

payments, payment tools

Unlock potential in Tajikistan & in
Central Asia

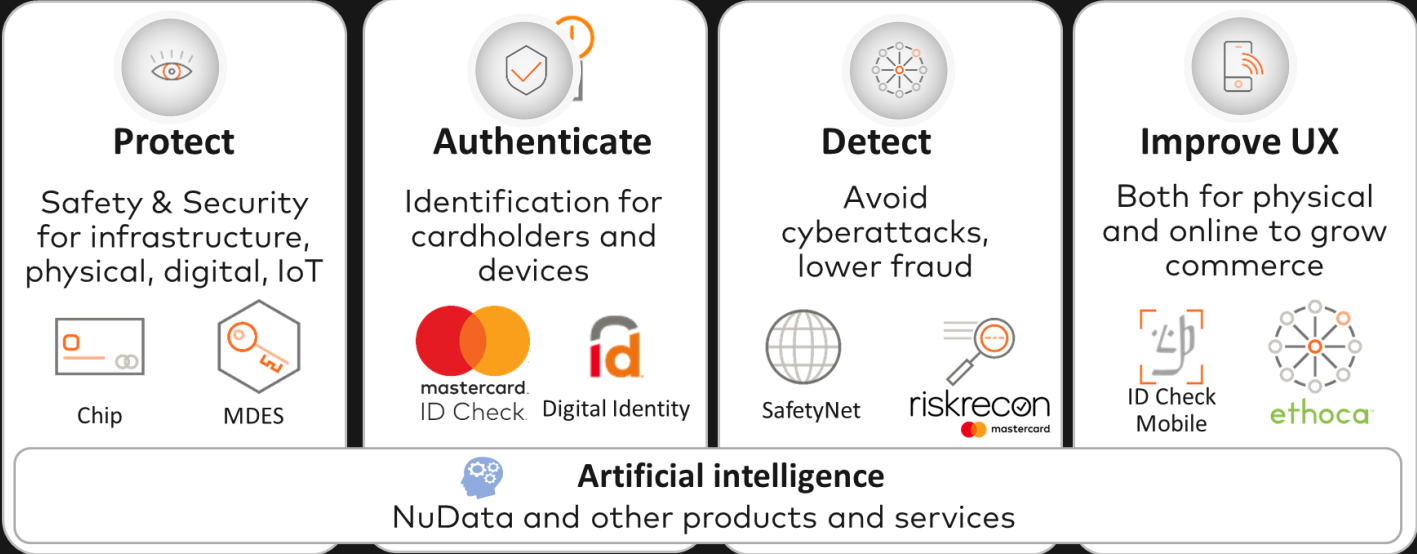


Rafal Trepka

Country Manager

Payment means trust, irrespectively what rails are being used at the same time UX can't be compromised.

Key areas for for transaction flow



Institutions



Banks



Merchants



Cardholders



Cards



Real Time Payments

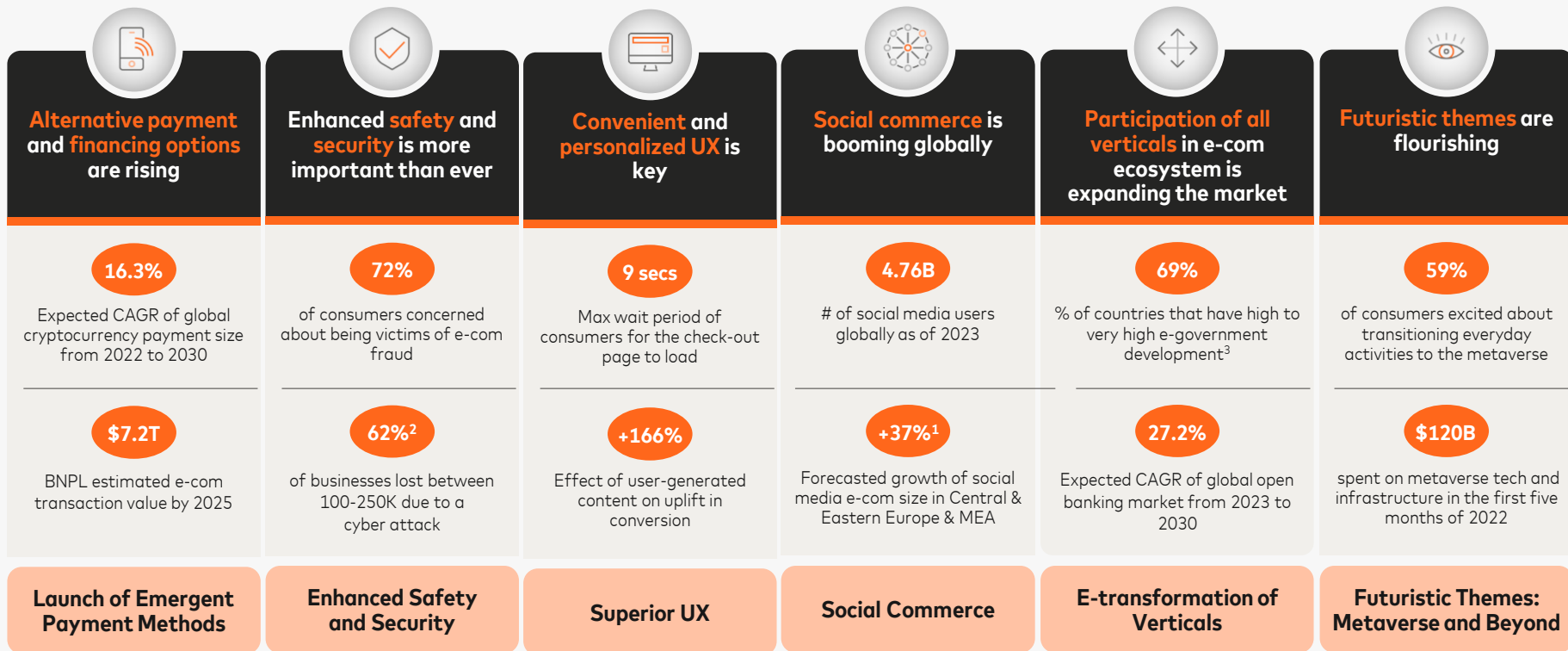


Not only payments



According to customer needs and reaction of the ecosystem players to digitalization, several key trends rise in e-commerce sphere globally

Key Global Trends in E-commerce Ecosystem



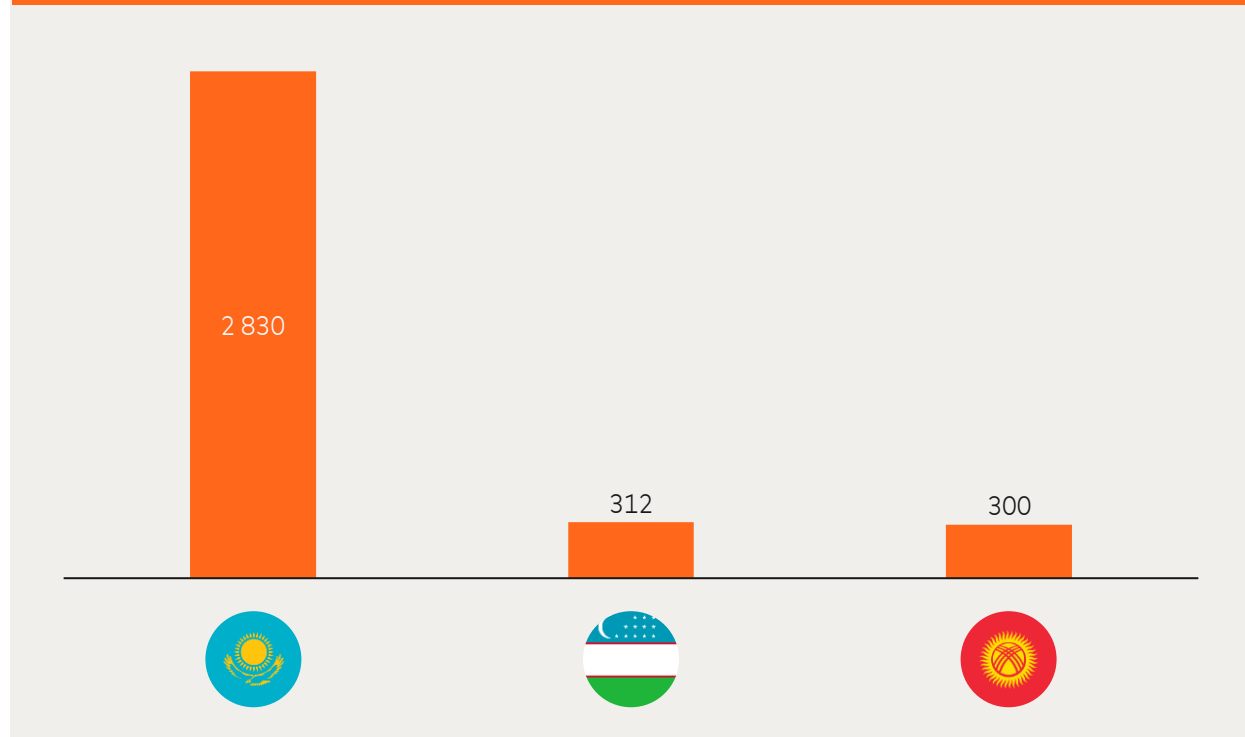
SOURCE: SHOPIFY, DELOITTE THE RISE OF SOCIAL COMMERCE REPORT 2023, PAYPERS, GRANDVIEW, UN, MCKINSEY REPORT

1. Forecasted CAGR for 2021 – 2025 period
2. Respondents of Webscale Global Ecommerce Security Report 2021
3. 2022 UN E-Government Survey considers 193 countries

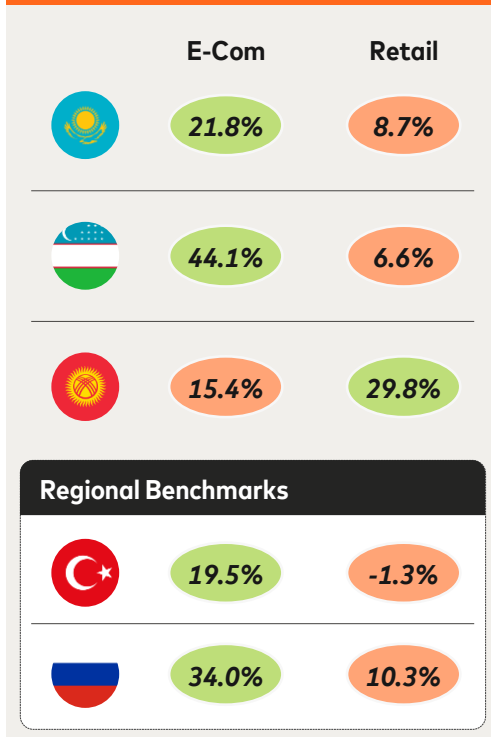


In the regional context Kazakhstan leads by volume, while Uzbekistan leads by pace, yet Kyrgyzstan lags in retail transformation

Size of the E-Com Market in 2022, mln USD¹



E-Com & Retail CAGR, %²



SOURCE: EUROMONITOR, STATISTA, KYRGYZ REPUBLIC NATIONAL STATISTICS COMMITTEE, MC ADVISORY ANALYSIS

1. Historic current prices, historic YoY exchange rates, excluding sales taxes. Data for Russia is based on analytic forecasts. Data for Kyrgyzstan includes only company revenues.
 2. CAGR in 2020-2022.



Regional E-com market is emerging in terms of consumer and businesses readiness, yet still has opportunity for advancement in comparison with Turkiye & Russia

E-commerce Ecosystem Snapshot

Market Readiness

Internet Penetration



91% in Kazakhstan

77% in Uzbekistan

78% in Kyrgyzstan

64% in the world

Banked Population



81% in Kazakhstan

44% in Uzbekistan

41% in Kyrgyzstan

74% in the world

Online Shoppers¹



67% in Kazakhstan

39% in Uzbekistan

26% in Kyrgyzstan

Logistics Performance Index



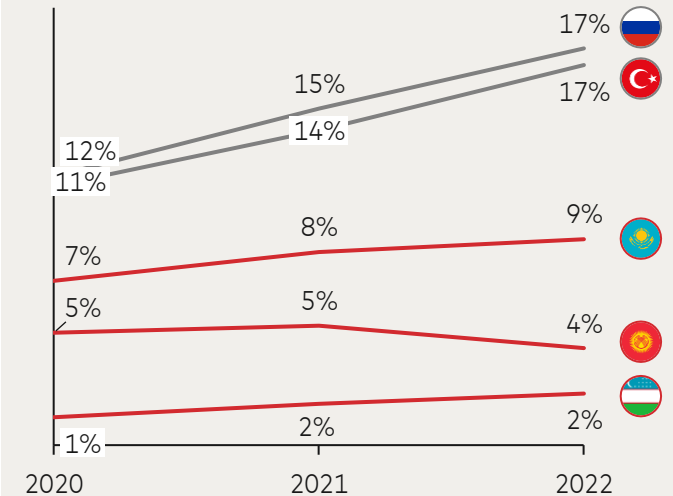
2.7/5.0 in Kazakhstan

2.6/5.0 in Uzbekistan

2.3/5.0 in Kyrgyzstan

LPI is assessed on 6 major dimensions: Customs Score, Infrastructure Score, International Shipments, Logistics Competence & Quality, Timeliness, and Tracking & Tracing Score

Share of E-Com in Total Retail, %



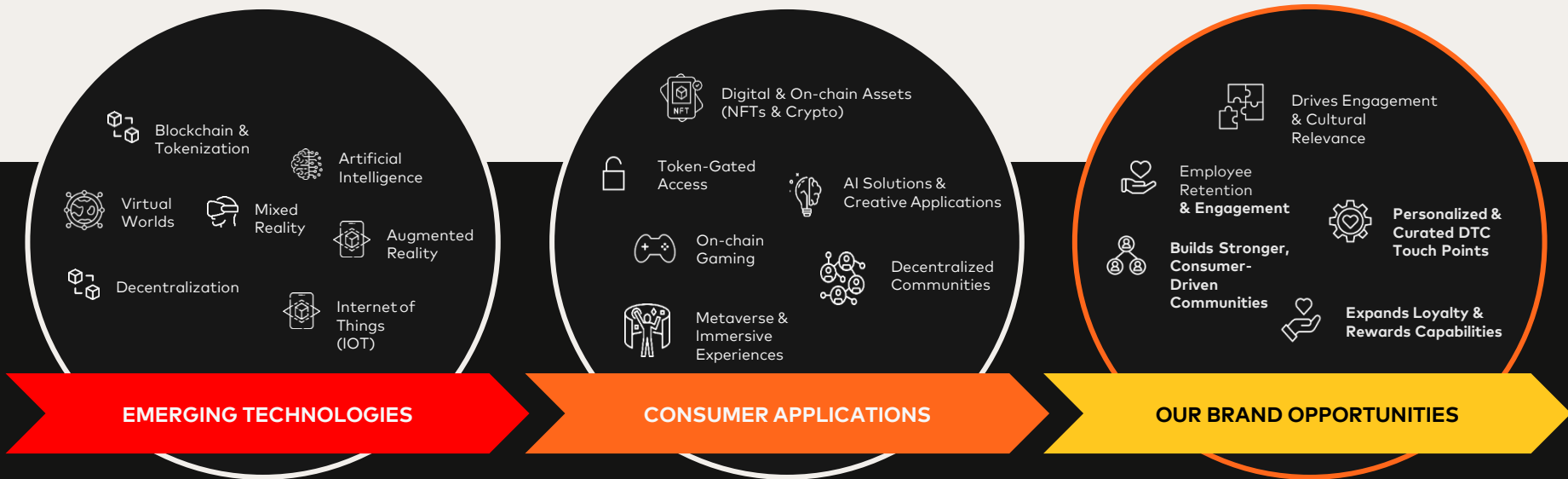
SOURCE: WORLD BANK, MC ADVISORS ANALYSIS

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1. The percentage of respondents who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account; or who report using the internet to pay bills or to buy something online or in a store in 2021.



Using innovation to lead the way in payment industry



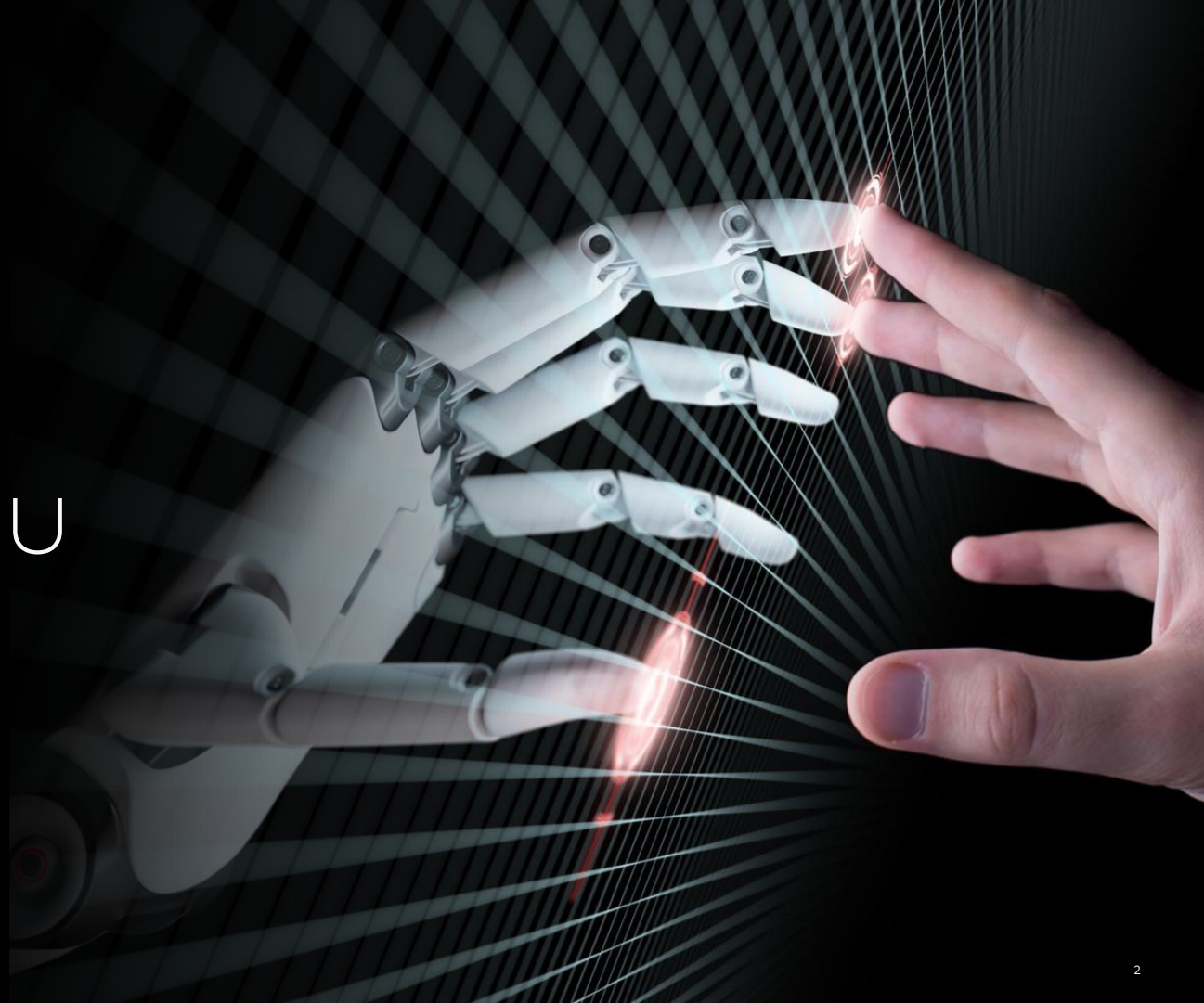
Leveraging emerging technologies to develop interactive experiences that create engagement for consumers.

Create new touch points that delivers value to consumers through connectivity and innovation.

Driving business value by creating tangible opportunities that better connects brand with consumer types.



Thank you



Thank you!

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