# ePay.bg **Payments challenges** in an integrating world George MarinovCEO DataMax, Sofia Bulgaria



1999 •	year of establishment
350 000	online customers
<b>6 259 493</b>	transaction 2017
13%	of all POS transaction in Bulgaria according to BNB



# **2300+** • offices 6 000 000+ • payments monthly 2 000 000+ • customers monthly **2500+** • merchants

# What is the real

challenge?

# The Ballance!

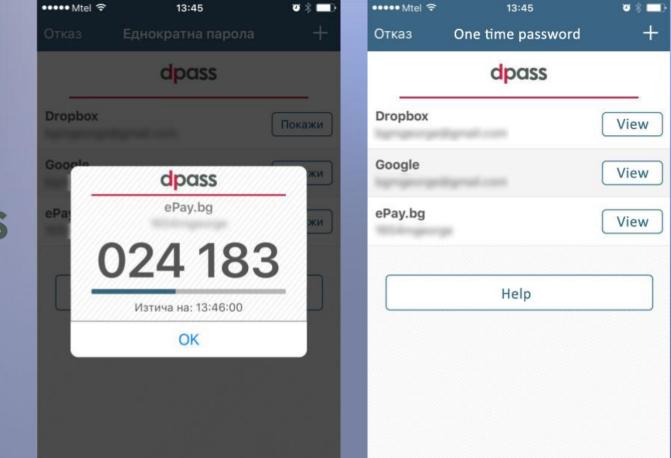
## Find the Ballance...

Ease of Use	Security
Simple Service	Full Functionality
Fun Experience	<b>Regulatory Compliance</b>
<b>Traditional Services</b>	New Revenue Streams

## Ease of Use -- Security

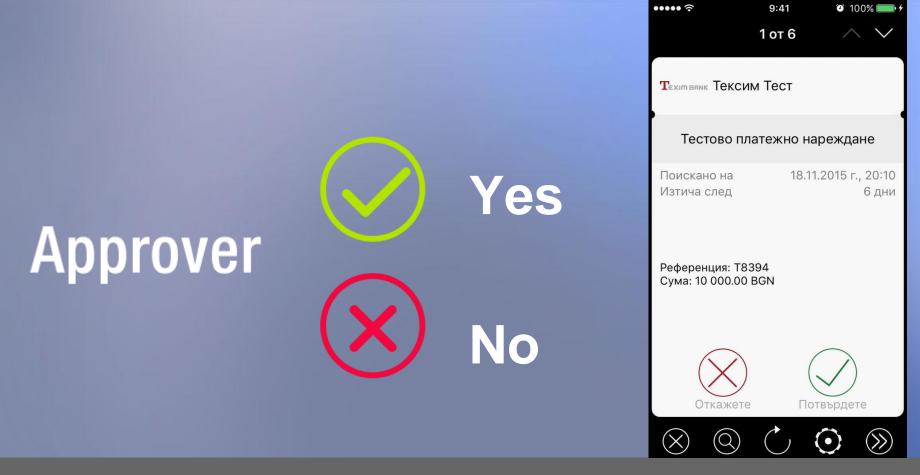
YOU MATTIER

1- here



#### **Ease of Use - Security**

### dpass



#### **Ease of Use - Security**

## **Biometry**

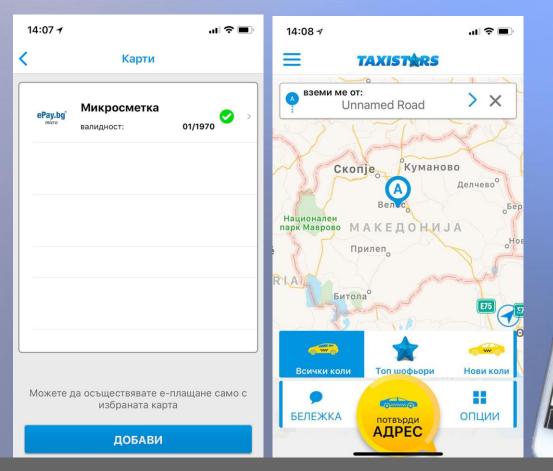


#### **Ease of Use - Security**



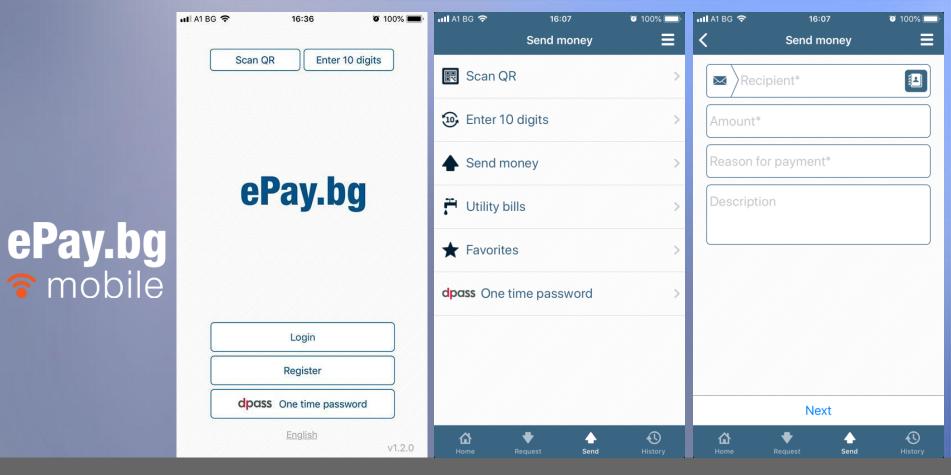
# Simple Service -- Full Functionality

## ePay ONE TOUCH





#### **Simple Service -** Full Functionality



#### **Simple Service - Full Functionality**

# Fun Experience -- Regulatory Compliance

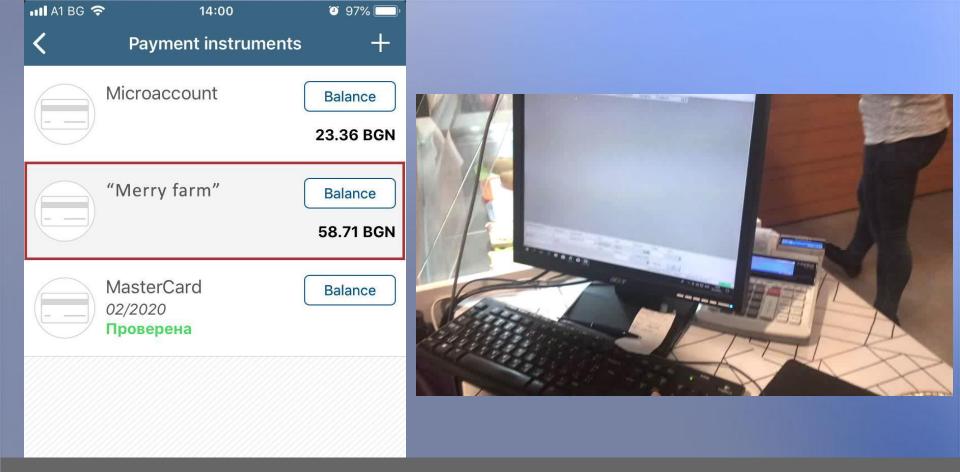




#### **Fun Experience - Regulatory Compliance**

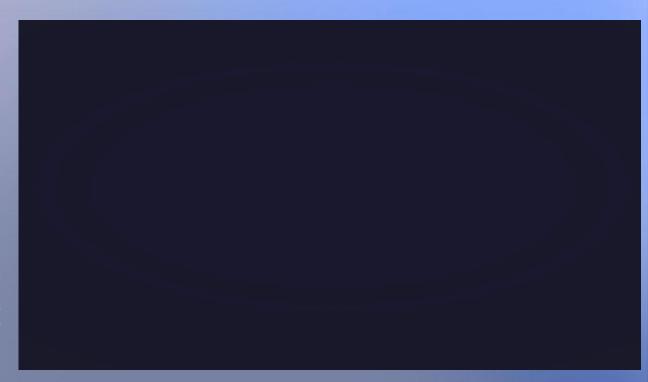


## Traditional Services -- New Revenue Streams



#### **Traditional Services - New Revenue Streams**

# **PayFly** Billing and Instant Payment



#### **Traditional Services - New Revenue Streams**

## ePay.bg

## Thank you!