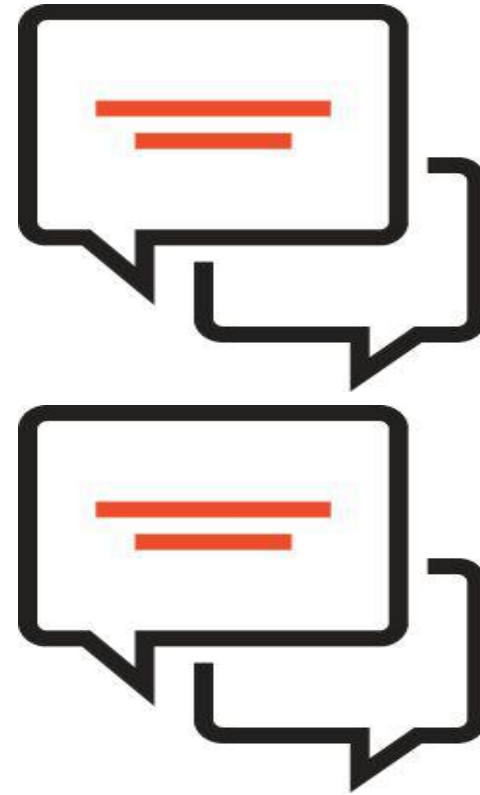




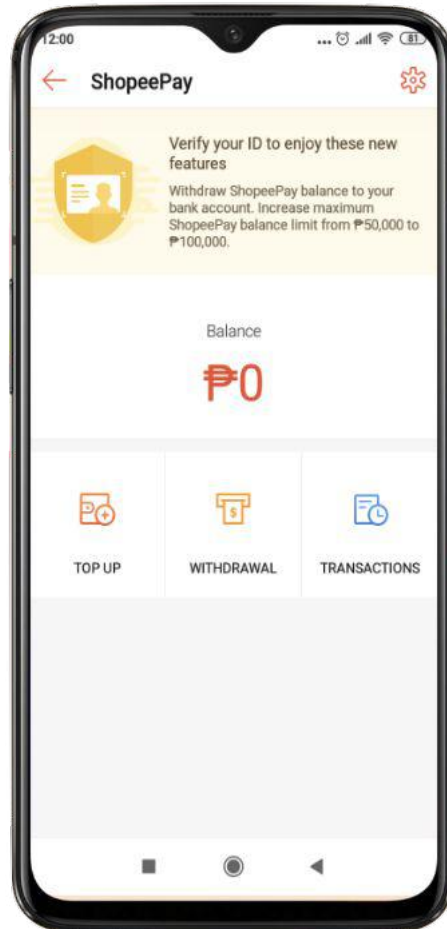
ShopeePay 101

ShopeePay 101

- **What is ShopeePay?**
- **How to use ShopeePay**
- **Things to watch out for**
- **Issues/Concerns**



What is ShopeePay?



Shopee's new official **e-wallet** licensed by Bangko Sentral ng Pilipinas

Online shopping made easier, **no need for cards or cash on delivery**

Allows for quick and convenient top-up, purchase, withdrawal through **ShopeePay Wallet**

Why ShopeePay?



For Users

- Shopping experience made **faster** and **more convenient**

What's New?

Shopee Wallet vs. ShopeePay

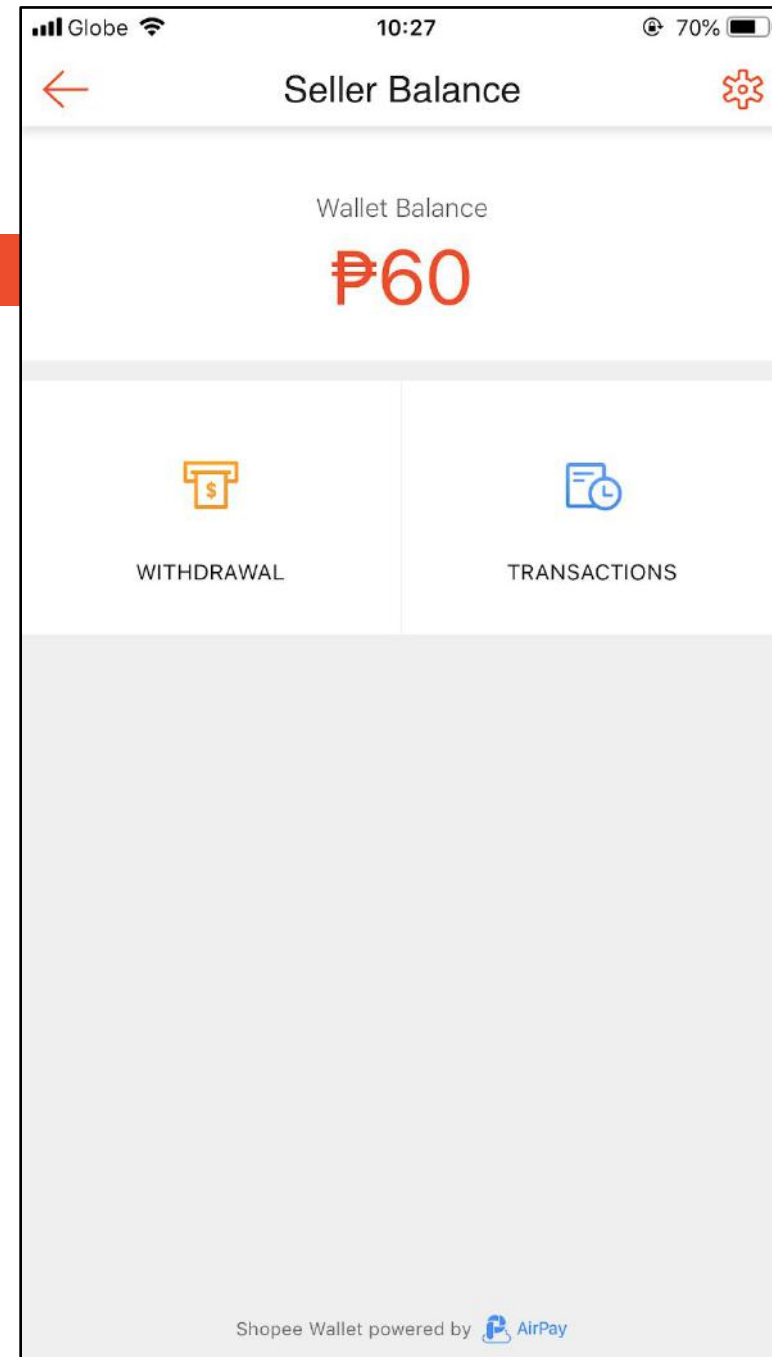
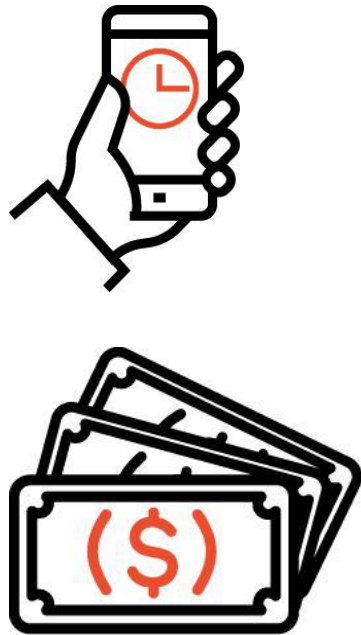
Category	Shopee Wallet (old)	ShopeePay (new)
Top-up	Not Available	Available
Refunds	Goes to Shopee Wallet	Goes to ShopeePay ¹
Seller Proceeds	Goes to Shopee Wallet	Goes to a separate new Seller Balance ²

(1) In most cases, refund will go to ShopeePay. More detailed discussion on refund flow in succeeding slides.

(2) Seller Balance is a separate wallet, specific for collection of seller proceeds. If you are a seller, upon migration, your Shopee Wallet balance will go to Seller Wallet.

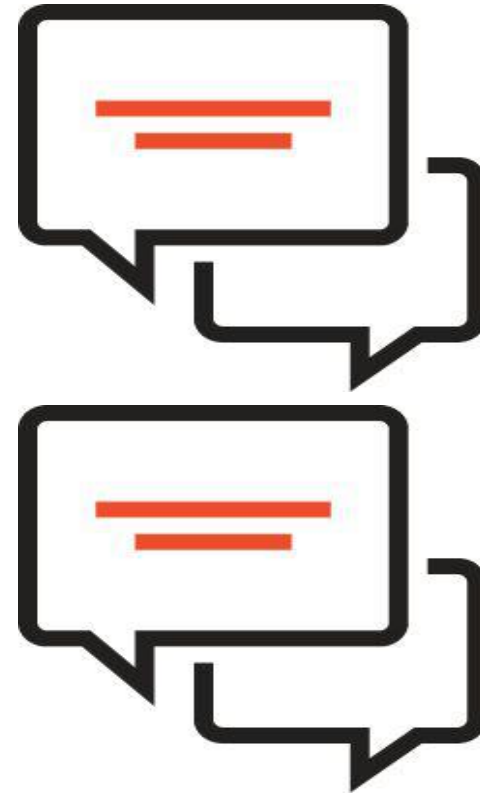
What's New?

Seller Balance



ShopeePay 101

- What is ShopeePay?
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- Issues/Concerns

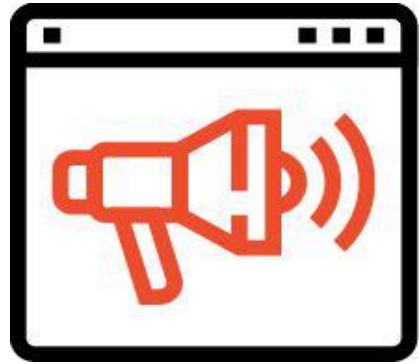


Getting Started

- Activation
- Topping-Up
- Paying
- Transfer to Another User
- Adding a Bank Account
- Withdrawal
- Reset Pin
- View Transaction

- **What is ShopeePay?**
- **How to use ShopeePay**
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- **Issues/Concerns**

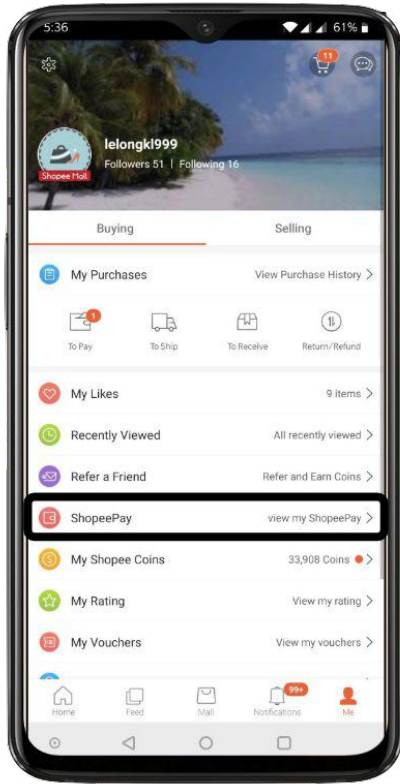
Activation



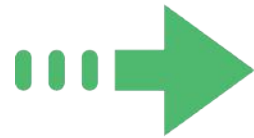
Why activate?

- In order for users to enjoy ShopeePay, they must **activate it on their mobile app**
- Users who do not activate will not be able to pay, top-up, and withdraw with their ShopeePay Wallet.

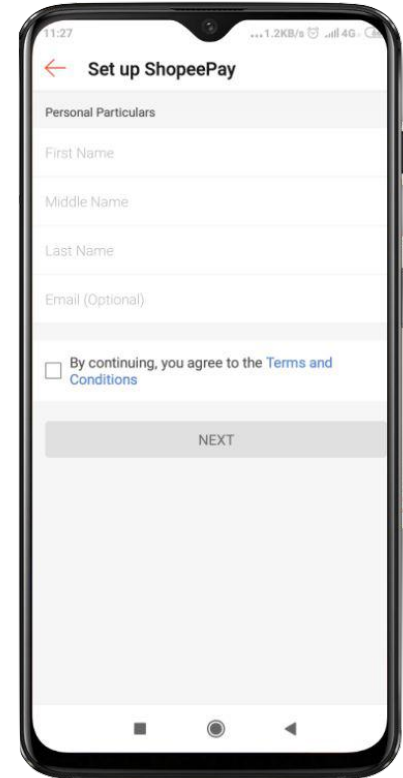
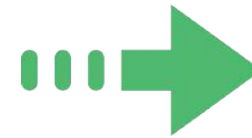
Activation: How to set-up ShopeePay



Access ShopeePay from
"Me"



First time user will be
prompted to activate
ShopeePay

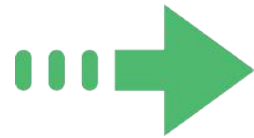


Fill in personal
information

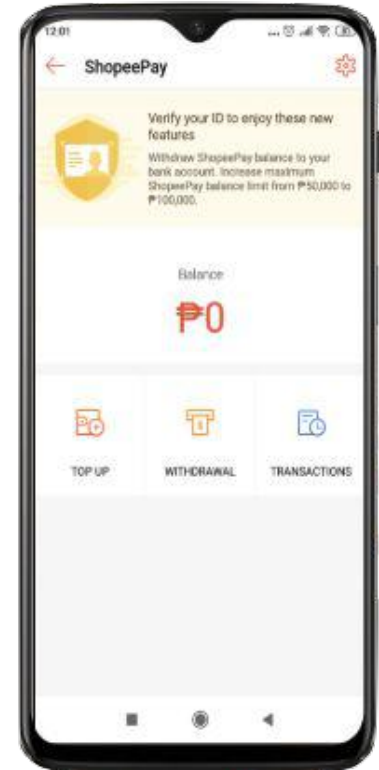
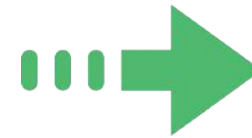
Activation: How to set-up ShopeePay



OTP (Code sent to phone) required for ShopeePay PIN creation



User prompted to create ShopeePay PIN



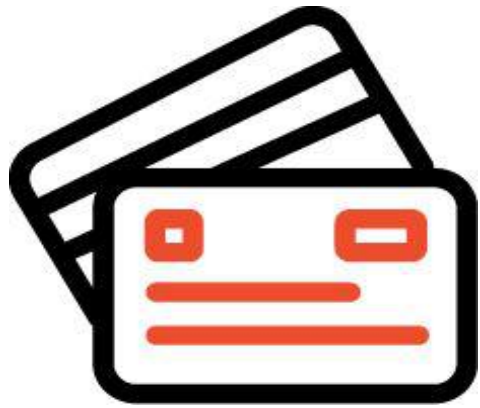
You are now ready to use ShopeePay!

Getting Started

- Activation
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Topping-Up

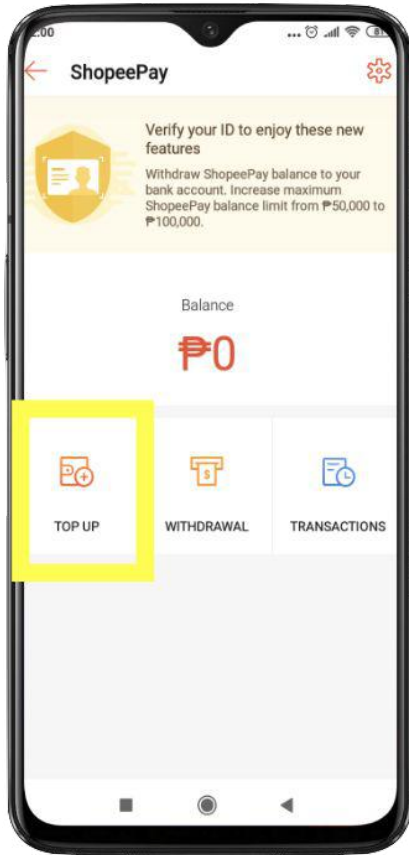


One of the main differences between Shopee Wallet and ShopeePay is the **ability to top-up**

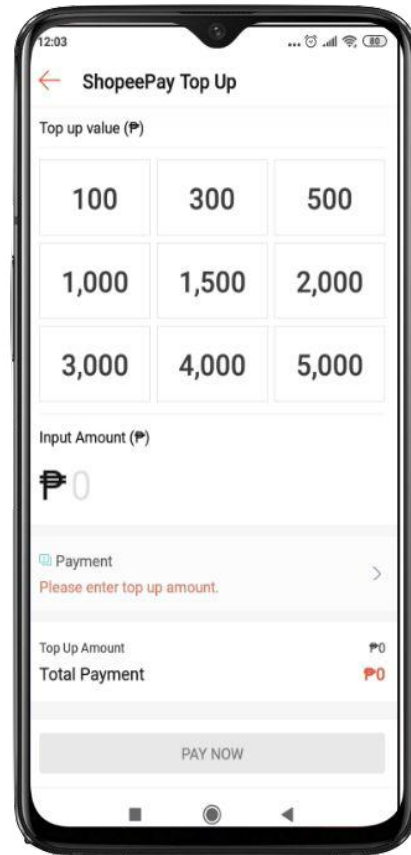
There are 3 main ways to top-up:

1. Remittance/Payment Center
2. Over-the-Counter
3. Online Payment

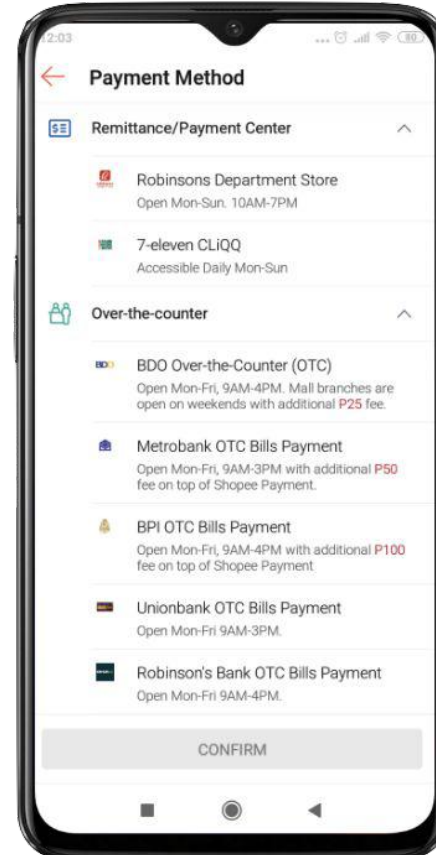
Topping-Up: Top-up Process



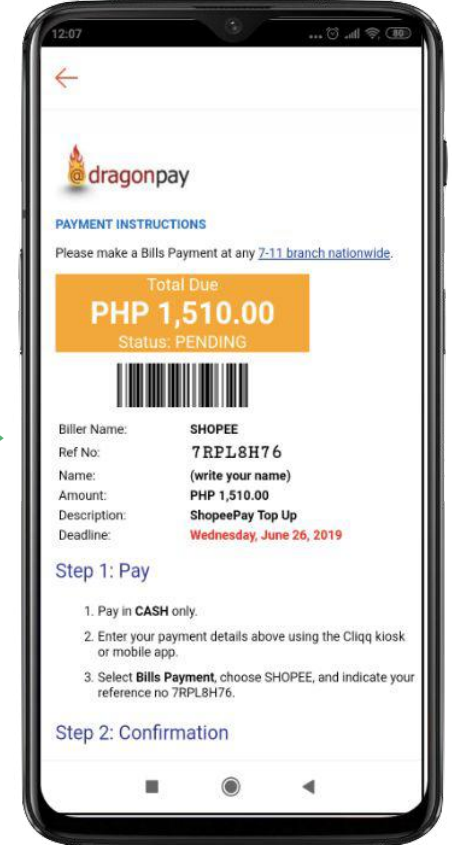
Select 'TOP UP'



Enter payment amount



Select payment method



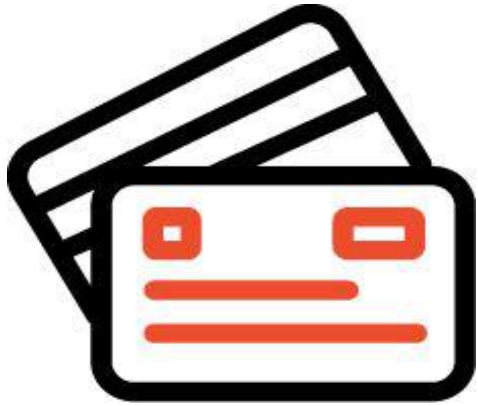
Follow payment instructions

Getting Started

- Activation
- Topping-Up
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- Reset Pin
- View Transaction

- **What is ShopeePay?**
- **How to use ShopeePay**
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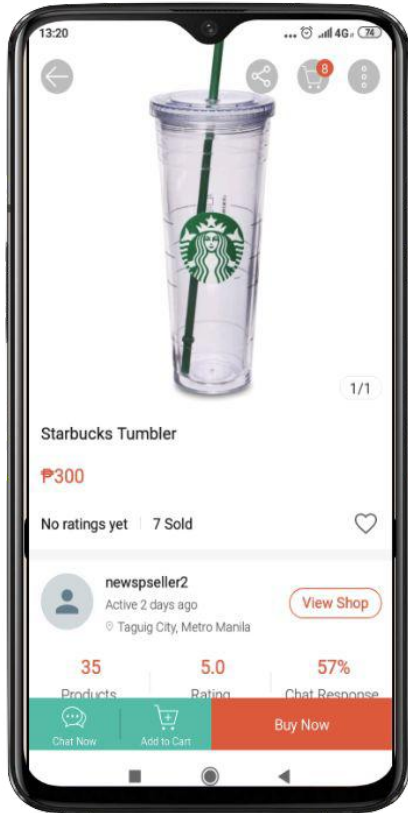
Paying



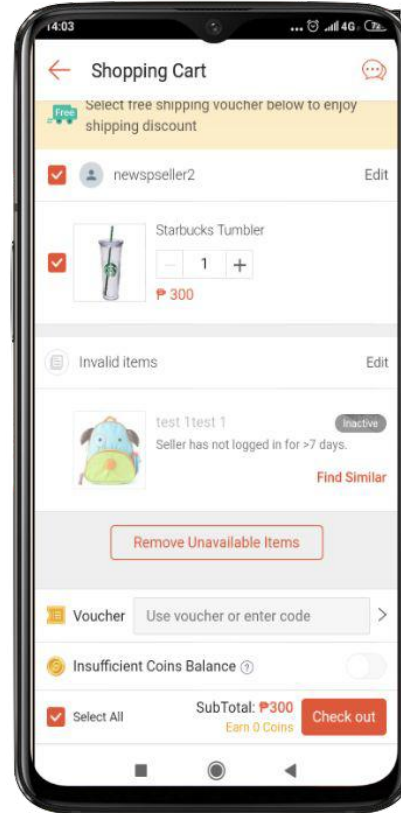
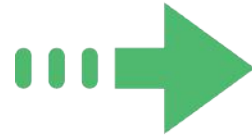
Buying your favorite items on Shopee has never been easier

Once you activate ShopeePay, the “ShopeePay”
payment option will be available

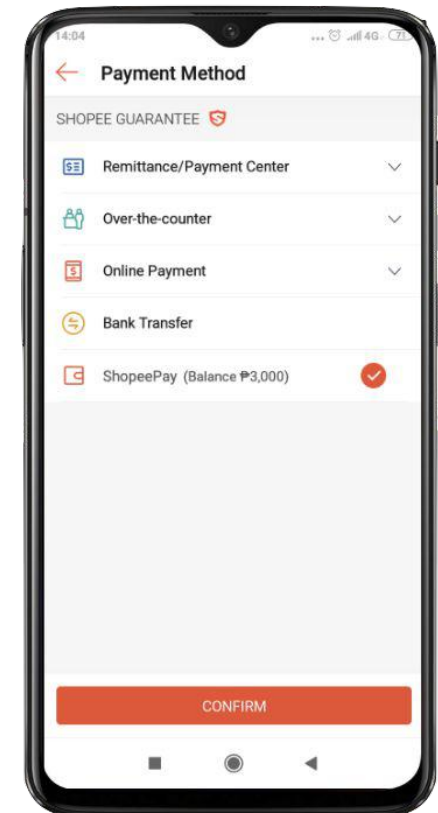
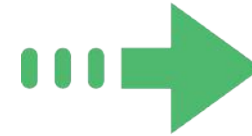
Paying: Pay with ShopeePay



Select 'Buy Now'

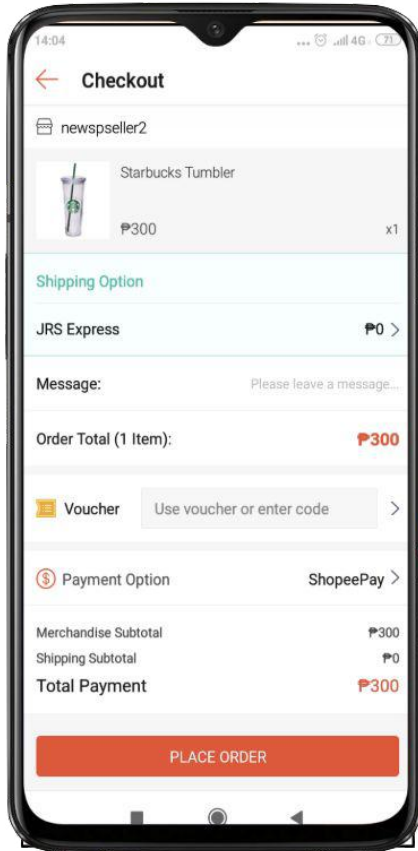


Check out item

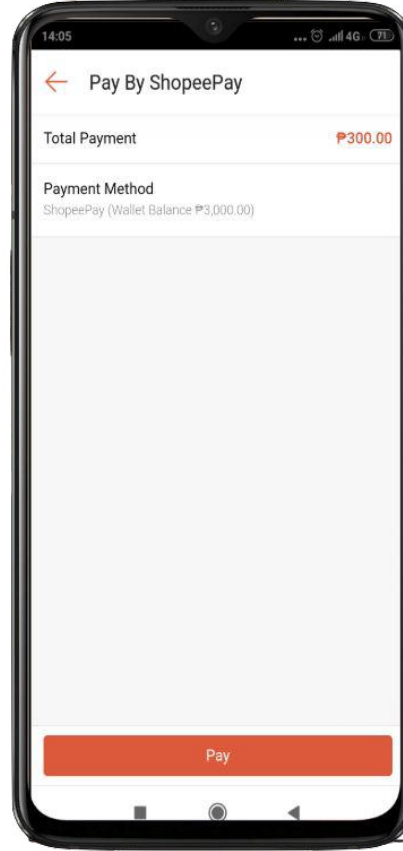
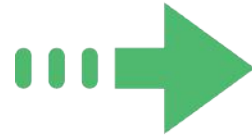


Select ShopeePay as Payment Method

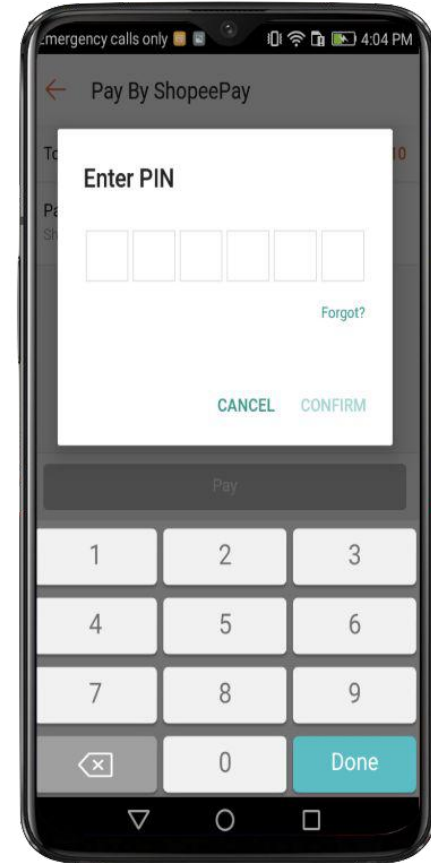
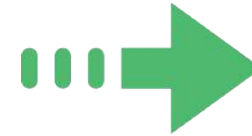
Paying: How to set-up ShopeePay



Place your order



If you haven't activated ShopeePay, you will be prompted to activate it



Enter your PIN to authorize payment

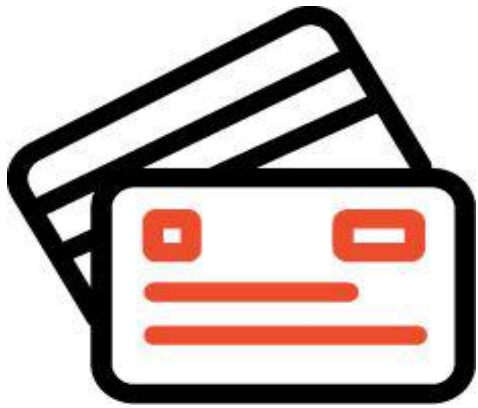
Getting Started

- Activation
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- Paying
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- **What is ShopeePay?**
- **How to use ShopeePay**
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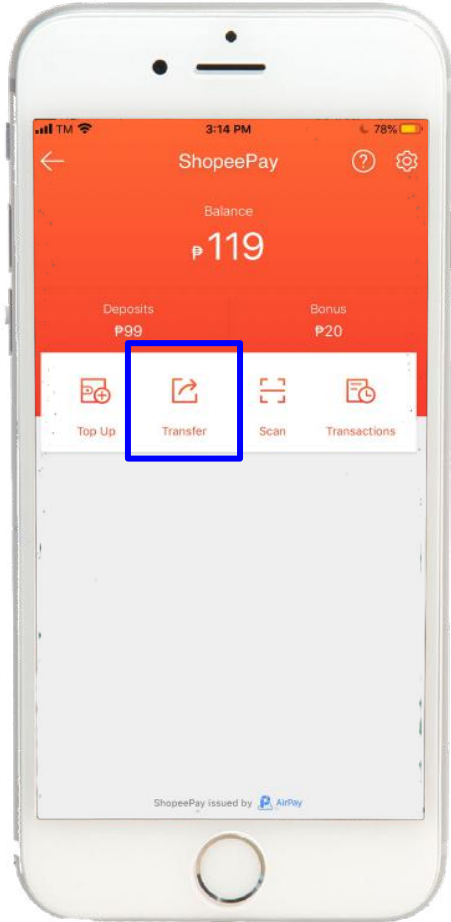
Transfer to Another User

Peer-to-Peer Transfers

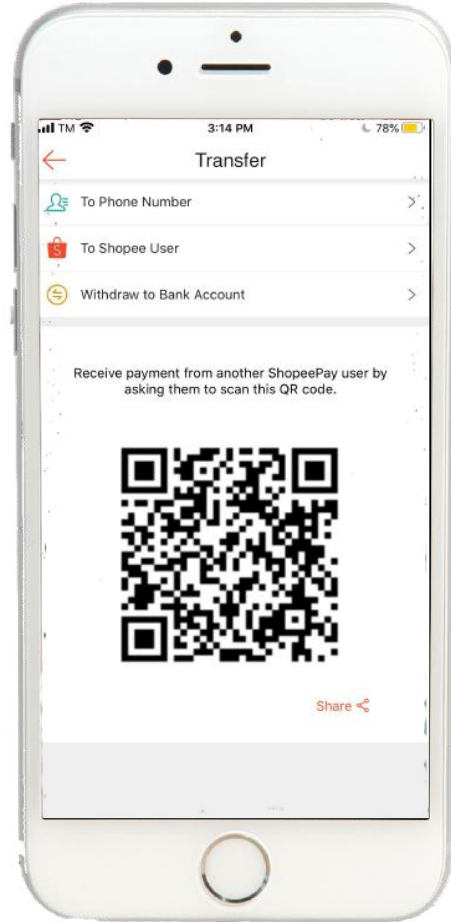


- You can now **transfer any amount** to any Shopee user as long as their ShopeePay wallets are activated
- **ID verification is necessary** before you can do any transfer

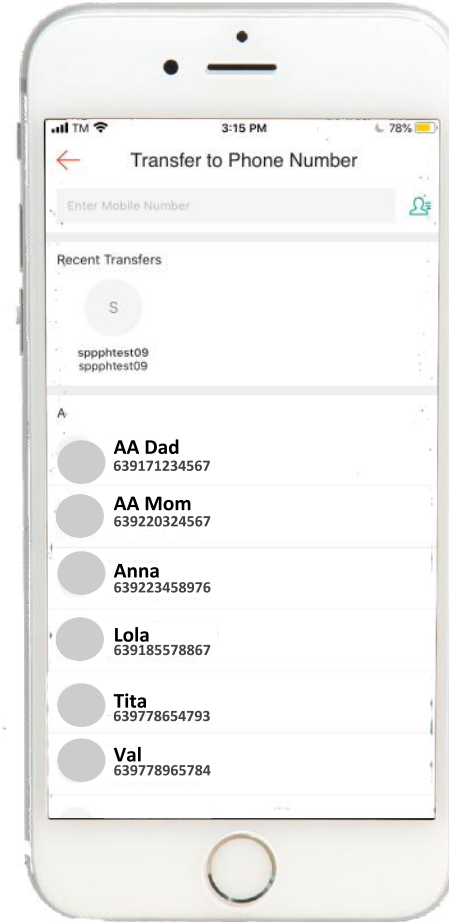
How to Transfer



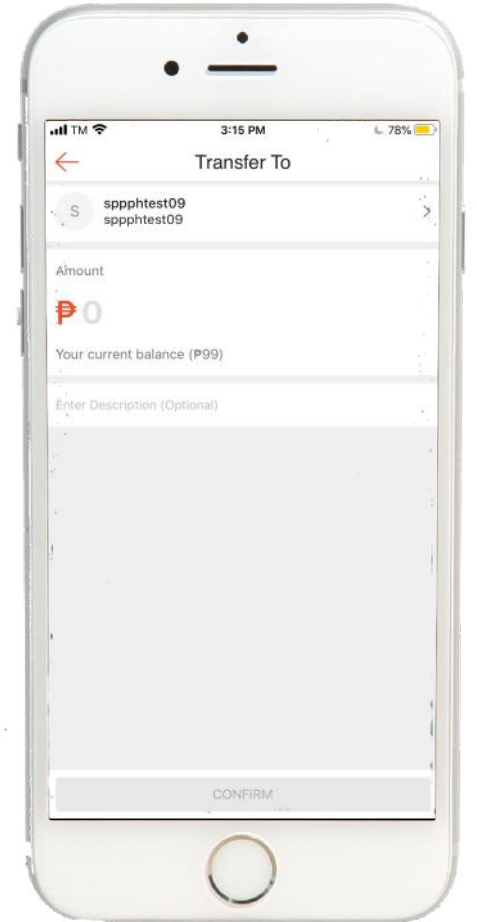
Select 'Transfer' on the ShopeePay page



Select if transfer to Phone Number, Shopee User, or Bank Account

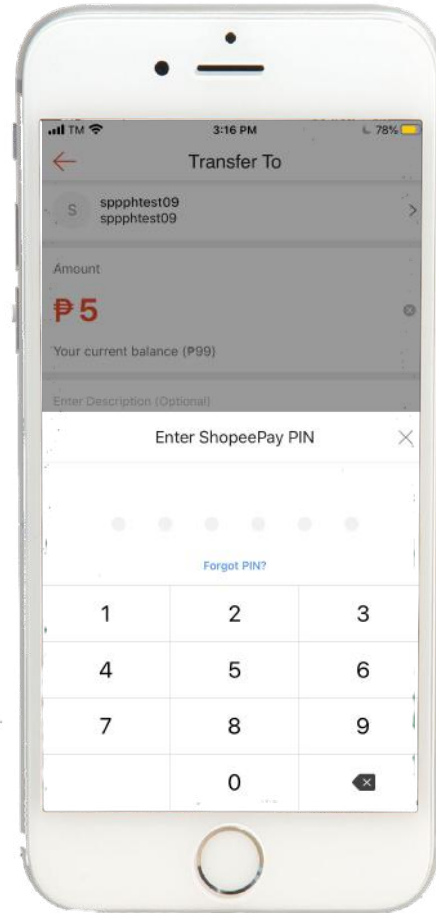


Select the user account to transfer

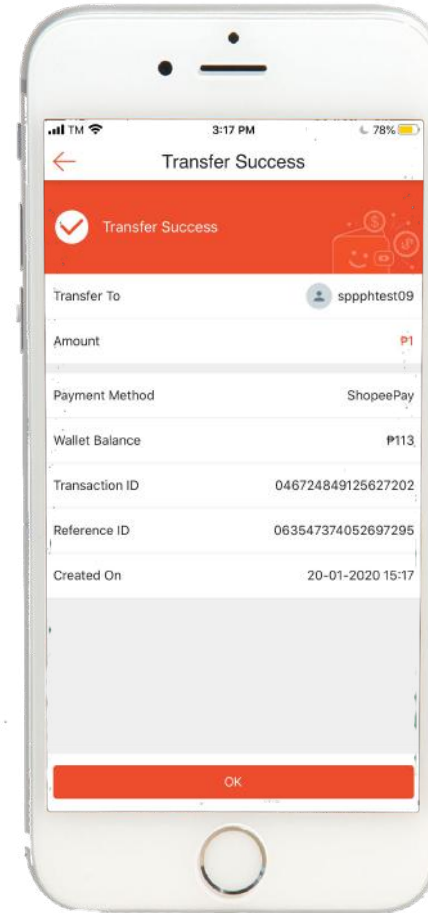


Input amount

How to Transfer



Enter ShopeePay PIN



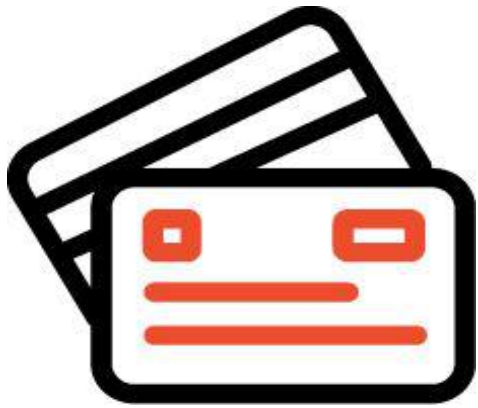
Successfully transfer the amount

Getting Started

- Activation
- Topping-Up
- Paying
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- Adding a Bank Account
- Withdrawal
- Reset Pin
- View Transaction

- **What is ShopeePay?**
- **How to use ShopeePay**
- **Things to watch out for**
- **Issues/Concerns**

Adding a Bank Account



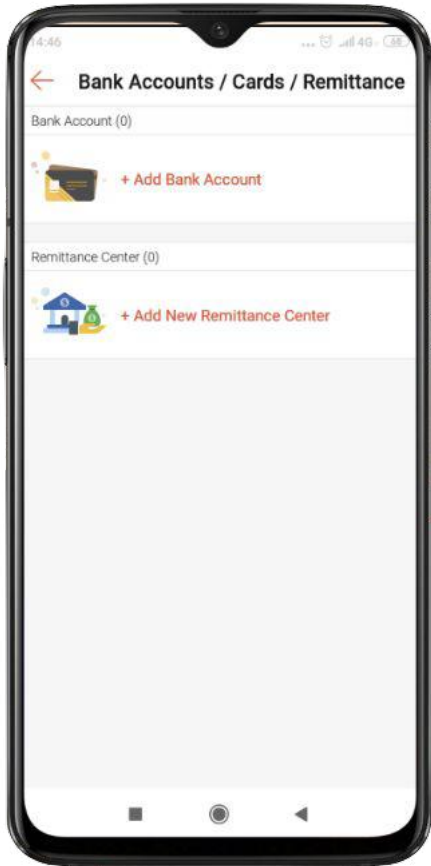
Why add a Bank Account?

- Adding a bank account on ShopeePay will allow you to easily withdraw through your chosen bank account.

Notes

- You can add up to **3 bank accounts** on ShopeePay

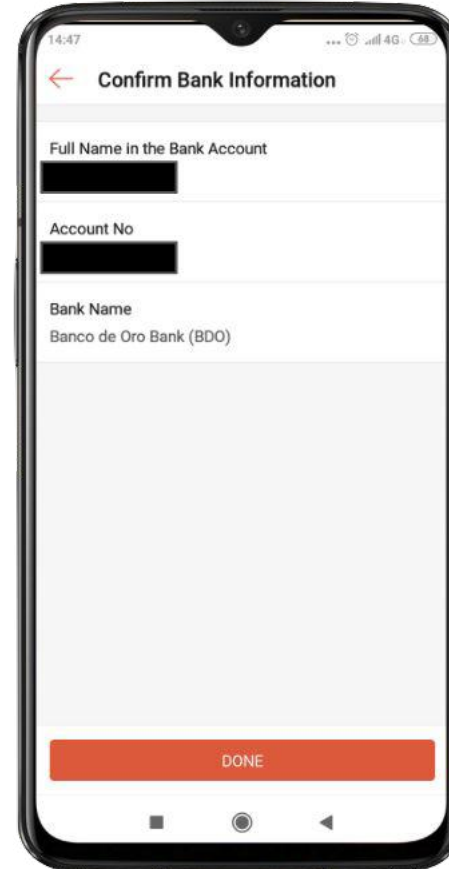
How to Add a Bank Account



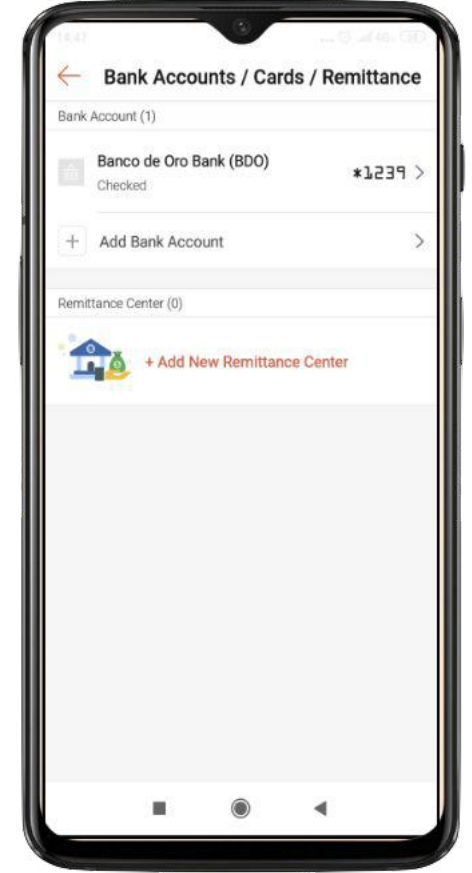
Select 'Add Bank Account'



Enter Bank Account Details



Confirm Bank Information



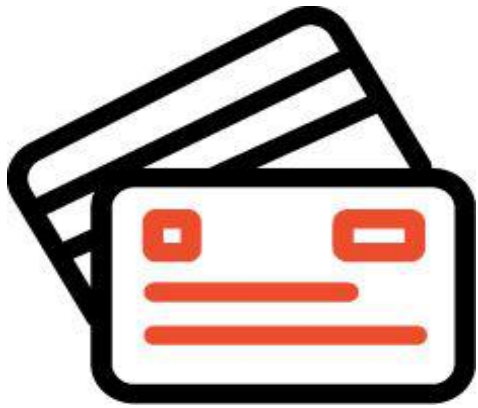
Bank Account successfully added

Getting Started

- Activation
- Topping-Up
- Paying
- Transfer to Another User
- Adding a Bank Account
- Withdrawal
- Reset Pin
- View Transaction

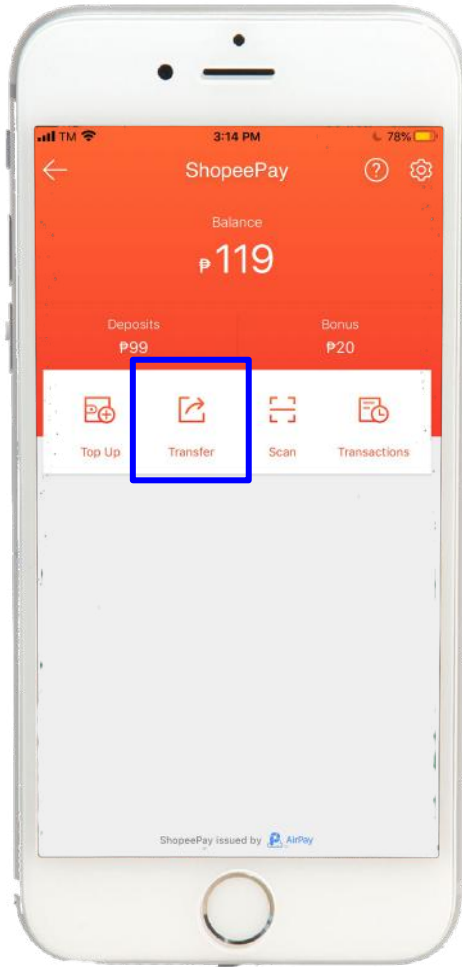
- **What is ShopeePay?**
- **How to use ShopeePay**
- **Things to watch out for**
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Withdrawal

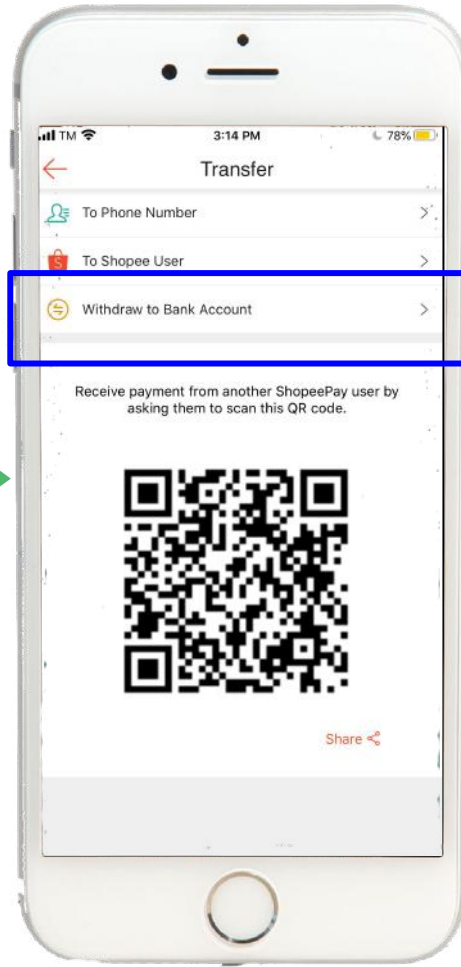


Once you have a verified bank account on ShopeePay, you can easily **withdraw money from your ShopeePay** to your bank account

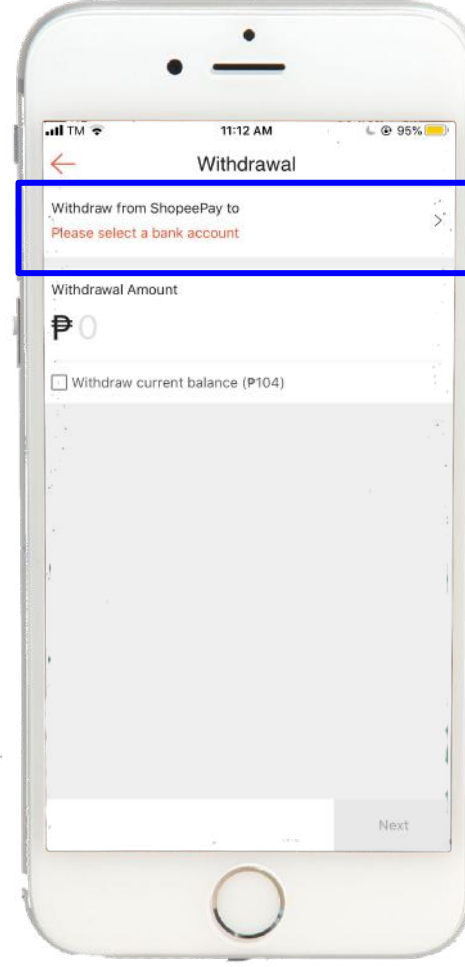
Withdrawal: How to Withdraw



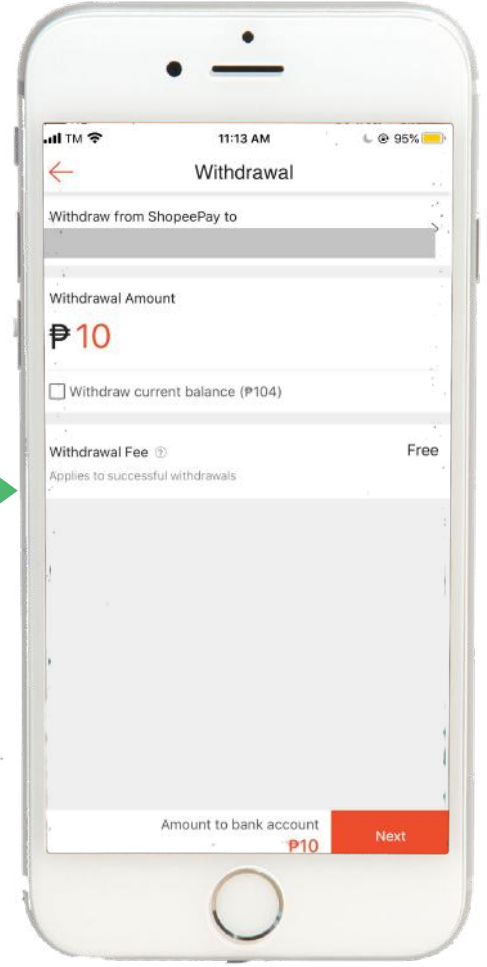
Select Withdrawal on the ShopeePay page



Select "Withdraw to Bank Account"

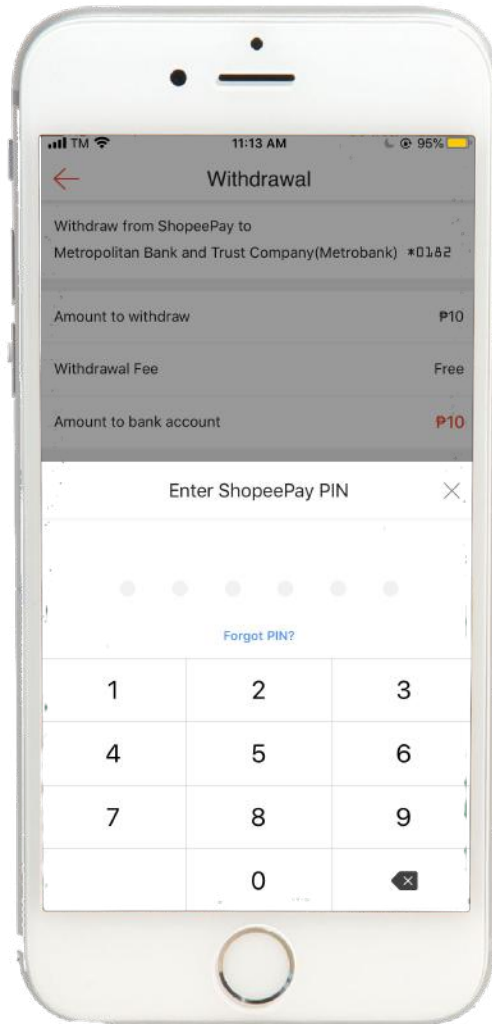


Select bank account

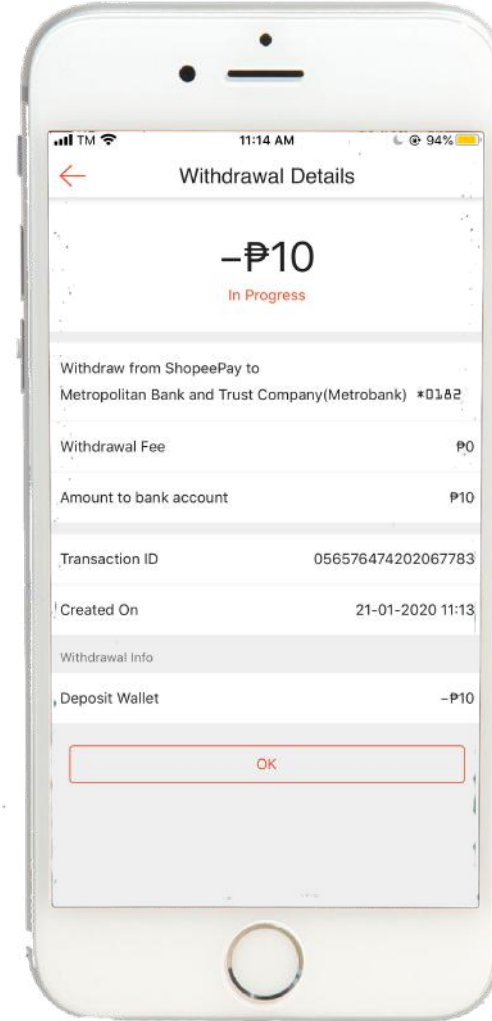


Input amount

Withdrawal: How to Withdraw



Enter PIN



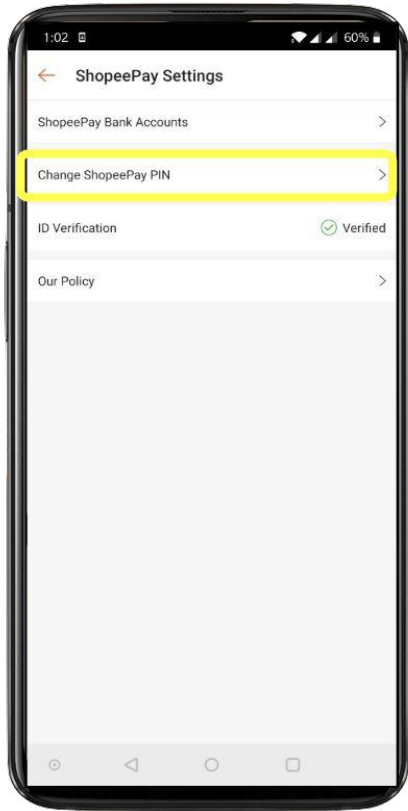
Withdrawal is successfully
being processed

Getting Started

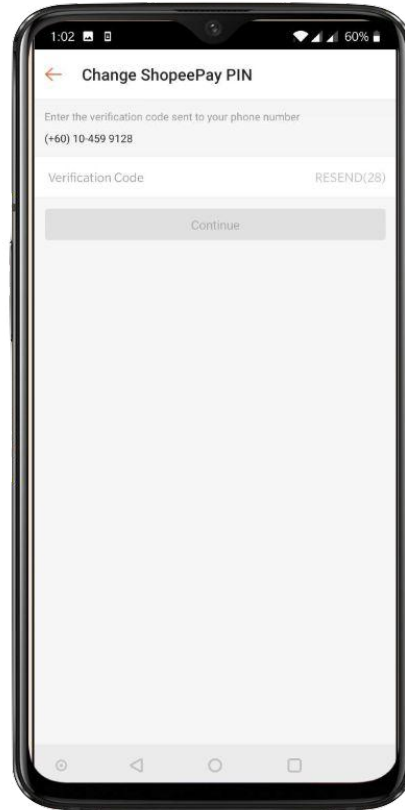
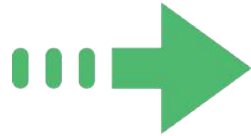
- Activation
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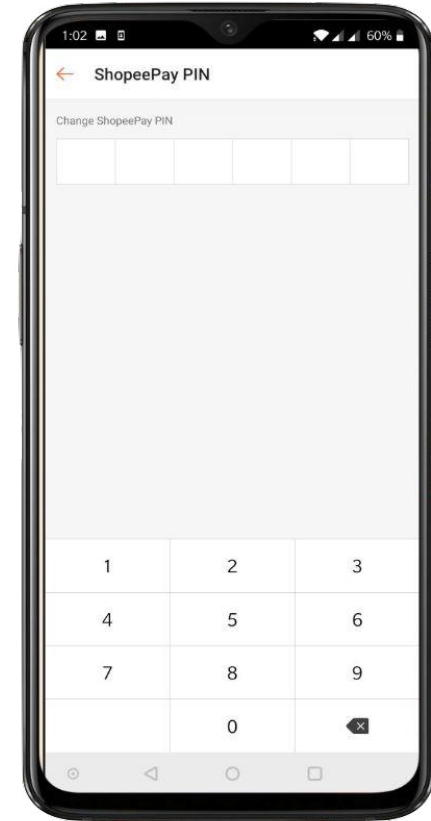
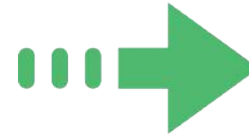
Resetting your PIN



Select 'Change
ShopeePay PIN' in
Settings



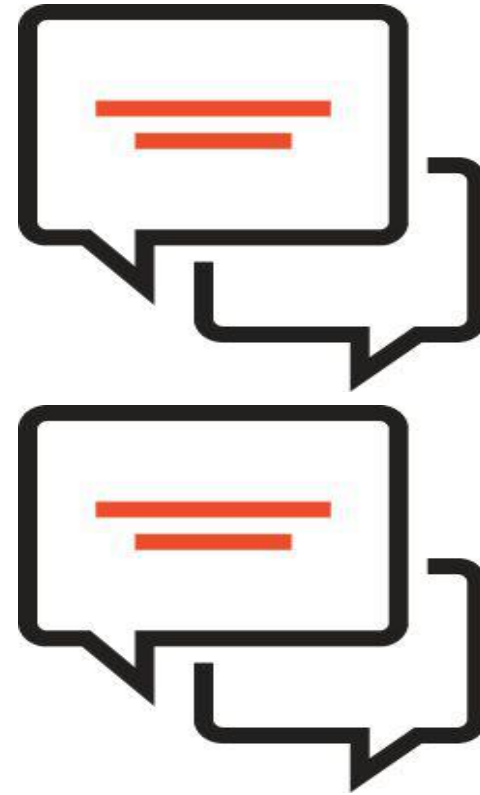
You will be prompted to
enter code sent to your
phone



Enter your new PIN

ShopeePay 101

- What is ShopeePay?
- How to use ShopeePay
- Things to watch out for
- Issues/Concerns



- Transaction Limits
- Account Verification
- Refunds
- Viewing Transaction History

- **What is ShopeePay?**
- **How to use ShopeePay**
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- **Issues/Concerns**

Transaction Limits



In order to abide by BSP regulations, there are **transaction limits** on the ShopeePay Wallet

These limits depend on account type (**verified vs. non-verified**)

Transaction Limit Table

Account Type	Monthly Inflow Limit	Balance Limit	Daily Purchase Limit	Can Withdraw?
Non-verified	PHP 50,000	PHP 50,000	PHP 50,000	No
Verified	PHP 100,000	PHP 100,000	PHP 50,000	Yes

- Transaction Limits
- Account Verification
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- **What is ShopeePay?**
- **How to use ShopeePay**
- **Things to watch out for**
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Account Verification

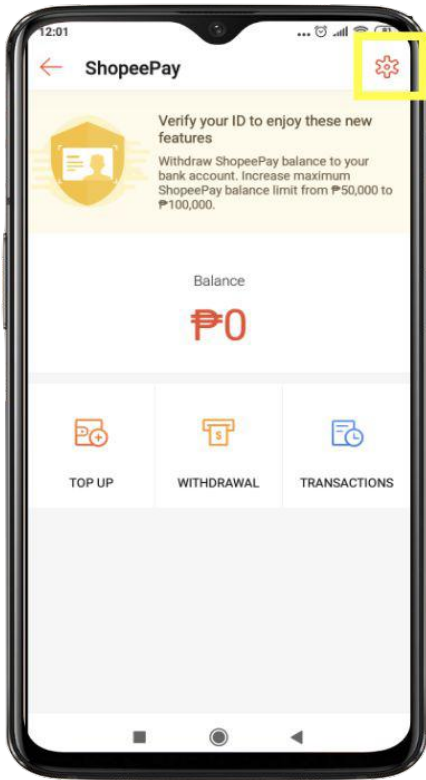


Verifying your account is simple and easy!

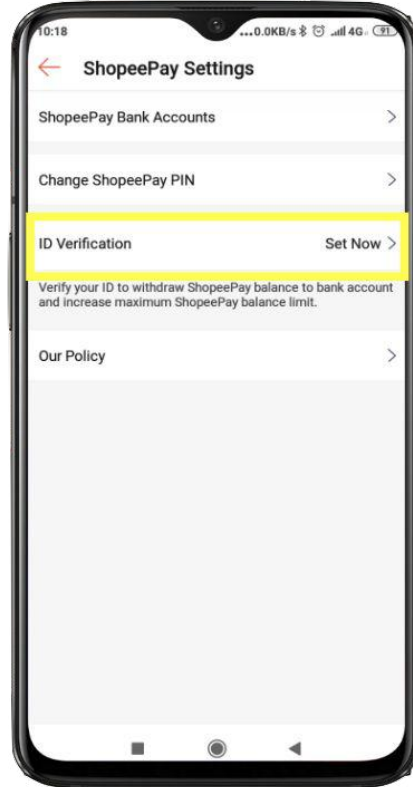
In order to be able to withdraw, transact, and hold more money, you need to have your account **verified**.

Applying for an account verification will take **around 24 hours**.

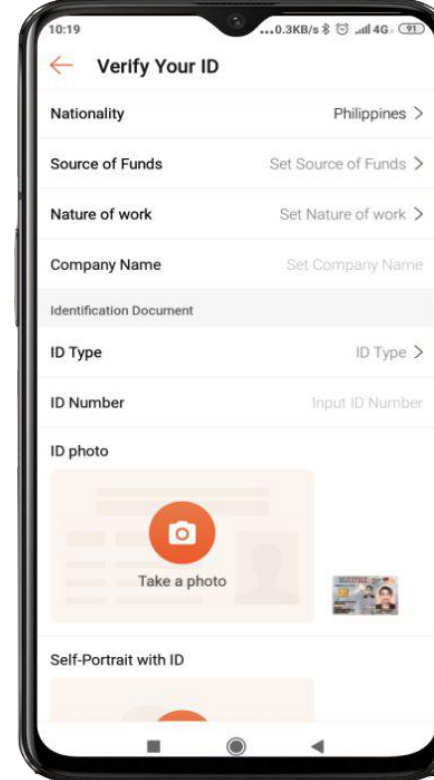
How to Verify Your Account



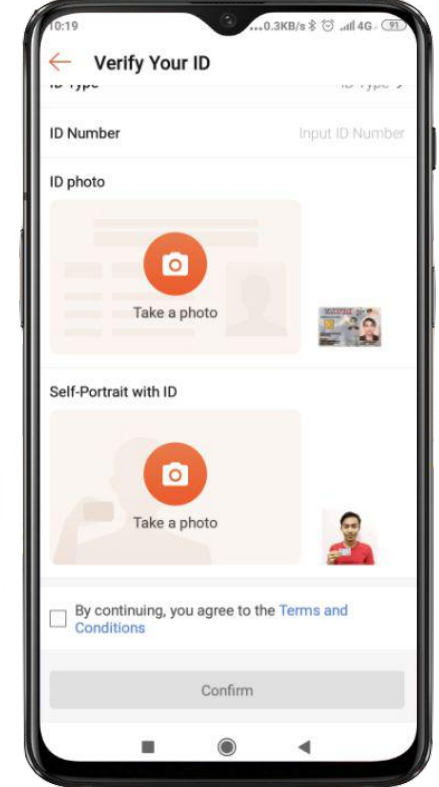
Select 'Settings'



Select ID verification



Enter required information

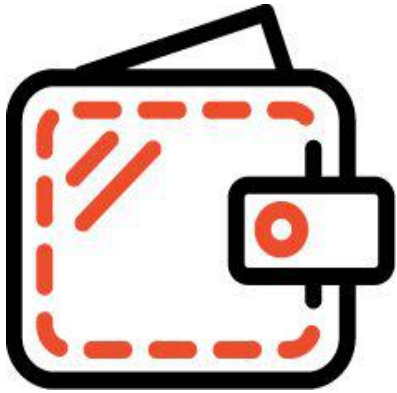


Submit ID photo and self-portrait with ID

- Transaction Limits
- Account Verification
- Refunds
- Viewing Transaction History

- **What is ShopeePay?**
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Refunds



Refunds should go **straight to your ShopeePay** if activated (except for credit card purchase)

In some cases, refund will still go to your Shopee bank account

Refunds

Scenarios	Refund Amount	Action
Refund is successful		Refund successfully goes to wallet
Refund failed for non-KYC customer due to balance limit	<= PHP50,000	Daily retry until successful
Refund failed for non-KYC customer due to balance limit	>= PHP50,000	Send to BA instantly
Refund failed for KYC customer due to balance limit	<= PHP100,000	Daily retry until successful
Refund failed for KYC customer due to balance limit	>= PHP100,000	Send to BA instantly
Refund failed for non-KYC customer due to throughput limit (Already added 20M in the calendar month)	Regardless amount	Send to BA instantly
Refund failed for KYC customer due to throughput limit (Already added 20M in the calendar month)	Regardless amount	Send to BA instantly
User does not exist (Not activated on v2 wallet)	<= PHP50,000	Wait for 3 days for users to activate. If not, send to BA
User does not exist (Not activated on v2 wallet)	> PHP50,000	Send to BA instantly

- Transaction Limits
- Account Verification
- Refunds
- Viewing Transaction History

- **What is ShopeePay?**
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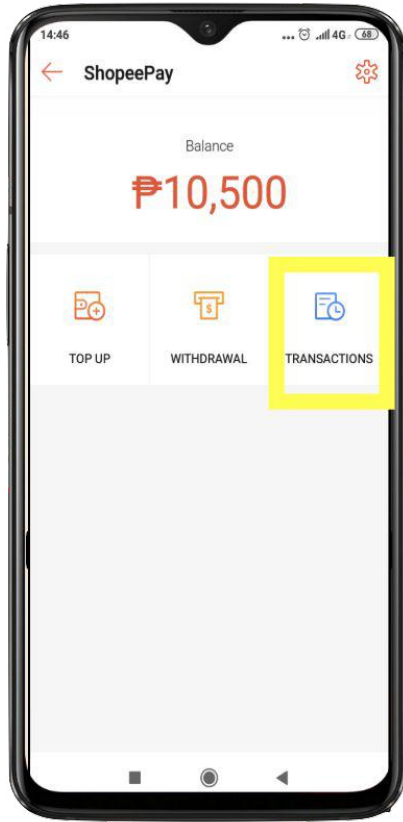
Viewing Transaction History



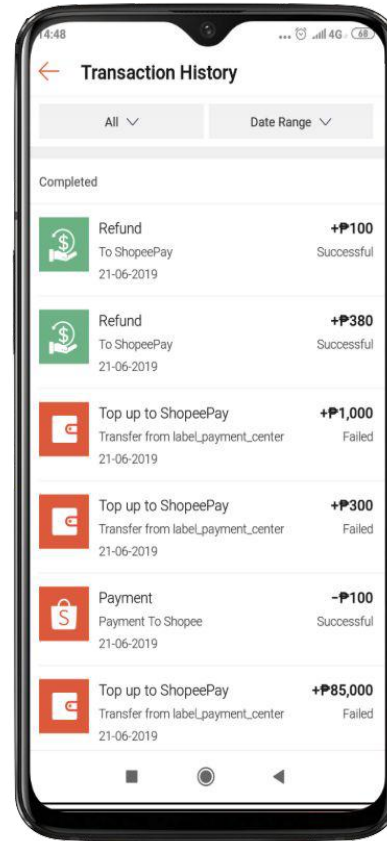
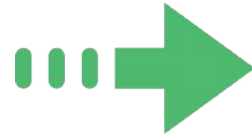
Useful feature for **checking past transactions**

Keeps track of all transactions that have occurred in your account, from top-ups to refunds, to withdrawals, etc.

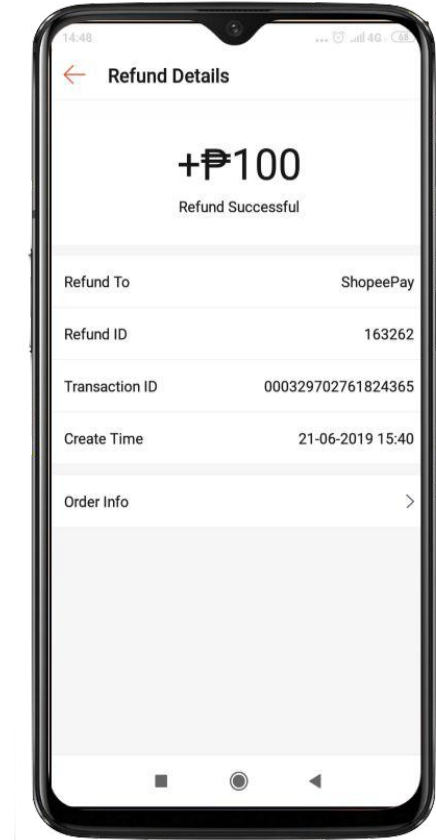
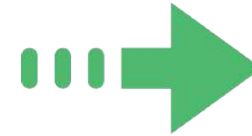
Viewing Transaction History



Select 'Transactions'



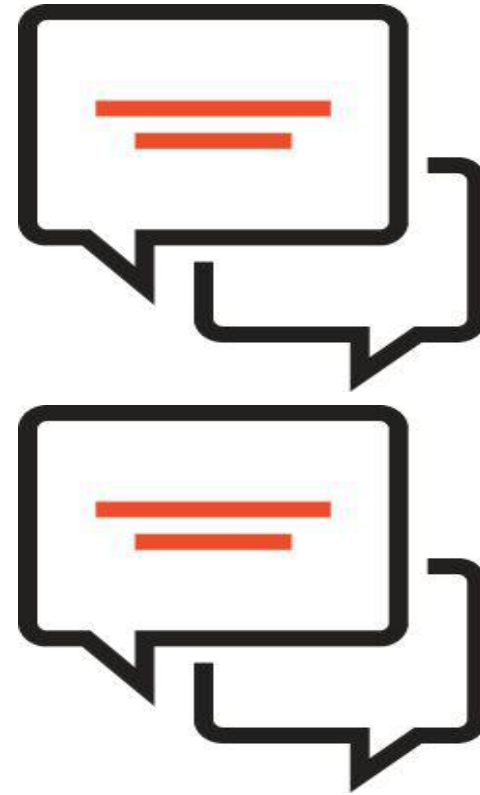
Transaction history shows in-progress and completed transactions



Transaction details can be seen by clicking on specific transactions

ShopeePay 101

- What is ShopeePay?
- How to use ShopeePay
- Things to watch out for
- **Issues/Concerns**



Frozen Wallet



For security, ShopeePay will temporarily disable if an incorrect PIN is entered for a certain number of times.

During this time, you will not be able to top-up, withdraw, or purchase with ShopeePay.

Number of times wrong PIN entered	Disable time
3	30 minutes
5	Until wallet is unbanned via APM



Thank you

Learn more about best practices for selling on
Shopee on Seller Education Hub:

<https://seller.shopee.ph/help/start>