The Payments Industry's most merchant centric provider

February, *2019*

APEX

A Global Partner for Local Payments

Our vision is to be the payment industry's most merchant centric provider. Through our platform a merchant can connect via a simple API connection to the world's payment ecosystem, increasing conversion at lower cost and satisfying their entire payments needs

Despite Regulation Payment Acceptance Costs have been Rising

2006
MasterCard IPO

2007/2008
Visa Inc. IPO and Visa Europe split

2014
Visa changes its scheme fee structure

2015
Mastercard introduces new and increased scheme fees

Dec 2015
European Interchange regulation

Jun 2016
Visa Inc. announces Visa Europe acquisition

Sep 2016
Cross-border scheme fee increases

Jan 2017
Visa scheme fee increases

Apr 2018
Additional Visa scheme fee increases

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Figure 4: Typical MSC Breakdown PRE-IFR

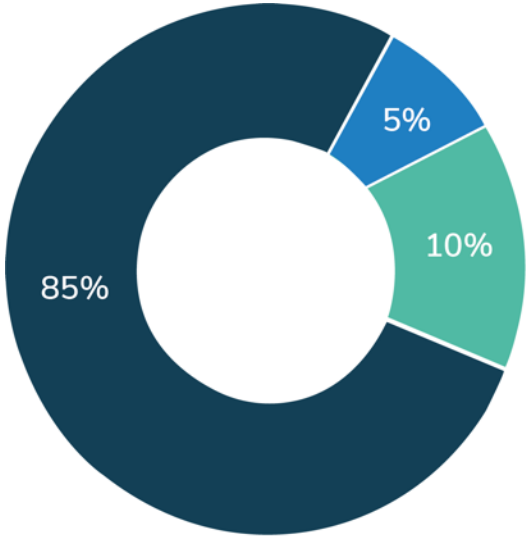


Figure 5: MSC Breakdown Post-IFR 2016

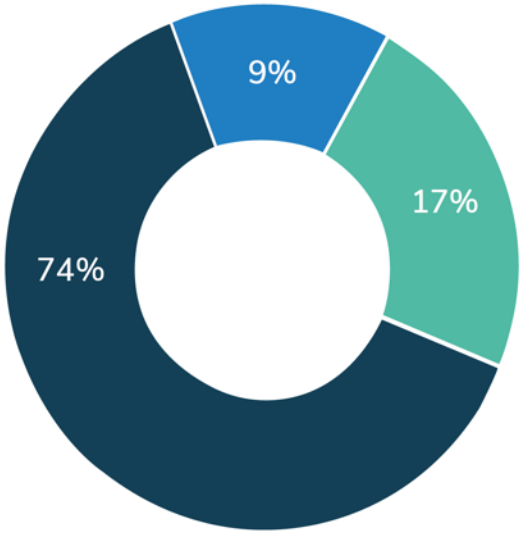
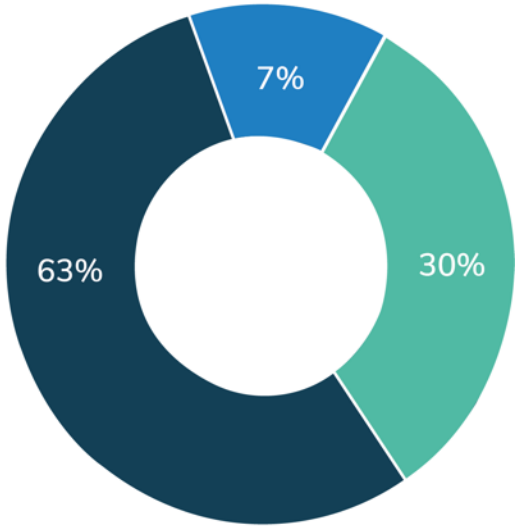


Figure 6: MSC Breakdown Post-April 2018



Interchange Scheme Fee Acquirer Margin

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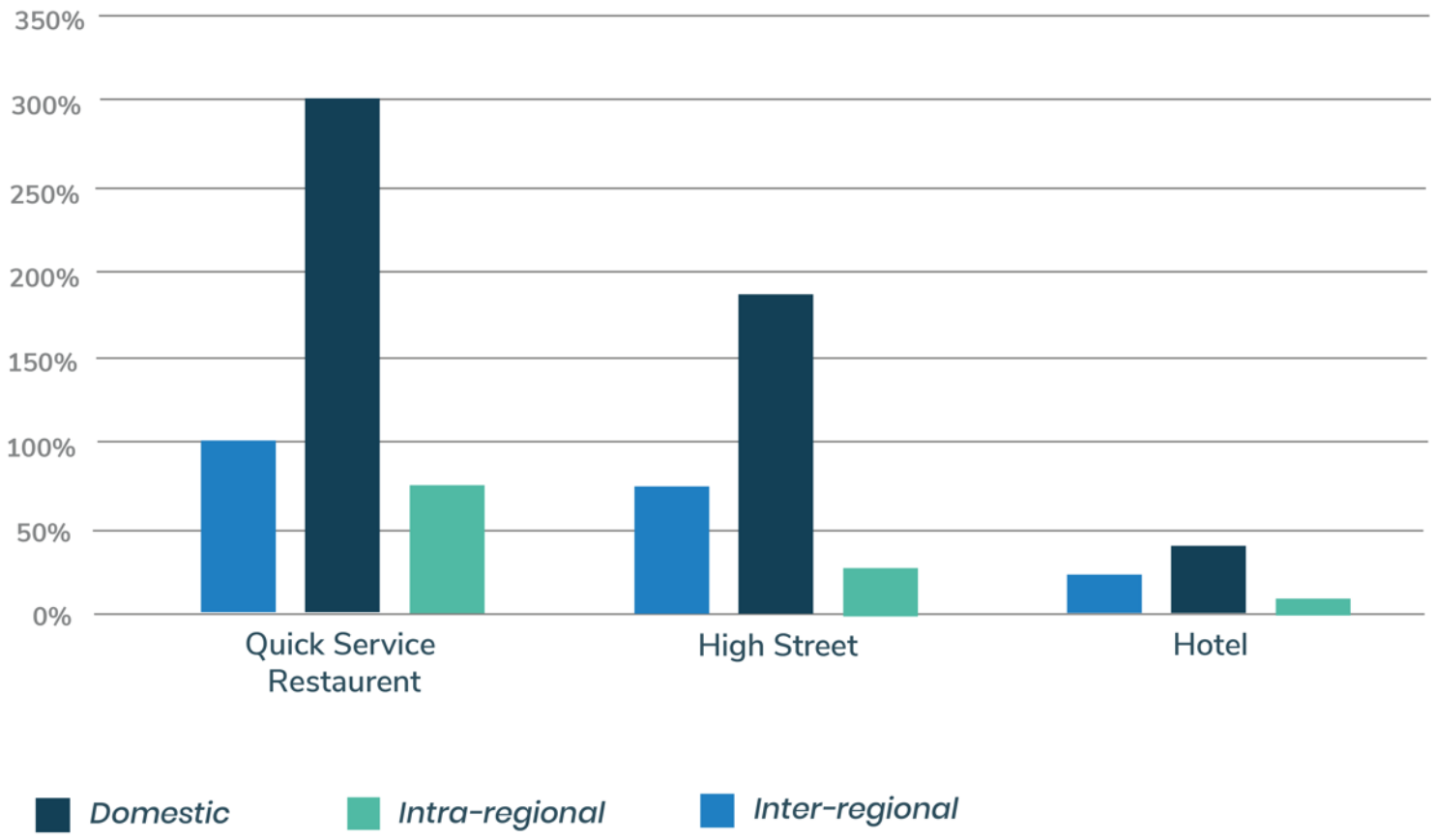
Figure B: VISA Scheme fee increases, April 2018



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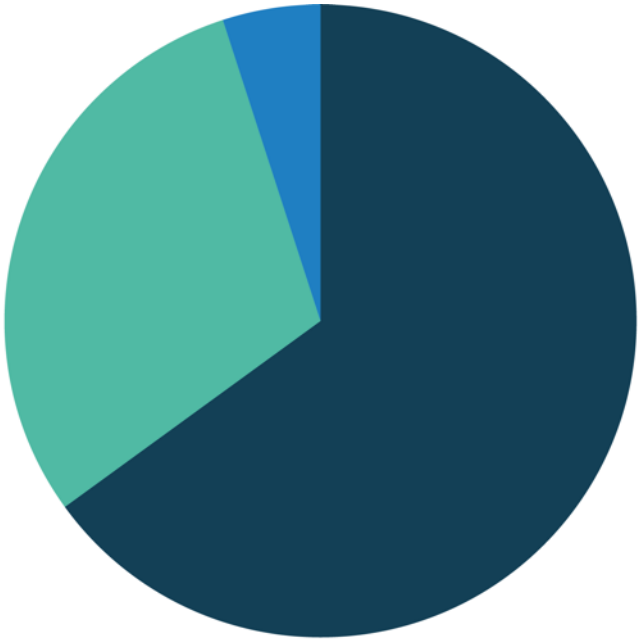
Merchants need to optimise the whole MSC

MSC Breakdown 2018

Acquirer margin squeezed through RFP process

Scheme fees need to be audited to ensure they align to scheme rules and no Acquirer mark up



Interchange is regulated- but needs to be optimised- Domestic v Intra v International

Interchange *Scheme Fee* *Acquirer Margin*

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The Solution- Connect to the APEXX award winning Payment optimisation gateway ?

Value Focused

As a 100% acquirer agnostic business model, **APEXX** is always able to deliver the best products and services to suit our customers globally with no vested interests. One single API gives:

- Access to an end-to-end payment gateway that is modular in design fully PCI-Level 1 compliant

Optimised Payments

Conversion, local acceptance, and the right payment methods are key to any business. The **APEXX** Gateway is a market leading Gateway with an in-build routing platform connecting your business to the best-fit payments suite for your needs. Our platform will:

- Route transactions based pre agreed criteria e.g.. lowest cost or highest conversion

Cost Reduction

We believe that merchants are being overcharged and underserviced. **APEXX** provide the following:

- Focus on the whole MSC , including Scheme fees and Interchange. Audit all the costs being charged . One off or in real time.
- Optimise Domestic v Intra v International processing
- Provide access to local schemes (where available e.g. CB in France to avoid V/MC scheme fees

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Any questions?

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