nexi

Customer Value Management:

the way to unlock your client potential

29 March 2023



Powered by **ASIT**



A powerful European strategic combination





nets:





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

1.

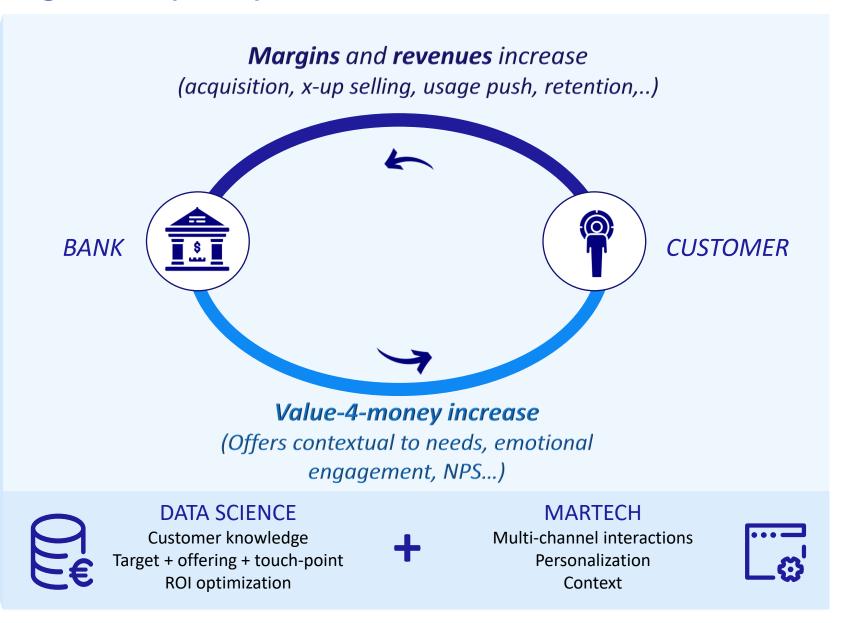
CVM solutions & value



Customer Value Management (CVM): a common definition!

A practice that increases the
engagement and
lifetime value of the
customers in all lifecycle
phases, generating a value
virtuous cycle

It goes much beyond CRM!

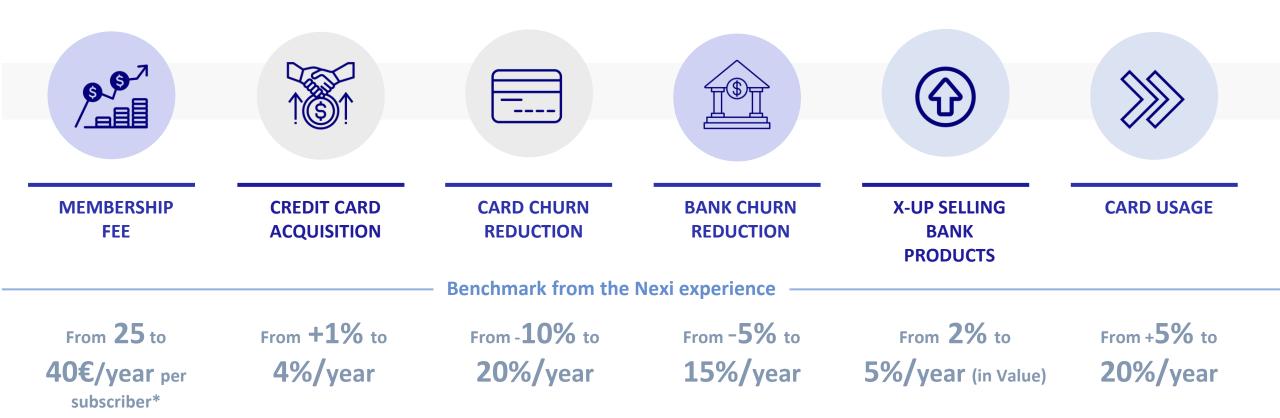






As proven by the Nexi experience

Return of investment increasing over time, leveraging multiple revenue levers





Nexi Customer Value Management solutions at disposal for financial players

Create a long-term customer loyalty to increase its lifetime value (€ / year)



ENGAGEMENT PROGRAMME

Modules to create financial players' engagement programmes

Manage customer's lifecycle
with specific journeys to
stimulate adoption and upsell
of products
(sell-out)



CUSTOMER JOURNEYS

Complete campaign catalogue to address specific needs

Use data to understand customers, target effectively and measure ROI (redemption)



DATA SCIENCE

Data solutions to use processing data and develop customer's value





The bank will have access to an extensive set of white label, plug and play modules to boost customer engagement



Points collection to gain rewards from a continuously updated catalogue with engaging earning dynamics

X2.4

YEARLY TRANSACTION VOLUMES



CARD-LINKED OFFERS

Facilitate the match between the card-holder and the merchants with a win-win data driven approach

20%

CHURN REDUCTION



TRANSACTIONAL ENGAGEMENT

Real time interactions based on simple or advanced analytics rules to trigger instant rewards

+7p.p.

CARD USAGE FREQUENCY



Digital marketplace
with premium
experiences to
change customer
perceptions

+16p.p

N D S INCREASE



Online **Travel Agency**, Concierge,
Personal assistant,
insurances to stay
relevant

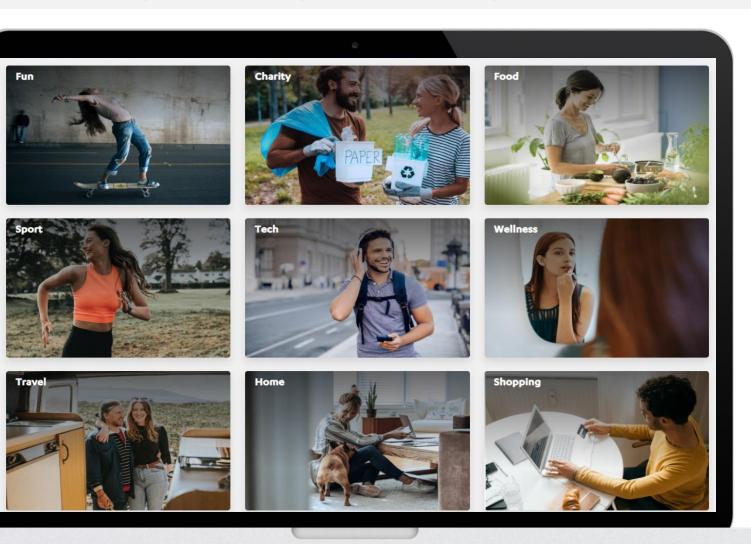
20%

MEMBERSHIP PENETRATION



EARN & BURN

Catalogue including multiple categories of rewards and points accumulation mechanics



VALUE PROPOSITION

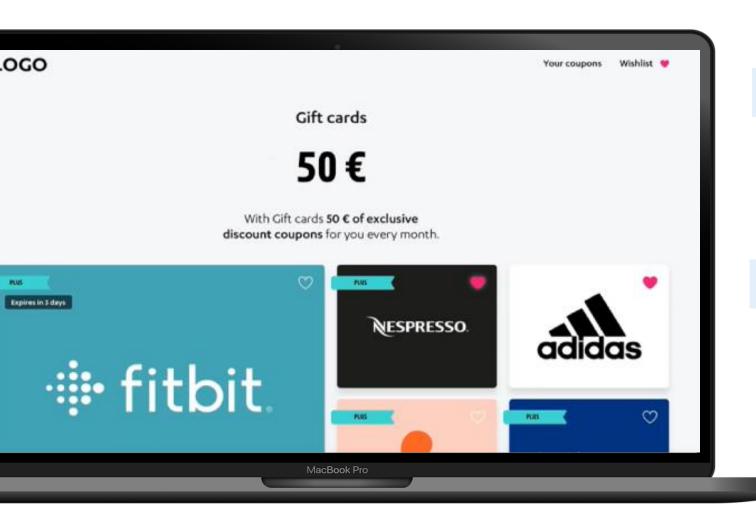
 Catalogue with multiple categories of rewards designed around passions, constantly updated every month according to seasonality

KEY COMPONENTS

- Points accumulation mechanics can be customised on bank's business needs
- UX with static and dynamic catalogue (dedicated outlet and special offer)
- Rewards selection based on transactional data/ trends and bank positioning

CARD LINKED OFFERS

An «always on» online shopping window with a new service model optimised UX



VALUE PROPOSITION

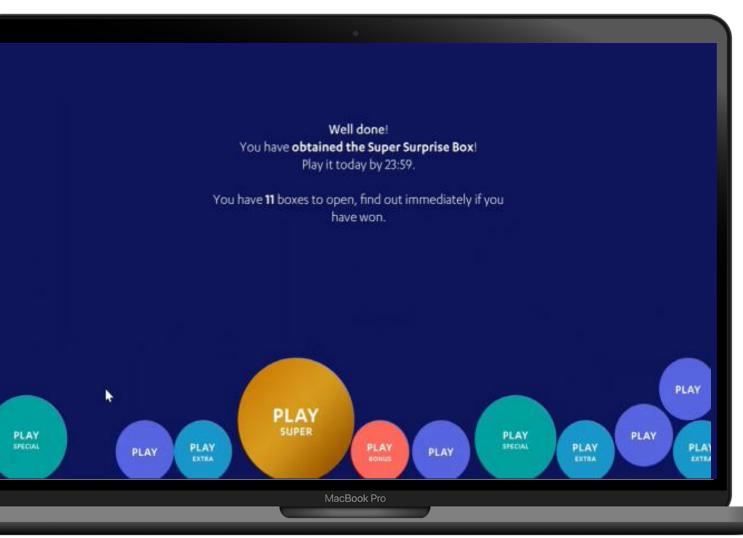
Monthly discounts on premium brands selected data driven

C KEY COMPONENTS

- Nominal value discounts
- Limited special offers

TRANSACTIONAL ENGAGEMENT

An instant win gamification to keep clients engaged and boost access to digital properties



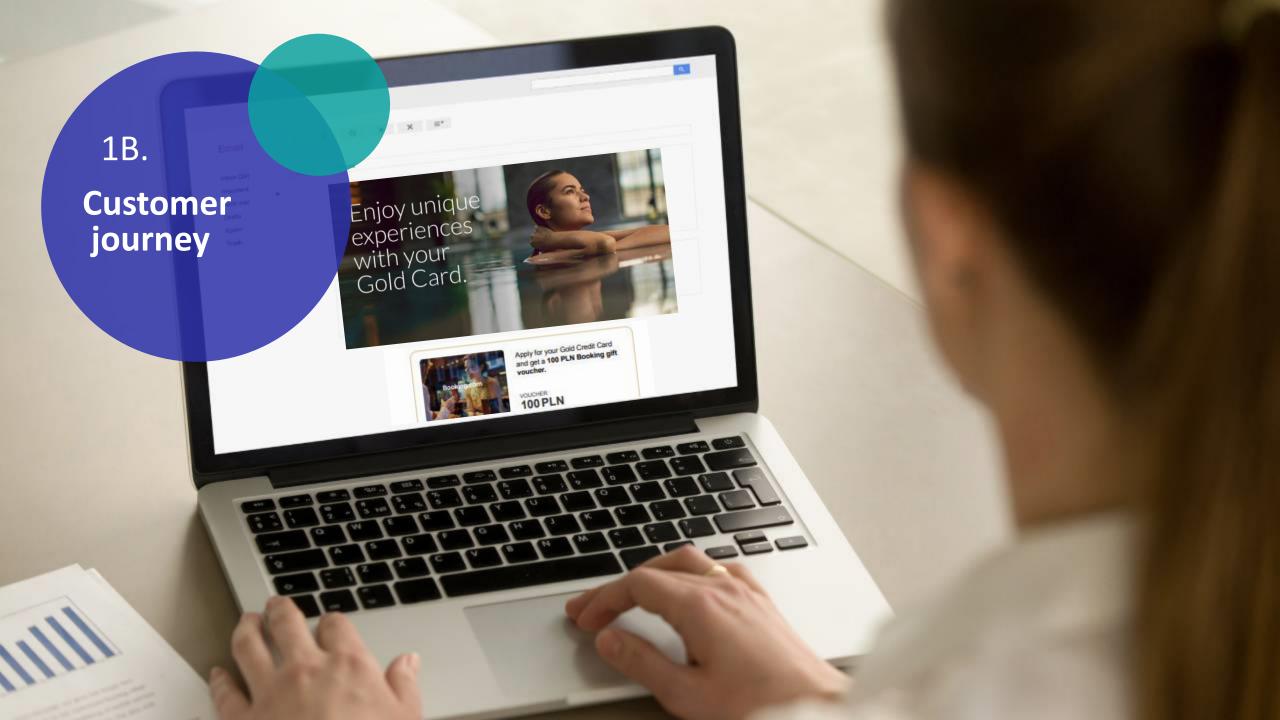


- Prizes extraction
- "Unexpected" threshold prizes
- Final draw with Jackpot at 1m points



- Gamification
- Instant win algorithm
- Core on core; merchant-funded
- Social Sharing





Innovative catalogue of campaigns to address customer needs leveraging the right touchpoint, tone of voice and offer



ACQUISITION

Increase penetration of card products (credit & debit)

+29%

CARDS YOY



NEW CUSTOMERS

Increase activation & first use in early months on book

+6p.p

ACTIVE CARDS IN THE FIRST 90 DAYS



EDU AND INFO

Increase customers' confidence and establish a trusted relationship (E-Pin)

52%

OPEN RATE



UP-X-SELLING

X-sell of new products and services (e.g., Premium cards, instant insurance...)

5%

REDEMPTION RATE



SERVICES ADOPTION

Push card services through behavioural triggers such as digital properties

15%

INSTALMENT
ON POTENTIAL
USERS
IN THE 1st YEAR



USAGE PUSH

Stimulate volumes and new use cases (Downshifter, Card Renewal, Stop loss, ecommerce...)

+20p.p

DOWNSHIFTERS USAGE INCREASE



INACTIVITY

Prevent card inactivity and closure (Inactivity prevention, Churn reduction)

20%
INACTIVE
CLIENTS



Example of full stack campaigns for use stimulation

Full stack campaign to push card usage.

Mechanics and thresholds depend on the customer's current behaviour and that we would like them to have



you spend €50
you can win 100
Playstations 5 + FIFA
23 (before mkt launch)



Every time you spend €500

You can win 2 trips for 2 persons (4-day VIP stay + flight) to fly to Qatar and attend the FIFA World Cup final



Full stack campaigns include:



PROMOTIONAL MECHANICS



MULTICHANNEL ASSETS
(Digital Funnel, DEM,
Banner ATM, Banner
Website, etc...)



EXECUTION OF CJ
ON BEHALF OF BANK



DATA SCIENCE





Data Advanced analytics based on processing data to understand customer behaviour, tailor CVM initiatives, and generate ROI



CUSTOMER KNOWLEDGE

Analyse customer data to identify customer profiles in order to findout opportunities

Customer insights

Customer behavioural Profiling

Customer Propensity Profiling



NEXT BEST ACTION

Tone-of-voice setting and targeting for commercial actions, offers & rewards

Customer Acquisition

Customer Next best Rewards

Customer Next best action



INTERACTION OPTIMIZER

Tailor channel and timing of commercial actions

Best time to contact

Best channel to contact



MONITORING & ATTRIBUTION

Creation of adhoc attribution models to measure initiatives impact and to evaluate CVM contribution

CVM Monitoring

CVM Attribution



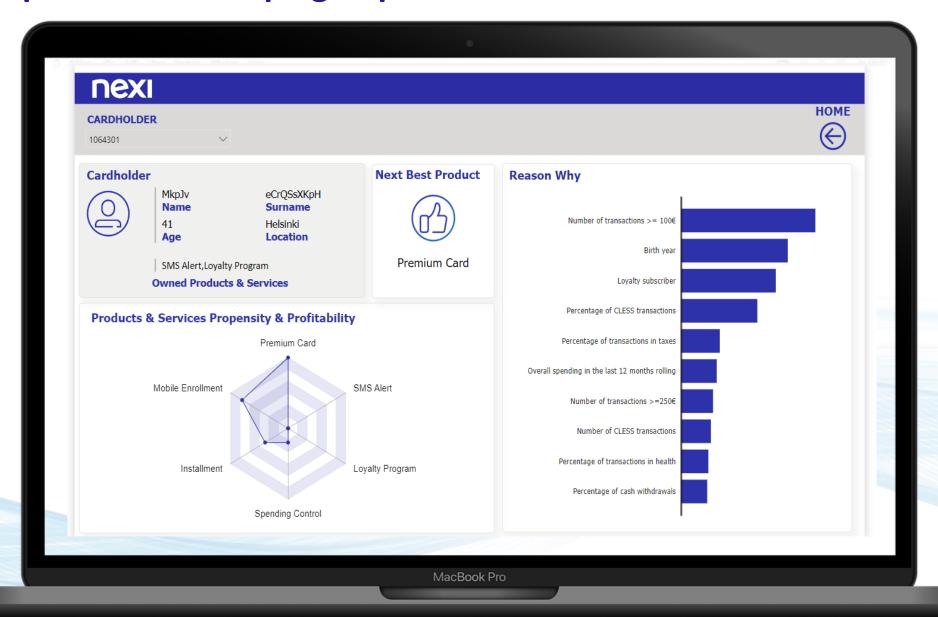


Customer profile and value score





Customer profile and campaign optimiser





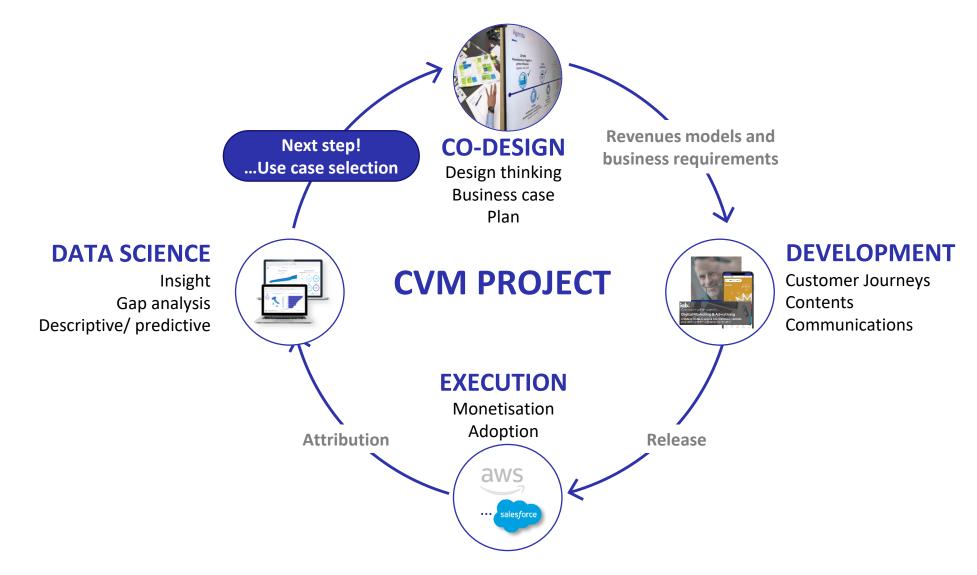
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CVM operation cycle



The next steps for our collaboration

From data, to execution and attribution...





Thank you!



Jean-Philippe Joliveau jeanphilippe.joliveau@nexigroup.com +39 348.2325582