



Omnichannel innovative payment solutions

Founders:

- Annie GUO: CEO
- Damiano RINALDI: CTO

More details on: www.silkpay.eu



Who we are?

Based in Paris, Silkpay provides omnichannel and secure payment solutions to help physical stores and e-commerce stores in Europe accept more than 30 of the world's most popular payment methods: Visa, Mastercard, CB, UnionPay, Alipay+, WeChat Pay and Asia-Pacific major e-wallets.

Our team of 15 people is driven by a common mission: to strengthen the links between cultures by allowing, on the one hand, visitors to feel better welcome when they travel in Europe and on the other hand, European countries to shine by showing these visitors the best they have.



They trust us

Our clients

1500

European
merchants

300

millions euros of
transactions

28

covered
markets



PINKO

MaxMara

DUBAIL
PARIS

ami
alexandre mattiussi

MATY
BIJOUX D'EMOTIONS DEPUIS 1951

YVES SALOMON
PARIS



Our awards

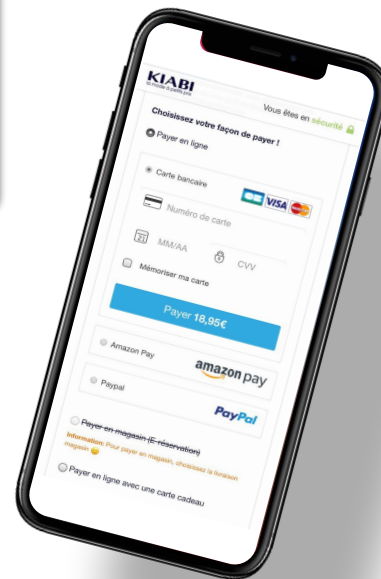
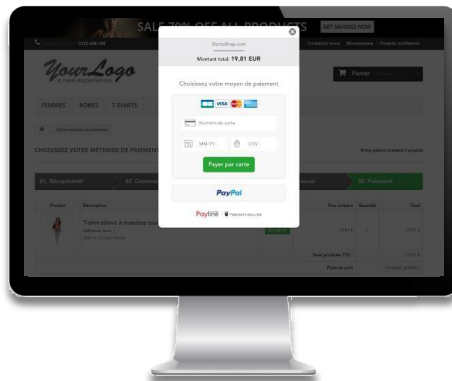


**PARTENAIRE
OFFICIEL
2022**



Online and in-store payment solution

Accepted payment methods:





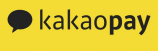








Innovation : 1 Universal QR code to accept many e-wallets



By integrating with Alipay+, merchants can automatically accept the most popular e-wallets in China, South Korea, Philippines, Thailand, Indonesia, Malaysia, India and Japan.



Alipay+ : all the major Asia-Pacific e-wallets in 1 system

Country/region	Application	Type	Number of users
China	 Alipay™	E-wallet	1000 M
	 AlipayHK™	E-wallet	3,5 M
South Korea	 kakaopay	E-wallet	37 M
Indonesia	 DANA	E-wallet	80 M
	 Akulaku PayLater	E-wallet	9 M
Malaysia	 Boost	E-wallet	8,8 M
	 Touch 'n GO	E-wallet	17 M
Thailand	 true money wallet	E-wallet	40 M
	 rabbit LINE Pay	E-wallet	8 M
Philippines	 GCash	E-wallet	55 M
	 BPI	Bank APP	8 M
















Alipay+ in physical store :

Available methods



Alipay+ : upcoming payment methods

Country/Region	Application	Type	Number of users
Philippines	 PayMaya	E-wallet	40 M
	 billease	E-wallet	4,5 M
Singapore	 GrabPay	E-wallet	3,6 M
	 PAYNOW	E-wallet	6 M
	 POKU	E-wallet	3 M
	 BRI	E-wallet	19,5 M
Indonesia	 QRIS	QR network	5 M
	 Kredivo Buy now, Pay later	E-wallet	200 M
Thailand	 Bangkok Bank	Bank APP	14 M
EEA	 VOLT	Open banking	TBD
China Macau	 MPay	E-wallet	0,7 M
Germany	 bluecode®	Regional Network	2,5 M
Italy	 BANCOMAT® SpA	Regional Network	11 M

Point-of-sale checkout solution

Our merchants can accept multiple payment methods in a physical store through 4 main options:



1- Static QR Code

Silkpay provides merchants with a QR code to present at the checkout counter.

With 1 QR code, merchants can accept:

- Alipay
- Alipay Plus
- WeChat Pay



2- POS terminal

It is a checkout solution for in-store payments.

Through Silkpay's POS machines, merchants can accept:

- QR code payments such as: Alipay, WeChat Pay or UnionPay.
- Card payments such as: Visa, Mastercard.

Point-of-sale checkout solution

Our merchants can accept multiple payment methods in a physical store through 4 main options:



3- Cash register integration

Solution integrated with a cash register system, adapted for stores, restaurants, and other retail businesses. It allows a decrease in the number of errors and increases efficiency in serving customers.

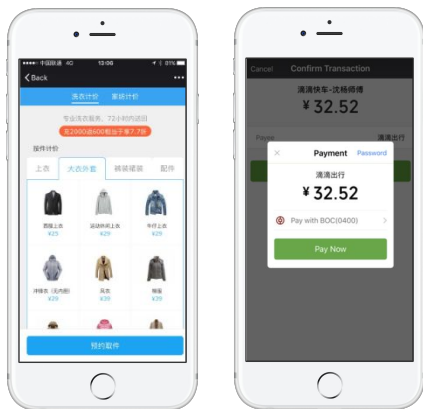


4- Mobile app

Available on Android and IOS. It allows merchants to accept Alipay, WeChat Pay, UnionPay. The merchant can scan the client's QR code or the opposite. It also allows them to create Payment links (PaybyLink) and check their transactions in real time.

Online checkout solution

Silkpay offers different possibilities to accept Alipay and WeChat Pay for e-commerce (Web, APP, mini-program, H5 page etc.)



**Mini program / H5 page / Mobile App
/ WeChat official account**

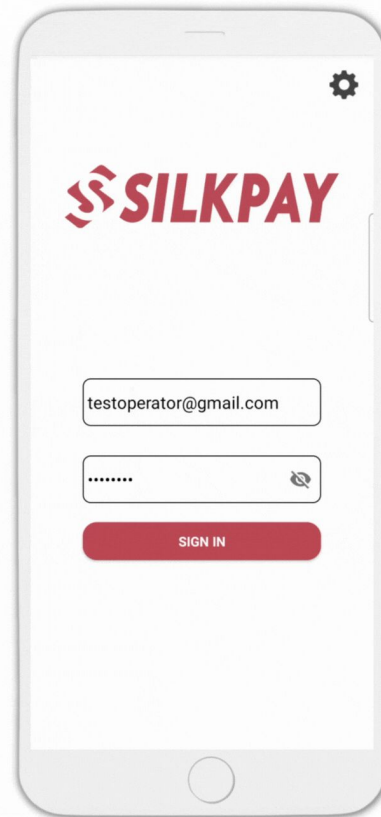


Web Navigator

Online checkout solution : PaybyLink

Merchant's journey

- 01 The merchant creates a payment link in 3 clicks
- 02 The merchant sends the link to his clients via SMS, email or social media



Online cashing solution : PaybyLink

Client's journey

- 01 The customer chooses his preferred payment method and pays securely for his purchase remotely.
- 02 The payment is confirmed.



A dedicated backoffice for account management



Multi device



Security



Data aggregation and analysis



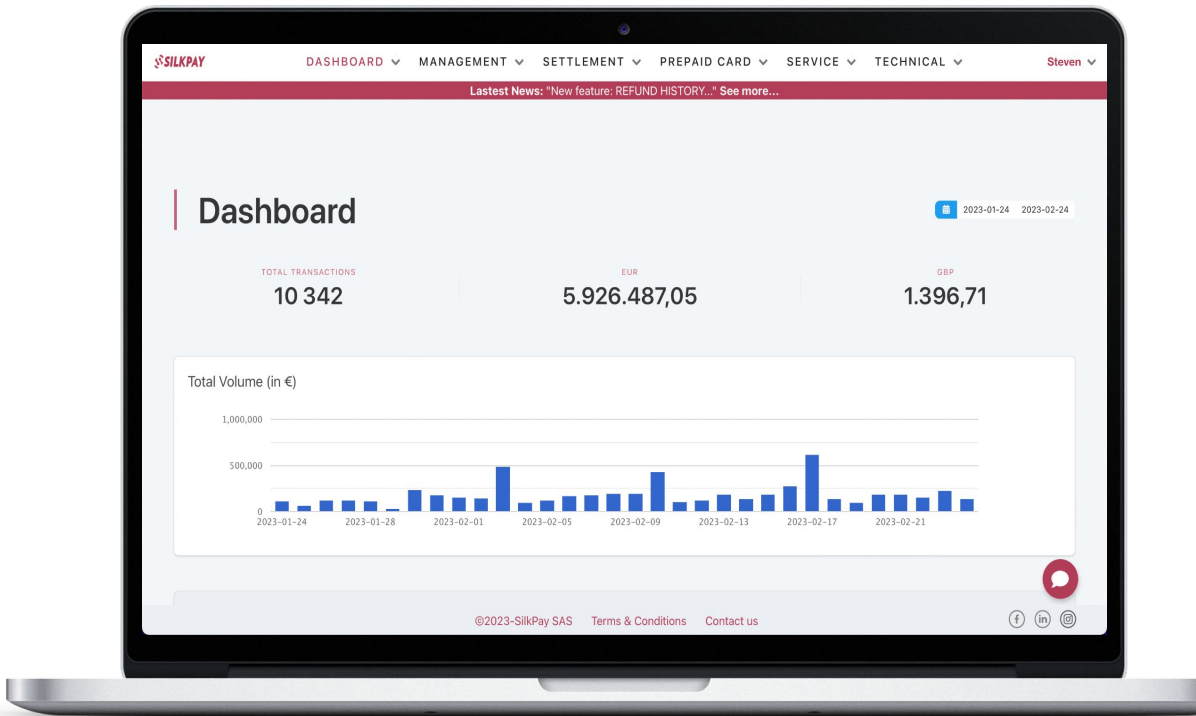
Optimized merchant journey



Reporting and other useful features



24/7 customer support



Beyond a payment solution



Customized storefront

We help merchants showcase their brand and products by taking advantage of a customized storefront in the Alipay ecosystem.



Geolocation

Thanks to Alipay's geolocation system, Alipay users will easily find a list of all stores nearby that accept Alipay.



Referencing

We help merchants take advantage of the Alipay algorithm to appear among the suggestions of users interested in similar products.

Alipay Marketing

We help merchants boost their visibility among Chinese customers by optimizing the referencing of their brand on the Alipay App.

We help them take advantage of the geolocation system, be recommended to a qualified target and animate their community.



Customized storefront



Ad campaigns



Promotional coupon



Geolocation



Referencing



Chinese Social media

At a time when more than 70% of online purchases in China are influenced by social networks, an effective social media strategy is essential for our merchants' success in the Middle Kingdom.



Account creation



Daily community management



WeChat/Alipay Mini-Programs

We give our merchants a way to offer customers a new way to access their products through WeChat/Alipay mini-programs. Directly integrated into the most used App in China, the mini-program is the equivalent of a mini e-commerce Website.



Customized design



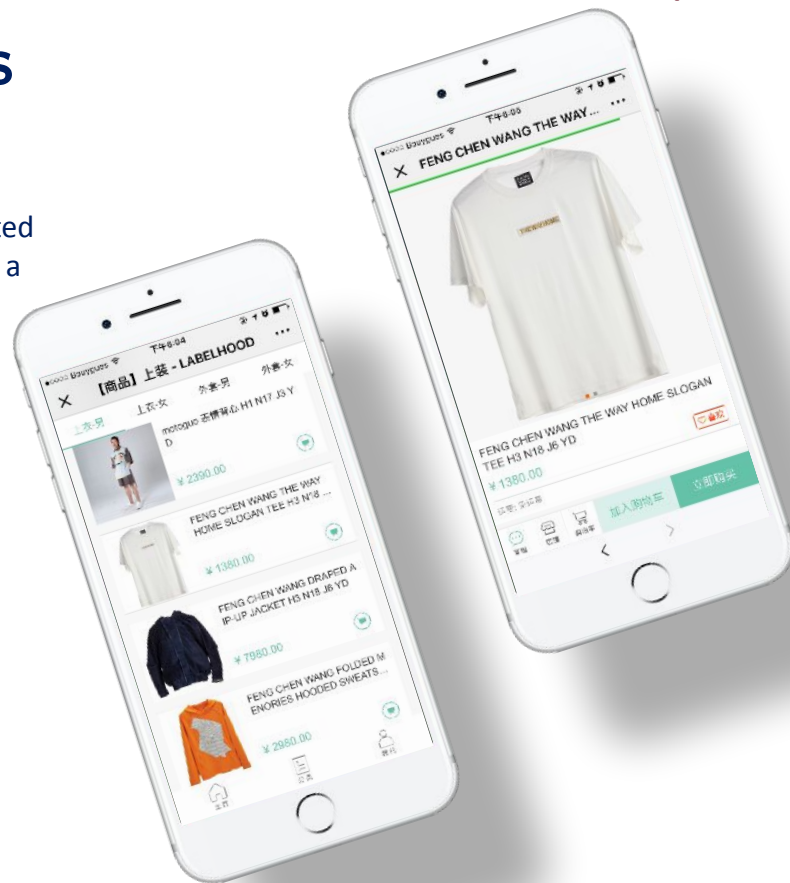
Simple payment via WeChat Pay or Alipay

UX

Optimized UX



Included customer service





58 million

of people do not have a basic bank account within the European Union.



4 million

of customers identified as financially fragile at the end of 2020 because of Covid19. That's an increase of 12%.



-30 %

on designations for bank account entitlement in 2020. This represents a sharp decrease.

Democratization of banking services

The prepaid card for everyone

To support those excluded from the banking world (low-income people, foreigners etc.) and help them protect their funds, Silkpay launches the ecological virtual prepaid card.



Low cost card



100 % virtual card



Guaranteed financial privacy



No income conditions

Reducing the carbon footprint

An ecological culture within the company



100% of employees favor public transport, walking, scooter or bicycle to go to work.



We prefer the train for business trips in the European Union instead of cars.



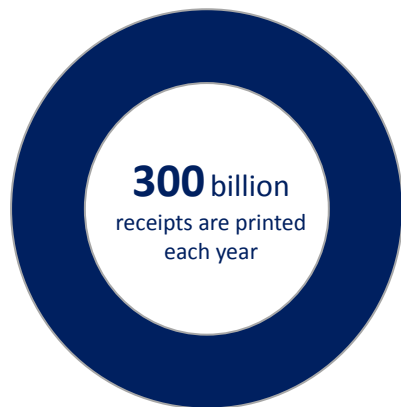
We use recyclable equipment (office supplies, notebooks, furniture etc.)



We banned the sending of unnecessary emails, we like to talk face to face.

Towards a minimal paper emission in 2023

Digital payments expert



Silkpay promotes a cashless society because the digitization of payments reduces paper waste and helps preserve 25 million trees, 18 billion liters of water and 22 million barrels of oil.

2018
■ ■ ■ co₂e/an



2020
■ ■ ■ co₂e/an



2023
■ co₂e/an



Social responsibility

An international work environment

As an international and multicultural team, Silkpay is committed to recruiting each talented person while respecting differences in age, gender, ethnic origin, race and religion or others.



Cultural diversity is our strength, we learn everyday and we move forward quickly thanks to our differences



Silkpay is committed to parity



Founded by a woman, Silkpay believes in "Women empowerment" and aims to bring out the best in women's skills and give them the chance to flourish further and show their abilities.

50%

of women in the Top
management

67%

of employees are
women

100%

of our job positions are aimed
to women and men

Meet the team

Management



Annie GUO
CEO
Co-Founder

HEC Paris – Grande École
VP Investment Banking – JP
Morgan & HSBC Hong Kong



Damiano Rinaldi
CTO
Co-Founder

15+ of IT experience in the
payment industry

Board



Patrick Thiberge

Member of the Executive
Committee/ CEO of Milleis Vie
Director of Products and Services
at Milleis Bank



Matthieu Jarry

Founder and Director of Club Des
Prophètes, Head of Oddo Private
Banking



Michel Racat

Founder and CEO of BeezUP,
acquired by Cdiscount
Serial entrepreneur

CONTACT



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