

# Ready for e-Payment

Sharifah Juriah, Academy Manager  
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

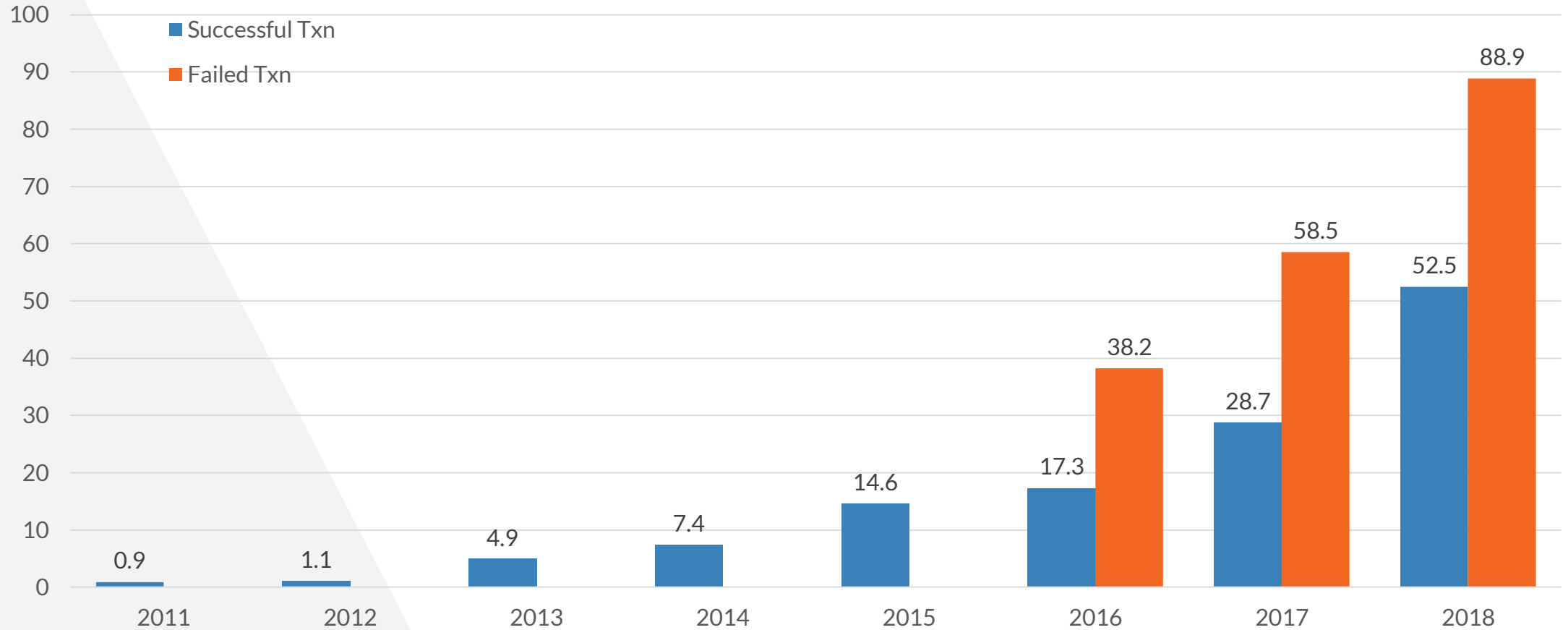


Our compliance:



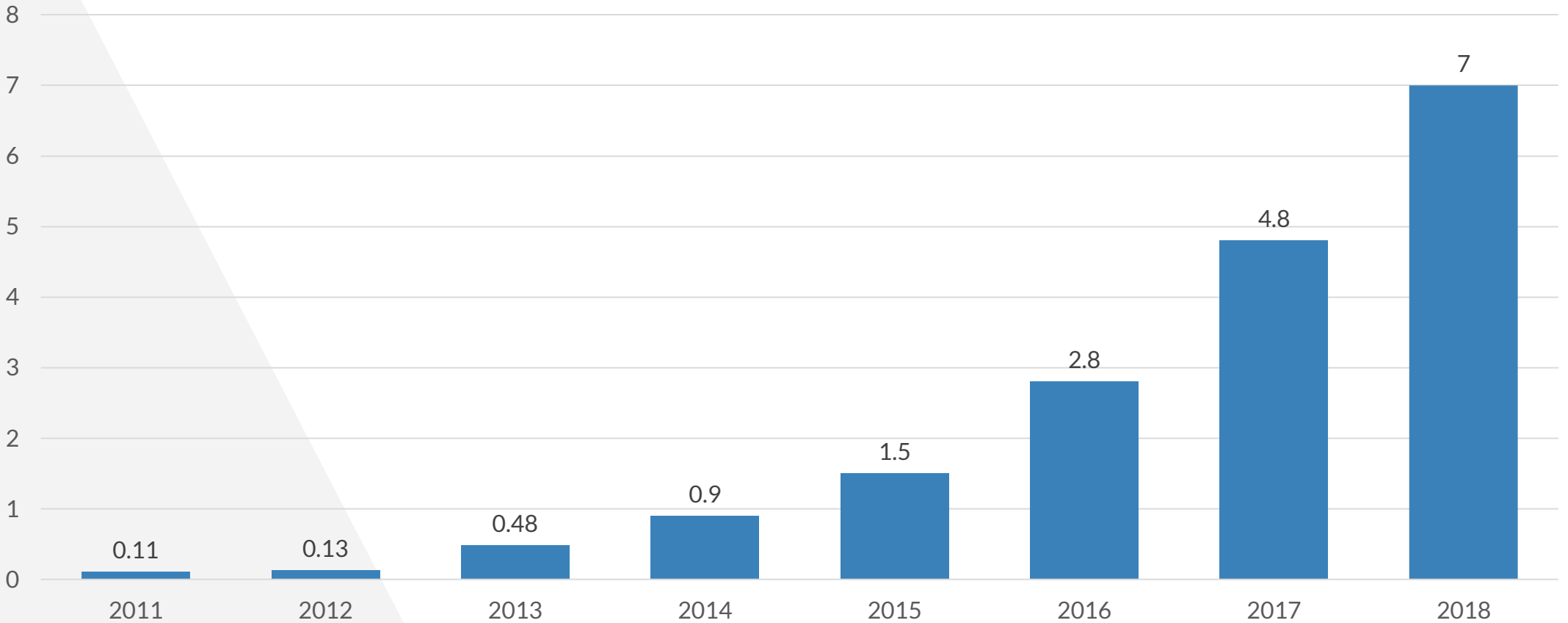
# Our Continuous Growth

## ▶ No. of Transactions (Mil)

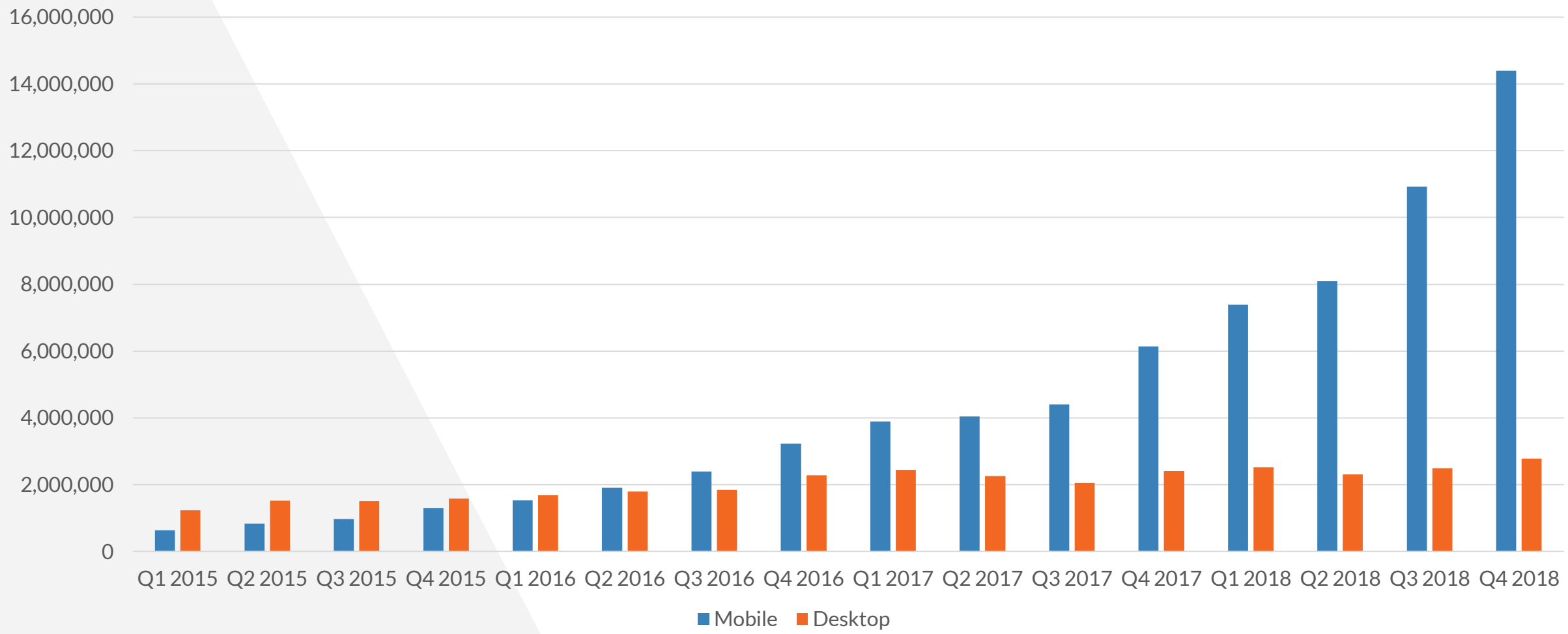


# Our Continuous Growth

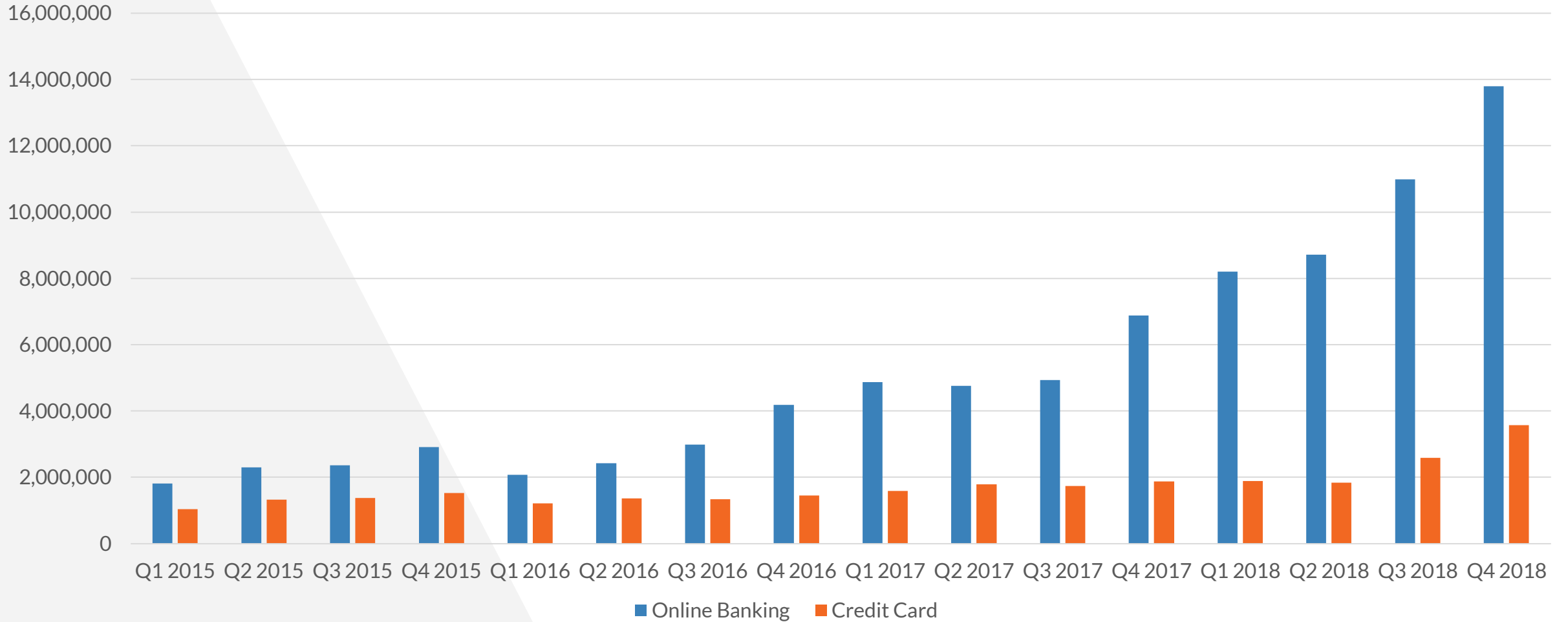
## ▶ Transacted Sales Volume (Bil MYR)



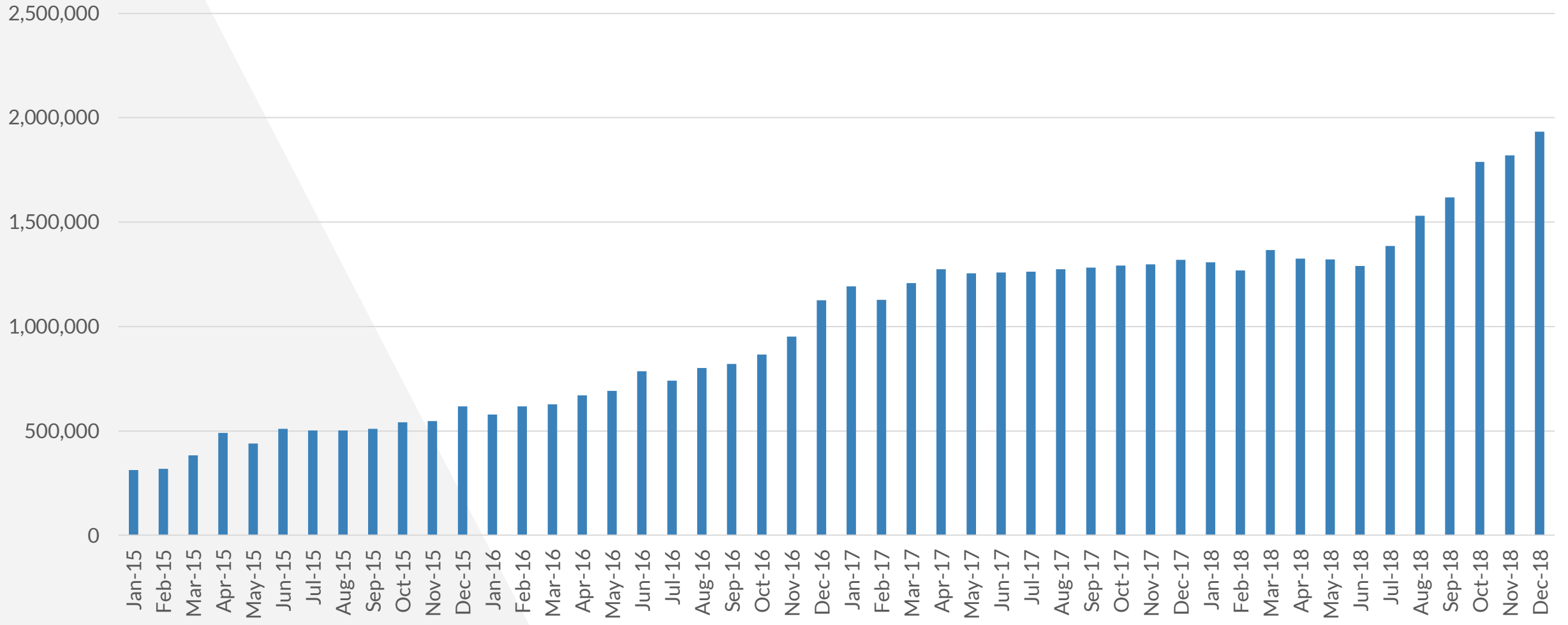
# Mobile vs Desktop



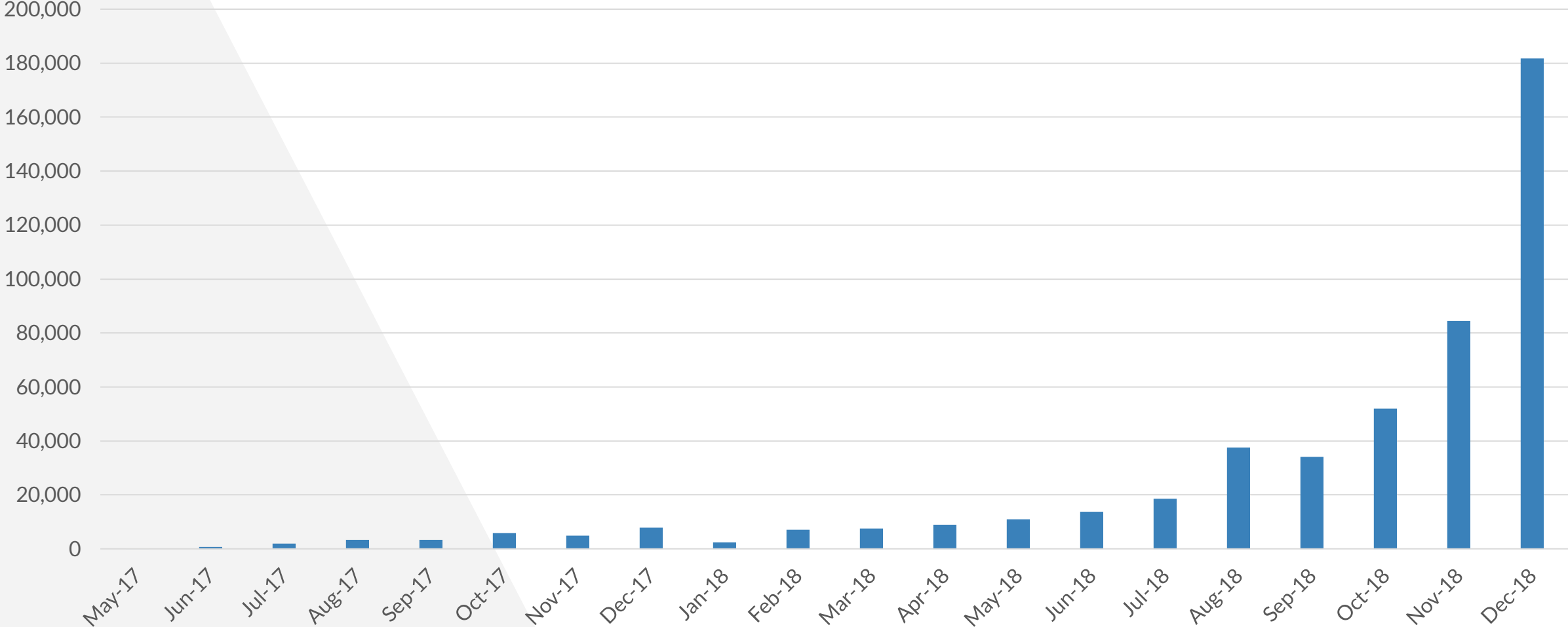
# Online Banking vs Credit Card



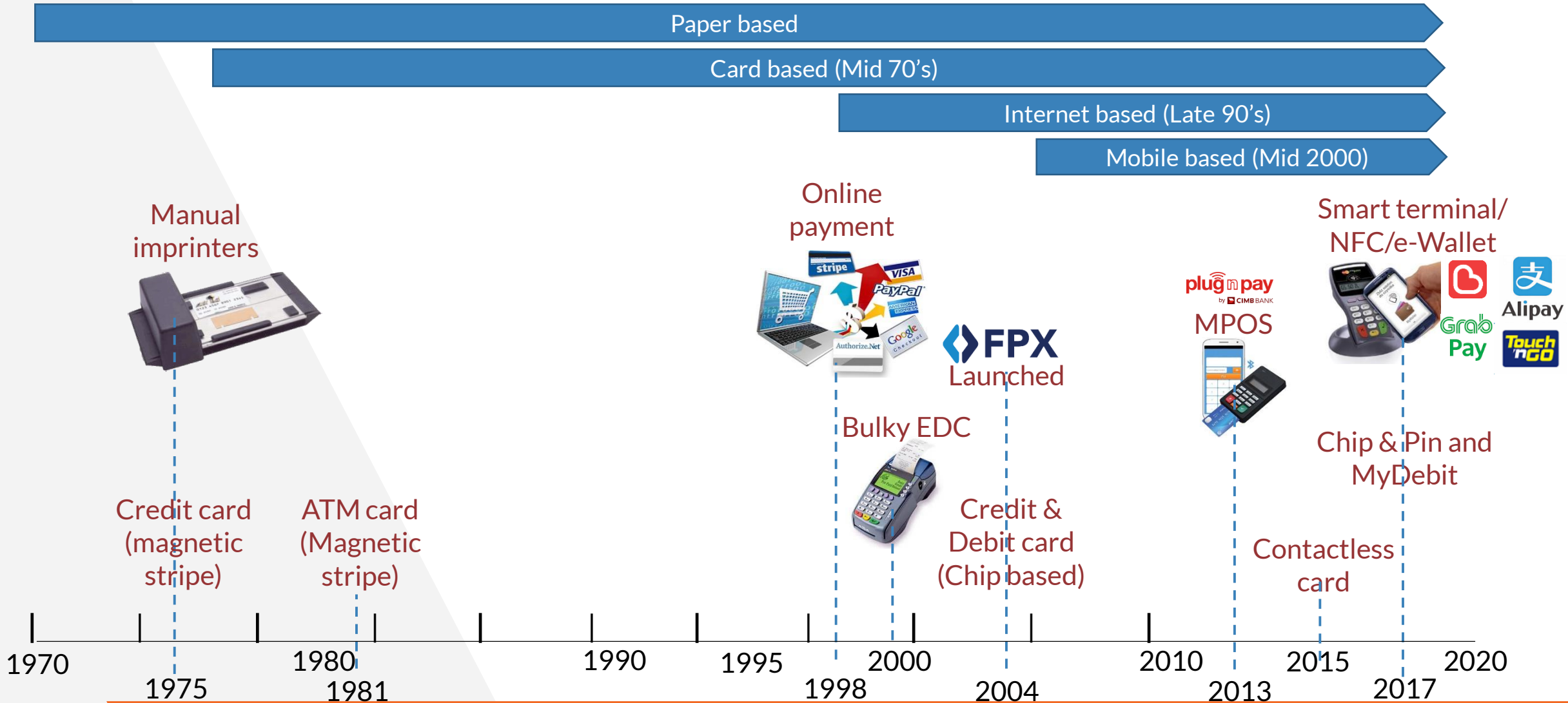
# Unique Shopper Growth



# Retail/Terminal Transaction Growth (eWallet)



# Payment Evolution



# eCommerce Development in Malaysia

Lelong incorporation  
1998



iPay88 established  
2000



AirAsia launched  
2001



Ebay launched  
2004



Agoda launched  
2005



Lelong launched  
Superbuy



PayPal support  
Ringgit



AirAsia Store  
launched



Fashion Valet  
launched  
FASHIONVALET

Groupon acquired  
GroupsMore



GMarkets  
enter Malaysia



TicketMonster  
acquired  
everyday.com.my



GMarkets rebrand to Qoo10



Lazada & Zalora launched  
LAZADA ZALORA



Hermo launched  
HERMO

Livingsocial  
acquired everyday  
livingsocial

Rakuten launched  
Rakuten

Carousell launched  
carousell

Tesco online launched  
2013 **TESCO**  
Because we care

11Street launched  
2014



Jocom launched  
2014 **Jocom**  
Just Order Conveniently On Mobile

Shopee launched  
2015 **Shopee**



Bateriku & Carput launched  
2016



Fave acquired Groupon  
2016  
**fave**



1998 - 2008

2009

2010

2011

2012

2013 - 2019

# Challenges Faced by Social Media Seller

## 'PM Tepi' boleh kena denda RM50,000



Oleh Norzamira Che Noh  
bhnews@bh.com.my



SHAH ALAM: Tindakan seorang pengarah syarikat menjual perabot secara dalam talian yang mengamalkan konsep 'PM Tepi' di Facebook membawa padah apabila beliau kini disiasat Kementerian Perdagangan Dalam Negeri dan Hal Ehwal Pengguna (KPDNHEP) Selangor.

Ketua Pegawai Penguat Kuasa (KPDNHEP) Selangor, Azman Adam, berkata kaedah 'PM Tepi' menjadi satu kesalahan dan penjual seharusnya mempamerkan maklumat lengkap mengenai produk atau perkhidmatan yang dijualnya.

"Bertindak atas aduan, pihak KPDNHEP bertindak menyerbu syarikat berkenaan, yang beroperasi sejak Ogos tahun lalu di Seri Kembangan, pada jam 2.25 petang semalam.

"Kita berjumpa dengan pengarah syarikat itu dan beliau mengakui pihaknya tidak mempamerkan maklumat yang sepatutnya seperti harga serta spesifikasi barangan yang dijual," katanya pada sidang media di pejabat KPDNHEP Selangor, di sini.

Beliau berkata tindakan lelaki berusia 41 tahun itu boleh dikenakan denda tidak lebih RM100,000 (Perbadanan) dan denda RM50,000 atau penjara tidak lebih tiga tahun atau kedua-duanya (Perseorangan) mengikut Seksyen 145 Akta Perlindungan Pengguna 1999.

Katanya, sepanjang tahun lalu 7,729 aduan diterima oleh KPDNHEP Selangor dan 1,195 membabitkan aduan pengguna yang membeli barangan dalam talian.



# Siapa Kata PM Tepi Tidak Boleh?



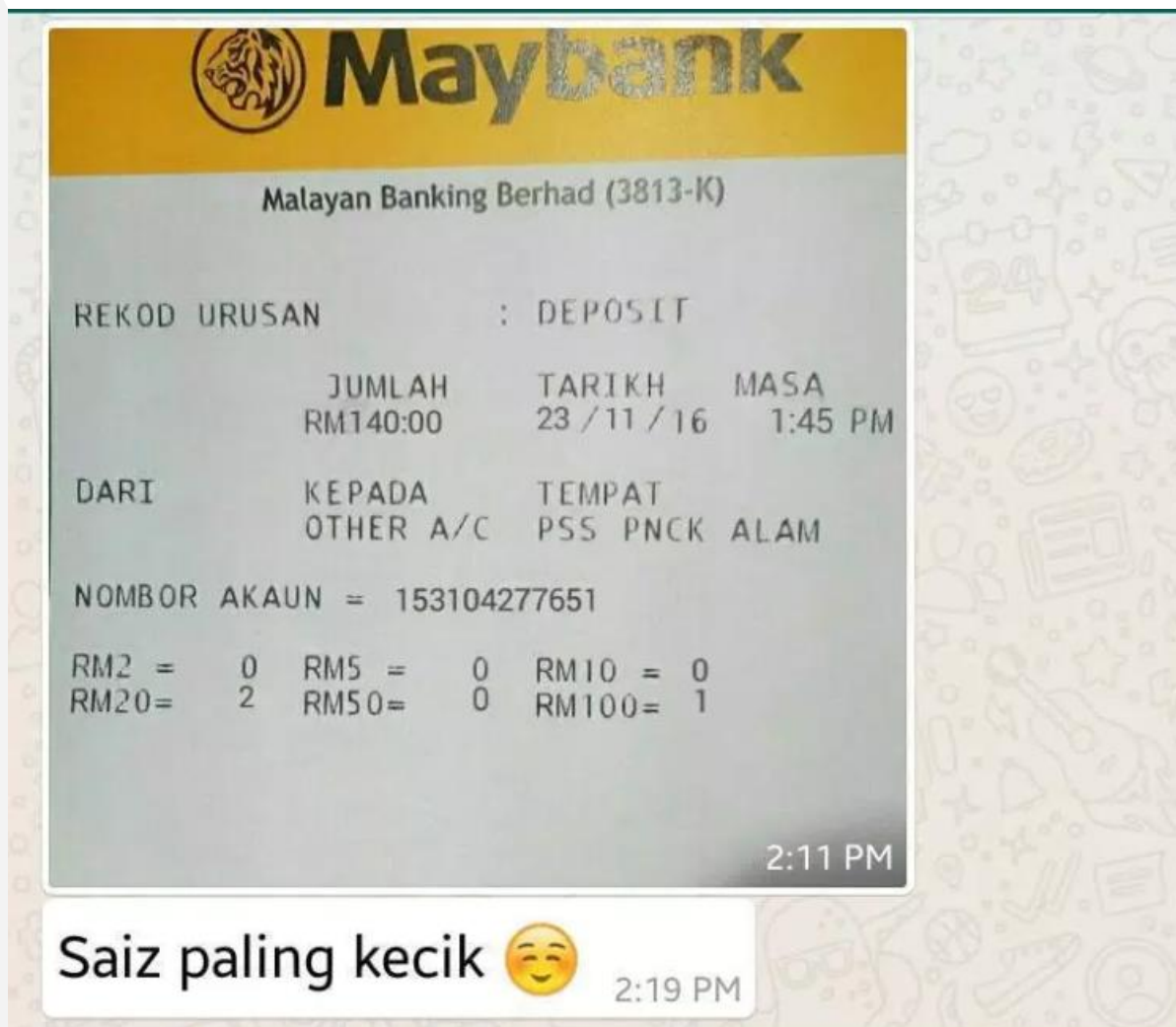
“KPDNKK tidak halang strategi PM Tepi dengan syarat patuh 8 perkara di bawah Peraturan –peraturan Perlindungan Pengguna (Urus Niaga Perdagangan Elektronik) 2012, Akta Pelindungan Pengguna 1999”

**PENTING!**

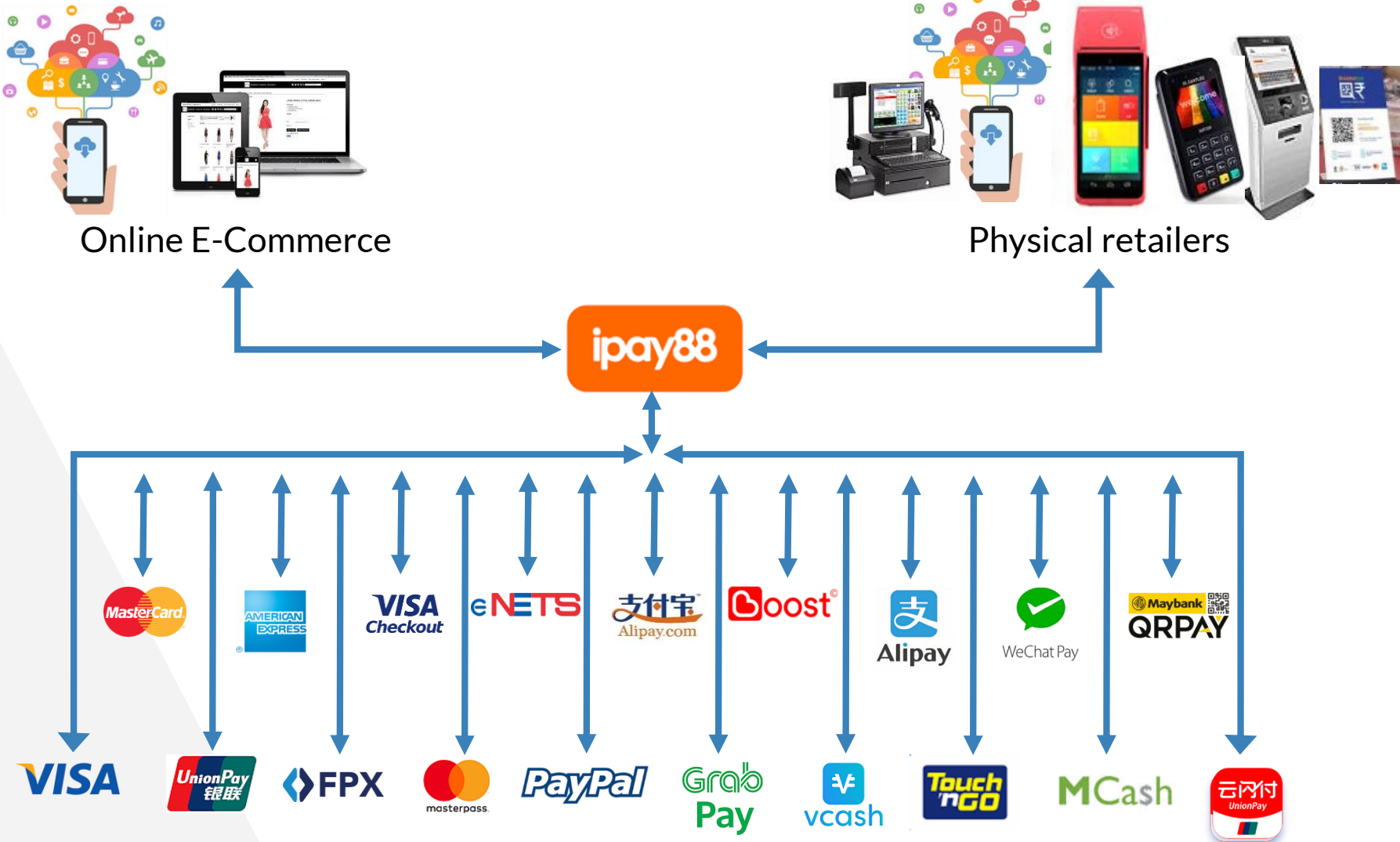
## 8 PERKARA TERSEBUT IALAH :

- |                        |                               |                   |                            |
|------------------------|-------------------------------|-------------------|----------------------------|
| Nama penjual/ syarikat | Nombor pendaftaran perniagaan | Keterangan produk | Terma dan syarat           |
| Harga perlu dibayar    | Maklumat untuk dihubungi      | Kaedah pembayaran | Anggaran masa penghantaran |

# Challenges Faced by Social Media Seller



# 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

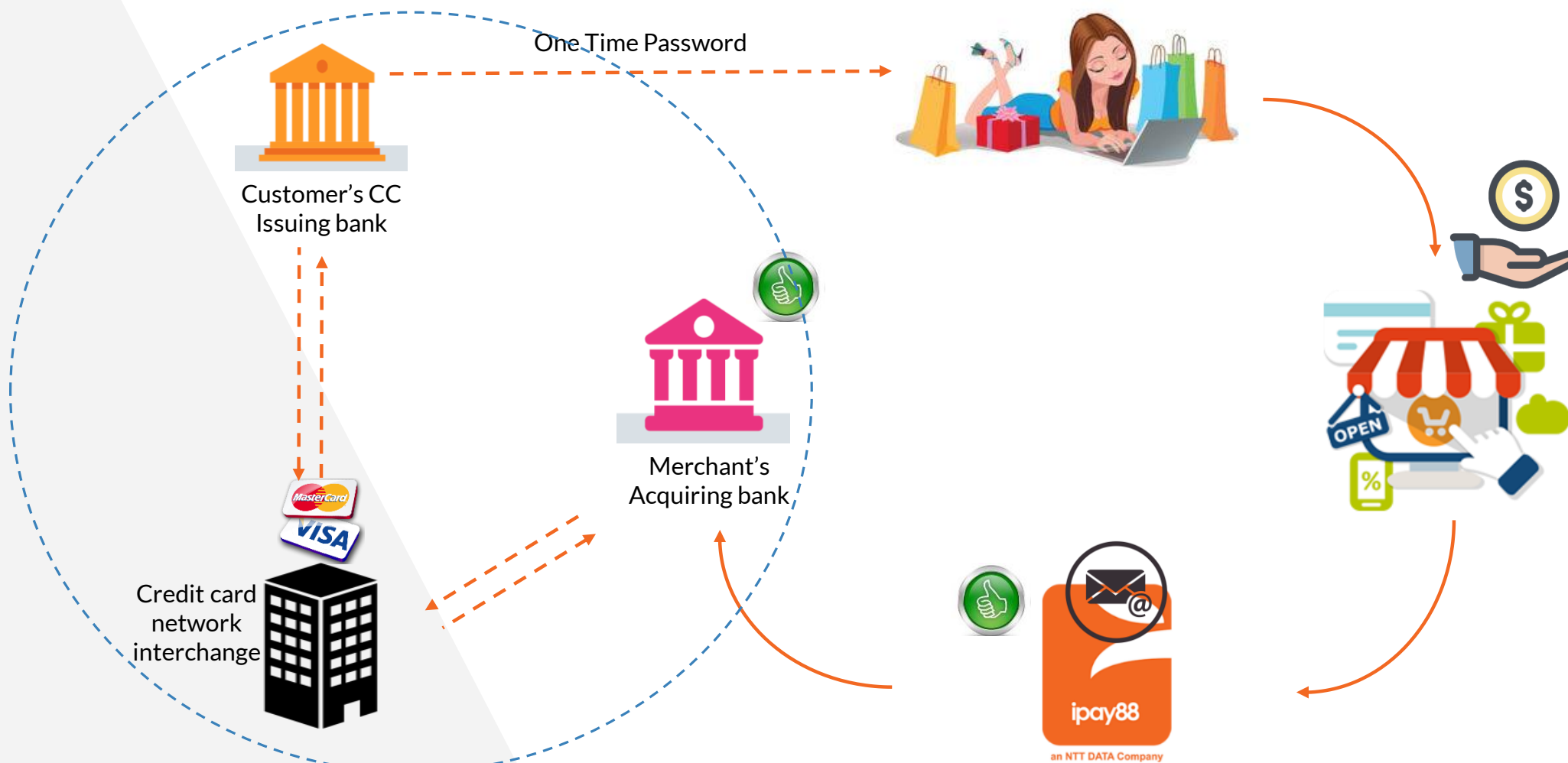


### Features:

- 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



ZALORA



MARY KAY

CARING

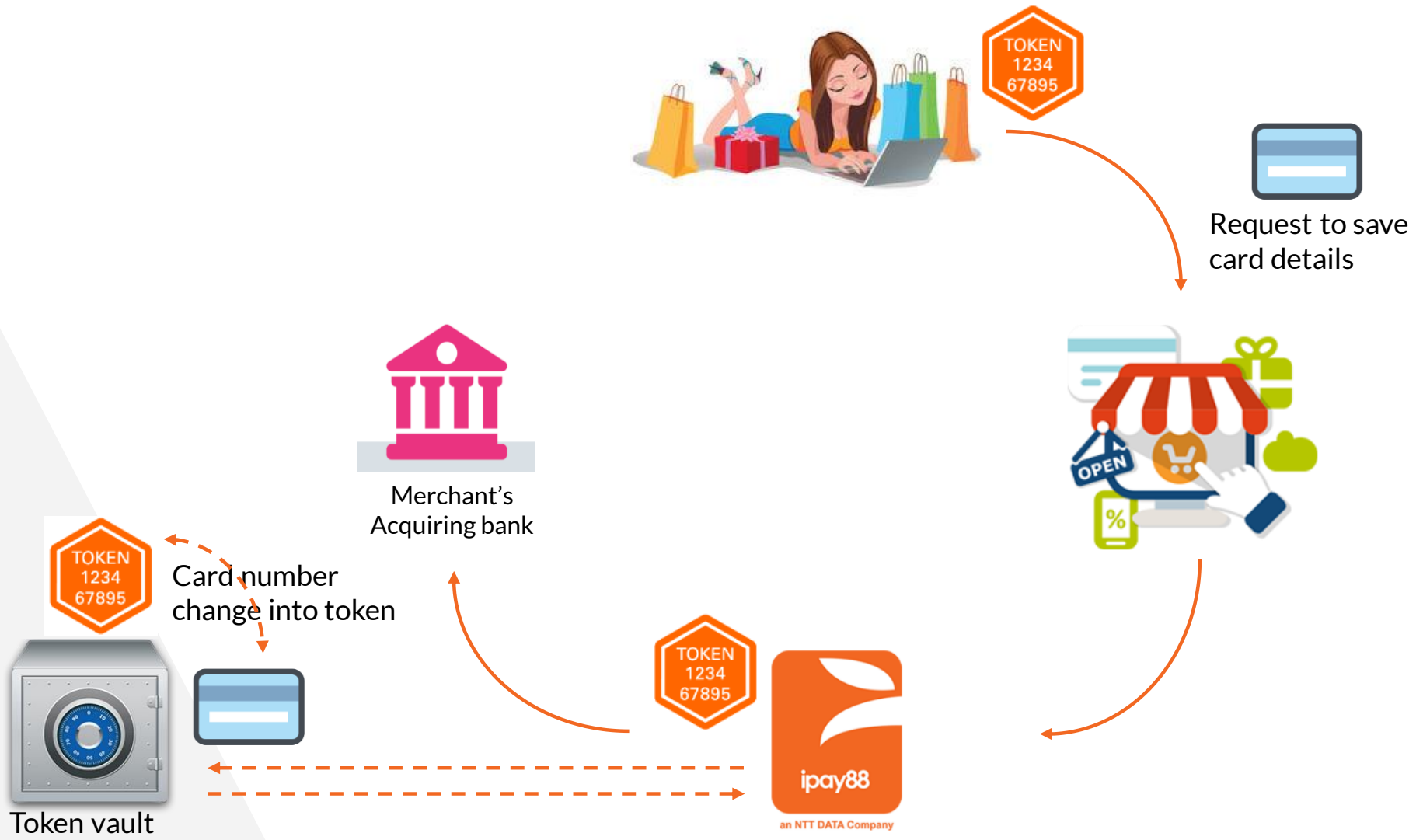
Customer has a choice to save their credit card details to ensure a smoother future payment. In the future only CVV and OTP will be required to complete the transaction.

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.



## Easy Payment Plan



Convert e-shopping purchase into  
0% Instalment Payment Plan



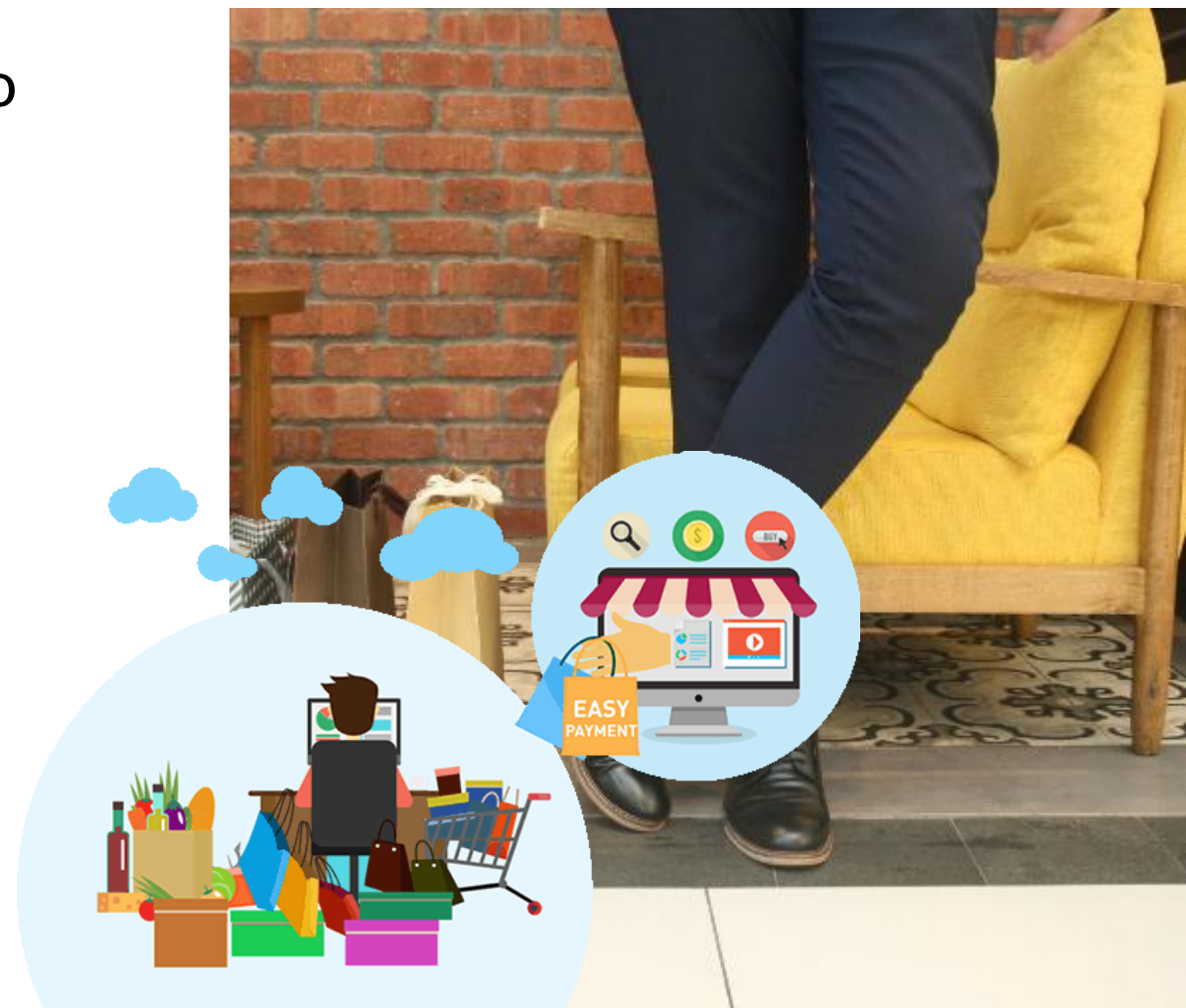
OSIM

Canon



### Features:

- Suitable for Malaysia Ringgit only;
- Available for credit card holders at Hong Leong 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



LET'S INSPIRE



unifi



## 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





# Email Payment



Fast, secure and easy way to bill your customer via email



## Features:

- Suitable for multi-currency;
- 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.

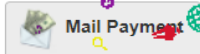
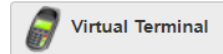


# Email Payment

Fast, secure and easy way to bill your customer via email



an NTT DATA Company



## iPay88 Mail Payment Detail

\* Required field

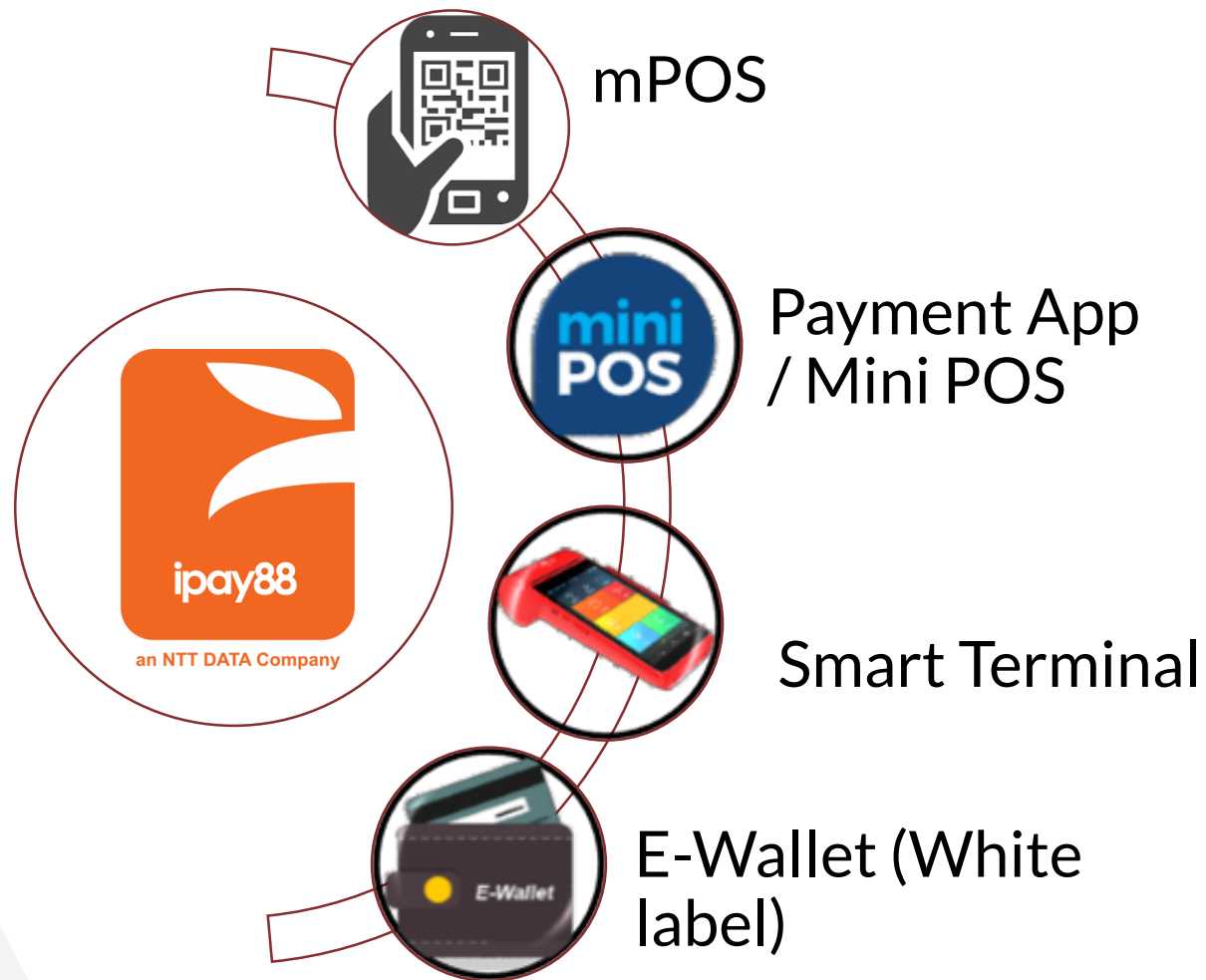
Customer Name *	<input type="text"/>	Eg: John Smith
Customer Contact No. *	<input type="text"/>	Eg: 03-22614668 / 012-8888888
Customer E-mail *	<input type="text"/>	Eg: johnsmith@gmail.com
	<input checked="" type="checkbox"/> CC to Merchant *	
Product Description *	<input type="text"/>	Eg: Photo Printing
Currency *	<input type="text" value="Please select"/>	
Amount *	<input type="text" value="0.00"/>	Eg: 2.50
Remark	<input type="text"/>	

Submit

Reset



# 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.



# Direct Pay App / Android 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.



Alipay

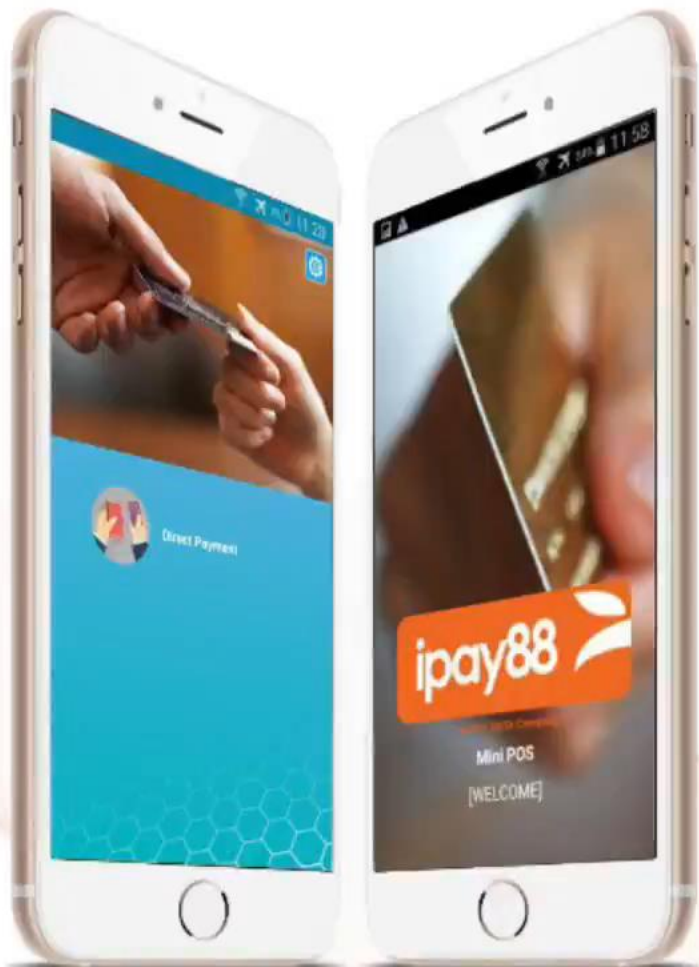


WeChat Pay



MCash





an NTT DATA Company

How to use our  
**Direct Pay  
Payment App?**



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

FOX

WALK WITH US  
TO WORK

**JUST  
WALK  
OUT**

SHOPPING

AMAZON



Payment process become more easy, convenience and fast

Potential income 24/7

Increase sales and revenue

# Thank You!

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