Maybank2u Pay (Blog Shop)

A new payment facility for small and home businesses conducting transactions online

It is a payment facility designed for small or home businesses conducting online transactions. This allows blog owners the opportunity to manage sales transactions systematically and professionally. Your customers can now "click2pay", by clicking on the Maybank2u Pay icon on your online blog shop.

General Terms & Conditions for registration

- 1. Must be registered Maybank2u users
- 2. Only allowed for Individual & Proprietary Customers
- 3. Customers can only register for one account
- 4. Credit Card Holders without Current or Savings Account are not allowed to apply
- 5. All Maybank Staff are not allowed to apply

Why use this service?

Running an online business isn't just about making sales. It involves sourcing for new products, constantly updating your blog, taking great photos for visual guide and many more back-end tasks. Going through receipts and proof of purchase can be time consuming and confusing, if there are a lot of transactions going on at once.

Chances are, mistakes are inevitable and sometimes, it can affect your online business. With this new payment facility, you can enjoy all the benefits below:

- Easy reconciliation of sales transactions as there is a differentiation between normal funds transfers & Maybank2u Pay
- Email notification on every transaction
- View your sales transaction history for the past 60 days via Maybank2u
- Detailed sales transactions under Maybank2u Pay History:
 - o transaction date & time
 - o transaction details & status
 - o buyer's name & email
 - o amount transferred

What are the benefits to your online shoppers?

As a shopper, the overall online shopping experience determines whether a return visit is worth it, or not. Often, shoppers get turned off by lengthy payment processes, so getting Maybank2u Pay can really turn things for the better. With this new payment facility:

- Payment method is simplified through Maybank2u and payment can be made directly to the seller's account via a simple button.
- There's no need to remember the seller's account number, so the payment process is simplified.
- No need for proof of payment (i.e. scan / copy of payment receipt) to the seller.

Interested? Here's how to register for Maybank2u Pay

- Login to Maybank2u
- Click on Maybank2u Pay from the Maybank2u main menu
- Click on 'Apply for Maybank2u Pay' to register for Maybank2u Pay
- Read and accept the Terms and Conditions. Click 'Continue' to proceed to the Registration screen
- Provide business details including Business Name, Business Email, Account Number, Business Phone Number, Business Address, Business URL and Business Category. Click 'Continue'.
- Click 'Request a TAC' and enter the TAC.
- Click 'Confirm' if all the details entered are correct or click on 'Go Back' to edit the details
- Customer will receive a confirmation that the application has been accepted and customers will be notified via email within 1 working day on the application status

Things You Should Do As A Seller

 Blog shop owners using the Maybank2u Pay facility are encouraged to post a write up on Maybank2u Pay in their respective blog shop. This is to notify buyers that the blog shop is using Maybank2u Pay and at the same time, educate buyers on the do's and don'ts when using Maybank2u Pay. You can refer to the guide below for your write up on Maybank2u Pay:

How to use

- 1. Click on the Maybank2u Pay icon on the blogshop and login to Maybank2u.
- 2. Seller's name will be automatically displayed. Shopper is to select the type of account and enter your email address, amount and description of transaction. The shopper must read and accept the Disclaimer before proceeding to the next screen.
- 3. Click 'Continue'.
- 4. Click 'Request a TAC Number'. TAC number will be sent to shopper's mobile phone. Enter the TAC Number and click 'Confirm' to proceed with payment or click 'Go back' to go to the previous screen.
- 5. Shopper can print screen and save the payment confirmation for record and future reference.
- 6. Shopper will receive an email as a confirmation of the completed transaction.
- Sellers are advised to place the Maybank2u Pay icon on the main page of their blogshop so that it is visible to the buyers.
- Sellers are also advised to post a write up on Maybank2u Pay in their blog shops to notify buyers that the blog shops are using Maybank2u Pay.

Note to Online Shoppers

Online shopping is a great experience and can often be gratifying without the hassle of going into an actual shop. But before you get into the spirit of shopping, here are several risks you should be aware of:

- Phishing sites or invitation/enticement to visit a bogus website. So make sure you verify the details with your chosen blog shop seller.
- Late and/or failed delivery, defects, mismatch in item description or buyer expectations. The Maybank Group and/or its affiliates shall not be held liable for and do not have any control whatsoever over any purchases paid for using Maybank2u Pay.
- Please be reminded that Maybank2u only approves the Maybank2u Pay facility for blog shops which trade items under the following categories:
 - 1. Accessories & Clothing
 - 2. Electronics
 - 3. Food
 - 4. Leisure (Music/Books)

*Maybank2u does not approve the trading of items including but not limited to alcohol, tobacco, imitation goods of any nature including that of which infringes on intellectual property rights, gambling-related products and or services, offensive or indecent material such as adult toys and entertainment material, stolen goods, weapons such as knives, air guns, illegal laser pointers or any form of weaponry which may require a special permit or any other items or services deemed illegal under the laws of Malaysia.

Here are some pointers to help you avoid the above risks

- Check out the official list of blog shops registered with Maybank2u Pay, updated on a periodical basis.
- If a blog shop displays a Maybank2u Pay icon but the name of the blog is not listed under the official list of registered blog shops on Maybank2u, we strongly advise you against making the payment until further notice.
- Do not click on any email links or links provided by a third party claiming to direct you to blog shops.
- For more tips and safety measures when shopping online, kindly refer to <u>Guidelines</u> on <u>Performing Electronic Transaction</u> by the Ministry of Domestic Trades, Cooperatives and Consumerism (MDTCC).