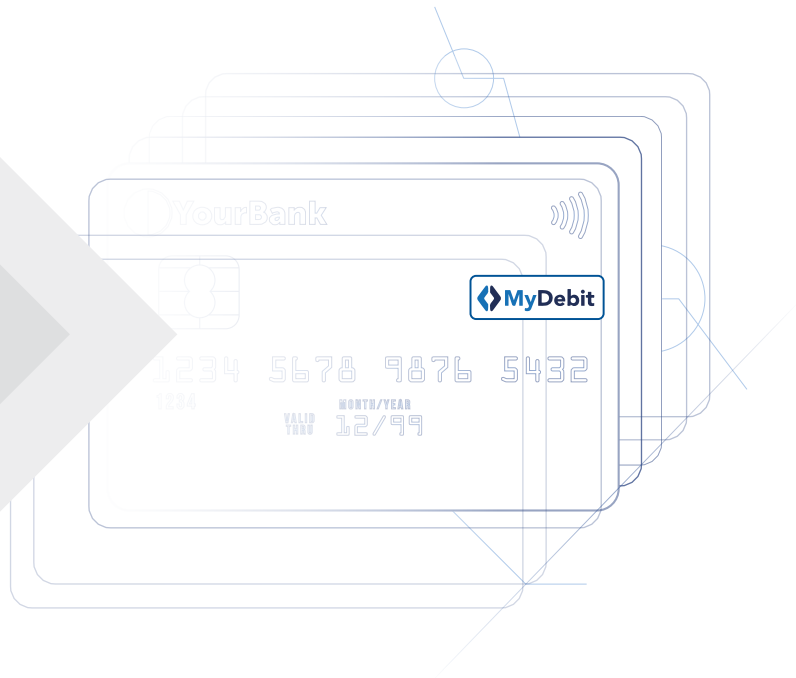


PayNet

Merchant Acceptance Guide



Introduction to MyDebit

Eligibility

By accepting MyDebit payments, you gain access to 44 million cardholders across 22 banks in Malaysia.

Eligible cards will display the MyDebit logo on the front of the card.



Acceptance Decal

Do ensure that you have displayed the MyDebit decal within your store.



Terminal flow

Acceptance

To accept MyDebit, follow these steps.

1. Select to find **MYDEBIT**
2. Select **Purchase** to enter transaction amount
3. Enter **Enter Reference number (Ref No.)**
4. Insert/Tap **MYDEBIT** card
5. Customer keys in PIN (for Contact)
For contactless: No pin required for amount less than S\$70
6. Receipt is printed

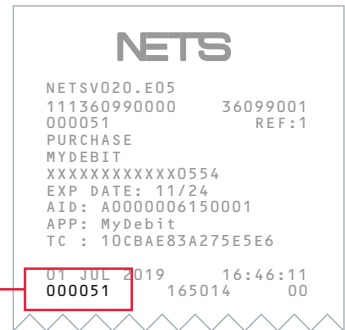
Contactless Transactions

- A threshold of SGD 70 applies for contactless transactions.
- Daily limits may apply as per the cardholder's bank policy.

Void Transaction

To void a transaction, follow these steps.

1. Select to find **MYDEBIT**
2. Select **Void**
3. Select **1. RETR from Term Log**
4. Enter **Sequence Number:**
(i.e. Previous transaction STAN No.)
5. Confirms Details and press **Enter**
6. Enter Reference number (Ref No.)
7. Insert/Tap **MYDEBIT** card
8. Receipt is printed



Void Handling

- You can void a transaction within the same day that the transaction took place.
- A void transaction can only be attempted once. Should the transaction fail, you can alternatively refund the customer in cash.
- Should a cash refund be provided, merchant is encouraged to follow their BAU refund process/policies.

Exchange Rates

For Merchants

- Transactions will be processed and billed in SGD as per normal NETS transactions.

For Consumers

- Transaction amounts in both SGD and MYR currencies, and the exchange rate will be displayed on the receipt.
- MyDebit transactions performed will be converted from SGD to MYR based on the prevailing exchange rate determined by PayNet.
- Consumers will be billed in MYR.

TOTAL:	\$1.00
MYR	3.81
CONV. RATE:	3.1014

Settlement / Reporting mConnect

- The payments will be credited to your account in SGD.
- For a consolidated view of your transactions, log in to mConnect.
- You can view MyDebit transactions on the mConnect Portal, under the cross-border section, in the Daily Settlement view.

CROSSBORDER						
Cutover Date ⓘ	UNIONPAY PURCHASE (\$\$)	UNIONPAY PURCHASE (Count)	MYDEBIT PURCHASE (\$\$)	MYDEBIT PURCHASE (Count)	Credit (\$\$) ⓘ	Debit (\$\$) ⓘ

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