What Is This?

To take online payments through CommercePay, you send them documents about your business. This page lists each one, its format, and what they check.[1] Send the right set once, and your application won't come back for fixes.

To publish your Terms & Conditions and Privacy Policy in your portal first, see How to Add Your Terms & Conditions and Privacy Policy to Your Portal (https://kb.pixalink.io/articles/add-terms-conditions-privacy-policy-payment-gateway).

How It Works

CommercePay's guide lists nine items. Items 3 to 5 are sections inside your Terms & Conditions, not separate pages, unless CommercePay asks for them separately.

#	Item	Format	What they check
1	Privacy Policy	Public web link or PDF	PDPA statement, data you collect, why you collect it, who you share it with, how long you keep it, customer rights, privacy contact
2	Terms & Conditions	Public web link or PDF	Malaysian law, customer obligations, liability, intellectual property, termination, payment terms, contact details
3	Refund Policy	Section in your Terms & Conditions	Refund window, who qualifies, how to ask, how long it takes, exclusions, who pays return shipping
4	Cancellation Policy	Section in your Terms & Conditions	How to cancel, notice period, fees, what happens to prepaid or unused services
5	Service, Shipping or Delivery Policy	Section in your Terms & Conditions	Delivery times, coverage, charges, digital delivery, delays
6	Contact Us	Public web page	Legal business name, SSM number, address, business email, +60 phone number, opening hours
7	Business premises photo	JPG or PNG	Clear shop front, readable signboard, visible unit or lot number, at least 500 KB
8	SSM Company Profile	Official PDF, not edited	All pages, active status, registered address, owner or officer details, issued in the last 12 months
9	Bank statement header	PDF or clear scan	Business account, first page only, issued in the last 3 months, bank name, account holder, account number, statement date

A PDF on your own computer is not a public policy. Publish each policy in your portal or on your website, open the link, then send that working link.

Before you send everything, check that these match across all documents:

- Your legal business name, exactly as in SSM
- The account holder name on the bank statement
- Your SSM number on the policies and the Contact Us page
- Your business address

Real-Life Example

Siti runs Siti's Bakes in Shah Alam and wants customers to pay online for cake orders. Her first try came back. Her portal still showed the Pixalink default policies, and her bank statement was five months old. She wrote her own Terms & Conditions with refund, cancellation and delivery sections. She pasted them into her portal and sent CommercePay the live link. She also got a new bank statement and SSM profile. Her second application went through without more questions.

Good to Know

- The Pixalink Default policies belong to Pixalink, not to your business. CommercePay needs your own.
- Only promise refunds, cancellations and delivery times your team can deliver.
- Your Privacy Policy must match how you really use customer data.
- Sample wording in an onboarding guide is not legal advice. Ask your own adviser to review your policies.
- Other gateways can ask for different documents. Check the latest list with CommercePay before you send.

What's Next?

- How to Add Your Terms & Conditions and Privacy Policy to Your Portal (https://kb.pixalink.io/articles/add-terms-conditions-privacy-policy-payment-gateway)
- How to Create Your Customer Portal (https://kb.pixalink.io/articles/what-is-the-customer-portal-and-how-to-set-it-up)

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1. Source: *CommercePay Merchant Onboarding - Required Documents Guide*, prepared by Pixalink, 3 March 2026. It is a sample document. Confirm the current requirements with CommercePay merchant support before you send. ↩