

# ingenico

WORKSHOP INGENICO

## Moving Commerce Forward

● Milan, 28 November 2024





# Agenda

- 1 | Unveiling our Strategic Framework**  
by José Luis Arias | EVP EMEA at Ingenico
- 2 | Discovering our new offer: from Android to SoftPOS**  
by Angelo Panarella | Head of Italy, ME and SEE at Ingenico
- 3 | Elevating the merchant experience with Ingenico Manage 360**  
by Gilles Brûlé | Italy, EE, CIS, ME Solutions Manager at Ingenico
- 4 | Introducing the Palm Vein solution in Italy**  
by Arnaud Dubreuil | Innovation Director at Ingenico
- 5 | Q&A and Closing**  
by Angelo Panarella

# JOSÉ LUIS ARIAS

Executive Vice President EMEA  
at Ingenico



# Our global footprint

We encourage **Innovation** at any level, anywhere, anytime, guaranteeing **Compliance** with local regulations and ensuring long term business **Security**

**1<sup>st</sup>** 

Global market leader in POS

**1000+**

Banks and acquirers 

**120** 

Countries where our solutions are deployed

 **55**

Offices in 32 countries

**3,300**

 Employees

**77** 

Nationalities

**2,500+**

 Payment apps

 **40 M**

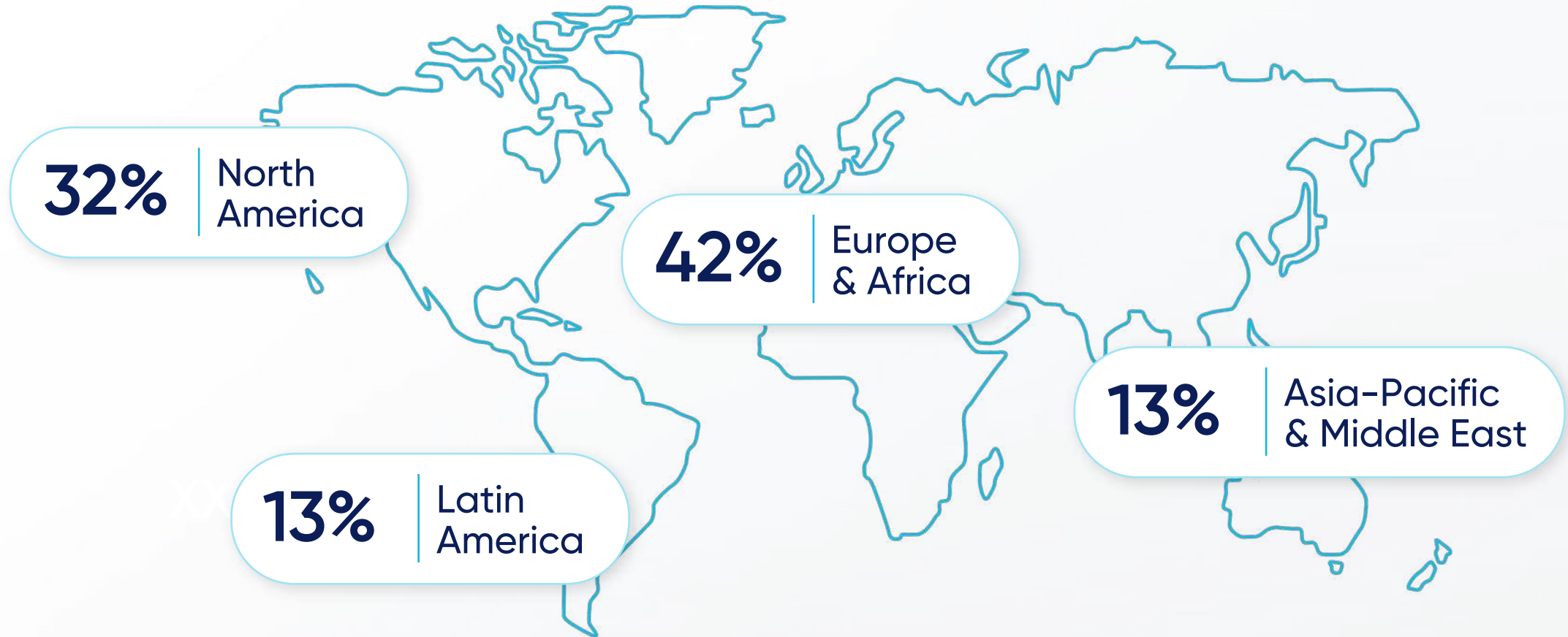
Terminals deployed worldwide

**90%** 

Of terminals sold with a recycling option

# Our strong local presence

Ingenico's teams per region across the world, ensuring localized expertise and support to better meet our customers needs





# Foundations for a Sustainable Future

We are committed to driving ethical, transparent and inclusive growth for all our stakeholders

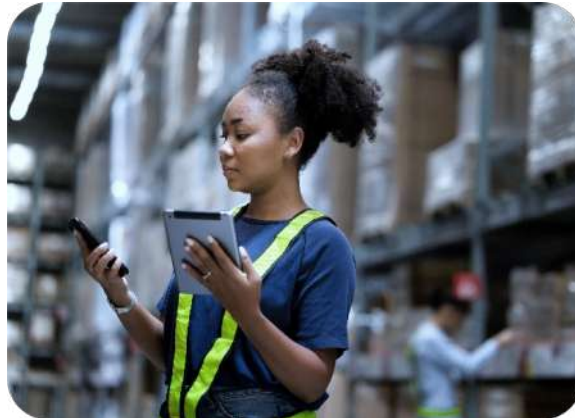
## People

Our people are the cornerstones of our success. Diversity and inclusion are the keys for strong performance.



## Sustainability

We have an ambitious program to limit the ecological footprint of our infrastructures and activities.



## Social Responsibility

We are committed to managing the societal impacts of our operations, products and business relationships.

Future

# Our strategic framework to Move Commerce Forward



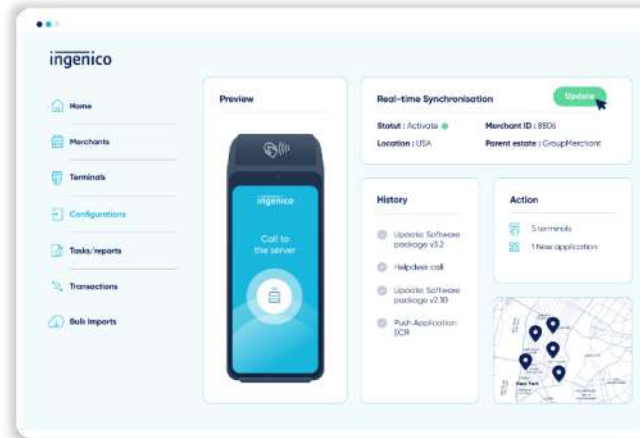
# Our Strategic Framework

## Accept Payments



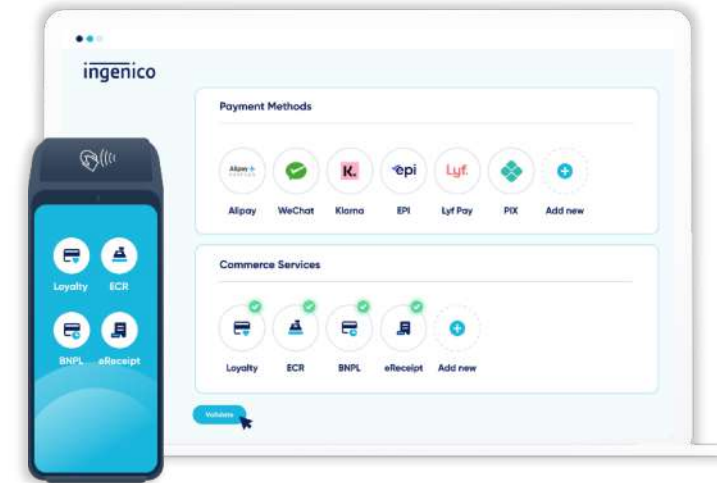
Elevate customers' experiences with a comprehensive portfolio of **Android** solutions, payment applications and **SoftPOS**

## Manage Estates and Services



Boost Productivity with our fully integrated **Manage360** estate management system, combining devices, software, and services

## Enhance Commerce



Transform transactions into **connection opportunities** through our **value-added services**, designed to deliver remarkable experiences



# ANGELO PANARELLA

Head of Italy, Southern & Eastern Europe  
& Middle-East at Ingenico



# We are listening to our customers' priorities



The most common recurring topics raised by our customers



# And identified Five Key Business Challenges



## Cost Pressure

Greater competition is increasing Pressure On Margins



## Complexity & Speed To Market

Being Agile and Innovative are realities often out of reach



## Delivering Merchant Experience

Digital makes experiences frictionless, faster and impactful



## Growing revenue

Differentiation and additional value to grow everyone's top line



## Churn

Higher expectations and new entrants are making it easier to leave

# AXIUM

Delivering next-level customer experience with advanced services,  
enhancing payment experience provided to customers

## Smart POS

Digital experience  
for everyone



## AXIUM OS

A secure OS combined with a  
powerful development environment



## Payment applications

Accelerate your go-to-market



## Business enablement

Fast delivery of business Apps and  
Fiscal Solutions to your merchants with  
the Appstore



## Estate and security management

Enhance with features  
from the mobile industry



## Customer Care

Unmatched expertise and a  
network of qualified experts





# Payments acceptance solutions

Covering all use cases



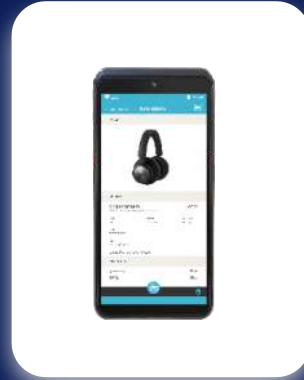
Portable devices



Countertop & PIN Pad



Retail PIN Pad



Retail Mobility



Card Readers



Self-service



SoftPOS

...for every industry vertical:

- SMB
- Retail
- Transportation
- Hospitality
- Vending
- Energy
- Parking
- Petrol

# SoftPOS

| Transform payments with your mobile device



SoftPOS turns any mobile device into a **contactless acceptance** point, including payment, management and analytic tools. SoftPOS is a **fast, secure and flexible** solution for small merchants and enterprise customers.



# Innovation at Salone 2024

We encourage innovation  
at any level, anywhere, anytime.



## ACCEPT payments

- Android AXIUM range
- SoftPOS
- Palm Vein biometric solution



## MANAGE estates

- Manage 360
- Merchant Digital Experience with My Ingenico app



## ENHANCE commerce

- Business app, Commerce services and Value Added Service
- Integrated POS CX9000

# GILLES BRÛLÉ

Italy – East Europe, CIS, Middle East  
Solutions Management at Ingenico





# Manage Estates and Services

Manage your payment device,  
your software, **enhance security**  
and **optimize support services**

With the outsourced Managed  
Services, benefit from  
Ingenico's expertise and  
**reduce your operational costs.**



Estate  
Management



Professional  
services



Security  
solutions



Hardware  
services



Merchant  
Digital Experience



Managed  
Services

Manage

# Merchant Digital Experience with MyIngenico & Virtual Assistance

Self-care solution for end-users (merchants)



## Central Point

All terminals' information available in one place



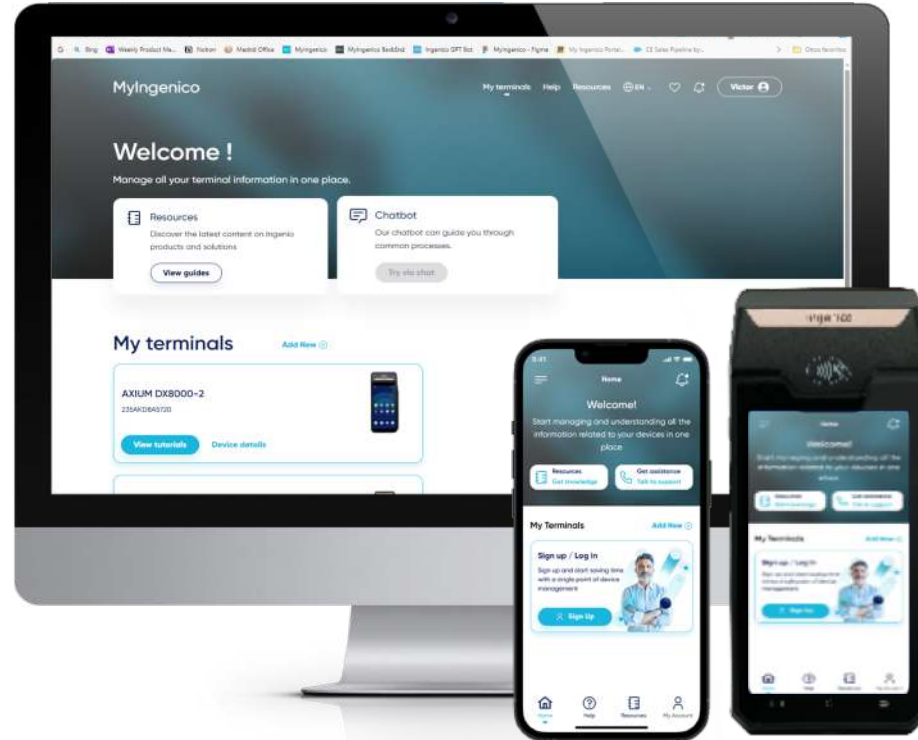
## Knowledge center

FAQs, support materials (manuals, tutorials & video)



## MyIngenico Store

Accessories, spare parts and paper roll ordering & premium services subscription



## Connect to helpdesk

Easily connect with helpdesk agents via click-to-call, call-me-back, click-to-chat options



## Virtual Assistance

Provide merchants with an AI-enhanced troubleshooting solution for their day-to-day queries and troubleshooting.

- Delivered as Ingenico branded or “white label” and integrated with customers’ portal
- APIs integration to connect to multiple comm channels or integrate to customers’ portals

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# Manage Estate and Services : all concerned



## Head of acceptance at a bank or acquirer

- Reduce my rate of churn
- Lower my costs by simplifying my tech stack
- Extend distribution to ISOs



## Independent Software Vendor (ISV)

- Include payments in my offer to merchants
- Deliver a catalogue of apps and cloud services to merchants



## L1 Customer Service operator for merchants

- Diagnose what the problem may be on a terminal
- Change the wifi network and update the firmware



## Head of payments at a large retailer

- Swap out a terminal directly instore
- Monitor the state of my terminal estate... and report on payments



## Startup with a great new loyalty app

- Certify my app and publish it on the Ingenico App Store



# What our customers tell us they WANT from their estate management tools

Deliver a better  
Merchant Experience

A photograph of a retail merchant standing behind a counter. In the foreground, there is a black POS terminal with a screen. The merchant is wearing a plaid shirt and a white apron. The background shows a clothing store with racks of clothes and a sign that says "ONLY CAPRI".

Optimize (reduce)  
operating costs

A photograph of a merchant using a POS terminal. The terminal has "CAPRI BAZAR" written on the top. The merchant is wearing a plaid shirt and a white apron. The background shows a retail environment with a whiteboard and other equipment.

Drive New  
Revenue Streams

A photograph of a merchant using a tablet device. The merchant is wearing a blue and white striped shirt and a grey apron. The background shows a bright, outdoor setting with greenery.

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# Ingenico Manage 360

We've built a [cloud-based](#) estate management platform at the heart of our Manage activities.

It allows you to deploy, maintain, and service your entire estate across Ingenico and Android brands





**UPDATED**

## ESTATE MANAGEMENT

Device monitoring and management in real-time with remote access

- Pre-defined configurations
- Screen Share
- Preventive Maintenance

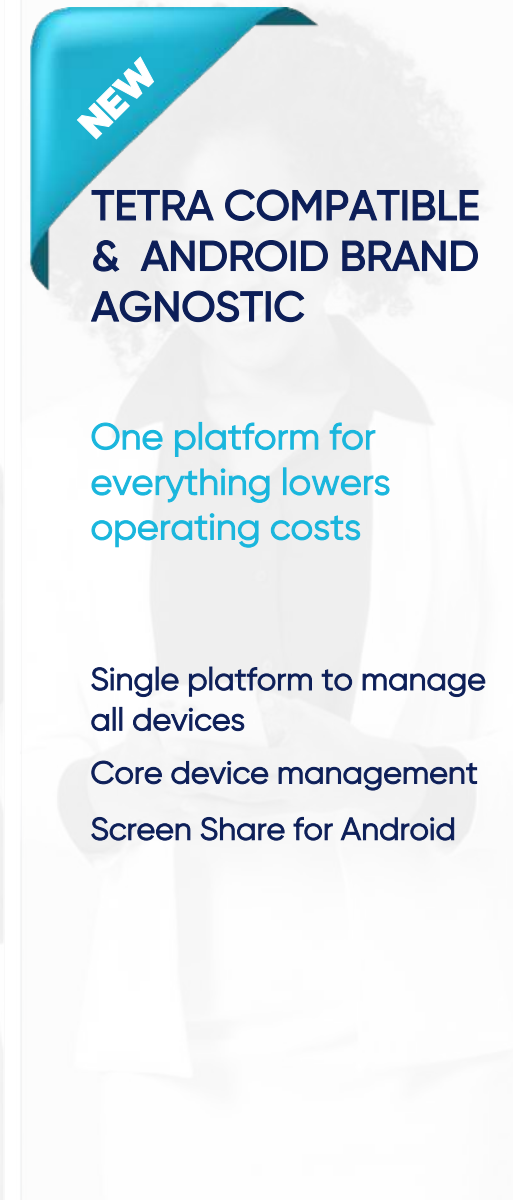


**NEW**

## RENEWED USER EXPERIENCE

Boost productivity and deliver optimum Merchant service

- Merchant lifecycle management
- Customisable profiles based on merchant segments
- Transaction data
- White label

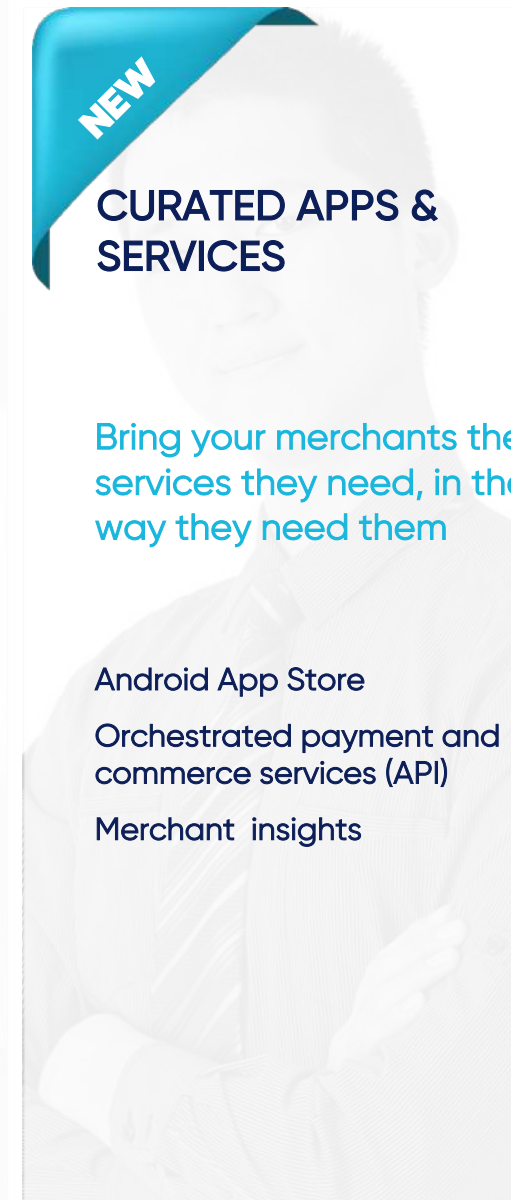


**NEW**

## TETRA COMPATIBLE & ANDROID BRAND AGNOSTIC

One platform for everything lowers operating costs

- Single platform to manage all devices
- Core device management
- Screen Share for Android



**NEW**

## CURATED APPS & SERVICES

Bring your merchants the services they need, in the way they need them

- Android App Store
- Orchestrated payment and commerce services (API)
- Merchant insights



**NEW**

## ORGANIZATION & RESELLER MANAGEMENT

Manage and track your merchants & resellers

- Merchant organisations and distributors (ISOs, ISVs, regional banks...)
- Billing data
- Reporting and Embedded Power BI



# Ingenico Manage360 live

The collage displays various components of the Ingenico Manage360 live system:

- Merchant Overview:** A dashboard for 'Perfect Coffee' showing its status as 'Active' and navigation options for Overview, Services, and Stores.
- Device Management:** A detailed view of 'Yann's EX8000' showing it is 'Online' and 'Up to date'. It includes a location map, date of report (2024-05-27 18:11:55), last reported location (GPS: 48.90502012 / 2.04199696, IP address: 192.168.1.20), and installed firmware (1.14.0).
- Service Catalog:** A grid of service cards for subscription, including 'Bank Card Payment services', 'Device Management services', 'Admin & Control', 'Digital Receipt enablement', 'Bank Card Payment by Visa', 'Bank Card Payment by AMEX', 'Merchant Management', 'Alternative Payment Methods acceptance services', and 'Buy Now Pay Later'.
- Mobile App:** A smartphone screen showing the Ingenico app interface with various icons and a red warning box that reads 'Attention: Vous partagez votre écran'.

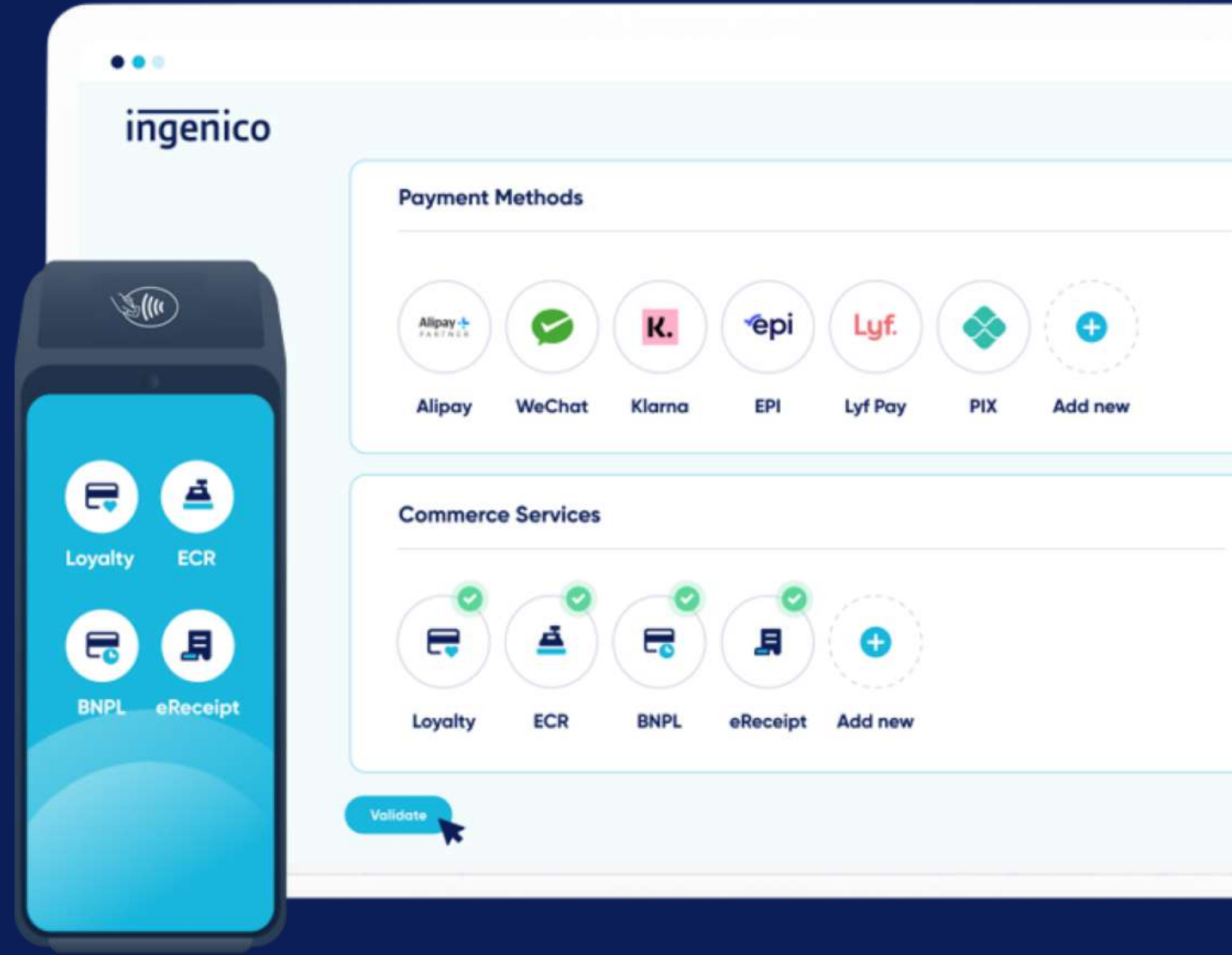
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to start deployment and co build with our partners

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# This way we will Enhance Commerce

Build deeper connections and lasting relationships with customers through our value-added services, designed to deliver remarkable experiences.





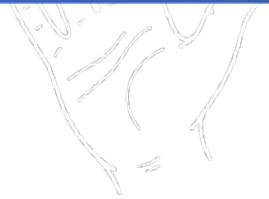
# ARNAUD DUBREUIL

Innovation Director  
at Ingenico

**ingenico**  
labs



# Palm Vein Payment



**UNDERSTAND  
WHAT COULD  
DISRUPT OUR  
INDUSTRY**







**DESIGN AND  
DEVELOP  
INNOVATIVE  
SOLUTION**

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# BIOMETRICS

# BEHAVIORAL BIOMETRICS

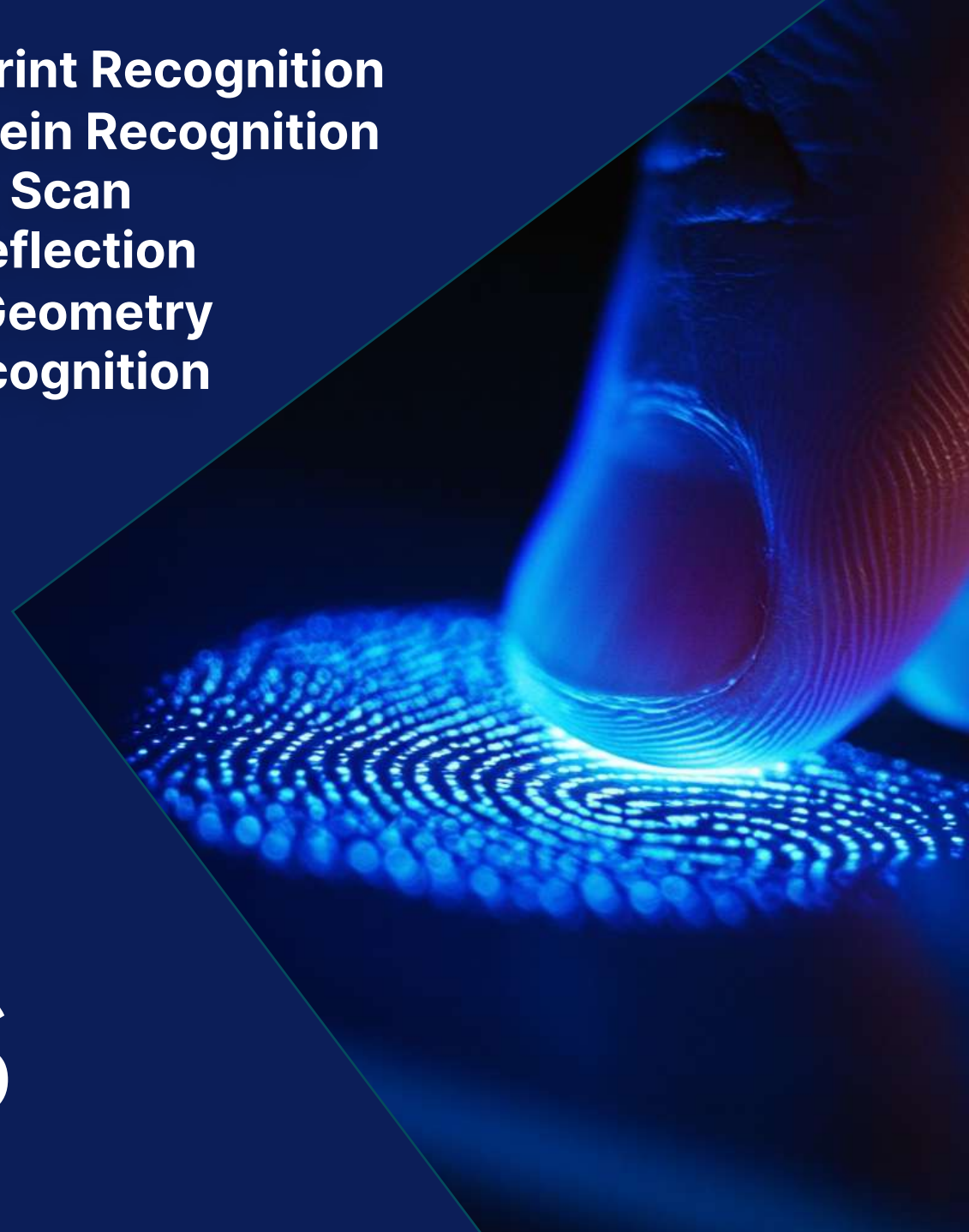


**Foot Dynamics**  
**Keystroke Dynamics**  
**Signature Recognition**  
**Speaker Recognition**  
**Voice Recognition**  
**Gait Recognition**  
**Lip Motion**

**DNA Matching**  
**Ear Acoustic Authentication**  
**Eye Vein Recognition**  
**Facial Recognition**  
**Finger Vein Recognition**  
**Fingerprint Recognition**  
**Footprint Recognition**  
**Body Odor Recognition**  
**Thermography Recognition**

**Palm Print Recognition**  
**Palm Vein Recognition**  
**Retinal Scan**  
**Skin Reflection**  
**Hand Geometry**  
**Iris Recognition**

# **PHYSICAL BIOMETRICS**



The background of the image features abstract, colorful splatters and brushstrokes in shades of blue, purple, pink, orange, and yellow on a light grey or off-white surface. The splatters are scattered across the page, with some larger, more concentrated areas and many smaller, delicate droplets.

**BIOMETRIC**

**IN**

**PAYMENTS**



**FINGERPRINT  
RECOGNITION**



**VOICE  
RECOGNITION**



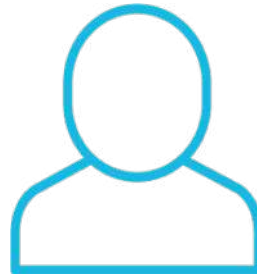
**DEVICE USE  
RECOGNITION**



**PALM / VEIN  
RECOGNITION**



**FACIAL  
RECOGNITION**



**IRIS  
RECOGNITION**



**FINGERPRINT  
RECOGNITION**



**PALM / VEIN  
RECOGNITION**



**FACIAL  
RECOGNITION**



**VOICE  
RECOGNITION**



**DEVICE USE  
RECOGNITION**



**IRIS  
RECOGNITION**



**RELIABILITY**



**ENROLLMENT**



**UX**



**MATURITY**





# BIOMETRICS ON PERSONAL DEVICE

# BIOMETRICS ON THIRD PARTY DEVICES

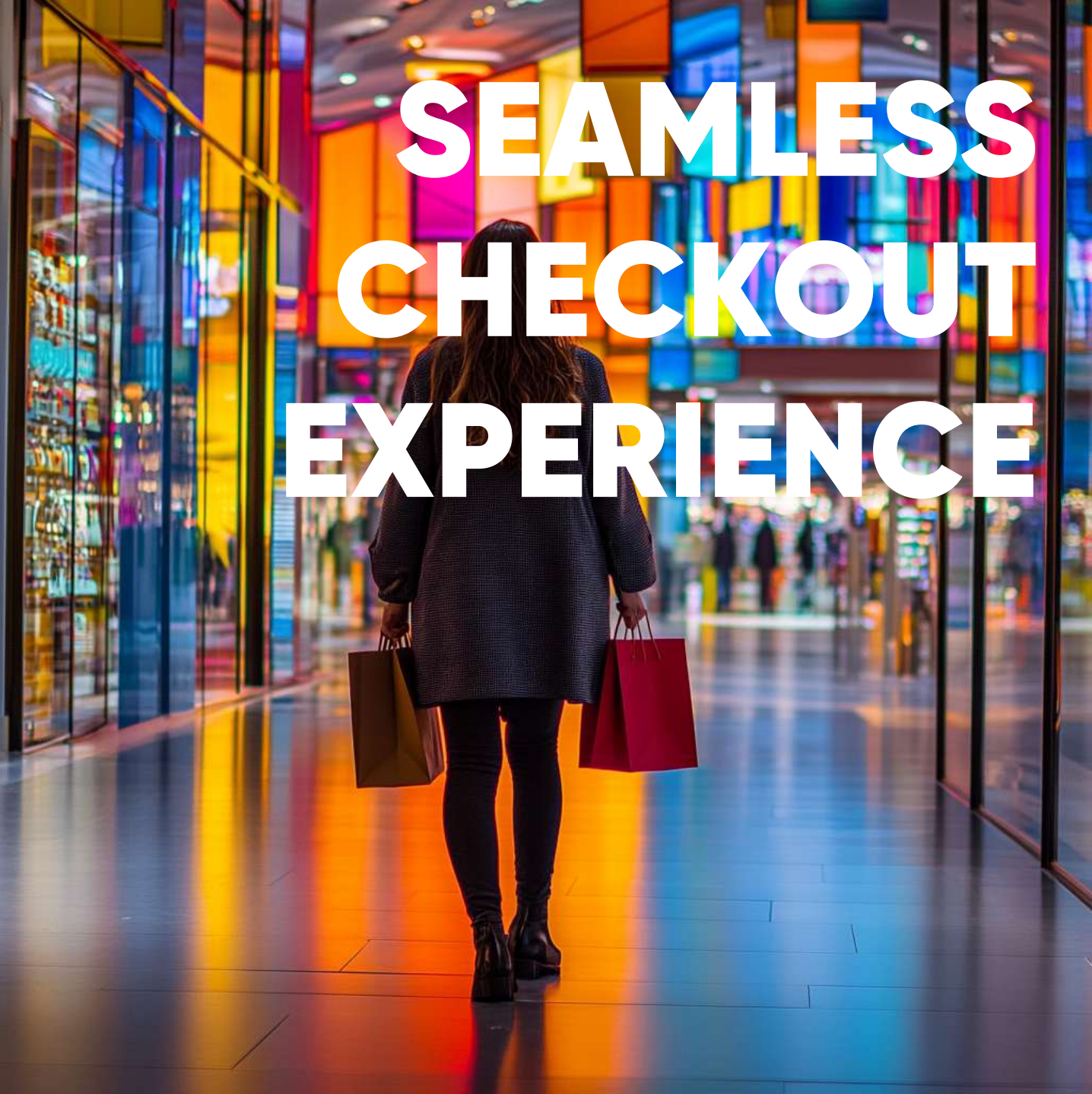


**PALM VEIN  
MERCHANTS  
BENEFITS**



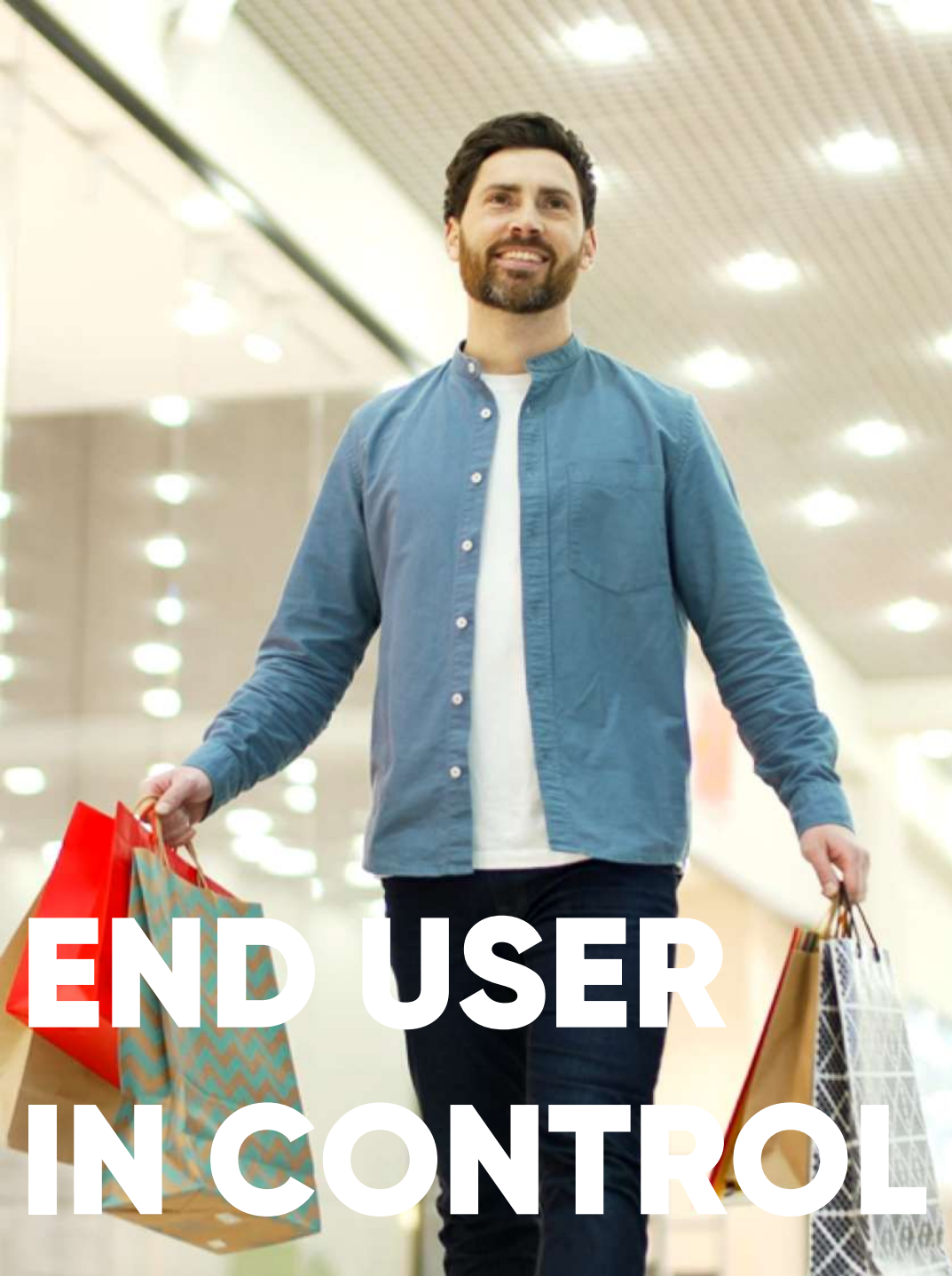


**LESS  
INTRUSIVE**



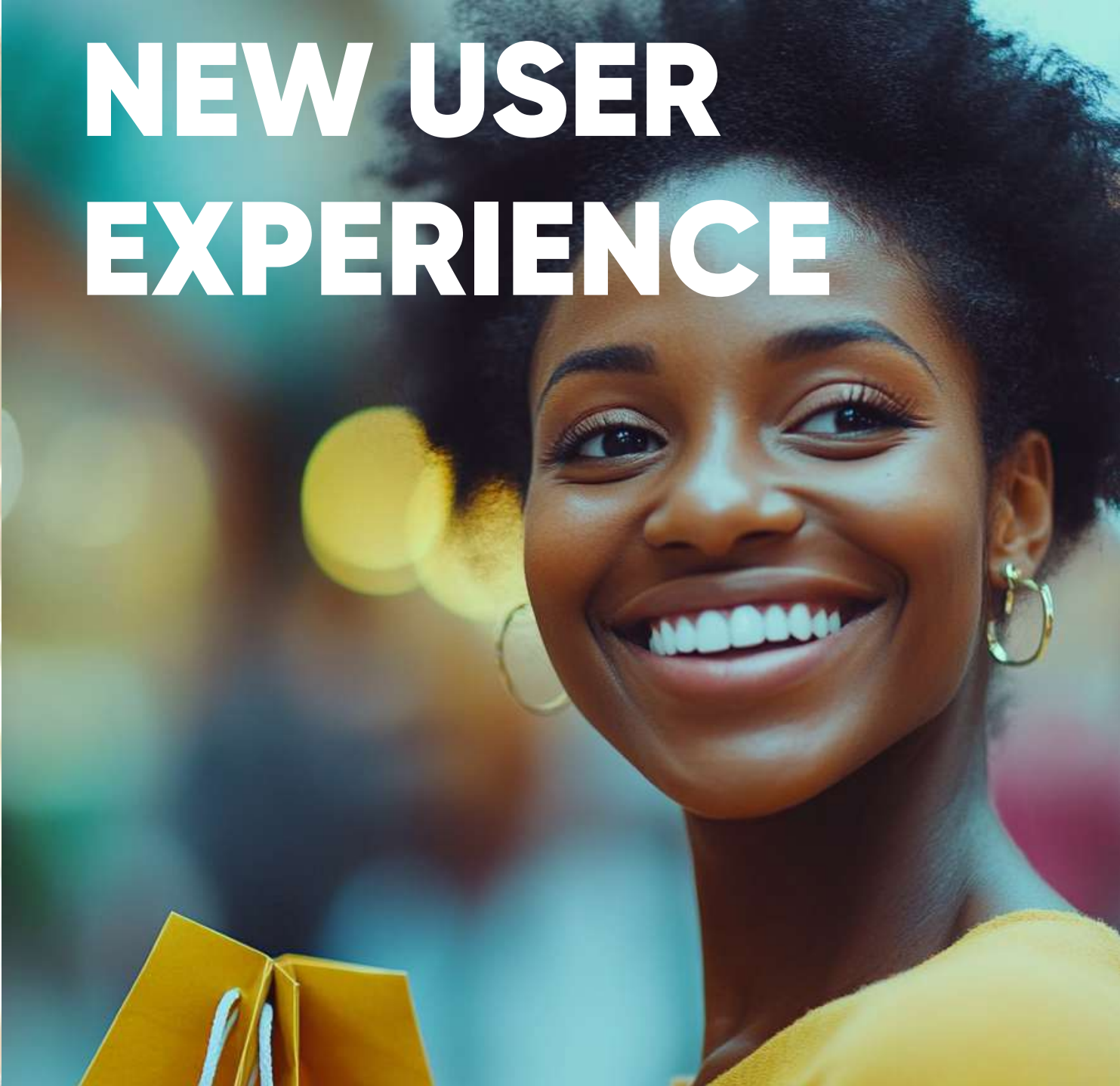
**SEAMLESS  
CHECKOUT  
EXPERIENCE**





**END USER  
IN CONTROL**

**NEW USER  
EXPERIENCE**



# IDENTIFICATION FOR A FAST CHECKOUT



**PAYMENT**



**LOYALTY**



**PERSONALIZED  
SERVICES**



**CLICK  
& COLLECT**



**TICKETING  
CONTROL**

The background of the slide is a microscopic image of biological cells, likely stained with various dyes. The cells are scattered across the frame, with some showing distinct internal structures and others appearing as smaller, more diffuse spots. The colors range from bright red and pink to blue and green, set against a light greyish-white background.

# OUR SOLUTION



# PAYMENT STATION



# ENROLLMENT STATION





# Q&A session



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Thank you!

We look forward to seeing you at our stand E01 →