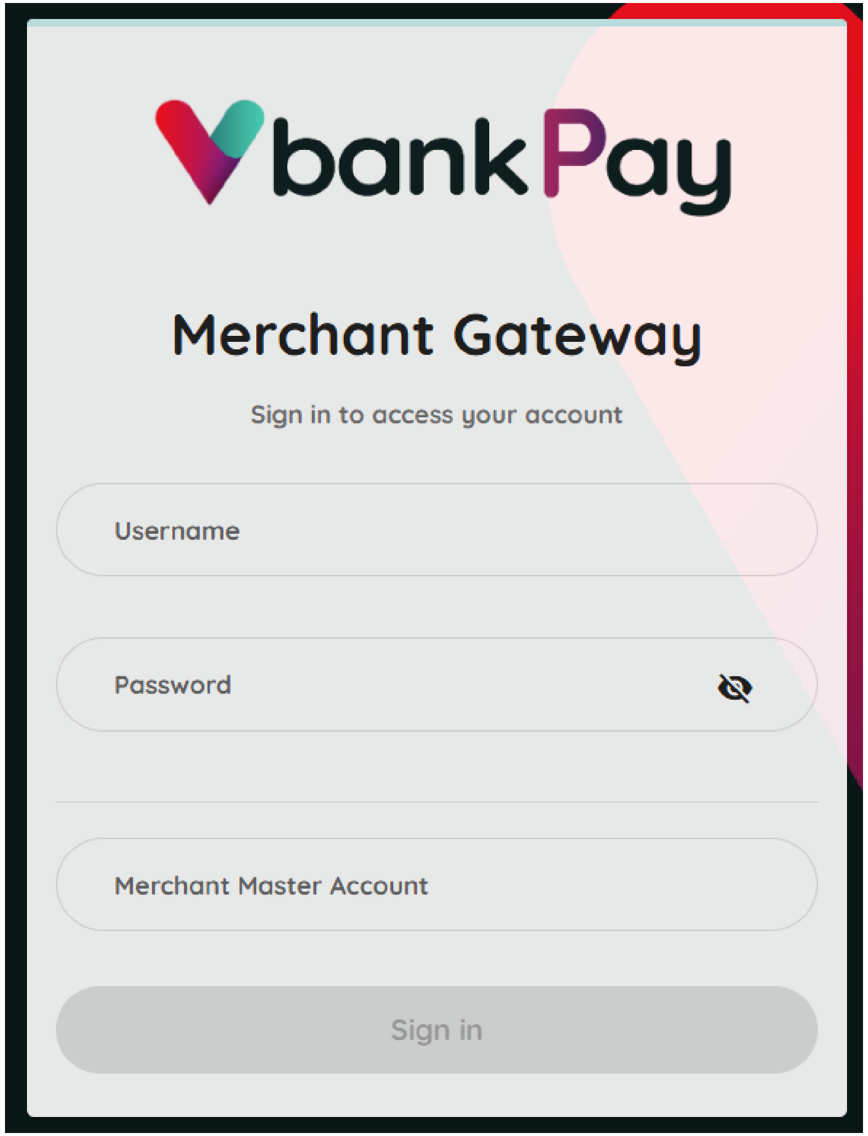
VBANKPAY GUIDELINES

HOW TO LOGIN?

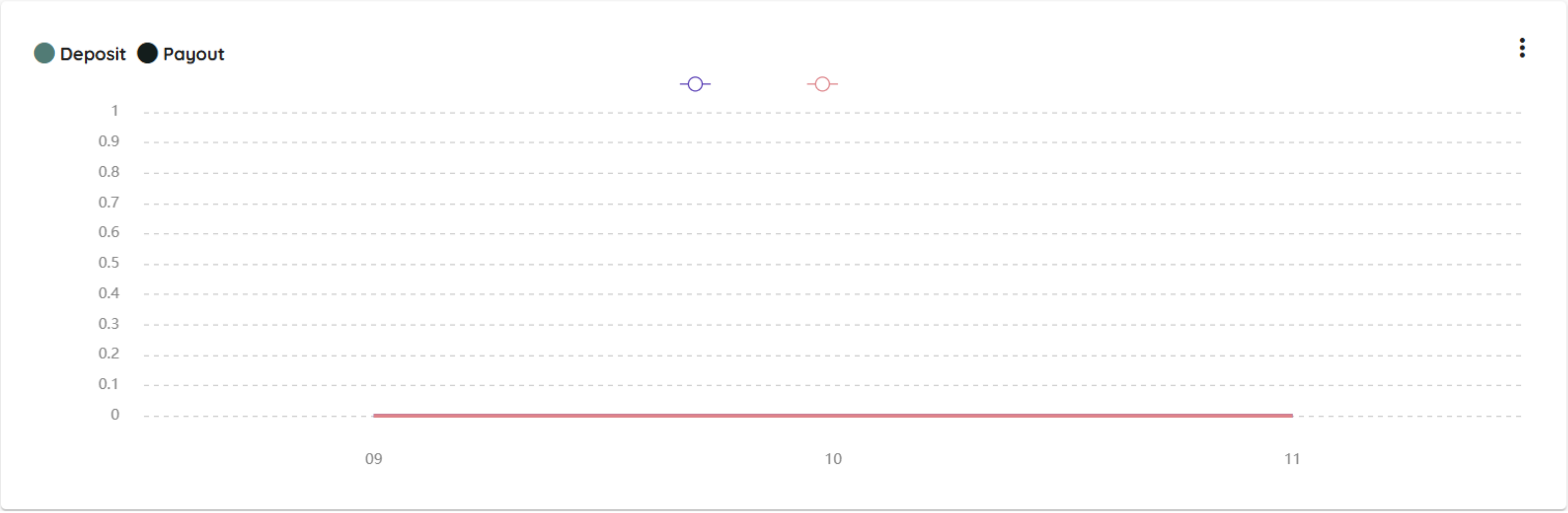
For Master Login Credentials- doesn't need to input Merchant Master Account.

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



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											

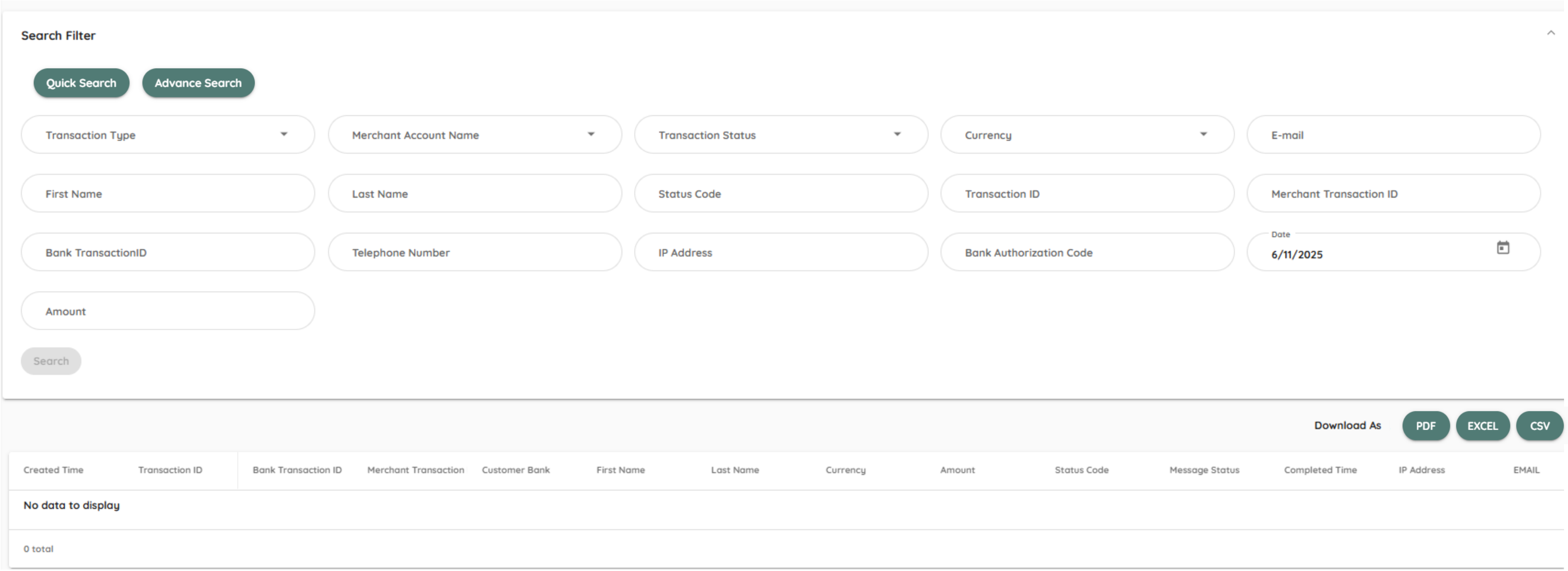
0 total

Recent Settlement Transaction

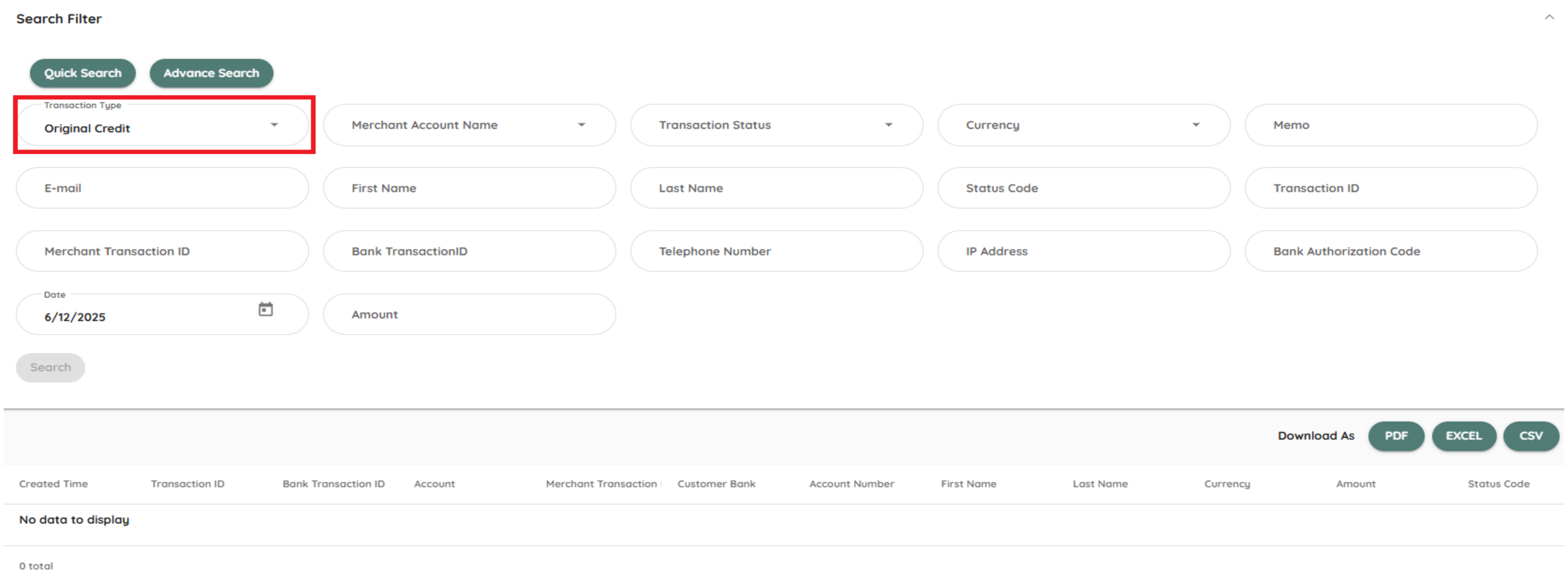
Order Number	Merchant Transaction ID	Status	Account Name	Settlement Option	Master Name	Currency	Settlement Amount	Fees	Created Time	Execute Time
No data to display										

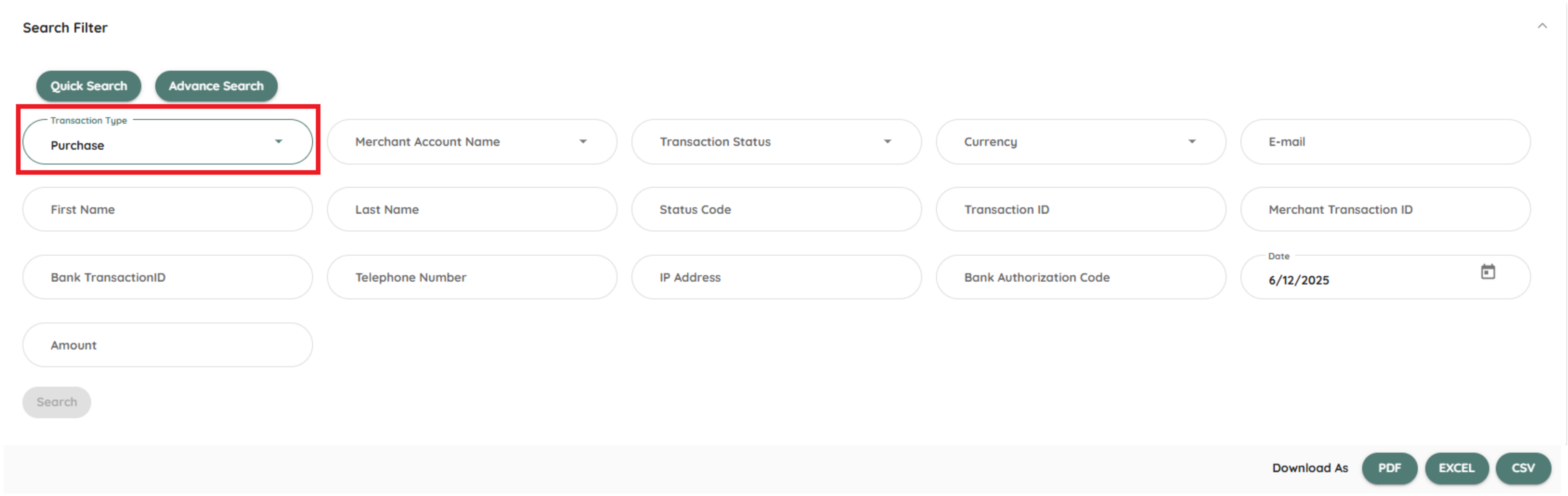
SEARCH

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.



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.





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

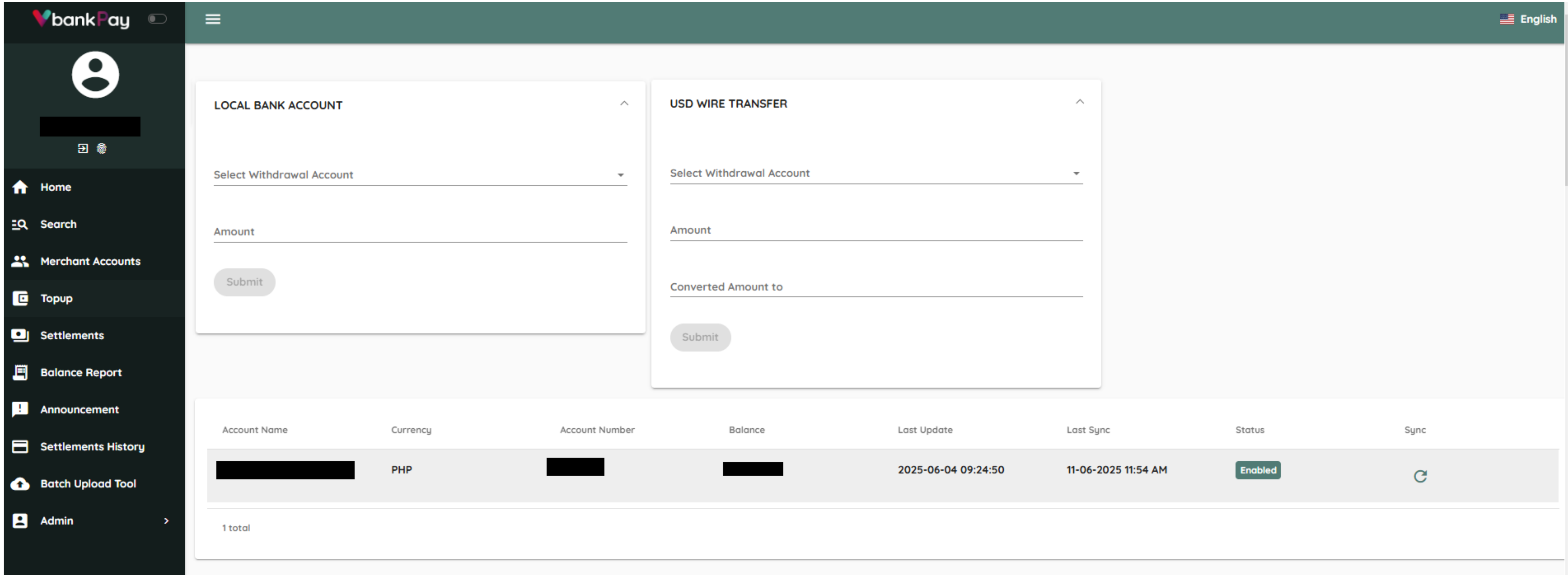
Merchant Account Name	Status	Actual Balance	Available Balance	Sync
[redacted]	Enabled	0.00	0.00	
[redacted]	Enabled	0.00	0.00	
[redacted]	Enabled	0.00	0.00	
[redacted]	Enabled	0.00	0.00	

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.



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.

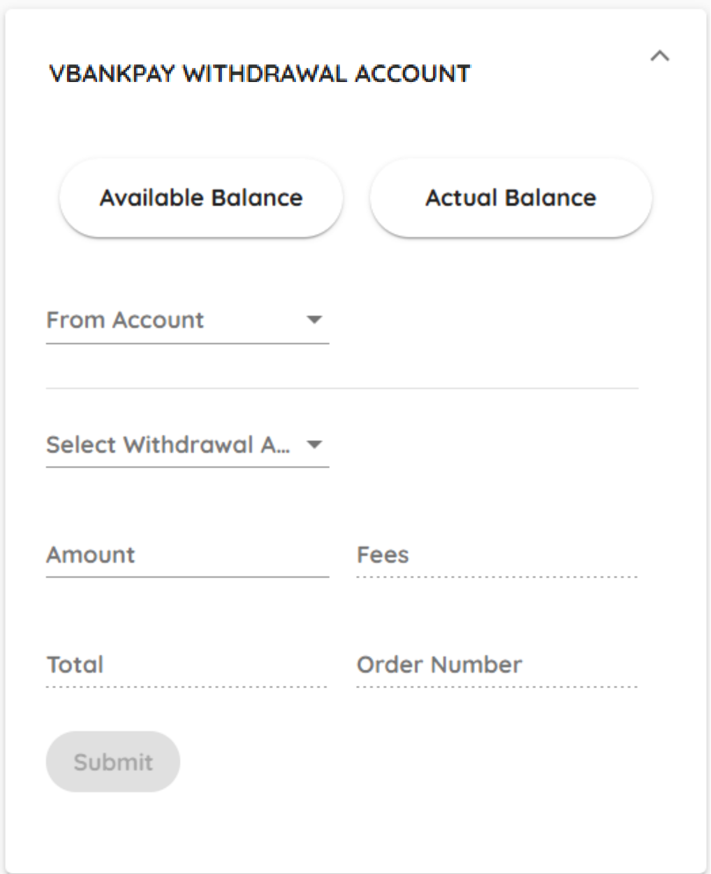
VBANKPAY WITHDRAWAL ACCOUNT

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.

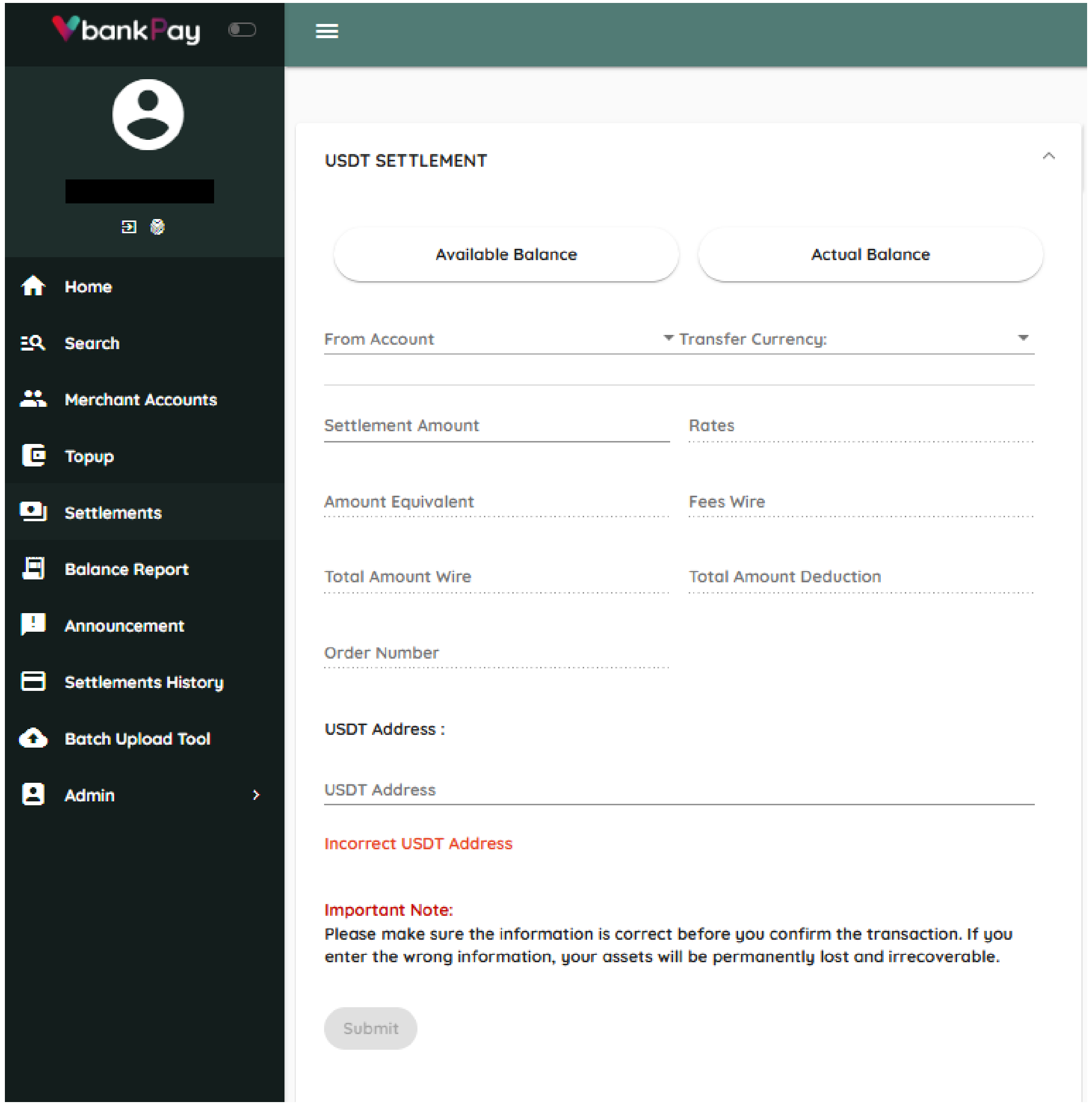


SETTLEMENTS

For settlement USDT SETTLMENT 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.

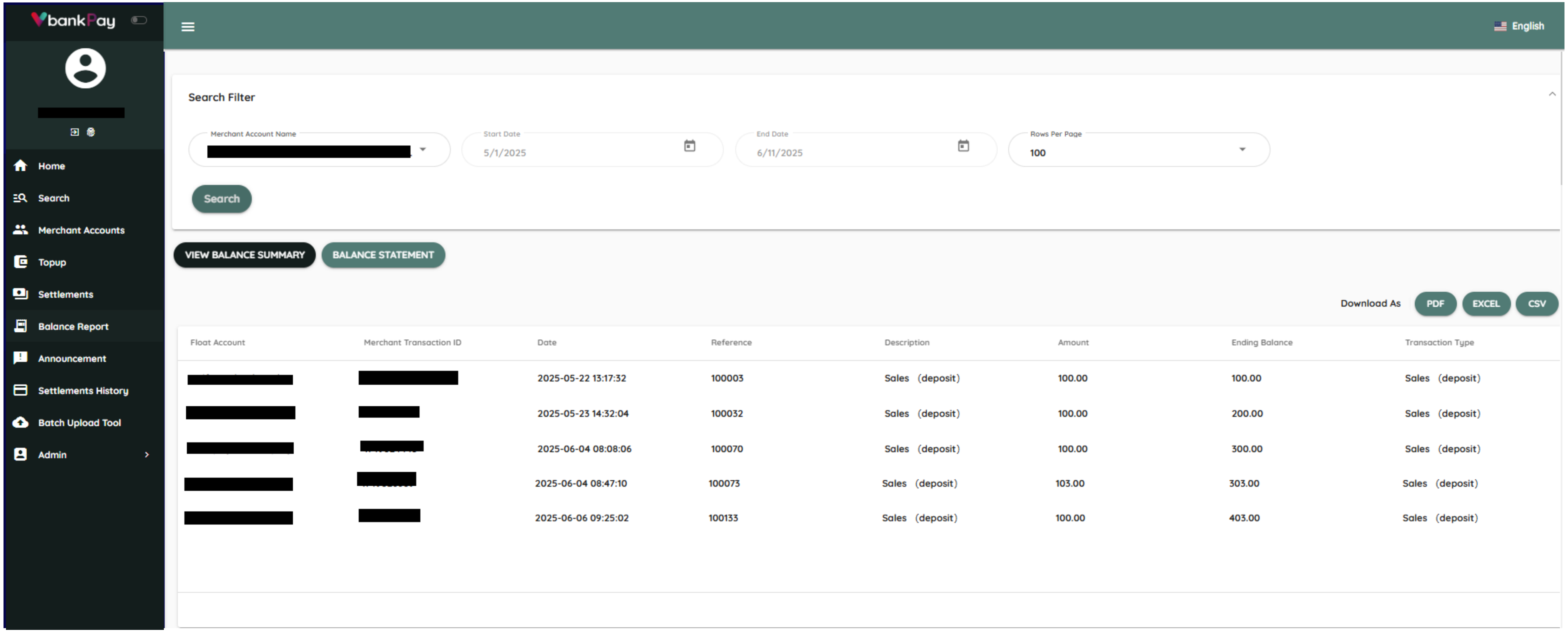
This tab will show your Actual and Available Balance for settlement, the today's rate and the bank details of your international wire bank account.

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



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



bankPay

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

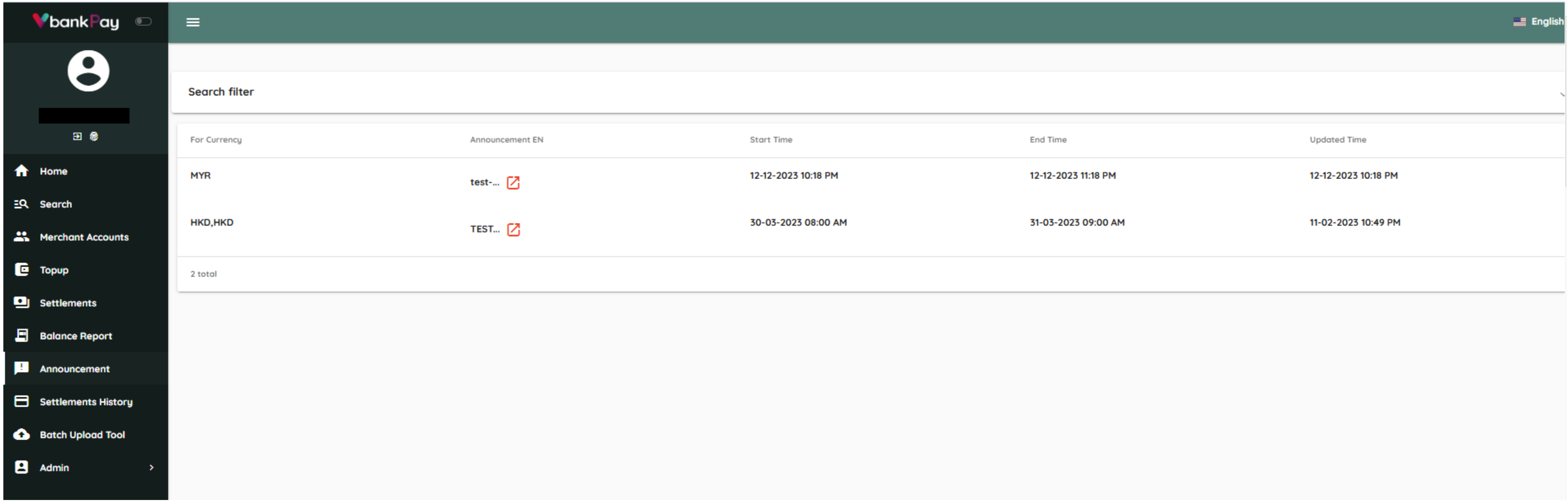
Date	2025-06-12		
Account ID	900165		
Summary Duration	2025-05-01	TO	2025-06-12

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

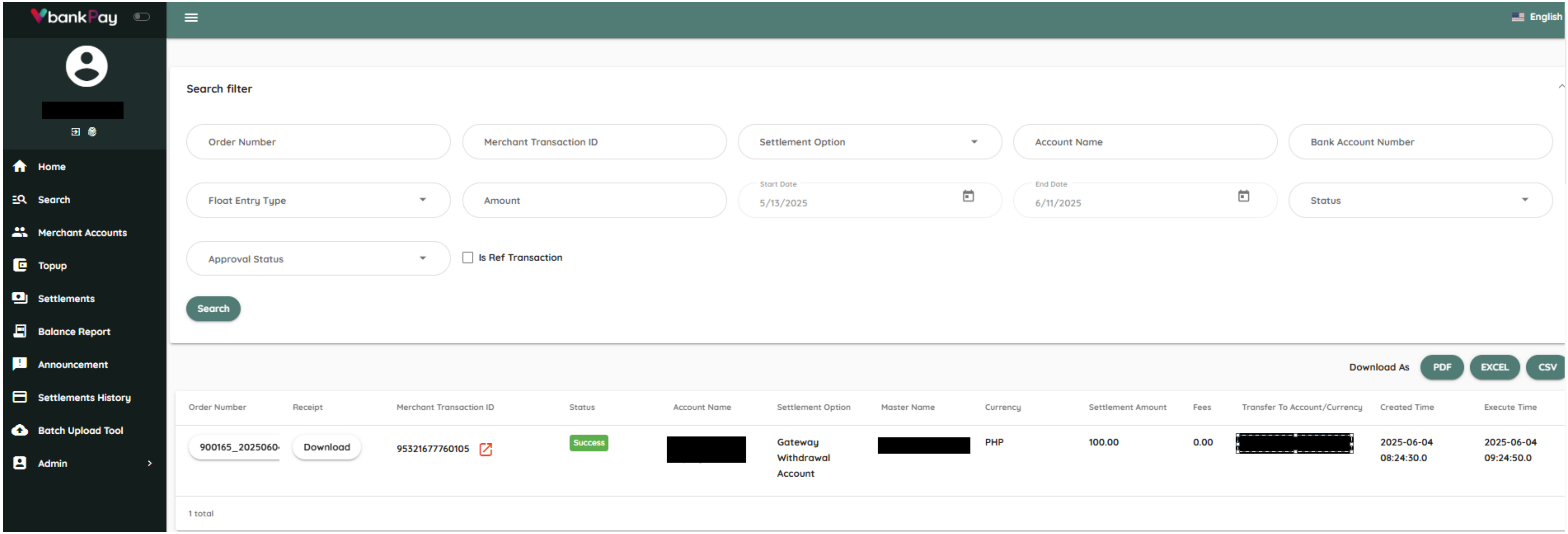
ANNOUNCEMENT

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



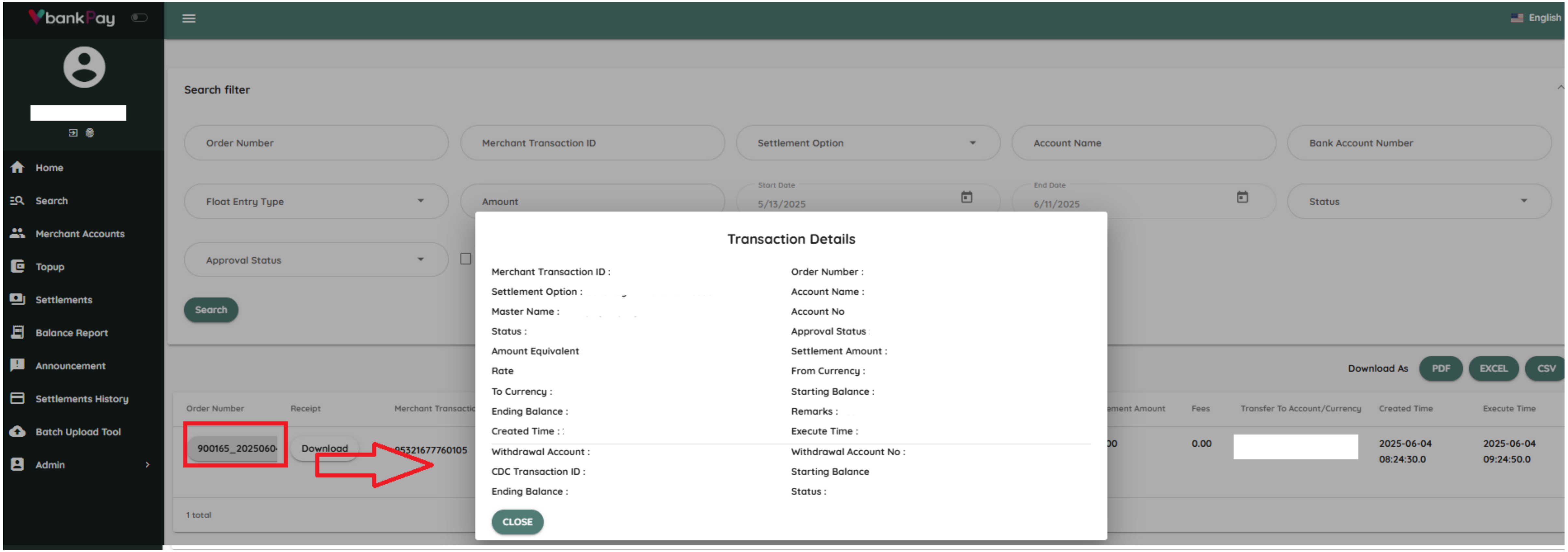
SETTLEMENT HISTORY

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.



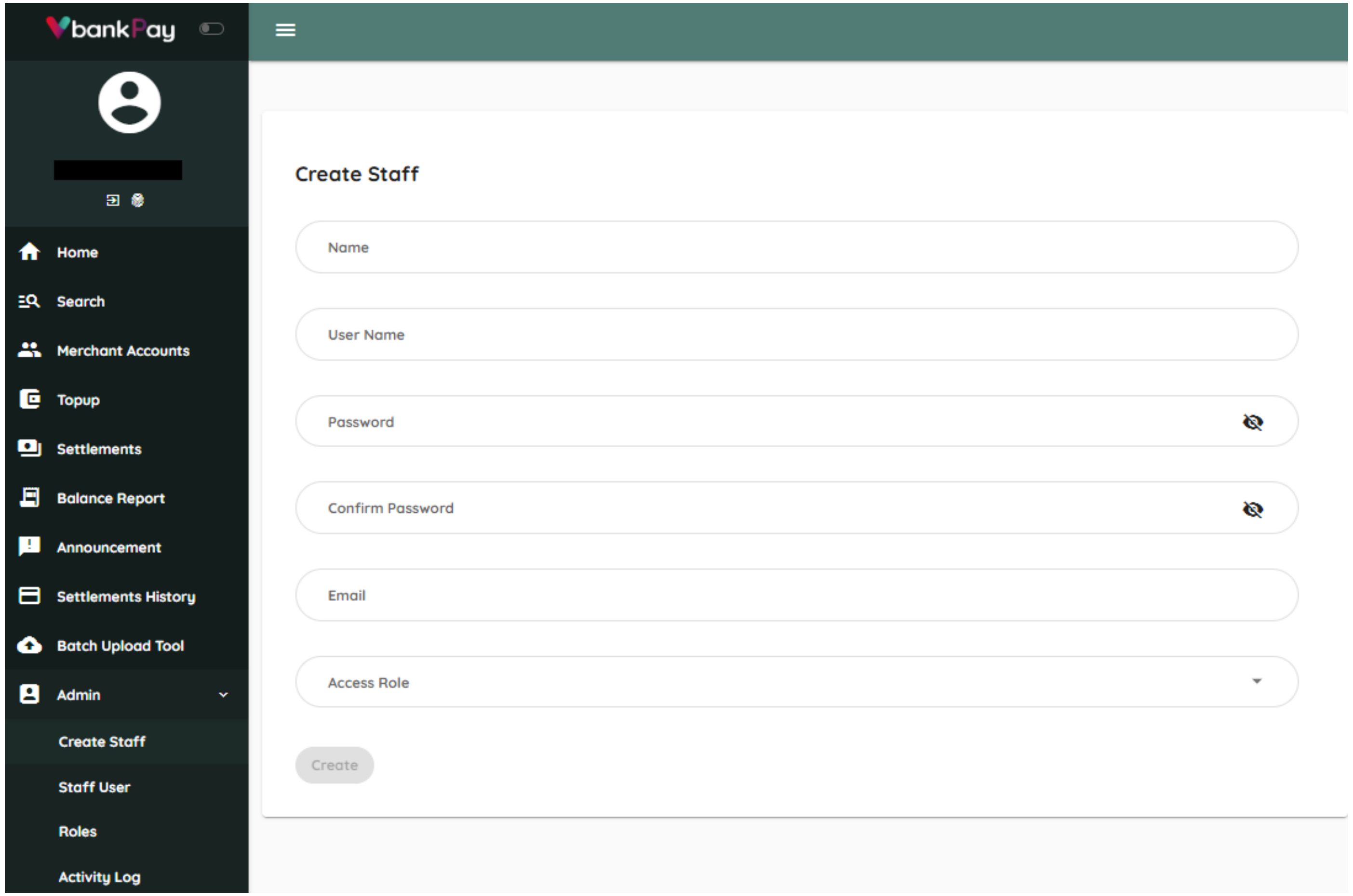
SETTLEMENT HISTORY

To view the transaction details, click the order number.



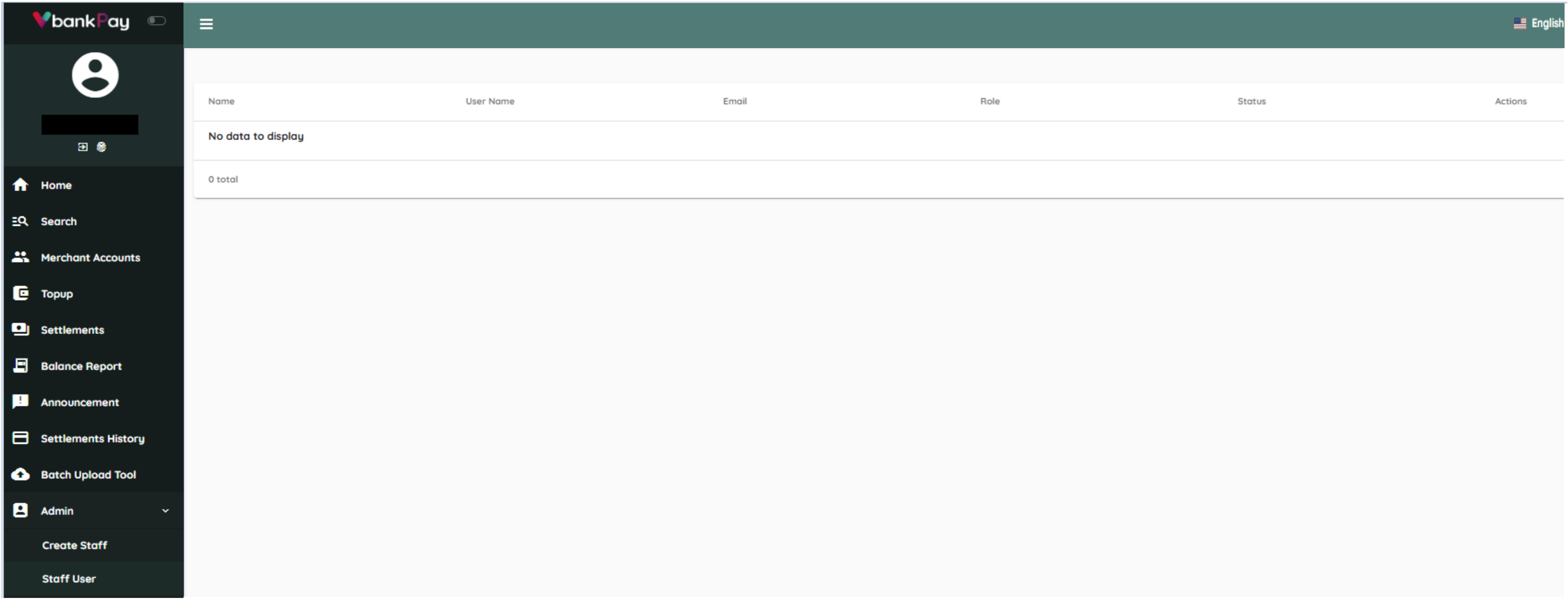
ADMIN

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



ADMIN

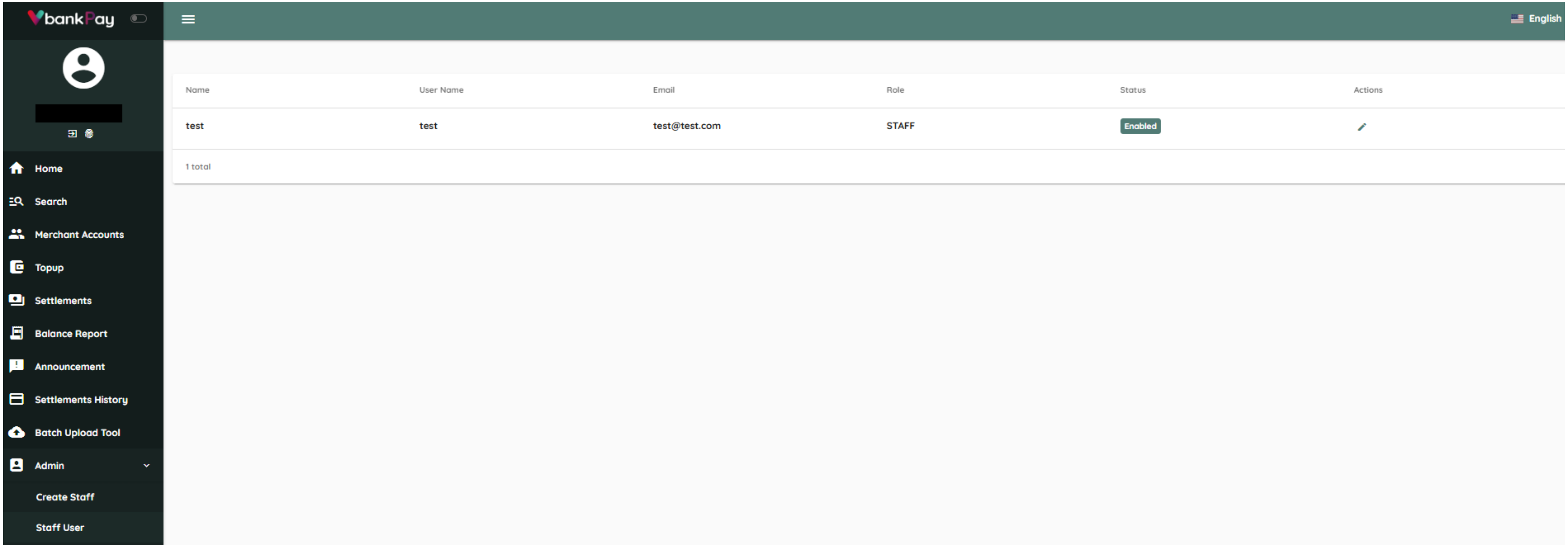
Staff User- directs you to your authorized list of staff who can access your Dashboard and their access details.



ADMIN

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

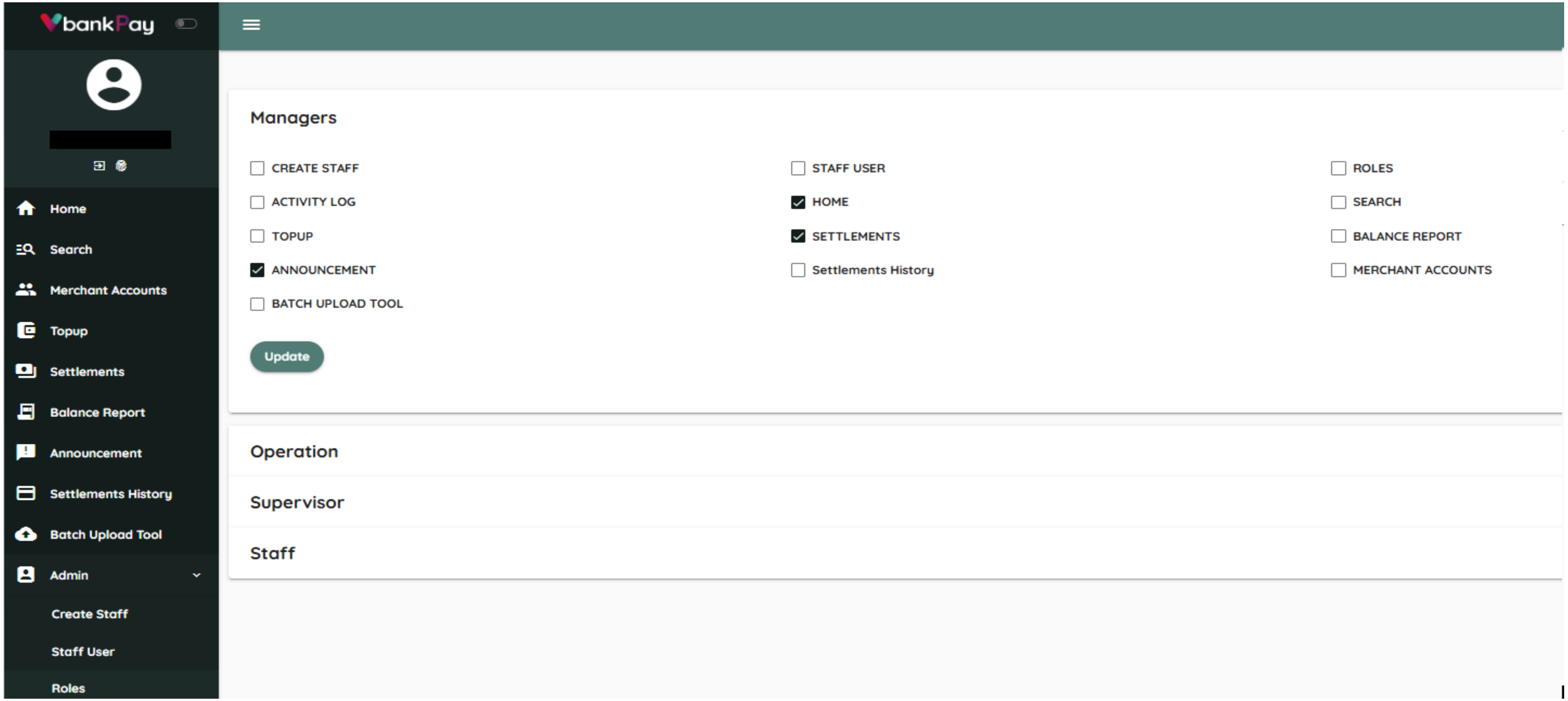
In Staff User tab, you can see here the authorized list of staff who can access your Dashboard and their access details.



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.



Operation

- [ ] CREATE STAFF
- [ ] STAFF USER
- [ ] ROLES
- [ ] ACTIVITY LOG
- [ ] HOME
- [ ] SEARCH
- [ ] TOPUP
- [ ] SETTLEMENTS
- [ ] BALANCE REPORT
- [ ] ANNOUNCEMENT
- [ ] Settlements History
- [ ] MERCHANT ACCOUNTS
- [ ] BATCH UPLOAD TOOL

Update

Supervisor

- [ ] CREATE STAFF
- [ ] STAFF USER
- [ ] ROLES
- [ ] ACTIVITY LOG
- [ ] HOME
- [ ] SEARCH
- [ ] TOPUP
- [ ] SETTLEMENTS
- [ ] BALANCE REPORT
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- [ ] Settlements History
- [ ] MERCHANT ACCOUNTS
- [ ] BATCH UPLOAD TOOL

Update

Staff

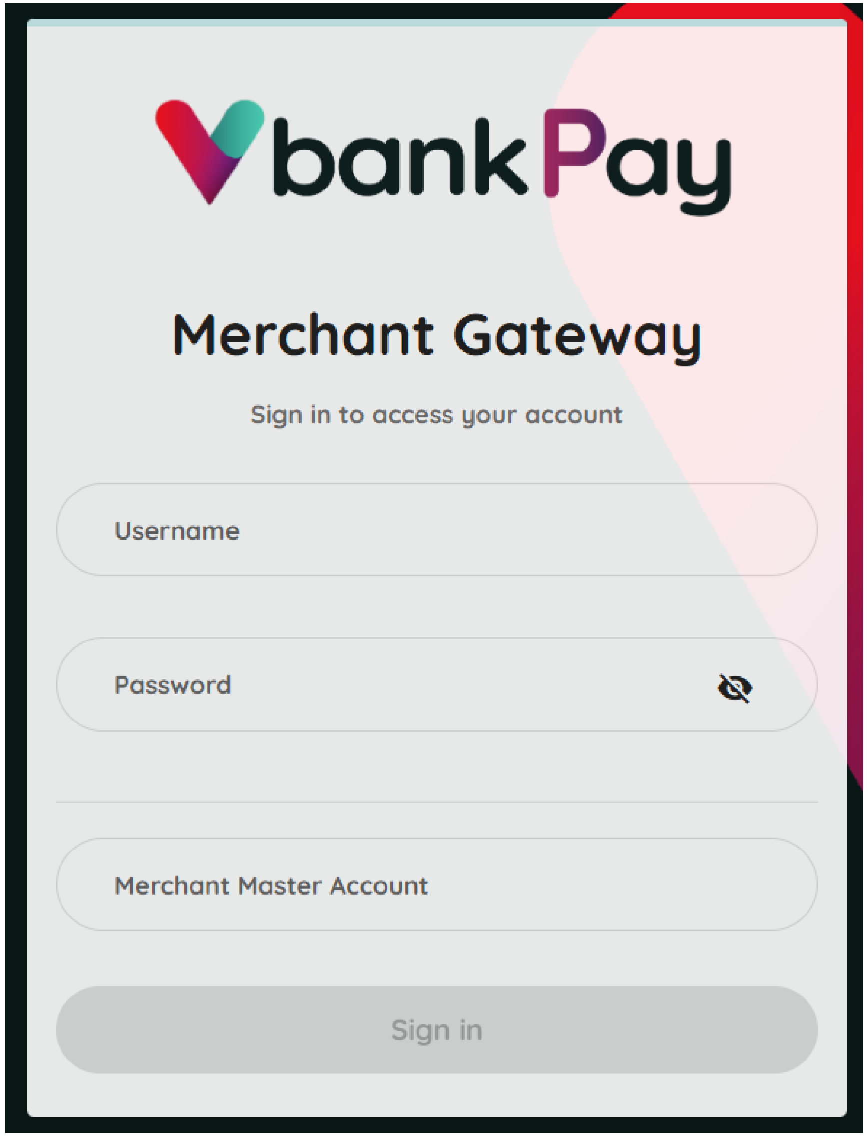
- [ ] CREATE STAFF
- [ ] STAFF USER
- [ ] ROLES
- [ ] ACTIVITY LOG
- [ ] HOME
- [x] SEARCH
- [ ] TOPUP
- [ ] SETTLEMENTS
- [x] BALANCE REPORT
- [x] ANNOUNCEMENT
- [ ] Settlements History
- [ ] MERCHANT ACCOUNTS
- [ ] BATCH UPLOAD TOOL

Update

HOW TO LOGIN? (STAFF)

Username: The username provided to the staff

Merchant Master Account: Master Account provided in your email



ADMIN

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