

# OPASST Guidelines



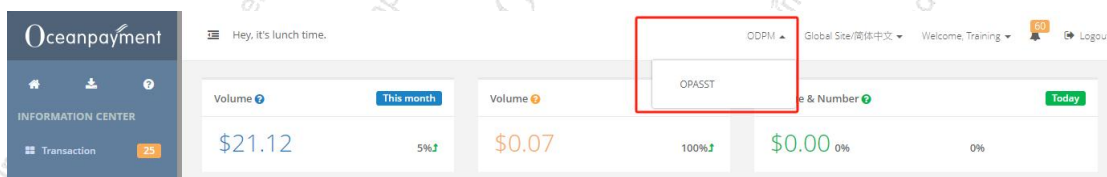
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# Chapter 1 Regular Withdraw Guidelines

## Home Page

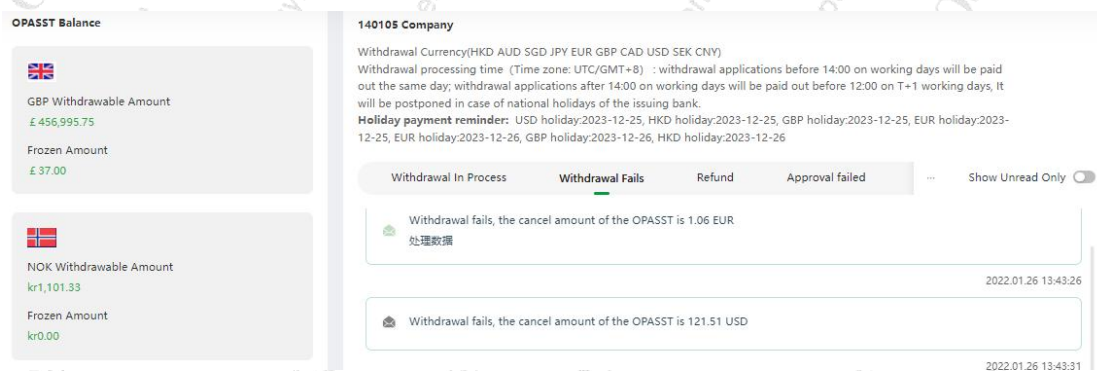
- In Oceanpayment Merchant Portal, click the “ODPM” at the upper right corner to enter the OPASST system



- OPASST Home Page: On the left side shows the withdrawal amount and the frozen amount; On the right is the real-time message logs for withdrawals and other operations.

### Description:

- (1) Withdrawable Amount: Amount of withdrawals that can be initiated
- (2) Frozen Amount: Frozen amount at the OPASST due to compliance or other reason, can not be withdraw.



- OPASST currently support API interfacing, you may contact your operation support specialist or tech support for further instruction

## Balance Details

- In this page, you can check the funds in all billing currency

Total Amount: Withdrawable Amount + Frozen Amount

Currency	Balance	Withdrawable Amount	Frozen Amount
CNY (人民币)	-13.41	-13.41	0.00
USD (美元)	51.03	51.03	0.00
AUD (澳元)	0.01	0.01	0.00


## Withdrawal Accounts Management

- In this page, you can manage the information of the bank accounts to be withdrawn, and you can maintain and manage multiple bank accounts for each currency to be withdrawn


Currency	Bank Account Number	Bank Name	Beneficiary Name	Status	Record
USD	CA	test test	test test	Normal	Recorded
EUR	CA	test test	test test	Normal	Recorded

- Choose to add Withdrawal Currency and Bank Account type: (RMB or foreign currency)

## New withdrawal account

 withdrawalThe review of the account submission is expected to be completed within 1 to 2 working days.Please check the review result information in time. If it fails, please re-submit.

Withdrawal Currency:


Bank Account type:  
 Corporate Account 

- Select Account Type: Corporate Account or Personal Account, Fill in the corresponding information and submit


Note: Attachment information is to upload bank account supporting documents (e.g., permit for opening bank account, e-receipt, statement, seal card, bank statement)


- Requirements for submission of information: When withdrawing funds in currencies other than CNY, you will need to fill in the required field: Swift Code.
- Note: Swift Code can not have spaces before and after, and must be entered in English, click on the next step. (The system will extract the 5th-6th digit of Swift Code (Country Code) and automatically convert it to the country/region where the bank is located.)

## New withdrawal account

 withdrawalThe review of the account submission is expected to be completed within 1 to 2 working days.Please check the review result information in time. If it fails, please re-submit.

Withdrawal Currency:

Bank Account type:  
 Corporate Account 

SWIFT CODE:  
 

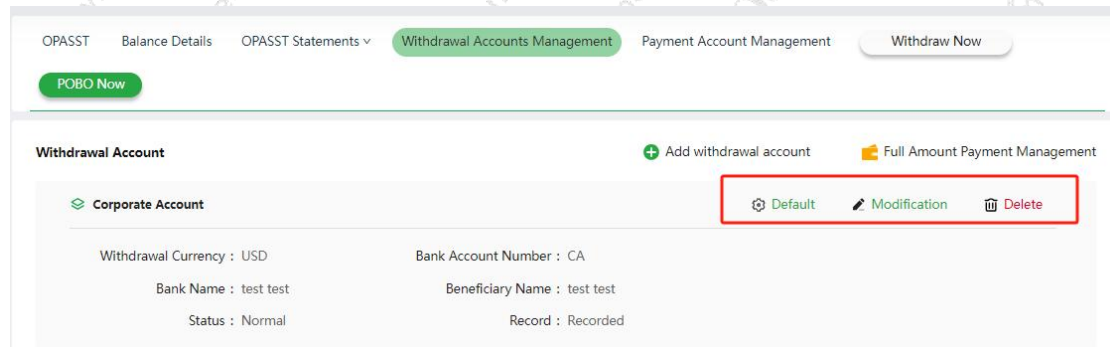
- After submission, Oceanpayment's Compliance Team will conduct a bank account review, and you can check the review status in the system

(1) CNY currency: the status of "Normal" (no need to file) means that this bank account is available.



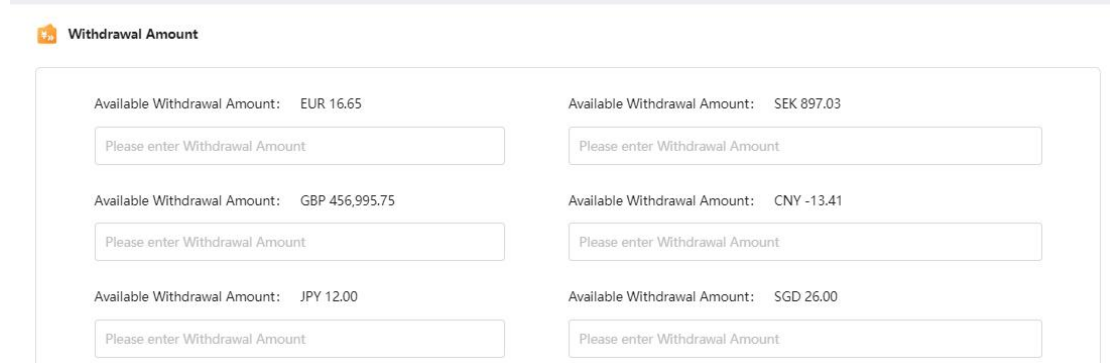
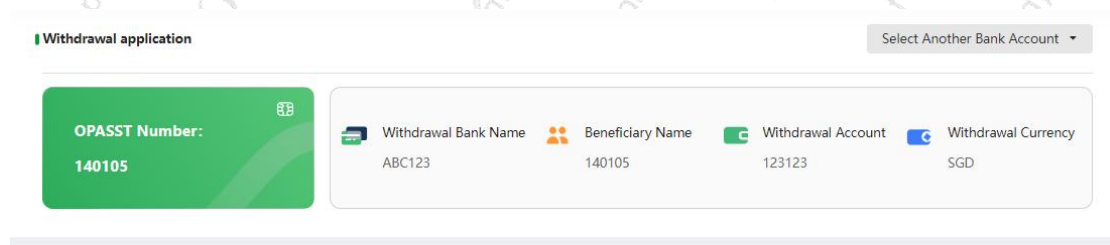
(2) Foreign Currency: A status of "Normal" and a filing status of "Filed" indicates that the bank account is available.

(3) Available accounts can be modified, deleted or set as default accounts.



## Withdrawal Process

- Click Withdraw Now, in this page, single or multiple billing currencies can be filled in at the same time to initiate a withdrawal request, in the withdrawal account to switch to other bank account numbers and the corresponding withdrawal currency changes (withdrawal currency: HKD,AUD,SGD,JPY,EUR,GBP,USD,CAD,SEK,NOK,CNY are available)



- After filled in the information, click the withdraw application to confirmation page, in this page you can check the real-time exchange rate & service fees(support 7\*24h exchange rate

inquiry ):

- (1) Tick the box in front of the data to be withdrawn and click "Confirm", then the application for withdrawal of the ticked amount will be initiated successfully.
- (2) If you don't want to continue the withdraw, you can click "Cancel" and re-initiate the withdrawal application later.

Withdrawal application Select Another Bank Account

**OPASST Number:**  
140105

Withdrawal Bank Name ABC123	Beneficiary Name 140105	Withdrawal Account 123123	Withdrawal Currency SGD
--------------------------------	----------------------------	------------------------------	----------------------------

**Withdrawal Application Information** Withdrawal Application Amount: 1.00 EUR Billing currency: EUR Reference FX Rate: 1.4478126

Estimated Amount of Payment: 1.45 SGD	Subtotal of Service Fees: 0.00 EUR	Service Fee Waiver: 0.00 EUR
Additional Withdrawal Fee: 0.00 EUR		
Total Service Fees: 0.00 EUR		

Estimated Amount of Payment: 1.45 SGD

The above FX rate is for reference only, subject to the actual settlement exchange rate

Check the payment information and click OK to approve Oceanpayment **Withdrawal charging rules**

Tips: The test account is for demonstration only, and the withdrawal application cannot be submitted

## OPASST Statement

### 1) Fund Statement

- In here you can check the transaction detail for all account in OPASST, please note that funds display is split by different business entities (the merchant operates a withdrawal request, this page will be split according to the attributes of the entity of the transaction withdrawn from the display, the total data is consistent)
- **Operation Amount:** Amount of the transfer in/out.
- **Withdrawable Amount:** Amount of money that can be withdrawn from the OPASST account after the change of the current Balance.
- **Balance:** Withdrawable Amount+ Frozen Amount
- **Balance(Currency):** Total of the reaming balance of the currency



Search [x] Reset

Operation Time [v] Star Time [c] End Time [c] Please Select Currency [v]

Query result | Download

Operation Time	Operation Type	Funds Type	Operation Amount	Withdrawable Amount	Frozen Amount	Balance	Balance(Currency)
2023-11-15 19:35:13	Transfer In	Transaction transfer	AUD 0.00	AUD 0.00	AUD 0.00	AUD 0.00	AUD 0.01
2023-11-15 19:35:13	Transfer In	Transaction transfer	AUD 0.01	AUD 0.01	AUD 0.00	AUD 0.01	AUD 0.01
2023-11-09 16:43:04	Transfer In	Transaction transfer	GBP -88.06	GBP 456,035.15	GBP 0.00	GBP 456,072.15	GBP 457,032.75
2023-11-09 16:43:04	Transfer In	Transaction transfer	GBP 960.60	GBP 960.60	GBP 0.00	GBP 960.60	GBP 457,120.81
2023-11-09 16:39:46	Transfer In	Deposit transfer	GBP 456,097.40	GBP 456,123.21	GBP 0.00	GBP 456,160.21	GBP 456,160.21
2023-11-09 16:39:45	Transfer In	Transaction transfer	CNY 259.29	CNY 259.29	CNY 0.00	CNY 259.29	CNY -13.41
2023-09-23 10:16:49	Transfer Out	Withdrawal	EUR 3.00	EUR 15.59	EUR 0.00	EUR 15.59	EUR 15.59
2023-09-23 10:16:49	Transfer Out	Withdrawal	EUR 1.33	EUR 0.00	EUR 0.00	EUR 0.00	EUR 18.59
2023-09-23 10:16:49	Transfer Out	Withdrawal	EUR 0.38	EUR 0.00	EUR 0.00	EUR 0.00	EUR 19.92
2023-09-23 10:16:49	Transfer Out	Withdrawal	EUR 0.29	EUR 0.00	EUR 0.00	EUR 0.00	EUR 20.30

Total 97 records 1 2 3 4 5 ... 10 > 10 / page Go to [ ]

## 2) Withdraw deposit statement

- Check all withdrawal records and fees submitted on the OPASST platform, as well as processing statuses
- Start Time: The time when a merchant initiates a withdrawal request on the platform
- Deal Time: Oceanpayment financial payment completion, status update time

Funds statement Withdraw deposit statement POBO

Search [x] Reset

Time type [v] Star Time [c] End Time [c] Please Select Status [v] Please Select Currency [v]

Filter [v]

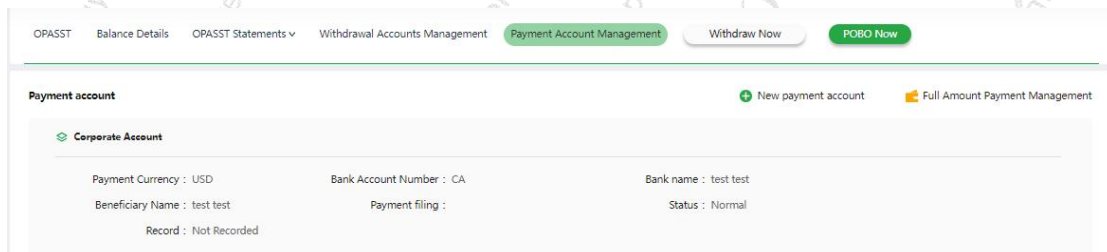
Query result | Download

Withdrawal Lot Number	Start Time	Deal Time	Status	Withdrawal Account	Amount	FX Rate	FX Conversion Time
22064	2023-09-23 10:16:49	2023-09-25 11:44:29	success	123	EUR 3.00	7.7216702089	2023-09-23 10:16:49
22064	2023-09-23 10:16:49	2023-09-25 11:44:29	success	123	EUR 1.33	7.7216702089	2023-09-23 10:16:49

# Chapter 2 Payment Account Management Guideline

## Payment Account Management

- You can add or manage the information of bank accounts to be withdrawn by entering the payment account management menu.
- For the first time, please select new payment account to initiate a payment. .



OPASST Balance Details OPASST Statements v Withdrawal Accounts Management **Payment Account Management** Withdraw Now POBO Now

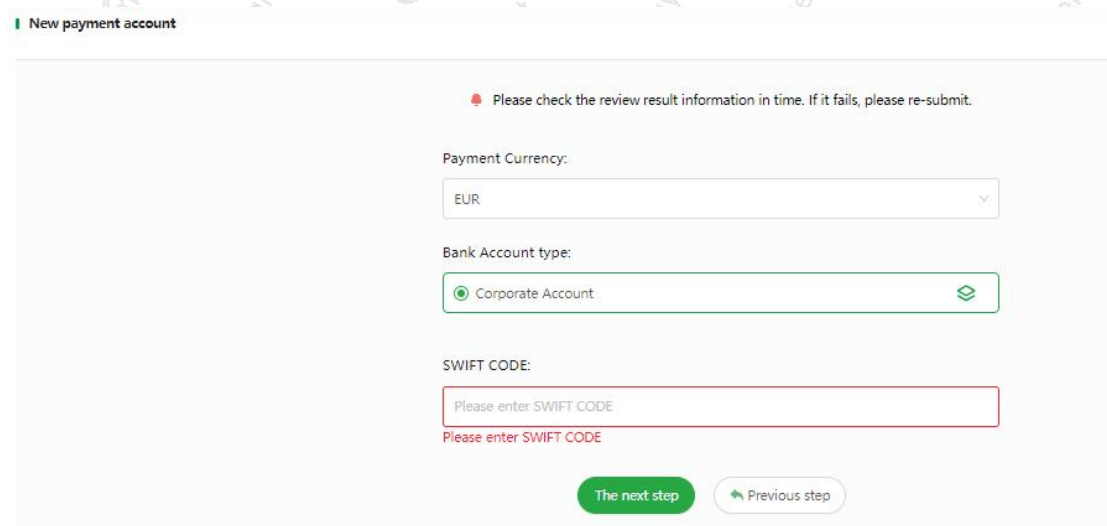
Payment account + New payment account Full Amount Payment Management

**Corporate Account**

Payment Currency : USD	Bank Account Number : CA	Bank name : test test
Beneficiary Name : test test	Payment filing :	Status : Normal
Record : Not Recorded		

**Note:** Currently, foreign currency only supports business accounts, and only company accounts can be selected by default


There should be no spaces before or after the Swift Code, and it must be in English. When you're done filling in the Swift Code, click the next step.



**New payment account**

⚠ Please check the review result information in time. If it fails, please re-submit.

Payment Currency:

Bank Account type:  
 Corporate Account 

SWIFT CODE:  
  
Please enter SWIFT CODE

**New payment account**

Payment Currency:

Bank Account type:

SWIFT CODE:

Bank's Country/Region:

**If the currency is not CNY, please fill in the bank account information in English**

Beneficiary Name:

the recipient's bank (including the branch):

Bank Account Number:

Bank Address Details:

Beneficiary Address:

BANK CODE:

[The next step](#) [Previous step](#)

- The information provided by the payee must be consistent with the information provided by Invoice or the co-operation agreement.

## POBO

Go to the POBO Now menu and select the payment account for POBO.

OPASST Balance Details OPASST Statements v Withdrawal Accounts Management Payment Account Management Withdraw Now **POBO Now**

**New payment experience of OPASST POBO service.**

Select the account you want to pay

Select or search for an account  [New payment account](#)

Bank name	Beneficiary Name	Bank account number	Payment currency
test test	test test	CA	USD

- **Added Payment Account:** You can request a payment by selecting the account you want to pay from the added payment bank account
- **Create a new payee bank account before adding an account:** The payee's bank account is

used to initiate POBO for them, and can be reviewed together with the POBO application when submitting information and initiating POBO Now immediately.

➤ Fill in the payment application information & upload the audits material

➤ Payer name selection determines the transaction type:

	Payer name	Transaction type
1	Oceanpayment Co., Ltd	POBO Direct Pay
2	Merchant entity Name	POBO Agent Pay

➤ Transaction type determines the upload material

- In POBO Agent Pay, the name of the payer shall be the English name of the contracting entity, the name of Hong Kong and overseas companies shall be based on the name in the annual report; the English name of mainland companies shall be based on the English name in the record of foreign trade operators.
- Click on the icon upload the attachment accordingly, fill in the application description then click payment application.

Merchant entity name:   
Please fill in the displayed merchant entity name

POBO Type: POBO Agent Pay

Transaction Type:

Upload review file:

Application description:   
0 / 200

Notes on bank transfer:   
0 / 200

Note: When the payer name selects Oceanpayment Co., Ltd transaction type as business equity affiliates/intergroup subsidiaries scenario, you need to upload the invoice and contract information in addition to the required information, the invoice and contract information can be uploaded to any one of the following items


**Payer Information**


Payer name: Oceanpayment Co., Ltd POBO charging rules


POBO Type: POBO Direct Pay


Transaction Type: Business/Equity Related Companies


Upload review file: First Application

 Certificate of incorporation


 Bank account certificate

 Personal certificate and address certificate of director / legal person and ultimate beneficiary

 Equity structure chart

 Invoice and Cooperation agreement

- After filled in and submit, your application will be review

 Payment application have been submitted for review

## Confirm Deduction

- In home page- real-time message logs or POBO menu to confirm deduction



OPASST Balance Details OPASST Statements v Withdrawal Accounts Management Payment Account Management Withdraw Now POBO Now

**OPASST Balance**

GBP Withdrawable Amount  
£456,995.75

Frozen Amount  
£37.00

NOK Withdrawable Amount  
kr1,101.33

Frozen Amount  
kr0.00

SEK Withdrawable Amount  
kr897.03

Frozen Amount  
kr0.00

**140105 Company**

Withdrawal Currency(HKD AUD SGD JPY EUR GBP CAD USD SEK CNY)  
 Withdrawal processing time (Time zone: UTC/GMT+8) : withdrawal applications before 14:00 on working days will be paid out the same day; withdrawal applications after 14:00 on working days will be paid out before 12:00 on T+1 working days, It will be postponed in case of national holidays of the issuing bank.  
**Holiday payment reminder:** USD holiday:2023-12-25, HKD holiday:2023-12-25, GBP holiday:2023-12-25, EUR holiday:2023-12-25, EUR holiday:2023-12-26, GBP holiday:2023-12-26, HKD holiday:2023-12-26

Show Unread Only

2023.12.14 17:02:35

Payment application USD 1.00 Under review

Payment application USD 1.00  
It is approved, and the deduction needs to be confirmed 2023.11.24 10:26:49

Cancel Confirm deduction

Payment application USD 10.00 2023.10.23 09:13:11

Copy Request Review failed

Payment application USD 15.00  
It is approved, and the deduction needs to be confirmed 2023.09.12 09:16:51

Cancel Confirm deduction

➤ Select bill balance & currency

Note: payment currency : HKD,AUD,SGD,JPY,EUR,GBP,USD,CAD,SEK,NOK,CNY are available)

Select payment balance Payment amount: 1.00 USD

**Please select OPASST bill balance used for POBO**

<input type="checkbox"/> EUR Available balance  EUR 16.65	<input type="checkbox"/> SEK Available balance  SEK 897.03
<input type="checkbox"/> GBP Available balance  GBP 456,995.75	<input type="checkbox"/> CNY Available balance  CNY -13.41
<input type="checkbox"/> JPY Available balance  JPY 12.00	<input type="checkbox"/> SGD Available balance  SGD 26.00
<input type="checkbox"/> NOK Available balance  NOK 1,101.33	<input type="checkbox"/> HKD Available balance  HKD 10.72
<input checked="" type="checkbox"/> USD Available balance  USD 51.03	<input type="checkbox"/> AUD Available balance  AUD 0.01

**Please select the deduction sequence**

USD

Cancel OK

## Confirm Service fee & Exchange rate

### Estimated deduction information

You will pay to

Beneficiary Bank Account			
Bank name :	DHBKHKHH	Beneficiary Name :	123123
Bank Account Number :	DHBKHKHH	Currency :	USD
Payment Information			
Payer name :	Oceanpayment Co., Ltd	POBO Type :	POBO Direct Pay
Transaction Type :	Overseas Advertisers		
Upload review file :	-		
Application description :	test		
Notes on bank transfer :	test		

Payment amount: 1.00 USD

Available balance: 1101.33 NOK	Reference exchange rate: 0.0964805687		
Estimated of deduction balance: 670.36 NOK	Estimated subtotal of Service Fees: 660 NOK	Full Amount Payment - POBO Direct Pay: 495 NOK	POBO Direct Pay Fee: 165 NOK

The above FX rate is for reference only, subject to the actual settlement exchange rate

The test account is only for demonstration and cannot be submitted.

[Confirm](#) [Return](#)

## Payment Application Submit

- Click confirm to finish the payment

### Estimated deduction information

You will pay to

Beneficiary Bank Account			
Bank name :	DHBKHKHH	Beneficiary Name :	123123
Bank Account Number :	DHBKHKHH	Currency :	USD
Payment Information			
Payer name :	Oceanpayment Co., Ltd	POBO Type :	POBO Direct Pay
Transaction Type :	Overseas Advertisers		
Upload review file :	-		
Application description :	test		
Notes on bank transfer :	test		

Payment amount: 1.00 USD

Available balance: 1101.33 NOK	Reference exchange rate: 0.0964805687		
Estimated of deduction balance: 670.36 NOK	Estimated subtotal of Service Fees: 660 NOK	Full Amount Payment - POBO Direct Pay: 495 NOK	POBO Direct Pay Fee: 165 NOK

The above FX rate is for reference only, subject to the actual settlement exchange rate

The test account is only for demonstration and cannot be submitted.

[Confirm](#) [Return](#)

## Application Failure & Resubmit

**OPASST Balance**

**140105 Company**

Withdrawal Currency(HKD AUD SGD JPY EUR GBP CAD USD SEK CNY)  
 Withdrawal processing time (Time zone: UTC/GMT+8) : withdrawal applications before 14:00 on working days will be paid out the same day; withdrawal applications after 14:00 on working days will be paid out before 12:00 on T+1 working days. It will be postponed in case of national holidays of the issuing bank.  
**Holiday payment reminder:** USD holiday:2023-12-25, HKD holiday:2023-12-25, GBP holiday:2023-12-25, EUR holiday:2023-12-25, EUR holiday:2023-12-26, GBP holiday:2023-12-26, HKD holiday:2023-12-26

Payment application USD 10.00 **Copy Request** Review failed

Payment application USD 15.00  
 It is approved, and the deduction needs to be confirmed **Cancel** **Confirm deduction**

Payment application USD 1.00

- If the payment application is failed, you can click Copy Request to resubmit.
- Click the download button under the POBO statement menu to check the payment detail

**OPASST Statements**

Funds statement Withdraw deposit statement **POBO**

Search Reset

Application time Star Time End Time Please Select Payment Status Please Select Payment Currency

Filter

Query result | Download

Application time	Beneficiary Name	Beneficiary Bank Account	Payment Currency	POBO Type	Amount of payment application	Payment Status	Feedback	Operation
2023.12.14 17:02:35	test test	CA	USD	POBO Direct Pay	1.00	Under review	-	Details Download water bill
2023.11.24 10:26:48	123123	DHEKHKHH	USD	POBO Direct Pay	1.00	Review approved	-	Confirm deduction Cancel Details Download water bill

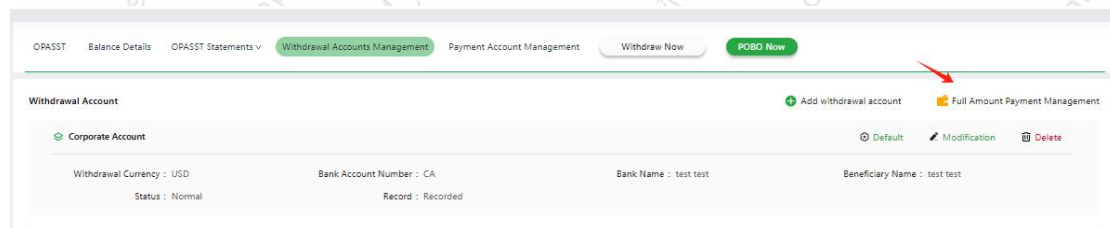
# Chapter 3 Full Amount Payment & Withdrawal

## Description of the Full Amount Withdrawal

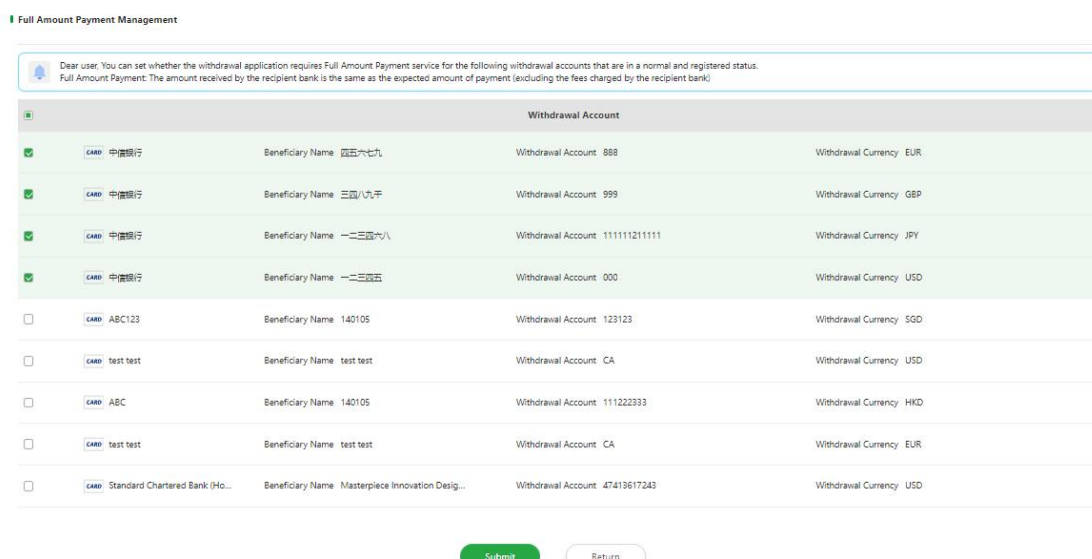
For accounts without Full Amount Payment function, if there is no Full Amount Payment Management setting button on the Withdrawal Accounts Management page, there is no need to set up the operation. (This function is currently only supported for foreign currency withdrawals and substitute payment accounts).

If the Full Amount Payment function has been enabled on the account, there is a Full Amount Payment Management setting button on the Manage Withdrawal Account page.

- Click full amount payment management button to set up



- You can set whether Full Amount Payment service is required for the withdrawal account.

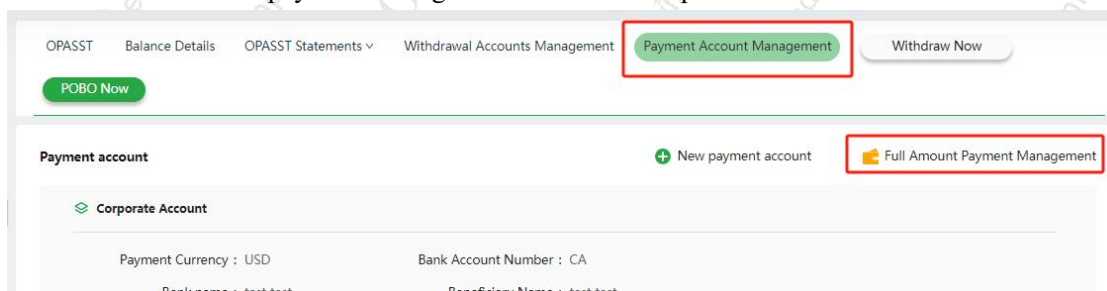


- Full Amount withdrawal can withdraw full amount to the receiving bank, and the handling fee incurred will be deducted from the amount of cash withdrawn.

## Description of the Full Amount Payment Management:

For accounts without Full Amount Payment function, if there is no [Full Amount Payment Management] setting button on the Payment Account Management page, no Full Amount Payment handling fee will be charged in the debit confirmation of the direct/agent payment request.

- If the Full Amount Payment function has been enabled on the account, there is a [Full Amount Payment Management] setting button on the Manage Withdrawal Account page.
- Click full amount payment management button to set up



- Select if Full Amount Payment is required for the Payment account

Payment account					
<input checked="" type="checkbox"/>	CARD DHBKHKHH	Beneficiary Name 123123	Bank Account Number DHBKHKHH	Payment Currency USD	
<input type="checkbox"/>	CARD test test	Beneficiary Name test test	Bank Account Number CA	Payment Currency USD	
<input type="checkbox"/>	CARD 123412341234	Beneficiary Name ABC	Bank Account Number 123123123	Payment Currency EUR	

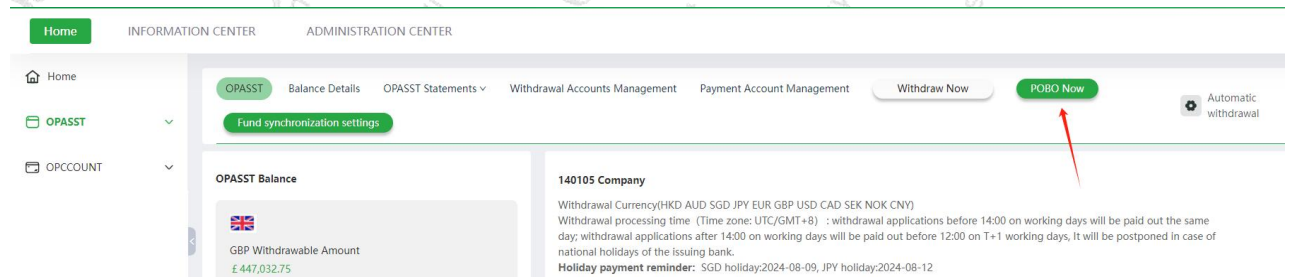
- Full Amount Payment can transfer a full amount to the receiving bank, and the handling fee incurred will be deducted from the amount of cash withdrawn

Note: For accounts with Full Amount Payment ticked, a separate Full Amount Payment fee will be

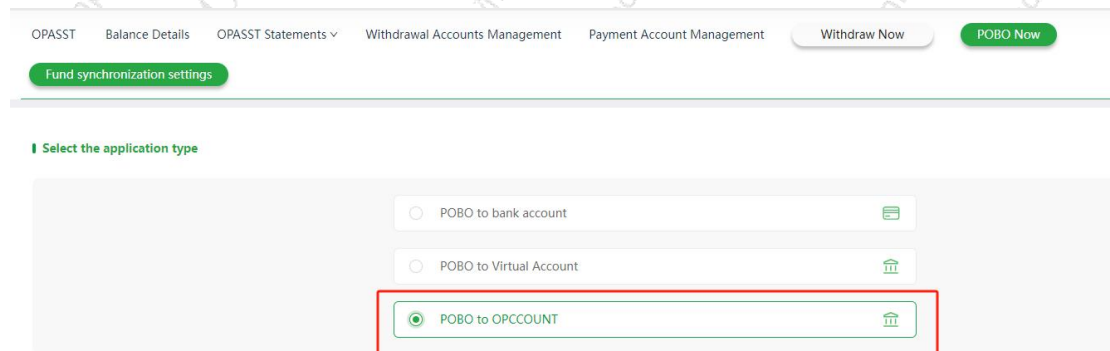
charged for each payment batch generated in the confirmation debit session.

# Chapter 4 POBO to OPCCOUNT Guidelines

## 1. Intiate POBO



## 2. Select POBO to OPCCOUNT





## 3. Select the account you want to pay

New payment experience of OPASST POBO service.

Select the account you want to pay

Search account

OPCCOUNT Account VA14010201	Payment Currency EUR
OPCCOUNT Account VA14010201	Payment Currency GBP
OPCCOUNT Account VA14010201	Payment Currency USD
OPCCOUNT Account VA14010201	Payment Currency NOK

If OPCCOUNT dose not exist,you may click the New POBO Account button on the right

New payment experience of OPASST POBO service.

Select the account you want to pay

Search account

OPCCOUNT Account VA14010201	Payment Currency EUR
--------------------------------	-------------------------

## 4. Fill in POBO information

POBO information

**POBO to OPCCOUNT**

**Beneficiary Bank Account**

Payment Currency: EUR  
OPCCOUNT Account: VA14010201

Automatic Debit POBO Is Turned Off:

**Payment Amount**

**Payer Information**

Transaction Type:

Upload review file:

Application Description:

Notes on Bank Transfer:

A confirmation of the POBO Service Agreement is required before you can proceed with the POBO application.

Confirm POBO Services Agreement

POBO Services Agreement

By using the POBO Services you ("Merchant/you") agree to these terms applying between you and Oceanpayment Co., Limited ("Oceanpayment/us/we"). Merchant and Oceanpayment are hereinafter collectively referred to as "Parties" and individually as a "Party".

Only the Merchant with a valid Oceanpayment Payment (Network) Services Agreement is eligible for the POBO Services. In the event that the Oceanpayment Payment (Network) Services Agreement between the Parties is canceled, terminated, or becomes not valid, the POBO Services will be terminated automatically.

Please read the terms of this POBO Services Agreement ("Agreement") carefully before you use the POBO Services and when you agree to this Agreement by checking the confirmation checkbox, you agree to all the terms and conditions of this Agreement. In the event of any conflict or inconsistency between terms of these Terms & Conditions and any other terms incorporated by reference into the Agreement in relation to the use of the POBO Services, the provisions of these Terms & Conditions shall prevail.

1. Introduction
- 1.1 You understand and agree that your application to use the POBO Service requires you to provide Oceanpayment with your relevant customer due diligence information (including but not limited to your identity information, the recipient's information etc.). After verifying your customer due diligence information in accordance with our internal regulations of compliance, and risk control, as well as the applicable laws and regulations, Oceanpayment will provide you with the POBO Services in accordance with this Agreement.
- 1.2 You represent, warrant, and undertake to us that all information provided by you to use the POBO Services is and will remain complete, valid, accurate, and compliant with all Applicable Laws.
- 1.3 When you use POBO Services means the true intention of your company, approved by your shareholders' meeting or the board of directors under the articles of association.
- 1.4 We have the right at any time, in our absolute discretion, to verify and authenticate any information provided by you under this Agreement or otherwise in connection with the Services.
2. Definition

I have read the above agreement and understand the application for POBO

## 5. Deduction confirmation

Home INFORMATION CENTER ADMINISTRATION CENTER

OPCCOUNT > OPCCOUNT statements

Funds Statement Withdrawal Statement **POBO Statement** Receipt Statement

Application time Start Time End Time Please Select Payment Status Please Select Payment Currency

Filter

Query result

POBO Number	Application Type	Application time	Beneficiary Name/Beneficiary OPCCOUNT Name	Beneficiary Bank Account Number/Beneficiary OPCCOUNT Number	Payment Currency	PI	Operation
100246	POBO to OPCCOUNT account	2024-07-08 11:51:34	1234	VA14010201	USD		Confirm deduction Details Cancel Download Water Bill
100014	POBO to OPCCOUNT account	2024-02-22 14:04:34	1234	VA14010201	HKD		Confirm deduction Details Cancel Download Water Bill
100013	POBO to bank account	2024-02-22 13:54:34	111111	1234512345	USD		Confirm deduction Details Cancel Download Water Bill

Total 3 records 1 / 10 page

If automatic deduction is set up, the deduction will be performed automatically by a timed task. If automatic deduction is not set up, you will need to confirm the deduction in the payment statement.