

The logo for VIPASO features the word "VIPASO" in a bold, sans-serif font. The letters "V" and "A" are colored in a vibrant teal, while the letters "I", "P", "S", and "O" are white. The background consists of dark blue geometric shapes and faint, glowing circuit-like patterns.

**Vienna Payment Solutions GmbH** Leonard-Bernsteinstrasse 10 1220 VIENNA, Austria

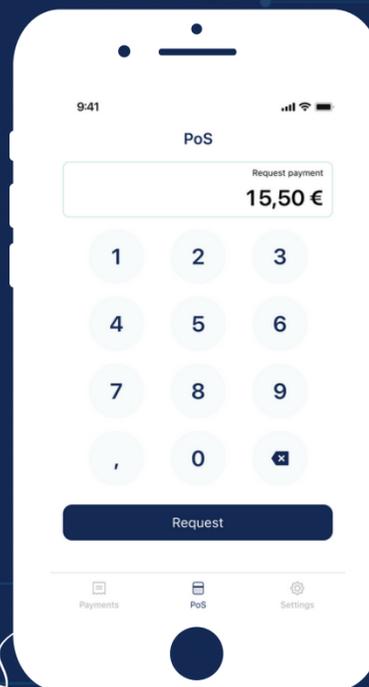
“ We aim to contribute to **financial inclusion** and **empower women** to have access to **formal economy** in **emerging countries**.

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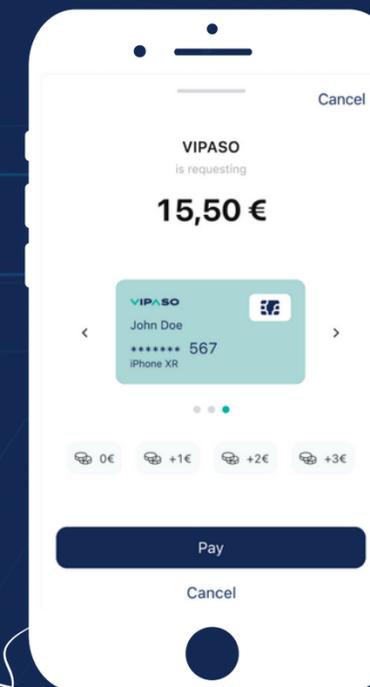
“ We do this by providing the most **convenient**, most **widely applicable** and **affordable mobile payment solution** for the people.

✓ Smart- & Feature Phones

✓ On- & Offline



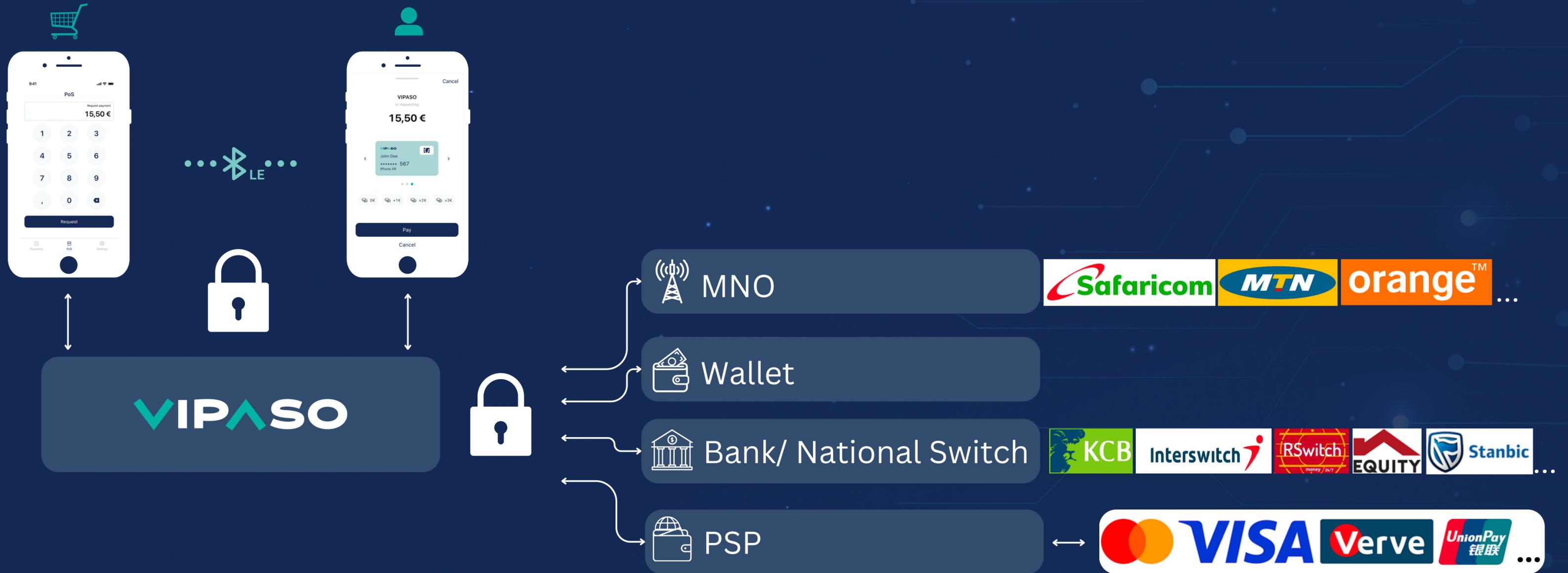
White Label



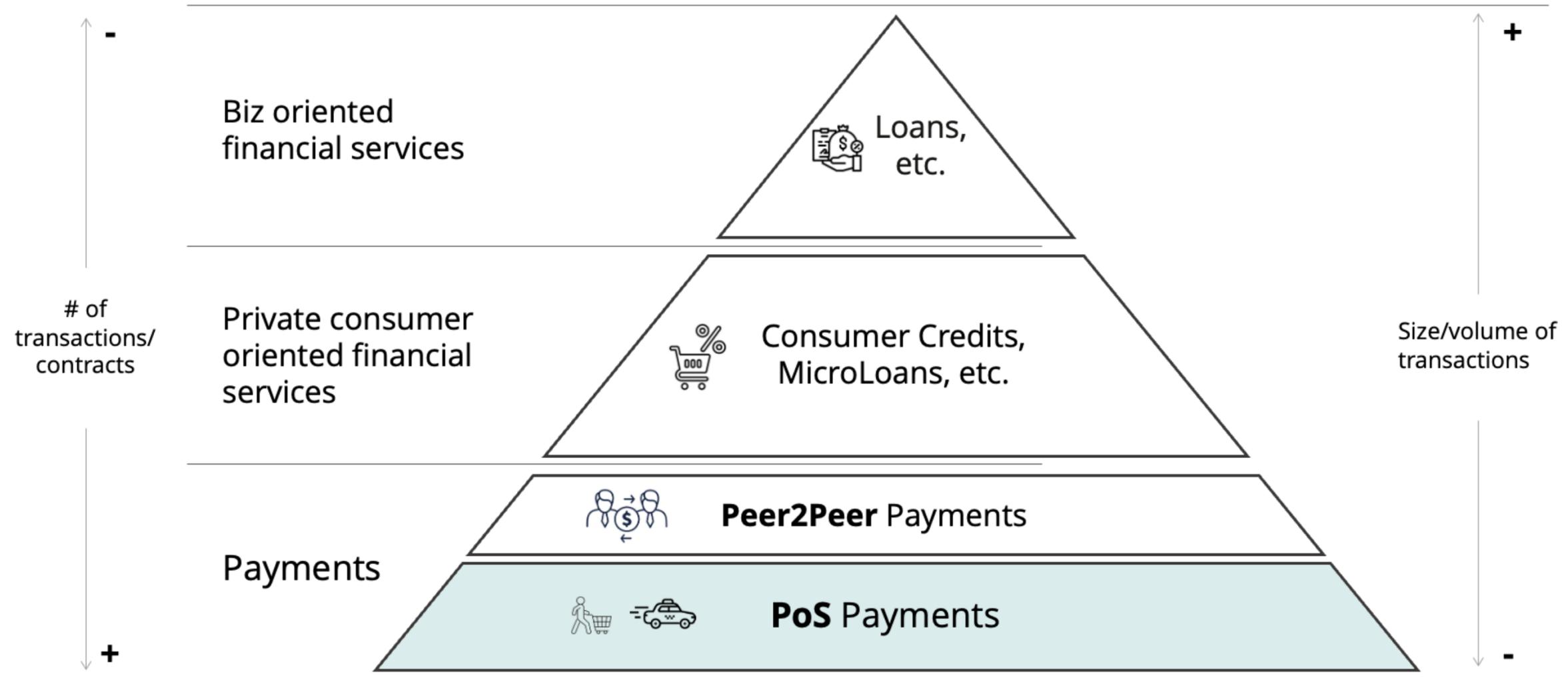
**VIPASO** Patent filed

 <https://www.youtube.com/@Vipaso-payments>

# Payment method agnostic



# The one who wins **payments** wins the **financial services market**.



# The one who wins **payments** wins the **financial services market**.

-  Pick the place
-  Pick the time
-  OK if slow

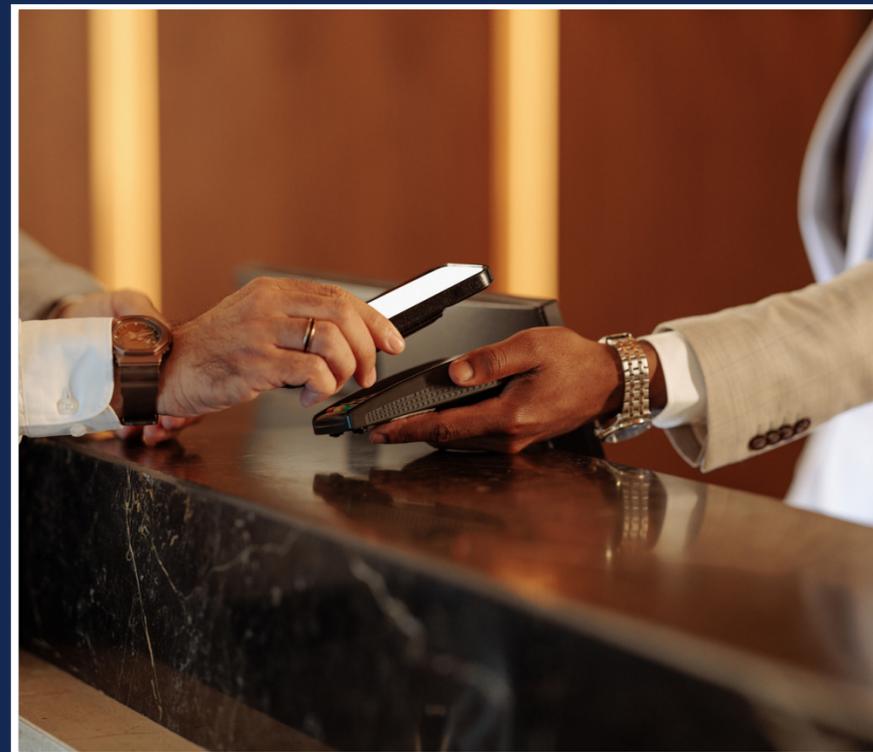


27%



Peer 2 Peer Payments

-  Right **here**
-  Right **now**
-  **Fast, convenient \***



73%



PoS Payments

\* ... Need for security comes w/o saying

# Using **VIPASO**'s technology, > 90% of **PoS transactions** can be digitized

✓ Smart- & Feature Phones

✓ On- & Offline



# Mobile Payment at PoS – Technologies (Africa)

	Market share <sup>(2)</sup>	Mobile payment <b>interaction technology</b>			
		 USSD	 NFC	 QR Code	 Bluetooth <sup>(3)</sup> Low Energy
Smartphones	47%	 Cumbersome	 Too expensive		
 Android	43%	 Error-prone	 Expensive devices (> 250\$)	<supported>	
 iOS	4%	 Slow	<Merchants not yet supported>		
Feature phones <sup>(1)</sup>	45%				
	27%		<not supported>	<not supported>	
<others>	18%	<not applicable for PoS (independent from phone-type)>			

**BLE allows for comprehensive Mobile Coverage!**

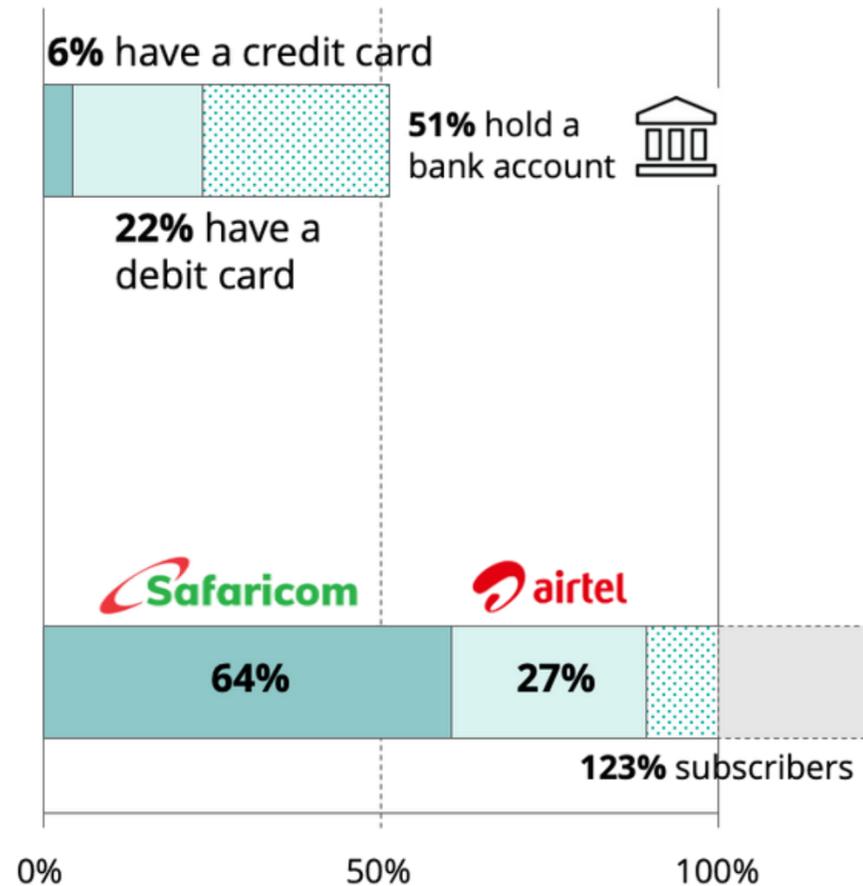
(1) ... Transsion (with its brands Tecno, Infinix, and Itel) dominates by 79%

(2) ... Source: <https://qz.com/africa/1206462/smartphones-lost-market-share-to-feature-phones-in-africa-last-year>

(3) ... instant connection established (no pairing requirement)



Kenya



### Banks

- **Only half the population** have a bank account
- Appx. **6%** of adults have a credit card, **22%** have a debit card



### Mobile Network Operators (MNO)

- **Everybody** has a **mobile phone** (and a **mobile number account**)



**Everybody** has a **mobile phone**.

“

I love the solution; it is the answer to our issues in Kenya and other markets [...]. We will implement a proper strategy about how to activate the consumer base.

It's easy: We just need to be cheaper and better than m-pesa - which we are together with VIPASO!



*Grant MacKenzie, Group Head Payments*



**NCBA**



**Sterling**



**UnionBank**



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VIPASO

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