

**AXIATA  
DIGITAL**

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# Towards Digitalization of Payment

16 July 2019

ada  boost  apigee

# ADVANCING ASIA

## AS A NEW GENERATION DIGITAL CHAMPION



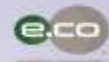
### ▶ Digital Telco



### ▶ Digital Businesses



### ▶ Infrastructure



As one of the leading telecommunications groups in Asia in pursuit of its vision to be the New Generation Digital Champion by 2022, Axiata has transformed itself from a holding entity with a portfolio of pure-play mobile assets into a Triple Core Strategy driven business focusing on converged Digital Telco, Digital Businesses and Infrastructure.

Today, Axiata's operations include Enterprise business solutions, digital financial services and digital advertising across 11 countries, as well as a global digital platform business that connects services and content providers to 3.5 billion consumers.

# Axiata Digital: Building & Operating Winning Business Models



## Regional Financial Services Champion

### Micro-Payment

(QR Payments, Bill Payments, Prepaid Top-ups, Street Parking, Donations)

### Micro-Lending

(Invoice Financing, Supply Chain Credit, Working Capital Loans)

### Micro-Insurance

(Personal Accident Cover, Handset Cover)



## Largest Independent Digital Agency in SE Asia

### Agency Practice

(Media Planning, Digital Creatives, Ad Operations, Growth Hacking)

### Media Integration

(Telco, AVOD, Facebook/Google)

### Technology

(Data Consulting, Data Enrichment, Audience Center)



## Leading Global API Marketplace

### apigateAXP

(the acceleration platform for Telco Digitisation)

### apigateMint

(end-to-end modern monetization platform)

### apigateGo

(API marketplace for Short-tail Developers & Start-ups)



# Telcos & Highways Have Much In Common



**Building Infrastructure. Managing traffic.  
Collecting payments. Offering Value Added Services.**



**26 Petabytes (26M GB) of data traffic daily  
on our highways**



# Boost: Who We Are



As at 30 June 2019

**4.4M+** Users

**90,000+** Merchants

**10x** Y-o-Y Growth in Weekly GTV/User

**MALAYSIA'S LARGEST  
HOMEGROWN E-WALLET**

# 10 Years Ago...



Waze Mobile Ltd  
founded March 2009



Founded March 2009  
First ride May 2010



First released on App  
Store August 2009



iPad first launched April  
2010



First photo posted July  
2010



Founded 2011

# 10 Years From Now...





# 10 Years From Now...





# 10 Years From Now...

## CALIFORNIA TIMES

World ◦ Business ◦ Economy ◦ Finance ◦ Lifestyle ◦ Analytics ◦ Sport ◦ Weekend

15 July 2029

The World's Best Seller Newspaper

Issue: 537899



### NON-SELF DRIVING CARS NOW BANNED

**CALIFORNIA** - State of California has now banned non-self driving cars. California State DMV not going to issue humans road license citing increased road accidents

What's the future of personal transportation? Well, you'll likely be spending a lot less time behind the wheel, for one. The rise of self-driving cars means that some scenes out of science-fiction flicks (think *Total Recall* or *I, Robot*) are now reality – and even more will be available soon. Cars today already include many semi-autonomous features, like assisted parking and self-braking systems. And completely autonomous vehicles – able to operate without human control – are rapidly becoming more of a reality.

# Evolution Of Toll Payments In Malaysia

20 YEARS AGO



10 YEARS AGO



TODAY



# New Ways Of Capturing Payments

TODAY

BEYOND TODAY

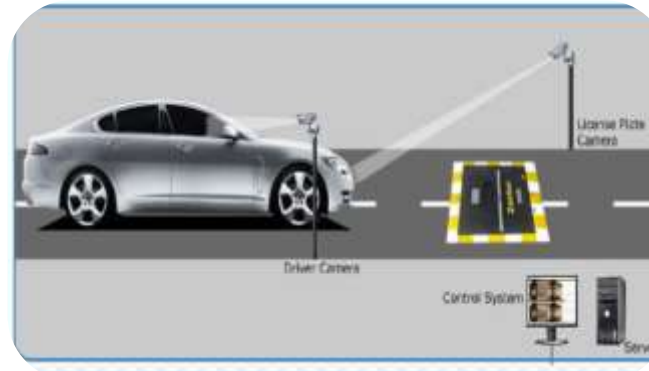
TnG Card



Open-loop



License Plate Recognition (LPR)



SmartTAG



RFID



DSRC/V2I

CCTV



GNSS/CN/V2N







10 km

Exit 210 Kajang



Hutan Simpan  
Sungai Besi

SK Pangkalan Tentera  
Darat

28 Jalan Lingkar Tengah 2

E5 Lebuhraya Shah Alam

E37 Lebuhraya KL - S...

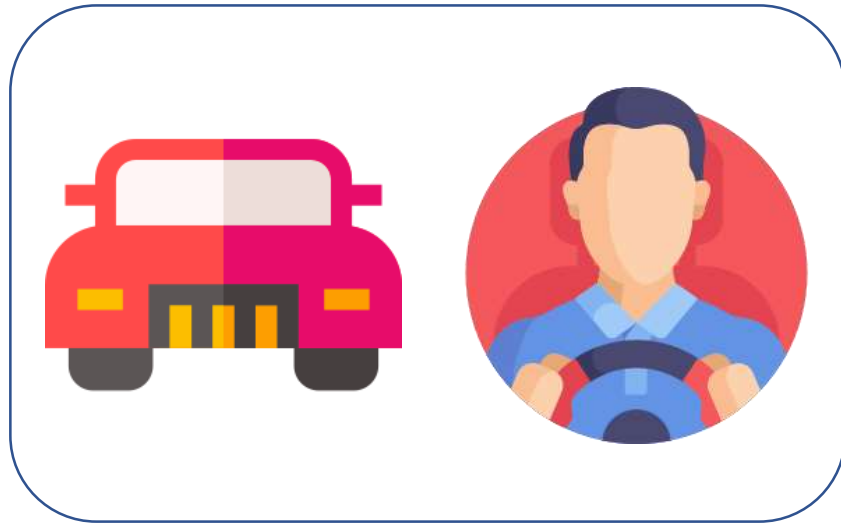


ETA 20:39 | 17 min | 13 km





# Thoughts On Pricing



Vehicle or Driver?

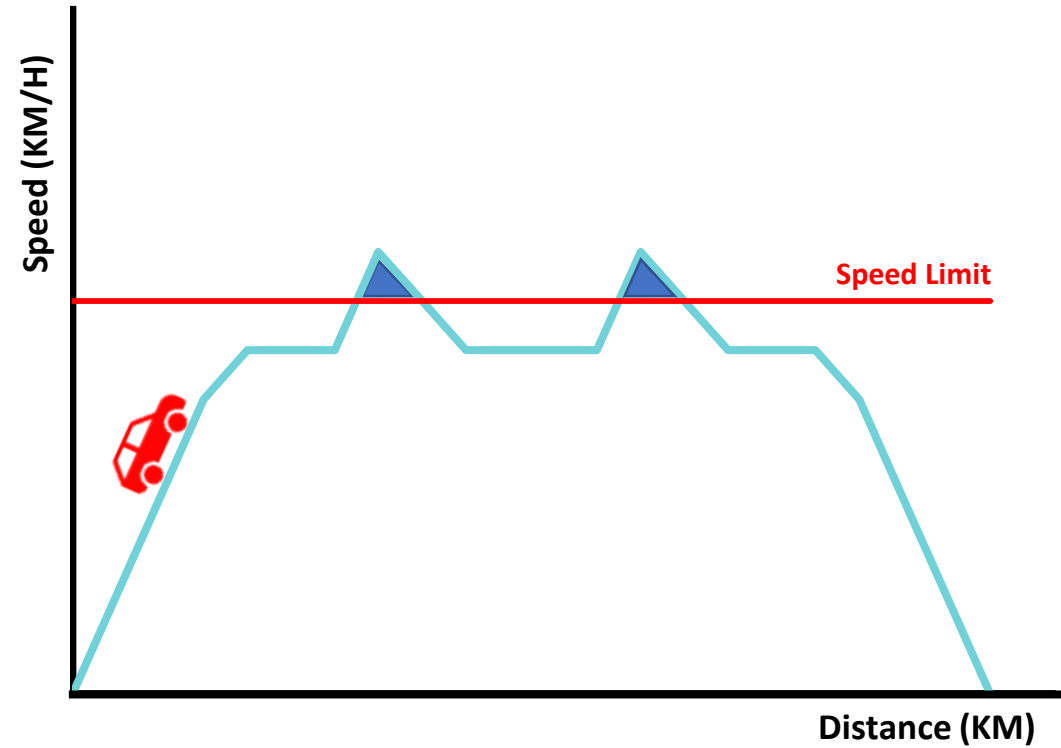
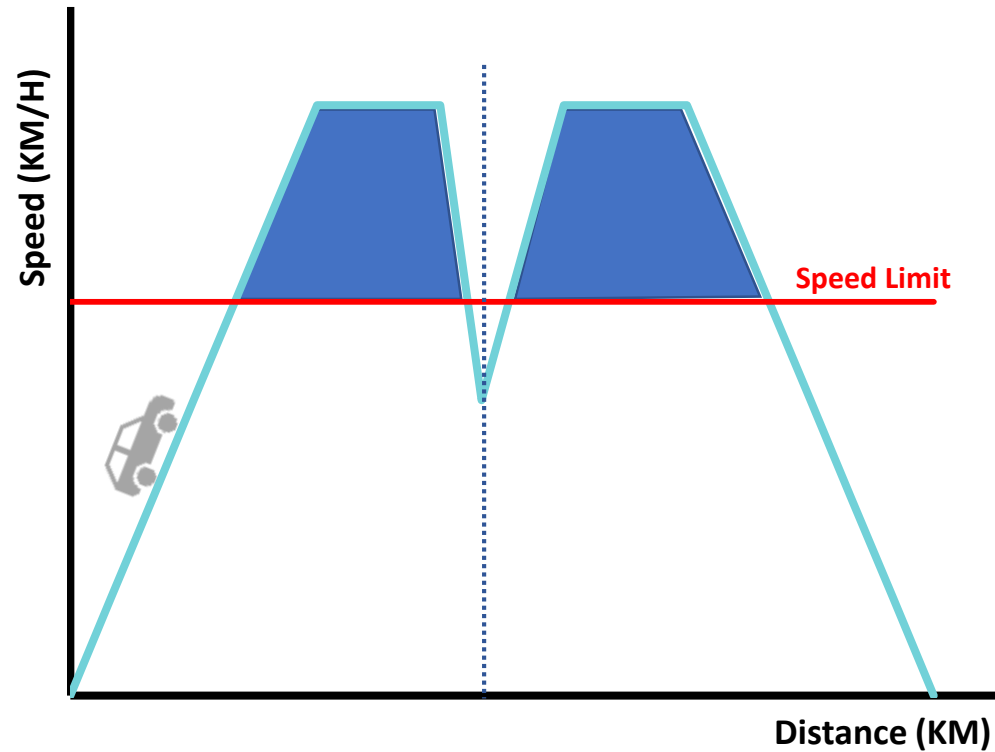


Differential Pricing?



Pay Per Use, Per KM vs. Subscription?

# One Final Thought On Payment...





THANK YOU

