



# Business Payments Manual

# Registration – Stage #1

- 1 Login to <http://eremit.com.my/> and click on the “**Register**” tab.


**Business Payments**

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**Save On Your Overseas Business Payments**  
Make payments to suppliers in an efficient and secure way. Highly competitive exchange rates, zero sign-up or monthly fees and efficient processing makes your cost management fast and reliable, avoiding costs and delays.

**LOGIN** **REGISTER**

↑

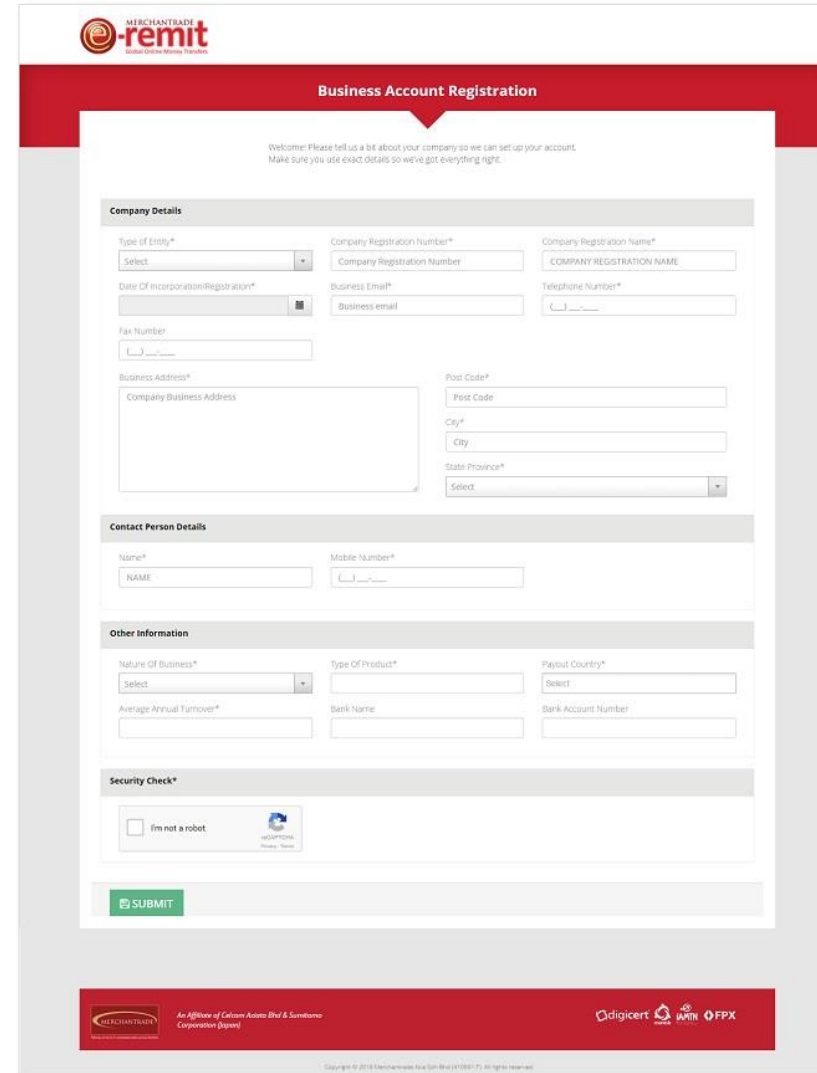


# Registration – Stage #1

2 **Complete** the following details on the online registration form.

- a) Company Details
- b) Contact Person Details
- c) Other Information
- d) Security Check

3 Click **“Submit”** button to create an account.



The screenshot shows the 'Business Account Registration' form on the eRemit website. The form is titled 'Business Account Registration' and includes a welcome message: 'Welcome! Please tell us a bit about your company so we can set up your account. Make sure you use exact details so we've got everything right.' The form is divided into several sections:

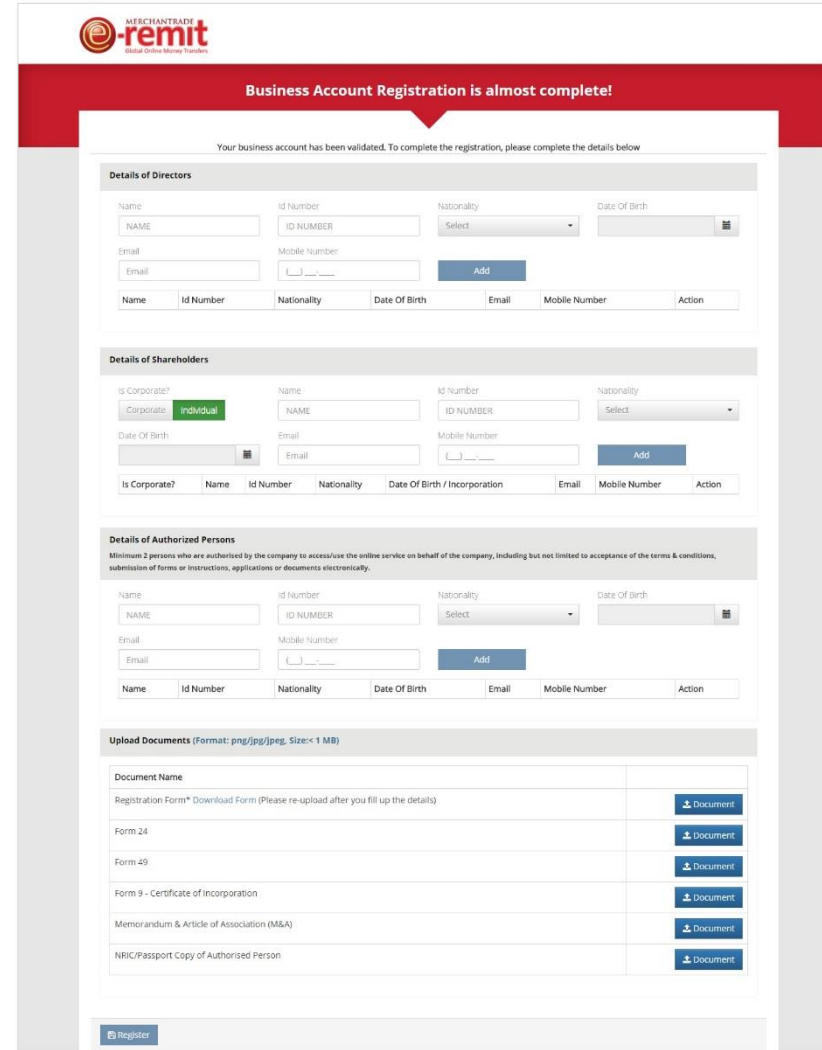
- Company Details:** Includes fields for 'Type of Entity\*' (dropdown), 'Company Registration Number\*' (text), 'Company Registration Name\*' (text), 'Date of Incorporation/Registration\*' (calendar), 'Business Email\*' (text), 'Business email' (text), 'Telephone Number\*' (text), 'Fax Number' (text), 'Business Address\*' (text area), 'Post Code\*' (text), 'City\*' (text), 'City' (text), 'State/Province\*' (dropdown), and 'State/Province' (text).
- Contact Person Details:** Includes fields for 'Name\*' (text) and 'Mobile Number\*' (text).
- Other Information:** Includes fields for 'Nature Of Business\*' (dropdown), 'Type Of Product\*' (text), 'Payout Country\*' (text), 'Average Annual Turnover\*' (text), 'Bank Name' (text), and 'Bank Account Number' (text).
- Security Check\*:** Includes a checkbox for 'I'm not a robot' and a CAPTCHA image.

A green 'SUBMIT' button is located at the bottom of the form. The footer of the page includes the eRemit logo, 'An Affiliate of Citicor, Asean Bank & Sunamco Corporation (Japan)', and logos for digicert, iWIN, and FPX. Copyright information is also present: 'Copyright © 2016 Merchantrade Asia Sdn Bhd (1105177). All rights reserved.'

# Registration – Stage #2

1

To **complete** the details of Directors/Owner/Partners, Shareholders and Authorised Persons (minimum two (2) persons as system requires a **Maker and Checker**)



**Business Account Registration is almost complete!**

Your business account has been validated. To complete the registration, please complete the details below

#### Details of Directors

Name:  ID Number:  Nationality:  Date of Birth:

Email:  Mobile Number:

Name	Id Number	Nationality	Date Of Birth	Email	Mobile Number	Action
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#### Details of Shareholders

Is Corporate?  Corporate  Individual Name:  ID Number:  Nationality:

Date Of Birth:  Email:  Mobile Number:

Is Corporate?	Name	Id Number	Nationality	Date Of Birth / Incorporation	Email	Mobile Number	Action
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#### Details of Authorized Persons

Minimum 2 persons who are authorised by the company to access/use the online service on behalf of the company, including but not limited to acceptance of the terms & conditions, submission of forms or instructions, applications or documents electronically.

Name:  ID Number:  Nationality:  Date of Birth:

Email:  Mobile Number:

Name	Id Number	Nationality	Date Of Birth	Email	Mobile Number	Action
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#### Upload Documents (Format: png/jpg/jpeg, Size< 1 MB)

Document Name	
Registration Form* Download Form (Please re-upload after you fill up the details)	<input type="button" value="Download Document"/>
Form 24	<input type="button" value="Download Document"/>
Form 49	<input type="button" value="Download Document"/>
Form 9 - Certificate of Incorporation	<input type="button" value="Download Document"/>
Memorandum & Article of Association (M&A)	<input type="button" value="Download Document"/>
NRIC/Passport Copy of Authorised Person	<input type="button" value="Download Document"/>

# Registration – Stage #2

**2** Download the completed Registration Form for printing to be signed by Director or Key Responsible Person.

**3** To re-upload together with the Company/Enterprise Identification Documents as listed below:

### For Sdn Bhd

- CTC Certificate of Incorporation
- CTC Form 24
- CTC Form 49
- CTC Memorandum & Articles of Association
- Authorization letter in company's letter head signed by Directors or key responsible person (KRP) or Directors' Resolution
- Copy NRIC of Authorised Persons

### For Enterprise

- Form D - Certificate of Registration
- Owner's/Partners' NRIC Copy
- NRIC/Passport Copy of Authorised Person
- Letter of Authorisation (in the Enterprise's letter head) by the Owner/Partners

REGISTRATION FORM

BizPayments  
by MERCHANTRADE

All fields are mandatory and must be filled

<p><b>[A] Company Details</b></p> <p>Company Name B2 CREATIVE SDN BHD</p> <p>Company Registration Number REG0002</p> <p>Business Address Suite 1632, 16th Floor, Lobby 7, Block A, Damansara Intan, No 1, Jalan SS20/27, 47400 Petaling Jaya, Selangor Darul Ehsan, Malaysia</p> <p>State Selangor</p> <p>City Petaling Jaya</p> <p style="text-align: right;">Postal Code 47400</p> <p>Telephone Number 0133072278</p> <p>FAX 0330722789</p> <p>Email tobiah.mtrade@gmail.com</p> <p>Nature Of Business Retail/Trading (Grocery Shop, Convenience Store)</p> <p>Types of Product and Services Ready to wear</p>	<p><b>[B] List of documents required for submission</b></p> <p><b>For Private Limited Companies</b></p> <p><input type="checkbox"/> Form 24 (Certified true Copy)  <input type="checkbox"/> Form 49 (Certified true copy)  <input type="checkbox"/> Form 9 - Certificate of Incorporation (certified true copy)  <input type="checkbox"/> Memorandum and Article of Association (M&amp;A) (certified true copy)  <input type="checkbox"/> NRIC/Passport Copy of Directors or Key Responsible Person  <input type="checkbox"/> NRIC/Passport Copy of Authorized Person  <input type="checkbox"/> Letter of Authorisation (in the Company's letter head) by the Director/s or Key Responsible Person* or Directors' Resolution</p> <p>* Key responsible Person Any person performing a senior management function who has primary or significant responsibility for the management and performance of the company's business activities.</p> <p>Average Annual Turnover 00000.00</p> <p><b>Bank's Information</b></p> <table style="width: 100%; font-size: 0.8em;"> <tr> <td>Bank Name (1) Central bank</td> <td>Bank Name (2)</td> </tr> <tr> <td>Account Number (1) 1234567890</td> <td>Account Number (2)</td> </tr> </table> <p>Please Tick (✓) at the relevant box(es)</p> <table style="width: 100%; font-size: 0.7em;"> <tr> <td><input type="checkbox"/> Bangladesh</td> <td><input type="checkbox"/> Nepal</td> <td><input type="checkbox"/> Thailand</td> </tr> <tr> <td><input type="checkbox"/> China</td> <td><input type="checkbox"/> Taiwan</td> <td><input type="checkbox"/> United Kingdom</td> </tr> <tr> <td><input type="checkbox"/> India</td> <td><input type="checkbox"/> Philippines</td> <td><input type="checkbox"/> Vietnam</td> </tr> <tr> <td><input checked="" type="checkbox"/> Indonesia</td> <td><input type="checkbox"/> Singapore</td> <td><input type="checkbox"/> European Union</td> </tr> <tr> <td><input type="checkbox"/> Japan</td> <td><input type="checkbox"/> Sri Lanka</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Others:</td> <td></td> <td></td> </tr> </table>	Bank Name (1) Central bank	Bank Name (2)	Account Number (1) 1234567890	Account Number (2)	<input type="checkbox"/> Bangladesh	<input type="checkbox"/> Nepal	<input type="checkbox"/> Thailand	<input type="checkbox"/> China	<input type="checkbox"/> Taiwan	<input type="checkbox"/> United Kingdom	<input type="checkbox"/> India	<input type="checkbox"/> Philippines	<input type="checkbox"/> Vietnam	<input checked="" type="checkbox"/> Indonesia	<input type="checkbox"/> Singapore	<input type="checkbox"/> European Union	<input type="checkbox"/> Japan	<input type="checkbox"/> Sri Lanka		<input type="checkbox"/> Others:		
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<input type="checkbox"/> Others:																							

**Declaration of Authorised Signatory for Company**

a. declare that all the information given by us is true and correct  
 b. will provide an relevant information of documents as may be required by Merchantrade Asia Sdn Bhd (Merchantrade) in fulfilling the due diligence procedures.  
 c. acknowledge and agree that Merchantrade reserves sole and absolute right to decline this application without assigning any reason.  
 d. agree to be bound by all the terms and conditions of the Merchantrade BizPayments Remittance Service posted on [www.mtradeasia.com/bizpayments](http://www.mtradeasia.com/bizpayments) and all subsequent amendments thereto.  
 e. authorize Merchantrade to verify, check, confirm or obtain information on us from any sources that Merchantrade deems fit, and acknowledge that Merchantrade shall not be liable for any claims arising from this authorisation.  
 f.

<p>i. acknowledge and consent that as part of the approval process of this application, and in the course of our contract and/or transaction with Merchantrade, provide at Merchantrade's request, personal data and information of our directors, shareholders, employee(s), representatives and/or other individual ("collectively referred as individual")</p> <p>ii. undertake the prior to providing Merchantrade with any individual's Personal Data, inform the individual of the Merchantrade's Privacy Notice posted at <a href="http://www.mtradeasia.com">www.mtradeasia.com</a> ("Privacy Notice") which outlines how Merchantrade collects, uses, stores, discloses, secures and retains Personal Data.</p> <p>iii. warrant that we have complied with the Personal Data Protection Act 2010 and have obtained the relevant consent from the individual in relation to the disclosure of their Personal Data.</p>	<table style="width: 100%; border: 1px solid black; padding: 5px;"> <tr><td style="font-size: 0.7em;">Name</td><td></td></tr> <tr><td style="font-size: 0.7em;">NRIC</td><td></td></tr> <tr><td style="font-size: 0.7em;">Designation</td><td></td></tr> <tr><td style="font-size: 0.7em;">Date</td><td></td></tr> <tr><td style="font-size: 0.7em;">Signature &amp; Company Stamp</td><td></td></tr> </table>	Name		NRIC		Designation		Date		Signature & Company Stamp	
Name											
NRIC											
Designation											
Date											
Signature & Company Stamp											

\*terms and conditions posted on [www.mtradeasia.com/bizpayments](http://www.mtradeasia.com/bizpayments)

## Registration – Stage #2

### Options available on submission of Identification Documents:

- Upload documents online
- Request for pick up from Business Operating premise
- Submit to Merchantrade Branches

### Required document for Sole Proprietorship.

Upload Documents	
Document Name (Format: png/jpg/jpeg/tiff/gif/pdf, Size:<= 3 MB)	
Registration Form*	<a href="#">Document</a>
Form D - Certificate of Registration*	<a href="#">Document</a>
Letter of Authorisation(in the Company's letter head) by the Director/s or Key Responsible Person* or Director Resolution *	<a href="#">Document</a>
NRIC/Passport Copy of Authorised Person*	<a href="#">Document</a>
NRIC/Passport Copy of Authorised Person*	<a href="#">Document</a>
Owner's/Partners NRIC Copy*	<a href="#">Document</a>

### Required document for Private Limited Companies (Sdn Bhd).

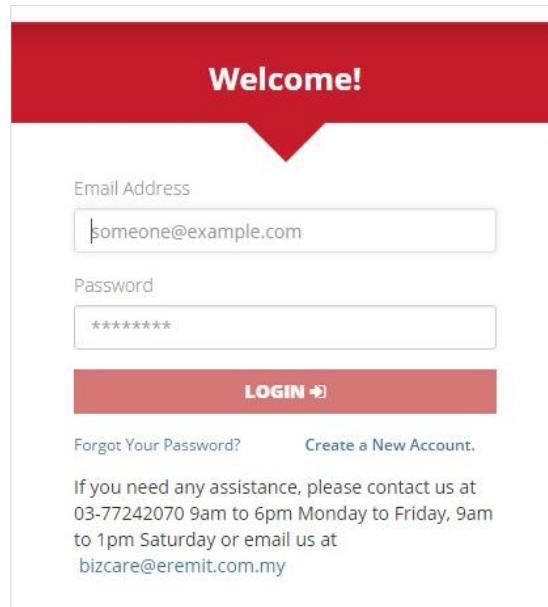
Upload Documents	
Document Name (Format: png/jpg/jpeg/tiff/gif/pdf, Size:<= 3 MB)	
Registration Form*	<a href="#">Document</a>
Form 24 (certified true copy)*	<a href="#">Document</a>
Form 49 (certified true copy)*	<a href="#">Document</a>
Form 9 - Certificate of incorporation (certified true copy)*	<a href="#">Document</a>
Letter of Authorisation(in the Company's letter head) by the Director/s or Key Responsible Person* or Director Resolution*	<a href="#">Document</a>
Memorandum and Articles of Association (M&A) (certified true copy)*	<a href="#">Document</a>
NRIC/Passport Copy of Authorised Person*	<a href="#">Document</a>
NRIC/Passport Copy of Director/Key Responsible Person*	<a href="#">Document</a>

# Make Transfer

1

## Login

Login using registered email and password



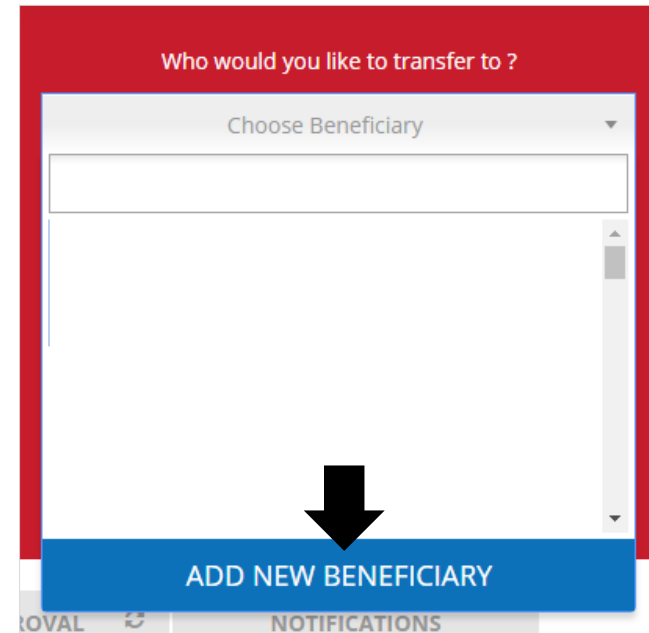
The login form features a red header with the text "Welcome!". Below the header, there are two input fields: "Email Address" containing "someone@example.com" and "Password" containing "\*\*\*\*\*". A red "LOGIN" button with a right-pointing arrow is positioned below the password field. At the bottom, there are links for "Forgot Your Password?" and "Create a New Account.", followed by contact information: "If you need any assistance, please contact us at 03-77242070 9am to 6pm Monday to Friday, 9am to 1pm Saturday or email us at bizcare@eremit.com.my".

2

## Create New Beneficiary

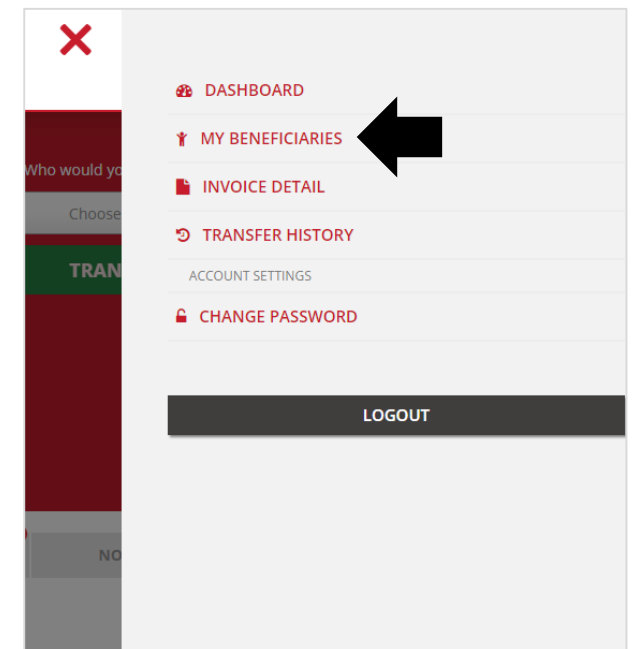
Create the beneficiary form **Dashboard** or **Main Menu**.

Dashboard



The dashboard screen has a red header with the text "Who would you like to transfer to?". Below the header is a "Choose Beneficiary" dropdown menu. A blue button at the bottom of the screen is labeled "ADD NEW BENEFICIARY" and has a black arrow pointing down to it. At the bottom of the page, there are "APPROVAL" and "NOTIFICATIONS" tabs.

Main Menu





The main menu screen has a red header with a close button (X). Below the header is a list of menu items: "DASHBOARD", "MY BENEFICIARIES", "INVOICE DETAIL", "TRANSFER HISTORY", "ACCOUNT SETTINGS", and "CHANGE PASSWORD". A black arrow points to the "MY BENEFICIARIES" item. At the bottom, there is a dark grey "LOGOUT" button.

# Make Transfer

### 3 Enter Amount Details

Fill in amount in either **"Send"** or **"Receive"** currency field. The receive amount (FCY) will be calculated based on the exchange rate displayed.

**Transfer Order Details**

<b>Send</b>	<b>Receive</b>
 MYR 10850.00	 AUD 3500
Exchange Rate : 1 AUD= 3.1000 MYR	Fee : 15.00
Purpose Of Transfer	Source Of Fund
Salary	Employee Salary

### 4 Upload Invoice

Click **"New Invoice"** to upload the new transaction invoice or click **"Choose Invoice"** to select existing invoices.

**Transfer Supporting Documents**

Invoice Detail

Please choose invoice for transfer.




# Make Transfer

## 5 Review Payment Details

Review the payment details and click **"Submit for Processing"**.

**TRANSFER SUMMARY**

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 To  
Lea Anne  
Australia

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Payment Type :  
**Bank Transfer**

Bank Account Holder Name :  
**Lea Anne**

Account Number :  
**123765**

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Transfer Amount (MYR)                      10,850.00  
Exchange Rate (AUD- MYR)    1 AUD= 3.1000 MYR


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**Total Transfer (MYR) :    10,865.90**

## 6 Proceed to Payments

Select the bank for debit of account and make payment to Merchantrade via FPX.

Enter Amount                      Payment Details  
Enter Amount                      Review your transfer detail

**Internet Banking** 

**Total Cost: MYR 11,214.10**

Please ensure that you have disabled the pop-up blocker for this page to proceed.  
Please complete the FULL PAYMENT process to avoid any cancellation of our unconfirmed booking.

Payment Provider  
CIMB Bank Berhad

I have read the Disclaimer and Accept all the Terms and Conditions.  
By Clicking **Proceed to Payment** below I confirm that all the details are correct and in order.

Note: Service charge is subjected to GST.