GoVerify protects people from impersonation and deception fraud by validating the correspondence received from a trusted organisation is genuine without having to disclose any personal information.

GoVerify verifies calls, emails, texts and letters.
What are FINTECHS doing for Payments

What is FinTech?

Financial Technology
Business

Making the most of technology for the benefit of the financial sector
What a FinTech MUST do?

Bring value  Reduce pain  Reduce complexity
The airline industry headaches

**Localization**
Offering the correct payment mix

**Centralization**
Finding one provider

**Cost**
Driving operational improvements
A FinTech success story
AirBaltic covers many European markets, but its travelers in each market have vastly different payment preferences.

Offering an optimized local payment mix in the checkout is paramount to conversion.
How did FinTech bring value - Centralization

One simple integration

- Multiple local bank payment solutions replaced with one
- Optimized and consistent user experience across markets
- Connected with existing infrastructure and booking engine
How did FinTech bring value - Cost

Reduce frontline costs
Transparent and competitive

Reduce operational costs
Internal costs reduced
Instant notification and quick settlement allow better inventory control

Reduce fraud costs
Dual-authenticated irreversible transactions with no chargebacks

Airline Travel Payment Summit, 2019, #ATPS
How was it achieved

- DON’T RUSH SUCCESS start small, Test and Prove then expand
- INVESTMENT – Marketing/Training
- TEAMWORK across multiple stakeholders (IBE/airBaltic/Trustly), open and honest dialogue
What are FinTechs doing for payments

Simplicity from complexity
What are FinTechs doing for payments