

1 INSTRUCTIONS FOR COMPLETING THIS FORM

- This form is to be completed in English. Any documents that are required must have a certified English translation appended.
- See Form Requirements Section to confirm which sections should be completed. For sections that must be completed, no question should be left unanswered. Where the applicant believes that a question does not apply, they should write "Not Applicable", "N/A" or "NA".
- All dates should be completed Day/Month/Year.
- By signing this form you give consent to the Agent making such enquiries as it may need to verify any of the information provided herein.
- You will need to provide some documentation with this application.
- This application will be passed to our 3rd Party Suppliers chosen by you for the provision of services, by signing this application you agree to the Agent sharing your information.

AGENT CONTACT DETAILS:

If you have any queries regarding the completion of this form, please contact:

Agent Contact Details			
Contact Person			
Mobile Phone			
Direct Telephone		Fax	
Email Address			
Address			

2 BUSINESS INFORMATION

This section includes all relevant business information.

2.1 GENERAL INFORMATION

Business – General Information			
Legal Business Name	<i>(Include Legal Form e.g. Ltd/PLC/LLP)</i>		
Entity Type	<i>(Sole-Prop/Partnership/Company/State-owned/Society/Charity etc.)</i>		
Nature of Business			
Trading Name (dba)			
Jurisdiction		Incorporation/Reg. Number	
Place of Incorporation		Date of Incorporation	
Tax Jurisdiction		Tax Reference number (VAT/GST/Sales)	
Verification Documents	<input type="checkbox"/> Business/company profile <input type="checkbox"/> Proof of Business address or principal place of business <input type="checkbox"/> Memorandum and Articles of Association <input type="checkbox"/> Certificate of Incorporation and any change of name certificate which reflects the date of incorporation and incorporation number <input type="checkbox"/> Certificate of incumbency/certificate of good standing, share register as appropriate <input type="checkbox"/> Board resolution authorising the opening of account with Paywiser <input type="checkbox"/> Ownership and control structure <input type="checkbox"/> Records in an independent company registry <input type="checkbox"/> Information about the source of funds		

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Business - Primary Contact			
Full Name		Position	
Email Address		Phone Number <i>(including country code)</i>	

Business – Address/Contact Detail			
Address Line 1			
Address Line 2			
Suburb		City	
State/Province		Postcode	
Country			
Email Address (business)			
Business Phone		Business Fax	

Website Details					
URL			Industry		
Product / Services					
Description					
Descriptor	(It is recommended to choose a descriptor that contains your company's name or URL name, max 20 characters)				
Test Login			Password		
Percentage of Foreign Transactions (must equal 100%)	U.S.		China		
	Europe		CIS		
	Asia		Rest of the world (Please specify)		
Method of Acceptance (must equal 100%)	MOTO		Internet		
Card Types Acceptance (Tick the types)	Visa		Union Pay		
	Mastercard		JCP		
	AMEX		Others (Please specify)		
Transaction Currencies			Estimate Monthly Volume		
Minimum Ticket Size (per transaction)		Highest Ticket Size (per transaction)		Average Ticket Size (per transaction)	

2.2 CORPORATE DIRECTOR(S)

Corporate Director refers to the person or group of people comprising the governing body of the merchant company. Please replicate and complete the below section for each natural person whom is a Corporate Director.

Director Information				
Title		First Name		
Middle Name			Last Name	
Gender			DOB	
Place of Birth	<i>(City, Country)</i>		Nationality	

Director Identification			
Passport Number		Passport Issue Date	
Passport Expiry Date		Issuing Country & Authority	
National ID/Driver's License #			
Verification Documents	<input type="checkbox"/> ID document (which includes photograph, date of birth and nationality) <input type="checkbox"/> Evidence of Residential address (Recent utility bill, bank account statement or other National ID which includes residence information)		

Director Contact Details				
Address Line 1				
Address Line 2				
Suburb		City		
State/Province			Postcode	
Country				
Email Address			Mobile	
Business Phone		Business Fax		

2.3 CONNECTED PARTIES

Connected party in relation to a legal person (other than a partnership), means any director or any natural person having executive authority in the legal person; (b) in relation to a legal person that is a partnership, means any partner or manager; and (c) in relation to a legal arrangement, means any natural person having executive authority in the legal arrangement.

Please replicate and complete the below section for each director, partner, trustee or manager (in the case of a limited liability partnership or a limited partnership) or person having executive authority in the customer ("Connected Parties").

Each Connected Party Information			
Title		First Name	
Middle Name		Last Name	
Identity Number			
Connection with whom		Relationship	

2.4 ULTIMATE BENEFICIAL OWNER(S)

Ultimate Beneficial owner refers to the natural person(s) who ultimately owns or controls the merchant and/or the person on whose behalf a transaction is being conducted.

Please replicate and complete the below section for each beneficial owner of the customer. It may be based on a threshold i.e. persons owning more than 25% of the customer which is a legal person or arrangement, taking into account aggregated ownership for companies with cross shareholdings.

Beneficial Owner Information			
Title		First Name	
Middle Name		Last Name	
Gender		DOB	
Place of Birth (City, Country)		Nationality	

Beneficial Owner Identification			
Passport Number		Passport Issue Date	
Passport Expiry Date		Issuing Country & Authority	
Nationality		National ID/Driver's License	
Verification Documents	<input type="checkbox"/> Passport ID document (which includes photograph, date of birth and nationality) <input type="checkbox"/> Evidence of Residential address (Recent utility bill, bank account statement or other National ID which includes residence information)		

Beneficial Owner Contact Details			
Address Line 1			
Address Line 2			
Suburb		City	
State/Province		Postcode	
Country			
Email Address		Mobile	
Business Phone		Business Fax	

2.5 AUTHORISED PERSON(S)

Authorised persons to a natural person appointed or authorised by the Customer to act on its behalf in establishing business relations with the Firm or whom the Firm expects to take instructions from ("Authorised Person").

Please replicate and complete the below section for each natural person whom is an Authorised Person and is different from the above 2.4 Ultimate Beneficial Owner.

Is the authorized signatory identical with the Beneficial Owner? Yes No

Authorised Person Information			
Title		First Name	
Middle Name		Last Name	
Gender		DOB	
Place of Birth (City, Country)		Nationality	

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Verification Documents	<input type="checkbox"/> ID document (which includes photograph, date of birth and nationality) AND <input type="checkbox"/> Documentary evidence authorising appointment of authorised person AND <input type="checkbox"/> Specimen signature
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2.6 CORPORATE OR TRUST OWNERSHIP AND CONTROL

Where Ownership is held by a Corporation or Trust, the Agent will still need to know the ultimate beneficial owners.

Corporate or Trust Ownership			
Entity Type		Legal Entity Name	
Incorporation/Reg. Number		Place of Incorporation	
Date of Incorporation		Percentage Shareholding (%)	
Address			
Shareholders	Name	Percentage ownership	
Comments			

2.7 BUSINESS OVERVIEW

Please describe your business activities (brief):

2.8 PURPOSE AND INTENDED NATURE OF BUSINESS RELATIONSHIP OR TRANSACTION

Please state briefly what is the purpose and intention of use:

3 RISK PROFILE

3.1 REGULATED BUSINESS

Regulated Business		YES	NO
Do your business need to be licensed with an official government body to conduct your business activities?			
Type of license held <i>(e.g. gaming license, eMoney, or N/A)</i>			
Name of licensing body			
License reference number			

3.2 AML

Anti-Money Laundering (AML)		YES	NO
Is your company subject to local AML/regulation?			
Has your company or parent company been the subject of any money laundering or terrorist financing related proceedings? If yes, please provide a separate sheet with details.			
Has your company to your knowledge been the subject of any investigations, indictments, fines or civil enforcement related to money laundering or terrorist financing? If yes, please provide a separate sheet with details.			
Do you carry out regular AML training?			
Source of Funds: <i>(Refers to the origin of the particular funds which are the subject of the business relationship)</i>			
Source of Wealth: <i>(Refers to the origin of total wealth which was accumulated over time)</i>			

3.3 PROCESSING HISTORY

Processing Information			
Current Acquirer(s)			
Current Gateway			
Transaction Currencies			
Settlement Currency		Monthly Volume	
Number of Monthly Transactions		Monthly Chargeback Volume	
Number of Monthly Chargeback		Number of Monthly Refunds	
Yearly Volume Projection - 2 nd Year (if any)		Yearly Volume Projection - 1 st Year (if any)	

Payment & Risk Information			
Former Acquirer		Period of Processing	
Reason for Leaving		Other Payment Methods Used	

3.3.1 Please provide original processing reports of the last 6 months **from a 3rd party** divided by credit card companies (Visa, MC). The processing history should include the following information:

1. Monthly summary of number and amount of transactions
2. Monthly summary of number and amount of refunds
3. Monthly summary of number and amount of chargebacks

Remark: Excel File not accepted by acquirers, please provide the Statement of current acquirer, or screenshots from backend.

3.4 BANKING INFORMATION

Bank Details			
Bank Name		Account Holder	
Business Nature of the Account Holder		Account Number	
SWIFT / BIC (Bank Identifier Code)		IBAN Number (EU)	
ABA Routing Code (U.S.)		Bank Contact Number	
Bank Address			
Suburb		City	
State/Province		Postcode	
Country			

3.5 ADDITIONAL BUSINESS DOCUMENTS TO PROVIDE

<input checked="" type="checkbox"/>	Item
<input type="checkbox"/>	Certificate of Incorporation

4 USERS

4.1 NOMINATED USER ADMINISTRATOR

Corporates need to provide the necessary due diligence (KYC) for the nominated merchant administrator.

Merchant Administrator – Login Information			
Email			
Username		Display Name	

Merchant Administrator – General Information			
Title		First Name	
Middle Name		Last Name	
Gender		Date of Birth	
Place of Birth (City, Country)			
Nationality		National ID/Driver's License #	

Merchant Administrator – Contact Details			
Address Line 1			
Address Line 2			
Suburb		City	
State/Province		Postcode	
Country		Phone	
Mobile/Cell		Fax	

5 MERCHANT DECLARATION

The undersigned person:

- Confirm he/she is an authorized representative of the merchant and has the full legal capacity and lawful authority to sign and complete this document and to present the required due diligence.
- Gives the Agent permission to run checks into the business, directors and nominated users as part of our obligation to comply with international anti-money laundering and counter terrorism agencies.
- Acknowledge and agree that the business and personal information submitted as part of this document is true and correct;

On behalf of the merchant:

_____ *Title and Full Name*

_____ *Date*

_____ *Signature*

_____ *Place*

Appendix (For Internal Use)

Part I

Verification Documents to be obtained

CUSTOMER TYPE	CDD INFORMATION
Listed Entities	<ul style="list-style-type: none"> <input type="checkbox"/> a copy of the Customer's business/company profile <input type="checkbox"/> a copy of the Customer's latest annual report <input type="checkbox"/> appropriate evidence that the Customer is currently listed (for instance, a print-out from the website of the stock exchange showing that it is currently listed) <input type="checkbox"/> a copy of the Customer's board resolution/signed engagement letter authorising the appointment of the Company
Public Sector Bodies, Government, State-owned Company and Supranationals	<ul style="list-style-type: none"> <input type="checkbox"/> an official profile of the Customer indicating that it is either a public sector body, government, state-owned or a supranational (e.g. print out from its website) <input type="checkbox"/> any other reliable information confirming that the Customer is a public sector body, government, state-owned or a supranational <input type="checkbox"/> a copy of the Customer's board resolution/signed engagement letter authorising the appointment of the Company
Regulated Financial Institution	<ul style="list-style-type: none"> <input type="checkbox"/> a copy of the Customer's business/company profile <input type="checkbox"/> a copy of the Customer's Memorandum and Articles of Association <input type="checkbox"/> a copy of the Customer's Certificate of Incorporation <input type="checkbox"/> a copy of the Customer's certificate of incumbency/certificate of good standing etc. <input type="checkbox"/> a copy of the Customer's licence or other documents showing its regulated or exempt status <input type="checkbox"/> documents confirming that the Customer is subject to and supervised for compliance with AML/CFT requirements consistent with standards set by the FATF <input type="checkbox"/> a copy of the Customer's board resolution/signed engagement letter authorising the appointment of the Company
Private Companies	<ul style="list-style-type: none"> <input type="checkbox"/> a copy of the Customer's business/company profile <input type="checkbox"/> a copy of the Customer's most recent audited statements and audit report as confirmation of its net assets exceeding S\$10 million in value or its equivalent in value in foreign currencies. <input type="checkbox"/> A corporation the sole business of which is to hold investments and the entire share capital of which is owned by one or more persons, each of whom is an accredited investor, please provide copy of last audited statements and audit report and/or proof of accredited investor status for each shareholder. <input type="checkbox"/> a copy of the Customer's Memorandum and Articles of Association <input type="checkbox"/> a copy of the Customer's Certificate of Incorporation and any change of name certificate which reflects the date of incorporation and incorporation number <input type="checkbox"/> a copy of the Customer's certificate of incumbency/certificate of good standing etc. <input type="checkbox"/> a copy of the Customer's board resolution authorising the appointment of the Company
Partnerships and unincorporated bodies	<ul style="list-style-type: none"> <input type="checkbox"/> a copy of records from an independent registry (if any) <input type="checkbox"/> a copy of the Customer's partnership deed <input type="checkbox"/> evidence of the Customer's membership with a relevant professional body

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	<input type="checkbox"/> evidence of each partner's status as an accredited investor.
Sole Proprietorship	<input type="checkbox"/> a copy of records from an independent registry (if any) <input type="checkbox"/> structure of the business (if applicable) <input type="checkbox"/> Evidence that proprietor is an accredited investor.
Clubs, Societies and Charities	<input type="checkbox"/> a copy of records from an independent registry (if any) <input type="checkbox"/> a copy of capital accounts and bank statements confirming property and rights of any kind held on trust for the beneficiaries exceeding S\$10 million in value or its equivalent in foreign currency. <input type="checkbox"/> a copy of the Customer's constitutional document <input type="checkbox"/> a copy of the Customer's certificate of registration <input type="checkbox"/> a copy of the Customer's board/committee resolution authorising the appointment of the Company
Trusts and Other Similar Arrangements	<input type="checkbox"/> a copy of records from an independent registry (if any) <input type="checkbox"/> a copy of capital accounts and bank statements confirming property and rights of any kind held on trust for the beneficiaries exceeding S\$10 million in value or its equivalent in foreign currency. <input type="checkbox"/> a copy of the Customer's constitutional document (trust deed) <input type="checkbox"/> a copy of the Customer's declaration of trust (if applicable) <input type="checkbox"/> a copy of the Customer's deed of retirement and appointment of trustee (if applicable) <input type="checkbox"/> a copy of the Customer's mandate authorising the appointment of the Company
Individuals	<input type="checkbox"/> a copy the Customer's ID document <input type="checkbox"/> evidence of the Customer's address (usually verified from the Customer's ID document) <input type="checkbox"/> evidence of the Customer's net personal assets exceed S\$2 million or its equivalent in value in foreign currencies; or whose income in the preceding 12 months is not less than S\$300,000 or its equivalent in foreign currency.

Part II

Exemption from Beneficial Ownership Provisions

PART A

The Firm shall not be required to inquire if there exists any Beneficial Owner in relation to a Customer that is:

- (a) an entity listed on the Singapore Exchange;
- (b) an entity listed on a stock exchange outside of Singapore that is subject to:
 - (i) regulatory disclosure requirements; and
 - (ii) requirements relating to adequate transparency in respect of its beneficial owners (imposed through stock exchange rules, law or other enforceable means)¹;
- (c) a financial institution set out in Part B below;
- (d) a financial institution incorporated or established outside Singapore that is subject to and supervised for compliance with AML/CFT requirements consistent with standards set by the FATF; or
- (e) an investment vehicle where the managers are financial institutions;
 - (i) set out in Part B below; or
 - (ii) incorporated or established outside Singapore but are subject to and supervised for compliance with AML/CFT requirements consistent with standards set by the FATF,

unless the Firm has doubts about the veracity of the CDD information, or suspects that the Customer, Business Relations with, or transaction for the Customer, may be connected with Money Laundering or Terrorism Financing.

PART B

- Banks in Singapore licensed under section 7 of the Banking Act (Cap.19).
- Merchant banks approved under section 28 of the Monetary Authority of Singapore Act (Cap. 186).
- Finance companies licensed under section 6 of the Finance Companies Act (Cap. 108).
- Financial advisers licensed under section 6 of the Financial Advisers Act (Cap. 110) except those which only provide advice by issuing or promulgating research analyses or research reports, whether in electronic, print or other form, concerning any investment product.
- Holders of a capital markets services licence under section 82 of the Securities and Futures Act (Cap. 289).
- Fund management companies registered under paragraph 5(1)(i) of the Second Schedule to the Securities and Futures (Licensing and Conduct of Business) Regulations (Rg. 10).
- Persons exempted under section 23(1)(f) of the Financial Advisers Act read with regulation 27(1)(d) of the Financial Advisers Regulations (Rg. 2) except those which only provide advice by issuing or promulgating research analyses or research reports, whether in electronic, print or other form, concerning any investment product.
- Persons exempted under section 99(1)(h) of the Securities and Futures Act read with paragraph 7(1)(b) of the Second Schedule to the Securities and Futures (Licensing and Conduct of Business) Regulations.
- Approved trustees approved under section 289 of the Securities and Futures Act.
- Trust companies licensed under section 5 of the Trust Companies Act (Cap. 336).
- Direct life insurers licensed under section 8 of the Insurance Act (Cap. 142).
- Insurance brokers registered under the Insurance Act which, by virtue of such registration, are exempted under section 23(1)(c) of the Financial Advisers Act except those which only provide advice by issuing or promulgating research analyses or research reports, whether in electronic, print or other form, concerning any investment product.

¹ When determining if this requirement is met, please consider the country in which the stock exchange relates and the level of the said country's compliance with FATF standards.
