

# Third-Party Payment Provider Onboarding Guide

## Purpose

This guide outlines the onboarding process for Third-Party Payment Providers (TPPPs), from initial engagement to full integration, with clear instructions and dedicated support throughout.

## Table of contents

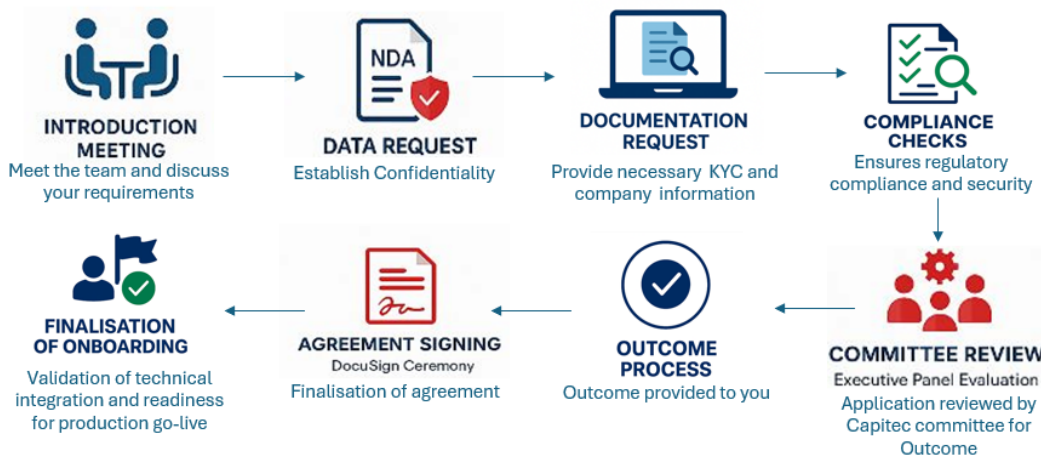
<b>1. Introduction</b>	<b>2</b>
<b>2. Non-Disclosure Agreement (NDA) process</b>	<b>2</b>
<b>3. Third-Party Payment Provider data request</b>	<b>3</b>
<b>4. Risk and compliance checks</b>	<b>3</b>
<b>5. Committee review</b>	<b>3</b>
<b>6. Outcome process</b>	<b>4</b>
<b>7. Agreement signing process</b>	<b>4</b>
<b>8. Finalisation of integration and production go-live</b>	<b>4</b>

## 1. Introduction

We support you throughout the onboarding process. A dedicated Relationship Manager will guide you at every stage.

# Your Onboarding Journey

As step-by-step guide to help you understand the process



### 1.1 Introduction meeting

A formal meeting will be scheduled with the relevant stakeholders from both your team and ours. The purpose of this session is to:

- Understand your business requirements
- Assess alignment with our strategic objectives
- Provide an overview of the onboarding process

### 1.2 Next steps

Should the criteria discussed align with your organisation's requirements, your Relationship Manager will facilitate an introduction to our dedicated onboarding team.

## 2. Non-Disclosure Agreement (NDA) process

### 2.1 NDA initiation

As part of the onboarding process, a Non-Disclosure Agreement (NDA) will be shared with you for review.

### 2.2 DocuSign process

The NDA will be sent through DocuSign. To generate the NDA, we will request:

- Full name and email address of your authorised signatory
- Company registration number
- Trading address

### 2.3 Confirmation

Once the NDA has been signed, a copy will be shared for your records. You will then receive the onboarding documentation and requirements.

### 3. Third-Party Payment Provider data request

Refer to [Annexure A](#) for a detailed guide outlining the documentation required for each process or scenario.

You will receive the following:

- Onboarding requirements
- Local Business Banking Account requirements (If applicable)
- Technical documentation will be shared to prepare for the integration process.

If you'd like assistance, our onboarding team can schedule a session to walk you through the requirements in more detail.

### 4. Risk and compliance checks

Compliance checks will begin once all required documentation has been submitted.

A series of checks will be conducted to support a comprehensive assessment. These checks include:

#### 4.1 Compliance review

Assessment of your organisation's ability to manage money laundering risks, including:

- Sanction screening
- Adverse media checks
- PEP checks

#### 4.2 Financial health assessment

Assessment of your organisation's financial stability.

#### 4.3 Merchant onboarding review

Review of your organisation's:

- Merchant agreement
- Merchant onboarding process
- Due diligence practices
- Transaction-monitoring procedures

This ensures alignment with regulatory requirements.

### 5. Committee review

#### 5.1 Evaluation

Once all required information has been received and the necessary risk and compliance checks have been completed, information will be compiled and reviewed by the committee for approval.

If you plan to onboard merchants in any of the categories below, a mandatory in-person interview must be completed:

- Micro-lenders
- Crypto asset traders/platforms

- Investments (including derivatives, structured deposits, currencies for difference, etc.)
- Dealers in foreign exchange
- Store of digital value (includes vouchers, e-wallets, mobile money and e-money)
- Gambling

You will be invited to present key aspects of your organisation's operational and compliance frameworks. Please refer to our [Guideline to the high risk due diligence inspection interview](#).

## 6. Outcome process

Once the review committee has reached a decision regarding your application, the following actions will be taken:

### 6.1 Declined

You will receive formal written notification if your application is unsuccessful.

### 6.2 Approved

You will receive confirmation of approval, along with the Product Agreement and schedules for your review. We will then request details of the designated signing authority to proceed. You will also be informed of the products and services for which you have been approved.

## 7. Agreement signing process

### 7.1 Review

The Agreement will be shared for your review.

### 7.2 Signing

The final agreement will be shared through DocuSign for completion by your authorised signatory and our representative.

### 7.3 Confirmation

A signed copy will be provided for your records.

## 8. Finalisation of integration and production go-live

### 8.1 Review

Once technical and operational integrations are completed and signed off, your solutions will go live in production.