



Hewlett Packard
Enterprise

HPE GreenLake for Payments

Martin Lomax, FSI Payments Sales Specialist, EMEA

April 2024

Agenda

Introduction

Trends in the Payments Industry

The Impact on Traditional Retail Banks

How HPE can help

Q & A

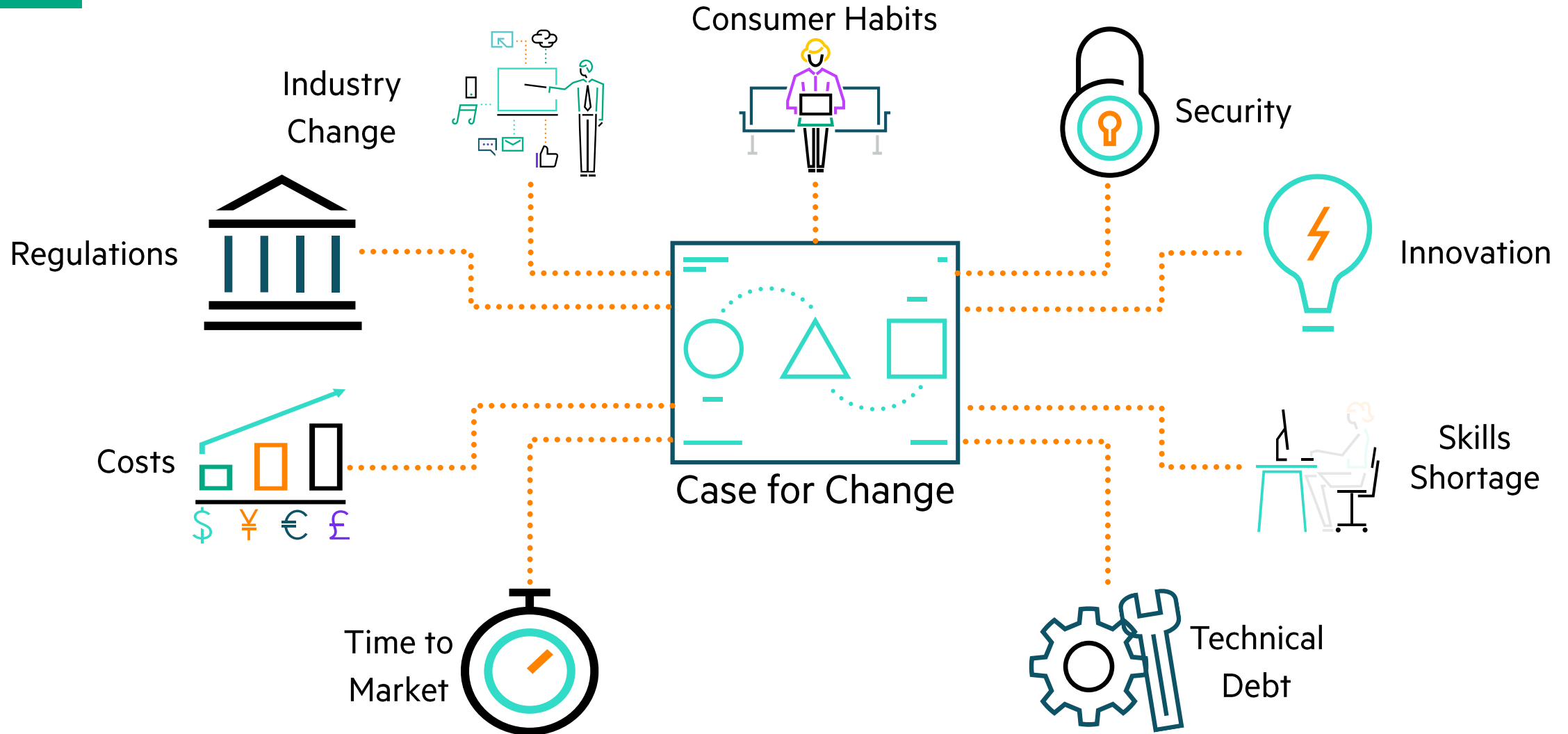


Trends in the Payments Industry

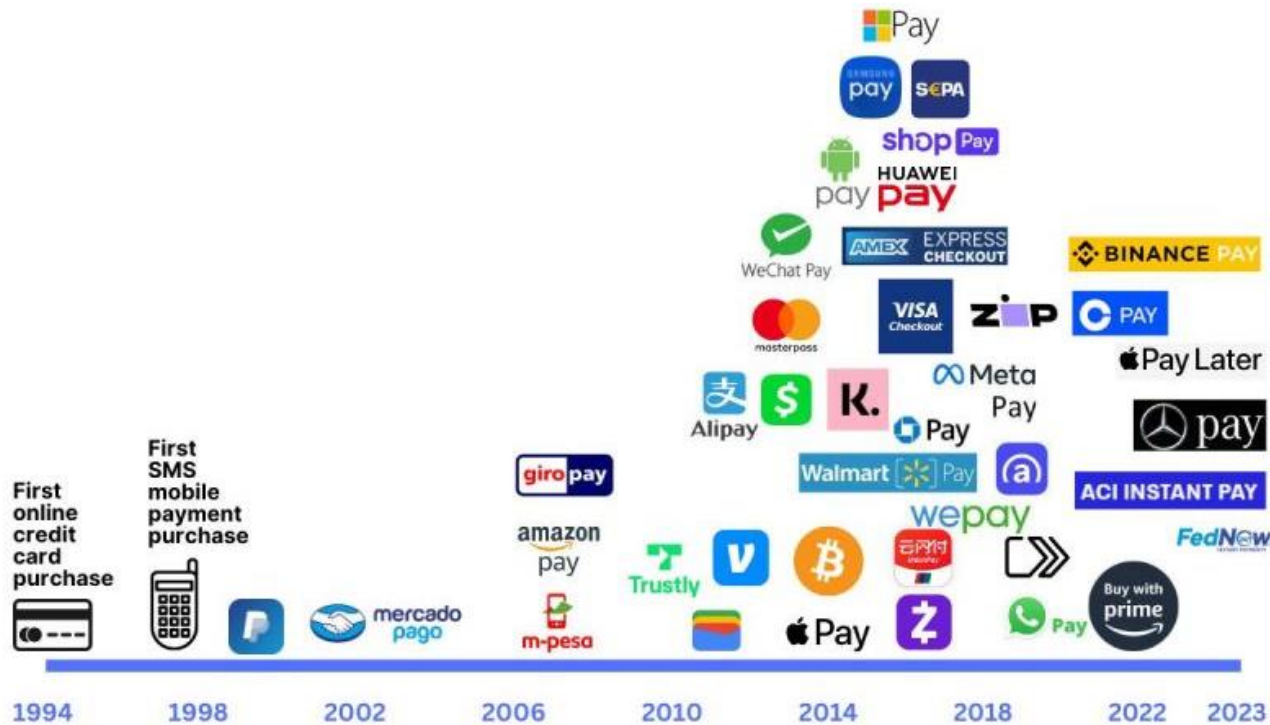


The Changing Payments Landscape

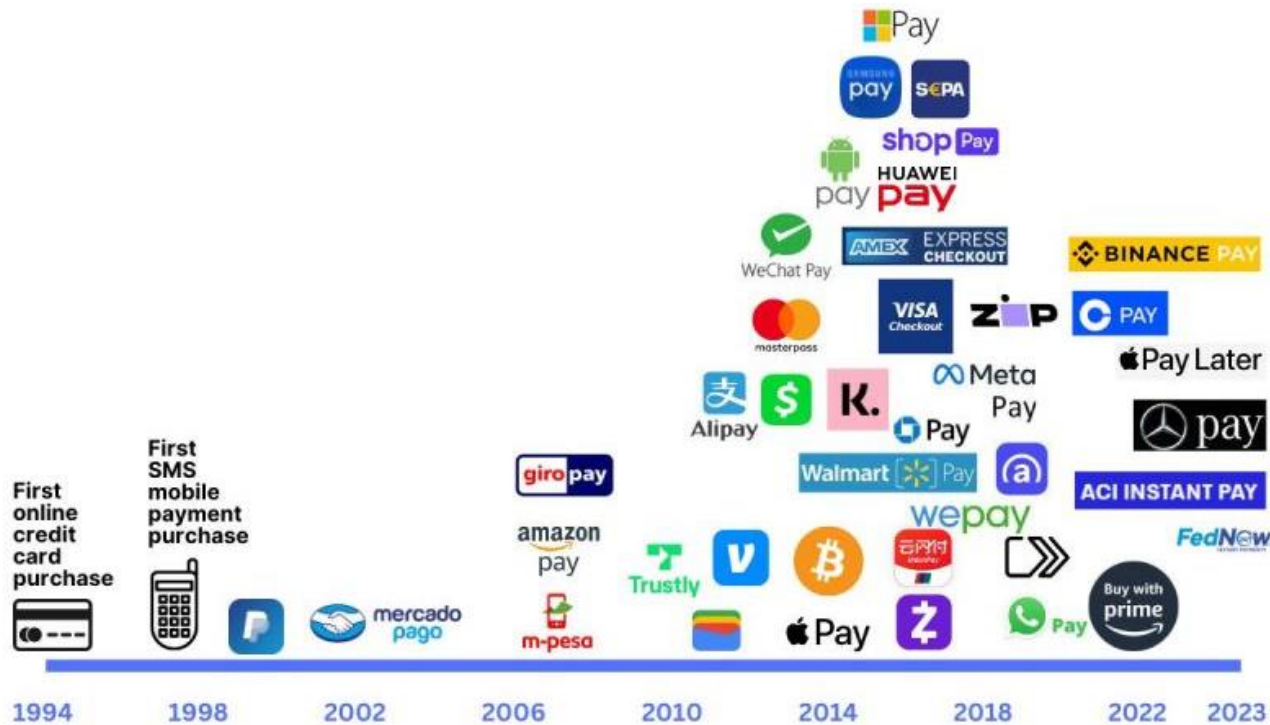
Industry Drivers



Evolution of the Digital Payments Landscape



Evolution of the Digital Payments Landscape



PayPalTM
ebay



Evolution of the Digital Payments Landscape



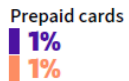
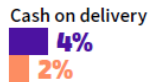
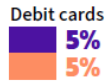
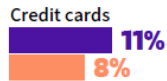
European Diversity

GERMANY

PAYMENT METHODS Transaction value % 2023-2027

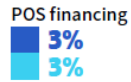
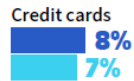
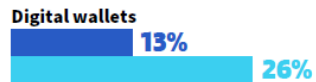
E-COM

● 2023 ● 2027



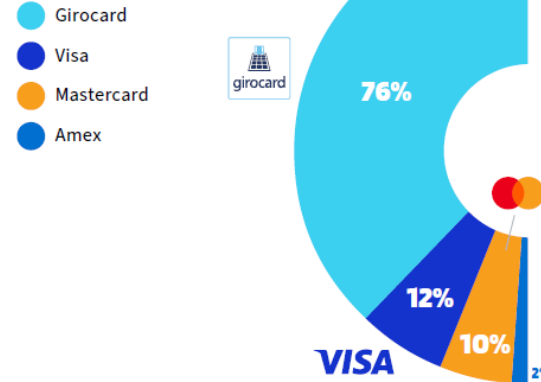
POS

● 2023 ● 2027



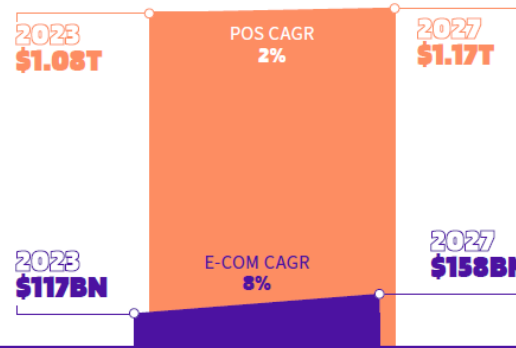
CARD SCHEME SHARE

E-com and POS

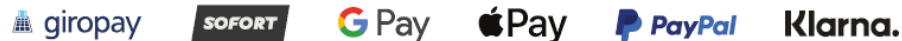


MARKET SIZE PROJECTIONS

● POS ● E-com



POPULAR PAYMENT METHODS



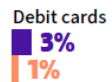
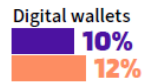
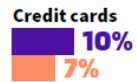
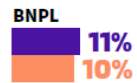
European Diversity

THE NETHERLANDS

PAYMENT METHODS Transaction value % 2023-2027

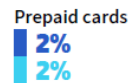
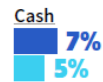
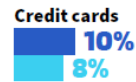
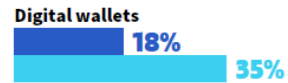
E-COM

● 2023 ● 2027



POS

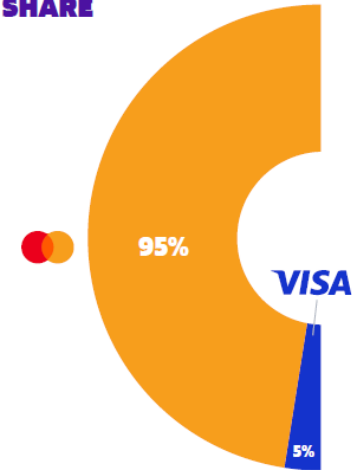
● 2023 ● 2027



CARD SCHEME SHARE

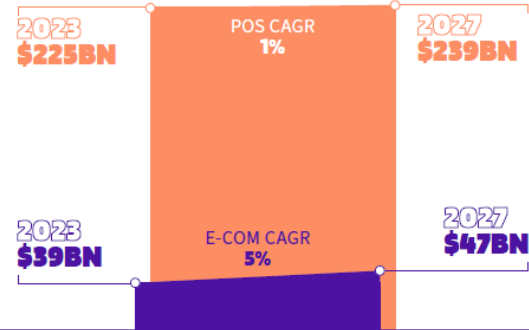
E-com and POS

● Mastercard
● Visa



MARKET SIZE PROJECTIONS

● POS ● E-com

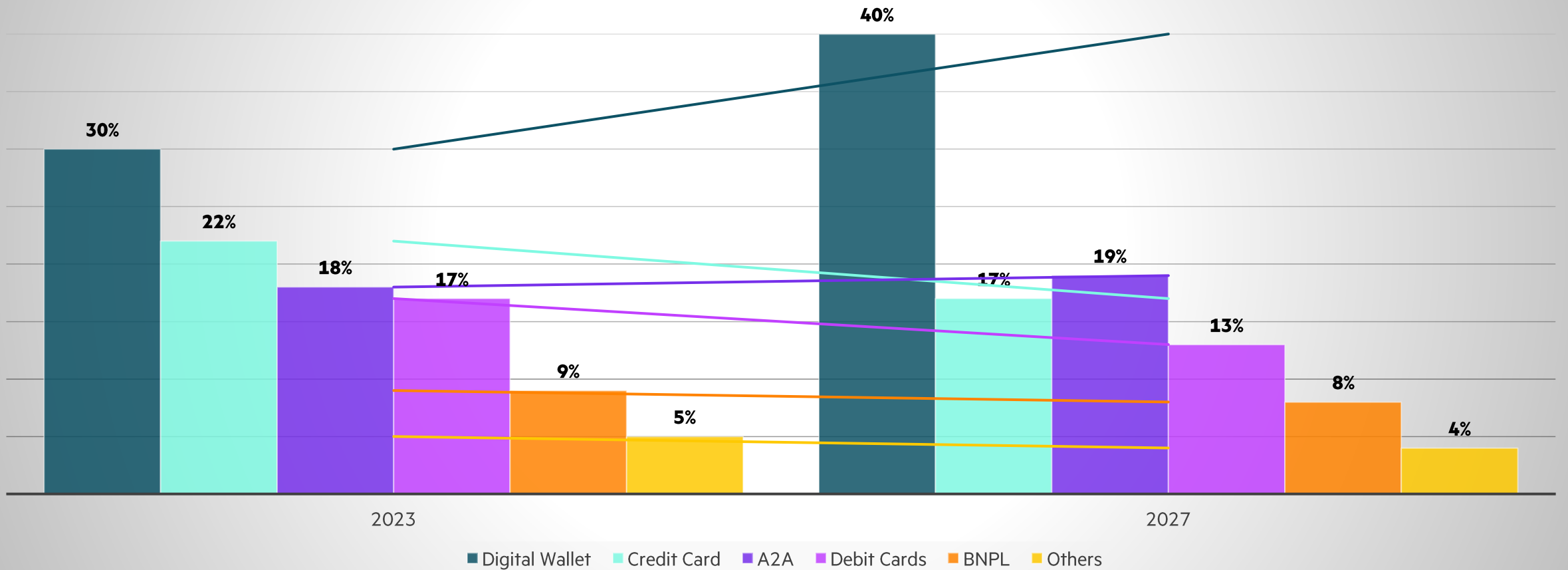


POPULAR PAYMENT METHODS



The Rise of Digital Payments

European E-Com Payment Trends



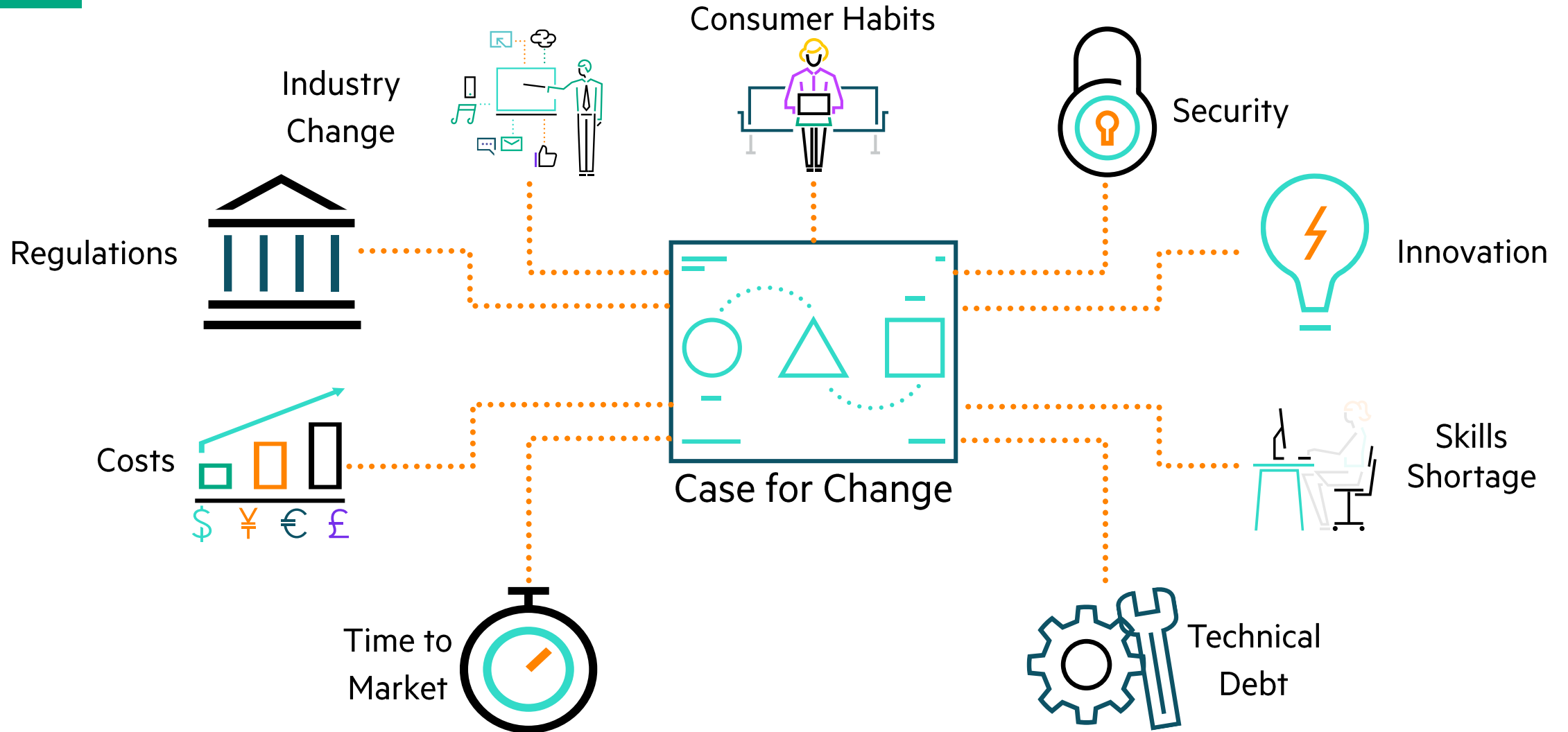
*2024 WorldPay Global Payments Report

Impact on Traditional Financial Institutions



Why Change?

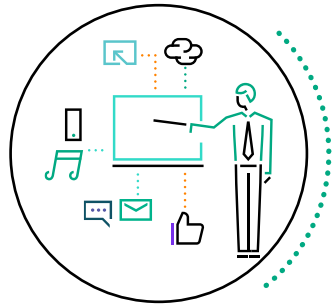
Industry Drivers



How HPE can Help



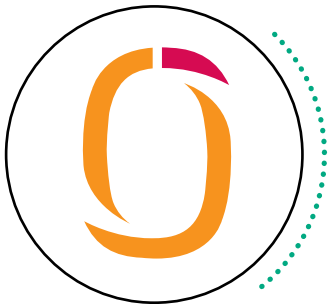
HPE GreenLake for Payments



A single supplier integrated Payments **Application as a Service**. Operated and managed by HPE experts with ownership of the full technology stack.



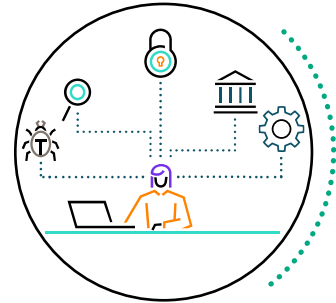
Lulus Payments' **Tango payments platform**. A modern platform deployed with over 60 FI's globally. Customised to exact requirements.



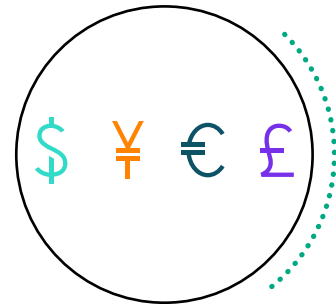
OmniPayments' payments application. A modern platform delivering a full suite of payments functionality. Customised to exact requirements.



Hybrid cloud technology deployed on-premise and/or hosted. Gives your business agility, by combining the **flexibility of cloud consumption** with the **benefits of on-premises IT**.



Managed and operated using processes, procedures and tools required to **meet and exceed industry and governmental regulations and security standards** including PCI and DORA.

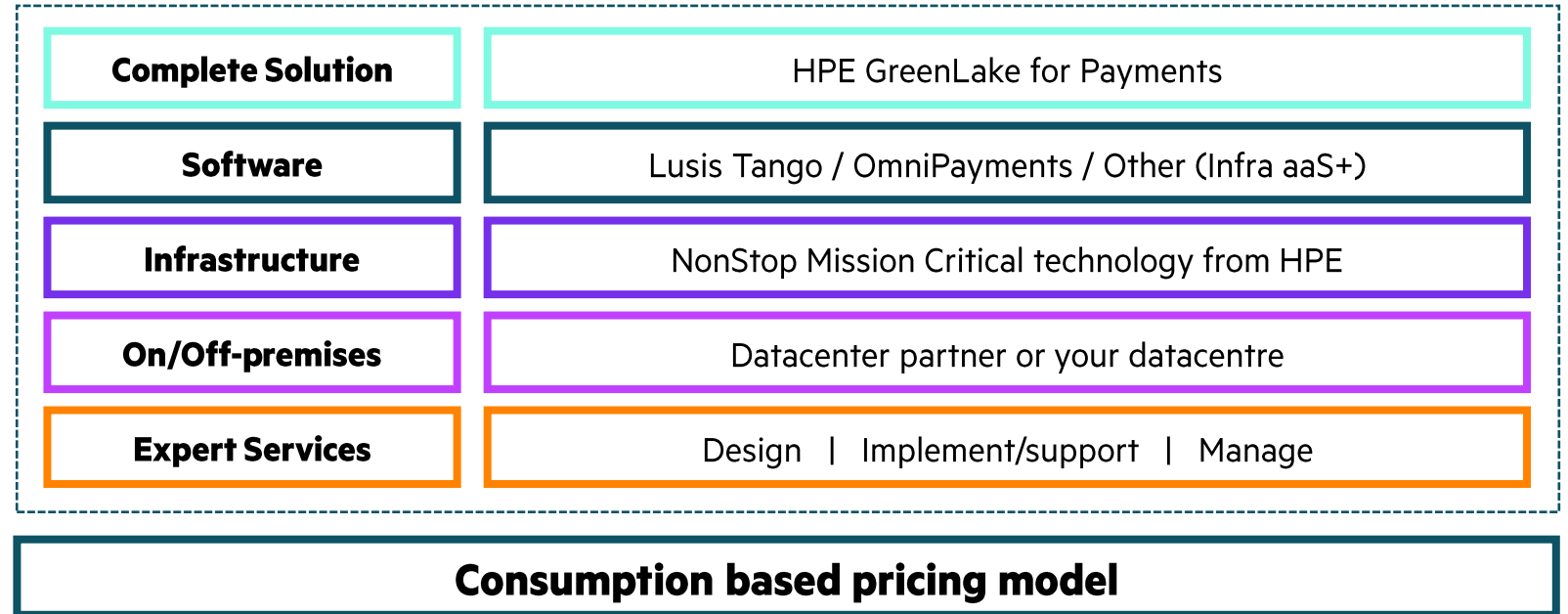


Consumption based commercial model. Reduce operational expenses and free staff to focus on core business activities.

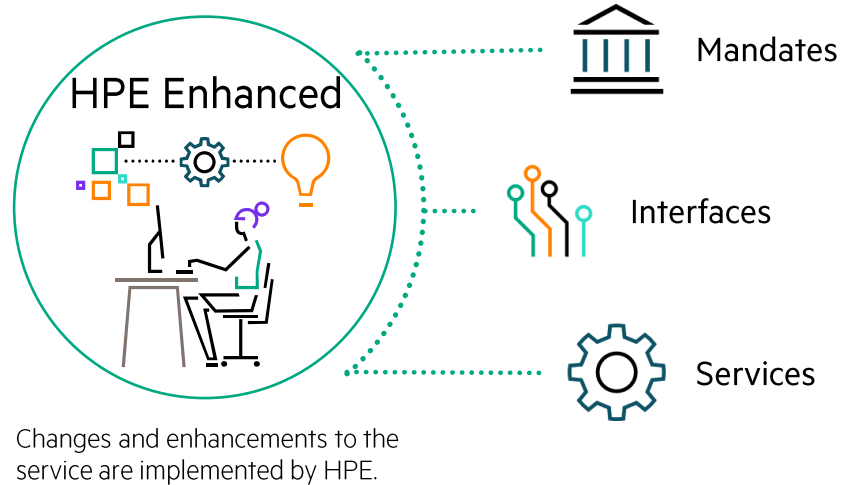
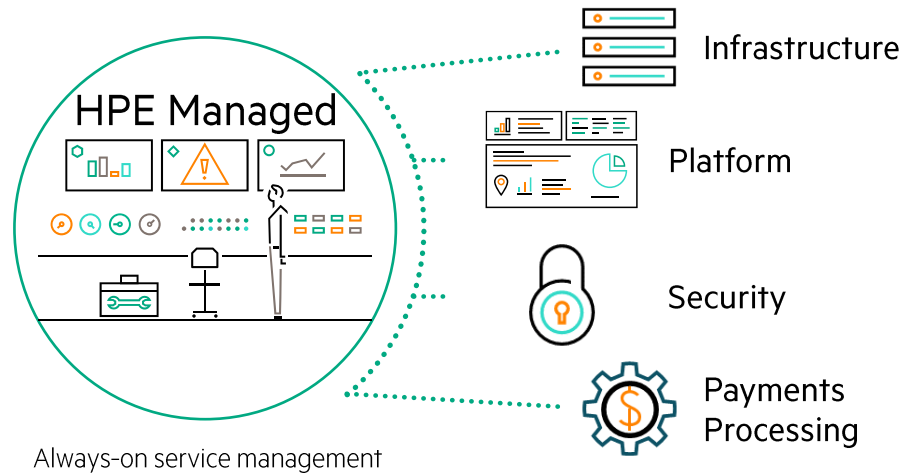


End to end HPE technology stack

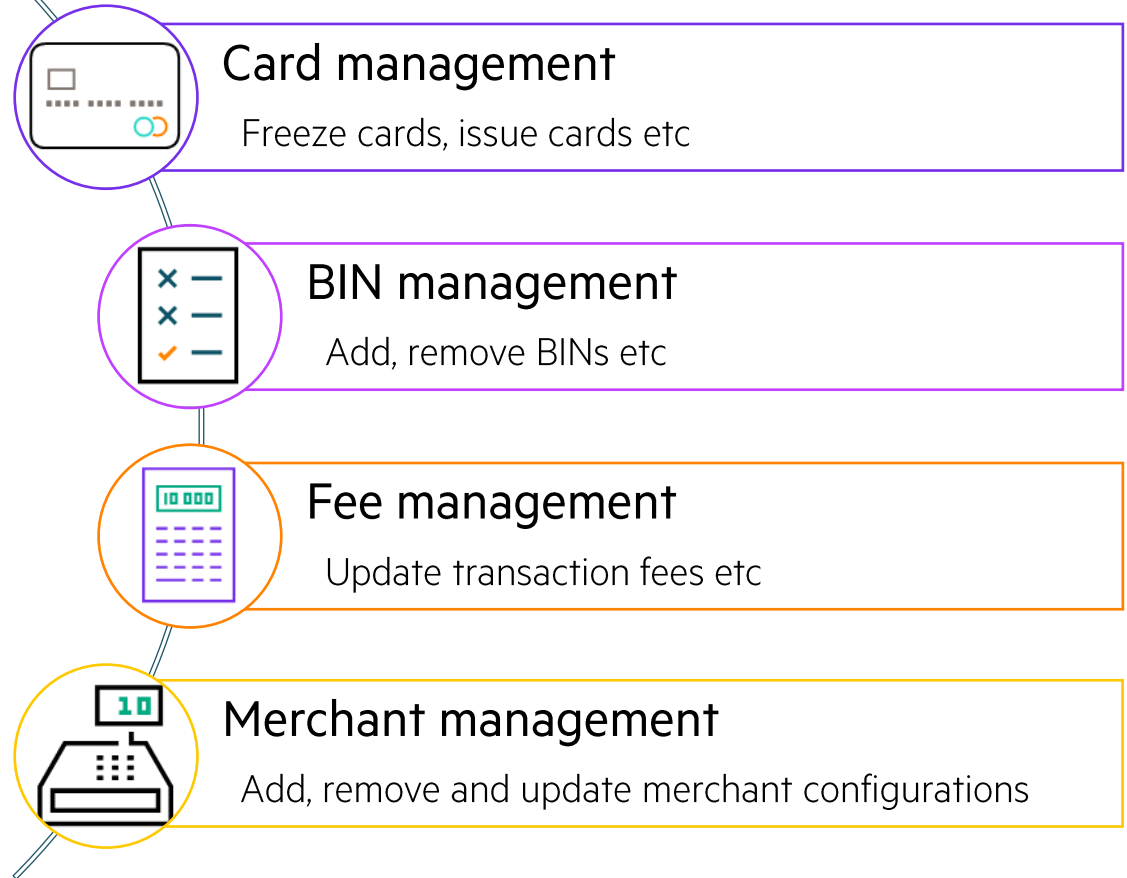
Simply put, it's your **modern cloud payments platform.** High performance, always-on, supremely secure, and built to evolve.



HPE GreenLake for Payments Operations



Customer Managed Day to day activities



HPE Digital Resiliency Framework



Fundamental

Uncompromising

Protected

Deploy with confidence and have peace of mind against security threats

Pain Points

- Ever increasing cyber-crimes including ransomware attacks pose substantial risks for organizations of all sizes¹
- Understanding and navigating through complex regulations and standards like DORA, PCI DSS, and HIPAA presents a significant challenge^{2, 3}
- It demands considerable resources and expertise to interpret and execute compliance measures effectively
- Current recovery technologies do not meet the organizations' desired SLA's

Value Proposition

- Bolster digital resilience against cyber threats including ransomware attacks
- Mitigating the risk of penalties and legal consequences associated with non-compliance
- Minimize downtime, mitigate financial losses, and safeguard the organization's reputation

¹"Top 5 Cyber Predictions for 2024: A CISO Perspective", Zscaler, 2024

²"Top 3 Regulatory Concerns of European Organizations for the Next Two Years", 2023

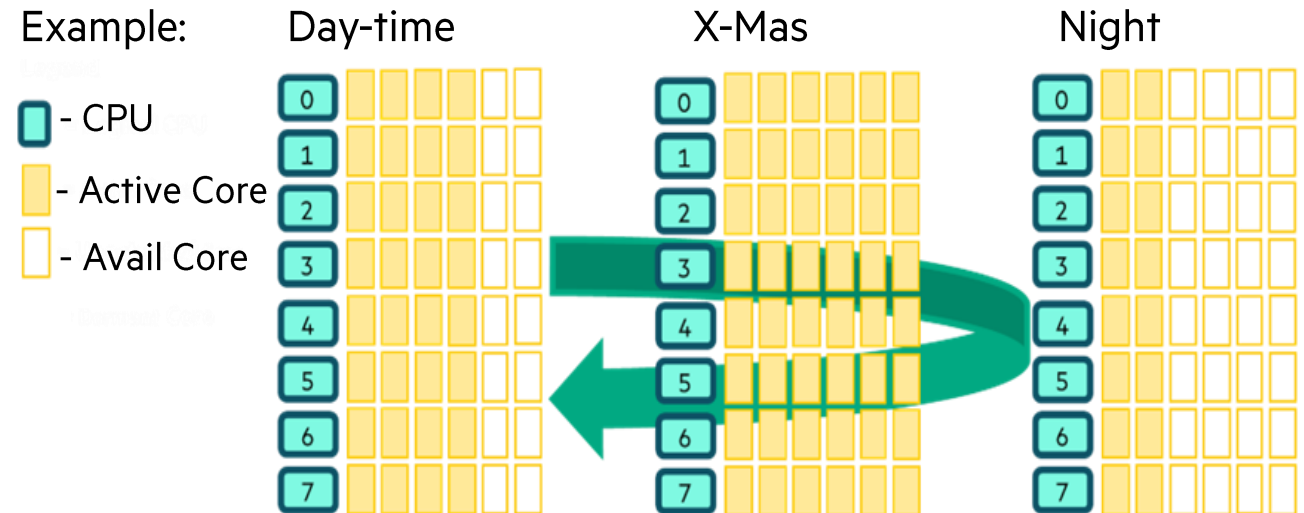
³"7 Challenges That Stand in the Way of Your Compliance Efforts", CYREBRO, 2021

HPE GreenLake Flex Solution built for High Availability Compute

Now Flexible Core enabled

A new way of offering NonStop through HPE GreenLake with ultimate flexibility

- Providing a dynamic option for scaling up- and down for NonStop Core utilization.
- Instantaneous: can be changed whenever required, only active core hours are charged.
- Old: fixed capacity, fixed price, sized to handle peak loads.
- New: grow CPU's aligned with workloads, activate additional cores for peak usage. Pay for consumption of active core hours per month.



HPE GreenLake for Payments commercial model

A new way of offering Payments Applications through HPE GreenLake

Fixed Monthly Operational Costs

E.g. Datacentre facilities & Service Management are fixed operational costs



Choose the right mix for your needs

Pay For What You Use



Pricing bands allow for discounted transaction fees as volumes grow

Variable pricing in 3 bands (Example):

	Band 1	Band 2	Band 3
Reserved Txns	5 Million	7 million	10 million
Price per Txn	€/txn	€/txn * volume discount	€/txn * volume discount



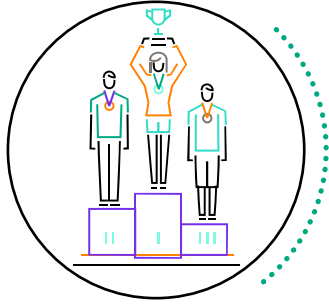
Why HPE



NonStop Partnership– It’s a Beautiful Thing!



Why HPE GreenLake for Payments?



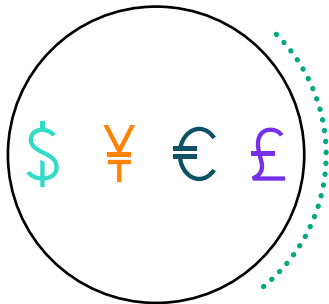
Improved time to value

- ✓ Modern payments switch with an active roadmap and modern development tools to enable:
 - ✓ Faster migration from legacy systems
 - ✓ Faster implementation of new services



Reduced Risk

- ✓ Secure, highly available and stable platform that's ready for the future
 - ✓ Proven HPE & Partner technology trusted by the world's largest payments organisations
 - ✓ Deployed in the location of the bank's choosing
- ✓ Secure and abundant availability of skilled professionals to operate, maintain and enhance the system
- ✓ HPE covers migration project risk
 - ✓ Pay nothing until 'go live'



Advantageous Commercial Model

- ✓ Pay nothing until 'go live'
- ✓ SaaS or IaaS model
 - ✓ Predictable consumption costs
 - ✓ Bank personnel can focus on core business tasks instead of IT system management activities
- ✓ Flexible end of term options



Questions



Thank you

Martin Lomax

martin.lomax@hpe.com

+353 87 418 1643

