

How BNPL Transformed Digital Payments?

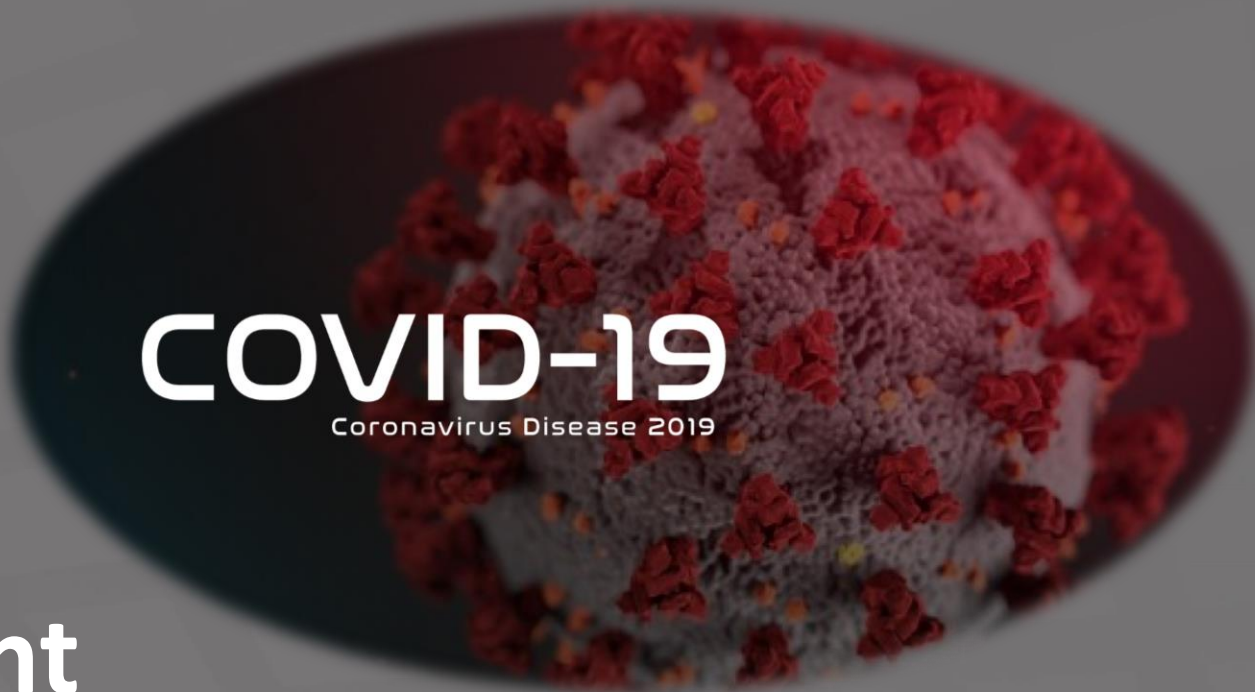
About me

Arash Lorestani

CEO at ASAN PARDAZ TOSAN (APSAN)

Backgrounds: Financial Industry (Fintech > Paytech & Lending)

March 2019



COVID-19
Coronavirus Disease 2019

The world of payment
has transformed

The world of payment has transformed

COVID pushed us away from cash and even handing over our debit card.

Contactless grew 150%, as all payments that could moved online and many in-person payments became tap-and-pay

Digital Lending and BNPL were officially born.

Travel to March 2019

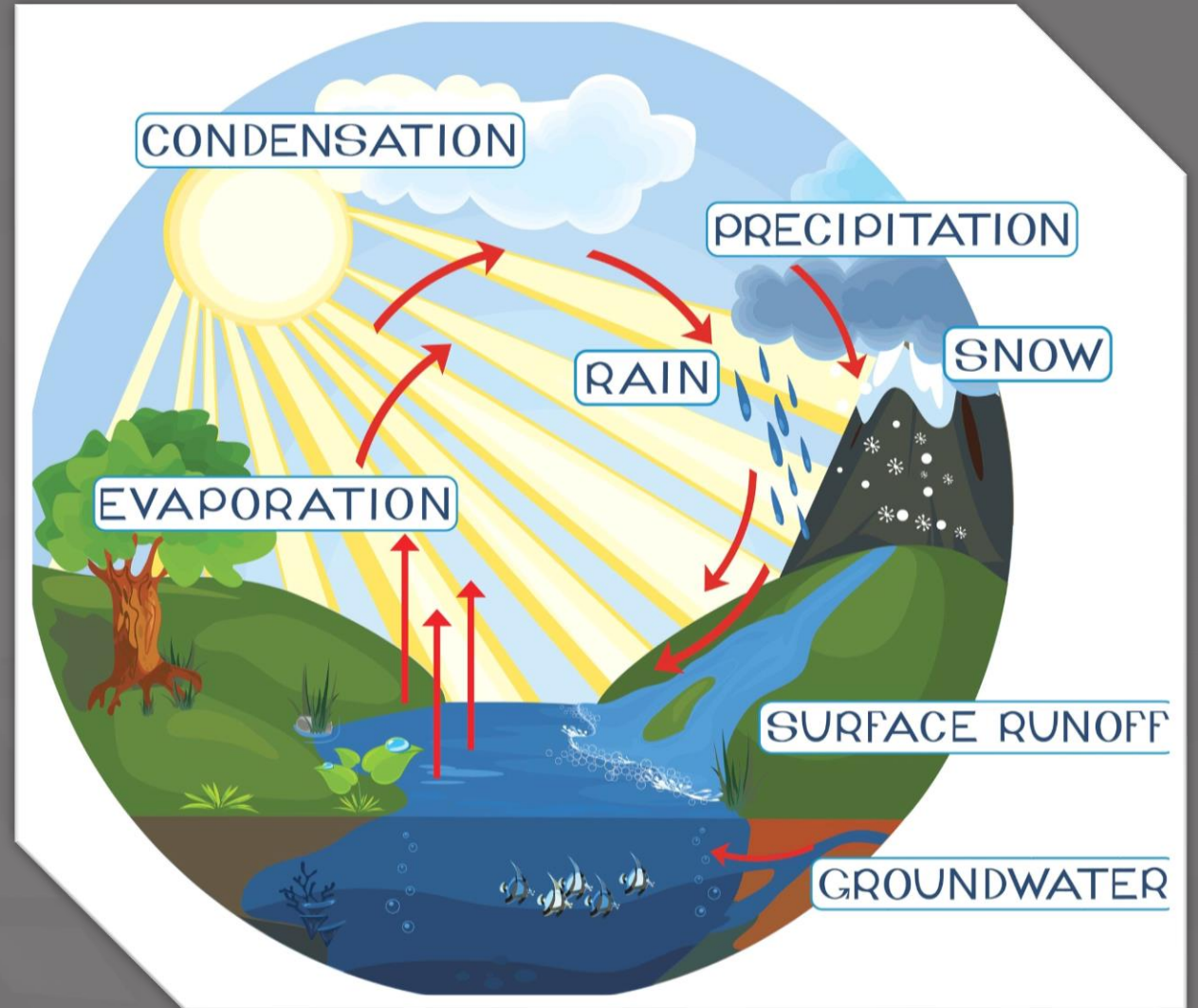


Seamless

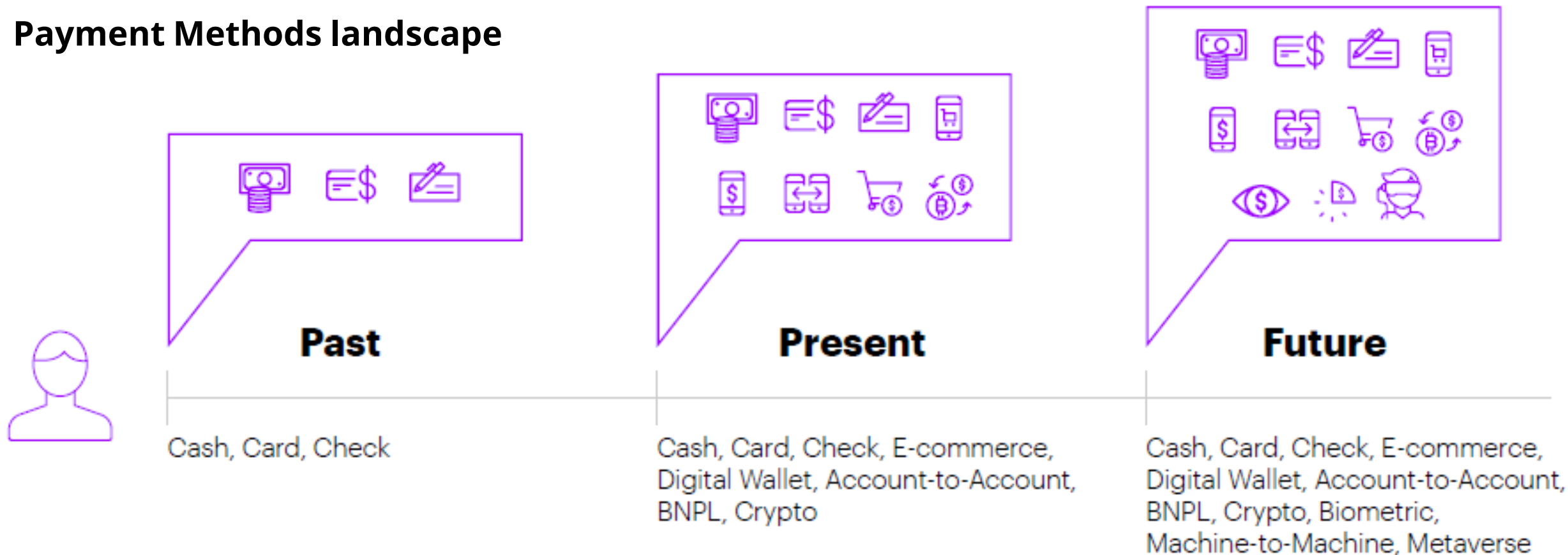
Interaction of different entities for evolution

Transformations stage : Seamless Digital Payment

Seamless nature Ecosystem



Payment Methods landscape



Embedded Finance

Embedded Lending

Digital Lending

Receive a financial offer on a non-banking journey

Embedded Lending

Yesterday' s roadmap to the future!

Digital Lending

Reflecting on the past for future success.

No bank : digital KYC , digital collateral

What is the impact of embedded finance?

Digital payment in us will surge from 2.6\$ trillion (10% of GDP) to 7\$ trillion in 2026

Thanks.