

A pair of hands is shown from the bottom, gently cradling a glowing Earth globe. The globe is illuminated from the right, creating a bright, warm glow that fades into a dark, starry background. The hands are positioned as if presenting the globe to the viewer.

Global payments made easy:

**Three Payment Tips To Increase Reach
with Your Platform**

Alan Moss (Moderator)

Head of Fintech & Payments, BlueSpecs



Alan Moss is currently Head of Fintech and Payments at the consulting company, BluSpecs Innovation. In this role, he assists fintech organizations, payment technology and service providers with their new market entry strategy and go-to-market implementation.

Alan has over 20 years' experience in the electronic payments business, working with industry leaders such as Hypercom, Thales and Verifone, in a variety of roles from business development and product marketing to global relationship management. Alan also worked in international sales for De La Rue's security holographics and security print divisions.

Matt Jackson

Partner Manager, PPRO



Matthew Jackson joined PPRO in January 2019 as Partner Manager in the London Office. In his role, he manages relationships with key partners helping them grow and meet the demands of consumers around the world. With a broad experience of payments, he is very well aware of trends and needs of the industry.

Matthew is a very experienced Manager. Before joining PPRO, he worked for companies like Microsoft and Paysafe Group, where he was successfully managing Third Party Contracts. Until recently, he was also Head of Commercial and Vendor Management at Penguin Random House for more than two years and was Acting Director of Operational Services for some time.

Scott Blum

Vice President of Marketing and Sales, Yapstone



Scott Blum is the Vice President of Marketing and Sales for Yapstone. Prior to Yapstone, Scott served in numerous executive roles with Financial Technology and SaaS companies, including Intuit, Capital Access Network, SmartBiz, and North American BanCard. Scott has a MBA from the Wharton School and an undergraduate degree from UCLA.

Matt Jackson

Partner Manager, PPRO

THE RIGHT KNOWLEDGE

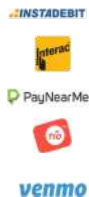
What they want, when they want and how they want.

- Merchants continue to lose customers by failing to consider Local Payment Methods (LPMs) outside of credit and debit cards
- Over two-thirds of UK consumers still abandon online shopping purchases due to poor payment processes **(67%)**
- **77%** stated they would not be happy to pay for goods online if only payment methods are accepted they hadn't heard of
- Similar picture for German consumers
- Customers want a **smooth**, **easy** and **secure** payments experience
- **90%** of UK consumers admit that they expect several payment method options
- Security most important aspect when it comes to payments for German consumers **(56.4%)** - interesting fact: older consumers are way more concerned about security

While commerce is becoming more global, payments are becoming more local

North America

- InstaDebit
- Interac
- PayNearMe
- TIO
- Venmo



Western Europe

- Bancontact
- Carte Bancaire
- giropay
- iDEAL
- Klarna/Sofort
- SEQR



Eastern Europe

- Entercash
- PayU
- Przelewy24
- QIWI Wallet
- Trustly
- TrustPay



Asia

- Alipay
- Dragonpay
- eNETS
- UnionPay
- WeChat Pay



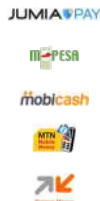
Latin America

- Argencard
- AstroPay Card
- Boleto Bancário
- Pago Facil
- RapiPago



Africa

- JumiaPay
- M-Pesa
- MobiCash
- MTN Mobile Money
- Orange Money



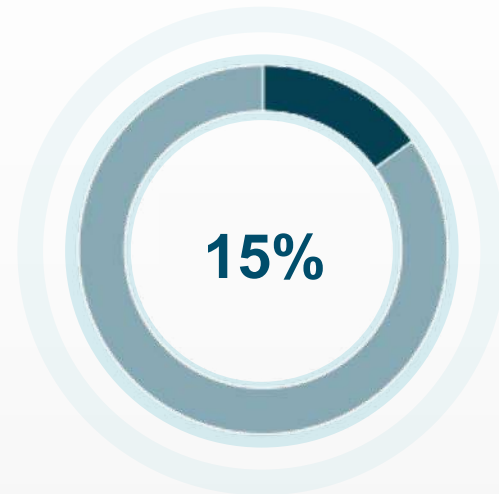
Oceania

- Bpay
- Pay@Post
- POLi



There are an estimated **350 significant LPMs** worldwide

Globally



Credit cards will only account for **15%** of global online payments by 2021

Looking into some regions & their payments



UK

E-comm. Volume (B2C):
223.7bn USD

B2C e-comm. growth:
8%



US

E-comm. Volume (B2C):
741.7bn USD

B2C e-comm. growth:
12%



Singapore

E-comm. Volume (B2C):
5bn USD

B2C e-comm. growth:
25%

Special cases: e.g. Mexico

Mexico differs in a lot of ways from more traditional infrastructure and preferences

- only **37%** of residents in Mexico have a bank account (North America 79%)
- over **34%** growth in 2017 for e-commerce in Mexico (North America 13% growth)
- **66%** of them shopping cross-border
- **52%** of these online consumers are buying goods and services from the United States
- **25%** of online shopping transactions are made using a cash based payment method

Offering a cash based LPM like Oxxo is essential for doing business in those regions!

The future for online retailers is not limited if...

- ...you are offering a variety of payment options
- ...you align your checkout processes with customers preferences
- ...you keep removing boundaries and complexities of local payment methods
- ...you can offer a smooth and personalized payments experience for customers

The RIGHT TECHNOLOGY



Cloud Technology and Models

Cloud will change the way solutions are built, deployed, maintained and monetised. Computing, storage, functionality will increasingly be viewed as a utility. API driven economies can be monetised.



Mobility, devices and form factors

Mobile access will become a ubiquitous method of access. Devices will evolve from the phone to other form factors and display types including heads up displays, augmented and immersive (VR) displays.



Machine Learning (ML), Artificial Intelligence (AI) and Systems of Insight

Big Data and the ability to process large and diverse sets of information will lead to Systems of Insight and Intelligence. This intelligence will help decision making and in making predictions.



Automation of Tasks

Routine tasks will be increasingly automated. Intelligent Apps and systems will remove steps that today are considered normal (e.g. Manual Checkout)



Internet of Things (IoT), Systems of Trust

The ability to collect data from multiple sources and devices and more importantly process these in real time through ML will be revolutionary. Biometrics and behavioral security analytics will strengthen the security layer



Blockchain

Blockchain technology will change systems of record and operation with applications in distributed ledgers, smart contracts, crypto currency and other business processes which require trust and validation.

THE RIGHT PARTNERS :-)

However, PSPs and merchants are facing major challenges

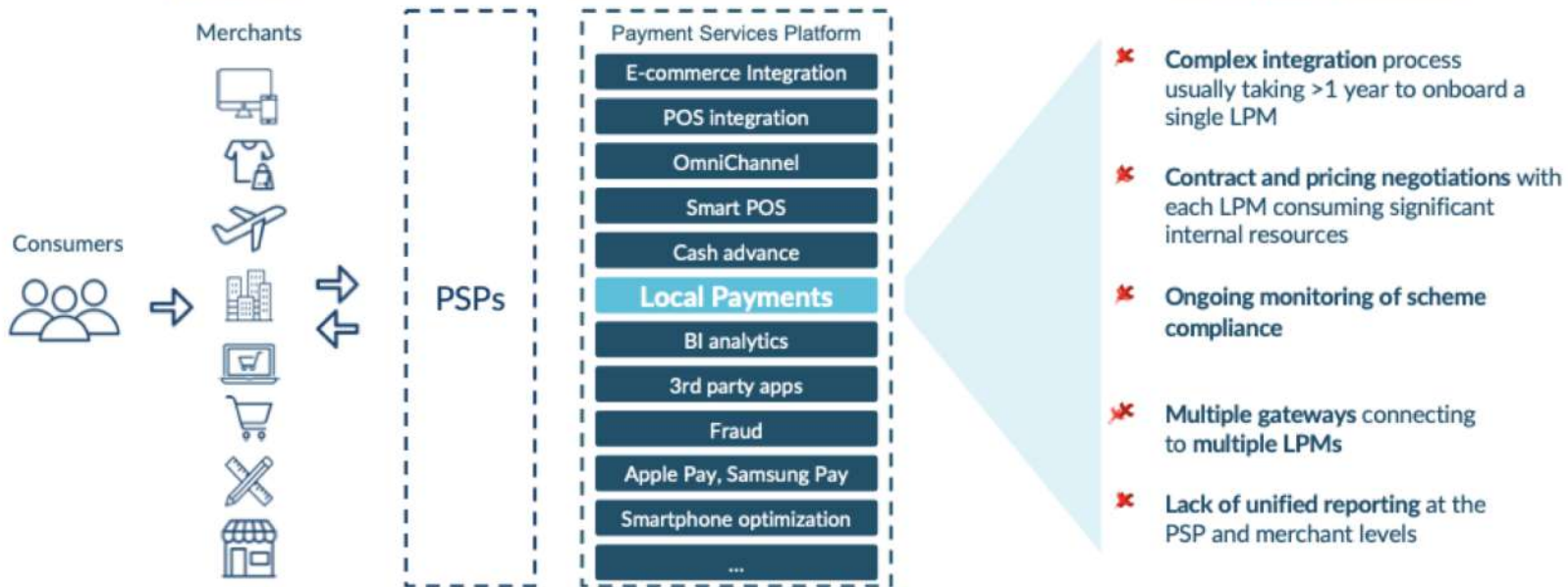
Merchants focus on customer-centricity and need to adapt to consumers' evolving payment needs...



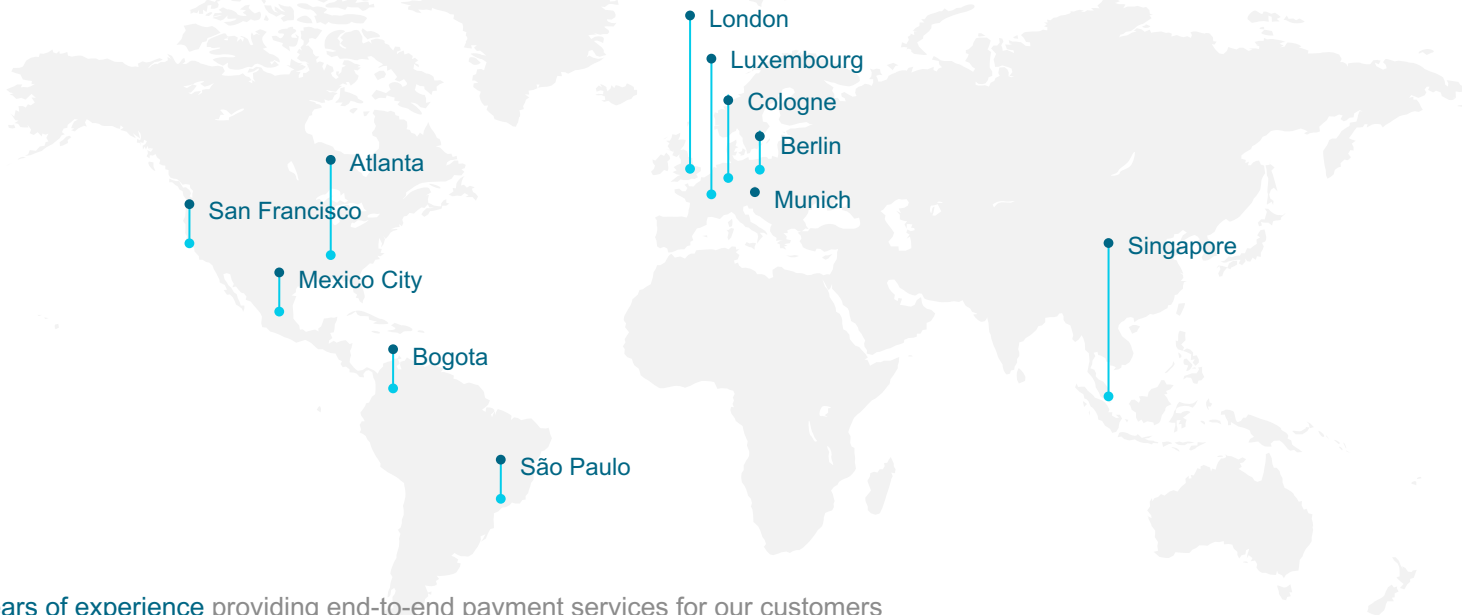
...as a result, Local Payments has become one of the many areas where PSPs need to deliver critical functionality to merchants...



...but the complexity of Local Payments combined with the need to prioritize 'front-end' development means PSPs need to outsource LPMs to specialized players



Local payments. Worldwide. Powered by PPRO



- Over 13 years of experience providing end-to-end payment services for our customers
- FCA and CSSF regulated, e-money licensed fintech company with over 200 people worldwide
- Robust and scalable architecture and infrastructure
- Long-term, trusted relationships with numerous local payment schemes globally

Scott Blum

Vice President of Marketing and Sales, Yapstone

yapstone

Critical Determinant For Successful Travel Marketplace Payments:
The Ability to Walk and Chew Gum at the Same Time!

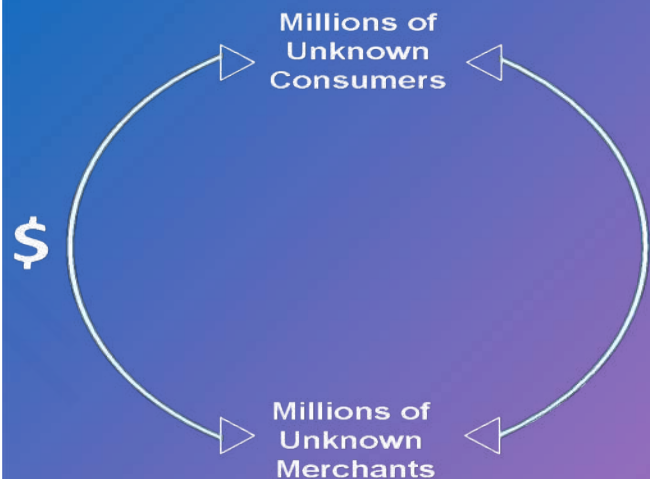
OCTOBER 2019

SUPERIOR CUSTOMER EXPERIENCE, EASY END-TO-END SOLUTIONS WHILE MANAGING COMPLICATED PAYMENTS



CREATING A SUPERIOR CUSTOMER EXPERIENCE

Facilitating Transactions



THE TRAVELER

is receiving the expected property.



THE PM/PO

will be paid on time and with no significant damage to their property.

ONBOARDING GOOD PM/POs AND DECLINING BAD TRAVELERS



Customer inputs minimal data



Fraud engine flags any suspicious activity



The data is evaluated



Trustworthy merchants/property owners are onboarded and we step in to decline bad travelers

PROCESSING COMPLEX PAYMENTS ALLOWS:

- **Traveler to pay the way they want**
- **Both parties to transact securely and in their home currency**



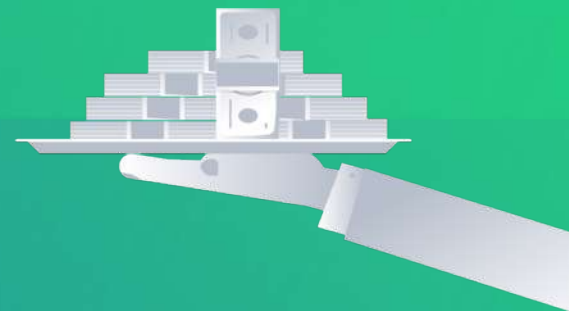
ALTERNATIVE PAYMENT METHODS (APMS)



Bank Transfers



E-Wallets



Cash-in Solutions

By 2021, over half of all online transactions will be made using APMS.*

*According to WorldPay's Global Payment Report

PAYMENT ACCEPTANCE

More likely to shop from foreign websites that use bank transfers:

68% of Spaniards

66% of Italians

61% of French

68% of Germans

68% of Dutch

68% of Swedes



*According to The State of Online Banking

COMPLEX PAY OUTS

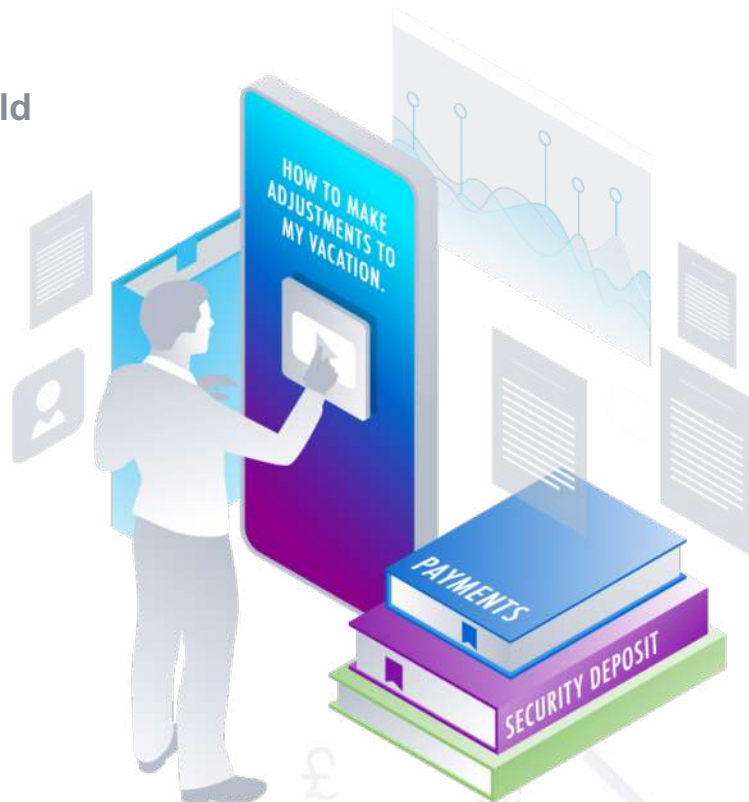
13% OF CUSTOMERS WILL
ABANDON
THEIR PURCHASE
IF FEES ARE LISTED IN A
FOREIGN CURRENCY

*According to Rejoiner

EDUCATING TRAVELERS, WORKING WITH OWNERS

Travelers need to be educated on the field surrounding their bookings:

- How do they adjust their reservation, impact on funds flow?
- Do they need to put down a security deposit?
- When do they receive the security deposit back?
- What's the cancellation policy?
- How do refunds work?

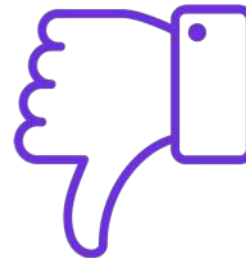


OWNER EDUCATION: CHARGEBACKS

Chargebacks occur when a customer disputes a charge with their credit card company.



Fraudulent



Non-Fraudulent

VACATION FRAUD TYPES



False
Identity



Friendly
Fraud



Data
Breach

yapstone



20 integrated vacation rental partnerships.



Process in the U.S., Canada & Europe, expanding to APAC and LATAM.



Accelerating sales, marketing and business development efforts.



Focus on product development and gateway-only conversion.

#1 VACATION RENTAL PAYMENTS PLATFORM - \$18B VOLUME GROWING 30%

Don't forget to:



visit www.ppro.com &
www.yapstone.com to
get more information



listen to the webinar
recording & download
the presentation (you
will receive an email)



THANK YOU FOR JOINING US!