Agenda

September 29, 2020

Welcome & introduction
- Pieter van der Does

People & culture
- Pieter van der Does & Ingo Uytdehaage

Scaling a global company
- Kamran Zaki

Break

Tour around the world
- Latin America
  - Jean Mies

Tour around the world
- North America
  - Brian Dammeir

Tour around the world
- Asia-Pacific
  - Warren Hayashi

Enterprise Digital & Online
- Sunil Dixit

Enterprise Retail
- Derk Busser
- Brian Dammeir

Enterprise Platforms & Marketplaces
- Blake Breathitt

Merchant-driven innovation
- Mariette Swart

Enterprise Digital & Online

Enterprise Retail
- Food/Beverage & Hospitality

Merchant-driven innovation

Enterprise Platforms & Marketplaces

Mid-market
- Sunil Dixit

Q&A
- All

Break
Today’s presenters

Pieter van der Does  
Co-founder & CEO

Ingo Uytdehaage  
CFO

Mariette Swart  
CLCO

Kamran Zaki  
COO

Warren Hayashi  
Regional lead  
Asia-Pacific

Jean Mies  
Regional lead  
Latin America

Brian Dammeir  
Regional lead  
North America

Sunil Dixit  
Solution lead  
Product

Blake Breathitt  
Solution lead  
Product

Derk Busser  
Solution lead  
Product

Martine de Visscher  
Solution lead  
Product
People & culture
The Adyen Formula

1. We build to benefit all merchants (not just one)
2. We make good choices to build an ethical business and drive sustainable growth for our merchants
3. We launch fast and iterate
4. Winning is more important than ego; we work as a team - across cultures and time zones
5. We don’t hide behind email, instead we pick up the phone
6. We talk straight without being rude
7. We include different people to sharpen our ideas
8. We create our own path and won’t be slowed down by “stewards”
How we hire talent

- We look for Formula fits
- Board member interviews
- Measured growth approach
Why talent stays with us

- Talent grows with us
- Create your own path
- Company culture
How **people** grow with us

- **Ownership**
- **We work in cross-functional teams**
- **The Adyen Way of Leading Teams**
How we work as a team during COVID-19

- Remote onboarding and training
- Normal course of life
- Remote events
We include other people to sharpen our ideas
Scaling a global company
2020

1448 FTE

*NB: The exact number of FTEs is shown as of 2015*
Scalable architecture enables exponential growth

- Single code base
- Distributed stateless architecture

* Number of transactions
The power of one platform

Traditional platforms

- Merchant
- Gateway
- Risk management
- Processing
- Schemes
- Issuers

PSP

Adyen platform

- Merchant
- Gateway
- Risk management
- Processing & Acquiring
- Schemes
- Issuers
The power of one platform

Traditional platforms

- Merchant
- Schemes
- Processing
- Risk
- Card printing
- Cardholder

Issuer

KYC

Authentication

The Adyen platform

- Merchant
- Schemes
- Processing
- Risk
- Issuer
- KYC
- Card printing
- Authentication
- Cardholder
Commercial payments

Using physical or virtual cards to pay suppliers | Merchant is cardholder

Customer places order → Adyen Acquiring → Platform → Deliveryman A → Restaurant → Adyen or any Merchant Acquirer

Adyen Issuing → Electronics
Commercial programs

Using physical or virtual cards to pay for company expenses | Customer of expense program is card holder
Adyen Issuing: extending the value chain
Solutions
Merchant-driven innovation
Cross-functional workstreams
Core Platform

Core Finance

Enterprise Digital & Online

Enterprise Retail, Food & Beverage and Hospitality

Enterprise Platforms and Marketplaces

Mid-market
We are a future-proof partner to our merchants

Engineering first  Scalable platform  Membership to innovation  Growth enabler
Reach the highest rate of conversion while maintaining acceptable risk.
The problem
1 in every 5 payments is declined
Facilitating higher authorization rates at scale

Checkout ➔ Routing ➔ Messaging ➔ Recovery
We are a future-proof partner to our merchants
Solutions
Enterprise Retail, Food & Beverage and Hospitality
What makes us stand out
A strong unified commerce offering

Simplified operations & integrations
Full control over configuration and software
Global unified commerce offering
Shopper data and Insights
Payment acceptance can be complicated

- Multiple acquirers and gateways
- Separate integrations
- Separate reporting
- Different types of terminal hardware
...but it doesn’t have to be

- One contract
- One integration for all countries and channels
- Singular overview of all payments
- One integration across countries and channels
Global reach with one solution for point-of-sale across four continents
The Adyen unified commerce experience

- Click-and-collect
- Self-service ordering
- Drive-through
- Counter top
- Loyalty programs
- Future journeys
We enable our merchants to

• Increase transaction speed
• Provide their customers tailor-made experiences
• Improve engagement with their customers
Full control
Offering a great merchant experience

- Self-service terminal ordering & configuration
- Self-boarding terminals
- Fast pairing with cash registers
- Automatic remote updating
Simple integration to facilitate in-person, in-app, or online payments

Terminal API  Checkout
Providing a taste of home
Offer customers’ preferred payment methods
Insights
Linking all transactions made with the same card
Insights
Turning receipts into actionable customer data
Insights
Analyzing unified payments data in one place
Solutions
Enterprise Platforms & Marketplaces
One integrated solution

The Adyen platform

Adyen for Platforms

- Funds Control
- Onboarding & Verification
- Flexible Payouts
Offering a personalized onboarding experience

Seller can start processing without payout
Collect information for verification
Collect bank information for payout
Divide payments between platform and accounts

Shopper

In-person charge $100

Calculate allocations

Platform

Platform account $10
Sub-seller account $90

-$2 fees

Platform bank $8
Sub-seller bank $90
Platforms in control
Payout configurations

Scheduled payouts
API-initiated payouts
Solutions
Mid-market
Providing the full strength of the Adyen platform via simplified integrations
Supporting mid-market merchants throughout their growth trajectories
Plugins & partnerships

Our mid-market product approach
Latin America
Latin America by the numbers

Mexico City
5 FTE

Sao Paulo
63 FTE

Sao Jose
8 FTE

Net revenue YoY growth
15%

FTE
76

Net revenue contribution
9%
Latin America’s payment landscape at a glance

- Market expansion driven by several secular tailwinds
- Payments infrastructure dominated by local banks
- Financial inclusion driving ongoing shift towards card payments - in-store and online
Increased need for a unified commerce solution driven by the digitization of commerce
Serving global merchants expanding into Latin America

Serving Latin American merchants in a market transitioning towards online
Give your shoppers a frictionless shopping experience
whether they pay online, in-store or in app
North America
North America
by the numbers

Net revenue YoY growth: 58%
FTE: 214
Net revenue contribution: 18%

*NB: This map does not include remote FTE's
Serving North American merchants going abroad

Leveraging one platform to access a wide array of payment methods and acquiring connections around the world

Serving North American merchants in an increasingly evolving domestic market

Meeting the demand of digitization for Online, Unified Commerce, and Platform merchants
North America is a quickly evolving market driven by changing shopper behavior.

- Payment method proliferation
- The merging of channels in Unified Commerce
- Evolution from the card networks
Help North American merchants expand cross-border
Technology and online
Unified commerce
and point-of-sale
Platforms and marketplaces
APAC
APAC by the numbers

Net revenue YoY growth: 28%
FTE: 132
Net revenue contribution: 10%
Digitization of commerce on the consumer side

- Cash to cashless
- Super apps
- Buy Now Pay Later
- Unified commerce
Adyen offers full service for all payment methods listed, unless they are marked with:
(C): requires a contract with the payment method, Adyen acts only as a gateway (no reconciliation included)
(R): requires a contract with the payment method, while Adyen offering includes reconciliation
Global companies expanding into APAC

APAC companies expanding cross-border

Serving APAC companies domestically
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