



# NETPAY APPLICATION FORM

Merchant ID : \_\_\_\_\_  
(FOR OFFICE USE ONLY)

Note: Please fill up this application form **IN FULL!**

Date : \_\_\_\_\_

## Submission Instructions

1. Fill up the form, scan and email to [register@netpay.my](mailto:register@netpay.my), or send by courier to Lelong.my office.
2. NetPay reserves the right to make a final decision at our sole discretion based on business requirements and may vary from merchant to merchant.

<b>A. TYPE OF BUSINESS</b> (Please Select, √)			
<b>Note:</b> For business / company, please fill up column C.			
<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Partnership	<input type="checkbox"/> Private Limited	<input type="checkbox"/> Limited
<input type="checkbox"/> Individual	<input type="checkbox"/> Other, pls specify _____		
<b>B. GENERAL INFORMATION</b>			
Lelong User ID			
Full Name (as per Identity card)			
National Identity Card No		Mobile No.	
Email			
Address			
City		Postcode	
State		Country	
Fixed Line No.		Fax No.	
<b>C. COMPANY INFORMATION</b>			
Name of Company			
Company Registration No.			
Company Address	<input type="checkbox"/> Tick this box if your company address is the same as your address above. Otherwise, please complete the following information.		
City		Postcode	
State		Country	
Office No.		Fax No.	

Name of Director			
National Identity card No.		Mobile No.	
<b>D. DETAILS ON COMPANY BANK ACCOUNT</b>			
A/C Holder Name			
Bank A/C No.			
Bank Name			
Bank Address			
Bank Country			
Bank Branch		Swift Code	
A/C Contact Person		Mobile No.	
<b>E. DETAILS ON E-COMMERCE BUSINESS</b>			
Product / Service Offered Online (Pls select, ✓)	<input type="checkbox"/> Product <input type="checkbox"/> Service		
Business Category			
Description of Product / Service (< 50 words)			
<b>F. DOCUMENT REQUIRED</b>			
<b>Individual</b>		<b>Business / Company</b>	
<ul style="list-style-type: none"> <li>• Photocopy of National ID card / Passport</li> <li>• Latest Bank Statement Header (Name, Bank A/C No. &amp; Mailing Address)</li> </ul>		<ul style="list-style-type: none"> <li>• Photocopy of National ID Card</li> <li>• Valid Passport Copy (International Seller)</li> <li>• Latest Company Bank Statement Header (Company Name, Bank A/C No. &amp; Mailing Address)</li> <li>• Registration of Business Documents / Certification</li> </ul>	
<b>G. TERMS OF USE</b>			
<p><b>NetPay.my (NetPay) is the payment solution.</b></p> <ol style="list-style-type: none"> <li><b>1. I / We confirm that the information given herein by me / us is true and correct.</b></li> <li><b>2. I / We understand that additional information may be required before consideration can be given to this application.</b></li> <li><b>3. I / We consent to having NetPay.my:</b> <ol style="list-style-type: none"> <li>Make any enquires of such persons, firms or corporations,</li> <li>Take photo on the business location environment or persons, as it deems necessary in order to reach a decision on this application.</li> </ol> </li> </ol>			

4. I / We understand that NetPay.my may decline this application without giving any reason whatsoever.
5. The NetPay application processing time will be 10 - 14 business days
6. I / We agree and accept the terms of use by NetPay.my.
  - NetPay is an Internet Payment Solution provided by Interbase Resources Sdn Bhd.
  - Merchant to only offer online for the products and/or services that have been agreed by both parties.
  - NetPay acts as a facilitator to help Merchant accepts payments from Merchant's Customers via Internet.
  - NetPay is not a bank and the service is a payment processing service rather than a banking service.
  - The transaction will be settled in **US Dollar (USD)** and TT fee is RM55
  - By receiving payments through the service, Merchant appoints NetPay to cause the amount to be credited on its behalf in the NetPay's banking accounts.
  - NetPay will remit the received payments less any fees agreed between parties (or "Settlement") via online transfer to Merchant's designated approved bank account within 21 working days of each and every succeeding week, provided the settlement amount is more than RM1000.00.
  - Merchant is allowed to refund particular transaction to the customer and cancel particular transaction by informing NetPay to do so by making the request via Netpay account inclusive of credit/ debit card, Internet banking and FPX transaction. Additional fee may apply.
  - Merchant is required to refund manually to their customer in the event that the balance in seller's Netpay account is not enough.
  - Merchant to fully responsible on any dispute and/or discrepancy of payment to be found from time to time.
  - If NetPay finds that your transaction(s) is against the Lelong.my's rules and regulations, NetPay has the rights to freeze and delay the fund payment released to the seller until the buyer receives and satisfy with the goods without any disputes, claims, chargeback, or reversal files on that particular transaction.
  - NetPay may terminate Merchant account(s) when using the service to receive payments for:
    - a. Any sexually oriented or obscene materials or services in violation of NetPay's policy
    - b. Pornography & Adult Content (included any Adult subscription service and chat)
    - c. Firearms, Ammunition, High Capacity Magazines, Tasers, Air Guns
    - d. Fireworks or Pyrotechnic Devices or Supplies
    - e. Any narcotics, other controlled substances, steroids or prescription drugs in violation of any laws
    - f. Gambling Transactions
    - g. Pre-Adult Content - Pictures, Videos, etc. of Individuals Under the Age of 18 Years
    - h. Replica, Clone and Name Brand "Knock Off" Products
    - i. Time Sharing and Vacation Membership Card
    - j. Tele-sales / Telemarketing
    - k. Money Laundering
    - l. Pyramid Scheme Program / Multi-level Marketing
    - m. Any related vacation, tour and traveling package
    - n. Any training class / service
    - o. Electronic e-cigarette and accessories
  - If Merchant uses NetPay service in a manner that violates the terms including the categories described above, Merchant's account will be immediate termination.  
Merchant can write in to terminate the account with 30 days prior notice. If the Merchant terminates the account for any reason, Netpay will hold back all funds for 90 days to allow a time window for charge-back (to provide cover for possible charge-backs).
  - Payment will be available for settlement after 21 days from date update shipment record (\*NetPay settlement day fixed on every Wednesday). Due to that, NetPay merchant are required to update the

shipment details for all transactions.

**7. I / we agree to responsible for any disputed amount or chargeback**

- A chargeback occurs when a credit card holder asks their card issuer to remove a charge from their credit card statement.
- NetPay shall not be responsible and liable to merchant in the event a customer disputes the credit card payment transaction.
- When the chargeback filed to the merchant, the merchant may encounter a temporary hold on funds (chargeback amount) in their NetPay account.
- The merchant is required to provide supporting documents such as invoice, proof of delivery, etc. for NetPay to assist merchant to challenge the chargeback with card issuer.
- If the chargeback filed successfully against the merchant, the merchant needs to refund (chargeback amount) to the credit card holder. Otherwise, the payment will be released back to the merchant.
- Merchant is to fully responsible on any dispute and/or discrepancy of payment to be found from time to time.

**8. NetPay Service**

a. Inclusive of services as below:

- i. Credit Card Payment (Compliant with 3D Secure – Please refer to Appendix B)
- ii. Internet Banking

b. Fees Structure:

No.		Indicative Fees
1	One Time Set Up Fee	RM 1000 (Waived)
2	Annual Fee	RM 500 (Waived)
3	Finance charges – Internet Banking & Credit card	2.0%
4	Minimum Finance charges	RM 0.50
5	Cancellation Processing Fee	RM 0, subject to change in future
6	Telegraphic Transfer Fee	RM 55
7	SST on Finance Charges/Settlement Fee	6.0%

\*\* Indicative fees will vary from time to time base on business requirements and specific merchant.  
- NetPay reserved the right to review the terms & conditions annually.

Name		Signature & Co. Stamp
National ID Card No		
Designation		
Lelong User ID		
Date		

**H. FOR OFFICE USE ONLY**

Verified by (Name, Sign & Date)			
Status of Application (Pls select, √ )	<input type="checkbox"/> Approve	<input type="checkbox"/> Reject	Authorized by Executive Director
	Remark _____		



**Interbase Resources Sdn Bhd (465435-U)**

6th Floor, Tower 1 @ Puchong Financial Corporate Centre (PFCC),  
Jalan Puteri 1/2, Bandar Puteri,  
47100, Puchong, Selangor, Malaysia  
Tel: 603-8090 5061 Fax: 603-8060 8528

To All NetPay Merchants,

Good day to you.

Referring to some of the NetPay Merchant's postings, it has come to our attention and several reports made to us by parties which include institution such as banks and payment processing network such as Visa and Master, that some of the NetPay merchants has been selling replica (knock-offs), fake or imitation products/items on Lelong.my.

If you refer to your NetPay Merchant terms and condition (No. 6), you are not allowed to sell these items, and you have agreed so when you applied to be a NetPay merchant.

Banks and Payment processing network has been very strict with these new policies and began to clampdown on some of the merchants. If you are caught, you will be fully responsible for your own actions and you may be charged by law and fined a hefty penalty that is estimated to be US500, 000.

If you are aware you are selling replica (knock-offs) items, we advise you to remove them immediately. If you are not sure if the item you are selling is replica (knock-offs), it is about time you do so by checking with your suppliers, and to learn more about the products you are selling on Lelong.my.

As a NetPay Merchant, you have signed the NetPay Merchant application form previously which you have understood the Terms and Conditions that you will be RESPONSIBLE for what you are selling as a NetPay Merchant and liable for your action if caught or reported to.

Lelong.my User ID:	
Name:	
National ID Card Number:	
Company Name:	
Company Registration No:	
Company Stamp:	
Signature:	
Date:	

As a NetPay Merchant, I/We acknowledge and understood the following:

1. I/We fully responsible for items sold on Lelong.my.
2. The sale of replica items and knock-offs is strictly prohibited, and as a seller, you will be fully responsible for the sale of these items.
3. I/We solely and fully responsible if caught or charged by law for selling replica and knock-offs items.
4. I/We will immediately remove all replicas and knock-offs items from sale.
5. The form should be filling up, sign and attached together with NetPay application. Otherwise the NetPay activation will be delay.



## **Netpay - Payment Solution For Lelong's Merchant**

**Netpay** is payment solution provided by Interbase Resources Sdn Bhd (MSC status), the owner and operator for Lelong.my (Lelong) and Superbuy.my (Superbuy), for our members and partners.

Lelong is the pioneer and No. 1 online marketplace in Malaysia and has been in operations since 1999.

Lelong has been accepting credit card payments from its members since 2000 through Alliance Bank Gateway. We are integrated to the major banks (Maybank2u, CIMBclicks, Hong Leong Bank, Public Bank and FPX) for Internet banking.

With our “new” Netpay Payment Solution, we want to assist anyone selling online to be able to receive payment easily and seamlessly. Netpay is based on our existing payment infrastructure and vast experience and expertise in ecommerce, online payment and fraud management over the last 10 years. We believe this will spur ecommerce in Malaysia and an important step to fulfilling the government’s objective for a developed Malaysia.

### **Description of the intended participants and the criteria for participation;**

NetPay is open to everyone who is selling products or services online. By using NetPay Internet Payment Solution, they agree to the criteria for participation described below.

1. Open to everyone who register an account in NetPay to make and receive payment for products or services on-line.
2. Each Member will not use NetPay to accept payment for illegal products or services, including but not limited to materials that infringe the intellectual property rights of third parties.
3. Each Member will not use the NetPay or any of the services offered therein for any unlawful or fraudulent activity.
4. Each Member agrees and warrants that he or she has access to the Internet and to a current functional personal e-mail address.

- NetPay will not be liable for any undelivered e-mail communications or any costs of the Members incur for maintaining Internet access and e-mail account.



- Each Member has an affirmative obligation to provide NetPay with a correct and operational e-mail address, and to notify NetPay promptly as to any changes or cancellation of any e-mail address provided.
  - NetPay reserves the right to take measures to ensure the integrity of its contact directory, and expects Members, as a user, will cooperate and keep the contact information updated.
5. NetPay reserves the right to hold funds beyond the normal distribution periods for transactions it deems suspicious to ensure integrity of the funds. NetPay shall not be responsible for payments made to unintended recipients or for payment made in incorrect amount due to the input of incorrect information by Members.

Netpay will not accept any application from the party involves in one of the following products, services and activities:

- Any sexually oriented or obscene materials or services in violation of NetPay's policy
- Pornography & Adult Content (included any Adult subscription service and chat)
- Firearms, Ammunition, High Capacity Magazines, Tasers, Air Guns
- Fireworks or Pyrotechnic Devices or Supplies
- Any narcotics, other controlled substances, steroids or prescription drugs in violation of any laws
- Gambling Transactions
- Pre-Adult Content - Pictures, Videos, etc. of Individuals Under the Age of 18 Years
- Replica and Name Brand "Knock Off" Products
- Time Sharing and Vacation Membership Card
- Tele-sales / Telemarketing
- Money Laundering
- Pyramid Scheme Program / Multi-level Marketing
- Any related vacation, tour and traveling package
- Any training class / service
- Electronic e-cigarette and accessories

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.

**Detailed description of the payment system, including payment flow and settlement arrangements;**

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NetPay is an Internet Payment Solution that provides Credit Card and Internet Banking as payment options developed and operated by Interbase Resources Sdn Bhd who runs Lelong.my and Superbuy.my. NetPay is designed for those who are selling products or services online, with or without their own website.

NetPay payment solution is open for merchant who are registered as NetPay member to sell products or services online on their own website. It is not compulsory for buyer or payee to register as NetPay member in order to make payment. However, the website owner must be a registered user.

After purchases have been selected the buyer will proceed to a Checkout page at the Merchant's website. The buyer chooses the payment method preferred. All Internet Banking payments are integrated directly with the bank (Maybank2u, CIMBclicks, Hong Leong, Public Bank and FPX).

NetPay offers seller a secure SSL link between seller, buyer and bank.

After authorization, amount is directly credited into the merchant's NetPay account. A notification is sent to the buyer and seller with the transaction details.

## Settlement

**Frequency:** NetPay settlement day fixed on every Wednesday. Payment will be available for settlement after 21 days from the shipment update date. We will transfer all the released payments before Wednesday and on Wednesday of that week. Due to that, NetPay merchant are required to update the shipment details for all transactions

**Payout method:** The payout will be reimbursed via direct bank transfer 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.

**Settlement Currency:** in US Dollar (USD)

**Place:** in Malaysia.

**Minimum payout:** RM1000.00

**\*\* Chargeback:** Merchant to fully responsible on any dispute and/or discrepancy of payment to be found from time to time. If the merchant charge-back level exceeds 1% for consecutive 3 months, the merchant account will be terminated automatically.



\*\* These are subject to change from time to time and may vary from merchant to merchant.

**NetPay's Fee Structure:**

No.		Indicative Fees
1	One Time Set Up Fee	RM1000 <b>(Waived)</b>
2	Annual Fee	RM500 <b>(Waived)</b>
3	Finance Charges <ul style="list-style-type: none"><li>• Internet Banking &amp; Credit Card</li></ul>	2.0%
4	Minimum Finance charges	RM0.50
5	Cancellation Processing Fee	RM0, subject to change in future
6	Telegraphic Transfer Fee	RM55
7	SST on Finance Charges/Settlement Fee	6.0%

## How does NetPay work for Seller



Buyer purchases at



Buyer receives parcel from courier

Proceed To Make Payment or Update Payment Ref.



Makes Payment via  
(Instant Payment Notification)



Seller packs goods for

## APPENDIX A

### Document Required for NetPay Verification

#### 1. Individual

- Photocopy of MyKad / Passport
- Latest Bank Statement Header (Name, Bank A/C No. & Mailing Address)

#### 2. Business / Company

- Photocopy of National ID Card
- Valid Passport Copy (International Seller)
- Latest Company Bank Statement Header (Name, Bank A/C No. & Mailing Address)
- Registration of Business Documents / Certification

\*\* All documents must be valid on date of application.

\*\* All documents submitted are not returnable.

\*\* Maintain at least 10 items in your store before submitting the application.

\*\* NetPay reserves the right to make a final decision at our sole discretion based on business requirements and may vary from merchant to merchant.

## APPENDIX B

### List of Malaysia Card Issuer banks that are 3D Secure Compliance

- |                          |                           |
|--------------------------|---------------------------|
| - Alliance Bank          | - HSBC Bank               |
| - AmBank                 | - Maybank                 |
| - Bank Rakyat            | - MBF Cards               |
| - Bank Islam             | - OCBC Bank               |
| - Bank Simpanan Nasional | - Public Bank             |
| - CIMB Bank              | - RHB Bank                |
| - Hong Leong Bank        | - Standard Chartered Bank |
| - Affin Bank             | - UOB Bank                |
| - Citibank               | - Tune Money              |

\*\* These are subject to change from time to time as it deems fit