# Overseas Payment

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# Core Concepts

## What is an acquirer?

An acquirer, also known as an acquiring bank or payment service provider, is the financial intermediary between buyers and merchants. After a buyer pays, the funds first enter the merchant account opened with the acquirer. The merchant can then withdraw the funds after the settlement period.

**In simple terms: the acquirer collects the money, while the merchant delivers the goods or services.**

## Acquirer vs Payment Method

| Item | Acquirer | Payment Method |
|---|---|---|
| Definition | The financial institution or service provider that collects buyer payments for the merchant. | The specific tool the buyer uses to pay. |
| Examples | PayPal, Airwallex, Oceanpayment, OTTpay, Wooshpay | Visa/Mastercard credit cards, LinePay, GrabPay, WeChat Pay |
| Who chooses it | The merchant enables and connects it in the eLink admin panel. | The buyer selects it during checkout. |

**In simple terms: the acquirer determines what types of payments can be accepted, while the payment method determines how the buyer pays.**

## Fund Flow

eLink **does not hold or handle funds**. Payments go directly into the merchant's own acquirer account.

1. The buyer starts payment in the eLink store.
2. The buyer is redirected to the acquirer to complete payment, such as PayPal, Airwallex, or Oceanpayment.
3. The funds are settled into the merchant's acquirer account according to the settlement cycle.
4. The merchant initiates a withdrawal in the acquirer's dashboard.
5. The funds are transferred to the merchant's bank account.

# Risk Controls: Behaviors That May Lead to Account Suspension

## Red-line behaviors

- **Mass refunds:** The merchant issues many refunds in the dashboard, or many buyers request refunds.
- **High chargeback rate:** Buyers contact their banks to reverse payments after purchase, and the chargeback rate exceeds the threshold.
- **Fraudulent transactions:** The issuing bank identifies unauthorized card use, such as stolen-card purchases, and the acquirer may hold the merchant responsible for losses.
- **High-risk goods or regions:** Selling prohibited goods or processing large volumes in high-risk financial regions.
- **Industry violations:** For example, virtual goods that are not delivered as promised, causing many buyer complaints.

## Two key indicators: fraud rate vs chargeback rate

| Item | Chargeback | Fraud |
|---|---|---|
| Nature | The buyer disputes the payment with the bank, such as claiming non-delivery or unauthorized payment, and the bank debits the merchant. | The card network or issuer identifies a transaction as fraudulent, usually after cardholder reporting. |
| Timing | Usually within 120-180 days after the transaction. | Usually within a shorter period after the transaction. |
| Responsibility flow | Buyer to bank to merchant. | Card network or issuer determines the fraud directly. |
| Account impact | Exceeding the threshold, usually 0.5%-1%, may trigger warnings, restrictions, or suspension. | Exceeding the threshold, usually 0.1%-0.3%, may cause card-network penalties to the acquirer and merchant suspension. |

**In simple terms: chargebacks are buyer-initiated payment reversals, while fraud is directly identified by card networks or issuers. A high rate of either can lead to account suspension.**

## New-account risk period

- The risk observation period is usually the first 30-90 days.
- Risk signals are amplified for new merchants because payment volume is still low.
- Maintaining a low chargeback rate and stable transaction volume during the first 3 months helps reduce review pressure.

## How to reduce risk

- Use trackable logistics and keep proof of delivery to reduce non-delivery disputes.
- Respond to customers quickly and resolve complaints early, such as through offline communication or direct refunds before disputes escalate.
- Ensure the product description matches the delivered goods or services.
- Monitor fraud rate and chargeback rate in the acquirer's dashboard regularly.
- Keep transaction evidence, including logistics proof, delivery confirmation, and customer communication records.

## What to do if the account is suspended

- Confirm the reason by checking the acquirer's dashboard notification or contacting the account manager.
- Prepare appeal materials such as logistics proof, delivery confirmation, order details, and communication records.
- Submit the appeal through the acquirer's account manager and explain the situation.
- If the issue is business-related, complete rectification before applying again.
- If the suspension was directly initiated by the issuer or card network, a new business entity may be required for a new acquirer account.

# Application Process Overview

1. **Confirm your target market:** Identify the main target market, such as Europe and the United States, Southeast Asia, or North America, and decide which acquirers to apply for.
2. **Confirm your company entity:** Acquirers have entity requirements. Confirm in advance which acquirers match your business entity.
3. **Apply for an account:** Contact your eLink customer manager to connect with the acquirer's account manager and set up a service group.
4. **Submit materials:** Submit the required materials and wait for review. Each acquirer has its own requirements and process.
5. **Complete testing:** After activation, place test orders to verify that payment redirects and methods work correctly. Transaction fees and gateway fees may be incurred during

testing.

# Acquirers Supported by eLink

Withdrawal flow: buyer payment → settlement to the acquirer account → withdrawal to the merchant's bank account.

Transaction fees vary by acquirer. Confirm the quotation during application.

Registration method: contact eLink operations.

| Acquirer | Supported Entity | Supported Regions | Settlement Cycle | Payment Methods |
|---|---|---|---|---|
| **PayPal**<br>Highly adopted and trusted by buyers in Europe and the United States | Mainland China individuals/companies (recommended), Hong Kong entities | Mainly Europe and the United States; globally available | T+21 for new merchants; fastest instant settlement after stabilization | Bank cards, credit cards, PayPal wallet |
| **Stripe**<br>Global online and offline payments | Recommended: Hong Kong, Singapore, United States; Europe: Germany, United Kingdom, etc.; Asia Pacific: Australia, India, Japan, Thailand; North America: Canada; South America: Brazil | Global | T+2 / T+7 | Bank cards, credit cards, local wallets |
| **Airwallex**<br>Acquiring plus foreign exchange; suitable for multi-currency needs | Hong Kong (recommended), Singapore, United Kingdom, Australia, European entities | Europe, United States, Southeast Asia | T+3 / T+5 / T+7 / T+15 | WeChat Pay, Alipay, credit cards, local wallets |
| **Oceanpayment**<br>Broad local payment coverage in Southeast Asia | E-commerce: Mainland China, Hong Kong, Singapore, European entities, US entities, Australian entities, Japanese entities; virtual goods: Hong Kong, Singapore | Mainly Southeast Asia | T+10 | Credit cards, local wallets |
| **OTTpay**<br>Canada-based acquirer with short settlement cycle | Canadian entities | Global | T+1 | WeChat Pay, Alipay, UnionPay |

| Acquirer | Supported Entity | Supported Regions | Settlement Cycle | Payment Methods |
|---|---|---|---|---|
| **Wooshpay** Supports WeChat Pay and Alipay; suitable for Chinese-speaking buyers | Hong Kong, Singapore, Malaysian entities | Global | Weekly settlement, delayed by 4 business days | WeChat Pay, Alipay, credit cards, local wallets |
| **paycools** Lower-cost local payment methods for local entities | Indonesian, Malaysian, Thai, Philippine entities | Indonesia, Malaysia, Thailand, Philippines | T+1 / T+2 / T+7 | Bank cards, credit cards, local wallets in the four countries |

# Local Payment Methods by Country/Region

| Region | Main Local Payment Methods |
|---|---|
| Southeast Asia | Malaysia: Touch 'n Go, GrabPay, Boost, ShopeePay, DuitNow; Singapore: PayNow; Indonesia: GoPay, OVO, DANA; Thailand: PromptPay, TrueMoney; Vietnam: MoMo, ZaloPay, VNPay; Philippines: GCash, Maya |
| Taiwan, China | LINE Pay, JKOPay, Apple Pay, convenience-store payment |
| North America | Credit cards, especially Visa/Mastercard/Amex, and PayPal |
| Europe | Credit cards, Visa/Mastercard, SEPA bank transfer, PayPal |
| Africa | M-Pesa, Airtel Money, MTN Mobile Money |
| Japan | Credit cards, JCB, PayPay, convenience-store payment |
| South Korea | KakaoPay, Naver Pay, Toss Pay, credit cards |

# Fee Notes

## eLink Platform Commission

| Product Type | Commission Rate | Description |
|---|---|---|
| Physical goods | 0.5% | Calculated based on the actual transaction amount. |
| Virtual goods | 2% | Pure virtual content, services, courses, etc. |
| Bundles containing virtual goods | 2% | Physical + virtual bundles. |

# Acquirer Fees

Before applying, pay attention to account-opening fees, transaction rates, withdrawal fees, foreign-exchange fees, monthly fees, and annual fees.

# FAQ

| # | Question | Answer |
|---|---|---|
| Q1 | Which payment methods does eLink support? | International credit cards, local bank cards, local e-wallets, WeChat Pay, and Alipay. |
| Q2 | Can buyers pay in a currency different from the store currency? | Yes. The system converts the amount based on the real-time exchange rate, with no extra setup required. |
| Q3 | How can WeChat Pay or Alipay be enabled? | Apply through Airwallex, Wooshpay, or OTTpay for Canadian entities. Contact your eLink customer manager for assistance. |
| Q4 | How long does acquirer account opening take? | Usually 7-20 business days, depending on the acquirer. |
| Q5 | Does eLink charge commission? Is there any commission-free quota? | Physical goods: 0.5%. Virtual goods: 2%. There is currently **no commission-free quota**. |

*This document was compiled and simplified by eLink. If there is any discrepancy, the latest official policies of each acquirer shall prevail.*