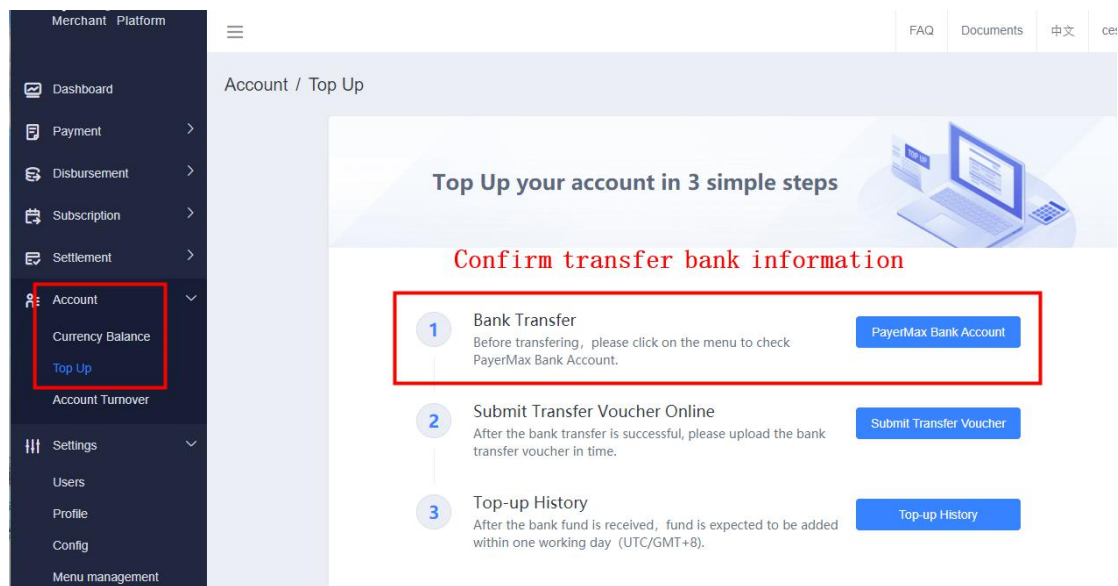


Merchant Top up Process

Operation process:

1. Login to MMC platform,enter menu [Account] - [Top Up]

If you can't see this menu or don't have the access, please contact your admin account to add access of the concerned menu for your account.



2. Select 'Top up account'

For the disbursement service, currently we only support to deduct from the account that transaction occurred. Therefore, the balance of the corresponding account should be sufficient before issuing disbursement transaction.

A screenshot of the 'Submit Application' form within the 'Account / Top Up' section. The form is titled 'Top-up Account Info' and contains the following fields: Merchant ID (M36977092608), Merchant Name (Test_DEV_08), Top Up Purpose (Disbursement), and Top Up Country/Currency (Brazil, BRL). A red box highlights the 'Top Up Country/Currency' field, and a red arrow points from a text annotation to it. The 'Beneficiary Info' section below shows Bank Name (Citibank N.A., Hong Kong Branch) and Bank Code (006).

For disbursement service, currently we only support to deduct from the account that transaction occurred. For example, you need to top up into Indonesian IDR account if the transactions will occur in Indonesia.

3. Fill in the 'Bank Transfer Info'

The merchant shall fill in the form based on company actual bank transfer information so that our finance team can match the bank receipt with merchant's account top-up application.

First-time application needs to add 'payer Info'.

The screenshot shows a 'Bank Transfer Info' form. A red box highlights the 'Transfer Amount *' field, with a red arrow pointing to it. A red text box above the form states: 'At present, we only accept remittance in USD. If merchant remits/transfers to us in other currency, we will only recognize the USD amount after your paying bank deduct the currency exchange fee and transfer fee (please consult the paying bank about the fees).' Below this, a blue box highlights the 'Payer Info *' section, which includes fields for 'Bank Name' (天津银行), 'Payer Name' (Test_DEV_08), and 'Payer Account' (6200000000). A blue text box to the right of this section says: 'Fill in the form with your actual bank account information which initiates the remittance for our finance team to verify.' A green box highlights the 'Bank Order ID *' and 'Bank Receipt *' fields, with a green arrow pointing to them. A green text box to the right of this section says: 'Fill in the blank with the bank order ID and upload the bank receipt for our finance team to verify.' The 'Bank Receipt *' field has an 'Upload' button. At the bottom, it says 'Upload: .jpg .jpeg .png .pdf file 5M Max'.

4. Submit top-up application and wait for feedback from our finance team

After receives the top-up application, our finance team will verify your application information with the actual funds we received in our bank account. Once it's confirmed, the top-up application will be approved.

You may check the progress and details of the application in the [Top-up History].

The screenshot shows the PayerMax Merchant Platform dashboard. On the left is a dark sidebar with the PayerMax logo and a menu with options: Subscription, Plans, Order, Settlement, Pending, Settled, Account, Balance, Top Up, and Settings. The main content area has a header with 'Top Up your account in 3 simple steps' and an illustration of a laptop and calculator. Below this are three steps: 1. Bank Transfer (Before transferring, please click on the menu to check PayerMax Bank Account. Button: PayerMax Bank Account), 2. Submit Transfer Voucher Online (After the bank transfer is successful, please upload the bank transfer voucher in time. Button: Submit Transfer Voucher), and 3. Top-up History (After the bank fund is received, fund is expected to be added within one working day (UTC/GMT+8). Button: Top-up History, which is highlighted with a red box).

Note: after you successfully remitted/transferred, please submit the bank transfer

voucher in time. Our finance team will verify the bank's receipt and top up the merchant's account according to the voucher.

FAQ:

1. More detailed PayerMax bank account information

Beneficiary Address: 23/F LINCOLN HSE TAIKOO PLACE, 979 KING'S RD

QUARRY BAY, Hong Kong

Bank Name: Citibank N.A., Hong Kong Branch

Bank Address: 21/F, Citi Tower, One Bay East 83 Hoi Bun Road, Kwun Tong,
Kowloon, Hong Kong

Account Name: FunTech Technology Limited

Account No.: 40851729 (USD)

SWIFT Code: CITIHKHXXXX

Bank Code: 006

Branch Code: 391

2. Transferring application amount/currency

Currently our collecting bank only supports remittance in USD. If the merchant's remit/transfer amount is in other currencies, the exchange fee will be charged by merchant's paying bank (please refer to your paying bank for specific exchange rate and bank fees).

3. Top up amount/currency

After receiving the payment, our finance team will top up the actual USD amount into merchant's virtual account in specified currency. Please refer to the 'Top Up Detail' for the specific currency exchange rate. Any doubt, please contact our BD colleague.

4. Top up several virtual accounts in multiple currencies with one actual

remittance.

If the merchant has disbursement services in multiple countries, then he can top up into several virtual accounts in multiple currencies with only one actual remittance.

(The merchant needs to submit multiple top up applications based on demands.)

For instance, one remittance/transformation (1000 USD) is actually made, and the merchant submits two applications to us which respectively apply to top up Indonesia account(600USD) and Philippines account(400USD). After verified with our collecting bank about the remittance, our finance team will respectively top up merchant's Indonesian account 600USD and Philippines account 400USD.