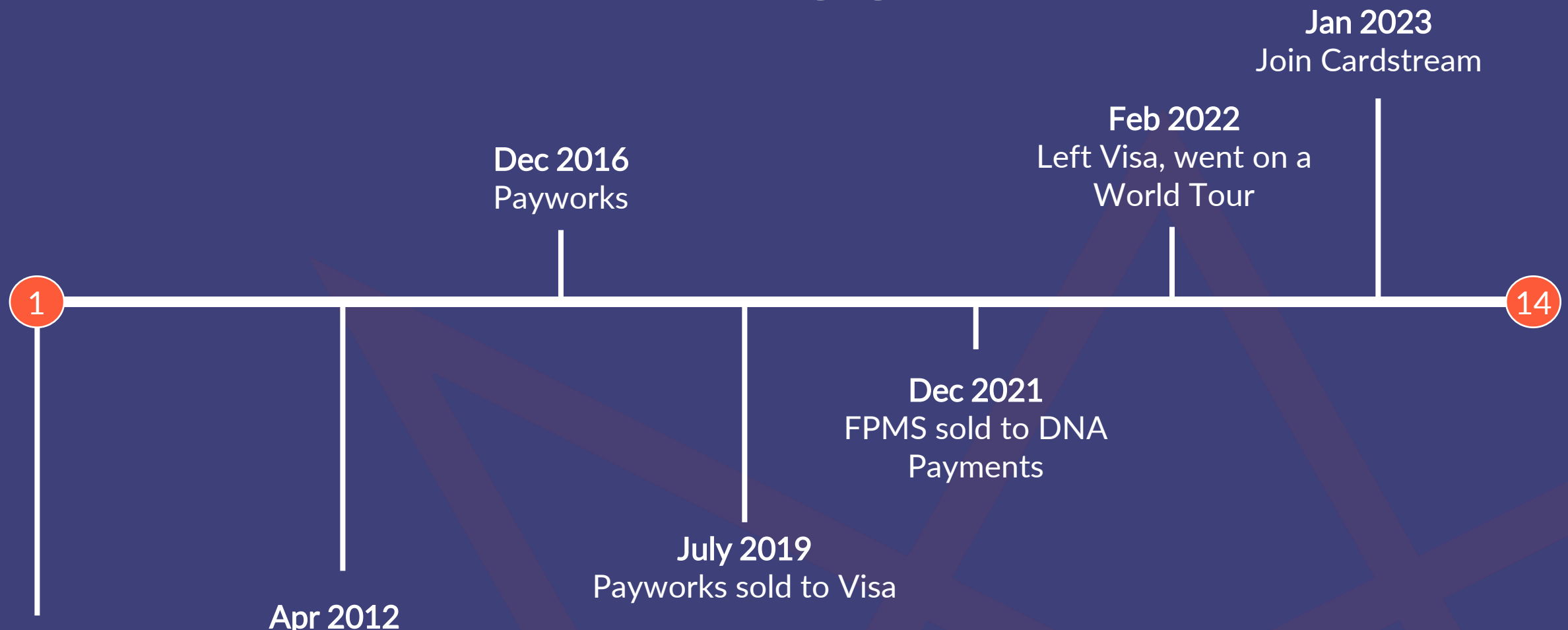
cardstream

A BIT ABOUT ME



More than ever Software as a Service technology and Payments are intrinsically linked

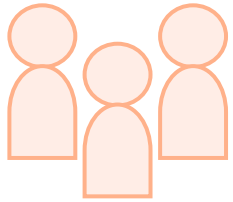
COMMERCE AND DISTRIBUTION INNOVATION

PHYSICAL RETAIL

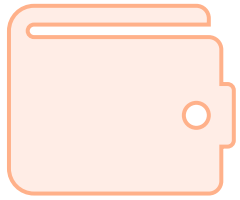
ECOMMERCE AND MCOMMERCE

MARKETPLACES

SOCIAL COMMERCE



SUPER APPS AND WALLETS



METAVERSE AND WEB 3

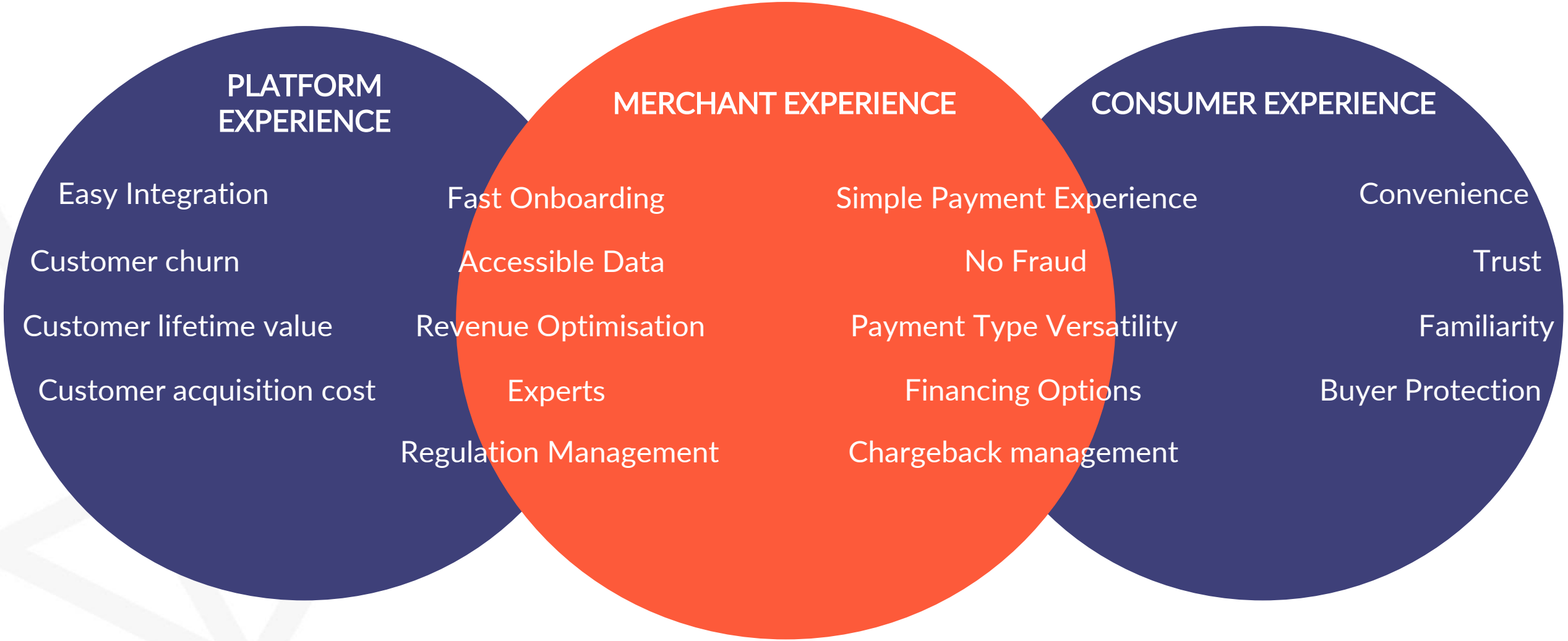
The SaaS sector has nearly doubled in size from **2016 to 2022** (Business Leader)

In **2023,** social commerce sales in the United States were estimated at nearly **64.8 billion** U.S. dollars. projected to reach close to **150 billion U.S. dollars by 2028** (Statista)

Independent software vendors (ISVs) and other platforms are now taking between **40% and 65% of new merchants** signed in the US (Flagship Advisory)

As much as **90%** of today's payments revenue is at risk of changing ownership (Baine and Capital)

‘WHAT IS A GOOD PAYMENT OFFERING’ HAS CHANGED FOREVER (IT ACTUALLY CHANGED >5 YEARS AGO)



MOST SUCCESSFUL PARTNERSHIP TYPES

REFERRER	WHITE LABEL	INTEGRATED (embedded/Payfac)
Rapid Launch No Compliance	Ownership of customer Better proposition Limited engineering effort	Fully customised journey Better data integration & customer ownership
Low attachment Low value add Loss of customer ownership Low attachment levels	Slower/ higher cost to launch	Significant compliance burden Long lead times High engineering effort

STOPPING ON FRAUD FOR A SECOND...

Attacking Tesco's is quite hard

Attacking SMB, super easy.

6.2% of transaction Payment Volume in the UK is fraudulent*

33% increase in card cleansing since 2023

*21% reduction since hard introduction of PSD2

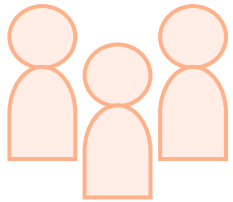
CARDSTREAM

PHYSICAL RETAIL

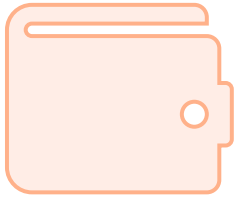
ECOMMERCE AND MCOMMERCE

MARKETPLACES

SOCIAL COMMERCE



SUPER APPS AND WALLETS



METAVERSE AND WEB 3

Modular

Cardstream Gateway

OBN Payment Facilitation as a Service

Easy Integration

Simple Payment Experience

Fast Onboarding

Chargeback Management

Regulation Management

Accessible Data

Revenue Optimisation

Payment Type Versatility

Fraud Prevention

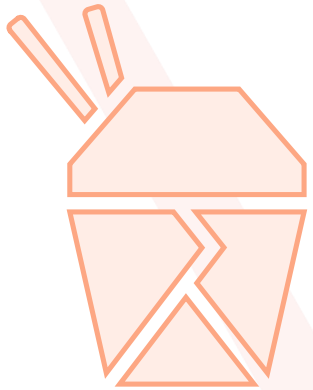
Control

THE FOURTH RELATIONSHIP TYPE

REFERRER	WHITE LABEL	Payfac lite	INTEGRATED (embedded/payfac)
Rapid Launch No Compliance	Greater ownership of customer Better proposition Limited engineering effort	Fully Customised Journey Better Data Greater ownership Limited compliance burden	Fully customised journey Better data integration & customer ownership
Low attachment Low value add Loss of customer ownership Low attachment levels	Slower/ higher cost to launch	Slower/ higher cost to launch	Significant compliance burden Long lead times High engineering effort

EXAMPLES OF SUCCESSFUL PARTNERSHIPS

In-store pay at table



>20,000 takeaways boarded on marketplace

Ticketing for cinemas

Acquirer Payfac/Payfac Lite offering

THANK YOU