

Ready for e- Payment

Sharifah Juriah, Academy Manager
13th March 2019, Women Netpreneur 2018/2019

About iPay88

230+

professional
team
members

15K+

e-Commerce
merchants

100+

supported
financial
institutions

- ▶ iPay88 is a leading and award-winning regional payment company in South East Asia. We provide innovative solutions to accept payments online and we strive to work with region's most progressive businesses.



- Established in 2000 in Malaysia
- Malaysia's Largest Payment Gateway
- PCI DSS Compliance Level 1
- Acquired by NTT Data in 2015

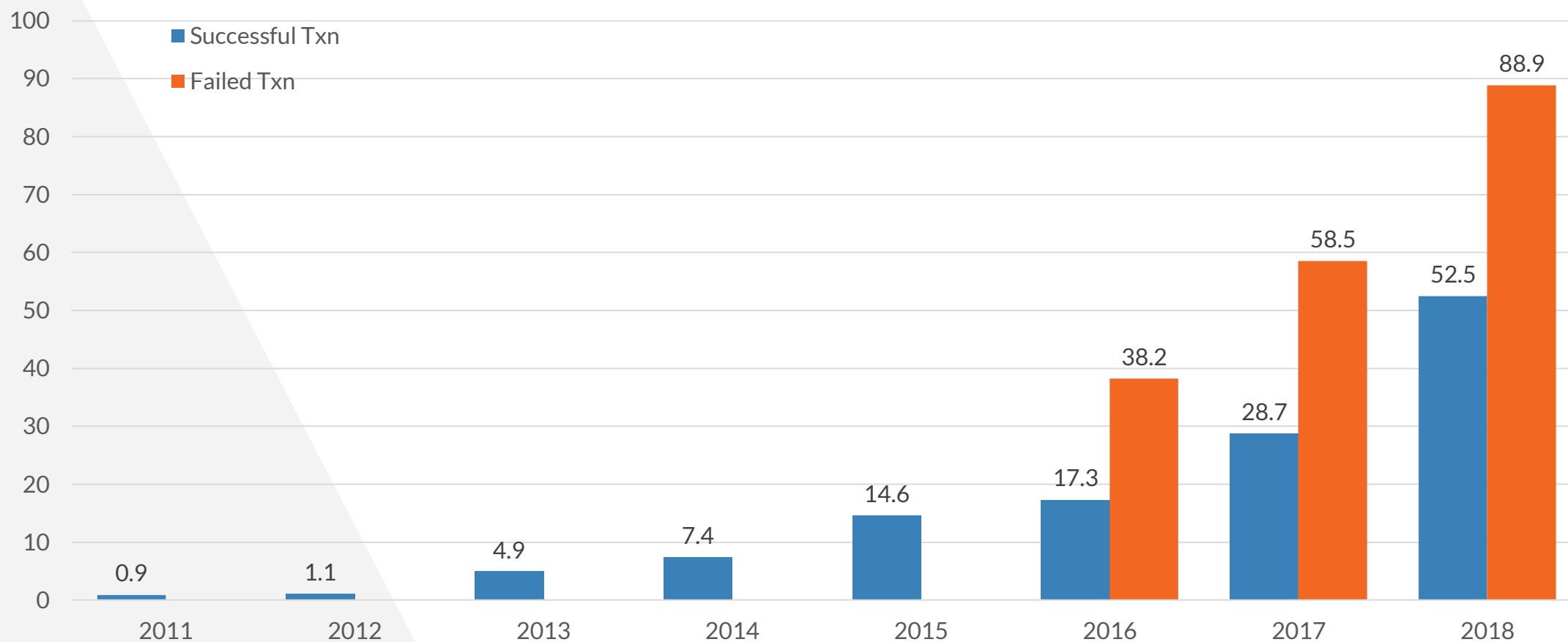


Our compliance:



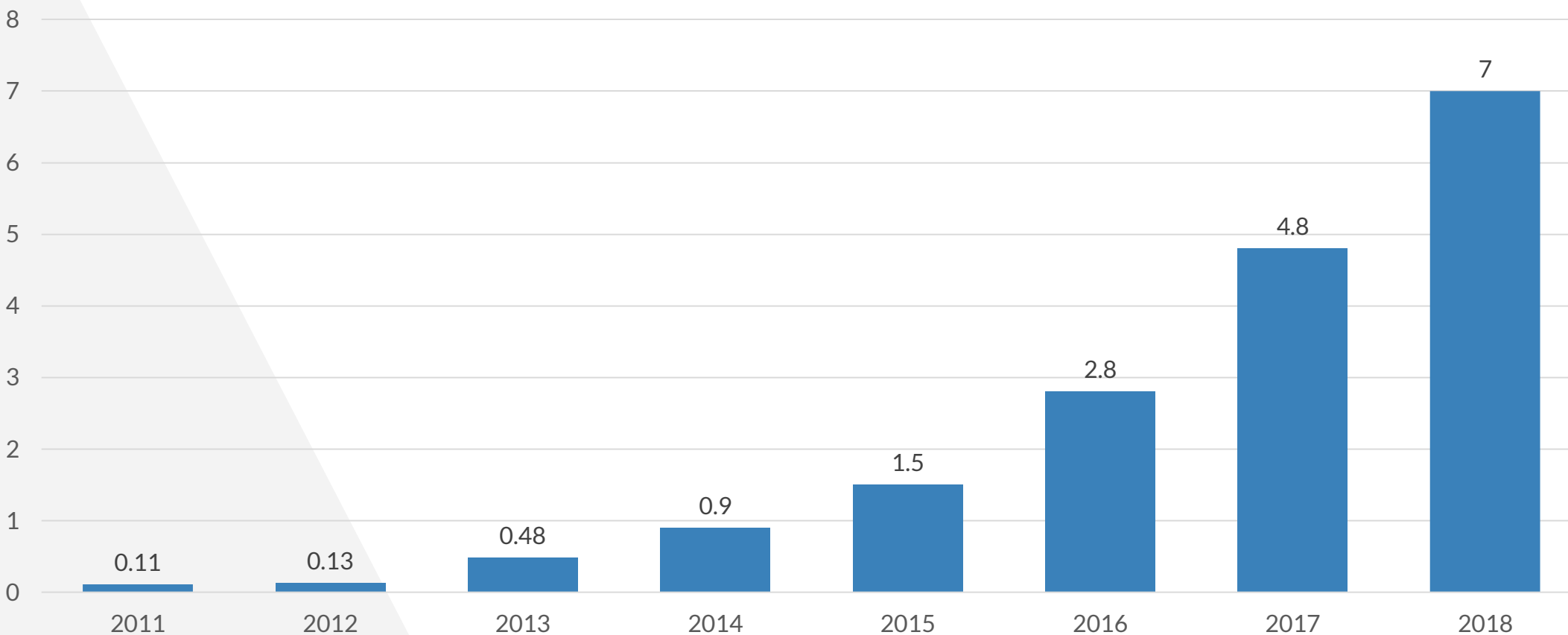
Our Continuous Growth

▶ No. of Transactions (Mil)

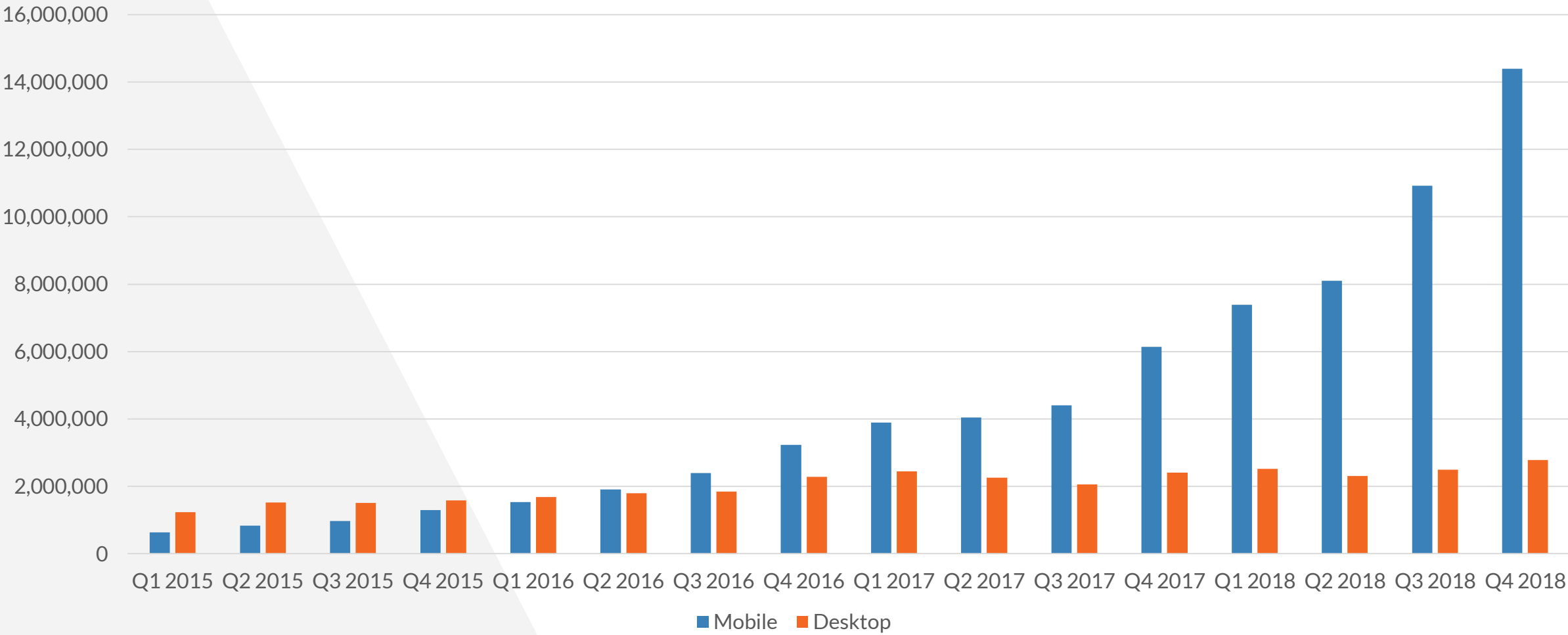


Our Continuous Growth

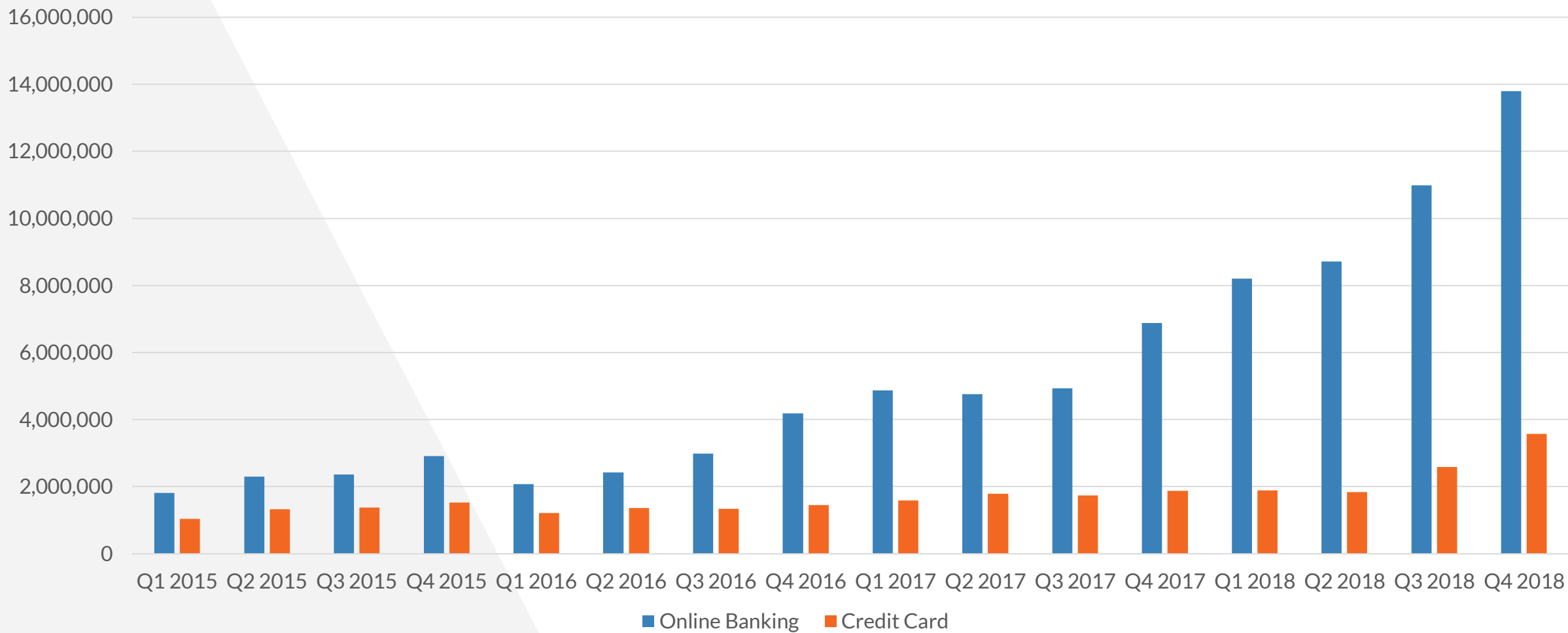
▶ Transacted Sales Volume (Bil MYR)



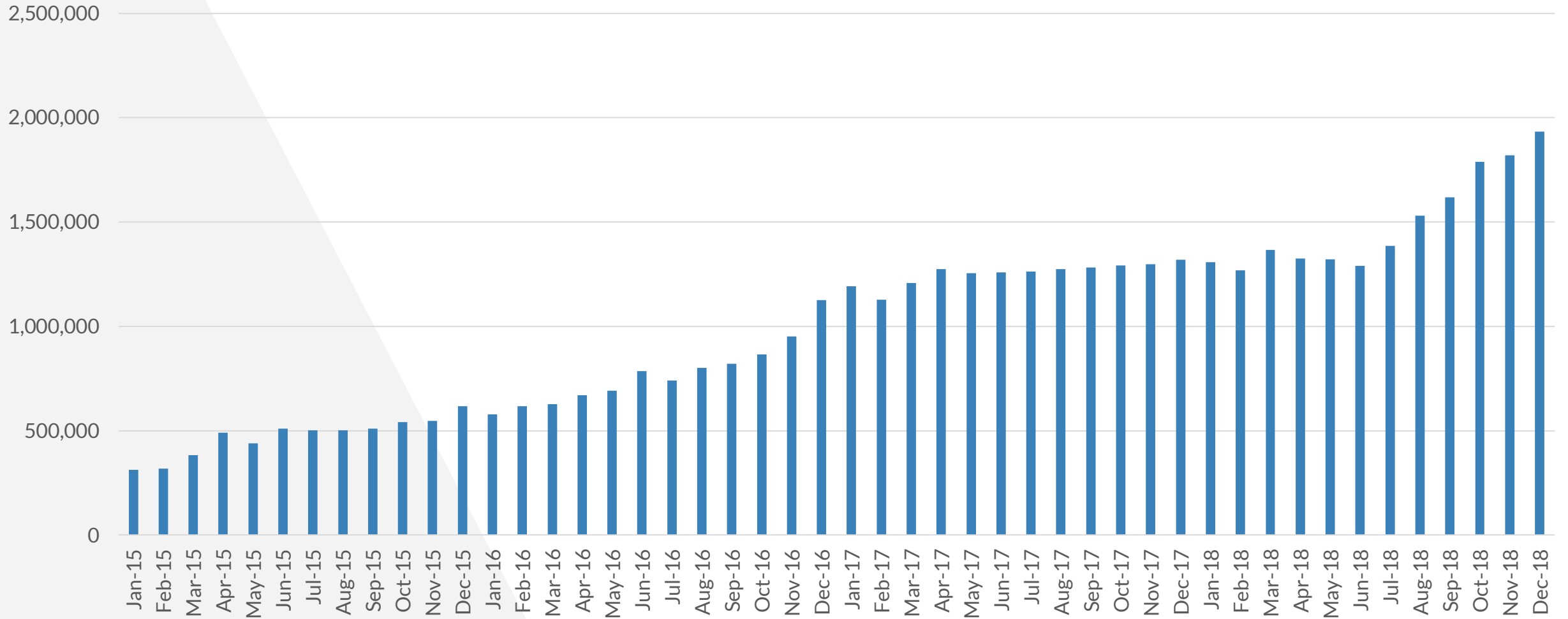
Mobile vs Desktop



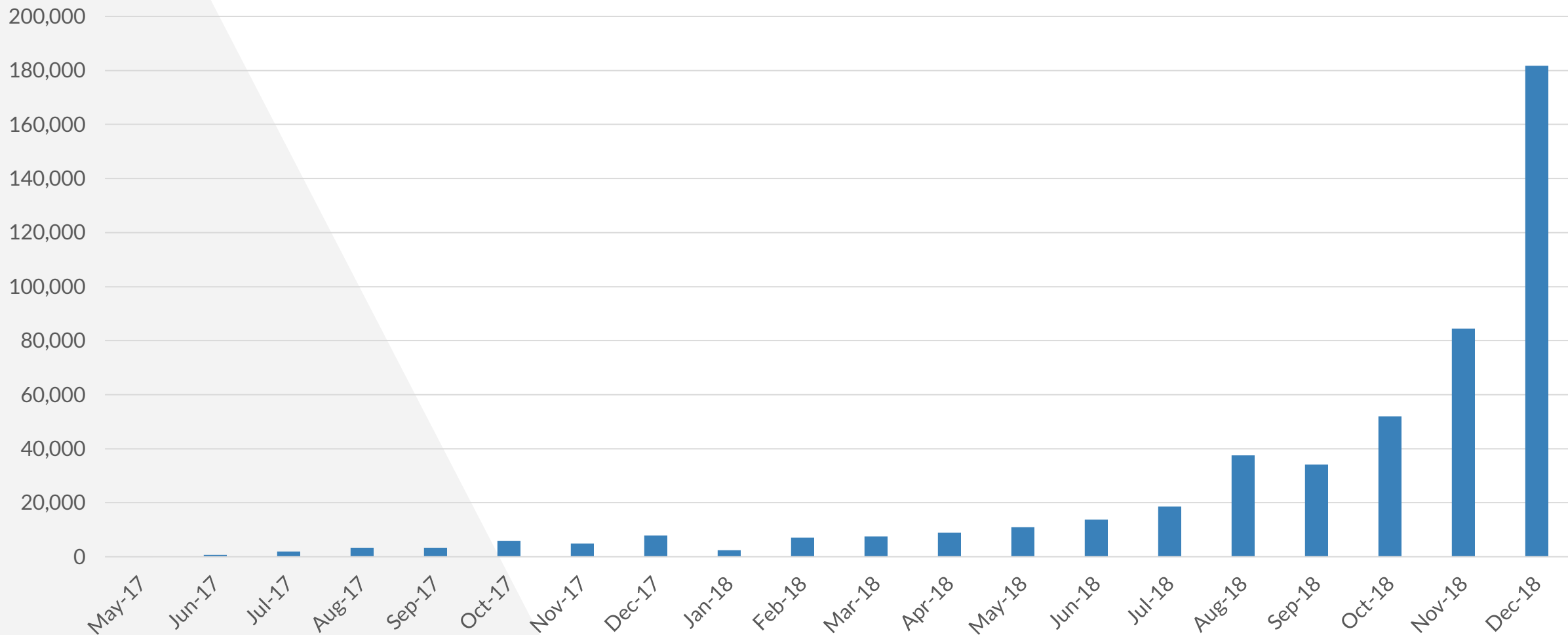
Online Banking vs Credit Card



Unique Shopper Growth

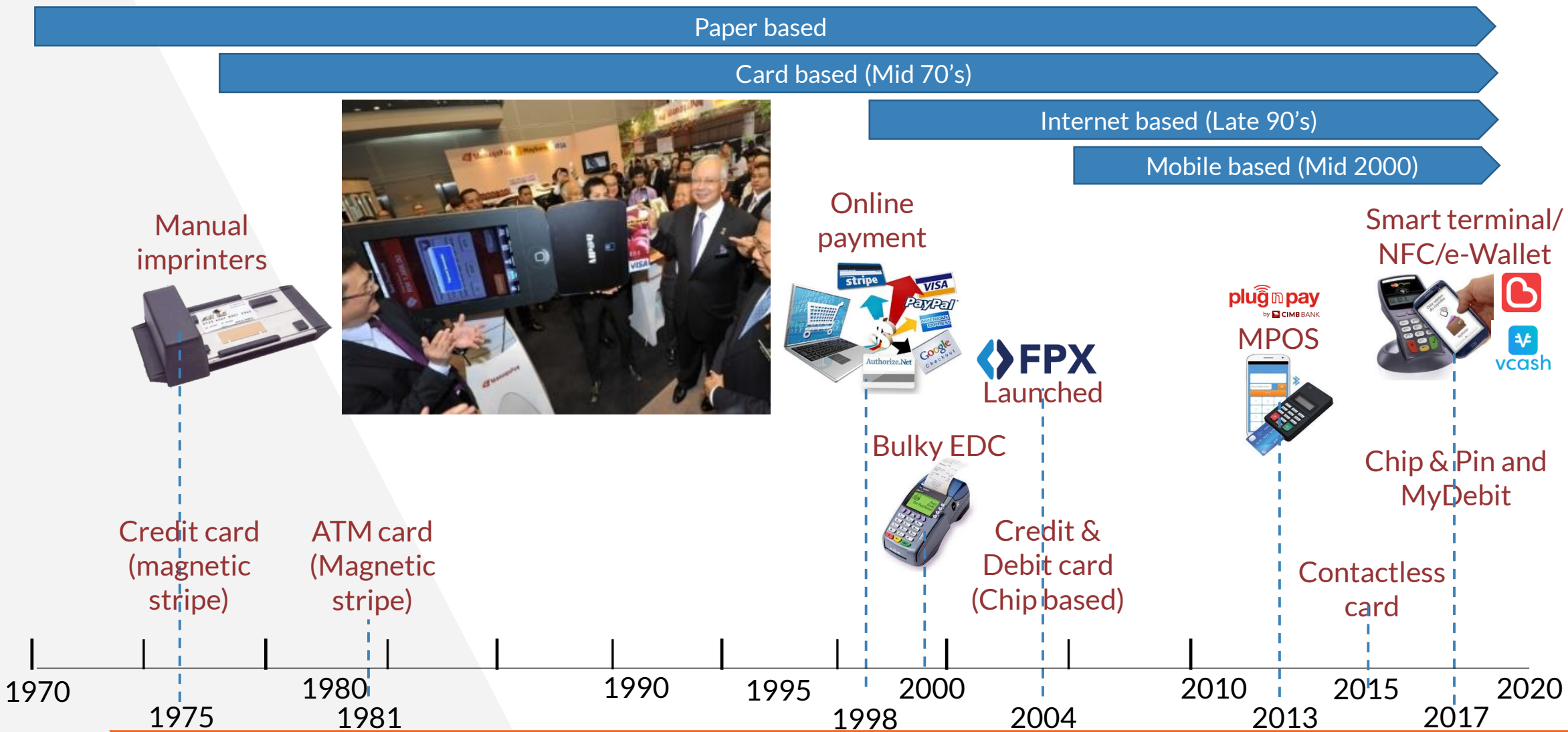


Retail/Terminal Transaction Growth (eWallet)

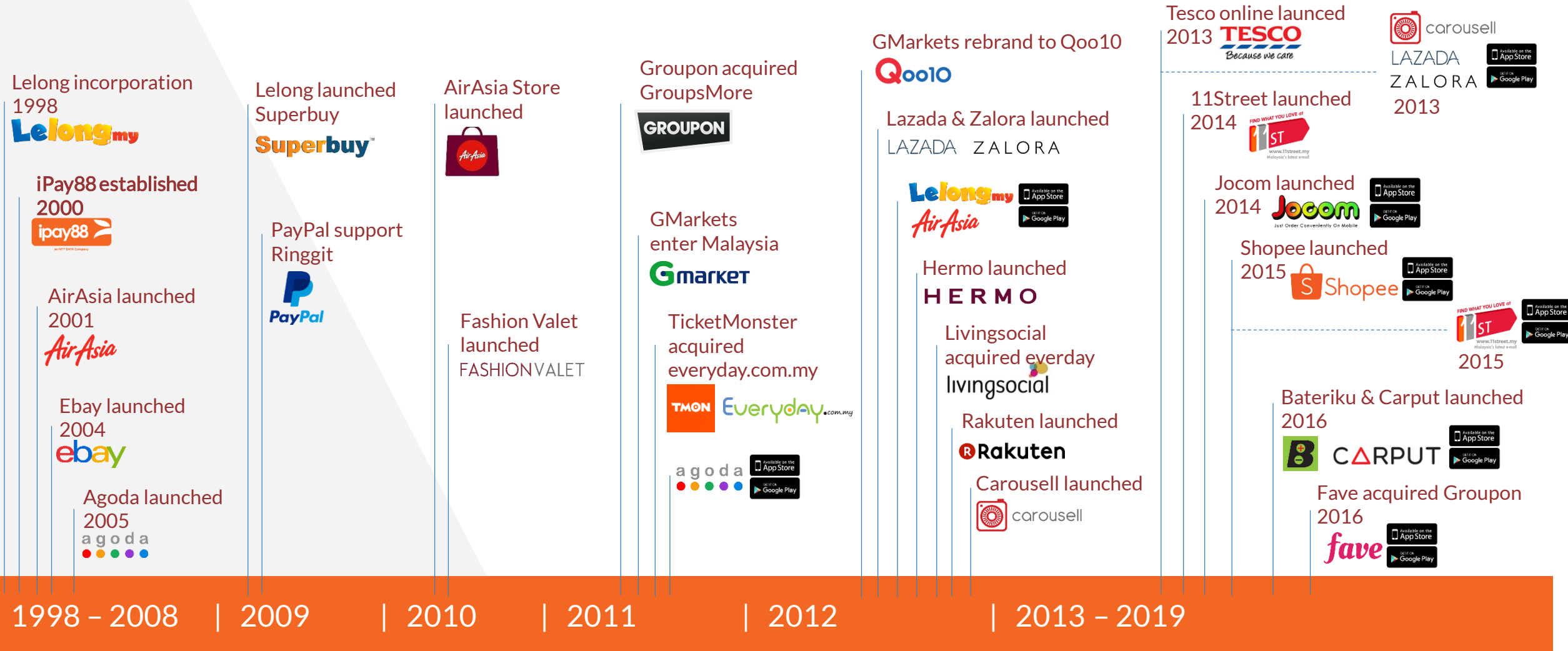


- ▶ *e-payment - Paying for goods or services through online payment system via the internet.*

Payment Evolution



eCommerce Development in Malaysia



Journey of Retail Industry

TRADITIONAL

The good, old-fashioned bricks and mortar store



E-COMMERCE

Online shopping has skyrocketed in recent years



MULTICHANNEL

Various, disconnected channels for customers to use independently



OMNICHANNEL

An integrated, seamless experience across multiple devices and touchpoints



COTTON:ON OMNICHANNEL

Online

In-Store

XXS

XS

S

M

L

XL

XXL

[Size Guide](#) In AU sizes unless otherwise stated

CHECK STORES

+

[Use my location](#)

OUT OF STOCK - NU SENTRAL

NU SENTRAL

Cotton On

Shop G10 & 11, KL Sentral, Kuala Lumpur, 50470, Malaysia.

[Store Hours](#)

0.2 KM

OUT OF STOCK - MID VALLEY MEGA (NEW)

MID VALLEY MEGA (NEW)

Cotton On

F064 & 065, First Floor, 1 Linkaran Syed Putra, Kuala Lumpur, 50450, Malaysia.

[Store Hours](#)

2.4 KM

OUT OF STOCK - PAVILLION (MEGA)

PAVILLION (MEGA)



Online

In-Store

XXS

XS

S

M

L

XL

XXL

[Size Guide](#) In AU sizes unless otherwise stated

In Stock and ready for dispatch

Add To Bag

Delivery

Free on orders RM125 +

Free Returns

Online & In-Store

Click & Collect

Free on all orders RM90 +

Harvey Norman

DECATHLON



Free Returns easy as 1, 2, 3

Don't love it? Don't stress!



Online Returns

For purchases made online including Click & Collect.

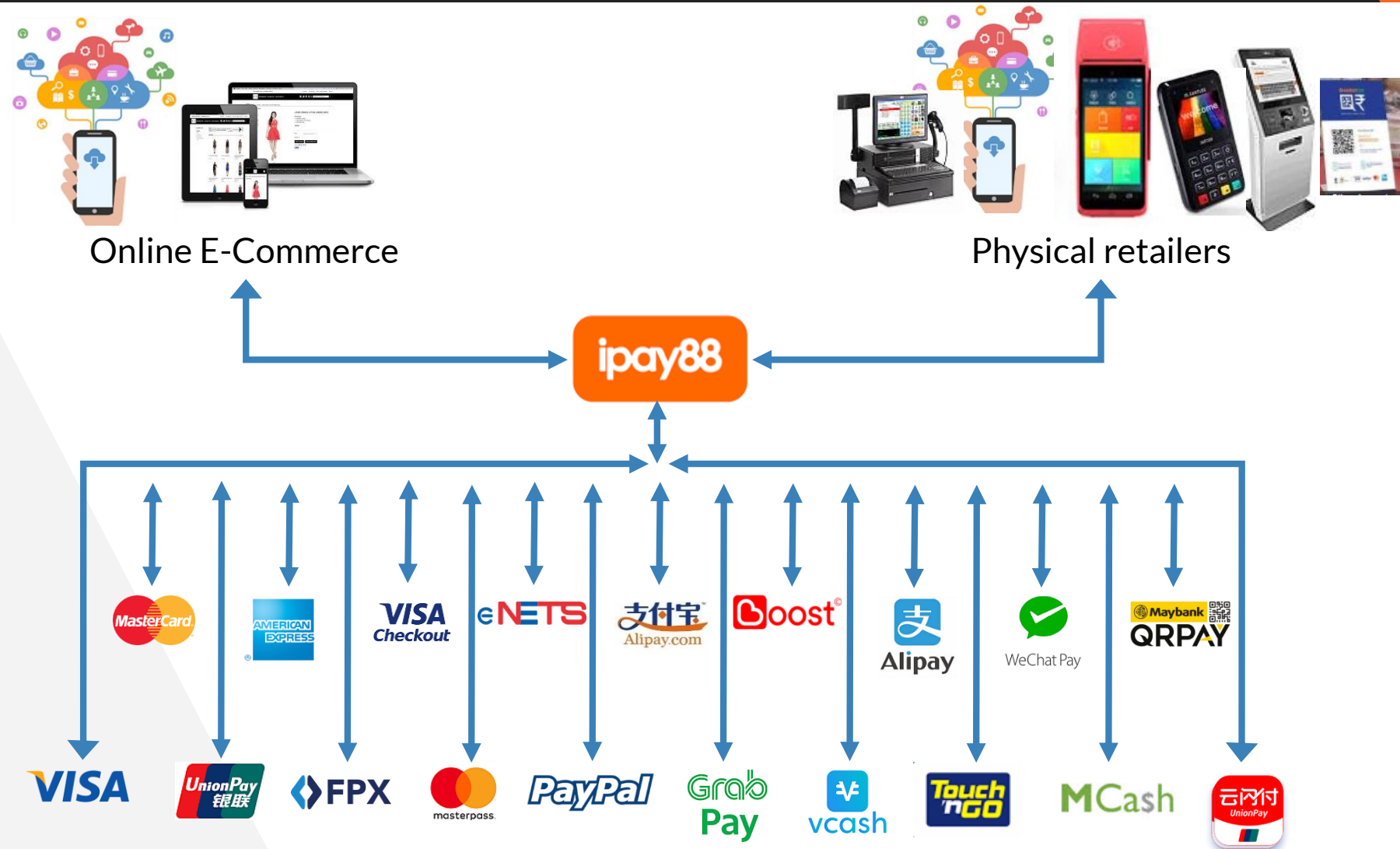


In-store Returns

In store purchases can only be returned in-store.

*Online purchases can also be returned in-store.

iPay88 Omni-channel (O2O)



Our Online Products



Direct Link



Tokenisation



Easy Payment Plan



Pay4Me



Recurring Payment



Email Payment



Campaign & Promotion



Fraud Management

Direct Link



Collect easy one-off payments for your goods and services

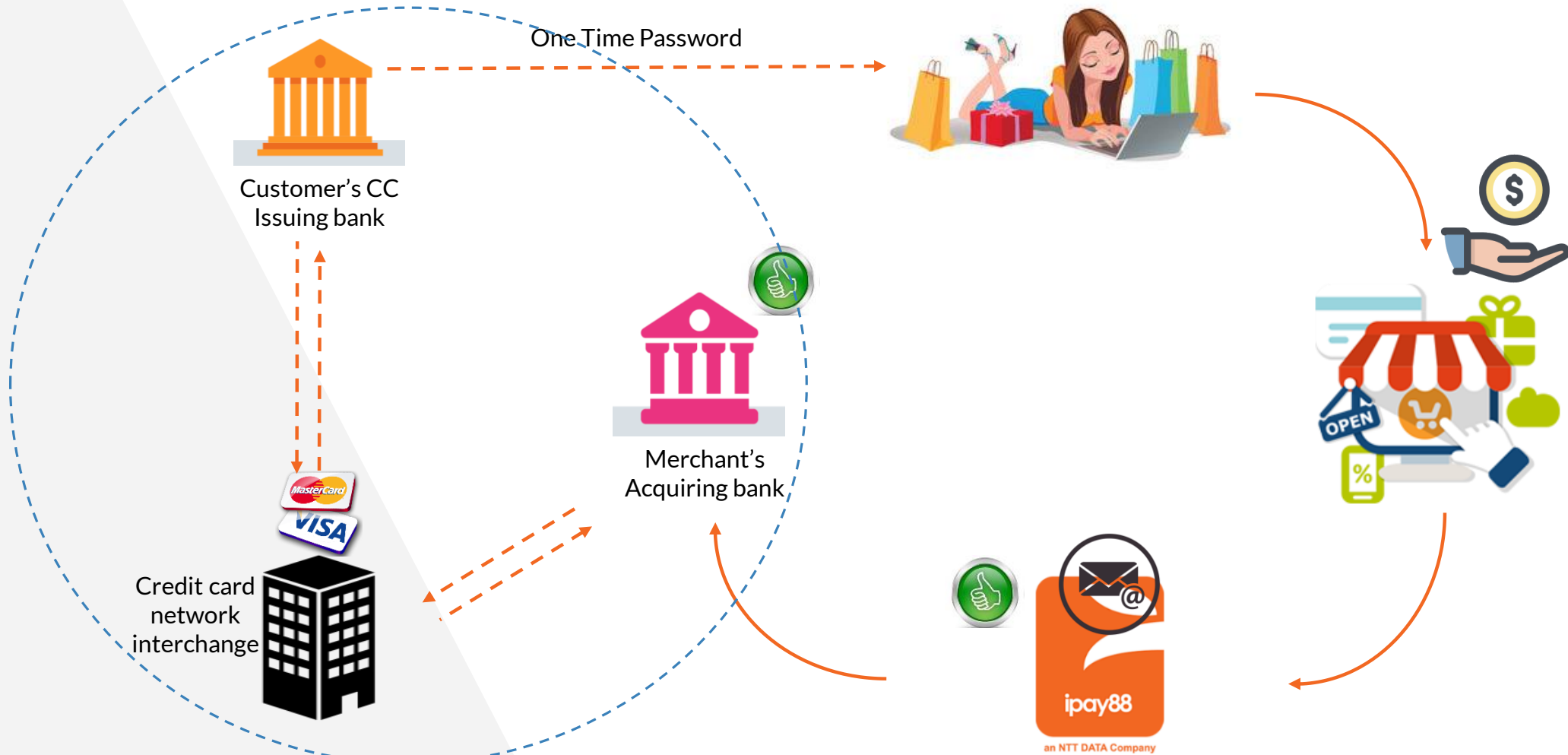


Features:

- Suitable for multi-currency payments;
- Incorporated with Automated Fraud Screening;
- Real-time successful payment acknowledgement by email;
- Transaction cancellation and refund;
- Comprehensive reports for financial reconciliation
- International Standard of Security



Behind the Scene of Online Payment



Tokenization



Substitute customer's bank card number with a digital token

Customer has a choice to save their credit card details to ensure a smoother future payment. In the future only CVV and OTP will be required to complete the transaction.

No additional configuration is required

2 Types:

- Customer Tokenization
- Merchant Tokenization



Tokenization Process





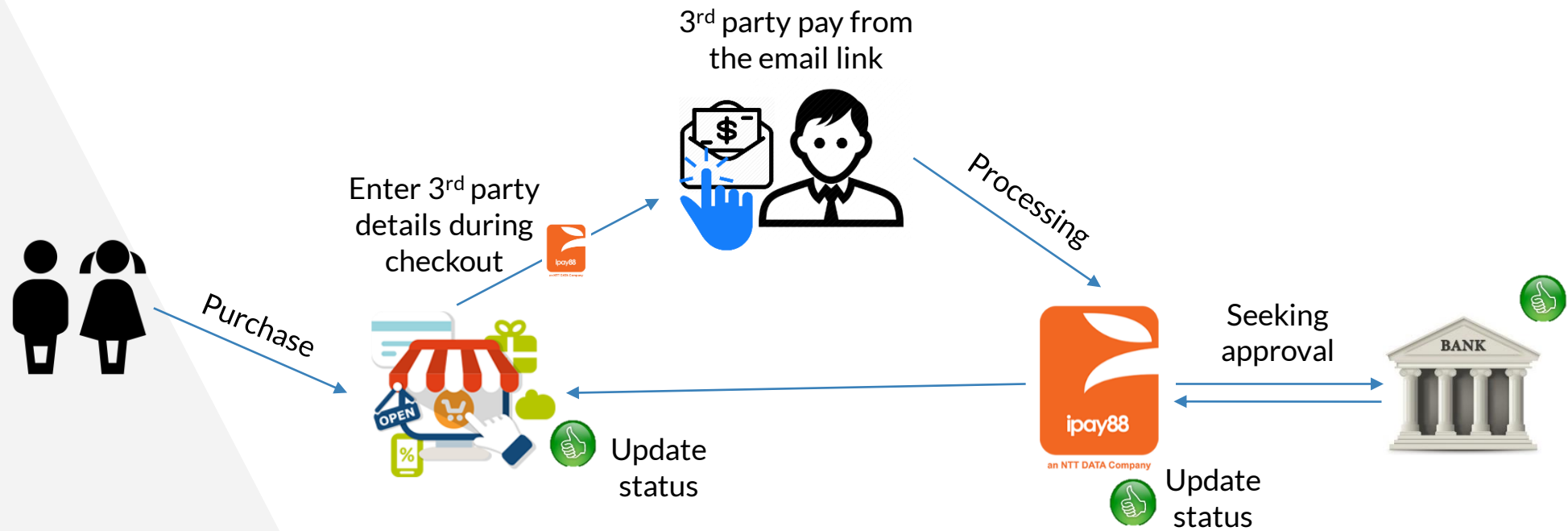
Let third parties pay for your customers' goods

Features:

- Supports all payment methods (online banking, bank cards and eWallet);
- Suitable for multi-currency payments;
- Easy integration into your system;
- Friendly tech support in case of queries and problems.



Pay4Me Process



Easy Payment Plan



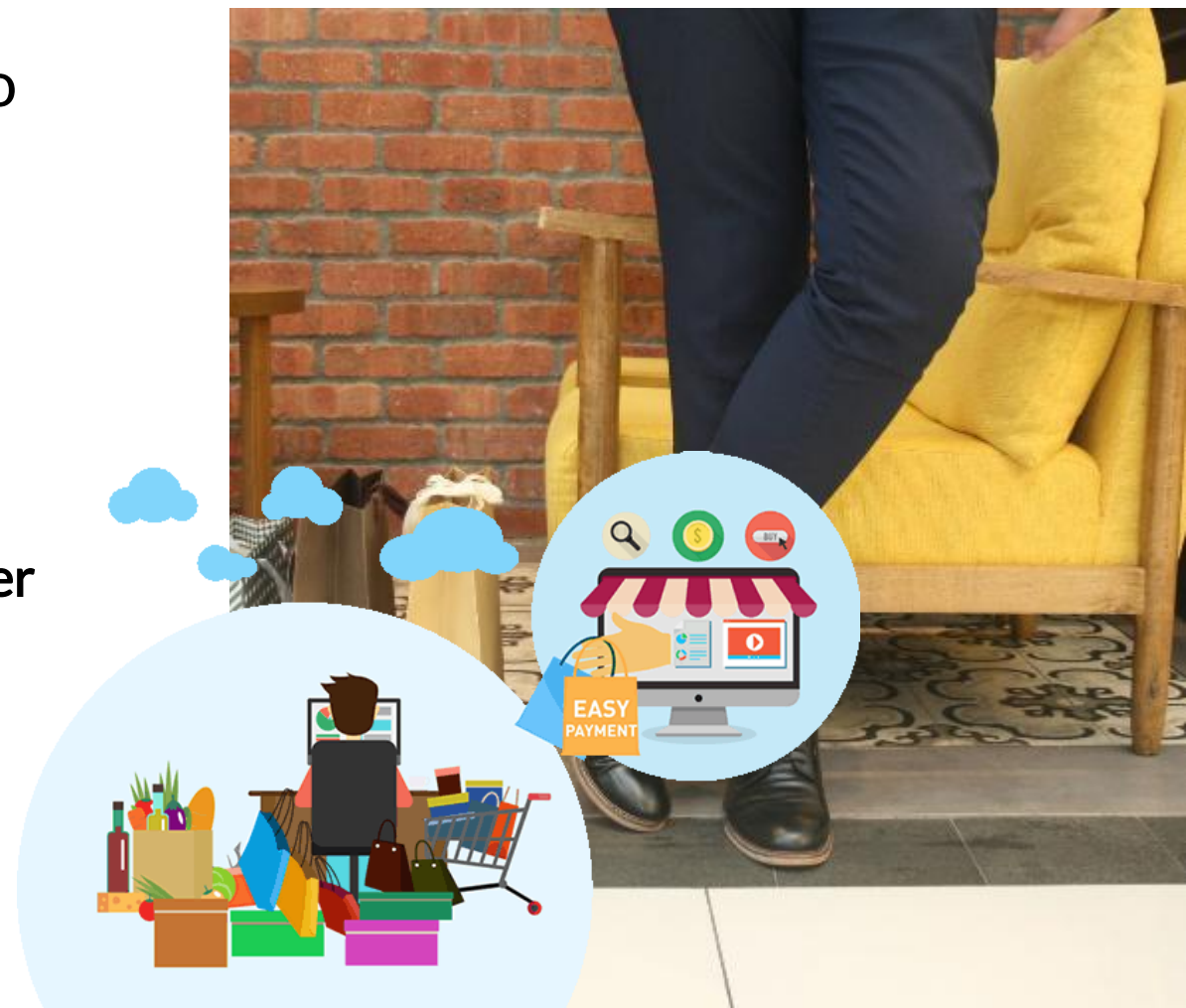
Convert e-shopping purchase into
0% Instalment Payment Plan



OSIM  Canon

Features:

- Suitable for Malaysia Ringgit only;
- Available for credit card holders at Public Bank, Hong Leong Bank, RHB Bank and Maybank for purchases over 500 MYR;
- Length of tenure - 3, 6, 9, 12, 24, and 36 months;
- Comprehensive reports for financial reconciliation;
- Bank confirmation should take place instantly;
- Incorporated with Automated Fraud Screening;
- International Standard of Security.



Recurring Payment



A scheduled payment based on time-frame assigned



Features:

- Available only in Malaysian Ringgit;
- **Available through credit card deduction**
- Easy to implement - no integration involved;
- Helps to save on operational costs;
- Real-time reporting

2 Types:

- Fix period, fix amount
- Flexible period, any amount



e-Mandate



A scheduled payment based on time-frame assigned

Features:

- Available only in Malaysian Ringgit;
- **Available through CASA account deduction**
- Easy to implement - no integration involved;
- Helps to save on operational costs;
- Real-time reporting

2 Types:

- Fix period, fix amount
- Flexible period, any amount



New Retail Check-out Process



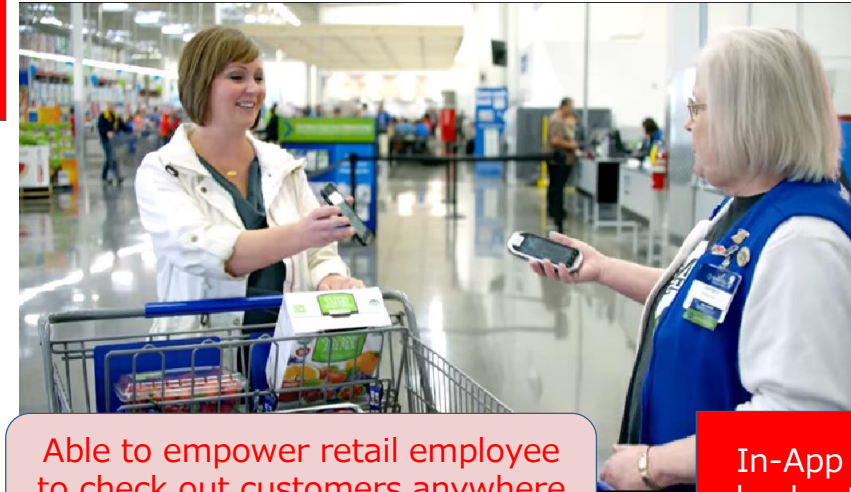
Self-payment counter

Self payment counter.
Increase payment counter
without cashier



Mobile POS Systems

Add payment counter immediately



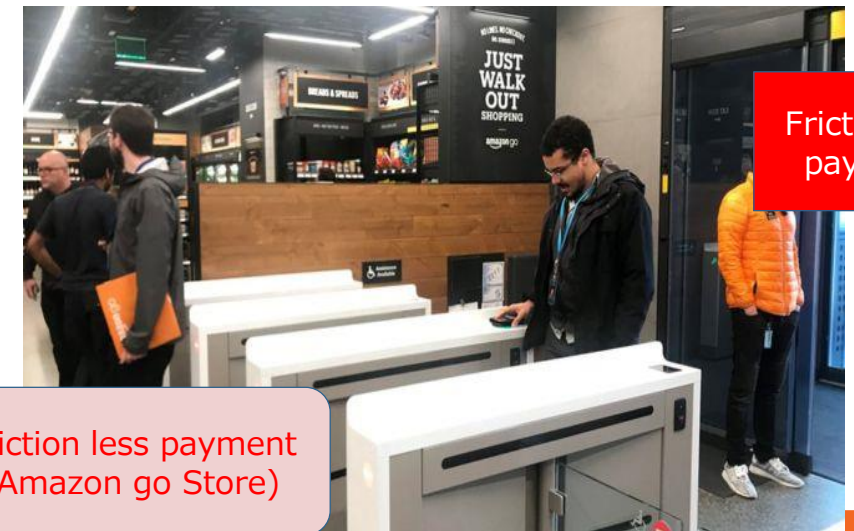
Able to empower retail employee to check out customers anywhere in the store

In-App checkout



App payment

Hema Mall - Customers scan their Hema App on the counter, verify their shopping list and pay via eWallet.



Frictionless payment

Friction less payment (Amazon go Store)

BingoBox 缤果盒子

NO. 01001

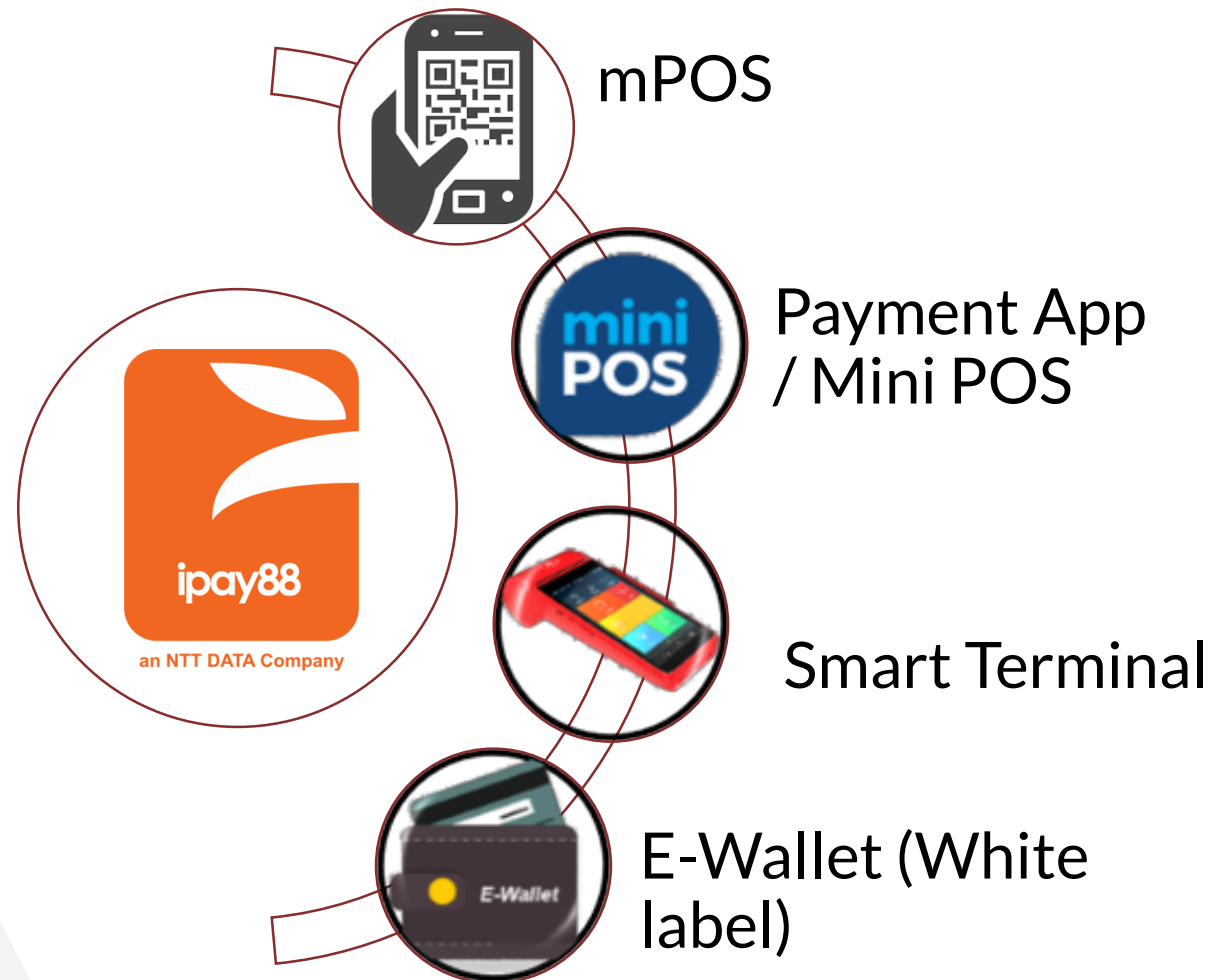
CEC



Frictionless
payment



Our Retail Solutions





Accept Visa & MasterCard payments on your phone

Features:

- Suitable for payments in Malaysian Ringgit only;
- Comprehensive reports for financial reconciliation;
- Incorporated with Automated Fraud Screening;
- Real-time successful payment acknowledgement by email;
- Seamless customer experience.



Payment App / Smart Terminal



Accept eWallet payments on your phone/smart terminal

Features:

- Suitable for payments in Malaysian Ringgit only;
- Comprehensive reports for financial reconciliation;
- Incorporated with Automated Fraud Screening;
- Real-time successful payment acknowledgement by email;
- Seamless customer experience.



WeChat Pay



Smart
Terminal
(eWallet)



How to use our
**Android Smart
Terminal?**

What You Need to know Before Accepting e-Payment?

1. Is the service provider reliable?

- ▶ It should comply with PCI DSS
- ▶ Integrated with 3D secure
- ▶ Listed in Bank Negara list of regulates under 'Merchant Acquiring Services'

2. What are the payment methods/features needed?

- ▶ Payment methods: Visa/Master/ Amex/ FPX/ UnionPay/ e-Wallet
- ▶ Payment features: Recurring/ Tokenization/ EPP/ Pay4me/ email payment

What You Need to know Before Accepting e-Payment?

- 3. Find out how long you will receive your fund?**
 - ▶ T+1 ~ weekly
- 4. Find out all the fees incurs.**
 - ▶ Transaction fee (MDR)
 - ▶ Setup fee
 - ▶ Annual fee
 - ▶ Credit card processing
 - ▶ Withdrawal fee

Thank You!