

# 4 billion people

will use digital wallets by **2024.**

Addressable market – daily active users (2024)

## 1.3B active users

13% CAGR in users

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Global Mobile Payments Market Size (2024)

## Anticipated to hit \$5.5T

Based on a CAGR 30.1% from 2020 to 2027

References:

1. [https://www.nfcw.com/2020/10/09/368511/digital-wallet-user-base-to-increase-to-4bn-by-2024/#:~:text=The%20number%20of%20digital%20wallet,the%20World%20Payments%20Report%202020.&text=%E2%80%9CContactless%20\(tap%20to%2D,saying%20they%20used%20them%20often](https://www.nfcw.com/2020/10/09/368511/digital-wallet-user-base-to-increase-to-4bn-by-2024/#:~:text=The%20number%20of%20digital%20wallet,the%20World%20Payments%20Report%202020.&text=%E2%80%9CContactless%20(tap%20to%2D,saying%20they%20used%20them%20often)
2. <https://www.paymentscardsandmobile.com/the-inevitable-rise-and-rise-of-the-digital-wallet/>
3. <https://www.globenewswire.com/news-release/2020/10/05/2103600/0/en/Global-Mobile-Wallet-Market-Is-Expected-to-Reach-7-58-Billion-by-2027-Says-AMR.html>

# Japan Cashless Market Opportunity

Japan's dynamic payments landscape makes it an attractive market for HolyWally to pursue.

**Rapidly declining cash use.** The share of **cash point-of-sale payments in Japan dropped 15%** year over year (YoY) in 2021, per FIS, compared with a 7.8% YoY drop the year before. Consumers may have opted for digital payments to avoid touching cash during the pandemic.

**Increasing ecommerce.** The share of ecommerce sales relative to total retail has steadily increased in recent years—highlighting greater digital payments volume. **Japan's ecommerce sales are expected to hit \$168.7 billion in 2022** and account for 11.9% of the country's total retail sales, per eMarketer forecasts from Insider Intelligence.

**Government cashless goal.** By 2025, the Japanese government wants cashless payments to account for **at least 40% of all transactions**, up from about 20% last year. It hopes encouraging digital payments use will help support tourism and drive innovation within the country's financial sector.



# The problem

Building digital wallets is expensive, time consuming, and is hard to scale.

Digital wallet investment

**24 months+**

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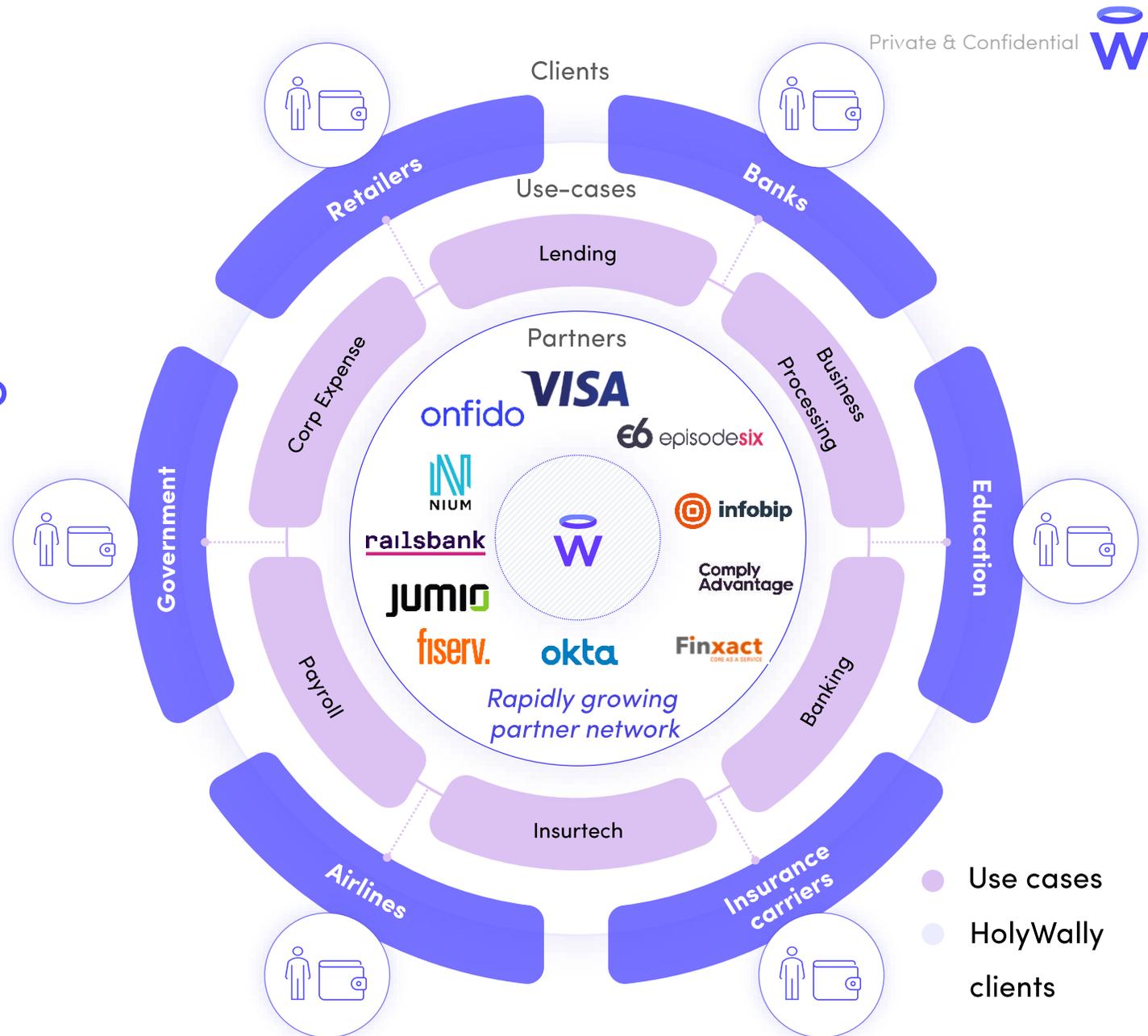
**\$1M+**

# The solution

White-Label wallet-as-a-service platform for account and card issuers to provide a faster time to market and a more tailored experience for their customers.

## Our unique value:

Modular and highly customizable  
Vast product & partner network  
Scalable, Safe & Stable cloud-native platform.



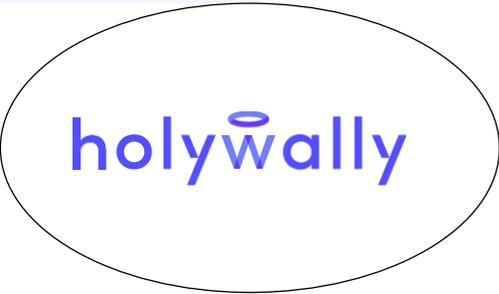
# How can HolyWally Help Tokyo Citizens



Creating a **Tokyo Master Wallet** that can be used by different parts of the city (**Shibuya, Minato, Koto, etc**) and be customized to the specific needs of the citizens of that city.



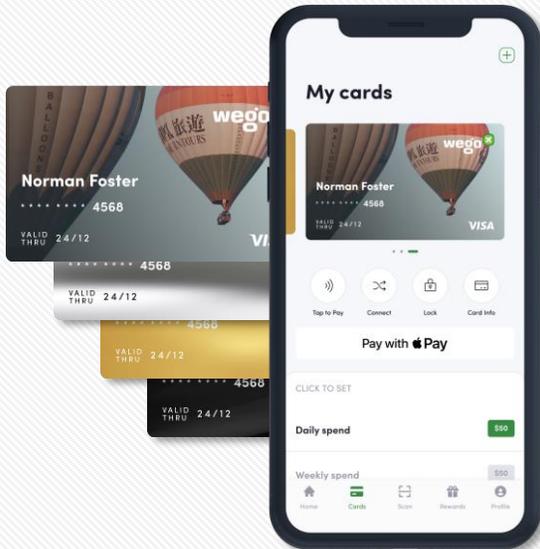
TOKYO METROPOLITAN GOVERNMENT



## Global Card Management

Multiple Homes, a single card

- See all your accounts, balances and transaction data across other banks and FIs within your Tokyo wallet
- Load your other cards into the app and link them to your Tokyo Card



### [TODAY'S HW CAPABILITIES]

#### How we can support you today

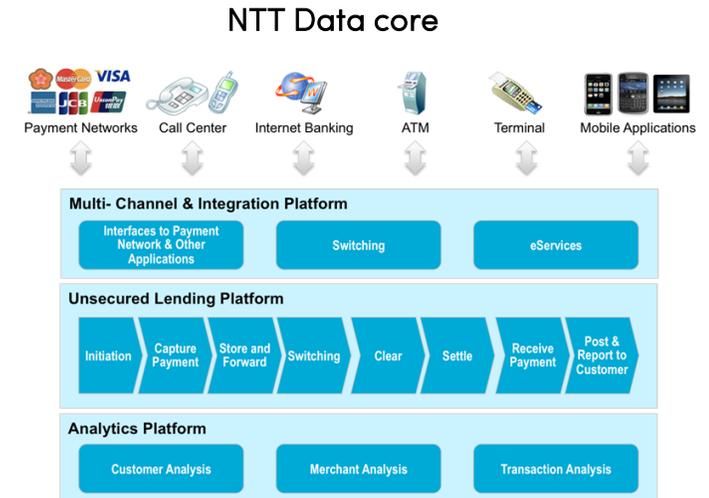
Our core cards capabilities today allows users to

- Issue virtual and physical cards
- View card details
- Set card controls
- Block / unblock cards

### [FUTURE HW CAPABILITIES]

#### How we can support you in the future

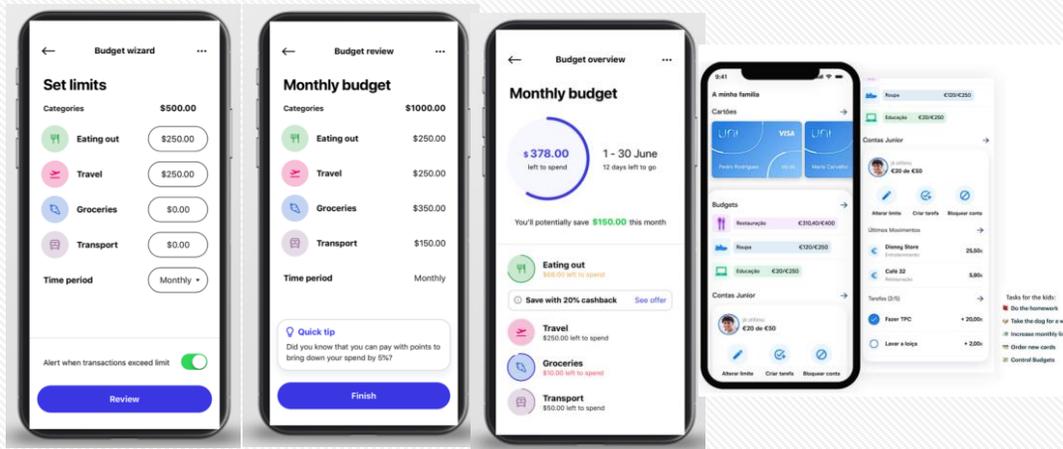
- Integration with Open Banking Platforms like **NTT Data** to get real-time access to account, balance, transaction, and identity data
- Enable your users to manage all of their accounts from a single view



# Family Budget Management

## The Whole House in one Hand

- Store your family cards in a single wallet
- Schedule allowances, check spending and manage the family's budget
- Set up a Junior account for your children
- Create challenges for them to complete for rewards



## [TODAY'S HW CAPABILITIES]

### How we can support you today

Budgeting capabilities today allows users to

- Create budget categories
  - Set budget limits for each categories
  - Manually assigning categories to each transactions
  - Track spending
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- Link one card across multiple wallets thereby allowing parents to track their children's card expenditure through their own wallets

## [FUTURE HW CAPABILITIES]

### How we can support you in the future

- Automatically assigning categories to each transaction based on MCC codes
- Creating and tracking budget categories across multiple wallets

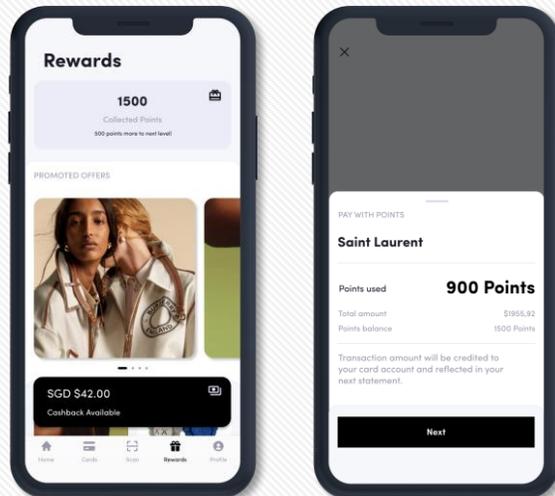
# Tokyo Wallet Example

## Rewards & Loyalty



Improve customer loyalty

- Allow customers to earn loyalty points from making purchases
- Empower them to offset their purchases using the points – for both online and instore purchases



### [TODAY'S HW CAPABILITIES]

## How we can support you today

Our integration with Loyalty Partner (Ascenda Loyalty) provides you with the necessary tools to manage your own loyalty programme

**Loyalty Console** – Manage users' data and rewards programme

**Loyalty Engine** – Create rules to respond to any customer activity with points, a reward, a push notification or trigger to a 3<sup>rd</sup> party service

**Card Linking** – Receive transaction data every time a customer makes a purchase using their linked debit/credit card

### [FUTURE HW CAPABILITIES]

## How we can support you in the future

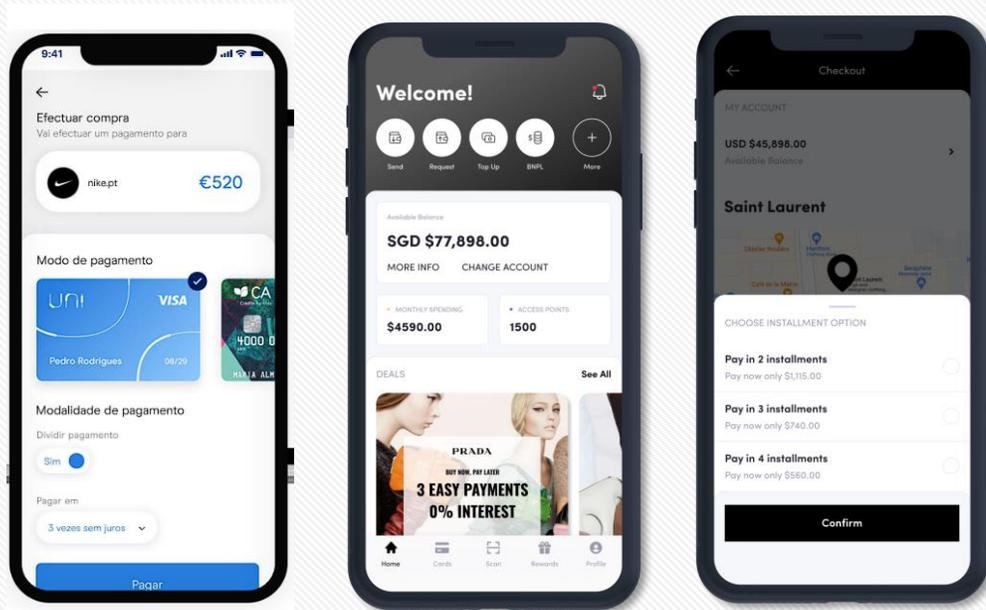
- Analytics partner network
- Loyalty & Merchant network



## Payments

Unique ways to pay online

- Checkout using “Pay with Tokyo Wallet” on partner stores online for a more convenient and flexible payment method
- Choose to pay in installments directly through the app



### [TODAY'S HW CAPABILITIES]

#### How we can support you today

- **Push provisioning** – Connecting your card to Apple Pay or Google Pay
- **In-app payment** – Upon connecting their card to the third-party wallet, users can pay using the Google/Apple Pay directly in-app
- **Tap to Pay** using Android phones
- **P2P Payments** to different wallets

### [FUTURE HW CAPABILITIES]

#### How we can support you in the future

- **EMV QR Payments**
- **Digital Card Issuance** – The digital card will only exist in the user's phone (no physical card will be issued). The card details will also differ from the user's primary cards. This gives users greater security as there is no risk of losing a physical cards and they can make online purchases without having to share their primary card details.
- **Issuer Pay** – Allowing users to tap-to-pay directly through the app
- **Merchant POS Wallet** for payment acceptance

# The Co-Founders



Fintech specialists with deep experience in financial services, innovation & digital delivery.



**John  
Rutledge,**  
CEO



**Veljko  
Vasic,**  
CSO



**Ivan  
Bajalovic,**  
CTO

Built and scaled fintech solutions for the following companies:



Supported building experiences in the Singapore Visa Innovation Lab



Built experiences in the Singapore PayPal Innovation Lab

