



OTT

E-Commerce

(OTT Pay as an e-Commerce
Payment Facilitator)

Training Module



AGENDA: BD Training Session

- Opening Remarks..... Martin
- What is OTT Pay e-commerce Martin
- Difference between Merchant Card Acceptance & ISO.....Martin
- Compliance & Underwriting.....Elvira
- Welcome MERCHANTJared
 - Onboarding
 - Enablement
- Pricing (Use 1.3 of reference)Gordon
- Product Features Mark H
- Marketing SupportMarketing
- ...



2.0 CDP Processor to Full Paytech Provider

2016



CHINESE DIGITAL PAYMENTS

Launched WeChat Pay & AliPay in Canada

2019



LOCAL CARDS

Certified for Visa, Mastercard, Interac by GP

2023



OTT PAY INC.

Incorporated to Launch its Smart Payment Platform

2017



BEST PARTNER

Awarded as Best Partner of Alibaba Group & Tencent

2023



PAYFAC

Certified as PayFac with Adyen

What is OTT Pay e-commerce?



OTT Pay e-Commerce

OTT Pay's E-Commerce solutions help businesses go from local to global with online payments using Visa, Mastercard, Amex, Discover, Diners, JCB, and international payments such as WeChat Pay, UnionPay QR Code and Alipay.

Benefits to OTT Pay E-Commerce:

- Store is open 24/7 to both local and international customers
- Cater to growing trend of customer preference for online shopping
- Help scale merchant's business faster with potential 24/7 sales
- Easily showcase best sellers to customers
- Low financial cost to set up
- Quick and secure payments



OTT Pay e-Commerce

OTT Pay Offers:

- Fast and easy API integration
- Flexible pricing, paid in CAD
- Fraud detection
- Real-time transaction report (web)

Supports:

- PC API Integration
- Mobile App for Chinese Digital Payments
- 3D Secure, Check-Out API (future)
- Fraud notification, Chargebacks, Transaction risk monitoring
- Over 17 international e-wallets (future)




Merchant card acceptance & ISO



A hand is holding a dark credit card. The card has a white chip and the numbers '4159 321' are visible. The background is a bright blue digital space with glowing lines and dots, suggesting a high-tech or financial environment. A red vertical bar is on the left side of the image.

What OTT Pay eCommerce?

Aggregates many businesses under one master merchant account. Businesses become sub-merchants under this master account.



What is an Independent Sales Organization?

- An ISO is a third-party company that is authorized to extend payment processing services to businesses
- Works on behalf of banks and card networks to set up new merchant accounts, acting as an intermediary between these entities and businesses that want to accept card payments.
- Can provide a range of services, including equipment sales or leasing—for example, point-of-sale (POS) terminals—transaction processing, and customer service.

What is difference between OTT Pay e-commerce (PayFac) and ISO

	OTT Pay E-commerce (i.e Adyen, Moneris, Global Payments)	ISO (Independent Sales Org)
Merchant Account	A merchant account is a merchant that can accept cards as a payment method A merchant can apply, be adjudicated and be onboarded in a very short amount of time	Sets up individual merchant account for businesses it serves Businesses can negotiate for better terms and rates but set up process is complex and time-consuming when dealing directly with a large processor
Customer base and services	Integrated payment system; builds their own in-house systems to manage onboarding and payments	Provide services like hardware, installation, training, and ongoing customer service support ISO generally relies on the payment processor's technology
Pricing	IC++ or Blended/Fixed pricing structure IC++ = Interchange plus cost pricing	Complex pricing structure
Operational Control	Oversees the entire process from application to onboarding	Responsible for signing merchants, the payment processor takes over most of the other processes
Risk	Underwriting of the application <ul style="list-style-type: none"> - Decisioning risk-related elements in pricing and terms (reserve rate/period, payment terms (float), - monitoring of transactions via rules and scoring - Post-live merchant monitoring - Chargebacks 	ISO do not have to worry too much about risk, payment processor retains responsibility for risks
Payment Settlement	Directly responsible for settling payments in their merchant's accounts; settlement times are relatively quick, can give their merchants greater visibility over their transactions	The whole payment process, from authorization to distribution is handled by the payment processor; payment and settlement process maybe slower and less transparent when working with ISO

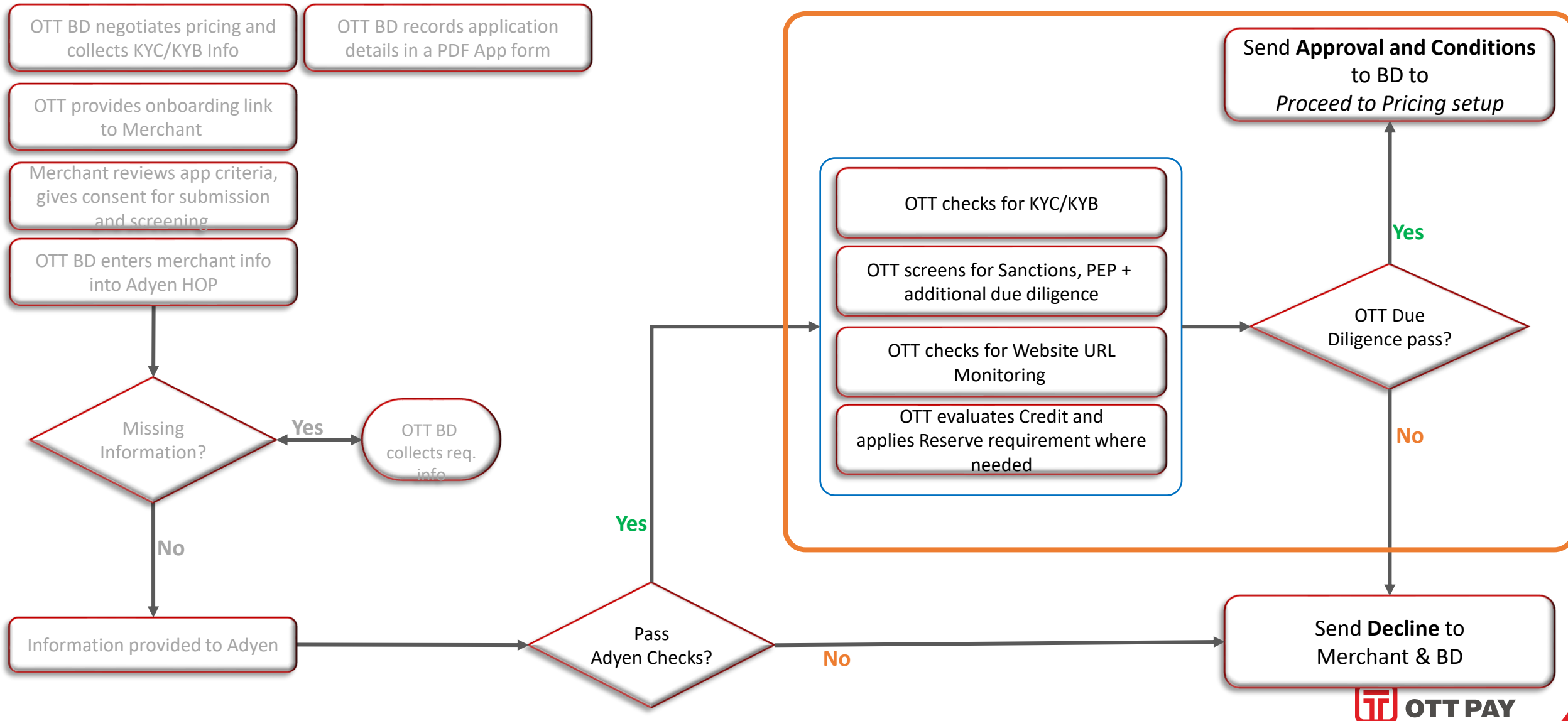
Compliance and Underwriting



Eligible Industries or MCCs in this phase

No	ADYEN Industry Code (MCC)	ADYEN Descriptor
1	492	Couriers and messengers
2	4522	Department stores
3	4523	General merchandise stores, including warehouse clubs and supercenters
4	4451	Grocery stores, Supermarkets
5	4452	Specialty food stores
6	44812	Women's clothing stores
7	44813	Children's and Infants' clothing stores
8	4482	Shoe stores
9	4481A	Men's and Women's clothing stores
10	44819	Other Clothing (accessories) stores
11	442B	Home furnishings stores
12	443142	Electronics stores
13	45114	Musical instrument and supplies stores
14	722511	Full-service restaurants
15	4512	Book stores and news dealers
16	44831	Jewelry stores
17	45112	Hobby, toy, and game stores
18	44612	Cosmetics, beauty supplies, and perfume stores
19	453998	All other miscellaneous store retailers
20	8121B	Health and beauty spas
21	6111	Elementary and secondary schools
22	61169	All other schools and instruction

PF: Application On-boarding--Underwriting



Merchant App Process - summarized

Steps to process an Application & Underwriting of a Local Card merchant.

1. **Merchant Card Acceptance PDF** - BD user collects app info from merchant, enters info to the PDF
2. **Apply for a Merchant** – In Otto Onboarding ("OTTO"), BD clicks "Apply for a Merchant" & provides application criteria: (i) Region/Currency, (ii) Legal Entity Type, (iii) MCC (merchant category code / Industry supported by OTT), (iv) Channel (ecom no MOTO), (v) Purchase volume, (vi) credit card descriptor details then requests the merchant via link in email to review and provide consent.
3. **Pending Merchant Consent** – Merchant receives email, clicks link to access OTTO, changes their password, reviews app criteria, and then gives consent.
4. **Merchant Consented** - BD notified of merchant consent
5. **Adyen Application Entry** – BD 'continues' the application in OTTO App Dashboard and is re-directed to Adyen's HOP (hosted onboarding page) and enters the details from the PDF for Adyen's 3 required sections:
 - (a) Company Information – company details, and registration document
 - (b) Decision makers – owner, signing officer, directors and ID document
 - (c) Bank Information – bank account details and bank account document
6. **Adyen Underwriting** - Upon submission, Adyen's Underwriting will review and either detect issues and RFI, or Approve or Decline. Issues can be resolved within this interface.

Merchant App Process – summarized Con't

7. **Adyen Approved** - Once Adyen approves the merchant, OTT's Risk & Compliance Underwriter will be informed and will begin the underwriting process
8. **OTT Risk Underwriting** - use the following for their underwriting
 - (i) BD's merchant application PDF form + Processing Statement
 - (ii) Application Dashboard (KYC Info for data & files collected from Adyen HOP)
 - (iii) Risk underwriting tools (Equifax, G2, Minerva)
9. **OTT Risk Underwriting decision** - Approve or Decline the merchant
 - **Approved merchants**
 - BD then assigns pricing and terms & 1st approves it
 - OPS review BD's pricing and terms and 2nd approves it, then publish to the merchant (email)
 - **Declined Merchants**
 - Get email notification to view decline in their App Dashboard
 - BD can see the reason for Declined decision

PF: Required information—PDF Application

Section	Fields
1	Applicant Information: Name, contact, company structure
2	Company Information: Legal name, DBA, Registration number
3	Company Registered Address
4	Primary Business Address
5	Primary Stakeholder/ Controlling Officer: Signing officer and UBO
6	Bank Account Information
7 A - D	Company Ownership Information: UBO details with = or >25%
8	Processing Information: Transaction volumes, payment types, chargebacks
9	Business Information: Industry, date of incorporation, Country



PF: Required documents

No	Category	CAN
1	Primary Stakeholder or Controlling Officer of Signing Officer - Official or government photo ID with DOB and Address (Unexpired)	Required
2	Organization - Business-Registration document (Either #2 or #3)	If Organization -Required
3	Sole Proprietorship - Business-Constitutional document/license (Either #2 or #3)	If Sole Prop - Required
4	Bank Information	Required
5	Processing Statement***	***Required
6	Individual-Proof of Tax Record	Conditionally Required
7	Business-Proof of ownership	Conditionally Required
8	Business-Proof of tax record	Conditionally Required
9	Business-Proof of source of funds	Conditionally Required
10	Business-Proof of source of wealth	Conditionally Required
11	Business-Certified or notarized documents	Conditionally Required
12	Business-Company Hierarchy Information/Chart	Conditionally Required
13	Business-Trade Licenses	Conditionally Required
14	Financial Statement	Conditionally Required
15	On-Site Inspection Report (Primary Business Address)	Conditionally Required
17	Proof of residential address	Conditionally Required
18	Business-Proof of address	Conditionally Required
19	Business-Proof of industry	Conditionally Required

PF: Adyen's PCI DSS Questionnaire

Questions	Required Answers
1-Does your company change factory settings and remove default accounts from any system, device, or application connected to your cardholder data environment?	Yes
2-Do you confirm that every user in your company has unique login credentials for the systems in your cardholder data environment, and there are no shared, group, or generic accounts?	Yes
3-Do you confirm that every user in your company has a strong password or another method of secure authentication, such as a token device, smart card, or biometric controls?	Yes
4-Does your company terminate each user's access immediately after they change roles or leave the company?	Yes
5-Do you confirm that your company never physically or electronically stores any cardholder data in your environment in any capacity?	Yes
6-Do you confirm that your company never stores sensitive authentication data on any of your systems?	Yes
7-Does your company perform due diligence to evaluate new service providers such that you only outsource the processing of cardholder data to service providers that are PCI DSS compliant?	Yes
8-Does your company maintain, for each service provider that you use, a description of the services provided and a written agreement of each party's responsibilities regarding the security of cardholder data?	Yes
9-Does your company annually verify the compliance status of all service providers with whom you share cardholder data?	Yes
10-Does your company continuously monitor the integrity of your payment page, install vendor-supplied security patches within 1 month, and react to alerts of suspicious activities?	Yes
11-Does your company maintain a plan in case of a system breach, including that you will immediately contact your payments partner, other involved service providers, and, if applicable, the relevant authorities?	Yes

PF: Website Content (E-Commerce merchants)

No	Items
1.	General Website Review: Legal name, DBA, address, contact, country, currency, products,
2.	Terms and Conditions are clear and available
3.	Checkout/Billing Terms Review
3.1.	Check out general terms: ex. Billing terms are accurately and completely displayed in a clear and conspicuous manner before consumers confirm the purchase.
3.2.	Checkout and payment process information: delivery information
3.3.	Management of Subscriptions and free trials: If merchant is offering subscriptions or free trials
4.	Policies are clear and available
4.1.	Privacy policy
4.2.	Cancellation/Return/Refund Policies
4.3.	Back-order policies
5.	Marketing Review: ex. No Negative Option Marketing

PF: On-Site Inspection Report

Purpose	Requirement
Merchant On-Site Inspections are used by merchant acquirers as a preliminary assessment before underwriting a merchant.	
The assessment provides information to mitigate risk and fraud and to determine the legitimacy of a business when establishing a new account, or if following up on merchant changes or unusual activity.	
The assessment is intended to verify the physical location of a business and document information pertaining to the merchant accepting payment card transactions.	
It provides evidence that a business has an establishment at the provided address, has inventory, equipment and capital assets. Provides stronger evidence that a merchant is legitimate, and the report can also corroborate or contradict information the merchant provided in their application.	
Guideline	
Conditions	
MCCs/Industry--Medium, High, and Restricted-Risk Level	Yes
Electronics Sales	Yes
Clock, Jewelry, Watch and Silverware Stores	Yes
Courier Services-Air and Ground, Freight Forwarders	Yes
Risk Assessment Result	
Any sub-merchant may require an On-site Inspection upon results of the Underwriting risk assessment, for instance, FDX.	Yes



On-Site
Inspection Report



PF: Underwriting Decision—Notification Email

Risk Assessment Decision: Approval with conditions

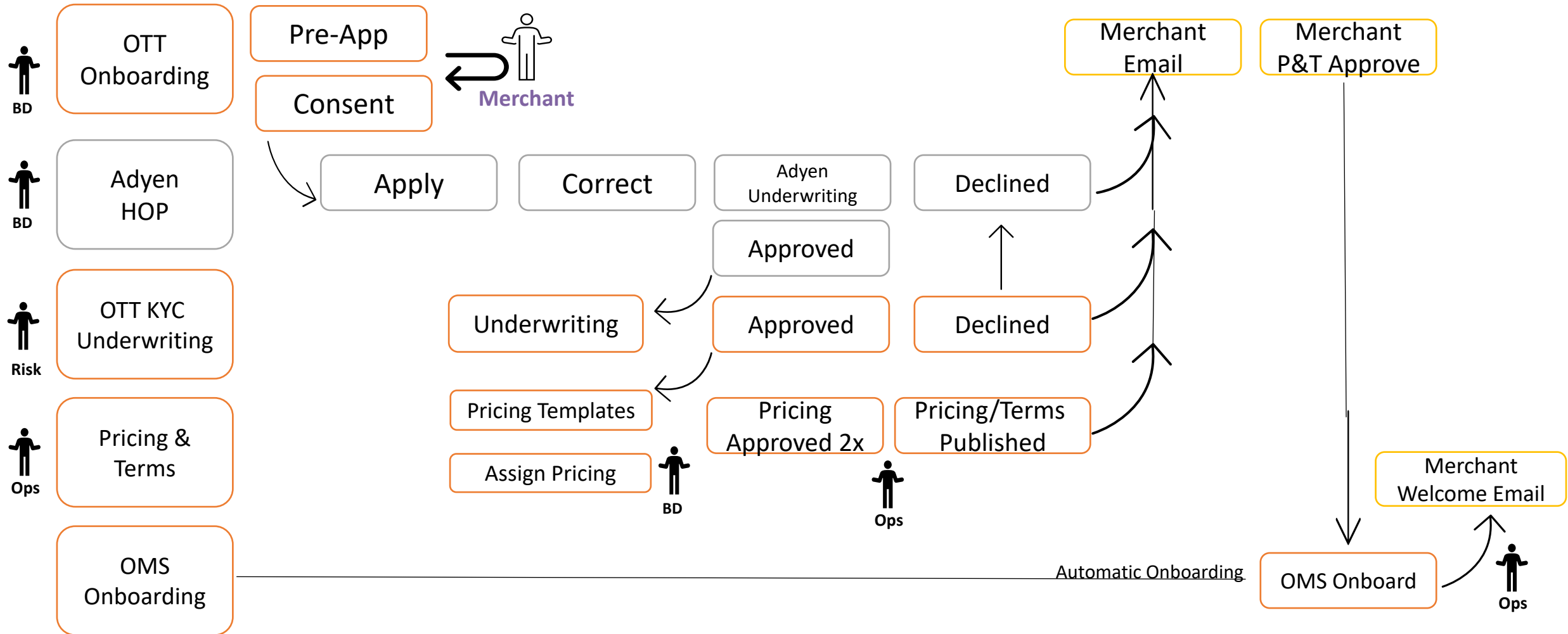
Rolling Reserve Requirement		
A- Reserve Rate (%)	10.00%	Based on Underwriting review
B- Period (months)	6 Months	Based on Underwriting review
Payout Schedule		
C- Payout Schedule	Daily	frequency (daily/weekly/monthly) in which a merchant is paid out.
D- Minimum Payout Amount	\$400	minimum amount that we will allow a payout to be made. This allows us to retain a small amount all the time and avoids micro payouts (e.g. <\$1.00).
E- Minimum Float Amount	\$500	the minimum amount that we want the merchant to keep on their available balance. This is useful to cover debits like refunds, chargebacks, some fees. If there is an early contract cancel fee that is < this amount and avoids collections.
F- Overdraft Trigger Amount	\$0	Default is \$0.00 but can be adjusted based on what is experienced with each merchant. Represents the amount that we allow a merchant to go before it triggers the need to collect from their bank account. For example, \$500 means that this merchant can go negative up to \$500 until we will trigger a collection. Often, merchants have refunds > payments (submerchant available balance), or fees + refunds > payments, or may have chargebacks. So, this buffer allows the merchant to recoup its balance via positive activity (payments) to replenish a negative balance.



Welcome Merchant



Application Process - Overview



OMS Merchant Onboarding & Enablement

Once the merchant has approved their Pricing and Terms, including agreeing to Terms and Conditions:

- 1) OMS merchant account will be auto-created
- 2) MID Assignment
 - A NEW MID will be assigned if the app was not unlinked to an existing MID
 - The EXISTING MID will be linked to this account if the BD links them in the OTT Onboarding application. The merchant Welcome email will reference this to the merchant.
- 3) OTT Onboarding merchant record migration
 - The merchant's OTT Onboarding data will be migrated to their OMS merchant account.
- 4) Operations check the OMS account
 - Check Date is set if the OMS account is good
 - Operations set the Payout date and Misc Fees date in the future based on the Check Date
- 5) Merchant receives Welcome Email from OTT with integration instructions
 - Includes access to Merchant Centre
- 6) An e-com Merchant integrates with OTT Pay

Merchant Centre - Web

The OTT Pay Merchant Centre, used by merchants will be enhanced with several additions and enhancements.

Merchants will use the "Channel" to differentiate between the existing supported changes (CMPs, Global, Elavon) and "Local Cards" to denote merchants card processing.

The following reports use this new channel:

- Transactions List Report – Transaction details by date range
- Merchant Balances – Available and Reserve balances
- Account Activities Report – All activities performed on the account
- Daily Transaction Report - Daily transaction summary (vol sales, refunds, void)
- Payout Report – Payouts by date
- Refund List – Refunds in a date range

Future Reports

- Chargeback List - all chargeback events in a list

Merchant Centre - Web

Guide is available for every user type

1. BD user
2. Merchant user
3. Operations and Manager users
4. Risk users
5. BD user (pricing and terms)

See appendix for screenshot guide

Merchant Centre - Web

Quick Live Demo with Mark
Details in Appendix

Merchant Centre - Web

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Booking date versus Value Date

All merchants boarded at Adyen have a T+2 booking to value date setup.

A payment or refund processed (booked) on Monday (T=today) will be valued on Wednesday (T+2=today+2 calendar days), including all the fees/costs associated to it

BOOKING DATE

- When a Payment (purchase) or Refund is performed, then it's 'booked' on that date
- A transaction that is booked, but not valued yet, will not have its funds in the merchant Available Balance yet. As such, its considered pending.
- A refund that is pending means that the merchant has a negative pending balance. This impacts the true available balance of the merchant because a future pending (refund) transaction will reduce this balance.

VALUE DATE

- When a Payment or Refund is valued, then the funds will be available in the merchant Available balance and will reduce their pending balance.

Merchant Balances – Explained



Adyen use Virtual balances for OTT and Merchants
OTT Pay has a balance called "OTT Liable Balance" in Adyen
Each merchant has 2 balances

- **Merchant Balance Account**
 - Available – available to be paid out
 - Pending – booked (non-valued) balance, not available to be paid out, and is net of any negative transactions (e.g. refunds)
- **Merchant Reserves Balance Account**
 - Total Reserves
 - Monthly Buckets (periods) – the amount of reserves held for that month in the past
 - Reserves Early Release = reserves that were released to the merchant's available balance (e.g. refunds) earlier than their expiration
 - Reserves Returned – the amount of reserves that have expired and are released to the merchant's available balance

NOTE: A merchant will only see their Available balance and Reserve balance, but not Pending.

Merchant Balances - Explained

How are Merchant Balances are Affected?

- As a merchant processes payments, their Pending balance increases. 
- As a merchant processes refunds, their Pending balance decreases. 
- When a payment or refund is Valued, their Pending balance decreases and their Available balance increases

Three Transaction statuses

Payment | Settlement | Chargeback

- Each transaction processed through OTT Pay's payment gateway API will be marked with different status
- Multiple payment gateways are integrated in OTT Pay's payment gateway API. Each of the payment systems have different payment logic and have different transaction status set.
 - Chinese mobile payments (Wechat Pay/Alipay/UnionPay)
 - Local cards payments (Elavon, GP and Adyen)
- To improve the payment experience for all parties, we define a universal set of code to represent the transaction status and are compatible with all existing payment methods.

| Three Transaction status

Payment | Settlement | Charge Back

In the **payment** stage, the transaction is being implemented as payment or refund or void operations.

In the **settlement** stage, the transaction is going through clearing (i.e. cost calculation) reconciliation with payment gateway and settlement to payout.

In the **chargeback stage**, a payment has been charged back by a cardholder at their issuing bank. This means that the cardholder wants their money back. When received, the merchant is debited for the chargeback amount, and their chargeback fee. If a chargeback is disputed and won by the merchant, a reversal chargeback is posted and the chargeback amount is credited back to their balance, and their chargeback reversal fee is charged (debited).

Product Specs Sheet



Product Spec Sheet

Features	Local Card (V1.0)	Local Card (V1.5)
Key Selling Points		
#1 Selling Point	eComm Payment processing (without MOTO)	
#2 Selling Point	Process in Canada, then grow to the US	
#3 Selling Point	Major brands (Visa, MC, Amex, Discover, Diners)	
#4 Selling Point	Card tokenization	
#5 Selling Point	Transaction risk monitoring	Enhanced risk monitoring
#6 Selling Point		3D Secure
#7 Selling Point		Hosted Checkout API

Product Spec Sheet

Features	Local Card (V1.0)	Local Card (V1.5)
Transaction		
Merchant Region	Canada	US
Transaction Currencies	CAD	USD
Transaction Monitoring	Yes, risk controlled	
Transaction limit	Yes, risk controlled	
Automated Capture (2 mins)	Supported	
Settlement (Payout, Reserves)		
Settlement Currencies	CAD for CAD	USD for USD
Settlement Bank Account	Canadian	US
Transaction settlement timing (payments, refunds)	T+2 (standard, in calendar days) T+1 (special request \$) T+0 (special request \$)	
Payout Schedules	Daily (weekday, non-holiday in region) Weekly (every Monday) Monthly (every 1st of month)	
Payout Min Float	Minimum amount held as float in available balance	
Payout Min Amount	Minimum payout amount	
Overdraft Trigger	Trigger amount, below zero to send for collection from bank account	
Reserves	Reserve Rate (%) Reserve Holding Period (in months)	
Refunds, reserve expiration	Early reserves released due to refund amount (enabled)	

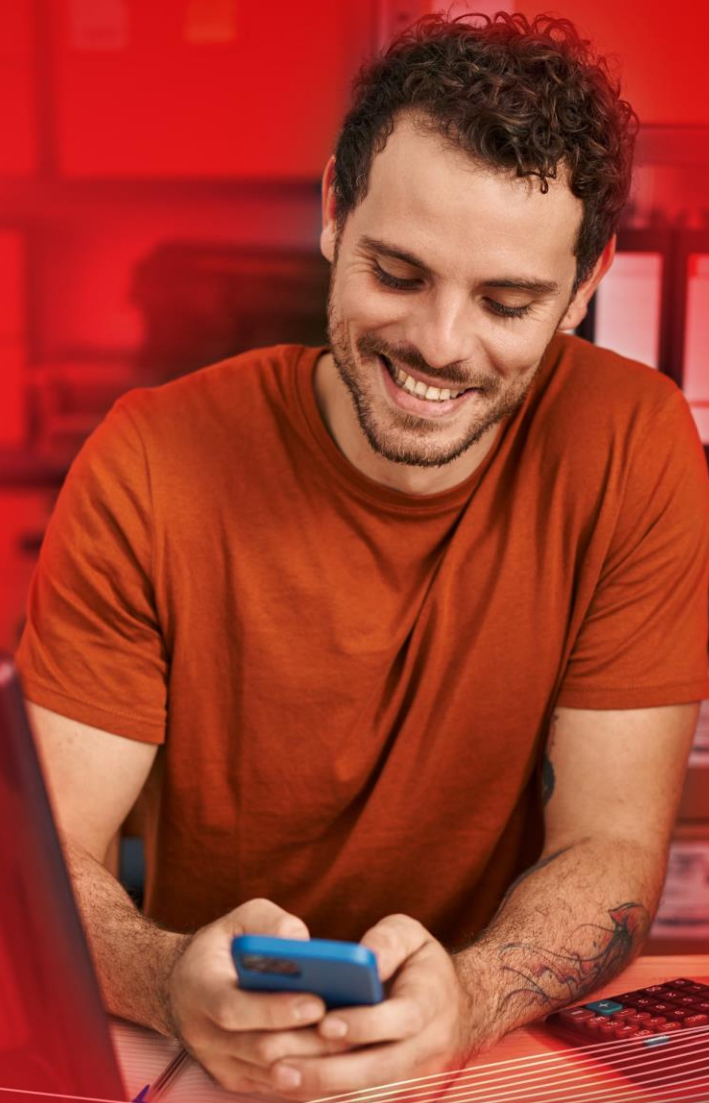
Product Spec Sheet

Features	Local Card (V1.0)	Local Card (V1.5)
Payment Processing		
Online API	OTT Pay Payment API	
Checkout API	Future	Supported (v1.5)
Shopping cart Plugins		
-- Woocommerce	Not supported	
-- Shopify	Not supported	
-- Magento	Not supported	
-- SAP Hybris	Not supported	
-- Demandware Salesforce	Not supported	
-- Web SDK	Not supported	
-- Shoplaza	Future	
-- Youzan	Future	
Merchant Centre Portal		
-- Web Portal	Supported	
-- Report on Real-Time transactions (web)	Supported	
-- Refund a payment	Supported	
-- Account Activity Report	Supported	
-- Monthly statement	Supported	
-- Mobile-ready Web Portal	Supported	
-- Mobile Application (iOS)	Supported (CMPs only)	(Local Cards) Supported (v1.5)
-- Mobile Application (Android)	Supported (CMPs only)	(Local Cards) Supported (v1.5)

Product Spec Sheet

Features	Local Card (V1.0)	Local Card (V1.5)
Fraud & Security		
Notification of Fraud	Supported	
Chargebacks (1st, 2nd)	Supported	
Retrieval Requests (RFI)	Supported	
Chargeback dispute Reversal	Supported	
Transaction Risk Monitoring	Supported	
Transaction limit (rules)	Supported	
3D Secure	Future	Supported (v1.5)

Pricing (Merchant Fees)



Merchant Fees

When are fees charged and how do they affect the merchant balance?

Different types of fees are charged at different situations or scenarios

- **Payment fees** are charged when the **payment is valued**
- **Refund and Void** are charged when they occur
- **Misc Fees** like Payout Fees or Monthly Fees are either charged when they occur (e.g. a payout) or on a scheduled basis (1st of the month monthly fee)

Merchant Fees

When are fees charged and affect the merchant balance?

Payments

- When a payment is processed, the payment all the fees are booked and marked in the 'pending' portion of the merchant balance. When it is valued, the payment and their fees will be deposited to the merchant on their 'Available' balance.

Refunds

- When a refund is processed, only the refund itself is booked and marked in the 'pending' portion of the merchant balance. When it is valued, only the refund will be withdrawn from the Available balance.
- However, the fees are charged on the day they are processed (booked)

Merchant Fees

When are fees charged and how do they affect the merchant balance?

Payments

- When a payment is processed, the payment and all of the fees are booked and marked in the 'pending' portion of the merchant balance. When it is valued, the payment and their fees will be deposited to the merchant on their 'Available' balance.

Refunds

- When a refund is processed, only the refund itself is booked and marked in the 'pending' portion of the merchant balance. When it is valued, only the refund will be withdrawn from the Available balance.
- However, the fees are charged on the day they are processed (booked)

Merchant Fees

What fees are charged when they are processed?

Daily Balance Transfers are performed based on activity of that day

- Refund Fees
- Void (Reversal)
- Misc Fees (e.g. monthly fees, payout fees, etc)
- Chargeback fees (retrieval request (RFI), chargebacks, reversal chargebacks)
- Manual Adjustments (operational adjustments)

Pricing & Terms

Each merchant shall have both pricing and terms assigned to them when they are fully KYC approved (Adyen KYC + OTT KYC approved). Pricing is also referred to as a “Fee” which will be mentioned in this document.

Processing Fees - Pricing

- **Transaction Processing fees** – There are 2 parts to processing fees:
 - **Discount Rate Fees** - these are a fee charged as a percentage of the payment amount. There are 2 types of Discount Rates: Blended/Fixed, or IC++
 - **Per Transaction fees** - these are fees charged when a cardholder performs a transaction (like payment, or refund or void). These are charged a fee when they occur.
NOTE: These also include chargebacks, retrieval requests, chargeback reversals also have fees that are a result of transaction (e.g. chargeback on a payment)

- **Miscellaneous fees** – recurring-based fees on an activity trigger (like a monthly statement, the use of a token used in a payment, etc), or a 1-off (i.e. 1-time occurrence like account setup fee), or other manual-like fees (e.g. training if it occurs). Note: Tokens are charged with the Payment transaction.

Pricing & Terms

Terms

- **Reserve terms** – Also referred to as Rolling Reserves. When enabled, a (i) Reserve rate/percentage of each payment will be deducted and stored in a reserve balance for a period in (ii) Months.
- **Payout Schedule** – Also referred to as settlement. The payout schedule terms related to the disbursement of a merchant's available balance, including when they are paid, the minimum payout amount, the available balance float, and overdraft trigger (for when a payout becomes a collection from the merchant's bank account)

A payout can also not be paid for several reasons. Here are a few:

- 1) The OTT settlement resource was informed to not payout a merchant for a reason.
- 2) The payout amount is < minimum payout amount on their account
- 3) The payout amount is < their minimum float amount

| Pricing & Terms

Discount Rate Types & Discount Rate Transaction Processing Fees

- There are 2 types of discount rates (Blended/Fixed or IC++) where only 1 can be defined by merchant and each card type.
- The Discount Rate Type and its Rate are only charged on Payments (purchases).

Blended/Fixed

- Blended is a fixed percentage charged against the payment amount. All costs from Adyen are charged to OTT's balance, not the merchant.
- The advantage of this rate is that the merchant is fully aware of the costs for each payment.

Example: 2.50% disc rate x \$100 Visa payment = \$2.50 discount cost.

In this example, the costs that are charged by the processor (Adyen) are passed to OTT Pay Liabile balance account. These include :

- (i) Adyen's Markup
- (ii) Scheme Fees
- (iii) Interchange

| Pricing & Terms

IC++ (Interchange ++)

- IC++ (also called Interchange ++) is an OTT Pay buy-rate (mark-up) Percentage that OTT Pay charge above all the costs from the payment processor (Adyen).
- In this method, the merchant is aware of OTT Pay's gross margin rate and are passed all the cost *.

Example: 1.00% (OTT buy-rate %) X \$100 Visa payment = \$1.00 discount cost.

* Note: OTT Pay include Adyen's markup to OTT within the buy-rate to the merchant. In this way, OTT pass the associated processing costs from the processor (**interchange fees and scheme fees**) to the merchant. We do not expose Adyen's buy-rate to OTT since this is private and sensitive.

Card type	Card/Device Present	Card/Device Not Present
	Means that card/ device was electronically read at the point of sale (contact or contactless interface or mag-stripe).	Means that card/ device was not electronically read at the point of sale. Generally, the seller initiates the transaction and/or enters the card information (e.g. manually key-entered, mail/ telephone order, recurring payment).
Interac Debit Cards	0.75% + CAD\$0.70	Not Applicable
American Express Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
American Express Prepaid Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Discover Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Discover Prepaid Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard Business Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard Core Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard Corporate Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard Debit Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard Prepaid Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard World Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard World Elite Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Business Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Business Premium Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Corporate Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Corporate Premium Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Debit Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Infinite Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Infinite Privilege Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Prepaid Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Standard Credit Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30



Marketing Support



web page*

OTT PAY Payments - E-Commerce Marketing Industries - About Us - Contact [Get Training](#) [Sign Up](#) [Go to Group](#)

Go from Local to Global.

OTT Pay's e-Commerce solutions help businesses increase their global footprint with online payments using Visa, Mastercard, Amex, Discover, Diners, JCB, and international payments such as WeChat Pay, UnionPay and Alipay.

OTT Pay e-Commerce Solution

Checks all the boxes for business owners and technical developers alike.

Benefits to You

- ✓ Provide customers the convenience of shopping any time, from anywhere.
- ✓ Showcase your Best Sellers with Ease.
- ✓ Take advantage of the ever-increasing online shopping trend.
- ✓ Competitive pricing and Low Setup Cost.
- ✓ Scale business faster by maximizing sales potential with a 24/7 online store.
- ✓ Quick and Secure Payments.

Features

- Fast and Easy API Integration
- Quick Payouts
- Fraud Detection
- Real-time Transaction Report (web)

Supports

- PC API Integration
- Mobile App for Chinese Digital Payments
- 3D Secure, Check-Out API (future)
- Fraud Notification, Chargebacks Transaction Risk Monitoring

Why OTT Pay?

- 🇨🇦 Proudly Canadian since 2006
- 🇨🇦 Deposits in CAD
- 🇨🇦 Responsive Local Customer Support
- 🌐 Bringing a World of Payments

Ready to build your e-Store?

Connect with us

Our Products & Services

- Countertop POS Terminals
- QR Code Payments
- Remote Payment Link
- Device & POS Integration
- Online Payments
- Merchant Centre
- E-Gift Card Solution
- E-Commerce
- Marketing
- OTT Pay Shopify

Our Social Networks

Follow OTT Pay and keep up-to-date on everything we're up to!


1123 Leslie Street
Toronto, ON M3C 2K5
Canada
1.800.688.9638
info@ottpay.com

OTT Pay is a Registered CS/MSF of Elavon DAC, Elavon is a wholly owned subsidiary of U.S. Bancorp, Minneapolis, MN.
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*SEO, paid media will happen in March 2024 when new website is live



Marketing Support - eflyer



OTT PAY
e-Commerce

Go from Local to Global.

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- Showcase your Best Sellers with Ease.
- Competitive pricing and Low Setup Cost.
- Quick and Secure Payments.



Customer Shops Online



Transaction Processed from Online Purchase



Payment Received by Merchant

Features

- Fast and Easy API Integration
- Quick Payouts
- Fraud Detection
- Real-time Transaction Report (web)

Supports

- PC API Integration
- Mobile App for Chinese Digital Payments
- 3D Secure, Check-Out API (future)
- Fraud Notification, Chargebacks Transaction Risk Monitoring

Your trusted e-Commerce Solution















Why OTT Pay?

- Proudly Canadian since 2006
- Responsive Local Customer Support
- Deposits in CAD
- Bringing a World of Payments



Ready to build your e-Store?

Connect with us



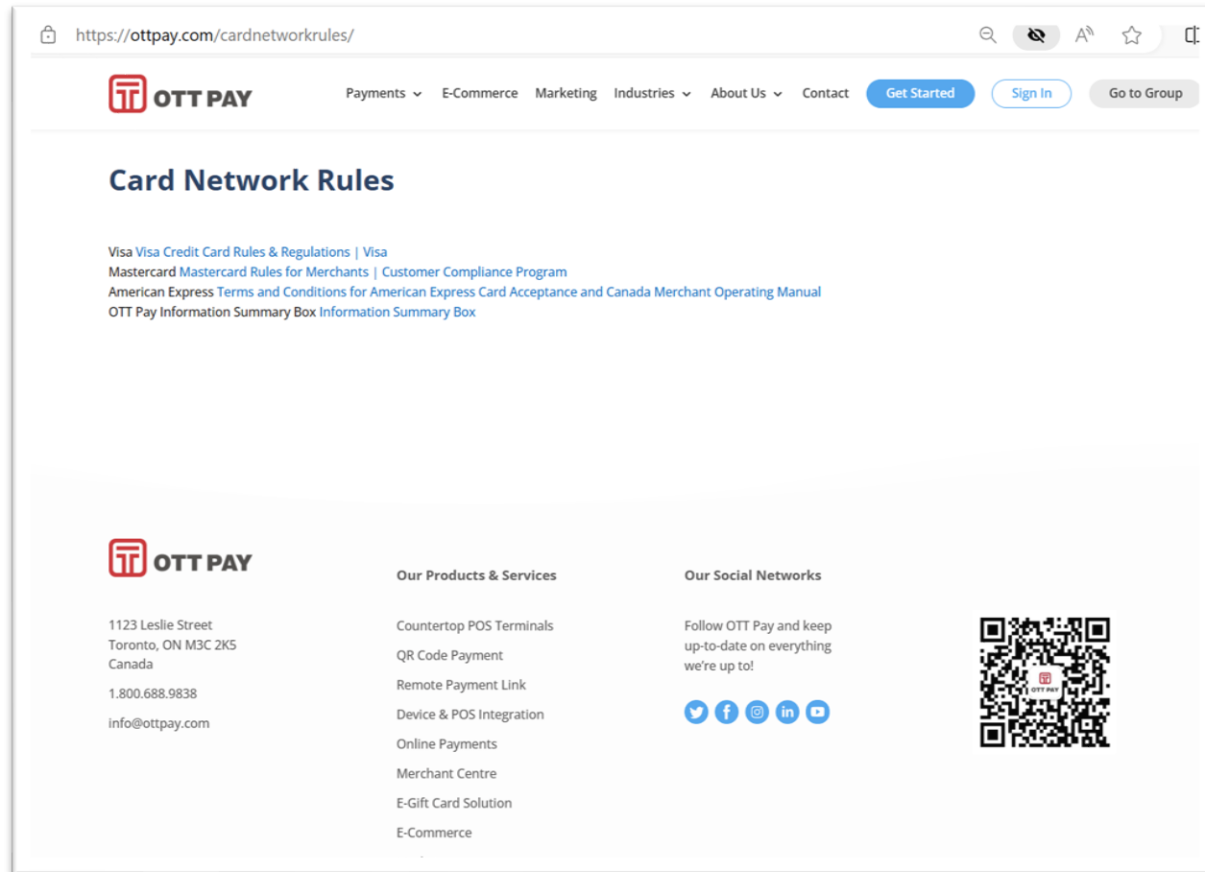
Online Onboarding

Contact Us

1-800-688-9838 | info@ottpay.com | ottpay.com

Versions (verticals coming Feb 2024): Housewares, Toys, Clothes/Fashion

Marketing Support – compliance page, card network rules



Ottpay.com/cardnetworkrules/

Marketing Support – info summary box

Ottipay.com/informationsummarybox/

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Information Summary Box

OTT Pay Inc. Information Summary Box

Date of Contract(s)	The Effective Date is the date you signed the Agreement, from which the Agreement will continue in full force for an Initial Term of three (3) years with automatic Renewal Terms of six (6) months.
Acquirer	Adyen N.V. Simon Carmiggelstraat 6-50 1011 DJ Amsterdam, The Netherlands E: salesupport@adyen.com T: +31 20 240 1670 Adyen Canada Ltd. 240 Richmond St W Toronto, Canada, ON M5V 2C5 E: salesupport@adyen.com T: +1-647-949-1378
Agreement	The OTT Pay Inc. Card Acceptance Services Agreement that is entered into between the merchant and OTT Pay Inc.
Payment Facilitator	OTT Pay Inc. 1123 Leslie Street Toronto, ON, M3C 2K5 E: ottipay@ottipay.com T: +1-800-688-9838
Cancellation of Contract(s) and Applicable Penalties	You have the right to terminate the Agreement without penalty as provided by the Code of Conduct by giving OTT Pay written notice within 90 days following notification by OTT Pay of a Fee increase, the introduction of a new Fee, or a reduction in applicable posted interchange rates by the Card Networks the savings of which have not been passed through to you in full, unless such fee increase or new fee is made in accordance with OTT Pay's pre-determined fee schedule as may be set out in your Merchant Application. You have the right to provide notice of non-renewal of the Agreement up to 90 days prior to the renewal date. Terminations and non-renewal notices can be sent to ottipay@ottipay.com.
Complaint Handling Procedures	OTT Pay follows a three-step complaint handling procedure which can be viewed at: https://ottipay.com/wp-content/uploads/2021/01/Complaint-Handling-and-Resolution-Process.pdf . To begin step one of the complaint handling procedure, you may email your concern to ottipay@ottipay.com.
Information about Payment Terminal	Not applicable for card-not-present.
Contactless Payments Acceptance	Not applicable for card-not-present.
Merchant Application	The application submitted by the Merchant to OTT Pay Inc. for entering into the Card Acceptance Services Agreement.
Transaction Return Policy	The most common Card Networks in Canada allow you to process refunds or returns within 120 days of the transaction date. You can process refunds through your Merchant Centre. Your Customer will be refunded their original purchase amount for the item to be refunded. OTT Pay does not refund the fees paid by you from your Customer's original transaction.
Independent Sales Organization or Referral Agent (where applicable)	Not applicable.
Code of Conduct	You may find more information on the Canadian Code of Conduct here: Code of Conduct for the Credit and Debit Card Industry in Canada - Canada.ca .
Statements	Your statements are available electronically in the Merchant Centre free of charge.

Fee Disclosure Box

This Fee Disclosure Box is provided solely as a general representation of the fees associated with accepting a specific payment card type and processing method. It is intended as an illustrative guide only and does not provide the complete cost of card acceptance for all card types. For a complete list of all fees associated with your use of the Card Acceptance Services, always refer to the Processing Fees and Miscellaneous Fees sections in your Merchant Application.

OTT Pay Inc. Fee Disclosure Box		
Card type	Processing method	
	Card/Device Present	Card/Device Not Present
	Means that card/ device was electronically read at the point of sale (contact or contactless interface or mag-stripe).	Means that card/ device was not electronically read at the point of sale. Generally, the seller initiates the transaction and/or enters the card information (e.g. manually key-entered, mail/ telephone order, recurring payment).
Interac Debit Cards	0.75% + CAD\$0.70	Not Applicable
American Express Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
American Express Prepaid Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Discover Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Discover Prepaid Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard Business Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard Core Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard Corporate Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard Debit Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard Prepaid Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard World Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
MasterCard World Elite Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Business Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Business Premium Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Corporate Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Corporate Premium Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
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Visa Infinite Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
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Visa Prepaid Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30
Visa Standard Credit Cards	2.6% + CAD\$0.13	2.85% + CAD\$0.30

Other Fee Schedule
Unless otherwise negotiated in your Merchant Application, we will charge:

Marketing Support

What sales people will have for eCom this week:

interim web page

e-flyer

training deck + pricing ref

FUTURE:

new web

SEO, social, paid media

eflyer versions showing different verticals

video-based merchant tutorial

FAQs



FAQs

1. What is Payfac and why are we doing it?

Payfac stands for Payment Facilitation, and in simple terms is a special program that OTT Pay has now been registered with our bank acquiring sponsor, Adyen, as well as on Visa and Mastercard Payment Facilitation websites. It allows OTT Pay to onboard merchants under our Adyen Payfac Merchant account in each region we have defined (CA and US), whereby we own the merchant, risk underwrite the merchant ourselves (Adyen participates as well), own all liability and risks, and onboard them to our OTT Pay platform for credit card processing.

2. Is the new Card Processing Merchant Application meant for our existing “ISO: relationships (e.g. GP, Elavon, etc)?

No, this is **NOT** meant for any of our existing ISO relationships (e.g. GP, Elavon, FIS, etc). It is for new Adyen card processing merchant applications.

An ISO, called Independent Sales Organization, is a special agent arrangement whereby we send a merchant application to a acquiring bank to allow them to underwrite the merchant, and if approved, onboarded on their processing platform. OTT Pay act as a ‘payment gateway’ which routes credit card transactions to the acquirer’s payment processing platform. OTT Pay do not own merchant, nor the risk liability, and get a commission on the sales.

FAQs

3. What is the purpose of the Card Processing Merchant Application's Instructions file?

The Instructions file is for BD users to understand the application fields, to avoid questions as much as possible, and as a training guide. The application PDF was designed and built by our RPY Innovations consultants, as well as the Instructions file.

4. What do I (as a Business Development user) do with this application file?

The application file has 2 main purposes

- BD will use this application to gather ALL information from the card processing merchant ahead of filling out their application within the onboarding platform
- BD will gather any documents to be used to identify the business registration and ownership, as well as government grade proof of each individual in the application.
- Once a and b are completed, BD will then use the OTT Onboarding platform ("OTTO") and the app information to begin the application process.
 - Access OTTO, click "Apply for a merchant" (the pre-application step) and fill out the fields in form. An email will be sent to the merchant to give consent to allow BD to apply for them.
 - Once the merchant gives consent, BD will be informed, and will access OTTO and "Continue" (link) to fill out the 2nd step of the application (I.e. using Adyen's Hosted Onboarding Page ("HOP")). All status updates will be on the app in BD's Application Dashboard.

FAQs

5. What if I (as a BD user) cannot get all the information from the merchant?

Incomplete and/or inaccurate information will result in the merchant KYC underwriting failing (merchant may be declined).
When incomplete, the status in OTTO App Dashboard will be “Needs Attention”

6. When incomplete, the status in Adyen HOP will not be ‘Verified’.

- **What is the application process to complete a new card processing merchant application?**
The new card processing application process involves several main steps
- **Gather application information.** The BD will gather information using the new application file.
- **Pre-App criteria.** Using Section 1 from the application specifically, the BD will 'apply for a merchant' via the OTT Onboarding ("OTTO") platform within their own Application Dashboard
- **Get Consent.** Once (b) is completed, an email will be sent to the merchant to register their account in OTTO, review the pre-app criteria and give consent to allow BD to apply for an account for them.
- **Got Consent.** Once consented, BD is informed via email, and they can 'continue' the application from the app record within OTTO's BD user's App Dashboard.
- **Adyen HOP.** The BD user will 'continue' (link) the OTTO application dashboard which will open the Adyen Hosted Onboarding Page. This is Adyen's merchant application, and is used for their underwriting.
- **Application Errors.** Should incomplete and/or inaccurate information occur, the HOP will inform the user, as well as the record's status on the BD user's App Dashboard "Needs Attention".
- **Adyen KYC Underwriting.** Once the HOP entry is completed, the app info is reviewed by Adyen's risk system/team. Decisions can take minutes, hours or days depending on their evaluation. The result will either be Adyen KYC approved or declined. The app's status within the App Dashboard will always reflect the latest status of the app.
- **OTT KYC Underwriting.** An Adyen KYC approved app needs to be underwritten by OTT Risk Management. Decisions can take minutes, hours or days depending on OTT Risk's workload and evaluation. The result will either be OTT KYC approved or declined. The app's status within the App Dashboard will always reflect the latest status of the app.

Appendix



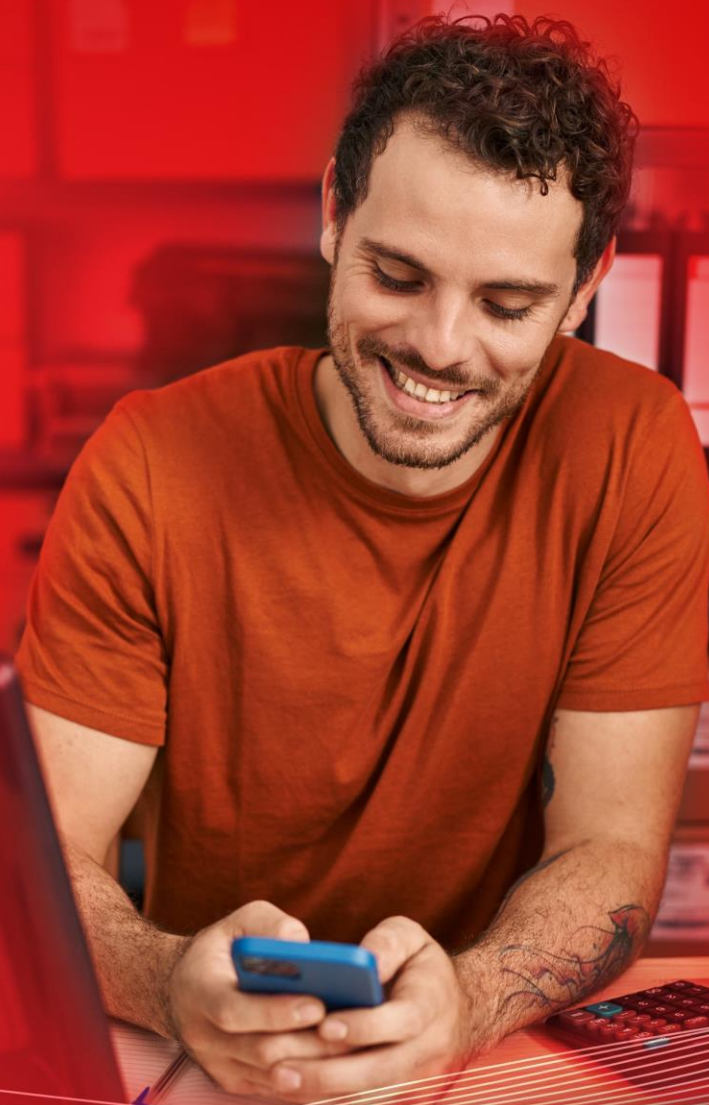
Forms To Use



List of Forms

1. Local Card Merchant Application Form _PDF
2. Onboarding Check List (Risk)_ Jared
3. On-site merchant inspection report

Merchant Fees



Payouts

Payout Definitions

Term	Definition
Payouts	Synonymous with the term Settlement which is used at OTT. Adyen support 2 forms to deposit or withdraw funds to a merchant bank account.
Payout Batch	A process that OTT will run at around 530am every business day, that will identify merchants who have an "available" balance (positive) to be paid out, or an "available" balance (negative and below an overdraft trigger threshold) to be collected. Each batch is currency specific, so its likely when we have business in CA and US, we'll have 2 batches.
Merchant " Available " balance	contains valued transactions and this is visible to OTT (in OMS) and the Merchant (merchant centre). This means all payments, a refunds, all net of fees have been assessed and ready for withdraw. Meaning they are valued. When a merchant performs a Payment (aka purchase) or a Refund, and their associated fees, they are marked 'booked' in Adye and will be Value in T+2 days. These are reflected in a " Pending balance in Adyen ". The merchant is not aware of this balance but OTT is.
Performing a Payouts	The act of paying out to a merchants bank account, money that has accumulated in an available balance at the time of a Payout Batch. Adyen refer to this as Sweeps .
Collecting	The act of pulling funds from a merchant bank account, money that has exceeded a Overdraft Trigger threshold (defined per merchant account), if Adyen's " Top up " feature is enabled for the region. Currently only US is supported today and CA in 2024.

Payouts

What are Adyen's Payout Cut-Offs when funds need to be paid out (or collected)?

Canada (CAD) Cut Offs

- EFT (regular priority via Desjardins @ 16:00 ET, with same day settlement by Adyen) *
- Wire (wire priority via Desjardins @ 18:20 ET, with same day settlement by Adyen) *

* Adyen send the payout to the banks, but the receiving bank controls when it shows the deposit. Therefore, a payout on Day 1, may only show up in the merchant's bank the following day.

USA (USD) Cut Offs

- ACH (regular priority via Wells Fargo US Corp @ 20:00 ET, with **next** day settlement **
- ACH (**fast** priority via Wells Fargo US Corp @ 14:00 ET, with **same** day settlement **
- Wire (regular priority via Fedwire Funds US @ 18:20 ET, with **same** day settlement

** *sending window every 30 mins*

EFT=Electronic Funds Transfer

ACH=Automated Clearing House (i.e. EFT in US, in ACH format)

<https://docs.adyen.com/marketplaces-and-platforms/payout-to-users/>

Payouts

Adyen Payout Cut-Off Example

Example cut-off times for a payout to a US merchant

Payout requested < Cut Off time

- Processed SAME day
- Payout sent next Business Day

Payout requested > Cut Off time

- Processed NEXT day
- Payout sent business day after its processed

Payouts

Adyen Canada Payout Cycles

Cycle Name	Internal Cut-off	Expected credit to the beneficiary account
AM	Before 02:00 Eastern	(+/- 08:00 - 10:00 Toronto)
PM1	Before 13:00 Eastern	(+/- 17:00 - 19:00 Toronto)
PM2	Before 17:50 Eastern	(+/- 22:00 - 00:00 Toronto)

Finance – Payouts Batch

Payout Batch

A payout batch includes all merchants who are due to be paid on that day, in that region, for the currency of their account and have been approved by OTT's Settlement Agent.

The batch also includes merchants whose balance is in overdraft or below their overdraft trigger point and need to be 'collected'.

The Payout batch is:

1. Ran produced every non-holiday weekday, early in the morning
2. Not run on Holidays in the region
3. Not run on Weekends

Finance – Payouts Dashboard

Approving a Payout Batch and its records in the Payout Dashboard

- Used by the Finance Settlement Officer to approve or reject records in the batch
 - (a) Approve a merchant's payout or collection, OR
 - (b) Reject a merchant's payout or collection

Once completed, the user will either (a) Approve or (b) Reject the entire payout batch. An approved batch confirms those approved records will be sent for settlement to the merchant's bank.

Dual-Approvals of Payout Batches

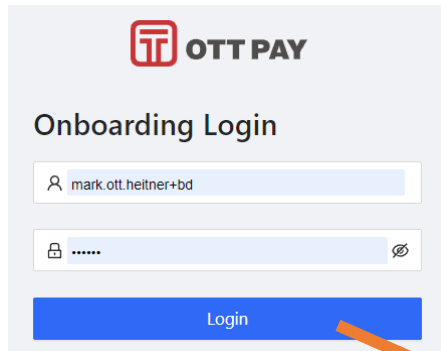
- Approving requires 2 unique users
- 1st Approver does the approving of batch records and payout batch
- 2nd Approver does the approving of a 1st approved batch, which completes the payout approvals.
- Payouts are processed after the 2nd approval automatically

**** Failure to approve or reject a batch will have it expire by 11pm ET same day, and no merchant will be paid. Once expired, the batch will be re-created on the next payout day.**

Onboarding using Dashboard: BD Users



BD Users – OTT Onboarding Login



- Login to OTT Onboarding to view their own App Dashboard
- Apply for a Merchant (pre-application criteria)

Application Dashboard

[Apply for a Merchant](#)

Reset Filters [Refresh](#)

APP ID	Sales Rep	Merchant Name	Name	Merchant Email	Region & Currency	Legal Entity Type	Channel	Industry	Status	Update Date	Action	Details
APF1495822143	Dev Dev	markshoes002.com	Mark002 Lastname	mark.ott.heitner+mer002@gmail.com	US - USD	Organization	eComm (no MOTO)	Jewelry stores	PENDING CONSENT	2023-09-13 16:51:42	View/Edit	History
APF8846593464	Dev Dev	Markshoes.com	Mark001 Lastname	mark.ott.heitner+mer001@gmail.com	US - USD	Organization	eComm (no MOTO)	Jewelry stores	APP INVITATION SENT	2023-09-13 14:28:26	View/Edit Resend	History

BD Users – Apply for a merchant



OTT PAY **BD test**

Application Dashboard

Apply for a Merchant

Apply for a Merchant

App Owner Email : mark.ott.heitner+bd@gmail.com

Applicant

* First Name : Markus

* Last Name : Smith

* Merchant Email : mark.smith@bestdressed.com

Existing Merchant? :

Tell us what kind of merchant account you need

* Legal Entity Type : Organization

* Region & Currency : United States (USD - United States Dollar)

* Business Type : Men's and Women's clothing stores

* Sales Channel : eCommerce CNP without mail and phone orders

* Merchant Legal Name : Best Dressed Inc.

* Merchant Website : https:// bestdressed.com

* Registered Address : 123 Main Stree

Address Line 2

New York City

New York

10001

US

Tell us about your transaction history

* Average Ticket : 325.00

USD

* Monthly Volume : 32,500.00

USD

\$390,000.00 Annually

Credit Card Statement Descriptor

This will be displayed on your customer's credit card statement. The Merchant Name (no longer than 18 letters and/or numbers), the City field can be your business support phone number or the city of your business, and the Country field is your business's country code(2-3 letters).

Prefix : OTT*

* Merchant Name : bestdressed.com

* City or Phone : 2125551212

Country : US

Your Descriptor : OTT*BESTDRESSED.COM 2125551212 US

Next

BD Users – Merchant Application's eMAIL (for Consent)

Your OTT Pay Merchant Application



donotreply@ott.ca

to mark.ott.heitner+bestdressed ▾

Dear Markus Smith,

Your OTT Pay Merchant Credit Card Acceptance application was initiated on your behalf by:

Gordon Ramsey
Gordon.Ramsey@ottpay.ca

In order to view the details and continue, we require your consent.

Please click the link below to access your application.

[Your Merchant Application](#)

Sincerely,

OTT Pay

Please do not reply to this message. Replies to this message are routed to an un

OTT PAY

Setup your Merchant Account password

mark.ott.heitner+bestdressed@gmail.com

Strength: medium

- ✓ At least 8 characters.
- ✓ At least one lowercase letter.
- ✓ At least one uppercase letter.
- ✓ At least one number.

Setup

Your Consent

- I consent to, and have the authority to, submit the information in this merchant account application and acknowledge that the information may be screened for evaluation. At account approval, the full Agreement Terms & Conditions will be provided to you.

Submit

BD Users – BD fills out Adyen HOP After Consent Agreed



OTT PAY **BD test**

Application Dashboard

Application Dashboard

Status Update Date Action Details

CONSENT AGREED

2023-09-22
15:04:36

View

Continue

History

Fill out HOP

Audit History

Date / Time	Resource Type	Resource	State	Merchant State	Notes
2023-09-22 15:04:36	Merchant	mark.ott.heitner+bestdressed@gmail.com	CONSENT AGREED	CONSENT AGREED	
2023-09-22 15:00:39	Merchant	mark.ott.heitner+bestdressed@gmail.com	PENDING CONSENT	PENDING CONSENT	
2023-09-22 14:50:58	BD	dev dev	APP INVITATION SENT	APP INVITATION SENT	

1 - 5 of 5 < 1 >



To prepare your account, we need information about your business.

Company details

Add >

Decision-makers

Add >

To set up your account, let us know where to send your payouts.

Payout details

Add >

To complete this process, review and sign the official documentation.

Sign services agreement

Requires signatory

Sign >

PCI DSS questionnaire

Requires decision-makers

Sign >

BD Users – Adyen HOP

COMPANY DETAILS

Name and country ✓

Company structure

Registration details

Address ✓

Summary

Name and country

Important Information You Need to Know About Opening An Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual or entity) who opens an account and certain individuals who are associated with an account.

What this means: when you open an account, we will ask for your name, address, taxpayer identification number and other information that will allow us to identify you.

Where is your business located?

 United States ▼

Legal name of the company

Enter the name exactly as it appears on your Secretary of State Registration.

Best Dressed Inc.

Save and go to overview

Back

Next

COMPANY DETAILS

Name and country ✓

Company structure ✓

Registration details

Address ✓

Summary

Company structure

What type of company do you have?

Private company

Owned privately. The shareholders don't necessarily trade on public exchanges (like the stock market).

Public company

Owned by public shareholders. They're also required to disclose financial information to the public regularly.

Incorporated partnership

An agreement between two or more people who run a business together.

Non-profit or charitable organization

An organization that has an official status as not for profit or tax exempt, sometimes called an NGO.

Governmental organization

Owned by the government or state.

Incorporated association

A registered entity without profit that's organized around a purpose such as recreation, culture, or charity.

We need to know about the bank account where you want to receive your payouts. What is the name of the account holder of that bank account?

The company I work for ▼

Save and go to overview

Back

Next



BD Users – Adyen HOP

COMPANY DETAILS

- Name and country ✓
- Company structure ✓
- Registration details
- Address ✓
- Summary

Registration details

Why do I need to fill in this information? ▾

Doing business as

Best Dressed Inc.

Same as legal name of the company

Tax Identification Number

123456789

Save and go to overview

Back

Next

COMPANY DETAILS

- Name and country ✓
- Company structure ✓
- Registration details ✓
- Address ✓
- Summary

Registered address

Your address as it appears on your Secretary of State Registration.

Why do I need to fill in this information? ▾

Search address

Start typing the address

United States

Address

123 Main Stree

Apartment / Suite (optional)

City

New York City

State

New York ▾

ZIP code

10001

Additional address

Is there a different address for your company's main business operations?

- No, the registered address is where we operate
- Yes, our headquarters are at a different location

Save and go to overview

Back

Next



BD Users – Adyen HOP

COMPANY DETAILS

Name and country ✓

Company structure ✓

Registration details ✓

Address ✓

Summary

Summary

Name and country

Where is your business located? United States
Legal name of the company Best Dressed Inc.



Company structure

Entity type Private company
Account holder The company I work for



Registration details

Trading name Best Dressed Inc.
Tax ID 123456789



Registration address

Address 123 Main Street
ZIP code 10001
City New York City
State New York
Country United States



Save and go to overview

Back

Submit

To prepare your account, we need information about your business.

Company details

✓ Verified >

Decision-makers

Add >

To set up your account, let us know where to send your payouts.

Payout details

Add >

To complete this process, review and sign the official documentation.

Sign services agreement

ⓘ Requires signatory Sign >

PCI DSS questionnaire

ⓘ Requires decision-makers Sign >

BD Users – Adyen HOP

Decision-makers

Provide the information of the owners, controlling persons, and signatories in your company. Keep in mind that one person may hold multiple roles. The requirements are as follows:

Obligatory Required if it's applicable

Controlling person Provide **1 controlling person**.

Owner Add **all owners holding 25% or more of your company**.

Signatory Add **at least 1 signatory**.

Director Add **at least 1 signatory**.

What is the difference between these roles?

A **controlling person** is someone authorized to make major business decisions. They may or may not be an owner.

An **owner** is someone who owns 25% or more of the company, through voting rights, equity, or similar.

A **signatory** has been given authority to sign official documents on behalf of the company. Usually a signatory is also an owner or a controlling person.

[+ Add decision-maker](#)

Save and go to overview

INDIVIDUAL DETAILS

Personal details ✓

Address

Summary

Personal details

Why do I need to fill in this information?

Select all the roles that this decision-maker holds.

- Controlling person**
Authorized to make major business decisions (may or may not be an owner)
- Owner**
Someone who owns 25% or more of the company (directly or indirectly)
- Signatory**
Authorized to sign contracts on behalf of the company

First name

Enter your first name(s) exactly as it appears on your identity document

Markus

Last name

Enter your last name(s) exactly as it appears on your identity document

Smith

Date of birth

1970-01-01

Country of residence

 United States

Last 4 digits of Social Security Number (SSN)

*** – ** – 1234

Upload an ID document instead of SSN

Email address

markus.smith@bestdressed.com

Phone number

+12125551212

Job title

Master of my Domain

Save and go to overview

Back

Next

BD Users – Adyen HOP

INDIVIDUAL DETAILS

Personal details ✓

Address ✓

Summary

Provide personal address

Why do I need to fill in this information? ▾

Search address

21418 41st Ave Ste SN Bayside NY 11361

United States

Address

21418 41st Ave

Apartment / Suite (optional)

Ste SN

City

Bayside

State

New York ▾

ZIP code

11361

Save and go to overview

Back

Next

INDIVIDUAL DETAILS

Personal details ✓

Address ✓

Summary

Summary

Personal details

First name	Markus
Last name	Smith
Date of birth	1970-01-01
Identity number	1234
Country of residence	United States
Job title	Master of my Domain
Phone number	+12125551212
Email address	markus.smith@bestdressed.com

Address

Country	United States
Address	21418 41st Ave
Apartment / Suite (optional)	Ste SN
City	Bayside
State	New York
ZIP code	11361

Save and go to overview

Back

Submit

To prepare your account, we need information about your business.

 Company details

✓ Verified >

 Decision-makers

✓ Verified >

BD Users – Adyen HOP

PAYOUT DETAILS

Verification method ✓

Payout account ✓

Bank statement

Summary


For you to receive your payouts, we need a verified bank account. The bank account holder must have the same name as your company **Best Dressed Inc.**

Bank account country

You can only use a bank account in the country where your company is registered.

 United States


Verification method




Instant

Verify the account via mobile bank app or bank website

To quickly and safely verify the account you need access to the online banking environment associated with this account holder.

Powered by  Trustly



May take a few hours or days

Provide account details and upload a scan of a bank statement

Manually provide your account details and upload a bank statement.

 How does verification with our partner Trustly work?

Save and go to overview

Back Next

PAYOUT DETAILS

Verification method ✓

Payout account ✓

Bank statement

Summary

 Why do I need to fill in this information?

Account holder

The bank account holder has to have the same name as your company.

Best Dressed Inc.

Account number

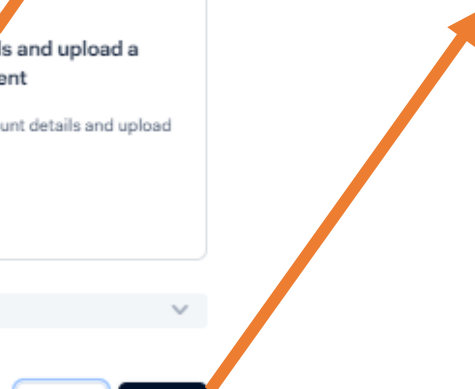
123456

ACH routing number

123456789

Save and go to overview

Back Next



BD Users – Adyen HOP

PAYOUT DETAILS

- Verification method ✓
- Payout account ✓
- Bank statement**
- Summary

Bank statement (optional)

Upload a document to confirm your bank account information. We need to see this document so we can set up your payouts.

Select document type

Select a document

- Bank statement**
- Deposit ticket / deposit form
- Screenshot of online banking environment
- Official email or a letter from your bank

UPLOAD FILE

<input type="checkbox"/> Name	D:
Yesterday	
<input checked="" type="checkbox"/> My Merchant Bank Statement.jpg	20

PAYOUT DETAILS

- Verification method ✓
- Payout account ✓
- Bank statement**
- Summary

Bank statement (option)

Upload a document to confirm your bank account information. We need to see this document so we can set up your payouts.

Select document type

Bank statement

Requirements:

- The account holder name on the document should be visible
- The account number needs to be visible
- The routing number should be visible
- The date on the document is no older than 90 days
- It has to be official document from a bank, demonstrated by a bank logo, the bank name, or a bank-specific font

Good Not cut off Not blurry Not expired

Drag your files here, or [browse](#)
Supports: JPG, JPEG, PNG, PDF. Size up to 4 MB. Maximum 1 page.

Description (optional)
Attach description to this payout account

200 characters left

Save and go to overview Back Next

PAYOUT DETAILS

- Verification method ✓
- Payout account ✓
- Bank statement ✓
- Summary

Summary

Payout account

Account holder	Best Dressed Inc.
ACH routing number	123456789
Account number	123456
Bank country	United States


Bank statement

File name	Merchant_1.2_login.png
Description	My test bank account statement

Save and go to overview Back Submit

BD Users – Adyen HOP – Fully Verified

To prepare your account, we need information about your business.

 Company details Verified >

 Decision-makers Verified >

To set up your account, let us know where to send your payouts.

 Payout details Verified >

[Back to onboarding-test.ottpay.com](https://back-to-onboarding-test.ottpay.com)

**Return to OTT
Onboarding**



BD Users – App Dashboard – Adyen KYC Approved

Application Dashboard

Apply for a Merchant

Reset Filters Refresh

APP ID	Sales Rep	Merchant Name	Name	Merchant Email	Region & Currency	Legal Entity Type	Channel	Industry	Status	Update Date	Action	Details
APF5004200293	Dev Dev	BM Canada Inc	Brendan Mueller	mark.ott.heitner+bm1@gmail.com	CA - CAD	Organization	eComm (no MOTO)	Grocery stores, Supermarkets	ADYEN KYC APPROVED (UNDER REVIEW)	2023-10-19 10:30:10	View	KYC Info History



Onboarding using Dashboard: Merchant Users



Merchant User – App Dashboard

Merchants use OTT Onboarding for

- Access to their apps in the Application Dashboard
- Obtain Application's Status
- Approve Pricing and Terms



Application Dashboard

Reset Filters Refresh

APP ID	Sales Rep	Merchant Name	Name	Merchant Email	Region & Currency	Legal Entity Type	Channel	Industry	Status	Update Date	Action
APF5004200293	Dev Dev	BM Canada Inc	Brendan Mueller	mark.ott.heitner+bm1@gmail.com	CA - CAD	Organization	eComm (no MOTO)	Grocery stores, Supermarkets	UNDER REVIEW	2023-10-19 10:30:10	View

Onboarding using Dashboard: Ops User (& Manager)



Ops User & Risk User – App Dashboard

Ops Users use the App Dashboard to

- Review Merchant Application states (e.g. "Adyen KYC Approved")

Risk users use the App Dashboard to

- Gather details for Risk OTT KYC Underwriting, review application states
- Approve or Reject an application from KYC underwriting

The screenshot shows the 'Application Dashboard' interface. At the top, there is a navigation bar with the logo, 'OTT PAY OPS test', 'Application Dashboard', and user information 'mark.ott.heitner+opsmanager@gmail.com (OPERATION_MANAGER) Logout'. Below the navigation bar, the dashboard title 'Application Dashboard' is displayed. The main content area features a table of applications with columns: APP ID, Sales Rep, Merchant Name, Name, Merchant Email, Region & Currency, Legal Entity Type, Channel, Industry, Status, Update Date, Action, and Details. A specific application is highlighted with a yellow box: APP ID 'APF5004200293', Sales Rep 'Dev Dev', Merchant Name 'BM Canada Inc', Name 'Brendan Mueller', Merchant Email 'mark.ott.heitner+bm1@gmail.com', Region & Currency 'CA - CAD', Legal Entity Type 'Organization', Channel 'eComm (no MOTO)', Industry 'Grocery stores, Supermarkets', Status 'ADYEN KYC APPROVED (UNDER REVIEW)', and Update Date '2023-10-19 10:30:10'. The 'Action' column for this application contains 'View' and 'Change Status' links. A modal dialog is open over the 'Change Status' link, asking 'Which status do you want to change to?' with 'Decline' and 'Approve' buttons. The 'Approve' button is highlighted with a yellow box. A red arrow points from the 'Change Status' link to the modal dialog, and a yellow arrow points from the 'Approve' button back to the 'Change Status' link.

APP ID	Sales Rep	Merchant Name	Name	Merchant Email	Region & Currency	Legal Entity Type	Channel	Industry	Status	Update Date	Action	Details
APF5004200293	Dev Dev	BM Canada Inc	Brendan Mueller	mark.ott.heitner+bm1@gmail.com	CA - CAD	Organization	eComm (no MOTO)	Grocery stores, Supermarkets	ADYEN KYC APPROVED (UNDER REVIEW)	2023-10-19 10:30:10	View Change Status	KYC Info History

Which status do you want to change to?

Decline Approve

Ops User – App Dashboard

- Risk user makes decision and changes status of the app
- BD gets an email when "Approved" to be informed



Update to Merchant Application [OTT KYC APPROVED] - [BM Canada Inc] - [APF5004200293]
test



donotreply@ott.ca
to mark.ott.heitner+bd

11:00 AM (3 hours ago)

Dear OTT User,

This email is to advise you that an update has been made to a merchant application. Please login to your account and review the latest status.

<https://onboarding-test.ottpay.com>

Sincerely,

OTT Pay Customer Care

Onboarding using Dashboard: BD User Pricing & Terms



BD User – Pricing & Term Entry

Pre-Requisite: OTT KYC Approved

1. Select a Pricing template to pre-fill values
2. Transaction Pricing
 - a) Card Brand
 - b) Payment pricing
 - i. Charge Method (Auth or Capture) - Auth is preferred
 - ii. Discount Rate Type (Fixed or IC++)
 - iii. Discount Rate (%) based on type
 - iv. Per Transaction Fee
 - i. Refund pricing
 - i. Per Transaction fee
 - ii. Void pricing
 - i. Per Transaction Fee

BD User – Pricing & Term Entry

1. Transaction Pricing

- a) Chargebacks
 - i. Retrievals (aka Request for Information)
 - ii. Chargebacks
 - iii. Reversal (Won Chargeback Disputes)

2. Misc fees

- a) Select the Misc Fee
- b) Enter the Amount
- c) Select the Frequency
 - Manual
 - 1-Off (1-time fee)
 - Per Occurrence
 - Monthly
 - Weekly

BD User – Pricing & Term Entry

1. Rolling Reserves

- a) **Reserve Rate (%)**
- b) **Period (in months)**

2. Payout Schedule

- a) **Schedule**
 - i. **Daily**
 - ii. **Weekly** (Monday)
 - iii. **Monthly** (1st of the month)
- b) **Min Payout Amount**
- c) **Min Float** – min amount must be held in balance
- d) **Overdraft Trigger** – amount in overdraft to cause a collection

BD User – How to Enter Pricing

STEP 1: In App Dashboard, click "Enter Pricing"

The screenshot displays the OTT PAY application dashboard. At the top, there is a table with columns for Status, Update Date, and Action. The first row shows 'OTT KYC APPROVED (UNDER REVIEW)' with an update date of '2023-10-19 10:56:56' and a 'View Enter Pricing' button. Below the table, the user's profile information is visible, including 'OTT PAY BD test', 'Application Dashboard', 'Apply for a Merchant', and the user's email 'mark.ott.heitner+bd@gmail.com'. The 'Pricing Status' section shows '1st Approved:', '2nd Approved:', and 'Published:' fields. The 'Assign Pricing Template' dropdown menu is open, showing options like 'Restaurant General', 'VIPKA more than 500M', and 'Mark Testing Template'. The 'Assign' button is highlighted in blue. There are 'Save' and 'Approve' buttons at the bottom right of the pricing section.

Status	Update Date	Action
OTT KYC APPROVED (UNDER REVIEW)	2023-10-19 10:56:56	View Enter Pricing

OTT PAY BD test Application Dashboard Apply for a Merchant mark.ott.heitner+bd@gmail.com Logout

Application Id: APF5004200293 Save Approve

Merchant Legal Name: BM Canada Inc

Pricing Status

1st Approved: 2nd Approved: Published:

Assign Pricing Template: Please select a pricing template Assign

Restaurant General

VIPKA more than 500M Restaurant General

Mark Testing Template

Save Approve

STEP 2: Assign a pricing Template

BD User – How to Enter Pricing

STEP 1: In App Dashboard, click "Enter Pricing"

Status	Update Date	Action
OTT KYC APPROVED (UNDER REVIEW)	2023-10-19 10:56:56	View Enter Pricing

STEP 2: Assign a pricing Template

OTT PAY **BD test** Application Dashboard Apply for a Merchant mark.ott.heitner+bd@gmail.com Logout

Application Id: APF5004200293

Merchant Legal Name: BM Canada Inc

Pricing Status

1st Approved: _____ 2nd Approved: _____ Published: _____

Assign Pricing Template:

Please select a pricing template

- Restaurant General
- VIPKA more than 500M
- Mark Testing Template



OTT

E-Commerce

THANK YOU

