

# iPay88 Online Payment Solutions & Services

## iPay88 MYR Gateway

1 November 2010



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# 1 ABOUT IPAY88

## 1.1 Introduction

iPay88 is an online payment gateway provided by Mobile88.Com Sdn Bhd that facilitates one stop online payment solution to the online merchants or e-commerce merchants. It is a regulated under Malaysia's Payment System Act and also PCI Data Security Standard (DSS) compliance.

## 1.2 History and Background

Mobile88.Com Sdn Bhd ("Mobile88") was incorporated in Malaysia under the Companies Act, 1965 as a private limited company on 27 July 2000. Mobile88 is an MSC status company, having been awarded the status by the Multimedia Development Corporation in 22 October 2002.

iPay88 was initiated by Mobile88 in year 2005 and only started to offer iPay88 after iPay88 has complied with Malaysia Payment System Act in year 2006. iPay88 is being operated Mobile88's head quarter which is located in Kuala Lumpur, Malaysia and also with a branch in Jakarta, Indonesia. There more than 2,500 online stores in Malaysia are using iPay88 now, includes E-Commerce websites owned by:

- The New Straits Time Press (M) Berhad
- Star Publications (M) Bhd
- DiGi Telecommunications Sdn Bhd
- Bursa Malaysia Derivatives Berhad
- Jobs DB (M) Sdn Bhd
- U Mobile (M) Sdn Bhd
- TM Info-Media Sdn Bhd (Yellow Pages)
- SAGE Software Sdn Bhd (UBS)
- Nippon Paint (M) Sdn Bhd
- Holiday Tours & Travel Sdn Bhd
- Airport Limo (M) Sdn Bhd
- Nilai University College
- Majlis Bandaraya Ipoh
- Persatuan Automobile Malaysia (AAM)
- Cyber Security Malaysia
- Tiara Bay Resort Port Dickson

iPay88 won **APICTA 2010** award under Financial Application category and awarded as **Most Outstanding FPX Merchant 2009 of Payment Mode** by MEPS-FPX.



## 2 IPAY88 MYR GATEWAY

### 2.1 Overview

iPay88 MYR Gateway is an online payment services that facilitates online merchants or e-commerce merchants' online store in Malaysia to process online transactions in Malaysia Ringgit currency (MYR) in large extent and securely.

### 2.2 Key Features

#### 2.2.1 Accept Comprehensive of Online Payment Options such as:

- Credit Card (Visa and MasterCard)
- Maybank2u
- CIMB Clicks
- FPX
- RHB Online
- Alliance Online
- Hong Leong Online
- AmOnline
- EON Online
- Mobile Money
- MEPS Cash
- Webcash

#### 2.2.2 Real-time online payment consolidated report

#### 2.2.3 Payment notification via email or SMS. Acknowledgement via SMS will involve additional cost per SMS sent.

#### 2.2.4 Equipped with Internet security features such as:

- **Antivirus software and hardware** - iPay88 is protected from virus attacks by the antivirus software and hardware supplied by MacAfee.
- **Hardware firewall** - iPay88 is protected from hackers and virus attacks by the hardware firewall supplied by Netscreen who is a leading security solution provider with Headquarter in United States.
- **128 bit Secure Socket Layer (SSL)** - To ensure secure communication over the Internet.
- **Digital Signature Certificate (SHA hash function)** - To ensure the data integrity and completeness during transmission on Internet as well as to verify the data sender's identification.
- **SQL Injection Free** - Exploits a security vulnerability occurring in the database layer of an application. The vulnerability is present when user



input is either incorrectly filtered for string literal escape characters embedded in SQL statements or user input is not strongly typed and thereby unexpectedly executed.

- **DDoS Attack Prevention** - To prevent attempt that makes computer resource unavailable to its intended users.
- **Pre-determined Request & Respond URLs** - Strange URL is not allowed to communicate with iPay88 system.
- **Unique Merchant ID & Password** - Every iPay88 merchant has a unique merchant ID from iPay88 after their application is approved.

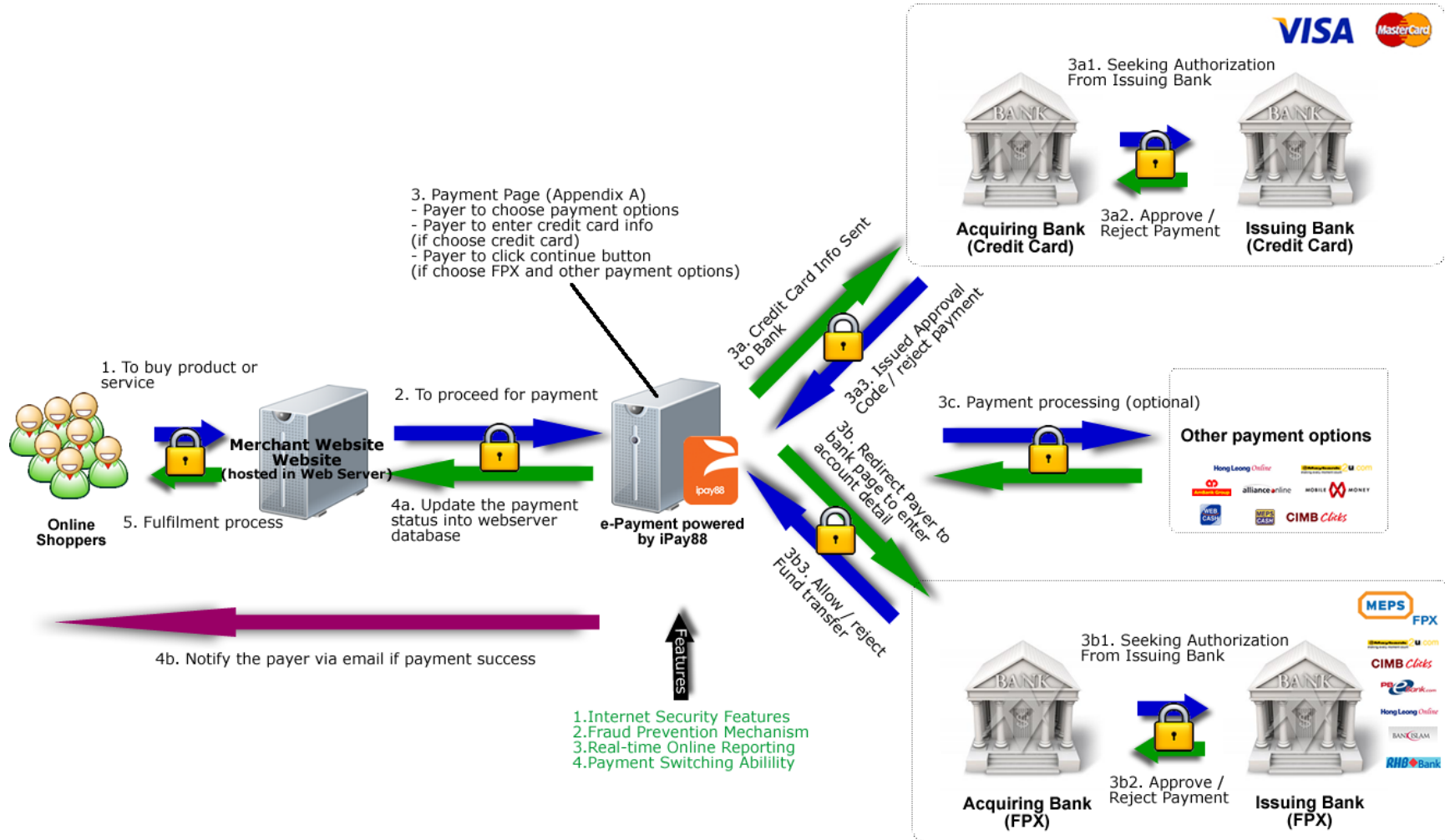
### 2.2.5 Fraud Prevention Mechanism

Online fraud is the biggest challenge to the online merchant. To fight against the fraud, iPay88 MYR gateway is built with the following mechanism to help merchant to minimize the risk of fraud:

- **Transaction Amount Limit** Transaction can be controlled by single transaction limit to avoid large amount transactions which usually tend to be an online fraud.
- **Blacklist Database** - iPay88 builds its own blacklist database on top of banks' black list database. All blacklisted username, IP Address and emails by iPay88 are rejected when attempting thru iPay88.
- **Automated Fraud Screening** - Credit card transaction will be examined by Automated Fraud Screening upon the payment authorization by the bank to detect fraudulent transaction based on few key features such as Geographical IP address, Email, Bank Identification Number, etc. Fraud score is the result of the fraud checking. If the fraud score high, means the risk of the transaction is high.
- **Fraud Monitoring** - iPay88 has established Fraud Unit to assist merchant to identify traits and patterns that are associated with fraudulent orders. Merchant will be alerted by iPay88 Fraud Unit when there is a suspicious of fraud.
- **3-D Secure Compliance** - "Verified by Visa" (by Visa) and "MasterCard SecureCode" (by MasterCard) is new authentication which involve cardholders to authorize the online transaction by entering their security password or answer some security questions by the card issuer.
- **Etc.**

2.2.6 Featuring Email Payment - A quick and secure way to bill the customer via email. Just email the customers a payment request (or online invoice) that they can click and pay. Suitable for online retailer who is selling customized services and who needs to check with the supplier on the stock availability before to ask online shopper to pay.

## 2.3 Work Flow





### 3 TERMS OF USE

#### 3.1 Pricing

iPay88 MYR Gateway has two subscription plans as follow:

| Type of Subscription Plan |  | SME Plan                 | SOHO Plan                |
|---------------------------|--|--------------------------|--------------------------|
| One Time Setup Cost       |  | MYR 488.00               | MYR 488.00               |
| Yearly Maintenance Fee    |  | MYR 500.00               | -                        |
| No.                       | Payment Mode   | Transaction Fee          | Transaction Fee          |
| 1.                        | Credit Card  | 3.0%                     | 4.0%                     |
| 2.                        | Alliance Online  | 3.0% or minimum MYR0.80* | 4.0% or minimum MYR0.80* |
| 3.                        | Hong Leong Online  | 3.0% or minimum MYR0.60* | 4.0% or minimum MYR0.60* |
| 4.                        | AmOnline   | 3.0% or minimum MYR0.60* | 4.0% or minimum MYR0.60* |
| 5.                        | CIMB Clicks  | 3.0% or minimum MYR0.60* | 4.0% or minimum MYR0.60* |
| 6.                        | FPX<br>(Includes Maybank2u, PBebank, Bank Islam Online, Hong Leong Online and CIMB Clicks) | 3.0% or minimum MYR0.60* | 4.0% or minimum MYR0.60* |
| 7.                        | RHB Online   | 3.5% or minimum MYR0.60* | 4.0% or minimum MYR0.60* |
| 8.                        | MEPSCash   | 3.0%                     | 4.0%                     |
| 9.                        | Mobile Money   | 2.0% or minimum MYR0.60* | 4.0% or minimum MYR0.60* |
| 10.                       | WebCash  | 2.0%                     | 4.0%                     |

\*Whichever is higher

#### 3.2 Payout Frequency

Payout of settlement sum to the merchant is on weekly basis. The settlement cut-off time of every week will be 24:00 (Malaysia Time) of every Sunday. iPay88 will transfer the weekly settlement sum into a designated bank account of the merchant within 5 working days after the weekly settlement cut-off day (usually on Thursday or Friday).

#### 3.3 Place and Currency Settlement

The transaction will be settled in **Malaysia Ringgit (MYR)** and the place of settlement will be in Malaysia. It is recommended that the merchant should have its own account in the banks in Malaysia.



### **3.4 Minimum Payout Amount**

There is a minimum payout for settlement with amount of **MYR 100.00**. If the weekly settlement sum (after deducting the transaction fee) is lower than the minimum payout amount, iPay88 will hold the payout until next payout.

### **3.5 Payout Method**

The payout will be reimbursed via direct debit bank transfer into merchant's dedicated bank account. The floating period of such transfer is 1-3 working days, subject to the bank account used by the merchant. Merchant is recommended to use CIMB Bank account to enjoy 1 working day floating period.

### **3.6 Refund / Cancellation (For Credit Card Transaction only)**

Merchant is allowed to refund particular transaction to the customer and cancel particular transaction by inform iPay88 to do so. Additional fee may apply.

### **3.7 Account Termination**

Merchant can terminate the account with 30 days prior notice. If the merchant terminates the account for any reason, iPay88 will hold back all funds for 180 days until technical windows for charge-back is closed (to provide cover for possible charge-backs).

### **3.8 Charge-Back / Holdback**

A charge-back occurs when a credit card holder asks their card issuer to remove a charge from their credit card statement. Most common reason makes charge-back occur is online fraud. When the chargeback filed to the merchant, the merchant may encounter a temporary hold (up to 180 days) on funds (equivalent to charge-back amount) in their iPay88 account. The merchant is required to provide supporting documents such as invoice, proof of delivery, etc. for iPay88 to assist merchant to challenge the charge-back with card issuer. If the charge-back filed successfully against the merchant, the merchant needs to refund (the charge-back amount only) to the credit card holder. Otherwise, the payment will be released back to the merchant. Merchant is to fully responsible on any dispute and/or discrepancy of payment to be found from time to time.

### **3.9 Monthly Transaction Limit**

Every merchant account will carry a monthly transaction limit and it varies from merchant to merchant, subject to the merchant's nature of business, company setup, etc. If the merchant monthly transaction volume exceeds the monthly transaction limit, the exceed amount will be subjected to 20% hold back up to 180 days.



## 4 HOW TO APPLY

To apply iPay88 service, the company is required to submit the following documents to Mobile88:

- iPay88 Application Form
- Photocopy of Business Owner / Director Identity Card or Passport
- Bank Statement – latest 3 months
- Form 9, 24 & 49 (For Private & Public Limited Company)
- Form A or B, Form D (For Sole Proprietor / Partnership)
- Business License
- A check payable to “Mobile88.Com Sdn. Bhd.” for the payment of one time setup cost and 1<sup>st</sup> year maintenance fee (for SME Plan)
- Or other additional documents required by iPay88

iPay88 will not accept any application from the party involves in one of the following products, services and activities:

- Pornography & Adult Content
- Firearms, Ammunition, High Capacity Magazines, Tasers, Air Guns
- Fireworks or Pyrotechnic Devices or Supplies
- Unapproved Drugs
- Gambling Transactions
- Replica Products
- Money Laundering
- Pyramid Scheme Program
- Terrorism
- And other activities that against Malaysia government laws

Sites found to be selling banned products or services later are subject to immediate account termination, frozen funds, forfeiture of funds, fines, and/or order cancellations, all without notice.



## **5 IMPLEMENTATION PROCESS**

The implementation process averagely will take a week and it is divided into 4 phases as follow:

### **5.1 Application**

Once the complete application received by iPay88 Application Acceptance Unit, the application will be evaluated within 3 working days. If the application approved, merchant account will be created and sent via to merchant via email.

### **5.2 Integration**

Based on the iPay88 standard API (Appendix B) and given merchant account info to integrate online store with iPay88 according to the given technical specification. Number of days used for integration is subject to merchant's appointed web developer.

### **5.3 Live Testing**

Live testing will be done in this phase by create a dummy product worth RM1 and buy it online with own credit card. The success transaction will be cancelled after testing done and payment will be reversed as well.

### **5.4 Account Activation**

Once the integration is completed and the testing done successfully, the merchants are advised to request iPay88 to live their merchant account to start process online transactions securely.



## **6 OTHER SERVICES**

### **6.1 iPay88 Multi-Currency Gateway**

iPay88 Multi-Currency Gateway is an online payment services that facilitates online merchants or e-commerce merchants' online store to process online credit card transactions in foreign currency such USD, EUR, GBP, AUD, SGD, HKD, etc. Besides, it also support foreign countries' local payment option such as:

- Alipay (China)
- Online banking of BDO, RCBC, Metrobank, Chinabank, East West Bank, Union Bank, Megalink, Bancnet and Globe GCash (Philippines)

### **6.2 iPay88 Easy Payment Scheme (EPS)**

With iPay88 EPS, merchants able to offer 0% Interest Installment plan to their customers when the customer spend at least RM500 (for 6 months plan) and RM1,000 (for 12 months plan) for the purchase. Current supporting banks are Public Bank, Alliance Bank, EON Bank and Bank Islam.

### **6.3 iPay88 Recurring Payment**

When you use iPay88 Recurring Payments, your customers can purchase automatically recurring subscriptions from you, either from your website or using a link in an email. Recurring Payments is a low-cost way for you to accept payment via credit card for subscriptions, recurring donations, maintenance fees or rental fees and it can be setup easily in few simple steps. Recurring Payments is only available in Malaysia Ringgit (MYR) currency.

### **6.4 iPay88 Hosted Payment Gateway Solution**

This payment gateway solution is special designed for the companies who have applied their own E-Commerce Merchant Account for the Acquiring Bank. With this solution, they can implement own payment gateway easily and faster with minimum investment.

### **6.5 iPay88 THB Gateway**

An online payment services that facilitates online merchants or e-commerce merchants' online store to process online transaction in Thai Baht (THB) via credit card, Paysbuy and online banking of SCB.



## 7 IPAY88 SUPPORT

### 7.1 On-going Support

iPay88 will provide on-going service as follows:

- Helpdesk Support
- Technical Support
- Integration Support

iPay88 support will be as per iPay88 working hours of 8.30 a.m. to 5.00 p.m. (Monday to Friday) except public holidays, Mobile88 declared holidays, power failure and acts of nature beyond iPay88's control. You can call iPay88 Helpdesk for assistance at +6(03)92005555 or email to [support@ipay88.com.my](mailto:support@ipay88.com.my) (for general support), [integration@ipay88.com.my](mailto:integration@ipay88.com.my) (for integration support) and [technical@ipay88.com.my](mailto:technical@ipay88.com.my) (for any technical support).

# 8 APPENDIXES

## Appendix A

Hide Other Payment methods

Available Payment Method:

- Alliance Online
- AM Online
- CIMB Clicks
- Credit Card
- Credit Card Pre Authorisation
- FPX
- Hong Leong Online
- Maybank2U
- Meps Cash
- Mobile Money
- Paypal
- Web Cash

### Secured Payment

Pay To : Kolej Profesional & Pengurusan KLIA  
Merchant's Order No : 719201033906AM  
Payment ID : TD119125900  
Payment of : Registration Fee  
Net Charges : RM100.00

Cardholder Name :  [Example](#)  
Credit Card no. :    
CVC/CVV2 :  [What is CVC/CVV2](#)  
Expiry Date : -- -- / -- -- / -- --  
Card Issuing Country :   
Card Issuing Bank :   
Card Type :  Mastercard  
 Visa

I authorize Mara Liner to debit the above net chrges from my credit card.

\*Note: Upon successful payment, you will receive a receipt or an email confirmation. Failure to receive such notification may imply that your transaction has been declined, in which case, you need to verify with your card-issuing bank on the reason for decline. A reminder will be sent to you 14 days after the stated transaction date.

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## **Appendix B**

For integration with iPay88, please refer to the iPay88 standard API which can be downloaded at:

[http://blog.ipay88.com/?page\\_id=503](http://blog.ipay88.com/?page_id=503)