



Your Payment Platform. Powered by Billplz



Billplz

OUR INVESTORS:

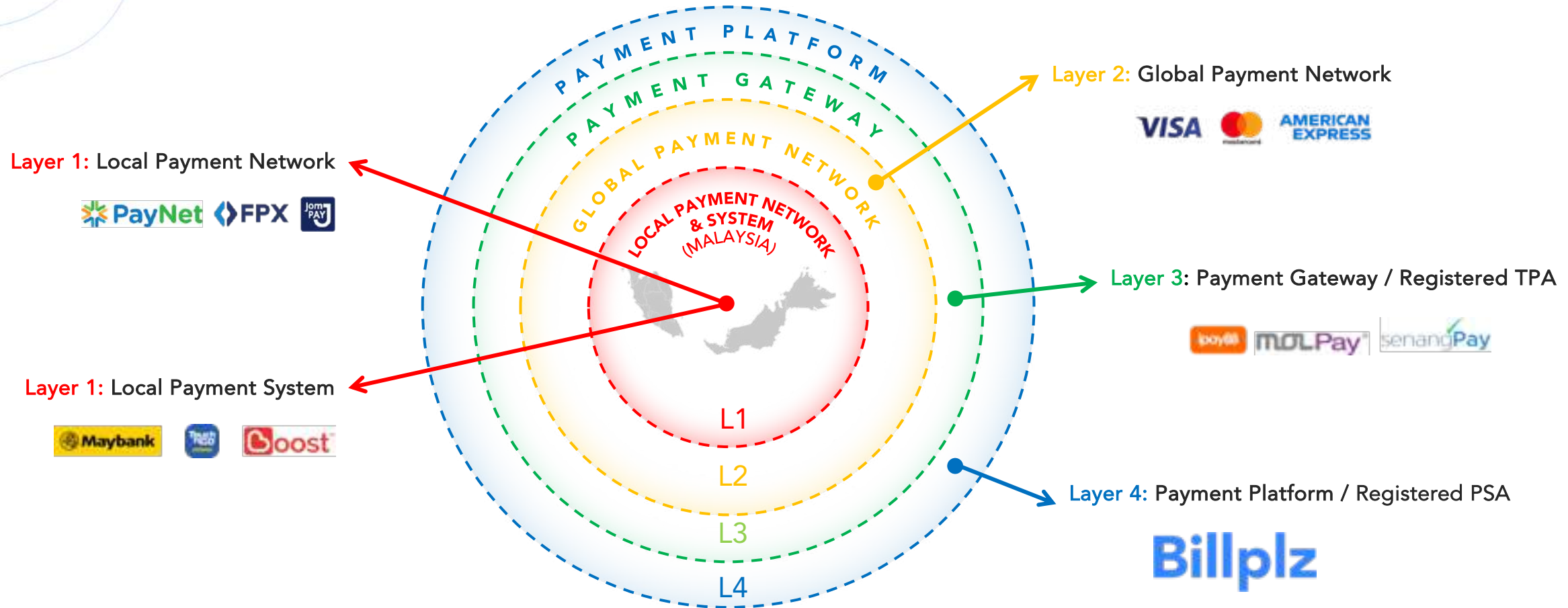
mavcap

500

Billplz is a payment platform for merchants to **pay and get paid fastest, at the lowest cost possible.**

Today, Billplz's average daily collection is **RM5 million** for **2,000** daily active merchants. Billplz's revenue grew 3x annually in the last 3 consecutive years.

Types of Malaysia Payment Methods





Billplz

OUR INVESTORS:

mavcap

500

Our 2019 performance:

8.4 million

transactions

35,000

registered merchants

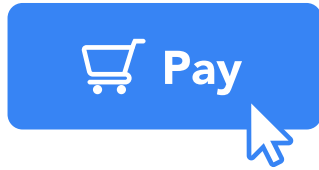
RM 1 billion

in transaction value

Our merchants include:

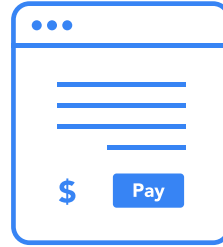


Billplz services for merchants



API & Plugins

For payment gateway
and customization



Payment Form

Share link, take orders
and get paid instantly



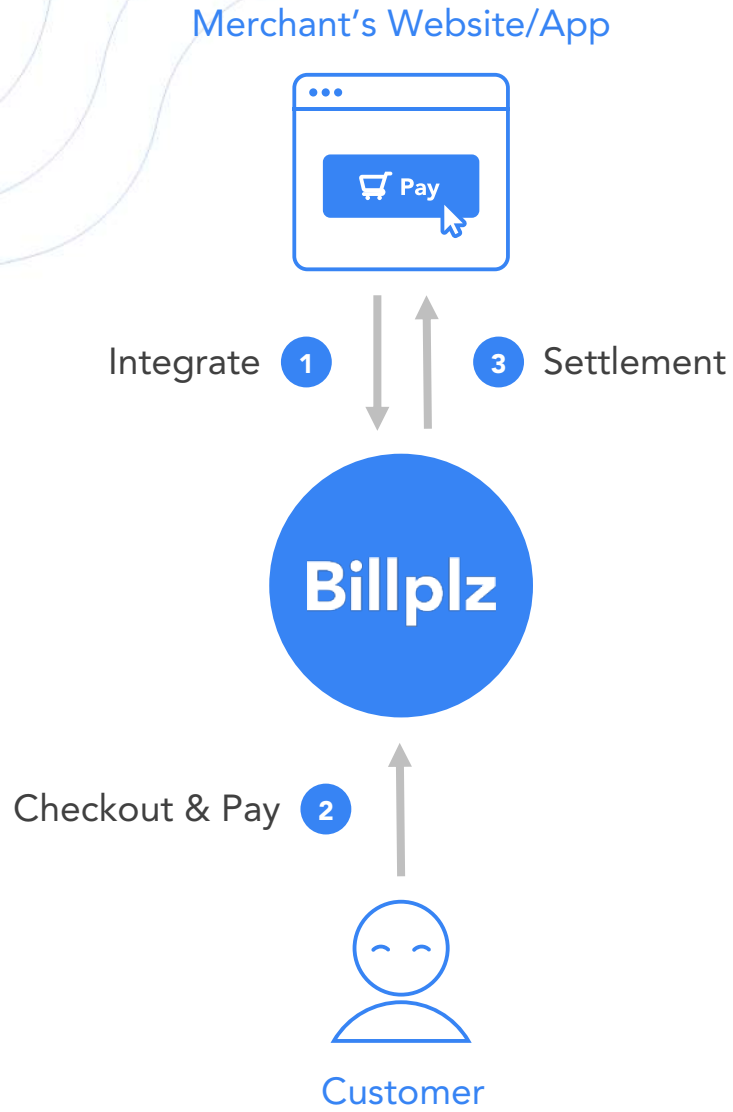
Billing

Collect payments via
email and SMS



Payout

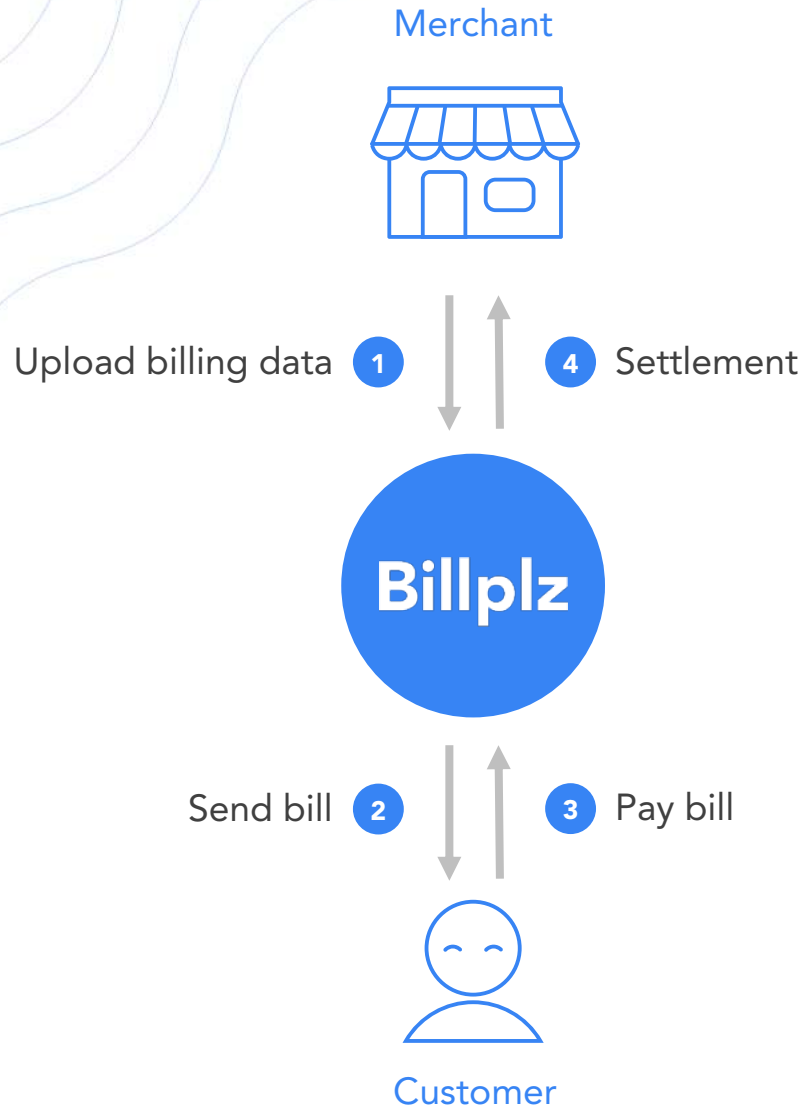
Send payments to
multiple recipients
easily



How API works

- 1** Merchant integrates website/app with Billplz using API (refer [Billplz.com/api](https://billplz.com/api)).
- 2** Customer clicks checkout, select a payment method & authorizes the payment.
- 3** Billplz/Processor performs settlement.





How Billing works

1 Merchant uploads billing data using API, Excel or a form.

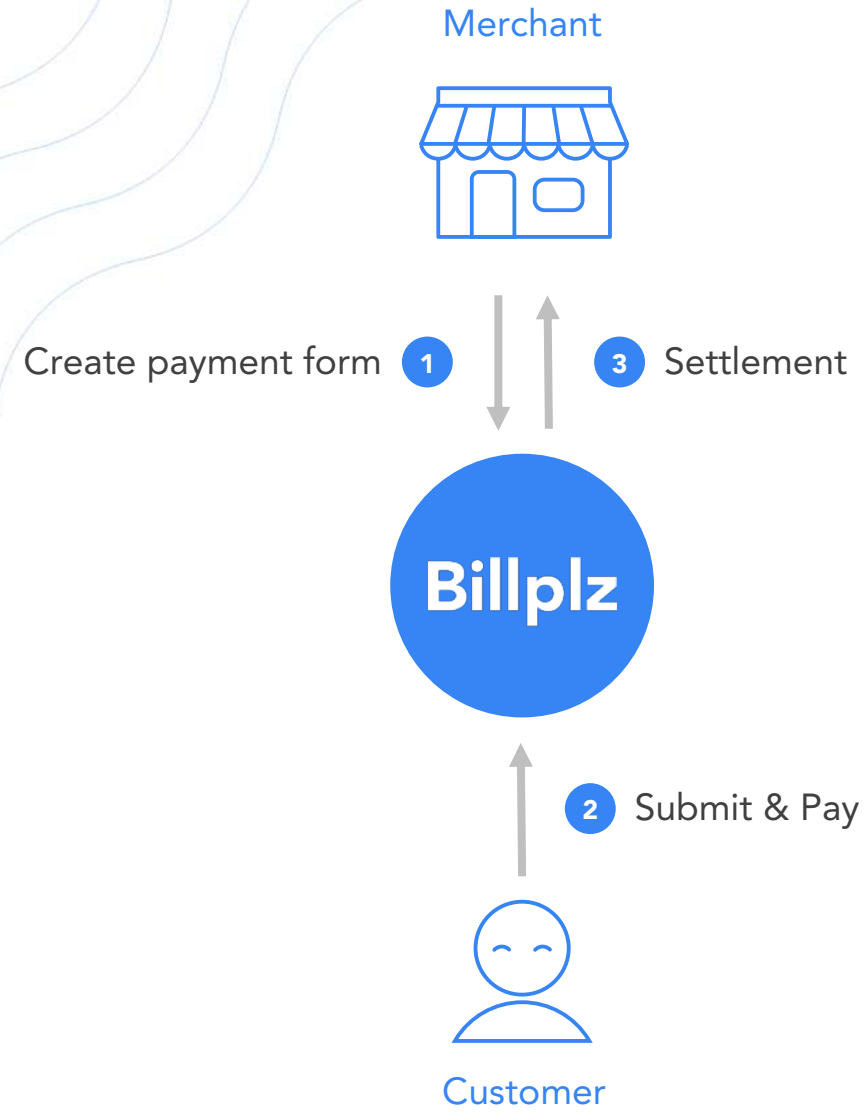
2 Billplz sends the bill to customer via email and/or SMS.



3 Customer opens the bill, selects a payment method & authorizes the payment.



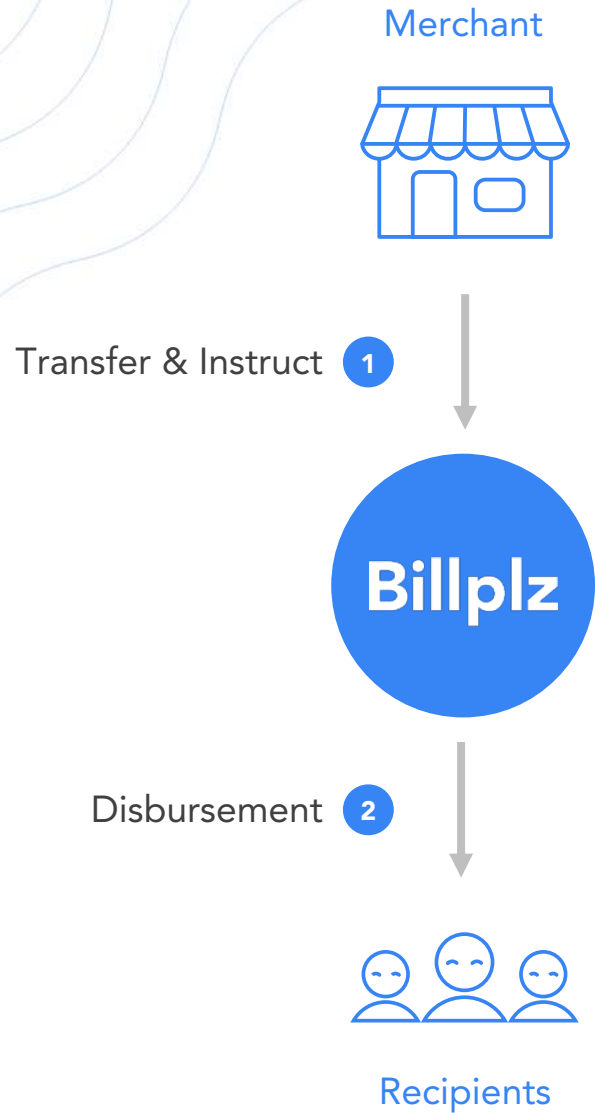
4 Billplz/Processor performs settlement.



How Payment form works

- 1 Merchant creates a payment form & share the unique link eg: Billplz.com/anything
- 2 Customer clicks the link, submits the form, select a payment method & authorizes the payment.
- 3 Billplz/Processor performs settlement.





How Payout works

- 1 Merchant increases the payment limit balance & send payment instructions via API
- 2 Billplz performs disbursement the next day.

Billplz additional services for merchants

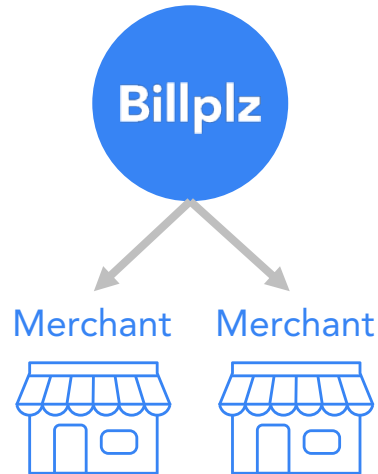
Woo COMMERCE

shopify

EasyStore

Plug & Pay

Over [50 plugins](#) to enable Billplz in your preferred e-commerce platforms.



Split Payment

Split FPX settlements to 1 or 2 more Billplz verified accounts.



Tokenization

Keep customer card details and charge it based on your rule.

Pricing

	BASIC	STANDARD	ENTERPRISE
Membership Fee	Free	RM150 per month	RM1,500 per month
Support	Email	Email + Phone	Account Manager
ONLINE BANKING			
FPX B2C Fee (per paid transaction)	RM 1.50	RM 1.00	RM 0.50 RM 0.70
Settlement Speed	Next business day (except Friday)	Next business day (except Friday)	Next business day (except Friday) Real-time
FPX B2B Fee (per paid transaction)	X	X	RM 1.50
Settlement Speed	X	X	Real-time
CARD & WALLET*			
VISA + Mastercard Fee + Tokenization Fee (per paid transaction)	X	2.5% or lower	1.5% or lower
Settlement Speed	X	Multiple per week	Multiple per week
Boost Fee (per paid transaction)	X	1.5%	1.5%
Settlement Speed	X	Next business day	Next business day
PayPal Fee (per paid transaction)	3.2%	3.2%	3.2%
Settlement Speed	By request	By request	By request
OPTIONAL			
Payout Fee (per paid transaction)	RM 1.50	RM 1.00	RM 0.50
Settlement Speed	Next business day (except Friday)	Next business day (except Friday)	Next business day (except Friday)
SMS Fee (per request)	RM 0.30	RM 0.30	RM 0.30

All fees are subjected to 6% SST

*Subjected to additional activation fee

VISA/Mastercard options

2C2P CARDS	senangPay CARDS		OCBC CARDS*	MAYBANK CARDS*
1.8% - 2.5% per paid transaction (Credit Card) 1.8% - 2.5% per paid transaction (Debit Card) Auto-transfer weekly	1.3% - 2.5% per paid transaction (Credit Card) 1.3% - 2.5% per paid transaction (Debit Card) Auto-transfer twice a week		1.3% - 1.8% per paid transaction (Credit Card) 0.6% - 0.8% per paid transaction (Debit Card) Auto-transfer the next 2 business days	1.1% - 1.5% per paid transaction (Credit Card) 0.6% - 0.8% per paid transaction (Debit Card) Auto-transfer next business day
Advantages				
Fraud mitigation – 2C2P	Fraud mitigation – senangPay Auto-debit/recurring payments available** 10 business days approval process		Fraud mitigation – OCBC Auto-debit/recurring payments available** Lower MDR for Debit Card	Lower MDR for Debit Card Supports AMEX
Drawbacks				
Flat MDR for both credit & debit cards 1 – 2 months approval process	Flat MDR for both credit & debit cards		No fixed approval approval timeline Requires OCBC account (Account opening deposit: RM50k)	Fraud mitigation – on merchants No fixed approval timeline
Activation Fees				
RM 300 one-off RM 300 per year	MDR 2.5% RM 450 per year	MDR 1.8% RM 1,500 per year	RM 500 one-off Subjected to Enterprise Membership subscription for x months	
	Tokenization Fee RM 4,100 per year		Tokenization Fee Additional 0.3% to transaction	

*Only for Enterprise members **Tokenization

One payment platform for collection & reconciliation

	A	B	C	D	E	
1	CURRENCY	COLLECTION ID	BILL ID	COLLECTION TITLE	BILL DESCRIPTION	NAME
2	MYR	gq8iv6gx	htddj9pk	PEMBAYARAN PINJAMAN PELAJARAN	Intake 2020	CHEW CHER LIAN
3	MYR	_yu1qxp_8	zxi8hrrq	PEMBAYARAN PINJAMAN PELAJARAN	Intake 2019	MUHAMAD NOH BIN RAH
4	MYR	7fvf6wo4	5db0absz	PEMBAYARAN PINJAMAN PELAJARAN	Intake 2018	MOHD KHAIULFAQIH
5	MYR	7fvf6wo4	0o0qhrqy	PEMBAYARAN PINJAMAN PELAJARAN	Intake 2020	MOHAMAD HASROL HAIR
6	MYR	7fvf6wo4	sioqbpue	PEMBAYARAN PINJAMAN PELAJARAN	Intake 2019	MOHD AIMAN BIN AWAN
7	MYR	tnpm1uu44	t07z1fju	PEMBAYARAN LESEN KONTRAKTOR & TENDER	1 Tahun	ABDUL HALIM AZMI BIN A
8	MYR	w0oumox05	sflj5cx3	PEMBAYARAN LESEN KONTRAKTOR & TENDER	2 Tahun	NOOR AZIZAN IBRAHIM
9	MYR	7fvf6wo4	sq19zajx	PEMBAYARAN LESEN KONTRAKTOR & TENDER	5 Tahun	GOH CRESTON
10	MYR	_yu1qxp_8	zxr62rb	PEMBAYARAN PINJAMAN RUMAH KERAJAAN NEGERI KEDAH		MASHITAH BINTI MUHAM
11	MYR	7fvf6wo4	ppmuyy5k	PEMBAYARAN PINJAMAN RUMAH KERAJAAN NEGERI KEDAH		MARIANA BINTI MUSTAFF
12	MYR	7fvf6wo4	8sssbfgg	PEMBAYARAN PINJAMAN RUMAH KERAJAAN NEGERI KEDAH		IBERHIM BIN HASAN

billplz
Hij SDN BHD

Credit Balance: RM7.00

Dashboard
BILLING

All Active Inactive Search for collection

COLLECTION NAME	ACTIONS
PEMBAYARAN PINJAMAN PELAJARAN Collection ID: au3cr9s4 Copy	Add Bills
PEMBAYARAN LESEN KONTRAKTOR & TENDER Collection ID: an0dujev Copy	Add Bills
PEMBAYARAN PINJAMAN RUMAH KERAJAAN NEGERI KEDAH Collection ID: h4gdk115 Copy	Add Bills
JABATAN HUTAN NEGERI KEDAH Collection ID: y2qipvm Copy	Add Bills

- Currency (MYR)
- Collection ID
- Bill ID
- Collection Title
- Bill Description
- Name
- Email
- Mobile Number
- Transaction Date
- Payment Received

Some of the identifiers in Billplz report

Billplz Corporate Information

Company Name
Billplz Sdn Bhd

Company Registration No.
1023853P

Date of Incorporation
7 November 2012

Incorporation Type
Private Company Limited by Shares

Authorized Capital
RM 1,000,000.00

Business Address
K03-11-13, Level 11, Tower 3
UOA Business Park
40150 Shah Alam
Malaysia

Phone
(+60) 3 5031 2620

Email
team@billplz.com

Website
www.billplz.com

Directors
Nazroof Hakim bin Mohammed Noor
Muhammad Aiman bin Ezanee
Muhammad Ghiyathuddin bin Abdul
Halim

Company Secretary
Extracc PLT
S2-15-04(B), Vista Alam
No. 3, Presint 4.5, Jalan Ikhtisas 14/1
Seksyen 14, 40000 Shah Alam

Auditor
Ismail Adam & Co. (AF 1367)
19-6-1, Diamond Square
Jalan Semarak Api 2
53000 Kuala Lumpur

Bank
Malayan Banking Berhad (3813K)

SST No.
W10-1808-32000898

mavcap

Malaysia Venture Capital Management Bhd
Level 10 Menara Bank Pembangunan, Bandar Wisma,
No. 1016, Jalan Sultan Ismail,
50000 Kuala Lumpur.
☎ + 603 2500 3000 ☎ + 603 2698 3600 🌐 www.mavcap.com

10 April 2015

TO WHOM IT MAY CONCERN.

This is to confirm that MAVCAP, a wholly owned subsidiary of the Ministry of Finance, is an investor in the company Billplz Sdn Bhd (1023853P).

Should you need further clarifications, do not hesitate to contact us.

Thank you.



Jeraldudin Bujang
CEO

Billplz Leadership



Nazroof

Chief Executive Officer

<https://www.linkedin.com/in/nazroof/>



Arzomy

Chief Technology Officer

<https://www.linkedin.com/in/arzomy/>

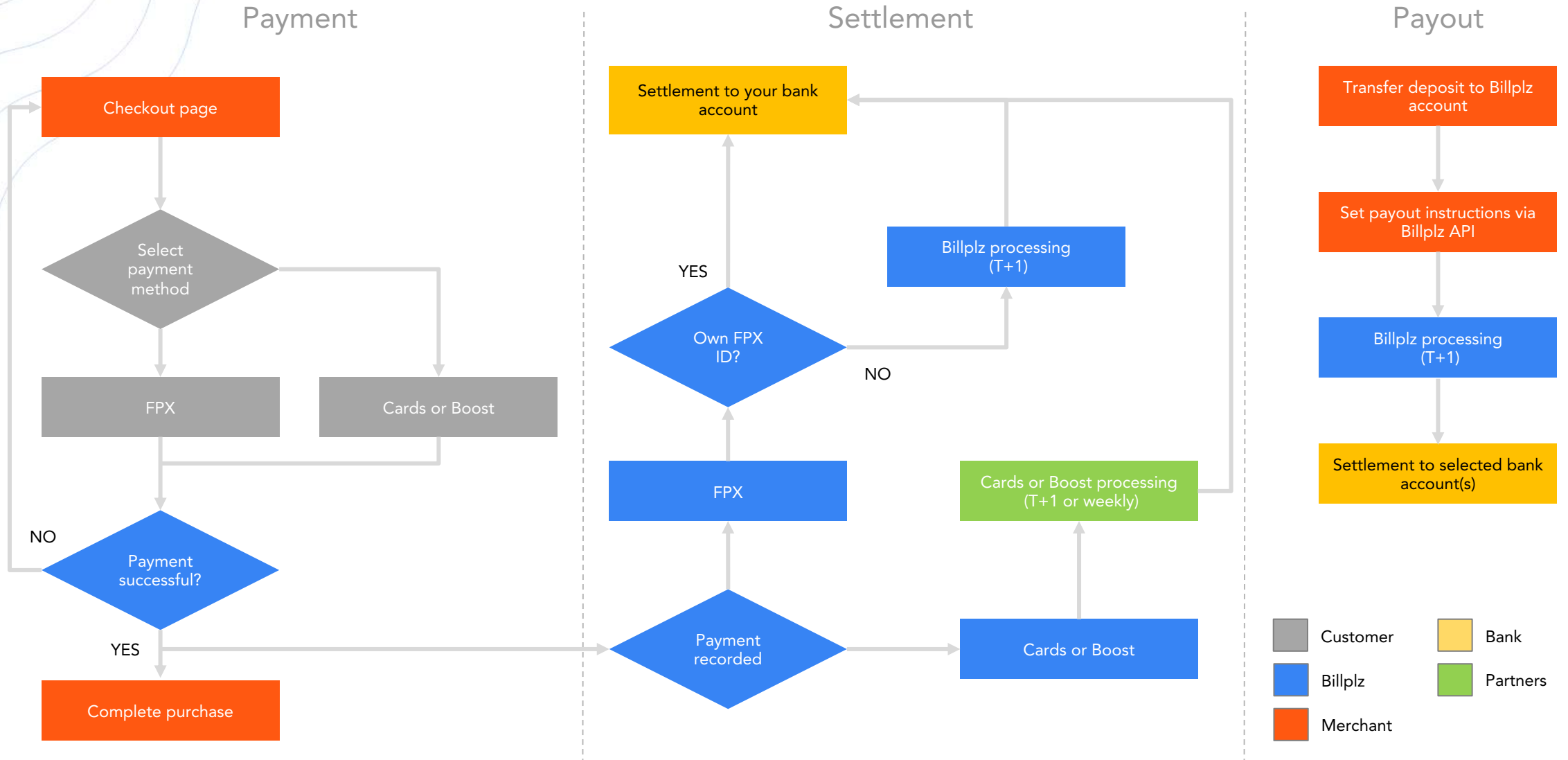


Aiman

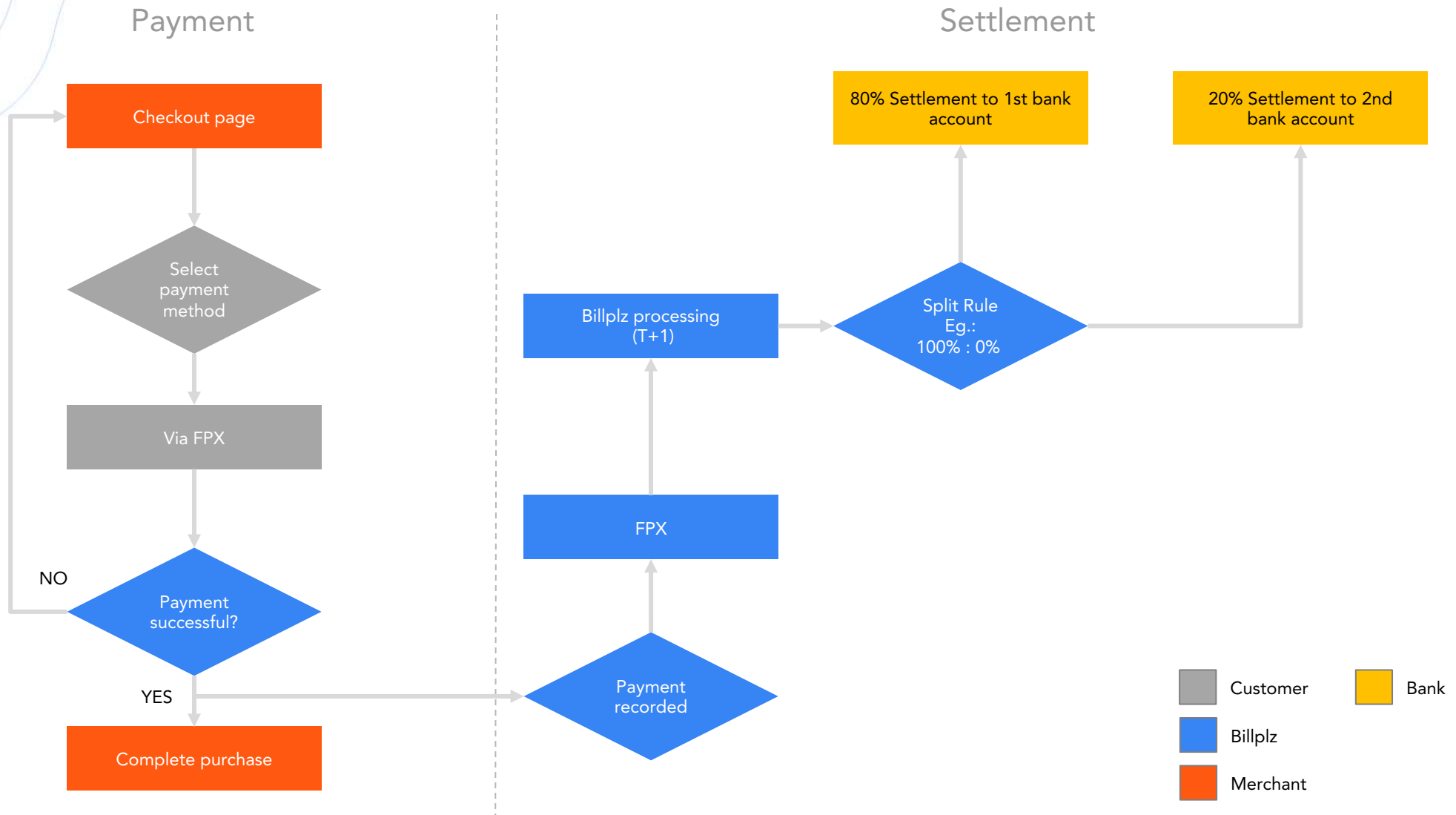
Chief Financial Officer

<https://www.linkedin.com/in/aimanezanee/>

Suggested Overall Flow (Generic)



Suggested Overall Flow (Split Rule)



FPX B2B vs FPX B2Cx

Business-to-Business (B2B)	Business-to-Consumer (B2C)
Facilitate payments from customers with registered company bank accounts to merchant via FPX	Facilitate payments from customers with personal bank accounts to merchant via FPX
RM 1,000,000.00 per transaction limit allowed for a payer to merchant	RM 30,000.00 total daily transaction limit allowed for a payer to merchant
Facilitated by Payments Network Malaysia (PayNet) via merchant's banking partner	