

### 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<br><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<br><div> <div>Details of Master Merchant/ Referrer</div> <div>Name:</div> </div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 8. Merchant Category           | <div> <input type="checkbox"/> Small Enterprise<br/>           a) Manufacturing sector: Sales turnover from RM300,000 to less than RM15 million OR full-time employees from 5 to less than 75<br/>           b) Services &amp; other sectors: Sales turnover from RM300,000 to less than RM3 million OR full-time employees from 5 to less than 30         </div> <div> <input type="checkbox"/> Medium Enterprise<br/>           a) Manufacturing sector: Sales turnover from RM15 million to not exceeding RM50 million OR full-time employees from 75 to not exceeding 200<br/>           b) Services &amp; other sectors: Sales turnover from RM3 million to not exceeding RM20 million OR full-time employees from 30 to not exceeding 75         </div> <div> <input type="checkbox"/> Microenterprise<br/>           Across all sectors: Sales turnover of less than RM300,000 OR less than 5 full-time employees.         </div> <div> <input type="checkbox"/> Corporate<br/>           Other than Small, Medium &amp; Microenterprise         </div> |

| 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"/> DuitNow QR <sup>1,2</sup>                                                                                                                                                                                                    | <input type="checkbox"/> Touch 'n Go <sup>1,2</sup> |
|                                                           | <input type="checkbox"/> Boost <sup>1,2</sup>                                                                                                                                                                                                         | <input type="checkbox"/> GrabPay <sup>1,2</sup>     |
| <input type="checkbox"/> MayBank QR Pay <sup>1,2</sup>    | <input type="checkbox"/> ShopeePay <sup>1,2</sup>                                                                                                                                                                                                     |                                                     |
| <input type="checkbox"/> AliPay <sup>1,2</sup>            | <input type="checkbox"/> WeChatPay <sup>1,2</sup>                                                                                                                                                                                                     |                                                     |
| <input type="checkbox"/> Google Pay (Local Credit Card)   | <input type="checkbox"/> Union Pay (Local Credit Card) <sup>1,2</sup>                                                                                                                                                                                 |                                                     |
| <input type="checkbox"/> Google Pay (Local Debit Card)    | <input type="checkbox"/> Union Pay (Local Debit Card) <sup>1,2</sup>                                                                                                                                                                                  |                                                     |
| <input type="checkbox"/> Google Pay (Foreign Credit Card) | <input type="checkbox"/> Union Pay (Foreign Credit Card) <sup>1,2</sup>                                                                                                                                                                               |                                                     |
| <input type="checkbox"/> One Click Payment                | <input type="checkbox"/> Recurring                                                                                                                                                                                                                    |                                                     |
|                                                           | <b>E-Wallet</b>                                                                                                                                                                                                                                       |                                                     |
|                                                           | <input type="checkbox"/> Kiple Wallet                                                                                                                                                                                                                 | <input type="checkbox"/> Boost <sup>1,2</sup>       |
|                                                           | <input type="checkbox"/> Touch 'n Go <sup>1,2</sup>                                                                                                                                                                                                   | <input type="checkbox"/> GrabPay <sup>1,2</sup>     |
|                                                           | <input type="checkbox"/> DuitNow QR <sup>1,2</sup>                                                                                                                                                                                                    |                                                     |
|                                                           | <i>Complete Appendix A.</i>                                                                                                                                                                                                                           |                                                     |
|                                                           | <b>Card Acceptance Device (CAD)<sup>3</sup></b>                                                                                                                                                                                                       |                                                     |
|                                                           | <input type="checkbox"/> Local Debit Card                                                                                                                                                                                                             | <input type="checkbox"/> Local Credit Card          |
|                                                           | <input type="checkbox"/> Foreign Debit Card                                                                                                                                                                                                           | <input type="checkbox"/> Foreign Credit Card        |
|                                                           | <i>Complete Appendix A</i>                                                                                                                                                                                                                            |                                                     |
| <b>CHARGEBACK FEE</b>                                     | Chargeback fee of 5.5% of the transaction value will be applied for each chargeback request.<br>Reversed fee of RM2.00 will be applied for each successful defended or reversed chargeback.                                                           |                                                     |
| <b>SETTLEMENT PROCESS</b>                                 | <input type="checkbox"/> T+2 <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Others:<br><br><i>Refer to Schedule V</i>                                                                                      |                                                     |
| <b>REQUESTED DAILY TRANSACTION LIMIT (DTL)</b>            | <input type="checkbox"/> RM10,000 <input type="checkbox"/> Others: RM<br><br><i>Default DTL is RM10,000. Higher DTL is subject to approval by Risk Team.<br/>For the request of DTL increase after MID released, please contact Customer Support.</i> |                                                     |
| <b>CALLBACK URL</b>                                       | https://                                                                                                                                                                                                                                              |                                                     |
| <b>EQUIPMENT</b>                                          | Refer to Schedule II                                                                                                                                                                                                                                  |                                                     |
| <b>KIPLEPAY CUSTOMER SUPPORT DETAILS</b>                  | <a href="mailto:support@kiplepay.com">support@kiplepay.com</a> or 603 5037 8999<br><br><i>Work Hours: 8.30am to 5.30pm (Mon-Fri)</i>                                                                                                                  |                                                     |

## SCHEDULE II CHARGES SCHEDULE

| SECTION I: ONBOARDING FEE          |          |                     |                                                                                                                                                                          |                                                                                                                                                                                                                   |
|------------------------------------|----------|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Payment Gateway                    |          |                     |                                                                                                                                                                          |                                                                                                                                                                                                                   |
| Type of Fee                        |          | Amount (RM)         | Remark                                                                                                                                                                   |                                                                                                                                                                                                                   |
| One Time Setup Fee <sup>4</sup> :  |          |                     |                                                                                                                                                                          |                                                                                                                                                                                                                   |
| Monthly Fee <sup>4</sup> :         |          |                     | This monthly fee will be automatically deducted from the daily settlement. It can be waived if the Gross Transaction Value (GTV) for the previous month exceeds RM8,000. |                                                                                                                                                                                                                   |
| Equipment <sup>5</sup>             |          |                     |                                                                                                                                                                          |                                                                                                                                                                                                                   |
| Type of Fee                        | Quantity | Per Unit Price (RM) | Total Price (RM)                                                                                                                                                         | Remark                                                                                                                                                                                                            |
| One Time Setup Fee:                |          |                     |                                                                                                                                                                          |                                                                                                                                                                                                                   |
| Terminal Fee:                      |          |                     |                                                                                                                                                                          | <input type="checkbox"/> Outright Purchase<br><input type="checkbox"/> Rental (No Contract)<br><input type="checkbox"/> Rental (24 Months Contract)<br><input type="checkbox"/> Lease to Own (24 Months Contract) |
| Monthly Maintenance & Support Fee: |          |                     |                                                                                                                                                                          |                                                                                                                                                                                                                   |

| SECTION II: KIPLE'S CHARGES                                 |                                                  |
|-------------------------------------------------------------|--------------------------------------------------|
| Payment Gateway                                             |                                                  |
| FPX Online Payment (B2C):                                   | FPX Online Payment (B2B):                        |
| Local Debit Card:                                           | Local Credit Card:                               |
| Foreign Credit Card:                                        | Kiple Wallet:                                    |
| AliPay <sup>1,2</sup> :                                     | Touch 'n Go <sup>1,2</sup> :                     |
| Boost <sup>1,2</sup> :                                      | ShopeePay <sup>1,2</sup> :                       |
| GrabPay <sup>1,2</sup> :                                    | MayBank QR Pay <sup>1,2</sup> :                  |
| DuitNow QR <sup>1,2</sup> :                                 | WeChat Pay <sup>1,2</sup> :                      |
| GooglePay (Local Credit Card):                              | Union Pay (Local Credit Card) <sup>1,2</sup> :   |
| GooglePay (Local Debit Card):                               | Union Pay (Local Debit Card) <sup>1,2</sup> :    |
| GooglePay (Foreign Credit Card):                            | Union Pay (Foreign Credit Card) <sup>1,2</sup> : |
| E-Wallet                                                    |                                                  |
| Kiple Wallet:                                               | Boost <sup>1,2</sup> :                           |
| Touch 'n Go <sup>1,2</sup> :                                | GrabPay <sup>1,2</sup> :                         |
| DuitNow QR <sup>1,2</sup> :                                 | Other:                                           |
| Card Acceptance Device (CAD) <sup>3</sup>                   |                                                  |
| Local Debit Card:                                           | Foreign Debit Card:                              |
| Local Credit Card:                                          | Foreign Credit Card:                             |
| <i>Kiple's charges is referring to fee per transaction.</i> |                                                  |

## SCHEDULE III ADDITIONAL OR SPECIAL TERMS AND CONDITIONS

| ADDITIONAL OR SPECIAL TERMS AND CONDITIONS |                                                                                                                                                                                                                         |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                          | Settlement cycle is weekly settlement.                                                                                                                                                                                  |
| 2                                          | Any charges and/or cost incurred in relation to refund shall be payable by merchant.                                                                                                                                    |
| 3                                          | Settlement and reporting shall be processed by Card Acceptance Device (CAD) provider.                                                                                                                                   |
| 4                                          | <input type="checkbox"/> One(1) time set-up fee will be paid by Referrer/Master Merchant to Kiplepay Sdn Bhd.<br><input type="checkbox"/> One(1) time set-up fee will be paid directly by Merchant to Kiplepay Sdn Bhd. |
| 4                                          | We reserve the right to offset and contra the outstanding fee from merchant's settlement.                                                                                                                               |
| 4                                          | This is a non-fixed length agreement, as such, we will supply you the service on a month to month basis until the service is terminated in accordance with the Merchant Terms and Conditions.                           |
| 5                                          | Any additional accessories associated to the supply of equipment is subject to additional charges.                                                                                                                      |
| 5                                          | We reserve the right to retrieve back the equipment if there is any overdue payment from merchant.                                                                                                                      |

**SCHEDULE IV  
SERVICE LEVEL AGREEMENT "SLA"**

|                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SETTLEMENT CYCLE</b>          | <b>Within agreed settlement cycle</b><br><i>Kiplepay is committed to perform the settlement within the agreed settlement cycle as per Schedule V.</i>                                                                                                                                                                                                                                                                                                |
| <b>TECHNICAL SUPPORT</b>         | <b>To respond within 30 minutes from the first request time.</b><br><i>Every request that is received by the support team will be responded within 30 minutes during weekdays and an hour during the weekends &amp; public holidays.</i>                                                                                                                                                                                                             |
| <b>CHARCEBACK &amp; DISPUTES</b> | <b>Within 3 working days</b><br><i>Merchants who do not respond with complete documents/proof within 3 days are to accept the chargeback/dispute losses. Extensions would be considered on a case-to-case basis.</i>                                                                                                                                                                                                                                 |
| <b>REFUND</b>                    | <b>Within agreed refund cycle days</b><br><i>Kiplepay is committed to perform the refunds within 7-14 working days.</i>                                                                                                                                                                                                                                                                                                                              |
| <b>FRAUD</b>                     | <b>Within 3 working days</b><br><i>Any escalated fraud cases will be reverted to merchants and merchants who do not respond within stipulated/communicated time frame (usually 3 days) will be held liable for the outcome of the cases. Necessary actions will be taken such as holding settlement funds, suspending MID, or appropriate actions to protect merchants, users, and KPSB. Extensions would be considered on a case-to-case basis.</i> |
| <b>CALL CENTRE</b>               | <b>First Email Response within 1 hour</b><br><i>Every request that is received by the customer support team will be responded within 60 minutes during weekdays and the next working day during the weekends &amp; public holidays.</i>                                                                                                                                                                                                              |

**SCHEDULE V  
SETTLEMENT CYCLE SCHEDULE**

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

| MON      | TUE      | WED     | THU     | FRI      | SAT | SUN |
|----------|----------|---------|---------|----------|-----|-----|
|          |          | 1<br>TX | 2       | 3<br>S   | 4   | 5   |
| 6        | 7        | 8       | 9       | 10<br>TX | 11  | 12  |
| 13       | 14<br>S  | 15      | 16      | 17       | 18  | 19  |
| 20<br>TX | 21       | 22<br>S | 23      | 24       | 25  | 26  |
| 27<br>TX | 28<br>PH | 29      | 30<br>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 KPSB                                                     |                     | * Fund Received by Beneficiaries |             |
|-------------------------------------------------------------------------------|---------------------|----------------------------------|-------------|
| Business Days<br>(Monday – Friday)                                            | 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 |
| Non-Business Days<br>(Saturday, Sunday and Federal Territory Public Holidays) | After 5:00 pm       | Next business day                | By 11:00 am |
|                                                                               |                     | 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<br>TX  | 4<br>TX  | 5<br>TX  |
| 6<br>TX  | 7<br>TX  | 8<br>TX  | 9<br>TX  | 10       | 11       | 12       |
| 13       | 14<br>S  | 15       | 16       | 17<br>TX | 18<br>TX | 19<br>TX |
| 20<br>TX | 21<br>TX | 22<br>TX | 23<br>TX | 24<br>TX | 25       | 26       |
| 27       | 28<br>PH | 29<br>S  | 30       | 31       |          |          |

### Abbreviation:-

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

Settlement cycle based on weekly settlement: -

- 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.

Example: For transactions from Friday to next Thursday, settlement shall be on Tuesday, assuming there are no holidays during the week.

- 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 Friday to next Thursday, Merchant shall receive payment latest by Tuesday subject to IBG's crediting schedule below:-

| Payment initiated by KPSB                                                     |                     | * Fund Received by Beneficiaries |             |
|-------------------------------------------------------------------------------|---------------------|----------------------------------|-------------|
| Business Days<br>(Monday – Friday)                                            | 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 |
| Non-Business Days<br>(Saturday, Sunday and Federal Territory Public Holidays) | After 5:00 pm       | Next business day                | By 11:00 am |
|                                                                               |                     | Next business day                | By 11:00 am |

\*Under normal circumstances

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

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

| MON | TUE    | WED | THU     | FRI | SAT | SUN |
|-----|--------|-----|---------|-----|-----|-----|
|     |        | 1   | 2<br>PH | 3   | 4   | 5   |
| 6   | 7<br>S | 8   | 9       | 10  | 11  | 12  |
| 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 KPSB                                                     |                     | * Fund Received by Beneficiaries |             |
|-------------------------------------------------------------------------------|---------------------|----------------------------------|-------------|
| Business Days<br>(Monday – Friday)                                            | 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 |
| Non-Business Days<br>(Saturday, Sunday and Federal Territory Public Holidays) |                     | Next business day                | By 11:00 am |

\*Under normal circumstances



**APPENDIX A**  
**ADDITIONAL LIST AND SITES**

**Payment Services:**    ☐ E-Wallet Only    ☐ Card Acceptance Only    ☐ Both E-Wallet & Card Acceptance

| No. | Merchant DBA* Name | Address | PIC Contact Name | PIC Contact Number | Operating Hours | E-Wallet Functionality<br>(Static QR, Merchant Scan User, OAT) |
|-----|--------------------|---------|------------------|--------------------|-----------------|----------------------------------------------------------------|
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |
|     |                    |         |                  |                    |                 |                                                                |

\* DBA – doing business as