

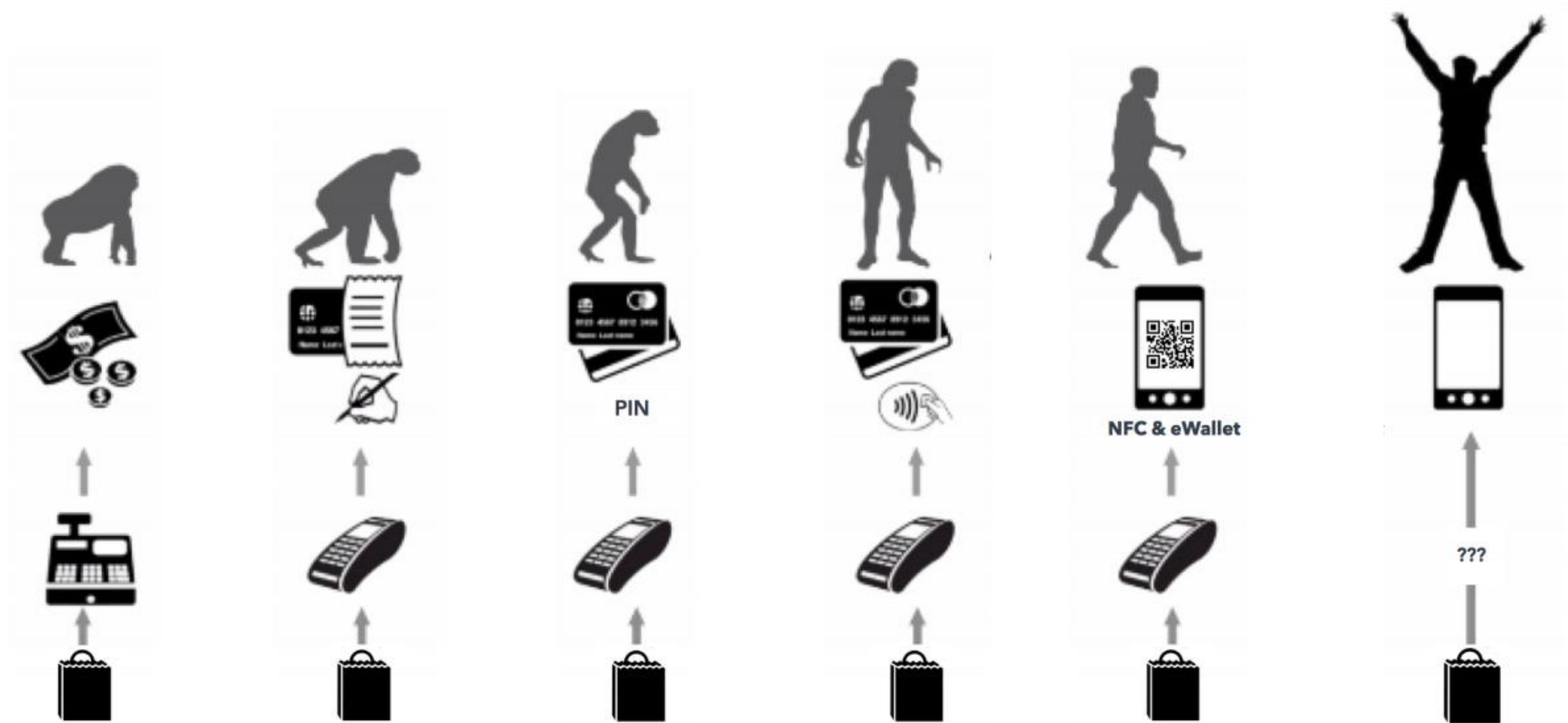


Mobile changes payments

Panos Tsakos, CMO / Viva Payments

April 2016

The evolution of payments



MWC 2016 (Feb 2016): Mobile is everything



 **MOBILE™**
WORLD CONGRESS
BARCELONA 22-25 FEB 2016



AN EVENT OF
 **MOBILE
WORLD CAPITAL
BARCELONA**

Greece @ MWC 2016: 24hrs Technology in Greece



Boost your business with the most innovative mobile technology

Orchestrating the everyday job of your field employees

Everything about consumers, supermarkets and FMCG products

Person to Person Payments have never been easier!

Mobile Payments: from the media point of view

Disrupting European Banking: The FinTech Startups That Are Unbundling HSBC, Santander, and BNP

The image illustrates the concept of 'unbundling' traditional banking services. It features a central screenshot of the HSBC website with various FinTech logos overlaid. Yellow arrows point from these logos to specific services on the HSBC site, such as international money transfer, mortgages, and savings. The logos include SavingGlobal, borro, Bondora, Zopa, Lending Works, prêt d'union, Lendico, fruitful, LANDBAY, LendInvest, auxmoney, lendstar, TransferWise, CurrencyFair, ffrees, osper, CENTRALWAY, SQUIRREL, nutmeg, wikifolio, eToro, tink, CAPITAL, moni, transferGo, worldremit, and azimomo. The central content area shows a banner for international money transfer with the text 'Send money overseas in a few clicks' and a 'Find out more' button. Other visible text includes 'Personal Business', 'Everyday banking', 'Borrowing', 'Investing', 'Insurance', 'Planning', 'Money Dashboard', and 'International money transfer'.

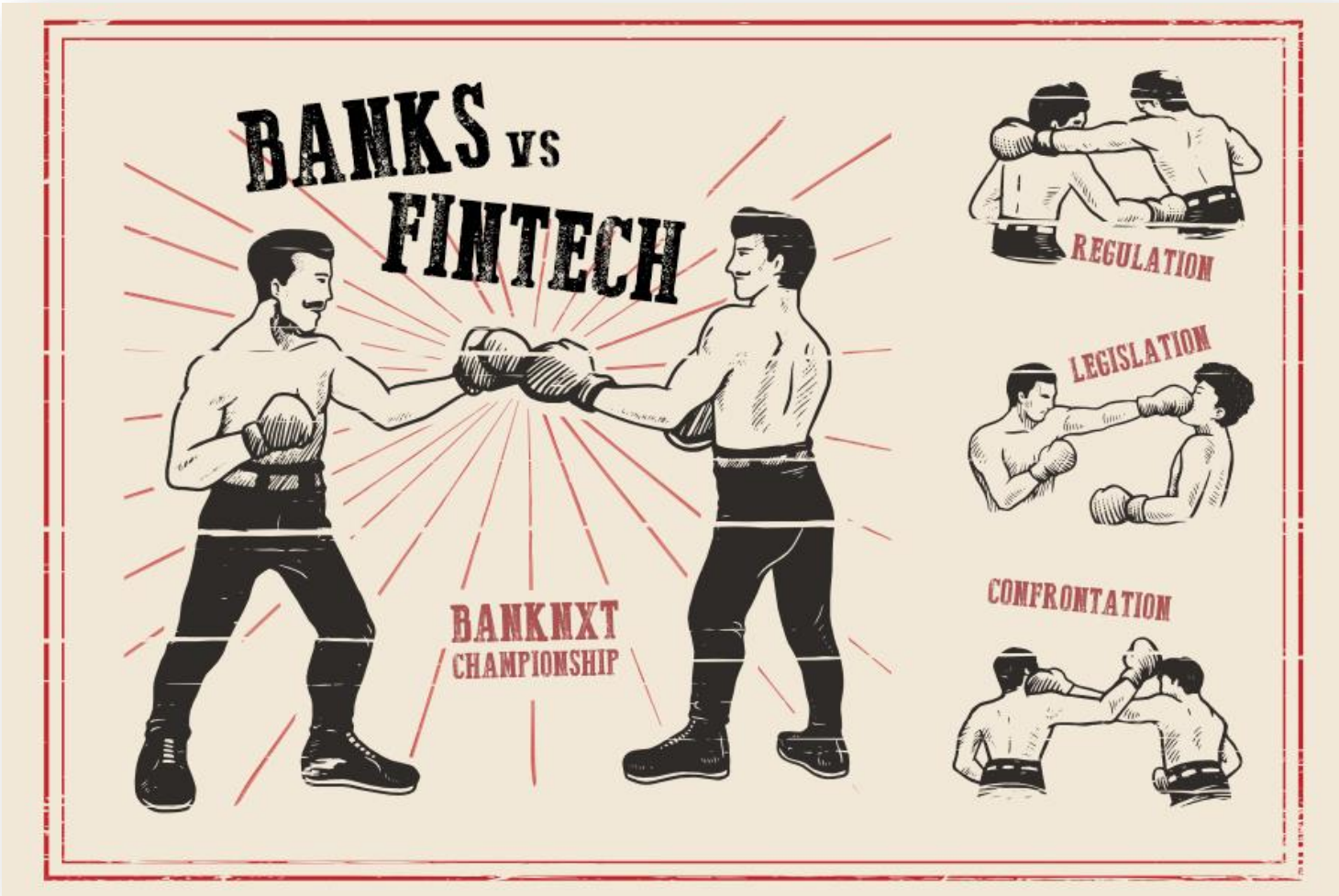
Mobile Payments: from the big players point of view



Mobile Payments: from the investors point of view



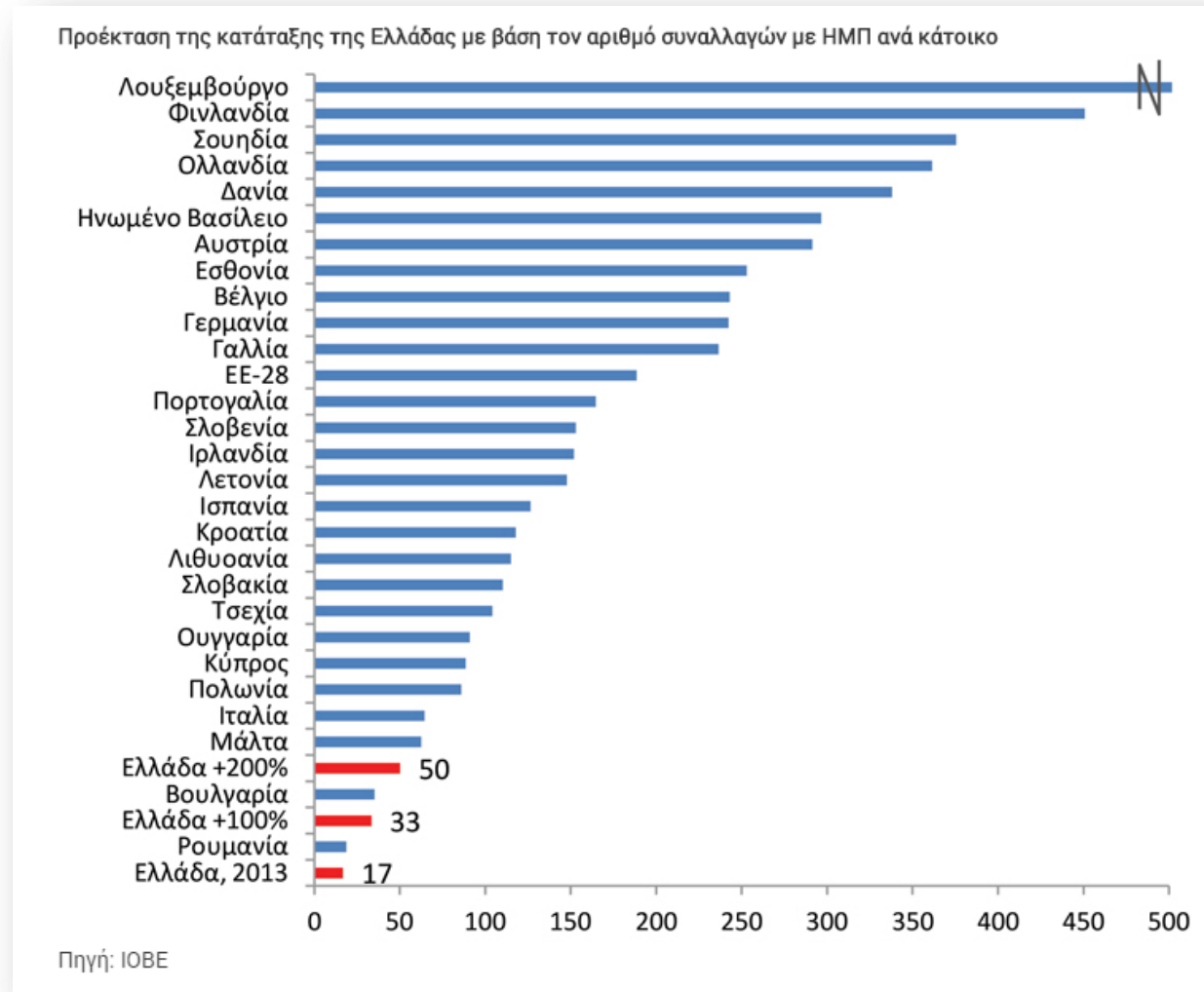
Mobile Payments: from the banks point of view



Mobile Payments: from our greek consumers point of view



Mobile Payments: the reality in Greece



Not in a very good position for electronic payments...

- **11 times smaller** than the european average (after CC)
- The value and the number of transactions **doubled during July** compared to June
- After the bank holiday **electronic payments subsided by 13% (August)**
- **In Greece most of the transactions concern credit cards**, while in the Eurozone concern debit cards





Mobile changes
payments???



The Vision (of a company that wants to establish mobile payments)



- We should make everyday transactions easier, faster and less expensive for everybody
- Offer safety
- Transparency
- Offer a new payment experience
- Better loyalty schemes, more flexible and more personalized offers for the consumers

We introduced the 1st Greek Mobile Wallet



- **Viva payments** was founded in 2010
- **A licensed e-money institution** for operations in the EEA-31 region by the Bank of Greece.
- **PCI-DSS** Compliant for cards processing



Viva Wallet for clients



B2C

Viva Wallet – is a digital repository that allows you to store securely your personal information, your card's details or even your money. Is the easiest way to make payments and money transfers

- Add money with many convenient methods (cash, card, e-money, e-banking, pay@home)
- Send money to a friend completely free, real time
- Pay any business / any professional without the need of cash or card
- Secure online payments and transactions
- Real time monitoring & control





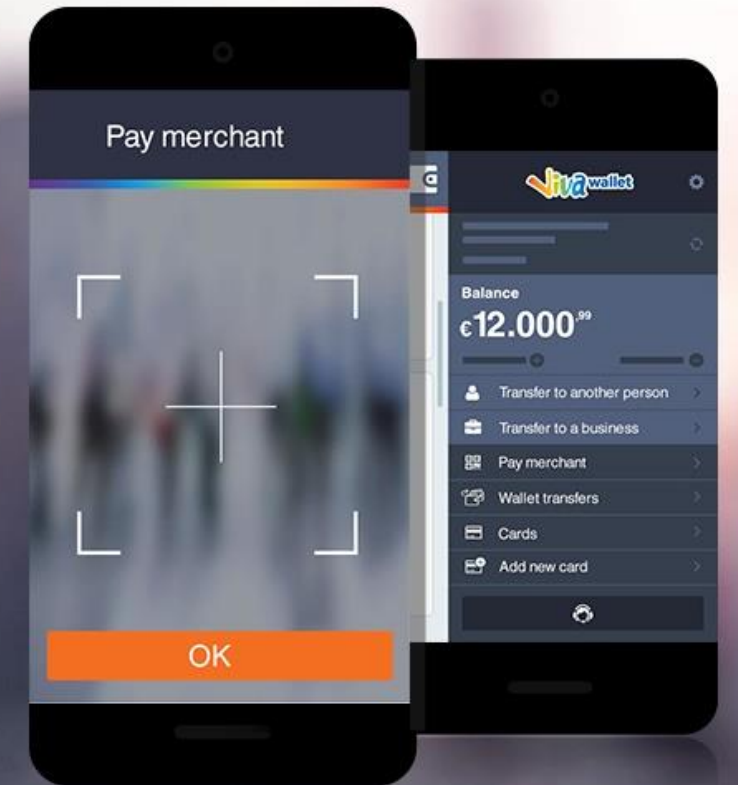
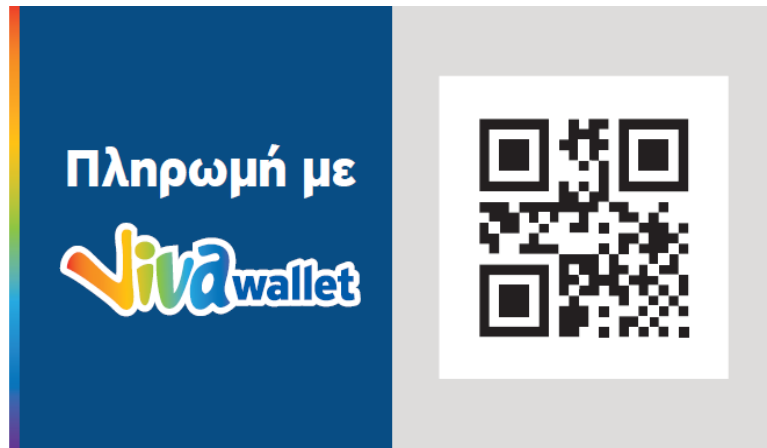
Pay a Store



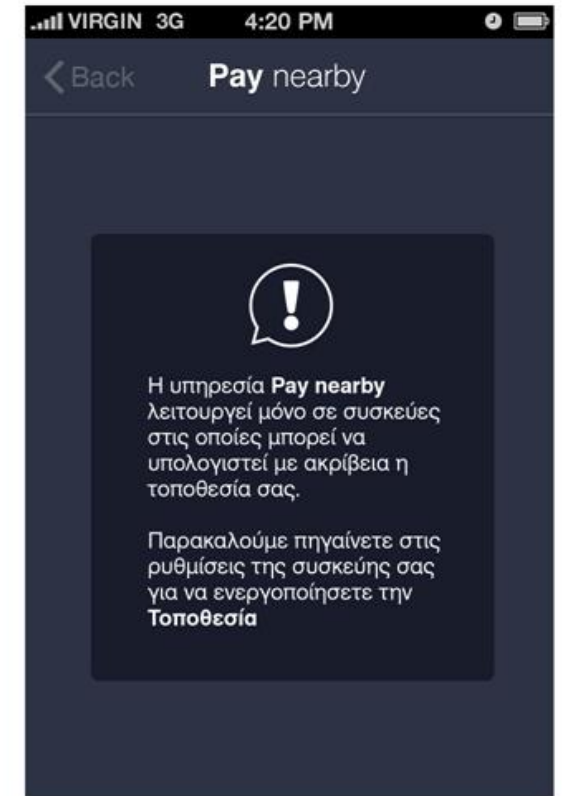
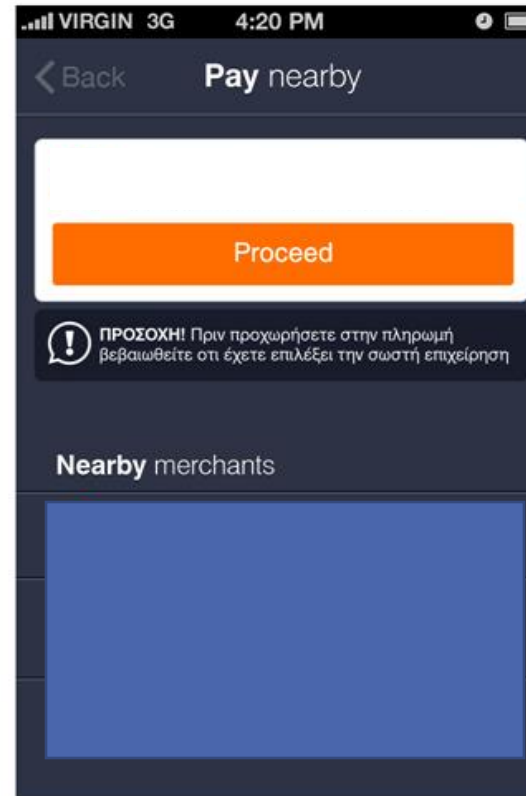
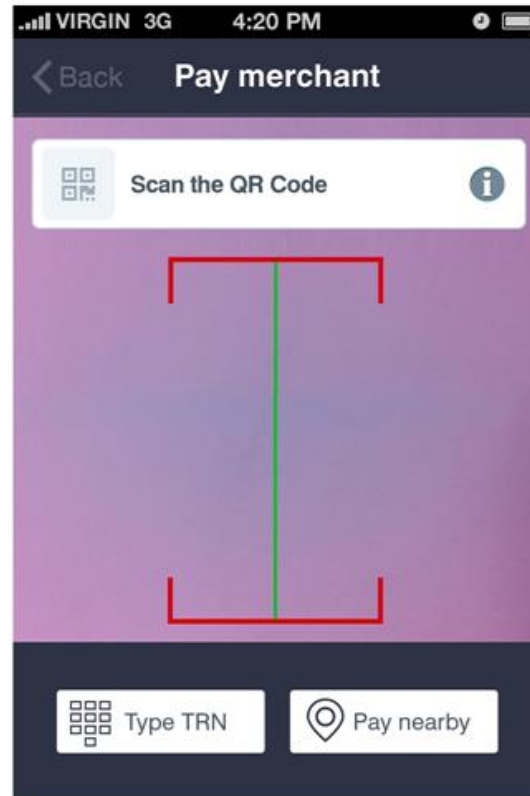
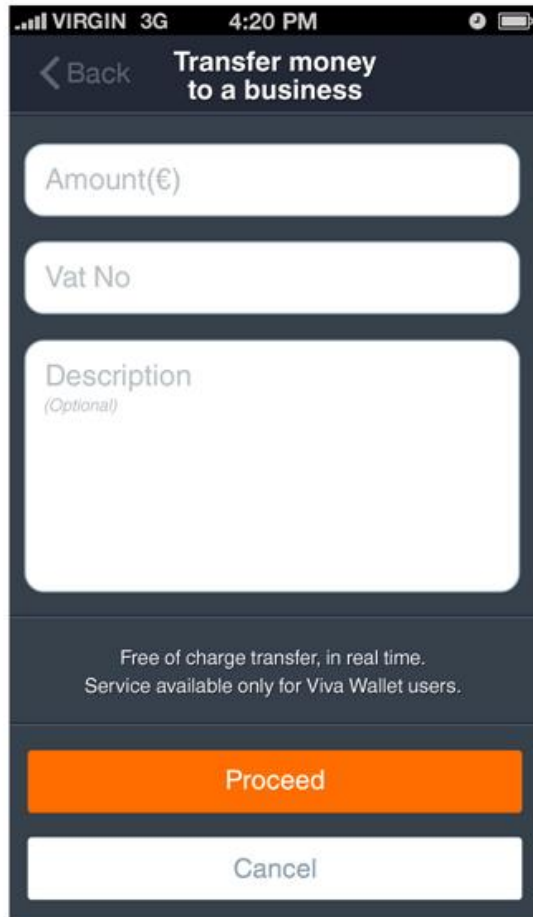
Person to Business Payments (the shop)

Scan a unique Viva Wallet QR code via App and pay directly with your Viva Wallet balance

- Direct payment & real time monitoring
- Ready to use solution – no development required
- Friendly interface – optimized user experience
- No need for cash or cards. Viva Wallet is your new wallet



Person to Business Payments (the shop)



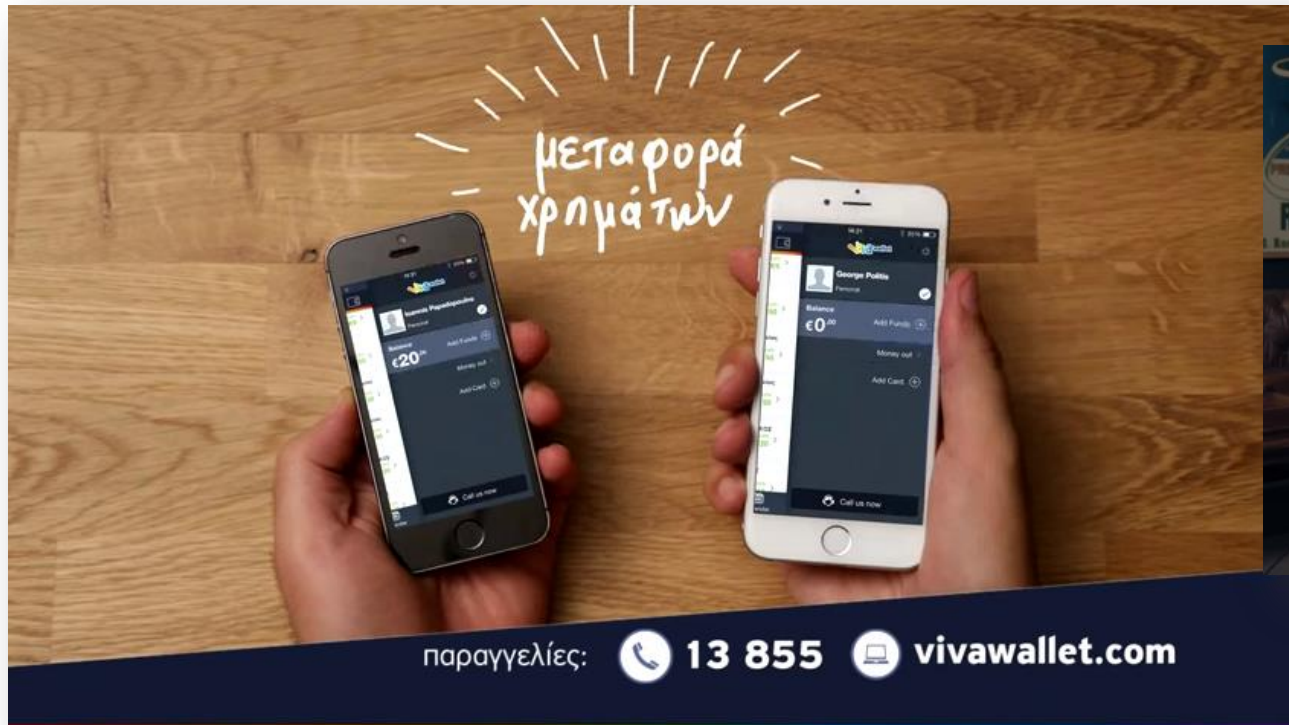


Pay a friend

Person to Person Payments



- Direct payment & real time monitoring
- Totally free of charge
- Use your contact list
- No need for IBANs / Only thing needed is a mobile number
- Transfer money to anyone, anytime, anywhere!



Person to Person Payments

← Πίσω Μεταφορά σε τρίτο

Ποσό (€)

 +30 69

+ Επιλέξτε από τις επαφές του κινητού

Περιγραφή
(Προαιρετική)

Μεταφορά χωρίς χρέωση, σε πραγματικό χρόνο. Η υπηρεσία διατίθεται μόνο στους χρήστες του Viva Wallet.

Συνέχεια

↻ All Contacts Cancel

🔍 Search

#

Contact 1

Contact 2

Contact 3

Contact 4

Contact 5

Contact 6


Contact 7

Contact 8

A
C
E
G
I
K
M
P
R
T
V
X
Z
#

← Πίσω Μεταφορά σε τρίτο

10

 +30 6947:

+ Επιλέξτε από τις επαφές του κινητού

Περιγραφή
(Προαιρετική)

Μεταφορά χωρίς χρέωση, σε πραγματικό χρόνο. Η υπηρεσία διατίθεται μόνο στους χρήστες του Viva Wallet.

Συνέχεια

Person to Person Payments


← Πίσω **Επιβεβαίωση**

Παρακαλούμε επιβεβαιώστε τα ακόλουθα

Ποσό προς αποστολή	€10
Τέλη συναλλαγής	€0
Συνολικό ποσό χρέωσης	€10
Προς	IC na
	+ 7819
Περιγραφή	

Επιβεβαίωση Συναλλαγής

Ακύρωση

 Μεταφορά - Μόλις τώρα
Wallet2Wallet

Μεταφέρατε επιτυχώς **€10,00** από το wallet σας στο wallet του χρήστη **6947** **€10,00**



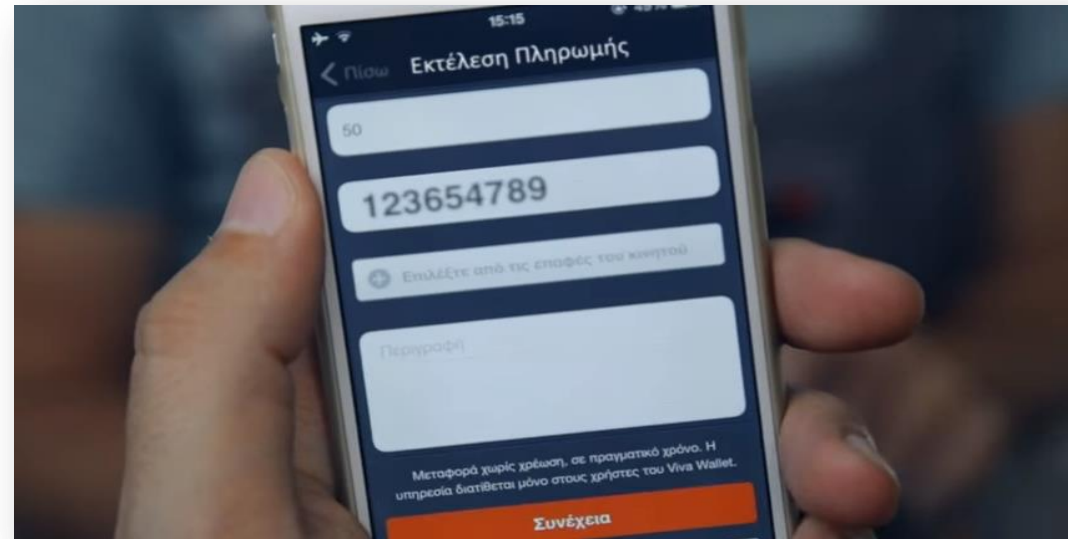
Pay a
professional



Person to Person Payments (The professional)



- Direct payment & real time monitoring
- No need for IBANs / Only thing needed is a mobile number or VAT

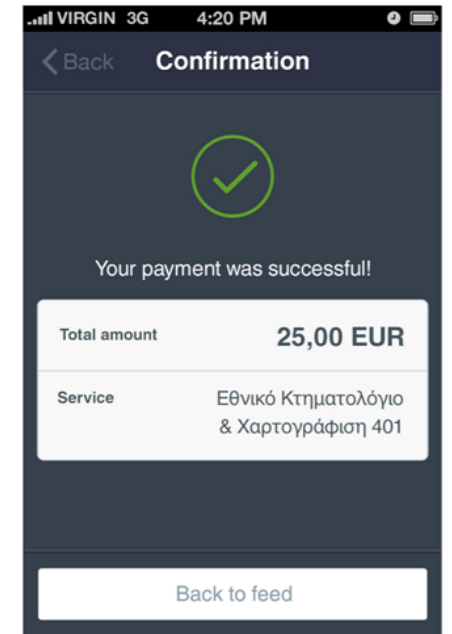
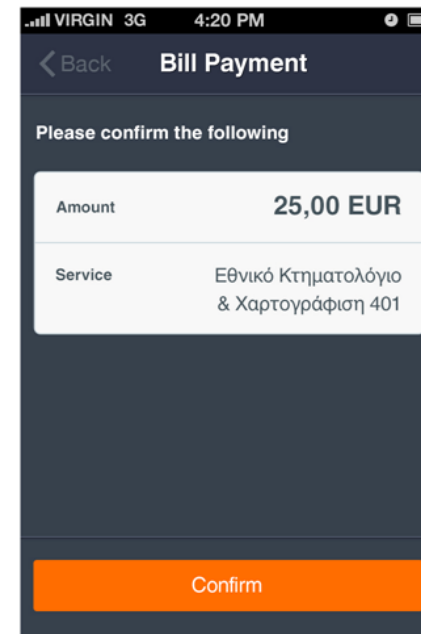
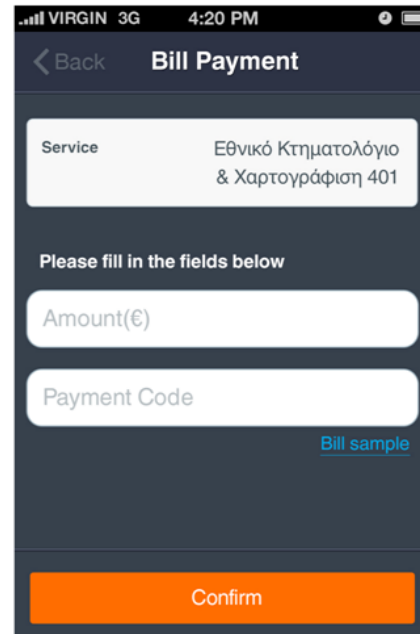
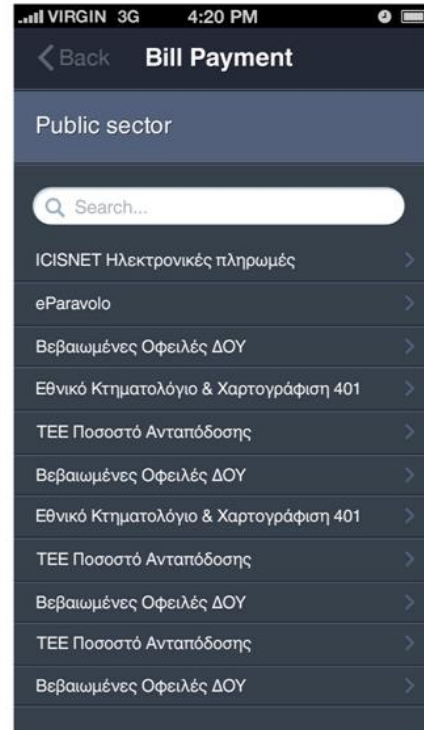
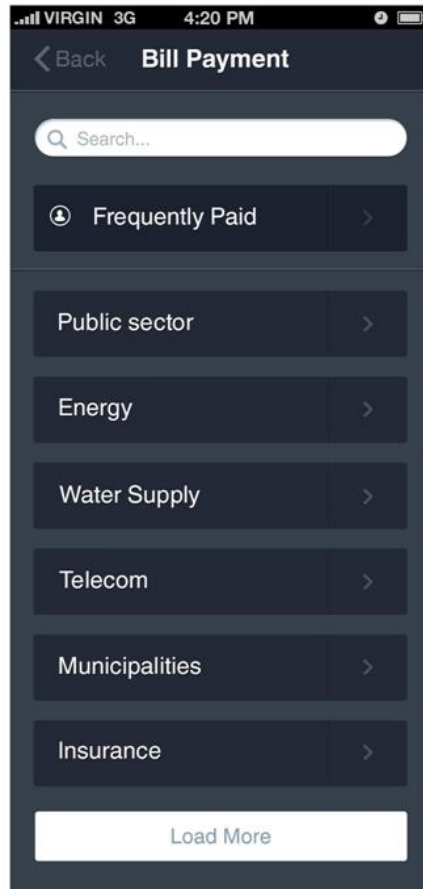




More than 300 collaborating businesses **Pay a Bill or a service**



Pay a Bill



...or a service!



All Viva Services are now available on your mobile



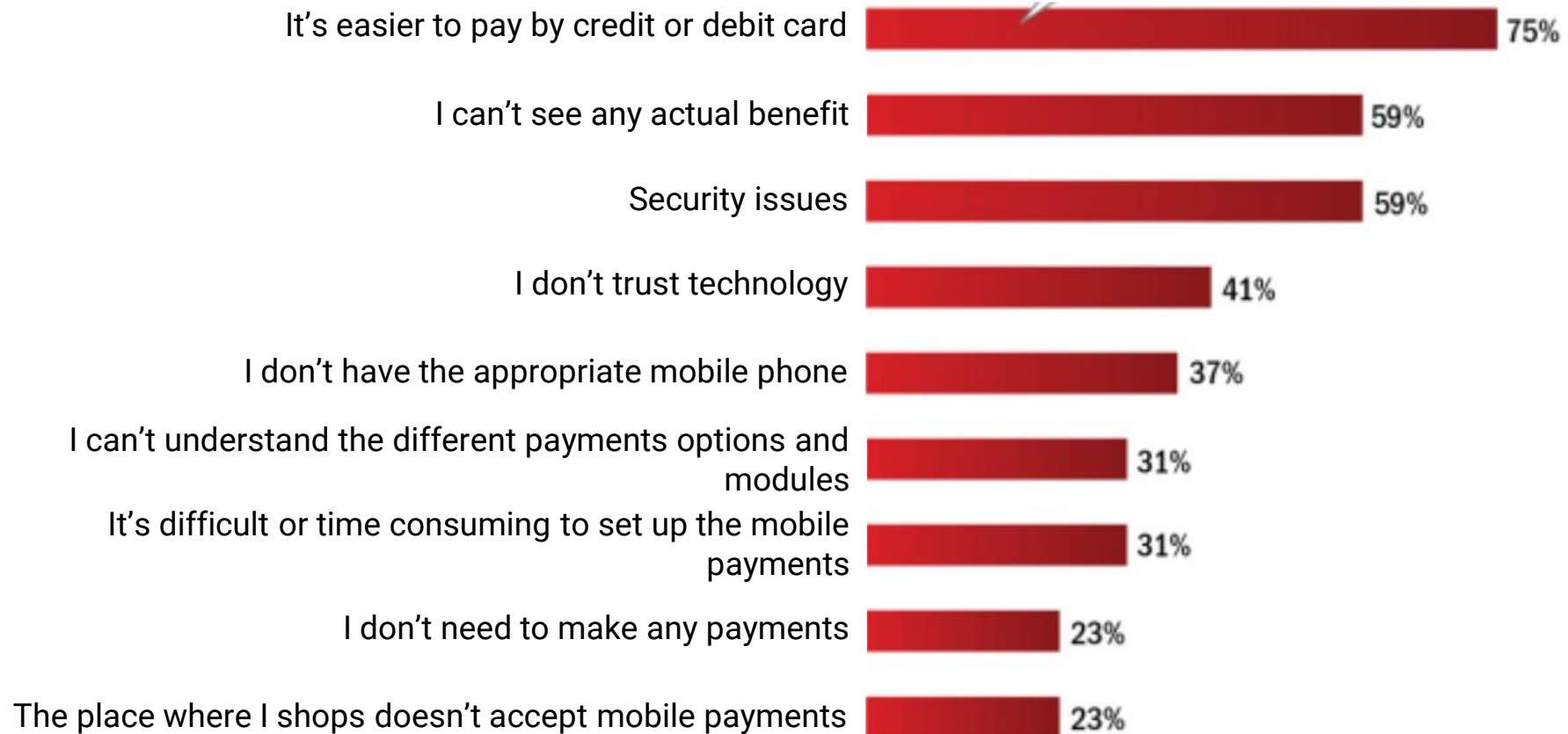
Viva services | Promotions | Top Up | Payments / Transfers/ Saved Cards | Find a taxi | Online gaming



So why are
mobile payments
not growing...?



Why people don't prefer mobile payments



Source: Federal Reserve © March 2015 The Financial Brand

The experience of mobile payments in other countries fills us with optimism...!



M-Pesa is used by
92% of Kenyans



54% of transactions on
Alipay are on mobile



Paytm is used by
50 million
individuals in India

“The best type of payment is the payment you don’t see. **You want it to be invisible.**”

- John Lunn, former Global Director of Paypal



The 1st e-wallet in Greece

THANKS FOR WATCHING!