



Merchant Panel Instruction

1. Transaction

The screenshot displays the 'Payments' module interface. On the left is a sidebar menu with options: Payments, Reports, Users, App Management, Settlement, and Merchant KYC. The main area has a header 'HOME > Payments' and a 'Payments' title. Below the header, there are filters: 'Time Columns By Create Time' and 'Date Range By 2020-07-19 - 2020-08-19'. A search bar and filter buttons (Mode, Methods, Status, Time) are present. The table below shows transaction details.

| TRANSACTION ID | MERCHANT REFERENCE | CREATE TIME | REVENUE | METHOD | STATUS | MUID | SUBJECT |
|---------------------|-------------------------------------|---------------------|-----------|-----------------------|------------|-------------------|---------------|
| 2020081809252795795 | OrderNum072 | 2020-08-18 09:25:27 | BRL 20.14 | Credit Card | Success | UID001 | order subject |
| 2020081808400596708 | OrderNum071 | 2020-08-18 08:40:05 | BRL 20.14 | Boleto | Userpaying | UID001 | order subject |
| 2020081715584096662 | d514417b-5c55-43e9-b439-b358b4d8900 | 2020-08-17 15:58:40 | BRL 11 | - | Userpaying | out_uid_144893487 | TESTT |
| 2020081714164999510 | OrderNum068 | 2020-08-17 14:16:49 | BRL 20.14 | Credit Card | Userpaying | UID001 | order subject |
| 2020081615460296728 | OrderNum067 | 2020-08-16 15:46:03 | BRL 20.14 | Credit Card | Success | UID001 | order subject |
| 2020081615162295743 | OrderNum066 | 2020-08-16 15:16:22 | BRL 20.14 | Credit Card | Success | UID001 | order subject |
| 2020081417525393465 | OrderNum065 | 2020-08-14 17:52:53 | BRL 20.14 | Credit Card | Success | UID001 | order subject |
| 2020081417265691886 | OrderNum064 | 2020-08-14 17:26:57 | BRL 20.14 | Credit Card | Userpaying | UID001 | order subject |
| 2020081417190796894 | OrderNum063 | 2020-08-14 17:19:07 | BRL 20.14 | Credit Card | Success | UID001 | order subject |
| 2020081416090493559 | OrderNum061 | 2020-08-14 16:09:05 | BRL 20.14 | Recurring Credit Card | Refused | UID001 | order subject |

In this module you can find all orders in system and check their details (by clicking on the Transaction ID). Below are filters you can use to search orders.

Mode: search a specific order by transaction ID, merchant reference (merchant ID) or email.

Methods: search orders of a specific payment method.

Status: search orders by status. (Please refer to **Schedule 1** to know more about what does each status mean.)

Time: search orders by create time or update time.

Date range: search orders by time period.

For example, if you want to see all success orders created during June, 2020, you should set the filters as:

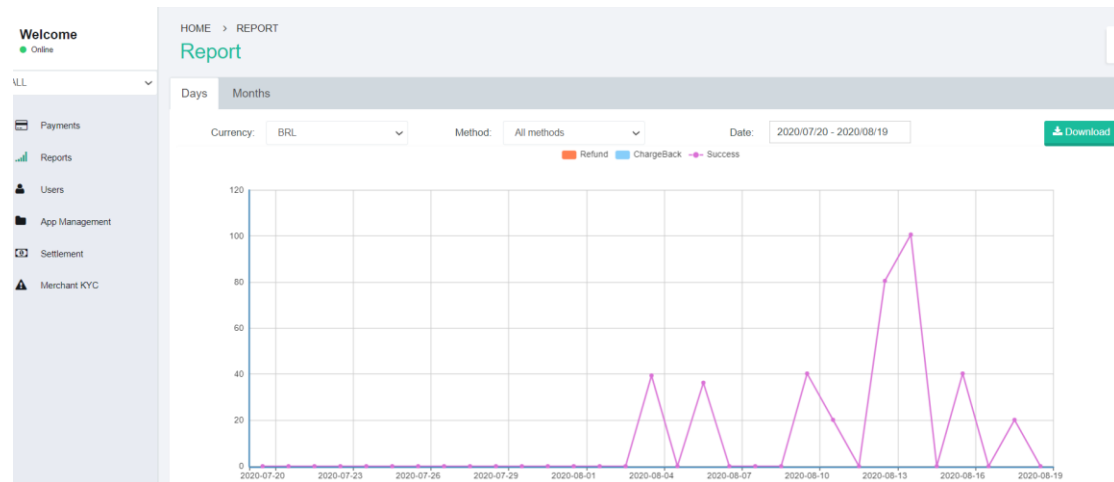
Status: success

Time: create time

Date range: 2020/06/01-2020/06/30

There is a download button on the right. You also can download the orders in an excel to get the data you want.

2. Report



This module displays a chart of the order volume, where you can visually see the change in the number of orders over a period of time.

3. Users

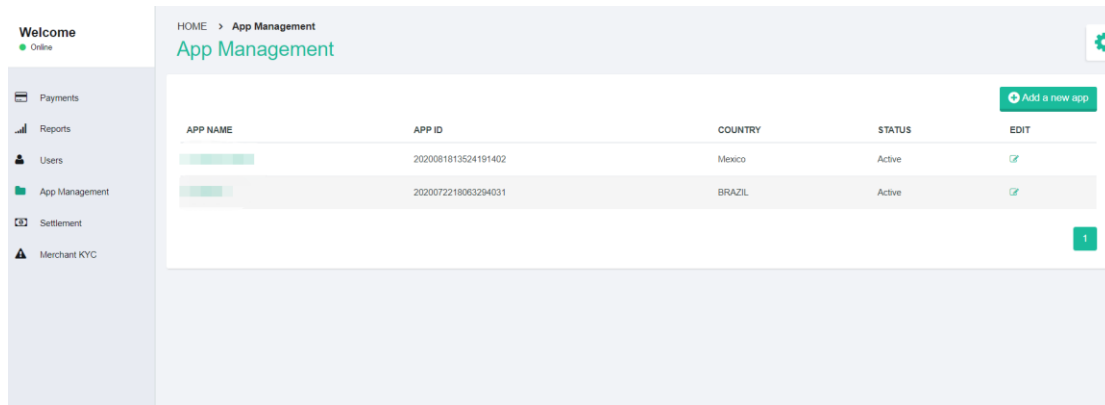
The 'Users' module displays a table of users. The table has four columns: EMAIL ADDRESS, ROLE, STATUS, and EDIT. The first row shows a user with the status 'Active' and an edit icon. There is a search bar and an 'Add New User' button at the top right.

| EMAIL ADDRESS | ROLE | STATUS | EDIT |
|---------------|------|--------|------|
| | | Active | |

Here you can create and manage Users. The first User in this page is the merchant's admin user (the registered email when Pagsmile creates that account). The merchant can change the password by clicking on the edit icon.

The admin account is able to create sub-users by clicking on the "Add New User" button. This is to allow multiple employees to have their own login accounts.

4. App Management



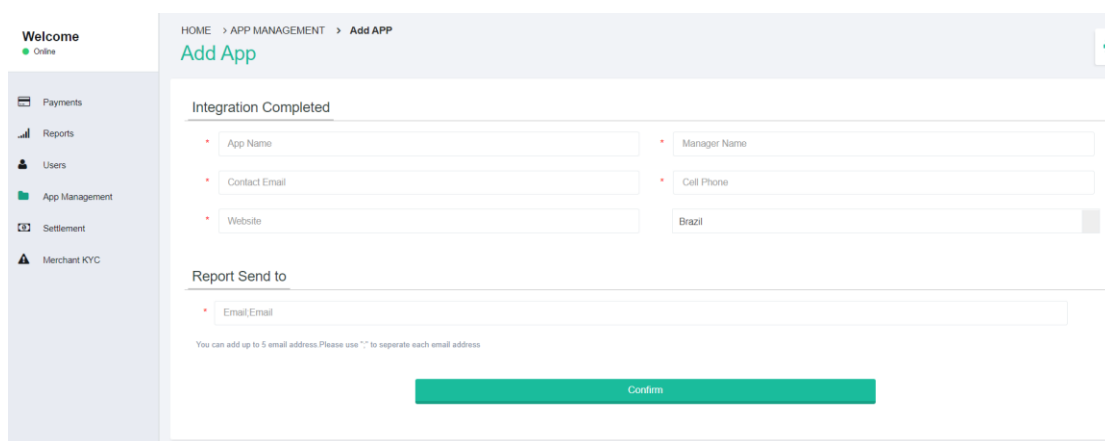
The screenshot shows the 'App Management' dashboard. On the left is a sidebar with navigation links: Payments, Reports, Users, App Management (highlighted), Settlement, and Merchant KYC. The main header includes 'Welcome Online' and a settings gear icon. The breadcrumb trail is 'HOME > App Management'. The title 'App Management' is displayed in green. A table lists existing apps with columns for APP NAME, APP ID, COUNTRY, STATUS, and EDIT. Two apps are listed: one for Mexico (APP ID: 2020061813524191402) and one for BRAZIL (APP ID: 2020072218063294031), both with 'Active' status. An 'Add a new app' button is in the top right, and a notification badge with the number '1' is in the bottom right.

| APP NAME | APP ID | COUNTRY | STATUS | EDIT |
|----------|---------------------|---------|--------|----------------------|
| | 2020061813524191402 | Mexico | Active | Edit |
| | 2020072218063294031 | BRAZIL | Active | Edit |

In this module the merchant can create apps to get integration credentials. In Pagsmile system one app is just for one country. If the merchant is going to process payments in different countries he should create apps for each of them (for now only Brazil and Mexico are supported).

Click on the “Add new app” button the merchant will see the page below.

Note: Pagsmile will send chargeback notifications to the emails provided in “Report send to”.



The screenshot shows the 'Add App' form. The breadcrumb trail is 'HOME > APP MANAGEMENT > Add APP'. The title 'Add App' is in green. The form is divided into two main sections: 'Integration Completed' and 'Report Send to'. The 'Integration Completed' section contains five input fields: App Name, Manager Name, Contact Email, Cell Phone, and Website. The 'Country' dropdown menu is set to 'Brazil'. The 'Report Send to' section contains an 'Email/Email' input field. Below this field is a note: 'You can add up to 5 email address Please use ";" to separate each email address'. A green 'Confirm' button is at the bottom.

5. Settlement

| SETTLEMENT ID | CREATE DATE | START DATE | END DATE | ORDER AMOUNT | CHARGEBACK & REFUND ADJUSTMENT | TOTAL SERVICE FEE | PAYOUT AMOUNT | PAYOUT DATE | PAYOUT STATUS | REPORT |
|----------------------|---------------------|------------|------------|--------------|--------------------------------|-------------------|---------------|-------------|---------------|--------|
| STA20200801000098691 | 2020-08-01 00:00:11 | 2020-07-21 | 2020-07-31 | BRL 0 | USD 0 | USD 0 | USD 0 | In Process | PayingOut | |

Pagsmile will generate settlement reports according to the settlement cycle specified in the contract. The merchant can check them in this module.

Payingout means that the funds have not been transferred to the merchant while Payout means that Pagsmile has made the settlement.

If the merchant has any question regarding settlement, accounting@pagsmile.com is always available.

6. Merchant KYC

Company Information

| | | |
|-------------------------------|---|-------------------------------|
| Company Name * | Trade Name/Doing Business AS (DBA) Name * | Company Registration Number * |
| Legal Representative(s) * | Company Website URL * | Core Business * Service |
| Registered Business Address * | Physical Office Address * | |

Financial Information

| | | |
|------------------------------|------------------------|------------------------------|
| Bank Name * | IBAN | |
| Intermediary Bank Name | Intermediary Bank IBAN | Intermediary Bank Swift Code |
| Account Holder * | BIC / Swift code * | |
| Account Number * | Country / Region * | Full Bank Address * |
| Settlement Currency * USD | | |

The merchant must provide his company info, financial info (the bank account which will receive settlement) and contact info in this module. Otherwise Pagsmile can't do settlement to him.

Schedule 1

| Status | Description |
|-------------------|---|
| Success | The order is successfully paid and Pagsmile receives the money. |
| Processing | Pagsmile is waiting for the client to make payment. |
| Userpaying | The client didn't provide his info to complete the order, in other words the order was not created successfully. The orders with status "Userpaying" can be considered as failed/invalid orders . |
| RiskControl | When a credit card order enters to this status it means the the bank is reviewing this order. Pagsmile will be notified by bank the final status (success or refused) within 2 days. |
| Refused | <p>The transaction was refused by bank. The merchant can see the rejection reason in Payment Details page by click on the Transaction ID. Here are three main rejection reasons of credit card orders.</p> <p>cc_rejected_call_for_authorize: Customer is refused by the Purchaser / Operator the card that asks to revalidate data by contacting. When this happens, he must call his card issuer's number, confirm the details and try a new purchase later.</p> <p>cc_rejected_high_risk: Denied for fraud profile by the acquirer's Anti-Fraud.</p> <p>cc_rejected_other_reason: Denied by the bank, due to its anti-fraud issues. We have no shares here.</p> <p>Acquires don't open why transaction is risky otherwise merchants or end users can just pass by using this knowledge. We have some examples that acquire shared with us: his name/card/cpf under black list in Brazil; transaction high frequency in short time; card that never purchase before in internet; have no record and with high amount, etc.</p> |
| Chargeback | A chargeback is a bank-initiated refund for a credit card purchase. When the status is chargeback it means that the client initiated a refund through the bank after the order turns to success. When a chargeback happens Pagsmile will send an email to merchant requiring some materials to fight the chargeback. |
| ChargebackReverse | The client cancels the chargeback and Pagsmile get the money back. |
| Dispute | This means that the client has initiated an appeal to the bank and wants to get a refund for the credit card order. This requires the merchant to submit some materials to fight the dispute, otherwise the bank will refund the money to the client after 10 days, then the order status becomes Chargeback. |
| RefundVerifying | Pagsmile is waiting for the client to provide his bank details to do refund. |
| RefundProcessing | Pagsmile is processing the refund. Usually it takes about 3 days to |

| | |
|-------------------|--|
| | turn to Refunded. |
| Refunded | The order has been refunded successfully. |
| PartiallyRefunded | The order has been partially refunded successfully. |
| Canceled | The order has been canceled. Pagsmile will cancel the orders which are Processing more than 30 days. |