

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”.

Pericles Papaspyropoulos, Sector Head, Cards Division, NBG

Dmitry Yatskaer

CTO at OpenWay

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



WHEN YOU MONETIZE YOUR APIs

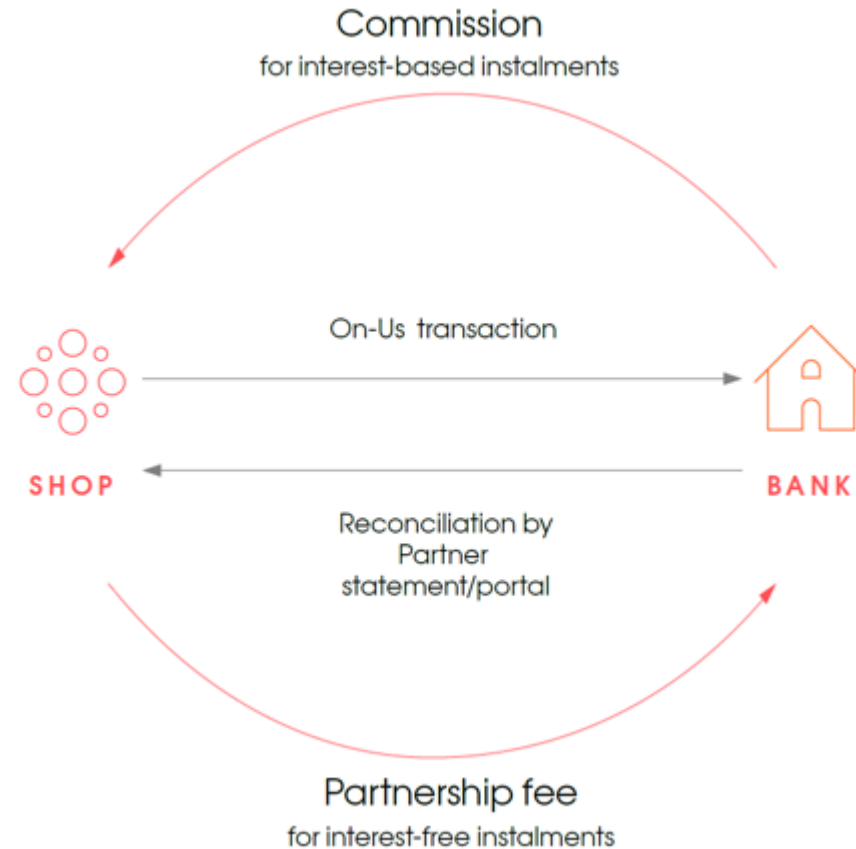
— 1 platform for 1,400 service providers

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

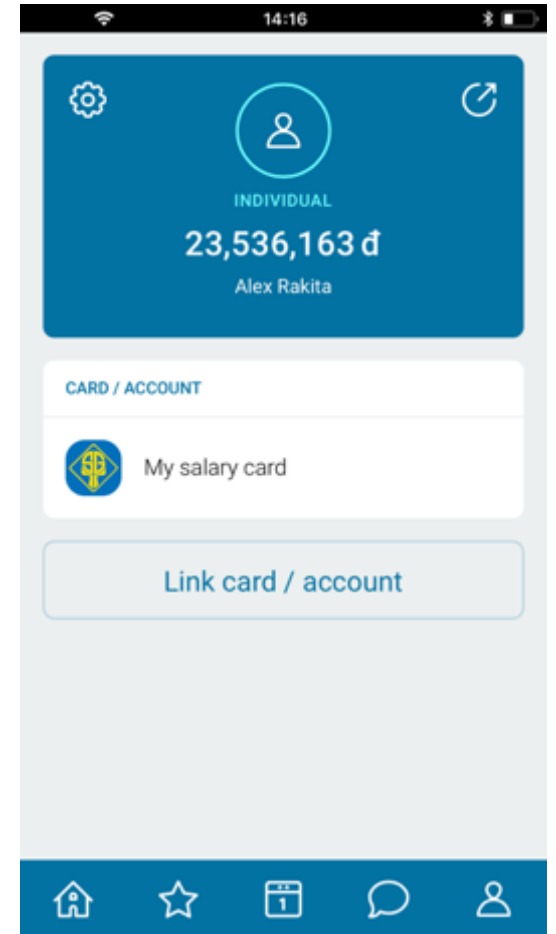
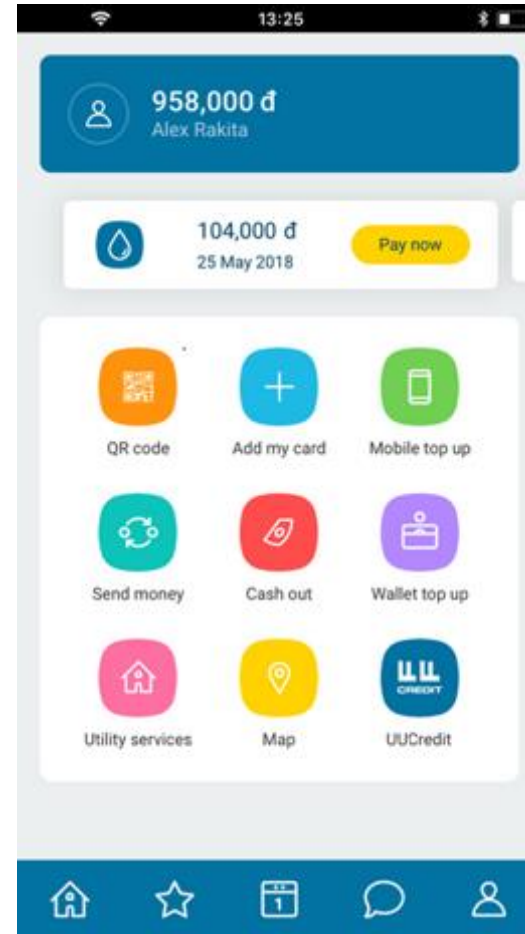
- Personalized pricing for every merchant
 - Fast online onboarding
 - Omni-channel acquiring
- Adapting to country-specific regulations
- VAS: marketplace payments, split shipment, APIs, etc.
 - **1,000% growth in 3 years**



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

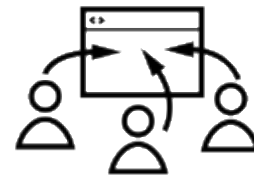


2. Engaged
clients

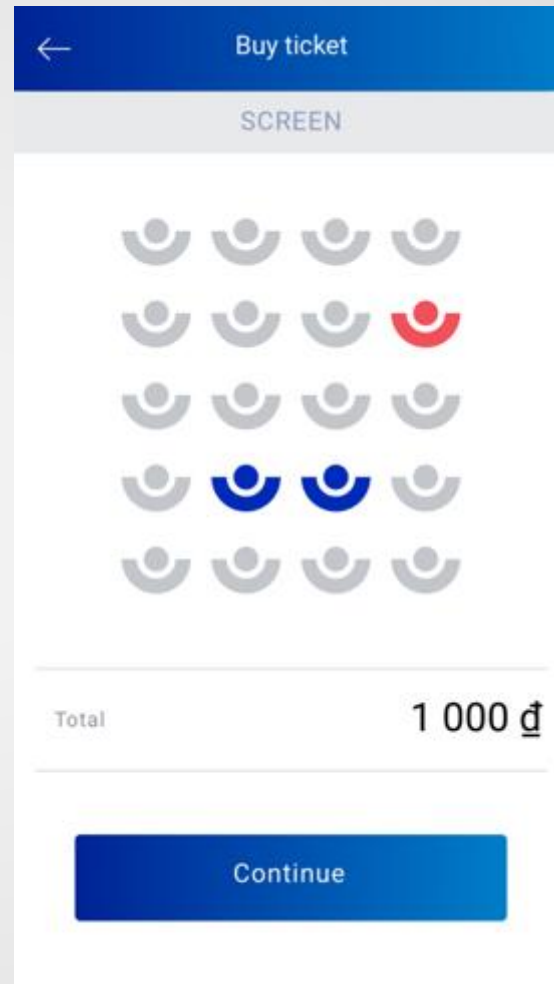
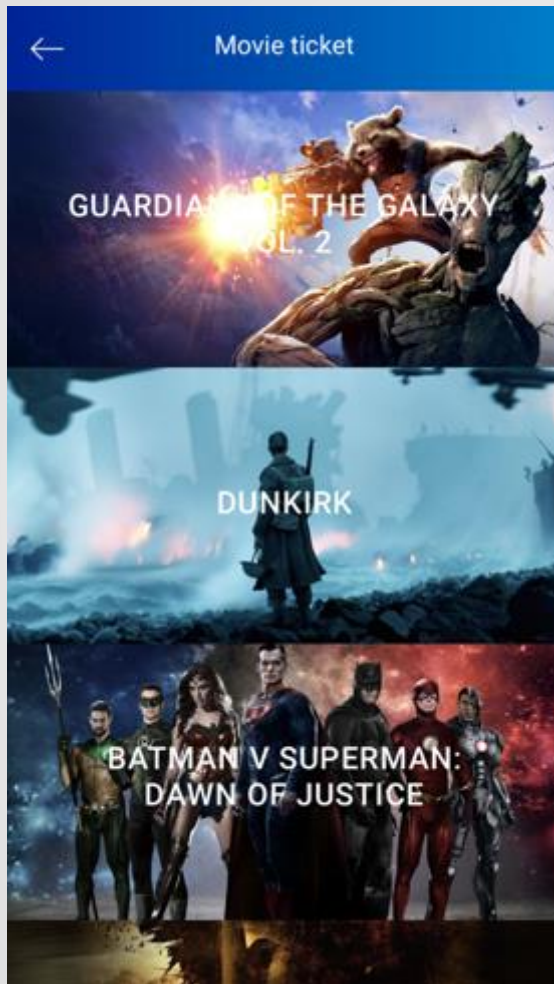
WALLET



3. Personalized
services



4. Connected
Customers

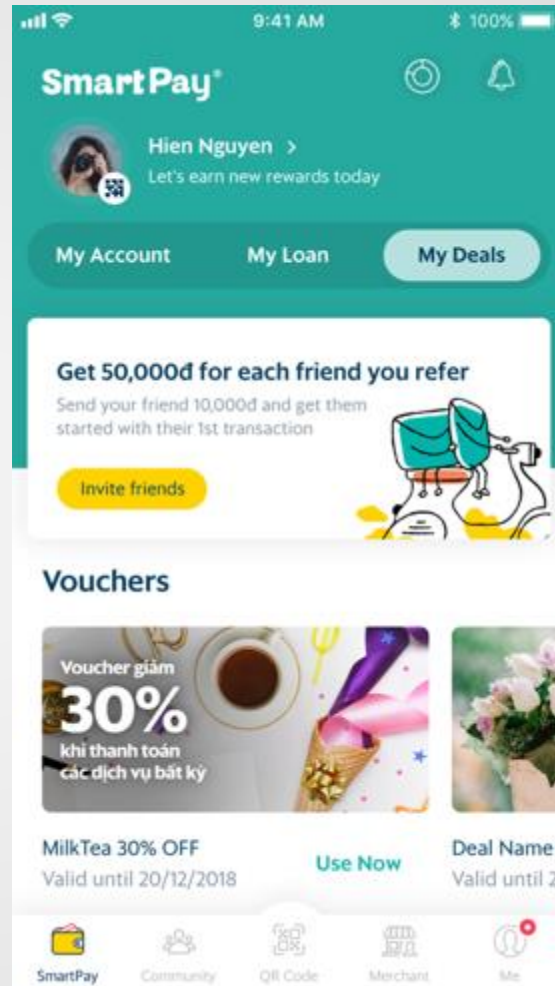
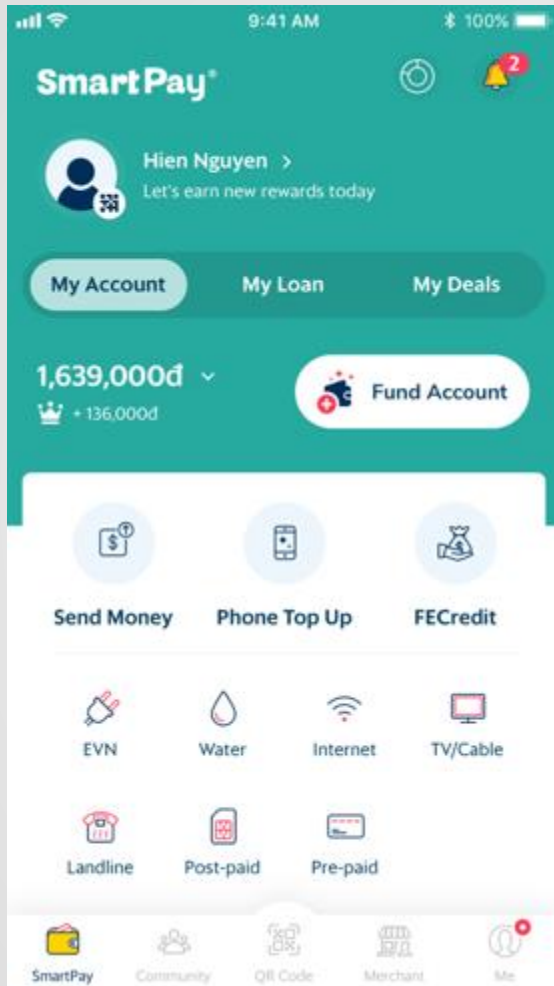


Sell tickets

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

Go from wallet to lifestyle

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



SmartPay®

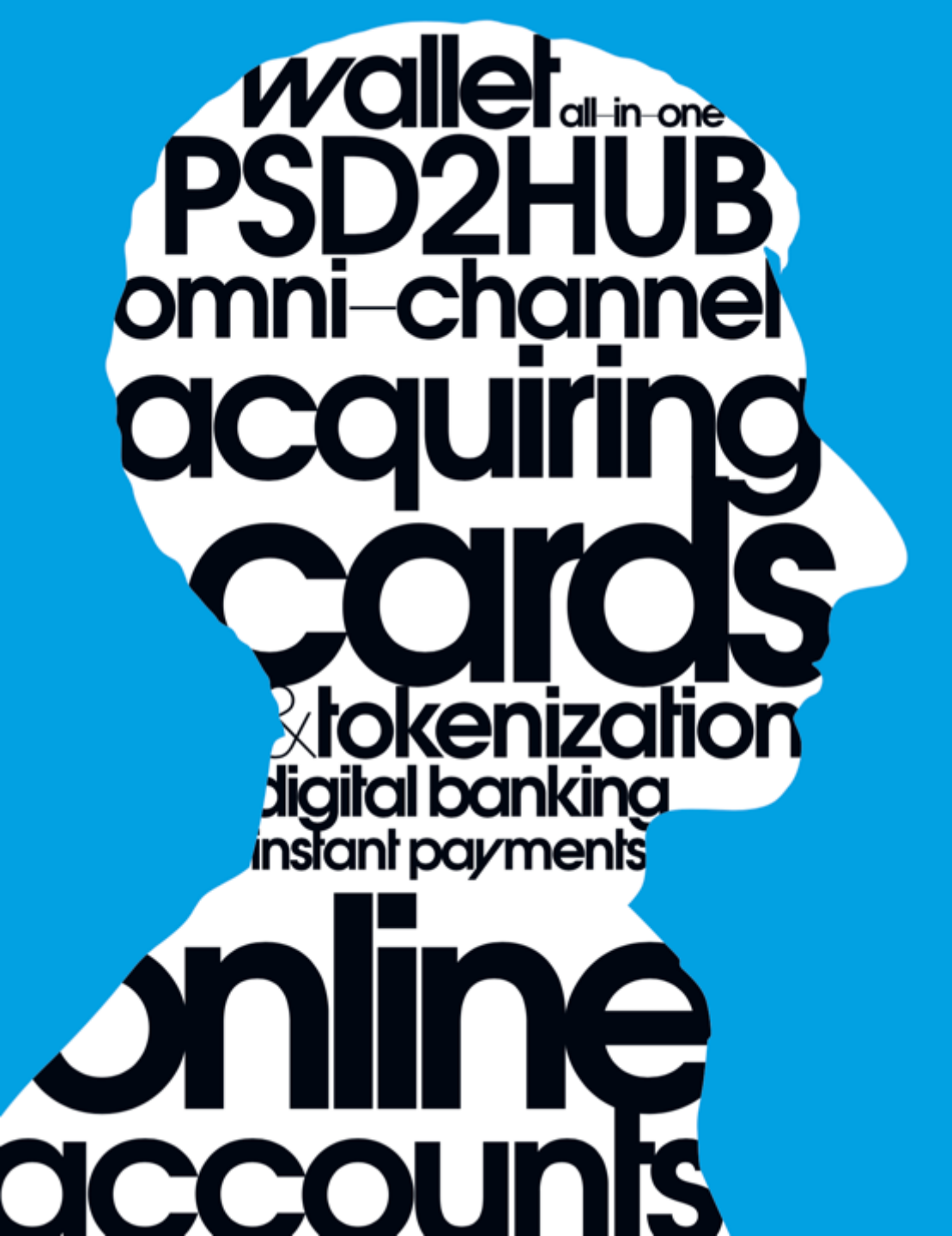


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PICKWE!

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



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