Breakfast Sponsor
2018 ATPS APAC SPONSORS
How do you deliver outstanding experiences without inviting fraud?

$858M  1-2%  72%

Cost of payment fraud to the airline industry each year
Of travel agency revenue is used to manage fraud
Of businesses worry about preventing fraud without turning away good customers

sift science
Machine learning can separate fraudsters from real travelers

It's only when you apply behavioral analysis on a large scale, looking at all of a user's activity and all activity of users across the travel industry, that you can get an accurate picture of whether someone is truly who they say they are.

At Sift Science, we have over 16,000 signals we look at to identify fraud. Here are just a few examples:

- Account age
- Time until event
- Seat selection
- Order size
- Destination
- Buyer location
- Device type / ID
- Fare class

Sources: Statista, eMarketer, Zozi, IATA, Phocuswright, Sift Science

To learn more about how Machine Learning can help you prevent fraud email: Tobias Abdon tobias@siftscience.com
PRESENTATION DEADLINE & IMPORTANT NOTES:

- Thursday 30th August 2018

- You have to use our POWERPOINT for PC in WIDESCREEN template

- We do not accept presentations at the event. They need to be submitted in advance

- Please DO NOT send PDF's, Prezi's, Apple Keynote or other presentation formats

- Presentations are merged to maximise your speaking time and to make the handover from one speaker to another easy and straightforward. Therefore, please DO NOT put anything in the footer or alter the Master Template

- We need your presentation in advance to check that it is not corrupted and works when it gets to us

- Please insert your name in to the file name so we can easily identify it

- ONLY SEND YOUR FINAL VERSION when you are happy with it. We aim to ensure you have the correct version to present with – if you send multiple versions it is hard for us to keep track of all of them and you can end up with the wrong one being loaded

- Please check the more detailed speaker notes that have been sent along with this template

- DELETE THIS SLIDE BEFORE SENDING
- Payment services provider / global airline acquirer / global card issuer
- > 5000 employees in 27 countries in Europe, Asia Pacific, Americas, Africa and Middle East
- Specialized industry solutions for travel and airlines (> 100 Airline customer)
- Founded in 1999 in Munich/Germany, listed on DAX, 2017 ~ € 1.5 billion revenue
- Member of Visa, MasterCard, American Express, JCB, Discover, Unionpay
- Strategic partner of IATA and member of AAFRA
RAW COIN IDEA
- The Raw.Coin network aims to set new impulses in the global commodity market, by digitalizing inefficient trading mechanisms.

- The Raw.Coin network is a blockchain-based ecosystem for supply chains, ensuring the origin, quality, compliance and proper handling of items tracked by the network.

- The Raw.Coin network is enhancing the core Wirecard Platform enabling full flexibility in payment, transactions and financing.
2 \ CHALLENGES IN SUPPLY CHAINS
TRADING CHALLENGES

- Risky
  Counterparty risks

- Expensive
  Settlement costs

- Exclusive
  Major players
SUPPLY CHAIN CHALLENGES

- Rising pressure from global competition
- Consumer is demanding ever-higher levels of transparency about the origins of their products
- Many intermediaries and complex governance structures that are increasingly difficult to manage
- Struggle for stakeholders to maintain an adequate overview of their networks and related costs
- Difficulty to ensure the origin, quality, certificate and integrity of raw materials
- Only a small percentage of related trading profits goes to the producers
3 | PROTOTYPE & POC
Coffee Trading.
WHY COFFEE?

Globally, after crude oil, coffee is the most sought after commodity in the world (Raw coffee is worth a $100B a year).

Coffee is grown in over 50 countries and 90% of the world's coffee production takes place in developing countries.

Coffee trading is complex and involves countless middlemen, each taking a piece of the pie along the way.
COFFEE SUPPLY CHAIN
4  SOLUTION
VALUE OF BLOCKCHAIN
VALUE OF BLOCKCHAIN SOLUTION

Optimize Ecosystems: Streamlines business processes and eliminates intermediaries.

Reduce Risk: Replaces uncertainty with transparency and a trusted decentralized ledger.

Automation and trust through smart contracts: Reduces friction and improves efficiency by automatically executing business logic agreed upon by the participants.

Provenance: Guarantees the quality and lineage of goods or services through an immutable shared ledger.

Privacy: Participants have visibility only into transactions that correspond to their role in the network.
VALUE FOR PARTICIPANTS

- Ability to source and evaluate sustainable and ethically derived raw goods at a fair price.
- Discover the exact location and source of the raw material
- Explore additional data in interaction with RFID & IOT

Instant Payment
Tracking of Shipping
Product Quality
Transparency
Weight calculation
- The Raw.Coin network connects the Producer and the Importer and provides a marketplace where commodities can be traded.
- The Raw.Coin network is based on a private Ethereum network giving flexibility.
- The Raw.Coin network creates smart contracts that represent the terms and conditions of the network and provides trust compliant to control and audit processes.
Every transaction is captured on a distributed ledger - no change of record, since a consensus is built around every single record.

The ledger is immutable so the participants can trace the lineage of a shipment of raw good and have a guarantee of the quality of product.

The supply chain can reduce intermediaries – if suitable for partner and industry.
A smart contract codifies the terms and conditions that you agree to use to trade of raw material.

A smart contract incorporates the business logic and improves the efficiency between buyer and seller, by automatically executing upon this business logic.

No organization has the ability to change the business rules that are encoded in the smart contract and determine how deals are done.
- The RAW Token can serve as a commodity coin to enable transactions of various commodities.
- Token enables a transparent ecosystem with trustworthy data that can be freely accessed by interested parties.
- The RAW token is built on the proven ERC20 standard. The ERC20 provides a simple token with fixed, limited supply. In addition, the ERC20 standard contains a series of functions that enables the issuance, distribution and control of the tokens in a formalized, standardized manner.

* A RAW token can be applied to the trade of any raw commodity. However, the network can work with or without a crypto currency.
PRODUCT JOURNEY

1. Coffee producer
   - weight
   - quality
   - grade

2. Marketplace
   - Order
   - through crypto token
   - quality
   - trade certificate
   - origin

3. Importer
   - Coffee
   - shipped by producer

4. Delivery confirmation
   - by the importer

*33% settlement amount on the order
RAW tokens can be redeemed to FIAT currency at any given point by using the platform's digital wallet

ATPS APAC, Phuket, 2018
6 | WIRECARD AS A KEY PLAYER
Why Wirecard?

Wirecard combines the skills of a technology company with those of a bank. It produces innovative added value and solutions that shape the future.

- Existing payment infrastructure
- Potential entry in trade finance
- Establish strategic partnerships in trade
- Global reach of services and solutions
PARTNERS

Platform (Wirecard & Datarella)
Operations and provision of payment infrastructure & blockchain network

Pre Financing (Wirecard or Partner)
Pre-finance commodity trading

Trading & Aggregator (Partner)
Market the platform. Fair Trade Organizations, Raw Material Associations,…
THANK YOU FOR YOUR ATTENTION!

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