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Atome Merchant Onboarding

Malaysia

How Atome works

- Customer checks out with Atome app and splits the purchase into **3 equal, interest-free** payments

- Merchants receive full transaction amount (minus fees) within agreed working days

- Atome bears full credit liability if the customer defaults at the 2nd and/or 3 payments

Important: atome is registered and compliant with PDPA laws in Malaysia.

Customer Journey

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Registration eligibility

1. User must be between 18 - 70 years old

2. Holds a valid NRIC

3. Personal information entered MUST be same as stated on identification card - account will be rejected if inaccurate personal information is entered

4. Credit card spend limit is capped at RM5,000 and RM1,500 for debit cards

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Step 1: Registration
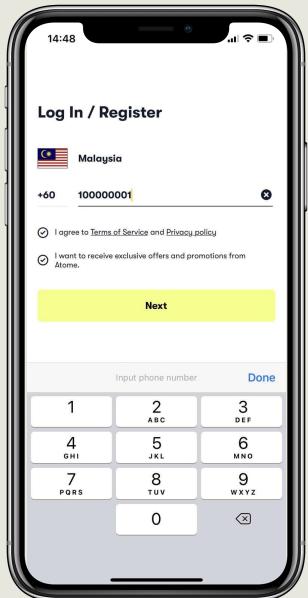
Enter phone number and verify with OTP
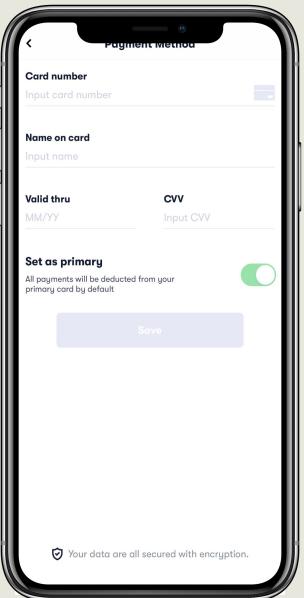
Input card details for payment & auto debit
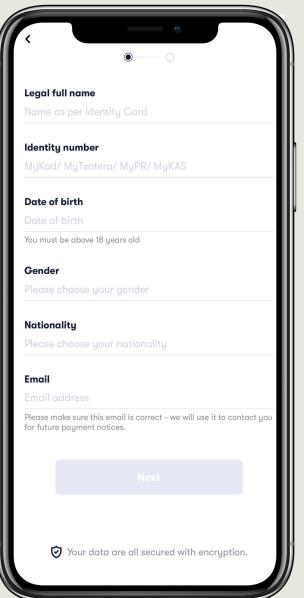
Input basic personal details
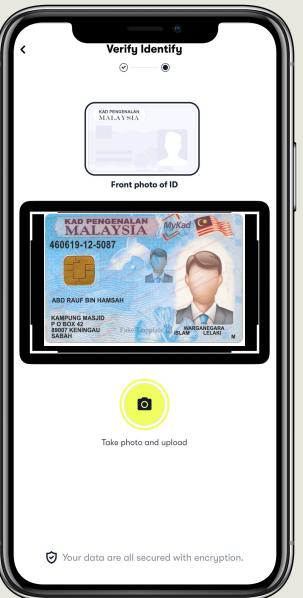
Take a picture of IC

Complete facial verification

Step 2: Mobile payment - Offline
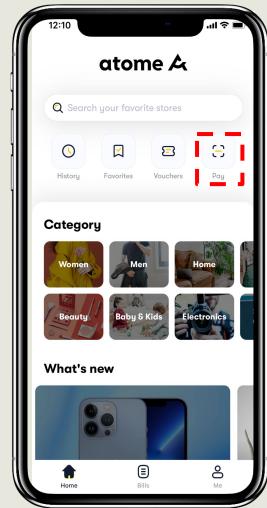
Launch Atome App and **tap the "Pay" icon**

Scan Merchant's QR Code located at counter
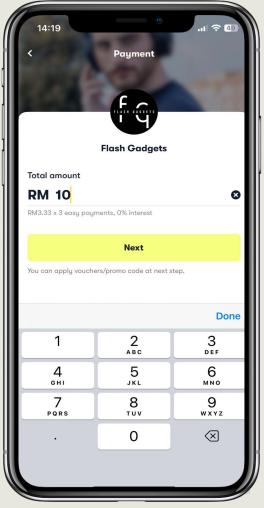
Enter the full amount to be charged (applicable to offline transaction only)
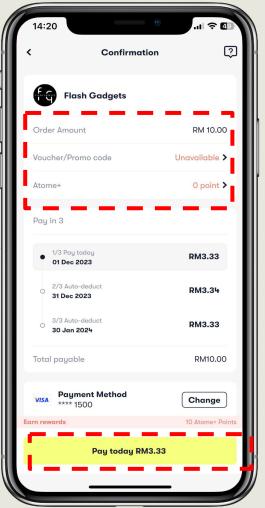
View the payment schedule. The first payment at the point of purchase. The following payments will be spread 30 days apart
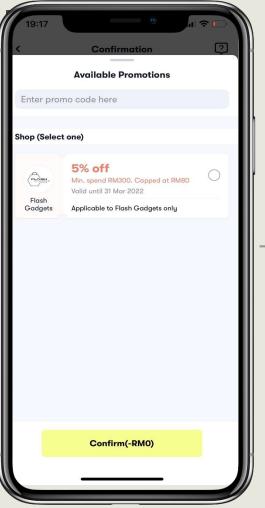
Select the voucher applicable for the order
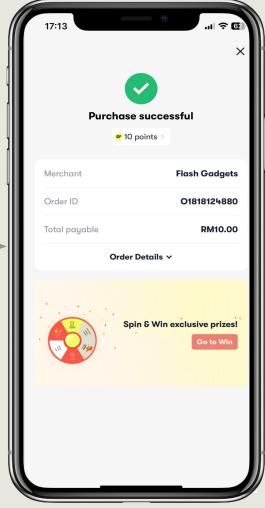
Purchase confirmation if the transaction is successful

Option 1: Offline checkout

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3 easy payments, 0% interest.

#1751

- A unique QR Code is provided at every retail outlet

- Transaction data can be tracked via Atome's Merchant Center

Step 4: Check bills

Users can check the status of their payment schedule under **"Finance"** in Atome App. They will be informed when the payment is charged subsequently.

User will also have the option to make full payment 3 days after 1st payment is charged by using the **"Pay now"** feature.
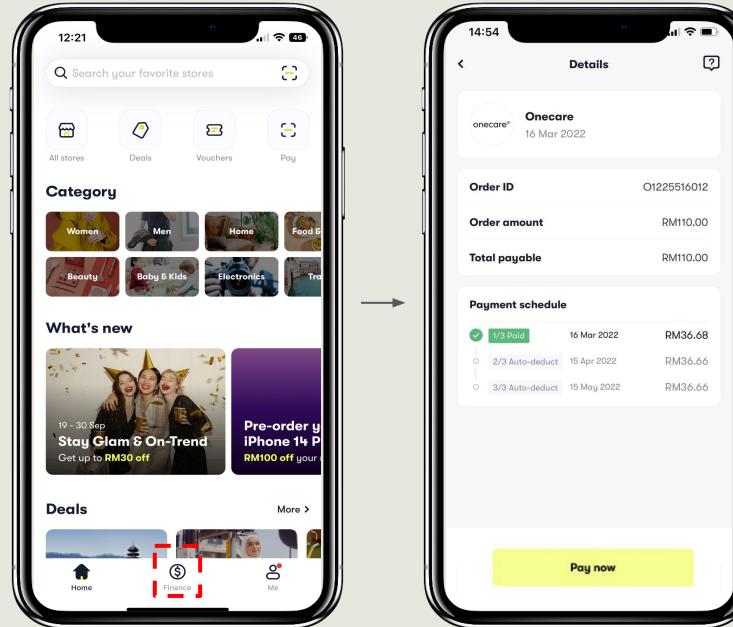
Merchant Center

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Merchant Center provides full visibility on your Atome sales

Exportable CSV and Excel file of all transactions

Gain key insights on consumer transaction data, e.g. contact, ABS and purchase patterns for future CRM re-engagement

Monitor online and offline transactions

No fear of losing paper receipts for offline transactions for daily settlement and reconciliation

Process full or partial refunds

Easy access to transactions and refund details on one portal

Track sales performance

For each individual outlet and the business as a whole

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Insert Username and password to access Atome Merchant Portal

portal.atome.my

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Welcome to Atome Merchant Center

Login

Username

Type your username/email

Password

Type your password

Forgot password?

Log in

A atome_test

Dashboard

🎯 Dashboard

⊞ Payments

💰 Settlements

Settlement History

Balance

📊 Analytics

👤 Account Management

Subscription Management

Help

Dashboard

My Orders   See Details

Outlet   Period   Frequency
All ×   05/01/2022 → 23/06/2022   Daily Weekly Monthly

Total Order Value   Total Order Count   Average Order Amount   Total Refunded Amount   Total Refund Count
240.00 MYR   7   34.29 MYR   240.00 MYR   7

- **Orders are tracked real time**

- **"Confirmed" status means successful transactions**

- **"Settled" status means full purchase amount minus commission paid to merchant**

Payments

All Payments   Payment Link

Transaction Status	Transaction Type	Date
All	All	01/05/2021 → 30/10/2021

Select Outlet	Mobile Phone	Atome Order ID
---- All ---- ×		

E-commerce Platform Order ID

Search   Export ∨

Transaction ID	Atome Order ID	E-commerce Platform Order ID	Transaction Date and Time	Outlet
MTX1051371579111	O1051244105		28/09/2021 19:53:23	Atome Test (Cheras – Taman Maluri)
MTX1051518816110	O1051244105		28/09/2021 19:52:53	Atome Test (Cheras – Taman Maluri)

Transaction Type	Status
Merchandise	● Confirmed
Merchandise	● Confirmed
Merchandise	● Confirmed
Merchandise	● Confirmed

Merchant FAQs

Merchant FAQs

- **Does Atome protect customers' personal information?**

Yes, we are compliant with Malaysia's PDPA laws. Shopping with Atome is a safe and secure shopping experience. Find out more about how Atome protects your customers' personal information in our **terms and conditions** and **privacy policy**.

- **What happens if the customer make the payment late?**

His/Her Atome account will be temporarily locked and **an admin fee of RM30** will be charged to reactivate the account. The customer will be able to reactivate the account after clearing arrears and the RM30 admin fee. The RM30 admin fee applies to each late payment cycle.

- **How does the credit limit work?**

The spending limit is based on the customer's account level. When the customer clears off all the outstanding balance, the credit limit will be restored.

Merchant FAQs

- **Do I need to trigger settlement at the end of the day?**

Not needed, Atome will settle the daily payout to your SSM registered bank account automatically.

- **What if customer needs to transact more than their Atome limit.**

Customer may utilise the full limit with Atome, and pay the rest outside of Atome via other payment methods.

- **How do I reset my password?**

You may reach out to our support team support@atome.my for us to help to reset the password. Kindly do ensure each password is recorded for safekeeping and reference.

- **Can customer repay their bill earlier?**

Yes, under the "Bills/Finance" section in the app.

Sample Errors

Sorry, we are unable to process your payment.
Please contact our support@atome.my

OK
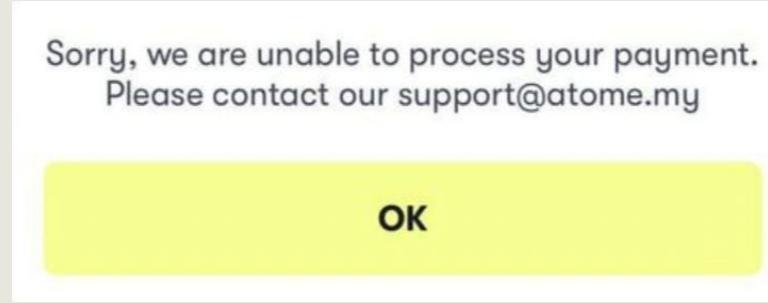
Possible reasons

- Spent beyond own credit card limit
- Overdue payments, hence unable to process payment
- The system has detected a payment rejection

Possible solutions

- If there are outstanding amounts, clear all outstanding payments in order to unfreeze account
- Check if customer has any ongoing bills and advise customer to spend within credit limit allocated
- Check if customer is using an existing card on another existing account and if so, advise to use another credit/debit card
- Please allow a wait time of 30 minutes before retrying

Sample Errors

We are unable to process your application. Please contact support@atome.my

OK
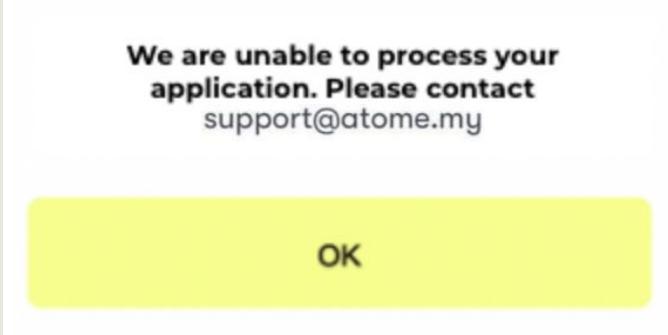
Possible reasons

- The NRIC number or email address is already registered
- Information submitted is inconsistent (e.g. name entered different from identity card)
- Captured image is not clear enough
- Defaced/cracked identity card, hence, rejected

Possible solutions

- Customer may try to reapply again after 15 days
- If the issue persists, please contact customer service at support@atome.my

Sample Errors

Sorry we are unable to to progress with the card provided. Please contact support@atome.my to appeal the rejection.

OK

Possible reasons

- When this emerges, it may mean the customer has insufficient balance in their current account.

Possible solutions

- Please ensure there is sufficient cash is in account before confirming payment again
- Otherwise, please change to another debit/credit card and try again
- Please allow a wait time of 30 minutes before retrying
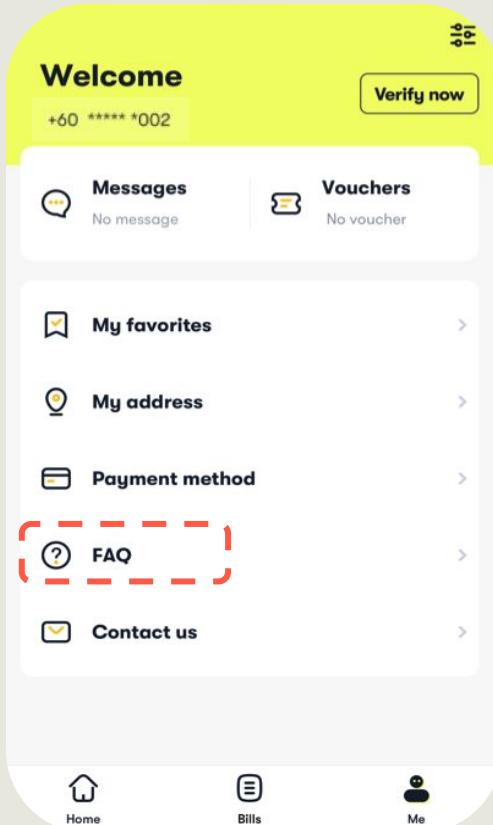
We are here to help!

1. Check out Atome FAQ page for common customer and merchant inquiries. The page can be accessed through Atome app or through web URL: **help.atome.my**

2. Please don't hesitate to reach out to us, if you can't find the solution from our FAQ section.

   Merchant support channel:

   •**Email**: support@atome.my

     Or reach us via social media chats

   •Instagram: @atome.my

   •Facebook: @atomemalaysia

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