

# FIXING PAYMENT FRAGMENTATION AT SCALE



**Mark Bond**

European GM  
NomuPay

# MY PAYMENTS JOURNEY

WORLDFIRST

Localised eMoney  
wallets for businesses

 HYPERWALLET  
A PayPal Service

Marketplace payout  
infrastructure for large  
enterprise

NomūPay

Card acquiring, APMs,  
eMoney and payout  
infrastructure in  
challenging territories

# MARKETPLACE PAYMENTS ARE COMPLEX



# PAYMENT FRAGMENTATION HAS ALWAYS EXISTED OFFLINE



eWallets in Southeast Asia  
are growing YoY

**300%**

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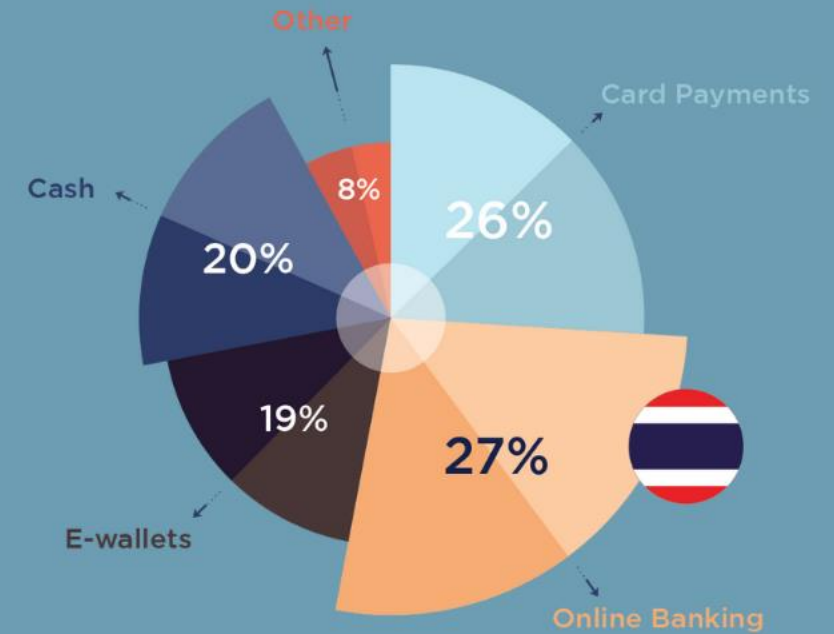
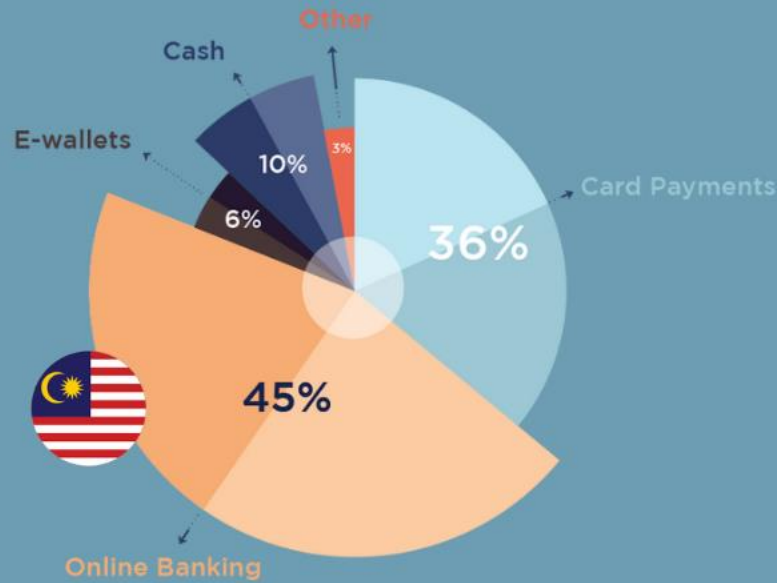
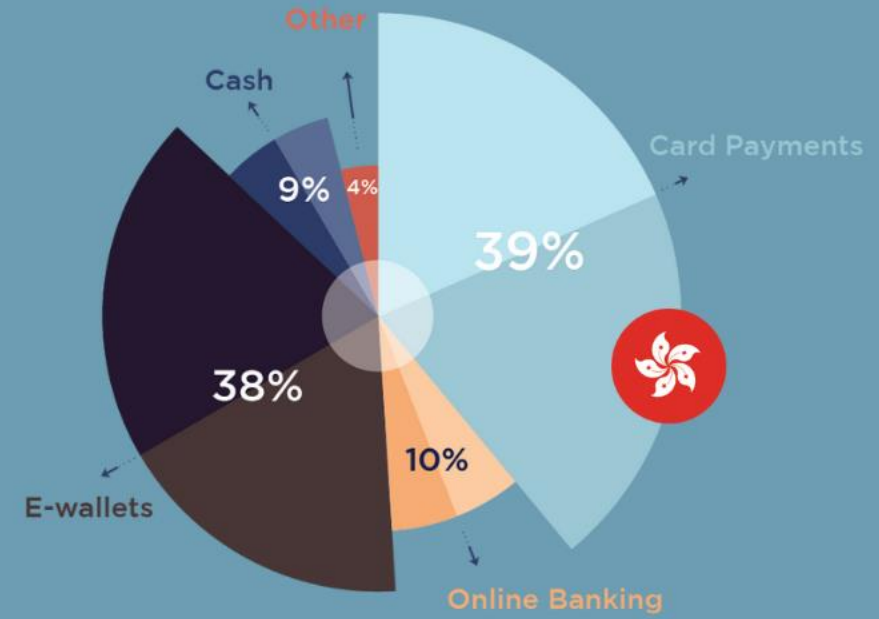
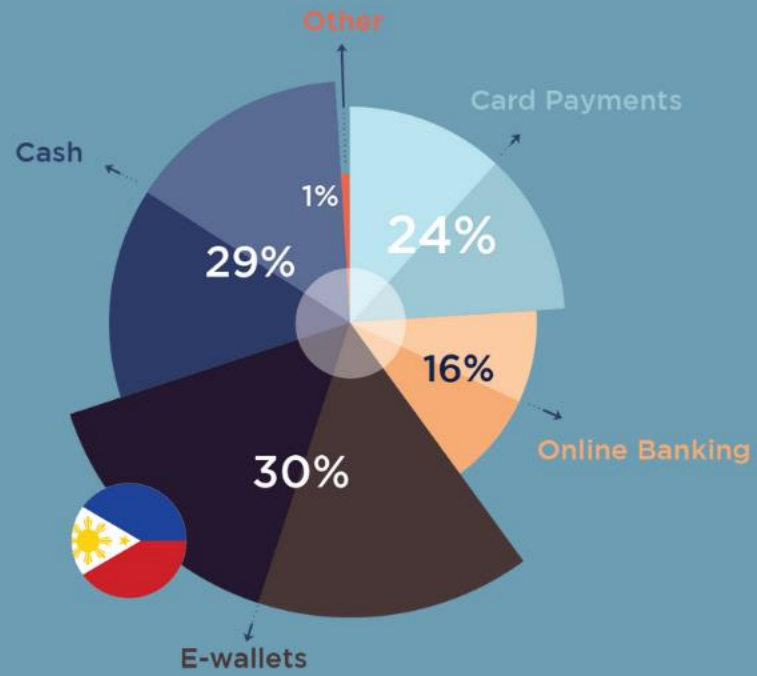
Local bank APMS  
correspond to

**30-40%**

of eCommerce purchases

# EWALLETS ARE DISPLACING TRADITIONAL METHODS

eCommerce payment method penetration



# GLOBAL PAYOUTS HAVE MOVED BEYOND BANK AND CASH DISBURSEMENT

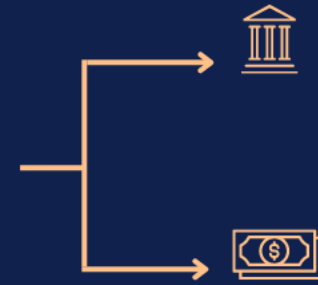


Nomu  
Pay

**Phase 1**



Marketplace



Sellers

**Phase 2**



Marketplace



3rd Party  
Payment Provider UI

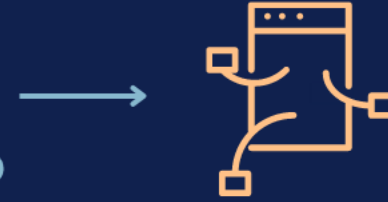


Sellers

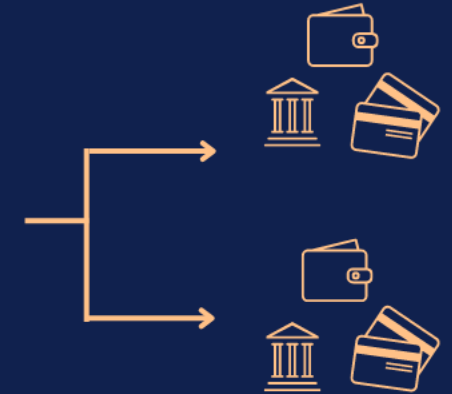
**Phase 3**



Marketplace

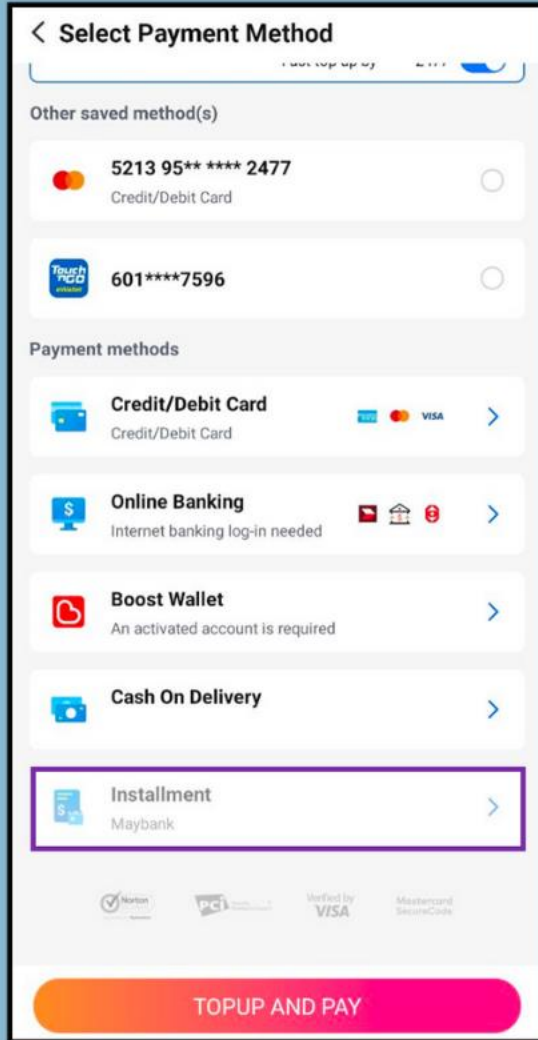


3rd Party  
Drop-in UI

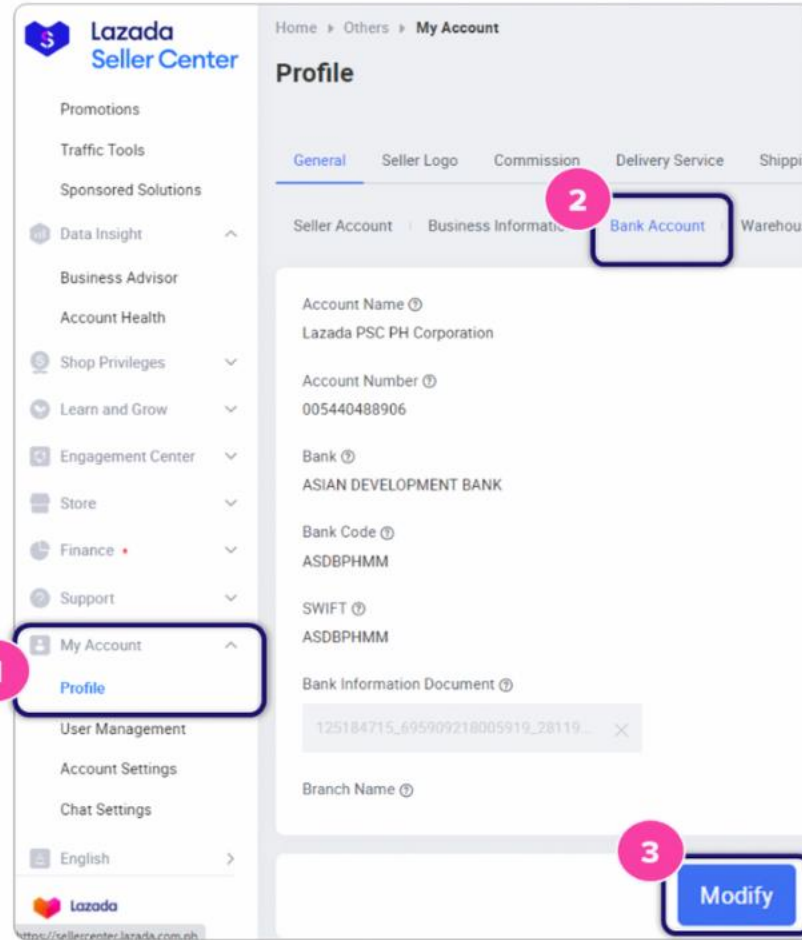


Sellers

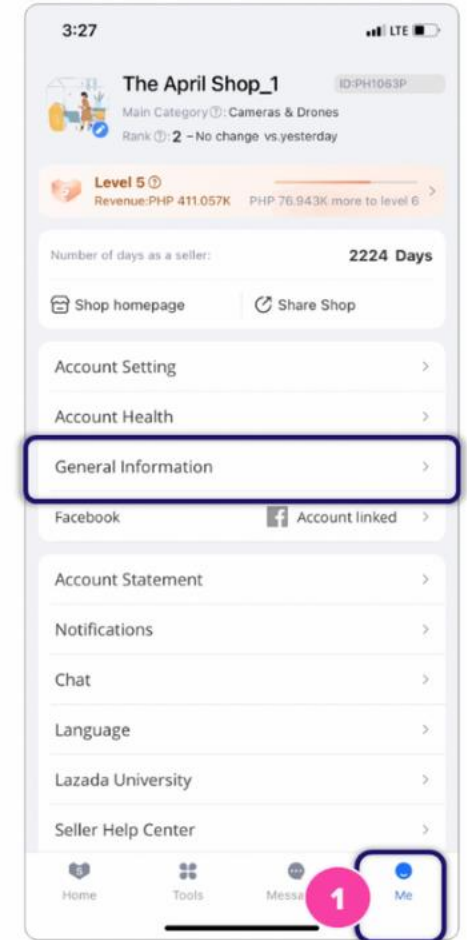
# USE CASE: LAZADA



## DESKTOP



## MOBILE APP





# HOW CAN YOUR MARKETPLACE BEAT FRAGMENTATION?

**EASY**

**HARD**

Rinse & Repeat

- offer cards and hope for the best

**IDEAL?**

Add A New Option

- launch your own eWallet

# WHY UNIFIED PAYMENTS?

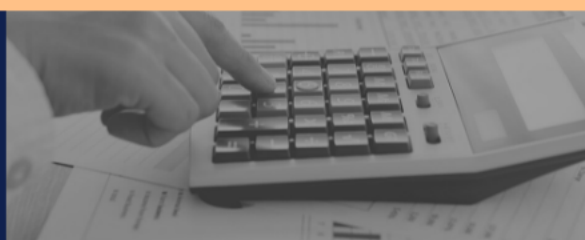
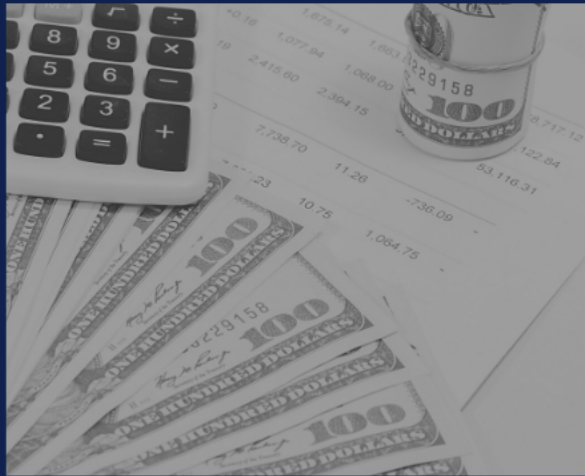
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The uP Platform provides a unified approach to omnichannel payment acceptance and payout disbursements through a single, modern API integration.

- Unified API (acceptance and payouts through a single API)
- Unified POS (accept APMs in-store)
- Unified Payments Engine (streamlined treasury management)
- Unified Balance (streamlined treasury management)
- Unified Data Insights (simplify reconciliation and reporting)

The logo for the uP Platform. It features a stylized 'u' in light blue with a white swoosh above it, followed by 'P' in dark blue with a white diagonal stripe. Below this, the word 'PLATFORM' is written in a bold, dark blue, sans-serif font. The background of the logo area is a blurred image of 1000 Hong Kong dollar banknotes.

**uP**  
**PLATFORM**



# SUMMARY

- Payment fragmentation is only going to increase - embrace it
- Fragmentation is an opportunity for growth
- Take time to acknowledge where your organisation is on its payments journey and where it needs to be
- Localisation is key, avoid layering aggregators on top of aggregators
- "Double Click" on your providers
- Leverage the the IP of your Network

# APPENDIX

# FUTURE-PROOF AGAINST CONTINUED FRAGMENTATION

## The uP Platform

- Unified API
- Unified POS
- Unified Payments Engine
- Unified Data Insights

