



# Payment Gateway Service Booklet

Solutions to support sellers in boosting sales performance, optimizing profits, and ensuring cash flow stability.





# Payment gateway leasing



## 01 stripe

### Stripe

- Boost sales with a seamless payment journey allowing customers to pay faster by Link, Apple Pay, Google Pay.
- Support for post-payment or installment payment methods: Klarna, Affirm, Afterpay.

### PayPal

- Suitable for new ecommerce sellers with monthly revenue under \$25,000.
- The Wallet feature allows for fund retention, enabling businesses to have better control over cash flow management and to make direct payments to suppliers and partners.

## 02 PayPal

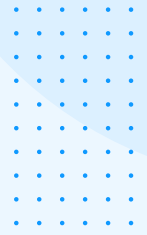
## 03 shop Pay

### Shopify

- Developed by Shopify and designed exclusively for sellers on this platform, it offers a seamless shopping experience, optimizing and increasing conversion rates through advanced algorithms.
- The Shop Pay Installments feature allows to reach a broader customer base through installment payments.



# Product criteria



## 01 stripe

We accept most physical and printed products to help you expand your business model, with the **exception of**:

- Products under brands such as Adidas, Nike, Vans, or similar.
- Products under brands such as Louis Vuitton, Chanel, Christian Dior, Gucci, Saint Laurent, or similar.
- Products related to leagues such as the National Football League (NFL), Major League Baseball (MLB), and National Basketball Association (NBA).

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## 02 PayPal

## 03 shop Pay

For PayPal and Shopify Payments, we accept:

- Physical products that comply with the Digital Millennium Copyright Act (DMCA).
- Printed products that comply with the Digital Millennium Copyright Act (DMCA).
- Digital downloadable products.

# Service charge

## 3.5%

On the total payout amount from PayPal and Shopify Payments

## 5%

On the total payout amount from Stripe

### Formula to calculate the amount the seller pays to Ecompay:

Total charge = (Revenue - Payment gateway transaction) \* Ecompay rate

**Example:** A seller uses the Shopify payment gateway service with a rental fee of 3.5%, and the order price is \$100.

Seller's fee to Shopify =  $100 * 3.4\% + 0.3 = \$3.70$

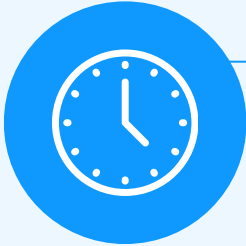
Seller's fee to Ecompay =  $(100 - 3.70) * 5\% = \$3.37$

The amount the seller receives =  $100 - (3.70 + 3.37) = \$92.93$

*Ecompay will provide a statement of payment transactions at the end of each month for the seller to reconcile the information or share access to the payment gateway account if necessary.*



# Payout regulations



## Payout term

The minimum payout time to the seller is **3 business days**. In the event of a payment gateway being temporarily suspended and requiring information verification, funds will be paid out only after the verification process is completed.



## Payout methods

Sellers can choose from the following methods:

- PingPongX - pingpongx.com
- Lian Lian Global - lianlianglobal.com
- Local Bank - Exchange rate applies at the time of payout.



## Temporary hold

Ecompay will temporarily withhold **10% of the revenue for 45 days** to create a reserve fund in case of disputes from buyers after the parties have ceased cooperation. This withheld amount will be returned to the seller after 45 days.

**Note:** Depending on sales performance or unusual business activities such as sudden revenue spikes, processing delays, or slow delivery, the payment gateway may implement buyer protection measures such as holding a reserve amount called "rolling reserves" or "minimum reserves." Ecompay will not be held responsible for any such temporary holds imposed by the payment gateway.



# Order processing regulations



## Processing time:

The seller must process and update tracking numbers for buyers **within 5 business days**. If tracking numbers are not updated within this period, Ecompay will impose a \$50 penalty per delayed order and may terminate cooperation if delayed orders exceed 20% of the total orders in a month.



## Refund rate:

The refund rate for orders in a month must not exceed 1%. Ecompay will charge an additional 0.75% penalty fee for each 1% of the refund rate that exceeds the allowed limit.



## Dispute rate:

The dispute rate for orders by buyers must not exceed 1% for any reason. Ecompay will impose an additional 0.75% penalty fee for each 1% of the dispute rate that exceeds the allowed limit.



## Cashback:

Ecompay will provide a cashback of 0.5% of the payment gateway fee if the seller's quarterly sales reach \$250,000, and up to 1% if the seller's quarterly sales reach \$500,000.

Maximum  
**1%**

Dispute rate

Maximum  
**5 BDs**

Order processing

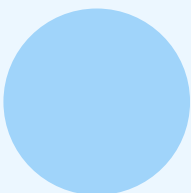
Minimum  
**\$250,000**

To cashback



# Working process

01	The sellers leave information through Ecompay's website at <a href="https://ecompany.io">ecompany.io</a> or via the business survey.
02	1:1 counseling with Ecompay team to select the most suitable and optimized payment gateway for the business model.
03	Sign the service contract directly at Ecompay's office, the seller's office, or electronically.
04	The seller provides store information to Ecompay for setting up and configuring the payment gateway.
05	Create the working channel, conduct rules to support and provide 24/7 consultation to the seller in handling sales issues.
06	Process payments to the seller and provide transaction reports weekly, monthly, and quarterly, or as requested.





# Frequently asked questions

## 01 Why does Ecompay withhold 10% of the revenue?

We will temporarily withhold 10% of the seller's daily revenue. This amount is used to create a reserve fund in case disputes from buyers after Ecompay and the seller cease cooperation for any reason. This amount will be paid to the seller after 45 days.

## 02 Why is the payment gateway temporarily suspended?

All payment gateways leased by Ecompay are fully verified at the time of the first payout. However, during the sales process, the payment gateway may temporarily suspend the account and request additional information from the seller, such as details about suppliers, shipping partners, and product invoices. This is a regular activity by payment gateways to ensure a safe business environment.

## 03 Why is the payment gateway permanently suspended?

Reasons for a payment gateway being permanently suspended:

- **Internal factors:** Frequent and significant delays in order processing or delivery; High refund or dispute rates for any reason.
- **External factors:** The seller's products violate the DMCA; The seller is sued by brands. In such cases, the payment gateway will permanently suspend the account and will only reactivate it after an official court ruling.

## 04 How does Ecompay handle a temporarily suspended payment gateway?

In the case of a temporarily suspended payment gateway for information verification, Ecompay will provide a new payment gateway so the seller can continue operating. Additionally, Ecompay will act on behalf of the seller to liaise with the payment gateway or other relevant parties and provide the required information to restore the account.







# Frequently asked questions

## 05 How does Ecompay handle a payment gateway that is permanently suspended?

In the case of a payment gateway being permanently suspended for internal reasons such as frequent and significant delays in order processing or delivery, or high rates of refunds or disputes for any reason, Ecompay will terminate cooperation with the seller and impose penalties as outlined in the signed contract.

For funds held in the payment gateway that have not yet been paid out, Ecompay will process the payment to the seller after the stipulated period, typically ranging from 90 to 180 days from the date of suspension.

Ecompay does not guarantee the payout of funds after the payment gateway is permanently suspended due to policy violations. The decision of the payment gateway will be final.

## 06 Why do sellers need to share store access with Ecompay?

As part of the collaboration agreement, Ecompay requires limited or full access to the seller's store website to:

- Set up, configure, and monitor the payment gateway.
- Assist with technical issues such as system optimization, UI/UX improvements to enhance user experience, and increase order conversion rates.
- Identify errors and causes if the payment gateway is permanently or temporarily suspended.

## 07 In what situations will Ecompay and the seller end their partnership and terminate the contract?

To ensure information and payment gateway security, Ecompay will terminate collaboration and end the contract early if the seller:

- Seller fails to comply with product policies.
- Seller fails to adhere to processing and delivery policies.
- Store has monthly sales below \$5,000.





# Value commitment

With 12 years of experience in cross border ecommerce, we understand the challenges and difficulties in the industry. Ecompay was established to provide optimal solutions that help your business overcome current obstacles and boost sales.

We are committed to delivering satisfaction and the best experience. As a transparent and reliable partner, we are here to support your business in its journey to global success.

Connect with us today to make a difference together!



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[https://telegram.com/ecompay\\_help](https://telegram.com/ecompay_help)

SCAN ME

