

✓GD  
consulting

EMPOWER 2 CHOOSE

# WHO WE ARE

After so many years working in payments, it was easy to understand it is still a growing industry and there is a lot to develop, specially into turning it simple, almost invisible for customers and under all regulatory standards.

That's how VGD has started, providing consultancy to companies as Fintechs in payments, Banking, Online services, Invoicing or companies looking to improve payments process.

Maria Luísa Aldim



# WHAT DRIVES US

## EMPOWERMENT AND INNOVATION



Payments Industry is changing and growing in a fast pace and Organizations need to keep up the pace if they want to be modern, disruptive and leaders of their own industries.

Whether it's a Fintech, a Bank, a Company, at VGD Consulting you can find your partner and the services to guide your Organization in this fast-paced changing environment.



# PAYMENTS INDUSTRY REPORT



GROWTH BETWEEN 2017/2018

**+7.6%**

2.7 billion transactions were processed

**+7.3%**

491.5 billion Euros

For comparative purposes

**2017**

2.5 billion transactions were processed (+8%)

To na amount of €417 billion (+8%)



GROWTH BETWEEN 2016/2017

**+5.3%**

57 billion transactions were processed

**+5.0%**

44 trillion Euros



# PAYMENTS INDUSTRY REPORT

## NUMBER OF NON-CASH PAYMENTS



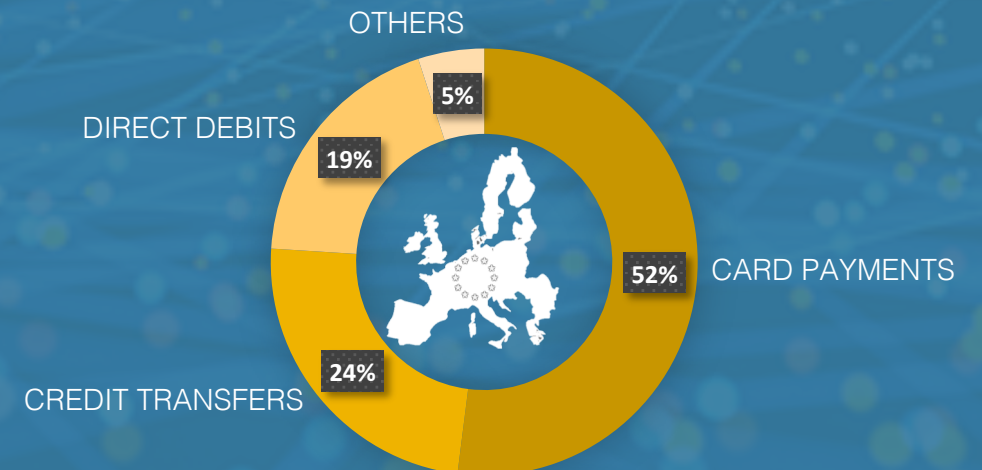
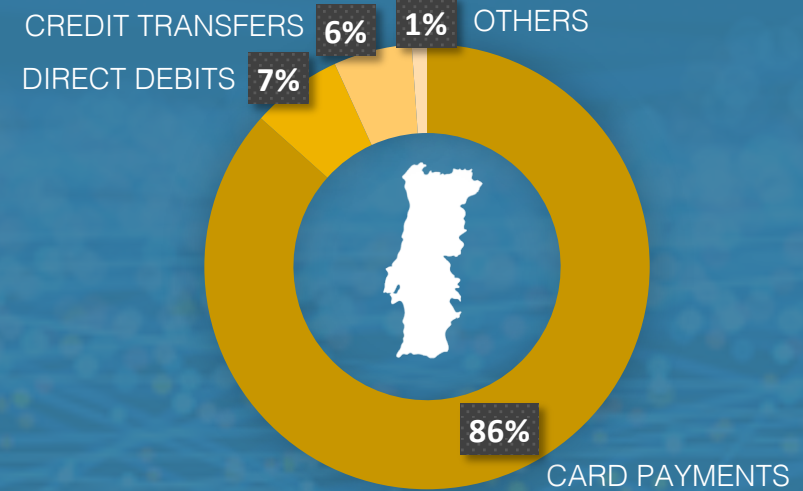
**7.6%**

increased to 2.7 billion transactions in 2018 compared with 2017, following the trend of previous years



**7.9%**

increased to 134 billion in 2017 compared with the previous year



# PAYMENTS INDUSTRY REPORT

## PORTUGUESE ONLINE CONSUMER



**7.6M** Number of portuguese people that are effective users of the mobile internet access.

**1.25M**

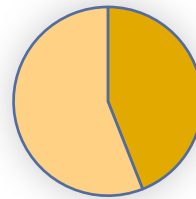
MB Way has more than 1.25 million users that make about 3 million operations per month



**157%** Purchases using contactless technology increased by 157% in number (42.7M transactions amounting €599.2M)

\*ANACOM / SIBS / Report on payment systems 2018 – Banco de Portugal

## ONLINE CONSUMER BEHAVIOR

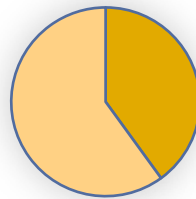
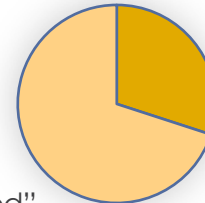


**44%**

of online shoppers use their smartphone to shop more than any other device

**30%**

of online shoppers considered that "preferred payment method not accepted" is one of top 5 reasons to abandon an online shopping cart



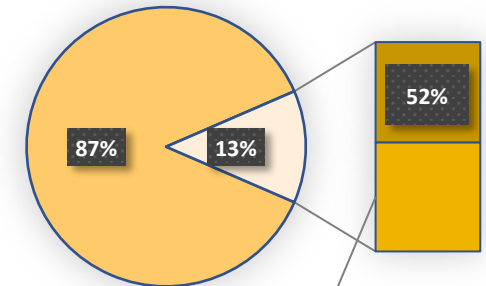
**40%**

of online shoppers consider that "Payment Options" is crucial to makes a great online shopping experience

\*Online Consumer Behaviour - NAMOGOO

## GLOBAL TOTAL COMMERCE

### GLOBAL DIGITAL COMMERCE



**MOBILE COMMERCE**

**48%**



Mobile commerce already accounting for **48 %** of digital commerce sales, and forecasted to reach

**70 %** by 2022.

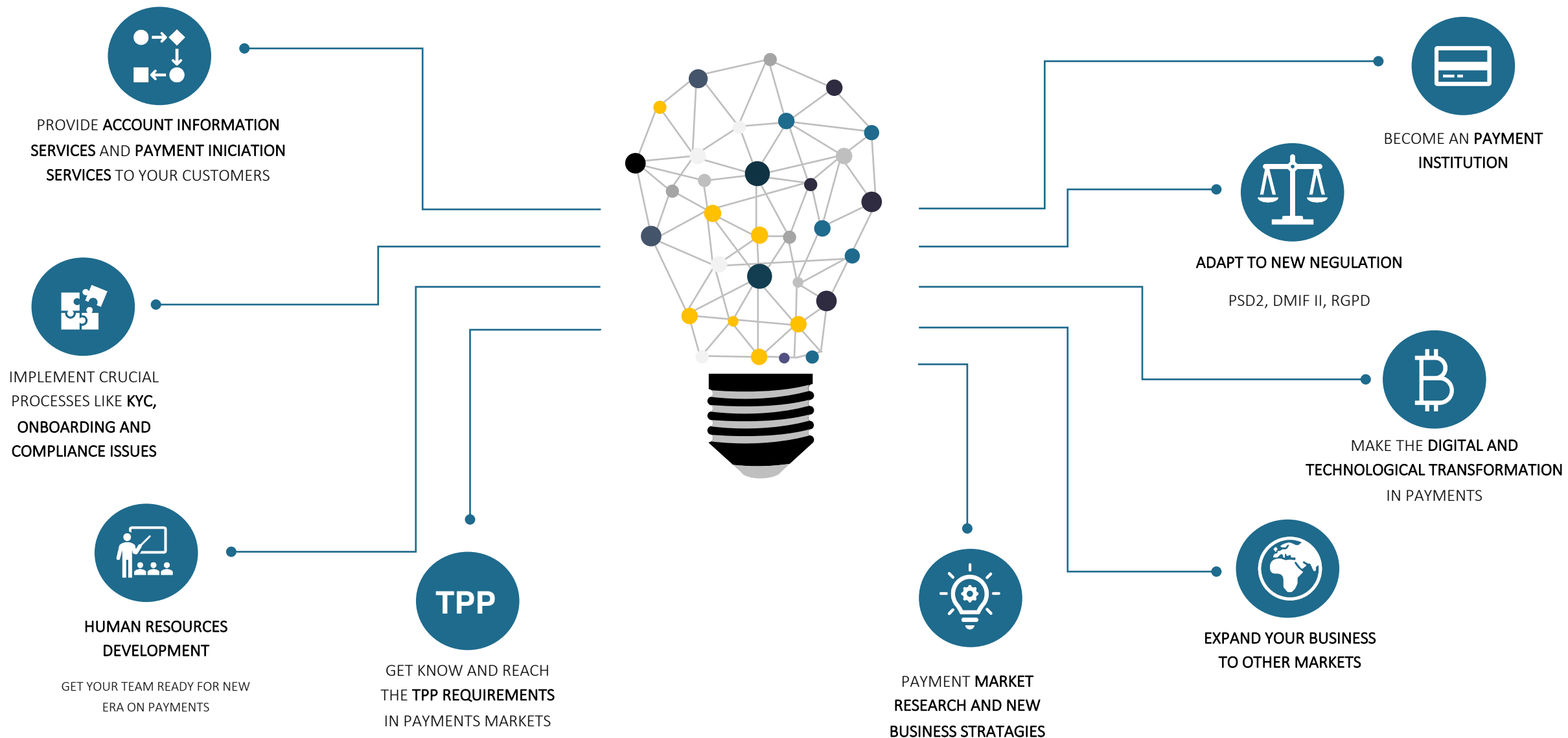
\*Global payments 2018: A dynamic industry continues to break new ground - McKinsey&Company

# WHAT CAN WE DO FOR YOU



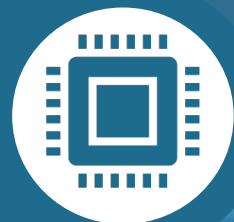


# WHY YOU NEED OUR HELP



# OUR CLIENTS

**TECH**



**BANKS**



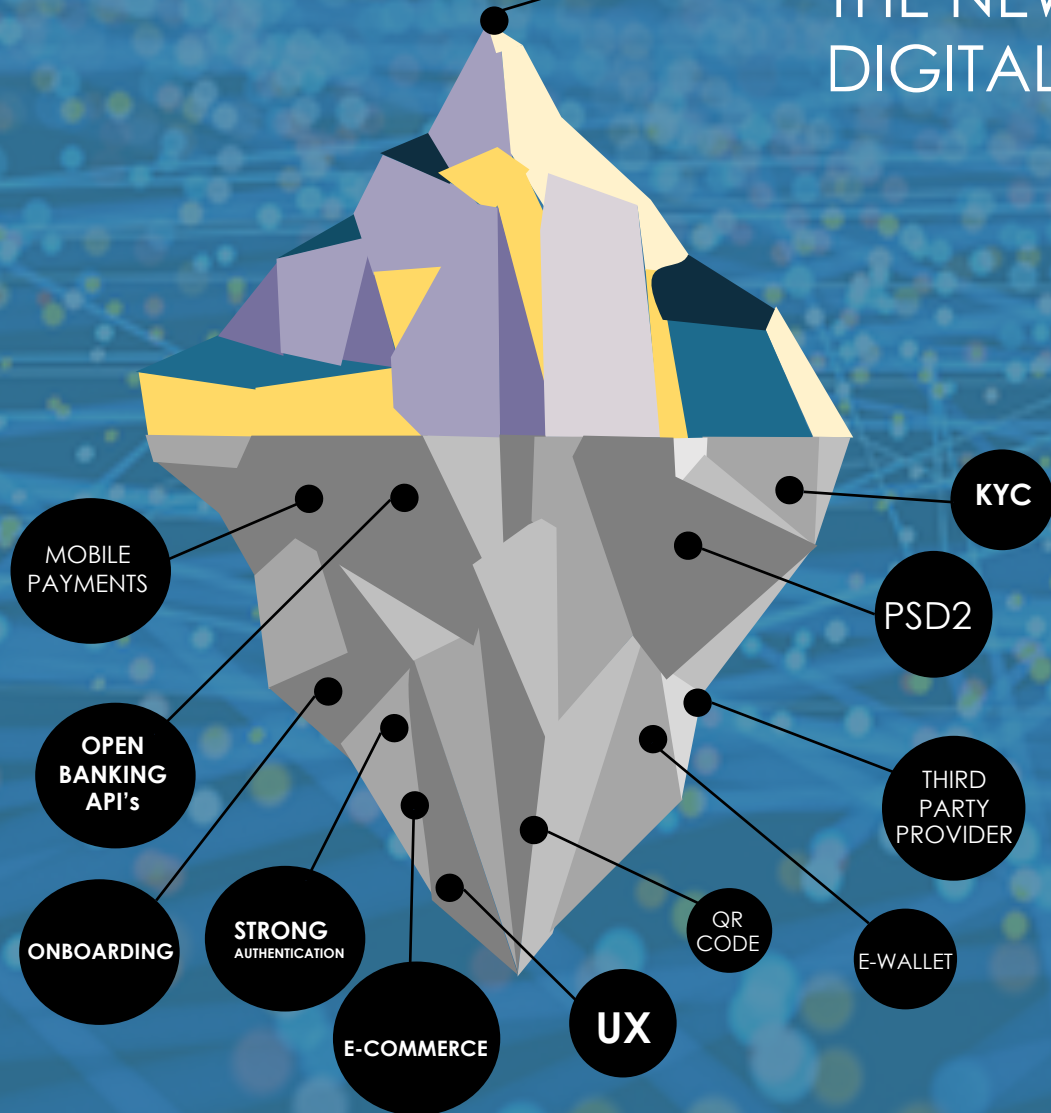
**FINTECHS**



**COMPANIES** looking to improve payments process



# SUCCESS IN THE NEW ERA OF DIGITAL PAYMENTS



**TIME IS  
MONEY**

DON'T WASTE  
YOUR TIME,  
[REACH US NOW!](#)





# CONTACT US

