



QIWI
New marketing opportunities





About QIWI Ltd.

- We have been in the electronic payment business since 1999 (e-port Group formation).
- We have more 12 years of invaluable working experience in payment collection.
- QIWI Ltd. was established in July 2007. The founders are Mail.ru Group fund and QIWI Ltd. management.
- The QIWI group is the leading company in the electronic payments in Russia and CIS.
- Our company's market share exceeds 42%.
- Annual turnover surpassed \$14B in 2011.
- QIWI Payment Service currently operates 200 000 points of sale, among which over 140 000 are Self-Service Kiosks.
- The group is rapidly expanding worldwide and has already opened its offices in Europe, Asia and Americas.
- The company operates in 22 countries.

QIWI Mobile
Always with you



QIWI WEB
Online bank



QIWI
Self Service Kiosk





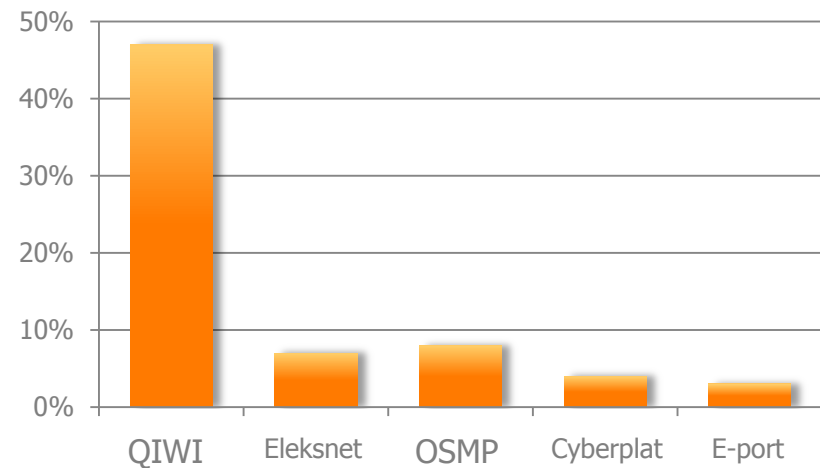
Retail brand QIWI

In April 2008 we branded the Company QIWI with the purpose of creating a new service system which allows to save time when paying for every day services.



« We have created a personal assistant who will help you to look after your day to day transactions (financial affairs) such as: – payment organization, tickets order, gifts purchase...»

Awareness of QIWI among self-service kiosk users*



- 43% - Awareness of QIWI among ssk users;
- 43% - Choose QIWI for their regular payment;
- 32% - QIWI loyal users;
- 42% - The most recognizable element of the QIWI system is animated character («kiwi bird»).

*According to "Business Analytics" independent research company, 2010



QIWI brand

Advantages for Mobile operator

Once QIWI is in the market, Mobile operator gets the following opportunities:

- ✓Costs reduction
- ✓ARPU rise
- ✓Penetration rate increase
- ✓Enabling impulse top up
- ✓Increase of active subscribers base

Economic efficiency improvement

Customer service improvement

- ✓24/7 accessibility
- ✓Privacy of information and payment
- ✓User friendly interface
- ✓Fast convenient service
- ✓Retail footprint extension

- ✓Direct interaction with end customer
- ✓Simple targeting
- ✓Promo actions
- ✓Advertisement
- ✓Messages personification

Marketing opportunities

New distribution channel

- ✓Innovative solution
- ✓Possibility to sell contracts via QIWI SSKs
- ✓real and effective driver for direct top up technology





QIWI brand

Increase of active subscribers base

Constant (24/7) availability of the system allows to **increase ARPU** per month as admits to **decrease the “inactive subscriber”** indicator (impossibility to replenish the account). Nowadays this indicator has decreased from 14% to 4% in Russia, meanwhile ARPU for active subscriber has increased by 10%.

People in distant areas get convenient, fast and user friendly top up channel, and this **enhance mobile penetration rate**.

Also we have positive experience with **selling contracts** via QIWI SSKs.

Thus number of effective requests (which have concluded with a contract) per day amounted up to 200 through 1 SSK. The best result for 1 month of contracts selling is 50 000 contracts – which means attraction of **50 000 new active subscribers**.



QIWI brand

Marketing opportunities for mobile operators

Advertising

Our SSKs are easily equipped with additional screens and light-boxes, which help to display advertising material. Also ads might be placed on the main screen, on the sides and on the customer receipts.

- Different advertising platforms
(main monitor, second monitor, customer receipt, stickers)
- Interactive communications
- SSK connection with external database
- Targeting by geographical and payment parameters
- Personal messages for customer

During the first year the CTR rate was around 35-40%

Later it will decrease to 5% (currently in Russian market)

Put this in perspective that average CTR for internet ads is 0,04%

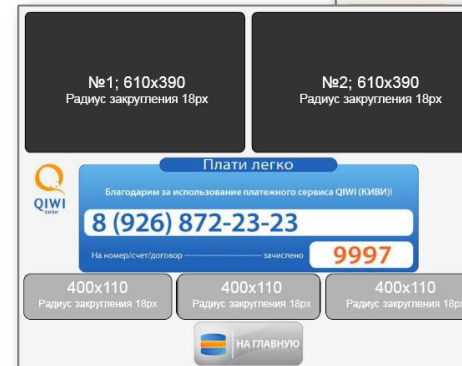
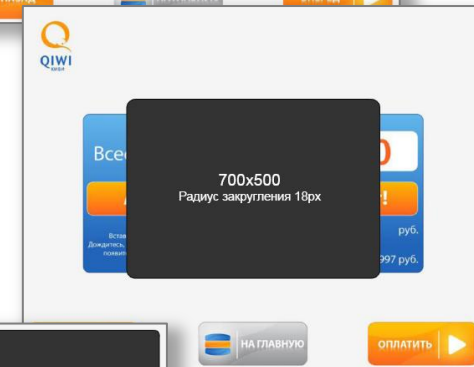
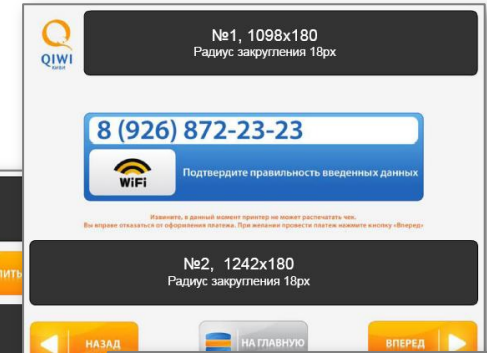
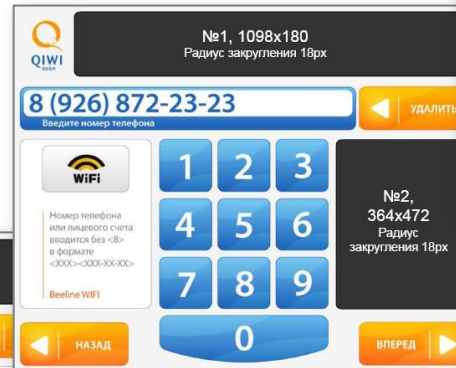
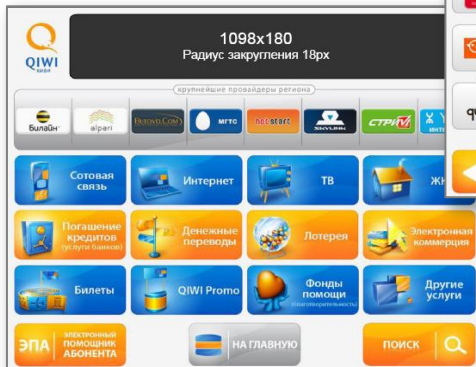
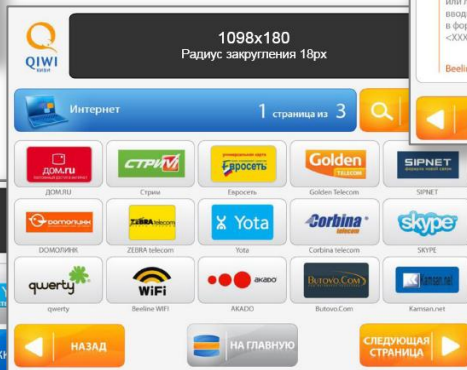




QIWI brand

Marketing and advertising opportunities for mobile operators

At the moment QIWI Advertising system allow to use 11 standard interactive advertising places on QIWI Self Service Kiosks.

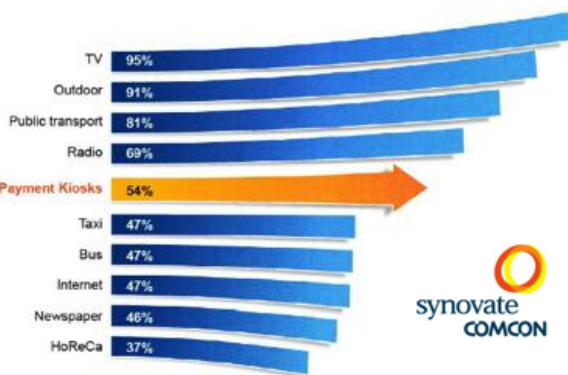




QIWI Advertising



- A tool for solving a variety of marketing objectives;
- Wide range of advertising opportunities and interactive mechanics;
- 11 commercial platforms in the interface of more than 140 000 QIWI SSKs in 22 countries;
- Contact with 80 000 000 of people every month;
- Targeting by geography and payment parameters.



CTR > 5%



QIWI is a targeted communication channel

We provide to the mobile operator **a unique information** regarding SSKs placement (region/city/street).

As circumstances may require we can configure **an individual report** about average transaction amount for this mobile operator in any concrete location upon Operator's choice.

While this information analysis will guarantee perfect value targeting program of different services promotion.

For example, Mobile Operator will have a great opportunity to promote new cheap service plan for students in the location, where average transaction amount is lower, and **simultaneously** promote up-market service plan in location where average transaction amount is higher.

We believe that no other company will be able to provide it's Partners with compatible service.



QIWI brand

Promo actions via QIWI increase ARPU!

QIWI is a platform for any kind of loyalty programs realization.

QIWI Promo actions provide our partners with the brilliant opportunities:

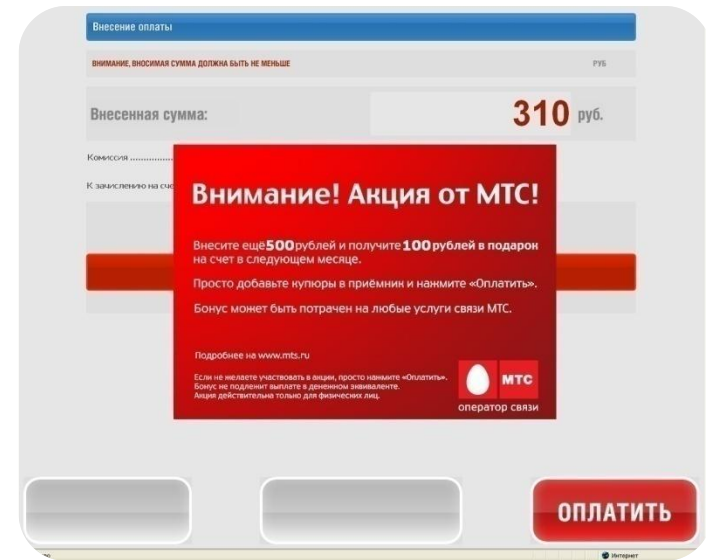
- ✓Direct interactive communications
- ✓Encouragement programs and sales organization

Running promo actions of mobile operator helps to increase average bill. Thus in Russia we have many successful programs when mobile operator gives extra sms packages or 50-100 rubles bonus for higher top up payment.



Implemented projects in Russia

- ❖ Ordering customer: MTS
- ❖ Period: 08.12.2008 – 30.11.2009
- ❖ Geography: Russia
- ❖ SSK amount: 80 000
- ❖ Ad placement:
 - ❖ Money inserting page
- ❖ Description:
 - ❖ After inserting money and pushing the button “to pay”, MTS customers were proposed to insert additional amount of money to get the bonus. All statistics regarding this promo (date, phone number, initial amount of payment, additional amount) were transferred to MTS server in order to bonusing the customers.
- ❖ Results:
 - ❖ During this campaign period 3 011 138 additional payments were made.



Implemented projects in Russia

- ❖ Ordering customer: Beeline
- ❖ Period: 01.12.2009 – 29.12.2009
- ❖ Geography: Russia (except Moscow and Moscow region)
- ❖ SSK amount: 57 289
- ❖ Ad placement:
 - ❖ Money inserting page – banner at the bottom (for Beeline customers only)
- ❖ Description:
 - ❖ The banner with text: “Who wants more? Bonus program “Payment Plus” offers up to +10% weightage to the initial payment amount” was showed to beeline customers during their payment. After pushing this banner the customer was sent to microsite with 3 information sections. The customer could read all the information regarding each section after pressing the needed button.
- ❖ Results:
 - ❖ CTR – 0,42%



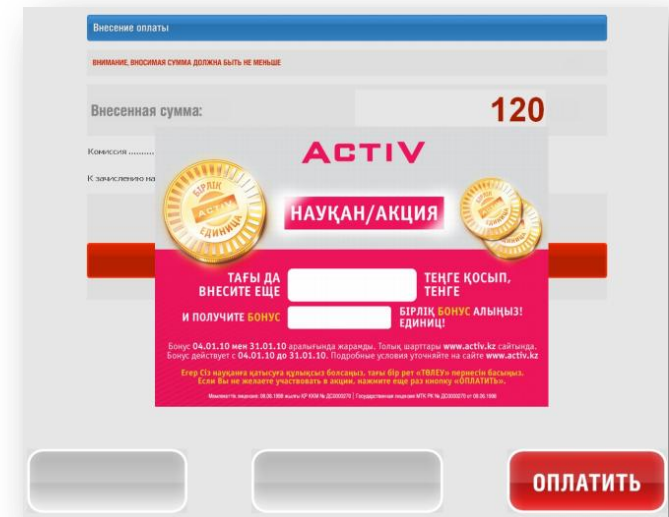
Implemented projects in Kazakhstan

- ❖ Period: 21.09.2009 – 21.10.2009
- ❖ Geography: Kazakhstan
- ❖ SSK amount: 260
- ❖ Ad placement:
 - ❖ Provider selection page
 - ❖ Payment completion page
- ❖ Description:
 - ❖ Information banner was showed to each customer.
- ❖ Results:
 - ❖ During the run period of campaign 517 928 demonstrations were performed.



Implemented projects in Kazakhstan

- ❖ Period: 09.12.2009 – 31.12.2009
- ❖ Geography: Kazakhstan
- ❖ SSK amount: 260
- ❖ Ad placement:
 - ❖ Money inserting page
- ❖ Description:
 - ❖ After inserting money and pushing the button “to pay”, Kcell (Activ) customers were proposed to insert additional amount of money to get the bonus. Statistic data regarding this promo (date, phone number, initial amount of payment, additional amount) were transferred to Kcell weekly.
- ❖ Results:
 - ❖ During this campaign period 780 additional payments for 588 900 KZT total amount were made.



Cell phones and accessories realization

Often mobile operators have their own cell phones and accessories distribution networks. QIWI SSKs were used to promote these networks on numerous occasions.

For example, campaign with Megafon:

Name: iPhone 3G

Period: 18.11.2008-16.12.2008

Geography: Russia

SSK amount: 59 000

Ad placement:

- Number inserting page
- Main page (logo) with a link to information microsite

Description:

- During the payment customer is showed banner with information regarding iPhone 3G.
- After pushing this banner the customer is sent to microsite with information.





Customer service improvement



We improve mobile operators' customer service. Customers get the possibility to top up anywhere, anytime by extending retail footprint and working hours (availability).

QIWI is a very simple and fast way to top up. An average payment takes only 30 seconds.

QIWI provides user with possibility to pay anonymous, because customer interact with a machine. This possibility might be important in Muslim countries.



General cooperation advantages

THUS THE MAIN ADVANTAGES FOR MOBILE OPERATOR ARE:

- ✓Improving affordability of prepaid top-up
- ✓Enabling lower ARPU customers and impulse top-up.
- ✓Significant increase in total volume of direct top-up transactions.
- ✓Cost savings on traditional distribution channels.
- ✓Increase of penetration rate of their service
- ✓Increase of active subscribers base
- ✓Direct interactive communication channel for advertisement and promo
- ✓Easy and instant time to market introduction of new products, promotions, features.
- ✓ARPU increase by virtue of promo actions via QIWI SSKs
- ✓24/7 comfortable and efficient service for your customers

THE BENEFITS TO CUSTOMER OF MOBILE OPERATOR ARE:

- ✓Simple and easy service to use, fast.
- ✓Anywhere, anytime convenience.
- ✓Privacy of information and payment (phone/account numbers, amounts).
- ✓Low-value to high-value top-ups, amount determined by customer



Contacts

Andrey Novikov

Vice president international business development QIWI

E-mail: a.novikov@qiwi.ru

Tel.: +7 (495) 783-59-59, ext.: 7104

Mob.: +7 (906) 0373399

www.qiwi.com, www.qiwi.ru



pay.qiwi

