PayBy Invoice Guidance

Contents

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.
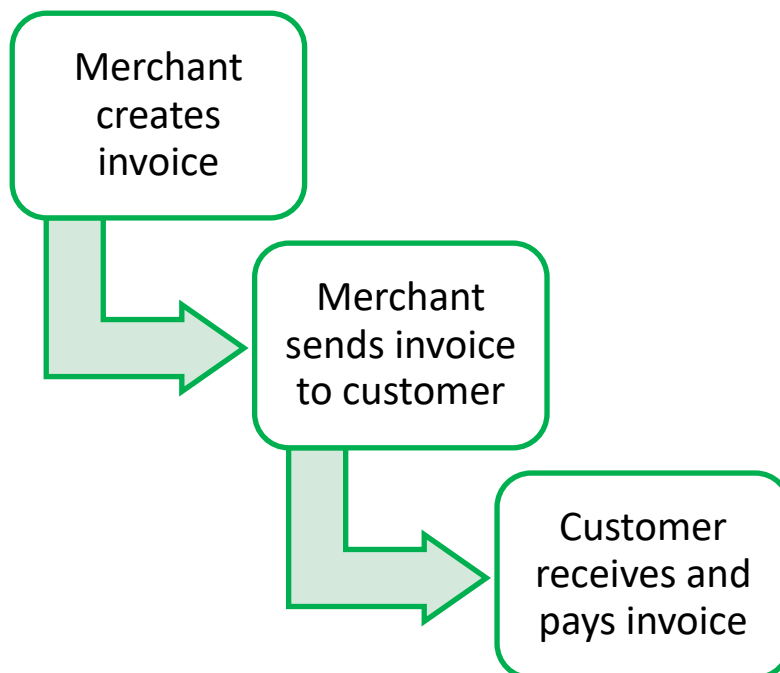
2.1 Merchant creates invoice

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].

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**

PayBy

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

Home

Secondary Merchants

Terminals

Summary

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Balance ⌄

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Invoice ⌃

Manage Invoices

Notification setting

Settings ⌄

‹ Back | Create Invoice

Create Invoice

PREVIEW   SEND   SAVE AS INVOICE   SAVE AS DRAFT

Merchant Name ⊘

Your address, street

TRN:

Your tax registration number

• **Customer Name**

Due Date
07-09-2020

Invoice No.
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 99999999.99	⊗
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 recipitent

Such as "Thank you for your business"

200

Terms and conditions

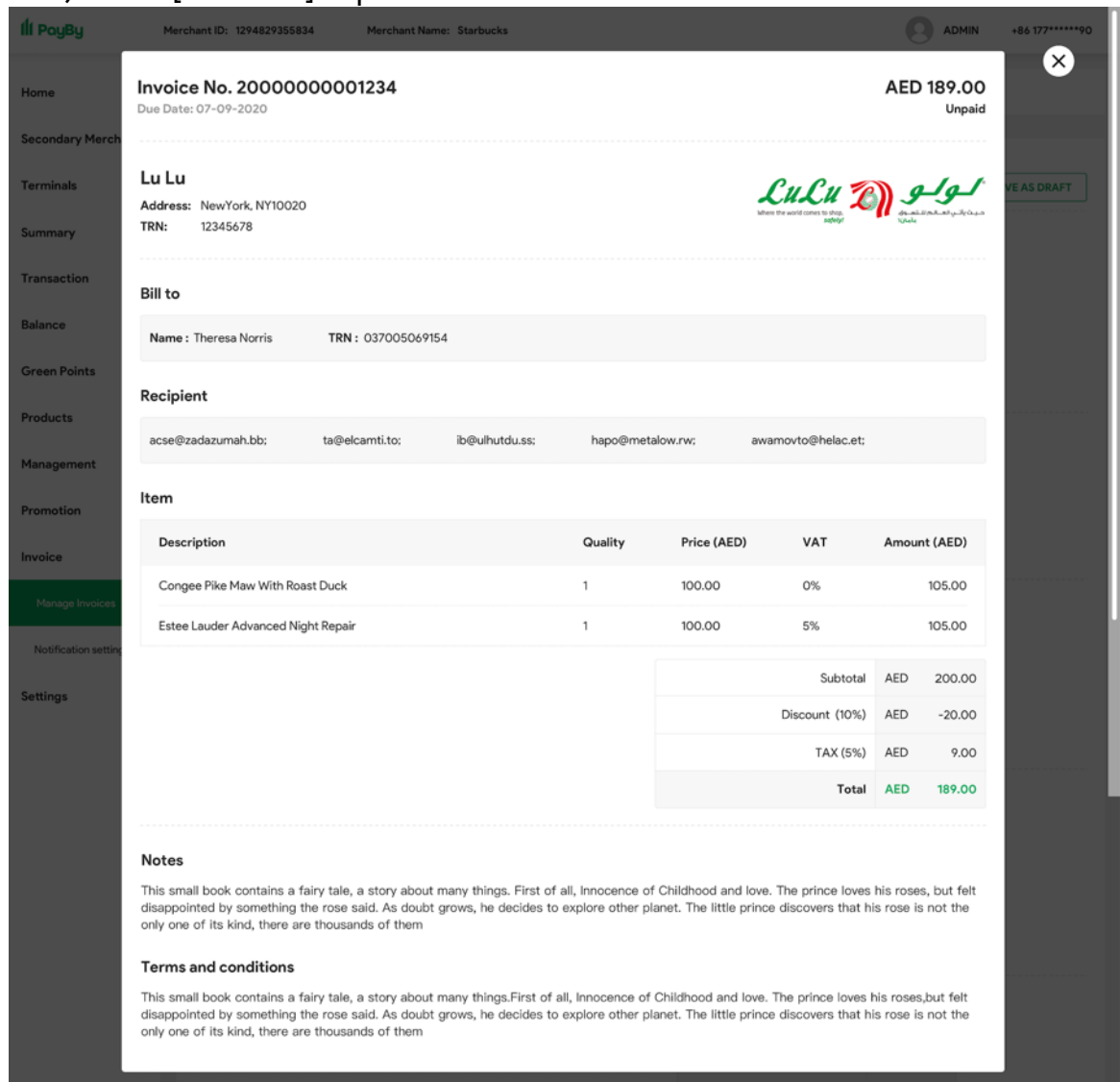Include your return or cancellation policy

200

PREVIEW   SEND   SAVE AS INVOICE   SAVE AS DRAFT

T&Cs | FAQs | Privacy | Developers   VISA   mastercard

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

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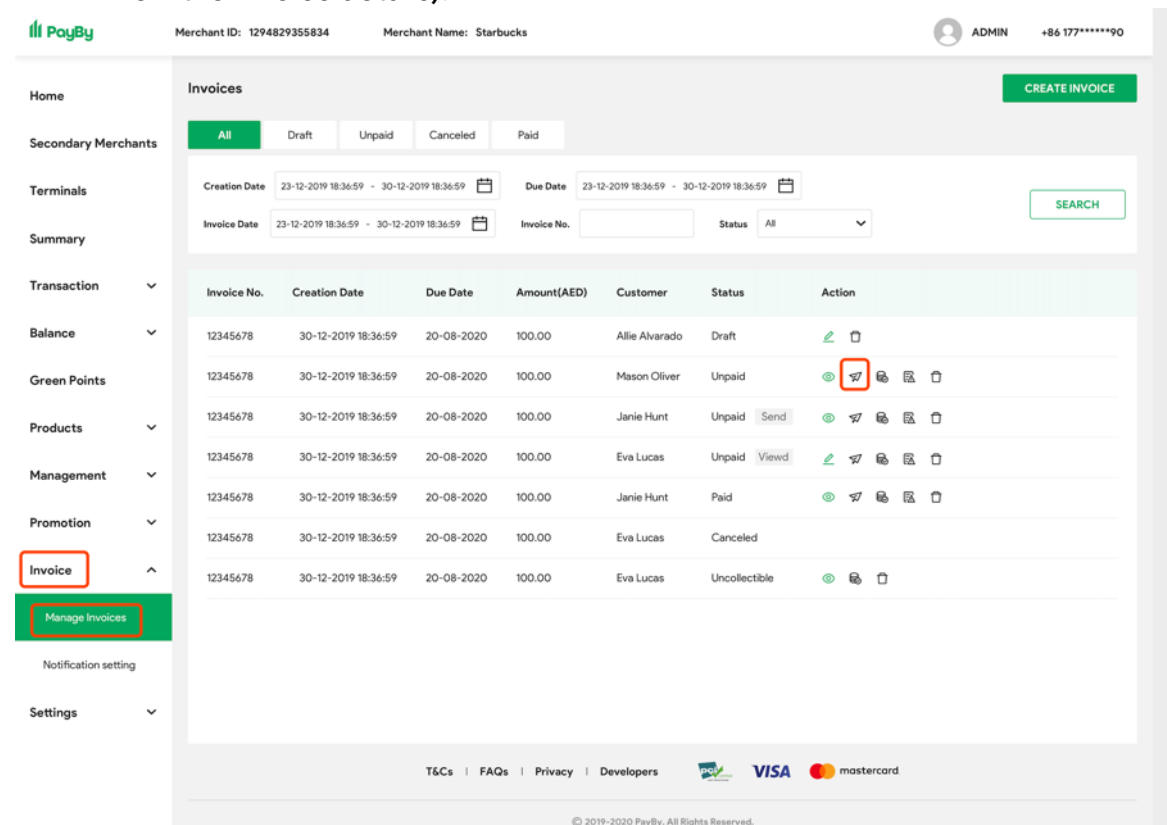
There are two ways of sending invoice: send when creating, send from invoice list.

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).

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

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].

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

ılı PayBy

| 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

LuLu لولو
Where the world comes to shop.

Bill to

| Name : Theresa Norris | TRN : 037005069154 |

Recipient

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

Item

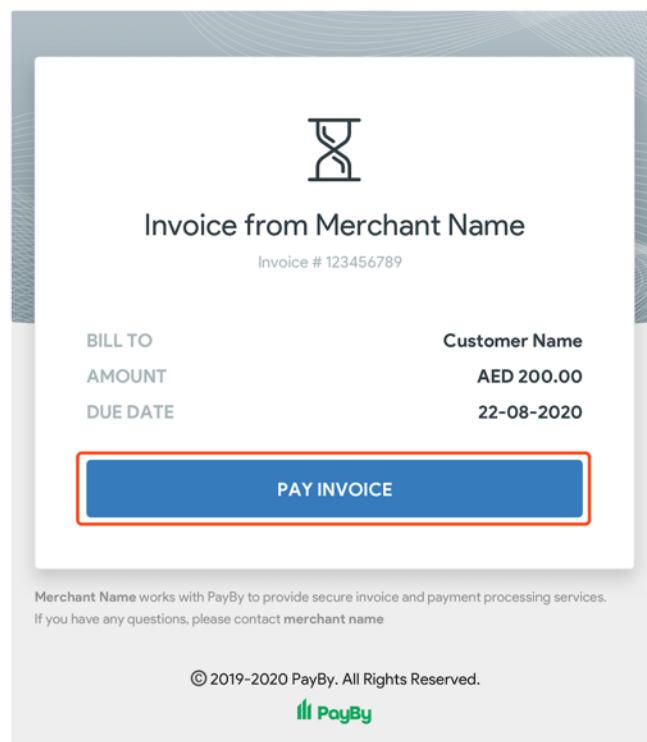| Description	Quality	Price (AED)	VAT	Amount (AED)
Congee Pike Maw With Roast Duck	1	100.00	0%	105.00
Estee Lauder Advanced Night Repair	1	100.00	5%	105.00

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

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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   pci   **VISA**   ● mastercard
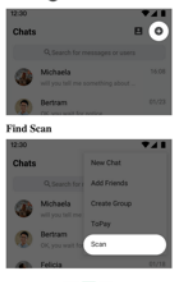
3. It will open PayBy paypage. Customer can choose to pay by PayBy/ToTok/BOTIM app or card.

    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.

    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.
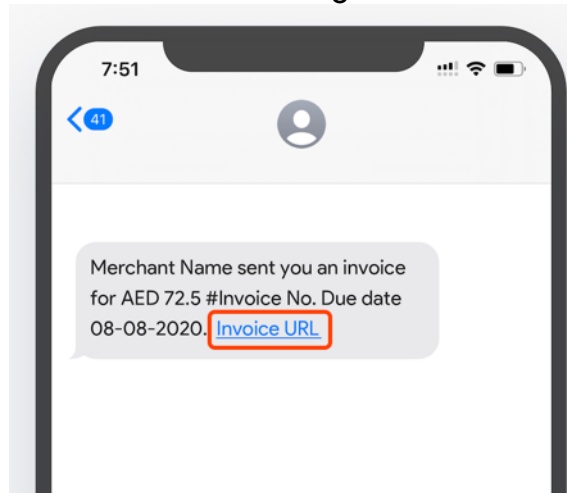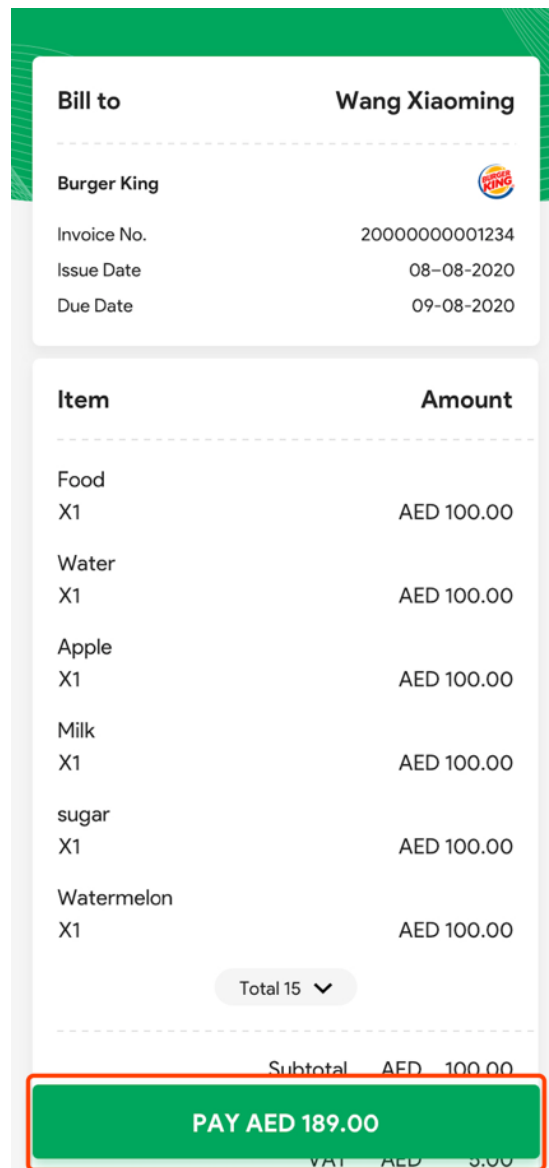

After payment successful, both merchant and customer will receive an e-mail notification (see *4.1.3 Invoice paid* and *4.2.3 Invoice paid*).

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].

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

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

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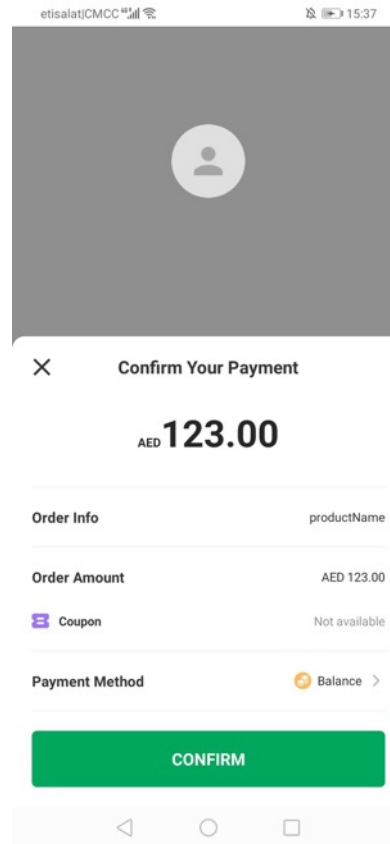
If customer does not have the app in his/her phone, he/she should download the app first and then open the invoice URL in the message and pay the invoice.

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

1. 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 👁.

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

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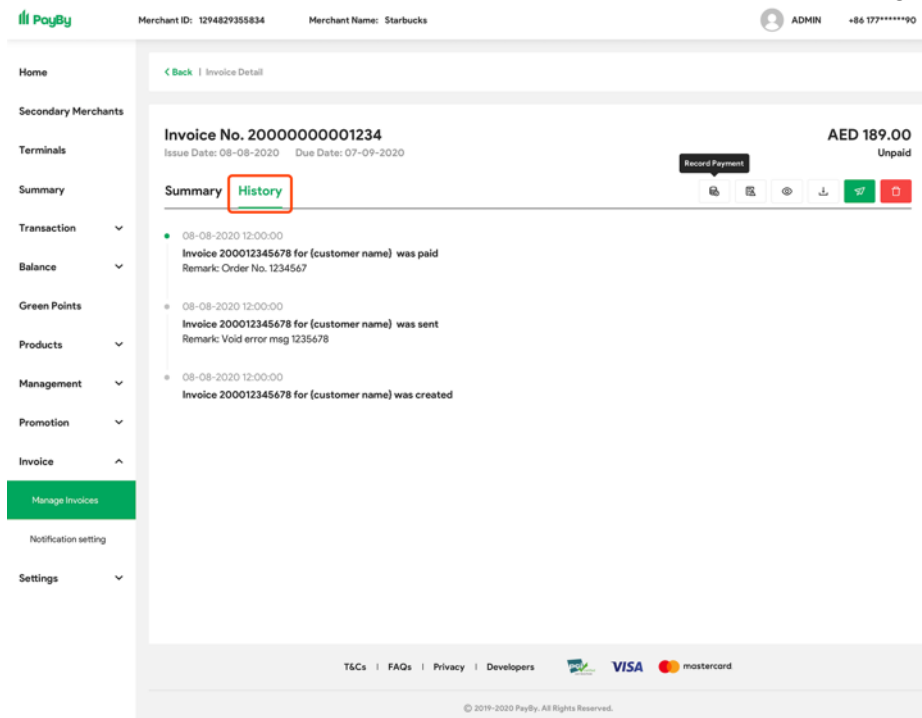
Are you sure to cancel this invoice?
This action cannot be undone.

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.
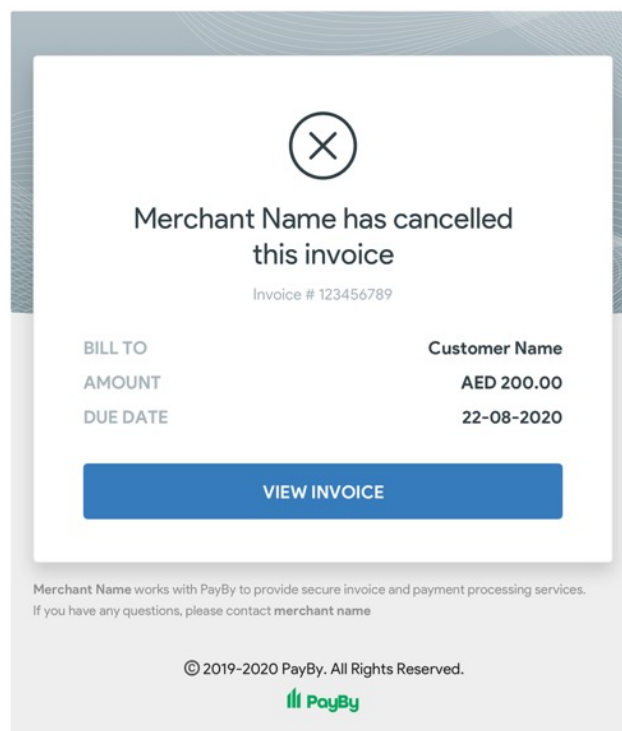
4 Invoice notification

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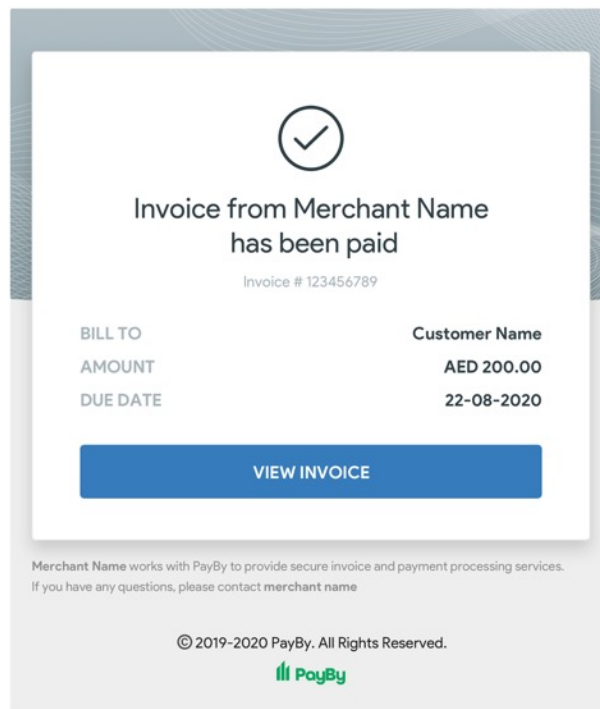
4.1 Notification to customer

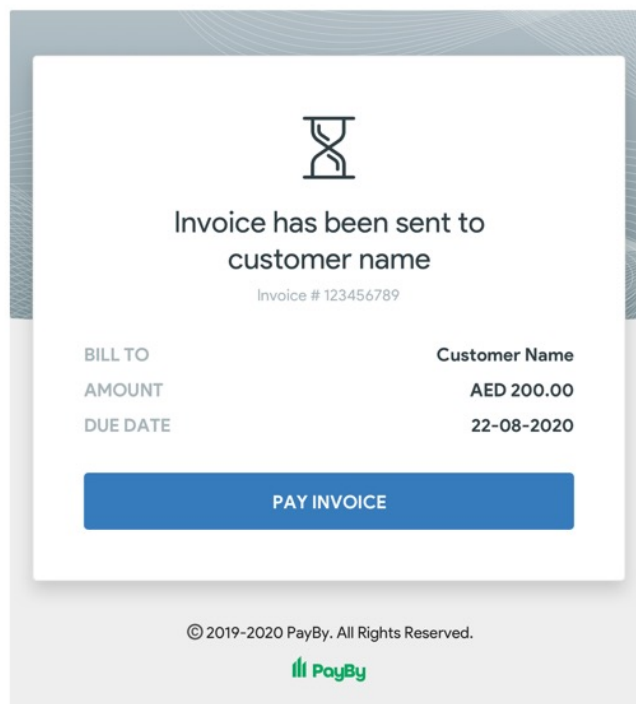#### 4.1.1 Invoice received and awaiting payment
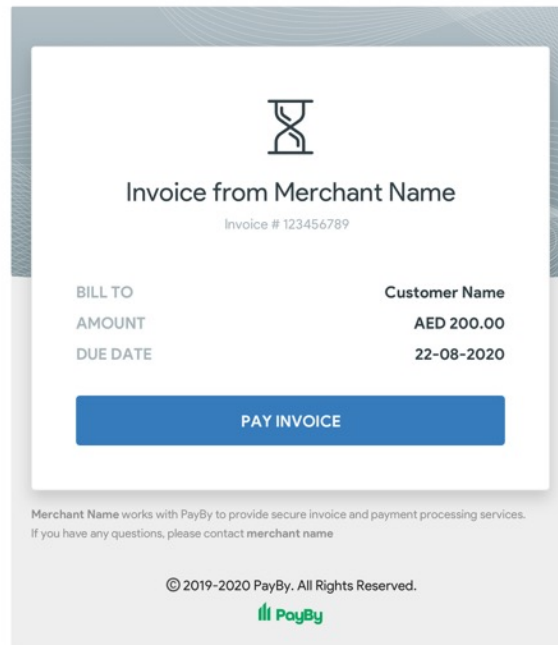
4.1.2 Invoice cancelled
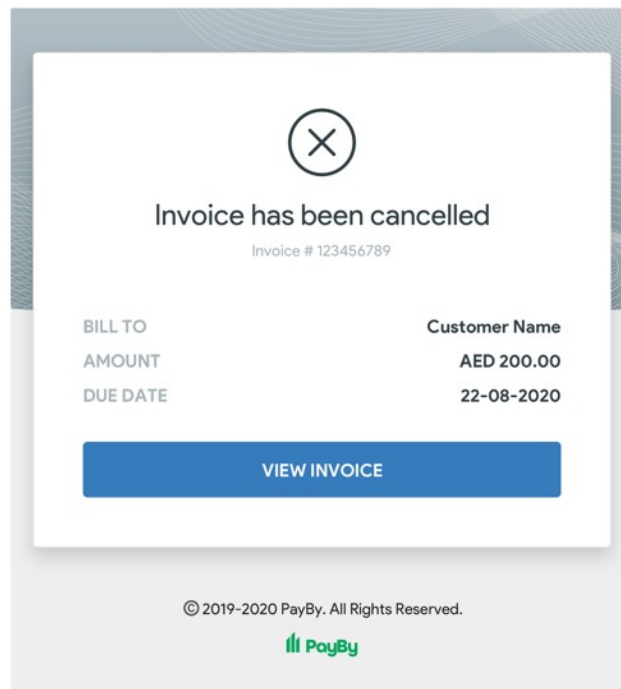
4.1.3   Invoice paid

4.2   Notification to merchant
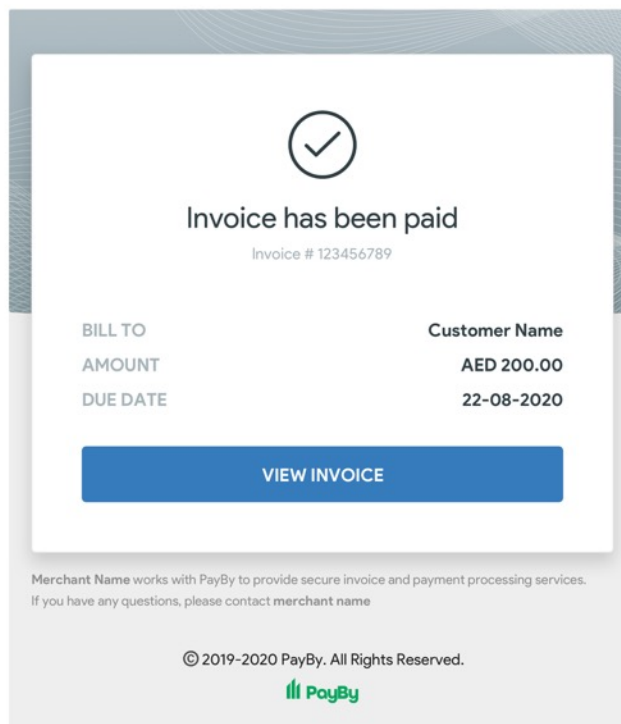
4.2.1   Invoice sent

4.2.2   Invoice cancelled
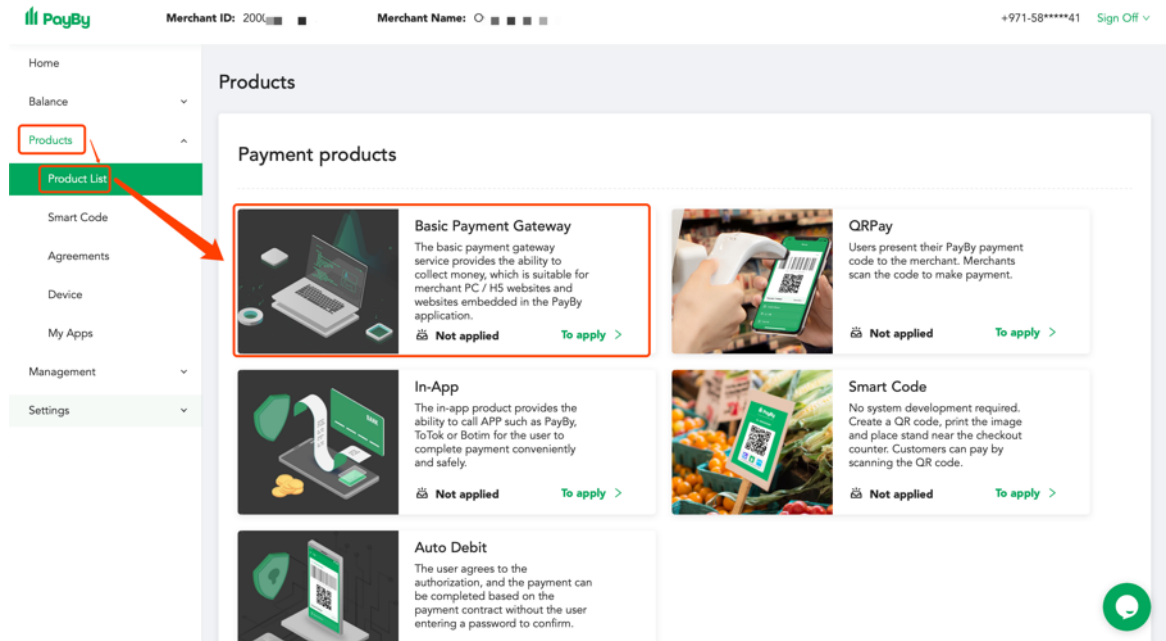

4.2.3   Invoice paid

5   Apply for Invoice Product

Only after applying for basic payment gateway and invoice product and being approved, can merchants use PayBy invoice product.
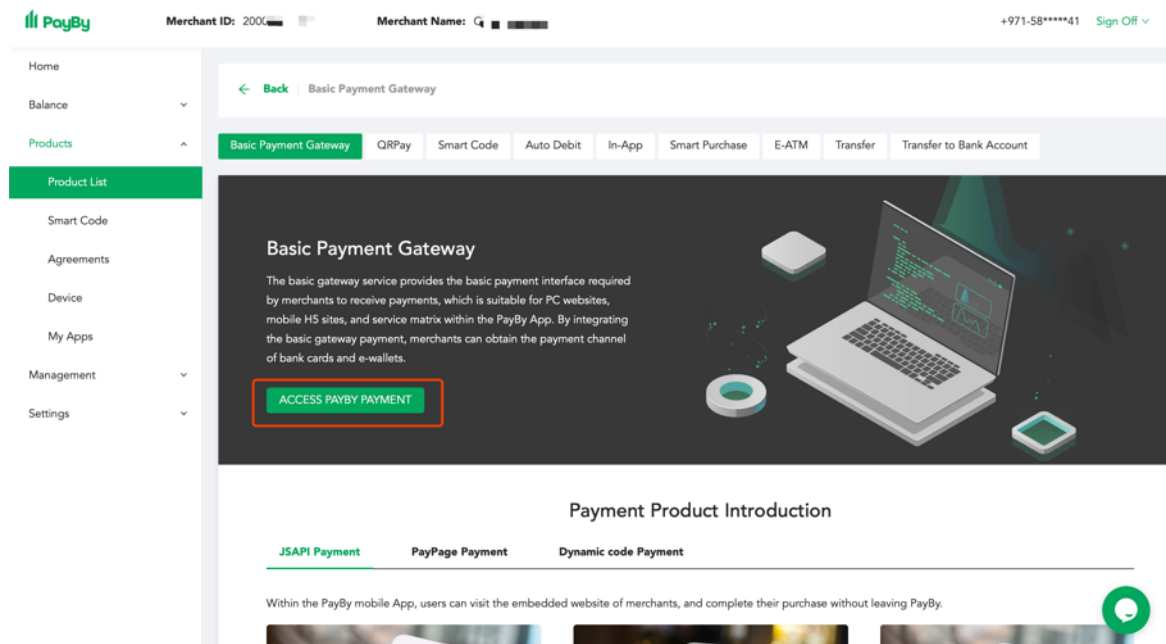
The following are the steps to apply for basic payment gateway and invoice product.

5.1   Apply for Basic Payment Gateway

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

2. Click [ACCESS PAYBY PAYMENT].

3. 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

5.2 Apply for Invoice Product

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

PayBy

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

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.