



# Nuvei overview

Payments designed to  
accelerate your business

2024

# Nuvei Executive Team



## Meet the team



**Philip Fayer**

*Chairman & Chief Executive Officer*



**David Schwartz**

*Chief Financial Officer*



**Yuval Ziv**

*President*



**Max Attias**

*Chief Technology Officer*



**Vicky Bindra**

*Chief Operating Officer*



**Scott Calliham**

*SVP, M&A and Strategy*



**Guillaume Conteville**

*Chief Marketing Officer*



**Caitlin Shetter**

*Chief People Officer*



**Edi Kadashev**

*Chief Information Officer,  
Digital Payments*



**Imri Meir**

*Global Expansion Officer*



**Neil Erlick**

*Chief Corporate Development Officer*



**Ofer Nissim**

*Chief Information Security Officer,  
Digital Payments*



**Lindsay Mathews**

*General Counsel & Corporate Secretary*



**Craig Ludwig**

*SVP Products*



**Netanel Kabala**

*Chief Data & Analytics Officer*



**Laura Miller**

*Chief Revenue Officer and  
Global Head of eCommerce*

# Nuvei at a glance



Processed Volume  
**\$203 B**

Combined revenue (FY2023)  
**\$1.19B USD**

eCommerce % of Total Volume (YTD)  
**~90%**

Global Markets  
**200+**

Local Acquiring Markets  
**50**

Payment Methods  
**680**

Currencies  
**~150**

Team Members  
**2,000+**



Key relationships, licenses & memberships:



# Powering commerce for a global customer base



Global, Diversified & eCommerce-Focused

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

# What our customers have to say about us



**“Our acceptance rate in Europe has now risen above 97% with Nuvei. We are working to expand into additional territories, and it’s great to know that Nuvei can enable that.”**

- Keli Sandeman, Payment Strategy Manager



**“Whether it is a one-off purchase, software subscription, or in-game purchasing, payments are critical to our overall customer experience. Partnering with Nuvei enables our customers to pay wherever they are and whenever they want to.”**

- Ajith Thekadath, Vice President, Global Payments



**“We needed a payments partner that could share our vision for the future of digital hospitality management and were impressed by Nuvei’s innovative approach to providing payment services to meet our specific needs.”**

- Philippe de Roose, SVP Tax & Treasury



**Conversion rates for successful payments have increased by 20%, and VakaTrip has achieved a 15% reduction in total payment costs, optimizing payments performance further. Nuvei is our trusted partner, supporting us as more than just a payment processor. They are the foundation of our connection with consumers.”** - Muwa Yang, CEO of VakaTrip



**“Nuvei allows us to quickly add new payment methods to boost conversion rates – delivering on our mission to bring the trendiest products to consumers worldwide, affordably and quickly.”**

- Ted Wang, Global Head of Payments at SHEIN



**“Providing access to the most advanced payments technology in the market through a simple and cost-effective integration is critical to fueling our customers’ growth. We’re thrilled to be partnering with Nuvei to empower our customers to maximize their payment possibilities.”**

- Omair Tariq, Co-Founder and CEO

# 3 reasons our customers love us



**Revenue acceleration**



**Platform flexibility**



**On-demand, human-led,  
global expertise**

# Harnessing our full-stack of capabilities to support our customers and partners



Our modern, scalable, modular **technology platform** available “a la carte” goes far beyond acquiring



## Key performance metrics - technology

### Maximizing tech performance, data-driven excellence

**3000**



Servers

**600+**



Technology staff



**72**

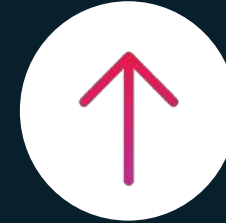
Major annual  
releases



**5100+**

Annual items  
released

**nuvei**



**1 TB**

Daily data increase



**2 PB**

Total data



**16 M**

Daily hits



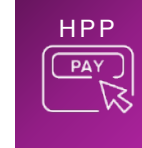
**12 M**

Average daily transactions



One integration.  
Giving our customers choice

SPEED



### Low code (hosted payment page)

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



### Dev connect (web SDK & mobile SDK)

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



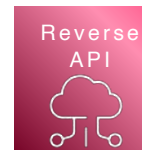
### Simply connect (SDK)

- The best of both solutions (HPP + Web SDK)
- Descopes 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



### Total control (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



### Reverse API expertise



CONTROL

# Key customer needs

## *Pole position intel*



Can you support my geographic use case requirements?



Can you provide me with the best possible approval rates?



Can you help me eliminate fraud/chargebacks & support me when they happen?



Can you provide me with transparent reporting that helps me run my business?

# Geographic use cases



## Local Acquiring

Leverage our connections in more than 200 markets, with local acquiring in 50 markets.

Accept all major credit and debit cards from customers around the world. Achieve greater global coverage while continuing to process with your current acquirer.

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Key relationships, licenses, and memberships



DISCOVER



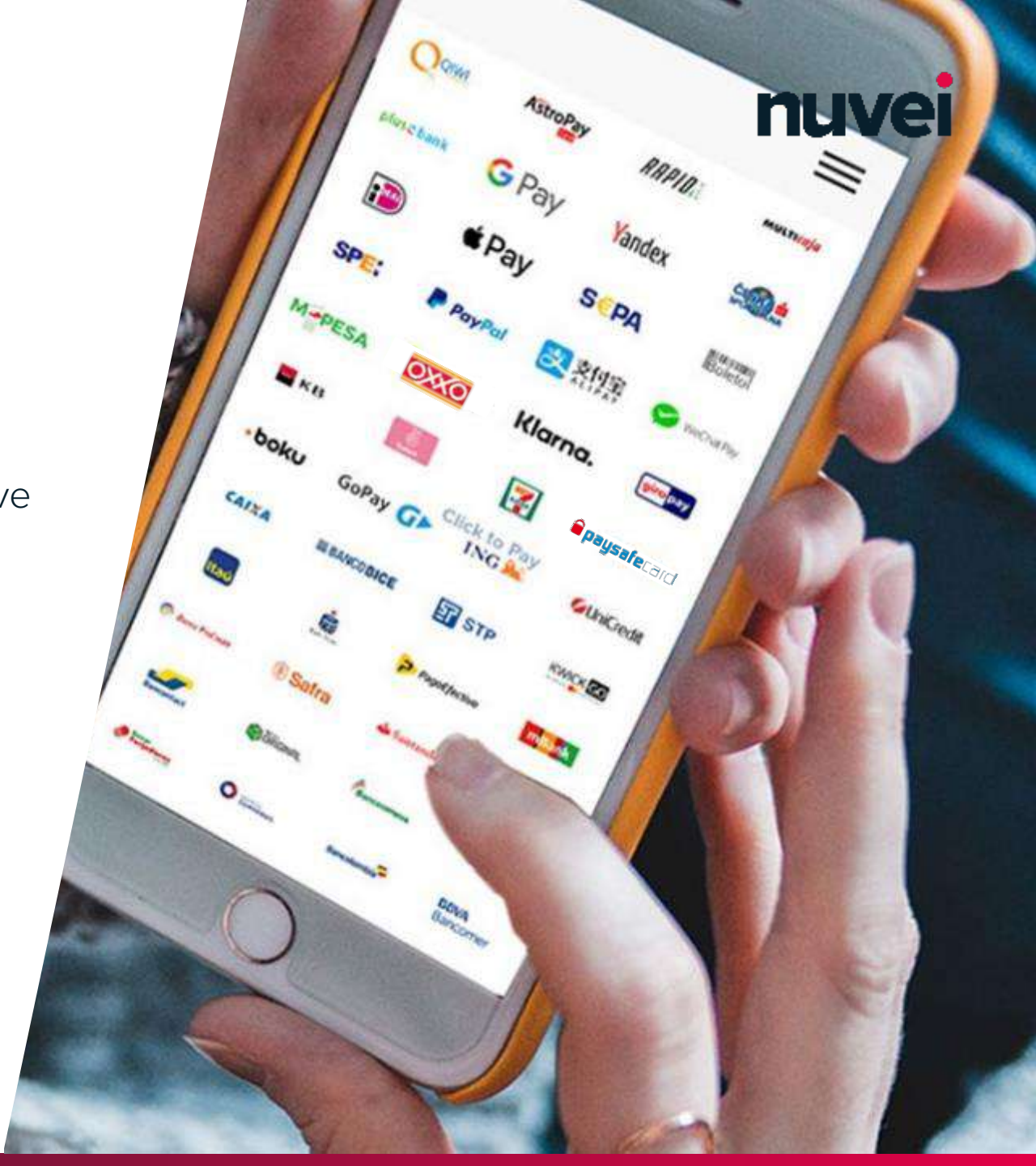
# Alternative Payment Methods



700 Payment methods.

One contract.

Access the world's leading number of local and alternative payment methods (APMs) with an ever-growing portfolio. We enable you to accept more regional payment types than any other provider in the market, all through one agreement.

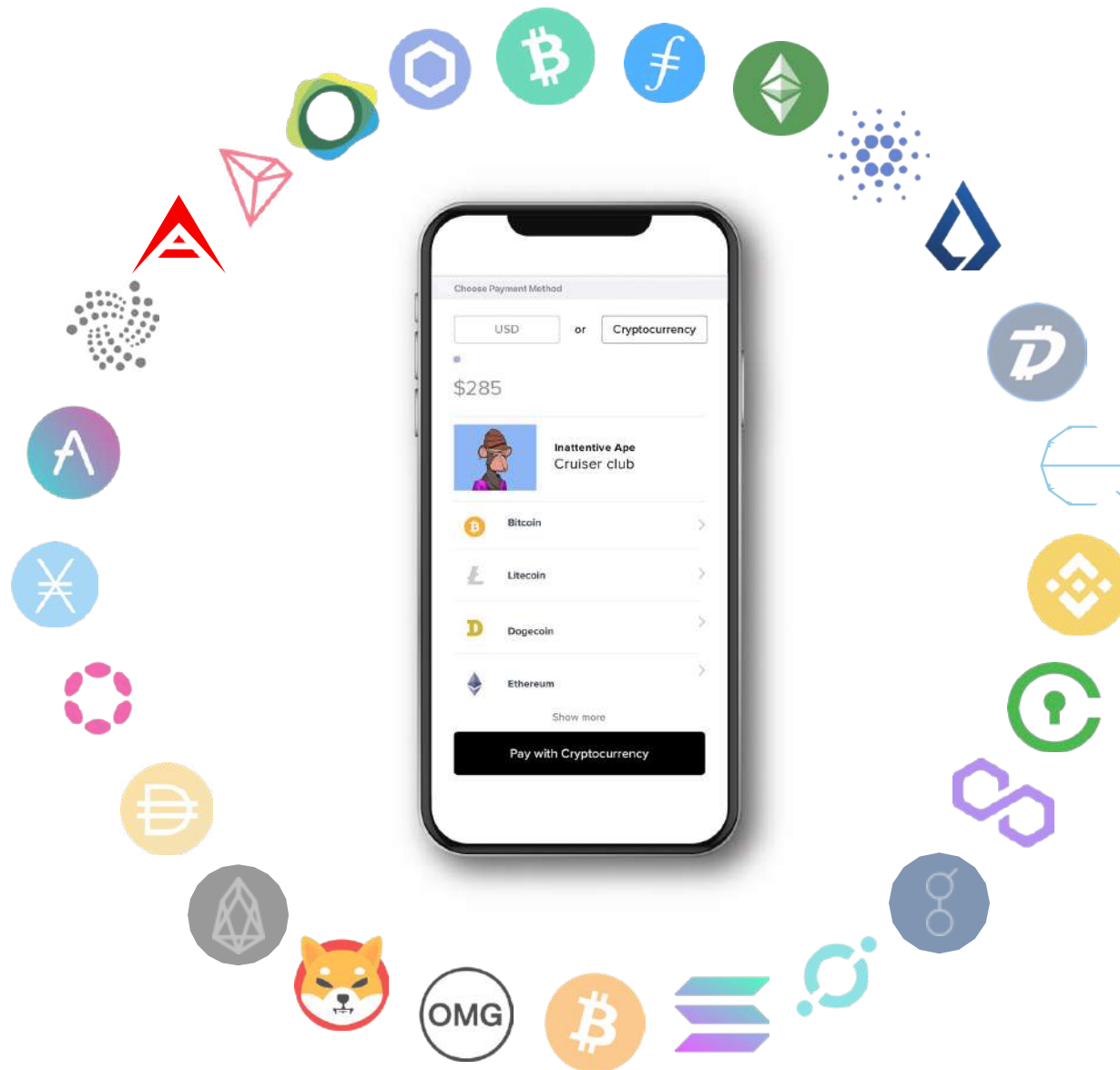


# Pay with Crypto

## *Borderless Crypto Payments*

Benefit from blockchain-powered processing, where distance, borders, and unbanked customers are no boundaries to rapid processing.

- Pay-in and payout support of the world's leading cryptocurrencies
- Crypto to fiat and fiat to crypto exchange
- Avoid exchange fees
- Fully compliant - because the exchange process is managed by Nuvei, your reconciliation will be in fiat only



# Payout Suite

## *Smooth global payouts*

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.

- Visa Direct (*Europe, US*)– rapid settlement to Visa-brand cards globally offers a big advantage, enriching ecosystems across multiple channels
- Mastercard Send (*Europe*) – payouts direct to 2.25bn Mastercard-brand cards, settling in minutes with automatic reconciliation
- SEPA & Instant SEPA (*Europe*) - SEPA currently facilitates over 43 billion transactions per year in 36 member countries
- PayPal (*Global*) – it is projected that there will be 500mn active users of PayPal by the end of 2023.



**S€PA**



# Authorization optimization

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*Payment Successful*

*Payment Successful*



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# Authorization Optimization Suite

## *Revolutionizing Payment Processing*

In a world where transaction efficiency is not just desired but required, choosing a payment processor becomes crucial. At Nuvei, we understand this imperative. That's why we're not just enhancing payment processing; we're revolutionizing it with our Authorization Optimization Suite.

By intelligently applying functionality and features at every stage - pre-transaction, during transaction routing, and post-transaction - we empower our customers with the highest approval rates possible. With Nuvei, experience the future of payment processing today.

### SUITE OF AUTHORIZATION OPTIMIZATION TECHNOLOGY



**Intelligent**  
Authorization



**Smart**  
Routing



**Intelligent**  
Re-try mechanism



**Insights**  
And analytics

Approval rates in North America

**+2%**

Approval rates in EMEA

**+1.5%**

# Intelligent Authorization

## *Elevating Transaction Success with Advanced Features*

At Nuvei, we go beyond mere transaction processing; we aim to perfect them from the outset. Our Pre-Transaction Optimization tools are a testament to this, designed with strategic foresight and integrating advanced rules to enrich and augment each transaction message. This includes a suite of powerful features, each contributing to our ability to significantly boost your authorization rates:

KEY FEATURES INCLUDE

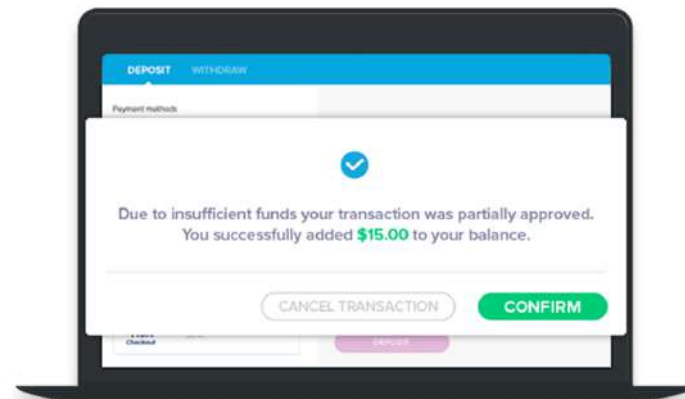
The Nuvei logo is positioned in the top right corner of the slide. It consists of the word "nuvei" in a lowercase, white, sans-serif font. A small red dot is placed above the letter 'i'. The background of the slide is a blurred image of two hands holding a glowing, multi-colored light trail that curves across the frame, set against a pinkish-red gradient.

# Partial Approval

*Get the most out of every sale*

Increase approval rates by empowering users to continue with their existing payment method for a smaller amount or choose another payment method to complete the full amount.

KEY BENEFITS INCLUDE



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# Exemptions Management

*Provide a smoother customer journey*

Navigate transaction success effortlessly with our Exemptions Management System. Leverage our cutting-edge technology to optimize exemption selection, ensuring higher acceptance rates by banks.

KEY BENEFITS INCLUDE

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# Account Updater

*Minimize payment disruption*

Reduce customer attrition due to credit card account changes through our automated process of updating cardholder account information.

KEY BENEFITS INCLUDE



# Fraud & chargeback management



# Fraud and Risk Optimization Tools

Performance Optimization

Protect your business and customers.

## Nuvei Shields Up

*Reduce* losses and simplify risk management with Nuvei's Shields Up, a managed service to identify, mitigate and prevent fraud.

## Nuvei iDetect

*Manage* all your KYC authentication checks in a seamless and compliant manner to increase conversions and eliminate the potential for fraud.

## Nuvei Smart 3DS

*Direct* any payment flow through the best authentication process, depending on exemptions, rules and individual risk assessments.

## Agnostic Tokenization

*Encrypt* and store your customers' payment information to make checkouts secure and frictionless.

## PCI Management

*Protect* cardholder data, reduce fraud, and decrease security breaches with robust PCI-DSS compliance tools.

## Nuvei Chargeback Resolve

*Detect*, manage and control disputes and chargebacks, quickly and easily, with Nuvei Chargeback Resolve.

# Mitigating Risks for Merchants and Consumers

## *Nuvei's Advanced Risk Management Solutions*

- **Real-time Transaction Monitoring:** Utilizing Nuvei's Rule Engine, transactions can be instantly accepted, rejected, or flagged for review, ensuring security based on predefined logical conditions.
- **Compliance with PSD2 Mandates:** Through the implementation of 3DS2, Nuvei enhances transaction security, aligning with PSD2 requirements in European Economic Area (EEA) countries.
- **Tailored Solutions for Marketplace Providers:** Nuvei offers comprehensive services for Marketplace Providers, including:
  - Efficient seller onboarding
  - Seamless payment processing
  - Optimized payment distribution and settlement
  - Robust financial management
  - Streamlined billing and funding processes



# Fraud & Risk Management Solutions



Revolutionizing fraud prevention, our integrated solution sets us apart in the market by offering a comprehensive, one-stop approach to risk management. Eliminate the need for multiple integrations with our all-encompassing platform, designed to simplify and secure our client's transactions.



## Single Integration, Comprehensive Coverage

With just one integration, access a full suite of fraud prevention tools, eliminating the complexity and cost of multiple third-party integrations.



## Enhanced Transaction Reporting

Our advanced reporting tools provide clear, actionable insights into every transaction, ensuring informed decision-making and streamlined operations.



## Pre-Chargeback Innovations

Leverage our unique pre-chargeback tools, like Ethoca and RDR, to proactively combat fraud and minimize losses.



## Seamless User Experience

Our integrated approach ensures a frictionless experience for both customers and merchants, enhancing satisfaction and trust.

# Network Token

## *Revolutionizing Digital Payments*

In the fast-paced arena of digital payments, the key to unlocking business growth and ensuring customer satisfaction lies in seamless transaction authorization, all while safeguarding against security breaches. Nuvei's Network Tokens are designed to meet these challenges.

### BENEFITS:



Enhanced Transaction Speed



Cascading Functionality



Embedded Token Updaters

**2.1%**  
increase in authorization  
rate

**26%**  
drop in fraud rates



**VISA**

mastercard

# Transparent reporting



# Revenue Rescue

## Gain accuracy, control & revenue

Nuvei Revenue Rescue allows you to automate and streamline the matching and reconciliation of your payments across multiple service providers.

Key benefits include:

- Recover lost revenue from mismatches, reconciliation errors or wrong fee applications
- Comprehensive real-time reporting and analytics
- Enhance bookkeeping accuracy while freeing up resources
- Supports all credit cards and 600+ alternative payment methods
- Managed process from personalized implementation to updates

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“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.”

Head of Global Payments and EMEA Fraud

The Gett logo is positioned in the lower-left area of the testimonial section. It features the word "Gett." in a bold, white, sans-serif font. The background behind the logo is a dark, blurred image of the woman mentioned in the testimonial.

## Overall Performance

**2021**

Monitored 35.8M unreconciled transactions worth \$2.5B



**2022**

Monitored 87M unreconciled transactions worth \$5B

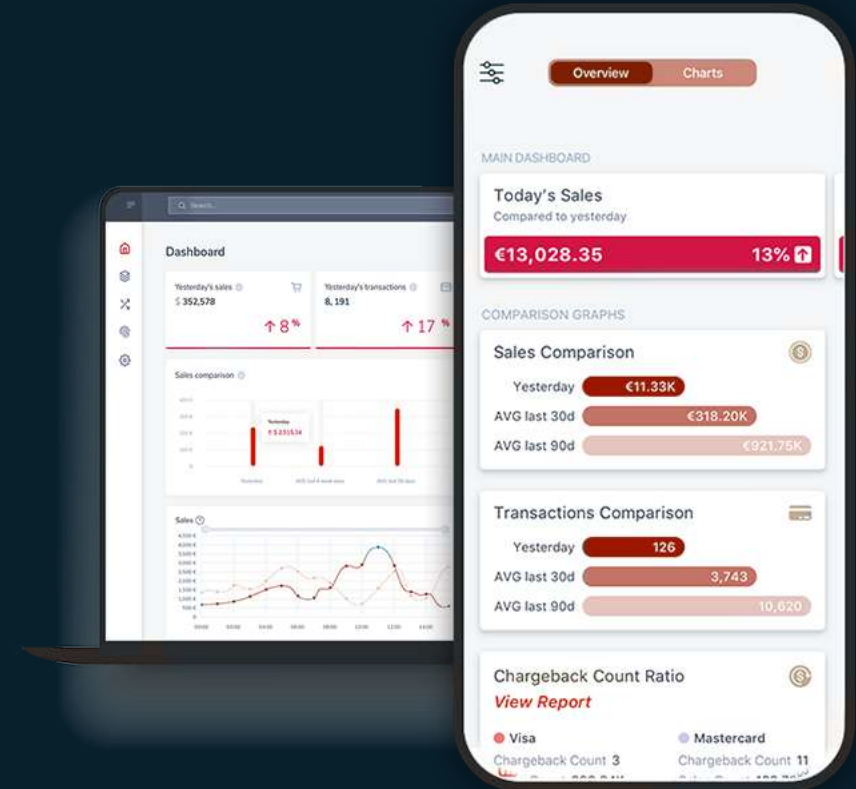
# Control Panel

## *Transparent data on demand*

Access your payment activities and manage your merchant account data across all channels. Real-time reports, processing comparisons, and case management all help identify opportunities to increase revenue and reduce lost sales.

Key benefits include:

- Unparalleled data transparency
- Turn large volumes of complex data into clear, actionable insights
- Unified, dynamic reporting for all transaction activity
- Deep-dive into analytics, including traffic optimization, leading to higher approval rates and revenues
- Approve and block fraudulent transactions through our enhanced verification flow
- Automatically schedule reports for export to CSV, XLS, PDF, email, or SFTP



Human-led  
global  
expertise



## Merchant Support

### Sophisticated businesses need dedicated human experts, not chatbots

Our dedicated team of experts monitors your services 24/7/365, so you can rest easy knowing your business is well-managed. And a helping hand is easy to reach whenever support is needed.

- Technical support specialists
- Onboarding team
- Management team
- Chargeback management specialists
- APM experts
- Relationship Management Team



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# Customer 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 business needs.



## 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 businesses are constantly up to date with all relevant scheme rules and regulation mandates.

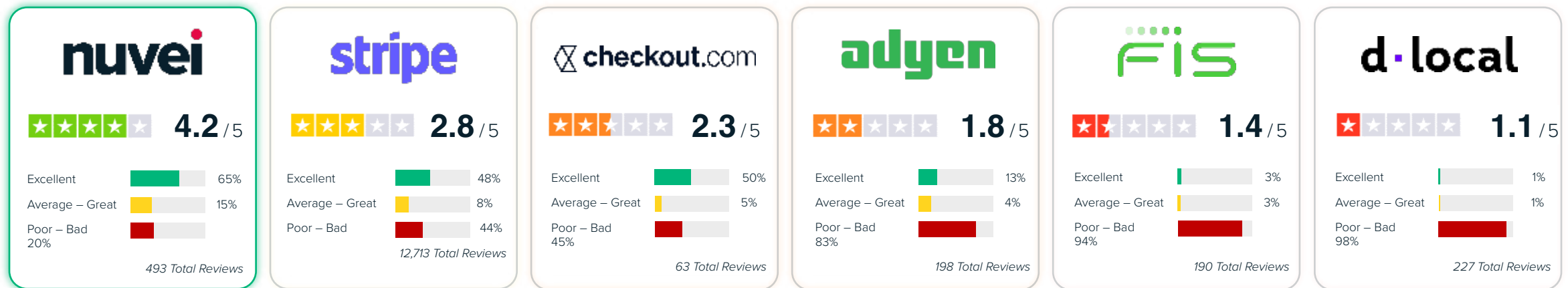
## Executive Sponsorship

Senior Management support to ensure top priority and service.

# Trustpilot Competitor Ratings



*Based on Actual Customer Reviews\**



Testimonials based on verified reviews by real customers.

★★★★★ Verified  
**Professional service**  
 Agent was polite, knowledgeable, listened and executed the request  
 Iftekhar Siddiqui

★★★★★ Verified  
**Great service and great people!**  
 Great service and great people! I have been with Nuvei for many years. They...  
 Litsa Mavros

★★★★★ Verified  
**The Agent was ready and able ...**  
 The Agent was ready and able to solve my issue.  
 Ronald

★★★★★ Verified  
**fast and easy**  
 fast and easy  
 Kent

★★★★★ Verified  
**Amazing experience**  
 Amazing experience, we got our answer fast with no difficulties, the ...  
 Pure Medical Cosmetics

★★★★★ Verified  
**Very helpful in getting my new ...**  
 Very helpful in getting my new machine that worked best for what our...  
 Thal

★★★★★ Verified  
**Great Team!**  
 Great Team!  
 Marc Lelebrre

\*TrustScore based on publicly available reviews as of November 28, 2023

The image features the Nuvei logo centered on a dynamic, futuristic background. The background is a perspective view of a tunnel or hallway formed by numerous glowing, curved lines of light in shades of blue, purple, and red, creating a sense of depth and motion. The logo itself is the word "nuvei" in a clean, white, lowercase sans-serif font. A small, solid red circle is positioned above the letter 'i', serving as a dot or a design element.

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