Payments to grow your world

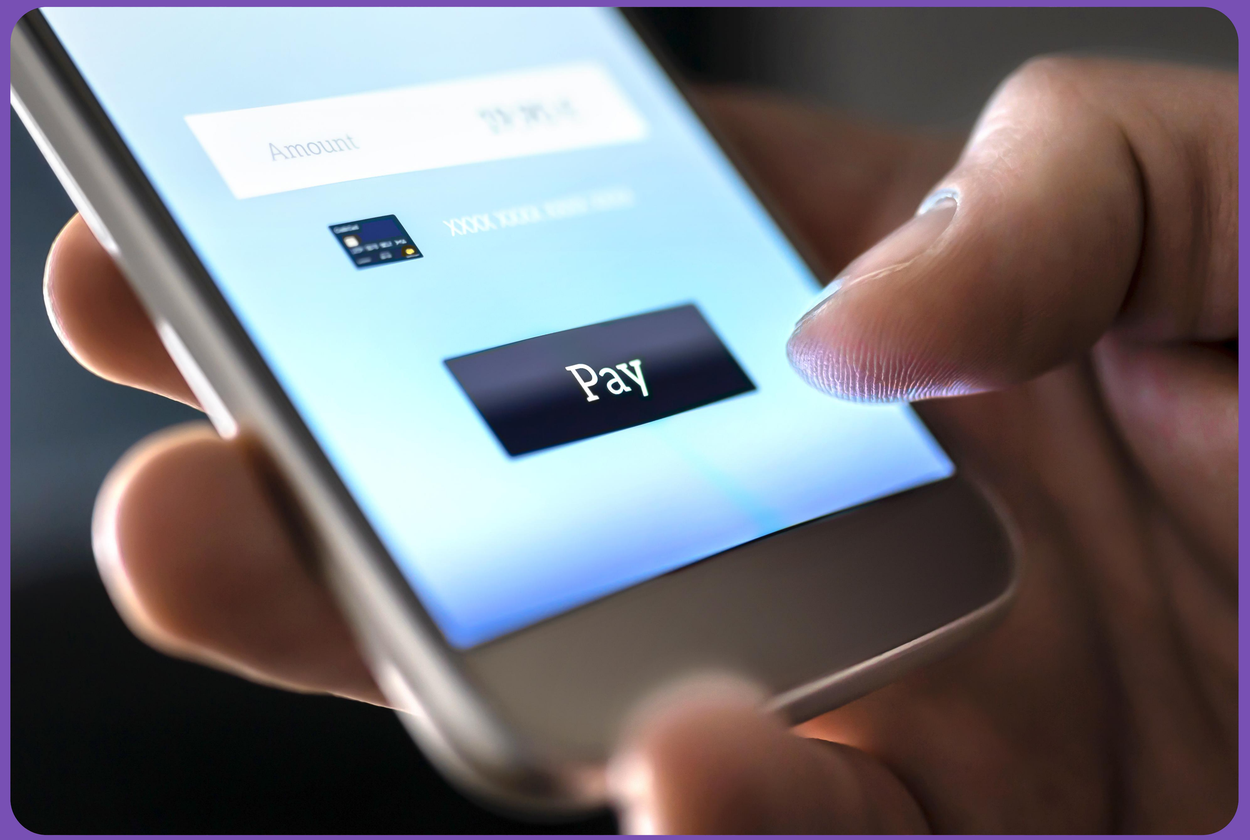
Beyond China 2026

Evolving with market trends:
how seamless commerce is redefining digital revenue



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A look at key market trends and discussions to exchange insights on the fundamental factors that drive success in this space.

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Agenda

- Why recurring matters
- The growth opportunity and key challenges
- Win-Win for consumers and businesses
- Table stakes for payments
- Subscription SaaS platforms and ensuring alignment with



Sustained growth for subscription e-commerce market:

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44%

CAGR 2024 - 2032

$194 bn - $5,015 bn*

* Global forecast, imarcgroup.com



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Subscription models across all sectors

Further digitization will expand applications

Digital Content

Gaming



Streaming & Media

NETFLIX Spotify

Publishing

The New York Times

Gifting

Subscription 'boxes'

Novelty



Food, grocery



Retail, Clothing



RENT THE RUNWAY

Beauty and personal care





Services

SaaS



Energy, Utilities



Health and Wellness



Travel Services



Insurance



Premium services



Recurring Payments = Backbone For Subscription

Subscription based businesses (B2C and D2C) and recurring payments are intrinsically linked

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Core needs

- Variety of local and applicable payment methods
- Subscription management, recurring and one-off payments
- Integration into billing engines

Pain points

- Local card processing and APM's
- Conversion rates
- Customer retention / churn
- Fast integration and onboarding

Vested interests of Businesses and Consumers align

Magic Sauce:
UX, Choice and Flexibility

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Consumer Adoption Drivers

Loyalty with 'clic’k and forget' while still maintaining control

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Payment Choice
payment methods & options, packages



Financial Peace of Mind
Avoiding delayed payments, late fees, better budgeting



Control & Flexibility
one click cancel, pause or make other changes



Personalized offerings
Personalised 'to me' offerings over customer life-time



Great customer UX

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Business growth drivers

Why the incredible growth

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- Predictable financials, less fraud
- Lower costs, billing automation: includes decline management (retry) and dunning
- Marketing and retention with subscription platform sophistication and UX: personalization, upgrades, downgrades, freemiums, cancel, pause
- Happy customers = higher life-time value, ARPU



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Key recurring 'table stakes' for payments

Involuntary churn averages 25%, no silver bullets but there are tools to help minimise it:

- Network tokens and portability across PSP's
- Real Time Account Updater (RTAU)
- Authorisation decline smart retry logic
  - Cardholder and merchant initiated
  - Leverage API decline response codes
  - Date and time optimisation
  - Paramater tweaking
    (intentially omit or nul some fields)



Subscription SaaS Platforms

Growth Enablers

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Core Competency Outsourcing

outsourced to a Subscription SaaS platform specialist e.g. in USA / EU:

ZUORA Recurly chargebee

Strategic Partnerships

Strong partnerships between a Subscription SaaS platform and your payments provider is critical:

- The Subscription platform manages the commercial relationship with the consumer
- The Payments provider runs the payment engine

Synergistic Evolution

Alignment between both is a strength in a world where subscription management and payments continue to both evolve rapidly to changing needs, preferences and technical capabilities

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Thank You



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