

# Capital Markets Day 2021

## | Disclaimer

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There are a number of other factors that may cause actual results, performance or achievements, or industry results, to be materially different from those projected in the forward-looking statements. These factors include general economic and business conditions; changes in technology; timing or delay in signing, commencement, implementation and performance of programmes, or the delivery of products or services under them; industry; relationships with customers; competition; and ability to attract personnel.

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# Technology

Bringing our strategy to life

# We have market leading technology platforms

## Our main platforms serving all payments solutions

### Network One



**For larger clients with more sophisticated requirements**



**Single platform** supporting both merchants and financial institutions



**Optimal integration** of in-house and best-of-breed third-party solutions

### Network Lite



**Suited for standardised requirements**



**Single platform** supporting both merchants and financial institutions

## Superior characteristics

### Technology centers



**Highly resilient regional setup** – fault tolerant, robust disaster recovery capabilities



**PCI DSS compliant, ISO certified secure setup** protecting ourselves and our customers



**Scale and speed** through cloud-based deployments

### Platform Approach



**Economies of scale** and operational efficiency via **regional coverage**



**Physical, digital and virtual** card management with **tokenisation** and **real time fraud** management



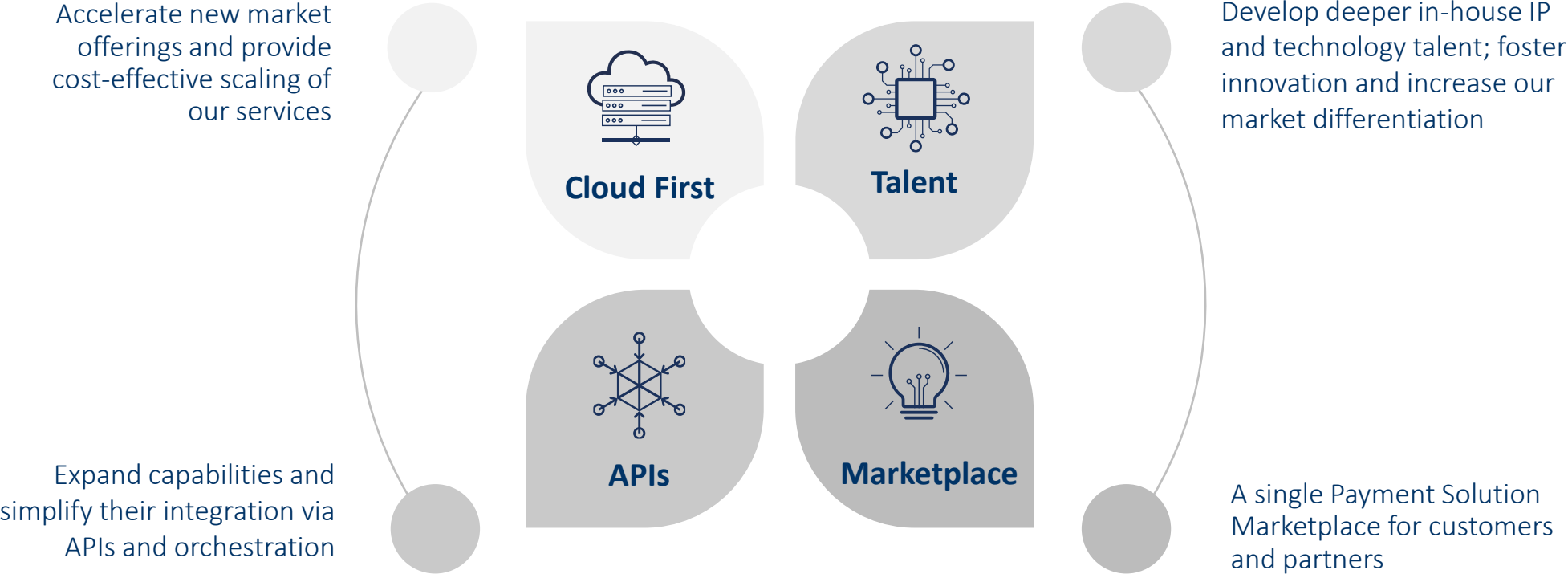
**Significant capacity** to support growth



**Automated processes** for scale and 24/7 operations

# Our technology initiatives have improved our customer experience

## Providing smarter, faster, cheaper solutions



Note: API 'Application Programming Interface' IP 'Intellectual Property'

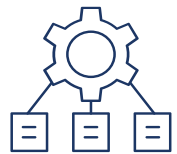
# 1 Cloud first

## Why cloud first



Eliminates complexity

Significantly reduced need for hardware / data centres, but still meets most data residency requirements



Infrastructure becoming a commodity

## Implications and approach



Leverage cloud for all new platforms, applications or market entries



Identify opportunities to migrate existing services onto cloud



Align cloud migration to hardware or application refresh cycles

## Outcome



Reduced capex and operational expenses



Faster time to market

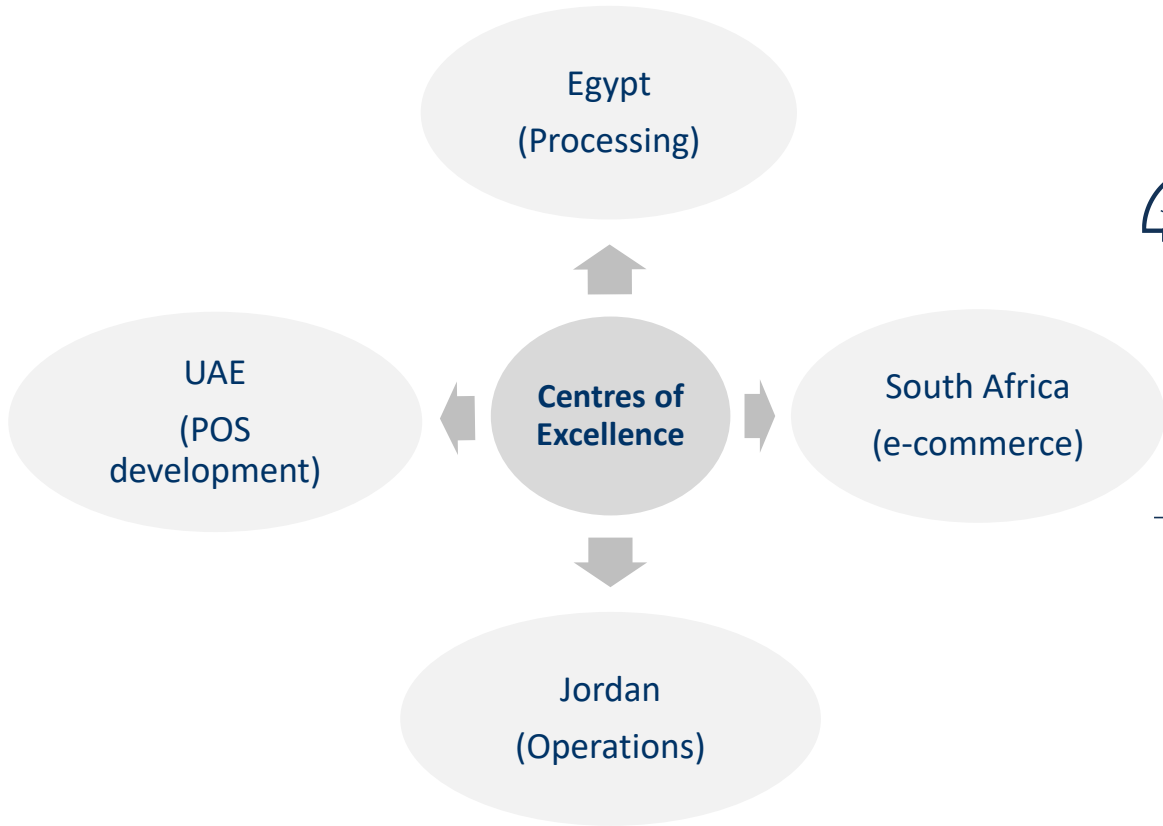


Accelerated service deployment (e.g. Kingdom of Saudi Arabia entry)



Easier to scale

# 2 Talent



**Boost internal capabilities** through an in-sourcing program



Greater **colleague engagement** and a strengthened **innovation culture**



**Automate and simplify** internal processes

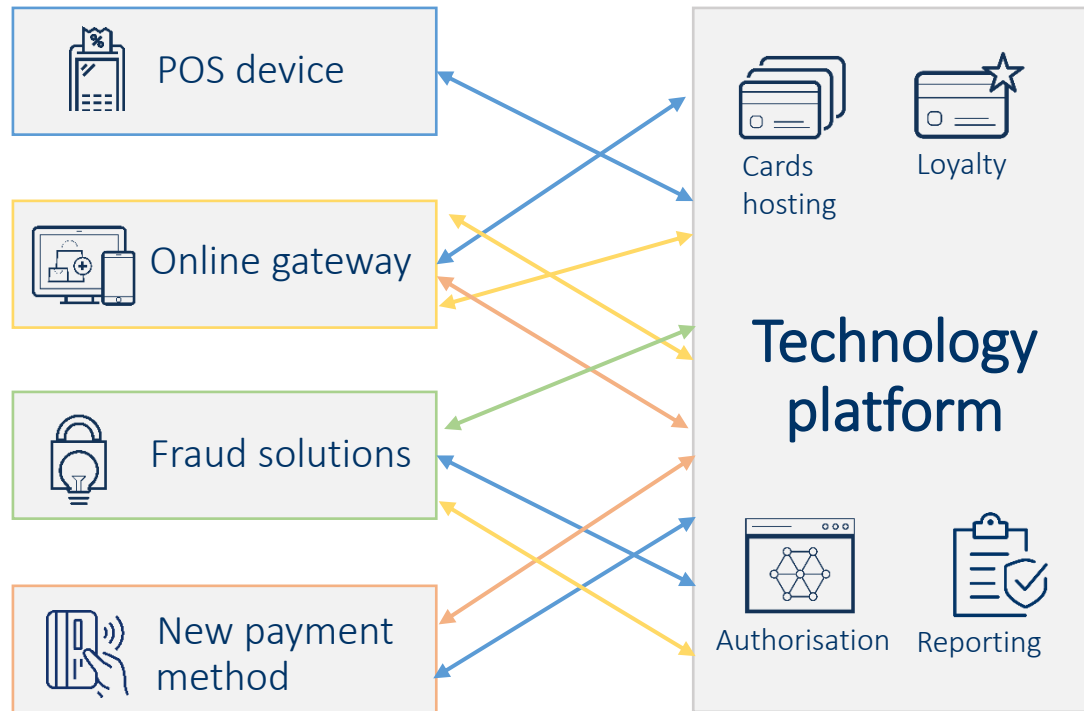


**Cross-train and build multi-skilled** regional Centre of Excellence

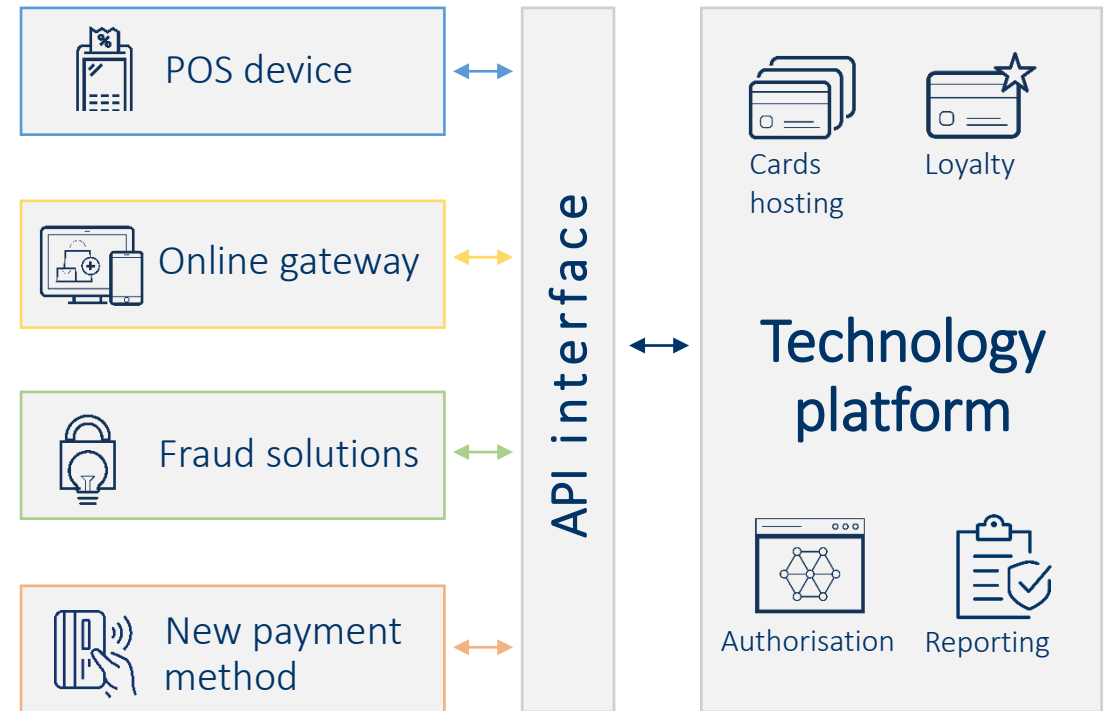
Note: POS 'Point-of-sale' payment acceptance device

# 3 API always

Past...



...present



Note: API 'Application Programming Interface' Enables simpler integrations with other systems or products, POS 'Point-of-sale' payment acceptance device



4 A single digital marketplace serving customers better

