



Rapyd



Presented by:

July 21, 2020

THE LOCAL CHECKOUT EXPERIENCE

**An eCommerce Blueprint For
Increased Cross-Border Sales and
a Deep Dive with M-Pesa in Africa**



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Commerce
Isn't Just becoming
More **Global.**

It's Also More **'Local'**
Than ever Before.

The imperative to localize your checkout

74%

Of eCommerce will be non-Western by 2023

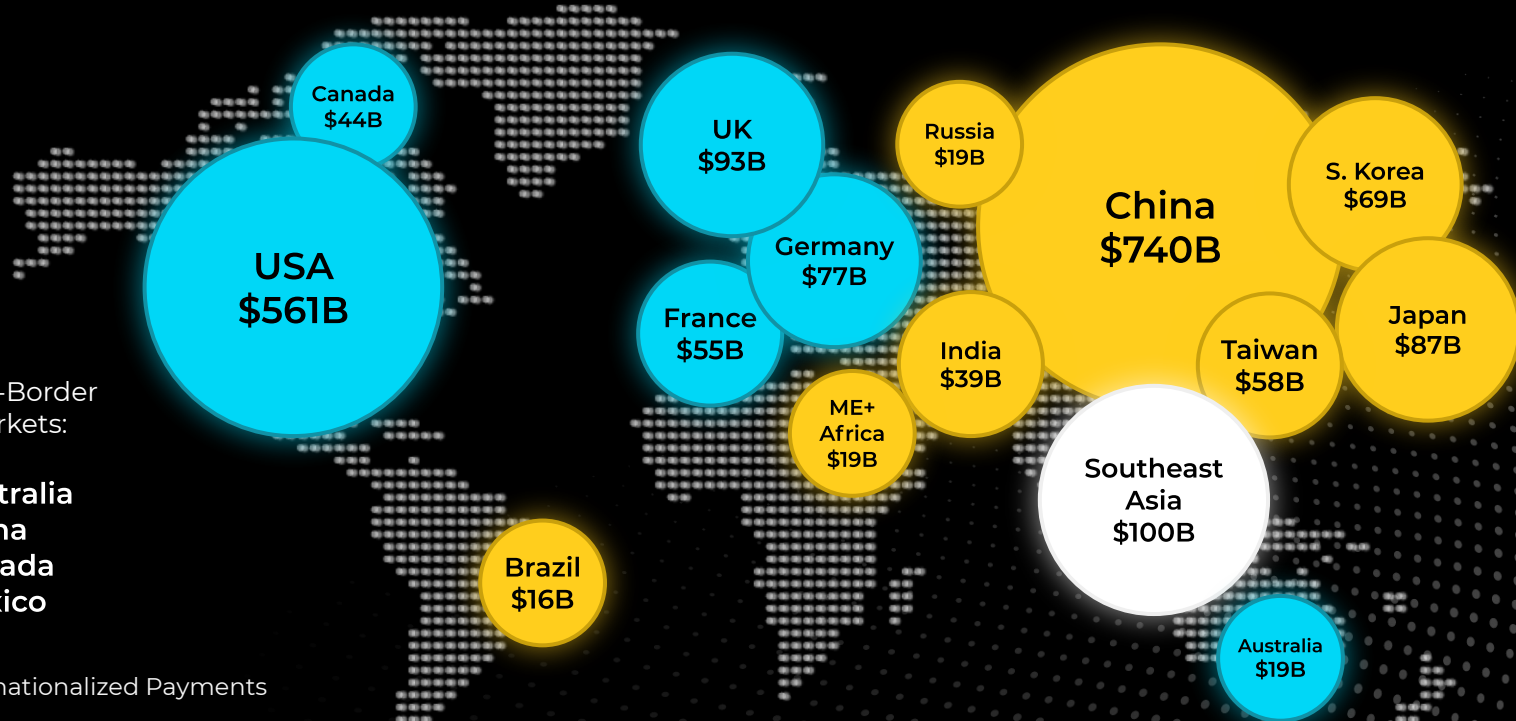
57%

Of online buyers purchase cross-border

70%

Of online payments don't use a card today

Top eCommerce Markets in 2020



Top Cross-Border eCom Markets:

- Australia
- China
- Canada
- Mexico

- Internationalized Payments
- Highly domestic payments

Source: eMarketer, Statista, Shopify, Export.gov, Google-Temasek, Business Standard

87%

of Global eCommerce Leaders See Cross-Border Sales **Critical** to their Long-Term Success

What's Most Important to Cross-Border Success?



44%

Quick Delivery



41%

Easy Checkout



41%

Convenient Payment Methods

Only **35%** of global
ecommerce leaders
feel fully prepared to
handle an international
transaction.



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The Mobile Web Is Your Busiest Digital Property

52% of all global web traffic is mobile

India - 68%

Africa - 59%

UK - 45%

<https://gs.statcounter.com>



Shoppers Abandon Experiences That Are not **'Local'**



47% of cross-border shoppers cited 'safe way to pay' as a driver

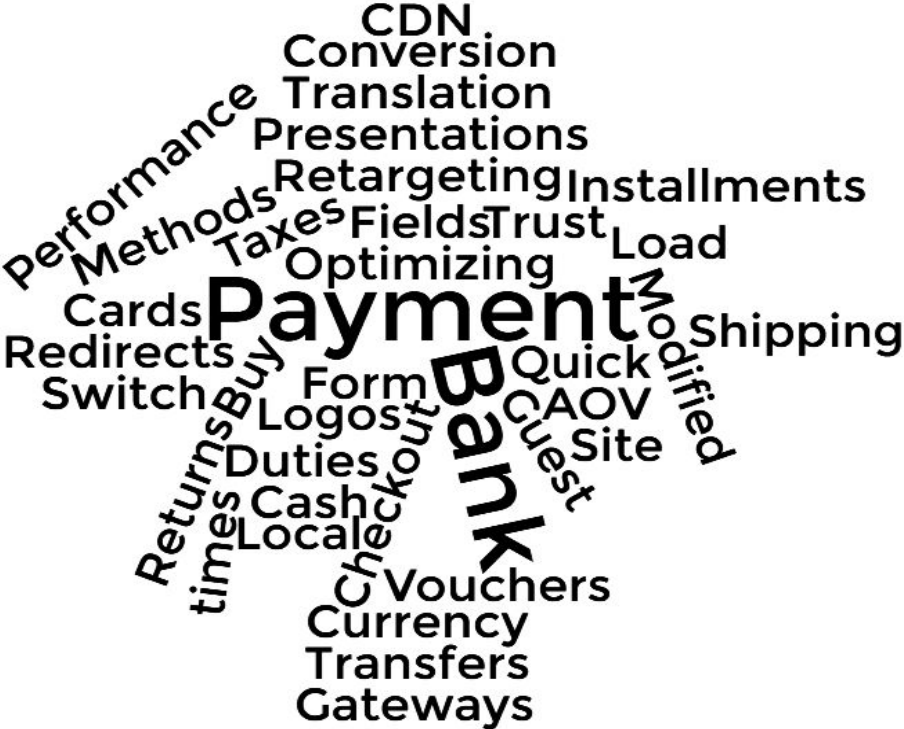


73% of cross-border shoppers want to pay in local currency



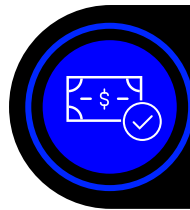
45% of cross-border shoppers feel uncomfortable making a purchase in a foreign currency

Crafting The Perfect Checkout is Like Assembling a Puzzle with Hundreds of Pieces



Going Beyond the Basics: Top Cross-Border Checkout Missed Opportunities

What Does a Better Converting Local Checkout Look Like?



Implementing Local Payment
Options (instead of just focusing
on optimizing cards)

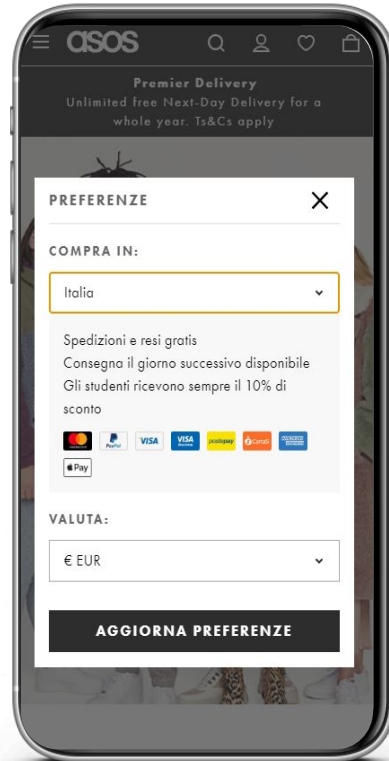
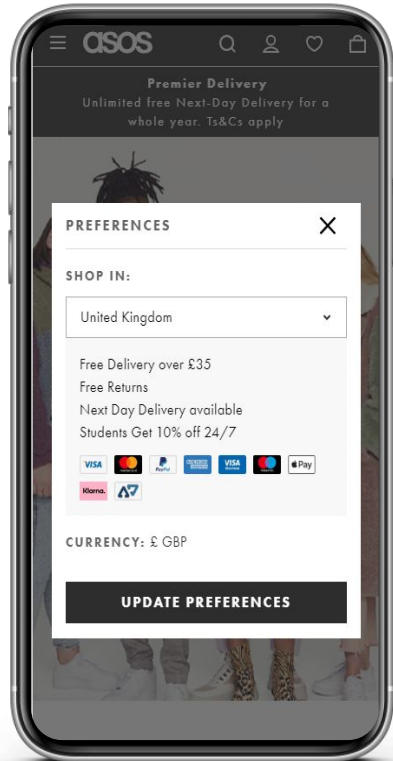


Adequately Addressing
Shipping and Returns
Concerns



Optimize to Reduce Friction

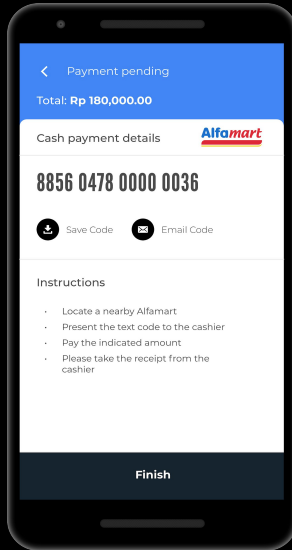
Locally Relevant and Local Payment Options



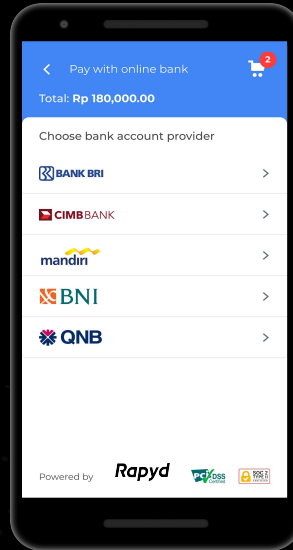
ASOS Enables Shoppers to Customize Location and Payment Preferences Upfront

Offer Locally-Relevant Payment Methods

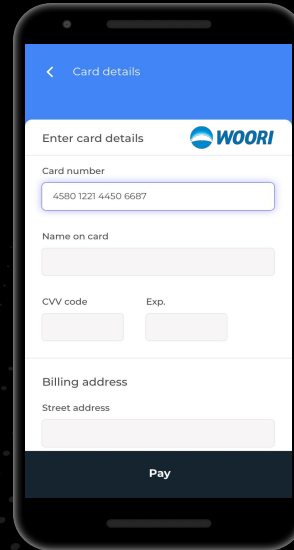
Cash In-store



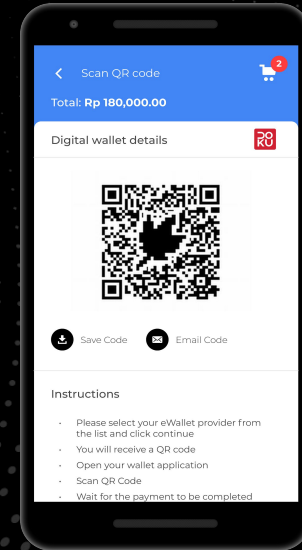
Bank Transfer



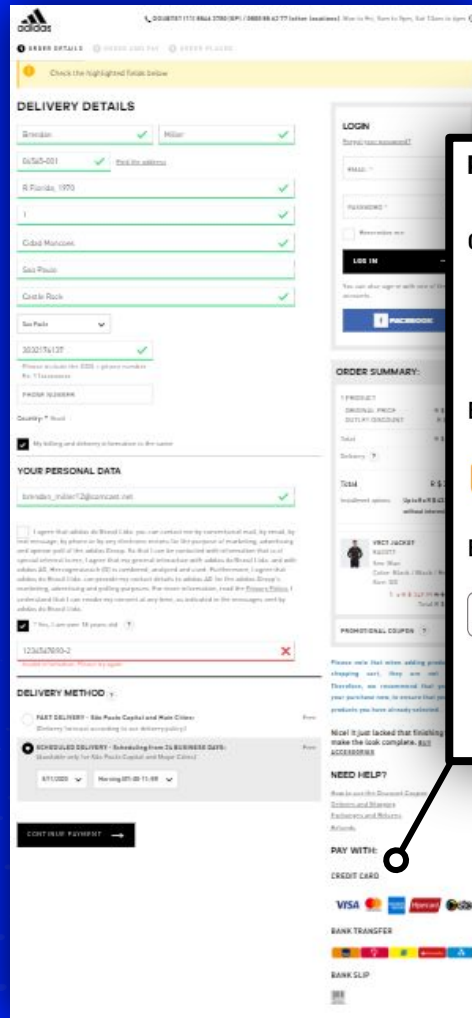
Local and International Cards



Local eWallets






Adidas Enables All The Local Payment Methods in Brazil and Across Every Country They Operate






PAY WITH:


CREDIT CARD

VISA  AMERICAN EXPRESS  

BANK TRANSFER

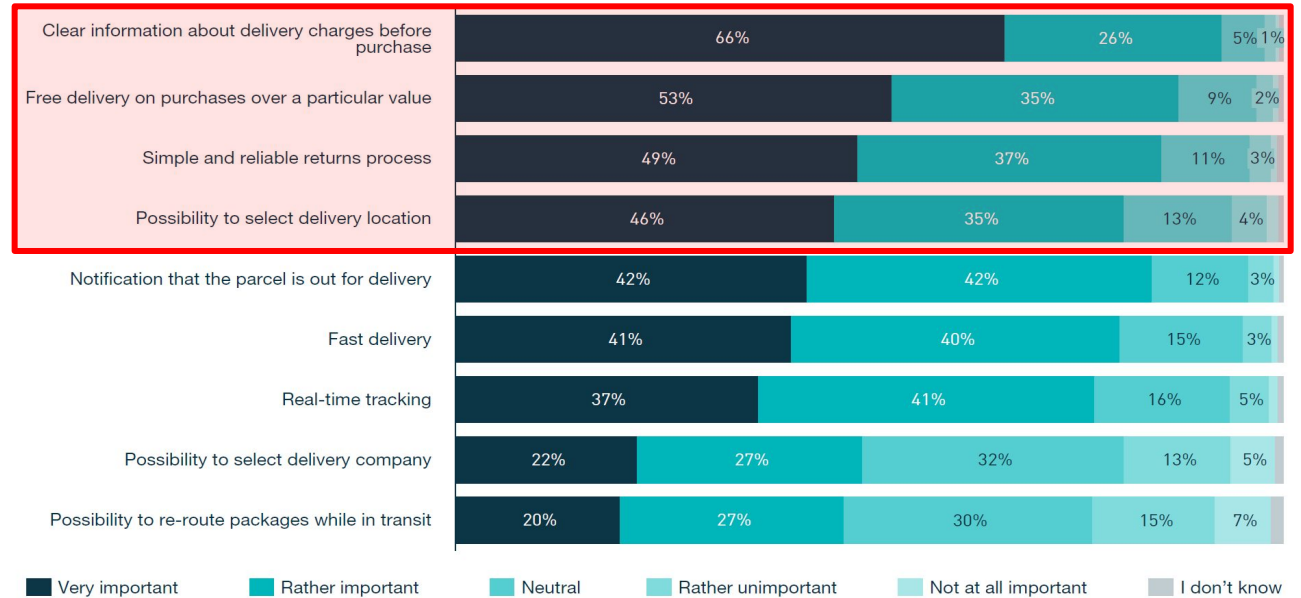
  

BANK SLIP



INICIAR CHAT

Key Shipping & Delivery Features in Checkout



1.

Additional Information

Duties and Taxes
When shipping to Canada, the European Union, China, Australia, or the United Arab Emirates (Dubai Only), duties and/or taxes will be collected in the cart during the checkout process. For all other orders, Blue Nile does not collect taxes and duties upfront in the cart at time of purchase. Upon receipt of your shipment you will be responsible for all applicable taxes and duties, payable to Customs or the shipping carrier.

Check with the customs office in your country or our [International Shipping Policies](#) page for current, estimated rates.

Packaging Details
Every item we send comes in our signature Blue Nile packaging. Engagement rings arrive in a deluxe ring box within an elegant presentation box ready for your proposal. The presentation box also secures your appraisal certificate and GIA diamond grading report. Loose diamonds are presented in a velvet lined diamond case that securely holds the stone.

Hold For Pickup and Other Alternate Delivery Options
If your purchase is a surprise, or you are unable to be home for delivery, you may arrange for your package to be held at a UPS Hold For Pick-Up location where it will be held for up to five business days until retrieved by you, or the person you designate. Other shipping location options include a trusted friend or family member or your work address. Contact our Diamond & Jewellery Consultants for help.

Tracking Your Order

Signature Requirements for Delivery

We're Here To Help
If you have questions, we have answers. Our non-commissioned Diamond & Jewellery Consultants

2.

FREE SHIPPING ON EVERY ORDER

BLUE NILE

Search

Our Services > Free Secure Shipping

Services

Free, Secure Shipping

We're committed to making your entire experience a pleasant one, from shopping to shipping.

Free Shipping
We offer fast and free shipping on every order.

Insured and Discreet Packaging
Our insured shipping box won't give away what's inside.

Secure and Convenient Pickup Option
You can choose to ship your order to a FedEx Hold for Pickup location.

Shipping And Delivery Information

Merchandise Returns
What is your return policy?
Our commitment to you does not end at delivery.

Items may be returned or exchanged within 30 days from when they were shipped, no questions asked. The customer is responsible for return shipping fees. To be eligible for return, items must be in their original purchase condition and include all product documentation.

We have extended holiday returns, too. To ensure your recipients love their holiday gifts, orders shipped between November 15 through December 15 may be returned through January 15. Our regular 30-day return policy resumes on December 15.

3.

4.

Blue Nile's Checkout Addresses All Customers' Delivery Concerns

Shipping Times	Order Deadlines
Shipping times are approximate and subject to unforeseen circumstances, such as customs delays. See here for more information.	
Country / Regions	Shipping Times
Australia	3 - 10 days
Canada	view
China	2 - 4 weeks
Europe	view
Guam	3 - 6 days
Hong Kong (SAR)	3 - 6 days
Japan	2 - 8 days
Macau (SAR)	4 - 7 days
Mexico	2 - 8 days



Optimize Your Steps and Form Fields

ps://www.cabelas.com/

BACK CONTINUE

1. BILL TO 2. 3. 4. 5.

EDIT BILLING NAME AND ADDRESS

This is a company

First Name
BRENDAN

Last Name
MILLER

Country
UNITED STATES

Address
Add another address field

City
CASTLE ROCK

State

ZIP Code
801094568

Phone Number
3032176137

In case we need to call about the order.

Unnecessary Steps

Too many form fields, don't use autofill

Don't use correct input mask

ps://www.cabelas.com/

BACK CONTINUE

1. 2. 3. 4. PAYMENT 5.

ENTER PAYMENT METHOD

First Name
Add your name as it appears on the card.

Last Name
Add your name as it appears on the card.

Card Number
Enter all digits without dashes or spaces.

Expiration Date
MM YY

CVV CVV Help
CVV will not be saved.

Secure Checkout

Repeat the form fields

Nike.com/gb

Reduces Cognitive Burden with 3-step Checkout

CHECKOUT
1 item £89.95

1. DELIVERY

Home/Office Click & Collect

Brendan ✓

Miller ✓

Start typing the first line of your address

77 Leadenhall St.

Keep typing your address to display more results

71-77, Leadenhall Street London, EC3A 3DE ... >

[Enter address manually](#)

SAVE & CONTINUE

2. PAYMENT

3. ORDER REVIEW

Utilizes global autocomplete API

1. DELIVERY

Home/Office Click & Collect

Brendan Miller [Edit](#)

71-77 Leadenhall Street
London EC3A 3DE
brendan_miller12@comcast.net
3032176135

SELECT YOUR DELIVERY SPEED

Standard Service (Get it by Sunday, 19 July) **FREE**

SELECT PAYMENT METHOD

Credit or Debit Card

PayPal

Klarna. Pay Later

ADD CARD

Card Number

Expiration Date

Security Code

Doesn't overload shopper with delivery choice

No need to select type of card

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Checkout Checklist

- Implementing Local Payment Options
- Adequately Address Delivery Concerns
- Optimize to Reduce Friction

Measure!



The Rapyd Global Payments Network

900+

Payment Types

100+

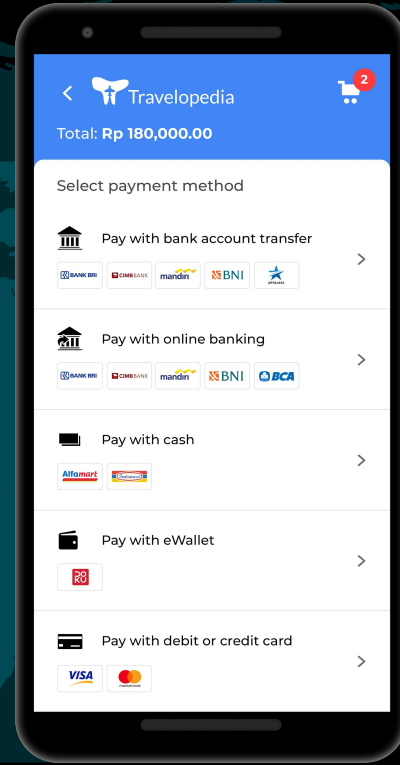
Countries

2M

Cash Collection & Locations

50+

Local eWallets Accepted



M-Pesa AFRICA

Rapyd Webinar

July 2020



m-pesa

M-Pesa launched in Kenya in 2007, with “Send Money Home”



Register FREE at any Authorised M-PESA Agent*

m-PESA Send pesa by phone

M-PESA is the new, easy and affordable way to send money home.
* Please see following advertisement for a list of Authorised M-PESA Agents.

 Safaricom
www.safaricom.co.ke
Terms & Conditions Apply



>400k cash-in/out agents are the backbone of the service



M-Pesa has grown to become the largest fintech platform in Africa

12.2bn

Transactions

€147bn

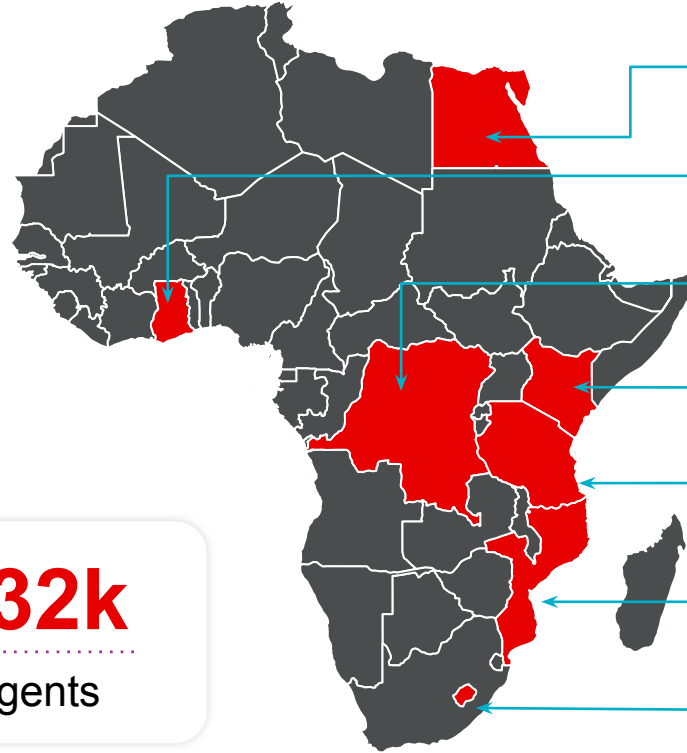
Value
Transacted

41.5m

Customers

432k

Agents



Egypt

Launch June 2013



Ghana

Launch December 2015



DRC

Launch November 2012



Kenya

Launch March 2007



Tanzania

Launch April 2008



Mozambique

Launch May 2013



Lesotho

Launch July 2013

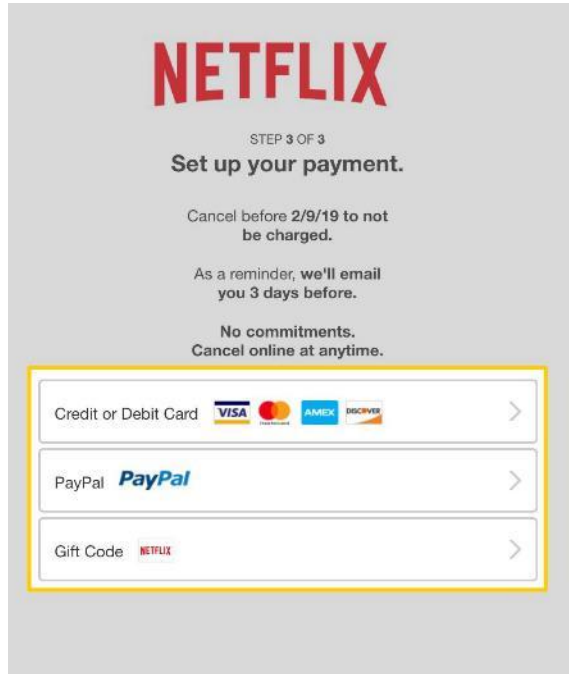
FY'20

Customers & Agents active on a 30 days basis



Key ambition is to make M-Pesa favourite payment method online

Today



NETFLIX


STEP 3 OF 3


Set up your payment.


Cancel before **2/9/19** to not be charged.

As a reminder, we'll email you 3 days before.

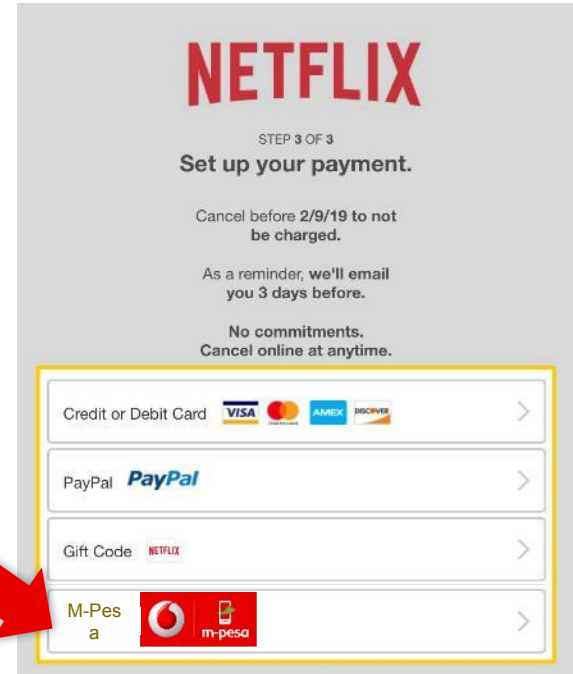
No commitments.
Cancel online at anytime.

Credit or Debit Card  >

PayPal  >

Gift Code  >

Our Ambition



NETFLIX


STEP 3 OF 3


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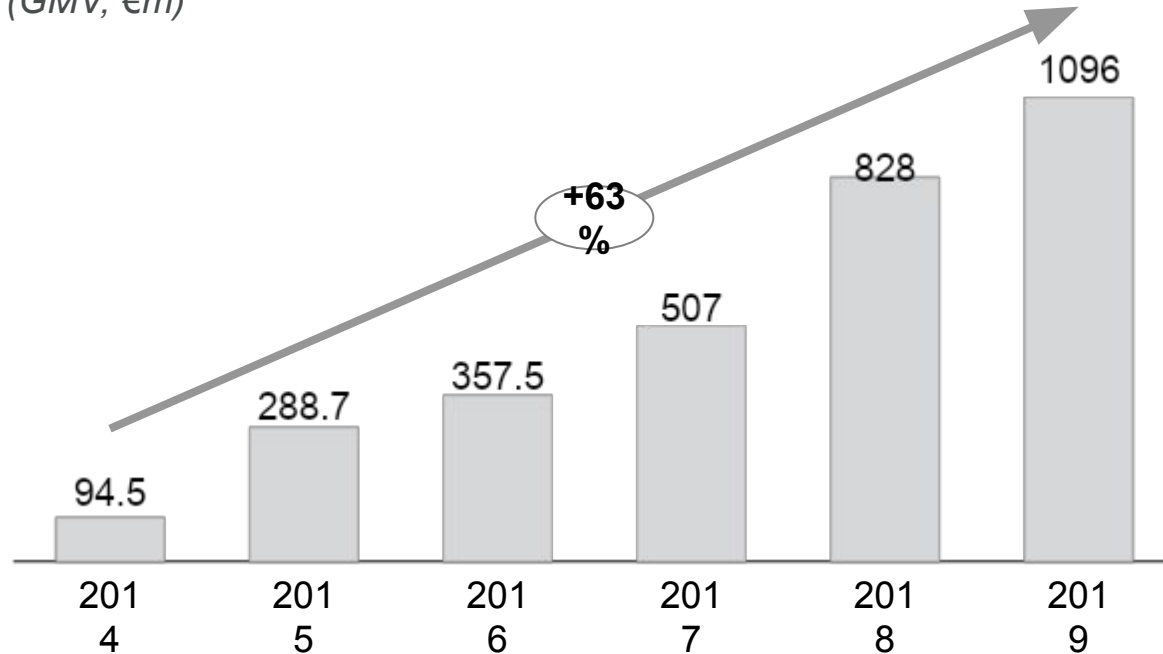
M-Pesa  >



eCommerce is growing exponentially

Sales of Jumia growing at 63% p.y.

Goods sold by Jumia
(GMV, €m)



Source: Jumia, Rocket Internet,
McKinsey

eCommerce in
Africa expected
to be worth
\$75bn by 2025

3 reasons why companies require M-Pesa for Africa play

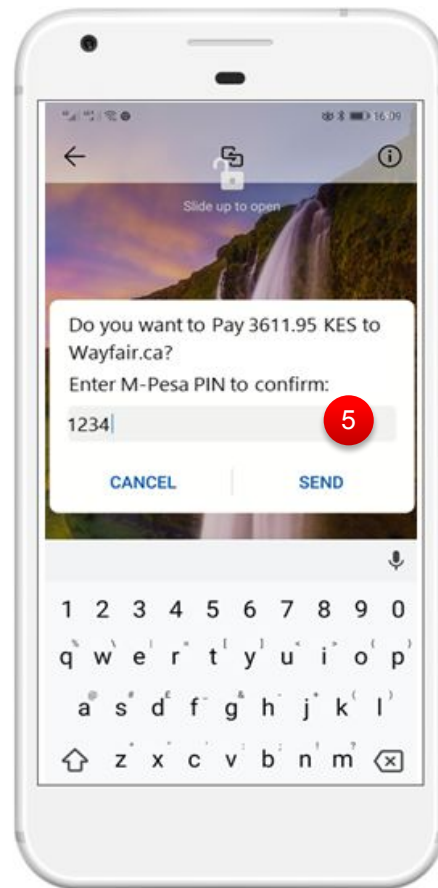
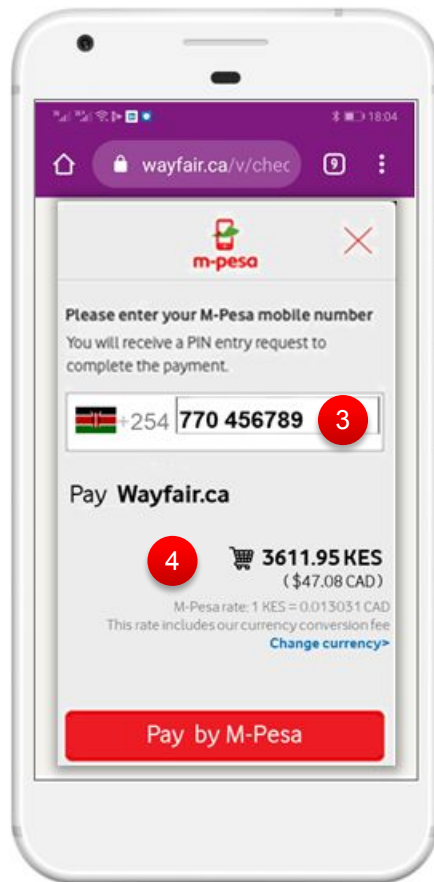
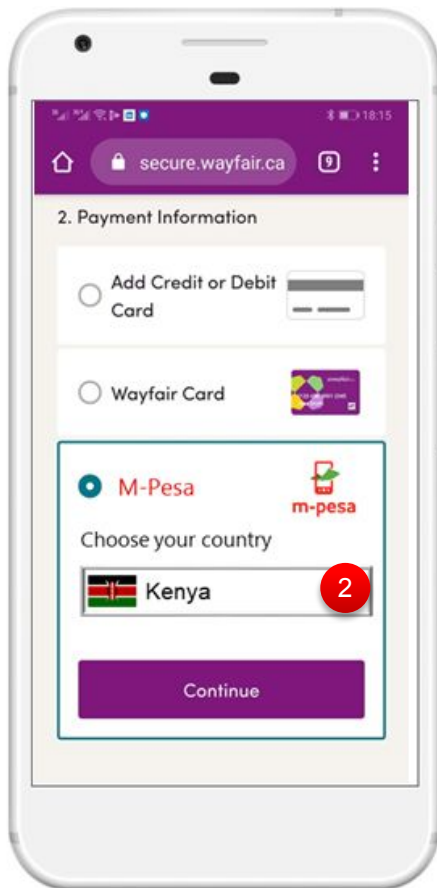
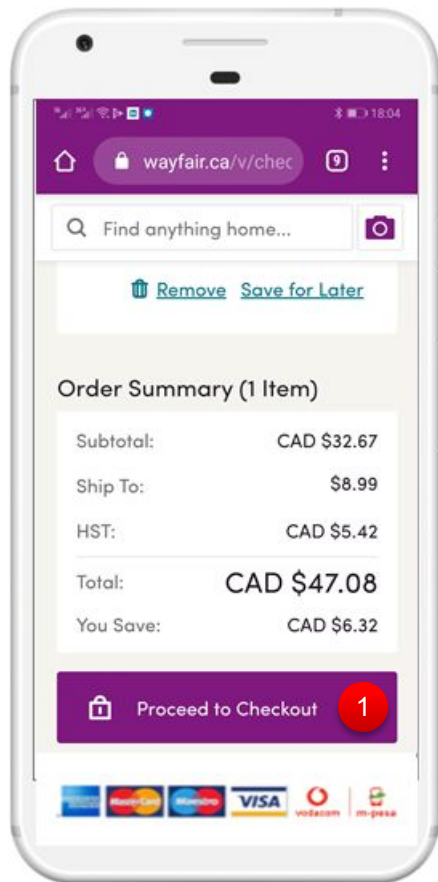
35m
+
Incremental
customers

#1
trusted brand

UX
best & safest



Our compelling UX



Thank You!

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Tom Vanneste
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