I would like to make the following changes to my website [www.kooexchange.com](http://www.kooexchange.com). You need to set up an account, and find out. If you are unclear with any point, please contact me.

Major changes to current website

1. Change all email verification to sms verification
2. There is a “ Fund Password”, which is 6 digit preset passwords, created during registration, and need to be key in for some major transactions, such as transfer fund, payment to merchant, exchange/top up
3. Please make all verification process logic and reasonable.
4. During registration, member need to answer security questions such as what is the name of your secondary school, the user need to write the answer correctly in order to change user passwords and Fund password. To change passwords, there will be a need to obtain sms verification.
5. User can register as “ Merchant “ or “ Member”, one telephone number can be used to register both “Merchant” and “Member” account
6. During “ Transfer” and “ Payment to Merchant”, both parties will have the right to reject to receive money. If the receiving party does not accept the money within 24hours, the money will automatically refund back to sender.
7. All users will have a barcode of his own during registration for transferring fund or receiving funds.
8. Payment to merchant will have 2 functions, one is direct payment, another one is namely “ Escrow “.

Direct payment is simple, just like normal payment

Under “Escrow”, users make payment to “Escrow”, which is me, I will keep the money for user to release the Escrow after they are satisfied with the service. ( This is similar to Freelancer system”. Inside Escrow, users can create milestone or few milestone. There will be terms and conditions page for users and merchant to write. After the users are satisfied with the progress of goods and services, the users will release the milestone. There will be 1 % charges for both user and merchant under escrow system.

1. Member and merchant will have some different functions. And the difference between them are :-
   1. Members are able to rate Merchant from Good, Neutral and Poor. And give comments based on the service and goods provided. The comments will be there for a period of 6 months.
   2. All rating by members will show on the rating of Merchant. All members are able to see the rate, eg. Good 30, Neutral 25, Poor 5
2. There will be a referral code during registration. The referral will earn income from the referee. Each user will be given a referral code during registration. Each user will have a place to key in the referral code during registration. The referral will earn commission of 2% from his referee after three years of free usage of this service.
3. Slight change to the words and layout of the website
4. Other than MYR and USD that are currently existing in the user dashboard. You need to create another currency, which is CNY. This CNY is independent from MYR and USD currency. The “recharge” of CNY is totally by way of manual. When user transfer money to my company account, my company will manually increase the value for the user. Same goes to withdrawal. When the user send request and transfer his CNY into my company account, his CNY will be decreased. Transfer of CNY among users is permitted. However, payment to merchant under CHY is not permitted. User must send request to admin first. Admin will manually recharge his MYR from company bank account.
5. Change of domain name to another domain name.

Put inside “ About us”

“ The greatest contribution by “ Jack Ma ” is successfully eliminating all snatch thief and robbery in China (because of it’s Alipay/Wechat, a cashless society). This is what we, all Malaysian need for now “a cashless society to eliminate all snatch thief and robbery in our society.”

With KooPay, now :

1. You can pay bills and transfer money (Free of Charge)
2. All transactions are highly secured and protected with authorisation code or finger print.
3. You can earn daily income through advertisement in your social networks.
4. You can top up your Koopay / Wechat / Alipay with attractive rate, please find out here.

( This is to replace Page 3 )

Three steps to pay / transfer money / earn income / top up Wechat/Alipay

1. Sign up

Sign up for a free Koopay / Wechat / Alipay Free wallet on web, iOS or Android and through easy verification process.

1. Deposit money

Select your preferred deposit method like bank, Wechat, Alipay or credit card and deposit money into your own wallet. ( Your money is safely guarantee by lawyer in Malaysia )

1. Make payment / transfer / withdraw money (Free of charge)

You can easily make payment or transfer money through 100% secure method of authorisation code or finger print.

1. Earn Income

You can start to earn money by advertising on your social networks. And you can use the money to pay for your bills.

Donation If you like our idea and would like to donate to our team to improve the society. Or you can

Join our Crowdfunding: [ Initial Coin Offering (ICO) ] Click here to understand more

( This is to replace page 8)

1. Dashboard
2. Wallet
3. Payment to Merchant
4. Transfer fund
5. Earn Income
6. Withdrawal
7. Top Up/exchange Wechat/Alipay/KooPay/USD
8. Profile
9. Setting
10. Contact us
11. FAQ
12. Donation
13. Join our crowdsale
14. Dashboard ( This is for page 9 ) – ( increase a button for “Recharge” under all wallets)
15. Wallet - 1.) recharge shall include local bank api and paypal api

2.) for CNY recharge, it will be manually done by our staff.

1. Payment to Merchant : – 1.) remember to include finger print function or 6 digit “Fund password”

2.) inside direct payment, please include payment to “ Maxis”, “Grab”, “Celcom”, etc button at the bottom of this page ( there is no rating for these Merchant “

1. Transfer : 1.) Payee can be a barcode or telephone number (showing name)
2. remember to include finger print function or 6 digit password
3. Transferee has the right to refuse to accept fund from transferor. If the transferee has not accepted the fund, the fund will be refunded back to transferor after 24 hours.
4. Earn income – This is everonecanadvertise section.
5. Withdrawal

Select Wallet ---

Amount you want to withdraw RM \_\_\_\_\_\_\_\_\_

Change “ Generate” to 6 digit password “Fund Password”

Withdrawal fee of RM1 per transaction

Account : Verified

Telephone number : Verified

Facebook verified :

Wechat verified :

User must verify his bank account, ID verification for amount exceeding RM200 and above

1. Exchange/Top up : Wechat/Alipay/Koopay/USD: 1.) replace “Generate” with 6 digit password, my staff will manually exchange for the user based on our rate as daily updated by my staff, shown on the screen.
2. Profile : 1.) users can change their profile here

2.) User can change his 6 digit password for “ Fund Password”

1. Setting : users can change their setting here or you want to combine 7 & 8
2. Contact us :

Kemajuaan ladang Cermerlang Sdn. Bhd.

1400, Jalan Lagenda 50, Taman Lagenda Putra

Kulai, Johor, 81000, Malaysia

Telephone/Facsimile : +607-6626205

Handphone : +012-3115670

Email address : [Info@koopay.com](mailto:Info@koopay.com) (please help me to create this email address )

1. FAQ : I will provide when this section is ready.

Everyone can advertise

Everyone has friends, he/she can help to promote merchant’s products in his/her social networks, and earn income by doing so. This section is now being done by others.

In “Payment to Merchant”, under Direct payment, there will be 2 section, 1 section is making payment to normal merchant, another section is payment to following Merchants. For the following merchants, you only need to ask for account number of the merchants, my staff will manually pay for them. For example, the user will be asked to key in their account number for SAJ, and the amount to pay. After my staff has received the order, my staff will manually pay for them.

