

iPay88 MYR Gateway - Alliance Bank Sub-merchant Application Checklist



To apply for iPay88 MYR Gateway Alliance Bank Sub-merchant please get ready below documents for submission:-

- 1 Alliance Sub-Merchank Application Form
- 2 Alliance Bank Business Nature Form
(failure to declare product sold correctly will subject to a penalty of US\$ 20K from the card brand association)
- 3 Photocopy of Identity Card / Passport of Business Owner
- 4 Business Registration Forms/Certificates/Letter
 - (a) Sole Proprietor
 - (i) Borang B/D/E
 - (ii) Complete SSM Certificate (all pages)
 - (iii) Business License (if any)
 - (b) Sdn Bhd(Pte Ltd)/Berhad (Ltd)
 - (i) Form 9
 - (ii) From 13 (If Any)
 - (iii) Form 24 (complete set - sum up to total paid up capital)
 - (iv) Form 49
 - (v) Others - Form 44
- 5 Photos- Showing the signage and interior
Note: If the owner is operating from home, photos to show his/her workstation at home are required
- 6 Website Printouts that show the followings
 - (a) Customer Service Phone No or Toll-Free Number or Office No or Handphone No (in short, contact no for customers to call for any enquiries /complaints/feedback)
 - (b) E-Mail Address to contact the merchant
 - (c) Refund and Return Policies
 - (d) Product Listing page stating pricing in settlement currency
 - (e) Delivery Methods and Timing page
- 7 Does the company currently having a retail outlet?
- 8 Does the company currently accepting Credit Card? (terminal/Paypal)

Note:

- 1 All documents must be valid on date of application**
- 2 All documents submitted are not returnable.**

iPay88 will not accept any application from the party involves in one of the following products, services and activities OR products, services and activities that against Malaysia government laws:

- Pornography & Adult Content
- Firearms, Ammunition, High Capacity Magazines, Tasers, Air Guns
- Fireworks or Pyrotechnic Devices or Supplies
- Unapproved Drugs
- Gambling Transactions / Online Casino
- Replica and Name Brand "Knock Off" Products
- Tele-sales
- Money Laundering
- Pyramid Scheme Program

Sites found to be selling banned products or services later are subject to immediate account termination, frozen funds, forfeiture of funds, fines, and/or order cancellations, all without notice.

iPay88 MYR Gateway Application Checklist - Direct Debit

To apply for iPay88 MYR Gateway Direct Debit, please get ready below documents for submission:-



- 1 iPay88 MYR Gateway Application Form
- 2 iPay88 MYR Gateway SOHO/SME Plan Contract
- 3 Photocopy of Identity Card / Passport of Business Owner
- 4 Latest 3 months bank statement (1st page of the month only)
- 5 Business Registration Forms/Certificates/Letter
 - (a) Sole Proprietor
 - (i) Borang B/D/E
 - (ii) Complete SSM Certificate (all pages)
 - (iii) Business License (if any)
 - (b) Sdn Bhd(Pte Ltd)/Berhad (Ltd)
 - (i) Form 9
 - (ii) Form 13 (If Any)
 - (iii) Form 24 (complete set - sum up to total paid up capital)
 - (iv) Form 49
 - (v) Others: Form 44 etc
 - (c) Direct Selling Business License (required for Direct Selling Company only)
 - (d) Certificate of Product Registration with Malaysia’s Ministry of Health (required for company selling organic and healthcare products)
 - (e) Goods/Products Authorisation and Compliance Letter (required for group buying merchants)
- 6 Photocopy Invoice/Receipt of Domain (Web URL) Registration (under applicant name)
- 7 A Cheque made payable to “MOBILE88.COM SDN. BHD.” for iPay88 Setup Cost and 1st year maintenance fee (for SME Plan only)
or you may choose to pay online via iPay88.

Note:

- 1 For new bank account, just provide one month bank statement.**
- 2 The paid setup cost and maintenance fee are not refundable after the application is accepted and iPay88 merchant account created.**
- 3 All documents must be valid on date of application**
- 4 All documents submitted are not returnable.**

iPay88 will not accept any application from the party involves in one of the following products, services and activities OR products, services and activities that against Malaysia government laws:

- Pornography & Adult Content
- Firearms, Ammunition, High Capacity Magazines, Tasers, Air Guns
- Fireworks or Pyrotechnic Devices or Supplies
- Unapproved Drugs
- Gambling Transactions / Online Casino
- Replica and Name Brand "Knock Off" Products
- Tele-sales
- Money Laundering
- Pyramid Scheme Program

Sites found to be selling banned products or services later are subject to immediate account termination, frozen funds, forfeiture of funds, fines, and/or order cancellations, all without notice.

Merchant Registered Name : MOBILE 88.COM SDN BHD

Merchant Trading Name : _____

PRINCIPAL (Names, I/C Nos. and Designations of Sole Proprietor / Partners / Directors)

<u>Names :-</u>	<u>I/C Nos. :-</u>	<u>Designations :-</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

DECLARATION

I/We hereby consent to and authorise Alliance Bank Malaysia Berhad (88103-W) (hereinafter called "the Bank") to verify with and/or disclose to any party the Bank deems fit including but not limited to the Central Credit Unit of Bank Negara Malaysia, the Central Credit Reference Information System of Bank Negara Malaysia and/or any authority or body established by Bank Negara Malaysia, any other financial institution granting or intending to grant any credit facilities to me/us, any agency established by the Association of Banks Malaysia and/or any other party whatsoever, any information concerning or relating to me/us whether financial or otherwise, my/our account and/or the conduct thereof for any purpose which the Bank deems fit without notice of the same to me/us.

I/We hereby declare and agree that any data/information (including personal data) relating to or arising from or in connection with my/our application hereunder and also information pertaining to my/our affairs whether hereunder or otherwise on this application may be held, used and disclosed by the Bank for the purpose of processing this application and providing subsequent services for this and other products and services and/or direct marketing to communicate with me/us for such purpose.

Date :

1) Authorized Signatory
Name :
I/C No :

2) Authorized Signatory
Name :
I/C No :

3) Authorized Signatory
Name :
I/C No :

4) Authorized Signatory
Name :
I/C No :

5) Authorized Signatory
Name :
I/C No :

Company's Rubber Stamp

Note : 1) If a company is under sole-proprietor / partnership, all sole-proprietor / partnership must sign for the above.
2) If a company is under public / private listed, duly authorised director/s (as per resolution) are to sign for the above.



iPAY88 MYR GATEWAY APPLICATION FORM

NO : _____

NOTE: Please fill up this service application form **IN FULL!** Incomplete application will not be processed.

A. COMPANY PROFILE

Company Name			
Company Registration No.		Foundation Date	
Type of Business	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Partnership	<input type="checkbox"/> Sdn. Bhd. <input type="checkbox"/> Bhd. <input type="checkbox"/> Others, _____
Company Address			
City		Postal Code	
State		Country	
Office No.		Fax No.	
Name of Business Owner / Director			
Name of CEO / GM			
Contact No.		E-mail Add.	
Office Space (m2)		No. of Employee	
Paid up capital		Years in Business	

B. CONTACT PERSON

Name		Email Add.	
Contact No.		Fax No.	

C. DETAILS ON COMPANY BANK ACCOUNT

Bank Name		Account No.	
Account Holder Name			
Finance Contact Person			
Contact No.		Email Add.	
iPay88 Payment Notification sent to (Max. up to 5 emails)			

D. DETAILS ON E-COMMERCE BUSINESS

URL / Website Address																		
Target Market (by Country)																		
Products Sold / Services Offered Online																		
Current Monthly Online Sales or Forecast (MYR)																		
Maximum of Single Transaction Amount (MYR)																		
Who is your current Gateway?	<input type="checkbox"/> No, I don't have		<input type="checkbox"/> Yes, it is: _____															
Who is your current Acquirer?	<input type="checkbox"/> No, I don't have		<input type="checkbox"/> Yes, it is: _____															
What is your average chargeback ratio over the last 6 months?	Month: 1	<input type="text"/>	%	2	<input type="text"/>	%	3	<input type="text"/>	%	4	<input type="text"/>	%	5	<input type="text"/>	%	6	<input type="text"/>	%
Are you aware chargeback?	<input type="checkbox"/> No		<input type="checkbox"/> Yes															
Do you know how to prevent chargeback	<input type="checkbox"/> No		<input type="checkbox"/> Yes (Please explain) _____															
Do you obtain proof of delivery?	<input type="checkbox"/> No		<input type="checkbox"/> Yes															
Do you have refund policy?	<input type="checkbox"/> No		<input type="checkbox"/> Yes															

Business Category (Please select one only)	<input type="checkbox"/> Antiques & Art	<input type="checkbox"/> Apparel & Fashion	<input type="checkbox"/> Automotive & Parts
	<input type="checkbox"/> Babies & Kids	<input type="checkbox"/> Books & Publishing	<input type="checkbox"/> Business Services
	<input type="checkbox"/> Collectibles	<input type="checkbox"/> Computers & Internet	<input type="checkbox"/> Crafts
	<input type="checkbox"/> Dolls & Bears	<input type="checkbox"/> Electronics	<input type="checkbox"/> Entertainment
	<input type="checkbox"/> Food & Beverage	<input type="checkbox"/> Gifts & Flowers	<input type="checkbox"/> Health & Beauty
	<input type="checkbox"/> Home & Garden	<input type="checkbox"/> Pets & Animals	<input type="checkbox"/> Religion & Spirit
	<input type="checkbox"/> Sports & Outdoors	<input type="checkbox"/> Toys & Games	<input type="checkbox"/> Travel & Vacation
	<input type="checkbox"/> Online Mall	<input type="checkbox"/> Non Profit Organization	<input type="checkbox"/> Others
	How do you know about iPay88?	<input type="checkbox"/> Search Engine	<input type="checkbox"/> Seminar / Exhibition
	<input type="checkbox"/> Print Advertisements	<input type="checkbox"/> Introduced by _____	

E. DETAILS ON TECHNICAL

Technical Contact Person Name			
Email Address	Contact No.		
Company Name			
Shopping Cart System used (if any)			

F. PAYMENT MODE APPLIED

Type of Payment Mode (Pls select, X)	<input type="checkbox"/> All	<input type="checkbox"/> Hong Leong Online
	<input type="checkbox"/> Credit Card (Visa & MasterCard)	<input type="checkbox"/> Mobile Money
	<input type="checkbox"/> Alliance Online	<input type="checkbox"/> WebCash
	<input type="checkbox"/> AmOnline	<input type="checkbox"/> MEPSCASH
	<input type="checkbox"/> CIMB Clicks	<input type="checkbox"/> Others, _____
	<input type="checkbox"/> FPX (Maybank2U, HL Online, RHB Online, BICC Online, Pbebank, CIMB Clicks)	

G. ACKNOWLEDGEMENT

1. I / We confirm that the information given herein by me is true and correct. I understand & must provide written notice to Mobile88.com Sdn Bhd (Mobile88) on any change of information as bound by this application. I / We further agree that Mobile88 reserves its rights not to accept this change without providing any reason and may lead to termination of the Merchant Agreements.

2. I / We understand that Mobile88 may decline this application without giving any reason whatsoever.

3. I / We have read, understand & be bound to all clauses stated in the Merchant Agreement as spelled out and published at http://www.ipay88.com/agreement/myrgateway/merchant_agreement.asp and acknowledge that these clauses may be modified by Mobile88 from time to time. I shall always keep myself updated on any modified clauses by visiting the above URL.

4. I / We agree to accept the Fee, Rate & Service Charge that have been offered by Mobile88 as per Annexure(s) attached and Mobile88 reserves its rights to change the said Fee, Rate & Service Charge by giving one 30 days written notice.

5. I / We agree certain transaction amount shall be kept by Mobile88 (collectively "Security Deposit(Holdback)"). This amount will be used to refund the credit card member if the card member disputed the transaction successfully.

6. I / We agree to responsible fully for any disputed amount received.

7. I / We confirm & agree not to make any change and/or new add in of Product(s) sold / Services(s) offered online on my / our website and/or URL/Domain that is differen from this application. In the event of change and/or new add in of Product(s) Sold / Services (s) Offered online and/or URL/Domain, I / We must give thirty (30) days prior written notice to Mobile88 and understand this request shall be deemed as a new application. Mobile88 shall at its sole discretio to reject or accept this new application by revising the Fees, Rates, Service Charges, Terms and Conditions offered herein.

8. I / We further undertake that I / We shall not:

(i) Upload the high risk product(s) such as handphones, laptops, computer accessories, cameras, IT gadgets, jewelries, electronics, telecommunication equipments, etc. and/or instant delivery product(s) and/or service(s) likes prepaid values, games points, software, downloadings, hostings, subscriptions, telemarketings, auctions, travels, etc. at my/our website; and/or

(ii) Involve in any business activity related to Penny Auction / bidding, wholesale and/or online shopping mall. unless prior written approval has been granted by Mobile88 with additional Fees, Rates, Service Charges, Terms & Conditions, whichever is applicable.

9. I / We agree to accept all Terms and Conditions that accompany the usage of iPay88 Service(s). These Terms and Conditions are subjected to be revised by Mobile88 and I will be notified in a manner as Mobile88 deems appropriate.

Authorised Signature		Official Company Stamp
Name		
Designation		
Date		

iPay88 Malaysia
 Suite 2A-18-2, 18th Floor,Block 2A Plaza Sentral
 Jalan Stesen Sentral 5,50470 Kuala Lumpur
 Phone: +603 2261 4668 Fax: +603 2261 4663
 Email: lindafoo@ipay88.com.my

iPay88 Indonesia
 Grand ITC Permata Hijau, Ruko Emerald No 11,
 Jalan Arteri Permata Hijau, Jakarta 12210, Indonesia
 Phone: +622153663336 Fax: +622153663933
 Email: lindafoo@ipay88.com.my

Annexure 1: Contract between Merchant and Mobile88.Com Sdn. Bhd.



iPay88 MYR Gateway Fee Structure:

Setup fee of iPay88		MYR 488.00
Maintenance Fee		MYR 500.00 per year
No.	Payment Mode	Transaction Rate
1	Credit Card	3.0%
2	Alliance Online	3.0% or minimum MYR0.80*
3	Hong Leong Online	3.0% or minimum MYR0.60*
4	AmOnline	3.0% or minimum MYR0.60*
5	CIMB Clicks	3.0% or minimum MYR0.60*
6	FPX (Maybank2U, PBeBank, Bank Islam, Hong Leong Online, CIMB Clicks)	3.0% or minimum MYR0.60*
7	RHB Online	3.0% or minimum MYR0.60*
8	MEPSCash	2%
9	Mobile Money	2% or minimum MYR0.60*
10	WebCash	2%
Holdback		Applicable when: 1. there is a dispute transaction. The hold back amount (up to 180 days or until the case closed) is equivalent to the transaction amount disputed. If the transaction disputed successfully (or Charge-back filed) against the merchant, the merchant needs to refund (the charge-back amount only) to the credit card holder. Otherwise, the payment will be released back to the merchant.
Payout Frequency		Payout of settlement sum to the merchant is on weekly basis. The settlement cut-off time of every week will be 24:00 (Malaysia Time) of every Sunday. Mobile88 will transfer the weekly settlement sum into a designated bank account of the merchant within 5 working days after the weekly settlement cut-off day (exclude bank's floating period).
Place and Currency Settlement		The transaction will be settled in Malaysia Ringgit (MYR) and the place of settlement will be in Malaysia. It is recommended that the merchant should have its own account in the banks in Malaysia.
Payout Method		The payout will be reimbursed via direct debit bank transfer / cheque deposit into merchant's dedicated bank account. The floating period of such transfer is 1-3 working days, subject to the bank account used by the merchant.

Note: *Whichever is higher

MERCHANT

MOBILE88.COM SDN BHD

(Authorized Signature & Company Stamp)

Name: _____
 Title: _____
 Date: _____

(Authorized Signature & Company Stamp)

Name: _____
 Title: _____
 Date: _____