

RISK ASSESSMENT FORM

Company Name:

Type of Business:

1. Which statement best describes your business' overall financial standing?

- ☐ Newly incorporated
- ☐ Profit in the last 1 year
- ☐ Profit in the last 2 years
- ☐ Profit in the last 3 years
- ☐ Loss in the last 1 year
- ☐ Loss in the last 2 years
- ☐ Loss in the last 3 years

2. How long has your business been operating?

a. Online business

- ☐ Not applicable
- ☐ 2 to 5 years
- ☐ Newly incorporated
- ☐ More than 5 years
- ☐ Less than 1 year

b. Physical business

- ☐ Not applicable
- ☐ 2 to 5 years
- ☐ Newly incorporated
- ☐ More than 5 years
- ☐ Less than 1 year

3. What percentage of your business' total sales come from online sources (transactions)?

- ☐ Less than 10%
- ☐ 10% to 50%
- ☐ More than 50%

4.a. Do you currently accept card payments for online transactions?

- ☐ Yes
- ☐ No

4.b. If yes, please indicate the name of your online payment provider:

4.c. If yes, please share the following details about your average chargeback rate for the last 6 months:

- i. Number of cases (per month):
- ii. Estimated chargeback value (per month): \$
- iii. Chargeback ratio to sales (total chargeback value/total sales): %

5. For online businesses: What measures do you currently take to mitigate the risk of fraudulent consumer transactions? (You may select more than one)

- ☐ Not applicable (I only operate an offline business)
- ☐ Ensuring that customers sign a delivery order as acknowledgement of receipt of goods
- ☐ Verifying orders with customers
- ☐ Publishing a warning message (Anti-Fraud Policy) on your website
- ☐ Checking if transacting cardholders are based in high-risk countries
- ☐ Requiring customers to sign a credit card authorisation form
- ☐ Confirming high-value or suspicious transactions with the credit card issuing bank
- ☐ Monitoring IP addresses for suspicious transactions

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- ☐ Monitoring use of free email address domains for user accounts
- ☐ Setting limits on total transaction value or transaction frequency per customer
- ☐ Implementing a clear refund policy
- ☐ Publishing clear terms and conditions
- ☐ Clearly displaying pricing & policies for fee changes on your website
- ☐ Publishing clear privacy policy statements

6. Please share the following details on your estimated monthly sales:

- a. Transaction count:
- b. Transaction volume: \$
- c. Average ticket size per transaction: \$

7. Please share the following details about your average refund rate for the last 6 months:

- a. Number of cases (per month):
- b. Estimated refund value (per month): \$
- c. Refund ratio to sales (total refund value/total sales): %

8. Do you sell goods to overseas customers?

- ☐ Yes
- ☐ No

If yes, what proportion of your total sales come from overseas customers?

- ☐ Less than 10%
- ☐ 10% to 50%
- ☐ More than 50%

9. Do you have operations in other region(s)?

- ☐ Yes
- ☐ No

If yes, please specify the top countries and territories with the most sales.

1.
2.
3.
4.
5.

10. What is/are the top countries and territories that you expect to receive payments from? Please specify.
(If you only serve local customers, please indicate the country or territory where your business is based.)

1.
2.
3.
4.
5.

11. What is/are the top countries and territories that you expect to send business payments to? Please specify.
(If you only serve local customers, please indicate the country or territory where your business is based.)

1.
2.
3.
4.
5.

12. How many physical stores do you operate?

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13. How many employees do you have?

UNDERTAKING

This Risk Assessment Form should be read together with the Terms and Conditions found in the Merchant Agreement. The Merchant agrees to be bound by the Terms and Conditions incorporated by reference herein and attached hereto in this Risk Assessment Form.

By executing this Risk Assessment Form, the executor warrants and represents that they have the full power and authority to execute this Risk Assessment Form on behalf of the Merchant.

Signature (Merchant)

Name:_____

Designation:_____

Date:_____