



GENERAL GUIDE FOR HANDLING OF DISPUTE / CHARGEBACK OF ONLINE TRANSACTION

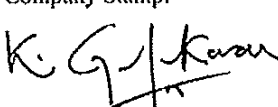

Company Name : GK & ASSOCIATES

URL : gk.jsuitecloud.com

Date : 3 AUGUST 2022

The purpose of this form is to assist merchant to have a better understanding & how to handle disputes.

This acknowledgement form should only be served as a guide during its dispensing. The handling procedure and the required supporting documents may vary from time to time in accordance with the change of the card brand associations rules.

A. Handling & Prevention of Dispute / Chargeback / Fraud		Acknowledgement (Please tick ✓)
1. Merchant shall revert whether to refund or to submit the supporting documents within 5 business days to defend the dispute before the due date to avoid any chargeback.		<input checked="checked" type="checkbox"/>
2. Example of supporting documents required includes but not limited to: a. For sales of physical products (Refer to Appendix 1): - Sales invoice/ Receipt - Proof of delivery with recipient signature - Tracking details b. For sales of services (Refer to Appendix 2): - Any supporting documents that are able to prove services have been rendered excluding CCTV images/ video, etc.		<input checked="checked" type="checkbox"/>
3. In the event of merchant unable to provide any supporting documents as stated in item 2 or the provided supporting documents failed to prove for the transaction authorization and / or delivery of goods / services, merchant shall contact the cardholder/ user to fill up the Dispute Cancellation Form (Refer to Appendix 3).		<input checked="checked" type="checkbox"/>
4. Merchant shall keep all the supporting documents for at least 1 year from the date of transaction for document retrieval purpose & submit to iPay88 upon request.		<input checked="checked" type="checkbox"/>
5. Merchant shall be fully responsible for all fraud / disputed / chargeback / complaints transactions.		<input checked="checked" type="checkbox"/>
B. Merchant's Acknowledgement		
Name: GUNA SAKARAN KUPPUSAMY	Signature & Company Stamp:  	
Position: DIRECTOR		
Date: 3 AUGUST 2022		
Remarks: -		

Risk/Dispute/Ver15/20200310

**IPAY88 MYR GATEWAY APPLICATION FORM**

NOTE: Please fill up this service application form IN FULL! Incomplete application will not be processed.

A. TYPE OF APPLICATION

Type of Application

☒ New Merchant☐ IPay88 Existing Merchant**B. GENERAL INFORMATION**

Payment Option

1. E-Commerce

☒ Online Banking☐ PayPal☒ Credit Card☐ E-Wallet

Merchant Type (Package Plan)

☒ SME☐ SOHO☐ Corporate Solution☐ Others, _____

A/C Manager (Sales Person)

GUNA SAKARAN KUPPUSAMY

Reseller

C. COMPANY PROFILE

Company Name

GK & ASSOCIATES

Company Registration No.

AF1195

GST No.

W10-1809-32002228

Type of Business

☒ Sole Proprietor☐ Partnership☐ Sdn. Bhd.☐ Bhd.☐ Others, _____

Company Address

NW-02-35, COVA SQUARE, JALAN TEKNOLOGI, KOTA DAMANSARA PJU

City

PETALING JAYA

Postal Code

47810

State

SELANGOR DARUL EHSAN

Country

MALAYSIA

D. CONTACT PERSON

Marketing

Operation

Name

-

Name

-

Designation

-

Designation

-

Email Add.

-

Email Add.

-

Contact No.

-

Contact No.

-

Finance

Technical

Name

-

Name

Deenoshini Govindasamy

Designation

-

Designation

Executive

Email Add.

-

Email Add.

deeno@gkacca.com

Contact No.

-

Contact No.

014-8068145

E. DETAILS ON E-COMMERCE BUSINESS

URL / Website Address

gk.jsuitecloud.com

Target Market (by Country)

MALAYSIAN

Products Sold / Service Offered

BUSINESS SERVICES

Current Monthly Sales or Forecast (MYR)

-

Products / Services Price Range (MYR)

-

Do you offer Sales Receipt / Invoice?

☒ Yes☐ No

Shopping Cart System used



-

Do you obtain proof of delivery?

☐ Yes☒ No

Do you have refund policy?

☐ Yes☒ No

F. DETAILS ON COMPANY BANK ACCOUNT			
Bank Name	MAYBANK BERHAD	Account No.	5143 9240 0342
Account Holder Name	GK & ASSOCIATES		
Bank Branch	BANDAR SRI DAMANSARA		
Swift Code (if any)	-		
IPay88 Settlement Notification being sent to	gkacca@gmail.com		
G. DETAILS ON CUSTOMER SERVICE & EMAIL NOTIFICATION			
Email Notification for Successful Transaction to be sent to			
Customer's Email <input checked="" type="checkbox"/>			
Merchant's Email (pls state the merchant's email)			
<input checked="" type="checkbox"/> parimalah@gkacca.com			
H. ACKNOWLEDGEMENT			
<p>1. I/We confirm that the information given herein by me is true and correct. I understand & must provide written notice to IPay88 (M) Sdn Bhd (IPay88) on any change of information as bound by this application.</p> <p>I/We further agree that IPay88 reserves its rights not to accept this change without providing any reason and may lead to termination of the Merchant Agreements.</p> <p>2. I/We understand that IPay88 may decline this application without giving any reason whatsoever.</p> <p>3. I/We have read, understand & be bound to all clauses stated in the Merchant Agreement as spelled out and published at https://www.ipay88.com/merchant/merchant_agreement.asp and acknowledge that these clauses may be modified by IPay88 from time to time. I shall always keep myself updated on any modified clauses by visiting the above URL.</p> <p>4. I/We hereby authorize IPay88 to obtain any credit information related to my / our company credit application from the credit reporting agencies, credit bureau and any other bodies or authorities as IPay88 may deem fit under any applicable law, regulation, guidelines, regulatory requirement or directive in respect of this application.</p> <p>5. I/We hereby give consent to IPay88 for disclosure of information relating to my / our personal and / or company's particulars, dealings and credit standing which may be in IPay88 possession in connection with this application or any other facilities which I/We and our company may have obtained from IPay88 to the credit reporting agencies, credit bureau and any other bodies or authorities as IPay88 may deem fit under any applicable law, regulation, guidelines, regulatory requirement or directive which may at the material time be conducting a credit check on me / us and our company.</p> <p>6. I/We agree to accept the Fee, Rate & Service Charge that have been offered by IPay88 as per Annexure(s) attached and IPay88 reserves its rights to change the said Fee, Rate & Service Charge by giving one 30 days written notice.</p> <p>7. I/We agree certain transaction amount shall be kept by IPay88 (collectively "Security Deposit(Holdback)"). This amount will be used to refund the credit card member if the card member disputed the transaction successfully.</p> <p>8. I/We agree to responsible fully for any disputed amount received.</p> <p>9. I/We confirm & agree not to make any change and/or new add in of Product(s) sold / Services(s) offered online on my / our website and/or URL/Domain that is different from this application. In the event of change and/or new add in of Product(s) Sold / Services (s) Offered online and/or URL/Domain, I/We must give thirty (30) days prior written notice to IPay88 and understand this request shall be deemed as a new application. IPay88 shall at its sole discretion to reject or accept this new application by revising the Fees, Rates, Service Charges, Terms and Conditions offered herein.</p> <p>10. I/We further undertake that I/We shall not:</p> <p>(i) Upload the high risk product(s) such as handphones, laptops, computer accessories, cameras, IT gadgets, Jewellery, electronics, telecommunication equipments, etc. and/or instant delivery product(s) and/or service(s) like prepaid values, games points, software, downloadings, hostings, subscriptions, telemarketing, auctions, travels, etc. at my/our website; and/or</p> <p>(ii) Involve in any business activity related to Penny Auction / bidding, wholesale and/or online shopping mall unless prior written approval has been granted by IPay88 with additional Fees, Rates, Service Charges, Terms & Conditions, whichever is applicable.</p> <p>11. I/We acknowledge and covenant that I/We shall not deal directly with the Bank and/or Card Brand Associations.</p> <p>12. I/We agree to accept all Terms and Conditions that accompany the usage of IPay88 Service(s). These Terms and Conditions are subjected to be revised by IPay88 and I will be notified in a manner as IPay88 deems appropriate.</p>			
Authorised Signature		Official Company Stamp	
Name	GUNA SAKARAN KUPPUSAMY		
Designation	DIRECTOR		
Date	3 AUGUST 2022		

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Email: support@ipay88.com.my