



# Empowering Platform Payments

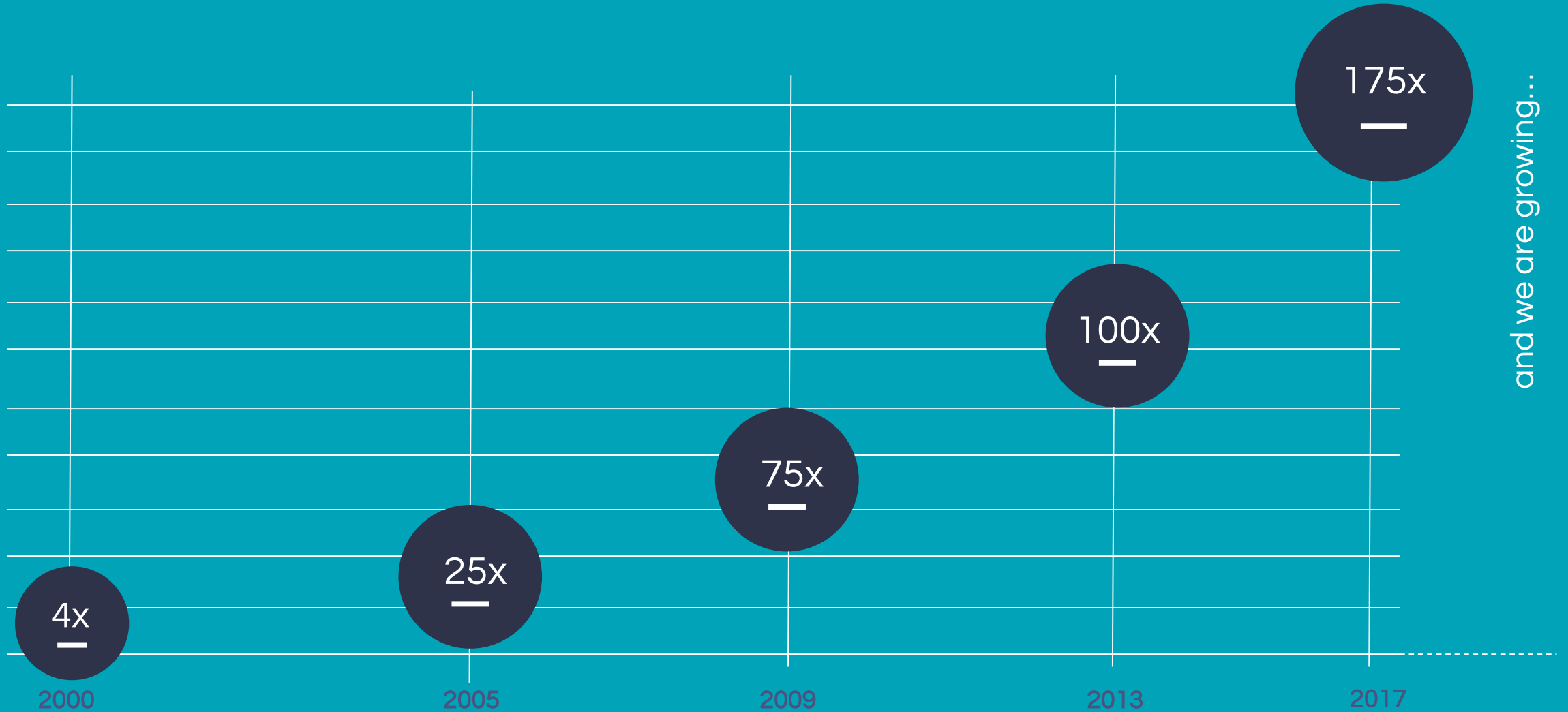
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V. Zoupas | E-commerce | June 2017

# An introduction: VivaWallet



# Viva Evolution - Employees

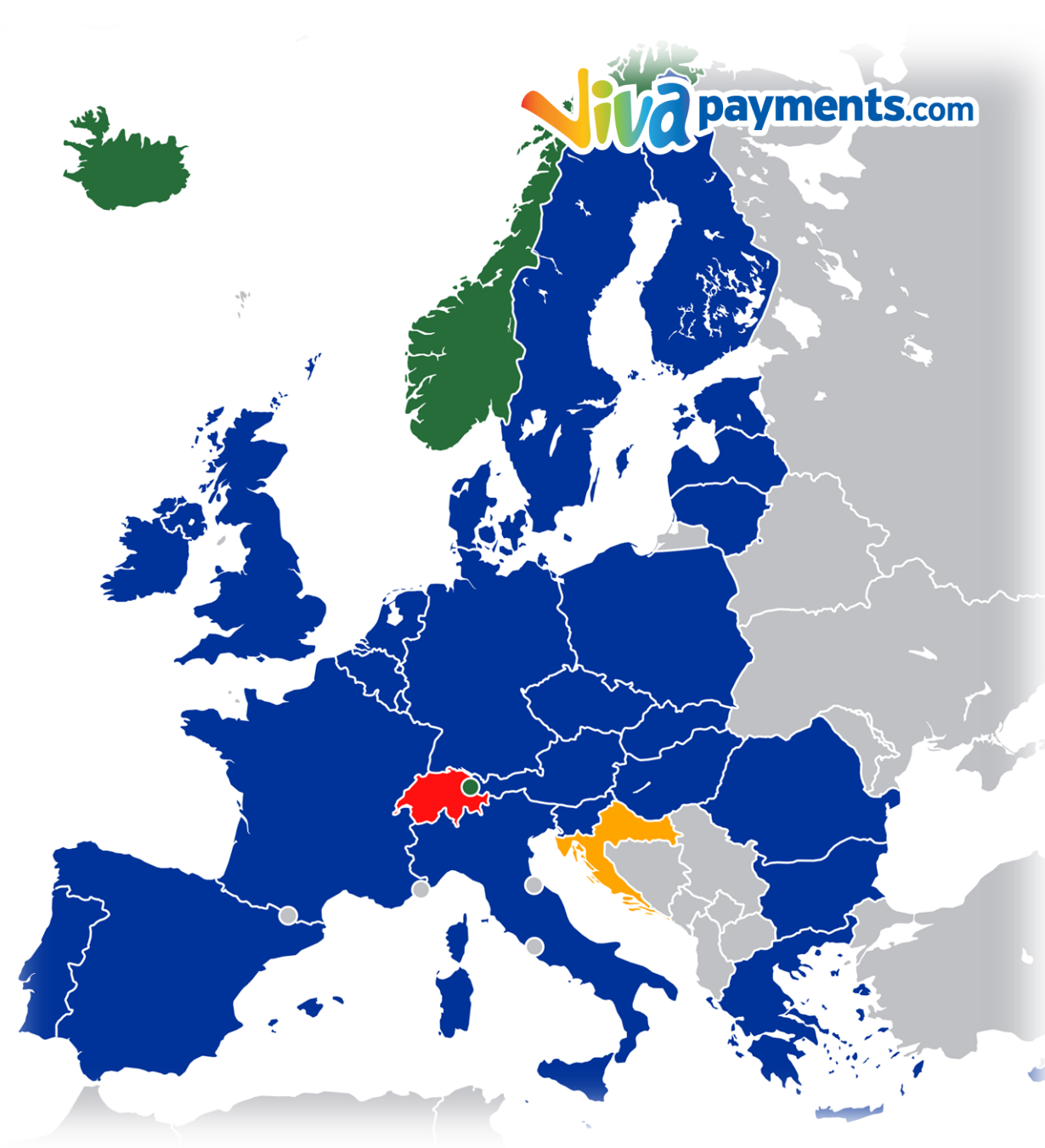


and we are growing...

# Viva Payments

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Viva Payments is a licensed e-money institution for operations in the whole EEA-31 region by ECB, through Bank of Greece.



# VIVA for Merchants

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Viva payments offers a set of innovative payment services to businesses and professionals, providing leading security, flexibility and continuous support.



Viva Wallet Account  
+ App + Card

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Unique Payment  
features

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Checkout solutions  
(e-shops)

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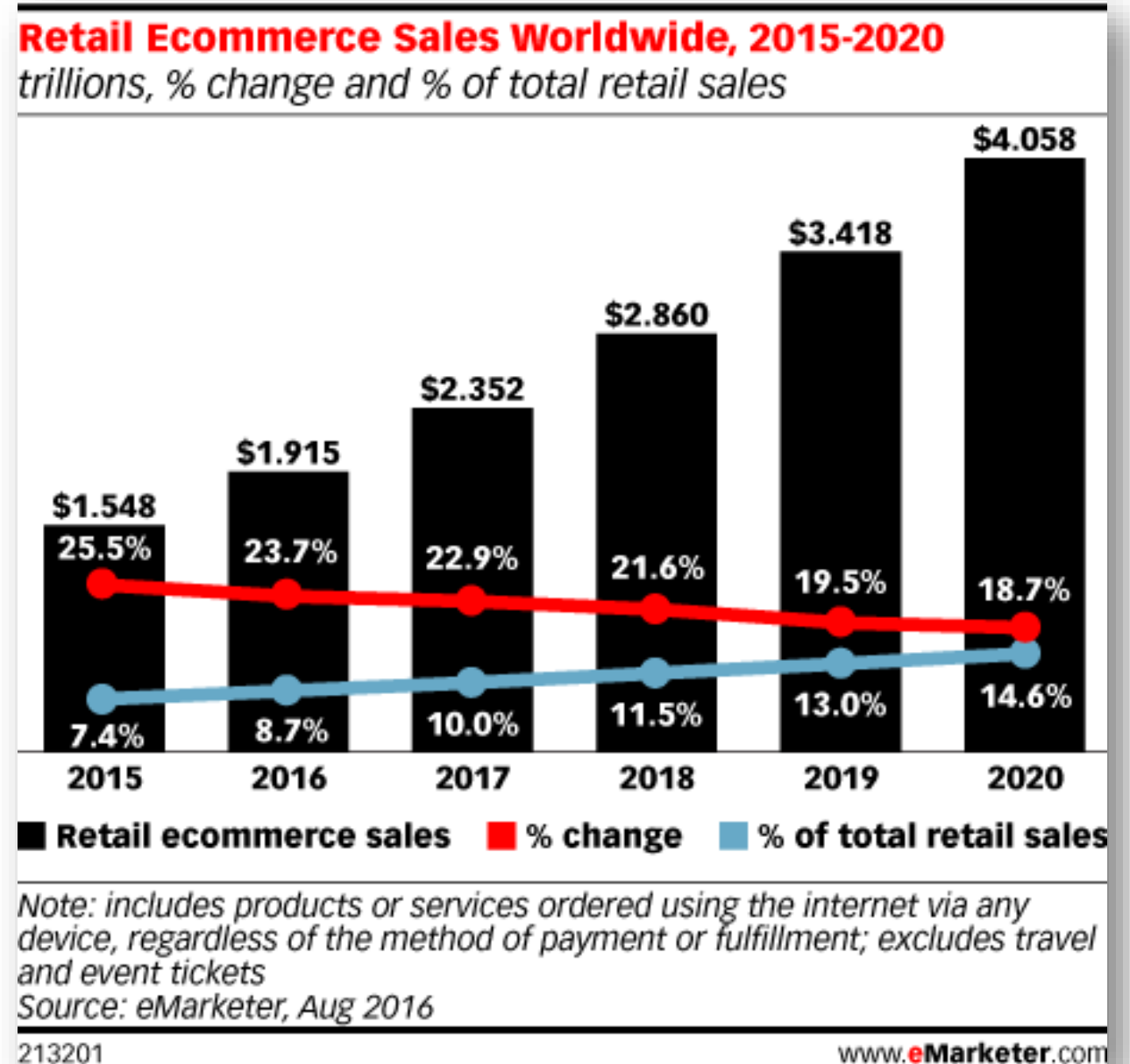
POS / MPOS

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**FOCUS ON NEW  
E-COMMERCE SOLUTIONS**

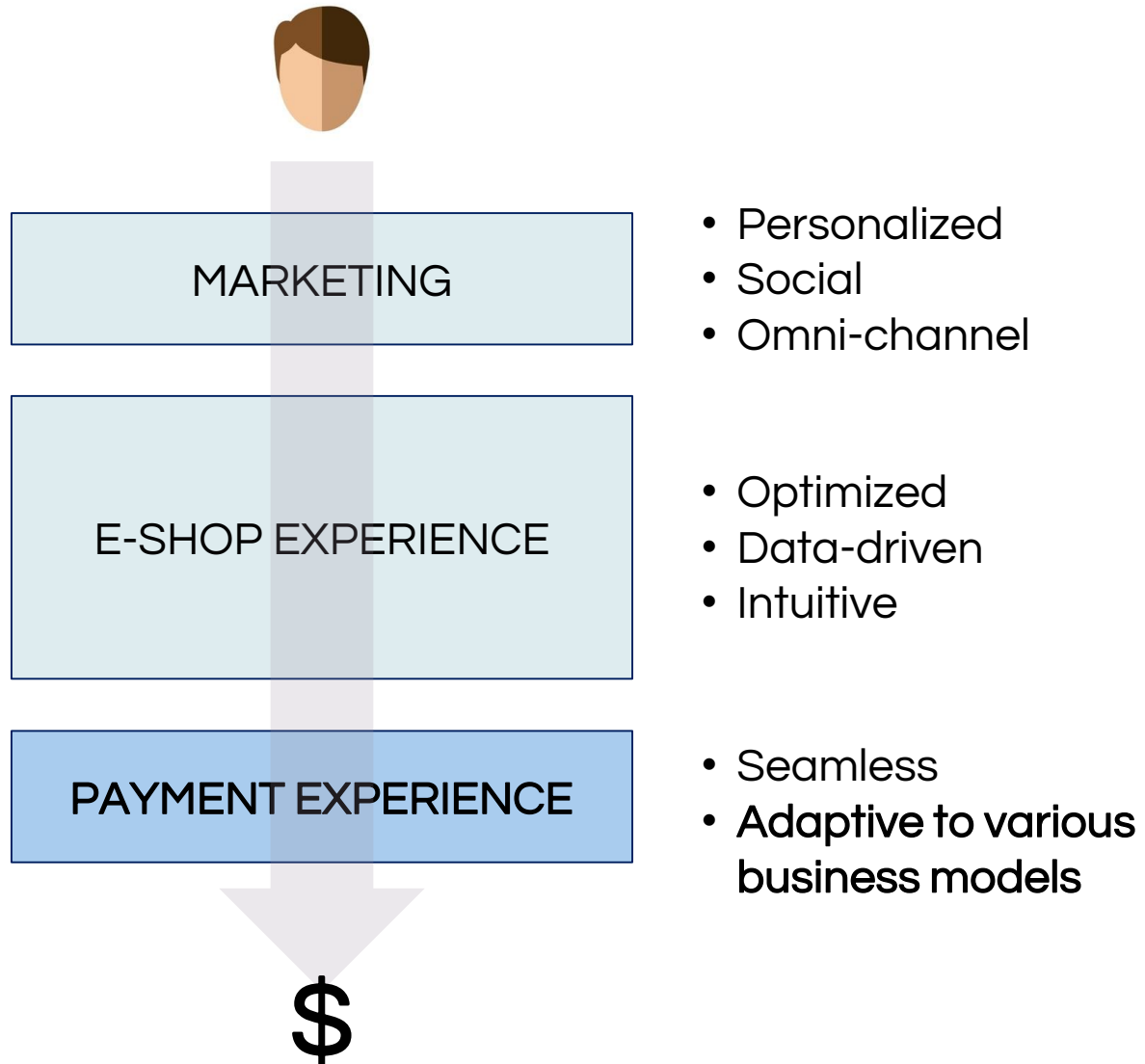
## WHY SHOULD WE CARE?

E-commerce market is steadily growing and will reach 15% of total retail sales in 2020.



# THE E-COMMERCE EXPERIENCE

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## MARKETPLACES | Driving e-commerce growth

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1. Connect Buyers & Sellers
2. Take care of transaction



Instacart

KICKSTARTER



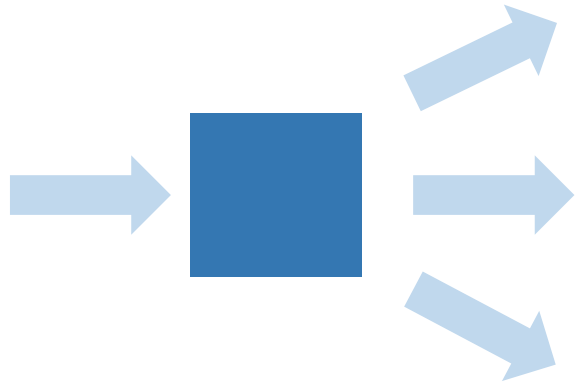
Etsy





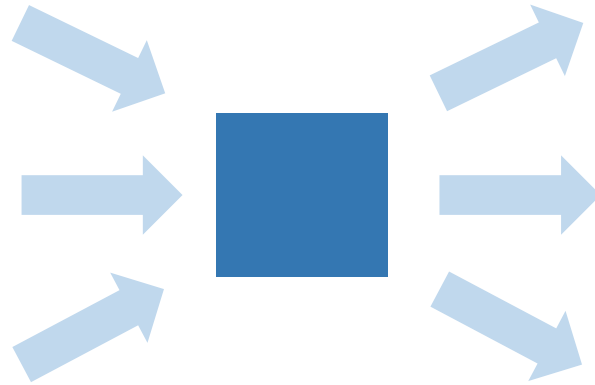
# MARKETPLACE MODELS

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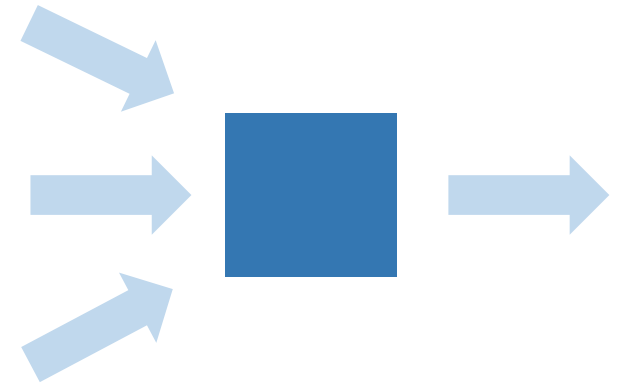
## ONE-TO-MANY

- Common Marketplace (ebay.com)



## MANY-TO-MANY

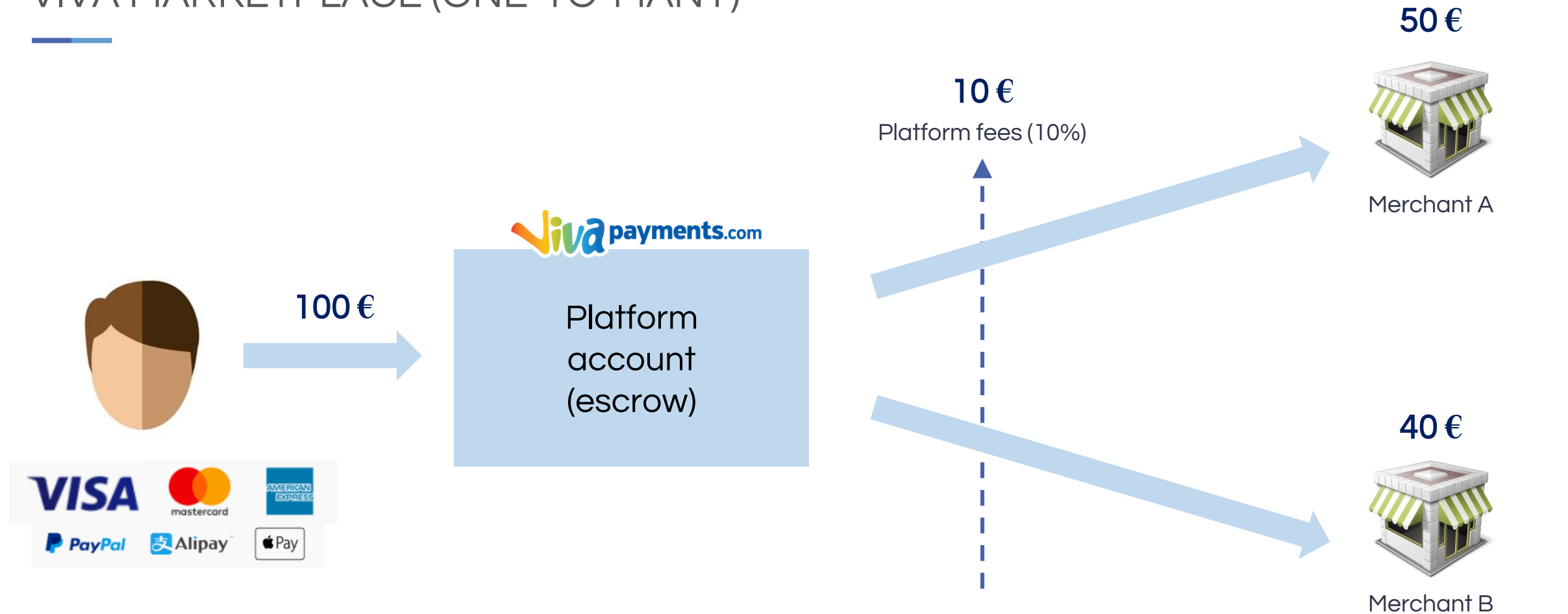
- Subscription platforms with many merchants



## MANY-TO-ONE

- Crowdfunding websites

# VIVA MARKETPLACE (ONE-TO-MANY)



**ACCEPT**  
Multiple payment  
methods

**HOLD FUNDS**  
Securely (PCI-DSS)  
As long as needed

**SPLIT**  
Payments and  
platform fees

**PAYOUT**  
To IBAN, cards or  
e-wallets

# CHECKOUT | User Experience

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- Seamless checkout experience
- Quick and simple integration



## Simple Checkout

A simple, cross-device payment form, in a user-friendly interface working within your website. Our easiest solution to implement.



## Redirect

We provide a simple and easy-to-use RESTful API for integrating with websites and apps. Minimum development is required and supports all payment methods.



## Native

Create a seamless checkout experience where the customer never leaves your site or your brand.

# HOW? SMART MONEY.

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- Proprietary **technology, based on unique e-money codes with custom properties**
- Flexible, adapts to many business models
- Example applications:
  - Marketplaces
  - Sharing economy
  - Escrow accounts
  - Vouchers for food & brands
  - Loyalty schemes

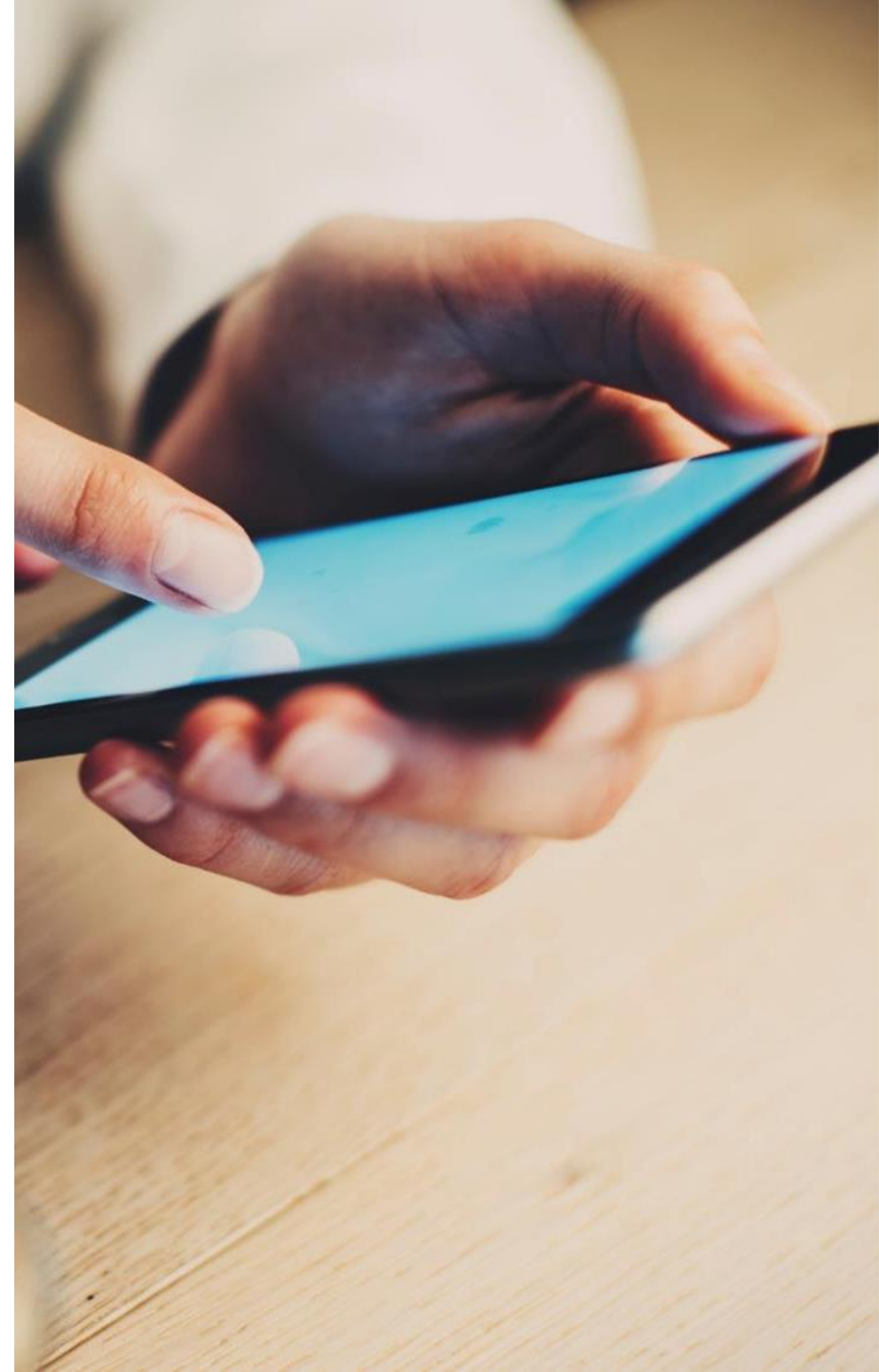


## WHY NOW? LAW 4446/2016 (Greece)

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(active since Dec 2016)

Payments on behalf of third-parties, through electronic means of payments or cash, **can only be performed by licensed Payment Service Providers.**





Thank you!  
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