

## NihaoPay

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(650) 446-8888

# Welcome to NihaoPay

We're so glad to have you choose NihaoPay as your Payment Service Provider! This document provides a detailed overview of our onboarding process, designed to help you quickly and efficiently access our services. We've laid out each step to provide specific information to help you get off to a smooth and successful start.

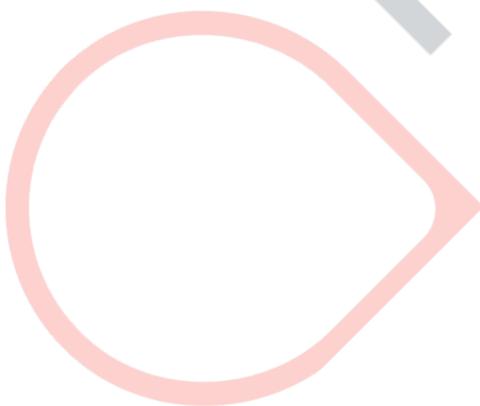
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## Who Are We

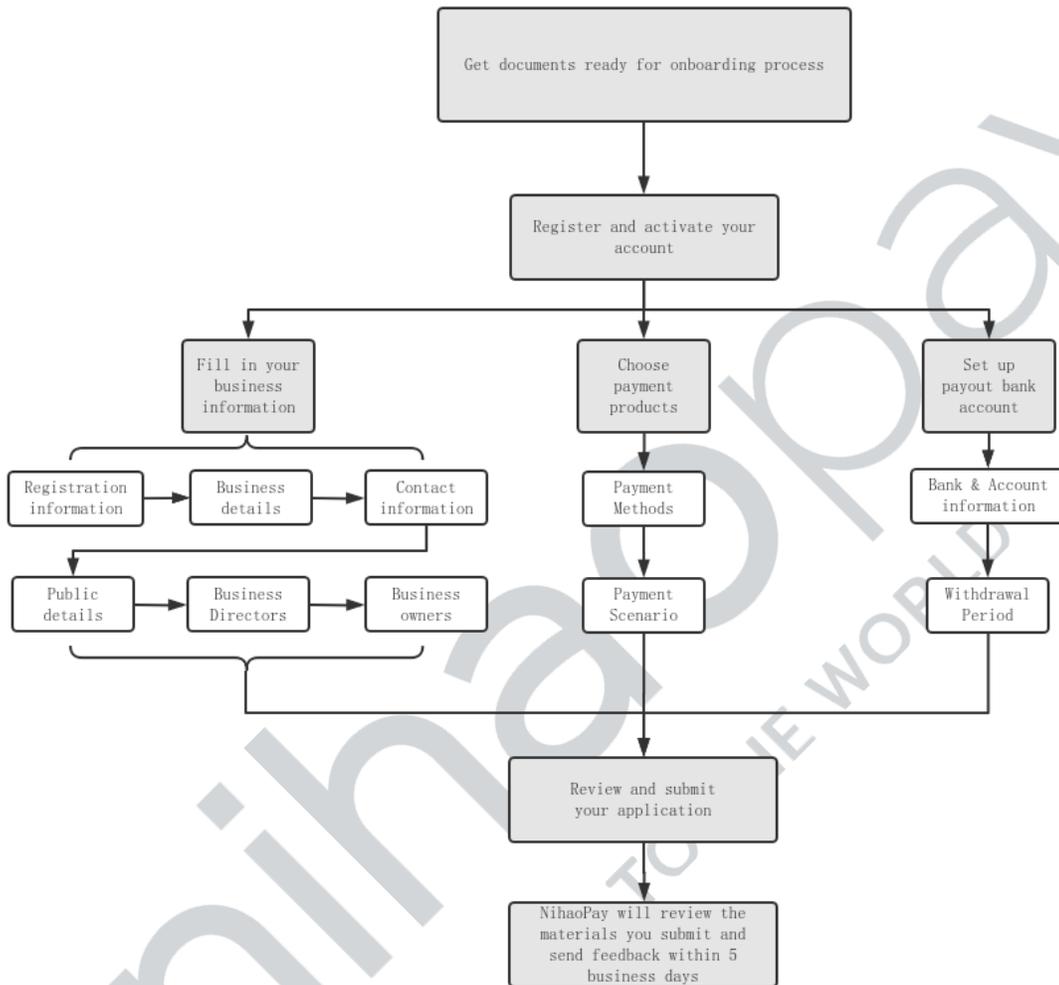
NihaoPay specializes in facilitating seamless payment processing across various platforms, including online, mobile, and physical retail spaces. We provide a comprehensive payment infrastructure that directly connects businesses to major payment solutions like UnionPay, Alipay, and WeChat Pay, catering to the preferred payment methods of consumers worldwide.

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## ONBOARDING STEPS FLOWCHART



SAY HELLO TO THE WORLD



## ONBOARDING PROCESS

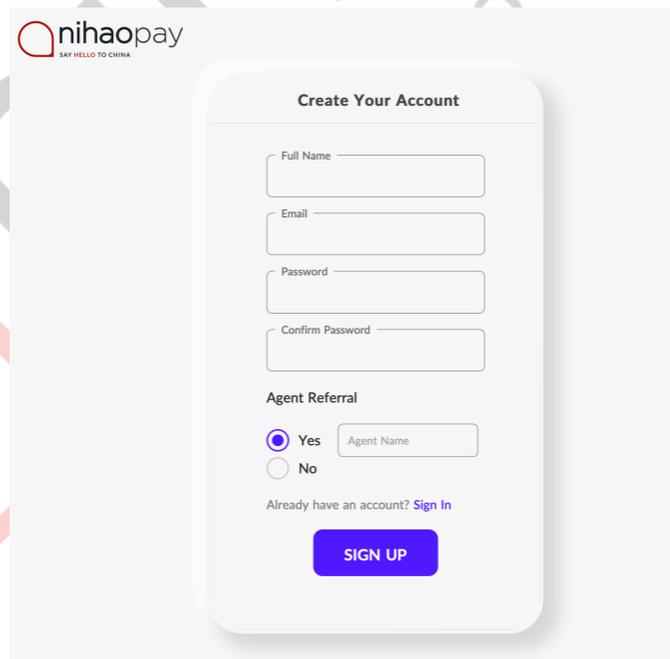
### 0. Prepare for the Required Documents

To ensure a seamless partnership, we kindly request the following documents to affirm the legitimacy and operational scope of your business before you officially start your application:

1. **Documentation of Business Registration:** Submit your official registration documents, like Articles of Incorporation or Certificates of Formation.
2. **Tax Identification:** Provide your tax identification number, such as the EIN in the U.S.
3. **Ownership and Management Information:** Share information on owners or directors, including IDs for all principals.
4. **Digital Presence Overview:** Provide URLs for your business's website or online store.
5. **Physical Presence Verification:** For clients desiring to utilize our services in a storefront or other physical location, we request photographs of your premises to verify your physical operations.
6. **Bank Account Information:** Please provide your business bank account details including a copy of bank statements or a copy of the voided check of your business bank account issued within three months.

## 1. Create Your NihaoPay Account

Enter your Name and email on the registration page to create an account. You could ask for an onboarding link from our NihaoPay sales managers or visit our [registration website](#) directly. After creating an account, click the link sent to your email to activate your account. You can then visit the [sign in page](#) to begin your application officially.



The image shows a screenshot of the NihaoPay registration form. At the top left is the NihaoPay logo with the tagline "SAY HELLO TO CHINA". The form is titled "Create Your Account" and contains the following fields and options:

- Full Name (text input)
- Email (text input)
- Password (text input)
- Confirm Password (text input)
- Agent Referral section with two radio buttons: "Yes" (selected) and "No". The "Yes" option is followed by an "Agent Name" text input field.
- A link: "Already have an account? [Sign In](#)"
- A blue "SIGN UP" button at the bottom.

## 2. Fill in Your Company Information

In this section, we kindly request your company's registration and essential business details. Providing these will help us better understand and support your business needs. The information we need includes:



### Registration Information

Share your official company registration details to confirm the legal status of your business. Nihaopay collects this information to better serve your business and help meet the requirements of regulators and our financial partners.

**\*Company's Legal Name** 

Please enter the name of your business entity that appears on legal documents.

**\*Type of Business**

Select... 

#### Registered Address

Please enter the address information on your business registration document. Note this address must be exactly the same as the one on your registration file.

**\*Street 1** 

Street 2 

Country 

Select...

State/Province 

Select or Input

City 

Select or Input

**\*Postal/Zip Code** 

#### \*Business Registration

Please upload a clear copy of your current business registration in JPEG, JPG, PNG, or PDF format. (Max file size is 5MB)

 **CHOOSE FILE(S)**

**\*Registration Start Date**

YYYY-MM-DD

The registration start date should be same as the Business Registration.

**\*Registration Expiration Date**

YYYY-MM-DD

Non-expiring

If no expiration date, please choose "Non-expiring".

Tax ID Type 

Other

**\*Tax ID** 

For US company: please enter Employer Identification Number.  
For Europe company: please enter Value Added Tax Number.

**1. Business Registration Information:**

- a. Company's Legal Name
- b. Type of Business
- c. Business Registration Address: Must be the same as the one on your registration file.
- d. Documentation of Business Registration: Visit Step 0 for acceptable documents.
- e. Business Registration Start/End date
- f. Tax ID Number/VAT Identification Number:

Business Location	Tax ID Type
U.S.	Employer Identification Number/EIN (9 digits)
Europe	Value-added Tax Number/VAT (9 digits)
Singapore	Unique Entity Number/UEN (9 or 10 digits)
Australia	Australian Business Number/ABN (11 digits)

**2. Business Details:**

- a. Business Industry
- b. Monthly Average Transaction: The average total value of transactions your business processes each month. We collect this information because of risk control requirements of related regulations.
- c. Average Ticket & High Ticket: The average amount usually spent in a single transaction (Average Ticket) and the value of your largest typical transaction (High Ticket), excluding any non-standard outlier transactions. We collect these information because of risk control requirements of related regulations.
- d. Description of Services or Products Sold: Please use one paragraph to describe your business, about 3 to 5 sentences.
- e. Company Address: Either your office address or store address.



## Business Details

Please provide more details about your business entity.

Business Industry

\*Monthly Average Transaction

Please provide the average total value of transactions your business processes each month.

\*Average Ticket

Please provide the average amount usually spent in a single transaction.

\*High Ticket

Please provide the value of your largest typical transaction, excluding any non-standard outlier transactions.

\*Description of business and goods or services sold

*e.g. NihaoPay is a payment processing company helping businesses accept online, mobile, and in-store payments. NihaoPay provides an end-to-end infrastructure connecting businesses directly to UnionPay, Alipay, WeChat Pay, and consumers' globally preferred payment methods.*

Company Address

Please enter either your office address or store address.

Same as the registered address

- Contact Information:** The email address you provide here will serve as the primary contact for your NihaoPay account. It will be used for all correspondence, including account verification, activation, merchant system access, password resets, application inquiries, and transactional queries. **Please make sure this contact email is valid and working.**



### Contact Information

1. Please enter an email address has never been used in NihaoPay system before.

2. This email address will be the registration email of your NihaoPay account for future communication regarding account verification, account activation email, merchant transaction management system login email, reset password notification email, application inquiry email, and transaction inquiry email.

First Name 

Middle Name 

Last Name 

Job Title 

Phone Number   
United States +1 ▾

Email Address 

#### 4. Public Details

- a. Business DBA Name/Doing Business As: After a customer completes a payment, the DBA name is what will appear on the receipt. It's important to ensure that the DBA name you provide is the one you want your customers to see and associate with their purchase experience. It may differ from the legal name registered with authorities.
- b. Customer Support Phone Number
- c. Customer Support Email Address



### Public Details

This information may be visible in payment statements, invoices, and receipts.

\*Doing Business As 

The trade name or alias your company uses for public operation. It will be shown on the payment pages and receipts.

\*Customer Support Number   
United States +1 ▾

\*Customer Support Email 

5. **Business Ownership:** Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship,

or otherwise owns 25% or more of the equity interests of the legal entity listed above, including some basic information and a copy of ID of any shareholder.



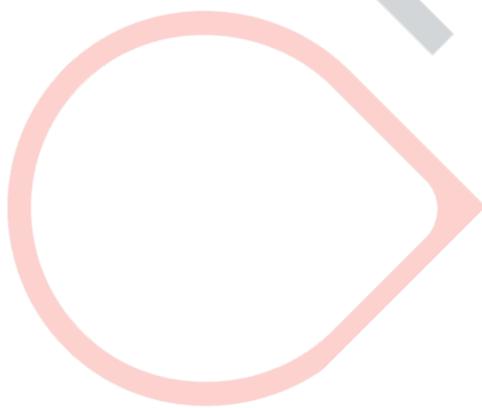
### Company Owner

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above.

Company Owner[+ NEW](#)

First Name	Last Name	Position/Title	Actions
No Entry.			

No individual owns 25% or more of the legal entity.



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SAY HELLO TO THE WORLD



## Company Owner

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above.

### Basic Information

First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Percentage of Ownership  % <input type="text"/>		

### Date of Birth

Month	Day	Year
Jan x v	01 x v	2020 x v

Citizenship   
Select... v

Job Title

### Residential Address

Street 1

Street 2

Country   
Select... v

State/Province   
Select or Input v

City   
Select or Input v

Postal/Zip Code

### Identity Information

ID Type   
National Identification card x v

ID Number

Country of Issuance   
Select... v

Expiration Date   
YYYY-MM-DD

### Upload photo ID

Driver License and Passport are both acceptable.

Please upload a clear copy of your current government-issued photo ID in JPEG, JPG, PNG, or PDF format. (Max file size is 5MB)

- 6. Business Directors:** Please provide the following information for an individual with significant responsibility for managing or directing the entity, including executive officers or senior managers or any other individual who regularly performs similar functions.



### Company Director

Please provide the following information for an individual with significant responsibility for managing or directing the entity, including, an executive officer or senior manager (e.g., CEO, CFO, COO, President); or Any other individual who regularly performs similar functions.

Company Director + NEW Same as Owner select... x v

First Name	Last Name	Position/Title	Actions
No Entry.			

### 3. Choose Your Payment Product(s)

1. Please select the payment method(s) that best suit your business needs.



### Payment Method

Please select the payment method(s) that best suit your business needs.



UnionPay



Alipay



WeChat Pay



PayPal

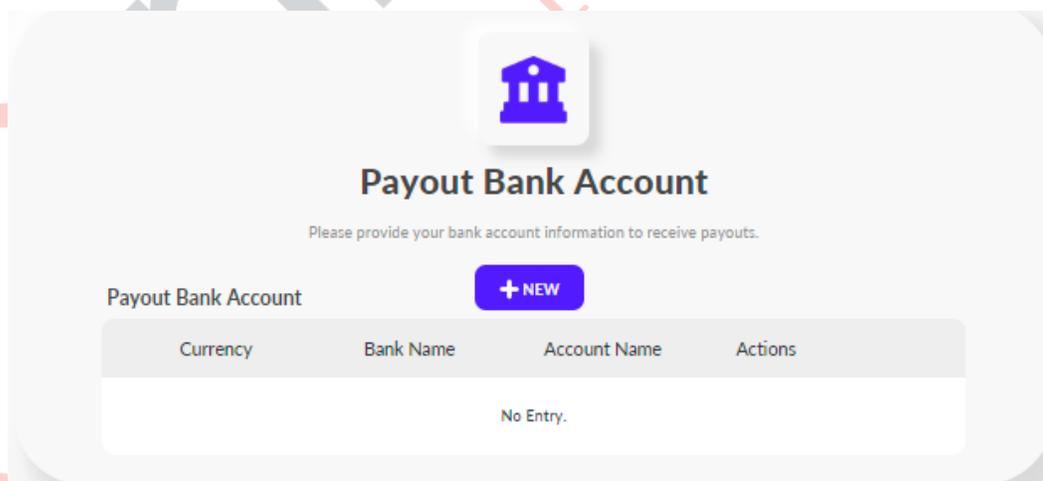
2. Please Describe your typical payment scenarios. We may request additional information to ensure a perfect fit with your business operations.

Payment Scenario	Support Materials Required
Website	Website address that NihaoPay will be integrated to (start with https://)
In-App	App name; App download link (start with https://)

Wechat Platform	Wechat Store	Wechat Store url (start with https://)
	WeChat Mini-program	Mini-program name (must be same as your DBA name of your entity filled before); App-ID(18 characters starting with 'wx')
Xiaohongshu Platform		Xiaohongshu Store url (start with https://)
In-store		Store address; Proof of address and support material; 3 store photos

#### 4. Set up payout bank account

To facilitate your payouts from NihaoPay, please provide your banking details. NihaoPay offers support for most major currencies and is compatible with bank accounts from a diverse range of countries, ensuring a smooth transaction process across borders. If you are utilizing a financial service provider like *Wise* for your receiving account, please enter '*Wise*' or the name of your chosen service provider directly as the bank name. Once you have created an account, you cannot modify the bank country & settlement currency. If you want to revise these information, please delete the old item and create a new one.



We may require additional information based on the settlement currency and region you select.

USD Settlements	U.S. Merchants	Routing Number (9 digits)
	Non-US Merchants	SWIFT code (8 or 11 characters)
Non-USD Settlements	CAD Settlements	Institution number (3 digits); Transit number (5 digits); SWIFT code (8 or 11 characters)
	GBP Settlements	International Bank Account Number (IBAN); Sort Code (6 digits); SWIFT code (8 or 11 characters)
	EUR Settlements	International Bank Account Number (IBAN); SWIFT code (8 or 11 characters)
	AUD Settlements	Bank State Branch (BSB) number (6 digits); SWIFT code (8 or 11 characters)



## Payout Bank Account

Please provide your bank account information to receive payouts.

### Bank Country

Country

### Settlement Currency

Currency

### Bank Location

Bank Name

State/Province

City

Street

### Account Information

Account Name

Account Number/IBAN

SWIFT Code/BIC

Other bank information needed for settlement of funds to your bank account

- BSB Number
- Sort Code
- Institution Number/Bank Code
- Transit Number/Branch Code
- Others

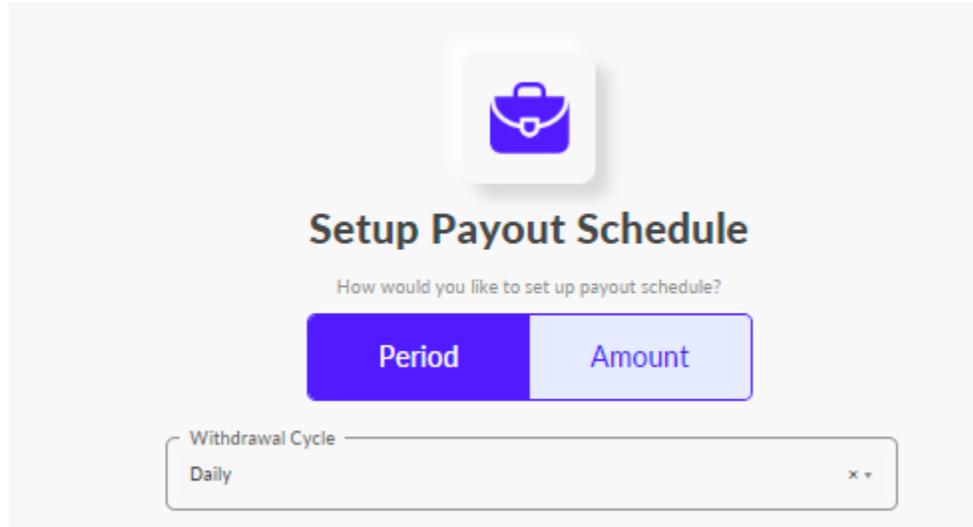
### Upload Proof of Bank Account

Please upload a clear copy of your bank statement/bank letter which is dated within 3 months, or a clear copy of the voided check in JPEG, JPG, PNG, or PDF format. (Max file size is 5MB)

CHOOSE FILE(S)

Additionally, you could specify a preferred settlement plan, either using a fixed cycle or based upon the minimum withdrawal amount. **Be aware that if you choose non-USD settlements, then**

**your settlement standard cannot be customized.** Please contact your NihaoPay sales manager for details.



**Setup Payout Schedule**

How would you like to set up payout schedule?

Period Amount

Withdrawal Cycle  
Daily

## 5. Review Our Service Agreement

We strongly encourage you to thoroughly review our Service Agreement. This crucial document outlines the terms and conditions of our partnership, detailing your rights, obligations, and the scope of services provided.

## 6. Review Your Final Application Form

Please carefully review your Final Application Form. Double-check all the provided data for correctness. Also be aware that **certain details within the application form, such as fee rates, are not final and may be subject to change. We encourage you to communicate with NihaoPay's sales manager to discuss the specifics of these items or await our feedback for the definitive figures.**

## 7. After Your Submission

Upon receipt of your application, the NihaoPay application team will promptly conduct a review, and you can expect feedback within approximately 3 - 5 business days. **The outcome of your application will be communicated from application@nihaopay.com to the email address you've provided in the contact information section.** It is crucial that you regularly check this email account for updates. Additionally, you have the option to inquire about the status of your application by reaching out to the NihaoPay Application Team with your designated case number.