APPOTAPAY JOINT STOCK COMPANY

appotapay.com

Contents

Foreword

Delivering comprehensive payment solutions for businesses

AppotaPay Joint Stock Company, **a subsidiary of Appota Group**, was established on December 1, 2015. As one of the pioneers in Vietnam's electronic payment industry, AppotaPay provides simple, stable, and cost-efficient digital payment connectivity services for online businesses across Vietnam and Southeast Asia.

The wave of Industry 4.0 requires enterprises to diversify payment methods to meet the needs of digital consumers. **With a team of more than 80 highly qualified engineers**, AppotaPay accompanies businesses on their journey of innovation and transformation - helping them overcome challenges and stay ahead in the digital era.

01

Mission & Vision

MISSION MESSAGE

AppotaPay was founded with the mission to build a stable payment infrastructure and convenient services that promote cashless payment habits among Vietnamese consumers. At the same time, we aim to deliver maximum convenience for users while optimizing costs for small and medium-sized online businesses.

Chief Executive Officer (CEO)
of AppotaPay Joint Stock Company

Tuan Anh Dao

STRATEGIC VISION

"Optimized Payment Solutions" is our core direction - the foundation for delivering comprehensive payment solutions to online merchants and small and medium-sized enterprises (SMEs) across Vietnam and Southeast Asia. **After 10 years of operation**, every decision and action made by more than 80 members of AppotaPay has been guided by this mission. We are committed to being a trusted partner, empowering businesses to accelerate growth and seamlessly navigate digital transformation.

Chief Operating Officer (COO)
of AppotaPay Joint Stock Company

Van Minh Luong

02

AppotaPay Joint Stock Company

ABOUT APPOTAPAY

AppotaPay is one of the **Top 10 licensed payment service providers in Vietnam**, offering optimized and flexible payment solutions that help reduce costs and deliver seamless digital payment experiences to millions of users.

VỀ APPOTAPAY

ESTABLISHED IN
2015

80+
EMPLOYEES

3.000+
TRANSACTIONS/SECOND

CHARTER CAPITAL
110 BILLION VND

500+
BUSINESS CLIENTS

FEATURED SERVICES

- Payment Gateway
- Collection/Payment Support Service
- SmartPOS
- Open E-Wallet (WhiteLabel)

2.1/ THE DEVELOPMENT PATH

10/2020

Received the license to operate as a payment intermediary under **the e-wallet service model**.

12/2020

Achieved PCI-DSS Level 2 international security certification.

12/2021

Honored for an **Outstanding Digital Transformation Solution** at the **Vietnam Digital Awards 2021**.

08/2022

Ranked among the **Top 10 payment intermediaries in Vietnam** by transaction value.

10/2022

Awarded **"Fastest-Growing Payment Service Provider"** by NAPAS.

03/2024

Upgraded to **PCI-DSS Level 1**, the highest international security certification.

10/2024

SmartPOS recognized as an **Outstanding Digital Transformation Solution** at the **Vietnam Digital Awards 2024**.

04/2025

Ranked among the **Top 3 Most Preferred Payment Channels at Vietnam Gameverse** - Golden Gear Awards 2025.

Technical and business certifications granted by reputable organizations in Vietnam and internationally.

/AWARDED CERTIFICATES

Achieved PCI-DSS certificate - Level 1 Version 4.0 (highest)

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

Achieved SecureTrust Compliance certificate

2.2/
ENTERPRISE CAPACITY

6M
APPOTA E-WALLET USERS

15M
GAMERS

55M
USERS ACROSS THE ENTIRE ECOSYSTEM

16M
SOCIAL MEDIA FOLLOWERS

1.5K
CONTENT CREATORS (KOLS)

APPOTA GROUP ECOSYSTEM

CAPABILITY ORIENTATION

AppotaPay's top priority is to strengthen its infrastructure, technology, and connectivity foundation.

A team of

80+

highly skilled engineers, compliant with the strictest global infrastructure standards.

System uptime

99.9%

stability

24/7

technical support, including weekends and public holidays.

2.3/ PARTNER EXPERIENCE

MB
- Digital Banking
- Card Code Issuance Solution
- >300,000 transactions/day

TikTok
- E-commerce Platform
- Payment Gateway Solution
  24/7 Automatic Payout Service
- >500,000 transactions/day

vietjetAir.com
- Travel & Transportation
- Appota E-Wallet Application
- >15,000 transactions/day

timo DIGITAL BANK
- Digital Banking
- Card Code Issuance Solution
- >100,000 transactions/day

OH! SOME
- Retail Chain
- SmartPOS Solution
- >2,000 transactions/day

medpro
- Public Healthcare Booking
- Payment Gateway Solution
  Collection Service via Authorized Accounts
- >200,000 transactions/day

BIGO LIVE
- Entertainment Platform
- Payment Gateway Solution
- >500,000 transactions/day

BUFF
- Personal Finance
- Collection Service via Authorized Accounts
- >5,000 transactions/day

Type | Service Provided | Transaction Volume

03

Products & Services

01 DIGITAL PAYMENT SOLUTION

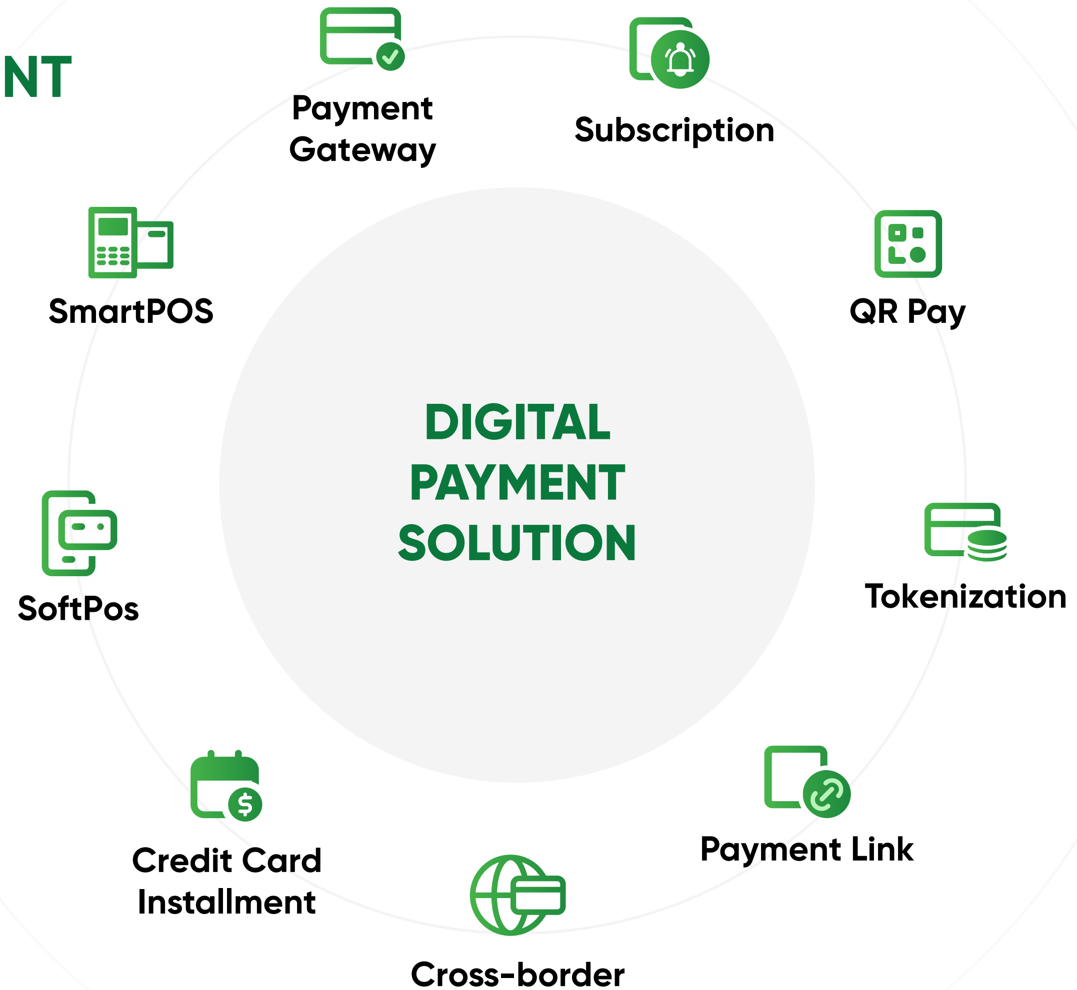
02 COLLECTION /PAYMENT SUPPORT SERVICE

03 PAYMENT & LOYALTY SOLUTION

04 TOP UP CHARGING SERVICE

05 TOP-UP CARD SOLUTION ON MINIAPP

3.1/ DIGITAL PAYMENT SOLUTION PACKAGES

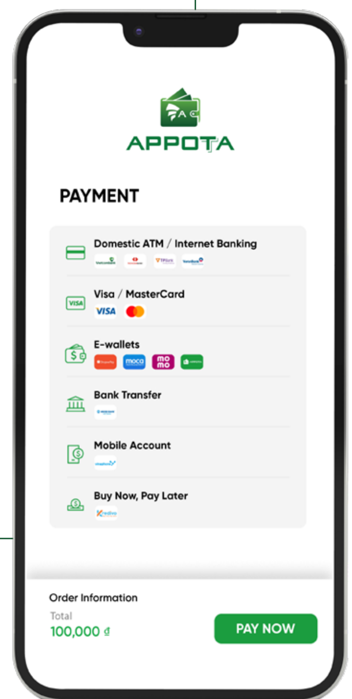


3.2/ PAYMENT GATEWAY SOLUTION

The AppotaPay Payment Gateway is an integrated platform that connects all digital payment methods from 40+ banks and providers into one solution - helping businesses save time on integration and payment reconciliation across multiple partners.

Seamless integration via website and mobile app

Processing 350,000 transactions/minute



Multiple payment options

40+ banks

E-wallets

Credit card installment payments

PAYMENT GATEWAY UTILITIES

TOKENIZATION

Securely stores and encrypts customers' card information, enabling automatic recognition for future payments - no need to re-enter card details.

PAYMENT LINK

Generates shareable payment links for online or social-media sellers — making checkout fast and effortless without a website.

QR PAY

Allows customers to **scan a QR code using any banking app or e-wallet** to complete payments quickly and conveniently.

SUBSCRIPTION
(Recurring Payment)

Simplifies the setup and management of recurring payments — automating billing cycles securely and efficiently.

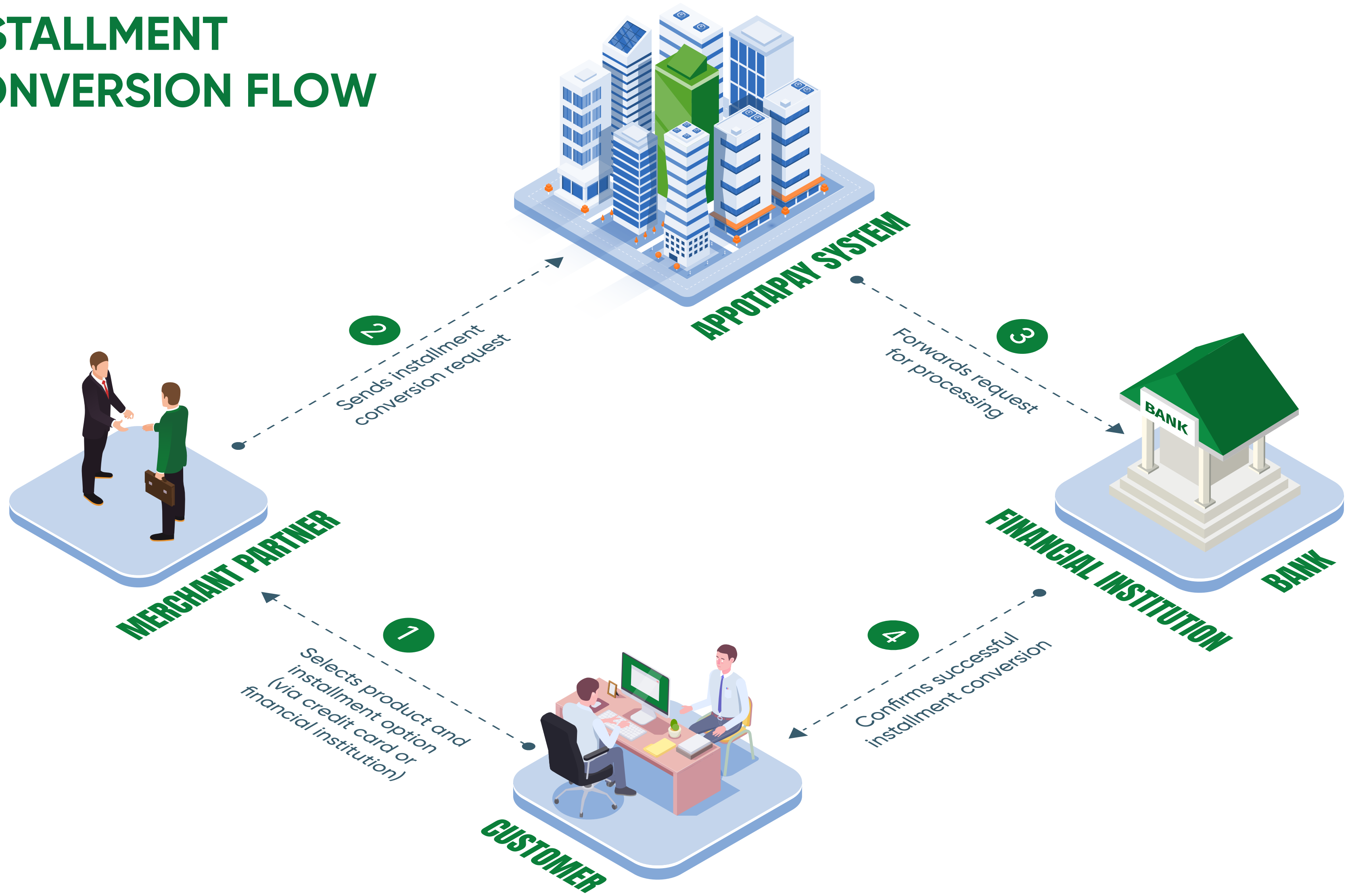
NOTABLE CUSTOMERS

3.3/
CREDIT CARD INSTALLMENT SOLUTION

AppotaPay provides a **0% interest credit card installment solution** in partnership with banks and financial institutions, helping customers manage their finances with ease and encouraging purchases of higher-value products.
This enables merchants and businesses to optimize sales services and significantly boost revenue.

- Add flexible payment options to enhance the shopping experience
- Reach new customers and increase revenue by up to 150%
- Seamless, customizable integration tailored to partner systems
- Dedicated 1:1 customer support, available 24/7

INSTALLMENT CONVERSION FLOW



BUSINESS BENEFITS

- Support all major credit card transactions
- No extra steps for installment conversion
- Ensure stable revenue and reduce credit risks
- Boost competitiveness and expand customer reach

3.4/ SMARTPOS SOLUTION

SmartPOS is a point-of-sale (POS) payment solution integrated into a compact device, enabling businesses to accept multiple payment methods and manage transactions on a unified platform. With 0% installment options supported by more than 25 banks and card issuers, and flexible terms ranging from 3 to 36 months, SmartPOS helps businesses increase conversion rates, grow average order value, and improve operational efficiency at the point of sale.

ACCEPTED PAYMENT FORMS

- Chip Card
- Contactless Card
- Magnetic Stripe Card
- Barcode
- QR Code
- Apple Pay/ Samsung Pay/ Google Pay

ACCEPTED PAYMENT METHODS

QR Transfer

VIETQR

Payment Cards

VISA, napas, mastercard, JCB, UnionPay, Apple Pay, Samsung Pay, G Pay

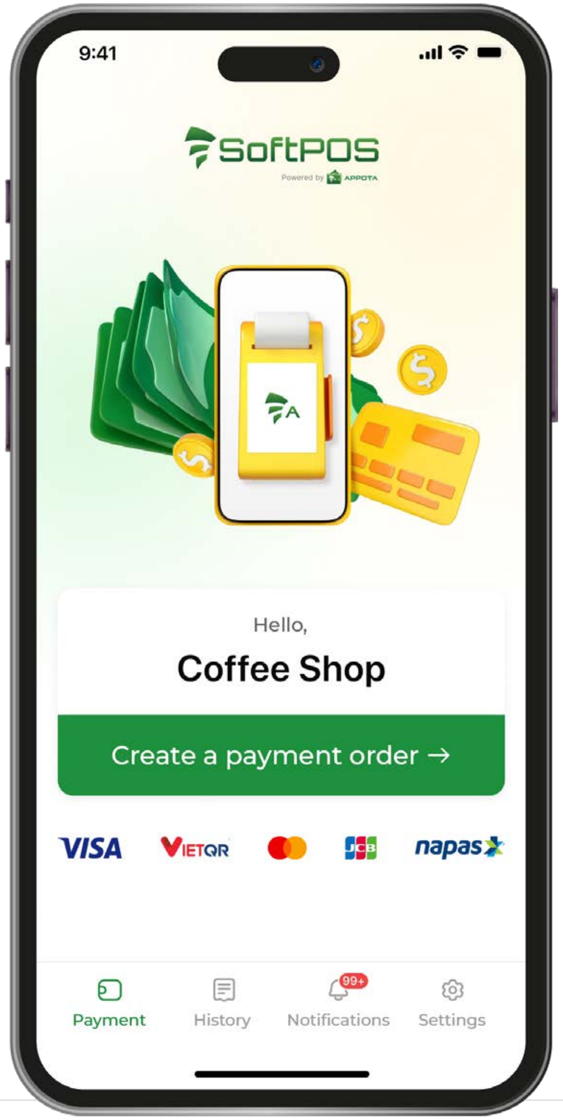
E-Wallets

momo, Zalo pay, Smart Pay

3.5/
SOFTPOS SOLUTION

SoftPOS is a solution that **transforms any Android mobile device** (smartphone or tablet) into a **POS terminal capable of accepting card payments** — without the need for additional hardware.

It is an optimized solution for businesses, merchants, and partners looking to **expand contactless payment** acceptance flexibly and cost-effectively.



ACCEPTED PAYMENT METHODS

QR Transfer

VIETQR

Payment Cards

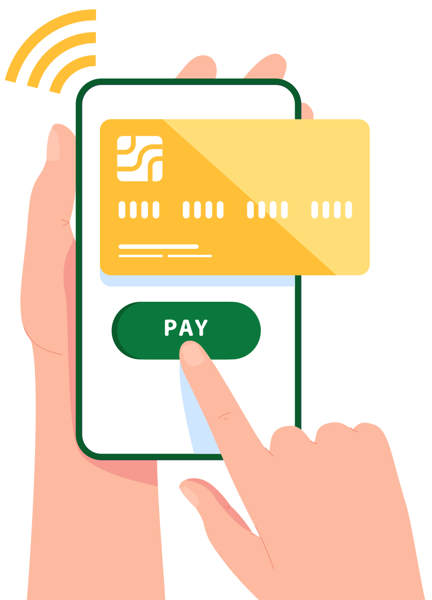
VISA, napas, mastercard, JCB, UnionPay, Apple Pay, Samsung Pay, G Pay

E-Wallets

momo, ZaloPay, SmartPay

KEY BENEFITS

No physical POS device required - **only an NFC-enabled Android phone**



Quick setup, user-friendly interface, and secure operation

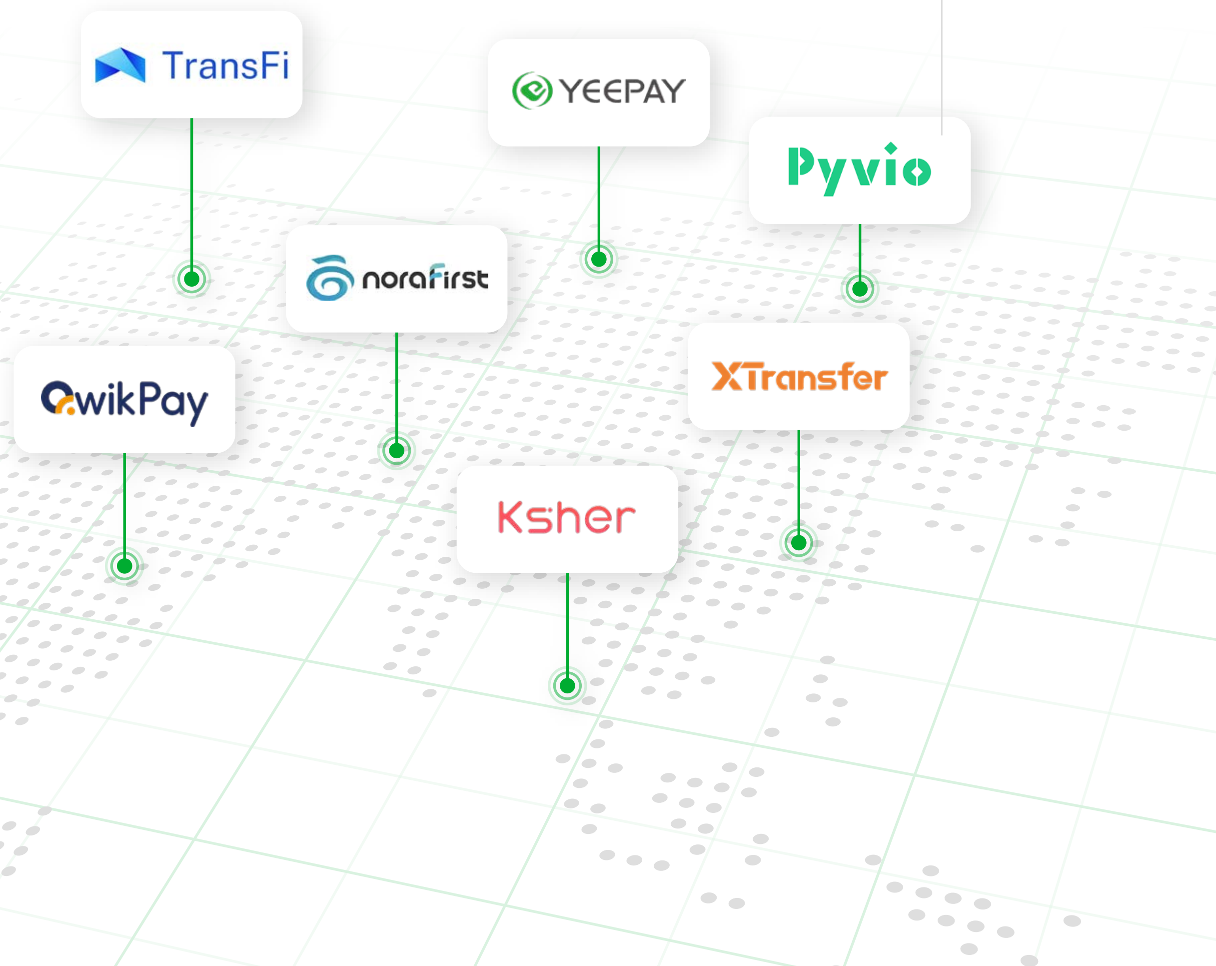
In compliance with PCI-DSS standards and the regulations of the State Bank of Vietnam (SBV)

3.6/ CROSS-BORDER PAYMENT SOLUTION

AppotaPay's cross-border payment solution enables businesses in Vietnam and international markets to collect, disburse and settle payments through a centralized payment platform, ensuring full compliance with applicable Vietnamese regulatory requirements.

DESIGNED FOR

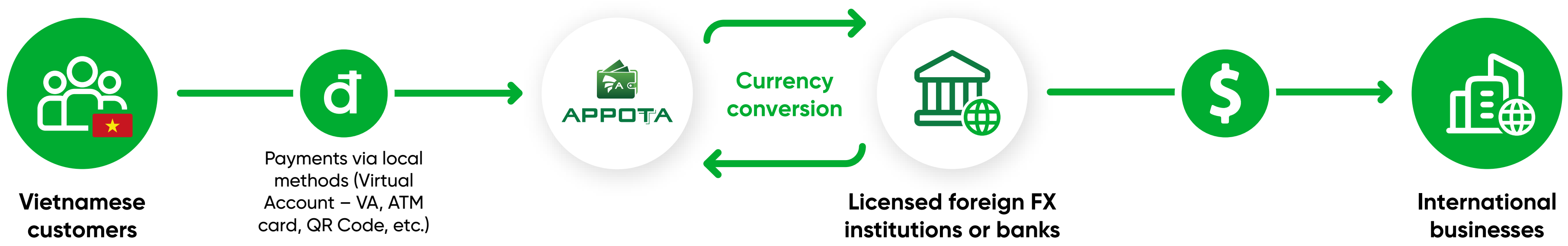
- **Vietnam-based businesses** that need to make payments to, or collect funds from, international customers and partners
- **International businesses** with commercial activities and payment inflows/outflows in the Vietnamese market
- **Platforms, merchants and cross-border service providers** operating across multiple markets



PARTNERSHIP MODEL

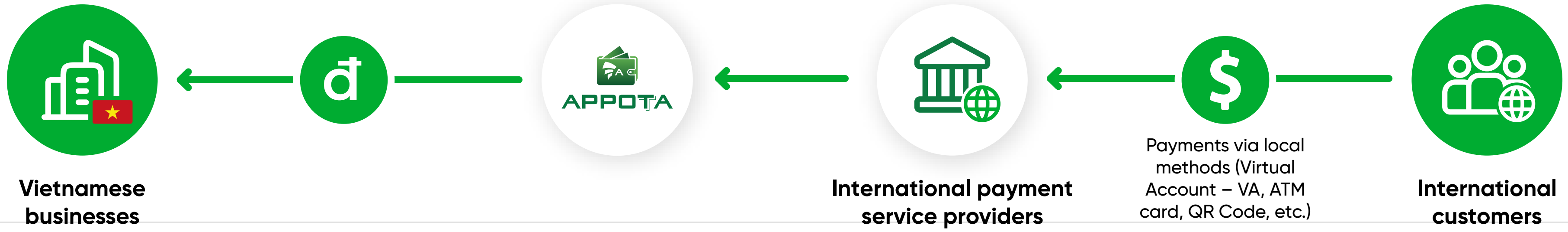
Support for International Partners to Receive Payments in Vietnam

Foreign businesses selling goods and services to Vietnamese customers



Support for Vietnamese Partners to Receive Payments from Abroad

Vietnamese businesses engaged in the export of goods and services to global markets



CORE CAPABILITIES OF APPOTAPAY

Regulatory Compliance & International Security Standards

AppotaPay operates under a Payment Intermediary License issued by the State Bank of Vietnam and complies with international security standards, including PCI DSS Level 1, ensuring secure and compliant payment processing.

Modern Technology Platform

The platform is fully digital, supports multiple payment methods, and provides centralized control and real-time visibility across payment operations through a unified management system.

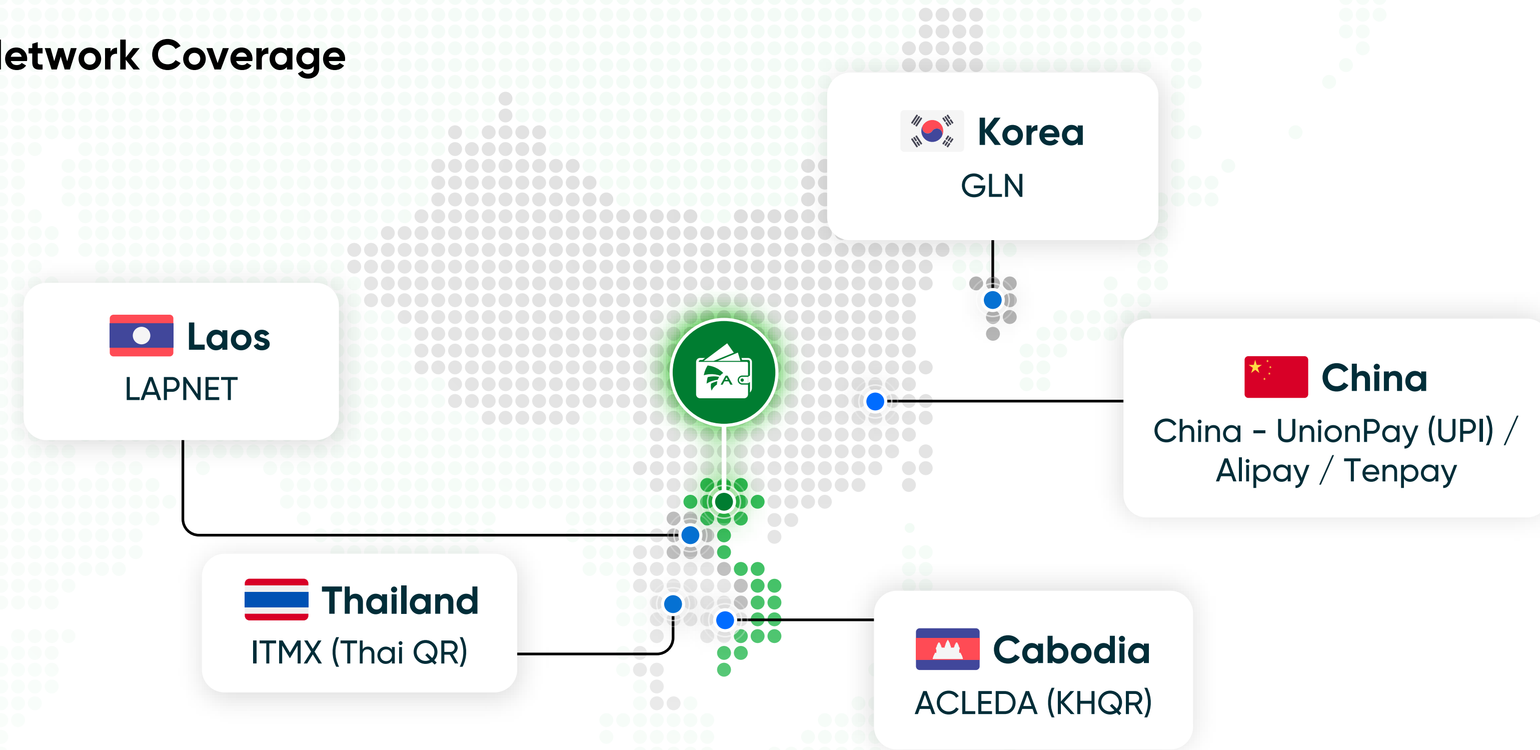
Advanced Operational Expertise

AppotaPay's team of specialists has deep expertise in payment processing, reconciliation and regulatory compliance, ensuring that service deployment and ongoing operations are transparent, stable and aligned with the requirements of different business models.

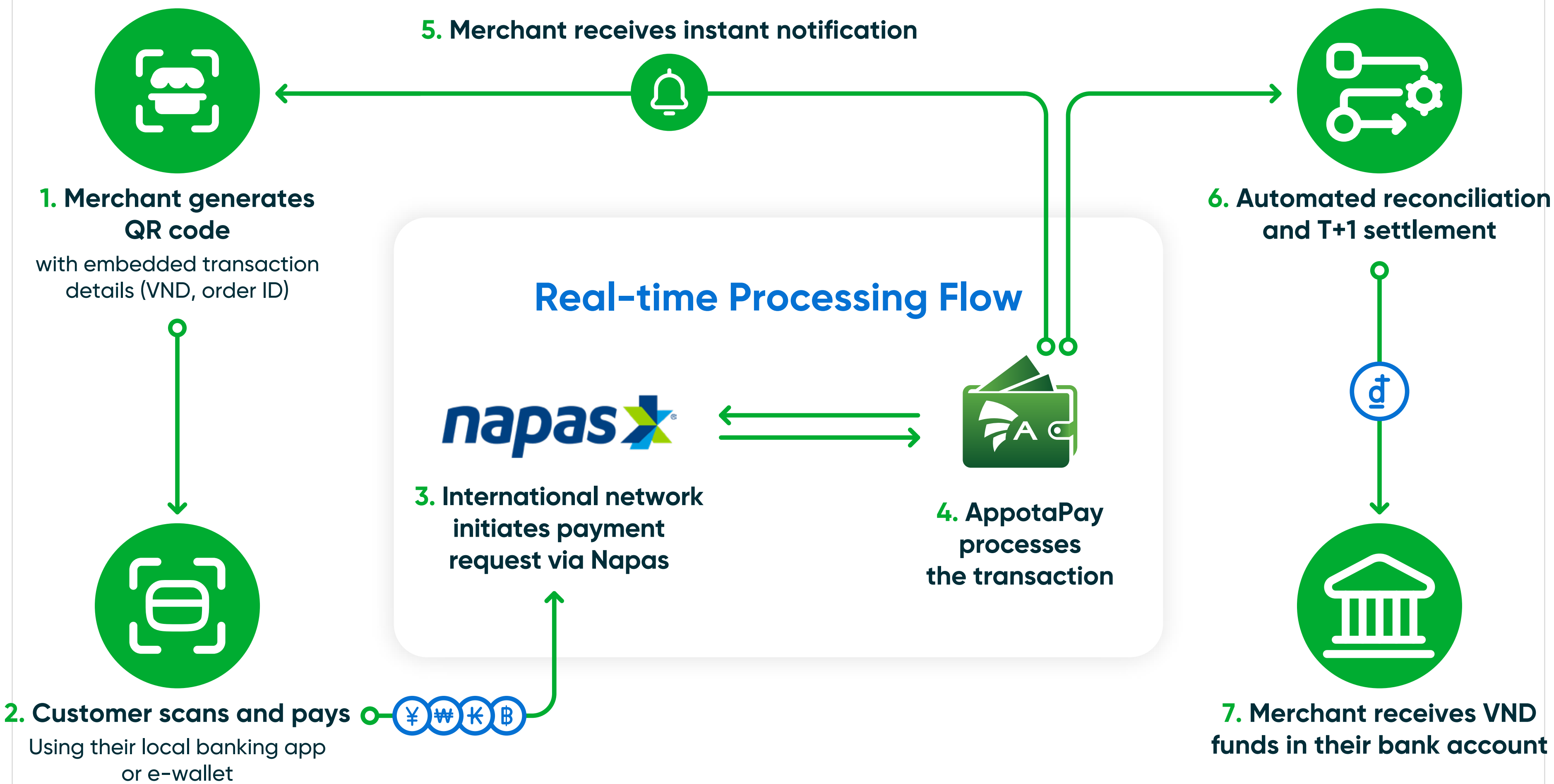
3.7/ Cross-border QR Payment Solution

Enable businesses to **generate QR codes** that international travelers can **scan using their local banking or e-wallet apps** to pay directly in Vietnam – quickly and securely.

2026 Network Coverage



APPOTAPAY QR GLOBAL PAYMENT FLOW



BUSINESS & OPERATIONAL BENEFITS

1. Maximize revenue from International Customers

- **Access high-spending customer segments** from China, Thailand, Korea, Laos, and more.
- Customers pay in local currency (CNY, THB, KRW, etc.) while **merchants receive the exact VND amount** – eliminating FX risk.

2. Cost efficiency & profit optimization

- Reduce intermediary fees **through direct bank-to -bank routing (via Napas)**, improving margins compared to traditional international card pa ments.
- Leverage existing digital infrastructure for global payment acceptance.

3. Flexible limits & fast settlement

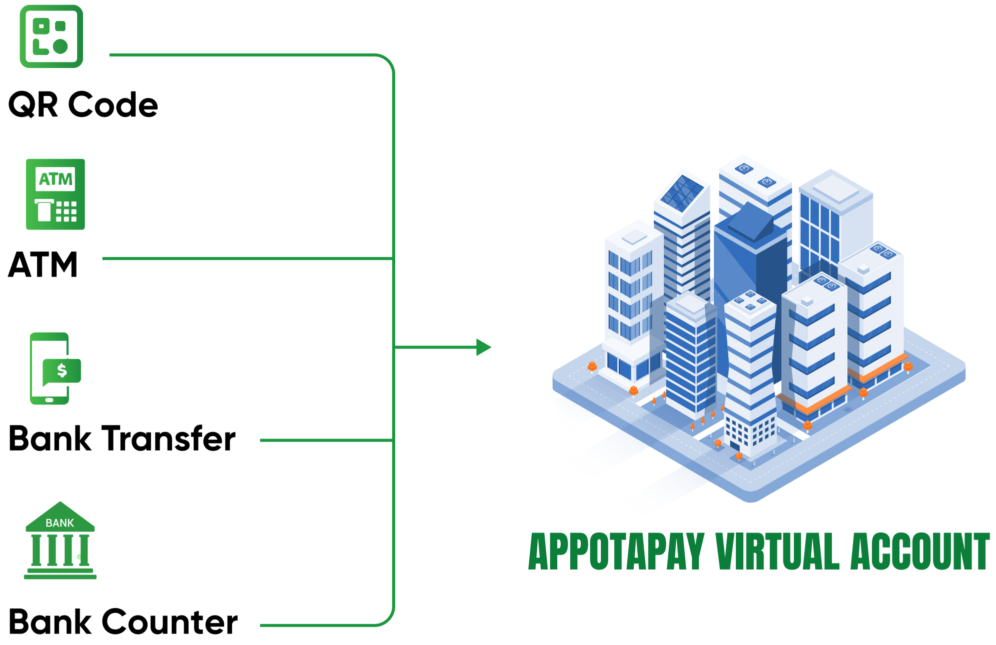
- Supports all business scales – from single transactions at the counter to large group bookings or bundled services **(up to VND 200,000,000 per transaction)**.
- **T+1 settlement** enables better financial planning and cash flow control.

4. Professional after-sale support

- **Dedicated 1:1 support team** with expertise in payment infrastructure and hospitality, available 24/7 via private channels (Vietnamese & English).
- **Fast handling of cancellations or itinerary changes** without complex manual processes.

3.8/
COLLECTION SUPPORT SOLUTION VIA VIRTUAL ACCOUNTS

An automated revenue management solution that enables businesses to receive and manage each payment transaction made via bank transfer or cash deposit **through AppotaPay's Virtual Account (VA) system**.



WHAT IS A VIRTUAL ACCOUNT (VA)?

A Virtual Account (VA) is a collection solution that enables businesses to **receive** and manage customer payments through uniquely assigned, **inbound-only accounts**, supporting effective cash flow control and reconciliation, with **no deposit, withdrawal or outbound transfer functionality**.

BUSINESS BENEFITS

Automates transaction management, minimizing manual intervention

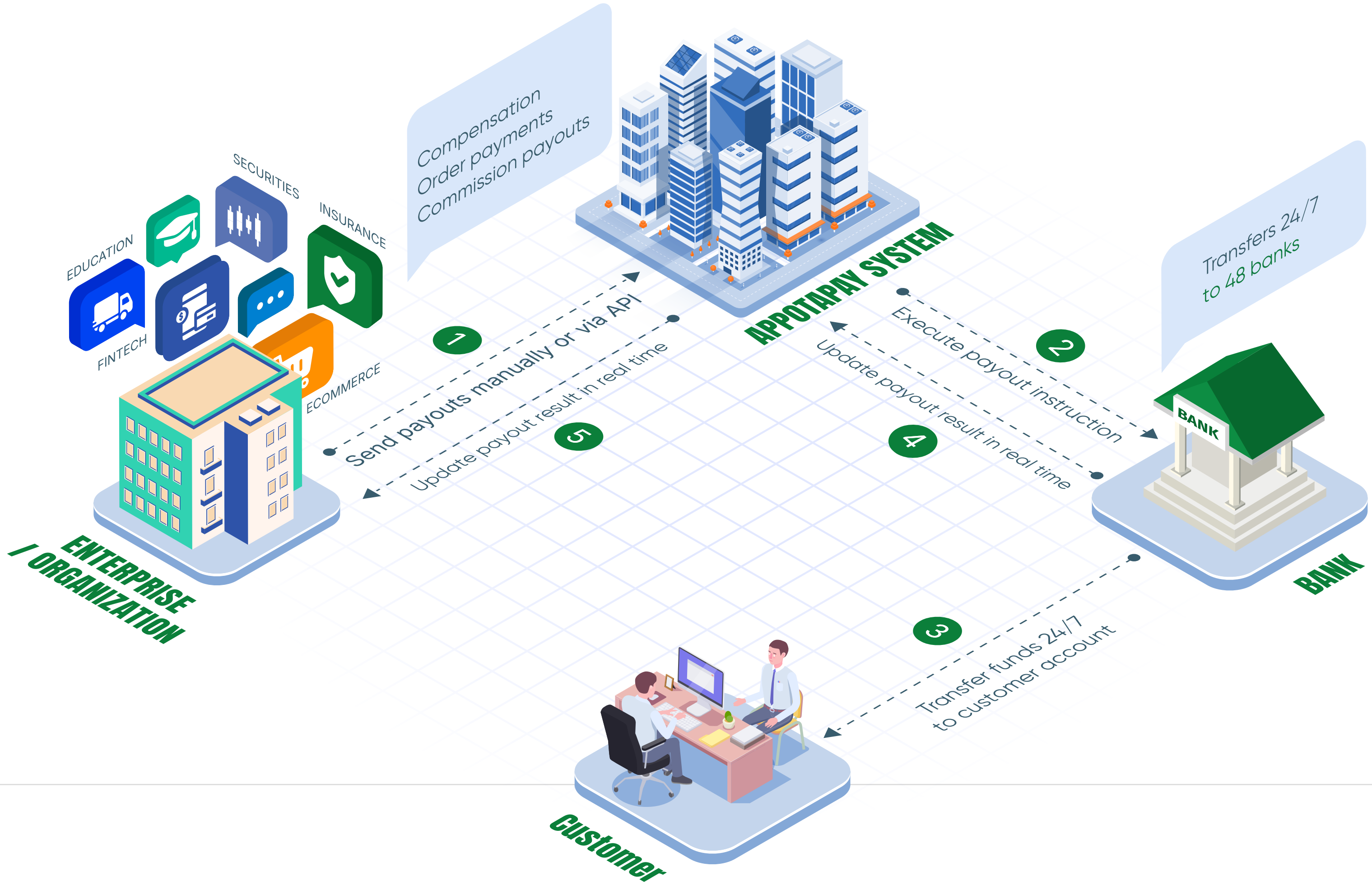
Reduces financial risks through accurate reconciliation

Enhances payment efficiency and saves time for customers

Lowers operational costs for enterprises with high transaction volumes

3.9/
24/7 AUTOMATED PAYOUT SOLUTION

An automated payout solution that lets businesses send funds to multiple bank accounts or AppotaPay e-wallets in a single command — built for high-frequency, time-sensitive payouts.



TYPES OF PAYOUT SERVICES PROVIDED BY APPOTAPAY

24/7 Payouts

Send payouts to bank accounts in real-time, either manually or via API. Supports splitting multiple payouts with configurable per-account payout limits.

CITAD Payouts

Send payouts to bank accounts during business hours, either manually or via API. No payout amount limit.

AppotaPay Wallet Payouts

Create and fund a business wallet to send payouts to AppotaPay e-wallet users via registered phone numbers.

BUSINESS BENEFITS

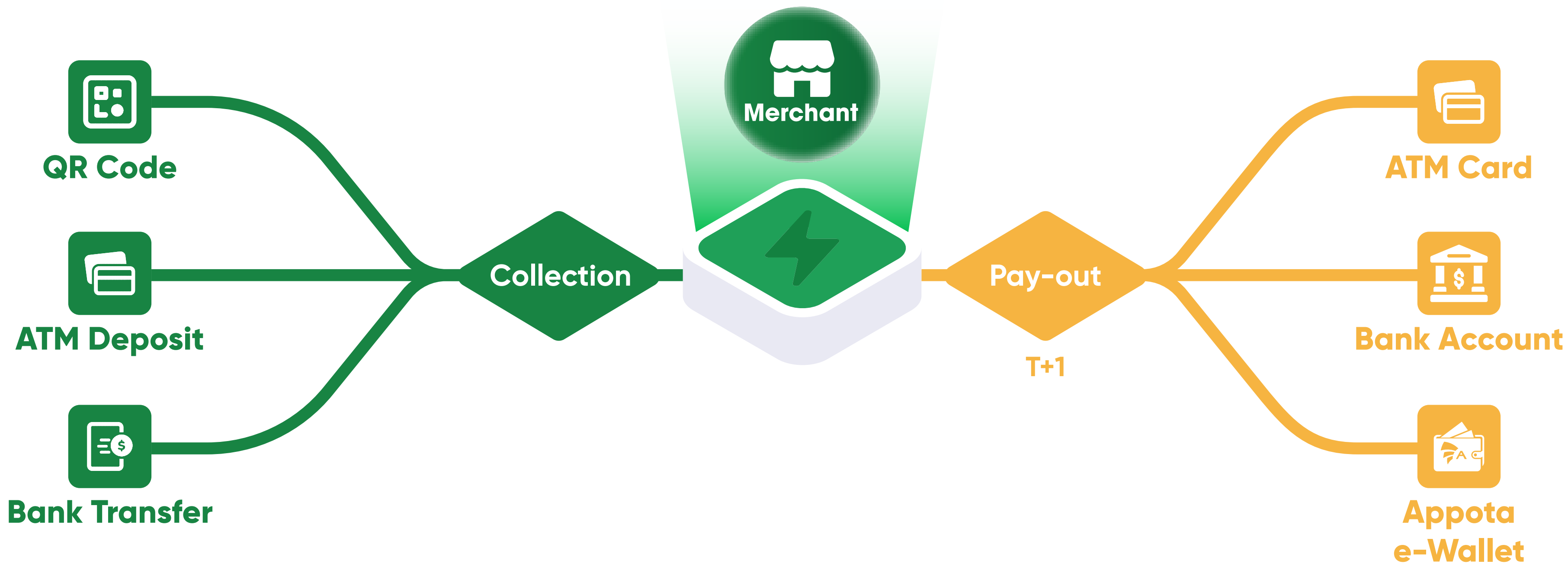
AUTOMATED PAYOUT PROCESS
ensuring high accuracy

SAVES TIME IN DISBURSING PAYMENTS
to customers and collaborators

REDUCES LABOR AND TRANSACTION COST
for enterprises

STABLE AND SECURE CASH FLOW,
minimizing payout risks

3.10/
INTEGRATED COLLECTION & PAYOUT MODEL



Collected funds can be seamlessly used for instant disbursements to customers.

3.11/ APPOTA E-WALLET APPLICATION

An entertainment and rewards e-wallet designed for young users, offering thousands of daily deals and exclusive privileges.

> 6,000,000
Users

≈ 850,000 VND
Average Monthly Spending/User

> 350,000
Monthly Active Users (MAU)

500+
Payment Partners

Top-up & Payments on Appota e-Wallet

- Mobile top-up
- Utility bills
- TV bills
- Loan payment
- Data top-up
- Digital services
- QR payments

Shopping & Entertainment

- Flights and hotels
- Vietlott lottery
- Gift orders
- Medical booking
- Insurance
- Online courses
- Gamification Rewards

FEATURED PARTNERS

GAMOTA CHƠI GAME PHẢI CÓ ANH EM · Vietlott · VieON · VTC · tinder · ELSA · medpro Giải pháp đặt khám trực tuyến

3.12/
WHITE-LABEL E-WALLET SOLUTION

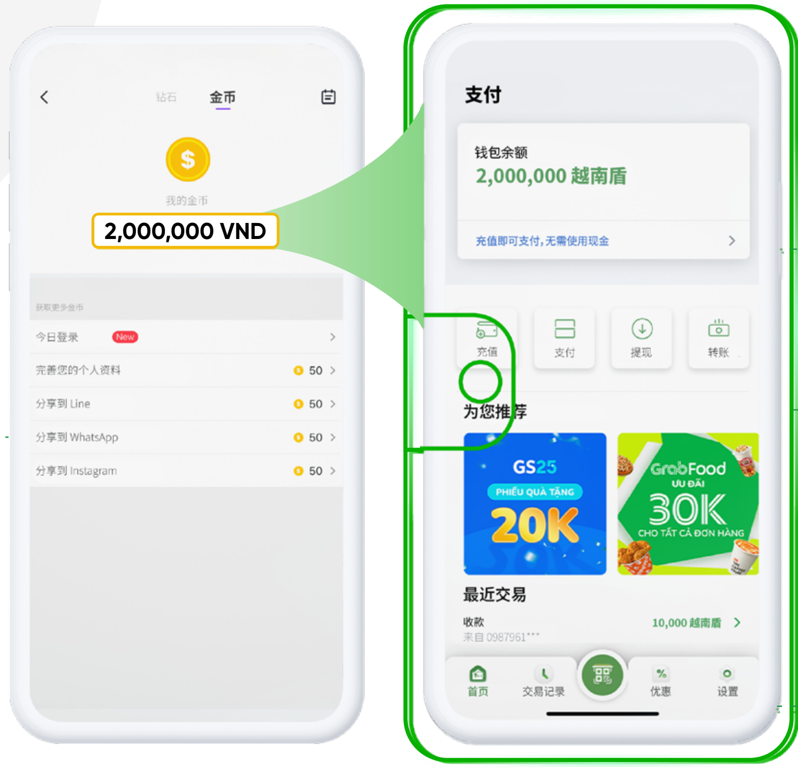
A customizable e-wallet platform that enables businesses to embed and operate their own branded e-wallet within existing applications.

- Reduce intermediary payment costs through direct integration
- Increase sales via promotional programs from partner networks
- Automate reconciliation and payouts to suppliers and collaborators

APPLICATION MODEL OF WHITE-LABEL E-WALLET INTEGRATION

PARTNER SERVICES

- Online business operations, affiliate commission payouts, and partner revenue settlements
- Loyalty point accumulation
- Customer notification and campaign management
- Discount code usage
- Brand discovery and in-app search



E-WALLET BALANCE

- Customer identification and eKYC verification
- Link all domestic ATM cards
- 24/7 top-up and withdrawal support

UTILITY SERVICES

- Bill payments: electricity, water, television, and financial services
- Telecom payments: mobile top-up, data packages, and prepaid cards

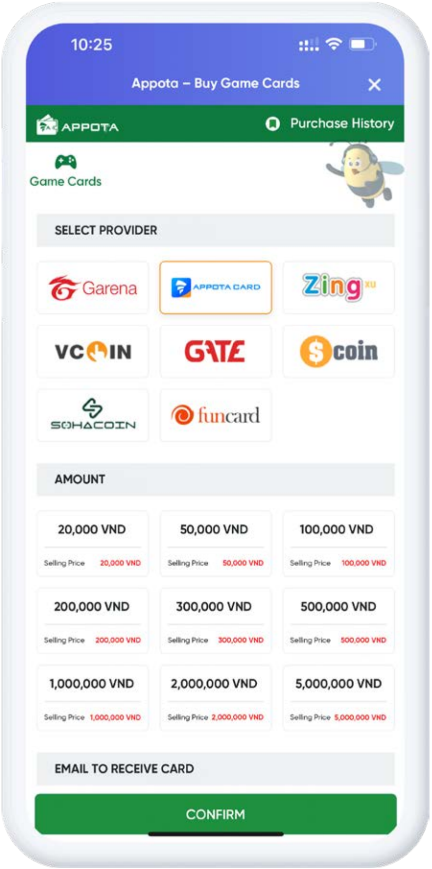
PAYMENT SOLUTIONS

- In-app online purchase payments
- Scan & pay all QR types: VNPayQR, VietQR, Bank QR

3.13/
MINI APP TOP-UP CARD SOLUTION

The Mini App integration allows partners to offer mobile, game, and other digital top-up cards directly within their own applications – helping businesses boost revenue efficiently in a short time.

- No inventory capital required for top-up card storage
- Expand service offerings and retain active paying users
- No need for additional development resources for new features
- Save integration time with multiple providers
- Access to all card types available on the market



FEATURED CLIENTS

3.14/ TOP-UP SERVICE

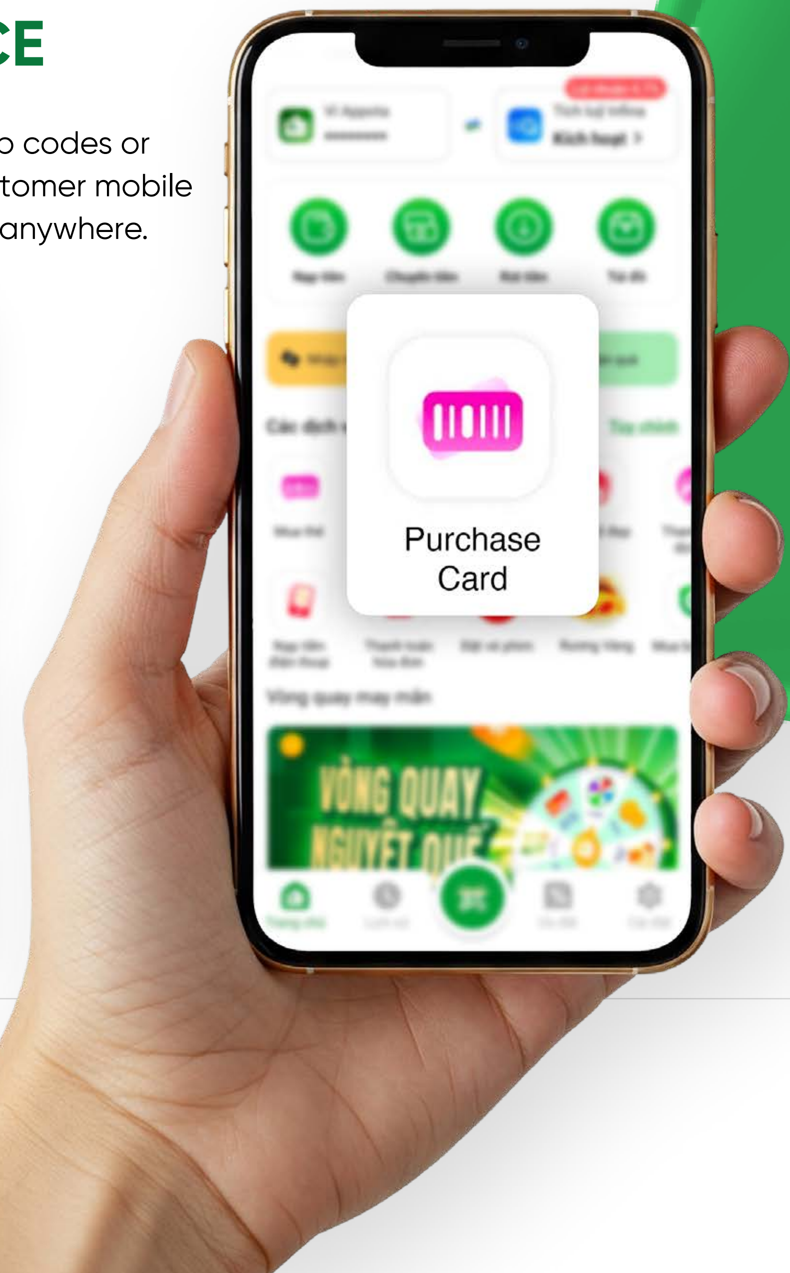
Provides prepaid mobile top-up codes or direct balance recharge to customer mobile accounts — available anytime, anywhere.

viettel

vinaphone

Vietnamobile

mobifone



- Available 24/7
- Professional system
- Diverse card store
- High discount rate

DIVERSE CARD STORE


BIDV
APPOTA
LỄ KÝ KẾT
THOẢ THUẬN HỢP TÁC TOÀN DIỆN


NAM A BANK
APPOTA


HỢP TÁC CHIẾN LƯỢC
LYNKID X APPOTA


APPOTA
CÔNG TY CỔ PHẦN APPOTAPAY
BỘ GIẢI PHÁP CỔNG THANH TOÁN VÀ SMARTPOS APPOTAPAY


APPOTA
CMC CYBER SECURITY
LỄ TRAO CHỨNG CHỈ
PCI - DSS SERVICE PROVIDER 3.2.1 LEVEL 1
CERTIFICATE OF COMPLIANCE
APPOTAPAY JOINT STOCK COMPANY


APPOTA
Insider
Lễ ký kết hợp tác
HỢP TÁC CHIẾN LƯỢC KẾT NỐI THÀNH CÔNG


HTV
ITPC
CafeTek
THU DUC
INNOVATION FEST 2024
FROM LAB TO LIFE
INNOVATION
AWARD
THU DUC
INNOVATION FEST 2024
FROM LAB TO LIFE

ALL-IN-ONE
PAYMENT GATEWAY

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