

E-COMMERCE GATEWAY

Frequently Asked Questions

Q: WHAT IS AN E-COMMERCE GATEWAY?

Standard Bank e-commerce gateway is a solution that allows business to accept online purchases from customers within Malawi and throughout the world. The gateway accepts physical cards ([through entry of card number, expiry date and CVV number](#)). Virtual cards are also accepted on the platform.

Q: WHO ARE THE TARGET CLIENTS FOR THE E-COMMERCE GATEWAY?

All businesses who want to introduce online payments and those who would want to improve or grow their existing digital payment options. The solution is applicable to all business that have a digital presence through website, social media and applications, including but not limited to Hotels, Retail, Courier, Hospitals, Taxis, Schools and Government Agencies.

Q: IS E-COMMERCE SUITABLE FOR EVERY BUSINESS TYPE?

Yes, indeed, whether you are a food distributing company or a fashion brand having a small-scale or a large-scale business an e-commerce store will help you grow business faster and reach more customers. Allowing multiple transactions to run at the same time on your websites without your customers having to wait.

Q: HOW DO I ACCESS STANDARD BANK E-COMMERCE GATEWAY?

Send an email to CardandPaymentsMalawi@standardbank.co.mw with the email subject line "e-commerce gateway request" and include your business and contact details in the body of the email.

Q: DOES MY BUSINESS NEED TO HAVE A STANDARD BANK ACCOUNT TO ACCESS THE E-COMMERCE GATEWAY?

Kindly be advised that this service is only open to businesses with a Standard Bank account, to ensure smooth processing of transactions.

Q: WHAT DOCUMENTS ARE REQUIRED TO OPEN AN E-COMMERCE GATEWAY?

Once availability of Standard Bank account for the business is verified, the Bank sends a commercial agreement to the customer. Customer needs to review and agree to the terms and conditions then sign-off for us to proceed to the integration process.

Q: WHAT ARE THE DEPLOYMENT MODELS FOR E-COMMERCE?

1. Hosted Payment Page: This is a simple, secure and PCI DSS compliant model. Offering an easy-to-integrate, mobile-first, responsive payment pages, and a wide range of currencies and payment methods. You can accept payments from shoppers on the move, wherever they are through a hosted payment page ([sometimes referred to as a Pay Page](#)). This integration is by far the most common implementation method for small and medium-sized businesses the world over who wish to accept payments online.
2. Direct API: The second option are lightweight but feature-rich JSON-based APIs, implemented through the RESTful standard, allowing easier integration and a faster time-to-live for your business. Sometimes a payment page integration just isn't

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enough and if you intend to use a Direct API integration model, make sure you consider PCI- DSS compliance to safely capture and transmit card details.

3. Invoicing ([Pay-by-Link](#)) via API: The third option from N-Genius Online APIs provides a simple way to automate invoice creation and mailing from your own systems, thereby avoiding the need to use the N-Genius Online portal interface every time. This method will be particularly relevant to customers who want to send invoices in bulk or have some other need to automate these payment types.

Q: CAN I HAVE MORE THAN ONE E-COMMERCE GATEWAY?

You can have a gateway for each of your online platforms.

Q: HOW DOES STANDARD BANK CHARGE BUSINESSES FOR THE E-COMMERCE GATEWAY?

Standard Bank charges a commission on the sales monthly for the business that is using the e-commerce gateway service.

Q: HOW MUCH DOES E-COMMERCE GATEWAY CHARGE CUSTOMERS?

Online payments are free for all clients (end users of the service) who are paying for goods or services on your website.

Q: WHAT REPORTS ARE AVAILABLE ON E-COMMERCE GATEWAY?

There is a reporting suite that is available on our backend and customers ([businesses](#)) are trained on how to use it.

Q: HOW CAN I GET LOG IN CREDENTIALS FOR THE E-COMMERCE GATEWAY?

- Once all documentation has been processed
- Submit the filled forms to CardandPaymentsMalawi@standardbank.co.mw
- Log in details ([which includes the username and password](#)) will be received via the client's registered email address for confidentiality.

Q: WILL THE ECOMMERCE WEBSITE AFFECT MY CUSTOMER BASE?

Yes, it will affect your customer base but in a positive way. A local business will have customers from its locality. Whereas with an eCommerce website, you will have a worldwide customer base. Along with that, you will see a boost in sales as well.

Q: WHAT WILL BE THE PROCEDURE IF I WANT TO EXPAND THE E-COMMERCE BUSINESS IN THE FUTURE?

If your online business performs well and you want to expand in the future, it won't be a problem. The procedure depends on the platform you choose. As each different website type has its own capabilities and this is determined by the website package or developer you work with. The e-commerce gateway will be able to accept higher volumes of transactions to match your business needs.

For additional queries and further information, please email:

CardandPaymentsMalawi@standardbank.co.mw