

APPENDIX – PRICING PROPOSAL – MALAYSIA

DESCRIPTION	MERCHANT BASE RATE
One Time Sign up Fee (per outlet)	~~MYR 999.00~~ (Waived)
Yearly Maintenance Fee	1 st year : ~~MYR 99.00~~ (Waived) 2 nd year onwards : MYR 99.00 / year

** For merchants subscribing to Shopify, an additional **+0.25% MDR** will be applied on all channels rate/pricing. **

ONLINE BANKING

	Rate & Cost	Min Cap	Max Cap
(a) B2C Participating Banks	1.00% – N/A	MYR 1.20	MYR 2.00
(b) B2B Participating Banks	1.00% – N/A	MYR 1.70	MYR 2.50

E-WALLET / QR PAYMENT

Online	Rate & Cost	Min Cap	Max Cap
(a) DuitNow QR (CASA, Wallet)	1.05% – N/A	—	—
(b) DuitNow QR (LCA)	1.40% – N/A	—	—
(c) Touch 'n Go MY E-Wallet	1.50% – N/A	—	—
(d) ShopeePay MY E-Wallet	1.30% – N/A	—	—
(e) GrabPay MY E-Wallet	1.40% – N/A	—	—
(f) Boost MY E-Wallet	1.40% – N/A	—	—

Offline Retail	Rate & Cost	Min Cap	Max Cap
(a) DuitNow QR – MP (CASA, Wallet)	1.00% – N/A	—	—
(b) DuitNow QR – MP (LCA)	1.50% – N/A	—	—
(c) DuitNow QR – CP (CASA, Wallet)	1.00% – N/A	—	—
(d) DuitNow QR – CP (LCA)	1.50% – N/A	—	—
(e) Touch 'n Go MY E-Wallet	1.10% – N/A (1.60% parking)	—	—
(f) ShopeePay MY E-Wallet	1.00% – N/A	—	—
(g) GrabPay MY E-Wallet	1.05% – N/A	—	—

(h) Boost MY E-Wallet

1.00%  N/A(1.50% parking)

—

—

CARD SCHEMES**(a) Visa * and (b) Mastercard ***

Online	Rate & Cost	Min Cap	Max Cap
DOMESTIC			
Domestic Credit Card	2.00%  MYR 0.45	—	—
Domestic Debit Card	1.79%  MYR 0.45	—	—
Domestic Prepaid Card	1.91%  MYR 0.45	—	—
Domestic Charge Card	3.37%  MYR 0.45	—	—
FOREIGN - BASE (MYR)			
Foreign Credit Card	4.01%  MYR 0.84	—	—
Foreign Debit Card	4.01%  MYR 0.84	—	—
Foreign Prepaid Card	4.01%  MYR 0.84	—	—
Offline Retail	Rate & Cost	Min Cap	Max Cap
DOMESTIC			
Domestic Credit Card	1.70%  MYR 0.40	—	—
Domestic Debit Card	1.37%  MYR 0.40	—	—
Domestic Prepaid Card	1.49%  MYR 0.40	—	—
Domestic Charge Card	2.95%  MYR 0.40	—	—
FOREIGN - BASE (MYR)			
Foreign Credit Card	3.54%  MYR 0.83	—	—
Foreign Debit Card	3.54%  MYR 0.83	—	—
Foreign Prepaid Card	3.54%  MYR 0.83	—	—
Online	Rate & Cost	Min Cap	Max Cap
(c) MyDebit *	0.90%  N/A	MYR 1.20	—
(d) Diners Club International / Discover *	3.20%  N/A	—	—
(e) UnionPay **	3.00%  N/A	—	—

Offline Retail	Rate & Cost	Min Cap	Max Cap
(c) MyDebit *	0.85%  N/A	—	—
(d) Diners Club International / Discover *	3.20%  N/A	—	—
(e) UnionPay **	2.60%  N/A	—	—

SURCHARGE

(a) Visa * and (b) Mastercard *

Online	Rate & Cost	Min Cap	Max Cap
FOREIGN			
Foreign Consumer Premium	0.28%  N/A	—	—
Foreign Consumer Super Premium	0.42%  N/A	—	—
Foreign Consumer Elite	0.75%  N/A	—	—
Foreign Commercial Non Premium	0.40%  N/A	—	—
Foreign Commercial Premium	0.40%  N/A	—	—
Foreign Commercial Super Premium	0.42%  N/A	—	—
Foreign Commercial Elite	0.75%  N/A	—	—
OTHER			
Domestic B2B Virtual Card	0.56%  N/A	—	—
Foreign B2B Virtual Card	0.82%  N/A	—	—
Foreign Non Basic	0.66%  MYR 0.39	—	—

Offline Retail	Rate & Cost	Min Cap	Max Cap
FOREIGN			
Foreign Consumer Premium	0.40%  N/A	—	—
Foreign Consumer Super Premium	0.54%  N/A	—	—
Foreign Consumer Elite	0.87%  N/A	—	—
Foreign Commercial Non Premium	0.52%  N/A	—	—
Foreign Commercial Premium	0.52%  N/A	—	—
Foreign Commercial Super Premium	0.54%  N/A	—	—
Foreign Commercial Elite	0.87%  N/A	—	—

OTHER				
-------	--	--	--	--

Foreign Non Basic	0.66%	AND	MYR 0.39	—	—
-------------------	-------	-----	----------	---	---

VAS CHARGES

Online	Rate & Cost	Min Cap	Max Cap
Mobile Payment (ApplePay/GooglePay/SamsungPay)	0.10% — N/A	—	—
MKI/MOTO	0.15% — N/A	—	—
Pre-auth	0.10% — N/A	MYR 0.10	—
Non-3Ds	0.15% — N/A	—	—
Zero Dollar Authorization (Account Verification / Naming Validation / Address Verification)	N/A — Domestic: MYR 0.25 / Foreign: MYR 0.50	—	—
Stand-alone — Name Validation	N/A — MYR 0.65	—	—
Stand-alone — Address Verification	N/A — MYR 0.25	—	—
Tokenization	N/A — MYR 0.05	—	—
Chargeback	N/A — MYR 50.00	—	—
Offline Retail	Rate & Cost	Min Cap	Max Cap
Mobile Payment (ApplePay/GooglePay/SamsungPay)	0.10% — N/A	—	—
MKI/MOTO	0.15% — N/A	—	—
Pre-auth	0.10% — N/A	MYR 0.10	—
Zero Dollar Authorization — Account Verification	N/A — Domestic: MYR 0.25 / Foreign: MYR 0.50	—	—
Chargeback	N/A — MYR 50.00	—	—

FIUU CASH

	Rate & Cost	Min Cap	Max Cap
(a) Fiuu Cash 7-Eleven/KK-Mart	2.40% — N/A	MYR 1.40	—

TERMINAL CHARGES

DESCRIPTION	CHARGE
Terminal Installation Fee	MYR 200.00
Terminal Security Deposit	N/A
Terminal Rental Fee (Annual)	MYR 540.00
Lost of Terminal Penalty	MYR 2,000.00 per incident

SETTLEMENT PERIOD

DESCRIPTION	DETAILS
DuitNow Online Banking/Wallet, DuitNow QR, BNPL, Card Scheme, Foreign E-Wallet, Fiuu Cash	The transactions' payment will be settled weekly, on every Thursday. If the Settlement date falls on non-Business Day, it will be remitted on the next Business Day.
Domestic E-Wallet	Settlement will be remitted based on T+2 cycle, and any settlement which falls on non-business day will be made on the next business day.
Minimum Settlement	MYR 100.00
Settlement Charge	N/A
Reserve / Security Deposit	N/A
TT Charges	Borne by merchants
Trading Limit	No Limit
Refund Service Charges	MYR 0.60 (Refund for FPX via ORF, Merchant need to apply for this facility)
Chargeback Fee	MYR 50 chargeback fee applies for every occurrence
Processing Currency	MYR
Settlement Currency	MYR

Channels with * are subject to approval by the channel owner. For Channels with **, please submit your application to activate channel at our merchant portal.

notes

(1) Where there is any Transaction to be refunded to an E-Wallet Pursuant to the instruction by the E-Wallet Issuer, the amount will be debited from Merchant account, Fiuu will notify Merchant of the same by email or letter and wherever possible accompanied by an explanation of the reason for it. The refund into the E-Wallet will be initiated within fourteen (14) days from the instruction by the E-Wallet Issuer.

(2) Where there is any Transaction to be refunded to an E-Wallet Pursuant to the instruction by the Merchant, the amount will be debited from Merchant account, and such refunds will only be made to the E-Wallet upon which the original Transaction was debited and not by any other method, and it will incur a service charge specified in the Appendix. For the avoidance of doubt, such refunds request by the Merchant will only be entertained within four (4) Business Days from the date of the Transaction.

