



PimPay

*Opportunity to increase sales in the Russian
e-commerce market*

在俄罗斯电子商务市场增加销售的机会

Russia – big market with significant potential
俄罗斯 – 具有很大潜力的大市场

Key complication of the Russian market and PimPay solution
俄罗斯市场的复杂之处及 PimPay的解决方案

Additional PimPay services
PimPay的其他服务

About PimPay
关于 PimPay

➤ Russian retail market – **Top-9** by size globally
 ➤ **USD 489 bn.** in 2017F

➤ 俄罗斯零售市场 – 规模为**全球第9**

➤ **4890亿美元**, 2017上半年

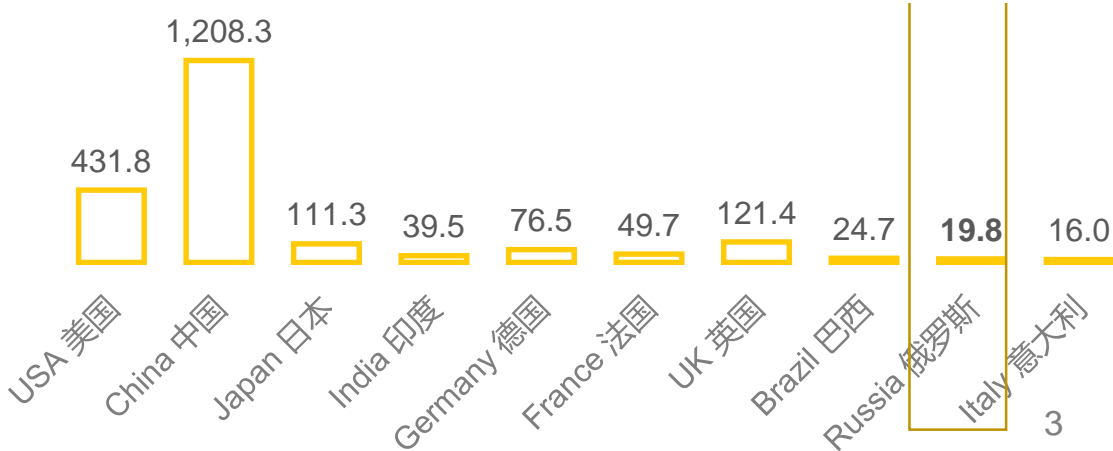
➤ Russian e-commerce market - **USD19.8 bn** in 2017F, **+25%** y/y in ruble and **43.5%** in dollar terms

➤ 俄罗斯电商市场 - 2017年上半年为**198亿美元**, 以卢布计价同比上升**25%**, 以美元计价上升**43.5%**。

Global retail markets, 2017F in USD bn
全球零售市场, 2017上半年, 以10亿美元计



Global e-commerce markets, 2017F in USD bn
全球电商市场, 2017上半年, 以10亿美元计





Russia – World top-7 by a number of online users with only 4% share of e-commerce in total retail turnover

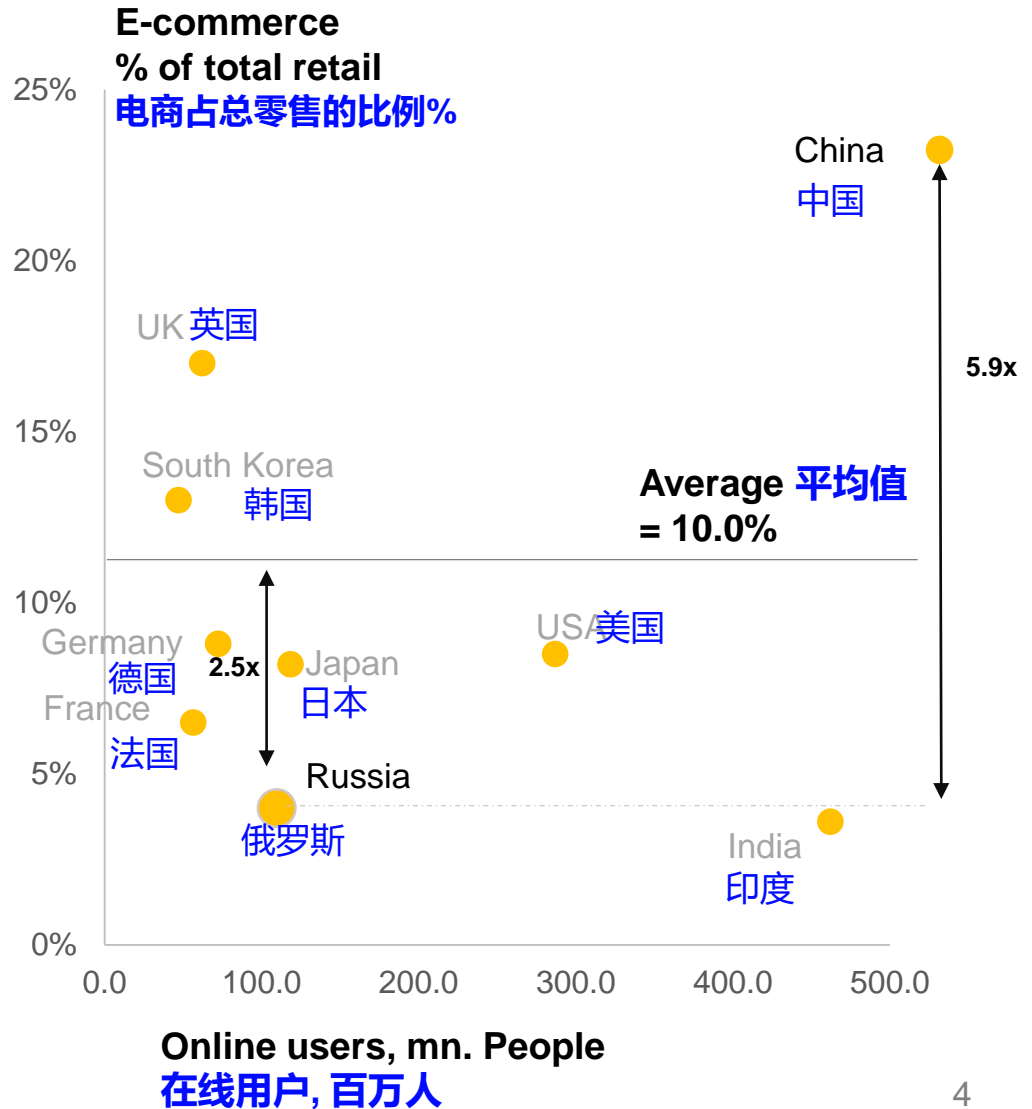
俄罗斯从在线用户方面看名列世界第7，然而，电商份额只占了零售总额的 4%

➤ Russia - **TOP-7** market by number of online users **109.6 mn people** (and top-9 by total population)

➤ 俄罗斯 – 凭借 **1.096亿网民**，从在线用户方面看，名列全球**第7大市场** (以总人口计算，名列第9)

➤ E-commerce sales reach **only 4.0%** of total retail turnover (versus 10.0% on average in the world and 23.6% in China). That assumes **significant potential for development**, especially with a large base of Internet users that is already in place.

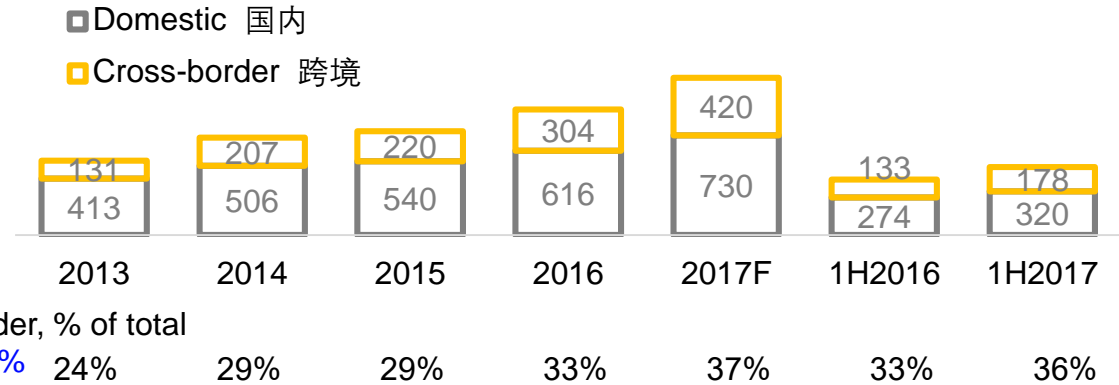
➤ 电商销售额仅达到总零售额的 **4.0%** (相比之下，世界平均水平为 10.0%，中国为 23.6%)，这意味着有**巨大的增长潜力**，特别是考虑到已成形的庞大基数的互联网用户



➤ Growing share of cross-border sales due to increase in cross-border trade with China

➤ 由于与中国的跨境贸易增长，跨境销售的份额在上升

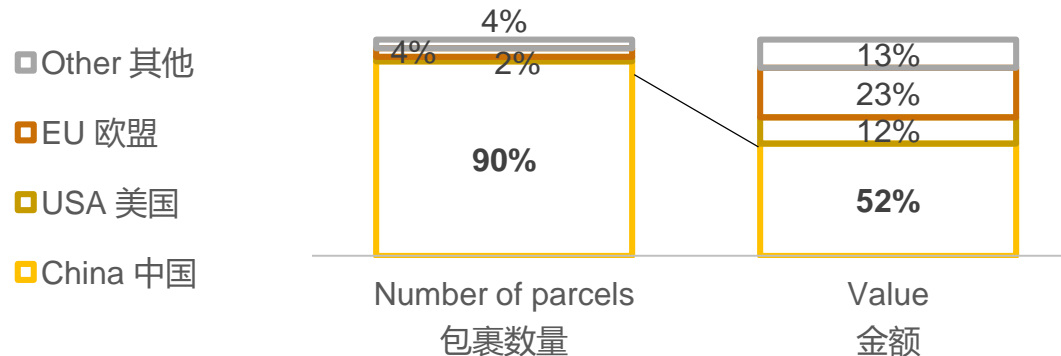
Domestic and cross-border trade in Russia, in RUB bn 俄罗斯的国内和跨境贸易, 单位10亿卢布



➤ **90%** of purchases from China in terms of amount of parcels comprise **only 52%** of all cross-border trade

➤ 然而，从中国采购量的**90%** (以包裹量计)，只占了跨境贸易量的**52%** (以金额计)。

Structure of spending of Russians in foreign e-shops by geography, 1H17 俄罗斯人在国外不同国家或地区的电商商家的支出结构, 2017上半年



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➤ Russian e-commerce customers are still cautious and prefer Cash on Delivery payment method

➤ 俄罗斯电商客户仍然比较谨慎，倾向于货到付款现金

➤ Over 60% of payments (RUB 563 bn. in 2016) – Cash on Delivery

➤ 超过 60% 的付款为 (5630亿卢布, 2016年) – 货到付款

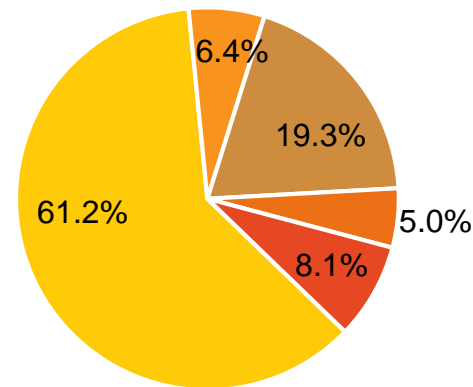
➤ Customers purchase in domestic e-shops more expensive goods compared to Chinese e-shops due to possibility to use Cash on

➤ 由于货到付款支付的限制，相对于中国的电商商家来说，俄罗斯的客户会在国内电商商家购买价格更高的商品

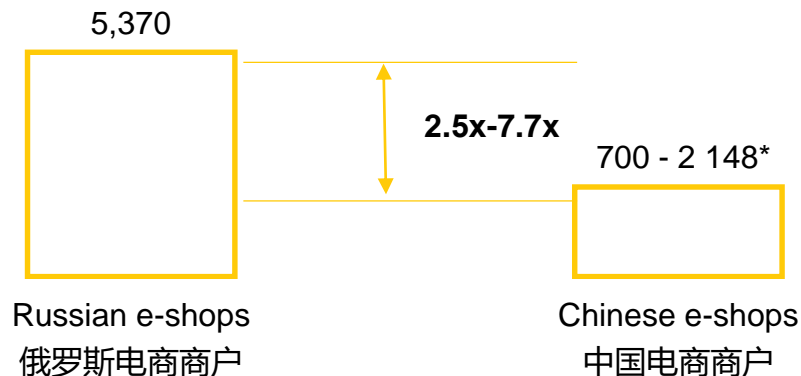
E-commerce market payment structure 电商市场支付结构



- Cash on Delivery
货到付款
- Credit Card on Delivery
货到信用卡支付
- Credit Card payment on web-site
网站信用卡支付
- Electronic money
电子货币
- Other types of payments (through terminals)
其他类型的付款 (通过终端)



Average ticket, in RUB 平均每票价格, 以卢布计



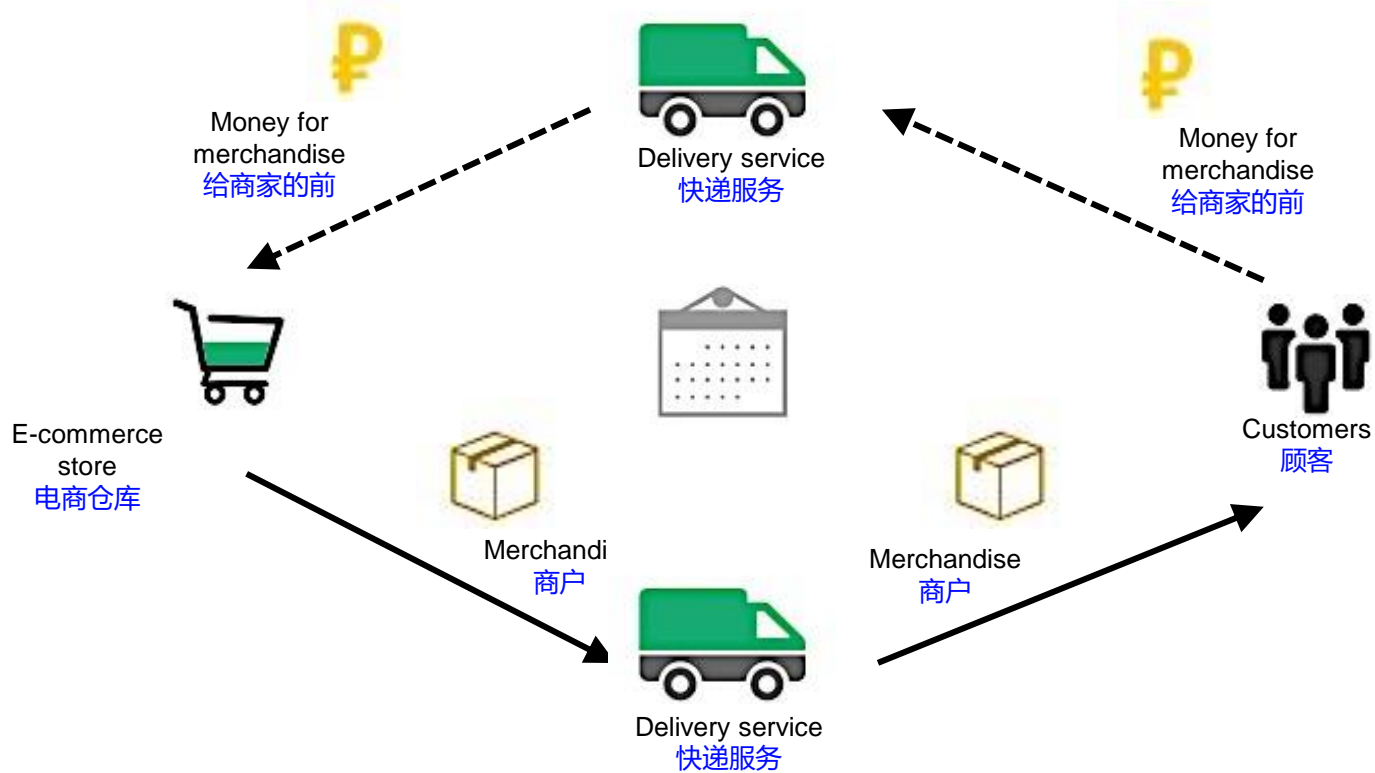
* Data varies in different sources

However “Cash on Delivery” has its own problem – Cash gap

然而，货到付款有其自身问题 – 收款时间差

Cash gap 7-28 days depending on the region

取决于地区的不同，收款时差在 7-28天不等



- PimPay "Cash before Delivery" – Unlocks potential for cross-border e-shops in terms of managing the Cash on Delivery situation.
- PimPay "交货前发放现金" –为跨境电商商家管理货到付款问题释放了潜力。
- PimPay provides financing to cover Cash Gap
- PimPay 为货到付款类的支付提供融资，覆盖现金收款的时差。

How does it work?

它是如何工作的？



Information on your store orders is uploaded to PimPay by you or your Delivery Services

您店铺订单上的信息由您或您的快递公司上传至 PimPay

PimPay transfers the Cash before Delivery based on the volume of dispatched goods with payment on delivery

PimPay 基于货到付款条件所发运货物的数量，将货前给付资金转给商户

PimPay receives money from the Delivery Services at a later date

PimPay在后期从快递公司处收回资金



PimPay cooperates with the biggest logistics providers, that work with Cash-on-Delivery in Russia

PimPay 与最大的物流供应商合作，他们在俄罗斯使用货到付款类的支付

Service is available to the clients of:

现在提供服务的客户:



Marsroute



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Not precise tracking

跟踪信息不准确

- **Inaccurate** info on shipment location
- **Delays** in statuses
- **No estimation** of time for delivery
- **Cross-border**: Our field studies showed, there is a 2 day lag in statuses of Russian Post and international (Chinese) delivery service

➤ 运输地点的信息不准确

➤ 状态延迟

➤ 对到货时间没有估计

➤ **跨境**: 我们的研究显示, 俄罗斯邮政和国际(中国)快递服务之间有2天的延迟



- **Low customers' trust and loyalty to e-commerce**
- **Inability for e-shops to accurately forecast parcels' delivery, thus, cash inflows for cash-on-delivery cases**

- **客户对电商的信任度和忠诚度较低**
- **电商商户无法准确预计包裹送达时间, 因而引发货到付款模式下的现金流问题。**

Insufficient buyout ratio

网购成功率较低

- Customers may postpone picking up the purchase or do not pick up the order at all

➤ 客户可能会推迟收货或根本不会提取订单货物

Losses of parcels

包裹丢失

- 1-2% of total parcels in delivery are lost while travelling to customers

➤ 在向客户送货过程中, 包裹总数中的1-2% 会丢失

PimPay.Control

Precise tracking
精确跟踪



Sufficient Buyout ratio/ low return rate
足够的网购成功率/
较低的退货率

Find parcels
找到包裹

- **Monitor** every order and promptly respond to issues
 - **Informing** about payment delays in real-time
 - Update tracking status every hour
 - Parcels may be tracked in one place - the ability to configure access to customers through the web-site
 - Tracking installation through API
- 监控每笔订单，对问题做出迅疾响应
 - **实时通知付款延迟**
 - 每小时更新跟踪状态
 - 可在**一处追踪包裹** - 能够为用户从网站设置访问
 - 通过 API 安装跟踪

- **Increase customer retention**
- **Forecast the time of delivery for e-shops**

- Engage customers with proactive delivery updates (SMS, Email, robocalls, app push-ups in all messengers)
- **We find over 30-50%** issues above of what store staff or postal service representatives can find
- **We speed up** returns of goods and transfers of C.O.D.
- **We file** claims for tracing orders, **file** the applications to Delivery Services, **keep track** of progress on the applications and **seek** successful outcomes.

- **留住客户**
- **为电商商家预测交付时间**

- 使用前瞻性的交付更新信息留住客户 (短信、电子邮件, 机器呼叫, app 推送和所有的通信手段)
- 与电商商户职员和邮政服务人员所发现的上述问题相比, 我们能另外发现 30-50% 的问题。
- 我们加速了 退货和货到付款的资金周转。
- 我们对跟踪的订单**发起索赔**, 我们向快递公司**提出申请**, **追踪**申请的处理进度, 寻求成功的结果

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We know everything about your parcels at any moment in time since 2013

自从2013年以来，我们能够在任何时候都及时知道关于您包裹的所有事情



Over **3 000** connected e-shops

所接入的电商超过 **3 000** 家



API integration with over **25** delivery services

与超过 **25** 家快递公司 API 集成



Proprietary software — personal account for e-shops, personal account for delivery services, own ERP system

自主产权的软件 — 个人电商账户，个人快递账户，拥有 ERP 系统



Young talented team of **30** professionals

由**30**名专业人士组成的年轻才俊团队



Over **5 mn parcels** through PimPay system p.a.

每年通过 PimPay 系统的包裹超过 **500**万个

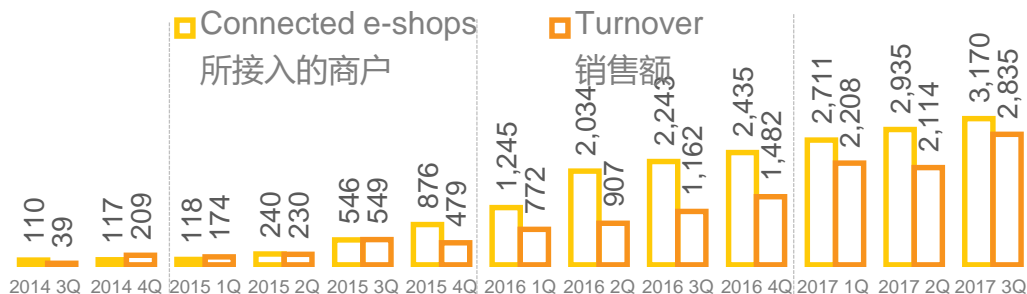


Over **RUB 10 bn p.a.** — e-shop turnover through PimPay

每年通过PimPay的电商销售额超过 **100**亿卢布

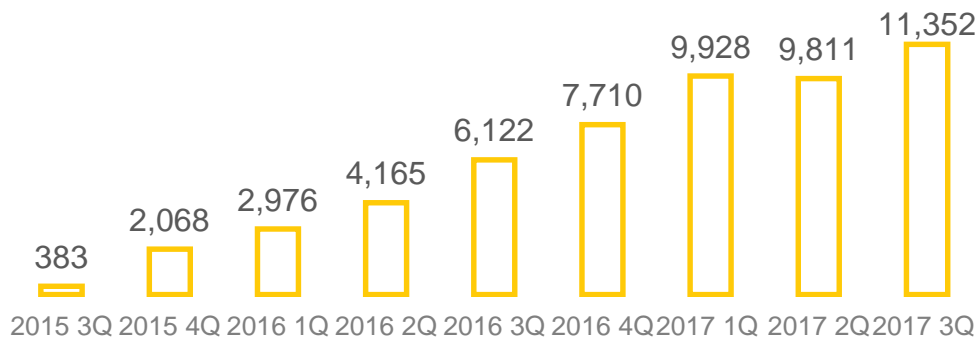
Number of connected PimPay clients and turnover of customers through PimPay (RUB mn)

接入的 PimPay 的客户数量，客户通过 PimPay 的销售额(百万卢布计)



Service PimPay.Control: the amount of parcels found, in RUB k

PimPay.Control 的服务: 所发现包裹的金额，以千卢布计



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