**Harvest/Chinaepay Items**

1. What type of algorithms and settings does Harvest have in its processing software to detect unusual transaction activities?
   1. For example, the highest and lowest transaction amounts should be flagged and also multiple transactions of the same amounts from the same merchant and user ID
   2. Monitoring process for users making multiple purchases at the same merchant on the same day or over several days (MID and Location)
2. How does the PID work for TenPay? Our understanding is that the following needs to be performed from the PID:
   1. Boarding of merchants. The merchant IDs will be under the bank's PID. (T/F?)
   2. We need to submit merchant approvals to TenPay using the bank's PID (T/F?)
   3. Transactions need to be processed from the PID and transaction data may be viewable from the PID
3. Is the PID the same as what TenPay calls our 商户号? Or are they two different items?
   1. Is the PID different from the MID?
4. Does Harvest need access to the bank's PID to perform processing activity? Or will Harvest independantly perform the processing and not need access to any accounts or systems from NOB?
5. Can Harvest walk us through how to use TenPay's merchant account website and functionality? (<https://pay.weixin.qq.com/index.php/public/wechatpay/home>)
6. Using Peninsula as a real-time example, can Harvest walk us through what they need to do to operationally to activate the WeChat Pay product
   1. What are the different technical responsibilities between BBPOS and Harvest?
7. What file format does Harvest plan to submit to NOB? .txt or .csv? Can we choose? How will Harvest protect the files from corruption?
8. How is the transaction file created? Can Harvest go over how data is recorded at the merchant level (via POS/PMS and how data is stored)? Also, we understand that a transaction file will be submitted to NOB, but how does TenPay receive data? Do they need a transaction file from Harvest? Or they need nothing from Harvest or NOB and they will gather all the data individually per transaction on their system through the authorization messages sent by Harvest for each individual transaction?
9. Is Harvest going to use AWS or Azure or another service for its cloud storage?
10. Will Harvest be setting up a website for NOB to access real time transaction activity? Or everything will be contained to just daily file delivery?
    1. If there is a website, NOB will need Harvest to train certain members how to use it and access it.
11. Who is part of the Harvest team? What are the roles and responsibilities and who can we contact?
    1. Where will the team be located?
12. Has Harvest reviewed the excel file formats we sent? Are the fields we requested doable and customizable?
13. Can Harvest walk us through the unique use cases in the US that need to be addressed due to the single message vs dual message issue?
    1. How will tips be handled?
14. What are the latest Tencent rules around dynamic and static QR codes?
15. If fraud is detected or illegal activity is identified, what is Harvest's process for deactivating any future transactions at the merchant.
    1. How long will this process take?
16. WeChat has said they do not allow charge backs, but we have not been able to get them to confirm this. Does Harvest have any documents from Tencent showing that there are no chargebacks allowed?