

Webinar



# Limonetik

**MPE AWARDS**   
Best Payment As A Service Provider 2021

How smaller businesses can  
leverage marketplaces as a  
platform for growth





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NPT

How smaller  
businesses can  
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growth



# Small business, Big opportunity

## Small and medium-sized enterprises (SMEs)

99%

Of all businesses in the EU are Small and Medium Enterprises (SMEs)\*

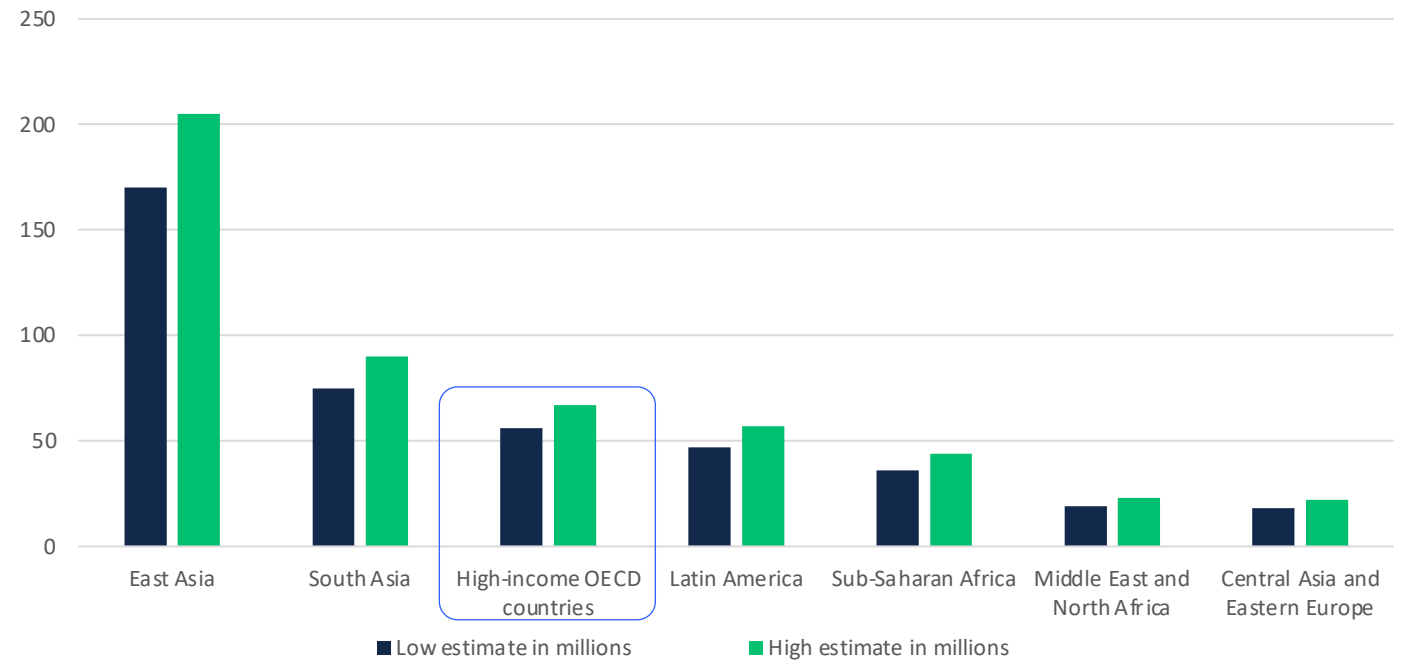
\*Europa.eu

+50%

Of Europe's GDP are from SMEs\*

\*Europa.eu

Number of SMEs worldwide, by region in 2010



# Small Business, Big Challenges

Whilst being key to success of European GDP these companies face many barriers!



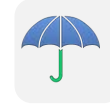
## Online spending and technology

Across OECD countries, in 2015 only 20% of SMEs engaged in sales through e-commerce, against 40% of large firms



## Late payment/Liquidity

SMEs are owed an average of £64,000 in late payments



## Compliance and security

Only 58% fully understand all the regulations that currently apply to their market



## Fulfilment/shipping



## Credibility and trust



## Expanding to new markets



## Customer Data Analysis

# Impact of digitalisation

Globalisation and increase in cross border sales has driven many businesses to digitalise including the SMEs

## FAST DIGITALISATION

Food takeaway, books, media, travel and entertainment

## SLOWER DIGITALISATION

Local retailing, food wholesalers, clothes, charities

- Many SMEs do not have online presence
- It is difficult for small businesses to set up an online shop, build shopping cart, accept payments and arrange delivery due to cost, expertise and scale issues
- SMEs need an online solution which is fast to implement, good quality, competitive and has their interests at heart for a long term!

# Impact of COVID-19

The Pandemic has affected small and medium-sized enterprises (SMEs) much more than large businesses

- SMEs could not quickly adapt to drastic changes of consumer behaviour due to the pandemic fears and restrictions
- Many supply chains were disrupted: for example food producers have lost their clients restaurants but could not sell surplus food to consumers because they did not have a channel for consumers
- Small local shops, who already have to fight to stay relevant to their customers, struggled to compete online with larger companies both local and global and as a result have lost both revenues and customers



SMEs need help in digitalising and ensuring their survival post Covid19!

# The future for SMEs



**SMEs will want to continue selling online post pandemic**



**SMEs need to survive in a world of competition**



**Local businesses are important to recovery of European and global markets**

**Local and specialised marketplaces can help SMEs not only survive but to prosper**

# So how can SMEs take advantage of marketplace economy?

Marketplace are a great option for SMEs because they help address all the key issues



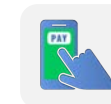
**Compliance & cybersecurity**



**Customer risk assessment**



**A seamless end-to-end customer journey**



**Payment facilitation**



**Fulfilment and shipping at scale**



**Benefit from the marketplace reputation**



**A bigger reach with fewer resources**



**Rich data for analysis and understanding customer**

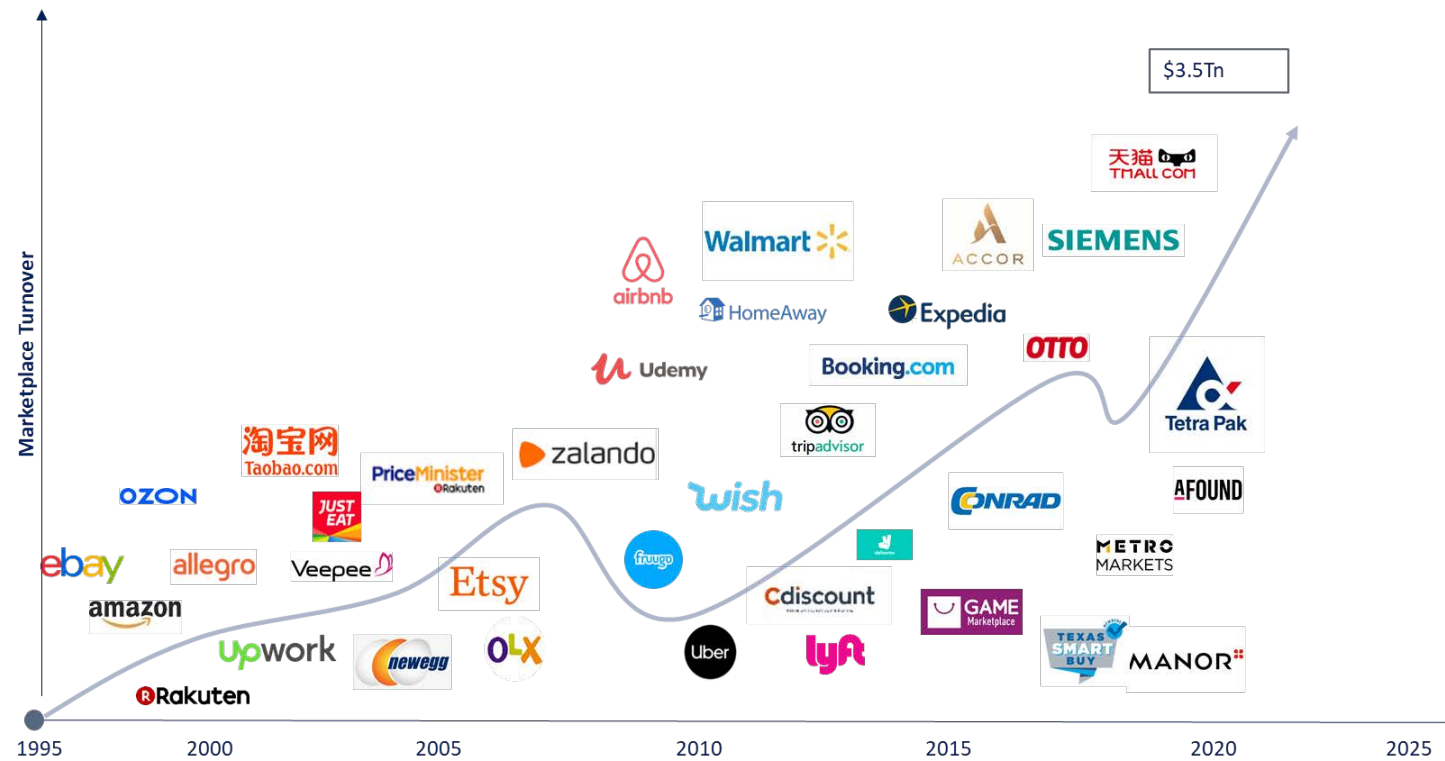


**... And Growth !**

55% of the businesses selling on marketplaces have profit margins over 20%.\*

# Be | Shaping the future 'Evolution of Marketplaces'

Timeline of marketplace revolution as presented by the consulting company Be

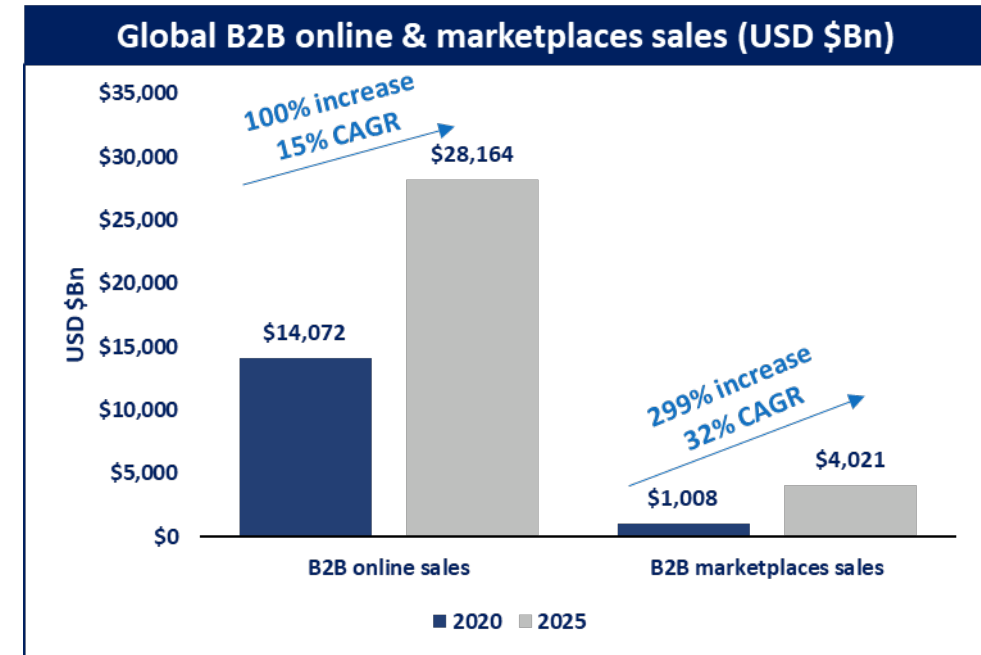
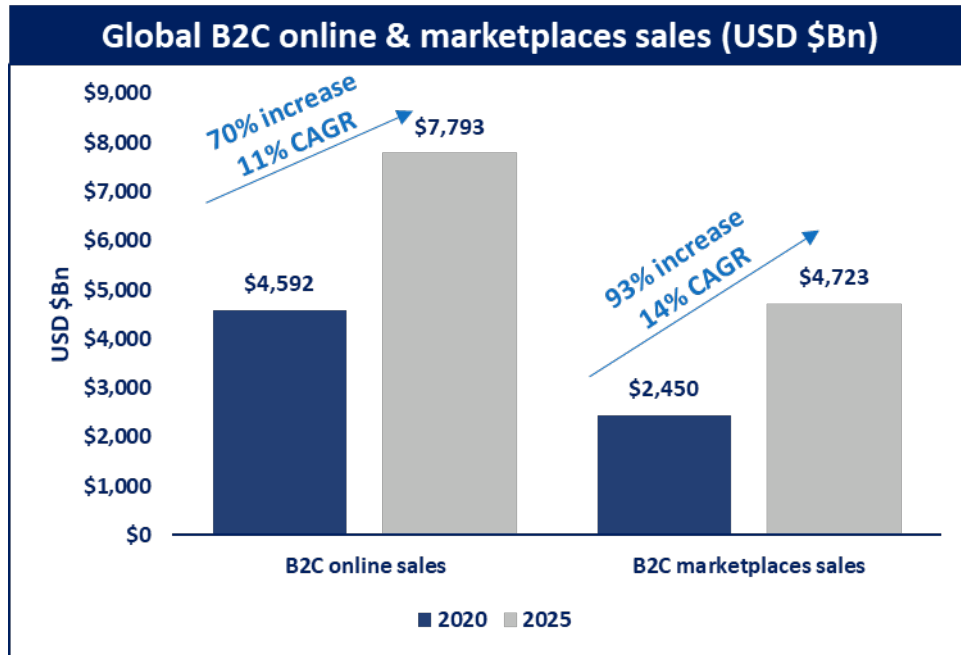


Be | Shaping the Future Research



# Be | Shaping the Future Research into Marketplaces

Shows that a huge potential is still to be realised not only in the B2C but also B2B online sales

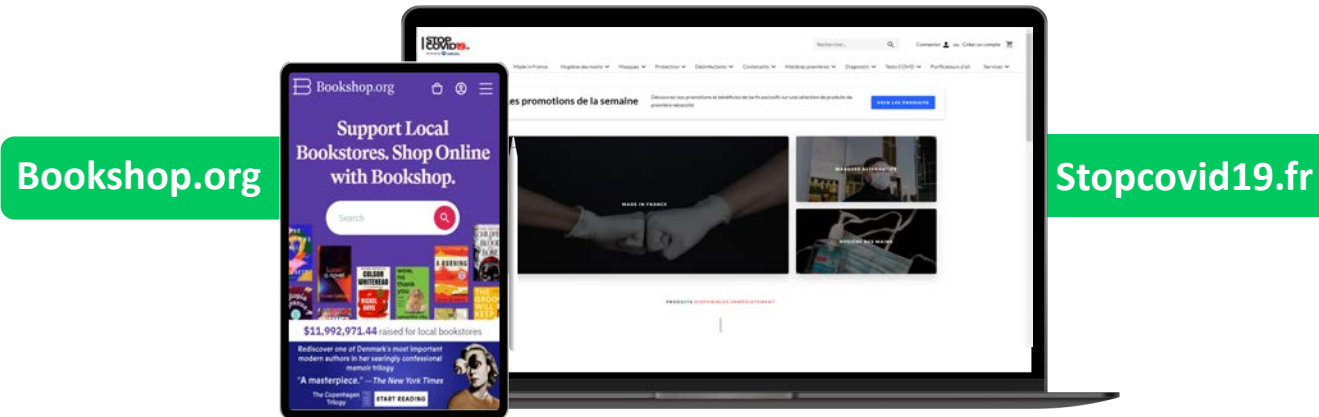


# Who can be a marketplace/platform?

There are some well established global platforms (amazon, ebay, etsy) which were used by many SMEs to go online



But there is emergence of smaller, specialised platforms designed to help specific verticals



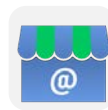
These are some of the types of companies that can become a marketplace platform operator



Fulfilment company



Local government



Large retailer



Trade association

# But Marketplace operators face a number of payment related challenges today



Becoming a **Payment Institution** or partnering with one; complying with relevant regulations



**Onboarding** vendors (data collection, risk assessment, contracting)



Implementing and ensuring a corporate **Anti Money Laundering** policy



Protecting and **ringfencing vendor funds**



Guaranteeing traceability of flows, **detailed reports** and the **audit trail**



Ensuring **Security** (Fraud management, PCA/PRA, PCI DSS)

# Is an agnostic payment orchestrator

Compliant



Level 1



**10**  
Years

In-house Platform  
developed in paris



**+70** Countries covered



**+1,6Bn€** Processed in 2020



**+285** Payment methods  
accepted

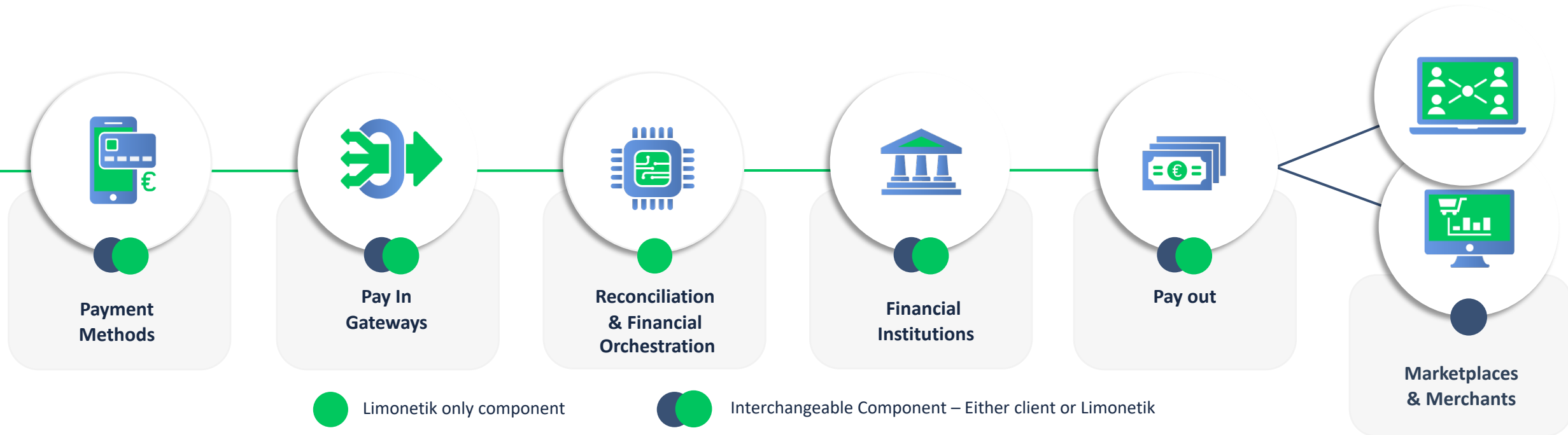


**50** People-strong team in France

# Limonetik provides a **unique, flexible and optimised end-to-end payment solution** for marketplaces

Best Payment As A Service Provider

**MPE AWARDS**  
2021



- ✓ Using components (such as gateway or acquiring services) complemented by Limonetik marketplace specific components
- ✓ Ready to go MVP with Mirakl for fast onboarding of anyone aspiring to become a marketplace
- ✓ Many payment methods ready to use for Marketplace set up (unlike competition)




# Case study – Direct Connection


Full stack technology to help with complex requirements

# MANOR<sup>®</sup>

## LIMONETIK ACTIVITIES



 Limonetik only component

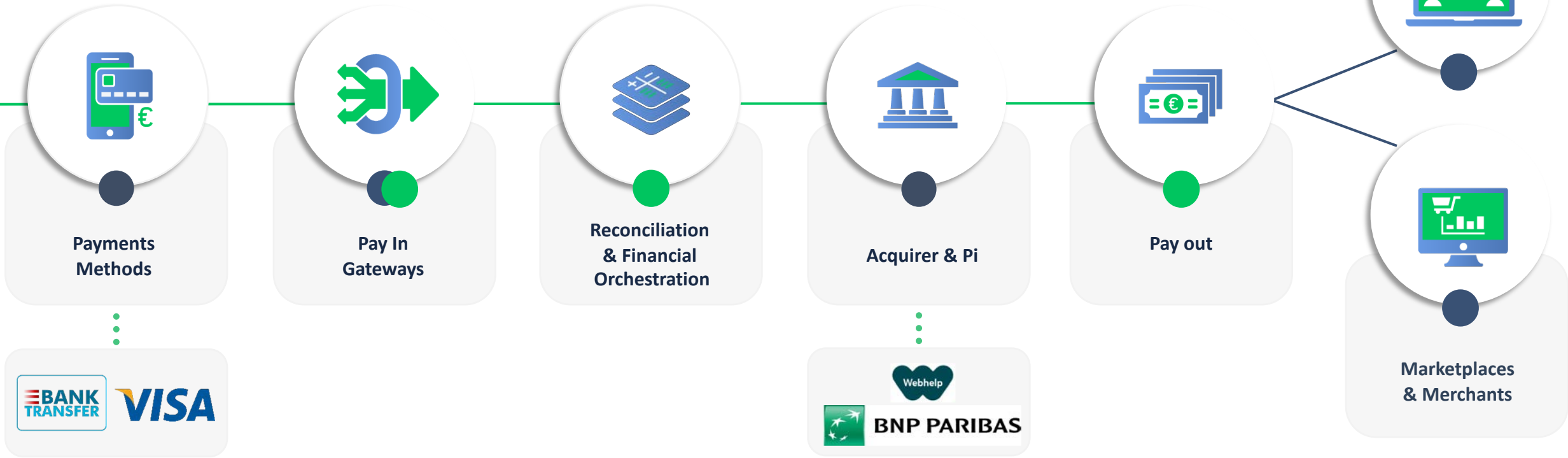
 Interchangeable Component – Either client or Limonetik


# Case study – Indirect Connection


## Full stack technology to help with complex requirements



### LIMONETIK ACTIVITIES



 Limonetik only component

 Interchangeable Component – Either client or Limonetik

Our ecosystem is connected to the key players in the industry - examples



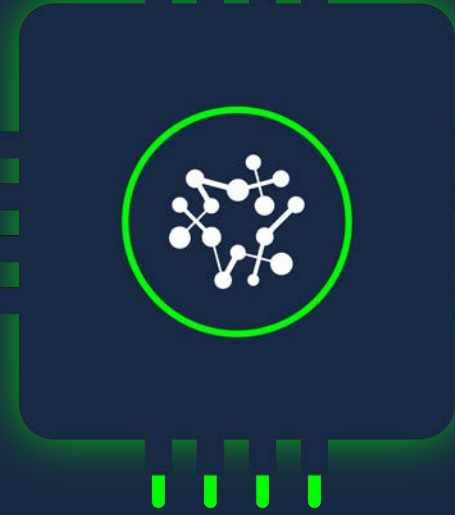
### Merchants & Marketplaces



### 3rd Party Connection







**Any Questions?**

**Thank You**