

swiftpass

SPay Operation Guide

Document Version v3.0.1



SwiftPass Global

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1 Background

《SPay operation guide》 is an introduction to the functions of SPay. The purpose of the guide is to help merchants and cashiers understand and master the functions of SPay quickly. With the development of the company's business, the content of this manual will continue to update. Please pay close attention to it.

2 Function introduction

2.1 Login

Two kinds of users can log in SPay

–Merchants: Merchant ID / Password (Issued by their registered email)

–Cashiers: Account No. / Password (Set by their Merchants)

As shown in Figure 1.1

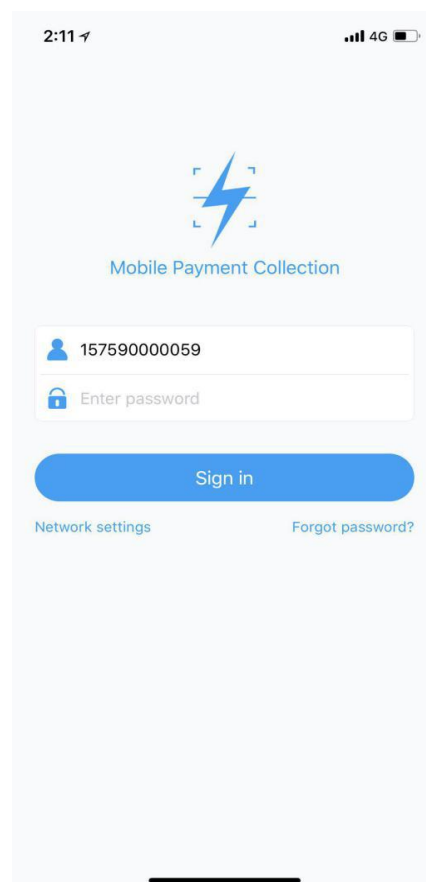


Figure 1.1 Login

2.2 Collection

2.2.1 Scan QR code

- Merchants/Cashiers can input the number of receipts through the keyboard (if agencies/banks pay for the surcharge function, the system will automatically calculate the surcharge and total amount of receipts according to the number of goods entered by users), as shown in Figure 2.1, collection.
- If Merchants/Cashiers click on the note sign at the top right-hand corner, the current order will add a receipt note, as shown in Figure 2.2 below, note. The note will be displayed in the order details.
- If Merchants/Cashiers drop down the collection page, they can check the exchange rate of WeChat/Alipay as a reference only, as shown in Figure 2.3, exchange rate query. The real exchange rate is based on the actual amount of Alipay/WeChat deduction.
- Merchants/Cashiers can click on the scan icon to enter the scan page, as shown in Figure 2.4, scan code. Then, they can collect through scanning the consumer's WeChat/Alipay payment code on this page.

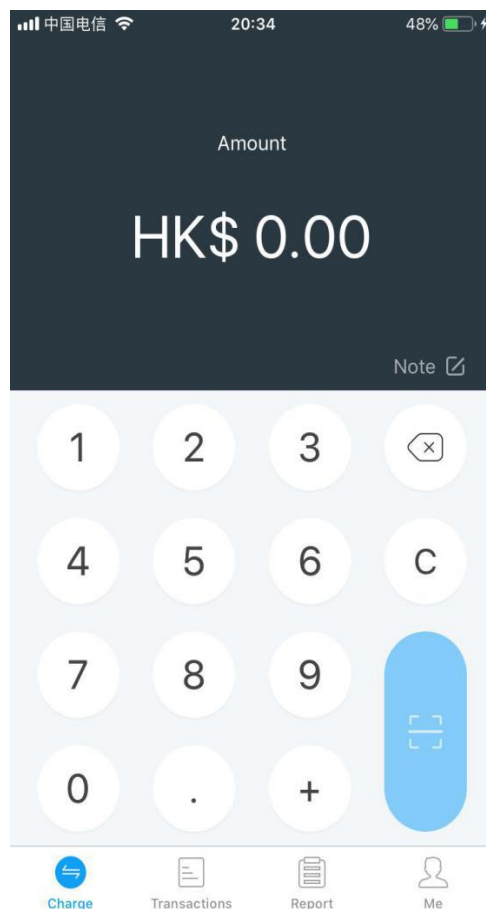


Figure 2.1 Collection

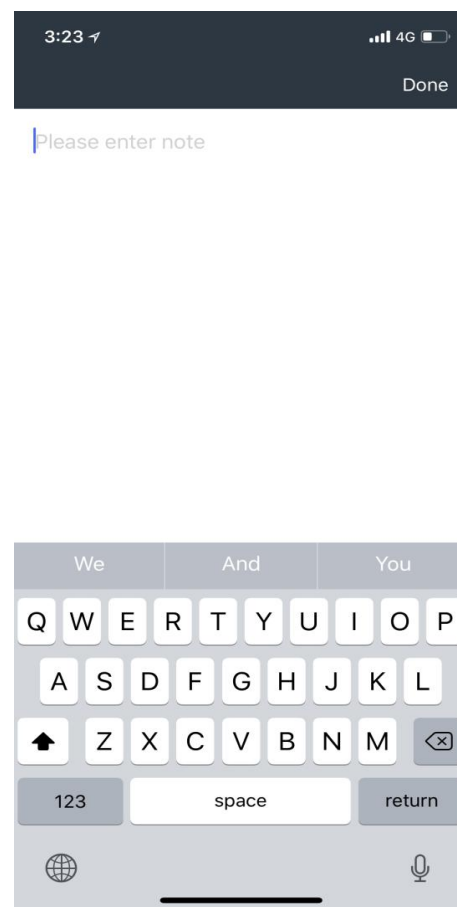


Figure 2.2 Note

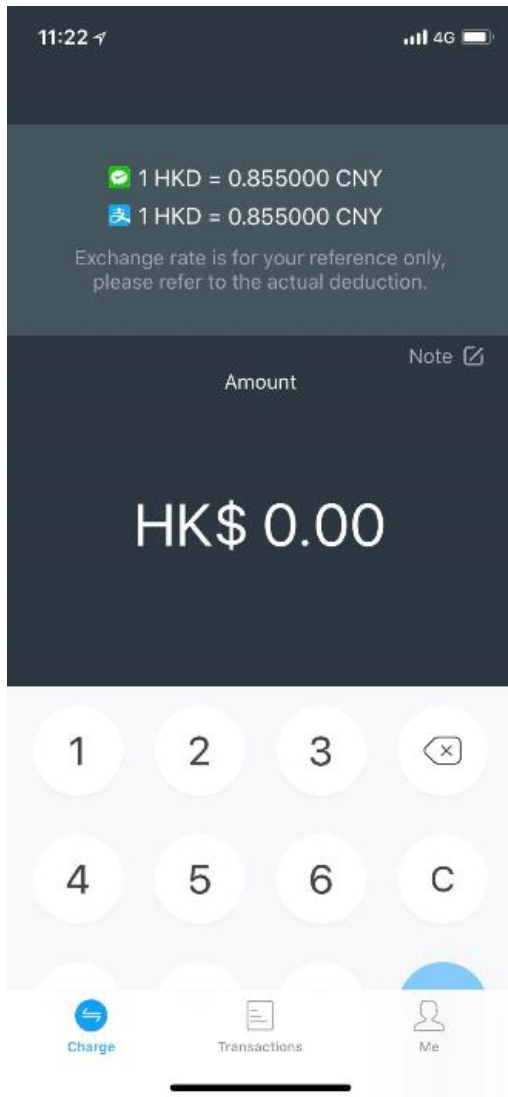


Figure 2.3 Exchange rate query

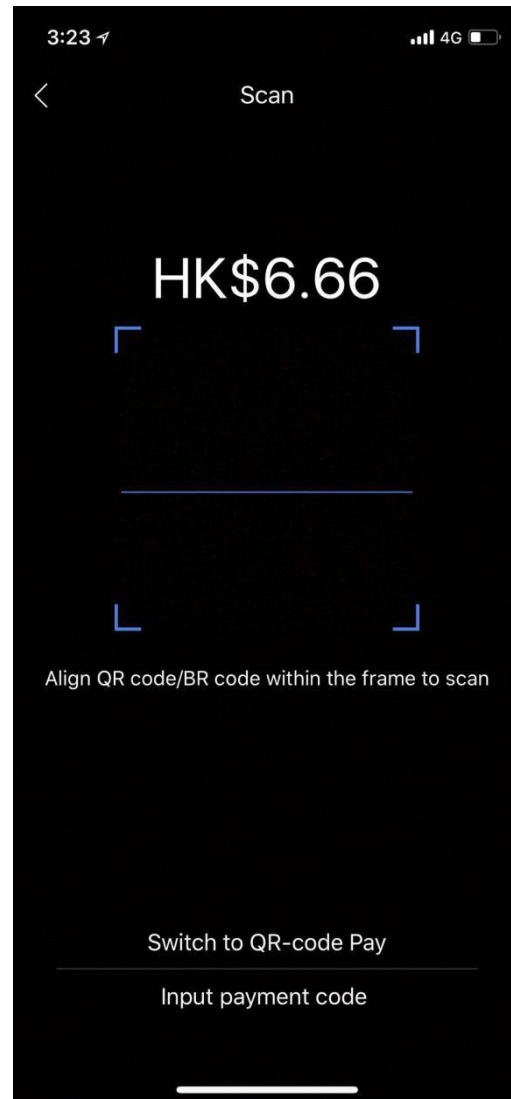


Figure 2.4 Scan code

2.2.2 Generate QR code

- Merchants/Cashiers can click on "Switch to QR-code Pay" in the scan page to generate QR-code, as shown in Figure 2.5, QR-code collection.
- Consumers can complete payment by scanning the WeChat/Alipay QR-code of merchants/cashiers.

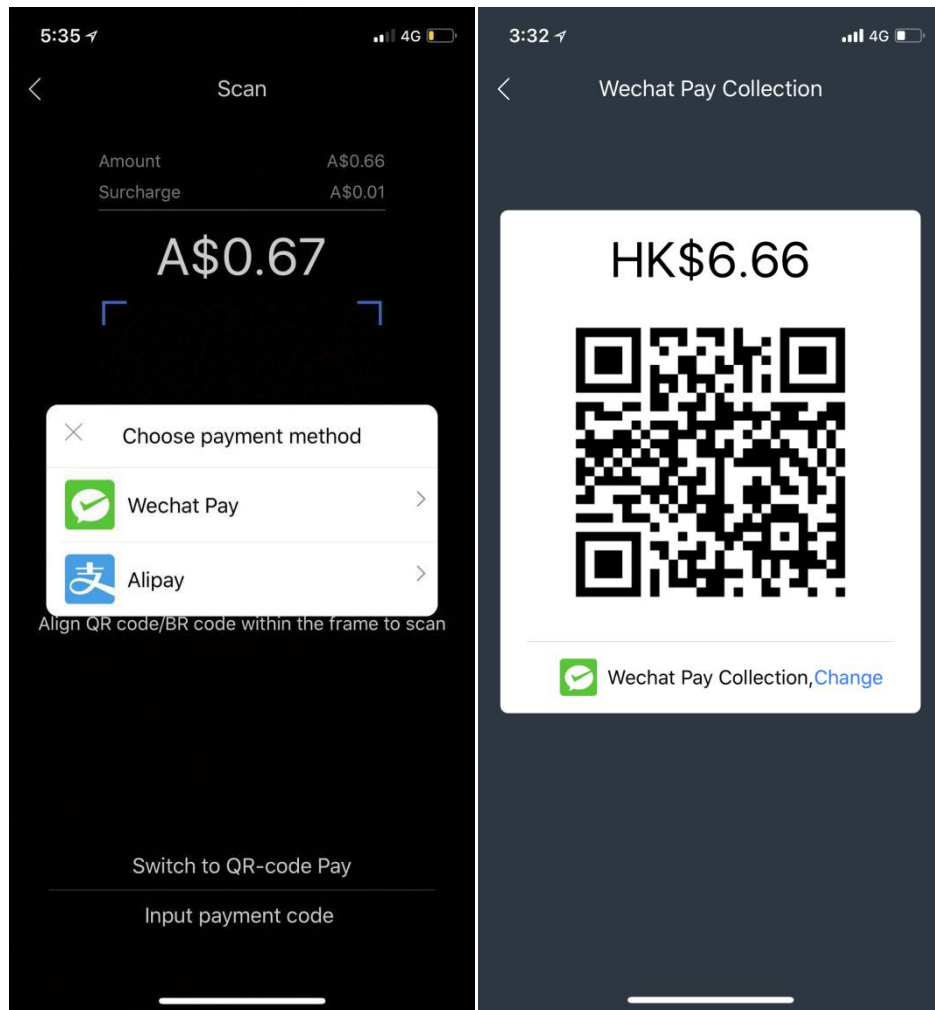


Figure 2.5 QR-code collection

2.2.3 Input payment code

- Merchants/Cashiers can click on “Input payment code” to collect receipts in the scan page by entering the payment code of the consumer, which is obtained by consumers clicking the WeChat/Alipay payment barcode, as shown in Figure 2.6 payment code payment.
- Merchants/Cashiers can click the print button if they need to print a receipt after entering the successful receipt page, as shown in Figure 2.7, successful collection.

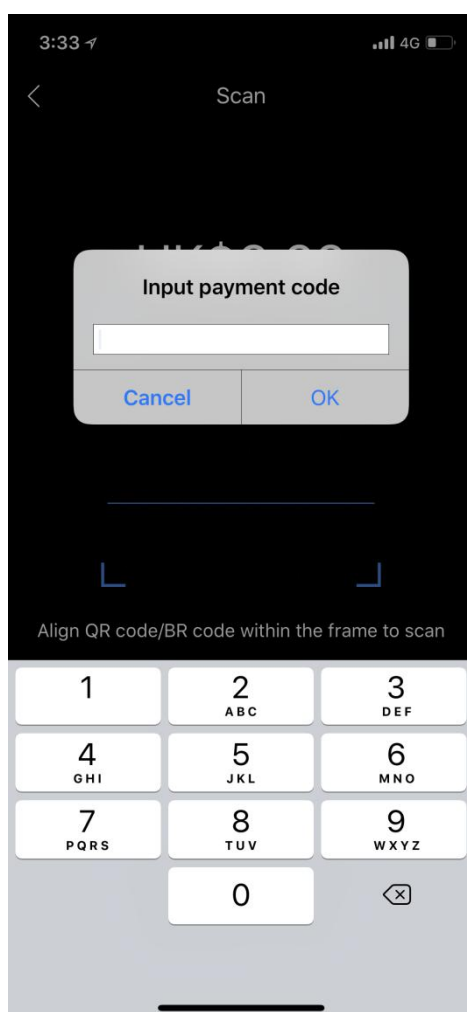


Figure 2.6 Payment code

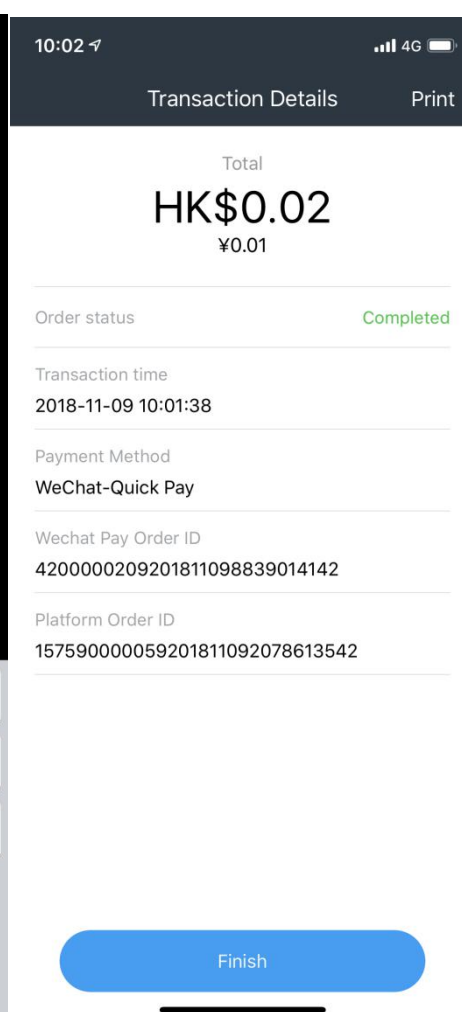


Figure 2.7 Successful collection

2.2.4 Fixed QR code

We support institutions to prefabricate QR-codes in batches uniformly and distribute the QR-codes to the merchants to facilitate the issuance of QR-codes of banks/institutions. The merchants/cashiers can log on to the APP, scan and bind the QR-codes. After the merchant successful binding, the QR-code is placed at the check-out counter, and the customers can pay by scanning the QR-code.

Note: Each user (merchant/cashier) logs on to APP and generates a QR-code by default. The QR-code can collect receipt without binding.

2.2.4.1 Platform setting

Institutions/banks can log in management platform and click "Batch Generation" in [Document] > [Prefabricated QR-Code]. They can update the logo of payment type, QR-code background color and the number of prefabricated sheets, as shown in Figure 2.8, platform setting.

Overview

Document

Agent

Merchant

Third Party Entry

Data Sync

White List Of Agents

Institution Management

Prefabricated QR Code

Exchange Rate Settings

Merchant Classification

Transactions

Reconciliation

Settlement

Payment Center

System

Prefabricated QR Code

Parent Agent:

Merchant:

Batch ID:

QR Code ID:


Status:

Create time:

Created time	Batch ID	QR Code ID	Merchant name	Merchant ID	Bound User	Bound Time	Unbound Time	Unbound User	Operation
2018-07-02 19:23:34	17	100016		119530000001	30011254	2018-07-05 21:39:17			QR Code Unbind
2018-06-28 15:45:06	11	100010		119530000001	30011254	2018-06-28 15:47:21			QR Code Unbind
2018-06-28 15:45:06	11	100011							QR Code
2018-06-28 15:45:06	11	100012							QR Code
2018-06-27 11:38:02	10	100009		119530000001	30011254	2018-06-27 11:39:35			QR Code Unbind
2018-06-27 11:03:18	9	100008	SwiftPass merchant (SPay)	119530000001	30011254	2018-06-27 11:03:18			QR Code Unbind

Batch generate

*Institution Logo:



*Payment type Logo:

☒ WeChat
 ☒ Alipay

*Background color:

☐ Red
 ☒ Blue
 ☐ Green

*Quantity:

☒ 5
 ☐ 20
 ☐ 100
 ☐ Custom quantity

Example




Figure 2.8 Platform setting

2.2.4.2 SPay setting

After the production of QR-code, institutions send the QR-code to merchants. Merchants log on to the APP, scan and bind the QR-code. Merchants/Cashiers can click the '+' sign at the upper right-hand corner in **【Me】 > 【Fixed QR-Code】**, and enter the name of the check-out account where the QR-Code is placed, scan and bind the QR-code, as shown in Figure 2.9, SPay setting.

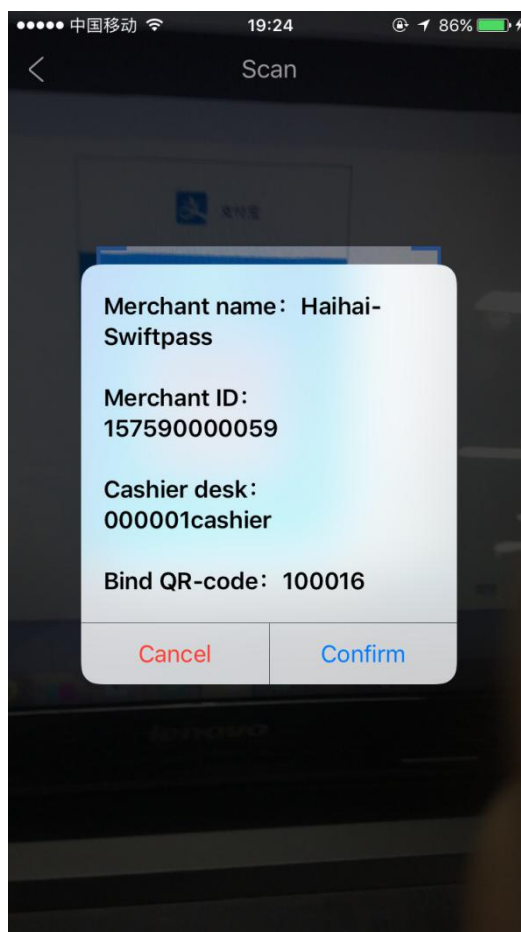
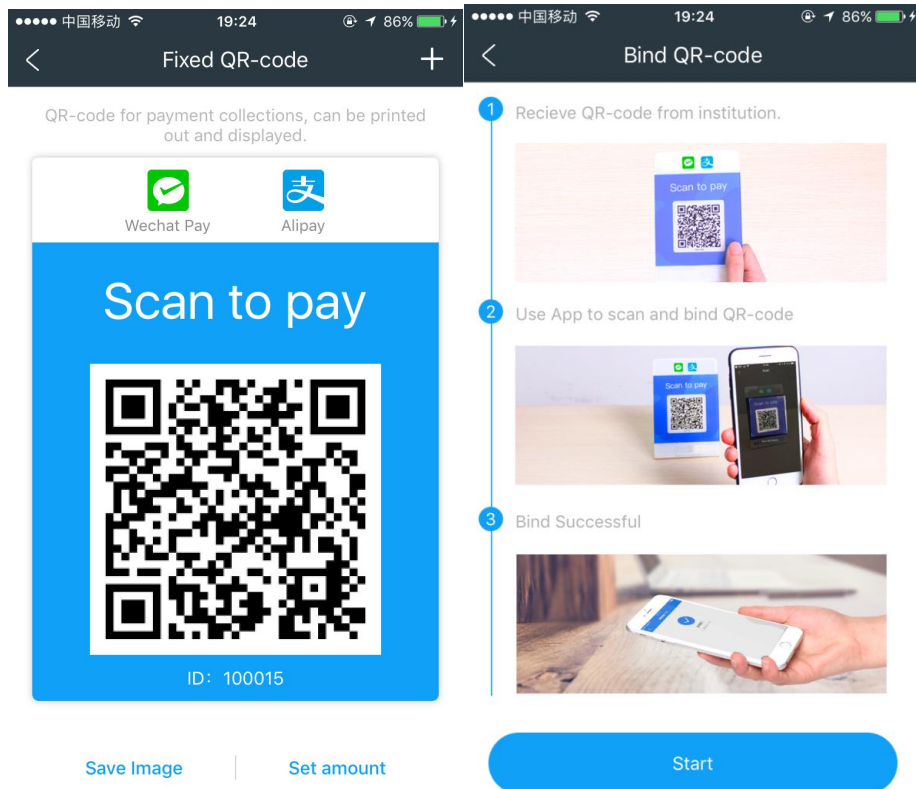


Figure 2.9 SPay setting

2.2.4.3 Search the QR-code bound by cashier

Merchants/Cashiers query the QR-code bound by cashier through clicking on the search input box and then entering the cashier's name or mailbox. As shown in Figure 2.10 below, search the QR-code bound by the cashier.

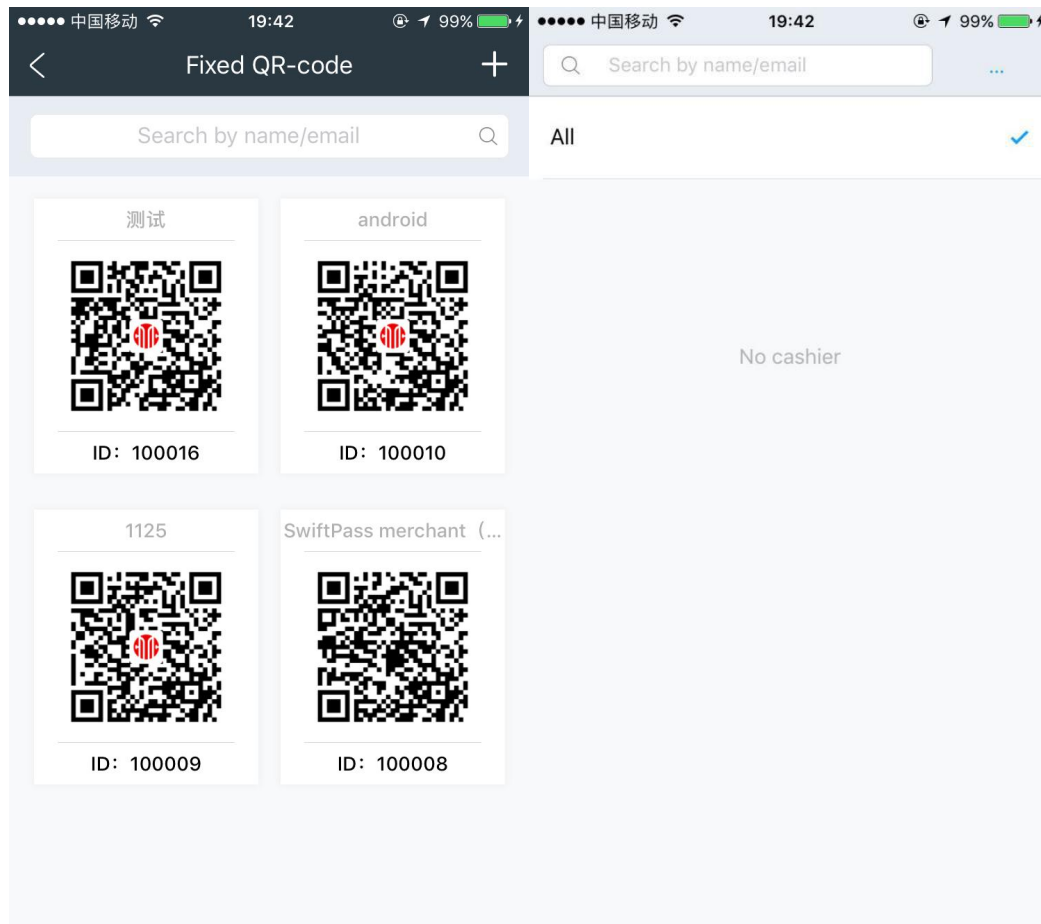


Figure 2.10 Search the QR-code bound by cashier

2.3 Statement

Merchants/Cashiers can click on "Statement" to display all the transaction records of today by default, as shown in Figure 3.1, "Statement" includes today's transaction summary, including the following data:

Total amount: today's total transaction amount

Refund amount: today's total refund amount

Net amount: today's net transaction amount

Total counts: today's total transaction counts

Refund count: today's total refund counts

Daily Change%: today's total amount compared with yesterday's, Daily Change%=today's real time total amount/ yesterday's total amount*100%.

The screenshot shows a mobile application interface for viewing transactions. At the top, the status bar displays '中国电信', '20:26', and '31%' battery. The app header includes a QR code icon, the title 'Transactions', and a 'Search' button. Below the header, a summary section for 'Today's' transactions shows: Total Amount HK\$0.06, Refund Amount HK\$0.00, Net Amount HK\$0.06, Total Counts 3, Refund Counts 0, and Daily Change% 100.00%. Below this is a filter bar with 'Today', 'All Cashiers', and 'Filter' options. The main list displays five transactions with icons, masked card numbers, times, amounts, and statuses.

Today's				
Total Amount		Refund Amount		Net Amount
HK\$0.06		HK\$0.00		HK\$0.06
Total Counts		Refund Counts		Daily Change%
3		0		100.00%
Today All Cashiers Filter				
	1575****2317 11:53:02	HK\$0.02	Successful	
	1575****0565 11:48:26	HK\$0.02	Successful	
	1575****0504 11:45:54	HK\$0.02	Successful	
	1575****0386 10:40:40	HK\$0.03	Unpaid	
	1575****0287 10:36:35	HK\$30.00	Unpaid	

Figure 3.1 Statement

2.3.1 Search transaction records by date

The bill displays the transaction records of "Today" by default. When users click on "Today", the date selection box will pop up and all the transaction records of that day can be queried by choosing the last 90 days' date, as shown in Figure 3.2, query by date.

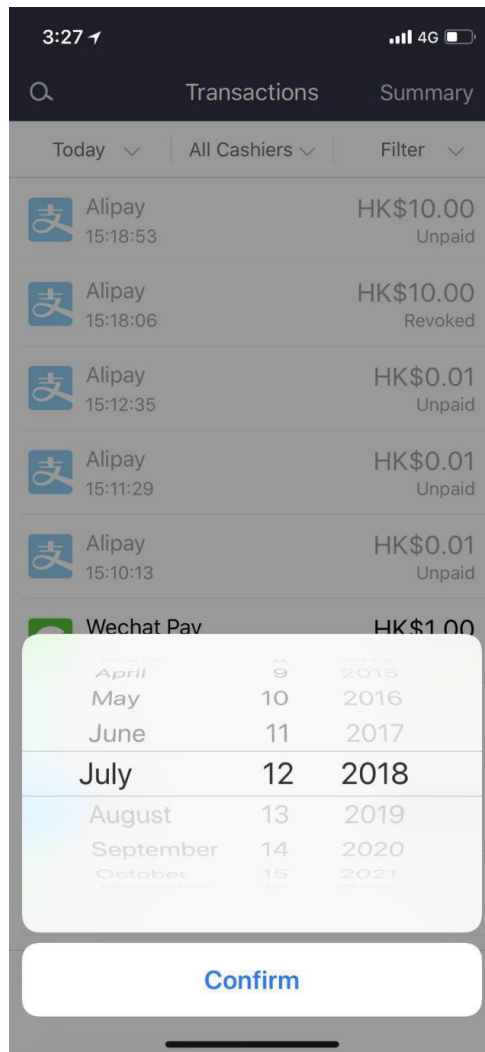


Figure 3.2 Query by date

2.3.2 Search transaction records by cashier

This function is only available for merchant's accounts. The bill shows the transaction records of all the cashiers by default. Merchants/Cashiers can search all the cashiers of the merchant by clicking on "All Cashiers" or search the transaction record of a specific cashier by clicking on the cashier, as shown in Figure 3.3, search by cashiers.



Figure 3.3 Search by cashiers

2.3.3 Search transaction records by conditions

The query conditions include:

- Payment method (WeChat payment/Alipay, etc.)
- Payment status (successful/unpaid/refunded/revoked/ closed)
 - Successful: orders of successful payment
 - Unpaid: orders of incomplete payment
 - Refunded: an order that is transferred to refund operation after successful payment.
 - Revoked: an order that is revoked when payment is abnormal (payment is not completed, and money is returned to the consumer).
 - Closed: an unpaid order will be closed after more than two hours.
- Refund order

As shown in Figure 3.4, query by conditions.

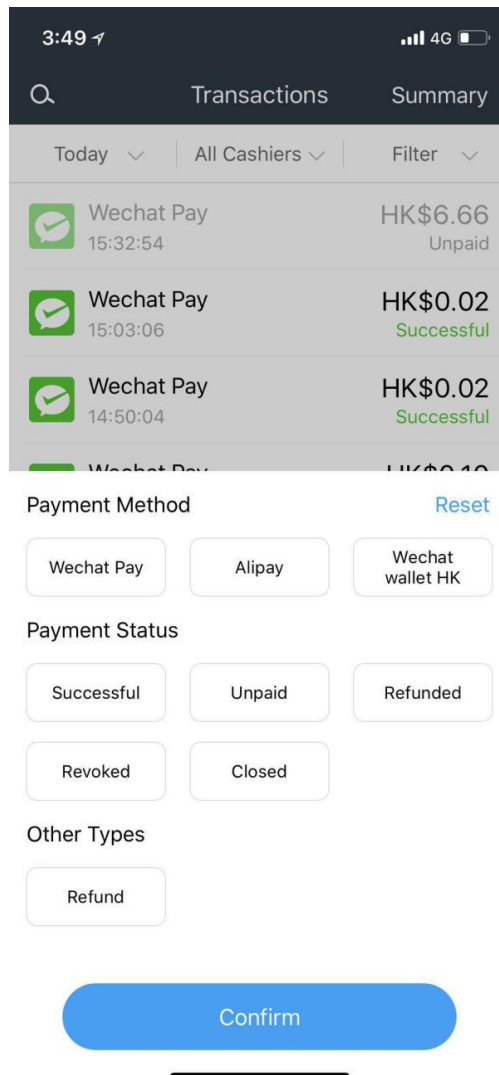


Figure 3.4 Query by conditions

2.3.4 Search transaction records by order number

Click Search in the upper right corner of the page to search for transactions by entering the last four digits of the platform order number. Orders for the last 180 days can be queried here.

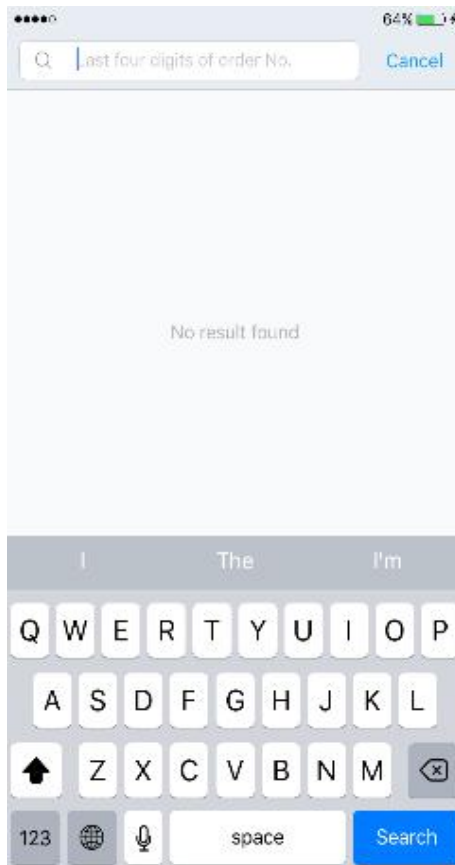


Figure 3.5 Search by order number

2.3.5 Search transaction records by scan QR code

Click on the scan button in the upper left corner of the page to scan the QR code on the ticket or the barcode of the consumer APP, you can query the corresponding order.

Note: The scan query here can only identify barcodes or QR codes generated by the platform order number, and does not support third-party order numbers or merchant order numbers.

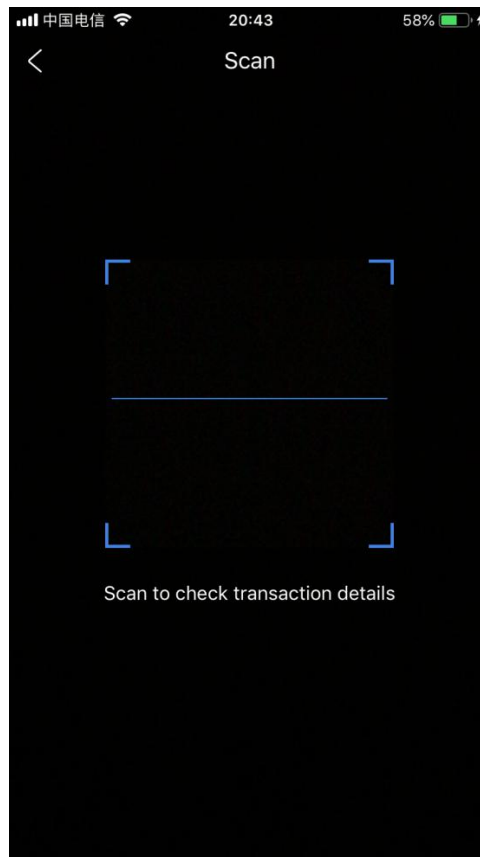


Figure 3.6 Search by QR code or the barcode

2.3.6 Order details

If merchants/cashiers enter the order details page by clicking the transaction record, they can print the receipt and operate refund in the order details page. For orders under the status of "successful" and "refunded", merchants/cashiers can view all the refund records corresponding to the order by clicking "refund record", as shown in Figure 3.7, transaction details.

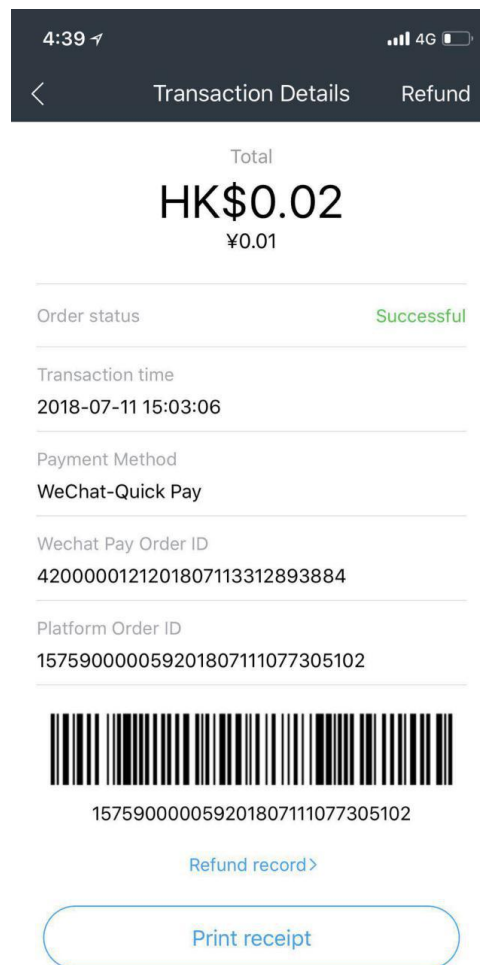


Figure 3.7 Transaction details

2.4 Report

Click “report” can view daily report, weekly report and monthly report. Now the report is only available to merchants and cashiers can’t view it.

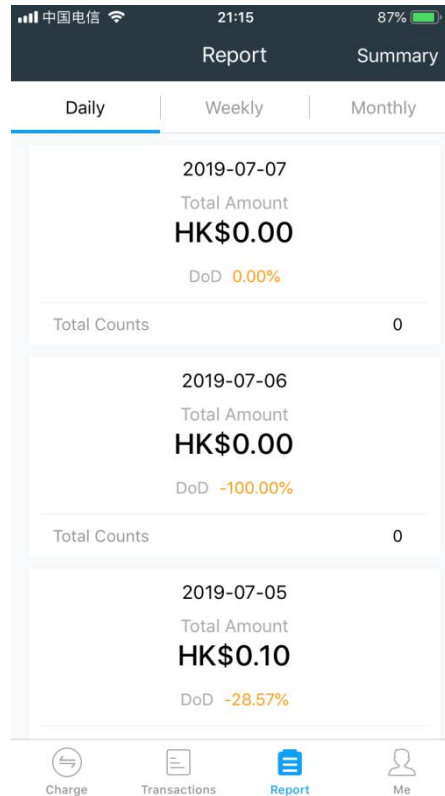


Figure 4.1 Report

2.4.1 Daily report

The daily report displays last 90 days report records, which contain three main parts:

(1) Summary of the day: show the following data on the day

Total amount: total transaction amount for the day

Total counts: total transaction counts for the day

Refund amount: total refund amount for the day

Refund count: total refund counts for the day

Net amount: net transaction amount for the day

DoD: $\text{DoD} = \text{transaction amount on the day} / \text{transaction amount on the previous day} * 100\%$

(2) Payment channel data: Showing the proportion of payment channel transactions opened by merchants.

Amount ratio: The proportion of the transaction amount of each payment channel to the total transaction amount on the day;

Counts ratio: The proportion of the transaction counts of each payment channel to the total transaction counts on the day.

(3) Cashier ranking: Show the top 5 cashiers under the merchants' trading amount.

Amount ranking: Top 5 rankings of cashiers' transaction amount under merchants on

the day;

Counts ranking: Top 5 rankings of cashiers' transaction counts under merchants on the day.

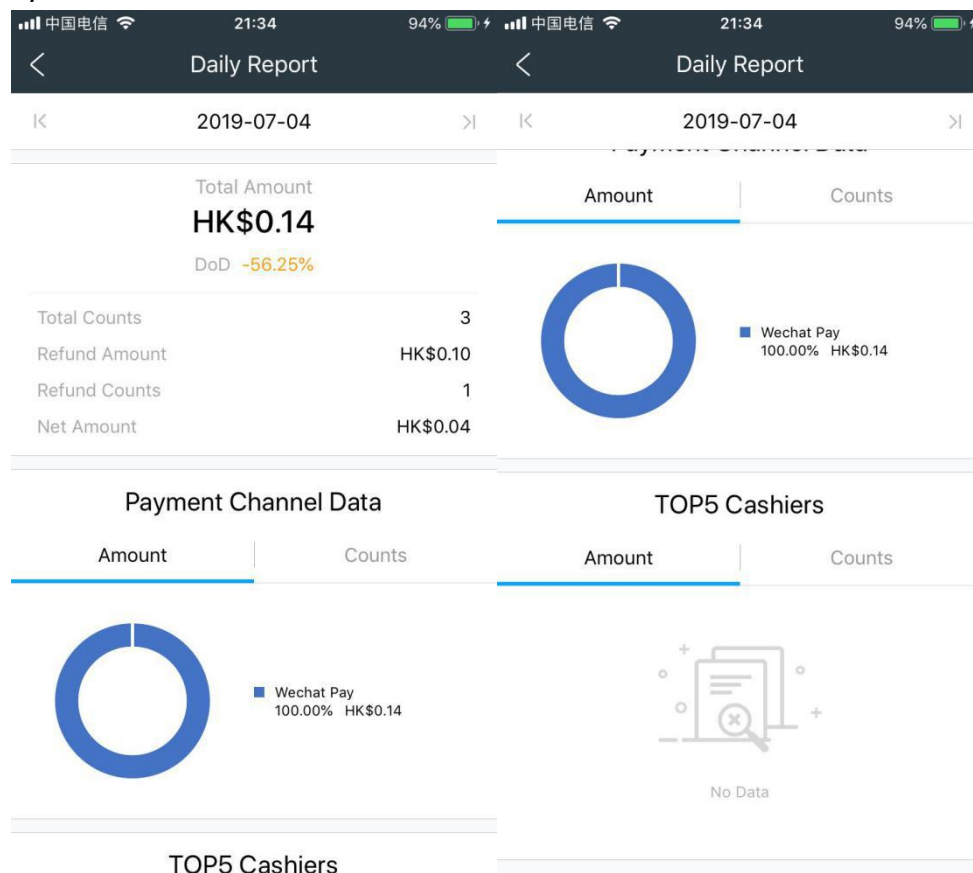


Figure 4.2 Daily Report

2.4.2 Weekly report

The weekly report displays last 12 weeks report records, which contain four main parts:

(1) Summary of the week: show the following data on the week

Total amount: total transaction amount for the week

Total counts: total transaction counts for the week

Refund amount: total refund amount for the week

Refund count: total refund counts for the week

Net amount: net transaction amount for the week

WoW: $\text{WoW} = \text{transaction amount on the week} / \text{transaction amount on the previous week} * 100\%$

(2) Transaction data: shows the trend of transaction amount and transaction counts for the week.

(3) Payment channel data: Showing the proportion of payment channel transactions opened by merchants.

Amount ratio: The proportion of the transaction amount of each payment channel to

the total transaction amount on the week;

Counts ratio: The proportion of the transaction counts of each payment channel to the total transaction counts on the week.

(4) Cashier ranking: Show the top 5 cashiers under the merchants' trading amount.

Amount ranking: Top 5 rankings of cashiers' transaction amount under merchants on the week;

Counts ranking: Top 5 rankings of cashiers' transaction counts under merchants on the week.

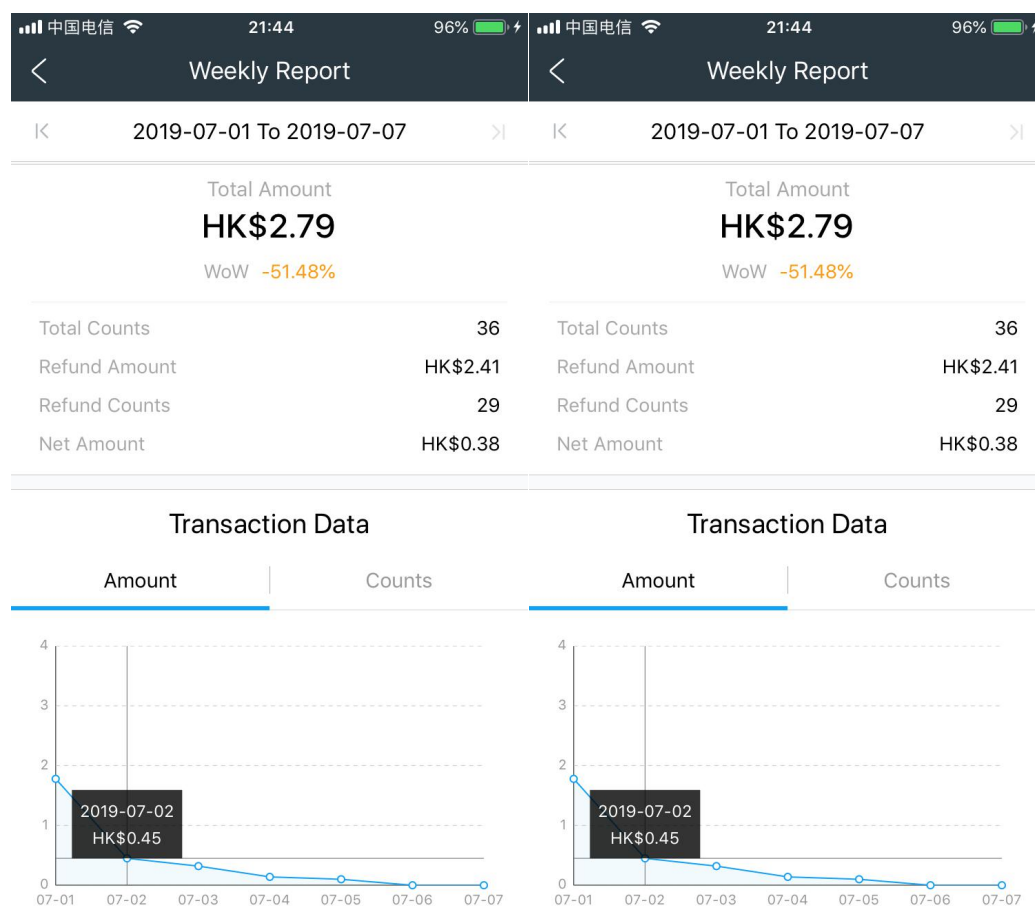


Figure 4.3 Weekly Report

2.4.3 Monthly report

The weekly report displays last 3 months report records, which contain four main parts:

(1) Summary of the month: show the following data on the month

Total amount: total transaction amount for the month

Total counts: total transaction counts for the month

Refund amount: total refund amount for the month

Refund count: total refund counts for the month

Net amount: net transaction amount for the month

MoM: $\text{MoM} = \frac{\text{transaction amount on the month}}{\text{transaction amount on the previous month}} \times 100\%$

(2) Transaction data: shows the trend of transaction amount and transaction counts for the month.

(3) Payment channel data: Showing the proportion of payment channel transactions opened by merchants.

Amount ratio: The proportion of the transaction amount of each payment channel to the total transaction amount on the month;

Counts ratio: The proportion of the transaction counts of each payment channel to the total transaction counts on the month.

(4) Cashier ranking: Show the top 5 cashiers under the merchants' trading amount.

Amount ranking: Top 5 rankings of cashiers' transaction amount under merchants on the month;

Counts ranking: Top 5 rankings of cashiers' transaction counts under merchants on the month.

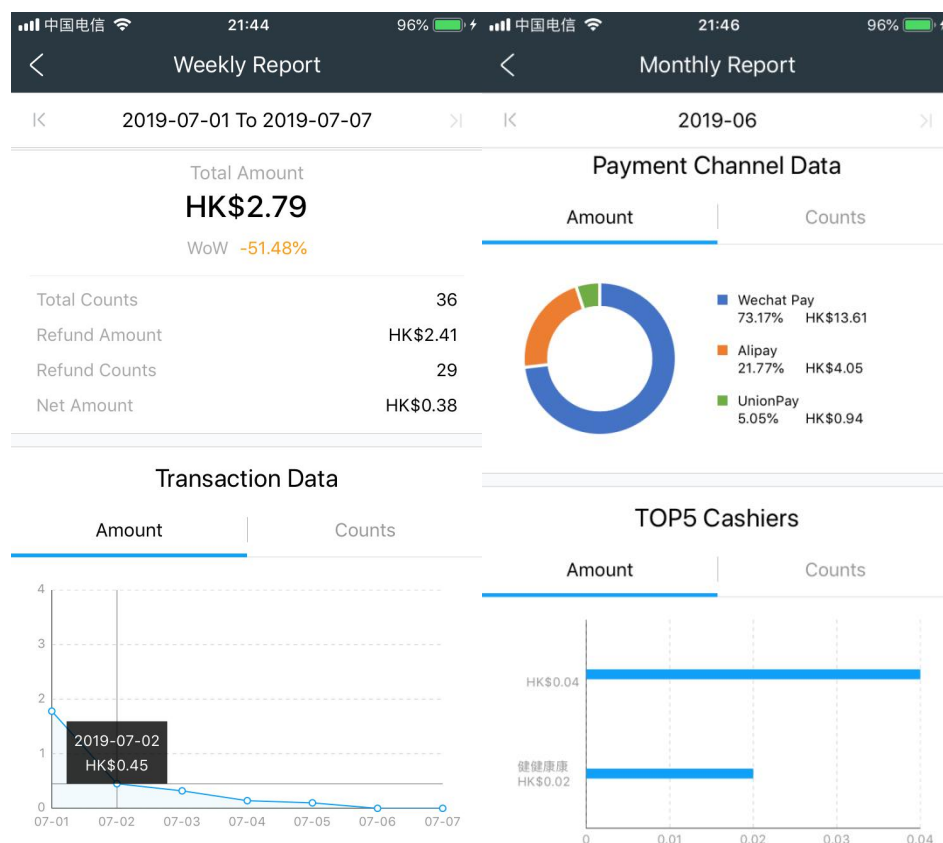


Figure 4.4 Monthly Report

2.5 Transaction summary

Merchants/Cashiers can view the transaction summary by clicking the "Summary" at

the upper right-hand corner of the bill. Today’s transactions summary is displayed by default. The function of transaction summary is to show the amount of transaction, receipts, and refund in a certain period, and to filter the summary according to the date and cashiers. Merchants/Cashiers can click the "print" at the upper right-hand corner of the transaction summary page to print transaction summary ticket, as shown in Figure 5.1 below, transaction summary.

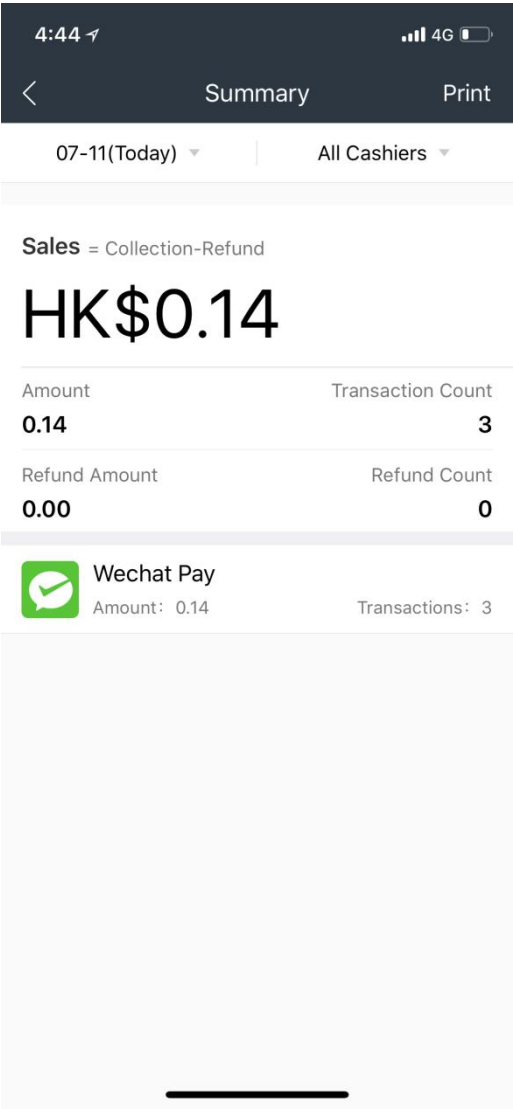


Figure 5.1 Transaction summary

2.5.1 Search transaction summary by time

Merchants/Cashiers can search the transaction summary of a certain period which is accurate to the hour or minute by selecting "Start Time" and "End Time", as shown in Figure 5.2, summarized by time.

4:44
4G

Summary
Print

07-11(Today)
All Cashiers

Sales = Collection-Refund

HK\$0.14

Amount

Transaction Count

0.14

3

Cancel
Select Time
Done

Start Time

2016	May	09		
2017	Jun	10		
2018	Jul	11	00h	00min
2019	Aug	12	01h	01min
2020	Sep	13	02h	02min

End Time

2016	May	09	14h	38min
2017	Jun	10	15h	39min
2018	Jul	11	16h	40min
2019	Aug	12	17h	41min
2020	Sep	13	18h	42min

Figure 5.2 Summarize by time

2.5.2 Search transaction summary by cashiers

Merchants/Cashiers can check the cashier's transaction summary by clicking on "all cashiers" and selecting a cashier, as shown in Figure 5.3, summarized by cashiers. This function only supports the merchants account when they log in.



Figure 5.3 Summarize by cashiers

2.6 Settlement

To view last 90 days' everyday settlement amount, merchants/cashiers can click on 'Me'>'Settlement', as shown in Figure 4.4 settlement below. Merchants/cashiers can click on Search at the upper right corner, to check settlement details for the selected date.

Note:

The update time of settlement records in Spay refers to the daily settlement generation time in the platform.

The settlement time is based on the local time of the third-party settlement institution.

Merchants/cashiers can check the settlement time according to the local time of corresponding institution.

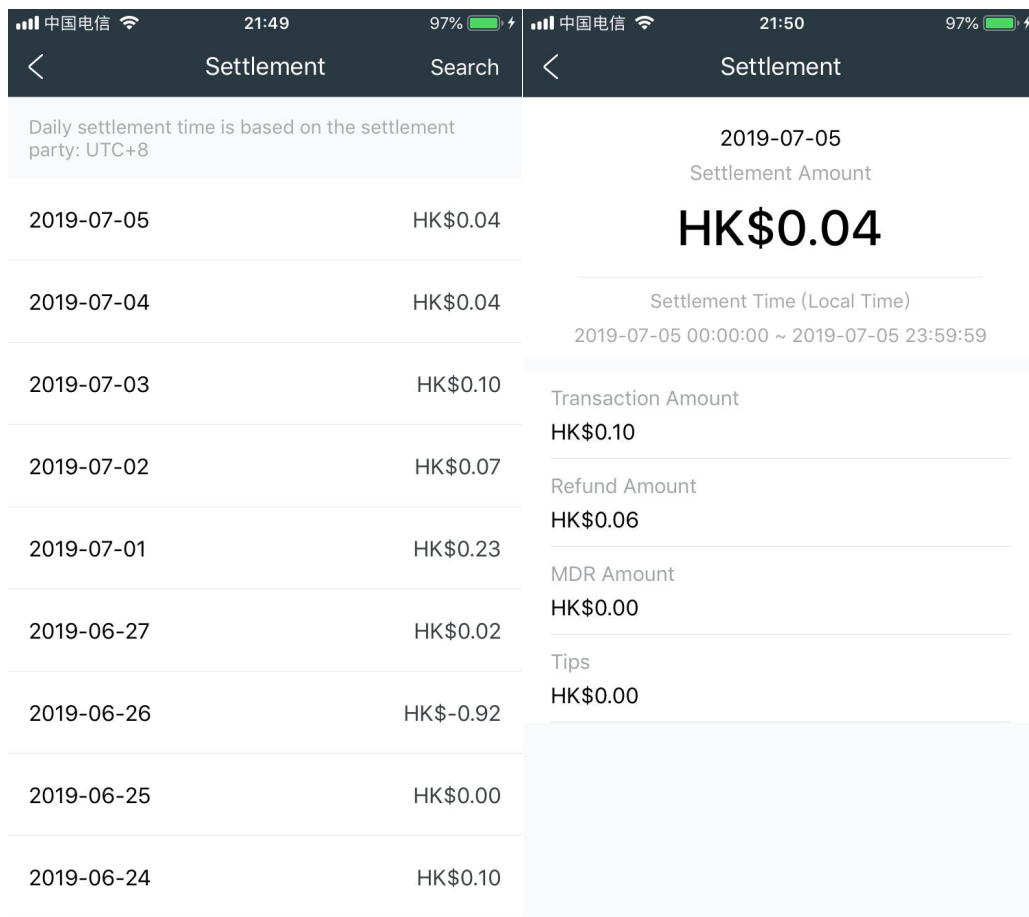


Figure 6.1 settlement

2.7 Refund

Merchants/Cashiers can click the "refund" at the upper right-hand corner of the order details page for refund. It is required to enter the refund amount and login password for the refund, as shown in Figure 5.1, refund. After the successful refund, a refund ticket can be printed out.

Note: the refund of orders within 90 days is supported.

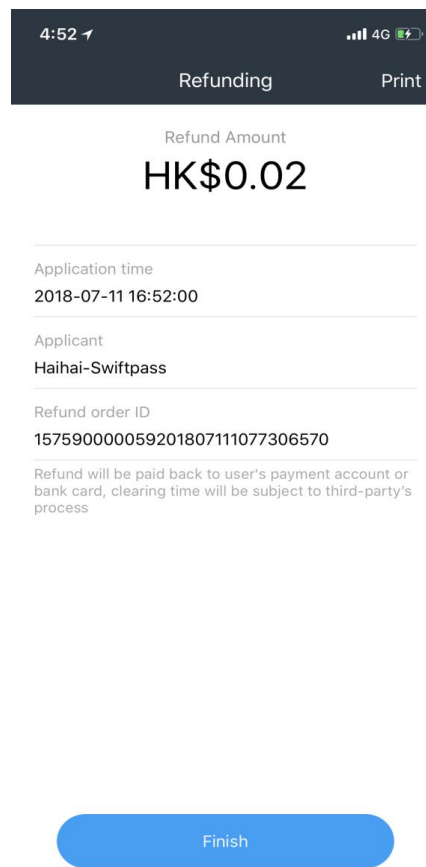
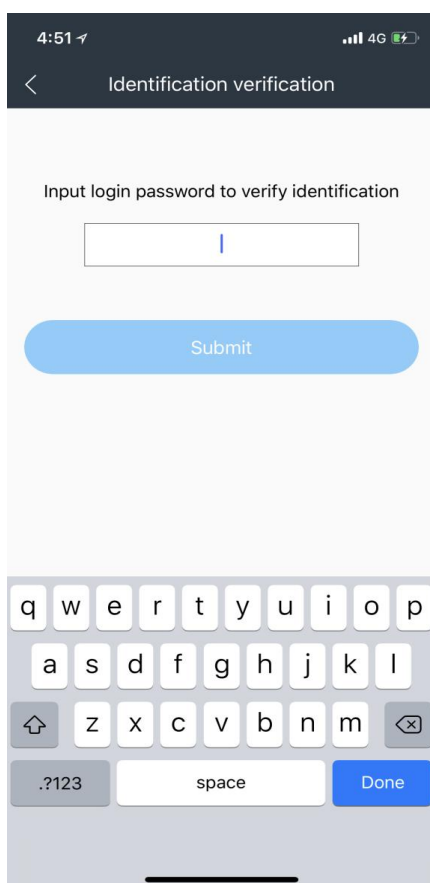
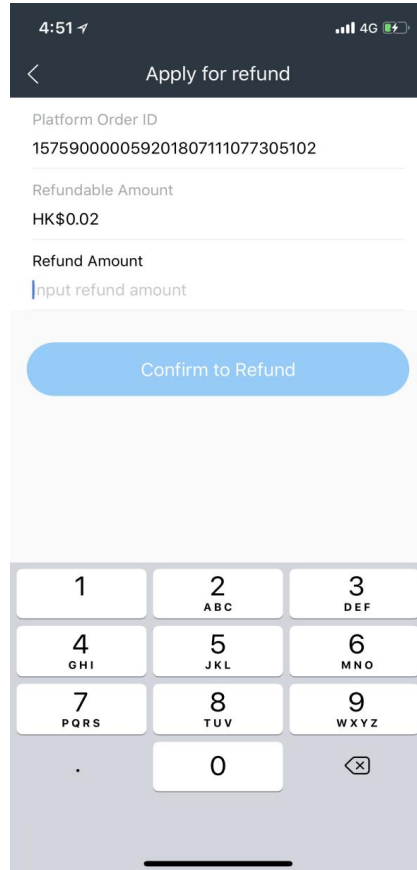
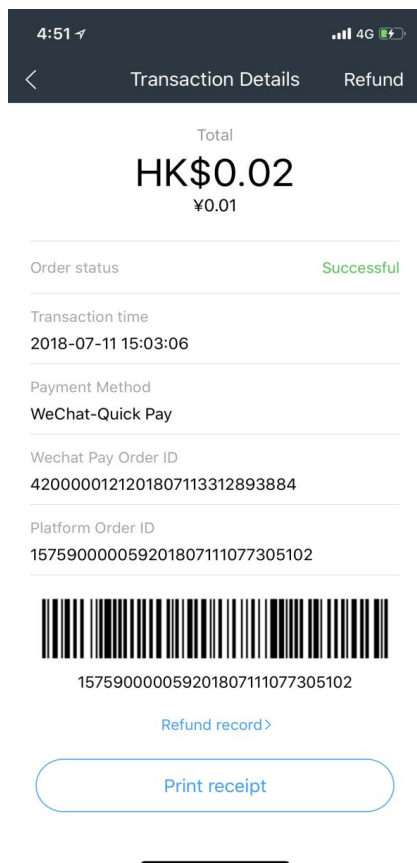


Figure 7.1 refund

2.8 Password recovery and reset

2.8.1 Password recovery

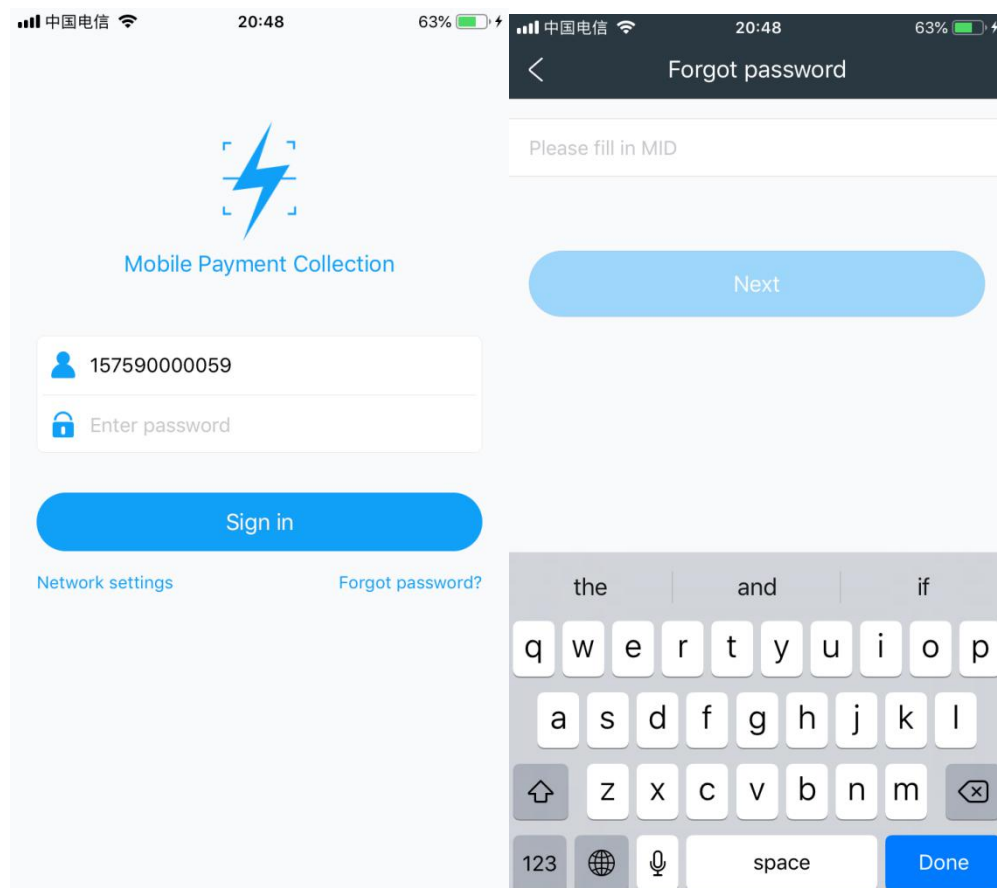
For merchants, after clicking "Forget password" on the login page and entering the merchant's number, a verification code will be sent to the merchant's registered email. As shown in Figure 8.1, retrieve the password.

Notes:

1. The verification code is valid for 2 minutes. If the time is exceeded, merchant needs to acquire a new verification code.
2. After entering the verification code, the merchant can set a new password.

The password rules are as follows:

- a. The password should be a combination of 8~16 letters and numbers, including lowercase and capital English letters and all special symbols except "Space".
- b. Neither a combination of repeating numbers such as 111, nor a combination of continuous numbers such as 123, should be entered into the password.
- c. Neither a combination of repeating English letters such as aaa, nor a combination of continuous English letters such as abc, should be entered into the password.



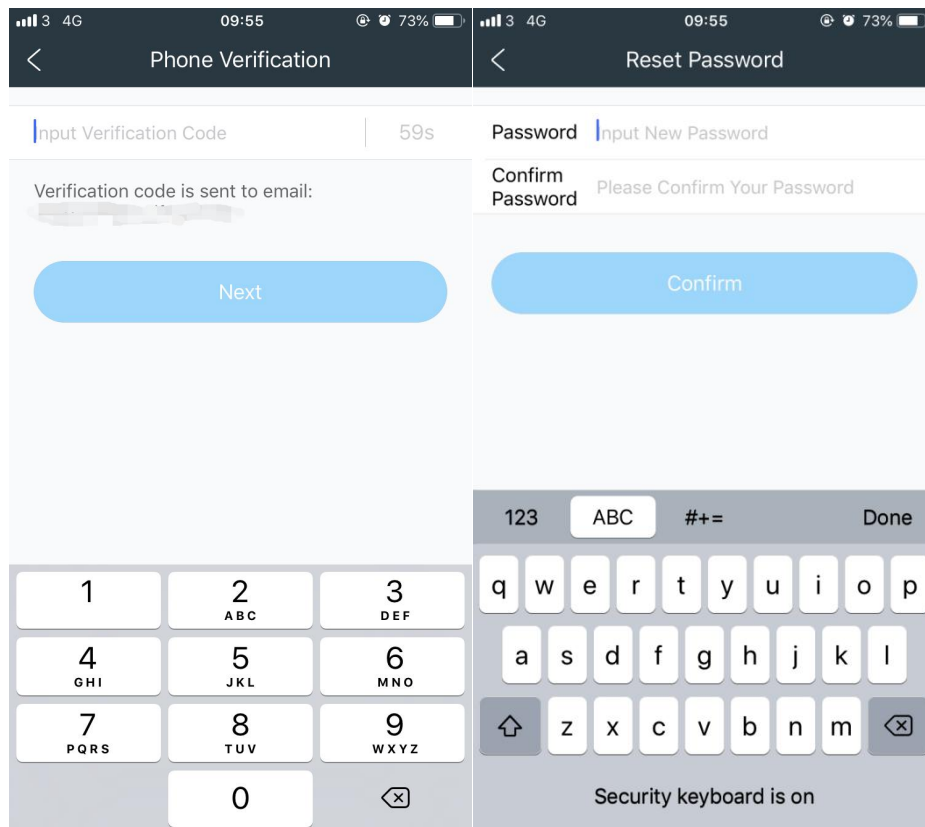


Figure 8.1, retrieve the password.

2.8.2 Password reset

To enter the password reset page, merchants/cashiers can click on **[Me] > [Settings] > [Password]**, as shown in Figure 8.2 reset password below.

Note: The password rules are as follows:

- The password should be a combination of 8~16 letters and numbers, including lowercase and capital English letters and all special symbols except "Space".
- Neither a combination of repeating numbers such as 111, nor a combination of continuous numbers such as 123, should be entered into the password.
- Neither a combination of repeating English letters such as aaa, nor a combination of continuous English letters such as abc, should be entered into the password.

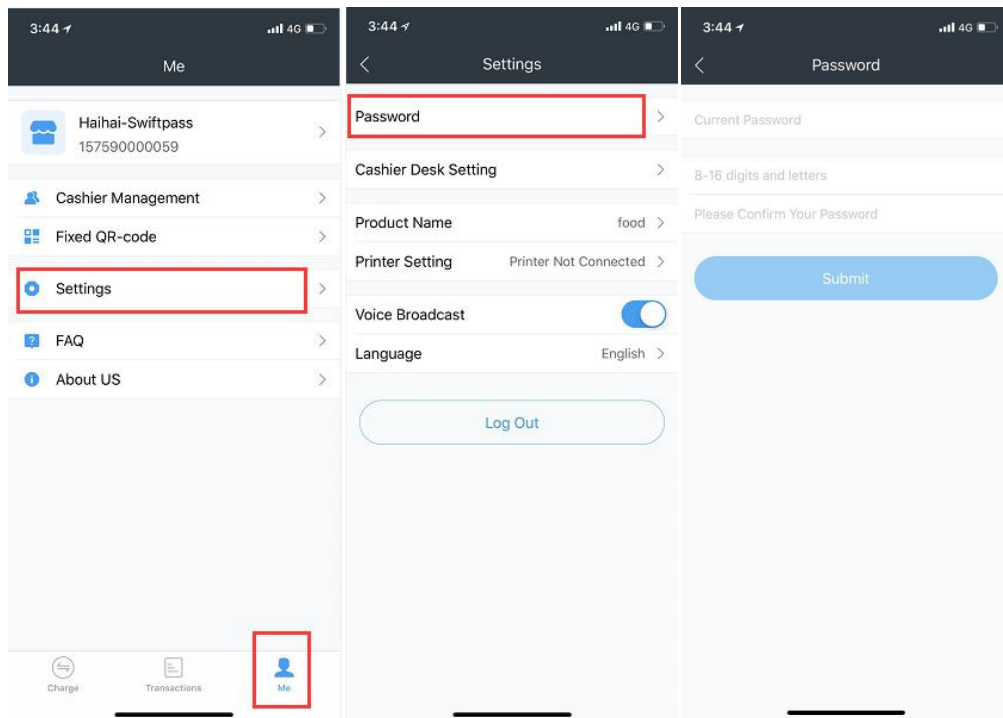


Figure 8.2 reset password

2.9 Spay management

Merchants/Cashiers can enter the management page by clicking "Me", as shown in Figure 9.1, management.

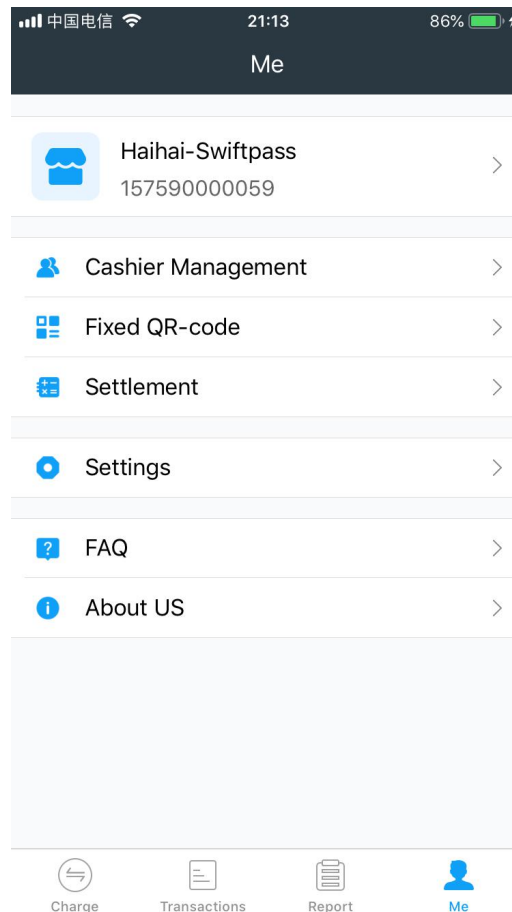


Figure 9.1, management.

2.9.1 Search merchant information

Merchant information query is only visible to merchant login account. Click on the merchant to enter the "Merchant Information" page to check the detailed information about the merchant.

2.9.2 Cashier management

Cashier management is only available to merchants' login accounts. Click "Cashier Management" to enter the cashier list page. The following operations can be performed on this page:

- Add a new cashier
- Search a cashier
- Check a cashier's details

2.9.2.1 Adding a new cashier

Merchants/Cashiers can click the **【+】** at the upper right corner of the cashier's list to add a cashier and assign the corresponding permissions to the cashier.

- If the billing authority is open, the cashier can view the transaction orders of all cashiers, including his or hers.
- When the refund authority is open, the cashier can operate a refund.
And merchant can set the time limit for cashier's refund operation.
Within the day: cashier can operate refunds for the transactions occurred within that day (from 00:00 of that day to the current time);
Within the week: cashier can operate refunds for the transactions occurred within that week (from the Monday of that week to the current time);
Within the month: cashier can operate refunds for the transactions occurred within that month (from the 1st of that month to present time);
As shown in Figure 9.2, add a cashier.

The screenshot shows the 'Create Cashier' interface in a mobile app. The top bar has a back arrow, 'Cashier Management', a plus icon, and 'Create Cashier'. Below the bar is a search bar labeled 'Search by name/email'. The main area is divided into two columns. The left column lists existing cashiers with their names, numbers, and accounts. The right column is the 'Create Cashier' form, which includes fields for 'Name' and 'Login account', a section for 'Set cashier's level of authority' with toggles for 'Transactions' and 'Refund', a section for 'Set refund time range' with options like 'Within today', 'Within week', 'Within month', and 'Without limit', and a large blue 'Create' button at the bottom.

Figure 9.2, add a cashier

2.9.2.2 Search cashiers

Merchants/Cashiers can search a cashier through the name of the cashier, as shown in Figure 9.3 below, Search for cashiers.

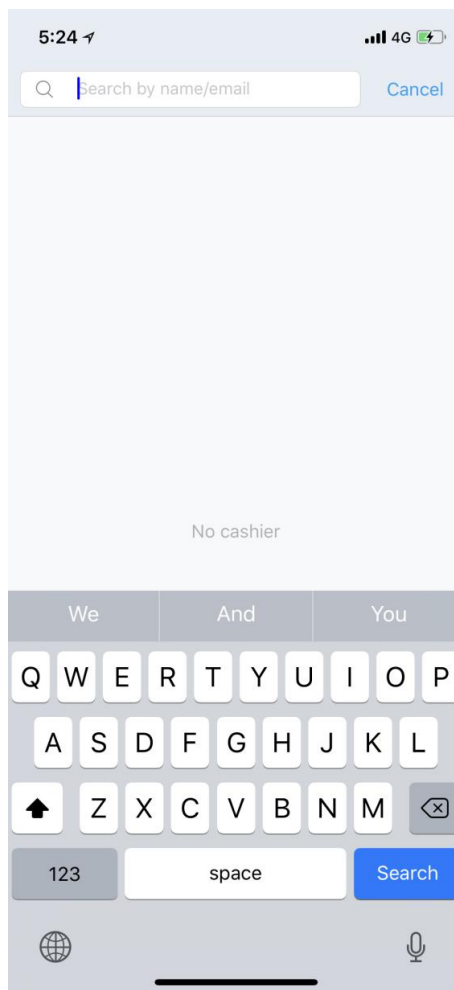


Figure 9.3 Search for cashiers.

2.9.2.3 Cashier details

On the details page of cashiers, a cashier's account can be frozen and deleted, as shown in Figure 9.4, cashier details page.

Notes:

- After freezing the cashier's account, the cashier will not be able to log in, and the cashier's information will be retained. After thawing, the cashier will be able to continue to login normally.
- After deleting the cashier's account, the cashier's information will vanish.
- After resetting a cashier's password, the initial password is "admin123", and the cashier will be required to change the initial password when he/she logs in for the first time.

The password rules are as follows:

- a. The password should be a combination of 8~16 letters and numbers, including lowercase and capital English letters and all special symbols except "Space".
- b. Neither a combination of repeating numbers such as 111, nor a combination of continuous numbers such as 123, should be entered into the password.
- c. Neither a combination of repeating English letters such as aaa, nor a

combination of continuous English letters such as abc, should be entered into the password.

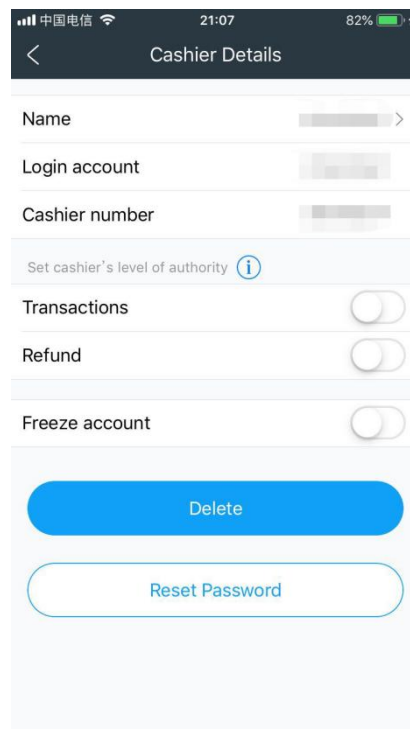


Figure 9.4, cashier details page

2.9.3 Setting

2.9.3.1 Bind the check-out counter

One terminal device, which is used to count the transaction volume of a cash register, can only bind one check-out counter, as shown in the following Figure 9.5, bind the check-out counter.

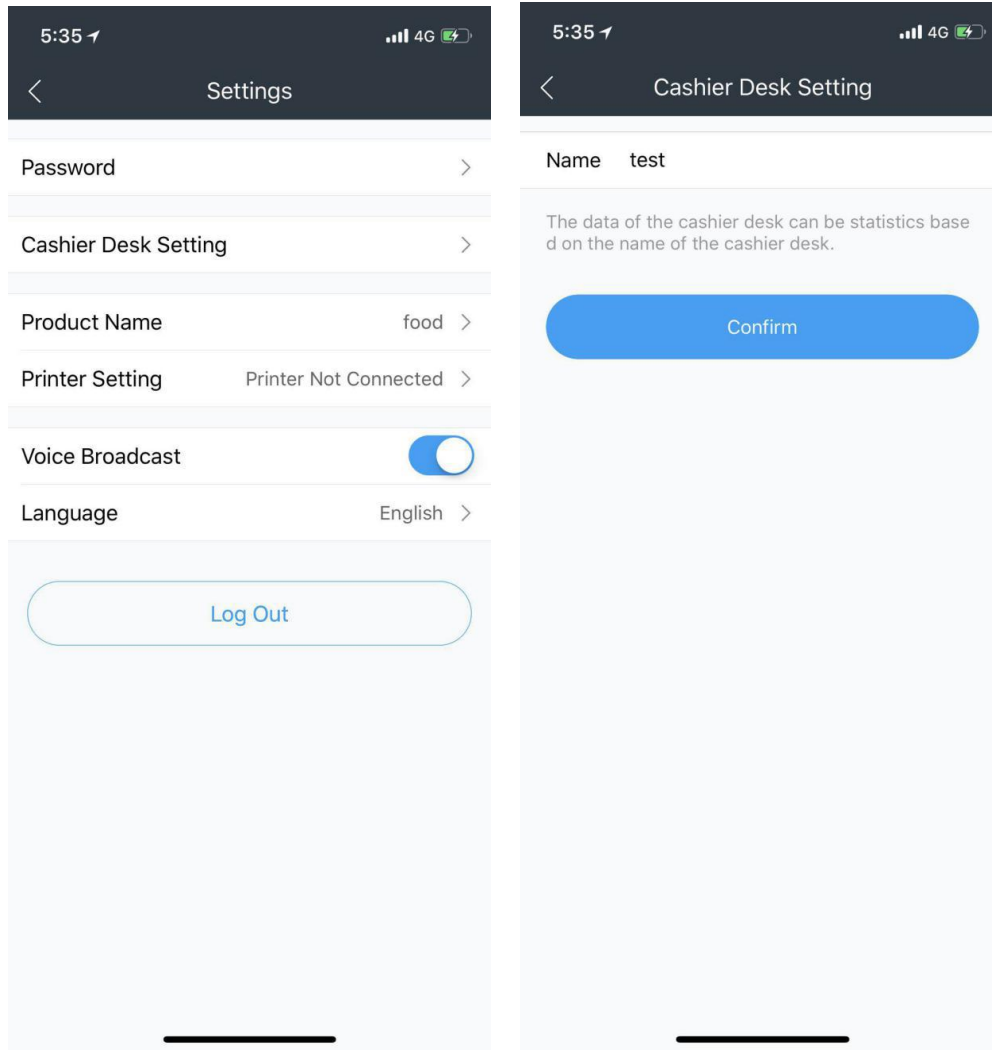


Figure 9.5, bind the check-out counter.

2.9.3.2 Printer setting

Users can set whether to turn on the printer function and the auto-printing function. If the auto-printing function is turned on, merchants/cashiers can print the receipt automatically without clicking the printing button when payment and refund are successful, as shown in Figure 9.6 below, printing.

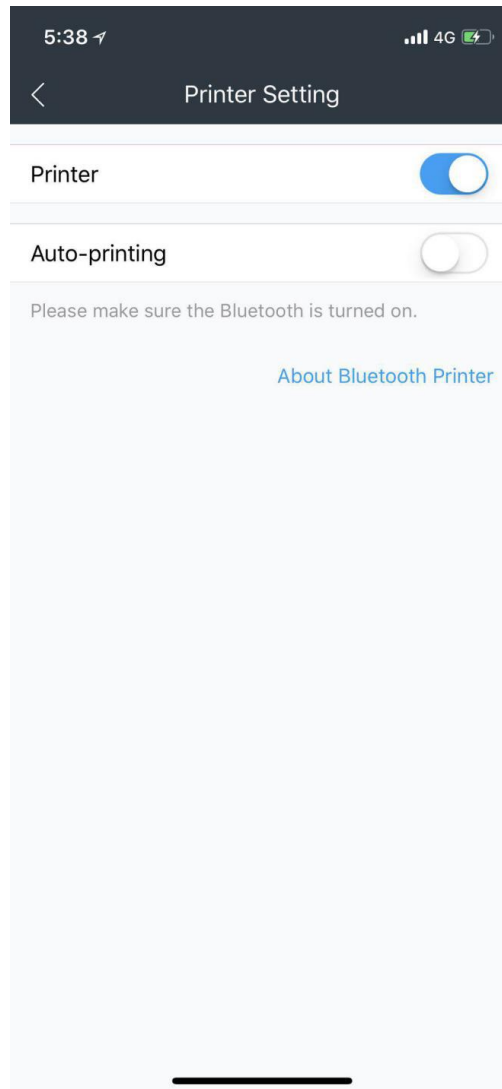


Figure 9.6 printing.

2.9.3.3 Voice broadcast

When the voice broadcasting function is turned on, voice announcements will be received when the payment is successful by scanning, QR-code and fixed QR-code, as shown in Figure 9.7, voice broadcast.

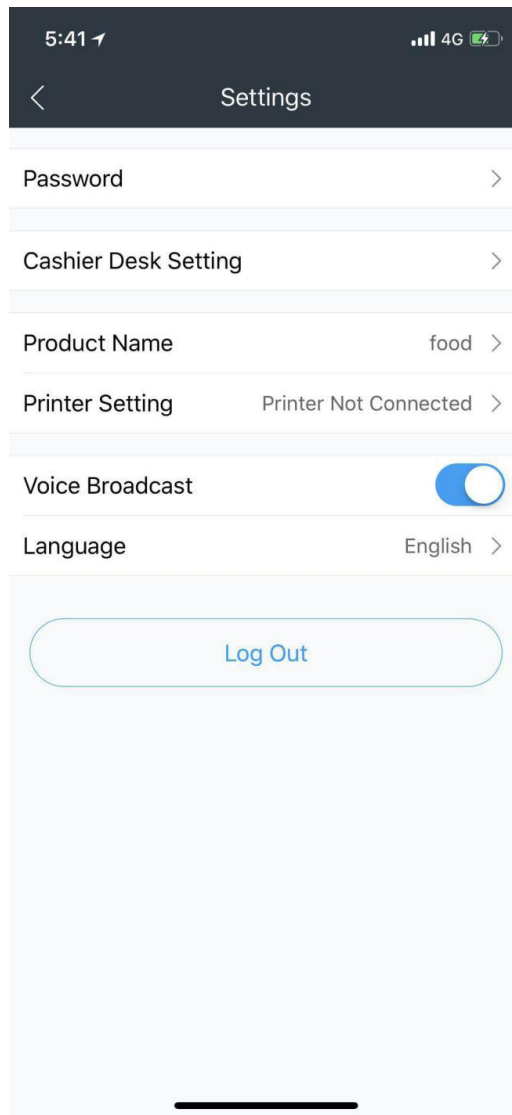


Figure 9.7, voice broadcast.

2.9.3.4 Language setting

Users can choose the language in Spay: Spay supports simplified Chinese, traditional Chinese, Japanese and English, as shown in Figure 9.8, language setting.



Figure 9.8, language setting

The above is all the content of this volume. Thank you for reading.