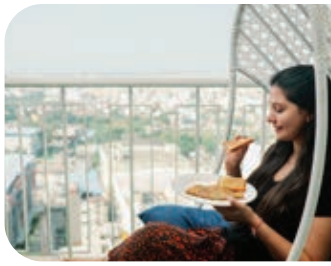
PayU



TRANSFORMING FINANCIAL SERVICES THROUGH CUTTING EDGE TECHNOLOGY

LEAVE YOUR MARK
Innovate. Collaborate. Be an entrepreneur.

Entrepreneurial

We are creating a full stack digital financial services platform. We work with the agility of a start-up that has a global outlook. We do not believe in hierarchies. Each PayUneer has an Entrepreneurial mindset engaged in driving a single vision.

Collaborative

We are a team of 3000+ ambitious people who thrive on making a difference, collectively. Our objective is to transform the fintech industry for both our customers and our PayUneers.

Innovative

We are committed to solving complex customer problems. We aim to build bold, smart and ambitious teams that are able to create real impact.

PayU At A Glance

PayU is the FinTech arm of Prosus, a global consumer internet group and one of the **largest technology investors in the world.** Commencing in 2002, PayU has been aggressively chasing its vision of creating **a world without financial borders where everyone can prosper.**

PayU operations:

Payments **Credit** **Investments**

Our range of services and products demonstrates our commitment to becoming leaders in payment technology, building an **inclusive future of finance,** one smart solution at a time.

Mission

Seize the opportunity to give people in growth markets greater access to financial services.

Vision

A world without financial borders where everyone can prosper.

"We have delivered a strong performance with total payments value growing at 48% Y-O-Y over the last 5 years. This reflects the excellent progress we are making to serve the continuing global shift to digital payments."

Laurent Le Moal

What We Do

Global Reach; Local Expertise

We are creating a fast, simple and efficient payment process for merchants and buyers globally.

Think of us as **Growth enablers;** we use our payments expertise to **shape the future of FinTech** and **deliver financial services in emerging markets.**

Revolutionizing FinTech

Payments

We created **PayU Hub** - a digital payment platform, that via a **single API** allows **cross-border payments**. Wibmo is our full-stack PayTech company offering payment security and mobile payments.

Credit

PayU believes in **financial inclusion**. So, we created multiple platforms including Personal Loans, LazyPay that have enabled people to access credit online.

Investments

We have **invested over $1 billion** in a diverse range of our own fintech partnerships. At PayU, we are driven to build a more **inclusive future of finance.**

20
locations

43
nationalities

50+
emerging markets

10m
daily financial transactions

$55B
payments in FY21

$130m+
consumer loans disbursed

$ 1B+
investment in fintech

3,000+
payment specialists

400,000+
merchants

And MILLIONS of customers making payments online.

It's just the beginning.....

Phase 1:
Laying Foundation

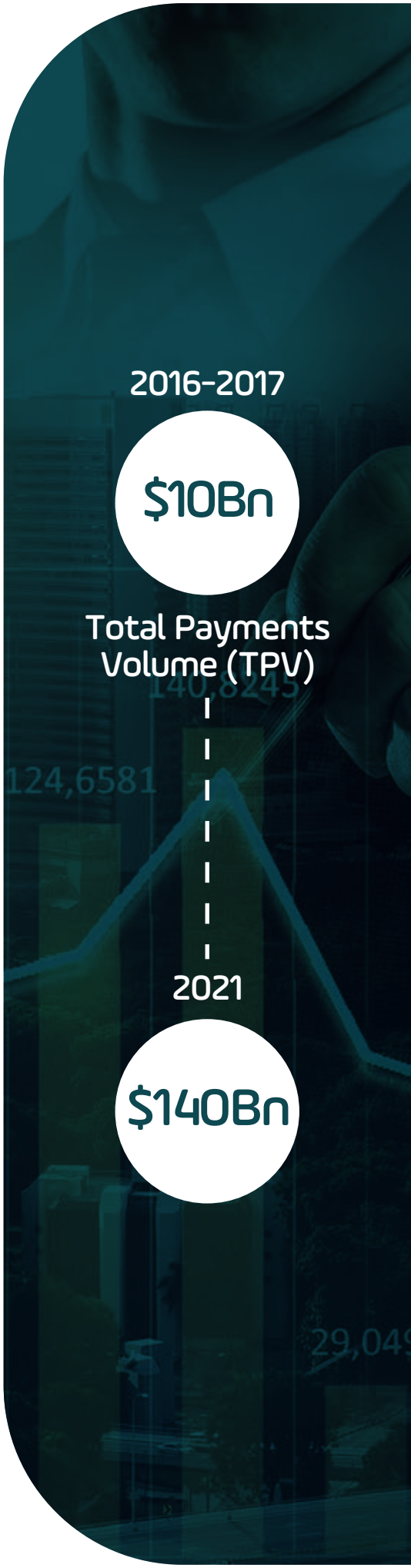
- Strengthening core: Citrus M&A
- Early bets in India credit (Paysense) & disruptors like Remitly, Creditas

Phase 2:
Scaling through consolidation and diversification

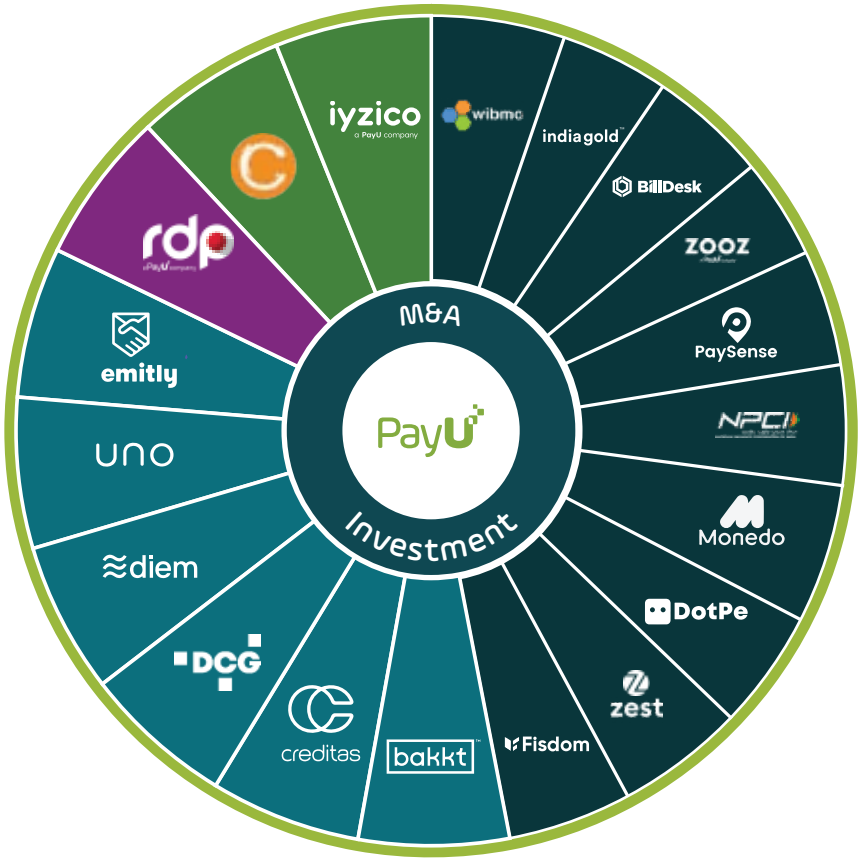
- Payment: Vertical integration (Wibmo), Global hub (Zooz), Regional expansion (Red Dot), country consolidation (Iyzico)
- Credit: Got NBFC license and consolidated Paysense with Lazy Pay

Phase 3:
Doubling down on India & realizing value on some early bets

- Growing credit & laying digital banking foundation
- Building Fintech ecosystem
- Value creation via Remitly IPO



Diversity in Investments



Founder driven, disciplined and strategic investor/partner with a long-term focus

2022 Acquired minority stake in Vayana Network; and participated in **DotPe's series B round**

2021 PayU led Series A round in DotPe; acquired minority stake in **Indiagold**

2020 PayU acquired controlling stake in Paysense; minority stake in **Fisdom & DotPe**

2019 PayU acquired **Wibmo**

2018 PayU payments business turns profitable; **100M milestone; received NBFC License**

2017 India becomes the **fastest growing market.** Foray into credit. LazyPay launched along with the acquisition of minority stake in ZestMoney & PaySense

2016 PayU bought it's rival **Citrus Pay**

2014 **PayU India Founded** (demerged from Ibibo group)

2011 **PayU PG launched; Ibibo launches** PayU PG for websites to integrate ecommerce transactions with online payments

Revolutionizing FinTech With Payments

Payments

We provide payment gateway solutions to online businesses through our cutting-edge and award-winning technology. We offer more than 70 local payment methods and serve more than 350,000 merchants including leading e-commerce businesses in India. We as a company also empower SMBs, enabling them to accept mobile and online payments with minimum development effort.

Wibmo

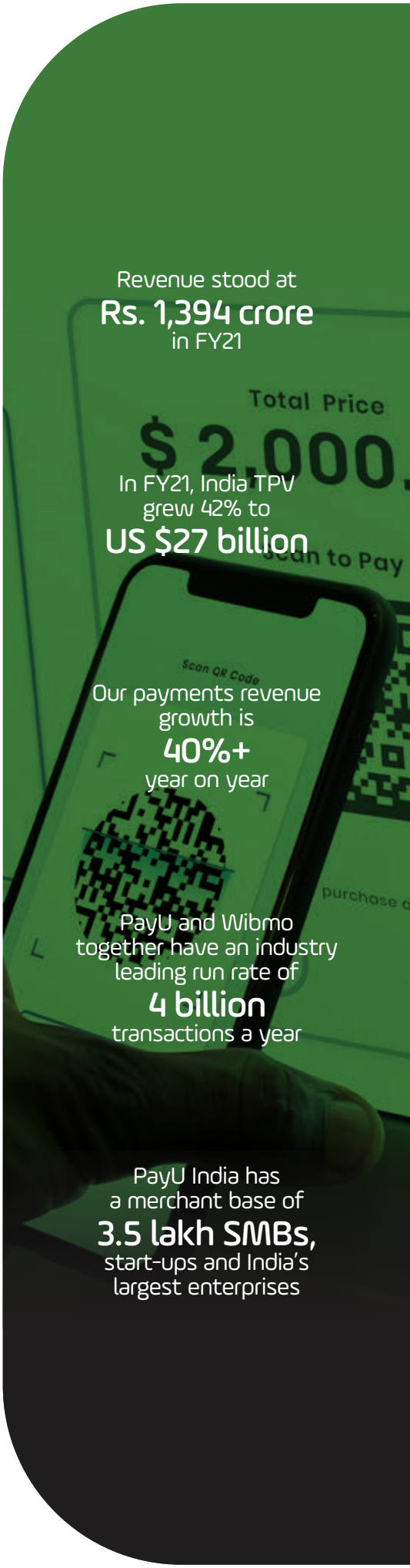
Established with the future of payments at its core, Wibmo is a full-stack PayTech company that offers premium solutions such as payment security and mobile payments.

With a strong presence in India & APAC, we are now focussing on increasing our footprints in the rest of Africa, entering the EU, the US in 2022 and going beyond LATAM.

Meet the Leaders

Anirban Mukherjee
CEO, PayU India - Payments

Suresh Rajagopalan,
CEO, PayU - Wibmo



About Wibmo

2021 Partnered with Philippines' largest bank to create their mobile wallet

2020 Launched video KYC

2019 Joined Naspers-PayU group

2018 Focus on global expansion and large international clients

2017 Crossed a billion processed transactions!

2015 Partnered with HDFC bank to launch PayZapp

2013 Partnered with government of Chattisgarh to launch the largest prepaid program

2012 Largest provider of authentication services in India

2009 Authentication is centre stage, launched new products

2003 Launched Niche payment solutions

1999 Established in Cupertino, USA

Wibmo is a global leader in digital payments, our clients include some of the most prestigious names in the payments industry from all over the world.

3 billion
transaction authenticated annually

23+ million
mobile payment users

5 million virtual,
3 million plastic cards

10,000+
Merchants and Aggregators

- Leaders in digital payments
- 20+ years of experience
- 150+ banks, 28 geographies
- Payment Security (3DS)
- Fraud and Risk Management
- Mobile payments (BankEzy)
- Prepaid Cards (Issuance-In-A-Box)
- Merchant Processing (PayStage Acquiring-In-A-Box)

Revolutionizing FinTech With Credit

We have disbursed about 20 million loans to date by volume and have disbursed more than $280 million in consumer credit. We provide consumers with easy access to affordable short-term loans up to INR 5 lacs that can be availed in the form of personal loans, point of sale EMI and express loans.

LazyPay

LazyPay, our buy-now-pay-later offering has emerged as one of the most popular payment methods across 28,000 merchants in our network like Swiggy, Zomato, Samsung, Dunzo, GoAir, etc. We acquired PaySense in January 2020 to accelerate our vision for credit in India and leverage AI & ML to build a full-stack digital lending platform in India.

PaySense

Paysense, our personal loans offering attracts about 2000 new customers per month. Servicing over 2500 pin codes in India, Paysense is set to grow exponentially in the next 5 years.

Meet the Leaders

Prashanth Ranganathan,
CEO, PayU - Credit

The Growth Story Credit

- Four **0-1** key products launched in the year of **2021**, amidst the slowdown and pandemic.
- LazyPay: 110 merchants to now **28,000** merchants.
- **14M** approved customers to **62M** approved.
- **700K** Monthly active users.
- Lending **450Cr** per month across the various credit products.

The BIG PayU Difference

Scale

Having reached 50+ emerging markets, we're ready to scale up; are you?

Financial Inclusion

After enabling users to access credit online, we're ready to build an inclusive future of finance; are you?

People Centricity

Ample learning opportunities with great quality of work. We're driven to deliver impact; are you?

Substantially Funded

Backed by Prosus, we're ready to shape the future of Fintech; are you?

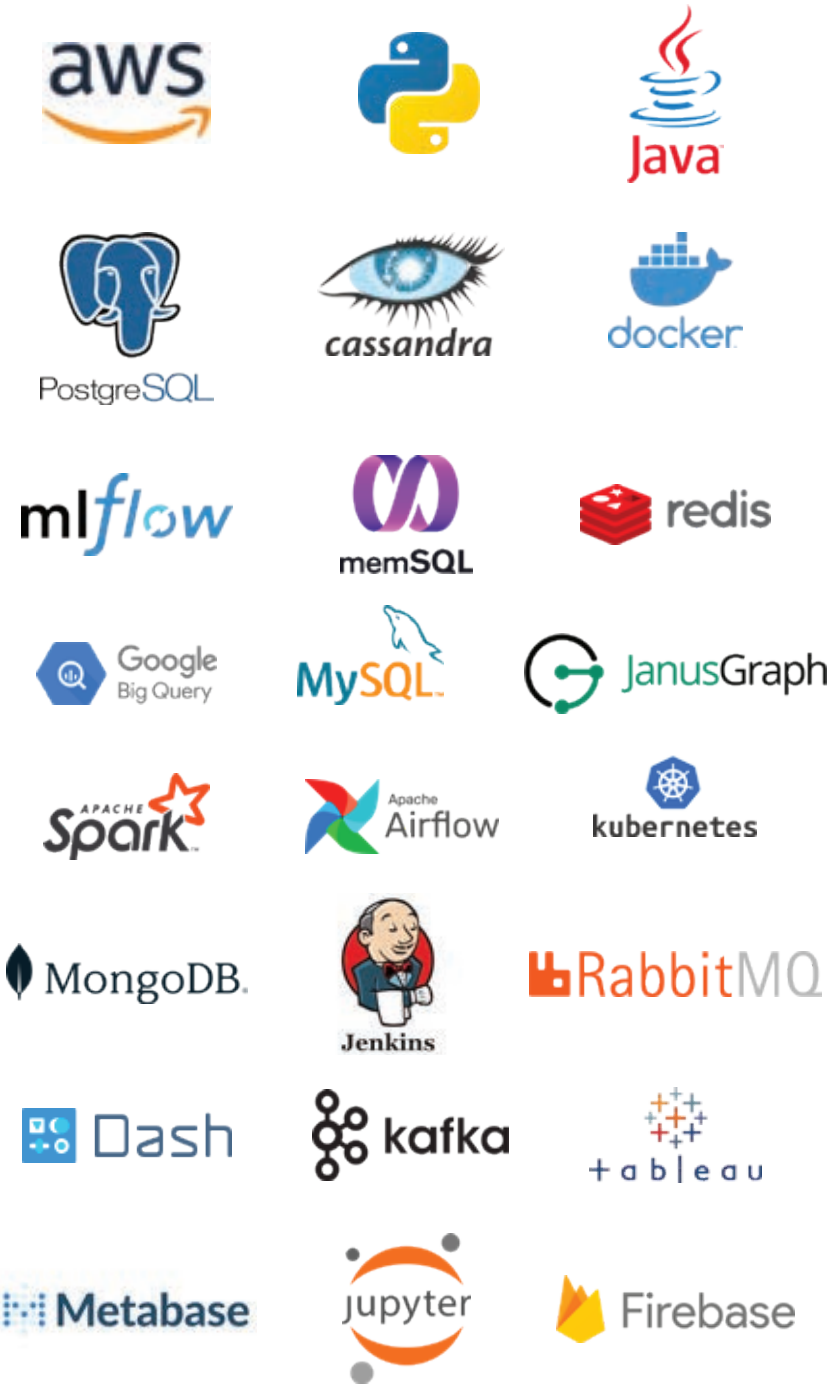
Global Leaders

With talent from across the world, we're ready to make a dent in the fintech and credit ecosystem; are you?

Pioneers In Payment Technology

Innovating for a world without financial borders, we're driven to solve unique problems; are you?

Our Technology Stack



We have a flexible, scalable, and secure tech and data platform

Your Life @ PayU

Growth:

- Multiple career progression opportunities
- Flexible career path framework
- Cross-functional movement

Forums:

- Women for Women (WoW) Network
- Women In Tech (WIT) Program
- Activities for entertainment & mental wellness throughout the month
- Internal mentoring programs like GURUCool and more

Learning:

- Provision of 5000+ free certification courses
- Leading learning partners like Harvard, Coursera, Udacity and more
- Sponsored nano-degree programs in collaboration with top B-schools

Who do we hire? We hire the right tribe

At PayU we're hiring and empowering the right individuals; our PayUneers.

PayUneer's are:

- Courageous
- Trustworthy
- Curious
- Value each other
- Love everything tech
- Open to anything new
- Entrepreneurial

In FY21, **24%** of new hires were **women employees** in PayU India

Gender ratio at PayU India is close to **30%**

Our employees spoke for our efforts by giving us a score of **87%** on D&I

Our D&I goals for FY'22 include:

- Inclusive talent attraction & acquisition
- Strengthening sustainability initiatives
- Increase representation of women in leadership roles
- Going beyond gender

Diversity is a key priority for PayU. We celebrate our differences, are receptive to new ideas and are empowered in everything we do.

"If Diversity and Inclusion (D&I) were important before, they are absolutely indispensable now."

Priya Cherian,
Chief People Officer,
PayU