



1PAY.,Co LTD

Quick connect, Pay flexible

# CONTENT

1

ABOUT US

2

PRODUCT

3

AVANTAGES

4

MILESTONES

5


PARTNER

6

CONTACT

## I - ABOUT US

Established in January 2013, 1pay is a social mobile payment platform for digital goods. It's one of the first startups in this space in Vietnam, whereas most other payment startups are focused on online payments for either utilities or e-commerce related goods.



## **Our Vision**

- Become Top 1 payment platform in VietNam

## **Our Mission**

- 1pay aim to provide a simple and easy local mobile payment for all merchant, both domestic and oversea, to do business on mobile .

## **Busniess Focus**

- Payment Solution

## **Our target**

- 1pay belives to take mobile payment in south east asean to the next level and contribute to the raise of mobile digital industry in the region through facilitate the best payment solution for developers and content providers

## Competitive Advantage

Outstanding open platform with 6s values

- Simple: easy to use automatically
- Smart: full support to your business through intelligent dashboard and tools
- Speed: high speed not only in system but also in payment
- Seductive: assist your business better than an business assistant
- Scale: easy to scale up
- Secure: secure by Geo TRUST
- Exclusive mobile payment service from local Telcos: sms Plus, direct charging
- Strong relationship with government, partners and ICT communities
- Strong foundation team, most of them are experts in mobile VAS and online payment industry

## 1PAY - Member MOG Vietnam



1Pay is a subsidiary of MOG (<http://mog.vn>)

## PEOPLE TALKING ABOUT 1PAY



- 1Pay want to take mobile payment in Vietnam to the next level (<http://www.techinasia.com/1pay-mobile-payment-vietnam-level/>)



- 1Pay won at Demo ASEAN 2013 and represent to Vietnam to join DEMO FALL 2013 in Silicon Valley as Top 5 Best Startups in South East Asian (<http://www.techinasia.com/5-winners-demo-asean/>)



- 1Pay is the most successful startup in applying Silicon Valley model into Vietnam (<https://www.youtube.com/watch?v=q1-pXWRQWhc>)

# 1PAY ACTIVITIES





# CONTENT

1

ABOUT US

2

PRODUCT

3

AVANTAGES

4

MILESTONES

5

PARTNER

6

CONTACT

# 1. PAYMENT SERVICE

## Customer problem

- Mobile developers find very hard to access to Telcos payment to sell their contents and services especially oversea merchants
- There is no provider who support all Telcos payment methods for mobile
- Merchants need an online platform to intergrate and manage their revenue
- Merchants have to wait for too long to get their money (after 30-60 days)

## Our solution

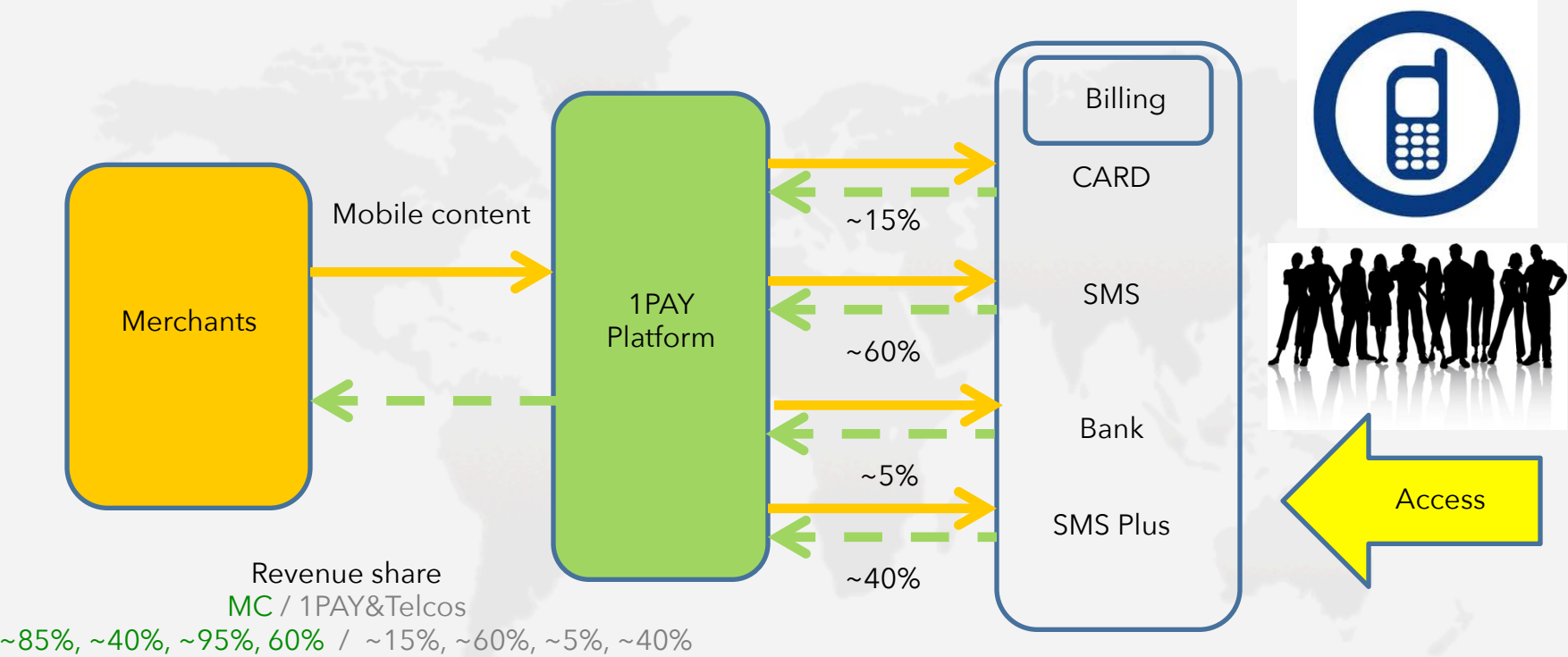
- Support all local mobile payment methods
- Intelligent and useful dashboard and tools
- Automatic online platform
- Fast and flexible payment policy

## Our market

- Mobile VAS market in Vietnam: over 1 billion USD in revenue
- Total game revenue in Vietnam: 300 millions USD in billing



# BUSINESS FLOW



# PAYMENT SERVICE



**Card charging**



**Banking charging**



**SMS charging**

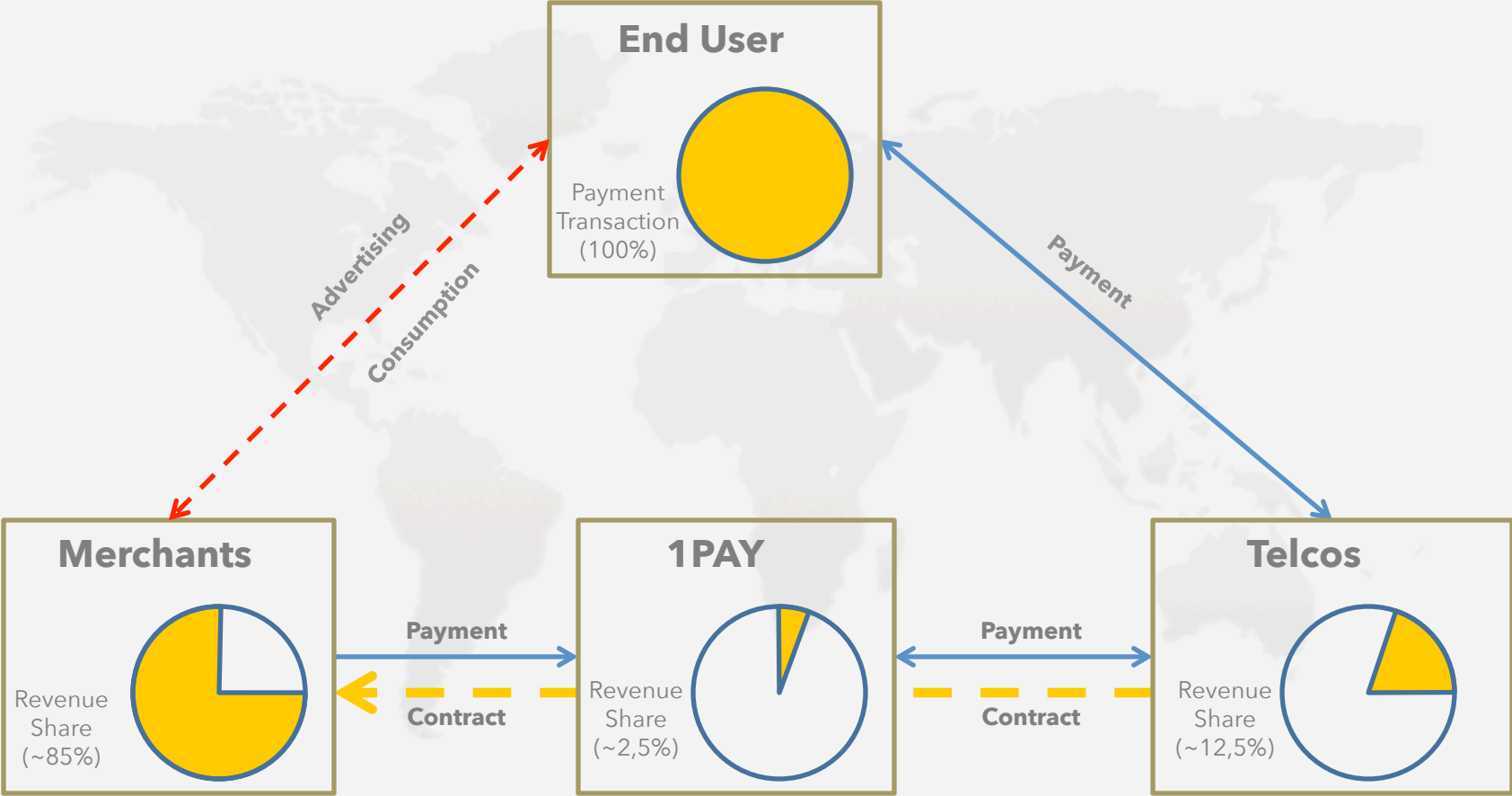


**API OTP charging**



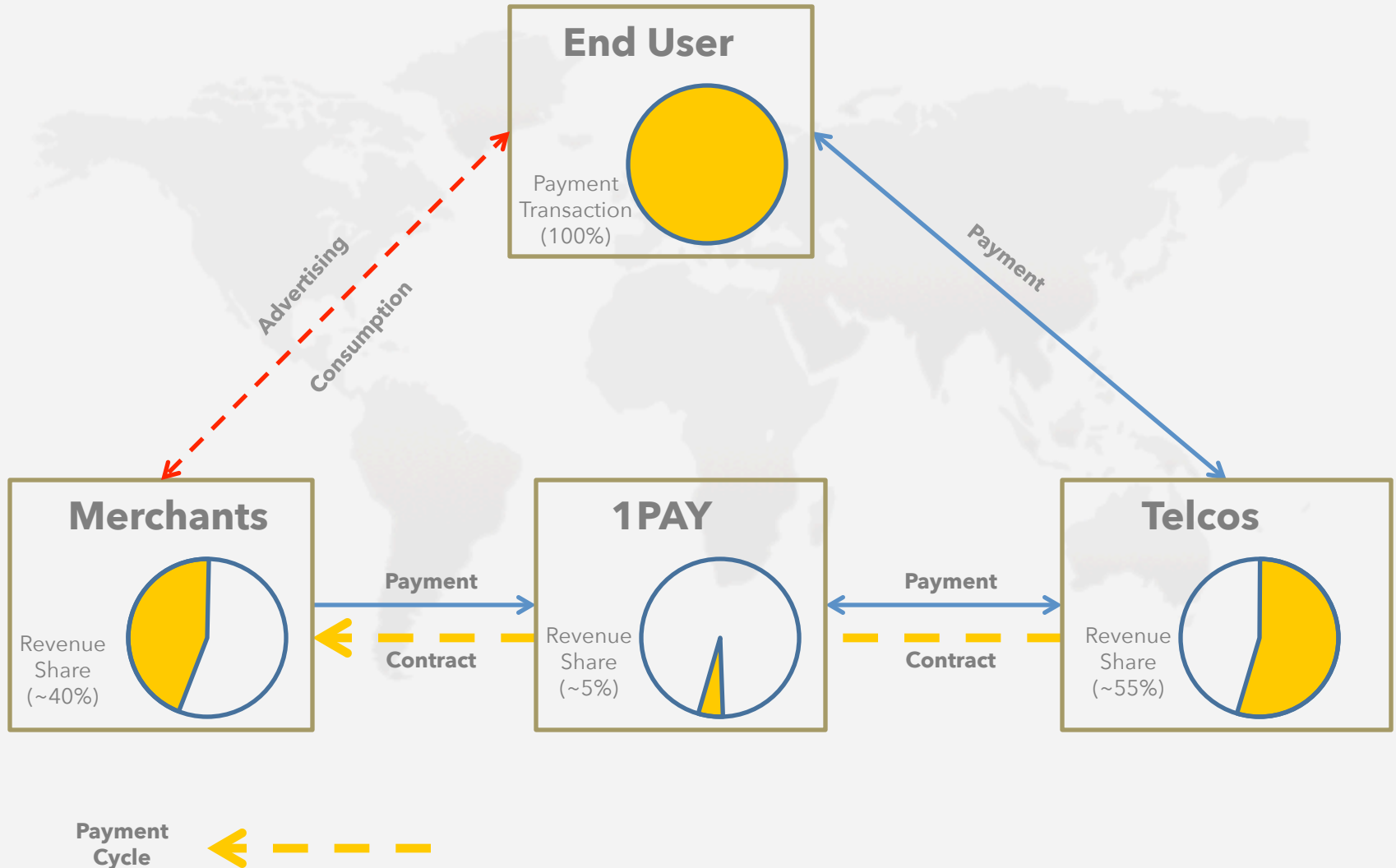
**SMS Plus charging**

# PAYMENT SERVICE VALUE CHAIN - CARD CHARGING



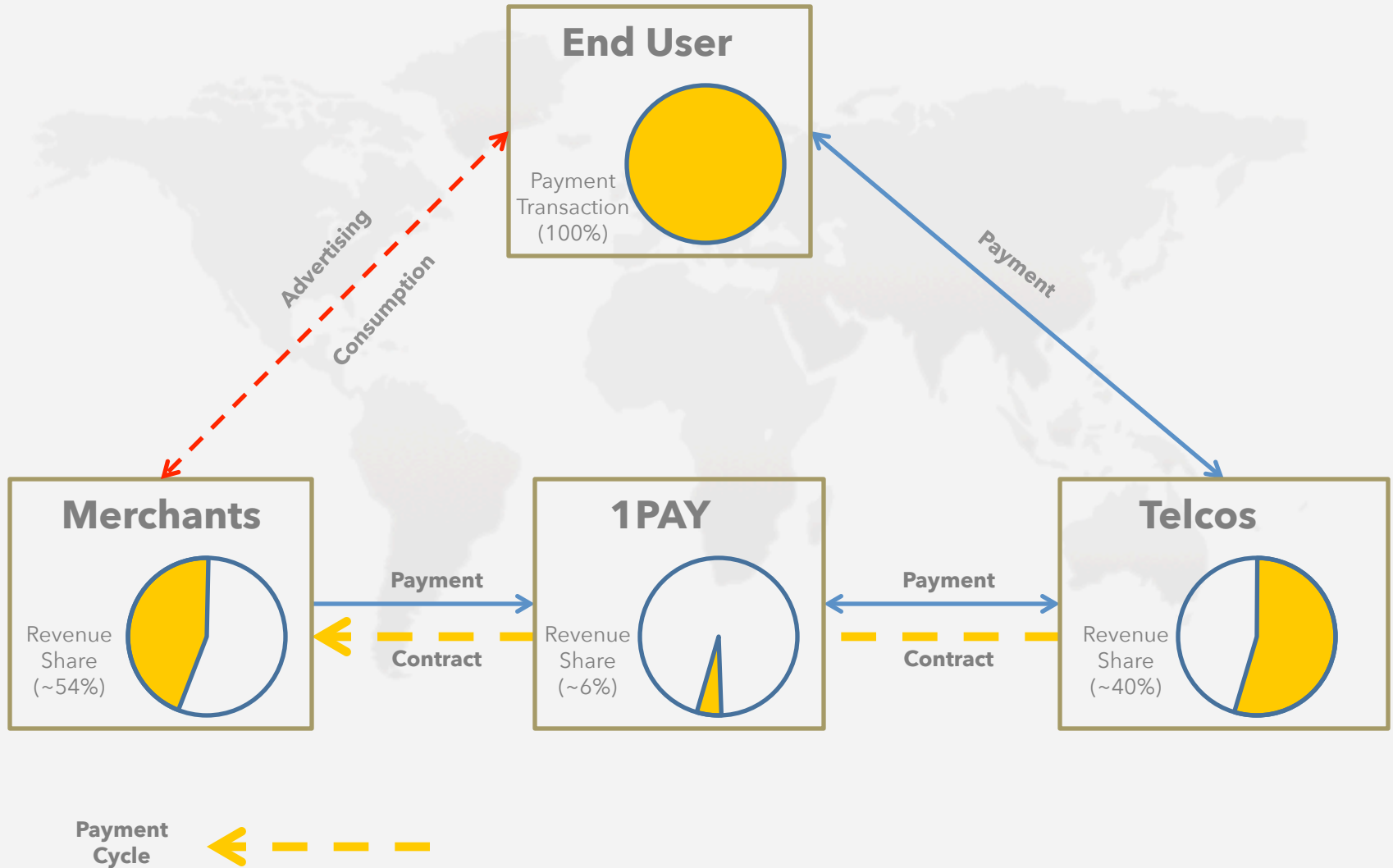
Payment Cycle ← - - -

# PAYMENT SERVICE VALUE CHAIN - SMS CHARGING



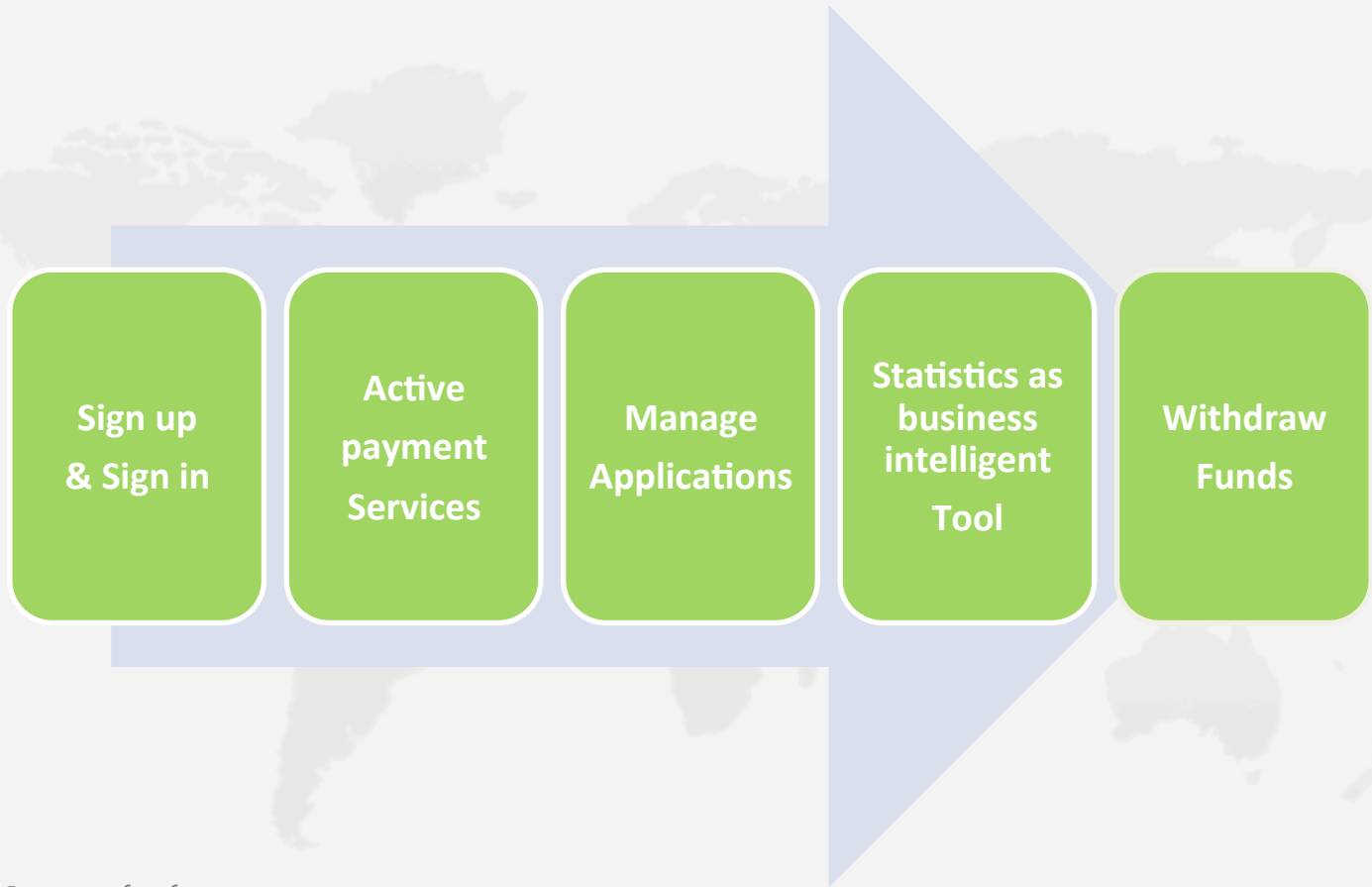
# PAYMENT SERVICE

## VALUE CHAIN - SMS PLUS CHARGING





## PROCESS USING PAYMENT SERVICES



**Notes:**

- 1) Sign up for free
- 2) Start using payment service as soon as active payment services by signing e-Contract online
- 3) integrating as many Applications as you have totally online
- 4) Make withdraw money direct to your bank account

## PAYMENT POLICIES

### Down payment on a haft of a month

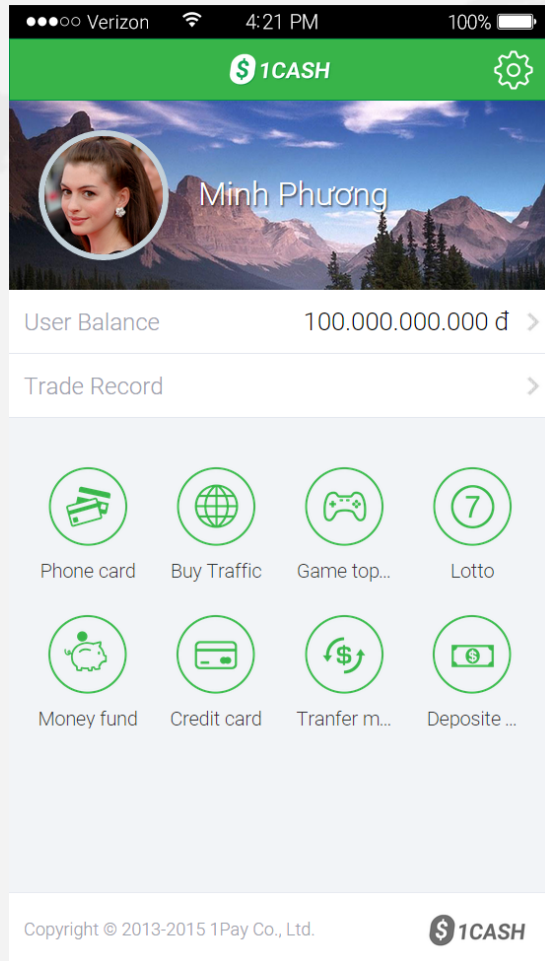
- On the date of 16, Merchant send Set of Payment bills for 1PAY's Approval .
- Merchant received money after two working days as soon as 1PAY received Set of Payment bills.

### Payment monthly

- On the date 1 to 5 next month, Merchant send Set of Payment bills for 1PAY's Approval .
- Merchant received money after two working days as soon as 1PAY received Set of Payment bills.

**Notes:** Merchant's Total money received monthly equal to total revenue last business moth deducted deposit and Taxes (if any).

## 2. 1CASH - E-WALLET



### ALLOW:

- Mobile top-up
- Game charging
- Money transfer
- Utilities payment

### MONEY-IN:

- ATM Transfer
- Prepaid (virtual) card
- Offline network of AppSync

# CONTENT

1

ABOUT US

2

PRODUCT

3

AVANTAGES

4

MILESTONES

5

PARTNER

6

CONTACT

# ADVANTAGES



Easy to integrate

E-contract

Clear and handy API documents

SKD Support

Online product declaration

Automatic warning system via SMS and email

Automatic payment and cross-check system

Realtime revenue management

Attractive and competitive price

Flexible payment policies

High security and safety

# CONTENT

1

ABOUT US

2

PRODUCT

3

AVANTAGES

4

MILESTONES

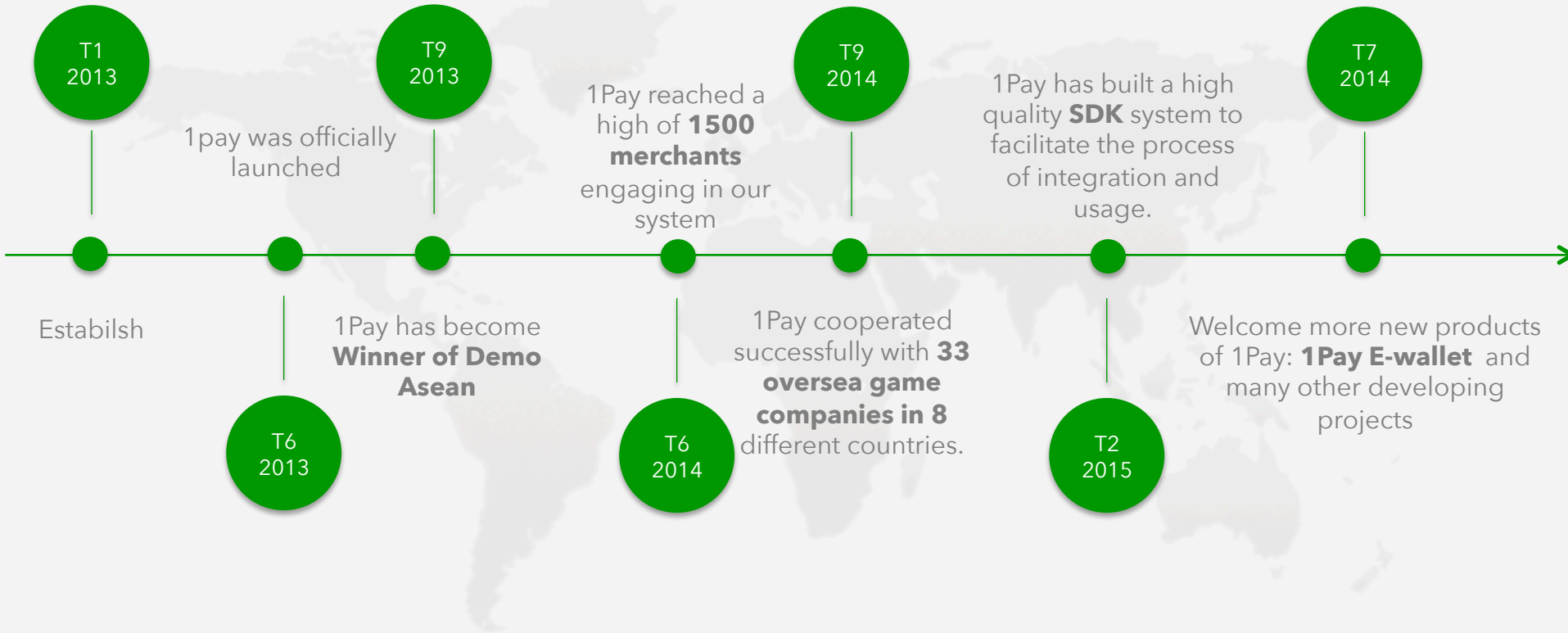
5

PARTNER

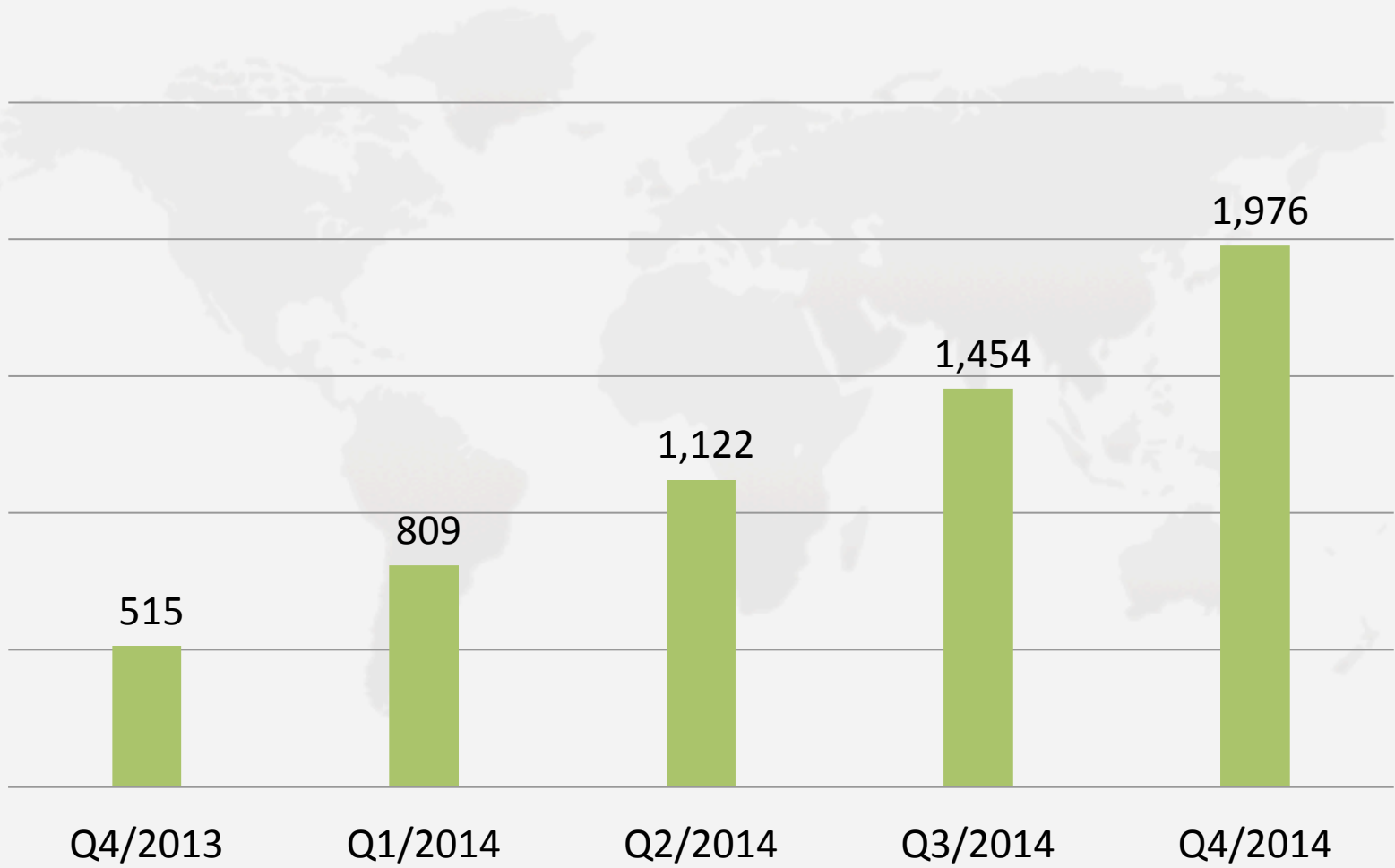
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CONTACT

# MILESTONES



## Growth of merchants





# CONTENT

1

ABOUT US

2

PRODUCT

3

AVANTAGES

4

MILESTONES

5

PARTNER

6

CONTACT

# PARTNERS



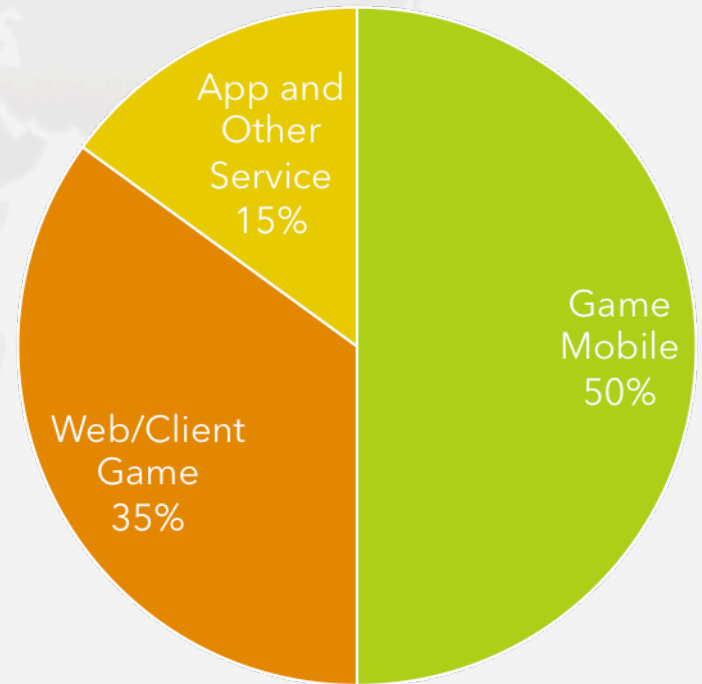
# PARTNERS

May 2014 - After 6 months in business officially, 1Pay reached a high of 1500 merchants engaging in our system.

Nov. 2014 - 1Pay cooperated successfully with 33 oversea game companies in 8 different countries.



ZTE



## PARTNERS

### GAME (PC and Mobile)



### VAS & EC



### Payment Gateway



# CONTENT

1

ABOUT US

2

PRODUCT

3

AVANTAGES

4

MILESTONES

5

PARTNER

6

CONTACT

## CONTACT US



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