

nexi
every day, every pay

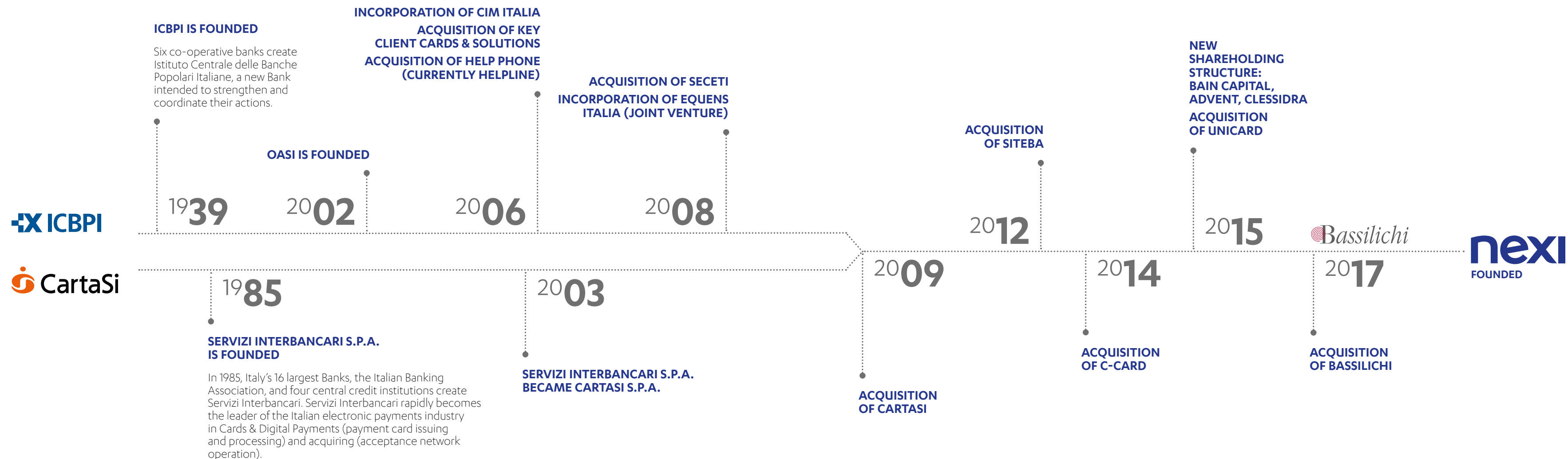
One day paying
without cash
will just be normal
for everyone.

That day is today.

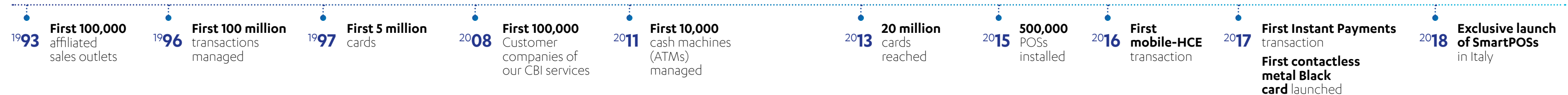


Our Mission

We want to change the way Individuals and Businesses make their day-to-day payments and collections. We will make all payments digital, easier, faster and more secure.



Some of Our Milestones



every day, every pay

Together with our **Partner Banks**, we work every day for millions of Customers and Merchants: we offer best-in-class payment solutions for Banks, Merchants, Businesses, and the Public Administration.

41.3_{mn} **payment cards**

890_{,000} **sales outlets use our acceptance services**

5.5_{bn} **payment transactions processed every year, totalling 445**_{bn euros}

We operate **13**_{,500} **cash machines (ATM)**

420_{,000} **e-banking workstations**

Group CEO
Paolo Bertoluzzo

nexi



“ We believe that cash payments have been superseded by technology. This is why we work every day with our Partner Banks to provide and promote the most innovative, easy and secure payment solutions in Italy. We want to be the Pay-Tech partner of Banks, always at their service. ”

Close to our Customers and always looking to the future. This is an important commitment on many fronts, one which requires major investment, competence and specialisation, with one key objective: to be the Italian Pay-Tech company supporting our Partner Banks and developing the digital payments industry, together.

next generation of payments

Continuous innovation

We study global trends, carefully analyse the behaviour and needs of all our Customers and invest constantly in technology and skills in order to always be ready to propose more innovative payment solutions to meet everyday needs.

Unique skills

Over 1,800 people with many years of experience in the payments industry, plus skilled management and other experts from cutting-edge service and technology Companies.

next to you

Total reliability

We know that keeping to commitments requires both total focus and considerable investment. We do our best to ensure high levels of service, constantly improving our processes and always aiming for excellence. And we endeavour to promptly meet all the needs of all our Clients, every single day of the year.

Maximum simplicity

We do everything we can to put the Customer first when developing our ideas and setting our goals, as we aim to create and provide products and services designed to simplify payments and everyday life.

Together for Italy.

We are committed, together with our Partner Banks, to making digital payments as widespread as possible in Italy, because technological evolution is tied to the economic development of this country.

We work tirelessly to develop new payment systems in order to make digital payments a day-to-day reality.

We provide Banks, Merchants, Businesses, and the Public Administration with a wide range of payment and acceptance services to meet all needs and offer an increasingly easier and more secure payment experience for end Customers, always projected into the future.

Digital Cards & Payments

A complete range of debit, credit and prepaid cards based on cutting-edge technology, offering Customers a wide choice of solutions, great flexibility, security, and ease of use.

To make all transactions even easier, in addition to conventional cards we provide also all available smartphone and smartwatch payment solutions: Samsung Pay, Apple Pay, and Google Pay. We can create a custom offering for our Partner Banks, handle its operation, support its commercial distribution, and take care of their Customers with a dedicated engagement programme.

Merchant Services & Solutions

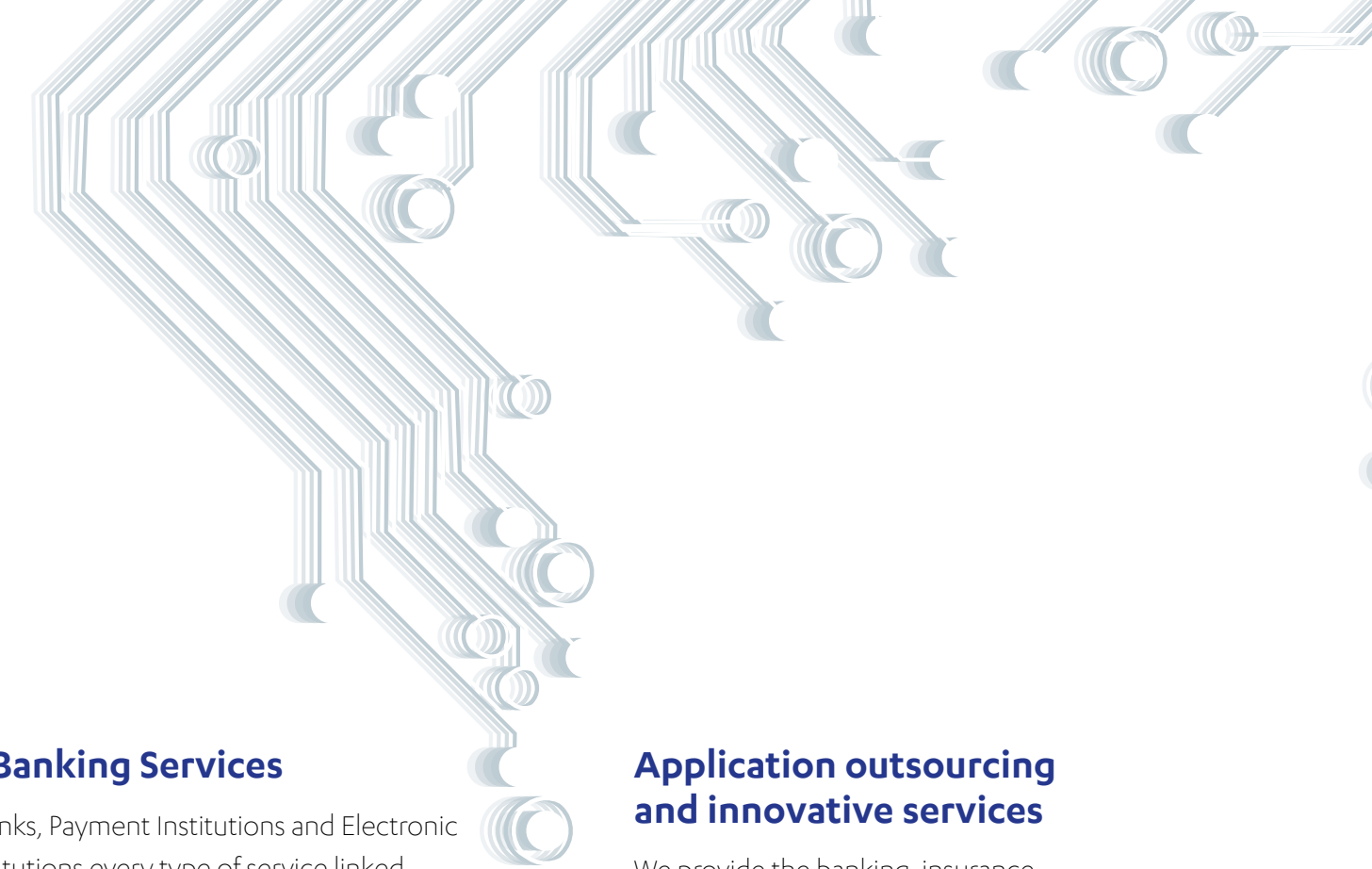
Together with our Partner Banks, we support merchants with a complete range of solutions and services allowing to accept all kinds of payments, with differentiated solutions according to the size and type of business. In addition to acceptance solutions, we offer also a wide range of POSs to address different sales needs from classic to outdoor and mobile scenarios, as well as more advanced solutions such as SmartPOSs, which we were the first to launch in Italy: these state-of-the-art terminals allow Merchants to accept payments and get advanced technological support for their business.

Digital Banking Services

We offer Banks, Payment Institutions and Electronic Money Institutions every type of service linked to cash transactions: from Clearing & Settlement services, through the management of collections and payments as well as the relevant back office operations, Instant Payments, Digital Corporate Banking, intermediation and settlement services, to the world of conventional payments and services for the digitisation of Public Administrations. In addition, our ATM solutions offer self-banking services at bank branches and advanced ATMs, and our Open Banking Solutions assist Banks with the transformation of services (PSD2).

Application outsourcing and innovative services

We provide the banking, insurance, and financial-services industries with application outsourcing and administrative services and solutions, System Integration projects, anti-money laundering advisory and training services, and compliance with the requirements of Supervisory Authorities.



next to the Banks

Every day, we work alongside our Partner Banks, creating value together. We manage their offering of cards, mobile payments, POSs and acceptance systems, helping them develop their Customer base through dedicated Customer Value Management initiatives. Together, we innovate and promote digital payments to their Customers, and we strive to make them easier, more immediate and secure.



“ We are alongside all Partner Banks, every day, to serve their Customers together, innovate the e-money and payments market and sustain continued growth with higher value for all. ”

Commercial Division
Marco Ferrero

Innovation

Innovation, management and service for Banks

Together with our Partner Banks, we create, develop, and manage the complete range of e-money, acceptance and payments products, as well as all operations related to the core businesses. As for card issuing and payment acceptance services, we offer a turnkey solution, with platforms that are easy to integrate and use, handling the settlement process as well as contracts, relationships with international payment networks, fraud prevention, support, disputes and complaints, and the day-by-day management of Customers under a Customer Value Management approach. Each of our Partner Banks can rely on a dedicated Account team to support them in their day-to-day business operations.

Solution

Exclusive solutions

We help Banks get the most value from the e-money and payments business, supporting them in the creation and development of custom projects. We offer them the expertise of our specialist structures, which focus every day on studying the Italian and global market as well as innovating payments. This way, we can develop the best conventional and digital solutions for each Bank, streamlining the end Customer's experience and driving the market to constantly evolve.

Support

Sales support to grow together

The success of our Partner Banks is the measure of our performance. Therefore, we are committed to working alongside them every day at all stages of their sales strategy: from the constant training of bank tellers developing tailored learning projects through the creation of promotional materials and branch initiatives, to co-marketing campaigns.

Advisory

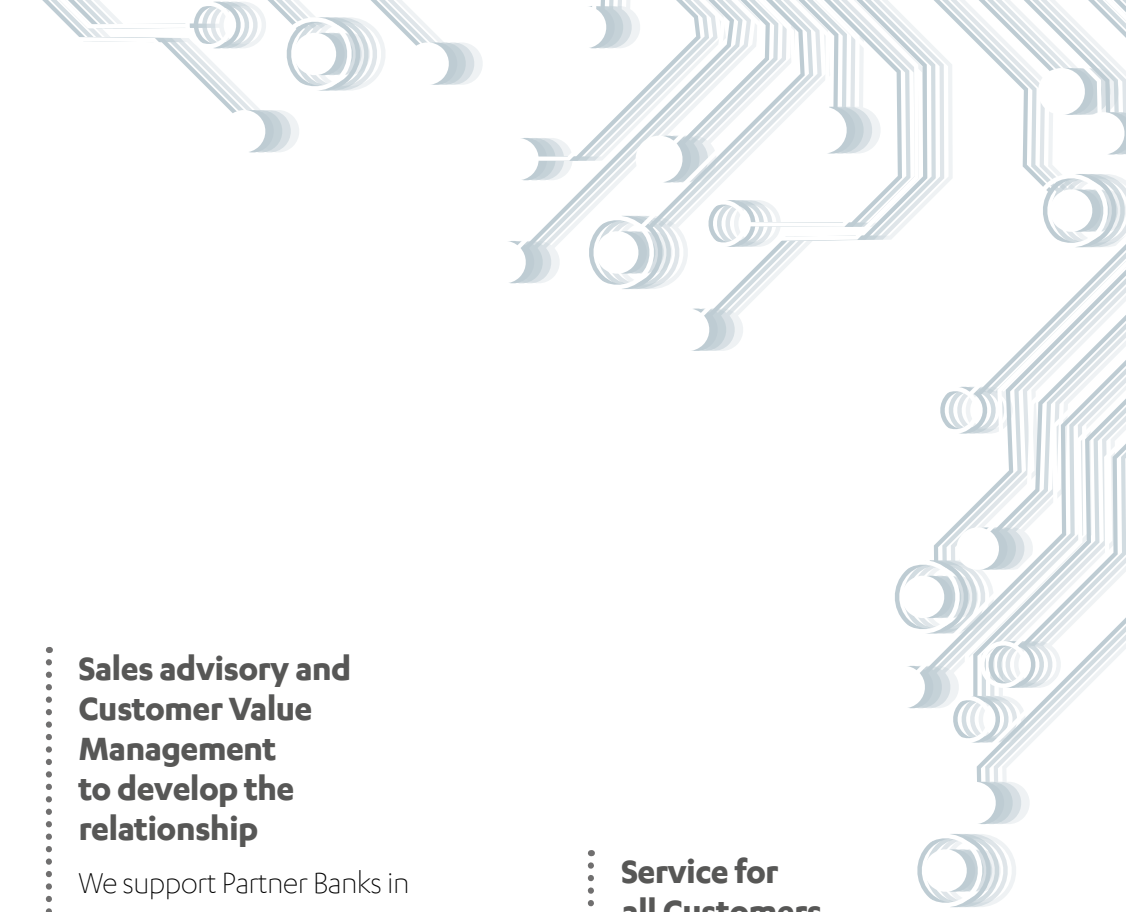
Sales advisory and Customer Value Management to develop the relationship

We support Partner Banks in developing their relationships and growing their market share. This is why we provide them with a dedicated Sales Advisory team to identify long-term opportunities as well as a team of Customer Value Management experts to increase the value of their Customer relationships every day, with dedicated marketing campaigns and constant Customer insight analyses.

Service

Service for all Customers

We provide the highest level of support to Banks' sales networks: we listen to their every need and do our best to always respond in a timely fashion. We offer comprehensive and customised 24/7 service also to their Customers through all contact channels: phone, e-mail, social networks, virtual assistants.



Digital Cards & Payments

next to the Customers,
everyday

We manage 41.3 million cards in Italy as well as all relevant conventional, online and mobile transactions. Together with our Partner Banks, we take care of their Customers from creating payment instruments to managing them and providing support. Every day.



“ We see payments through the Customer’s eyes and we work constantly to make the complex simple; to make paying by card or smartphone an everyday event, because cash has been superseded by technology. ”

Business Unit Digital Cards & Payments
Andrea Mencarini



**We create, develop, test.
Every day, at the service
of our Partner Banks.**

We provide Banks with a comprehensive range of payment products and Customer Value Management services. We carefully study every aspect of the payment experience to make it increasingly more digital and one click away: by giving access to the web and Apps, cards and smartphones allow Customers to dynamically manage their payment instruments, optimally adapting them to suit every use.

All-round security

Thanks to our security protocols, and the experience and technologies used in managing and preventing frauds, we provide all our Customers with the highest level of protection in both conventional and remote purchase transactions. Every day, we monitor the spending habits of our cards and, in the event of anomalies, we protect Customers and are always on their side. With the SMS alert service and in-app notifications, Customers can track all expenses made with their card and their smartphone. In addition, the “3D Secure” security services, provided in partnership with the Visa and Mastercard networks, ensure complete protection for online purchases.

Customer Engagement

Nexi puts its expertise at the service of its Partner Banks also for Customer Engagement and Customer Value Management initiatives. We design, structure, and create ad hoc marketing campaigns, caring initiatives, and special promotions through several channels to improve Customers’ satisfaction and enhance the relationship with them even further. This way, there will always be one more reason to pay with card or smartphone.

A complete range of cards for everyone: Individuals and Companies

We satisfy every need with a wide range of payment cards and solutions



Credit Card Offer - Solutions suitable for all needs of Individuals and Corporate Customers: revolving, charge and instalment (Easy Shopping) payments are available for all cards, as well as digital services for mobile payments, insurance, support, and security and fraud prevention services.



Debit Card Offer - The range of advanced debit products contributes to enriching and enhancing the Bank's product offer and is aimed at the entire Consumer and Commercial Customer Base. International debit cards stand out for their functionalities and services: accepted worldwide at ATMs, on contactless POS devices and online, they have security features and numerous self-service options.



Prepaid Card Offer - Contactless cards for online purchases, "pocket money" and trips abroad, crediting salaries, and spending for non-residents in Italy.



Nexi Black

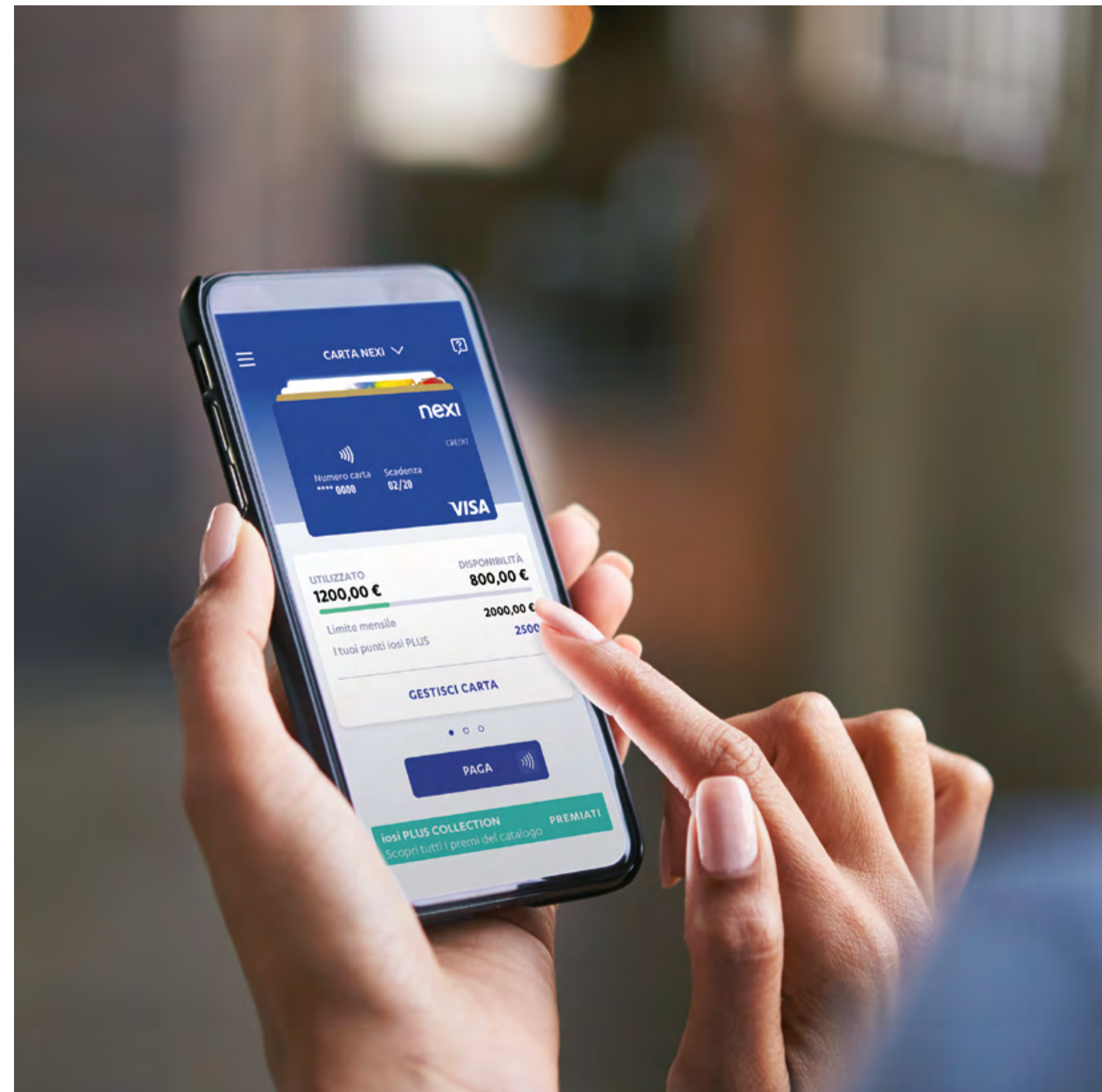
A by-invitation-only card, Nexi Black is the first contactless metal credit card, combining the innovation of contactless payment with a classy and minimalist design. Its striking metallic look and feel is accented by its stainless steel core and its weight, which at 14g makes it more than three times heavier than a standard card. To top it off, a matte finish gives the card a sleek and refined look, which reflects the savvy customer base it's designed for, helping to ensure it remains top-of-the-wallet. Nexi Black comes with a comprehensive package of high-level services, thanks to a dedicated Personal Planner and customised travel and leisure solutions, with the impeccable organisation of a five-star service and a tailor-made approach.

It is only a short step from cards to digital

From plastic to virtual cards, mobile technology applies to all the solutions we provide and makes the payment experience even easier, faster and more immediate. To allow Customers to easily pay with their smartphones, we offer our Partner Banks the best possible arrangements with several players, such as Apple, Samsung, and Google, to enable the most advanced payments on iOS and Android devices.

In addition, thanks to the Nexi Pay App, Customers can access information on their profile, credit card transactions and additional services:

- **Easy Shopping** to pay for card expenses in monthly instalments
- **Spending Control** to set spending limits by amount, type, and geographic area
- **#iosì**, the set of free additional services automatically available for all credit cards
- **ioVINCO**, the instant-win game that regularly offers thousands of instant prizes to the Customers that use the card
- **iosì PLUS**, to access the exclusive light concierge services of iosì PLUS SERVIZI and the iosì PLUS COLLECTION loyalty programme, which rewards card and mobile payments with points that give access to a selection of rewards from the best brands



Merchant Services & Solutions

next to the Merchants,
everyday

We make it easier, faster and more secure for shops, hotels, restaurants, bars, online stores and professionals to run their business. We do this by offering a comprehensive range of solutions and services to accept any kind of payment.



“ We have designed services that aim to be efficient, fast and Customer-focused. We believe that with Merchant services there is still considerable scope for the development of innovative projects and the simplification of the acceptance of digital payments. In view of this, our attention is focused on new technologies for retail businesses, from e-commerce to mobile payments and business analytics. ”

Business Unit Merchant Services & Solutions
Enrico Trovati

We have a solution for every need

A complete range of POSs for every type of business: from contactless payments at the register, through mobile sales, to state-of-the-art solutions for small purchases and payments using HCE-enabled smartphones and wearables.

The traditional range



Traditional POS - The POS for shops with a fixed cash register, it only requires a plug and a connection to an ADSL line or a telephone network; it can be integrated with the cash register.



Portable POS - This is the ideal solution for taxis, street vendors, exhibitors at fairs, and more generally to accept payments without mobility constraints. The device connects using a mobile network.



Cordless POS - The solution for restaurants, bars and night clubs, as well as all Merchants that need to move within or near the store.



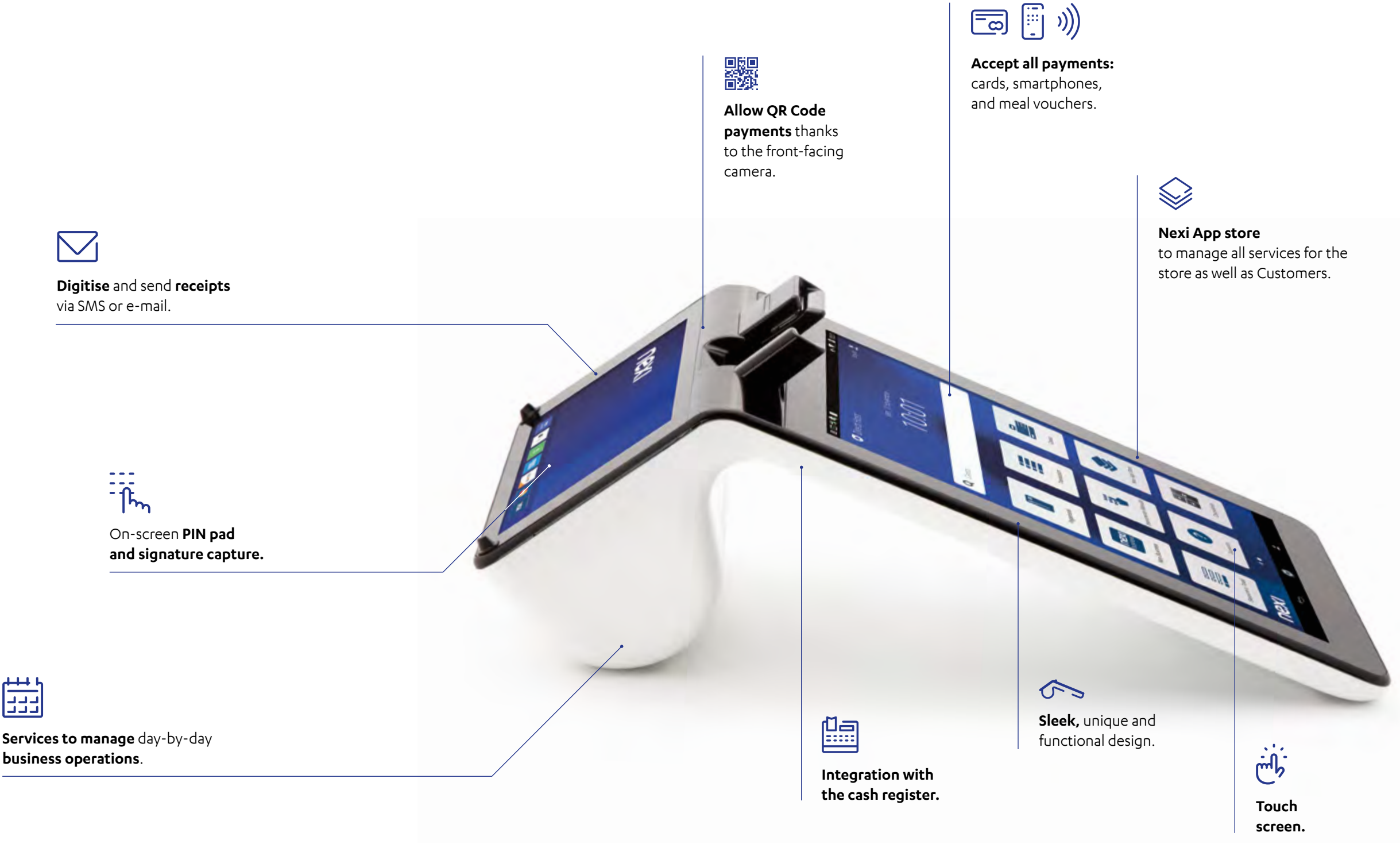
Mobile POS - A solution allowing to accept payments using your smartphone, without requiring a POS: you just have to download an App to accept any payment.



nexi SmartPOS®

Nexi SmartPOS® is the state-of-the-art advanced POS enabling the Merchant to manage all payments, Customer services, and several day-to-day operations with a single device.

Nexi SmartPOS® is the solution allowing to integrate the cash register and multiple services to run your business in just one device, thanks to the Nexi App Store.



XPay for e-Commerce

Every day, over 12,000 online Merchants use our platforms for their e-commerce business. For them, and for our future customers, we have developed easy, complete, and convenient solutions. These already have all the required security certifications and comply with international protocols, and they suit the needs of small shops and of stores looking to grow their business globally. All our e-commerce solutions are multi-language, allow to manage payments via e-mail, and feature an online back office that can easily be integrated with the Merchant's ERP software. XPay can be up and running in 48h thanks to an all-digital process.

The best publishing, consumer products, retail, phone, and sports Companies have chosen XPay.

XPay Easy - The easy and quick turnkey solution for those just getting started with e-commerce.

XPay Pro - The complete package, ideal for those who have an online store and receive frequent orders.

XPay Full - The fully customisable solution for large Merchants with high sales volumes.

Always by your side

We know that business never stops: that is why we guarantee 24/7 support and on-site emergency response services even on weekends, ensuring the highest levels of service.



An App for Merchants

Nexi Business is an App that enables Merchants to track sales and the performance of their business anywhere and anytime, monitoring all transactions, obtaining performance analyses, and comparing their sales with competitors. The App also allows to easily access all accounting documents and manage reversals directly from your smartphone.



Digital Banking Solutions

next to the Banks
in everyday operations

We support Banks, Payment/Electronic Money Institutions, Businesses and the Public Administration in managing all their collections and payments across all transactional, ATM, Digital Corporate Banking, and Clearing & Settlement systems.



“ We offer advanced systems and infrastructure also for highly complex businesses: we provide easy, fast and customisable solutions, from Instant Payments to advanced Digital Corporate Banking platforms—with PSD2 in mind. ”

Business Unit Digital Banking Solutions
Renato Martini

ACH & Infrastructural Services

We give Banks and Payment Service Providers (PSPs) access to the world of domestic and international payments, offering them the opportunity to join either directly or indirectly the Application Centre of Italy's RNI (Rete Nazionale Interbancaria - national interbank network) for domestic services as well as the Automated Clearing House (ACH) for SEPA (Single European Payments Area) services. We can therefore support Banks in handling all Clearing & Settlement processes.

Intermediation & Settlement

Our solutions enable even small entities, which are inherently outsourcing-oriented, to access the world of payments, domestic settling, SEPA, Cross Border, Target2 and Setif payments. Nexi also acts as Settlement Agent with international networks to settle credit/debit card transactions. This set of services also includes intermediation and settlement between partner Banks and billers of payments such as utility bills and mobile top-ups made via ATM and Web.







Instant Payments

The Instant Payments platform is designed to handle the Clearing & Settlement of real-time, IBAN-based interbank payments.

The system is based on an open infrastructure, guaranteeing the highest level of security, payment traceability and a seamless integration with Banks' systems. We use a consolidated, cutting-edge technological platform to provide our Customer with the highest level of reliability.

The benefits of Instant Payments for Individuals and Businesses

-  **Instant Payment**
the funds become available on the recipient's account in less than 10 seconds
-  **Available anywhere and anytime**
24/7/365 service
-  **Multi-channel approach**
the service is available on any device
-  **Widely distributed**
Instant Payments allow to reach 34 SEPA European countries



Payments & Collection

We listen to every specific payment and collection management need of Banks, Large Corporates, and Public Administration, building services tailored to their specific operational requirements.

- **Traditional payments:** Check management solutions using the new check image truncation procedure, bills, utility bills paid at Partner Banks, Telepass payments and pension payments.
- **Innovative payments:** the range of cutting-edge payment services such as the AgID – PagoPa service, acting as both Technological Partner and Payment Service Provider, and MyBank, acting as Service Provider and Registering Agent.

Digital Corporate Banking

We develop and operate Digital Corporate Banking network and node systems as well as front-end systems. Our offer is designed to provide Banks with a unique multi-channel remote banking solution for their Corporate Customers that can provide services for different targets (Corporates/Large Corporates, Small Businesses, Managing Agents, Bankruptcy Judges, etc.) and be integrated with different ERPs.

We have become the market leader thanks to a platform that combines the Bank's in-house services as well as those of the CBI Consortium and is open to constantly evolving value-added services that can be activated separately. These include the E/Mobile Banking Corporate platform and services such as CBILL, Fast Digital Invoicing, Certification Authority and Payments Security. The integration with Basilichi allowed us to further expand our skills and the scope of the services provided to our Partner Banks.

Nexi Open Banking Solutions

Our partnership with the CBI Consortium resulted in CBI Globe, the Open Banking platform that facilitates connections between Banks and Third Parties through APIs, in accordance with the new PSD2 regulation.

CBI Globe represents a single access point that enables Banks to play a new role within the financial services industry (e.g. by acting as AISPs), developing services at competitive rates with reduced costs and a faster time-to-market. With CBI Globe, Banks can fully meet regulatory requirements and constantly adapt to upcoming regulatory changes.

CBI GLOBE
GLOBAL OPEN BANKING ECOSYSTEM





ATMs and self banking

We support Banks in developing the ATM channel in order to make it one of the key touchpoints in the relationship with Customers, working together to identify the solution that best suits their needs.

Our offers are highly specialised, reliable, and efficient, and include also some additional components such as cardless withdrawal, cash management, the DCC (Dynamic Currency Conversion) service, the Self-Service Teller, and the smart safe for Merchants.

Our operations span the entire value chain and we provide an end-to-end service to our Customers.

next generation of payments

Progress occurs when experience meets innovation.
This is why we make major investments in
technology and developing our skills.



We strive for excellent Customer service and operations

Close to the Customer, anywhere and anytime

Together with Helpline, the Group's company specialising in contact centre services, we provide 24/7/365 support to our Partner Banks and their Customers through a team of over 300 people.

Our representatives are trained to respond to the requests of Customers and Merchants across all contact channels: phone, e-mail, social networks, virtual assistance.

A highly competent and trained specialist centre handles disputes and complaints. Satisfying our Customers represents one of our key commitments and requires constant care, preparation and passion.



We are very Customer-oriented and aim to satisfy by constantly improving the customer experience and developing multichannel Customer Care services.

Inbound and outbound call centre services

We manage, for all Nexi Group companies and for other companies in the industry, pre- and post-sales support and information services, customer care services, and promotional initiatives. We are also specialised in outbound campaigns, from surveys to the promotion and launch of new services, and from event management to other promotional efforts.

Web Interaction and back-office activities

We provide web interaction and live chat services through which the Customer can converse in real-time with a representative and ask to be contacted back. Our offering includes a wide range of back-office services, from the standardisation of registers to the management of complaints, from data entry to reporting and control.

Customer Relationship Management

We use advanced CRM tools to allow our representatives to access all the information they need from a single website in accordance with ISO 9241 usability standards.



The importance of security

We have a team of specialists dedicated to preventing fraud: thanks to their work and state-of-the-art technologies, we can detect frauds in advance and prevent any adverse impact on our Customers most of the times. At the same time, we use advanced credit card spend analytics, which allow us to detect anomalies and nip most fraud attempts in the bud. The security of those who have decided to be our Customers is extremely important to us all.

A well-oiled machine built around competencies, control, and constant investment

We are relentlessly committed to providing world-class levels of service to our Customers, ensuring quality, speed, efficiency and competitive costs. Our organisation is structured to deal with massive volumes. Every year, we handle over 9 million calls and 1 million e-mails; we safely deliver more than 6.5 million cards and nearly 3 million PIN codes to Customers thanks to the most innovative solutions available on the market; we produce 68 million documents, including account statements and invoices. Over the years, our experience in preventing frauds has allowed us to achieve important results in the early identification of attempted frauds targeting our Customers whose security is paramount to us. Every year, our technical experts visit 500,000 Merchants across Italy, install new technologically advanced POSs, and promptly fixing any malfunctionings, so that the service can be restored in a few hours.

We aim for continuous innovation, because we believe that cash has been superseded by technology

We constantly monitor new trends and developments in technology, because it is through technology that the everyday habits of our Customers change.

We strongly believe that now is the moment to invest in the development of payment instruments. That this is the moment to transform static plastic cards into dynamic digital experiences. That this is the moment to transform POS terminals into state-of-the-art tools with the digital technology of business Apps, and not only for payment services. That this is the moment to make payment services between Companies and between Individuals real-time. That this is the moment to seize the opportunities that arise from an increasingly competitive marketplace.

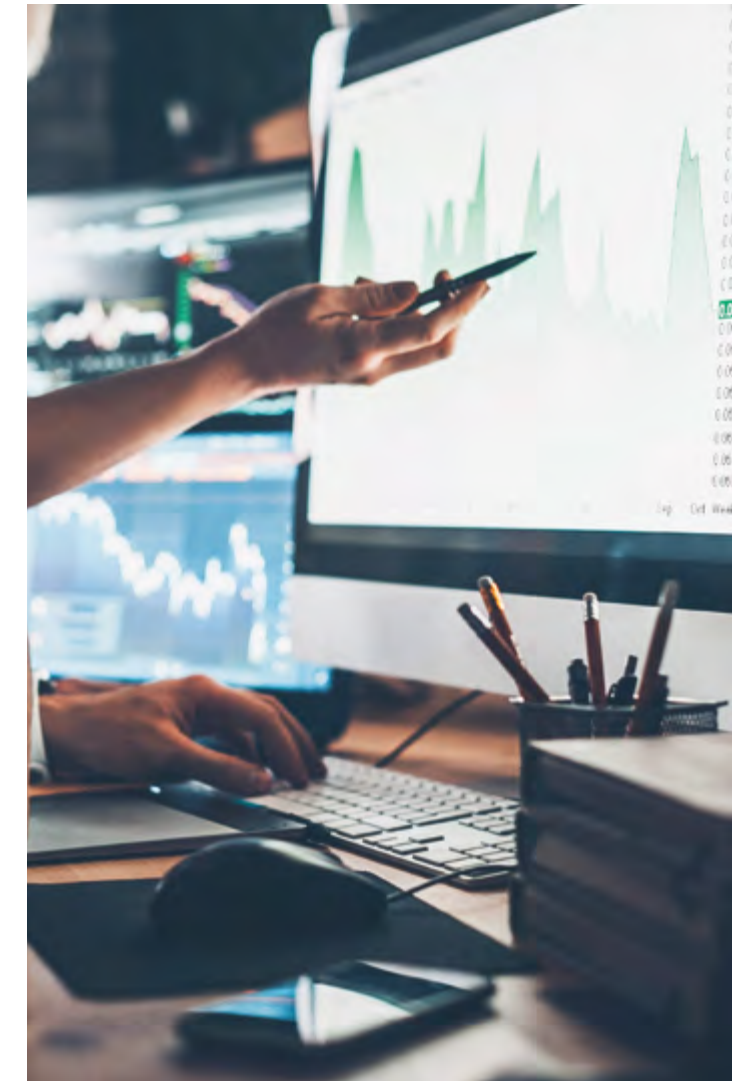
In order to do all this, we have an organisation with a strong focus on innovation, including teams of experts able to create a cutting-edge digital experience. Because it is through attention to detail and seamless use for the Customer that we will make a difference.

We are developing a Fin-Tech ecosystem to capture new trends that are not yet mainstream and transform them into service components for our Partner Banks.

We carefully study the evolution of the Italian and European regulatory contexts in order to identify business opportunities as they arise out of new competitive scenarios. Our understanding and strategic and tactical interpretation of the various market phenomena are put at the disposal of our Partner Banks in order to study together the possible evolution of our services.

We have created a centre of competence specifically for Big-Data analytics in order to transform information assets into added value for all Customers, while studying the best deals for various types of Customers and their needs that have not yet been met.

We always focus on customer satisfaction in order to constantly monitor our work and the way we do it, because it is through continuous improvement that we will be able to develop relationships of trust with our Partner Banks and their Customers.





We invest continuously in technology

Focusing on technology has meant investing more than 1 billion euros over five years, and specifically in:

- Renewing infrastructure
- Developing our operations and gradually increasing service levels, with a constant focus on operational excellence and flexibility
- Creating innovative projects to guide the evolution of the market, together with our Partner Banks.

Investing in technology means investing also in specialist skills. For this reason, we have recruited the best people in the industry: experts and young talents capable of picking up on the most interesting developments and of thinking outside the box.

We have also changed our internal structure and the way we work to streamline our processes and focus them on quality, security and innovation.



We are Nexi, on your side every day.

1,800 people across 6 offices in Italy to create, develop, and manage the best payment solutions for our Partner Banks and their Customers.

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