



Merchant Guide

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For inquiries, please contact:

**Fassbayar
Merchant Services Hotline:**

015 4600 0188 (Calls only)

03 6415 1288 (WhatsApp only)

Monday to Sunday | 9am – 10.30pm

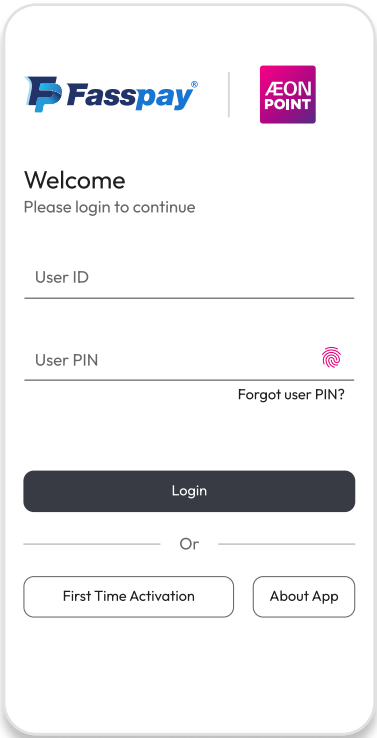
**Fassbayar
24-hour Authorisation Hotline:**

03 2241 7888

First Time Activation

1

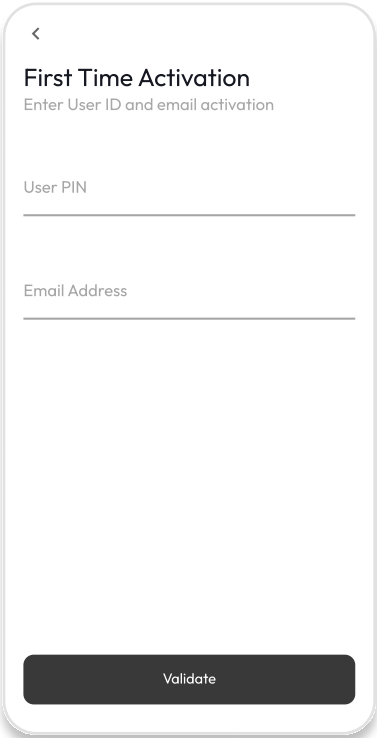
Select “First Time Activation”.



2

Enter your User ID and Email Address.

- The User ID is sent to the registered Email Address.
- You must enter the Email Address that you registered with us.

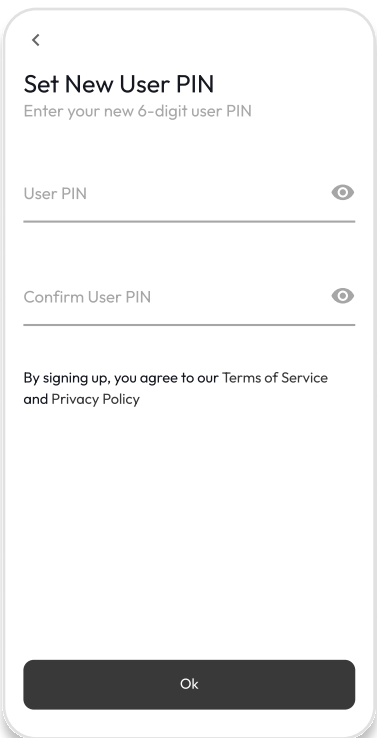


3

Select “Validate” to proceed.

4

Set up a 6-digit User PIN. This User PIN will be used for your next login.



5

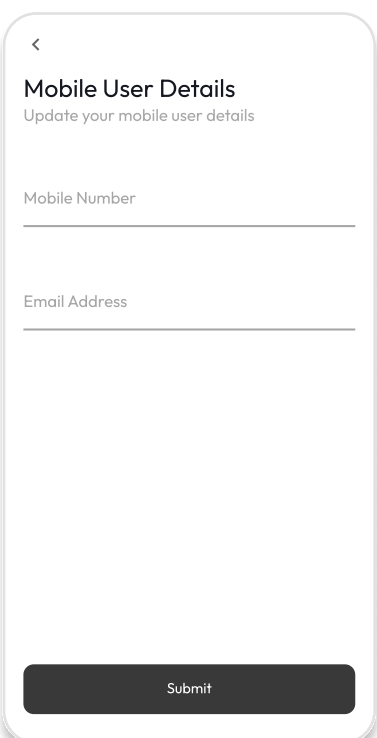
Confirm your User PIN by re-entering it.

6

Select “Ok” to save your User PIN.

7

Confirm your Mobile Number and Email Address, then select “Submit”.



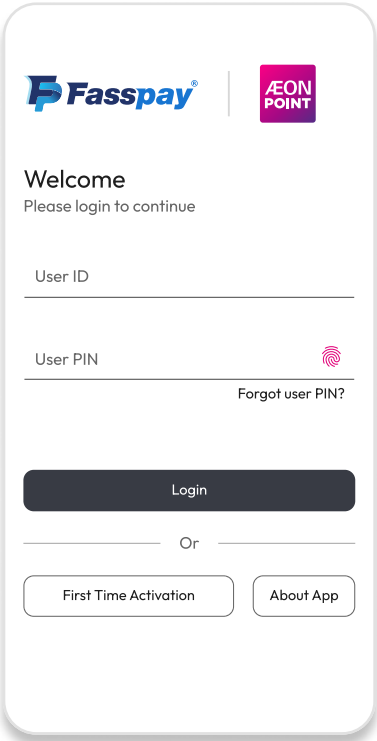
Note:

- You may also be prompted to allow Permissions or enable Biometric Login. These options are not required and can be managed later in your terminal settings.

Forgot User PIN

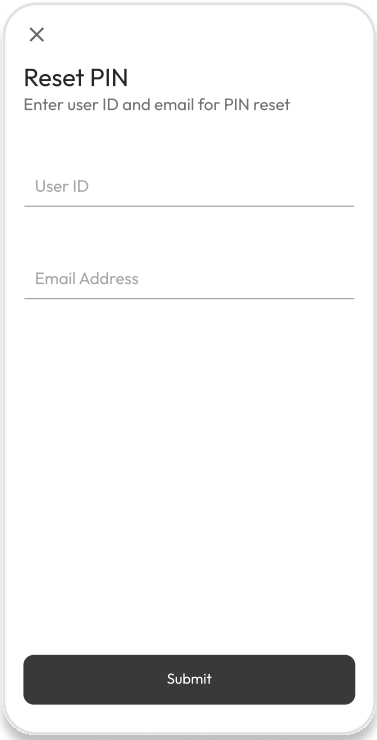
1

Select “**Forgot User PIN**” below the “**User PIN**” field.



2

Enter your User ID and Email Address.



3

Select “**Submit**” to proceed.

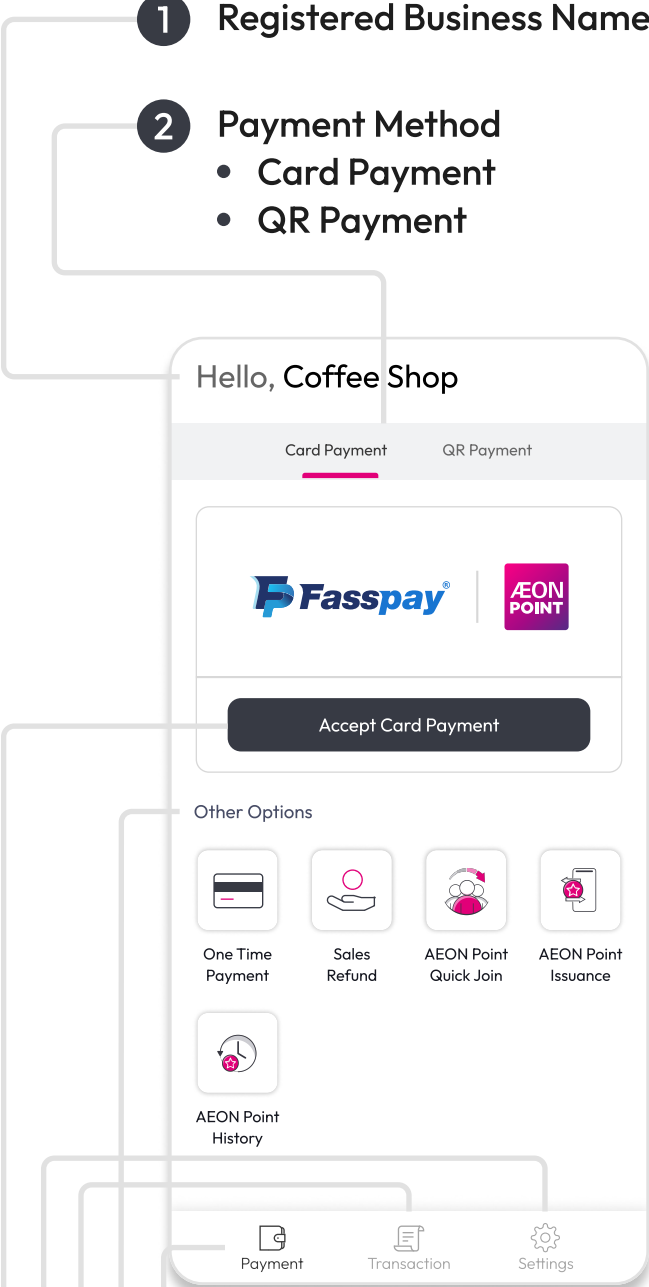
4

A Temporary PIN will be sent out via email.

Getting to Know Fassbayar

Home

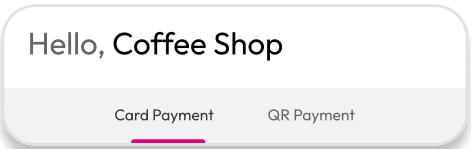
Home is known as the **Payment Page**, which provides an overview of key features:

- 
- 1 Registered Business Name
 - 2 Payment Method
 - Card Payment
 - QR Payment
 - 3 Payment Page
 - 4 Other Options
 - One Time Payment
 - Sales Refund
 - AEON Point Quick Join
 - AEON Point Issuance
 - AEON Point History
 - 5 Transaction History Page
 - 6 Settings
 - 7 Payment Acceptance Button For Card Payments

Accepting Card Payments

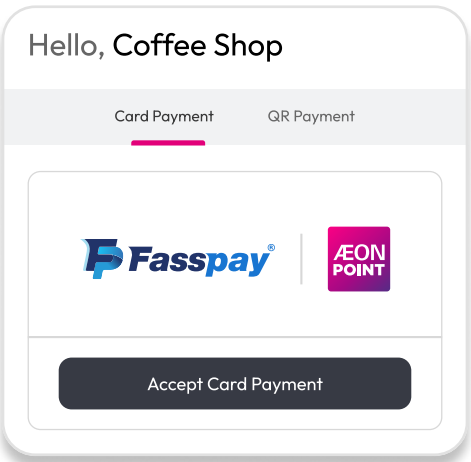
1

On the Payment Page, go to the Payment Method tab, then select “Card Payment”.



2

Select “Accept Card Payment” to begin.

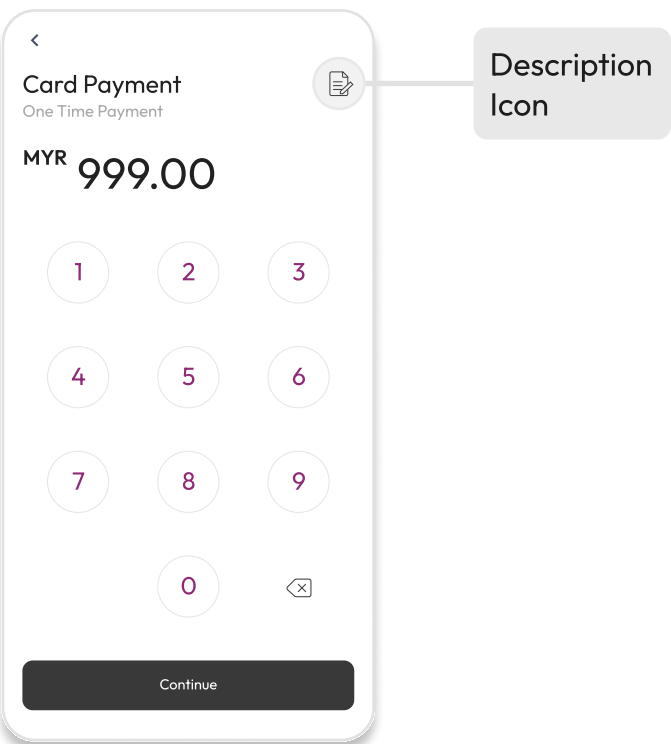


3

Enter the Payment Amount.

Optional

- Insert transaction description by selecting the Description Icon.

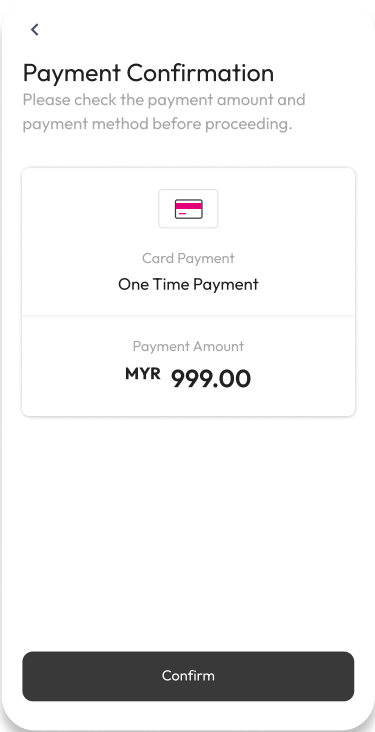


4

Select “Continue” to proceed.

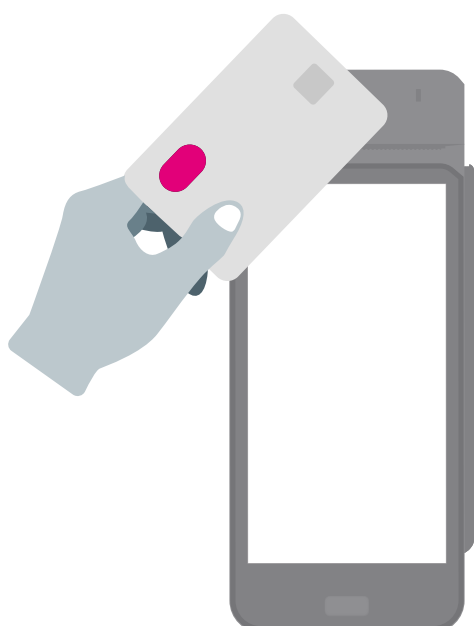
5

Review the payment amount and payment method on the Payment Confirmation screen, then select "Confirm".



6

Allow the customer to insert, swipe or tap their card on the terminal.



Note:

- Do not remove the card while “**Processing...**” is displayed.

7

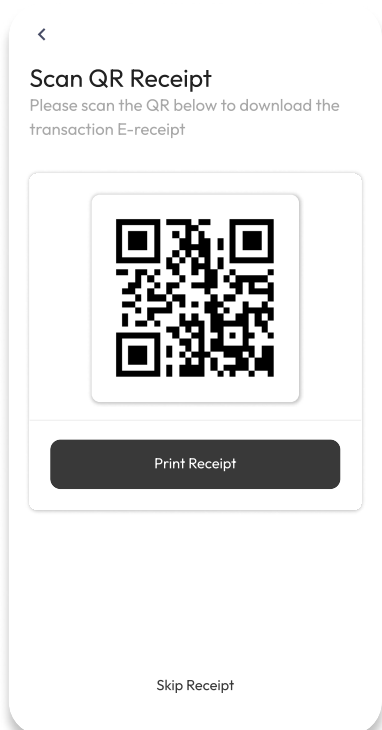
If the transaction amount exceeds the standard contactless limit of MYR 250, PIN verification may be required to proceed.

8

Once the card is read by the terminal, the payment will be processed.

9

After successful authorization, the Scan QR Receipt screen will appear. Ask the customer to scan the QR code to download their e-Receipt.

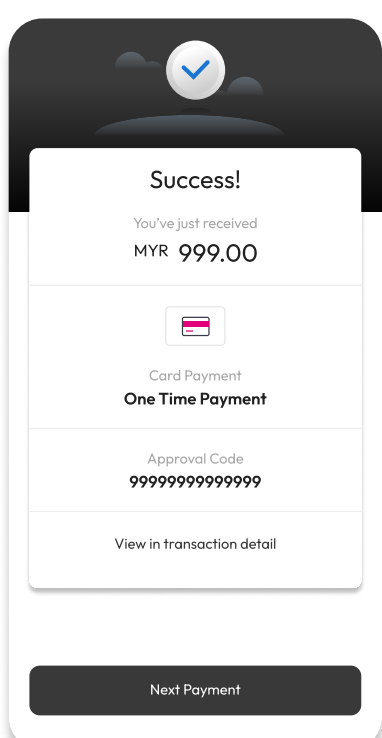


Note:

- Select “**Print Receipt**” to print a receipt for the customer instead, or “**Skip Receipt**” to continue without one.

10

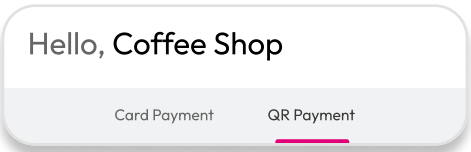
Payment transaction is completed.



QR Payment

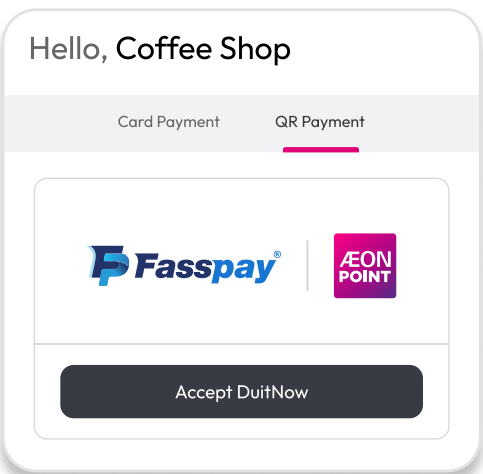
1

On the Payment Page, go to the Payment Method tab, then select “QR Payment”.



2

Select "Accept DuitNow" to proceed.

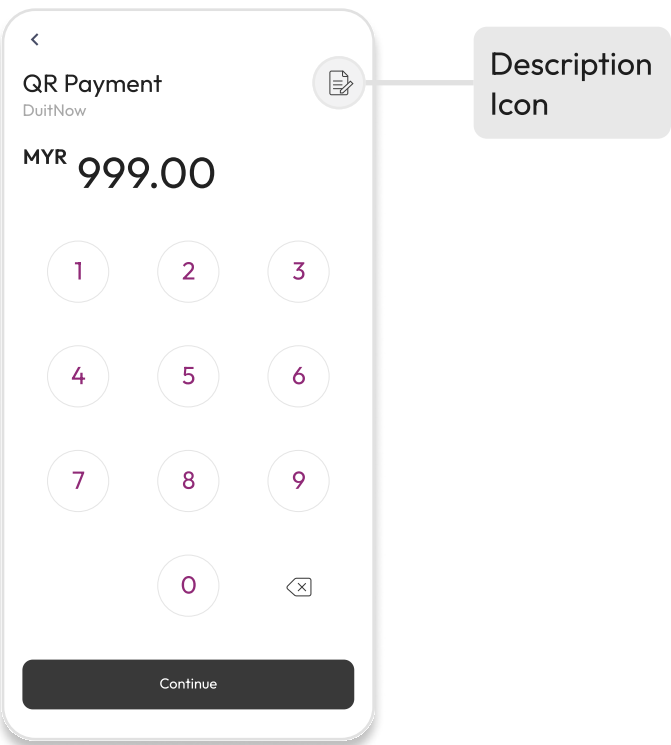


3

Enter the Payment Amount.

Optional

- Insert transaction description by selecting the Description Icon.

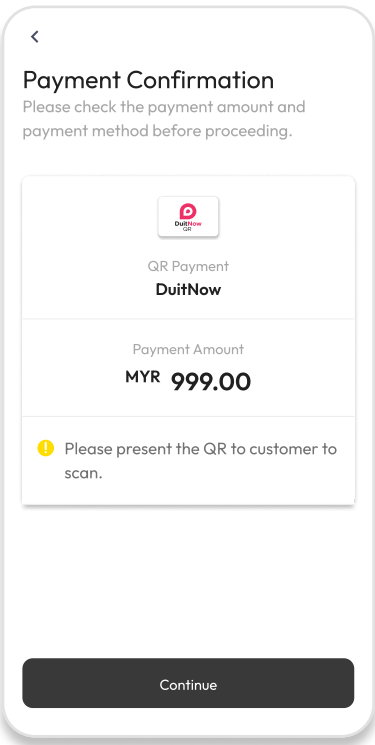


4

Select “Continue” to proceed.

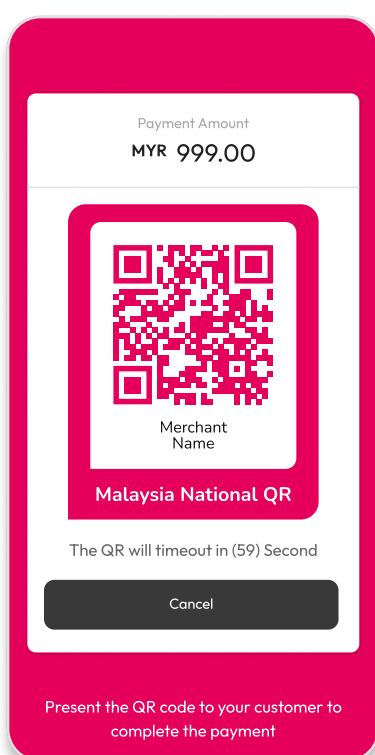
5

Review the payment amount and payment method on the Payment Confirmation screen, then select "Confirm".



6

Present the QR code to the customer to scan and complete the payment.

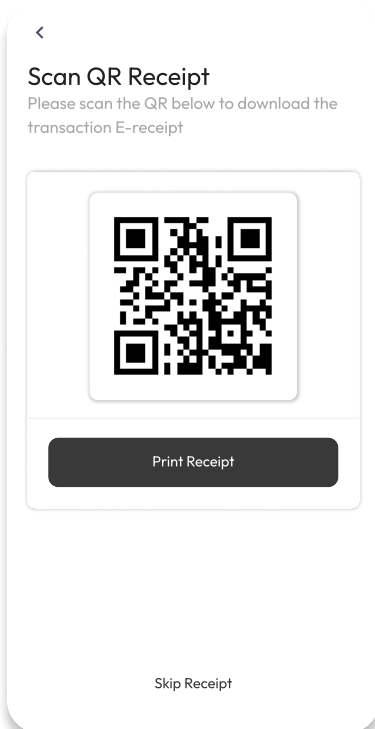


Note:

- The QR code times out after 60 seconds. Select **"Cancel"** to stop the transaction.

7

After successful authorization, the Scan QR Receipt screen will appear. Ask the customer to scan the QR code to download their e-Receipt.

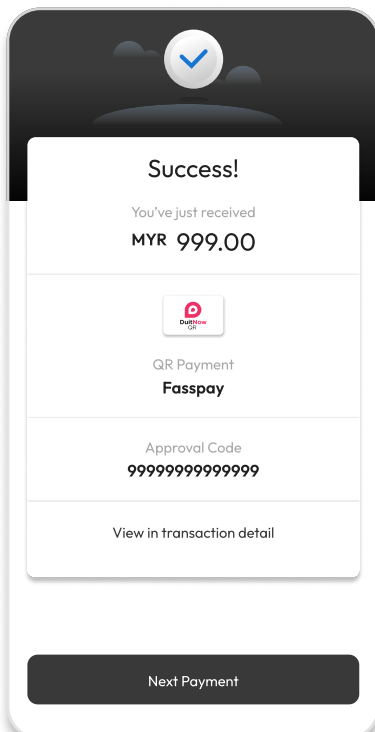


Note:

- Select **"Print Receipt"** to print a receipt for the customer instead, or **"Skip Receipt"** to continue without one.

8

Payment transaction is completed.

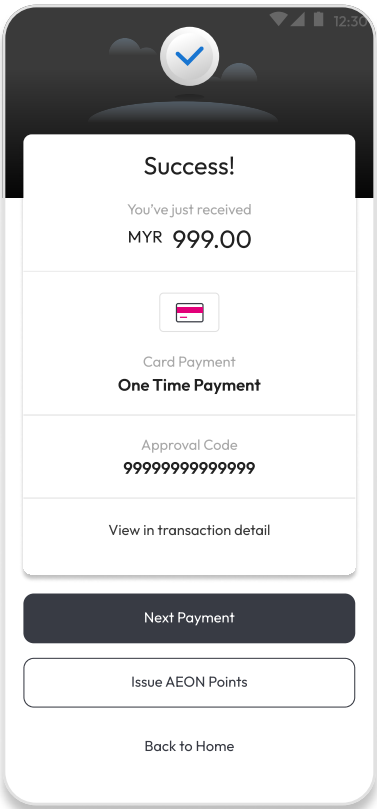


AEON Points Issuance

Issue AEON Points to the customer after a successful payment.

1

After the payment is successful, select "**Issue AEON Points**" on the Success screen.

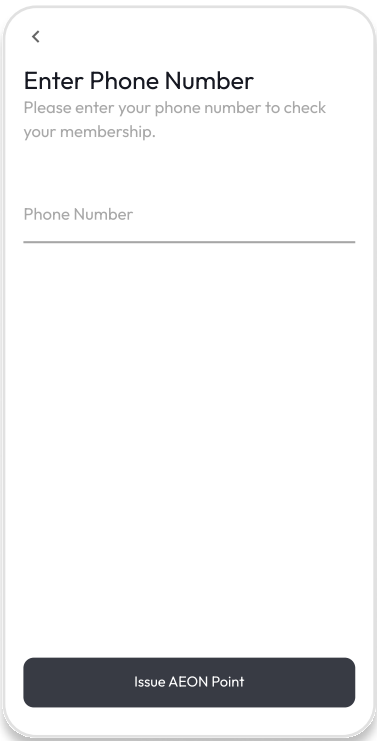


Note:

- Select “**Next Payment**” if the customer does not want to earn points. AEON Points can only be issued for the payment just completed. For earlier payments, refer to Manual AEON Point Issuance.

2

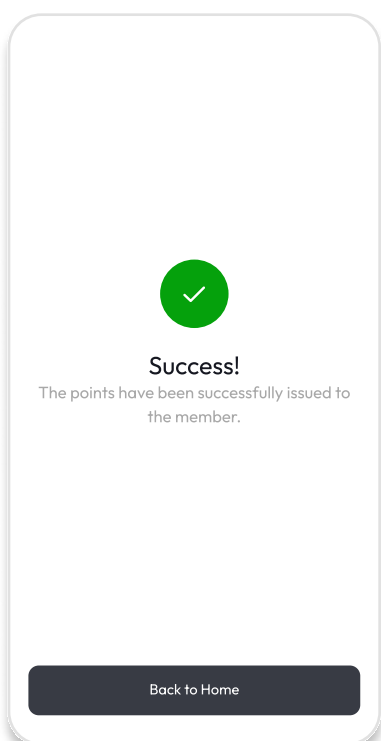
Enter the customer's registered phone number and select "**Issue AEON Point**".



Check the result screen and follow the action below.

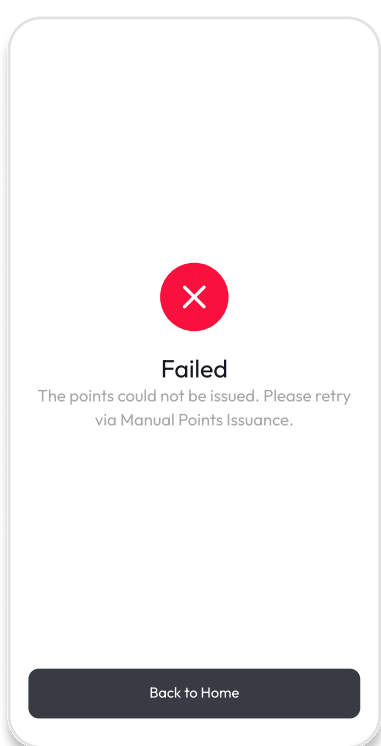
Success!

- Select **“Back to Home”**.



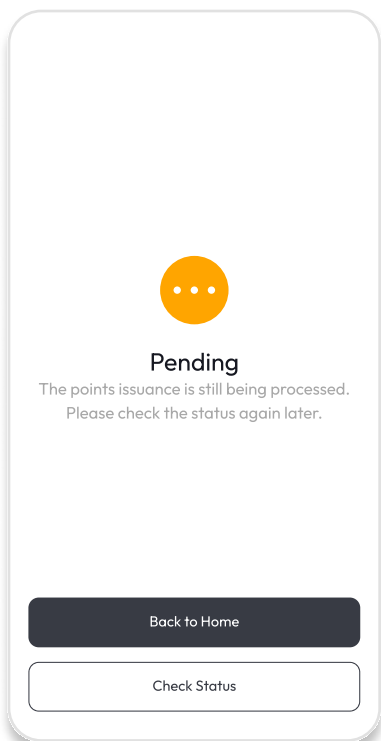
Failed

- Reissue using Manual AEON Point Issuance.



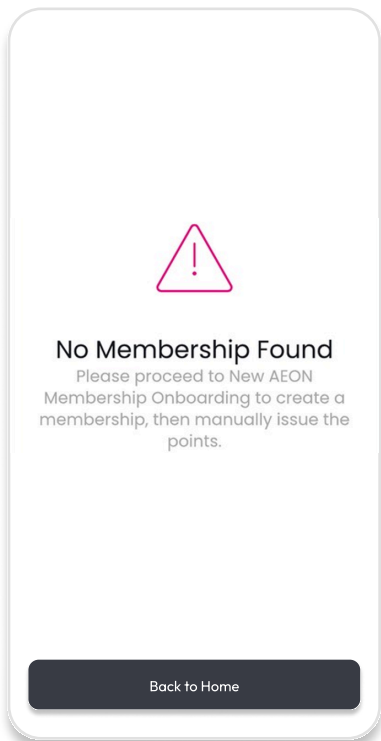
Pending

- Select **“Check Status”** later.



No Membership Found

- Sign up with Quick Join, then use Manual AEON Point Issuance.



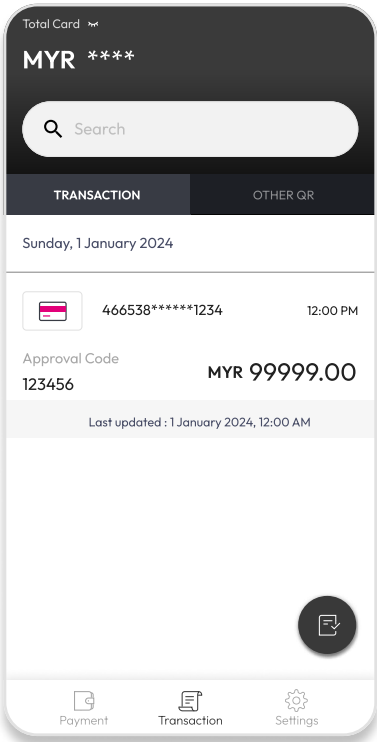
View Sales History

1

On the Payment Page, navigate to “Transaction”.

2

Locate a specific transaction using the Search Bar.



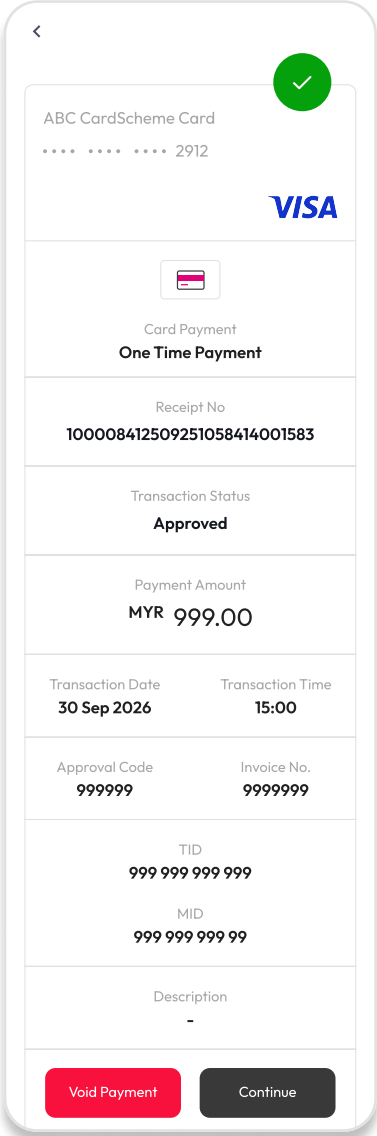
3

Select the designated transaction to view complete details of the payment.

4

For Approved transactions, the Transaction Details page will display:

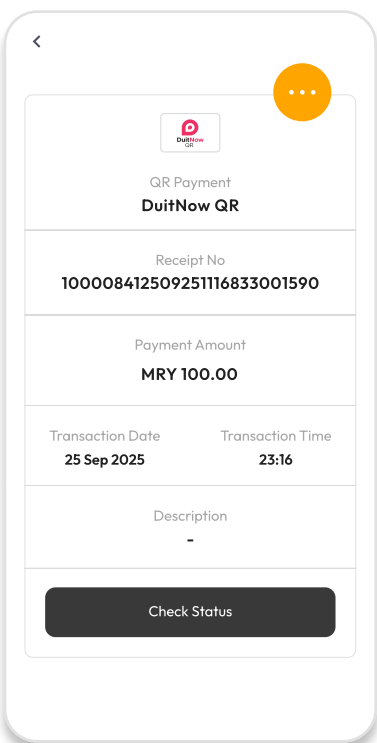
- Total Unsettled Amount
- Date and Time of Payment
- Approval Code
- Invoice No.
- Void Payment button



5

For Pending QR Payment transactions, the Transaction Details page will display:

- Receipt No.
- Total Unsettled Amount
- Date and Time of Payment
- Check Status button



Void Payment

1

Browse the list and select the transaction you wish to void.



466538*****1234

12:00 PM

Approval Code
123456

MYR 99999.00

2

Select “Void Payment”.

3

Enter your 6-digit User PIN and select "Continue".

<

Enter your 6-digit user PIN to void payment

User ID
Andrew Brian

User PIN 

Continue

Having problem logging in? [Contact Us](#)

4

Review the payment details, then select "Void Payment" to proceed.

<

Confirm void payment
Please confirm to void the following payment.

Payment Amount
MYR 999.00



466538*****8629

Approval Code
999999

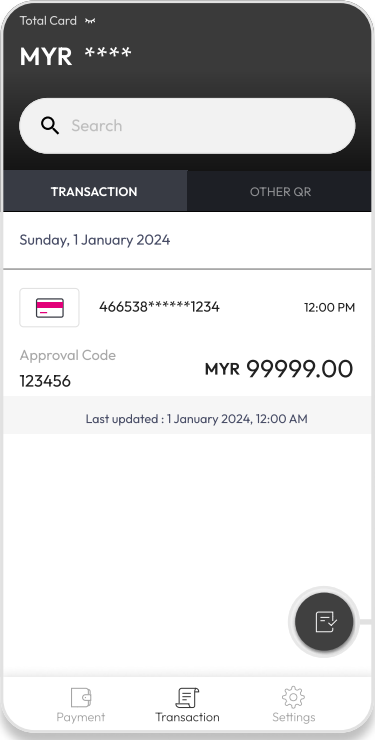
Invoice No.
9999999

Void Payment

Credit Settlement

1

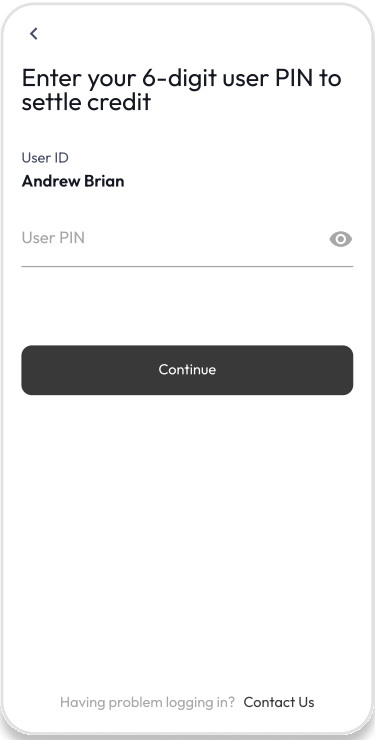
Select the “**Settlement**” button to access the credit settlement screen.



Settlement

2

Enter your 6-digit User PIN and select "**Continue**" to settle.



3

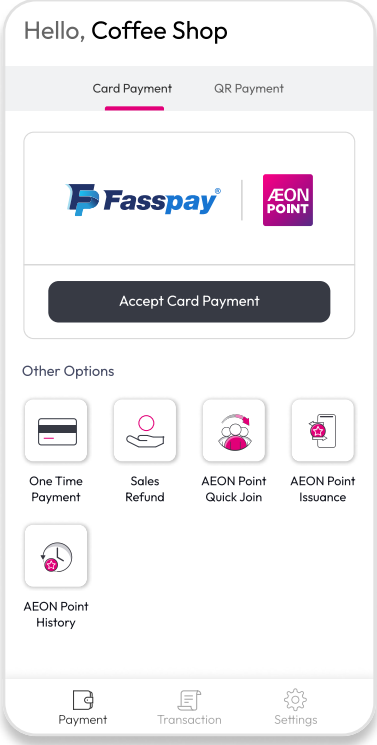
Credit settlement is completed.

- Note:**
- All transactions should be checked and reviewed before settlement.
 - After settlement, transaction information will no longer be displayed.

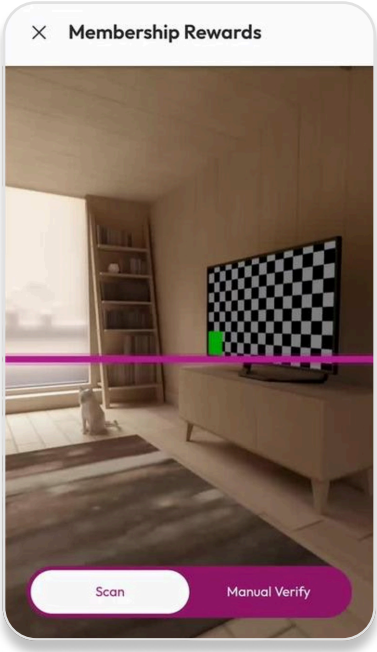
Manual AEON Point Issuance

Use this to reward AEON Points when the earlier result was Failed, the customer has just joined through Quick Join, or the payment was made earlier or outside the terminal.

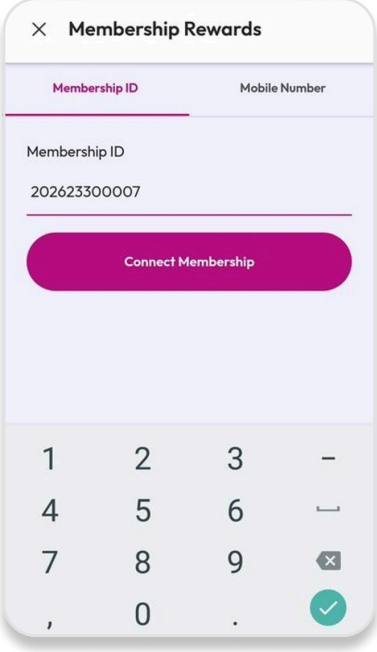
- 1
- On the Payment page, under Other Options, select “AEON Point Issuance”.



- 2
- Find the member in one of three ways:
- Select “**Scan**” and scan the membership code.

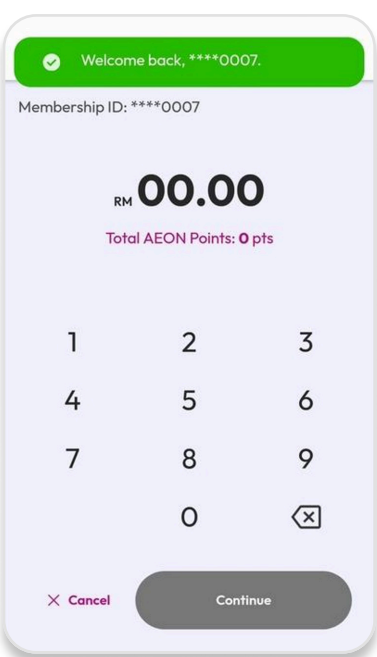


- Select “**Manual Verify**”, enter the Membership ID, then select “**Connect Membership**”.



- Go to the Mobile Number tab, enter the mobile number, then select “**Look Up Mobile Number**”.

- 3
- A “Welcome back” message is displayed with the last 4 digits of the member’s number.



4

Enter the sales amount. The total AEON Points will update as you type.

← AEON Points

Membership ID: ****0007

RM **50.00**

Total AEON Points: **50 pts**

1 2 3

4 5 6

7 8 9

0

× Cancel Continue

5

Check the amount and select **“Continue”**.

6

Enter the receipt number exactly as printed on the sales receipt.

← AEON Points

Membership ID: ****0007

Receipt Number:

1019171219

← Back Reward AEON Points

q w e r t y u i o p

a s d f g h j k l

z x c v b n m

?123 , .

7

Select **“Reward AEON Points”**.

Warning:

- The sales amount and receipt number cannot be edited after this step. If there is a mistake, void the transaction and reward again.

8

Wait for the terminal to sync.
Do not close the app.

9

The Success screen shows the points rewarded, total amount, receipt number, date and time.

Total AEON Points

+50 pts

Total Amount	RM50.00
Receipt No.	1019171219
Date	19/10/2026
Time	17:12

Reprint Receipt

Complete Transaction

10

Select **“Reprint Receipt”** if the member wants a copy.

11

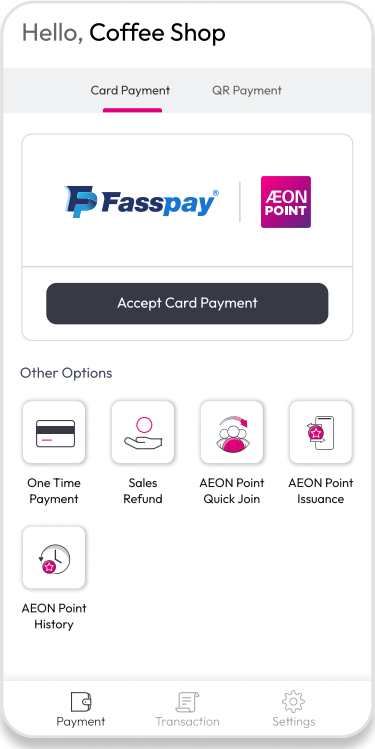
Select **“Complete Transaction”** to return to the Payment Page.

Quick Join for New Shoppers

Sign up customers who are not yet AEON members and reward them AEON Points. The points are held against their phone number for 90 days and transferred to them once they complete registration.

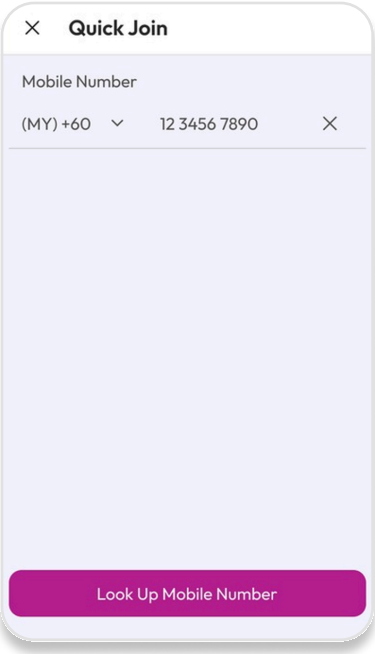
1

Select "AEON Point Quick Join" on the Payment page.



2

Enter the customer's mobile number and select "Look Up Mobile Number".

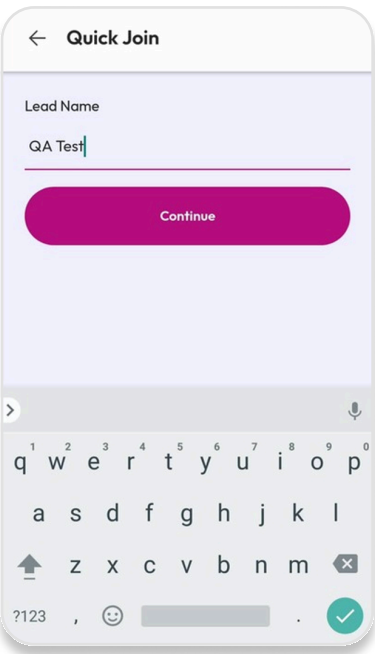


Note:

- If a member is found, continue with Manual AEON Point Issuance.

3

If no member is found, enter the customer's name in Lead Name and select "Continue".



4

Hand the terminal to the customer to read the Terms & Conditions, then ask them to select "I agree & proceed".



5

Enter the 6-digit SMS code sent to the customer's phone and select **"Confirm"**.

6

Enter the purchase amount and select **"Continue"**.

7

Enter the receipt number and select **"Reward AEON Points"**.

8

The Success screen shows the points held for the customer. Select **"Complete Transaction"** to return to the Payment Page.

Total Amount	RM25.50
Receipt No.	RCP-1790224931
Date	24/09/2026
Time	12:42

Note:

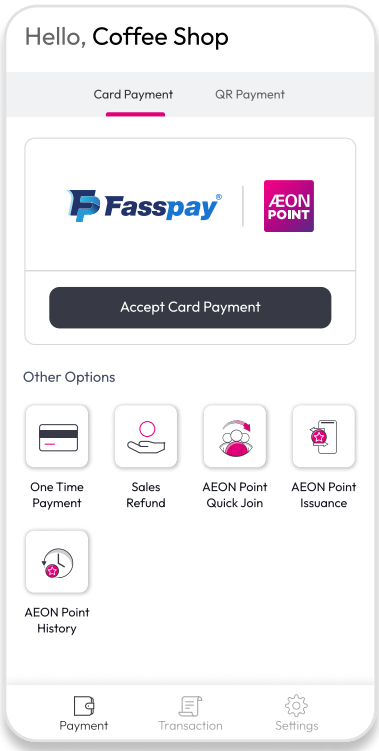
- Encourage the customer to complete their registration within 90 days to keep their points.

AEON Points History

View all AEON Points transactions, including points rewarded and voided.

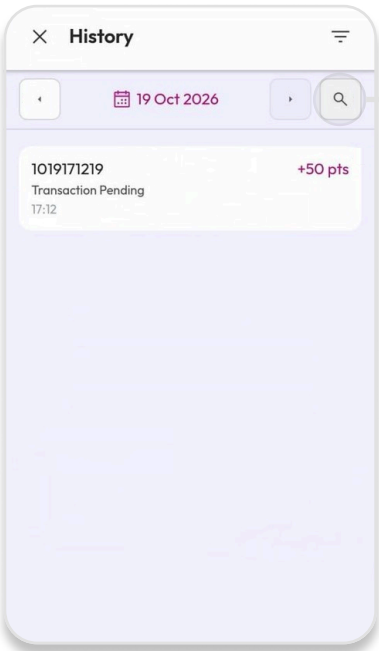
1

On the Payment Page, select “AEON Point History”.



2

Use the ‹ › arrows or the calendar to choose a date, or select the Search Icon to find a receipt number.



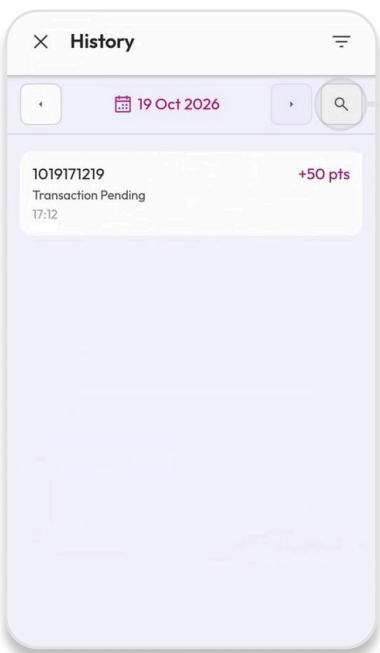
3

Each entry shows the receipt number, points earned (+) or removed (-), status and time.

Reprint Receipt

1

In AEON Point History, select the transaction.

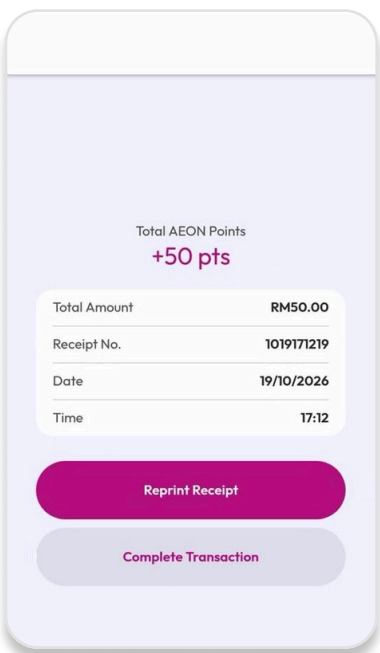


Note:

- Use the < > arrows or the calendar to choose a date, or select the Search Icon to find a receipt number.

2

Review the total AEON Points, total amount, receipt number, date and time.



3

Select “Reprint Receipt”.

Void AEON Points Reward

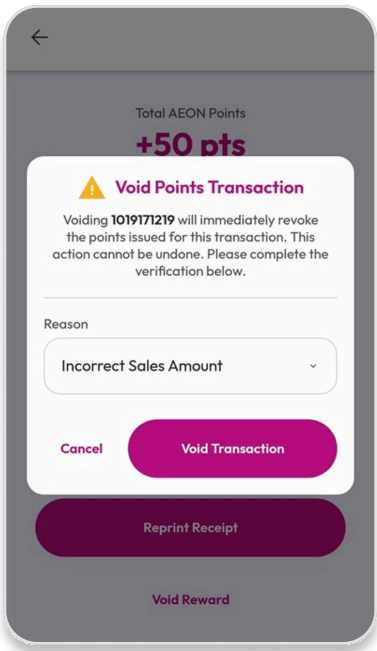
Remove AEON Points from a transaction that was rewarded by mistake.

1

In AEON Point History, select the transaction, then select “**Void Reward**”.

2

Choose a reason, for example “**Incorrect Sales Amount**”.

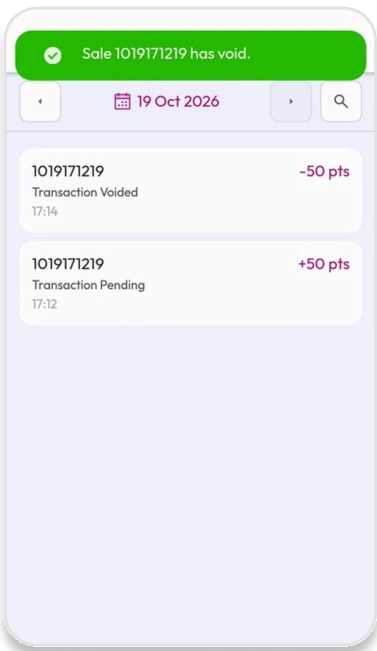


3

Select “**Void Transaction**” to confirm.

4

A confirmation message is displayed. History shows a new “**Transaction Voided**” entry with the points removed, above the original transaction.



Warning:

- Voiding removes the points immediately and cannot be undone.

Note:

- If only the sales amount or receipt number was wrong, void the transaction, then reward the correct amount as a new transaction.

FAQ

Why is my login attempt unsuccessful?

- The User ID and/or PIN could be incorrect.
- User account is suspended by Fassbayar Team or has been inactive.
- There could be a connection error.

What if I forgot my User PIN?

- Select “**Forgot User PIN**” on the login page. Enter the User ID and email address to receive instructions to reset your PIN.

Why is the terminal not detecting the customer's card?

- The card may have been inserted, swiped or tapped incorrectly. Ask the customer to try again.
- If tapping, check that the card has the contactless symbol. Otherwise, insert or swipe the card instead.

Can Fassbayar accept cards that are not contactless?

- Yes. The terminal accepts cards by insert, swipe or tap.
- For non-contactless cards, ask the customer to insert or swipe the card.

Which devices support Fassbayar?

- Fassbayar runs on the payment terminal provided to your business.
- No download or installation is needed.

When will PIN verification be required during a transaction?

- PIN verification may be required if the transaction amount exceeds the standard contactless limit of MYR 250.

FAQ

How do I identify if the customer's debit/credit card is genuine?

- The Merchant Agreement has a set of guidelines to identify the legitimacy of the payment cards.

What if a customer decides to cancel or void their payment after settlement?

- Once a transaction has been settled, it cannot be cancelled or voided. Cancellation or void can only be performed before settlement.
- Merchants must submit a refund request to the acquiring bank if the transaction has already been settled.

What should I do if my transaction was interrupted or I'm unsure whether it was completed?

- Before performing another transaction, navigate to “**Transaction**” to search for the transaction.
- All transactions displayed in “**Transaction**” under Card Payments are approved and voided transactions.
- All transactions displayed in “**Transaction**” under QR Payments are successful, pending, and voided transactions.

What if my transactions are not found in “Transaction”?

- All transactions displayed in “**Transaction**” are approved transactions (not settled), and voided transactions.
- If the transaction is not displayed, this means the transaction is not approved or not completed.

The customer is not an AEON member. Can they still earn AEON Points?

- Yes. Select “**AEON Point Quick Join**” under Other Options to sign up the customer and reward their points. Refer to Quick Join for New Shoppers.
- The points are held for 90 days and transferred to the customer once they complete their registration.

Error Codes

Error Codes	Display Messages	Description
2002	Session has expired.	Error session timeout.
3011	You have exceeded a maximum number of attempts. Please contact your Merchant System Administrator.	Merchant user account is blocked/suspended. User needs to reinstate the account via bank portal or merchant portal
5010	User account is blocked/suspended. User needs to reinstate the account via bank portal or merchant portal.	User invalid login/does not exist.
5120	Unable to process payment. Please try again later. If the problem persists, please contact our Support Hotline	The batch has failed, or is unsuccessful.
7005	An error has occurred. Please remove the card and try again.	Card cannot be detected.
7056	Transaction failed.	Transaction amount exceeded limit.
9001	Error detected while processing card.	Invalid card (ie. ATM, MyKad, and other chip-based Smart Card)
9012	Unsupported card type.	Payment card type not supported

Security



Fassbayar deals with payments and transactions every day, hence security risk management and data protection require a high level of security and regulatory compliance. We aim to build a foundation of trust with our clients.

Our platforms and products adhere to the highest level of global security standards. Our solutions have undergone numerous penetration tests, strict compliance reviews, and meticulous procedures before being adopted by financial institutions all over Asia.

We are certified by major card schemes, making our payment solution secure and recognized globally.

As such, merchants need to comply with security responsibilities such as refraining from any attempts to debug or alter the terminal's operating system or software in any way.

Copyright and References

Fassbayar	Fassbayar is a trademark of Fass Payment Solutions Sdn Bhd. Resources: https://fasspay.com/
AEON Points	AEON Points is a trademark of AEON Co. (M) Bhd. Resources: https://myaeoncredit.com.my/membership/aeon-group-member/
Visa	The Visa Brand Mark is a trademark owned by Visa International Service Association. Resources: https://merchantsignageap.visa.com/apac_brand_guidelines
Mastercard	Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Resources: https://www.mastercard.com/us/en/business/support/rules.html
MyDebit	The MyDebit logo is a trademark of Payments Network Malaysia Sdn Bhd (PayNet). Resources: https://docs.developer.paynet.my/docs/mydebit/branding-guidelines
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