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# Payment Excellence

Nexi's Modular POS Ecosystem for Seamless Transactions and Merchant Success

17<sup>th</sup> of April 2024, Belgrade



## About me

### Juraj Chomo

- NEXI Central Europe
- Head of Sales and Business Solutions
  
- 22 year in payments industry
- Experience from various roles in IT, Product, Operations and Business
- Worked for First Data, Raiffeisen Group, Erste Group



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## SERVING



**>1k**

Top financial Institutions



**>25**

Countries

## MANAGING



**~2.2mln**  
Merchants



**~170mln**  
Cards



**~15 bn**  
ACH trx

## SCALE



**#1**  
**Merchant acquirer**

by number of merchants and transaction value



**#1**  
**Card processor**

by number of cards and transaction volume

## CAPABILITIES



**>10.200**  
people

**>3.000**  
Product & Tech Development Specialists



**~€300mln**  
Annual Total IT & Innovation Spending



**The Leading PayTech,  
European by scale, Local by nature**

# One integrated talented team, with deep PayTech capabilities



**~10,200**

Employees



**~3,000**

Professionals in  
Product & Tech



**~4,600**

Professionals in  
Sales & Operations



**50+**

Nationalities



**~43%**

Women  
employees



**~70%**

Employee  
Engagement Index



# Nexi Central Europe, a. s.



## Main Business Activities

- Issuing and Acquiring Transaction Processing
- POS, ATM and cards management
- ATM DCC
- Commercial Acquiring
- POS HW sale
- VAS
- Call Center Services – Issuing/Acquiring
- Disputes and Frauds
- Various back-office services
- Industrial Services
- ATM and POS Operations
- **End To End solutions for POS payments**



## Key Figures 2023

- 2,3 bn. transactions
- 7 mil debit cards
- 401 k credit cards
- 1901k POS devices
- 4,8k ATM devices



## Client Portfolio

- 90 clients
- 21 countries



## NEXI CE Employees (400+)

- 3 main offices
- Slovakia: 276 (Business, IT Delivery, Operation, Security)
- Serbia: 77 (Business, Operation)
- Hungary: 41 (Business, IT Delivery, Operation)
- Business representations in Czech Republic, Poland, Croatia

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## Nexi's Modular POS Ecosystem for Seamless Transactions and Merchant Success

End to End solutions for POS payments



## Some CSEE common market development highlights



- **CSEE market is fragmented in small size markets – 12 countries, but with double digit growth expectations:** average ~35% card penetration and over 10% card transaction value estimated growth
- **The card acceptance business in CSEE is becoming puzzle with various players taking their roles:**
  - **Acquirers:** traditional players, financial institutions, JVs, ...
  - **ISOs:** smaller/middle size companies, innovative, developing new solutions
  - **PSPs:** 3<sup>rd</sup> parties, operating Payments Gateways, providing APM
  - **Processors:** processing payments technically, front and back-end processing, some VAS
  - **POS HW, SW, maintenance providers:** usually providing technical infrastructure and maintenance
- **Market main needs:**
  - **SMEs:** Focused on bundled solution
  - **Large accounts:** Extremely sensitive on services pricing, integrated solutions and extended security features like P2PE required
  - **eComm:** Demand for various APM and VAS
  - **Various Payment Verticals** (Petrol, Parking, Transportation, Vending machines, ...): Requires integration, high SLAs (24x7), ...

# NEXI's response and contribution to CSEE market development ...

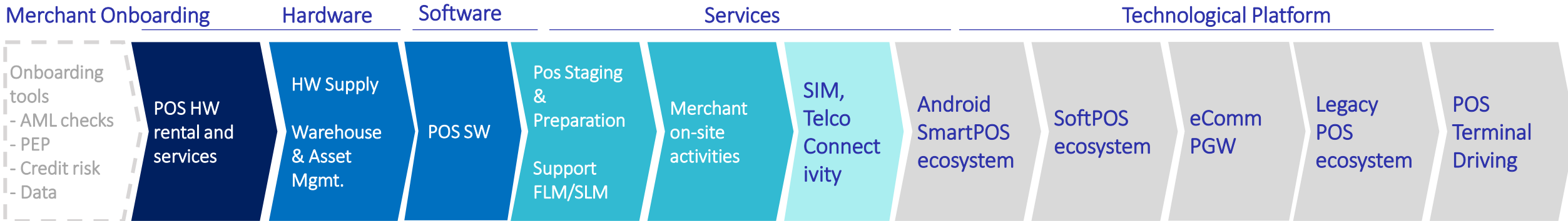


**End-to-end payment solutions for Financial Institutions, Merchants and Consumers**



# NEXI End to End solution for POS payments

## NEXI CSEE Services Value Chain



## NEXI CSEE E2E solution scope:

1. **Onboarding tools**
2. **Innovative Product offering based on a POS multi-vendor catalogue**
3. **E2E POS management** that includes POS HW, SW payment application, connectivity (SIM, Ethernet), support and warehousing, on-site services, continuous product enhancement, schemes compliance
4. **Operational support: POS management Operations Center** (multi-country and multi-language), **Multi-language Contact Center** for merchant support, **Advanced ticketing system** tailored on POS asset management, work orders and merchant support
5. Device handling, Transaction switching Services
6. Frond End and Back-end processing Services



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