

# Next -Gen E-Wallets : Launch Fast, Stay Compliant, Win the Customer

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# E-Wallets Are Where Customer Relationships Are Won

They are becoming the  
**primary interface for**  
**financial services** —  
redefining how value is  
captured.

Digital wallets now  
account for

**>50%**

of global online  
transaction value

# The New Reality

**70%** of customers prefer wallets over other payment methods

**Wallet -led journeys** increase conversion and reduce payment costs

**E-Wallets** enable embedded finance and new revenue streams



# Many E-Wallets Launch. Few Deliver **Long -Term Value.**

- Built on fragmented, PSP-led architectures
- No real-time core or unified ledger
- Compliance added as an afterthought



The result:

**limited control, rising costs, and poor scalability.**

# The Trap: **Building or Patching**

Disconnected systems limit scale, control, and efficiency



What works at launch often breaks at scale.

# Modern E-Wallets Require More Than a Front -End

They need:

- ✓ Real-time core and ledger
- ✓ Embedded AML and KYC
- ✓ Direct integration with payment rails
- ✓ API-first architecture

A sound foundation means **no more trade-offs**: get speed and compliance, as well front-to-back agility.



# Natech E-Wallet

Built for banks, EMI, fintechs and platforms



**All-in-one, front -to -back**

Ready-to-run solution



**Fully managed, end -to -end**

No operational overhead



**Wallet -specific core**

Built for scale and innovation



**Next -gen mobile and web apps**

Frictionless user experience



**Single KYC, embedded AML**

Bank-grade security and compliance



**Rapid deployment**

Easily connect via a single API



# Winning the Customer Starts with Experience



Simple Onboarding



Instant Transactions



Flexible Payment Options



Security & Control



A seamless experience **drives adoption, usage, and trust.**

# Turning E -Wallets into Growth Engines

## Launch and scale faster

Bring wallet services to market quickly with a unified platform featuring a wallet - specific core and next -gen apps with a frictionless UX.

## Reduce operational complexity

Replace fragmented vendors and integrations with a single system, reducing manual effort and dependencies.

## Stay compliant and secure by design

Leverage bank -grade AML and KYC with real-time monitoring and full auditability.

## Increase customer value (LTV)

Drive higher usage and retention, unlocking new revenue from payments, fees, cross -sell—and embedded finance.

Capture your share of the €100bn+ embedded finance opportunity

Success story:

# Natech E-Wallet @ Snappi



## Powering Greece's 1st ECB-licensed neobank

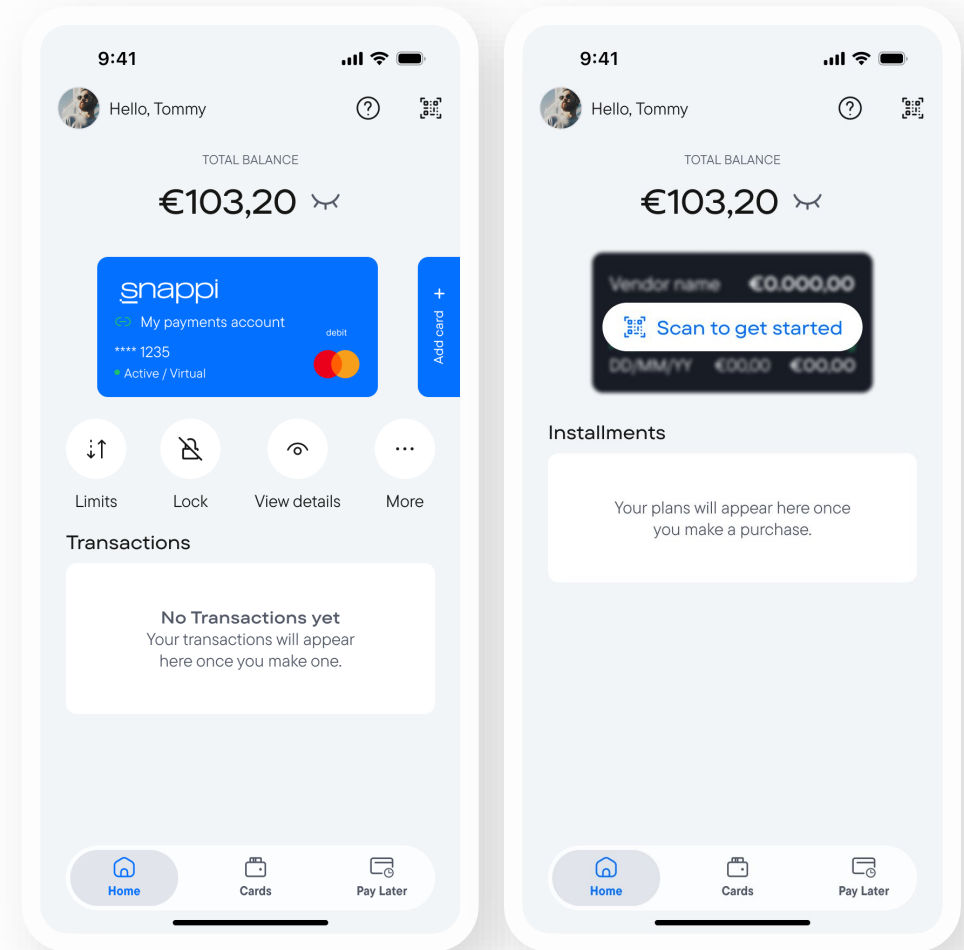
→ Required a frictionless digital wallet from day one

### Solution

- Instant onboarding and IBAN issuance in < 10 minutes
- Real-time payments, transfers, cards, and P2P
- Seamless integration with SEPA, DIAS, IRIS rails
- BNPL functionality (Snappi Pay Later)
- AML & KYC embedded within transaction flows

### Impact

- 10,000+ customers onboarded in first month
- 12,500+ new users added monthly
- >50% active users
- 1 new product launch per month



Success story:

# Helping a Major EU Gaming Operator Win the Battle for Spend and Loyalty

## Challenge

→ Improve engagement and LTV, reduce spend friction, and increase in-app cash

## Solution

→ A dedicated, fully managed Natech E-Wallet integrated with 7 systems, delivering frictionless pay-ins/outs, single KYC, and bank-grade AML

## Impact

→ 40k users onboarded in month 1, with a roadmap targeting 1.2 million users pan-EU as well as further embedded financial services



# Thank You!

Visit us at **booth #23**  
explore how to launch and  
scale your e-wallet strategy