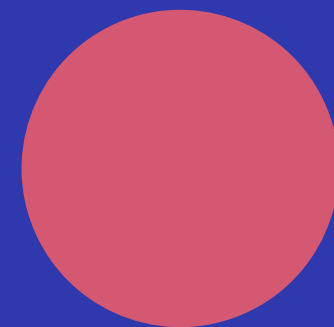


Winning in Issuing Solutions



Torsten Hagen Jørgensen



Alessandro Piccioni

Key messages for today

Market overview

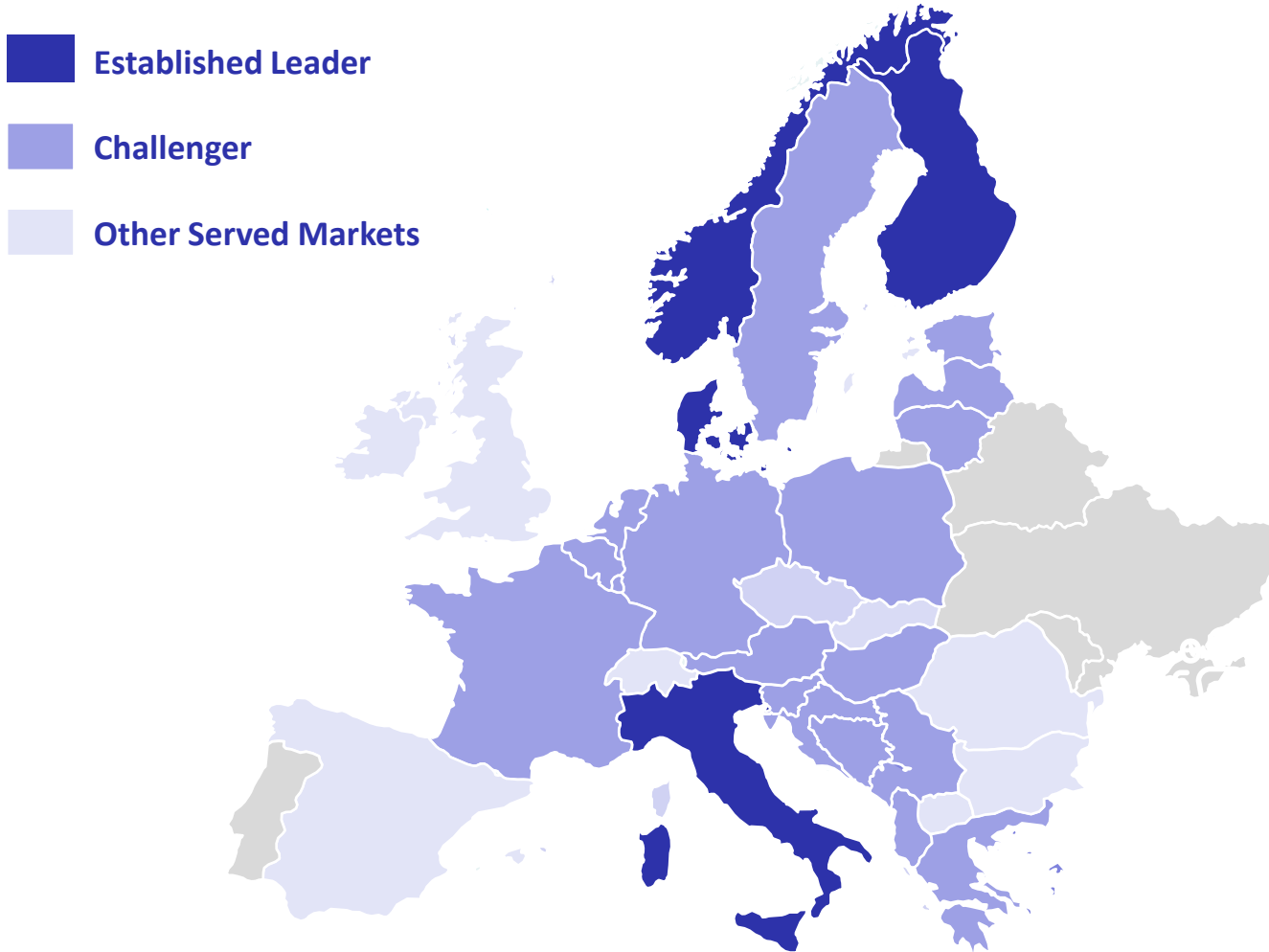
- **Exposure to attractive markets**, with strong headroom for growth
- **Nexi pan-European footprint**, with >250 Financial Institutions covered
- **Comprehensive Advanced Digital Issuing solutions**, with full value chain coverage

Issuing strategy pillars

- **Win new customers in Europe:**
 - **Bank customers on digital processing** across Europe, leveraging unique platform agility
 - **Corporates/FinTechs** and **medium/smaller Banks**, through Nexi unique **Payments-as-a-Service** proposition
- **Grow customer base value by:**
 - Upselling **modular VAS** proposition on **Banks** customer base
 - Upgrading **medium/smaller Banks** to Nexi unique **Payments-as-a-Service**

Pan European footprint and market coverage in Issuing

Nexi Group Issuing footprint



Key figures



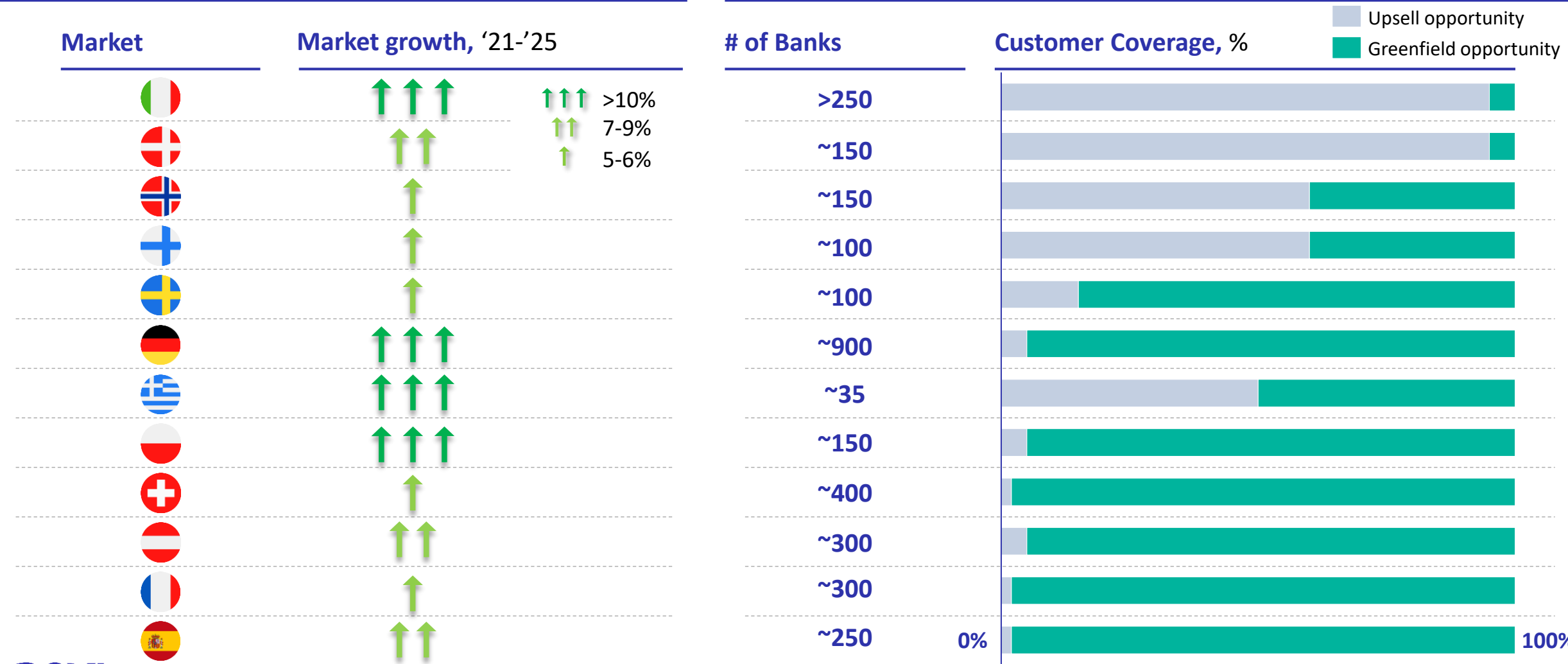
Diversified and loyal customer base of >250 Financial Institutions



Relevant headroom for growth in volumes and customer acquisition

Exposure to attractive markets
with strong growth of digital payments

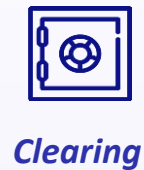
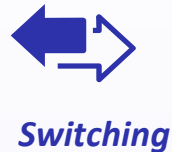
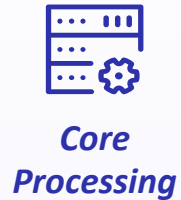
Significant commercial opportunities
in a fragmented banking landscape



Comprehensive Advanced Digital Issuing solutions with full value chain coverage

Advanced Digital Issuing

Digital Processing



National Debit Platforms Management

Value Added Services

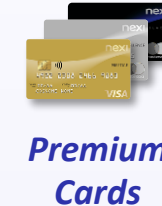


CVM



Payments-as-a-Service

Products and Services



Comms & Brand Mgmt



Multiple European markets

Italy, ready for international expansion

Value per card managed

Clear strategic focus to win in Issuing Solutions

Customer Segment	New Customers	Current Customer Base
Large Banks	Win New Deals on Digital Processing	Upsell Digital VAS propositions
Medium/ Small Banks		
Fintech/ Corporates	Win New Customers on Payments-as-a-Service propositions	Upsell Payments-as-a-Service propositions

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Strong pipeline and recent track record of new Customer Wins...

Recent wins

- **Co-branded Cards** for retailers clients of large Banking Group
- **Digital first card solutions** for Fintech
- **Retail cards** for Consumer Finance player
- **Retail cards** for retailers clients of large Bank
- **Retail cards** for Fintech
- **Issuing of gift cards** for digital marketplace
- ...

>30€M/year incremental revenues

Active prospects discussions

- **Digital Processing across multiple EU countries** for large Banking Group
- **BNPL solutions across multiple EU countries** for captive Bank of Retailer
- **Automated clearing system** for Banking Group
- Issuing of **Debit Cards** for large Bank
- **Authorization, processing and selected VAS** for large Bank
- **Full suite of Issuing products** for new consolidated Banking Group
- ...

>180 active prospect discussions

...powered by innovative and agile Digital Processing platform

Focus next page

UNI platform as driver of both innovation agility and efficiency



Full authorization,
clearing, and scheme
settlement platform



Cloud-ready
technology



API-driven
services



Real time
access to data



Flexible multi-
scheme processing



Modular
offering



Competitive,
transparent and
predictable pricing



Best-in-class
performance
(+99,99% uptime)

Key customers

Nordea

S'banken

Handelsbanken

DNB

SpareBank 1

POP Pankki

eika.

LUNAR[®]

Lunar – Rethinking the banking experience leveraging our superior Digital Processing

Customer needs

- 1 **Keep control** of the Bank and product development
- 2 **Technological maturity** and well documented API suite
- 3 **Free up the Bank from security scope** and effort
- 4 **Onsite resources** enabling easy integration & committed collaboration

Nexi Solution



Card processing services
incl. Digital Lifecycle Management (e.g., virtual cards, Pin services, ...)



Frauds and disputes management



Account management and eSignature services



Card design customization



100% Digital Banking Experience



Innovative mobile payment solutions fitting Lunar users' lifestyle



Agile Implementation with 7-month time to market



Secured and PCI DSS compliant solution

Key results

nexi

ABOUT LUNAR

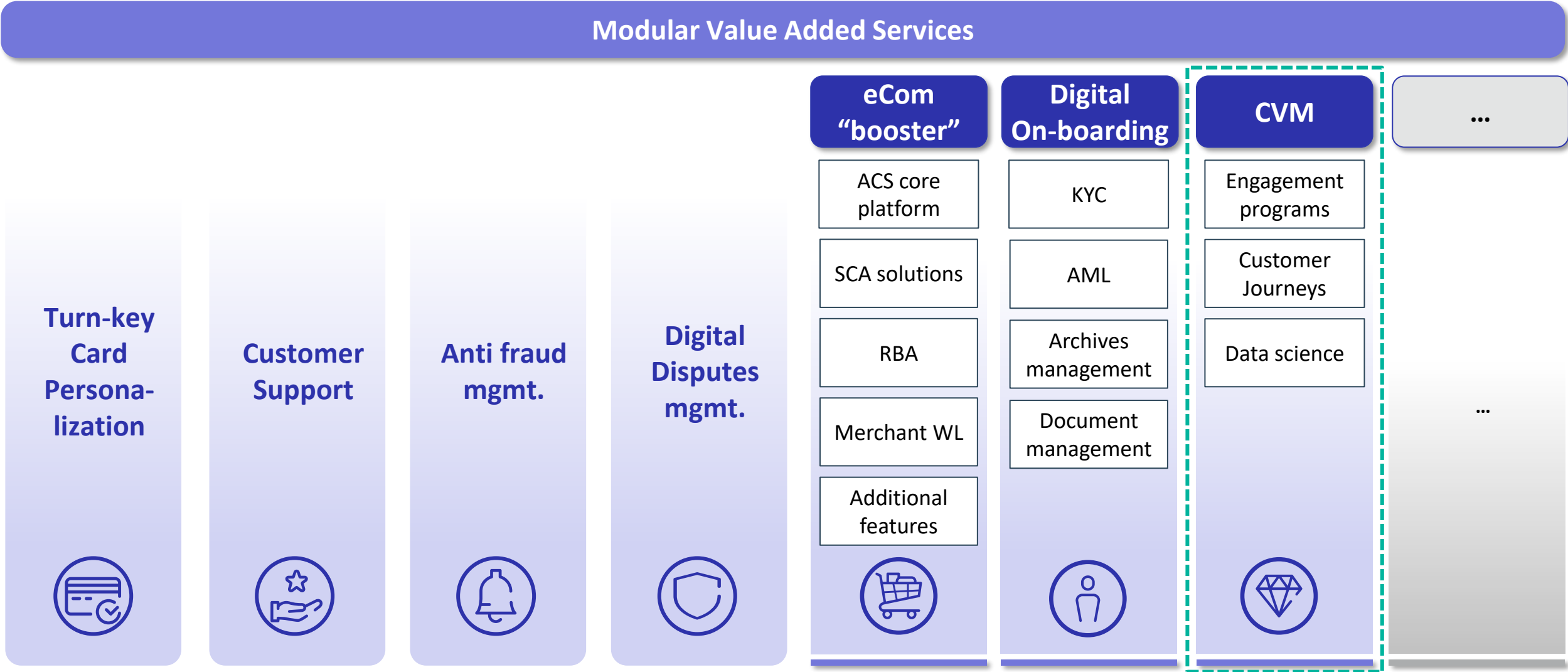
- Neo-bank established in Denmark in 2015
- 100% digital value proposition, offering mobile first banking services
- Over 500K users in Denmark, Sweden and Norway



LUNAR®

Grow Customer value on top of Digital Processing through Value Added Services

Focus next page



Intesa Sanpaolo – CVM upsell: reward transactional instant win

Customer needs

- 1 **Generate daily Customer's interactions** with Intesa via the Intesa Sanpaolo Reward App
- 2 **Real time engagement** to reward in the moment of payment
- 3 **Create** multiple mechanics to drive **behavioral engagement**
- 4 **Create digital stickiness** and increase customers' NPS

Nexi Solutions


Digital Instant Win
based on number/type of customer's card transactions


E2E solution
from co-design to go-live and activation


Creation of a data-driven, configurable **transactional instant win engine**


API integration in the ISP reward App to boost the Intesa Experience and UI


Adjustable **data driven algorithm**

+27%
Enabled customers

180K
Instant-events/week

+260%
Participants' growth

+29%
Processed transactions/day

Key results

nexi



ABOUT INTESA SANPAOLO

- Intesa Sanpaolo is the Italian leader in all banking business sectors (retail, corporate and wealth management)
- ISP serves 13.5 million customers with a network of about 3,700 branches
- €35.6 bn market capitalization (as of 30th June 22)

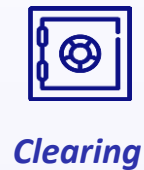
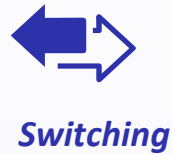
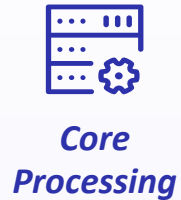
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Comprehensive Advanced Digital Issuing solutions with full value chain coverage

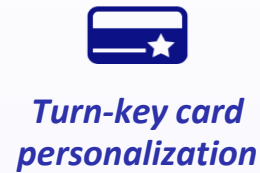
Advanced Digital Issuing

Digital Processing



National Debit Platforms Management

Value Added Services

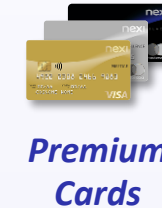


CVM



Payments-as-a-Service

Products and Services



Comms & Brand Mgmt

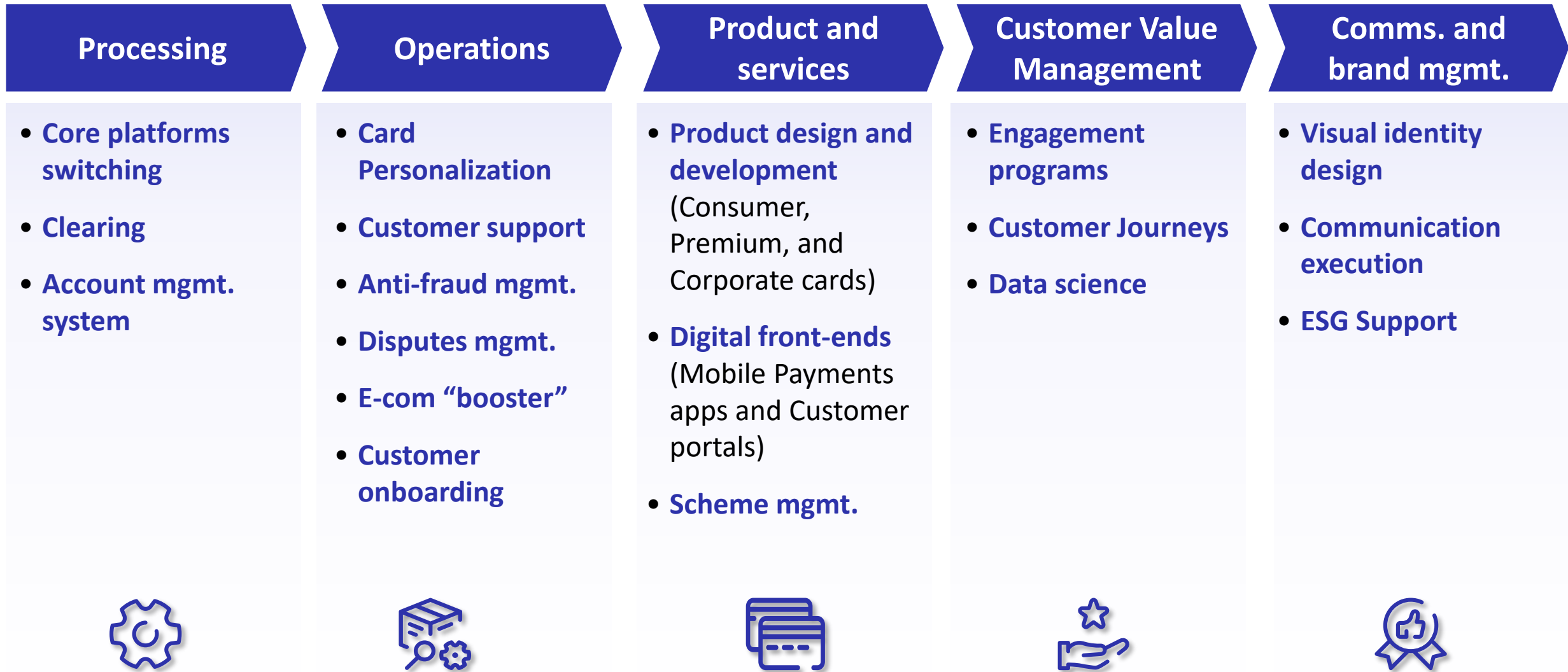


Multiple European markets

Italy, ready for international expansion

Value per card managed

Unique Payments-as-a-Service business model...



...with clear benefits for all type of clients



Key benefits of Payments-as-a-Service proposition...

...for all client segments

		Banks	Fintech	Corporates
Effectiveness	State of the art Innovation and unique Time to Market			
	Customer Value increase and lower churn			
Efficiency	Reduction of complexity over E2E Issuing Value Chain			
	Cost efficiency leveraging Nexi scale			
	Best in class Stability on critical services			
Specialized turnkey Regulatory activities management				

Payments-as-a-Service model serving 150+ Banks in Italy

Allianz Bank
Financial Advisors

FIDEURAM
INTESA SANIMOLO PRIVATE BANKING

BaPR

illimity
BANCA OLTRE LA FORMA

MONTE DEI PASCHI DI SIENA
BANCA DAL 1472

BANCA POPOLARE DI BARI

Sant'Angelo
POPOLARE. SICILIANA.

MEDIOBANCA

SPARKASSE
CASSA DI RISPARMIO

nexi
every day, every pay

BANCA DI ASTI
CASSA DI RISPARMIO DAL 1842

mediolanum BANCA

bancaetica

CheBanca!

CASSA CENTRALE BANCA
CREDITO COOPERATIVO ITALIANO

BANCA GENERALI

Civi Bank
La Banca per il NordEst

CA
CRÉDIT AGRICOLE

BANCA DI PLACENZA
LA NOSTRA BANCA

Banco Desio

Banca Popolare di Sondrio

BANCA CAMBIANO 1884
SOCIETÀ PER AZIONI

B

Z

ZURICH

BANCO BPM

Nexi Debit showing great traction, with further growth potential

Key product capabilities

- Full **turnkey card management**
- Full **SCA solution** for eCommerce
- **Advanced antifraud**
- **International** usage also for cash-out
- **Advanced digital properties**, including card management app (**NPS: >60**)
- Integrated **engagement program**
- Clear **value levers for the Banks**
 - Domestic or obsolete cards replacement
 - Business cards upselling
 - Current account native bundling



Key results

~2.1M Cards, 2021 **>140%** CAGR '19-'21

20+ Banks enabled



CheBanca! - PaaS upselling for a Digital Bank

Key products and services offered



Full Card Portfolio
(credit, debit, prepaid)



Sales wizard on Bank's properties with Nexi product catalogue



New digital features developed ad hoc for the Bank (e.g., Digital card tracking)



Deep API-based integration with Bank back-ends



Fully branded Bank website and app

Key results



Higher value generated for Nexi and CheBanca!

+650K cards
Migrated from Backbook



Agile implementation of Nexi solutions in almost 9 months



Strong customer base



Enriched innovation roadmap, enabling all latest features for clients



Fully customized integration and access to Nexi functionalities via API

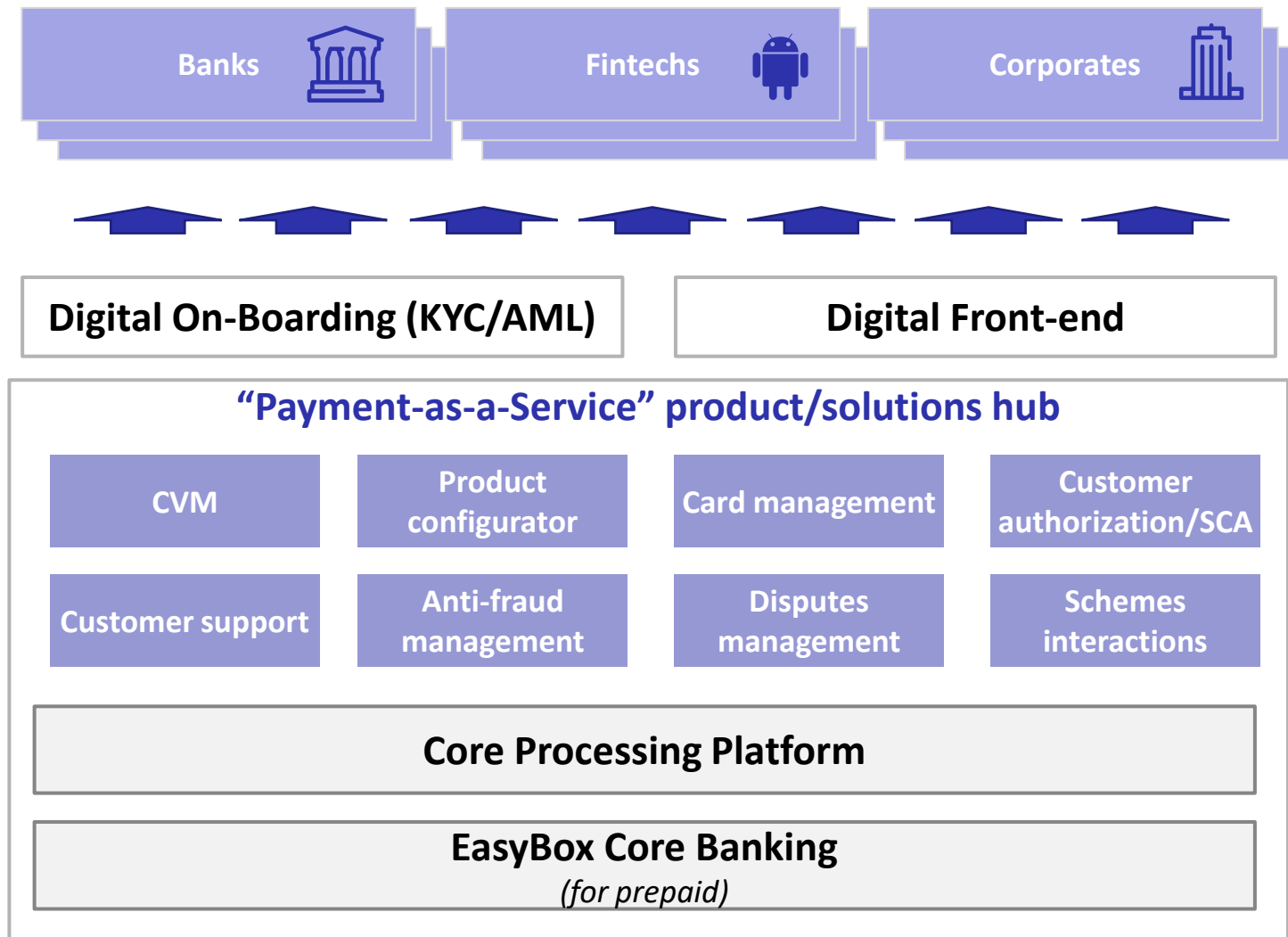
ABOUT CHEBANCA!

- Mediobanca Group's digital Retail bank founded in 2008 focused on savings and investments
- Digital first proposition based on multichannel distribution model
- Highly competitive and extensive product portfolio
- Over 800K customers in the Italian market



CheBanca!

Creating best in class product platform for PaaS propositions, combining our leading existing capabilities



- **API-based** interfaces
- **Single processing back-bone** across the Group
- **Natively cross-country** (multi-language, multi currency, ...)
- **Re-usable product configurations** for fast time-to-market
- **Sandbox and testing environment** for Fintech

GoHenry – Long term partnership on PaaS proposition for a winning Fintech

Customer needs

- 1 Build **personalized solutions** for kids and families
- 2 **Accelerate growth** in **key geographies** across Europe and US, with priority markets being Italy, Germany, France and Spain
- 3 **Drive revenue growth** with additional revenue streams and VAS

Nexi Solutions



Specific know-how
on young generations
from YAP marketing
and product design



1:1 card personalization



Instant Issuing Prepaid
card



Full digital processing



Online card
management platform



Digital Customer
onboarding including
KYC/AML

ABOUT GOHENRY

- Prepaid debit card and financial education app helping 6-18-year-olds master money skills for life
- Over 2M customers in the UK, USA & through fully owned Pixpay in France and Spain
- Doubled revenues during pandemic, 42M\$ in 2021



Winning in Issuing Solutions: key takeaways

Market overview

- **Pan European footprint**, with >250 Financial Institutions covered
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Issuing strategy pillars

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