

PayLink

INFOCOM CONFERENCE 2019

Bridging the Future of Payments

Agenda

About PayLink

Financial Inclusion – Payments Systems evolution

Products and Services – Smart CITY

PayLink Possibilities – Products and Services



About PayLink Company



PayLink is an Albanian technology and payments processing company that provides services for financial market.



The Personalization Bureau services offered by PayLink leads to faster, more efficient and more economical solutions.



PayLink is using one of the most advanced, flexible, and innovative system worldwide, aiming to meet the customer needs.



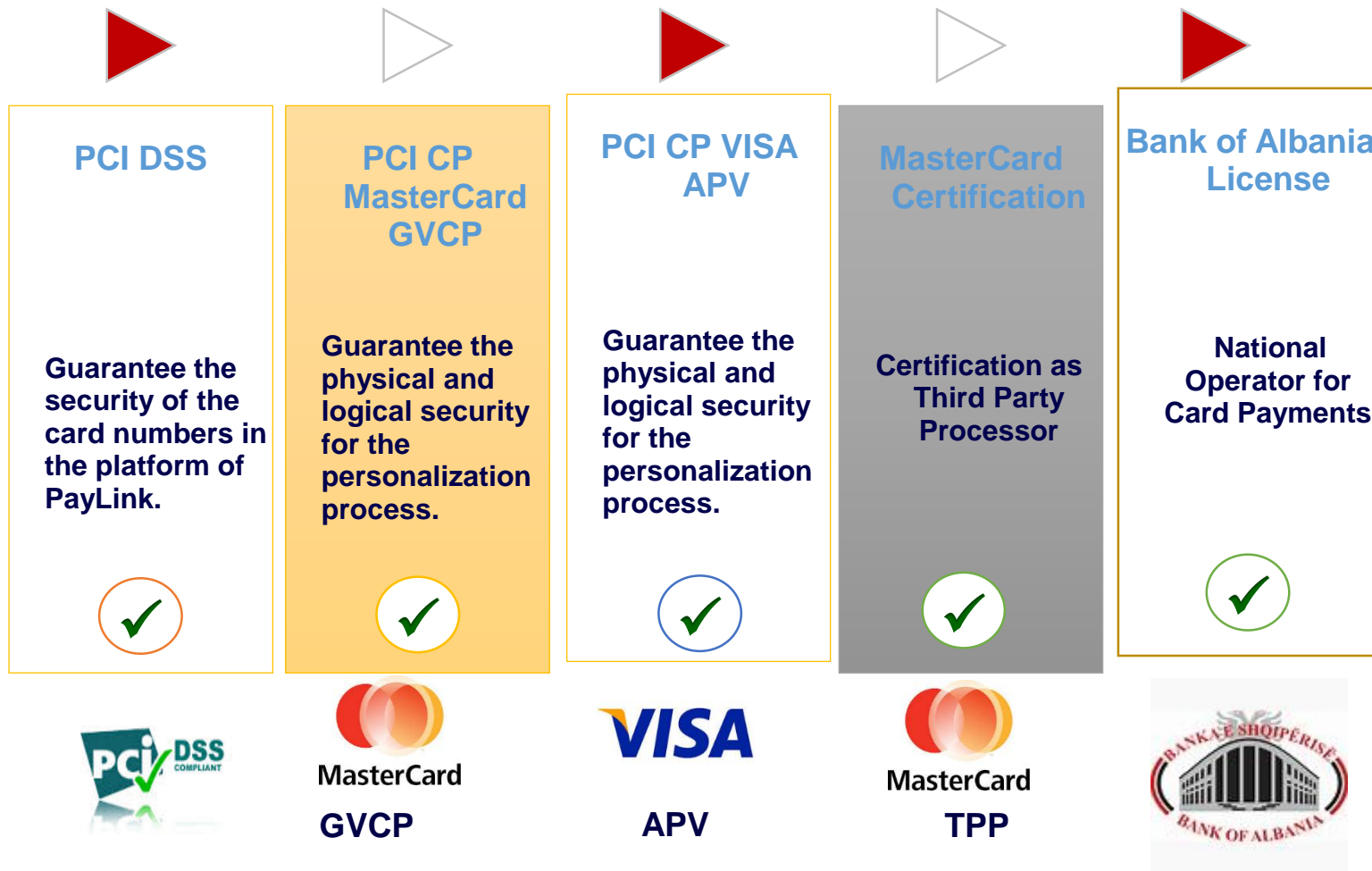
PayLink is licensed from Bank Of Albania as National Operator for Card Base Payment and Inter-banking Clearing Operator.



Our professional staff are all specialized in different sectors that PayLink is covering and have large experience in the card payment industry and in Banking Sector.

PayLink
Personalization + Processing + Switch + Merchant Acquiring Solutions+
Ecommerce solution + POS Sharing Platform

Certifications and Licenses – International Standards



 **In process of ISO 27001 ISMS and 9001 QMS certification**

Products and services - Third Party Processor

| Basic Products | Terminal Management | Payment Scheme | Interfaces | “e-Channels” | Added value services |
|-----------------------|---------------------------|----------------------|-------------------------------|---------------|----------------------|
| Transaction Switching | POS Terminal Management | VISA Interface | Utility Payment Interface | E-Commerce | “Loyalty” program |
| Issuing | ATM terminal Management | MasterCard Interface | Payment Aggregator Interface | 3D-Secure ACS | Fraud Monitoring |
| Acquiring | KIOSK terminal Management | PAYLINK | Core Banking System Interface | 3D-Secure MPI | “Call Center “ |

Data Preparation
for Personalization

SMART MOVEMENT PAYMENT PRODUCTS

SMART CITY

Digital Payments Vision – What to expect

FACTS - WORLDWIDE

- *Cities will invest \$41 trillion by 2025 to upgrade their infrastructure.*
- *27 Megacities (>10 million people) by 2025 (there were 3 in 1950)*
- *300-400 million Chinese will move to cities in 15 years*

World trend: Moving from rural to urban areas



China: Smart Policing / biometrics

Leap into the 21st century

How to Manage Payments

One simple convenient FINANCIAL CITY CARD PRODUCT that allows city residents to complete journey - finding/booking/paying/discounts....

The digital shift is the biggest opportunity

.....since the introduction of plastic cards

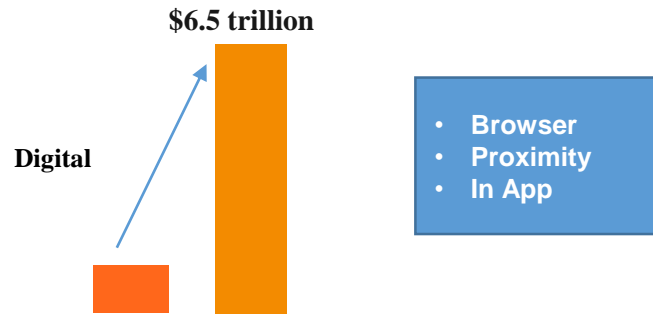


Explosive Growth of Digital Payments

By 2020:

- ✓ 6.5 trillion in digital payments volumes
- ✓ \$2 – 3T PV will be new on card networks due to accelerated shift from cash to card

Digital Payments Volume

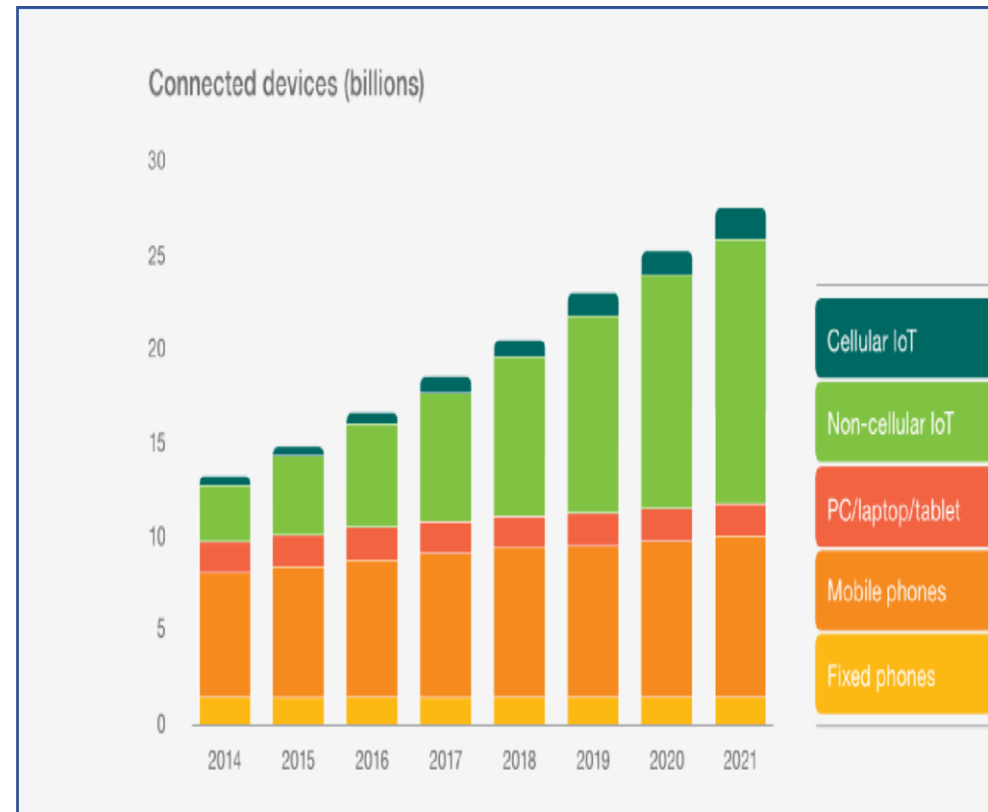


Source 1: Business Insider, 2015; The Internet of Everything 2015



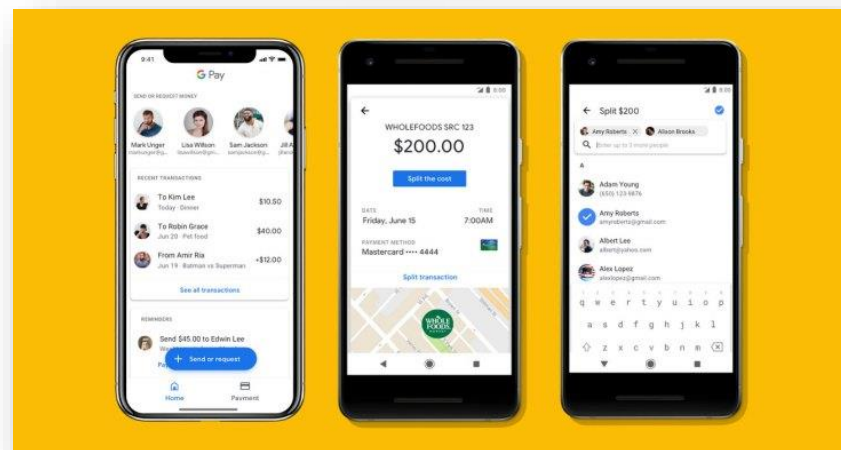
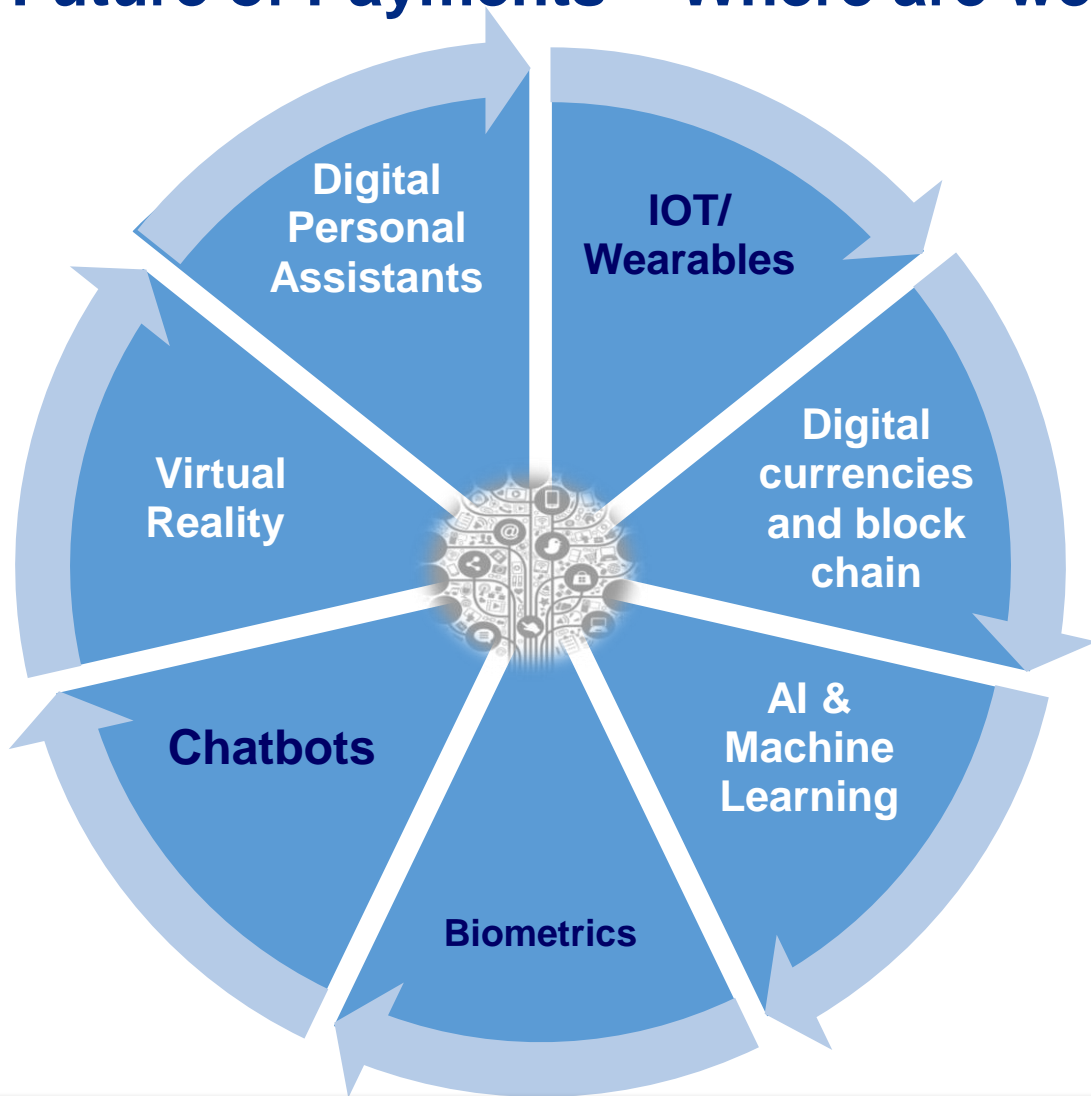
Consumer Connectivity

- ✓ 8.6 billion smartphones by 2021
- ✓ IoT connected devices are expected to surpass mobile phones 2019



Source 2: Ericsson Mobility Report, June 2016

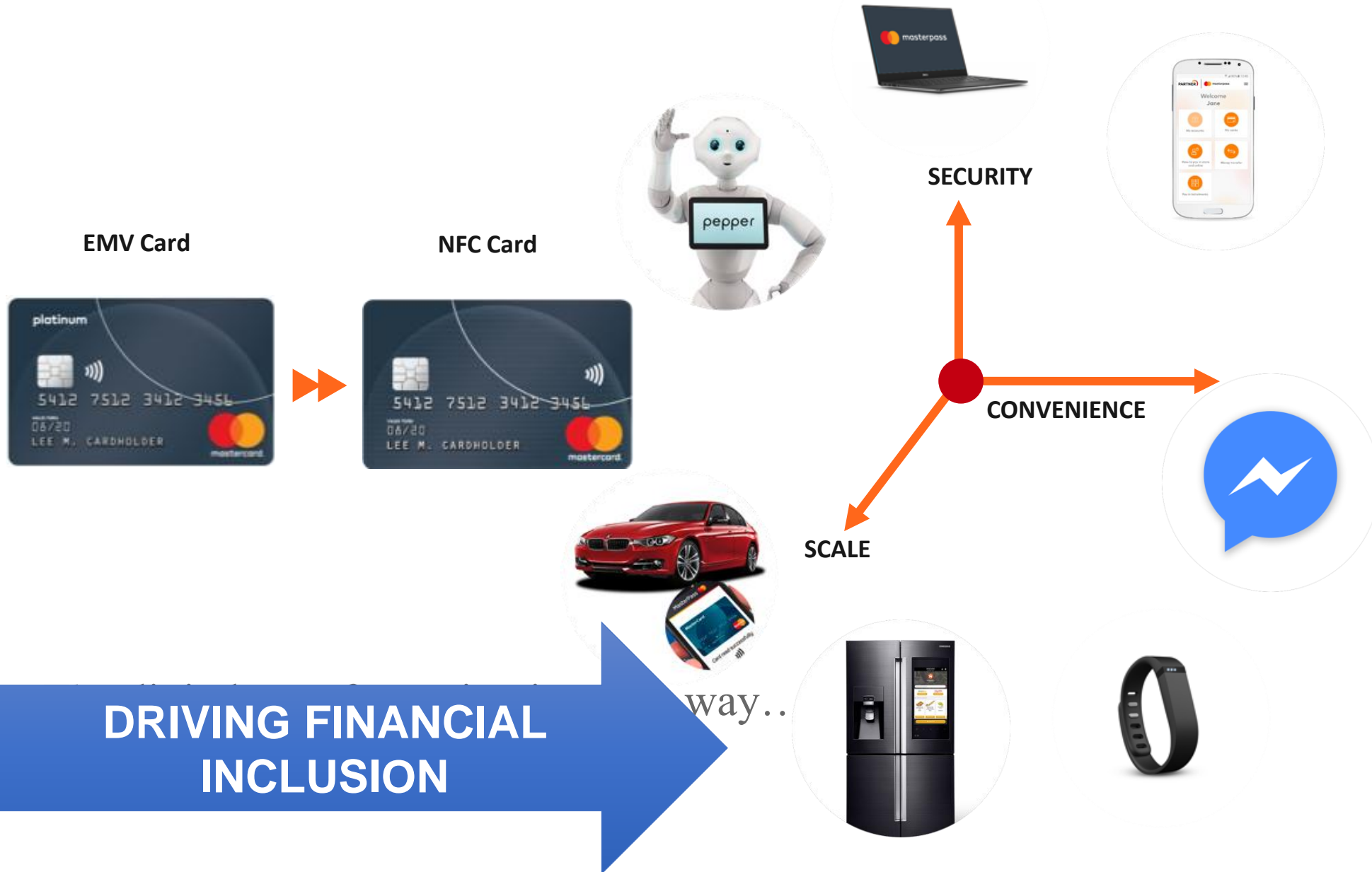
Future of Payments – Where are we going



Note:

- Payment Schema's vision is that every device becomes a payment device; they are committed to help issuers & partners benefit from this major market evolution;

The digital transformation is under way...



Payment products – Albania vs. Region

| Fërshkrimi | Banorë | ATM për milion banorë | POS për milion banorë | Kredit Kartelat për milion banorë | Debit Kartelat për milion banorë | E-Banking për milion banorë |
|----------------|--------|-----------------------|-----------------------|-----------------------------------|----------------------------------|-----------------------------|
| Kosova | 1.77 | 295 | 5,982 | 88,382 | 484,021 | 130,454 |
| Shqipëria | 2.89 | 277 | 2,461 | 29,736 | 301,596 | 72,372 |
| Republika Çeke | 10.55 | 446 | 14,066 | 187,922 | 951,556 | - |
| Turqia | 78.74 | 615 | 22,177 | 746,704 | 1,486,813 | - |
| Slovenia | 2.06 | 814 | - | 56,267 | 1,249,059 | - |
| Bullgaria | 7.15 | 804 | 14,614 | 170,065 | 878,315 | - |
| Hungaria | 9.83 | 508 | 12,319 | 137,940 | 772,029 | - |
| Bosnja | 3.52 | 430 | 7,478 | - | - | 109,023 |
| Mali i Zi | 0.62 | 626 | 20,692 | 63,924 | 680,106 | 177,400 |
| Kroacia | 4.19 | 1,084 | 25,318 | 33,680 | 1,640,330 | - |
| Maqedonia | 2.07 | 502 | 16,896 | 181,475 | 697,112 | 335,855 |

Burimi: BQK (2018) dhe bankat qendrore apo autoritetet mbikëqyrëse të shteteve përkatëse

Payment infrastructure is missing

Albania Facts



51,245

Registered Retailers



22,785

Registered
Accommodation and food
services companies

ACCORDING TO BANK OF ALBANIA THE NUMBER OF INSTALLED EFT POS:

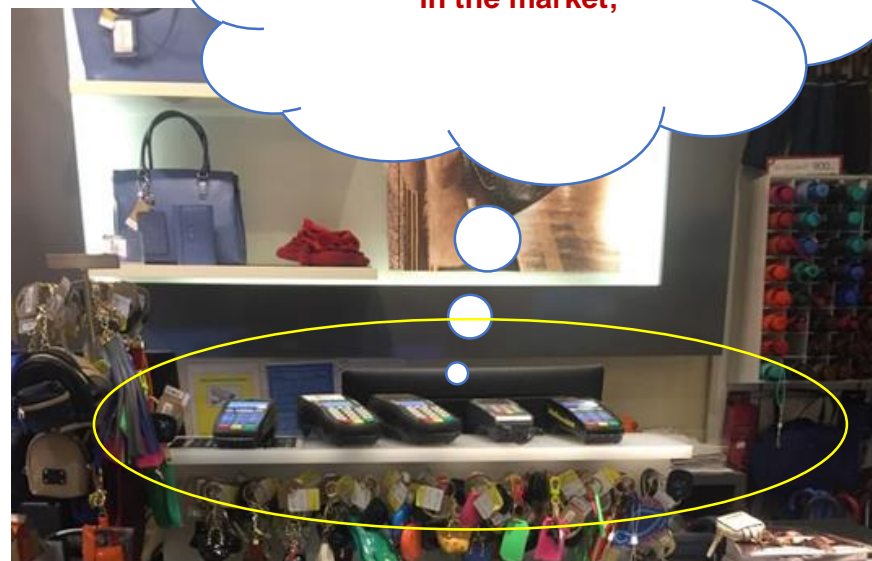
~ 8,000

MERCHANTS COVERAGE:

15% Theoretically if one merchant installed one POS terminal, Virtual POS or e-money POS.

Conclusion 1: POS coverage is very low (lower than 15%).

Current Situation with POS-s
in the market;



Merchants that accept card payments have more than one POS in their desk!

How PayLink supports the digitalization process...

Issuing

- Debit cards
- Credit cards
- Prepaid Cards
- Installment cards
- Virtual cards
- e-Wallets, Mobile Wallet (HCE)
- Corporate cards
- Loyalty cards
- Rewards card, gift card



PayLink introduced the first Contactless Card in Albanian Market under local Scheme

Payment Scheme



Acquiring

- ATM Processing
- POS Processing + Installments
- E Commerce Processing
- Mobile Commerce
- Kiosk Processing
- Utility and Mobile Top-up payment Gateway



PayLink authorized the first contactless transaction in Albania market



POS



ATM



Kiosk



eCommerce /3D Secure

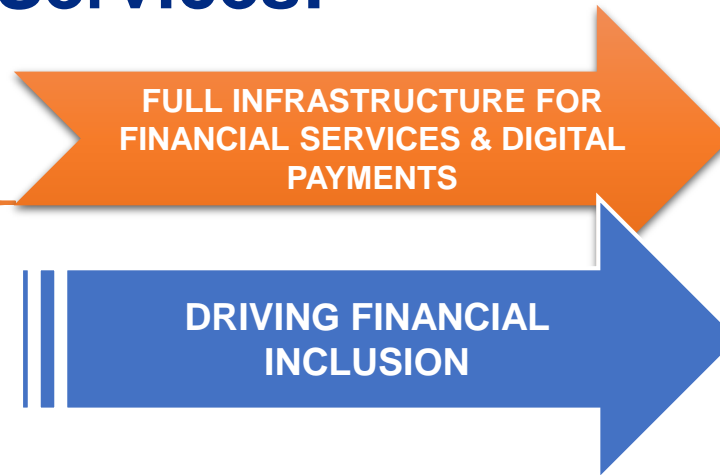
How PayLink supports the digitalization process....



How PayLink supports the digitalization process

SMART CITY CARD / Services:

- **Student card**
- **Transportation Card**
- **Parking Card**
- **Pension Card**
- **Etc.**



SMART CITY PAYMENT SOLUTIONS

- Parking
- Transportation
- Cinema
- Museums
- Stadium....

Debit
Credit / Prepaid / Gift cards / virtual cards / Loyalty card programs / e-commerce payments

SMART CITY CARD - FINANCIAL / PAYMENT TOOL AND FACILITIES



TRANSPORTATION SOLUTION



STUDENT CARD



CITY CARD



**NFC PAYMENT
INFRASTRUCTURE**



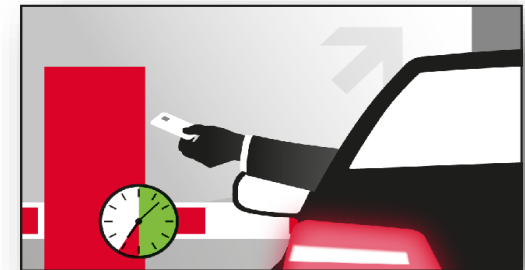
UNIVERSITY PAYMENT PRODUCTS



MUNICIPALITY PAYMENTS



CITY CARD LOYALTY



PARKING SOLUTION

STUDENT FINANCIAL CARD - DRIVING SMART CITY

- **Validity** – varies set up possibilities
- **Card with worldwide usage**
- **Student photo printed**
- **Bar code / other identification data insertion**



LOGO

**Name /
Surname of
the student**

**NFC /
CHIP
Reader**



**Student
Photo**

**International
Payment Schema**

**Student unique
number**

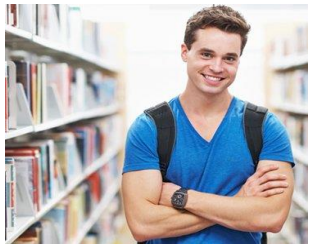
Optional: Bar Code

COMBINING FINANCIAL PAYMENT PRODUCT

+

STUDENT CARD MUNICIPALITY BENEFITS

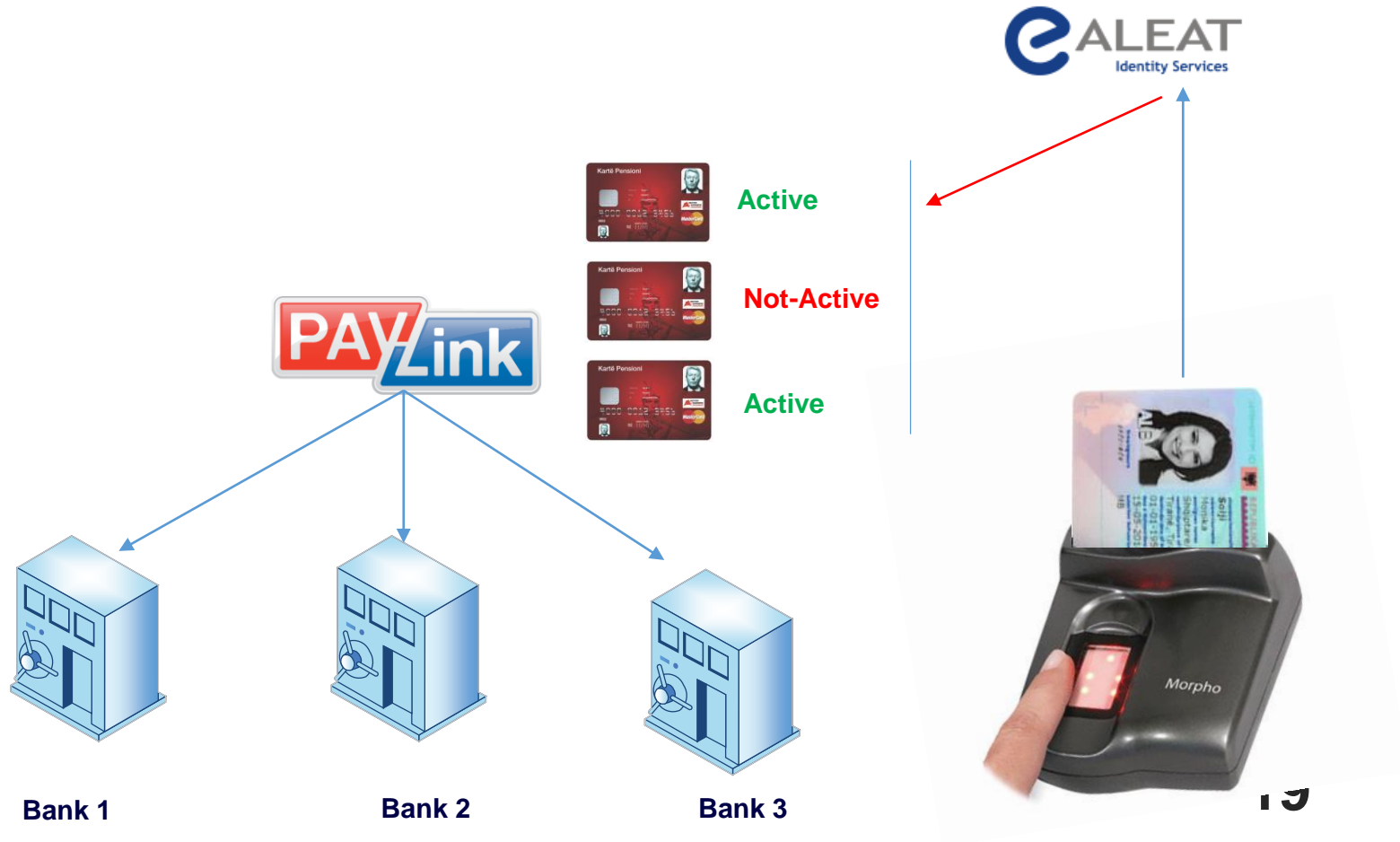
STUDENT FINANCIAL CARD – DRIVING SMART CITY



- 1** Convenience
Fund crediting from families, municipalities subventions, others
- 2** Purchase & Benefit
Purchase goods and services, participating in loyalty schemas / discounts
- 3** Security and Independence
CHIP & PIN technology & Contactless transactions. Cards are secure while paying / last technology of security as per international standards.
- 4** Balance and Transaction Verification
Balance and statements. Verification of transactions for the parent, where the money have been spend by their children/students.
- 5** Access card / control
Access in the University / Campus / classes . Security and convenience



PENSIONER FINANCIAL CARD – DRIVING SMART CITY



Transportation Cards - Converted into the CITY CARD

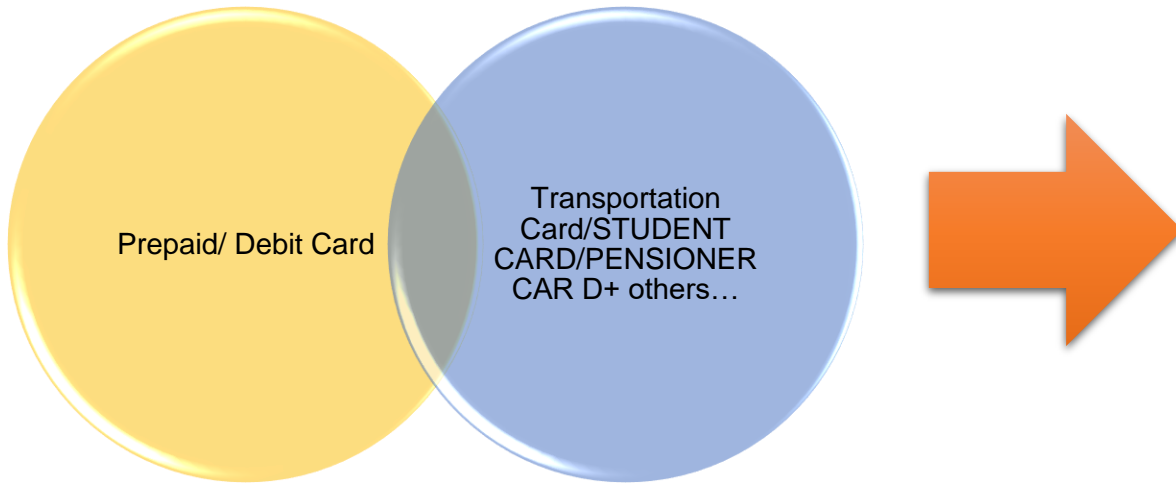
- According to the Tirana's Municipality, 25%-30% of Tirana's population are regular users of public transport.
- The card will be introduced as a financial transportation Contactless function or a financial co-branded whereas the Bank will issue with the functions as debit or Credit or Prepaid.
- Combining payments with a extensive network composed by different merchants we can create a FIRST ever CITYCARD

PayLink is able to offer various financial cards/products amongst the NFC contactless, the most recent method of payment which reduces the time length of payment and enhances the flexibility for card usage.

Hence, a great potential for the market – **FINANCIAL INCLUSION** .



Transportation Cards - Converted into the CITY CARD



- CITY CARD – ONE CARD
- Parking
 - Transport
 - Stadium
 - Theatre
 - Concert
 -

Managing the electronic abonnement

- Card identification according the social groups;*
- Student
 - Retiree
 - Disabled Person
 - Social Assistance

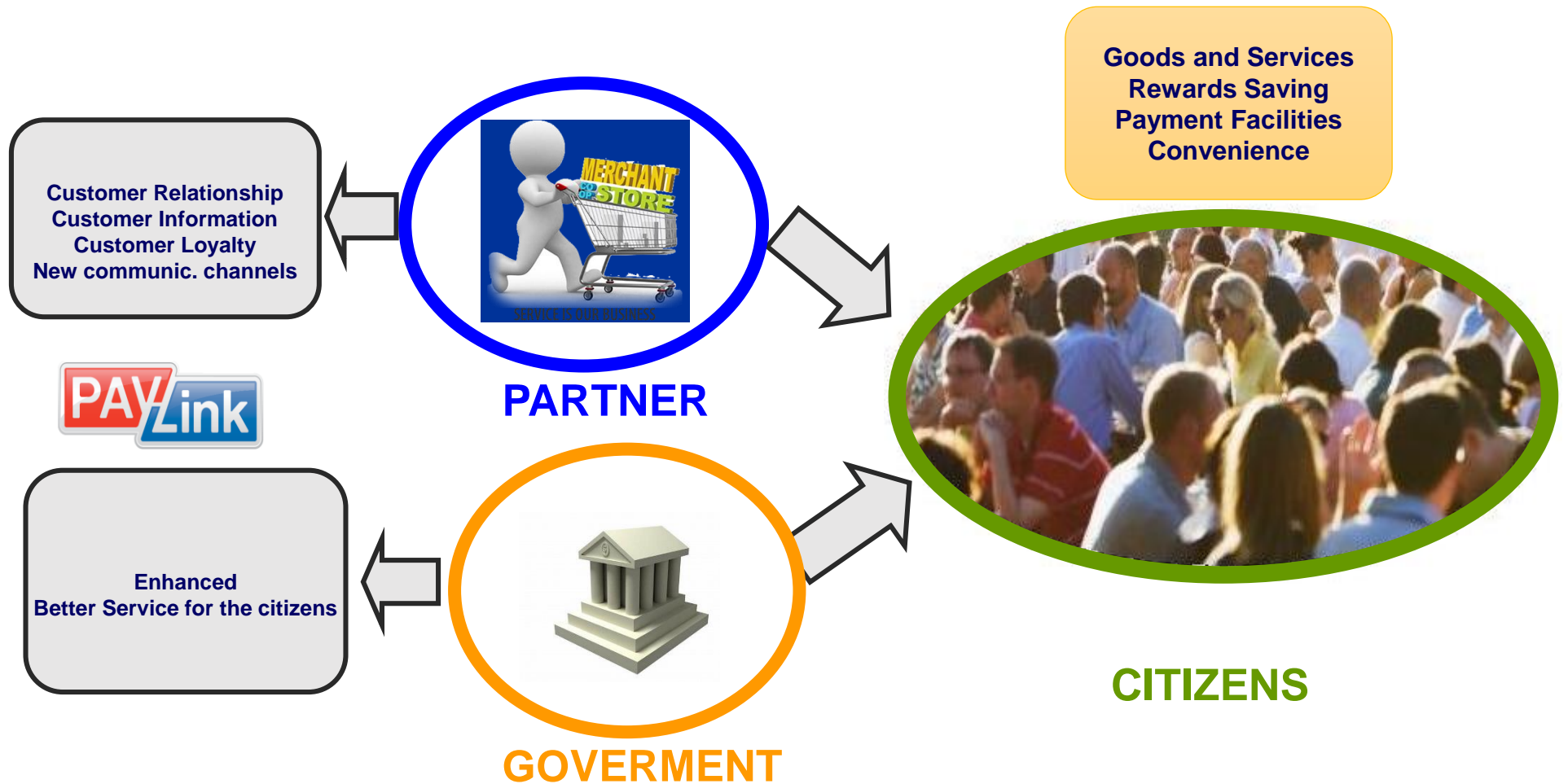
Different type of abonnements

- Monthly
- Yearly
- Short period
- Special line
- Special Zone

Renewal & Sales at the ATM network of the participating banks

- Managing the Public transport ticket in the same way as the electronic card according the type of abonnement;*
- Single ticket
 - Return ticket
 - One day ticket all lines
 - Other options according demand

How To Create Value For All



WE OFFER SMART CITY SOLUTIONS!!!

THANK YOU FOR YOUR KIND ATTENTION!

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