



Our Mission

“Making it easy for people and businesses to pay and get paid online, in a secure and reliable environment”.

PayGate Total
Capability Handbook

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Introduction

Thank you for considering PayGate as your payment gateway partner. We are here to help you find the PayGate solution(s) that best suit your needs.

Our promise to you is this: safe, secure and reliable e-commerce environments that have been tried, tested and developed over many years. Continual risk assessment in the virtual marketplace helps us stay up to date with the latest technologies, so you can be confident that your online transactions are always in good hands.

PayGate Client Benefits:

- We provide simple solutions to complicated processes
- We will help you navigate bank applications and procedures for your merchant account
- Our excellent technical support will ensure that you'll be up and running in no time
- You'll always be open for business with our always-on support

About Us

We established PayGate merchant services in 1996, around the same time that great businesses like Google, Amazon and eBay were founded. We share our proud African origins with accomplished South African entrepreneurs like Mark Shuttleworth, space tourist and founder of Thawte; and Elon Musk of PayPal fame. Over more than 15 years of consistent excellence in service delivery, we have developed into a global payment gateway business with satisfied clients on five continents.

At PayGate we understand the needs of our clients. We deliver effective merchant services that have the power to simplify seemingly complex problems. This contributes to our solid market leadership in the continuously evolving online payments arena.

Because we are reliably and consistently ahead of the game, our clients can be certain they have the competitive edge they need in theirs.

Our business revolves around long-term, mutually beneficial relationships with people like you. We hire the best to deliver the best – a team of real, passionate people in a digital world. Our belief is that true intelligence finds form in simplicity, which is why we partner with our clients in mapping out clear and effective online merchant processes. Through our dedicated, hands-on approach, we work with you to make your life easier and increase your bottom line. By being available, open and transparent, we can help you and your business get the best from our approach.

The PayGate Way:

- We employ top industry people
- We give you simple, relevant merchant solutions, not complex products
- We are passionate about service excellence
- We don't compromise on quality – our systems work
- We are more than a merchant service provider, we are your dedicated business partner
- We are always available to offer expert advice and customer support
- We are Africa's online payments pioneer

Our Ethos:

People drive our business. Teamwork is everything. Together, we ensure secure and reliable merchant solutions – always putting the needs of our clients first.



PayGate
Africa Capability

Introduction

PayGate has become a leader in payment solutions for Africa with more than ten banks to choose from in more than ten countries and leading alternative payment methods. PayGate has a good understanding of the unique requirements and challenges of e-Commerce businesses looking for online payment in African countries.

Our strategy for Africa is to approach it on a phase by phase basis. Our main focus in each territory is to establish solid acquiring relationships in each region and provide global merchants a way to get paid via appropriate local online payment solutions and local currencies in Africa.

PayGate's widespread Africa online payment capability through a single integration is unmatched globally.

African payment solutions are not only for local merchants. Now, international and multi-national e-Commerce providers can enjoy the benefits of local revenues from local payment services and solutions that meet the needs of Africans and bring them into the net.

Fraud and risk screening in the African region is best done by a regional service provider. PayGate has an in-house fraud screening solution which works well and is economical. For more sophisticated online fraud screening, international fraud management services can be provided where necessary.

Payment solutions in Africa (for example M-Pesa in Kenya and Verve in Nigeria) can be quite complex and confusing for merchants. PayGate, with more than 15 years African online payment experience can help make it simple and effective for you to go live fast.

The following products and payment methods are available in these countries outside of South Africa. For more information please see PayGate Products and PayGate Payment Methods.

Products

- PayWeb
- PayXml
- PayBill

Payment Methods

- M-Pesa Kenya
- Nigerian Verve Card

African Banks and Regional Payment Methods

e-Commerce merchants trading in Africa need an African solution. Relevant payment methods and capability is important. It makes a real difference for local Africans to be able to buy and pay in their own local currency using local payment methods.

PayGate has a wide range of appropriate solutions for local processing and can help facilitate an acquiring relationship with the chosen bank. We will help you configure the ideal payment configuration for target countries in which you would like to do business.

Kenya

I&M Bank: PayGate is integrated to I&M Bank for accepting online payment in Kenyan Shillings or USD from locals.

KCB: PayGate is integrated to KCB for accepting online payment in Kenyan Shillings or USD from locals.

M-Pesa Kenya: PayGate has an integration to Safaricom for accepting M-Pesa transactions from more than 16 million local Kenyan account-holders.

Nigeria

Zenith Bank: PayGate is integrated to Zenith Bank for MasterCard and Visa transactions in Nigerian Naira and USD so that local Nigerians can buy and pay in local currency.

GT Bank: PayGate is integrated to GT Bank for MasterCard and Visa transactions in Nigerian Naira and USD providing an option for local Nigerians to buy and pay in their own currency.

Verve Debit Cards: Verve debit cards are the most common payment method in Nigeria and through the Interswitch integration, e-Commerce merchants can accept payment for purchases from local Nigerians using their most popular payment method.

Tanzania

ECS: PayGate will soon have a link for processing of local online card acceptance in Tanzanian Shillings.

Uganda

Stanbic: PayGate will soon go live with Stanbic Africa and will soon be able to accept Ugandan Shilling payments from local Ugandans wanting to buy and pay online.

Rwanda

Bank of Kigali: PayGate will soon go live with Bank of Kigali so that local Rwandans will be able to buy and pay online in Rwandan francs.

Botswana

Stanbic: PayGate will soon go live with Stanbic Botswana so that Botswana locals can buy and pay online in Botswana pula.

Mauritius

Mauritius Commercial Bank (MCB): PayGate is linked to MCB for accepting USD and EUR.

State Bank of Mauritius (SBM): PayGate is linked to MCB for accepting USD and EUR.

Mozambique

Millenium BIM: PayGate is linked to Millenium BIM in Mozambique for accepting payment in Mozambican metical.

South Africa

Banks:

PayGate is linked for processing to all e-Commerce acquiring banks in South Africa (Standard Bank, Nedbank, First National Bank, ABSA) for South Africans to buy and pay online in their local currency South African Rands.

Other payment methods:

As many South Africans do not have credit cards, PayGate can also accept debit cards via PayD, SID automated EFT, Ukash and FNB Cell PayPoint mobile solution.



**PayGate South Africa
Capability**

Introduction

Now a leading African and emerging global online payment service provider, PayGate's roots were established in South Africa more than 17 years ago. PayGate has the most diverse and relevant suite of online products, payment methods and fraud screening services in the country.

Choosing PayGate in South Africa is a logical and easy choice for local and international merchants who want to partner with a company with the expertise and experience to reliably meet the online payment needs of their target markets.

The following products and payment methods are available in South Africa. For more information please see PayGate Product Capability and PayGate Payment Method Capability.

Products

- PayWeb
- PayXml
- PaySubs
- PayBatch
- PayPoint
- PayBill
- PayFx

Payment Methods

- Credit Card
- Debit Card
- SiD Instant EFT
- PaySum1
- FNB Cell PayPoint
- Ukash

Banks

- Standard Bank
- Nedbank
- ABSA
- First National Bank





**PayGate Global
Capability**

Global Offering Introduction

PayGate has an expanding international offering of credit card and alternative payment methods worldwide as our multi-national companies expand into various territories globally.

The following products and payment methods are available globally:

Products

- PayWeb
- PayXML
- PayBill

Payment Methods

- European Merchant Services (EMS)
- Payvision
- Envoy
- PAY.ON
- Smart2Pay
- Telepay
- Dineromail

Acquiring Banks

We are linked for processing MasterCard and Visa (and other card schemes depending on the bank of choice) reliably on trusted global networks to more than 70 acquiring banks worldwide.

We have a consistently growing network of banks for acquiring including: Lloyds TSB, Cardnet, Scotland Royal Bank of Scotland (Natwest), Cyprus Federal Bank of Middle East, Russia Vneshtorgbank Retail Financial Services, Brunei Hong Kong, Shanghai Bank BSB, BOC Credit Card (Int) Ltd China, BOC Credit Card (Int) Ltd Macau, DAH SING BANK, Hang Seng Bank Ltd, Hong Kong Shanghai Bank, SCBHK, Standard Chartered Bank(Macau), Standard Chartered Bank (Peoples Rep of China), Wing Lung Bank, HDFC Bank Ltd, Citibank India, HSBC India, ICICI Bank Ltd, Bank Internasional Indonesia, Bank Islam, Eon Bank Berhad, Hong Kong Shanghai Bank MYH, UOB Malaysia, RHB Bank Berhad, Hong Kong Shanghai Bank MLD, BPI Bank, Hong Kong Shanghai Bank MNL, Hong Kong Shanghai Bank SGH, United Overseas Bank Limited, Citibank Singapore, DBS Bank, Commercial Bank of Ceylon, Hong Kong Shanghai Bank CBH, HSBC Global Payments Taiwan, KasikornBank Public Company Limited, Vietnam Eximbank, Saigon Thuong Tin (Commercial Joint Stock Bank), Vietcombank, Chase Paymentech, Hong Kong Shanghai Bank US, ANZ New Zealand, National Bank New Zealand, ANZ Bank, Bendigo Bank, Commonwealth Bank, National Australia Bank, Suncorp Metway, Westpac Bank, Credmiix, Arab African International Bank, Bank AUDI, Banque Misr, Commercial International Bank, National Bank of Kuwait, Kuwait Finance House, Bank Muscat, Doha Bank, Qatar National Bank, Al Rajhi Bank, Arab National Bank, National Commercial Bank, Riyadh Bank, Commercial Bank of Dubai, Network International, Mashreq Bank.

As we are adding new banks all the time, please see the latest Bank List on www.paygate.co.za for a comprehensive overview of up to date integrations.

Alternative Payment Methods

The next wave of bringing consumers around the globe into the eCommerce and mCommerce economy is Alternative Payment Methods. In many countries alternative payment methods are more popular than credit card and alternative payments are expected to top the card schemes in the next year or two.

PayGate has an ever expanding range of appropriate alternative payment options for online merchants serious about finding more ways to get paid by their target markets and customers.

We are consistently adding to our suite of alternative payment methods in mainstream economies as well as emerging markets. Here is a list of Alternative Payment methods at time of producing this Handbook.

Global range of alternative payment methods

European Merchant Services (EMS)	www.emscard.com	Moneybookers	www.skrill.com
Payvision	www.payvision.com	NETELLER	www.neteller.com
Envoy	www.envoyservices.com	paysafecard	www.paysafecard.com
PAY.ON	www.payon.com	iDebit	www.idebitpayments.com
Smart2Pay	www.smart2pay.com	Citadel Commerce	www.citadelcommerce.com
TelePay	www.telepay.net	AstroPay Card	www.astropaycard.com
DineroMail	www.dineromail.com		

International Gateway Hosting

As an international provider, PayGate has servers in the Amazon hosting cloud to ensure immediate access, continuous availability and fast transaction speeds from customers and to banks and alternative payment providers in all corners of the globe.

For optimal servicing of the African continent, PayGate has servers in South Africa.



PayGate Products

PayWeb - e-Commerce

Introduction

Your online credit card machine on the Internet where your clients key in their credit card details on a secure page hosted by PayGate. Transactions are then authorised immediately and settled to your bank account overnight.

Benefits of PayWeb

- Simple and secure
- Easy to use
- Low transaction charges
- MasterCard SecureCode and Verified by Visa enabled
- Comprehensive documentation available for download from our web site
- Sample code available for download from our web site
- Customisable to suit your look and feel
- Fully functional test environment for pre-production configuration and testing
- Accept payments 24hrs per day 7 days per week

How PayWeb works

PayWeb is a secure and user friendly way to receive online credit card payments. When the website customer wants to make a payment, the merchant's website redirects the customer to a secure payments page hosted by PayGate. On this page the customer will complete their payment and once this is done they will be redirected back to a page on the merchant's website and the transaction results will be posted to this page so the merchant knows the transaction status in real time. The PayWeb page is customisable so that it can be made to look more like the merchant's own website.

Compatible Payment Methods

PayWeb is compatible with the following available payment method.

Credit Card	✓
Debit Card (PayD)	✓
SiD (Instant EFT)	✓
PaySum1 (offshore bank payments)	✓
Ukash (Accept Voucher Payments)	✓
FNB Cell Pay Point (Pay with your mobile)	✓
M-Pesa (Kenya Only)	✓
Interswitch (Nigeria Only)	✓

Compatible banks

The following banks are able to process PayWeb credit card payments

Standard Bank	✓
Nedbank	✓
ABSA	✓
FNB	✓
International Banks (via MiGS)	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive the benefits of PayWeb.

PayXML - e-Commerce

Introduction

Your online credit card machine on the Internet where your clients key in their credit card details on a secure page which you host (a digital certificate is required). This gives you total control over the look and feel of PayXML which provides you with a direct link to PayGate for immediate transaction processing. All transactions are authorised immediately and settled to your bank account overnight.

Benefits of PayXML

- Secure & Easy to use for developers
- Low transaction charges
- MasterCard SecureCode and Verified by Visa enabled
- Comprehensive documentation available for download from our web site
- Sample code available for download from our web site
- Provides you with the flexibility to manage your own payment process.
- Fully functional test environment for pre-production configuration and testing
- Accept payments 24hrs per day 7 days per week

How PayXML works

PayXML is a host-to-host payment service which enables the merchant to develop their own website payments page or payment system and then send the transaction request to PayGate via a server-to-server post. PayGate then processes the payment and posts the response to the merchant's system. If a merchant is using PayXML for an e-Commerce website, the payments page will need to be encrypted using an SSL certificate.

Compatible Payment Methods

PayXML is compatible with the following available payment method.

Credit Card	✓
Debit Card (PayD)	✓
PaySum1 (offshore bank payments)	✓
Ukash (Accept Voucher Payments)	✓

Compatible banks

The following banks are able to process PayXML credit card payments

Standard Bank	✓
Nedbank	✓
ABSA	✓
FNB	✓
International Banks (via MiGS)	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive the benefits of PayXML.

PaySubs - Recurring Billing

Introduction

Your 'intelligent' online and batch processing credit card machine on the Internet. PaySubs allows you to set up a recurring subscription manually yourself via the PayGate back office or have your clients do it themselves via your web site.

A 'process now' facility enables the first transaction to be processed immediately (when captured via a web site), and the balance to be processed at future dates. All transactions are settled to your bank account overnight on the date they are processed.

Benefits of PaySubs

- Simple and secure
- Easy to use
- Low transaction charges
- Capture new subscriptions directly via your web site
- Process the first transaction immediately and queue up the balance for automatic processing in the future
- Uncomplicated management of existing subscriptions via the back office
- Comprehensive documentation available for download from our web site

How PaySubs works

To process recurring payments on a credit card a PaySubs 'subscription' can be set up – either via a website integration or manually via the PayGate Back Office. Once this subscription has been created the relevant card will be billed the specified amount at the specified frequency (e.g. every month on the 27th day) until the subscription ends. Subscriptions can be edited and deleted via a page in the PayGate Back Office.

Compatible Payment Methods

PaySubs is compatible with the following available payment method.

Credit Card	✓
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Compatible banks

The following banks are able to process PaySubs credit card payments

Standard Bank	✓
Nedbank	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive the benefits of PaySubs.

PayBatch Credit Card Processing

Introduction

Your online PayBatch processing credit card machine on the Internet. All you need to do is provide us with a list of transactions to process and we do it for you – no fuss and your transactions are settled to your bank account overnight.

Benefits of PayBatch Processing

- Simple and Secure
- Easy to use
- Low transaction charges
- Comprehensive documentation available for download from our web site
- Send us a batch of transactions and we'll notify you when they have been processed.
- Simple layout enables easy integration to your current systems

How PayBatch works

Large numbers of credit card transactions can be processed using PayBatch. The merchant can create a batch file with details of the credit card transactions they want to process. This batch file can either be uploaded via the PayGate Back Office or submitted via a SOAP web service. PayGate will process the transactions and then make another file available for download with the transaction status of each transaction included in the batch.

Compatible Payment Methods

PayBatch is compatible with the following available payment method.

Credit Card	✓
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Compatible banks

The following banks are able to process Batch Payments.

Standard Bank	✓
Nedbank	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive the benefits of PayBatch.

PayPoint - Virtual Terminal

Introduction

Your secure online credit card machine(s) on the Internet. Enjoy the benefits of your own user-specifiable password where transactions are authorised immediately and settled to your bank account overnight.

Benefits of PayPoint

- Easy to use, Fast - save the time wasted waiting for dial-up
- Easy to use
- Accessible from anywhere in the office, anywhere in the world
- Low transaction charges
- Process a refund
- Use multiple terminals simultaneously, save the rental costs on card swipe machines
- Allow your staff access to use the system but limit their functionality if necessary
- Reconcile your transactions to your bank statement

How PayPoint works

PayPoint is a virtual terminal payment service offering the ability to manually process credit card payments without having to use a point-of-sale 'swipe' machine. To process a payment using PayPoint the merchant would log in to the secure PayGate Back Office admin website and enter the credit card details on a secure payments page. The payment is processed in real time to the merchant's MOTO merchant account and the transaction status is shown to the merchant, who can print it out if required.

Compatible Payment Methods

PayPoint is compatible with the following available payment method.

Credit Card	✓
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Compatible banks

The following banks are able to process PayPoint credit card payments

Standard Bank	✓
Nedbank	✓
ABSA	✓
FNB	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive the benefits of PayPoint.

PayBill - e-Billing

Introduction

PayBill is the ideal solution if you want to offer customers the option of online payments with every invoice they receive. It's a fast and simple solution without the delay and additional costs associated with web development.

PayBill is really a best-of-both-worlds solution. It seamlessly combines the e-Commerce functionality of PayWeb with the direct action of PayPoint, allowing every invoice you send to be paid there and then.

Benefits of PayBill

- Simple and Secure
- Easy to use
- Low transaction charges
- Supports MasterCard SecureCode and Verified-by-Visa (3D Secure) authentication.
- No development required
- Instant access to a bank compliant web site to accept credit card payments
- Customisable to suit your look and feel
- Accept payments 24hrs per day 7 days per week

How PayBill works

PayBill offers a way of receiving online payments to merchants who are not able to integrate a payment system into their website. Using PayBill a merchant would create a bill for their customer via a page in the PayGate Back Office admin website – on this page they would enter the customer's name, email address and the amount owed. PayGate's system would then send an email to the customer's email address – this email contains a link to a secure payments page. When the customer clicks the link they are taken to the secure payments page where they can complete the payment. The merchant is notified when a payment is completed and can check which PayBills have been paid using the PayGate Back Office.

Compatible Payment Methods

PayBill is compatible with the following available payment methods.

Credit Card	✓
Debit Card (PayD)	✓
SiD (Instant EFT)	✓
PaySum1 (offshore bank payments)	✓
Ukash (Accept Voucher Payments)	✓

Compatible banks

The following banks are able to process PayBill credit card payments

Standard Bank	✓
Nedbank	✓
ABSA	✓
FNB	✓
International Banks (via MiGS)	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive the benefits of PayBill.

PayVault - Credit Card Tokenisation

Introduction

PayVault is a credit card tokenisation service which enables merchants using the service to store their client's credit card details in PayGate's PCI DSS Level 1 database and receive a token (a unique code assigned to the card) which can be used to process transactions on that card in future.

Benefits of PayVault

- Credit card details are stored in a PCI compliant way for future use.
- The merchant does not need to worry about storing their client's credit card details.
- The token can be used in place of the corresponding card number when processing a payment using our PayBatch Web service.
- Ideal for merchants processing high numbers of recurring payments.
- Server-to-Server integration for merchants to add credit cards to the PayVault database and receive the corresponding tokens.
- Merchants can manage their data stored in the PayVault database and can query token and card details as well as delete cards and token details should they no longer be required.
- Seamless integration to the PayBatch Web payment service for processing of recurring payments using PayBatch.

How PayVault works

To store credit card numbers in the PayVault database the merchant would send the card number and expiry date to PayGate using the PayVault host-to-host service. PayVault will store the card number and return a unique code (referred to as a token) to the merchant, which the merchant can store in their database. When the merchant wants to process a payment on the card they would send PayGate the token instead of the card number, and PayGate would find the card details corresponding to the token in the PayVault database and process a transaction on the card.

Compatible Payment Methods

PayVault is compatible to store the following accepted payment method.

Credit Card	✓
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Compatible banks

The following banks are compatible with PayVault credit card details.

Standard Bank	✓
Nedbank	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive the benefits of PayVault.



**PayGate Payment
Methods**

Accept e-Commerce Credit Card Payments

Introduction

PayGate is a leading credit card processor in Sub Saharan Africa. We're continuously linking up to new acquiring banks to provide our diverse range of merchants with a banking facility of their choice.

Benefits of accepting credit card payments

- With PayGate you can accept Visa, MasterCard, American Express and Diners cards from around the world securely online
- Our systems have been tried and tested to make sure you are open for business 24/7
- Credit card transactions are electronically and securely switched to your bank account to make life easier for you
- You can add our fraud management and payment security system PayProtector for enhanced protection
- View your transaction history and process refunds through our user-friendly back office
- PayGate has processed many millions of credit card transactions every year since 1999

How Credit Card payments works

- Cardholder clicks to pay on the merchants site
- Cardholder is directed to a payment page to enter credit card details
- Cardholder is then directed to a 3D secure page and prompted to enter authentication details
- Should the card holder not be registered for 3D secure the card holder will be redirected to the issuing bank to register for 3D secure
- If authentication is correct the transaction is sent to the acquiring bank to authorise
- Once authorised the cardholder gets directed back to the payment page to complete transaction

Bank Service Compatability

	ABSA	FNB	STD BANK	NEDBANK	INTERNATIONAL
PayWeb e-Commerce	✓	✓	✓	✓	✓
PayXML Custom payment solution	✓	✓	✓	✓	✓
PayXML (MOTO) Custom payment solution	✗	✗	✓	✓	✗
PayBill e-billing	✓	✓	✓	✓	✓
PayPoint Virtual terminal	✓	✓	✓	✓	✗
PayBatch Batch processing	✗	✗	✓	✓	✗
PayBatch - PayWeb Batch processing	✗	✗	✓	✓	✗
PaySubs Recurring billing	✗	✗	✓	✓	✗
PayVault Secure Credit Card Tokenisation System	✗	✗	✓	✓	✗

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive credit card payments.

PayD South African debit cards

Introduction

As a South African merchant, you can now accept debit cards online using PayGate. This means that by accepting debit cards on your website you can now sell your products to millions of ABSA, Nedbank and Standard Bank cardholders who are on the MTN or Vodacom networks at lower cost and risk.

Benefits of accepting debit card payments

- With PayGate you can accept debit card transactions from Absa, Standard Bank and Nedbank cards
- Our systems have been tried and tested to make sure you are open for business 24/7
- payD will give you access to 41.5 million debit card users in South Africa
- View your transaction history through our user-friendly Back Office admin site
- Accepting South African debit cards online is a great opportunity for merchants worried about the risk of chargebacks

How payD works

It is simple to use for debit card holders. The first time they use it at your website checkout, they enter their MTN or Vodacom mobile number and their ABSA, Standard Bank or Nedbank debit card number..

Then enter their debit card pin on the mobile to authenticate the transaction. Thereafter they just enter their mobile number at checkout and their pin on their mobile.

Compatible PayGate Products

PayWeb e-Commerce	✓
PayXML Custom payment solution	✓
PayBill e-billing	✓

Who can receive payD payments

Merchants who bank with the following banks can make use of the payD payment method.

Standard Bank	✓
ABSA	✓

Who can make payD payments

Merchant clients are able to pay with payD should they have the following:

Cellular Networks

MTN	✓
Vodacom	✓

Debit or Credit cards issued by the following banks

Standard Bank	✓
ABSA	✓
Nedbank	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive Debit Card payments

SiD Instant EFT payments

Introduction

As a South African merchant you can now receive instant EFT payments from your South Africa clients using the SiD (Secure Internet Deposit) instant EFT service. This service is well known in the South African e-Commerce environment and is a trusted secure payment method for your clients. Using SiD, customers without credit cards can shop and make payments easily and securely on your website. SiD interfaces seamlessly with our PayWeb payment service and merchants using this service will not need to do any further development in order to use it.

Benefits of accepting EFT payments with SiD

- SiD instant EFT payments can not be charged back and therefore present low risk to the merchant
- The transfer of funds is directly to the bank account nominated by the merchant
- SiD instant EFT payments are settled to the merchant's account in the same way as regular EFT payments within the same time frames

How SiD works

Making a SiD payment consists of 4 easy steps. When your client has chosen to make a payment they will be redirected to the PayWeb payments page - on this page they can select the 'SiD Instant EFT' option. They will then be taken to a second page where they can select their bank, once this has been done they will be taken to a third page where they log into their internet banking via the SiD interface using their normal login details. The client is then taken to the final page pre-populated with the details of the payment that they can review and confirm - once confirmed that EFT payment is done and the client is redirected back to the merchant's website.

Who can make a SiD payment?

Merchant can accept payment with SiD if the merchants clients bank with any of the following banks:

ABSA	✓
First National Bank	✓
Standard Bank	✓
Nedbank	✓
Capitec	✓

Compatible PayGate Products

PayWeb e-Commerce	✓
PayBill e-billing	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive SiD Instant EFT payments

PaySum1 Offshore bank payments

Introduction

PayGate has introduced a new secure and cost effective way for merchants to get paid from overseas. PaySum1 is an easy to use payment facility for both the client and the merchant. PaySum1 is immediately available to merchants using either the PayGate PayBill or PayWeb processing systems.

Benefits of using PaySum1

For the merchant

- Offer your clients a new way to pay.
- Save money on SWIFT and wire transfer fees.
- No charge back risk
- No inbound receiving fees charged by South African banks, resulting in a saving of up to R500 per payment.

For the client

- Client makes an international payment to South Africa at up to 10% cheaper than using the banking system for electronic transfers.
- Client makes payment to South Africa by simply depositing a local currency equivalent (USD, GBP, EUR, AUD and many others) of the Rand amount into a local bank account held in their own country.
- Guaranteed best exchange rates
- No international transfer fees
- Zero commissions (client pays R50 on amounts smaller than R5,000).

How PaySum1 works

- Client visits Merchant web site
- Client chooses PaySum1 payment method
- PaySum1 system offers foreign currency equivalent of Rand amount owed
- Client deposits foreign currency into a local bank account in his own country
- Merchant is paid out Rand amount in SA

Compatible PayGate Products

PayWeb e-Commerce	✓
PayXML Custom Payment Solution	✓
PayBill e-billing	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive PaySum1 payments

FNB Cell Pay Point - Pay with your mobile

Introduction

FNB Cell Pay Point is a secure, easy to use online payment solution, which is not limited to credit card payment. Online banking clients at FNB in South Africa can use this payment method to pay merchants using their mobile phones.

Benefits of using FNB Cell Pay Point

- You can get paid by FNB Cellphone Banking customers
- Payment can be made from any of their FNB cards or accounts
- Payments are guaranteed

How FNB Cell Pay Point works

- You sign up with PayGate for FNB Cell Pay Point
- You choose a PayGate compatible product for processing
- Customer chooses FNB Cell Pay Point on the check out page
- PayGate gives them a USSD code to enter on their mobile
- Customer enters USSD code on their mobile and selects payments method
- Successful transactions are paid into your bank account

Compatible PayGate Products

PayWeb e-Commerce	
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How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive FNB Cell Pay Point payments

Ukash Voucher - Accept Voucher Payments

Introduction

Ukash is a way for you to accept payment from people who don't have credit cards. They purchase a voucher from any of the major retailers and pay with it on your website. PayGate allows merchants to accept Ukash vouchers as payment.

Benefits of using Ukash Voucher

- You can get paid by people who don't have credit cards
- Payments are guaranteed
- International Ukash vouchers accepted
- Secure & reliable

How Ukash payments work

- You sign up for a Ukash account
- You choose a PayGate compatible product for processing
- Customer buys Ukash Voucher available at stores countrywide
- Customer enters 19 digit voucher on payment page
- Successful transactions are paid into your bank account

Compatible PayGate Products

PayWeb e-Commerce	✓
PayXML Custom Payment Solution	✓
PayBill e-billing	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive credit card payments

M-Pesa Kenya

Introduction

M-Pesa Kenya is the most popular mobile payment solution in East Africa and allows users to quickly and easily pay for goods and services using a simple mobile phone application. There are over 16 million M-Pesa users in Kenya and it is growing in popularity in many other countries in Africa. Please note that M-Pesa Kenya only works for Kenyan M-Pesa and not for M-Pesa in other countries.

Benefits of M-Pesa Kenya

- Receive online payments from millions of M-Pesa Kenya users in their own currency
- Payment is guaranteed
- No additional development is required to enable M-Pesa Kenya as a payment method if you are using PayWeb or PayBill

How M-Pesa Kenya works

- You sign up for M-Pesa Kenya with PayGate
- You choose a compatible PayGate product for processing
- Customer chooses M-Pesa Kenya on the check out page
- PayGate gives them a USSD code to enter on their mobile
- Customer enters USSD code on their mobile
- Successful transactions are paid into your bank account

Compatible PayGate Products

PayWeb e-Commerce	✓
PayBill e-billing	✓

Requirements

- A PayGate profile with PayWeb and/or PayBill enabled

Who can make M-Pesa payments

Much easier with PayGate's managed service:

Just sign up with PayGate and we do the rest	✓
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If you want your own M-Pesa account:

A company registered in Kenya	✓
A business account with M-Pesa	✓
A Kenyan bank account	✓

How to Get Started

Go to www.paygate.co.za/potential-client.php and complete the Get Started form and we will assist you in signing up to receive M-Pesa Kenya payments.



**PayGate Fraud and
Risk Capability**

What is PayProtector?

How Does MasterCard SecureCode and Verified by Visa work?

PayProtector is PayGate's fraud and risk screening service. PayProtector is tightly integrated into the PayGate gateway so that all transactions processed by PayGate can be screened up-front by PayProtector. High risk transactions are immediately blocked by PayProtector. This protects the merchant from processing fraudulent transactions.

Why should I use PayProtector?

Unfortunately fraud is a problem and sooner or later almost all online e-Commerce web sites are affected by fraud. MasterCard and Visa have implemented the '3D secure' program to help protect merchants from fraud, but 3D secure is not able to catch all fraudulent transactions. PayProtector will work stand alone or in conjunction with 3D Secure to add an extra layer of protection.

What about 3D Secure?

(MasterCard, SecureCode and Visa, Verified by Visa)

3D secure is a useful tool to use against online credit card fraud and it has its advantages, but there are disadvantages to be aware of too.

What are the advantages to using 3D Secure?

- The biggest advantage is that the liability for a credit card charge back (for fraudulent transactions only) moves from the merchant to either the issuing bank or the card holder.
- If you have a merchant account at a South African bank, then there is no charge to the merchant for 3D Secure transactions. (The banks pay the 3D cost).

What are the disadvantages to using 3D Secure?

- 3D Secure adds an extra step to the checkout process.
- Visa corporate credit cards cannot be processed through 3D Secure. Visa does not allow corporate cards to be authenticated. This means that anybody attempting to purchase from your (3D Secure protected) web site with a Visa corporate card – will have their transaction declined.
- Not all issuing banks and card holders are enrolled in 3D Secure. Fraudsters exploit this loophole in the system to process fraudulent credit cards on your web site. You are protected by 3D Secure against charge backs for fraudulent transactions – but – if your charge back percentage becomes too high – then the bank will conduct an investigation and your merchant account could be closed.
- 3D Secure has not been actively marketed. This often results in clients being 'surprised' to see the 3D Secure authentication screen from their bank asking for 'secure' details. At this point many clients abandon the purchase.

What about 3D Secure? *cont.*

How Does MasterCard SecureCode and Verified by Visa work?

When a purchase is made online, the card holder will be re-directed from the secure PayGate payment page, to the issuing bank's (cardholder's bank) SecureCode and Verified by Visa authentication page. Here the card holder will be required to key in his/her authentication details (e.g. secret PIN code). The Issuing Bank validates this code and returns an 'OK' or 'not OK' response to PayGate. If PayGate receives an 'OK' response then we pass the transaction on to the bank for Authorisation. If the response is 'not OK' then the transaction is 'Declined' up front by PayGate.

It should however be noted that not all Issuing Banks will force their cardholders to register for this service. Where this is the case, a re-direct will still take place to the issuing bank's website but in this case the transaction will not be authenticated. The message code returned will however indicate that you as a merchant attempted to authenticate the transaction and that the issuing bank is not registered for the service. The transaction will be processed as a SecureCode and Verified by Visa charge transaction i.e. the risk will be passed to the issuing bank.

Below are 2 very helpful links which will give you even more information regarding 3D Secure for both MasterCard and VISA:

1. Verified-by-Visa
<http://www.visaeurope.com/merchant/handlingvisapayments/cardnotpresent/verifiedbyvisa.jsp>
2. MasterCard SecureCode
http://www.mastercard.com/us/merchant/security/what_can_do/SecureCode/

Please note that the above is PayGate's interpretation of 3D Secure. We believe it to be correct based on our research, but we are in no position to guarantee anything as 3D secure is not our product. If you have any questions regarding liability shift and 3D Secure, please follow this up with either your bank consultant or with MasterCard and Visa directly.

PayProtector

Is PayProtector guaranteed to block all fraudulent transactions?

No, unfortunately not.

PayProtector is a useful tool to help reduce fraudulent transactions. Fraud and risk prevention takes many forms – often the most effective prevention is achieved by making subtle changes to the business process.

PayProtector

Which PayProtector service is suitable to my business?

PayProtector – Online

Transactions are screened (for potential fraud) in real time, before they are sent to the bank. Transactions flagged as High risk are declined immediately by PayGate and not sent to the bank for processing. Any further purchase attempts that are identified as linked to a fraudulent transaction are automatically blocked.

PayProtector – Reporting :

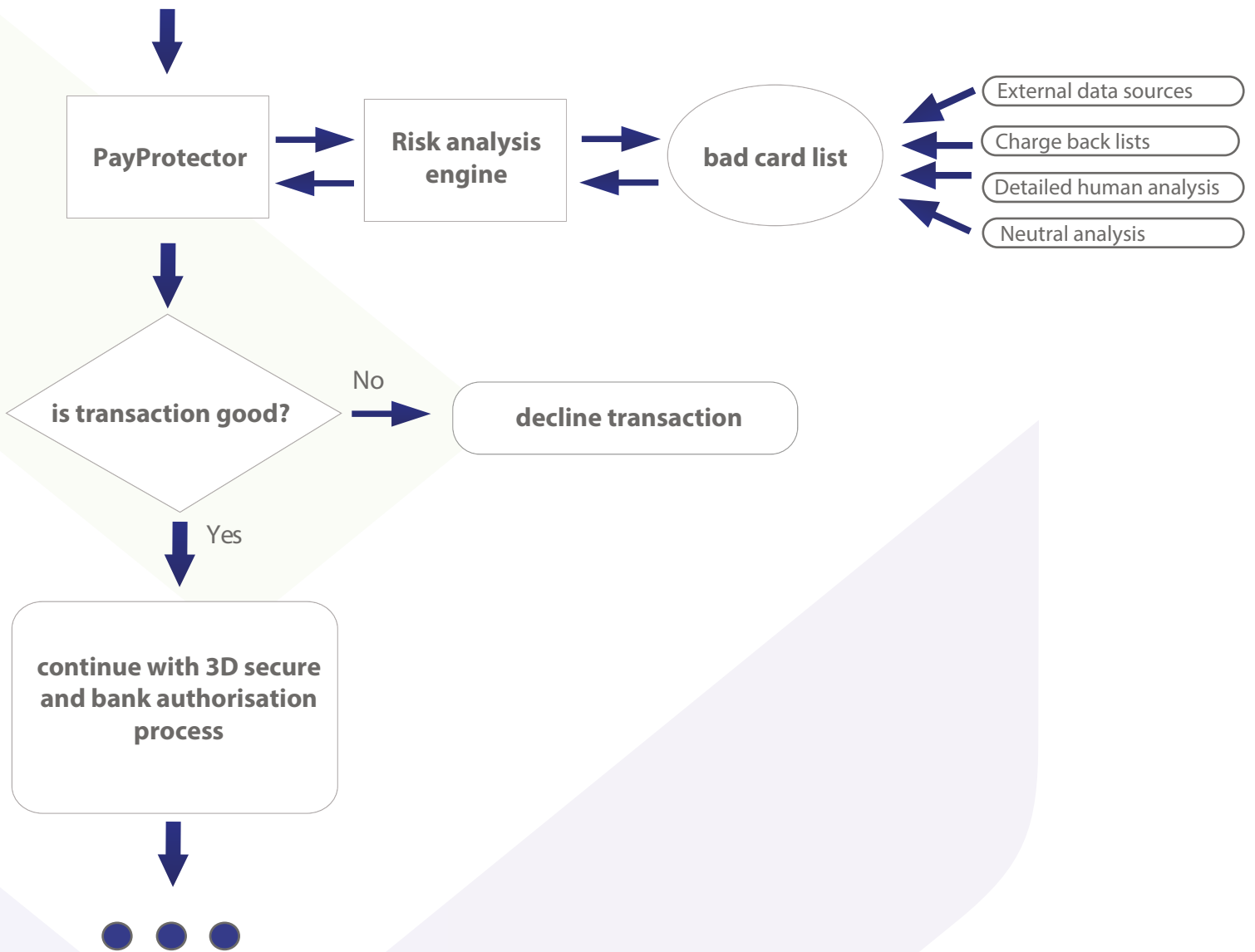
This is an additional service to identify transactions which may be fraudulent and managed to slip through the PayProtector service when they were processed. All transactions which were Approved by the bank are screened again for potential fraud. The merchant is provided with a daily report detailing the previous days transactions. Transactions are tagged as Low, Medium or High risk. The onus is on the merchant to take relevant action based on the risk report.

PayProtector – Managed :

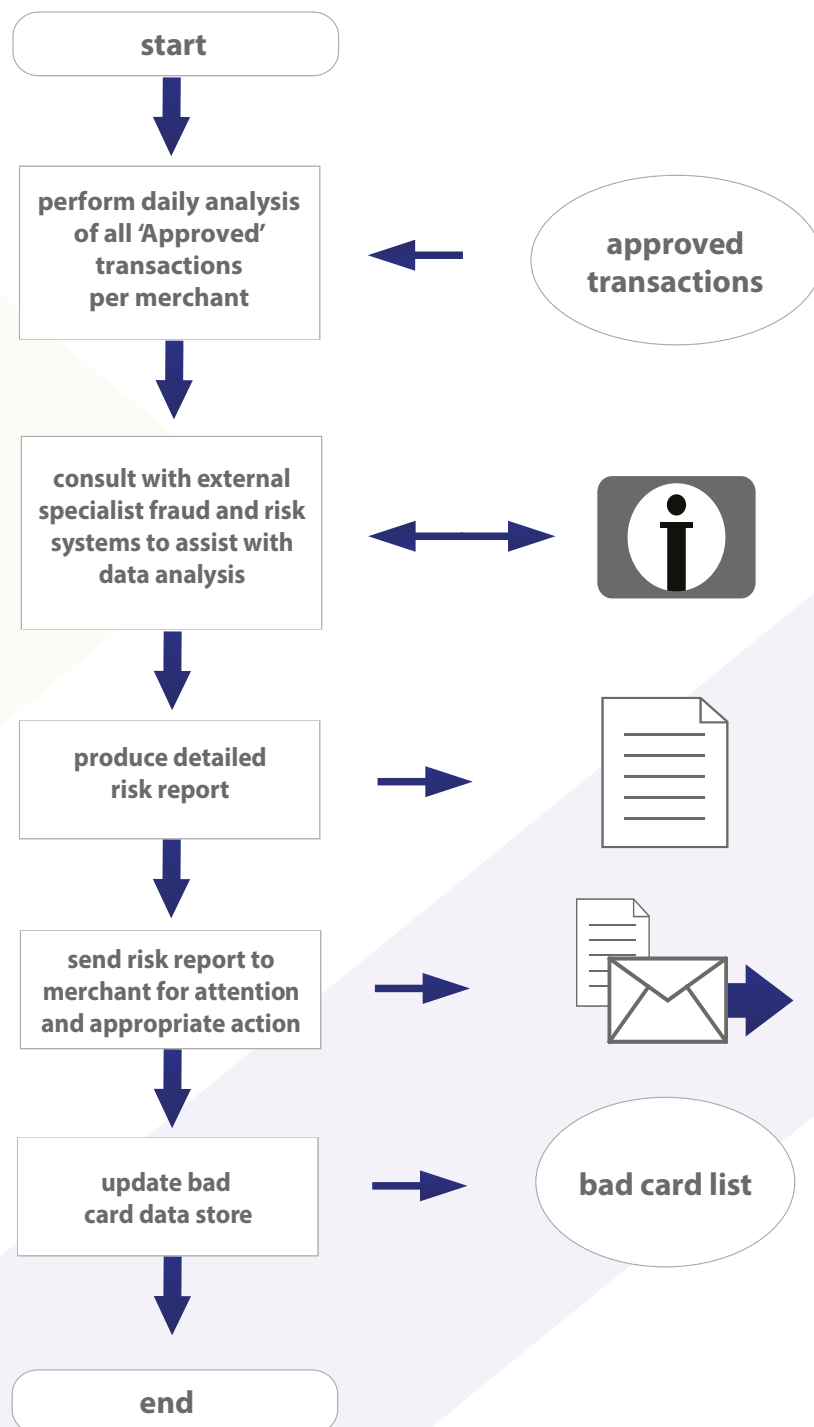
This is an additional specialist fraud and risk service provided by PayGate. The PayGate risk team will work closely with the merchants risk team to implement processes and procedures to manage fraud and risk. This service requires manual intervention and is suitable to larger merchants processing high volumes or high values of transactions.

We recommend to all our Internet merchants that they make use of the PayProtector – Online service. This minimises the risk of non-payment for goods delivered and/or services provided as a result of charge backs from the bank. It also removes the unnecessary administration involved in dealing with a charge back dispute. Merchants selling 'high risk' products or merchants experiencing a high degree of fraudulent transactions should make use of PayProtector – Reporting as an additional tool to highlight possible fraud.

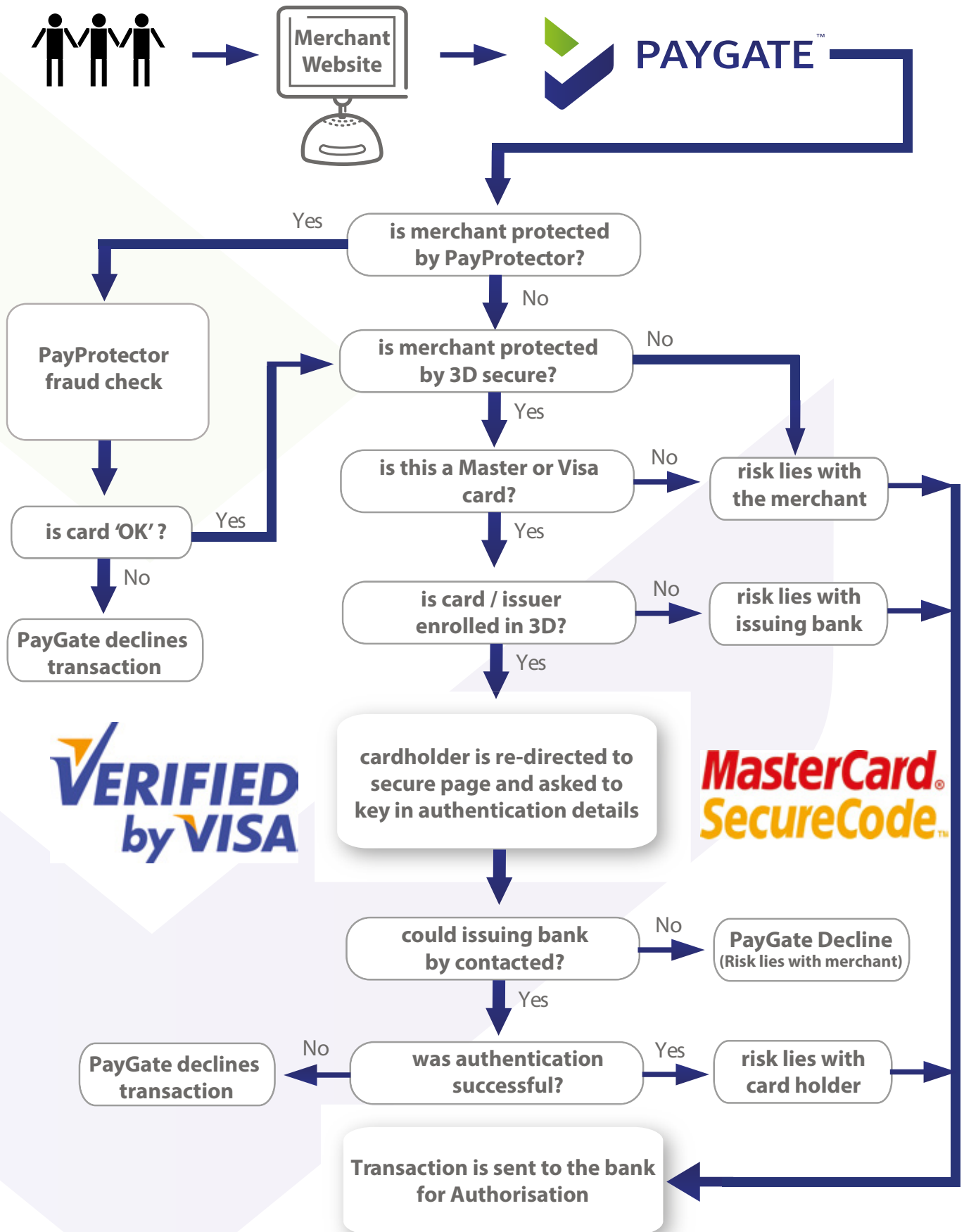
PayProtector online



PayProtector - reporting



PayGate - end to end process





PayGate Back Office Quick Start User Manual

The PayGate Back Office is a user friendly self-service account management and reporting website made available to merchants using PayGate to enable effective management of their PayGate account. The Back Office is web-based therefore the merchant does not need to install any additional hardware or software and simply needs internet access to use it.

Features

- Access control managed by the merchant, who can add and delete users when necessary.
- 24-7 availability via a web based self-service portal.
- Refund facility for credit card to enable merchants to refund their clients quickly.
- Reporting facility to enable merchants to find details of individual transactions or pull reports of transaction processing for a specified date range.
- Bank recon report to assist merchants in reconciling the funds received to individual transactions.
- Dashboards to manage PayGate services such as PayBatch, PaySubs and PayBill if enabled.
- Access to the PayPoint virtual terminal service if enabled.

Advantages

- Merchants can access information quickly and easily without having to contact PayGate Support.
- No additional hardware or software installation is required.
- Simple user interfaces make the Back Office intuitive and easy to understand.
- Merchant only requires internet access to use the Back Office.



PayGate Airline Capability

Introducing PayGate Airlines

Airlines can benefit from PayGate's solid track record of more than 17 years in online payment solutions. PayGate was configuring and implementing online payment solutions before even the first airline online booking system was developed.

We know how important it is for your airline booking engine open for business 24/7. PayGate servers are built for reliability and are accessible for fast payment access worldwide.

With minimal development, your airline can enjoy a wide range of products, services, reporting and MIS through a single world class integration. The end result is fast integration, low cost of operation and maximum flexibility to introduce enhancements and add new payment methods.

Because you fly to and from a wide range of destinations, to maximise revenue and profitability it is essential that your passengers can book and pay in their own country and currency using their favourite local payment methods. PayGate has a wide range of traditional, alternative and regional payment methods to give the passengers in your target markets more ways to pay.

So with a low cost of operation, the ease of adding new functionality and a wide range of international and regional payment methods to attract new customers in your target markets, your airline can maximise profitability and spend more time focusing on your core airline business.

Airline Online Payment Products

PayWeb for Airline

PayWeb is a secure and user friendly online payment service for your airline designed for easy integration. PayWeb is internet, tablet and smartphone friendly. This service is compatible with multiple payment methods, as well as 3D Secure and fraud management services. PayWeb is used by many of our major airline clients due to its integration simplicity and ease of enabling new payment methods at the flick of a switch.

How it works is that a passenger confirms their booking on your site and they are redirected to the secure PayWeb payments page hosted on the PayGate's server. This page is customised to the look and feel of your website to ensure a seamless customer experience. 3D Secure authentication for credit card payments is automatically handled by the PayWeb page. Once the PayWeb transaction is completed we pass the client and the transaction results back to you so that you can complete the session with your customer

Please see the PayGate Product section for more detailed information on PayWeb use and compatibility. Full technical documentation for PayWeb can be found on the Download page of our website – www.paygate.co.za

PayXML for Airline

A PayXML integration gives you complete control over the look, feel and functionality of your airline booking and payments page. Using PayXML, you keep the customer on your website and booking engine at all times and pass the payment information to us in the background for processing.

With PayXML, you host the payments page on your site, so you will need an SSL certificate and ensure that you are PCI compliant.

How it works is that when a transaction is processed, the data is sent in the background from your system to ours via a secure server-to-server post. We post the transaction results to a notification URL specified by you.

PayXML supports multiple payment methods and fraud screening services. PayXML is also compatible with 3D Secure for both PayGate's MPI and your own MPI should you wish to make use of your own 3D Secure service provider.

Please see the PayGate Product section for more detailed information on PayXML use and compatibility. Full technical documentation for PayXML can be found on the Download page of our website – www.paygate.co.za

Airline Online Payment Products *cont.*

PayHost for Airline

PayHost is the latest payment product and technology for airline eCommerce and mCommerce. This product is for sophisticated users that can manage high end development. PayHost, with a single integration gives you the control of PayXML and the flexibility of PayWeb all in one product.

With PayHost you can customise and completely control your customer and user experience and yet present payment pages that are required for some alternative payment methods around the world as and when required.

Please see the PayGate Product section for more detailed information on PayHost use and compatibility. Full technical documentation for PayHost can be found on the Download page of our website – www.paygate.co.za

PayBatch and IATA HOT File processing for Airline

PayGate has a sophisticated transaction batch processing system which is available to merchants within the back office. Credit card and IATA HOT file plug-ins are immediately available and bespoke requirements are handled on request.

The credit card batch processing system makes it easy to process large batches of transactions. Files are uploaded to PayGate over a secure connection, processed and the results are returned to the merchant for reconciliation.

PayGate's IATA HOT file plugin allows airlines to upload the IATA HOT file and automatically process and settle the transactions directly to their merchant account in-country. Detailed transaction statuses of all of transactions processed from the HOT file are returned to the merchant in CSV file format for easy input into accounting and reporting systems.

Please see the PayGate Product section for more detailed information on PayBatch use and compatibility. Full technical documentation for PayBatch can be found on the Download page of our website – www.paygate.co.za

Airline Value Added Services

PayFX

PayFX is a real-time credit card currency conversion plugin to PayWeb. PayFX is useful for airlines pricing in the departing foreign country currency and requiring settlement in their home country currency.

Using PayFX, your booking engine can price the ticket in the currency of the client based on the client's country of origin and/or the currency of the departing airport. When the client books the ticket and they are redirected to the PayWeb payment page to enter their credit card details, they are shown how currency conversion has taken place and both the converted currency amount and the exchange rate used are clearly visible. The credit card payment is processed in the airline's chosen (acquiring) currency to their internet merchant facility at their bank.

Airline Payment Methods

We understand that the success of your airline depends on your customers being able to book and pay in their local country, currency and with their favourite payment method. This drives revenue and ultimately profitability. As part of our service we will configure and provide you with the most appropriate global and regional payment methods for your business.

When it comes to credit card, PayGate's airlines can have a merchant facility with any of our more than 70 banks we are linked to worldwide.

Please see our up to date PayGate Bank List to choose acquiring in the countries you are targeting.

We also have a rapidly growing list of global and alternative payment methods to choose from. Alternative payment methods have grown considerably over the years and are expected to exceed card scheme payments in the next year or two. In many countries they are the primary online payment method. Choose from our wide range of alternative payments for the target countries you fly to and from.

Please visit www.paygate.co.za see our up to date list of PayGate Alternative Payment Methods for more info.

Airline Fraud Prevention and Risk Analysis

3D Secure

3D Secure is MasterCard and Visa's online credit card authentication system designed to minimize your exposure to fraudulent credit card use on the internet. Most banks offer 3D Secure free of charge, and similarly PayGate does not charge for 3D Secure authentication. 3D Secure is built into our PayWeb, PayXML and PayHost payment services.

PayGate's transaction processing systems are neatly integrated with 3D Secure, including the ability to turn it on and off, and your own choice of MPI. 3D Secure is becoming mandatory in many territories. PayGate has significant experience with 3D Secure implementation and can advise airlines on the optimal application and configuration.

PayProtector Online

PayProtector Online is a real-time fraud screening service which PayGate has developed to offer a 'first line of defense' against online credit card fraud. It was designed to be used stand-alone or in conjunction with 3D Secure to further reduce the risk of a fraudulent credit card payment being successfully authorised. PayProtector online blocks suspected fraudulent transactions before they are sent to the bank for processing.

For more information on PayProtector Online please visit the section on PayGate Fraud and Risk Capability or go to www.paygate.co.za.

PayProtector Reporting

In addition to 3D Secure and PayProtector Online, PayGate offers a PayProtector Reporting service. PayProtector Reporting reviews all approved transactions and calls out to external service providers to double check for credit card fraud. The PayProtector Reporting service emails a report to the relevant airline fraud management representatives every day. The airline's fraud team can then take appropriate action and cancel and refund fraudulent tickets to prevent chargebacks.

For more information on PayProtector Reporting please visit the section on PayGate Fraud and Risk Capability or go to www.paygate.co.za.

High-end fraud and risk services

Risk Sentinel Gatekeeper: PayGate is integrated to Risk Sentinel GateKeeper from DataCash (a MasterCard company) which uses advanced technologies and innovation to offer superior end-to-end fraud monitoring, detection and prevention. Risk Sentinel reduces costs of fraud with an average chargeback rate of less than 0.1%. Risk Sentinel currently screens over 30 million transactions per month, from 30,000 merchants across 180 countries worldwide.

ReDs: PayGate is integrated to Retail Decisions (ReD) who provides fraud solutions in 192 countries, across six continents. Red enables fully integrated payment processing and fraud prevention and provides access to a broad range of payment types around the world. The ReD gateway connects 149 currencies and 69 countries, via 65 different payment types and more than 130 acquiring banks.

Airline Reconciliation and Reporting Services

The PayGate Back Office

Airlines receive access to their own PayGate Back Office dashboard which gives you full control over your transactions. Back Office features include management of credit card settlements, processing of refunds, configuration of payment services, transaction reporting, comprehensive search functionality, bank reconciliation and much more. Access to the Back Office is password controlled, and multiple users can be created and added by your Administrator with different levels of access.

Please see the section on PayGate Back Office for more information.

Airline Payment Notifications

PayGate has an email notification system for merchants who prefer to be notified by email rather than logging in to the Back Office to get the information they need.

Successful Authorization Notification

For every successful authorisation processed, PayGate can automatically send an email notification to select airline representatives.

Daily Credit Card Settlement Reconciliation Service

For ease of airline payment reconciliation to the bank statement, the PayGate system can automatically email the Daily Credit Card Settlement Reconciliation report every morning to the appropriate airline representatives. These CSV files contain details of the previous day's settlement batches including summary of the batch, its total value, and the details of each settlement contained in the batch.

African Payment Solutions for Airlines

Whilst PayGate services airlines around the globe, worthy of mention is that we have a unique and comprehensive capability when it comes to Africa. PayGate is a leader in African online payment services for regional and international airlines flying to and from countries on the African continent. PayGate has more than ten years' experience, providing payment solutions to more than ten airlines, with a diverse range of African country payment methods and local currencies. PayGate is a leading online payment service provider in Africa with on the ground experience, knowledge and capability in the African territory.

Please see section PayGate Africa Capability for more info on in-country payment methods on the African continent.



**PayGate White Label
Gateway Service**

PayGate White Label Gateway Service

Introduction

PayGate's White Label gateway service enables any qualifying company to become a PCI compliant payment service provider by using PayGate's processing and administrative infrastructure.

A company using this service will get access to:

PayGate's integrations to acquiring banks and alternative payment methods in the relevant territories

PayGate's APIs which merchants can use to integrate payment services into their website or transaction processing system. The API documents can be re-branded.

Access to PayGate's Intranet merchant management website which is used to set up merchant profiles for payment processing as well as for monitoring of processing and reporting.

Each merchant set up using the Intranet will have access to their own Back Office account management website which they can use for reporting and other functions such as processing refunds. This Back Office can be rebranded and access to it for merchants can be via the company's website instead of the PayGate website.

Advantages

PayGate is a PCI DSS Level 1 payment service provider; therefore companies using our White Label gateway option will not need to be PCI compliant themselves unless they capture credit card details on their system.

PayGate has established integrations to multiple banks and alternative payment methods worldwide which are available to qualifying companies using the White Label Gateway solution.

Using the re-branded Intranet and Back Office saves on development costs as the company offering payment services will not need to develop equivalent management websites themselves.

The Sign-Up Process

An interested company would apply for the White Label Gateway service.

The company's requirements would be discussed with PayGate – including the acquirers and payment methods – and a solution would be agreed upon.

The merchant would provide PayGate with their branding to be applied to the Intranet and Back Office, as well as other required information.

PayGate would provide the company with API documents of the payment services they will be offering to their merchants. These documents can be re-branded.



PayGate List of Banks

PayGate List of Banks Worldwide

What does PayGate Offer?

Please note that to qualify you require an existing business account at the bank with a minimum 6 month trading record.

SOUTHERN AFRICA

Country	Bank
South Africa	ABSA Bank
South Africa	First National Bank
South Africa	NedBank
South Africa	Standard Bank

AFRICA

Country	Bank
Kenya	I&M Bank
Kenya	KCB Bank
Mauritius	Mauritius Commercial Bank
Mauritius	State Bank of Mauritius
Mozambique	Millenium bim
Nigeria	Zenith Bank
Nigeria	Guaranty Trust Bank
Namibia	Standard Bank
Namibia	Nedbank Namibia

UNITED KINGDOM

Country	Bank
London	LloydsTSB Cardnet
Scotland	Royal Bank of Scotland (Natwest)

EUROPE

Country	Bank
Cyprus	Federal Bank of Middle East
Russia	Vneshtorgbank Retail Financial Services

ASIA

Country	Bank
Brunei	Hong Kong Shanghai Bank BSB
Hong Kong	BOC Credit Card (Int) Ltd China
Hong Kong	BOC Credit Card (Int) Ltd
Hong Kong	BOC Credit Card (Int) Ltd Macau
Hong Kong	DAH SING BANK
Hong Kong	Hang Seng Bank Ltd
Hong Kong	Hong Kong Shanghai Bank
Hong Kong	SCBHK
Hong Kong	Standard Chartered Bank(Macau)
Hong Kong	Standard Chartered Bank (Peoples Rep of China)
Hong Kong	Wing Lung Bank
India	HDFC Bank Ltd
India	CITIBANK INDIA
India	HSBC India
India	ICICI Bank Ltd.
Indonesia	Bank Internasional Indonesia
Malaysia	Bank Islam
Malaysia	EON BANK BERHAD
Malaysia	Hong Kong Shanghai Bank MYH
Malaysia	UOB Malaysia
Malaysia	RHB Bank Berhad
Maldives	Hong Kong Shanghai Bank MLD
Philippines	BPI Bank
Philippines	Hong Kong Shanghai Bank MNL
Singapore	Hong Kong Shanghai Bank SGH
Singapore	United Overseas Bank Limited
Singapore	Citibank Singapore
Singapore	DBS Bank
Sri Lanka	Commercial Bank of Ceylon
Sri Lanka	Hong Kong Shanghai Bank CBH
Taiwan	HSBC Global Payments Taiwan
Thailand	KasikornBank Public Company Limited
Vietnam	Vietnam EXIMBANK
Vietnam	Saigon Thuong Tin (Commercial Joint Stock Bank)
Vietnam	Vietcombank

Airlines need an office in the country and large international businesses can register a legal entity to qualify for merchant facilities

PayGate List of Banks Worldwide *cont.*

AMERICA

Country	Bank
America	Chase Paymentech
America	Hong Kong Shanghai Bank US

NEW ZEALAND

Country	Bank
New Zealand	ANZ New Zealand
New Zealand	National Bank New Zealand

AUSTRALIA

Country	Bank
Australia	ANZ Bank
Australia	Bendigo Bank
Australia	Commonwealth Bank
Australia	National Australia Bank
Australia	Suncorp Metway
Australia	Westpac Bank

MIDDLE EAST

Country	Bank
Bahrain	Credmiax
Egypt	Arab African International Bank
Egypt	Bank AUDI
Egypt	Banque Misr
Egypt	Commercial International Bank
Kuwait	National Bank of Kuwait
Kuwait	Kuwait Finance House
Oman	Bank Muscat
Qatar	Doha Bank
Qatar	Qatar National Bank
Saudi Arabia	Al Rajhi Bank
Saudi Arabia	Arab National Bank
Saudi Arabia	National Commercial Bank
Saudi Arabia	Riyad Bank
UAE	Commercial Bank of Dubai
UAE	Network International
UAE	Mashreq Bank

Airlines need an office in the country and large international businesses can register a legal entity to qualify for merchant facilities

Certificate of Compliance



This is to certify that

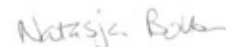
Paygate (Pty) Ltd

has been assessed by Sysnet Global Solutions and were found to be compliant against the Payment Card Industry standard listed below. Thus showing the required level of security due diligence for storing, processing and transmitting payment card holder data have been validated as in place.

Customer: Paygate (Pty) Ltd
Address: Suite 3C, Tokai Village Centre, 11 Vans Road, Tokai, Cape Town, 7945, South Africa
Category: Level 1 Service Provider
Certification period: 26th March 2013 – 25th March 2014
PCI Standard and version: PCI DSS version v2.0

26th March 2013

Peter Burgess



Date of Issue

Auditor

Signature of Head of Quality Acceptance

Conditions of Issuing

1. Sysnet has issued this certificate to indicate that the aforementioned company has met the requirements of the Payment Card Industry (PCI) standard(s) stated above. This certificate is a record of the validation process carried out with aforementioned company and recognition of the successful implementation of the requirements of the payment card industry security standards.
2. The PCI Council representing card schemes, Visa, Mastercard, American Express, Diners, and JCB, produce and maintain the security standards and all content within same. Sysnet do not hold any responsibility for the content or requirements of the PCI security standards.
3. This certificate is not endorsed by the PCI Council and is produced solely by Sysnet for the records of the aforementioned company to attest to their current compliance level.
4. This certificate offers no guarantee to the security, availability, or integrity of any systems or data held by the aforementioned company. Accordingly Sysnet accepts no liability to any third party in the event of loss or damage to systems or data due to any perceived lack of security or breakdown of current security measures.