

Clip: The first digital payments unicorn in Mexico



Adolfo Babatz
Chairman and CEO, Clip

メルバ・ブリーア駐日メキシコ大使の紹介により、日本でのビジネス拡大、日本企業との連携・協業を模索する、次世代を担う有望なメキシコのスタートアップ「Clip」に寄稿いただきました。Clipは中小企業でも簡単に導入できる決済サービスを提供しています。

Clip was born with the idea of helping small and medium-sized merchants sell more and grow their businesses, and today we remain committed to that idea offering payments, financial services, broader commerce, and software solutions for merchants.

Clip pioneered simple and easy access to digital payments and the democratization of financial services in Mexico, with an obsessive focus on delivering superior client experiences and customer service. The company empowers businesses to seamlessly access a growing range of financial and commerce-enabling solutions through its proprietary technology platform, unique ecosystem of distribution partners and channels, and a highly convenient engagement model that is open to everyone who wants to participate in the digital economy, with the ability to onboard and accept all available payment methods in a few minutes.

A massive digital payments opportunity

There's a fintech revolution underway in Mexico, and Clip is leading the way by enabling small businesses to accept card and digital payments. The nation is rapidly becoming a world leader in the development of new innovative technologies, and is the largest digital payments opportunity in the world, where over 80% of total private consumer expenditure (PCE) is still in cash.

The start-up ecosystem is thriving in Mexico, supported

by a stable economy and a technological boom. The young workforce drives this growth, with hundreds of new companies being founded every year.

The market for digital payments stands today at ~\$200bn and it is expected to grow double digit over the coming years. Most of the growth will actually come from small and medium-sized (SMEs) merchants (ME's), which have been the most underserved regarding debit and credit card acceptance.

Over 10 years at the forefront of Mexico's digital transformation

Clip started a digital revolution by making digital payments accessible to every business, pushing financial inclusion to the next level. Clip helps businesses digitize their sales by implementing innovative payment, commerce and management solutions. That means reduced friction, increased efficiency, and fewer barriers to growth.

Its platform offers digital payments with state-of-the-art point-of-sale (POS) systems, financial services, software solutions such as inventory management and online commerce solutions.

This makes us the ideal partner for businesses of every size in any industry.

Clip's premier list of investors includes SoftBank Latin America Fund, Viking Global Investors LP, General Atlantic, Ribbit Capital, Goldman Sachs, Dalus Capital, Banorte and Amex Ventures among others. The Company, which was founded in 2012 with just five employees, now counts over 700 "Clippers" across Mexico, the United States and Argentina, doing extraordinary things to help its customers succeed.

2012 Clip was born**2013 Our first transaction**

We process our first transaction with the iconic Clip device that connects to the headphone jack of a smartphone – and gives shape to our logo today.

**2017 Clip Plus®**

We launch Clip Plus®, a Bluetooth-enabled device with PIN capabilities that connects wirelessly to a smartphone.

**2018 Clip Pro®**

We launch Clip Pro®, our first POS device with embedded free wireless internet connection for life that does not require a smartphone to operate.

**2019 Clip Plus 2® and Clip Total®**

We launch Clip Plus 2®, a renovation of our original Clip Plus® that is now enabled for contactless, and Clip Total®, our first device with printing capabilities.

2020 Our first card-not-present transaction

In response to the COVID-19 pandemic, we launch a card-not-present solution to allow merchants to continue accepting digital payments throughout lock-down.

2020 Acquisition of Swap

Clip acquires Swap, an IFPE (Institution of Electronic Payment Funds) that provides digital wallet and payment management services.

2021 Reaching Unicorn status

Following a US\$250m investment from Softbank and Viking, Clip becomes a Unicorn company.

2021 Clip Mini®

We launch Clip Mini®, the smallest and cheapest terminal that weights 69 grams and is 7 centimeters wide.

**2022 Clip Pro 2® and Clip Stand®**

We launch Clip Pro 2®, a renovation of the Clip Pro® launched in 2019 and Clip Stand®, a full HD 11.6" portable touch-screen with embedded software solutions.

**2022 Credit facility**

Clip raises a US\$50m credit facility from Morgan Stanley, J.P. Morgan, and HSBC, and we celebrate our 19th anniversary.

At Clip, we make ideas happen

All businesses in Mexico should have the opportunity to access the latest innovation in financial technology, backed by best-in-class customer service with #ElPoderDeClip. The ultimate digital payments platform with more than 20 products and services, way more than just accepting card payments:

- Digital payments: Modern, contactless integrated devices combine leading hardware and software in just one terminal.
- Financial services: Solutions to help merchants grow their business: get paid faster, invest in growth, and save for the future.
- Broader commerce: Solutions to help merchants tap into the potential of the digital commerce world and increase engagement with their consumers.
- Software: APIs and integrated software solutions to help businesses operate better and more efficiently.

Clip's mission lies in the power of ideas. Ideas should not be limited by access to opportunity, lack of level playing fields or insufficient technology. Ideas have the power to move the world, and people are a critical factor in making them happen, touching millions of lives.

**お問い合わせ**

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Clip

Clip is the leading commerce and digital payments platform that is empowering businesses in Mexico to engage and transact with their consumers more effectively through innovative technologies, best-in-class customer service, and the ability to accept all digital payment methods. The company has offices in Mexico, USA, and Argentina.

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