



*Easy, secure payments in all forms
XPay's all-in-one payment
complete solutions
for your growing business.*

Merchant Rates

(SEPTEMBER 2024)





India / INR



Method	Deposit Rate / 收款费率	Deposit Limits / 收款限额	Withdrawal Rate / 出款费率	Withdrawal Limits / 出款限额	Operating Hours / 支持时间	Channel Guarantee / 通道担保	Settlement Rates / 下发金额	Supported Banks / 支持银行
E-Banking / UPI	5.0%	3000 / 100,000	1.0%	10,000 / 100,000	24 Hours	-	INR: 1.0% 100,000 / 500,000 24 hours	E-Wallets: Google Pay, PhonePe, Paytm, Whatsapp, BHIM, Amazon Pay, MobiKwik, Airtel, Jio, etc.

Terms & Conditions:

1. If found that Merchant misuse or abuse usage in other industry, contract will be terminated without further notice and all fund balance will be forfeited.
如发现商户在其他行业滥用，合同将终止，恕不另行通知，所有资金余额将被没收
2. We will NOT be responsible for funds frozen in the merchant/their customer's own bank accounts regardless if the accounts are frozen upon settlement or fund out
无论账户在结算时或出金时被冻结，我们不会对冻结在商户/他们客户自己的银行账户中的资金负责。
3. Judicial Freezing We freeze the merchant balance of the entire card, and both parties actively cooperate to refund the merchant balance after the judicial release
司法冻结由我方冻结整卡商户余额，双方积极配合，解开司法后退还商户余额
4. If the account is reported, the merchant needs to be notified to inform the customer to pullback/cancel the complaint or report in order to release the frozen funds.
The funds will be return to merchant once the account is unfreeze.
若账户被举报，需通知商户告知客户撤回/取消投诉或举报，以解除冻结资金。账户解冻后，资金将退还给商家。
5. Service is only allowed to be used in Online Gambling, Other industry including the following shall not be allowed
本平台只接受BC业务，需要验证盘口
6. After the player complains and withdraws the complaint, please ban the player account. It is not allowed to use our channel.
玩家投诉且撤诉后，请封禁该玩家账号。不允许使用我方通道
7. If fraudulent funds, customer complaints, etc. occur on the website operated by the merchant, it will be regarded as a high-risk website. Any illegal operation will affect the regularity of our agent's clothing. The right to stop service over time
如果商户运营之网站发生欺诈资金、客户投诉等事件，将视为高风险网站。任何违规操作影响我司通道运营正常的行为，将保留随时停止服务权力



Hong Kong / HKD



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转数快 / 银行转账	2.3%	500 / 30,000	0.5%	2000 / 50,000	24 hours	-	2,000 / 50,000	全银行

Terms & Conditions:

1. 仅接受博彩类商户，发现其它类型资金，一律没收并立即停止服务。

a. Specific card, none than others, only gambling merchants are accepted. If any other types of funds are found, they will be confiscated and services will be stopped immediately.

2. 禁止客户ATM充值，若因为客户主动使用诈骗手段在ATM上做虚假票据，导致我方卡被冻结，需要负责整卡余额及7000HKD赔偿。

b. Customers ATM recharges are prohibited. If our card is frozen because the customer actively uses fraudulent means to make false bills at the ATM, we will be responsible for the entire card balance and 7,000 HKD compensation.

3. 关于支票入账处理情况：支票转账或者预制转账的情况下，一律等落账在上分回调，如果不小心误上分，在一小时内可以扣回，损失由盘口承担。

c. Regarding the processing of check deposits: In the case of check transfers or pre-made transfers, always wait for the points to be adjusted back after the points are deposited. If the points are added accidentally, the points can be deducted within one hour, and the loss will be borne by the market. If the points are increased by more than one hour.

4. 司法冻结：商户负责。若产生司法冻结导致卡内余额冻结，我方将在商户余额中扣除相应金额。

d. Judicial freeze: Merchant is responsible. If a judicial freeze occurs and the balance in the card is frozen, we will deduct the corresponding amount from the merchant's balance.

5. 银行冻结：先暂时冻结对应金额的商户余额，并积极要求卡主解冻，解冻完成释放冻结的商户余额

e. Bank freeze: First temporarily freeze the merchant balance of the corresponding amount, and instantly ask the card owner to unfreeze. After the unfreeze is completed, the frozen balance will be released. If the frozen merchant balance cannot be unfrozen, the card and password and all information will be sent back to the merchant.

6. 投诉情况：盘口需要积极协助让会员撤销投诉，如果无法撤销投诉，商户应承担相应投诉金额。如果因为此笔投诉导致整张卡被冻结，按司法处理。

f. Complaint situation: Handicap needs to actively assist members to withdraw complaints. If the complaint cannot be withdrawn, the merchant shall bear the corresponding amount of the complaint. If the entire card is frozen due to this complaint, it will be handled judicially.

7. 关于备注：不允许客户在转账时备注，但有些银行在转账时必须要求客户选择或填写备注，只能选择赠送，礼物，个人支出等，不得出现投资，金融，借款，虚拟货币，USDT等敏感词语，一旦发现，若因此而导致的账户冻结，需全由商户方承担所有责任。

g. Regarding remarks: Customers are not allowed to make remarks when transferring, but some banks must require customers to select or fill in remarks when transferring. Words such as gifts, personal expenses, etc. can be allowed and insensitive. Thus words are sensitive such as Investment, finance, borrowing, virtual currency, USDT, etc. are not allowed. Once discovered, if the account is frozen. As a result, the merchant must bear all responsibilities.

8. 其它情况：银行挂失取现，盗刷等由我方赔付。Other cases: lost cash withdrawal from banks, stolen money, etc. will be paid by us



Malaysia / MYR



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E-Banking / 银行转账								
QR / 扫码 (DuitNow/TnG/Shop ee/Boots)								



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contact us

We look forward to working closely with you and your merchants! Thank you for your support.

Team XPay