



# E-WALLET

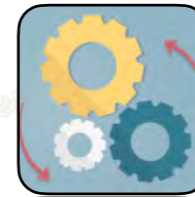
## SOLUTION FOR VENDING MACHINE



Vending Machine



Payment System



Systems Intergration

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**Vendtimes**

Sale Assistance  
+60 13 810 8688



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# PURCHASE GOODS IN 3 SIMPLE STEP



## STEP 1

Select the item no  
you want.



## STEP 2

Show E-wallet QR Code  
to the machine scanner.



## STEP 3

Collect your item & Enjoy.

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# DEMO HOW IT'S WORK.

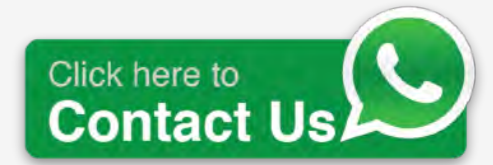


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# WHAT'S THE BUSINESS PLAN?

## Starter Package

**Initial cost : RM 1,500.00 (Non-Android) RM 1200.00 (Android)**

**Server Admin Fee : RM 15.00/Month (Transact exchange & Monitor Cashless Report)**

*\*\* upfront payment for 12 months with each user/device once confirm use the service*

- **One Time Setup Fee RM300.00**
- **X Stand Banner RM 50.00**
- **XOX Sim Card Starter Kit RM50.00**  
(Consist of 90 days 1GB data usage) & (User top up RM10.60 for 1GB every 30 days)
- **User Agreement Stamp Fee RM150.00 (One time per user)**
- **On sit fixing RM150.00 to RM250.00 (Optional)**
- **Delivery/Courier Fee RM30.00 to RM50.00**
- **2% Fees of e-wallet charges apply to the user's transaction.**
- **Payment Gateway in the packages:**



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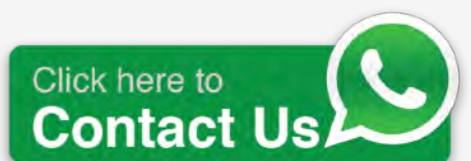
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# Payment Gateway Charges:

# 2%

Per Transaction Fee



## **Holdback**

### Applicable When:

There is a dispute transaction. The hold back amount is equivalent to the transaction amount disputed. If the transaction disputed successfully (or Charge-back filed) against the user, the user needs to refund (the charge-back amount only) to the E-wallet holder. Otherwise, the payment will be released back to the user.

## **Transaction Refund / Cancellation**

### Applicable for E-Wallet Transaction Only.

User is allowed to refund / cancel particular E-wallet transaction to the customer / E-wallet holder by himself via web login feature.

## **Payout Frequency**

Payout of settlement sum to the user is on T+2 basis. The settlement cut-off time of every 24:00 (Malaysia Time) of every Sunday, Tuesday and Friday. Instant transfer the settlement sum into a designated bank account of the user within 2 working days after the settlement cut-off day.

## **Place and Currency Settlement**

The transaction will be settled in Malaysia Ringgit (MYR) and the place of settlement will be in Malaysia. It is recommended that the user should have its own account in the banks in Malaysia.

## **Payout Method**

The payout will be reimbursed via instant bank transfer into user's dedicated bank account.

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# Software & Hardware Relationship

Consumer buy the goods from VM with E-wallet.



Transaction via VCCS Android hardware.



Cloud software Exchange Data with E-wallet Company.



Payment Settle into VM owner bank account By T+2 basis.

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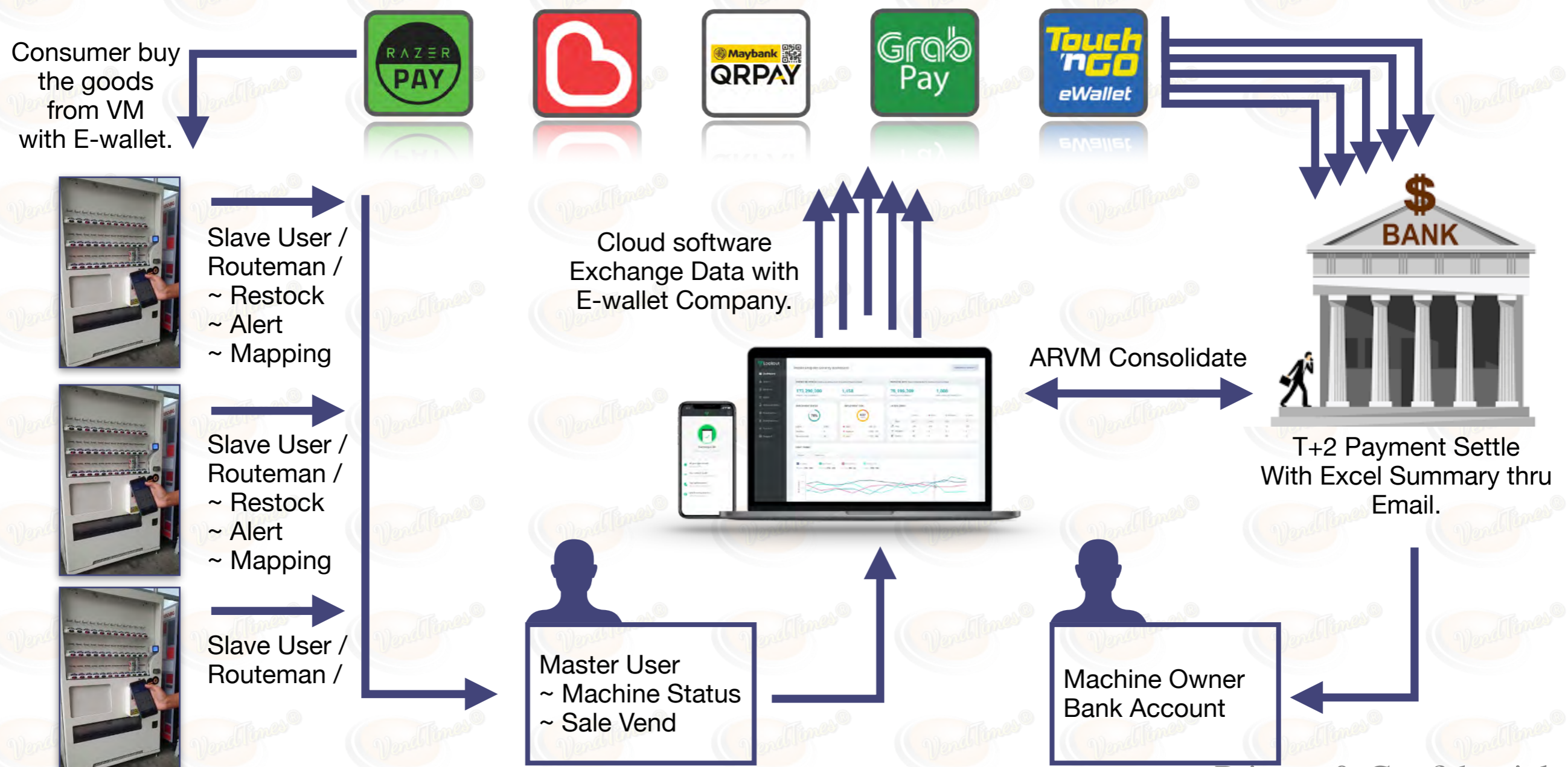


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# Operation & Settlement Work Flow

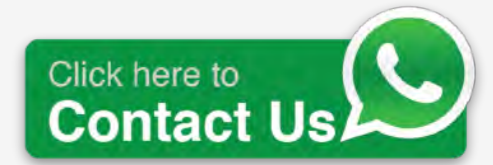


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# How Do Kick-Start?

## Kick-Start Work Flow

- Confirm with our technical support on Vending Machine model need to active.
- To register with our sale person on user agreement and make pay of final sale order.
- To provide information to our technical support on XOX simcard registration.
- Arrange method of deliver the device or on site fixing date and time appointment.
- Create WhatsApp group between user and AR Vending's team.
- Web base monitoring of user name and password creation further brief by our IT team regard it function.
- Appointment date and time to do devices fixing and QR acceptance activation via video cal with our trchnical support team.
- Congrates to you with QR E-wallet able to accept on your vending machine.
- E-wallet accepted by :



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