



QIWI Ltd.





QIWI – what services we provide?

QIWI provides service of collecting payments via different types of payment devices.

- Payment collection for 9 000 paid services in 22 countries
- Easy, fast and convenient way of making everyday payments for customers
- Secure processing of a very high volume of operations at a time
- Unique marketing opportunities
- New distribution channel
- Economic efficiency improvement for Telcos

QIWI Mobile
Always with you



QIWI WEB
Online bank



QIWI
Self Service Kiosk





About QIWI Ltd.

- We have been in the electronic payment business since 1999 (e-port Group formation).
- We have had more than 12 years invaluable working experience of micro payment transactions.
- QIWI Ltd. was established in July 2007. The founders are Mail.ru Group fund and QIWI Ltd. management.
- Mitsui & Co., Ltd. acquired 14,9% share in QIWI Ltd. in 2011
- The QIWI group is the leading company in the electronic payments in Russia and CIS.
- Our company's market share in Russia 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.



Companies of the Group

QIWI Management

@mail.ru

MITSUI & CO., LTD.



The Payment System – leader of cash payment collection market in Russian Federation and CIS.
200 000 payment collection points.



E-wallet, the acknowledged leader in Russia. It provides a unique B2C service with broaden functions.



Advertising on Self-Service Kiosks. This is one of the major media channels in Russia.



Acquiring bank of the System which integrates banking facilities to the payment devices network.



Payment solution for international merchants.



Organizes and implements electronic lotteries on Self-Service Kiosks (SSK).



PAYKIOSK Produces fiscal hardware for SSK.



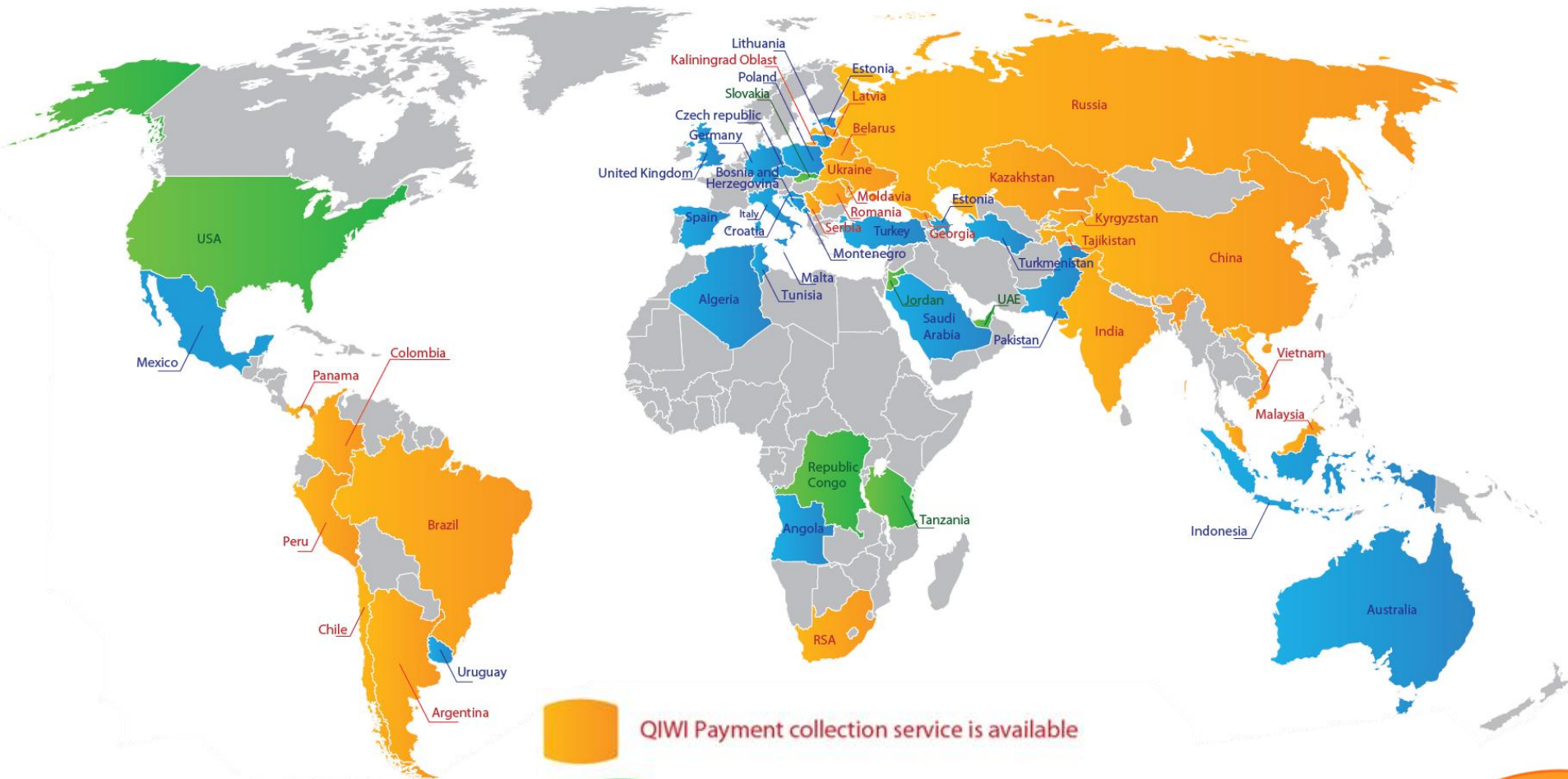
QIWI profile

Total Results	2011
Turnover	14.2 bn USD
Number of transactions	3 000 000
Number of points of sale	200 000*
Number of dealers	11 000
Number of service providers	9 000
Number of unique users	80 m. per month



* Over 140 000 of which are Self-Service Kiosks

Business geography



QIWI Payment collection service is available



QIWI will start payment collection in 2012



Negotiation in progress



QIWI – short summary

22 countries

200 000 POS

140 000 self-service kiosks

9 000 service providers

\$14 B turnover in 2011

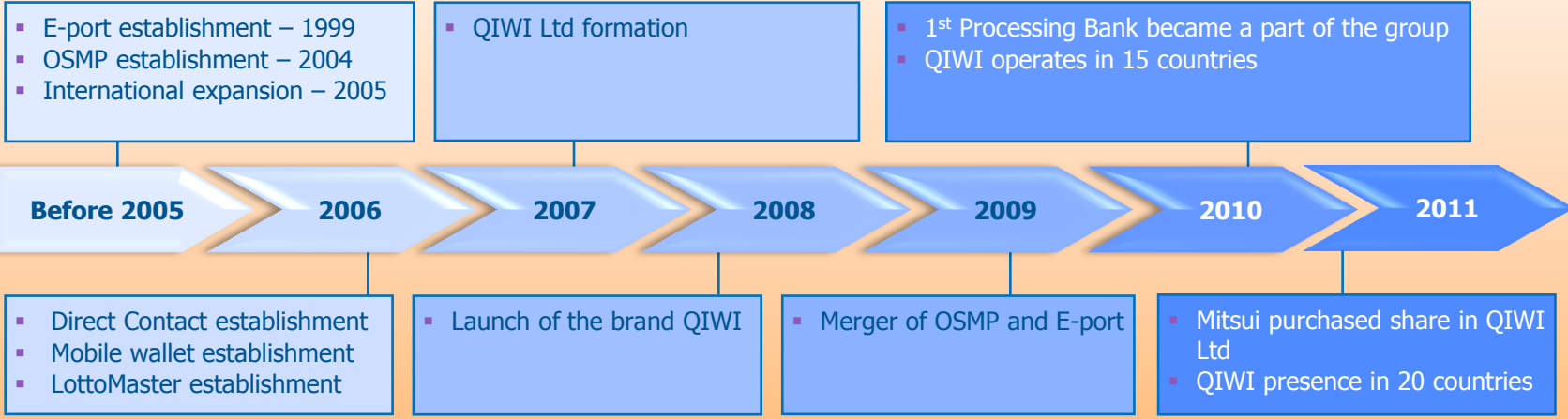
80 M unique users

Complete solution provider



QIWI History and payment market evolution

Main events



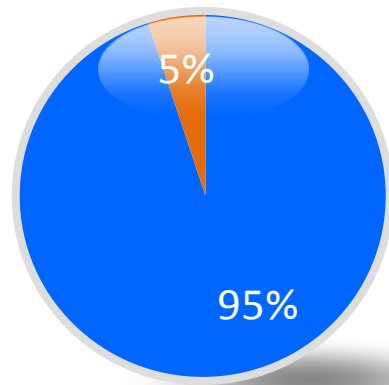
Market evolution



Cash remains important

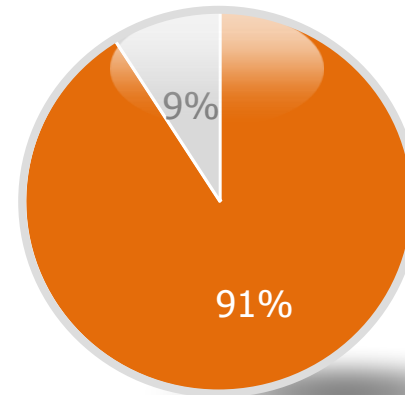
Payment instruments in Russia*

Percentage of transactions transferred in cash against the cashless payments.



■ Cash ■ Bank cards

Structure of operations with plastic cards in Russia



■ Cash-out ■ Payment of goods/services

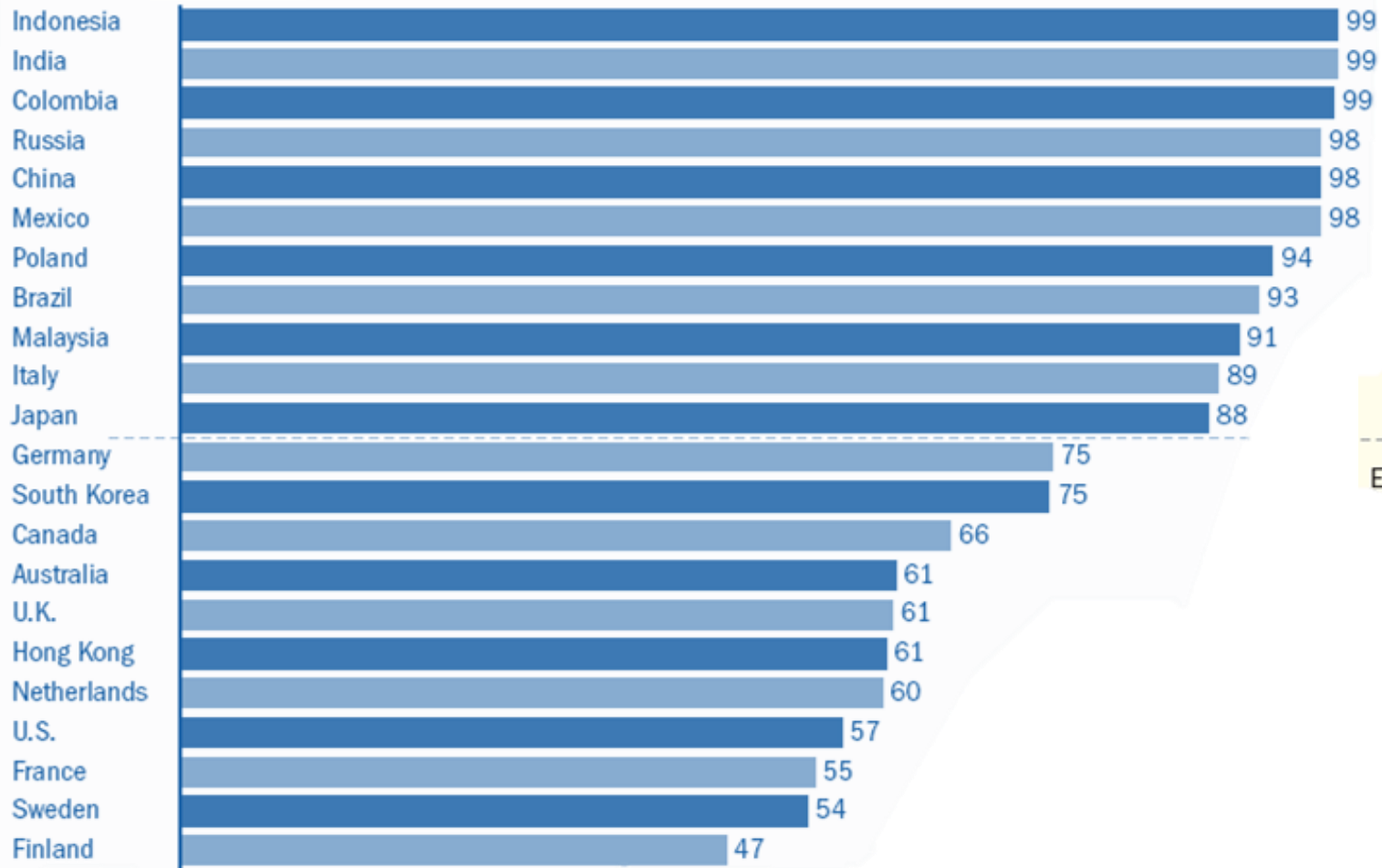
Real bank penetration rate in Russia is **5%**

* Due to Crossbow data based on McKinsey researches, CB of RF



Cash remains important everywhere*

share of cash transactions



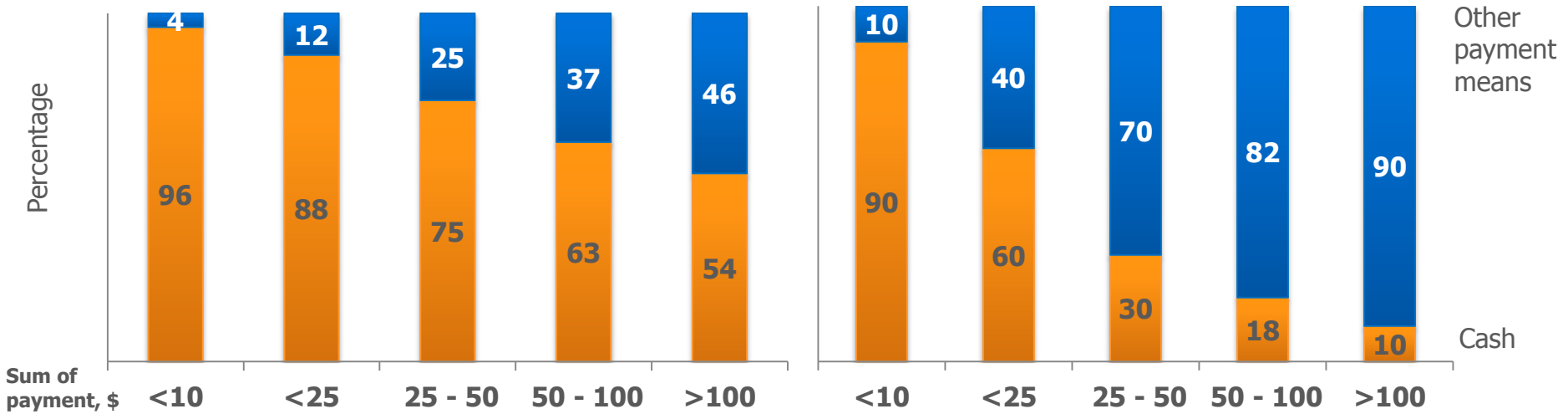
* McKinsey Global Payments Map



Share of cash payments broken down into payment amounts

Austria*

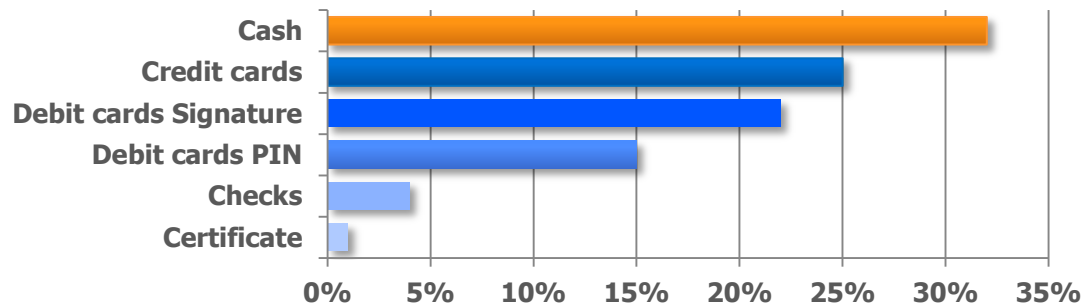
Canada**



* Austria Central Bank Yearbook, Crossbow company analysis

** Bank of Canada

USA consumer preferences % ***



*** Hitachi Consulting USA



International development experience

The QIWI group is the company which has succeeded in payment systems' development abroad.

We have already launched 22 companies and are going to start our activities in at least 5 new directions soon.

This has become possible because solutions that are performed in QIWI Payment Service appear to be working results of continuous improvement which were made by hundreds of IT specialists over several years. Invaluable experience of processing requests from hundreds of thousands of our payment devices makes our Processing System incomparable with any others. This is a pledge of our company's leadership.



Domestic and International success



Market share

65%



QIWI develops business abroad since 2006. During 2006 – 2007 Company entered CIS markets.

In 2008 QIWI launched Payment Service in China,

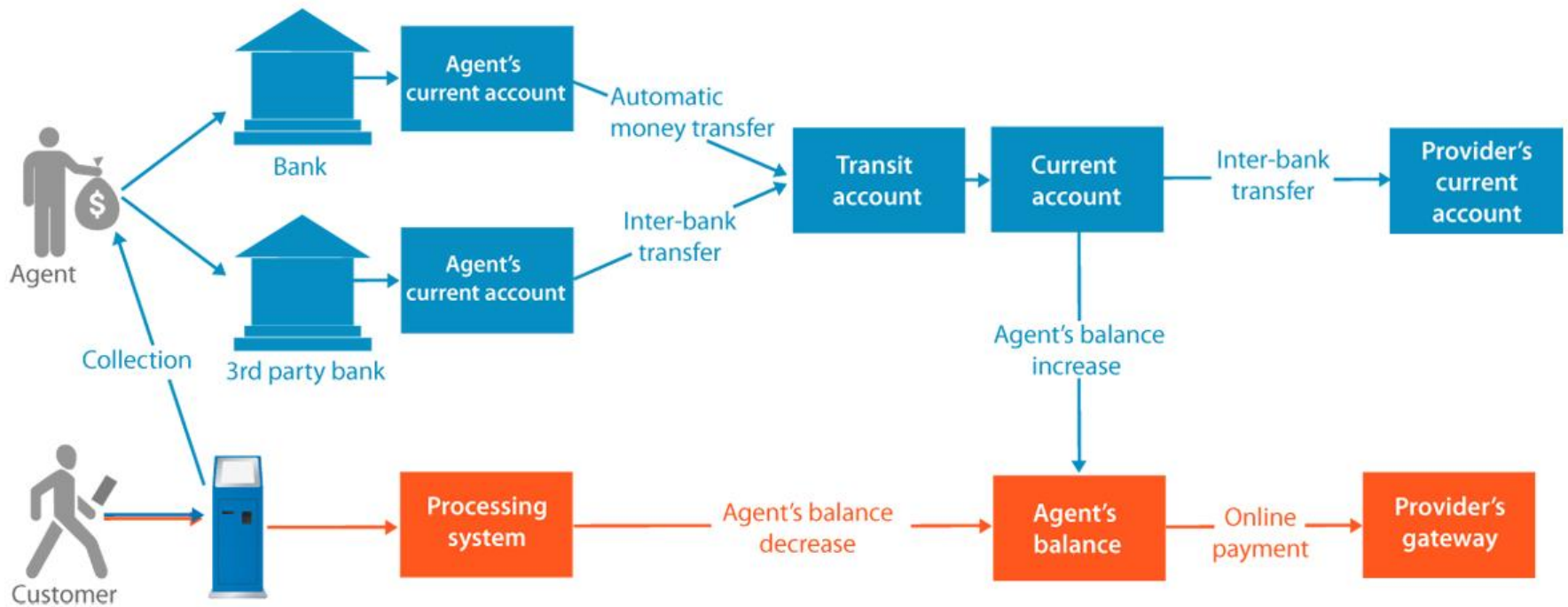
In 2009 we started business in RSA,

In 2010 QIWI started payment acceptance in 6 new countries: Romania, Panama, Vietnam, Colombia, Argentina and India.

In 2011 we expanded our service to 5 new directions such as Malaysia, Kyrgyzstan, Serbia, Latvia and Brazil.

In early 2012 we launched payment collection in Chile and Peru.

Operation scheme



Payment devices



POS-terminal is a compact and completely functional terminal which allows fast and easy payment collections. Usually these terminals are placed at the cashier in the shop. POS terminals are light in weight and have a powerful battery.

Java terminal – a simple and free solution for payment collections. Software should be installed to your cell phone. This will allow you to collect payments using GPRS. Java-terminal is a free of charge cell phone applet for payment collections.



WIN terminal - Linux and Windows terminals allow collecting payments by means of a personal computer. This kind of terminal is highly used amongst mobile dealer shops.



Self-Service Kiosk is the most popular type of payment device in the Russian Federation. This device can be placed on the street or inside a mall/shop/ etc. SSK provides customers with a 24/7 easy and user friendly service along with payment confidentiality and personal privacy information. There are SSK models with a second monitor which are very popular due to the possibility of advertising.

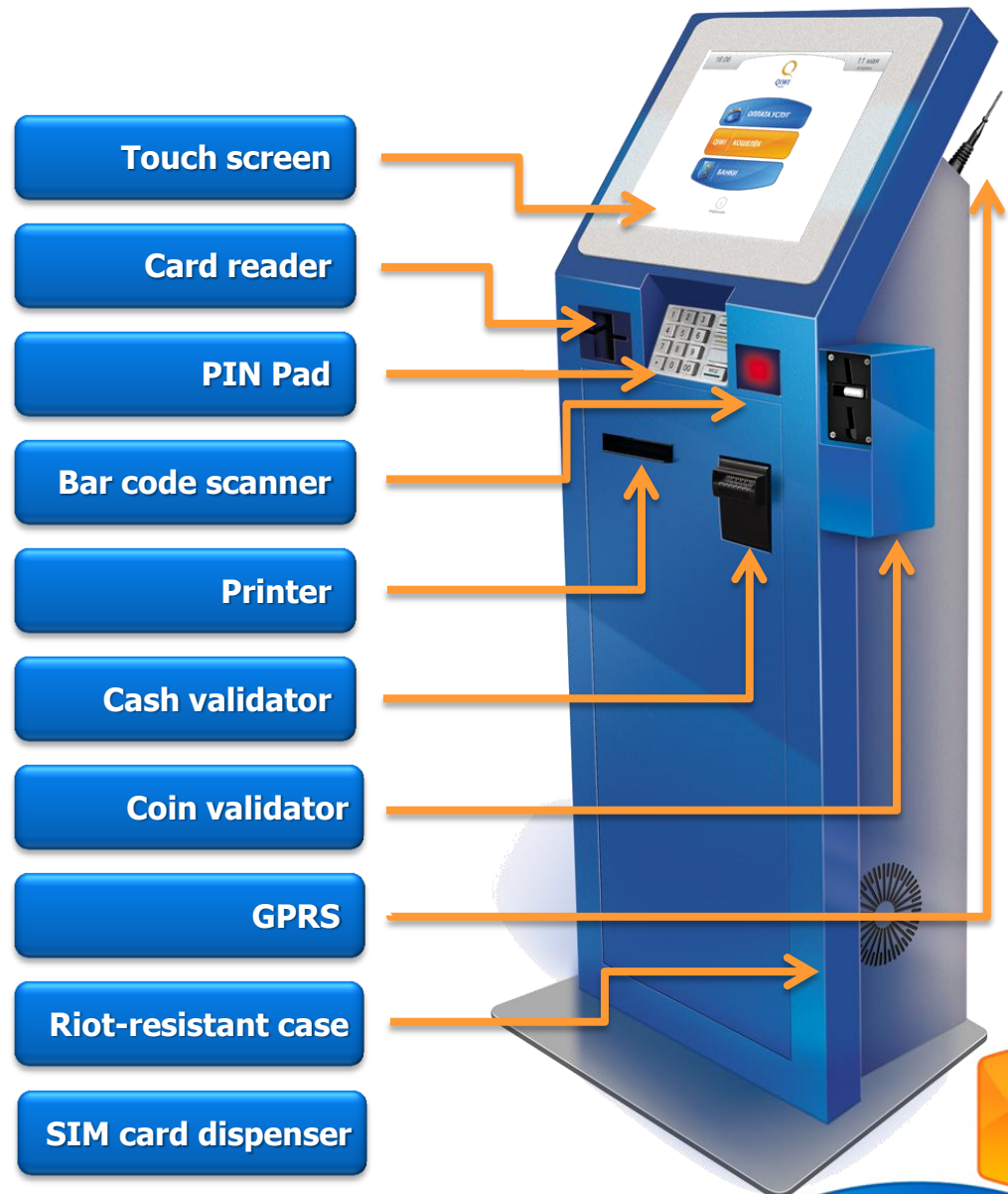


Also we have solutions for payment acceptance via Automated Teller Machines, supermarket cash registers, via XML feed and many others.



Self-Service Kiosk

- Direct top up with flexible amounts
- Not an ATM
- Big touch screen
- Advertising platform
- Very simple intuitive interface
- Certified for EU
- Might be monobranded
- Variable options





The system services - Payment hypermarket



The system services

Payment collection

Internet providers, VoIP, payTV

QIWI Self-Service Kiosks is the most demanded channel of payment collection for Internet service providers, online and cable tv and other related services.



Catalogue goods



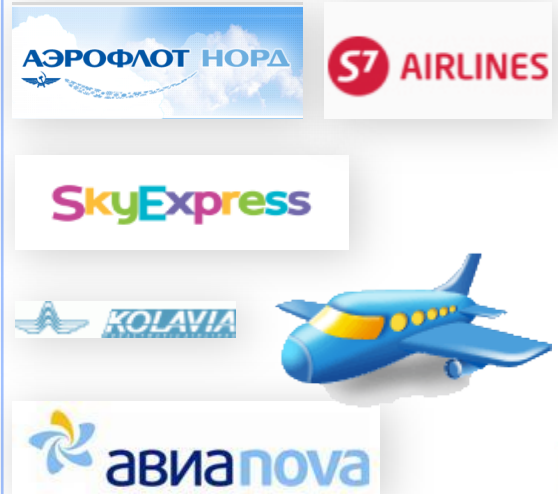
faberlic

Amway

There is a possibility to pay for the order of different goods categories through SSK: cosmetics and perfumery, jewelry, household goods and housewares, business products, audio, video items and books, health products and many others.

Air tickets

On average, e-tickets share is approximately 80% of air companies. SSK greatly increases the number of passengers who are able to buy e-tickets thanks to the possibility of paying for it by cash.



The system services

Payment collection

ON Line games Social networks

Nowadays number of internet users playing network games actively increases and QIWI service provides the possibility to pay for gaming for unbanked users.

It is possible for users of social networks' paid services to top up balance via QIWI SSK as well.



Internet sales



Internet shops.

QIWI payment service allows customers to pay for orders from approximately 600 internet shops including books, multimedia, toys, flowers and many others.

It is possible to make contributions to the FOREX market via kiosks too.

Housing and public utilities

Payments of housing and public utility service is one of the most demanded service in QIWI System. It is possible to make payments quickly, without queuing and in close proximity to the home.



Insurance premiums

Payment of insurance premiums by means of QIWI SSK allows a reduction in costs for both insurance companies and agents, and greatly simplifies the payment procedures for private individuals.

Ренессанс[®]
страхование



Payment to budget



It is now possible to pay traffic fines as well as other budget payments via QIWI SSK, such as taxes, state fees and other fines



Credits

Clients of 64 banks of the Russian Federation are able to make payments for credits, refill accounts and cards by means of the QIWI payment services.



The system services

Payment collection

Betting, lotteries



Все известные лотерей на терминалах моментальной оплаты

QIWI SSK offers various types of lotteries: instant lotteries, no-draw and draw lotteries.

QIWI also provides a lottery platform, on which winnings are instantly paid to the winner's QIWI Wallet account.

Money remittance

It is possible to transfer up to 15 000 rubles via QIWI SSK. This money can be drawn in 15 minutes.



Electronic money systems

The QIWI payment service allows you to top up the balance of electronic wallets and virtual accounts in different payment systems.



The system services

Goods sale

Software

- For PC users, the following types of software payment service are available:-
- Purchase of MS Office licensed keys
- Antivirus programs Kasperskiy and DrWeb annual license
- Purchase of navigation software



Periodicals subscription

- By using this service it is possible to pay the subscription for more than 30 printed publications. It will allow readers to save time spent in post office queues.
- It is possible to draw and pay subscriptions for Internet publications as well, for example, unique and archival publications.

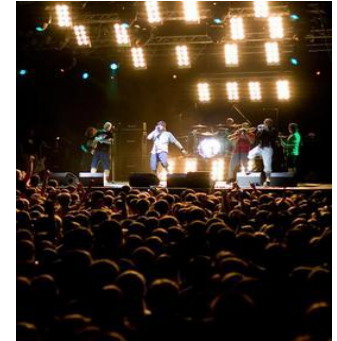


The system services

Goods sale

Tickets

- **Entertainment tickets.** 46% of the population who regularly use SSK want to buy tickets for entertainment events through Self-Service Kiosks.
- System provides the opportunity to buy theatre, concert, event and movie tickets via kiosk.



Tickets

- **Railway tickets.** The service allows customers to buy e-ticket (with the option to choose date, time, and seat) which can be changed into travel documents before departure.



Mobile phone contracts

- It is possible to order and pay for contract with three leading Russian providers through each QIWI SSK. Couriers can deliver the chosen item at any time and place convenient for the customer.



Entertainment

- **Content for cell phones.**
Provide a range of popular ringtones and pictures, pranks and games, predictions and mobile acquaintances.



International trans-border payments



Russian consumers can top up their mobile accounts via QIWI kiosks in Turkey, Latvia, Ukraine, Belarus, Tajikistan and Kazakhstan.

We are developing this service aiming to create a united network of QIWI SSKs which allows to pay for any service provider in any country of QIWI presence.



QIWI wallet

QIWI Wallet is like “A Private room” on the system. The project started up in December 2007. It is a management system for users’ personal accounts which is compatible with various interfaces.

Pay

- Payment collection in behalf of more than 3000 merchants
- QIWI Visa Card – online payments all over the globe.

With

- Cash via QIWI Self Service Kiosks
- QIWI Wallet account
- MNO account
- Social network currency
- Banking cards

Via

- Self service kiosks
- Payment widget for mobile commerce
- Mobile applications
- Social network applications
- WEB interface
- SMS commands



QIWI Wallet is the only e-Wallet which is connected to the Russia’s largest network of **FREE** cash top-up – nearly 145,000 QIWI cash collection points (including over 110,000 automated kiosks) in all regions of Russia.

Cooperation with VISA

Issuer of QIWI Visa Virtual

- A new card every **20 seconds**
- Average amount - **\$30**
- Total number of issued cards – more than **1 000 000** per year
- Process of purchase – **two minutes** through any QIWI interface, user receives card's data **via SMS**



Issuer of QIWI Visa Plastic

Issuer of QIWI Visa Cards

Visa Money Transfer



We are proud to receive certificate from Visa for the **world first** online Visa money transfer



QIWI Bank is in the holding's structure



QIWI Visa Cards

QIWI VISA Plastic

Plastic card QIWI Visa (QIWI Visa Plastic, QVP) allows to use QIWI wallet balance for purchase any goods and services in any stores and online shops which accept payment with VISA, as well as withdrawal cash in ATMs. This plastic card is accepted everywhere where VISA card are accepted. Card limit is equal to QIWI wallet balance.



QIWI VISA Virtual

A VISA virtual card can be purchased through QIWI SSK with a balance up to 15 000 rubles.

Customers can use it in all internet shops that approve bank card payments.





QIWI 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

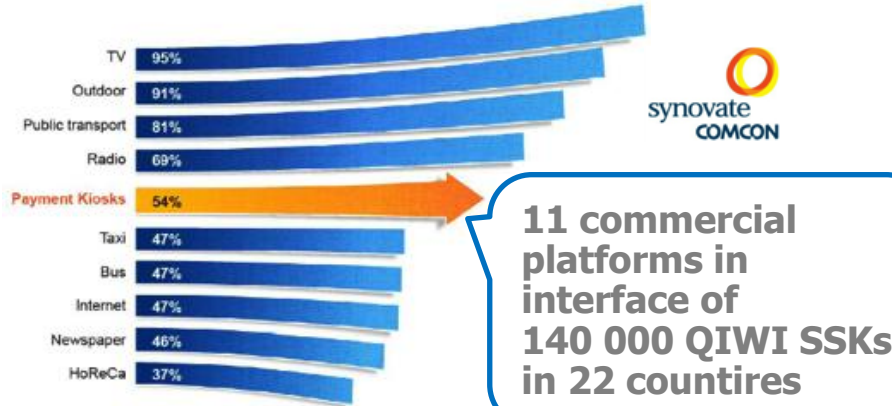
During the first year the CTR rate was around 35-40%

Later it will decrease to 5% (currently in Russian market)
(Put this in perspective that average CTR for internet ads is 0,04%)



Unique marketing opportunities

Advertising



High penetration



Contact with 80 000 000 people every month

Interactivity

Interactive communications and personal messages for customers

Targeting

VIP or DISCOUNT?

Get an **INDIVIDUAL REPORT** on average transaction amount in any particular location of your choice

Transaction amount low? - Offer cheap service plan

Transaction amount high? – Offer VIP



Customer experience improvement

1. Simple and easy service to use, fast.
2. Anywhere, anytime convenience.
3. Privacy of information and payment (phone/account numbers, amounts).
4. Low-value to high-value top-ups, amount is determined by customer.
5. All payments in 1 channel = payment hypermarket





QIWI Social importance



- At least one transaction per month by **80 000 000** of people.
- Over **110 000** of people are employed and involved into business.
- Working platform for more than **15 000** of small business companies.
- Every payment is **20-30 minutes** of time saved.





Co-operation with QIWI

The complete systems and solutions supplied from QIWI encompasses in-house hardware and software production and complies with latest IT standards allowing secured information flow between service providers and the customer.

The Company disposes the best technology and equipment that can be adapted to the clients' and partners' needs, and owns additional related assets that allow it to effectively diversify the services offered.

The collaboration with the Company ensures quality, efficiency and stability of payment collection in a very cost-efficient way.





Info for cooperation

In general partnering with QIWI is as follows:

QIWI Ltd. together with your Company register local joint venture company and we supply a complex of software and hardware to provide the possibility to collect and process transactions.

Our team does complete IT adaptation of hardware and software for payment collection (including adaptation for SSK and other types of payment devices). We will make all changes in the System to have the possibility to collect local currency. Furthermore, we will do System's full translation, which means translation of interfaces, information on receipts, SSK "voice", stickers, banners and other.

We can provide our consumer with highly professional technical maintenance of our SSK network along with 24/7 call centre.

To enroll this system and its successful development we need gateways for direct top up from Mobile Operators.



Info for Cooperation with Provider

1. NDA to be signed;
2. Data transport organization up to access point on Provider's side;
3. Data exchange protocol or API;
4. Description of data to be sent by exchange protocol;
5. Codes and descriptions of mistakes; recommendations how to process them;
6. Time-outs rules;
7. Logos of Providers and their Services - preferably in formats (one of) AI, EPS, CDR etc; as additional "bonus" - Brand Book;
8. Terms or recommendations to receipt content;
9. Parameters of access points on Provider's side for test and production;
10. Contacts of Executors (from each departments which will take part in our relations): Name, mobile, Skype, ICQ, MSN, e-mail etc; important - our specialists will communicate with them directly;
11. Procedure of reports exchange, on base of which Provider will form our commission (it can be as part of Data exchange protocol);
12. Model of gross money flow - e.g. we get from Subscriber 100 \$ to replenish X \$, must send to Provider Y \$, and get commission Z \$..





Contacts in QIWI

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pay.qiwi





In every corner of the world
With QIWI in 2012