

HBL Internet Payment Gateway FAQs

Introduction & Specification

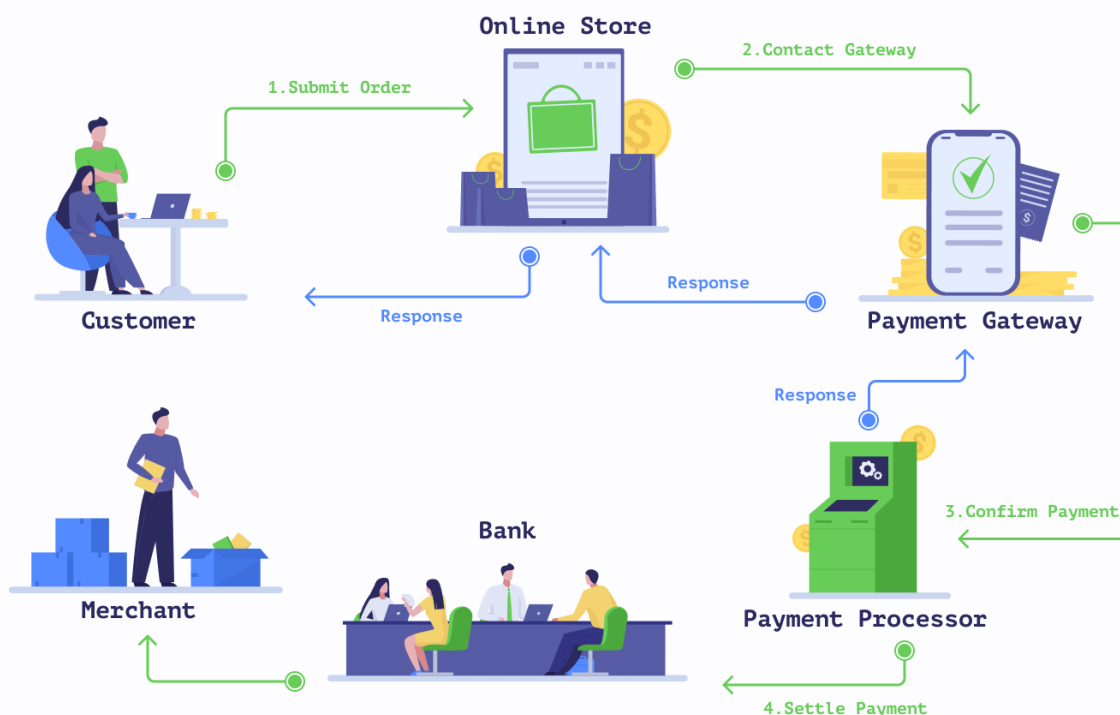
Q: What is the Internet Payment Gateway?

A: A payment gateway facilitates a payment transaction by the transfer of information between a payment portal (such as a website, mobile phone or interactive voice response service) and the front end processor or acquiring bank.

Q: How does Internet Payment Gateway work?

A: In the online payment process, merchants (seller) receive payments via the Internet or in situations when a payment is not physically presented to the merchant by the customer (buyer) at the time of the transaction.

The diagram below illustrates the flow of payment information and funds from a merchant's website to their bank account.



The following steps explain how funds are transferred to your bank account when customer pays through credit or debit card:

1. A customer submits the credit/debit card transaction to the Payment Gateway via a secure connection from your website.
2. Payment Gateway receives the secure transaction information and passes it via a secure connection to your bank's processor (a financial partner that provides credit card processing on behalf of the credit card associations, for example, Visa or Master Card).

3. Your bank's processor submits the transaction to the Credit/Debit Card Interchange (a network of financial entities that communicate to manage the processing, clearing, and settlement of credit card transactions).
4. The Credit/Debit Card Interchange routes the transaction to your customer's Credit/Debit Card Issuer.
5. The Credit/Debit Card Issuer approves or declines the transaction based on the customer's available funds and passes the transaction results back through the Credit/Debit Card Interchange.
6. The Credit/Debit Card Interchange relays the transaction results to your bank's processor.
7. Your bank's processor relays the transaction results to the Payment Gateway.
8. Payment Gateway stores the transaction results and sends them to you and/or your customer.
9. Payment for successful transaction will be made by the bank in the merchant's designated bank account

Q: What are the benefits of using HBL Internet Payment Gateway?

A: HBL provides the payment gateway services CyberSource in Pakistan which is the world's first e-Commerce Payment Management Company, which is a VISA Inc. owned company. It provides a complete portfolio of services that simplify and automate payment operations. It offers solutions to process online payments, streamlined fraud management and simplify payment security.

Over 450,000 businesses worldwide use CyberSource solutions and processes around 15 million transactions per day which amounts to 6 billion transactions per year. The company is headquartered in Foster City, California, with international offices in the U.K., Brazil, Mexico, China, Singapore, Japan and U.A.E.

Following are the salient features of this service:

1. **Real time integration with backend system** – Your backend system is updated in real time as soon as the transaction happens by using notification URL.
2. **3D Secure and PCI DSS compliant** – Protects the merchant from financial liability shift in case of card misuse. The PCI DSS compliance relieves the organization from card based data security issues as this is taken care by CyberSource.
3. **Multicurrency support** – Right now payments in 5 top currencies (USD, EURO, GBP, AED & PKR) can be settled successfully.
4. **Recurring transactions** – Allowing your regular customers to enter information once and use it again and again during repeat visits. This can also be used for standing instructions.
5. **Fraud Management Module** – Decision Manager has been an excellent fraud prevention tool being used worldwide including large organization like Emirates airline etc. It detects frauds patterns with the help of 260+ variables including IP, BIN, velocity, address and advance features like Device finger printing.
6. **Merchant Portal** – Comprehensive portal gives access to transaction history, reports, refunds and search options thus minimizing dependency on external organization.
7. **Custom Reports** – Merchant can easily create unlimited customized reports to fulfill their business needs by using up to 300 available fields.
8. **Branding** – You can brand the payment page with your logo, header, footer, text style, colors etc. to give customer same website experience

Q: Does HBL provide services of other Payment Gateways?

A: Yes, HBL also provides services of **Union Pay** (UPOP) for Internet Payment Gateway in Pakistan and to avail this you just need to send us a query on hbl.ipg@hbl.com.

Basic Requirements

Q: What are the basic requirements to avail HBL Internet Payment Gateway?

A: Following are the two basic requirements to avail HBL Internet Payment Gateway

1. Registered business in Pakistan.
2. Registered company's bank account at HBL.

Q: What are the other requirements?

A: Following are the other requirements of the Bank to avail HBL Internet Payment Gateway.

AGE	Minimum 25 years. In case of Pvt Ltd / Public Limited / Partnership, the age of the Owner / Chief executive Officer / President / Executive or the person approved for financial dealings with the bank, will be checked.
ACCOUNT REQUIREMENT	<ul style="list-style-type: none">• HBL account is mandatory in all cases at the time of boarding the account.• If a customer already has an account and wants to utilize the same account, then there is no need for opening a fresh account.• Account should be in the name of the business and not a personal account.• Accounts should not have any outstanding balance.
GEOGRAPHIC CONCENTRATION	Karachi, Hyderabad, Lahore, Rawalpindi, Islamabad, Faisalabad, Multan, Sialkot, Hunza and Gilgit.

Q: What documents are required to avail Internet Payment Gateway?

A: Following are the minimum required documents to login your case for Internet Payment Gateway.

1. Properly filled and signed legal agreement.
2. Valid CNIC with at least 90 days to expiry date (of the owner(s) / partners).
3. In case of expired CNIC, attested copies of NADRA receipt/token and expired CNIC to be obtain.
4. Confirmation letter from branch of updating of KYC for IPG channel signed & stamp by Branch Operation Manager.
5. For limited liability companies will have the KYC updated for the nominees appointed by the company under the Board Resolution at the branch.

General Information/ Queries

Q: What are the charges of HBL Internet Payment Gateway?

A: There are three type of charges which HBL charges in order to provide payment gateway services.

1. Merchant Discount Rate (charged per transaction)
2. Setup Charges up to PKR 100,000 (one time)
3. Annual Maintenance Charges up to PKR 100,000 (annually)

Merchant discount rate is depending on your average transaction amount (expected online) which you will inform us before onboarding.

Note: The above charges are exclusive of applicable taxes and can be amended on a case to case basis depending on your business module.

Q: Which currencies are available on your Payment Gateway

A: Right now following top currencies are available for transactions on HBL Internet Payment Gateway.

1. USD.
2. EURO.
3. GBP.
4. AED.
5. PKR.

Q: How much time will bank take to transfer the order/transaction amount into my (merchant) bank account.

A: It will take two working days from the date of transaction to reflect the order/transaction amount into your merchant bank account.

Q: Are there any limits for number of transactions and transaction amount?

A: There are some limits on number of transactions and amount of transaction which varies from business to business which are assigned by HBL's risk department after reviewing your business module.

Q: How much time does it take to onboard any merchant?

A: HBL Internet Payment Gateway onboarding process is divided into two sub-processes.

1. **Documentation Process** – This process hardly takes 10 to 15 working days from legal agreement signing till case final approval.
2. **Integration Process** – This process depends on the technical expertise of your technical team. Over the period of time we have worked with all type of technical teams. Some complete the integration within a week and some take longer, more than a month or two but ideally one week is good to complete the technical implementation.

Q: Does HBL provide any plug-in for integration of HBL Internet Payment Gateway?

A: No, HBL does not provide any plug-in for integration because of the risk that the plug-in may cause malfunctioning and can effect merchant's website performance. Moreover, there are multiple third party plug ins available online which can be useful but it depends on the merchant and whether they want to use any plug-in for integration or do a customization.

How to Apply

Q: How can I apply to avail Internet Payment Gateway from HBL.

A: To avail Internet Payment Gateway from HBL, simply forward the following details to hbl.ipg@hbl.com

Name of your Organization	
Nature of your business	
Type of Business Entity	(Proprietor, Partnership, Limited Liability Company)
Office Address	(Complete address with city name)
Office Contact Number	
Name of contact person	
Email address of contact person	
Cell No of Contact Person	
Description of online business that you are, or plan to initiate	