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## Service Comparison

	AsiaPay	Other Payment Providers
Compliance and Awa	ards	
Compliance	PCIDSS (Payment Card Industry Data Security Standard) Level 1 Compliant since 2006	Limited
Awards	RECRE IOOP WINNER BUSINESS IN I IIII IIIIIIIIIIIIIIIIIIIIIII	Limited
Products		
Payment Options	One-stop support comprehensive credit card and debit payment in Asia	Limited to credit cards only
	VISA CON CONSCIENCE CO	•
Multi-Channels	Mobile, Online / Offline, MOTO, IVRS, Retail Outletsetc	Mostly online
Multi-Lingual / Currencies	Up to 12 international languages and around 126 choices of currencies	Limited
Payment Solutions	<ul> <li>BatchPay</li> <li>Card Promotion Payment</li> <li>Dynamic Currrency Conversion (DCC) / MCP</li> <li>EventPay</li> <li>Installment Payment</li> <li>Mobile Payment (mPOS plus)</li> <li>QRPay</li> <li>Recurring Payment (SchedulePay)</li> <li>RetailPay</li> <li>Tokenization (Member Payment)</li> </ul>	Limited
Fraud Management	<ul> <li>Built-in intelligent fraud management system with comprehensive tools and reports</li> <li>3-D Secure, CVV authentication</li> </ul>	Limited. Some may freeze risky merchant account
Settlement	Direct daily bank settlement or twice per month	Settlement by payment company only
Reports	<ul> <li>Comprehensive real-time reports for download</li> <li>Transaction detail, settlement, fraud alertetc</li> </ul>	Basic report only
Service Support, Ch	arges and Client Reference	
Merchant Service and Technical Support	<ul><li>7x24 technical support</li><li>Dedicated professional account service</li></ul>	Limited
Service Plan	Flexible plans for different customer needs	High transaction fee

Yes. 2.5% or above for cross border fee

## AsiaPay Limited

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Settlement /

Cross-Border Fee

No