

**nexi**

# The Digital card

Unlocking the Future: The Power of Digital Cards

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18.4.2024, Belgrade

## About me

- **21 years of card payment industry experience, both acquiring and issuing**
- **Acting as Product manager and Senior Business architect**
- **Enthusiastic for learning new things and finding solutions**



**Pavel Lietava**  
**Nexi CE**

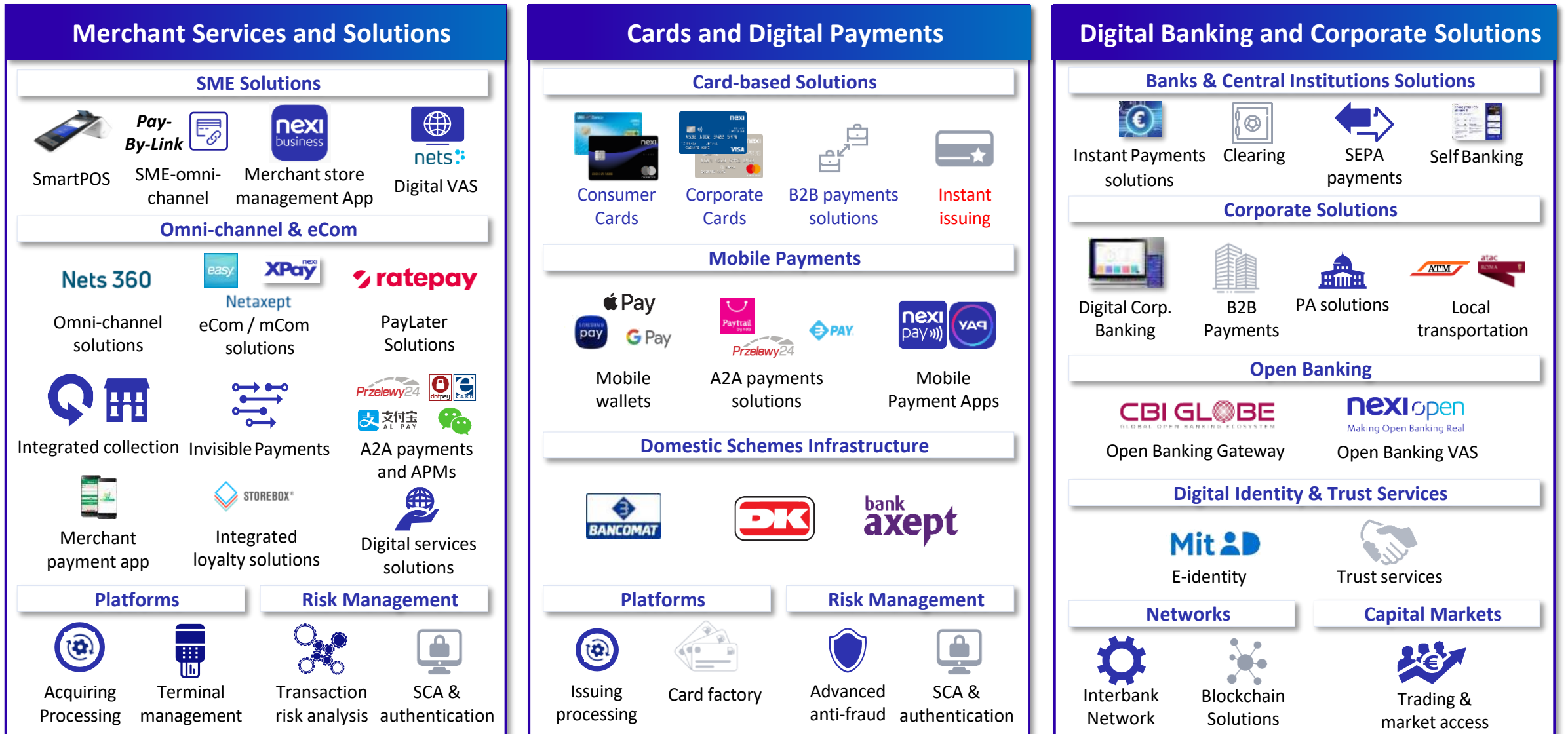


# Nexi's transformation path to become The European PayTech

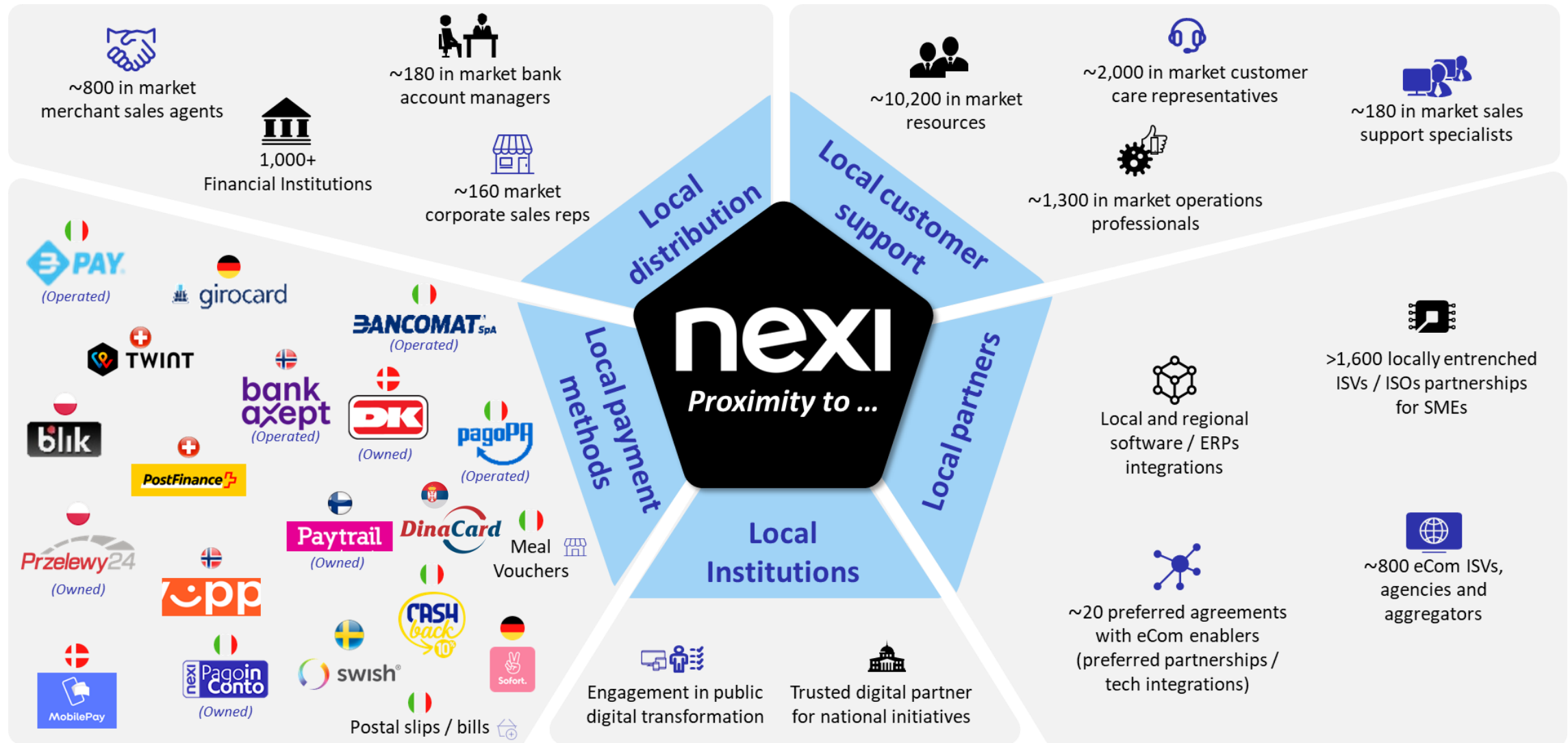


HIRING OF BEST TALENTS AND COMPETENCES • INVESTMENTS IN TECHNOLOGY • FOCUS ON INNOVATION

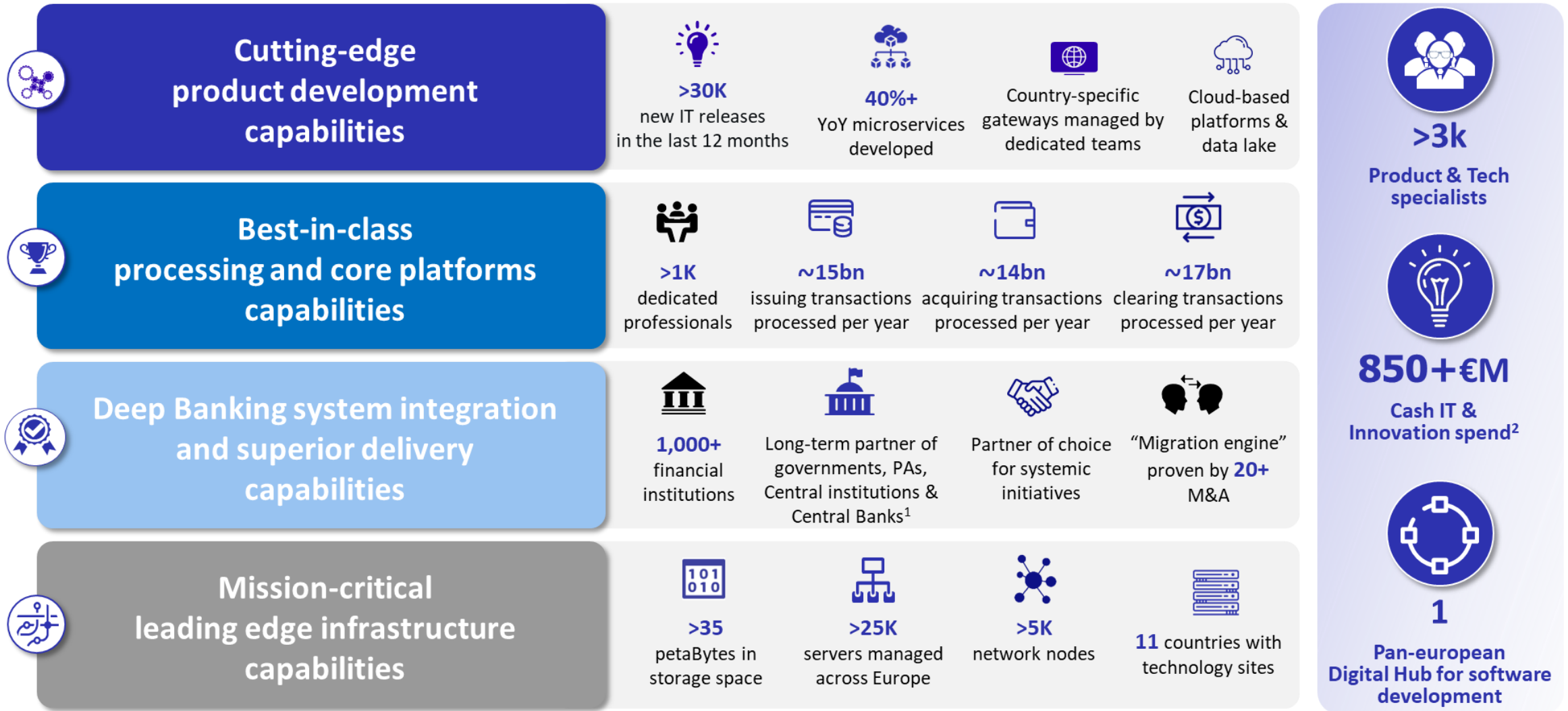
# Full solution portfolio across payment ecosystem



# Nexi market & customer proximity key to win in local markets



# Nexi market & customer proximity key to win in local markets



Source: Managerial estimates. Notes: (1) SEPA, Instant Payments, ACH, Clearing; (2) It does not include terminals and HR Opex/Capex.

## Digital card – Instantly issued card

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Trends, Features, Benefits



## Digital cards



**ChatGPT**

"Tap into the future with digital payment cards, where convenience dances with security at every transaction!"



**You**

Oh, you replaced "meets" with "dance" - what was the reason for this "funny" change?

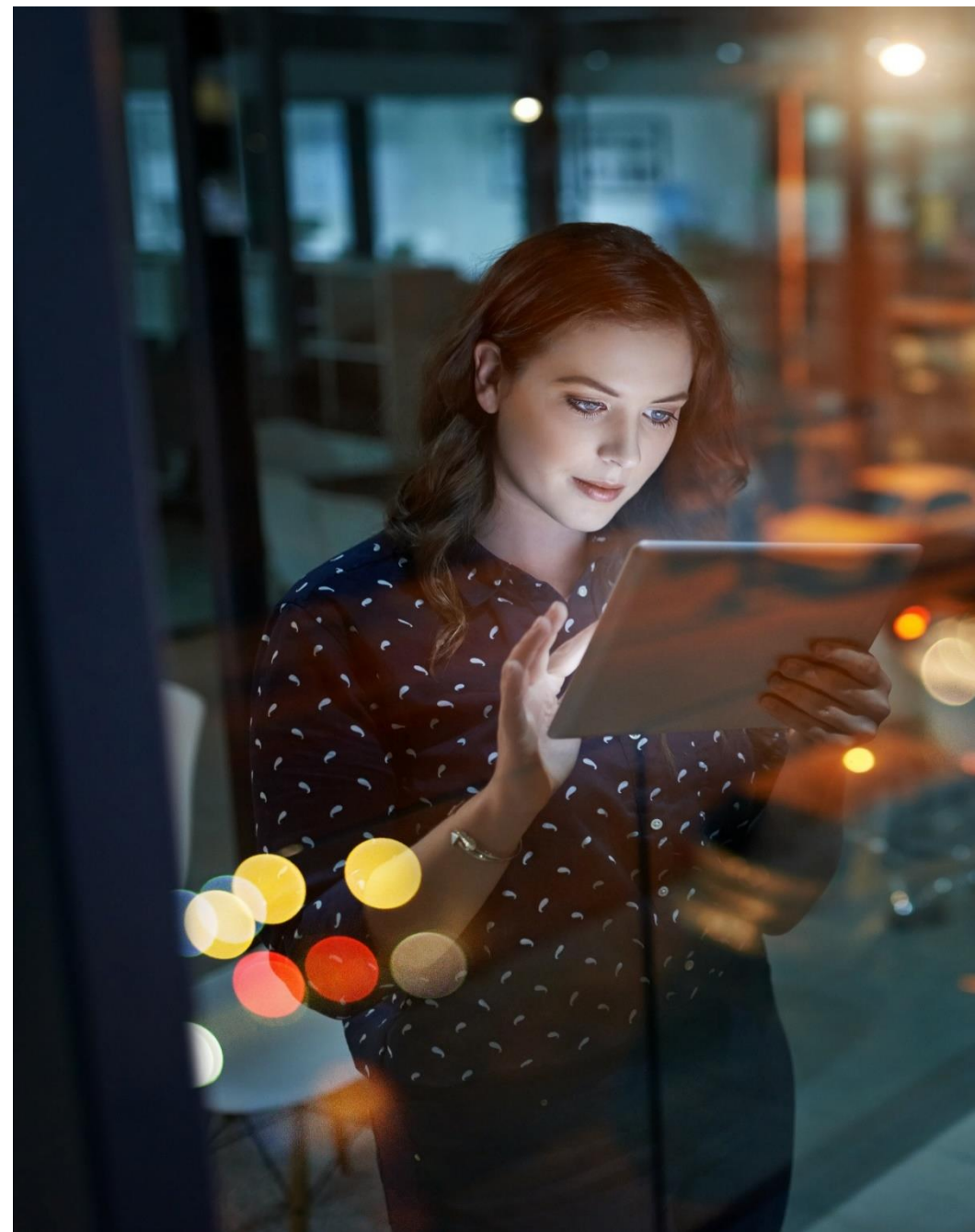
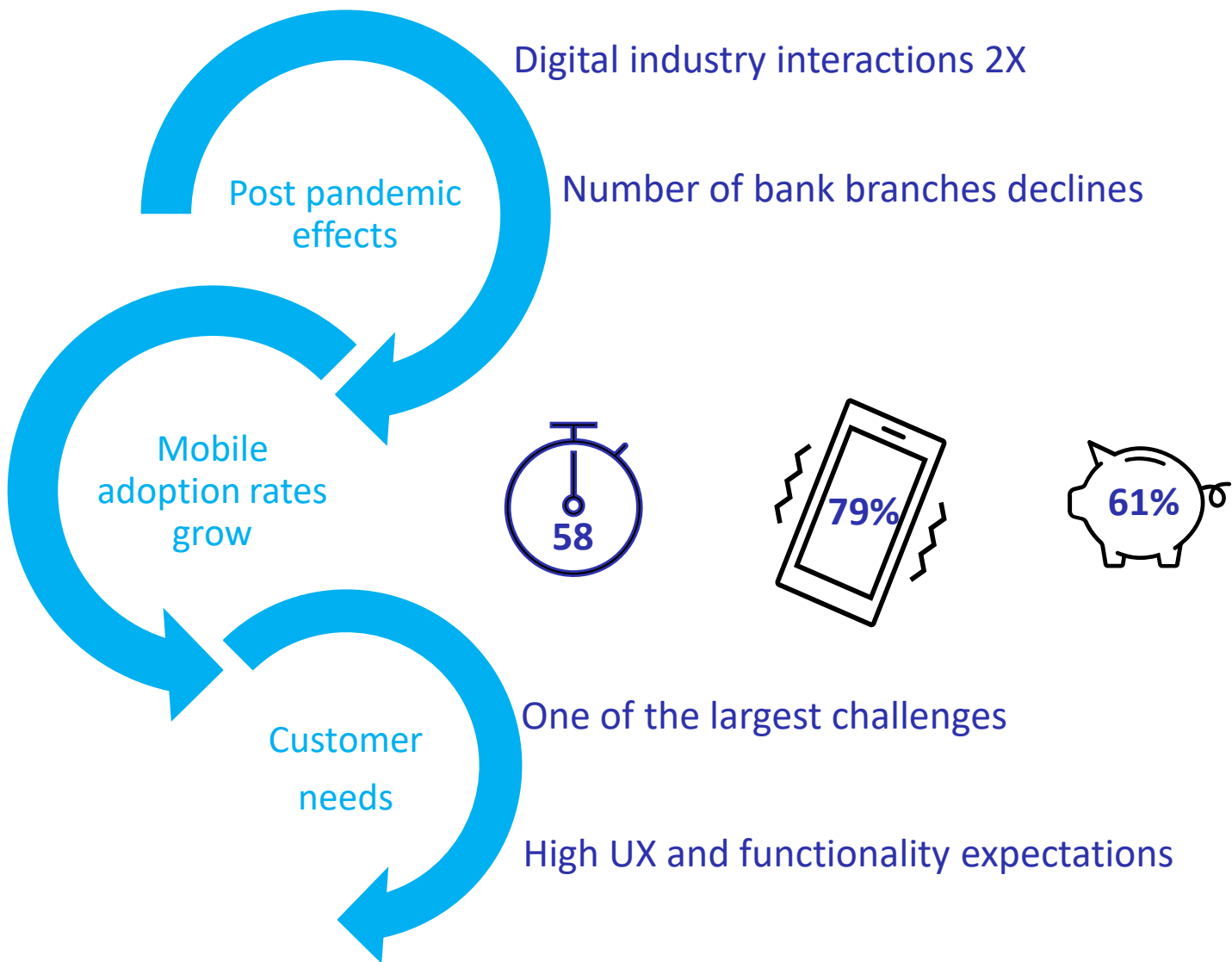


**ChatGPT**






I wanted to inject a bit more liveliness and playfulness into the saying. "Dance" suggests a more dynamic and energetic interaction between convenience and security, adding a touch of whimsy to the statement.



# Digitization seamlessly integrates to our everyday life



## Digital card benefits

-  **Convenience** – Instant access to digital card able to be used both in virtual and physical world.
-  **Enhanced customer experience** – customers experience fast and convenient service, which improves their satisfaction and loyalty to Bank/Financial institution.
-  **Competitive advantage** - helps financial institution to differentiate from competition, driving new customers and retaining existing one.
-  **Limiting fraud** - particular fraud on card delivery, where physical card can be intercepted and stolen in mail.
-  **Cost saving** – in the mid/long term digital cards save operational costs associated with classic cards production and delivery process.
-  **Card usage increase** – digital card issuance drives customers to higher/more frequent usage, thus creating additional revenue to issuer from interchange and other fees
-  **Market trend** – trend is digitization / tokenization – instant benefit and usage. Positive ESQ impact

# Digital card = instantly issued card

*No more waiting for plastic card delivery to start making card transactions*

## Instant access to card data from Day 1

Card data available via digital banking channels:

- *Card Number*
- *Card Expiry Date*
- *CVC2/CVV2 value*



## Card is immediately ready to transact

Card in digital form is enabled for any:

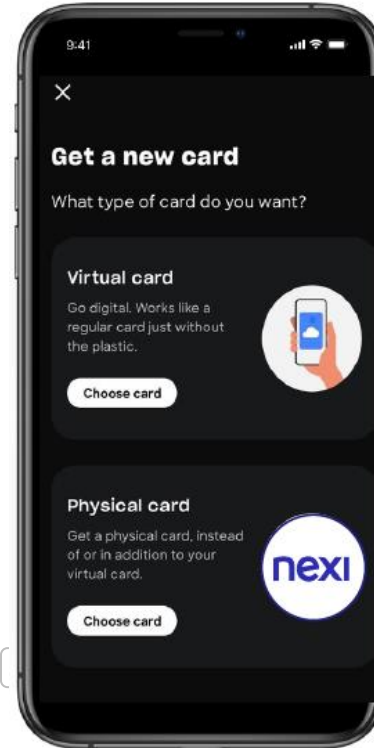
- *Contactless payments via Wallets*
- *3DS e-commerce payments*
- *Contactless ATM withdrawals*



## Card renewal flexibility

Cardholder can manage form of his next renewed card:

- *Only as digital*
- *Digital as well as plastic*



## Online card processing

New card requests are sent via web-services (API)  
Cards are issued and enabled in auth. system online  
Active card in digital form as an instant result



## Physical plastic card delivery

Personalization of plastic is offered as optional  
Plastic can be additionally personalized

- *Digital card = Plastic card = 1 card in CMS*



## Enhanced digital card management

Set of additional web-services available to:

- *set and change PIN*
- *display PIN*
- *manage card limits, status*
- *set and reset e-PIN*
- *reissue, replace a card ...*

# Customer and Bank Benefits

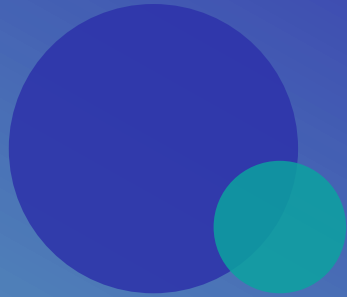


- ✓ Immediate use
- ✓ No waiting for plastic card delivery
- ✓ Greater security
- ✓ All-time access to a wide range of services
- ✓ Physical card is still an option



- ✓ Customer Acquisition
- ✓ Customer Satisfaction
- ✓ Operational Efficiency
- ✓ Revenue Growth





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