

SALONE CON VISTA

MILANO ALLIANZ MICO
22, 23, 24 NOVEMBRE 2023



L'INNOVAZIONE DELL'EMBEDDED FINANCE

LE POTENZIALITÀ DELLE NUOVE
PIATTAFORME FINANZIARIE

#salonepagamenti #payvolution
salonedeipagamenti.com



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Giulio Rattone
Chief Commercial Officer
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Cosa intendiamo per Embedded Finance?

CARATTERISTICHE CHIAVE

**Piattaforma
non
finanziaria**



**Offerta
finanziaria**



**Customer
experience
digitale**

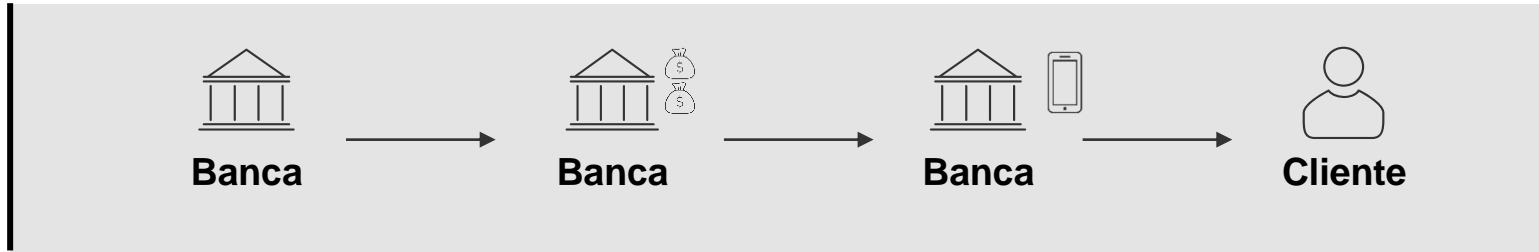


**Economic
ownership**





Value chain «tradizionale»



Value chain Embedded Finance



Esempi di Embedded Finance

**BNPL-as-a-
Service**



**Credit/
Installment
Lending-as-a-
Service**



**Card-as-a
Service**



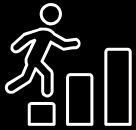
**Banking-as-a
Service**



Ride-sharing as a first example of **Embedded Finance**

Uber

digital wallets / accounts & debit cards, lending for drivers



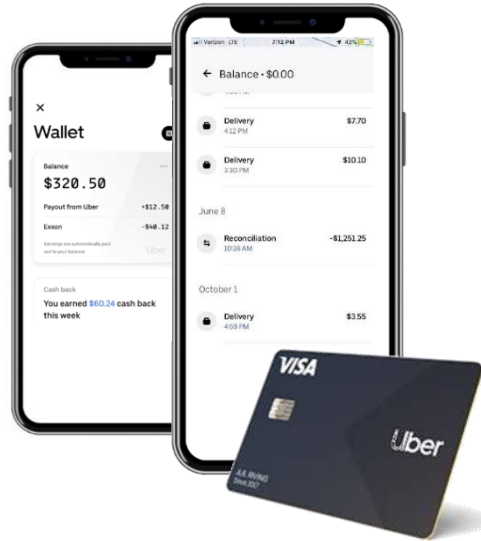
**Customer
experience**



**Cost
savings**



**Access
& risk**



Shopify is setting the pace for e-comm platforms



\$86B

Gross payment value

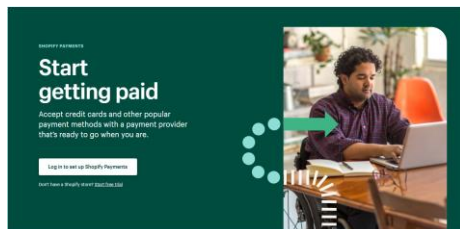
\$3.3B

Embedded finance revenue*

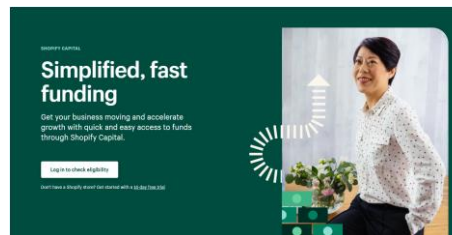
88%

Shopify Payments adoption**

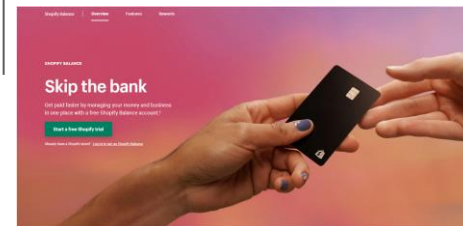
2014 Payments



2016 Capital



2020 Balance



Note: (*) Revenue for Merchant Solutions segment, which includes Shopify Payments and Shopify Capital; revenue "principally generate[d]" by Shopify Payments; payment processing fees are recognized on a gross basis. (**) U.S. adoption rate
Source: 2021 Annual Report; Q4 2021 earnings; website



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Domande

