

OpenCart x Stripe x Qupital

How enterprise brands grow sales through e-commerce during turbulent times?
企業品牌如何於動盪時期透過電子商務增加銷售量?



Mr. Andy Tsang
OpenCart

Director - Head of Marketing & Partnership



Mr. Kailash Madan
Stripe

Account Executive & Payment Specialist



Mr. Jacky Cheung
Qupital

President

2019 / 12 / 19 (Thursday)

5:30pm - 7:30pm

WorkTech, 4/F, Asia Standard Tower
59-65 Queen's Road Central, Central



Language: English (Qupital Section: Chinese)

Organiser



Funded by SME Development Fund



工業貿易署
Trade and Industry Department



Any opinions, findings, conclusions or recommendations expressed in this material/event (or by members of the Project team) do not reflect the views of the Government of the Hong Kong Special Administrative Region, Trade and Industry Department or the Vetting Committee of the SME Development Fund and the Dedicated Fund on Branding, Upgrading and Domestic Sales (Organisation Support Programme).

Event Organizer
主辦機辦

HKEBA
香港電子商務業協會

HKEBA
Hong Kong E-Commerce Business
Association



Elton
Chan
Chairman,
HKEBA



Matt
Li
Vice-Chairman,
HKEBA

Trade and Industry
Department
工業貿易署

Supporting Organizations
合作機構

WorkTech



Past Seminars 過往講座

1. Introduction to Omnichannel Sales & Commerce



2. Applications of Platform and Enterprise Data Analytics



Lane Crawford



3. Boosting your brands in China



4. Accelerating your e-commerce business



5. Growing crossborder e-commerce for brands in South East Asia



Past
Seminars
過往講座

6. General Managers' view on crossborder e-commerce from Hong Kong



7. Data & Privacy in a Digital Age



8. The development of checkout technologies



9. How VR and AR works with commerce?



Past
Event
過往活動

Taiwan Delegation Tour 2019



AppWork

S



Taiwan Startup
Stadium



Startup Terrace

Magento x PayPal

To become a well-known brand through using e-commerce channel
透過善用電子商務渠道建立品牌的知名度

2020 / 1 / 10 (Friday)

5:30pm - 7:30pm

**Emerald Room, CUHK Business School Town Centre
Unit B, 1/F, Bank of America Tower, 12 Harcourt Road,
Central**

Language: English

Organiser

HKEBA

Funded by SME Development Fund



工業貿易署
Trade and Industry Department



Mr. Eddy Chan
Magento

Partner Sales Manager



Ms. Belinda Lee
PayPal

Manager, Business Development &
Business Consultant

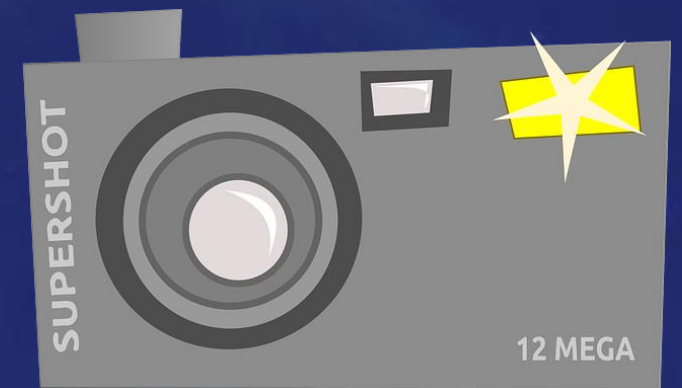


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Supporting
Org
支持機構



Photo Taking 拍照



Speakers
演講者



Mr. Andy Tsang

OpenCart
Director - Head of Marketing &
Partnership



Mr. Kailash Madan

Stripe
Account Executive & Payment Specialist



Mr. Jacky Cheung

Qupital
President

Stripe



**Mr. Kailash
Madan**

Stripe
Account Executive &
Payment Specialist



The image features the Stripe logo, which consists of the word "stripe" in a white, lowercase, sans-serif font. The logo is centered on a dark blue background. In the top-left corner, there is a light blue geometric shape. In the bottom-right corner, there are two overlapping geometric shapes, one in a medium blue and the other in a darker blue. The overall design is minimalist and modern.

stripe

Introductions



Kailash Madan
Growth

Stripe in Hong Kong



KLOOK 客路



3 years

in Hong Kong

mobike GRANA



HBX



KICKSTARTER

2/3

venture-backed startups

stripe

Maximising revenue with modern payments

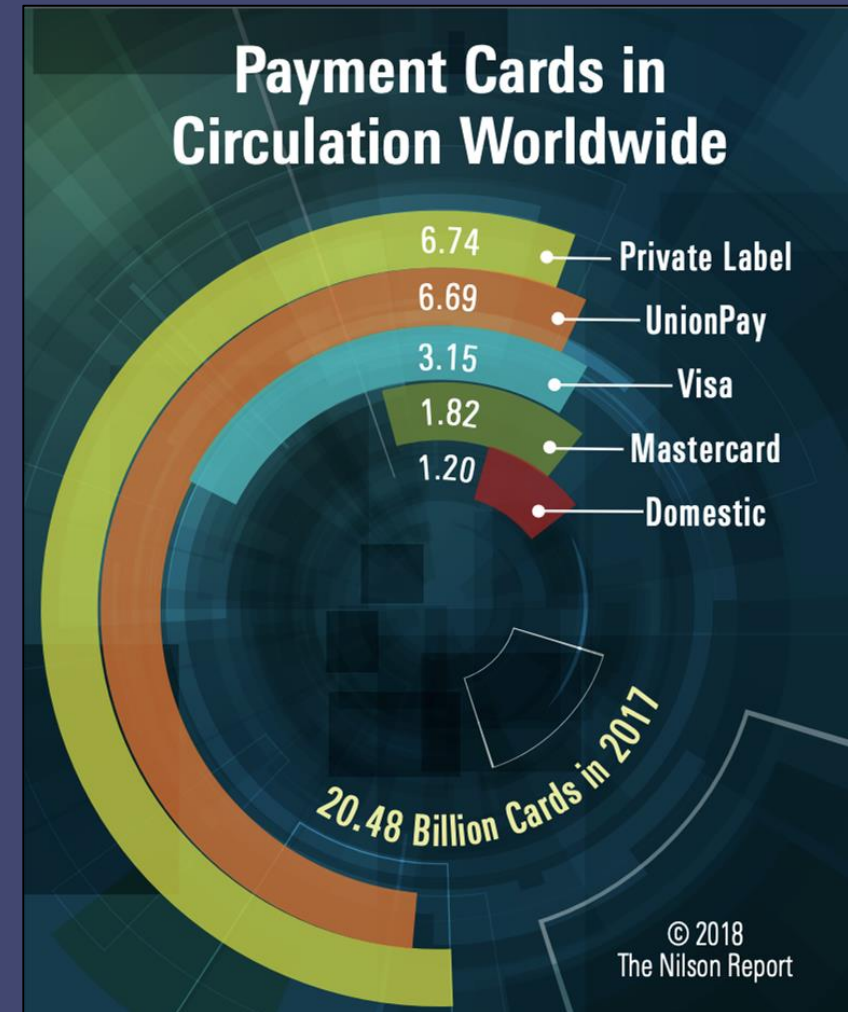
Question: How many of you have online businesses?

Question: Approximately how many payment cards are in circulation globally?

- A) 2 Billion+
- B) 20 Billion+
- C) 200 Million+
- D) 2 Trillion+

Answer (B): **20 Billion+**

Cards across Visa,
Unionpay, Mastercard,
American Express and
private label cards



Question: What % of global consumer purchases were made on cards last year?

- A) 43%
- B) 33%
- C) 13%
- D) 23%

Answer (A): **43%**

Some **43%** of global consumer purchases were made on cards last year, up from **28%** in 2010. It has risen roughly 2% each year.



\$11 Trillion

Processed by Visa in 2018

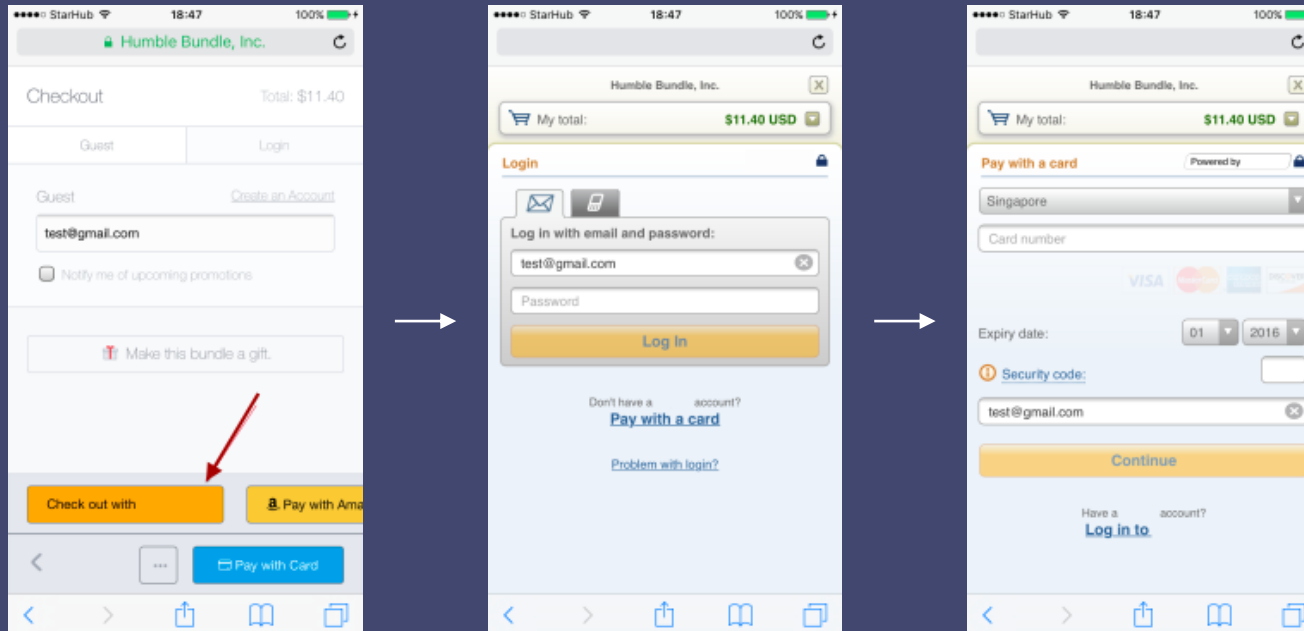
Agenda

1. Lessons to maximise your revenue
2. The lifecycle of a card payment

Agenda

1. Lessons to maximise your revenue
2. The lifecycle of a card payment

1. Don't settle for a redirect



Charity Water saw
a **40% increase** in
conversion rate

2. Optimize for Mobile

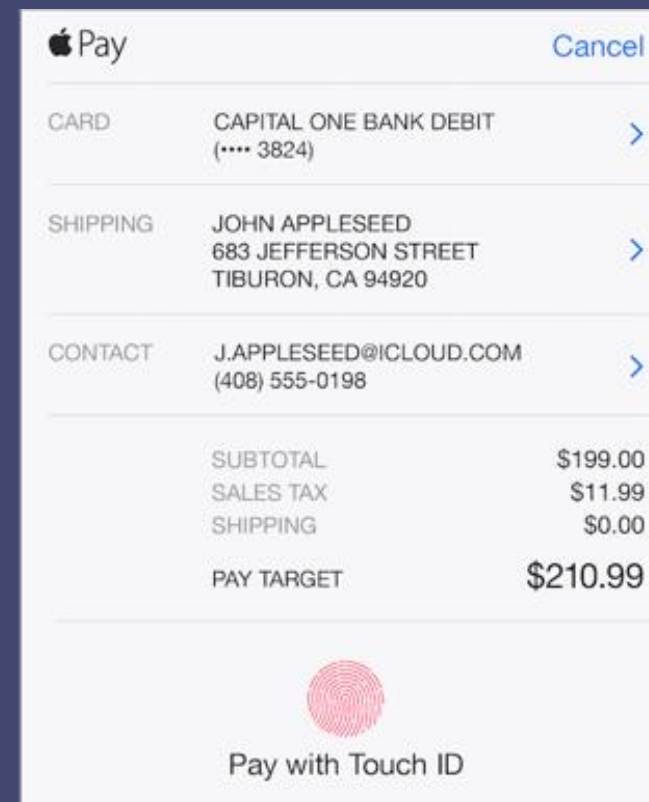
72%

of overall commerce
globally from mobile*

11%

lower checkout
completion on mobile

*Source: Technasia

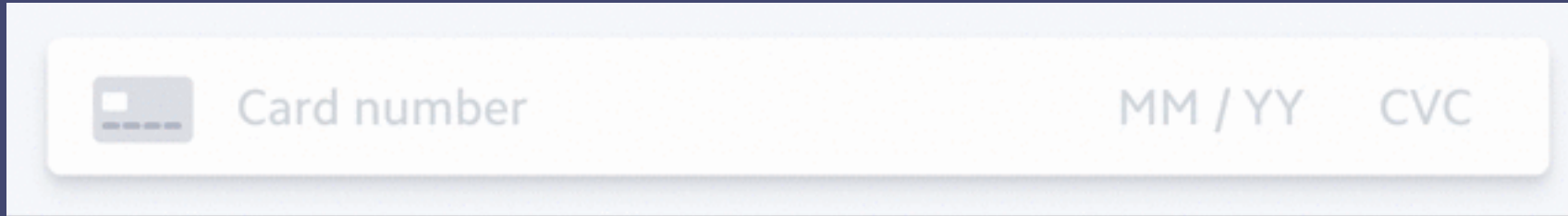


2x

Increase in conversion

stripe

3. Reduce errors in the checkout flow

A screenshot of a Stripe card payment form. It features a light gray background with a white rounded rectangle containing three input fields. The first field is labeled 'Card number' and has a card icon to its left. The second field is labeled 'MM / YY' and the third is labeled 'CVC'. All text and icons are in a light gray color.

- Enable auto-complete of payments details saved with Chrome, Dashlane, 1Password, etc.
- Validate card number and expiration date while typing
- Mobile responsive
- Localized error messages and placeholders; dynamic postal code collection



STRIPE ELEMENTS

Beautiful, intelligent payment forms for any checkout experience.

Name Jane Doe

Email janedoe@gmail.com

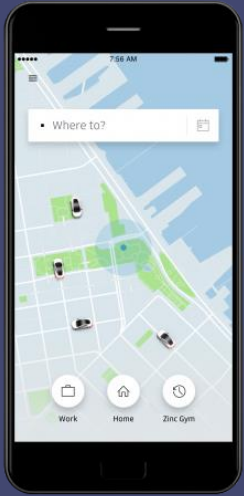
Phone (941) 555-0123

VISA 4242 | MM/YY CVC ZIP

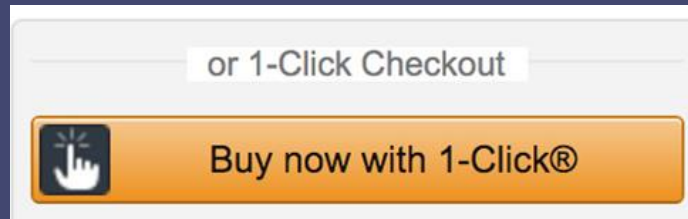
Pay \$25

- ✓ Customizable
- ✓ Compliant
- ✓ Future proof

4. Store customers' payment information



UBER



amazon

NETFLIX



65% increase in
repeat purchases
with recurring
billing

stripe

5. Sell globally



China



Europe



6. But price locally



always riding


50% increase in
conversion rate in
JP



GROW REVENUE: GO GLOBAL

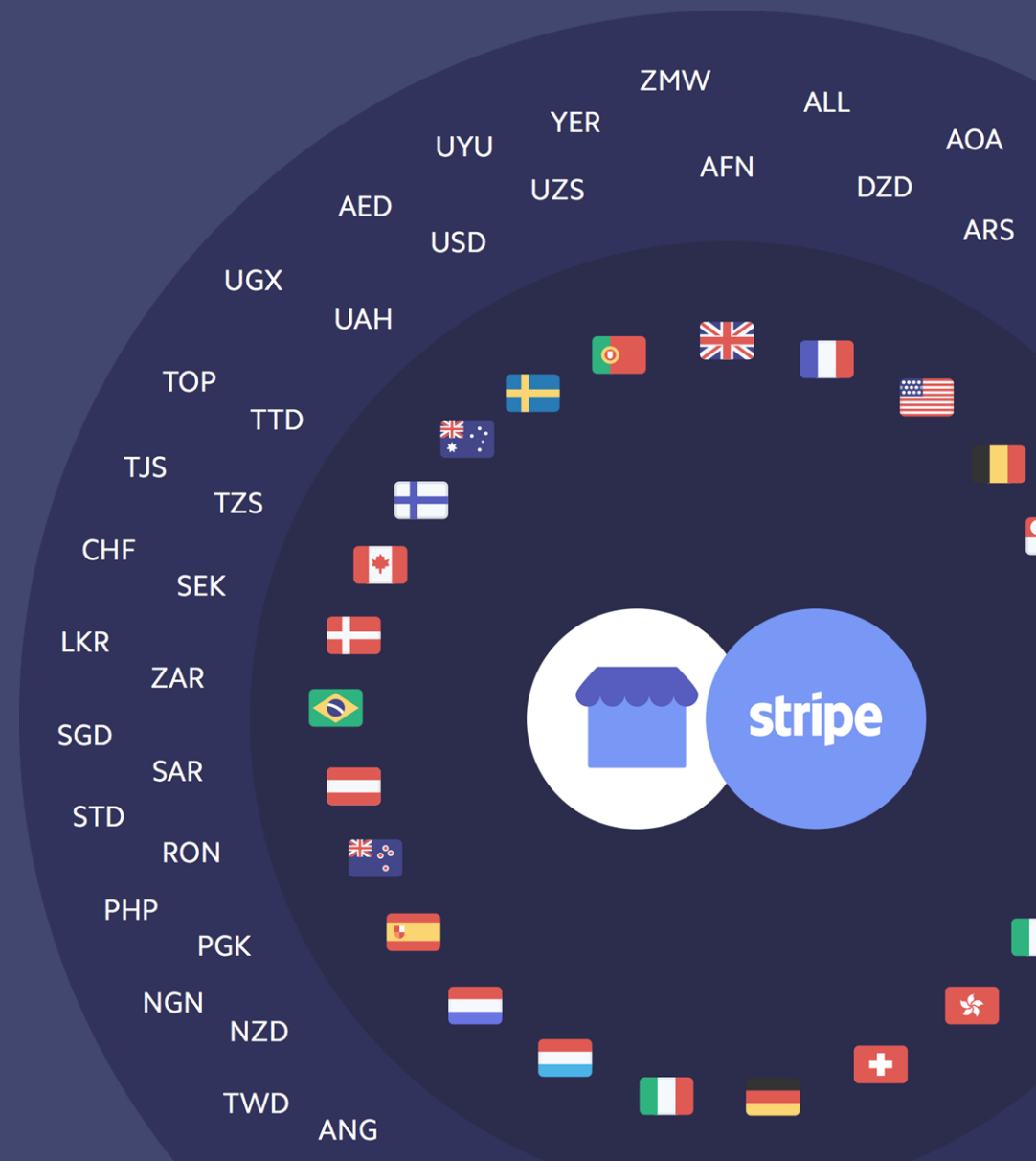
Going global is a parameter, not a project.

PAYMENT INFORMATION

| | | |
|--------|---|---------|
| Method | Credit or Debit Card | ✓ |
| | iDEAL | |
| | SOFORT | |
| | WeChat Pay | |
| Card |  Card number | MM / YY |

Pay €37.94

- ✓ 130+ currencies
- ✓ Local payment methods
- ✓ Unified global integration

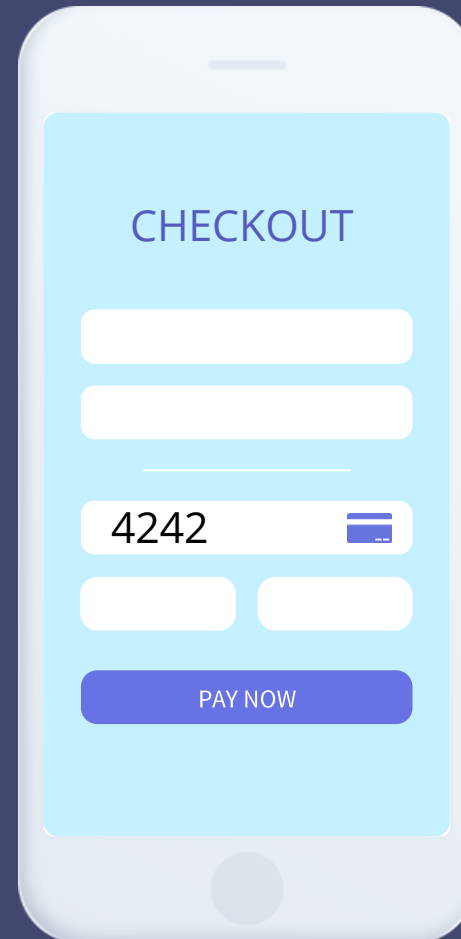


Agenda

1. Lessons to maximise your revenue
2. The lifecycle of a card payment

Step 1: Enter card information

- Cardholder enters payment info
- Info is encrypted
- Info is sent to Stripe



Step 2: Tokenization

- Stripe “tokenizes” the sensitive card information
- Depending on the customer’s card, Stripe determines if the card requires another step of authentication (“3DS”)



Step 3: Authorisation

- Stripe submits the authorisation request to charge the customer's card
- Customer's bank (the "issuer") approves the charge



Step 4: Capture

- Stripe sends a capture request
- Customer's bank (the issuer) packages up the money
- For step 3 and 4, all requests are going via a common network



Step 5: Settlement

- Funds are moved to Stripe
- Stripe then pays out the merchant
- Customers money is with the merchant



Setting up for payments...



Then maintenance...

- Reports
- Financial reconciliation
- Customer service
- Refunds
- Dispute notifications, handling

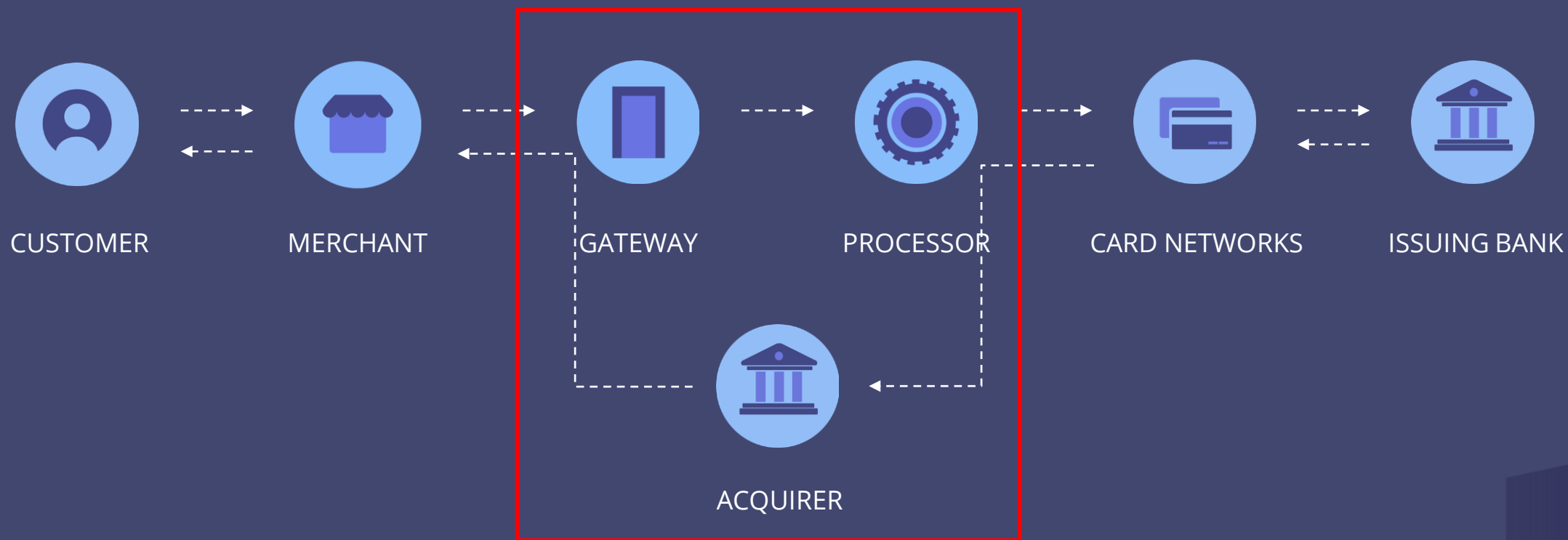
And expansion...

- Multi currency acceptance
- Anti Fraud
- Additional payment methods
- New lines of businesses
- New models of billing
- New regulations

Set up, maintenance,
expansion



Setting up for payments...



The Stripe Platform

Integrated technology stack for global money movement



BILLING



CONNECT



TERMINAL



PAYMENTS



ISSUING



SIGMA



RADAR



GLOBAL PAYMENTS AND TREASURY NETWORK

Full stack platform



```
1 Stripe.api_key = "sk_test_YbHfZs7fD0DXsDCwveh4CF"
2
3 token = params[:stripeToken]
4
5 charge = Stripe::Charge.create(
6   :amount => 10000,
7   :currency => "usd",
8   :description => "Example charge",
9   :source => {
10     :number => "4242424242424242"
11     :exp_month => 9,
12     :exp_year => 2017,
13     :cvc => "314"
14   },
15 )
```

stripe

Merchant account

Gateway

ISO

Visa

Mastercard

American Express

JCB

Global payment methods

PCI compliance

Reporting

Chargebacks

Declines

Fraud

Tokenization

Security

Uptime

Pre-processing

Card updates

Business analytics

Payment routing

Payouts

Instant transfers

Subscription billing

Webhooks

Versioned API

Developer support

Multiple libraries

Talk summary

1. Payments are complex
2. Many parties are involved
3. Actionable next steps for your business

Maximising revenue with modern payments

Learn more at **stripe.com**

Get in touch with us via sales@stripe.com

OpenCart



Mr. Andy Tsang

OpenCart
Director - Head of Marketing &
Partnership





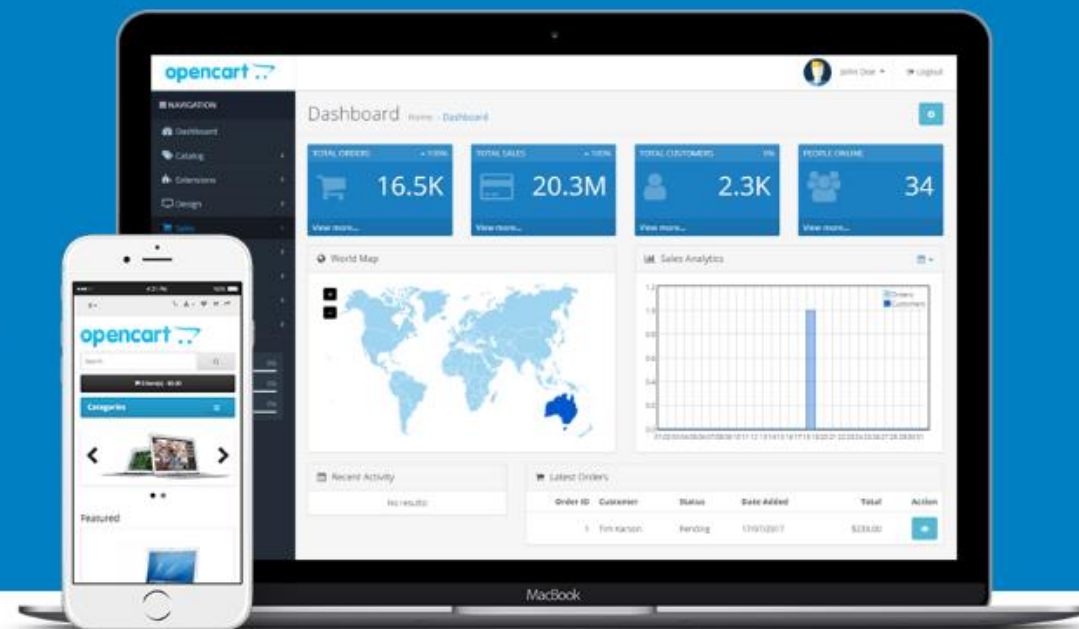
opencart 

What is OpenCart?

- Introduction
- Features & Benefits
- Statistics
- Showcases
- What is Next

The best FREE and open-source eCommerce platform

Everything you need to create, scale and run your business

[FREE DOWNLOAD](#)[VIEW DEMO](#)

Simple to start. Easy to run.

Start your free OpenCart eCommerce store now!



Open-Source and Free

Open source means transparent. OpenCart comes with free downloads and updates. Zero monthly fees.



Powerful Store Management

Benefit from our built-in SEO. Easy manage products, customers, orders, taxes rules, coupon codes and more.



Extensions and Themes

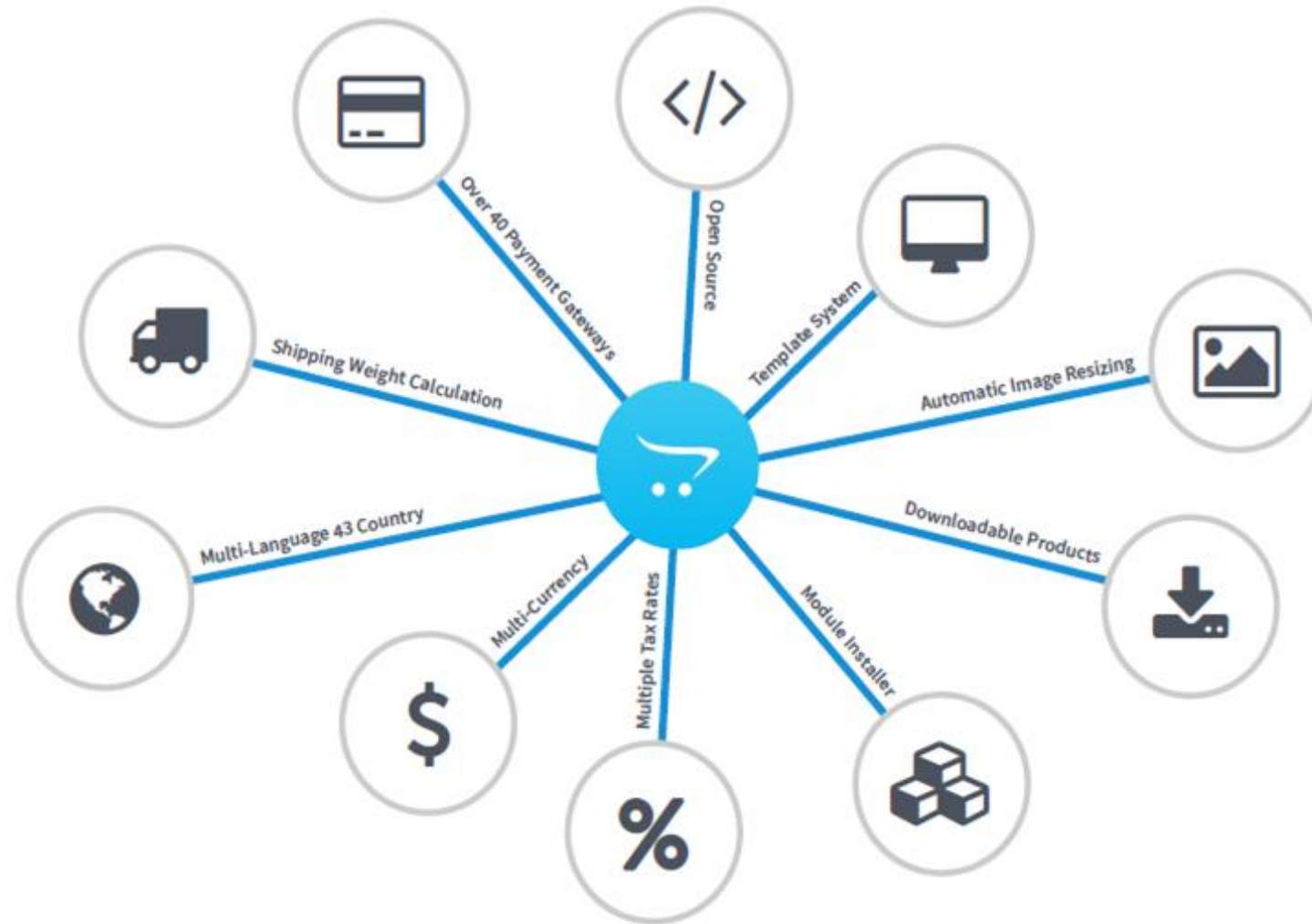
The biggest eCommerce selections of modules and themes to expand your store functionality.



Support You Can Trust

We've got you covered. OpenCart offers free community or dedicated commercial support.

Features & Benefits of OpenCart



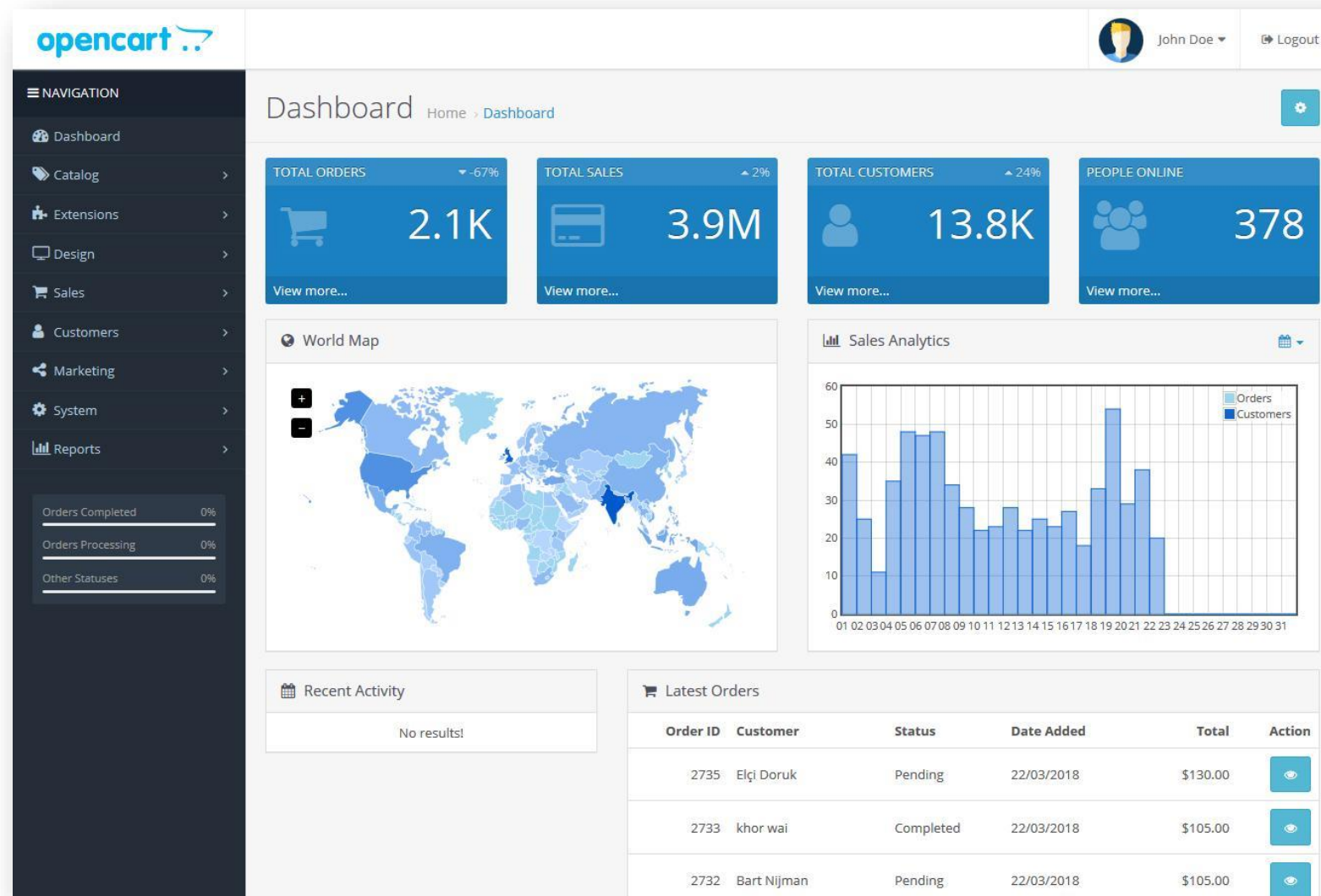
Features & Benefits of OpenCart

- </> Open Source
- ✓ Fully Customisable
- ✓ Easy to Follow Documentation
- 📁 Unlimited Categories
- ✓ Unlimited Products
- ✓ Unlimited Manufacturers
- 🖥️ Template System
- 🌐 Multi-Language 43 Country
- 💵 Multi-Currency
- ✓ Product Reviews & Ratings
- 📄 Downloadable Products
- ✓ PCI Compliant
- 💳 Over 40 Payment Gateways
- ✓ Integrated Fraud Modules
- ✓ Free to Download & Use
- 🖼️ Automatic Image Resizing
- % Multiple Tax Rates
- ✓ Related Products
- ✓ Unlimited Information Pages
- 🚚 Shipping Weight Calculation
- 🏷️ Discount Coupon System
- ✓ Search Engine Optimization (SEO)
- 🔌 Module Installer
- 🗄️ Backup & Restore Tools
- 🖨️ Printable Invoices
- 📊 Sales Reports
- ⚙️ Error Logging

And much more...

Admin Panel

Dashboard



Payment Gateway Selection

opencart

NAVIGATION

Dashboard

Catalog

Extensions

Marketplace

Installer

Extensions

Modifications

Events

Design

Sales

Customers

Marketing

System

Reports

Orders Completed0%

Orders Processing0%

Orders Shipped0%

Extensions

Home > Extensions

Extension List

Choose the extension type

Payments (13)Filter

Payments - Recommended Solutions

PayPal

gives your buyers a simplified checkout experience on multiple devices that keeps them loyal to your website throughout the payment authorization process. (Learn more)

- Start accepting PayPal in three clicks
- Accept payments from around the world
- Offer Express Checkout Shortcut, letting buyers checkout directly from your basket page
- Improve conversion with PayPal's One Touch and in-Context checkout

PayPal Checkout

Connect with PayPal

PayPal

Designed for businesses of all sizes, from small to large enterprise, easily accept and process payments to help maximize business opportunities and revenue growth, with no setup or monthly fees. (Learn more)

- All the benefits of PayPal, plus cards acceptance on your checkout page
- Fast configuration and setup
- Achieve PCI DSS v3.0 SAQ-A compliance using hosted fields
- Allow customers to vault card details

PayPal Express Checkout



Get started with PayPal


Payments

| Payment Method | Status | Sort Order | Action |
|---------------------|----------|------------|-------------|
| Alipay Pay | Disabled | | <div></div> |
| Alipay Cross-border | Disabled | | <div></div> |
| Amazon Pay | Disabled | | <div></div> |

Payment Gateway Selection

PayPal Payments Standard [Home](#) > [Extensions](#) > [PayPal Payments Standard](#)

 Edit PayPal Payments Standard

General [Order Status](#)

*** E-Mail**

Sandbox Mode [?](#)

Debug Mode [?](#)

Transaction Method


Total [?](#)


Geo Zone

Status

Sort Order

Shipping Methods



John Doe  Logout

NAVIGATION

Dashboard

Catalog

Extensions

Marketplace

Installer

Extensions

Modifications

Events

Design

Sales

Customers

Marketing

System

Reports

Orders Completed0%


Orders Processing0%

Other Statuses0%



















Extensions [Home](#) > [Extensions](#)

Extension List

Choose the extension type


Shipping (13)  Filter


Shipping

| Shipping Method | Status | Sort Order | Action |
|-------------------|----------|------------|---|
| Australia Post | Disabled | |   |
| Citylink | Disabled | |   |
| EC-Ship | Disabled | |   |
| Fedex | Disabled | |   |
| Flat Rate | Enabled | 1 |   |
| Free Shipping | Disabled | |   |
| Per Item | Disabled | |   |
| Parcelforce 48 | Disabled | |   |
| Pickup From Store | Disabled | |   |



Products List



demo demo 

NAVIGATION

Dashboard

Catalog

Categories

Products

Recurring Profiles

Filters

Attributes

Options

Manufacturers

Downloads

Reviews

Information

Extensions

Design

Sales

Customers

Marketing

System





















Reports

Orders Completed0%

Orders Processing0%

Products [Home](#) > [Products](#)

Product List

| <input type="checkbox"/> | Image | Product Name ^ | Model | Price | Quantity | Status | Action |
|--------------------------|---|------------------|------------|--------------------------------|----------|---------|---|
| <input type="checkbox"/> |  | Apple Cinema 30" | Product 15 | \$100.00 \$90.00 | 990 | Enabled |  |
| <input type="checkbox"/> |  | Canon EOS 5D | Product 3 | \$400.00 \$80.00 | 0 | Enabled |  |
| <input type="checkbox"/> |  | HP LP3065 | Product 21 | \$100.00 | 1000 | Enabled |  |
| <input type="checkbox"/> |  | HTC Touch HD | Product 1 | \$100.00 | 0 | Enabled |  |
| <input type="checkbox"/> |  | iMac | Product 14 | \$100.00 | 0 | Enabled |  |
| <input type="checkbox"/> |  | iPhone | product 11 | \$101.00 | 0 | Enabled |  |
| <input type="checkbox"/> |  | iPod Classic | product 20 | \$100.00 | 761 | Enabled |  |
| <input type="checkbox"/> |  | iPod Nano | Product 9 | \$100.00 | 990 | Enabled |  |
| <input type="checkbox"/> |  | iPod Shuffle | Product 7 | \$100.00 | 981 | Enabled |  |
| <input type="checkbox"/> |  | iPod Touch | Product 5 | \$100.00 | 993 | Enabled |  |

Filter

Product Name

Product Name

Model

Model

Price

Price

Quantity

Quantity

Status

Filter

cart

Store Front

Your Store



0 Item(s) - \$0.00 ▾

Desktops ▾ Laptops & Notebooks ▾ Components ▾ Tablets Software Phones & PDAs Cameras MP3 Players ▾



Featured



MacBook

Intel Core 2 Duo processor Powered by an Intel Core 2 Duo processor at speeds up to 2.1...

\$602.00
Ex Tax: \$500.00

ADD TO CART



iPhone

iPhone is a revolutionary new mobile phone that allows you to make a call by simply tapping a nam...

\$123.20
Ex Tax: \$101.00

ADD TO CART



Apple Cinema 30"

The 30-inch Apple Cinema HD Display delivers an amazing 2560 x 1600 pixel resolution. Designed sp...

\$110.00 ~~\$122.00~~
Ex Tax: \$90.00

ADD TO CART



Canon EOS 5D

Canon's press material for the EOS 5D states that it 'defines (a) new D-SLR category', while we'r...

\$98.00 ~~\$122.00~~
Ex Tax: \$80.00

ADD TO CART



Canon



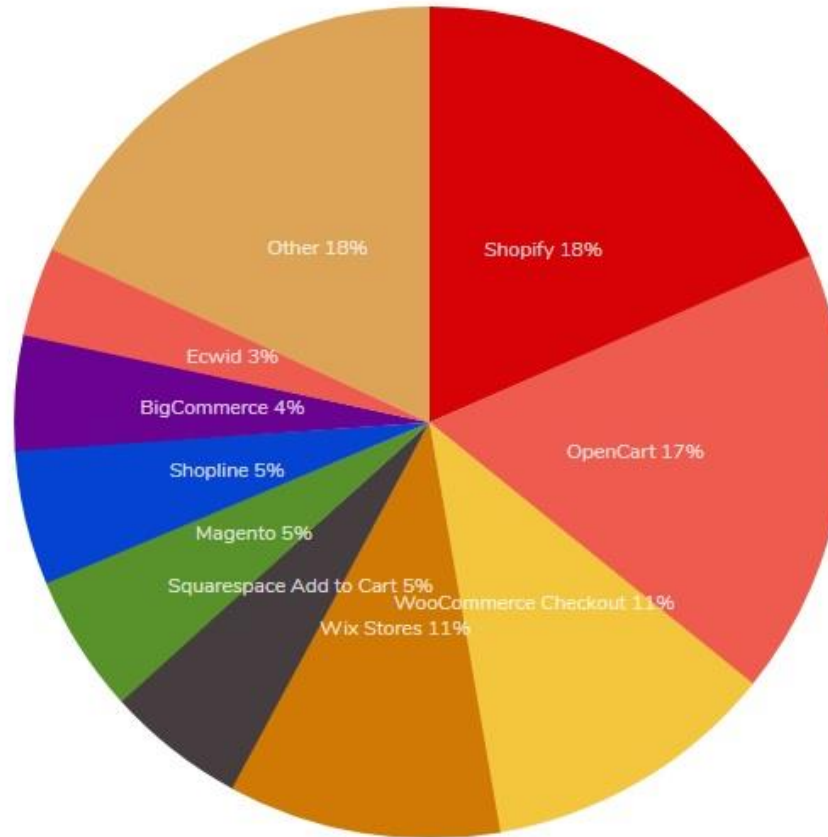
2019 Q4 OpenCart Usage

929,643 websites using OpenCart which includes location information, 329,906 currently live websites.

| | | | |
|--|---------|--|-------|
|  United States | 113,366 |  Turkey | 3,877 |
|  Russia | 53,839 |  Italy | 3,290 |
|  Ukraine | 21,088 |  Spain | 3,228 |
|  United Kingdom | 14,670 |  Belarus | 3,138 |
|  Brazil | 9,864 |  Vietnam | 2,736 |
|  Germany | 6,115 |  Poland | 2,609 |
|  Romania | 5,609 |  Canada | 2,507 |
|  Netherlands | 5,231 |  Malaysia | 2,325 |
|  India | 4,694 |  Czech Republic | 2,156 |
|  Greece | 4,380 |  Hungary | 2,037 |
|  France | 4,164 |  Bulgaria | 2,025 |
|  Australia | 4,158 |  Lithuania | 1,708 |

Top in ecommerce usage in HK

eCommerce Usage Distribution in Hong Kong
Distribution for websites using eCommerce technologies

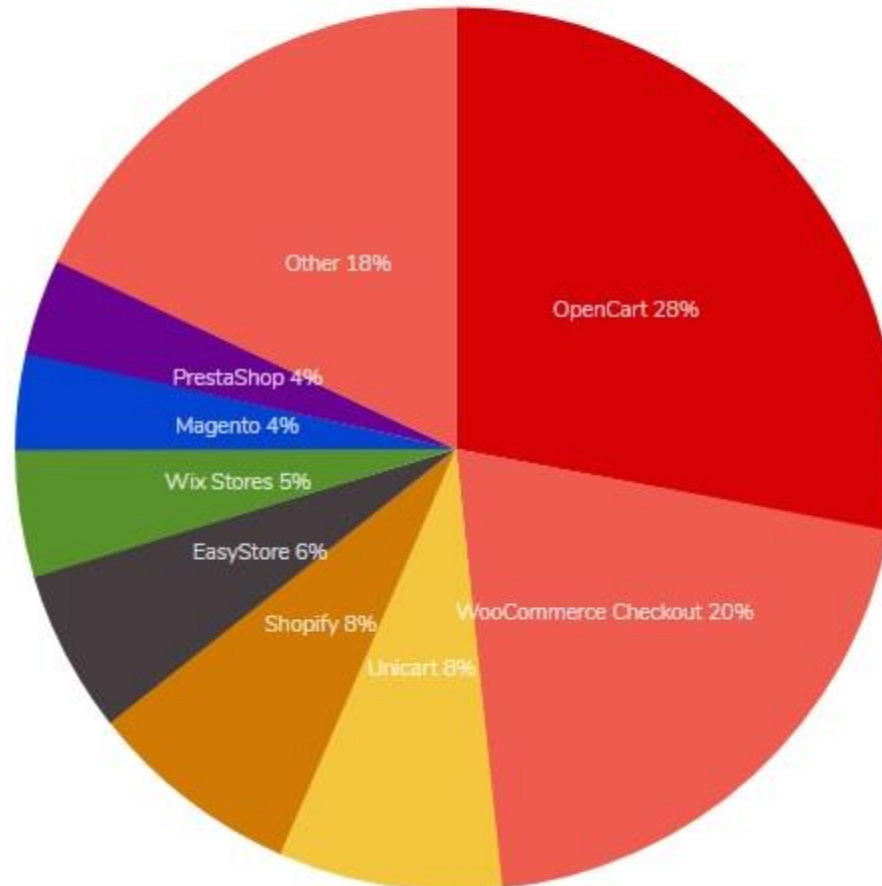


<https://trends.builtwith.com/shop/country/Hong-Kong>

Top in ecommerce usage in Malaysia

eCommerce Usage Distribution in Malaysia

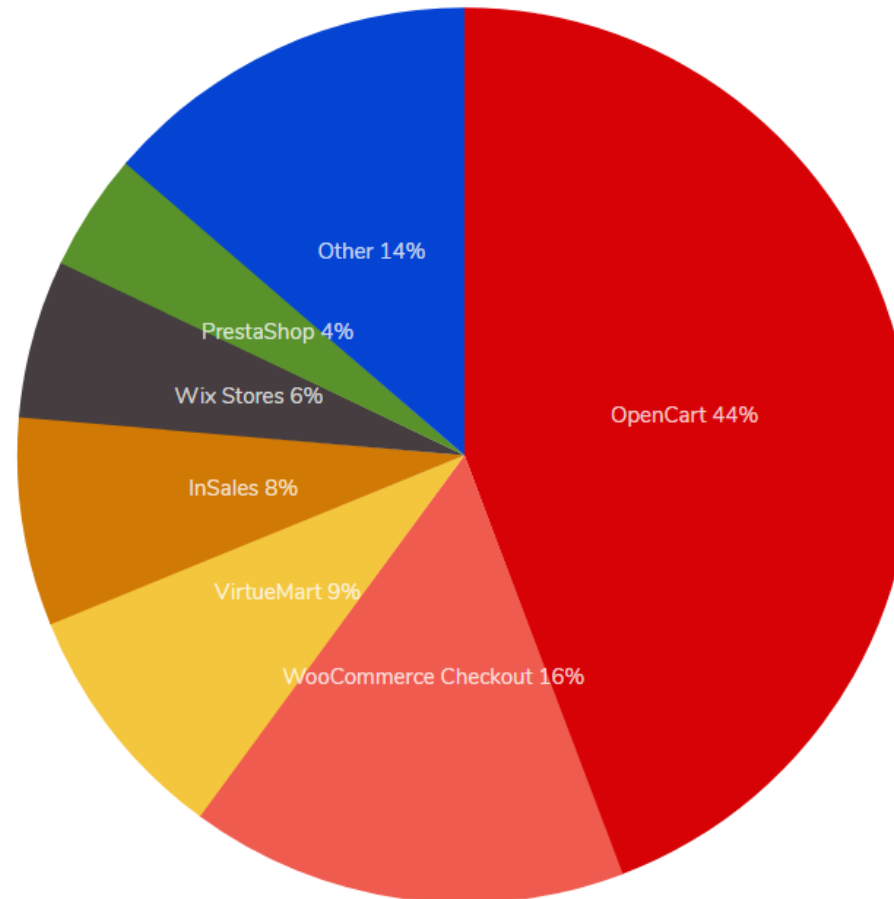
Distribution for websites using eCommerce technologies



Usage in Russia

eCommerce Usage Distribution in Russia

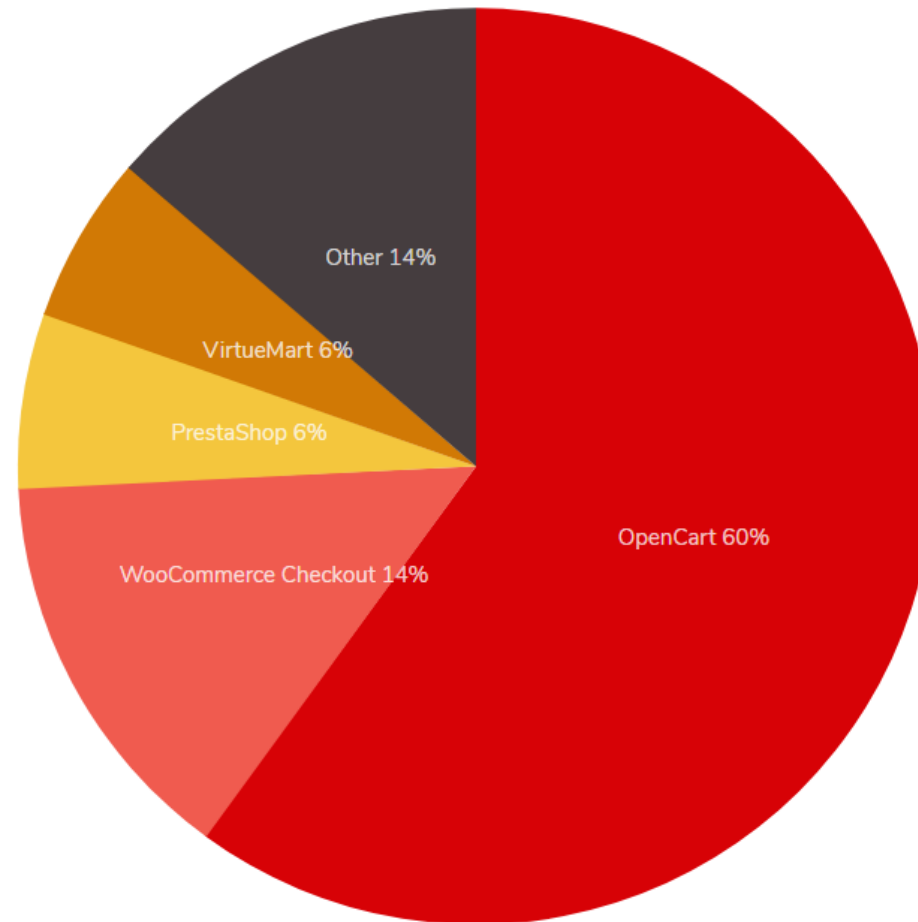
Distribution for websites using eCommerce technologies



Usage in Ukraine

eCommerce Usage Distribution in Ukraine

Distribution for websites using eCommerce technologies



<https://trends.builtwith.com/shop/country/Hong-Kong>

SUNING 蘇寧

FX
FX CREATIONS

Capital
正都電腦 Computer Centre

EXPERT
Graphite



新專



cedars
Centre of Development and Resources for Students
The University of Hong Kong
香港大學學生發展及資源中心



PEGASUS
WINE



DressGlobal

Z K I N

NOP



米舖 MI STORE



opencart

SUNING 蘇寧

輸入關鍵字搜索商品/品牌

搜索

0 個商品 - HK\$0...

熱門搜索: 閃快槍 CLARINS FRESH Iphone8 香水 RIMOWA

產品分類

美容護理

通訊數碼

家庭電器

營養食品

Microsoft專區

公告: 運費規則

Nikon



NIKON 獎賞巡禮

送/換購

選購指定Nikon數碼相機,即可獲贈/換購Nikon別注精品乙份*



專業相機袋



輕便摺疊



輕巧相機袋



精美毛巾

*推廣期由2017年9月1日至11月30日,精品數量有限,送/換完即止。
圖片只供參考。如有任何爭議,香港蘇寧電器有限公司保留最終決定權。詳情請向店員查詢。

熱賣推薦

精選套裝



任天堂 Switch Su...
[限購1件] 主機連遊戲組...
HK\$3,319.00

加入購物車

18% OFF



剩餘時間:02天09時23分13秒

Xbox One S 500G...

唯一尊享 4K Blu-ray、4...

HK\$1,780.00

HK\$2,180.00

加入購物車

20% OFF



Apple AirPods
[限購1件] 無線, 無繫...
HK\$1,030.00

HK\$1,288.00

加入購物車

10% OFF



DAN-D-PAK 鹽味...
全球著名四大果仁之一(...
HK\$76.00

HK\$84.00

加入購物車

46% OFF



[限量1件]RIMOWA...
TOPAS是第一隻帶有標...
HK\$6,660.00

HK\$12,400.00

加入購物車

每日上新



Become A Member

Get Discount on your 1st purchase

SIGN UP

SALE

SHOP NOW

PRE ORDER NOW

#FormulaEHK
Motorsport Bags

PRE ORDER NOW

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AGSTM
FX CREATIONS

FTX SERIES

 FTX Motorsport Backpack
觀看次數: 932 • 沒有留言




Stay Limitless

Achieve Greatness

OUR INNOVATION

FTX SERIES

FTX Motorsport Backpack
觀看次數：932 · 沒有留言

稍後觀看 分享

Stay Limitless

Achieve Greatness



Geil EViX
HARDCORE GAMING MEMORY
DDR4

RGB

AURA SYNC

AURA RGB LED

RGB FUSION

RGB

msi MYSTIC LIGHT SYNC

RGB

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LATEST



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\$3,999



TP-LINK SF1016D
☆☆☆☆☆
\$218



DELL S2418H
☆☆☆☆☆
\$1,999



DELL S2718H
☆☆☆☆☆
\$2,599



DELL S2418H
☆☆☆☆☆
\$1,999



ASUS PG348Q
☆☆☆☆☆
\$11,990



Featured Items



Mug - Main Building
~~HK\$70.00~~ **HK\$63.00**



Felt Bag
~~HK\$60.00~~ **HK\$54.00**



Metal Key Chain - Crest
~~HK\$35.00~~ **HK\$32.00**



Badge - Superpass
~~HK\$15.00~~ **HK\$14.00**



dji

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WHEREVER YOU GO

Now Available @ **Tin Cheung**
天祥攝影器材

**恒生信用卡客戶
可於本網站使用**

免息分期
及/或 **Cash dollars**

註:優惠不適用於恒生銀聯信用卡、美元Visa金卡、人民幣信用卡、e-shopping萬事達卡、消費卡及專享卡。使用Cash Dollars須受恒生信用卡會員信貸計劃之條款及細則約束。以息分期付款計劃付款必須受有關條款及細則約束。詳情請參閱有關信用卡會員合約及其內附之免息分期付款計劃章程。如有查詢,請致電24小時恒生信用卡推廣熱線2998 6899。

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FANS

Tin Cheung
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- 會員專享
- 企業專享
- 攝影教育
- 活動
- 相機資訊
- 送貨方式

最新產品

- | | | | | | |
|---|--|---|--|---|---|
|  <p>HS Outlet Leica Q (Typ 116)</p> <p>送 Artisan & Artist A64M204 相機帶</p> |  <p>HS Outlet Nikon D3400 with 18-55mm kit</p> <p>送電池一件 ...</p> |  <p>Sigma 14mm T2 Cine lens</p> <p>14mm T2 GO WIDE, GO FAST</p> |  <p>Sigma 135mm T2 Cine lens</p> <p>135mm T2 RESOLVING POWER LIKE NO</p> |  <p>DJI Spark Fly More Combo (Sunrise Yellow)</p> <p>小身型,大身手。障礙感知結合機器</p> |  <p>DJI Spark Fly More Combo (Sky Blue)</p> <p>小身型,大身手。障礙感知結合機器</p> |
|---|--|---|--|---|---|

小米手機/平板 ▾

小米電視/盒子 ▾

小米智能硬件及電源 ▾

平衡車/單車 ▾

小米智能家居 ▾

小米配件 ▾

旅遊上網卡 ▾

小米6 - 最強旗艦

驍龍S835 旗艦處理器

6GB 大內存 / 安兔兔超強跑分18萬
光學變焦雙鏡頭/四曲面陶瓷 / 玻璃

立即購買

全港近500個提貨點取貨
7-11/ OK便利店/順豐站/油站
滿\$300免運費 24小時特快出貨

米家行車記錄儀

F 1.8 大光圈 / SONY IMX323 圖像傳感器
160°超廣角 / 專屬 APP
WIFI 連接

只售 \$420

特色商品



HK\$2,380

九號滑板車(標準版)



HK\$2,300 HK\$2,620

小米米家電動滑板車



HK\$1,899 HK\$2,350

米家掃地機器人

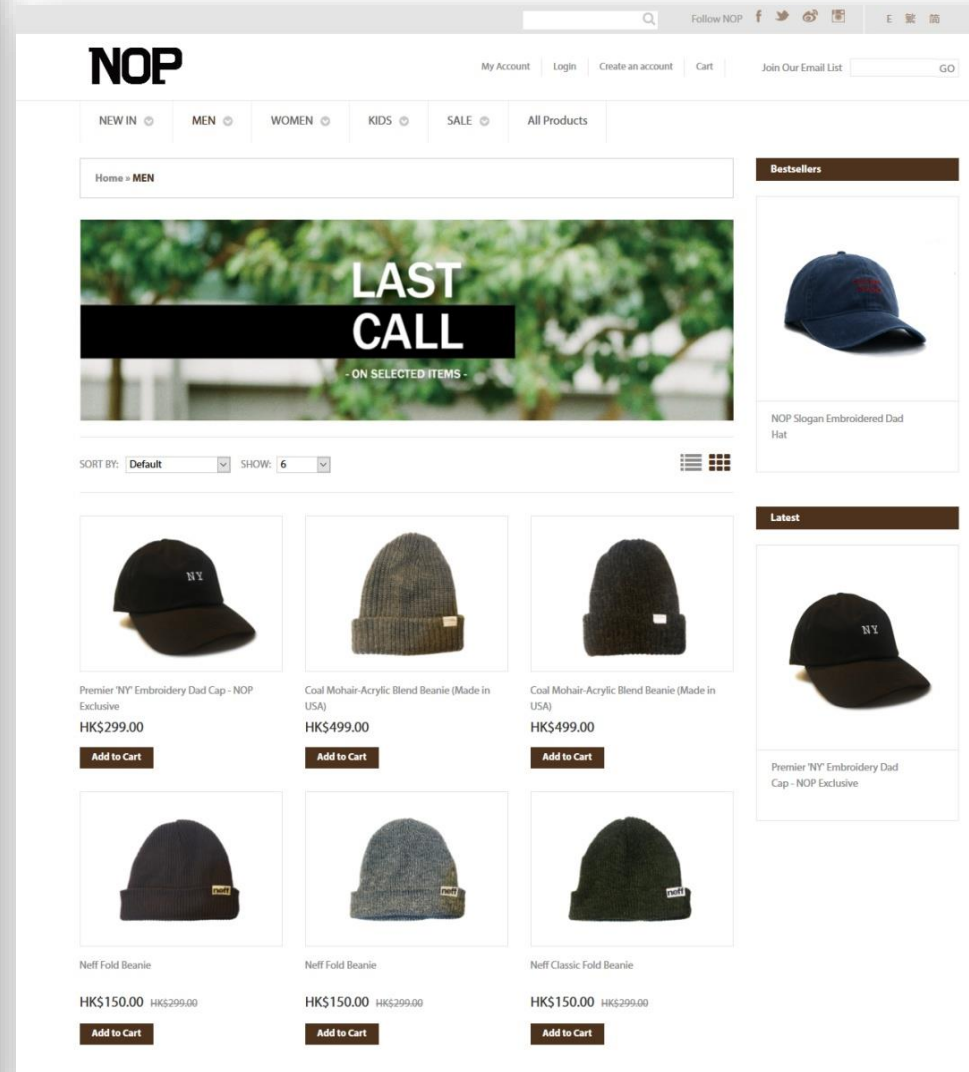
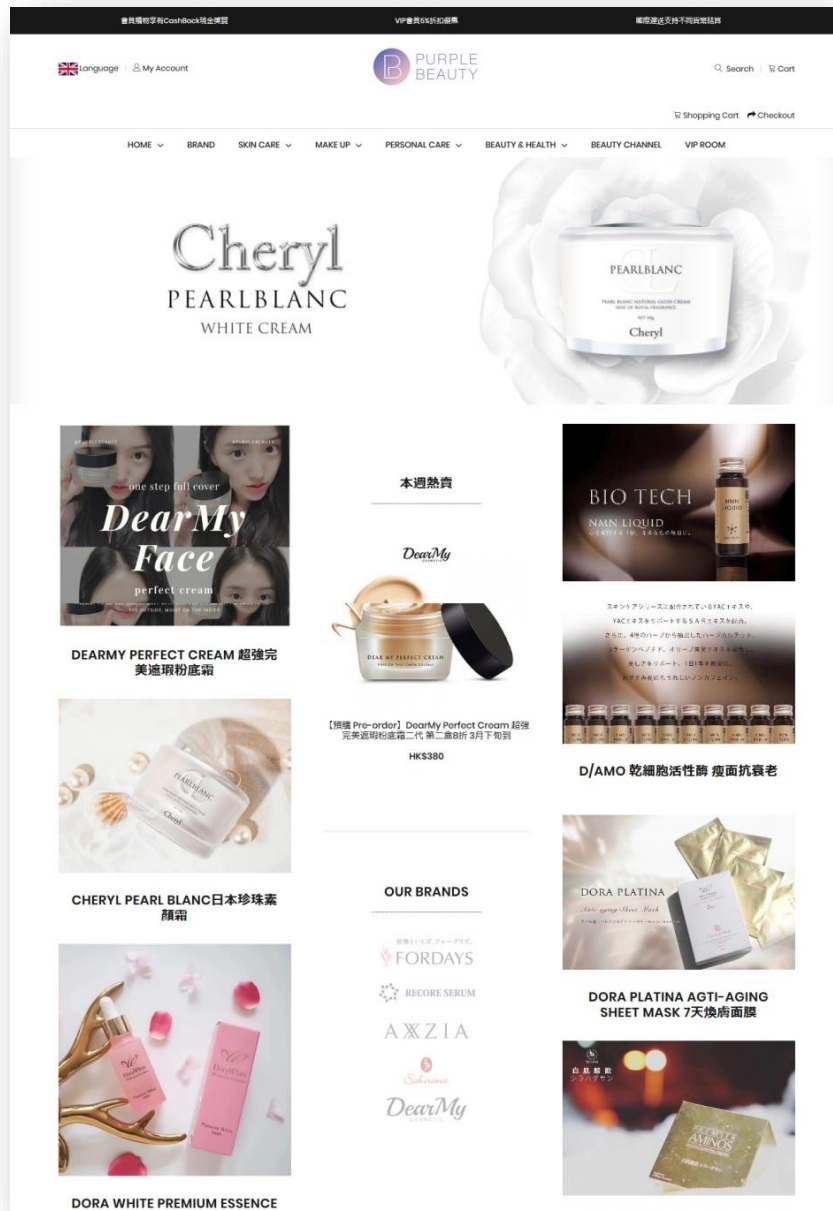


HK\$238 HK\$258

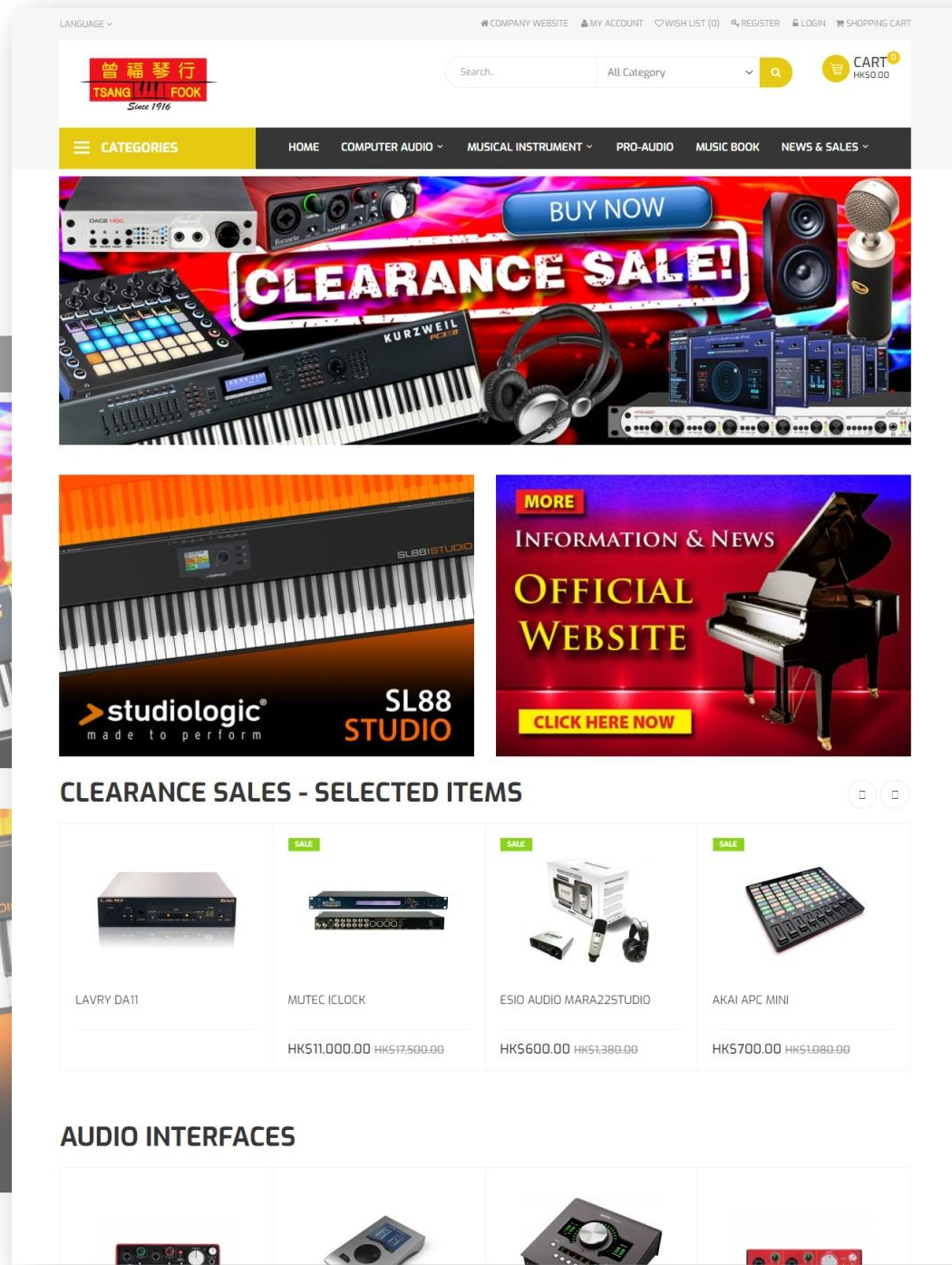
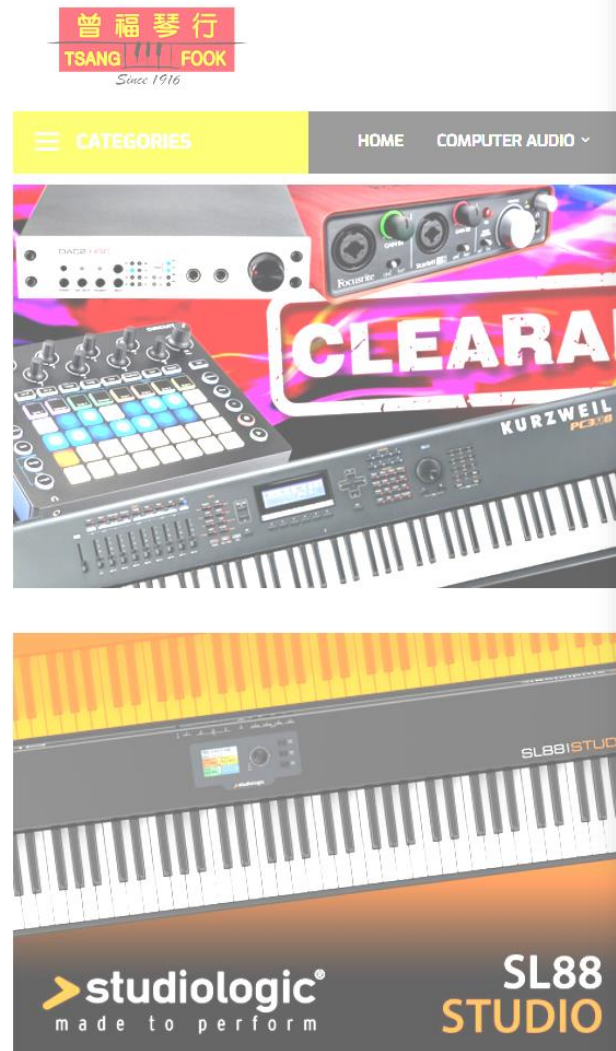
樂範隨身魔力按摩貼



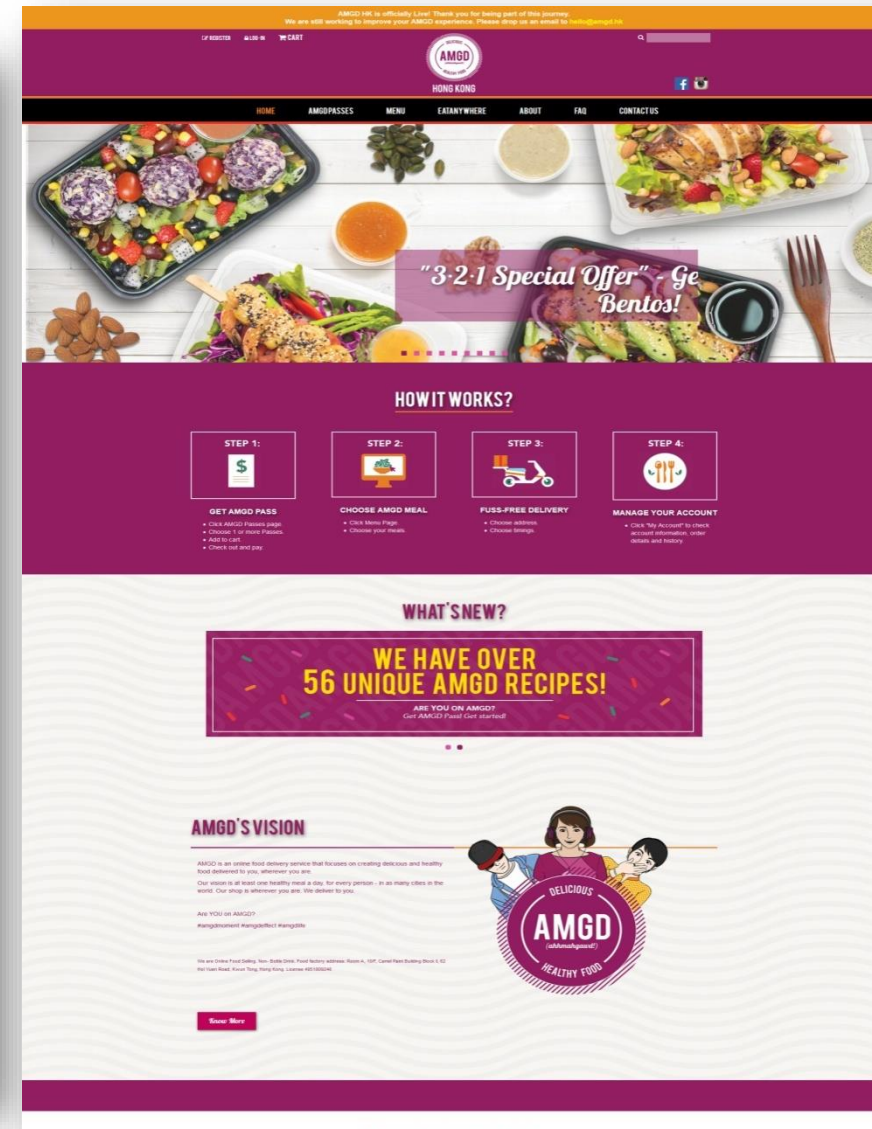
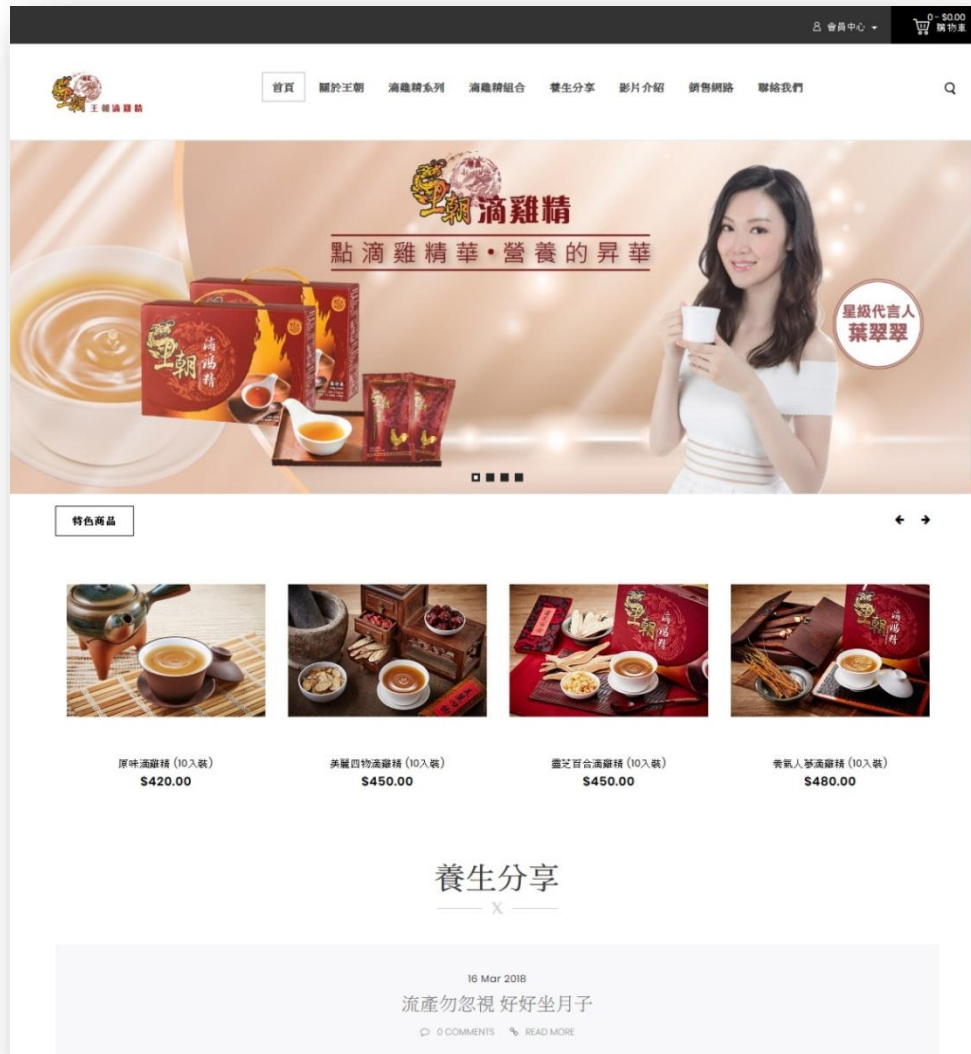
Fashion & cosmetic



Instrument



Food and Beverage



100



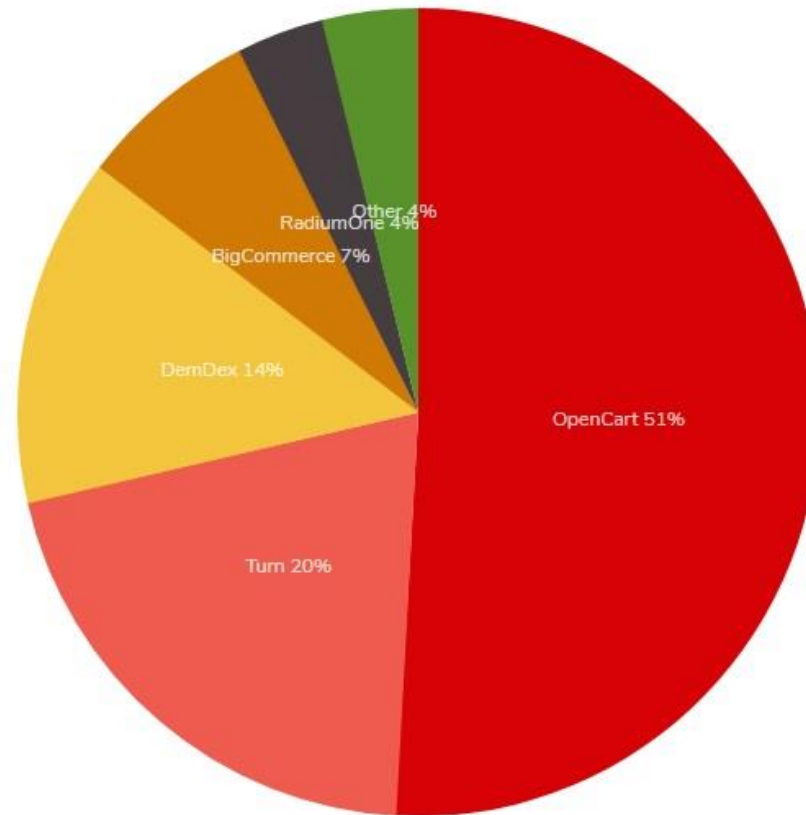
Synchronize product in different channels



Entire Internet

Multi-Channel Usage Distribution on the Entire Internet

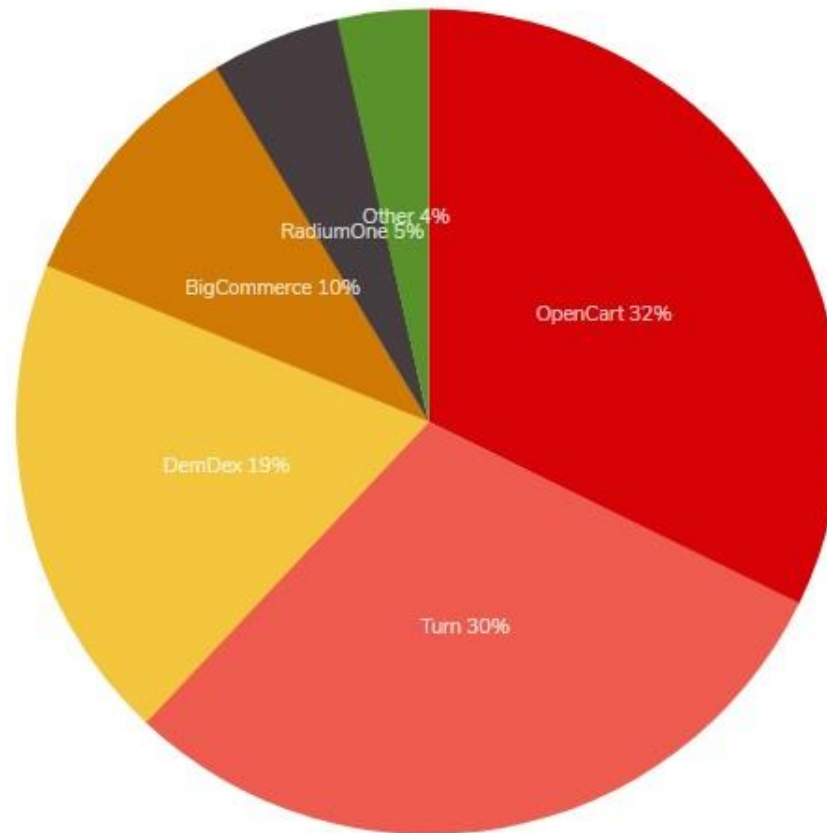
Statistics for websites using Multi-Channel technologies



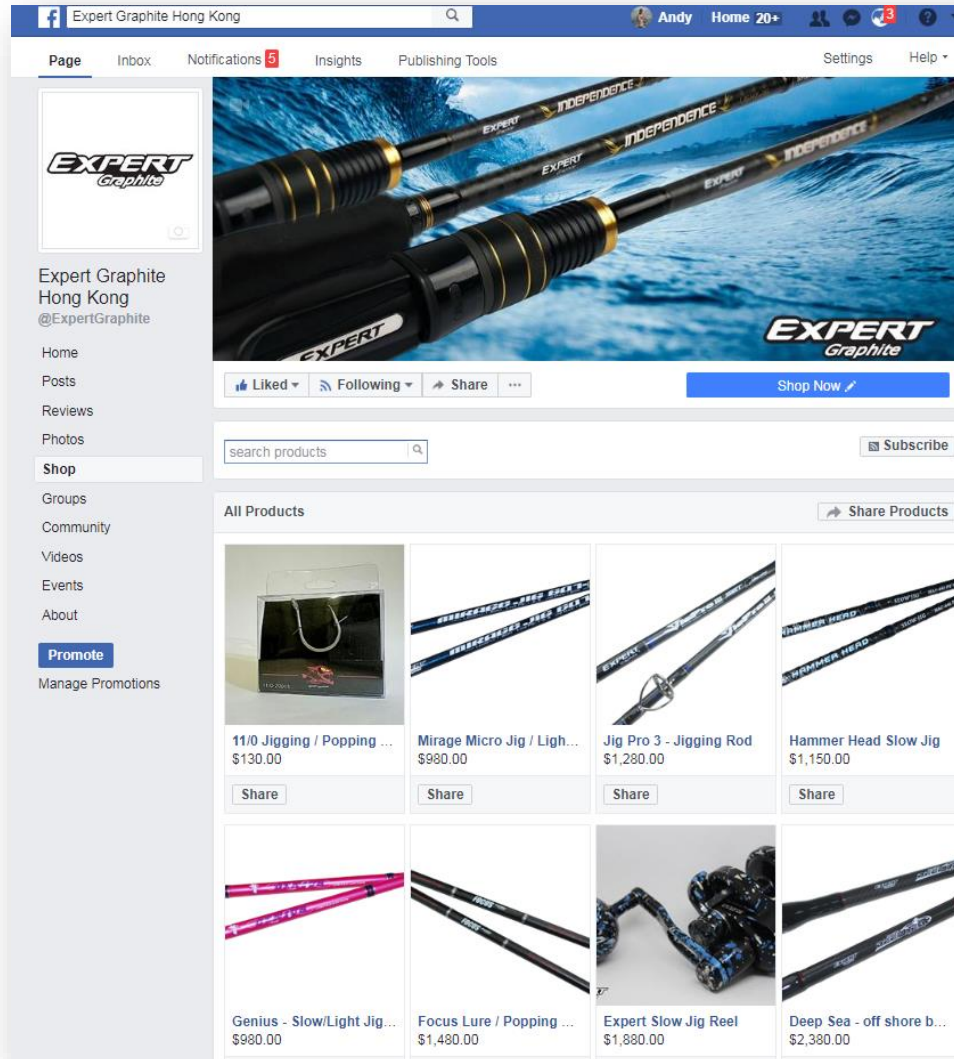
2019 Q4 Multi-Channel Usage in US

Multi-Channel Usage Distribution in the United States

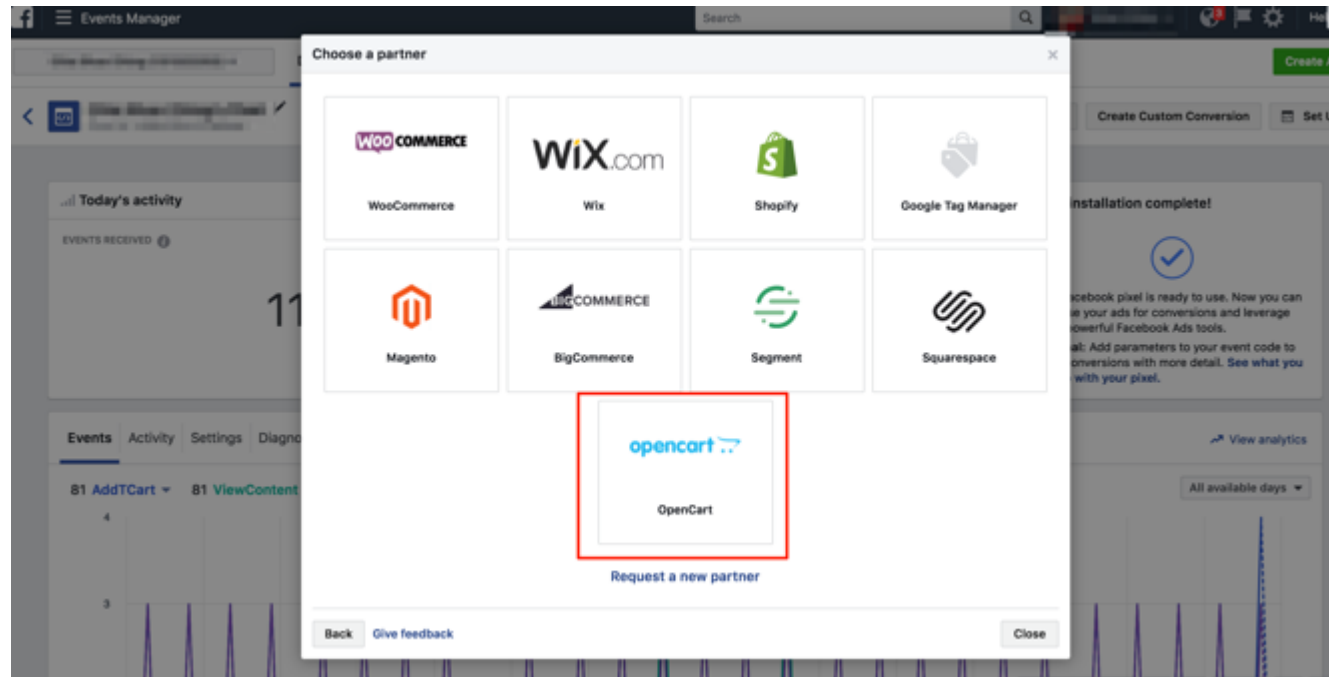
Statistics for websites using Multi-Channel technologies



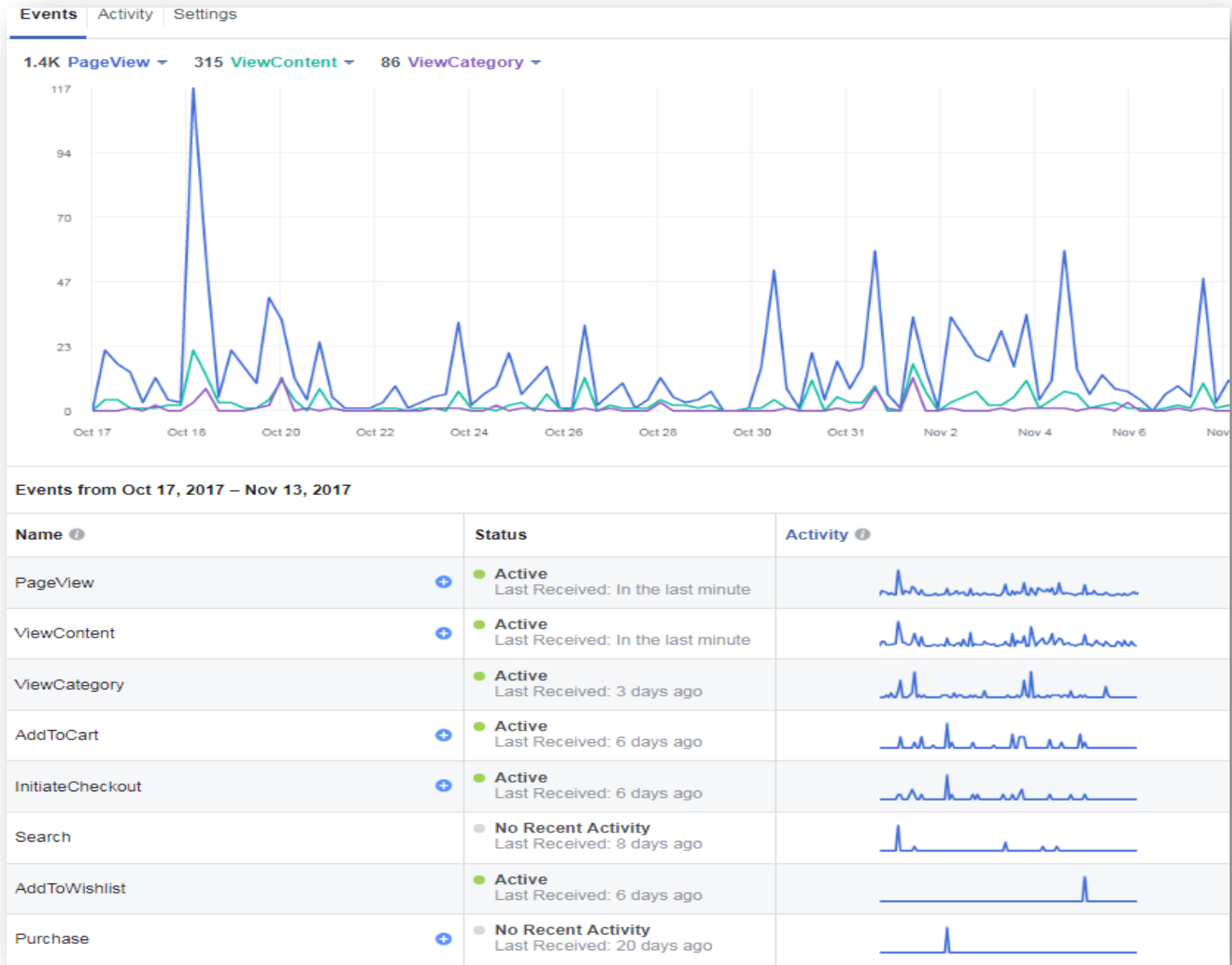
facebook shop integration



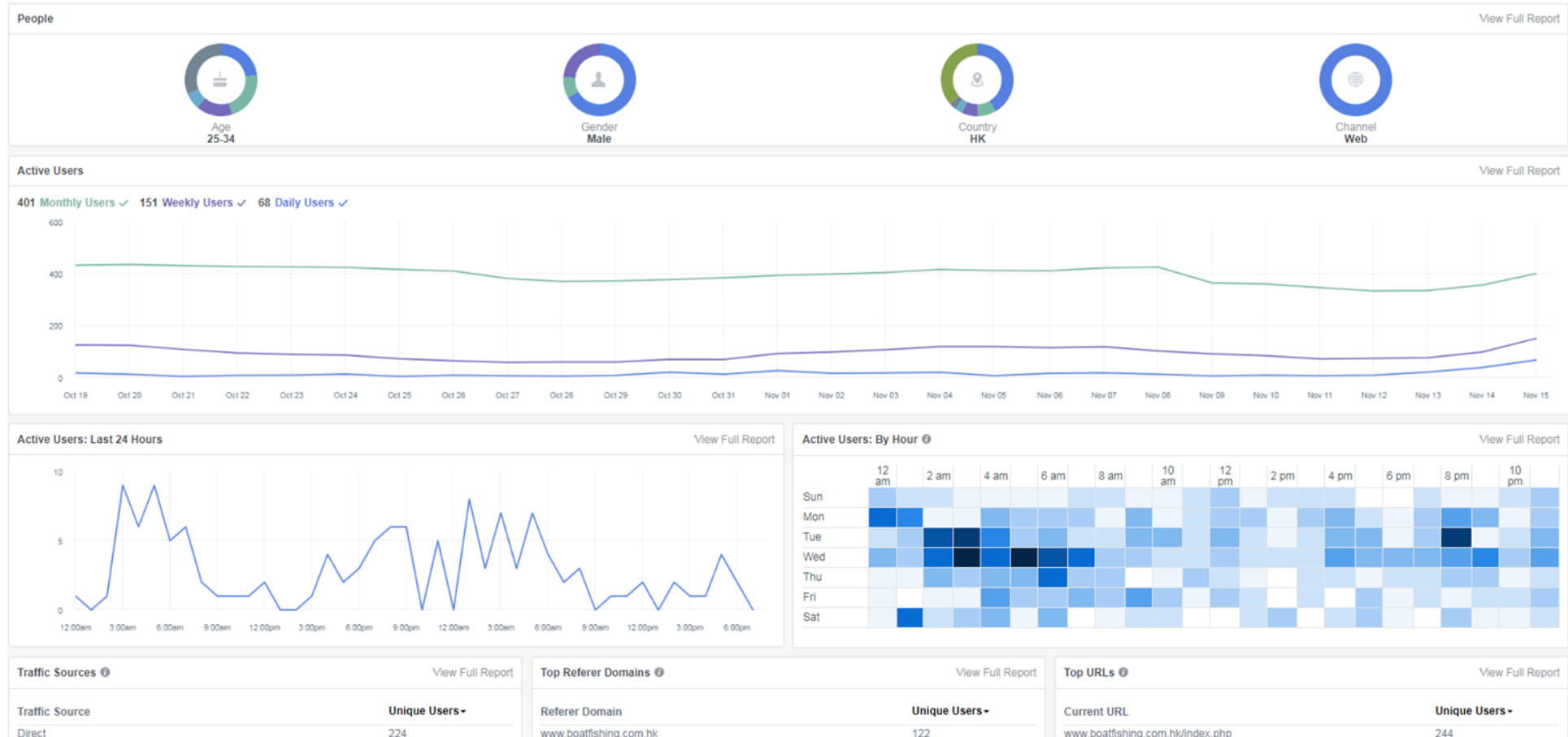
facebook Shopping Cart



facebook Pixel



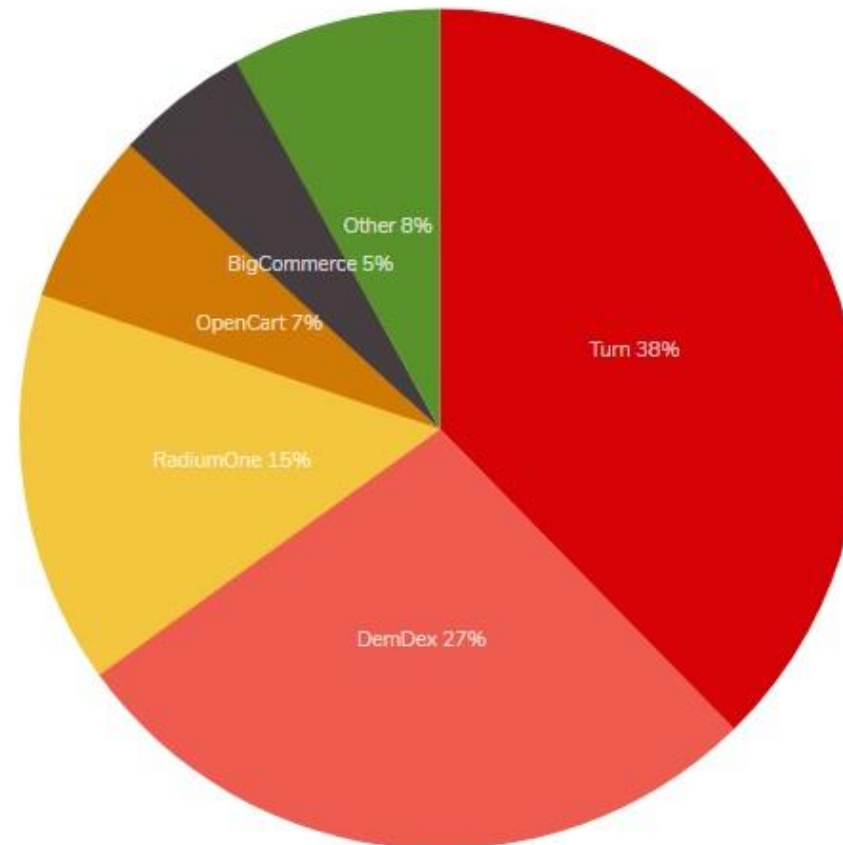
facebook Pixel



Top 1 Million Sites

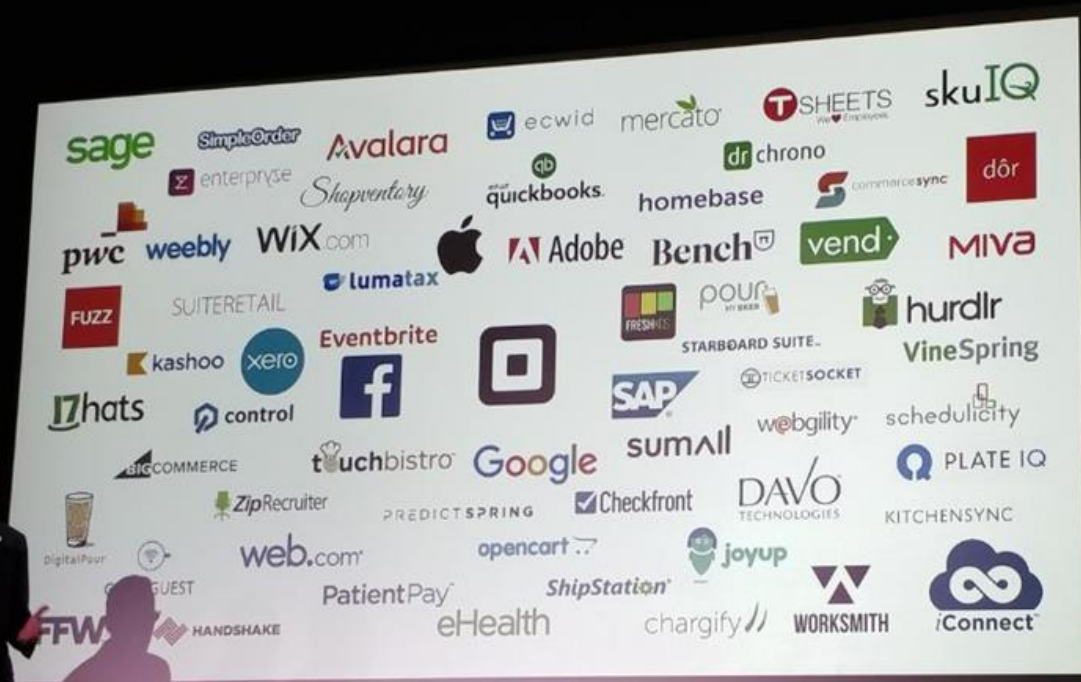
Multi-Channel Usage Distribution in the Top 1 Million Sites

Statistics for websites using Multi-Channel technologies



Square **ERP industry - leading**





Cross-Border Business

Cross-border business is gaining momentum

Digitalization has fundamentally transformed the way businesses interact with cross-border customers. Physical location now comes second to understanding the customer.

USD 0.8-1.5 trillion

Estimated size of global digitally enabled trade in 2019

10% vs. 3%

Growth rate of digitally enabled trade compared to growth rate of global exports¹

1. Over the past five years (2014-2018)
Source: Global Trade Goes Digital, BCG; An Interactive Guide to Global Payments, BCG



Better P.Q.V

61% of people now
consider themselves
global citizens

—
This sentiment carries
through cross-border
shoppers who are looking for

Better prices
Better quality
Better variety

Source: Facebook IQ survey data



Key Drivers

Key drivers fueling growth in cross-border business

Rise of the global citizens

61%

of people consider themselves global citizens

USD 152

A single cross-border transaction in Saudi Arabia

Innovation in digital platforms



SUPER APPS
Highly penetrated—treasure
throve of consumer insight



INNOVATION
Socially-engaged, experiential,
customer journey to drive sales

Evolving consumer behaviour

47%

find cross-border shopping
less expensive

42%

find new and interesting
products abroad

40%

Only available to buy in
foreign country

Source: "Cross Border Advertising Insights Study" ; Press search; Austrade; Regulatory Insights on Draft National E-commerce Policy, 2019, PWC

Cross Border

Cross-border seller must maintain **top-of-mind** and constant build relationships



30%

Cross-border shoppers take more than a **week** to make a decision as compare to domestic shoppers



35%

On average, 35% of cross-border shoppers said they made a purchase at least once a month

Source: Cross Border Advertising Insights Study" by GFK, 2019



Language & Currency

Localization challenges can pose significant barriers to entry into new markets



57%

Global online shoppers agree:
“I would not feel comfortable buying
from a foreign website that is **not in
my own language**”

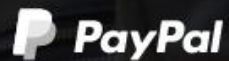


47%

Global online shoppers agree:
“I would not feel comfortable paying
in a **foreign currency**”

Source: “The Cross-Border Opportunity” by Ipsos & PayPal (Online study of 34,052 people) May 2018



[個人帳戶](#) ▾[商業帳戶](#) ▾[合作夥伴](#) ▾[說明及聯絡我們](#) ▾[登入](#)[註冊](#)

OpenCart 雲端商店服務， PayPal 獨享 5 折優惠*

OpenCart 雲端服務讓你於幾分鐘內建立全新網店，同時享受開放原始碼平台及雲端服務帶來的靈活度並，可讓你在單一後端平台輕鬆管理多間網上商店。2017 年 12 月 31 日或之前申請服務，獨家專享服務計劃費 5 折優惠。

[立即登記OpenCart 雲端服務](#)

*2017 年 12 月 31 日或之前申請服務，可免費試用 14 天，並獨家專享服務計劃費 5 折優惠。

無論經營任何業務，均可輕鬆收款

PayPal 簡化收款流程，讓你隨時隨地透過網上、流動裝置或電郵收款，適合各類業務。

Thank you

Qupital



Mr. Jacky Cheung

Qupital
President



Fintech empowered Cross-border E-Commerce Market



Speaker: Jacky Cheung
19 Dec, 2019



Trade Finance in A Few Clicks

We help you access affordable working capital easily via invoice finance and SME loan, so you can focus on things that matter to your business - growth

SOLUTIONS

GET STARTED

About the speaker



Jacky Cheung

President , Qupital Limited

Mr. Jacky Cheung has over 10 years experience in trade finance, credit insurance, supply chain and commercial risk management. Has held various senior management roles in international supply chain groups including Euler Hermes, Allianz and American Express, Jacky is currently the President of Qupital Limited, overseeing the business in Greater China on operations, marketing value proposition and regional business expansion.

Why we start Qupital?



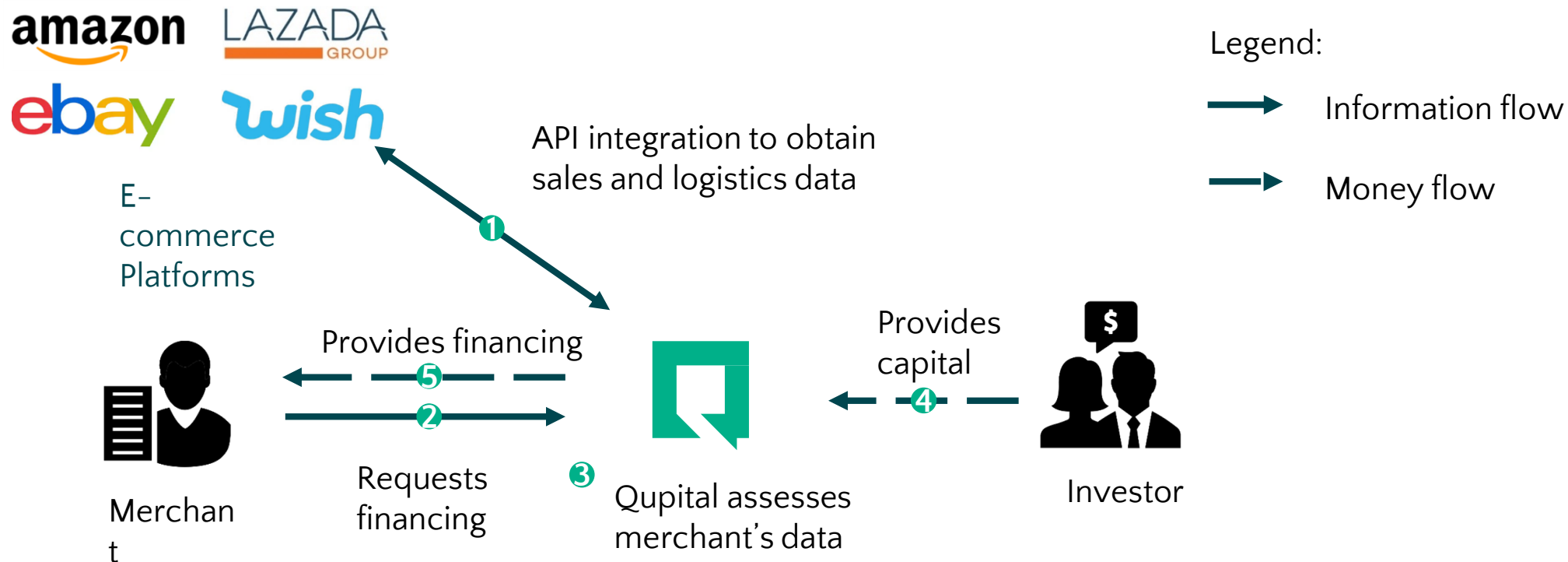


Qupital is committed to building a **one-stop supply chain finance platform for cross-border e-commerce businesses** through big data, platform technology and industry-leading artificial intelligence applied in risk control system, so as to help enterprises expand market and business by optimizing their cash flow.

Our service

Export E-commerce Financing

An unsecured business loan for SMEs selling on overseas platforms such as Amazon and eBay. Funding amount based on cash flow and sales data assessment



Retail ecommerce sales worldwide

2014 to 2021 by trillions of USD growth by **377%!**

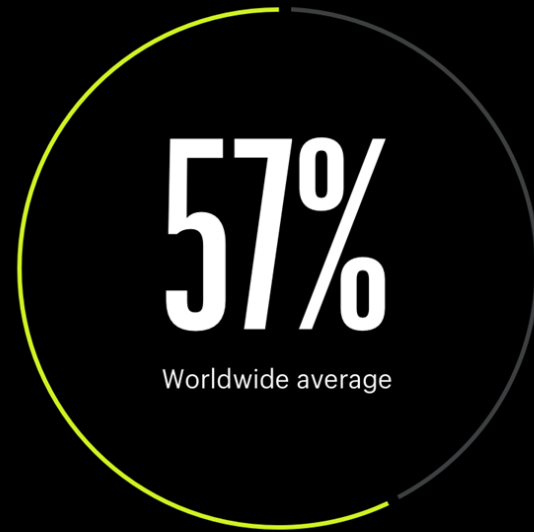
Average year-on-year growth by **47%!**



Data via eMarketer (Statista)

Retail ecommerce sales worldwide

Online shoppers who make purchases from overseas retailers



63.4%
Europe

55.5%
Africa

57.9%
Asia-Pacific

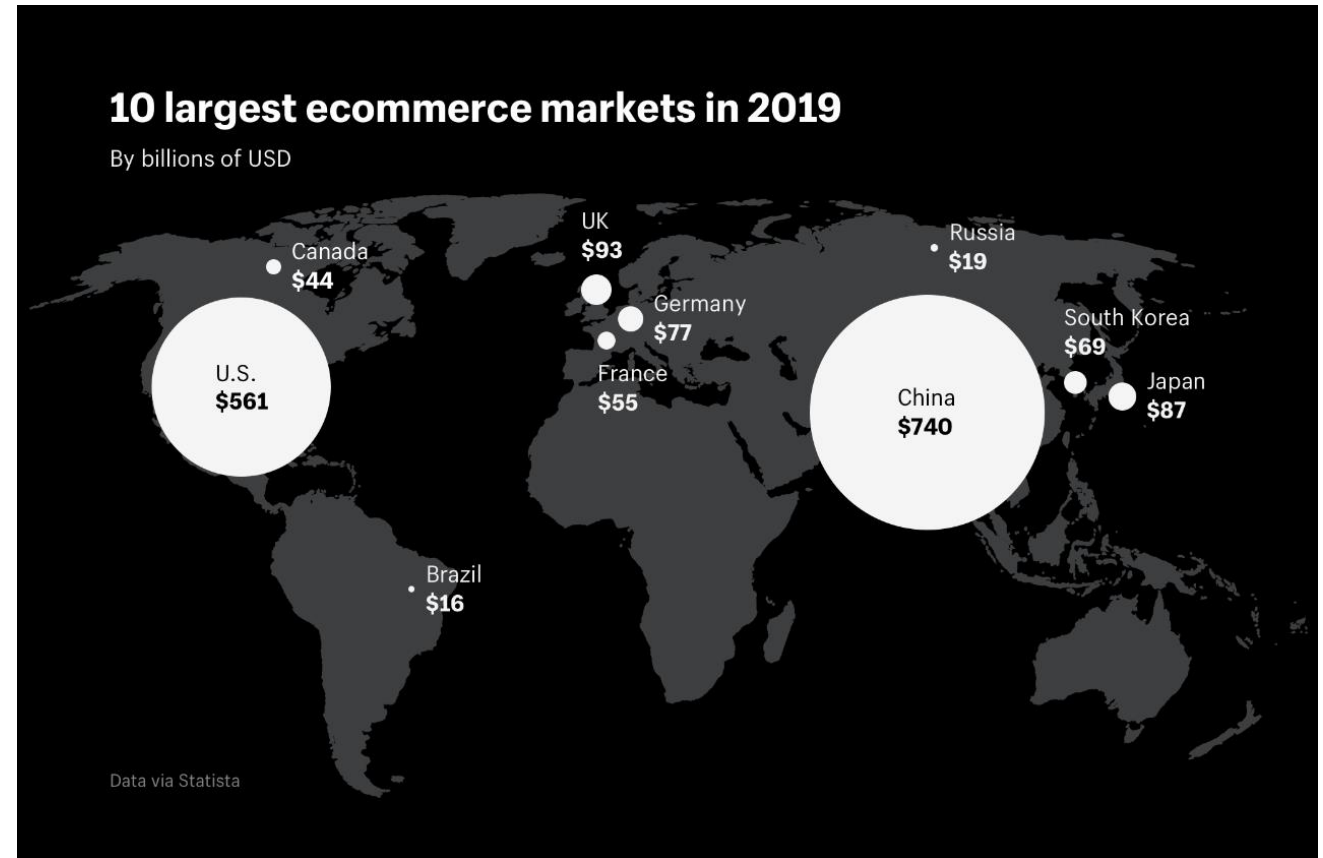
54.6%
Latin America

Data via Nielsen

Retail ecommerce sales worldwide

Worldwide numbers aside, ecommerce's regional markets rank as follows:

1. **Asia: \$831.7 billion**
2. North America: \$552.6 billion
3. Europe: \$346.5 billion
4. Australia: \$18.6 billion
5. Africa and the Middle East: \$18.6 billion
6. South America: \$17.7 billion



Retail ecommerce sales worldwide

Country-by-country ecommerce growth

Calculated by 2018 to 2023 ecommerce revenue (projected)

| | 2018 | 2023 | Five-year growth |
|----------------|----------|------------|------------------|
| China | \$636.1B | \$1,086.1B | 70.7% |
| United States | \$504.6B | \$735.4B | 45.7% |
| France | \$49.4B | \$71.9B | 45.6% |
| Australia | \$18.6B | \$26.9B | 44.6% |
| Russia | \$17.2B | \$24.8B | 44.2% |
| Canada | \$39.9B | \$55.4B | 38.8% |
| Germany | \$70.3B | \$95.3B | 35.6% |
| United Kingdom | \$86.5B | \$113.6B | 31.3% |
| Japan | \$81.7B | \$103.6B | 26.8% |
| South Korea | \$63.7B | \$80.2B | 25.9% |

Data compiled from Statista

Using 2023 projections, a slight reordering appears, as well as **one standout leader**:

China.

China's cross-border e-commerce Transaction scale & forecast

Research shows that the total import and export volume of cross-border e-commerce will reach

10.8 TRILLION YUAN in 2019

2016-2020 China's Cross-border E-Commerce Segment
Transaction Size (Trillion RMB)



Source: iiMediaResearch

2013-2018 Cross-border E-Commerce Export Segment
Transaction Size (Trillion RMB)
Growth Rate(%)



Source: f.qianzhan.com/

A demand for financing

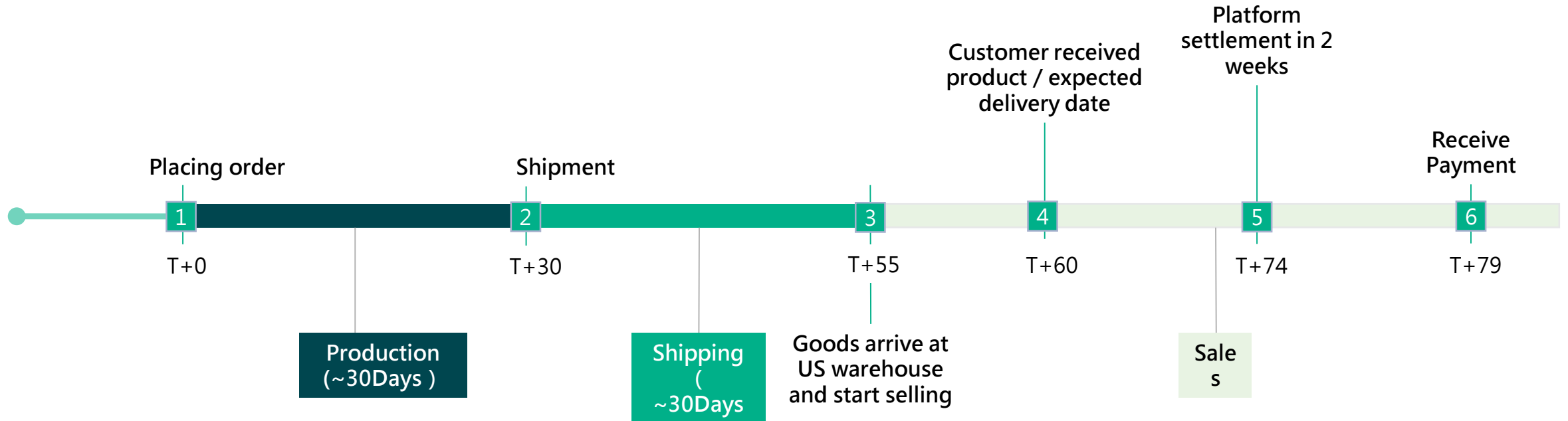
Business Expansion

Seasonal Needs

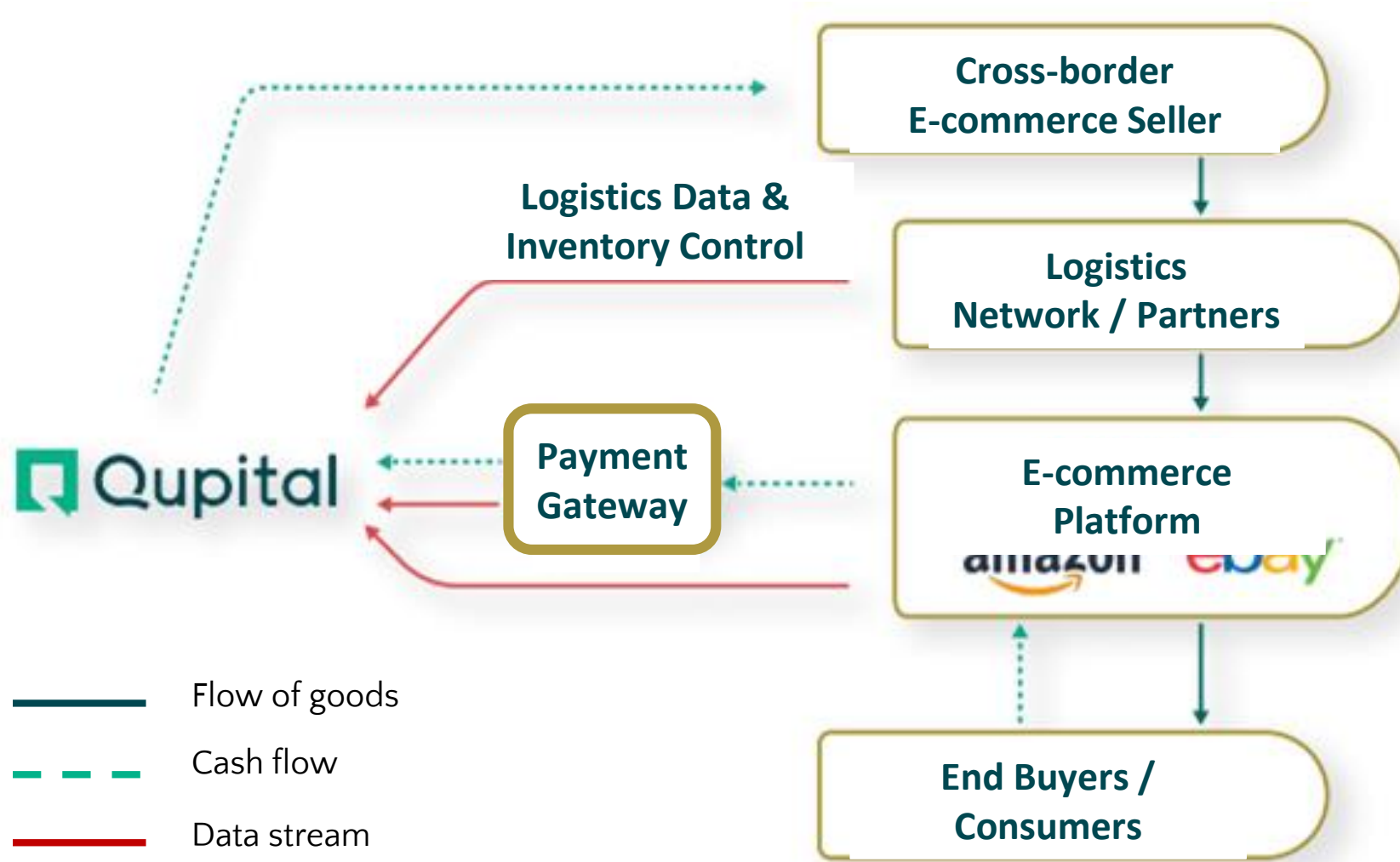
Long Sales Cycle

Upstream &
Downstream
Settlement Changes

E-commerce merchant sales cycle

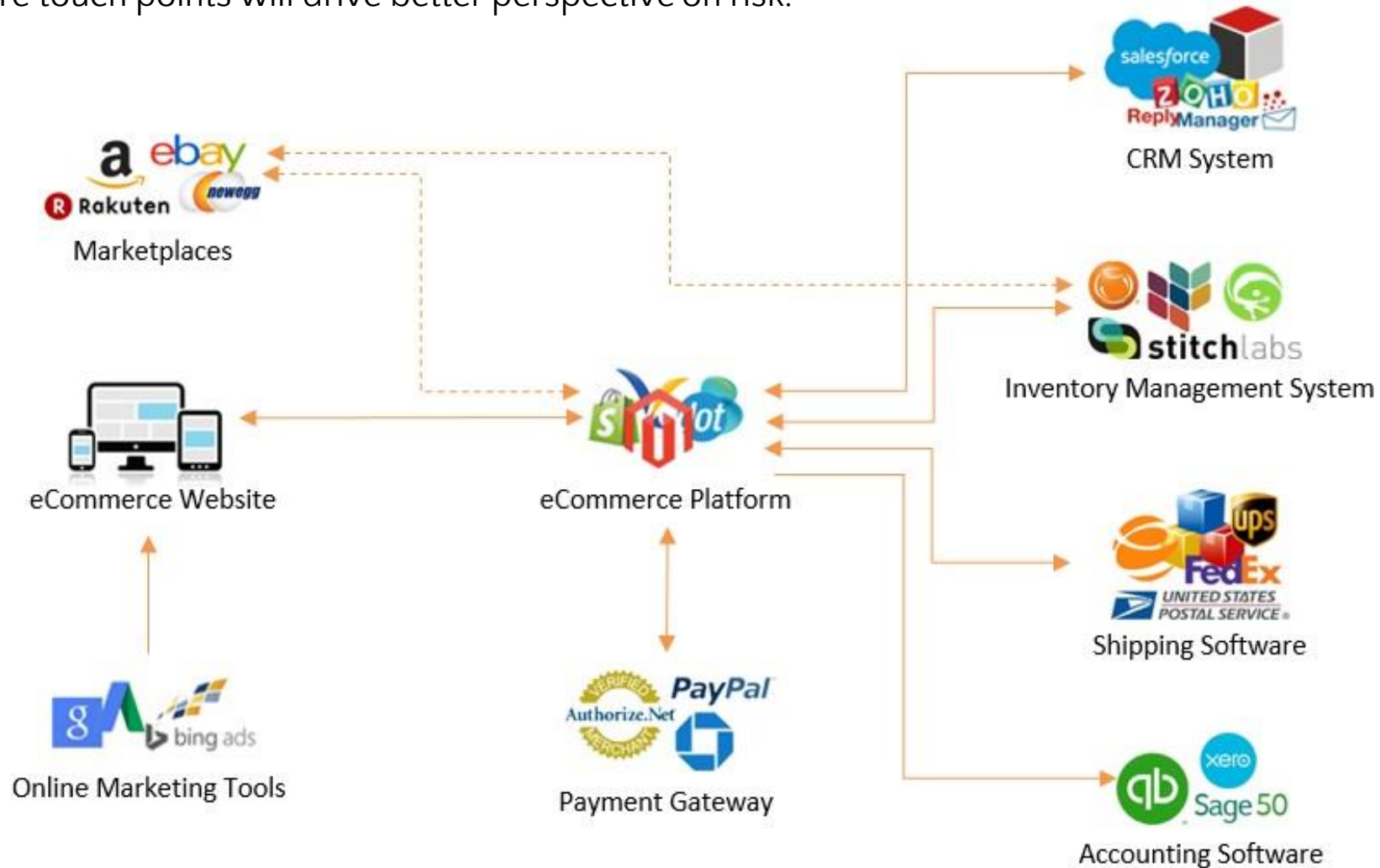


Qupital workflow



Ecosystem

More data more touch points will drive better perspective on risk.



Repayment schedule

Solution A

Fund releases at week 0

Week 2

Repay 5%

Week 4

Repay 95%
Able to apply for the second
round of finance

Solution B

Fund releases at week 0

Week 2

Repay 5%

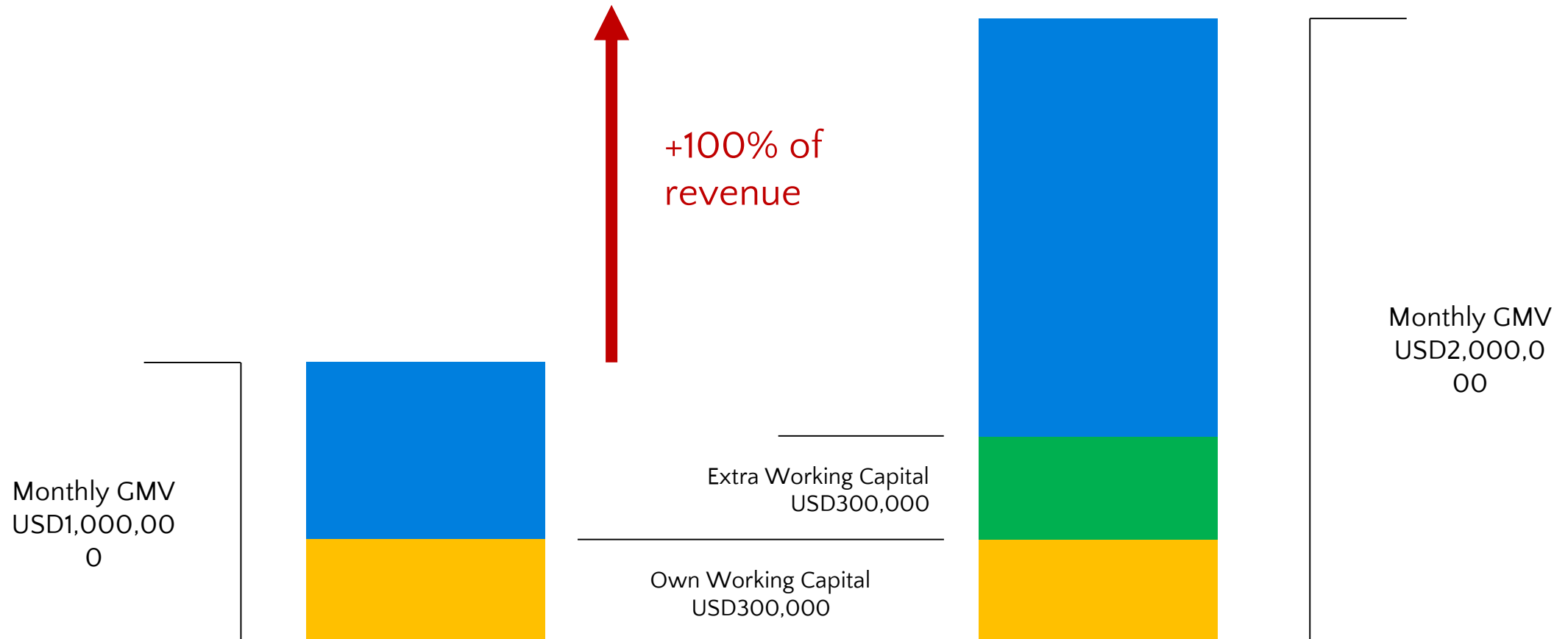
Week 4

Repay 5%

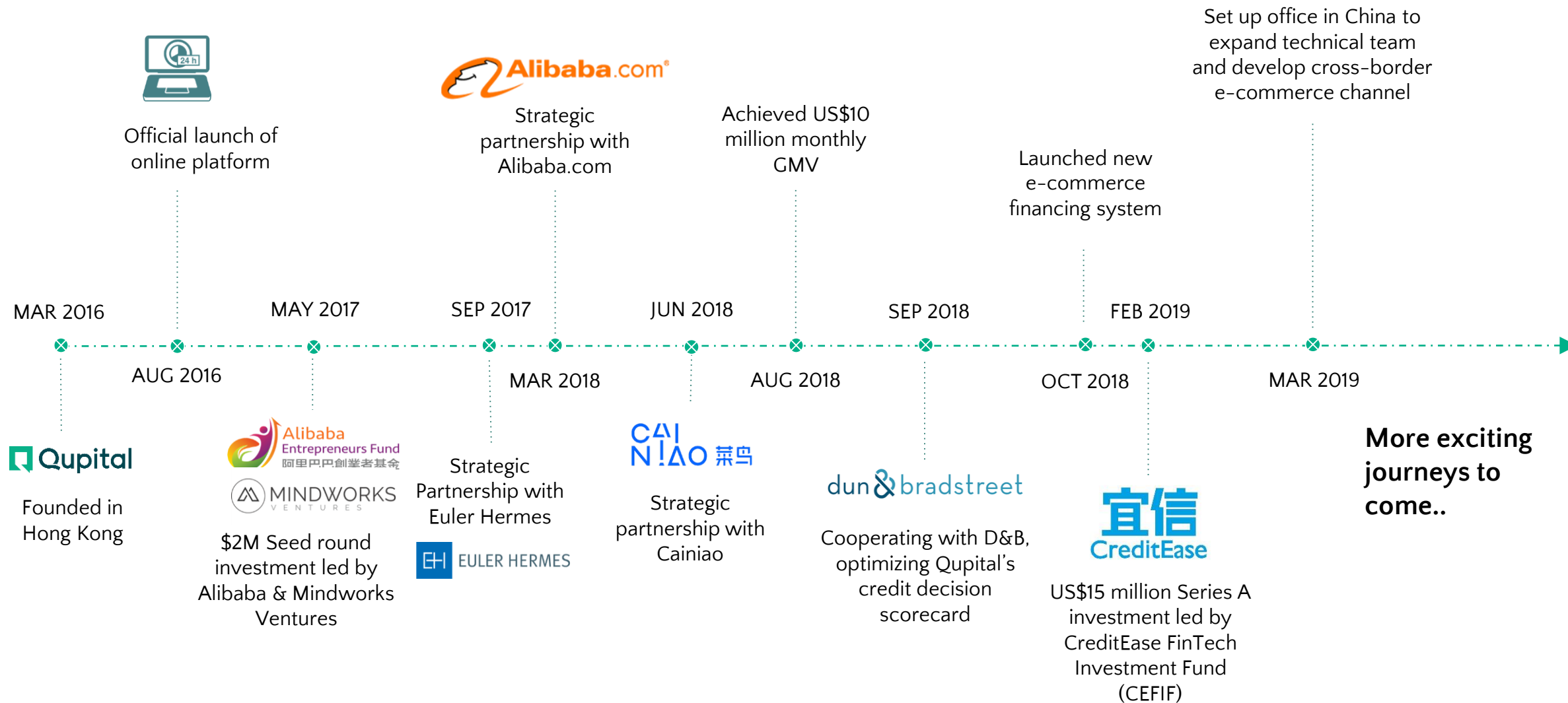
Week 6

Repay 95%
Able to apply for the
second round of
finance

We empowered E-commerce seller Business Growth



The road we've taken



2020 Vision

In 2019:

- Shanghai Office
- Shenzhen Office

Plan in 2020:

- Penetrate China market
- Expand to new market – South East Asia
- Series B fundraising



Shareholders & strategic partners

Shareholders



Strategic Partners



THANKS

For your attention

Welcome any questions!

Q & A 問答環節



Mr. Andy Tsang

OpenCart
Director - Head of Marketing &
Partnership



Mr. Kailash Madan

Stripe
Account Executive & Payment Specialist



Mr. Jacky Cheung

Qupital
President

Magento x PayPal

To become a well-known brand through using e-commerce channel
透過善用電子商務渠道建立品牌的知名度

2020 / 1 / 10 (Friday)

5:30pm - 7:30pm

**Emerald Room, CUHK Business School Town Centre
Unit B, 1/F, Bank of America Tower, 12 Harcourt Road,
Central**

Language: English

Organiser

HKEBA

Funded by SME Development Fund



工業貿易署
Trade and Industry Department



Mr. Eddy Chan
Magento

Partner Sales Manager



Ms. Belinda Lee
PayPal

Manager, Business Development &
Business Consultant



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