

# **Responsible Payments: Effective safety net, player protection & omni-channel experiences**

May 2022

# Mega trends in fintech

Very large retail industries are still dominated by cash, but mega-trends force them towards digitalization

## Mobile Payments adoption

Digital Mobile Payments in EU:  
**54% vs 18%: x3 since 2015**

Mobile payments & money management in UK:  
**74% of consumers**

## Digital Payments as a culture

Digital Payments:  
**10% global rate growth per YR**

Mobile POS payments:  
**46% growth in 2018**

## Digital Payments as a revenue driver

**12 % sales increase with digital payments**

**65% of customers are willing to purchase more** using digital payments.

## Embedded Payments Experiences

**63% of consumers “highly value”** embedded finance solutions

**\$7.2 TR** Embedded finance **would be worth globally by 2030**

# Mobile payments increasingly accepted across demographics

More than 50% of 18-64 yrs. &  
More than 45% of 65+ yrs.  
either use or are attracted to use a mobile wallet

 18-34

 35-44

 45-54

 55-64

 65+

 with mobile wallet

 without mobile wallet, somewhat/very attracted

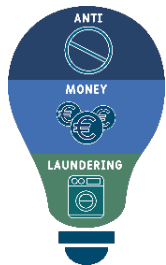
 without mobile wallet, not attracted

# INDUSTRY TRENDS IN europe



## Digitalisation of street market

- **Digital-savvy customers**, who want the service “Here and now!”
- **Players that are hungry for choice** and hyper-informed, and are willing to switch payment methods based on **customer experience**
- Operators want to **digitalise their cash-based businesses**, going **cashless**
- **Operators** looking for opportunity to digitalise even their traditional customers



## Regulatory pressure on responsible gaming/player protection

- Operators are forced to follow **strict AML and fraud policies**
- **New gambling laws**, all introduce legislation **tracking play & player funds** to enforce strict **traceability and player limits**
- Regulators drive for **identified/eponymous gaming**



## Transition to Omni-channel, cross-channel & beyond gaming experiences

- Operators are looking towards to **link their operations** (different verticals and channels)
- Operators are looking for offering services that are beyond gaming, selling experiences and not products , including digital onboarding, **digital payments**, as well as advanced analytics and big data.

# HOW DIGITAL RESPONSIBLE PAYMENTS RESPOND TO INDUSTRY TRENDS & DEMANDS

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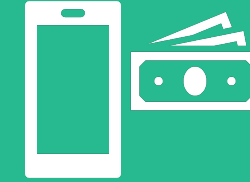
New business models and  
gaming operations design for  
operators  
& Frictionless mobile-first  
experiences for users

RegTech:  
Responsible Payments  
power  
Responsible Gaming

Open-loop,  
Unified &  
Personalized  
payments



# Digital payments brings New Business Models and Gaming Operation Design



- ✓ Reduced needs for cash desk and ATM as players can do **all transactions directly at the different touchpoints**
- ✓ Fully **cashless, cardless & paperless gaming**
- ✓ Entirely **software driven solutions** (API driven) without any hardware requirements, ensuring **fast-time to market** and **no CAPEX** for operator
- ✓ Marketing kiosk in the players' hand



# FRictionless MOBILE-FIRST experiences

## Sell experiences and not products?

Smoothing out all bumpy spots:  
Frictionless customer experience

### User interaction flow that:

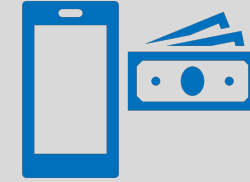
- ✓ Does not pose unnecessary stress on the users
- ✓ Does not require unnecessary information
- ✓ Focuses on the actual desired outcome
- ✓ Predicts and delivers with high accuracy

### How to achieve

- ✓ Quick & Easy sign up
- ✓ No hidden fees
- ✓ Works worldwide (in Wallet app)
- ✓ Offer rewards
- ✓ Consistent and always-in customer support
- ✓ Enhanced real-time transactions
- ✓ Card linked with app



# REGTECH: RESPONSIBLE PAYMENTS POWER RESPONSIBLE GAMING

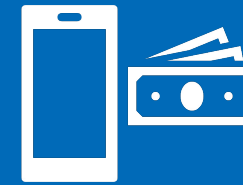


- ✓ Manage all **KYC, AML, and Fraud queries**
- ✓ Respond to all modern **requirements set by regulators**
- ✓ **Automate & digitalise regulatory requirements** such as player information to be shared with operator at required thresholds, and **automatic tax deduction** on payouts/winnings at required thresholds
- ✓ Compliant with both payments & gaming/gambling authorities
- ✓ PCI DSS Compliant services

# REGULATION



# Open-loop, unified & personalized payment solutions

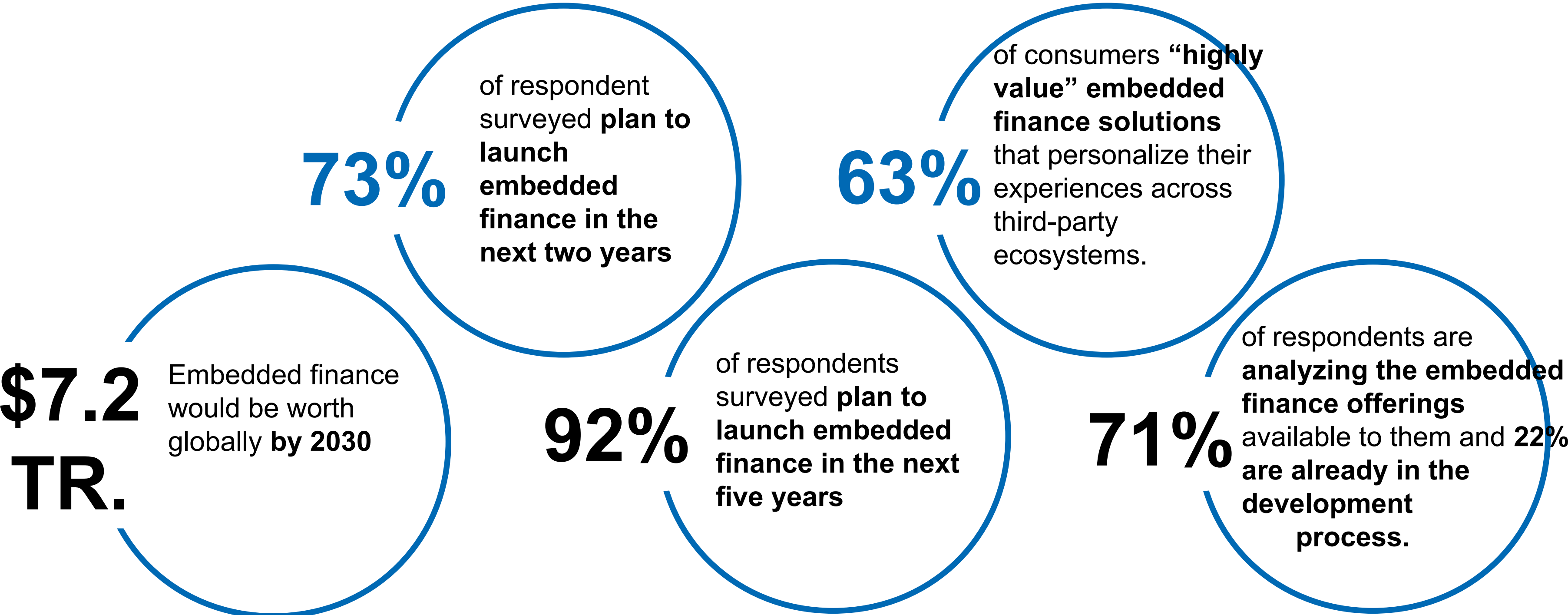


- ✓ Enable **unified payment experience** across **all** gaming **touchpoints** (EGM, SSBT, Tables, Cashier)
- ✓ Allow users to have an **open-loop payments account** that can be used **across all channels and cross channel**
- ✓ Unlocks the capability for users to move money **beyond gaming** in bars, restaurants, hotels
- ✓ Empower the convergence of land-based and online payments for a **truly hybrid experience**, securing **interaction between digital and physical consumers**
- ✓ **Branded payment solution** that **connects users with the brand**, engage them with the brand and **bring smoothly digital payments** in a world rapidly shifting into the digital space



# THE RISE OF EMBEDDED FINANCIAL SERVICES

Opportunity for merchants to offer new personalized solutions, new customer journeys and new ways to add value to the customer experience



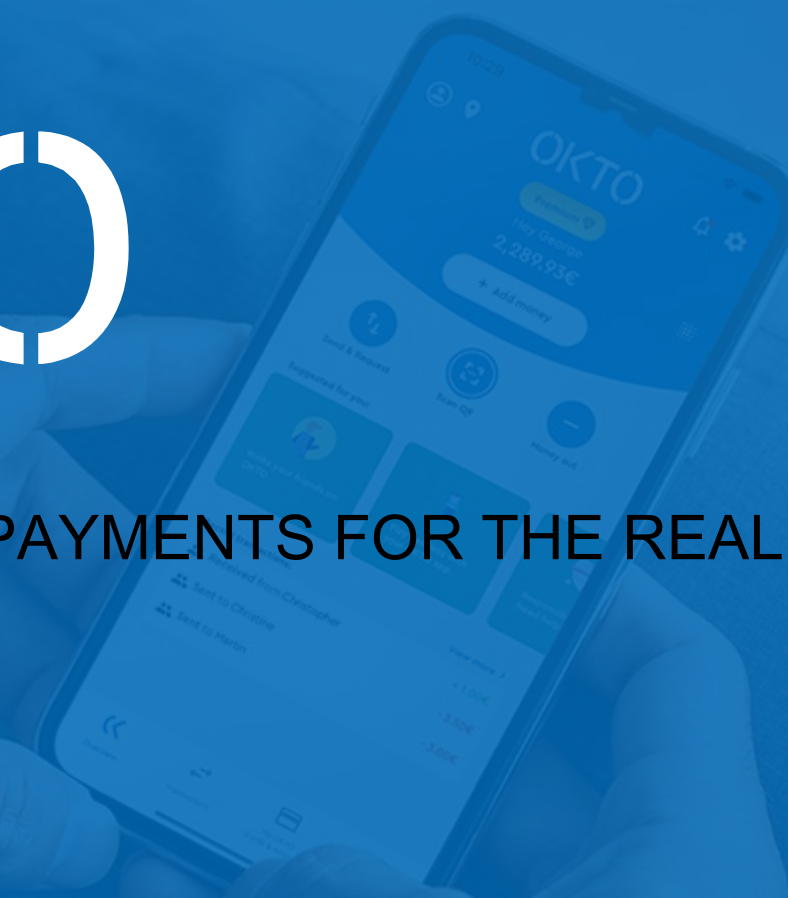
Source: OpenPayd embedded finance research report: Embedded finance surge to net 720bn euro for European brands by 2026



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[info@oktopay.eu](mailto:info@oktopay.eu)

