

Cegid Connections

Retail. Set a new pace

Monaco, Monte-Carlo
June 13 – 14, 2022



Payments: changes that make shopping smoother

WS02



**Cegid
Connections**

TRANSLATION



01

Scan the QR code

02

Click on the URL

03

Plug in your earphones

04

Press play

Payments: changes that make shopping smoother

WS02



**Cegid
Connections**



Eric Champagne
La Vie en Rose
Chief Information Officer



André Louit
Longchamp
Chief Financial Officer



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Worldpay from FIS
Country Manager, France



Jean Kany
Citicon
VP, Head of Global Retail



Grégoire Toussaint
Edgar, Dunn & Company
Director



Laurent Terron
Cegid Retail
Head of Presales



Summary



01 Key payment trends

02 Cegid case study

03 Citcon

04 Worldpay

05 La Vie en Rose: testimonial

06 **Payment discussion panel**

07 Longchamp's use case on
implementation of payment strategy

08 Q&A session



Key payment trends

Overview



Edgar, Dunn & Company (EDC) is an Independent Global Financial Payments Strategy Consultancy optimising payments for retailers

International experts in payments

Founded in 1978

Projects every year in 35-45 countries

Clients in the whole payment value chain

Strong experience & expertise working with retailers

EDC OFFICE LOCATIONS



EDC KEY METRICS

Fintech & Payments
Strategy & M&A

Seven office
locations worldwide

Independent
owned & controlled
by EDC Directors

+1,800 projects
completed

+250 clients
in 55 countries
& 6 continents

The payments industry is changing due to 4 key drivers and this creates threats and opportunities for retailers

Changing customer expectations

- Simple, customer payment experience

- Local forms of payment
e.g. iDEAL in the Netherlands, PIX in Brazil

- Seamless payments
e.g. pay by link, returns, QR code for in store payments



Digital innovation

- In-app payments

- Contactless payments & wallets
e.g. Alipay, Apple Pay

- Innovative technology
e.g. PIN on glass

- Cryptos & digital currencies

Apple Pay



Regulatory changes

- Regulatory changes
e.g. MIF Regulation in Europe, payment initiation

- Rules around PCI DSS compliance

- Authentication impacting payments



New models / entrants

- BNPL Buy Now Pay Later
e.g. Alma, Klarna, Pledg

- Disruption
e.g. Alipay, WeChat Pay and LINE Pay, etc.

- Real-time / instant bank transfers

Alipay

LINE Pay



recent years, including the advent of Buy Now Pay Later



Digital / crypto currencies are fast developing and it is important for merchants to understand implications and seize opportunities

Evolution of digital currencies

1980

Mid 2010

Late 2010

Cryptocurrency *bitcoin*



Decentralised



High fluctuations in value



Investment rather than a payment method



Stablecoin *diem*



Issued by private entities



Backed by assets (e.g. fiat currencies*, gold, commodities)



Purpose to reduce volatility and improve usability



Central Bank Digital Currency (CBDC)



Issued by a Central Bank



Exclusively virtual



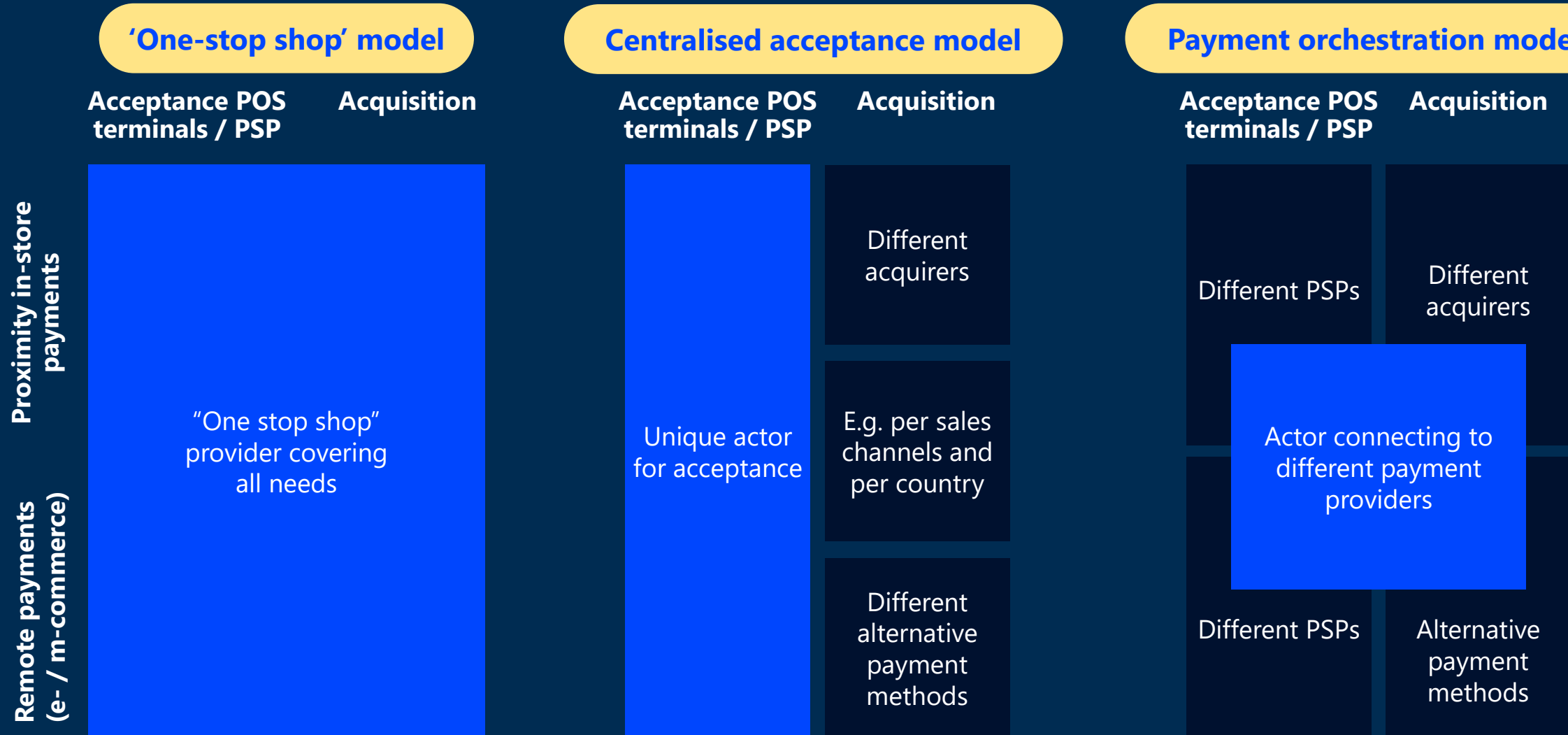
Digital version of physical fiat currency



NFT (Non-Fungible Token)
Ownership of a virtual item

*Source: EDC - A fiat currency is a national currency that is not pegged to the price of a commodity such as gold or silver

From EDC's experience, there are 3 relevant target models for payment acceptance that retailers need to consider



Note: the payment models are not mutually exclusive

Future trends

it is key for merchants to better understand how payments evolve and how it will impact them

WHAT ARE THE KEY FUTURE PAYMENT TRENDS?

- Advent of digital payments
e.g. wallets, digital currencies

- Impact on customer experience
e.g. digital, metaverse

WHAT ARE THE IMPLICATIONS FOR MERCHANTS?

- Payments are strategic

- Select a relevant payment model

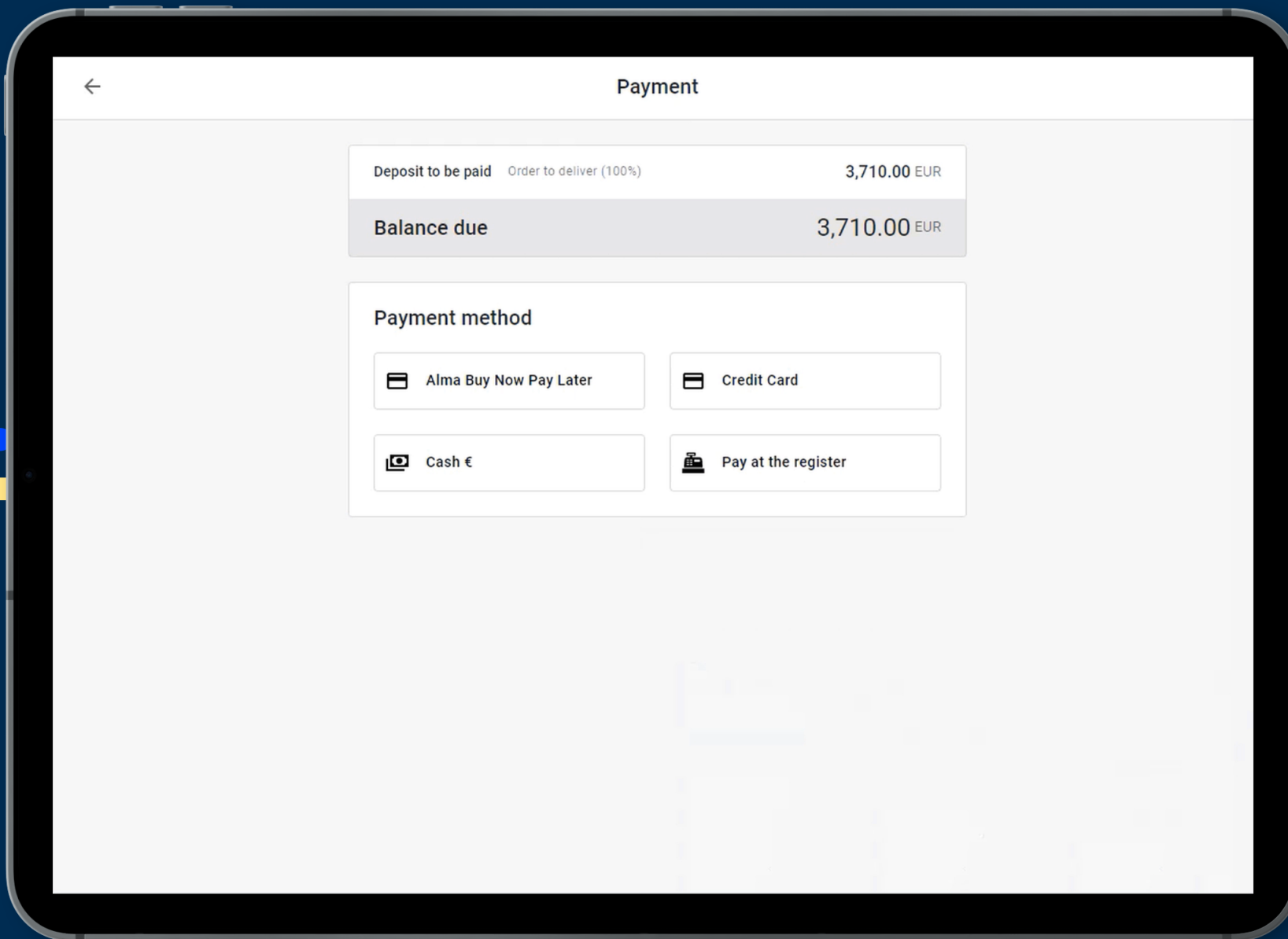
- Payments: strategic lever to support growth



Smooth experience: POS x Payment

Use Case - Buy Now Pay Later







Citcon: more payments, easy integration, one reconciliation

Introduction to the World of QR Payments



www.citcon.com



**Cegid
Connections**



Largest QR Provider in North America.

\$2B + in APM Payment Volume.

**85% of WeChat and Alipay transactions in US;
60% of stores enabling PayPal / Venmo.**

✓ Pay

- Digital wallets
- Cards
- Cryptocurrency
- Disbursements



✓ Connect

- APIs & existing Integrations
- Mobile mPOS
- In-store POS/Gateway
- Online Plugins/Cartridges
- Pay-by-link

cegid Connector

Plug-and-play Y2 Connector
One Tender on your POS
One “click” payment

✓ Optimise

- One single reconciliation
- Merchant portal & dashboard
- Smart routing
- Leverages your existing hardware
- ZERO work on your payment terminals

Trusted by Thousands of Global Merchants

LYMH

Dior

BVLGARI



TUMI

GENESCO



AÉROPOSTALE

NAUTICA

NORDSTROM

SIMON

Kiehl's
SINCE 1851

TIFFANY & Co.

H HUBLOT

TAG Heuer
SWISS AVANT-GARDE SINCE 1860

★ macy's

HARRY ROSEN

GNC
LIVE WELL

VALENTINO

HERMÈS
PARIS

L'ORÉAL

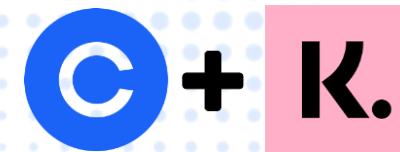
HARRY WINSTON

bloomingdale's

ARMANI

BOSS
HUGO BOSS

Now Offering Klarna



Klarna is a leading Buy-Now-Pay-Later (BNPL) payment provider for in-store and online payments.

Availability

- **US & Canada**
USD for US and CAD for Canada settlement*
- **EMEA & APAC**
Coming soon too!
- **eComm & Retail**
- **Available on the Cegid-Citcon connector**

Value Proposition

With one easy integration, you can now accept Klarna, a leading Buy-Now-Pay-Later wallet provider, plus 150+ additional eWallets, worldwide.

Launch Klarna QR Payments in your stores and get the best out of the World's Top BNPL Wallet!

*Merchants with local entities outside of the US may also accept Klarna in that region

Citcon-Cegid connector demo





Worldpay

Introduction



MERCHANTS TURN TO WORLDPAY TO LEVERAGE OUR EXPERTISE & EXPAND GLOBALLY

#1
global
acquirer

#1

NO. 1
IN CROSS-BORDER
ECOMMERCE



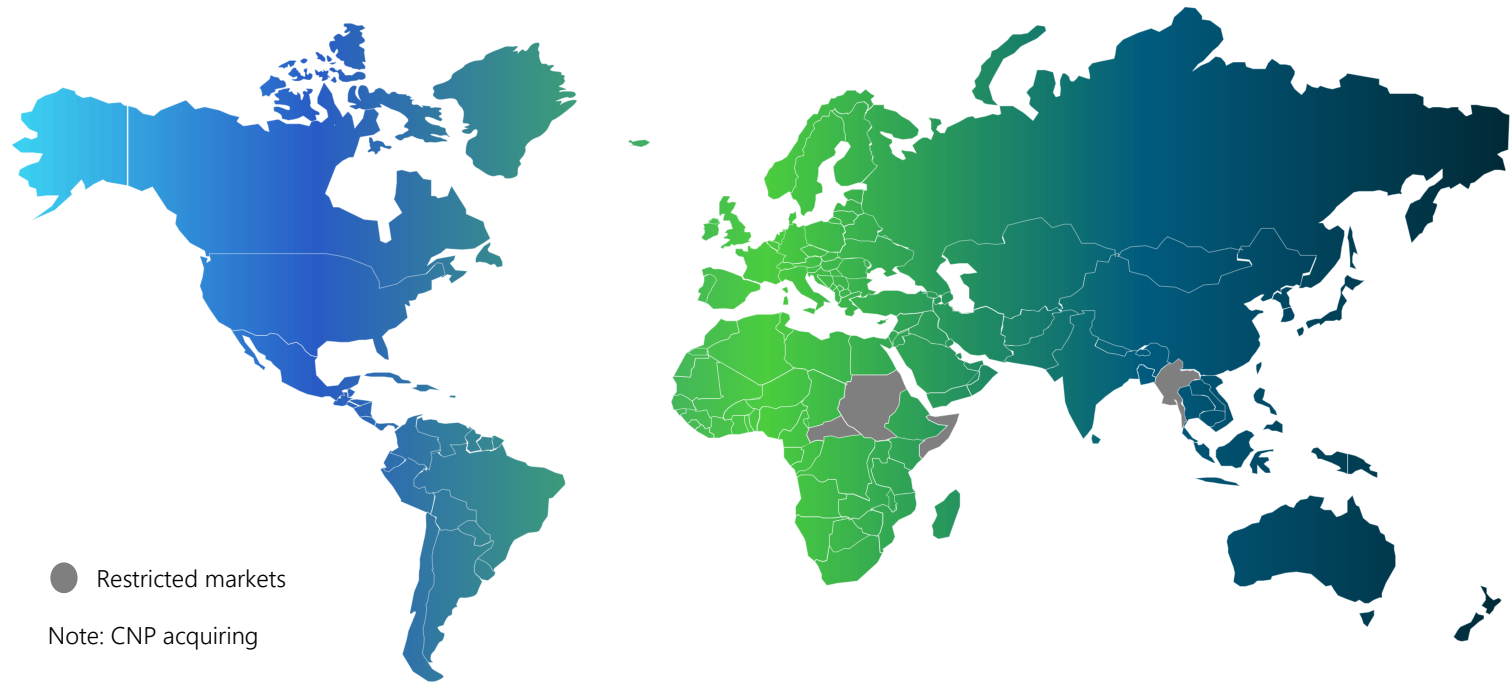
146
COUNTRIES



126
CURRENCIES



300+
PAYMENT
TYPES



FIS AND WORLDPAY POWERING COMMERCE



Serving **60%** of the
top 10 largest merchants

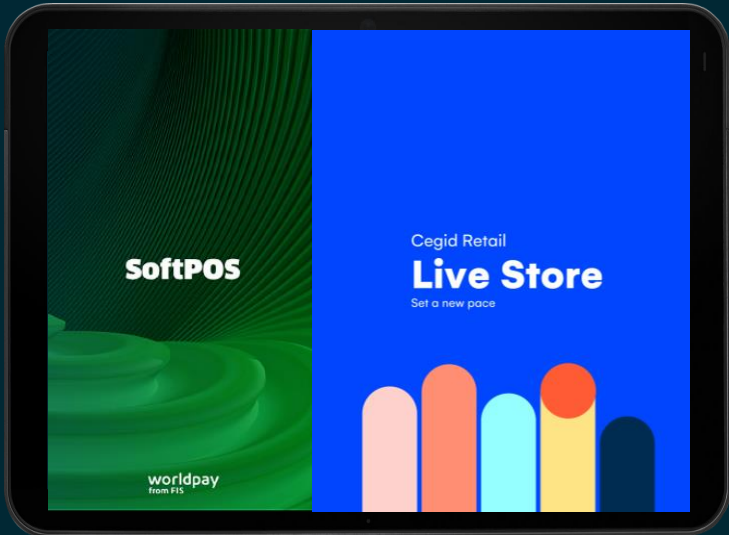


Serving **90%** of the
top 20 private equity firms

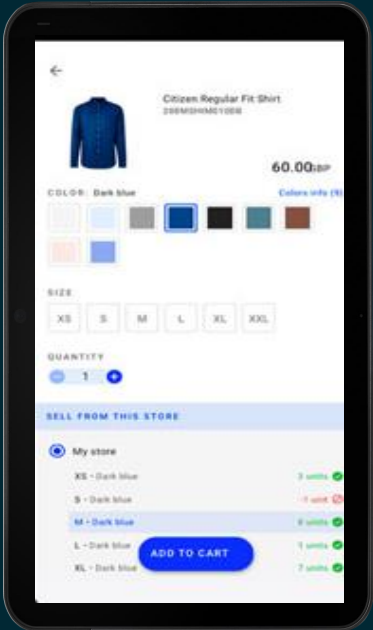


Serving **90%** of the
top 50 largest global banks

DRIVING MODERN DIGITAL TRANSFORMATION



This partnership brings together two major players and give customers a seamless shopping and payment experience across all channels.



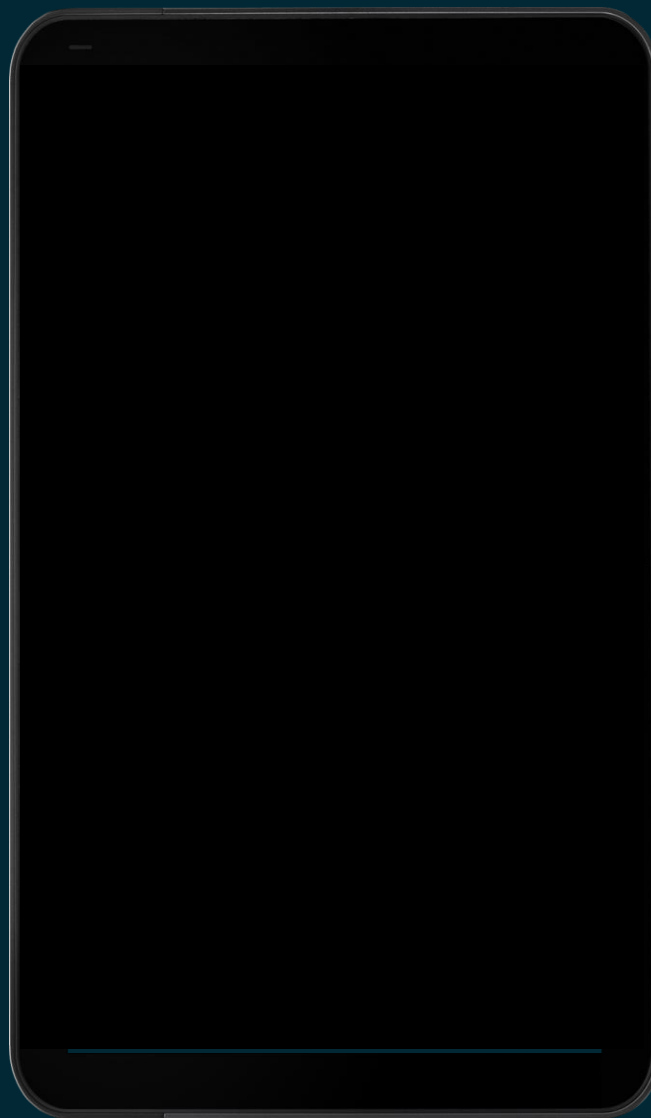
1 Grow in-store revenue

2 Expands flexibility



3 Single & Easy integration

CEGID
WORLDPAY



worldpay
from FIS

DRIVING MODERN DIGITAL TRANSFORMATION

> During COVID-19 lockdowns, many people adopted digital behaviours, accelerating the proliferation of mobile-first digital economies and rendering cash even less relevant to daily life than it already was

> Consumer habits are driving online and in-store experiences

> Payment digitalisation trends paves the way for new payment methods.

> Omni-channel customer experiences and financial services at checkout are on the rise



FIS | worldpay
from FIS

THE GLOBAL PAYMENTS REPORT

Scan to learn more



Powering the next payments frontier
2022



La Vie en Rose

Testimonial





Payments: changes that make shopping smoother

Eric Champagne
June 2022, Monaco



la Vie en Rose

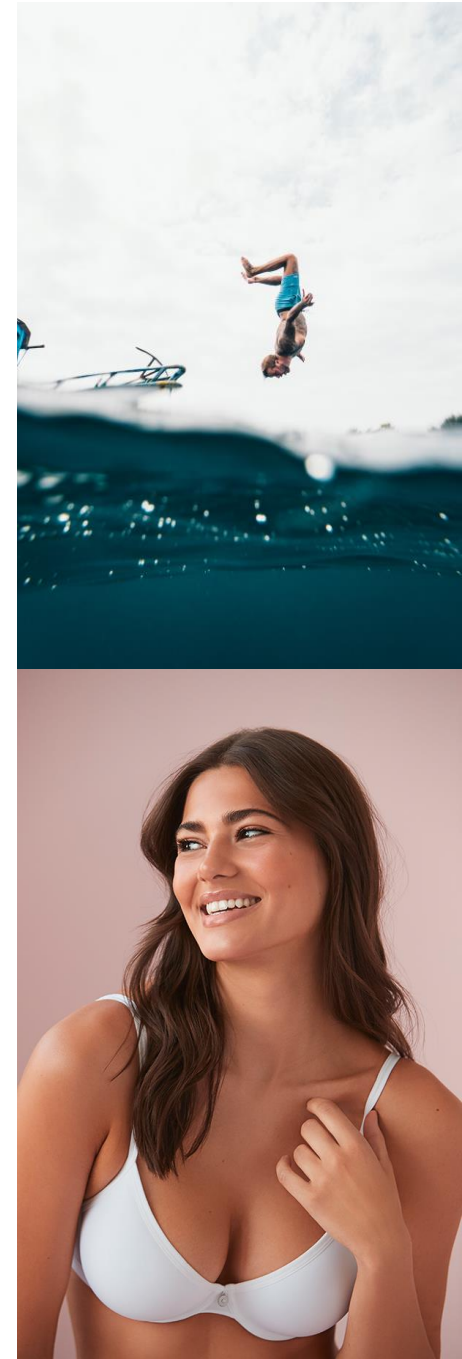


la Vie en Rose

BIKINI VILLAGE

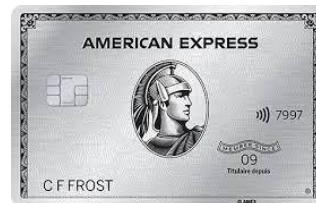
- Major Canadian Specialty Retailer
- Specialising in Lingerie, Nightwear and Swimwear (LVER)
- Focusing on Swimwear for men and women (BV)
- More than 275 Stores in 125 cities operating 2 banners (La vie en Rose and Bikini Village)
- Transactional Website operating in Canada and the USA (10%)
- International presence in 18 countries under a master franchisee model

« ...Celebrate femininity by offering a range of lingerie, sleepwear and swimwear and by ensuring the best in-store and online shopping experience. »





Current Status



- Basic payment methods offering limited options to the young generation that do not use credit cards.
- Many connectors to bank account.
- PCI governance





Future...



Pay later with
Klarna.

1. Provide a full omnichannel payment solution to all customers whatever transactional process they wish to use (Store, Web, Phone...).
2. Offer alternative payment solution to our customers.
3. Reduce governance on alternative payment solution.
4. Simplify the payment process in-store and online.
5. Increase revenues by offering more payment options.



WeChat Pay





Panel Discussion

Changes that make shopping smoother





Jérôme Lucas
Worldpay from FIS
Country Manager, France



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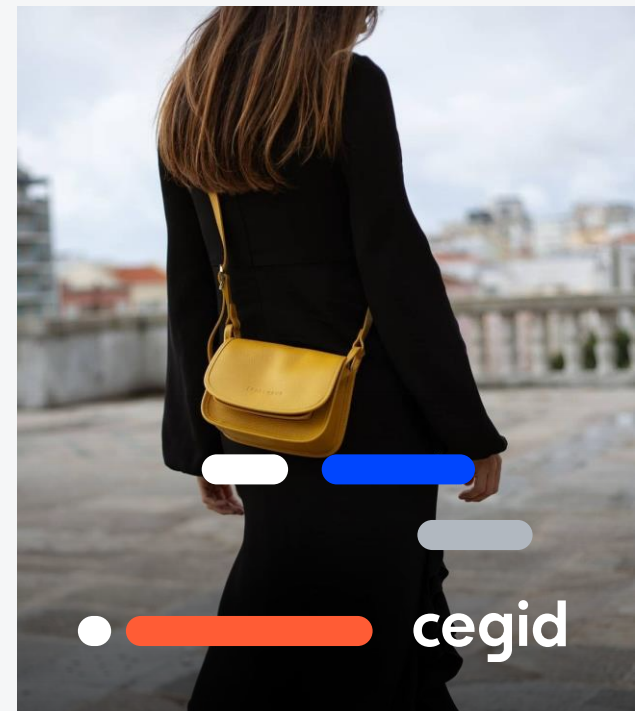




Longchamp

Implementation of a payment strategy





EVALUATE THE WORKSHOP



01

Scan the QR code

A screenshot of a mobile web browser showing the 'cegid' evaluation form. The form is titled 'cegid' and includes a refresh button. It contains several input fields: 'Company *', 'First name *', 'Surname *', and 'Workshop title *'. Below these is a red heading 'Did this workshop meet your overall expectations?' followed by a dropdown menu 'Meeting your expectations *'. There are three more dropdown menus: 'Speakers knowledge and expertise on the topic *', 'Relevance of the presentation content *', and 'Quality of the Powerpoint *'. The browser's address bar shows 'events.cegid.com'.

02

Fill out the form



**THANK
YOU**