



Meeting the needs of the connected customer – on the forecourt and for payment

**NEW CONCEPTS IN PAYMENT** 



### Ingenico overview







A full range of terminals combined with our strategic partnership allows Ingenico Smart Terminals to offer over 250 payment methods.





Ingenico Payment Services offers unlimited payment solutions. Our strong position in Europe provides the foundation for a global offering.





Ingenico Mobile Solutions already enables more than 100.000 merchants in 14 countries to deliver mobile payment solutions.

**OPERATES IN** 

**125** 

**COUNTRIES** 

**GLOBAL PARTNER TO** 

1.000 +

**BANKS & ACQUIRERS** 

PAYMENT METHODS

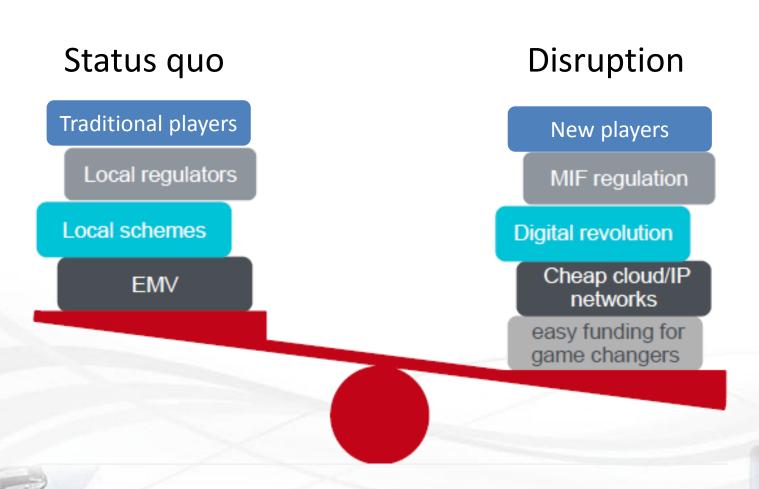
250+

global leader in seamless payment





The payment industry is changing, very fast





#### Retail

- The way the customer and the retailer interact is changing
- Mobility is changing the environment very quickly
- Multichannel is gaining ground
- Transactions may not be initiated by the merchant any more

#### **Acquiring**

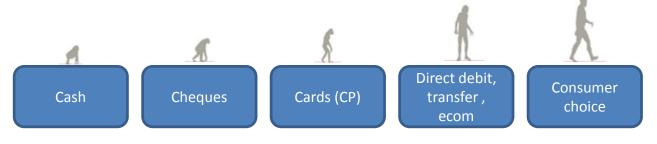
- Quick and massive revolution
- Paradigms being broken, e.g. One on one relationship between card/device and account or method
- We do not know how POS will change, but it will not be as we know it today

#### **Market players**

- Very big players entering the market
- Very fast change
- Interchange will create a level playing field, allowing centralised acquiring and risk of being commoditised (e.g. interchange ++ has become interchange plus nothing)



### Payment evolved













































### **Conclusions**

- A scalable Payment Strategy is required
- Strong product roadmaps
- Standardization, interoperability and critical mass are key to the petrol retail industry relevance

