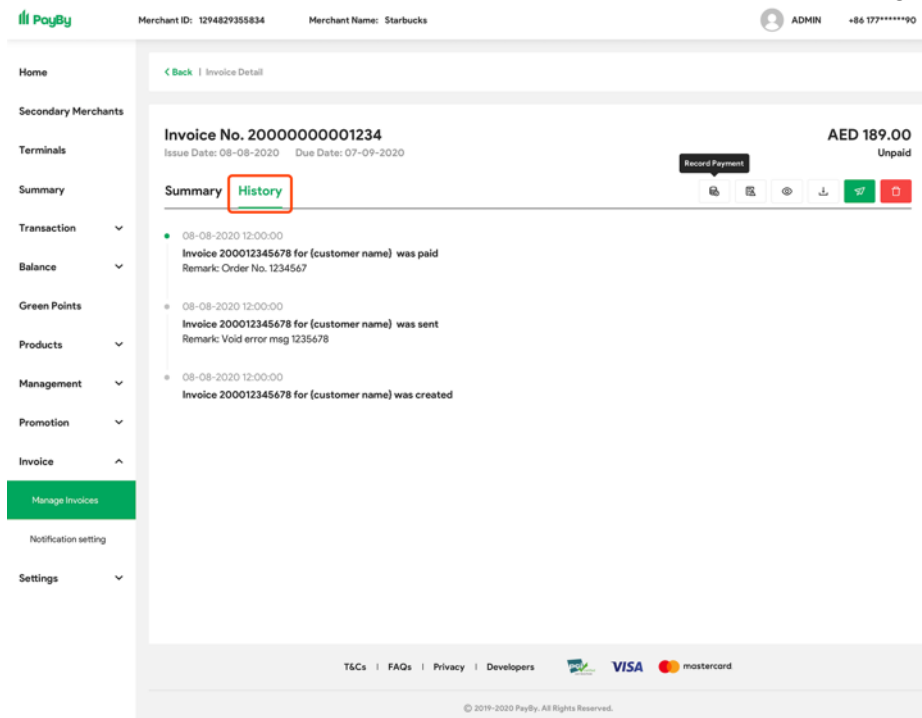
Are you sure to cancel this invoice?
This action cannot be undone.

Invoice No.	12345678
Customer	Nannie Bell
Amount	AED 20.00
Status	Unpaid

☒ If the invoice has been paid through PayBy, refund the payment order

CANCEL OK

3. Click **History**, merchant can see when the invoice status is changed.



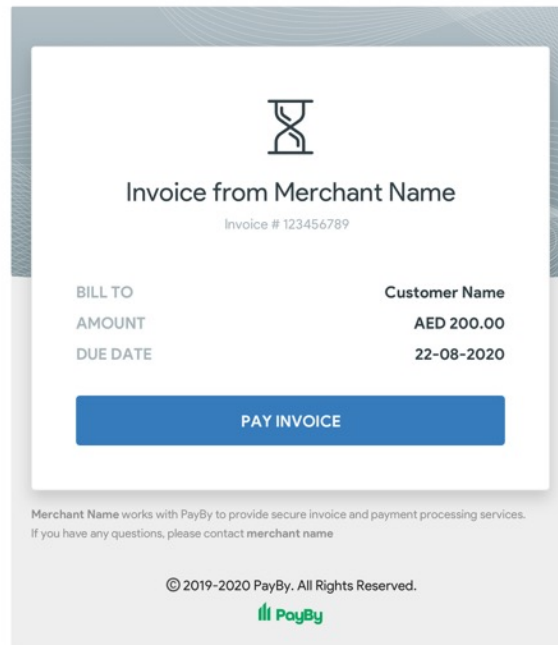
The screenshot shows the PayBy merchant dashboard. The top header includes the PayBy logo, Merchant ID: 1294829355834, Merchant Name: Starbucks, and user information: ADMIN, +86 177*****90. The left sidebar contains a menu with options: Home, Secondary Merchants, Terminals, Summary, Transaction, Balance, Green Points, Products, Management, Promotion, Invoice, Manage Invoices (highlighted in green), Notification setting, and Settings. The main content area displays the 'Invoice Detail' for Invoice No. 20000000001234. The invoice is for AED 189.00 and is 'Unpaid'. It shows the issue date as 08-08-2020 and the due date as 07-09-2020. The 'Summary' tab is selected, and the 'History' tab is highlighted with a red box. The history log shows three events: 'Invoice 200012345678 for (customer name) was paid' (08-08-2020 12:00:00), 'Invoice 200012345678 for (customer name) was sent' (08-08-2020 12:00:00), and 'Invoice 200012345678 for (customer name) was created' (08-08-2020 12:00:00). The bottom footer contains links for T&Cs, FAQs, Privacy, and Developers, along with logos for Visa and Mastercard, and a copyright notice: © 2019-2020 PayBy. All Rights Reserved.

4 Invoice notification

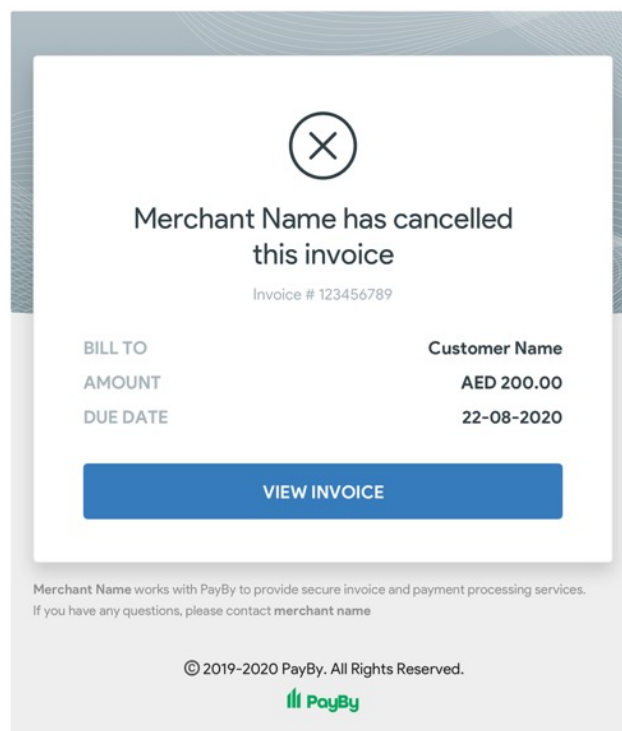
When the invoice status is changed, both merchant and customer will receive an e-mail notification. The following are the example e-mail notifications.

4.1 Notification to customer

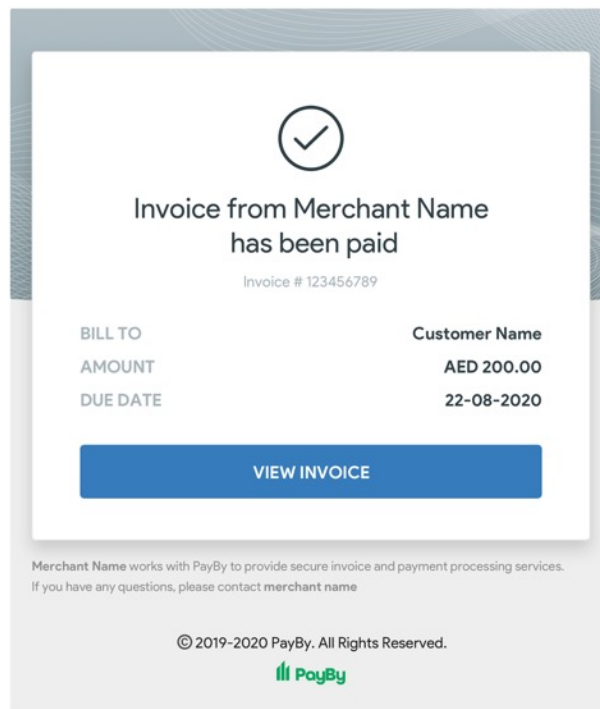
4.1.1 Invoice received and awaiting payment



4.1.2 Invoice cancelled

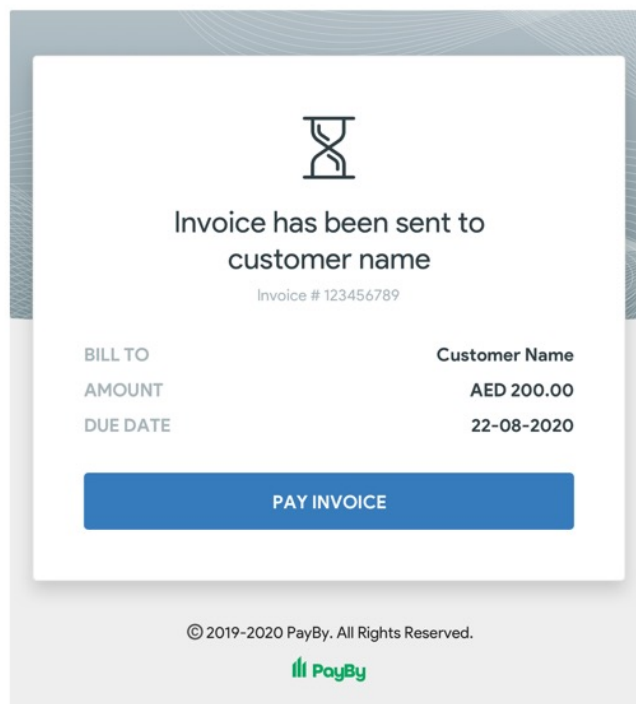


4.1.3 Invoice paid

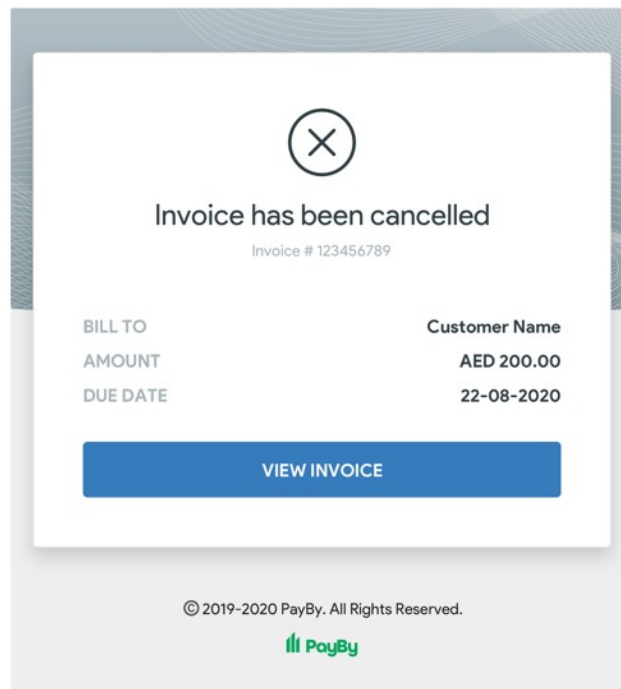


4.2 Notification to merchant

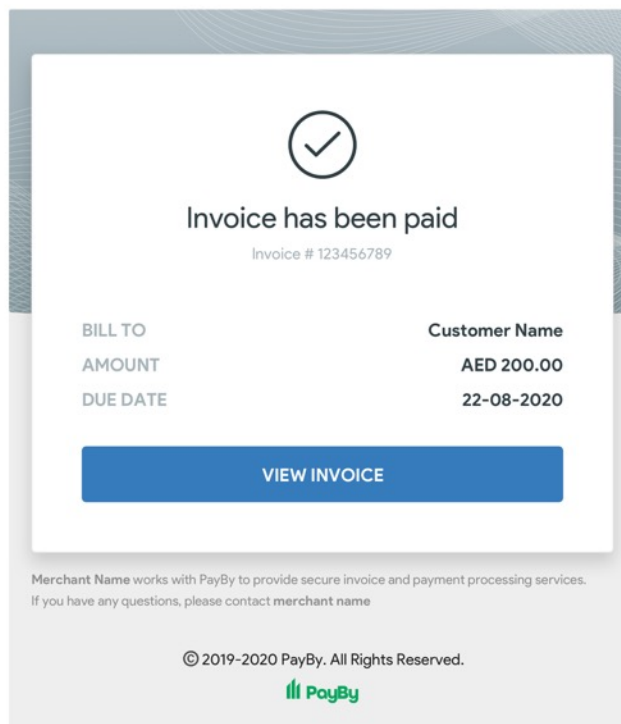
4.2.1 Invoice sent



4.2.2 Invoice cancelled



4.2.3 Invoice paid



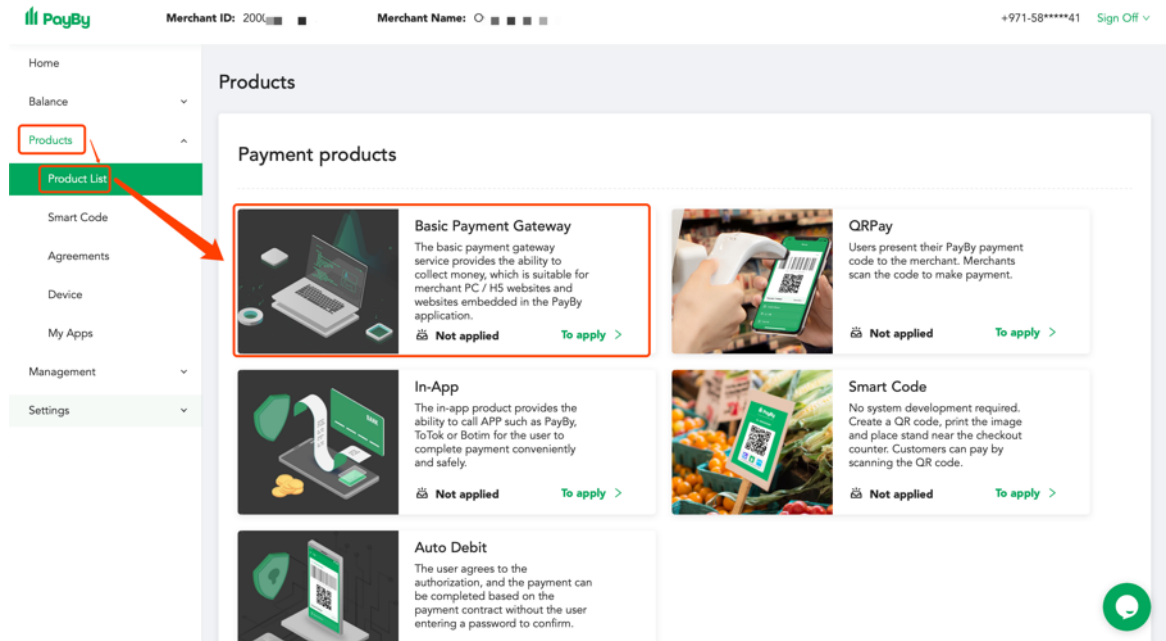
5 Apply for Invoice Product

Only after applying for basic payment gateway and invoice product and being approved, can merchants use PayBy invoice product.

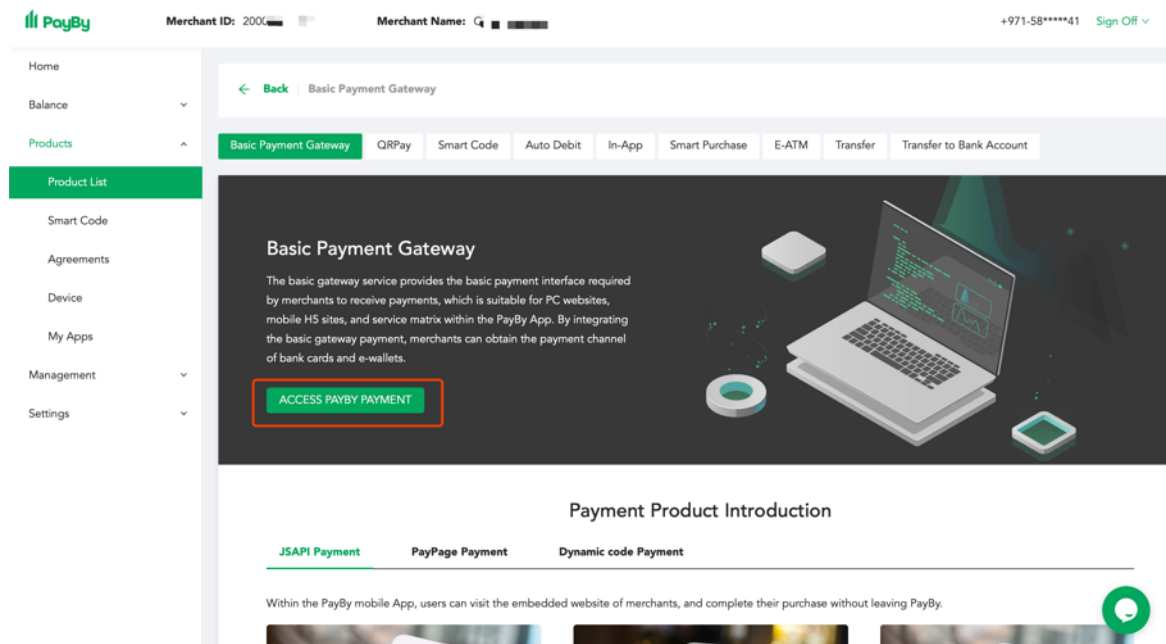
The following are the steps to apply for basic payment gateway and invoice product.

5.1 Apply for Basic Payment Gateway

1. Go to [Products] – [Product List], click [Basic Payment Gateway].



2. Click [ACCESS PAYBY PAYMENT].



- Fill in the information and click [SUBMIT]. After 2-3 working days, PayBy will review the application and merchant will receive a SMS of the review result

PayBy Merchant ID: Merchant Name: Sign Off

Home Balance Products Product List Smart Code Agreements Device My Apps Management Settings

← Back Basic Payment Gateway | Access Basic Payment Gateway

Access Basic Payment Gateway

Application No. :

Basic gateway service provides the basic payment interface required by merchants to receive payments, which is suitable for PC websites, mobile H5 sites, and service matrix within the PayBy APP. By integrating the basic gateway payment, merchants can obtain the payment channel of bank cards and e-wallets.

* Homepage URL:

https:// Product official website, such as www.ebay.com

* Payment page URL:

https:// Product official website, such as www.ebay.com

* Access payment description:

Please describe your industry, selling products, and usage scenarios.

Transaction Fee:

☐ BD team will contact you and confirm the rate

* Contact Name: * Contact Mobile: * Contact Email:

+971

☐ I have read and agree to PayBy Merchant Acquiring Agreement

SUBMIT

5.2 Apply for Invoice Product

- Go to [Invoice] – [Manage Invoices], click [APPLY].

PayBy Merchant ID: 1294829355834 Merchant Name: Starbucks

Home Invoices

Secondary Merchants

Terminals

Summary

Transaction

Balance

Green Points

Products

Management

Promotion

Invoice

Manage Invoices

Notification setting

Settings

You have not applied for Billing Invoice Service

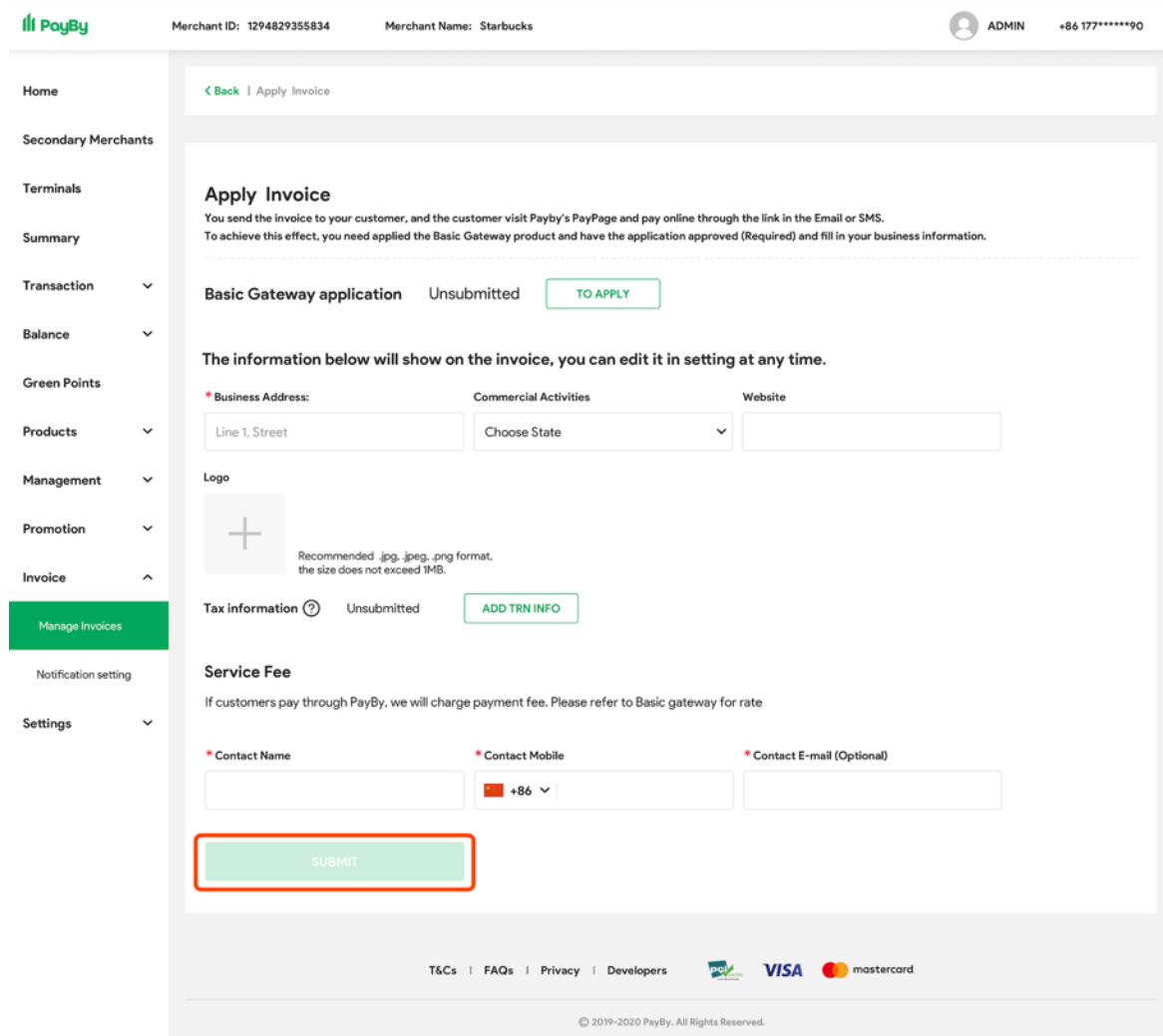
LEARN MORE APPLY

T&Cs | FAQs | Privacy | Developers

VISA mastercard

© 2019-2020 PayBy. All Rights Reserved.

2. Fill in all the information and click [SUBMIT].
 - **Business Address:** the physical location where merchant runs the business, it will be shown on the invoice and seen by customers
 - **Commercial Activities:** the main business activities of merchant such as restaurant, retail store, etc.
 - **Website:** merchant's website, it will be shown on the invoice and seen by customers
 - **Logo:** upload the logo and it will be shown on the invoice and seen by customers
 - **Tax information:** upload the Tax Registration Certificate and fill in the Tax Registration No.
 - **Contact information:** fill in the contact name, mobile and e-mail



PayBy Merchant ID: 1294829355834 Merchant Name: Starbucks ADMIN +86 177*****90

Home < Back | Apply Invoice

Secondary Merchants

Terminals

Summary

Transaction

Balance

Green Points

Products

Management

Promotion

Invoice

Manage Invoices

Notification setting

Settings


Apply Invoice

You send the invoice to your customer, and the customer visit Payby's PayPage and pay online through the link in the Email or SMS.
To achieve this effect, you need applied the Basic Gateway product and have the application approved (Required) and fill in your business information.

Basic Gateway application Unsubmitted [TO APPLY](#)

The information below will show on the invoice, you can edit it in setting at any time.

* Business Address: Line 1, Street Commercial Activities: Choose State Website:

Logo:  Recommended .jpg, .jpeg, .png format, the size does not exceed 1MB.




Tax information ? Unsubmitted [ADD TRN INFO](#)

Service Fee

If customers pay through PayBy, we will charge payment fee. Please refer to Basic gateway for rate

* Contact Name: * Contact Mobile: +86 * Contact E-mail (Optional):

[SUBMIT](#)

T&Cs | FAQs | Privacy | Developers   

© 2019-2020 PayBy. All Rights Reserved.

Merchant can also edit the merchant information later in [Management] – [Merchant Management] – [Merchant Information].

After 2-3 working days, PayBy will review the application and merchant will receive a SMS of the review result.