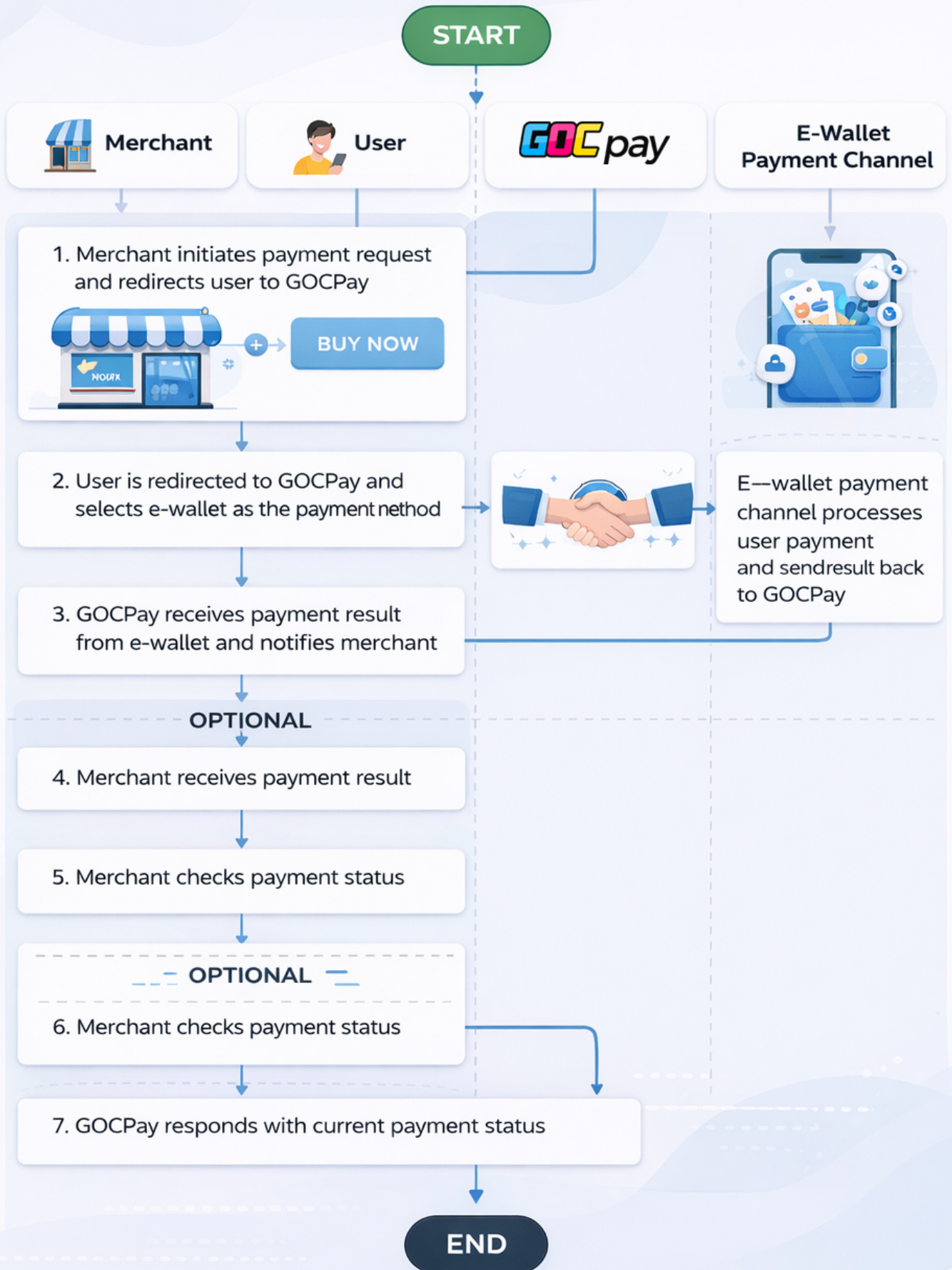
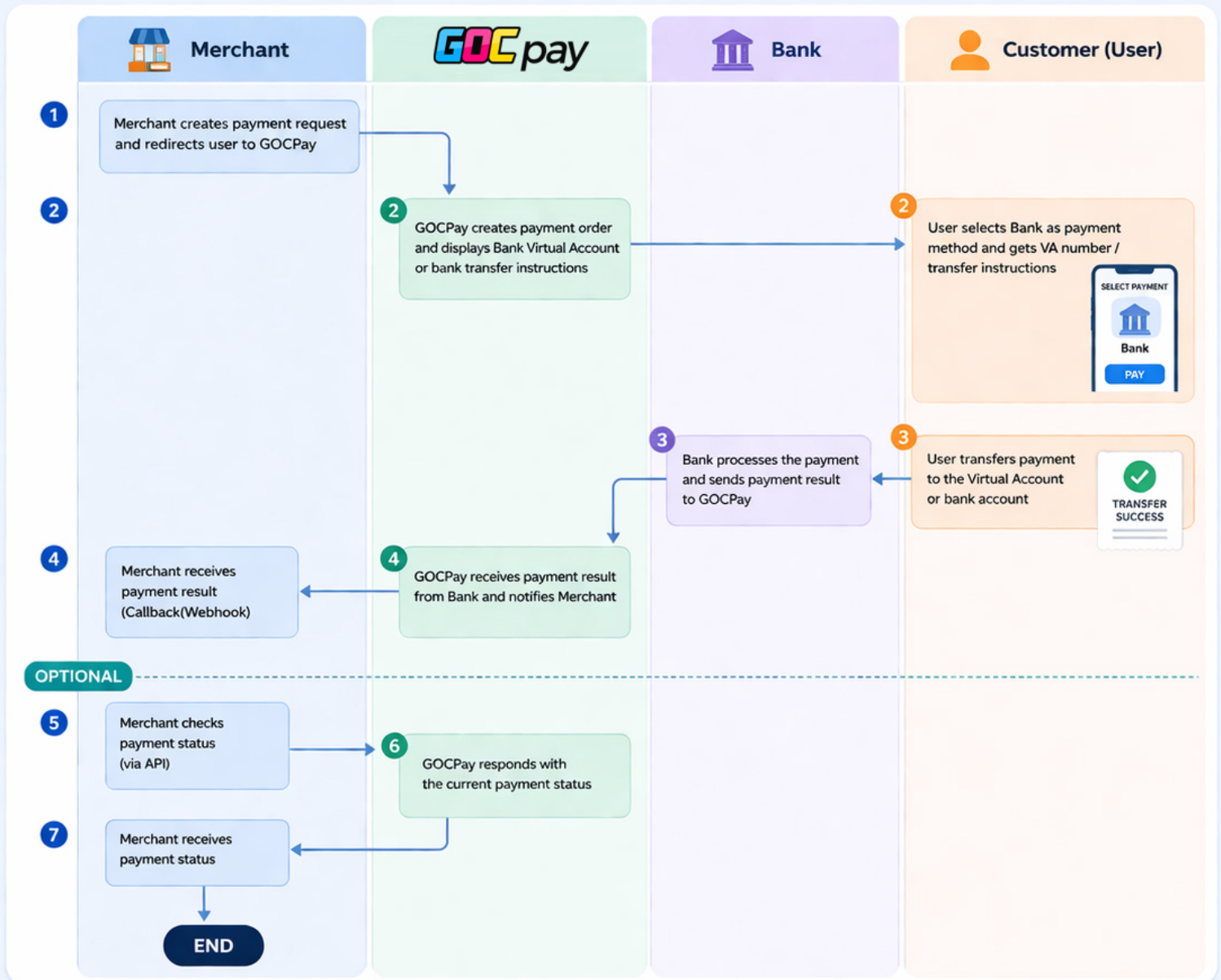


Payment Flow Using an E-Wallet in GOCpay



Payment Flow Using a Bank in GOCPay

Secure • Simple • Reliable



Steps Overview

- 1 Merchant creates payment request and redirects user to GOCPay
- 2 GOCPay creates order and provides Bank Virtual Account / transfer info
- 3 User transfers payment to the bank
- 4 Bank processes payment and sends result to GOCpay
- 5 GOCPay notifies merchant of the payment result
- 6 (Optional) Merchant checks payment status
- 7 GOCPay responds with current payment status

Notes:

- Bank payment is completed via Virtual Account or manual bank transfer.
- Payment result is sent automatically from Bank to GOCPay.
- Merchant can integrate API to check payment status anytime.



Payment Flow Using Over the Counter in GOCpay



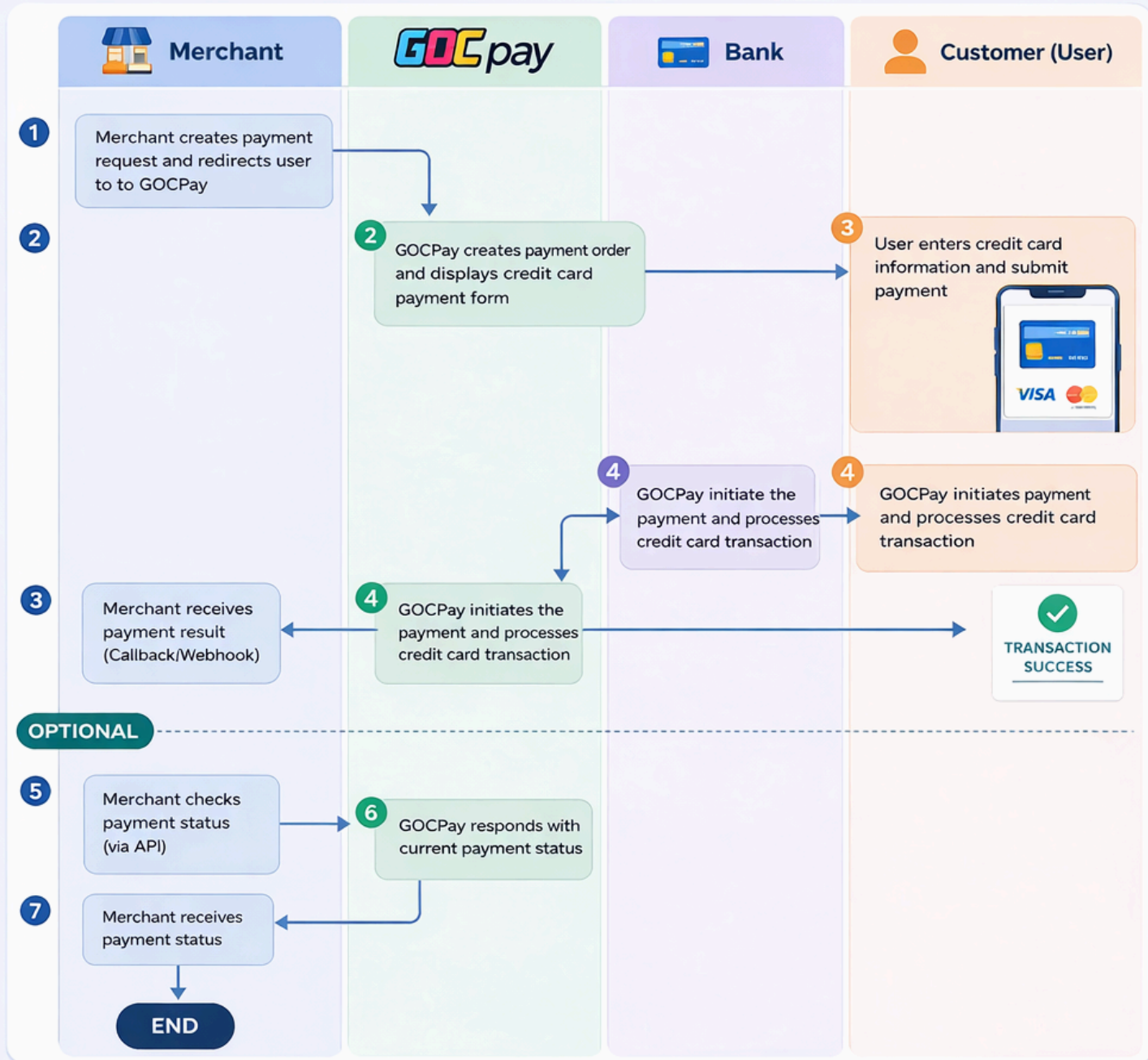
Step-by-step flow of payment transaction using Alfamart or Indomaret via GOCpay.



→ Over the counter payment (OTC) using payment codes at Alfamart or Indomaret stores via GOCpay service.

Payment Flow Using a Credit Card in GOCPay

Secure • Simple • Reliable



Steps Overview

- 1 Merchant creates payment request and redirects user to
- 2 GOCPay creates payment order and provides Credit Card payment form
- 3 User enters credit card information and submits payment
- 4 GOCPay initiates the payment and processes credit card trasacien
- 5 GOCPay notifies merchant of the payment result
- 6 [Optional] Merchant checks payment status via API
- 7 GOCPay responds with current payment status

Notes:

- Credit card payment is processed via payment processor and supported by user's bank.
- Payment result is sent automatically from payment processor to bank to GOCPay to merchant
- Merchant can integrate API to check payment status anytime



Payment Flow Using SMS Telco in GOCpay

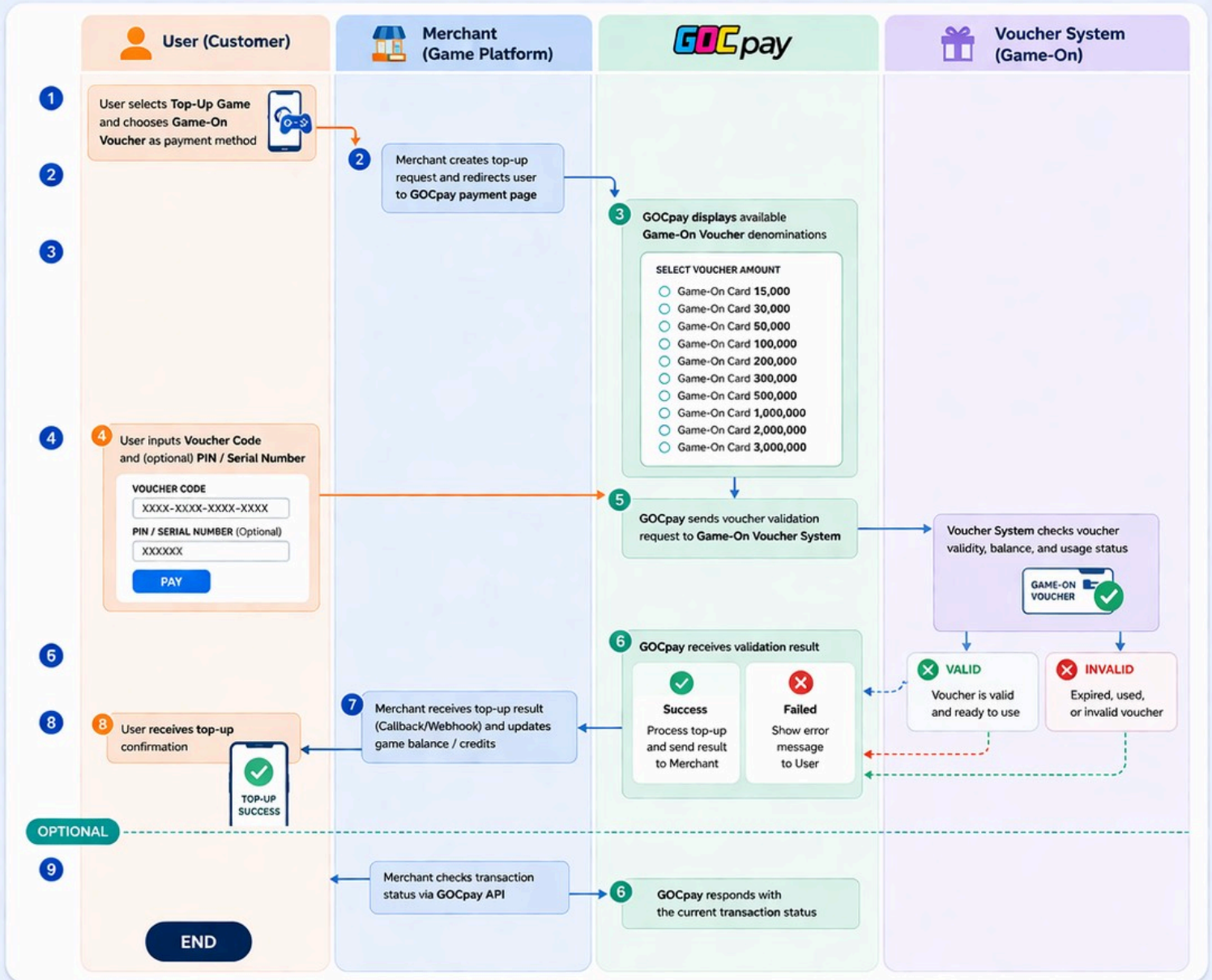


Step-by-step flow of payment transaction using SMS Telco via GOCpay.



Game Top-Up Flow Using Game-On Voucher in GOCpay

Fast • Simple • Reliable



Steps Overview

- 1 User selects Top-Up Game and chooses Game-On Voucher
- 2 Merchant creates top-up request and redirects to GOCpay
- 3 GOCpay displays Game-On voucher denominations
- 4 User inputs Voucher Code and (optional) PIN / Serial Number
- 5 GOCpay validates voucher with Game-On Voucher System
- 6 Validation success: GOCpay processes top-up and sends result to Merchant
Validation failed: GOCpay shows error to User
- 7 Merchant receives result and updates game balance / credits
- 8 User receives top-up confirmation
- 9 (Optional) Merchant checks transaction status via GOCpay API

Notes:

- Game-On Voucher denominations available:
 - Game-On Card 15,000
 - Game-On Card 30,000
 - Game-On Card 50,000
 - Game-On Card 100,000
 - Game-On Card 200,000
 - Game-On Card 300,000
 - Game-On Card 500,000
 - Game-On Card 1,000,000
 - Game-On Card 2,000,000
 - Game-On Card 3,000,000
- Voucher is validated in real-time with Game-On Voucher System
- No bank or payment transfer is required
- Callback (Webhook) ensures automatic update to Merchant
- Merchant can use GOCpay API to check transaction status anytime

