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EPI Company

Updates of EPI and wero

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1

Smartphones have become an integral part of shopping and paying

74%

Of consumers would use a
[retailer's app](#) when they are in
the store

49%





Share of digital wallets in E-
commerce worldwide

















Source: Airship 2023 Mobile Consumer-Survey
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3


Merchants and consumers have to navigate an incredibly complex payment landscape in Europe epi





Domestic A2A schemes





Domestic Card schemes in 9 countries










Domestic mobile solutions are local champions






Alternative credit/ payment solutions by fintechs





Discrepancies between use of cash


Payment solutions by US Big Tech Players






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4


Wero brings omnichannel payments to reality

With the smartphone, digital commerce is no longer restricted to online shops. Unfortunately, current payments are bound by the separation of physical and digital commerce. More and more consumers use merchants' apps for different types of shopping and commerce. For example:


In-app in-store payments



Urban mobility payments



Point of sale payments



Today's commerce requires a digitally native solution built without the limitations of legacy payment systems.

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6

The image shows two side-by-side panels. The left panel has a light beige background and features the 'epi' logo (European Payments Initiative) with the text 'Governance body and scheme owner' below it. The right panel has a dark blue background and features the 'wero' logo in yellow with the text 'Commercial Brand' below it. Both panels include the 'epi' logo in the top right corner and a small number '8' in the bottom right corner. The left panel also has a small copyright notice '© EPI Company SE' at the bottom left.

8

The slide is titled 'Who is EPI?' and is split into two main sections. The left section, on a light beige background, contains the text: 'A Payment scheme backed by 16 shareholders that will bring EPI products to the market together with additional scheme members. EPI has access to at least 75% of consumers in launch countries.' Below this text is a grid of 16 bank logos: ABN-AMRO, Belfius, Cr dit Mutuel, BNP PARIBAS, GROUPE BPCE, CREDIT AGRICOLE, Deutsche Bank, S, DZ BANK, ING, KBC, LA BANQUE POSTALE, nexi, Rabobank, and SOCIETE GENERALE. The right section, on a dark blue background, features a map of Europe with France, Belgium, and the Netherlands highlighted in a lighter blue. Labels with lines point to these countries. At the bottom right of this section, it says '>1bn transactions per year' and 'M&A and co-operations with local solutions are giving EPI a jumpstart of'. The 'epi' logo is in the top right corner, and a small number '9' is in the bottom right corner. The left section also has a small copyright notice 'EPI Company SE' at the bottom left.

9

Launching wero through two complementary distribution channels

Standalone wero App

- Complete EPI value proposition
- Focused payment UX
- Fast time-to-market/frequent updates
- Multi-banking capability

Indicative Mockup

Mobile Banking App Integration

- Millions of active installs
- Highly trusted channel
- Familiar user experience
- Will make wero payments instantly available to millions of users

Indicative Mockup

Consumers prefer using standalone payment apps 37% 63% Consumers prefer using their mobile banking apps for payments

Source: CIS Imagine situation where you wanted to make a payment with your phone, either in a shop, online or perhaps to a friend. To do this, would you expect to...?
 Base: Holders of a Bank Account in Germany, France, Spain, Netherlands, Belgium, Poland, and Finland (n=3,526)

10

Start by building a strong and active user base via P2P

P2P payments as the first feature will serve as the technical proof of concept for wero, while the network effect of P2P will ensure a strong and active user base. EPI members have access to 75% of consumers in launch countries.


Why P2P is better with wero

- **Where you want it**
With wero, the money goes directly into your bank account.
- **When you want it**
Accept payment request with just a swipe, and as wero is built directly on the instant payment rails, money arrives instantly at the recipient's bank account – available for use across all channels.

11


EPI will make P2P available in 2024 - the first step towards making Wero a full digital wallet epi

P2P is a vital functionality to position Wero as a consumer account brand. P2P has a strong network effect to grow the user base. Wero will then gradually expand to commercial payments, followed by further features and consumer-focused value-added services.




Q2 2024

Person-to-Person




Q4 2024

Single Immediate Payment MVP



Q1/Q2 2025

Advanced Transaction Types



2026 -

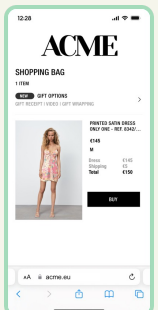
Further features and value-added services to follow...

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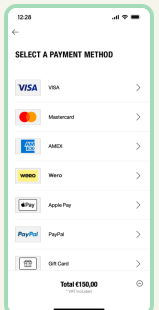
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Wero delivers a seamless native flow for in-app usage epi

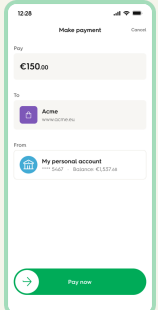
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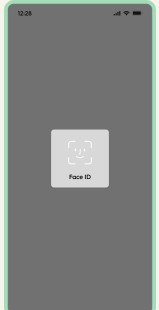
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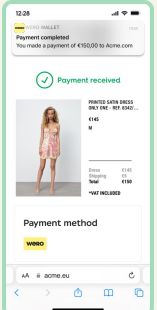
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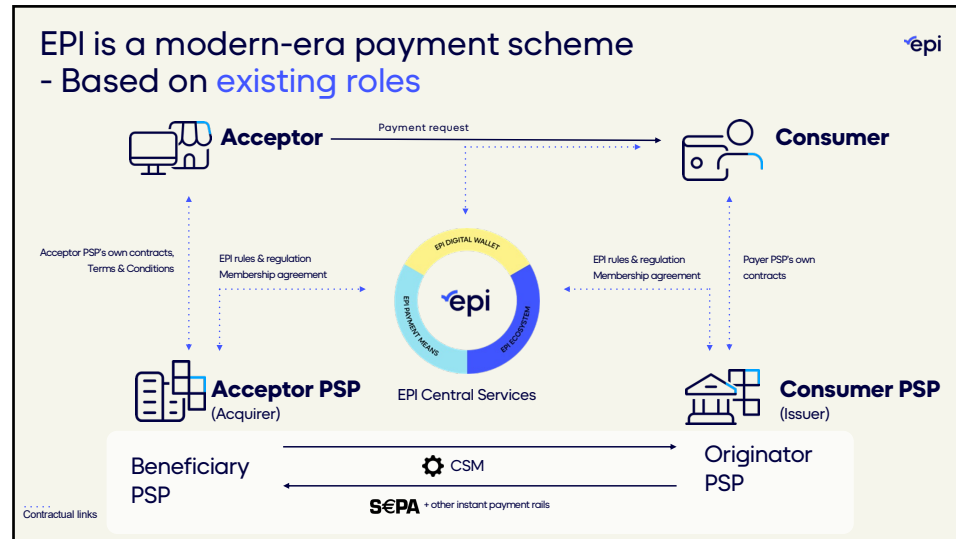


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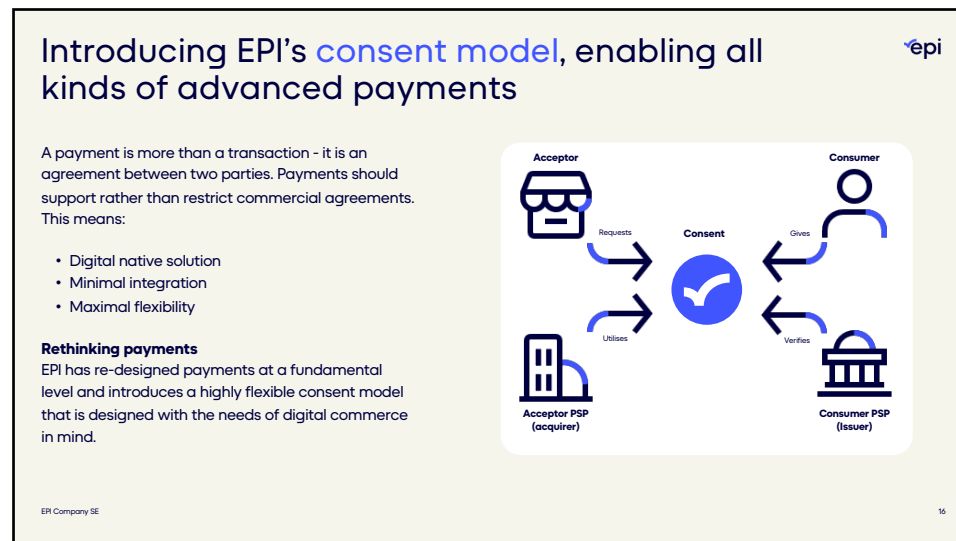


Note: this is a simplified payment flow.
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14



15



16

Many consent types, one integration epi

- Single, immediate payment
- Usage-dependent payment
- Event-dependent payment
- Deposit
- No-show
- Merchant instalment plan
- Subscription
- Future Payment
- One-Click Payment

+

Or – in the future - any combination or use case that you can think off

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17

Flexibility of consent variables epi

The consent variables can capture **every detail** of the commercial agreement between two parties

Example use case: Subscriptions

While on the rise globally, subscription-based goods and services are limited in their growth by direct debits and recurring card payments.

The subscription economy needs flexible payment solutions that enable rather than restrict these new commerce models.

At the same time, consumers demand improved transparency and control over their subscription payments.

Future use case: Mobility subscriptions

These increasingly popular services require the ability to combine different payment variables:

- Monthly subscription fee
- Variable fees based on:
 - Usage (minutes in car)
 - Car type
 - Extras (e.g. metered parking)
 - Deductions (e.g. compensation for time spent charging or fuelling)

EPI's consent model allows to capture all these commercial parameters

Fixed fee

+ Minutes in car


+ Car type

+ Extras

- Deductions


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18

Want to hear more about EPI and Wero? 



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EPI Company SE 19