EPS Company (Hong Kong) Limited ("EPS Company") 易辦事(香港)有限公司("易辦事公司")

EPS INFORMATION

HOTLINE SERVICE HOURS

For operation enquiries or service request, please call EPS Merchant Services Hotline at 2721 0566 during the following hours:

HOTLINE SERVICE HOURS						
Mondays to Fridays	9:00am to 10:00pm					
Saturdays	9:00am to 7:00pm					
Sundays & HKSAR Statutory Holidays	10:00am to 7:00pm					

^{*} HKSAR Statutory Holidays excluding 1st, 2nd and 3rd day following Chinese New Year day

EPS CUT-OFF TIME AND SETTLEMENT

Reference table

	MON	TUE	WED	THU	FRI	SAT	SUN	MON
EPS transactions 00:01 - 19:00 (Daily cut-off: Mondays to Fridays at 7:00pm)	Fl	F3	F5	F7	F9	FII	F13	
EPS transactions 19:01 - 24:00	F2	F4	F6	F8	F10	F12	F14	
Merchant's designated bank will be credited at the end of the business day.	F1	F2 F3	F4 F5	F6 F7	F8 F9			F10 F11 F12 F13 F14

Note: "F" represents the approved transactions during the designated period $% \left(1\right) =\left(1\right) \left(1\right$

- Daily cut-off at 7:00pm from Mondays to Fridays (except Saturdays, Sundays and HKSAR statutory holidays).
- For EPS transactions approved by the relevant member bank before cut-off, merchant's designated bank will be credited at the end of the business day.
- For EPS transactions approved after cut-off, the merchant's designated bank will be credited at the end of the next business day.
- Business day is from Mondays to Fridays (except Saturdays, Sundays and HKSAR statutory holidays).
- When typhoon no 8 and black storm signal is hoisted in Hong Kong, EPS system cut-off will follow the procedures of HKICL for settlement handling.

SECURITY TIPS

Proper EPS terminal management and usage

At all times, merchants must keep the terminal in a safe place, use it properly and treat it as your cash register.

- Both the terminal and PIN pad should be locked in a drawer when the cashier is away from the register or before the shop is closed.
- Ensure that if CCTV is installed in-store, it is not aimed at the terminal PIN pad when customer enters PIN. The CCTV recording tape should be kept for at least 1 month.
- No unauthorized parties are allowed to repair, maintain or take away the terminal.
- Reconfirm if terminal service has been arranged for the company and verify the identity of the terminal technician by checking his staff ID upon arrival.
- Check the terminal daily for any unusual device (e.g. skimmer) being attached and if there are any signs or traces of tampering. If in doubt, please call EPS Merchant Service Hotline at 2721 0566.
- If you are approached by any paper suppliers claimed to be representing from EPS Company, please take precaution to avoid any losses.

Note for performing EPS/CUP transactions

At all times, please follow our guidelines and steps for performing EPS transactions.

- When receiving a card presented by the cardholder, the merchant should make a general assessment of whether the information printed on the card is consistent with the cardholder (e.g. nationality, gender).
- Beware if any side of the card seems abnormal.
- The cashier should process payment with the customer witnessing the whole payment process, particularly with the card always in the customer's sight.
- Give the PIN pad to the customer when entering the PIN.
- The cashier should not look at the PIN pad while the customer is entering PIN. Also, the cashier should distract people from surrounding the customer while entering PIN.
- During the payment process, handle the card with care
- CUP Merchant should keep the "Bank/Merchant Copy" of CUP transactions for at least 2 years.
 Merchants must present the receipts to EPS when requested.



To ensure transaction accuracy, merchants shall perform day-end settlement to check the total number of transactions and the total amount of the terminal record against the EPS Company host system on a daily basis. Should any discrepancies occur, the merchant shall call EPS Company for verification.

ORDERING OF EPS RECEIPTS

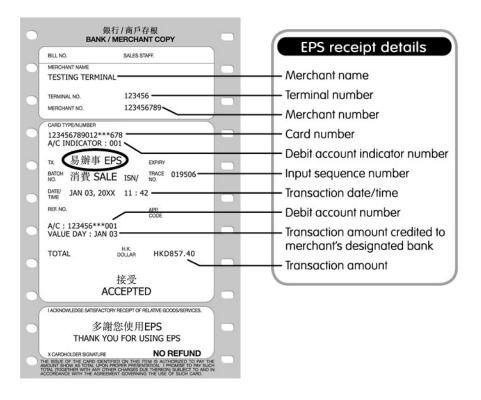
For EPS Receipts, please refer to the information below:

Media Courier Co Ltd.

Room 4, 4/F, Fuk Hong Industrial Building, 60-62 Tong Mi Road, Mongkok, Kowloon

Ordering Hotine: 2381 0488

EPS RECEIPT SAMPLE



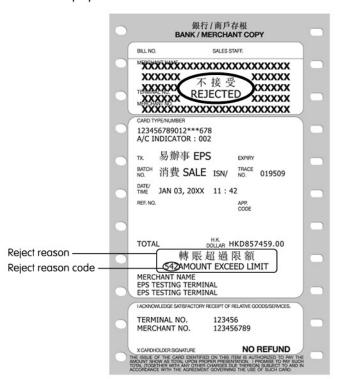
Accepted transaction

When a transaction is completed, the word "ACCEPTED" will be printed on the EPS receipt.

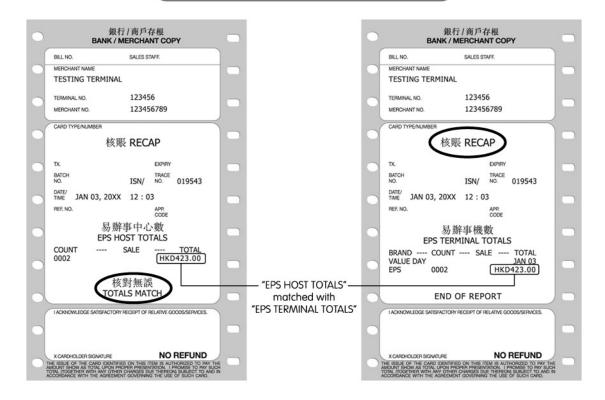
銀行/商戶存根 BANK/MERCHANT COPY MERCHANT NAME TESTING TERMINAL 123456 123456789 MERCHANT NO. 123456789012***678 A/C INDICATOR: 001 易辦事 EPS BATCH 消費 SALE ISN/ TRACE 019506 DATE/ TIME JAN 03, 20XX 11:42 REF, NO. A/C: 123456***001 VALUE DAY: JAN 03 TOTAL HKD857.40 接受 ACCEPTED 多謝您使用EPS THANK YOU FOR USING EPS NO REFUND

Rejected transaction

If the word "REJECTED" is printed on the EPS receipt, this is a rejected transaction. The merchant must state the reason and suggest the cardholder to use another payment method.



Totals match



EPS receipt with reject code 550

If merchants do not perform EPS settlement in 7 consecutive days, a rejected code of "550 PLEASE SETTLE 請聯絡易辦事" will be displayed on the terminal screen and EPS receipt when a new EPS transaction is performed. Merchants must perform the EPS recap function immediately. The terminal will resume normal once the recap is finished.



EPS – CHINA UNIONPAY SERVICE (CUP)

Headquarterd in Shanghai, China UnionPay (CUP) was founded in 2002 and is a bankcard association established with the approval of the State Council and People's bank of China. CUP cards are issued by local financial institutions in Mainland China, and also overseas member banks. EPS merchants can accept CUP cards through their EPS point of sale terminals. Every valid CUP card bears the UnionPay logo can be used in all retail outlets.

EPS merchants can accept CUP card transactions through their EPS point of sale terminals. Funds will be credited to merchant designated bank accounts on the next business day after the transaction day. All settlement will be in HK dollars.

How to become CUP merchant

Requirement: Existing EPS merchant

Commission: 2.5% of the monthly CUP transactions

Agreement : CUP agreement

Free service : • Installation & maintenance of the POS terminal

 Operation training Service hotline

CUP cut-off time and settlement

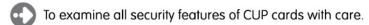
- Daily cut-off from Mondays to Sundays at 11:00pm.
- For CUP transactions approved by the relevant member bank before cut-off, merchant's designated bank will be credited one business day after the end of the business day (merchant settlement: business day +1).
- Business day excludes Saturdays, Sundays, HKSAR statutory holidays and during 3 China Golden Holiday periods (Chinese New Year, Labour Day and National Holiday).
- When typhoon no. 8 and black storm signal is hoisted in Hong Kong, CUP system cut-off will follow the procedures of HKICL for settlement handling.

Reference table							China Golden Holiday								
	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
CUP transactions 00:01 - 23:00 (Daily cut-off: Mondays to Sundays at 11:00pm)	C1	СЗ	C5	C7	C9	Cll	C13	C15	C17	C19	C21	C23	C25	C27	C29
CUP transactions 19:01 - 24:00	C2	C4	C6	C8	C10	C12	C14	C16	C18	C20	C22	C24	C26	C28	
Merchant settlement (business day +1)		C1	C2 C3	C4 C5	C6 C7										C8 I C27

Note: "C" represents the approved transactions during the designated period

CUP MERCHANT POINTS TO NOTE

How to prevent fraud



When performing CUP transactions, check whether the card number on the transaction receipt is exactly matched with the card number embossed on the card.

Beware of any abnormal behavior from cardholders, for example:

- Very casual when shopping or spending, without considering the goods selection or does not care about the price, just hoping to complete the transaction quickly.
- Visit the shops which sell valuables frequently for variety of luxury goods in a rush manner.
- Purchase in bulk order on high cost fashion items but no fitting trial is required.
- Cardholder is holding several CUP cards when performing transactions. When one card cannot be successfully processed, cardholder switches to another CUP card at once.
- If authorization cannot be obtained for the CUP transaction, cardholder may request merchant to separate all individual payment.
- · In the process of signing, cardholder looks flustered and is always looking around.
- · Cardholder has to look back the signature specimen on the card panel when signing on the receipt or his/her motion to sign is very slow.

Important notes to CUP Merchants

- · Only successful CUP transaction sales receipts will be printed out.
- According to the requirements of the CUP, regardless of debit or credit card, the cardholder must sign on the sales slip. Cardholder's signature on the sales slip must be exactly matched with the signature on the back of his/her CUP card panel. CUP issuing bank may raise a chargeback if NO cardholder signature on the sales slips. If no cardholder's signature on the back of the card, the cardholder must sign immediately before any transaction to be processed. If cardholder refuses to sign on both the sales slip and the card panel on the back of the card, merchants can refuse to accept the transaction in order to avoid any potential financial losses.
- All CUP merchant sales receipts must be retained for not less than two years (from the transaction date). Merchants (all CUP Merchants, also applicable to terminated CUP Merchants) are required to hand in the CUP transaction receipts at a designated period of time if requested by EPS.
- CUP merchants are not allowed to impose extra transaction fee or refuse to accept CUP cards for any transactions under normal circumstances.
- Transaction limit cannot be laid down considerably before accepting CUP card transactions.
- No cash advance or refund can be made during CUP transactions processing.
- Authorization must be obtained through CUP terminal for each transaction.
- All CUP transactions including debit cards and credit cards must be a swipe card transaction.
- If the cardholder's identity or CUP card authenticity is in doubts, merchants should not accept the CUP cards for transactions.
- If merchant terminates EPS service contracts, service contracts of CUP will also be terminated.
- Due to the rigorousness of China UnionPay card verification, once any irregular CUP transactions are found, EPS Company at any time is entitled to refuse to pay the CUP merchants in whole or in part payment. If EPS Company has paid that irregular transactions and the timing of payments are within 180 days from the transaction date, EPS Company reserves the right at any time to claim immediate refund from the CUP merchants. CUP transaction slips must also be retained not less than two years for future checking purposes. Moreover, EPS Company also reserves the right at any circumstances which deem appropriate to receive a chargeback fee.
- If you have any questions, please call the China UnionPay 24-hour customer service hotline 800 967 222 or EPS hotline 2721 0566.

Comparison between EPS service & CUP service

	EPS service	CUP service						
Service button selection	易辦事	其他卡						
Account Selection	Necessary, if any	No						
Pin	Yes	Necessary, if any						
Signature	No	Yes						
Terminal receipt	Yes	Yes to successful transaction onl						
Transaction cancellation	No	Yes						
Refund	No	Yes, if any						
System cut-off	Mondays - Fridays: 7:00pm (excluding Saturdays, Sundays & HKSAR statutory holidays)	Mondays to Sundays: 11:00pm						
Merchant settlement	Business day (excluding Saturdays, Sundays & HKSAR statutory holidays)	★ Business day +1 ★ (excluding Saturdays, Sundays & HKSAR statutory holidays & China public holidays)						

EPS/CUP STATEMENT SAMPLE

Before the 10th of each month, EPS Company would send statement to merchants. Merchants can check all last month's transaction details. EPS transactions and CUP transactions would also be printed on the same statement.

