



Online payment solutions for Asia-Pacific

**We're big enough to provide full-featured solutions,
but small enough to be sensitive to merchants' needs**

IPGPAY is a full-featured, easy-to-integrate payment gateway for online merchants looking for a flexible, customisable payment solution for their growing e-commerce business

Since 1997, IPG and its partners have serviced eCommerce merchants across the world delivering an enviable record of security, reliability and scalability

In 2012, we established a multilingual sales and support team in Hong Kong to extend our service to the Asia-Pacific region. Among our platform's many features, five key factors stand out:



Personalised Service



Value For Money



Full Featured
Payment Gateway



99.999% Uptime



Bank-Grade Security

IPGPAY's payment gateway

The beauty of our gateway is its flexibility: it has an extensive set of features from which merchants can pick and choose to create the online payment solution that best fits their business

Merchants are also able to brand the hosted payment page, providing a seamless browsing and buying experience that gives the shopper confidence to proceed with the purchase, often solving the significant issue of purchasers failing to complete their transaction

And our transparent fee structure means there are no hidden costs



The main features and advantages of the IPGPAY platform

Multiple Transaction Types, including

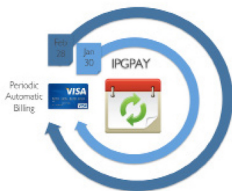
Pre-authorisation + Capture, Sale, Credit and Void, and CFT

Recurrent Billing Options

We also offer subscriptions or recurring payments with more flexibilities and functions

Rich recurring billing features i.e. subscription, donations and installments

Comprehensive range of tools to configure your recurring billing model i.e. free / pay trial period, multiple subscriptions, flexible billing periods and coupon applications



Fully customisable hosted payment pages that render for desktops and mobile

Render appropriately and uniquely for desktops and mobile devices

The option of multiple payment pages at not extra-cost

Can be full branded and customised by the merchant including the option of carrying the merchant's URL



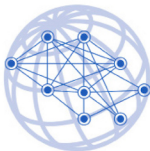
One Click Payments

Once a purchase has been made, future purchases are significantly simplified, with just one-click and the card holders CVV, a purchase can be completed



48 transaction currencies and a choice of settlement currencies

USD or choice of HKD, SGD or MYR, depending on the countries of incorporation



Seamless cross-border transactions

Intelligent transaction routing cuts costs and improves approval rates

Sophisticated backend for account management and reporting

Easy-to-operate administrative dashboard

Real-time transaction status and management

Actions buttons for Cancel / Void / Refund

Comprehensive reporting for different interests



Easy integration

Simple integration options with clear, comprehensive documentation

Easy-to-use application programming interface (API)

Pick and choose from our huge range of features to customise your solution

Different levels of integration to suit a range of operations

As your business evolves, the IPGPAY system evolves with you

Customise the payment page to fit your website's look and feel

Option of complete customization using CSS

System and Infrastructure:

100% directly owned, maintained and developed

Bank Security

IPGPAY has bank-grade security

Level 1 PCI DSS Compliance

Our merchant plug-in is certified by

Verified by Visa (VbV)

MasterCard Secure Code (MC3D)

American Express Safe Key

JCB J/Secure

Our backend security measures include

Encrypted data transmission uses

SSL 128-bit technology

Web service requests carried out using

HTTP POST

Protection against DDoS

(distributed denial of service attacks) to ensure business continuity

Our servers are replicated in three

independent data centres

Always available - 99.999% uptime

We created and continue to develop the IPGPAY platform

It's been stressed tested to 100,000 times our current transaction volumes

It has a 10-year record of robust reliability

Uptime of 99.999%

Top Fraud Protection

IPGPAY has the best technology and experts to provide sophisticated risk and fraud management. These include:

Leading-edge tools for predictive fraud analysis

Rigorous protection through our proprietary risk rules-based system

Fraud monitoring and assistance with conversion optimisation by our Hong Kong team

Merchants' payment and transaction patterns are monitored down to the profile of each transaction

Competitive Price

IPGPAY uses a simple, transparent fee structure that has no hidden charges. We tailor pricing to suit your business. Unlike some gateways, our price includes all these features:

All transaction types

Hosted payment pages

48 transaction currencies and a choice of settlement currencies

Support for recurring/recurrent billing

One-click payments

Intelligent transaction routing (BIN routing) to cut costs

Powerful fraud-detection and risk-management tools

Fast technical and account support

You'll benefit from the IPGPAY gateway if:

- Your online business who is growing
- Or, you're considering trading in another country, or already trading across borders
- You want a choice of settlement currencies
- You're frustrated by the regulatory constraints of a third-party processor
- You're losing business because of over sensitive risk management by a third-party processor
- You want a simple, clear fee structure with no hidden charges
- You want manual and automated support to increase conversions and prevent fraud

VISA



eNETS

IPGPAY Limited
Level 5, Golden Star Building
20-24 Lockhart Road
Wan Chai, Hong Kong

W www.ipgpay.com
E hello@ipgpay.com
P +852 3998 3770



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