Embrace the future of digital banking

Wallyt – the world's leading provider of digital banking solutions

Wallyt

Who is Wallyt?

Who's Wallyt/SwiftPass

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Est. 2013
Listed in 2017

Current Market Value
USD 2 Billion

Annual Transaction Value
USD 135 Billion

Merchants On-Boarded
35 Million

No.1
Bank & FI mobile payment solutions provider in China

54+
Countries/areas covered

200+
Bank & FI partners globally

National Payment Gateways
BancNet
PayNet PAYMENTS NETWORK MALAYSIA
网联清算
FPS
GPN

Card Schemes
UnionPay 银联
VISA
mastercard
DISCOVER FINANCIAL SERVICES
JCB

E-wallets
WeChat
支
街口支付 JKOPAY
GCash
PayPay
Rakuten
Grab
LINE Pay
云闪付 UnionPay

Key Figures

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22 **(7 added in 2020)**

Global Top 100 Bank Supported (in assets)

103%

Growth of Transaction Volume Processed (2019-2020)

USD 370 Million

Value of Daily Transactions

Certifications

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✅ **ISO Certification**   ✅ **PCI DSS**   ✅ **UnionPay**   ✅ **Visa Ready**   ✅ **FHR Report**

We have obtained recognition paramount to payment industry

We have formed strategic partnership with 200+ Banks and FIs globally

We have empowered 35 million merchants with payment capabilities

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➤ **Merchant network around the world**

➤ **Covers multiple industries including Food & Beverage, Transportation, Retailing...**

Global Footprint

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- Argentina
- Armenia
- Australia
- Azerbaijan
- Bahrain
- Bangladesh
- Belarus
- Brazil
- Brunei
- Cambodia
- Canada
- China
- Denmark
- Egypt
- Finland
- France
- Georgia
- Hong Kong, China

- Indonesia
- Israel
- Japan
- Kazakhstan
- Korea
- Kuwait
- Kyrgyzstan
- Laos
- Macau, China
- Malaysia
- Moldova
- Mongolia
- Morocco
- Myanmar
- Nepal
- New Zealand
- Oman
- Pakistan
- Philippines

- Portugal
- Russia
- Saudi Aribia
- Singapore
- Spain
- Sri Lanka
- Taiwan, China
- Tajikistan
- Thailand
- Turkey
- Turkmenistan
- UAE
- UK
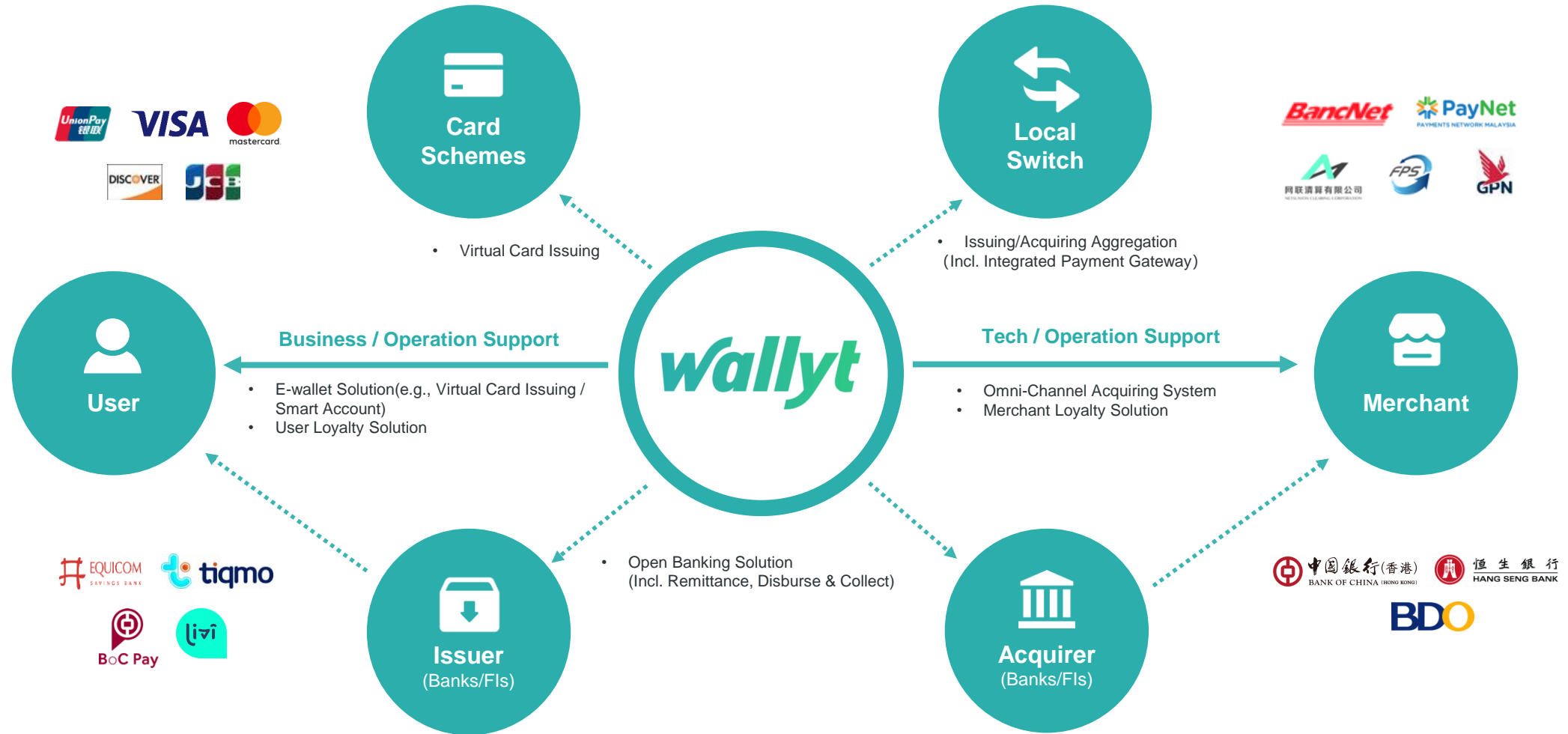- Ukraine
- US
- Uzbekistan
- Vietnam

Why Wallyt

We provide our partners with payment infrastructure for offering tailor-made financial services

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FINANCIAL SERVICES

Loans   Insurance   Investment   Remittance

VERTICAL SOLUTIONS

Catering   Parking   Shopping   Medicine

ISSUING

eWallet   Virtual Card   e-Gift card   Loyalty

ACQUIRING

SPay   SPay-PC   POS   Interface

Why Wallyt

We integrate all critical roles of payment system into one open platform

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Card Schemes
- Virtual Card Issuing

Local Switch
- Issuing/Acquiring Aggregation (Incl. Integrated Payment Gateway)

User

Business / Operation Support
- E-wallet Solution(e.g., Virtual Card Issuing / Smart Account)
- User Loyalty Solution

Tech / Operation Support
- Omni-Channel Acquiring System
- Merchant Loyalty Solution

Merchant

Issuer (Banks/FIs)
- Open Banking Solution (Incl. Remittance, Disburse & Collect)

Acquirer (Banks/FIs)

Why Wallyt

Competitive Advantages

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All-inclusive Solutions

- Provide integrated solutions across the entire payment value chain with high scalability that cater for both short-term and long-term business needs

Rich Project Experience

- Leverage expertise on use cases by implementing projects in over 54 countries with 200 banks globally

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Wallyt's Advantage

Business Accelerating Services

- Deliver end-to-end services including business consulting, product and technology design, implementation and long-term operation support

Reputation and Tech Guarantee

- 1st listed company in China specializing in mobile payment
- Received recognition including PCI-DSS Level 1, ISO Certifications etc
- Robust concurrent processing capabilities with high system availability

Digital Banking Solutions

Cater to Business Lifecycle of Banking Partners

1 **Customer Acquisition:** New customer acquisition with **instant account opening and card offering** as the immediate priority. (**Digital Issuing**)

2 **Merchant Acquisition:** Offer merchants with **omni-channel payment acceptance** to create foundation for data collection. (**Digital Acquiring**)

3 **Customer Involvement: Quick access to user base and boost transactions** by strategically cooperating with ecosystem partners. **(Scenario-based Open-Banking Platform)**

4 **Customer Retention: Extend customer lifecycle for user retention and** activeness by building up consumption scenarios and loyalty program. **(Loyalty & Vertical Solutions)**

01

Digital Issuing

Digital Issuing

Value Proposition

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Modularized Design

Issuing system can be implemented by modules in flexibility to minimize the initial system cost compared to implementing standard solution suites offered by established vendors.
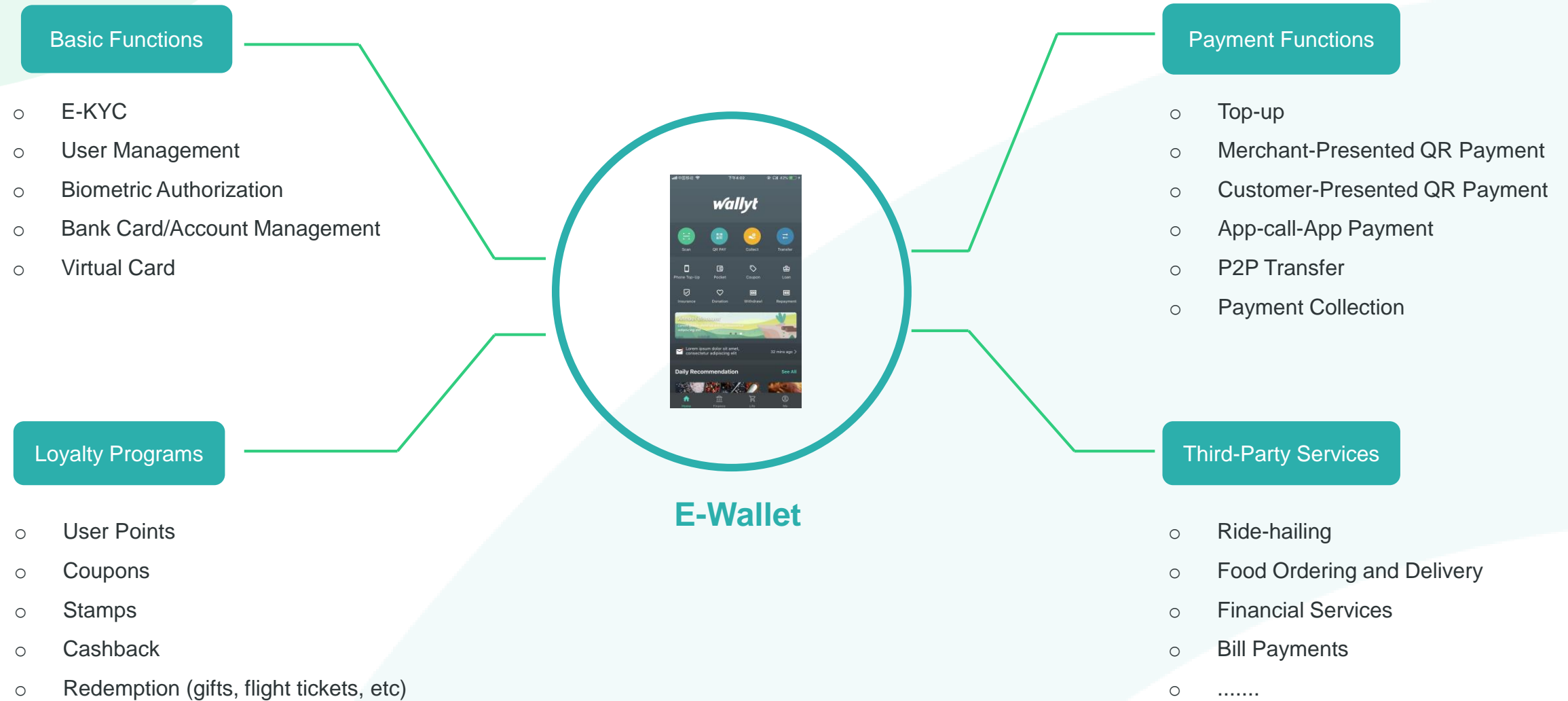
Flexible Deployment Options

Issuing system can be deployed on cloud or premises, single or hybrid deployment model are also supported based on customer requirements.
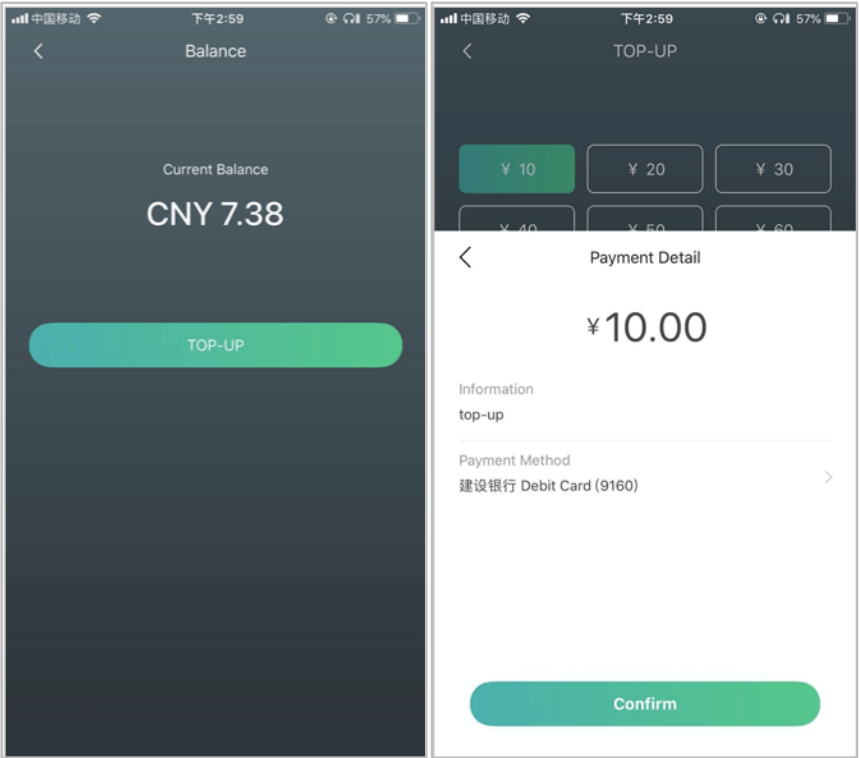
Open Capability via Integrated APIs

Open capability can be perfectly encapsulated through a set of integrated APIs for ecosystem partners cater to business needs.

# E-Wallet, an all-in-one App integrates all payment services

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Basic Functions

- E-KYC
- User Management
- Biometric Authorization
- Bank Card/Account Management
- Virtual Card

Payment Functions

- Top-up
- Merchant-Presented QR Payment
- Customer-Presented QR Payment
- App-call-App Payment
- P2P Transfer
- Payment Collection

E-Wallet

Loyalty Programs

- User Points
- Coupons
- Stamps
- Cashback
- Redemption (gifts, flight tickets, etc)

Third-Party Services

- Ride-hailing
- Food Ordering and Delivery
- Financial Services
- Bill Payments
- ....

Digital Issuing

Mobile E-wallets – Snapshots of Main Features

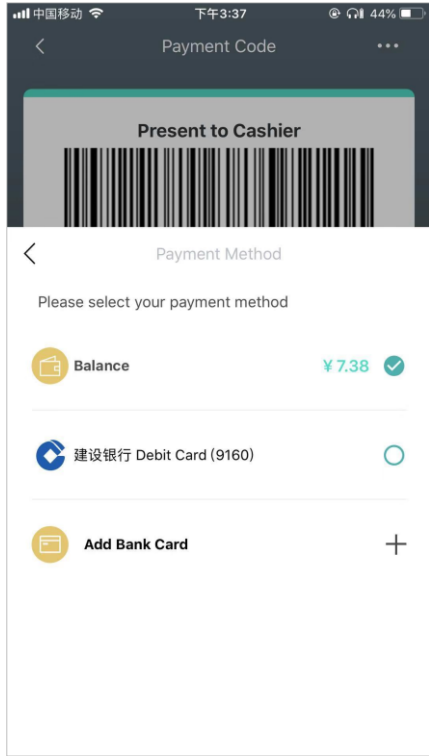

Top-up via Mainstream Payment Channels
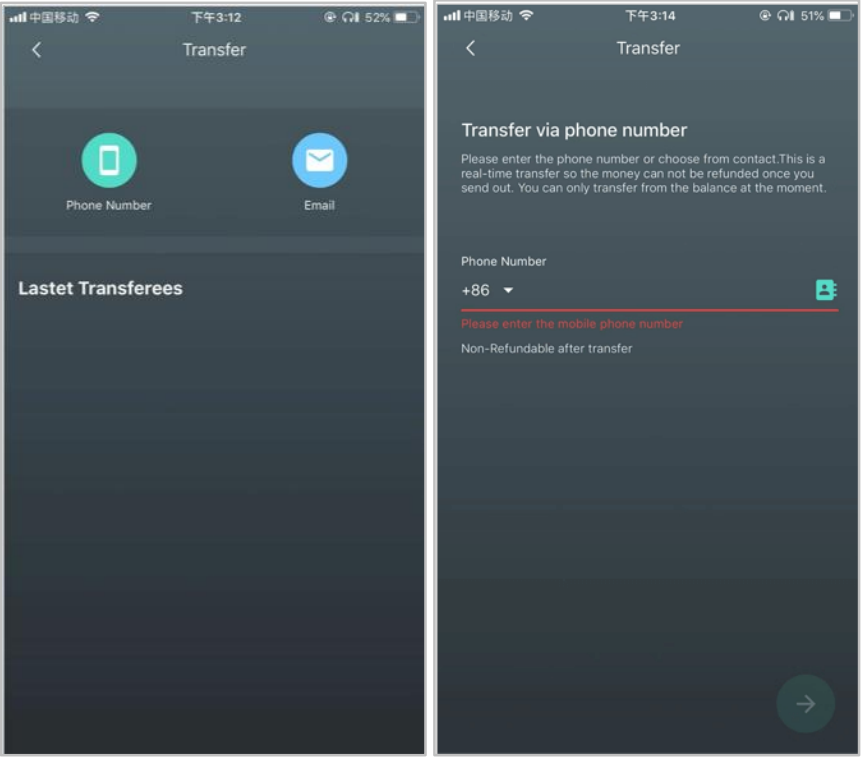
P2P

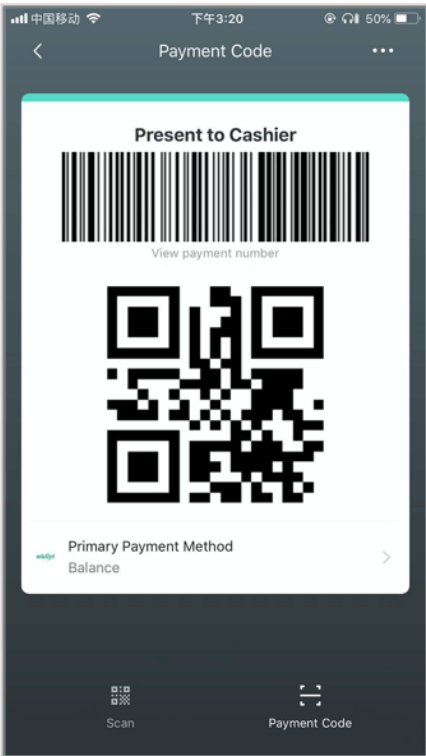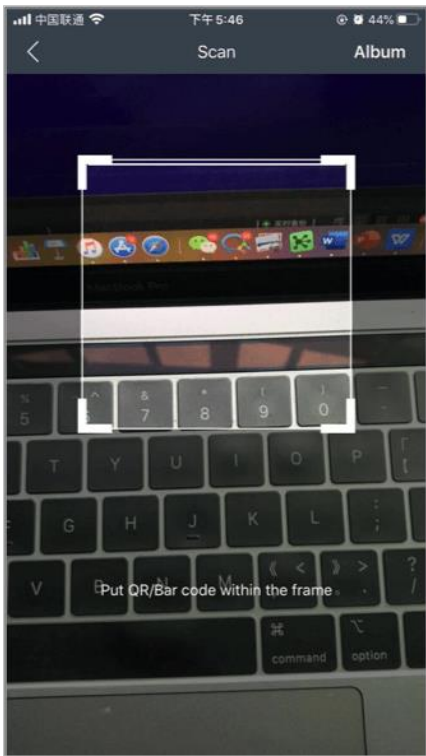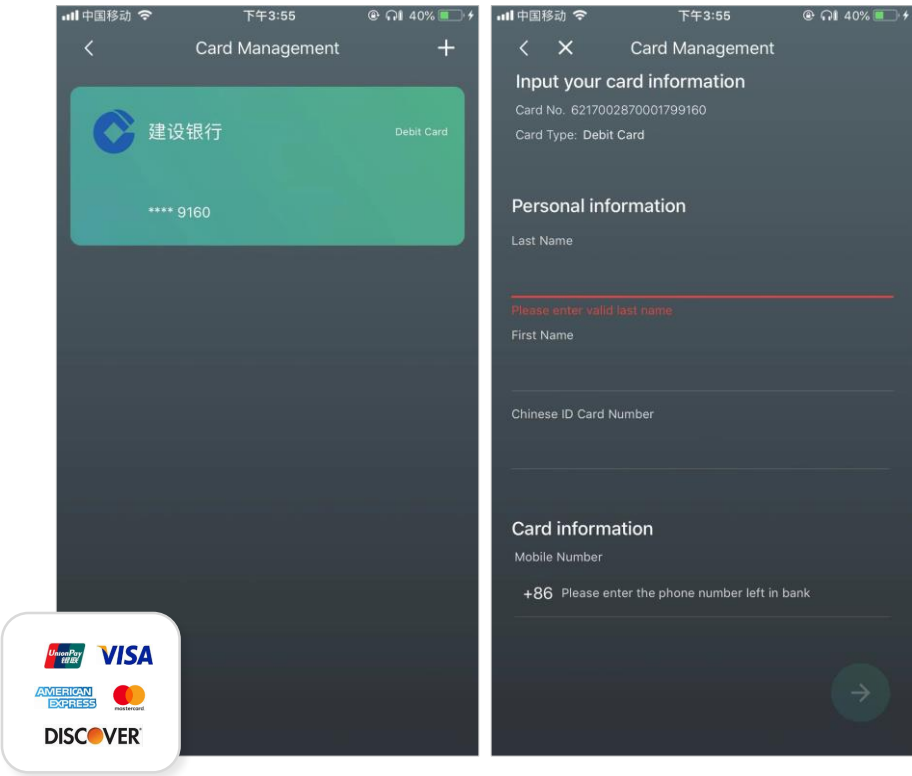**Payment Collection QR**

Digital Issuing

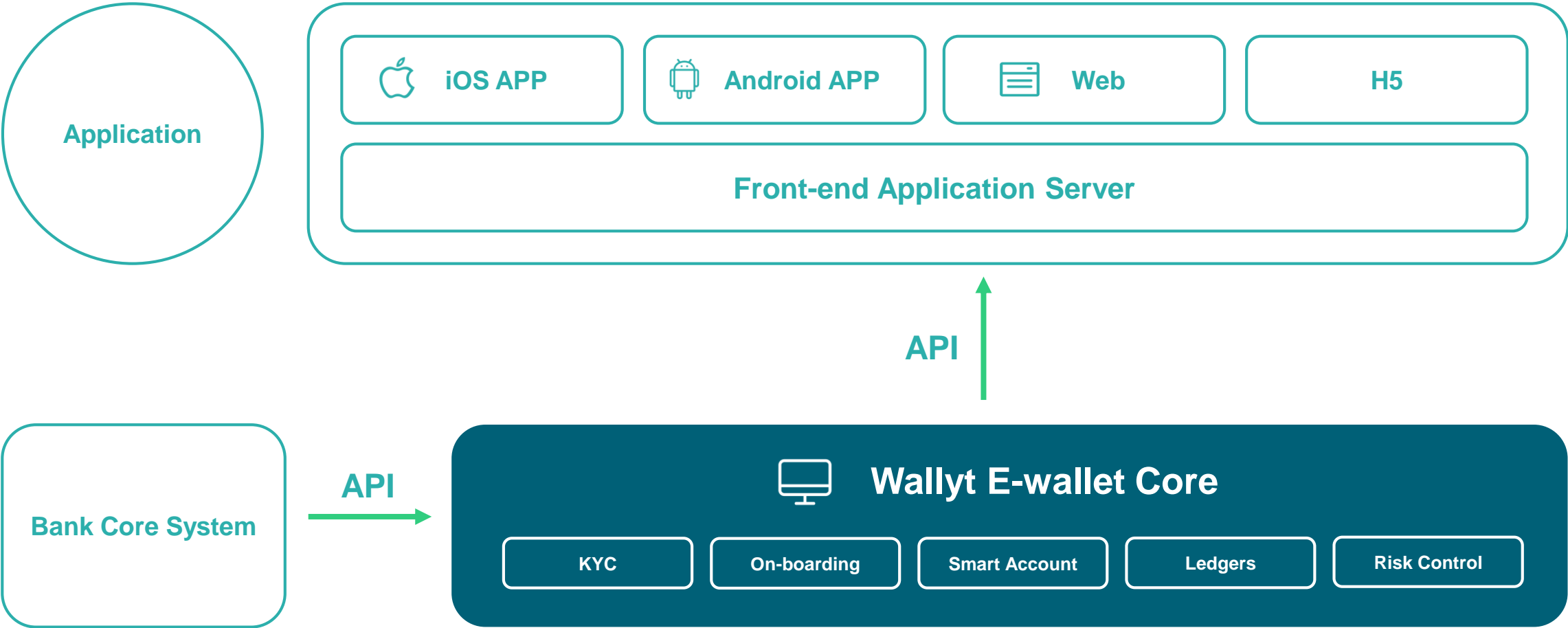Mobile E-wallets – Snapshots of Main Features

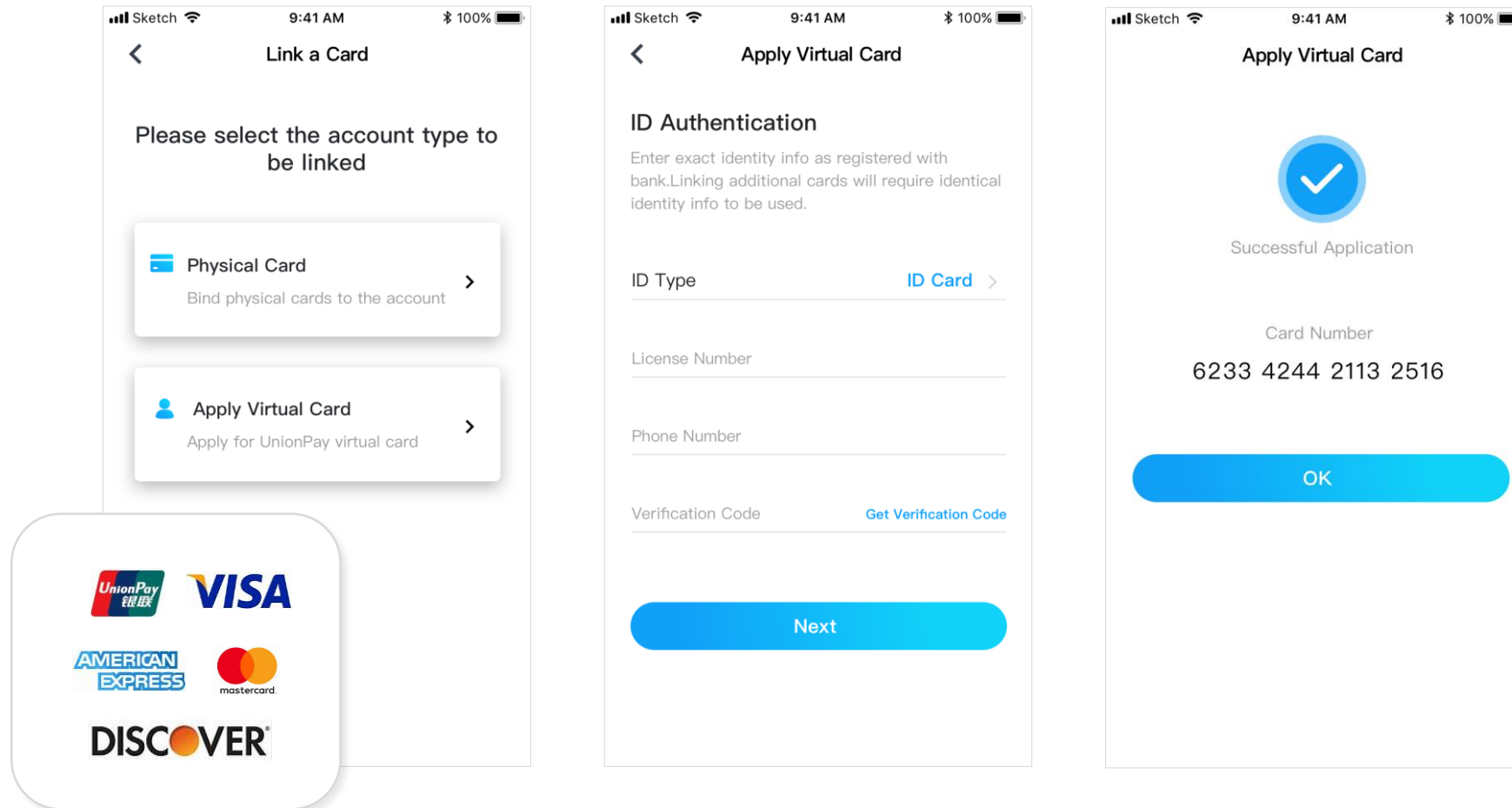**QR Code Payment**

Card Management

Digital Issuing

Mobile E-wallets – Product Structure

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Digital Issuing

Virtual Card Issuing – Snapshots of Main Features

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Virtual Card Application

Digital Issuing

Virtual Card Issuing – User Journey

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Individual User

Merchant

Deposit to Account Linked
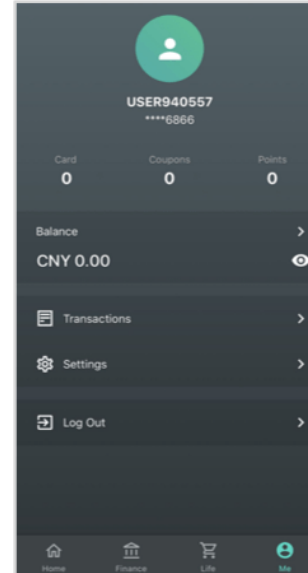
Empowering
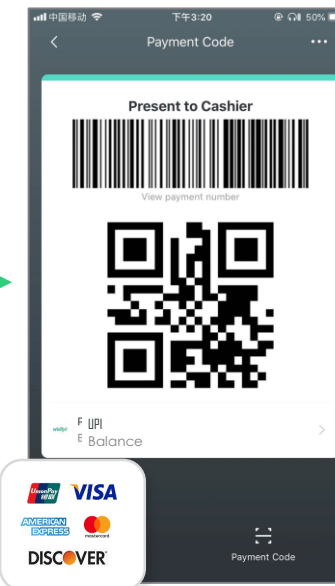
Both QR / NFC are supported

Digital Issuing

Mobile E-wallets – Product Structure

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iOS APP	Android APP	Web	H5

Front-end Application Server

API ↑

Wallyt Core Virtual Card Issuing System

API Gateway	Card Management	Payment Account System	Switch

Digital Bank
(Bin Holder)
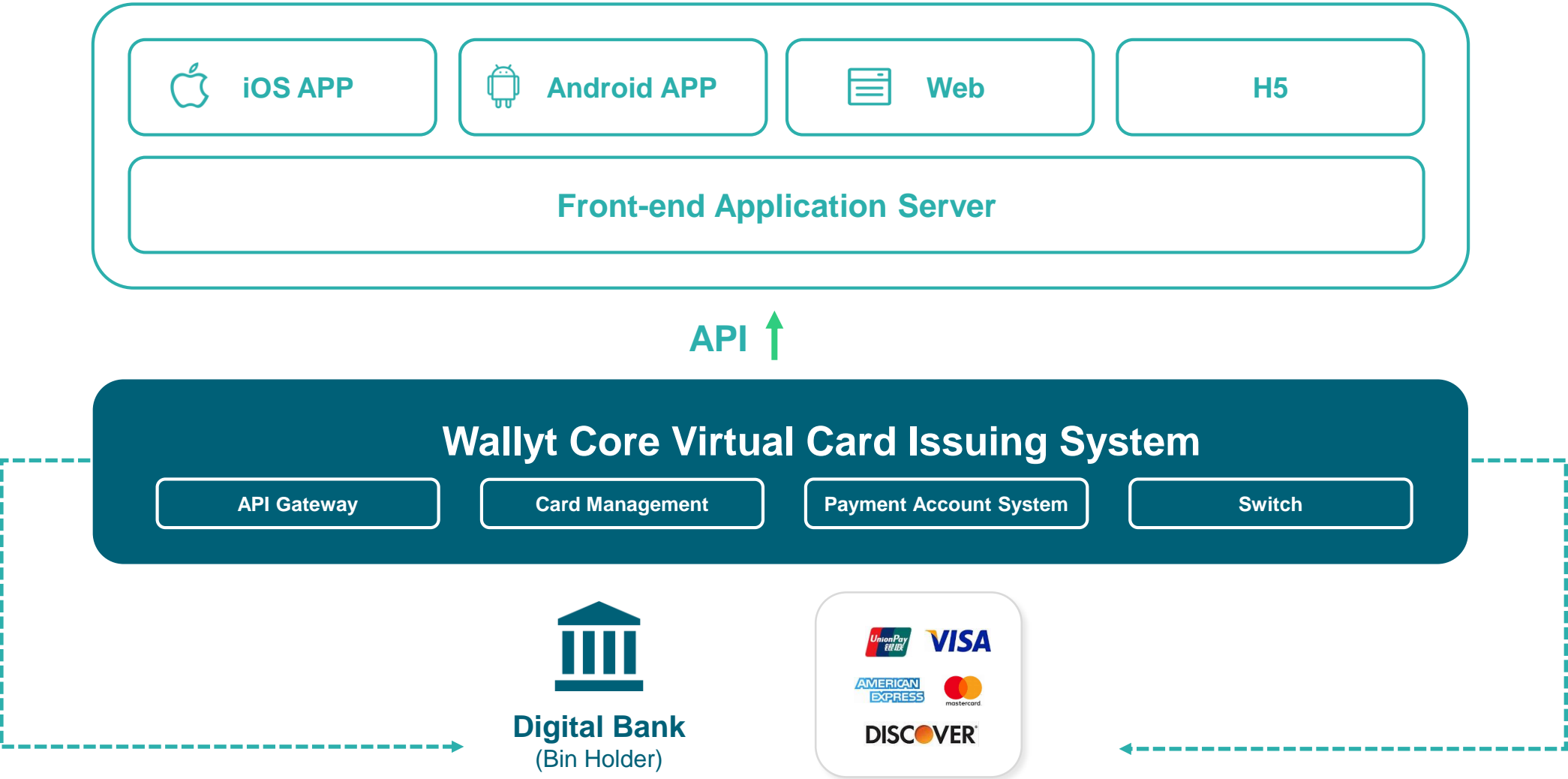
Case Study

Bank of China Hong Kong
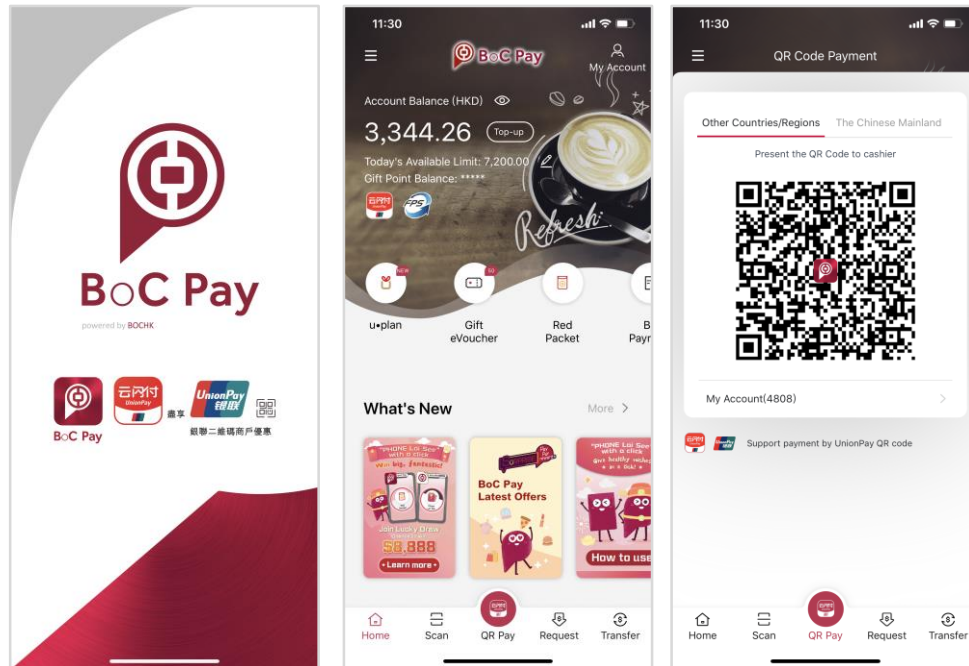
> ➤ **Issuing**

Wallyt empowers the core payment features of *BoC Pay*, the E-wallet operated by Bank of China Hong Kong. It was launched in 2018, and enabled users to link with BOC card through Smart Account management and make payments through Union Pay QR code.

Case Study

LIVI Bank in Hong Kong

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➤ Issuing

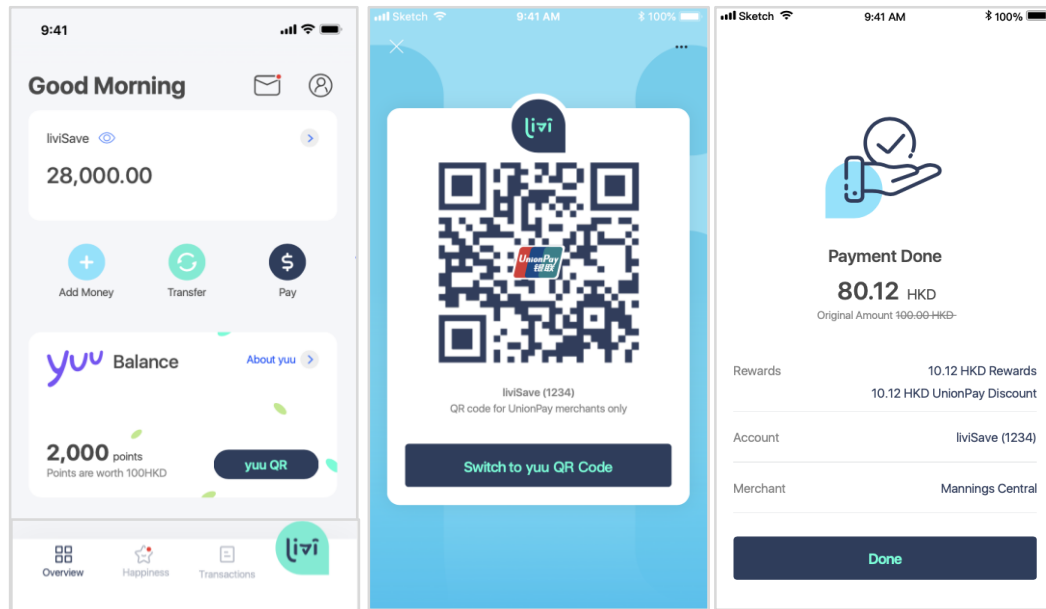Wallyt empowers the core payment features of *Livi Pay*, the payment App operated by Livi Bank. It enables Livi App users to instantly apply for UPI virtual card to consume at UPI merchants via QR. Shake for bonus is supported for user retention and loyalty.

Case Study

TIQMO in Middle East

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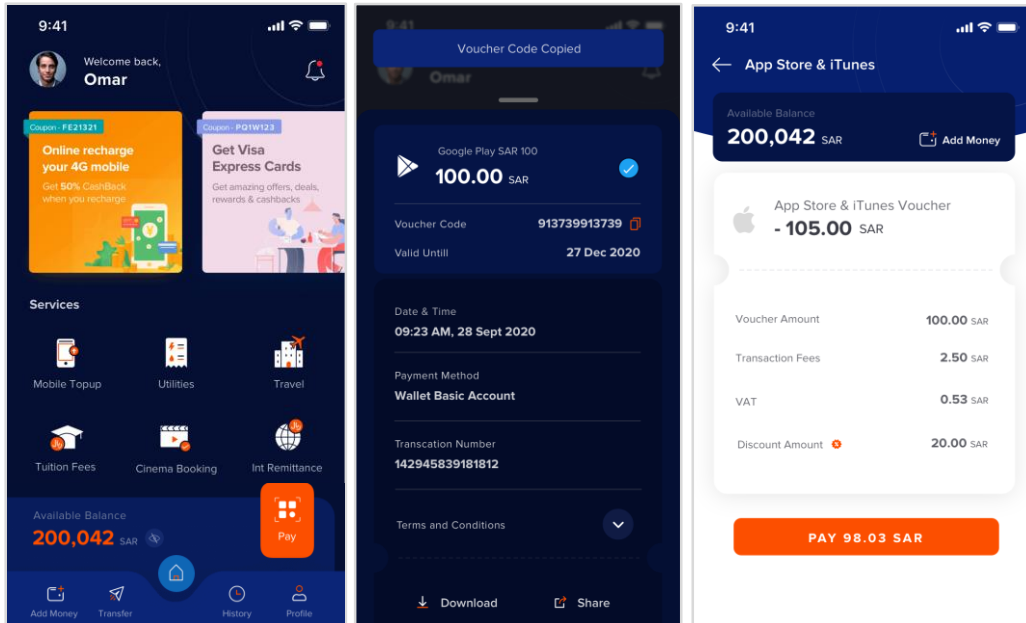
> ## Background

The Ajlan Group is one of the largest private companies, employing 9000 people globally and over 3000 in Saudi Arabia

> ## Role of Wallyt

TIQMO is developed by Wallyt and supports functions including:

1. Retail Payment   [Offline QR-Code Payments]

2. Online Payment [Online E-commerce processing]

3. Loyalty Programs [Discounts/ Coupons/ Rewards]

4. Gaming & Clubs [All in-game purchase]

5. Cashless Tuition Payment [In APP Tuition payments]

6. Cross-Border Money Transfer [Salary remittance from and to GCC countries

02
Digital Acquiring

System Overview

Audit

Operate

Transaction Management

Purchasing (QR Code)

CUSTOMER

MERCHANT

Payment
- Spay APP
- POS
- Scan Code

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Mobile Payment Platform

- Entry
- Payment
- Reconciliation

Settlement File

THIRD-PARTY PAYMENT

ACQUIRER BANK

Bank Settlement System

AGENT / BRANCH

Commission (Optional)

Operation

Settlement

Settlement

Merchant's Bank Account

Bank Account

Information Flow

Fund Flow
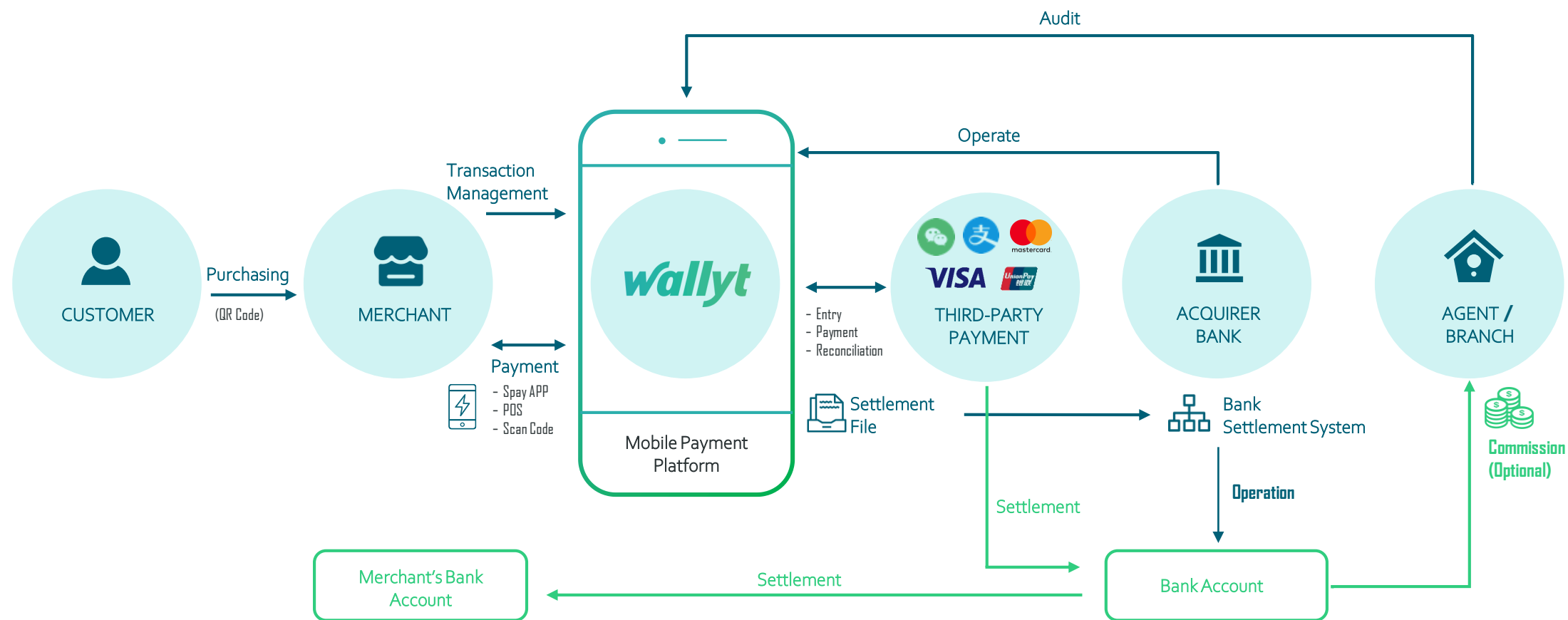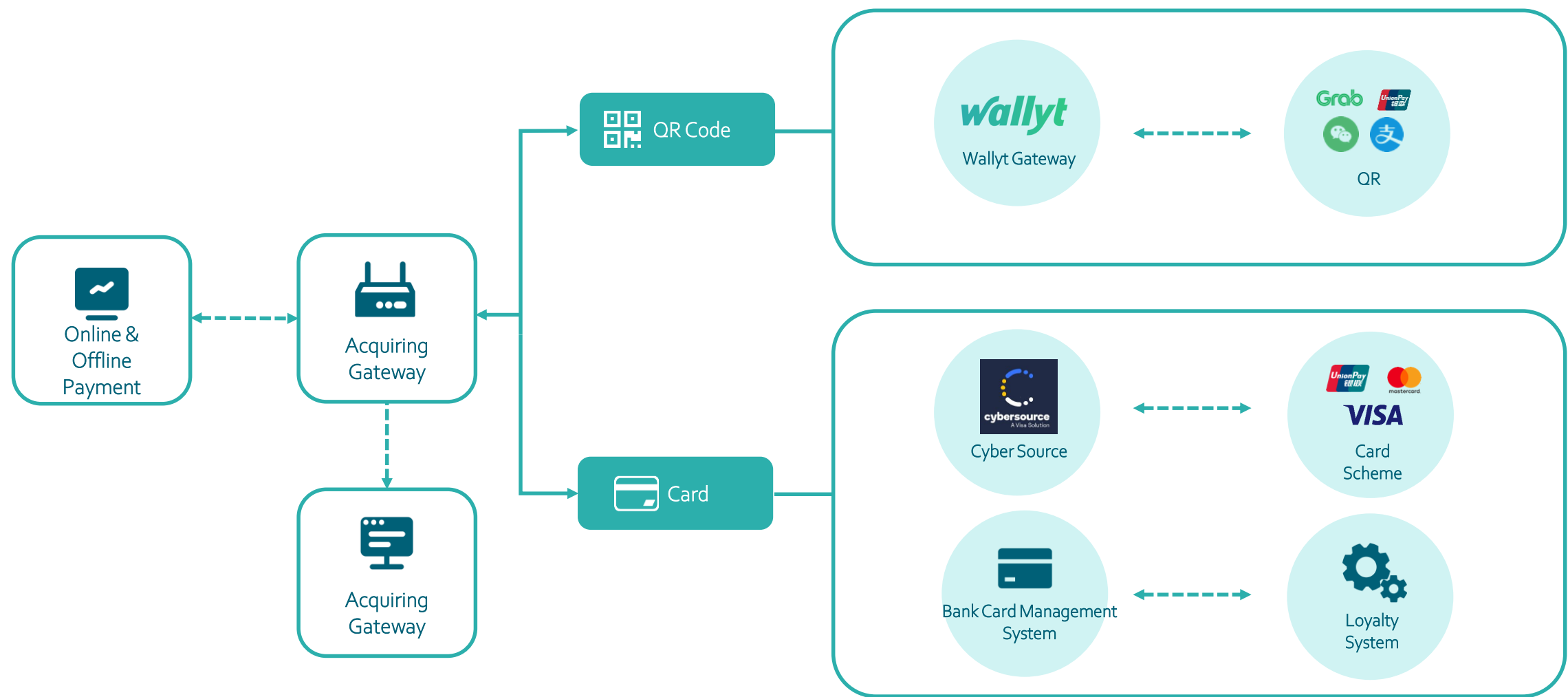
User Journey for online& offline all-in-one payment

An integrated gateway for banks to accept QR Code and Card Payment seamlessly

Online One Collect-all-in-one checkout with eWallet and cards
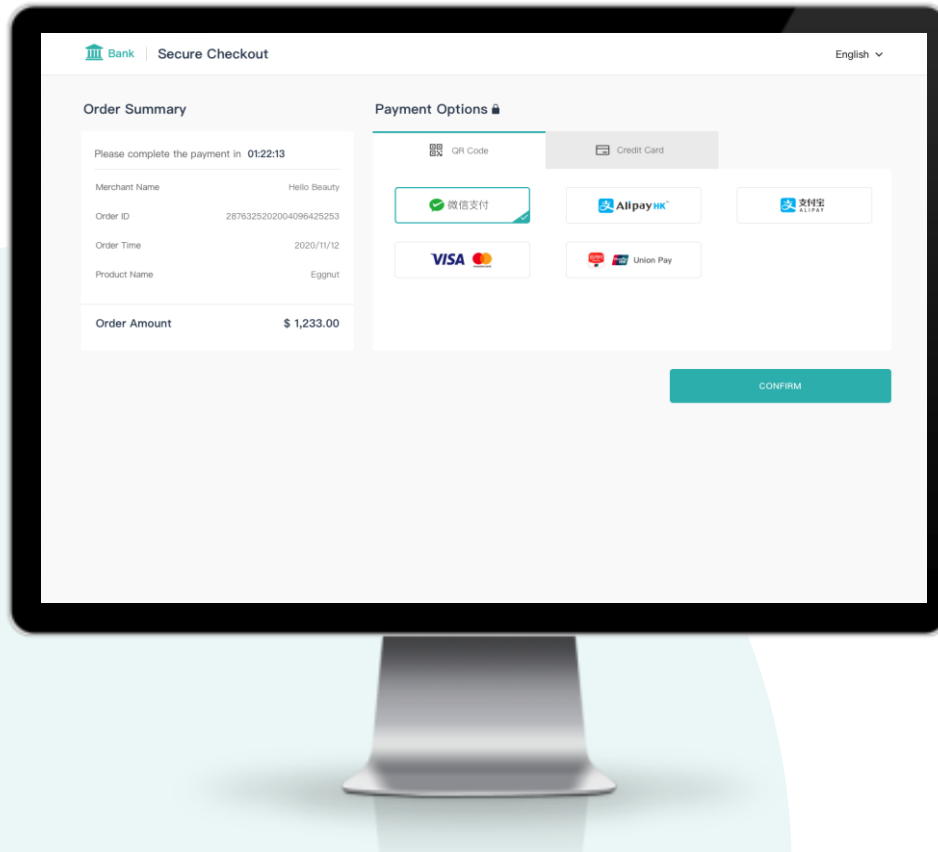
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- Customer confirms the order info and chooses preferred payment options

Offline Front-end Payment Collection Tools
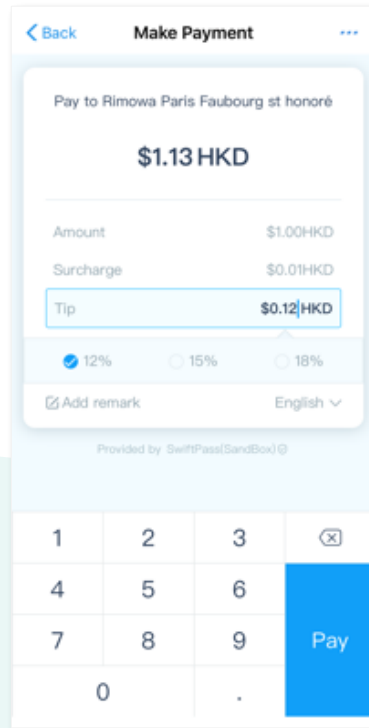
Fixed QR Code Presented In-store

- Function for pre-set fixed amount, paying tips etc

- Suitable for small and middle-sized merchants
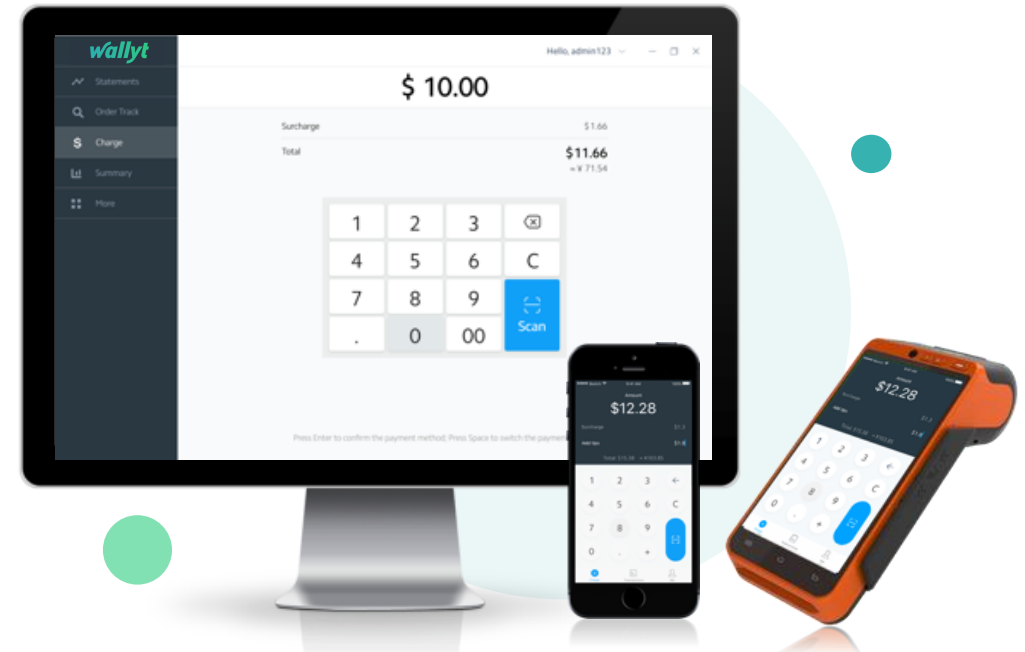
SPay Applicable to Mobile iOS, Android, POS Version

- Supported for customer-presented and merchant-presented payment

- Transaction history inquiry, cashier management etc

- Compatible for popular POS models

Offline Front-end Payment Collection Tools

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SPay PC Version

- **SPay PC version** can be installed at merchant's PC with external scanner, and work smoothly with existing cashier software.

- Covering major functions, including get transaction amount to pay accurately by functions of Screen Capture, Text Capture and Manual Input.

Offline Front-end Payment Collection Tools

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Open API

We offer **open API** for ERP / cash register integration. This would ensure the undisrupted working flow of cashiers.

Hardware Support

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We also offer **multiple hardware** to integrate with our software solution to form a comprehensive solution, which cater to different needs from merchants.
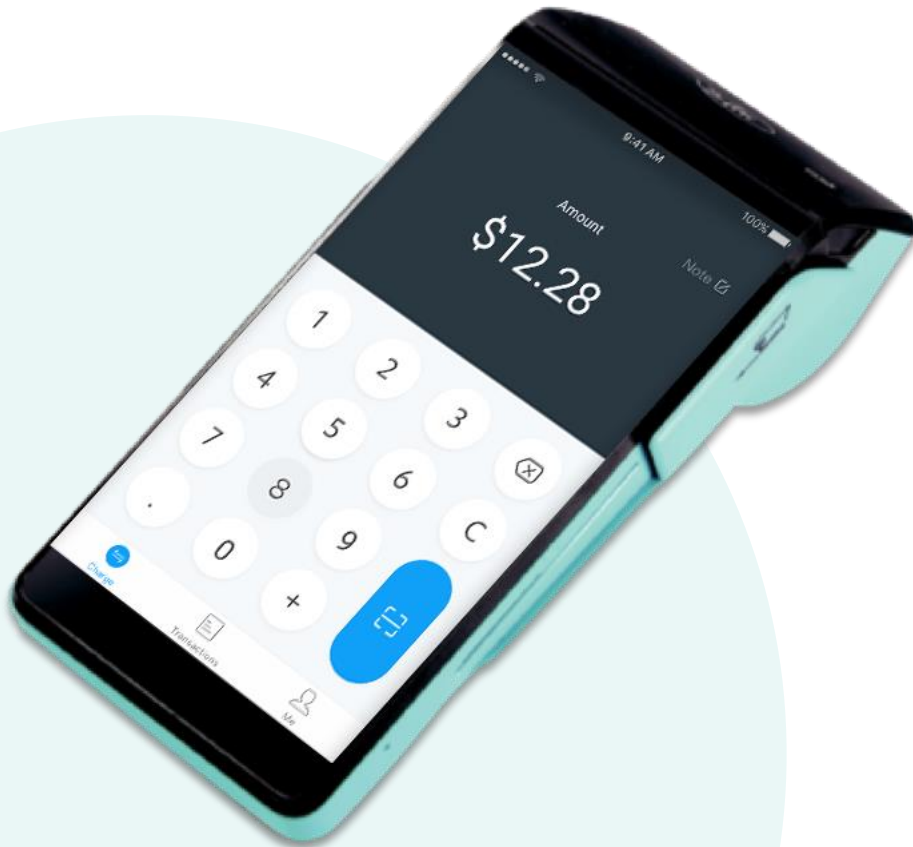
Smart POS
Integrated with present card payments

Simplified POS
Easier to carry and simpler to use

Scanner
Reduce workload of integration with POS system

Speaker
Broadcast every transaction connecting WIFI or hotspot

Management Portal

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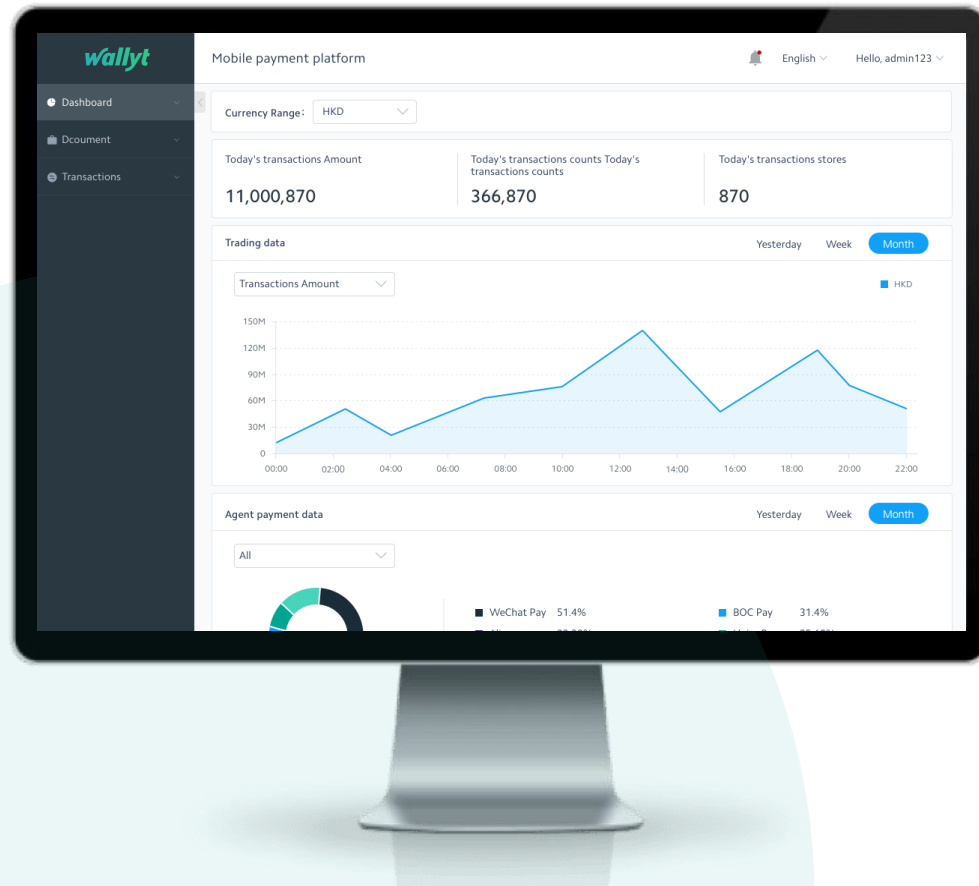
Major Functions including:

- Merchant onboarding

- Agent onboarding

- Reconciliation

- Transactions

- Settlement

- System Operations

03

Scenario-based Open Banking Platform

How Wallyt Empowers Banks

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From cash to digital, Wallyt helps *Banks* accelerate cashless payment for broader coverage and deeper penetration in target customer segment.

Users at Ecosystem Partners who are in need of receiving fund or payment

Able to **get fund via Banks' over-the-counter facilities**
(Unbanked or Underbanked Customers)

Able to **get fund digitally** with bank channels
at bank account instantly opened online
(Sub-prime Customers)

Able to apply a Bank Card
card-scheme branded bound to credit authorized, **enjoying broader payment acceptance network.**
(Prime Customers)

Phase 1.0
Capture unbanked population

Phase 2.0
Convert unbanked/underbanked population into customers served by the bank

Phase 3.0
More bank card issuing with valid transactions with customer loyalty

The Game Change Solution

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Use Cases

Platform Users

Ecosystem Partner's Platform

| Lending | Games | Payroll | Live Stream |

API/SDK/Authorized Page ↑   *API/SDK/Authorized Page* ↑

Business Platform

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| Fund Disbursement (Distribution) | Fund Reimbursement (Collection) | Card Issuing (Pay by card) | Smart Account (Pay by account) |

Wallyt Core Business System

Bank Facility

Business System

| P2P Transfer | Account System |

| Card Issuing /BIN Sponsorship |

Common Modules

| Corporate Account | Settlement |

| Risk-control | Accounting |

Wallyt Solution – Fund Disbursement & Collection – Technical Diagram
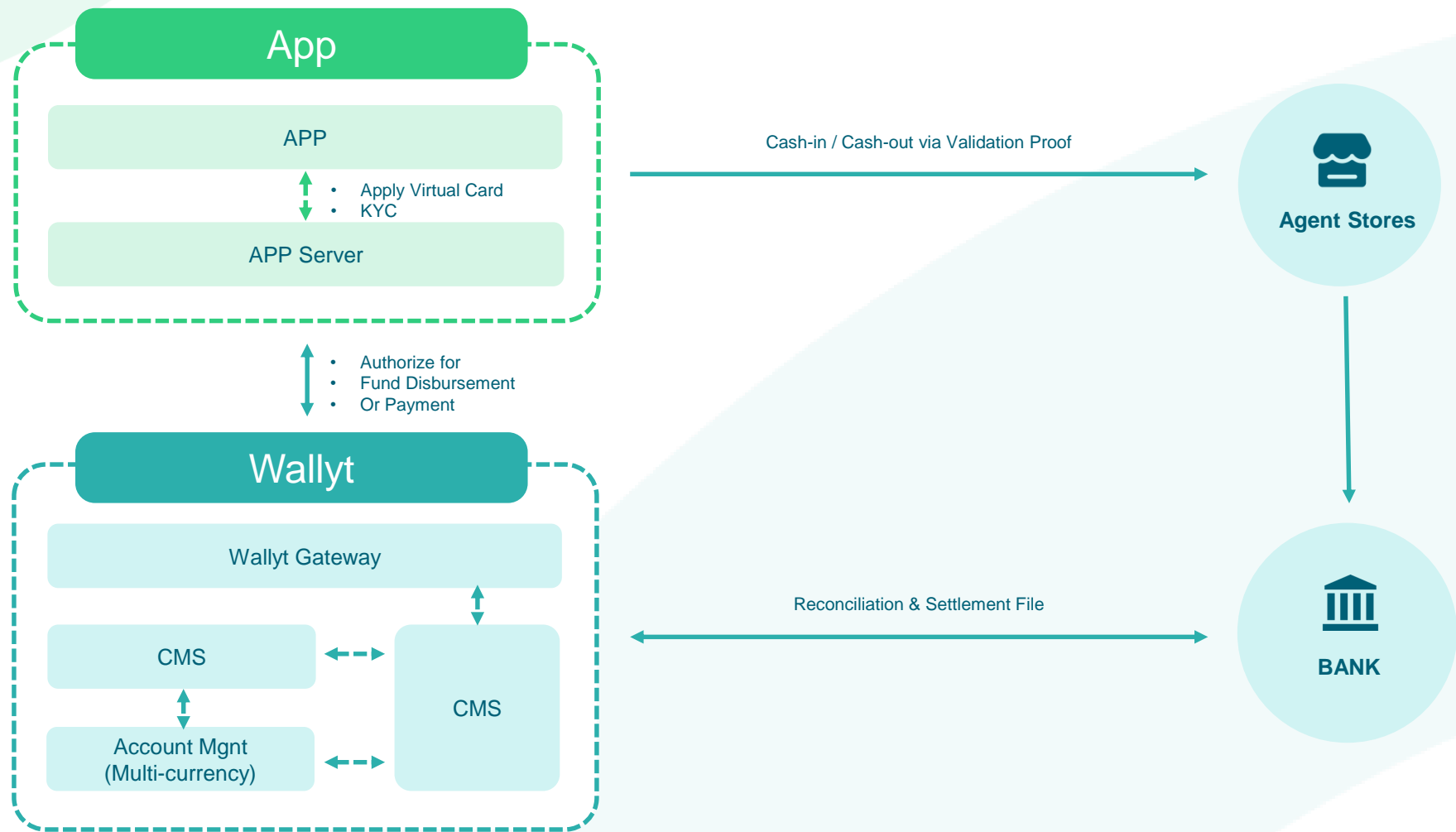
Wallyt Solution – Smart Account & Card Issuing – Technical Diagram

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App

APP

- Apply for Loan
- KYC

APP Server

- KYC Info
- Card Application

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Wallyt Gateway

CMS

Account Mgnt (Multi-currency)

CMS

MERCHANT

QR/NFC Payment

Settlement File

Bank

Acquirer

Issuer

Payment

Card Scheme

Card Scheme

Authorization

Value Proposition

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Card Scheme

More Card Issuing & Transactions

Card BIN Assignment →

BANK

Bank Facility
(KYC, Compliance, Anti-money laundering Responsible Party)

(Bin Sponsor)

| Trans-actions | Corporate Account Opening | Deposit |

Full-stack Payment Platform

Technical Integration
(3rd Party Processor)

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BaaS Platform Provider

Technical & Business Development

Technical Service Fee

Ecosystem Partner

(Lending License Holder – Lending Business Operations & Credit Risk Responsible Party)

Cheaper & Compliance with local regulations

Scalable

Commercial Model – Business Cooperation Model

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Card BIN Assignment

BANK

(Bin Sponsor)

Bank Facility
(KYC, Compliance, Anti-money laundering,etc)

Card Scheme

Full-stack Payment Platform

Ecosystem Partner

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BaaS Platform Provider

Technical Integration
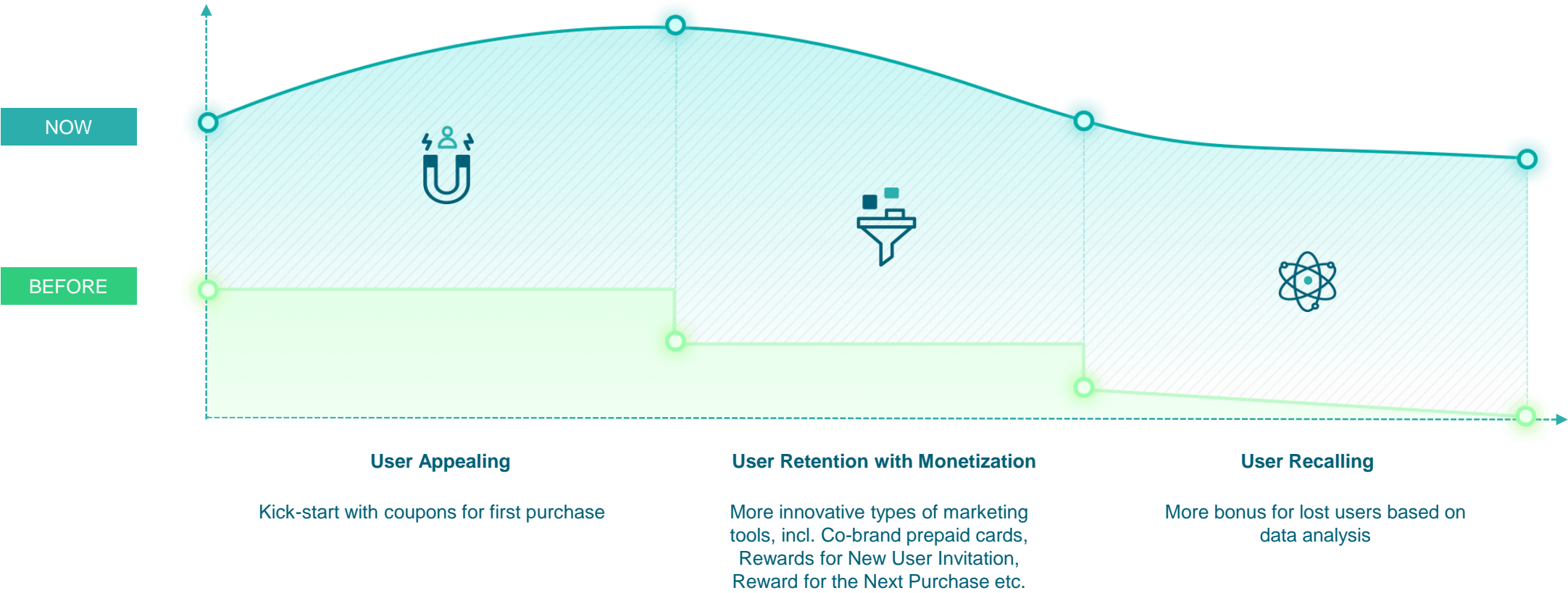(3rd Party Processor)

Technical & Business Development
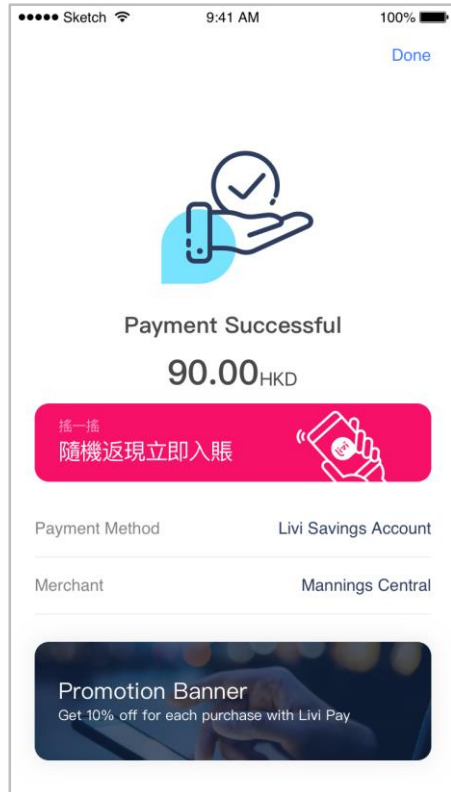
04

Loyalty and Vertical Solutions

Loyalty Program

Payment + Loyalty Program

Wallyt offers Loyalty Program to couple with payment modules that cater to various user needs across lifecycle. With higher user loyalty and rewards for each milestone, Digital Banks will be able to grow income along the user journey.

NOW

BEFORE

User Appealing

Kick-start with coupons for first purchase

User Retention with Monetization

More innovative types of marketing tools, incl. Co-brand prepaid cards, Rewards for New User Invitation, Reward for the Next Purchase etc.

User Recalling

More bonus for lost users based on data analysis

Loyalty Program

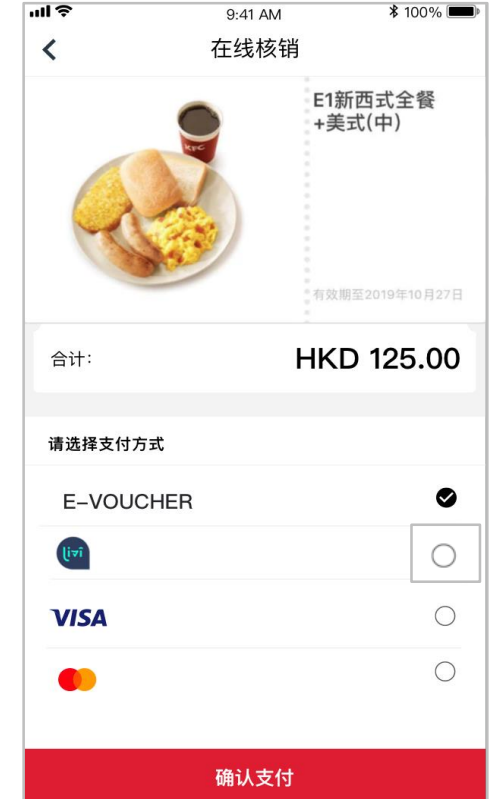Multiple Types of Loyalty Program

Gain Bonus After Payment

Shake for Bonus

Get E-coupons

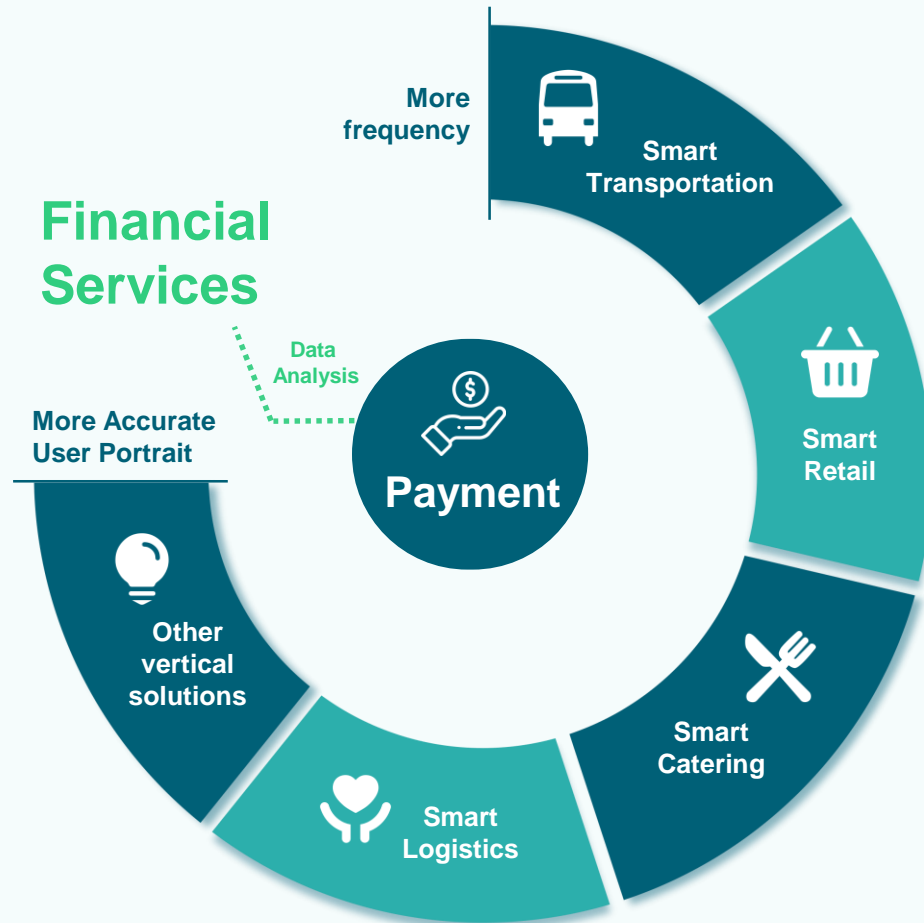**Redeem at Checkout**

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Vertical Solutions

Data accuracy can be improved with high payment frequency enabled by multiple scenarios

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Wallyt provides **vertical solutions for merchants and ecosystem partners**, helping banks to increase frequency of customer engagement and improve customer loyalty. The accumulated data will be used for refining customer portrait and executing **targeted financial services.**

Smart Retail Solution

Walmart Prepaid Card

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Banks can enable Key Account merchants in retail industry with payment capabilities to reach to new customers and utilize data insights gathered for better customer retention

Wallyt Solution

- **Convenient to transfer**

  E-prepaid card can be transferred to friends as e-gifts, which retains existing customer and attracts new customers

- **Easy to make digital payments**

  E-prepaid card can be used for instant payment, which leads to hassle-free operation and time saving

- **All-in-one shopping experience**

  E-prepaid card can be synchronized with physical cards, which leads to integrated deals and unified shopping experiences

- **Better data insights**

  E-prepaid card helps merchants to make better data analysis according to consumer behaviors and enable personalized member promotions

Smart Catering Solution

Jardine Restaurant Group Integrated Loyalty

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Banks can enable Key Account merchants in F&B industry with account capabilities to customize financial services offering according to accumulated user behaviors data

Wallyt Solution

- **E-gift Card Platform**

  Customers are allowed to purchase prepaid and rechargeable E-Cards to redeem the offers

- **E-coupon & Voucher Platform**

  Customers are gifted with E-coupon/E-voucher to redeem the offer (%discount / amount deduction are supported)

- **Point Platform**

  Earn or burn loyalty points with multiple methods

- **Different Marketing Tools**

  Marketing tools designed to improve user purchase rate, loyalty, and retention rate

- **Precision Marketing**

  Marketing decision can be made according to user behavior data on the App

- **Integrated with Different Payment Methods**

Smart Transportation

Hong Kong City Bus

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Banks can enable Key Account merchants in transportation industry with one-stop solution with hardware and software, including transaction server and bus validator as a comprehensive solution
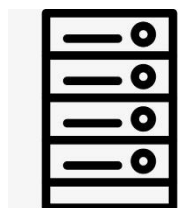
Hardware
Validator

Empower

CITYBUS城巴

新巴 FIRST BUS
服務優質·乘客第一

Software
Transaction Server

Acquiring Gateway

Integrated Payment Channel

支 | UnionPay 銀聯 | TNG 香港人的電子錢包 | Touch 'n GO

微信 | 云閃付 UnionPay | mastercard | VISA

Smart Transportation

Shenzhen Expressway

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Banks can enable Key Account merchants in transportation industry with payment capabilities to provide electronic payment processing to enhance travel experiences

深圳高速公路股份有限公司
SHENZHEN EXPRESSWAY COMPANY LIMITED

- Wallyt utilize Internet + electronic payment technology to transform the cash payment method of toll station into senseless automatic mobile payment to provide hassle-free transportation and travel experiences.

Thank you !