



Build better checkout experiences with **open banking**

Speakers: **Jiun Yi Tan** (TrueLayer), **Wol Akec** (TrueLayer)
Ollie Marshall (Maplin), **Alan Moss** (Newland Payment technology)

14 April, 3-4PM (BST)

We'll begin soon!



Agenda

- Introduction
- The state of payments today
- How open banking can help
- Panel discussion
- Audience Q&A



Jiun Yi Tan

Ecommerce Lead
TrueLayer



Wol Akec

Product Manager
TrueLayer



Alan Moss

Managing Director
Newland Payment Technology



Ollie Marshall

Managing Director
Maplin

TODAY

Where are we today?

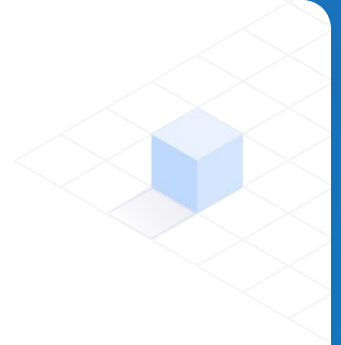
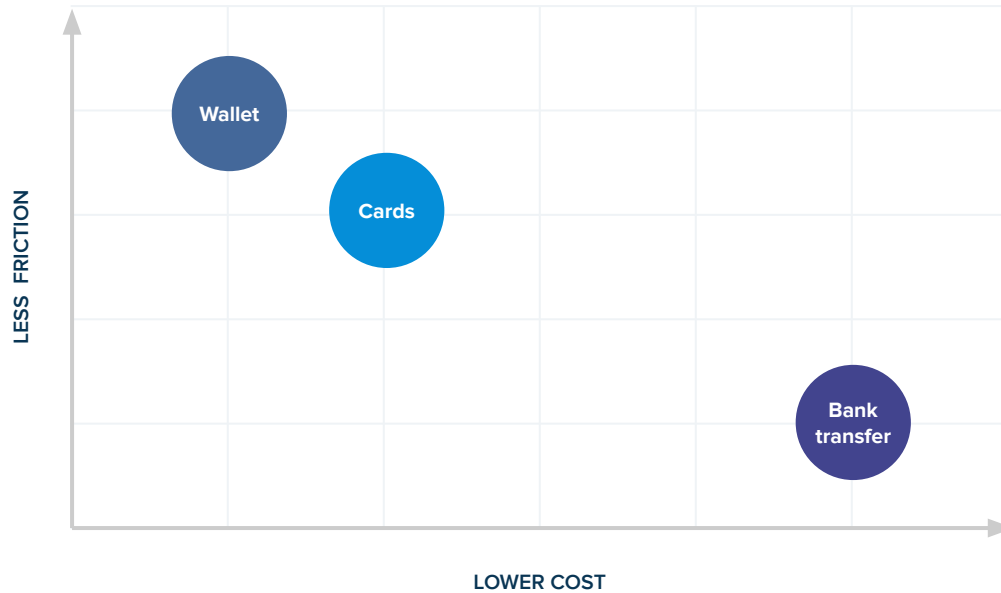
Digital payments keep growing – ecommerce predicted to reach €940bn by 2023 (UK/EU).

Three main e-payment methods:

- Bank transfers (ACH, SEPA, FPS)
- Cards (VISA, MC, AMEX)
- Wallets (PayPal, WeChat, Venmo)

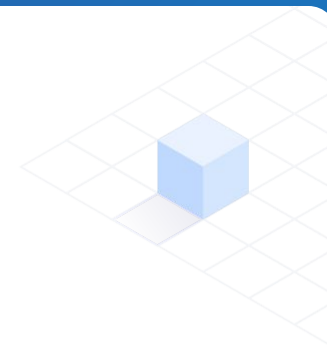
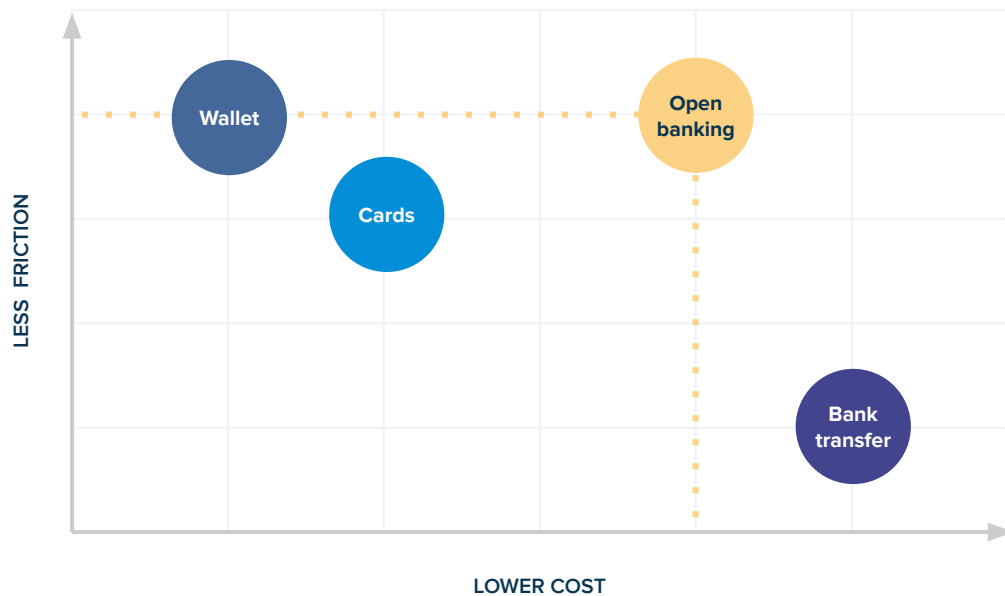


How do they measure up?



- 15-20% payments fail on cards and digital wallets
- 0.5-1% chargeback rate on cards
- 37% customers will switch service for instant payments

There's a fourth option emerging

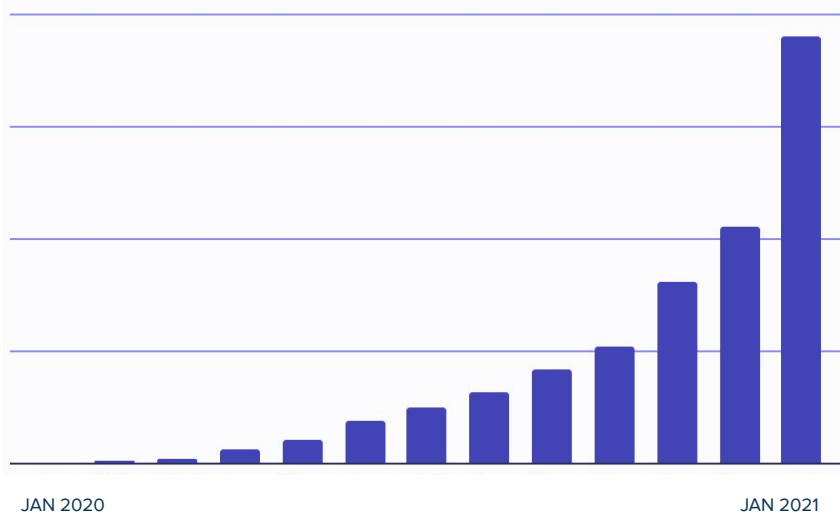


- 95%+ success rates
- Built for online and mobile
- No chargebacks
- Instant settlement
- 1 in 3 customers chose it

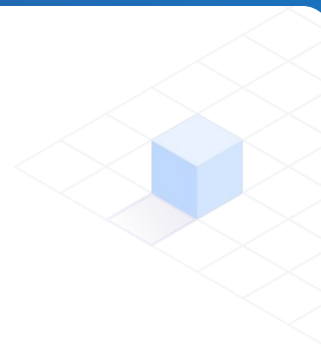
Open banking lets you
connect directly to a
customer's bank
account via open APIs



A year in open banking payments



Open banking payments value processed by TrueLayer



- Typically 30% share of checkout in a couple of months
- Some customers are at 60%, 70% and 80%

TrueLayer is building the world's most valuable open banking network

Today we're a team of 200+ with offices all over the world

London
Milan
Dublin
Sydney
Hong Kong



100%

Open API based. No screen scraping, just secure, reliable, permissioned access to financial data.

50% +

Of all UK, Spain and Ireland's open banking traffic flows through TrueLayer

12

Markets added last year with support for many more coming this year.

\$142M

Total Capital Raised from leading investors.

ADDITION

Tencent 腾讯

TEMASEK

Northzone

anthemis | group

CONNECT VENTURES



Hello!

Wol Akec

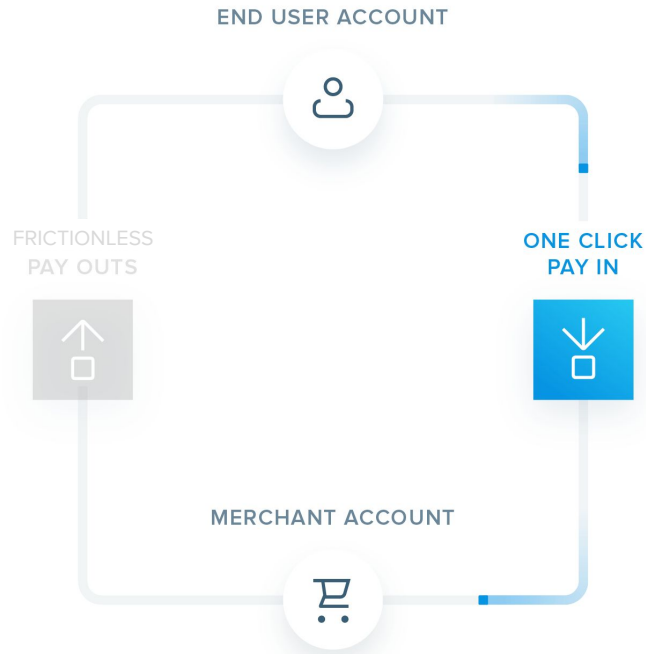
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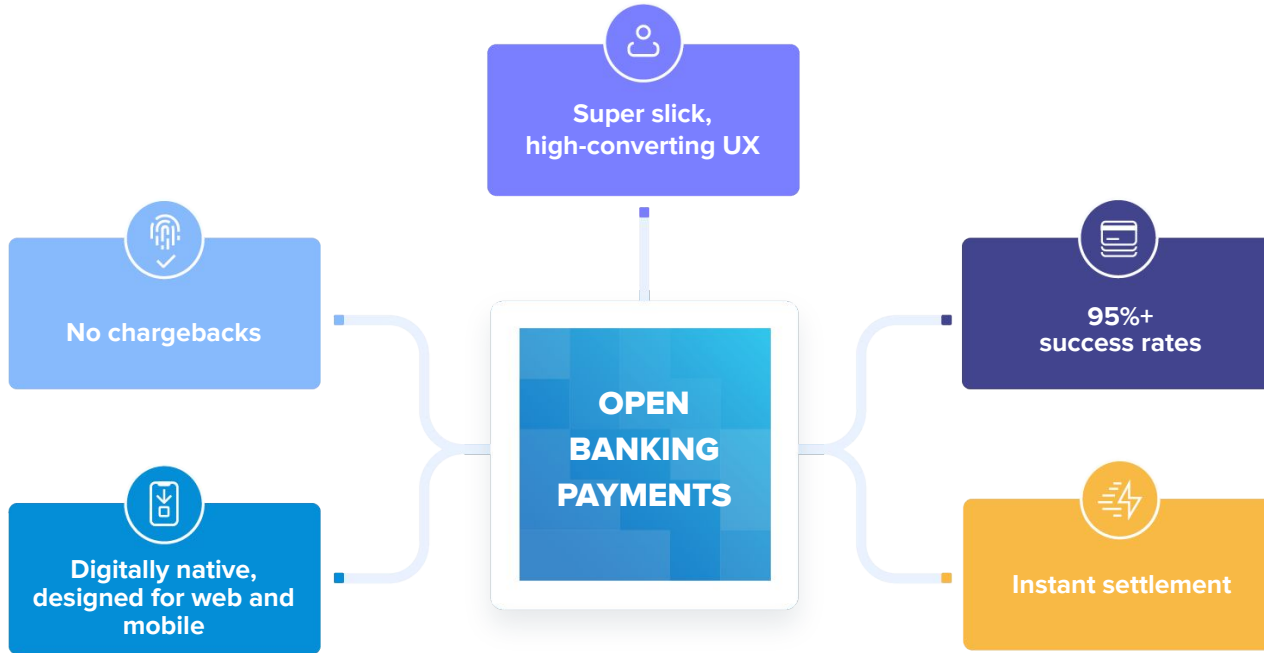
[linkedin.com/in/wol-akec-282103119/](https://www.linkedin.com/in/wol-akec-282103119/)



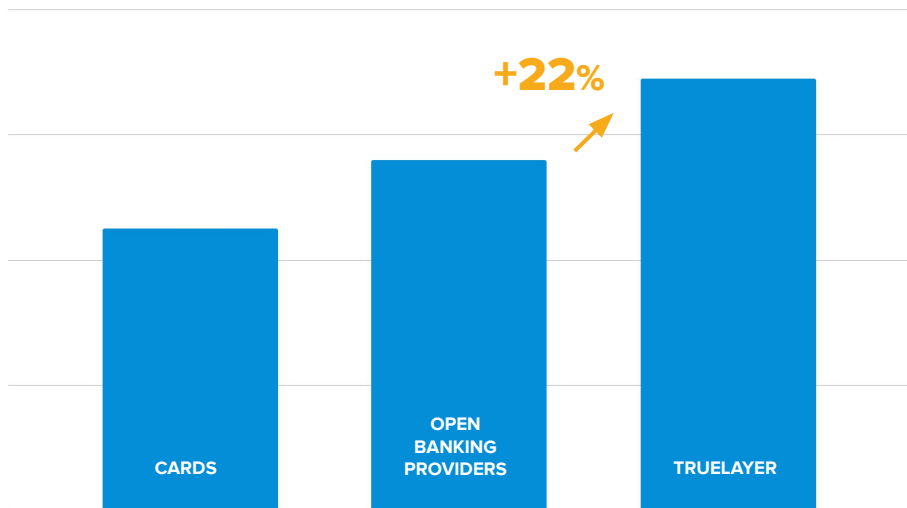
Open banking: from one bank account to another via open APIs



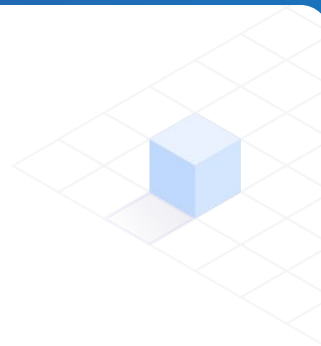
Benefits for businesses



We've added value on top of open banking APIs



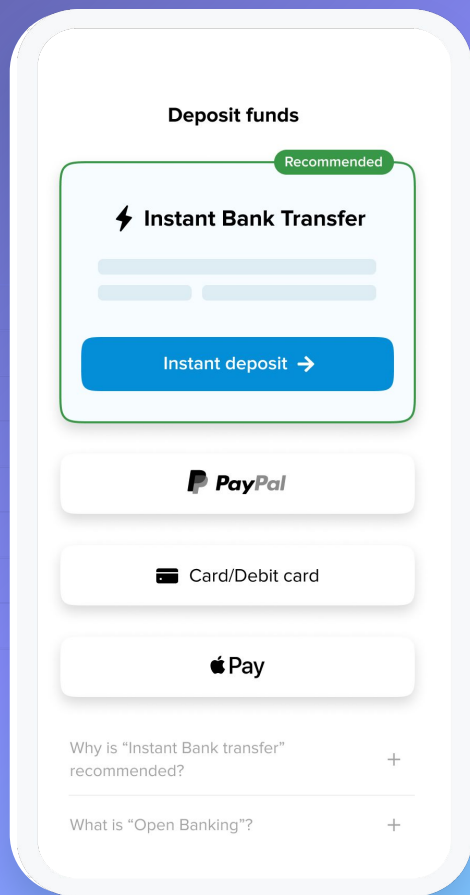
Average conversion rates compared



- Payments via TrueLayer **convert 22%** > than other open banking providers
- Customers who pay via TrueLayer spend **30% more** and **3x more often**

**We've combined open banking with the
fastest payment rails to enable refunds, making it a complete
solution for eCommerce**





We provide high-converting, fully customisable web and mobile SDKs

Super slick, plug and play

- 1 Only a few lines of code to start accepting payments

All in your own brand, no third party logos

- 2 Our flows are fully customisable so that you can control the full customer experience end to end

A better payment solution for eCommerce



CHARGEBACK
(0.5% -1%)

£14
Fee per chargeback

£15
Fee per chargeback

Chargebacks aren't possible

FEE PER
TRANSACTION

High

Medium

Low

REFUND
SETTLEMENT

Up to
30 days

Up to
5 days

Instant

Panel discussion

Moderated by Alan Moss, Managing Director, Newland payment Technology



Jiun Yi Tan

Ecommerce Lead
TrueLayer



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Product Manager
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Alan Moss

Managing Director
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Maplin

Q&A

