

DISCOVER[®]
Global Network



BANK OF AMERICA

Conversations with MPE2022 Leaders & Sponsors

December 2021



Conversations with MPE 22' Sponsors & Leaders

Merchant Payment Industry experienced **fast growth** during the past two years.

The MPE conferences (Merchant Payment Ecosystem) has always been a **trustful barometer reflecting state of the Merchant Payments Industry**.

MPE 2022 will be introducing New Sponsors in a series of interviews, to provide further insights before the MPE 2022 (Merchant Payments Ecosystem, Berlin, Feb 22-24 conference).

Conversations with MPE 22' Sponsors & Leaders

This material provides a snapshot of how senior leaders of companies sponsoring MPE 2022 feel about their priorities, challenges and the issues affecting their business.

- **Learn from their mistakes**
- **Understand their X-Factor to SUCCESS**
- **How do they use Payments Data effectively?**
- **Their priorities and opportunities in 2022**

Look behind the
curtain of
Payment
Companies
sponsoring
MPE2022

Who are the Senior Leaders who shared their perspectives on priorities, challenges and the issues affecting their business in 2021/2022?

- Svetlin Dobrev, Co-Founder, Product Development, Notolytix
- Natalie Willems-Rosman, MD, Merchant Specialist Executive, Bank of America
- Dan Graaf, Founder, Earthchain
- Irfan Rasmally, Chief Operations Officer, myPOS Group
- Chris Winter, VP EMEA, Discover Global Network

Define Your
X-FACTOR TO
SUCCESS
in Merchant
Payments

myPOS: Helping
businesses grow

Earthchain: Listen, Focus
& Fearless

Bank of America: Make
business easier.

Notolytix: Team,
experience, vision

**Discover Global
Network:** Reach, Scale,
and Partnership

Merchant

PAYMENTS DATA
IS POWER.

But only when
you use them.
How to use
them
effectively?

myPOS

*“It’s clear that through insights, we get to know our customers and Big Data plays a vital role in this. By observing the customers’ transaction history, preferred payment methods, the time at which they transact, and so on, merchants can gauge preferences and behaviour. In-depth analysis reduces costs, enhances processes and improves profitability. This is why **it’s important to use one single platform for all transactions** which facilitate a better mining of the data”.*

Merchant
PAYMENTS
DATA IS
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How to use
them
effectively?

Notolytix

*“Payments data holds the key to solving multiple problems, as long as merchants have the tools to interpret it in various angles . Fraud prevention, compliance, MDM, loyalty and upselling opportunities rely on the payments data pool. Instead of using multiple vendors for each of these problems, merchants can improve their ROI **by selecting a single flexible and data agnostic transaction monitoring solution**”.*

Merchant
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Bank of America

*For merchants, understanding customer behaviours and being able to tailor product and sales strategy is crucial to success. But using data effectively can be a challenge, and **merchants need the right tools and training** to extract data that is particularly insightful. Using data the right way can help keep tabs on interchange rate management, payment routing optimization, clearing speed and processing costs but it also creates insights in payments trends. Timely access to such data, including funding, disputes and fees, can further drive business decisions and create competitive advantage.*

What was the
**BIGGEST
NEWS**
you released
in 2021?

myPOS

"This year we introduced myPOS Online – a platform that helps SMEs expand their businesses online, absolutely for free and accept payments instantly at no added cost. myPOS Online allows merchants to create a modern online store easily and only pay a small transaction fee once a sale is complete. With NO set-up or monthly fees, and, like other myPOS services, it provides a free merchant account with instant settlement of funds and a free business card".

Our TOP 3 PRIORITIES in 2022

Notolytix:

1. *Scale,*
2. *Build team rapport,*
3. *Deliver even better product and service to our clients.*

The NEXT 3 BIG OPPORTUNITIES for merchant payment companies:

Earthchain:

- **Climate Intelligence at the Point of Sale** – enable *merchants* to have the conversation on climate with their customers, not just the banks!
- **Crypto wallets as means of payment** – ever more people hold value in the form of crypto tokens – can we get them to spend that value by accepting their tokens as payment? How do we rate the risk of different cryptocurrencies? Should merchants hold those tokens or convert them to FIAT for processing?
- **Convergence of eCommerce & in-store experiences** – smart point of sale interactions in-person with marketplace style plugins to help merchants shape their payment experience – Shopify but in-store!

Our PARTNERSHIP OF THE YEAR in 2021

Earthchain:

*“Without a doubt, **Gold Standard**. As the leading certifier of Emissions Reduction Projects around the globe, they were the **clear choice for a partnership with Earthchain** to provide us with the best available climate action resources for consumers. We take great pains to ensure that our Carbon Ledger upholds the rigorous principles Gold Standard applies to their registry, by using our innovative blockchain solution for by-the-gram carbon accounting. Our platform’s accounting cornerstone sealed the deal and brought us a rewarding and exciting relationship with the best in the business”.*

BEST
INVESTMENT
OF 2021...

Discover Global Network

“At Discover® Global Network, our best investment in 2021 was in our global partnerships

Building a great global acceptance network in partnership with leading domestic schemes is a specialty for us, and it’s one of the reasons why we’re now the world’s fastest-growing payment system. We now have network alliance partnerships with more than 20 payments networks and continue to look for opportunities to expand across the globe.

Our partnership approach is all about enabling growth for mutual benefit. We offer the reach of our network, our technical and regulatory knowledge and the flexibility to deliver not just in the short term, but in the longer term as well. In return, our partners are contributing to our number of cardholders across the globe and opening up new acceptance markets for us as well.”

We all LEARN
FROM
MISTAKES.
3 invaluable
LESSONS we
learned

Bank of America

- *“Our business revolves around people: our customers, clients, teammates and the communities we serve. Focusing on these groups and what they need is core to who we are and how we deliver responsible growth.*
- *Going Global. eCommerce has created a borderless global economy. Merchants must have a global strategy that provides a local experience and a payments partner that can support it.*
- *Be adaptable. The industry is constantly evolving, and if these past couple of years have taught us anything, it’s that we need an open mindset in order to embrace challenges that may come our way”.*



What does it mean to you to sponsor MPE2022?

myPOS

"It means a lot for myPOS to be able to support the platform that helps promote the payments industry forward. It's always a pleasure to be among our peers at the biggest payment acceptance event in Europe."



Earthchain

"Sponsoring MPE2022 is a huge leap for Earthchain. It signals our determination and commitment to focus our climate intelligence on the needs of merchants and the retail sector. We are proud to bring a new and critical topic into this space, one which merchants will feel increasing pressure to respond to. We cannot wait to meet everyone in Berlin and experience the trends in merchant payments first hand!"



What does it mean to you to sponsor MPE2022?

Notolytix

"It is a great opportunity to support one of the best industry forums. We look forward to a great event in times when our social and customer communication have evolved so much in such a short time".

Bank of America

"As one of the leading financial institutions in the world, we have a long-standing presence in Europe and have relationships with many of the show exhibitors who are here. As the payments landscape continues to evolve, we're excited to participate and contribute to one of Europe's largest payments conferences and help merchant's meet their global payment processing goals."





What does it mean to you to sponsor MPE2022?

Discover Global Network

“Sponsoring MPE2022 supports our partnership approach of enabling growth for mutual benefit. By fostering relationships with other key players in the payments ecosystem, we’re able to share and gain valuable insights and provide flexible solutions to our partners.”

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

Learn more about the Merchant Payments Ecosystem 2022' Trends and Challenges by joining the MPE 2022, connecting 1000+ BIG merchants and payment companies.

To Register at MPE 2022, in Berlin, February 22-24, visit:
<https://www.merchantpaymentsecosystem.com>