



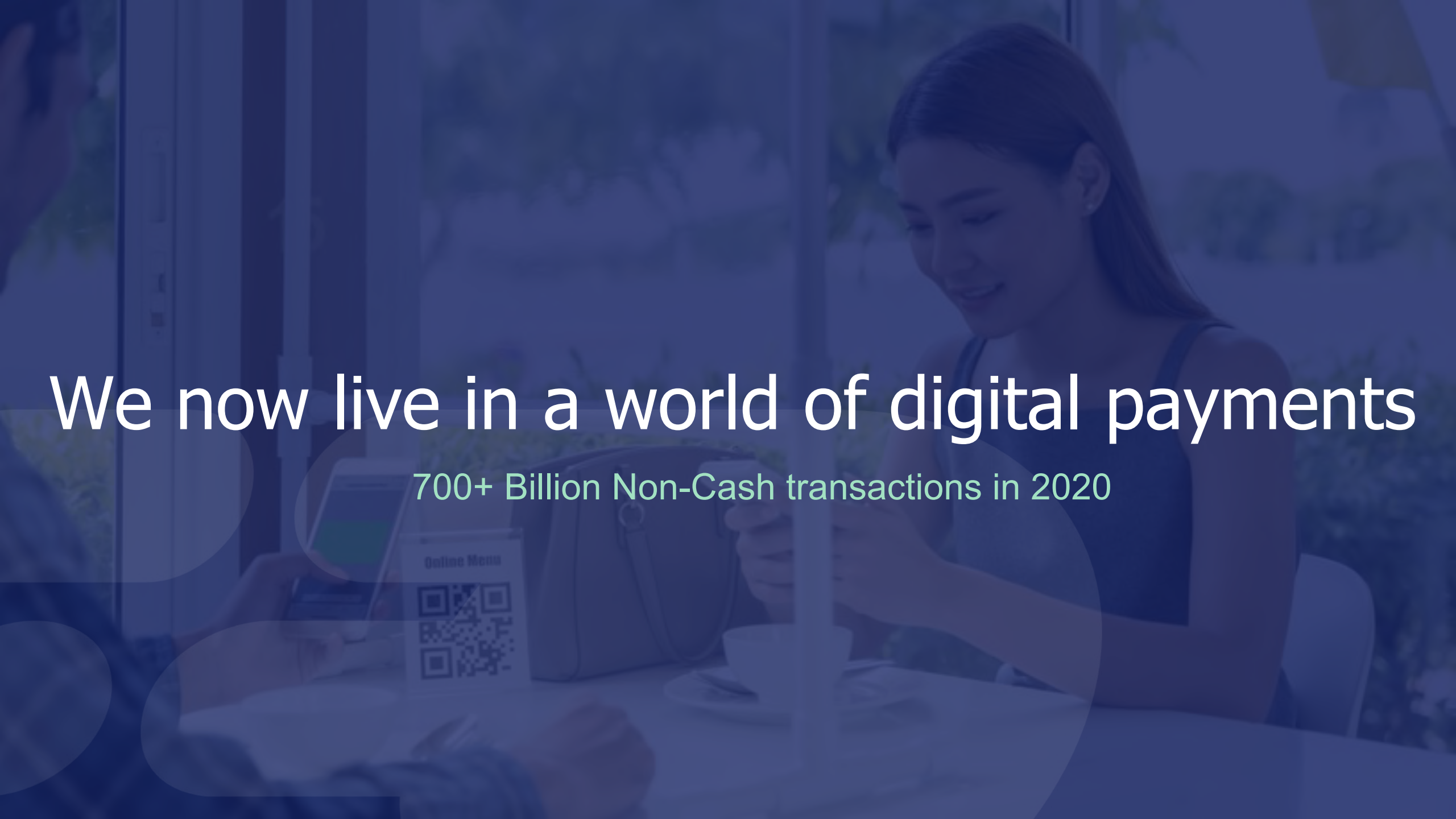
apāyā

One Integration, Endless Connections

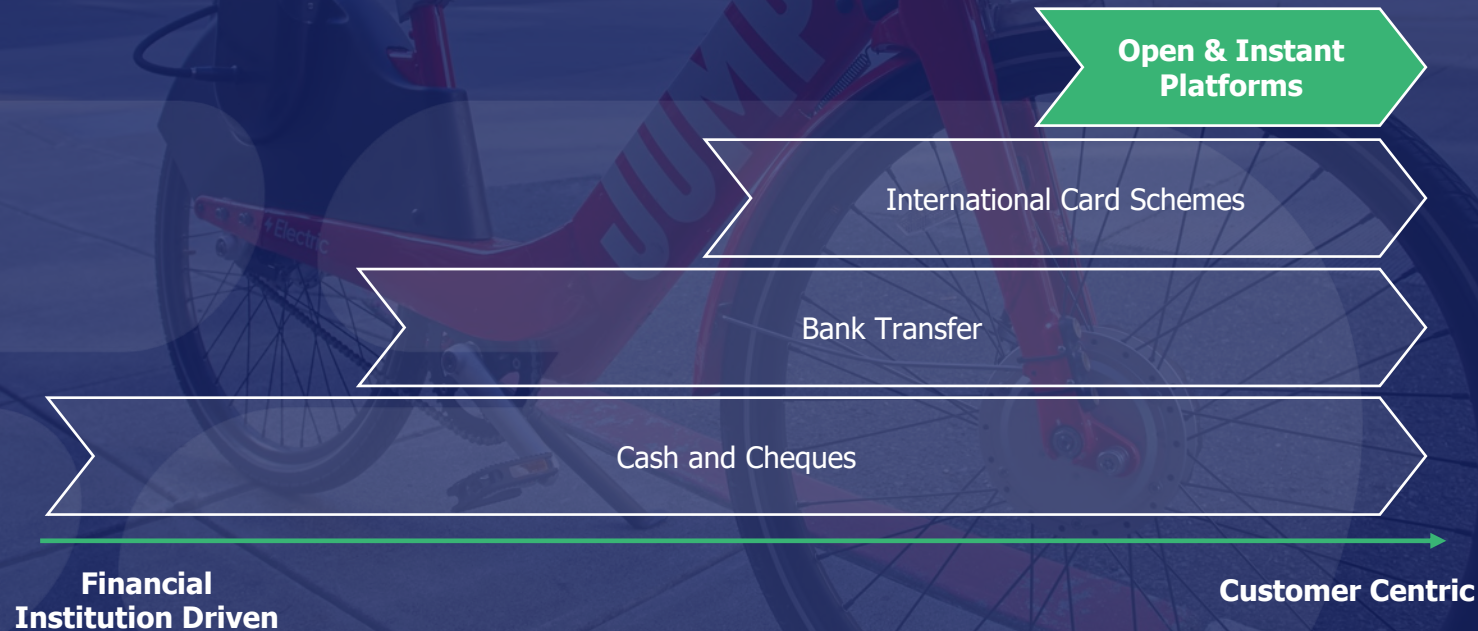


# We now live in a world of digital payments

700+ Billion Non-Cash transactions in 2020



# A transformational shift to customer centric payments is occurring







Customers are  
now deciding how  
they want to pay

Local

Optimised for their location

Control

Ownership of their personal data

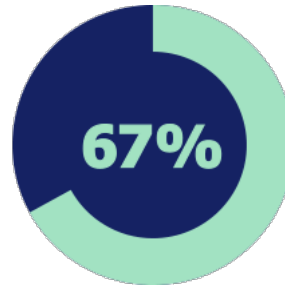
Choice

Support for their payment preferences

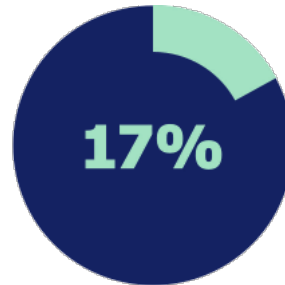
# This shift is driven by global trends



of customers want to shop in their own currency

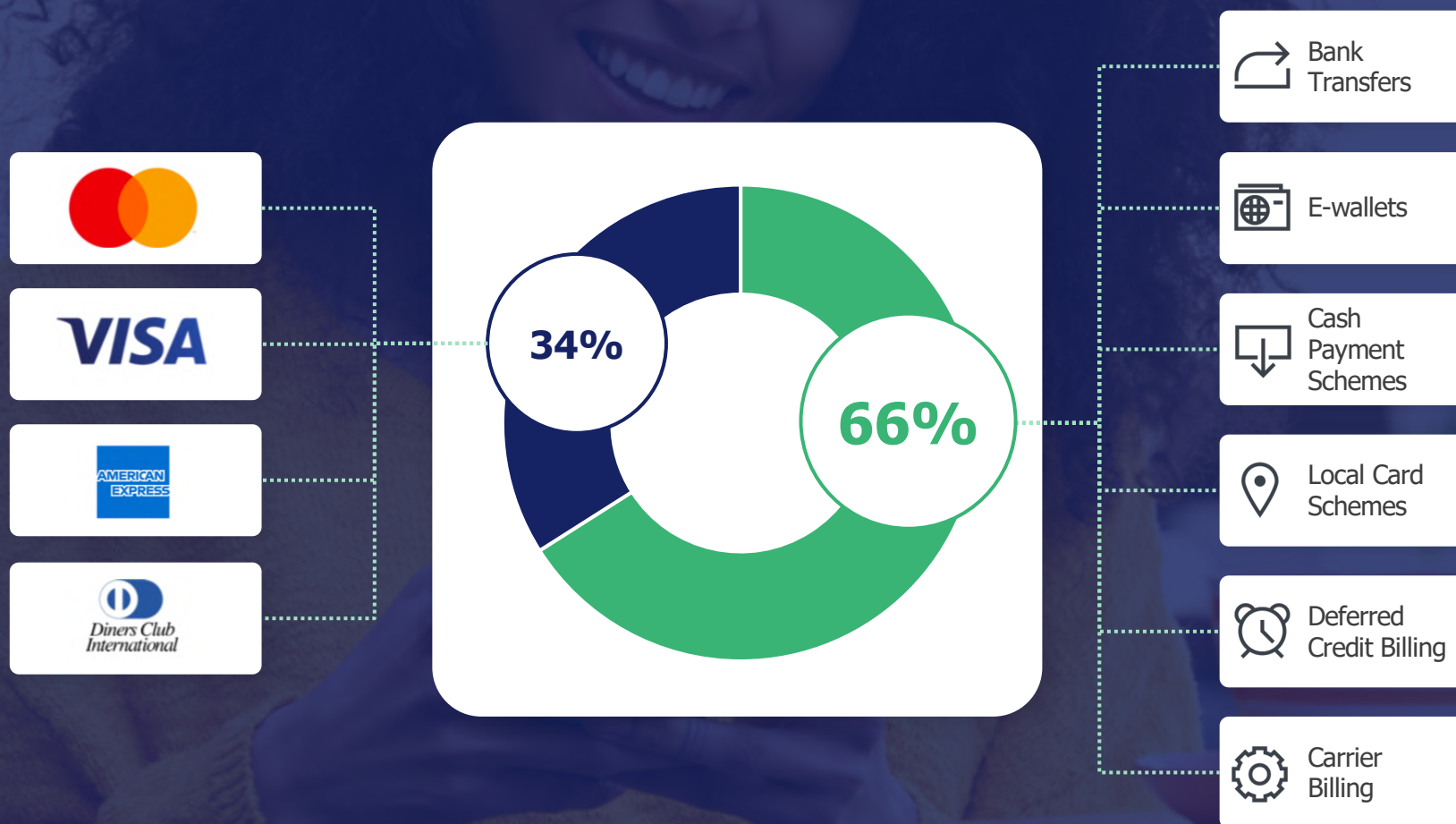


of customers have abandoned purchases as their preferred payment option was not available



of all abandoned purchases are due to concerns about security

# Whilst commerce is becoming more global, payments are becoming more local



# The best companies have innovated toward a customer centric payment strategy



Coffee shops to \$1.6b+  
of stored value on  
Starbucks Mobile  
Wallet



Ride hailing business,  
built largest mobile  
wallet in SE Asia.



Instant Messaging  
business processes 1b  
transaction per day  
through mobile wallet



# Innovation from the customer back



**Contextually Aware** – payment providers intelligently presented based on the user, device, price, transaction type and merchant



**Business Model Agnostic** – launch recurring, split and deferred payments instantly



**Localisation** – provide an experience based to the customer's location



**Security and Protection** – give customers control over their data



**Payment Choice** – deliver choice by offering different instruments and a mix of payment providers



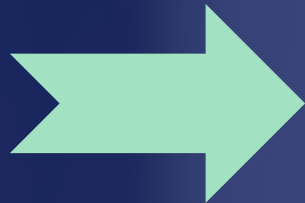
**Personalisation** – deliver a personalized experience that reacts to the customer and learnings from their previous behaviour



# A focus on relationships, not transactions

## *Traditional Payment Gateway*

Name  
Email  
Phone  
Card Details



## *Customer Centric Gateway*

Country  
Language  
Devices  
Currency  
Local Pricing  
Pricing Models  
Payment History  
Lifetime Value  
Engagements  
Cart Abandonments  
Payment Methods  
Banking Partners



# Apaya is built around customer needs

Our unified API makes it easy to offer customers their preferred payment experience.

Apaya reacts to the context of the customer building a deeper relationship, resulting in increased conversion and revenue.





# We enable you to make deep customer relationships



Apaya is a modular platform that provides merchants access to the required services to launch in new countries.

We offer a simple, single access point gives merchants access to over 100 local payment providers and 400+ banks.

Give merchants the freedom to expand their business into new geographies.

# We provide a network of local payment providers to increase conversion rates



Middle East



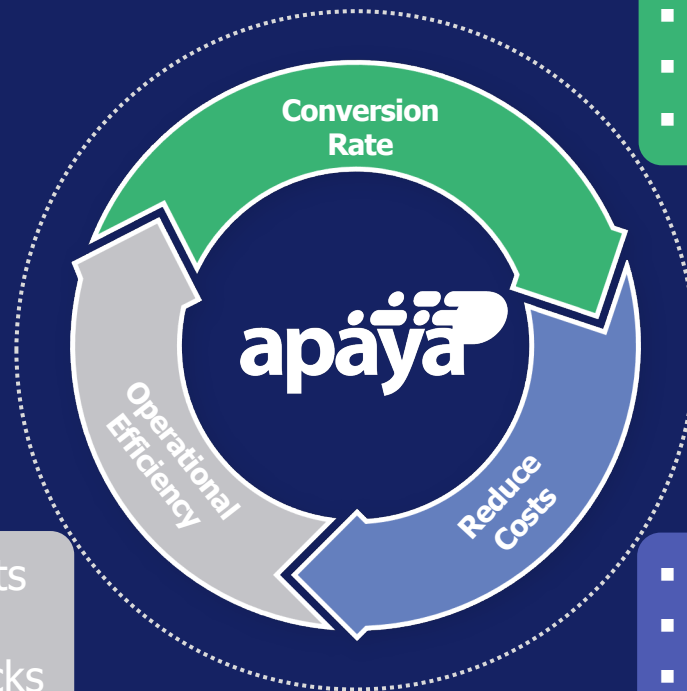
Europe



Asia



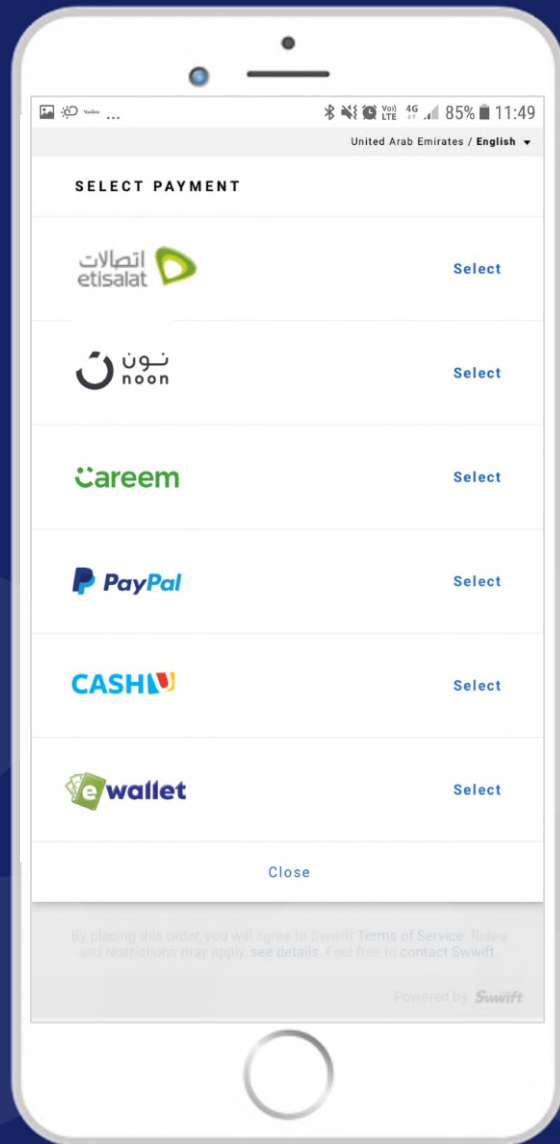
# We empower you to evolve to a customer centric proposition and increase basket conversion by 4x



- Provide your customers choice and control
- Seamlessly launch new business models
- A simple, mobile first experience
- Convert 4 - 8x more customers

- Rich transaction data & customer insights
- Launch new payment methods instantly
- Expand into new markets with a few clicks
- Expert technical, risk & strategic support

- Remove card declines and chargebacks
- Simplify your value chain and reduces fees
- Improve cashflow via instant payments
- Optimise customer acquisition cost



Engage customers with a localized and personalized experience to realise higher conversion rates, revenue gain and reduced costs.



# Transform your business by partnering with Apaya.

 Wunder Mobility

**voi.**

 bumble

 GoUrban

 **FENIX**

 myMenu

Join the Innovators. Start Building  
Connections

**apaya**