

# The future of finance: Omni-channel payments

3 6 2 1 2 7 6 5 0 5 2 3 6 7 1 4 8 4  
4 3 2 1 2 7 6 5 0 5 2 3 6 7 1 4 8 4  
7 0 1 8 6 7 3 4 0 1 6 3 4 6 7 1 4 8 4  
3 5 2 8 4 4 0 0 7 3 1 1 6 0 1 1 3 8  
0 1 7 4 6 3 6 0 5 3 6 2 0 3 3 2 5 6  
8 2 1 5 1 4 3 1 6 5 1 3 0 4 1 3 3 2  
2 7 1 1 3 4 8 0 8 0 0 8 2 2 1 0 3 6  
0 1 2 7 0 4 1 1 0 6 0 8 2 6 8 4 5 5  
0 6 0 1 0 4 1 8 3 8 3 7 0 3 3 6 1 4  
2 5 4 7 3 4 3 6 4 8 0 6 2 2 8 0 7 7  
1 2 5 4 2 2 4 6 2 7 3 8 0 5 3 2 5 6  
6 7 1 3 0 7 4 2 1 7 4 4 3 0 4 6 1 7  
0 2 4 0 8 1 6 7 6 0 8 1 5 4 7 0 6 8  
5 0 5 2 7 3 2 6 4 4 7 2 5 7 4 7 8 4  
7 6 7 8 6 2 8 2 5 1 1 6 8 6 2 4 0 0  
5 7 8 4 5 1 3 8 1 1 7 5 8 5 5 4 3 1  
5 1 1 6 4 1 4 2 5 2 3 2 2 0 6 1 8 8  
3 7 7 5 8 5 4 5 8 7 3 2 4 3 1 3 0 4  
3 3 8 1 4 8 8 5 4 1 1 0 6 3 4 2 3 6  
5 2 3 7 8 7 0 6 2 4 5 0 0 7 6 3 3 5  
0 7 5 6 0 6 6 3 8 6 7 2 0 2 6 5 4 8  
1 3 7 6 4 3 7 5 8 7 5 6 7 5 2 0 6 6  
6 4 2 2 1 7 1 7 8 3 4 8 8 9 2 2 4 0  
2 3 0 3 2 6 0 1 1 5 7 6 2 7 2 6 0 6  
2 2 5 1 6 8 0 2 0 2 2 2 2 6 7 0 2 8  
2 2 7 5 1 7 4 5 7 1 2 2 2 6 4 8 8 0  
2 2 7 5 1 7 4 5 7 1 2 2 2 6 4 8 8 0  
2 2 7 5 1 7 4 5 7 1 2 2 2 6 4 8 8 0

WHY

Should we care  
about this?

€ 103B

Total retail sales

in Poland (2019e) +5% y/y

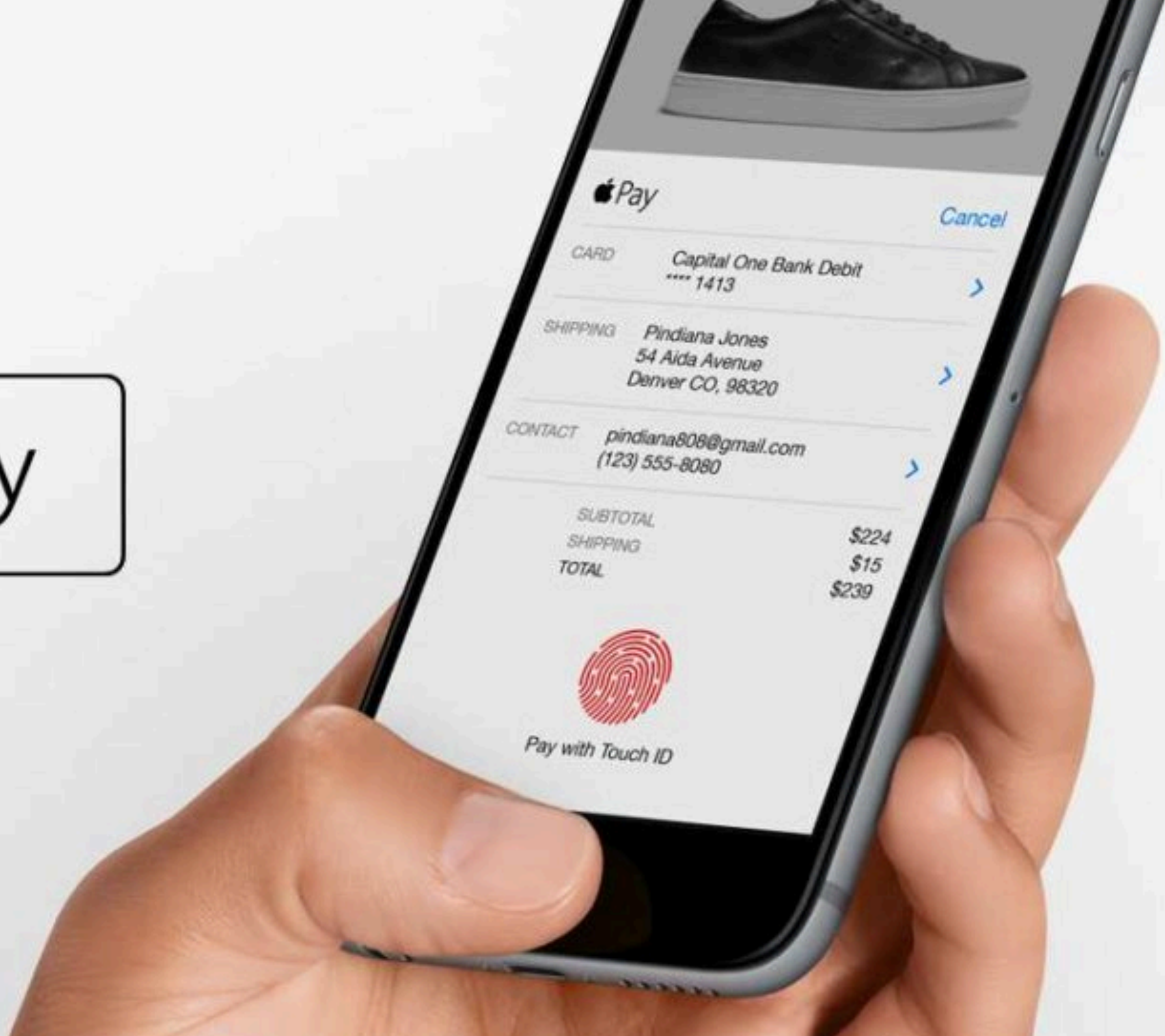
€ 10B

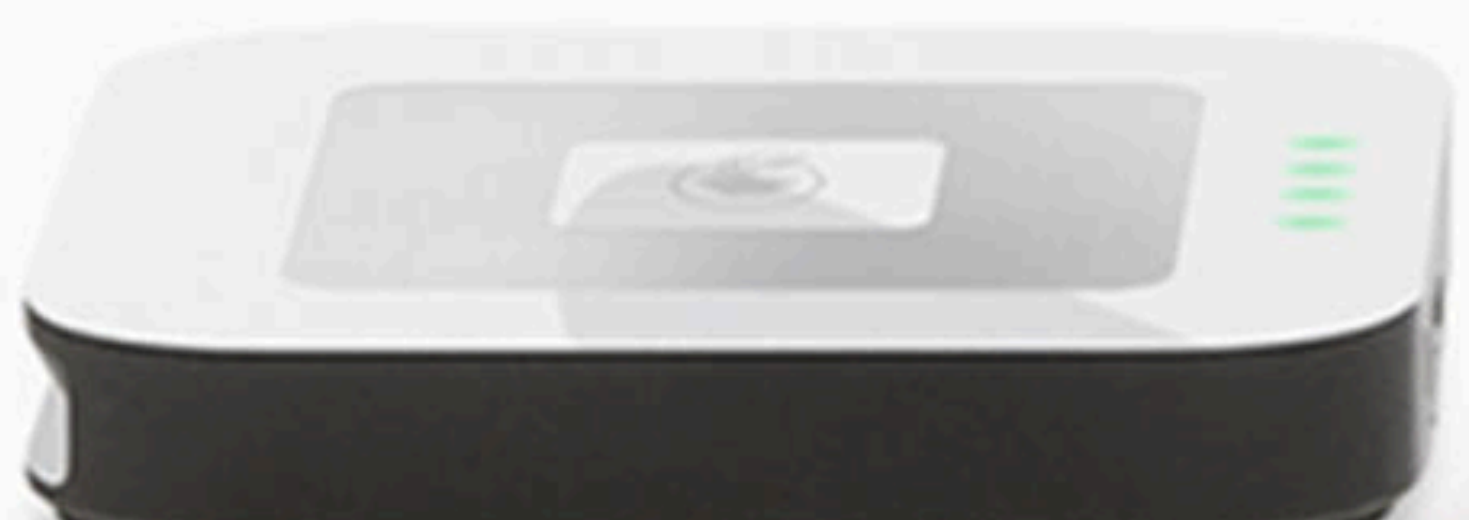
E-commerce sales

in Poland (2019e) +25% y/y

= 90%

of retail sales are still  
offline. BUT online 






B2C play

Google

weipay

B2B play

 Square





Twisto journey

**FROM E-COMMERCE  
TO DAILY PAYMENTS**

50%

online payments are  
cash-on-delivery ... WHY??





70%

reported issues with trust  
& complicated payments



A woman with curly red hair is sitting on a bed, looking at a silver laptop. She is wearing a blue and white plaid shirt. The bed has white pillows and a patterned blanket. The background is a light-colored wall with a window.

**Kupuje najszybciej  
wybierając Twisto**

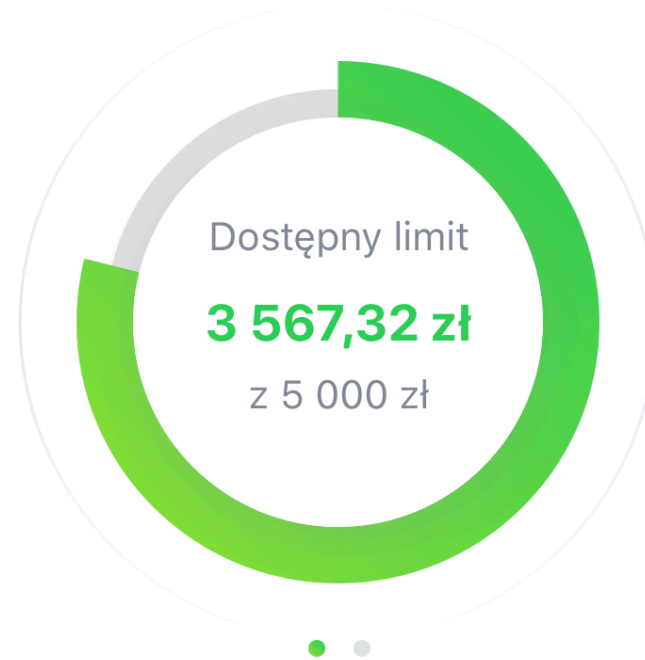


# 1CLICK

Payment &  
POS financing



# Przeгляд



## Płatności

Wszystkie

Online

Karta

Płatności w bieżącym okresie



**Born2be**

Zamówiono 18. 10. / 11:24

**129,00 zł**



**Zooart**

Zamówiono 12. 10. / 19:02

**45,55 zł**



**FM WORLD**

Zamówiono 11. 10. / 10:54

**274,65 zł**

8-9 trn.

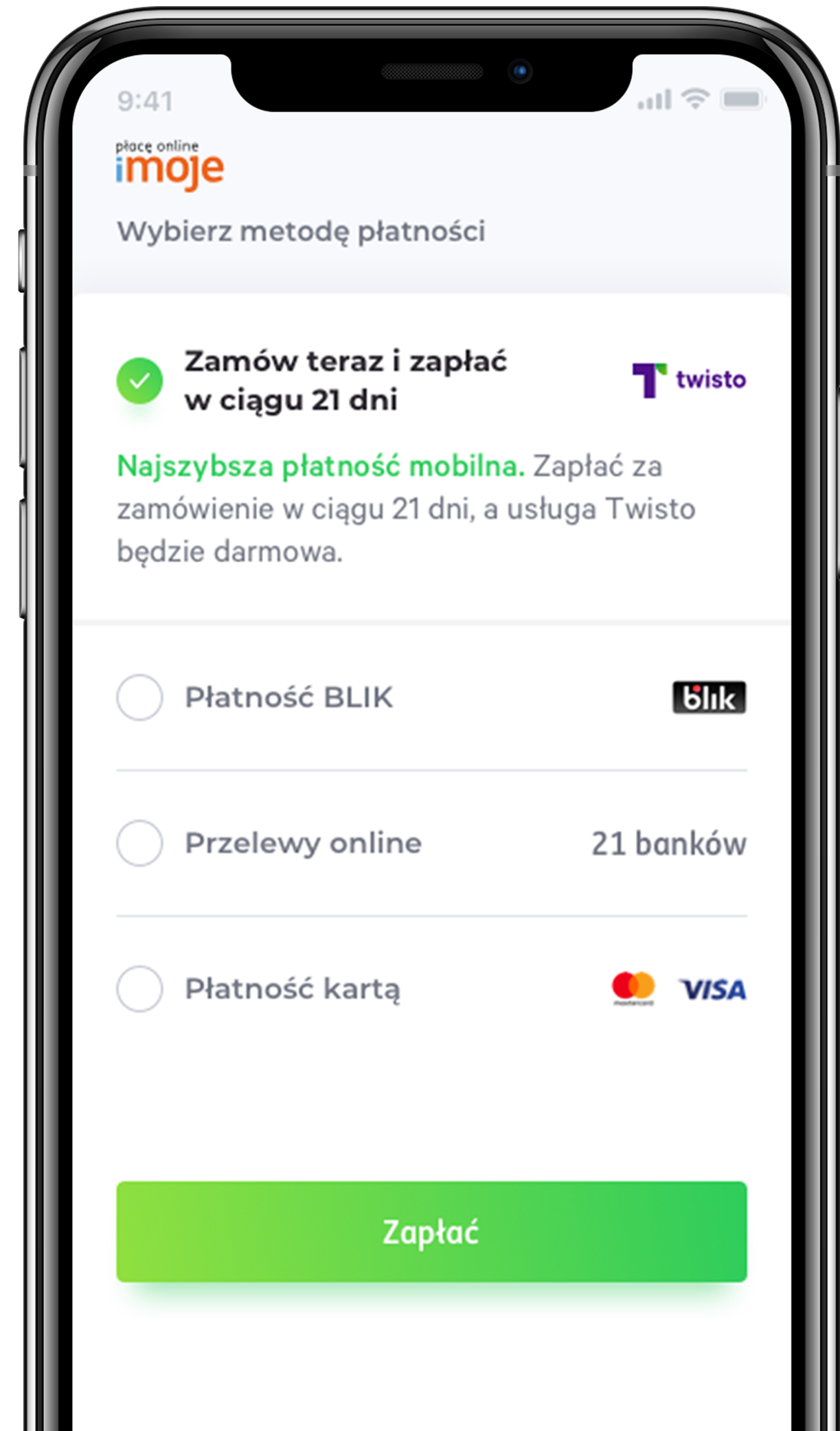
per year via  
Twisto Pay

700K

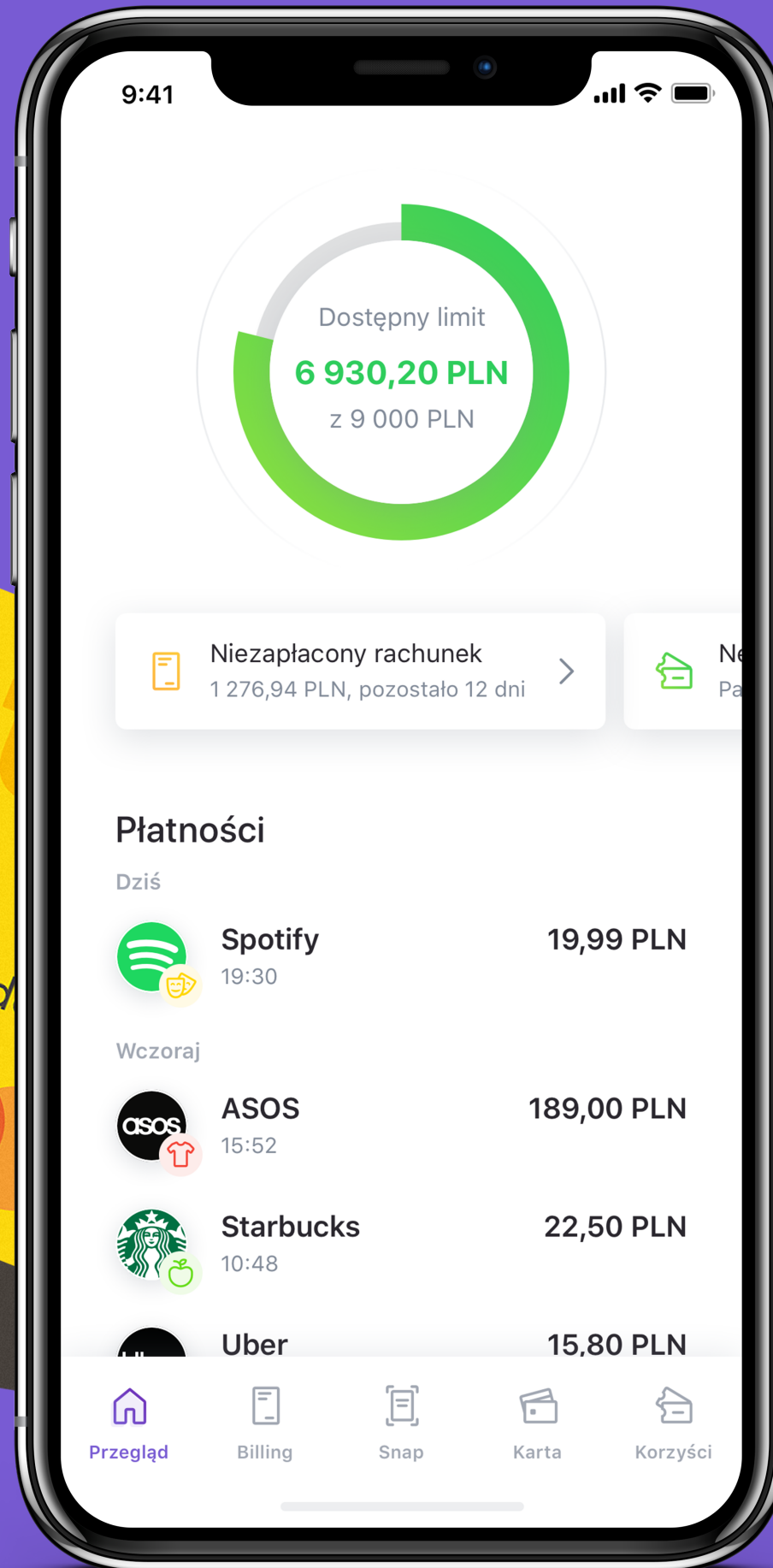
Online customers via  
“Buy now. Pay later”

# B2B

One API solution for  
Online & Offline payments







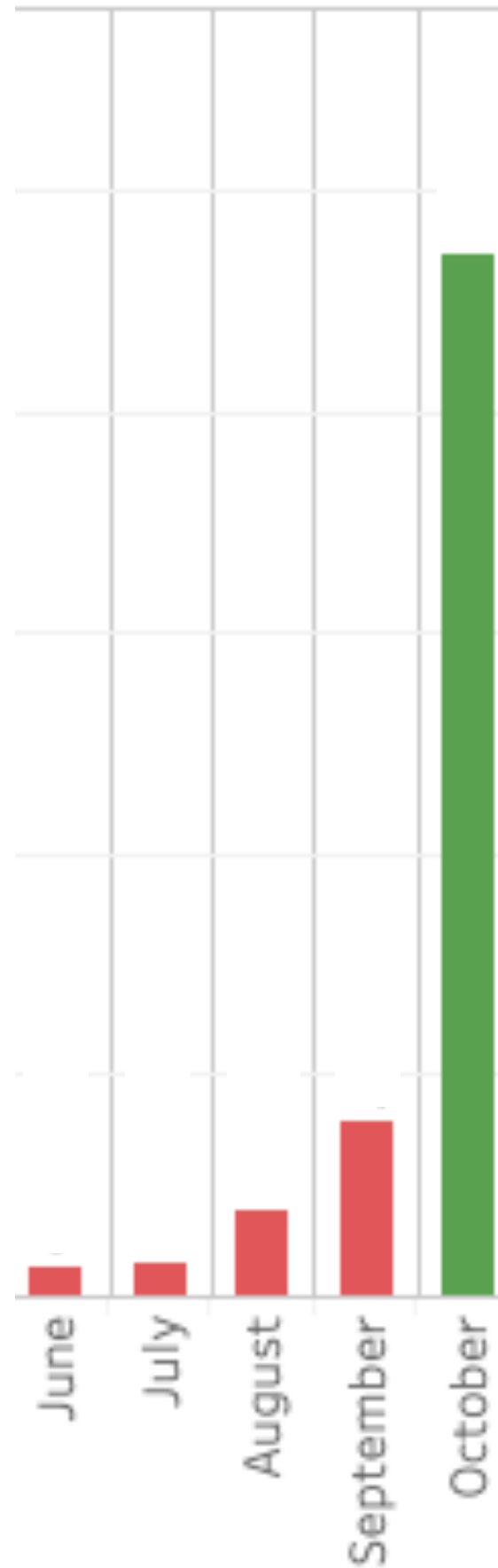
20 trn.

per month for  
daily payments

EUR 2K

Average credit limit  
per customer



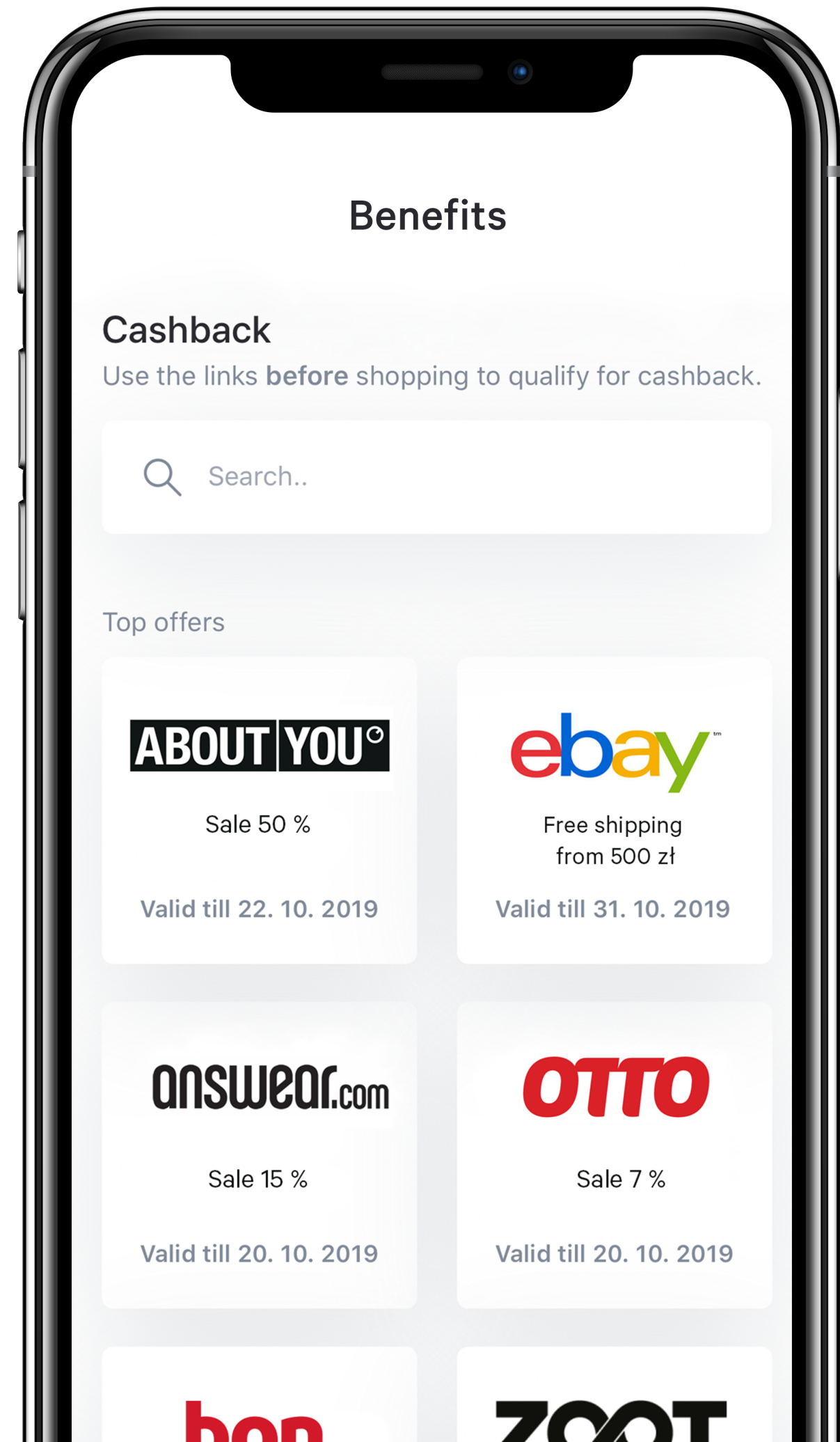


# 9x in 10 days

upon introducing Twisto Card

# B2B

Merchant-Customer  
platform with tailored offers



THE FUTURE ...

IS OMNI-CHANNEL

**B2B**

One API. One solution.

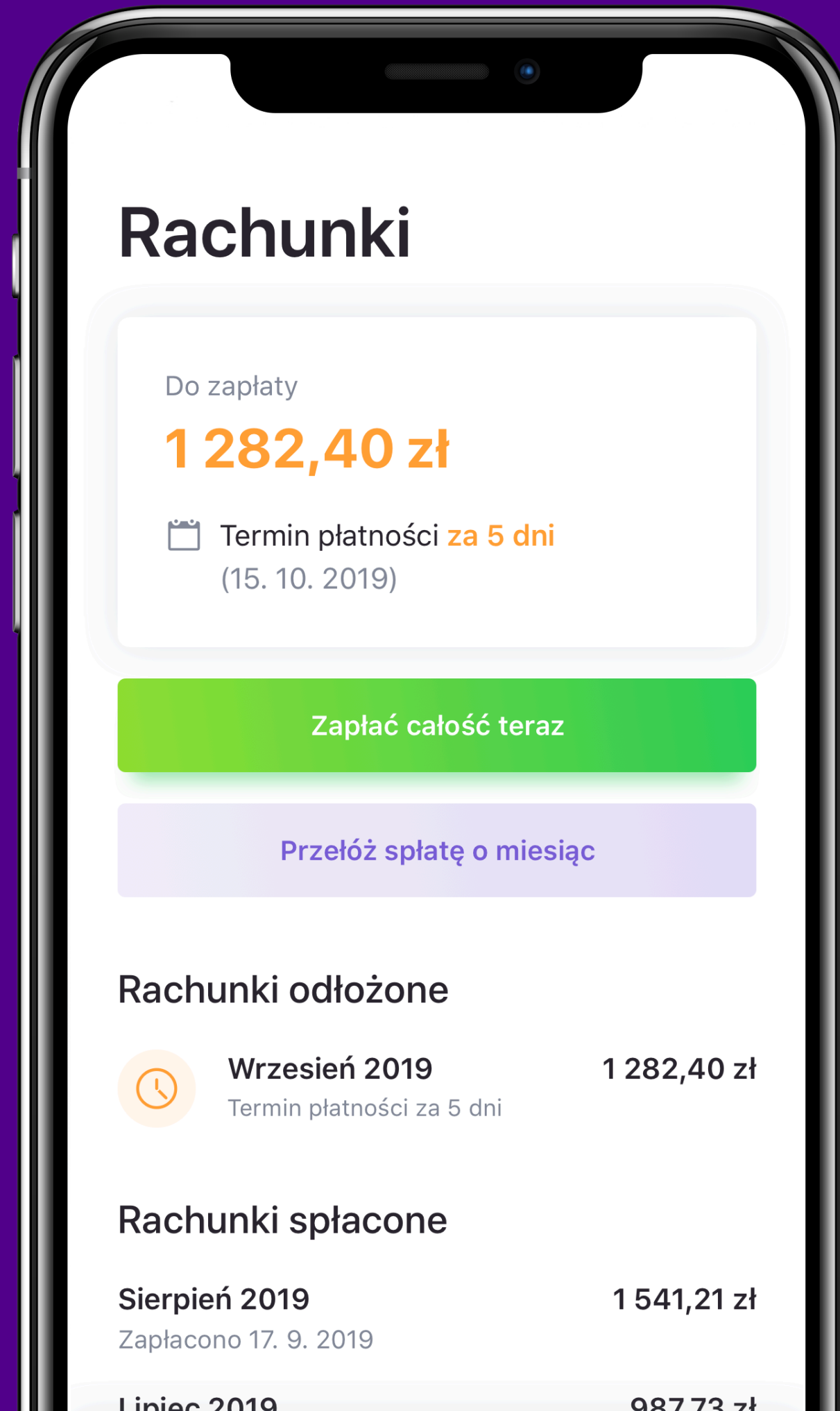
Service both online & offline.

B2C

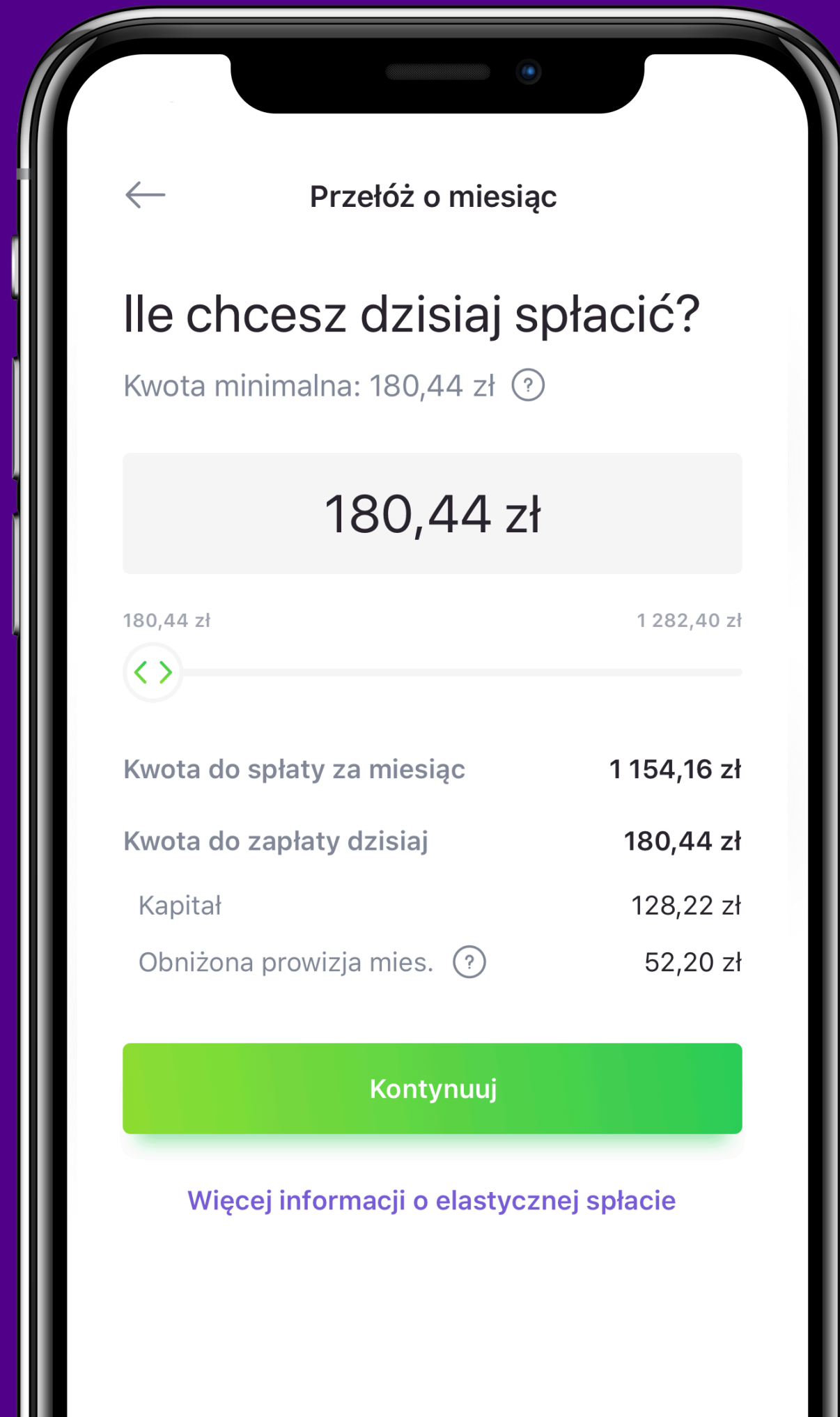
Pay your way with 1-click.

Universal payments hub.

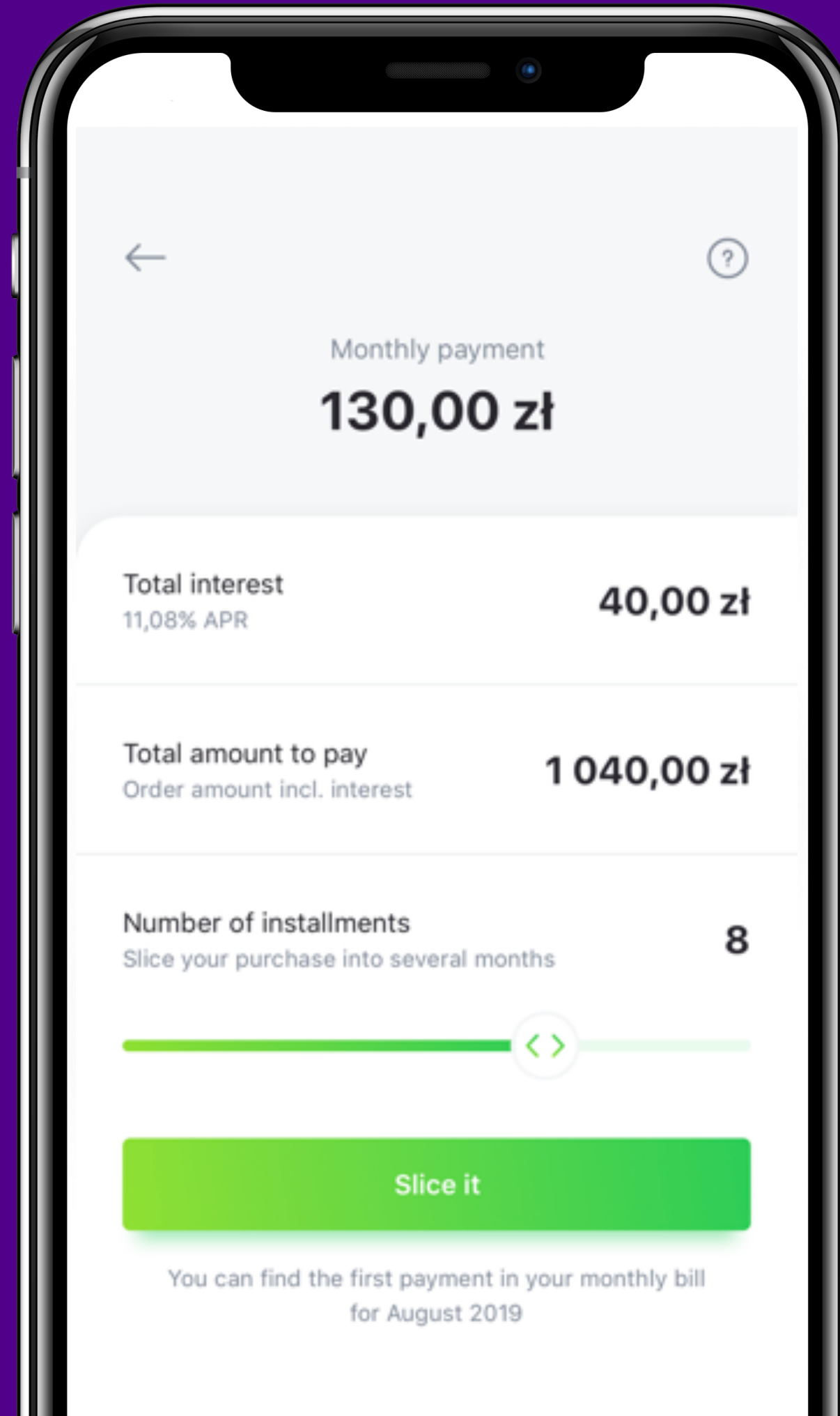
# Pay Now



# Pay Later



# Pay over time







# Simplicity

wins customer & retailer hearts

# Thank you! Q&A

Let's get in touch [michal@twistopay.com](mailto:michal@twistopay.com)