

November 2014



The Leader in Online and Alternative Philippine Payment Solutions

About Us

Payment Solutions

- Online Payment Gateway
- Recurring Payments
- Mass Payout

Dragonpay is a dynamic and progressive, online payment solution provider focusing on alternative payment channels. Recognizing the clamor of consumers without credit cards to be part of the e-commerce revolution, Dragonpay developed a simple, easy-to-understand platform that allows anyone to make an online purchase and complete the payment even without a credit card.

Customers can pay using online banking, over-the-counter cash deposits, ATM and mobile payments. Cash payments are accepted nationwide at brick-and-mortar branches of major and mid-sized commercial banks, department stores, supermarkets, groceries, business and remittance centers. Anybody with cash can now purchase online.

In 2013, Dragonpay introduced **Recurring Payments** through automatic bank debits with various major commercial banks, and **Mass Payout** solutions for businesses looking for simpler ways to send money to hundreds, if not thousands, of agents, employees or suppliers across different channels from bank accounts to mobile wallets, and even cash pick-up.

In 2014, PayPal conferred the highest Platinum Partner status to Dragonpay in recognition of its contributions. Then later during the same year, Japan's biggest online payment gateway, **GMO Payment Gateway**, invested in Dragonpay through its *Global Payment Gateway Fund*.

PayPal™
Platinum Partner



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Established in 2010, Dragonpay has quickly gained market awareness and acceptance by big name merchants. From major and startup e-commerce sites, to multinational B2B platforms, Dragonpay delivers convenience to consumers and increases the market reach of merchants to previously untapped markets. Merchants experience increase in revenue as their market expands.



Benefits of Using our Alternative Payment Platform

With only an estimated 5% of the Philippine population having credit cards, merchants have no choice but to support alternative payment channels if they are to increase their market reach.

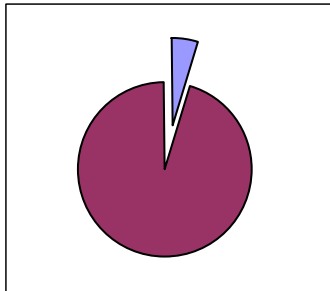
Scalability

Local companies have traditionally resorted to asking customers to deposit directly to their bank account, and email a faxed or scanned copy of the deposit slip. While this

method works for very low-volume merchants, it does not scale once transactions start growing to hundreds or thousands per day. Dragonpay's platform can scale along with the growth of the merchant's business.

Low Fixed Fees

Unlike credit cards which charge based on percentage of sales, Dragonpay charges fixed transaction fees depending on the payment channel used. Payments made



Did you know that only 5% of the Philippine population has credit cards? Do not miss out on the 95% of the market by accepting alternative payments.

Benefits of Our Services (continued)

through online banking are charged at **Php 10.00**. Those done over-the-counter (OTC) at the bank or physical ATM are charged at **Php 15.00**. Payments completed at OTC non-traditional channels like supermarkets, department stores, remittance centers and mobile payments, are charged at **Php 20.00**. All fees are fixed regardless of the amount paid.

For merchants requiring payments of very small amounts, we also have a Micropayments Plan where we charge only 5% of whatever is the amount to be collected.

Fraud Control

Dragonpay payments are essentially debit payments. Once a payment has been made, the customer has no means of repudiating or canceling it. This assures the merchant that they are protected from typical consumer fraud.

Dragonpay also solves the other common fraud problem encountered by merchants using the traditional *fax-me-your-deposit-slip* method. This manual method is susceptible to image manipulation. Dragonpay's engine does not solely rely on user-provided data. Instead, it retrieves its information from the actual source (ex. Banks, payment channel partners) to ensure data integrity.

Customer Convenience

Access to scanners, fax machines and digital cameras to send images of payment slips is very inconvenient for customers. Many do not even have access to such devices. We have done away with all of these requirements and have given customers the capability to validate their own OTC payments anytime they want. There is no need for a human at the merchant's end to manually receive payment slip images, check against their bank account, and process the order.

By doing away with manual labor at its end, merchants also achieve savings in labor cost and increase productivity of its staff.

Broadest Payment Channel Support

Dragonpay is expanding its reach to countries with a lot of overseas Filipinos who want or need to avail of local products and services but do not have credit cards.

At the end of the day, a merchant's goal is only one thing – to increase revenue. Dragonpay helps the merchant achieve this objective by continually increasing its available payment channels, thus making payment as simple and convenient as possible so that consumers will complete their transactions and purchase more often.



Just Some of our Satisfied Merchant Partners

