Mobile Money Payment Gateway System
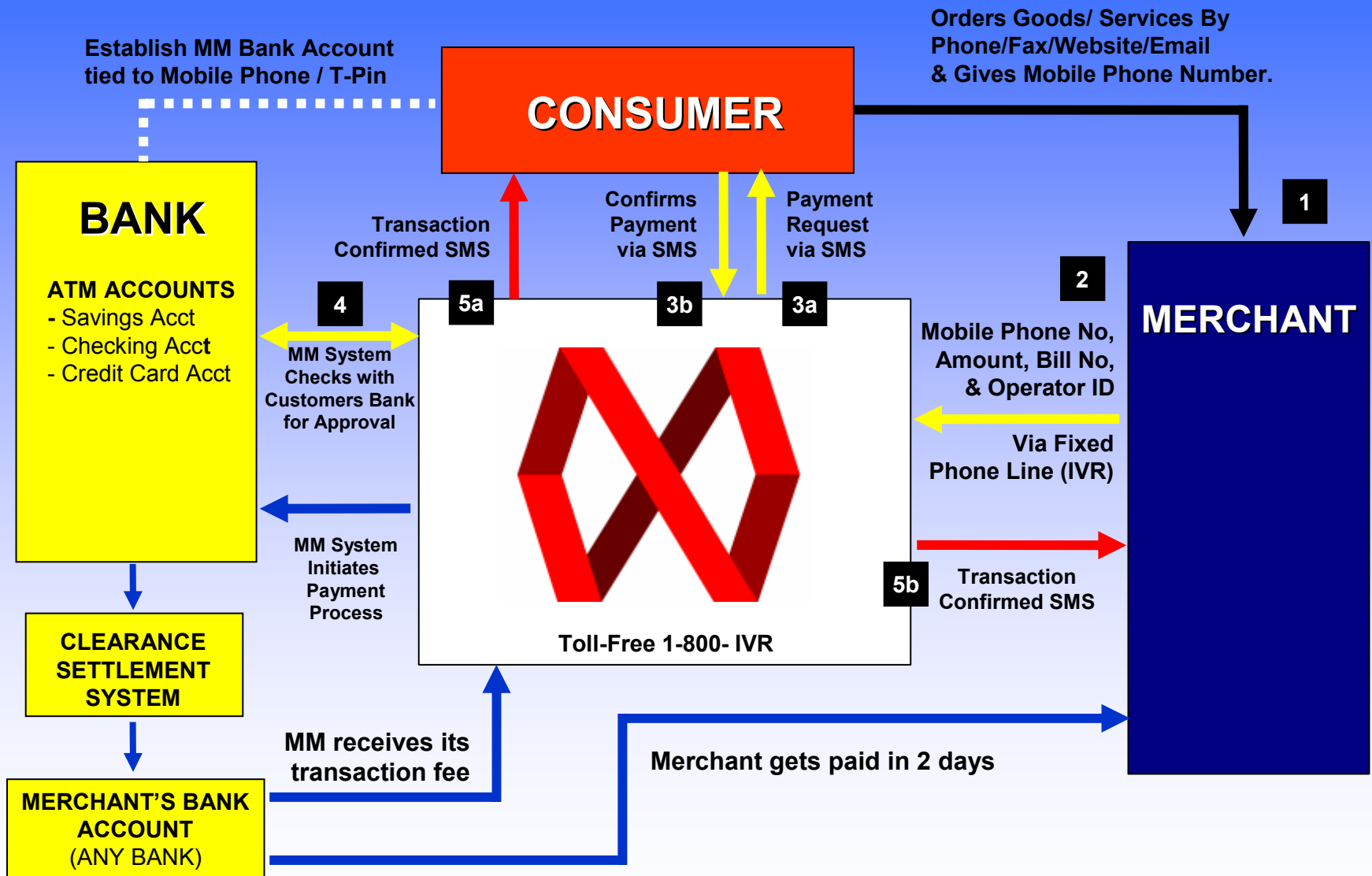## - An Overview of System Process

Prepared by: Neowave E-commerce Team
Version 1.0 25/2/2006
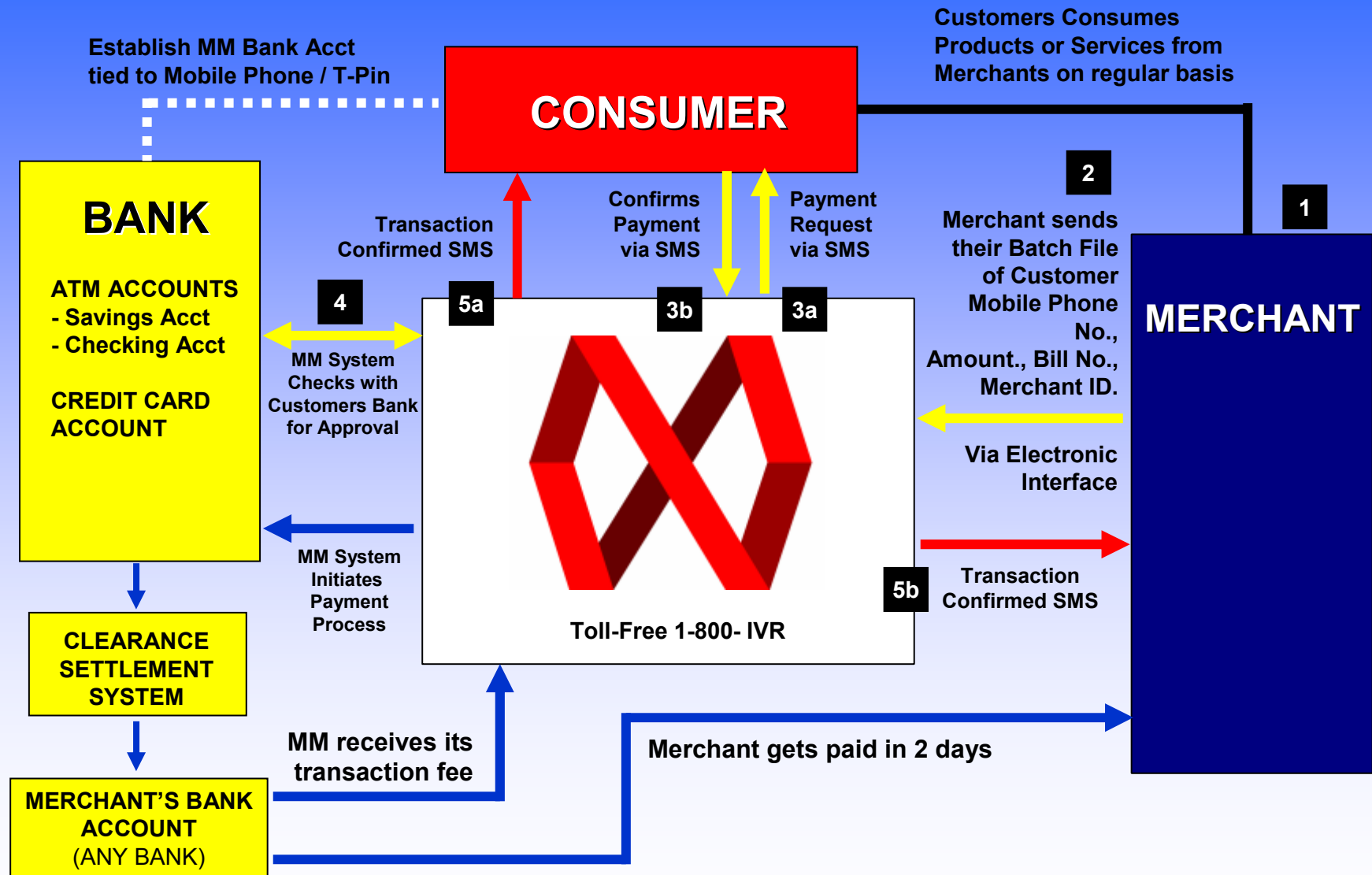
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PAYMENT MODE 1 - REMOTE PAYMENT
REMOTE OR DELAYED ORDERING PAYMENT BY SECURITY PIN
REQUESTED BY MERCHANT VIA FIXED PHONE LINE (IVR)

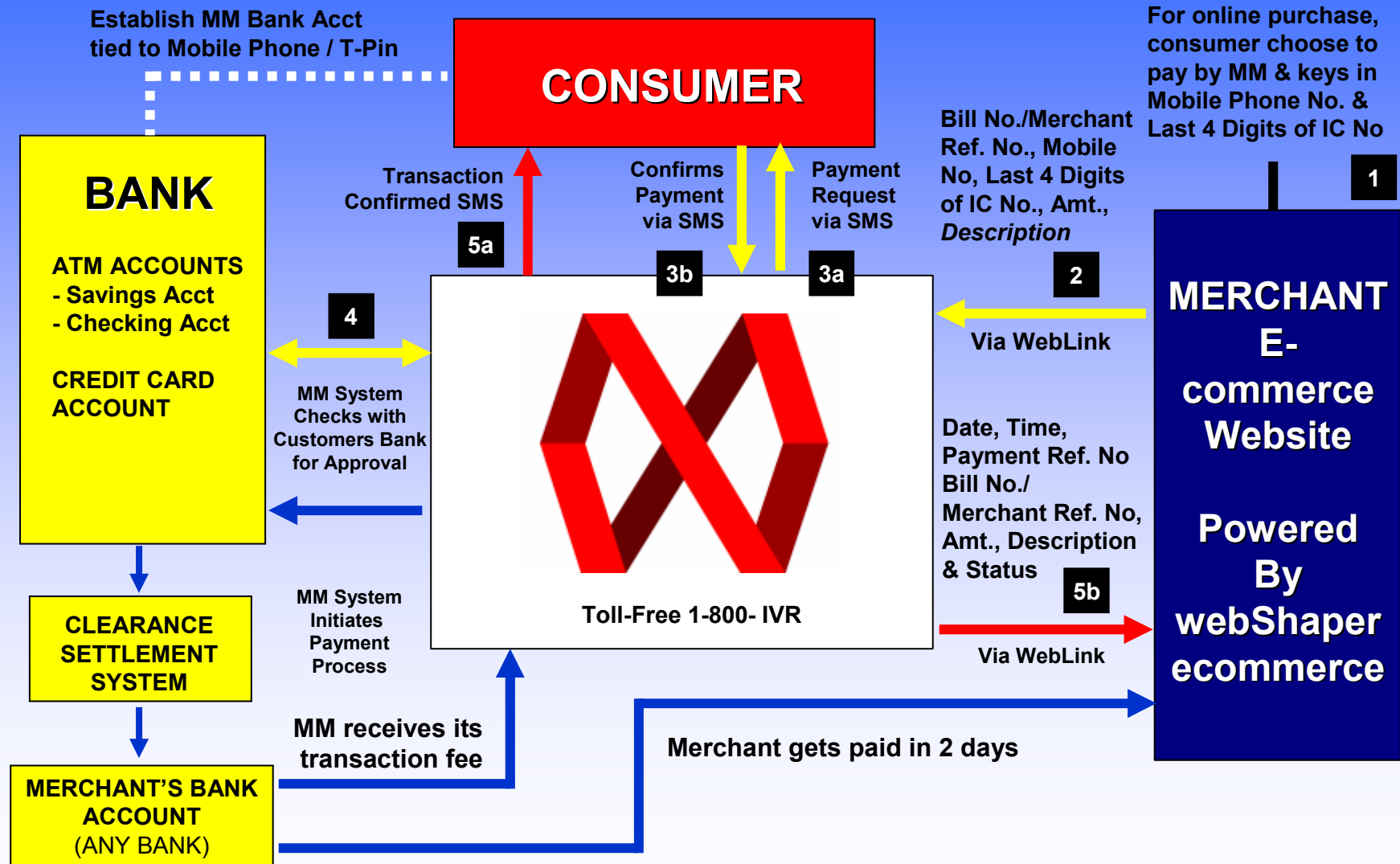**Orders Goods/ Services By Phone/Fax/Website/Email & Gives Mobile Phone Number.**

CONSUMER

Establish MM Bank Account tied to Mobile Phone / T-Pin

BANK

ATM ACCOUNTS
- Savings Acct
- Checking Acct
- Credit Card Acct

1

MERCHANT

Transaction Confirmed SMS

Confirms Payment via SMS

Payment Request via SMS

5a **3b** **3a**

2

4

MM System Checks with Customers Bank for Approval

Mobile Phone No, Amount, Bill No, & Operator ID

Via Fixed Phone Line (IVR)

MM System Initiates Payment Process

Toll-Free 1-800- IVR

5b **Transaction Confirmed SMS**

CLEARANCE SETTLEMENT SYSTEM

MM receives its transaction fee

Merchant gets paid in 2 days

MERCHANT'S BANK ACCOUNT (ANY BANK)

WorldPay Accredited Storebuilder

webShaper e-commerce

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PAYMENT MODE 2 – BATCH REMOTE PAYMENT
MERCHANT REMOTE BATCH OR MONTH END BILLING
REQUESTED BY MERCHANT VIA BATCH PROCESSING

**Establish MM Bank Acct
tied to Mobile Phone / T-Pin**

CONSUMER

**Customers Consumes
Products or Services from
Merchants on regular basis**

BANK

**ATM ACCOUNTS
- Savings Acct
- Checking Acct**

**CREDIT CARD
ACCOUNT**

**Transaction
Confirmed SMS**

**Confirms
Payment
via SMS**

**Payment
Request
via SMS**

2

1

**Merchant sends
their Batch File
of Customer
Mobile Phone
No.,
Amount., Bill No.,
Merchant ID.**

MERCHANT

4

5a

3b

3a

**MM System
Checks with
Customers Bank
for Approval**

**Via Electronic
Interface**

**MM System
Initiates
Payment
Process**

5b

**Transaction
Confirmed SMS**

**CLEARANCE
SETTLEMENT
SYSTEM**

Toll-Free 1-800- IVR

**MM receives its
transaction fee**

Merchant gets paid in 2 days

**MERCHANT'S BANK
ACCOUNT
(ANY BANK)**

WorldPay
Accredited Storebuilder

webShaper
e-commerce

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PAYMENT MODE 3 – E-commerce Website (Weblink) Payment

Remote Payment via webShaper e-commerce website + Mobile Money Weblink

Establish MM Bank Acct tied to Mobile Phone / T-Pin

CONSUMER

For online purchase, consumer choose to pay by MM & keys in Mobile Phone No. & Last 4 Digits of IC No

1

BANK

ATM ACCOUNTS
- Savings Acct
- Checking Acct

CREDIT CARD ACCOUNT

Transaction Confirmed SMS

5a

4

MM System Checks with Customers Bank for Approval

Confirms Payment via SMS

3b

Payment Request via SMS

3a

Bill No./Merchant Ref. No., Mobile No, Last 4 Digits of IC No., Amt., *Description*

2

Via WebLink

MERCHANT E-commerce Website

Powered By webShaper ecommerce

Date, Time, Payment Ref. No Bill No./ Merchant Ref. No, Amt., Description & Status

5b

Via WebLink

Toll-Free 1-800- IVR

MM System Initiates Payment Process

CLEARANCE SETTLEMENT SYSTEM

MM receives its transaction fee

Merchant gets paid in 2 days

MERCHANT'S BANK ACCOUNT (ANY BANK)

WorldPay Accredited Storebuilder

*web*Shaper e-commerce

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Mobile Money – Benefits to Merchants

- Low transaction and maintenance costs
  - Credit Card Transaction rate 2% - 3% vs 1.5% for Retail Shops
  - Credit Card startup fees of RM2,000 plus with RM150 maintenance
  - MOTO / Internet Payment Gateway 4.5% vs 2.5% (Mobile Money WebLink)
- Low startup or sign-up fees
  - Only RM100 (For Retailers) or RM300 (For Corporate) one time registration, charged only after 10th transactions
- No minimum monthly transactions, No Rental Fees
- No merchants account required
- Selling to anyone, anywhere & anytime
- Gets paid fast and faster turnover in T+2 Days
- Flexible methods to Request for Payment: Fixed Line IVR, SMS, WebLink, Mobile Money website
- Good audit trail and secure ticketing
- Marketing & points system opportunities using the Mobile Money SMS system

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Accredited Storebuilder

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Mobile Money Merchant Application & Sign Up Process

- Complete Merchant Application Form and Agreement
- Pay RM100 (For Retailers) or RM300 (For Corporate) one time registration fee. Charge after first 10 transactions.
- Pay RM10.00 stamping fee. Charge after first 10 transactions.
- Need Letter of Authorization from a Director/Partners
- Need 1st page of Bank Statement for verification
- Need a Mobile Phone number tied to Merchant ID account
- Approvals will be notified via SMS. Upon successful signup, you will receive a Merchant Kit consists of Startup Guide, Merchant Guide, MMSOS Directory and Stickers.

More info available at
http://www.neowave.com.my/mobilemoney_howtoapply.asp

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Want to know more?

Please check out detailed information at:

http://www.neowave.com.my/mobilemoney_overview.asp

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Who are we?

Neowave specializes in providing business-to-consumer e-commerce solutions. We help businesses to capitalize on established web technology to reach out and better serve their Clients. Our products are webShaper e-catalog and webShaper e-commerce solution.

Neowave is the **first** Malaysia Company to be awarded WorldPay Accredited Storebuilder. We are also the **first** to integrate Mobile Money Weblink as a Payment option our online storefont software.

Our philosophy is simple, we design solutions that help merchants to
SELL MORE.

Why we are different?

- ## We Begin and End with The Customers in Mind
  - Customer-Driven Innovation is our DNA
- ## We are FOCUS
  - We do nothing more than producing neat piece of e-commerce software.
- ## We are Business Savvy
  - We seek to understand and provide only practical solutions to every business needs.
- ## We have the Know-how
  - We have the both business and technical know-how to give you a competitive edge.
- ## We simply have the *passion* for e-commerce.

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