

AIRB A 

Financial Technology  
**STARTUP**

# Experience is on our side!

## **3 top managers**

Experienced in MFOs, banks and FinTech

## **3 product managers**

Who have launched a number of FinTech products on the market of Kazakhstan and

## **12 commerce specialists**

Experts in lending, card transactions, banking

## **4 financial officers and compliance**

Having AML/CFT certification

## **2 software architects**

Who previously developed large products in banks

## **8 back-end and front-end developers**

Senior and middle level with experienced in FinTech and banks



# Airba Pay is a fintech ecosystem

Our projects:

## Financial marketplace

Aggregator for issuing credit solutions from leading banks of Kazakhstan



## Payment institution

Own certified payment institution

VISA



AMERICAN EXPRESS

## Clearing

The automation system for monetary interaction of legal entities

AIRBA <sup>pay</sup>



The background is a vibrant blue and purple gradient. A large, stylized hand in a lighter blue shade is positioned as if holding a pen, with the pen tip pointing towards the text. The overall aesthetic is modern and professional.

# **FINANCIAL MARKETPLACE**



# About the project

**Financial Marketplace** is an innovative project providing small and medium-sized businesses with convenient financial instruments. The goal of the project is to enable customers to make purchases on credit or by installments using the services of leading banks and payment services.



# About the project

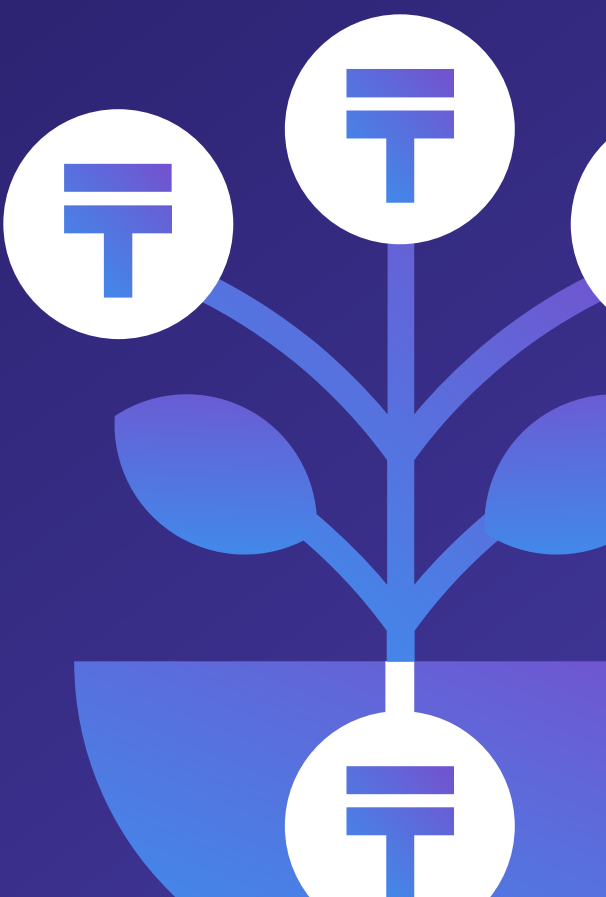
We offer a simple and convenient solution for obtaining financial services from banks, reducing the complexity of contracts and integrations. Our platform provides instant connections to financial institutions, saving time and effort. We also provide easy access to payment services, simplifying the process of accepting payments from customers.





# Market problems

1. It is difficult for one company to ensure a large flow of customers and applications due to high bank rates and work by residual principle, which slow down the approval and connection processes
2. Complicated procedures for connecting SMEs to the services of banks and MFOs. A new bank is a new way
3. The number of settlement accounts in banks corresponds to the number of partner banks, which creates difficulties in accounting
4. Lack of internal audit and compliance control of own customers and the company
5. Lack of a single and open solution for financing purchases of SME customers when selling goods and services
6. There is no possibility to diversify financial instruments in a flexible manner and not depend on one bank





# The reason why customers choose us



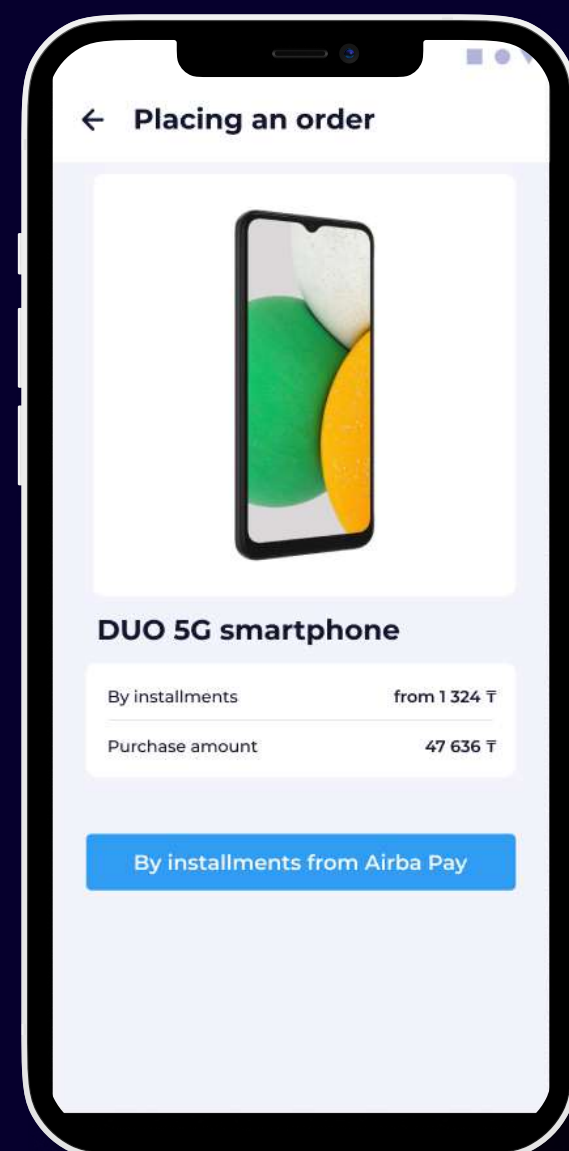
1. One contract and all available banks and MFOs
2. One connection or integration and access to all financial instruments
3. Competitive rates in the market
4. One solution and all types of loans and installments
5. Additional compliance and audit control of KYC clients and partners



# How Airba Pay works

Business Model BNPL provider

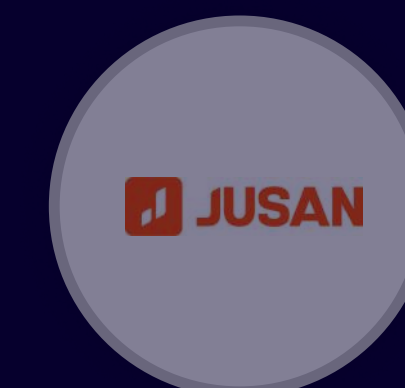
Placing an order on  
the partner's website or  
in a **physical store**



Issuance of loan offers from banks

Already connected

In the process of connection



# **Business solution**

**ONE** contract – all banks

**ONE** integration – all banks

**ONE** all types of loans and installments



# Our partners

More than 600 partners have already been working with us

 **TECHNODOM**

**1FIT**

happytravel

**TECHNOFIT**

**K'ARCHER**

  
**QARAGAI**  
MOUNTAIN RESORT

**CTOgram**  
Ваша безопасность — наш приоритет

**ZETA**  
интернет-магазин

SEREBROFF  
JEWELRY

**dyson**

Skillbox





**SKILL**  
fitness academy

  
**NOVO  
BRANDS**

 **Ashley**  
HOMESTORE

**Tefal**

**TELE2**

**LITRO**

  
**DENT  
LUX**

  
**ROYAL CLUB**  
FITNESS & SPA



# **PAYMENT INSTITUTION**



# Features of the payment organization



## Payment by card

- Own acquiring
- Saving/Deleting cards
- Payment using a saved card (with cvv code input)
- Payment using a saved card (direct debiting)
- Recurrent payments



## Alternative payment methods

- Payment via Apple Pay
- Payment via Google Pay



## Additional

- Distribution of payments to different accounts, different legal entities
- Split payment  
(note – part of the amount from the card, part of the amount on credit, etc.)



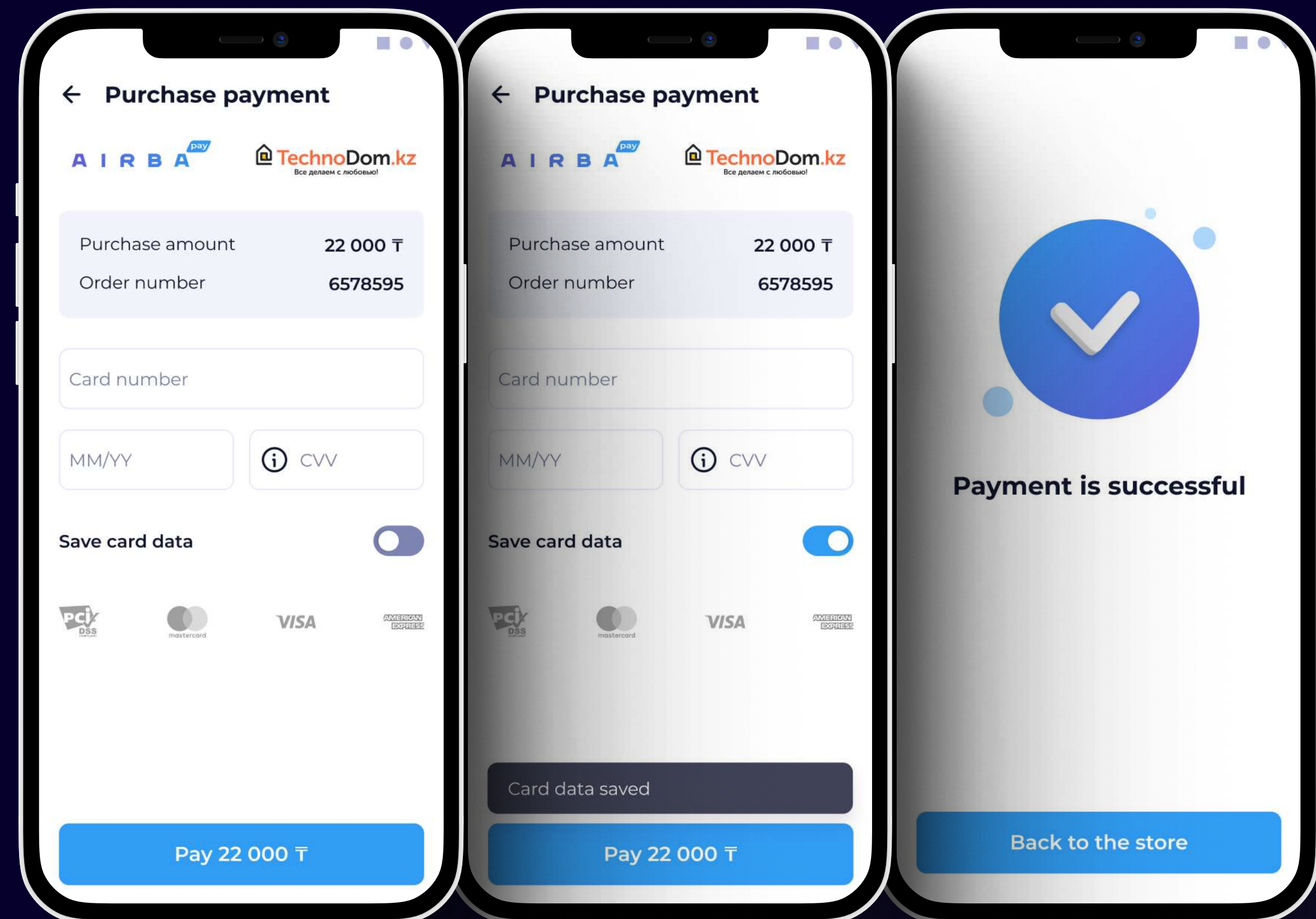
The PCI DSS standard confirms that the company meets the industry requirements for payment processing. PCI DSS certification makes it possible to work with banks directly through the payment interfaces of the bank and the web enterprise itself. This helps to exclude the buyer's transition to the site of a third-party organization.



# Saving the cards

## Opportunities:

- ✓ Saving the card during any payment
- ✓ There is no need for the customer to enter card details at each purchase
- ✓ Viewing and deleting saved cards
- ✓ Increased conversion due to a simplified payment process
- ✓ The possibility of direct debit from a saved card
- ✓ The possibility of making recurrent payments

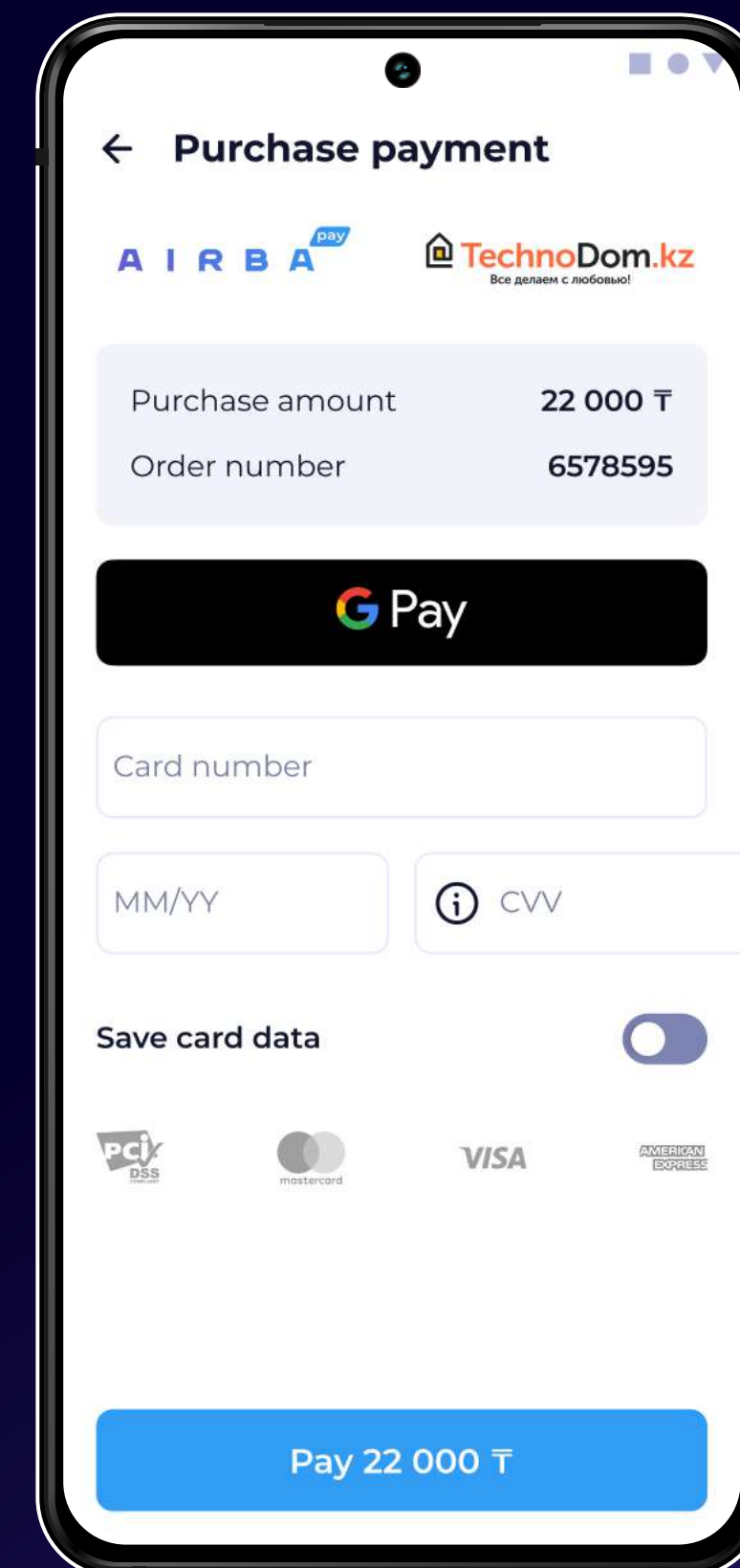
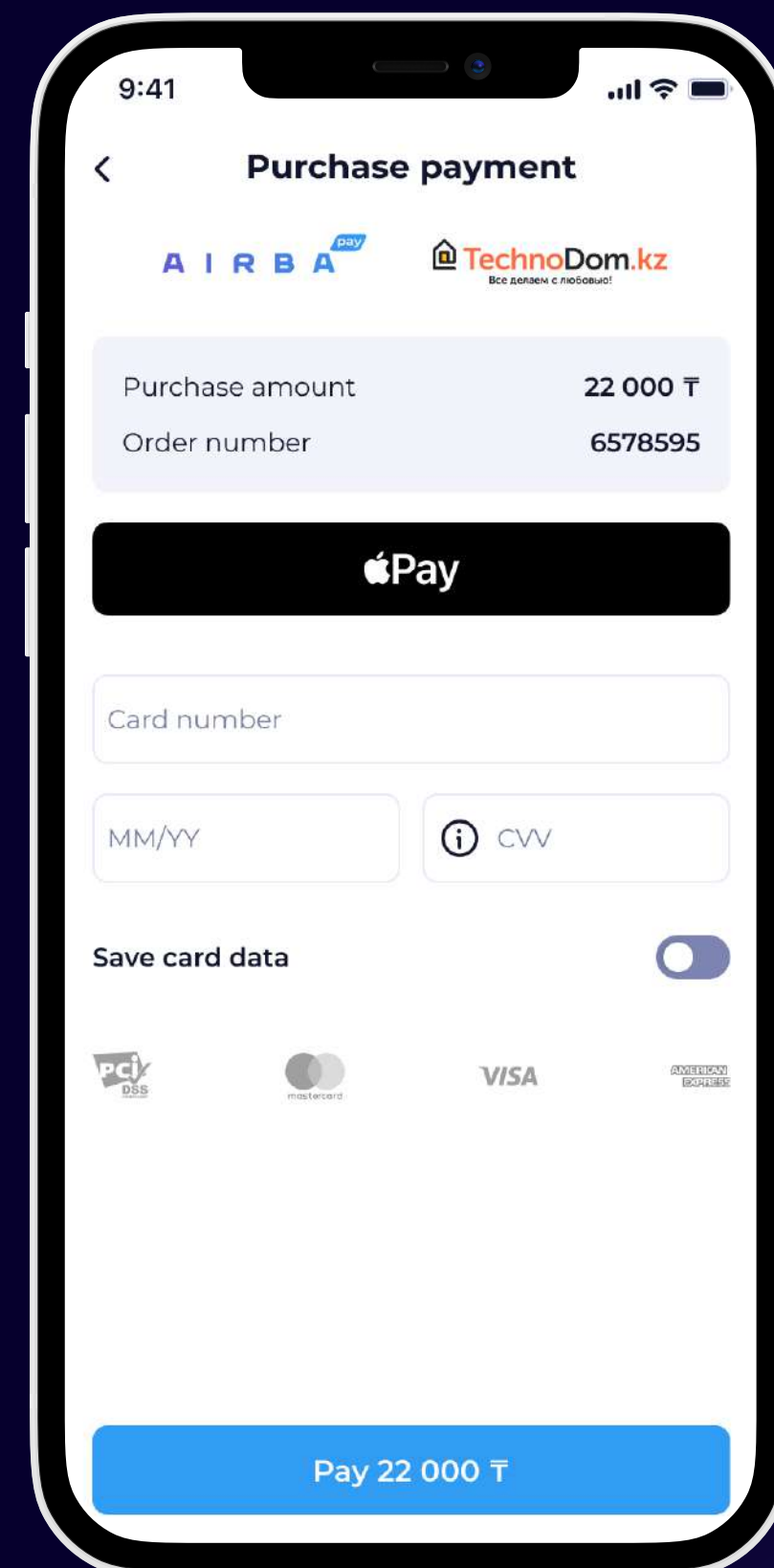




# Alternative payment methods

The conversion increases up to 30%  
if there are alternative payment methods

Apple Pay



Google Pay

# Prepayment of the order

If customers have a part of the amount, it is possible to make a prepayment.  
This will increase the rate of approval in banks

## AIRBA Pay payment

Specify payment method



Online using a card



By installments/credit



By installments/credit with prepayment

We expand the possibilities of customers by providing credit/installment, card payment and credit/installment with prepayment in one window.

The conversion to payment increases up to 30% if there are alternative payment methods.





**CLEARING**

# Clearing is a distribution of payments



Automated cashless money exchange between counterparties



Completely automatic process of interbank money transfer on accounts of legal entities



Accumulation of monetary funds on internal transit accounts of banks for subsequent distribution



Internal distribution and balancing of outgoing financial documents from the transit account



Automated process for refunds and deductions of accounts receivable from the counterparty



Control of the document roles (two or more signatures), the inherent nature of the modified EDS data and the block chain model



# How Clearing Works





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