

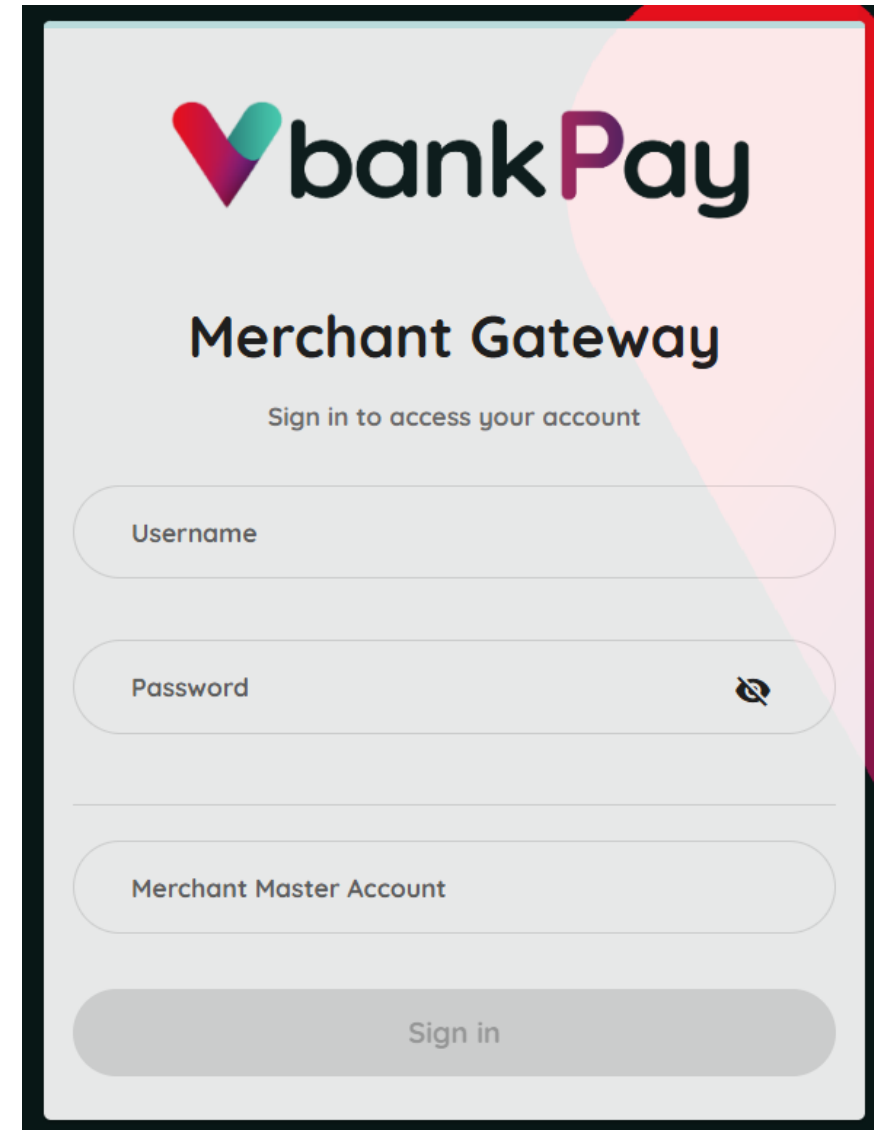


VBANKPAY GUIDELINES

HOW TO LOGIN?

For Master Login Credentials- doesn't need to input Merchant Master Account.

For those users created for the Master Account - they need to input their Master Account

A screenshot of the bankPay Merchant Gateway login interface. The form is light gray with rounded corners and a black border. It features the bankPay logo at the top, followed by the title "Merchant Gateway" and the instruction "Sign in to access your account". There are three input fields: "Username", "Password" (with a toggle icon), and "Merchant Master Account". A "Sign in" button is at the bottom.

bankPay

Merchant Gateway

Sign in to access your account

Username

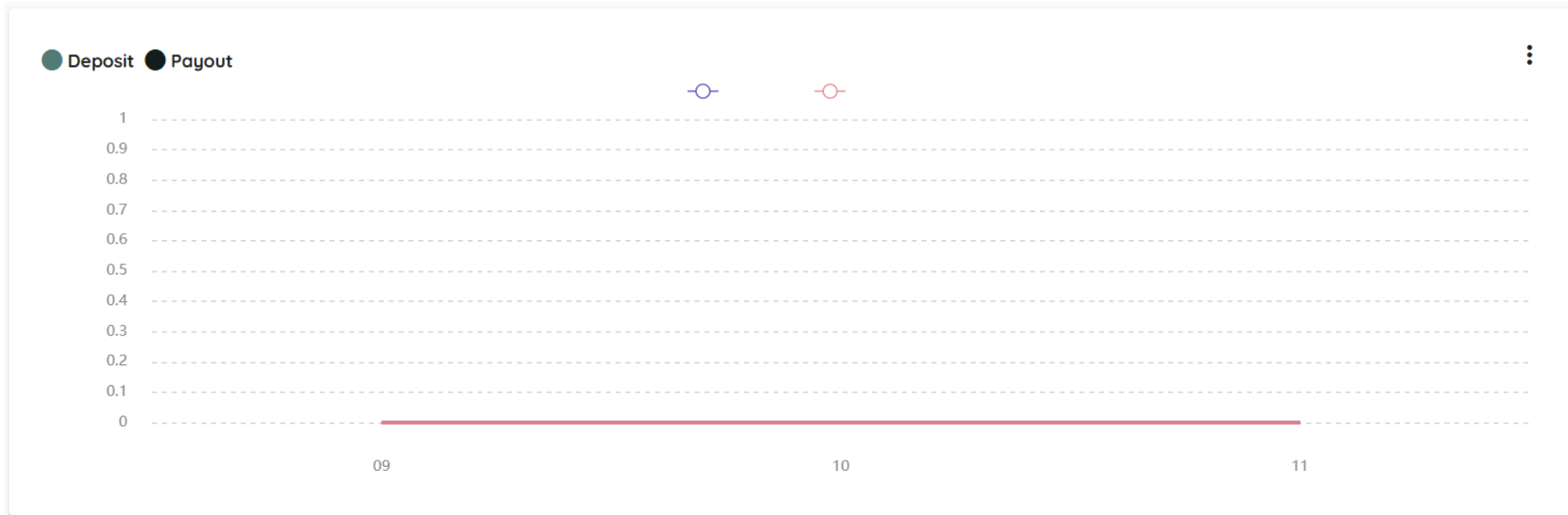
Password 

Merchant Master Account

Sign in

HOMEPAGE

Once logged in, you will see the Home screen which reflects the summary of your Deposit Accounts Settlement and Payout Account Topup.



1. Displays the master account name.
2. 3 Dots Menu, lets you select the range of days you prefer to view your Deposit and Payout account performance

On the bottom part of your Homepage reflects your Deposit & Payout Account Details which includes your Account Name, Account Number, Actual Balance & Available balance.

For your Deposit Accounts, you can access your shortcut tab for **SETTLEMENTS, SEARCH & BALANCE REPORT**

DEPOSIT				SETTLEMENTS	SEARCH	BALANCE REPORT
Account Name	Account Number	Actual Balance	Available Balance	No data to display		
0 total						

For your Payout Accounts, you can access your shortcut tab for **TOPUP. Followed by Recent Top-up Transaction & Recent Settlement Transaction which displays your recent transaction details.**

PAYOUT				TOPUP
Account Name	Account Number	Actual Balance	Available Balance	
No data to display				
0 total				

Recent Top-up Transaction											
Order Number	TopUp Option	Merchant Master Name	Merchant Master Name	Amount	Rate	Equivalent Amount	Remarks	Create Time	Execute Time	Synced	Status
No data to display											
0 total											

Recent Settlement Transaction										
Order Number	Merchant Transaction ID	Status	Account Name	Settlement Option	Master Name	Currency	Settlement Amount	Fees	Created Time	Execute Time
No data to display										

SEARCH

You can use the Search tab to view transactions based on a specific criteria. You may do an Advanced Search for transactions within a date range or a Quick Search for one specific date or inquiry. Please make sure that you set the transaction type as **Purchase** for Deposit transactions or **Original Credit** for Withdrawals.

Search Filter

Quick Search

Advance Search

Transaction Type

Merchant Account Name

Transaction Status

Currency

E-mail

First Name

Last Name

Status Code

Transaction ID

Merchant Transaction ID

Bank TransactionID

Telephone Number

IP Address

Bank Authorization Code

Date

6/11/2025

Amount

Search

Download As

PDF

EXCEL

CSV

Created Time	Transaction ID	Bank Transaction ID	Merchant Transaction	Customer Bank	First Name	Last Name	Currency	Amount	Status Code	Message Status	Completed Time	IP Address	EMAIL
No data to display													
0 total													

Here, you can enter a specific date or select a Transaction Status to fit the desired search. You may also search transactions based on Merchant Transaction ID. The data you will get here will show you your required transaction information.

Search Filter

Quick Search

Advance Search

Transaction Type
Original Credit

Merchant Account Name

Transaction Status

Currency

Memo

E-mail

First Name

Last Name

Status Code

Transaction ID

Merchant Transaction ID

Bank TransactionID

Telephone Number

IP Address

Bank Authorization Code

Date
6/12/2025

Amount

Search

Download As

PDF

EXCEL

CSV

Created Time	Transaction ID	Bank Transaction ID	Account	Merchant Transaction	Customer Bank	Account Number	First Name	Last Name	Currency	Amount	Status Code
--------------	----------------	---------------------	---------	----------------------	---------------	----------------	------------	-----------	----------	--------	-------------

No data to display

0 total

Search Filter

Quick Search

Advance Search

Transaction Type

Purchase

Merchant Account Name

Transaction Status

Currency

E-mail

First Name

Last Name

Status Code

Transaction ID

Merchant Transaction ID

Bank TransactionID

Telephone Number

IP Address

Bank Authorization Code

Date

6/12/2025

Amount

Search

Download As

PDF

EXCEL

CSV

Results can then be exported as CSV, Excel or PDF.

MERCHANT ACCOUNTS

You may view all your merchant and their status with their Actual and Available balances here.

Actual Balance - is your current float account balance base.

Available Balance - displays your balance for settlement base on your settlement coverage.

Note: Once you click the Merchant Account – it will automatically redirect you to the Balance Statement Tab

Merchant Account Name	Status	Actual Balance	Available Balance	Sync
[REDACTED]	Enabled	0.00	0.00	
[REDACTED]	Enabled	0.00	0.00	
[REDACTED]	Enabled	0.00	0.00	
[REDACTED]	Enabled	0.00	0.00	
4 total				

TOPUP

In this tab, you can also check your *Payout Account* details and the *Settlement option* available for your account base on the agreement.

*Please be reminded to always click the **Sync icon** per merchant before initiating your settlement request to display your updated balance sufficient for your Backoffice float balance.*





Home

Search

Merchant Accounts

Topup

Settlements

Balance Report

Announcement

Settlements History

Batch Upload Tool

Admin

LOCAL BANK ACCOUNT

Select Withdrawal Account

Amount

Submit

USD WIRE TRANSFER

Select Withdrawal Account

Amount

Converted Amount to

Submit

Account Name	Currency	Account Number	Balance	Last Update	Last Sync	Status	Sync
	PHP			2025-06-04 09:24:50	11-06-2025 11:54 AM	Enabled	

1 total

SETTLEMENTS

In this tab, you can also check your *Deposit Account* details and the *Settlement option* available for your account base on the agreement.

Please be reminded to always click the **Sync icon** per merchant before initiating your settlement request to display your updated Actual and Available balance sufficient for your Backoffice float balance.

VBANKPAY WITHDRAWAL ACCOUNT

Account Name	Account Number	Actual Balance	Available Balance	Currency	Status	Last Update	Last Sync	Sync
[REDACTED]	[REDACTED]	0.00	0.00	PHP	Enabled	2025-06-04 09:25:20	04-06-2025 05:25 PM	
[REDACTED]	[REDACTED]	0.00	0.00	PHP	Enabled	2025-06-04 08:32:05	04-06-2025 04:32 PM	
[REDACTED]	[REDACTED]	0.00	0.00	PHP	Enabled	2025-06-04 08:32:08	04-06-2025 04:32 PM	

3 total

SETTLEMENTS

For settlement **WITHDRAWAL** request, choose the merchant you wish to settle funds in the From Account, then select its corresponding Withdrawal Account. Input the amount for settlement and submit your request. This tab will show your Actual and Available Balance for settlement as well as the settlement fees.

VBANKPAY WITHDRAWAL ACCOUNT

Available Balance

Actual Balance

From Account

Select Withdrawal A...

Amount

Fees

Total

Order Number

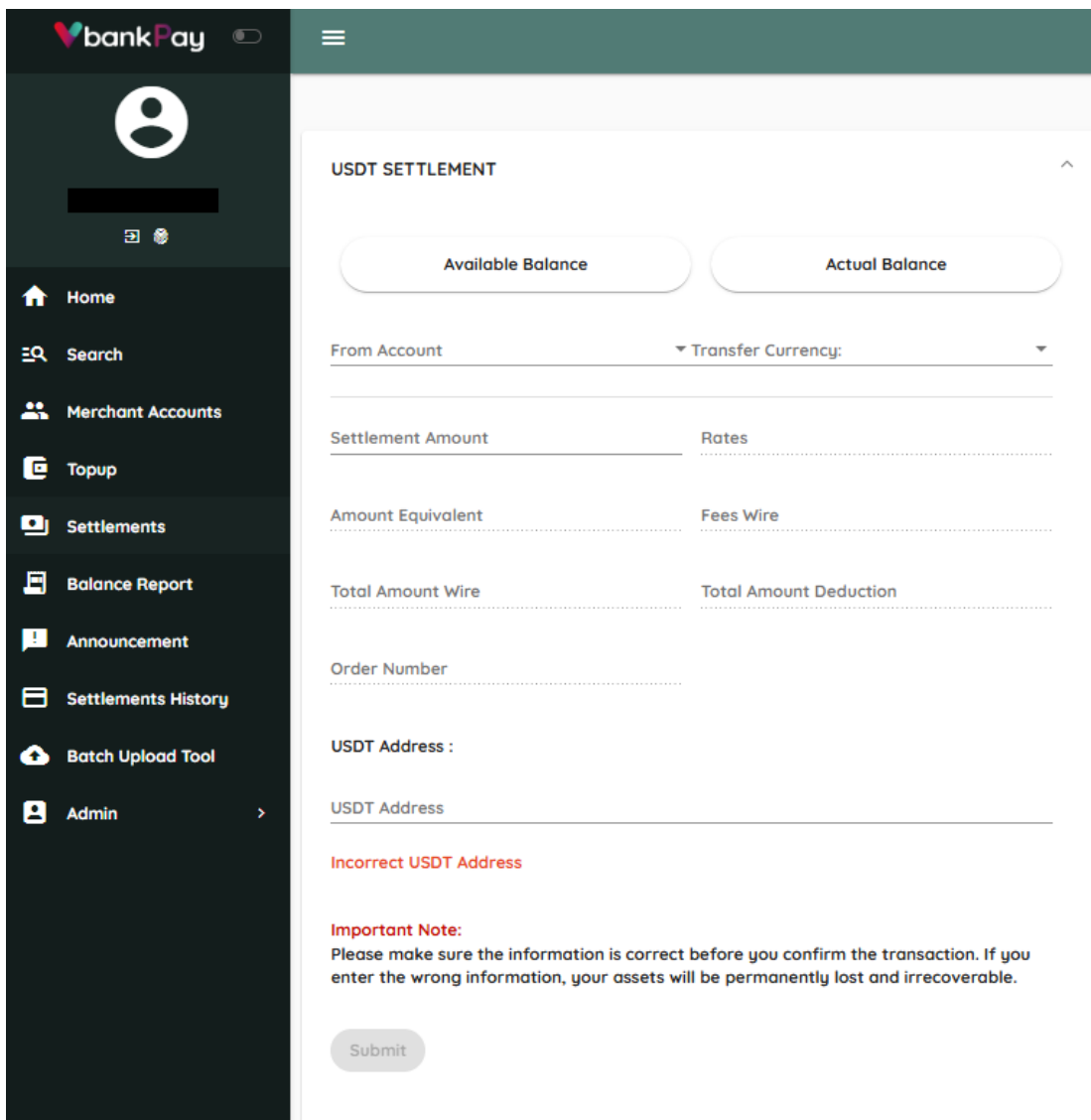
Submit

SETTLEMENTS

For settlement **USDT SETTLEMENT** request, choose the merchant you wish to settle funds in the From Account, then select the transfer currency you wish to request. Input the settlement amount and submit your request.

This tab will show your Actual and Available Balance for settlement, the today's rate and the bank details of your international wire bank account.

Note: **USDT SETTLEMENT** option will only be available upon verifying your provided Bank address based on the agreement



The screenshot shows the bankPay mobile application interface. On the left is a dark sidebar menu with icons and labels for Home, Search, Merchant Accounts, Topup, Settlements, Balance Report, Announcement, Settlements History, Batch Upload Tool, and Admin. The main content area is titled 'USDT SETTLEMENT' and features two buttons at the top: 'Available Balance' and 'Actual Balance'. Below these are input fields for 'From Account' and 'Transfer Currency:'. A table follows with two columns: 'Settlement Amount' and 'Rates'. The table contains rows for 'Amount Equivalent', 'Fees Wire', 'Total Amount Wire', and 'Total Amount Deduction'. Below the table is an 'Order Number' field. Further down is a 'USDT Address :' label followed by a text input field for the 'USDT Address'. A red error message 'Incorrect USDT Address' is displayed below the input field. At the bottom, there is an 'Important Note' in red text: 'Please make sure the information is correct before you confirm the transaction. If you enter the wrong information, your assets will be permanently lost and irrecoverable.' A 'Submit' button is located at the very bottom of the form.

Settlement Amount	Rates
Amount Equivalent	Fees Wire
Total Amount Wire	Total Amount Deduction

BALANCE REPORT

You can view Balance Summary and download Balance Statement on Balance Report tab.

Simply set your desired date range and you may opt to download your detailed Balance Report base on your Float account transactions as PDF, EXCEL or CSV format





[Home](#)
[Search](#)
[Merchant Accounts](#)
[Topup](#)
[Settlements](#)
[Balance Report](#)
[Announcement](#)
[Settlements History](#)
[Batch Upload Tool](#)
[Admin](#)

Search Filter

Merchant Account Name

Start Date
5/1/2025

End Date
6/11/2025

Rows Per Page
100

Search

VIEW BALANCE SUMMARY

BALANCE STATEMENT

Download As

PDF

EXCEL

CSV

Float Account	Merchant Transaction ID	Date	Reference	Description	Amount	Ending Balance	Transaction Type
		2025-05-22 13:17:32	100003	Sales (deposit)	100.00	100.00	Sales (deposit)
		2025-05-23 14:32:04	100032	Sales (deposit)	100.00	200.00	Sales (deposit)
		2025-06-04 08:08:06	100070	Sales (deposit)	100.00	300.00	Sales (deposit)
		2025-06-04 08:47:10	100073	Sales (deposit)	103.00	303.00	Sales (deposit)
		2025-06-06 09:25:02	100133	Sales (deposit)	100.00	403.00	Sales (deposit)

BALANCE REPORT

Balance Summary – shows your account’s running balance including deposits, and other adjustments such as settlement and fees.

Balance Summary	
Opening Balance	0 PHP
ADD: SALES(DEPOSIT)	0 PHP
LESS: SALES FEE(DEPOSIT)	0 PHP
ADD: RESERVE	0 PHP
LESS: RESERVE RELEASE	0 PHP
LESS: SETTLEMENTS	
Settlement	0 PHP
Settlement Fees	0 PHP
OTHER ADJUSTMENT AND FEES	
Dispute	0 PHP
Dispute Fees	0 PHP
Refund	0 PHP
Refund Fees	0 PHP
Frozen	0 PHP
Frozen Fees	0 PHP
Deposit Funds	0 PHP
Ending Balance	403 PHP
CLOSE	

BALANCE REPORT

Balance Statement – shows your available balance for settlement from your previous balance and current sales based on your settlement coverage.

Note: Balance statement will automatically be downloaded in PDF Format

VBankPay		BALANCE STATEMENT	
VbankPaytest		Date	2025-06-12
		Account ID	900165
		Summary Duration	2025-05-01 TO 2025-06-12
Statement Details			
Total Sales		503.00	
Previous Balance		0.00	
Current Sales		503.00	
Adjustments			
Refunded Transactions Amount		0.00	
Refunded Fees		0.00	
Other Adjustments		100.00	
Fees		0.00	
Merchant Discount Rate (MDR)		0.00	
MID Setup Fee		0.00	
Wire Settlement Fee		0.00	
Monthly Maintenance Fees		0.00	
Total Available Balance		403.00	

ANNOUNCEMENT

You can view all related bank announcements and maintenance here as guide for your settlement request.

 		 English		
   		Search filter		
For Currency	Announcement EN	Start Time	End Time	Updated Time
MYR	test-... 	12-12-2023 10:18 PM	12-12-2023 11:18 PM	12-12-2023 10:18 PM
HKD,HKD	TEST... 	30-03-2023 08:00 AM	31-03-2023 09:00 AM	11-02-2023 10:49 PM
2 total				

SETTLEMENT HISTORY

You can view here the list of all past settlements. You may also view here the transaction details and the settlement status. The list can also be downloaded as PDF, Excel, CSV format.

bankPay

Home

Search

Merchant Accounts

Topup

Settlements

Balance Report

Announcement

Settlements History

Batch Upload Tool

Admin

Search filter

Order Number

Merchant Transaction ID

Settlement Option

Account Name

Bank Account Number

Float Entry Type

Amount

Start Date

End Date

Status

Approval Status

Is Ref Transaction

Search

Download As

PDF

EXCEL

CSV

Order Number	Receipt	Merchant Transaction ID	Status	Account Name	Settlement Option	Master Name	Currency	Settlement Amount	Fees	Transfer To Account/Currency	Created Time	Execute Time
900165_2025060	Download	95321677760105	Success		Gateway Withdrawal Account		PHP	100.00	0.00		2025-06-04 08:24:30.0	2025-06-04 09:24:50.0

1 total

SETTLEMENT HISTORY

To view the transaction details, click the order number.

bankPay

Home

Search

Merchant Accounts

Topup

Settlements

Balance Report

Announcement

Settlements History

Batch Upload Tool

Admin

Search filter

Order Number

Merchant Transaction ID

Settlement Option

Account Name

Bank Account Number

Float Entry Type

Amount

Start Date

End Date

Status

Approval Status

Search

Transaction Details

Merchant Transaction ID :
Settlement Option :
Master Name :
Status :
Amount Equivalent
Rate
To Currency :
Ending Balance :
Created Time :
Withdrawal Account :
CDC Transaction ID :
Ending Balance :

Order Number :
Account Name :
Account No
Approval Status :
Settlement Amount :
From Currency :
Starting Balance :
Remarks :
Execute Time :
Withdrawal Account No :
Starting Balance
Status :

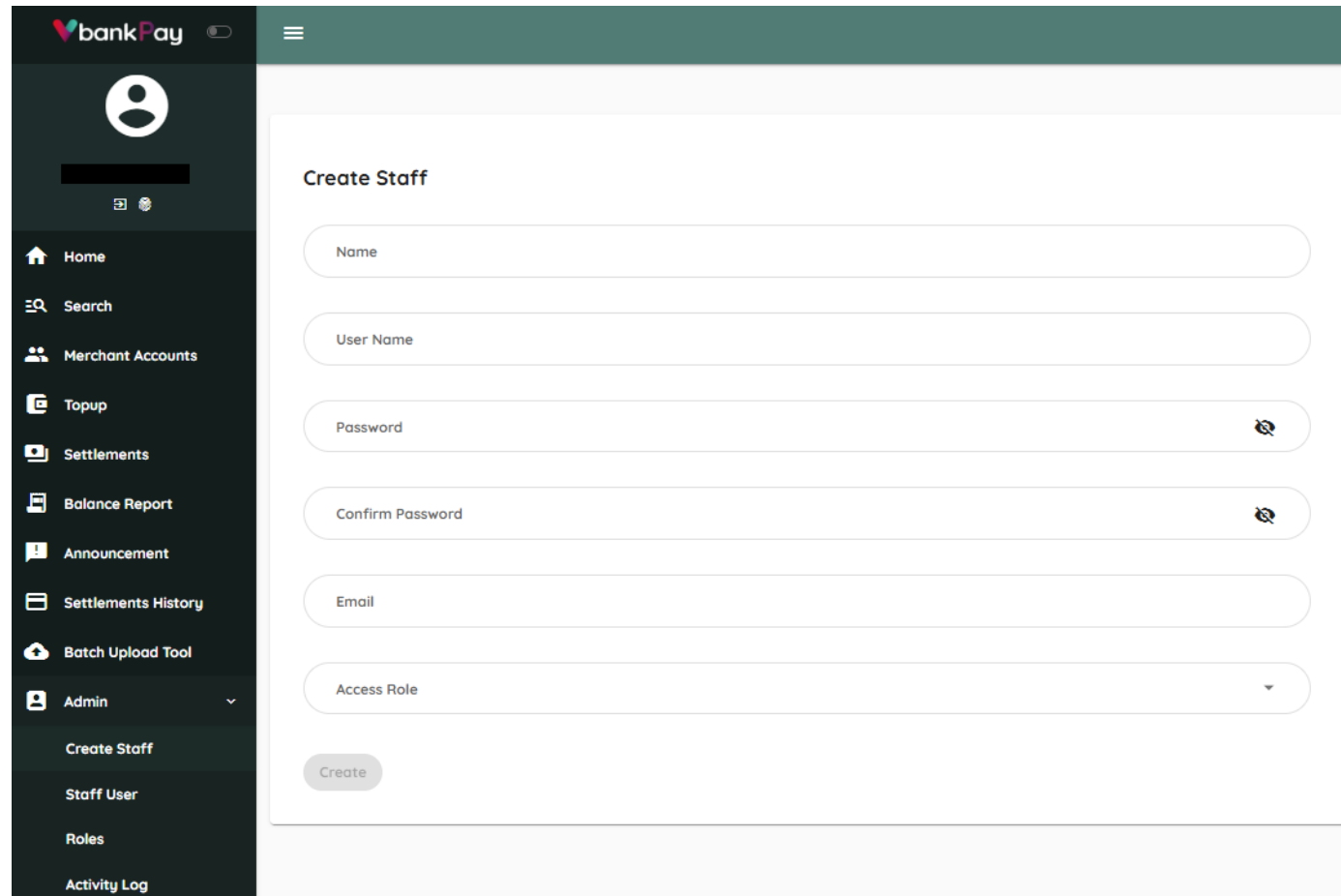
CLOSE

Order Number	Receipt	Merchant Transaction ID
900165_2025060	Download	05321677760105

1 total

ADMIN

For staff creation, click Create Staff tab and then fill-in the required fields and set your Access Role base on your staff designation.



The screenshot displays the bankPay Admin dashboard. On the left is a dark sidebar with a user profile at the top and a list of navigation items: Home, Search, Merchant Accounts, Topup, Settlements, Balance Report, Announcement, Settlements History, Batch Upload Tool, Admin (expanded), Create Staff, Staff User, Roles, and Activity Log. The 'Create Staff' option is highlighted. The main content area is titled 'Create Staff' and contains the following fields: Name, User Name, Password (with a toggle icon), Confirm Password (with a toggle icon), Email, and Access Role (a dropdown menu). A 'Create' button is located at the bottom of the form.

bankPay

Create Staff

Name

User Name

Password

Confirm Password

Email

Access Role

Create

ADMIN

Staff User- directs you to your authorized list of staff who can access your Dashboard and their access details.

bankPay





Home

Search

Merchant Accounts

Topup

Settlements

Balance Report

Announcement

Settlements History

Batch Upload Tool

Admin

Create Staff

Staff User

English

Name	User Name	Email	Role	Status	Actions
No data to display					
0 total					

ADMIN

Once DONE creating your staff. You will see the staff created in the Staff User tab.

In Staff User tab, you can see here the authorized list of staff who can access your Dashboard and their access details.

☰





 Home

 Search

 Merchant Accounts

 Topup

 Settlements

 Balance Report

 Announcement

 Settlements History

 Batch Upload Tool

 Admin

▼

Create Staff

Staff User

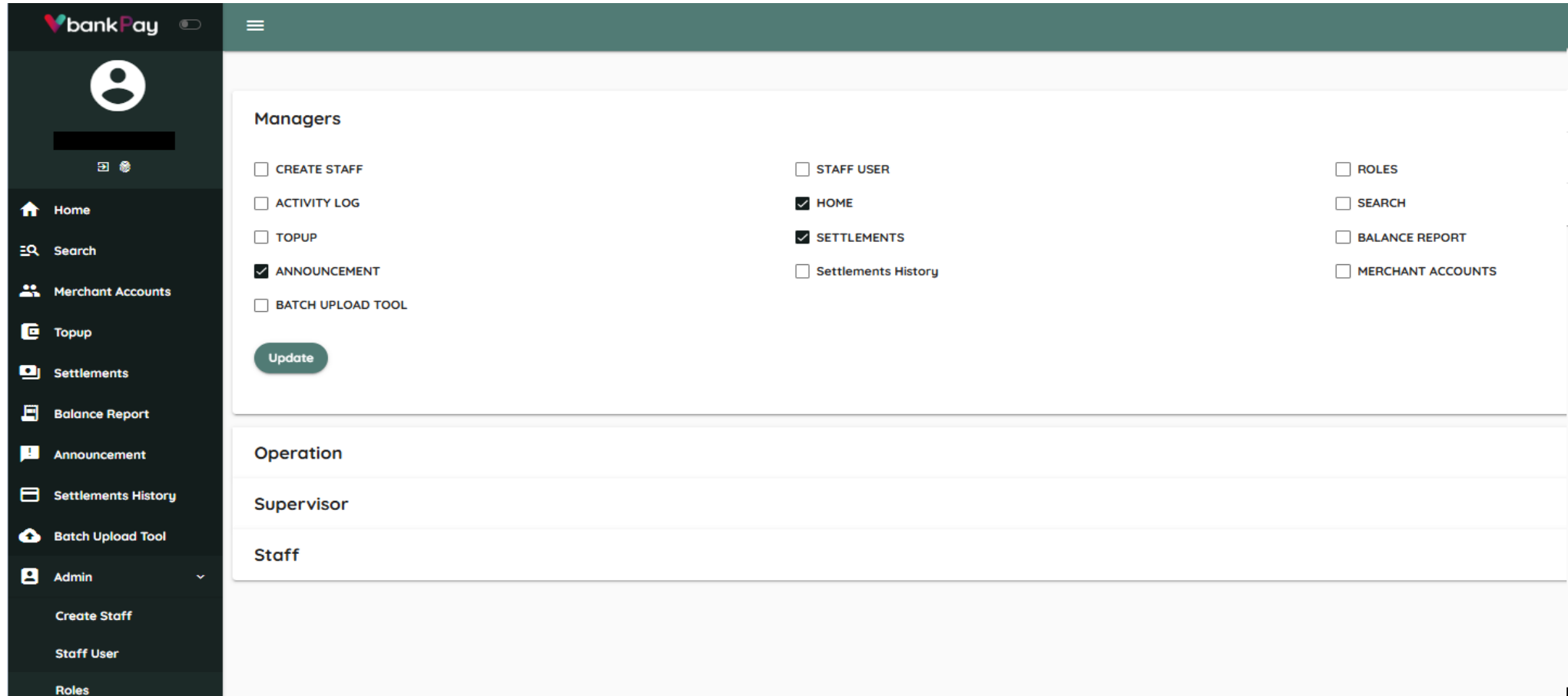
English

Name	User Name	Email	Role	Status	Actions
test	test	test@test.com	STAFF	Enabled	
1 total					

ADMIN

To view each staff assigned role Click Roles tab and select your chosen Access role option. You may also personalize your desired role for each staff base on your preference.

Note: Don't forget this step as this is needed for your staff to access their account.



The screenshot displays the bankPay Admin interface. On the left is a dark sidebar with the bankPay logo at the top, followed by a user profile icon and a list of navigation items: Home, Search, Merchant Accounts, Topup, Settlements, Balance Report, Announcement, Settlements History, Batch Upload Tool, and Admin (which is expanded to show Create Staff, Staff User, and Roles). The main content area has a dark green header with a hamburger menu icon. Below this, the 'Managers' section contains a grid of checkboxes for role permissions: CREATE STAFF, ACTIVITY LOG, TOPUP, ANNOUNCEMENT (checked), BATCH UPLOAD TOOL, STAFF USER, HOME (checked), SETTLEMENTS (checked), Settlements History, ROLES, SEARCH, BALANCE REPORT, and MERCHANT ACCOUNTS. An 'Update' button is located below the grid. The bottom of the main area features a vertical list of tabs: Operation, Supervisor, Staff, and Roles (which is currently selected).

Operation

- ☐ CREATE STAFF
- ☐ ACTIVITY LOG
- ☐ TOPUP
- ☐ ANNOUNCEMENT
- ☐ BATCH UPLOAD TOOL

Update

Supervisor

- ☐ CREATE STAFF
- ☐ ACTIVITY LOG
- ☐ TOPUP
- ☐ ANNOUNCEMENT
- ☐ BATCH UPLOAD TOOL

Update

Staff

- ☐ CREATE STAFF
- ☐ ACTIVITY LOG
- ☐ TOPUP
- ☒ ANNOUNCEMENT
- ☐ BATCH UPLOAD TOOL

Update

- ☐ STAFF USER
- ☐ HOME
- ☐ SETTLEMENTS
- ☐ Settlements History

- ☐ STAFF USER
- ☐ HOME
- ☐ SETTLEMENTS
- ☐ Settlements History

- ☐ STAFF USER
- ☐ HOME
- ☐ SETTLEMENTS
- ☐ Settlements History

- ☐ ROLES
- ☐ SEARCH
- ☐ BALANCE REPORT
- ☐ MERCHANT ACCOUNTS

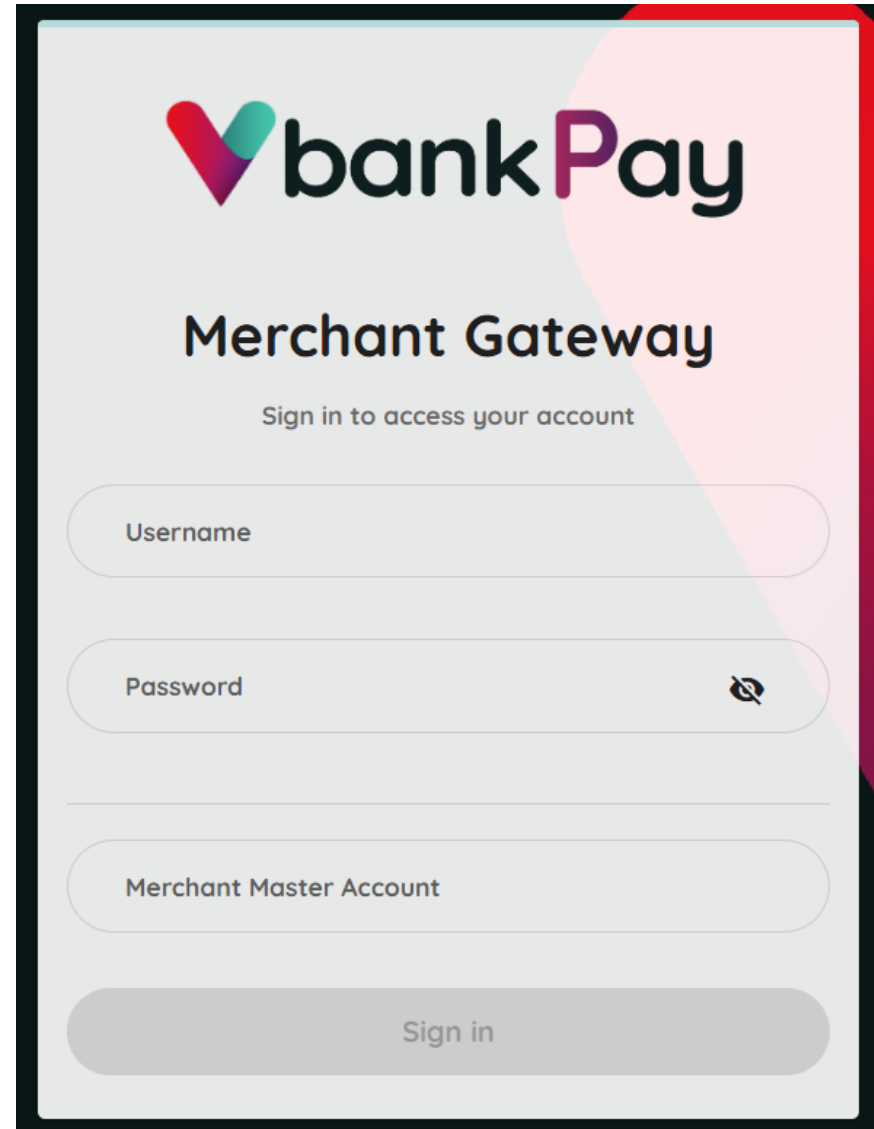
- ☐ ROLES
- ☐ SEARCH
- ☐ BALANCE REPORT
- ☐ MERCHANT ACCOUNTS

- ☐ ROLES
- ☒ SEARCH
- ☒ BALANCE REPORT
- ☐ MERCHANT ACCOUNTS

HOW TO LOGIN? (STAFF)

Username: The username provided to the staff

Merchant Master Account: Master Account provided in your email

A screenshot of the bankPay Merchant Gateway login interface. The form is displayed on a light gray background with a subtle pink and white circular graphic on the right side. It features the bankPay logo at the top, followed by the title 'Merchant Gateway' and the instruction 'Sign in to access your account'. There are three input fields: 'Username', 'Password' (with a toggle icon for visibility), and 'Merchant Master Account'. A 'Sign in' button is located at the bottom of the form.

The bankPay logo, consisting of a stylized 'V' icon in red and teal, followed by the text 'bankPay' in a sans-serif font, with 'bank' in black and 'Pay' in purple.

Merchant Gateway

Sign in to access your account

Username

Password 

Merchant Master Account

Sign in

ADMIN

Activity Log- Represents the history of your Users login and out period in your dashboard and activity made therein

bankPay

Home

Search

Merchant Accounts

Topup

Settlements

Balance Report

Announcement

Settlements History

Batch Upload Tool

Admin

- Create Staff
- Staff User

English

Search filter

Username

Start date

End date

Search

Download As

PDF

EXCEL

CSV

Username	Created Date	Activity	Operation	Status
...	2025-06-12 3:22 PM	ROLES: [MANAGERS]: HOME, SETTLEMENTS, ANNOUNCEMENT	UPDATE	Success
...	2025-06-12 3:22 PM	ROLES: [SUPERVISOR]: CREATE_STAFF, STAFF_USER, ACTIVITY_LOG, HOME	UPDATE	Success
Swi...	2025-06-12 3:21 PM	ROLES: [STAFF]: SEARCH_ITEMS, BALANCE_REPORT, ANNOUNCEMENT	UPDATE	Success
Swi...	2025-06-12 3:17 PM	ROLES: [STAFF]: SEARCH_ITEMS, BALANCE_REPORT	UPDATE	Success
Swi...	2025-06-12 9:38 AM	USER:test with role STAFF	CREATE	Success
...	2025-06-12 9:38 AM	...:test	CREATE	Success
6 total				