



O2O - 創意點子與資源

網上研討會及零售方案日：
探討無縫O2O零售的挑戰與體驗

Presenter
Post title
Date

Angelica Leung
InvestHK

Invest**HK**

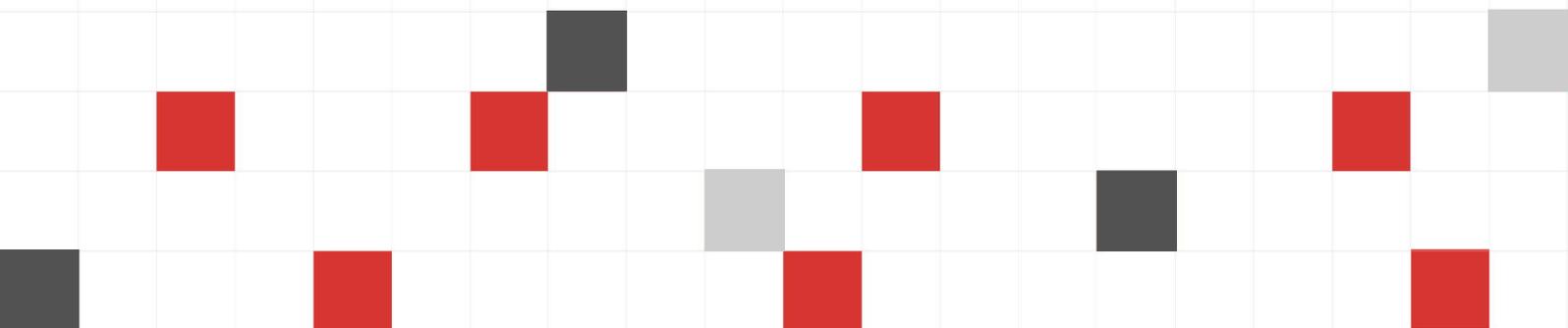


RESOURCES :

HK Post

Export Marketing Fund – Latest Updates

IHK Webinars : Event page





Hong Kong Post : 通函郵寄服務

- 針對目標區域而鎖定合適客戶羣
- 無須印上地址
- 目標商業及住宅單位

目標明確 接觸面廣

- ▶ 標準服務助你投寄到目標區域的住宅或商業單位。
- ▶ 特選服務 利用精準的 Mosaic 鄰里類別篩選工具鎖定目標住戶。Mosaic 根據政府統計數據，配合商界物業數據及市場調查資料，將全港住戶分成 12 大群組及 38 個類型。你可以選取以下一個或多個 Mosaic 組別或類型：

- | | | |
|------------------|------------------|------------------|
| ▶ <u>A. 國際視野</u> | ▶ <u>B. 都市時尚</u> | ▶ <u>C. 豐足成熟</u> |
| ▶ <u>D. 小康家庭</u> | ▶ <u>E. 置業安居</u> | ▶ <u>F. 鄉鄰風情</u> |
| ▶ <u>G. 繁囂鬧市</u> | ▶ <u>H. 公屋基層</u> | ▶ <u>I. 草根大眾</u> |
| ▶ <u>L. 打拼未來</u> | ▶ <u>K. 暮昏歲月</u> | ▶ <u>L. 公僕家庭</u> |

1. 提示：個別的 Mosaic 群組或類型並不一定在各區都能找到，請[按此查詢](#)Mosaic群組和類型在各區的分佈情況。
2. 請於circular.hongkongpost.hk填寫特選服務查詢表格，選擇目標投寄組別以即時查看相關住戶的單位數目。你亦可致電2921 6526查詢服務。

https://www.hongkongpost.hk/tc/biz_solutions/new_customers/circular/index.html

部分適合作百變形狀通函的形狀



The screenshot shows the 'Direct Mail' website interface. It features a search bar with '輸入查詢字串' (Enter search string) and a '搜尋' (Search) button. Below the search bar, there are filters for '語言' (Language) and '頁數' (Pages). The main content area displays a list of Mosaic categories, including 'A. 國際視野', 'B. 都市時尚', 'C. 豐足成熟', 'D. 小康家庭', 'E. 置業安居', 'F. 鄉鄰風情', 'G. 繁囂鬧市', 'H. 公屋基層', 'I. 草根大眾', 'L. 打拼未來', 'K. 暮昏歲月', and 'L. 公僕家庭'. To the right, there is a section titled '直銷函件 宣傳效果顯著' (Direct Mail Prominent Advertising Effect) with a sub-section '實用的「直銷函件」指南及相關研究' (Practical Guide and Research on Direct Mail). This section lists benefits such as '提高開信率' (Increase opening rate), '提高转化率' (Increase conversion rate), and '提高品牌知名度' (Increase brand awareness). It also mentions a study by the Hong Kong Post in 2013 comparing direct mail with other marketing channels.



For a period of two years starting from 30 April 2021, the funding scope of EMF is expanded to cover large-scale exhibitions staged by organisers with good track record targeting the local market, as well as online exhibitions organised by Hong Kong Trade Development Council and reputable exhibition organisers with good track record; and the eligibility criteria is relaxed to cover non-SMEs.

Cumulative Funding Ceiling per Enterprise

There is no limit on the number of applications by an enterprise for funding support under EMF. However, each enterprise may receive funding support under EMF up to a cumulative limit of \$800,000 and a maximum of 50% of the cumulative limit may be used for applications relating to setting up/enhancing the corporate website/mobile application of the applicant enterprise.

The following expenditure items are eligible for funding support under EMF:

- Trade exhibitions held outside Hong Kong
- Online trade exhibitions
- Business missions outside Hong Kong
- Advertisements on trade publications
- Export promotion activities conducted through electronic platforms/media
- Setting up/enhancing the corporate website/mobile application of the applicant enterprise
- Fee charged for video/product shooting and editing services covering the product and/or services of the applicant enterprises promoted at the activity

<https://www.smefund.tid.gov.hk/eindex.html>





中小企業市場推廣基金

由2021年4月30日起，基金的資助範圍擴大至由具良好往績的機構舉辦，以本地市場為目標及具規模的展覽會；和由香港貿易發展局及有良好信譽和往績的展覽主辦機構舉辦的網上展覽會；以及放寬只限中小企業申請的要求，為期兩年。

企業申請基金資助的次數不限，然而每家企業所獲的累計資助金額上限為80萬元，

而涉及建立或優化申請企業擁有的公司網站 / 流動應用程式的活動資助上限為每家企業的累計資助上限的50%。

下列開支可獲基金資助

- 在香港境外舉行
- 網上貿易展覽會
- 香港境外商貿考察團
- 在貿易刊物刊登的廣告
- 電子平台 / 媒介進行的出口推廣活動
- 建立或優化申請企業擁有的公司網站 / 流動應用程式
- 申請企業就其在活動中推廣的產品及 / 或服務拍攝視頻 / 產品的拍攝和編輯服務費用

<https://www.smefund.tid.gov.hk/cindex.html>





InvestHK – Events page

Invest Hong Kong Creative & Lifestyle Sector Webinar : New Mindset New Result 2021

23 March 2021

Overview



<https://www.investhk.gov.hk/en/events/invest-hong-kong-creative-lifestyle-sector-webinar-new-mindset-new-result-2021.html>

InvestHK
The Government of the Hong Kong Special Administrative Region

Why Hong Kong Industries Our Clients Setting up in Hong Kong **Events** Contact Us

17.05.2021
Webinar : InvestHK +BEC Leadership Forum Series #1 – EV Popularisation in Hong Kong: Challenges and ...

InvestHK
BUSINESS DEVELOPMENT COUNCIL
經濟發展委員會

BEC + InvestHK Leadership Forum Series #1
EV Popularisation in Hong Kong: Challenges and Opportunities
17 May 2021 (Monday)
4:30p.m. - 5:50p.m.
Webinar via Zoom

CIC Construction Digitalisation Award 2021
建築業數碼化大獎 2021
2021 6/30
Apply Now

CITY I&T Grand Challenge
城市創科大挑戰
BE AN INNOVATOR

Webinar : InvestHK +BEC Leadership Forum Series #1 – EV Popularisation in Hong Kong: Challenges and Opportunities
17.05.2021

InvestHK x HKMHDA Webinar: Development of Medical Device Industry in Hong Kong Leveraging the Greater Bay Area Opportunity
20.05.2021

<https://www.investhk.gov.hk/en/events.html>



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Active use of LinkedIn and Social Media

Reach out to B2B and to the Industry

165 5 Comments • 7,866 Views

Like Comment Share Send

7,866 views of your post

Angelica Leung
Senior Investment and Government Relations Professional
20 · 6

Innovative formulas with plant stem cells and probiotics to take care of the skin micro biome.

Nicolas de Kiebnikoff, a cosmetics industry veteran and Founder/CEO of clean beauty brand PURALITY uses #Hongkong as the headquarters to expand.

#beautytech #cosmetics #investhk #sustainablebeauty #ecommerce #greenbiotech

Ying WONG

127 · 8 comments

Reactions

Like Comment Share Send

4,405 views of your post in the feed

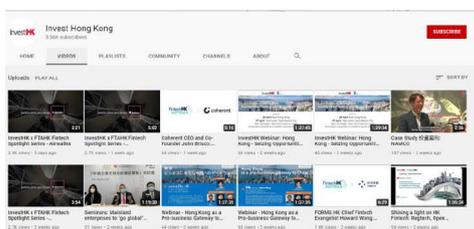
#eslite #誠品 Angelica Leung Emily Choi

246 2 Comments



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InvestHK – Youtube Channel



Case Study,
Don Don Donki

<https://www.youtube.com/watch?v=SZv0FRk760E&t=4s>



Yamamoto-san ,
@cosme

<https://www.youtube.com/watch?v=Y5vhw08z--Q>



Case Study



Key Mainland eCommerce Platform Helps Brands to Jump-start “Global Sell”

The Global Sales team of JD.com utilises Hong Kong as its hub to bring the “product supply chain + logistics supply chain” ecosystem to Greater China and overseas markets, bringing quality products to global consumers.



Driving force of international expansion

Hong Kong has an unrivaled status as one of the world's most favoured business location in the heart of Asia. Hong Kong's unique location, as well as the extensive transport and logistics network has enabled a lot of business opportunities. Eyeing its sophisticated commercial infrastructure accumulated over the years, including payment, logistics, marketing and technology, JD.com determines to extend its

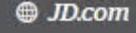
Hong Kong, Macao, Taiwan and overseas customers to receive medical advice from renowned doctors. We hope to construct richer shopping experience by cross sector collaboration.”

Multichannel customer services

Adhering to the “customer first” motto, JD.com brings excellent shopping experience to Hong Kong consumers with multichannel after-sales service and logistics offerings. “We hope to combine the best of human and AI-powered service for a seamless customer service experience. As such, we look forward to working with

JD International

- JD.com now covers eight business sectors, including retail, digital technology, logistics, health, insurance, logistic real estate, cloud computing and international business
- Listed on Hong Kong Stock Exchange in June 2020, net amount of raised funds approaching HK\$30 billion





JD.com x GS1

Phygital Code + e-Commerce = Infinite Business Opportunities



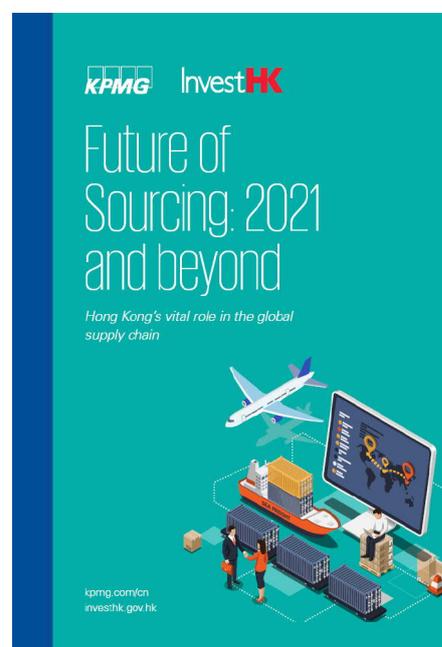
<https://www.investhk.gov.hk/en/events/investhk-webinar-phygital-code-e-commerce-infinite-business-opportunities.html>

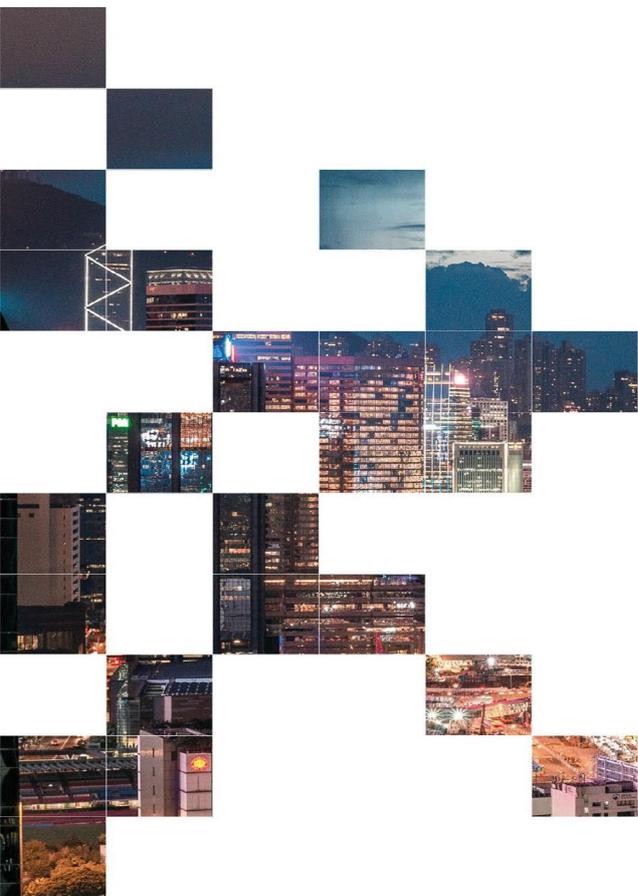


Future of sourcing: 2021 and beyond

Hong Kong is transforming into the next steps as a **global digital supply chain services hub**. The city has taken on major roles in every link of the manufacturing chain, from product design and development to the delivery of goods to consumers. Our analysis focuses on several key points:

- A high concentration of **sourcing talent** can be found in Hong Kong
- Hong Kong's role as a **regional hub** in the rest of Asia and its long-established ties around the globe show it is an ideal place to manage supply chains
- **Strengths in financial, legal and commercial** structures make the city a preferred place to carry out business between Mainland China and the world, especially through the **Greater Bay Area**
- Impact of the **Clustering effect** of cities if you combine Hong Kong together with Shenzhen and Guangzhou
- Hong Kong is well placed with its **internationally minded sourcing and design workforce** to support diversification of manufacturing across ASEAN
- The **rise and rise of ESG Reporting** and sustainability
- **Changing consumer expectations** about the origin and manner of production
- The Hong Kong **government's continuing support** and drive of **innovation**
- **New technologies** are allowing businesses to operate more flexibly and seamlessly across the globe and regionally





Get in Touch

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CLEARgo

TRANSFORM YOUR RETAIL BUSINESS INTO A
B2B2C MARKETPLACE



CLEARgo



**Why B2B2C Marketplace
for Multi-Brand Retailers**





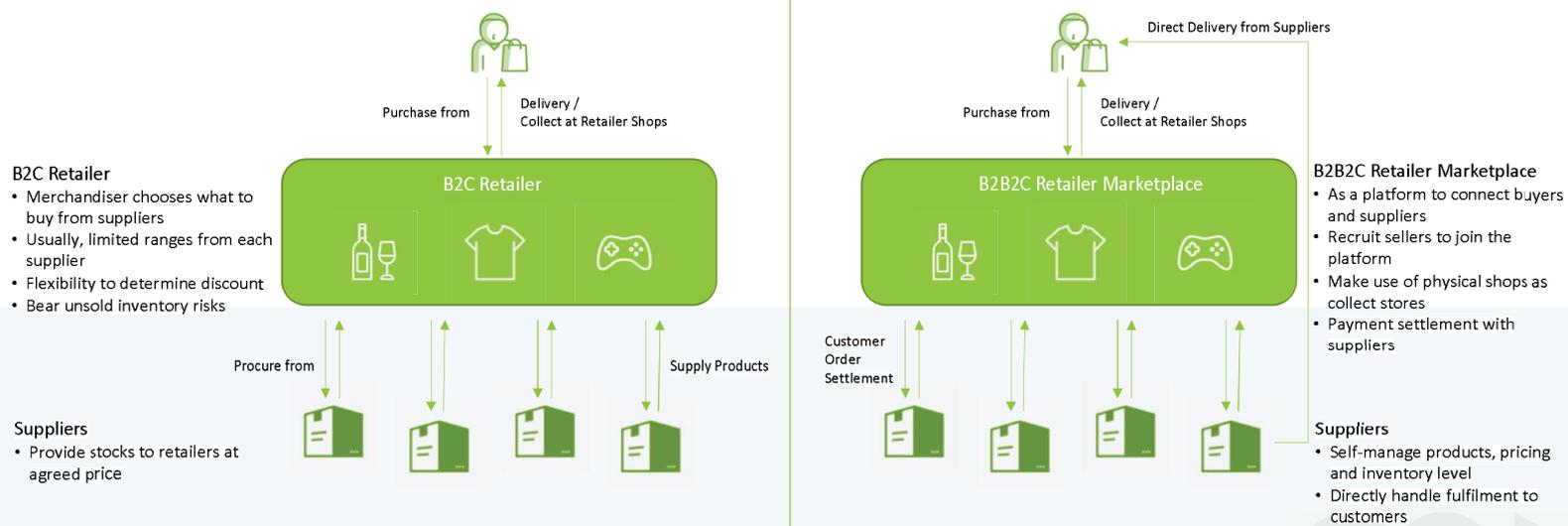
The Marketplace/ B2B2C Model



90 >

Different Models for Retailers

From B2C to B2B2C Marketplace





Different Models for Retailers

Benefits of the B2B2C Marketplace Model

1. Allow rapid response to customer needs
2. Low risk to introduce new categories and products
3. Move faster to fill assortment gaps, introduction of new categories, be more customer centric
4. Gain data insights & levers before buying through traditional models





CLEARgo

What to consider for B2B2C Marketplace Implementations



Marketplace for Multi-Brand Retailers / Department Stores



Characteristics

- Existing department stores / vertical multi-brand retailers with rich merchandising and outlets
- Omni-Channel commerce transformation high in priority



Value Propositions

- Expand merchandising to a well-established audience with minimal cost & risks
- Experience in their specific category know how



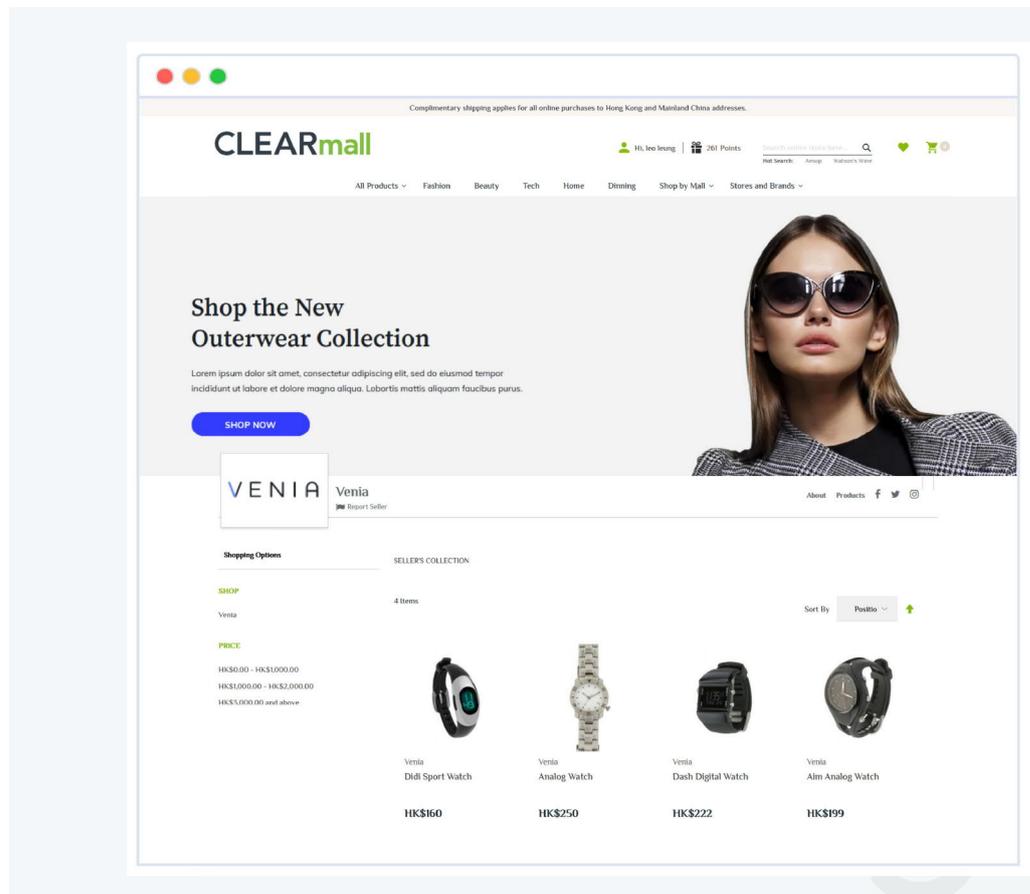
Considerations

- Ratio of existing stocks vs. 3rd party sellers
- Leverage existing physical stores for collect at store
- Empower store associates to use online as a selling tool
- Leverage existing member base and loyalty program
- Integration with existing systems, and changes to existing structure & workflows



Shop-in-Shop Concept

- Customers to shop under different merchant shops in the marketplace
- Allow merchants to maintain their own storefronts





Mixed-Cart Checkout

Clear indications to customer the cart includes items from multiple sellers which may require different shipping options, shipping fees, deliver under multiple batches, etc.

The screenshot displays the CLEARmall shopping cart interface. The cart is titled "購物車" and contains items from three different sellers, each with a distinct shipping method. The items are grouped into three sections: "下列貨品由 CLEARMALL 發貨", "下列貨品由 CLEARMALL 清肉部 獨立發貨", and "下列貨品由 商家個別發貨". Each item row includes a product image, name, shipping method, price, quantity, and subtotal. The checkout summary on the right shows the total order amount as HKD\$793.00 and a "前往付款" button.

產品	配送方式	價格	數量	小計
下列貨品由 CLEARMALL 發貨				
BABY MOMO 童裝 款式: BABY T-SHIRT 尺碼: 100 顏色: 藍色	CLEARMALL 發貨	HKD\$120.00	- 1 +	HKD\$120.00
紅磨500毫升(八樽裝) DAILY WINE	CLEARMALL 發貨	HKD\$145.00	- 1 +	HKD\$145.00
下列貨品由 CLEARMALL 清肉部 獨立發貨				
高麗 SPF 和中西冷 (180g) MEAT EVERYDAY	CLEARMALL 清肉部	HKD\$153.00	- 1 +	HKD\$153.00
下列貨品由 商家個別發貨				
淨肌保潔潔面粉 COSMETIC	COSMETIC 直送 個別發貨	HKD\$195.00	- 1 +	HKD\$195.00
特效清粉刺清潔面膜 NEVER CARE	NEVER CARE 直送 個別發貨	HKD\$180.00	- 1 +	HKD\$180.00

訂單摘要
此訂單由多過一種配送方式送貨

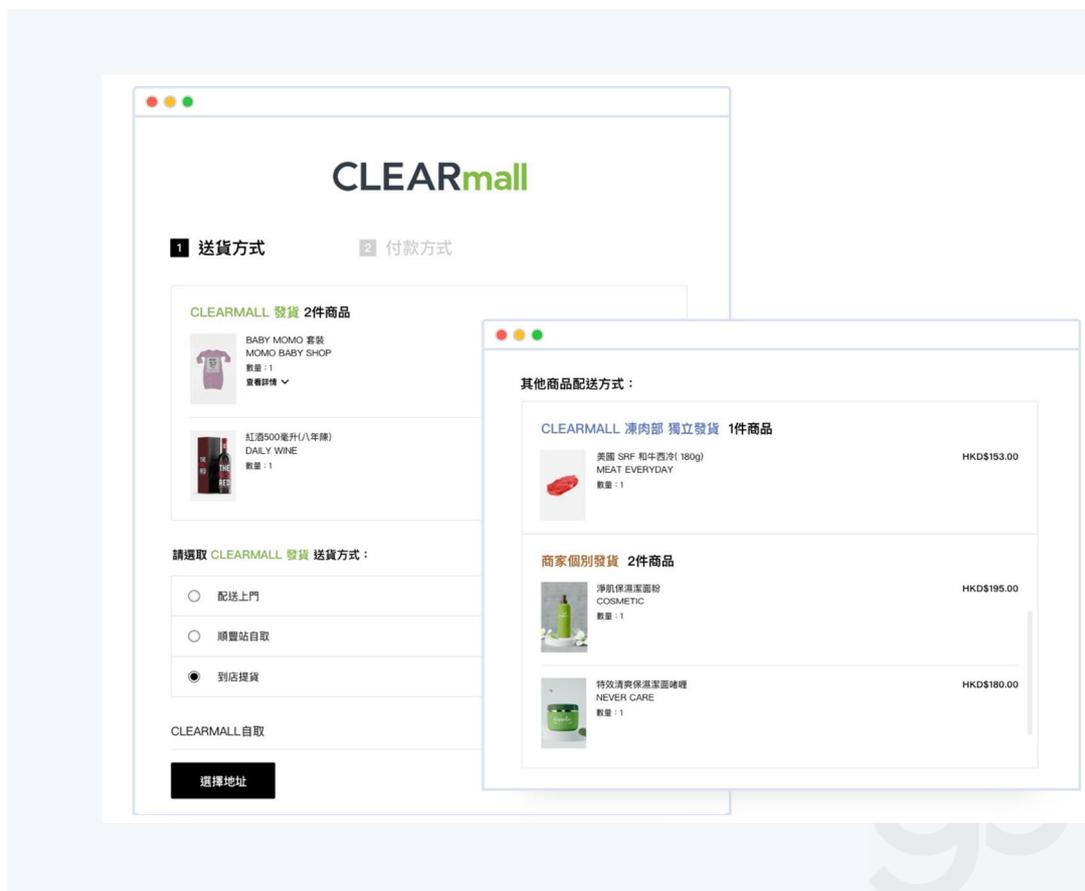
商品總額: HKD\$793.00
訂單總額: HKD\$793.00

[前往付款](#)



Multi-Seller Fulfilment Process

- Different fulfilment options & batches from different suppliers
- Retailer's shops for collection (may require aggregation from suppliers)





CLEARgo



**Our Solution for
B2B2C Marketplace**



Marketplace Solution

Magento Commerce

The Marketplace



Platform Navigation & Search

Shop-in-Shop

Platform Events & Promotions

Personalized Recommendations

Multi-Merchant Cart & Checkout

Membership & Loyalty Program

+



eCommerce Platform

Product Catalog

Promotions

Inventory

Orders

Reviews

Members

Recommendation Engine

Payment Integration

CLEARomni

CLEARomni OmniChannel Platform



Seller Center

Merchant Product Upload

CS <-> Buyer Messages & Review Response

Seller Promotions

Inventory Upload

Order Fulfilment / Refund

Payment Settlement

Seller Content Update

Ad Placement

Reports



Multi-Seller Fulfilment

Inventory Management

Order Splitting, Routing & Fulfilment Workflow

O2O Collection Workflow



Merchant Management

Merchant Management & Approval

Buyer-Seller Dispute Resolution

Platform Promotions

Product Approval

Order Management / Refund Approval

Merchant Settlement

Platform Content Management

Ad Management

Reports



Seller Center for Suppliers

- Allow sellers to manage their storefront, products & pricing
- Allow sellers to manage inventory & order fulfilment
- Check payment settlement from platform

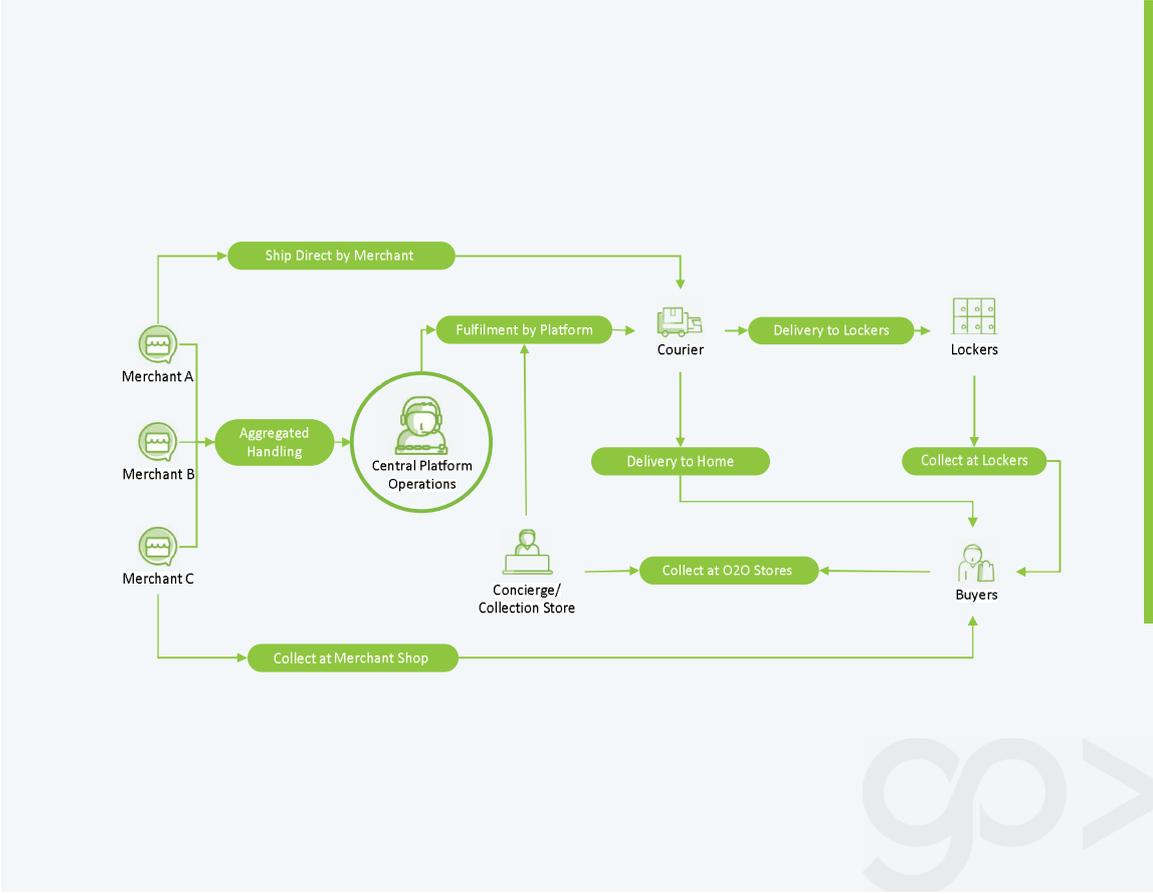
The image displays two overlapping screenshots of the CLEARomni Seller Center interface. The top screenshot shows the 'DASHBOARD' with a sidebar menu on the left containing options like 'SELLER CENTER', 'CHANNELS', 'CATALOG', 'ORDERS', 'INVENTORY', 'CUSTOMERS', 'APPS', 'INTEGRATIONS', 'MEDIA CENTER', 'STATIC CONTENT', 'REPORT', 'CONFIGURATION', and 'SYSTEM'. The dashboard features four key metrics: Total Sales Amount (\$1.4M), Total Order Count (4.3K), Average Order Value (\$325.9), and Customer Registered (293). Below these are 'Sales Trends' line charts and a 'Top Sales Products' table with columns for Product Name, Order Count, and Order Base. The bottom screenshot shows the 'CLEARomni Seller Center (DRAFT)' product management page, which includes a 'DETAILS' section with fields for Name, Description, Main Image, and Other Images, each with a 'Browse' button. The interface is in English and shows the user as 'ADMINISTRATOR'.



Multi-Seller Order Management

Different types of fulfilment methods:

- Direct Shipment by Suppliers
- Aggregated Handling by Platform
- Delivery / Collect at O2O Stores





Fulfilment at Stores by Store Associates

Ship from Store / Collect at Store
Workflows





CLEARgo



About CLEARgo | CLEARomni



We Are.....

CLEARgo CLEARomni

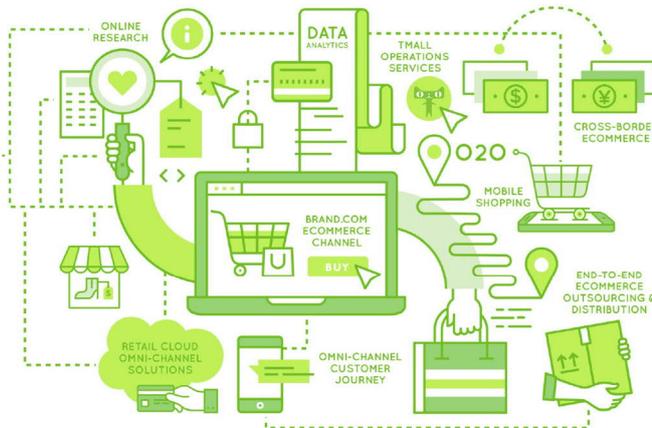
360 Digital Commerce Partner in Asia
One stop partner for your digital business growth



Let the Journey Begin

Technology is changing today's shopper behaviour and retail landscape

We aim to be the leading enabler in Asia helping brands and retailers to transform in the digitally connected OmniChannel Era.



50+

eCommerce Professionals

100+

eCommerce Implementations

4

Offices

Hong Kong, Shanghai, Singapore & Malaysia





Working closely with Brands & Retailers on your Digital Commerce Transformation Journey



Stage 01

Single Channel eCommerce

Create a basic eCommerce presence as a new touchpoint for selling online

Usually disconnected from existing offline business



Stage 02

Integration with Offline

Integration with offline for certain automation, such as POS, CRM, ERP integration, etc.

Inventory & Operations is still separate; Customers may start to be integrated.



Stage 03

Omnichannel Integration

Create connected omnichannel experience

More connected customer loyalty & CRM; Inventory is unified for both online and offline; Integrated fulfilment & return operations

Integration with other online sales channels such as marketplaces and social platforms



Stage 04

Frictionless Commerce

On-going user experience and conversion optimization

Frictionless omnichannel customer journey with connected loyalty, marketing automation, fulfilment options;

Unified inventory & business operations;

Empowering stores associates to leverage online with right incentive structure



Our Clients

100+

Commerce Implementations





Thank You



Your 360 Digital Commerce Partner

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charles@cleargo.com

+852 2152 9520

May 2021



NASDAQ: ICLK



UNLOCKING CHALLENGES FOR BUILDING A TROUBLE-FREE O2O RETAIL MODEL

Tapping The Power Of WeChat Mini-program
To Connect With Chinese Consumers

HKRMA

Presented by: Kaylie Chan (Product Manager)
18 MAY 2021



NASDAQ: ICLK 

2021 ENTERING CHINA

The Unneglectable Market
With Rising Purchasing Power





NASDAQ: ICLK 

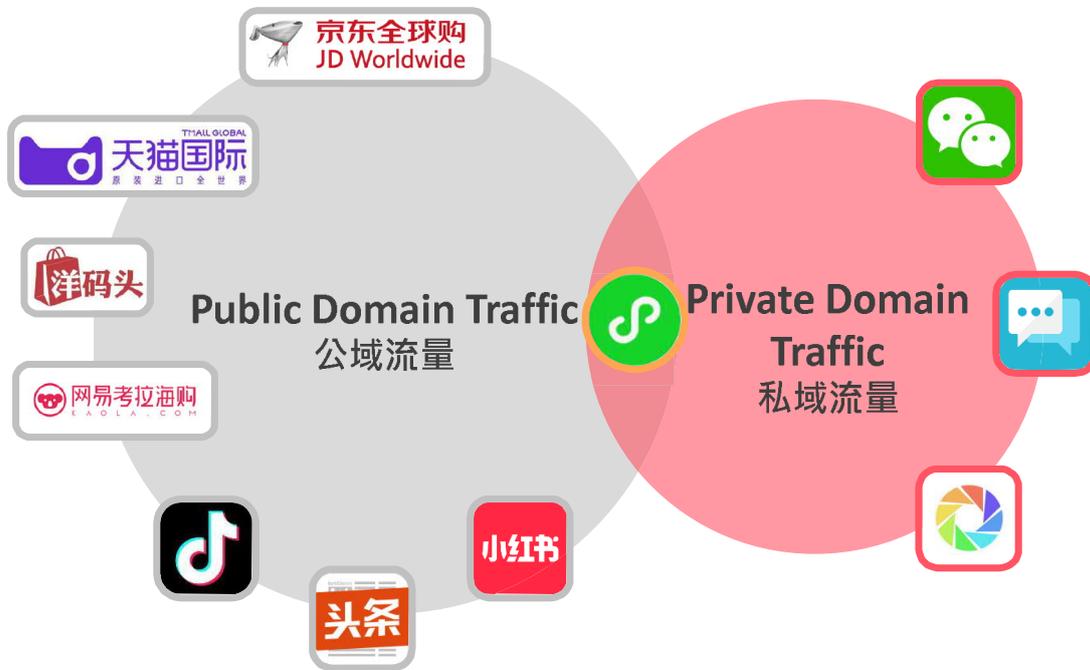
START YOUR CROSS-BORDER ECOMMERCE BUSINESS WITH MAINSTREAM ECOMMERCE PLATFORMS?





FROM PUBLIC TO PRIVATE DOMAIN TRAFFIC

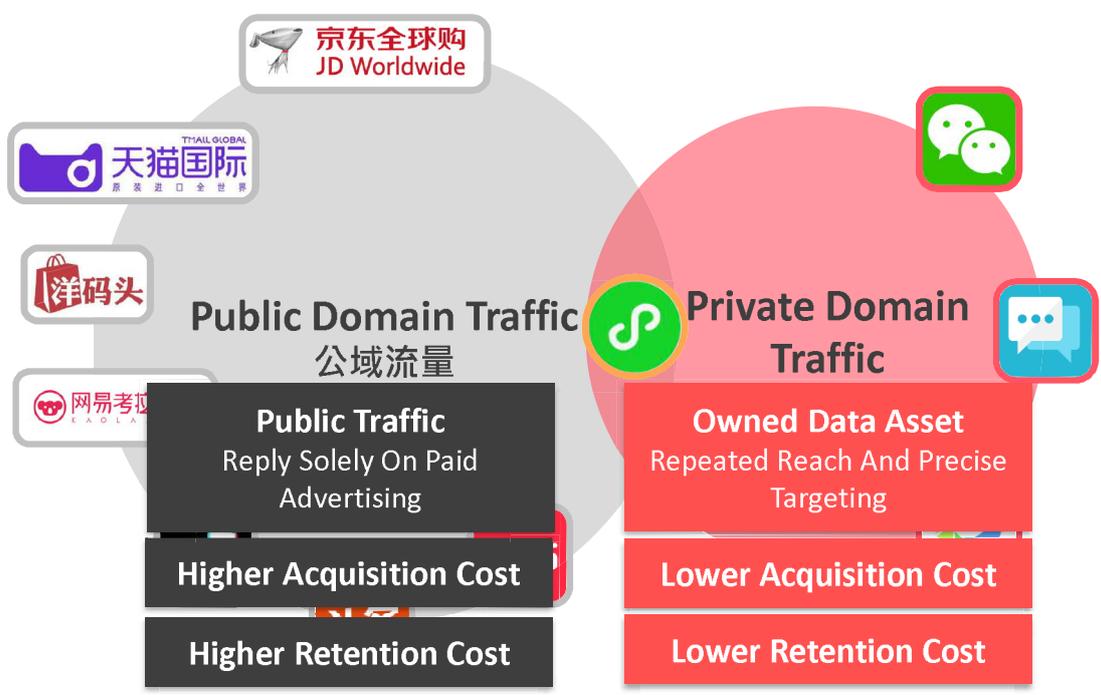
NASDAQ: ICLK | ICLICK INTERACTIVE





FROM PUBLIC TO PRIVATE DOMAIN TRAFFIC

NASDAQ: ICLK | ICLICK INTERACTIVE





TAXI HAILING

LOYALTY PROGRAM

BANKING

GROUP BUYING

NASDAQ: ICLK 

FLIGHT BOOKING



ONLINE SHOPPING

FOOD DELIVERY





Travel and Dining



Travel



Shopping Mall



Retail



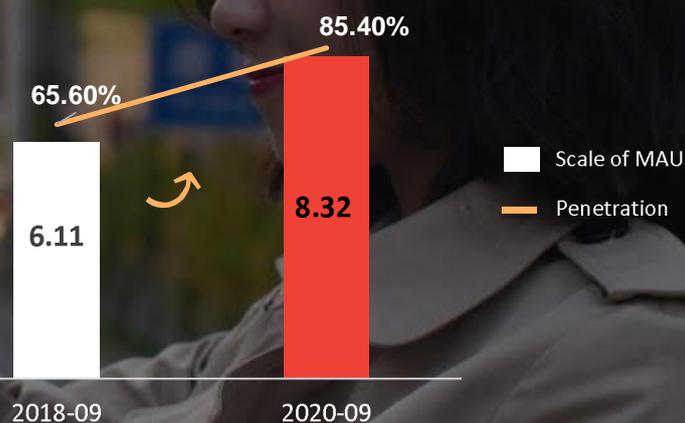


THE RAPID GROWTH OF WECHAT MINI-PROGRAMS

NASDAQ: ICLK 

Scale of WeChat Mini-Programs Monthly Active Users (MAU) & Penetration (in 100 million)

 **6M**
WeChat
Mini-Program
in 2020



Source: QuestMobile TRUTH China Mobile Internet Database Sept 2020
Private and Confidential | iClick Interactive Asia Group Limited



ALL-ROUNDED CAPABILITIES OF MINI-PROGRAM

NASDAQ: ICLK | ICLICK INTERACTIVE

WECHAT MINI-PROGRAMS ARE “SUB-APPLICATIONS” WITHIN THE WECHAT ECOSYSTEM.

“Mini-program are a kind of app that does not need to be downloaded or installed to be used. They realize the dream that apps can be accessible everywhere. Users just scan or search to open the app.”

WeChat’s founder - Allan Zhang



KEY ADVANTAGES

- Speedy Set-up
- Ease of Use
- Visual Appeal
- Offline Connection Available
- Social Engagement
- Multiple Entrances
- Private Data Management for Social CRM



THE KEY TO SUCCESS

MAXIMIZING THE POWER OF PRIVATE TRAFFIC

Cross-channel Synergy on All-in-One WeChat Ecosystem

Create closed marketing loop from offline to online and form robust private traffic data hub

100M
Total GMV in 14 Months

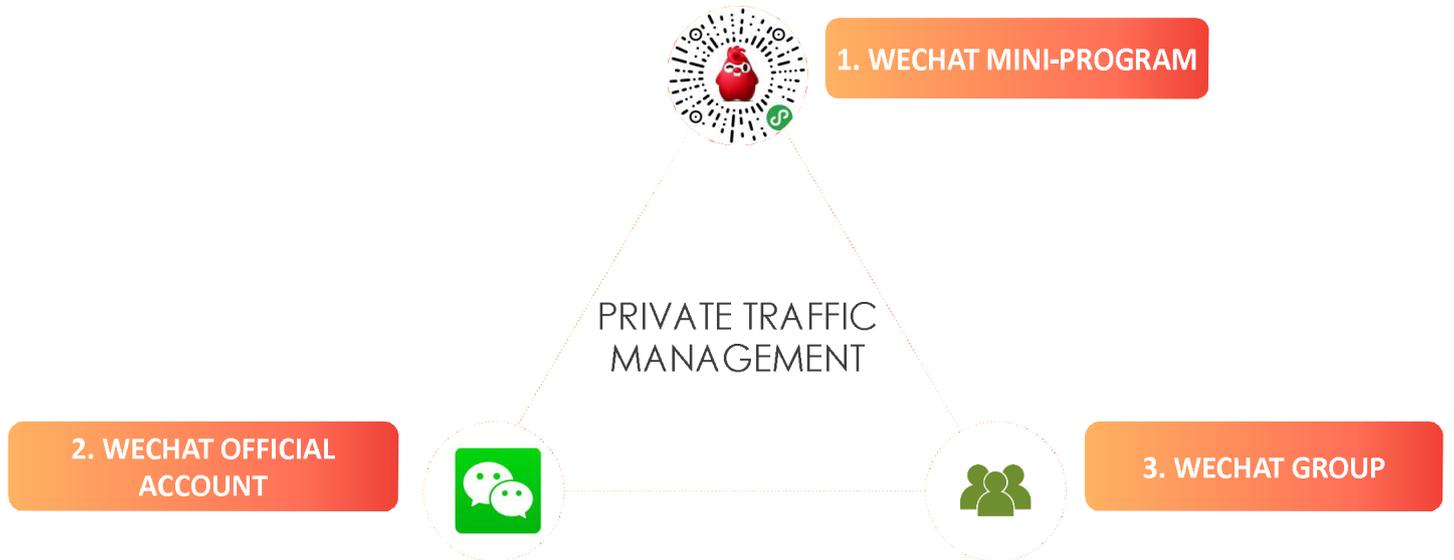
9M
Customers in 14 Months

52.5%
Avg. Monthly GMV Growth



REINVENTING ECOMMERCE WITH 3 KEY CHANNELS

NASDAQ: ICLK 





1. MINI-PROGRAM DEVELOPMENT AND OPERATION

NASDAQ: ICLK 



1. Appealing Store Design

Create monthly store theme with eye-catching carousel banners and long images to drive purchase intention

2. Product Management

Analyze sales performance for selecting highlighted products supported with refined pricing strategy

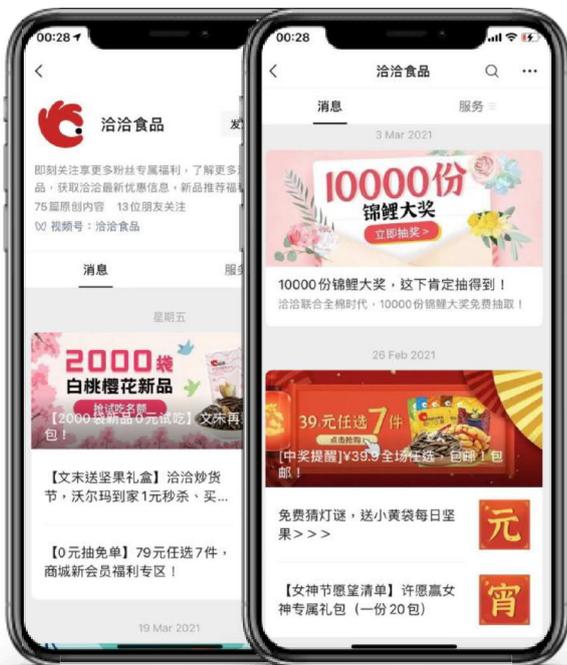
3. Promotion Strategy and Plan

Leverage coupons, flash sales, group buying and festive promotions (e.g. 38 Queen's Day, Double 11) to trigger social sharing and sales conversions



2. SOCIAL INTELLIGENCE ON WECHAT OFFICIAL ACCOUNT

NASDAQ: ICLK 



1. Customized Greeting

Greet users based on recent behaviours on mini-program

2. Auto-message

Send product recommendation message to users according to recent orders and behaviours

3. Targeted Coupons

Send coupons to targeted group to draw conversions

4. Red Packet

Reactivate certain group of users by red packet promotion delivery



3. STRONG BONDING WITH WECHAT GROUP

NASDAQ: ICLK 





3. STRONG BONDING WITH WECHAT GROUP

NASDAQ: ICLK 



Promotion banner on homepage



Encourage users to scan shopping guide's QR



Add shopping guide as FRIEND



1-to-1 close conversation



3. STRONG BONDING WITH WECHAT GROUP





LEVERAGE PRODUCT PACKAGING TO AMPLIFY THE ECOMMERCE BUSINESS

NASDAQ: ICLK | iClick Interactive



Scan QR code on product packaging

Coupon redemption rate

11.87%

Campaign participation rate

5%~8%

Campaign page	Game instruction	Game – Make A Wish	Receive A Prize	Redemption



MAXIMIZING YOUR SALES WITH LIVESTREAMING

NASDAQ: ICLK | iClick Interactive

Livestreaming Pre-heat

Livestreaming Ecommerce – The New Way to Sell Online



WeChat OA

Mini-Program

Social Groups

3,000+

Avg. livestreaming audiences

+23%

Increase in sales conversions on Mini-Program



1. Subscription



2. Reminder



Livestreaming

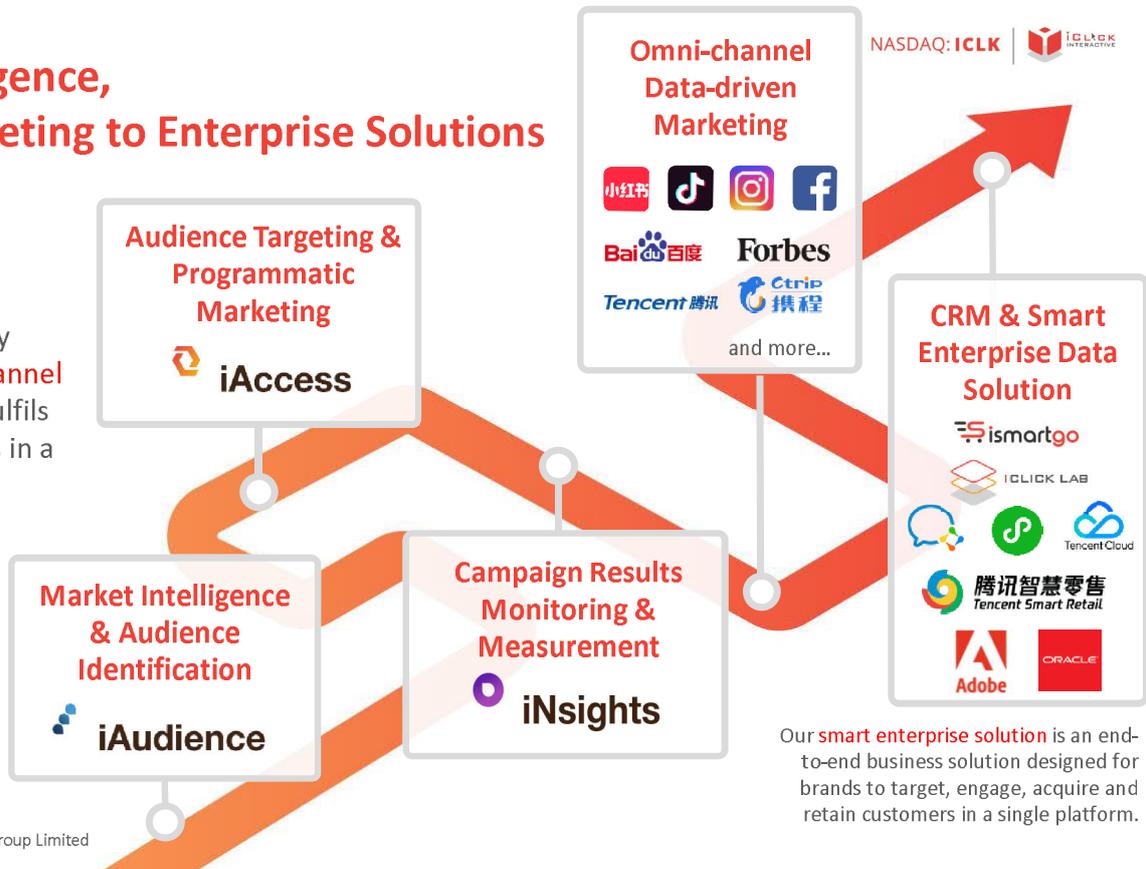


4. Conversion



From Market Intelligence, Omni-channel Marketing to Enterprise Solutions

Built on cutting-edge technologies, our proprietary platform possesses **omni-channel marketing capabilities** and fulfils various marketing objectives in a data-driven and automated manner, helping both international and domestic marketers reach their target audiences in China.



Our **smart enterprise solution** is an end-to-end business solution designed for brands to target, engage, acquire and retain customers in a single platform.



NASDAQ: ICLK | 15 LUCK

Introducing

Sismartgo

Cross-border Smart Retail Solution Ecommerce SaaS to Sell Goods in China

 Wechat
Mini Program

 WeChat Mini-program
Development

 Advertising
Promotions

 Cross-border Payment
(HK, KR, JP, Europe, TH, NZ)

 Performance
Analytics

 Shipping and
Custom Service Support

 Operation and
CS Team Support





WECHAT SMART RETAIL AND SCRM STRATEGIC PARTNER TO >100 INTERNATIONAL AND CHINESE CLIENTS

NASDAQ: ICLK | iCLICK INTERACTIVE

LUXURY GOODS



FOOD AND BEVERAGE



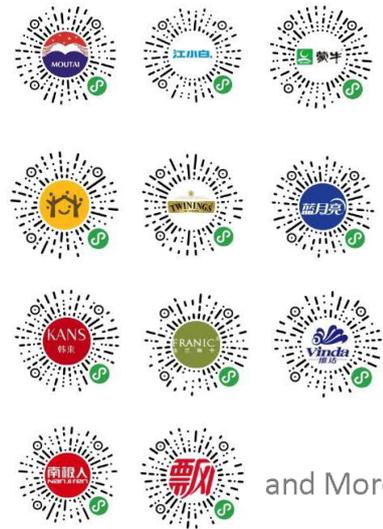
COSMETICS



FMCG



OTHER



and More...



Contact Us



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The Future of Retail: Understand How Next Generations Shop & Pay

Eric Yu, General Manager

atome 

Photo: Getty Images

Globally, BNPL on the rise, a new payment trend for the younger generation



Pay 1/3 today. 0% Interest

<p>Total amount HK\$300 總數港幣\$300</p>	<p>Balance HK\$200 結餘港幣\$200</p>
<p>Day 1 第一天 Today's payment HK\$100 今天付款 港幣\$100</p>	<p>Day 31 第三十一天 Auto-deduction HK\$100 自動扣除 港幣\$100</p>
<p>Pay 付款</p>	<p>Day 61 第六十一天 Auto-deduction HK\$100 自動扣除 港幣\$100</p>
<p>Pay only 1/3 of total bill today. 今天只需付總數的 1/3。</p>	<p>Auto-deduction over the next 2 months! 在接下來的兩個月自動扣除!</p>

User

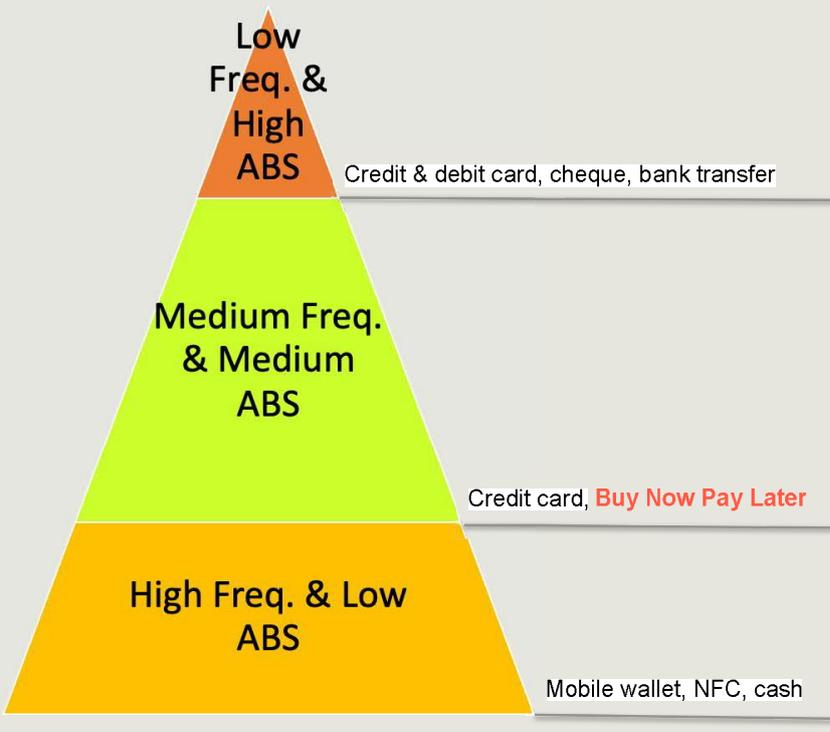
- ★ Financial flexibility
- ★ Transparency
- ★ Young spending attitude

Merchant

- ★ More payment solution
- ★ Younger segment
- ★ Bigger ticket size
- ★ Higher conversion
- ★ More traffic channel



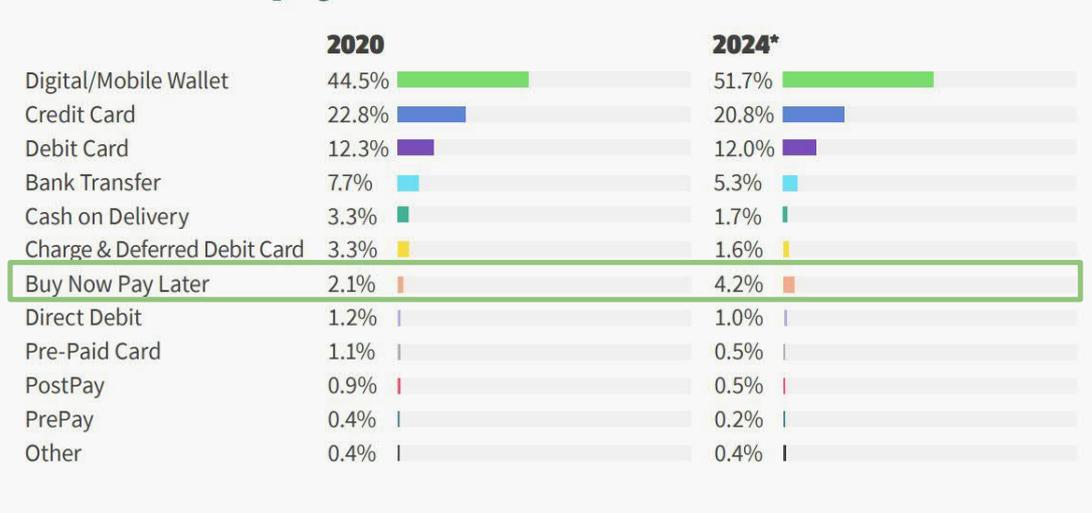
BNPL, the positioning in payment





Globally, BNPL on the rise, credit/debit card usage in decline

Global e-com payment methods



- Usage of Digital/mobile wallets increasing from 44% to 51% in 2024
- Credit/debit card declining
- BNPL growing 2x from 2% last year to 4% in 2024

Source: Global Payments Report 2021 - Worldpay from FIS



In APAC, BNPL usage is growing at more than 2x

APAC e-com payment methods

	2020	2024*
Digital/Mobile Wallet	60.2%	65.4%
Credit Card	19.1%	18.1%
Bank Transfer	6.5%	4.1%
Debit Card	5.8%	7.1%
Cash on Delivery	4.1%	2.0%
Pre-Paid Card	1.1%	0.4%
PostPay	1.0%	0.5%
Charge & Deferred Debit Card	0.8%	0.4%
Buy Now Pay Later	0.6%	1.3%
Direct Debit	0.3%	0.3%
Other	0.3%	0.3%
PrePay	0.2%	0.1%

atome

66

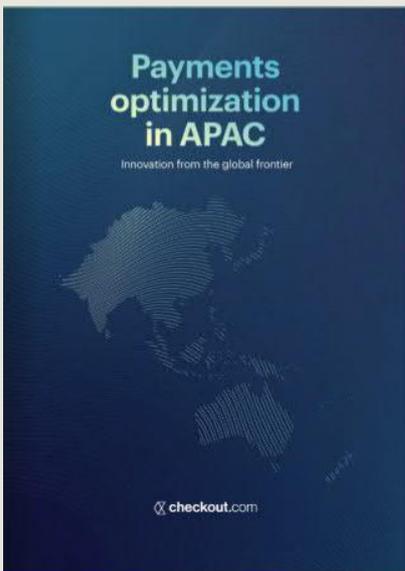
Buy now, pay later services' (market share) will more than double from 2020 to 2024... these share gains will come largely at the expense of credit cards, bank transfers, cash on delivery and prepaid cards, all of which will lose share through 2024.

APAC Payment Trends in "2021 Global Payments Report"
Worldpay from FIS

atome



BNPL payment option is becoming a key consumer differentiator



Atome © 2020 Confidential

Source: Payments Optimization in APAC report, April 2021 (Checkout.com), n = 12,000 consumers in HK, ID, AU, SG, CH, TH, JP



BNPL in Euromonitor's Top 10 Global Consumer Trends & 6IXTY8IGHT HK COO Testimonial 2021

atome

“ Companies are undeniably embracing new consumption habits, essentially reinforcing the concept of affordability more strongly, but without sacrificing quality... A case in point is Atome. It now has tie-ups with close to 2,000 online and offline merchants, really supporting the retail sector recovery in the region. Its partners have seen an average 20 to 30 per cent increase in average order sizes and conversion rates. ”



Radhika Singal
Research Consultant, Euromonitor International
'Top 10 Global Consumer Trends 2021'

atome

“ BNPL allows younger customers to afford such purchases. This is invaluable because they don't have to worry about credit card fees and they can use these repayments at much smaller volume. We are really seeing an increase in transaction value. There is also synergy in terms of marketing, brand collaboration and growing customer segments and helping each other. ”



Lander Isasi
Chief Operating Officer, 6IXTY8IGHT
On partnering Atome in Hong Kong

Atome © 2020 Confidential

Source: Top 10 Global Consumer Trends 2021 – Euromonitor International





BNPL (Atome) expands fast in Asia

3K
merchants

20M

registered customers
in Southeast Asia

US\$ 1B

disbursed over 15M
transactions

600+ staff





Atome BNPL will be live in 11 markets across Asia by end 2021

Investors



Markets

- Singapore (HQ)
- Indonesia
- Philippines
- Vietnam
- China
- Hong Kong SRA
- Malaysia
- Taiwan
- Thailand
- Japan (H2 2021)
- Korea (H2 2021)





Key retailers embracing Atome BNPL regionally

Fashion



Beauty



Lifestyle



Platform



Atome © 2021. Confidential



How it works



Customer checks out with Atome at 0% interest, no admin fee.

Customer splits shopping bill into 3 easy monthly payments

Aggregating credit, debit and virtual bank cards.



**“BUY NOW,
PAY LATER.”**



Merchant will receive full transaction amount (minus fees) within 3 working days.

(We bear full credit liability)

No minimum settlement amount.



Proven conversions



Increase sales volume.

23% increase in incremental sales

Average Order Value increase by more than 30%



Drive repeat visits.

76% of consumers more likely to make big purchase with BNPL service

85% of shoppers returned to retailers who offered BNPL service



Drive new user segment.

Accept both credit and debit card

Strong awareness in millennials and Gen-Zs



Atome traffic direction.

Customers directed from Atome contribute more than 25% of sales for partnered merchants



Price divider.

12-17% increase in order conversion

10% increase in average order value



BNPL - The gene of e-commerce

 <p>Xiaomi Redmi K40 5G Game Edition Mobile Electronic Athletics</p> <p>HKD 3,499 or pay \$1766.33 in 3 months with atome 15% (Up to \$100 discount) by Atome</p>	 <p>OPPO A74 5G (Global Version) Smart Phone</p> <p>HKD 2,599 or pay \$866.33 in 3 months with atome 15% (Up to \$100 discount) by Atome</p>	 <p>OPPO A72 Dual Smart Phone</p> <p>HKD 1,799 or pay \$599.67 in 3 months with atome 15% (Up to \$100 discount) by Atome</p>	 <p>Samsung Galaxy Note 10+ N9750</p> <p>HKD 4,899 or pay \$1633.00 in 3 months with atome 15% (Up to \$100 discount) by Atome</p>	 <p>Xiaomi Black Shark 4 5G Mobile Electronic Athletics (Global Ver ...)</p> <p>HKD 3,799 or pay \$1266.33 in 3 months with atome 15% (Up to \$100 discount) by Atome</p>
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Price Divider
Super Tool for e-commerce.
Reduce shopping cart abandon rate
~15% conversion lift

Payment Method <ul style="list-style-type: none"> <input type="radio"/> Credit and Debit Card  <input type="radio"/> PayPal Express Checkout What is PayPal?  <input type="radio"/> Alipay  <input checked="" type="radio"/> Atome - 3 instalments at 0% interest  	Order Summary <table border="1"> <tr> <td></td> <td>Printed Skirt Qty: 1 Clothing Size: UK10</td> <td>SGD 33.90</td> </tr> <tr> <td></td> <td>Luxe Jade Floral Print Belted Midi Dress Qty: 1 Clothing Size: UK12</td> <td>SGD 159.00</td> </tr> <tr> <td colspan="2">Bag Subtotal</td> <td>SGD 192.90</td> </tr> <tr> <td colspan="2">Shipping Local Delivery - Standard Delivery (1 - 3 working days)</td> <td>SGD 0.00</td> </tr> <tr> <td colspan="2">Tax</td> <td>SGD 12.62</td> </tr> <tr> <td colspan="2">Order Total Incl. Tax</td> <td>SGD 192.90</td> </tr> </table> <p>or 3 instalments of HK\$ 64.30 with atome </p>		Printed Skirt Qty: 1 Clothing Size: UK10	SGD 33.90		Luxe Jade Floral Print Belted Midi Dress Qty: 1 Clothing Size: UK12	SGD 159.00	Bag Subtotal		SGD 192.90	Shipping Local Delivery - Standard Delivery (1 - 3 working days)		SGD 0.00	Tax		SGD 12.62	Order Total Incl. Tax		SGD 192.90
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Tax		SGD 12.62																	
Order Total Incl. Tax		SGD 192.90																	

kapok LIFESTYLE BEA

icd orange



SOEUR

jude dress multico orange

HK\$2,490.00
or 3 payments of HK\$830.00 with **atome** 

[VIEW STORE AVAILABILITY](#)

size:
[1](#) [2](#)

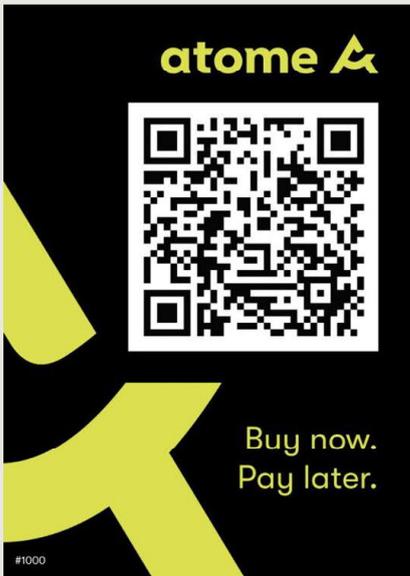
ADD TO BAG

order now to receive **mon 17 may - tue 18 may**

Printed chiffon dress

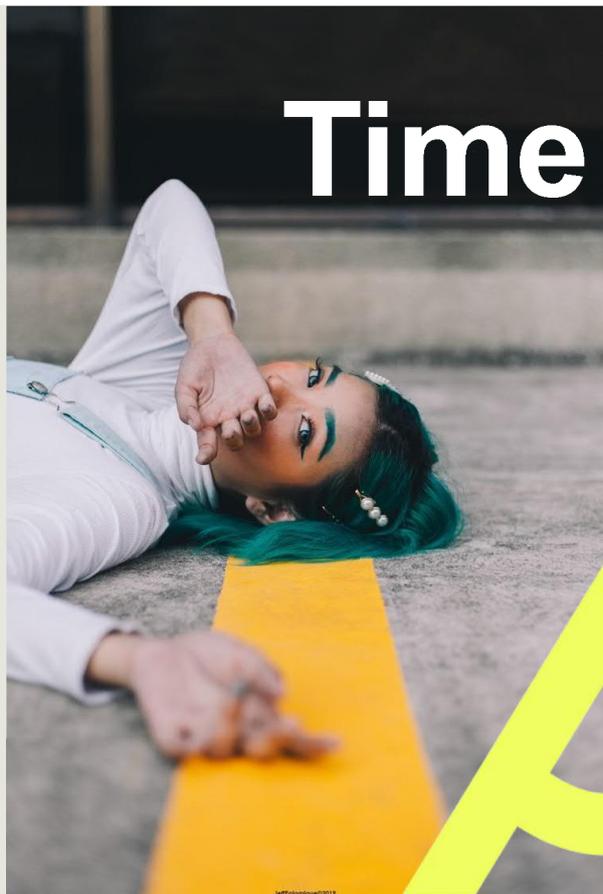
- Strapless, flared fit
- Large flounce at the bust
- Elasticized smocking concealed beneath large flounce
- Flounce-trimmed side slit
- Ankle length

BNPL - Revolutionizing traditional retail



- ✓ A unique QR Code is provided to every store, to be placed at your checkout counter or terminal.
- ✓ Transaction data will be provided to merchants through the merchant portal website.





Time to own it.

Eric Yu

General Manager, HK

eric.yu@atome.hk

+852 5621 5868



atome 



***Empowering O2O Business Operation
With Enterprise Retail Management System***

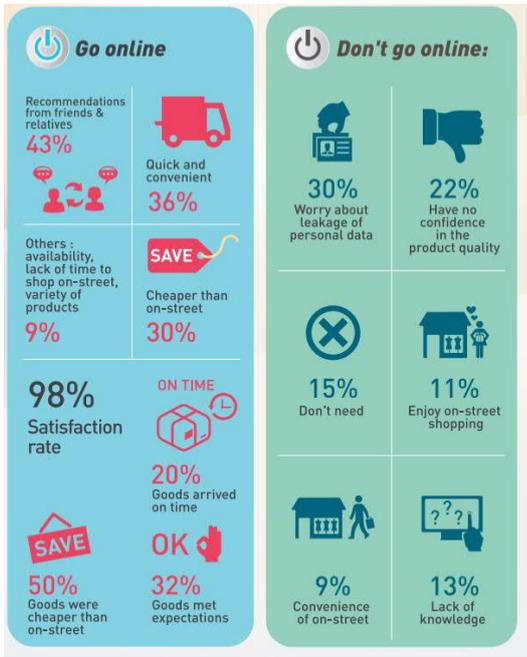
18 May 2021

Tim Lo
C&T Software (HK) Ltd.
2503 8155
tim_lo@ctil.com



Retail Trend: Online to Offline (O2O)

- 1 Online store and shop outlet jointly operate
- 2 Rental cost dropping
- 3 Order online and pick up in store (click and collect)
- 4 Pop-up store



Source: Consumer Council



Common Business Problems in Retail Sector



Insufficient IT System

Outdated system cannot integrate online shop and physical store; they cannot operate together



Promotion & Discounts

Promotion package and discount level do not match



Manage Inventory

Sold out on online store but overstocked in shop outlet



Bonus e-Points Handling

Cannot handle both online and offline memberships and bonus points



How to choose a suitable Enterprise Retail Management System?

Commercial Off-the-Shelf Software (COTS)

Support Retail Groups with multiple stores, brands, languages, currencies & GSTs setting

Real-time Mix & Match Engine

User self-configured promotion and discount package

Support O2O Operation

Simplify integration with existing and future systems with ERP/ CRM/ cloud & O2O

Tech Savvy

Support multiple devices, mobile payment and cloud platforms



Commercial Off-the-Shelf Software (COTS)

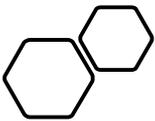
Ready-to-use modules

Support multiple countries, languages, currencies and GSTs

Minimize system customization

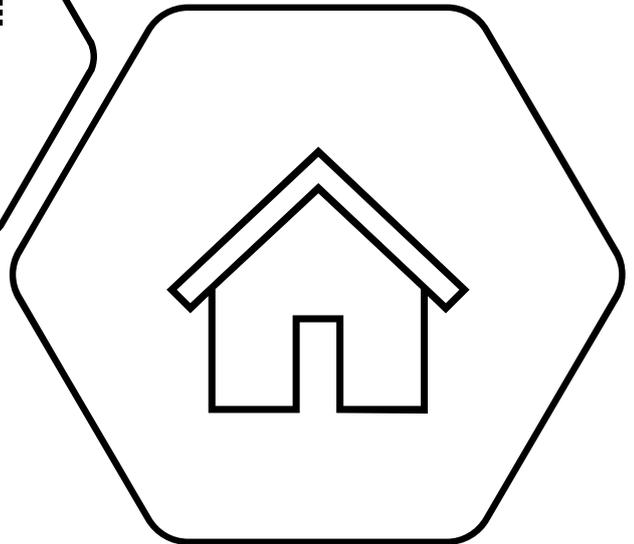
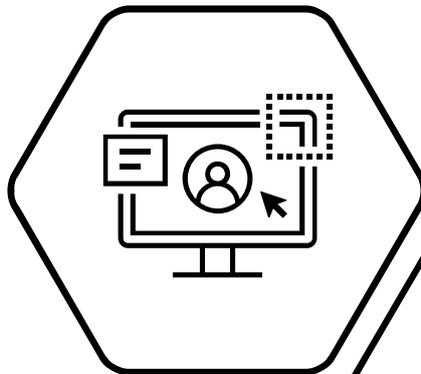
Stable performance and solid reference





Support O2O Operation

- Sync prices and discounts
- Sync customer e-points and coupons
- Real-time inventory update
- Single view of your business operations





Mix & Match: Real-time Promotion & Discount Engine

- Mix & match discounts, discount coupons, on-demand discounts and other user-defined promotion activities
- Flexible retail promotion formulae
- Auto-select the “Best Lowest Price”
- QR codes and e-coupons





Tech Savvy: Multi-device Support

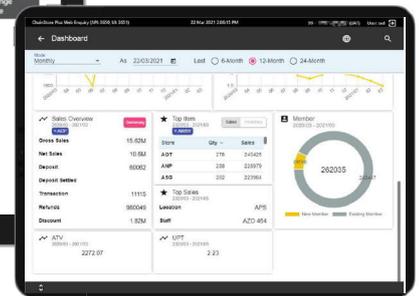


Windows 10



android

Made for iPhone | iPad | iPod



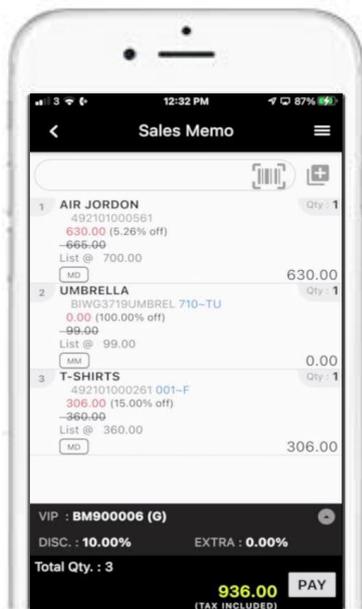
computer  technologies

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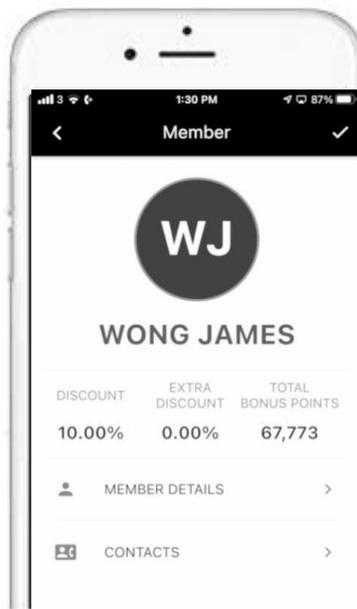


Tech Savvy: MPOS for iOS & Android

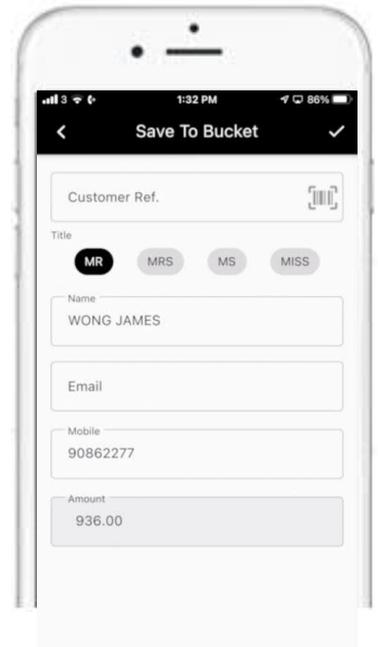
Product Enquiry



Global ePoints

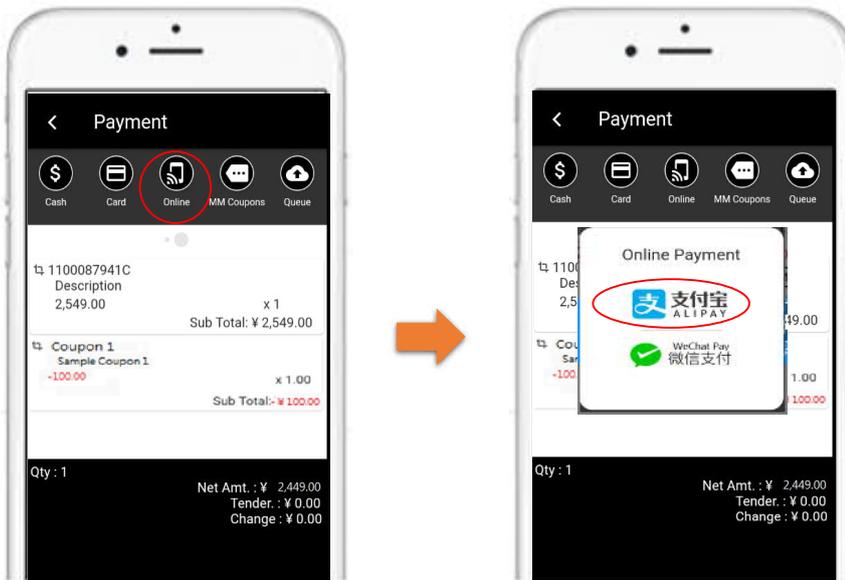


Queue Busting





Tech Savvy: Mobile Payment

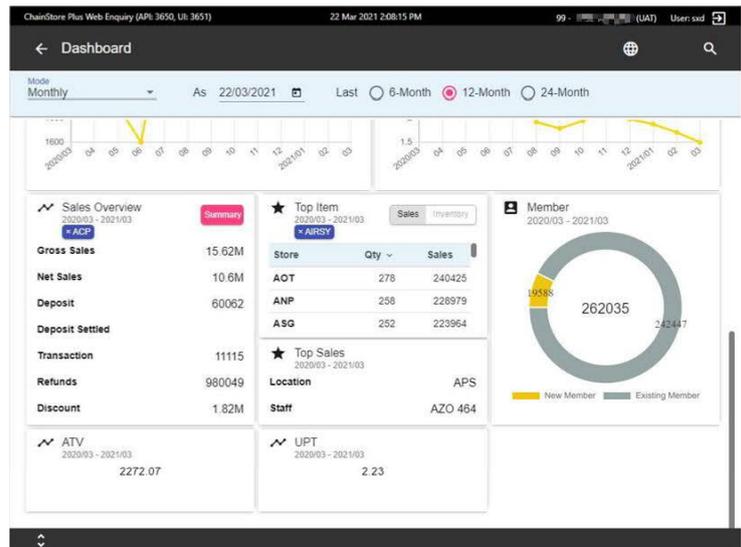
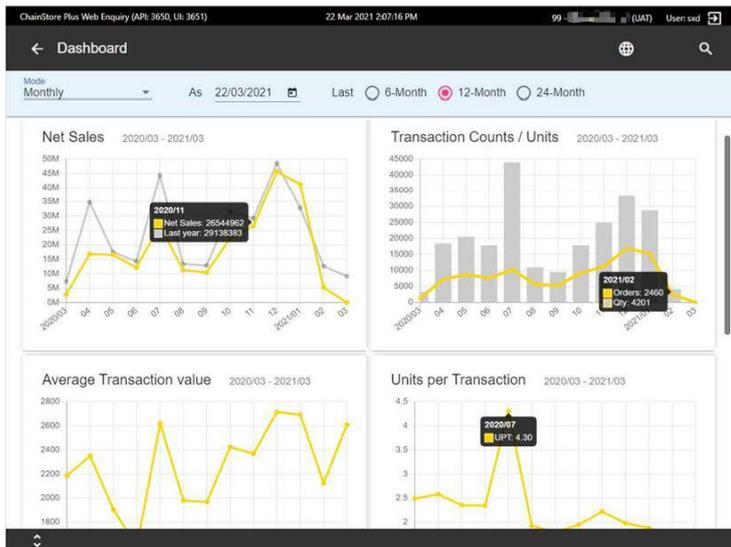


Source: paxtechnology.com



Tech Savvy: Business Dashboard

Management information on the go





Tech Savvy: Cloud Technology Enabled/ Supported



- Multi-location deployment (Hong Kong/ China/ Asia-Pacific)
- Business continuity: 7x24 resilience (always on)
- Expansion: scale up and scale out



Case Study

#MPOS #Cloud #OnlineStore #Global e-Point #WeChat



Enterprise Retail Management System

O2O



e-Points



Scalable



Mix & Match



Mobile POS





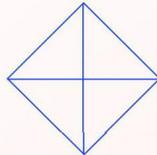
Thank you.



Tim Lo
C&T Software (HK) Ltd.
2503 8155
tim_lo@ctil.com

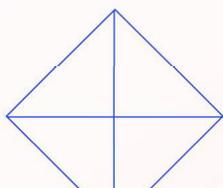


chainstoreplus.com



DIGITAL TRENDS IN RETAIL INDUSTRY

CHALLENGES AND OPPORTUNITIES





Quick introduction

SEQUOIA 

Google
Partner



650
+ Team
Members

25 + Offices

900
+ Clients



SIMAR DEEP SINGH
Regional Director, APAC



Trusted by the world's leading brands

Fashion



Cosmetics



Sports



Electronics



Food



Banking



Telco



Global Retailers



Automotive



Travel



Media



Insurance





Challenges we learned from 150+ fashion retailer partners

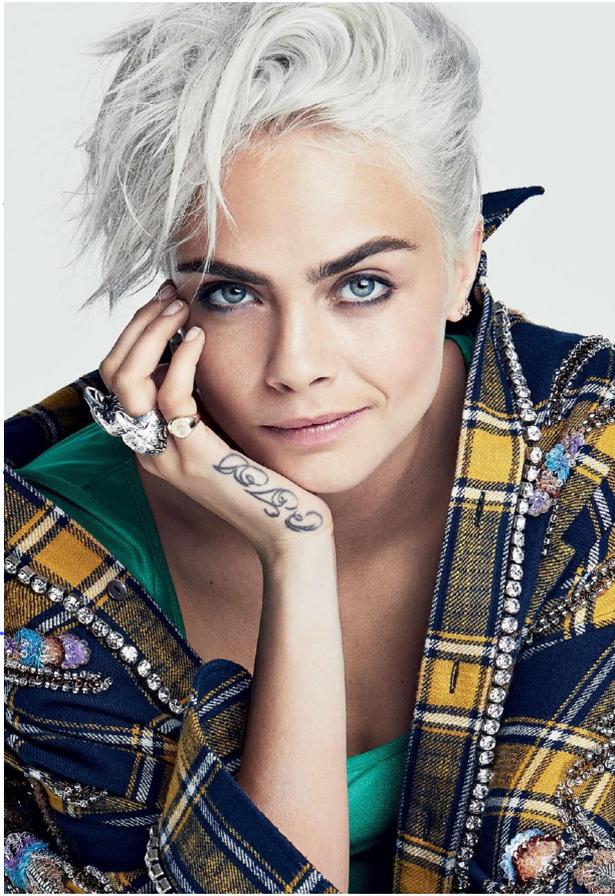
Reachability to anonymous users

Price Wars & expensive retargeting

Be where the customer is

Right product discovery

Lack of in store experience





Personalization boosts Conversion rates

// Basic Personalization can boost conversion rates by **10%**



v/s





Human-driven vs Machine-driven Targeting

Humans

Manual process

Complex, tedious & inefficient process

Basic pattern recognition

Error-prone patterns with delayed action

Passive Targeting

Reactive strategies based on basic-user history

Machines

Automated process

Smooth, automated machine-learned process

Advanced pattern recognition

Propensity identification with real-time action

Active Targeting

Artificial intelligence-based proactive strategies

Impact





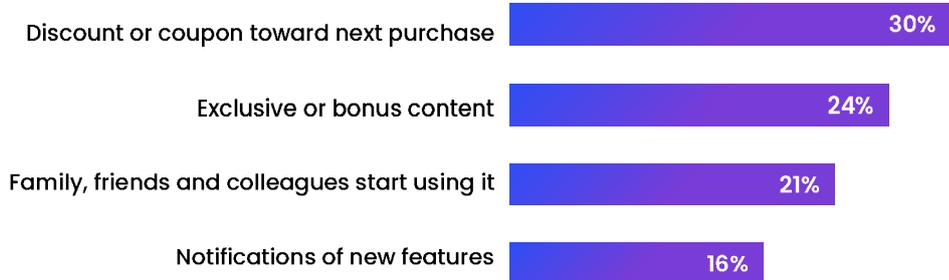
The economics of **Re-engaging** Users



Retargeted users show more retention and bring in **37%** more revenue than new users.
(Adjust)

Incentives can prompt **renewed app usage**.

Prompts for restarting use of apps not used or uninstalled:





Importance of Multi-channel marketing

The rise of multi-channel users



users interact with more than 1 channel

More devices is the new normal



devices are used by consumers in a day

Consumers needs consistent experiences



consumers demand consistent experiences across channels

Direct improvement in revenues



Immediate improvement in sales due to MCM



Join 800+ global brands accelerating their growth with Insider



DECATHLON

14% uplift in Average Order Value



conversion rate uplift **25%** more than industry average



SAMSUNG

275% conversion rate uplift



MARKS &
SPENCER

15.1% cart recovery rate



35% uplift in Average Order Value

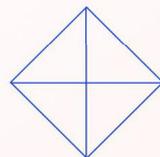


new balance

556% conversion rate uplift



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+852 94486127

