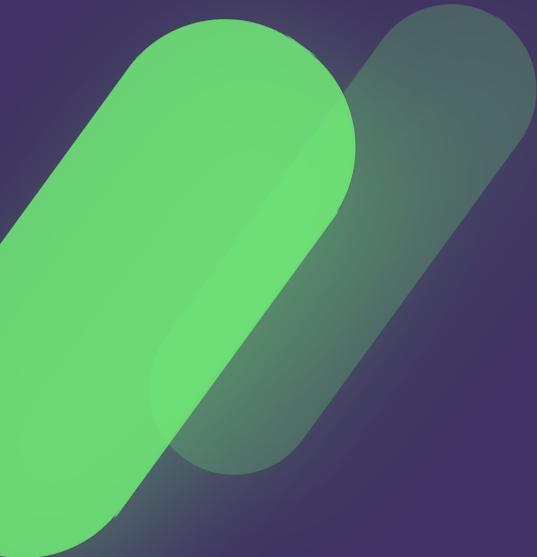# WaaSabi

FINTECH. ELEVATED.

April 2022

WaaSabi

WaaSabi is a Wallet as a Service that allows any company to process payments and collections on WhatsApp or on any other digital experience in a direct to consumer model
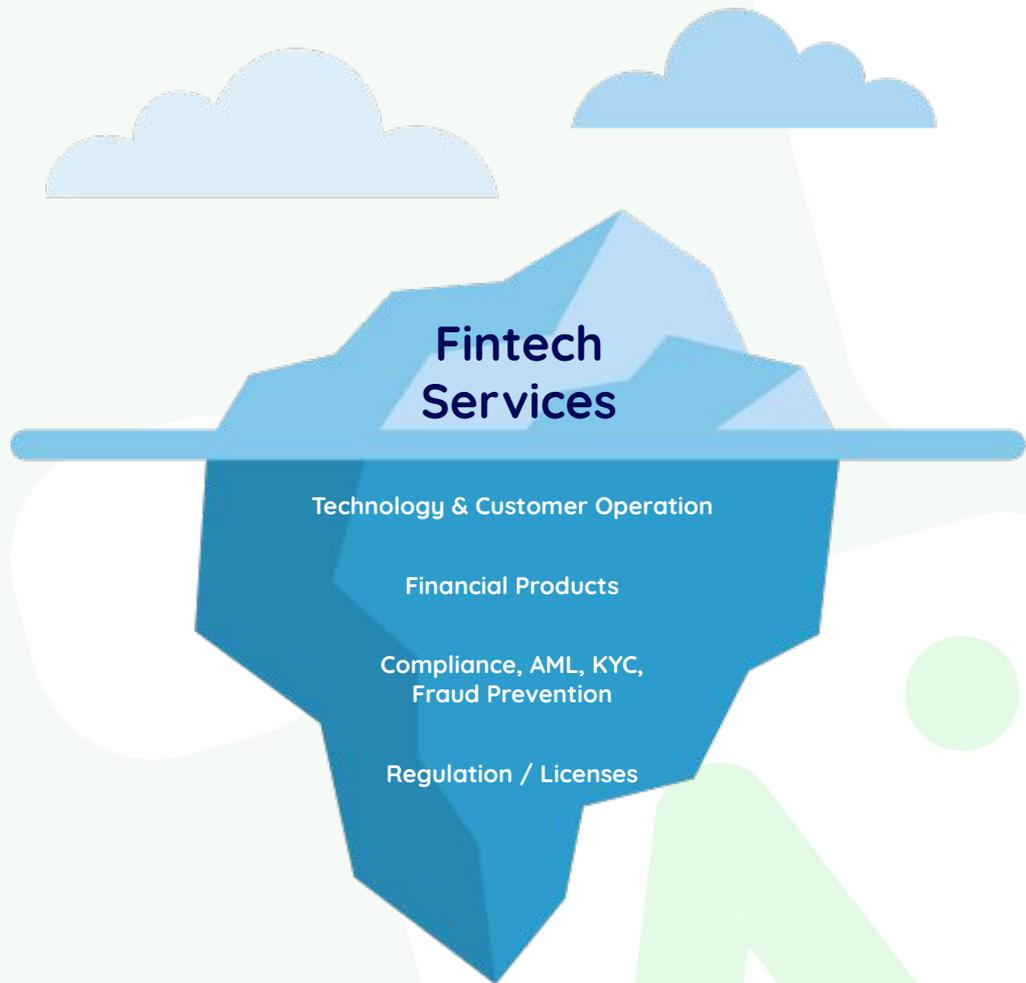
Globant

1. DIGITAL PAYMENTS

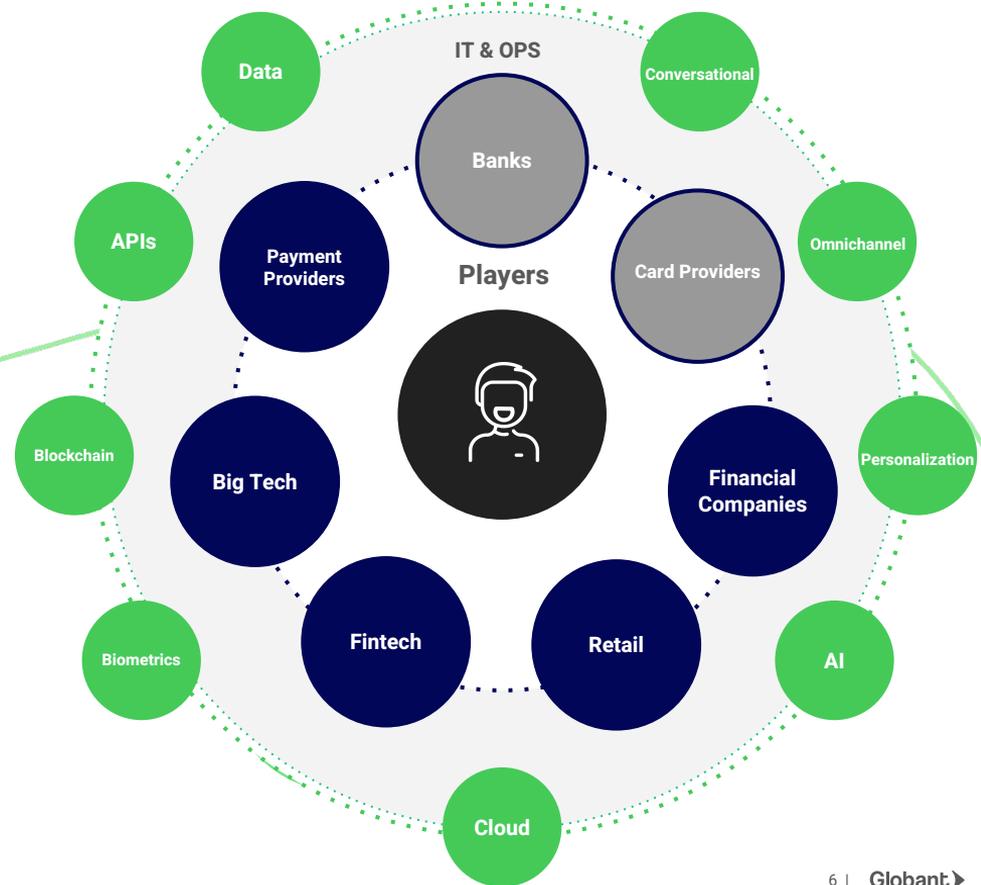# TRENDS

![WaaSabi logo]

Where we come from

The Financial Services industry is experiencing a true revolution, pursuing an Augmented Financial System model, but with the difficulty of building its growth on old foundations.

- Few Players in some specific segments.
- Base on Legacy systems,
- Low flexibility with high cost of differentiation in experiences.
- Obsolete business models.

Companies can expand their core business and add a new vertical, creating new income streams

$7.2 tn

dollars will be the worth of embedded finances business by 2030

IT & OPS

Data · Conversational · APIs · Omnichannel · Personalization · Blockchain · Biometrics · AI · Cloud

Players

Banks · Card Providers · Payment Providers · Big Tech · Financial Companies · Fintech · Retail

LAC REGION

WaaSabi

In the Latam Region, businesses do not have a simple and easy solution to implement, to be able to make their collections in face-to-face or digital channels.

Means of payment at the POS in Latin America

	2020	2024*
Efectivo	38,0 %	24,3 %
Tarjeta de crédito	26,1 %	27,6 %
Tarjeta de débito	23,2 %	28,8 %
Billetera móvil/digital	6,4 %	12,4 %
Financiación en el PDV	3,7 %	3,3 %
Tarjeta de cargos	1,7 %	1,9 %
Tarjeta de prepago	1,1 %	1,7 %
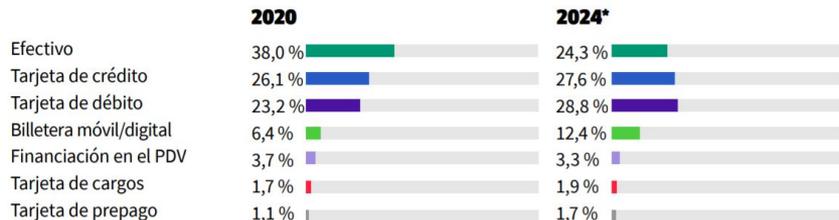
- 35%
Decline in cash payments in pandemic

7 of each 10
Businesses DO NOT have access to a digital collection service

Between 3% y 25%
It is the cost of digital collection

THE OPPORTUNITY

WaaSabi

Companies can expand their core business and add a new vertical, creating new income streams.

$7.2 tn
dollars will be the worth of embedded finances business by 2030

38%
of payments at the point of sale are still in cash in LATAM

45%
people in LATAM are still unbanked

80%
of people in LATAM will own a smartphone by 2025

Traditional fintechs are tackling digital inclusion only with software. **But real financial inclusion requires more: better infrastructure + new players in the market scene.**

Every Company will be
a Fintech Company

How do we respond to this challenge from a comprehensive and holistic approach?

Acceleration Cycle

Build Cycle

3 Legal
- Bylaws and Corporate Purpose Review
- Identification of change requirements
- Impact of the new Corporate Purpose
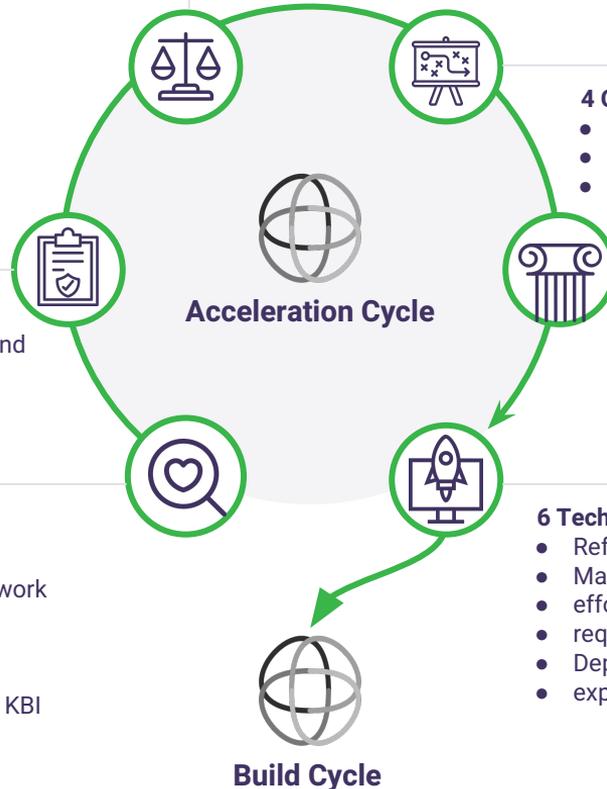- Action plan

4 Operation
- Identification of critical mission processes.
- Organizational design.
- Mapping and selection of business support tools and delivery strategies.

5 Culture
- Cultural assessment based on pillars such as:
- Agile Mindset
- StartUp Mindset
- Sense of belonging
- Productivity and performance

2 Compliance
- Identification of the regulatory framework and applicable standards
- Mapping of regulatory requirements
- Compliance Plan

6 Technology
- Reference Architecture
- Mapping of Products and Providers
- effort estimation
- required skills
- Dependency Mapping
- experience prototypes

1 Business
- Identification of Business priorities
- Review of pre-existing strategic consulting work
- Voice of the customer
- Industry Benchmark
- Cross Industry Best Practices
- Quantitative analysis and definition of KPI / KBI

EMBEDDED FINANCE

Embedded finances are born as a trend to **make financial operations invisible, within the usual interactions of users**.

They allow any company to incorporate financial products into their current digital channels in the context of the business vertical they already have and know.

MONETIZATION MODEL

WaaSabi

Financial float and credit

Interest rates in the world are increasing, Companies seek every day to have a greater financial float. Nothing better than promoting it through your B2B customers.

Interchange Fees

Create a new business vertical with incremental income, intermediating transactions in the POS and acquiring part of said transactions.

Data

Extract the data and purchase patterns of the final consumer, taking into account that this information will be the property of the Grouper.

Savings in cash management costs

Guarantee the availability of digitized balance for the payment of the Merchant to the CPG, reducing the cost of cash logistics.

BEYOND NUMBERS

WaaSabi

Hyper-personalization

No one knows the requirements of a vertical better than its own participants. The proposal is personalized for each business category.

Loyalty

Feedback between the loyalty program and the digital wallet that increases the value of both programs.

Operating Efficiencies

Operational reconciliation efforts, money management, integration of new payment methods, among others.

Enriched Data

Integration of customer data between all its checkout points and adding external market data (merchants) for exploitation and personalization of offers.
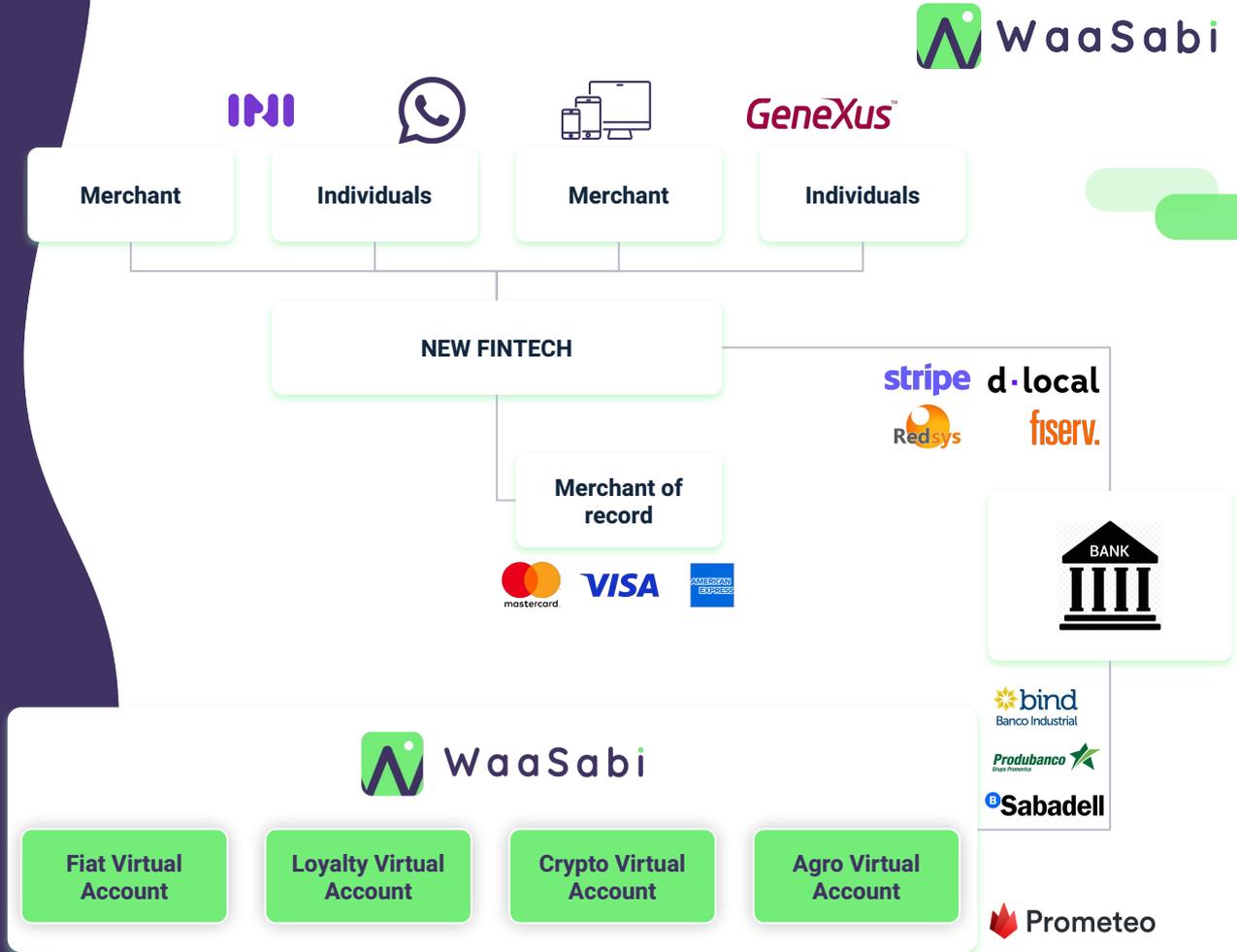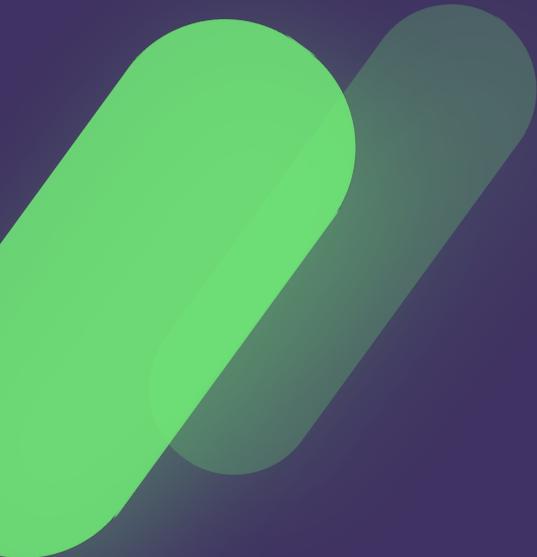
3. THE FULL EXPERIENCE

FULL EXPERIENCE

WaaSabi

Digital Wallet
Architecture

We offer an API platform for embedding an e-wallet on any digital experience, enables companies to offer payments and collections through channels their customers already use everyday

Back Office
Management for businesses & Analytics

We provide tools for aggregator operations in a white label format that allows affiliating all types of businesses that want to accept payments by card or QR code.

Smartphone
Payment APP & WhatsApp

We offer a payment app and a WhatsApp chatbot that integrates with any payment system in a white label format and that can be used from any smartphone or POS terminal.

POS & mPOS
Terminals

We offer different POS terminal options that adapt to the needs of each vertical and market niche, offering the possibility of adding features in a modular way, and enabling the reading of multiple cards or QR.

Gateway LoRa
Connectivity anywhere

We provide solutions for areas or events with intermittent connectivity, through the use of alternative connection networks such as LoRaWAN and other wireless networks that guarantee digital operation.

DEMO

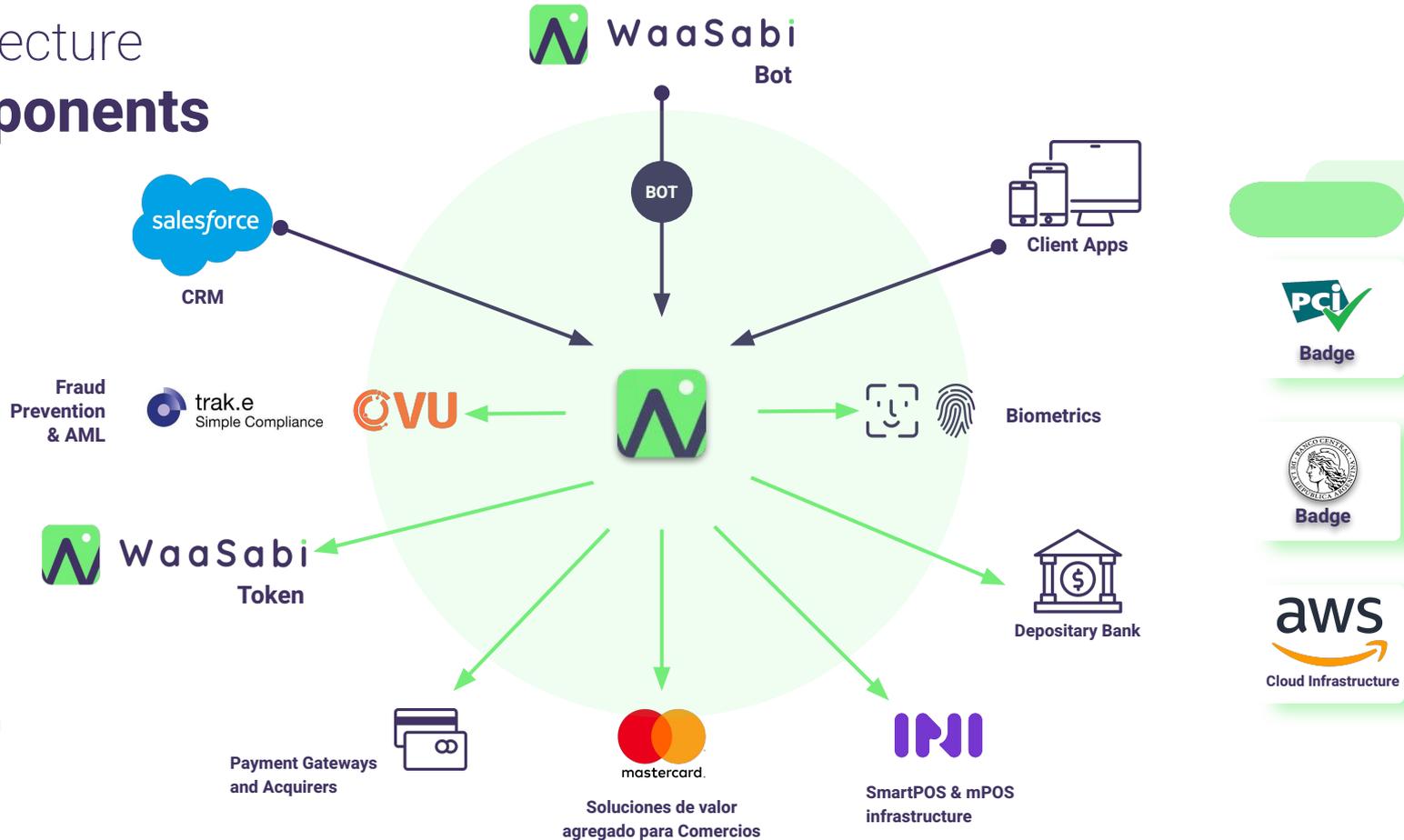El siguiente es un ejemplo de experiencia desarrollada sobre WaaSabi Bot.

Developer Portal

https://developers.waasabi.io/

How it works
Benefits

- **Complete vertical solution, present and digital payments**

- **Collections with and without connectivity**

- **Flexible, customizable for all clients.**

- **Multi Acquisition with local agreements in each country.**

- **Integration with loyalty system and other value-added applications.**

Architecture
Components

WaaSabi Bot

CRM (salesforce)

Client Apps

Fraud Prevention & AML (trak.e Simple Compliance)

VU

Biometrics

WaaSabi Token

BOT

Depositary Bank

Payment Gateways and Acquirers

Soluciones de valor agregado para Comercios (mastercard)

SmartPOS & mPOS infrastructure

PCI Badge

Badge

aws Cloud Infrastructure

BENEFITS

WaaSabi

Fintech starter
We help companies add a fintech vertical to their business

Growth enabler
Our technology escalates transactional capabilities in a cost efficient way

Security and Compliance
We are PCI Compliant, in line with the greatest security standards in the market

Data management
We give companies complete ownership of the business variabilities and data management

Seamless customer experience
Thriving companies with a unique and homogeneous experience throughout the payment journey of the client

Flexibility & Scalability
Our API platform can adapt to a variety of integrations to develop your wallet however you choose

Connectivity
Processes payments through LoRaWAN technology that allows the processing of charges without the need for 3G/4G or Wi-Fi

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