

Deploying our multi-channel approach

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1

In-store strategy

Christopher Coonen





Ingenico strategy to capture growth potential

- **Providing merchants with terminals that:**
 - > Accept any payment means
 - > Speed up check-out



Ingenico offers all point-of-interaction solutions for consumers and merchants

- **Fully renewed terminal range...**

- > Unique Telium platform
- > Scalable
- > Consumer- and merchant-friendly

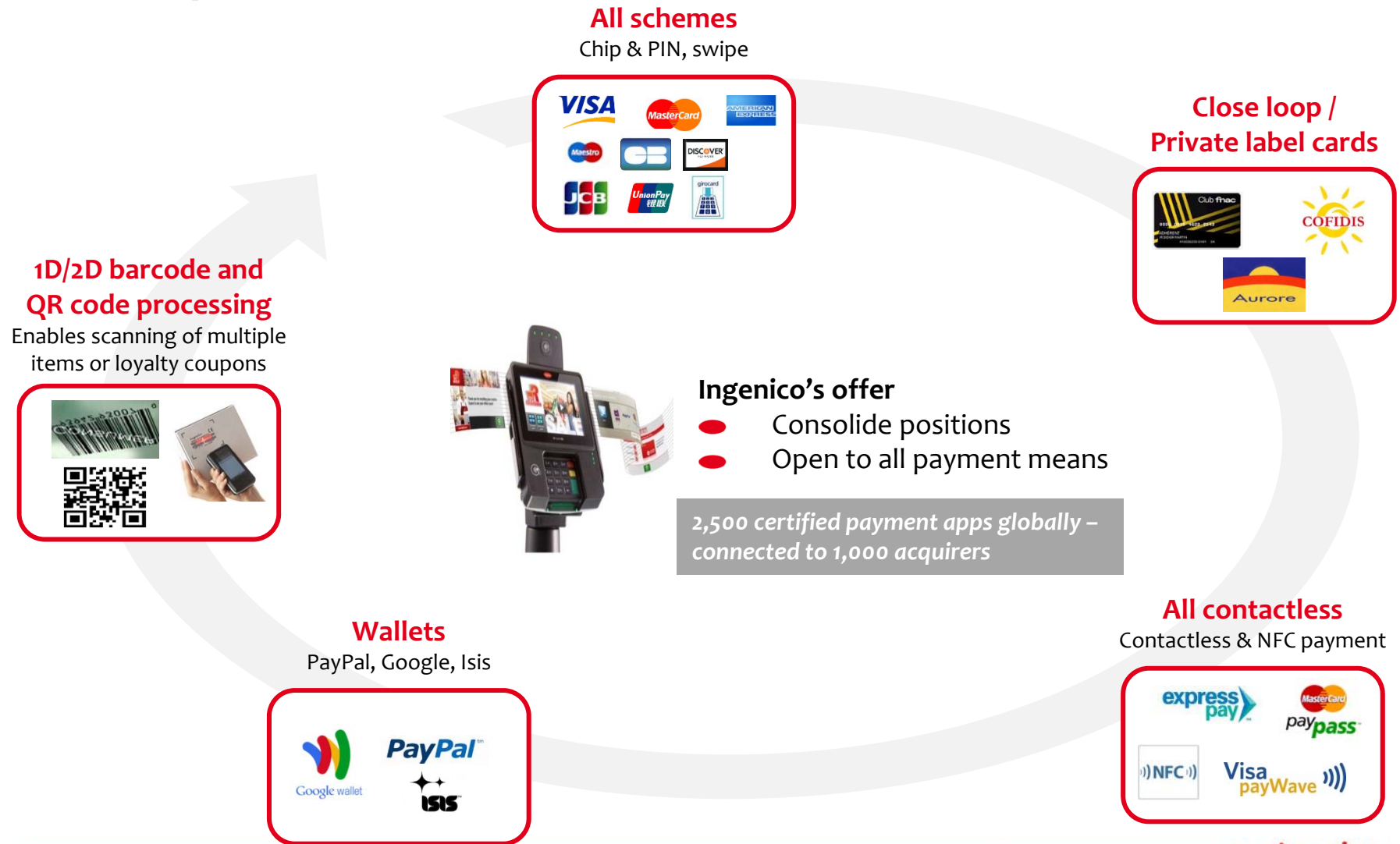


- **... For all physical channels**

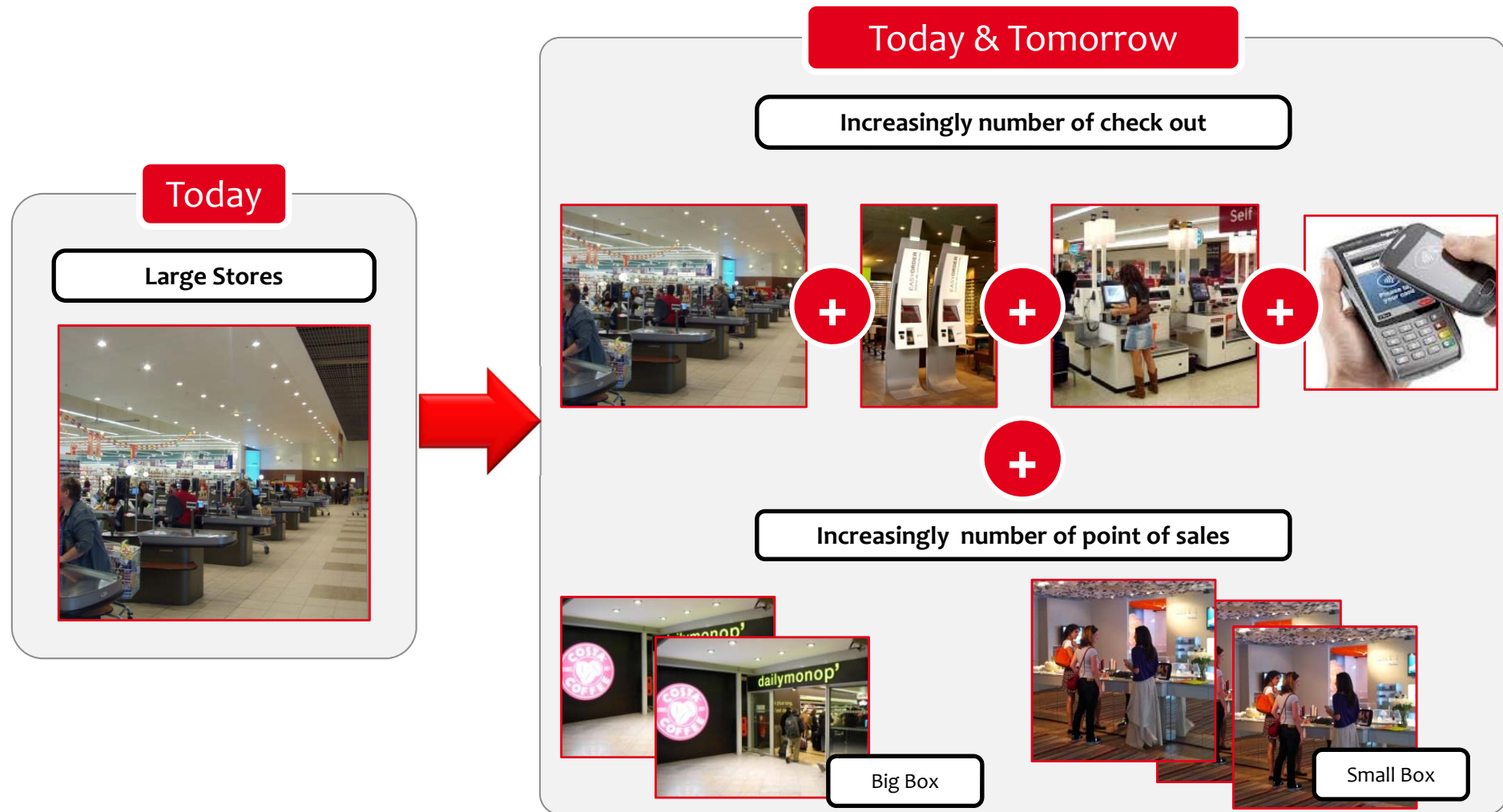
- > Standard standalone
- > Multi-lane
- > Wireless/In-store mobility
- > Self-service
- > M POS



Providing merchants with terminals that accept any payment mean



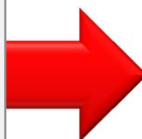
Providing merchants with terminals that speed-up check out



Providing merchants with terminals that speed-up check out

Use case: **Mc Donald's**
Expanded channels to
streamline & speed peak
hour payments

Yesterday



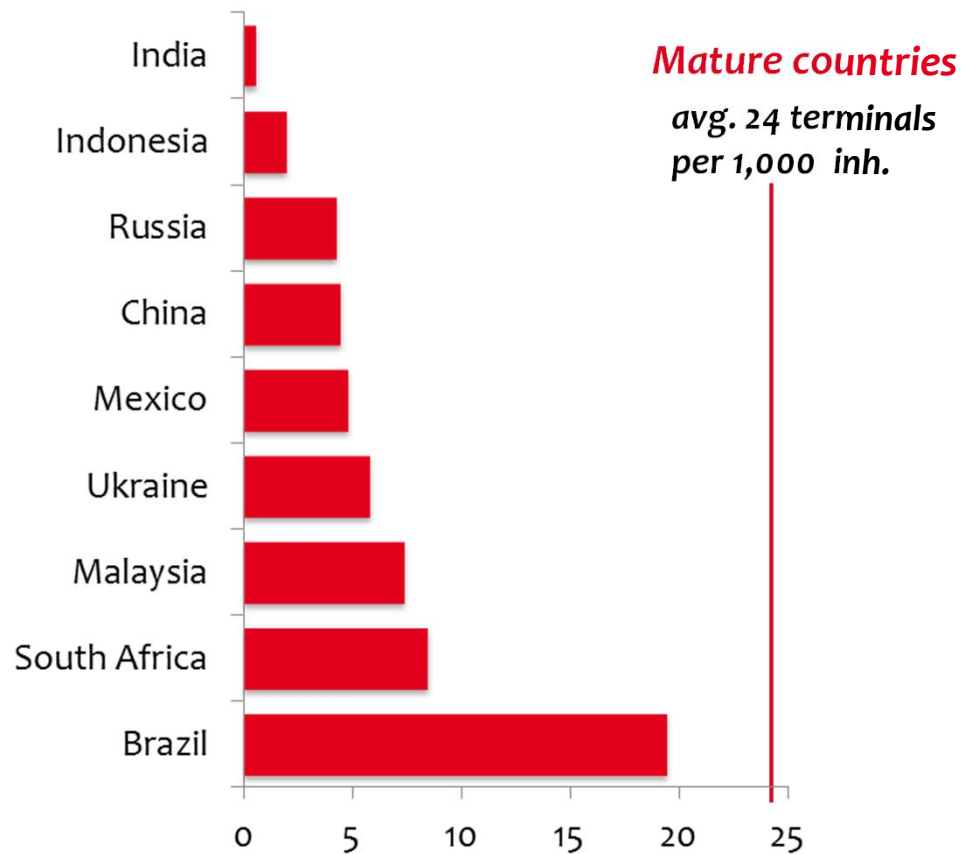
Today





Still strong potential in emerging markets

Number of POS terminals per '000 inhabitants



- Emerging markets & urbanization to drive growth
- Increased middle class with access to financial services
- Governments pushing for tax collection

Source: Euromonitor / IMF



Payment terminals in store: still strong potential ahead

- #1 in POS shipment in 2012
- Still potential to grow in mature countries thanks to increased payment terminals in stores to deliver faster check out
- Emerging markets as key drivers

A large red curved shape, resembling a stylized arrow or a segment of a circle, pointing towards the right.

2

Ogone on-line services

Peter de Caluwe





Ogone: leading payment service provider with global reach

A single, robust
and scalable
gateway for
merchants

42.000+ merchants
75+ countries

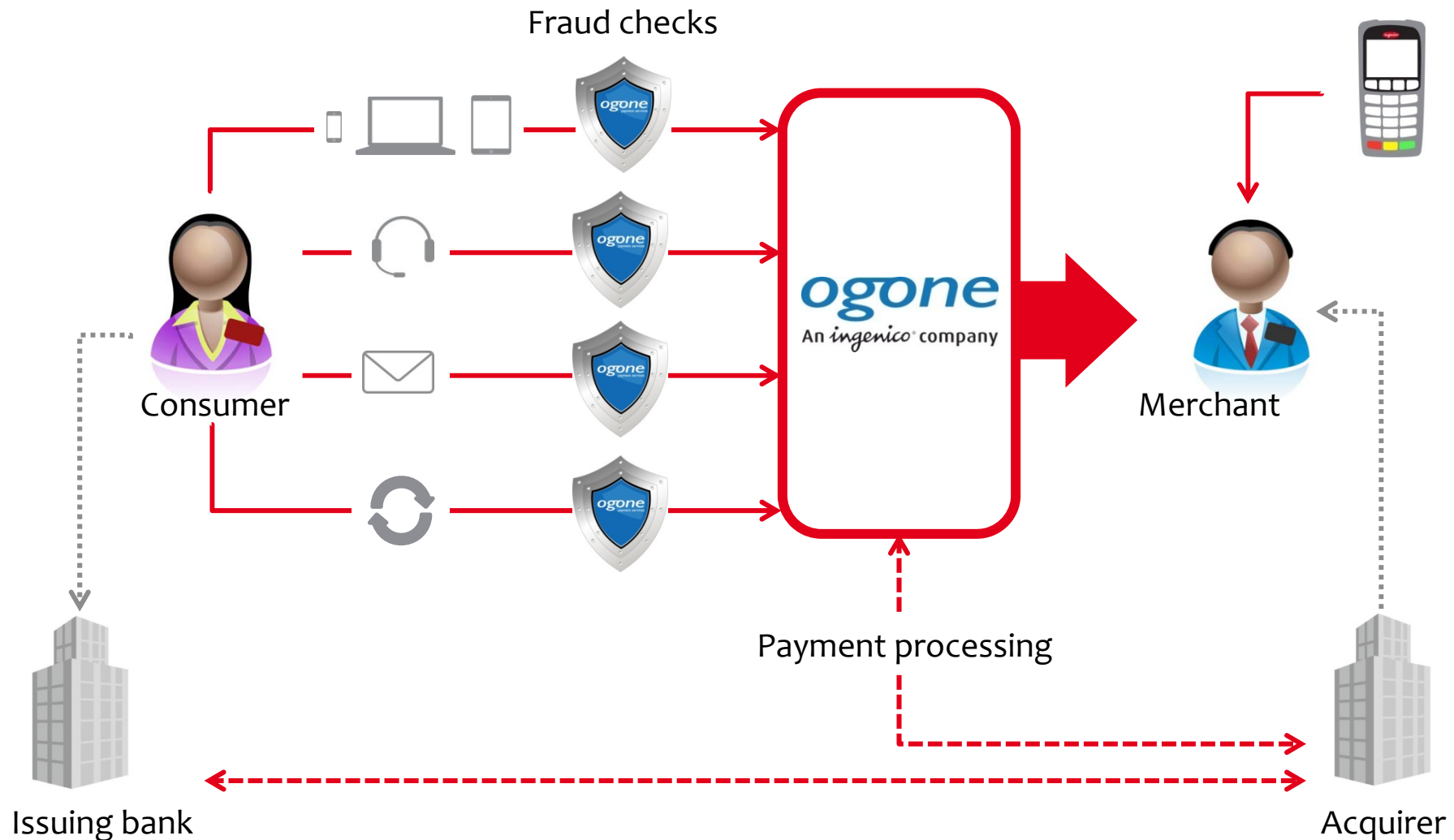
80+ payment
methods

200+ acquiring
connections
worldwide

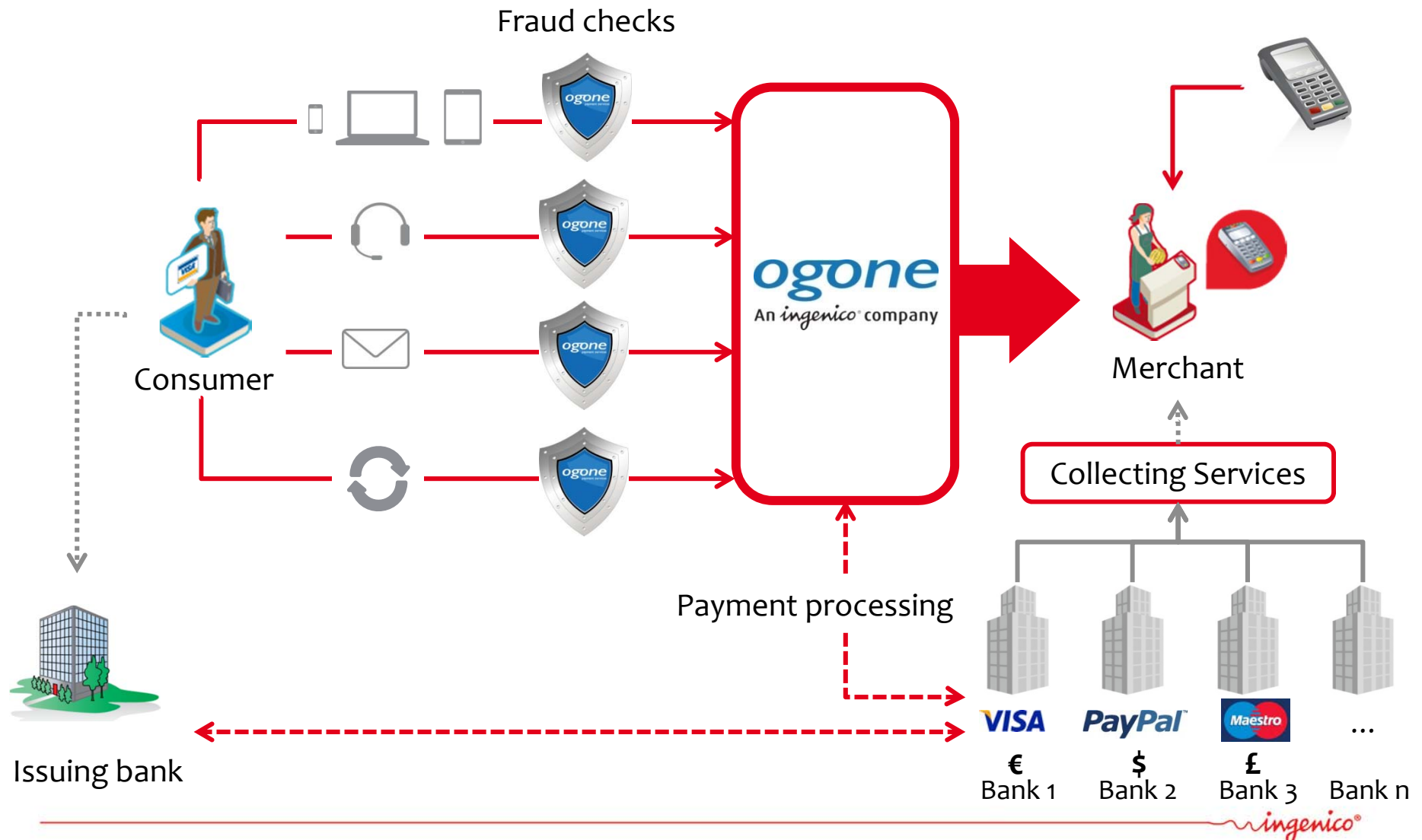
In 2012, Ogone
processed
16.6 billion EUR.
137 million
transactions

Fast growing
player
+30% revenue
in 2012 vs. 2011

Ogone: Supporting businesses worldwide to manage, secure and collect their online payments



Ogone: Supporting businesses worldwide to manage, secure and collect their online payments

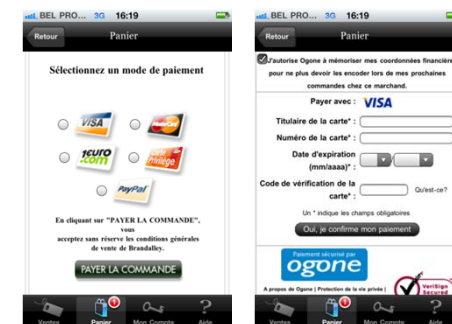
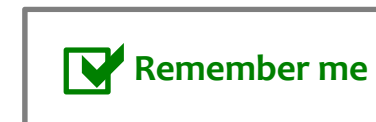




Ogone value proposition:

1- help the merchants to sell more

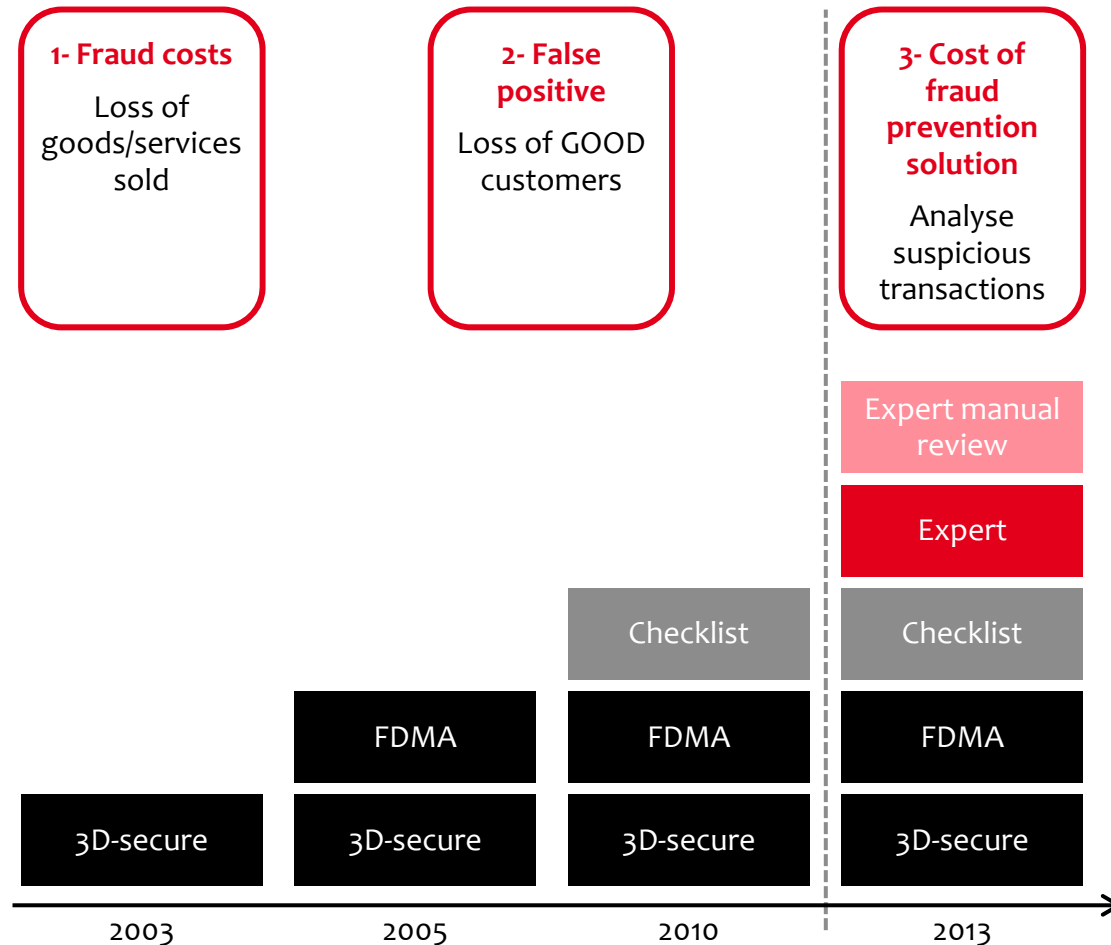
- The right payment mix to their customers
- The right product to support customer's activities **worldwide** (e.g. Payment page in 24+ languages)
- The right 1-click-shopping technology to provide a seamless customer experience
- The right offer on mobile with payment web pages





Ogone value proposition:

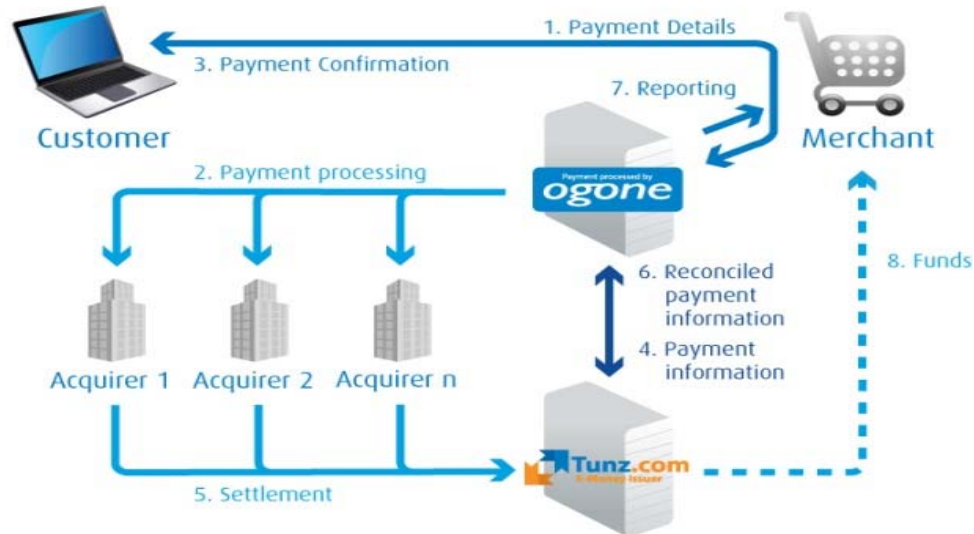
2- provide fraud management services tools



- **Unique ability to provide self-managed and outsourced fraud management services**
- **Key benefits**
 - > Drastically reduce the total cost of fraud
 - > Increase sales
 - > Consumer profiling based on connected device to buy on-line (device fingerprint technology)

Ogone value proposition: 3- provide collecting services

- **Providing a single contract to manage multiple countries and currencies without administrative burden**



Benefits to Merchants

Simple

- > Offer more local payment methods that buyers recognize and trust, and raise check out conversion

Easy

- > No need to open a bank account and sign a contract with an acquirer in each country
- > No exposure to currency risk

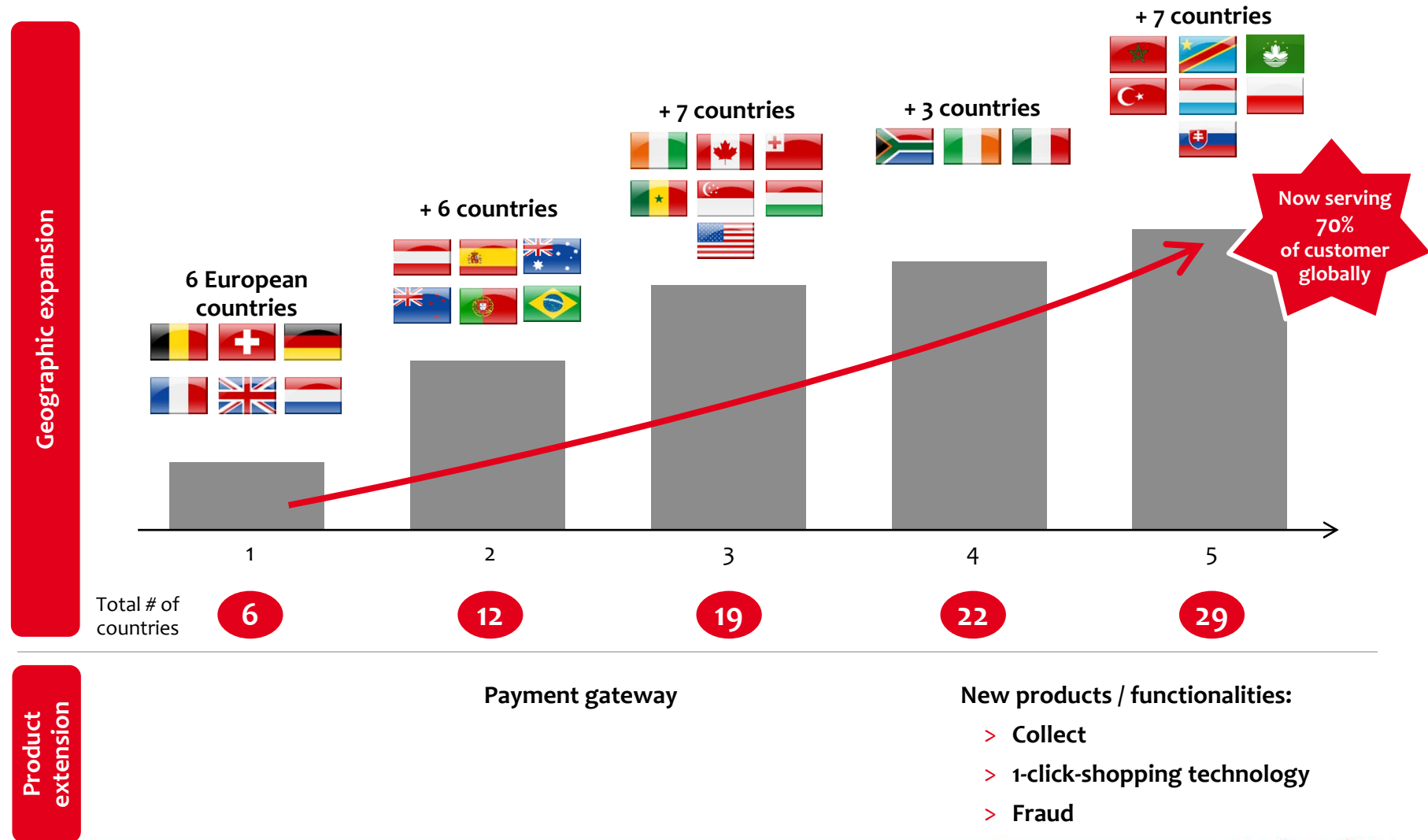
Seamless integration

- > Seamless integration allowing reconciliation, payment monitoring and refunds

Flexible

- > Combine payment methods of Ogone Collect with payment methods accepted directly with acquirer(s)

A proven track record of growing with merchants as they expand globally





3

How do we bring mobility?

Jean-Marc Thienpont





How do we bring mobility?

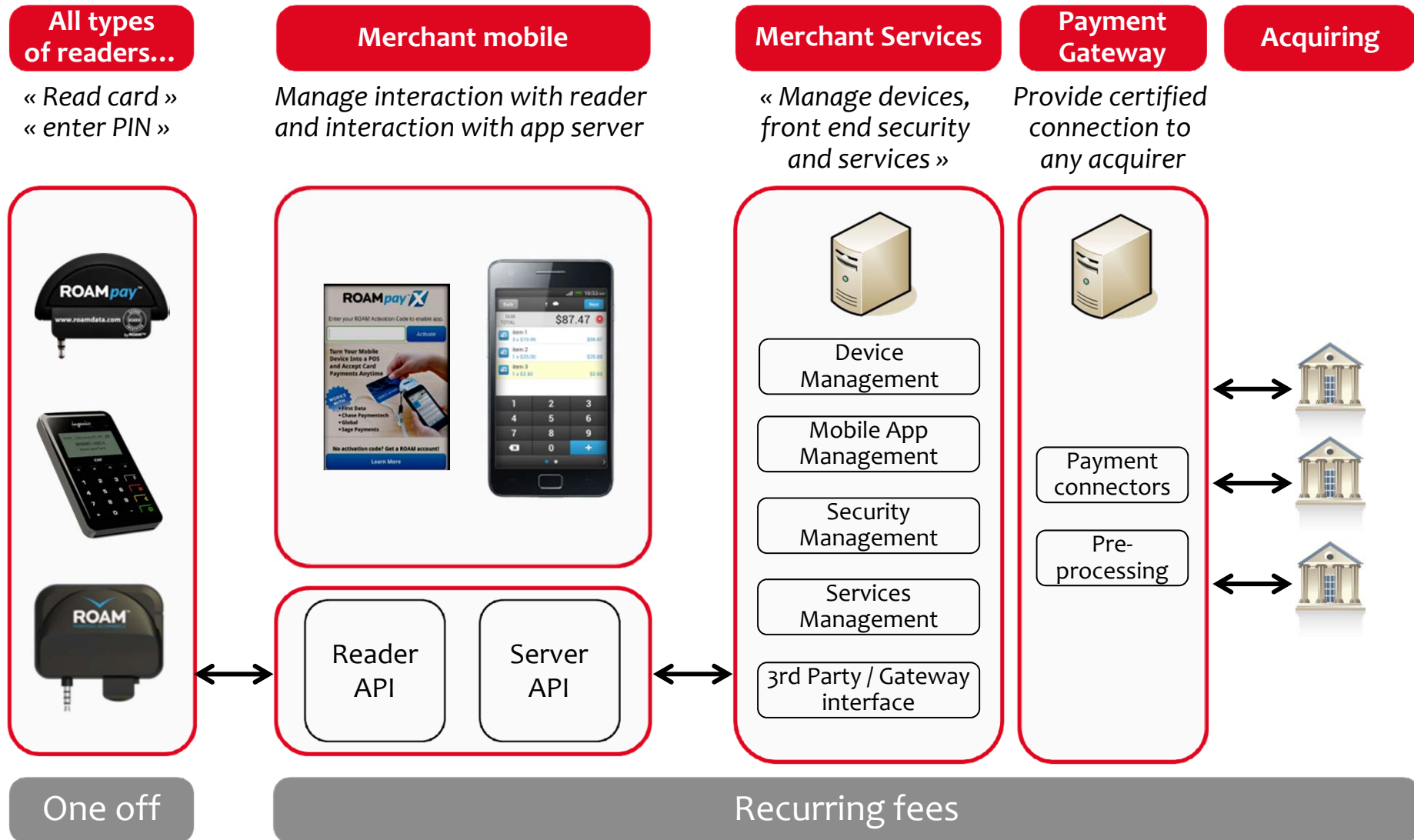
- 1- Turning any mobile equipment (smartphone, tablet) into an efficient payment acceptance device
- 2- Offering mobility solution to all merchants: small and large retailers



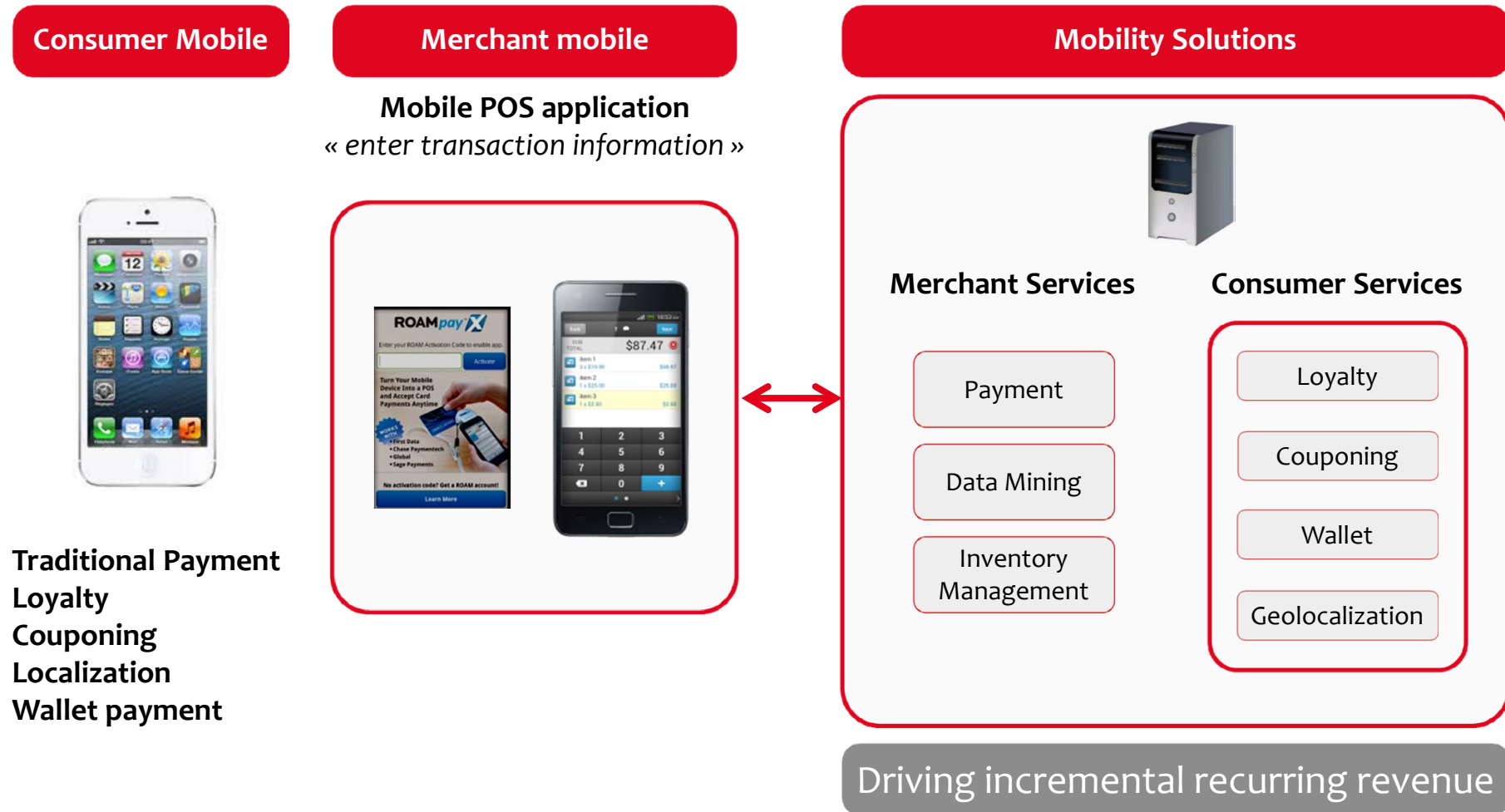
Why is our offer superior and different?

- We have the full range of mobile payment acceptance devices with the highest market standards
- We have a long-standing payments expertise in local payment apps in more than 125 countries
- We have the scale and reach of a unique acquirer network through a white label approach
- We also deliver a complete offer beyond payment (loyalty,...)

1- What we offer today to merchants...



... and tomorrow, more consumer-oriented applications on the merchant devices



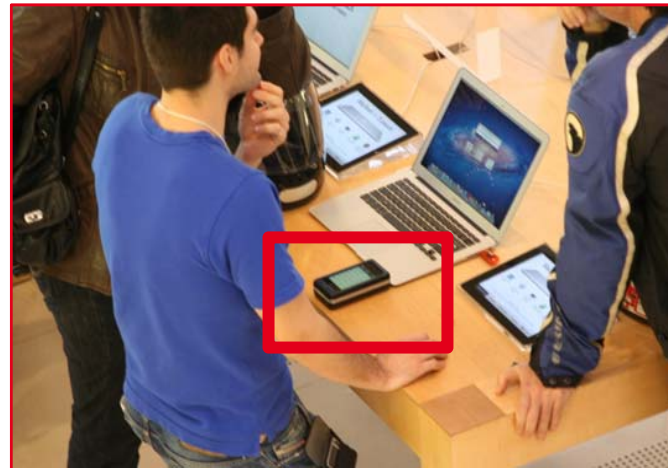
2- Our mobility solution is adapted to all merchant size



Case study: iSMP drives Transformational Experience for Apple's consumers

- Queue busting, with fast check-out anywhere in store
- Hardware + centralized payment management solution
- ECR and CRM apps to back office
- Supports Passbook in physical stores via QR code reading

iSMP solution in use in an Apple Store



An iPhone in an iSMP device

2- Our mobility solution is adapted to all merchant size



Case study: BNP Paribas, an example of white-labelled offer for small merchant

- For BNPP, Ingenico enlarges addressable market by reaching out to small and nomadic merchants with easy-to-use, affordable mobile POS E2E solution
- Pilot currently running in Belgium
- All-in-one Solution deployed by Ingenico:
 - > Chip & PIN BT Companion
 - > Branded & Localized Mobile App (French, Dutch) (iOS + Android),
 - > Branded & Localized Merchant Self-Services
 - > Merchant, Security & Device Management

BNP PARIBAS FORTIS | La banque et l'assurance d'un monde qui change **mobile banking** **S'identifier** <Vous cherchez...>

Terminal de paiement mobile pour commerçants et professions libérales

Nouveau pour les commerçants et professions libérales : passez à une solution 100% mobile pour encaisser les paiements de vos clients. Cette nouvelle solution sera disponible au printemps 2013.

Vous souhaitez être parmi les premiers à en profiter ? Faites-le nous savoir en complétant vos coordonnées.

Comment ça fonctionne ?

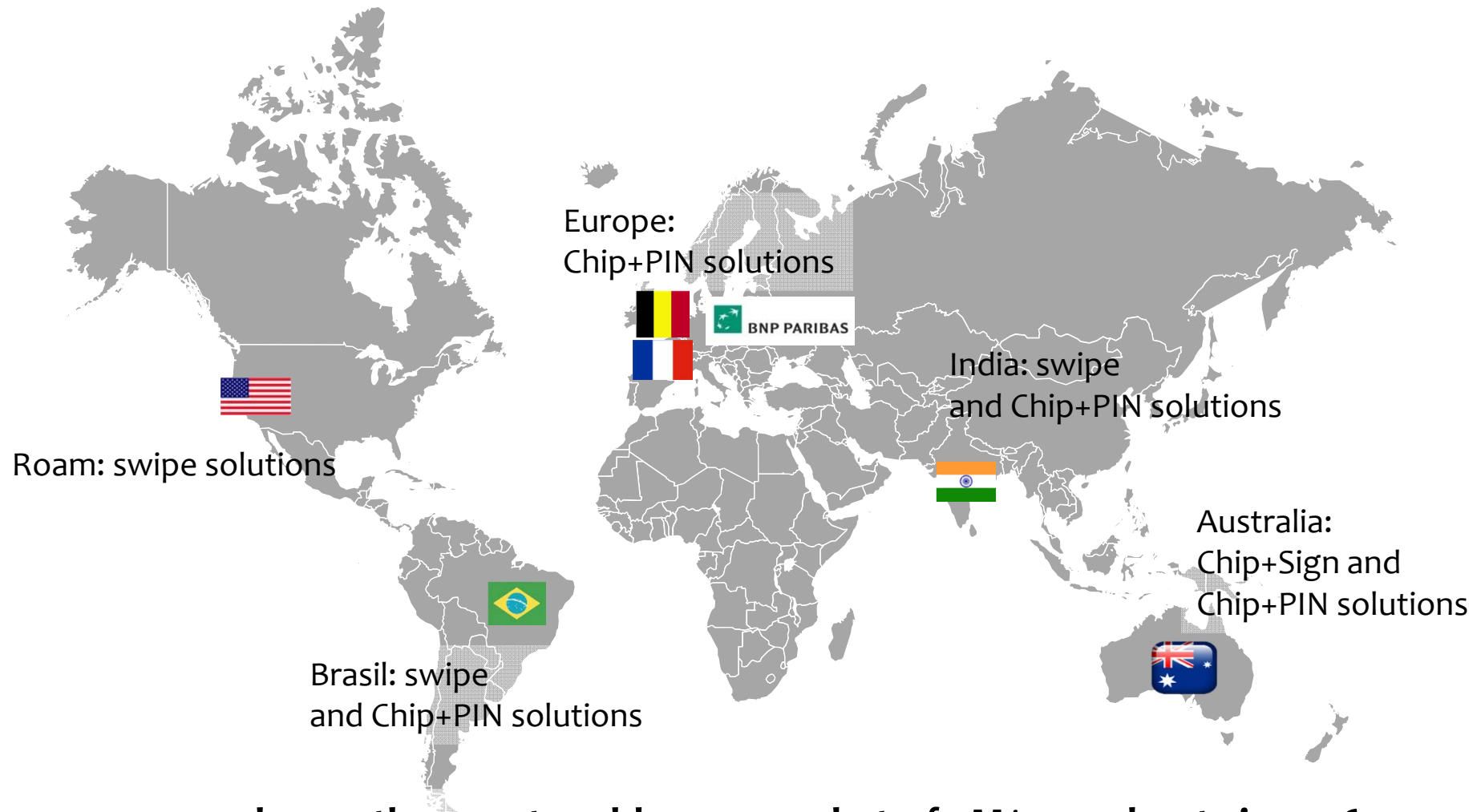
1. Vous disposez d'une 'app' dédiée à votre smartphone et d'un lecteur de carte (format poche). Les deux appareils communiquent entre eux via Bluetooth.
2. Le paiement est confirmé dès que le client a introduit sa carte et son code PIN dans le lecteur.
3. Une fois la transaction confirmée, le montant est viré sur votre compte en banque.

Soyez parmi les premiers

Titre* : ☐ Monsieur ☐ Madame
Nom* :
Email* :
Numéro d'entreprise :
S'inscrire



Our mobile payment offers are already running around the world...



...and pave the way to address a market of 7M* merchants in 2016

*Source: First Annapolis



4

Our multi-channel approach

Peter de Caluwe























Combining Ingenico and Ogone to build a multi-channel offer

- Reducing complexity
- Bringing closer merchants and consumers thanks to a comprehensive services offering

Ogone: the perfect fit with Ingenico...

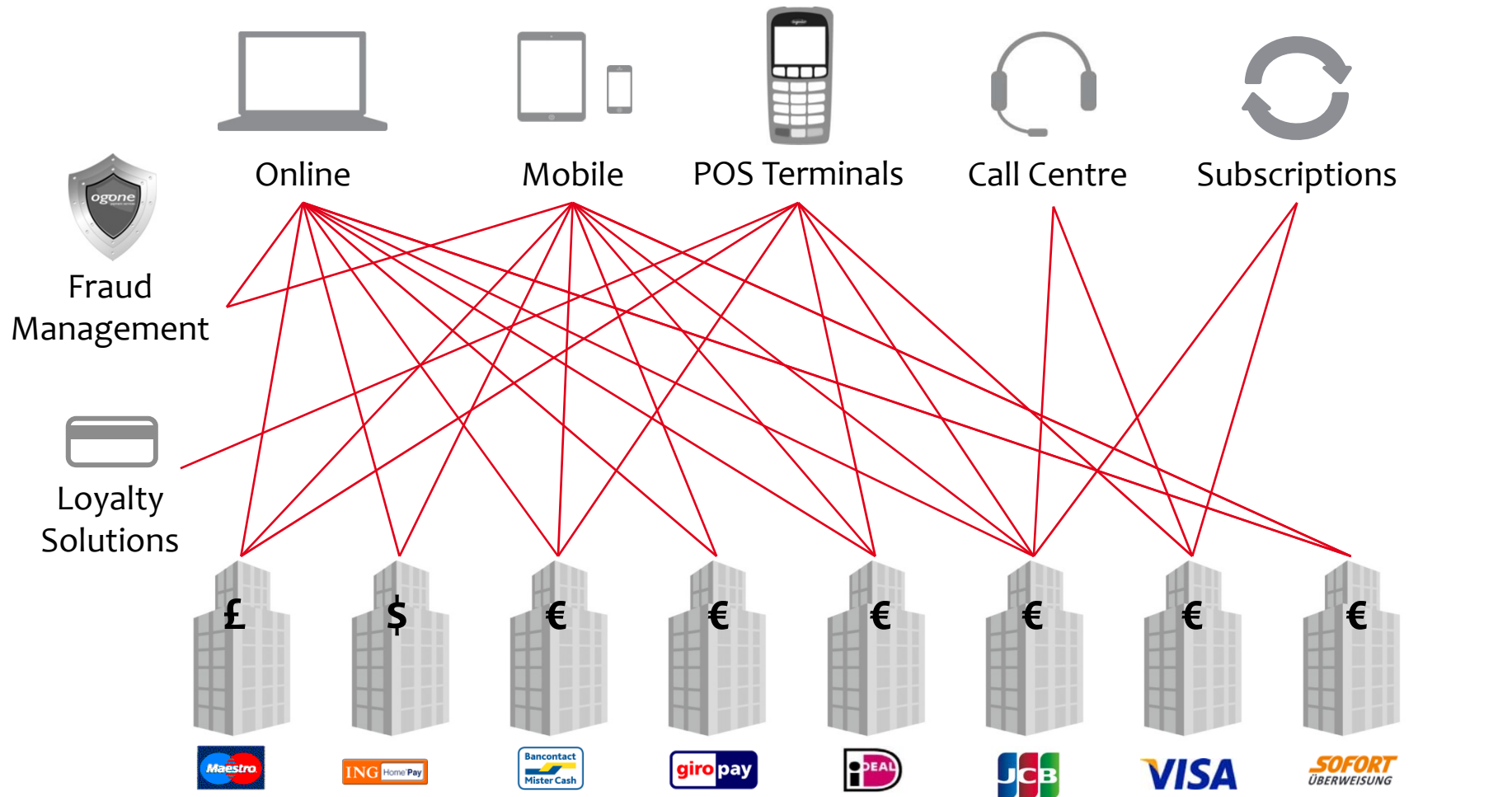
Create an unrivalled offering for a one-stop-shop, multi-channel payment solution for small-to-large merchants globally – covering the payment value chain

	Merchant	Transaction « gateway »	Collecting	Acquiring	VAS Provider ¹
In-store		 An ingenico company 	 An ingenico company	Mainly financial institutions  An ingenico company	  loyalty solutions An ingenico company
Online		 An ingenico company	 An ingenico company	Mainly financial institutions	 An ingenico company  loyalty solutions An ingenico company 
Mobile		 An ingenico company  An ingenico company	 An ingenico company	Mainly financial institutions	 loyalty solutions An ingenico company

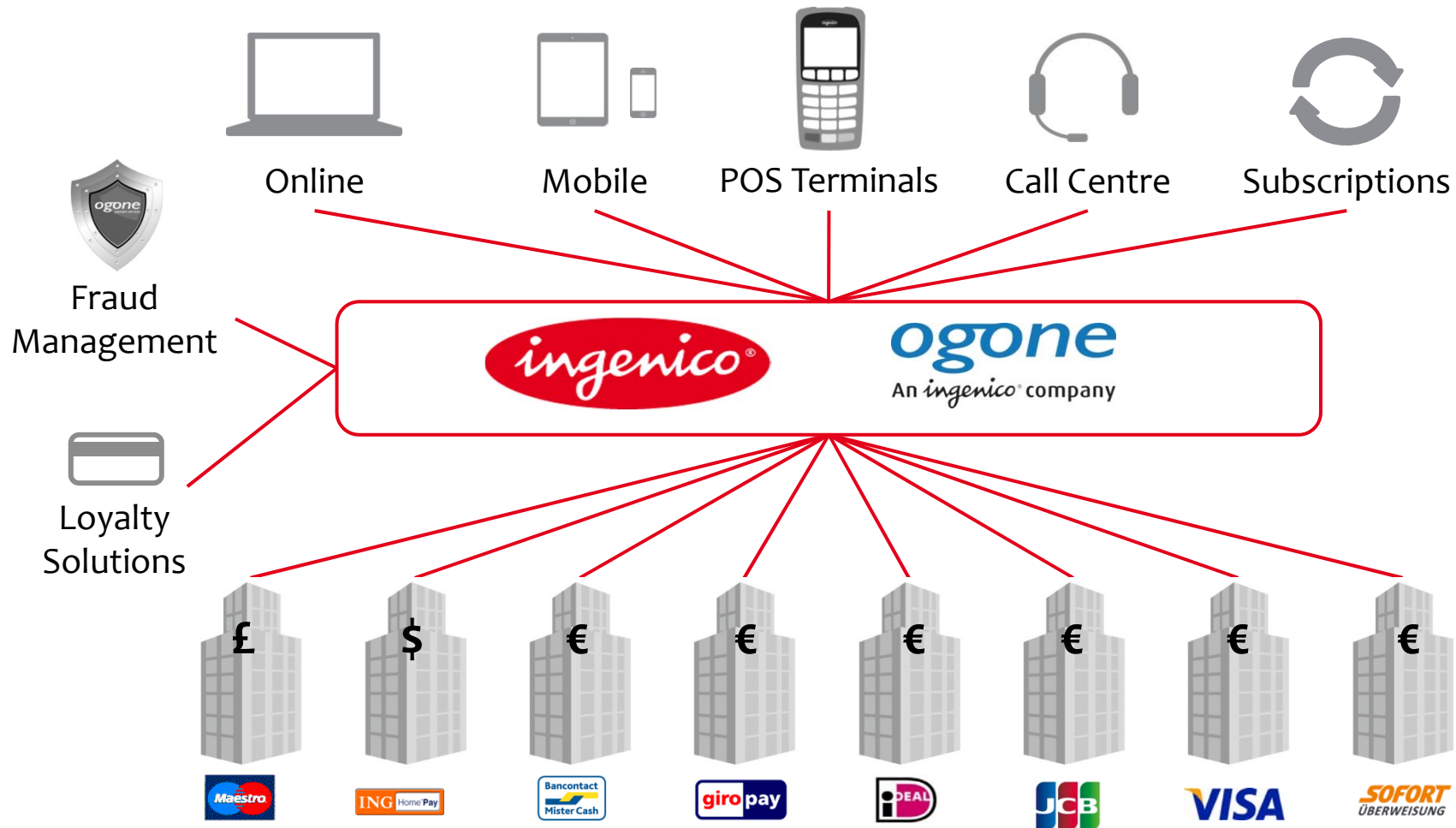
Notes:

¹ Value-Added-Services Provider

A multi-channel strategy to reduce complexity



A multi-channel strategy to reduce complexity





An offer that benefits to merchants

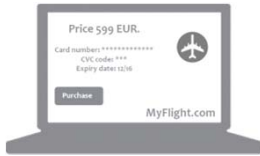


● Issue

- > I am the marketing manager of a low cost airline and I want to analyse all the passenger revenues in order to prepare an optimisation plan.

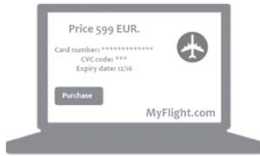
● Solution

- > I check in my payment provider's back-office and see how much each passenger paid for their ticket, how much they spent using their payment card on extras such as additional luggage and speedy boarding etc.

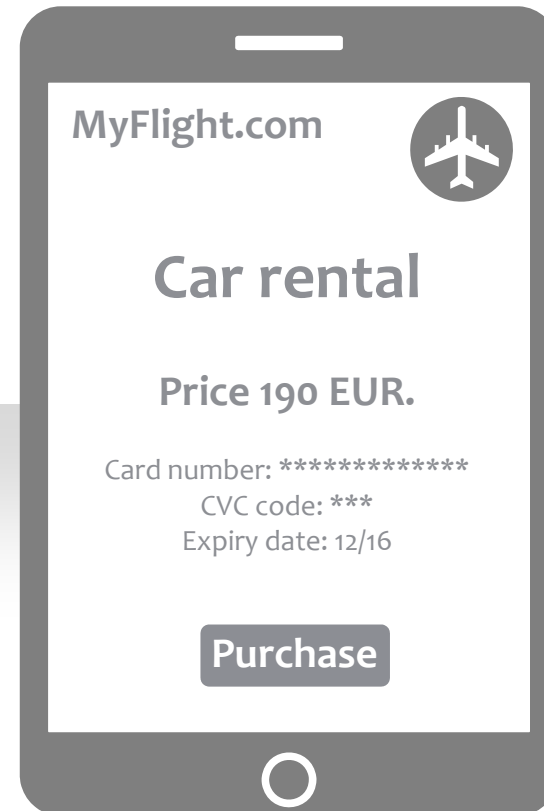


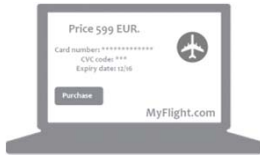
It's easiest to book
my flight ticket
online





Now I can also book a rental car while I'm on my way to the airport.





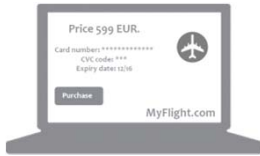
Hello, I need to check in. I'm bringing an additional suitcase. I guess I need to pay for this.



Passenger

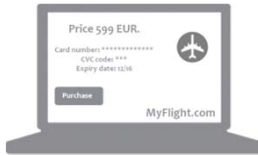


Airline Check-In Crew



Hello, I'd like to buy some tax free perfume and a watch.





MyFlight.com

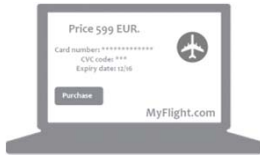
Paid by Credit Card MyFlight.com
Paid by Credit Card (mobile)
Paid by Debit MyFlight Check-in
Paid by CreditCard Onboard

599 EUR.
190 EUR.
10 EUR.
120 EUR.

Total 919 EUR.



ogone
An ingenico company



Airline Marketing Manager

I'm planning a marketing campaign to reward our most profitable customers. Can you provide me with a list of our top 250 customers by expenditure categories?

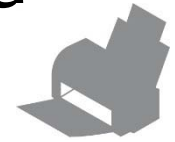
No problem, I will run a report from the payment provider's back-office system and provide you with the analysis



Airline Payments Manager



An offer that brings closer merchants and consumers (1/2)

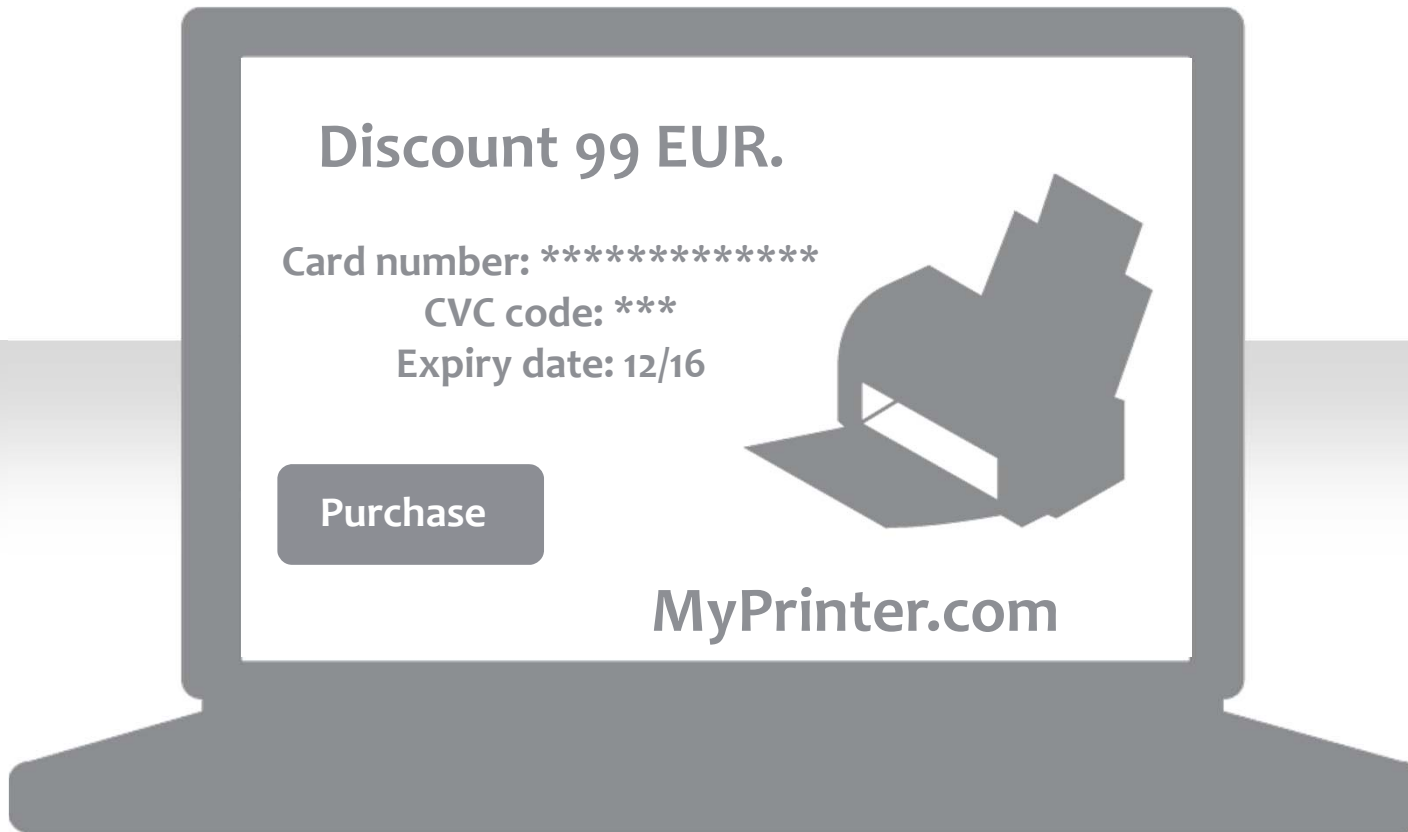
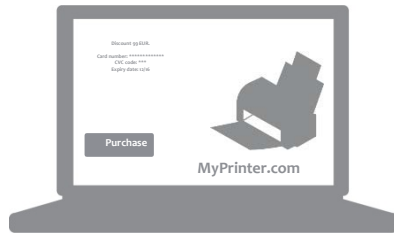


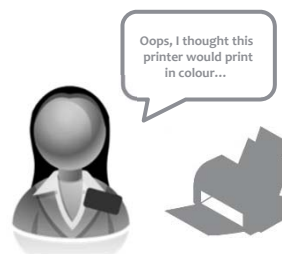
● Issue

- > I bought a printer online, but on delivery I notice it only prints in black & white. I go to the store with my new printer and ask for a colour printer. It is exchanged but the price is now higher and I need to pay the difference.

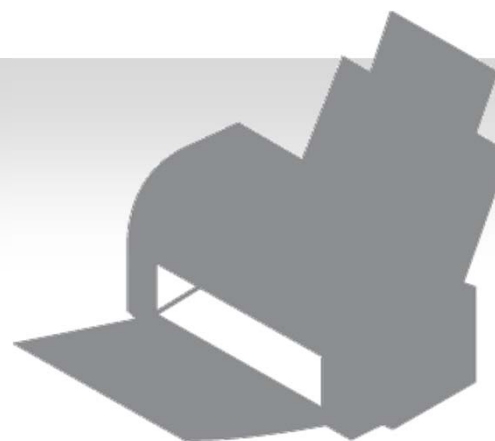
● Solution

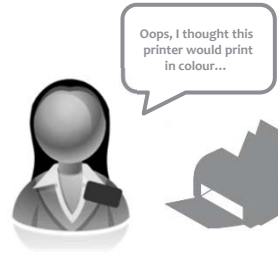
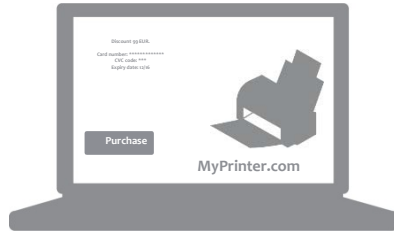
- > I pay for the printer online. My credit card details are securely registered by Ogone. In the store, the extra amount can be added on my credit card.





Oops, I thought this
printer would print in colour...



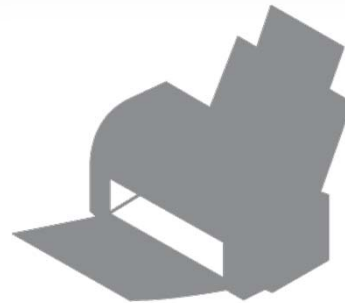


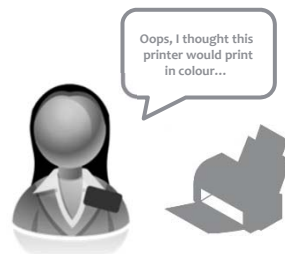
Excuse me Sir, I made a mistake while ordering online. Can I change my printer and take one that prints in colour?

Yes sure, but this model is € 10 more expensive.

Well, I need to go back to my car to pick up my purse in order to pay the difference.

No need Madam, I can debit your card directly from our system.





MyOnlineBank.com

Debit MyPrinter.com 99 EUR.
Debit MyPrinter Shop Brussels 10 EUR.



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An offer that brings closer merchants and consumers (2/2)

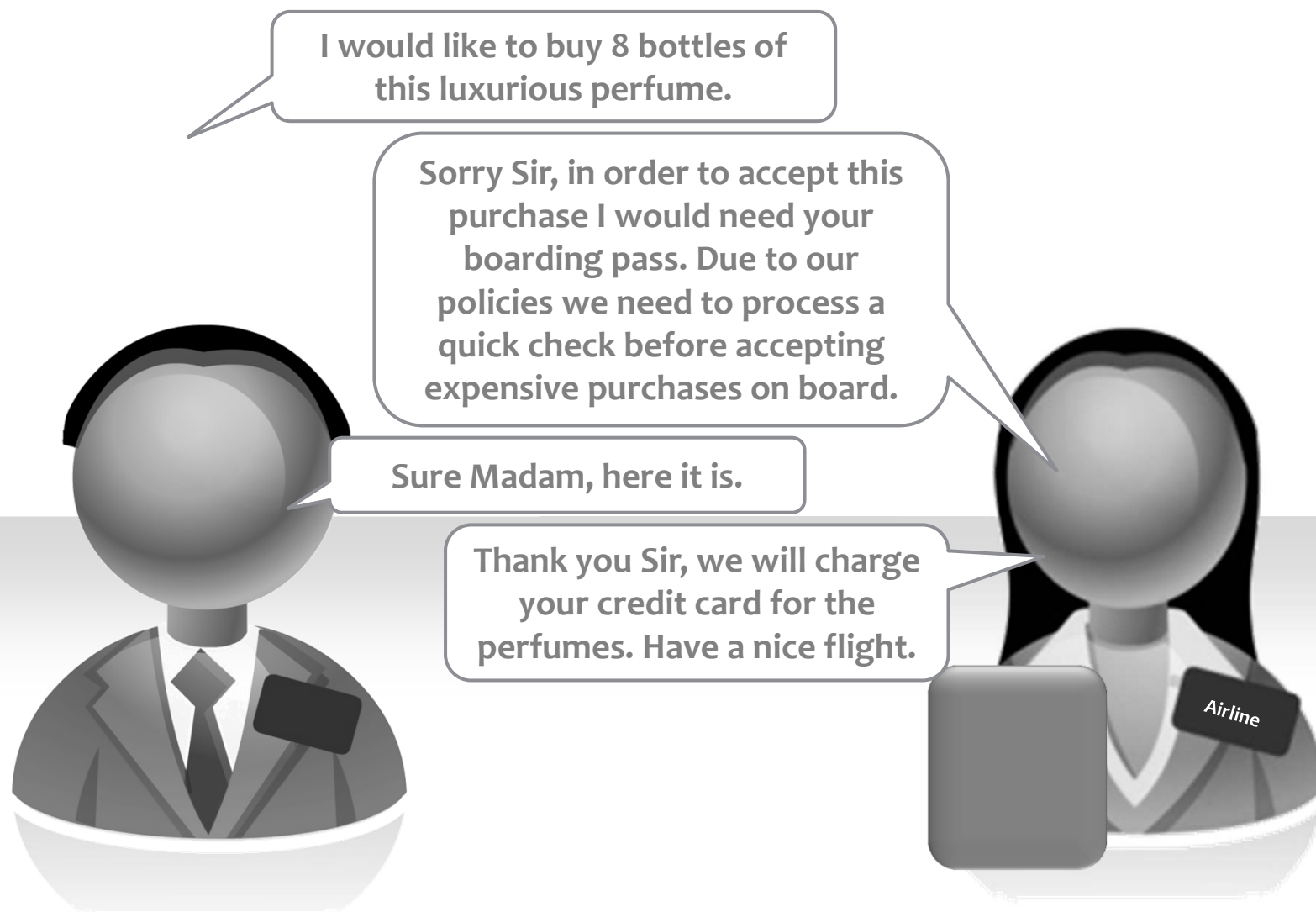


● Issue

- > My airline company policy does not allow passengers to spend more than 200 EUR on in-flight duty-free purchases but this passenger wants to buy some expensive bottles of perfume and maybe a watch...

● Solution

- > Thanks to the fraud prevention tool and associated profiling, I know I can accept the transaction because this passenger is a trusted customer who paid for his ticket with the same credit card.





Ogone powered by Ingenico

- **Building an unrivalled leader offering a one-stop-shop, multi-channel payment solution for small-to-large merchants globally**
- **First mover advantage further reinforcing Ingenico's strong competitive position in the global payment market**
- **Cross-selling opportunities between Ingenico's and Ogone's customer base (collect, fraud management, e-money...)**