



Easy Pay

QUICK, SECURE, RELIABLE

Quick app for cashless payments

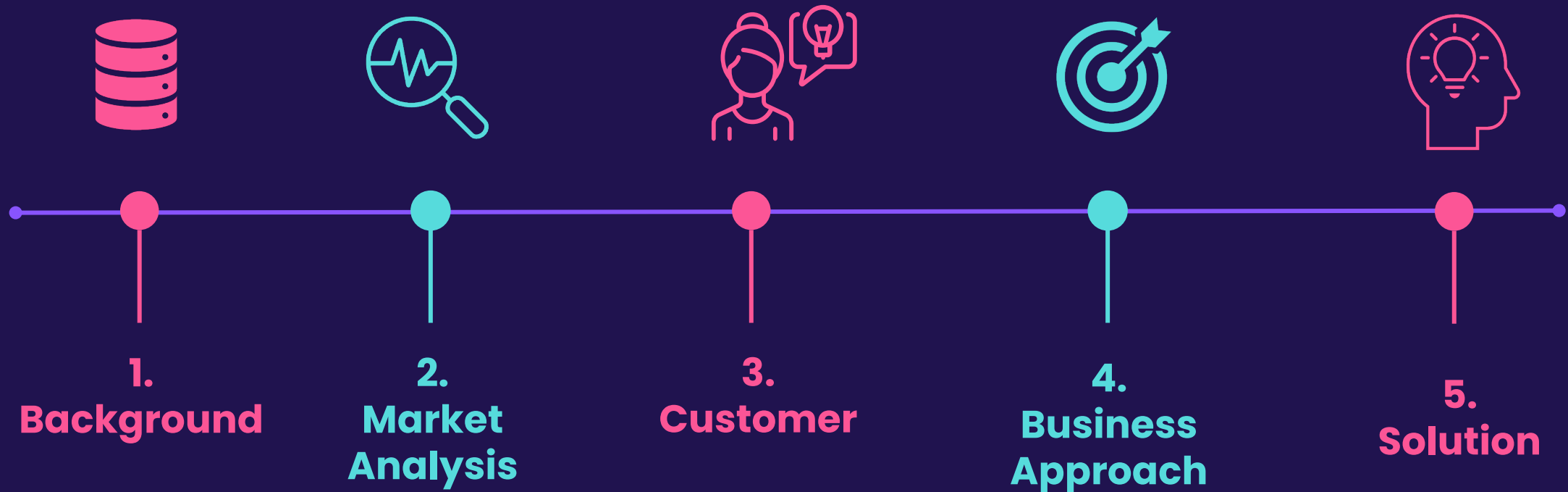
CHALLENGE PRESENTATION

Huawei Group 4

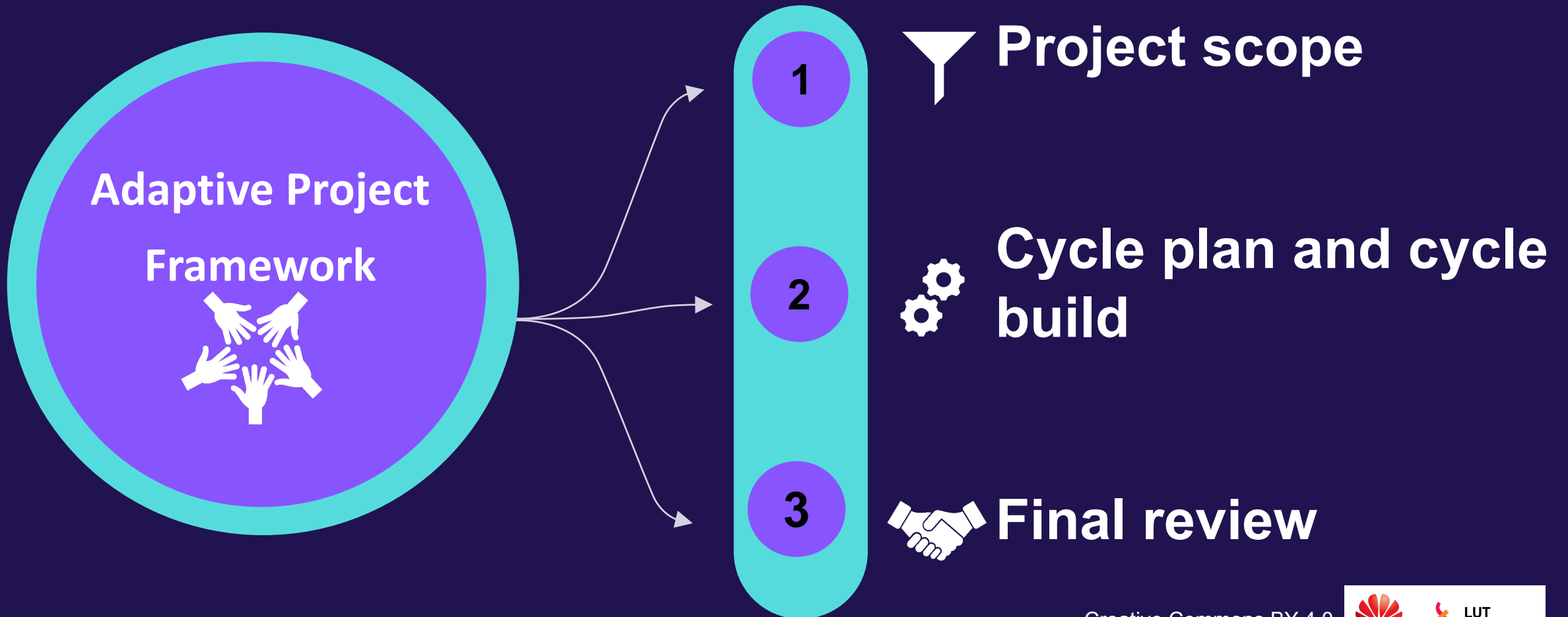
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Agenda



Team dynamics and methodology



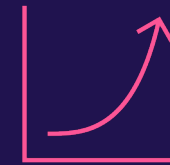
01

Background

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Context



Economic Prosperity



Culture and tradition



Country positioning

Southeast Asia a region that has revolutionized as a traveler hub



65m

International tourist arrived in Cambodia, Vietnam and Thailand in 2019



40m

tourist which is equivalent to the 61% choose Thailand and preferred destination



1m

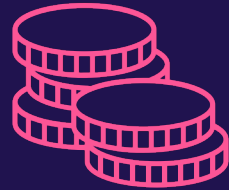
Of street food vendors across the three countries

Facts and figures of the food segment in Thailand



10%

Expected growth annually by 2030 in food business



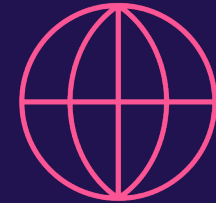
8.1bn

Revenue from Thailand's street food in 2017



1/3

of tourists visit the country for food, particularly street food.



20%

Of the tourist budget is spent in food and beverages.

References:

- <https://he01.tci-thaijo.org/index.php/EAUHJSci/article/view/240854/166064>
- [link:https://www.bangkokpost.com/thailand/general/1823439/govt-readies-street-food-fiestas](https://www.bangkokpost.com/thailand/general/1823439/govt-readies-street-food-fiestas).

Connecting the dots



Tourism 40m



Food Vendors 0,5m



Cashless trend



Government



Challenge

Tourist



Street food vendors



Food markets and street food stalls are one of the main attractions for tourist in Southeast Asia. A high percentage of these tourists are used to cashless methods of payments, but most street food vendors don't accept cashless forms of payments still.

Opportunity

How quick apps can offer a cashless payment alternative for the street food vendors that does not involve card terminal?

02

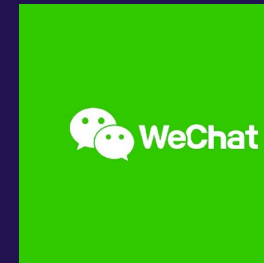
Market Analysis

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Competitors landscape

Asia



Thailand



Thailand e-Payment Master Plan

1. Interoperability



Infrastructures that are interoperable, secure, and in compliance with international standards to support innovations and cross-border connectivity

2. Innovation



Promoting the development of various service innovations that meet users' needs (variety of payment)

3. Inclusion



Improving access, raising awareness and understanding, and promoting continuous usage

4. Immunity



Maintaining stability, sound risk management, responsive supervision and examination, and customer protection

5. Information



Integrating payment data for utilization in various dimensions, developing data integration and analysis using technologies

Implementation outcome

- Collaboration
- 62.2 million PromptPay registration
- 30.2 million transactions a day
- 83 %percent growth in digital payment by 2020

03

Customer

Food vendors in Southeast Asia customer segmentation

1. Fixed



Food stalls



Food Market



Floating Market



Beach vendors



Food Trucks

Customer Journey Map



Scenario

Street food vendor in Thailand, looking for digital payment methods designed for tourist.

Goals and Expectations

- Offer better customer experience
- Transition to cashless payment method

Stages

Awareness >>

Consideration >>

Purchase >>

Onboarding >>

Advocacy

Customer Actions

The world is changing

Cashless options

Quick app for tourist payment

learn and try app

Recommends app

Touch Points

Recommendations

Ask a friend

Message

Usage

Reference

Emotions



Pain Points

Bank

Tax & Knowledge

Hidden cost

Technical issues

Support

Solutions & Opportunities

- Technology solution

- Easy to use

- Develop by a trusted company

Chat support

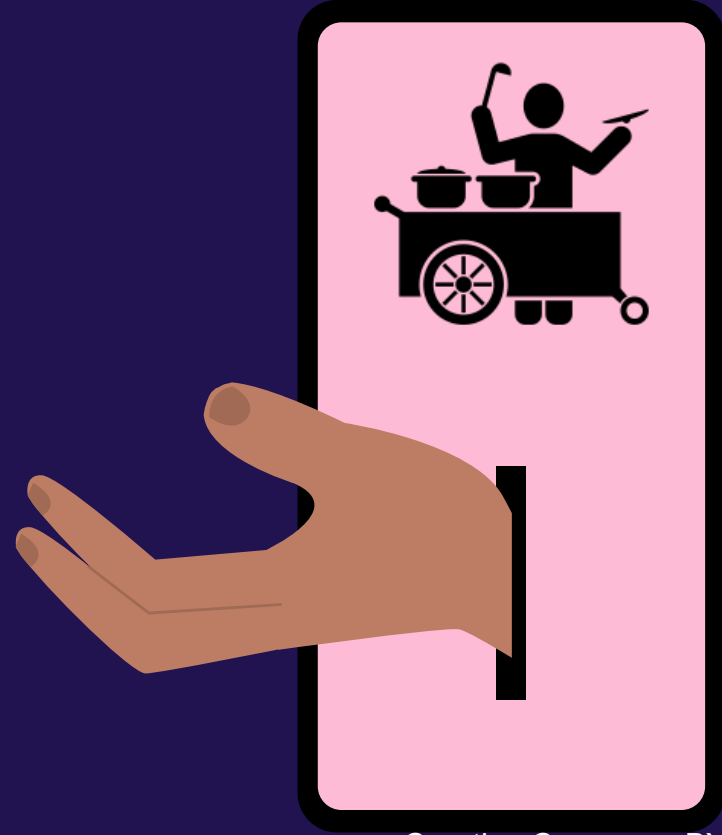
- Positive reviews more customers

Persona

1. Tourist



2. Food vendor



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1. Somchai – FoodStreet Vendor



Bio

- Somchai
- 30 years old
- Location: Bangkok, Thailand
- Character: Food Street Vendor
- Relay on the quick access and cheap service of street food daily.
- Looking for digital payment service for non-locals

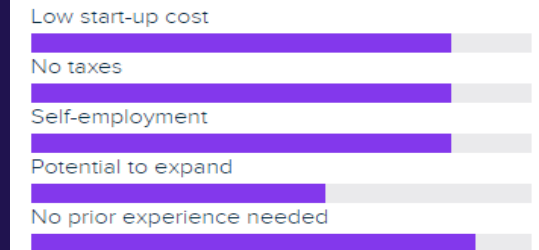
Goals

- Provide convenience to customers who does not contain cash with them.
- Provide secure cashless transactions.
- Better tracking and ease of carrying financial transactions.

Frustrations

- No facility of digital payment.
- People affect by cashless payment with having bank account
- Customer loss on not providing e-payment option.

Motivation

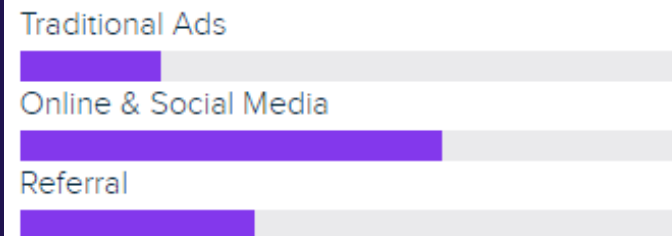


Brands & Influencers

Som Tam Moo Hong Guay Teow

"Repetition makes reputation and reputation makes customers."

Preferred Channels



2. Millennial Travelers



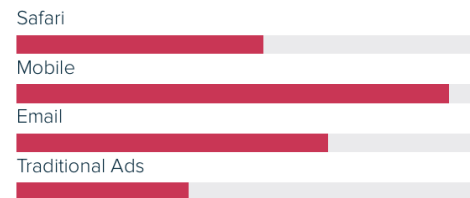
"We are all about new experiences, food, traveling the world"

Bio

- Donato and Luca
- 25 years old
- Location: Sweden
- Character: Millennial Travelers and foodie

Foodie millennials enjoy the bohemian lifestyle of managing jobs, travel and sports. Their passions are travelling, meeting new people and trying different foods.

Preferred Channels



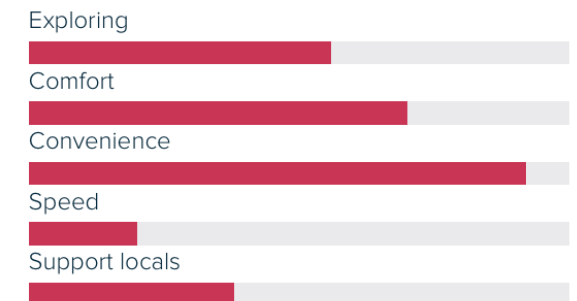
Goals

- To spend less time finding atm
- To have more cashless payment options

Frustrations

- Too much cash in their wallets and in different currencies.
- Not able to eat everywhere due to lack of cashless payment options

Motivation



04

Business Approach

Business canvas

Key partners



Cost

- Development
- Maintenance
- Marketing



App value proposition

- Wider customer reach
- Easy to find preferred menus
- Detailed descriptions & reviews
- Quick payments
- Real time order tracking



Customer relationship

- Real-time support
- Personalized- recommendations
- Timely order fulfilment



Channels

- Hotels
- Social media
- Travel agencies and airlines for promoting



Revenue stream

- Transaction & commission fees
- Premium services



Business models

1. B2B



Vendor

Visibility, seamless convenient experience, reaching customer easier

Huawei will get revenue from a subscription fee

2. On-Demand



Vendor

Visibility, convenience, time-saving, extensive menu selection

Huawei gets revenue from promotions and discounts

3. B2C



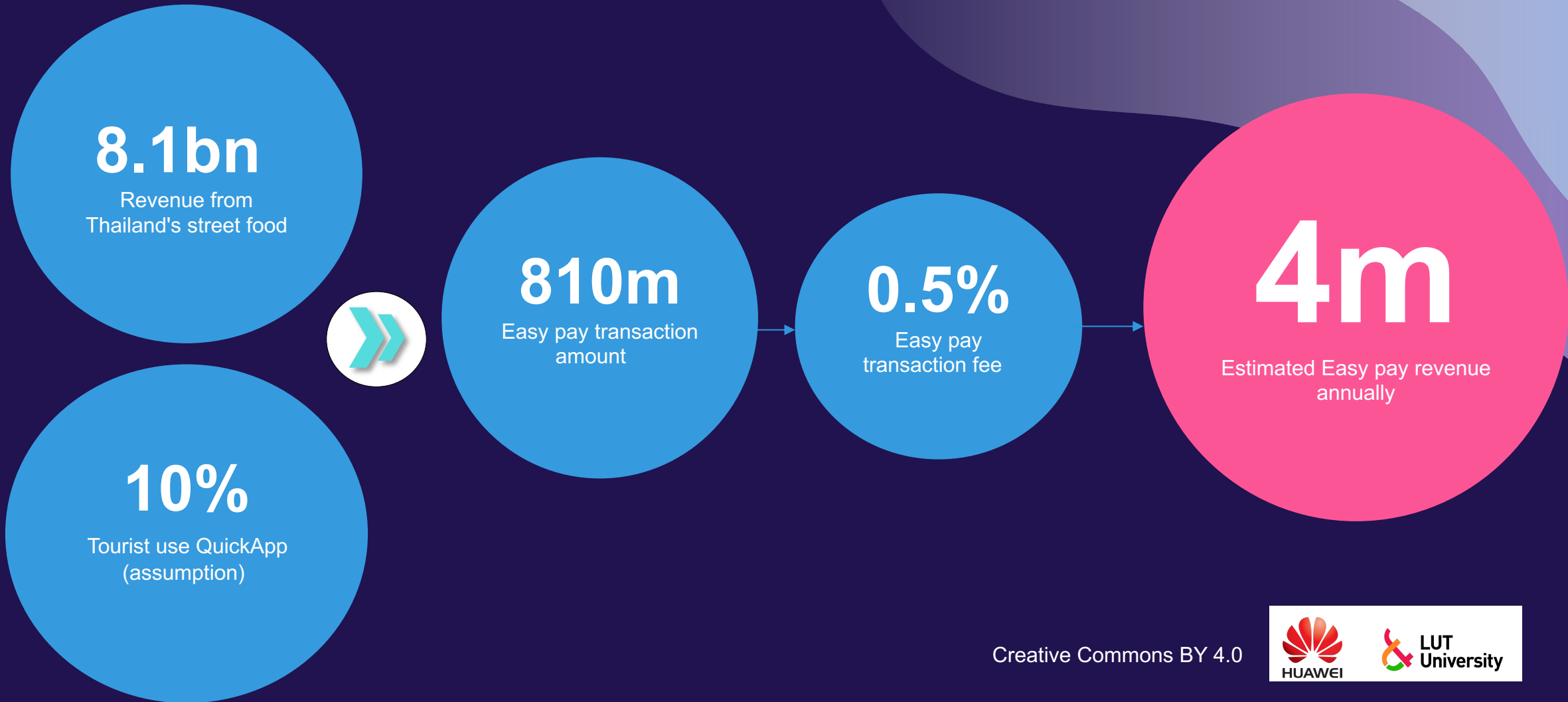
Tourist

Indirect customer

Vendor: Promote the app

Huawei will generate its income by getting a commission off a percentage of transactions made through QuickApp.

Revenue Estimation



05

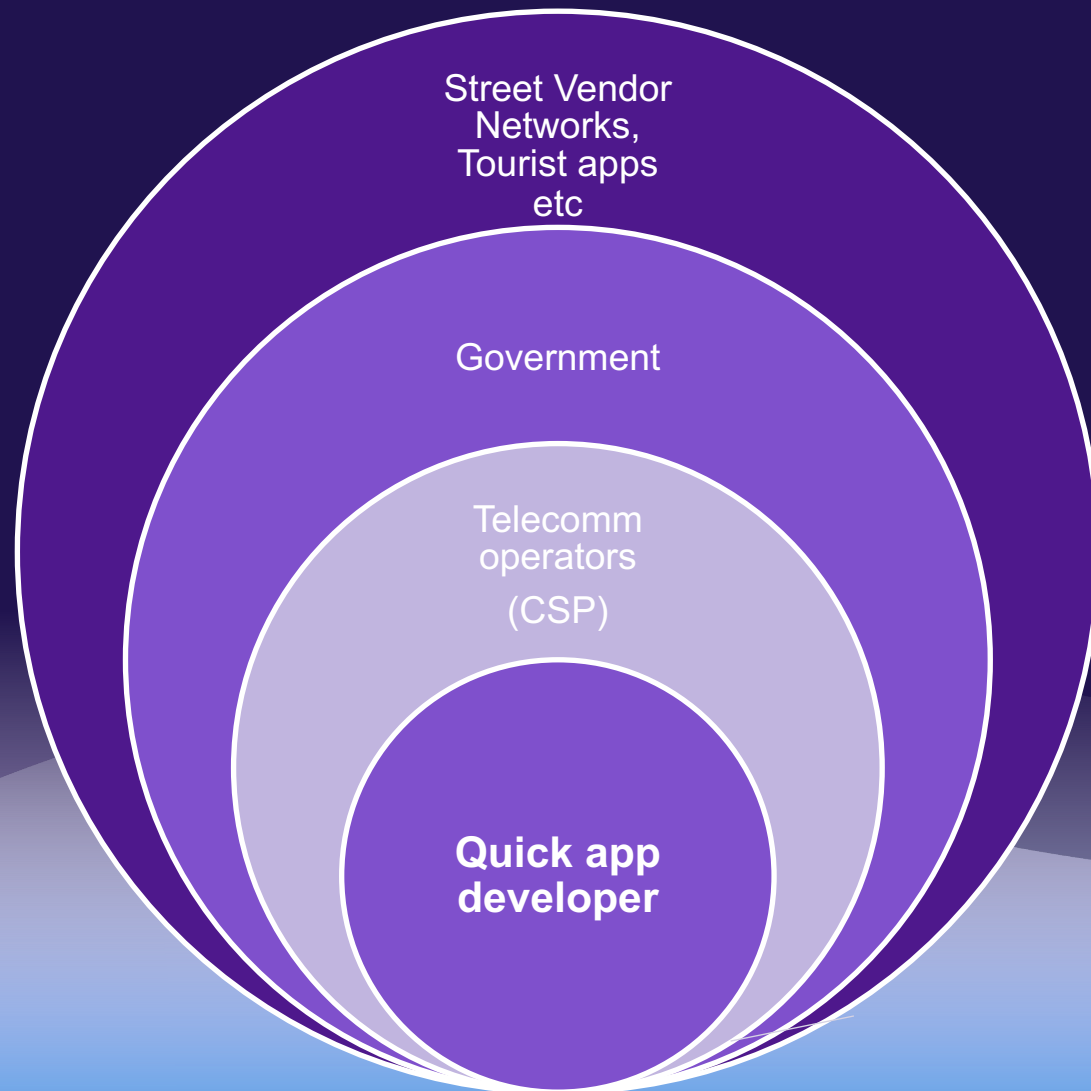
Partners Ecosystem

Stakeholder that complement, & enable business idea

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Partner Ecosystem approach



- 1 Understanding better the local market
- 2 Building new solutions together
- 3 Grow revenue by co-selling together
- 4 Reach new audiences through co-marketing

The wider your network of partners, the more effective it is, but the more difficult it becomes to manage.

Leverage the ecosystem to improve customer experience and partner efficiency

Street Food
Vendor
Networks

Government

Telecom
Operators

Tourism
Industry

Develop the most productive mix for business incubation and **growth**

Welcome to Easy pay portal the way for customer and partner engagement



Partner Portal

For Tourist

Street food
network

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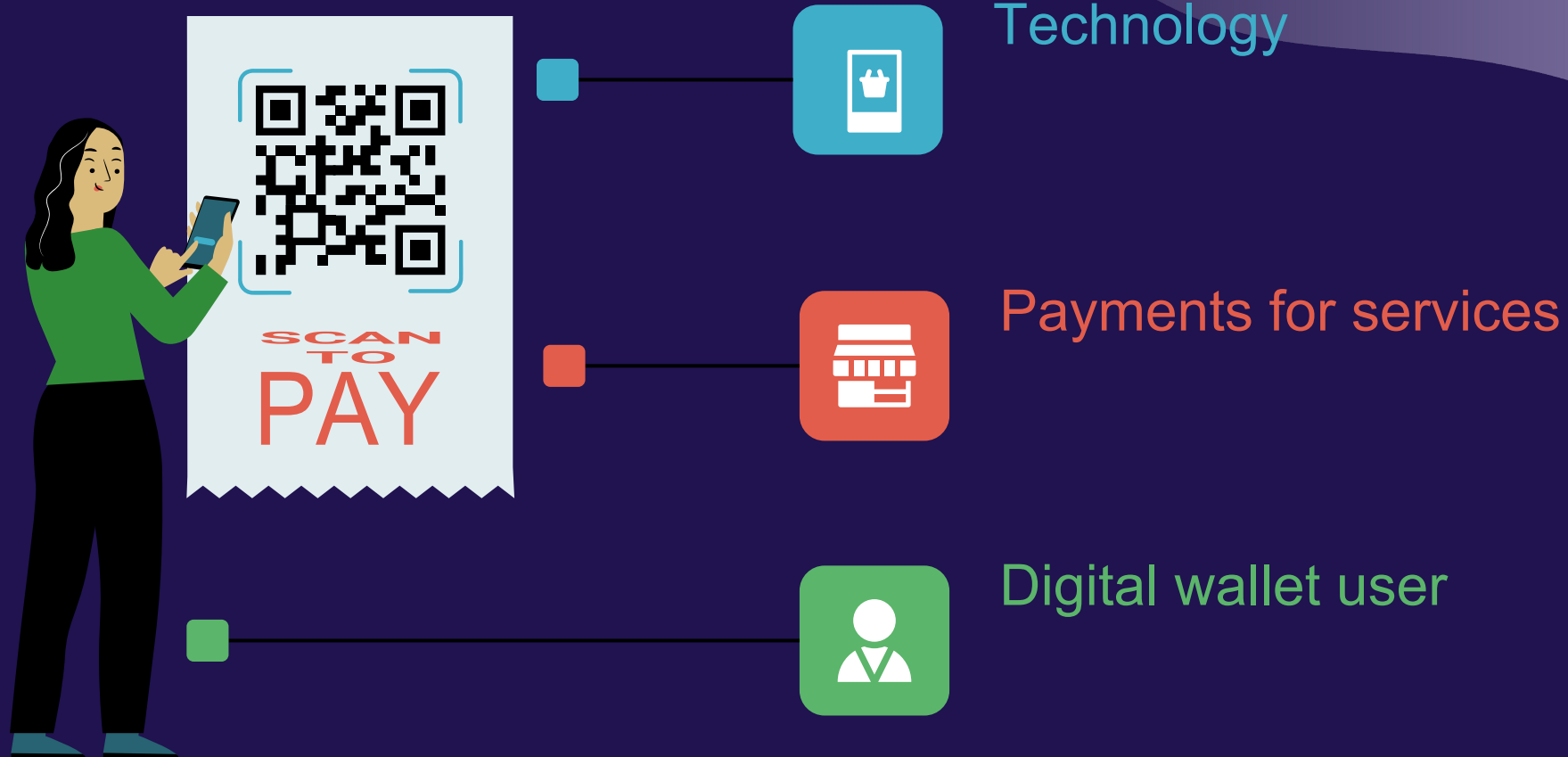
06

Solution

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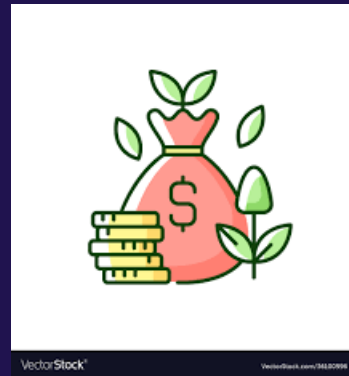
EasyPay-solution definition



EasyPay-solution



User Friendly



Cost Effective



Multi factor Authentication



Improved Tracking



Latest Technology

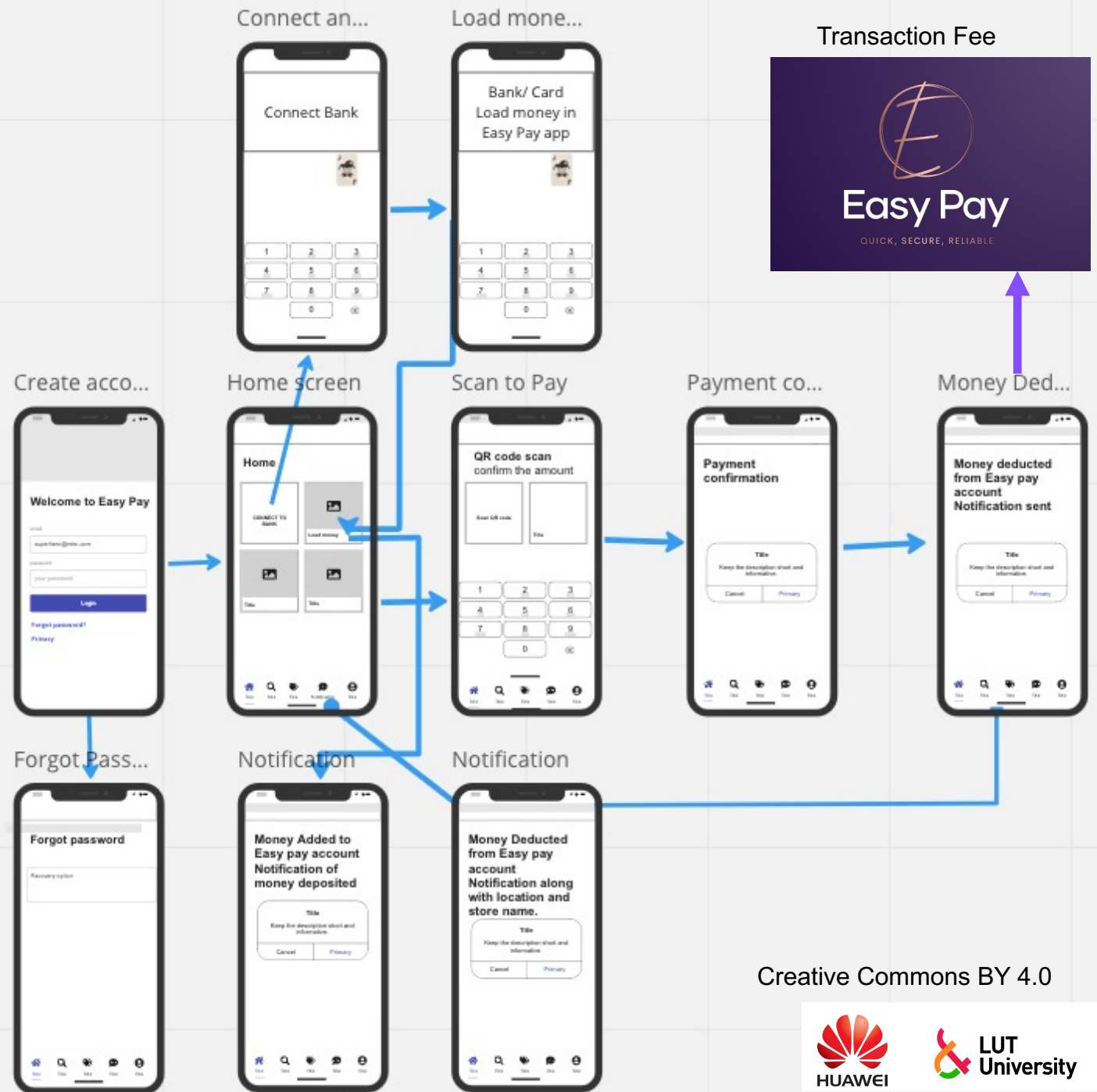
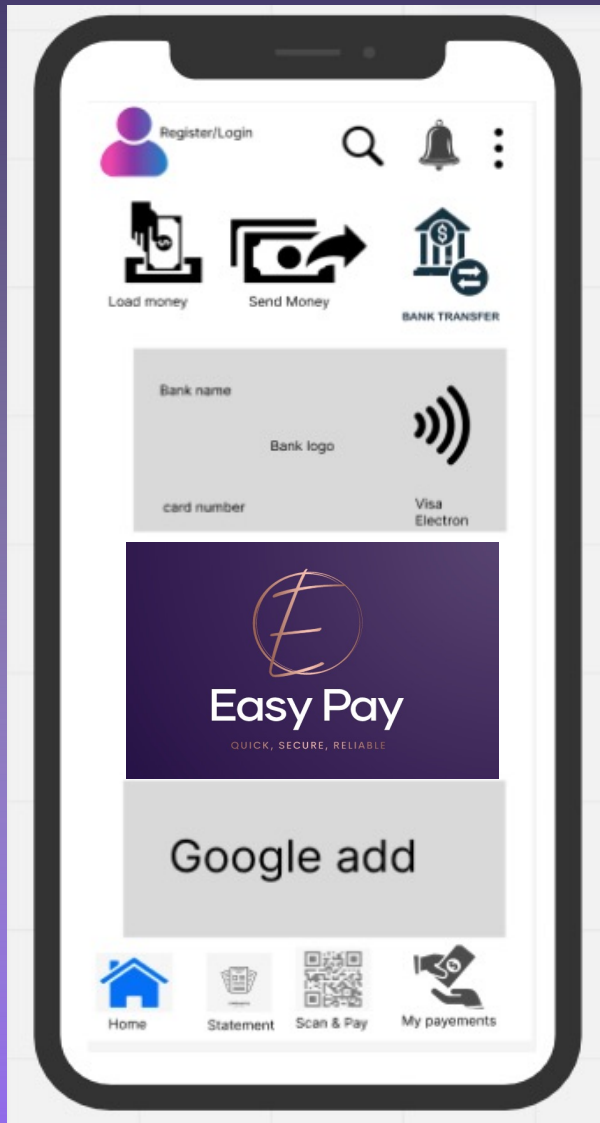


Increased Security

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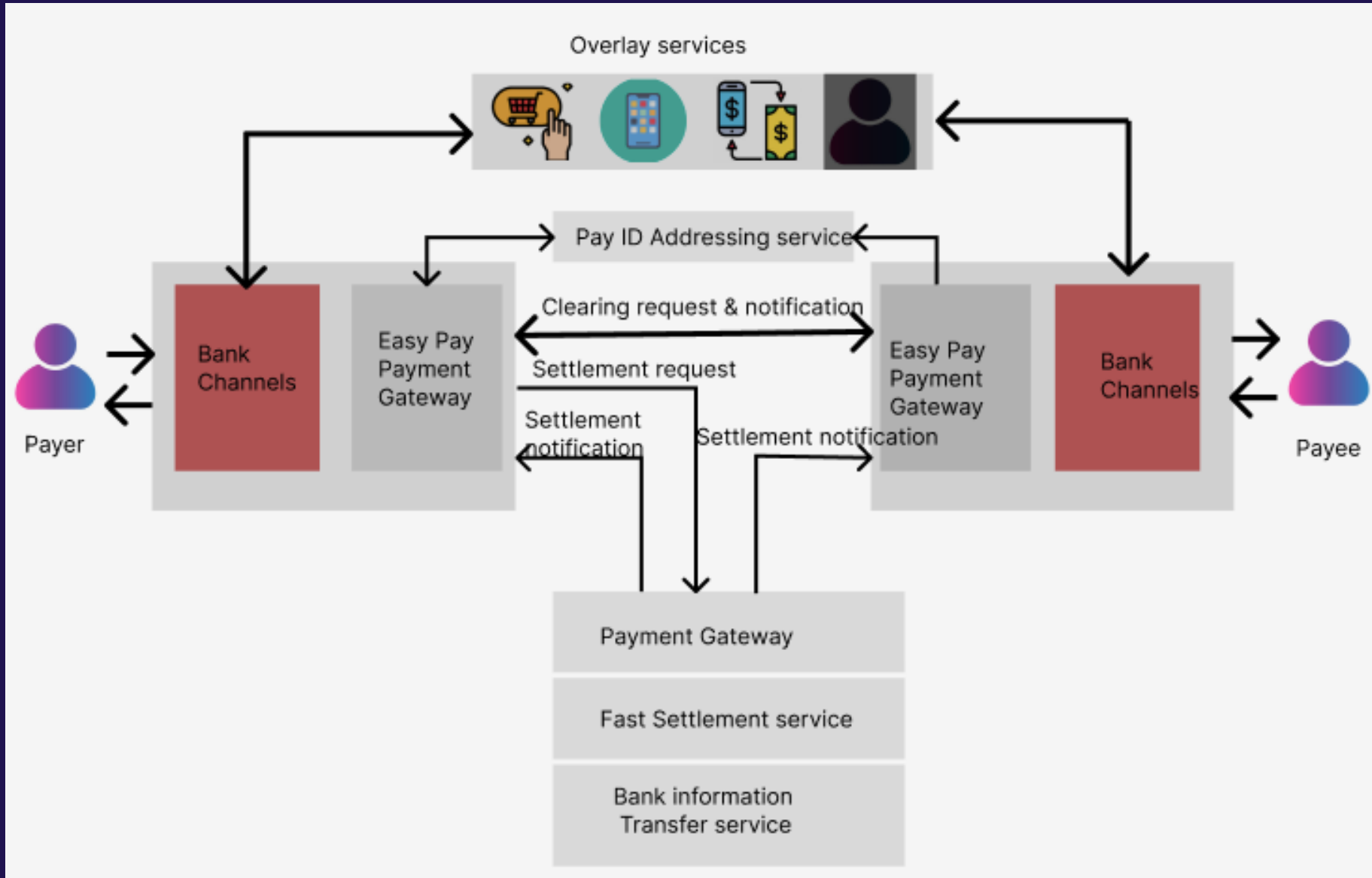
Easy Pay Prototype



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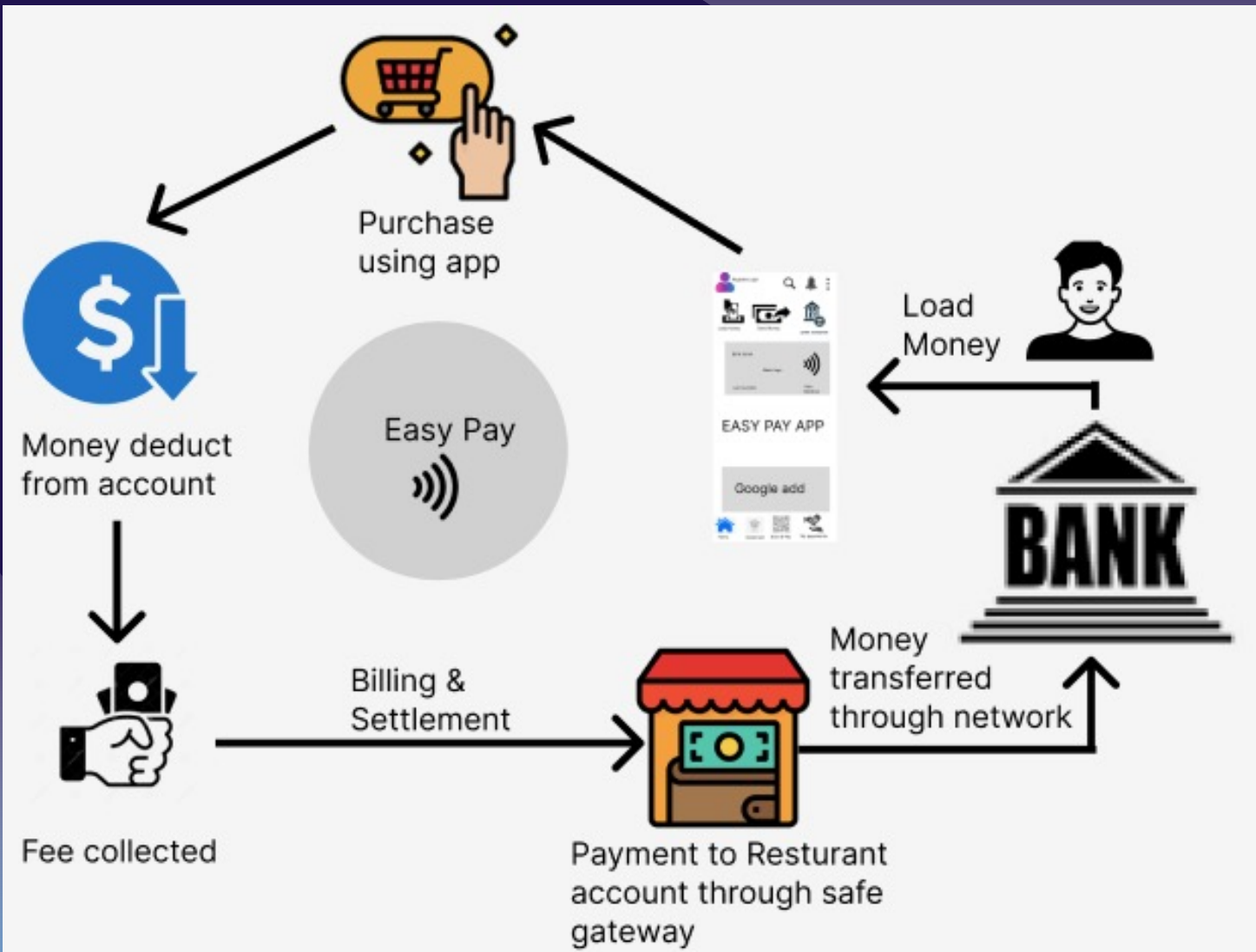
Technology Development of Easy Pay



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User Guide



1. Account created payer / Payee
2. Connect account to bank or digital card
3. Load money
4. Order transaction scanning QR code.
5. App validates transaction.
6. Deduct transaction amount from Payer's.
7. Exchange & transaction fee collected by app.
8. Transaction amount deposited to payee.
9. Billing and settlement

Thank You