

Cash payment solutions for the 21st century

General overview about the
Service of viacash



**BANKING SUMMIT
VIENNA 2020**

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About us: Barzahlen/viacash

Facts & figures about the company

- FinTech founded in 2011
- B2B2C cash-based payment service „Barzahlen/viacash“ as core product
- Real-time API-integration in cash register system of POS partners
- More than one billion processed transactions since the foundation
- International focus

Products



Online Payment

- Launch in 2013
- Approx. 500 merchants
- Check-out integration
- Shop online – pay offline



Bill Payment

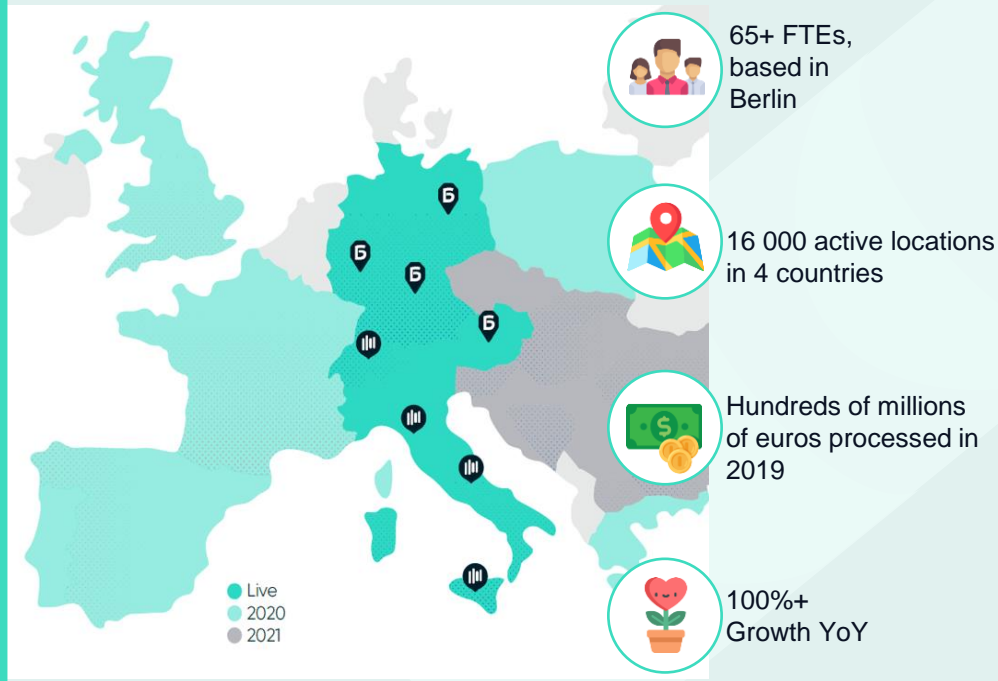
- Launch in 2014
- Approx. 100 companies
- Integration of barcodes directly on bills and reminders



Banking

- Launch in 2016
- 6 banks
- Native integration into the bank's application
- Deposits to and withdrawals from own bank account

Barzahlen/viacash is the leading cash-in/cash-out infrastructure in Europe – The “ApplePay for cash”



Our banking clients and international retailer network

Merchant Banks

Existing Clients



New since 2019



Retail Partners



Germany

Partners:



of POS: ~ 12.000



Austria

Partners:



of POS: ~ 2.500



Greece

Partners:



of POS: 160



Italy

Partners:



of POS: 561



Switzerland

Partners:



of POS: ~ 1081

“The Mobile ATM” feature is the mobile first solution to allow consumers to deposit or withdraw cash with their mobile banking app at a retail store nearby

Save time

Combine shopping and banking



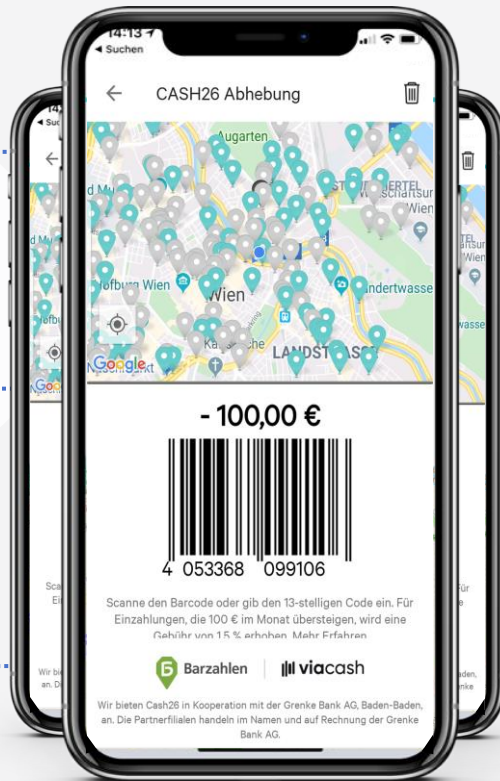
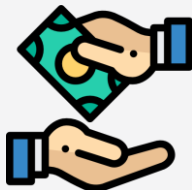
European network

More than 16,000 active points of sales and growing



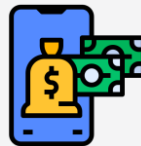
Deposits & withdrawals

Two-way operation allowing a multiplicity of use cases deployment



Cardless cash

Mobile first solution “ApplePay for Cash”



Customer retention

In times of PSD2 and open banking keeping customer in own native app



Customer Acquisition

Acquire new customer groups by expanding the product offering

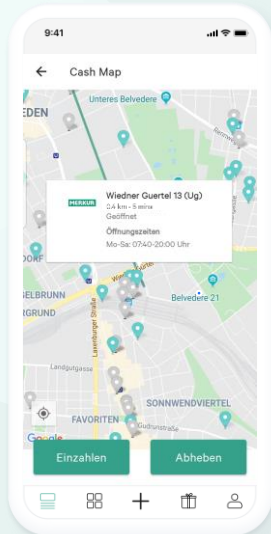
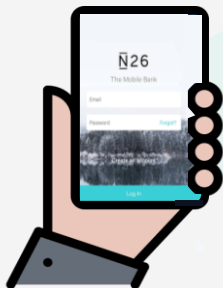


Barzahlen/viacash is implemented in the bank's own environment as a White-Label product. Therefore the customer views the functionality as an additional and convenient service of his main bank



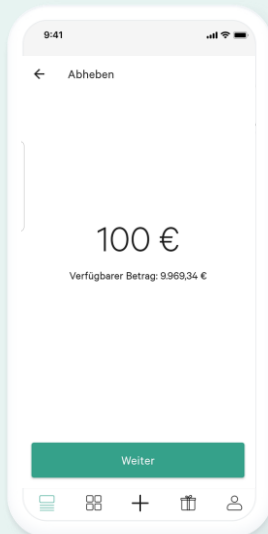
NEED TO DEPOSIT/ WITHDRAW CASH

The customer realizes that he/she needs cash or has cash to deposit on his/her account. He/she logs into the banking app and opens the 'Cash' feature.



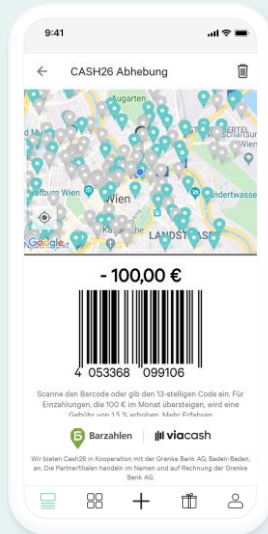
SELECT TRANSACTION

The customer chooses if she/he wants to withdraw or deposit cash



SELECT AMOUNT

The customer types the amount she/he wants to withdraw or deposit



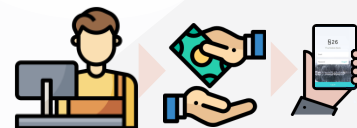
DISPLAY BARCODE

The barcode is displayed and the customer can see the acceptance stores nearby

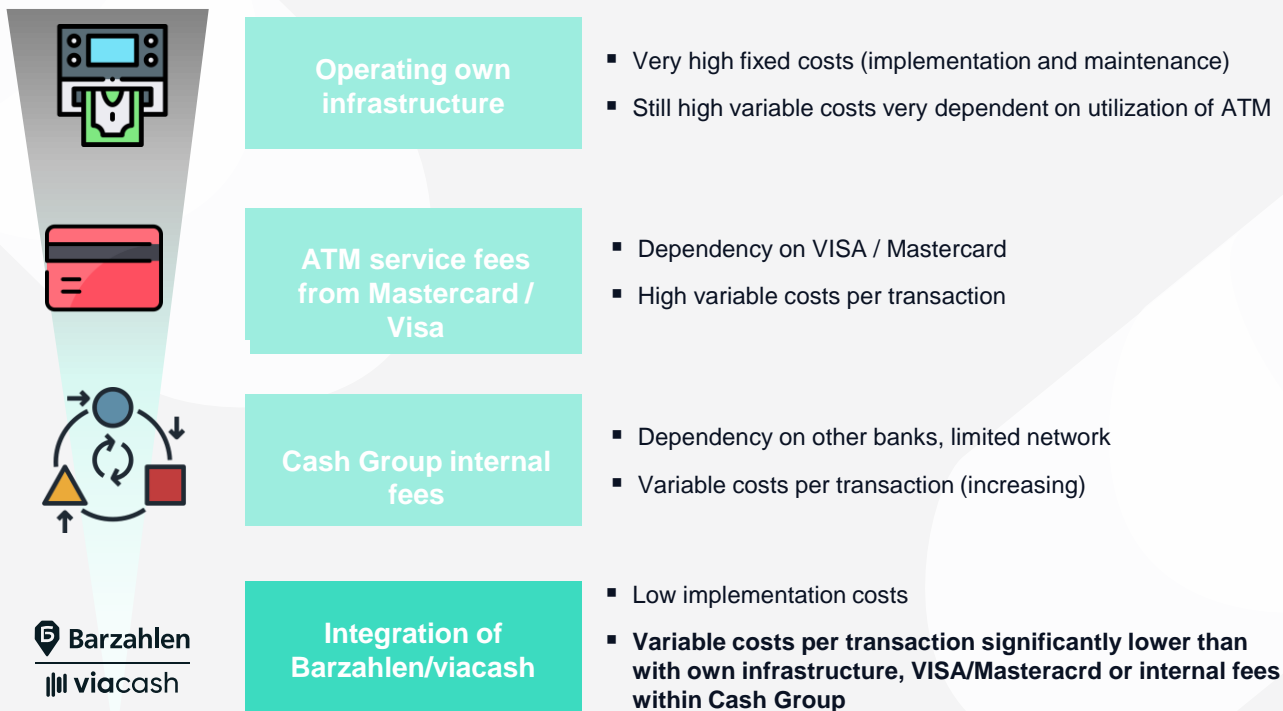


FINALIZE TRANSACTION

The customer goes to one of the 16.000 stores. The barcode is scanned at the point of sale and the customer receives the cash or gives it to the cashier. The transaction is confirmed real-time in the banking app.



While improving the market position on the one side, banks can leverage the cooperation with **Barzahlen/viacash** to reduce costs for cash infrastructure on the other side



Our users are attached to the service and are willing to change their main bank in order to use our service

Barzahlen/viacash key users



Digital Natives

Use primarily their smartphone to do daily banking (e.g. usage of ApplePay) and even sometimes forget their physical card at home but still need to withdraw cash for everyday life



Self-employed workers / SMEs

Especially service-oriented workers receive a large share of their income in cash (e.g. tips) and need a convenient, time saving and easy way to deposit the cash onto their current account

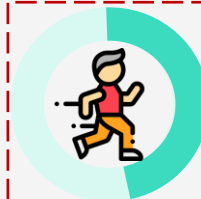


Young People/Students

Receive a large share of their income in cash (e.g. pocket money, temporary job) but want to spend their money digitally and look for a deposit solution



90.6% of Barzahlen/viacash users would recommend it to a friend



42.0% would change bank if Barzahlen/viacash was not offered any more



67.7% of users would change supermarket in order to use Barzahlen/viacash

Your contact person for **Barzahlen/viacash** at Banking Summit Vienna 2020



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Speaker Slot on
September 24th, 11:15
a.m.

*Payment Wer bremst
verliert: Payment
Herausforderungen
zwischen
Regulatorik und neuen
Technologien*



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