

Technical specification

The gateway, methods and routing, checkout, payment links, the merchant and developer portals, onboarding and risk, settlement, fees, terminals, security, data and service for asasii acceptance.

Deployment and ownership

Where it runs	The institution's own environment, its data centre or its cloud account
Installed by	idataraya, who customises it, installs it and keeps it current
Ownership	The software, the customisations, the data and the audit log belong to the institution
Consoles	The institution console for the payments team, the merchant portal and app for merchants, the developer portal for integrators, and the checkout and link pages for paying customers
Brand	The institution's logo and accent on the checkout, links, receipts and the merchant portal, on its own domains, certificate and email sender

The gateway

What it is	The composition layer over the institution's existing payment, account and customer APIs
Dashboard	Volume, transactions, approval rate by method, what settles today, open disputes and risk holds, with the decisions that belong to the institution listed oldest first
Merchants	One register across every product, one MID per merchant, with the risk tier and any hold on the list
Transactions	Every method and product in one list, with the settlement run and the e-invoice state; each transaction a timeline with clocks, from the checkout session to the webhook
Declines	Carry the reason class: issuer, risk or bank down
Actions on a payment	Release from a hold, refund in full or in part, void before capture, resend the receipt, issue a MyInvois e-invoice
Notifications	Settlement ready, risk holds, dispute deadlines and rail incidents, sent to the people the institution names

Methods and routing

Methods	Cards, DuitNow QR, FPX and the major Malaysian e-wallets
Cards	Through the acquirer's processor, with 3-D Secure
DuitNow QR	A dynamic QR per transaction that expires, with the settlement file read back
FPX	The customer's bank chosen on the checkout, for personal or business accounts
E-wallets	One method on the checkout, with the wallet chosen inside it
Routing	A rule table the institution owns, with a fallback where a rule needs one and the rule firing now shown as such
Rule examples	A fallback processor after timeouts, a 3-D Secure challenge on large tickets, a notice and DuitNow QR when an FPX bank is slow, a wallet hidden during an outage, FPX first for a sector
Measures	Approval rate and authorisation latency per method and per rail

Checkout

Hosted checkout	The institution's page on its own domain, with the merchant's logo on top
Embedded checkout	The same methods and rules inside the merchant's app or page, through SDKs for web, iOS and Android
Card fields	The processor's, rendered inside the SDK, so the merchant stays at PCI SAQ-A
Method order	A default the institution sets, with sector rules and approval rate deciding what comes first
Languages and currency	English and Bahasa Malaysia; MYR
Declines	Say what happened and what to do next, with a reference the store or the institution can look up
Receipts	One format for every method and product, by email or SMS, in the merchant's brand; a refund receipt carries the original reference
E-invoice	MyInvois on the customer's request, with the TIN validated before the receipt is sent; consolidated B2C submitted for each merchant on the institution's schedule
Measures	Sessions, completion, abandonment at each step and time to pay

Payment links and printed QR

Payment links	One amount and one customer, created in one screen and sent by messaging app, SMS or email, or copied
Tracking	Opened and paid times on every link, with a reminder before expiry; the merchant is told the moment it is paid
Expiry	Set by the merchant; an expired link explains itself and offers to ask the merchant for a new one
Link page	Names the merchant, the amount and the sender, with DuitNow QR first on a phone, then card, FPX and e-wallets
Printed QR	A standing QR for any amount, printed from the merchant portal; scanning it opens an amount page
At the counter	A confirmation the counter can hear on the counter phone; a receipt to the customer's phone on request
Settlement	In the same run and on the same statement as the checkout

Merchant portal and app

Today	Taken today, settling today, held, unpaid links and open disputes
Holds	A question from the institution the merchant answers in one click, sent straight to the risk officer
Transactions	The fee on every payment, on the row
Refunds	In full or in part with a reason; up to the merchant's limit without approval, above it approved by the institution
Settlement	Gross, fees, SST on fees, held and net on every run, matching the statement line for line
Statements	Monthly, as PDF and spreadsheet; an e-invoice from the institution for its fees, validated with MyInvois
Disputes	Answered with documents on a deadline the merchant can see, and followed to the end
Company and documents	The documents the institution holds and their expiry; renewals uploaded by the merchant
People	Roles per person, so a counter can send a link without seeing settlement
Merchant app	Takings, links, refunds and settlement on the merchant's phone, read from the institution's records

Developer portal

Brand	The institution's
Getting started	A test key, a checkout session and the payment.succeeded webhook
Go-live checklist	The institution's gate, visible to the merchant
Reference	Checkout sessions, payments, refunds, payment links, settlements and statements, disputes, webhooks and events, errors
Sandbox	The live platform in test mode, with test instruments that force each outcome, settlement every hour and a reset every night
Keys	Scoped, rotated every 90 days by default with 24 hours of overlap; allowed origins, allowed IPs and a rate limit per key
Webhooks	Signed with HMAC SHA-256, versioned, retried with backoff for 72 hours and replayable
Logs	Every request with its idempotency key, and every event delivery to every endpoint
SDKs	Web, iOS and Android for the embedded checkout; Node and Python on the server
Versions	Dated and pinned per key, supported for 12 months

Onboarding and risk

Applications	A flow from applied to live, with a count at each stage and the waiting time against policy on every row
Document processing	Applied AI reads the documents first and screening runs before a person looks, so officers review the exceptions
Held at qualification	SSM registration, TIN, the directors' identity and settlement account proof, each with an expiry date
Settlement account	A penny test recorded before activation
Links-only merchants	Can be activated without a site visit once documents and screening clear, with a daily limit by tier
Screening	Sanctions and PEP, SSM status and adverse media, at onboarding and monthly
Limits	Per transaction and daily by risk tier, with a rolling reserve where the tier needs it; overridable per merchant
Rules	Set by the institution to hold, decline, alert or block and escalate, such as velocity, refund ratio, card testing and sanctions matches

Holds	A case with a reason, the numbers behind the rule and an owner
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Settlement and fees

Settlement run	One a day across every rail, prepared by one person and approved by a second; the files go on the second approval
Segregation	No one can prepare a run and give its second approval
Reconciliation	Scheme and rail files read back and matched against the ledger on the same screen as the run
Held amounts	Shown per run with the merchant, and released into the next run when the institution closes its question
Returned credits	Reissued to a corrected account
To the merchant	Paid before the cut-off settles that day and reaches the merchant's account the next working day
Fee schedules	Versioned and published with an effective date; a merchant is always on exactly one schedule; a change can be simulated first
Rail costs and margin	On the same screen as the schedules
SST on fees	On every merchant statement as its own line, and exported to the ledger

Disputes

The case	The claim, the merchant's evidence, the deadline and the decision on one screen
Evidence	Uploaded by the merchant in the portal and held on the case, not in email
Decisions	Represent to the issuer, accept and debit the merchant, or ask the merchant for more
Measures	Dispute and fraud rates against the scheme thresholds

Reports

Scheduled	Daily acquiring, settlement and fees, scheme compliance, merchant statements and a quarterly board pack, delivered to the people named
Bank Negara return	Its fields carried on every transaction and merchant; produced for the period, reviewed by compliance and exported; the field list confirmed with the institution's compliance team
Formats	Spreadsheet, CSV and PDF
Access	Every report is also a saved view on screen and an API endpoint

Terminals and the fleet

Devices	asasii smart terminals, countertop devices and unattended readers in toll lanes, vending machines, car park exits and kiosks
Methods	DuitNow QR, cards and the major Malaysian e-wallets
Fleet management	Remote provisioning, configuration, key and app updates, and health monitoring across the terminal and soundbox estate, from one console

Security

Sign-in	Single sign-on with the institution's identity provider, with MFA enforced
Roles	Segregation of duties for approving merchants, fees and settlement
Audit log	Every action with the value before and after, the user and the origin; kept seven years; cannot be edited or deleted

Data and integration

Card data	Stays with the acquirer's processor; the platform holds tokens and references
Personal data	Retention set per data class under the Personal Data Protection Act 2010
API	Every product carries a documented API; the institution's own integration has its own keys and webhooks
Ledger	Fee revenue and SST exported to the ledger

Service

Agreement	One yearly agreement covering maintenance and updates, the customisations made for you, monitoring, and response and restoration targets by severity; hosting stays with the institution
Response	Times by severity, measured against the agreement
Monitoring	From inside the institution's environment
Releases	Tested in the institution's sandbox, then applied in a window the institution chooses
Commercial model	A licence and the yearly agreement; no share of volume and no fee per transaction

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