

A woman with a red scarf and a man looking at a screen at a train station. The woman is pointing at the screen and holding a red phone. The man is smiling and looking at the screen. The background shows a train platform with a train and other people.

Nets: 3-year transformation delivering accelerated growth

OCTOBER 2020

nets 

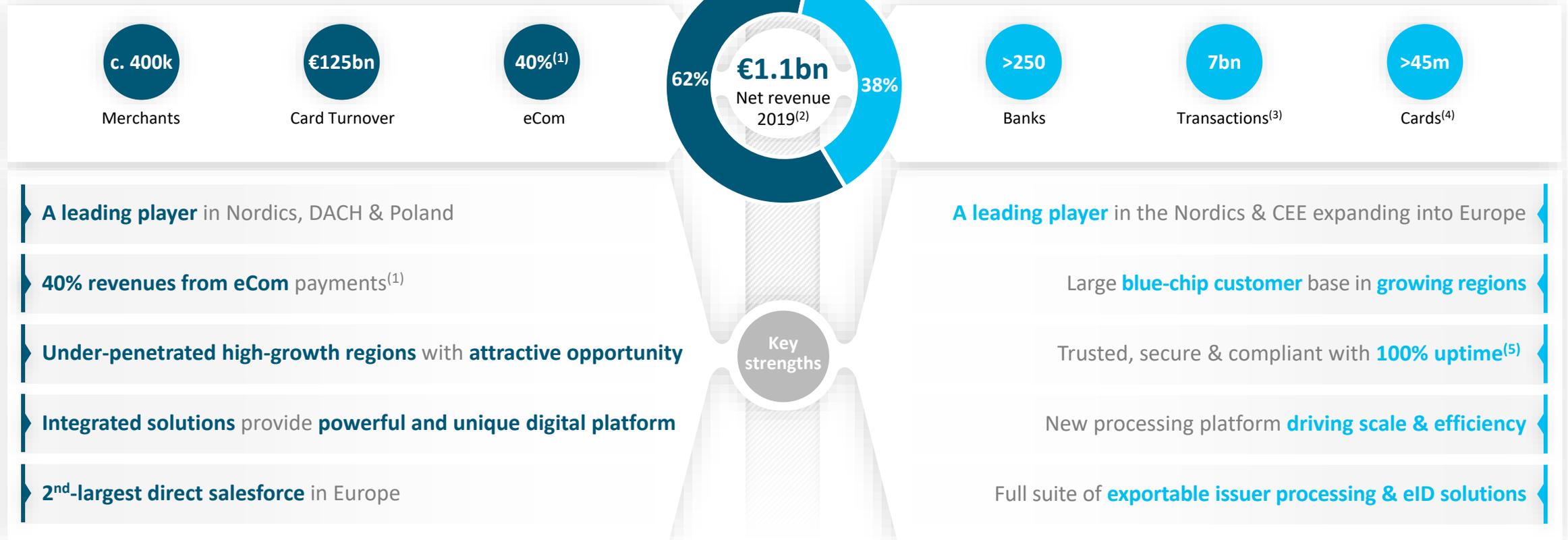
Integrated Pan-European PayTech delivering high-single-digit growth

Merchant Services

POS, online, mobile and omni-channel payments acceptance and VAS

Issuer & eSecurity Services

End-to-end issuer services provider

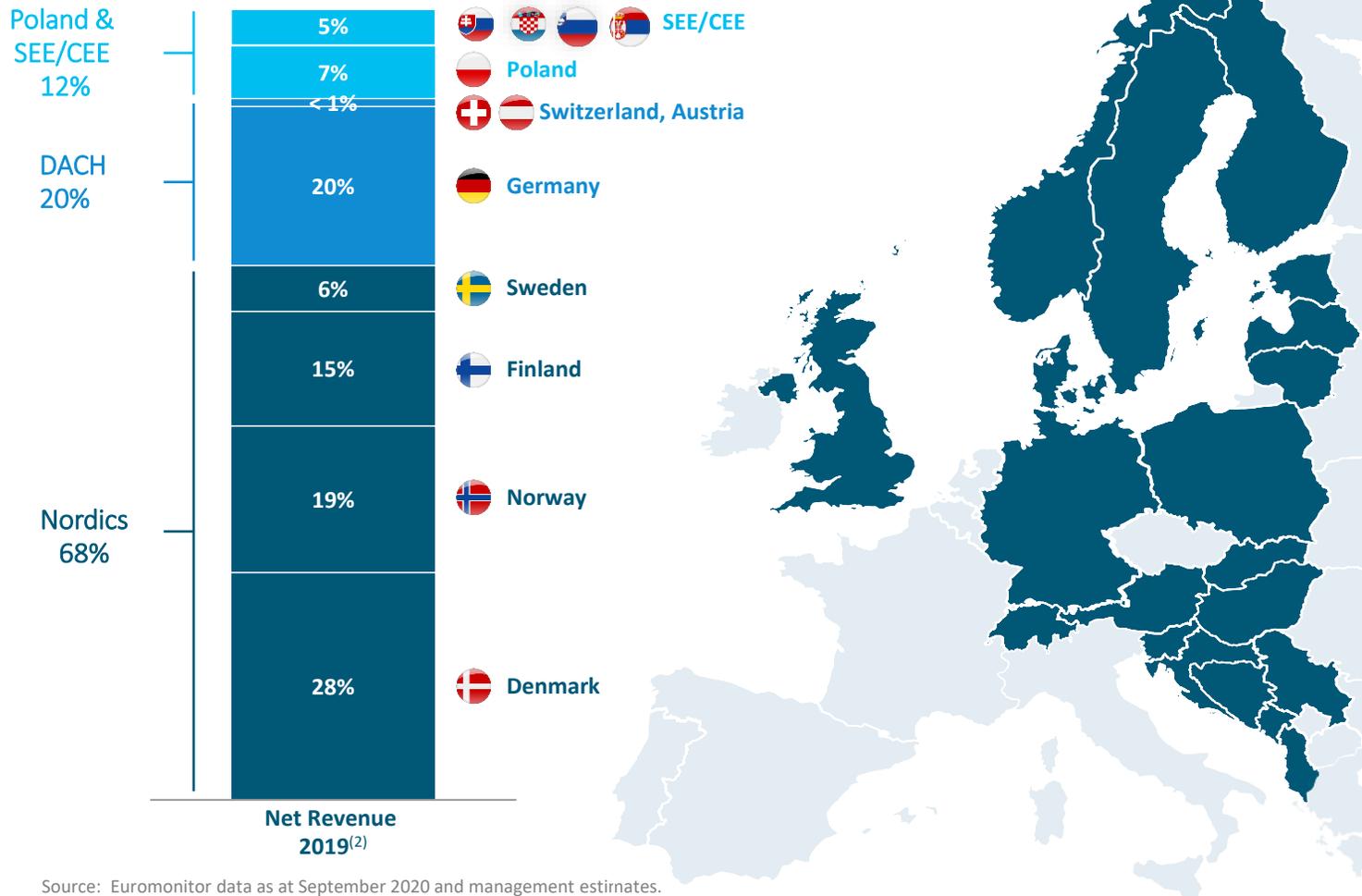


(1) eCom revenue including card not present transactions as a % of Merchant Services revenue based on 2020 estimates.
 (2) Based on 2019 adjusted pro-forma figures including Polatek, Poplapay and PeP.
 (3) 2019 Transaction volumes including issuing services and processing, international and domestic card schemes.

(4) Number of cards from which transactions are initiated.
 (5) For core card platform in Denmark, Norway and Finland in 2019.

A European platform for cross-border and bank partnership consolidation

Diversified European presence in >20 countries⁽¹⁾



Early mover into regions with high potential

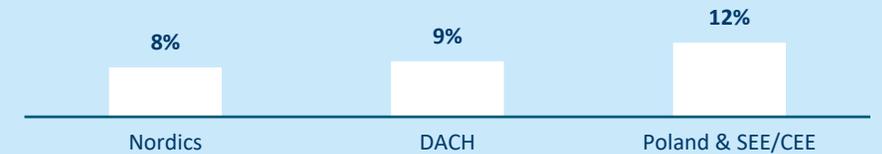
Card penetration upside growth⁽³⁾

(2019)



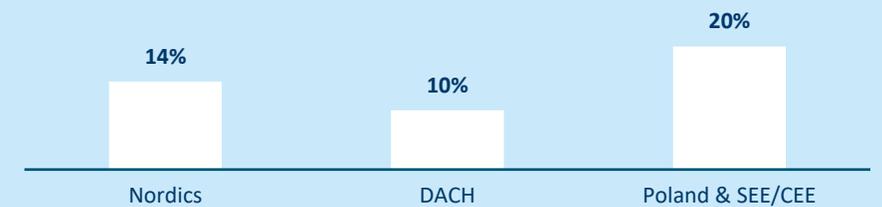
Int'l cards payments growth⁽⁴⁾

(CAGR '19-'21)



eCom growth

(CAGR '19-'21)



Source: Euromonitor data as at September 2020 and management estimates.

(1) Refers to end customer country.

(2) Based on 2019 adjusted pro-forma figures including Polatek, Poplapay and PeP.

(3) Calculated based on value of card transactions out of total transaction including card, cash and Electronic Direct / ACH transaction value; Nordics weighted by Net exposure.

(4) Card transactions value growth 2019-2021E, excluding local schemes; Nordics weighted by Nets exposure.

3+ years of value add investments, innovation, refocus & strategic expansion



(1) Revenue and EBITDA based on 2018YE disclosure before acquisitions of Concardis (incl. RatePay and Mercury) and dotpay /eCard but pro-forma impact of sale of A2A business to Mastercard.
 (2) Mid to long term financial ambition for "Take private" based on public guidance for Nets Group incl. A2A business.

(3) Financial ambition for mid to long term.
 (4) Revenue and EBITDA based on 2019YE disclosure pro-forma acquisition of Polatek, Poplapay and PeP.
 (5) Mid-term estimate.
 (6) eCom revenue including card not present transactions as a % of Merchant Services revenue based on 2020 estimates.

PayTech innovator & thought leader



easy

Next-gen eCom payment platform

- Bringing seamless and quick check-out experience for consumers
- Rich VAS including digital on-boarding, “remember me” functionality
- Helping webshops to increase conversion



MyPayments

Data rich SME merchant app

- Purpose built SME merchant mobile app
- Powered by in-depth customer insights based on in-store card spending data
- Allowing tracking of key financial parameters



UNI – state-of-the-art new processing platform

- New scalable and modular platform to drive growth at a market leading cost position
- Keeping Nets on the forefront of market development
- Enabling wide value-adding features and tailoring of solutions to issuers needs



AI-powered payment fraud prevention package

- Truly revolutionary machine-learning enabled fraud prevention solution
- Developed in co-operation with KPMG
- Significant step-forward from the commonly used rule-based models

LUNAR

Driving FinTech innovation

- Partnership with digital native Neo-bank to drive pan-European expansion
- Agile & FinTech adapted package covering all payment solutions
- Embedded e-signature services and card fraud management for digital journey



Revolutionary digital passport reader

- Passport reader solution combining security and simplicity
- Bridging the gap between physical ID and digital ID with a help of smartphone app
- No geographical limitations, compatible with passports from over 130 countries



Innovation hub

- Thought leader supporting digital society agenda
- Publisher of Payments Outlook 2020, extensive industry research identifying key sector trends
- Received “Best Data Analytics and Science Award” at Merchant Payments Ecosystem Conference in Berlin



Supporting merchants & society during COVID-19

- Supporting small merchants in establishing an online sales channel during lock-down
- Day-to-day transaction data to support authorities in tracking the impact of the pandemic
- Provider of infrastructure enabling contactless payments



European Digital Payments Industry Alliance

- Founding member of EDPIA
- EU advocacy alliance bringing together Europe’s leading independent payment services providers
- On a mission to enable businesses to reap the benefits of payments digitization



Click to be directed to Nets web page for further information.



Disclaimer

This Presentation includes certain statements and estimates provided by the Company with respect to, among other things, the Company and the Group's historical and anticipated performance. Such statements and estimates are to a large extent forward-looking and accordingly reflect various assumptions and estimates (some of which may not be stated) by the Company and many of which are outside the control of the Company, that could cause actual results or outcomes to differ materially from those estimated or otherwise set out in this Presentation. Accordingly, there can be no assurance that any anticipated developments or results will be realised or that actual results will not be significantly higher or lower than those projected or indicated.

Statements contained in this presentation regarding past trends or activities should not be taken as a representation that such trends or activities will continue in the future. This Presentation shall not be deemed to be current or complete, nor shall it constitute an indication that there has not been or will not be changes in the business or affairs of the Company since the date hereof. The information contained in this presentation is subject to change without notice and, except as required by applicable law, the Company assumes no responsibility or obligation to update publicly or review any of the forward-looking statements contained in it. Readers should not place undue reliance on forward-looking statements, which speak only as at the date of this presentation.