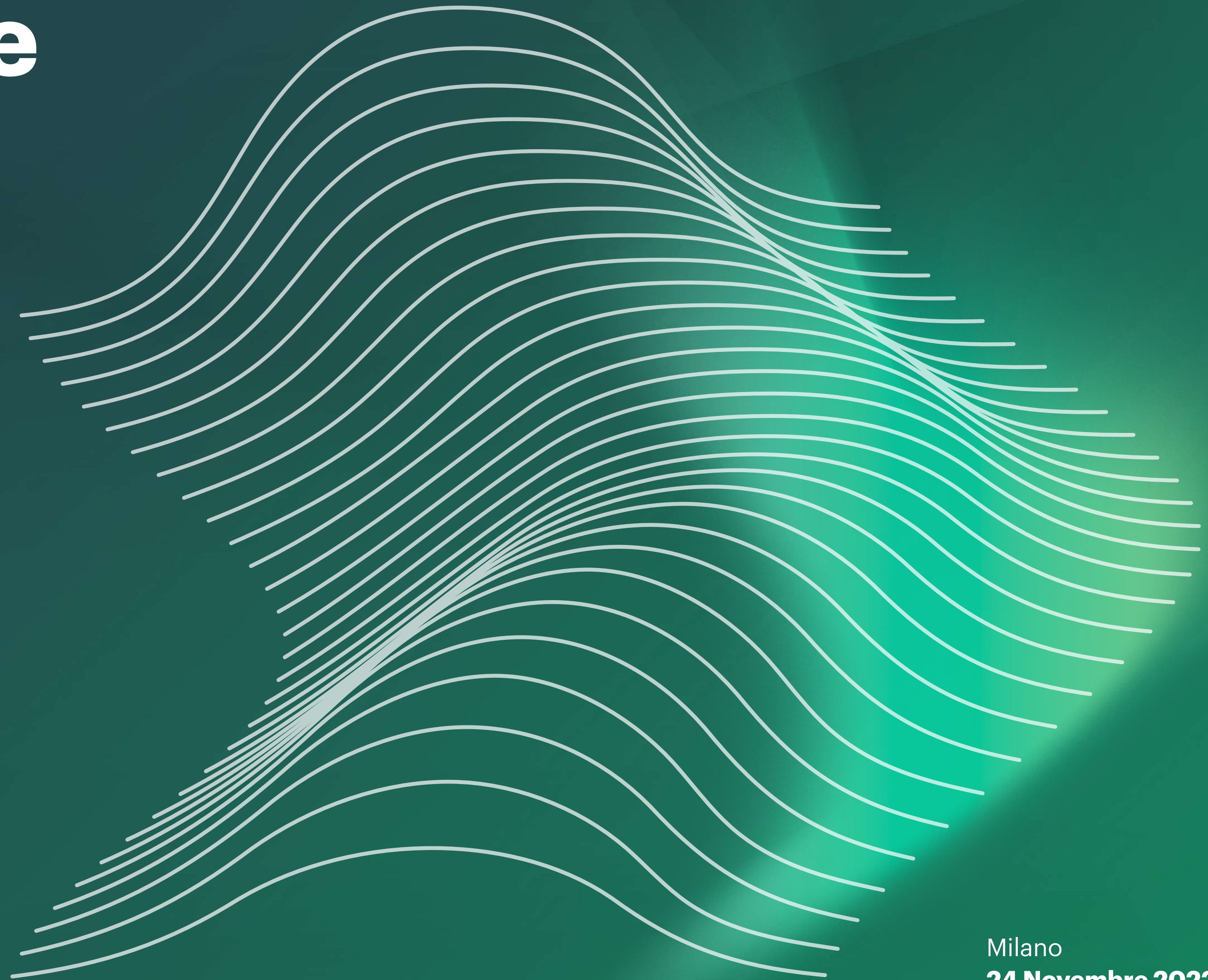


Rebuilding the payment experience

Maurice Lisi - Head of Digital Channels



BPER:
Banca

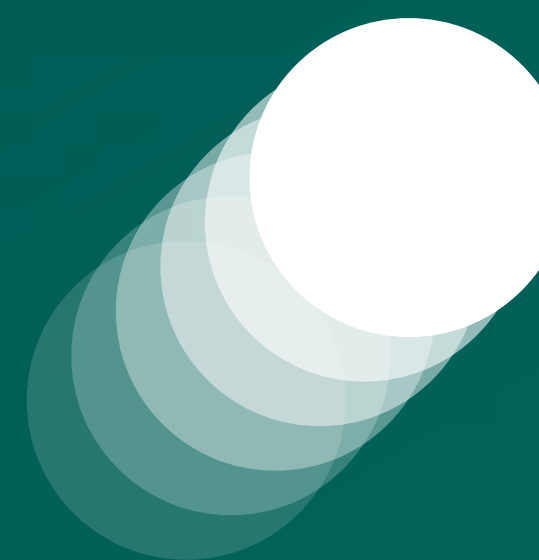
Milano
24 Novembre 2022

Banks are struggling with customer acquisition and engagement, as they are still tied to offline approaches, and lose sight of drastic changes of consumers' behaviour.

Customer experience

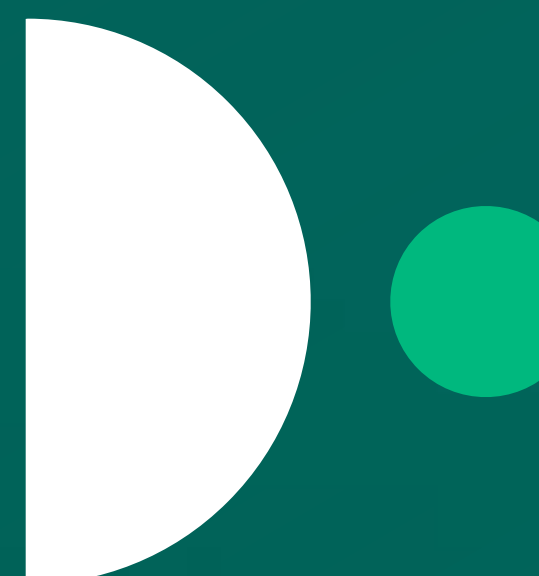


Grasp the Needs



Gain Momentum

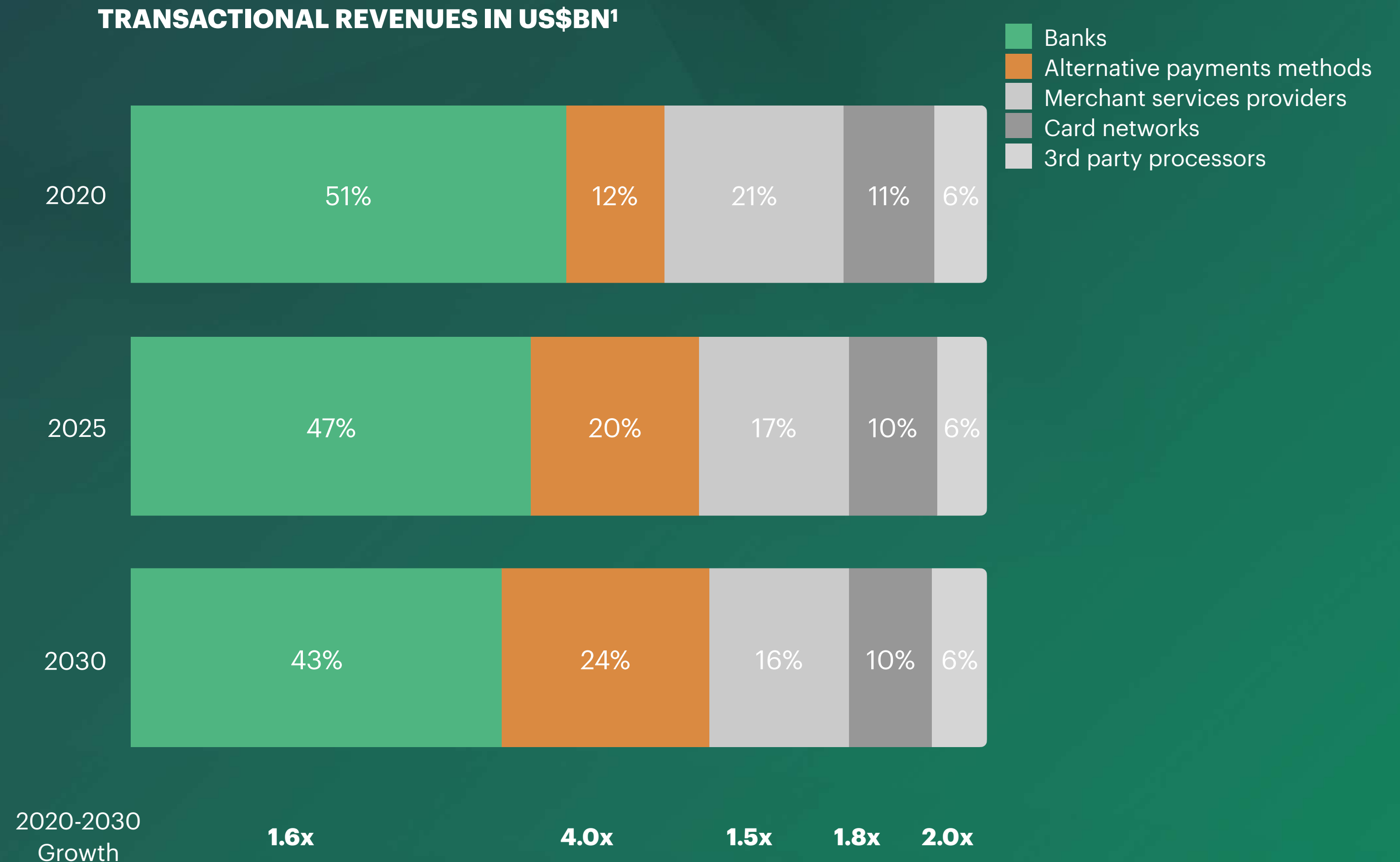
Partnerships



Ecosystem

Transaction volumes are experiencing a strong growth over the next decade, yet revenues will not be equally distributed among players

- **Payments remain key for Banks** - but scale matters and where you operate
- Banks still gaining 50% of the total revenue (driven by B2B and account to account payments)
- **Alternative Payment methods are the big winner** (+300% growth with a relative CAGR of 17%) - taking the front-end beyond e-com and also the back-end
- **Merchant services** growing but **not the sweet spot of the last two decades** any more
- M&A operations are overall reducing the number of players



Note: Alternative Payment methods include Payment solutions from big tech, telecoms and retailers outside or on top of traditional bank and card Payments; Revenue figures for 2025 and 2030 are projections. Source: PwC analysis

As BPER we expect to grow further in cards and digital payments through our 2022-25 plan



Renewing the **card sales experience** to create a "frictionless" process



Strengthening **premium segment proposition** with innovative and exclusive products



Designing ad **hoc offering to respond to young, digital customers** through new VAS



Improving **customer profiling** to leverage moments of truth in sales campaigns



In this context, payments can be a key enabler for **building a platform-centric approach** that allows solving broader needs of customers' lifecycle

ILLUSTRATIVE

Mobility

Extended ecosystem of integrated services ranging from RCA, car taxes and duties, parking, LTZ and fuel / electric charging

E-commerce & Shopping Insurance

On-demand coverage based on card holder's lifestyle on on-line and off-line shopping in case of theft, damage and / or refund due to late delivery

Exclusivity

Access to a broad range of exclusive services, from privileged experiences to a 360° support for everyday needs

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