

WEBINAR

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

Tue, Oct 20, 2020
2:30 PM CEST



Masha Cilliers
Specialist Partner



No longer alternative

*the future of local
payment methods
is here!*



Christophe Bourbier
CEO



Alan Moss
Moderator

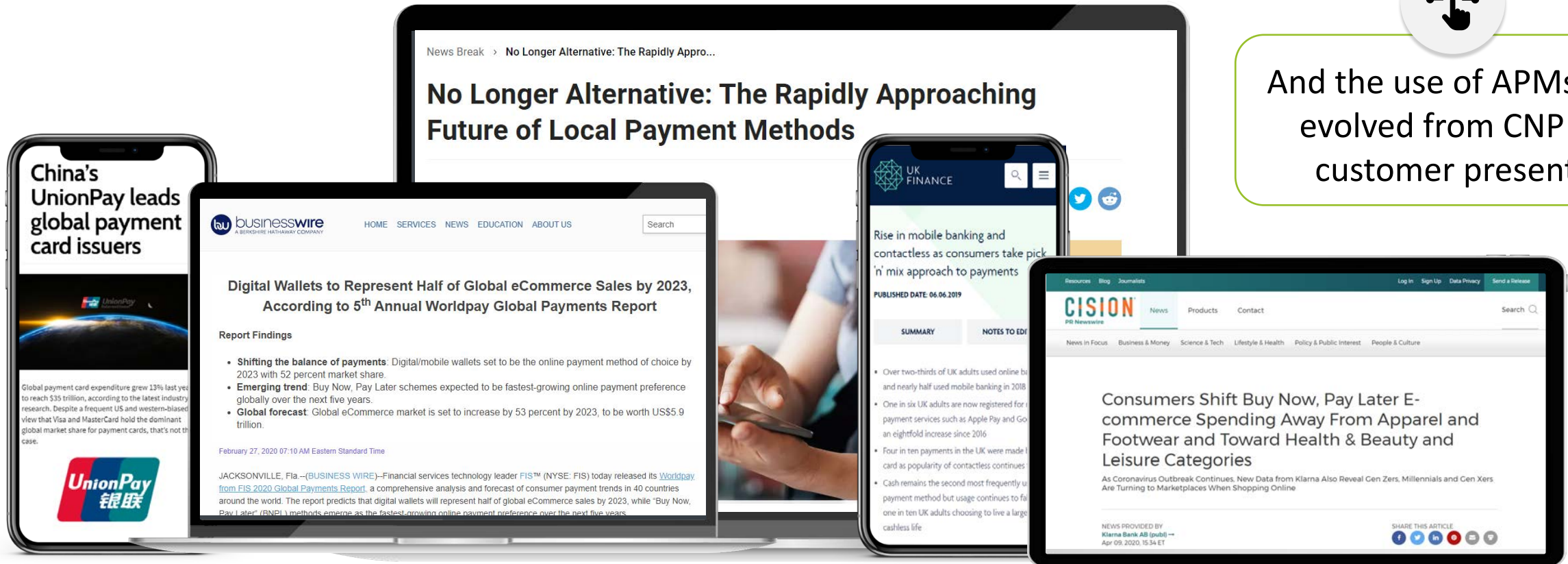


Alternative payment methods in the news

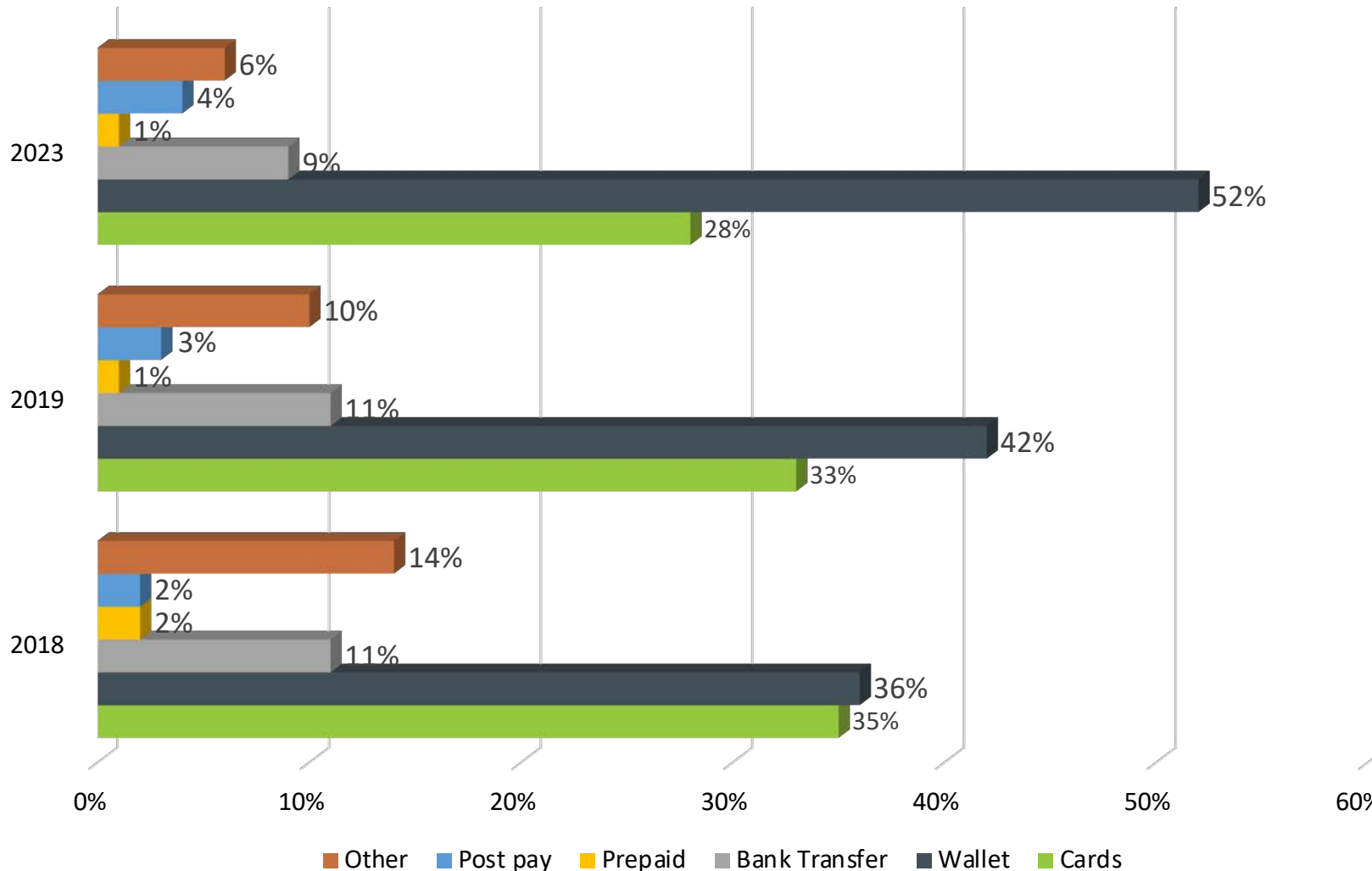
Alternative, or Local, Payment Methods are becoming mainstream payments globally



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

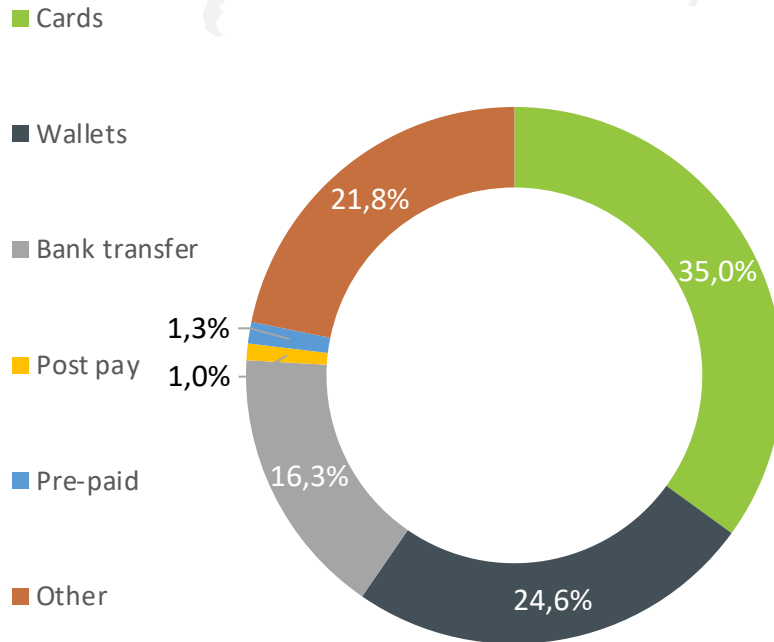
APMs in Europe



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

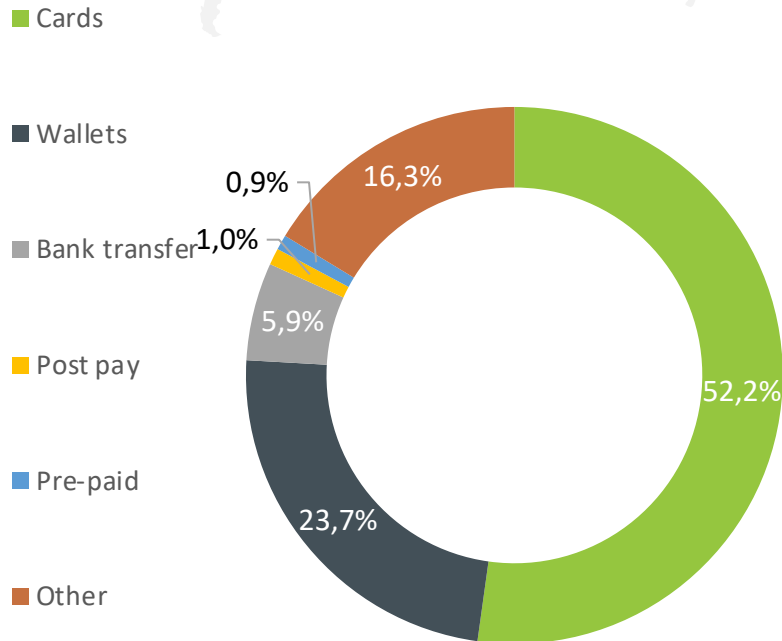
APMs in North America and Canada



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

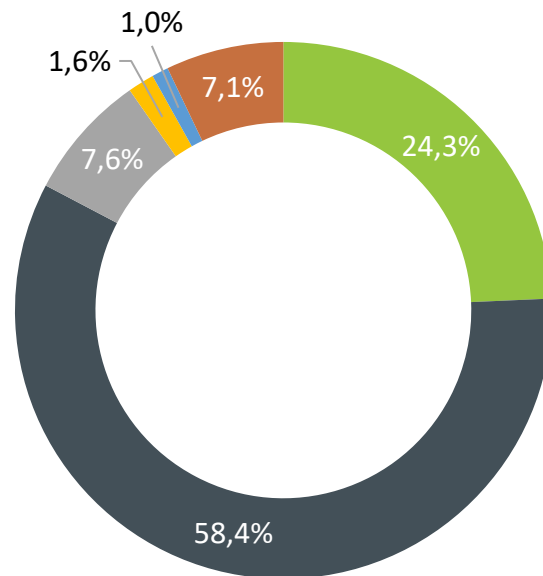


Population: 3.6 bn
Online Population: 1.8 bn
Number of APMs: ~ 209

60%

Of eCommerce transactions are made by digital Wallet

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



Local payment methods are present in almost every market

APMs in South and central America



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

■ Cards

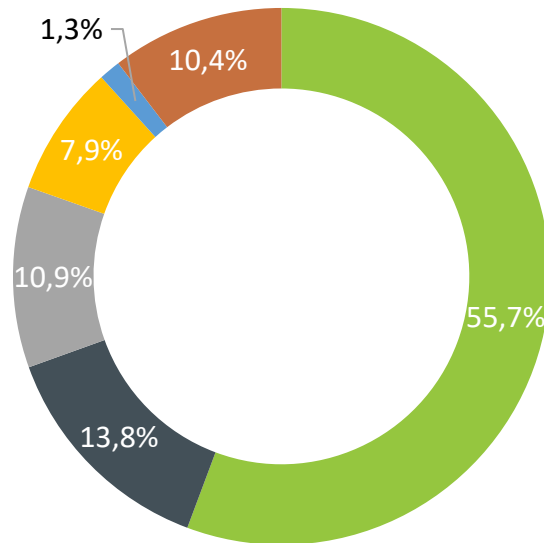
■ Wallets

■ 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

98%

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

■ Cards

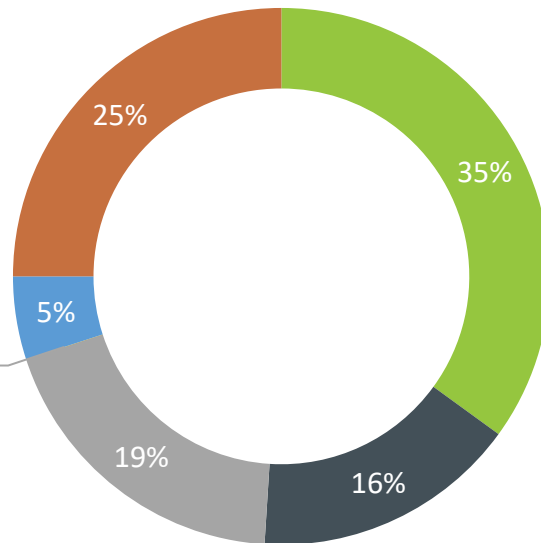
■ Wallets

■ Bank transfer

■ Post pay

■ Pre-paid

■ Other



Local payment methods growth between 2016 and 2019

North America	2016	2019
Cards	57%	52%
Wallets	18%	23.7%
Bank transfer	7%	5.9%
Prepaid	3%	0.9%
Post pay	-	0.9%
Other	15%	16.6%

Europe	2016	2019
Cards	42%	35%
Wallets	18%	22%
Bank transfer	17%	22%
Prepaid	3%	1.7%
Post pay	2%	6.7%
Other	18%	12.6%

Asia Pacific	2016	2019
Cards	37%	24.3%
Wallets	22%	58.4%
Bank transfer	16%	7.6%
Prepaid	4%	1%
Post pay	-	1%
Other	21%	7.7%

Latin America	2016	2019
Cards	46%	55.7%
Wallets	13%	13.8%
Bank transfer	17%	10.9%
Prepaid	2%	1.3%
Post pay	-	7.9%
Other	22%	10.4%

Africa and Middle East	2016	2019
Cards	33%	35%
Wallets	16%	16%
Bank transfer	17%	19%
Prepaid	5%	5%
Post pay	-	-
Other	29%	25%

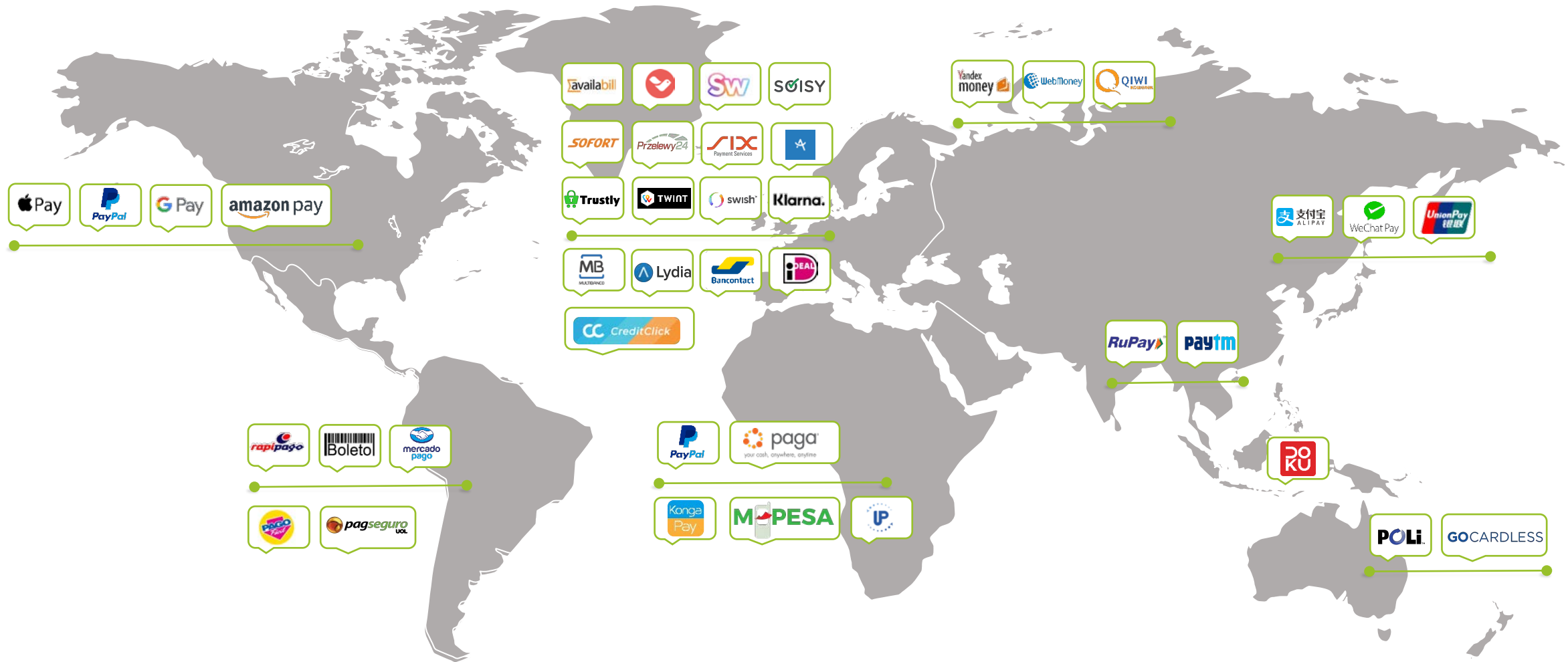
Our easy to integrate Api enable Acceptance & Aggregation of 250 International Payment Methods and manage Marketplace Payments

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.

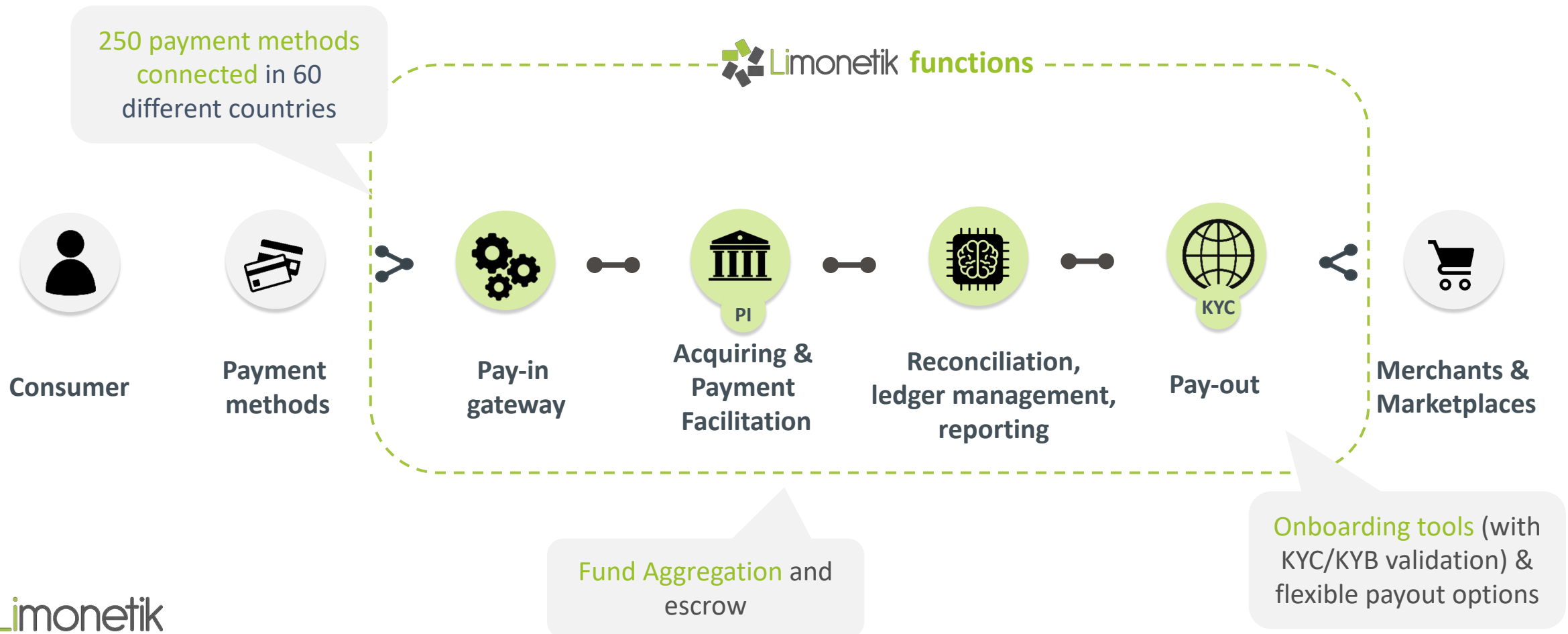


Our easy to integrate Api enable Acceptance & Aggregation of 250 International Payment Methods and manage Marketplace Payments



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



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

Christophe.bourbier@limonetik.com

THANK YOU!

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