

**ingenico**  
GROUP

**#TIPSapp Challenge**

- 
- Ingenico Group
  - Our vision for Instant Payment
  - The use Cases
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Ingenico  
Group

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Our role is to provide merchants with the right solutions to simplify payment whilst enhancing consumer experience.

# Ingenico Group / profile

38 years of payment expertise

Created in 1980



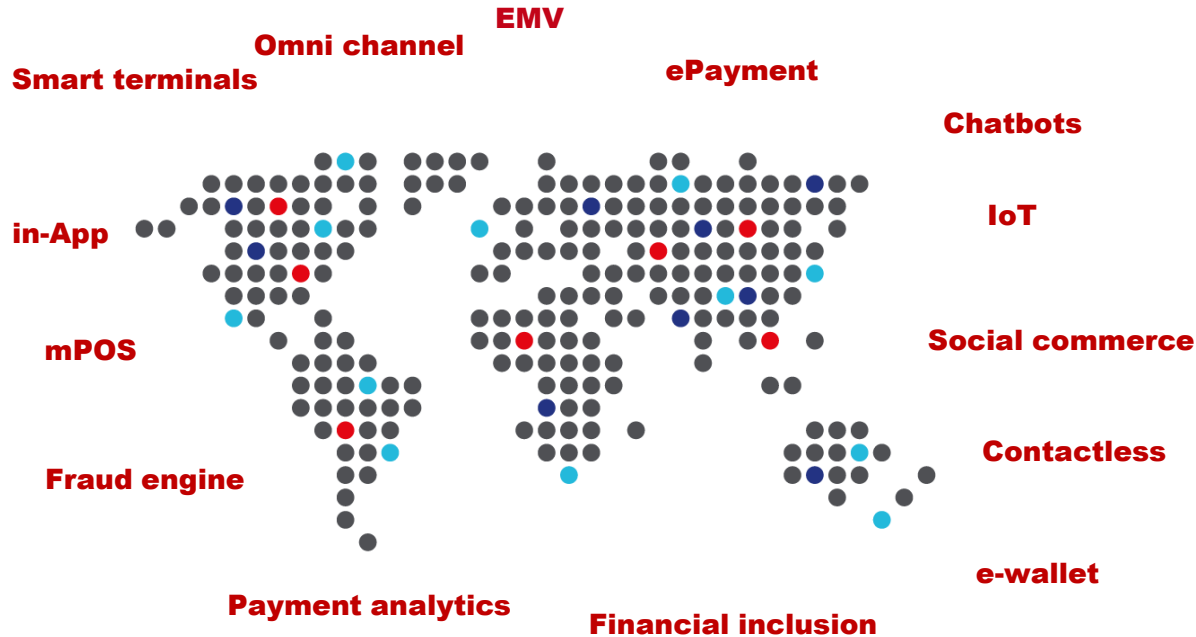
Headquartered in Paris / 88 sites

A global reach in 170 countries

78 nationalities

7500 employees

# Global footprint / multi-local solutions



Whatever  
**the country,**  
whatever  
**the challenge,**  
we support global  
businesses as well  
as **local ones.**

# Our clients / from small merchants to global brands



**Top 10 customers account for only 17% of 2016 revenue**

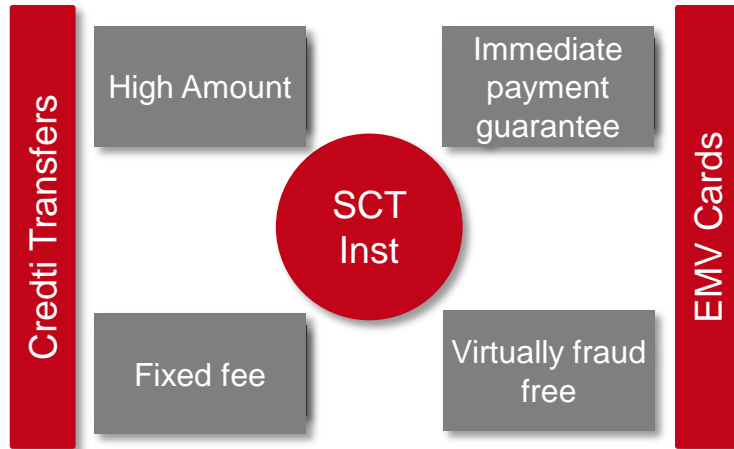


# Our vision for Instant Payment

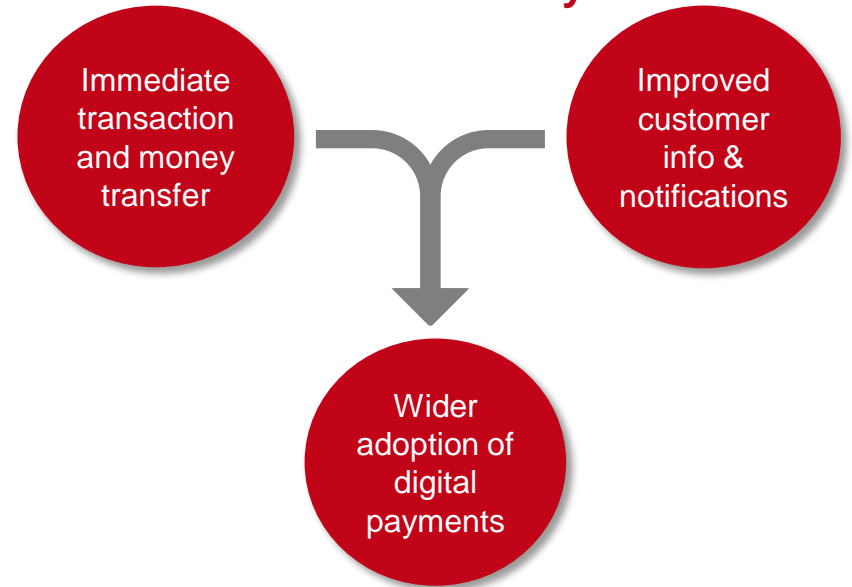


# Our vision / a unique payment instrument

## An unique set of attributes

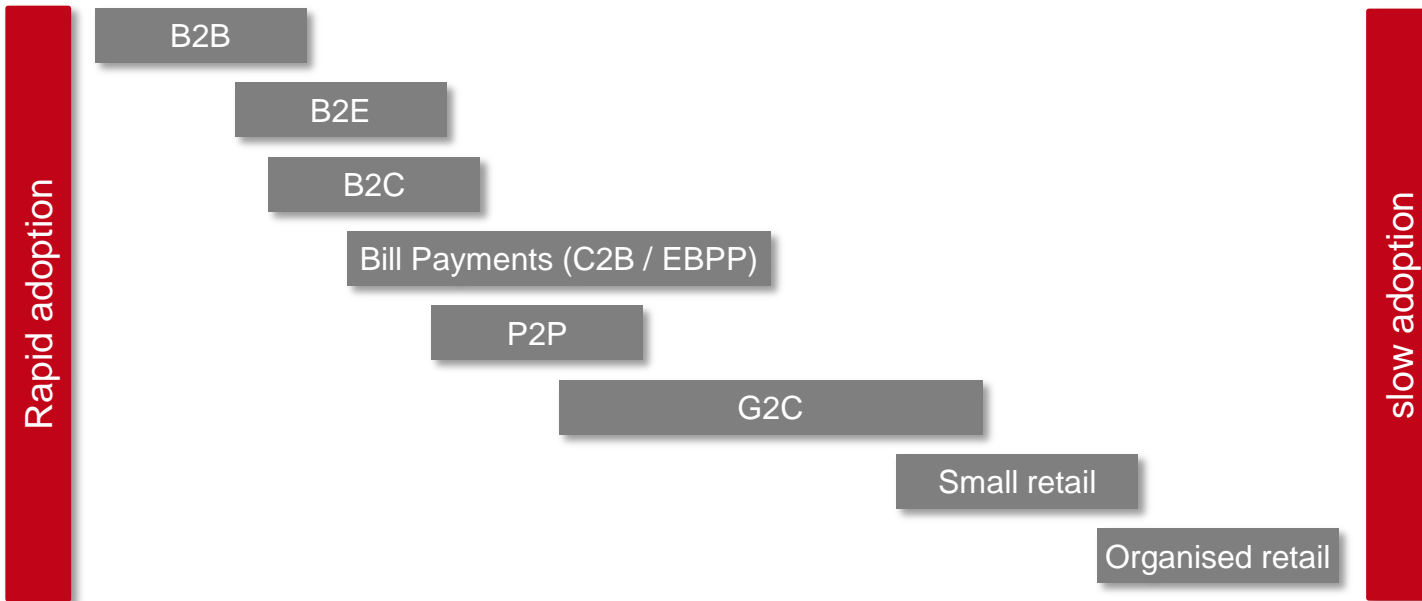


## An opportunity to bring payment in the 21st century



# Our vision / a massive adoption potential

Adoption rate and speed will vary depending on the use cases





# The use Cases

# 1st use Case / C2B - Craftsman



## Context

- Mobile app to find local craftsmen for homeworks
- Instant Payment integration through
  - Mobile banking app / mobile banking payment page redirection
  - Embedded payment page (API)
  - Embedded wallet
- Immediate confirmation and deposit payment

## Benefits for the Craftsman

- No need to accept cards or carry cash
- Immediate payment guarantee
  - Save time on chasing bad customers
- Administrative simplification :
  - Billing & accounting
  - Account payable
  - Tax forms filling
  - Installment payments

## Benefits for the Buyer

- No need to carry cash
- Administrative simplification :
  - Bill payment
  - Tax forms filling
- Immediate service delivery facilitated

# 2nd use Case / P2P - Social economy



## Context

- Mobile app with local P2P adds
- High value transaction (high end phone / watch / ...)
- Instant Payment integration through
  - Mobile banking app / mobile banking payment page redirection
  - Embedded payment page (API)
  - Embedded wallet

## Benefits for the Seller

- No need to carry cash
- No risk of unpaid cheques
- Immediate payment guarantee
  - Can release the goods in total confidence
- Optional AI based fraud management engine to help secure transactions

## Benefits for the Buyer

- No need to carry cash
- Can see the pricey object, and initiate the payment transaction if conform to description

# What's next / Organized retail

## Objectives

- Overcome the difficulties of using Instant Payments in a retail context
- Do not alter consumer & retailer habits
- Avoid any registration towards merchant (white list)
- Check-out speed and convenience

## Proposed Solution

- Use the Card PIN as SCA method
- Build on the existing Card Payments rails
- Once in a life time opportunity to deploy VAS



# Thank you