



bluewater
The Digital Wallet



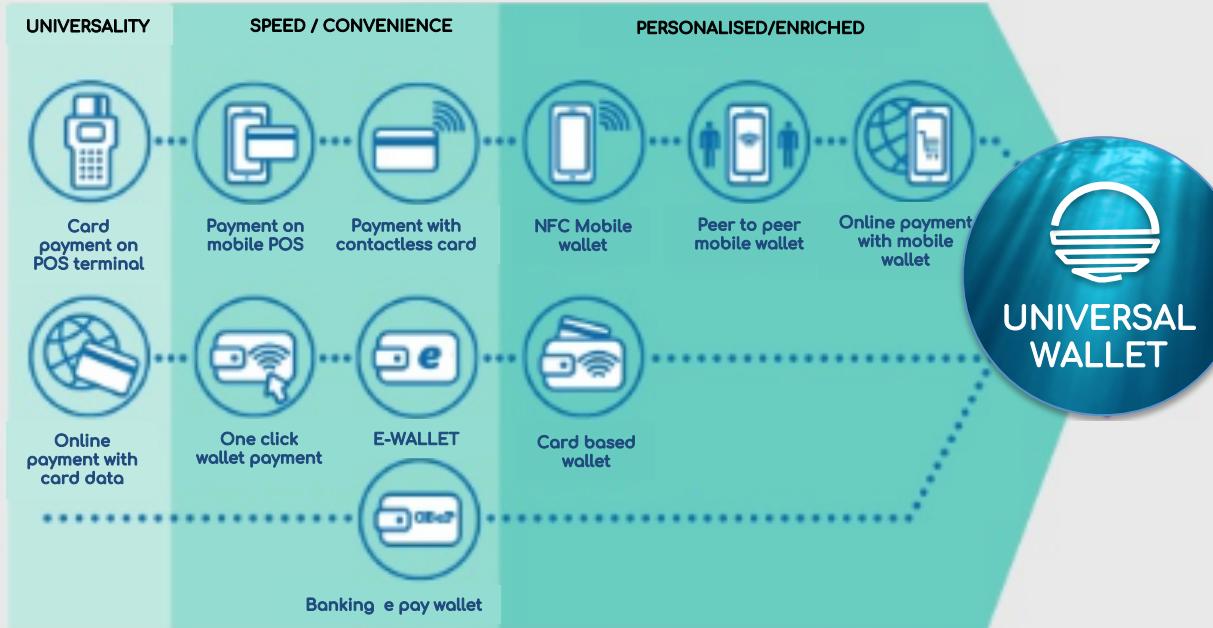
Overview of Payments and Digital Wallets

EVOLUTION OF PAYMENT

In-Store

Card payment

Credit taken after direct debit

SOME KEY FEATURES

 Multi-Payment Methods	 Multi-Currency Processing	 Cross-Channel Payments
 Seamless API Integration	 Loyalty Program & Rewards System	 Comprehensive Reporting Tools

Digital / E- Wallets - Advantages

- Integrates with e commerce portals to make online shopping easier . (Dedicated E Wallets)
- Saves time and effort by automatically populating data, minimizing the need to provide manual inputs every time
- Reduces the cost of transactions by eliminating intermediaries at various levels and lowering charges at POS
- Gives a competitive edge to merchants by being able to serve a larger base of modern customers



Problems addressed by E-Wallets

When compared to the regular physical wallets, the e-wallet help overcome the most common problems such as:

- | | |
|---|---|
| 
The need to carry heavy and bulky wallets | 
The difficulty in finding right items during rush hours |
| 
The chances of losing wallets and its contents | 
The possibility of theft of card/cash inside a physical wallet |

Conclusion

- Considering the Global Initiatives driving Tech by governments, there will be a rise in digital banking
- Electronic wallets will soon become a personalized portal for individuals wherein they would :

- | | | |
|---|--|---|
| 
Shop online via mobile devices | 
Redeem loyalty rewards | 
Compare prices before purchase |
| 
Pay Bills | 
Transfer Funds (Globally) | 
And do lots more |

Market research - Mobile Payments

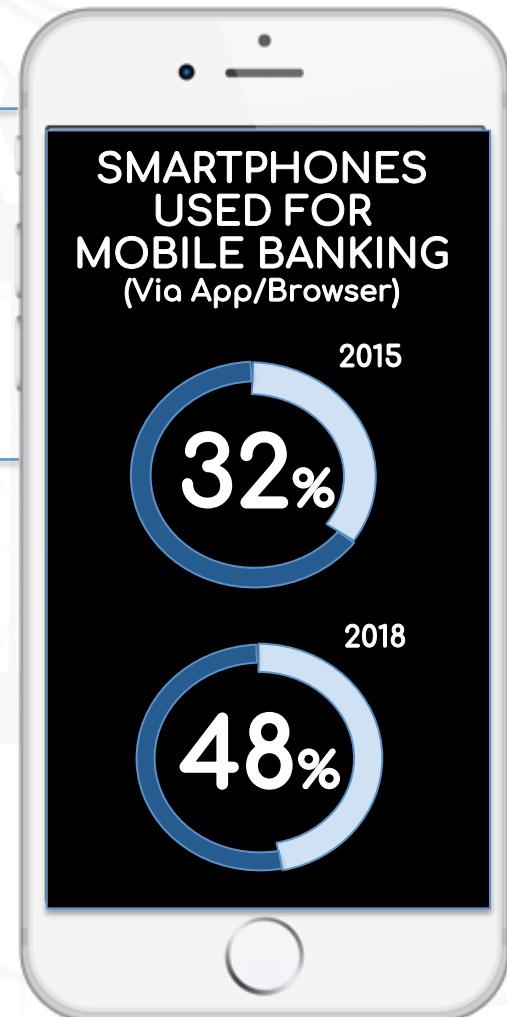
85%
Currently use a Smartphone
Up from 68% in 2015

94%
Of 16-30 year olds own and use a smartphone
Up from 63% in 2015



Quote taken from research

I have forgotten how to use telephone banking



72%
Have owned more than one smartphone
Up from 58% in 2015

89%
Are currently accessing internet on their mobiles using Wi-Fi or Mobile Data



Quote taken from research

No one likes cash these days, its spent too easily



42% use a mobile banking app on their smartphone



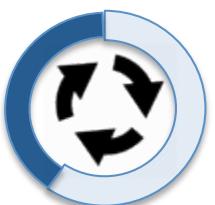
40% of smartphone users use mobile banking to check their bank balance



30% use a mobile banking app to transfer money to/from someone up from 18% in 2015



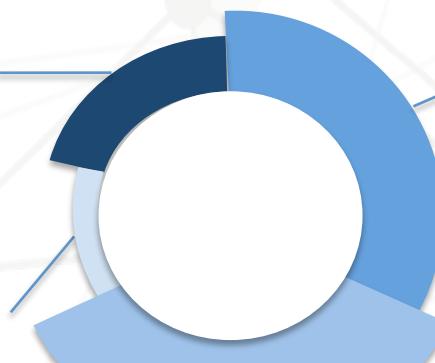
47% are more likely to use a new payment service if provided by their bank



60% mentioned convenience as a benefit of having mobile payments



50% mention time-saving as a benefit of having mobile payments



16%
Reassurance seekers:
Potential to be later adopters of new payment technologies and providers

15%
Innovation seekers:
Currently using their mobiles to make cross border transactions using a non bank alternative

32%
Enthusiastic adopters:
Keen on technology and near future adopters of new payment technologies

37%
Unengaged:
Low likelihood to take up any new payment technology in the future

Market research - Mobile Payments

CONSUMER EXPECTATIONS



Shoppers are demanding more services and offers via their mobile phone while shopping in store

SHOPPERS

47%

can't wait to receive real-time promotions (up 7% from last year)

42%

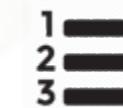
Want ability to automatically credit coupons and discounts (up 7% from last year)

37%

Want to use shopping list/item locators/navigators (up 7% from last year)

37%

Want to be able to easily order out of stock items in store (up 5% from last year)



RETAILERS

7%

can send real-time promotions

16%

can auto credit coupons and discounts

31%

Have apps with shopping lists capabilities, 4% have virtual store display function for smartphones

43%

Provide the ability to easily order out of stocks via mobile phone

CONSUMER EXPECTATIONS

35%

Loyalty Recognition

I expect better sales promos/discounts in recognition of my loyalty

32%

Consistent customer treatment

To be treated as the same person whether I'm shopping online, in-store, on my phone or using unattended machines

28%

Optional Payment Methods

To pay for things the way I want to, with all options available.

Consumers believe technology can play a more prominent role in meeting the needs and encouraging commitment to retailers- and they demand the choice to pay how they prefer



WHAT MAKES CONSUMERS HAPPY WHEN SHOPPING

75%

PRICE

56%

THE GOODS ON OFFER

30%

CONFIDENCE IN PURCHASE SECURITY

Price is the biggest factor to a happy shopping experience

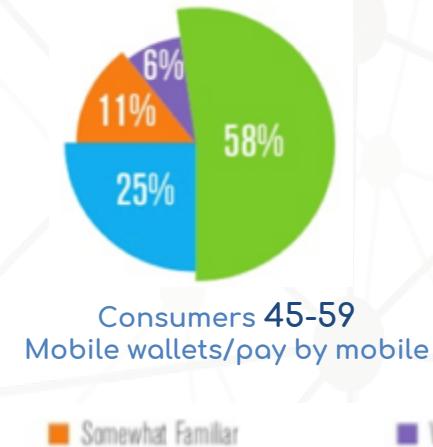
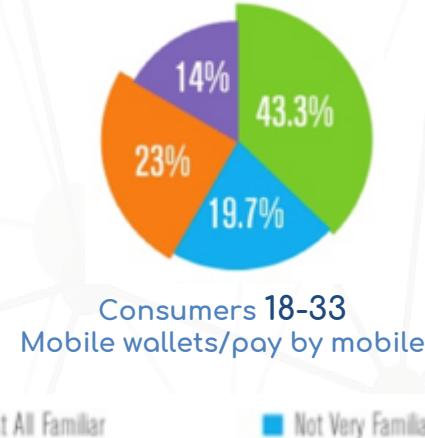


Market research – Payment Methods

CONSUMER PAYMENT METHODS



A SHIFT TO THE NEW PAYMENT METHOD OF E-WALLETS



SECURITY AND SPEED – What's more important.

In-store , speed of purchase is more important than security. However , for online transactions, security is seen as more important. Across all shopping channels , ease-of-use of payment method or device ranked highly , particularly online.



In-Store
Speed of purchase 49%
Security of purchase 17%



Online
Security of purchase 35%
Speed of purchase 26%
Ease of purchase 22%

NEW AND FAST GROWING CATEGORIES USING MOBILE WALLETS..



Market research – Payment Methods

THE GROWTH DRIVERS

Policy impetus for non cash transactions



1

Unprecedented growth in smartphone usage



2

Banks emphasizing the role of Digital Payments



3

Surge in e-commerce leading to growth in online transactions



4

Lack of credit card growth and Adoption



5

THE TRENDS



01

Substantial Funding



02

Shifting Technologies and their applications



03

Evolving consumer behaviour

THE CHANGES

44%

Of Retailers will offer contactless payments in the next year

20%

Contactless payments drove up to 20% increase in "per customer retail spend"

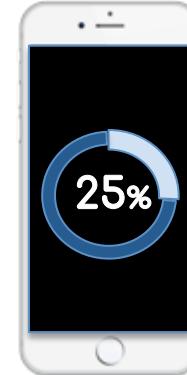
30%

Avg lift in total spend in the 12 months post contactless adoption

THE IMPACT OF PAYMENT OPTIONS ON RETAIL REVENUE



At least 50% of Web Traffic comes from Mobile Devices



Of Mobile Payment users have E-Wallets

40%

used smartphones more frequently to find what they want this year, up from 36% last year.

27%

expect to purchase more via smartphones this year

Only 48% find it easy to purchase via mobile devices



Only 58% Of retailers have smartphone apps with purchase capabilities

Financial Inclusion and the Future

Financial Inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs.



Today more than half the world's total adult population **DO NOT** have a basic bank account (estimated 2 billion working age adults)

INFORMAL ECONOMY



Unsafe



Keeps people in poverty trap



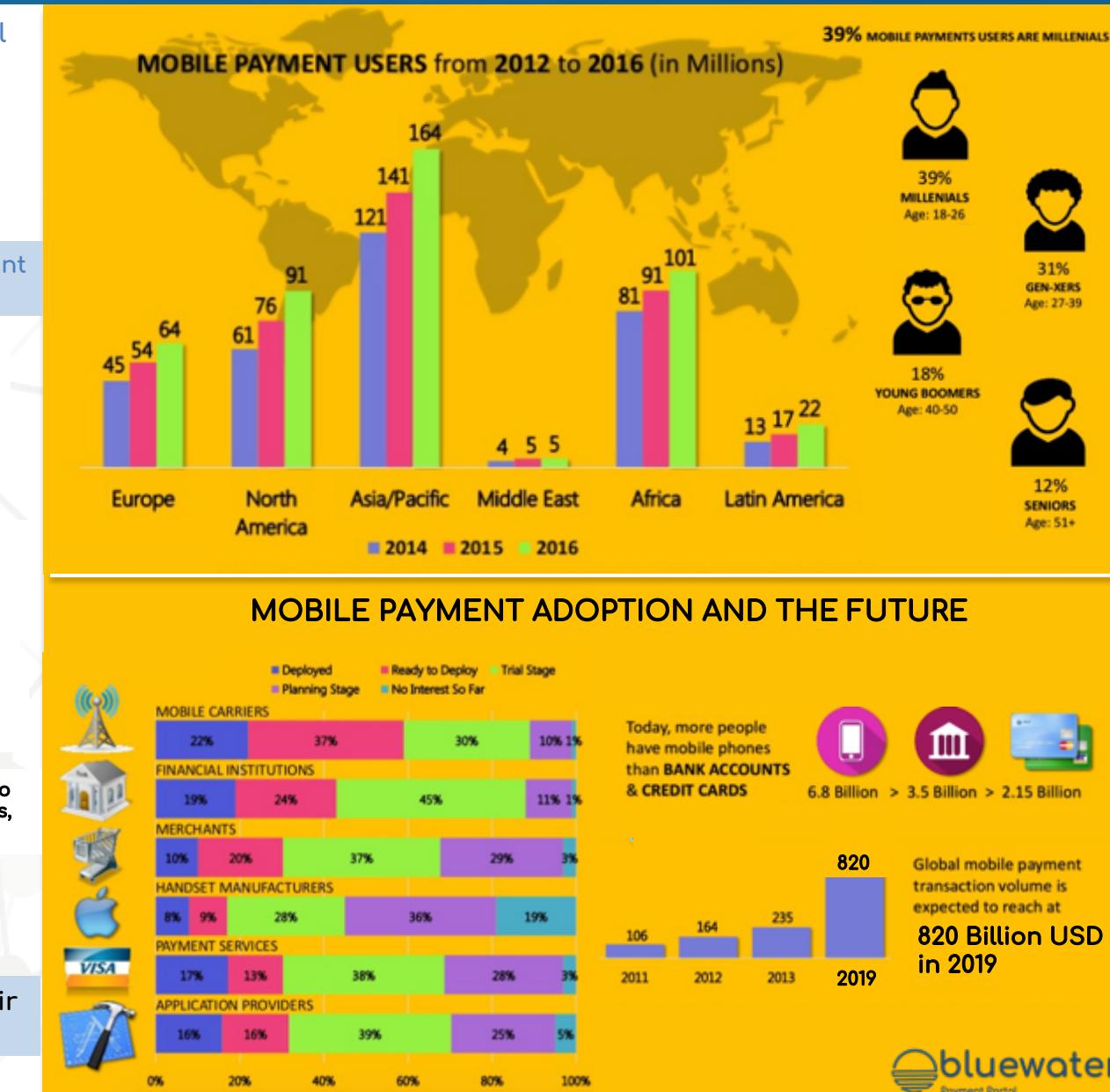
Keeps them detached from the Global Society



BEING INCLUDED IN THE FORMAL FINANCIAL SYSTEM HELPS PEOPLE

- ✓ Safeguard savings
- ✓ Make day-to-day transactions including sending and receiving money
- ✓ Finance small businesses or micro enterprises
- ✓ Plan and pay for recurring expenses, such as school fees
- ✓ Mitigate shocks and manage expenses related to unexpected events such as medical emergencies, deaths, theft and natural disasters.
- ✓ Improve their overall welfare

They operate in what is known as the **Informal Economy**. They still need to live their day-to-day lives, buy things, take loans, and manage different expenses.

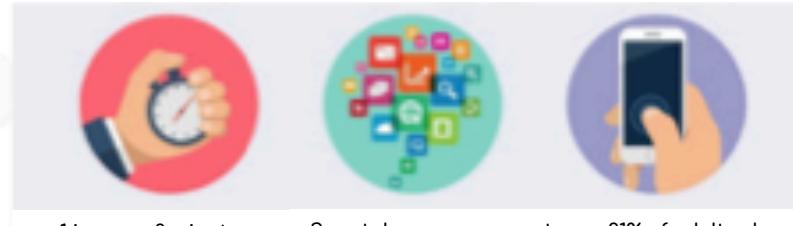


The Order and Pay Phenomenon

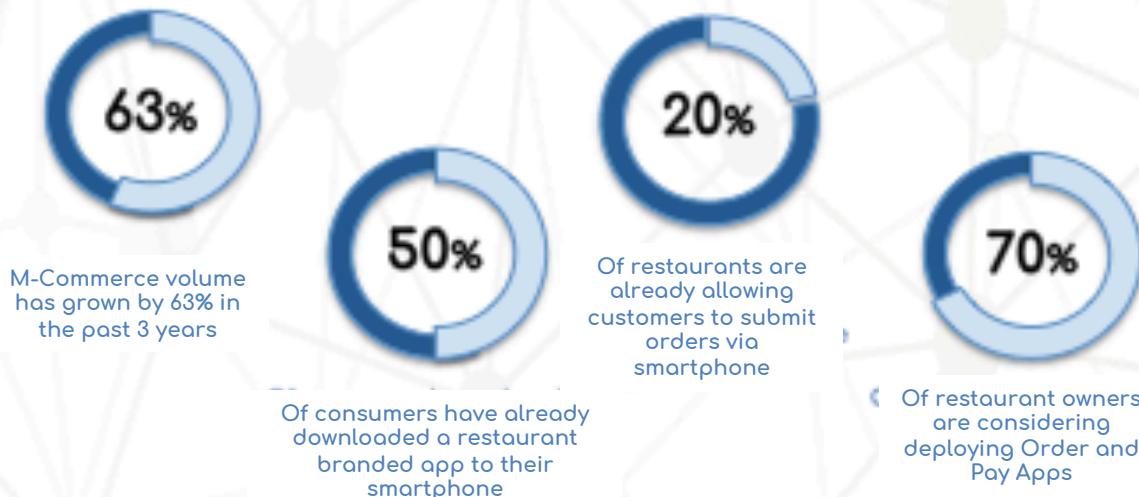
Technology is no longer just for operations in the hospitality industry .
Restaurants , bars and hotels are using customer-facing technology to improve
the customer experience

WHY ?

Order and Pay Apps are experiencing massive growth- and its easy to see why.
People are addicted to their Smartphones !



HOW POPULAR IS EXISTING TECH?



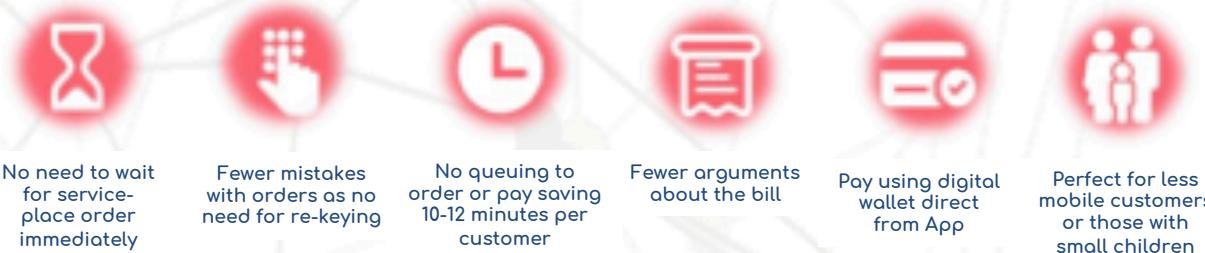
HOW IS ORDER AND PAY RELEVANT?

People want more options to enhance their in-store experience



WHY DO CUSTOMERS CHOOSE TO USE ORDER AND PAY TECH?

Order and Pay makes the customer's visit easier



Mobile Ordering Platforms have been proven to intensify customer loyalty, increase purchase frequency, and lift average bill sizes through customization and easier checkout options

BUT WE HAVE AN EVEN BETTER OPTION THAT DOESN'T TIE YOU TO ANY ONE SPECIFIC RETAILER !

Branded Apps vs. Our E- Wallet

BRANDED APP vs. E- WALLET



13%



25%

PERCENTAGE WHO DELETE THE APP OR CARD AFTER 1 MONTH



84%



3%

COUPON REDEMPTION RATE

% WHO DELETE THE APP OR CARD AFTER ONLY ONE MONTH

AVERAGE NUMBER OF DOWNLOADS PER STORE



100 - 250



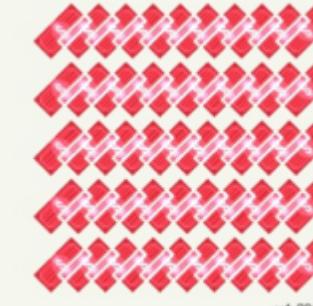
200 - 350

OUR
E- WALLET



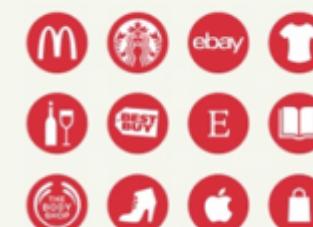
THE BEST
CHOICE

BRANDED APP vs. E- WALLET

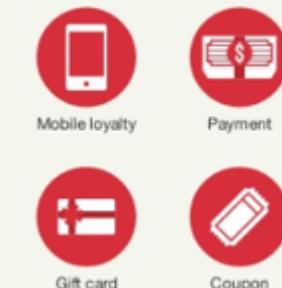


x1,000

\$30K-\$50K



4,000



3



THE COST TO DEVELOP THE APP

NUMBER OF AVAILABLE APPS IN THE APP STORE

FUNCTIONS SUPPORTED

E-Wallets & Mobile Payment Opportunities

International Remittance

Domestic Remittance

Mobile Wallets

POS payments (NFC/Barcode)

Mobile Web Payments

Utility bill payments

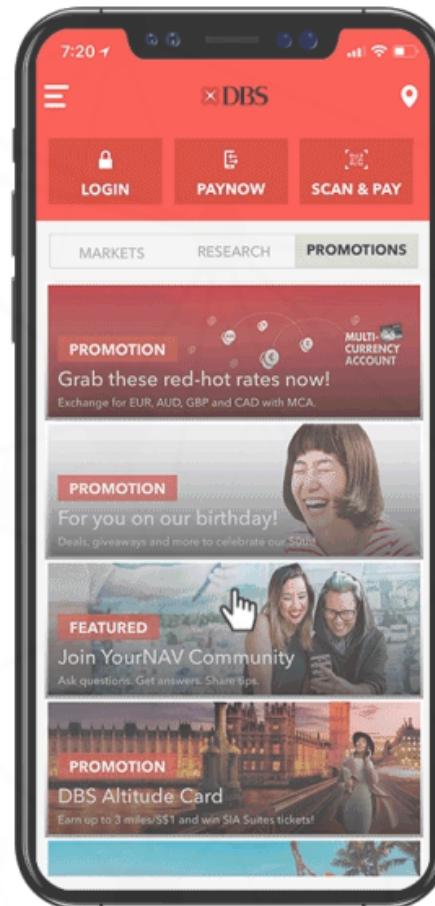
Salary Payments

Investment Services

Micro Finance

Insurance Services

Account Management

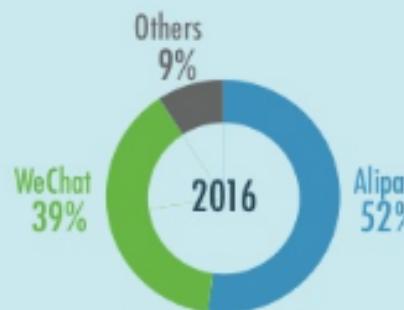
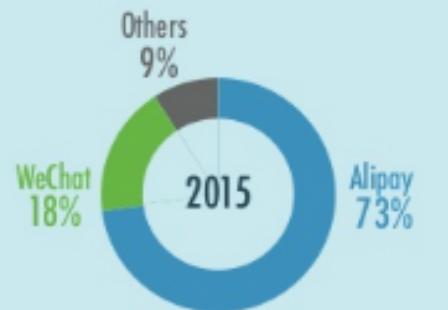


DEEP DIVE OPPORTUNITIES

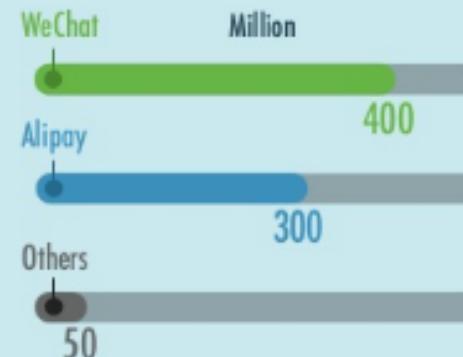


Mobile Payment Opponents

Mobile Payments using App



Number of Active Users by App



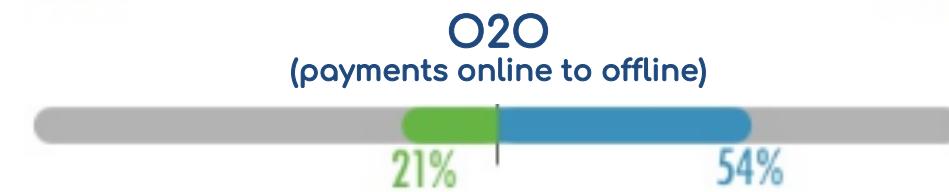
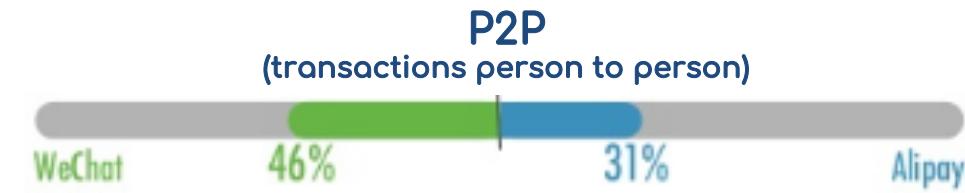
Mobile Payments by Value



% Users by Age



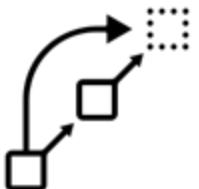
Types of Mobile Payments We Chat Vs Alipay



The Payment (R) Evolution

4 WAYS THAT PROVIDERS MUST PREPARE FOR THE PAYMENT (R) EVOLUTION

01



Anticipate needs
and provide
contextual
experiences

02



Move faster and
be nimbler with
payment
technology
investments

03



Join the
conversation on
Social and
networking

04



Offer more than
just the money
with services and
add ons to gain
loyalty

Consumers will be instantly rewarded with their preferences every time they engage in a transaction. These personalized experiences will lead to higher customer engagement, cross sell opportunities and retention.

Automatically recognize when consumers enter a store

Stay on top of what each consumer can afford

Ensure the highest security

Determine the payment method and currency instantaneously

Way- find and user experience to be seamless

Pay for foods and services through tech advanced mobile apps

Allow them to review peer reviews

Shop

Connect Socially

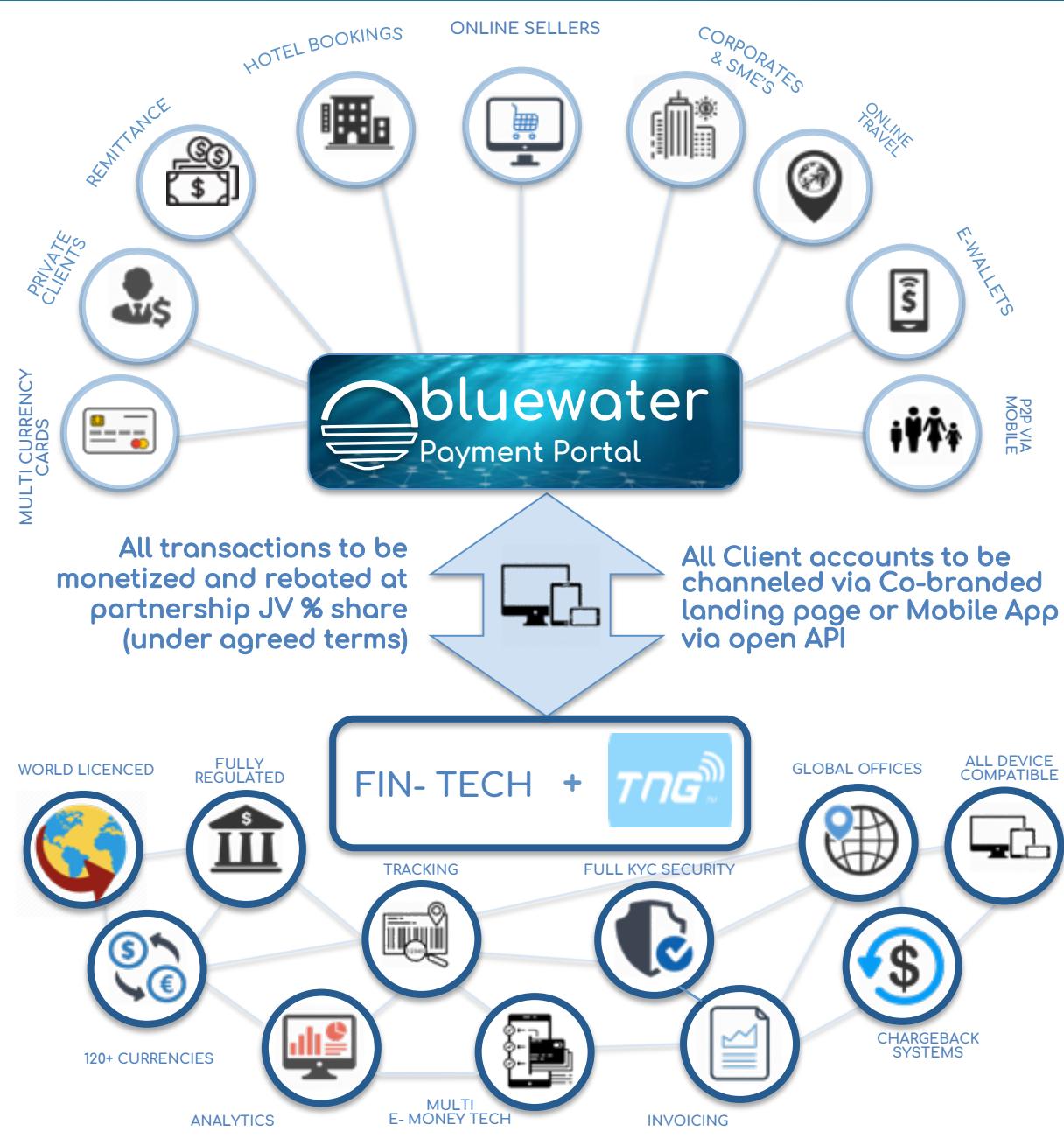
Manage coupons and rewards

FUTURE
RETAIL
PAYMENT
EXPERIENCES
WILL

The Arena



Business Model



Integration between Blue water and TNG seamless on all devices and via Mobile App



Why People use Us

Average Order Values

by transaction category



\$212
Computer/TV/
Multimedia

\$198
Books, Music &
Games

\$148
Home & Furniture

\$143
Vehicle & Equipment

\$142
Office Supplies

\$113
Jewelry

\$93
Apparel & Accessories

\$77
Pet Supplies

\$72
Health & Beauty

\$72
Baby, Kids & Toys

\$68
Groceries

\$41
Flowers & Gifts

TOP 10 REASONS

WHY USERS PREFER USING US



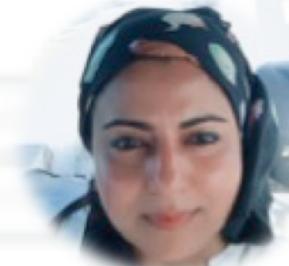
- 1 It's a convenient way to pay
- 2 It's a fast way to pay
- 3 It's easier than paying by cash/card
- 4 I do not need to carry or pull out a physical wallet when my details are stored
- 5 I can instantly receive confirmation of payment
- 6 It simplifies the payment process
- 7 It is an innovative way to pay
- 8 I can be reminded of the option to apply offers/discounts/coupons
- 9 It can keep track of digital receipts for returns/exchanges
- 10 I can pay without sharing my financial details with any merchant

The Pro Team

ASIF HUSSAIN

Co- Founder

Business Entrepreneur
Global Networks spanning
from East to West



ALIYA SHEIKH

Co- Founder

Innovation and
Social wizard
Connected Globally

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