



# Collaborating with you to create winning digital consumer solutions

*29 October 2019*

## Our goal



**Be easy to work with**



**Build exceptional  
products that delight  
customers**



**Help you win share of  
digital growth**



## Reaching our goal

- 1 IES Transforming to improve your speed to market and
- 2 Collaborate with you via Product Strategy and Ideation Sessions
- 3 To develop a proposition based product roadmap
- 4 That delivers products that achieve your digital ambitions



## But first, why did we transform?

“Help me win share of digital commerce growth”

New Competition



Changing Consumer Behavior

Regulatory Reform

New Technology Enablers

# 2018 customer feedback revealed....



Nets a leading and reliable payment partner BUT...



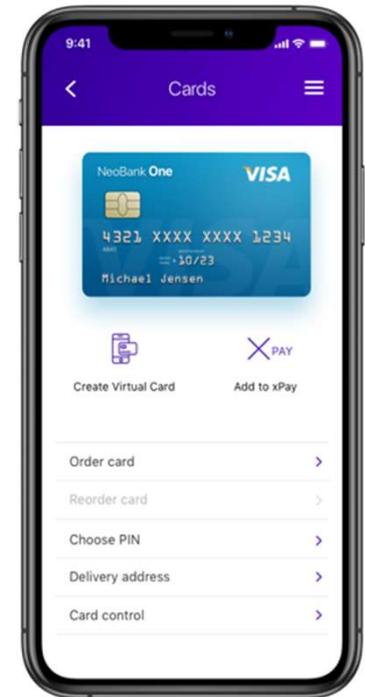
“Inform my Market Perspective & Be More Customer Centric”



“Help me drive Speed-to-market”



“Help me win share of digital growth”



**To transform...** We must translate market into winning products

Understand  
consumer



Solving  
known need



Enable issuer  
solution



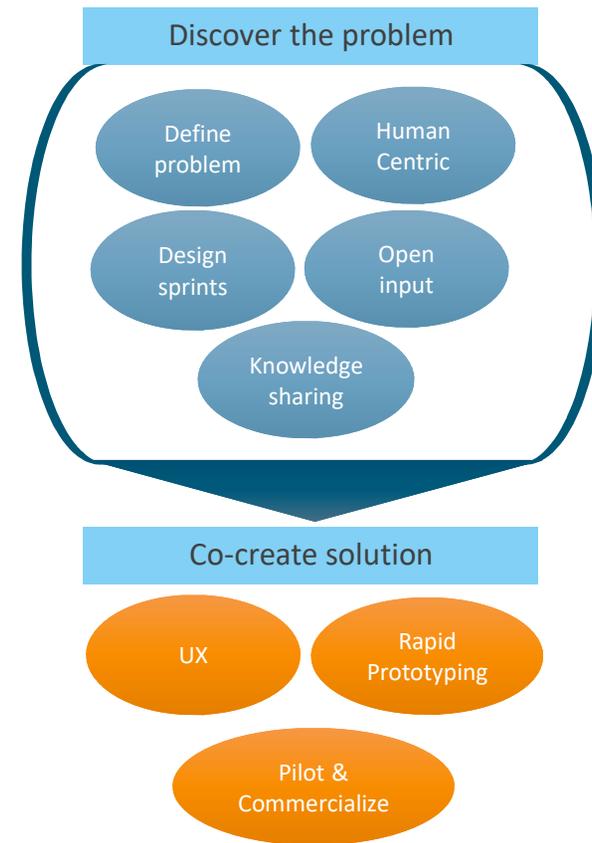
# That market understanding comes from you

## Engagement Plan:



Q4 2019  
Pilots

## Client & Partner Ideation & Co-creation:



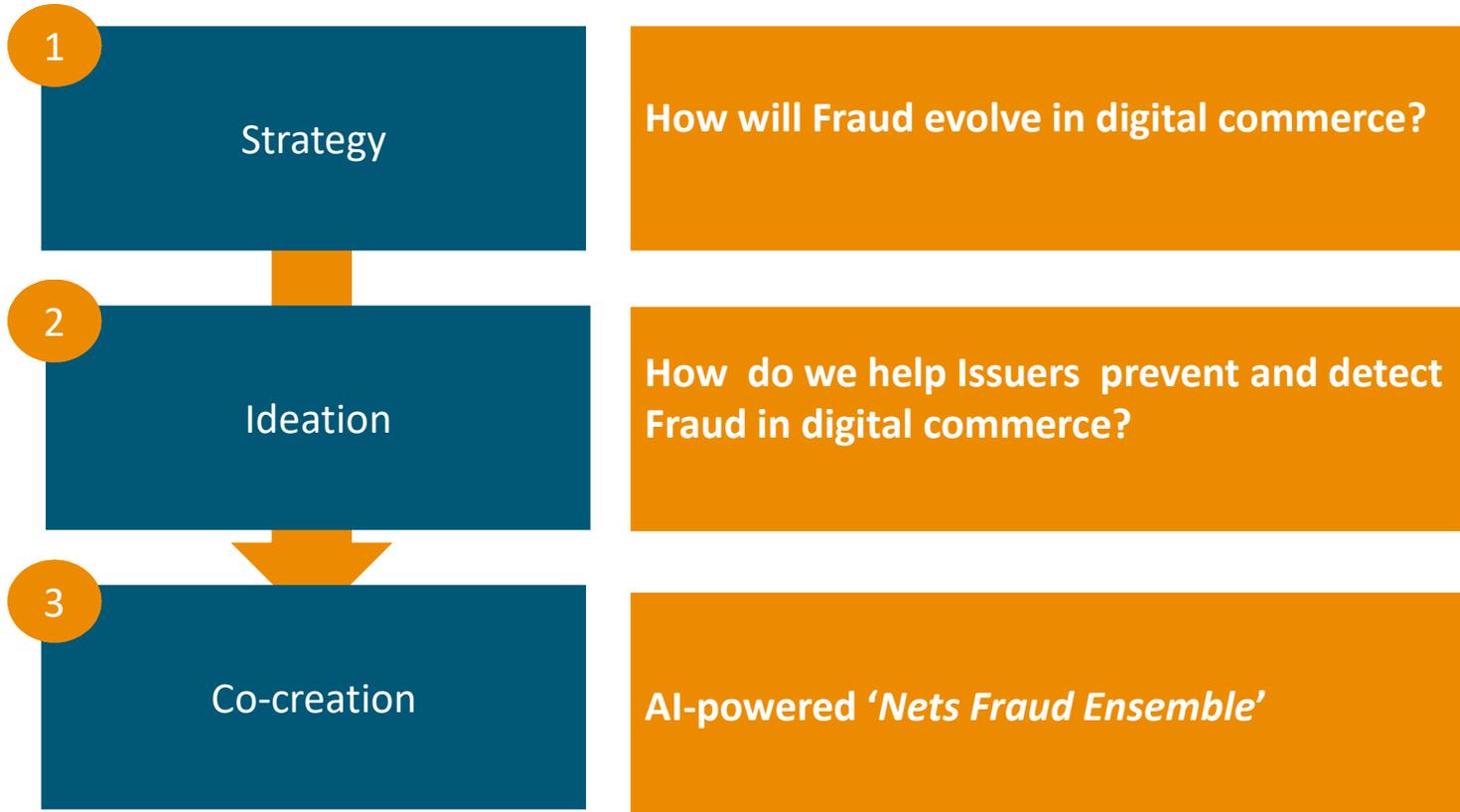
## What we mean: Partner Example



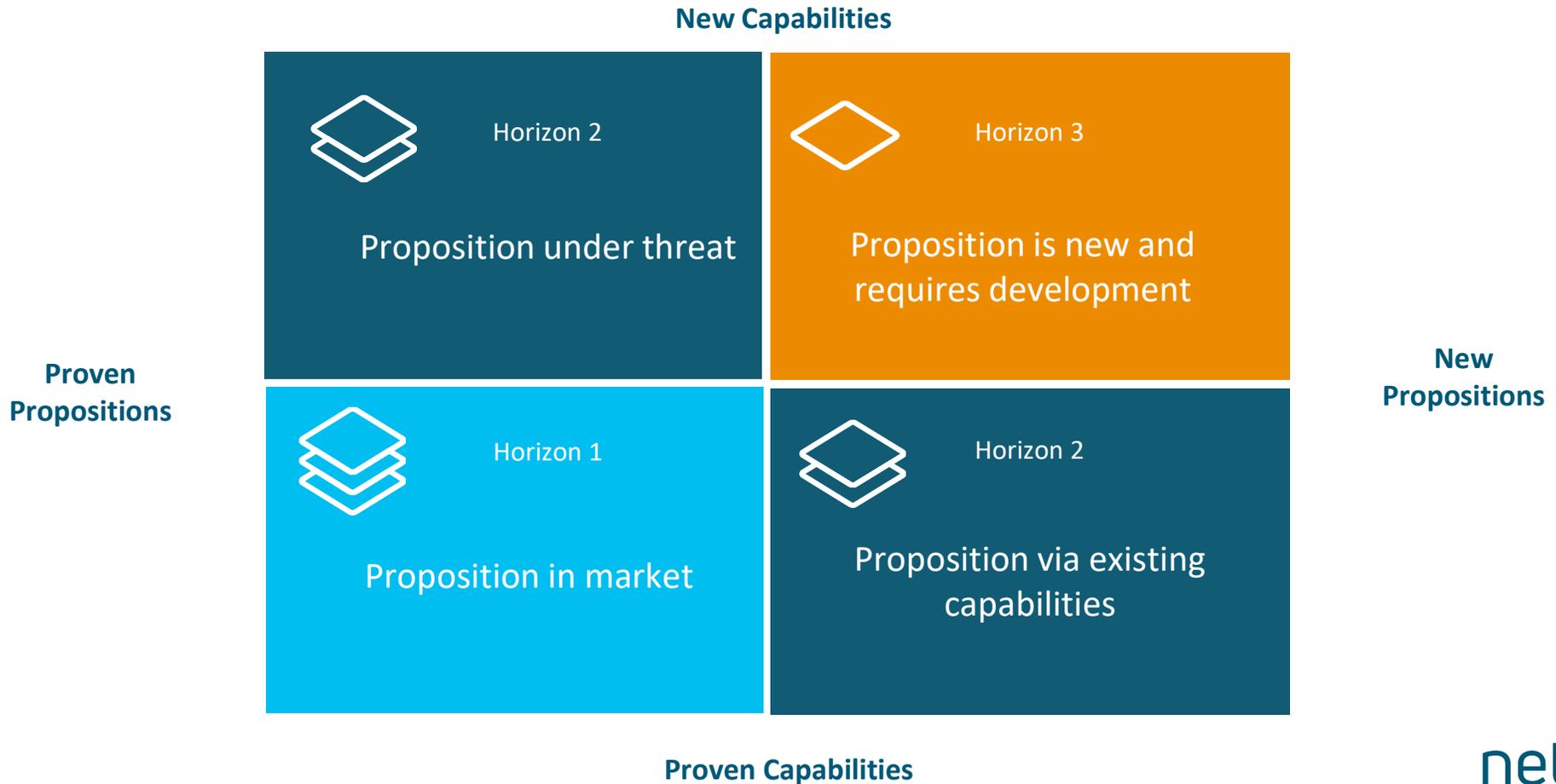
**KPMG**



**nets**



# When we Ideate & Co-create with you in 2020...



# Together, we create our Market led Product roadmap

## 1 Market Understanding



New Opportunity



Changing Behaviour

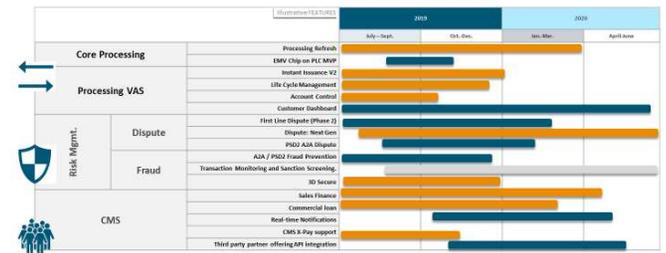
## 2 Becomes Personas

“Help me win...”

“I want secure, easy, and digital”



## 3 Becomes Features Roadmap



### I want fast and easy

- Frictionless card experience through entire card life-span

### Support my Digital agenda

- Cloud + APIs
- Security
- Scale

### Help me grow Gen Z

- Customer reach
- Up-selling
- Related services

### I am “Safety First”

- AI against fraud on cards+A2A
- Self-service dispute
- Reduce use of static values
- EMV 3-D Secure

### Instalments more than Credit Cards

- Instalment payment on debit card trx. real-time

### “No plastic needed”

- Instant/real-time
- Virtual
- Digital Life Cycle, token, account updater

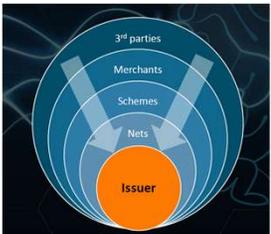
## That brings you winning products



**Pelle's... Personal & Timely Data**



**Peter's... Instant Issuance & Virtual Cards**



**Sune's... Leading Digital Fraud Solutions**

**“Help me win  
share of digital  
commerce  
growth”**



**Thank you**

Andrew Gunner  
VP, Product Proposition & Pricing  
[agunn@nets.eu](mailto:agunn@nets.eu)