

Corporate & Technology

OVERVIEW

June 2022



Our Purpose

Accelerating our customers' business with tomorrow's payment platform.

How We Do It

By being flexible and agile, we provide the payment technology and insights our customers and partners need to succeed locally and globally with one integration.

NVEI
Nasdaq Listed

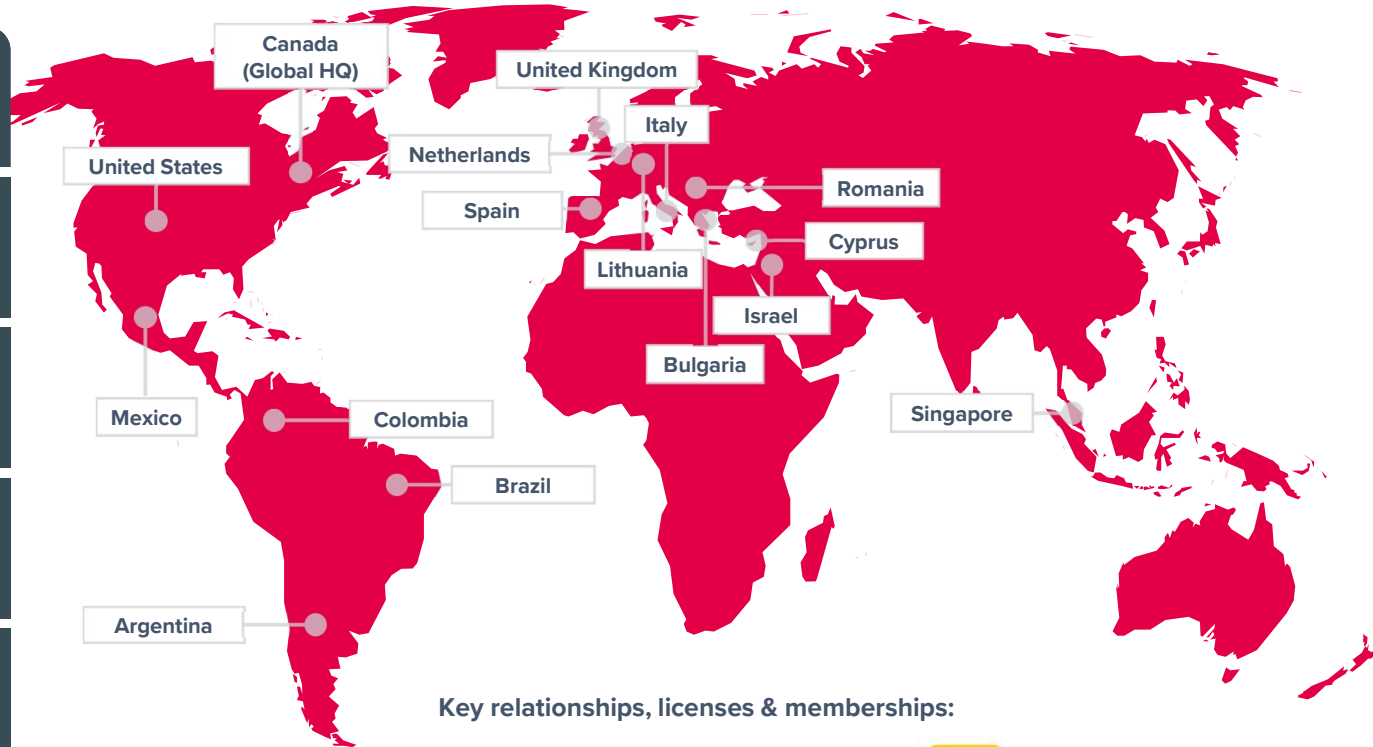
NVEI
LISTED
TSX

nuvei



Nuvei At-A-Glance

- ~88% eCommerce % of Total Volume
- 200+ Global Markets
- 45+ Local Acquiring Markets
- 550+ Payment Methods including Cryptocurrencies
- ~150 Currencies
- 1,450+ Employees



Meet the Nuvei Executive Team



Philip Fayer
Chairman & Chief Executive Officer



David Schwartz
Chief Financial Officer



Yuval Ziv
President



Motie Bring
Chief Commercial Officer,
Digital Payments



Max Attias
Chief Technology
Officer



Phil Atherton
Global Compliance
Officer



Lindsay Mathews
General Counsel
& Corporate Secretary



Netanel Kabala
Chief Data &
Analytics Officer



Nikki Zinman
Chief People
Officer



Edi Kadashev
Chief Information Officer,
Digital Payments



Ed Garcia
Chief Operating Officer,
North America



Neil Erlick
Chief Corporate
Development Officer



Guillaume Conteville
Chief Marketing Officer



Ofer Nissim
Chief Information
Security Officer,
Digital Payments



Praful Morar
Global Expansion
Officer










































































Scott Calliham
SVP, M&A and Strategy



Craig Ludwig
SVP Products

Powering Commerce for a Global Customer Base

Global, Diversified & eCommerce-Focused							
							
							
							
							
							
							
							
							
						And many more...	

Why we Win

Tomorrow's Payment Platform, Designed to Accelerate Our Customers' Business

1



A **Robust**
Payment Platform
with One **Single**
API

2



Global Pay-in and
Payout

3



Performance
Optimization

4



Customization at
Scale

5



Scalability

6



A la Carte
Interoperability

7



Actionable
Reporting

8



Human Touch

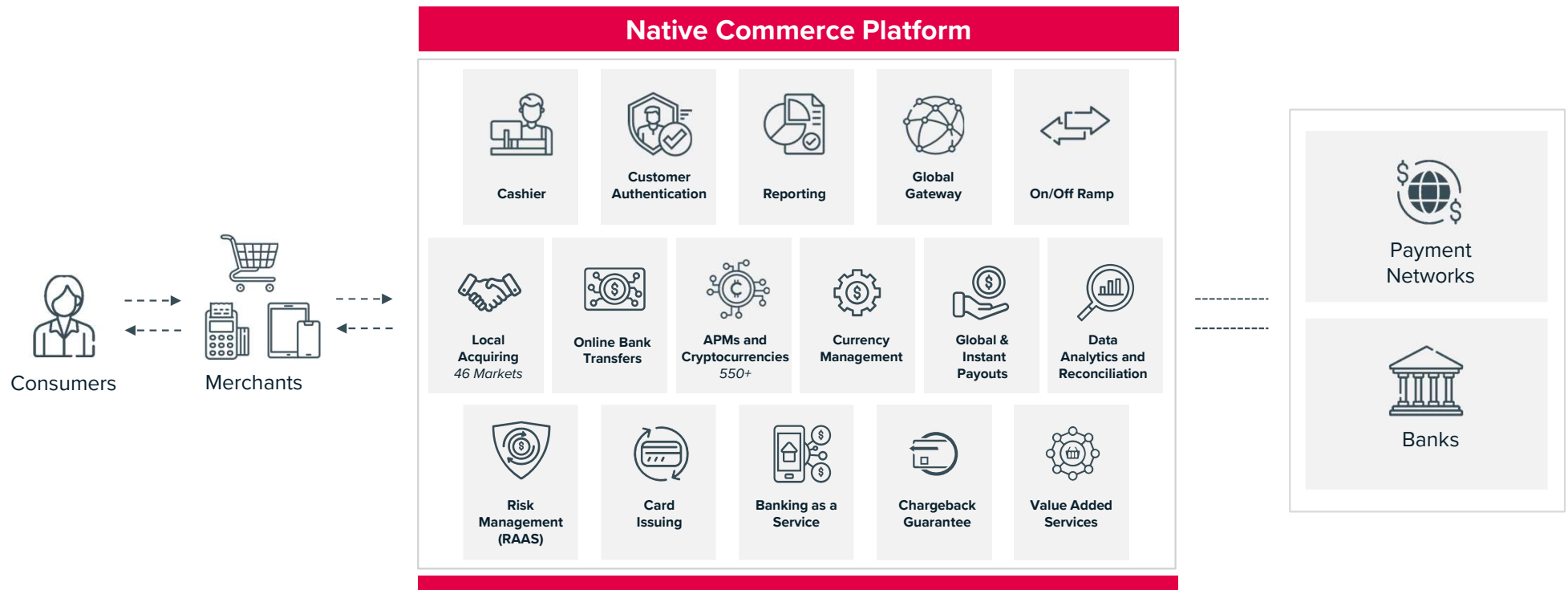
Platform Overview



Harnessing Our Full Stack of Capabilities to Support Our Clients

Our Modern, Scalable, Modular Technology Platform Available “A La Carte” Goes Far Beyond Acquiring

With 12 major releases in 2021 — backed by ~500 technologists — we’re never resting!

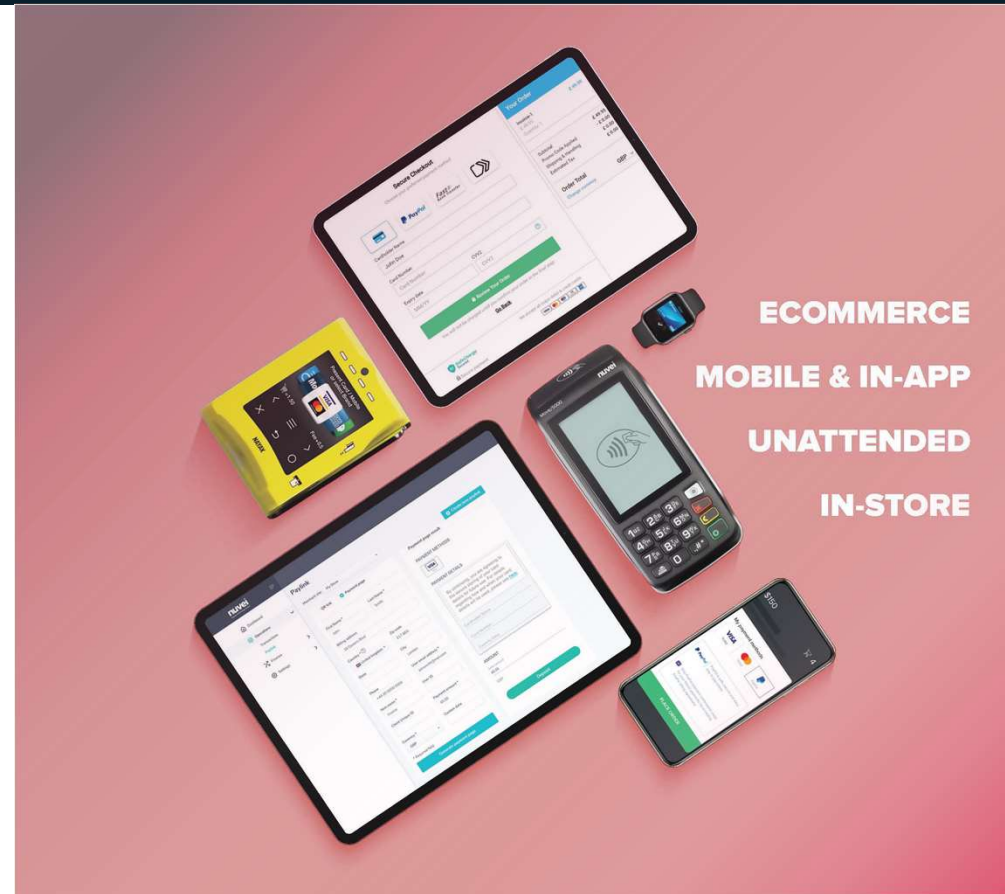


Single Integration | One Relationship

Global Connectivity | Reconciliation | Simplified Net Settlement

Omnichannel Payment Experience with Powerful Integrations

- Nuvei is one of the few companies that can provide an **eCommerce, mobile and in-store payments experience** through a single integration and partnership.
- We have built the most **complete payment technology solutions** that go well beyond just merchant acquiring.
- Our **developers' focus on digital and integrated payments** now provides direct and simpler connectivity into eCommerce, point-of-sale, mobile and cloud solutions.
- In addition, **integrations with major third-party vendors** ensures merchants and partners always have a superior product available.



Scalability Meets Reliability

Scalable Platform That Can Handle High Demand Peak Events

**Easily
scalable**

24x7x365

99.999%

**4 Data
Centers**

**Segregated
Platforms**

**Security
Layers**

API Gateway



11.11
singles' day



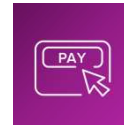
**MARCH
MADNESS**

**GRAND
NATIONAL**



One integration.
Choose the one that's
best for you!

speed



Hosted Payment Page (HPP)

- Ready-to-use, end-to-end payment processing
- No coding needed on your end
- World-wide payment optimization
- Describes you PCI obligations



Web SDK

- Developer-friendly giving you higher level of control
- Describes your PCI obligations
- Completely modular – embed Nuvei codes in your payment page as you wish



Checkout SDK

- The best of both solutions (HPP + Web SDK)
- Describes your PCI obligations
- Fully customizable with complete control on your side
- Not a hosted solution: consumers remain on your website and are not redirected or put in an iFrame



REST API

- Deeper level of integration for developers
- Server-to-server connection to our payment engine
- Complete control over your UX and UI
- You take full responsibility for PCI SAQ-D

control

Card Acquiring Solutions

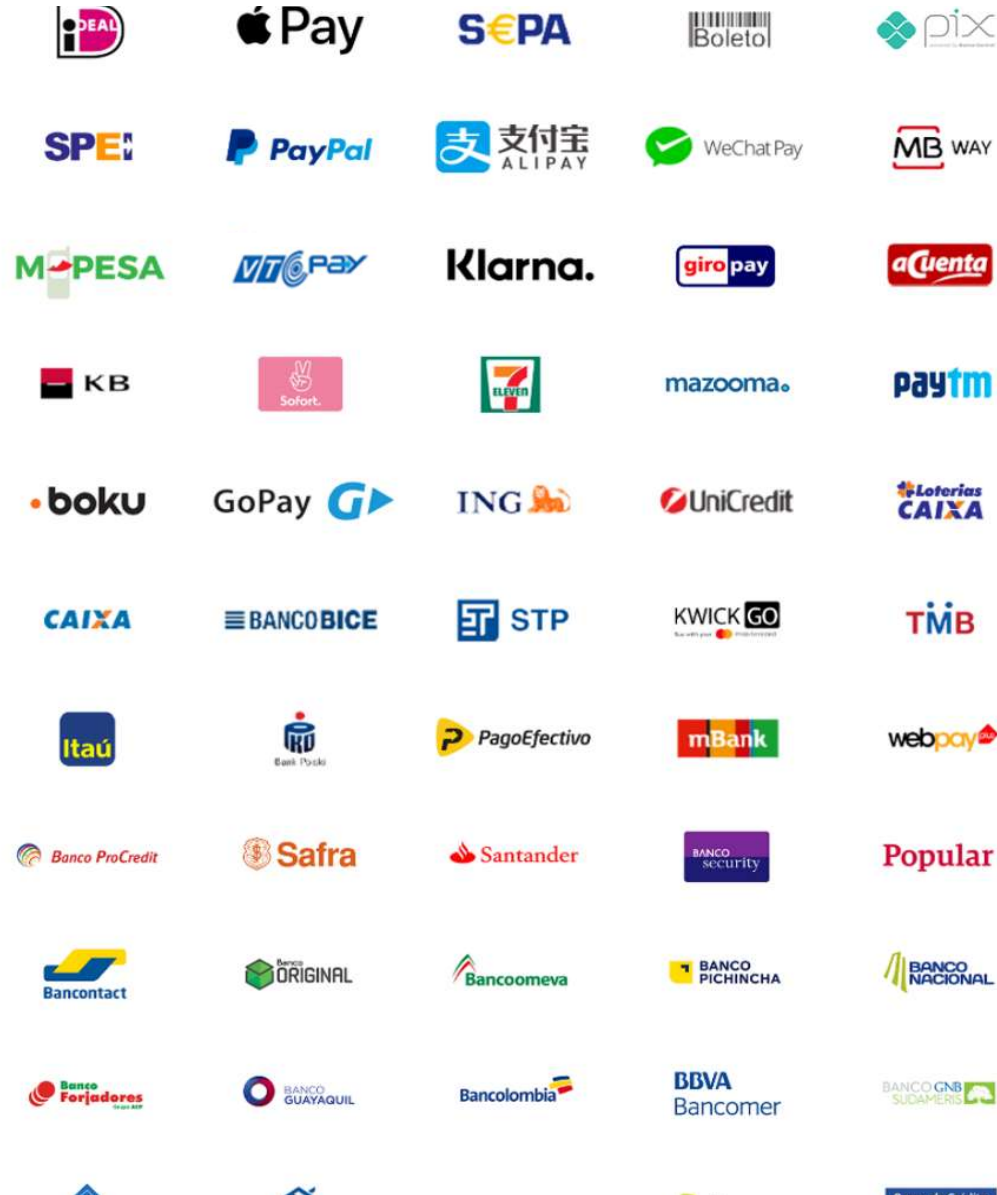


Local Acquiring

550+ payment methods.

One contract.

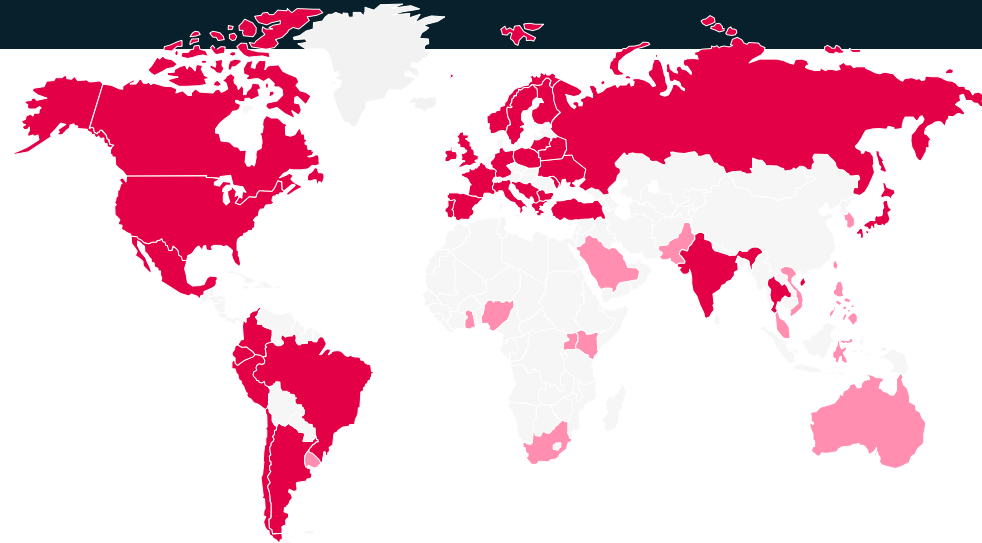
With 550+ payment methods including cryptocurrencies, and nearly 150 currencies, your customers will have a familiar and seamless checkout experience. Earn trust, Improve conversion rates and increase sales by localizing your payments.



Global Connectivity

Highest acceptance rates with direct acquiring in over 45+ countries.

Leverage our wide network of acquiring partners to accept payments anywhere in the world. Achieve greater global coverage while continuing to process with your current acquirers.



Local acquiring



Roadmap local acquiring



Acquiring Partners

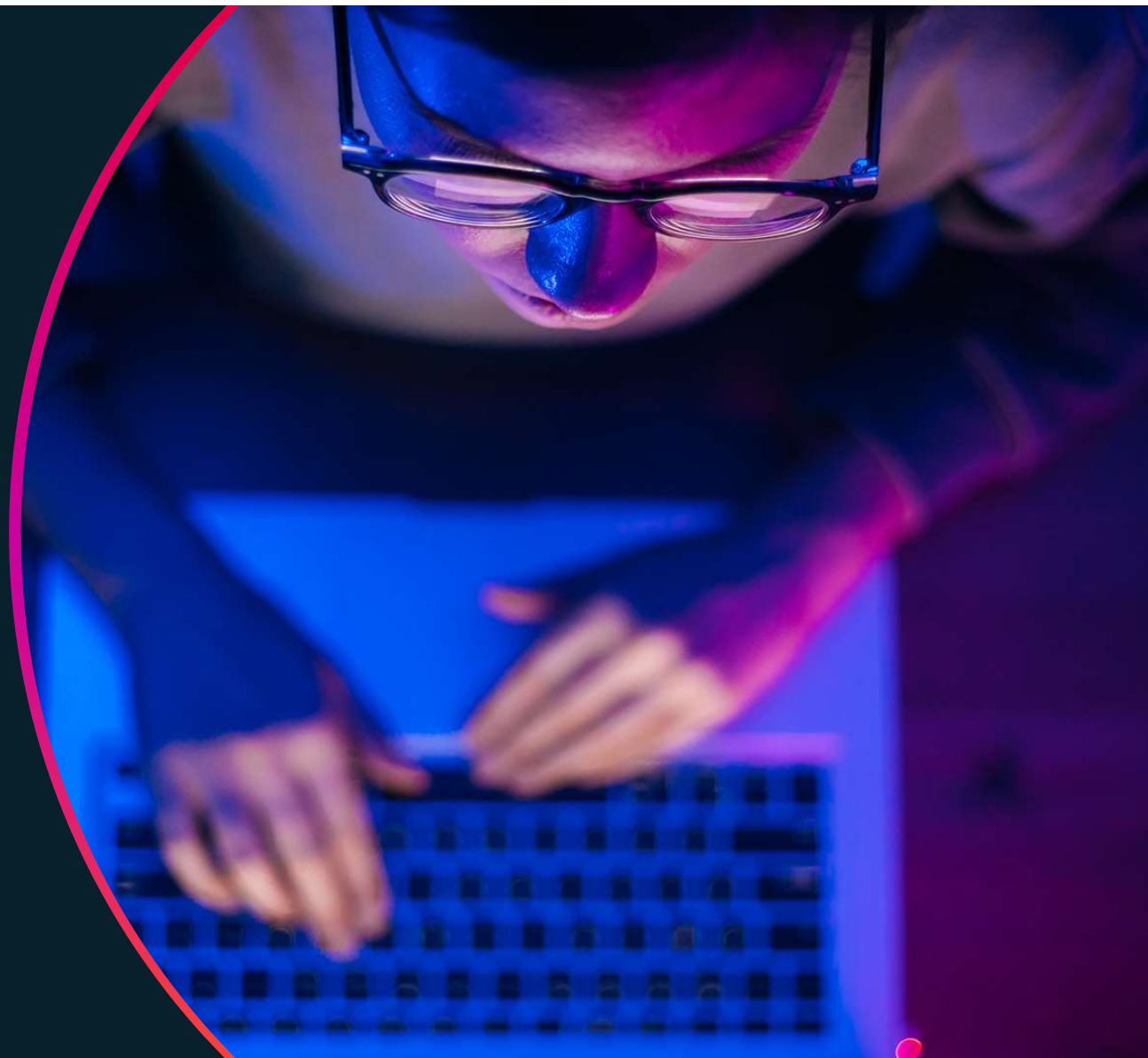
Accept payments everywhere with our global network of acquiring partners.

Gain global acquiring coverage, optimize acceptance, and ultimately increase your bottom line with a single integration and a single contract.



Products & Technology

nuvei



Performance Optimization Suite

State of The Art Features Designed To Drive Customer Revenue

Authorization



Smart Routing



Partial Approval



Decline Recovery

Authentication

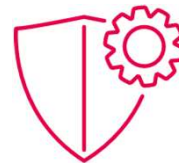


Strong Customer Authentication



eKYC Suite

Risk Management



Fraud Management



Chargeback Management



PCI Management

Acceptance Optimization Suite



Achieve the highest acceptance rates

- Direct acquiring in over 45 countries
- Smart routing engine to auto-cascade to backup providers
- Manage PSD2 exemption submissions to maximize authorizations
- APM Cascading for redundancy purposes



Multiple APMs at your disposal

- 550+ payment methods across all major regions
- Including 40+ cryptocurrencies
- Localization of services also means localized customer service
- 99.999% uptime with connections to 200+ acquirers for those APMs



Partial authorization

- Reduce declines due to “insufficient funds” so merchants can complete more sales
- Increase conversion ratio
- Enhance customer payment experience
- There is no additional cost for this service
- Solution is available on desktop and mobile



Highly advanced in-house token engine

- Improve sales by requesting card info once and accessing it automatically
- Best-in-class fraud protection for subscription payments
- Access billing data without the need to store card information
- Descope PCI obligations
- Enhanced security drives conversions and revenue

Payout Suite

Payouts as smooth and fast as your pay-ins.

With global payments and payouts in all major currencies and payment methods, as well as instant refunds, you can gain satisfaction, trust and loyalty of customers worldwide.

200+ countries. 150+ currencies.

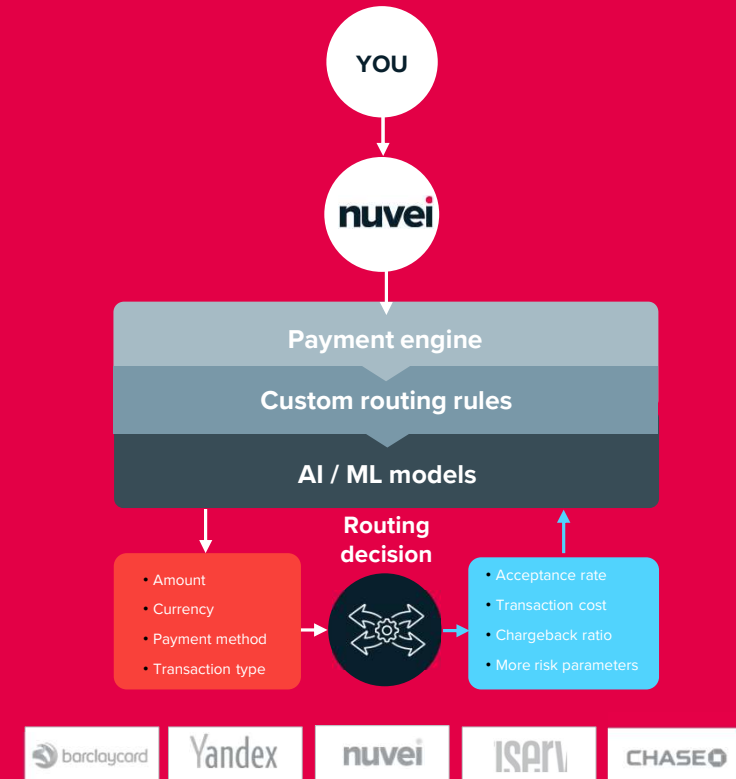


Smart Routing + Payment Orchestration

Extract more revenue out of every transaction.

Leverage our smart transaction routing engine to define, configure and manage your transactional routing in real time. The smart routing engine employs advanced AI predictions and historical data analysis and is proven to improve acceptance rates.

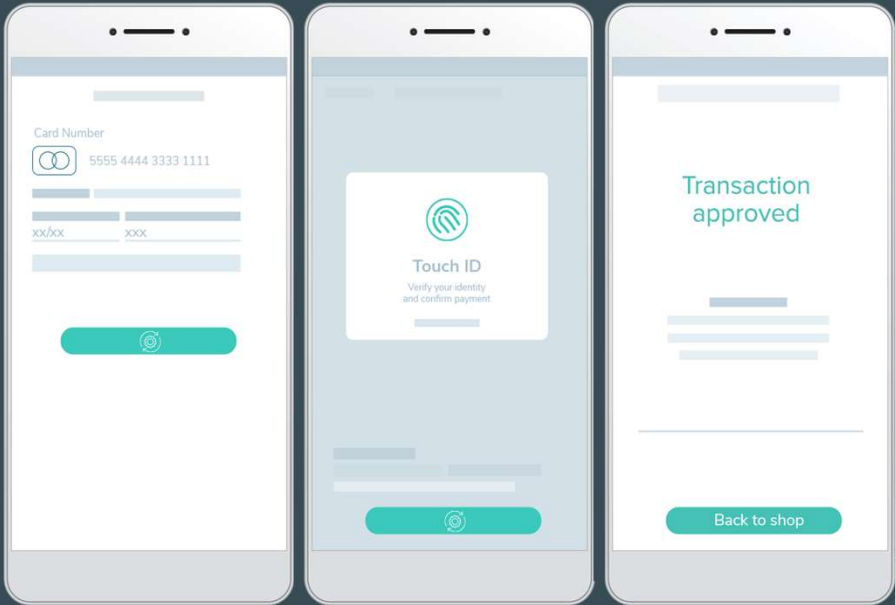
- Smart transaction routing engine
- Define, configure and manage routing in real time
- AI predictions
- Improve acceptance rates



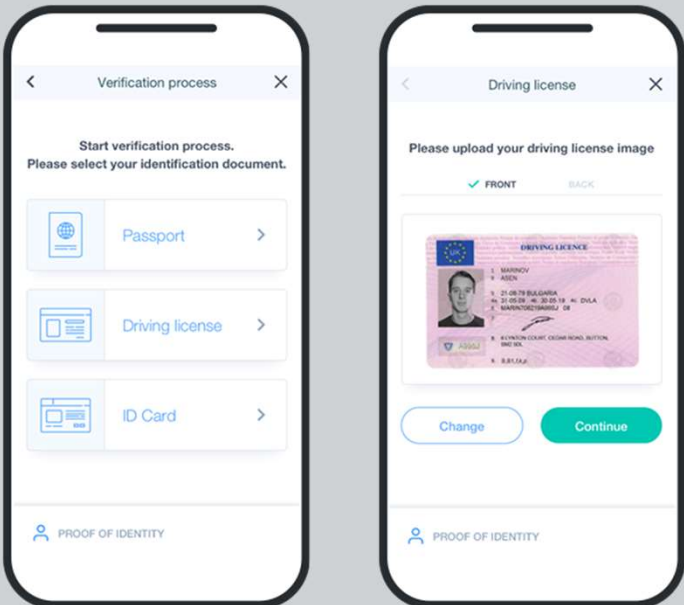
Authentication

Frictionless Compliance

Strong Customer Authentication



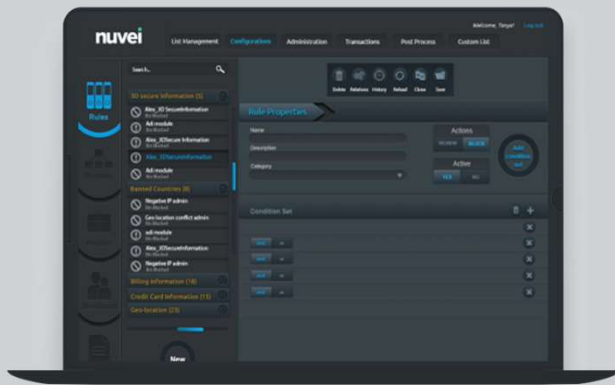
eKYC Suite



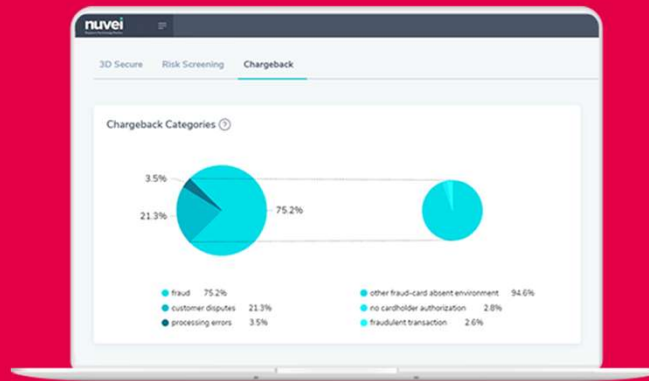
Risk Management

Fighting Fraud While Increasing Revenue

Fraud Prevention



Chargeback Management



PCI Management

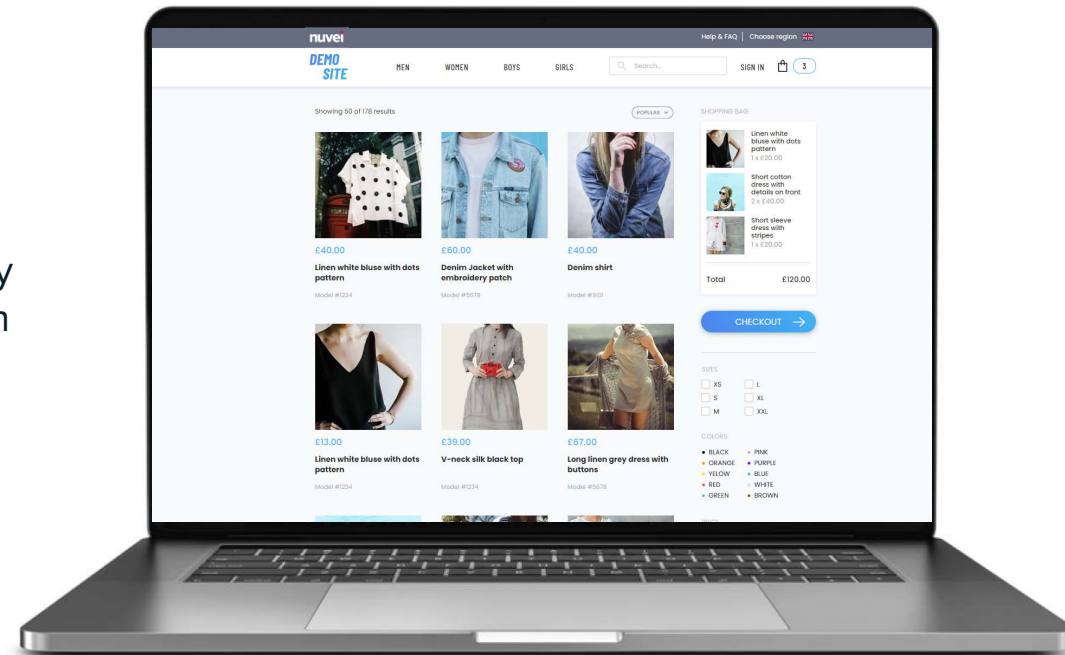


Checkout Experience

Designed to boost conversion rates.

Our ready-to-use hosted payment page has built-in features designed to boost conversion and dynamically display local checkout experiences customized to each customer's location, language and local currency.

- Fast setup of payment gateway
- Localization of payment methods, currency and languages
- One-click payment & decline recovery
- Embedded risk solutions
- Analytics & reporting

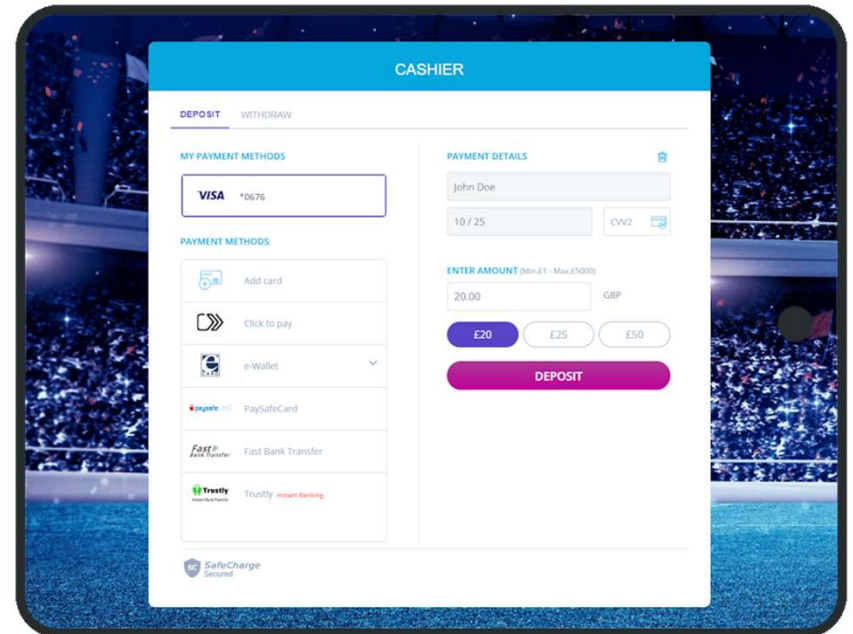


Cashier

Manage multi-directional payment flows to convert more.

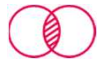
With built-in onboarding and risk solutions, our Cashier solution ensures secure payment processing, optimizes payment journeys and helps businesses comply with Anti Money Laundering (AML) regulations.

- Smooth withdrawal of payments
- Partial approval
- Quick deposit
- Net deposit
- Embedded eKYC features for security and compliance



Powerful Reporting

Delivering Actionable Insights For Customers With a Complex Payment Stack via our Control Panel



More Transparent



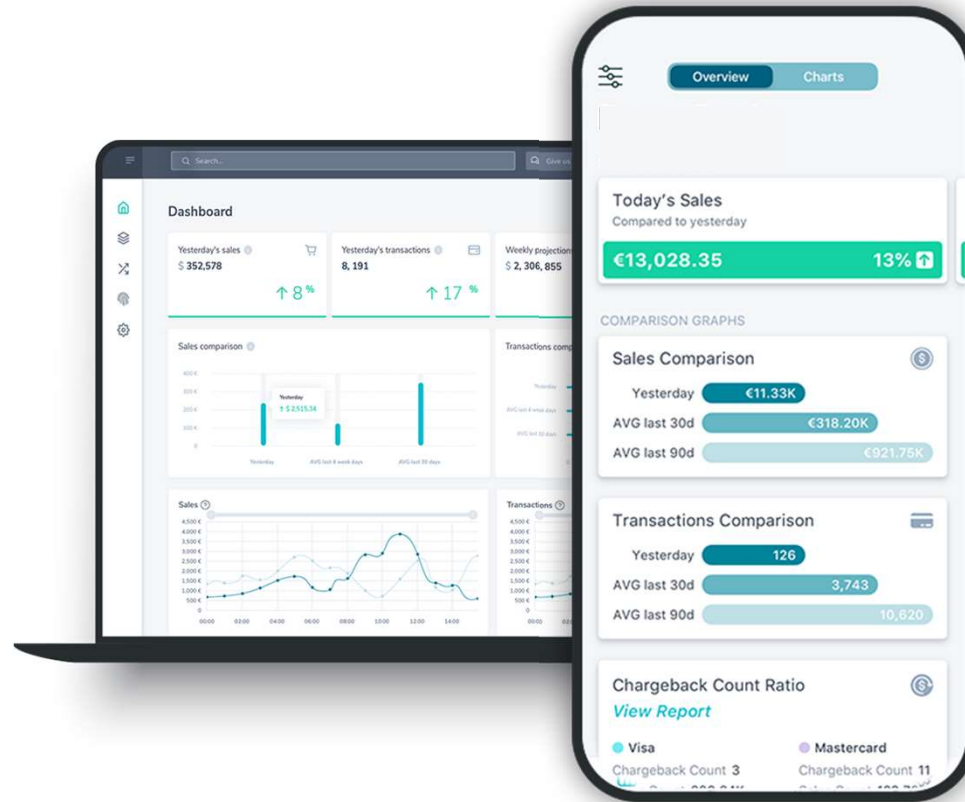
More Granular



More Actionable



More Real Time



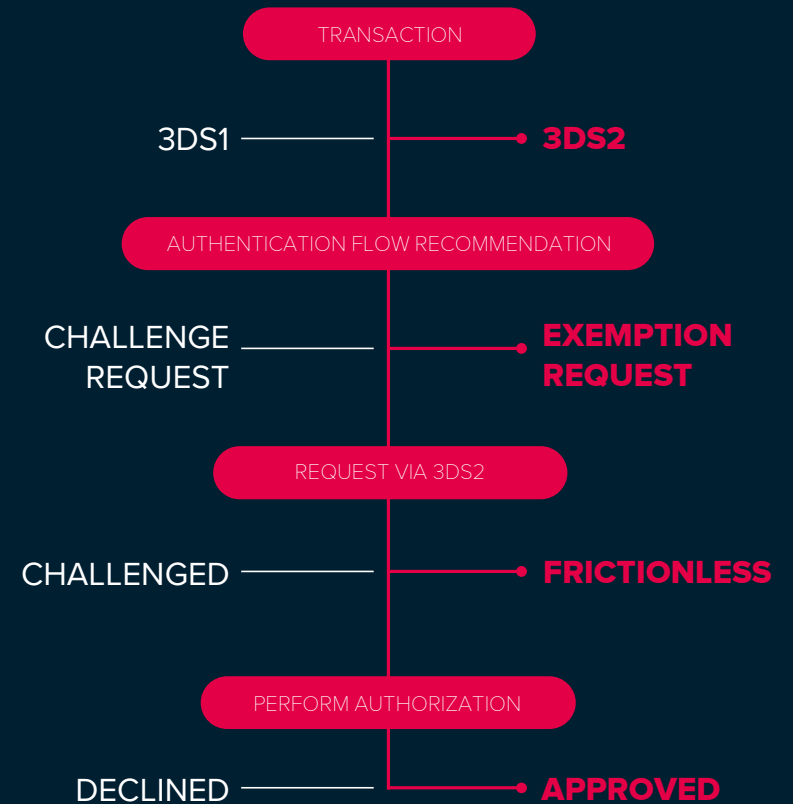
Dynamic 3D Secure

Leave your PSD2 compliance to us.

Our proprietary 3DS smart routing is built to maximize transaction acceptance and recover soft declines.

Descope your PSD2 compliance and benefit from optimal acceptance rates via our acquirer-agnostic plug-in, available with one single integration.

- We take care of Your Strong Customer Authentication requirements
- Benefit from chargeback liability shift through 3DS2 challenge flow
- Manage exemption submissions to maximize authorizations



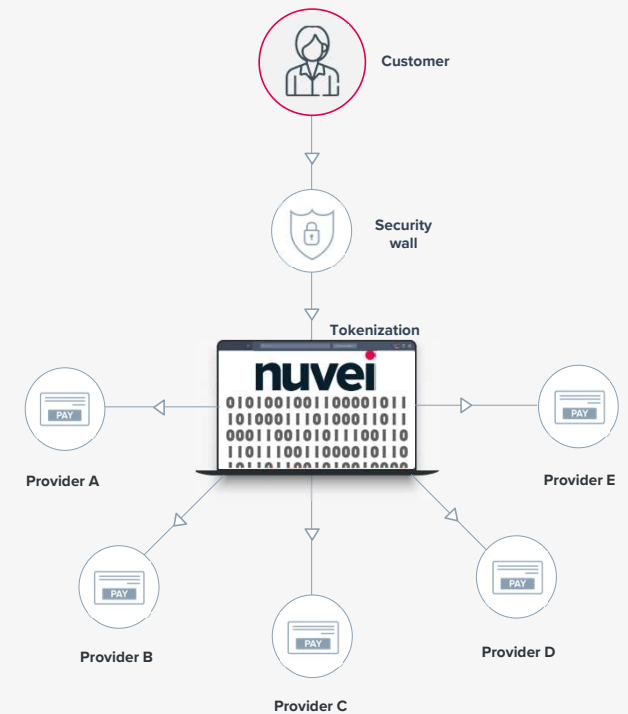
Agnostic Tokenization

A universal token that works with all your providers.

Combat cart abandonment and improve sales by requesting card information once and accessing it automatically.

- Best-in-class fraud protection for subscription payments
- Access billing data without the need to store card information
- Descope PCI obligations
- Enhanced security drives conversions and revenue

One token. **200+** providers



Reconciliation Manager

More accuracy. More control. More revenue.

Reconciliation Manager streamlines matching and reconciliation of payments across multiple providers in one central hub.

- Recover lost revenue
- Comprehensive real-time reporting and analytics
- Provides actionable data
- Enhance bookkeeping accuracy while freeing up resources



Gett.

“We process tens of millions of transactions and need to reconcile information from various banks, gateway providers, corporate banks, acquiring banks and internal systems. Reconciliation Manager has automated the process, freeing up resources from what was a tedious and manual task prone to human error.”

Lev Yakimov
Head of Global Payments and EMEA Fraud
Gett

Online Bank Transfers

Secure integration for consumers to pay using their banking account.

Enable frictionless payments—bypass card network limits while allowing consumers to pay with their trusted bank relationship.

- Consumers and merchants can pay and get paid instantly, within seconds
- Higher conversions rates, a better user journey providing a seamless, mobile-first customer experience
- Embedded KYC and Strong Customer Authentication



Instant Bank Transfer Technology

Convenient payments and unparalleled speed.

Thousands of bank connections built in give your customers instant bank-to-bank payments for pay-ins and payouts.

- Universally available for all deposit methods
- One-click payment for returning users
- Instant withdrawals
- High transaction limits up to \$100K
- Real-time risk management decisioning system

Plaid is a data network that makes it easy for consumers to connect their bank accounts.

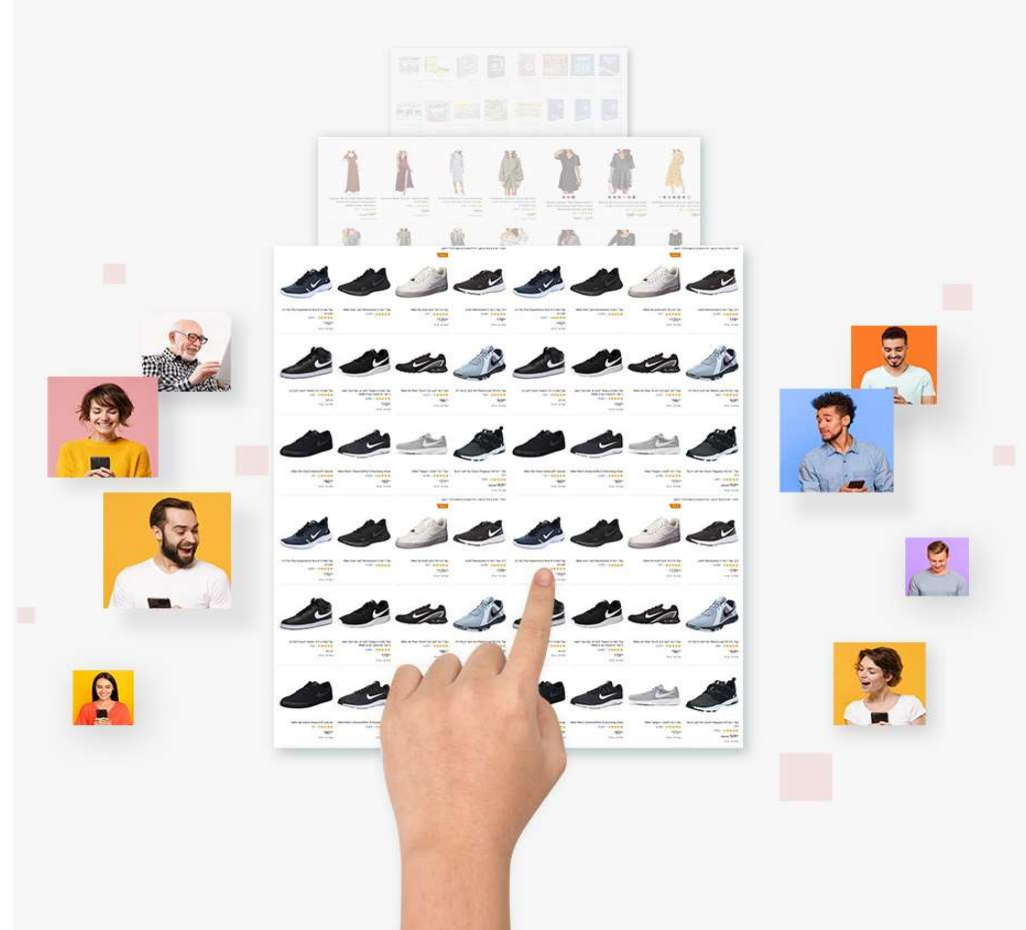


Marketplace Solutions

Turn your platform into a local marketplace.

In the ever-changing payments ecosystem, we'll help you remove global barriers, comply with regulations worldwide, and keep your marketplace safe from fraud.

- Easy onboarding of sellers
- Frictionless, automated E-KYC
- Split payments and payouts
- Hosted payment pages in more than 20 languages
- Quick and seamless onboarding



Cryptocurrency Solutions

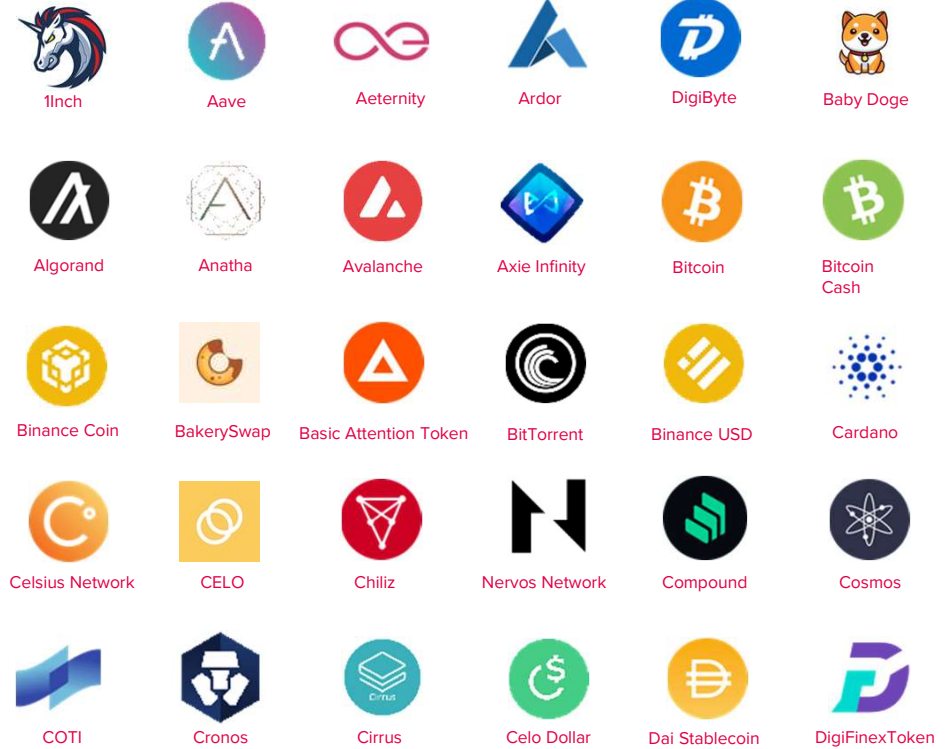


Cryptocurrency On and Off-ramp

Transact with crypto as easily as using a credit card.

Simplex by Nuvei provides global on/off ramps to the entire crypto ecosystem, supporting 100+ fiat currencies and 160+ cryptocurrencies.

- Offers a wide variety of payment methods including credit/debit card, Apple Pay, and bank transfers
- 350+ partners: exchanges, wallets, DEFI Protocols & Coins
- Increased protocol valuation and mainstream adoption of partner projects via Simplex by Nuvei Coin Distribution service



Coin Springboard Service

One partnership for all your crypto business needs.

Working with a vast network of partners that include leading exchanges, brokers, and digital wallets, we ensure that you have the optimal tools to take your project mainstream.

- One time onboarding fee
- Simple registration form
- Meet top players in the industry
- Enable your token to be purchased with 100+ fiat currencies worldwide



Purchase token using a debit or credit card, bank transfer or alternative payment method.



Extensive partner network to easily list on exchanges of your choice.



One-on-one introductions to top performing centralized exchanges such as KuCoin, Huobi, Binance, TrustWallet, OKX and many more.



Licensed partner law firm provides legal opinion for future listings, enabling you to sell your token to users in the U.S.



Have your news covered in collaboration with Simplex by Nuvei and our partners on social media, and community channels to grow your brand equity.

Banking as a Service

Enable global banking accessibility and seamless offramp solutions.

Offer the convenience of a personal IBAN to transfer money to and from any account.

- Local and global deposit and methods supported for all users, with just one click
- Offer limitless transaction amounts, as well as one-time KYC. However, your users want to onramp, we've got you covered
- Crypto-friendly Visa debit card

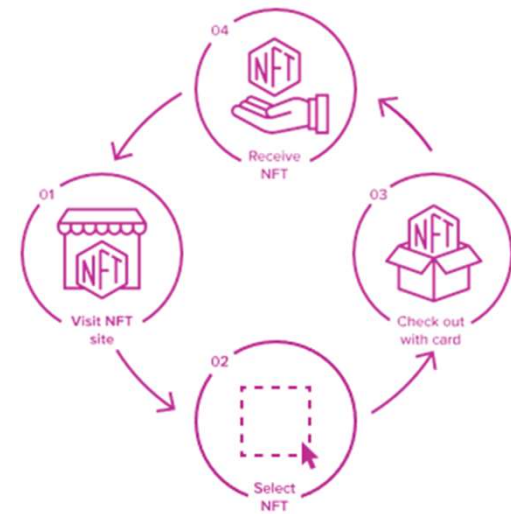


NFT Solution

NFT purchases made simple, seamless and secure.

Consumers can purchase NFTs directly with their credit/debit cards in 4 simple steps, without the need to purchase crypto first, just like any other online transaction.

- Partnered with over 350 leading exchanges, wallets, brokers, coins, NFT platforms and blockchain games
- Unrivaled flexibility, dynamic UX, highly customizable UI
- Leading conversion rates, ensuring increased user retention
- Split payments, payouts in crypto or fiat
- Zero risk, zero rolling reserve, zero chargebacks



Dedicated
Support

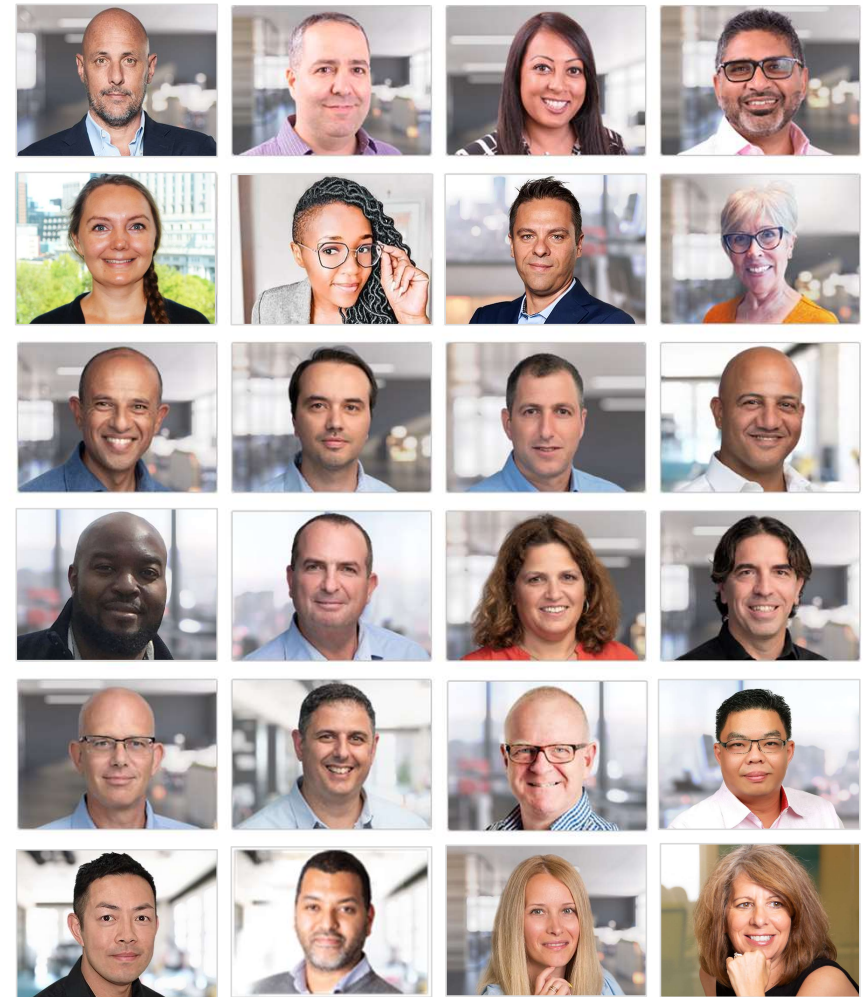


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Human Touch

Sophisticated merchants need dedicated human experts not chatbots.

- Local 24/7/365 client care
- Technical support specialists
- Onboarding team
- Management team



Business as Usual: Enterprise Support

Chargeback Manager

A disputes team that is involved in the process of handling chargeback requests in accordance with the service-level agreement time frame.

APM Experts

A team of Alternative Payment Method experts to offer insights within industry related payment method trends, per country.

Technical Experts

Technical resources to implement new features and functionalities in existing and new growth markets.

Dedicated Relationship Manager

Single point of contact, managing resources to exceed your business needs.

CLIENT

Industry Experts

Industry related experts to inform you with latest trends, payment specific regulations and networking events.

Fraud and Risk Specialists

A dedicated fraud and risk team who provide advice and experienced based suggestions on fraud prevention tactics and best practices at merchant, global and specific industry levels.

Legal and Scheme Support

Ensuring your business is constantly up to date with all relevant scheme rules and regulation mandates.

Executive Sponsorship

Senior Management support to ensure top priority and service for you and your customers.

nuvei

Tomorrow's
Payment Platform