

paypay89.com

Presents

No Credit or Debit Cards 

Just need bank account to pay 

Bank transfer = Non Reversible Payments 



No Chargebacks or Rolling Reserves!

Everyone has a bank account = 95% or more Market Coverage

DAILY SETTLEMENTS!

paypay89.com

South East Asia Bank Transfer

We offer you a fully automated alternative online payment solution utilizing existing banking infrastructure without having to rely on Card Association Networks, eliminating the risks for credit chargebacks and rolling reserves because money is being deducted straight from customers bank "savings" or "current" accounts. Therefore no credit or debit cards are actually required to use this payment method.

Enjoy a seamless in & out payment experience from depositing to completing refunds/withdrawals and settling your balance worldwide in fiat or cryptocurrency to most jurisdictions.

Countries & Methods

Payment Method/Country	Malaysia MYR	Thailand THB	Vietnam VND	Indonesia IDR
Instant Bank Transfer IBT	YES	YES	YES	YES
QR	YES	YES	YES	NO
Virtual Account VA	NO	NO	NO	YES
FPX	YES	NO	NO	NO
Momopay	NO	NO	YES	NO

Payment Method	Explanation	Features
<p>Instant Bank Transfer or "IBT" for short</p>	<p>Instant bank transfer allows customers to purchase goods or services online with bank transfer. The bank transfer deducts funds from the customers current or savings account. The only requirement to use this method is to have online banking. No credit or debit cards are required.</p> <p>The steps to pay are Choose Bank > Online Banking Login > 2 Step SMS code > Success.</p>	<ul style="list-style-type: none"> • Payin & payout channels 24/7 • D0 Settlement or payout • No rolling reserves • Settle locally or worldwide in USD, EURO, USDT • Processing currency in MYR, THB, VND, & IDR.
<p>QR Code Scan & Pay Bank Transfer or "QR" for short</p>	<p>QR code scan & pay is still a bank transfer payment but with less steps to pay. The customer just needs to scan the QR code generated upon selecting this payment method in merchants checkout page.</p> <p>Scan and payment will be prompted in mobile banking app.</p>	<ul style="list-style-type: none"> • Payin & payout channels 24/7 • D0 Settlement or payout • No rolling reserves • Settle locally or worldwide in USD, EURO, USDT • Processing currency in MYR, THB, or VND.
<p>Virtual Account or "VA" for short</p>	<p>Virtual account is also bank transfer but requires the customer to manually create the bank transfer following the generated on screen instructions to make the transfer to the instructed account.</p>	<ul style="list-style-type: none"> • Payin & payout channels 24/7 • D0 Settlement or payout • No rolling reserves • Settle locally or worldwide in USD, EURO, USDT • Processing currency in IDR.

Payment Method	Explanation	Features
Malaysia FPX	<p>FPX is Malaysia's official internet based bank transfer payment gateway that allows real time payments for online purchases through the Payments Network Malaysia Sdn Bhd (Paynet). This is well known locally in Malaysia as a fast method of making online purchases without much hassle.</p> <p>Paypay89 proudly offers FPX to merchants in most jurisdictions around the world and can accommodate the high risk industry.</p>	<ul style="list-style-type: none"> • Payin & payout channels 24/7 • D0 Settlement or payout • No rolling reserves • Settle locally or worldwide in USD, EURO, USDT • Processing currency in MYR.
Vietnam Momopay	<p>Momopay is the most popular and used digital wallet in Vietnam with over 23 million users actively paying for their daily transactions. Vietnam locals use this app to pay with user friendly features but most importantly it is locally widely known and being used by all the locals!</p> <p>Paypay89 proudly offers Momopay to merchants in most jurisdictions around the world and can accommodate the high risk industry.</p>	<ul style="list-style-type: none"> • Payin & payout channels 24/7 • D0 Settlement or payout • No rolling reserves • Settle locally or worldwide in USD, EURO, USDT • Processing currency in VND.

IBT Payment Journey



Customer in checkout page



Selects Our Payment Method



Selects their Bank



Online banking

Log in



Mobile SMS

2 Step Verification

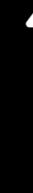


Refund/Payout

Settlements



Funds reflected in Backend Available Balance



Payment

Successful

Insufficient funds will fail and backoffice will show

[Watch Demo Video](#)

QR Code Scan Pay Journey



Customer in
checkout page



Selects Our
Payment Method



QR CODE
Generated



Customer scans
QR Code with
mobile

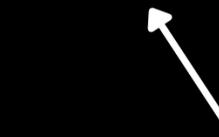


**Payment
Successful**

Insufficient funds will fail and
backoffice will show

Refund/Payout

Settlements



Funds reflected in
Backend Available
Balance



Watch Demo Video

[MYR QR Video](#)

[THB QR Video](#)

[VND QR Video](#)

MYR FPX Payment Journey



Customer in
checkout page



Selects Our
Payment Method



Selects their Bank
under FPX



Online banking

Log in



Mobile SMS

2 Step Verification



Refund/Payout

Settlements



Funds reflected in
Backend Available
Balance



**Payment
Successful**

Insufficient funds will fail and
backoffice will show

[Watch Demo Video](#)

Vietnam Momopay Journey



Customer in checkout page

[Watch Demo Video](#)

Selects Momopay

QR CODE & Ref number generated

Scans QR Code with Momopay mobile app

Input amount & ref code on Momopay app

Confirm payment with password on Momopay

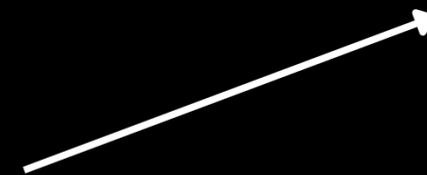
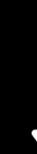
Refund/Payout

Settlements

Funds reflected in Backend Available Balance

Payment Successful

Insufficient funds will fail and backoffice will show



Indonesia Virtual Account Payment Journey



Customer in checkout page



Selects Our Payment Method



Selects their Bank



Payment Instruction Page Generated



Customer makes transfer following instructions.

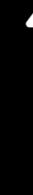


Refund/Payout

Settlements



Funds reflected in Backend Available Balance



Payment

Successful

Insufficient funds will fail and backoffice will show

[Watch Demo Video](#)

IDRVA Payment Instruction Page

Payment Detail

Transaction ID	:	
Submitted Time	:	
Recipient Account Bank	:	
Recipient Account Number	:	8494500600356842
Recipient Account Name	:	SHERAH BATUARA
Expiry Date	:	10/8/2019 4:00:46 PM (WIB)
Transfer Amount ()	:	100,000.00
Bank Remark *	:	356842

Copy 

Copy 

Copy 

Copy 

Copy 

** Recommend to write transaction id in bank remark, it will increase system accuracy*

IDRVA More Info

- Customer must open their online banking website or use the banks mobile app to manually input transaction for payment to be completed.
- Customer can use ATM to make transfer by following the payment instructions.
- Each payment will automatically be picked up by our system regardless if customer inputs bank remarks or not.
- It's highly recommended customer inputs bank remarks because it will greatly speed up transaction verification.
- Transactions are verified automatically.
- Transactions that fall through will be manually verified by our customer support team.

Money Flow



Merchant Funds are available immediately upon deposit
Merchants can request for settlement 5 times per day during Banking hours (Mon-Fri excluding public holidays).

Countries Supported



Malaysia (MYR)



Thailand (THB)



Vietnam (VND)



Indonesia (IDR)

Currency balances can be internally exchanged for payout purposes.

All Major Banks are
Covered
= Total Market
Dominance

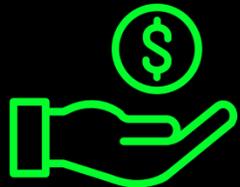
paypay89.com

COUNTRY	BANK COVERAGE
Vietnam	All Local Banks
Thailand	All Local Banks
Indonesia IBT	Bank Central Asia, Bank Rakyat Indonesia, Bank Negara Indonesia, Bank Mandiri, Mandiri Bank, Bank Negara Indonesia, Bank Rakyat Indonesia, Maybank Indonesia
Malaysia	All Local Banks

EXTRA'S



24/7 Customer Support

Settlements Paid Same Day 

NO Setup Fees



NO Upfront Costs, **FREE** to integrate

NO Rolling Reserves

paypay89.com

Fee Schedule

Request commercials for rates

paypay89.com

Fee Type	Charged	Notes
Deposit Rate	%	Charged on successful deposit volume.
Payout Rate	%	Charged on successful payout volume. Payout \neq Settlements.
Cross Border Settlement Fee (USD, EUR, USDT)	NO FEE	We require your confirmation and instruction per settlement and on the daily exchange rate.
Local Settlement (MYR, THB, VND, IDR)	Bank Charges Only	Bank charges deducted by bank for local transfer. This is around \$3 USD per transfer.
Weekly Maximum Balance Policy (We are only facilitators and not depository savings service)	0.5%	\$280,000 USD weekly threshold. Should your balance exceed this after Friday evening 16:00 GMT+8, surcharge will apply. This is to keep a low balance with us. You can settle daily.
Setup Fee	NO FEE	
Per Transaction Fee	NO FEE	

FAQ

1. What is the maximum/minimum amount per deposit/payout?
 2. Can you settle funds around the world in USD?
 3. Is there a minimum settlement amount?
 4. What is settlement turnaround like?
 5. What are the costs?
1. Max/Min for both deposit/payout is \$10,000 and \$10 in USD equivalence per trx.
 2. Yes we can transfer USD to most countries or we can transfer USDT.
 3. We do not impose a minimum settlement amount.
 4. Settlements are executed same day as long as you confirm within banking hours 12:00 - 16:00 (GMT+8) HK Time Zone.
 5. There are two types of fees. Deposit fee and payout fee. Payout fee is only charged when payout channel is used. Settlements do not count as payouts.

FAQ

6. Can we do settlements locally?

7. Explain how we can internally exchange currencies for payouts.

8. Are there any setup/account opening fees?

9. How do we integrate the payment method?

10. How soon can we begin?

6. Yes, there will be no currency exchange required and we will do a local bank transfer to your account.

7. For example you have Malaysian MYR 100 and zero THB balance but you need to payout THB. You can choose to exchange your MYR into THB and payout to your customers in Thailand.

8. No setup or account opening fees. You can integrate our solution and begin processing without any costs. Fees are only charged on successful transactions.

9. Integration is done using API.

10. New applications are normally approved within 2 business days and integrations can take anywhere from 2 - 10 days depending on how fast you are.

FAQ

11. Where does the customers money go after they pay using bank transfer?

12. What account do they see deducting funds from their bank account as?

13. How can you assure us of our fund safety?

11. We maintain local bank accounts in each country to help facilitate the transactions on behalf of merchants. Therefore the money will be received into one of the bank accounts we operate.

12. They will either see funds deducted from a company name or personal name. We are able to offer corporate bank accounts as the accounts holding funds for Financial Merchants such as Forex or Crypto brokers.

13. In order to operate this solution we must facilitate the bank accounts on behalf of merchants however we have a maximum balance threshold and when your balance gets close we will keep sending you reminders to settle out your balance otherwise a penalty will be charged. You have the ability to settle funds out daily to keep your exposure as low as possible. We also do not hold any rolling reserves.



paypay89.com

DISCOVER NEW MARKETS

Request for commercials
info@paypay89.com