

espay

Your E-Commerce Payment Made EASY

Another solution from  SQUARE GATE ONE through its subsidiary 

PROPOSAL

Espay B2C2B Payment Cloud

PT Pembayaran Lintas Usaha Sukses

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Tangerang 15325 – Indonesia

About PLUS

PT Pembayaran Lintas Usaha Sukses (PLUS) was founded in 2012 as a subsidiary of a well established end-to-end financial technology solutions provider company PT Square Gate One (SGO). SGO has more than 10 years of experience in delivering relevant innovative technology solutions to banks, financial institutions and other financial services industries in Indonesia. Its products ranging from Financial Supply Chain Solution, Mobile Banking, Internet Banking, Virtual Account, Branchless Banking, Electronic Money and many more. In addition to its industry-leading solutions, SGO proudly offers another state-of-art solution for payments processing under brand Espay that is marketed through PLUS. Armed with a long successful business experience and connections to the largest range of banks and financial institutions in Indonesia, PLUS is comitted to delivering payment solutions to enrich its customers' day-to-day operations and profitability while ensuring to create valuable relationships through both innovation and service. PLUS is now focusing on serving the needs of digital transactions for e-commerce industries in Indonesia.

About Espay

- More payment options: credit cards, debit, direct bank transfer, e-money, etc. Espay is a payment cloud with the widest, most complete bank and nonbank payment channels in Indonesia.
- An end-to-end solution payment and reconciliation from your customers to third parties (B2C2B).
- Easy and fast integration.
- Payment status alerts and notifications.
- Bank-level security with powerful anti-fraud system.
- Pay as you use, all fees include bank fee.

“Espay is very flexible for a wide range of industries and can quickly adapt to our business processes.”

Astra Group

“Espay's integrated services help us with our financial flow, consumer and information technology needs.”

Lippo Group

“Espay has become a reliable business partner that provides a very good support. We value the easy onboarding process.”

BMRI

“Very fast time to market and easy connection to major banks within 1 month.”

Eratel

Our Community

Automotive

Mobil88
TRAC

B2B Supply Chain & Distribution

Borwita
Lippo Group
P&G
Unilever

Banking

Bali
BCA
Bengkulu
BRI
BTPN
CIMB Niaga
Danamon
DIY
Jatim
Kalteng
Kaltim
Lampung
Mandiri
Maspion
Mayapada
Maybank
Nobu
NTT

OCBC NISP

Papua
Permata
RHB
Riau Kepri
Sulteng
Sulut

Cement & Fertilizer

Holcim
Lafarge
Petrokimia Gresik
Pupuk Indonesia
Pupuk Kujang
Semen Indonesia
Semen Gresik
Semen Tonasa

Education

Xin Zhong School

Foods & Beverages

Maxx Coffee

Game & Entertainment

Jungle Land

Government

Elpiji

Health

Apotek K24

Insurance & Financial Services

Astragraphia
Bitcoin
Finpay
KinerjaPay
Sabre

Internet, Media & Television

BIG
Bolt
First Media

Multi-level Marketing

K-Link
Paloma
Sooqi

Office Equipment

Axiqoe

Retail & Marketplace

Digipay
Matahari Biz
Mataharimall.com
Metrodata

Telecommunication

3
Erapay
Indosat

Transportation & Logistics

Sera
Lion Cargo
Lion Express

Travel & Airline

Abacus
Aero Ticket
Air Asia
Batik Air
Citilink
Fire Fly
Lion Air
Rodex
Trans Nusa
Wings Air

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EASY #1: Easy Integration

Espay provides easy integration with ready-to-use plugins and standard API (Application Programming Interface) for developers that can be applied to both website and mobile. Available plugins: Magento, Prestashop, Woocommerce, Oscommerce, Openca Zencart, and many more.

EASY #2: Efficient Process

Merchant only needs to do simple internal tests with Espay without going through the complexity of technical tests with each bank.

EASY #3: Simple Pricing

Espay offers one connection to a wide range of banks and payment channels thus reducing costs. All fees are per transaction and already include bank fees and without minimum transaction.

EASY #4: Consolidated Report

Espay provides periodic consolidated reports including bank reports to ease reconciliation process. Merchant can view the report for reconciliation audit trail between Espay and the e-commerce platform.

EASY #5: Administrative Assistance

Our team will accompany you during administrative process with banks to ensure fast onboarding.

EASY #6: Real Time Host-to-Host Notification

Bank through Espay will send real time host-to-host notification to Merchant's server when payment transactions have been authorized and money has been credited to Merchant's account.

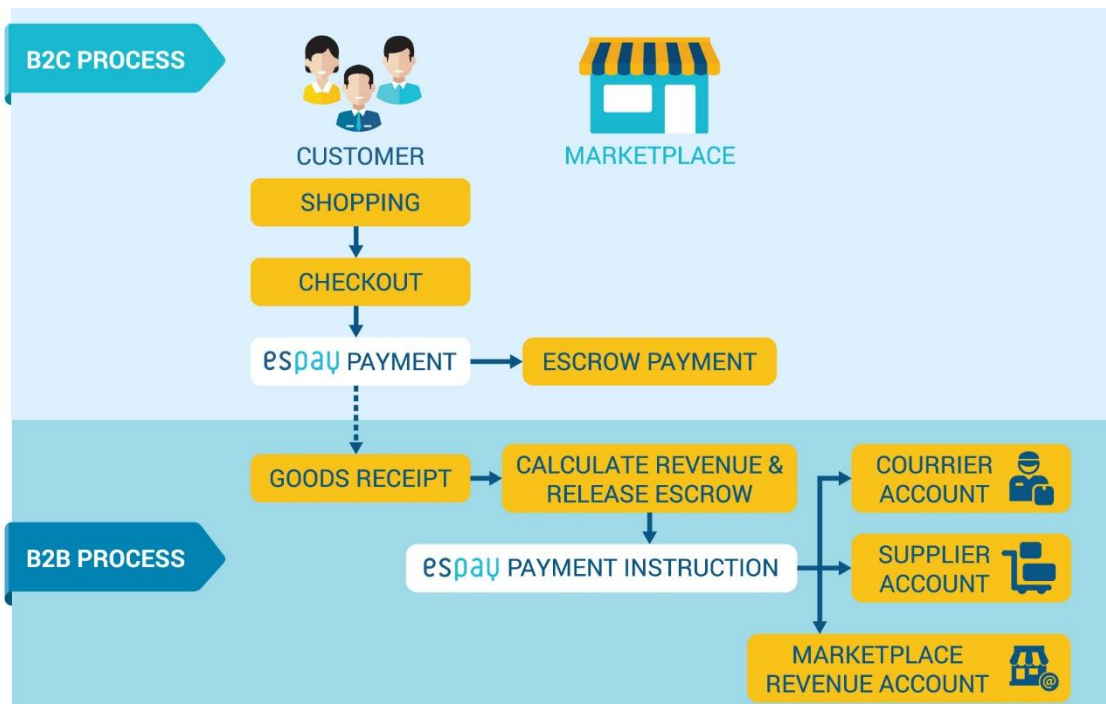
Security Standard



To safeguard your customers' credit card transactions, our security system is equipped and certified with PCI-DSS Level 1, Fraud Detection System (FDS), and 3D Secure with 2 Factor Authentication (2FA). 2FA is a 6-digit One Time Password (OTP) that is required each time you perform a high risk transaction like funds transfer to an unregistered third party or a bill payment. Other additional features provided by Espay include Credit Card Data Storage for next transactions and Automatic Recurring Transactions.

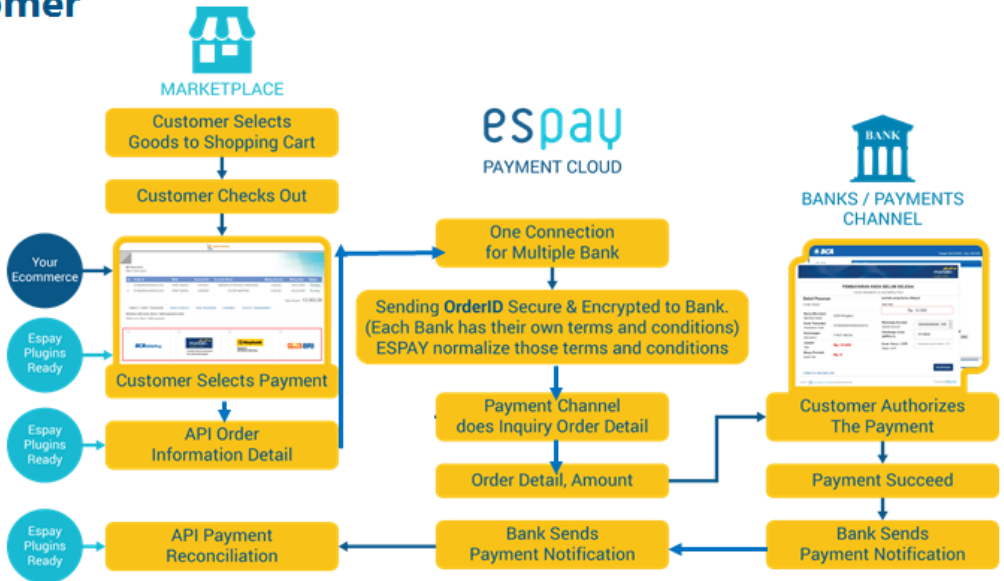
End-to-End B2C2B Payment Flow

Espay provides an end-to-end payment and reconciliation solution from Customer to Third Party/Supplier (B2C2B). Below is the Espay B2C2B payment process scheme.



#1 B2C Payment Flow

Payment Flow – Receiving Payment from Customer

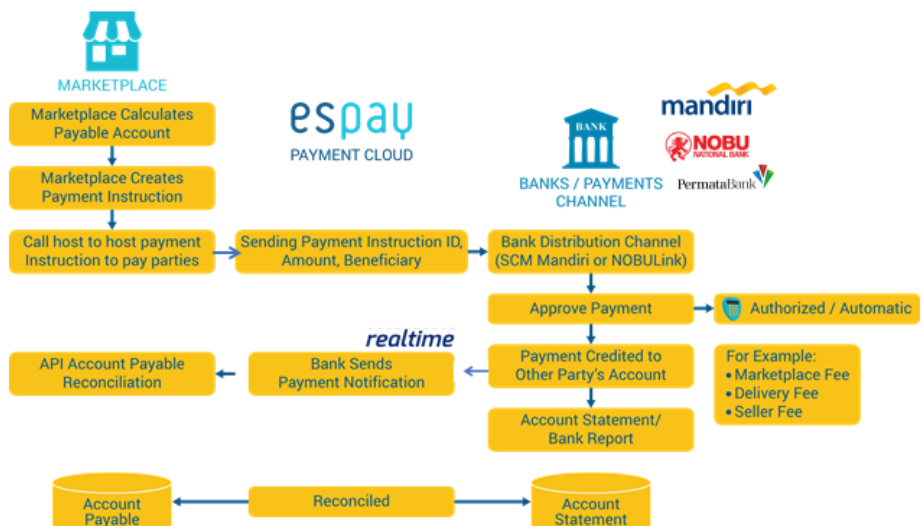


#2 B2B Payment Flow

Espay provides an automatic payment and reconciliation solution to Third Party (B2B) like nobody else. It is an automatic host-to-host process that creates accurate and fast payment data without re-input.

- Payment is processed in real time.
- Automatic and integrated reconciliation.

Payment Flow – Settle/Distribute Payment to Supplier & Other Parties



Single Beneficiary Account

With Single Beneficiary Account, Merchant is only required to open one account at Mandiri or Permata Bank to receive payments from all successful transactions made by Customers via available bank and nonbank channels. The benefit of using the Single Beneficiary Account is Merchant does not need to open many bank accounts.

Multiple Beneficiary Account

With Multiple Beneficiary Account, Merchant is required to open various bank accounts to receive payments from all successful transactions made by Customers via available bank and nonbank channels. The benefit of using Multiple Beneficiary Account is Merchant receives settlement money in real time.

For pricing and partnership drop us an email at vip@espay.id.

