

Weekly Performance & Growth Analysis

GPV and Transaction Trends

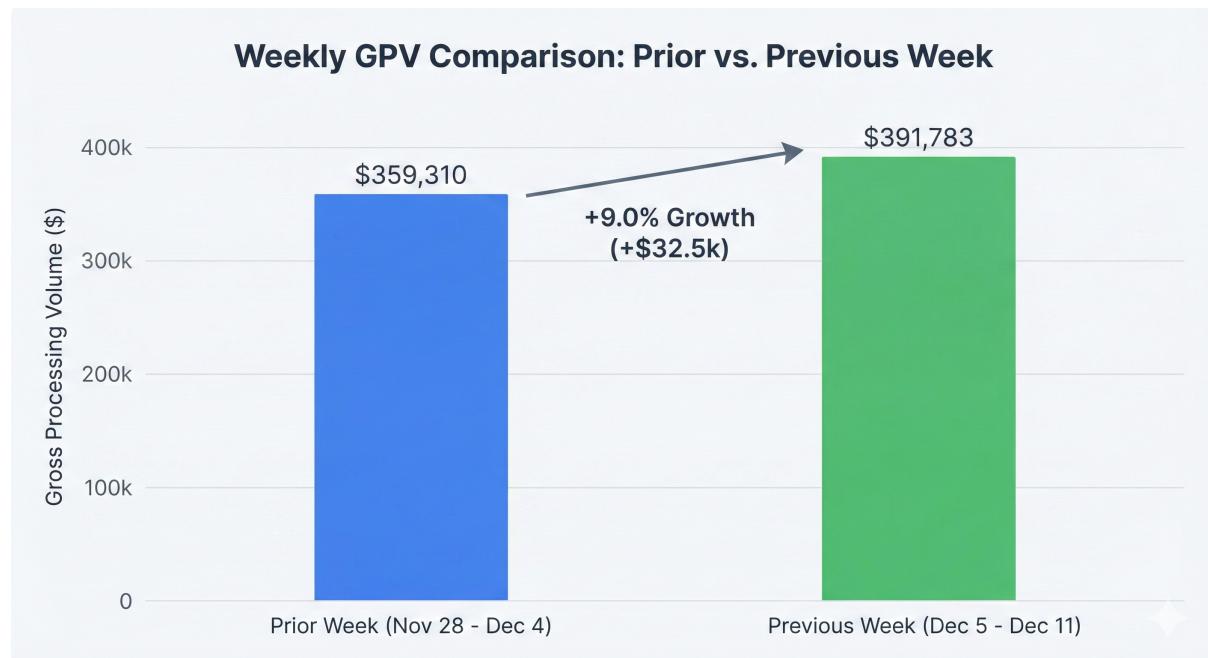
for Strategy & Leadership Meeting, 15 December 2022, prepared by Alfred Chan

Executive Summary

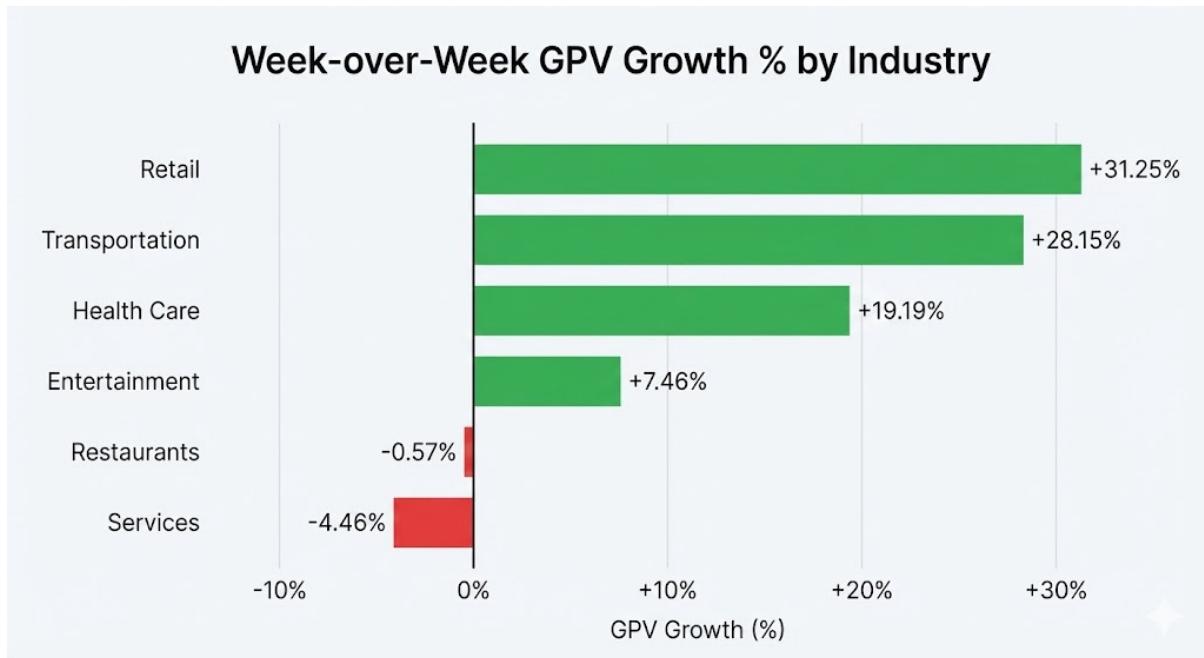
This report analyses business performance using Gross Processing Volume (GPV) and transaction metrics across last two weeks and cumulative monthly trends up to November 2022.

Key findings indicate that performance in the week commencing 5 December 2022 improved compared to the prior week. In addition, cumulative monthly analysis shows steady and accelerating growth throughout 2022, particularly toward Q4.

Weekly Performance Review (Task 1)



The week-on-week growth reflects improved performance driven by increased merchant activity rather than isolated high-value transactions. This broad-based growth indicates healthy demand across the merchant base and aligns with typical early-December trading patterns.



Industries Performing Strongly:

- Retail led performance with 31.25% week-on-week GPV growth
- Transportation followed closely, increasing by 28.15%
- Health Care demonstrated solid growth at 19.19%
- Entertainment recorded moderate growth of 7.46%

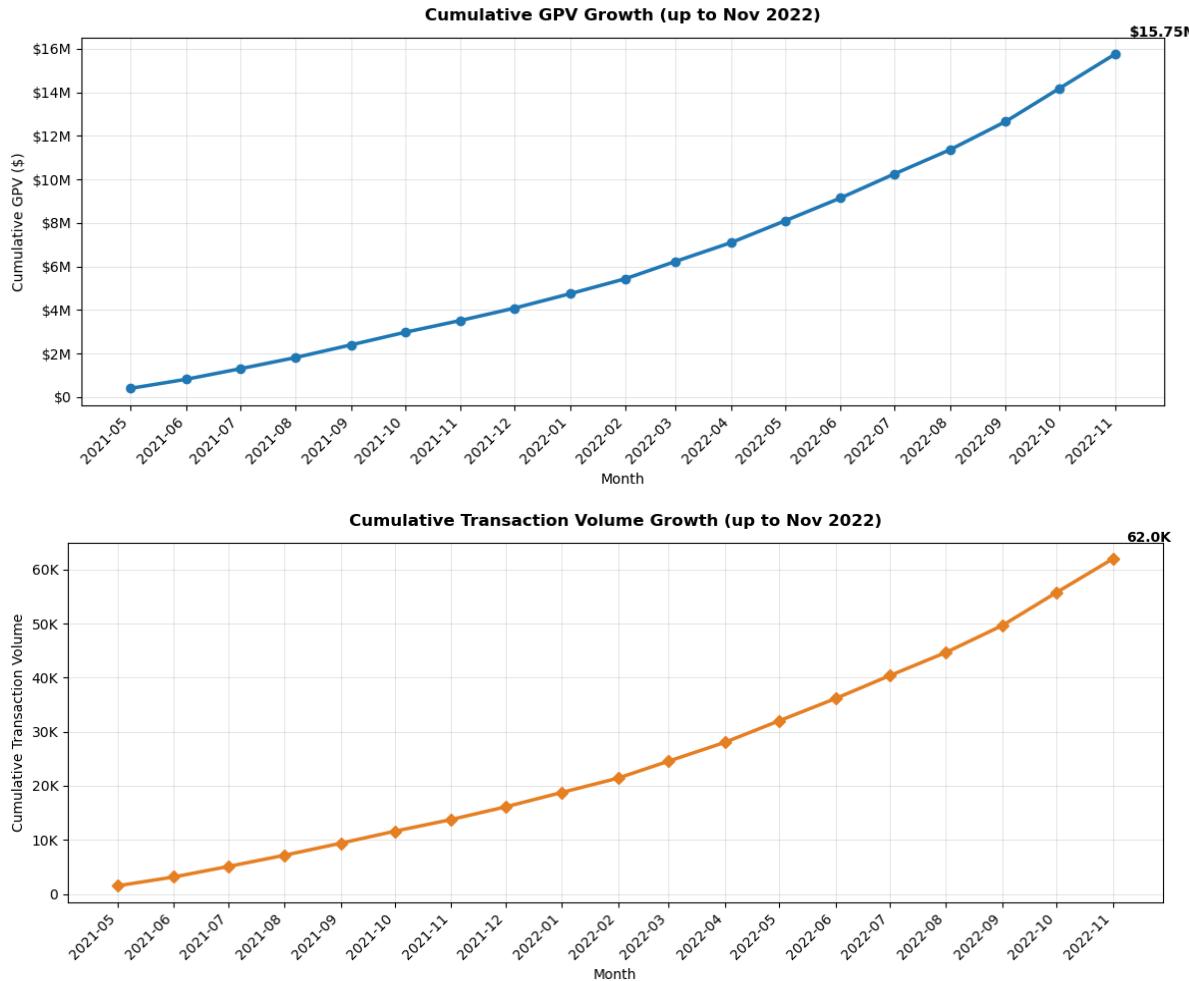
Industries Underperforming:

- Restaurants declined marginally by -0.57%
- Services experienced a more noticeable decrease of -4.46%

Recommendations:

- **Double down on high-growth industries in the short term**
Prioritise sales and marketing toward Retail, Transportation, and Health Care. Targeted campaigns and proactive merchant engagement in these sectors can help sustain current momentum through the remainder of December.
- **Closely monitor underperforming sectors**
Track Restaurants and Services closely over the coming weeks to determine whether recent declines represent short-term volatility or the early signs of sustained softening.

Cumulative Growth Analysis (Task 2)



- **Sustained growth:** Both cumulative GPV and transaction volume increase consistently month-on-month, with no evidence of major volatility or contraction.
- **Acceleration into late 2022:** Growth momentum strengthens in the second half of 2022, particularly toward Q4.
- **Healthy growth structure:** GPV growth is broadly aligned with transaction growth, indicating balanced expansion driven by usage rather than pricing effects alone.

Recommendations:

- Continued focus on merchant acquisition, activation and retention is likely to further compound growth.
- Use cumulative GPV and transaction volume trends as a core input for medium-term planning, including sales capacity, operational resourcing and revenue forecasting.

- Maintain momentum into Q1 by reinforcing acquisition and engagement strategies that have supported growth through late 2022.

Conclusion

- Weekly GPV increased by 9% in the week commencing 5 December 2022, indicating positive short-term momentum.
- Performance improvements were industry-driven, led by Retail, Transportation and Health Care.
- Cumulative GPV and transaction volume show steady and accelerating growth through 2022.
- GPV growth aligns closely with transaction growth, suggesting healthy and usage-driven expansion.

Strategic Recommendations:

In the short term, the business should focus sales and marketing efforts on industries demonstrating strong weekly momentum, while continuing to use weekly performance insights to guide agile decision-making and closely monitor underperforming sectors.

In the medium term, cumulative growth trends should be used to inform sales capacity, merchant onboarding and operational support planning, while continued diversification of the merchant portfolio will help reduce concentration risk and support sustainable long-term growth.