

# Global Payments Card Processing Malaysia Sdn Bhd



## MERCHANT CARD SERVICES INSTALMENT PLAN ACCEPTANCE GUIDE

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## 1. INTRODUCTION

This guide provides simple and concise procedures for completing Instalment Plan transactions using HSBC MasterCard and Visa Cards.

Please use this guide to help you minimize risk and fraud, avoid unnecessary operating costs, improve profitability and provide the best possible service to your customers.

If you have any enquiries regarding this guide, please contact your Account Manager or our Merchant Helpdesk, HSBC Card Centre.

### **Important Note**

This guide is not intended to be a definitive statement of merchant obligations and it cannot be used in the case of a dispute or a chargeback.

## **2. INSTALMENT PLAN PAYMENT TRANSACTIONS**

Merchant to permit without discrimination, cardholder to charge to their card account, for purchase of goods and/or services supplied by Merchant.

Merchant will only charge the Cardholder the displayed or listed price and will not levy any surcharge on a Cardholder to pay any part of the Discount by any increase in price or otherwise.

## **3. ONLINE ACCEPTANCE PROCEDURES VIA EDC TERMINAL**

- a) Cardholder does not need to complete the Direct Debit Authorisation Form and Merchant to obtain authorisation from the Bank via the EDC terminal.
- b) Merchant to request Cardholder to sign the Instalment Plan Payment sales slip printed from the EDC terminal.
- c) The Instalment Plan Payment sales slip will contain the following information in addition to the existing information printed on a retail sales slip:
  - i) the tenure of the Instalment Plan e.g. 6 months Instalment Plan or  
12 months Instalment Plan
  - ii) the monthly instalment amount
  - iii) the Instalment Plan Payment Terms and Conditions i.e. "I agree that my above purchase under the HSBC Instalment Payment Plan is subject to the Terms and Conditions governing the Instalment scheme together with the Platinum/ Gold/ Classic Cardholder Agreement which is available online".
- d) Merchant to follow the usual required acceptance procedures which includes verifying the cardholders signature, check the validity of the card and to conduct check on the security features advised by the Bank from time-to-time.
- e) Deliver the goods /services to Cardholder in accordance with the invoice/sales and purchase agreement between Merchant and Cardholder.

#### **4. MANUAL ACCEPTANCE PROCEDURES**

For every Instalment Plan transaction, Merchant must:

- i) ensure that the Direct Debit Authorisation Form is duly completed and authorization is obtained from the Bank prior to the delivery of goods/ services.
- ii) follow the required acceptance procedures which includes verifying the cardholders signature, check the validity of the card and to conduct check on the security features advised by the Bank from time-to-time.
- iii) deliver the goods/services to Cardholder in accordance with invoice/sales & purchase agreement between Merchant and Cardholder.
- iv) Merchant to complete and submit the Instalment Plan Payment Batch Summary together with a copy of the Direct Debit Authorisation form to the Bank for processing.

##### **4.1 DIRECT DEBIT AUTHORISATION FORM**

Merchant to ensure the following information is completed:

- a) Type of Card;
- b) Cost of goods/services (the full amount in RM);
- c) Number of monthly instalment;
- d) Cardholders name;
- e) Credit card number;
- f) Card expiry date;
- g) Cardholder's contact number;
- h) Cardholder's address;
- i) Cardholder's signature;
- j) Transaction date;
- k) Identity number;
- l) Merchant authorized signatory & Company stamp;
- m) Authorization code;
- n) Delivery note no;
- o) Merchant ID;
- p) Merchant name

Merchant should not submit an amended or incomplete Direct Debit Authorisation Form, which will not be accepted by the Bank in case of dispute.

#### **4.2 INSTALMENT PLAN PAYMENT BATCH SUMMARY**

The following information are required in the Instalment Plan Payment Batch Summary:-

- a) Merchant name;
- b) Telephone number;
- c) Batch number;
- d) Merchant ID;
- e) Contact Person;
- f) Date;
- g) Name of Cardholder;
- h) Card No;
- i) Expiry Date;
- j) Transaction amount (RM);
- k) Approval Code;
- l) Total amount;
- m) Less discount rate;
- n) Account Payable;
- o) Merchant's Authorised Signatory & Company stamp

#### **5. INSTALMENT LIMIT**

The Bank will advise Merchant of the minimum and maximum number of instalments and the minimum and maximum amount for the Instalment Plan from time to time.

#### **6. CARDHOLDER ENQUIRIES AND COMPLAINTS**

- a) Merchant will receive payment based on the face value of the nett amount specified in the Direct Debit Authorisation Form/ Instalment Plan Payment Batch Summary submitted to the Bank.
- b) In the event a Cardholder disputes a charge, Merchant should liase direct with the Cardholder to resolve the complaint and Merchant has no right of recourse against the Bank in any unresolved dispute. In addition the Bank is not responsible to the Cardholder in any way for any goods/services supplied by the Merchant.