

**MERCHANT ONBOARDING FORM**

SECTION I: DETAILS OF MERCHANT	
1. Type of Business	<input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Government Entity <input type="checkbox"/> Non-Profit Org. <input type="checkbox"/> Others: _____
2. Company Registered Name	
3. Company Registration No.	
4. Domain Name	https://
5. Company Registered Address	
6. Company Business Address	
7. Merchant Type	<input type="checkbox"/> Direct Merchant <input type="checkbox"/> Sub-Merchant
	<i>Details of Master Merchant/ Referrer</i> Name:

SECTION II: NAME OF DIRECTOR/ PARTNERS		
Director / Partner Name:	NRIC/ Passport No.:	Contact No.:
1.		
2.		
3.		
4.		

SECTION III: NAME OF AUTHORISED PERSON			
Employee(s) Name:	NRIC/ Passport No.:	Email Address:	Contact No.:
1.			
2.			

SECTION IV: MERCHANT BANK ACCOUNT INFORMATION			
i. Bank Name:		ii. Account No:	
iii. Beneficiary Name:			

*Note: The beneficiary of the account has to be the same name of the company, or business, registered with us. Company will not be paying into any other account other than those stated above. If there is any change to the account details, please provide advance written notice in accordance with the Merchant Terms.*

**SECTION VI: TERMS AND DECLARATION**

1. Unless expressly set out in this Merchant Onboarding Form, all capitalised words not defined herein shall have the same meaning ascribed in the Merchant Terms found within [www.kiplepay.com](http://www.kiplepay.com) ("kiple Website"). This Merchant Onboarding Form and its Schedule shall be incorporated and form part of the Merchant Terms.
2. In the event of a conflict or inconsistency between the provisions of this Merchant Onboarding Form and other provisions of the Merchant Agreement, the provisions of this Merchant Onboarding Form shall prevail to the extent of such inconsistency.
3. I/We agree to the following: -
  - (a) all the information provided in this Merchant Onboarding Form is accurate and complete; and
  - (b) We have read, understand and agree to be bound by the Merchant Terms found within kiple Website.

**SIGNED FOR AND ON BEHALF OF MERCHANT BY**

\_\_\_\_\_

Name:  
 Designation:  
 NRIC/ Passport No.:  
 Date:

*Company stamp*

**FOR KIPLE OFFICE USE ONLY**

Date Received:

Remark:

\_\_\_\_\_  
 Processed By  
 Name:  
 NRIC/ Passport No.:  
 Designation:

\_\_\_\_\_  
 Approved By  
 Name:  
 NRIC/ Passport No.:  
 Designation:



**SCHEDULE I  
DETAIL OF SERVICES**

<b>SERVICES</b>	<b>Payment Gateway</b>			
	<input type="checkbox"/> FPX Online Payment (B2C)	<input type="checkbox"/> FPX Online Payment (B2B)	<input type="checkbox"/> Local Credit Card	<input type="checkbox"/> Foreign Credit Card
	<input type="checkbox"/> Local Debit Card	<input type="checkbox"/> Kiple Wallet	<input type="checkbox"/> WeChat Pay*	<input type="checkbox"/> AliPay*
	<input type="checkbox"/> Others:			
	<b>E-Wallet</b>			
	<input type="checkbox"/> Kiple Wallet	<input type="checkbox"/> AliPay	<input type="checkbox"/> Kasih Ibu Smart Selangor	<input type="checkbox"/> Perak Prihatin
	<input type="checkbox"/> Kasih IbuDarul Aman	<input type="checkbox"/> Others:		
	<i>Complete Appendix IA.</i>			
<b>KIPLE'S CHARGES</b>	<input type="checkbox"/> Standard	<input type="checkbox"/> Tier-Based		
	<i>Refer to Schedule II: Charges Schedule.</i>			
<b>SETTLEMENT PROCESS</b>				
<b>PACKAGES</b>	<input type="checkbox"/> Basic	<input type="checkbox"/> Bronze	<input type="checkbox"/> Silver	<input type="checkbox"/> Gold
	<input type="checkbox"/> Platinum	<input type="checkbox"/> Others:		
<b>EQUIPMENT</b>	<input type="checkbox"/> Loan	<input type="checkbox"/> Outright Purchase	<input type="checkbox"/> N/A	
<b>KIPLEPAY CUSTOMER SUPPORT DETAILS</b>	<a href="mailto:support@kiplepay.com">support@kiplepay.com</a> or 603-8605 3357			
<b>FINANCE SUPPORT TEAM EMAIL</b>	<a href="mailto:finance@kiplepay.com">finance@kiplepay.com</a>			
	<i>only if Customer Support cannot handle and only if there is a dispute on the Settlement.</i>			

**ADDITIONAL OR SPECIAL TERMS AND CONDITIONS**

\*Settlement cycle is weekly settlement.

\*Any charges and/or cost incurred in relation to refund shall be payable by merchant.



**APPENDIX IA  
ADDITIONAL LIST AND SITES**

No.	Merchant DBA* Name	Address	PIC Contact Name	PIC Contact Number	Payment Type (Static QR, OAT, Other)	Installation Date (if any)

\* DBA – doing business as



**SCHEDULE II  
CHARGES SCHEDULE**

<b>SECTION I: ONBOARDING FEE</b>		
<b>Type of Fee</b>	<b>Amount (RM)</b>	<b>Remark</b>
<input type="checkbox"/> One Time Setup Fee:		
<input type="checkbox"/> Bank Processing Fee:		
<input type="checkbox"/> Annual Fee:		

<b>SECTION II: EQUIPMENT</b>			
<b>Option</b>	<b>Quantity</b>	<b>Per Unit Price (RM)</b>	<b>Total Price (RM)</b>
<input type="checkbox"/> Deposit (Loan):			
<input type="checkbox"/> Outright Purchase:			

<b>SECTION III: KIPLE'S CHARGES</b>			
<input type="checkbox"/> STANDARD			
<b>Payment Gateway</b>			
<input type="checkbox"/> FPX Online Payment (B2C):		<input type="checkbox"/> FPX Online Payment (B2B):	
<input type="checkbox"/> Local Credit Card:		<input type="checkbox"/> Foreign Credit Card:	
<input type="checkbox"/> Local Debit Card:		<input type="checkbox"/> Kiple Wallet:	
<input type="checkbox"/> WeChat Pay*:		<input type="checkbox"/> AliPay*:	
<input type="checkbox"/> Others:			
<b>E-Wallet</b>			
<input type="checkbox"/> Kiple Wallet		<input type="checkbox"/> AliPay	
<input type="checkbox"/> Kasih Ibu Smart Selangor		<input type="checkbox"/> Perak Prihatin	
<input type="checkbox"/> Kasih Ibu Darul Aman		<input type="checkbox"/> Others:	
<i>Kiple's charges is referring to fee per transaction.</i>			

<b>SECTION IV: KIPLE'S CHARGES</b>			
<input type="checkbox"/> TIER BASED (Max. 2 Tiers)			
<b>Payment Gateway</b>			
<b>Transaction Amount Per Month (RM)</b>			
<b>Payment Option</b>	<i>(e.g: &lt; RM 100,000)</i>	<i>(e.g: &gt;= RM 100,000 &gt; RM 150,000)</i>	<i>(e.g: &gt;= RM 150,000)</i>
<input type="checkbox"/> FPX Online Payment (B2C):			
<input type="checkbox"/> FPX Online Payment (B2B):			
<input type="checkbox"/> Local Credit Card:			
<input type="checkbox"/> Foreign Credit Card:			
<input type="checkbox"/> Local Debit Card:			
<input type="checkbox"/> Kiple Wallet:			
<input type="checkbox"/> WeChat Pay*:			
<input type="checkbox"/> AliPay*:			
<input type="checkbox"/> Others:			
<i>Kiple's charges is referring to fee per transaction.</i>			

**SCHEDULE III  
SETTLEMENT CYCLE SCHEDULE**

**Settlement Cycle – T+2  
(Transaction + 2 working days)**

MON	TUE	WED	THU	FRI	SAT	SUN
		1 TX	2	3 S	4	5
6	7	8	9	10 TX	11	12
13	14 S	15	16	17	18	19
20 TX	21	22 S	23	24	25	26
27 TX	28 PH	29	30 S	31		

**Abbreviation:-**

- TX** Transaction Date
- S** Settlement Date
- PH** Public Holiday

Settlement Cycle based on T+2: -

- 1) T+2 settlement refers to settlement of transactions in 2 working days after transaction date.

Example: For transactions on Monday, settlement shall be on Wednesday, assuming there are no holidays during the week. For the avoidance of doubt, the T or transaction date is counted as a separate day.

- 2) The payout will be credited into merchant’s dedicated bank account via IBG (Interbank GIRO). Crediting of payout to the merchant’s dedicated bank account is subject to the merchant bank’s standard operating procedures and is subject to IBG’s crediting schedule.

Example: For transactions on Monday, Merchant shall receive payment latest by Wednesday subject to IBG’s crediting schedule below:-

	Payment Initiated by WOL	*Fund Received by Beneficiaries	*Refund for Unsuccessful
<b>Business Days (Monday – Friday)</b>	Before 5:00 am	Same business day	By 11:00 am
	5:01 am to 8:00 am		By 2:00 pm
	8:01 am to 11:00 am		By 5:00 pm
	11:01 am to 2:00 pm		By 8:20 pm
	2:01 pm to 5:00 pm		By 11:00 pm
	After 5:00 pm	Next business day	By 11:00 am
<b>Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)</b>		Next business day	By 11:00 am

\*Under normal circumstances

**Settlement Cycle – Weekly Settlement  
(Weekly + 3 working days)**

MON	TUE	WED	THU	FRI	SAT	SUN
		1	2	3 TX	4 TX	5 TX
6 TX	7 TX	8 TX	9 TX	10	11	12
13	14 S	15	16	17 TX	18 TX	19 TX
20 TX	21 TX	22 TX	23 TX	24 TX	25	26
27	28 PH	29 S	30	31		

**Abbreviation:-**

- TX** Transaction Date
- S** Settlement Date
- PH** Public Holiday

Settlement cycle based on weekly settlement: -

- 1) Weekly settlement refers to settlement of transactions in 3 working days after weekly transactions date. The cut off date for weekly settlement cycle is on every Thursday.
  - a) For transactions from Friday to next Thursday, settlement shall be on Tuesday, assuming there are no holidays during the week.
  - b) However, should the transactions fall on 24<sup>th</sup> as per illustration on the left, the settlement will be proceeded in the following month.
- 2) The payout will be credited into merchant’s dedicated bank account via IBG (Interbank GIRO). Crediting of payout to the merchant’s dedicated bank account is subject to the merchant bank’s standard operating procedures and is subject to IBG’s crediting schedule.
  - a) For transactions from Friday to next Thursday, Merchant shall receive payment latest by Tuesday subject to IBG’s crediting schedule below
  - b) For transactions on 24<sup>th</sup>, Merchant shall receive the payment by Tuesday of the following month subject to IBG’s crediting schedule below

	Payment Initiated by WOL	*Fund Received by Beneficiaries	*Refund for Unsuccessful
<b>Business Days (Monday – Friday)</b>	Before 5.00 am	Same business day	By 11.00 am
	5.01 am to 8.00 am		By 2.00 pm
	8.01 am to 11.00 am		By 5.00 pm
	11.01 am to 2.00 pm		By 8.20 pm
	2.01 pm to 5.00 pm	By 11.00 am, next business day	
	After 5.00 pm	Next business day	By 11.00 am
<b>Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)</b>		Next business day	By 11.00 am
			By 5.00 pm

\*Under normal circumstances

**Settlement Cycle – Monthly Settlement  
(Monthly + 7<sup>th</sup> on the following month)**

MON	TUE	WED	THU	FRI	SAT	SUN
		1	2	3	4	5
		<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>
6	7	8	9	10	11	12
<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>
13	14	15	16	17	18	19
<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>
20	21	22	23	24	25	26
<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>
27	28	29	30	31		
<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>	<b>TX</b>		

MON	TUE	WED	THU	FRI	SAT	SUN
		1	2	3	4	5
			<b>PH</b>			
6	7	8	9	10	11	12
	<b>S</b>					
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

**Abbreviation:-**  
**TX** Transaction Date  
**S** Settlement Date  
**PH** Public Holiday

Settlement cycle based on monthly settlement: -

- 1) Monthly settlement refers to settlement of transactions by 7<sup>th</sup> of the following month after monthly transactions date. The cut off date for monthly settlement cycle is based on calendar month.

Example: For transactions 1<sup>st</sup> to 31<sup>st</sup> July, settlement shall be on 7<sup>th</sup> of Aug.

- 2) The payout will be credited into merchant’s dedicated bank account via IBG (Interbank GIRO). Crediting of payout to the merchant’s dedicated bank account is subject to the merchant bank’s standard operating procedures and is subject to IBG’s crediting schedule.

Example: For transactions from 1<sup>st</sup> to 31<sup>st</sup> July, Merchant shall receive payment latest by 7<sup>th</sup> of Aug subject to IBG’s crediting schedule below:-

Payment Initiated by WOL		*Fund Received by Beneficiaries	*Refund for Unsuccessful	
Business Days (Monday – Friday)	Before 5:00 am	Same business day	By 11:00 am	By 5:00 pm
	5:01 am to 8:00 am		By 2:00 pm	By 8:20 pm
	8:01 am to 11:00 am		By 5:00 pm	By 11:00 pm
	11:01 am to 2:00 pm		By 8:20 pm	By 11:00 am, next business day
	2:01 pm to 5:00 pm		By 11:00 pm	
After 5:00 pm	Next business day	By 11:00 am	By 5:00 pm	
Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)		Next business day	By 11:00 am	By 5:00 pm

\*Under normal circumstances