Appendix 5: FAQ Bank Muamalat Payment Gateway

No	Question	Answer
1	What is Bank Muamalat Payment Gateway?	A payment gateway functions as a virtual link connecting e-commerce platform and Bank Muamalat. It securely processes customer payments guaranteeing the transfer of funds from your customers' accounts to your designated merchant account with us. It ensures both security and convenience.
2	Who can sign up for Bank Muamalat Payment Gateway?	Company registered in Malaysia. (Sole Proprietorship / Partnership / Sdn Bhd / Others)
3	How do I apply for Bank Muamalat Payment Gateway?	Kindly email your inquiry to merchant acquiring admin at merchantadmin@muamalat.com.my
4	What are the types of cards accepted by the Bank Muamalat Payment Gateway?	Credit & Debit cards by MyDebit Visa & Mastercard.
5	How long does it take to set up a payment gateway?	The setup time can vary but is approximately one (1) month including UAT and testing. It also depending on the provider and your specific requirements.
6	Is the payment gateway secure for processing payments?	Yes, payment gateways use encryption and security measures to protect sensitive customer data during transactions.
7	Does merchant need to have Bank Muamalat account to apply payment gateway?	Yes. It is compulsory for merchant to have Bank Muamalat account. Merchants are recommended to open an account at nearest branch.
8	How much are the fees for the services?	To be determined by management approval.