

nexi



nexi



WE ARE THE EUROPEAN

PAYTECH

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 €500 million in investments

around

3.1m

MERCHANTS SERVED

around

140m

CARDS MANAGED

over

1,000

TOP FINANCIAL INSTITUTIONS

around

9,200

PAYMENT EXPERTS

more than

25

COUNTRIES IN EUROPE

FY 2024



WE DRIVE PROGRESS

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





THE LEADING PAYTECH, EUROPEAN BY SCALE, LOCAL BY NATURE






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 long-sleeved shirt and a blue and white striped apron, stands in a doorway. He is holding a white rectangular sign with the word 'OPEN' in blue capital letters. The doorway is framed by blue-painted wooden trim. The background shows a blurred interior of a shop or restaurant with shelves and hanging items.

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

MERCHANT
SERVICES

MUCH MORE THAN A POS TERMINAL, MERCHANT SOLUTIONS FOR EVERY NEED

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 compliant to international security protocols.

NEXI SMARTPOS®: THE PERFECT BLEND OF DESIGN AND FUNCTIONALITY

The most advanced 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 features** or the management of your business.

Thanks to **several Apps, which can be pre-installed** or available from Nexi APP Store, Merchants can offer their customers a **wide range of services**: from **remote sales** to the **booking of taxis**, from collecting **feedback from customers** 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 the double screen version for counter sales, in the Mini versions with or without printer, for mobile use and in the version with ECR.



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.

SOFTPOS

This innovative App makes it possible to turn every smartphone with NFC technology in a real POS Terminal. Due to its near real-time activation process, in a few minutes your smartphone will accept all contactless payments without needing any additional hardware, in compliance with all security standards. SoftPOS is the perfect solution for Small Merchants that run their business in full mobility or for those who need an additional POS to promptly accept payments in any situation. Furthermore, SoftPOS represents the new key solution for large Companies which aim at integrating easy payments tools in their sales process.

TRADITIONAL POS

Our user-friendly solutions combine the highest security requirements with maximum ease of use. The wide range of models includes fixed, cordless and portable solutions that easily respond 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

More than 300,000 merchants use our services every day for their online sales. For these businesses we have created complete and convenient solutions, PCI certified and compliant with international security protocol standards.

NEXI XPAY AND NEXI UNIFIED COMMERCE

Our payment gateways are the ideal tools for accepting fully secure digital payments on any e-commerce site, as they offer customers a quick and simple, along with omnichannel and multicurrency, 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 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 refueling, 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.

A woman with blonde hair tied back, wearing a bright yellow blouse, is shown in profile from the chest up. She is smiling and looking down at a smartphone held in her right hand. In her left hand, she holds a gold-colored payment card. The background is a bright, out-of-focus window or glass wall, suggesting an office or modern interior setting.

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

Our cards are crafted from innovative materials, including metal, recycled PVC, and oceanic plastic, ensuring sustainability and environmental consciousness.

CREDIT CARDS

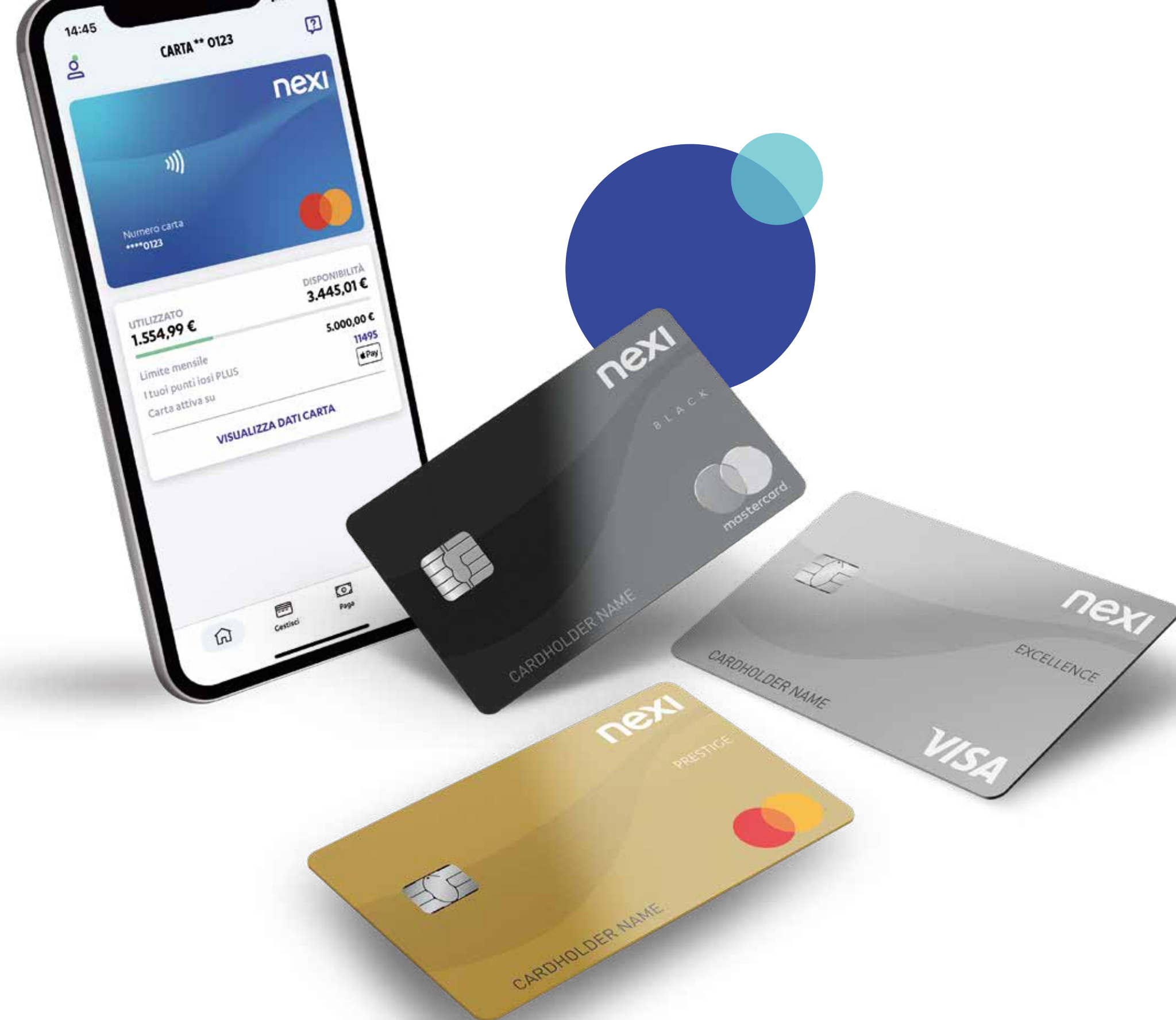
Solutions for all **private and businesses** needs: full and instalment payments, digital services for **mobile payments**, apps for **expense tracking** and **card management**, insurance, assistance, security services and fraud prevention. We also offer **virtual cards** for optimising working capital 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, **virtual and app-based** cards that can be **instant issued**, used for online purchases, **kids' "pocket money"** and travel abroad, for **crediting salaries** and the expenses of non-residents in Italy.



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 ensure **maximum control** on customers transaction 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**.

MOBILE AND WEARABLE PAYMENTS

Mobile technology contributes to **increasing the frequency of card use** and decreasing the average transaction amount. All our products can be **paired with smartphones and smartwatches** to make online and in-store payments even easier, safer and more immediate.

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

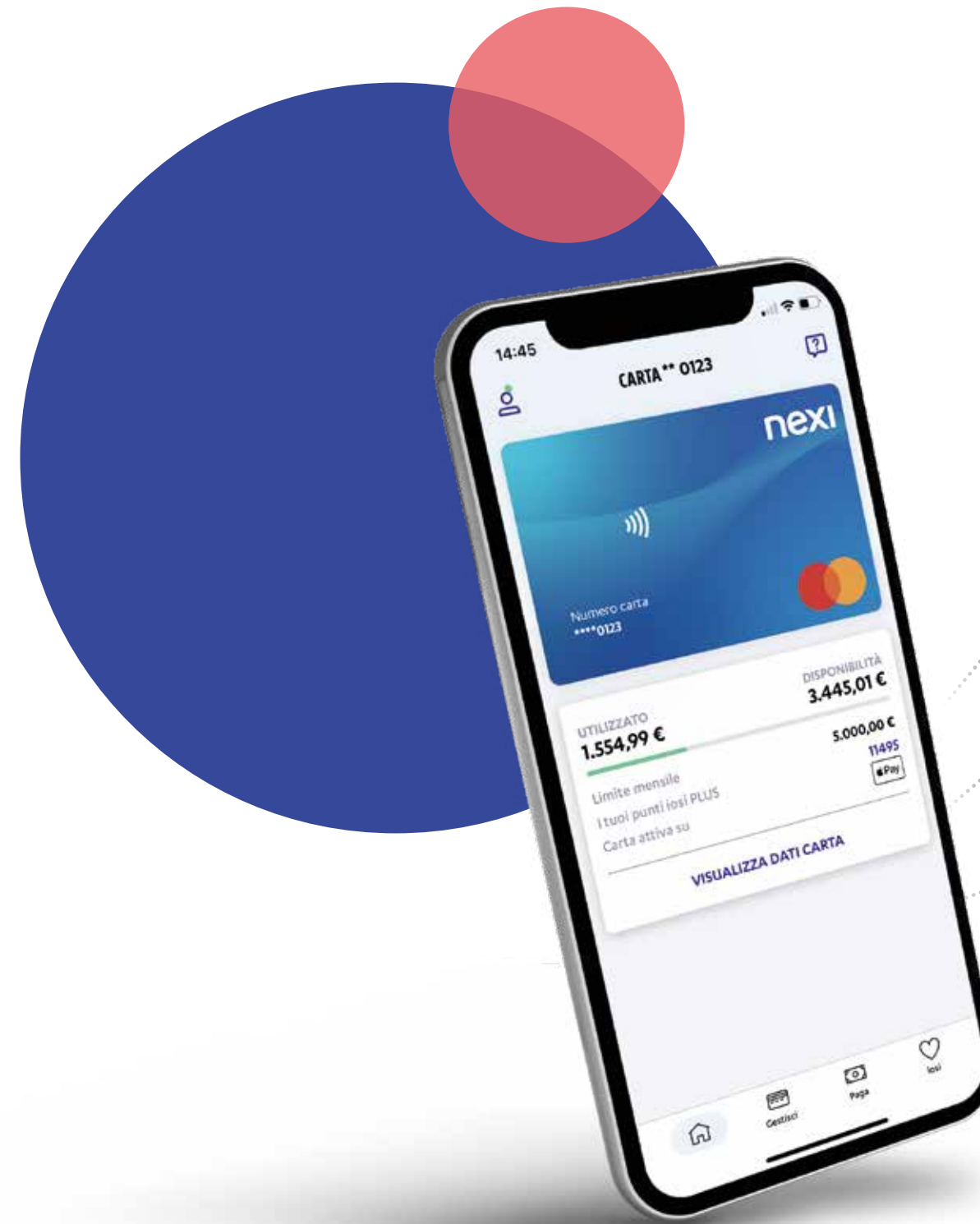
DIGITAL SERVICES FOR IMPROVING CARD MANAGEMENT AND THE PURCHASE EXPERIENCE

- 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.

- Nexi Planet Care: enables emission calculation for all card purchases and offers guidance to make mindful environmental choices.

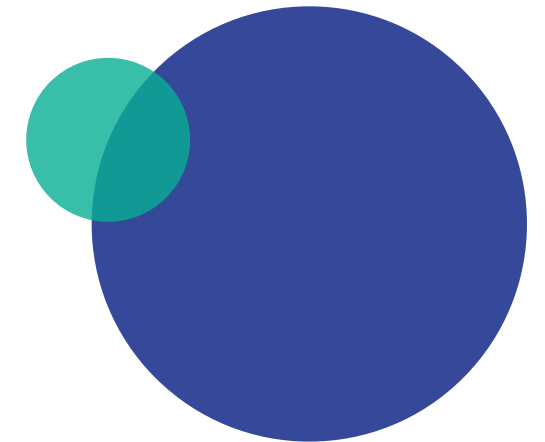


CVM SOLUTIONS

Through a complete set of ready-to-use and tested solutions, we provide our banks and any **FSI with a leading edge, data driven Customer Value Management** able to increase their customers' perception of value-4-money and growth the resulting revenues out of them. Today conversations mean business and digital payments are the key for any FSI to **create conversations and engage their customers**. This is because Digital Payments are the most frequently used service, they generate a lot of **interactions and incredibly useful data**. Nexi Customer Value Management spreads across three key areas with multiple data products to monetize data and get the **needed insights and knowledge** to create successful engagement programs and activate the customer via contextual and multichannel customer journeys.

A key differentiator of the Nexi CVM is that it does not only offer a state-of-art technical capability but a **fully managed solution**, from the co-design with the FSI, to the mechanics definition, to the content provisioning, leveraging our economy of scale. We also take care of activating the CVM solution for/with the FSI to achieve the agreed KPIs. Nexi CVM solutions can be extended to the entire bank scope, always **leveraging the data driven value of digital payments**, thanks to the CVM Martech Lab.

FOUR STEPS OF CUSTOMER VALUE MANAGEMENT



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 ideal solution dedicated
to **medium and large companies**
for **centralized payments**
of **business travel**.


Nexi Travel Account is seamlessly
integrated with travel agencies
to **simply and securely** manage
workforce travel expenses,
with a **single direct debit** on
the last day of the month
following the purchases.

CORPORATE PAY

The solution for managing B2B
expenditures of medium and large
companies, with debit delayed up
to 60 days. It **optimizes 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**.

| | |
|---------------------------|------------------------------|
| DIGITAL CORPORATE BANKING | ATMS AND SELF-BANKING |
| OPEN BANKING | CENTRAL INSTITUTIONS |
| INSTANT PAYMENTS | VALUE ADDED NETWORK SERVICES |
| BLOCKCHAIN SERVICES | |



DIGITAL CORPORATE BANKING

NEXI DIGITAL CORPORATE

Nexi is the leading provider of Digital Corporate Banking, managing **500,000 locations** and employing over **120 dedicated service development professionals**.

Our solution is uniquely integrated and responsive, catering to the needs of both large and small and medium-sized businesses.

Our innovative solution offers a wide range of functionalities that can be **customized to meet specific corporate requirement**.

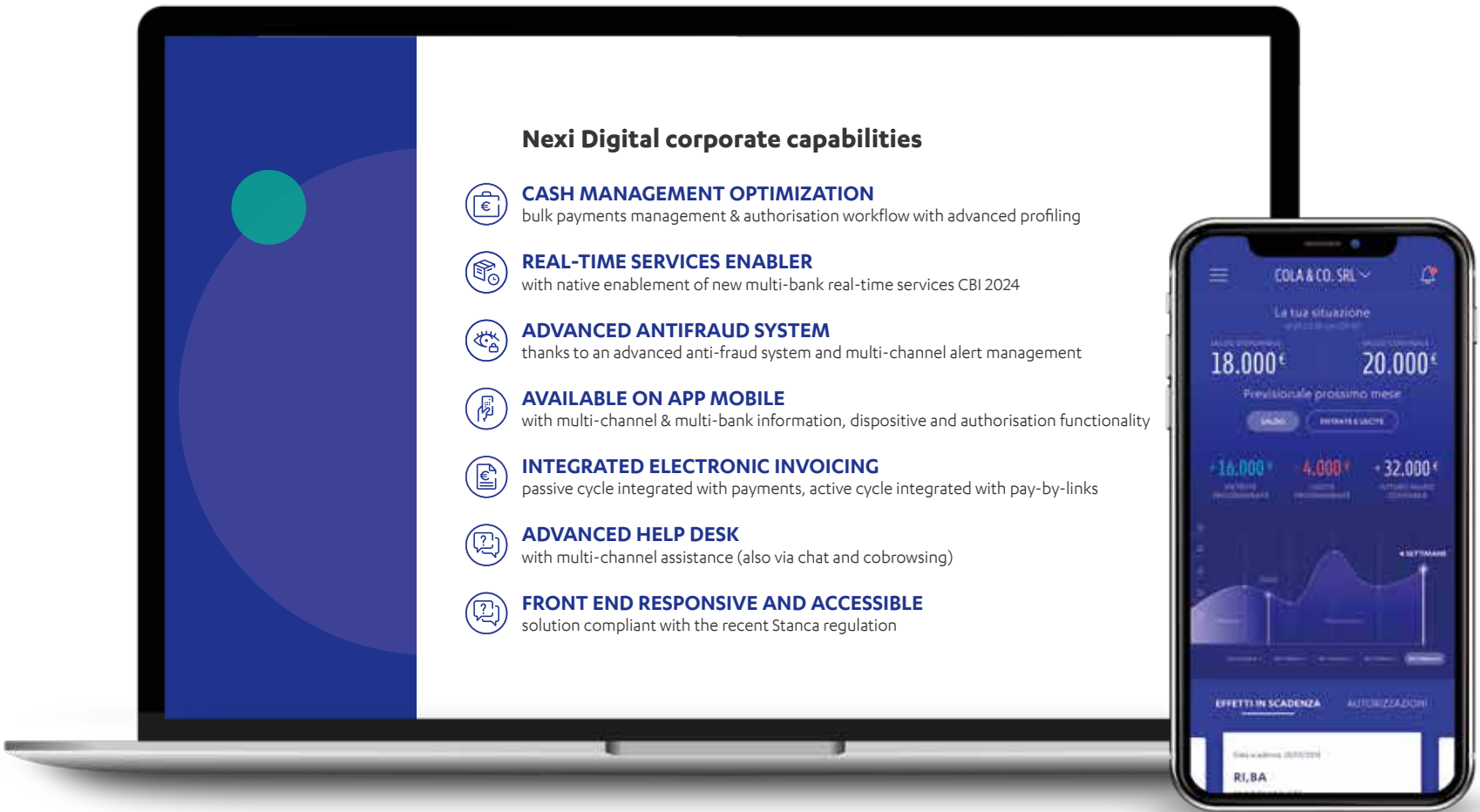
DIGITAL PRESERVATION

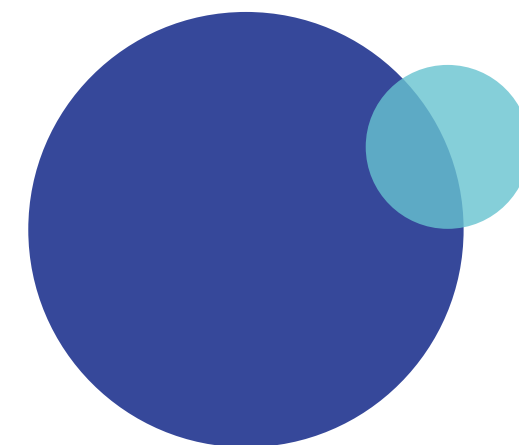
Our service replaces physical business documents with digital files and archives, certified with a digital signature and time mark for legal validity, content, and datability.

Our digital preservation system ensures authenticity, integrity, legibility, and retrievability of digital documents. The solution can be tailored to the customer's specific needs for a customized and effective solution.

CORPORATE PAYMENT HUB

Our service enables the direct channeling of collections and payments from corporate systems to banking networks. It allows connection to multiple payment circuits and provides reachability to CBI and SWIFT systems, streamlining the payment process for businesses.





OPEN BANKING

Open Banking has become a global reality, providing significant benefits to both stakeholders and end-users.

Keeping this in mind, Nexi has formulated a comprehensive Open Banking proposition that encompasses compliance and connectivity, as well as innovative, ready-to-use business solutions.

Our objective is to offer solutions that facilitate the digital transformation of banks and corporations, leveraging PSD2 and emerging technologies.

OUR OPEN BANKING SERVICES

IDENTITY CHECK

CHECK IBAN + (in partnership with Experian)

Our solution streamlines corporate collection and refund processes by verifying in real-time the correct association between IBAN and Tax Code/VAT number, resulting in increased efficiency.

SMART ONBOARDING

Our solution simplifies customer onboarding processes by retrieving certified data directly from bank archives, ensuring a secure and seamless experience.

OPEN CREDIT

INSTANT LENDING (in partnership with Experian)

Our instant credit delivery solution covers all phases of the customer journey, from document acquisition to contract signing, and even includes onboarding of new customers.

OPEN RISK (in partnership with Experian)

Our real-time credit scoring solution uses Open Banking to retrieve customer data and our proprietary algorithms to provide instant credit scoring.

CONNECTIVITY

BANKS SOLUTION

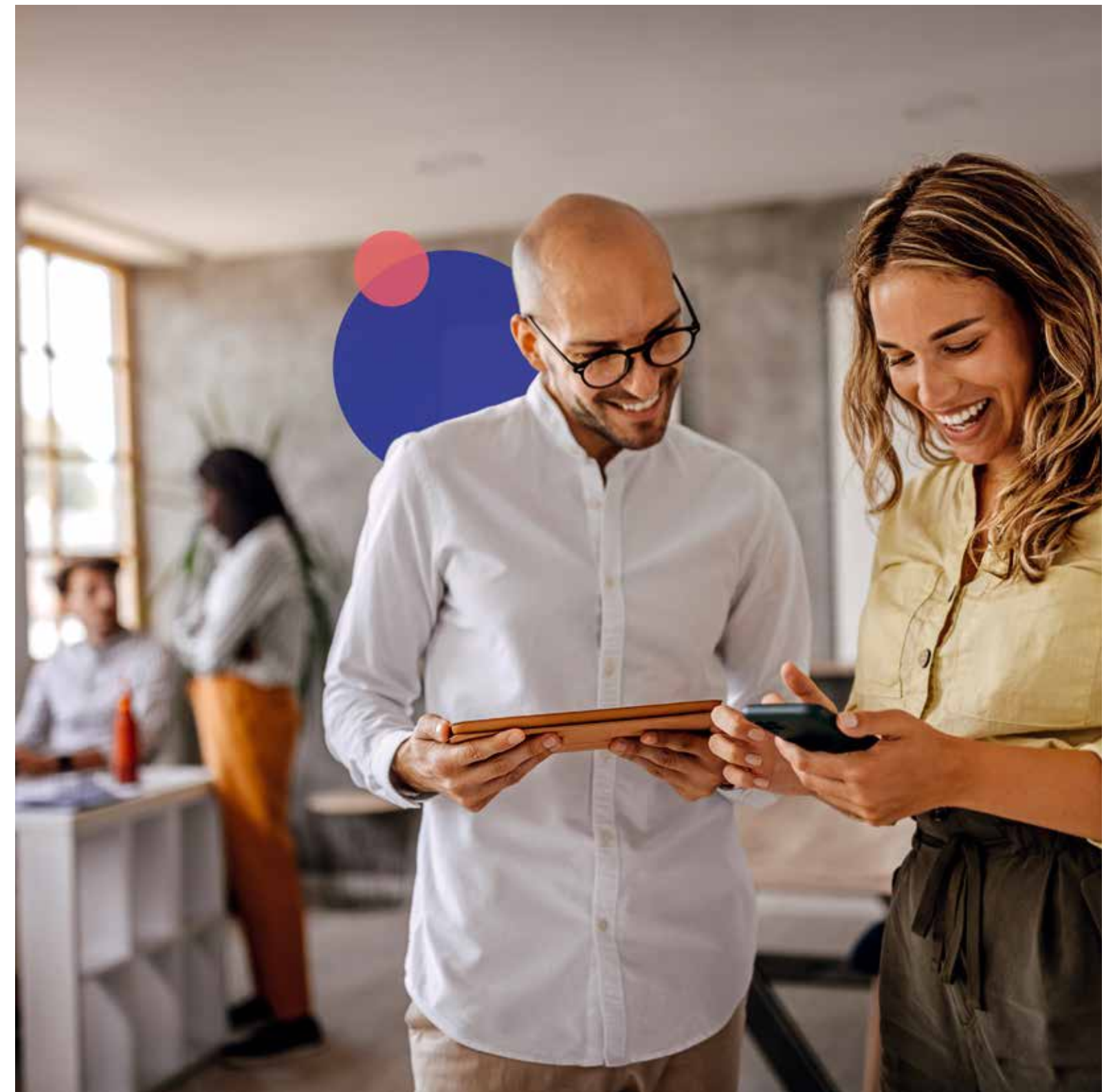
Fast, scalable, always-on solution, aligned with evolving regulations, designed to make simpler for banks to expose their banking data in compliance with PSD2.

FINTECH SOLUTION

Our solution enables banks and fintech to leverage Open Banking business opportunities by providing services such as Account Aggregation and Payment Initiation services. Key benefits include integrated balance and movements data from bank accounts at other banks, a single interface for liquidity management across multiple banks, and total coverage of 100% of Italian banks.

MONEY MANAGEMENT

Solution aiming to enhance knowledge and management of personal and businesses finance. Our Money Management feature provides a comprehensive view of current account balances and transactions, along with advanced expense analysis functions, all in one convenient location.



INSTANT PAYMENTS

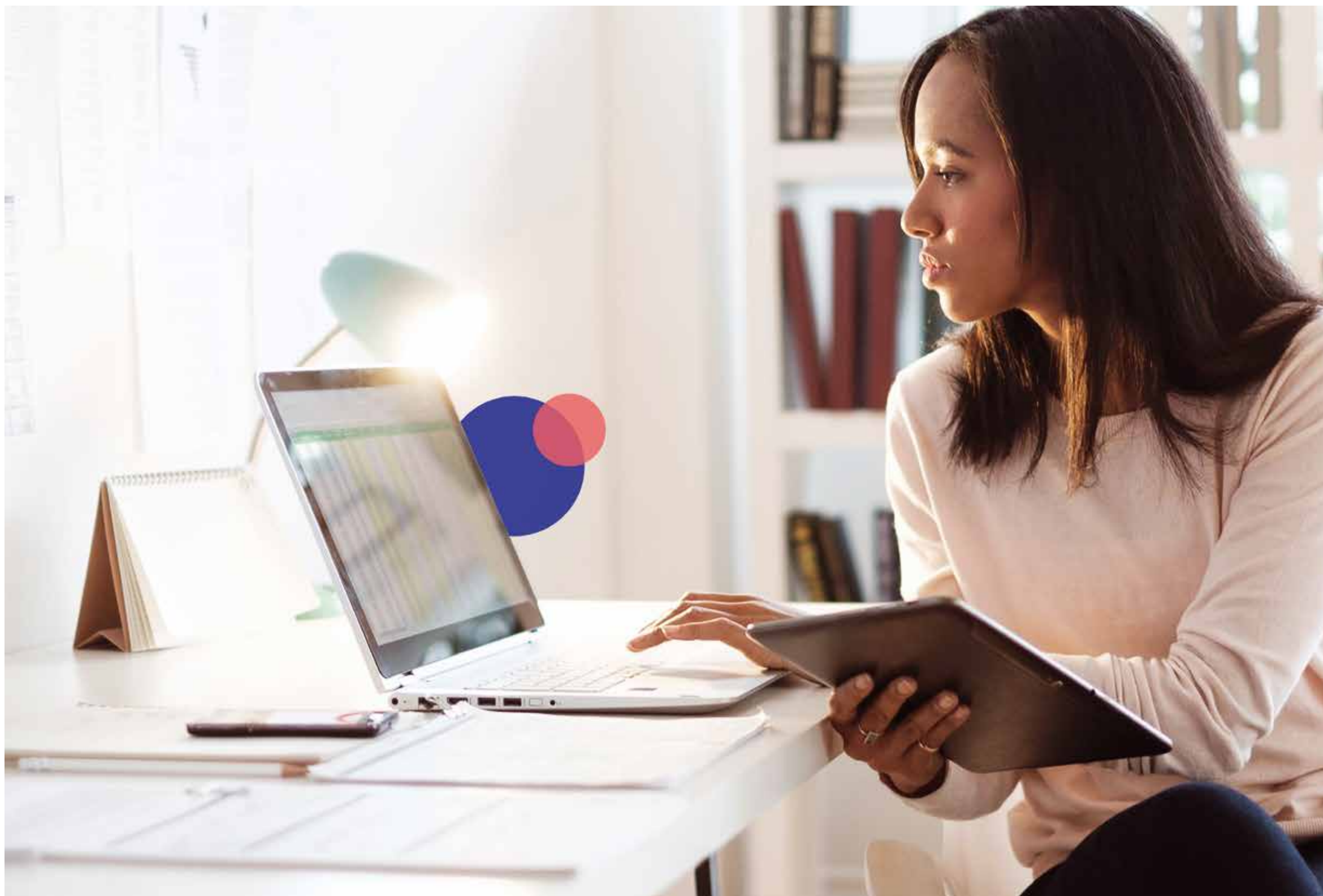
Choosing Instant Payments means choosing a platform for **real-time interbank management of IBAN-based payments** that guarantees maximum **security and traceability** of the payment.

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.





BLOCKCHAIN SERVICES

Nexi is providing a private permissioned, geographically distributed DLT infrastructure suitable for mission-critical applications that guarantees a level playing field for all the participants.

The solution is currently hosting various **use cases with more than 100 nodes in production**, making it the largest private DLT-based network in the world, **managing more than 300 million transactions on yearly basis**.

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 into phygital touchpoints**, improving the management of customer relations and increasing their effectiveness.

EXCELLENT CUSTOMER EXPERIENCE

- Front-end best best practice
- One-click processes, optimized in mobile/Applogic
- Dynamic Profiling on single users/function

COMMERCIAL EFFECTIVENESS

- Wide and innovative catalogues of functions and VAS
- CRM-ready platform for up/cross-selling campaigns

OPERATIONAL EFFICIENCY

- Real time monitoring through advance software and interactive dashboards
- Cash forecasting and predictive maintenance data analysis tools
- Turnkey fleet management and technology best-multivendor integrator

RELIABILITY AND SECURITY

- Excellent service level
- 360° channel management with dedicated professionals
- Highest cybersecurity and compliance standards





CENTRAL INSTITUTIONS

We provide the most advanced portfolio of solutions for supporting Central Banks and Central Institutions in developing their financial communities.



RTGS (hybrid Real Time Gross Settlement system): Offers modular solutions to Central Banks, facilitating the adoption of ISO standards.
The platform makes the RTGS scalable also introducing business processes functionalities according to international best practice.



Exp application: Immediate, round the clock, interbank electronic fund transfer.
The Exp application is designed to facilitate the processing of ISO20022 payments to beneficiaries in real-time thereby giving them immediate access to their funds.



PayGov: PayGov is an effective mechanism for Central Banks to help Government to process outward and inward payments whilst not only increasing the efficiency of making and receiving payments.



Jiffy: Account based payment solution to support a great variety of fast & effortless payments: Money send and Request to pay for P2P, P2B, P2G, B2P, B2B, In store payment at the POS with a merchant presented QR code or ecommerce through Request To Pay using the mobile number and customer verification on the Mobile APP.



VALUE ADDED NETWORK SERVICES

The Nexi offering in the network space provides central and commercial banks, card processors, clearing houses, CSDs, cloud providers and corporate with a comprehensive portfolio of **solutions for sending and receiving financial transactions in a fully secure, privacy compliant and reliable way.** Nexi has been awarded as one of the network certified for accessing the ESMIG services from ECB.



3,000 TB

OF ANNUAL TRAFFIC



210,000 km

OF NETWORK CONNECTIONS



585 SIAnet

FROM NEW ZEALAND TO THE USA AND CANADA
network installations (nodes)



100%

SERVICE AVAILABILITY



38 Trading Venues

CONNECTED AND AVAILABLE ON OUR NET



A man with a beard and glasses, wearing a grey pinstripe suit, is smiling and looking at a woman. The woman has long blonde hair and glasses, wearing a light-colored blazer. They are at a service counter with a clear acrylic barrier. The man is holding a blue folder and a pen, and the woman is pointing at a document on the counter. The background is a modern office with glass partitions.

WE SUPPORT PUBLIC ADMINISTRATIONS
IN PAYMENTS DIGITALIZATION.

WE CONSIDER DIGITAL PAYMENTS AS A LEVER
CAPABLE OF INFLUENCING THE **GROWTH AND
DEVELOPMENT** OF THE ENTIRE NATIONAL
ECONOMIC SYSTEM.

OUR FULL RANGE MULTICHANNEL SERVICES
MAKE THE **PAYMENT EXPERIENCE EASY
FOR CITIZENS** AND CORPORATE AND SIMPLIFY
COLLECTION FOR PUBLIC SERVICES.

PUBLIC
ADMINISTRATIONS



END-TO-END PAYMENT SOLUTIONS FOR PUBLIC ADMINISTRATIONS SECTOR

We provide Public Administrations **with a wide range of services** designed to meet their needs.



Treasury Solutions:

- Connection with Siope+ Bankt service
- Monitoring digital interface



Connection with pagoPA platforms:

- Nodo dei Pagamenti
- appIO
- Digital Notification Platform of Public Acts (SEND)



Collection services:

- POS/SmartPOS
- Self-service totem
- E-commerce solutions
- Transit solutions



Electronic invoicing



Blockchain solutions



Compliant digital preservation



Network services

We cover all different Public Administration target needs:

MUNICIPAL AND REGIONAL

EDUCATION

PUBLIC SERVICE AND UTILITIES

HEALTHCARE

TRANSPORT

CULTURE





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

nexi

nets

ratepay

Przelewy24

ęp Polskie ePłatności

CARD

Paytrail
by nets



WE SHAPE THE FUTURE

Discover more on www.nexigroup.com

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