





#### TotalEnergies operations at a glance







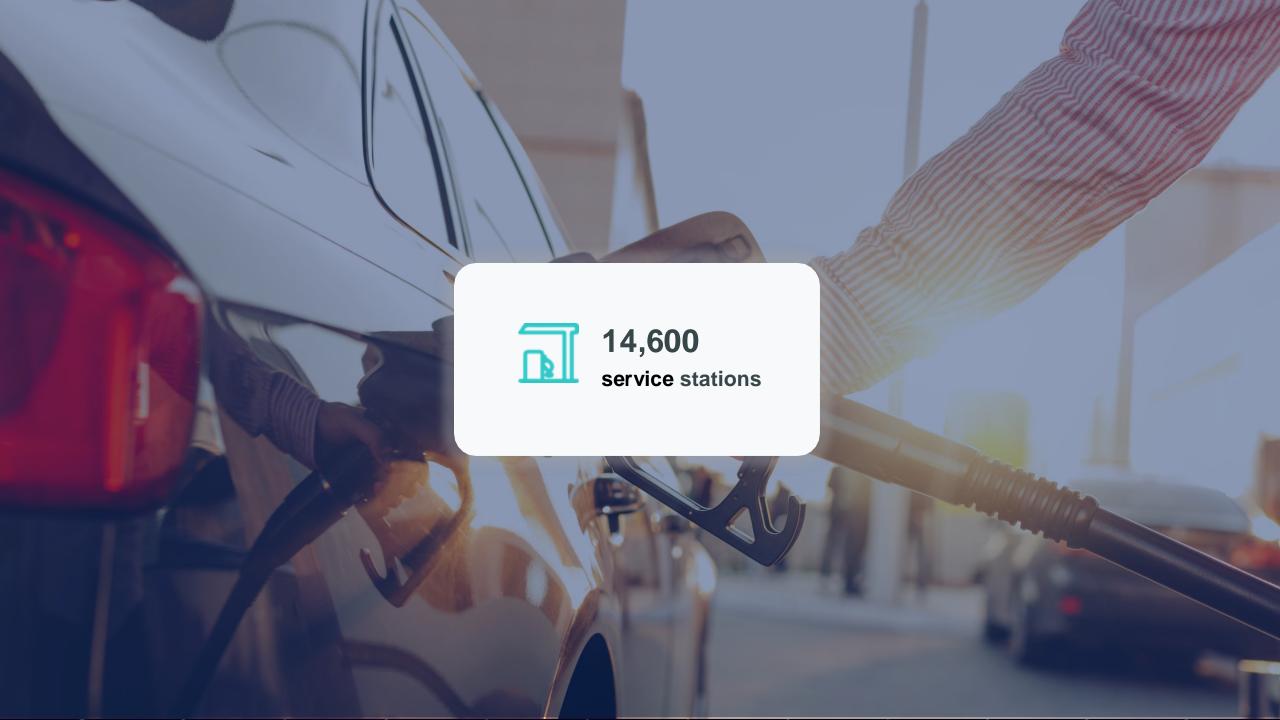


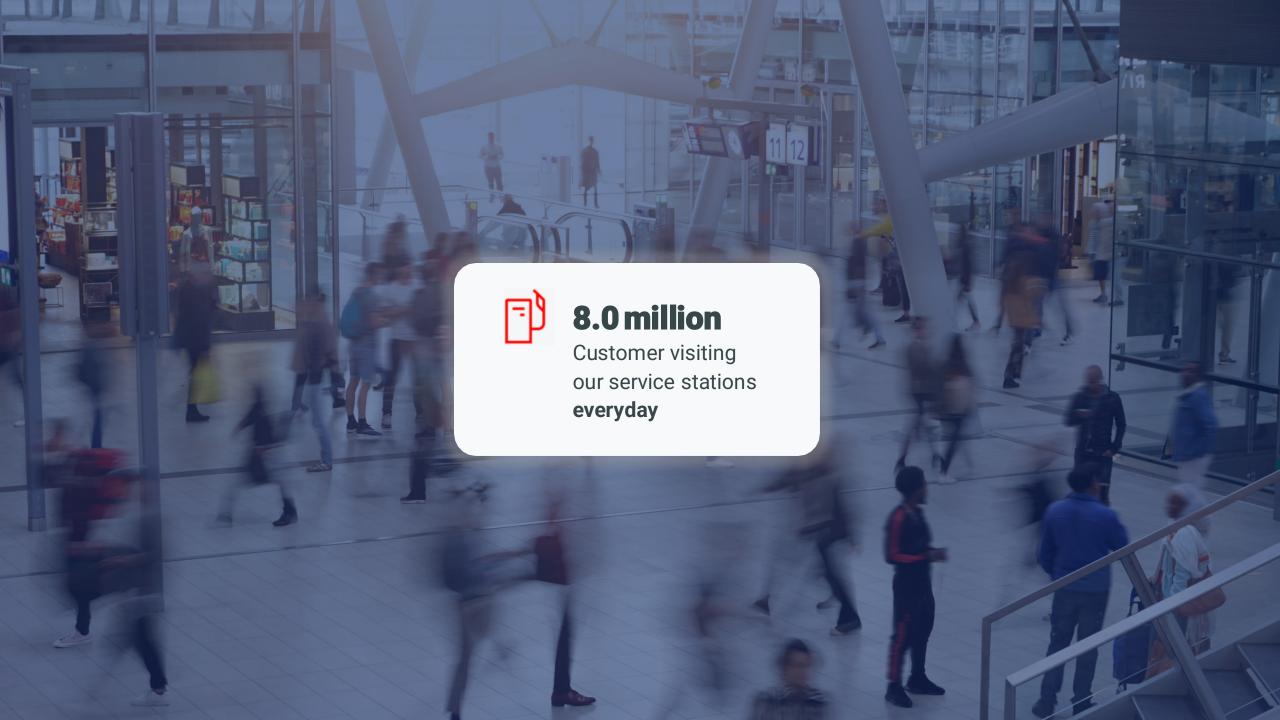


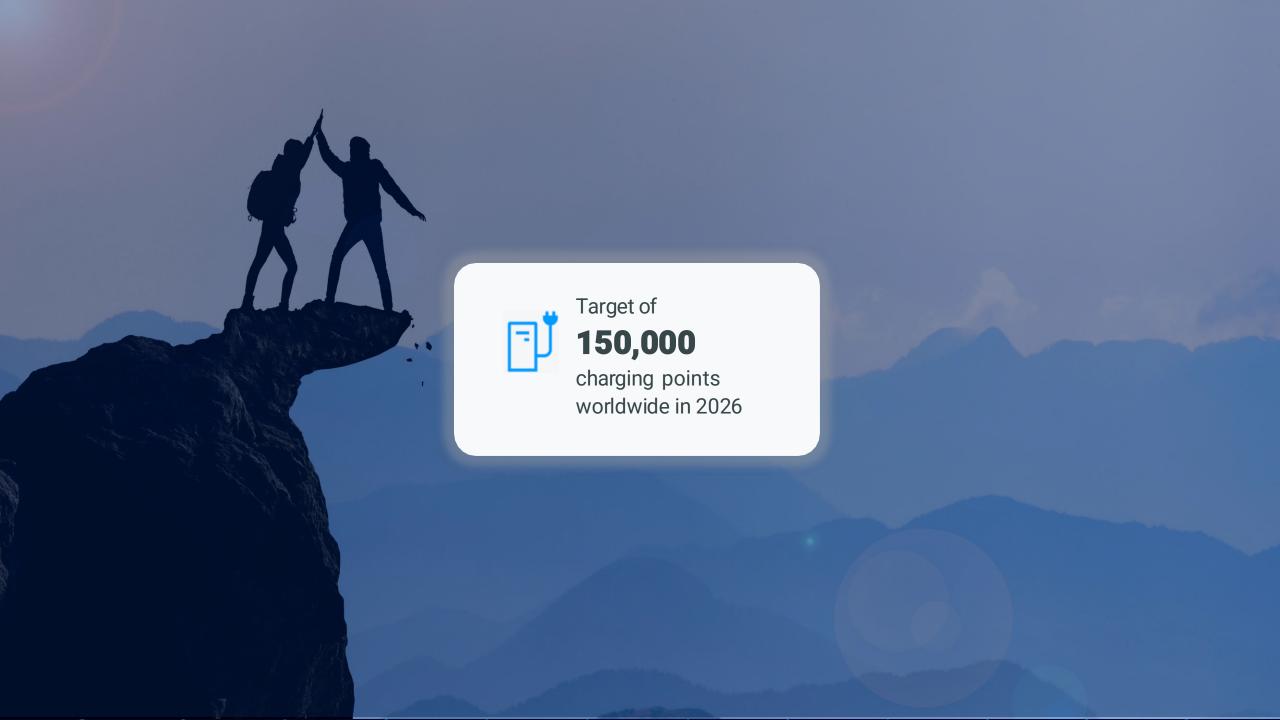












#### A view on the U.S. Market

















## ISO 20022 Adoption in the U.S. Market?



# ISO 20022 Adoption in the U.S. Market: The benefits

Cost Savings & Processing Efficiency

Consistent & Rich Data

Interoperability

New, Innovative **Products** 

Agility to Meet Evolving Regulatory Needs



#### The Importance of a Unified Language











How TotalEnergies benefits from a Standard Unified Language to transform its Global Payment Strategy















#### MULTIPLE PAYMENT SYSTEMS



**5 countries in the Eurozone** 



8 different terminals/PIN pads



6 different cash register software

#### INTERFACES / PROTOCOLS

8 between...



Terminal

Host Systems

6 between...



Terminal

Cash Register

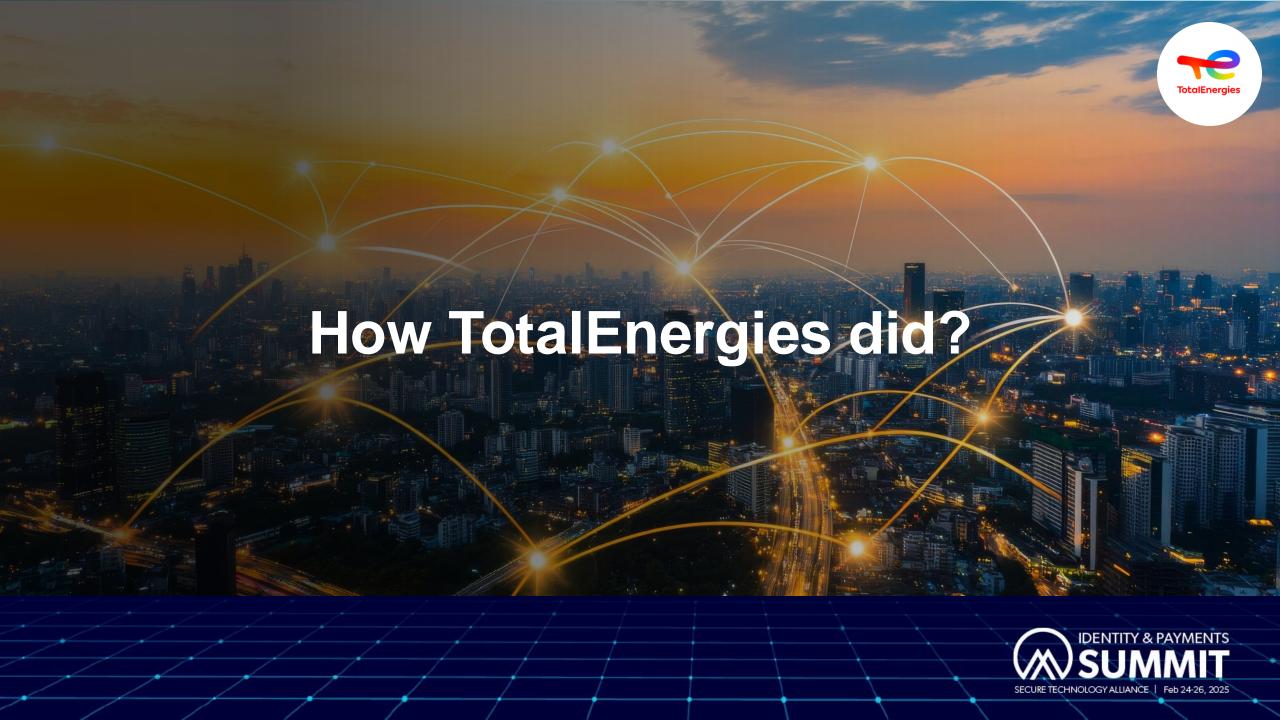
4 between...



**→** 

Acquiring / PSP Host









COHERENT CLIENT EXPERIENCE



CENTRALIZED PAYMENT FLOW



The Benefits



UNIFIED &
HARMONIZIED
APPROACH



COMPETITIVE PROCUREMENT



SIMPLE AND FAST INTEGRATION



ACCELERATING
THE DEPLOYMENT
OF INNOVATION



MAJOR
DEVELOPMENT
COSTS REDUCTION





### THE ROI's



LOWER BY 3
TERMINAL
COSTS



20% REDUCTION ON ACQUISITION COSTS



TIME-TO-MARKET IMPROVEMENT



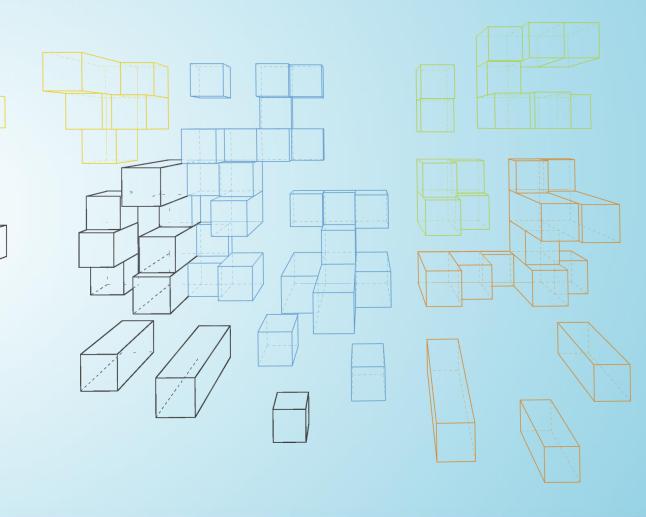
CAPACITY TO
INNOVATE BY
COHERENT ADDITION
TO THE EXISTING
ARCHITECTURE

## nexo standards: A collaborative approach





nexo standards building blocks to create a standards-based offering





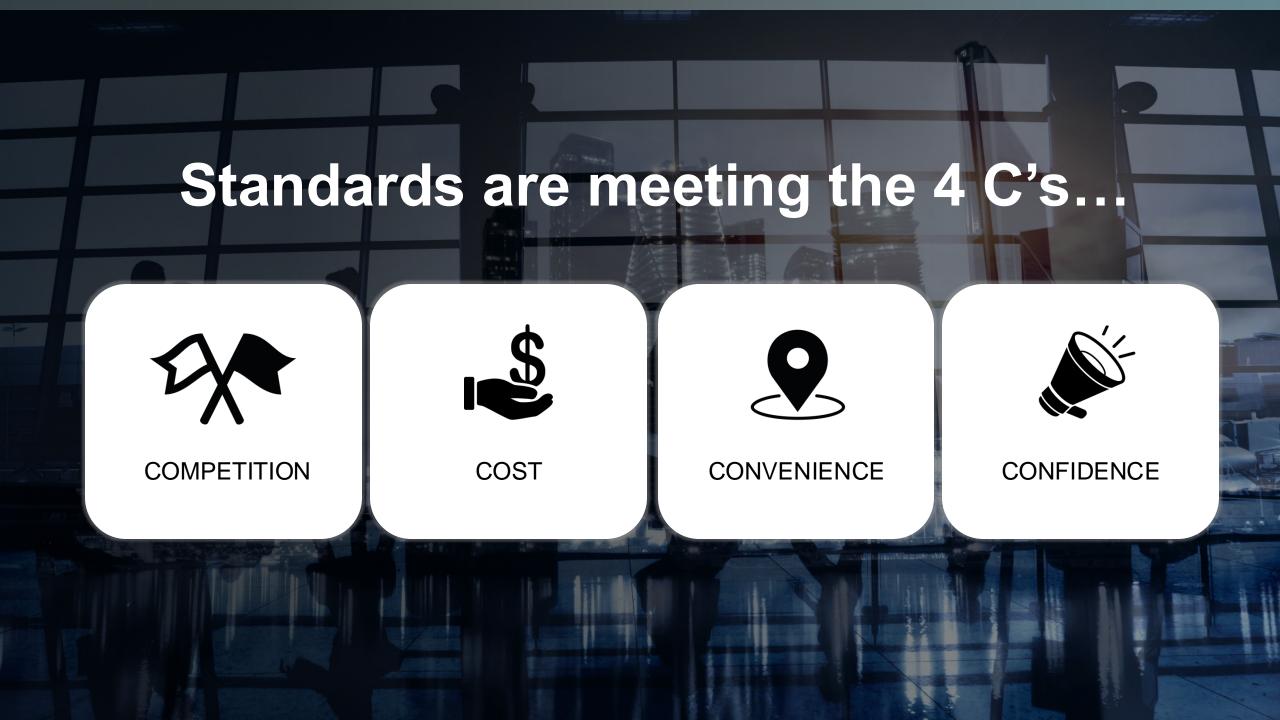












#### nexo standards 104 members

Acceptors

6

**Processors** 

10

**Vendors** 

62

**Card Schemes** 

11

**PSP** 

16





