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INTEREST Easy Payment Plan

- Easy start-up.
- No monthly rental.
- Immediate 0% Interest Easy
 Payment Plan for customers.

Mobile Money is a PIN-based mobile payment system that allows customers of participating banks who have registered with Mobile Money to pay conveniently and securely to Mobile Money Merchants via SMS.

This secure payment system allows for payment of goods and services from anywhere you are, at anytime, for anyone with only a mobile phone and Security PIN.

Your Mobile Phone Is Your Credit Card

- Minimum RM500 per transaction 3.5% for 6 months
- Minimum RM1,000 per transaction 6.5% for 12 months
- Minimum RM1,000 per transaction 8.0% for 24 months
- Minimum RM1,000 per transaction 10.8% for 36 months (All inclusive of 1.5% transaction charges)
- One time start-up charges RM310 inclusive of
 - -> 1 unit of MM Phone
 - Merchant registration fee
 - → 0% Interest Easy Payment Plan registration fee
 - Stamp duty
 - 1 unit of bunting or table standee and start-up kit, and merchant guide
 - RM 100 to be collected upon EPP activation with MM phone
 - RM 210 to be paid over the first 10 transaction, at 10% each





0% Interest Easy Payment Plan (EPP)

Merchant Care Hotline: 1800-8777-98

Introducing 0% Interest Easy Payment Plan (EPP) to your customers with lower merchant interest rate. No additional equipment needed, no deposit, no rental

and no maintenance fee as well.

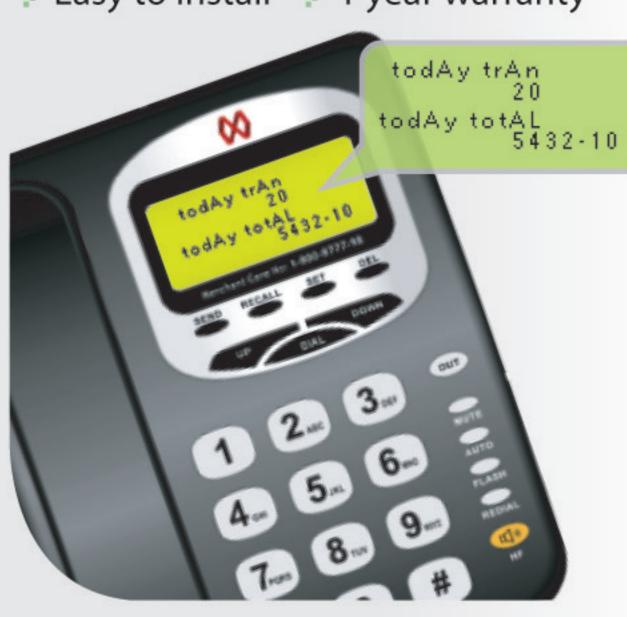
With this plan, customers can opt for greater value products/services & pay by installment.

MM Phone

Ease of reconciliation at the end of day

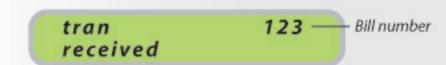
Type	Receipt	Total(RM)	How to check
Cash	5	1205	Count cash
Credit/c	9	3200	Count CC slip
MM	20	5432.10	Shown on phone

For MM, every transaction is also shown online as well as on the phone. Please visit www.mobile-money.com

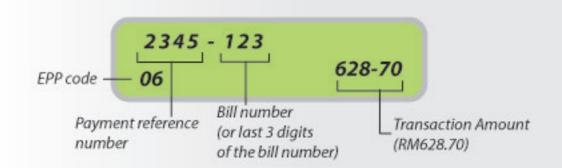


Ease of Billing

- Enter mobile phone no. # amount # bill no. # operator ID # epp code (e.g. 06, 12,24)
- The screen will display your transaction details that you have just entered. Please scroll up or down screen to confirm if the text displayed is correct before you send. To edit the text, press DEL.
- Press SEND to transmit to Mobile Money, the following text will appear.



- Once the transaction is successful, the MM phone will ring.
- Once phone rings, press speaker button, and you will hear a fax tone, press SEND.
- Once the transaction is approved, the following text will appear.



Benefits to Merchant Vs Other Payment Gateway

	MOBILE MONEY Popy via SMS	Other Payment Gateway
1 RENTAL	No	RM150 & RM200
2 DEPOSIT	No	RM500
3 EQUIPMENT	MM Phone, no monthly rental/maintenance	EMV Reader, deposit, monthly rental & maintenance required
4 ELIGIBILITY	All companies & individual	Only selected companies
5 COLLECTION	2 working days	1 to 7 working days
6 PHONE CALL CHARGES	No (1800 toll free)	Yes
7 REMOTE TRANSACTION	Yes	No
8 TRANSACTION REPORT	Yes, on MM website	No
9 SECURITY	PIN security, secure on internet	Not secure on internet
10. Transaction Charges without EPP	1.5 %	2.5 %

*Terms and conditions apply



