



The future of digital payments in 3 gifs

Kostas Xiradakis, Product Manager
| eCommerce Expo Nov 2017

FINANCIAL INSTITUTIONS WILL BECOME IDENTITY HOLDERS



BEFORE



AFTER



STRONG 2-FACTOR AUTHENTICATION



BEFORE



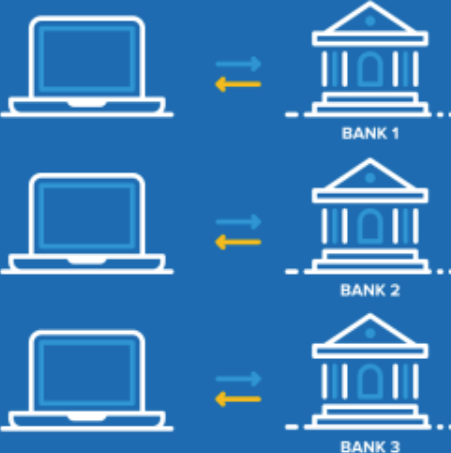
AFTER



ACCESS ACCOUNT DATA IN ONE PLACE



BEFORE



AFTER





Thank you!
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Why the future of
payments is unknown
and impossible to predict

Kostas Xiradakis, Product Manager
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VIVA TIMELINE



realize.



Realize SA - founded on June 2000
(now is: VivaWallet Holdings)

2000

founded



<http://www.viva.gr>



2006

founded



<http://www.vivapayments.com>



2010

Payment Institution
license by
Central Bank of Greece

2011

events
e-ticketing
launched

2012

2013

2014

E-money Institution
license by
Central Bank of Greece

2015

2016

2017



end-to-end
connectivity
w/ card schemes

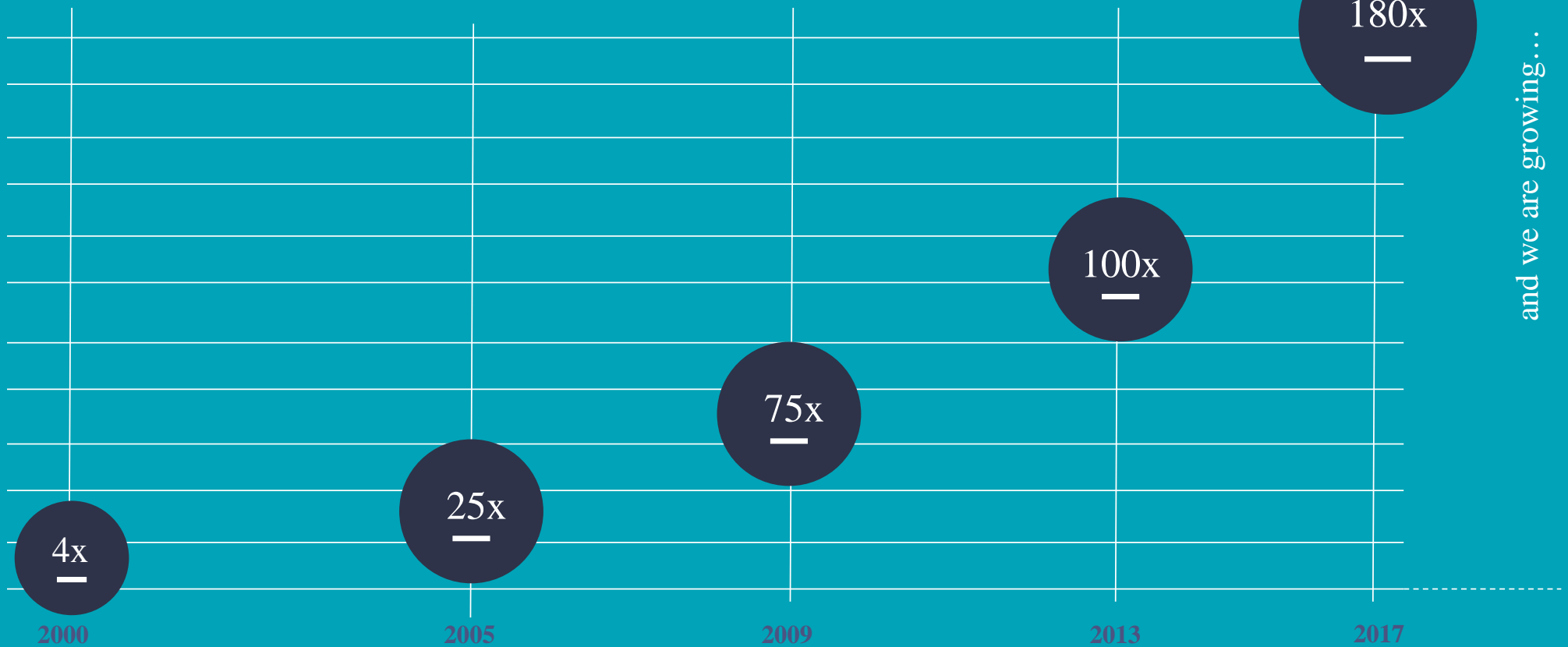
fully cloud based
operations and
infrastructure



VIVA EVOLUTION - EMPLOYEES



70 of which are highly skilled Software Engineers, focused on the development of transactional based systems

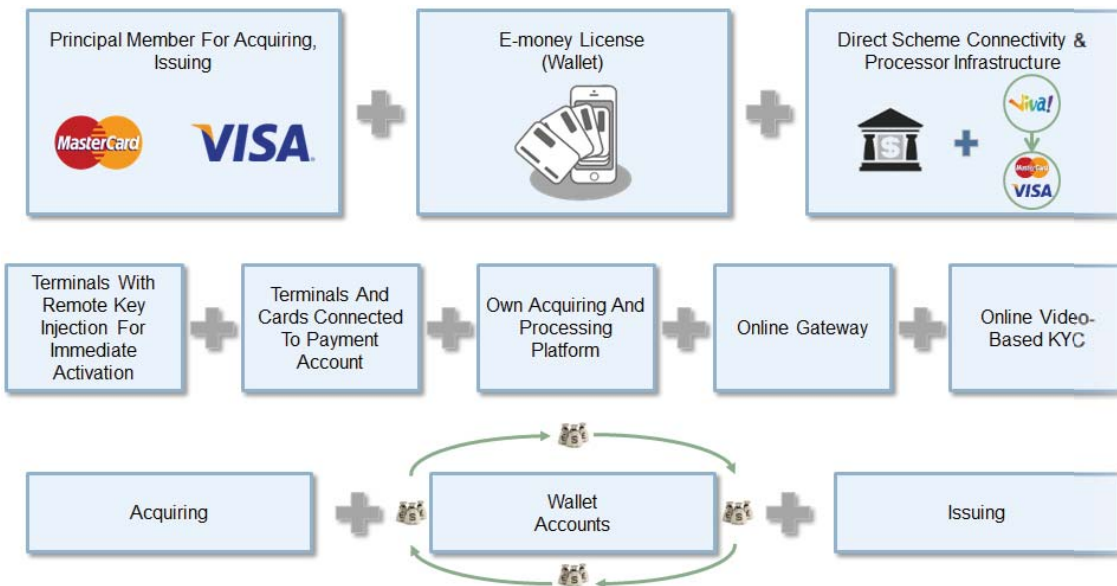


and we are growing...

VIVA WALLET: A “digital payments factory” for EEA

Fully integrated, self-developed, state-of-the-art platform

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



VIVA for Merchants and forward looking businesses



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



Unique Payment
Features



Online Payments
(e-shops, marketplaces)



POS / MPOS

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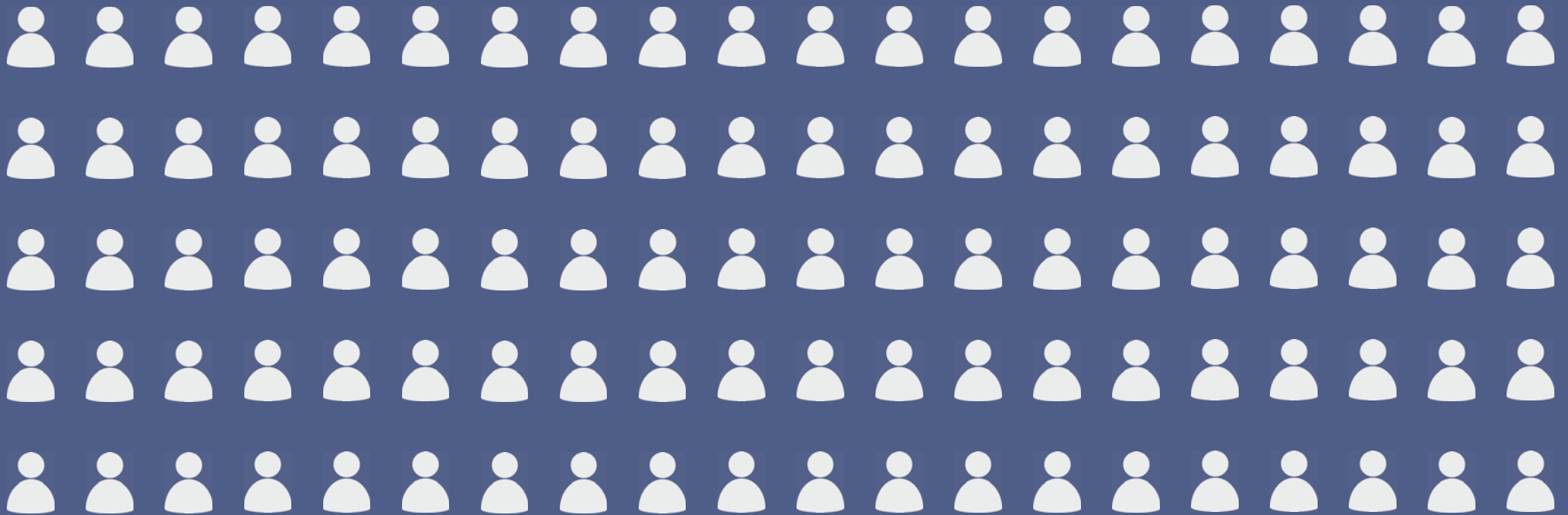


POS / MPOS

Challenge



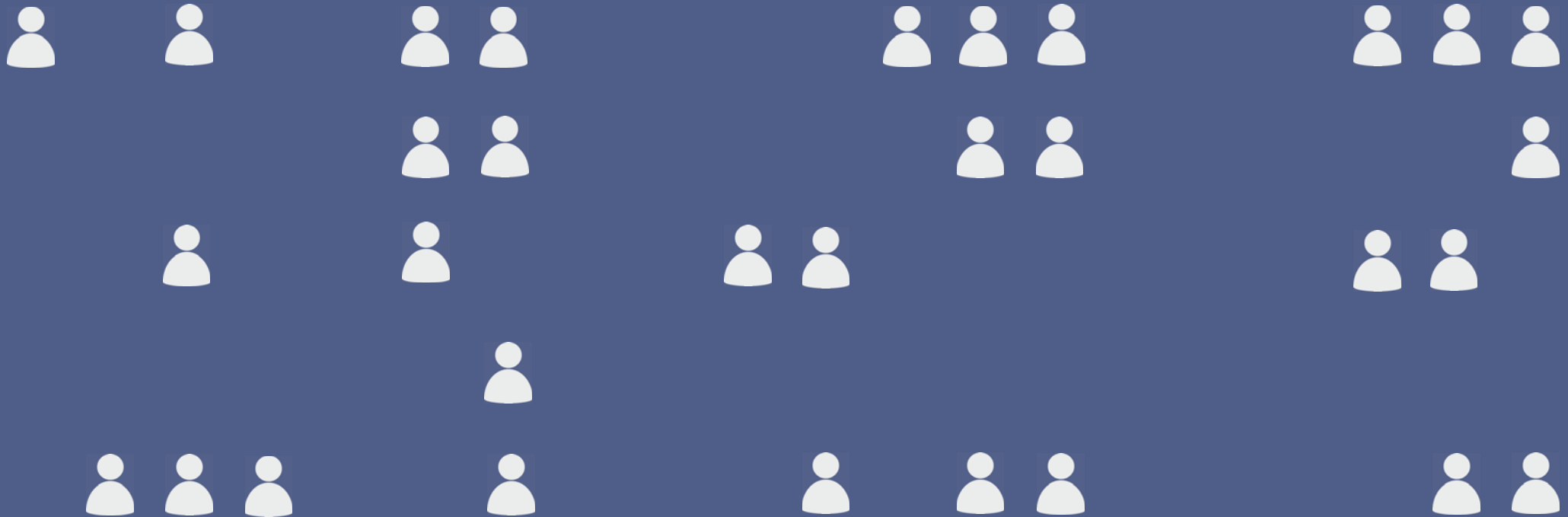
100 people fill their shopping carts and go to checkout...



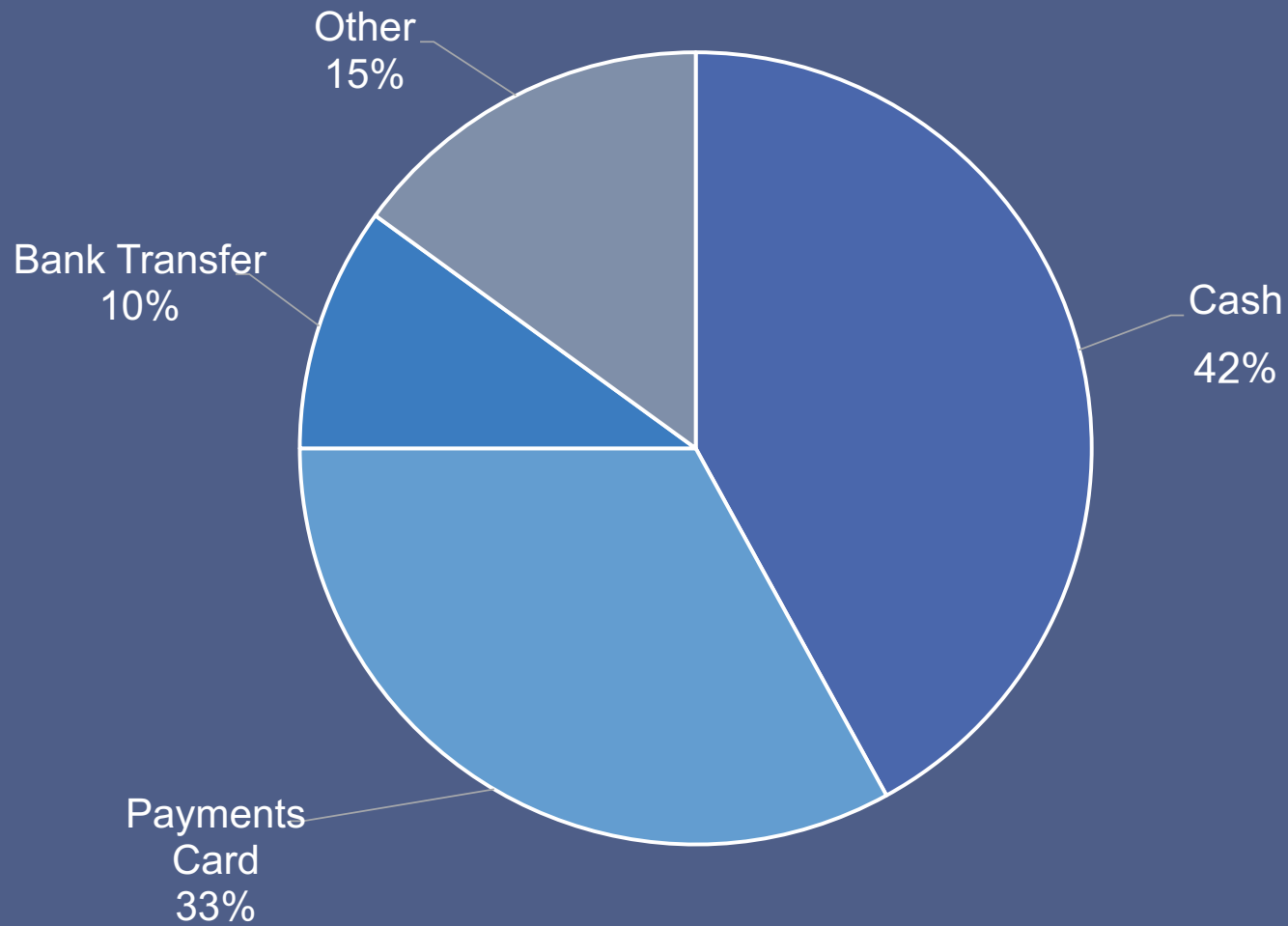
Challenge – Consumer Behavior



...but only 31 perform a transaction.



Greeks' preferred payment methods



The background of the slide is a scene from Disney's 'The Lion King'. Mufasa and Simba are sitting on a rocky ledge, looking out over a vast savanna at sunset. The sky is a warm orange and yellow, and the sun is low on the horizon. The landscape is filled with rolling hills and scattered acacia trees.

“Son, with only one payment method we cannot control all this land.”

Supported Payment Methods



CASH

At 2.000+ Viva Spots



CARD

VISA
Mastercard
AMEX
Diners
Discover



**BANK
TRANSFER**



E-WALLET

Viva Wallet
Alipay



PAY @ HOME

Plug your e-shop and play



Shopify



WooCommerce



Magento



PrestaShop



WP e-Commerce



Drupal Commerce



CSCart



JoomShopping



OpenCart



JigoShop



VirtueMart



osCommerce

Powerful Features



Plug and Play



Recurring Payments -
Subscriptions



Marketplace Ready



Native Integration



Same-day settlement



Powerful transactions
dashboard



Secure by design



All Major Cards



Payment Links



Multi-currency / DCC

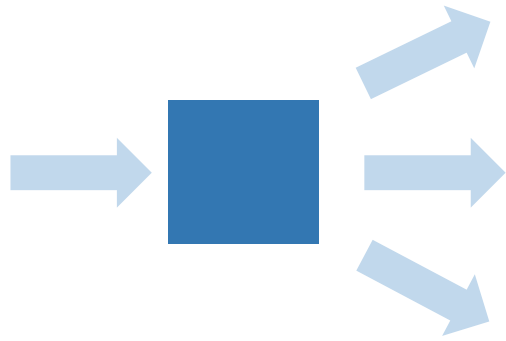


Compliance

Simplifying Payment Experience

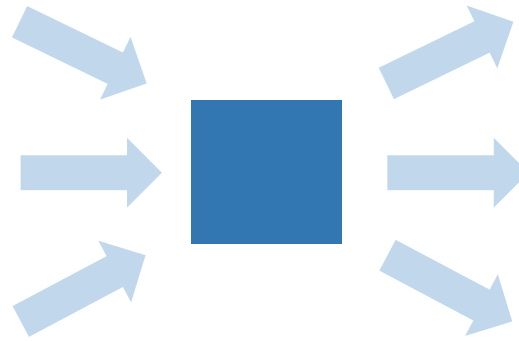


MARKETPLACE MODELS



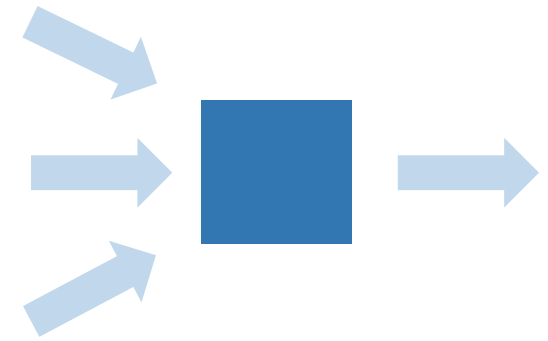
ONE-TO-MANY

- Common Marketplace (ebay.com)



MANY-TO-MANY

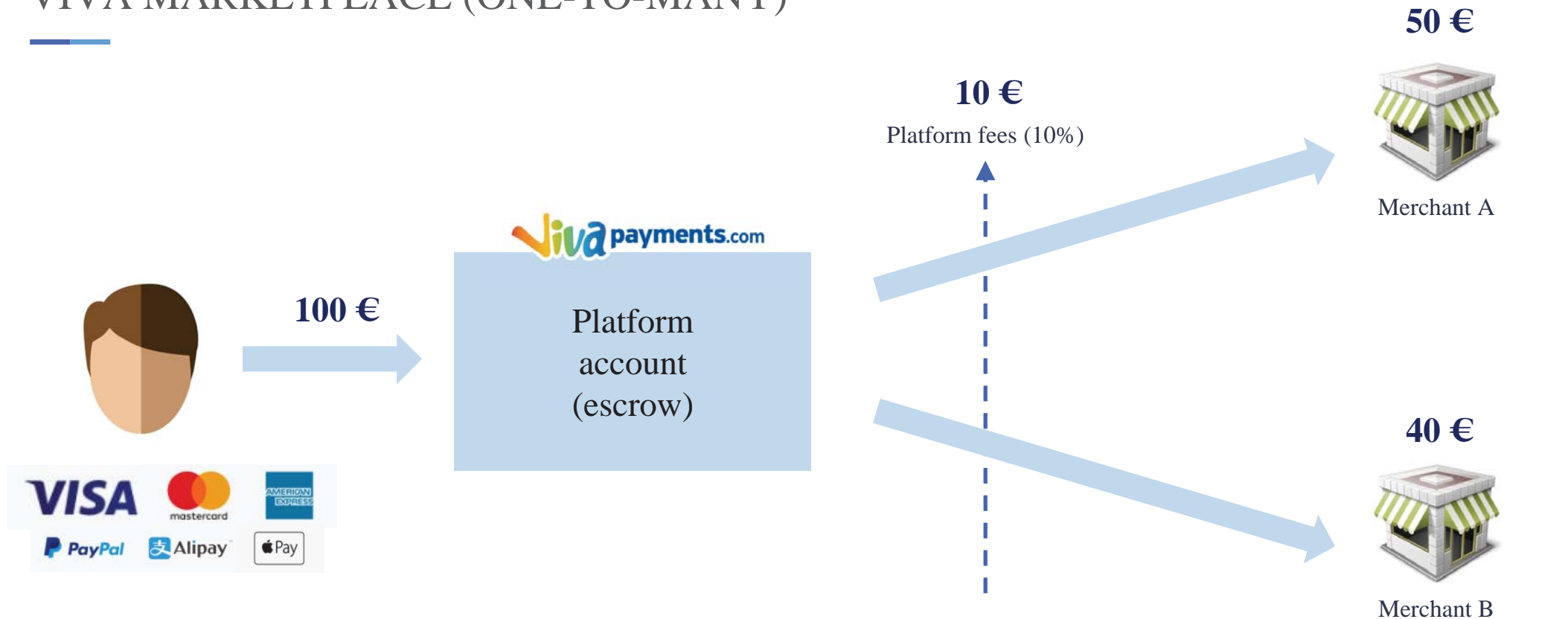
- Subscription platforms with many merchants



MANY-TO-ONE

- Crowdfunding websites
-

VIVA MARKETPLACE (ONE-TO-MANY)



ACCEPT

Multiple payment methods

HOLD FUNDS

Securely (PCI-DSS)
As long as needed

SPLIT

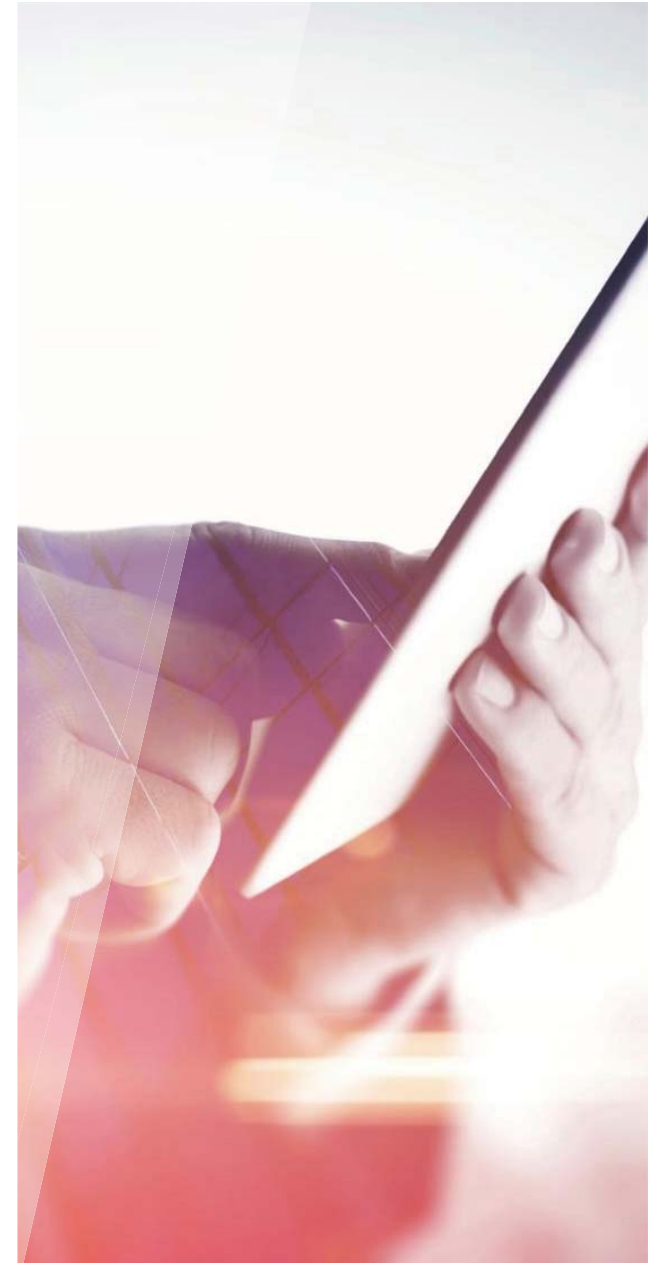
Payments and platform fees

PAYOUT

To IBAN, cards or e-wallets

HOW? SMART MONEY.

- **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





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