



Service. Driven. Commerce

Digital commerce mění trh platebních karet

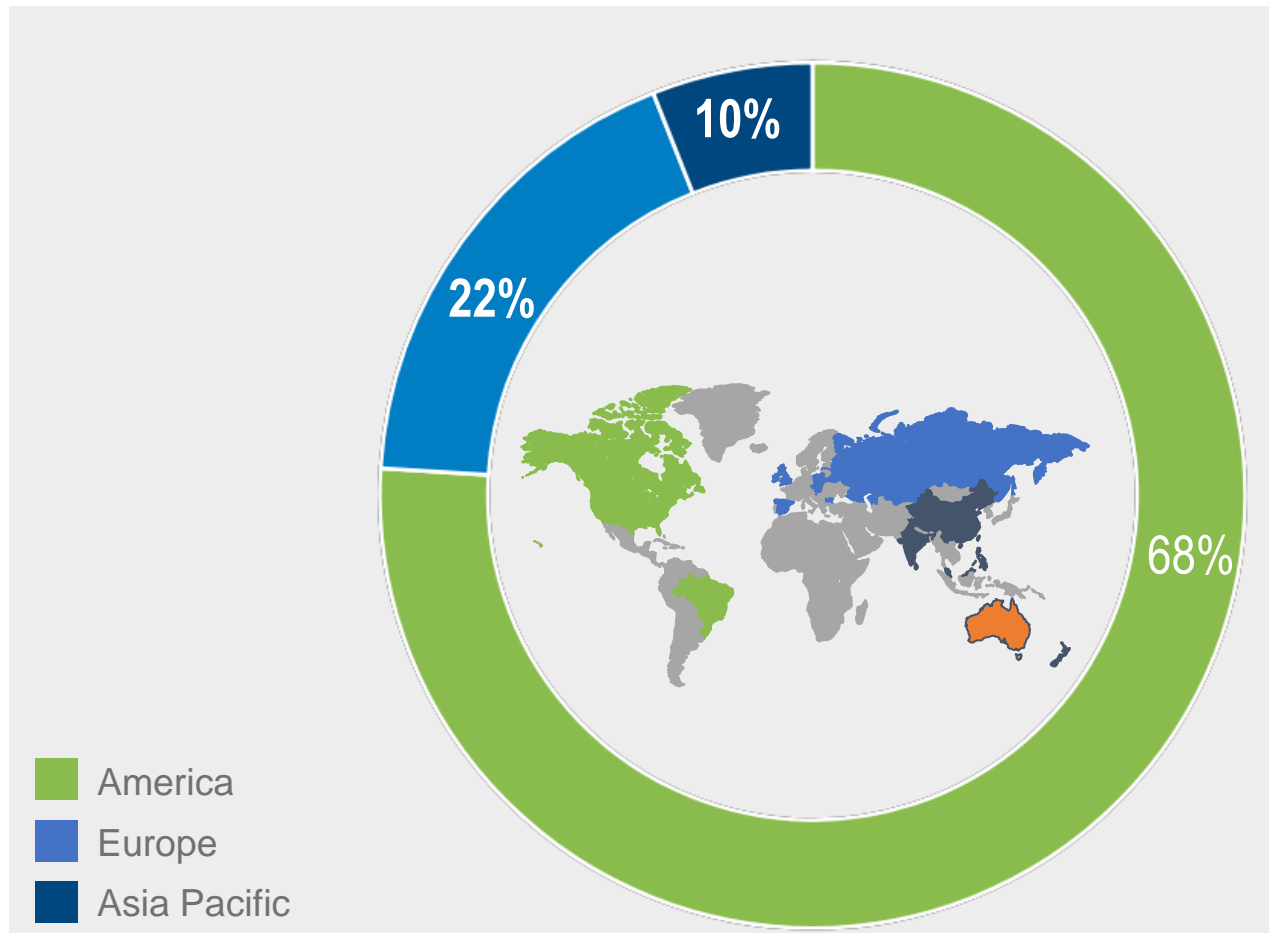
Miroslav Crha, SVP & Managing Director, Global Payments Europe

1. About Us

2. Payment Services and Market Trends

3. Key Product and Services

Global Payments (NYSE:GPN)



GLOBAL SCALABLE ECOSYSTEM

>24,000 EMPLOYEES

3.5 M
MERCHANT LOCATIONS

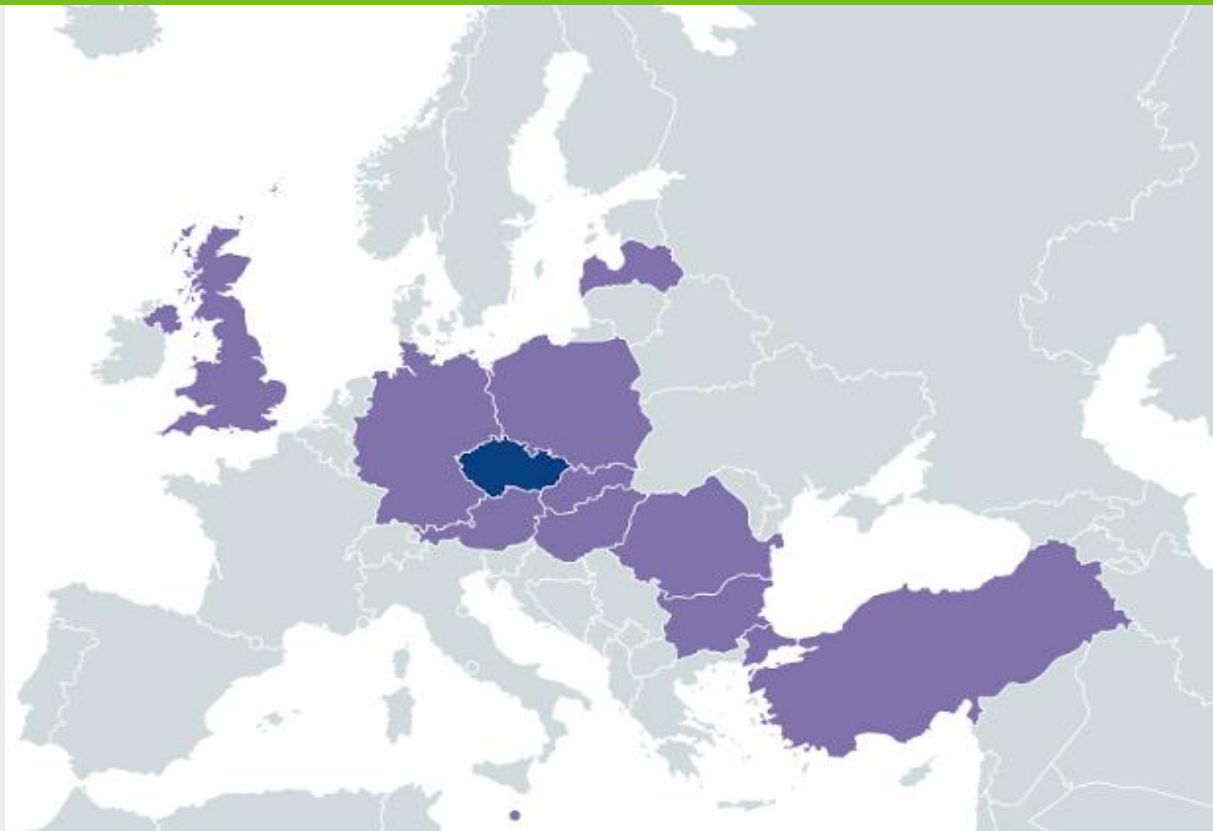
>100
COUNTRIES

~50B
TRANSACTIONS
PROCESSED

~\$8.6B
ADJ NET REVENUE

Global Payments Europe (GPE)

GPE EUROPEAN FOOTPRINT



STABLE PARTNER FOR BANKS, PAYMENT INSTITUTIONS AND MERCHANTS

4.3 M

SUPPORTED ISSUED CARDS

15

COUNTRIES

~1,3 B

TRANSACTIONS
PROCESSED PER
YEAR

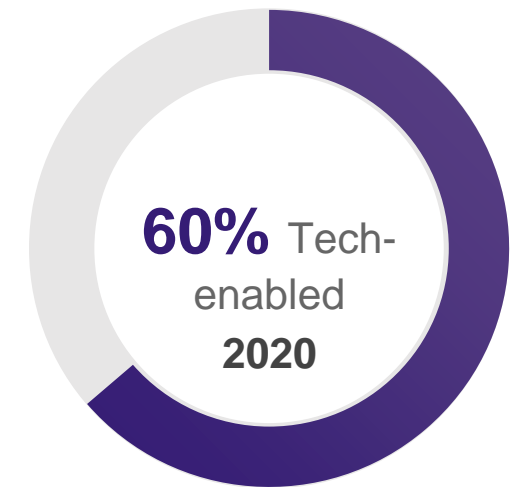
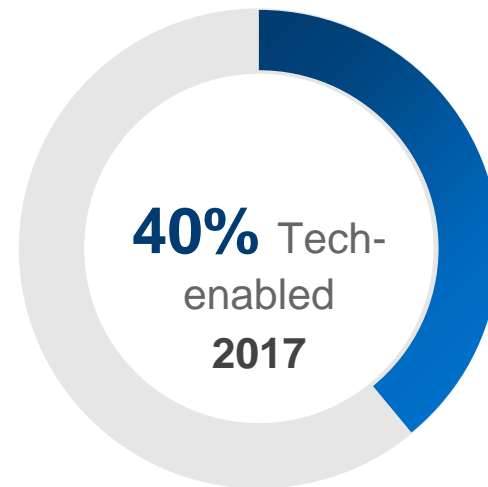
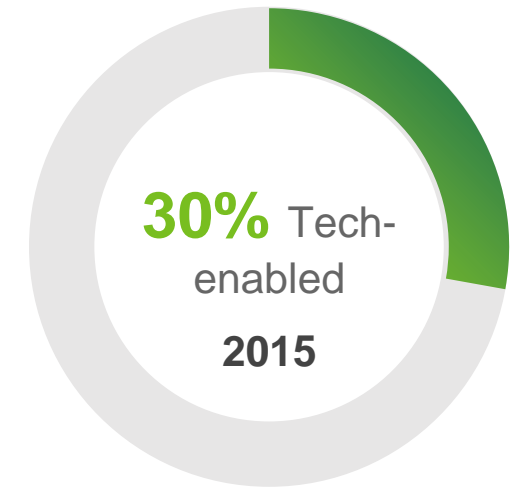
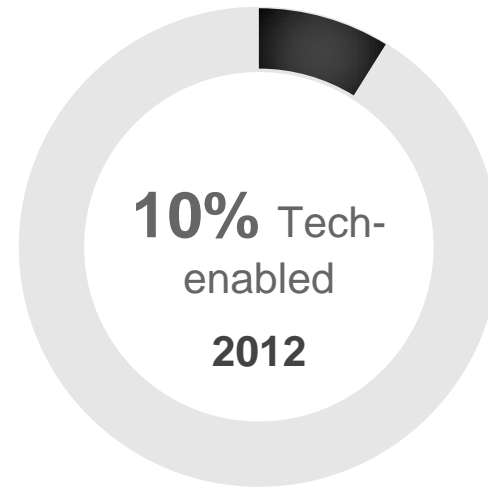
135.000 POS

3.250 ATM

~ 4,3 mil perso
cards/year

Tech-Enabled, Software-Driven Growth

Global Payments has continuously evolved as a software-driven company, with a goal of being 60% technology-enabled by 2020.



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Czech Market Basics



12,35 millions - total number of payment cards

83 373 - total number of POS terminals

985,9 millions - number of domestic card payments sent

608,1 billions - value of domestic card payments sent, in CZK

Source: ECB

Payment Services Trends

**DIGITAL
PAYMENTS ERA**
EVOLVING
TECHNOLOGIES

**TIME
TO
MARKET**

LEVERAGE FINTECH SOLUTION
SEAMLESS INTEGRATION

**GROWING
RETAIL
MARKET
DYNAMIC**

DATA SECURITY
HIGH RELIABILITY

COMFORT
INDEPENDENCE
SELF - SERVICE
INVISIBILITY

GO MOBILE

MOBILE APPS.
CUSTOMER
CONTROL
VIRTUAL CARDS
BIOMETRICS
DIGITAL TOKENS
QR CODES

Market Trends

Fast and easy
**CONTACTLESS
PAYMENTS**

E-commerce:
The HIGHEST GROWTH
in EU expected (16 %)

From desktop to
**MOBILE
COMMERCE**

**DIGITAL
WALLETS**

**MERCHANT
APPS/PAYMENTS**

DIGITAL BANKING

Contactless Payments

Consumers claim they prefer cards rather than cash – **despite the fact that they use cash more often.**

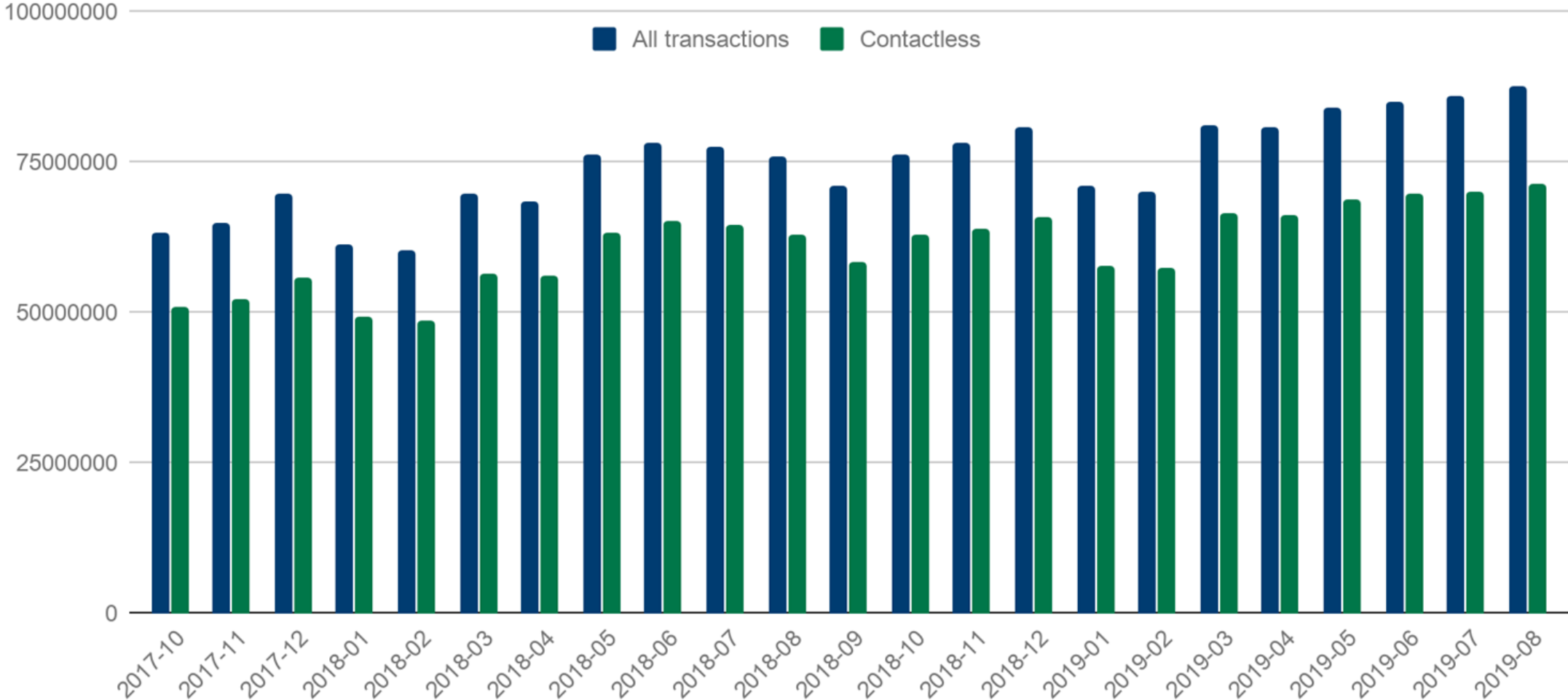
People remember the larger value payments and forget **frequent small-value cash payments.**



Contactless small-value payments could drive to significant increase of:

- number of card transactions
- frequency of card usage

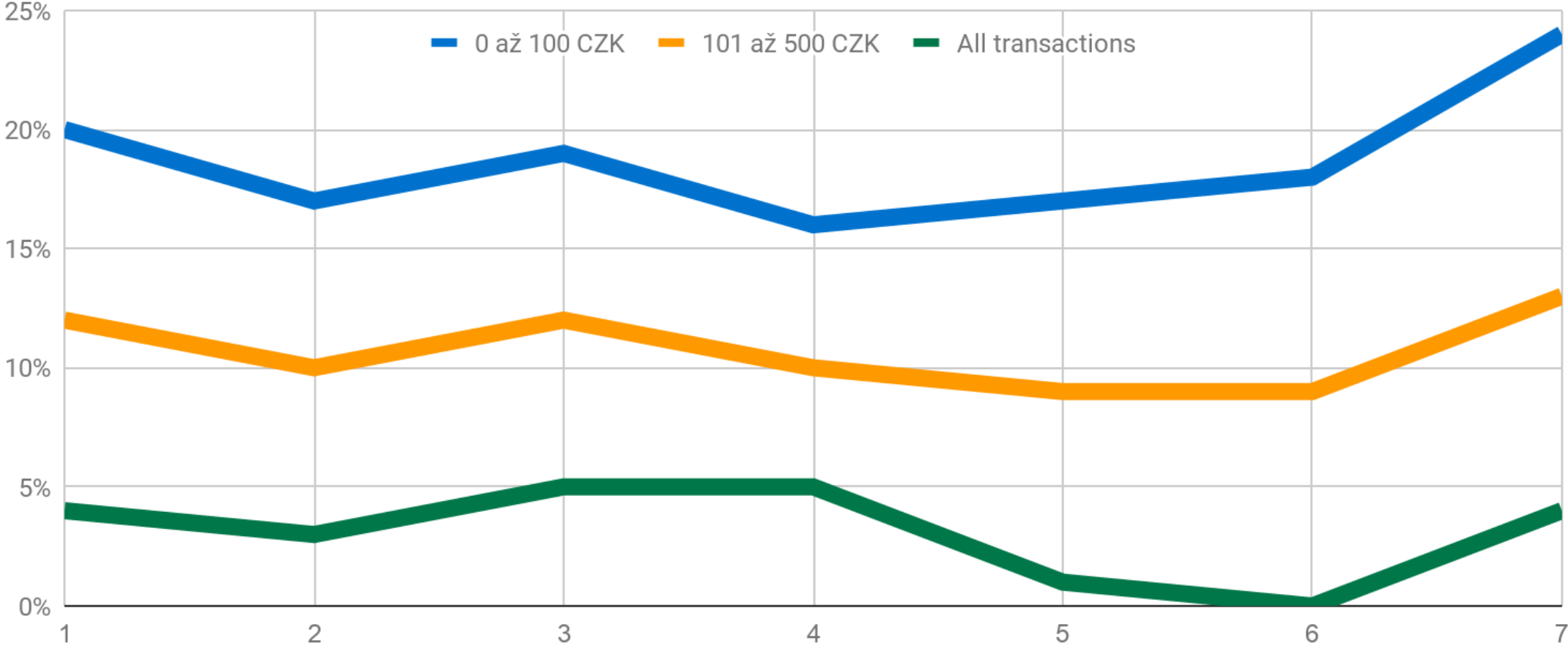
More than 80 % of Transactions Contactless



Source: GPE

Small-Value Payments Grow Significantly

YoY growth/card



Source: GPE

E-Commerce Growth in CR

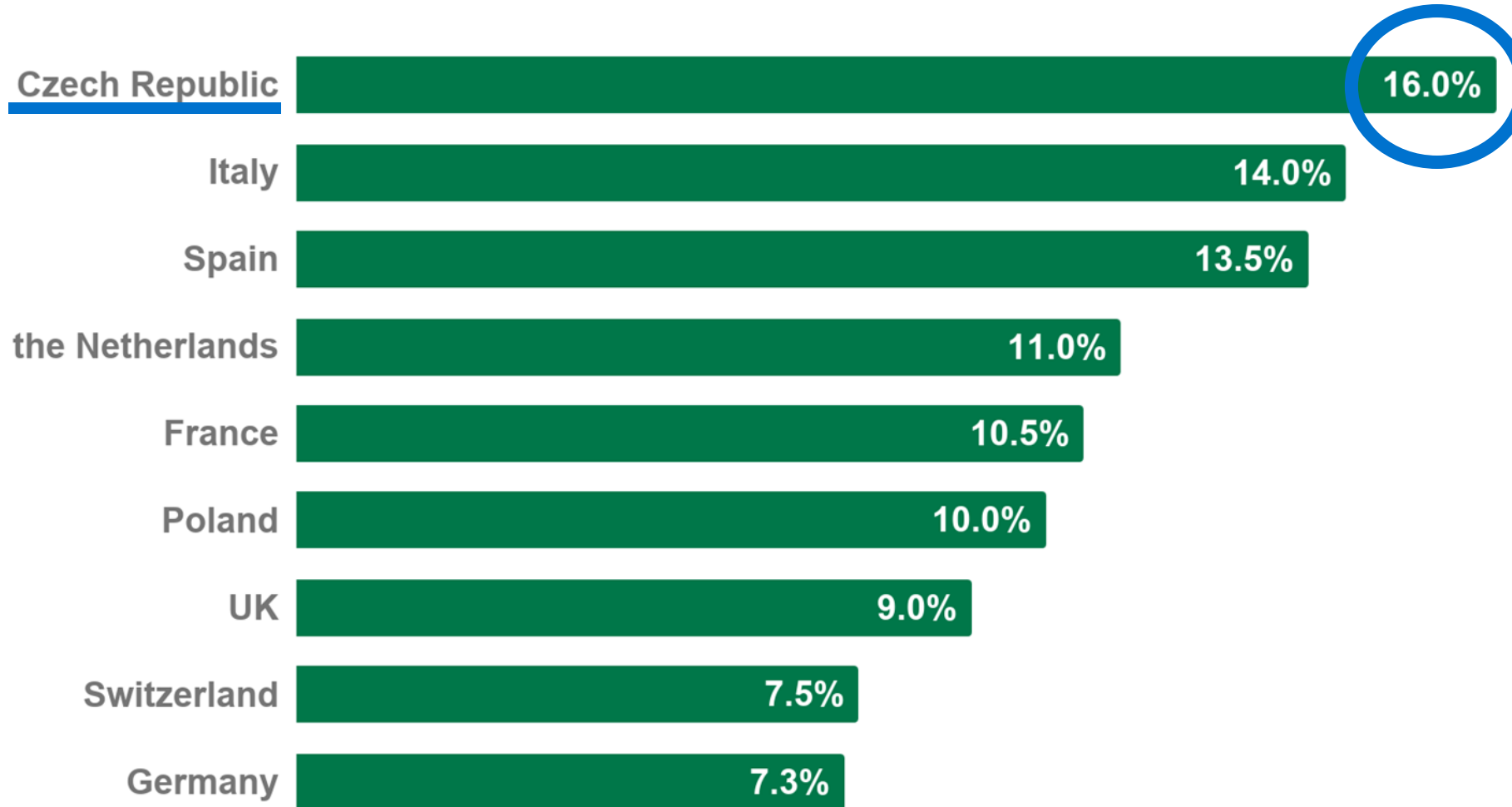
In the CR one of the **highest number of online stores** per capita in Europe.

Volume is still small
= 0.8 % of the overall European e-commerce market.



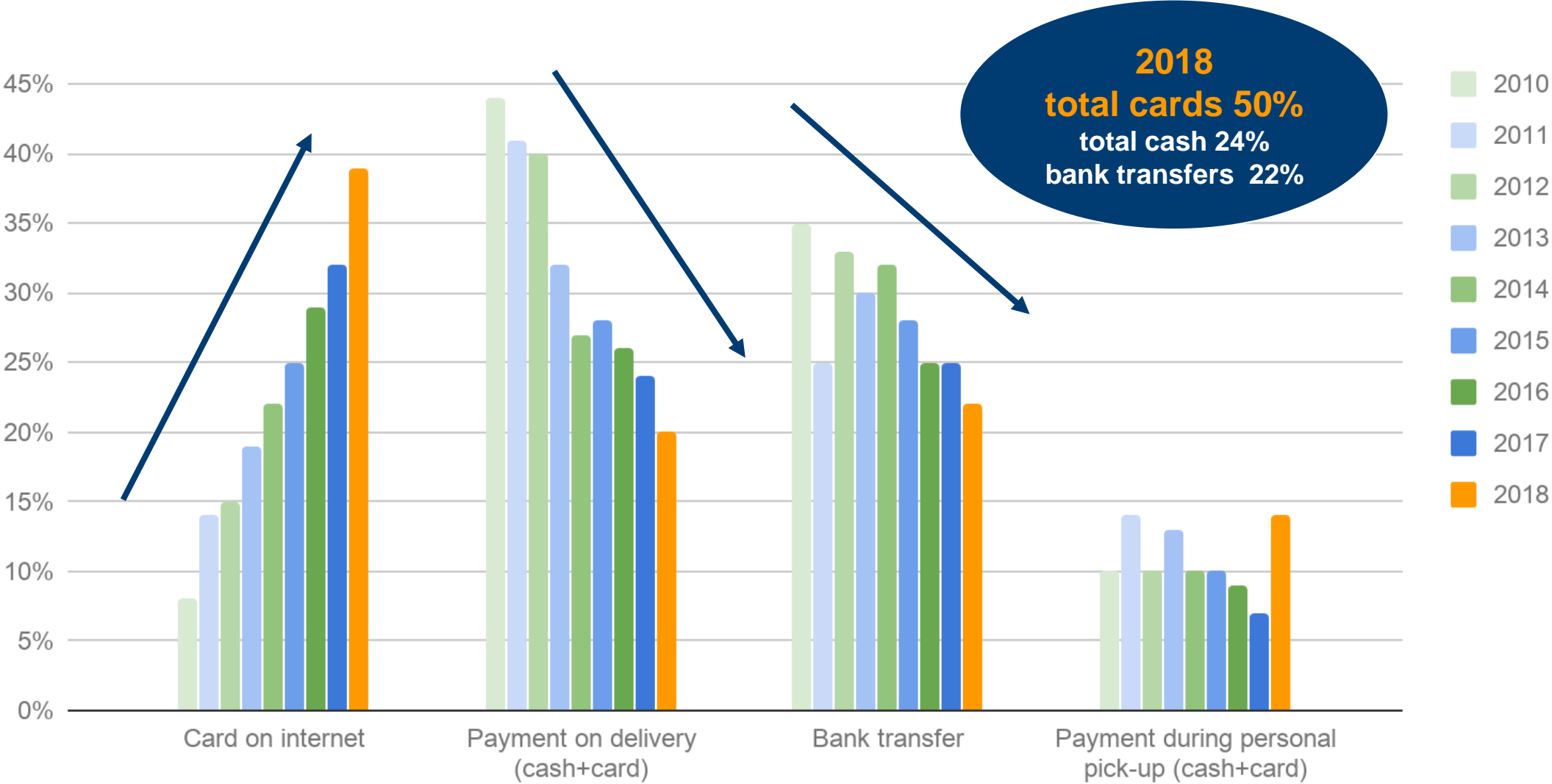
The highest e-commerce growth (16 %) in EU expected - driven by young people.

Expected E-Commerce Growth in Europe



Source: JP Morgan, 2019 Global Payments Trends Report - European Overview

The Most Used Way of Payments



Source: APEK

E-commerce: from Desktop to Mobile

Mobile commerce is already well-established in CR = 54 % of all e-commerce transactions.

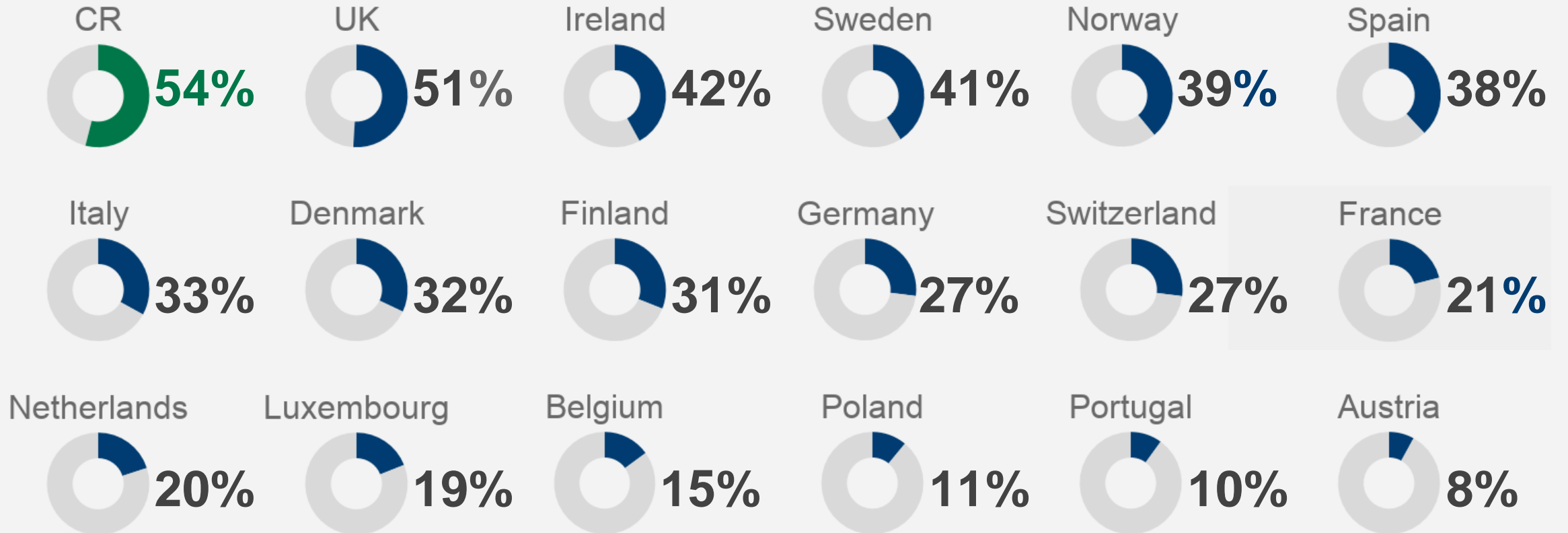
High smartphone penetration 63,7 %



Further growth of mobile commerce is expected

- fast and simple Strong Customer Authentication methods (in App payments)

CR #1 in E-Commerce Completed on Mobile in Europe



Source: JP Morgan, 2019 Global Payments Trends Report - European Overview

Future of Mobile Commerce



Digital Wallets

Digital wallet can solve consumer's fears about sharing card details directly with merchants.

High smartphone penetration 63,7 %

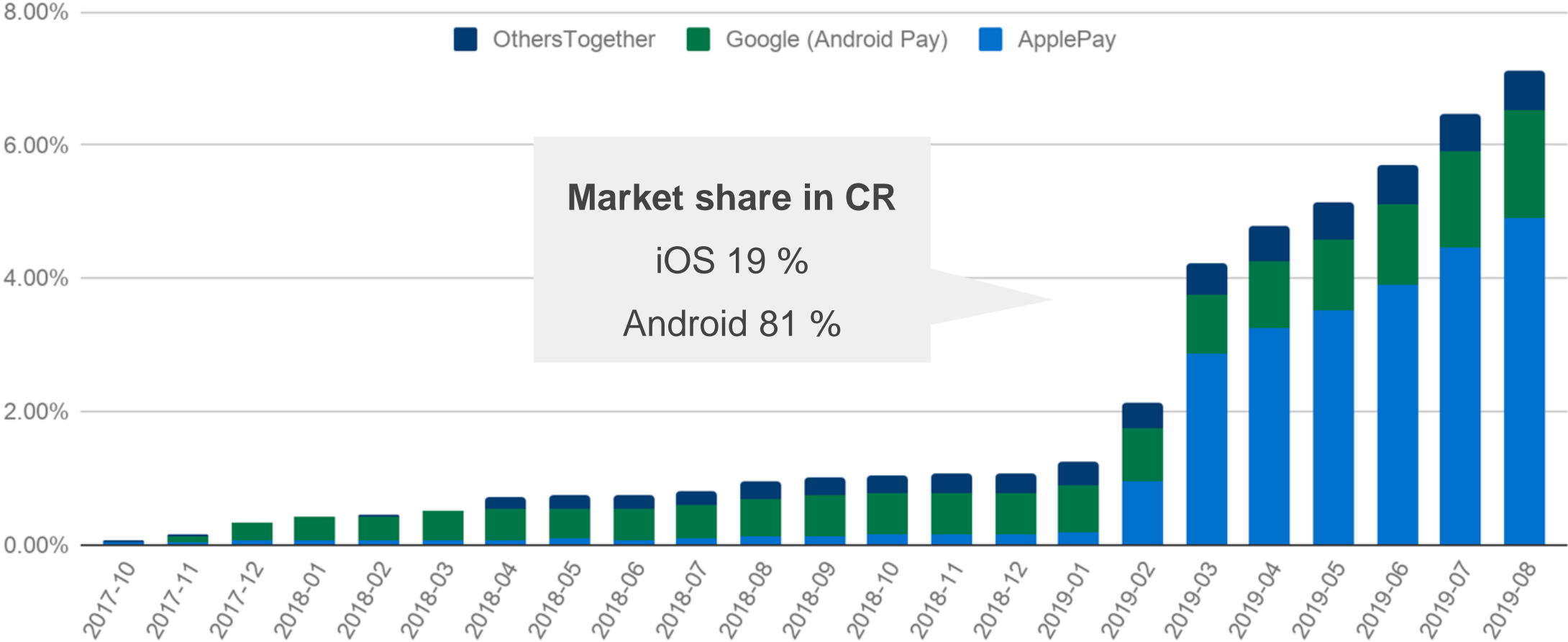


Further growth is expected

- convenient, safe and easy to use,
- fast and simple Strong Customer Authentication methods

Impressive Launch of Apple Pay in CR

Wallet payments from all contactless



Source: GPE

Merchant Apps / Payments

Online shopping becomes a **part of everyday life**.

Czech consumers are price sensitive, promotions are very popular in CR.



Potential move from device-centric wallets to **merchant apps/payments with complex shopping experience** (incl. savings, promotions, coupons) expected..

Digital Banking Apps Only

Digital alternatives for digital generation

- open account with mobile
- spend/withdraw money abroad without fees
- payment cards, Apple Pay
- peer to peer payments
- spending analytics
- pricing: free/premium plans



REVOLUT

MONZO

TRANSFER WISE

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Global Payments Europe at a glance

One stop shop experience to all players on the market

- Services are designed, developed and operated **from one location.**
- **Ready to Customize** - complete portfolio of services or single solution
- **Focus on innovations** - Google Pay, Apple Pay, Garmin Pay, Variable Fare for Public Transport, Instant Card Issuing...

GPE Key Industries



GPE Key Products and Services



Card Payments Processing

Indirect Acquiring Processing

Indirect Issuing services

Direct Merchant Acquiring

POS terminal SW

Bank Cards perso & distribution

3DS - ACS

DCC Engine for ATM/POS/Ecommerce

E-commerce acquiring

GP Tokengate

GP Webpay

POS transport solution

Support of alternative payment methods

ID and Fleet cards perso & distribution



Thank you for your attention.

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GLOBAL PAYMENTS EUROPE