



Payments for Mobile First Customers

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Introducing Kaodim. A better way to hire local services

 **kaodim**direct
Fixed priced services

 **kaodim**compare
Compare quotes

 **kaodim**inhouse
Private label cleaners

Request

Match

Pay



 lowest price
guarantee

 **kaodim**
guarantee

Allianz 

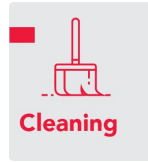
 **kaodim**Pay

Grab more than 200 services across 30 categories in one app. Delivered fast and reliably.

kaodimdirect Fixed pricing



Servicing
Repair
Installation



House
Carpet
Mattress



Clothing
Rugs
Curtains



Budget
Long Distance



Termites
Ants
Cockroaches



Pet boarding



Standard
Deep
cleansing



Babysitters

kaodimcompare Variable pricing



Repair
Installation
Water heater



Repair
installation
Appliances



Alarm
Installation
Repair



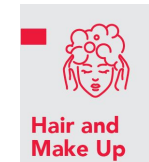
Renovation
Interior design
Cabinetry
Painting



Roofing
Flooring
Wallpaper
& more



Handyman
Tiling
Painting
& more

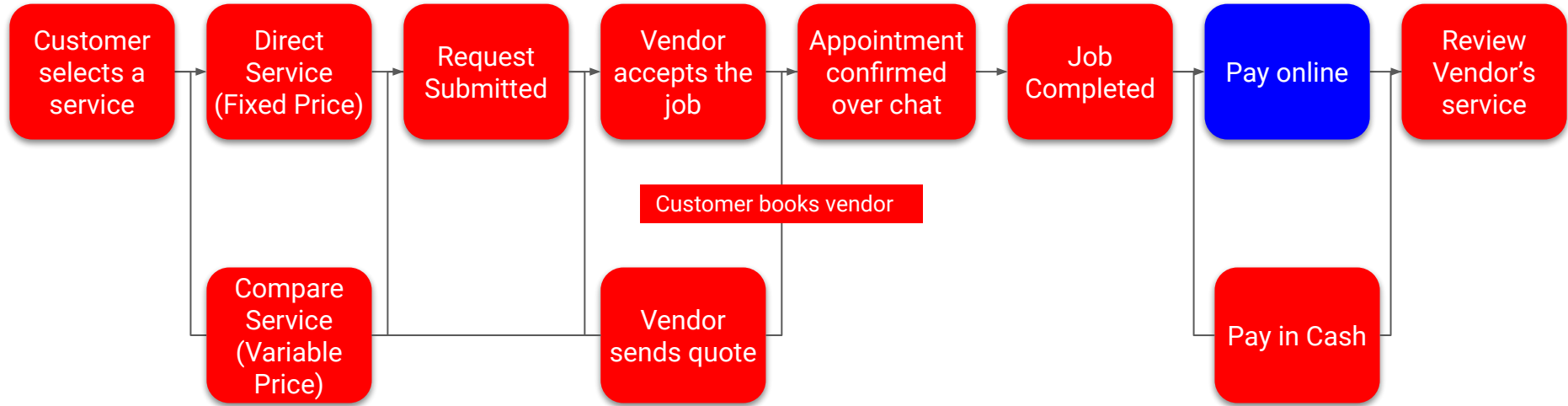


Weddings
Parties



Weddings
Commercial
Shoots

Customer Journey



The Approach

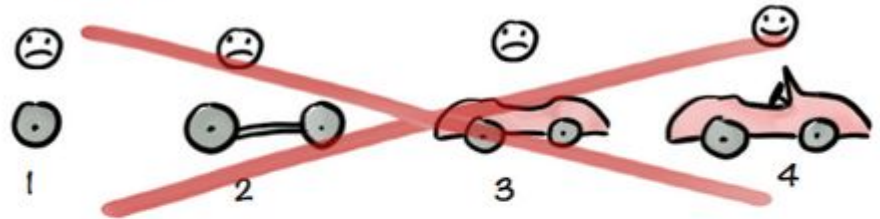
Understand

- User personas
- User pain points
- Internal limitations
- External limitations

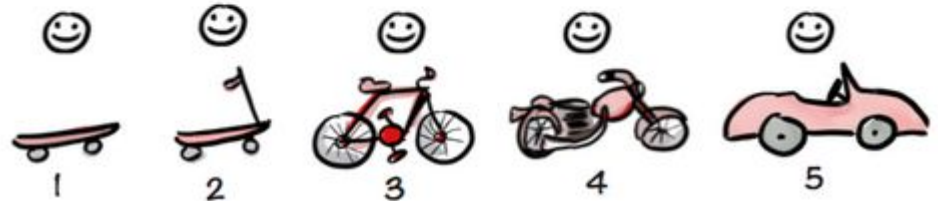
Execute

- Build an MVP
- Work on Adoption
- Act on feedback

Not like this....

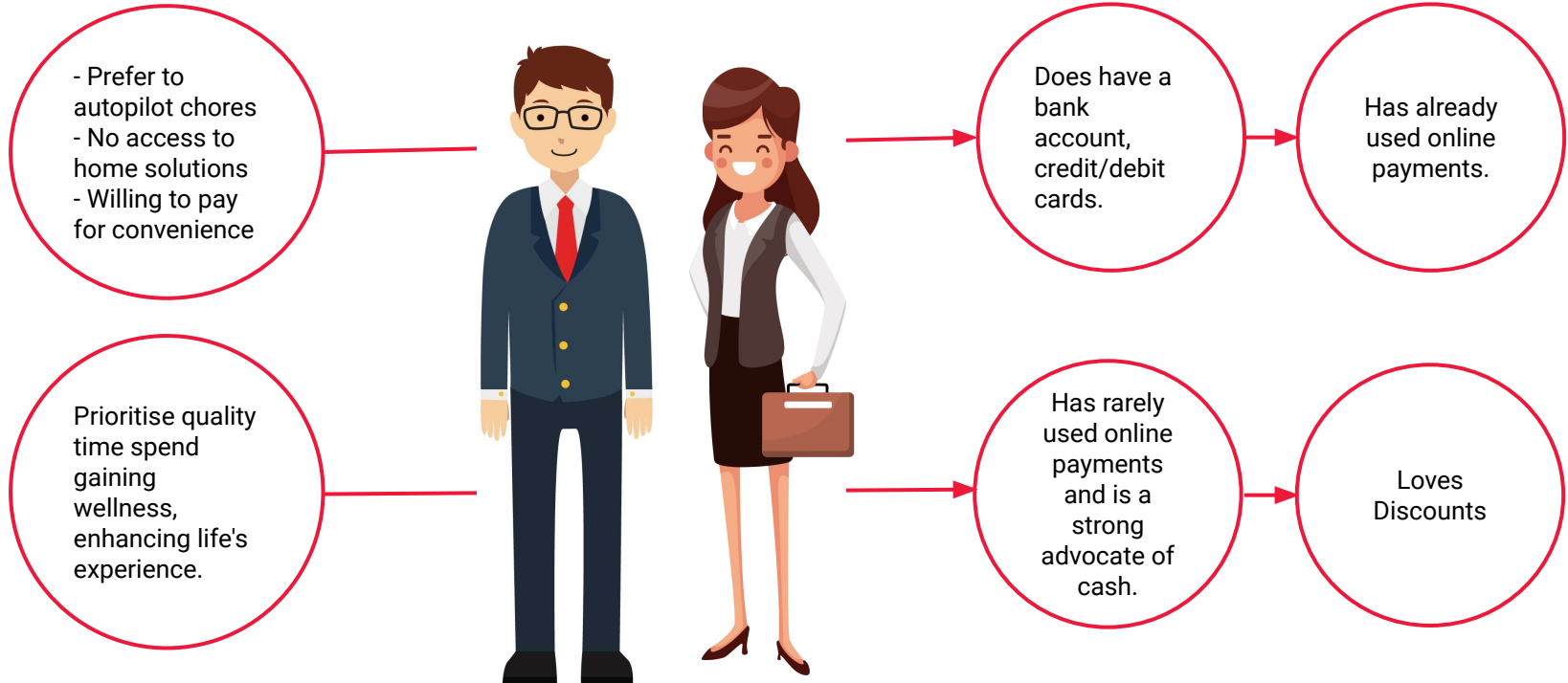


Like this!



Who are we building for

Young, Working Urbanites
Single or Married (With or without kids)
Possibly Young Homeowners
Age: 25-35 (Primary), 35-45 (Secondary)



What is going on in the heads of users

Customer

“I need to withdraw cash to pay for the service tomorrow.”

“Is it safe to make an online payment.”

“Can I make an online payment to the vendor.”

“I wish I could use my credit card for payments and get some points.”



Vendor

“Will I be charged extra for accepting online payments.”

“Will I be able to use my money whenever I want.”

“I need to go to the bank to deposit my money.”

“My workers are collecting cash and it is tough to manage the collections.”

Constraints are everywhere

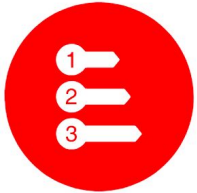
Internal



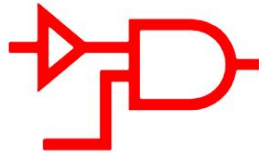
Time



Budget



Business
Priorities



Business
Logic

External



Regulations



Geography

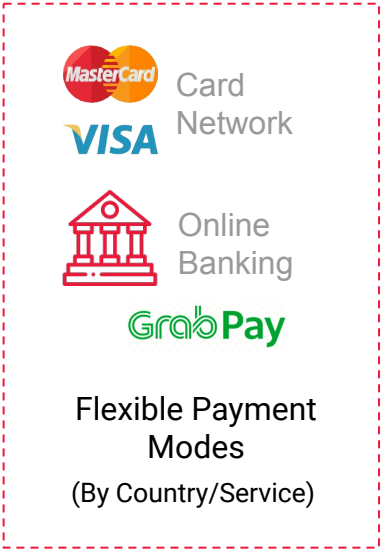


New Trends

A payments infrastructure that allows us to integrate multiple payment partners



Unified
Payment
Layer



Flexible
Routing
Logic



Realtime
Payment
Update



Billing &
Settlement



Fraud and
Chargeback
SOPs

Objective

Convenience

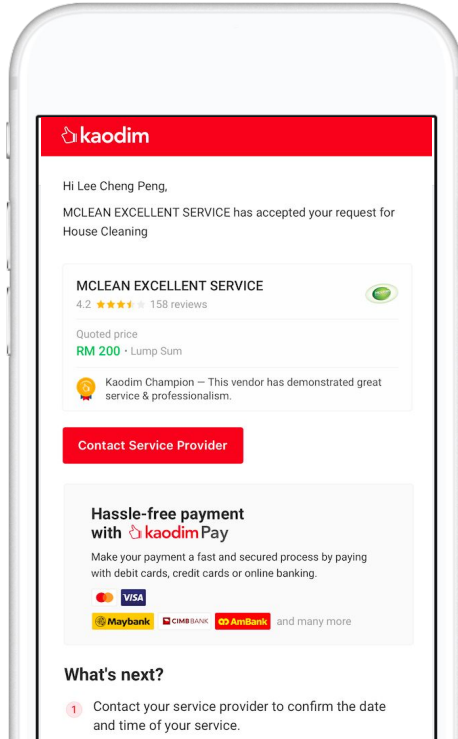
Exercise Control

Drive Metrics

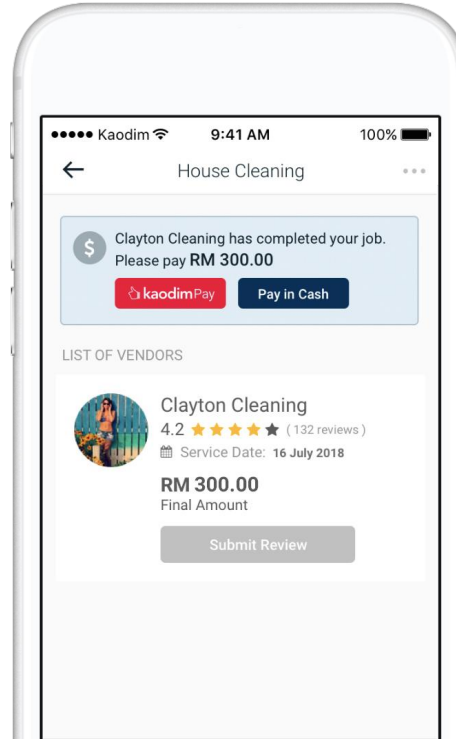
Build Ecosystem



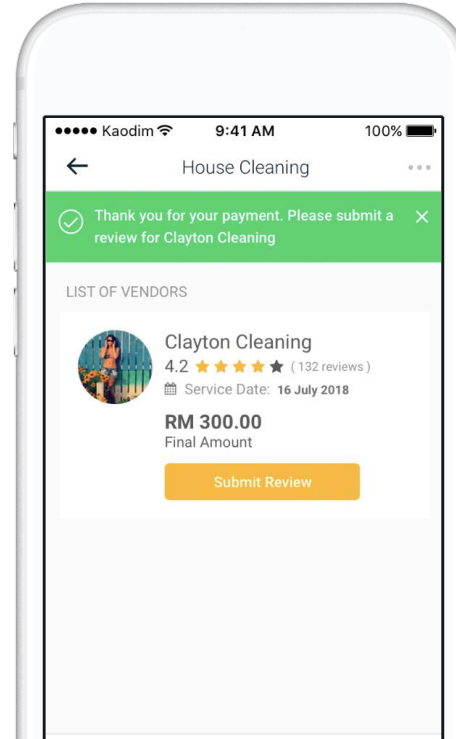
The Launch



Email Notification



Payment Request



Payment Acknowledgement

Limited/No visibility

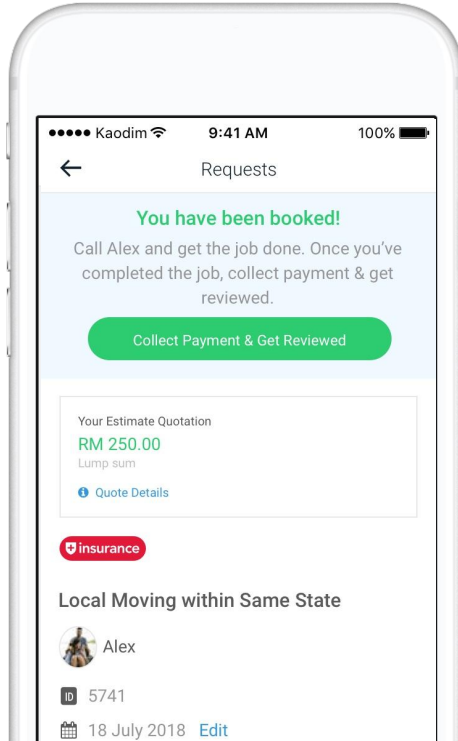
Minimal UI enhancements

Resistance to change.

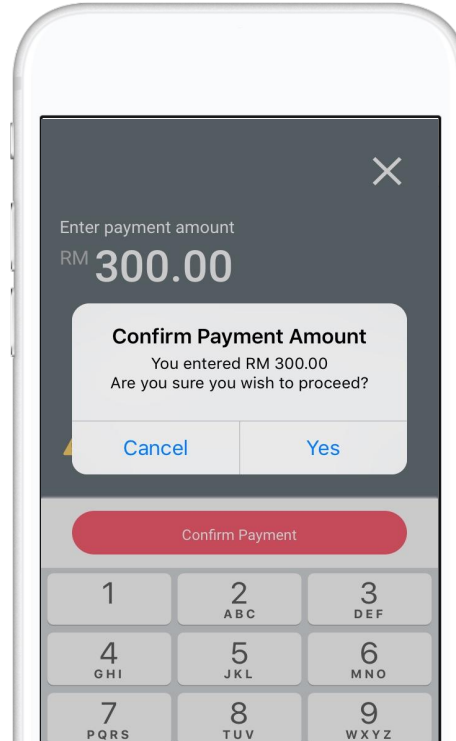
LOW ADOPTION.



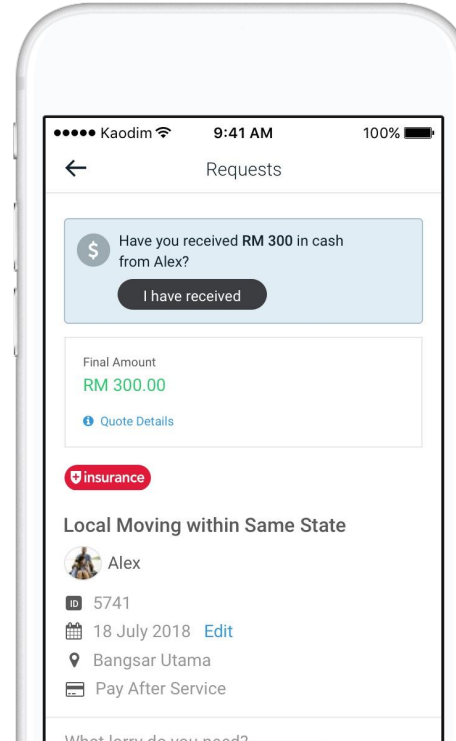
The Launch



View Request



Payment Request



Await Payment

Limited/No Visibility.

Resistance to change.

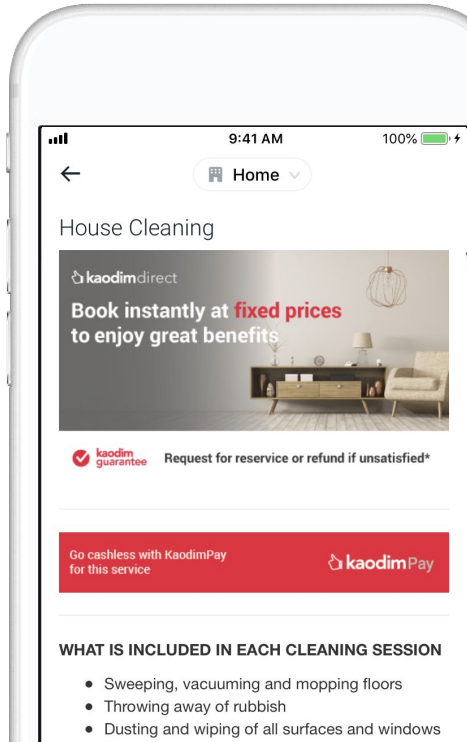
Vendors ask for wrong amount.

Vendors are not advocates of online payments.

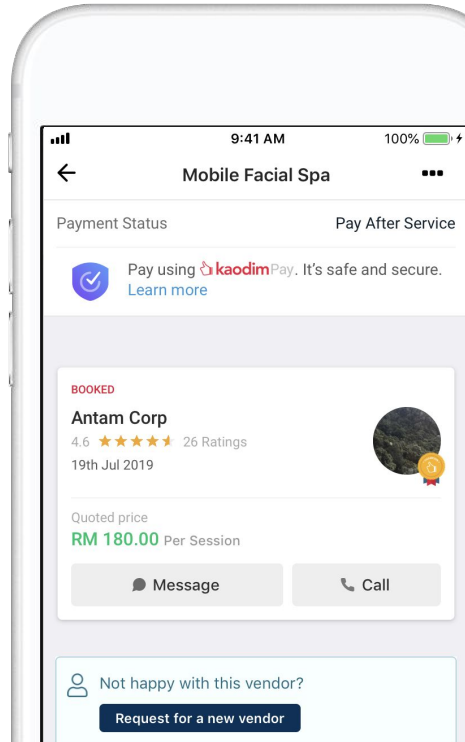
LOW ADOPTION.



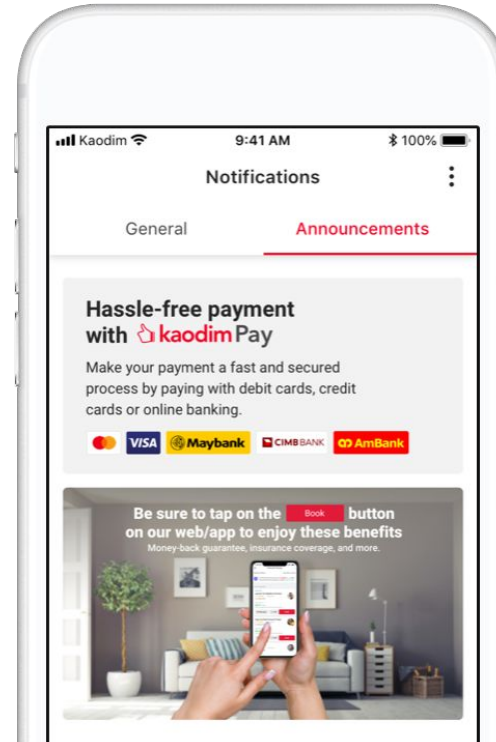
We accept online payments



Considering placing a request



After making a request



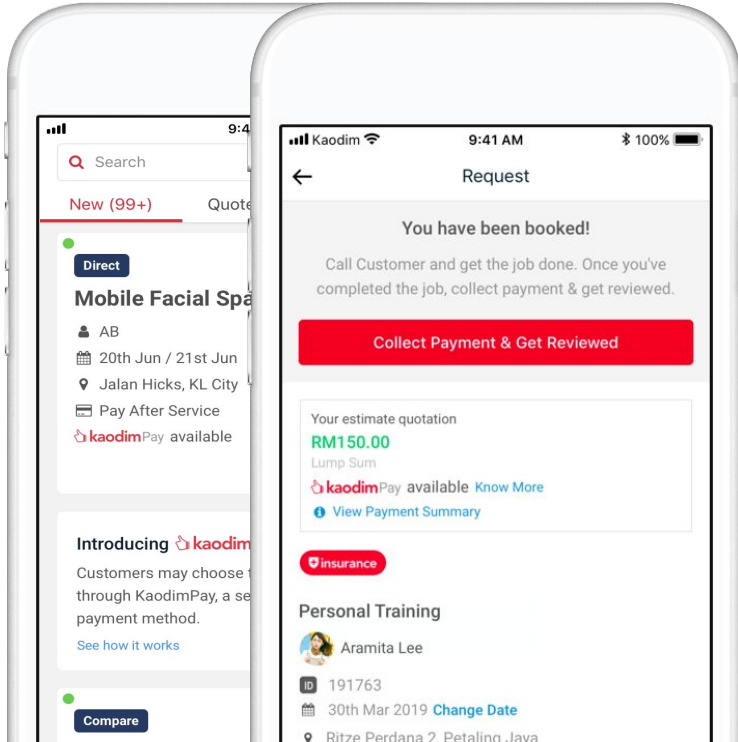
At any point in time

Communicate to the users at every relevant point and through every channel.

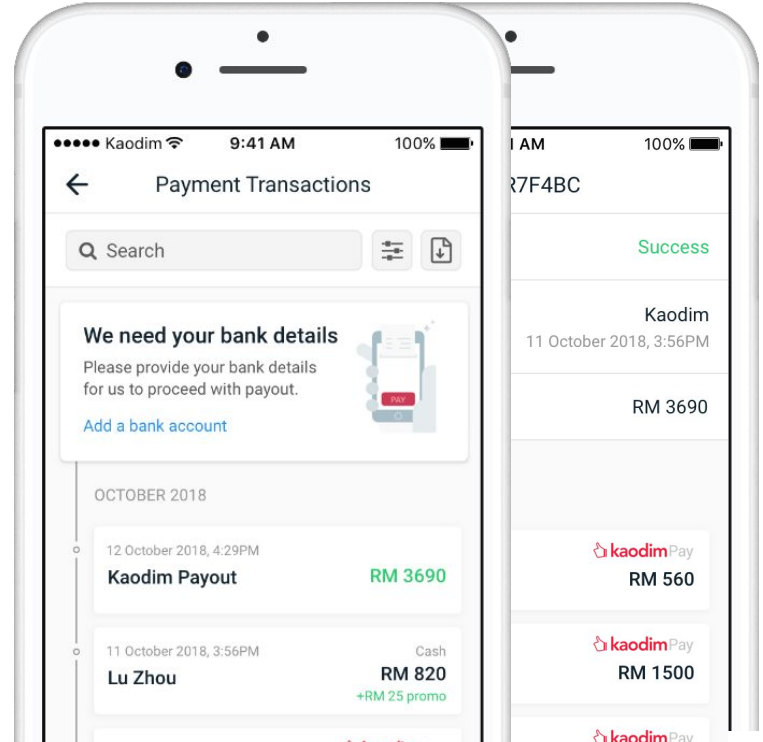
This is in addition to the marketing communications.



Start accepting online payments



Everything you want to know about payments



Recon with online payments is a bliss



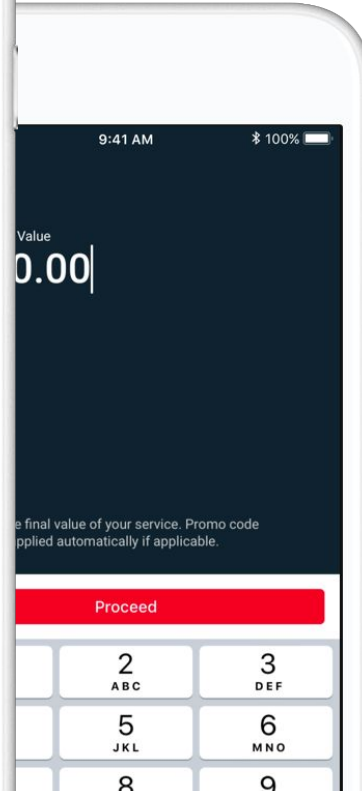
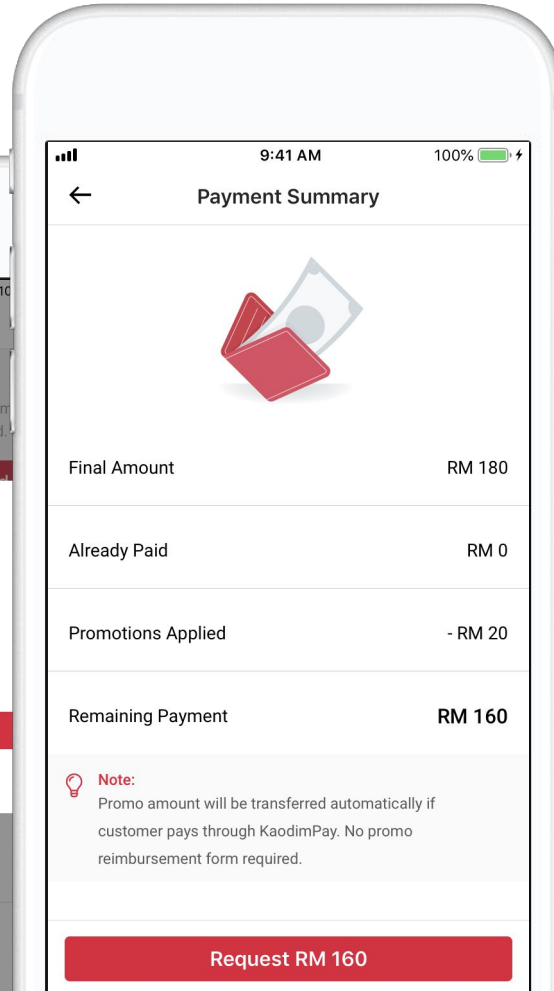
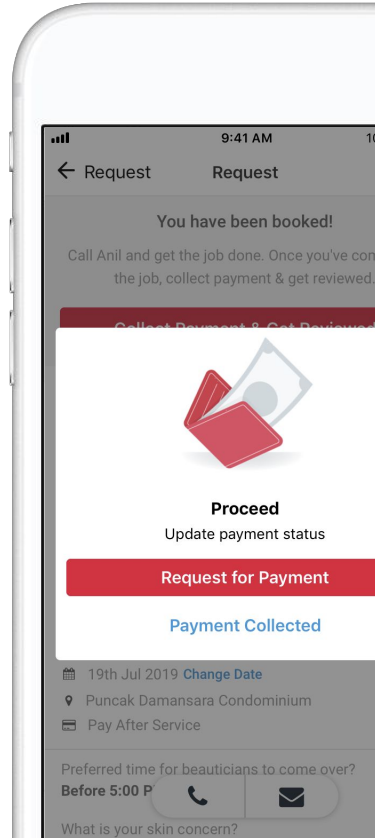
Requesting payment is simple

Request payment from the customer in app based on the final job value.

See the summary of the amount about to request.

Change the amount in the event of mistakes/discrepancies.

Acknowledge that payment has already been received in cash.





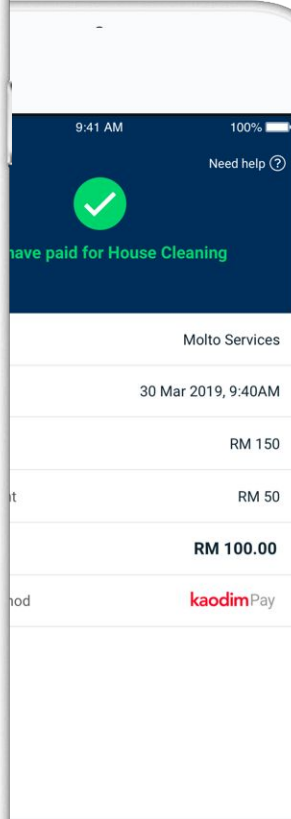
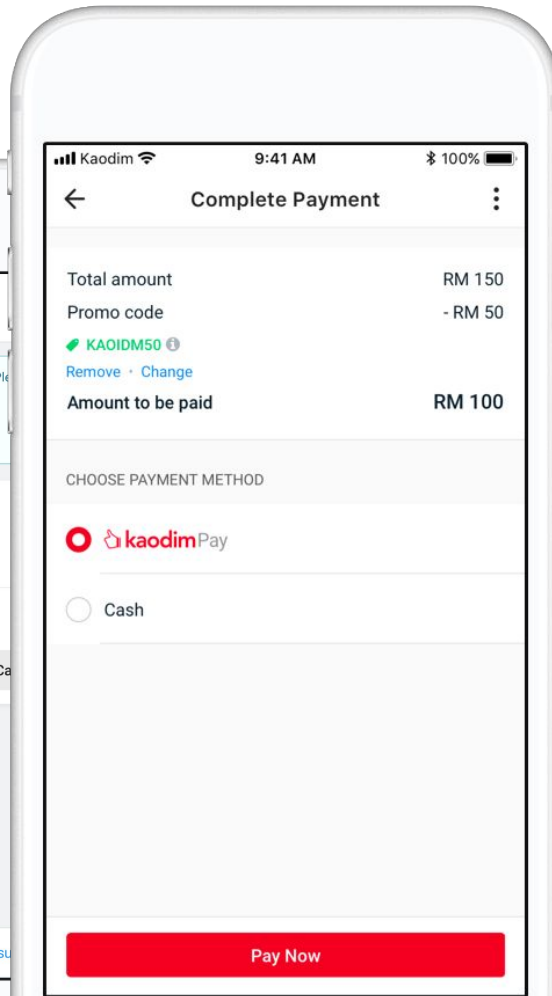
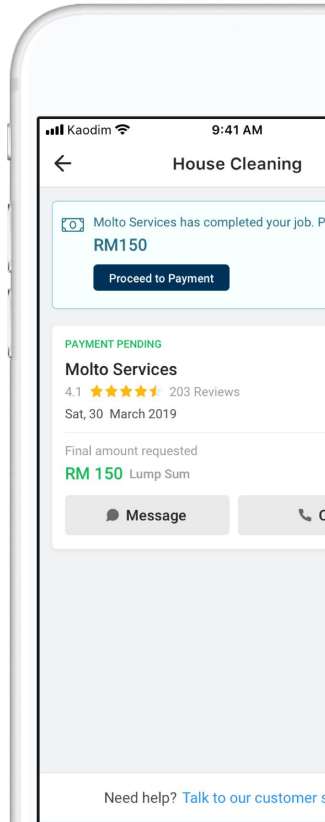
Payment to Kaodim

Customer can now apply promo at checkout.

New payment partners can be seamlessly plugged-in at any time.

Customers receive e-receipts upon payment which tie back to the insurance/ guarantees/warranties, incentivising them to transact on platform.

KaodimPay accepts major credit cards and FPX online banking

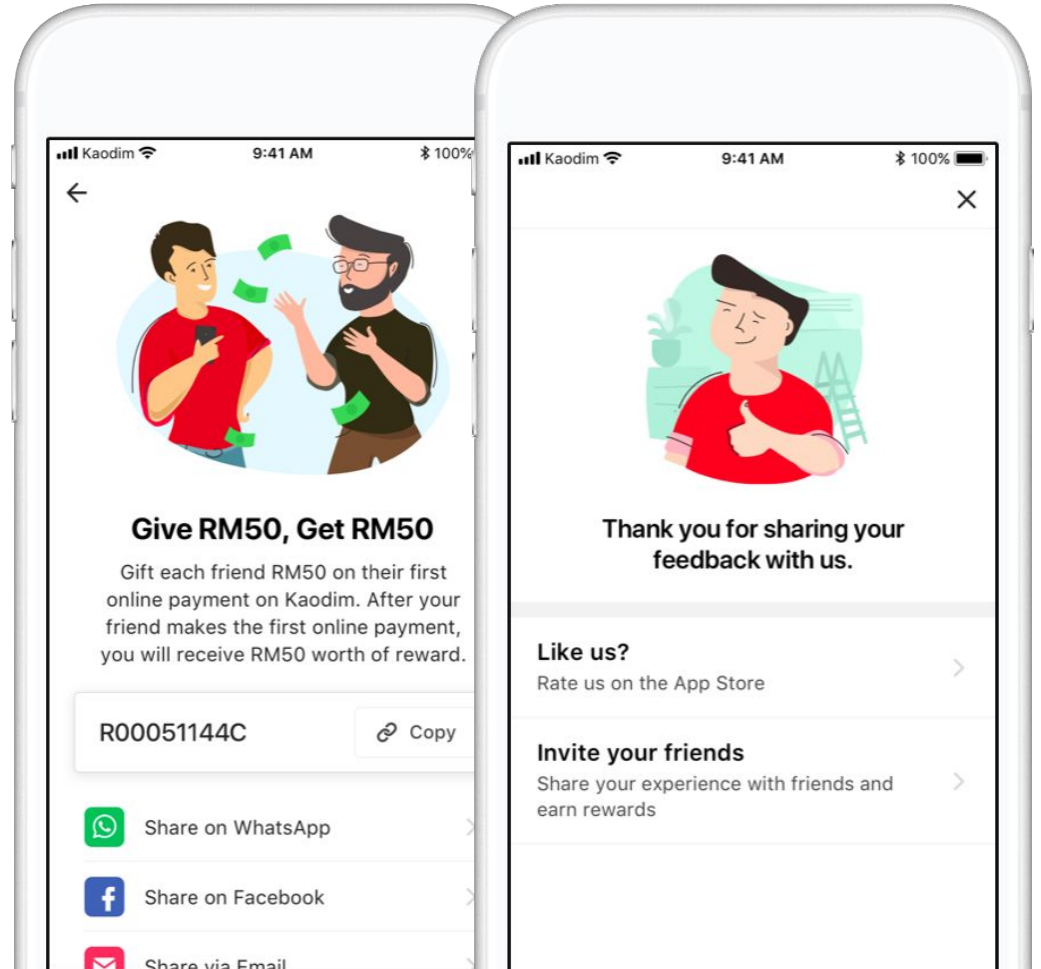




Be our ambassadors

Customers can refer friends and family to Kaodim and enjoy the rewards for the same.

The infrastructure has the capability to run multiple referral campaigns concurrently.





Make more money

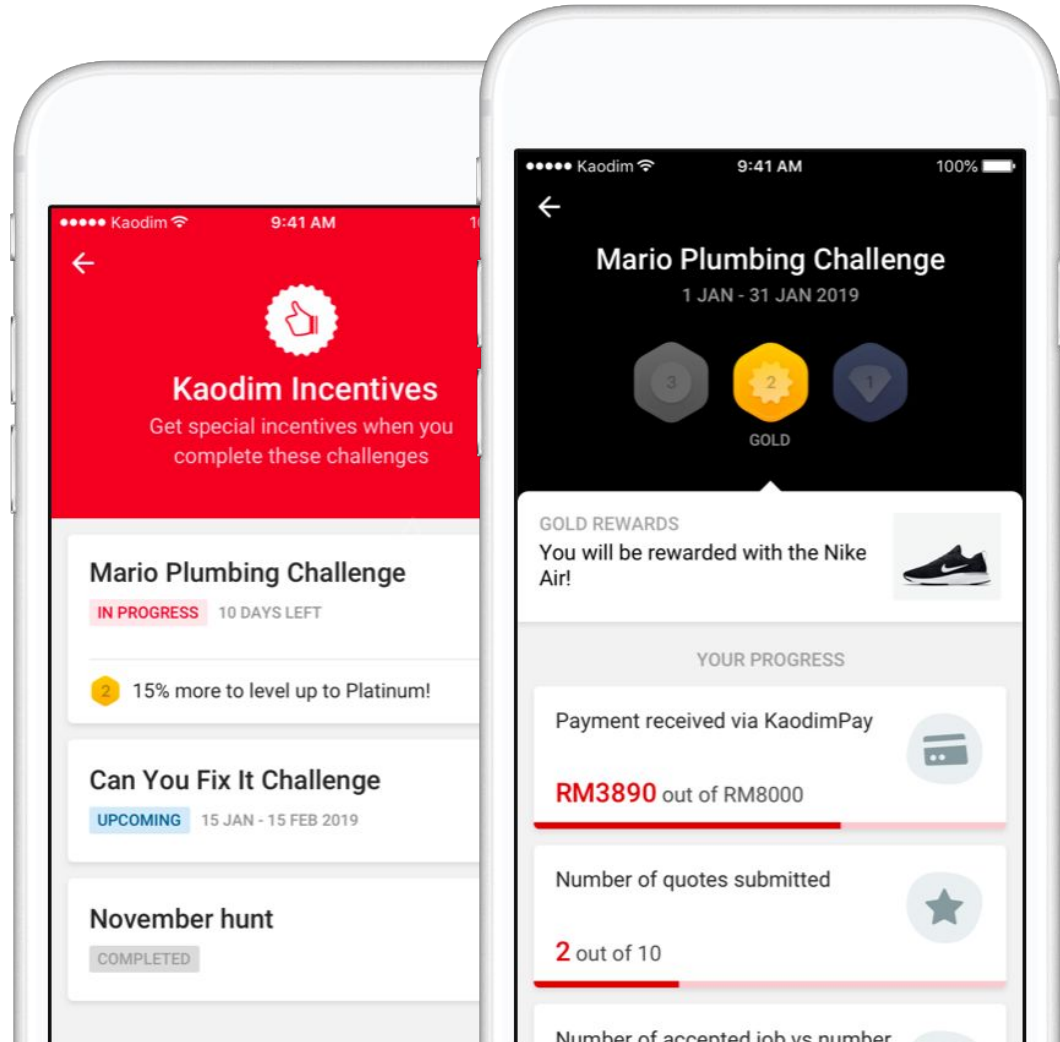
Customisable vendor incentives improves quality and rewards high performers to keep them engaged on platform.

Tech infrastructure to create and automate the right behaviours and to prevent disintermediation (get rewarded for staying on rather off platform)

KPIs and type of rewards can be customised for each service category and by vendor groups.

Used to improve numbers of:

1. Jobs completed by KaodimPay
2. Payment amount collected by KaodimPay
3. Jobs/GMV through KaodimPay sans KaodimPay promo



Where do we stand

30%

Requests completed
through online
payment

35%

Users transacted
through online
payment

50%

Vendors accept
online payment

RM300-400

Average GMV

Introducing more features to
drive adoption towards a
cashless gig economy

1. Staggered Payment
2. Save Card and pay
3. Billing and Settlement
4. Making online transactions cheaper

Key Learnings



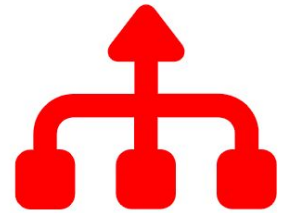
Build for scale
& growth



Build trust
ASAP



Minimize the
learning curve



Everything should
converge

Thank you

