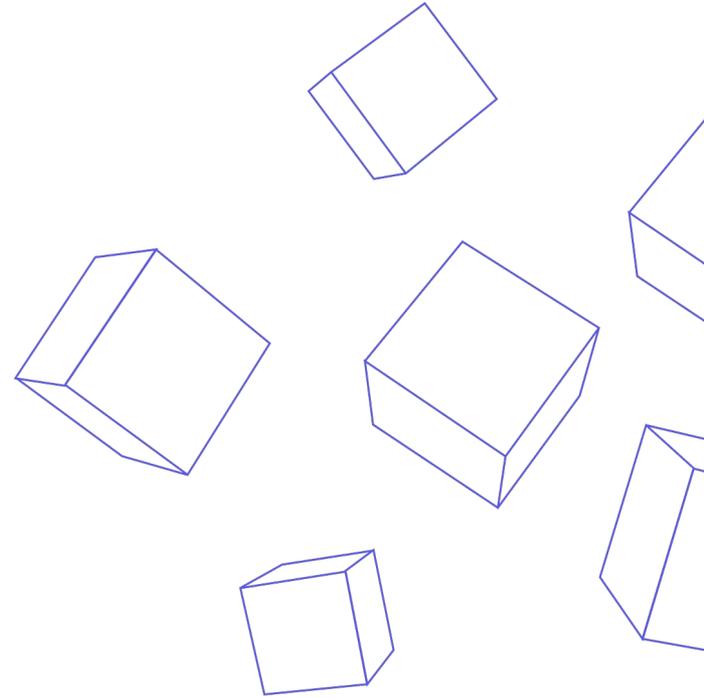


Managing Complex Funds Flow Within Marketplaces

PSE Merchant Acquiring Conference
6th December 2022



Agenda

- About me
- Money movements in the marketplace environment
- Building blocks
- Case study: Automating cash collection

About Me

I had the great advantage of gaining practical experience in payment acceptance across more than 50 countries by being on different sides of the industry in the last ten years.



#Cardholder
#FintechGuy
#Entrepreneur
#Father :)

Yemeksepeti

2010-2012

#FoodDeliveryMarketplace
#ProductManager
#OnlinePayment
#ClosedLoopWallet



2012-2014

#NationalSwitchSystem
#ProductManager
#QRCodePayments
#InsurancePayments



2014-2017

#PaymentServiceProvider
#BusinessDevelopment
#OfflinePayments
#Expansion

Delivery Hero

2017-2021

#DeliveryMarketplace
#FintechOps
#PaymentsPerformance
#Compliance

Payrails

2021-

#PaymentOperatingSystem
#GoToMarket
#InternationalPayments
#EnterprisePayments

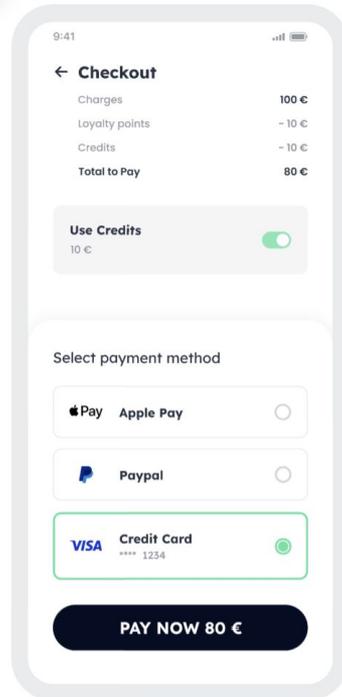
Marketplace payments requires various money movements between the stakeholders involved

Compose transactions from multiple fund sources

Loyalty Points
- 10 €

Credits
- 10 €

Card
- 80 €



Split payouts to multiple destinations

Seller A
+ 30 €

Seller B
+ 50 €

Marketplace Commission
+ 20 €

Payment Fees
+ 1 €

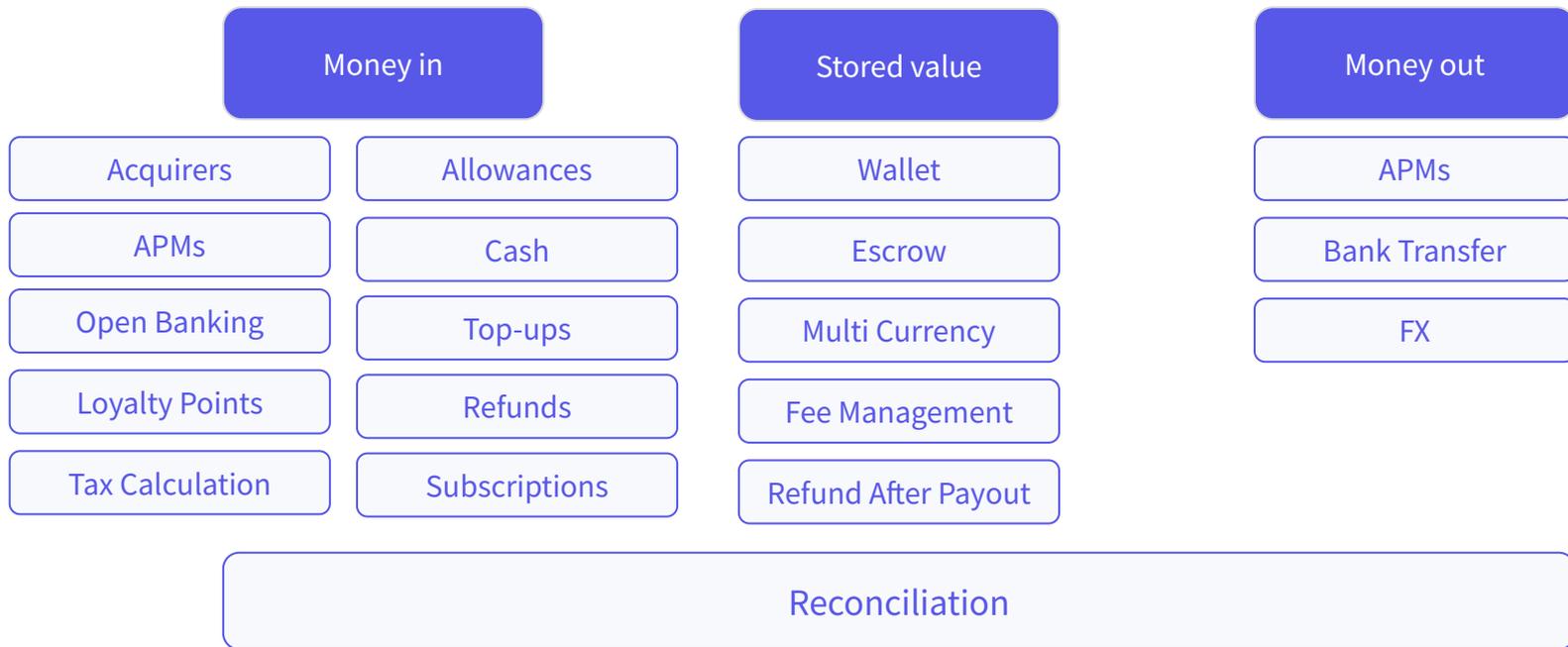
Logistic Fees
+ 5 €

Earnings
+ 14 €

Marketplaces are always difficult.

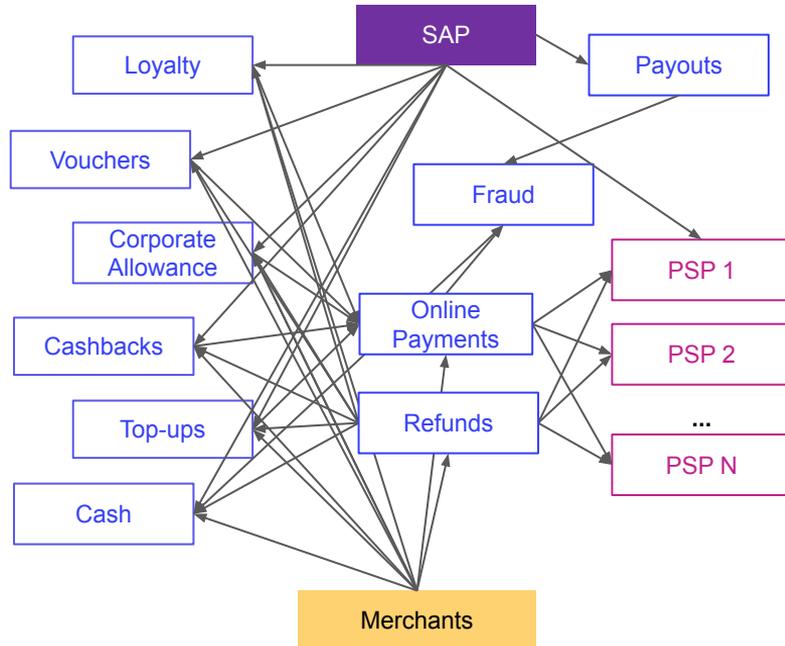
Composing transactions with funds from multiple sources, managing money movements with different participants involved (e.g. platform, riders, sellers), splitting funds into many destinations - and doing all of this while making sure you can ultimately reconcile everything.

Building blocks help to assemble different use cases in marketplace payments

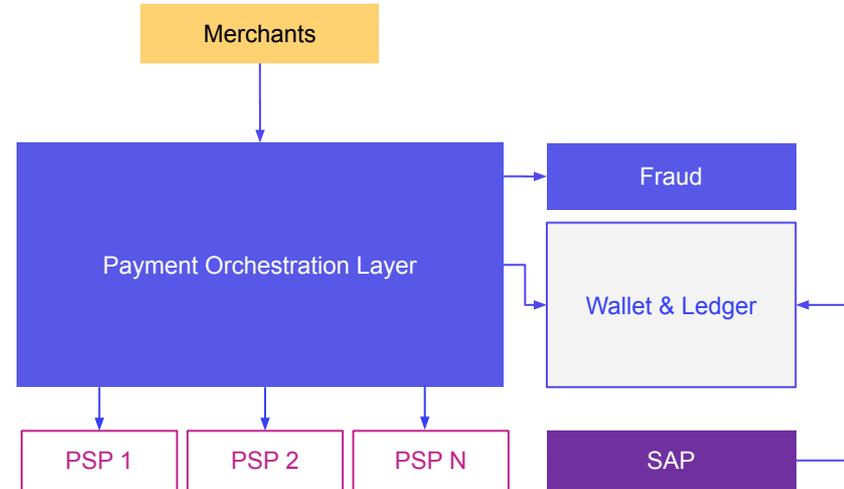


Reducing the structural complexity to gain productivity, and to optimise CPO and authorisation rates

Before



After



Automating Cash Collection across multiple countries within international marketplace

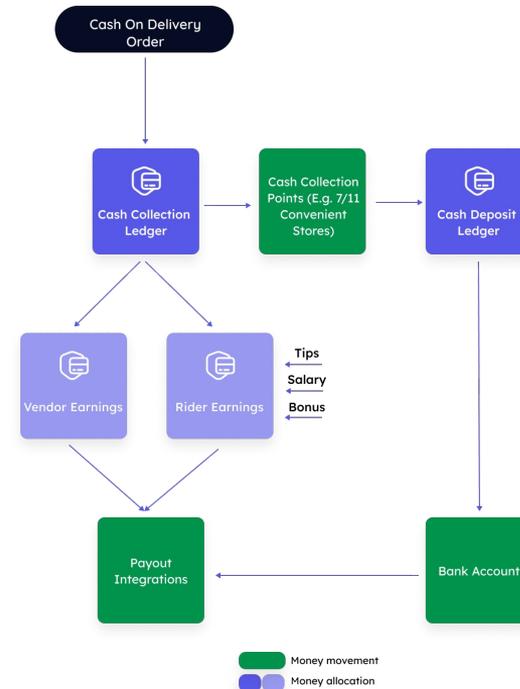
Before

Riders were queuing in front of the logistics hubs to deposit the collected money;

- operational overhead
- inefficiencies
- Fraud and security concerns



After



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