

OomrahBooking

Payment System Guide

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Understanding Payments on OomrahBooking

This guide explains how payments work on the OomrahBooking platform. There are two main payment flows: one for service providers (Travel Agents & Mutawwif) and one for customers booking Umrah packages.

Part 1: Credit System for Service Providers

Service providers (Travel Agents and Mutawwif guides) use **credits** to activate their listings on the OomrahBooking platform. Credits are managed by our admin team.

What Credits Are Used For

Listing Type	Description	Pricing Model
Package Listings	Travel agents activate and publish Umrah packages for customers to view and book.	One-time fee per package
Mutawwif Profile Listings	Mutawwif guides activate their profile to appear in search results for pilgrims.	Duration-based (30/90/365 days)
Customer Request Submissions	Service providers submit proposals/quotes when customers post specific travel requests.	Per submission fee

How to Get Credits

Credit Purchase Process

- Contact our support team or your account manager
- Complete the payment through our approved channels
- Credits will be added to your account within 24 hours

Note: Self-service credit purchase via payment gateway coming soon.

Part 2: Booking Payments for Customers

When booking an Umrah package or service, customers have **two payment options**. Each option has different implications for fees, protection, and platform responsibilities.

Option 1: Direct Payment (Pay Service Provider Directly)

Important Warning

If you choose to pay the service provider directly (outside of the OomrahBooking platform), we **cannot protect or secure** your payment. If something goes wrong with your booking, OomrahBooking has **no responsibility** and cannot help recover your payment or resolve disputes.

Feature	Direct Payment
Platform Fee	0% (No fee)
Payment Protection	None
Escrow Service	Not Available
Refund Eligibility	Not Eligible
Dispute Resolution	Not Available
Platform Responsibility	None - You deal directly with the service provider

Option 2: Pay Through Platform (Recommended)

Recommended - Full Protection

When you pay through OomrahBooking, your payment is held in a secure escrow account. The service provider receives payment according to their payment schedule, and you're protected throughout your journey. If services are not delivered, you're eligible for a refund.

Feature	Platform Payment
Platform Fee	2% per payment
Payment Protection	Full Escrow Protection
Escrow Service	Available

Refund Eligibility	Eligible (if services not delivered)
Dispute Resolution	Full Mediation Support
Platform Responsibility	Full Support & 24/7 Assistance

How Platform-Protected Payment Works

- 1

You Make a Payment

When you book a package, you pay through our secure payment system. Your money is transferred to our protected escrow account.
- 2

Payment Held in Escrow

The service provider is notified of your booking, but they don't receive your money yet. It remains safely in escrow.
- 3

Milestone-Based Release

As each service milestone is completed (visa, flights, hotel check-in, etc.), the corresponding portion is released to the service provider according to their payment schedule.
- 4

Final Release

The final portion is released only after you've completed your journey and confirmed that all services were delivered as promised.

Platform Fee Example

Package Price	RM 10,000
Platform Fee (2%)	RM 200
Total Payment	RM 10,200
The 2% fee covers payment processing, escrow management, customer support, and dispute resolution services.	

Payment Options Comparison Summary

Feature	Direct Payment	Platform Payment
Platform Fee	0%	2%
Payment Protection	X	✓
Escrow Service	X	✓
Refund Eligibility	X	✓

Dispute Resolution	X	✓
24/7 Support	X	✓

Our Recommendation

For peace of mind during your sacred Umrah journey, we strongly recommend paying through the OomrahBooking platform. The 2% fee ensures your payment is protected, and you have full support if anything goes wrong.

OomrahBooking - Your trusted platform for protected Umrah bookings

Website: oomrah.my | Support: support@oomrah.my

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