nexo STANDARDS

NEXO ANNUAL CONFERENCE

PARIS OCTOBER 1-2, 2018

nexo STANDARDS

Retail is changing, payment too

NEXO ANNUAL CONFERENCE, PARIS OCTOBER 1-2, 2018

nexo STANDARDS

JM CHANAVAS

General delegate

nexo STANDARDS PROCESSORS — CARD PAYMENT STANDARDIZATION ISO 20022

nexo STANDARDS PAYMENT SERVICE PROVIDERS — CARD PAYMENT STANDARDIZATION ISO 20022

nexo STANDARDS SCHEMES — CARD PAYMENT STANDARDIZATION ISO 20022

nexo STANDARDS VENDORS — CARD PAYMENT STANDARDIZATION ISO 20022

nexo STANDARDS ACCEPTORS — CARD PAYMENT STANDARDIZATION ISO 20022

Mercatel

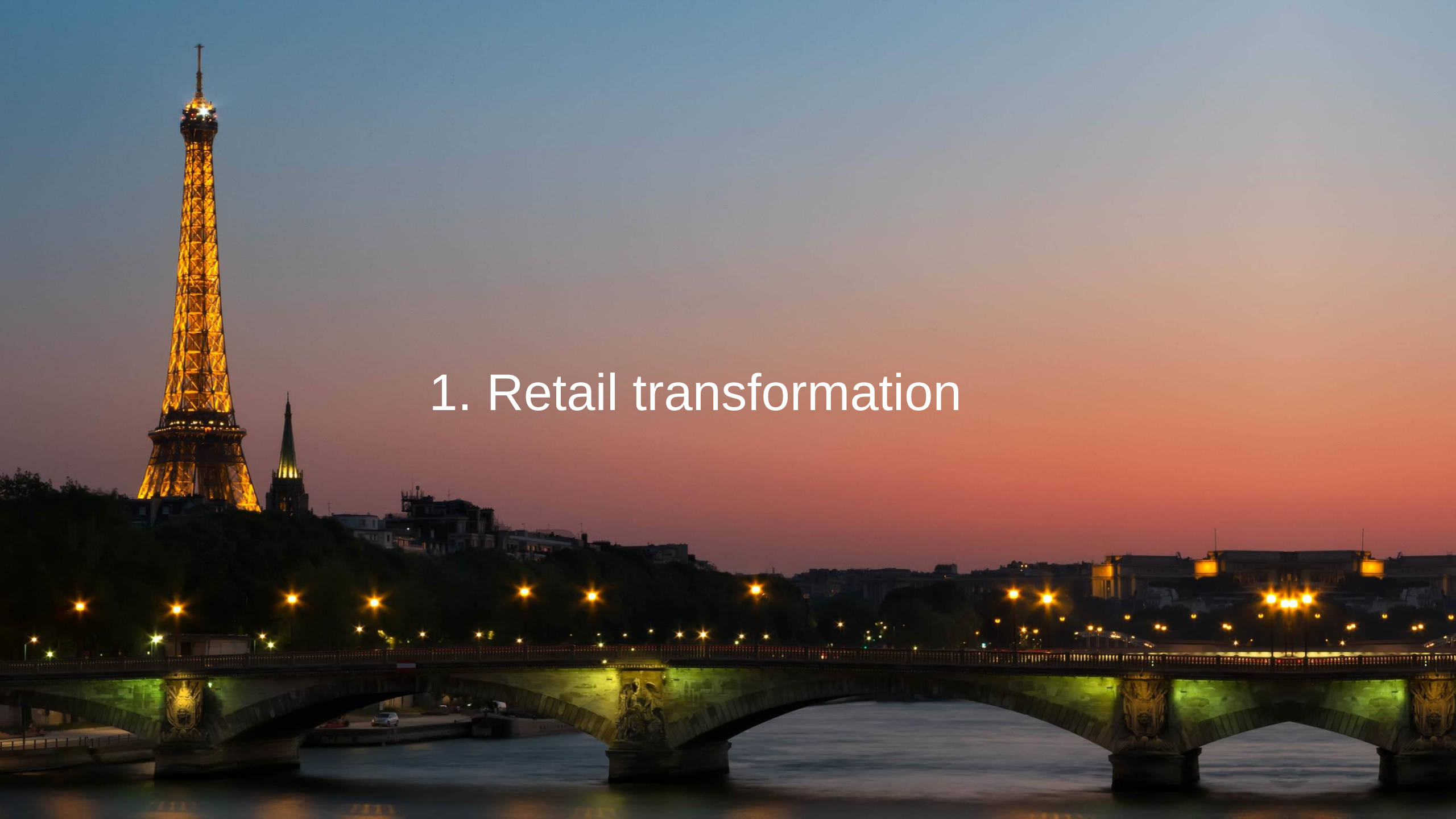
Pour le Commerce et la Distribution

Who are we?

Mercatel

Pour le Commerce et la Distribution

- Professional association from retail
- A place of exchanges and proposals
- Front office et payment



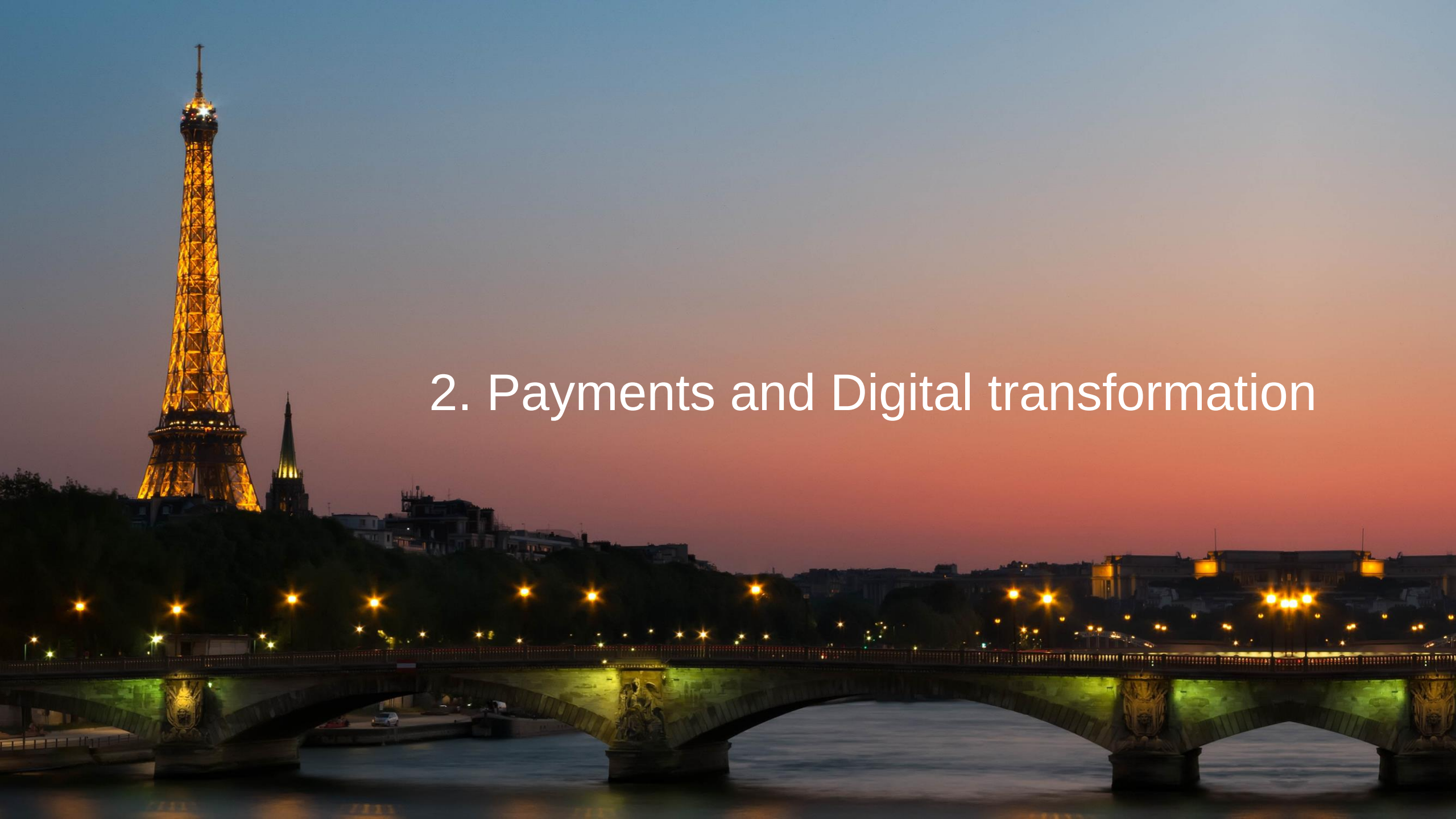
1. Retail transformation

Phygital Journeys, experiences,

Mercatel
Pour le Commerce et la Distribution

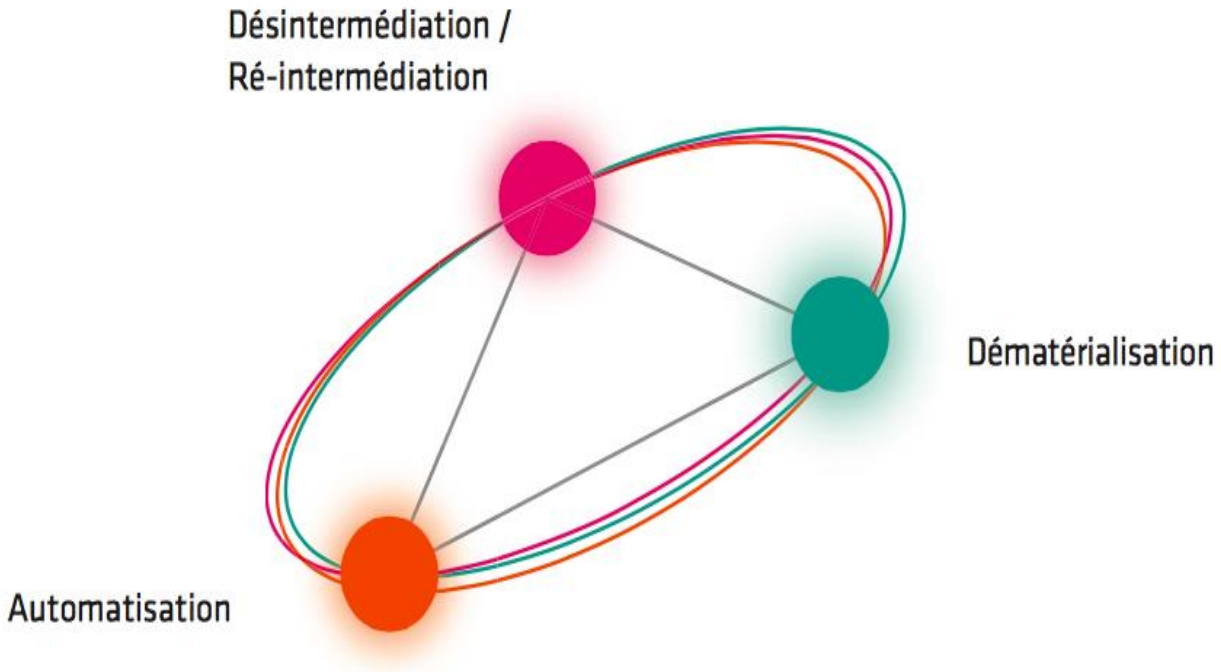
Do you recognize me?

“Less humans more humanity ?“

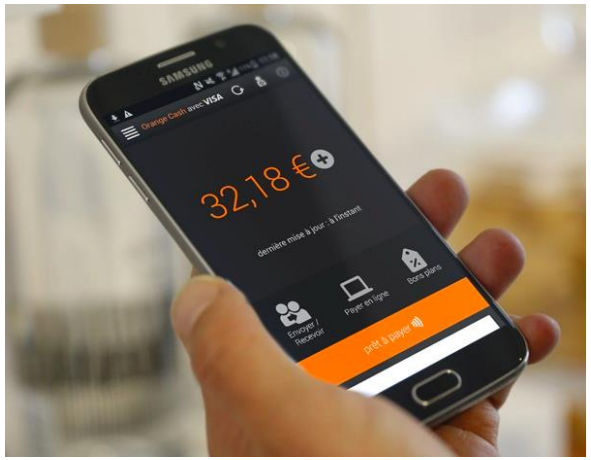


2. Payments and Digital transformation

Digital transformation is based on several aspects



Automatization & dematerialization



- **Contactless payment**
- **Biometrics**
- **Real time**
- **Card on file**

- **Tickets**
- **Cash**
- **Chèques**
- **Cards**

Mercatel
Pour le Commerce et la Distribution

Today
or
Tomorrow

Disintermediation / Re-intermediation

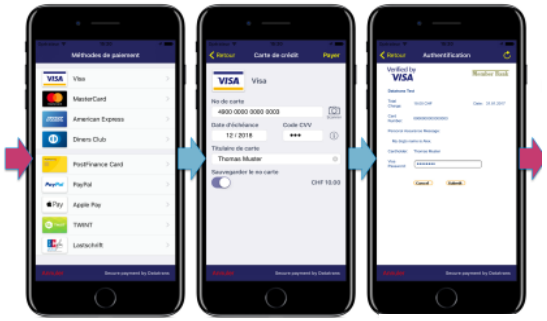
- **Which position for new players ?**
  - X Pay
  - New categories of PSP like PISP
- **Which position for historic players ?**
  - Banks
  - Card shemes
  - Retailers

Which use of smartphone ?

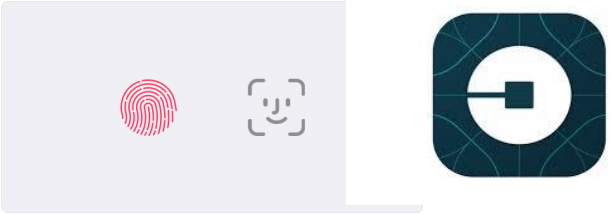
Mobile payment includes various aspects :

Payment by mobile :

Payment with mobile :
(In-app payment)



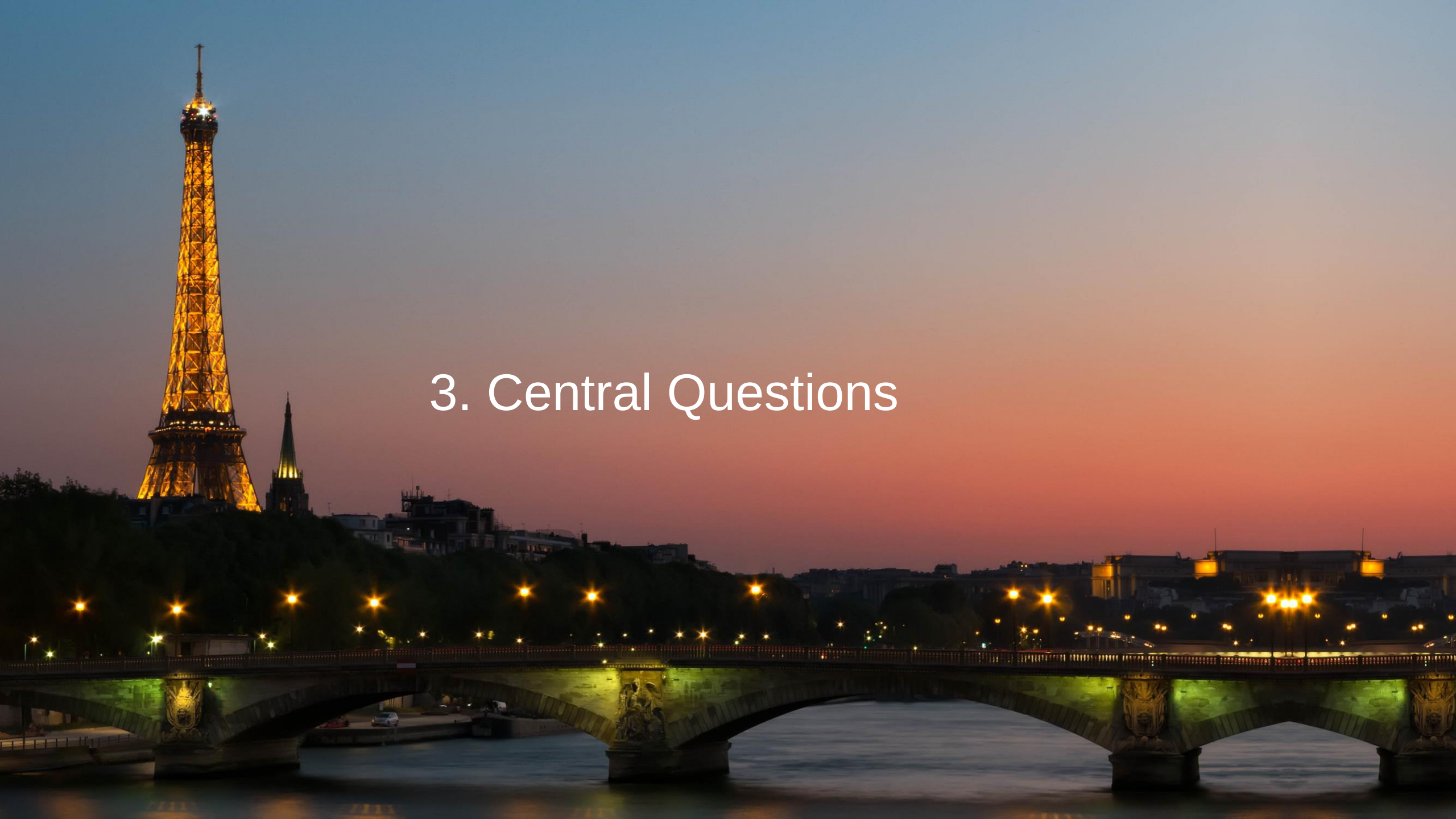
Payment whit the use of a mobile



Many initiatives have been launched in Europe but nothing can be taken for granted

Which use of mobile in payements

Gafas and Co	Pay, SAMSUNG pay, pay
Banks	paylib
Card schemes	MasterPass, VISA Checkout
Mobile operators	
New players	Lydia, lyf pay, WeChat Pay
Retailers	pay, Alipay



3. Central Questions

A critical step in the customer journey

- **A trend to dilution**
- **Complexity and fragmentation**
- **A major irritant for customers in all chanels**

Solving the dilemma seamless/ security

- **Managing the couple identification/Authentication**
- **Developing use of biometric factors and AI**
- **Retail within solutions**

Which European sovereignity?

- **The dominance of non european players**
- **SCT Inst and/or alliance of domestic schemes**
- **Standards as tools of sovereignity**

A strong need of standards

nexo STANDARDS

- **Facilitate deployments of new methods of payment (example API –DSP 2)**
- **Accelerate innovation**
- **Create confidence between stakeholdfers through common referential**
- **Foster adoption by harmonized UX**

A strong need of standards

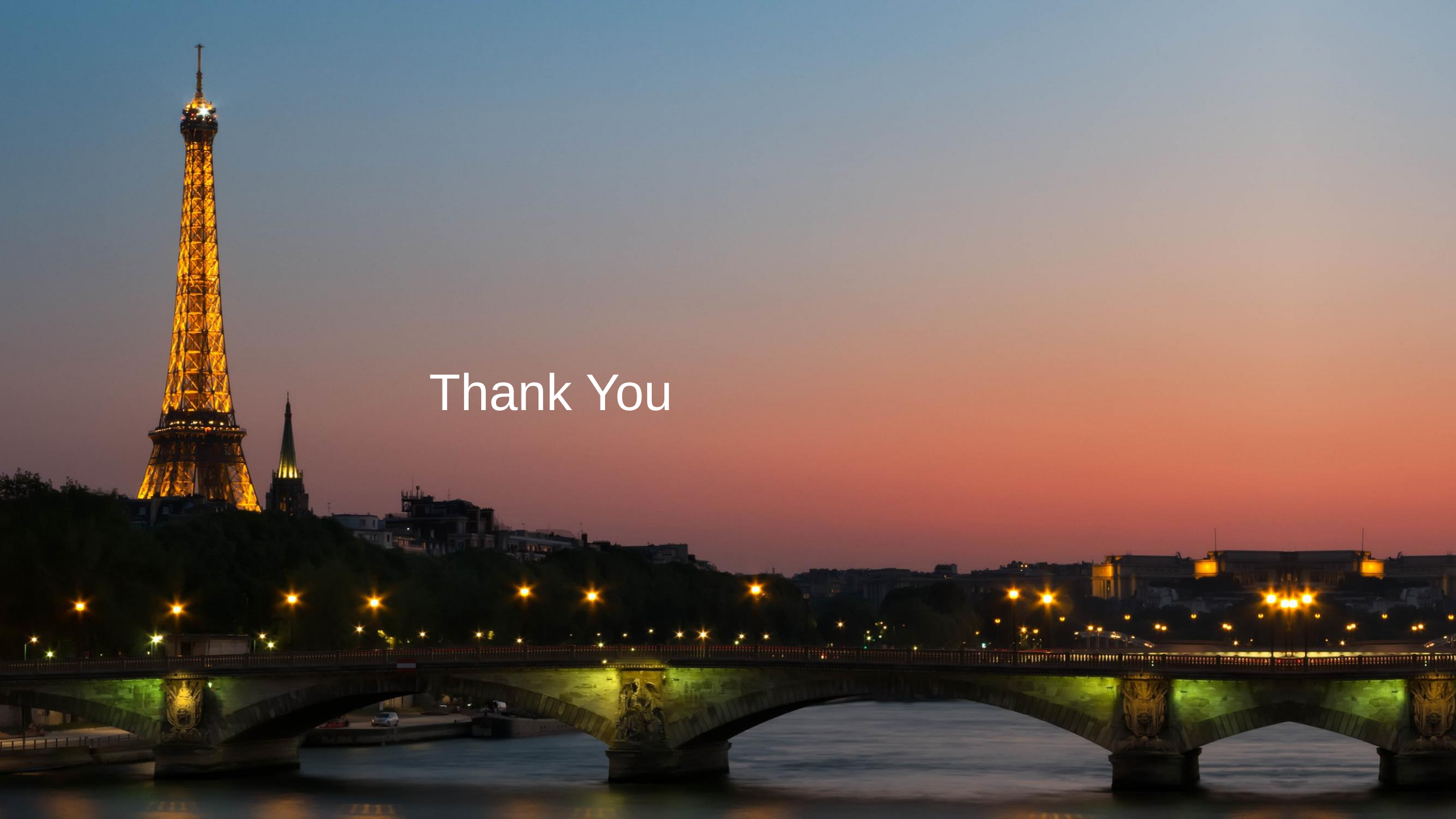
nexo STANDARDS

- **Data exchanges**
- **Journeys**
- **Security**

A strong need of standards

nexo STANDARDS

- **Payment is a topic where cooperation can be (has to be) developed for a common benefit**
- **Market opening and et co construction are buidling blocks of digital transformation : standards are today synonyms of modernity**


Thank You