

Product brochure

Payment acceptance for banks, acquirers and payment companies, owned outright.

A gateway, checkout and payment links under the institution's own brand, taking cards, DuitNow QR, FPX and the major Malaysian e-wallets. Bought once, owned outright and run in the institution's own environment.

Your brand	Checkout, links and portals carry the institution's name.
Every method	Cards, DuitNow QR, FPX and the major e-wallets.
Tokens only	Card data stays with the acquirer's processor.
Owned outright	No share of volume and no fee per transaction.

What it does

Gateway

The gateway sits over the institution's existing payment, account and customer APIs, with merchants, transactions, routing, settlement, fees and disputes on one console for the payments team.

One gateway, one merchant register	The gateway is the composition layer over the institution's existing payment, account and customer APIs. Every merchant sits in one register with one MID, whether it runs links only or the full gateway, and every transaction from every method and product is in one list. The settlement run and the e-invoice state on every transaction. Each transaction a timeline with clocks, from the checkout session to the webhook. Declines with the reason class: issuer, risk or bank down. Scheduled reports, including the Bank Negara acquiring return.
Methods and routing	Cards, DuitNow QR, FPX and e-wallets, each with its approval rate and latency on screen. Routing is a rule table the institution owns, with a fallback where a rule needs one and the rule that is firing now shown as such. A card routed to a fallback processor after timeouts. A slow FPX bank announced on the checkout, with DuitNow QR offered. A wallet hidden for a set time when its error rate climbs.
Settlement, fees and SST	One settlement run a day across every rail. One person prepares it, a second approves it, and the files go on the second approval. The scheme and rail files are read back and reconciled against the ledger on the same screen as the run. Gross, fees, SST, held and net per merchant per run. Returned credits reissued to a corrected account. Versioned fee schedules, with rail costs and margin beside them. SST on fees on every merchant statement, exported to the ledger.

Disputes	The merchant answers a dispute in the portal with evidence, and the institution reviews it on one screen: the claim, the merchant's answer, the deadline at the top and the decision to take. Represent to the issuer, accept and debit the merchant, or ask for more. The merchant's dispute history beside the decision. The dispute rate against the scheme threshold.
Terminals and the fleet	asasii smart terminals, countertop devices and unattended readers in toll lanes, vending machines, car park exits and kiosks accept DuitNow QR, cards and the major Malaysian e-wallets, provisioned and monitored as one fleet. Remote provisioning and configuration. Key and app updates. Health monitoring across the terminal and soundbox estate, from one console.

Checkout

The institution's checkout, hosted on its own domain or embedded in the merchant's app, taking cards, DuitNow QR, FPX and the major Malaysian e-wallets.

The hosted checkout	The institution's page on its own domain, with the merchant's logo on top and the order beside it. The customer chooses how to pay, and the store never sees the card or the bank login. Cards, DuitNow QR, FPX and e-wallets. A default method order the institution sets. English and Bahasa Malaysia.
Each method, in plain words	3-D Secure shows as a confirmation in the customer's own bank app, with a timer and a way out. DuitNow QR is a code for one order that expires, with a button to open the bank app on the same phone. FPX by bank, with a slow bank announced and DuitNow QR offered. E-wallets as one method, with the wallet chosen inside it. A decline that says what happened and what to do next.
The embedded checkout	The same methods and rules inside the merchant's own app or page, through SDKs for web, iOS and Android. The card fields are the processor's, rendered inside the SDK, so the app never handles a card number.
Receipts and e-invoices	One receipt format for every method and product, sent by email or SMS in the merchant's brand. The customer can ask for a MyInvois e-invoice from the paid screen or the receipt, and MyInvois validates the TIN before the receipt is sent. Consolidated B2C e-invoices submitted for each merchant on the institution's schedule. A refund receipt with the original reference.
Measured at every step	Sessions, completion and abandonment are measured at each step, so a slow bank page is not blamed on the merchant.

Payment links

A link for one amount and one customer, or a printed QR for any amount at the counter. Both are settled and reported exactly like the checkout.

A link in one screen	The merchant enters what the payment is for and the amount, adds the customer if there is one, and sends the link by messaging app, SMS or email. Opened and paid times on every link. The merchant told the moment it is paid. A reminder before it expires, and an expiry the merchant sets.
The page the customer sees	The link page names the merchant, the amount and what it is for, says who sent it and warns the customer once. DuitNow QR comes first because the customer is on a phone, with card, FPX and e-wallets beside it.
A printed QR at the counter	A standing QR printed from the merchant portal, with the merchant's name large enough to read across a counter. Scanning it opens an amount page, so the customer can pay by DuitNow, card, e-wallet or FPX. A confirmation the counter can hear, on the counter phone. A receipt to the customer's phone on request.
An expired link explains itself	An expired link says what it was for and that nothing was charged, and offers to ask the merchant for a new one. The request arrives in the merchant's portal.
Settled like everything else	A link is a QR for one amount, and a printed QR is a link for any amount. Both settle in the same run and appear on the same statement as the checkout, so a small merchant gets the same statement as a chain.

Merchant portal and app

What was taken, what settles, what is held and why, and what needs an answer, on the merchant portal or the merchant app, read from the institution's records.

Today	The merchant's home is today: what was taken, what settles at the cut-off and reaches the account the next working day, what is held and why, and what needs an answer. Unpaid links and open disputes. A hold from the institution as a question the merchant answers in one click. The answer sent straight to the risk officer.
Refunds and disputes	A refund is a form on the payment, in full or in part, with a reason. Up to the merchant's limit it goes at once, and above it the institution approves. A dispute is answered with documents on a deadline the merchant can see, and followed to the end.
Settlement and statements	Gross, fees, SST on fees, held and net on every settlement run, matching the statement line for line. The monthly statement is an e-invoice from the institution for its fees, validated with MyInvois. The fee on every payment, on the row. Statements as PDF and spreadsheet.
People and documents	Roles per person, so a counter can send a link without seeing settlement. The merchant sees the documents the institution holds and their expiry, and uploads a renewal from the portal.
The merchant app	The merchant's phone view of takings, links, refunds and settlement, reading from the institution's records rather than a ledger of its own.

Developer portal

Documentation, sandbox, keys and SDKs under the institution's brand, so larger merchants integrate themselves without a ticket to the institution.

Three calls to a first payment	Create a test key, create a checkout session and receive the payment.succeeded webhook. Documentation, the sandbox and the logs are one site under the institution's brand. A reference for checkout sessions, payments, refunds, links, settlements, disputes and webhooks. A go-live checklist that is the institution's gate, visible to the merchant.
A sandbox that behaves as told	The sandbox is the live platform in test mode, with cards, QR and FPX that force each outcome, so the first live payment is not the first test. Approved, declined and 3-D Secure challenge cards. A DuitNow QR to pay or let expire, and FPX with a chosen outcome. Test disputes, settlement every hour and a reset every night.
Scoped keys that rotate	Each key carries only the scopes it needs and rotates on a schedule. A rotated key keeps working for 24 hours beside its replacement, so a deploy needs no downtime, and the institution is told when a key is late. Scopes for checkout, payments, refunds, links and settlements. Allowed origins, allowed IPs and a rate limit per key.
Signed webhooks and full logs	Webhooks are signed, with a versioned schema, and retried with backoff for 72 hours. Every delivery attempt is on the record with the response and the next retry, and the merchant can replay from there. A failing endpoint announced on the overview. A request log with the idempotency key on each call. An event log with each delivery to each endpoint on its own line.
SDKs and dated versions	SDKs for web, iOS and Android for the embedded checkout, and for Node and Python on the server. API versions are dated and pinned per key, so a merchant upgrades on its own schedule within the support window.

Onboarding and risk

Digital merchant onboarding from application to live acceptance. Document AI reads the files and screening runs first, so officers review the exceptions instead of every file.

Applications as a flow	Every application moves from applied through documents, review and activation to live, with a count at each stage and the waiting time against the institution's policy on every row. A screening match named as a match to clear, not hidden in a status. Applications waiting on the institution listed on the dashboard, oldest first.
Applied AI reads the documents first	The platform's document AI reads each application's documents and screening runs before a person looks, so officers review the exceptions instead of every file.

Documents on the record, with expiry	SSM registration, TIN, the directors' identity and proof of the settlement account are held on the merchant record, each with an expiry date, and a penny test on the settlement account is recorded before activation. An examiner is answered from the screen. The record turns amber before a document expires. The merchant sees the same documents and uploads renewals.
Links-only merchants, live without a visit	A merchant applying for payment links and printed QR only can be activated once documents and screening clear, with a daily limit by tier. A visit comes before the hosted checkout or the API is switched on.
Screening, limits and holds	Screening runs at onboarding and every month. Limits are set by risk tier and can be changed per merchant, and the institution's own rules hold, decline or alert. A hold is a case with a reason, the numbers behind the rule and an owner. Sanctions and PEP, SSM status and adverse media. Per-transaction and daily limits, with a rolling reserve where the tier needs it. Fraud rate against the scheme threshold, beside declines by risk.

Who it's for

Payments team	Merchants, applications, transactions, methods and routing, risk and disputes on one console for the institution's merchant acquiring team, with the decisions that belong to the institution listed oldest first.
Settlement and finance	One settlement run a day across every rail, approved by two people and reconciled to the rail files, versioned fee schedules with rail costs and margin, SST on every merchant statement, and the Bank Negara return produced from the platform.
Merchants	Today's takings, settlement and holds, payment links and printed QR, refunds within a limit, disputes answered with evidence, and statements with fees and SST, on the merchant portal and the merchant app.
Developers	For the institution's integrators and its merchants' developers: documentation, a sandbox that forces each outcome, scoped keys that rotate, signed webhooks with retries, request and event logs, and SDKs for web, iOS, Android and the server.

A day of payments on asasii acceptance

08:30 The team signs in	Holds, dispute deadlines and applications waiting on the institution, oldest first.
09:40 A cafe goes live	With its documents read and screening clear, a cafe with no website is activated for links and printed QR.
11:15 A sale on the checkout	A customer pays a homeware store by DuitNow QR on the institution's hosted checkout.

12:30 A catering order by link	The cafe sends a link by message. The customer pays on a phone and the cafe is told at once.
13:05 Walk-ins at the counter	Customers scan the cafe's printed QR, and the counter phone sounds a confirmation for each payment.
13:50 A webhook stops landing	The store's developer finds the failing endpoint in the event log. Queued events retry and can be replayed.
14:20 A dispute, answered	The store answers a card dispute with the signed delivery note, and the team reviews the case against its deadline.
15:00 The settlement run	Approved by two people. Each merchant's run shows the fee and the SST on it, line by line.

A licence, not a share of every payment

The institution buys the software and keeps everything it produces. idataraya is paid to customise, install and maintain it.

	A hosted payment platform	asasii acceptance
Who owns the software	The platform's vendor	The institution, outright
Where it runs	The vendor's cloud	The institution's own environment
Routing and risk rules	Requested from the vendor	Set by the institution's own team
The brand customers see	The vendor's name on the checkout	The institution's name on checkout, links and portals
What it costs	A share of every payment	A licence and a yearly agreement, with no share of volume

Security and Malaysian compliance

DuitNow QR and FPX	First-class methods beside cards and e-wallets, with the settlement files read back.
MyInvois e-invoicing	E-invoices on request, consolidated B2C on the institution's schedule.
SST on fees	Shown on every merchant statement as its own line.
Bank Negara reporting	The return's fields carried on every transaction and merchant.
PDPA 2010	Retention set per data class, in the institution's own environment.
Card data	Stays with the acquirer's processor; the platform holds tokens and references.

Services

Rollout plan and proposal	Send the methods you take, the number of merchants and the payment and account systems in place. An engineer replies with a rollout plan, a proposal and a list of the decisions the institution needs to agree.
Installation in your environment	asasii acceptance runs in the institution's own data centre or cloud account. idataraya customises it and installs it there under the institution's brand, domains and identity provider, and the institution owns the data and the audit log.
Support and maintenance	One team looks after the platform for the life of the agreement. Response times by severity, measured against the agreement. Monitoring from inside the institution's environment. Software updates and the customisations made for you. Releases tested in the institution's sandbox, then applied in a window it chooses.
The yearly agreement	Maintenance and updates, the customisations made for you, monitoring, and response and restoration targets by severity. Hosting stays with you. It is a fee, never a share of volume or a charge per transaction.

Talk to our team

Send us the methods you take, the number of merchants and the payment and account systems in place. An engineer replies with a rollout plan, a list of decisions to agree and a proposal.

Send us	The methods you take, The number of merchants, Your payment and account systems
You get back	A rollout plan, A list of decisions to agree, A proposal
Email	info@idataraya.com
Website	acceptance.asasii.com/contact/

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