

# WEBINAR

No longer alternative :  
the future of local payment  
methods is here!

Tue, Oct 20, 2020  
2:30 PM CEST





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No longer  
alternative

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*the future of local  
payment methods  
is here!*



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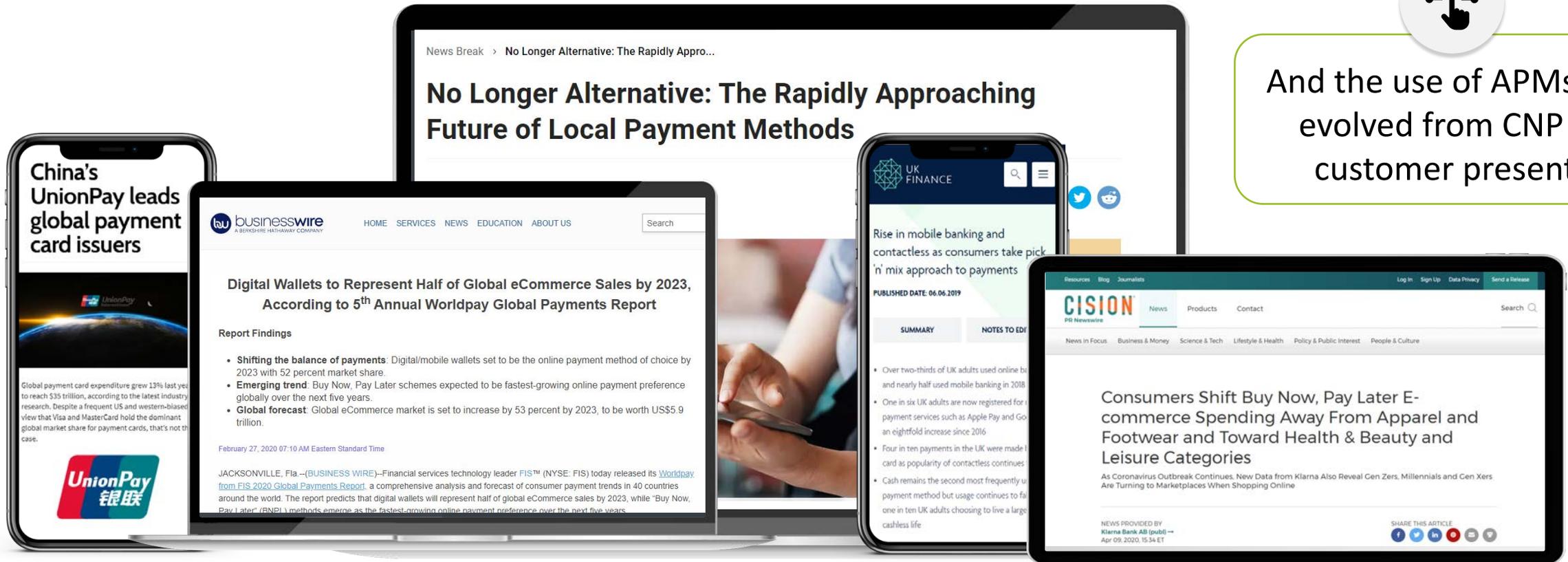


# Alternative payment methods in the news

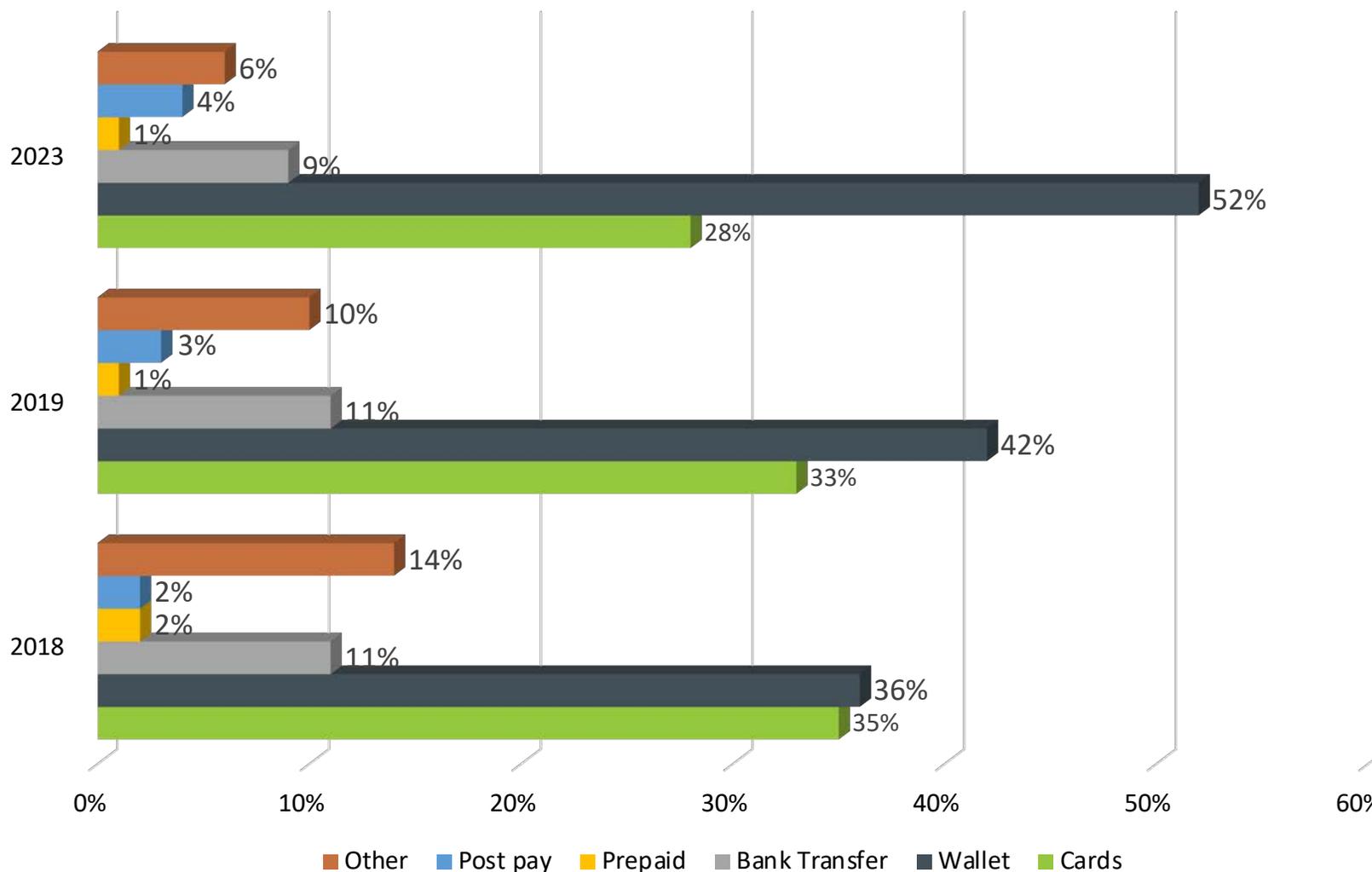
Alternative, or Local, Payment Methods are becoming mainstream payments globally



And the use of APMs has evolved from CNP to customer present!



# Local payment methods are gaining momentum



+250

payment methods in operation globally today

50%

of global eCommerce are made with non card payment methods (APMs or LPMs)

Global eCommerce Payment methods in 2018, 2019 and 2023 (forecast).

# Local payment methods by key categories

## Alternative payment methods (APMs)

are defined as a way of paying for goods or services which do not rely on traditional payments such as cash or credit/debit cards.

Since UnionPay overtook Visa in number of transactions, the APMs are often referred to as **Local payment methods (LPMs)**



### Cards (Debit/Credit)



### Bank Transfer



### Post pay/Installment payment



### Wallets (Digital/Mobile)



### Prepaid



### Other

Cash on delivery, tokens, vouchers, travellers cheques

# Local payment methods are present in almost every market

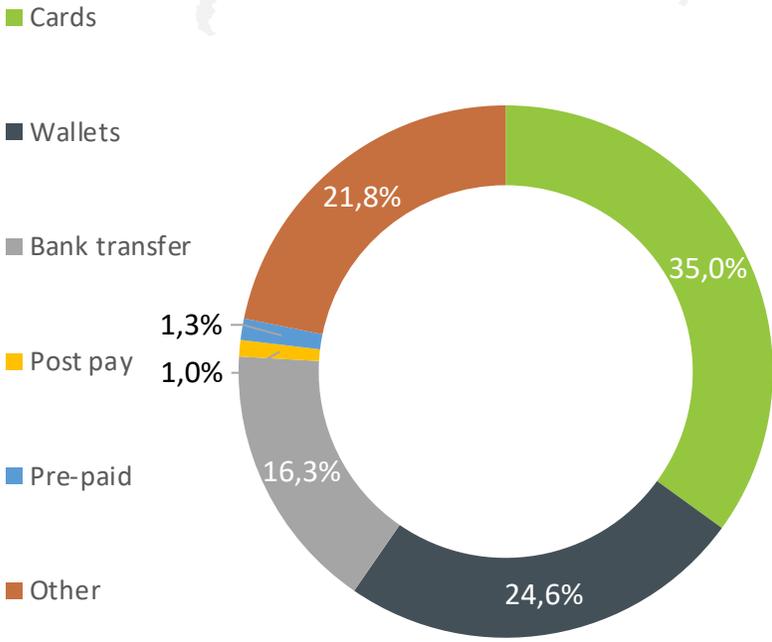
## APMs in Europe



Population: 272.9  
 Online Population: 188.3  
 Number of APMs: ~150

9%

Of eCommerce spending will be done by “buy now pay later” services by 2023, triple the rate we reported in 2018



# Local payment methods are present in almost every market

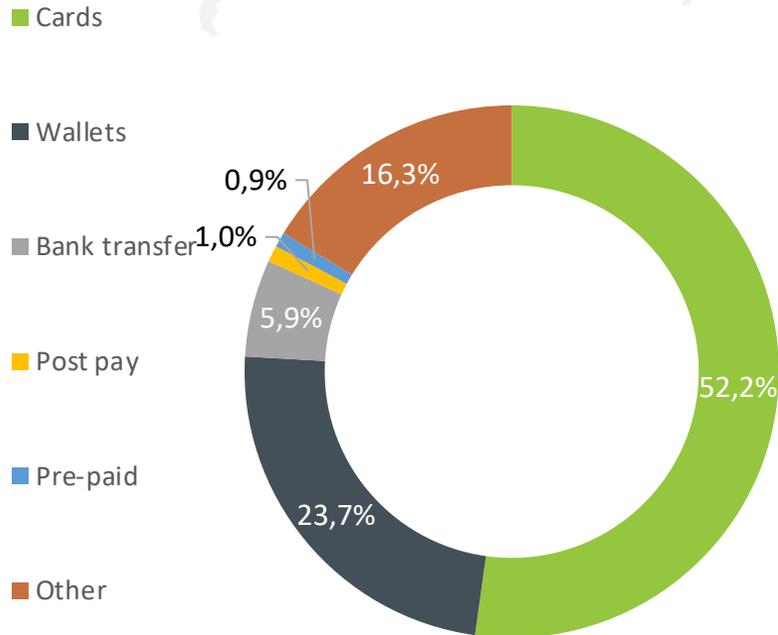
APMs in North America and Canada



Population: 490.4m  
 Online Population: 408.8m  
 Number of APMs: ~ 67

1/3

Of US consumers became first time users of contactless payments during the pandemic



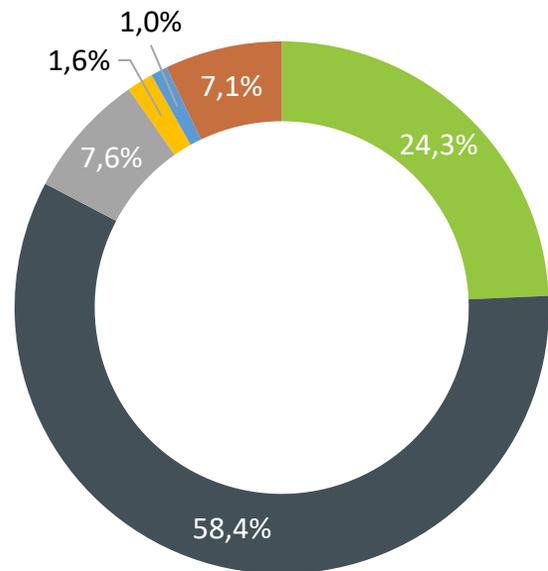
# Local payment methods are present in almost every market

APMs in Asia Pacific



Population: 3.6 bn  
Online Population: 1.8 bn  
Number of APMs: ~ 209

- Cards
- Wallets
- Bank transfer
- Post pay
- Pre-paid
- Other



60%

Of eCommerce transactions are made by digital Wallet

cen pay, DANA, OPENBUCKS, Google Pay, bitpay, DAO PAY, KRUNGTHAI BANK, Apple Pay, TENPAY.COM, 财付通, SAMSUNG pay, JomPAY, NETELLER, PAY, 腾讯旗下在线支付平台, DuitNow, oxigen, PayU, ZAPP, paytm, 支付宝, UnionPay, paidy, QIWI WALLETS, 支付宝 ALIPAY, WeChat Pay, KakaoPay, Konbini, AADHAAR, BSN, necard, zGold, BKM express, 123, AirPay, Pay later, Pay now, RuPay, Happy Money, idea, VTC PAY, PayNet, Neosurf, amazon pay, krungsri, PayMe, AlliedWallet, PayPal, DO KU, KasPay, PayMaya, wallet one, boku, BCA, KlikPay, NOW, LAZYPAY

# Local payment methods are present in almost every market

APMs in South and central America



South & central America

Population: 357.8 m  
 Online Population: 239.3m  
 Number of APMs: ~ 118

■ Cards

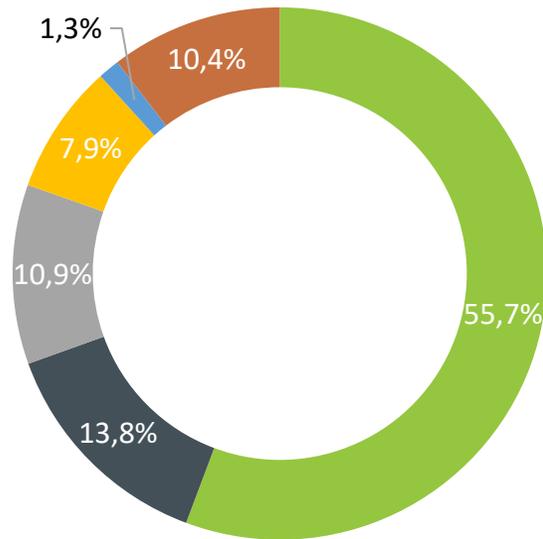
■ Wallets

■ Bank transfer

■ Post pay

■ Pre-paid

■ Other



is the leading PostPay service in Brazil where Mercado Pago brought mobile payments to Argentina

# Local payment methods are present in almost every market

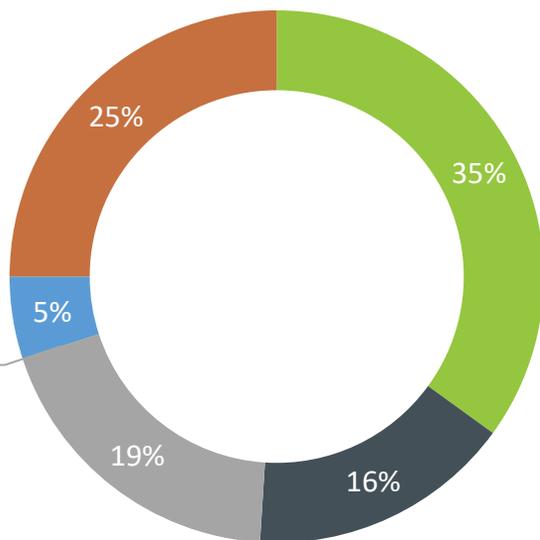
## APMs in Middle East & Africa



Middle East & Africa

Population: 574m  
 Online Population: 375.8 bn  
 Number of APMs: ~ 100

- Cards
- Wallets
- Bank transfer
- Post pay
- Pre-paid
- Other

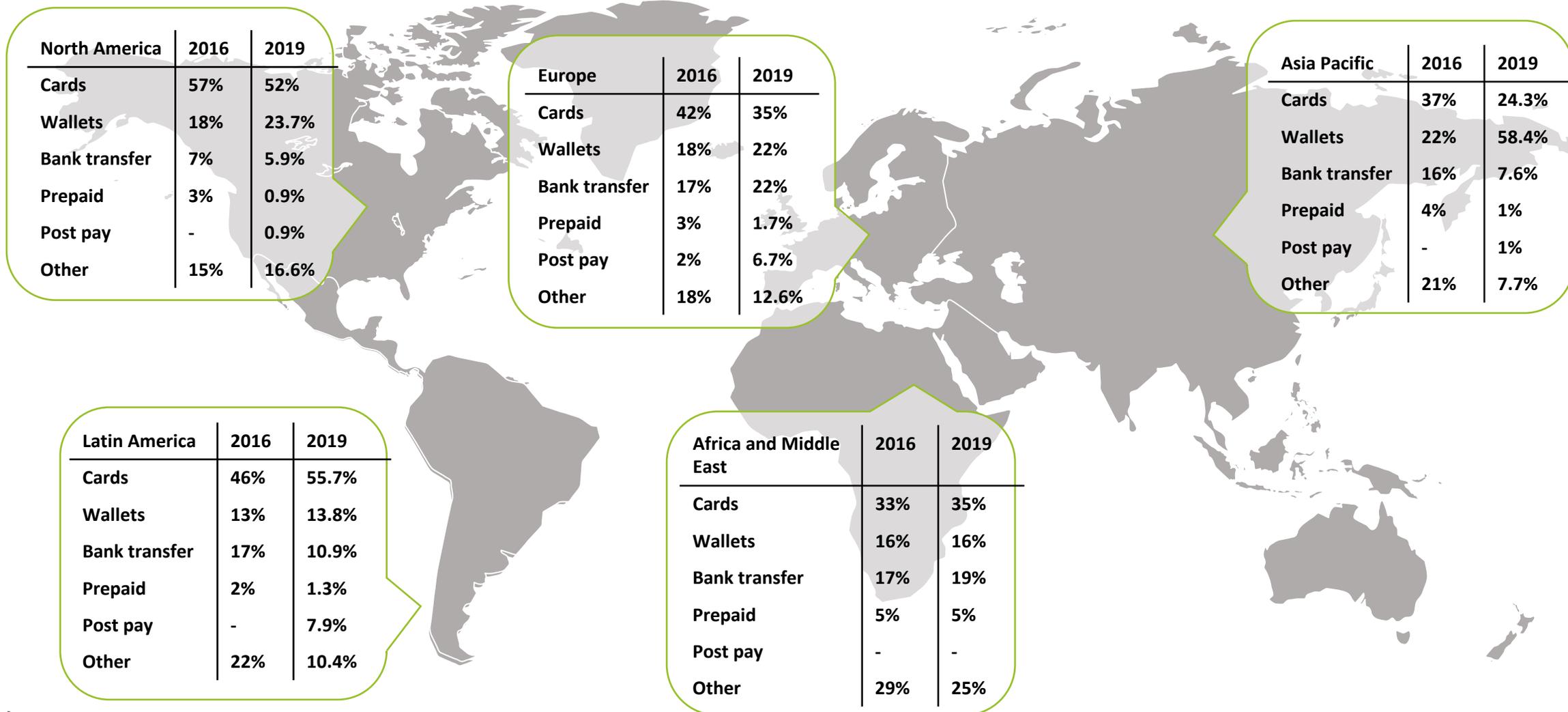


98%

Of all transactions In Nigeria are at POS and 91% of those transactions are paid in cash



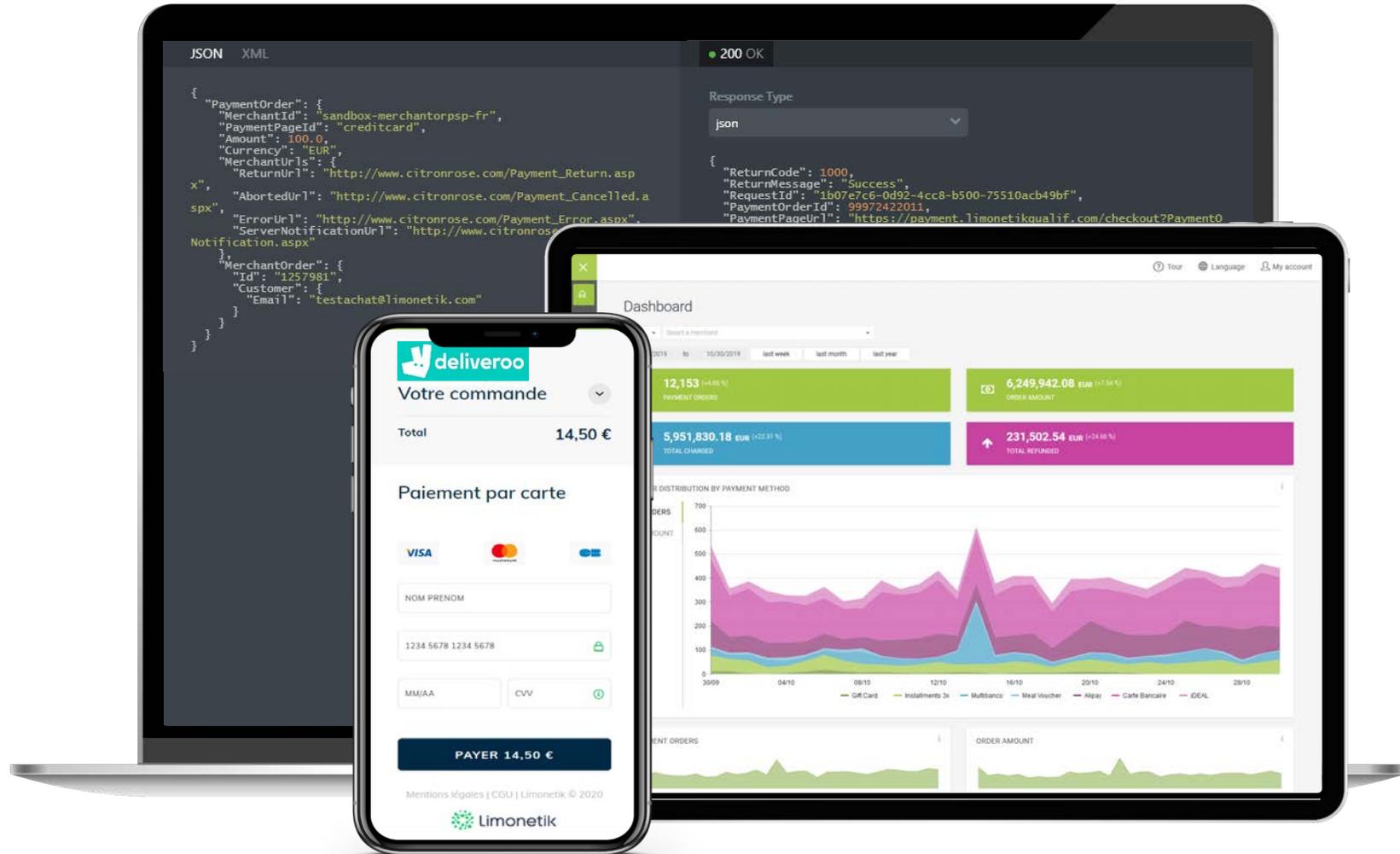
# Local payment methods growth between 2016 and 2019



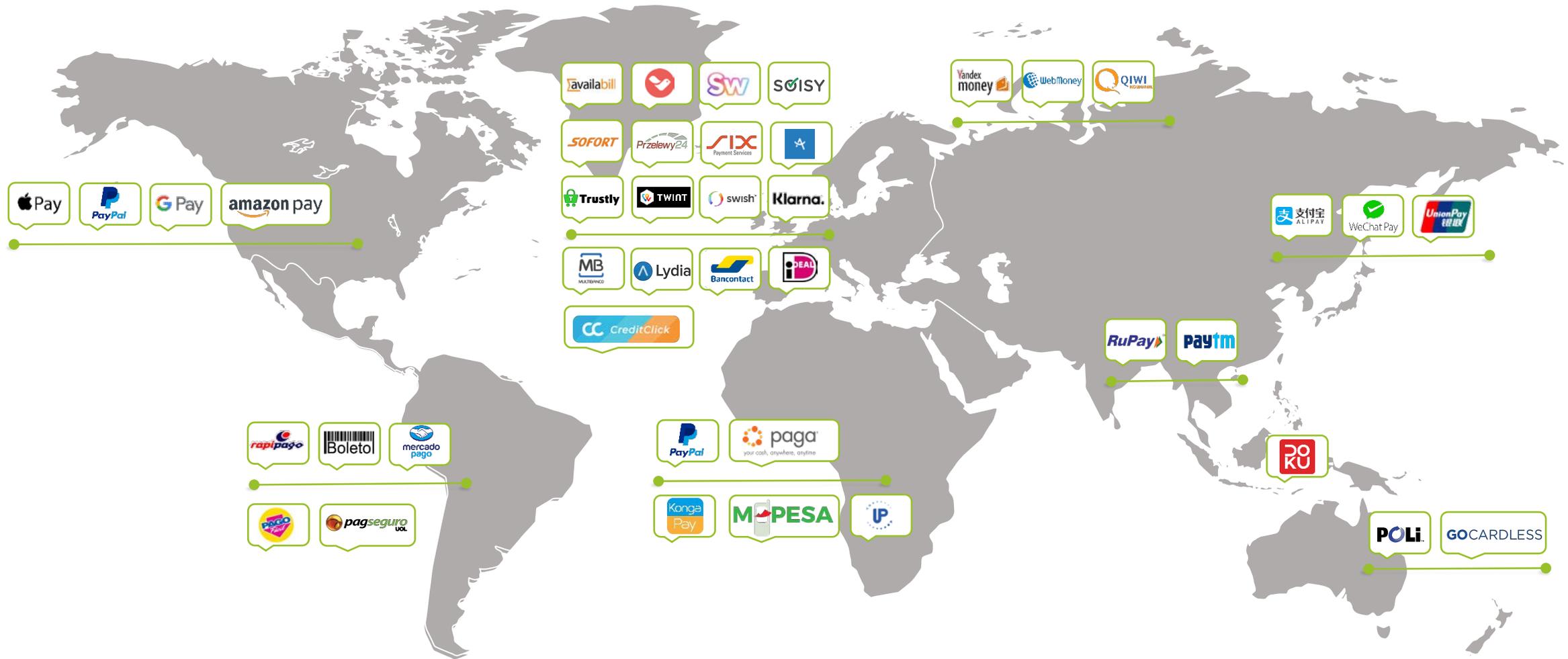
# Our easy to integrate Api enable Acceptance & Aggregation of 250 International Payment Methods and manage Marketplace Payments

## We enable international payments and marketplaces

1 payment API to integrate to have access to all marketplace services, mix basket features, account management and alternative payment methods through our Back Office.

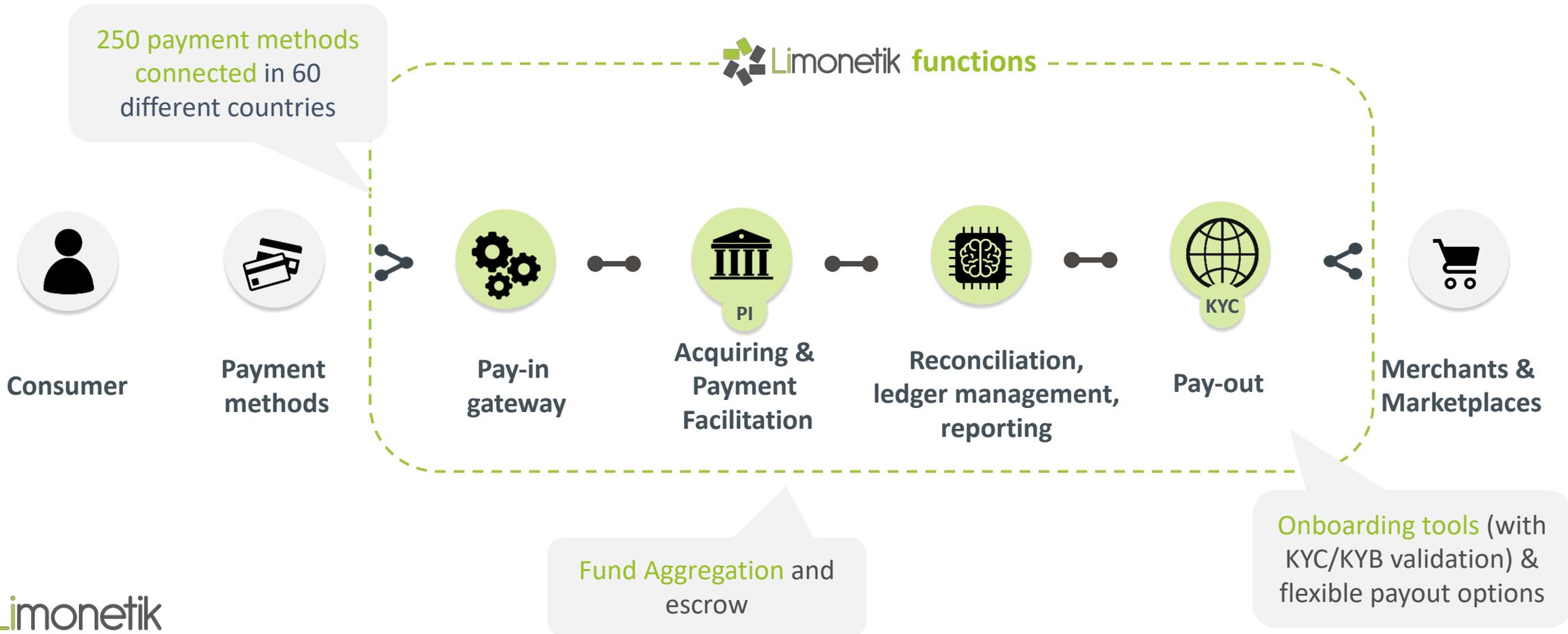


# Our easy to integrate Api enable Acceptance & Aggregation of 250 International Payment Methods and manage Marketplace Payments



# Limonetik is a global full-service payment platform enabling the new world of payments

Limonetik provides many PSPs, Merchants and Marketplaces with **APM connection and fund collection**



# Limonetik solution serve Tier-1 Payment Players



## Tills & POS

asten<sup>★</sup>  
retail

cegid

SUNMI  
Android POS Leader

TOSHIBA

Yello



## Gateways & Acquirers

Verifone<sup>®</sup>

BNP PARIBAS

Computop  
the payment people

SOCIETE  
GENERALE

worldline  
e-payment services

NATIXIS  
BEYOND BANKING

ingenico  
GROUP

Webhelp

ACI  
payment systems

pay.



## Merchants & Marketplaces

Veepee

CMA CGM

THALES

KRAMP

Conforama  
Le confort pour tous

deliveroo

AIRBUS

SATAIR

CONRAD

ENGIE

STOP  
COVID19.FR

IKEA

PARIS AÉROPORT

ManoMano

MANOR<sup>®</sup>

SIEMENS

fnac

DARTY

VIPARIS

Heineken  
PREMIUM QUALITY



## 3rd Party Connection amaDEUS

MIRAKL

ORCHESTRA  
—The Leisure Platform—

OROCommerce<sup>®</sup>

UATP<sup>®</sup>

# Limonetik can help APM grow and gain more merchants

Not only will Limonetik help you with advice on how to optimise your payment method, but it will be your 'channel' or 'distribution' interface **to multiple payment services providers, merchants, fintechs and marketplaces** so we can provide two separate modules



**Payment  
methods**



## 1. Technical Advice and Consulting

- Study your API documentation
- Discuss it with you and outline potential challenges and recommend best practices based on our experience
- Provide guidance to their 'usability' by merchants and PSPs



## 2. Integration of your new payment product in our alternative payment method platform along with other 100+ APMs

- ensuring it is available to all of our clients PSPs and Merchants
- Becoming your integration partner for new types of payment users: Marketplaces, Fintechs and many more

# Questions & Answers

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# THANK YOU!

The recording, along with PDF version of presentation, will be sent to you tomorrow!