



OTRO



WeChat Pay

WeChat Pay Payment Method Presentation

November 2024

OTRO Pay is an E-Money Institution (EMI) licensed by Bank of Greece

#4

EMI licensed by Bank of Greece (April 2024)

1.500+

Certified Agents in Greece,
offering Bill Payment
services

6 countries

With granted Passporting activities (Spain, Portugal, Czech Republic, Germany, Italy, Romania) – “right to operate” in those markets as in Greece



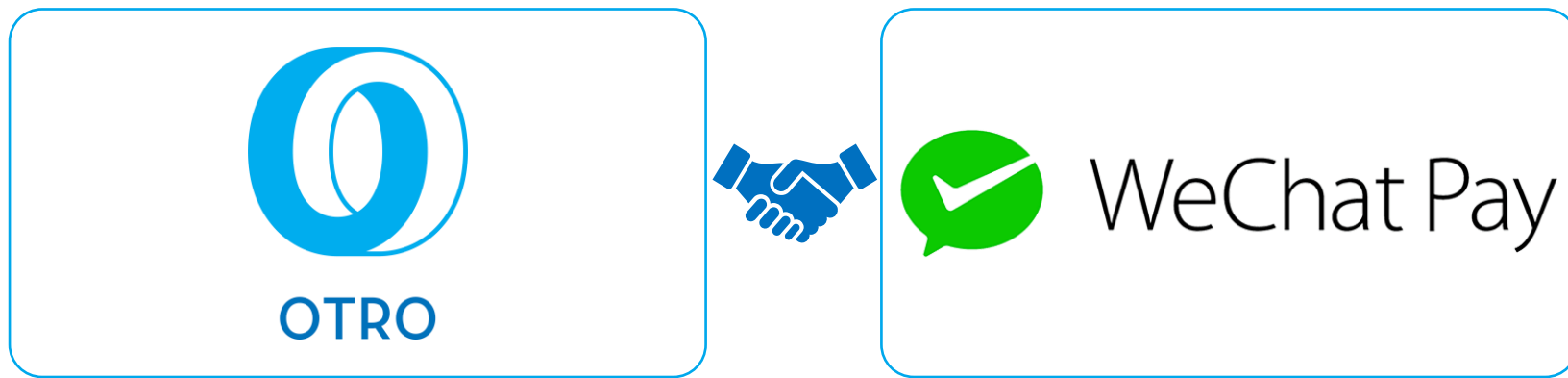
WeChat Pay



Passporting license received



OTRO Pay is the first EMI in Greece to introduce WeChat Pay payment solution for merchants

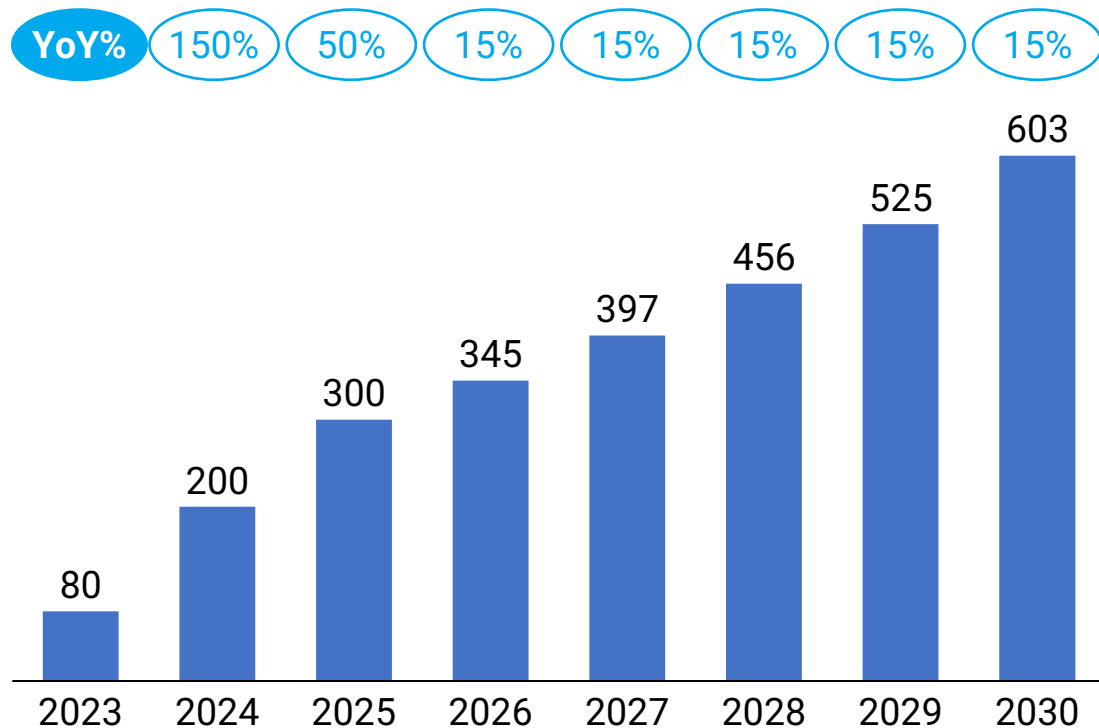


Solution was introduced to the Greek market on October 2024 with new merchants joining every day

Why is it important for a merchant to offer WeChat Pay payment solution?

Chinese incoming tourist visitation has bounced back to 2019 levels withholding a growing trend for the following years

Chinese incoming tourist projections (in '000)



Chinese Tourist profile



Duration of visit Avg.: 12 days – 4 in Athens

Age Avg.: 41 years old

Expenses €1,500*

Key notes

- 2023 recorded 90% bounce-back of incoming Chinese tourists vs. 2019
- Direct flights introduced from Beijing and Shanghai
- 68% of tourists visiting for vacation, 6% visiting family

*Excluding travel and accommodation expenses



Chinese tourists use two ways of completing transactions during their visits in Greece

1 Cash

Chinese tourists can travel with local currency converted to euros.

Capital controls: there are limitations in the local currency transferred outside of China, limited to 20.000 RMB, which is converted to ~**€5.000**.

2 UnionPay cards

UnionPay branded cards are used by Chinese citizens to conduct card payments both inside and outside China.

In Greece, UnionPay branded cards are largely accepted (~85% of merchants and ~95% of ATMs), however their use is potentially limited by some categories of tourists (young people, students, etc.) not having or not wanting to use cards for payments.

The aforementioned payment methods, albeit useful to Chinese tourists, do not include the most popular payment method in China



WeChat Pay



Tencent's WeChat and WeChat Pay are the premiere means of online communication and payments for Chinese citizens



2011

Launch in mainland China

2013

Introduction of WeChat Pay  WeChat Pay

2018

1 billion users

Tencent products (WeChat's owning company) captured **51%** of mobile internet usage of Chinese users (1,24bn MAU), and **60%** of online time spent **WeChat is the leading super-app of China, linked with everyday mobile internet use for Chinese people, home and abroad**



WeChat Pay

2024

900+ million users

2024

360+ businesses joined

WeChat Pay is the **#1 wallet globally**. A daily payment method connecting Chinese consumers with merchants before, during and after- sales



WeChat Pay



Connecting to WeChat Pay allows for a multitude of benefits



WeChat Pay

Why does it benefit a merchant
to **connect**?



Comfort | Using WeChat Pay makes Chinese tourists feel like “home”



Trust | WeChat Pay is the most trusted mobile payment way for Chinese citizens and tourists



Increased Spending | WeChat Pay bypasses capital controls on Chinese Tourists, allowing for more spending



Marketing in WeChat | Merchants on WeChat Pay are visible in the Mini-Program, the app for Chinese travelers



Social Media exposure | Chinese tourists buy and share on social media, increasing traffic and awareness



WeChat Pay



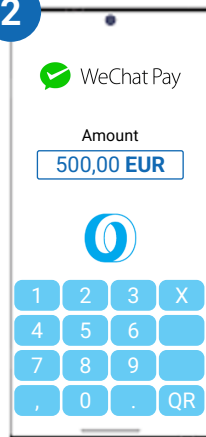
WeChat Pay works in a clear and intuitive way through Android devices, simplifying the process for the merchant and the customer

Indicative illustrations

1



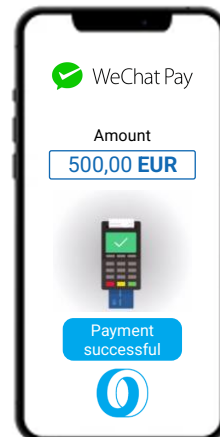
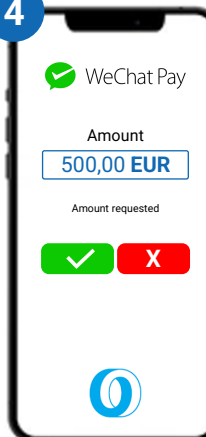
2



3



4



Customer

Customer views marketing material for offering WCP and selects products



Merchant

Merchant opens WeChat Pay app on Android POS, inputs amount in local currency (EUR) and generates QR code



Customer

Customer scans QR code in WeChat Pay app and accepts transaction. Then, transaction is complete

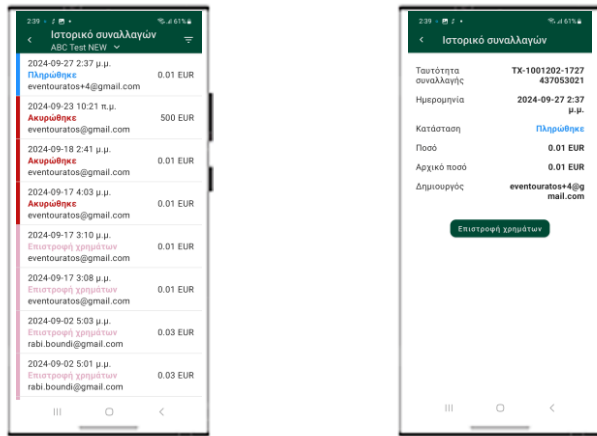


WeChat Pay



Upon payment completion, merchant can access a multitude of information and functionalities for WeChat Pay in their device

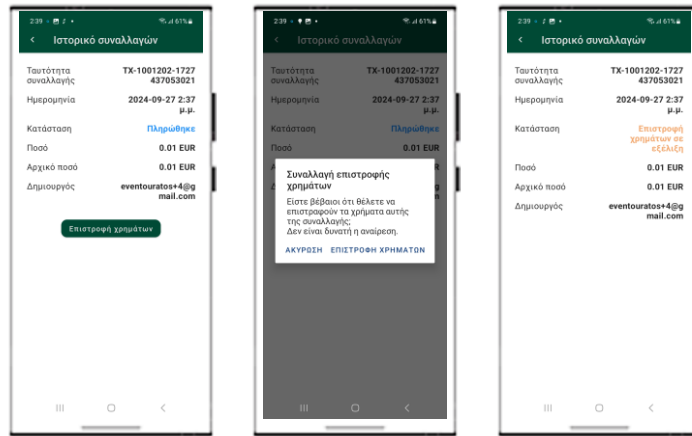
Transaction history



Key notes

Merchant can review in the app the transaction history for WeChat Pay payment method as well as additional info per transaction

Refunds



Key notes

Merchant can offer purchase refund upon customer request (this note refers to technical availability – purchase refund is performed according to merchant's commercial policy)



Merchant has access to OTRO Back Office system for easier access to transactional information

Key notes

OTRO Pay Back Office (BO) system offers additional functionalities to the merchant towards optimum management of WeChat Pay payment method, such as:

- Transaction history
- View and management of BO users
- View and management of Points of Sale (i.e., stores) which offer WeChat Pay
- View and management of POS users

The image displays two screenshots of the OTRO Back Office system interface. The top screenshot shows the 'Transaction List' screen, which includes a sidebar with navigation icons, a header with the OTRO logo and language settings, and a table of transactions. The bottom screenshot shows the 'Transaction Detail' screen, which displays detailed information for a specific transaction.

Transaction List

Transaction identifier	Vendor Name	Store	Username	Amount	Currency	Status	Create Date
TX-1001318-1728412106694	ABC TEST Shop MAE	Timos' Outlet	boundi.rabi@gmail.com	1	EUR	Canceled	2024.10.08 21:28:26
TX-1001286-172802988218	ABC TEST Shop MAE	Timos' Outlet	eventouratos+4@gmail.com	0,01	EUR	Refund	2024.10.04 11:18:08
TX-1001279-17279883260							


Transaction Detail

ID:	1001318
Transaction identifier:	TX-1001318-1728412106694
Vendor Name:	ABC TEST Shop MAE
Store:	Timos' Outlet
Username:	boundi.rabi@gmail.com
Create Date:	2024.10.08 21:28:26
Settlement Date:	-
Fee Currency:	EUR
Fee Price:	1
Fee From Currency:	EUR
Fee From Price:	1
Payment Status:	Canceled
Refund Status:	-


Easiness of use and constant support through the cooperation with OTRO Pay, ensure maximum benefits for the merchant


Benefits of cooperating with OTRO Pay


0 Easy access to the app, with €0 setup cost | for easy and immediate offering of WeChat Pay payment method

 **App training** | through live training and app manual, explaining in detail the functionalities included in the app

 **Support in every step of the way** | our trained staff is readily available to respond to any question

 **Marketing material** | to notify potential customers of WeChat Pay payment method

 **Promotional activities** | in WeChat app to drive customers in merchants' shops, through coupons, discounts, etc.

 **Transactions guaranteed** | OTRO Pay operates under the licensing and operational supervision of Bank of Greece*



Stands for counters



Stickers for store entrance



(*) OTRO Pay is an e-money institution licensed by BoG (decision number Αριθμός απόφασης 400/9/27.09.2021, ΦΕΚ Β/ 4610 τεύχος Β'-6/10/2021 και 497/1/21.03.2024, ΦΕΚ Β 1987/1-4-2024)



Thank you!



www.otropay.gr



info@otropay.gr

OFFICE

12 Neapoleos Str., 15123, Marousi, Greece

