SurePay Frequently Ask Question (FAQ)

General

1.   What is SurePay™?

SurePay™ is a payment solution that enables customers to do business transaction using SurePay™ Online and SurePay™ mPOS.

2.   Who is eligible to subscribe SurePay™?

All New and Existing SME Customers.

3.   Can service firm (example Legal firm) apply SurePay™?

Yes, please provide related documents stated on document checklist for account opening and mPOS application.

4.   What the preaqusite to subscribe SurePay™?

Subsribe to TM UniFi/OIAB package and open current RHB current account (mPOS).

5.   What are the offerings under SurePay™?

Under SurePay™, TM has 2 packages offerings as below:

New SurePay™ Package		
	Online Payment	**mPOS***
Package Fee	NA	RM25/month
OTC	RM10	-
Transaction fee (MDR)	2.75%	Credit card : 1.60% Debit card: 0.8%

*In collaboration with **RHB Bank Berhad**

6.   What is the Transaction Fee (MDR) for SurePay™?

Transaction fee were 2.75% for SurePay Online Payment & as low as 0.80% for SurePay mPOS.

7.   Can merchant set 'Easy Payment/Installment' via SurePay™?

No.

8.   Can individual (under personal name) register for SurePay™?

Yes, if the personal name is registered under SSM and could provide required documents.

9.   Can the bank account holder name different from SurePay™ service owner?

No, it cannot be different. The bank account holder & service owner name must be the same.

10.   Any tips for merchant to open a Current account?

The merchant are compulsory open a RHB Business Account at special rate of RM500 only (normal rate RM1K- 3K).

11.   How do I register for SurePay™?

Visit to nearest TM Point or any TM Authorized Dealers or any TM Account Executives and event.

SurePay Online

12.   What is Online Payment?

TM Electronic Payment Gateway is a one stop center for processing online transaction utilizing a broad online payment method, namely credit card (Visa and Mastercard), debit card (Cimbclicks, Maybank2u and RHB Online). The gateway enable merchant to use its payment method to offer payment service online to their customers via their own portal.

13. What is the registration process for Online Payment?

A test account will be provided to ensure smooth integration to our Testing environment prior to migration to our Production payment gateway. Once your registration has been successfully acknowledged by the system, it will automatically generate a transaction password and will be sending to your registered email address. An integration document to the Payment Gateway will also be provided. To activate your payment option, you are required to do the following: Integrate the merchant id and transaction password in your payment page; Use the integration document to successfully connect to our payment gateway. Registration will take around 3-5 working days.

14. What are the benefits of Online Payment?

One stop center to manage your online purchases. Expanding payment method Secure & easy.

15. What is my PC/Laptop specification needed to use Online Payment (Payment Gateway)?

Any browser can access and use TM Payment Gateway.

16. What are the currency uses for Online Payment?

All business transaction will be in Ringgit Malaysia Currency (RM/MYR).

17. Can I access Online Payment through Smart Phone?

Yes

18. How do I make payment?

All the payment will go through TM Payment Gateway.

19. Does Online Payment accept Debit Card?

Yes. CIMB Click, Maybank2U and RHB Online for Debit Card transaction.

20. Is it safe to use credit card via Online Payment?

TM strives to ensure that every credit card transaction occurs within a secure environment. TM does not retain your credit card information after your order is complete. Rather, it is submitted directly to our banks. You can rest assured that with each purchase your credit card or bank account information will be secured.

TM values your privacy and work hard to ensure that your details are secure and will not be released to any other party thus TM do not store your credit card details.

SurePay mPOS

21. What is Mobile Payment (mPOS)?

Mobile Payment solution is a solution that allows a transaction using a mobile via RHB mPOS it allows any business owner to accept debit and credit card payment.

22. What type of RHB Pin & Pay terminal that SurePay™ mPOS Package offer?

MP 200 terminal include Paywave, swipe and chip & Pin ready.

23. How do I print the sales receipt?

You are not required to print the sales receipt. Receipt is kept electronically send to your phone by SMS notification.

24. Does Mobile Payment (mPOS) has Application software?

No, user can operate the terminal directly connect to wifi or hotspot tethering from phone and it applicable for IOS & android users

25. What happen to the equipment @ Terminal if users terminate SurePay™ mPOS?

Once users decide to terminate **SurePay™ mPOS** user need to return the device to Partner @ RHB Bank Berhad in a good condition, otherwise if the device is broken due to merchant fault, RHB Bank will imposed a penalty of RM500 where they will directly deduct from the deposit.

26. What is acceptable speed on the device to access SurePay™ mPOS?

No minimum requirement speed to access SurePay™ mPOS. As long user had the connectivity (Wifi/internet broadband/4G or 3G) user able to access SurePay™ mPOS.

27. What is SurePay ™mPOS support and coverage?

- Vendor will provide 24 X 7 for fault call and terminal support as we believe in after sales service is a continuous process.

- Our vendor will also cover nationwide support.

- Warranty provided as long as repairable.

- Lost or damage of MPOS the bank will deduct RM500.00 from the deposit.

28. Can your Surepay™ mPOS device support PIN&PAY?

Our device is PCI Complaint and also all payment devices in Malaysia have to be PIN&PAY by end of 2016. We are ready for that.

29. Can SurePay™ MPOS device support Wave transaction (VISA & MASTERCARD)?

- Our MPOS is combined with the Paywave (VISA) and Paypass (MasterCard) contactless reader.

- Contactless reader is built-in together into our MPOS

30. Any technical issue on SurePay™ mPOS?

For further service enquiry customer are advise to contact **RHB Call Centre at 03-92068118** and **technical contact CardBiz at 03-79568166.**