

# Ready for e-Payment

Sharifah Juriah, Academy Manager  
Women Netpreneur | 24 & 25 October | Kuala Lumpur

WALK OUT  
JUST  
WALK  
OUT  
SHOPPING

amazon

# About Us...

230+  
professional  
team members

100+  
supported  
financial  
institutions

15K+  
merchants



2000

Online Solutions

2016

Retail solutions

2018

iPay88 Academy



www.ipay88academy.com

8

Learning  
Courses

893

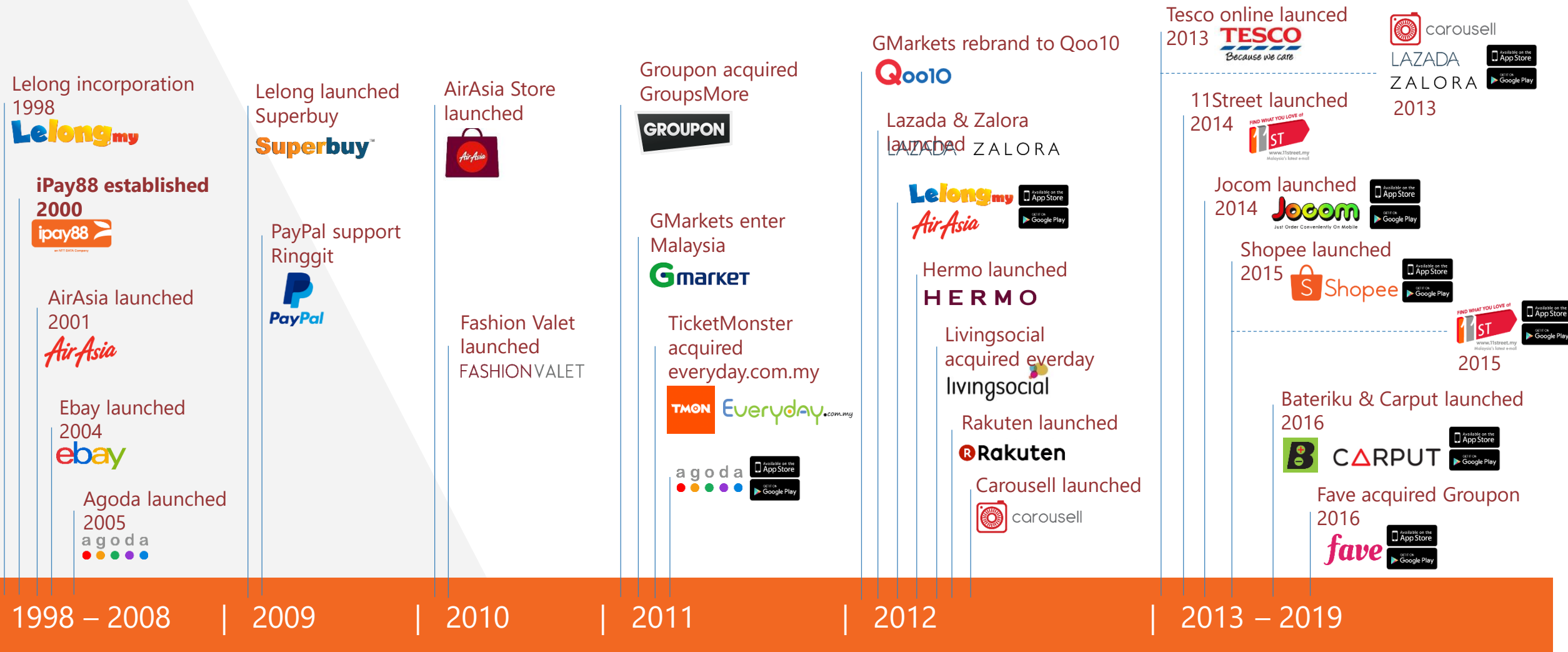
Subscribers

645

Learning  
Participants



# eCommerce Development in Malaysia



# 15,221,000

54% use internet for online banking / shopping, 2018.

## 32,400,000

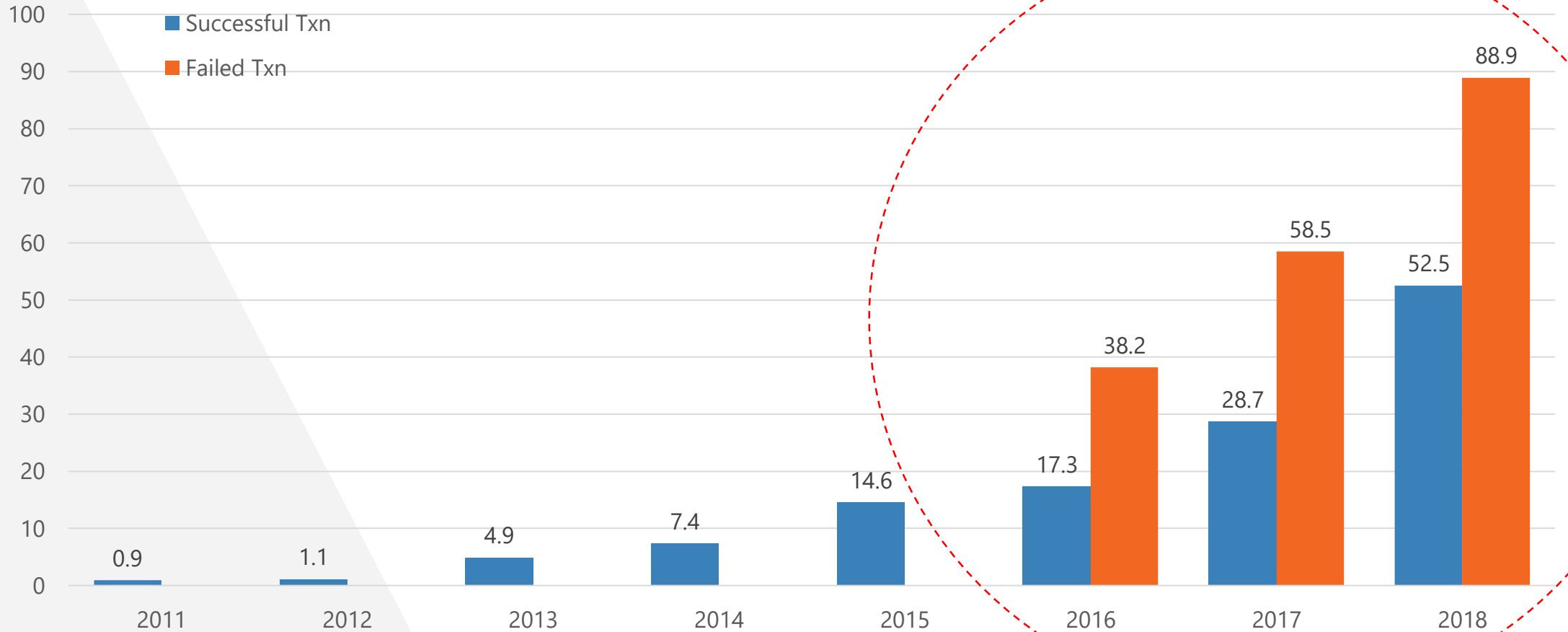
2018 population,

## 28,188,000

87% internet user, 2018

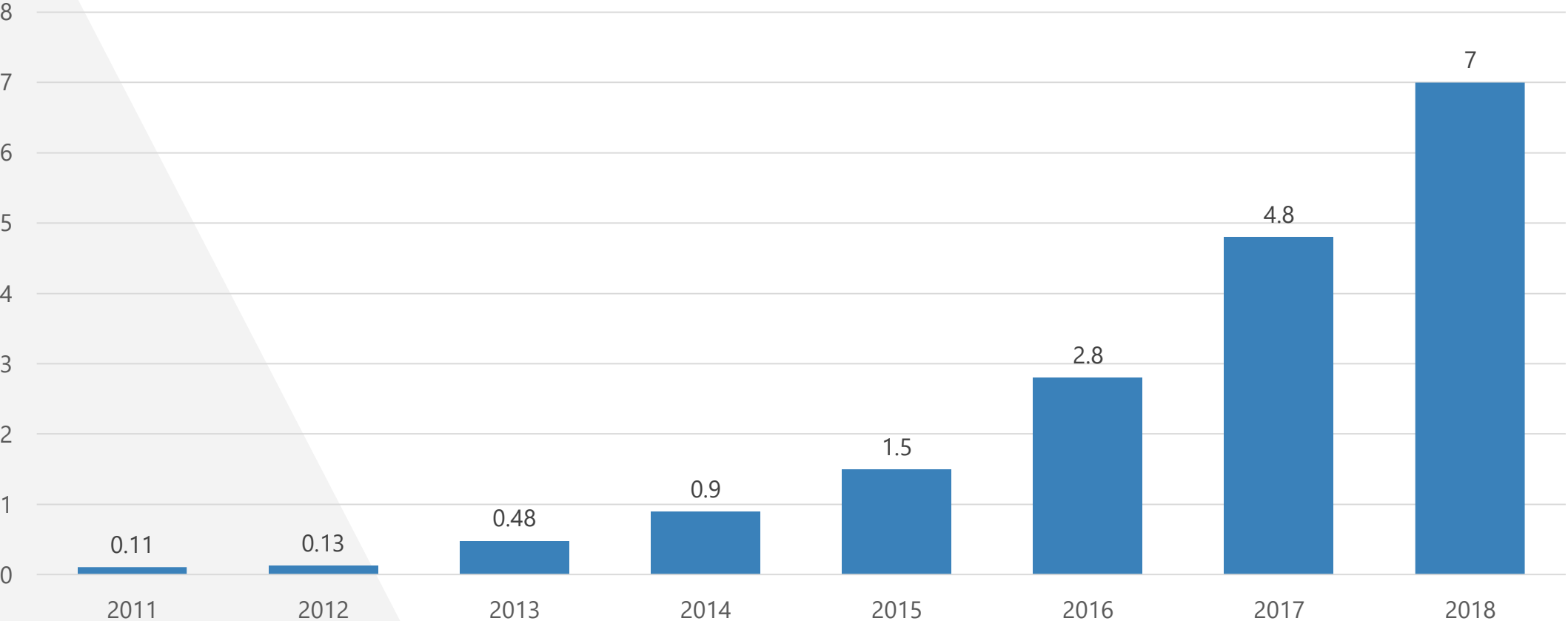
*Source: DOSM Population Statistic 2018, Internet User Survey 2018 (MCMC).*

## ▶ No. of Transactions (Mil)



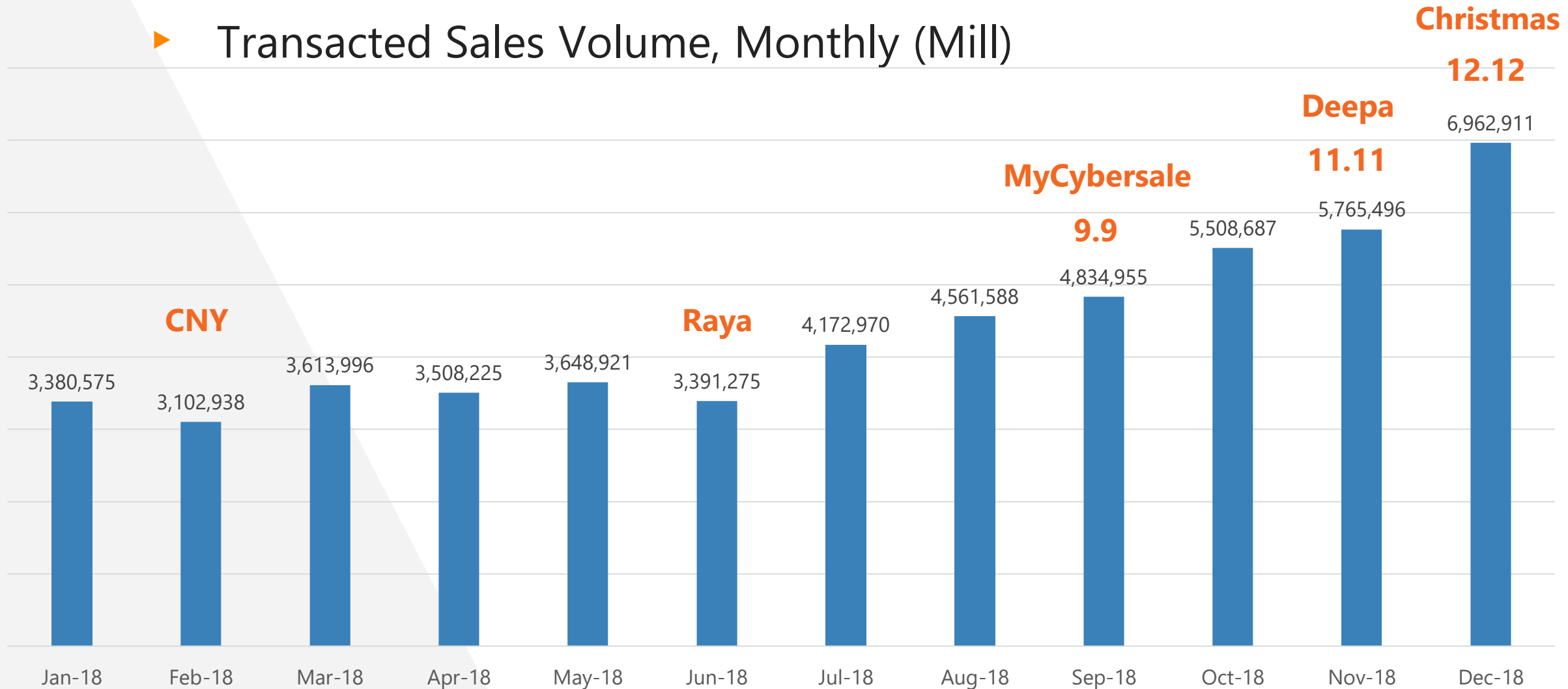
# iPay88 Data Insight

## ▶ Transacted Sales Volume (Bil MYR)

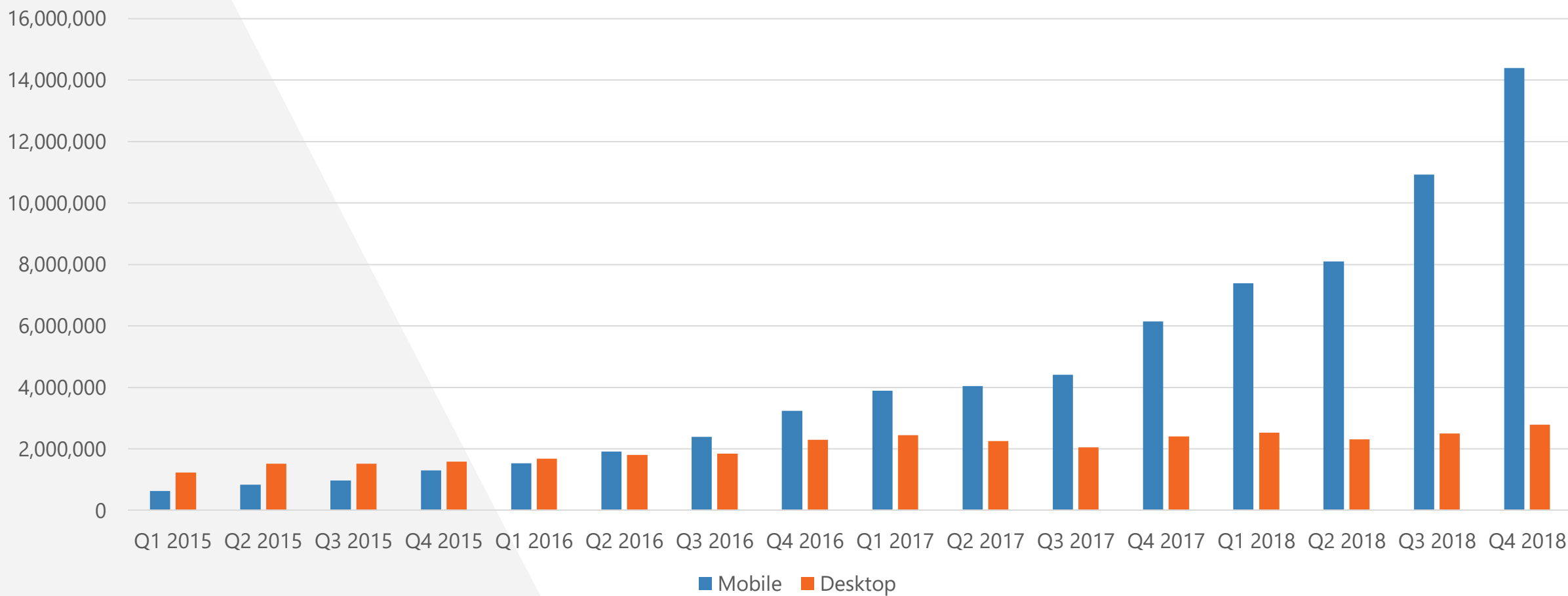




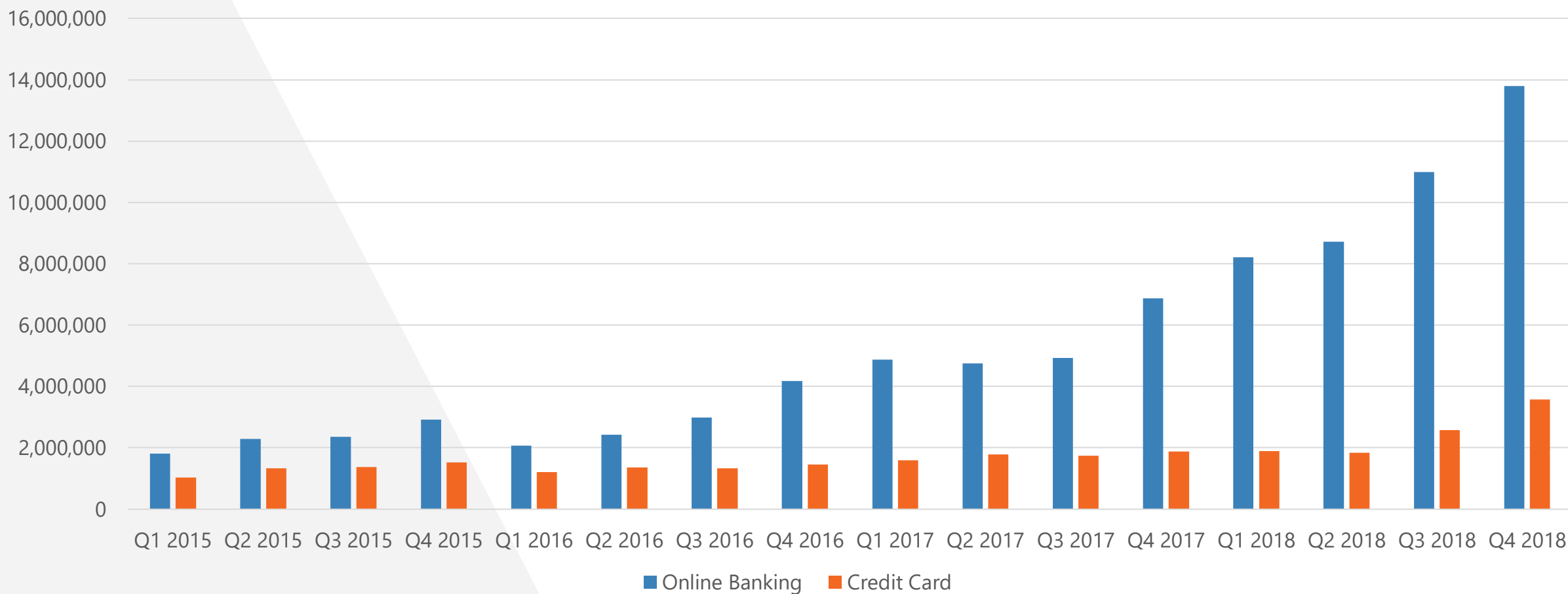
▶ Transacted Sales Volume, Monthly (Mill)



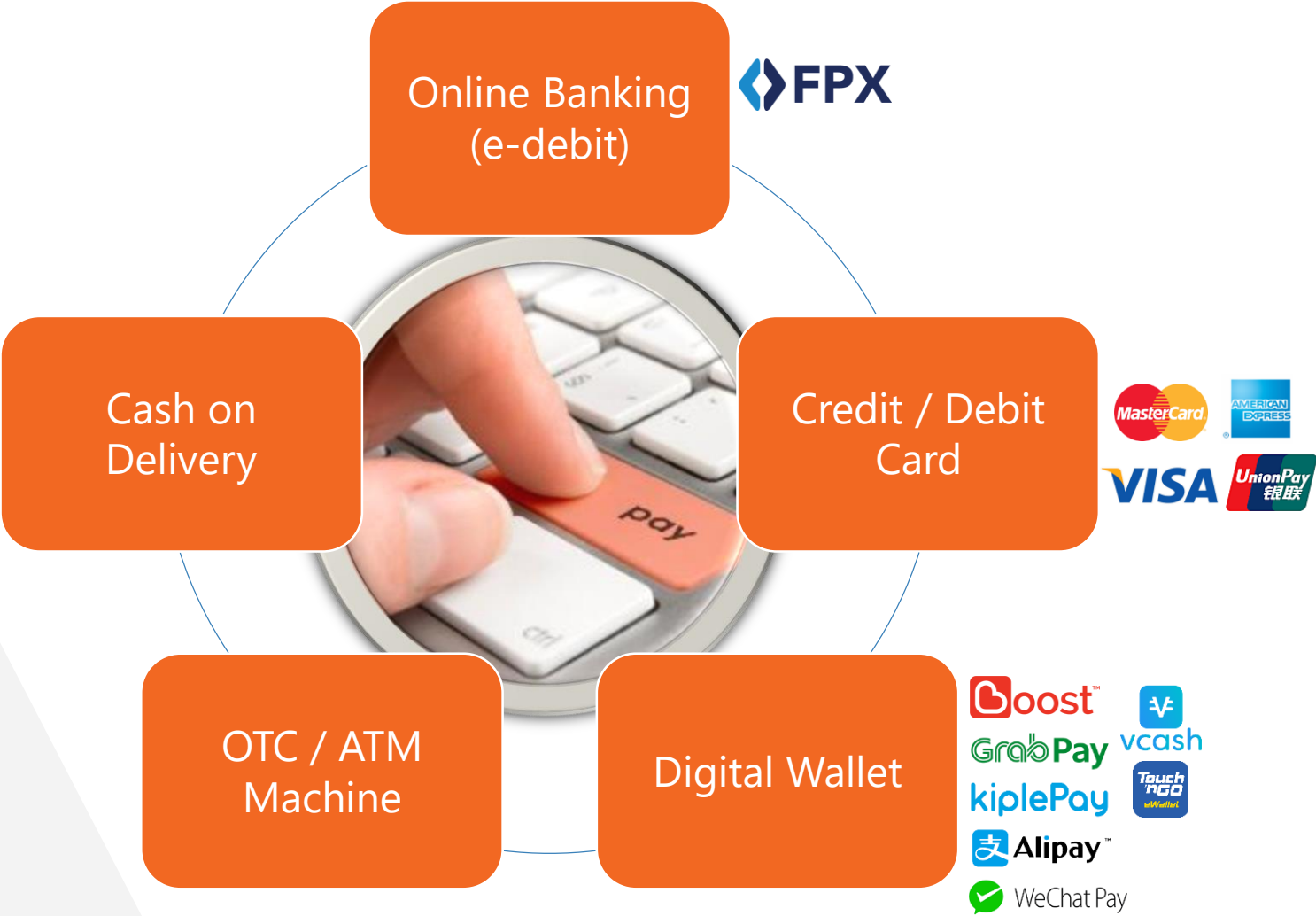
## Mobile vs Desktop



## Online Banking vs Credit Card



# Payment Methods



Made with **KINEMASTER**



# RM450,000,000

Government will credit RM30 into the e-wallet of every Malaysian who are 18 and above and earn less than RM100,000 a year.  
- Budget 2020 -

## Challenges Faced by Social Media Seller



This  
receipt has  
been edit!

# Challenges Faced by Social Media Seller

8:56

BACK

SHARE RECEIPT

SHARE

Thank You,  
Here's your receipt.



GIRO/IBFT Transfer

Successful

Reference ID

333060871M

09 Oct 2018 20:56:27

Beneficiary Name

Hafifi

Beneficiary Account Number

705986119

Receiving Bank

CIMB

Amount

RM 1,200.00

Note:

This receipt is computer generated and no signature is required.

RESIT INI  
ASLI TETAPI  
WANG TAK  
MASUK. HATI-HATI!!

Put  
to  
test

79% 01:33

EDIT

TRANSFER DETAILS

LOGOUT

TRANSFER FROM

Savings Account

TRANSFER TO

Maybank

SHARIFAH FAUZIAH BIN

AMOUNT

RM 1.00

WHEN TO TRANSFER

Later 23 August 2019

RECIPIENT REFERENCE

CONFIRM & TRANSFER


79% 01:34

BACK

SHARE RECEIPT

SHARE

Thank You,  
Here's your receipt.



Third Party Transfer

Accepted

Reference ID

112941716M

21 Aug 2019 01:33:50

Beneficiary Name

SHARIFAH FAUZIAH BIN

Beneficiary Account Number

Recipient Reference

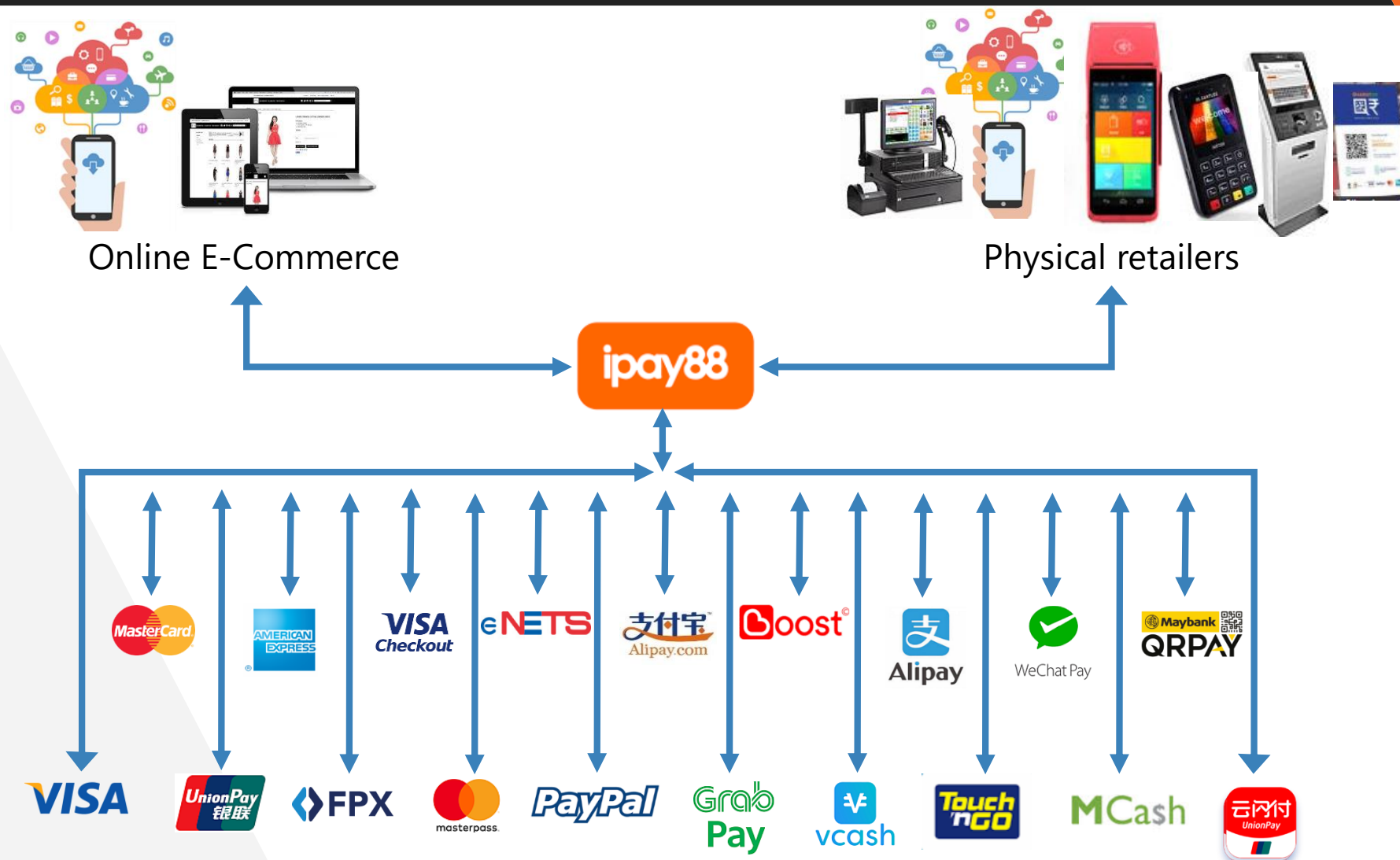
Test schedule

Amount

RM 1.00

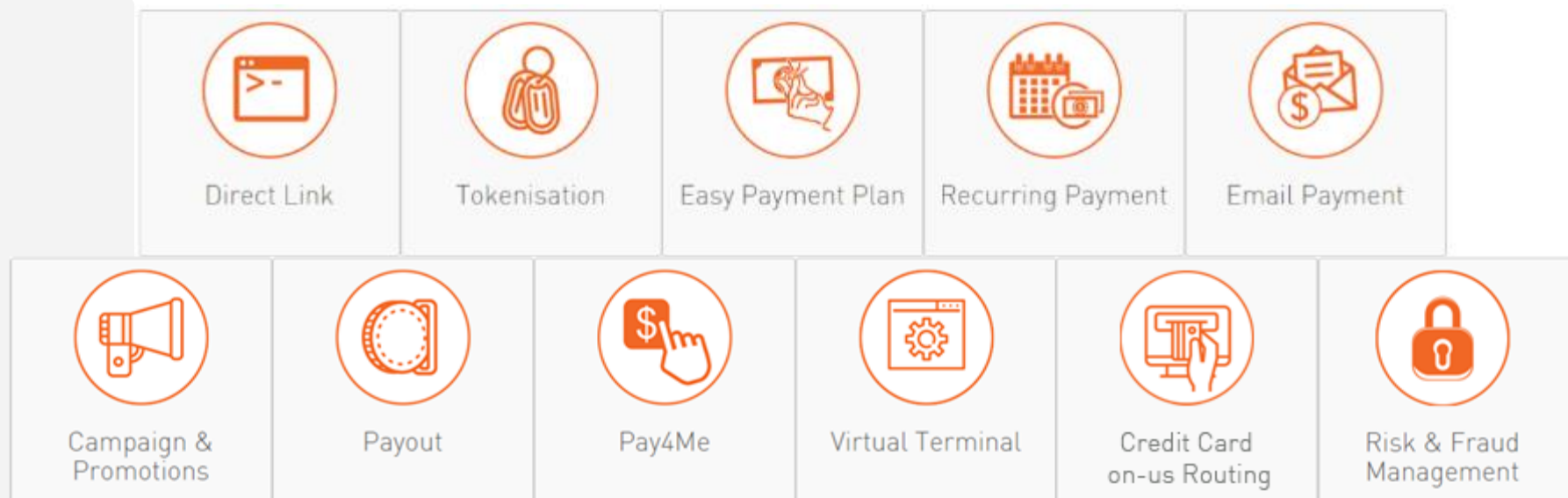


# iPay88 Omni-channel (O2O)



# Our Online Solutions

iPay88 offers 13 different products to cater to your business needs and enhance your payment acquisition. All of the products can be easily integrated with your payment platform.



## Direct Link



Collect easy one-off payments for your goods and services

### Features:

- Support multi-currency payments (13 currencies);
- 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



# How it Works



One Time Password



Customer's CC Issuing bank



# 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.

2 Types:

- Customer Tokenization
- Merchant Tokenization





# Tokenization Process

- ☒ I agree to save my credit card information for next purchase.
- ☐ Kindly check this box if you want to assign a password.
- ☐ I authorize Mobile88.com Sdn Bhd to debit the above net charges



Request to save card details



Card number change into token



Token vault



Let third parties pay for your customers' goods

Available Payment Method:



Summary Of Transaction

Net Charges	MYR 78.00
Pay To	Giordano (M) Sdn Bhd
Payment of	GIORDANO
Reference No / Payment ID	GIOMYA0000007664 / T138879525100

Pay4Me

Timeout in : 07:41

Payer Email	<input type="text"/>
Payer Contact No.	<input type="text"/> eg: 03920 7777 / +60123456789

Message for Payer

(Maximum 200 characters alpha numeric)

☐ I hereby consent iPay88 to send email or to contact the payer stated above to pay for my purchase via pay4me function.

To send payment request

Cancel



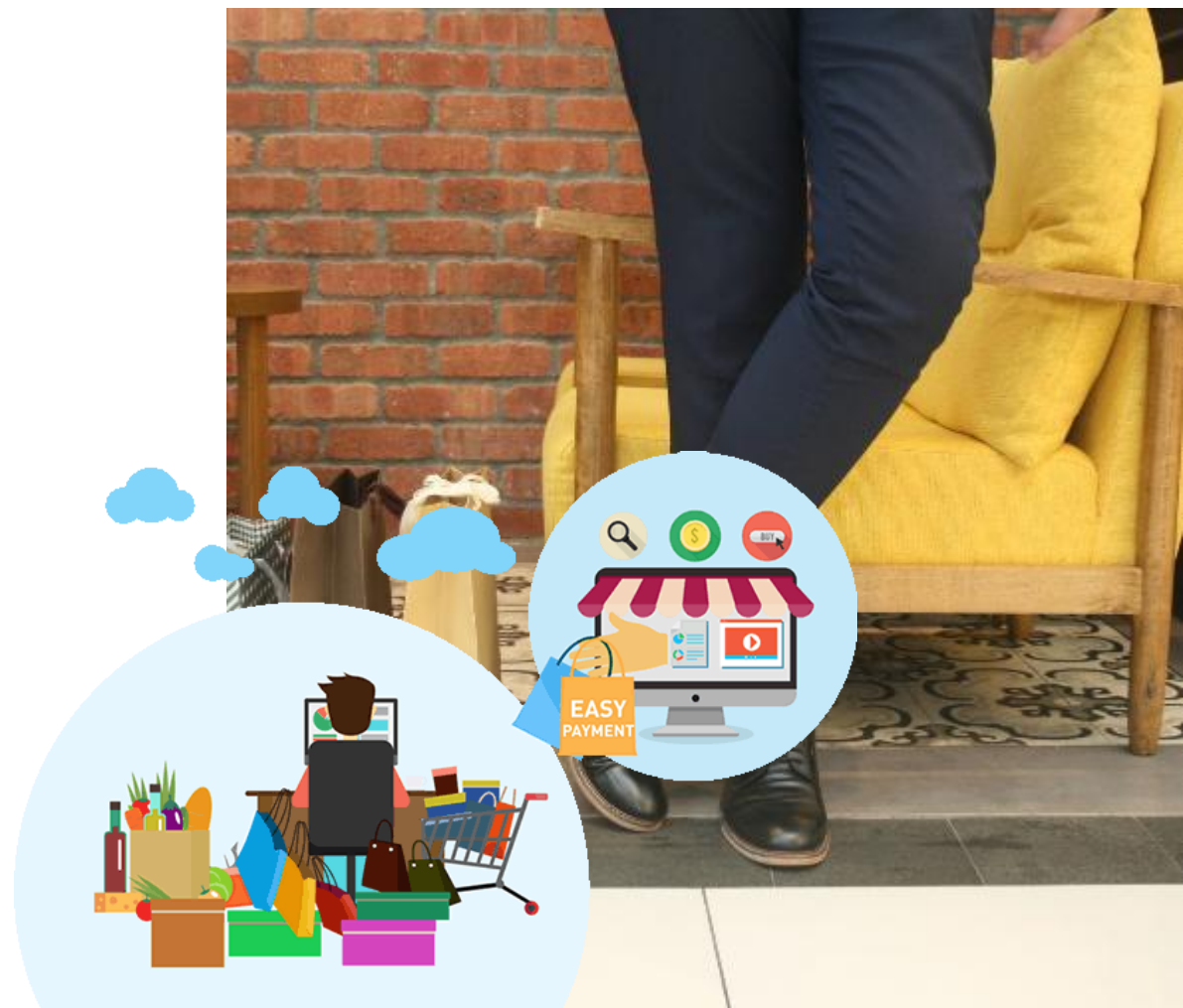
## Easy Payment Plan



Convert e-shopping purchase into 0% Instalment Payment Plan

### 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

## 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:

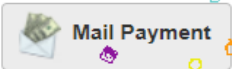
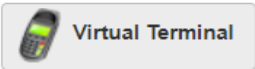
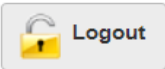
- Fix period, fix amount
- Flexible period, any amount



# Email Payment



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



## 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*	<div>Please select ▼</div>	
Amount*	<input type="text" value="0.00"/>	Eg: 2.50
Remark	<input type="text"/>	

Submit

Reset



# Our e-Commerce Clients





## Direct Pay App / Smart Android 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.





an NTT DATA Company

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

# Our Retail Clients



**Payment  
process  
become  
more easy,  
convenience  
and fast**

**Potential  
income  
24/7**

**Increase  
sales and  
revenue**














an NTT DATA Company

**PAY**





# iPay88 Retail Solutions

	Smart Android
Payment Acceptance	Visa Master & All e-wallets
Connectivity	Wifi + Sim (4G)
Monthly Maintenance	RM 50 x 12 months (RM600)
Once Time Setup Fee	RM 188
Visa Master Processing Fee (One time)	RM 100
Local e-Wallet MDR	0% - 1.2%     
Cross Border e-Wallet MDR	1.2% - 1.6%   
Local Credit   Debit Card MDR	1.5%   0.8%  
International Credit   Debit Card MDR	2.1% 







# Thank you

I am Jun

I am here because I love  
to share.

You can find me at  
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