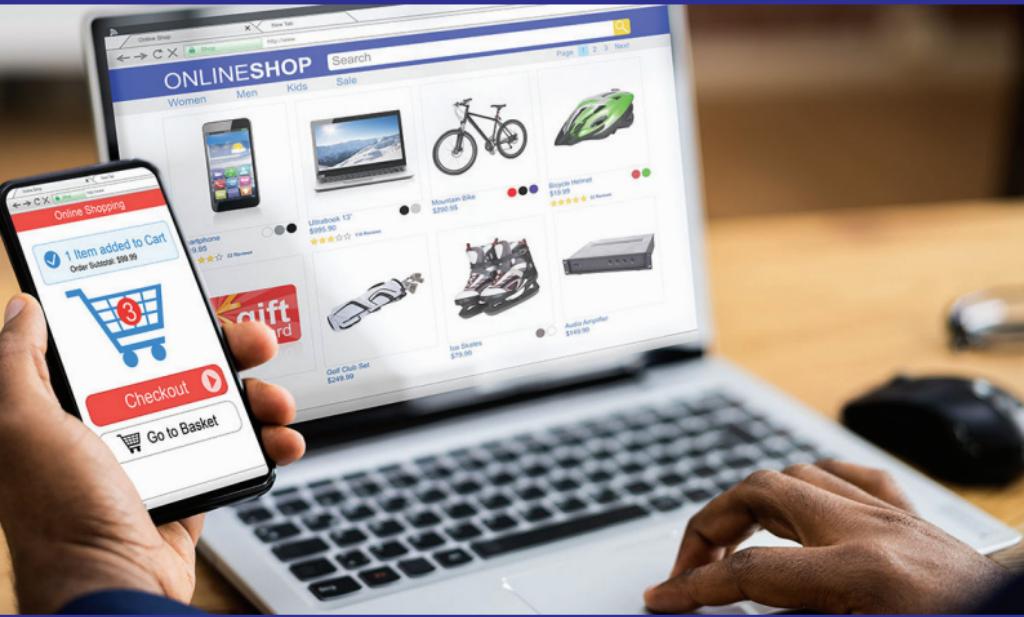


NBM ONLINE PAYMENT GATEWAY



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Product Description

NBM Online Payment Gateway is an e-commerce product that allows merchants/ businesses to accept card-not-present payments over the internet.

Business entities (Merchants) set up interactive websites (portals) or mobile phone applications through which they advertise their goods and services. The website or the mobile application is integrated with NBM Online Payment Gateway. When a customer visits the websites or accesses the mobile application and clicks 'pay by card', the NBM Online Payment Gateway is invoked. Once invoked, NBM Online Payment Gateway prompts the user to enter card details(Card number, expiry date and security code). When the card details are entered by the customer, NBM Online Payment Gateway processes the transaction and displays the results(success/failure).

Target Market

NBM Online targets all potential and existing merchants who wish to accept e-commerce transactions through the internet.

Subscription

Merchants that wish to subscribe to NBM Online Payment Gateway should visit the nearest service centre or contact our call centre on 626 toll free.

Pricing

The merchant discount rate will vary from merchant to merchant depending on various factors. Other than the merchant discount rate, merchants will pay a fixed monthly subscription of \$ 50 per month per merchant.

Security

NBM Online Payment Gateway is compliant with EMV standards and employs the latest e-commerce security measures and protocols including 3D secure.

Regulatory Issues

NBM Online Payment Gateway conforms to the governing laws and regulations.

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