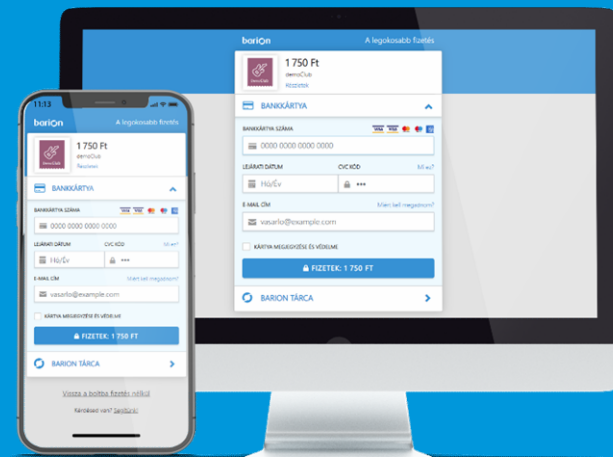


# barion



Introduction

# Me, myself and I

Sándor Kiss (46)

CEO, Co-founder

Economist & IT nerd

Közgáz + Universidad de Amsterdam

IT manager of the year in Hungary 10+ years ago at Sense/Net

25+ years executive and finance experience

2 kids, 1 wife, 1 cat, 2 cars

Ice-hockey, paragliding, short stories

<https://www.linkedin.com/in/sandor-alex-kiss/>



\$11.00

demoClub

[Details](#)

BANK CARD

CARD NUMBER



EXPIRATION DATE

CVC CODE

[What's this?](#)

E-MAIL ADDRESS

[Why do I need this?](#)

SAVE AND PROTECT YOUR CARD

PAY: \$11.00

BARION WALLET

BANK TRANSFER

[Back to shop without payment](#)

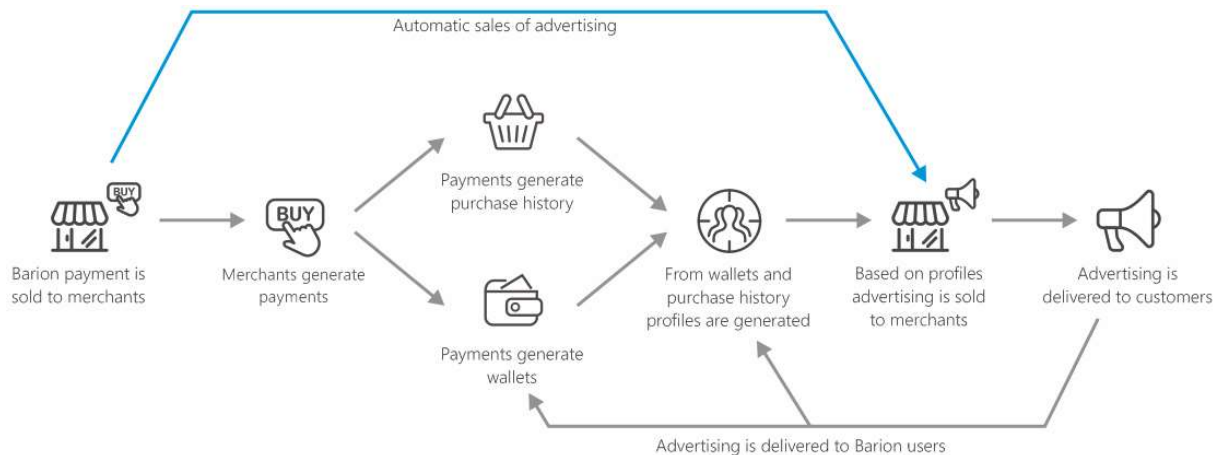
Have questions? [We're here to help!](#)

Barion is a better PayPal with  
Google's business model.

“One of the biggest fintech stories in Hungary..”

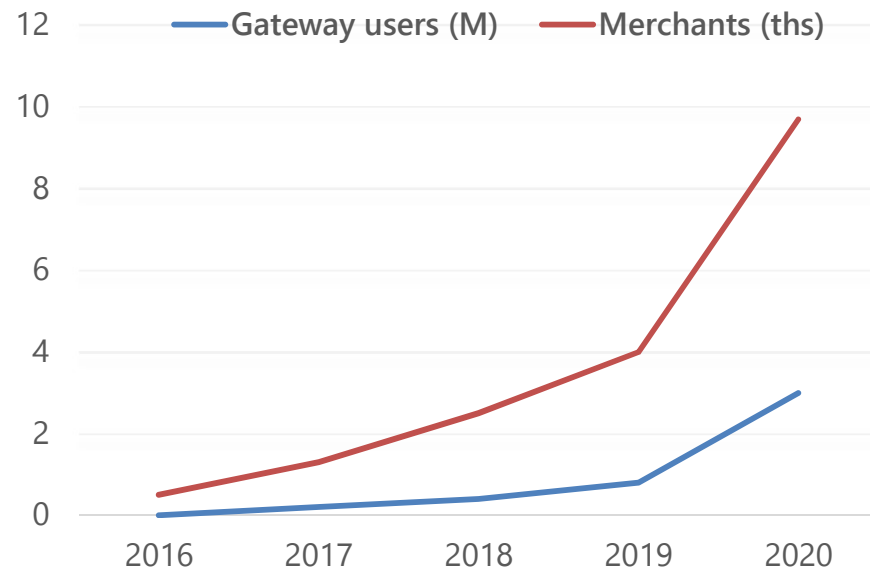
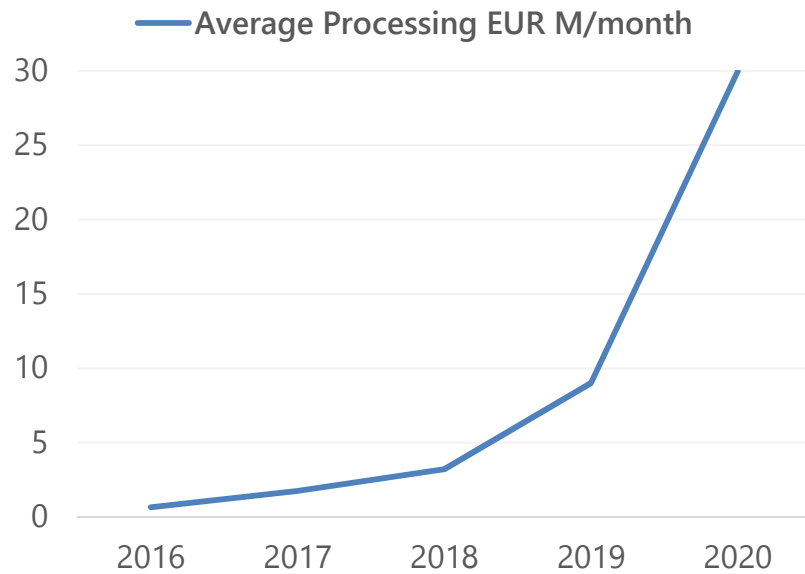
**Forbes**

# Business model: profit on ads instead of fees



1. We offer merchants a low-cost payment gateway.
2. We ask for data in exchange of the low fees.
3. We create user profiles.
4. We sell targeted ads to advertisers, so they can get more customers.

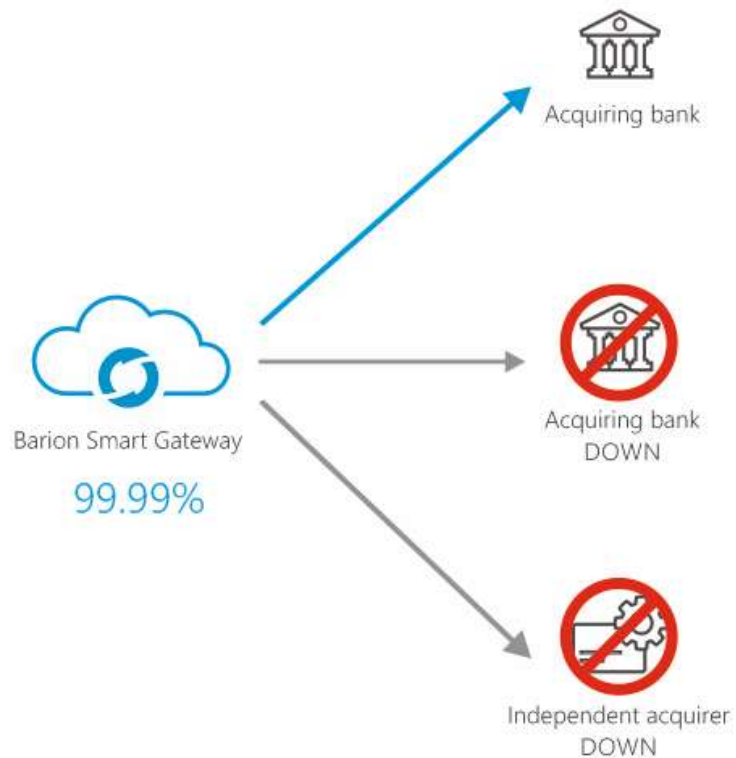
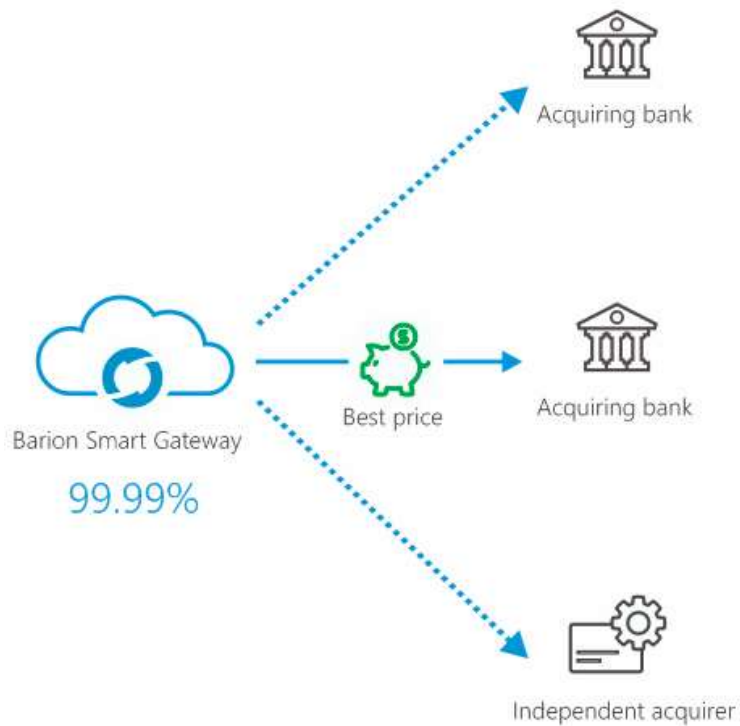
~10 000 merchants, 5 countries, 3M+ users, €35M+/month



# Major references



# Many USPs





# Integrations/plug-ins



Magento®

© CorinWebshop



# Data Monetization



Our own ad spaces and Barion Market



Merchants' web shops



3rd party display ad networks

Programmatic agency partner:

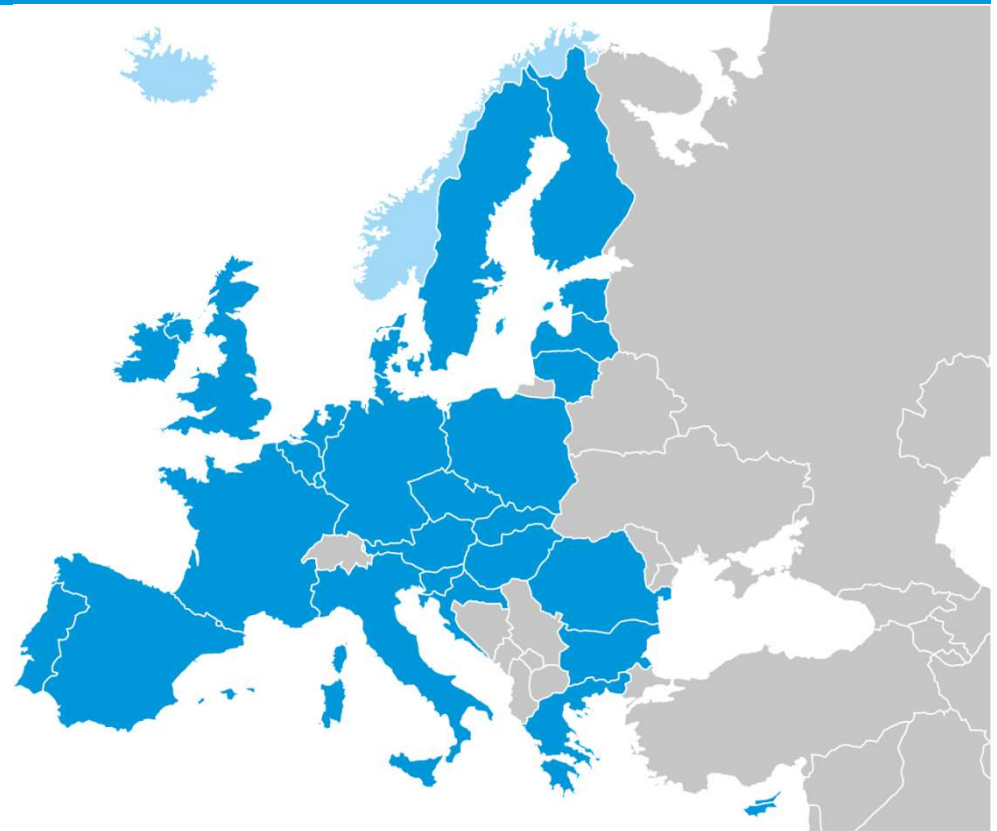


## A lonely Hungarian fintech ☹️

- **Spin-off** from a midsize IT developer firm in 2015
- **Electronic Money Issuer**, license issued by the Central Bank of Hungary (MNB)
- **Passporting to EU and the European Economic Area**
- **Works in Czech Republic, Slovakia, Austria, Germany and Hungary**
- **Works in 4 currencies (EUR, CZK, USD, HUF)**
- COBIT IT security, PCI DSS Level 1 certification
- Barion™ is a European **registered Trademark**

### Financing rounds:

- Angel rounds: 350 000 EUR
- Series A investors: Home Credit (PPF Group) – 2M EUR, Financial Services Capital (London) – 2M EUR



This presentation contains Barion confidential information and is supplied on the understanding that it is solely for the internal use.

[WWW.BARION.COM](http://WWW.BARION.COM)

Barion Payment Inc.  
H-1117, Budapest, Infopark st. 1.  
+36 1 464 7070  
[hello@barion.com](mailto:hello@barion.com)