DISRUPTION IN PAYMENT, LEARNINGS FROM ASIA

Joseph Chan
Founder and CEO, AsiaPay Group
DISRUPTION IN PAYMENT IN ASIA

Joseph Chan
CEO & Founder
AsiaPay
Payments Disruption

Method
Infrastructure
Channel
Experience
New Era of ePayment

New features for digital sale

1. **China Southern**: eTravel
2. **Air China**: eWallet
3. **China Eastern airlines**: Wi-Fi via official website and APP
4. **Malaysia airlines**: Credit & debit Cards, online banking, PayPal, Alipay, iDELA, POLi & UnionPay
5. **Tigerair**: online, Credit / Debit Cards, voucher payment, Points payment, POLi
6. **AirAsia**: Credit / Debit Cards (Visa, MasterCard, Amex), BigPay (prepaid card under AirAsia), online banking, UnionPay, eVoucher, Big Points (AirAsia members points)
New Era of ePayment

QRs and Wallets in Asia

- PayNow (Singapore)
- Bharat QR (India)
- PromptPay (Thailand)
- PayMaya (Philippines)
- FPS / PayMe (Hong Kong)

Singapore Introduces World’s First Unified Payment QR Code – SGQR

Singapore, 17 September 2018... The Singapore Quick Response Code (SGQR) was officially launched by Mr Ong Ye Kung, Minister for Education and MAS Board Member today. The first of its kind globally, SGQR combines multiple payment QR codes into a single SGQR label, making QR code-based mobile payments simple for both consumers and merchants. SGQR will be adopted by 27 payment schemes including PayNow, NETS, GrabPay, LiquidPay and Singtel DASH, and will be deployed progressively over the next six months.
# Alternative Payments – Online (Asia)

<table>
<thead>
<tr>
<th>Region</th>
<th>Payment Methods</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hong Kong</td>
<td>PPSS, Octopus, UnionPay, Alipay, WeChat Pay, 7Bank</td>
</tr>
<tr>
<td>Australia</td>
<td>POLi, Alipay, WeChat Pay</td>
</tr>
<tr>
<td>China</td>
<td>UnionPay, Alipay, PayNear, WeChat Pay</td>
</tr>
<tr>
<td>India</td>
<td>UPI, RuPay, Net Banking (51 Banks)</td>
</tr>
<tr>
<td>Indonesia</td>
<td>BCA, KlikPay, e-Pay, BRI, Mandiri, Permata, CIMB, Alipay, WeChat Pay</td>
</tr>
<tr>
<td>Malaysia</td>
<td>FPX, CIMB, Alipay, Maybank2u, SmartMoney, PayCash</td>
</tr>
<tr>
<td>New Zealand</td>
<td>POLi</td>
</tr>
<tr>
<td>Russian</td>
<td>YandexMoney, Qiwi Wallet</td>
</tr>
<tr>
<td>Singapore</td>
<td>eNETS, UnionPay, Alipay, Alipay, PayNow</td>
</tr>
<tr>
<td>Taiwan</td>
<td>UnionPay, Alipay, TaishinBank, WEB-ATM, FamilyMart, 8Bank</td>
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<tr>
<td>Thailand</td>
<td>TMB, UOB, TMB Bank, rabbit, LINE Pay, Alipay, WeChat Pay</td>
</tr>
<tr>
<td>Vietnam</td>
<td>ATM Cards Payment, HD, VIB, MB, etc.</td>
</tr>
<tr>
<td>Global</td>
<td>UATP, PayPal</td>
</tr>
</tbody>
</table>

* Soon*
New Era of ePayment

Benefits of Alternate Payment in Asia

- Reach new customer segments
- Reduce payment processing fees
- Relatively stronger authentication
- Simpler payment operation and reconciliation
- Enhance sales with added convenient to travellers
- Lower risks
- Lower fraud rates
- Lower processing costs as low as <1%

7. What are the accredited Payment Centers?
   a. NON-BANK partners that accept cash payment for DOMESTIC bookings in PHP currency:
      - 7-11 (Powered by ECPay)
      - Bayad Center
      - Cebuana Lhuillier
      - ECPay Merchant Partners
      - M Lhuillier
      - Robinson’s Department Stores
      - SM Bills Payment Center
         1. SM Business Service Center
         2. SM Department Store
         3. Selected SM Supermarkets
         4. Selected SM Hypermarket
         5. Selected Save More Branches
         6. Selected Watsons Personal Care Stores
         7. Selected Waterfront Malls
   b. BANK partners that accept cash payments for DOMESTIC bookings in PHP currency and INTERNATIONAL bookings in USD currency:
      - Asia United Bank (AUB)
      - Banco De Oro/Unibank (BDO)
      - Philippine National Bank (PNB)
      - Union Bank of the Philippines
Key Challenges (new payment)

- Key issue is integrating those into current systems: **73%** of airlines cited this as a challenge

  Cost of implementation **(39%)**,  
  Fraud risk **(32%)**,  
  Lack of knowledge/resources **(32%)** are secondary barriers.

  ![Airplanes](image)

  - Lack of integration with current systems and processes  
  - Cost of Implementation  
  - Fraud risk  
  - Lack of knowledge/resources  
  - Selling in to the business internally
New Era of ePayment

Mobile + Retail Payments

Visa payWave
mastercard
Quick Pay
UnionPay
O! ePay
G Pay
Tap&Go

Rabbit
LINE Pay
GrabPay
New Era of ePayment

Integrated Omni-Channel Payment Management

Customers
- Internet
- Mobile
- Smart POS
- mPOS
- Offline
- eMOTO
- IVRS
- Retail Payment
- IOT

Merchants
- Merchant Website
- PayDollar
- PayCart / HRMS / ORMS
- API / Plugins

Payment Gateway
- Card Capture
- Paydollar
- pesopay
- siampay
- 3-D Secure Processing
- eWallet Processing
- Currency Processing
- Fraud Control
- Card Tokenization

- Multi-currency
- Multi-lingual
- Multi-user entitlement
- Transaction handling
- Flexible settlement
- Dynamic reportings
- Access control
- Web / Mobile API

Acquirer / Card Schemes
- Acquiring Banks
- Processors
- Payment Gateway e.g. MIGS, CyberSource
- Direct Connection
- Credit & Debit Cards
- Bank Account & Net Banking
- Others

Payment Gateway Processors
- VISA
- MasterCard
- JCB
- Diners Club
- DISCOVER
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Innovation n Development

- FPS/QR
- OPEN API
- TOKENIZATION
- SMART POS
- BIOMETRIC RECOGNITION
- 3D SECURE 2.0
- BLOCKCHAIN
- BIG DATA
- ARTIFICIAL INTELLIGENCE
- VR / IOT
New Era of ePayment

Further Trend Payment in APAC

1: **Digital identity** has become critical for ensuring cyber security and consumer safety
2: **Global regulators** increase focus on standardization to foster market demand for innovation
3: **Data protection and privacy** is critical for payments security in an increasingly open environment
4: **Analytics and machine learning** powered by rich transaction data enable secure, targeted offerings
5: **APIs** act as collaborative glue within the new payments ecosystem
6: **Seamless integration** of multiple payments channels to create an omnichannel experience
7: **Payments incumbents** consider platform as a service to improve efficiency, spur new business
8: **Instant cross-border payments** gain traction alongside the increased adoption of ISO20022 Standards
9: **Payment industry incumbents** and new entrants provide m-Wallets to deepen customer relationships
10: **BigTechs’ customer** reach and user experience could emerge as threats to incumbents

*Quote:* Top 10 Trends in Payments: 2019, Cap Gemini

McKinsey survey shows that more than 60% of consumers will choose to abandon the transaction due to poor payment and checkout experience.
About AsiaPay

Leading Digital Payment Service & Technology Provider in Asia since 2000.

13+ Countries
12+ Languages
144+ Currencies
100+ Payment methods & bank partners

PCI DSS Level 1 Compliant since 2006
Certified 3-D Secure

Our Vision
To be the leading ELECTRONIC PAYMENT SERVICE AND TECHNOLOGY player in Asia and beyond.

Our Mission
To help our business partners grow their business through online by providing innovative, secure and cost-effective solutions that will make them competitive in the eCommerce landscape.

Business Stream
• Payment Service Provider (TPP / ISO / PF)
• Payment Gateway Solution Provider
• Payment Security Solution Product Vendor
• eBusiness System Development and Consultancy

Head Office
Hong Kong

Operative Offices in Asia
15

Professional Workforce
160
<table>
<thead>
<tr>
<th>Country</th>
<th>Credit / Debit Card Acquiring Bank Partners</th>
<th>Debit Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hong Kong</td>
<td>citibank, OCBC, DBS, First Data, HDFC Bank, Fyuon, AIB, Union Bank, Standard Chartered Bank</td>
<td>支付宝, 微信支付, Alipay, Paytm, Octopus, UnionPay, PayLater</td>
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<tr>
<td>Australia</td>
<td>ncb, wirecard, First Data, ICICI Bank, Allied Bank, ANZ Bank, Westpac Bank, National Australia Bank</td>
<td>支付宝, 微信支付, Alipay, Paytm, Octopus, UnionPay, PayLater</td>
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<tr>
<td>China</td>
<td>Bank of China, Agricultural Bank of China, ICBC, Citibank, HSBC, Deutsche Bank</td>
<td>支付宝, 微信支付, Alipay, Paytm, Octopus, UnionPay, PayLater</td>
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<td>India</td>
<td>globalpayments, HDFC Bank, ICICI, First Data, MCX, Alliance Bank, SBI, Axis Bank, ICICI Bank</td>
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<td>Indonesia</td>
<td>BCA, OCBC, OCBC, Maybank, Standard Chartered, Citibank, Bank Mandiri, Bank Negara Indonesia, RHB, Ambank</td>
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<td>Philippines</td>
<td>BDO, Citibank, Maybank, Metrobank Card, Standard Chartered, HSBC, MetroBank, Bank of the Philippines</td>
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<td>OCBC, Citibank, DBS, Diners Club International, Standard Chartered, HSBC, Metrobank, BOC</td>
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<td>Taiwan</td>
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<td>Thailand</td>
<td>OCBC, DBS, UOB, Siam Commercial Bank, Standard Chartered, HSBC, Metrobank, Bank of Thailand</td>
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<td>Others</td>
<td>Bangladesh, First Data, Brunei, Baiduri Bank, First Data, Mauritius, UOB, Pakistan, Sri Lanka</td>
<td>支付宝, 微信支付, Alipay, Paytm, Octopus, UnionPay, PayLater</td>
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</table>

New Era of ePayment
Comprehensive Bank / Payment Network

Country Credit / Debit Card Acquiring Bank Partners

Debit Services

Global Services
- Alipay
- Octopus
- PayLater
- eNETS
- PayCash
- PayDay
- PayNow
- PayUp
- PayWith
- PayWithPay
- PayWithPay+ 😊
- PayWithPay+ 😊
- PayWithPay+ 😊
- PayWithPay+ 😊
- PayWithPay+ 😊

Payment Network Partners
- Alipay
- Octopus
- PayLater
- eNETS
- PayCash
- PayDay
- PayNow
- PayUp
- PayWith
- PayWithPay
- PayWithPay+ 😊
- PayWithPay+ 😊
- PayWithPay+ 😊
- PayWithPay+ 😊
- PayWithPay+ 😊
Leading the Way. Pay with AsiaPay.

SIMPLE • CONVENIENT • SECURE • TRUST
GLOBAL PAYMENT TRENDS AND VISION FROM IATA

Thierry Stucker
Director Industry Payment Programs, IATA
Payment in the Air Industry: Challenges and opportunities.
2037 Forecast Reveals Air Passenger Demand Will Double to 8.2 Billion
Customers needs are also changing

Millennials

Corporate vs Consumers
Major expected payment trends

Commoditization
Instant and direct
Secure
Frictionless and integrated
Fragmentation
More regulations
Payment challenges

Integration of payment in the Airlines’ strategy

Internal organization

Agility – Infrastructure and partners

Back-office complexity
Way forward

Seamless from Offer to Payment

Adequate Customer reach

Improving conversion rates
GLOBAL PAYMENT TRENDS AND VISION FROM THE VALUE CHAIN

Pascal Burg, Director, Edgar, Dunn & Company
Joseph Chan, Founder and CEO, AsiaPay
Tina Larson, Managing Director, Sales Analytics, Distribution & Planning, Hawaiian Airlines
Campbell Wilson, Senior Vice President, Sales & Marketing, Singapore Airlines
Tammy Weinbaum, Executive Vice President, Global Client Group, Global Merchant & Network Services, American Express
LEVERAGING PREDICTION TECHNOLOGY FOR PAYMENT AND OFFERS

Brian Barth
Founder & CEO, UpLift
Leveraging Prediction Technology For Payments & Offers

IATA AIRLINE INDUSTRY RETAILING SYMPOSIUM
October 29, 2019
Uplift Overview

- Easy for airlines to provide **FLEXIBLE PAYMENTS** for their travelers

- Drives
  - Conversion
  - Incremental revenue
  - Ancillary sales

- Rapidly growing **INTERNATIONAL** coverage

- Specifically for **TRAVEL**
  - UATP, Airlines Clearing House, IATA, ATPCO, ARC…
What's under the hood?
Credit Bureau Data → Underwriting Model → Payback Prediction
Fraud

Identity Data

Fraud Model

Fraud Prediction
Data

Model

Prediction

SIGNAL
Plug Into Uplift Signals

Data Sets  Models  Signals

Optimization Algorithms
Many Applications

Optimization Algorithms

Data Sets

Models

Revenue Management

Content Selector

New Co-Brand Acquisition

Ancillary Offer Engine
Customer Similarity Graph
Self Organizing Map

Unsupervised Data Clustering
Unsupervised Clickstream Clustering

#1: Normal User

#2: Sybil User

- S1
- S2
- S3
- S4
- S5
Data
From Credit to Willingness to Pay

Predicting BEHAVIOR
Best Proven Performance

550 – 619 FICO

56% Approval of Subprime Applicants
Subprime 550 – 619 FICO

Use non-credit SIGNALS to separate the group
Offering Predictive Signals Unleashes Uplift’s Capabilities

Restricted data, such as age and marital status

Restricted models, which must be interpretable and explainable
Ancillary Prediction from Vacations

- Ground Transportation
- Flight Choice
- Hotel Choice
- Room Category Upgrades
- Insurance
- Activities
# Immediate Focus

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<thead>
<tr>
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<th>Distribution</th>
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<tbody>
<tr>
<td>Leisure</td>
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<tr>
<td>Business</td>
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</table>
Uplift Signals for Revenue Management

- Leisure
- Willingness2Pay
- Brand_Affinity
- Date_Flexibility
- Schedule_Flexibility
- Ready2Buy

REVENUE MANAGEMENT
New Co-Brand Cardholder Acquisition

Payback_Performance
Spend_Level
Stability
Spend_Consentration
Payback_Style

CARD OFFER ALGORITHM
Loan Repayment Data
Clustered Co-Brand Acquisition Signals

SIGNALS

“Set & Forget”
“On My Time” – Late
“On My Time” – Early
“On My Time” – Erratic
# Bundling Seats

<table>
<thead>
<tr>
<th>Individual Seats</th>
<th>Buy Together &amp; Save</th>
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<tr>
<td>A B C</td>
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<tr>
<td>1 2 3</td>
<td>$134 for 2 seats or from $12/month</td>
</tr>
<tr>
<td>4 5 6 7</td>
<td>$67 for 2 seats or from $6/month</td>
</tr>
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<td></td>
<td>$45 for 2 seats or from $4/month</td>
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<td>$33 for 2 seats or from $3/month</td>
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- **Seat_Willingness2Pay**
- **Front_Preference**
- **Extra_Legroom**
- **Early_Boarding**
- **High_Luxury**
Personalized Dynamic Offers

[Seats]
Priority_Boarding
Carry_On_Bag
Bonus_Points
Drink_Coupons
Lounge_Access
Insurance
...

Basket_Size
Partner

Uplift Signals

- Growing library of predictive signals
- Support leading development in latest optimization methods

Partner Optimization Algorithms

- Internal or 3rd party systems
- Enable best business outcomes from best signals