

EMERGE²⁰²⁵

Smarter Payments

by **nuvei**

Understanding the Payments Landscape –
and How to Leverage It for Your CFI



A large background collage composed of numerous small video frames. Each frame shows a different person, of various ages and ethnicities, in different settings (indoors, outdoors, office, home). They are all engaged with their mobile devices, either holding them up, looking at the screen, or interacting with them. The collage is arranged in a grid-like pattern, with the central text overlaid on it.

It's all about conversations

Conversations CFIs have with their consumers

Simple

Higher Volume
Lower Value



Member

Complex

Lower Volume
High Value

Withdrawals

Check Cashing

Account Issues

Wires

Commercial Loans

Mortgage

Transactions

Account Balance

Deposits

Payments

New Accounts

Notary

Insurance

Transfers

Bill Pay

Web Issues

Fund Accounts

Personal Loans

Investments

Conversations in the era of AI

Automate

Simple

Higher Volume
Lower Value

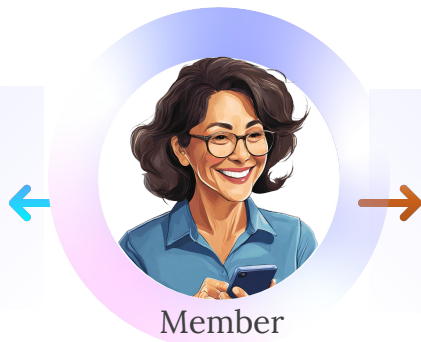
**Automate &
Self Serve**

Augment

Complex

Lower Volume
High Value

**Human Touch
w/ Empathy**



Analyze

ng Account Issues Wires C
Deposits Payments New Account
Web Issues Fund Accounts

DO MORE WITH ONE.

Unified Conversations Platform

One Platform. All Departments. Multiple Solutions.



Unified Conversations Platform

Intelligence

AI Intelligence & Analytics

Automation

AI Agents (Digital & Voice) & AI Assistants

Communication

Video | Text | Chat | Voice+ (CCaaS) | Office Phone | Email



Workflows

Appointments

Lobby
Management

Payments



Compliance & Security



Safe AI

Integrations



Core

Lending

Collections

AOS

Marketing

Call Center

CRM

Why This Matters to CFIs

Payments are now a strategic tool

Consumer expectations are changing

The right partner makes the difference



Nuvei at a glance



Volume (24')

60+B

Revenue (24')

US \$1.2B

eCommerce % of
Total Volume (YTD)

~89%

Global
Markets

200+

Local Acquiring
Markets

50+

Payment
Methods

700

Currencies

~150

Team Members

2,400+



Key relationships,
licenses & memberships:



Who we service

nuvei

AnyDesk



SHEIN



FirstCash Direct



OnBuy.com



LoanPaymentPro
Getting. Lenders. Paid.



GEICO



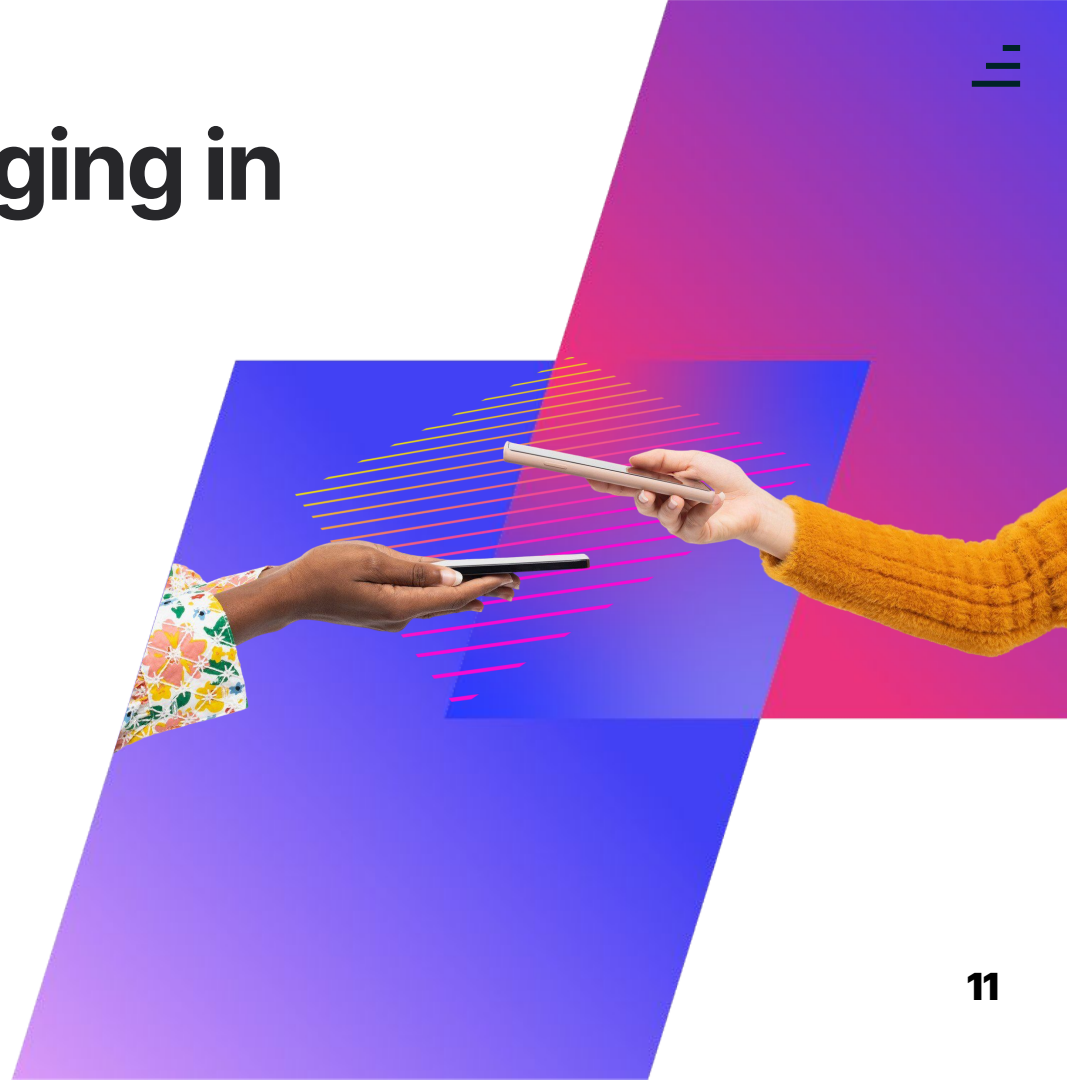
Why Nuvei is Built for CFIs

- Deep experience with regulated markets
- U.S.-centric capabilities
- Tailored CFI integrations (Eltropy & more)



What's Changing in Payments?

- Instant is the new standard
- Consumers expect digital convenience
- Fintech competition is rising fast
- Digital wallet + embedded payments growth



RTP vs. IBT: Which Rail Should You Bet On?

What they are

Pros/cons for CFIs

Adoption outlook

Which is better for consumers and for your operations?



Alternative Payment Methods (APMs)

- Apple Pay, Venmo, PayPal – already in use
- CFI opportunity: reduce friction, stay relevant
- Easy ways to start supporting them

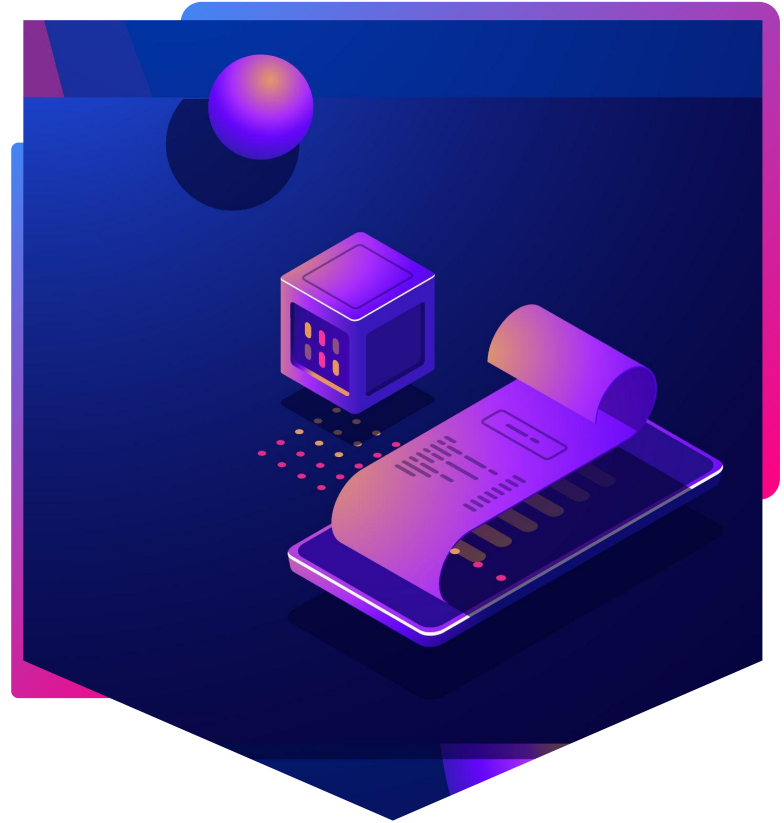


Business Banking = Growth

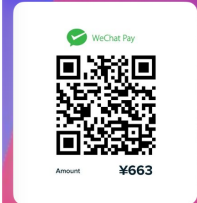
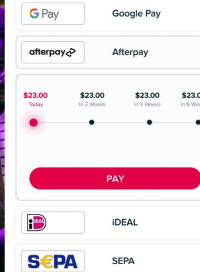
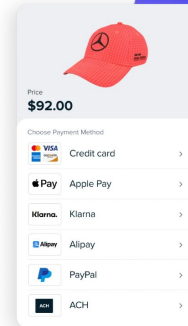
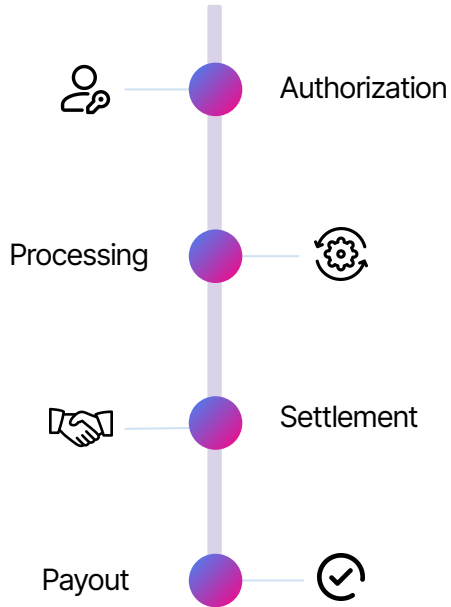
CFIs need:

- ✓ Fast settlements
- ✓ Simple invoicing
- ✓ Trusted fraud protection

Nuvei's tools for YOU to compete with banks



What Happens Behind the Scenes



Underwriting – What's Changing

- KYC/KYB basics
 - a. Person
 - b. Business
 - c. Account
- Streamlined onboarding options for CFIs
 - a. AI - Nuvei Ignite



Fees Demystified

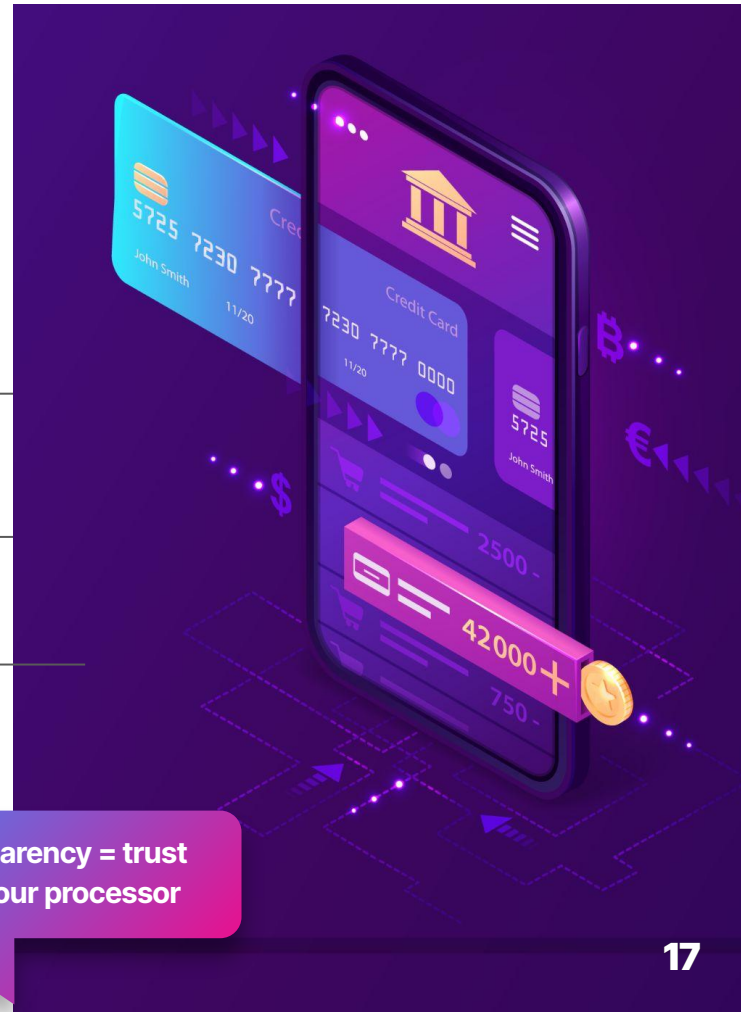
Interchange

Assessment

Gateway + processing

What should a CFIs should
understand about processors?

Transparency = trust
with your processor



Core Posting & Reconciliation

- Why CFI systems need tailored reporting
- Integration examples:
real-time, daily batch, etc.



Fraud & Chargebacks

- Trends in card-not-present fraud
- Tools: tokenization, real-time rules
- CFI member-first fraud mitigation
- New VISA VAMP Program





Key Takeaways

- Payments are strategic, not back office
- You can lead with better tech & service
- Nuvei = trusted partner for US CFIs

Q&A

Thank you!

Let's hear your questions



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