



nexi



nexi



WE

ARE THE EUROPEAN

We are the **European PayTech** with the scale, capacity and proximity to provide the **simplest, fastest** and **safest** payment solutions to People, Businesses and Financial Institutions.

#1

in Acquiring

in terms of the number of Merchants served and the overall value of transactions handled

#1

in Card Processing

in terms of the number of cards managed and the overall value of the processed transactions

#1

in annual investments

in Technology and Innovation,
over €300 million in investments

PAYTECH

over

9,000

**PAYMENT
EXPERTS**

around

€ 300m

**ANNUAL INVESTMENTS
IN IT & INNOVATION**

over

1,000

**TOP FINANCIAL
INSTITUTIONS**

around

2.4m

MERCHANTS SERVED

around

160m

CARDS MANAGED

around

25

**COUNTRIES IN
EUROPE**



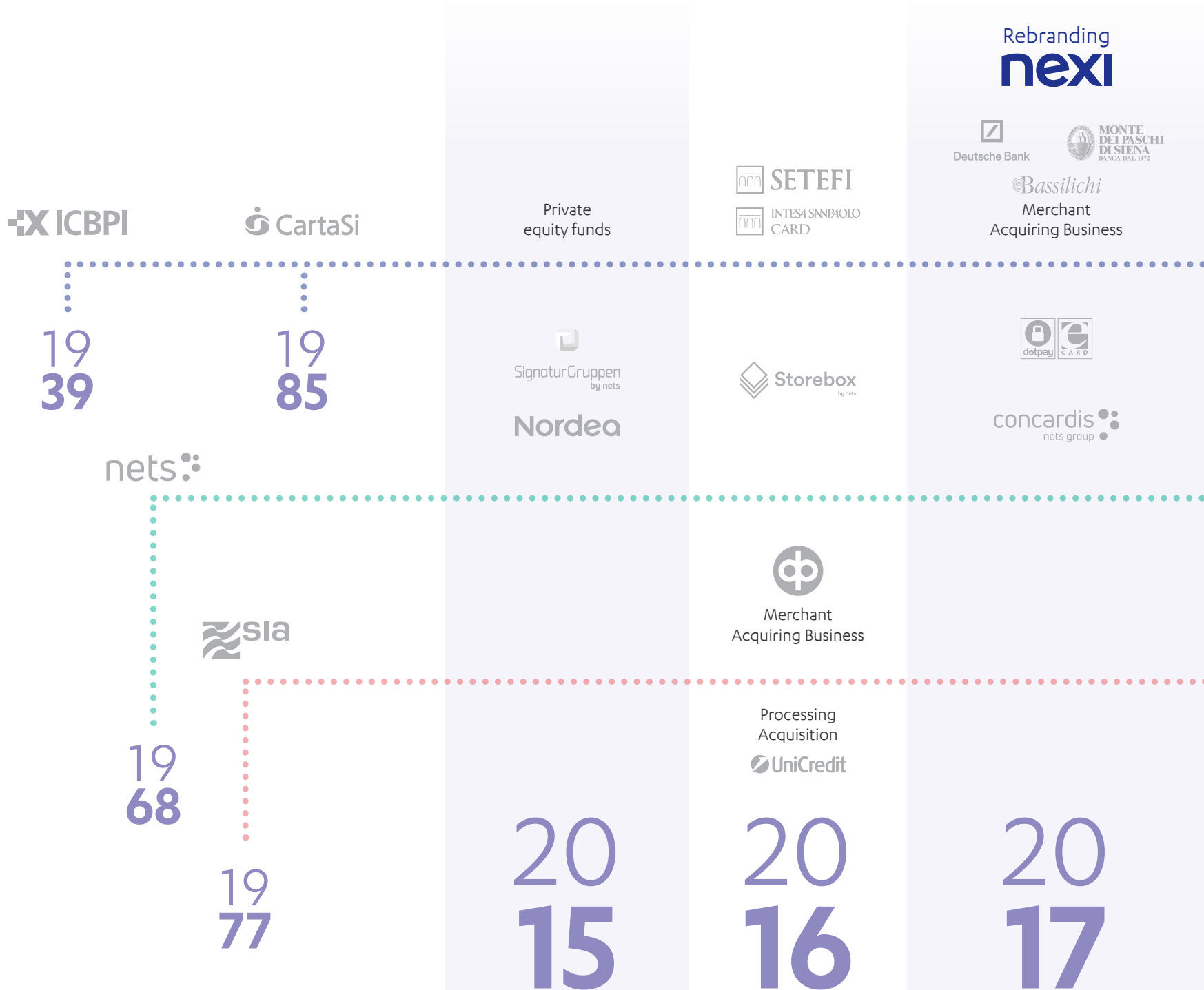


WE DRIVE PROGRESS

We drive progress by simplifying transactions and empowering People and Businesses to enjoy closer relationships and prosper together.



A STRATEGIC COMBINATION LEADERS



OF DIGITAL PAYMENT




BANCA CARIGE
 Merchant
 Acquiring Business



 **INTESA SANPAOLO**
 Merchant
 Acquiring Business

 **UBI Banca**
 Merchant
 Acquiring Business

NEW GROUP
nexi


MERCURY
 PROCESSING SERVICES INTERNATIONAL




 Part of
 Nexi Group




 Binding agreement
 for Merger 11/2020


 Closing
 02/2021

CEE/SEE & GREECE
 acquisition
 First Data

Expansion across Europe


 Signing
 02/2021

20
 18

20
 19

20
 20

20
 21



CASHLESS EUROPE


We want to shape the way People pay and Businesses accept payments, by offering our Customers the most innovative and reliable solutions, thanks to our scale and the competence and energy of our People.

We will drive the transition to a cashless Europe by making every payment digital because it is simpler, faster and safer for everyone.



nexi



A man with a beard and short hair, wearing a grey V-neck sweater and a blue and white striped apron, stands smiling in front of a glass door. He is holding a white sign with the word 'OPEN' in blue capital letters. The background shows a blurred interior of a shop or office.

WE OFFER COMPLETE, INNOVATIVE SOLUTIONS TO BANKS, PUBLIC ADMINISTRATIONS, CORPORATE AND COMMERCIAL CUSTOMERS TO MAKE DIGITAL PAYMENTS ACCEPTANCE FASTER AND SAFER.

A hand is shown pulling open a blue door. The interior of the door is lined with a grey fabric. The background shows a restaurant interior with a wooden bar, shelves of bottles, and a patterned rug.

MERCHANT
SERVICES

OUR POS

A complete range of POS terminals, **for accepting in-store, out-of-store**, mobile and omnichannel payments, with **integrated online and in-store solutions**. Complete, simple and convenient e-commerce solutions that are PCI-certified and conform to international security protocols.

NEXI SMARTPOS®: THE PERFECT BLEND OF DESIGN AND FUNCTION

The range of state-of-the-art NEXI SmartPOS® to accept **all types of digital payments** with a single device:

- **Credit, Debit and traditional prepaid cards, Chip&Pin and contactless cards;**
- **smartphone payments;**
- **wearable payments;**
- **meal vouchers;**
- **QR Code payments (using the front camera);**
- **tips;**
- **payment links;**
- **discount coupons.**

Nexi SmartPOS® integrates **advanced functions** for the management of your business. Thanks to **numerous pre-installed Apps** and others which are available from Nexi's App Store, merchants

can offer their customers a **wide range of services**: from **distance selling** to the **management of orders**, from the **booking of taxis** to collecting **feedback from customers**, through to the management of **discount coupons** and **loyalty programmes**. Merchants can also manage separate accounts, automatically search for a customer's tax details and manage sales on a department and bar code basis thanks to integrated scanners and the possibility to connect high-performance external readers.

Nexi SmartPOS® is available in a double screen version for tills, in the **Mini versions** with or without a printer, for mobile use and in the version with a cash register.



MOBILE POS

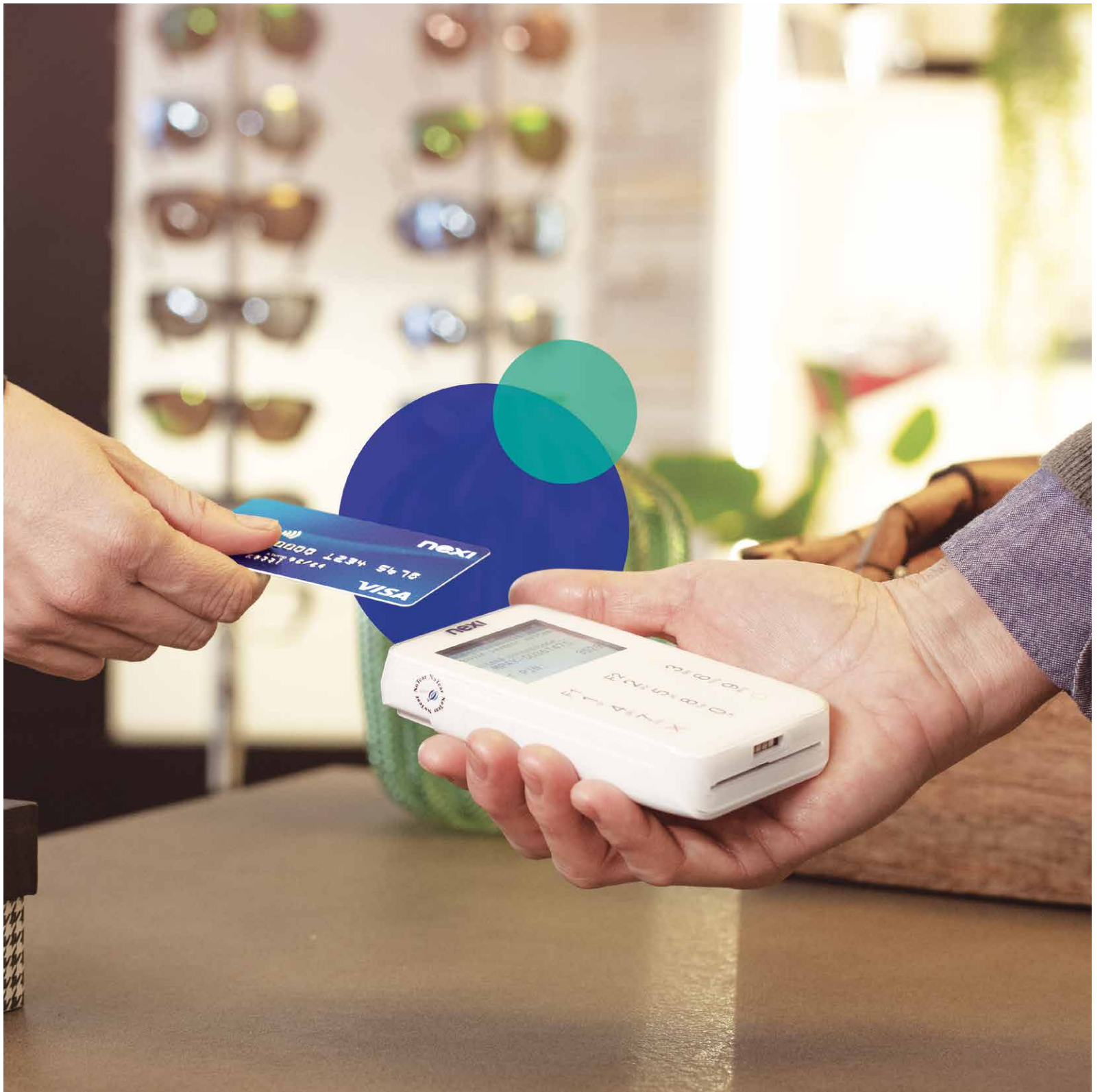
Small and lightweight, Mobile POS is the ideal payment acceptance solution for stores and professionals working on the move (e.g. trade fairs or home deliveries). It combines a wireless POS with a unique design and an advanced app for accepting payments quickly, simply and safely through a smartphone or tablet.

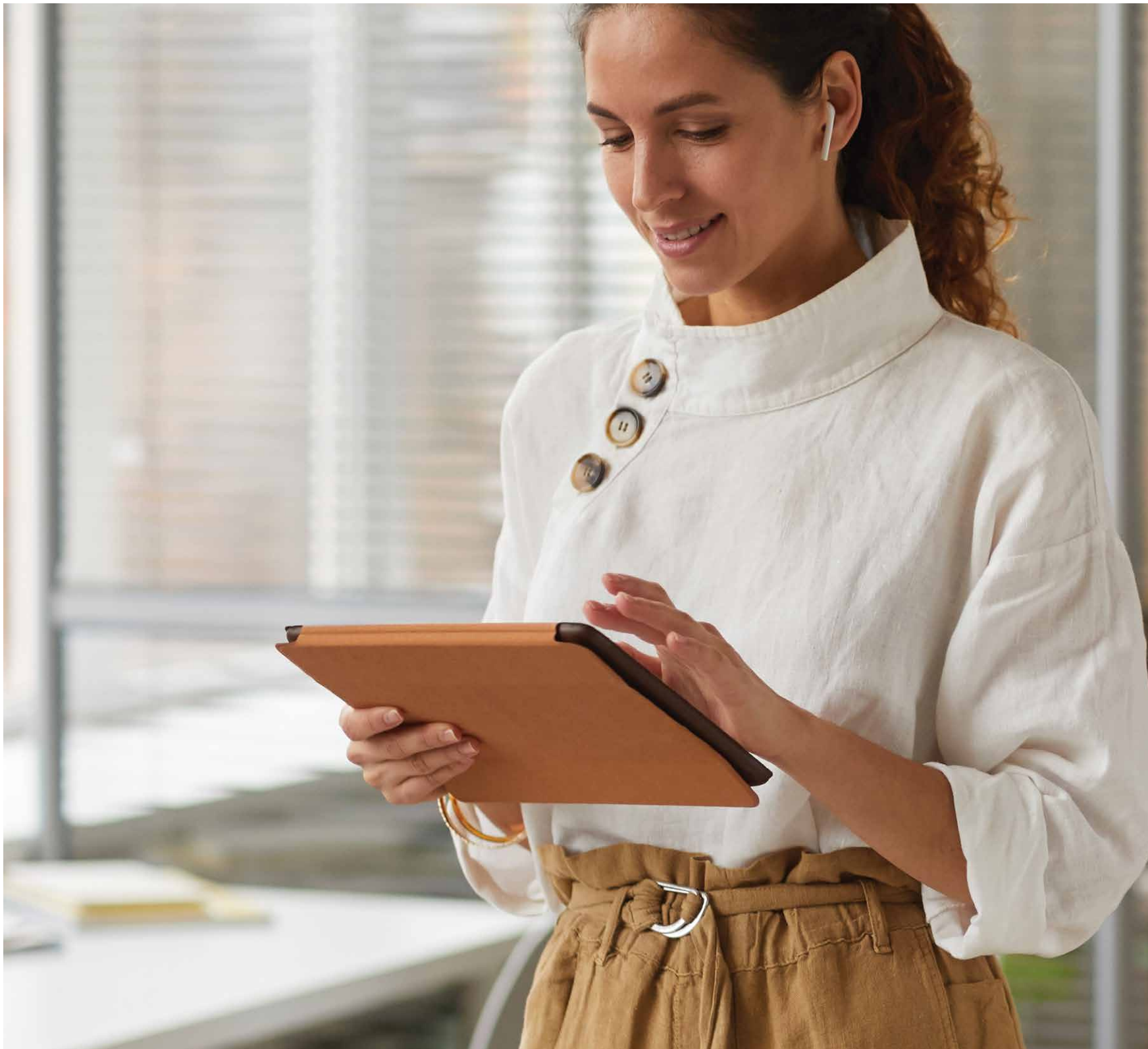
TRADITIONAL POS

Our user-friendly solutions blend the highest security requirements with the most innovative technologies. The wide range of models includes fixed, cordless and portable solutions that respond easily to any need.

END-TO-END SERVICES

Our Merchant services also include Customer assistance, Fraud Management & Prevention, as well as online services for checking transfers, transactions and statements. We also offer a data analytics service to support even small Businesses in analysing their customer base with Business Intelligence tools and managing loyalty and couponing programmes.







OUR E-COMMERCE SOLUTIONS

Every day more than 300,000 merchants use our solutions for digital collection solutions. We have created simple, complete and affordable solutions for these businesses, which are PCI certified and compliant with international security protocols.

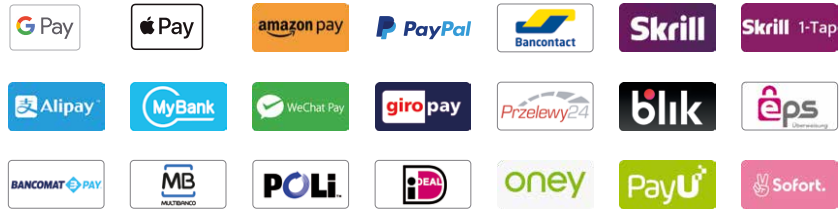
XPAY AND NETS 360

Our payment gateways are the ideal tools for accepting fully secure digital payments on any e-commerce site, as they offer the Customer a quick and simple purchasing experience, which translates into improved conversion and user loyalty.

ALL ACCEPTED CIRCUITS



ACCEPTANCE OF ALL PAYMENT METHODS



Multi-channel and multi-device, for a simple, intuitive payment experience.

Multi-currency and multi-language: using the DCC (Dynamic Currency Conversion) service, Merchants can accept payments in any currency, customising the language of the message as required.

Compatible and integrable with most major e-commerce platforms.

Cross Border: authorised to work in 30 countries through physical POS and e-commerce in 12 currencies.

IBAN-BASED PAYMENT SERVICES FOR E-COMMERCE

Our IBAN-based payment options allow Merchants to receive large payments directly on their current account, easily and securely.

This service was designed specifically for doctors, dentists, notaries, jewellers, travel agents and car dealers, as well as utilities and insurance companies, and can easily be integrated with their own platforms and apps.

PAYMENT BY INSTALMENTS FOR E-COMMERCE

An innovative solution for Merchants to allow their Customers to pay for online and in-store purchases, fully or partially in instalments. A way of extending the customer base and increasing sales, quickly and easily granting instalment-based payments without the Customer having to fill out any additional forms or wait for a credit risk assessment.



REMOTE PAYMENTS

REMOTE SALES SOLUTIONS

Our complete suite of Digital Commerce products effectively supports Merchants in accepting online and remote payments, optimising conversion rates and increasing the percentage of completed sales.

DIGITAL SHOWCASE

Thanks to ready-made graphic design templates and free-of-charge specialist support, in just a few clicks merchants can create a digital showcase for their products or services, accept online orders and payments and easily manage home deliveries or store collections. No technical expertise is required. Thanks to its connection with social media profiles and Google the website will be visible everywhere and merchants will be able to acquire new customers and grow their business.

PAY-BY-LINK

A solution that allows Merchants to collect payments by generating a payment link to be sent by e-mail, SMS or chat.



INVISIBLE PAYMENTS

Thanks to the tokenization of the Customer card at the time of the first purchase, subsequent payments are made directly from the Merchant's app, without the Customer needing to take the card out or even go to the checkout stand. This makes the payment experience both **simple and immediate**.

The advantages for the Merchant: no lines, reduction of personnel costs and, even more importantly, increased Customer loyalty.





TAILORED PAYMENT SOLUTIONS

SELF-SERVICE PAYMENTS

We offer self-service payment solutions that are easy to integrate on existing terminals or multi-function totems with integrated booking, ticketing and payment services. Our solutions target Businesses and Merchants with large customer flows or those having to ensure 24/7 services in unattended points of sale, such as public administrations, car parks, break areas and petrol stations.

SMART MOBILITY AND UNATTENDED SERVICES

The Nexi payment platform serves mobility in major European cities, to pay for public transport, car and motorbike sharing services. Our technological infrastructures and innovative contactless solutions ensure the “invisible” use and closure of the service, guaranteeing a quick and simple experience on public transport or car/motorbike sharing services, directly from the service provider’s App.

These solutions also apply to unattended pay stations for refuelling, self-service purchases and donations.

LARGE CORPORATE AND MANUFACTURING BUSINESS SOLUTIONS

For flexible payment collection, helping to balance accounts and optimise processes even in the most complex Businesses.



CARDS & MOBILE
PAYMENTS



WE OFFER BANKS A **COMPLETE AND TAILOR-MADE RANGE** OF TECHNOLOGICALLY ADVANCED **PAYMENT SOLUTIONS** AND PRODUCTS, AS WELL AS A SERIES OF **VALUE-ADDED SERVICES** FOR THEIR CUSTOMERS.

OUR CARDS

CREDIT CARDS

Solutions for all private and Business needs: full and instalment payments available on all cards, digital services for mobile payments, apps for expense tracking and card management, insurance, assistance, security services and fraud prevention. We also offer virtual cards for optimising working capital and for large-scale purchases for medium and large companies.

DEBIT CARDS

Our innovative debit products help to integrate and enhance a Bank's range of products, targeting both consumers and commercial Customers. Our International Debit Cards stand out for their functions and services: they are accepted for withdrawals in any ATM worldwide, allow contactless and mobile in-store payments and purchases on e-commerce stores. They also have several security features and self-service options.

PREPAID CARDS

Our range of prepaid cards includes contactless cards that can be used for online purchases, kids' "pocket money" and travel abroad, for crediting salaries and the expenses of non-residents in Italy. Moreover, we also supply products for Businesses offering greater transparency and control of Business expenses and more efficient checking and reconciliation processes.





SECURITY FIRST

The security protocols and advanced technologies we use to manage and prevent fraud allow us to guarantee full protection of both conventional and remote purchases made by Consumers and Businesses choosing Nexi cards.

We check card spending habits daily and, if anomalies are found, we always protect and defend our Customers. Furthermore, the notification services can be used to monitor all card uses and, with advanced purchaser identity verification functions, we ensure that even online payments are 100% secure.

CUSTOMER VALUE MANAGEMENT

We support Banks in creating Customer Engagement and Customer Value Management initiatives.

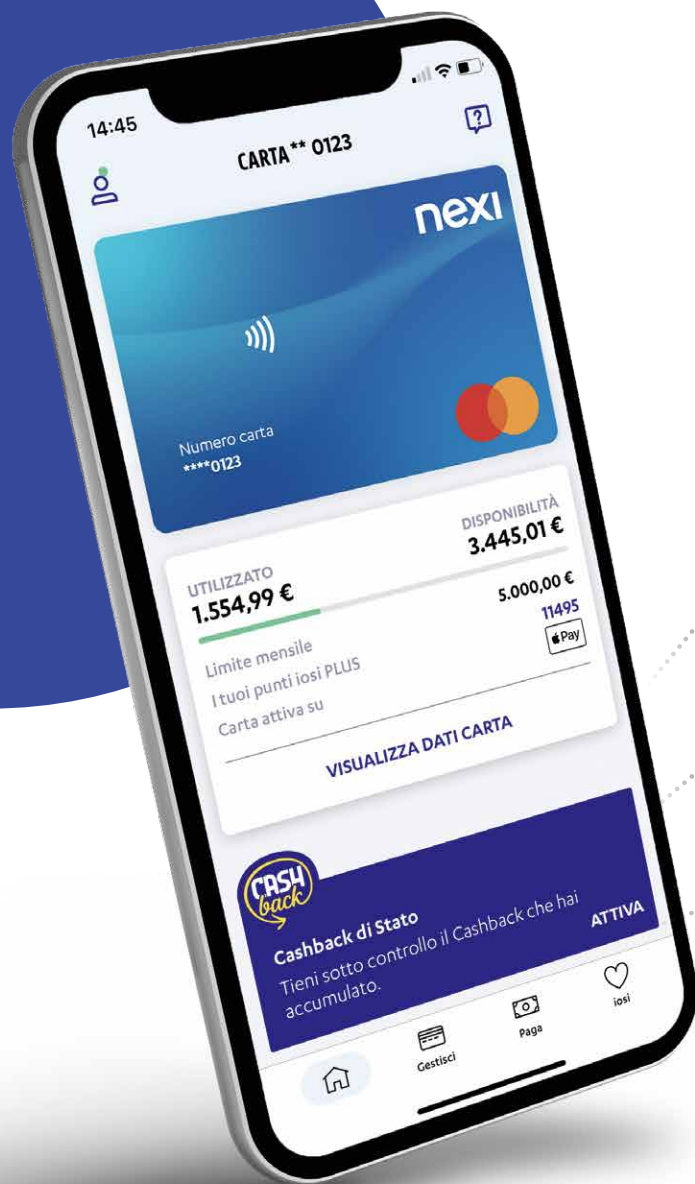
We design, structure and run customised marketing campaigns, caring initiatives and special multi-channel promotions, helping Banks to improve Customer satisfaction and Customer relations.

We offer Banks a wide range of tried-and-tested, ready-to-use modular campaigns for running Customer Value Management initiatives with the support of a dedicated team and tools for each phase: from identifying the best mechanism to targeting, from end-to-end execution to results analysis.

We also use advanced marketing automation systems and both standard and advanced analytical methods to create Business cases and define KPIs and targets.



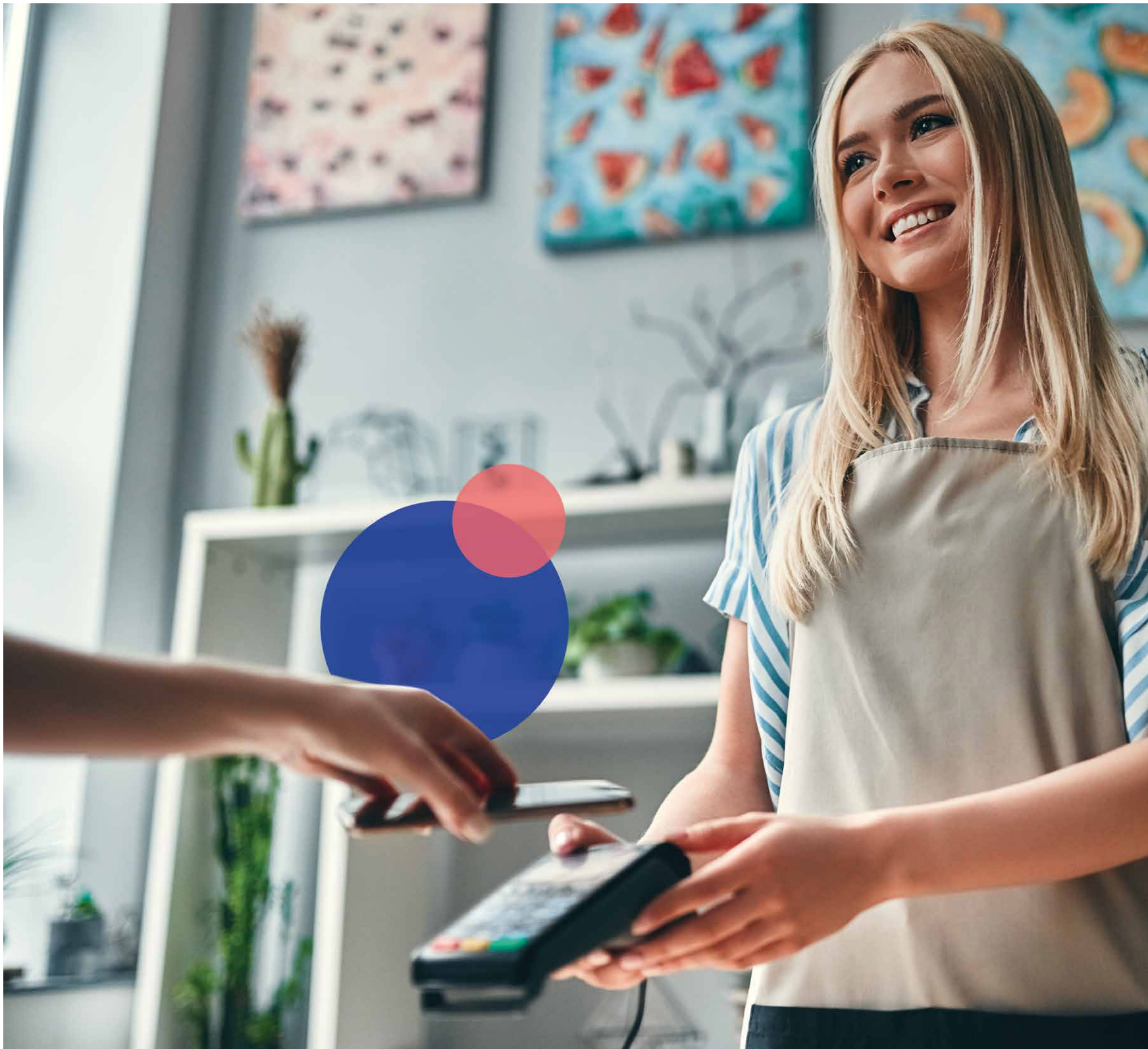
DIGITAL SERVICES FOR IMPROVING CARD MANAGEMENT AND THE PURCHASE EXPERIENCE



- Payment in instalments.
- Card management and spending control (according to goods categories, amounts, geographical areas).

- Phone top-ups.
- Consultation of card data.

- Temporary or permanent card blocking.
- Consultation of transactions, balances, statements.





MOBILE AND WEARABLE PAYMENTS

Mobile technology applies to all the solutions we offer, making the payment experience even easier, faster and more immediate, as well as significantly impacting the frequency of use and lowering the average amount of the transactions.

We offer all existing solutions **for simple payments from any smartphone or smartwatch**: Apple, Google, Samsung, Huawei, Fitbit, Garmin and Swatch.

VIRTUAL CARDS FOR LARGE BUSINESSES

PRACTICAL, SAFE AND
CONVENIENT SOLUTIONS
FOR OPTIMISING WORKING
CAPITAL, MANAGING
SUPPLIERS AND SIMPLIFYING
ORGANISATIONAL
PROCEDURES IN LARGE
COMPANIES.



TRAVEL ACCOUNT

The virtual card to centrally manage **travel costs in medium and large companies**, with a single direct debit on the last day of the month following the purchases.

Full control of and detailed information on travel expenditures guaranteed via an **integrated platform connected to major travel agencies** on the phone and online.

CORPORATE PAY

The solution for **managing B2B expenditures of medium and large companies**, with debit delayed up to 60 days. It **reduces working capital by improving cash flows**: the supplier collects the payment immediately, while the purchaser is charged at the end of the following month.

Compatible with Business **ERP systems**, it guarantees **maximum security** through the use of a single dynamically-generated **virtual account for each purchase order**.



WE **SUPPORT** BANKS, PAYMENT
INSTITUTES/EMIs, BUSINESSES AND PUBLIC
ADMINISTRATIONS IN THE **COMPLETE**
MANAGEMENT OF COLLECTIONS AND
PAYMENTS ON ALL TRANSACTION
SYSTEMS, ATMS, DIGITAL CORPORATE
BANKING, CLEARING & SETTLEMENT.





BANKING
SOLUTIONS



OUR DIGITAL PAYMENT SOLUTIONS FOR BANKS AND THE CORPORATE SECTOR

We help Banks, EMIs and Payment Institutions to **access national and international payments**, with the possibility to directly or indirectly sign up to the RNI (Italian National Interbank Network) Applications Centre for domestic services and to the Automated Clearing House (ACH) for SEPA (Single European Payments Area) services.

This is why we **support Banks in the management** of all Clearing & Settlement **processes**.

**INSTANT
PAYMENTS**

**ACCOUNT-TO-ACCOUNT
SOLUTIONS**

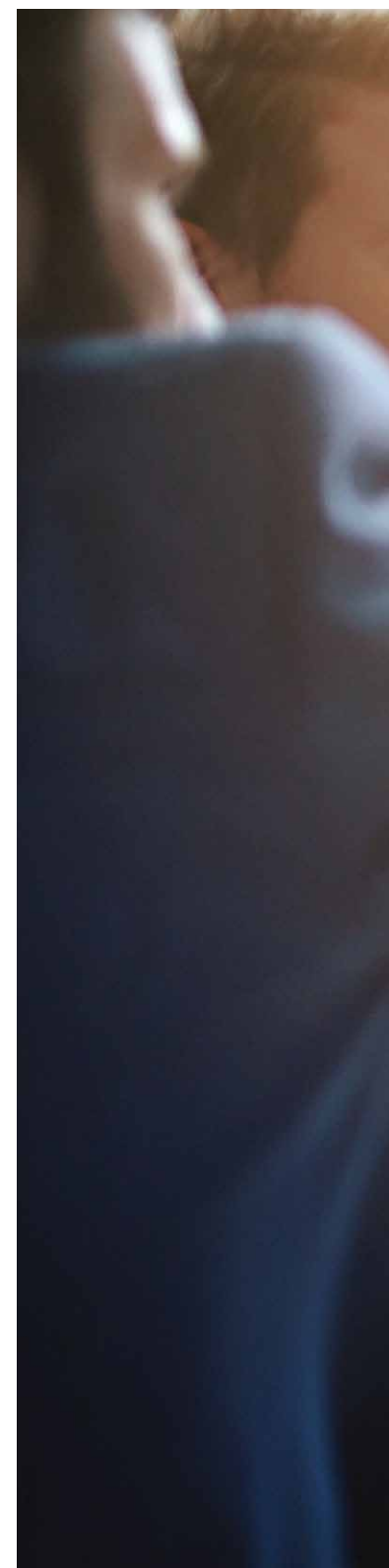
OPEN BANKING

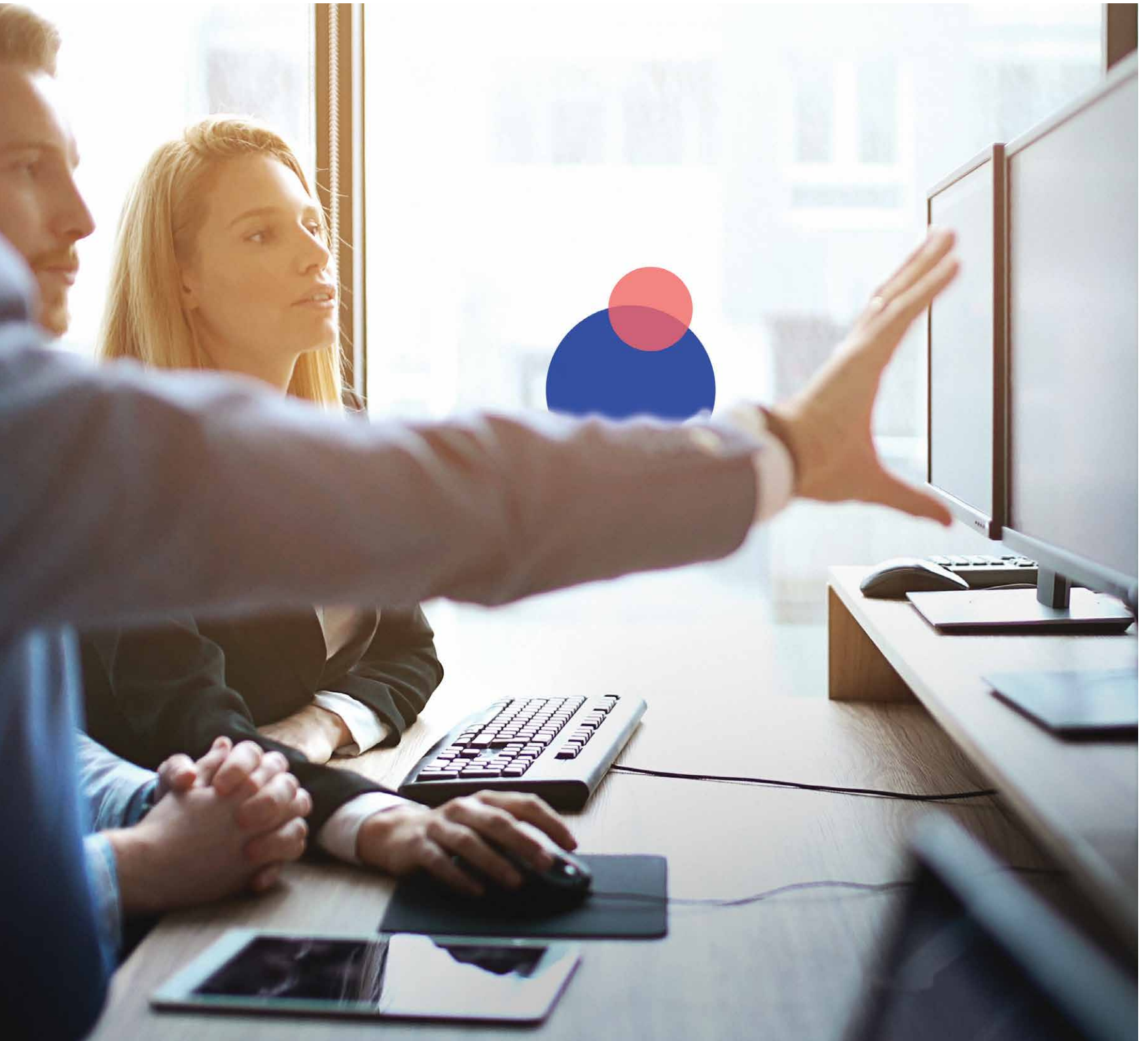
**CLEARING & SETTLEMENT
SOLUTIONS**

**ACHs & BROKERING
OF INFRASTRUCTURE SERVICES**

**DIGITAL CORPORATE
BANKING**

ATMs





INSTANT PAYMENTS

Choosing Instant Payments means **choosing a platform for real-time interbank management** of IBAN-based payments that guarantees maximum security and traceability of the payment. Our simple Instant Payments service drastically reduces money transfer times, ensuring immediate payments even from mobile apps.

The **system is based on an open infrastructure**, which guarantees **maximum security, traceability** of the payment and **simple integration with the Bank's legacy systems**. With its intrinsic features of security, **immediacy and certainty of payment**, this solution helps to reduce the use of cash and cheques.

360° MANAGEMENT OF INSTANT PAYMENTS

- **Additional transaction remuneration** for instant payment services
- **Expansion of commercial services** to Businesses and Private Customers
- Acquisition of **new market shares**, on transactions dominated today by other payment methods and other players
- Opportunity for **positioning the Bank image on elements of innovation**
- **Interoperability** with the main European ACHs, including TIPS
- **Consulting for specific use cases**, consisting in the provision of support to define the value proposition and economics for various use cases according to the needs of the Bank and its Customers
- **Gateway** allowing the service to be used in complete multi-channel as well as in outsourcing mode
- **Intermediation and settlement service in partnership with BFF Banking Group**, minimising impacts for Banks
- **Clearing & Settlement processes**



DIGITAL CORPORATE BANKING

We develop and manage web and mobile front-ends for Digital Corporate Banking, node systems and network infrastructure.

Our range of services was designed to offer Italian Banks a single, multi-channel **remote banking service** for Corporate Customers, that can be integrated with various ERPs, able to deliver **services to multiple targets** (Corporate/Large Corporate, Small

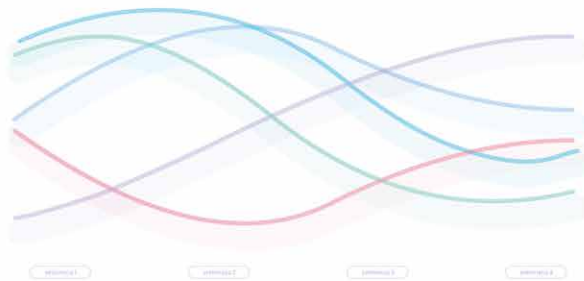
Businesses, condominium administrators, etc.). Our market leadership has grown through a **platform** integrating both the Bank's in-house services as well as those of the CBI Consortium, and is **open to value-added services that can also be activated** individually. These include the E/Mobile Banking Corporate platform, CBILL services, Fast Digital Invoicing, and Advances on Invoices.

Ciao Mario

Ultimo ingresso oggi 22 Marzo alle ore 12:30

ULTIMO MESE

ULTIMI TRE MESI



Pratiche in scadenza

CRM

IN BOZZA	11.03.2018 (3 gg)
Aggiornamento doc. aziendali	
Colour & Co. s.r.l.	
IN VALIDAZIONE	17.03.2018 (9 gg)
Affidamenti	
Zanetti S.p.A.	
IN VALIDAZIONE	21.03.2018 (13 gg)
Variazioni contrattuali	
Colour & Co. s.r.l.	
IN VALIDAZIONE	27.03.2018 (19 gg)
Attivazione nuovi servizi	
Colour & Co. s.r.l.	

Vedi tutte →

Stati pratiche

15

Aperte in bozza

19

In completamento

31

In validazione

9

Completata

21

Scadute

nx

TORNA

COLA & CO. SRL

La tua situazione

al 29.03.18 ore 09:30

SALDO DISPONIBILE
18.000 €

SALDO CONTABILE
20.000 €

Previsionale prossimo mese

SALDO ENTRATE E USCITE

+16.000 €
ENTRATE PROGRAMMATE

-4.000 €
USCITE PROGRAMMATE

+32.000 €
FUTURO SALDO CONTABILE



EFFETTI IN SCADENZA

AUTORIZZAZIONI

Data scadenza: 26/03/2018

RI, BA

ATMs AND SELF-BANKING

We provide outsourcing support to Financial Institutions, Businesses and Public Authorities with the **most advanced Self-Banking services**. Our exclusive platform functions and **value-added services** transform Self-Banking tools into phygital touchpoints, improving the management of customer relations and increasing their effectiveness.

- **FRONT-END BEST PRACTICES**

Innovative custom design, fast withdrawals and cardless withdrawals, customised for the Customer.

- **BRANCH TRANSFORMATION**

All-round consulting for branch transformation processes.

- **BEST MULTI-VENDOR INTEGRATOR**

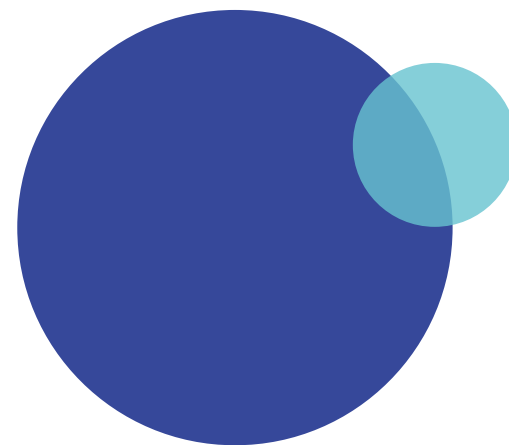
Multi-vendor approach: enabling technologies and processes on all ATMs and for all vendors.

- **TOTAL QUALITY MAINTENANCE**

Predictive maintenance, dedicated resources for coordinating vendors.







OPEN BANKING

We offer turnkey business solutions, also available thanks to the many Nexi partners, **to support Banks and companies along the digital transformation path** enabled by PSD2 and by new technologies.

We monitor innovations internationally and collaborate with companies, FinTech firms, open innovators and start-ups to make tomorrow's innovations available to our customers.



A COMPLETE RANGE

We help Banks to comply with PSD2 thanks to the CBI Globe PSD2 Gateway platform, a system solution which displays the APIs for 300 institutions (80% of the market), **ensuring safety and standardisation.**

We support Banks and third parties to operate as Third-Party Providers (TPP), standardising access to Open Banking through the CBI Globe service Active Functionality, which integrates Italian and European Gateways and ASPSPs and enables the construction of innovative services.

We make available a wide set of innovative value-added services, designed for Banks and end customers and available **thanks also to our many partners in the ecosystem.**

OUR GUARANTEES

- Compliance with regulatory requirements and continuous, low-cost adaptation
- Maximum security
- Use of the most advanced technologies and a cooperative approach, with a range of centralised “shared services”

nexiopen

End-user



Account aggregation



PFM & BFM



Account-to-account payments



Open Credit



Value-added services

Check IBAN Plus



Digital Insurance



Other Services
(Digital Currencies,
Digital Wealth
Management, ...)



Connectivity services

CBI GLOBE
GLOBAL OPEN BANKING ECOSYSTEM

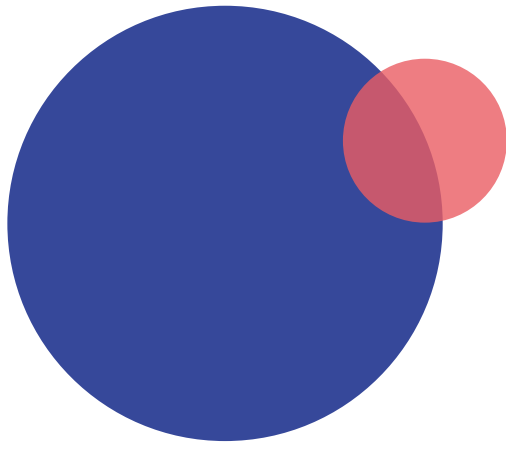
PSD2 Gateway (System Platform: 300
Banks connected, 80% of the market)

CBI GLOBE
GLOBAL OPEN BANKING ECOSYSTEM

Active Functionality
Account Aggregation Gateway








Banks





CBI GLOBE ACTIVE FUNCTIONALITY

CBI Globe Active functionality is the **gateway** to the Open Banking opportunities:

-  **Single platform** to activate all Open Banking use cases
-  **Connection** to **all Italian Banks** and selected foreign gateways
-  **Continuous** tests to verify access and operation on **retail** and **corporate accounts**
-  **Harmonisation** of the **access** process to **multi-bank accounts**
(single set of APIs, SCA Manager, harmonisation of payment descriptions and balances)
-  **Constant update** in case of evolving regulations or interventions on bank systems
-  **Real-time** and periodic **reporting** and 24/7 **Customer Support**
-  **Fast go-live: only 4-5 weeks** to activate the first use cases





THE VALUE-ADDED SERVICES OFFERED BY NEXI AND ITS PARTNERS



Account aggregation: the money management services to facilitate customers to monitor and manage their finances, favouring the use of bank or corporate digital channels

- **Account aggregation:** the service to offer the end customer an aggregate view of the balances and transactions of all their accounts
- **Multi-bank payments:** the solution that allows operating on all accounts from a single access point, optimising liquidity management



PFM & BFM: insight and functions (expense categorisation, cash flow forecast, budgeting tools,...) to help the Bank's Retail and Corporate customers to understand their spending habits and to optimise liquidity management, increasing customer engagement and loyalty



Account-to-account payments: the solution to allow Corporate and SMEs to collect by bank transfer, ideal both for e-commerce and in-store to manage large-value payments



Open Credit: the solutions for optimising credit scoring models and for digitising the management of financing procedures

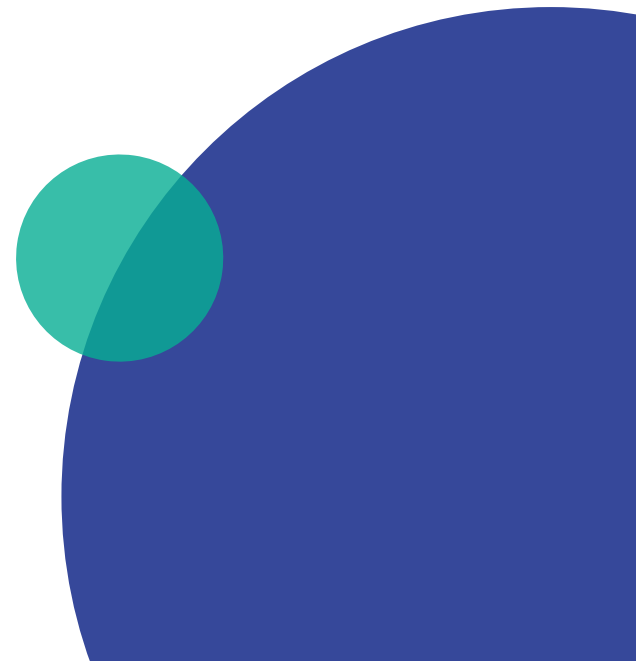
- **Open Risk:** real-time credit scoring, which uses the data of third-party bank accounts, ideal for assessing prospects or multi-bank customers
- **Instant Lending:** the 100% digital lending solution that covers all the steps of the customer journey, from acquiring the documents to signing the contract



Check IBAN Plus: the service to verify in real-time the correctness and ownership of an IBAN of a person or a company, with the aim of optimising collection and payment processes



Digital Insurance: the solutions to allow the purchase of on-demand policies, quickly and safely via mobile and web



E - SECURITY

We help Businesses **accelerate their digital transformation** in order to improve customer interactions and processes, effectively respond to new regulations and successfully cope with increased competition.

We offer a wide range of secure, innovative solutions in various fields: from identification to digital signature, from multi-channel distribution to archiving.

We provide **multi-channel distribution solutions for the digitalisation and automation of Business processes**: our services for document archiving and personal data storage simplify the sharing and management of information based on common rules agreed between the various departments of the company, even in different countries.

We are certified to supply electronic identification solutions conforming to SCA, PSD2 and eIDAS, based on 3-factor authentication.





**WE DRIVE
BUSINESS IN
A SUSTAINABLE
WAY**

OUR COMMITMENT

- **Zero emissions** and limitation of global warming to 1.5°C
- **Paperless Offices**
- **Dissemination of digital payments** to reduce emissions linked to the production, transport and disposal of banknotes and coins
- **Transparent governance**, through the application of our Code of Ethics to management and control offices, with clear roles and responsibilities
- **Eco-friendly products**
- **Support to our employees** and their families, with investments in welfare programmes linked to education, sport, care of children and elderly parents and health
- **Spreading of the digital culture** and promotion of digital inclusion in the communities we work in

SPECIALIZED COMPETENCES ACROSS EUROPE

HQ

A stylized map of Europe is shown in shades of blue and teal. A white dotted line starts from a small white circle in a box labeled 'HQ' over France and extends eastward to a larger white circle over Italy. The background features a gradient from dark teal to light blue.



nexi

nets

concardis
nets group

poplatek

ratepay

Przelewy24

PEP Polskie ePłatności





WE SHAPE





THE FUTURE

Discover more on www.nexigroup.com

nexi