

Business, Innovations & Financial Inclusion

Svitlana Chyrva

Visa Country Manager for Ukraine & Moldova, Acting Country Manager for Belarus



LIABILITY DISCLAIMER

All information provided "as is" for informational purposes only. Visa is not liable for any informational errors, incompleteness, or delays, or for any actions taken in reliance on information contained herein.

Case studies, statistics, research and recommendations are provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. When implementing any new strategy or practice, you should consult with your legal counsel to determine what laws and regulations may apply to your specific circumstances. The actual costs, savings and benefits of any recommendations or programs may vary based upon your specific business needs and program requirements. By their nature, recommendations are not guarantees of future performance or results and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Assumptions were made by Visa in light of Visa's experience and Visa's perceptions of historical trends, current conditions and expected future developments and other factors that Visa believes are appropriate under the circumstance. Recommendations are subject to risks and uncertainties, which may cause actual and future results and trends to differ materially from the assumptions or recommendations. Visa is not responsible for your use of the information contained herein (including errors, omissions, inaccuracy or non-timeliness of any kind) or any assumptions or conclusions you might draw from its use. Visa makes no warranty, express or implied, and explicitly disclaims the warranties of merchantability and fitness for a particular purpose, any warranty of non-infringement of any third party's intellectual property rights, any warranty that the information will meet the requirements of a client, or any warranty that the information is updated and will be error free.

Any and all third party companies and trademarks referenced in this presentation may be trademarks of their respective owners and are in no way affiliated or associated with Visa. Companies and product names are referenced solely for the purpose of identifying the relevant companies and products. Use of these names does not mean any affiliation with or endorsement by them. Images which are used in this presentation may be images intellectual property rights to which are owned by their respective owners. Such images are used in this presentation solely for the purpose of better illustration of the content of this presentation and are not intended to be used for other purposes.

Visa shall not be liable to a client or any third party for any damages, including, without limitation, any special, consequential, incidental or punitive damages, nor any damages for loss of business profits, business interruption, loss of business information, or other monetary loss.

Financial Inclusion in the Modern World

NEO-BANKS BOOM

BANK AS A SERVICE, OPEN
APIs, REAL-TIME PAYMENTS

BIOMETRIC
ID AND
PAYMENTS

INTELLIGENT WEALTH MANAGEMENT

REMOTE KYC

MACHINE LEARNING, BIG DATA, AI POWERED
PLATFORMS: UNDERWRITING, RISK,
PRODUCTS, LOYALTY, ETC.

ALTERNATIVE PAYMENT METHODS

DIGITAL ISSUANCE
CONNECTED CARDS

IOT PAYMENTS

LENDING MARKETPLACES
AND PLATFORMS

INSURETECH

Financial Inclusion for Modern Consumers



Modern Consumers: the Way They Live

60% are not actively saving for the long term

Edelman, 2016



85% millennials in Ukraine use smartphones

KIIS, 2018



74% say technological innovations make the global financial system more secure

Edelman, 2016



91% millennials in Ukraine use apps

KIIS, 2018

23% use applications to control their personal finances

Edelman, 2016



86% would like to improve their financial literacy

GfK Ukraine for Visa, 2018



78% are interested in biometric ID as the most secure and comfortable way of making payments

Visa, 2018



92% want to know more about personal finances

GfK Ukraine for Visa, 2018





Tap to Phone



KastaID Facial Recognition



Kids born today may never possess a physical payment card.

At the same time, 37%* of Ukrainians still remain excluded from the financial system...

* World Bank Data

What is Needed?

We need to...

1

**Deepen
partnerships
between business
and government**

2

**Expand access to
the payment
technologies**

3

**Engage
millennials to
promote
financial literacy**

Thank you!

