

MONEI

THE MULTIBANK PAYMENT GATEWAY

WHAT IS MONEI?

For the banks / acquirers, a fully SAAS whitelabel platform for offering a 360° digital environment to manage electronic payments to their merchants, from onboarding to transaction management.

For the merchant a hub of multiple Payment Gateways (Redsys, Evo Snap, Wirecard, Bambora) which can route transactions to multiple acquirers worldwide (LaCaixa, BBVA, Banc Sabadell, Evo Mexico, Wirecard, Bambora, Crèdit Andorrà...)

For the customer a Payment Gateway which aggregates multiple payment methods like: Credit Card, SEPA, Bizum, Google Pay, Apple Pay...

WHY WOULD A MERCHANT/USER CHOOSE MONEI OVER A CONVENTIONAL BANK OR FINTECH?

Fintech competitors VS MONEI. (Stripe vs MONEI):

	MONEI	FINTECHS (stripe as an example)
Transaction routing to multiple payment gateways and/or acquirers depending on variables like: ticket amount, card brand, customer ip...	✓	✗
Transaction processing with new local payment methods like Bizum	✓	✗
Quick penetration to new International markets	✓	✗
Provision of multiple mids for better ecommerce conversion per country	✓	✗
Fully White Label solution	✓	✗

Acquirers (Banks) VS MONEI. (Banco Santander vs MONEI)

	MONEI	BANKS ( Santander as an example)
Tech first approach with weekly features launches/updates	✓	✗
Direct 3ds connection with Shopify	✓	✗
One-click remote onboarding. Digital contracts signature	✓	✗
API first approach with whitelabel capabilities	✓	✗
Advanced features with digital payments in mind which are not focus by banks (graphql API, analytics dashboard, reconciliation reports, easy tokenization, clear documentation, real time multiple currencies provision, real time descriptor provision, webhooks...)	✓	✗
Settlements to any IBAN	✓	✗
Integral control over the whole merchant experience: web widgets / shop → payment processor → acquiring/settlement	✓	✗
Central hub for merchant support with high payments and technical knowledge	✓	✗
Localization and full multi-country concept	✓	✗
Ability to charge for long tail features (seats, transaction routing, reporting, document conciliation)	✓	✗

ACTUAL USERS/MERCHANTS OF MONEI

More than 200 merchants in Spain. Expected to get 2.000 merchants within Europe in 2020

Merchants / Users: FlickHockey, MediaMarkt, Naf Naf, Scalpers...

Partners: Telefonica, BBVA, Banc Sabadell, Redsys, Bizum, Crèdit Andorrà, Universal Pay, Shopify, LaCaixa (Comercia)

Full detail of features & pricing plans: <https://support.monei.net/article/52-pricing>

USERS/MERCHANTS



PARTNERS



	2019	2020	2021
Transactions in million eur	11	50	300
Ebitda	+10.000 eur	+100.000 eur	+400.000 eur

Seed Round to be completed in 2q 2020: 1 milion euro