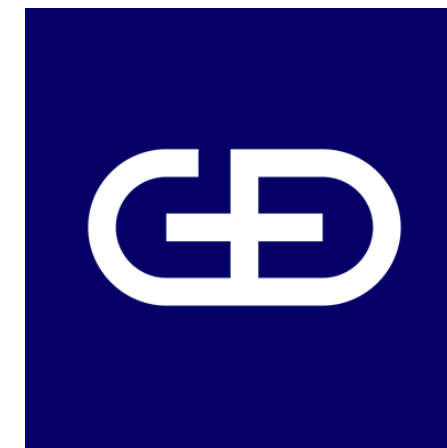


.MONEY 20/20



**From Legacy to Leadership:
The Future of Domestic Schemes**

A European strategic partnership between two key players in the digital era



Authorization



Clearing & Settlement



Instant Payment



37 billion
transactions processed
in 2024



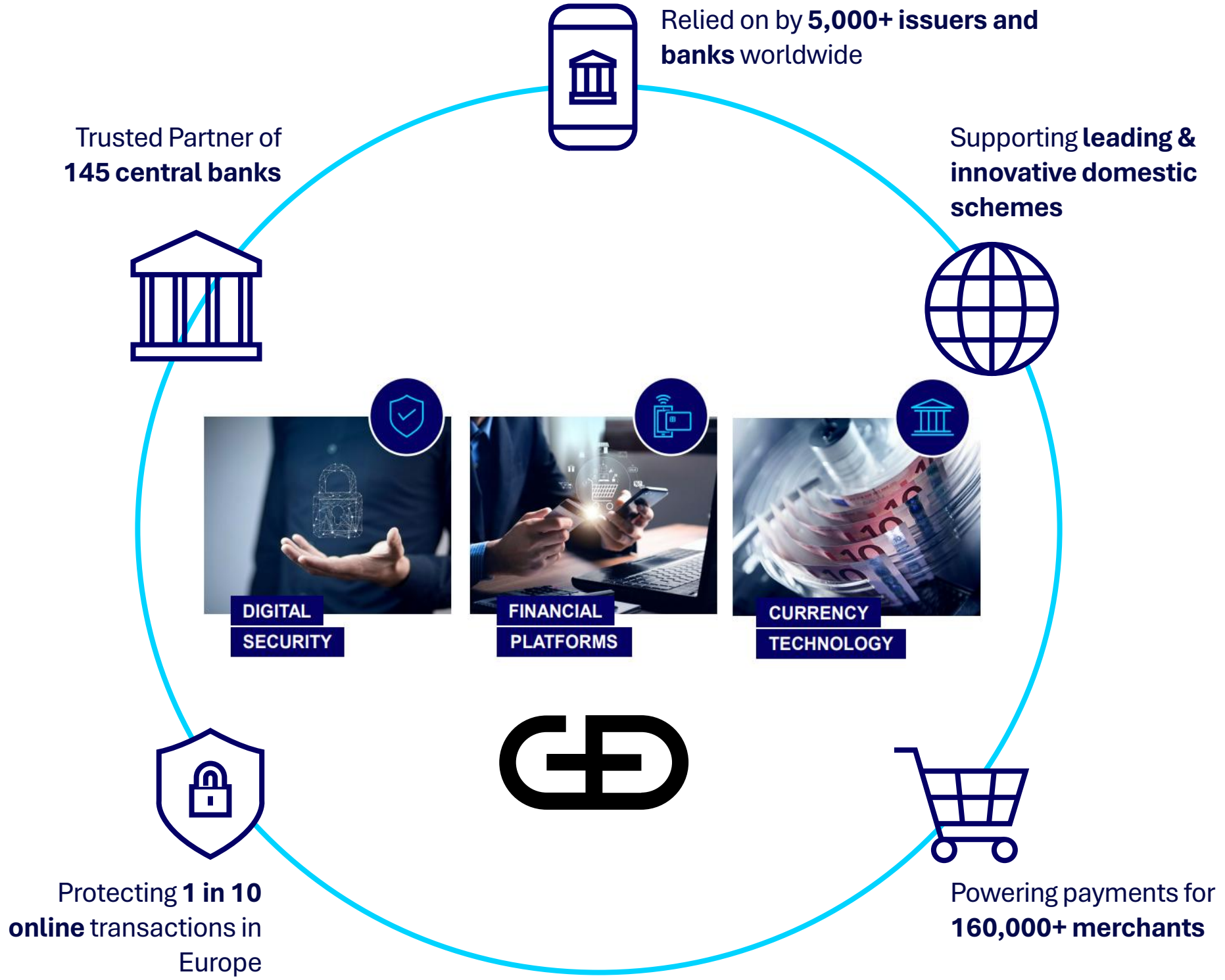
Digital



Fraud Prevention



VoP



Truth is: Domestic schemes are facing daunting challenges

Global acceptance

Domestic schemes may struggle to gain widespread acceptance by both local and international merchants

Integration complexities

Adapting to new technologies requires significant investment and technical expertise

Checkout friction

Complex payment processes lead to high cart abandonment rates

Dominance of global players

Reliance on global payment networks means the ecosystem faces growing concerns about rising costs and long-term resilience

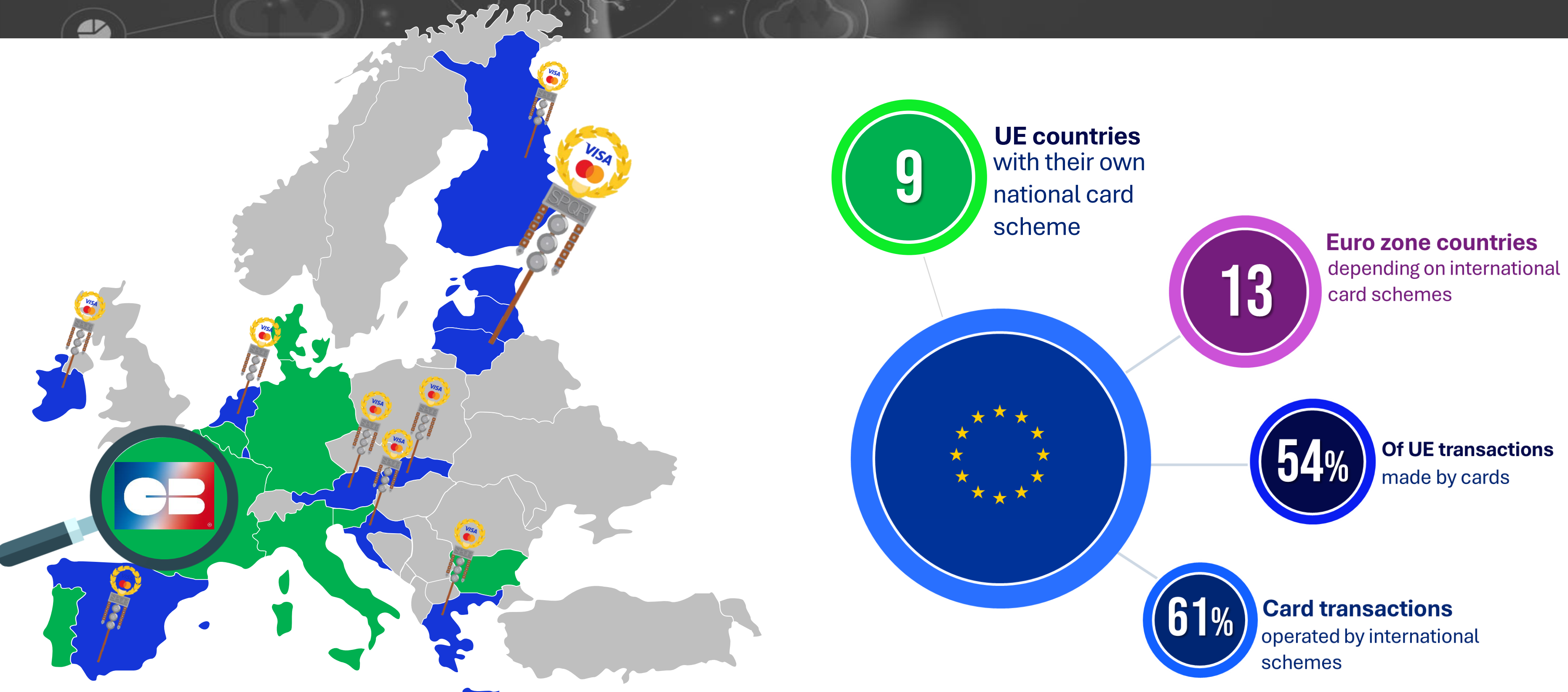
Pressure to innovate

Struggles in keeping pace with global trends / players and offering seamless, intuitive solutions that today's customers seek in the digital space

Fraud vulnerabilities

Guest checkouts exposing Primary Account Numbers (PANs) increase security risks

Fact check: Int'l card schemes dominate payments in Europe



Source : Report on card scheme and processors 2025, ECB

- Euro zone countries without any national scheme card (+Cyprus no identified on the map)
- Euro zone countries with a national scheme card (+Malta no identified on the map)

Hence, shall we say that domestic schemes are doomed?

That's all Folks!

CB, the French national card scheme is an indomitable Gaul...

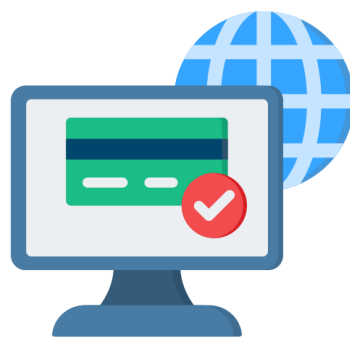
With 77 million co-badged cards



Covering all use cases



Physical
PoS



Online



Mobile payment



Contactless



PIN Online

... fighting to bring innovation to elevate customer experience



Mobile payment



Card On File



Click to Pay

Next challenge: accepted

Click to Pay to boost e-commerce payment experience



- **Offering secure and seamless journeys for cardholders**
- **Maximizing the cart conversion rate for merchants**



While offering a robust and efficient alternative to non-European e-commerce payment solutions, Click to Pay by CB will reinforce sovereignty in digital payments

WHO



GONNA

CALL?



You seek Yoda.

Choosing G+D to deliver Click to Pay in France and beyond

France



Enabling a streamlined checkout experience

We're supporting leading and innovative domestic schemes in making online shopping smart, secure, and simple

**In France it shines,
but beyond it shall
spread**



G+D: Empowering domestic schemes to deliver Click to Pay in France and beyond...

35+

countries



Global reach with a local touch

G+D supports this transformation by combining global expertise with local insights

Finland **Poland** **China**
UK **Italy** **Austria** **Bangladesh**
Spain **France** **Turkey** **Singapore**
Canada **Switzerland** **India** **Israel**
USA **Germany** **Morocco**
Mexico **Kenya** **Egypt** **Azerbaijan**
Colombia **North-Macedonia** **Ethiopia**
Brazil **Qatar** **Vietnam** **Philippines** **Japan**
Brunei **Malaysia** **South Africa**
Nigeria **UAE** **Australia**



Click to Pay: just the tip of the iceberg

What's required to make the leap from legacy to leadership?

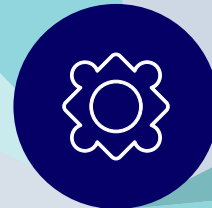
Streamlined checkout experience



Enhanced security measures



Technological integration



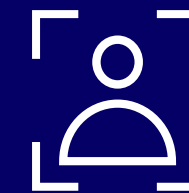
Interoperability



Data sovereignty assurance



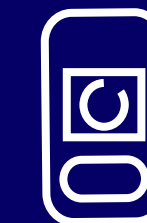
Secure Remote Commerce



Passkeys



Tokenization



3DS Directory Server

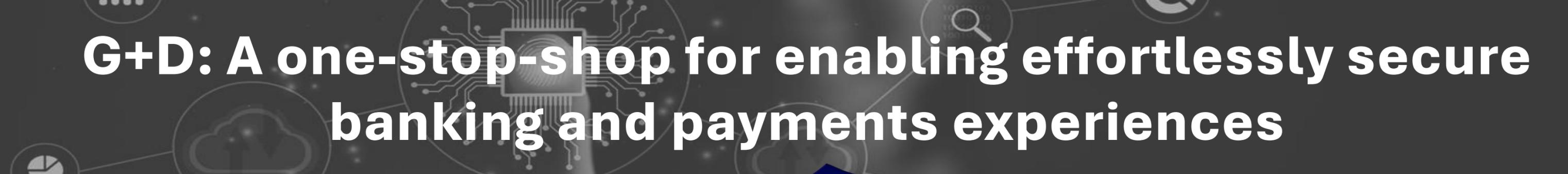
Digital modernization



The top of the slide features a dark grey header with various white icons representing technology and data, including a fingerprint scanner, a magnifying glass, a cloud, and a circuit board.

The answer is not only in the hands of domestic schemes but rather in **powering the ecosystem**





G+D: A one-stop-shop for enabling effortlessly secure banking and payments experiences



Our key takeaways



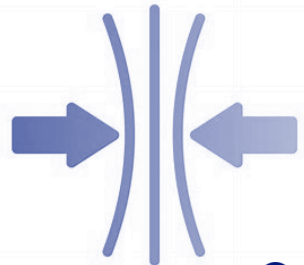
It's not too late... it's time to act



The ambition shouldn't be small... because the opportunity (or the threat) isn't



It's not just about compliance... but competitiveness



It's not just about relevance... but resilience



It's not just staying part of the system... but defining it

**"Legacy isn't a limitation it's a foundation
Leadership begins the moment you decide to transform it"**

**There are some things
money can't buy...**

**... finding the right partner
for your journey from
Legacy to Leadership**



priceless