My Gateway – OEM Payments Platform

MARCH 2024

My Gateway – Making Payments Simple

My Gateway – WHAT IT IS

About

My Gateway was developed by Stratsol, an Australian payment technology company, to

- ➢ *Provide a cost effective, easy to implement, white label, online payment solution for merchants, acquirers and third-party processors*

- ➢ *Provide a complete and reliable service covering the online acquiring market*

- ➢ *Process the major payment brands including*
  - ▪ *new mobile products such as UnionPay, Alipay, WeChat Pay et al*
  - ▪ *Local debit brands*

- ➢ *Provide multiple links to the payment system*

- ➢ *Ensure high availability with quality support*

- ➢ *Single platform, cloud-based solution*

My Gateway - WHAT WE DO

My Gateway supports multiple payment channels
  ➢ *E-commerce, POS, M-commerce, IVR*

And all the China and internationally issued UnionPay cards as well as electronic wallets
  ➢ *Can also be configured to enable local payment brands*

Using unique architecture with multiple links to the payment systems
  ➢ *Ensure the most complete coverage and minimal downtime*

My Gateway — HOW WE DO IT

Link Merchants and MSPs to Acquirers and Processors

Reporting and System Monitoring

Customers

Merchants

Acquirers and Third Party Providers

My Payment Gateway

Merchant Admin System
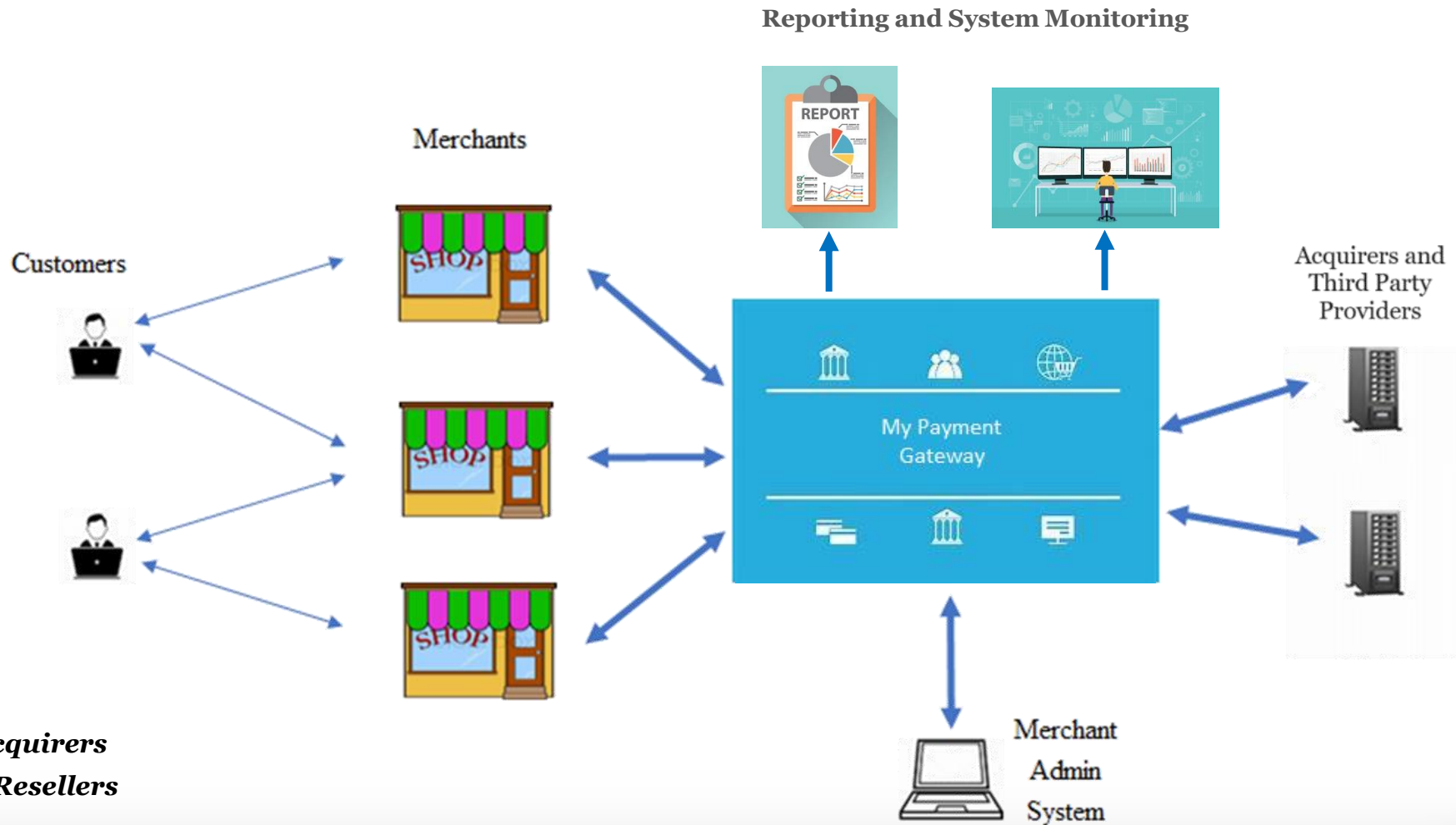
Developed links to >10 acquirers
Dozens of PSPs, MSPs & Resellers
Hundreds of merchants

My Gateway Features & Capabilities

My Gateway - PAYMENT PLUS

Components

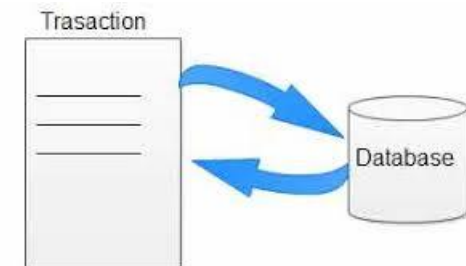**Payment Management** to process payments

➤ *API based, server hosted architecture to securely and simply take payments*

Customer Admin to manage your merchants, clients and data

➤ *Secure browser access to fully featured customer portal for merchant and client management, reports access and payment management*

System Monitoring to monitor your transactions and manage your systems

➤ *Graphical user interface to a time series database to control your transactions and systems*

My Gateway – PAYMENT MANAGEMENT

My Gateway provides merchants and payment processors with a unified, cloud-based, API interface solution

> - *Processes Chinese payment debit and credit brands*
> - *Multi-channel, multi-currency, multi-acquirer with a single interface*
> - *High availability with cloud based active-active systems*
> - *Flexible and reliable settlement*
> - *Dispute management/resolution*
> - *Comprehensive online reporting and payments admin*
> - *Merchant or My Gateway hosted payment page*
> - *Card on File/Recurring Payments*
> - *Pay By Link (Email Pay)*
> - *Merchant personalized transaction risk management*
> - *Global – merchants implemented in Australia, Asia, Europe and America*

My Gateway - PAYMENT MANAGEMENT

We support implementation

➢ *Documentation – the My Gateway Product Services guides*

➢ *Sample source code – each My Gateway interface call includes sample source code which can be used to expedite implementation*

➢ *A test system available to merchants and processors to test their implementation*

➢ *Access to the merchants' transaction, settlement and customer information through the My Gateway Customer Admin portal*

➢ *Support for implementation from multiple offices based in Asia, Australia and Europe*

➢ *My Gateway is an end-to-end White Label system, branded by processors, acquirers and merchants with their own brands – including documentation, merchant admin, API calls etc*

My Gateway – CUSTOMER ADMIN

My Gateway provides a full function, web-based portal for transaction, merchant, client and reseller management

➢ *Optional secure client account management database – merchants and processors do not need to manage sensitive client data*

➢ *Secure browser access to merchant, customer and payment information including reports*

➢ *Merchant and processor payment tools – manually process payments, voids, refunds etc.*

➢ *Configurable multi-level user access – super admin (for acquirers and processors), admin and user*

➢ *Complete 'maker/checker' capabilities – actions are electronically signed and securely logged*

➢ *Download latest sample code and documentation*

My Gateway – CUSTOMER ADMIN

List all merchants

Merchant Name	Business Name	Business Contact	Technical Contact	Status	✕
APITest(AUD)	API Test Merchant(AUD)	info@onlineservicescorp.com	info@onlineservicescorp.com	ACTIVE	
APITest(EUR)	API Test Merchant(EUR)	info@onlineservicescorp.com	info@onlineservicescorp.com	TERMINATED	
APITest(HKD)	API Test Merchant(HKD)	info@onlineservicescorp.com	info@onlineservicescorp.com	TERMINATED	
APITest(MOP)	API Test Merchant(MOP)	info@onlineservicescorp.com	info@onlineservicescorp.com	TERMINATED	

Add new merchants
View/Edit existing merchants

☰ Create New Merchant   — ✕

Merchant Details

Merchant Name*   [Business Name of Merchant*]

Abbreviation*   [Single Word Abbreviated Name (max 25 Chars)*]

Address*   [Address including Town/City, Region/State, Post/Zip Code & Country*]

Contact Details

Add & configure new users

☰ Create User   — ✕

User Information

User Name*   [User Name with NO spaces*]

User ID*   [User ID*]

Merchant Name*   [-- Select Merchant --]

Merchant ID   [Merchant ID Allocated by Gateway*]

Contact Information

Mobile Number*   [User Contact Mobile Number*]

Phone Number   [User Contact Other Phone No]

Email Address*   [User Contact Email Address*]

Access Rights & Roles

User Role*   [Admin]

[Submit]

My Gateway – CUSTOMER ADMIN

Add, view & edit clients

≡   **Create Client**   —   ✕

Client & Merchant Information

Client Name* | Client Name* |

Client ID* | Client ID* |

Merchant Name* | -- Select Merchant --   ▾ |

Merchant ID | Merchant ID Allocated by Gateway* |

Client Address | Click on the <Client Address> label to enter the client address |

Contact Information

Mobile Number*   Phone Number   Email Address*

| Client Contact Mobile Number* | | Client Contact Other Phone No | | Client Contact Email Address* |

Payment Information (Maximum of 3 Cards Stored per Client)

Card 1 PAN   Card 2 PAN   Card 3 PAN

| Account Number From Card | | Account Number From Card | | Account Number From Card |

Card 1 Expiry   Card 2 Expiry   Card 3 Expiry

| --------- ----   📅 | | --------- ----   📅 | | --------- ----   📅 |

○ Default Card   ○ Default Card   ○ Default Card

Submit

My Gateway – CUSTOMER ADMIN

Example Screens

View, manage and analyse transactions

Order # Search:

🔍

Filters | Clear Filters | Sort By | Date New-Old

Date & Time ↑	Merchant	Action	Type	Order #	Client ID	Amount	Result	Response	✕
2024-01-29 21:33	Test Merchant(AUD)	Payment	UnionPay	56402306				**Transaction Details** Order # : 564023063	

≡
Get Transaction Details
Update Transaction
Refund/Void Transaction
Close

						(AUD)			
2024-01-29 21:33	Test Merchant(AUD)	Payment	WechatPay	5639606					
					Client ID	Test Client			
2024-01-29 21:32	Test Merchant(AUD)	Payment	UnionPay	56375966	est				
					Response	(0) Successfully completed			
2024-01-29 21:29	Test Merchant(AUD)	Payment	AliPay	56375173	est				
2024-01-29 21:29	Test Merchant(AUD)	Payment	WechatPay	563580590	Test Client	AUD10.00	7	Unable to determine Gateway processor	
2024-01-29 21:26	Test Merchant(AUD)	Payment	UnionPay	563525022	Test Client	AUD10.00	0	Successfully completed	
2024-01-29 21:25	Test Merchant(AUD)	Payment	UnionPay	563344999	Test Client	USD10.00	15	Currency not supported - for this merchant	

Showing 7 transactions (filtered from 7 total transactions)   **Transaction Analysis**   **Download Transaction List**   **Print Transaction List**

My Gateway – CUSTOMER ADMIN

Example Screens

List & Download reports

My Gateway — SYSTEM MONITORING

My Gateway uses Prometheus and Grafana to provide a graphical, real-time view of the platform and transaction metrics

- My Gateway publishes a comprehensive set of metrics related to transaction data and system health

- My Gateway dashboards allow dev ops teams and business analysts to get an immediate view of any technical issues or unusual transaction trends

- Configurable alerts by email or text message to flag events such as unusual transaction patterns, excessive declines etc

- High availability cloud-based service

- Secure browser access
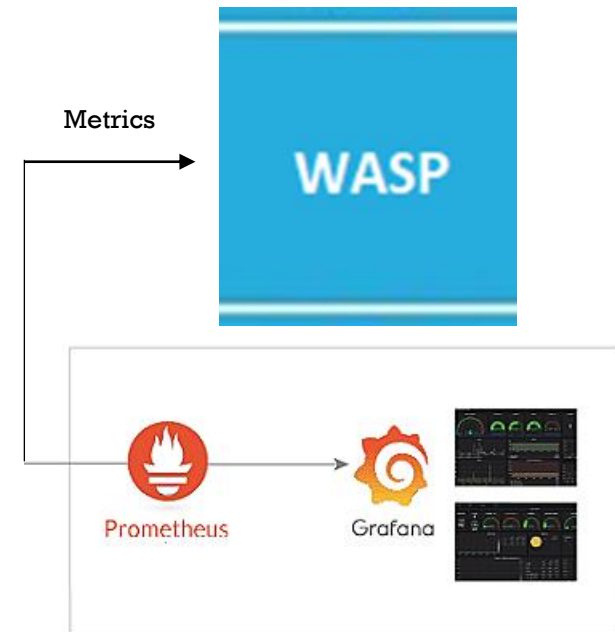
My Gateway Pricing

My Gateway – PRICING

Pricing is transparent and based on

- ➤ *One Time fees to support implementation and access to the My Gateway modules selected*

- ➤ *Monthly software license fees to maintain support for the My Gateway modules used*

- ➤ *Transaction fees based on card type, location and currency used for payment and settlement*

We will provide a complete fee structure based on the modules you select to use - there are no hidden or extra charges once pricing has been agreed
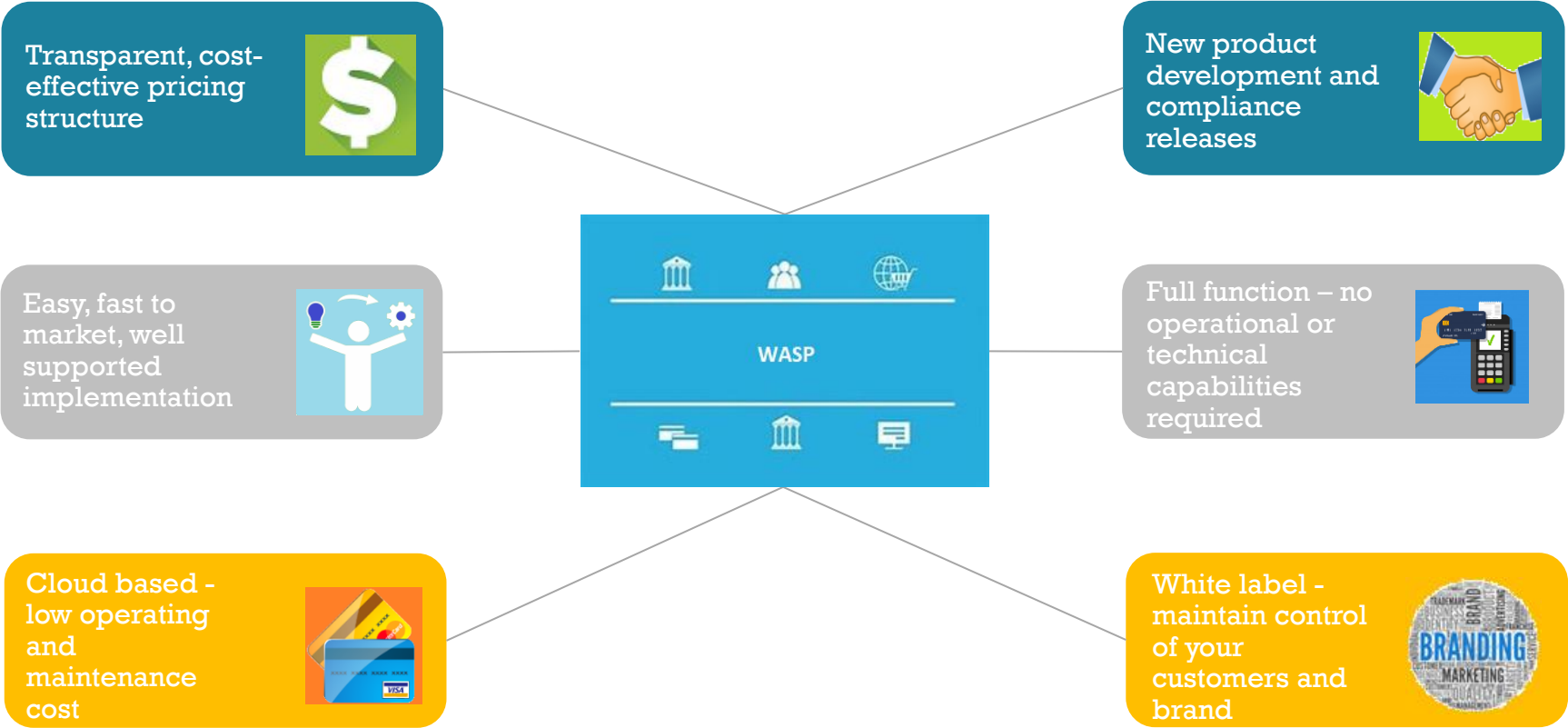
Summary & Next Steps

My Gateway – YOUR PAYMENTS PARTNER

Making Payments Easy

Transparent, cost-effective pricing structure

New product development and compliance releases

Easy, fast to market, well supported implementation

WASP

Full function – no operational or technical capabilities required

Cloud based - low operating and maintenance cost

White label - maintain control of your customers and brand
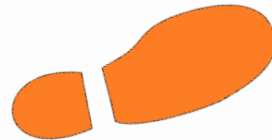
My Gateway – GETTING STARTED

1.

Download the My Gateway on-boarding guide and complete the My Gateway application form
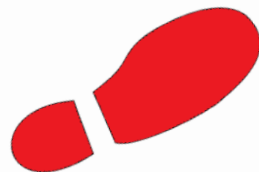
2.

Download and review the My Gateway technical implementation documentation

3.

Select My Gateway modules, finalise pricing and sign License Agreement

4.

Implement My Gateway APIs & enable online Customer Admin and monitoring systems