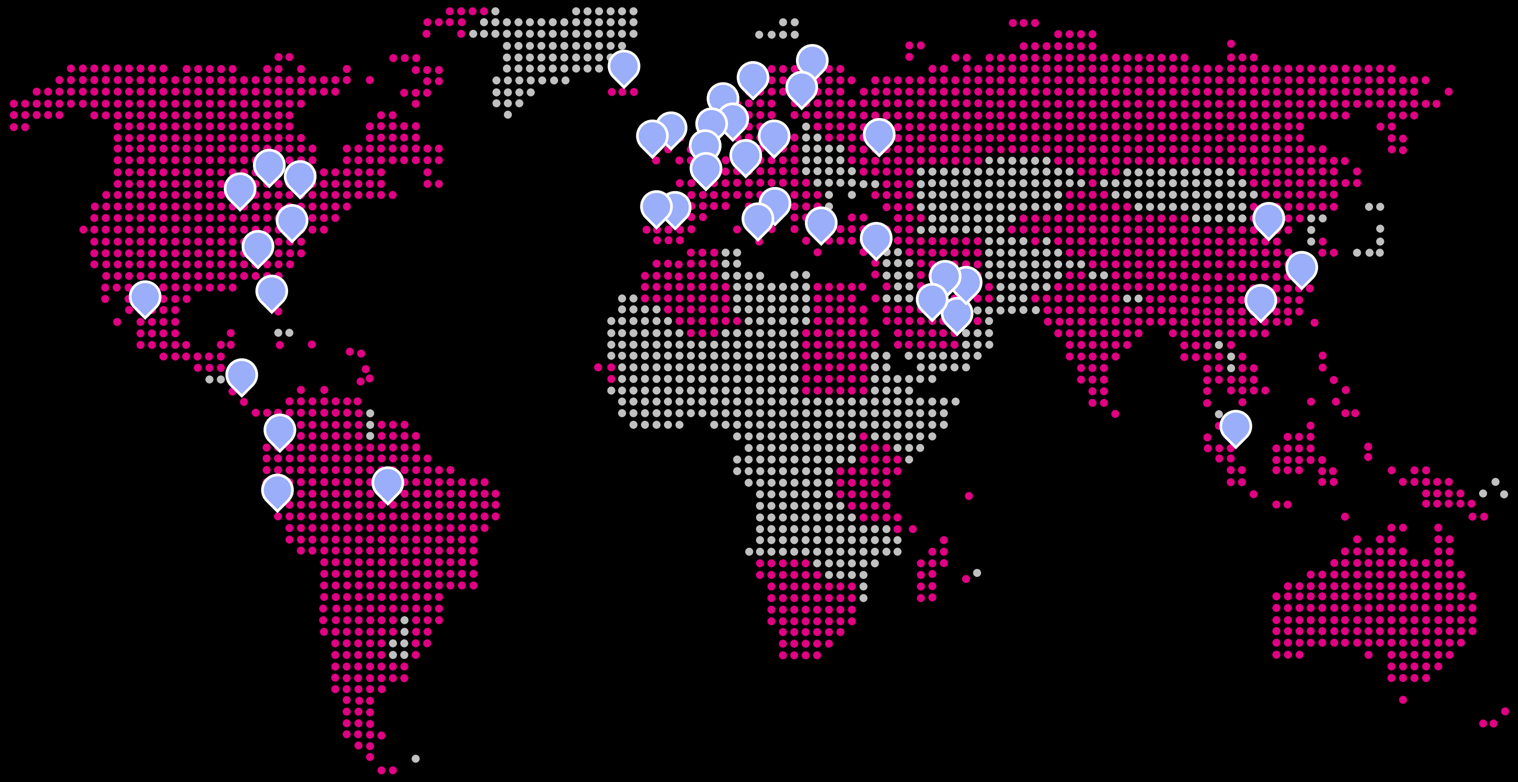
Solving complex customer problems –

the only remaining source of differentiation for payments

A global leader in payments and software solutions



120+ markets
in five continents

2,500+
global employees

60 offices
in 31 countries

150,000+
terminals connected on our platform

800,000+
merchants globally

€90bn
annual transaction value

1.3bn
card volumes processed annually

465m
online annual transaction volume

835m
in-person annual transaction volume

Our growth story

2019

In 2019, we specialised in VAT refunds and DCC for hotels and retailers

We also become an acquirer, processing payment card transactions

Our goal was to become an integrated global payments and software provider

2020

We began our journey to build expertise in retail and hospitality

We joined forces with 3C Payment offering hoteliers acquiring services alongside DCC

Advent International invested in Planet to become co-owners with Eurazeo

Together we imagined easy, invisible payments

2021

With investor backing we joined forces with four other companies

Building expertise and gaining new customers

We made four other acquisitions to strengthen our connected commerce offer

2022

Connecting the very best expertise to power better experiences

Defining a sector and creating offerings that will change the world

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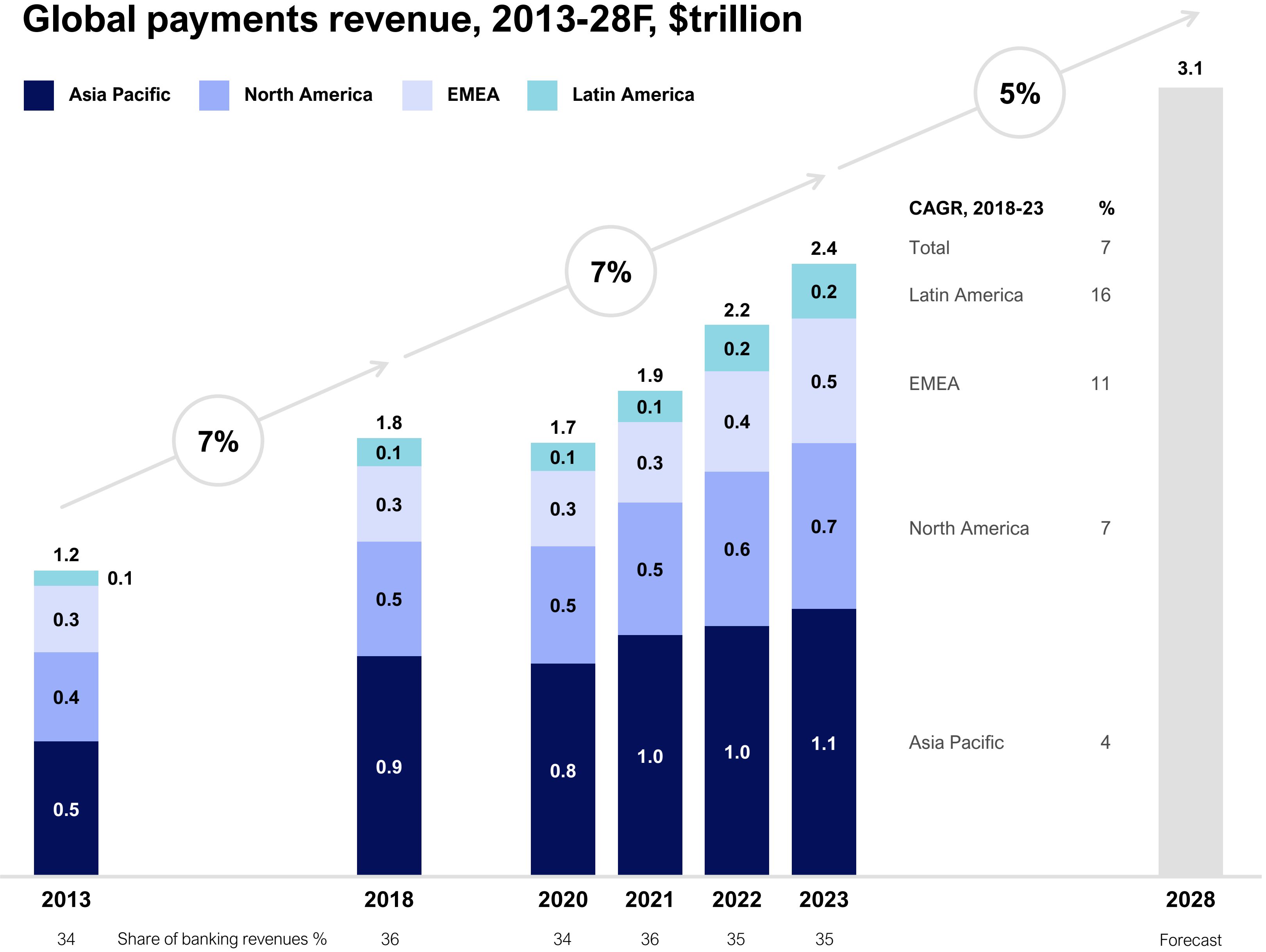
The payments industry continues to grow, yet at the same time, it is increasingly becoming a commodity – so, how are companies standing out?

In 2023, payments reached 3.4 trillion transactions worth $1.8 quadrillion, with $2.4 trillion in revenue

Revenue growth slowed from 7% to a projected 5% annually

Cash use down 20% since 2019, falling 4% yearly, favouring digital

Global payments revenue, 2013-28F, $trillion



Source: McKinsey & Company

How are payment companies going to solve complex customer challenges?

Payment providers modernise with tailored industry solutions

Payment Provider

Core Payments Infrastructure Layer

Ecommerce

- Carts and checkout
- Order management and inventory
- Fraud prevention

SaaS

- Subscription services
- Invoice and billing
- Tax compliance

Gaming

- Fraud prevention
- Payouts
- Age verification

Hospitality

- Bookings and reservations
- Multi-currency
- Tipping

Value Added Services Layer

Fraud and Risk | **Tokenisation** | **Currency Conversion** | **Reporting and Data**

Value added services that surround a transaction will be crucial for new business models

58%

of a hotel's IT budget goes toward Property Management Systems (PMS) and Payments

4%

of a hotel's revenue is lost due to no-show guests

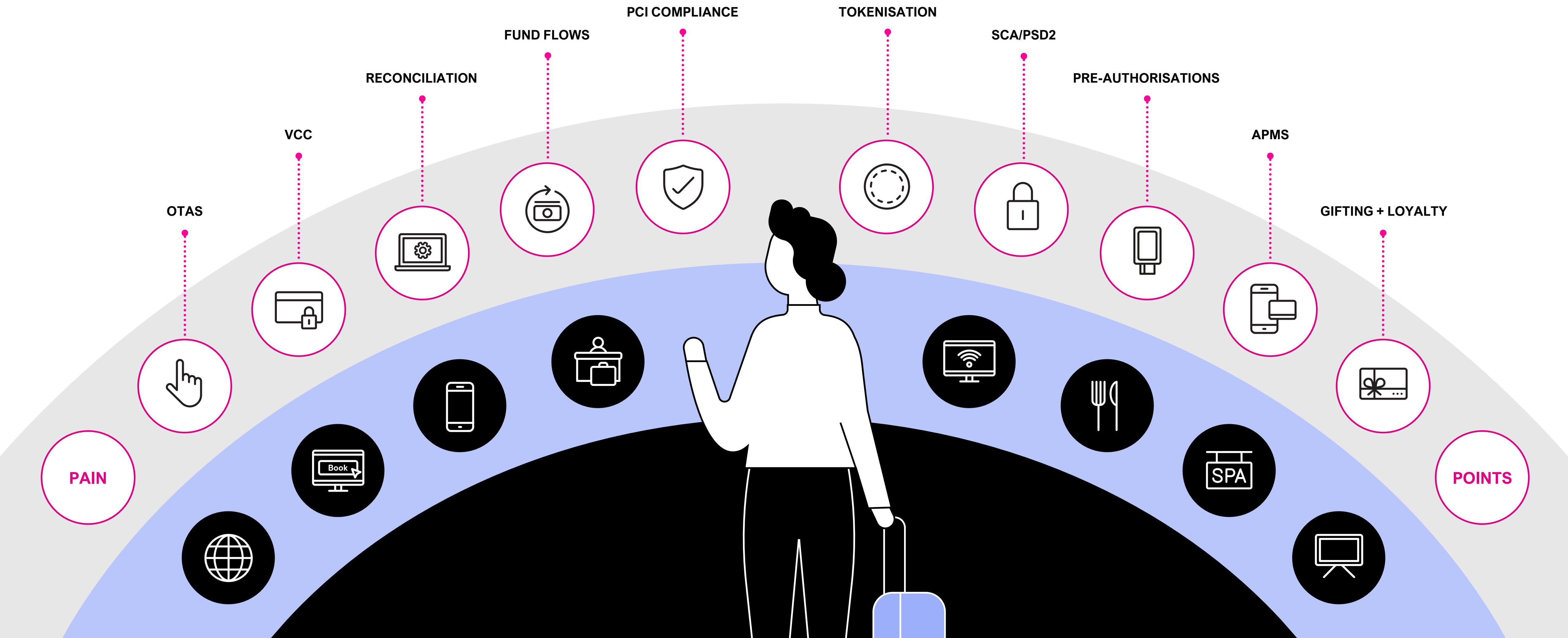
8-12

hours spent on manual reconciliation

Source: Planet, Oliver Wyman

Simplifying complexity in Hospitality

Address the complexity of multiple touchpoints, compliance challenges, and diverse payment needs by integrating payments into vertical solutions for seamless operations



Integrated payments: simplifying complexity with added benefits

Seamless experience

Enables merchants to roll out payments and software together – reducing operational and logistics inconvenience and management: 'out of the box'.

Better conversion

Better customer experience, leading to frictionless payment journeys, generating customer loyalty and reduced cart abandonment.

Data and personalisation

Unified data collection: integrated payments enable customers to gather valuable transaction data in that can be used to generate insights about customer behaviour.

Security and compliance

Built-in features to help customers comply with necessary regulations (e.g., PCI-DSS, GDPR, etc.) reducing the burden on merchants.

Commercial advantage

Customers can lower overhead involved in managing separate payment systems, software providers, support teams, and reconciliation processes by consolidating.

Revenue opportunity

Potential for SaaS based pricing – payment providers can benefit from a subscription-based model, increasing predictability of cash flow.

Unlocking success:
The optimal operating model for payment companies

Build

Build Your Way
Why? Own/Lead Technology

Buy

Buy Their Way
Why? Time to Market

Partner

Partner Together
Why? Share Reward & Risk

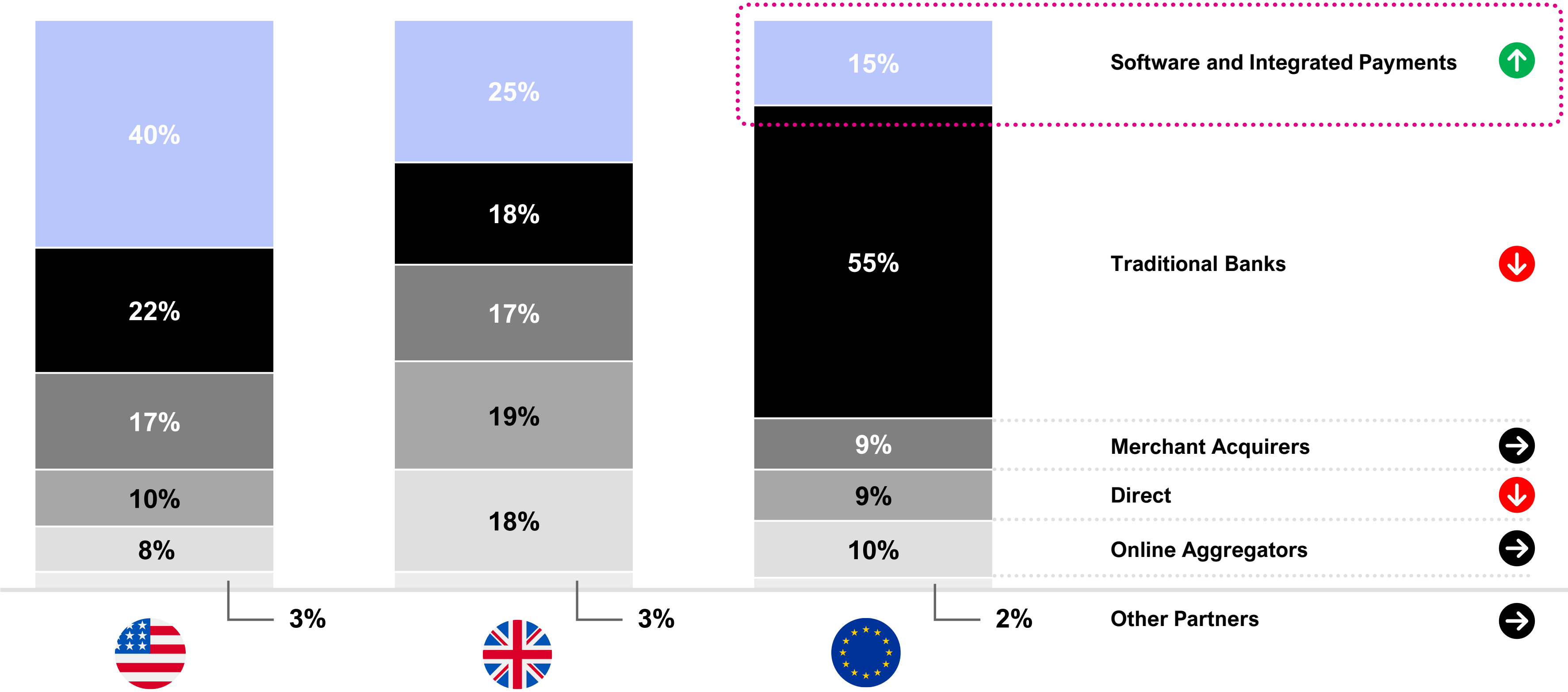
Shift in payments distribution with software providers

Vertical software and integrated payments are reshaping distribution, with Europe trailing the US

Distribution of payments by channel

% new SMB merchants signed and active in 2023

Growth trend



Market context

Legacy banks dominate European payments, creating opportunities for integrated providers.

Software-led payment models, successful in the US, are growing in Europe.

SMBs favour one-stop-shop solutions for simplicity and efficiency.

Source: Credit Suisse Research

Top software companies thriving with integrated payments

SME / Mid-Market focussed integrators	Mid-Corporate to Enterprise focussed integrators

Lead generation, Less control → Higher complexity, more control

However, it is not enough just to solve complexity by integrating payments

Merchant

Software Provider

Payment Provider

- **Sales**
- **Marketing**
- **Contract and Legal**
- **Service and Support**

The partnership must streamline sales, marketing, contracts, logistics, and support

- **What is the appetite for the software provider for level 1 support for payments?**
- **Scalability in terms of growth (sales, platform, etc.)**
- **Pricing and billing – how do you price? SaaS vs. typical acquiring MSC?**

What do you think?

With increasing competition and self-build harder and costly – what will be your partnership model to enhance distribution and differentiate?

The home of feel-good connected commerce

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