



Southeast Asia's Mobile Payments & the Next Big Thing

truemoney



SOUTHEAST ASIA



650 million consumers in market achieving GDP of \$2.63 trillion



350 million internet users and **390 million mobile** users are living in the region



Digital payments are booming, Fintech market is projected to reach **US\$72 billion by 2020**



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Mobile Payments - Early innings of a USD100bn industry implying a 25% 10-year CAGR

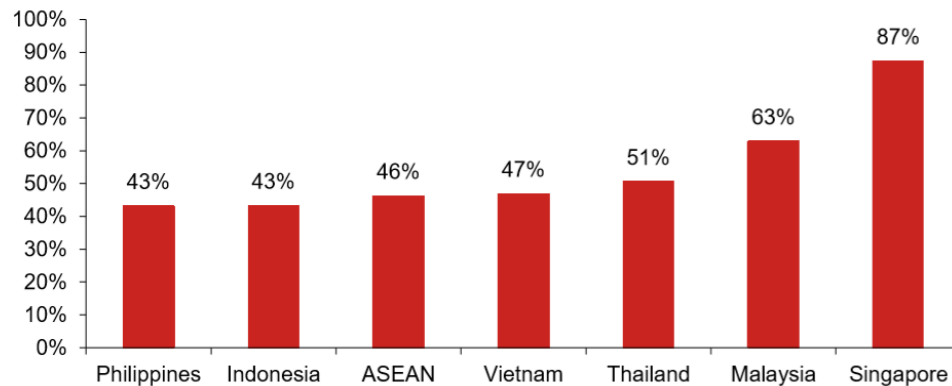
Mobile payment adoption is likely to accelerate due to young tech savvy demographic

Fintech funding into SEA grew 34% mostly flowing into digital wallets, remittances and payment gateways

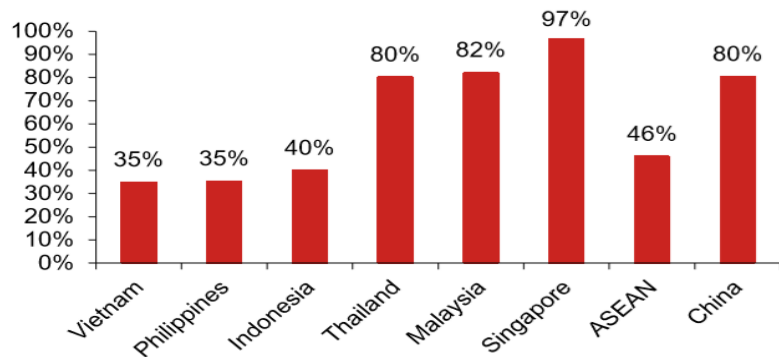
Alibaba and Tencent: large foothold in SEA mobile payments, an intense fight in payments and fintech



Smartphone penetration rates



Source: eMarketer



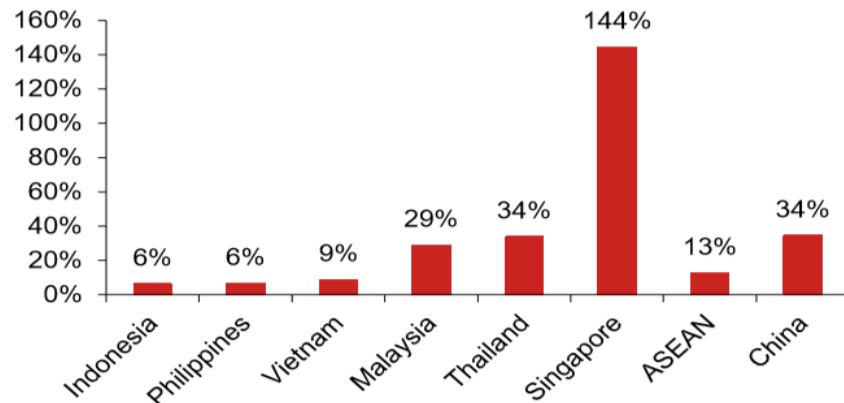
Source: IDC, Sea Prospectus, World Bank, Nomura research

Banked penetration rates

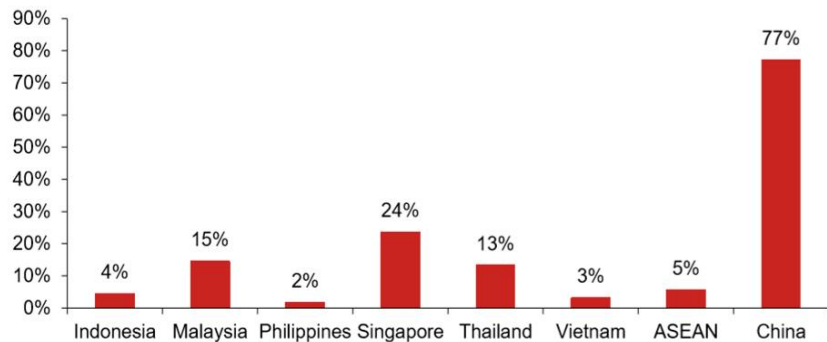




Credit card penetration rates



Source: IDC, Sea Prospectus, World Bank, Nomura research

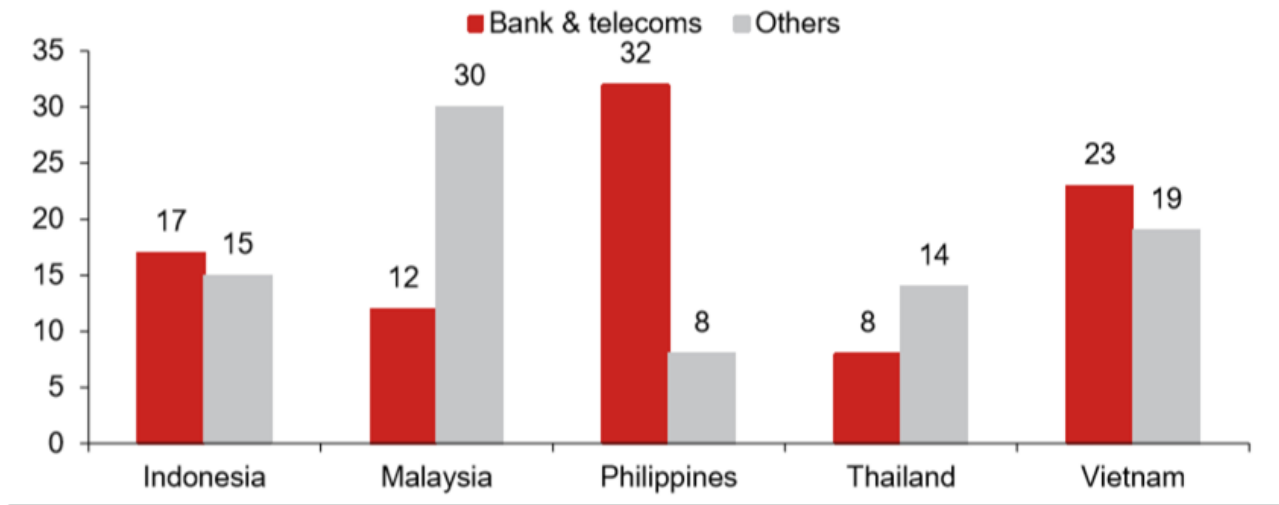


Source: World Bank, IPSOS, BOT, SCMP, Frost & Sullivan, Research and Markets, Nomura estimates

Mobile payment penetration rates

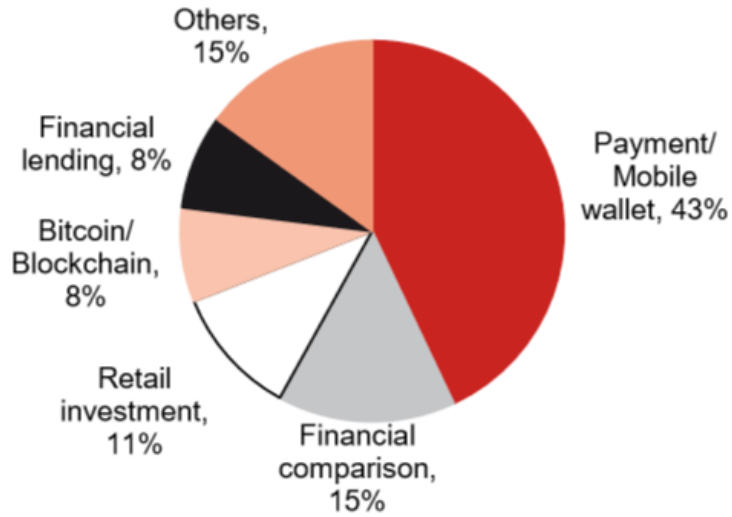


Number of e-money/e-payment license holders



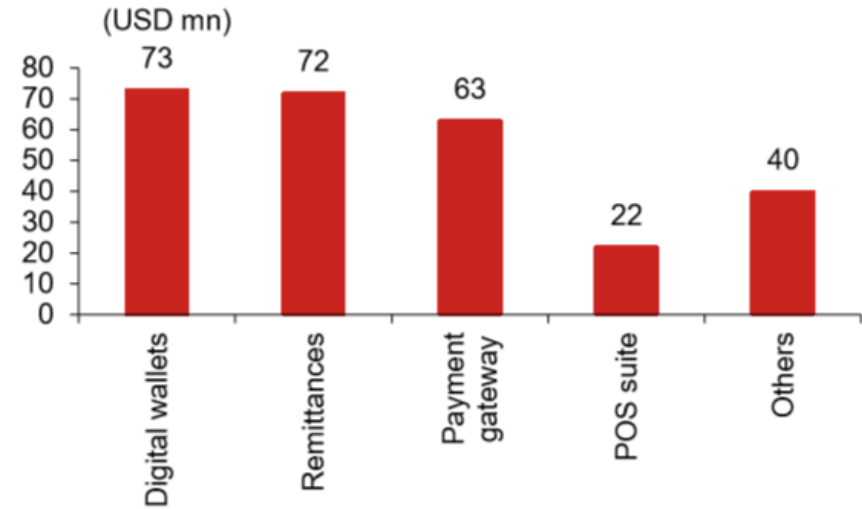
Source: BSP, BI, BNM, BOT, SBV, Nomura research

Fig. 36: Density of Fintech by category in ASEAN (2017)



Source: UOB, Tracxn

Fig. 37: Investments in top Fintech business models (9M17)



Source: UOB, Tracxn



Fintech density

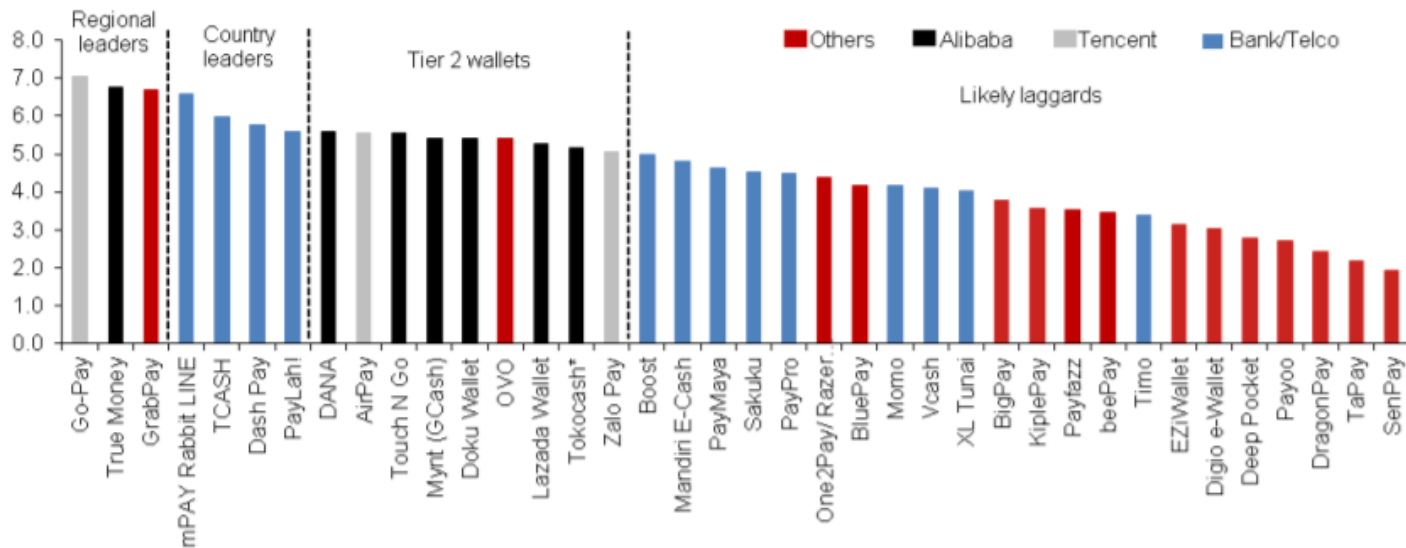
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Fintech investment



TrueMoney named the leading payments fintechs in SEA

Fig. 7: Nomura ASEAN mobile wallet matrix scores, from highest to lowest

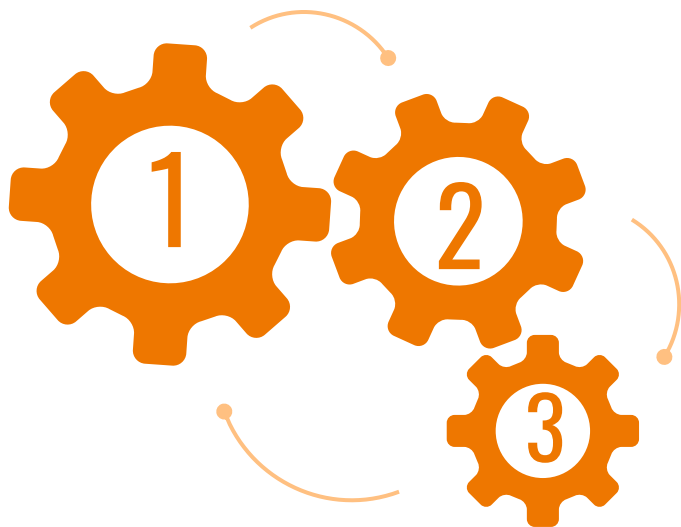


Source: Company data, App Annie, Central Bank data, Nomura research

We have defined
3 SUCCESS FACTORS
for Fintech player.



SUCCESS FACTORS FOR MARKET LEADER



- 1 A developed regional presence
- 2 Strong investor backing
- 3 A large number of already developed use cases

TrueMoney has developed regional presence by providing leading payment and financial services all over SEA



65,000 Agents

Largest regional agent network in SEA

40 Mil users

Customer base in 6 countries

\$ 7 Bil

Transaction value in 2018



TrueMoney has strong investor backing



One of the world's leading conglomerates,
with presence in more than 100 countries

TrueMoney is fintech
venture by CP Group



CPF



#5 worldwide in
term of food



#1 animal feed



Retailers



CP ALL



Convenient store chain
#1 in Thailand
#2 worldwide

makro

Cash
#1 in Thailand

true

TRUE

true move

Top 1 telco in Thailand
> 25 m customers

true online

#1 Internet in
Thailand

true visions

#1 TV channel in
Thailand



ASCEND

true money

ascend nano

• AscendMoney : #1
widespread fintech
network

Ascend Group has network influence all over
South East Asia

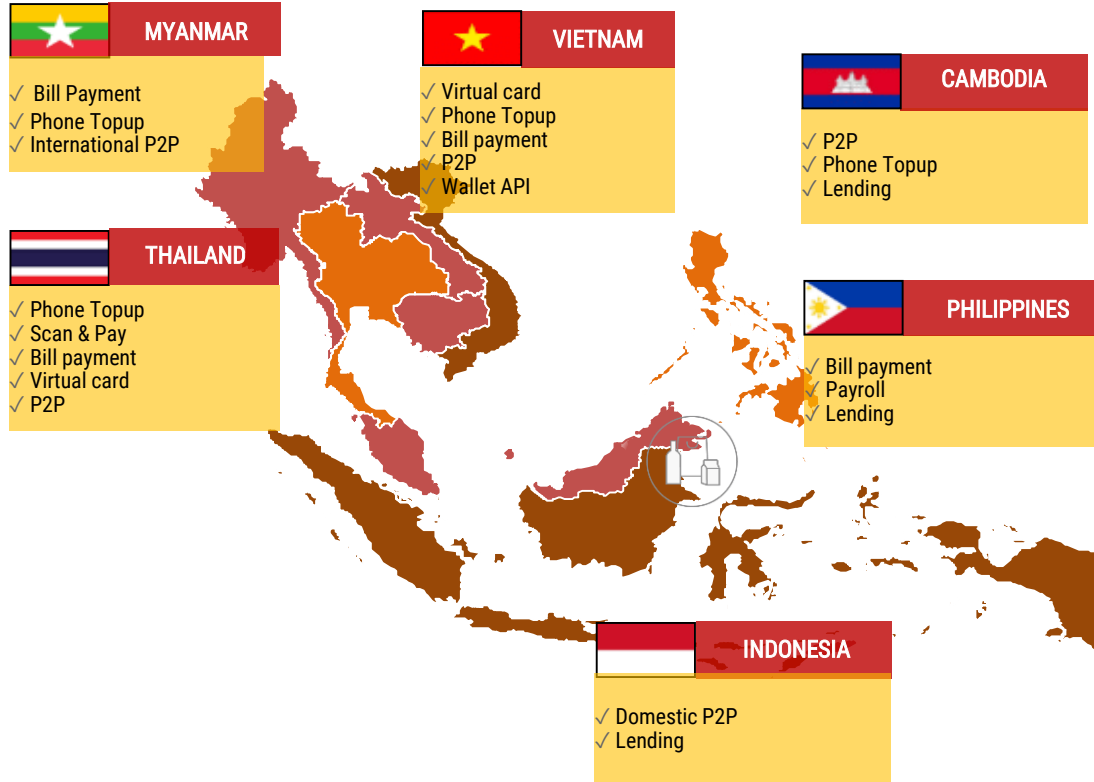
pantavaj **lwmall**

TRAVEL **welove**
SHOPPING

trueDC **EGG DIGITAL**

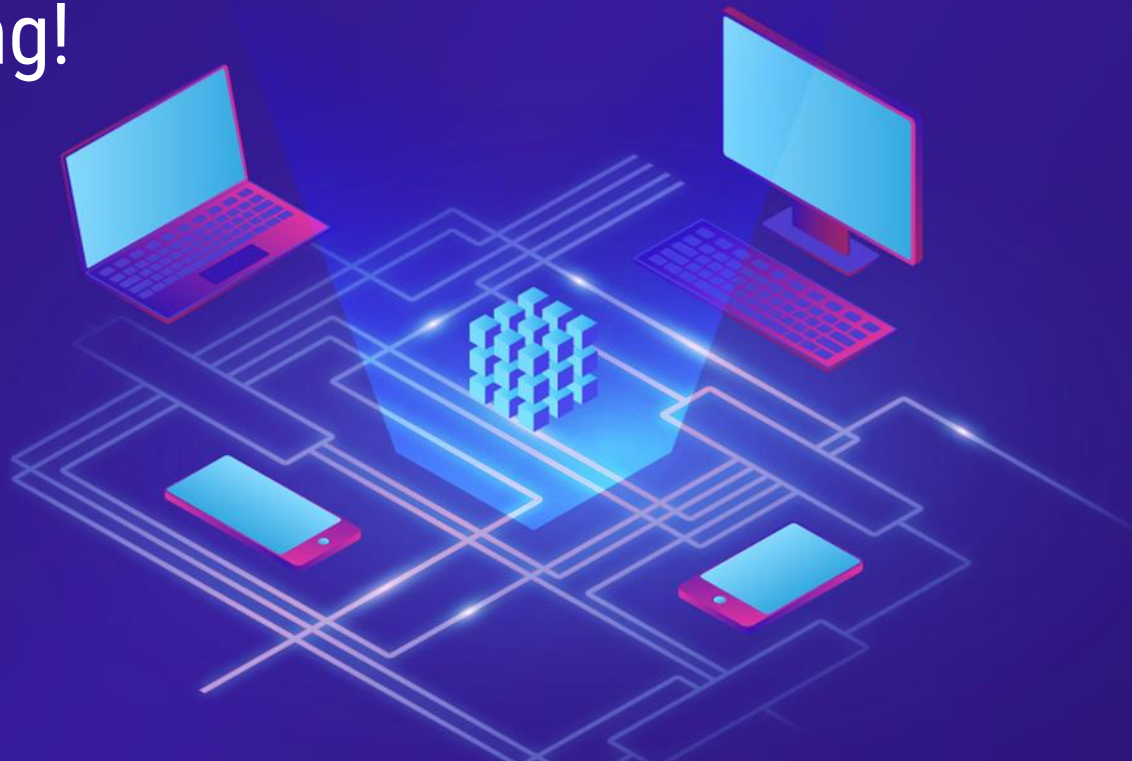
Ecommerce
Shopping online
Digital and cloud services

TrueMoney has a large number of successful use cases



BIG DATA

is the Next Big Thing!



CRITICAL BIG DATA ELEMENTS



AVAILABILITY



QUALITY



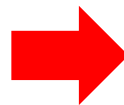
MINING
CAPABILITY

TRUEMONEY'S CAPABILITY

✓ **Huge data sets** from SMEs
retailers, distributor of CP, FMCGs,
banks and partner network

✓ **Trustworthy and relevant data**
acquired from real transactions by
real parties

✓ TrueAnalytics with **experienced
scientists** from Silicon Valley to
mine data



true money

✓ Credit scoring
✓ Personalized B2B and B2C
financial services

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THANK YOU!