

CHANGE FINANCE

Lydia & Stripe presentation

Two fintech companies changing the way of payment

Banks before Fintech

Were more vulnerable to theft and fraud

Used manual processes that can be slow, tedious and error-prone

Utilisation de processus manuels qui peuvent être lents, fastidieux et sources d'erreurs.

Banks after Fintech

Use smart chip technology

Provide a more secure way to manage money

Digitize all transactions

Content

About Lydia01

Features of the App02

Business plan03

About Stipe04

Les avantages des paiements pilotés par la fintech05

Le prochain chapitre pour la fintech06

About Lydia Solutions



French fintech founded in September by Cyril Chiche and Antoine Porte

2013

Opens to Europe with deployments in Ireland, Spain, the UK, Portugal and Germany

2017

The app becomes compatible with Apple Pay and Samsung Pay. Lydia launches its instant consumer credit offer.

2018

In 2020, Lydia is awarded the French Tech 120 label and completes a €40 million fundraising.

2020

Lydia closes a new round of financing on December 8 for \$103 million, bringing the company to the status of French unicorn.

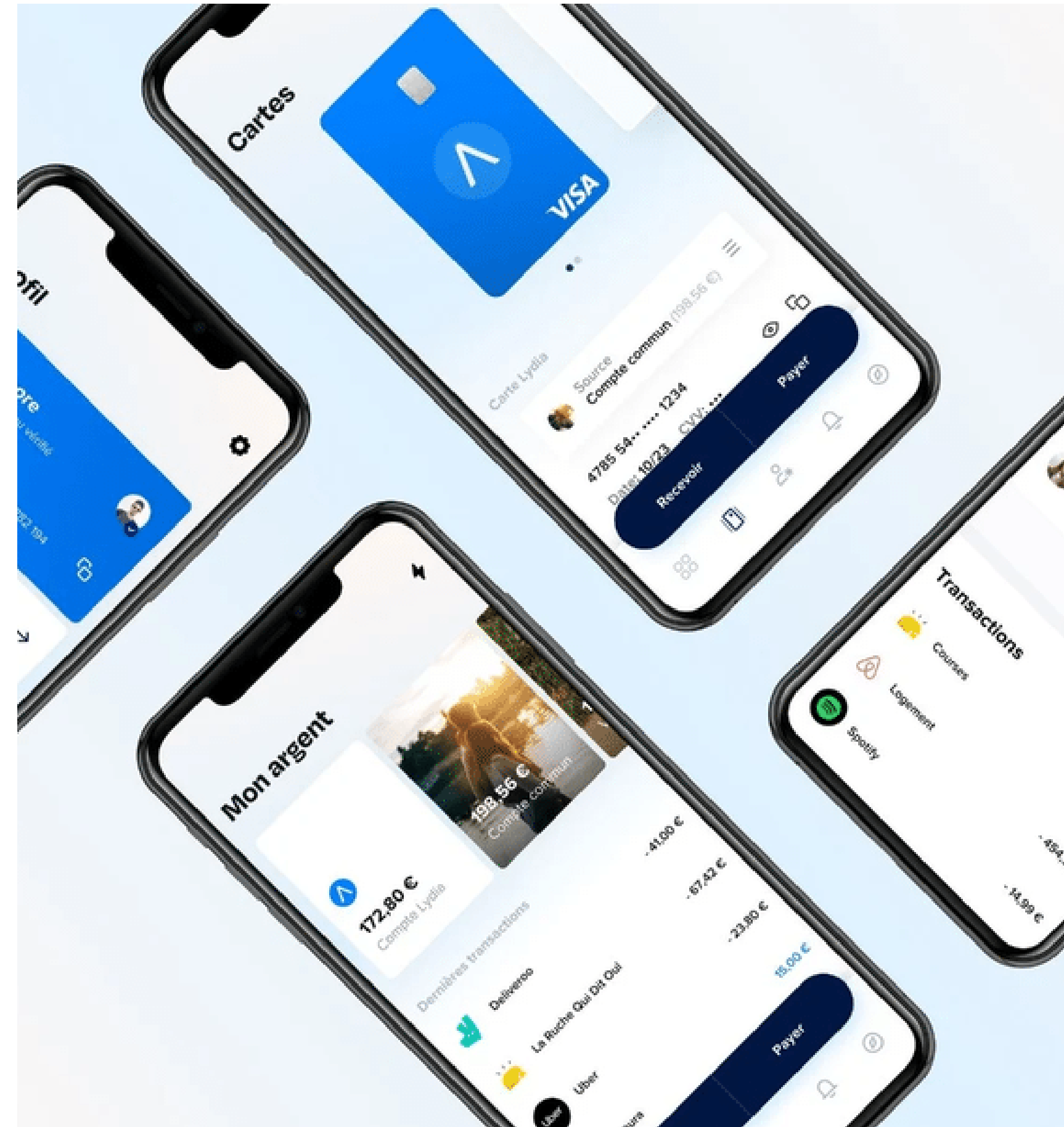
2021

Send and receive money via mobile

Pay in stores and online via the App

What you can do :

With Lydia, you get a current account with a French IBAN and a Visa card to manage all your daily expenses. Free transactions abroad, savings at 0.6% interest, secure Internet payments, express loans: everything is at your fingertips, directly from your Lydia application.



Contactless payments

Just like a normal credit card, Lydia lets users pay contactless in any store using their smartphone. Users just must approach their mobile from the merchant's payment device safely, with facial recognition, fingerprint, or a 4-digit Code just like Apple Pay or Google Pay, but with your Lydia virtual card.

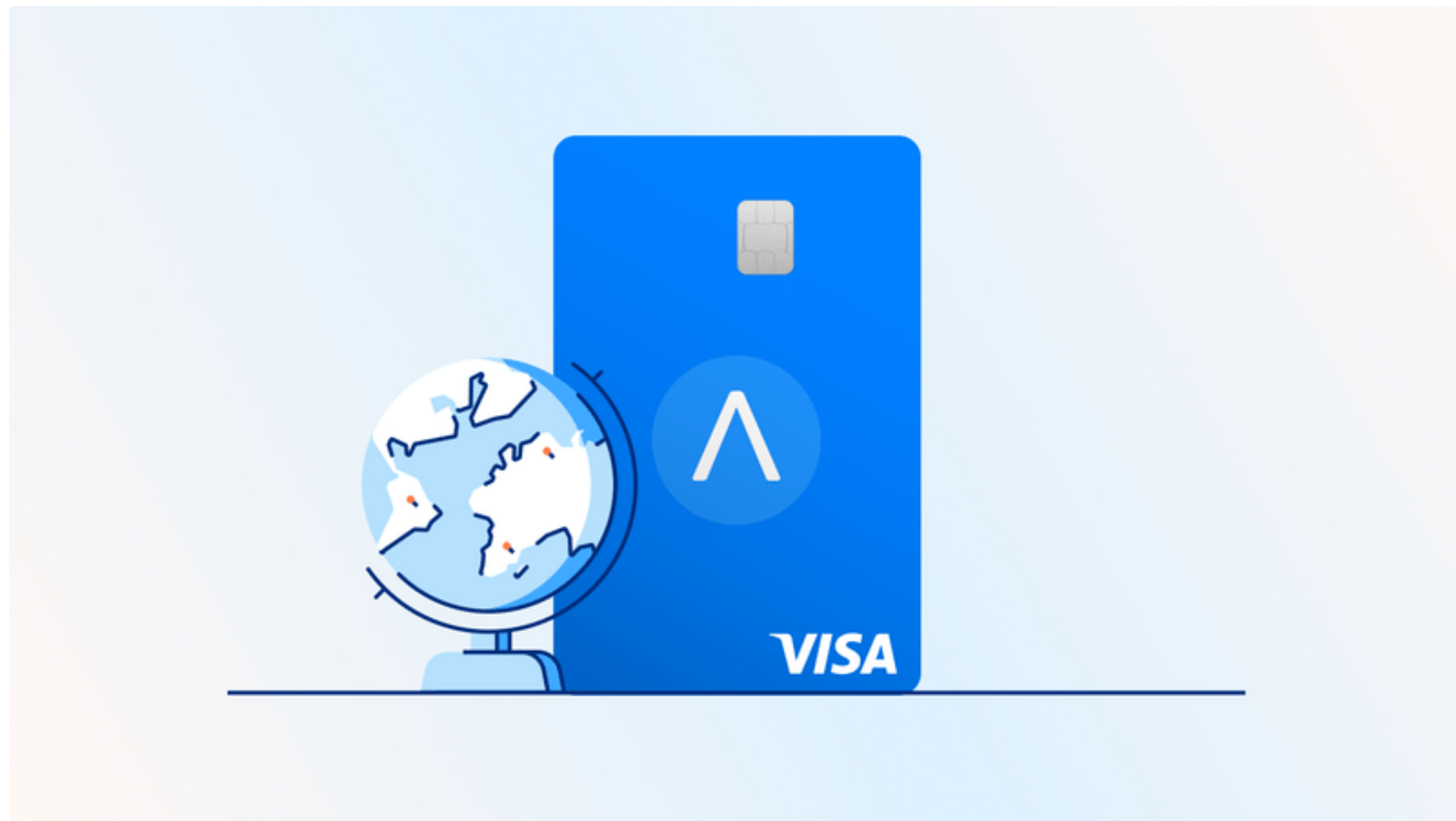


Instant transfer to your bank account

Lydia initiates your transfer using instant payment technology. And it's completely free.

Using your card aboard

With the Lydia card, you can pay and withdraw money anywhere in the world in any currency, without any fee.



Loans

Lydia allows users to borrow between €100 and €1,500 credited instantly or within 14 days to their Lydia account, or €500 and €3,000 credited within 7 days to a bank account of their choice. Like any other loan, the Instant Loan is a paying service with both variable and fixed costs. Costs are calculated according to both the amount lent and the delivery method users chose.

Lydia internet card

When should I use a Lydia Internet Card?

Internet Cards can be used when:

- you are not 100% certain about a website's security for your purchase
- don't want to risk being debited twice for the same purchase
- want to better organize their expenses, by creating an Internet Card for every online merchant



Lydia roulette

For every 1,000 payments made with Lydia Visa cards, all users combined, Lydia draws one of them at random and reimburses the payment directly on the winner's Lydia account.

Lydia bank account

Lydia users can open, in minutes, an interest-bearing savings account and then fund and track it directly from the app.

- Free. No fees for opening, managing, transactions.
- Limit is 1 million euros.
- The savings are remunerated at 0.6%.



Lydia cashback

Pay for all your purchases at selected retailers and benefit from a cashback percentage of up to 30% on first orders and 6% on regular orders.

Lydia Trading

Invest your money in some stocks, gold, platinum, silver or cryptocurrencies. The minimum amount you can invest is 1€ even if the stock price is greater than 1€

Buy **1,00 €**
or about **0.006948**
units of **Apple**
with **Lydia account**



Comparison of the plan

Lydia Solutions



Lydia



Lydia Blue



Lydia Black

 Number of Operation	20	Unlimited	Unlimited
 Tarif	Free	€4.90 / month	€7.90 / month
 Internet card	3	20	20+
 Roulette	max €50	max €100	max €200
 Features	Phone support Protection of Internet purchases SMS Concierge Travel insurance		

FRENCH UNICORN



The fintech has just raised \$103 million (91 million euros), mostly from its existing investors, including China's Tencent, which values the company at over \$1 billion.

GROWING NUMBER OF USERS



The start-up with 5.5 million users has surpassed the \$1 billion mark in valuation. After having established itself on the French market of payment between individuals, it now wants to become the current account of 10 million Europeans by 2025.

FEES



Its original business is payment between individuals. This service, which is free, does not allow the start-up to be profitable. The competitiveness of this offer is what helped the start-up to federate 5.5 million users. An audience that should now be monetized with additional services: microcredit, savings, bank card with current account, trading.

Business Plan

Lydia is not profitable

Revenue sources

How Lydia gains money



**COMMISSIONS THAT LYDIA COLLECTS FROM
MERCHANTS WHO ACCEPT THE LYDIA APP**



SUBSCRIPTIONS PAID BY CARD USERS



**REVENUES RELATED TO THE USE OF THE
CARD: INTERBANK COMMISSIONS**



COMMISSIONS ON PERIPHERAL SERVICES



COMMISSIONS FROM TRADING SERVICES

A group of people are gathered around a table in a meeting or collaborative workspace. One person in the foreground is wearing a white shirt and a red scarf, looking down at the table. Another person is wearing headphones. The table has various items on it, including a green cup, a yellow container, and some papers. The background is slightly blurred, showing more people and a modern office environment.

stripe

Payments infrastructure for the internet.

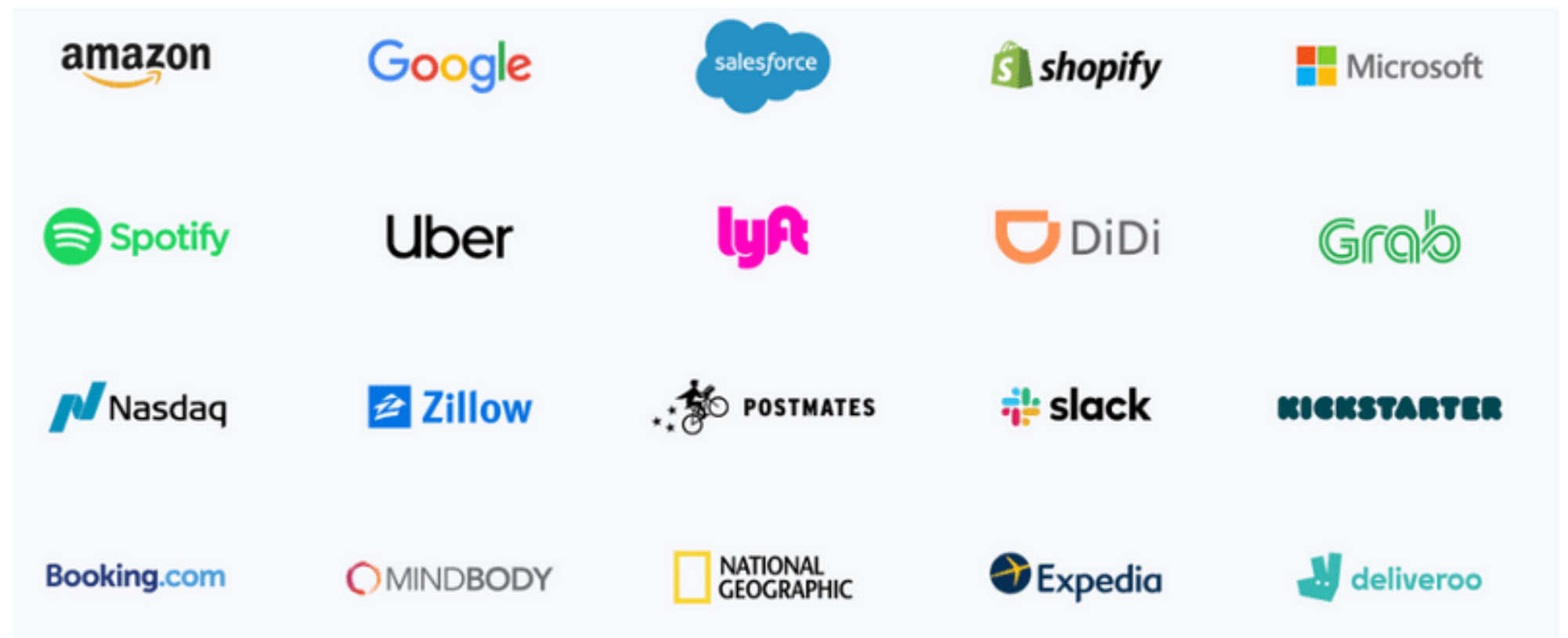
Mission Statement

Increase the GDP of the internet by providing software solutions to accept payments and manage businesses online.

Help companies simplify global expansion, optimise their payments infrastructure, and easily add new business models and revenue streams.

From start-ups to the world's largest companies

- Valuation: \$94,4 billion (Oct 14, 2021)
- Revenue (2020): \$7,4 billion
- Clients: around 2 million customers
- Countries: over 120



Products

Payments

- ☐ Online Payments
- ☐ Pre-built payments page
- ☐ Customisable check-out
- ☐ Payment links (without a website)
- ☐ Online Invoicing
- ☐ Subscription Management
- ☐ In-person payments (terminal)

Financial Services

- ☐ Issuance of custom cards



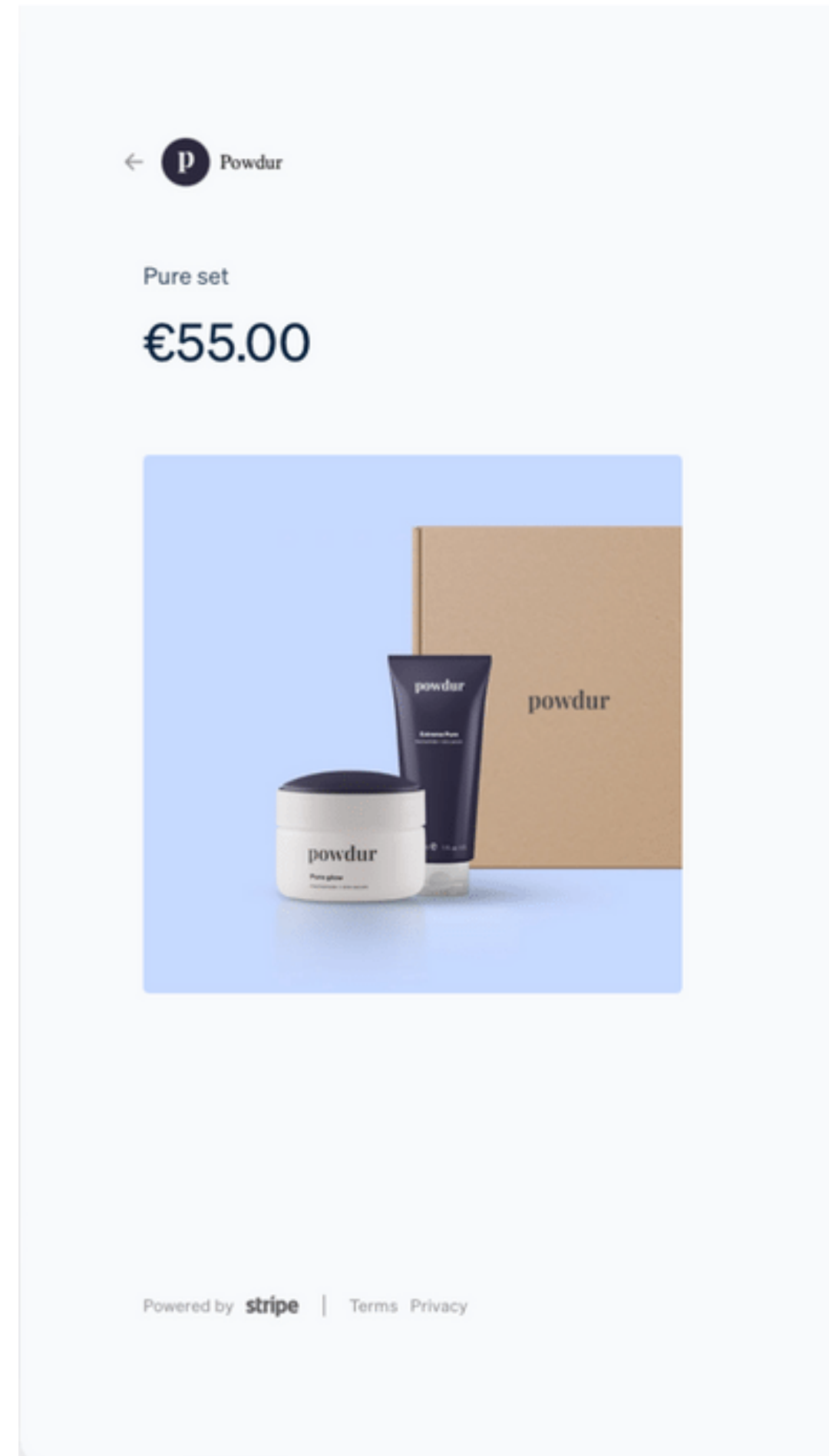
Business Operations

- ☐ Fraud and Risk Management (Radar)
- ☐ Custom Reports (Sigma)
- ☐ Start-up incorporation (Atlas)
- ☐ Sales tax and VAT automation
- ☐ Online identity verification
- ☐ Accounting automation

A Complete Payments Platform

- Supports global payments
- Adapts to customer's language and device
- Support relevant payment methods:

- | | |
|---------------------|-----------------------|
| ✓ Apple Pay | ✓ Google Pay |
| ✓ Alipay | ✓ WeChat Pay |
| ✓ Afterpay | ✓ ACH Credit Transfer |
| ✓ ACH Debit | ✓ SEPA Direct Debit |
| ✓ Bacs Direct Debit | ✓ BECS Direct Debit |
| ✓ iDEAL | ✓ Bancontact |
| ✓ Giropay | ✓ SOFORT |
| ✓ Przelewy24 | ✓ FPX |
| ✓ EPS | ✓ OXXO |



Or pay another way

Email

Card information

Name on card

Country or region

France

Pay €55.00

Offer Financial Services with Stripe

- Provide spending cards and flexible financing
- Enable to hold funds, pay bills, earn interest, and manage cash flow



Search...

Feedback?

Loan details

Pay period (1 June – 31 July) ⓘ

€860.40 / €6,390.73


Total payments
€6,390.73 / €16,500.00

Make payment View contract

Repayment rate 3% per transaction	60-day minimum payment €1,833.34	Loan amount €15,000.00	Loan fee €1,500.00
Starting balance €10,249.94	Ending balance €9,599.21	15 Feb 2021 – 9 Jul 2021	

AMOUNT	DESCRIPTION
€3.31	Automatic pay
€29.44	Automatic pay
€3.31	Automatic pay
€1.84	Automatic pay
€16.55	Automatic pay
€3.68	Automatic pay
€3.68	Automatic pay
€3.68	Automatic pay

Commutifi




Micaela Ballew

VISA


Stripe Terminal

- Enables you to have your own in-person checkout to accept payment in the physical world
- Can provide Stripe card readers

Know what you'll pay		
Pricing		
 Starter Build your perfect point of sale Pricing details >	In-person payment processing Pay for each successful card transaction. Other fees may apply .	1.4% + €0.10 per successful charge for European cards
		2.9% + €0.10 per successful charge for non-European cards
	Hardware Pre-certified card-readers with cloud-based fleet management.	€59 BBPOS WisePad 3 €199 BBPOS WisePOS E

Stripe Issuing

- allows to create instantly physical and virtual cards
- Used by some firms: Postmates, NexTravel, Emburse, Clearco



STANDARD

Card creation

Create and issue cards instantly and get branded physical cards shipped in just two days.

- ✓ Branded card designs
- ✓ Issue cards through [Connect](#)
- ✓ Multiple shipping options
- ✓ Push provisioning to digital wallets

Card transactions

Set custom controls for every transaction and update them at any time.

- ✓ Flexible API to manage cards
- ✓ Real-time authorizations
- ✓ Dynamic spend controls
- ✓ Enhanced transaction data

International payments

Additional fees required for international cards and currency conversion.

Disputes

Dispute transactions on issued cards.

€3
per physical card

Included
for the first €500,000 in card transactions [?](#)
0.2% + €0.20 per transaction after that

1% + €0.30
for non-European transactions
If currency conversion is required, an additional 2% fee will apply

€15
per lost dispute

Stripe Climate

R_T

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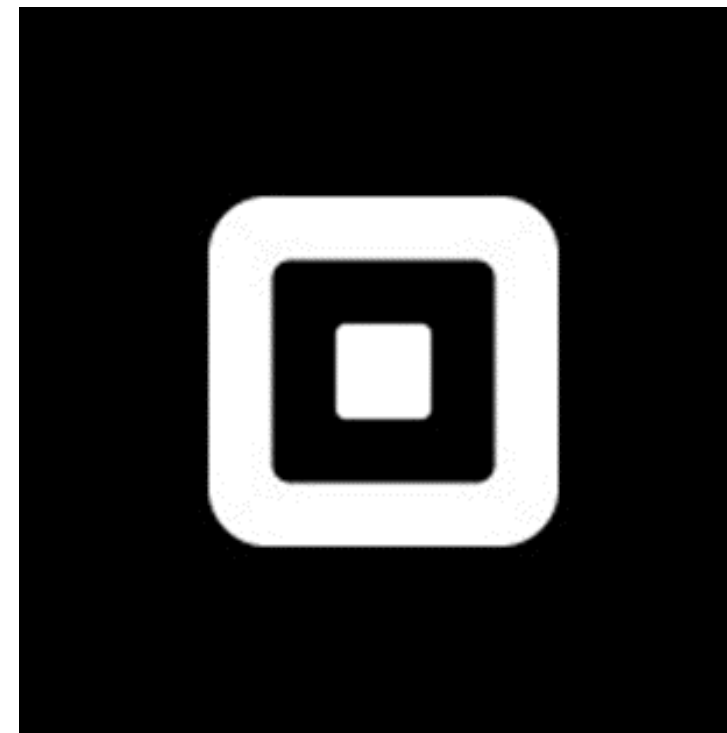
- direct a fraction of the company's revenue to help scale emerging carbon removal technologies.
- Some companies have already joined this project like Substack, Flexport, Panel Inc, and Flipcause.



Competitors



- Stripe isn't the only solution that you can find to accept online payment, there is some alternative



**Do you have any
questions ?**



Ressources Gratuites

Utilisez ces icônes et ces illustrations gratuites que
vous pouvez changer dans votre design Canva.

