



MunnyPay

Mobile Payments for Travelers



The Problem

Paying while traveling is stressful, inconvenient, and expensive.

Cash

- Inconvenient to Carry
- Easy Theft
- Worn, Torn, Counterfeit Bills
- Leftover at the end of trip



Card

- Lack of Confidence in Foreign ATMs
(Info theft to ATM skimmer)
- Lack of POS Support or Additional Fee added (Developing Countries)
- High ATM Withdrawal Fees
- Foreign Transaction Fees



Solution

A mobile app that allows travelers to pay foreign merchants



Easy to Use

Cashless, QR Code based payments with your phone



Low Cost

Low fee transactions at the mid market exchange rate



Secure

Encrypted transactions, no counterfeit bills, no theft, no fraud



Why Now?

Market

Rising spending and duration of travel

- Millennials travel 35 days/yr¹, 33% willing to spend > \$5,000¹
- Gen Z travels 29 days/yr¹

Existing successful examples

- AliPay - 900M Active Users
- WeChat Pay - 800M Active Users

Growing non-cash transactions

- Global non-cash transactions are estimated to grow at 12.7% (21.6% for emerging market) CAGR from 2016~21²

Technology

QR Codes

- Rising Awareness among Westerners (Target, Walmart, e-Scooter QR Codes, etc)
- Native QR code scanner built into mobile phones (as of 2017/2018)

Mobile Adoption

- 83% travelers travel with mobile devices³

Open Banking Initiatives

- make banking integration easier than ever

1: American Multi-Generational Travel Trends - Expedia Media Solutions 2017

2: World Payment Report 2018 - Capgemini

3: Visa Global Travel Intentions Study 2018



Market Size

\$1.45
tr

International Tourism
Expenditure¹

\$136
bn

Target Customer Tourism
Expenditure - SE Asia²

(MunnyPay's Starting Market)

1%

Of all Transactions in
our starting market

3 year target



Competition

In Target Market



Lower Fee



Rarely
Accepted



Revolut



Widely
Accepted



Higher Fee



Product

Features

- QR code scanning for purchases
- Transactions are instantly processed at the mid market rate
- Travelers can seamlessly link any major bank account
- 1-Click Bank Transfers/Withdrawals
- Secure offline payment supported for travelers without internet access
- Transaction history for travelers and merchants
- Analytics for spending

Tech Stack

Elixir/Erlang Backend

- Used by Whatsapp
- Support reliable concurrent transactions
- Maximize server up time

React Native App

3rd Party API

- Bank Transfer
- Currency Exchange



Business Model

We take 0.5~2% commission on each transaction

	Same Currency	Different Currency
Traveler	0 ~ 0.5%	0.5 ~ 1%
Merchant	0.5%	0.5 ~ 1%

Commission rate depends on merchant country



Founding Team

Alex, Marketing & Relations

Computer Engineer BS,
Founder of Software
Development Consulting Studio

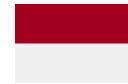
Luke, Tech & Operations

Systems Engineer BS
Solution Consultant
Lead Engineer

Countries Visited Together



Spain



Indonesia



Vietnam



Morocco



Thailand



Greece



Cambodia



France



Funding

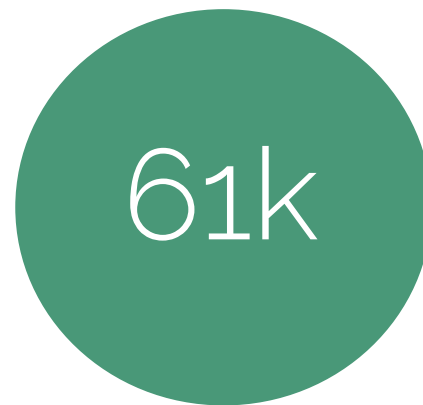
Our seed funding will be used to hit our transaction volume and user targets.



Seed Funding



Transaction Volume in first
18 months



Number of Users in first 18
months



Thank You

ありがとう

ขอบคุณ.

cảm ơn

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고맙습니다

धन्यवाद

Merci

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gracias

salamat

Terima kasih

شكرا

Grazie

谢谢

danke

ευχαριστώ