

Billing Guideline for Overseas Advertisers

ver. 1.0

2016.10

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1. Billing for Overseas Advertisers

1) Billing Method

- **Deposits in foreign currency** made to Kakao's overseas account.
- **Non-Korea Issued Credit Card payment** using VISA 3D Secure or UnionPay Online Payment (UPOP)

Payment

① Deposits to overseas account

② Foreign credit card

NEW!!!

Send invoice

Log in to CLIX

Confirm overseas deposit to Kakao account

Recharge Biz Cash (Use credit card)

Add deposit to advertiser's account
(Usually takes 5 days)

Reflected right away

Process

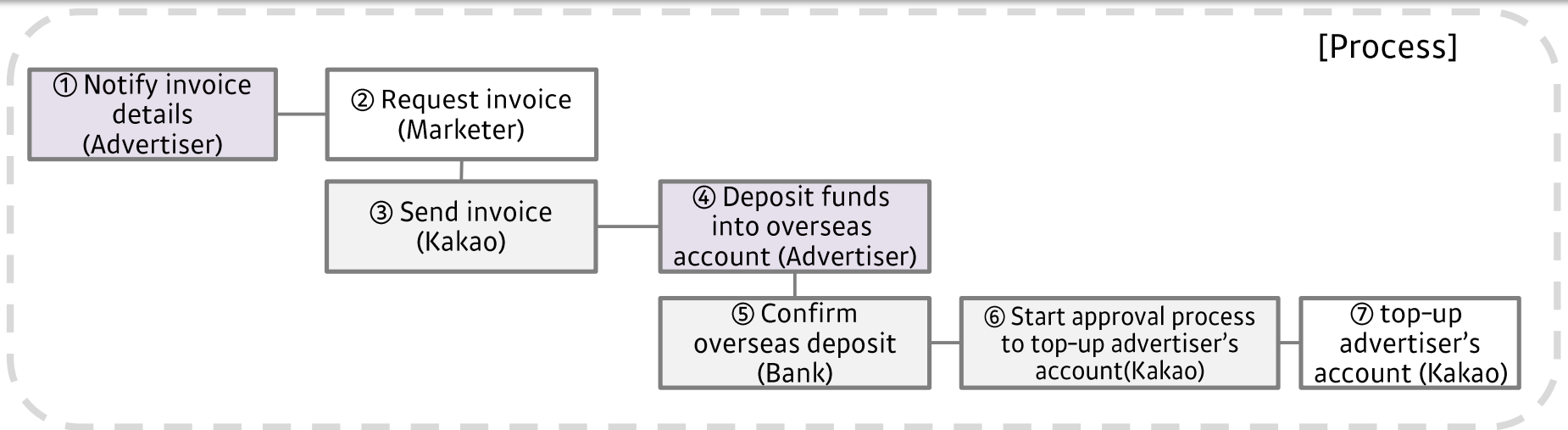
[Billing Process for Overseas Advertiser]



1. Billing for Overseas Advertisers

1-1) Deposit Made via Overseas Account

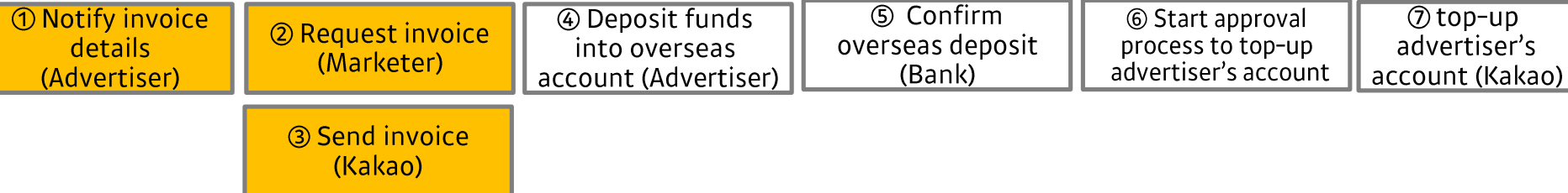
- Overseas advertisers cannot deposit directly into the advertiser account from overseas.
Therefore, **deposits must be made to a designated overseas account.**
- Deposits will be posted to the advertiser's account within **five (5) business days** after the advertiser wires foreign currency to Korea.



- The balance top-up process used in Korea will be applied if the advertiser has a Korean bank account.
- The process used in Korea will be applied if the overseas advertiser has a designated Korean agency which makes the deposit on behalf of the overseas advertiser.
 - > VAT is not refundable in such cases.

1. Billing for Overseas Advertisers

1-1) Deposit Made to Overseas Account



- In order to make a deposit, the overseas advertiser must request an invoice from the designated agent.
- The following information must be provided to create an invoice.

[Required information for invoice]

- * Payee name : Advertiser's company name
- * Advertiser ID
- * Paid amount and currency: USD,HKD,JPY,EUR····· Deposit can be made in currency of choice.
- * Date the deposit will be made
- * Advertiser's email
- * Advertiser's location

1. Billing for Overseas Advertisers

1-1) Deposit Made to Overseas Account

- ① Notify invoice details (Advertiser)
- ② Request invoice (Marketer)
- ③ Send invoice (Kakao)
- ④ Deposit funds into overseas account (Advertiser)
- ⑤ Confirm overseas deposit (Bank)
- ⑥ Start approval process to top-up advertiser's account
- ⑦ top-up advertiser's account (Kakao)

③ Send invoice (Kakao)

* Invoice details provided by Kakao →

Kakao's overseas account info

- ACCOUNT NO.: 176-00277-244(KRW)
- BRANCH: CITIBANK KOREA Inc. KOREA WORLD TRADE CENTER BRANCH
- BANK ADDRESS: Haeseong 2bldg, 942-10 Daechi-dong, Gangnam-gu, seoul 135-725,korea Citibank Teheran-no branch
- SWIFT CODE: CITIKRSX

INVOICE

Daum Kakao Corp.
http://www.daumkakao.com
242 Kakao Corp.,
Youngpyeong-dong, Jeju-Si, Jeju
690-140 Korea

Deposit due date

Invoice Date: 17-Aug-15
Invoice Number: 201508S
Page: 1

BILL TO

Payee information
(Payee name, advertiser ID, location, email)

Deposited currency

PLEASE DIRECT ALL INQUIRIES TO

Terms of Payment: 17-Aug-15
Due Date: 16-Sep-15

COMMENTS

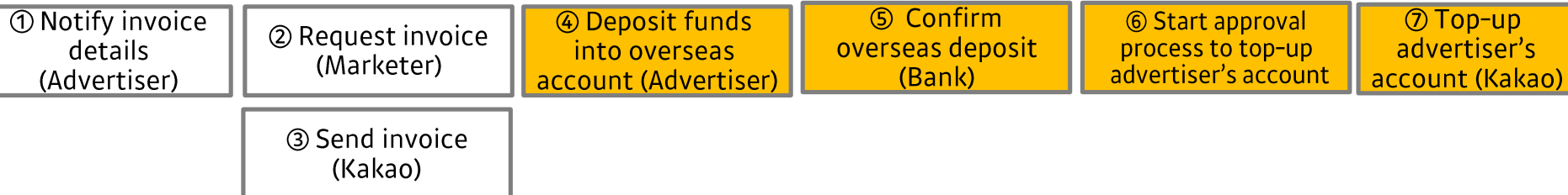
NO.	Item #	Description	Quantity	Unit Price	Amount (USD)
1		Search Ad	1	20,000.00	20,000.00
INVOICE TOTAL			1	20,000.00	20,000.00
DEDUCTION(AGENCY FEE)					
INVOICE AMOUNT TOTAL					20,000.00

I CERTIFY THAT THE STATEMENTS CONTAINED IN THIS INVOICE ARE TRUE AND CORRECT.

BANK INFORMATION
NAME OF BANK: CITIBANK KOREA Inc. KOREA WORLD TRADE CENTER BRANCH
BANK ADDRESS: Haeseong 2bldg, 942-10 Daechi-dong, Gangnam-gu, seoul 135-725,korea Citibank Teheran-no branch
ACCOUNT NO.: 176-00277-244(KRW)
Name of beneficiary: Kakao Corp.,
SWIFT CODE: CITIKRSX

1. Billing for Overseas Advertisers

1-1) Deposit Made to Overseas Account



④ The advertiser must make a deposit into Kakao's overseas account based on the invoice details.

⑤ After sending the deposit, the advertiser must request the designated agent to process the deposit with supporting documents.

★**TIP!** Supporting documents are not required, but may help accelerate the approval process.

⑦ Deposit will be added to the advertiser's account within five (5) business days after the money has been sent. The designated agent will notify the advertiser of the amount and date the deposit was added.

1. Billing for Overseas Advertisers

1-2) Non-Korea Issued Credit Card Payment

- Non-Korea Issued Credit Card payment can be made via VISA 3D Secure or UnionPay Online Payment (UPOP).
- The payment window for Non-Korea Issued Credit Cards will be displayed only when the overseas advertiser completes the registration process manually.

[Requirements for 'Non-Korea Issued Credit Card Payment']

- Payments can be made via VISA 3D Secure or UnionPay Online Payment (UPOP).
- Acceptable credit cards: VISA, MASTER, JCB, UnionPay

- * The payment window for Non-Korea Issued Credit Cards will be displayed only when the ID is registered as an overseas advertiser manually.
- * If you are a registered as overseas advertiser but cannot see the payment window on your screen, please contact your designated agent or our Customer Center (1566-2100) for assistance.
Kakao may request supporting documents (a copy of business registration certificate) to verify the overseas advertiser.

1. Billing for Overseas Advertisisers

1-2) Non-Korea Issued Credit Card Payment

► Steps: **CLIX** > **Biz Cash Recharge** > Select the amount > Non-Korea Issued Credit Card > Agree to the Terms of Use > Select credit card company / Authentication > Authentication - 3D Authentication > Confirm > Payment completed

CLIX

클릭스 홈

광고관리

보고서

계정

결제

카카오네이티브광고 오픈

광고플러그 바로가기

고연남

로그아웃

정보수정

안녕하세요 클릭스에 오신 것을 환영 합니다.

어제 소진액

0 원

오늘 소진액

0 원

비즈캐쉬 잔액

22,000 원

비즈캐쉬 (22,000)원 + 비즈쿠폰 (0)원

조회시점별로 데이터베이스와 실제 수치의 차이가 있을 수 있습니다. 현재 잔액과 금융 사용액 지표 열람시에 이 점 양지 바랍니다.

Click

비즈캐쉬 충전

* 현재 보유하고 있는 입금액재가 없습니다.

계좌개설하기

공지사항

더 보기

번호	제목	작성일
859	[상품] 프리미엄링크M Beta 키워드 리스트 안내	2016.08.09
858	[실사] 카카오스토리광고 배너타입 소재 사이즈 변경 안내(9/20)	2016.08.06
857	[상품] 프리미엄링크 'PC 검색 제휴' 종료 안내 (9/19)	2016.08.06
856	[계산서] 2016년 8월 세금계산서 수정발행 가능일 안내	2016.08.05
855	[결제] 2016년 9월 신용카드 무이자할부 안내	2016.08.02
854	[상품] 프리미엄링크 모바일검색 일부 키워드 종료 안내 (10/4)	2016.08.02
853	[시스템 완료] 인코딩 장애로 인한 DDN 보고서 상미	2016.08.01
852	[상품] 신규 모바일 검색광고 - 프리미엄링크M, OBT 안내(10/4)	2016.08.01
851	[시스템 완료] 다운로드보고서 생성지연 안내	2016.08.01
849	[공지] 비즈캐쉬 충전버튼 일원화 안내	2016.08.29
848	[공지] 비즈캐쉬 환불기능 제공 안내	2016.08.25
847	[상품] DDN 동적소재 게재지면 추가 (브랜딩스테이션, 8/29) 적용완료	2016.08.17
846	[상품] DDN 동적소재 게재지면 추가 (브랜딩스테이션, 8/29)	2016.08.11
845	[상품] 카카오톡네이티브광고 노출지면 추가 안내 - 1boon (완료)	2016.08.10
844	[시스템 완료] 08/05~07 대상일자 예약 보고서 생성누락 안내 (완료)	2016.08.08

마케터정보

마케터 : 고연주

대행사 : 카카오

클릭스 안내

Kakao 광고상품 및 시스템안내, 비즈캐쉬 등 클릭스의 모든 것을 알 수 있습니다.

문의전화 1566-2100

FAX 02-2088-3131

AM9:00~PM6:00 (토,일요일,공휴일 휴무)

FAQ

인터넷상담

광고가이드

모바일웹페이지 제작을 지원합니다.

소형몰용 Mobile > 일반 Mobile >

1. Billing for Overseas Advertisers

1-2) Non-Korea Issued Credit Card Payment

▶ Steps: CLIX > Biz Cash Recharge > **Select the amount** > **Non-Korea Issued Credit Card** > Agree to the Terms of Use > Select credit card company / Authentication > Authentication - 3D Authentication > Confirm > Payment completed

kakao 결제하기

비즈캐쉬 잔액 **10,000원**

충전금액을 선택해 주세요.
*10,000원 이상 충전가능

☒ 10,000원 ☐ 50,000원
☐ 100,000원 ☐ 200,000원
☐ 원

• 광고비 미리결제 주의 안내 **자세히보기**
타인의 광고비를 대신 결제하는 경우, 금전적 피해가 발생할 수 있으니 주의하시기 바랍니다.

• 결제 관련 문의 **고객센터 1566-2100**

kakao Click 다음 취소

kakao 결제하기

다음광고 테스트결제

결제금액 **10,000원**

결제수단을 선택해 주세요.

☐ 신용카드
☒ 신용카드-해외

• The only payment cards issued overseas.
Available issuer: VISA, MASTER, JCB, UnionPay cards

• Your payment amount will be add up to your credit card will be charged.

다음 Click 취소

1. Billing for Overseas Advertisisers

1-2) Non-Korea Issued Credit Card Payment

► Steps: CLIX > Biz Cash Recharge > Select the amount > Non-Korea Issued Credit Card > **Agree to the Terms of Use** > **Select credit card company / Authentication** > Authentication - 3D Authentication > Confirm > Payment completed

The image displays three sequential screenshots of the Kakao payment interface, illustrating the steps for Non-Korea Issued Credit Card Payment. Each screenshot is labeled 'kakao 결제하기' at the top.

Screenshot 1 (Left): Shows the 'KG Inicis' logo and a '주식회사 카카오' (Kakao Corp.) header. The main content area displays '결제서비스 이용약관에 동의하고 결제를 진행합니다.' (Agree to the payment service terms of use and proceed with payment). A red box highlights the 'Click' button, and a red arrow points to the '동의합니다.' (I agree) checkbox. Below this, there are sections for '전자금융거래 이용약관' (Electronic payment service terms of use) and '고유식별정보 수집 및 이용약관' (Collection and terms of use for unique identification information), each with a '자세히보기' (View details) link and a '동의합니다.' checkbox.

Screenshot 2 (Middle): Shows the 'KG Inicis' logo and a '주식회사 카카오' header. The main content area displays '신용카드 - 카드선택/인증' (Credit Card - Card Selection/Authentication). A red box highlights the '신용카드' (Credit Card) option. Below this, there are sections for '카드번호' (Card Number), '유효기간' (Valid Period), '카드구분' (Card Type), and '비밀번호' (Password). A red box highlights the '카드번호' field, and a red arrow points to the '카드구분' field.

Screenshot 3 (Right): Shows the 'KG Inicis' logo and a '주식회사 카카오' header. The main content area displays '신용카드 - 카드선택/인증' (Credit Card - Card Selection/Authentication). A red box highlights the '카드번호' field, and a red arrow points to the '카드구분' field. Below this, there are sections for '유효기간' (Valid Period), '카드구분' (Card Type), and '비밀번호' (Password). A red box highlights the '카드구분' field, and a red arrow points to the '비밀번호' field.

Yellow arrows indicate the flow from the first screenshot to the second, and from the second to the third. A 'Click' label with a red arrow points to the '다음' (Next) button in the first screenshot. Another 'Click' label with a red arrow points to the '다음' (Next) button in the second screenshot. A third 'Click' label with a red arrow points to the '다음' (Next) button in the third screenshot.

1. Billing for Overseas Advertisers

1-2) Non-Korea Issued Credit Card Payment

▶ Steps: CLIX > Biz Cash Recharge > Select the amount > Non-Korea Issued Credit Card > Agree to the Terms of Use > Select credit card company / Authentication > **Authentication - 3D Authentication** > **Confirm** > Payment completed

KG Inicis

신용카드 >

정보입력/인증받기 → 정보확인 → 결제완료

신용카드 - 카드선택/인증

상품명 테스트 지불
상품금액 1,004 원

고객님의 카드정보를 입력하여 주십시오.

카드번호 4532 5101 4444
유효기간 12 / 2020

최소 뒤로 다음

공인인증제도
2005년 11월부터 의무시행

"KG이니시스에서 제공하는 결제 서비스입니다"

Click

KG Inicis

신용카드 >

정보입력/인증받기 → 정보확인 → 결제완료

신용카드 - 정보확인

결제요청내역

판매자	주식회사 카카오
상품명	비즈캐쉬 충전
제공기간	별도 제공 기간 없음
상품금액	10,000 원
결제방법	신용카드
신용카드 정보	XXXX-XXXX-XXXX-1077 해외비자
유효기간	2018 / 09
할부개월	일시불
구매자	adtest_001
E-mail	unknown

입력하신 이메일로 결제내역을 발송해 드립니다.
결제하고자하는 내용을 충분히 확인후, 동의하시면 결제버튼을 눌러주십시오.

최소 결제

공인인증제도
2005년 11월부터 의무시행

"KG이니시스에서 제공하는 결제 서비스입니다"

Click

1. Billing for Overseas Advertisers

1-2) Non-Korea Issued Credit Card Payment

► Steps: CLIX > Biz Cash Recharge > Select the amount > Non-Korea Issued Credit Card > Agree to the Terms of Use > Select credit card company / Authentication > **Authentication - 3D Authentication** > **Confirm** > Payment completed

★ Authentication of Non-Korea Issued Credit Card (① VISA 3D authentication)

- An authentication service, developed by the VISA card, provides authentication for VISA, MASTERCARD and JCB via VISA Net.
- Korea's Ansim Click Service is based on VISA 3D Secure.

	Description
Definition	A Non-Korea Issued Credit Card is authenticated by entering user's pre-registered password.
Supported Credit Cards	VISA, MASTER, JCB (Diners Club cannot be authenticated by 3D Secure, service will be provided as unauthenticated) ※ AMEX is not supported.
Registration Process	First-time users are directed to the homepage of the relevant credit card company and asked to set credit card information and password. <ul style="list-style-type: none">- VISA: https://usa.visa.com/support/consumer/security.html- MASTER: https://www.mastercard.us/en-us/consumers/features-benefits/securecode.html- JCB: http://www.jcbcard.com/security/jsecure/index.html
Others	<ul style="list-style-type: none">· The user must enter personal credit card info and user verification message in the homepage of the credit card issuer before using 3D Secure authentication for Non-Korea Issued Credit Cards.· VISA 3D authentication has been adopted for Non-Korea Issued Credit Cards to reduce misuse (delinquency).

1. Billing for Overseas Advertisers

1-2) Non-Korea Issued Credit Card Payment

► Steps: CLIX > Biz Cash Recharge > Select the amount > Non-Korea Issued Credit Card > Agree to the Terms of Use > Select credit card company / Authentication > **Authentication - 3D Authentication** > **Confirm** > Payment completed

★ Authentication of Non-Korea Issued Credit Card (② UnionPay Authentication (UPOP/UPMP))

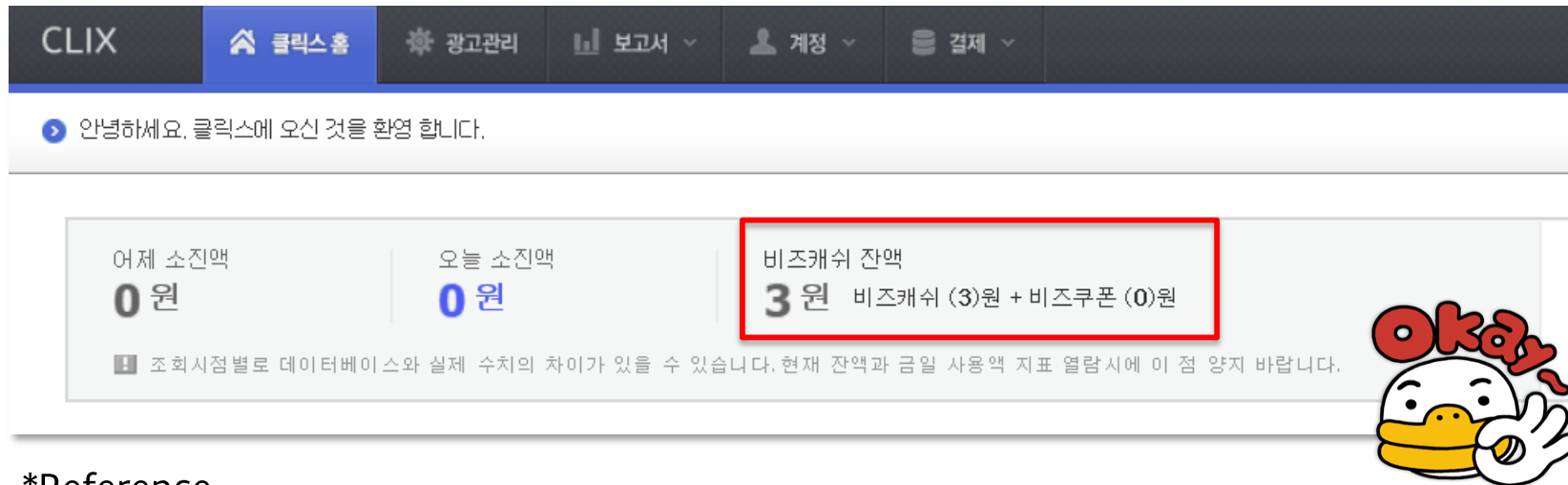
- UnionPay credit card, issued by China, can be used in Korean online shopping websites via UnionPay Online Payment (UPOP).
- Payment is processed securely using the UPOP and UPOM system provided by UnionPay.

	Description
Definition	A UnionPay credit card is authenticated by requiring the user to enter a pre-registered password.
Supported Credit Cards	UnionPay credit card
Registration Process	<ul style="list-style-type: none">· Enter credit card number (registration not required) : Card Number + Expiry Date + CVN + Mobile Phone Authentication + Password· Enter ID and password: ID / PW + mobile phone authentication
Others	<ul style="list-style-type: none">· Service fee rate is the same as Korean BC credit card.· Holders of UnionPay credit card can make online (& mobile) payment via the Inicis payment window as they do in China.· Payment using mobile devices is available. (UPMP app is required.)

1. Billing for Overseas Advertisers

2) Payment Confirmation

- Once the deposit has been made and the account has been topped up, the advertiser can go to the Clix home screen to see if the deposited has been added to the balance.



The screenshot shows the Clix home screen with a navigation bar at the top containing 'CLIX', '클릭스 홈', '광고관리', '보고서', '계정', and '결제'. Below the navigation bar is a welcome message. The main content area displays three balance items: '어제 소진액 0 원', '오늘 소진액 0 원', and '비즈캐쉬 잔액 3 원'. The '비즈캐쉬 잔액' item is highlighted with a red box and includes the text '비즈캐쉬 (3)원 + 비즈쿠폰 (0)원'. A cartoon duck character with the word 'Okay!' is visible on the right side of the screen.

Category	Amount
어제 소진액	0 원
오늘 소진액	0 원
비즈캐쉬 잔액	3 원

비즈캐쉬 (3)원 + 비즈쿠폰 (0)원

조회시점 별로 데이터베이스와 실제 수치의 차이가 있을 수 있습니다. 현재 잔액과 금일 사용액 지표 열람시에 이 점 양지 바랍니다.

*Reference

1. What is Biz Cash?

: Think of this as your cash for ad spend; topped up via wire transfer or credit card.

2. What are Biz Coupons?

: Equivalent to ad spend cash but earned during promotions or through certain refunds, etc...

2. Refund for Overseas Advertiser

1) Refund Method

- A refund should be requested through the designated agent.
- A refund can be made to the credit card or an overseas account.

Tip. A refund can only be made to an overseas account if a partial amount is to be refunded or if a refund request is made 90 days after the payment. Advertisers are advised to request a refund through the designated agent for quick checking and processing.

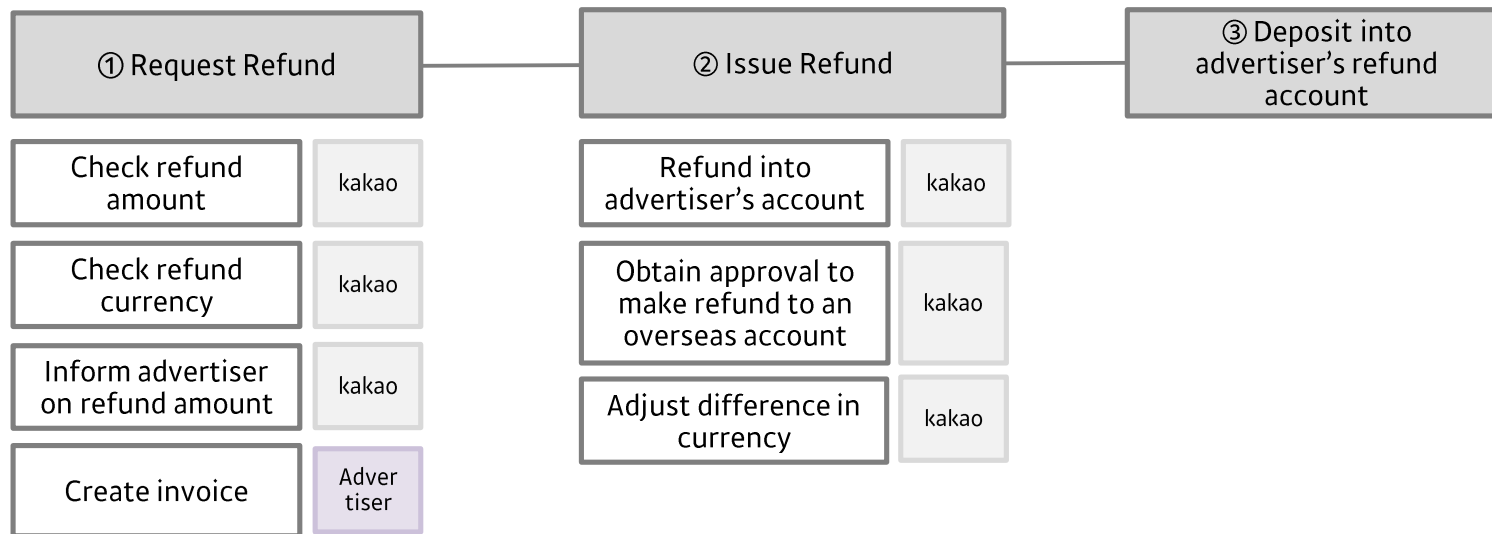
1-1) Refund to credit card



2. Refund for Overseas Advertiser

1-2) Refund to Overseas Account

- For the refund of a partial amount, or refund request made 90 days after the payment
- For overseas wire transfer deposit through the invoice



- The invoice must include information should be issued on the advertiser's invoice template. The invoice should be issued on the advertiser's invoice template.
(When the refund request is made, Kakao will send required invoice information to the advertiser. Then, Advertiser will then send completed invoice to Kakao.)
- For currencies other than Korean Won (KRW), the exchange rate will be based on the date the refund was requested.

* Others

★ Error Code for Non-Korea Issued Credit Card Payment

Error Code	Error Message	Solution
302	The credit card number has not been registered as a VISA Ansim card by the credit card issuer.	Contact the credit card issuer.
303	The credit card issuer does not support VISA Ansim Click.	
304	The credit card issuer does not support the credit card number provided.	
383	The customer has not registered for VISA 3D secure authentication.	Register for Visa 3D secure. [Related Websites] - VISA : https://usa.visa.com/support/consumer/security.html - MASTER : https://www.mastercard.us/en-us/consumers/features-benefits/securecode.html - JCB : http://www.jcbcard.com/security/jsecure/index.html
406	You've clicked "Cancel" during Ansim Click authentication and cancelled authentication, or valid authentication has not taken place.	Please try again later.
407	You've clicked "Cancel" during Ansim Click authentication and cancelled authentication, or valid authentication has not taken place.	Please try again later.

* Others (For more information)

For more information, please take a look at our following guides

- Kakao Ad Products Guide

URL:

<https://adplus.biz.daum.net/material/all/525>

Contents :

01. Kakao Ad Products for Overseas Advertisers
02. Display Ads Creative Guide for Overseas Advertisers
03. Overseas Advertisers Guideline
04. Terms of Use for Kakao Business Member
05. Clix Terms of Use
06. Clix Advertiser Application

Thank you.