

NCG/BNM Township Programme 2016

Merchant facility

What is the **Offer** during the Township?

Apply for Merchant Facility

**Waiver of processing fees worth
RM200**

What is a Credit Card Merchant?

- A merchant **sells** goods or services to their customer (the cardholder). This can be face-to-face in a shop, where both the cardholder and their card are **present**, or when taking orders **remotely** e.g. over the phone for a mail order from a catalogue, or a purchase over the internet. In this example, it is a card-not-present transaction.
- The card **transaction's details** are entered into the merchant's terminal and are sent usually via the telephone line to its acquirer who will process the transaction and send it on to the relevant card issuer for authorization and settlement.
- **Merchant Discount Rate (MDR)** will be offered by Acquiring Bank (OCBC Bank) to the merchant, as a fee for accepting Credit/Debit Cards.

Types of Terminal Models | PAX series

- Terminal capabilities are certified to cater for industry demand and environment.



S58 Countertop – Dial-up



S60-T Portable Payment Terminal



S80 Countertop Payment Terminal



S90 Mobile Payment Terminal



D200 Wireless POS Terminal



D210 Wireless POS Terminal

How it Works?

A series of information needed to be provided by Merchant in order to evaluate a competitive offer to be included into the Agreement

- What is your current card sales volume? If this Merchant is 'New', then a total Sales Volume is required
- What is your current MDR from your acquiring Bank? if its an existing Merchant
- What is your current rental fee from your acquiring Bank? In most cases, a terminal rental will be charged to the Merchant.

Standard Documents Required

- Company Bank Statement – latest 3 months
- Photos of Merchant's Outlet/office (front signage, surrounding & internal with products)
- Business Card

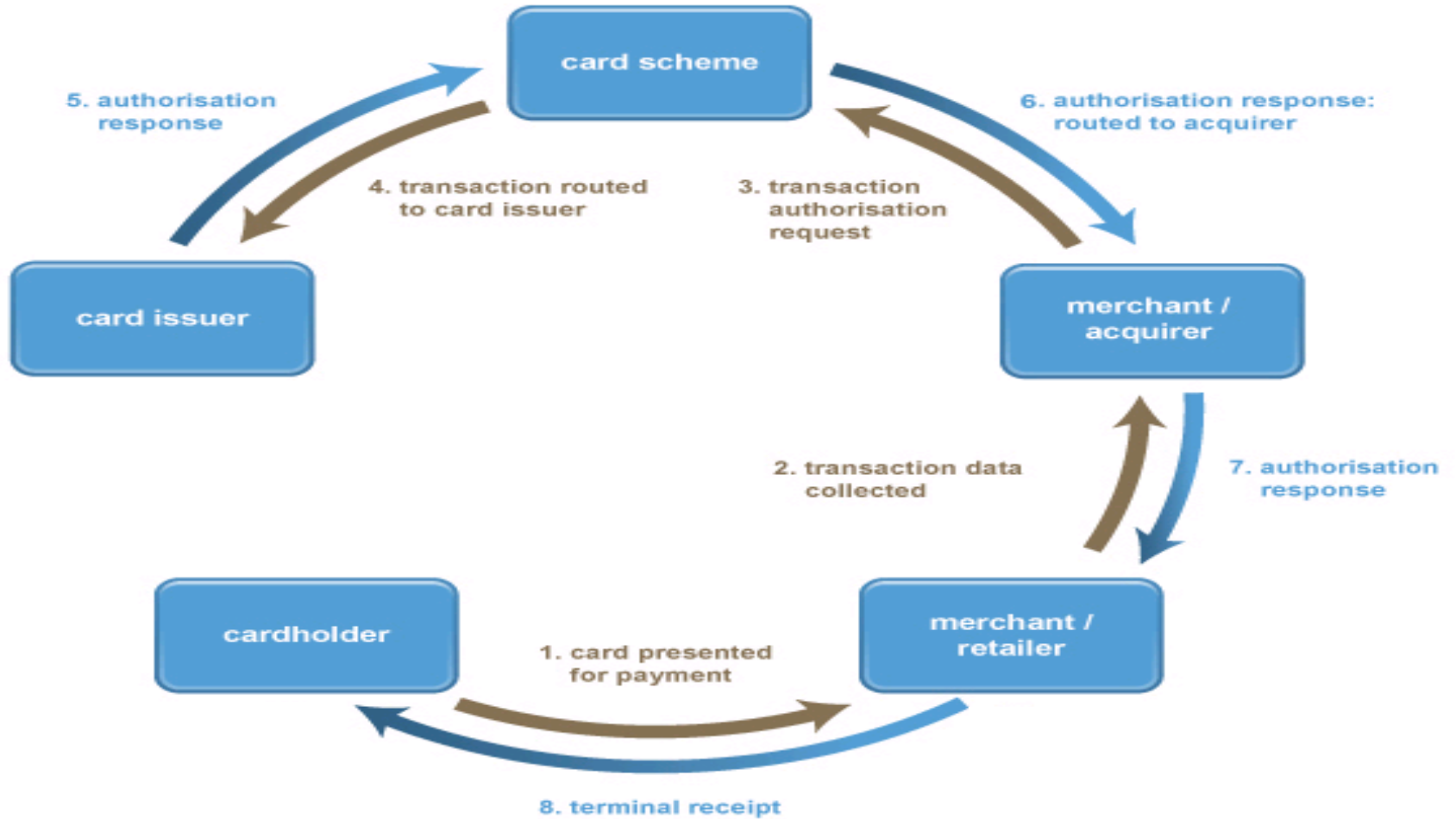
For Sdn Bhd / Berhad

- Copy of customer's NRIC / Passport of Director (All Authorized Signatories)
- Business Registration (M&A / Form 9 / Form 13 / Form 49 / Form 24 / Form 32A – transfers of shares)

Sole Prop / Partnership

- IC / Passport Sole Prop or all Partners
- From D
- Form A/B

Appendix 1



Appendix 2

No	States	List of towns	Campaign Period	Participating Branch
1	Perak	Ipoh	1 Apr. - 31 July 2016	Ipoh Branch
2	Negeri Sembilan	Seremban/ Nilai	1 July - 31 Oct. 2016	Seremban Branch
3	Sarawak	Sibu	1 Aug. - 31 Dec. 2016	Sibu Branch
4	Melaka	Bandaraya Melaka	1 May - 31 Aug. 2016	Melaka Branch
5	Sabah	Sandakan	1 Aug. - 31 Dec. 2016	Sandakan Branch