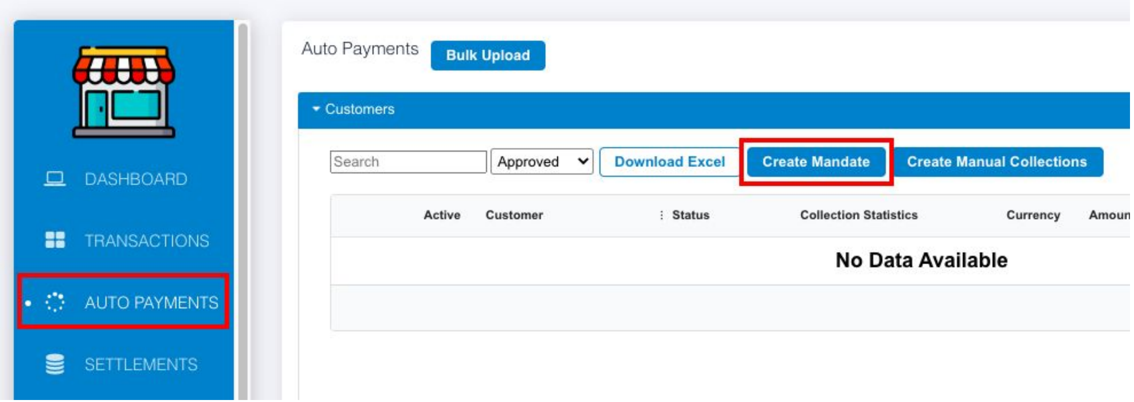
How to create mandate link for Subscription Payment

STEP 1 : Login to Payex's portal

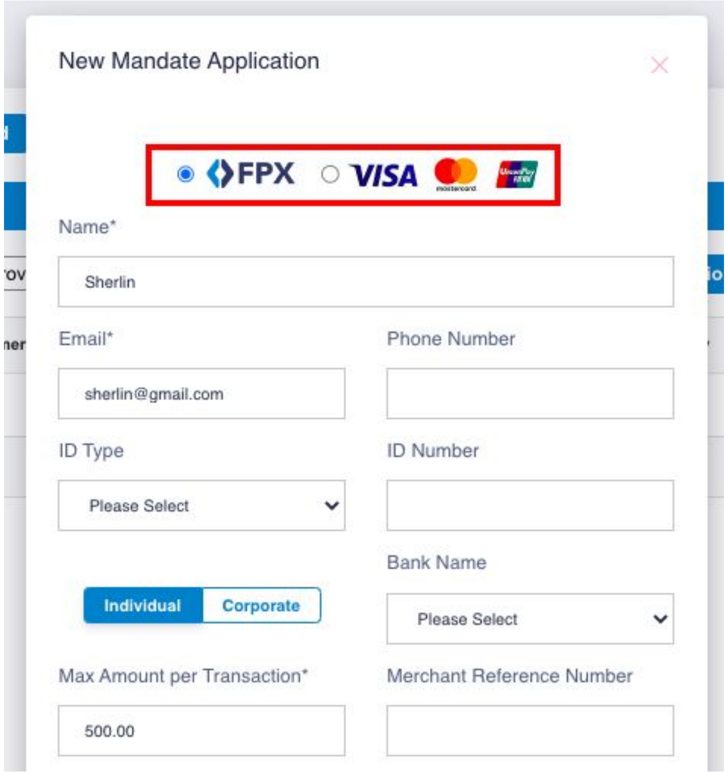
- Click "**Login**" button at https://www.payex.io/
- It will navigate you to https://portal.payex.io/Home
- Login using your existing credentials

STEP 2 : Create mandate link

- Click "**Auto Payment**"
- Click "**Create Mandate**"



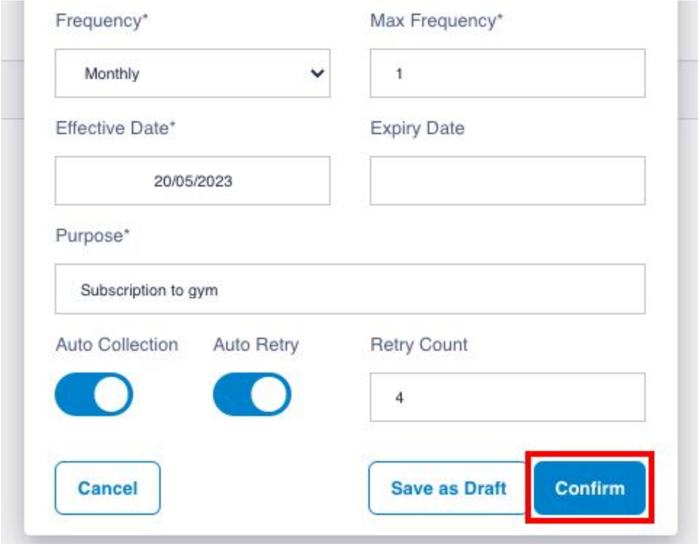
STEP 3 : Fill out the mandate application (Part I)



- Choose either:
  a. **FPX** - link to customer's bank account
  b. **VISA Mastercard / Foreign card -** link to customer's local / foreign card

- Fill out the relevant details:
  a. **Name** - Customer's name
  b. **Email** - customer's email address
  c. **Phone Number** - customer's phone number
  d. **ID Type** - customer's ID type
  e. **ID Number** - customer's ID number
  f. **Bank Name** - leave it for your customer to choose
  g. **Individual / Corporate** - leave it for your customer to choose
  h. **Max Amount per Transaction** - the maximum amount you want to charge the customer / amount you want to charge the customer
  i. **Merchant Reference Number** - any reference number you want to put

STEP 3 : Fill out the mandate application (Part II)



- Fill out the relevant details:

  a. **Frequency** - Monthly (charge monthly)

  b. **Max Frequency** - 1 (charge 1 time in a month)

  c. **Effective Date** - 20/05/2023 (collect payment on every 20th)

  d. **Expiry Date** - you may leave it blank if you do not have a date (ie. if you put 30/12/2023, the last collection will fall on 20/12/2023)

  e. **Purpose** - purpose of payment

  f. **Auto Collection** - enable it to auto collect every month

  g. **Auto Retry** - enable it to let system to auto retry the collection if payment fails

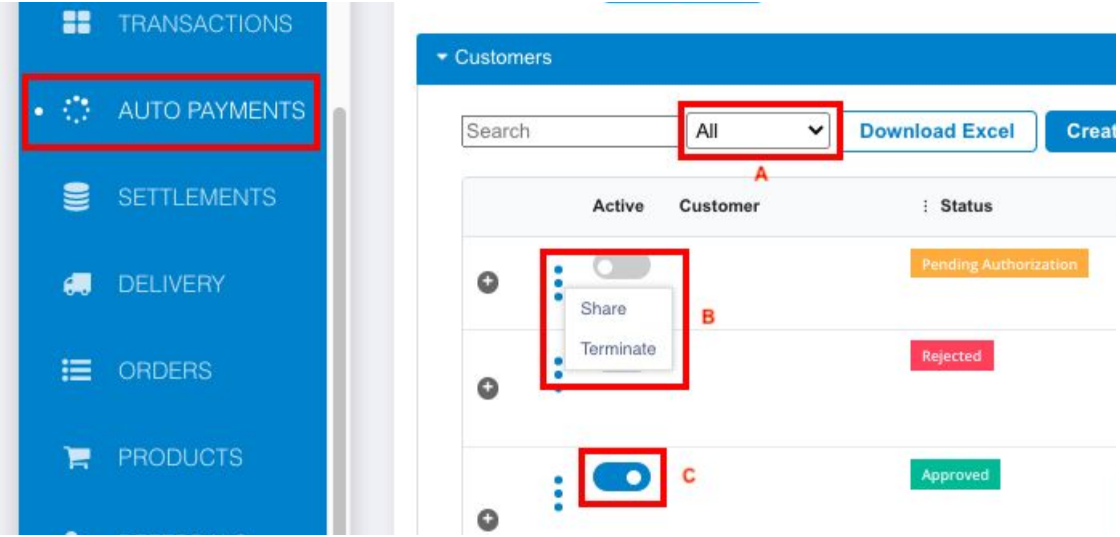
  h. **Retry Count** - 4 (the maximum retry count for system is 4) (ie. payment failed to collect on 20th, system will retry on 21st, 22nd, 23rd & 24th)

  i. Click “**Confirm**” to generate the mandate link

STEP 4 : Share the mandate link to your customer

- **A** - right click to save the QR code and share to your customer to scan
- **B** - copy the mandate link and share to your customer
- **C** - you can click any icon to share the mandate link to your customer
- Customer clicks the mandate link to fill out the relevant information and click “**Proceed**”.
- There will be a one-time charge of RM 1 (via bank account) / RM 0 (via local / foreign cards) for the purpose of account verification and It takes 1 working day to verify by the bank
- Once it has been approved by the bank then you can start collecting payment from your customers

STEP 5 : Check the status of your mandate



- Click “**Auto Payment**”
- **A** - can change the filter to “**All**”
- **B** - you can share (if you lost it) / terminate your mandate link
- **C** - you can toggle left the button to stop collecting the payment (inactive)
- Status:
  a. **Pending Authorisation** - mandate link created but pending authorised by your customer
  b. **Approved** - mandate link created, authorised by your customer and verification approved by the bank
  c. **Rejected** - mandate link created, authorised by your customer but verification rejected by the bank

Notes

- If a mandate was set to be effective on 1 June and customer only authorises the mandate on 15 June, the first charge will be on 15 June*, second charge will be on 1 July
- If a mandate was set to be effective on 1 June and customer only authorises the mandate on 5 July, the first charge will be on 5 July*, second charge will be on 5 August (lost June's collection)
- Merchant and customer will receive an email notification from Payex for every mandate link created
- Seller will receive an email notification if the collection is successful
- Customer will receive email notification if the payment is successful
- There will be an email reminder sent to customer before the collection date for collecting payment via online banking
- There will be no email reminder sent to customer before the collection date for collecting payment via local / foreign card

*** depending on the mode of subscription payment:**

1. **Bank account - first charge fall on the next day after the approval by the bank**
2. **Local / foreign card - first charge fall on the same day after the approval by the bank**