

OMNICHANNEL PAYMENTS FOR NEW REVENUE STREAMS: WALLET, E-COMMERCE, OPEN BANKING

BUSINESS CASES AND NEW TECHNOLOGIES



130+ clients | 50+ countries



#1 Global Ranking in CMS & Wallets

by Gartner and Ovum, 2009-2016



Sophocles Ioannou

Regional Manager – Mediterranean
and Levant at OpenWay

WHEN YOU GROW FAST

- Pan-European acquiring: 650,000 terminals
- Multi-Currency Acquiring, DCC, Fee Prediction
- 25,000,000 transactions per day in test environment
- 15,480,000 trans. at peak days in live environment



NATIONAL BANK
OF GREECE





WAS

- Old legacy CMS (> 20yrs)
- Front-End reaching Sunset Date
- Lack of automated processes
- Dependency on individuals
- Open to errors
- Failure to meet new market dynamics
- Increasing volumes
- Performance challenges
- Several failed attempts to migrate to new systems



NOW

- x2 TCO saving after the migration
- x2 time-to-market reduction
- Competitive payment services
- Lower operational risks
- Transparent migration for customers
- Functionally complete solution

WHEN YOU NEED END-TO-END PLATFORM

- The best “large-scale IT project” 2018 nation-wide
- Migration of 4,000,000 debit card to WAY4 – done
- Migration of credit, prepaid, ATM and POS – in progress
 - Upgrading to contactless
 - Replacing a legacy switch



“Delivering an **amazing customer service experience** is a top priority for us and the **centralization of card business** on WAY4 enable us to operate more efficiently, react to new market trends quickly, and be more competitive in the open banking environment”.

Dmitry Yatskaer

CTO at OpenWay

20+ years in the payment industry:
EMEA, Americas, Asia-Pacific



WHEN YOU MONETIZE YOUR APIs

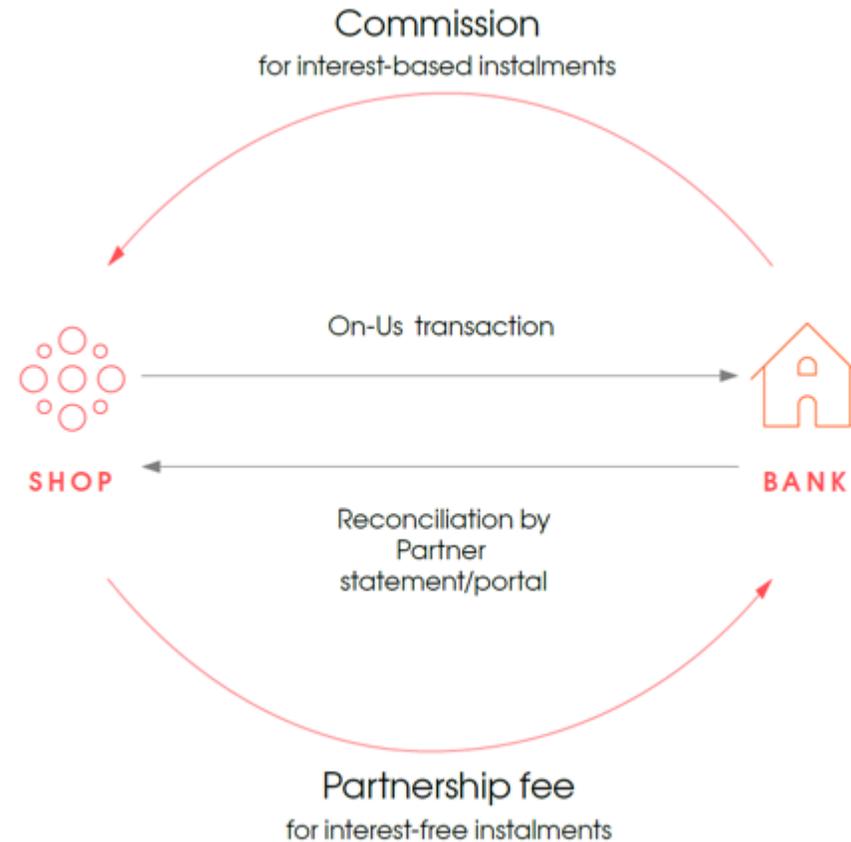
— 1 platform for 1,400 service providers

WHEN YOU STREAMLINE CUSTOMER EXPERIENCE

— 1 platform for
CMS, MMS,
Switch, Loyalty,
Channels, Wallet

WHEN YOU OPEN NEW REVENUE STREAMS

Sales finance
partnership:
profit from instalments
new cardholders & new
partners



STANDARDIZE OR DIFFERENTIATE?

1,000,000

card portfolio
as one simultaneous migration

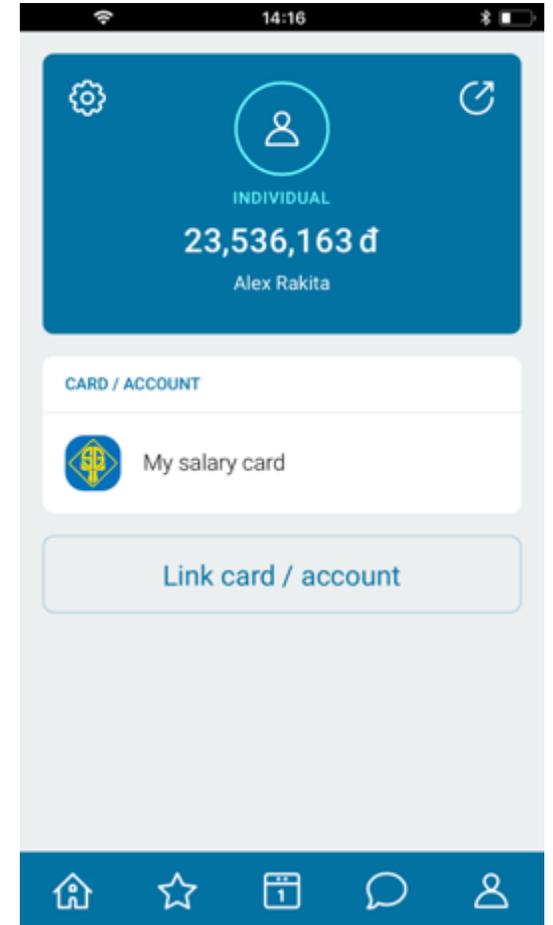
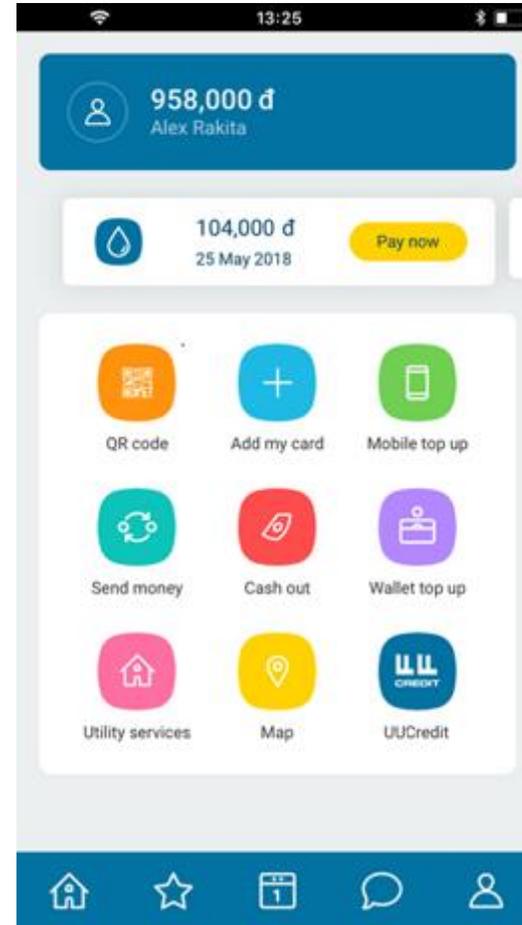
ACQUIRING: FILL IN THE GAPS

- Personalized pricing for every merchant
 - Fast online onboarding
 - Omni-channel acquiring
- Adapting to country-specific regulations
- VAS: marketplace payments, split shipment, APIs, etc.
 - **1,000% growth in 3 years**



NEW MODELS: from Wallets to Marketplaces

- Consumer & merchant wallets
- Loans
- QR code payments
- Link cards & accounts
- Service providers
- Marketplace payments
- Gamification





Ksenia Shibanova

Product Marketing Manager at
OpenWay



TOURIST APP-AS-A-WALLET

how to generate new revenue streams on WAY4



???

150%

increased net profit
2012-2013:

Universiade tourist card & wallet



- 170 countries
- 64 sport locations
- 13 500 sportsmen
- 20 000 volunteers
- 1 500 journalists
- 100 000 guests & tourists

Products

- MasterCard PayPass
- Transport card
- Mobile app
- Registration to events
- Loyalty program

Most popular services

1. Currency exchange
2. P2P transfers
3. ATM withdrawal
4. Shopping
5. Souvenir products



LOYALTY PROGRAM



- Over 160 partners
- Up to 15% discount
- Over 100,000 cards

Distribution

- Bank offices
- Partners
(fuel, malls, shops, events,
transport)
- Mobile agents
- Souvenir shops

Types

- Gift card
- Prepaid card with top-up
service



Merchant motivation

- Agent commission
- Joint marketing campaigns

Cardholder motivation

- Multi-service
- Easy to get
- Security
- Souvenir
- Loyalty benefits

AND MORE...



1. New clients

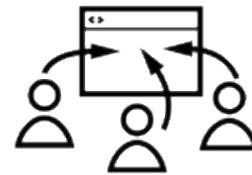


2. Engaged clients

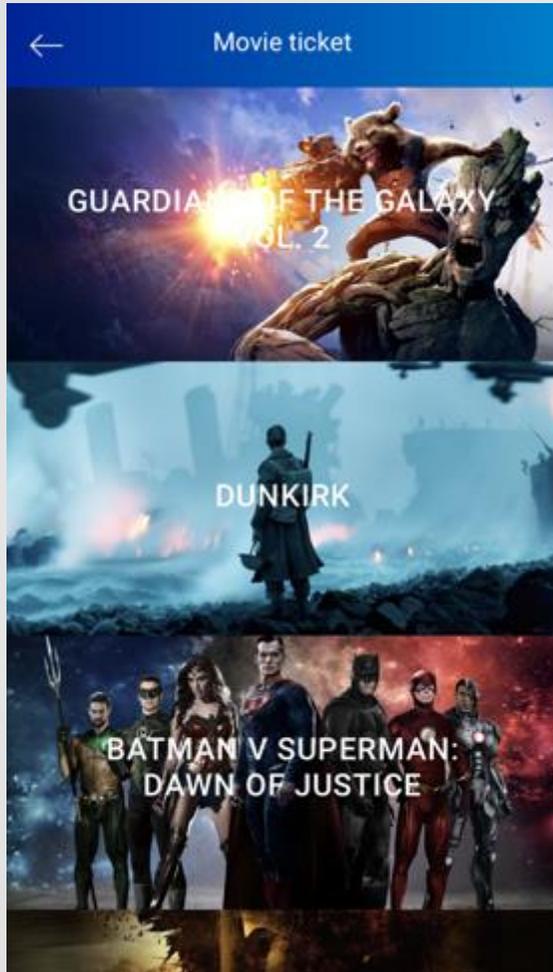
WALLET



3. Personalized services

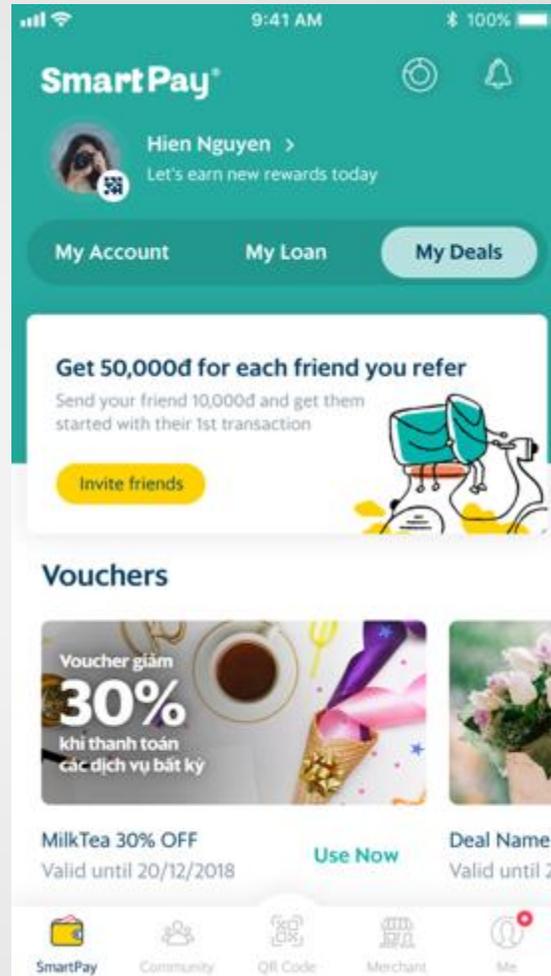
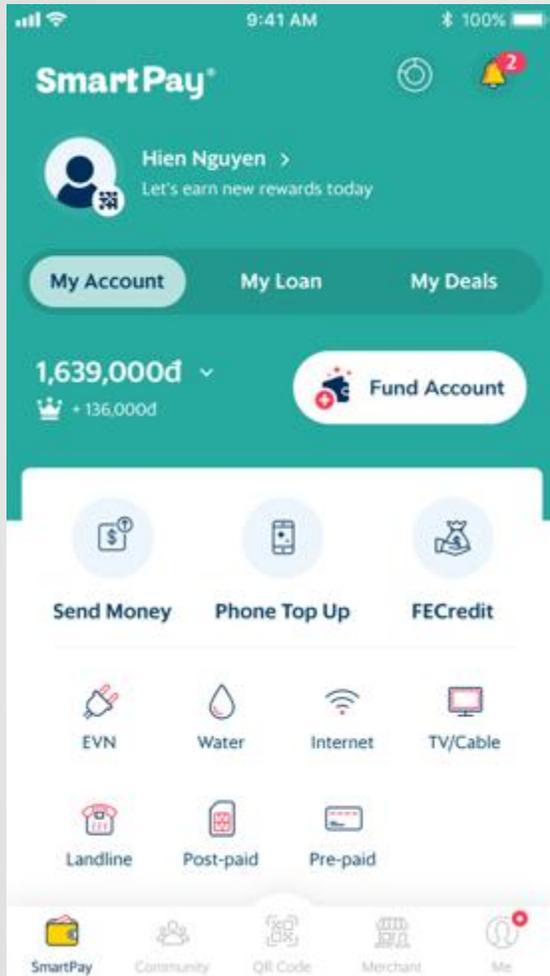


4. Connected Customers



Sell tickets

- Cinema
- Transport
- Concerts
- Tradeshows
- Sport events...



Go from wallet to lifestyle

- Consumer + merchant app
- Instant loans to wallet account
- QR code payments
- Marketplace

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#ASKWELL

"...AND THIS IS OUR AGILE PROJECT!"



www.OpenWayClub.com



www.openwaygroup.com