

Making Money via Mobile Payments



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Founder & CEO – 3pay
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COMPANY PROFILE

►ABOUT 3PAY

First and leading payment service provider of Turkey and region since 2009
Providing direct carrier billing, credit card services and prepaid card platform.

3
OFFICES
TURKEY,
USA,
UAE

1 MILLION
TRANSACTIONS PER
MONTH

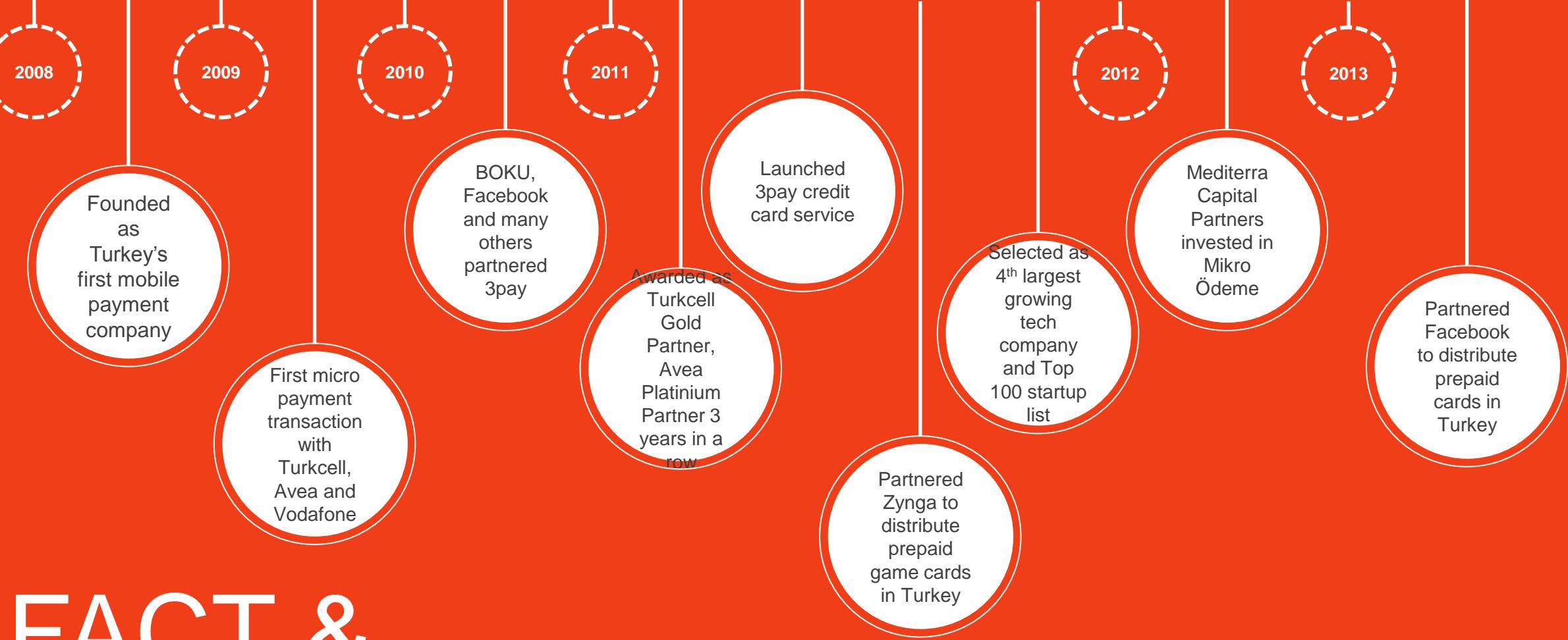
LEADING
PAYMENT
SERVICE
PROVIDER
OF TURKEY
& MENA

%65
MARKET
SHARE
ON
MOBILE
PAYMENT
S

FIRST
PREPAID
CARD
PLATFORM
OF TURKEY

15
MILLION
UNIQUE
USERS

STRONG
CARRIER
RELATIONS



FACT & FIGURES

►3PAY TIMELINE

3pay focuses on payment services only. We work hard to provide easy, flexible and secure experiences to both our end users and our merchants.



OUR MERCHANTS

► 3PAY PORTFOLIO

650+ Merchants And
Counting...

WHY MOBILE?

Mobile Reach

Mobile Payments

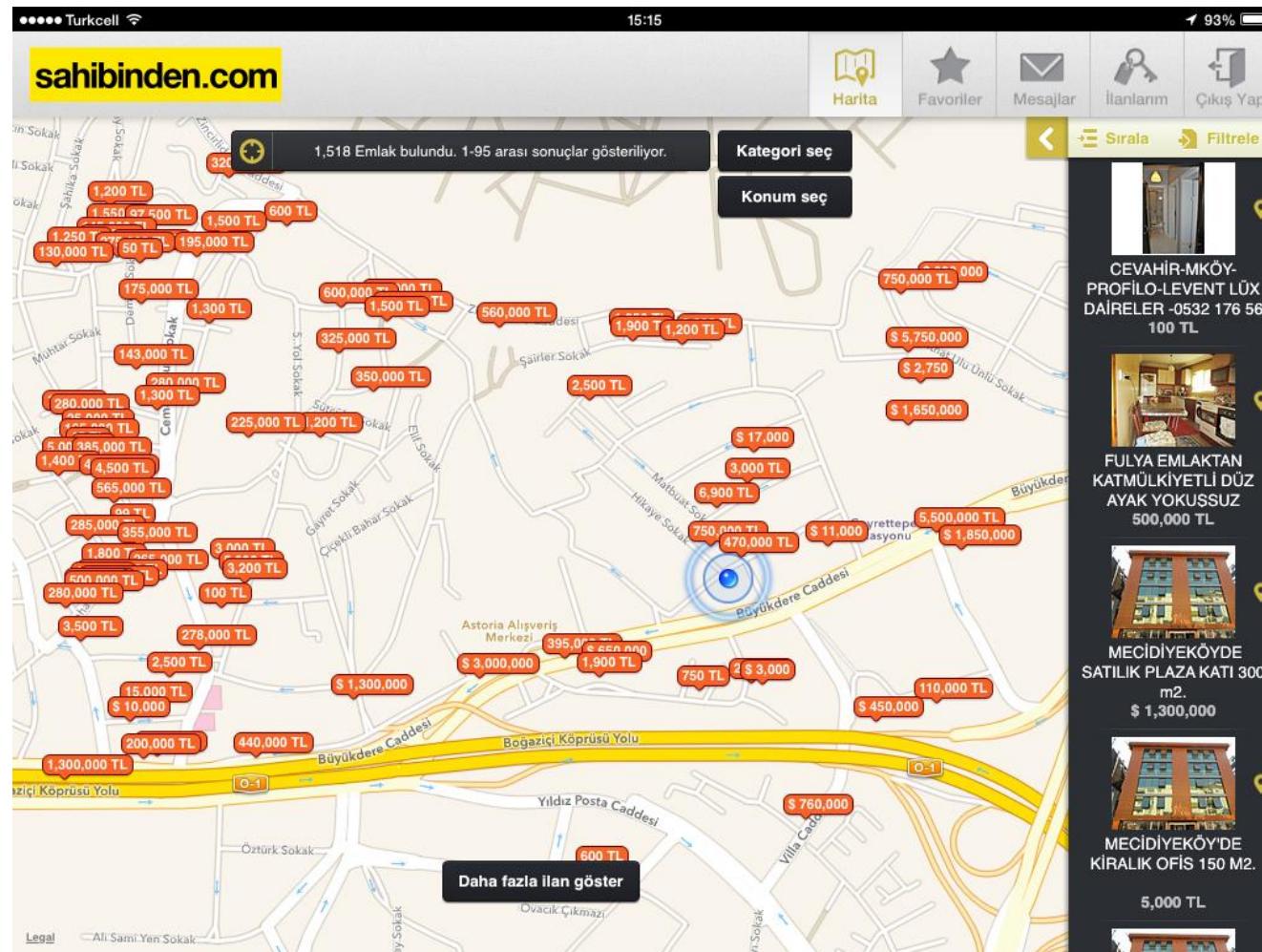


MOBILE REACH

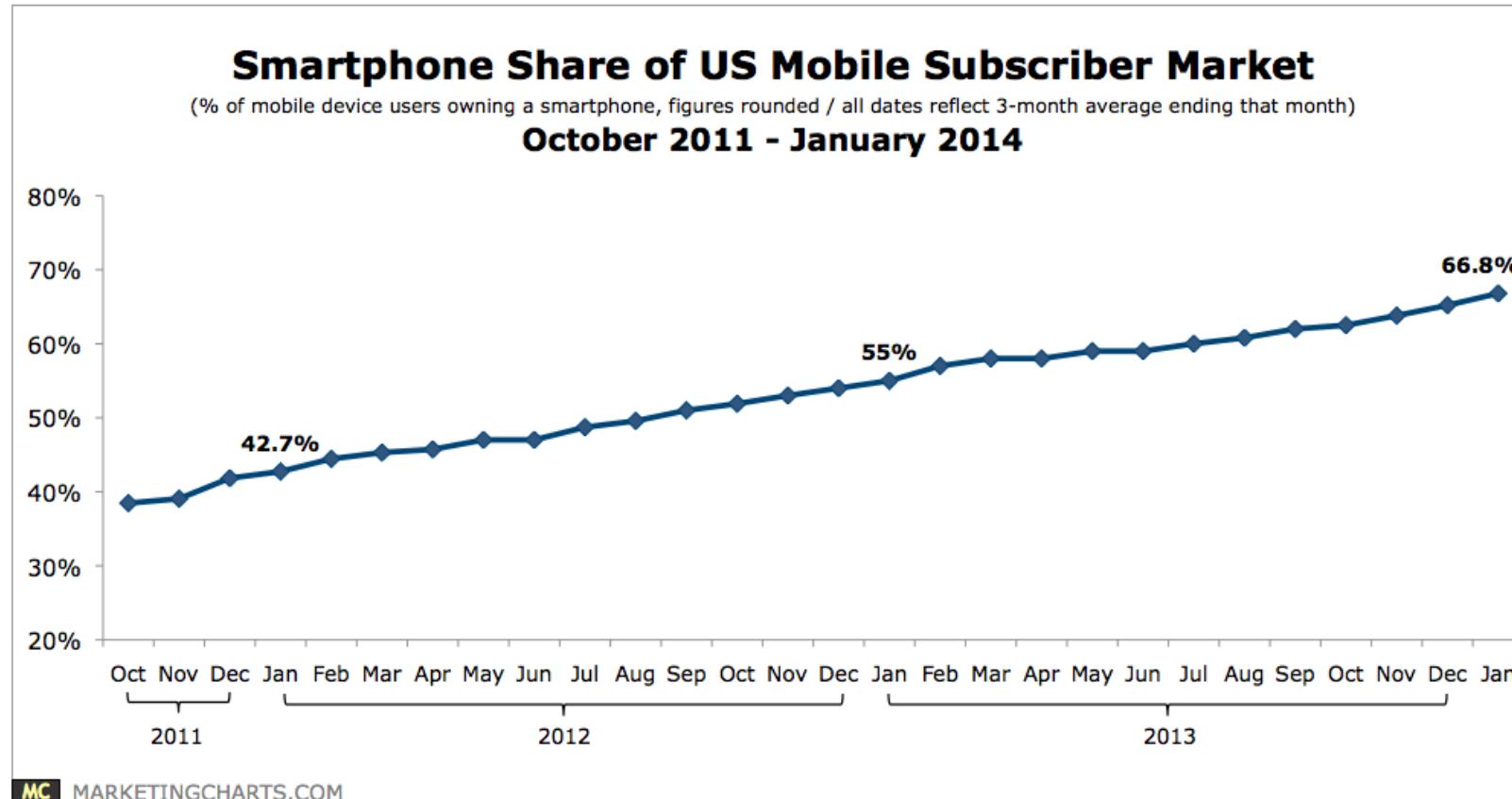
People are
mobile...



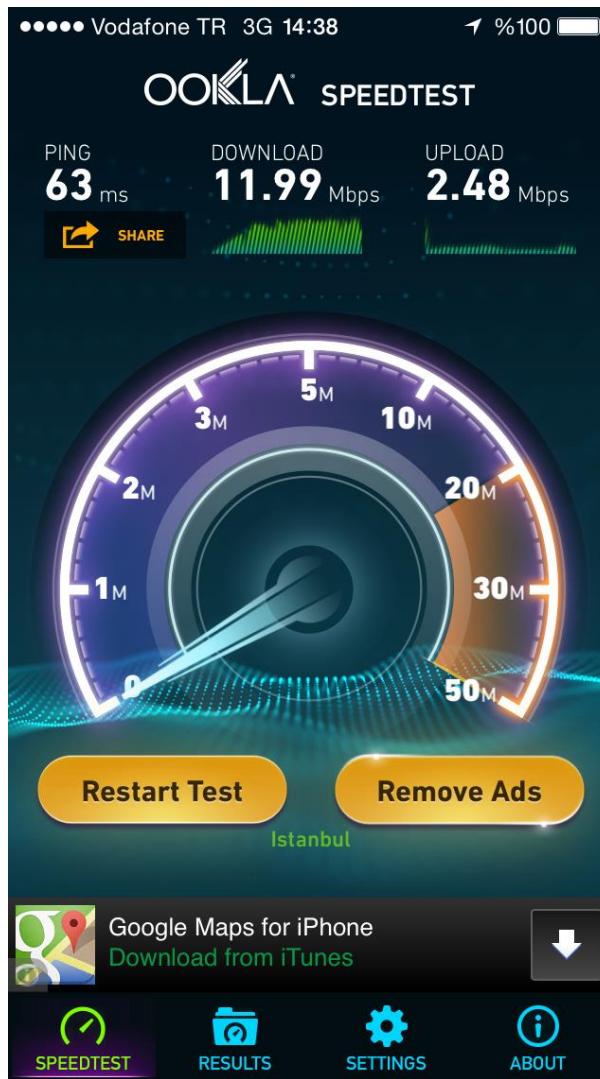
Advantage of location based services...



Phones are
smart...

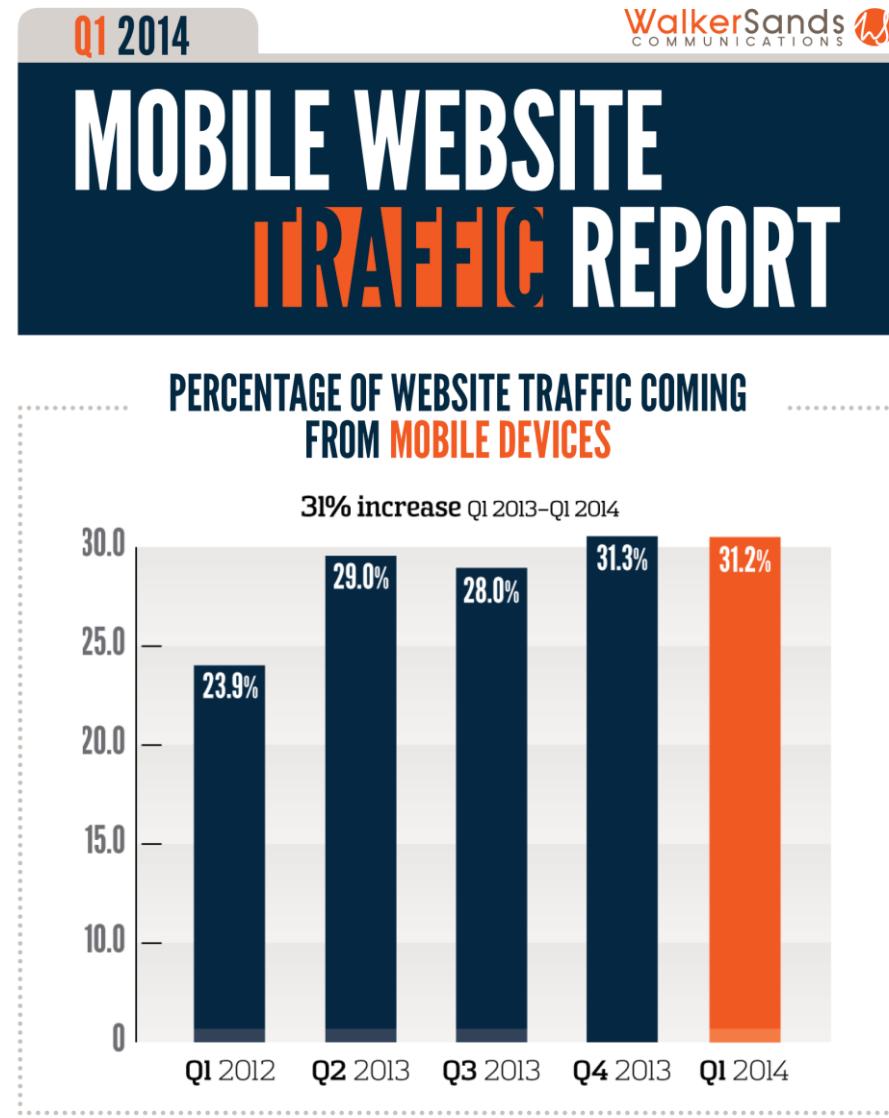


Mobile Internet is fast...

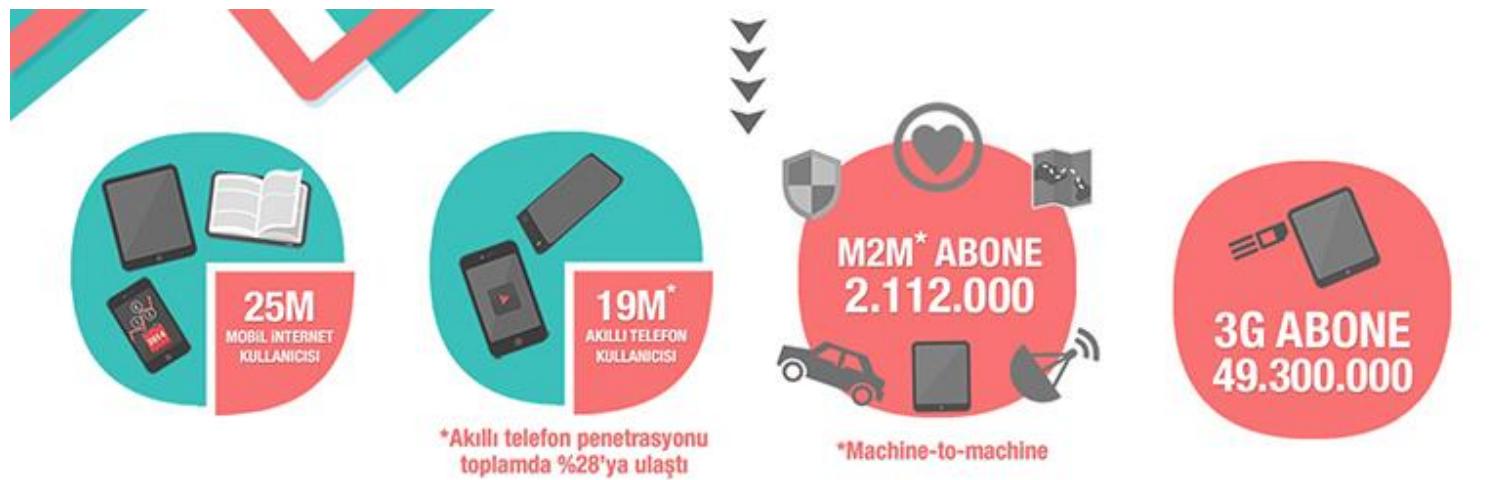


Rise of Mobile Internet...

MOBILE REACH



In Turkey...



Rise of m-commerce...

Global mobile commerce ex-travel forecast - 2011-2018E							
	2012	2013	2014E	2015E	2016E	2017E	2018E
Global forecast							
E-commerce	\$545	\$638	\$752	\$882	\$1,024	\$1,179	\$1,346
Y/Y % growth	18.8%	17.1%	17.9%	17.2%	16.2%	15.1%	14.1%
Mobile device forecast							
Smartphone units	680	987	1,252	1,488	1,711	1,917	2,108
Tablet units	67	73	92	113	134	157	181
Total M-commerce enabled units	747	1,060	1,344	1,601	1,846	2,074	2,289
M-commerce buyers	210	379	535	686	830	961	1,089
Y/Y % growth		80%	41%	28%	21%	16%	13%
M-commerce buyers % of devices	28.2%	35.8%	39.8%	42.9%	45.0%	46.3%	47.6%
M-commerce forecast							
M-commerce from Smartphones	\$27	\$50	\$70	\$95	\$123	\$147	\$173
Y/Y % growth		85%	41%	36%	29%	20%	18%
M-commerce from Tablets	\$34	\$83	\$134	\$203	\$292	\$369	\$453
Y/Y % growth		143%	62%	51%	44%	26%	23%
Global M-commerce	\$61	\$133	\$204	\$298	\$415	\$516	\$626
Y/Y % growth		117.3%	54.3%	45.9%	39.1%	24.4%	21.3%
% e-commerce sales	11.2%	20.8%	27.2%	33.9%	40.5%	43.8%	46.6%
M-commerce per buyer	\$290	\$350	\$382	\$435	\$500	\$537	\$575
Y/Y % growth		21%	9%	14%	15%	7%	7%

Source: Euromonitor, eMarketer, Goldman Sachs Research estimates.



Rise of m-commerce...

Goldman Sachs :
14.4 % of the 7.56 billion people in
the world making at least one
purchase on a mobile device in 2018...



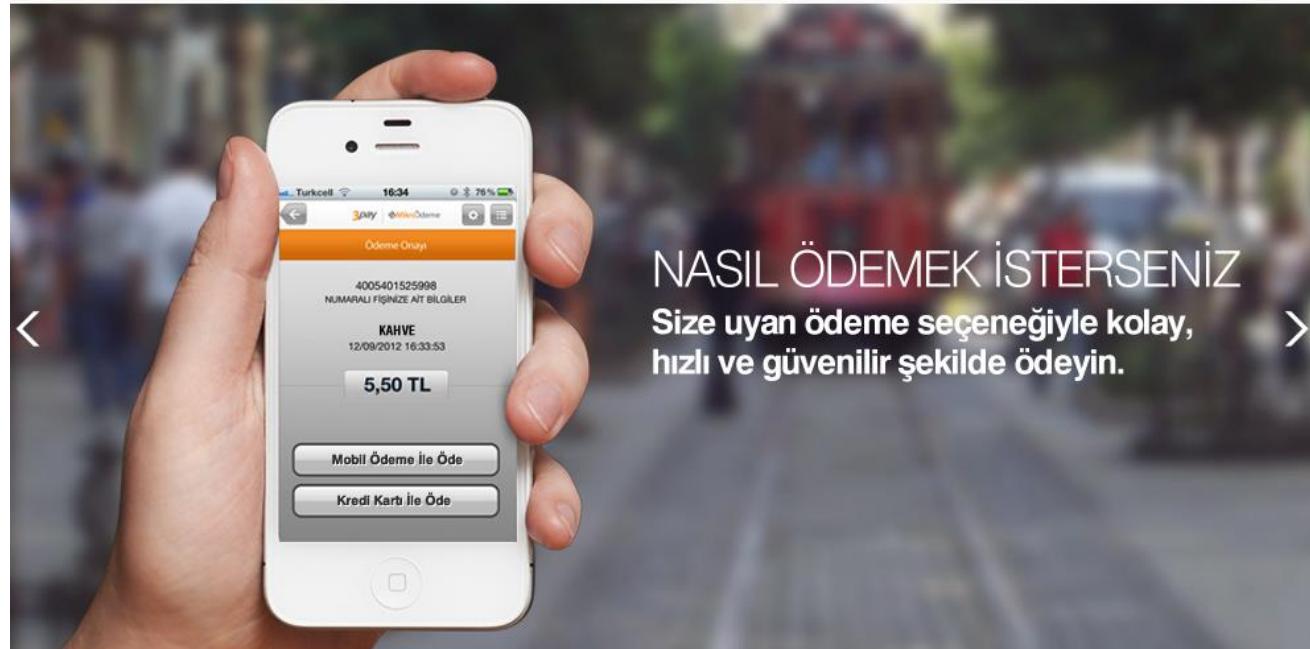
MOBILE PAYMENTS

Direct Carrier Billing

Mobile Wallet



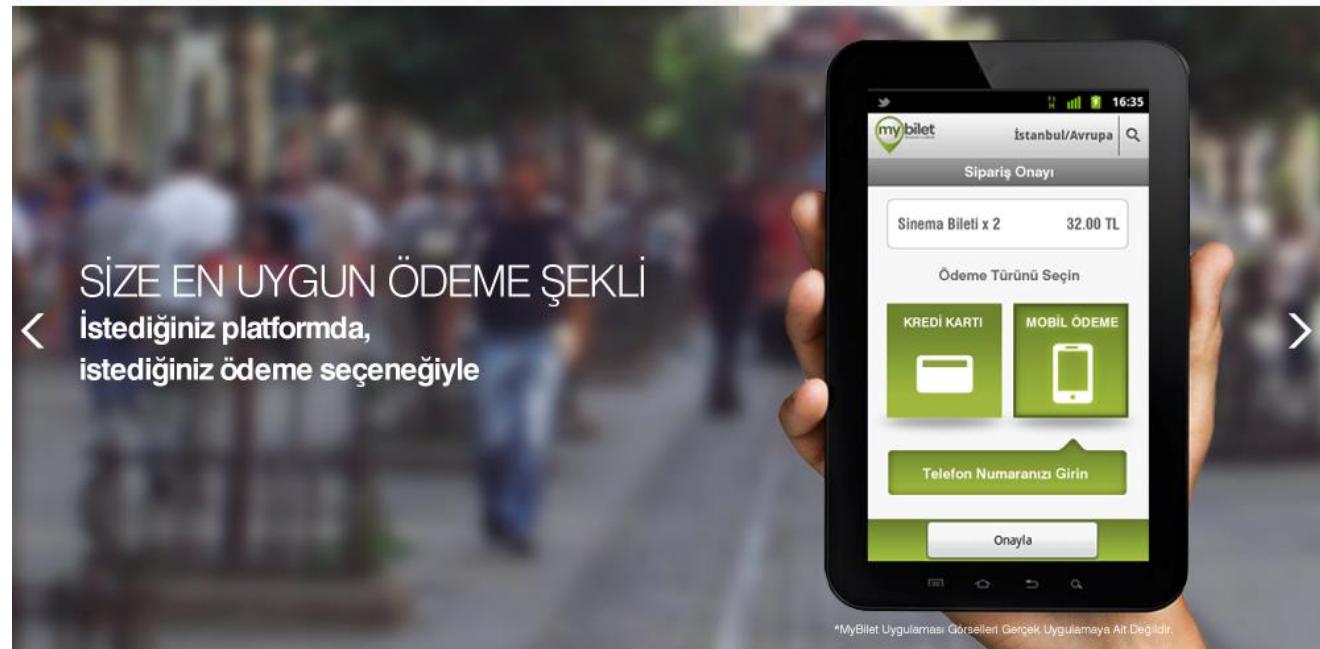
- Unbanked
- Underbanked
- Concerned customers



NASIL ÖDEMEK İSTERSENİZ
Size uyan ödeme seçeneğiyle kolay,
hızlı ve güvenilir şekilde ödeyin.



- High penetration of mobile
- No subscription needed
- Perfect end user experience
- Flexible payment experiences
- Mobile device independent
- Transaction limit : 50 USD
- Highed commissions : 10-20%



- >100M USD transaction size in 2013
- >10M unique users for successful transaction
- > 12 TL average transaction size
- Mainly digital content and services
- Usage in e-commerce growing
- E-money licence and payments services directive will be available in June, 2014.



- Payment via credit card or bank account
- Easy to use
- Secure
- Higher transaction limits
- Lower commission
- Registration needed
- For banked users
- Smart phone needed



In Summary...

- Mobile is everything for classified media
 - Online computer
 - Bank account
 - Credit card
 - ID card
 - Camera
 - Map and GPS device



Thank you...

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