



E-BUSINESS &
SOCIAL MEDIA
WORLD

**TRENDS IN
E-COMMERCE PAYMENTS**

WE'RE A GLOBAL, CLOUD-BASED DIGITAL PAYMENTS FACTORY

Accept Payments

Accept card payments on your physical store, your e-shop, your marketplace or over the phone.

- ✓ Card Terminals
- ✓ eCommerce/Marketplaces

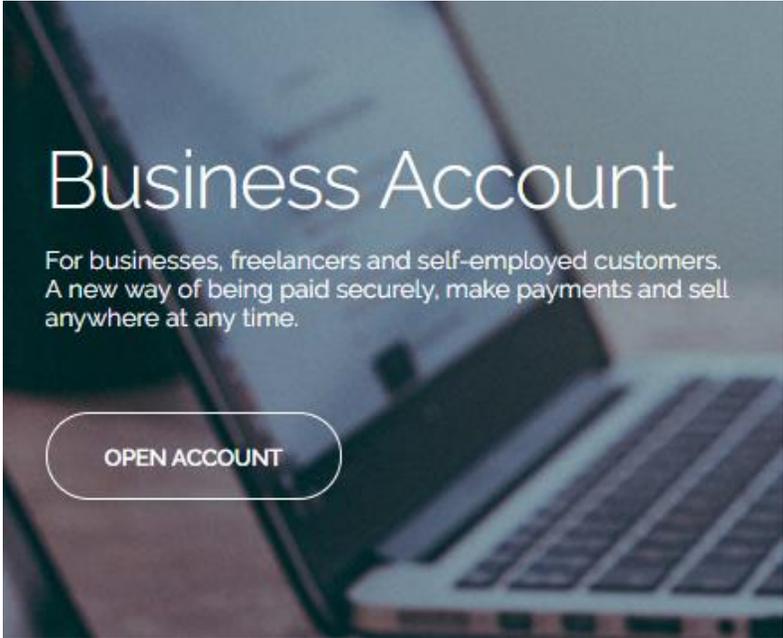
Card Issuing

Our solution includes virtual or plastic cards for all needs, such as loyalty, payroll or expense management programs.

Custom Fintech Solutions

Flexible acquiring, issuing and core processing services based on our low-fee and cross-border payments platform

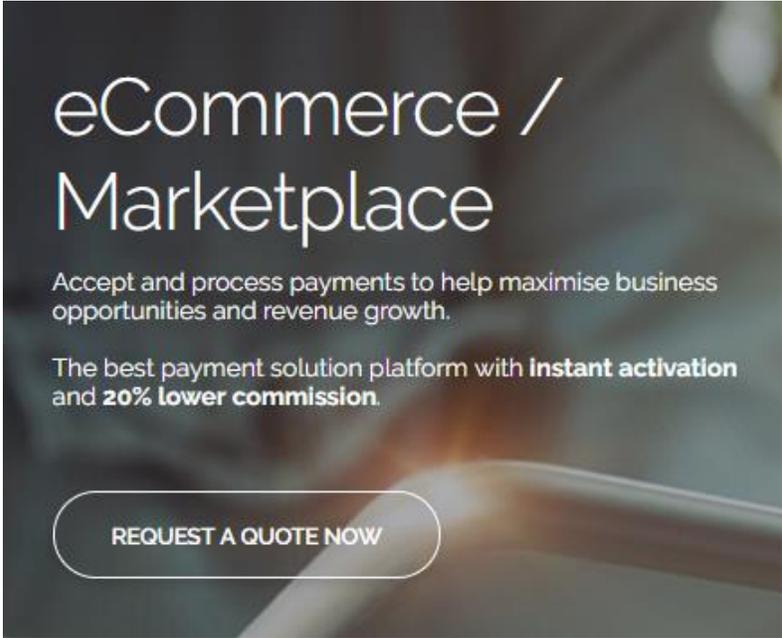
PRODUCTS

A promotional card for a Business Account. The background is a blurred image of a laptop and a smartphone. The text is white and centered.

Business Account

For businesses, freelancers and self-employed customers. A new way of being paid securely, make payments and sell anywhere at any time.

[OPEN ACCOUNT](#)

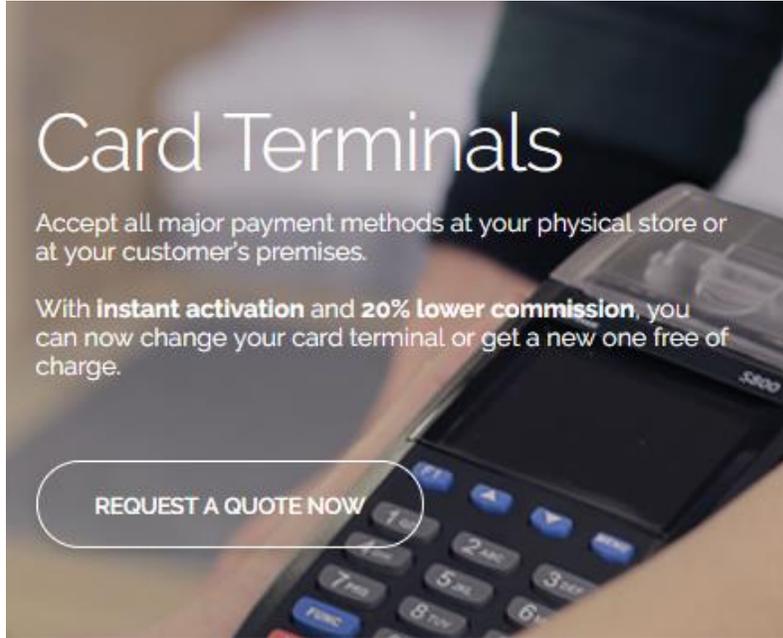
A promotional card for eCommerce / Marketplace. The background is a blurred image of a hand holding a smartphone. The text is white and centered.

eCommerce / Marketplace

Accept and process payments to help maximise business opportunities and revenue growth.

The best payment solution platform with **instant activation** and **20% lower commission**.

[REQUEST A QUOTE NOW](#)

A promotional card for Card Terminals. The background is a blurred image of a hand using a card terminal. The text is white and centered.

Card Terminals

Accept all major payment methods at your physical store or at your customer's premises.

With **instant activation** and **20% lower commission**, you can now change your card terminal or get a new one free of charge.

[REQUEST A QUOTE NOW](#)

VIVA WALLET | OFFICIAL SPONSOR @ MONEY 20/20 EUROPE

Our technology

- ✓ We're the first Europe-based payments provider with fully cloud based infrastructure
- ✓ Direct Connections to Card Schemes (Visa® and MasterCard®)
- ✓ Payments Analytics
- ✓ Bot Solutions - Peer-to-peer payments from your favorite chat platforms
- ✓ AI based anti-fraud algorithm



TRENDS IN E-COMMERCE PAYMENTS



TRENDS IN E-COMMERCE PAYMENTS

Socialization of e-commerce - Social networks are the future of e-commerce

- ✓ Social commerce is growing three times faster than e-commerce
- ✓ Internet users spend more than 80% of the time in messengers and social networks
- ✓ Brands will actively use social platforms for the direct sale of goods and services
- ✓ Adding a “buy” button to your Instagram or Facebook post or even Twitter, you are pushing the audience to buy goods directly, which is much more fast and effective

Payment buttons

No need to design your own checkout forms. You can embed Viva Wallet services to your website or blog, simply by configuring payment buttons. We will create a beautiful payment form that works great in all desktop and mobile platforms

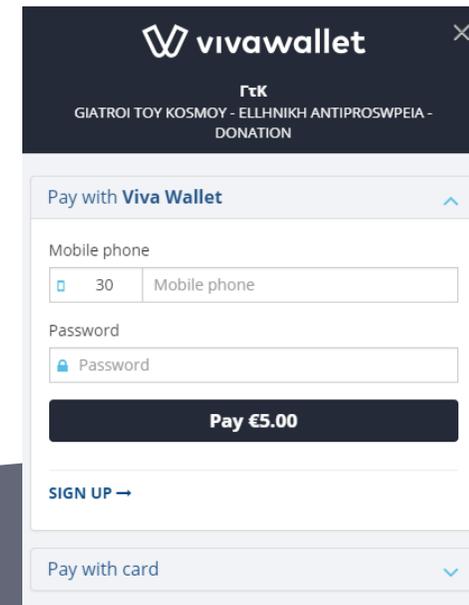


Choose an amount

5€ 10€ 25€

50€ 100€

Other



 vivawallet

ΓΚΚ
GIATROI TOY KOSMOY - ELLHNIKH ANTIPROSWEPIA -
DONATION

Pay with Viva Wallet

Mobile phone
30 Mobile phone

Password
Password

Pay €5.00

SIGN UP →

Pay with card

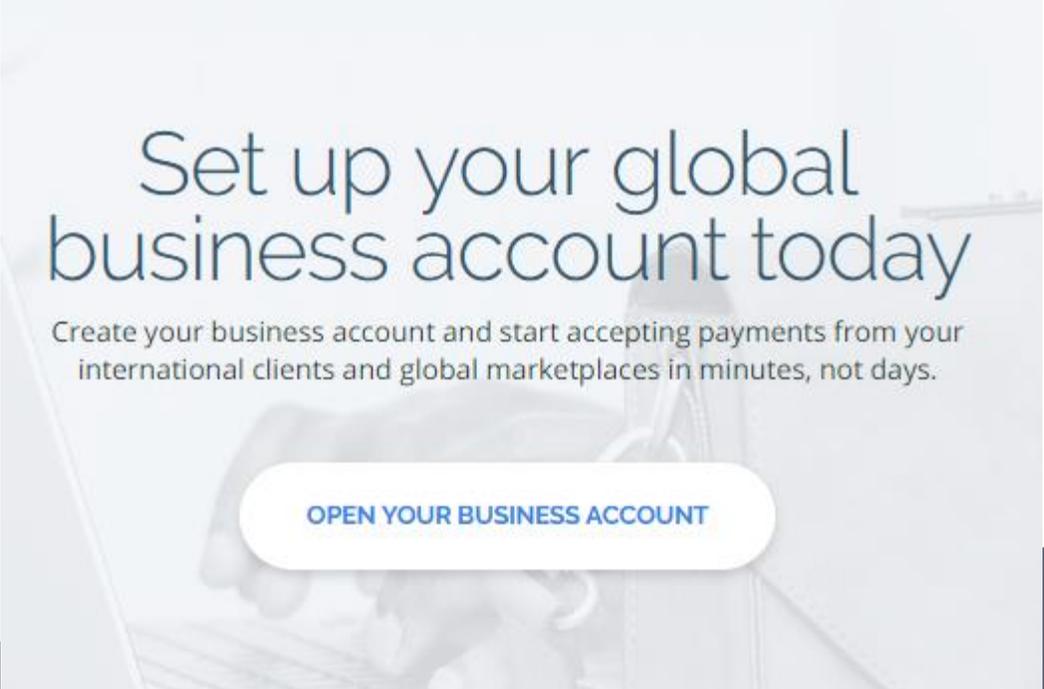
TRENDS IN E-COMMERCE PAYMENTS

Conversion rate optimization

- ✓ If merchants will continue to force the buyer to fill out long registration forms, they will continue to lose money every year, and have 65.2% of global cart abandonment rate
- ✓ Fortunately, more and more online stores understand that a convenient and fast payment methods can increase conversion by 20% or more

All payment methods in one platform

Create your business account and start accepting payments from your international clients and global marketplaces **in minutes**



Set up your global
business account today

Create your business account and start accepting payments from your international clients and global marketplaces in minutes, not days.

[OPEN YOUR BUSINESS ACCOUNT](#)

TRENDS IN E-COMMERCE PAYMENTS

Purchases and payments using mobile devices

- ✓ By 2020 the share of purchases through smartphones and tablets will increase to 69%. Users want to use their usual online payment methods, adapted for mobile devices
- ✓ However, an audience which likes and prefers to buy and pay most convenient and easy from the mobile is already formed
- ✓ 22% buyers said they would be glad to use the “one-click” payment option when buying from a mobile phone.

Welcome to the Viva Payments API and eCommerce Integrations

Start accepting payments instantly with easy to use checkout pages, eCommerce platforms' plugins and an API for custom integrations

Visit Viva Payments API @ GitHub

Below you'll find steps on how your business can start accepting payments with Viva Payments.

[Open Your Merchant Account](#)

Not sure yet? [Open a Demo Merchant Account](#) instead.

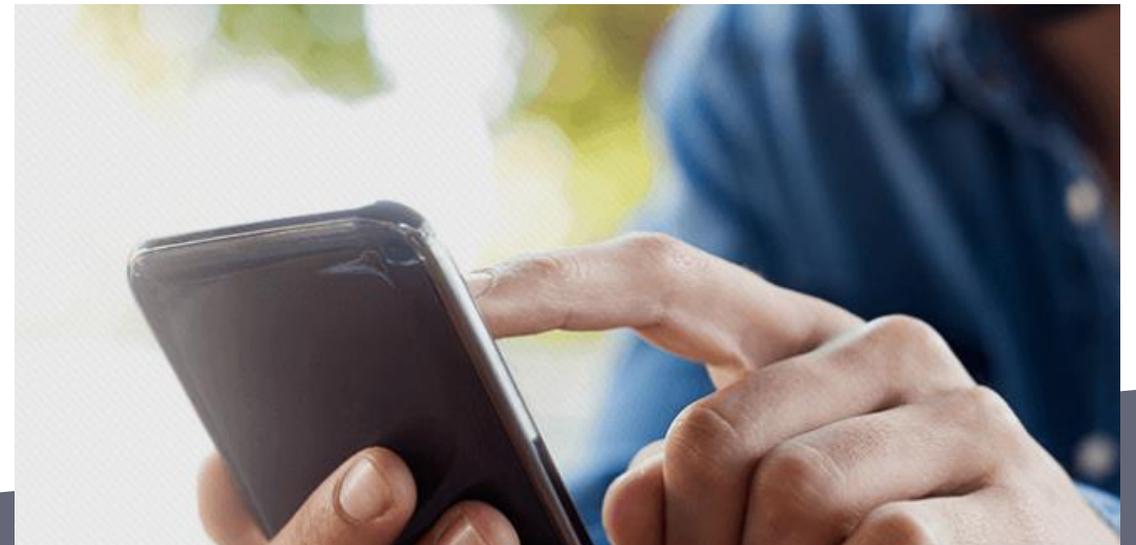
TRENDS IN E-COMMERCE PAYMENTS

Mobile Wallets

- ✓ The popularity of mobile wallets is growing. The most popular functions of wallets among users can be identified:
 - mobile payments from credit cards
 - loyalty cards
 - Coupons
 - ability to change delivery details

Viva Wallet in one handy app!

- ✓ Buy all Viva Services from your mobile and pay with your wallet balance!
- ✓ Mobile Payments!
- ✓ Add money to your Viva Wallet
- ✓ Transfer money from your wallet
- ✓ Bill Payments

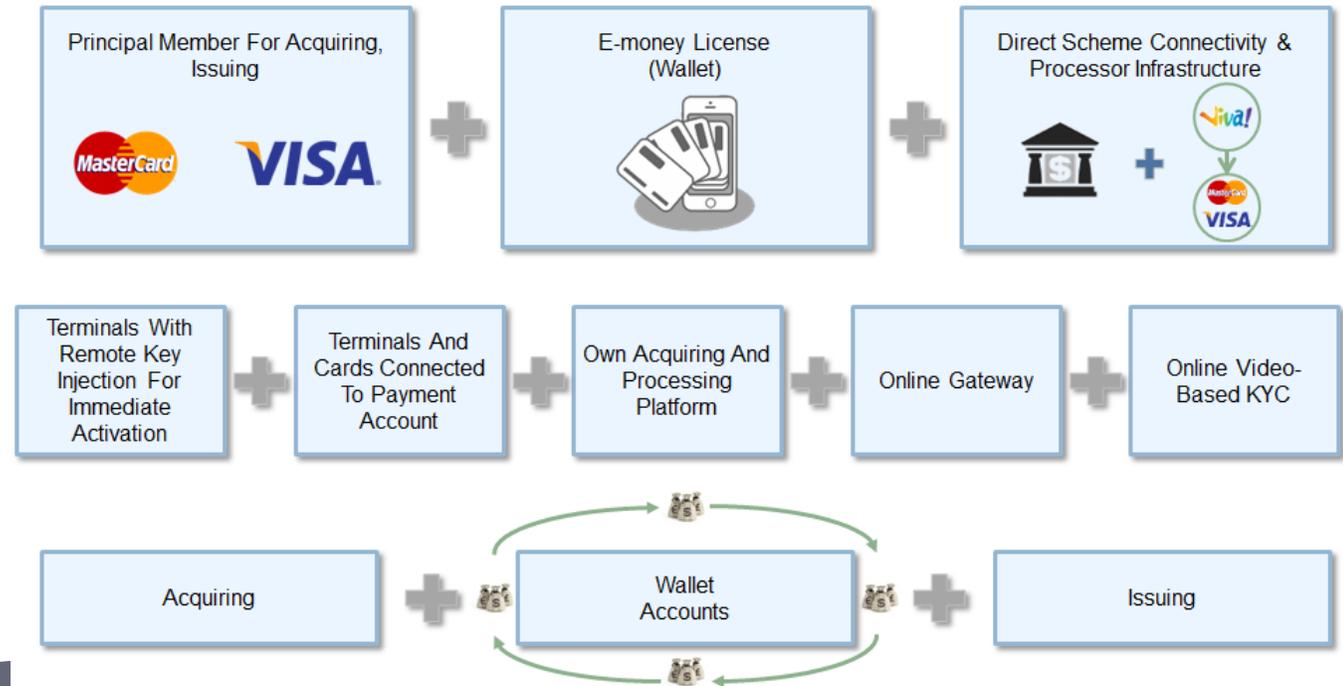


TRENDS IN E-COMMERCE PAYMENTS

Speed, simplicity and convenience are in the first place

- ✓ Mobile payments attract 32% of users to the high speed of make purchase. Payment providers understand the need for users in speed and convenience – and strive to make services as friendly as possible.

The 1st entirely cloud based PSP provider in Europe (Microsoft Azure)



TRENDS IN E-COMMERCE PAYMENTS

Competition for loyalty.

Merchants will actively stimulate spontaneous purchases, offering customers bonuses for loyalty in return.

Additionally, the network collects information about the client's behavior, taste preferences, amounts of payments, etc., which personifies the client and allows it to be serviced more qualitatively.

0% acquiring fee to all European retail merchants



Viva Wallet, an official sponsor at Money 20/20 Europe, announced today an offer of 0% acquiring fee available from July 2, 2018. Retail merchants who use Viva Wallet acquiring services to accept European MasterCard and Visa cards, will benefit from a 0% acquiring fee when they use their Viva Wallet business cards to utilise their funds.

The new offer applies both to card-not-present (e-commerce) transactions as well as to card-present transactions via Viva Wallet's card terminals. To complement the offer, Viva Wallet introduced its innovative Android™ card terminal by PAX global technology at Money 20/20, which accepts a wide range of alternative payment methods and local closed-loop card schemes.

0% ACQUIRING FEE TO ALL EUROPEAN RETAIL MERCHANTS

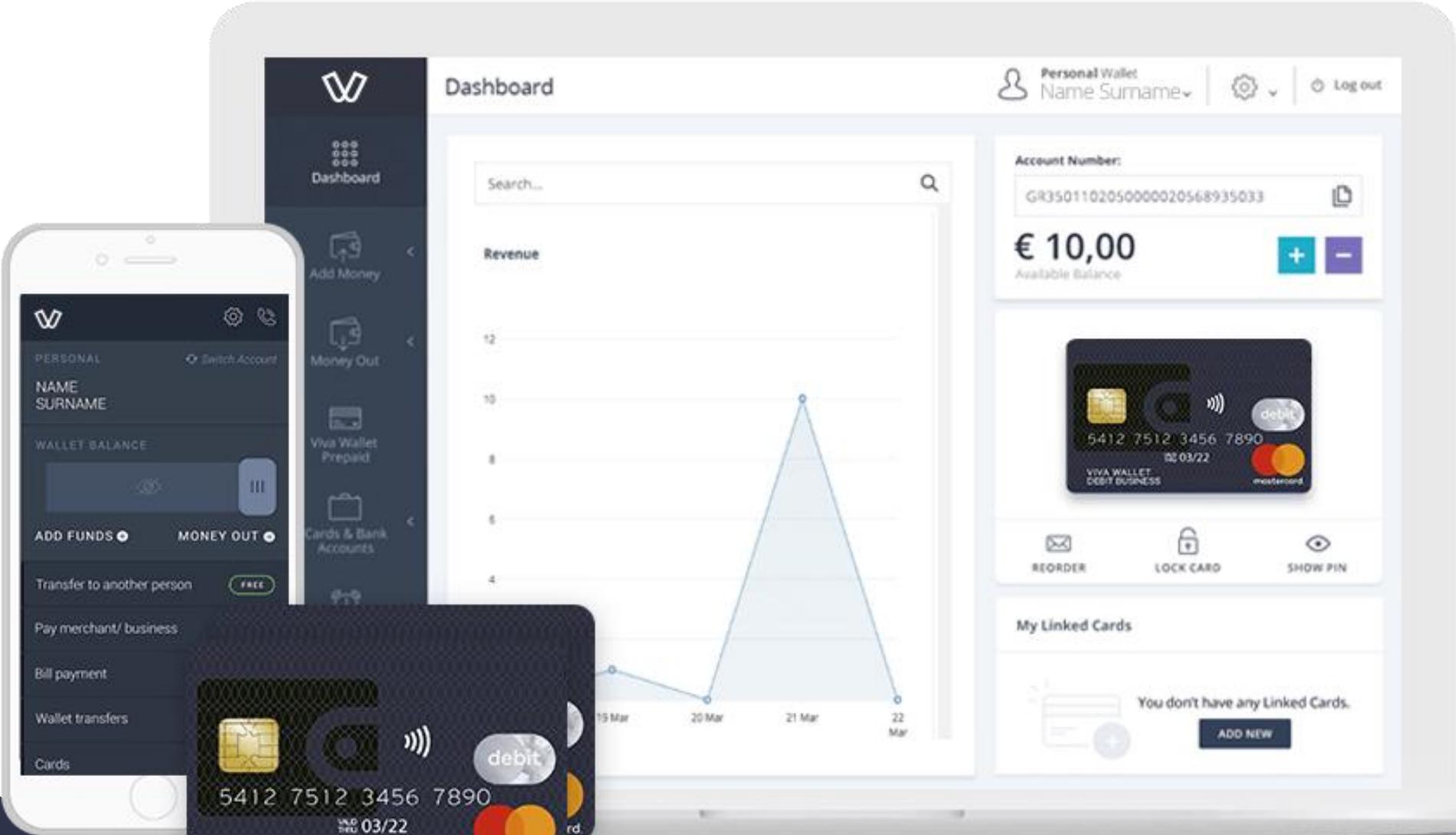
Amsterdam – 6 June 2018

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THANK YOU.