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# The European Paytech

Redefining payments in Europe

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Everywhere, July 2022

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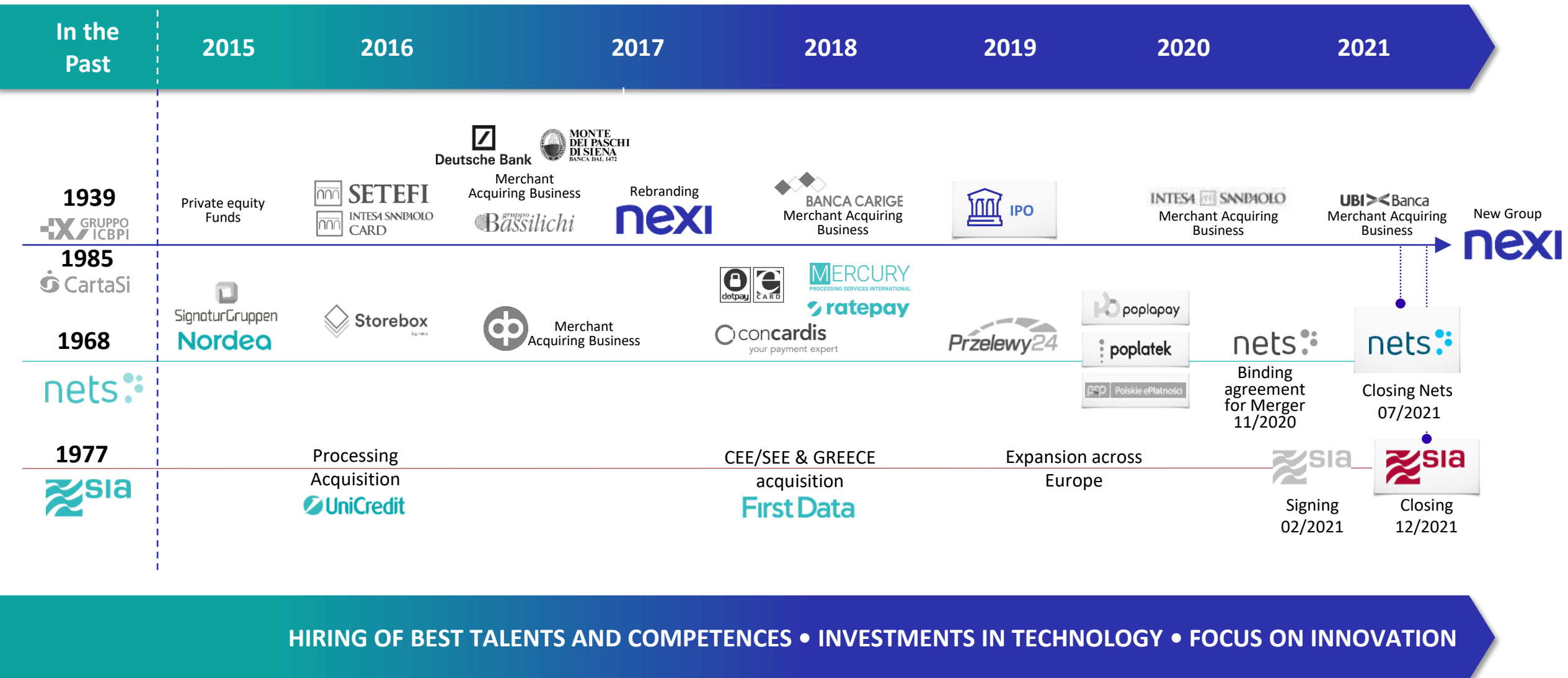
# Nexi Group: a strategic combination of 3 players to lead and shape Payments in Europe

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sia

# Nexi's transformation path to become The European PayTech





# A powerful European strategic combination

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+

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+

sia

Largest scale European PayTech, present in most attractive markets

Product, technology and capabilities powerhouse across payments ecosystem

Scaled acquiring platform with enhanced eCom proposition

STRATEGIC  
VALUE  
CREATION

# The European PayTech

## Our purpose



We drive progress by simplifying transactions and by empowering people and businesses to enjoy closer relationships and prosper together.



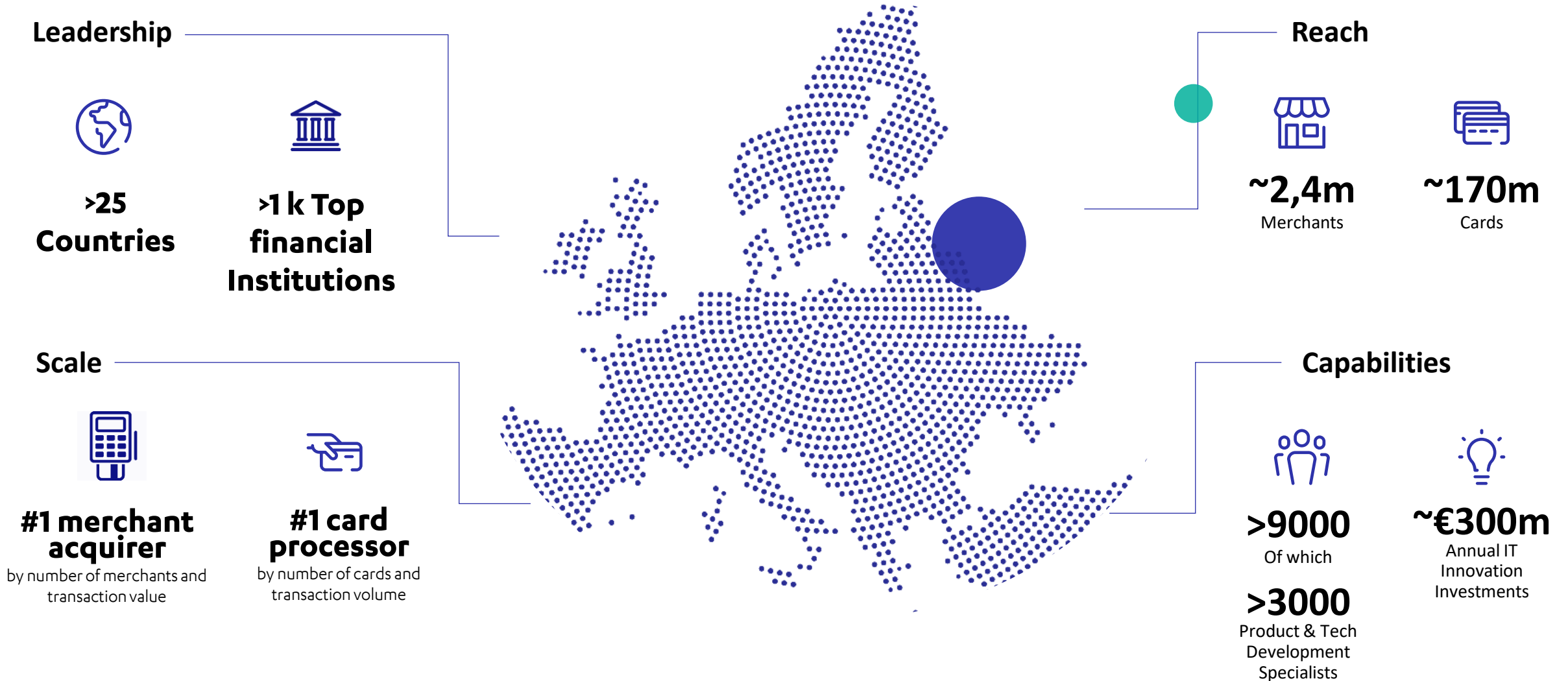


# The European PayTech



- Present in **>25 countries**, representing **65%** of European consumption
- Focused on **driving** the European transition to **cashless**
- **One of the largest Pan-European operational scale** driving material financial and strategic benefits
- **Best-in-class products and capabilities**, especially in acquiring

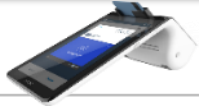
# Nexi, key figures





# Key strengths in acquiring and e-commerce

## Unique Superior SME Proposition



- ✓ Leading-edge **SmartPOS** terminal range
- ✓ **Omni-channel** “sell-everywhere” solution (i.e. Pay-by-link)
- ✓ Complete suite of **digital VAS**, from loyalty to store management
- ✓ **Data-enabled products & services** including mobile Apps



**>1m**  
SME merchants served



**>60**  
Apps in Smart POS ecosystem



**~1.3m**  
POS terminals managed



**>360**  
SME direct sales FTEs

## European eCom Platform at Scale



- ✓ Segmented offering for **local and regional merchants**
- ✓ **Conversion-driving 1 click checkout**
- ✓ **Unique collecting PSP offering**
- ✓ **High-growth A2A solutions**, integrated with PSP offering
- ✓ White-label invoicing **PayLater solutions**, with collection and multiple payment options
- ✓ One of Europe’s **largest product factories**



**#1**  
eCom acquirer in Italy and Nordics



**4**  
eCom product dev. factories



**~700**  
Dedicated professionals



**>70k**  
Merchants served



**~€50bn**  
Value processed



**€11bn**  
A2A value processed

## Industry Specific Omni-channel LAKA Solutions



**Nets 360**

- ✓ **International merchants flexible gateway** solution enabling multiple customer journeys
- ✓ Dedicated **vertical, industry-specific solutions** with differentiating capabilities
- ✓ 1-click checkout and **conversion-enhancing tools**
- ✓ Card-linked loyalty and other **in-store VAS**
- ✓ Full range of terminals with **own payment App**
- ✓ **Wide set of ERP**, teller and other software platforms already integrated



**#1**  
LAKA acquirer in Italy



**10**  
Vertical solutions



**#2**  
PayLater solution in Germany



**~330k**  
POS terminals managed



**>100**  
LAKA direct sales FTEs

# A future-proof product portfolio across the payment ecosystem

## Merchant Services and Solutions

### SME Solutions



### Omni-channel & eCom



### Platforms

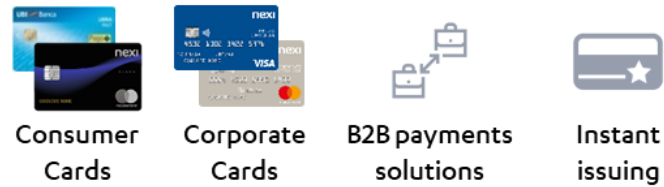


### Risk Management



## Cards and Digital Payments

### Card-based Solutions



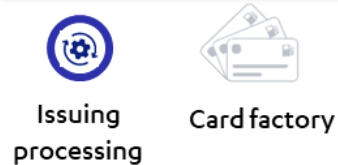
### Mobile Payments



### Domestic Schemes Infrastructure



### Platforms



### Risk Management



## Digital Banking and Corporate Solutions

### Banks & Central Institutions Solutions



### Corporate Solutions



### Open Banking



### Digital Identity & Trust Services



### Networks



### Capital Markets



# World-class Technology Capabilities At Scale Ranging From Digital To Processing, From Gateway Technologies To Infrastructure



Cutting-Edge Product development capabilities in eCom and Omni-channel



Next Generation Digital and Data Innovation



Clear Leadership in Processing and Core Platforms



Deep Banking System Integration with Superior Delivery Capabilities



Mission-Critical Leading Edge Infrastructure



**>3k** Product & Tech Development Specialists



**~€300m** Annual IT Innovation Investments



**10** Digital Factories

## Our main Brands

nexi

nexi

nets:

sia

concardis  
nets group



poplapay

poplatek

Przelewy24

ratepay



# Driving our business for a sustainable future - our commitment

Digital Payments and the transition to a cashless Europe will help society progress on all ESG pillars.  
Nexi is committed to sustain this evolution and to manage our everyday business with the same principles.

Nexi has been  
selected for  
**The Sustainability  
Yearbook 2021**

**nexi**  
**S&P Global**  
Ratings



- We are committed to carbon neutrality and to the containment of the global warming within 1.5°C
- Paperless offices
- Digital payments reduce cash production (coins, notes) and transportation



- Transparent governance is further supported by the application of our Code of Ethics
- Digital payments are key enablers of consumers' and businesses' tax loyalty



- We invest in structured employee welfare programmes to support our people and their families
- We dedicate time and competence to spread the digital culture and to support digital inclusion within our people and the communities where we operate



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