



# OkePay

[www.okepay.biz](http://www.okepay.biz)

## The only payment gateway that increases the merchants' business

OkePay is a go-to solution for all online payment needs. A payment gateway solution that enables a merchant to accept all major payment methods that is supported by an easy integration process and active support team. Targeting the SME\* sector, client acquisition does not need to be industry specific.

### Partners



# Payments Marketplace

**How is the digital payment market expected to grow in next three years?**

According to Markets and Markets, the global digital payment market size is expected to grow from USD 4.7 trillion in 2020 to USD 6.7 trillion by 2023, at a Compound Annual Growth Rate (CAGR) of 12% during the forecast period.

**What are the major factors driving the growth of digital payment market?**

The major drivers for digital payment market include worldwide initiatives for the promotion of digital payments, high proliferation of smartphones enabling mcommerce growth, increase in ecommerce sales, and growth in internet penetration.

## OkePay PAYMENTS is our DNA

**COVID-19 impact on the global digital payment market**

The pandemic has accelerated the adoption of contactless and wallet payments. e-Wallets are witnessing increased traction for Peer to Peer (P2P) transfers, bill payments, and Customer to Business (C2B) payments for essential services owing to the lockdown and aversion to the exchange of cash. However, some wallet providers have increased their fees for merchants and consumers, leading to merchants not accepting their wallets for transactions.

# Growing pains in the payments industry



**E-Commerce and supply chains.** In just one year, the COVID-19 pandemic has transformed how we live, work, and shop—at least for the time being. As of now, it's unclear which changes will prove to be the longest lasting. There's no doubt, however, that the impact on e-commerce will linger far into the future. The choice, convenience, and immediacy offered by online shopping have proved essential to consumers around the world and will likely accelerate its acceptance in virtually every product category.

The impact on delivery companies, however, has been mixed, with many struggling to keep up with the increased volume amid major challenges to their operations. Yet they, too, will recover and benefit from the increasing shift to e-commerce. To get ready for this new world, they must expand their operations, improve their logistics technology, and increase their efforts to boost efficiency through automation.

**The need for speed.** In today's world, no one likes to wait for anything – least of all their money. Whether it's an employee waiting for payday or a customer waiting for their refund after returning a product. Money is time and time is money! Small businesses face these struggles every day. Their livelihood often depends on receiving payments promptly in order to run their business and manage cash flow to make ends meet.

For small business owners and entrepreneurs, the lag between what we consider 'getting paid' – such as seeing a customer swipe their card or paying an invoice – and having that money finally hit a small business' bank account can be an excruciating wait.

# OkePay Asia

OkePay offers customized payment solutions with an individual approach for each customer. The services are fully customized to meet specific business requirements. Due to the online payment platform's rapidly growing customer base, OkePay is one of the fastest growing payment solutions in the world. OkePay allows global payment providers to join a network to provide their payment services to users of the network. Transactions can be processed in over 150 currencies. The focus here is also on building close business relationships.

OkePay works with a number of network partners around the world that provide cash services, electronic wallets, debit and credit card issuance, bank transfers, balance management, and other locally preferred forms of payments. OkePay provides the technology to enable payments, including the platform that connects users with network partners so that users can access the following services, among others:

- Transfer of funds to other parties for the purchase of goods and services
- Collecting payments for goods and services
- Transfer or disburse funds between natural or legal persons
- Verify user identity and compliance status
- Monitor transactions, users and devices for fraudulent behavior

# OkePay Asia

## Growth in payments

We are seeing a further decline in cash usage, which is being pushed to the minimum - fueling payments revenue growth where focused players can establish an insurmountable advantage\*

**US\$6.7**  
Trillion is the amount of forecasted global payments revenue in 2023

**30**  
Percent is the increase in global online payments revenue for the first 6 months in 2020 compared to the same period in 2019

## We expect half a decade of change in only a few months

- **Growth is accelerating** in the \*SME segment
- Found in the \***B2B2C** business models and new customer arenas
- The **role of platforms** is growing fast, with ecosystems a new growth segment
- The **shift to digital** makes it possible for providers to create far more tailored solutions
- Merchants have shown a **willingness to pay** for proven value

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\* Please refer to the Definitions Section of this document

# OkePay Asia

## Market Opportunity

- Creating exclusive payment solutions

## Our brands fueling growth



Payment Referral App



E-Voucher Payments

## Focus

- Payment services and solutions
- Merchant centric payments processor
- Integrate directly with banks, merchants and consumers

\* Please refer to Number 3 in the Footnote Section of this document referencing Additional Revenue – data rich

## Revenue Generators



Online



POS and VPOS



In-App



E-Vouchers

## In partnership with



## Access

- Interface with all the major shopping carts
- Streamlined points of sale concepts
- 40+ Merchant banks
- Tailored payment solutions possibilities



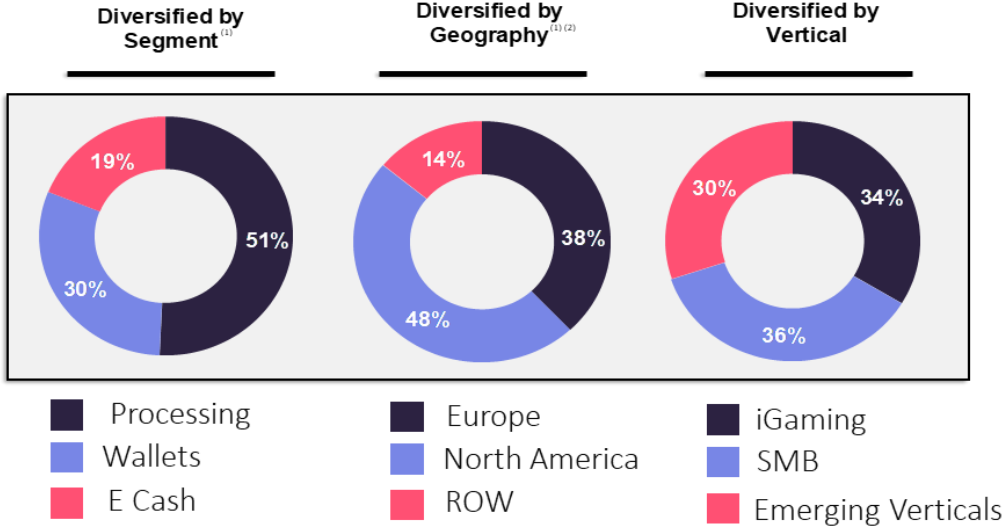
PrestaShop



opencart

# Competitor Analysis

## Paysafe:



**Global Capabilities** Large & Diverse Pool of Opportunities for Growth

- Digital Wallet & eCommerce ■ eCash
- Payment Processing ■ iGaming

Est: EBITA Multiple 19x

**Blackstone and CVC triple money on Paysafe sale**  
 The deal, which includes a \$2bn private placement, is valued at \$9bn  
 Thursday December 10, 2020 10:28 am

# OkePay Asia

Where our products are similar, we are more competitive.  
 Where we compete in the same sector, we deliver the only merchant advantage.

- Diversified by Segment**
- Payments ■ eWallet
  - eCommerce ■ Merchant Discount App

- Diversified by Geography**
- Europe 30%
  - Asia 50%
  - ROW 20%

# Projected Figures

## OkePay and Okey Media

**OkePay Asia**  
**Okey Media**

| Revenue                      | 2022           | 2023           | 2024          |
|------------------------------|----------------|----------------|---------------|
| OkePay Revenue               | 33,229         | 2,244,876      | 10,342,412    |
| Okey Media Revenue           | 1,063          | 4,130          | 7,500         |
| OkePay Gross Income (0.3%)   | 99.7           | 6,735          | 31,027        |
| Okey Media Gross Income (1%) | 10.6           | 41.3           | 75            |
| Expenses                     |                |                |               |
| Gen Expenses                 | 132            | 132            | 170           |
| Salaries                     | 300            | 380            | 480           |
| Rent                         | 60             | 60             | 60            |
| Marketing                    | 11             | 678            | 3,110         |
| <b>EBITA</b>                 | <b>(392.7)</b> | <b>5,526.3</b> | <b>27,282</b> |

\*All figures are quoted in USD\$ and are X 1,000

### Human Resources and Cost

|               |   | 2022 |   | 2023 |   | 2024 |
|---------------|---|------|---|------|---|------|
| GM            | 1 | 80   | 1 | 100  | 1 | 120  |
| Marketing     | 1 | 60   | 2 | 80   | 2 | 100  |
| Support Staff | 2 | 60   | 2 | 80   | 3 | 100  |
| Developers    | 1 | 100  | 2 | 120  | 2 | 160  |



## Definitions

SME – Small to Medium Enterprise

BVI – British Virgin Islands

MSO – Money Services Operator

B2B2C – Business to Business to Customer

IP – Intellectual Property

PIM – Product Information Management

DNA - DNA or deoxyribonucleic acid is a long molecule that contains our unique genetic code.

BR Number – Business Registration Number

## Footnotes

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1. Please refer to the Disclaimer at the end of this document
2. Should you require further clarity of certain meanings in the text please refer to the ‘Definitions’ section of this document
3. The 2020 McKinsey Global Payments Report
3. Additional value – data rich: meaning income that could be derived from the data collected in digital client onboarding, customer behavior and target marketing
4. Merchant Challenges - Food delivery companies charge 25% of the total value to the merchant. This amount can increase if the spend does not minimum amount thresholds.
5. As reported by Deloitte referenced:  
<https://www2.deloitte.com/uk/en/pages>
6. Driving Adoption – According to a Bain & Company report dated the 20<sup>th</sup> of August 2020

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