



ENERGY & PAYMENT SOLUTIONS

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EFT, Credit & Debit Cards

The BizSwitch platform facilitates the acquiring of debit card, credit card and other electronic funds transfer (EFT) transactions.

EFT SWITCHING

iPay, a South African based transaction switching company, is a leading service and solution provider to merchants requiring EFT transaction processing. iPay has attained PCI DSS level 1 security certification, being the industry's highest security certification available. PCI certification requires an extensive independent security assessment, which covers not only iPay's SAAS (Software As A Service) infrastructure, but also all of the company's policies and procedures. This ensures an unrivalled standard of quality and security and, above all, that sensitive credit or debit card information is never compromised.

iPay's SAAS offering is based on its BizSwitch transaction switching platform. Any customer wishing to process EFT transactions can leave the hosting and managing of the technology to iPay, allowing the customer to concentrate their resources on other aspects of the business.

BizSwitch's proven and trusted technology provides a secure, fast and easy-to-use medium for the processing of EFT transactions. BizSwitch provides and manages the responsibility of the "switch" required to translate and send a financial transaction as a message from its source, e.g. a POS (Point of Sale) to the appropriate destination, e.g. an acquiring bank

PROTOCOLS SUPPORTED

- BizSwitch XML Messages
- ISO 8583 - 87ascii, 87bin, 93ascii, 93bin, Base24 and Postilion
- Visa
- Base1
- Visa1
- VAP

HARDWARE SUPPORTED

BizSwitch supports the following security modules:

- Ncipher nShield 500 Hardware Security Module
- Prism TSM500 Hardware Security Module

WHAT SECURITY MODULE

The EFT functionality further complements BizSwitch's vending technology for both prepaid airtime and electricity. For instance, a prepaid electricity sale can be paid for by credit card with both the prepaid electricity request and the credit card reservation requests being processed by BizSwitch.

3-D SECURE SUPPORT

BizSwitch supports "3-D Secure". This is an XML-based protocol designed to be an additional security layer for online credit and debit card transactions. It is implemented by Mastercard and Visa.

Mobile Wallets

MOBILE WALLET SUPPORT

iPay's Consumer Mobile system provides two functions:

1) PURCHASE FROM E-WALLET:

The ability to purchase prepaid electricity for one or more meters from a mobile phone using the phone's built in e-wallet system (e.g. the MPESA sim menu on Safaricom phones in Kenya). This consists of paying money into a supplier's account and providing either the meter number or a shorter, friendlier alias for the meter. The token is sent back to the customer's phone by SMS.

2) MOBILE CONSUME WEBSITE:

A mobile web site that is specifically aimed at anything from a basic mobile phone upwards and works together with component (1) above. Users are automatically registered on the site when they make their first purchase from their e-wallet.

It allows for:

- a The purchase of prepaid tokens
- b Assigning short, easy to remember aliases (e.g. "Mom", "home", "office") to individual prepaid meters, so as to avoid having to type in the meter number and, more importantly, so as to avoid mistakes.
- c An option to view the token purchase history - if a token was missed, it will be available here.
- d Get purchase status - if a token has not yet been received it's status (e.g. "pending") will be shown.
- e Payment of accounts - e.g. water bills
- f The addition of non e-wallet payment methods (e.g. credit cards)

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Login

Registered phone number:

(Local or international, eg. 0873456543, 2787-345-6543, 002787 345 6543)

Password:

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Welcome!

- [Already Registered? Login here](#)

Make your M-Pesa prepaid electricity purchases even easier! You now don't have to remember or type in that long meter number.

Follow these easy steps to register:

1. Purchase prepaid electricity with M-Pesa through PDSL
2. Go to the web link in the response
3. Register and choose an alias/name for your meter number
4. Use the alias/name instead of the meter number to purchase prepaid electricity with M-Pesa

We link your phone number with the meters and aliases you register.

You can still use your meter number to make purchases even if you have registered an alias/name for it.

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with PDSL

You are logged in as
!7 [\(Log off\)](#)

Main Menu

- [View Token Purchases](#)
- [Update Meters](#)
- [Update Phone Number](#)
- [Update Password](#)

Support contact:
helpme@gug.mobi