

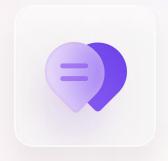
# Welcome On-board

A Hand-On Guide to CheezeePay's Payment Solution

Reporter: Yancy Ran, BDM



### **Outline**



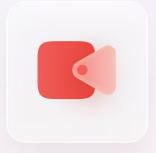
#### Workflow

How information and funds flow work together



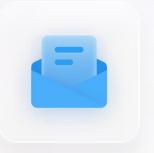
#### **Back-Office Guide**

How to manage transactions and funds



### **Order Issue Resoltion**

How to resolve order issues

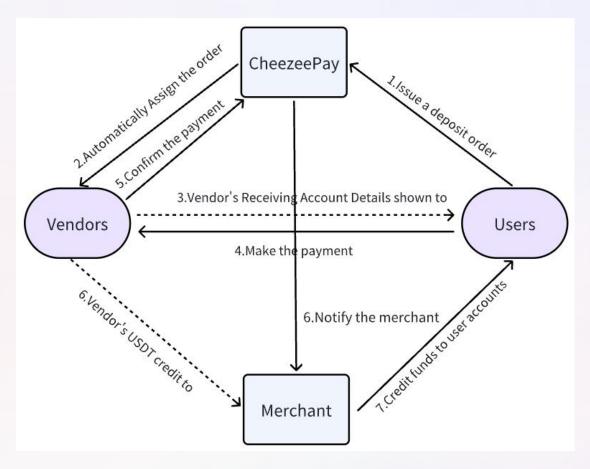


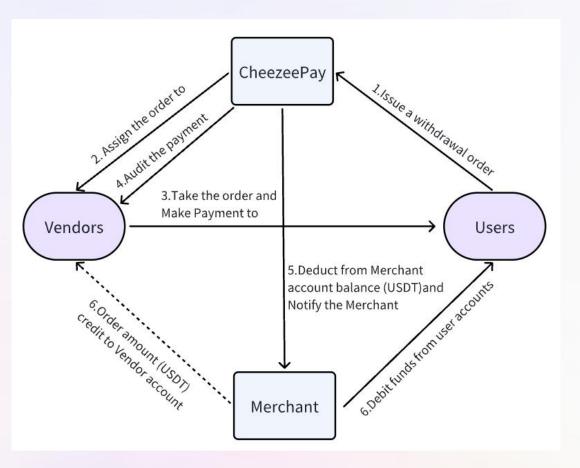
### **Complaint Handling**

How to handle user complaint/dispute/chargeback

### 1 Workflow







**Deposit Flow** 

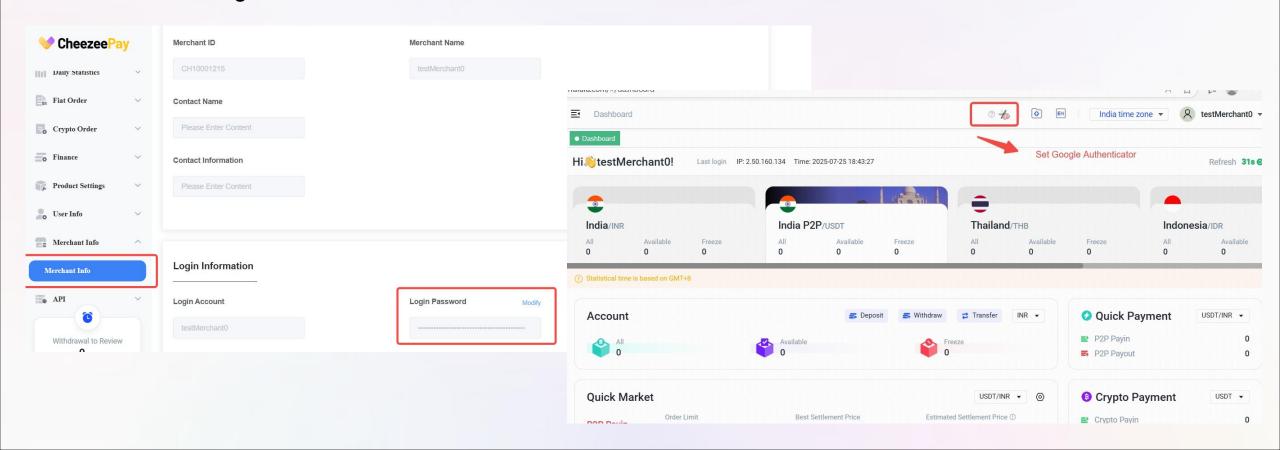
Withdrawal Flow

Note: Dotted line stands for indirect connection between two parties (via CheezeePay)

### 2 Back-Office Guide



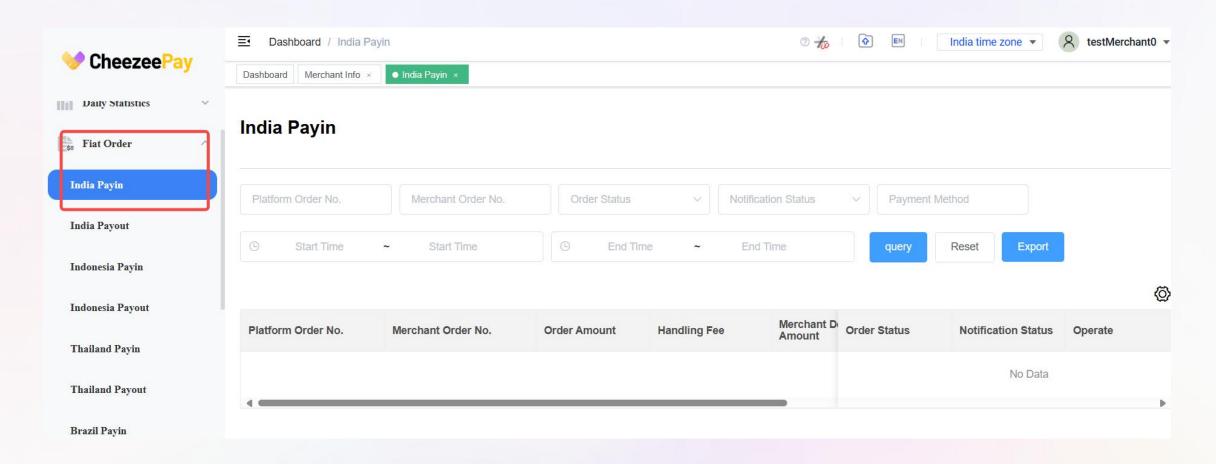
- 2.1 Get the production account credentials from integration/CS group chat
- 2.2 Log in and change the password.
  - Please keep your password safe as it is the only passky to process settlement
  - Only one personnel can sign in at one time
- 2.3 Set the Google Authenticator



### 2 Back-Office Guide



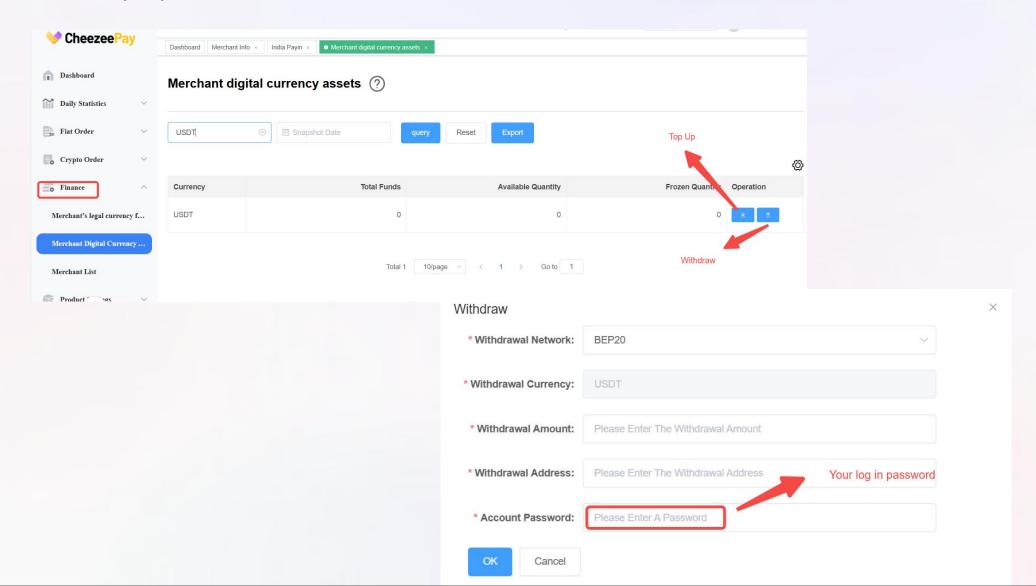
#### 2.4 Monitor Transactions



### 2 Back-Office Guide



### 2.5 Top Up & Withdraw





#### 3.1 Escalated Process

- Go to your cheezeePay back office, locate the order, copy order ID, attach screenshot and give a brief description
  of the issue in the customer service group and tag concerning team.
- CheezeePay team will endeaver to repond to yor concerns ASAP, please keep a focus on group chat to provide necesary information for our team to handle your query more timely.
- If you have not received any response, please tag your account managers and they will faciliate the resolution process.

#### **3.2 Escalation Matrix** – The key contacts for issue resolution, including:

- Level 1 first point of contact: Our dedicated customer service team, IT team and financial team are ready to
  work with you on a daily basis.
  - Order query: Tag customer service team
  - Technical query: Tag IT team
  - Settlement query: Tag financial and IT team.
- Level 2 Next level if unresolved: Business Development Manager
- Level 3 and beyond Higher escalation points as applicable: BDM will report to the internal team for discussion and resolution



#### 3.3 CheezeePay Team Working Time

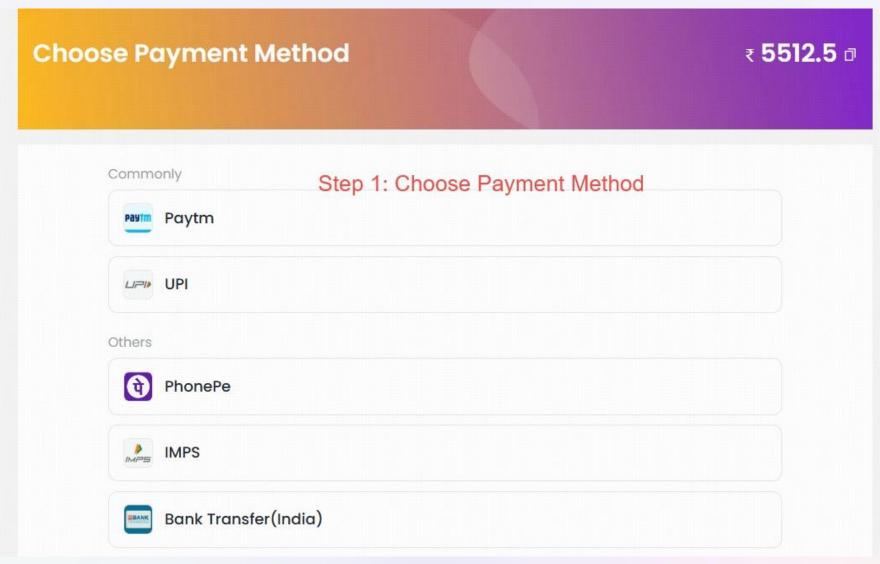
- IT team: GMT+4 06:00-19:00 Monday-Sunday
- Finance Team: GMT+4 6:00-23:59 Monday-Sunday
- Customer Service Team: 24/7
- Account Manager: GMT+4 9:00-18:00 Monday-Friday

#### 3.4 Common Order Issues

- **-Timeout**: If users fail to complete payment within 15 minute window, the order will be automatically cancelled.
- **-User failed to confirm the payment**: User made the payment but did return to the check out counter to confirm the payment.
- -Taker name mismatch: The name of your client who is placing the order does not match the name from which the payment is sent from
- -Invalid payment slip: The payment confirmation screenshot is invalid or fake
- -Notification failed: User successfully made and confirmed the payment but the system failed to notify merchants
- **-Big order payment time window**: When your user submit a big order with amount around 50,000 INR and above, only bank transfer will be available. It usually takes 2-4 hours (sometimes even longer) to add and activate an beneficiary. In this case, please have your user make a screenshot of adding beneficiary and notify our CS team, our team will freeze the order until the payment is done. **Your user does not need to re-generate a new order**.
- -Handbook: https://ajxxbwz9cn2.sg.larksuite.com/wiki/HYTBwozBUiw0eOkHP6Elgp3igJg?from=from\_copylink

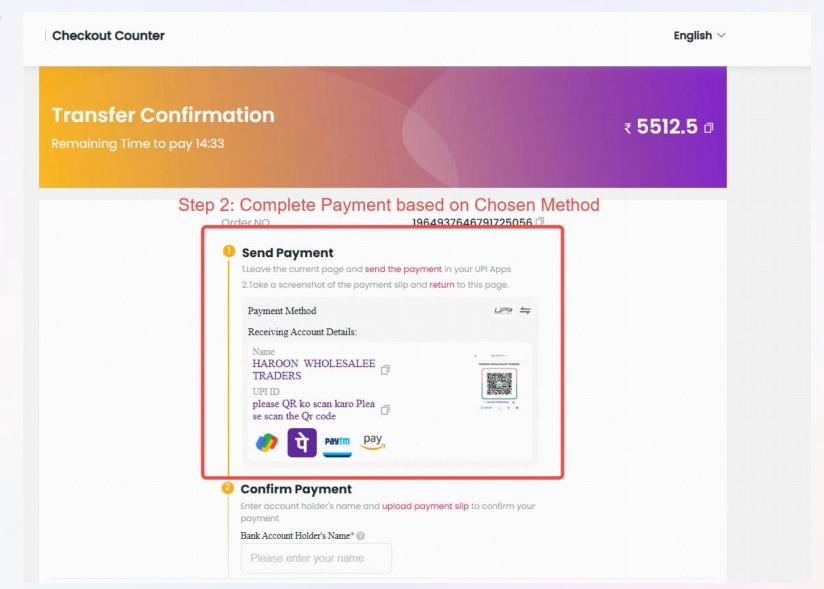


#### **3.5 Payment Process**





3.5 Payment Process



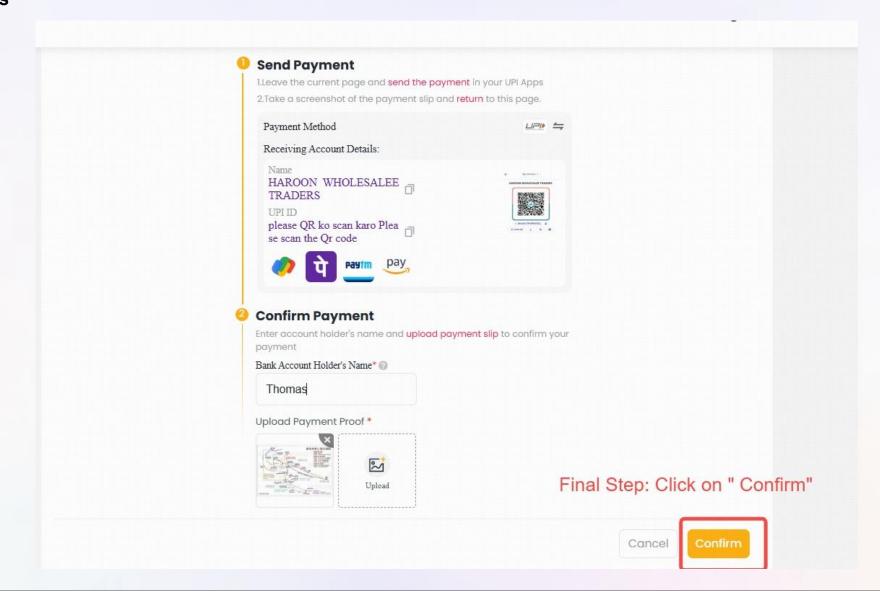


3.5 Payment Process

**Checkout Counter** English V **Send Payment** 1.Leave the current page and send the payment in your UPI Apps 2. Take a screenshot of the payment slip and return to this page. Payment Method LIPID 5 Receiving Account Details: HAROON WHOLESALEE TRADERS UPI ID please QR ko scan karo Plea se scan the Qr code Step 3: Confirm Payment **Confirm Payment** Enter account holder's name and upload payment slip to confirm your payment Bank Account Holder's Name\* @ Thomas Upload Payment Proof \* Cancel



3.5 Payment Process





#### 3.6 Payout Processing Time:

We understand how important it is to provide a smooth and timely withdrawal experience for your users. Our goal is to process all payout orders as quickly as possible. However, the exact processing time may vary based on factors such as the order amount and the time the payout order is initiated.

#### Processing timelines:

- ✓ For orders less than or equal to ₹50,000 INR:
  - Between 9:00 AM and 6:00 PM (GMT+4): Processed within 1 hour.
  - Outside of these hours: Processed within 2 hours.
- ✓ For orders above ₹50,000 INR:
  - Typically processed within 2 to 4 hours, but it may take longer depending on the bank's processing times.

## 4 Complaints Handling



#### Two Types of Complaints in India:

- **Bank On Hold**: Transaction amount is hold by bank. Complaint wil mostly be cancelled if fund is refunded, need merchants to contact users and provide refund bank details.
- **Cyber Complaint**: Transaction is detected by cybersecurity authority and identified as cyber crime or users report to the police and police open a case. It is very difficult to close the case through normal appeal, so more funds are needed to resolve it ASAP.

#### **Escalation Matrix**

Once we receive a complaint, we will temporarily block the concerning amount from merchant balance. Depending on the number and severity of complaints, we may terminate the service and notify the merchant.

- **-Under Bank On Hold**: We will ask merchant to provide user KYC and negotiate with bank, if bank agrees to release the funds, we will do the same to merchant. If bank does not agree, we will ask merchant to provide user bank details and refund.
- **-Under Cyber Complaint**: We will also ask user KYC and try to talk to the police or law enforcement agency on merchant's behalf. If we cannot handle it via normal ways, we need merchant cover the cost to close the case.
  - ✓ The cost includes:
    - Order amount
    - Amount stuck in the bank
    - Logistic & PR cost to lobby across parties



Thank you!