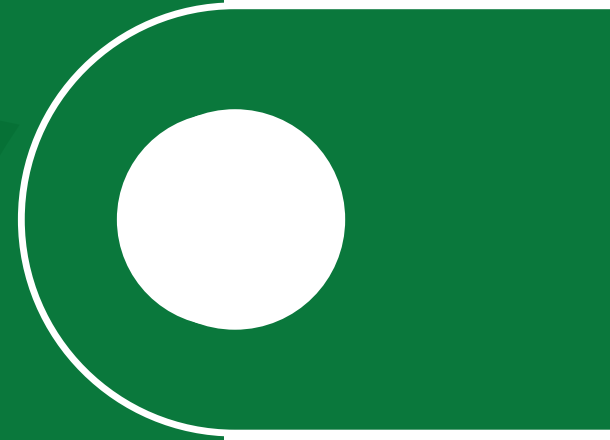




APPOTA

# APPOTAPAY JOINT STOCK COMPANY

[appotapay.com](http://appotapay.com)



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# Intro/ duction

## Bringing a comprehensive payment solution for businesses

**AppotaPay Joint Stock Company (under Appota Group)** was established on December 1, 2015, **is one of the pioneers in the Vietnamese market for electronic payment**, providing simple, stable and economical digital payment connection services for online businesses in Vietnam and Southeast Asia.

The import of the 4.0 technology wave requires businesses to diversify payment methods to meet the needs of the new digital consumers. **AppotaPay with a team of more than 100 highly qualified engineers** will accompany businesses on the journey of innovation, breakthrough and conquering challenges to catch up with the digital era.

# 01

## Mission & Vision

### /MISSION MESSAGE



**AppotaPay** was born with the goal of building a stable infrastructure, convenient services, contributing to promoting non-cash payment habits of Vietnamese consumers, and at the same time we want to bring maximum convenience to users and optimize costs for small and medium-sized online businesses.

*Chief Executive Officer (CEO) of AppotaPay Joint Stock Company*

**Dao Tuan Anh**



**Optimized payment solutions** is the orientation for our products and services from the very beginning. After 7 years of operation, every decision and action of more than 100 people at AppotaPay is based on that mission, we are ready to become a companion for businesses to create breakthrough in revenue and approach the digital transformation process in the easiest way

*Chief Operations Officer (COO) of AppotaPay Joint Stock Company*

**Luong Van Minh**

## /STRATEGIC VISION

Bringing a comprehensive payment solution for online, small and medium businesses in Vietnam and Southeast Asia







# 02

## AppotaPay Joint Stock Company

### /ABOUT APPOTAPAY

**AppotaPay** is one of the TOP 10 payment service providers in Vietnam, providing optimal and flexible products, helping businesses to reduce costs & creating perfect services to millions of consumers.



ESTABLISHED IN  
**2015**



**100+**  
EMPLOYEES



**3.000+**  
TRANSACTIONS/SECOND



CHARTER CAPITAL OF  
**110** BILLION  
VND



**30.000**  
TRANSACTION POINTS



**500+**  
CUSTOMERS

## /FEATURED SERVICES



PAYMENT  
GATEWAYS



COLLECTION/PAYMENT  
SERVICE

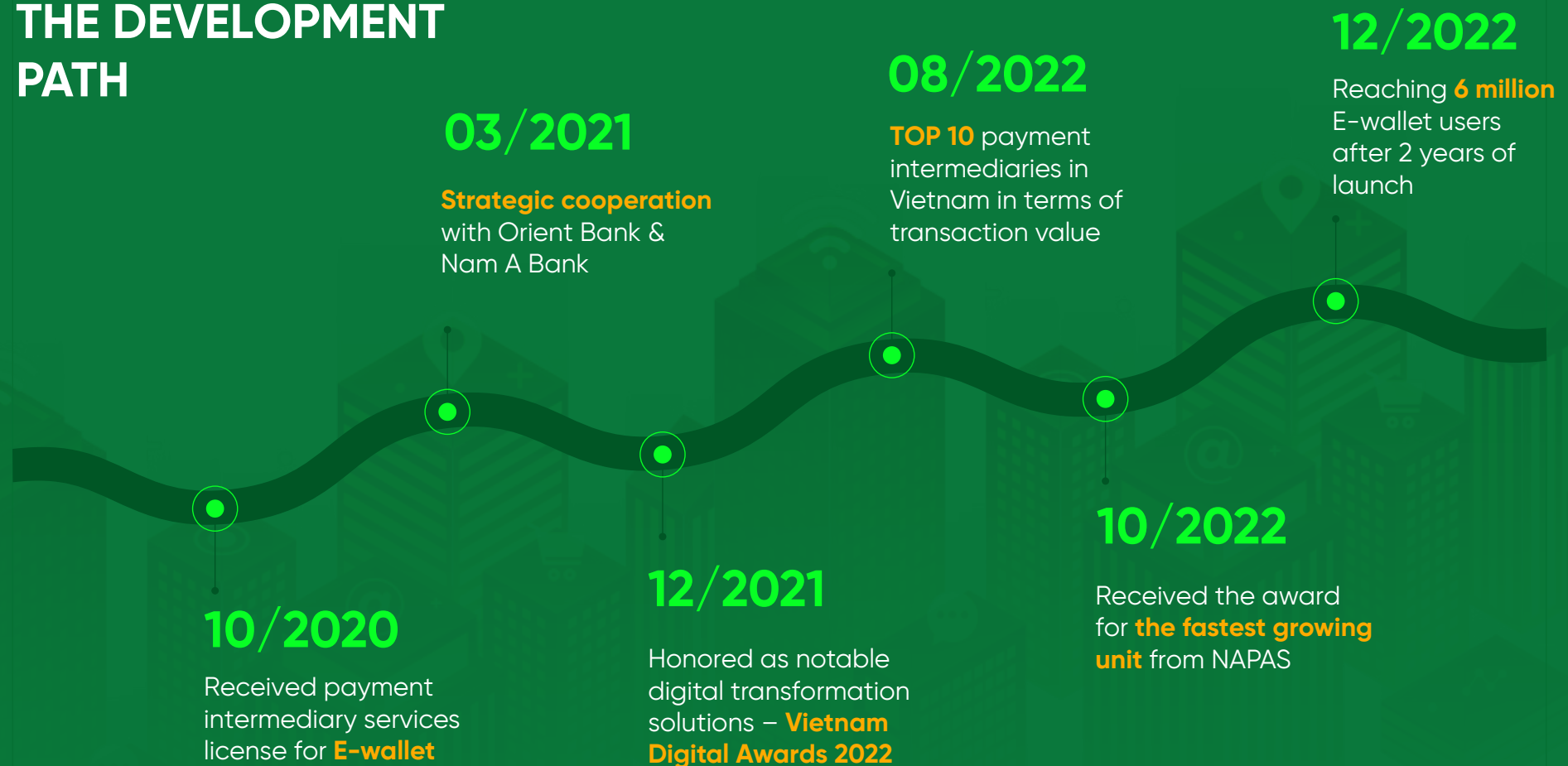


APPOTA  
E-WALLET



TOP UP  
CHARGING

## 2.1/ THE DEVELOPMENT PATH







## /TYPICAL CERTIFICATE

Technical and business certificates granted by reputable units in Vietnam and internationally



Achieve PCI DSS  
certificate - Level 1 (highest)



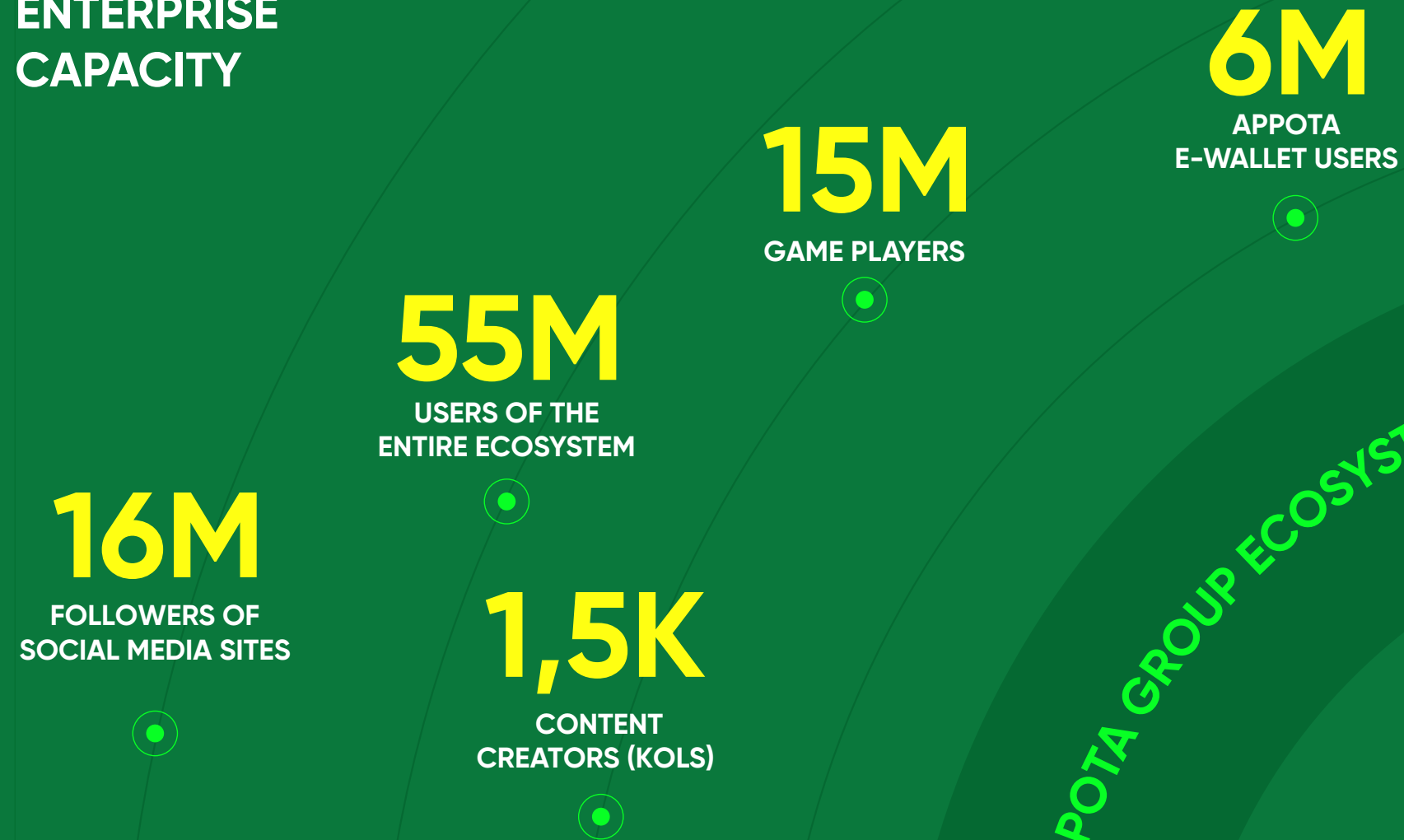
Get License of Payment  
Intermediary No. 74/GP-NHNN



Achieve SecureTrust  
Compliance certificate

2.2/

## ENTERPRISE CAPACITY



APPOTA GROUP ECOSYSTEM

## /CAPABILITY ORIENTATION

AppotaPay's top priority is to focus on developing the infrastructure, technology and connection equipment.

A team of  
**>100**

highly qualified engineers  
who meet the most stringent  
infrastructure standards of  
the world's most prestigious  
organizations

**99%**

Stability

**24/7**

Technical support  
including holidays











## 2.3/ PARTNER EXPERIENCE





# 03

## Products & Services



### DIGITAL PAYMENT SOLUTION

-  All-in-one payment gateway
  -  Payment at the point of sale SmartPOS
  -  Buy now, Pay later
  -  Payment Link
  -  QR Pay
  -  Tokenization
-  ATM card
  -  International
  -  Bank transfer
  -  Mobile money

### COLLECTION/PAYMENT SERVICE

-  Collection solution via authorized accounts
-  24/7 automatic pay-out

### PAYMENT & LOYALTY SOLUTION

-  Appota E-wallet
-  E-wallet whitelabel

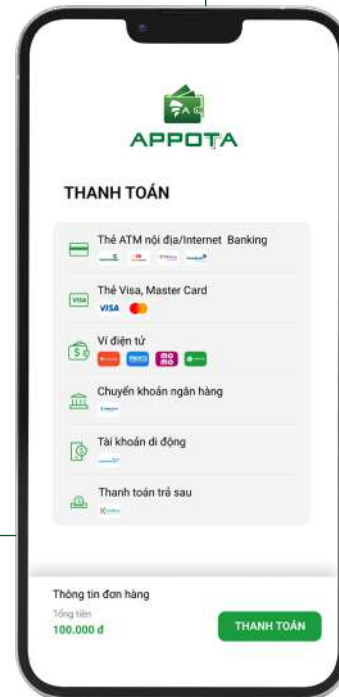
### TOP UP SERVICE

### CHARGING SERVICE



### 3.1/ PAYMENT GATEWAY SOLUTION

AppotaPay Payment is a solution that integrates all digital payment methods on the same product, helping save major time on technical connection & reconcile payments with too many payment providers.



Convenient integration via website, mobile application

Processing **350.000** transactions/minute

Various forms of payment

40+ Banks



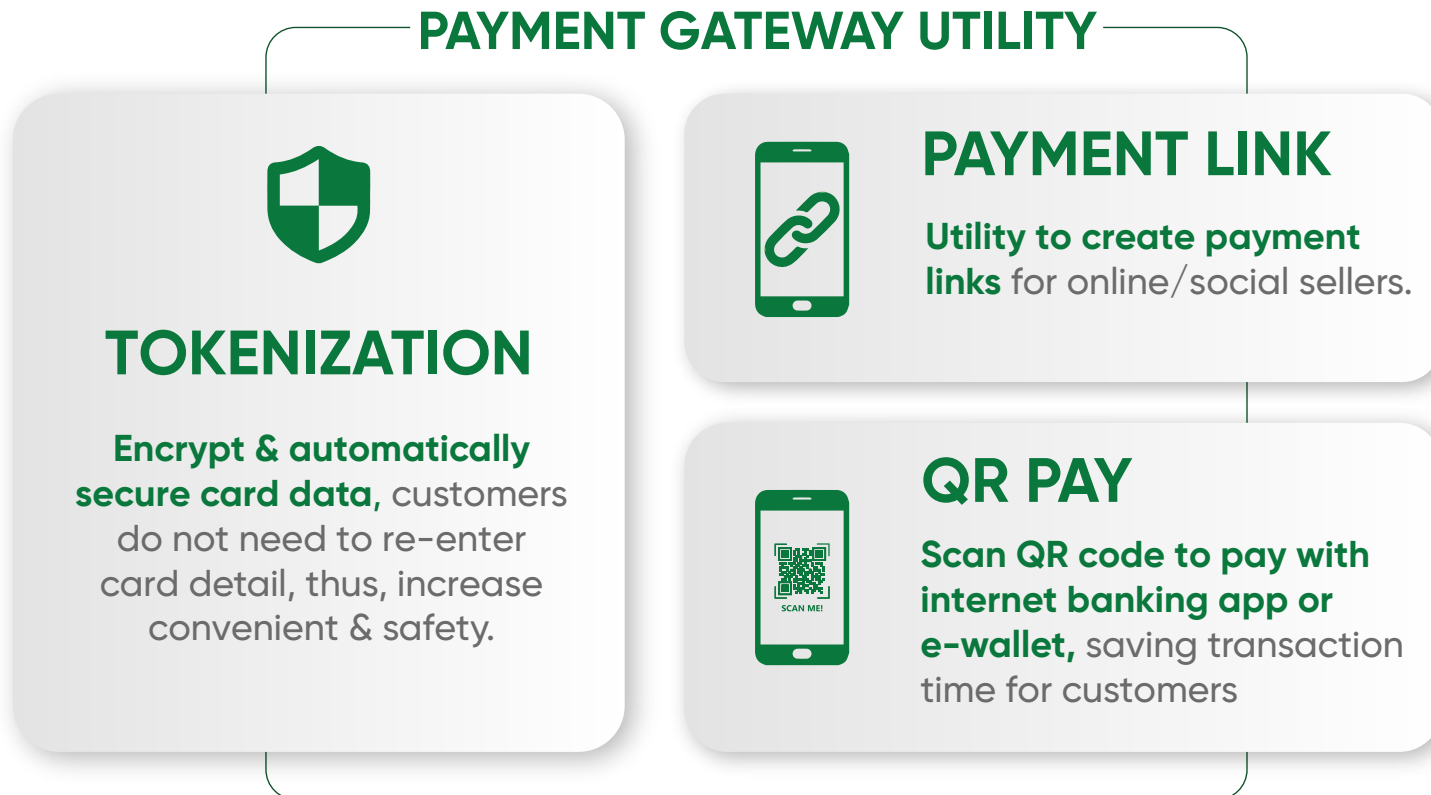
E-wallets & mobile money



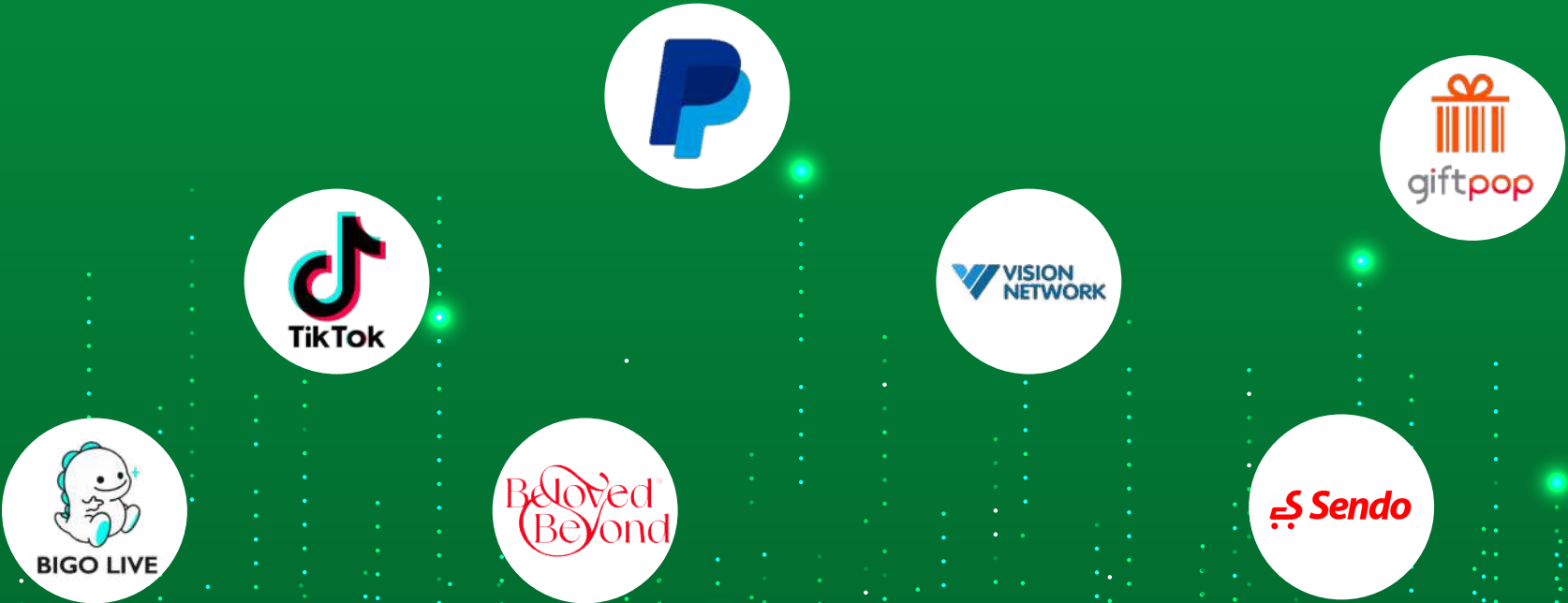
Buy now pay later



### 3.1/ PAYMENT GATEWAY SOLUTION



# /NOTABLE CUSTOMERS



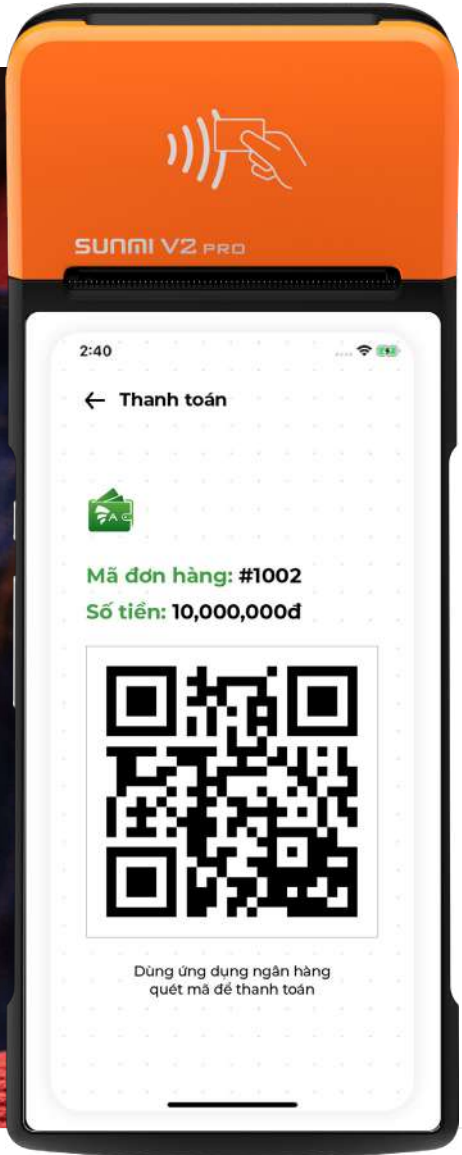
## 3.2/ SMARTPOS SOLUTION

SmartPOS is a solution to help flexibly accept payment methods at points of sale, while providing customers with tools to expand their business and increase revenue from activities such as collecting electricity and water bills, financial bills, top-up cards, game cards,...

### POS READER SUPPORTED

- ✔ Chip cards
- ✔ Contactless card
- ✔ Magnetic card
- ✔ Barcode
- ✔ QR code



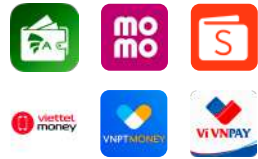


# POS READER SUPPORTED

# 40+ Banks



## E-wallets & mobile money





### 3.3/ BUY NOW PAY LATER SOLUTION

Buy Now

Online Shopping



490.000 đ

add to cart

Pay Later

Cooperating with Vietnam's leading BNPL unit, allowing customers to pay in advance with 30 days to 12 months term without having to own a credit card/proof of income.

## OPTIMIZING BENEFITS FOR BOTH BUYERS AND SELLERS



- ✓ Actively shopping without worrying about finances
- ✓ Quick registration and approval
- ✓ No hidden fees
- ✓ No prepaid

AppotaPay strategic cooperation with leading BNPL units in the market

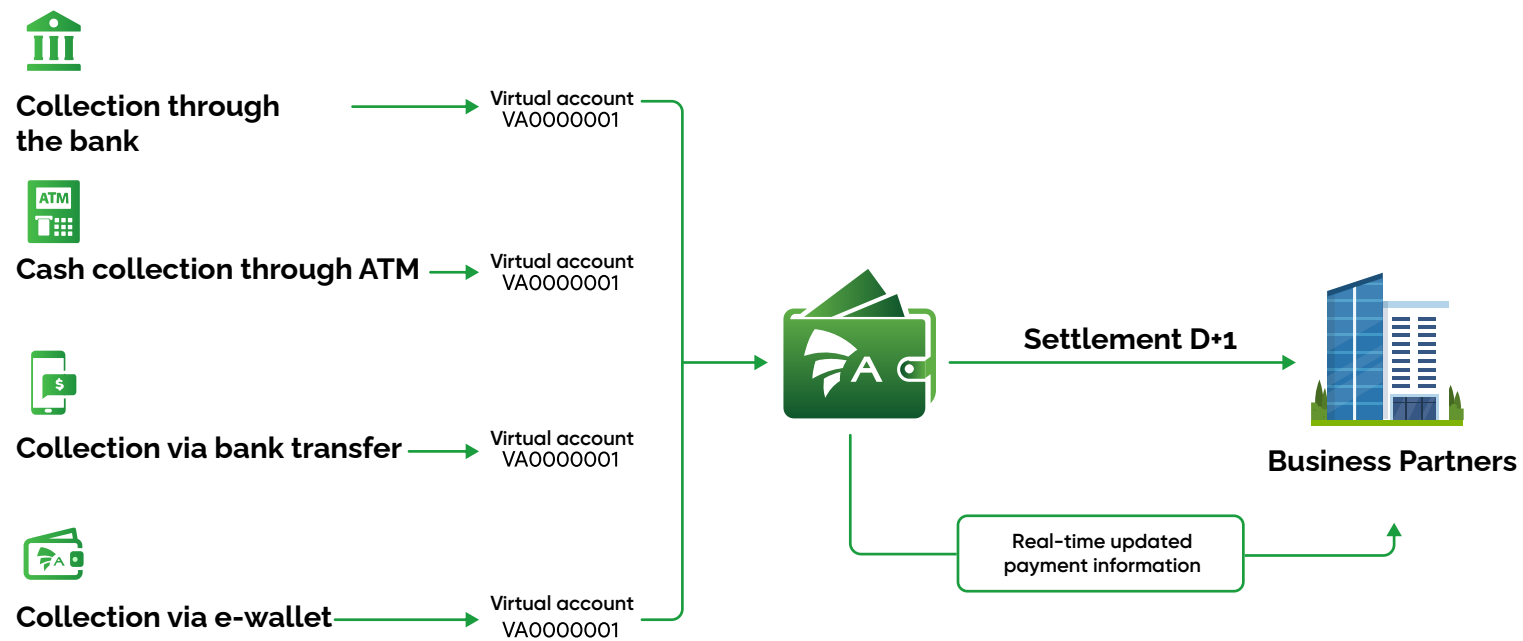


- ✓ **50% increase** in conversion rate
- ✓ **x2** average value per order
- ✓ **x3** increase in return to purchase frequency
- ✓ Attract new customers

## 3.4/ COLLECTION SOLUTION VIA AUTHORIZED ACCOUNTS

Help businesses automatically identify each payment received via transferring/depositing money to a bank account with Virtual Account (VA) system provided by AppotaPay.

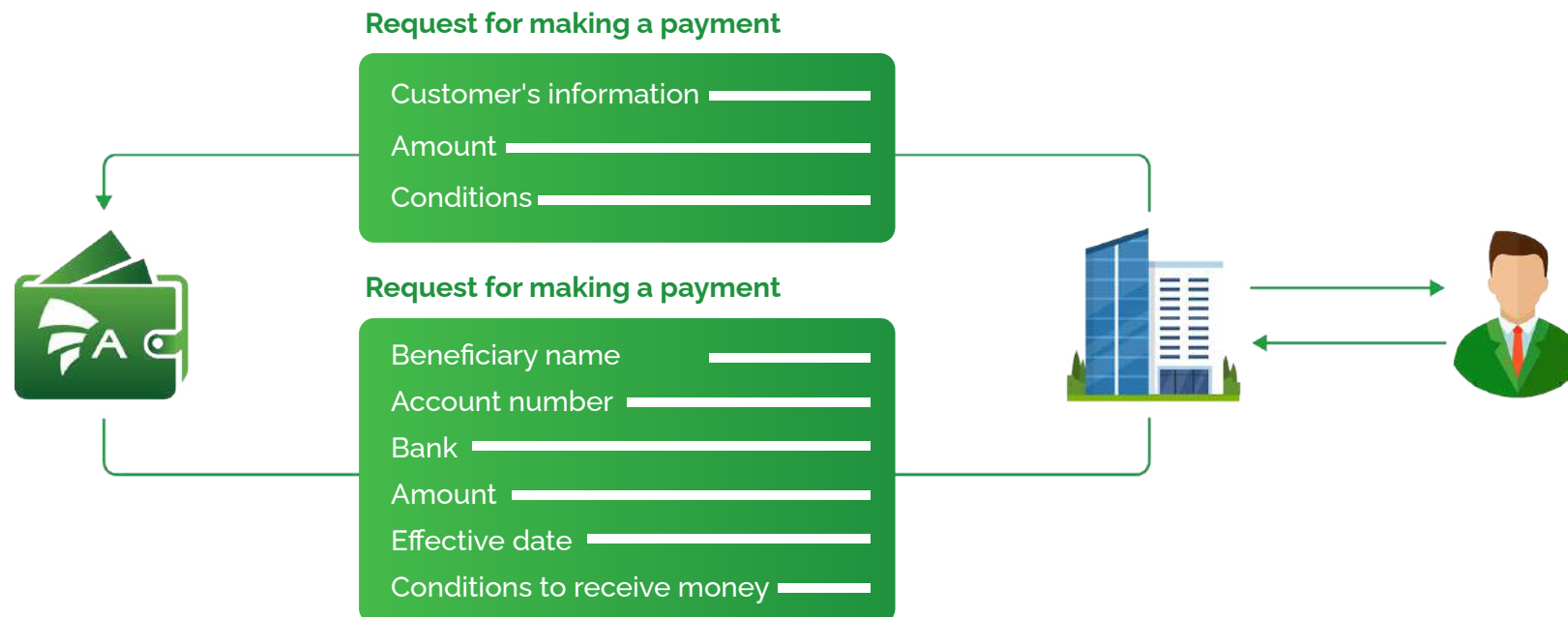
Customers can transfer/deposit money to virtual accounts in many different ways. Businesses are notified of payment status in real time.



- ✔ Cost savings
- ✔ Minimize the risk of losing money
- ✔ Customers do not need to queue or to wait
- ✔ Access to customer files without bank accounts.

**Virtual Account system helps businesses handle millions of records**

Virtual Account is created for each user or transaction. Virtual accounts are tagged with customer information, payable amounts, other configurations automatically record & manage when a transaction arrives.





## 3.5/ 24/7 AUTOMATIC PAY-OUT SOLUTION

Pay-out automatically to many account/ATM cards with just one command, supporting businesses that need frequent and fast disbursement.

- ✔ Automated and fast process
- ✔ Money received in 2 seconds
- ✔ Labor costs & transaction costs saved





- ✔ **FAST**
- ✔ **SAFE**
- ✔ **MULTI-CHANNEL  
PAY-OUT**

#### Bank account

Spend money directly to all bank accounts in Vietnam in real time via API protocol

#### ATM card

Transfer money 24/7 to more than 100 million ATM cards nationwide.

#### At the counter

Customers receive money at the system of 1000+ transaction counters nationwide.

## INTERBANK COLLECTION/PAYMENT NETWORK

ASBANK

ACB

ANZ

BIDV

HSBC

LienVietPostBank  
NGÂN HÀNG BƯU ĐIỆN LIÊN VIỆT

MB

MSB

NAM A BANK

OCB  
Ngân Hàng Phương Đông

OCEAN BANK  
NGÂN HÀNG TM TNHH MTV ĐẠI DƯƠNG

PVcom  
Bank

TPBank  
Vi chúng tôi hiểu bạn

VIETABANK  
ĐỒNG HÀNH CÙNG KHÁT VỌNG

Vietcombank

VietinBank



## 3.6/ APPOTA E-WALLET APPLICATION

Entertaining e-wallets for young people with thousands of attractive offers daily.

**>6.000.000**

Users

Spending  
**~850.000đ**

VND/user/month

**>350.000**

Active users/month

**>500**

Payment partners

## Top up and payment on Appota E-Wallet



Recharge your phone



Payment of electricity and water bills



Payment TV bills



Debt Payment



Loading data



Loading game



Pay offline at the store

## Shopping & Entertainment



Flights, hotels



Buy Vietlott lottery tickets



Order a gift



Book an appointment



Buy insurance



Buy the learning course



Gold Chest

## /NOTABLE PARTNERS





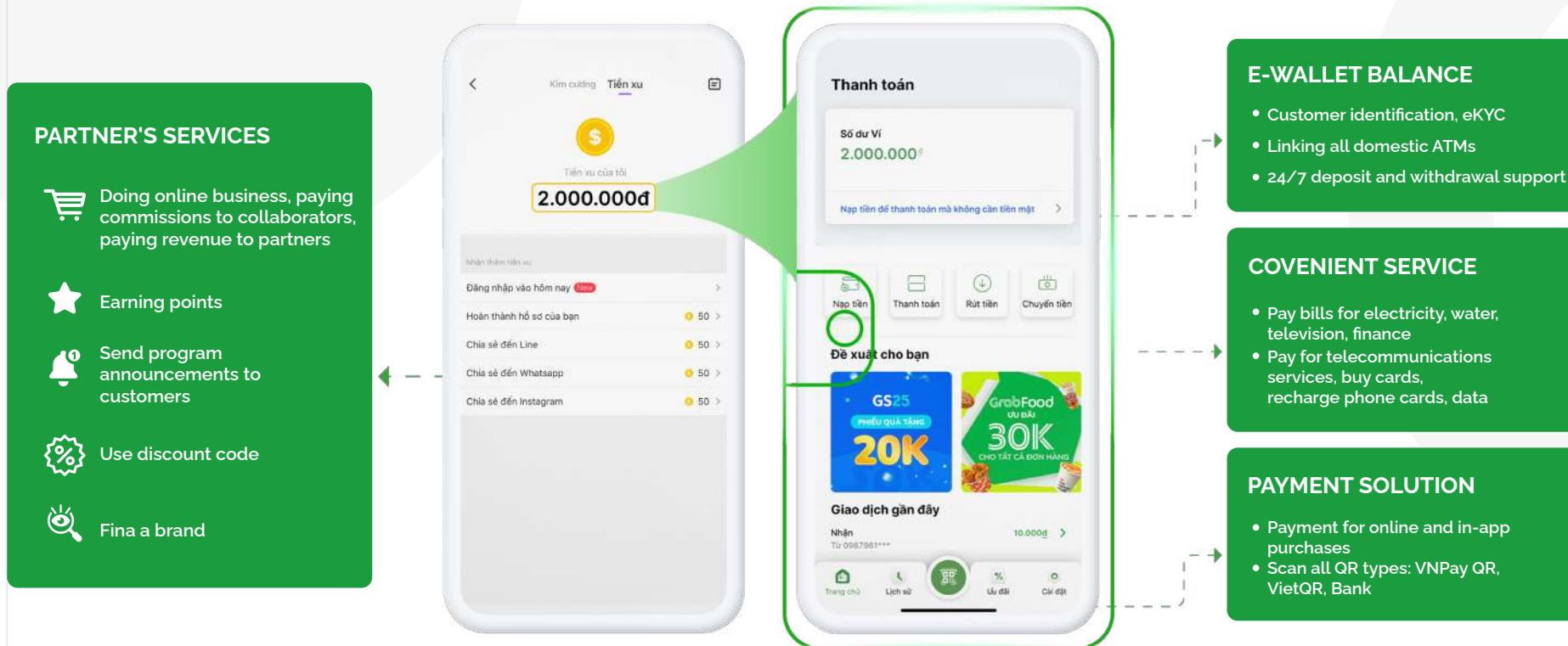


## 3.7/ WHITELABEL E-WALLET SOLUTION

The solution allows businesses to integrate an e-wallet platform into their application so that it can operate like an e-wallet.

- ✔ Reduce costs for payment intermediaries
- ✔ Increase sales through incentives from affiliate partners
- ✔ Automatic reconciliation and payment for suppliers, commission for collaborators

## APPLICATION MODEL WHEN INTERGRATING WHITELABEL E-WALLET



### PARTNER'S SERVICES

- Doing online business, paying commissions to collaborators, paying revenue to partners
- Earning points
- Send program announcements to customers
- Use discount code
- Fina a brand

### E-WALLET BALANCE

- Customer identification, eKYC
- Linking all domestic ATMs
- 24/7 deposit and withdrawal support

### COVENIENT SERVICE

- Pay bills for electricity, water, television, finance
- Pay for telecommunications services, buy cards, recharge phone cards, data

### PAYMENT SOLUTION

- Payment for online and in-app purchases
- Scan all QR types: VNPAY QR, VietQR, Bank

## 3.8/ TOP UP SERVICE

Provide phone card codes or recharge directly to phone accounts for customers anytime, anywhere.

## 3.9/ CHARGING SERVICE

Pay & recharge for games and online content services via Appota Card prepaid code.

- ✓ Available **24/7**
- ✓ **30.000+** distribution points
- ✓ High discount rate



## DIVERSE CARD STORE

vcin

funcard

vinaphone

vii  
vietnamobile

Garena

GAMOTA  
CHƠI GAME PHẢI CÓ ANH EM

viettel

mobifone

Zing









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