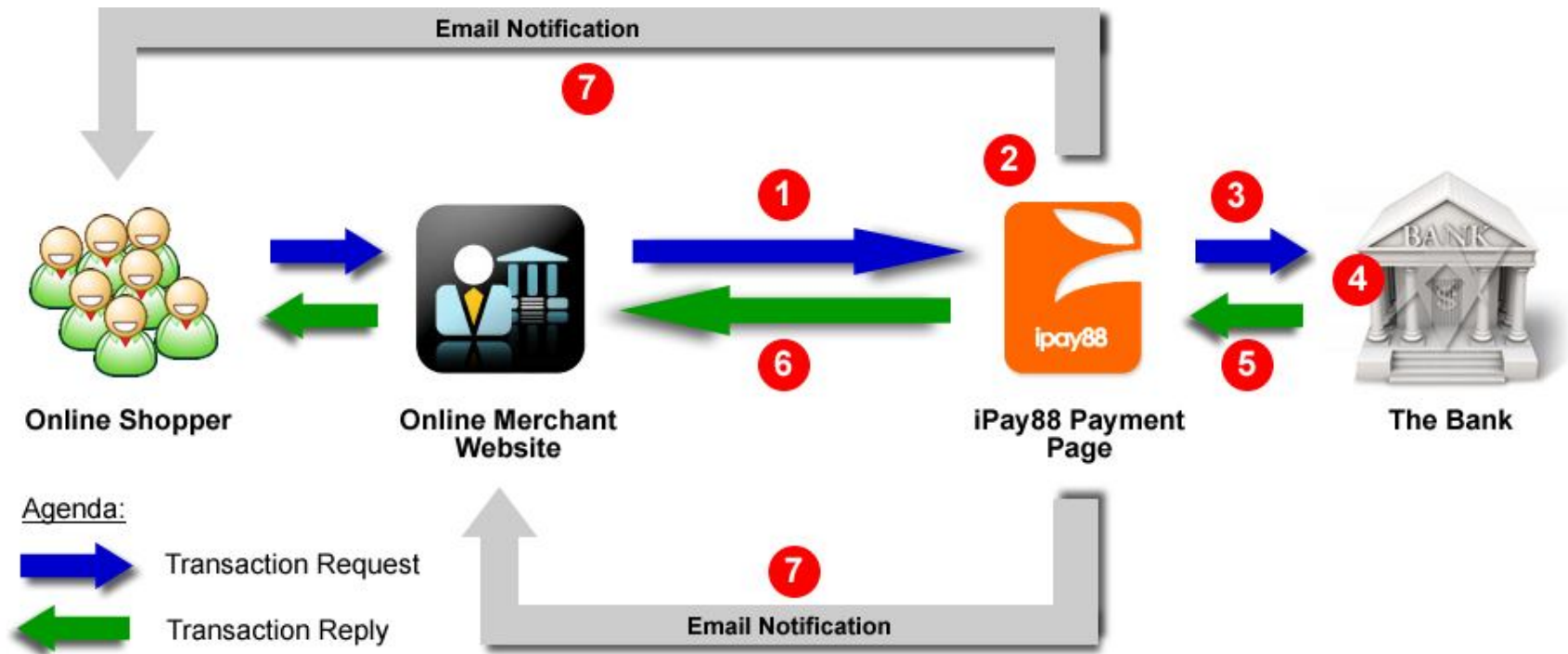




OVERVIEW OF ONLINE TRANSACTION FLOW





POSSIBLE PROBLEMS FACED BY ONLINE SHOPPER USING CREDIT CARD FOR PAYMENT

Scenario	Stage	Reasons	Payment Status in iPay88 Report	Advices
Online shopper sees blank page (or the page keep loading without any result) after click “pay online” button at merchant’s website (from merchant website to ipay88 payment page).	1	I. Internet connection having problem	No record exist	Please try again later (Shopper)
		II. iPay88 Gateway having problem	No record exist	Please try again later (Shopper) Please contact iPay88 for support (Merchant)
Still at the iPay88 payment page after the online shopper entered credit card info and clicked the “pay by credit card” button.	2	I. Internet web browser disable scripting / JavaScript	Haven’t Paid (0)	To enable Scripting / JavaScript in web browser (Shopper) I. For IE: Tools > Internet Options > Security > Internet Zone > Custom level > Active Scripting > Enable Scripting II. For Mozilla: Tools > Options > Content > Enable JavaScript
		II. Online buyer did not check the box of	Haven’t Paid (0)	To check the box (Shopper)



		Terms and Conditions		
Online shopper see blank page (or the page keep loading without any result) after click “pay” button at iPay88 payment page.	3	I. Internet connection having problem	Haven’t Paid (0)	Please try again later (Shopper)
		II. JavaScript error when online shopper accessing Internet via Virtual Private Network (VPN)	Haven’t Paid (0)	Please use other network to access Internet instead of via VPN (Shopper)
		III. iPay88 gateway having problem	Haven’t Paid (0)	Please try again later (Shopper) Please contact iPay88 for support (Merchant)
	4	I. Bank’s server having problem	Haven’t Paid (1)	Please try again later or try to use other payment options to pay (Shopper)
	5	I. iPay88 gateway having problem	Haven’t Paid (1)	Please seek help from iPay88 to confirm the transaction status (Merchant)
		II. Internet connection having problem	Haven’t Paid (1)	Please seek help from iPay88 to confirm the transaction status (Merchant)



	6	I. Internet connection having problem	Success / Fail	Always log in iPay88 online report to check the transaction status. (Merchant)
		II. Merchant's website having problem	Success / Fail	Always log in iPay88 online report to check the transaction status. (Merchant)
Online Shopper did not receive the email notification from iPay88.	7	I. Email went to SPAM folder	Success	To white list sales@ipay88.com.my in their mail box. (Merchant)
		II. Email filtered by email server	Success	To white list sales@ipay88.com.my in their mail box. (Merchant)



POSSIBLE PROBLEMS FACED BY ONLINE SHOPPER USING E-DEBIT FOR PAYMENT

Scenario	Stage	Reasons	Payment Status in iPay88 Report	Advices
Online shopper sees blank page (or the page keep loading without any result) after click “pay online” button at merchant’s website (from merchant website to ipay88 payment page).	1	I. Internet connection having problem	No record exist	Please try again later (Shopper)
		II. iPay88 Gateway having problem	No record exist	Please try again later (Shopper) Please contact iPay88 for support (Merchant)
Still at the iPay88 payment page after clicked the “Pay Now” button.	2	I. Internet web browser disable scripting / JavaScript	Haven’t Paid (0)	To enable Scripting / JavaScript in web browser (Shopper) III. For IE: Tools > Internet Options > Security > Internet Zone > Custom level > Active Scripting > Enable Scripting IV. For Mozilla: Tools > Options > Content > Enable JavaScript
Online shopper see blank page (or	3	I. Internet connection	Haven’t Paid (0)	Please try again later



the page keep loading without any result) after click “Pay Now” button at iPay88 payment page.		having problem		(Shopper)
		II. JavaScript error when online shopper accessing Internet via Virtual Private Network (VPN)	Haven’t Paid (0)	Please use other network to access Internet instead of via VPN (Shopper)
		III. iPay88 gateway having problem	Haven’t Paid (0)	Please try again later (Shopper) Please contact iPay88 for support (Merchant)
		IV. Web browser, Toolbar, Antivirus Software or Firewall Pop-up blocker turned on.	Haven’t Paid (0)	Turn off all the Pop-up blocker.
Online shopper see blank page (or the page keep loading without any result) after click any confirmation button at bank’s page (except payment confirmation page).	4	I. Bank’s server having problem	Haven’t Paid (1)	Please try again later or try to use other payment options to pay (Shopper)
		II. Internet Connection having problem	Haven’t Paid (1)	Please try again later or try to use other payment options to pay (Shopper)
Online shopper see blank page (or the page keep loading without any result) after click “confirm” button	5	I. Bank’s server having problem	Haven’t Paid (1)	Please seek help from iPay88 to confirm the transaction status



at bank's payment confirmation page.				(Merchant)
		II. Internet Connection having problem	Haven't Paid (1)	Please seek help from iPay88 to confirm the transaction status (Merchant)
		III. iPay88 gateway having problem	Haven't Paid (1)	Please seek help from iPay88 to confirm the transaction status (Merchant)
	6	I. Internet connection having problem	Success / Fail	Always log in iPay88 online report to check the transaction status. (Merchant)
	II. Merchant's website having problem	Success / Fail	Always log in iPay88 online report to check the transaction status. (Merchant)	
Online Shopper did not receive the email notification from iPay88.	7	I. Email went to SPAM folder	Success	To white list sales@ipay88.com.my in their mail box. (Merchant)
		II. Email filtered by email server	Success	To white list sales@ipay88.com.my in their mail box. (Merchant)