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SME 4.0 with E-Commerce application

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Mekong Institute



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SME 4.0 with E-Commerce



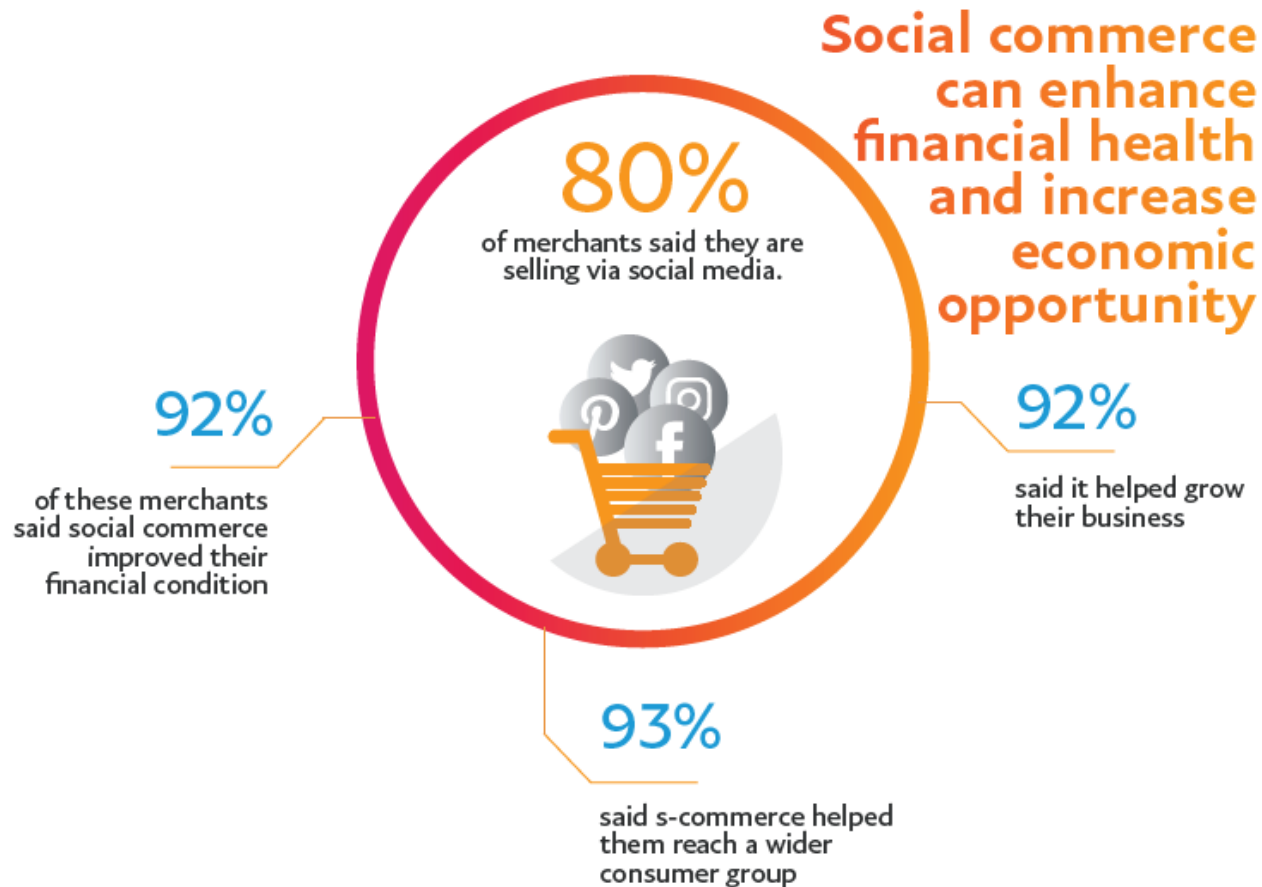
Digital Payments:

Thinking beyond Transactions

APAC Research Report















Social commerce: The big enabler?



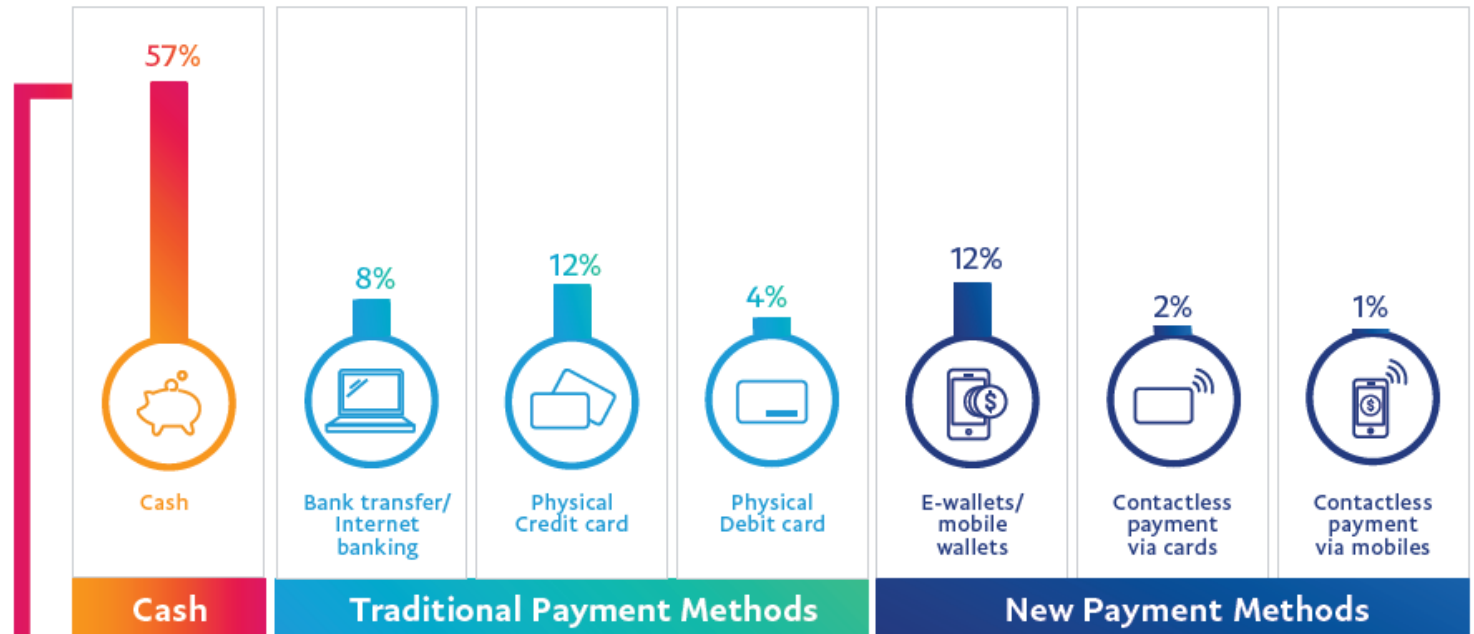


Classification of payment methods

Cash	Traditional Payment Methods		New Payment Methods	
 Cash	 Physical Prepaid card	 Physical Credit card	 E-wallets/ mobile wallets	 Digital currency
	 Bank transfer/ Internet banking	 Cheque/ Demand draft	 Contactless payment via mobiles	 In-app payment systems
	 Over the counter services at store	 Physical Debit card	 Contactless payment via cards	

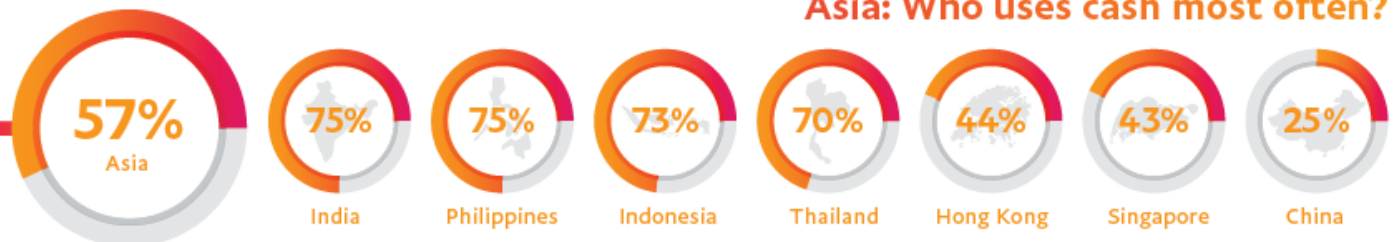


Most often used payment methods in Asia

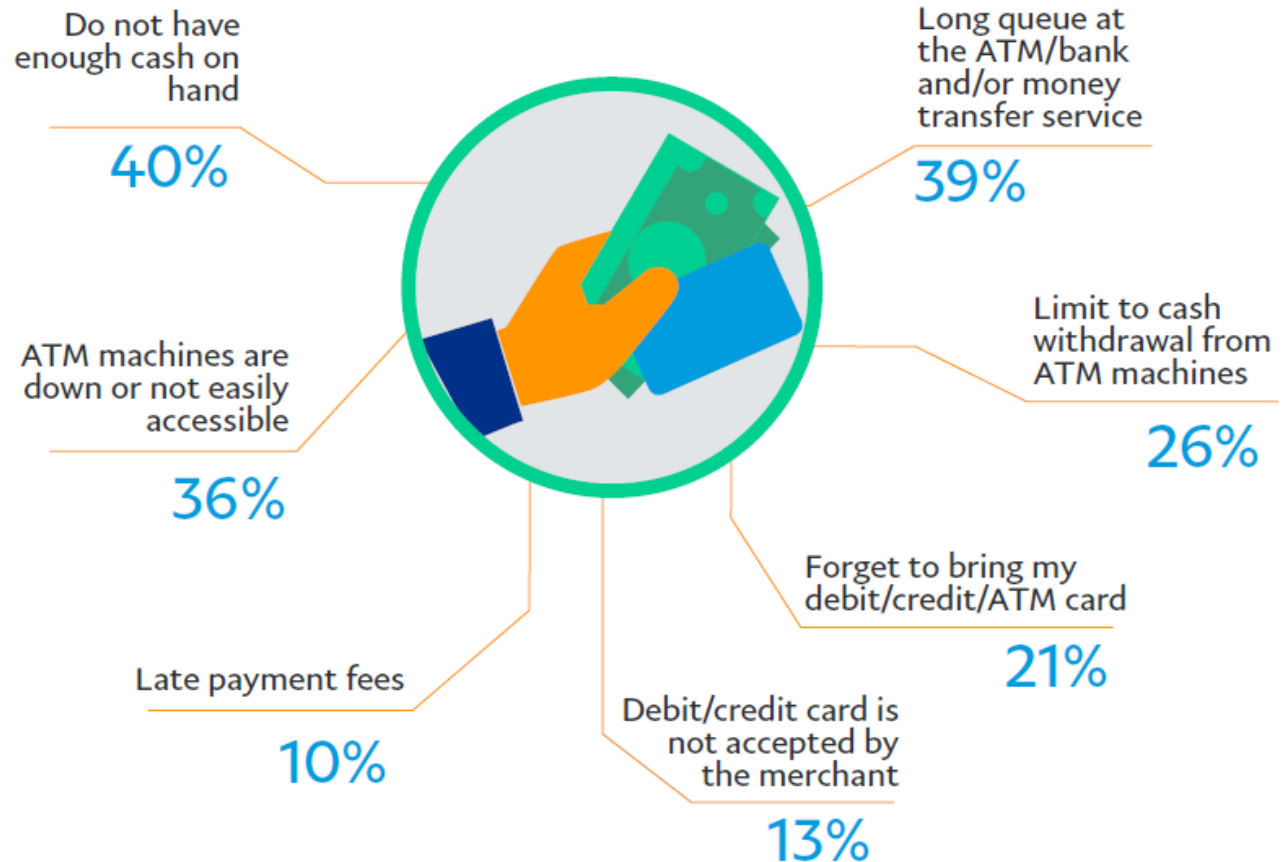


Q: Listed below are some of the popular ways to carry out financial transactions...which one do you use most often? (Please select one)

Asia: Who uses cash most often?



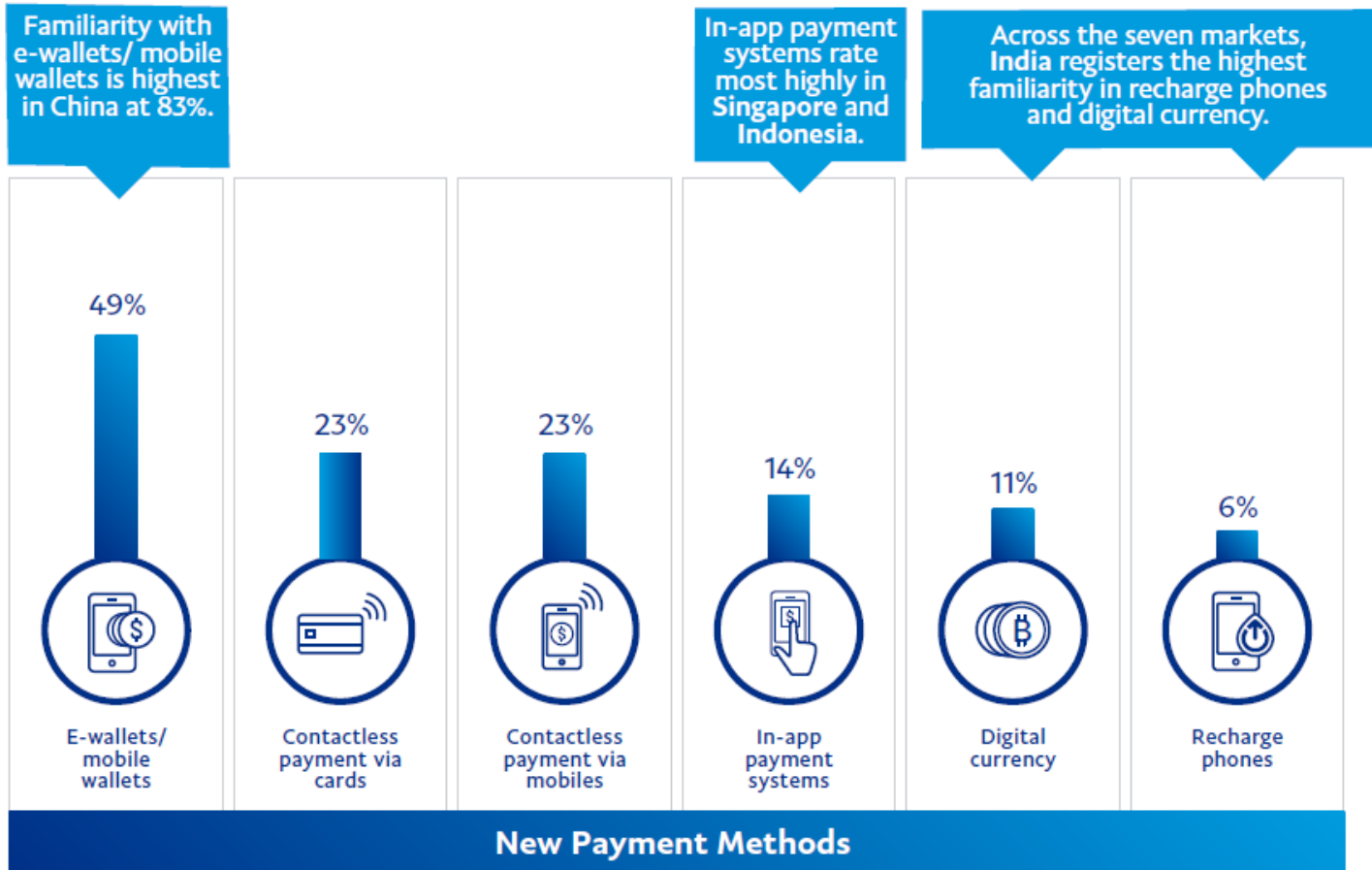
Top problems consumers face with using cash and cards



Q: Please tell us if you have experienced any of the following situations in the last 1 year.



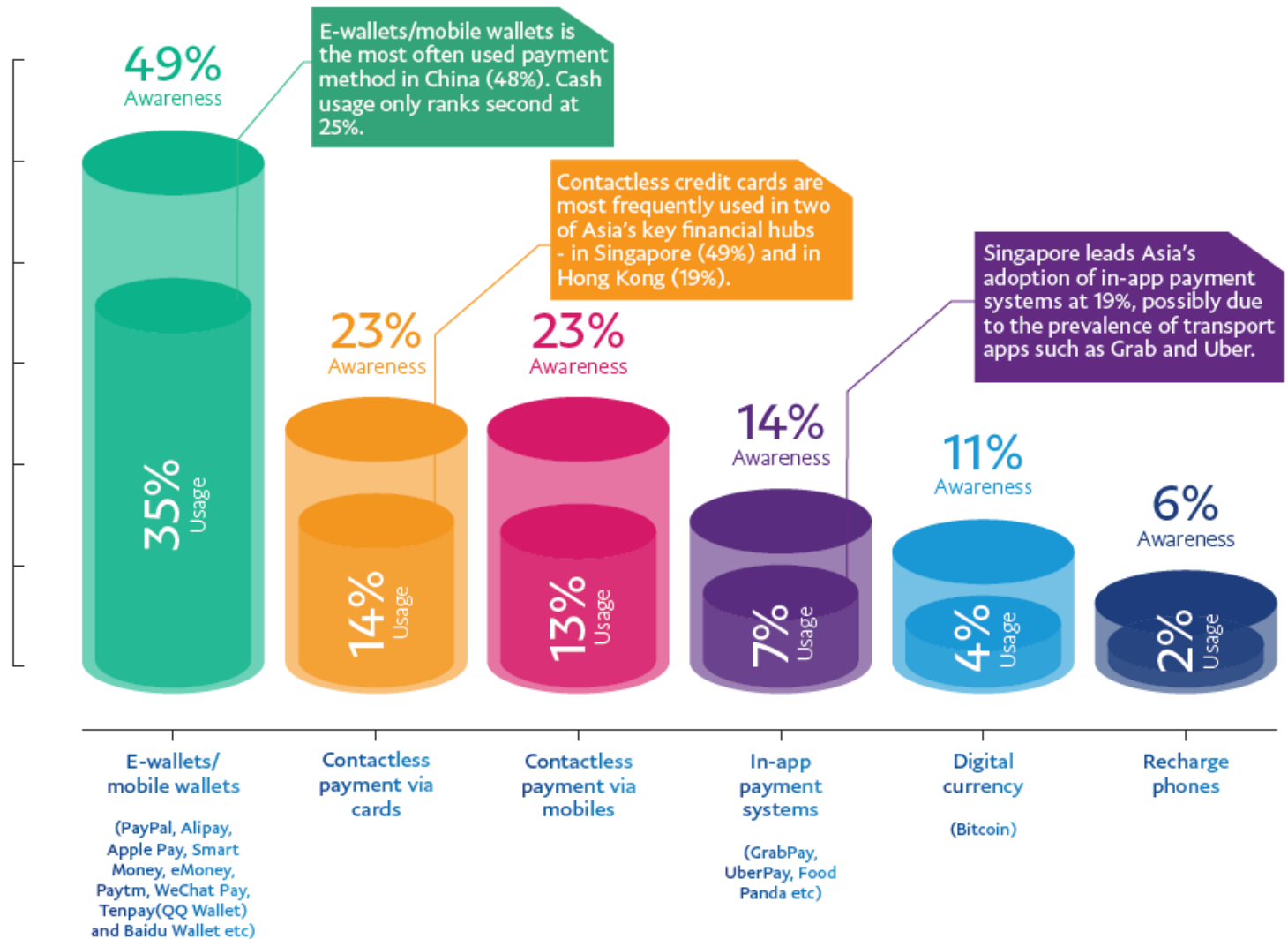
Asians are familiar with new payment methods



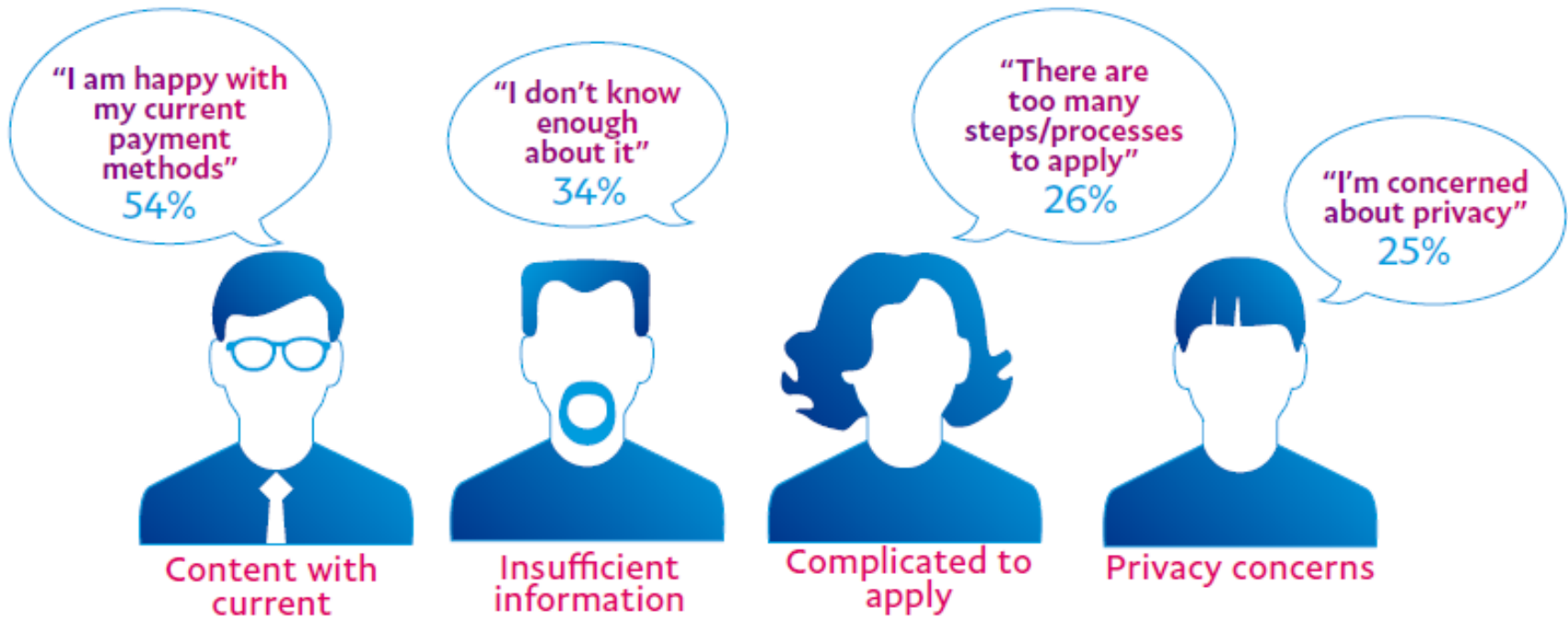
Q: Listed below are some of the popular ways to carry out financial transactions...which of the following methods are you familiar with?



Awareness is not fully translating into usage



Concerns with new payment methods



Q: Why are you not currently using some of the new payment methods?

Forecasted Growth by Meta Category in 2017

Groceries, Food, drink & Alcohol

Health & Beauty

Health products (e.g. bandages, over-the-counter medicine)
Cosmetics/beauty products

Clothing Footwear & Accessories

Clothing/apparel footwear and accessories
Jewellery/watches

Event Tickets

Travel & Transportation

Household Goods

Household appliances, household goods and furniture

Leisure, Hobbies & Outdoors

Sports & Outdoors equipment
Toys & hobbies
Automotive – e.g. car parts & accessories, servicing and repair
Collectables, memorabilia & art
Garden, tools & home improvement

Baby/Children's Supplies

Baby/Children's supplies, equipment & accessories

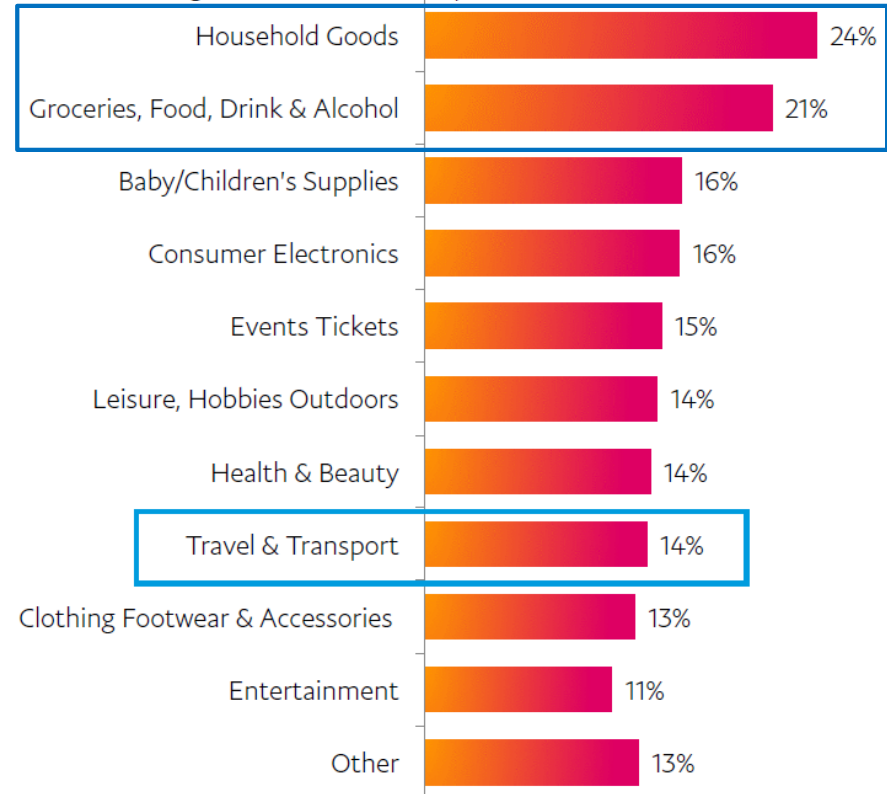
Entertainment

Entertainment/education (digital/downloadable/online)
Entertainment/education (Physical items)


Consumer Electronics

Consumer electronics, computers/tablets/mobiles & peripherals

Forecasted growth in total online spend (2017)



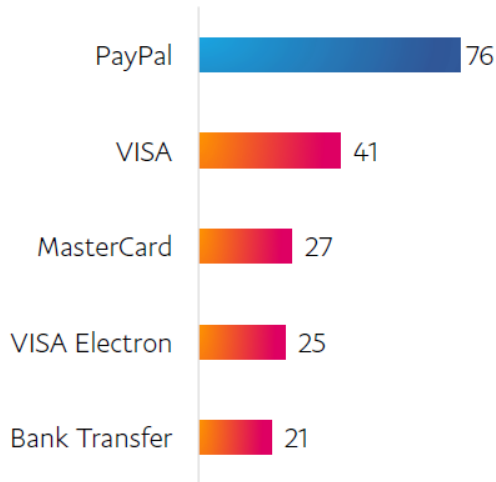
Source: Ipsos PayPal Insights 2016

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Top payment methods for cross-border transactions

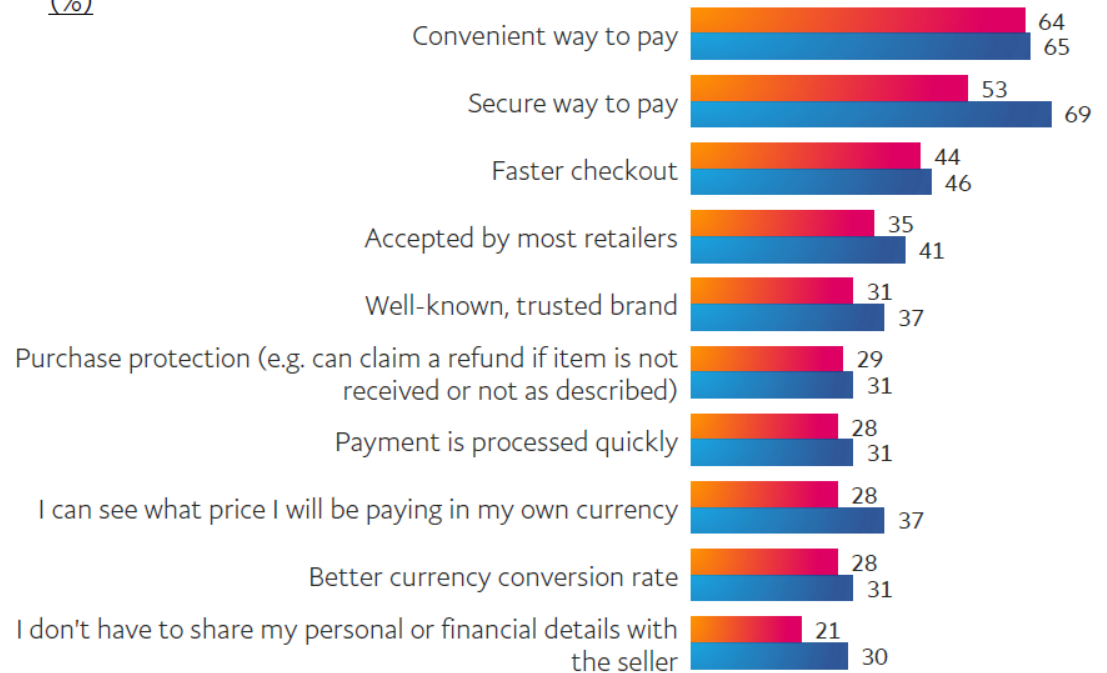
Top 5 Payment Methods for Cross-Border Purchases

(% use each method past 12 months)



Top 10 Reasons for Preference (%)

Any payment method (Base = 98) Reasons for preferring PayPal (Base = 50)



Source: Ipsos PayPal Insights 2016



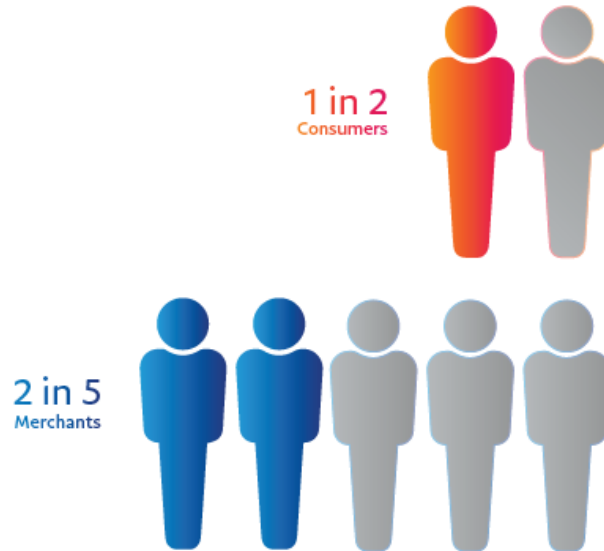
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Q44a_2 Which payment cards / methods have you used for online transactions / purchases from websites in another country in the past 12 months? Base: Cross Border Shoppers (n = 100)

Q44d. For what reasons is this your preferred payment method for online transactions/purchases from websites in another country? Base: Cross Border Shoppers with a preference

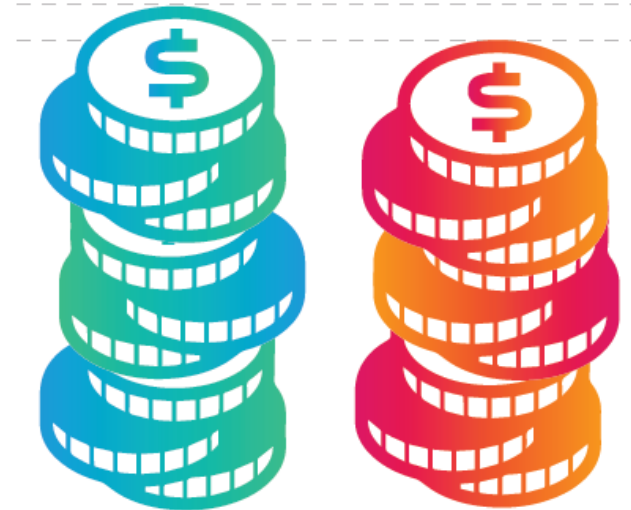


Able to follow new trends in payment methods



Merchants
89%

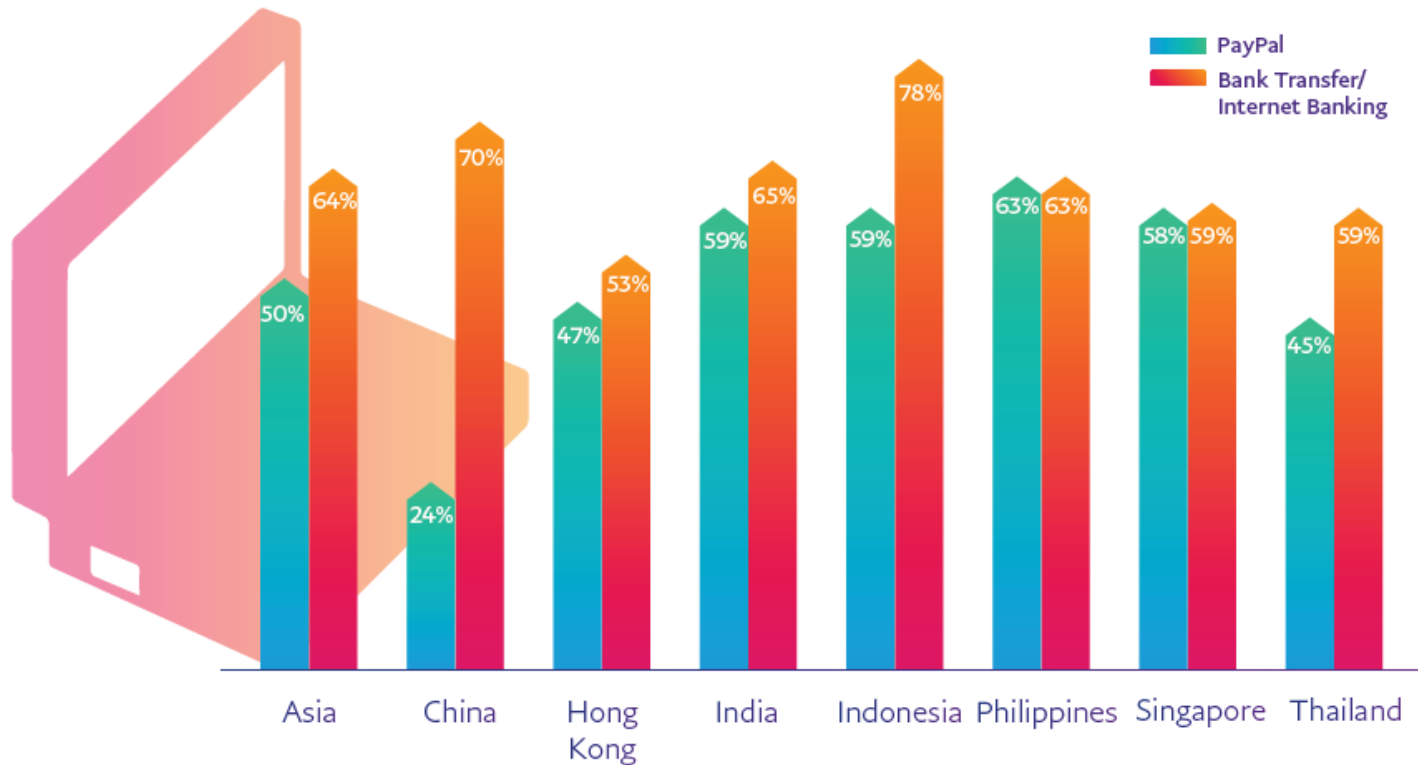
Consumers
83%



Agree that more payment methods mean more value for consumers

*Q: There are now many new ways to pay for things which didn't exist a few years ago...
Please indicate the extent to that you agree with the following:
"It is getting increasingly difficult for me to follow the new trends in payment methods"
"More payment methods mean more confusion for consumers"*

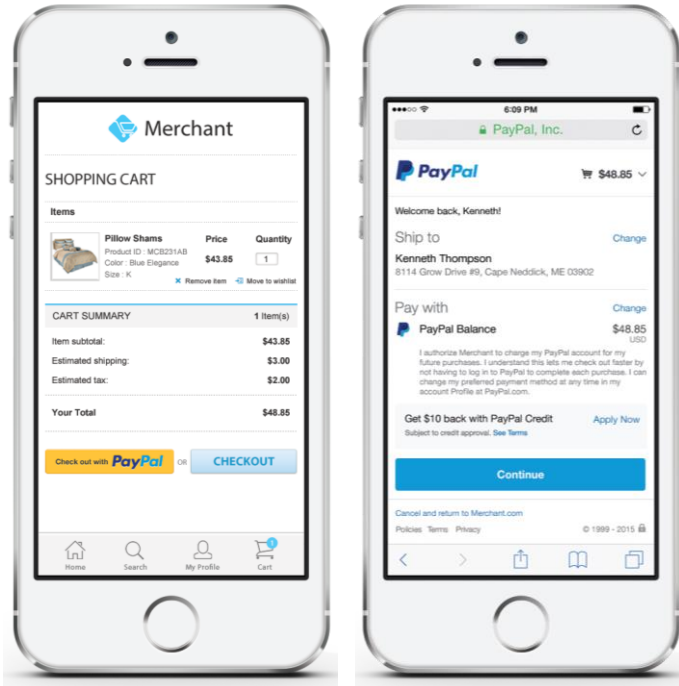
How merchants are accepting payment from consumers online – via Internet banking and PayPal



Q: What payment methods do you currently use for your online business? - Accepting payments from customers



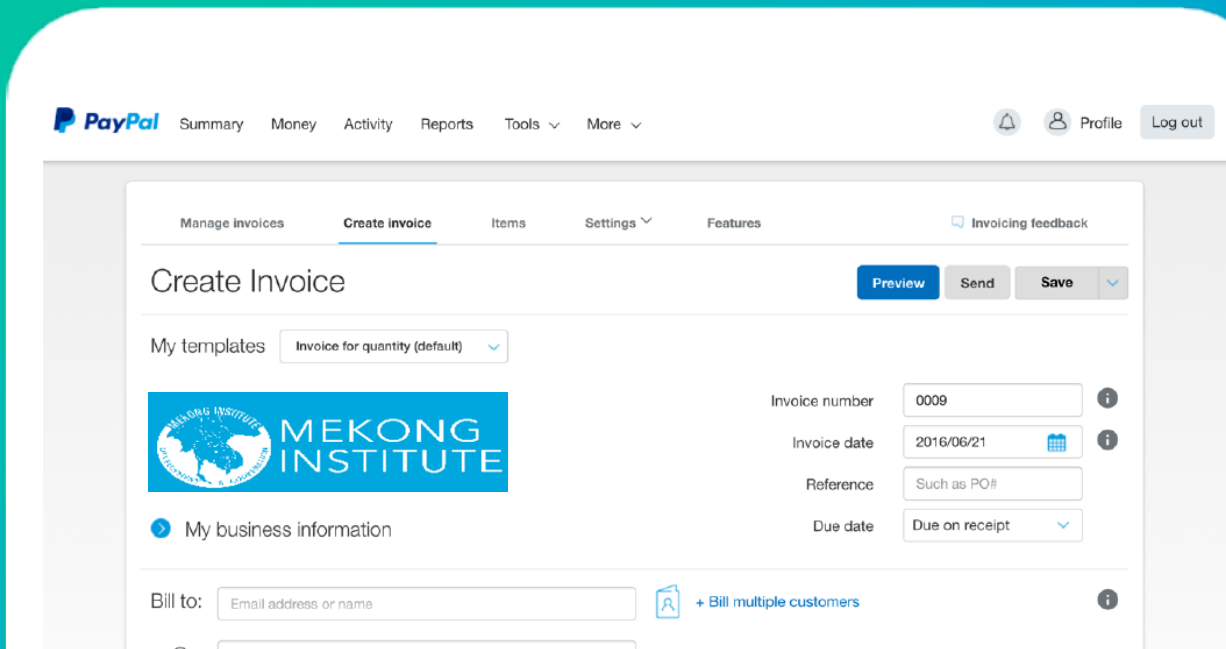
ONE TOUCH MOBILE



Introducing **OneTouch™** from PayPal.



Create invoice with easily customised look-and-feel for any company

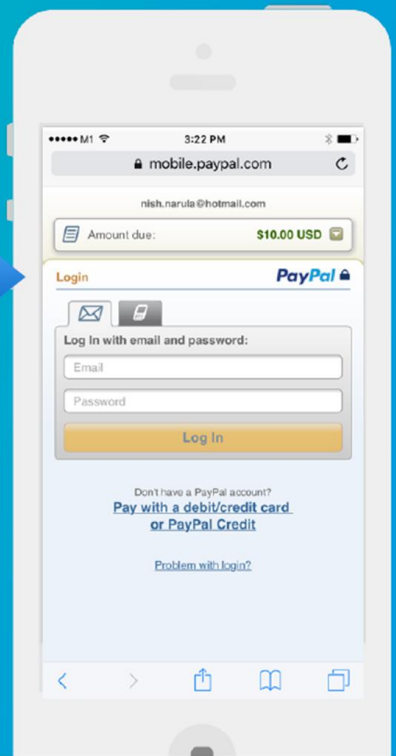
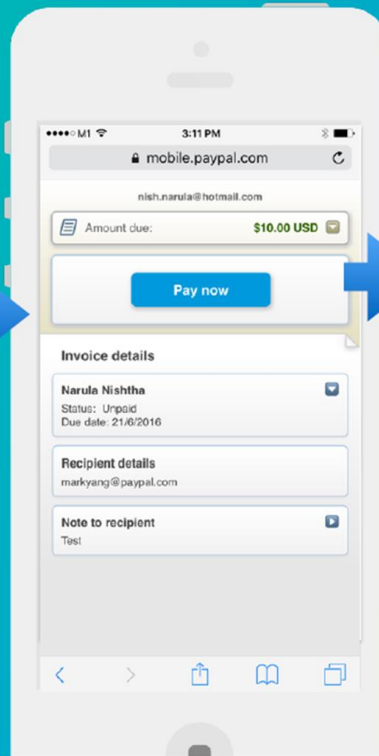
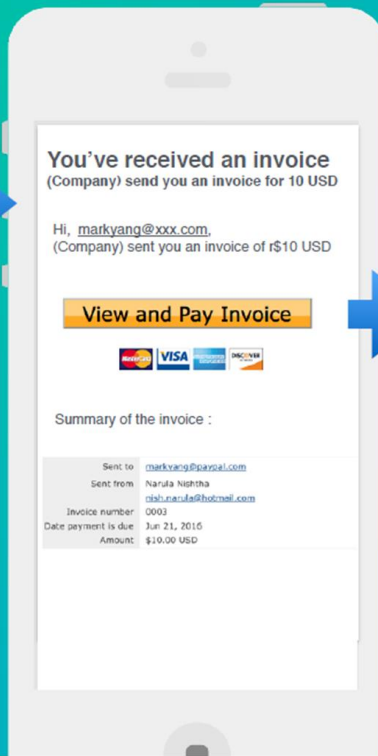
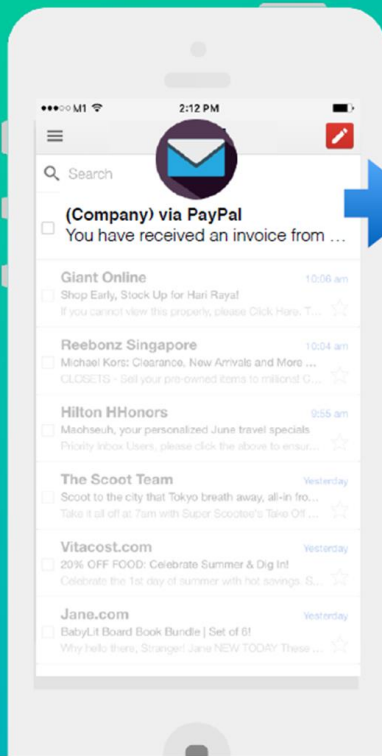


The screenshot shows the PayPal 'Create Invoice' interface. At the top, there is a navigation bar with the PayPal logo and links for Summary, Money, Activity, Reports, Tools, and More. On the right, there are icons for a notification bell, a profile, and a 'Log out' button. Below the navigation bar, there are tabs for 'Manage invoices', 'Create invoice' (which is selected), 'Items', 'Settings', and 'Features'. An 'Invoicing feedback' link is also present. The main heading is 'Create Invoice', with 'Preview', 'Send', and 'Save' buttons to its right. Under 'My templates', there is a dropdown menu set to 'Invoice for quantity (default)'. A preview of the invoice shows the Mekong Institute logo and the text 'MEKONG INSTITUTE'. To the right of the preview, there are input fields for 'Invoice number' (0009), 'Invoice date' (2016/06/21), 'Reference' (Such as PO#), and 'Due date' (Due on receipt). Below the preview, there is a section for 'My business information' with a right-pointing arrow. At the bottom, there is a 'Bill to:' field with a placeholder 'Email address or name' and a '+ Bill multiple customers' button.





Your Consumer will receive your payment request via Email - PayPal Invoice Tool



PayPal Products : PayPal.me

How PayPal.me Works

Step 1: Grab your own link

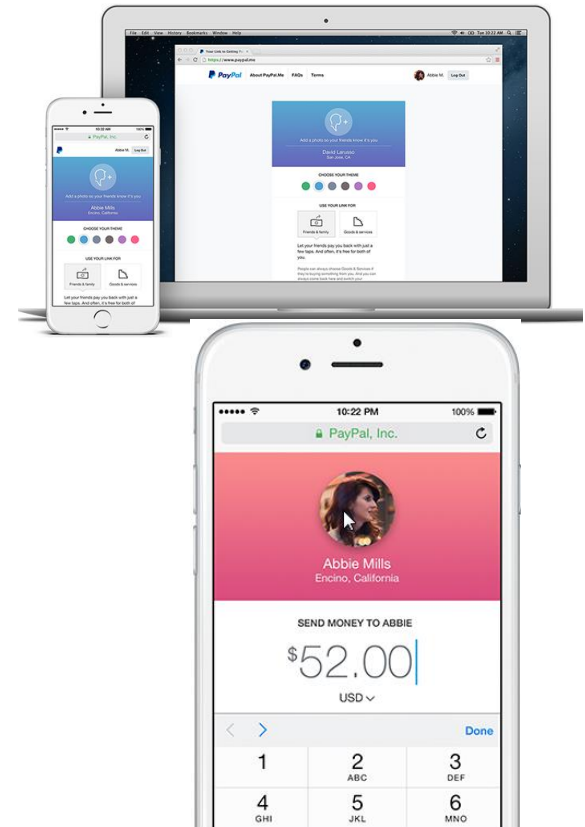
Grab your own personal PayPal.Me link and we'll add it to your PayPal account for you to share with friends or customers.

Step 2: Share easy

Whether you need to collect money from friends, or get paid by a customer, just send them your PayPal.Me link.

Step 3: Get paid. Simple

Your payer clicks the link, enters the amount, and that's it. The money's in your PayPal account usually in seconds.



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So I've just bought out tickets for SXSW. I'm so excited we are finally going!

Awesome!

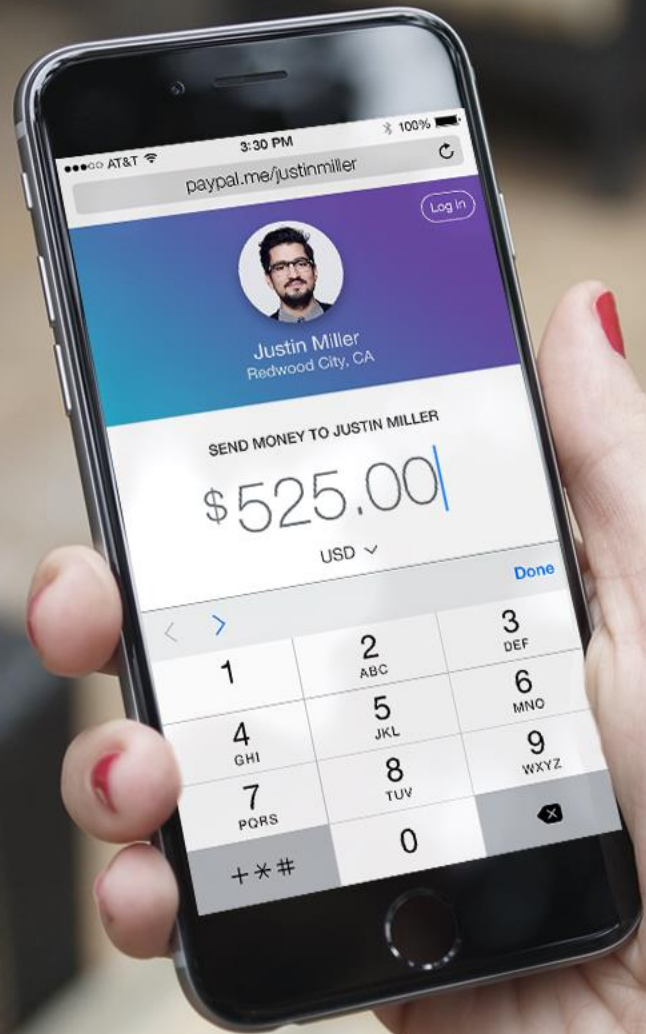
How much do I owe you?



It's \$525 each. You can PayPal me at paypal.me/justinmiller

Sweet. Thx man

 **PayPal.me**






Thank you Chicago for breaking into our van and stealing everything we have. We hope you enjoy it.. #Wtf #WhoStealsCapes



Hey Guys.. If you haven't heard, our van got broken into and a lot of our stuff got stolen in Chicago last night.. I'm normally not one to ask for hand outs but if you feel inclined, here's our PayPal link if you want to donate to help the cause. Every donation will get a Merch package or singalong from the band. Thanks you so much for your endless support.. I'm not sure what I would do without you..

paypal.me/AndyFrasco



Pay Andy Frasco using PayPal.Me

Go to paypal.me/AndyFrasco and type in the amount. Since it's PayPal, it's easy and secure. Don't have a PayPal account? No worries. Getting one is fast and free.

PAYPAL.ME

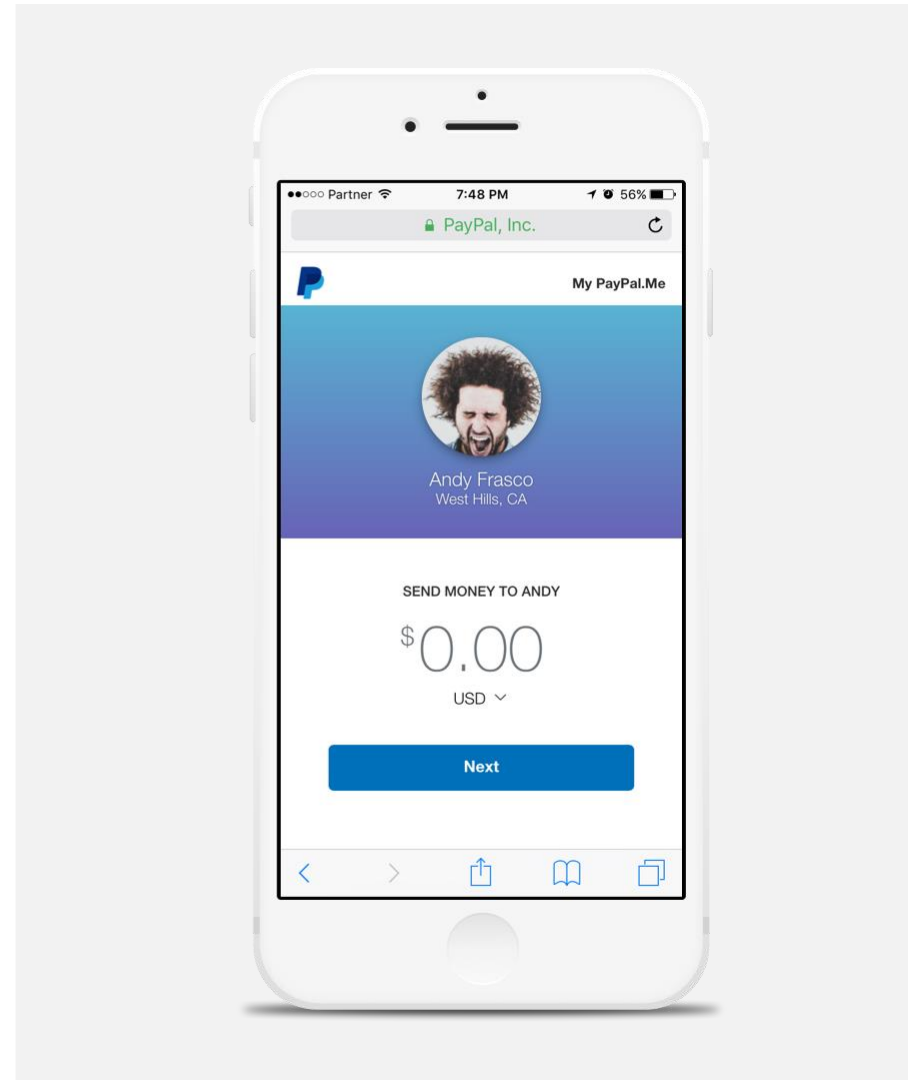


492 Chronological ▾

295 shares



It's unbelievable that we raised almost 6,000 dollars so far in 24 Hours! We are almost there!! You guys are amazing.. Thanks for believing in us.. See ya soon Columbus Ohio!





About **PayPal**



2016 Full-Year Results

\$10.84B

REVENUE

\$354B

TOTAL PAYMENT
VOLUME¹

6.1B

TRANSACTIONS²

\$102B

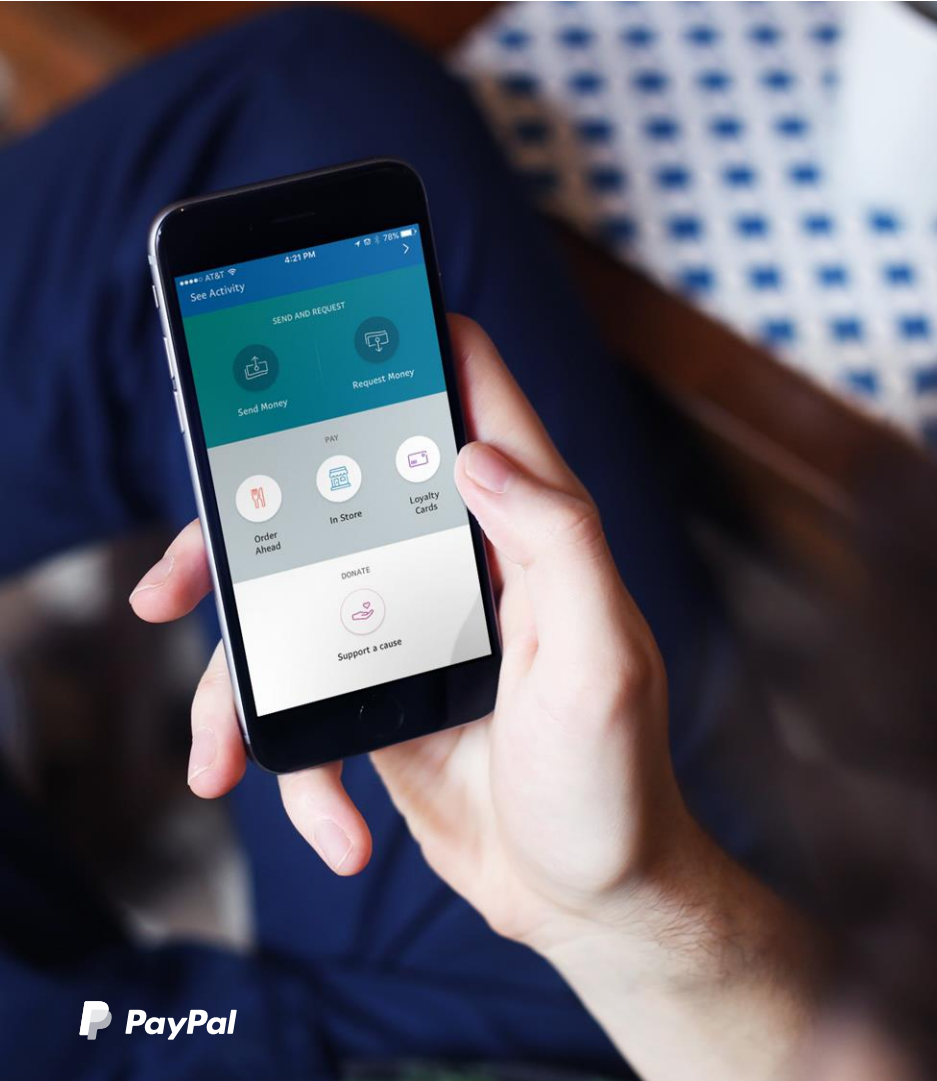
MOBILE PAYMENT
VOLUME

2.0B

MOBILE PAYMENT
TRANSACTIONS

¹**Total Payment Volume** is the value of payments, net of payment reversals, successfully completed through our Payments Platform, excluding transactions processed through our gateway and Paydiant products.

²**Payment Transactions** is the total number of payments, net of payment reversals, successfully completed through our Payments Platform, excluding transactions processed through our gateway and Paydiant products.



Value added services for our **210M active customer accounts**

Easy to Use

- One Touch, Payment Choice and Convenience

Protection

- Help keep full financial information secure with Data Encryption

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- Online, in-app, in-store, on most major devices,
- With any OS, 17M merchants

Global Access

- 200+ markets, in major currencies around the world



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Thank You

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