

ingenico
GROUP

#TIPSapp Challenge

-
- Ingenico Group
 - Our vision for Instant Payment
 - The use Cases
-



Ingenico
Group

Our role is to provide merchants with the right solutions to simplify payment whilst enhancing consumer experience.

Ingenico Group / profile

38 years of payment expertise

Created in 1980



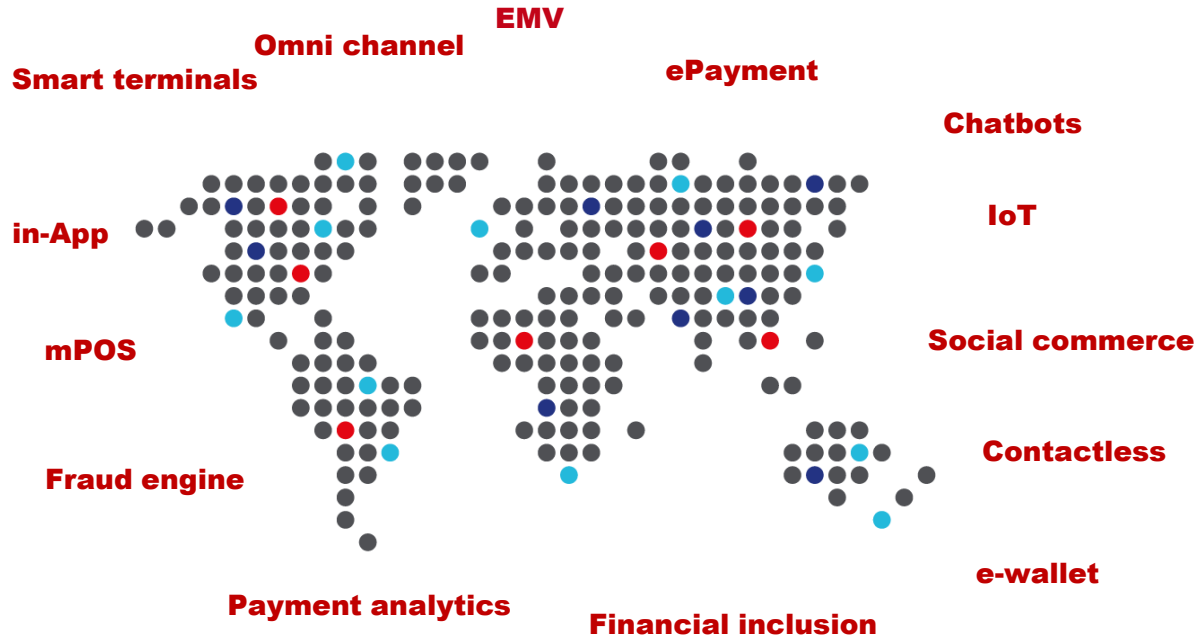
Headquartered in Paris / 88 sites

A global reach in 170 countries

78 nationalities

7500 employees

Global footprint / multi-local solutions



Whatever
the country,
whatever
the challenge,
we support global
businesses as well
as **local ones.**

Our clients / from small merchants to global brands



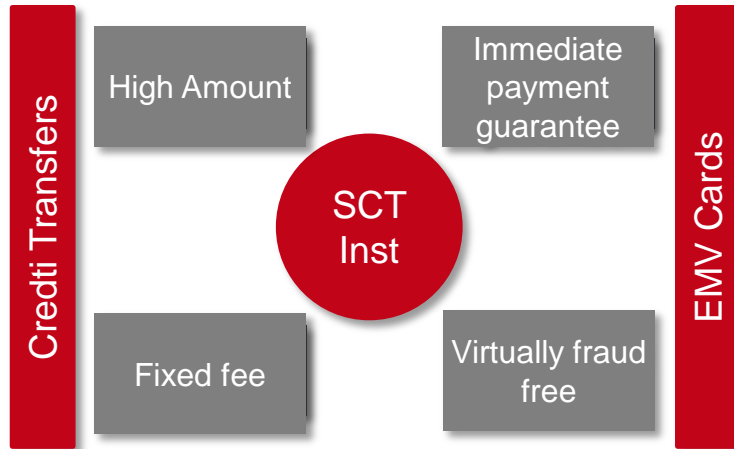
Top 10 customers account for only 17% of 2016 revenue



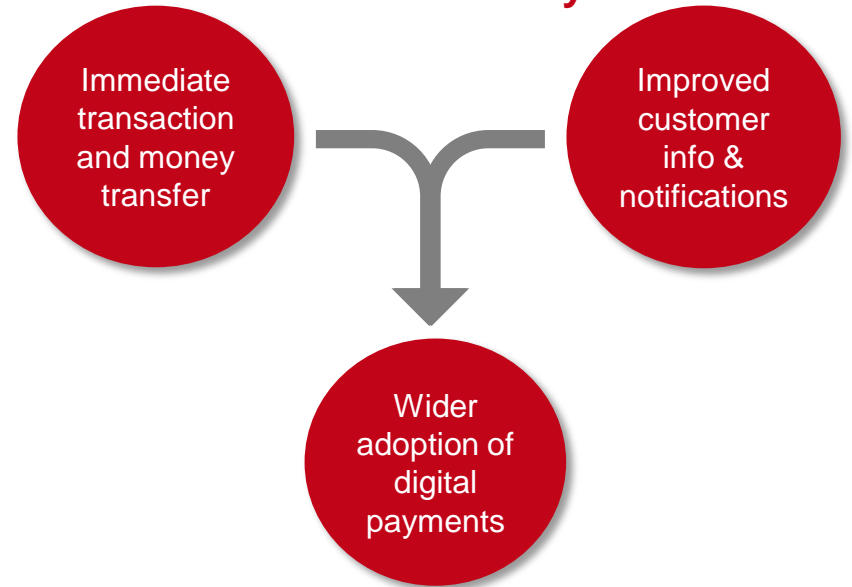
Our vision for Instant Payment

Our vision / a unique payment instrument

An unique set of attributes

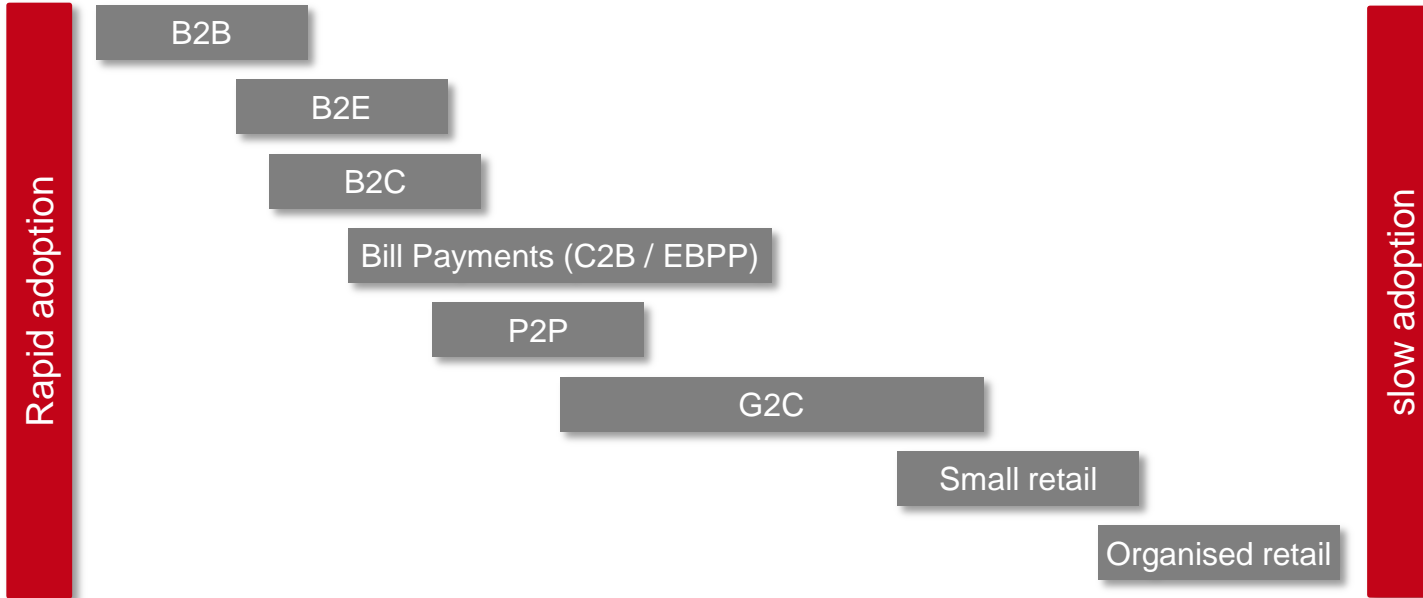


An opportunity to bring payment in the 21st century



Our vision / a massive adoption potential

Adoption rate and speed will vary depending on the use cases





The use Cases

1st use Case / C2B - Craftsman



Context

- Mobile app to find local craftsmen for homeworks
- Instant Payment integration through
 - Mobile banking app / mobile banking payment page redirection
 - Embedded payment page (API)
 - Embedded wallet
- Immediate confirmation and deposit payment

Benefits for the Craftsman

- No need to accept cards or carry cash
- Immediate payment guarantee
 - Save time on chasing bad customers
- Administrative simplification :
 - Billing & accounting
 - Account payable
 - Tax forms filling
 - Installment payments

Benefits for the Buyer

- No need to carry cash
- Administrative simplification :
 - Bill payment
 - Tax forms filling
- Immediate service delivery facilitated

2nd use Case / P2P - Social economy



Context

- Mobile app with local P2P adds
- High value transaction (high end phone / watch / ...)
- Instant Payment integration through
 - Mobile banking app / mobile banking payment page redirection
 - Embedded payment page (API)
 - Embedded wallet

Benefits for the Seller

- No need to carry cash
- No risk of unpaid cheques
- Immediate payment guarantee
 - Can release the goods in total confidence
- Optional AI based fraud management engine to help secure transactions

Benefits for the Buyer

- No need to carry cash
- Can see the pricey object, and initiate the payment transaction if conform to description

What's next / Organized retail

Objectives

- Overcome the difficulties of using Instant Payments in a retail context
- Do not alter consumer & retailer habits
- Avoid any registration towards merchant (white list)
- Check-out speed and convenience

Proposed Solution

- Use the Card PIN as SCA method
- Build on the existing Card Payments rails
- Once in a life time opportunity to deploy VAS





Thank you

