



PAYQR

Make purchases with your smartphone

Presentation for VI Russian-
Swedish Economic Forum 2016



Member of innovation and technology center
"Skolkovo"

November 2016



Within next 10 years 90% of all non-cash transactions will be made with mobile devices



腾讯
Tencent

WeChat, China's largest instant messenger (400m active users) launches QR-payment services

September 2012



Apple launches Apple Pay, a payment service gaining popularity in both the USA and throughout Europe

October 2014



Google launched a service Android Pay

May 2015



Samsung acquires payment service LoopPay to counterbalance Apple and Google - Samsung Pay

February 2015



11 billion Alipay transactions in 2015. 2,000 times more than all mobile devices combined in 2010

December 2015

\$4 trln Payments will be conducted through mobile devices, with the share of non-cash payments increasing to **80%**

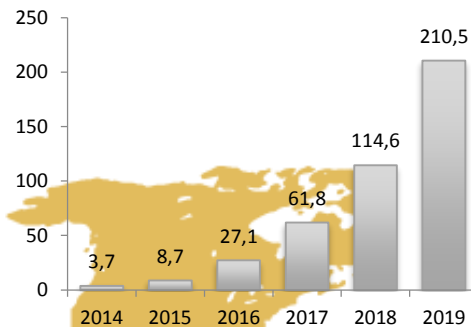
2020



"Within 10 Years, nobody will remember bank cards"
German Gref, CEO of Sberbank - May 2016

USA

Predicted Annual mobile wallet payments transaction value USD billions (*statistata 2016*)



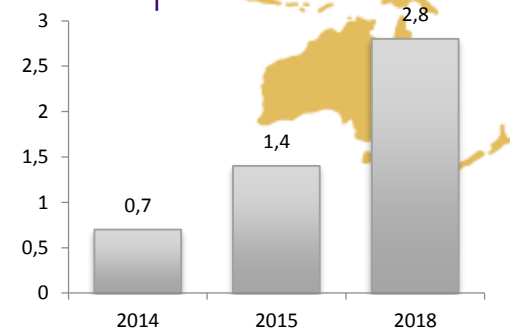
- Due to the relatively young age of the mobile payment market, it is difficult to accurately predict the future size of the total market or the sub sectors within it, however all predictions agree on the fact that growth will be dynamic and result in significant revenue for the leading providers

China

By far the most progressive of all territories, it is estimated that there are **over 300m people making payments via their mobile devices**. WeChat is the leader in offline QR payments, with over 600m subscribers and 200m people who have used their payment service via their mobile phones.

Europe

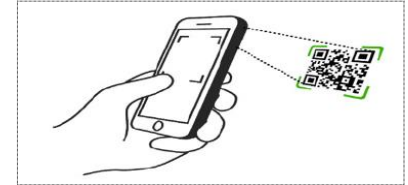
The total Mobile Wallet revenue for the payments industry is forecasted to demonstrate a CAGR of 50% over the 2016-2021 period, surpassing **EUR 1 billion by 2021** (*Smart Insights Feb 2016*)



Volume of mobile payments in China USD trillions (*FT Oct 2015*)

PayQR is the first and largest mobile payment project in Russia

1. The **universal payment platform** that is able to use QR-code scanning, NFC and other mobile payment solutions



2. **The team** developing mobile payments through QR-codes scanning in Russia.



3. Key focus

Bills*

E-commerce

Offline retail



- Offline retail:
 - [Payment in offline shop with PayQR](#)
- E-commerce:
 - [E-commerce payment with PayQR](#)
- Bills:
 - [Bill payment with PayQR](#)

There is a clear customer pain



It is time consuming to fill in the numerous fields while shopping online and paying bills



Unpaid utility bills in Russia amount to **~\$13 billion*** while the total market is \$26 billion



Low conversion rate in Russian online stores – less than **1,5%** while total ecommerce market is \$29 billion

PayQR is the most convenient and quick solution

Bill payments



1 hour

People should go to a bank

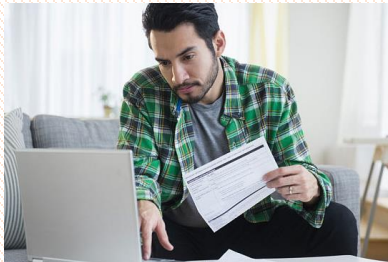


or



15 min

Fill the fields online every time



On-line shopping



15 min

Looking for goods

100 USERS



Registration

76 USER



Filling in data

47 USERS



Start payment

18 USERS



Conversion rate

1,5%

Before PayQR

PayQR



20 sec

PayQR allows to pay any bill or make purchase on-line in less than for **20 seconds**

No time wasted

We have worked our long way up and achieved a lot

- **Raised \$1,5m**
- We were first who **launched** technology of **purchases by phone** via QR-codes scanning in Russia
- First level **PCI DSS 3.0** certification
- The codes are deposited in the Library of Congress
- Patented in Rospatent
- **“Skolkovo” resident status**
- 12 mln. code lines created
- **\$5m raised at \$25m valuation**
- Start of **real payments** through PayQR service
- TV advertising campaign
- **Business traction**
- **Business model scaling**
- Launch of loyalty program



3q 2014

4q 2014

1q2015

2q2015

3q2015

4q2015

1-2q2016

3q2016

We also created a comprehensive payment platform and are open for a partnership with you

1. SDK solution for mobile applications
2. Instant payment solution for e-commerce
3. Loyalty programs for offline merchants and e-commerce
4. Wallet free zone solutions for office & commercial centers and city infrastructure, including fuel stations, parking etc.
5. White label solution for mobile banks and payment providers, including telecom operators
6. White label payment solution for foreign payment systems in Russia

The team



Gleb Markov
Founder, CEO

Work experience:

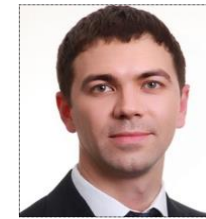
- Head of Payment Services at “Svyaznoy Bank”
- Head of Electronic and Mobile Commerce at “Master Bank”



Vladimir Gorbunov
Founder, Deputy CEO

Work experience:

- Founder & ex-CEO of Workle: 1.4m users, \$145m turnover; One of TOP-50 Russian Start-Ups



Pavel Dmitriev
COO

Work experience:

- Sales & Business manager, Operations Country manager at Microsoft
- Department Sales manager in Samsung





Thank you!

Gleb Markov

Founder & CEO

Phone: **+7 (903) 141-55-62**

E-mail: **markov@payqr.ru**

Vladimir Gorbunov

Founder & Deputy CEO

Phone: **+7 (985) 999-59-40**

E-mail: **gorbunov@payqr.ru**