

Debit Payment Services

The most comprehensive integrated online debit payment solution ever for businesses in Asia.

Country	Payment Method	Customer Base *
Hong Kong		PPS is Hong Kong's bill payment service which allows more than 1.5 million customers to pay merchants anytime anywhere.**
China		China UnionPay (CUP) is a bankcard association established under the approval of the State Council and the People's Bank of China with over 1 billion internet banking users.
		Alipay is China's leading e-wallet service that enables its 550 million registered users to pay online.
		99Bill is an e-wallet service company in Mainland China with more than 103 million registered users.
		Tenpay is an e-wallet service owned by Tencent that enables more than 150 million users to pay online.
Thailand		Bank of Ayudhya, Bangkok Bank, TMB, Krung Thai, UOB and SCB's customer-base has the option to pay through internet banking or bills payment type which supports ATM, phone and over-the-counter payments in more than 2800 branches.
Philippines		BancNet is the Philippine's largest ATM consortium whose debit cards can be used to pay online by providing their card number and ATM PIN by more than 10 million cardholders.**
		GCash is an e-wallet service that enables more than 7 million users to pay online with their mobile number.
		Smart Money is an e-wallet service that enables more than 8 million users to pay online with their mobile number.
Malaysia		My Clear provides online payments infrastructure that enables the internet banking users of Maybank, CIMB Bank, Public Bank, RHB Bank, Bank Islam and Hong Leong Bank to pay online.**
Australia / New Zealand		POLi is an online payment platform that enables more than 33 million customers of 25 leading banks paying through internet banking.

Notes: *The above information is updated as of January, 2012. Figures are subject to change and the above information is for guidance purposes only.
 **Merchants are required to register their business locally to be accredited

Features

- **Expanded Payment Option** with comprehensive real-time prevailing local debit payment methods in China, Asia, Australia and New Zealand
- **Ease of Integration** with payment option extension in one single interface without additional development or software installation
- **Secured Transaction** with real-time payment authentication by password and one time password tokens
- **Comprehensive Reporting and Admin Tools** with integrated account and consolidated real-time transaction reporting
- **Free Value-added Feature** with Direct Payment Link and other features
- **Integrated Settlement** with single settlement across multiple debit payment options in selective countries
- **Quality Support** with efficient local account service support across Asia

Benefits

- **Enhanced Sales** with added payment choice to consumers without credit cards or not preferring to pay via credit card
- **Enhanced Service** with more payment choices and convenience for your customers
- **Time to Market** with faster account approval and setup in days
- **Low Fraud Risk** with highly secure payment authentication
- **Low Cost** with relatively lower set-up and transaction fees for as low as 2%
- **Enhanced Competitive Edge** against other competitors