



Conversations with  
MPE 2023  
Influencers & Sponsors

**What are the 2023  
Trends impacting  
merchant payments &  
how to overcome  
recession?**



MERCHANT  
PAYMENTS  
ECOSYSTEM

BERLIN MARCH 28-30, 2023

# Look behind the curtain of Payment Companies sponsoring MPE 2023

**This material provides a snapshot of how the leaders of companies sponsoring MPE 2023 feel about the challenges and the issues affecting their business in 2023.**

- **Understand their recipe to SUCCESS**
- **Challenges for the merchant payments industry in the coming year?**
- **Impact of ongoing crisis on the Merchant Payments Ecosystem?**
- **How to sustain growth during recession? (and come out a winner)**

## Who are the Senior Leaders who shared their perspectives?

- René Siegl, CEO and Founder, IXOPAY
- Albert Comas, CEO, Yazara
- Robbert Ledeboer, General Manager, Maxcode
- Housseem Assadi, CEO & Cofounder, dejamobile
- Peter O'Halloran, Vice President, Head of Enterprise & Digital Commerce EMEA, Fiserv



Carat from fiserv.



 IXOPAY

 yazara

Could you please briefly introduce your company's background?

What are your key areas of interest? In which regions do you operate?

**Dejamobile:** is a PayTech which develops white-label digital payment solutions leveraging the use of mobile devices for day-to-day transactions; payment issuing and acceptance, gift cards, lunch cards, transport card top-up... As of today there are 26M+ users of applications powered by dejamobile all over the world. The company operates in Europe, North Africa and Latin America

**Maxcode:** is a software development company with offices in Romania and The Netherlands, that has helped fintech companies build and deliver their products for over 17 years. We have been at the forefront of the financial revolution together with our partners from The Netherlands, Germany, the UK, and many other countries our clients operate in.

**Yazara** is a company headquartered in New York and operating worldwide, with a regional expert team covering every geographical region. The company has a Turkish background, as we spun off our technology from Paycore, a leader in the payment industry not only in Turkey, but worldwide. Yazara's mission is to develop and deliver with excellence the best and safest payment software that eliminates the need for physical POS machines and hardware and makes every mobile device a secure, convenient, and frictionless way to receive and initiate payments.

**IXOPAY** is a globally operating and agnostic payment orchestration provider. Our SaaS solution is easily scalable, PCI-certified and available for white-label clients and enterprise merchants with a wide range of features such as smart routing and cascading, state-of-the-art risk management, automated reconciliation and settlements, along with plugin-based integration of acquirers, PSPs and third-party providers

**Fiserv** is a global fintech and payments company with solutions for banking, global commerce, merchant acquiring, billing and payments, and point-of-sale. Carat from Fiserv is the global commerce platform that orchestrates payments and experiences for the world's largest businesses. Carat can help leading brands unify their commerce, optimise transactions, and imagine and realise new ways to engage with customers in any region.

What is your  
recipe for success  
in Merchant  
Payments

&

what are your  
priorities for 2023?

**Dejamobile:** In May 2020, dejamobile has launched ReadyToTap™ Payment for Merchants, its white-label Software POS (SoftPOS) solution dedicated to acquirers and merchant service providers and designed for the use by their customers, the Merchants. Our solution is now trusted by 15 customers in Europe and Latin America and will further develop in 2023 thanks to the adoption of PCI MPoC (which stands for Mobile Payments on Contactless Off-the-shelf devices) standard, enabling the deployment of SoftPOS technology without any restriction. When further deployed and adopted by both merchants and consumers, we believe that this technology will deeply change the way we pay in stores.

**Maxcode :** Since we are a technical company, our recipe for success (that we advise our clients towards), is offering users a smooth and fast payment experience, which is possible by adopting new technologies, migrating their legacy infrastructure to a new, scalable system, and making sure that the application is spotless and bug-free with a quality process that ensures no glitches in the system. Because happy users are returning users.

**Yazara** We believe our biggest asset is our strong technology and product offer, which is created and supported by an expert development team and provides high security standards for merchants' and their customers. Our strong and diverse global market experience with more than 35 projects deployed worldwide is an additional asset. Our top priority in 2023 is to listen to our merchants, incorporating their feedback and developing additional functionalities to fit their needs and supporting the education of newly onboarded merchants, especially on topics such as safety, functionality, and use.

**IXOPAY** The cornerstone of IXOPAY's success is its independence and a flexible, agnostic payment platform that allows international merchants to enter new markets efficiently and safely. Our goals for 2023 are to continue building on these foundations, to deliver features that provide our customers with value added service and to expand our reach as the leading payment orchestration platform.

**Fiserv** Our priorities for 2023 are to stay the course in aligning with our global merchants' goals of continuing to evolve their omnichannel offering to their customers. The melding of the growing eCommerce space and the High Street is an important one to address as customers demand a familiar and seamless experience, regardless of channel.

Could you outline the key initiatives of your company aimed at promoting sustainability & making a difference with ESG?

**Dejamobile:** The digital payment solutions we offer contribute to financial inclusion. In particular, SoftPos technology will improve access for all merchants to digital payment acceptance. More generally, dejamobile has implemented a global CSR (Corporate Social Responsibility) approach and is certified by Ecovadis since 2019.

**Maxcode :** ESG is something that is not just a trend, but that influences consumer choices. Working on projects not just on fintech, but also on supply chain, we are constantly both invested and researching ways in which software development trends and innovation can aid sustainability within a company, while our quality audit process does not just cover the application, but also the performance key metrics of a project.

**Yazara** As Yazara, we encourage all merchants using our solution to decrease their use of additional hardware and printed receipts. Our merchants are using their own mobile devices to receive payments from their customers and can send them online receipts, thus creating a more sustainable payment process. At the same time, promoting an acceptance solution that benefits small and micro merchants, eliminating cash and the costs and risks attached, is an important step towards reduction of tax fraud and money laundering and encourages social inclusion.

**IXOPAY's** HQ is located in central Vienna, the company pays for yearly tickets for employees to encourage use of public transport. A healthy lifestyle is promoted with free gym membership, healthy snacks and drinks offered on site. IXOPAY makes regular annual donations to charitable organizations and has a diverse workforce with employees from many countries and walks of life, and a strict non-discrimination policy. Furthermore, our code of conduct for employees includes anti-bribery and anti-corruption provisions, as well as stringent compliance and security policies.

**Carat** from Fiserv is committed to environmental sustainability, most recently speaking at the United Nations to help promote corporate responsibility and alignment with UN goals. We are also invested in helping merchants further their sustainability efforts through implementing of payments in the unattended space, as well as EV charging.

**Fiserv** Our daily business decisions are grounded in ESG principles whether through conducting business in an ethical manner, leveraging cloud-based platforms, increasing outreach to local businesses, focusing on diverse suppliers or enhancing our role in the electrification of transactions. We strive to position ourselves as a global champion of ESG by aligning our business goals and objectives with our ESG programming.

# What are the key benefits of being a sponsor at MPE 2023?

**Dejamobile:** MPE is a flagship event for the whole payment acceptance ecosystem with a unique opportunity to gather various types of companies: Merchants, Solution Providers, Processors, Acquirers... This year, it is particularly important for Dejamobile to sponsor and be present at MPE to share feedback on the development of our Software POS solution.

**Maxcode:** Aside from the obvious benefit, of exposure and visibility, being a sponsor at an industry-focused event such as MPE helps with market research in a way other activities would not. Being able to directly interact with people that can use our services and learn about their challenges firsthand is a privilege, and it helps us discover what trends our team should focus on in the future.

**Yazara** Being a sponsor at MPE has various benefits for our company:

- Creates new business opportunities while networking
- Increases brand visibility and recognition
- Allows us to catch up with existing clients and partners face to face
- Provides great insights into the payment industry and the state of SoftPOS
- Allow us to share our learnings and best experiences with clients and prospects

**IXOPAY:** We have been part of MPE for several years and appreciate the exchange with the community and peers, and the high quality of the event. Meeting with partners and clients and talking about the challenges facing the payments industry are the key benefits for us.

**Fiserv** The MPE is a valuable event in the payments industry. The opportunity to liaise with colleagues, meet some of the biggest merchants in Europe, and learn from key influencers are only but a few benefits of participating at MPE. Carat from Fiserv is looking forward to networking and growing our relationships this year

# Do you think that the ongoing crisis could have a tangible impact on the Merchant Payments Ecosystem?

**Dejamobile:** Recent years have seen many technology-driven innovations in our Ecosystem. In 2023, in a context of economic recession, the retail sector will be in the process of rationalizing costs and investments. Only those innovations that bring efficiency and effectiveness to the point of sale will be mainstreamed.

**Maxcode:** One thing is for sure: the world is a different space than it was in July 2022. However, it is only through sharing ideas and learning from past mistakes that we can get through this ongoing crisis. The conversations will be different, yet still helpful and partnerships will still play an important role in the industry.

**Yazara:** While it's true that slow economic times challenge investments and put pressure on operating expense, it's also true that the payment industry remains pretty stable, as people continue buying their groceries, visiting restaurants and ordering goods and services. For example, during the slow economy resulting from COVID, demand for alternative payment methods such as SoftPOS increased. Similarly, we believe that value propositions such as Yazara's, offering a software as a service, with minimum upfront investment, and amazing savings in the form of eliminating dedicated and expensive hardware machines (POS) and reducing merchant acquisition cost to the minimum, should survive and even pick up during recession times. We're certainly seeing an acceleration rather than a slowdown.

**IXOPAY** During the pandemic, many merchants learned that the global markets can be volatile. A key takeaway has been the importance of a flexible infrastructure that allows merchants to quickly adapt to such changing market conditions and provides reliable fallback options. With IXOPAY we provide just that.

**Fiserv** Everyone is feeling the bite of a tight economy. Retailers are not only experiencing it as consumers themselves, but they are also faced with the uncertainty of how this will affect their livelihood. In the following [article](#), Brian Travers, Product Director for Enterprise & Digital Commerce at Carat from Fiserv EMEA offers some insights as to what he is seeing merchants do to combat the downturn.



# What steps are you taking / will you take to sustain growth during recession? (and come out a winner)

**Dejamobile:** We will first take into account the lessons learned from the numerous pilots conducted with our clients using our SoftPos solution. Based on these lessons, we will accompany our clients in the generalisation of the services developed using our technology with two objectives in mind: 1- to create a new in-store experience perfectly aligned with the expectations of consumers and merchants; 2- to maximise the ROI for our clients

**Maxcode:** Visibility in the market should never stop, it is only through constant support of advertising efforts that the company can come out a winner. Secondly, a strong connection with your clients and partners is key: identifying their challenges ahead of time, to make sure you can adapt to both their needs as well as yours.

**Yazara:** Market sensitivity and product specialization are critical. Understanding the characteristics, needs and economics of each market and adapting quickly to them. Adaptation comes not only on the economics, but also on the product features and evolution of our product to capture unique verticals or business opportunities. Also, our response time, our capacity and flexibility to quickly implement and take products to market will be critical: if we can implement a project in a few weeks, we're allowing our clients to quickly capture the market, generate revenues and position themselves as a leader. We aim to be not only a technology expert, but a product expert, walking together with our clients on the education and growing process of their markets. The need for merchants to have safer, simpler, and cheaper acceptance solutions is unquestionable and we can be the right partner to capture that opportunity.

**IXOPAY** In times of economic uncertainty, providing a solution that helps clients reduce their overheads is a clear

- advantage; this puts us in a unique position to capitalize on the current economic situation by helping our
- customers reduce costs during challenging economic times. We see ourselves as long-term partners to our
- clients, and will continue to provide a high quality SaaS solution that meets merchants' requirements. Most
- importantly, and as we have always done, we will continue to grow our profitable business in a sustainable way.

**At Carat from Fiserv,** we are constantly investing in growth. We know that in order to help our clients, we need to keep innovating and maintaining our technical capabilities. While the economy is affecting many, where we can all strive to excel is in our commitment for excellent service. Staying in tune to client needs and being present is an easy way to "come out a winner" without a huge financial lift.



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Thank you again to all our sponsors who contributed to the interviews and hope that you find their feedback interesting.

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What's next in Merchant payments @  
**MPE 2023 conference, Berlin, March 28-30.**

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