# A new chapter in payments



wherever people pay

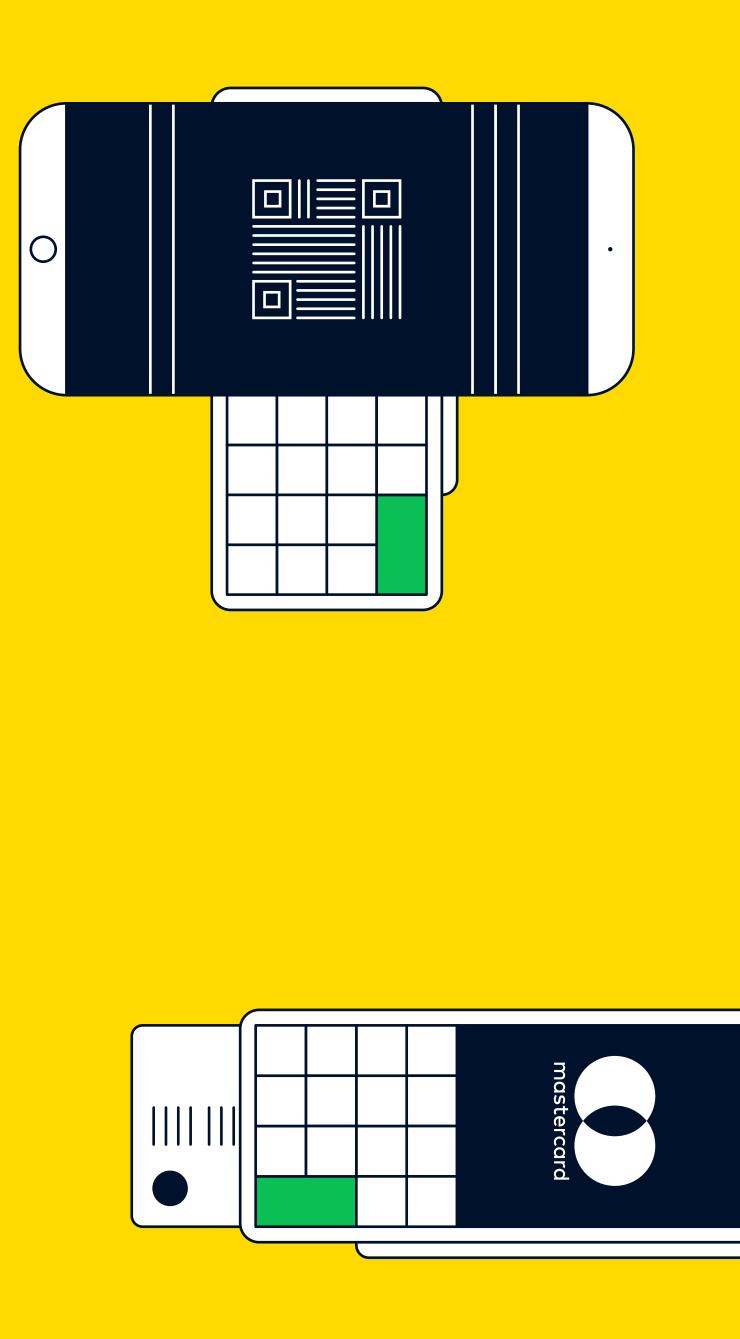


# Payments should be brought to the next level

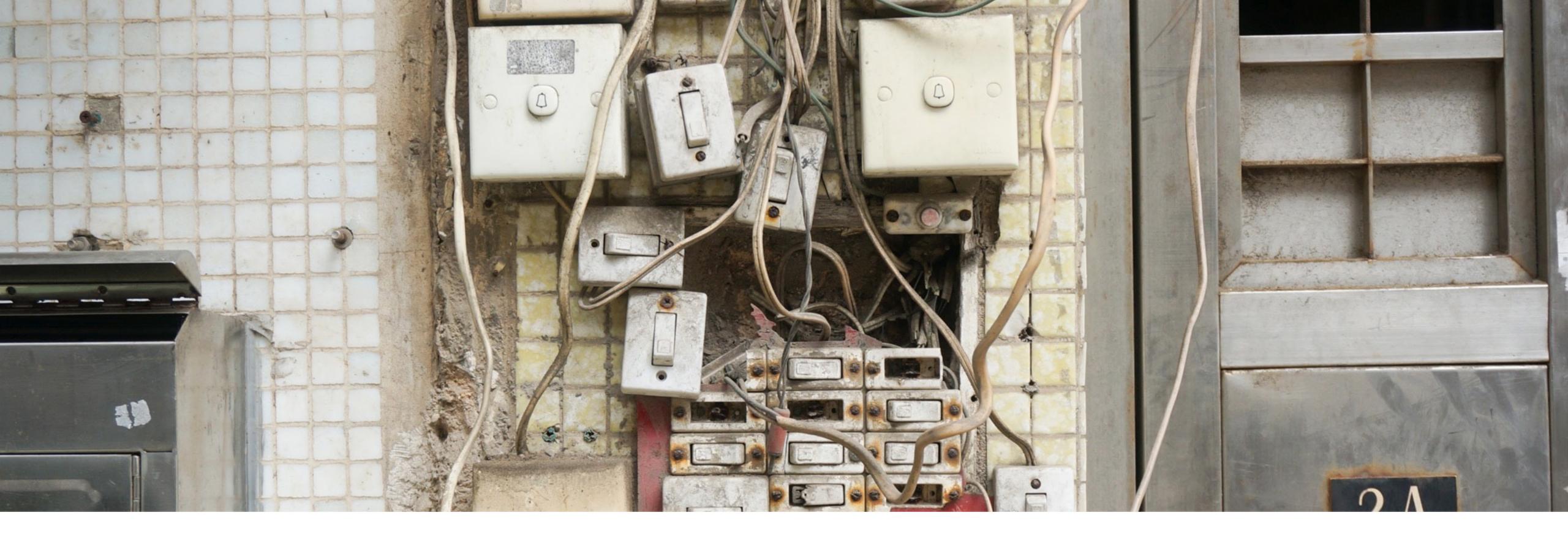
Payment providers have a direct impact on:

- 1. Customer experience
- 2. Efficiency of internal teams
- 3. Innovation

With legacy payment providers you won't achieve the required level of quality.







## **Companies face a lack of functionality, flexibility and innovation**

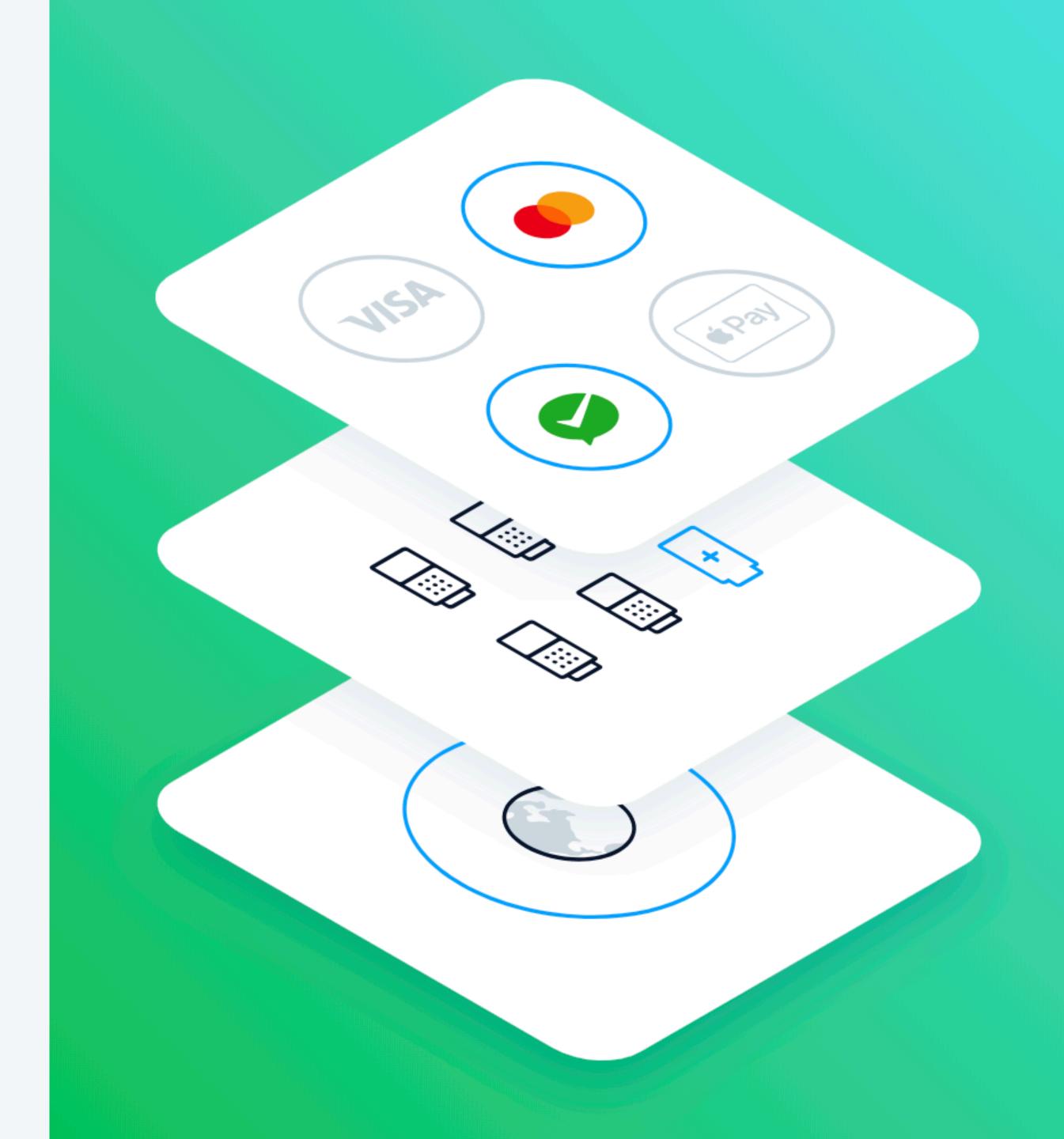
Stuck with legacy technology that lead to poor user experience.



# This is Adyen

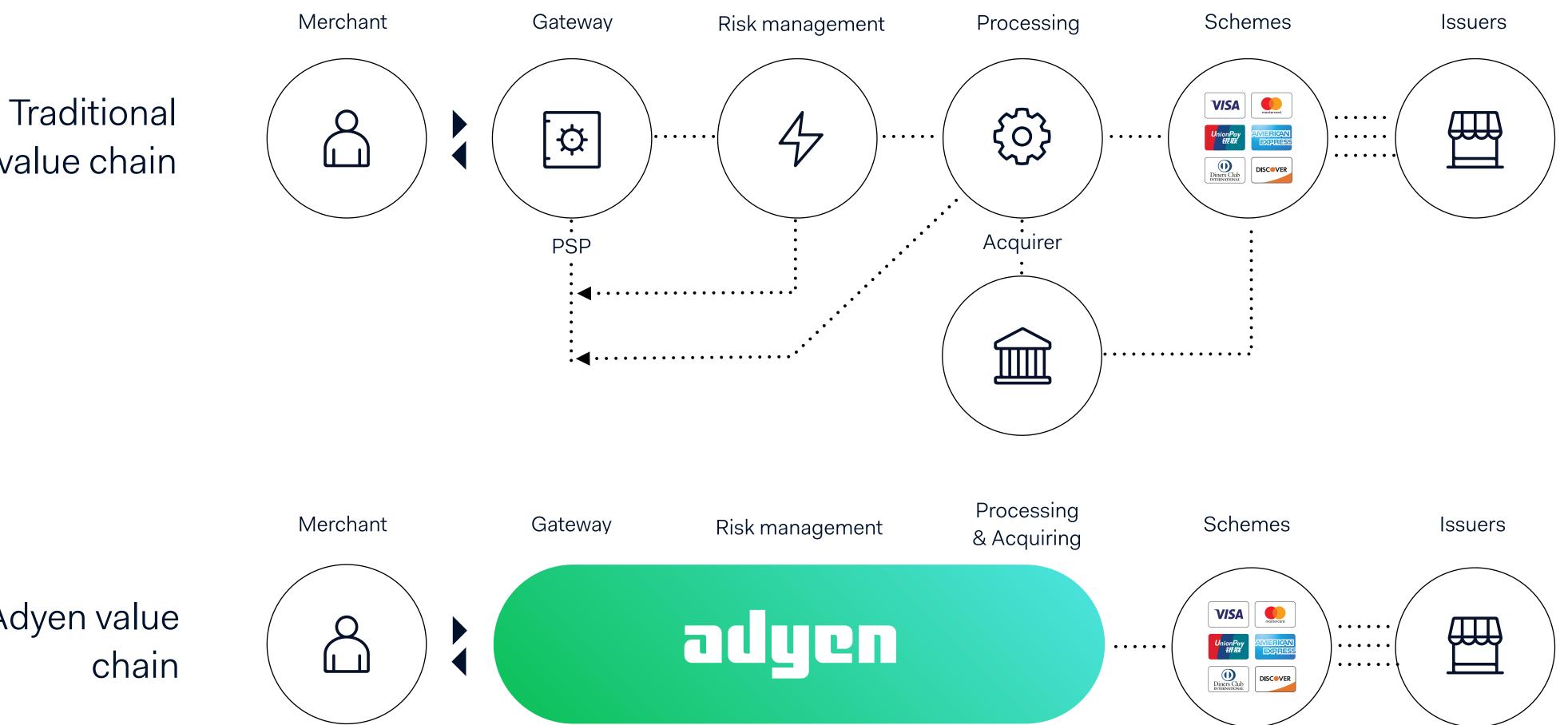
All technology developed in-house One platform, all channels, future proof

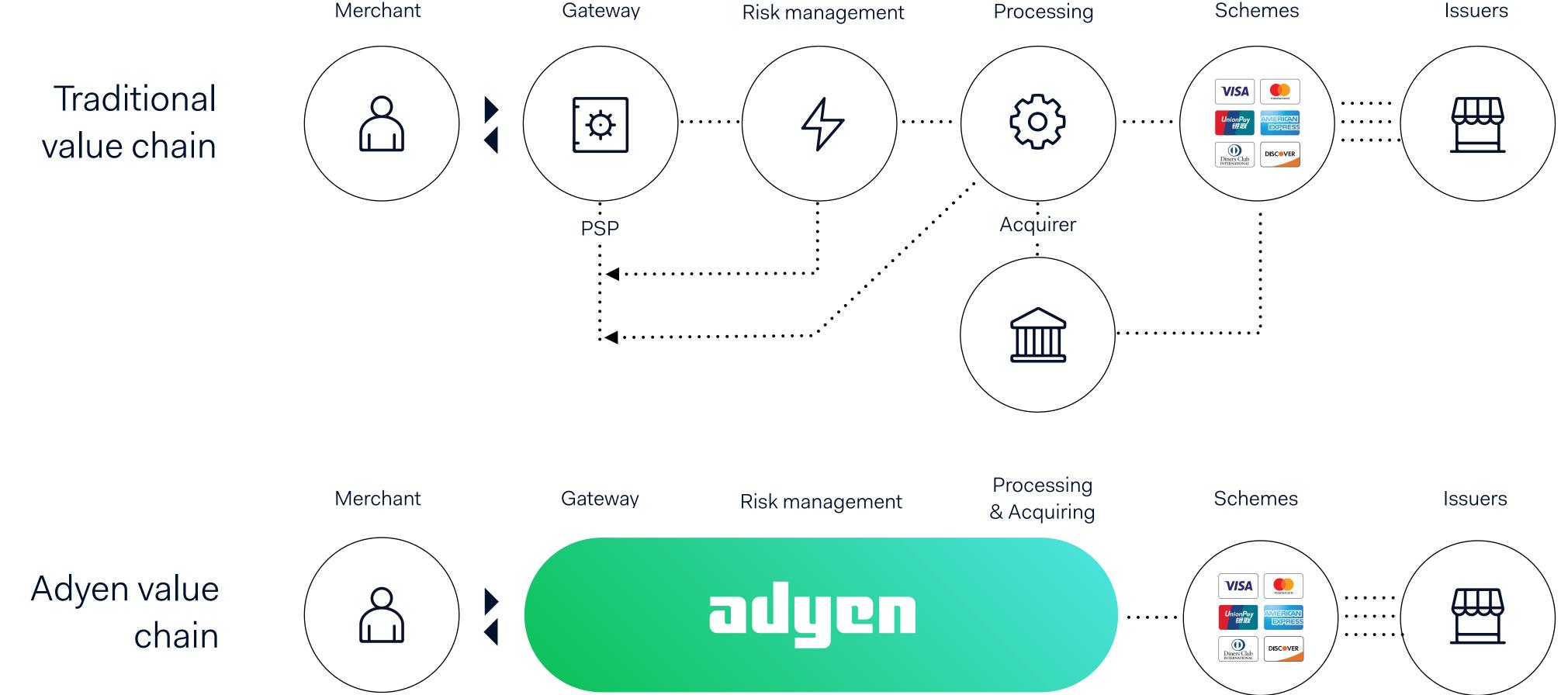
- €240 billion processed in 2019
- HQ located in Amsterdam
- 22 global offices
- 1,500+ people with over 80 nationalities
- Operating under a European banking license





## **One modern platform**





1. Better customer experiences **Embrace Adyen's technology to** ensure a fast, flexible and mobilefirst growth strategy.

## **1. Better customer experience**

## The vision for online and mobile

A modern technology solution to deliver speed, flexibility and a better customer experience in the retail industry.

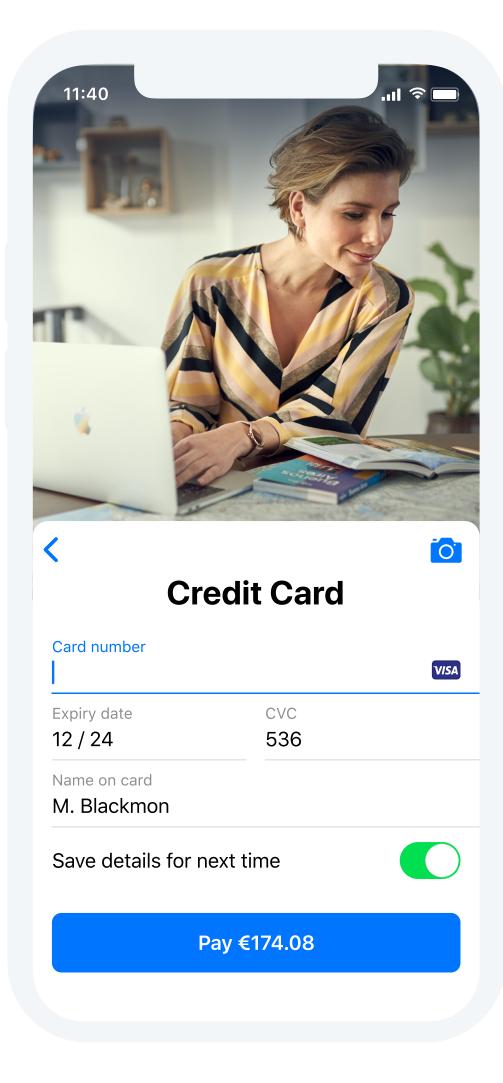
The systems that businesses rely on for payment processing today are often 30 years old, and fractured between different providers.

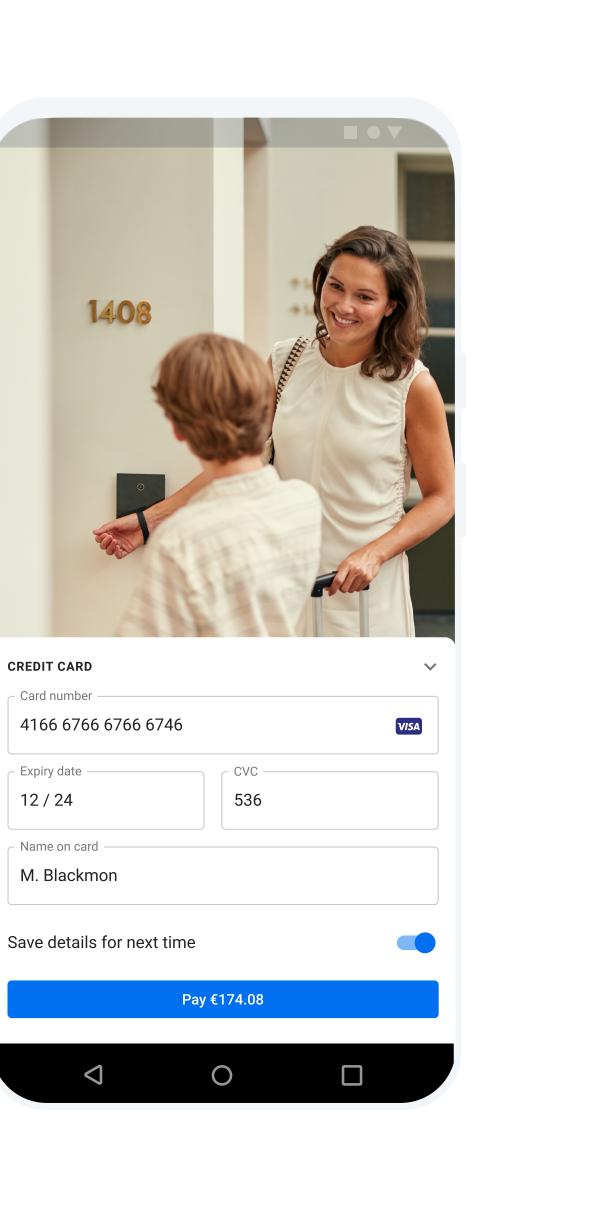
Adyen is unique in that it is the only global payments solution that combines modern technology and all functions in one single platform: PSP/Gateway, risk management, acquiring. Unlike other systems, we built a completely new infrastructure that spans the entire payment value chain.

Adyen successfully partners with many Dutch and international retailers to ensure <u>a flexible set-up</u>, easy expansion and the best <u>customer experience</u> for all customers on all channels.

We believe our solution offers the best possible customer experience through 3 key benefits:

- **Easy integration**: Use Adyen's easy platform for a seamless integration including weekly updates.
- **More control**: Get more relevant data from customers to drive marketing and loyalty programs.
- Always new innovations: Stone Fashion Group will be able to offer new experiences, such as Unified Commerce and chat payments





		•
Card number		
4166 6766 676	VISA	
Expiry date	CVC	
12 / 24	536	
Name on card —		
M. Blackmon		
Save details for r	next time	
	Pay €174.08	
$\triangleleft$	O	

## **1. Better customer experience**

## The vision for unified commerce

Create a consistent customer experience across all sales channels to improve the entire shopper journey. Our unique platform helps you recognize visitors regardless of the sales channel or device. You'll have countless opportunities to delighting shoppers with new innovations, build customer loyalty, and increase revenue.

#### **Unified Engagement**

Pay online, return in-store with referenced transactions. Make sure your customers pay without friction, and can always pay with their preferred payment method.

Use QR-codes and Adyen terminals to go cashless, and simplify loyalty programs through one payments platform.

#### **Unparalleled insights**

Combine online, in-app and onsite transactions to get more shopper and business insights.

Analyze data on all sorts of levels: channel, time, purchase recency, frequency, store performance, visitor demographics and much more.

## **Transformed operations**

- Provide simplicity to your employees by having one payments platform.
- Make sure of one business tool to manage all payment-related matters and gain insights through a single way of financial reconciliation.

### **Multiple channels**

The more channels available to your visitors, the higher the conversion will be.



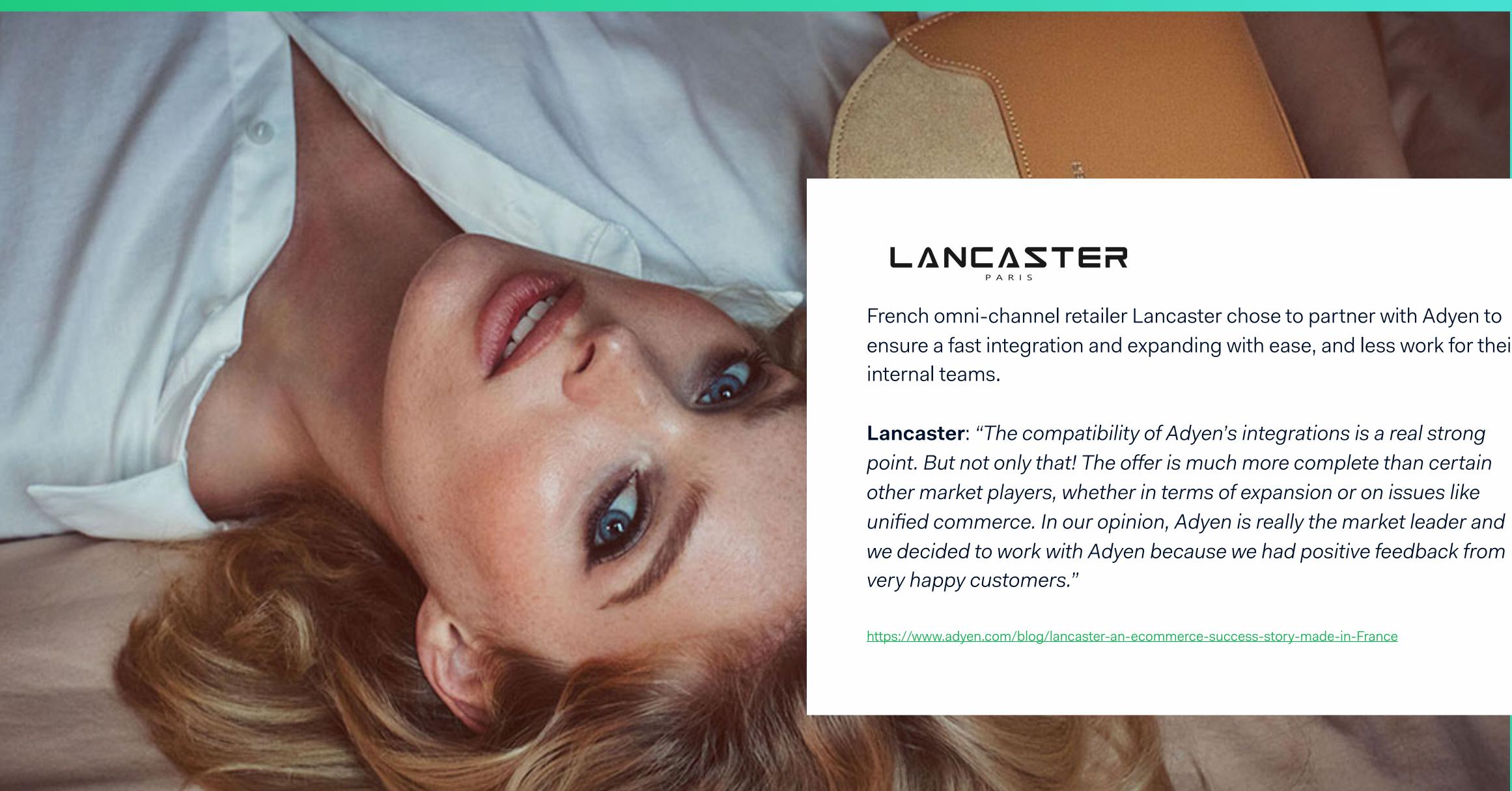


## **U** Daniel Wellington

Leading retailers such as Daniel Wellington grew with a payments-first approach using Adyen's platform.

**Daniel Wellington:** "It has always been a key objective for us to allow customers to use their preferred payment methods. Following our partnership with Adyen, we are now accepting all key payment methods in each market."





ensure a fast integration and expanding with ease, and less work for their



# 2. A strong & pro-active partnership Not just a payments supplier but someone who partners with you to create value.

## 2. A strong & pro-active partnership

## The vision

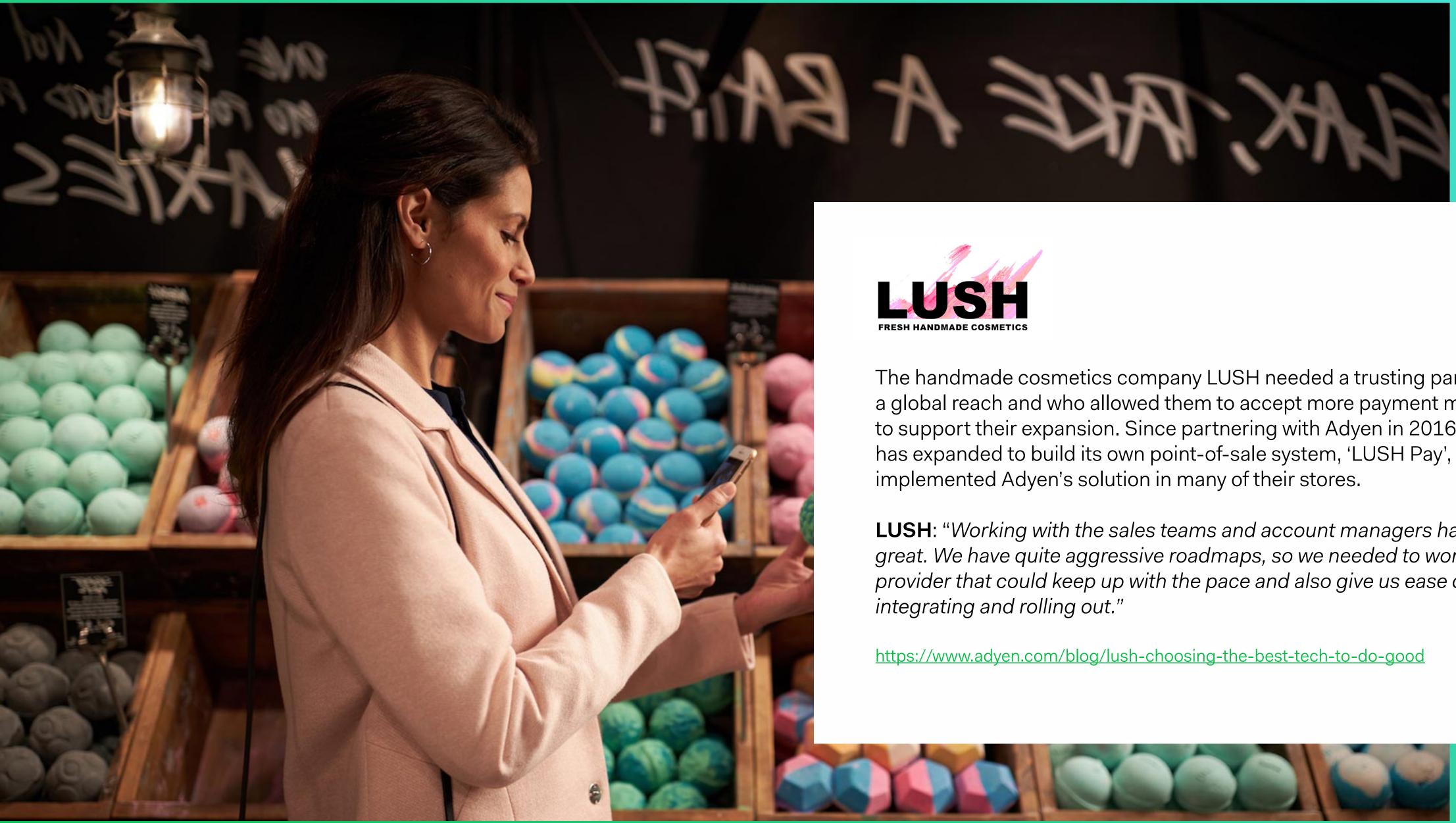
We partner with clients to set out a long-term strategy and move fast when needed.

1. A true partnership - Not just a payments supplier but someone who partners with you to create value. We are a team of payments experts, with a passion for helping businesses grow. We assign an account manager that is responsible of growing your revenue. Our team will provide expertise advice and consultancy on all local payment methods, financial reporting, fraud management, and industry trends. Our development team loves to be involved in helping your team to continuously improve your integration.

2. Leading technology, scalable & secure - Allowing clients to focus on growth and experience, not reliability and cost reductions. Our technology is always ahead of our competition's.

3. One point of contact - No matter the level of priority, sales channel or payment method, you talk to your dedicated account manager. During crucial moments, Adyen helps to monitor for maximum performance. Moreover, we have 24/7 support available via phone and e-mail to help whenever it's needed. During your peak moments, we ensure our duty teams are aware and an emergency line is available.





The handmade cosmetics company LUSH needed a trusting partner with a global reach and who allowed them to accept more payment methods to support their expansion. Since partnering with Adyen in 2016, LUSH has expanded to build its own point-of-sale system, 'LUSH Pay', and

**LUSH**: "Working with the sales teams and account managers has been great. We have quite aggressive roadmaps, so we needed to work with a provider that could keep up with the pace and also give us ease of



# 3. Membership to innovation One platform to ensure a future-proof solution.

## **3. Membership to innovation**

## The vision

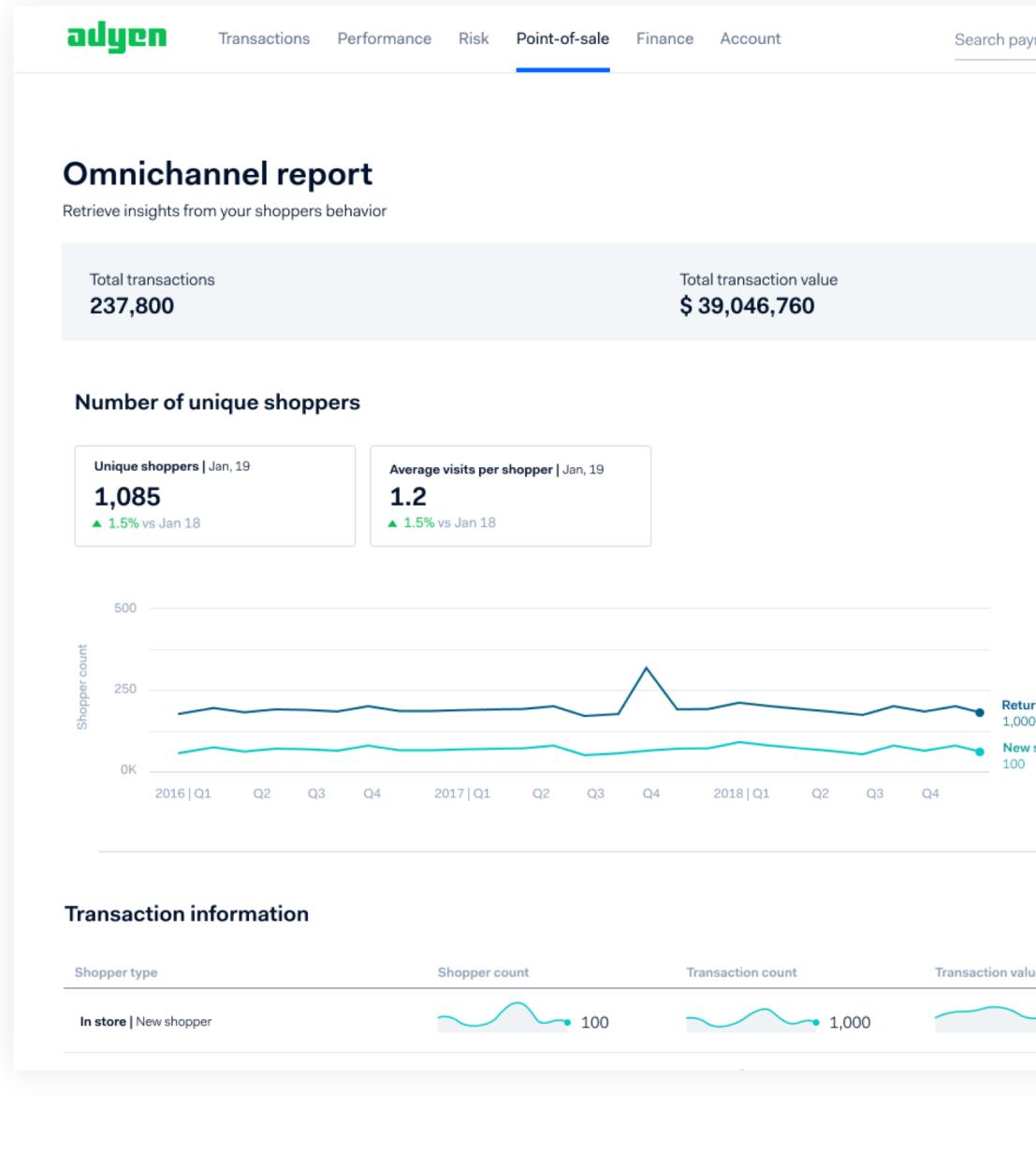
Changing the game: Adyen wants to help merchants with ground-breaking payment innovations.

Our mission is to build and grow a platform that is ready for the future. By building a platform that is scalable and reliable, Adyen helps businesses with a membership to innovation.

While most payment providers have release cycles of approximately six months, Adyen is unique in that we have weekly release cycles for our platform. This allows us to stay ahead of our competition and offer our merchants the latest features and payment methods. As an example of this, we were selected as launch partner for Apple Pay and were the first in the EU to offer Apple Pay. Working with Adyen also means subscribing to innovations, as all newly developed features, payment methods and products can be used immediately.

The most important criterion for new product and service developments is the feedback from our merchants and their customers. Therefore we would be very pleased to develop functionalities and procedures together with Stone Fashion Group.

We set a new standard for payment companies. We love to partner with companies that are pushing us to develop new ideas in our shared path to the future. We aim to create the best experiences through innovation and creative thinking.



payments
leturning shoppers
.,000
<b>lew shoppers</b> .00
value
\$ 10,000
+ = = = = = = = = = = = = = = = = = = =



## FLiXBUS

In an interview, Daniel Krauss (co-founder & CIO) mentions the importance of innovation in Flixbus' growth strategy and customer experience. Adyen has partnered with Flixbus because we have a similar key ingredient for growth: innovation.

**Flixbus:** "I believe that Flixbus and Adyen share a mindset. They always aim big, the sky is the limit and they always want to make things happen together."

https://www.adyen.com/blog/flixbus-the-road-to-global-expansion



LANCASTER	VALVE	Aēsop	<b>Booking.com</b>		Joodon (1997) Second
LVMH	Tiffany & Co.	FACEBOOK	ZARA	ENTERTAINMENT	Gap In
Cartier	RITUALS	Spotify	M	PRADA	citizen
HOST	DUNKIN'	<b>adidas</b>	Microsoft	SUBUAY	Hello FRESH
freelancer	<i>@asics</i>	ebay	Uber	<b>b</b> zalando	L'OCCITA en provence
<image/> <section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><text></text></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header>	<i>coasics</i> wagamama	the the test of te	<section-header><section-header><section-header><section-header><section-header></section-header></section-header></section-header></section-header></section-header>	<section-header></section-header>	
LANCEL					EN PROVENCI



















## The Adyen way

#### We are a team of payments experts, with a passion for helping businesses grow.

We have over 1,500 people, of over 80 nationalities, in 22 offices around the world dedicated to creating the best possible payment experiences.

Our culture is very informal and direct, where we move fast, make quick decisions, iterate and don't stop until it's right.

We work in close partnership with our customers to make sure they get the absolute most from their payments.

We're a Euronext stock listed company that operates under a European banking license, under supervision of the Dutch Central Bank and the European Central Bank.

Adyen has created a business that processed €240 Billion volume in 2019, and has at least 50% growth year after year.



#### .