

Asia-Pacific Retailers Convention & Exhibition

Istanbul, 2013

Global Payment Systems
Mehmet Sezgin

BBVA

A series of horizontal stripes in various shades of blue, ranging from dark navy to light sky blue, spanning the width of the slide.



1

BBVA

BBVA Quick facts

BBVA - Banco Bilbao Vizcaya Argentaria

Founded in 1857

Present in 31 countries

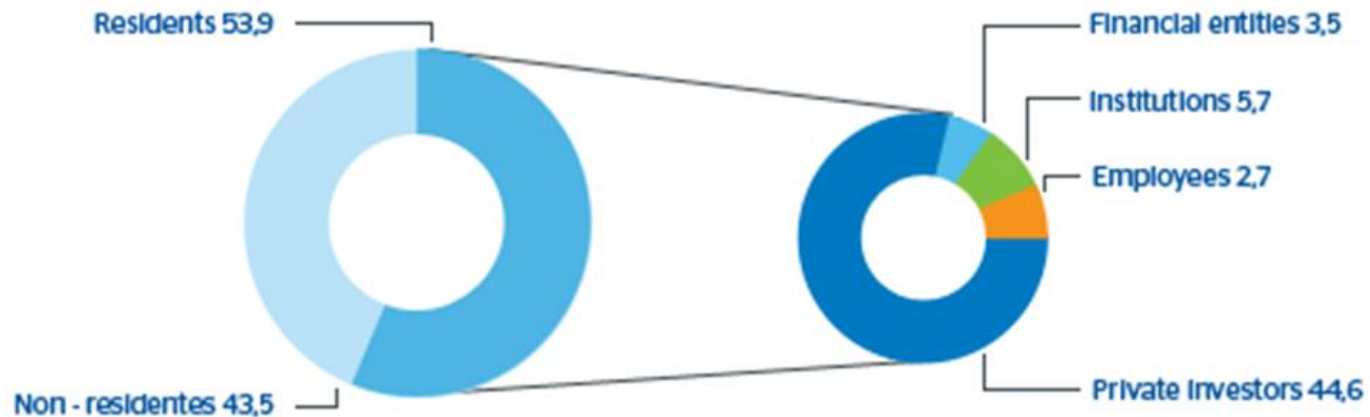
130,000 employees

25,000 ATMs

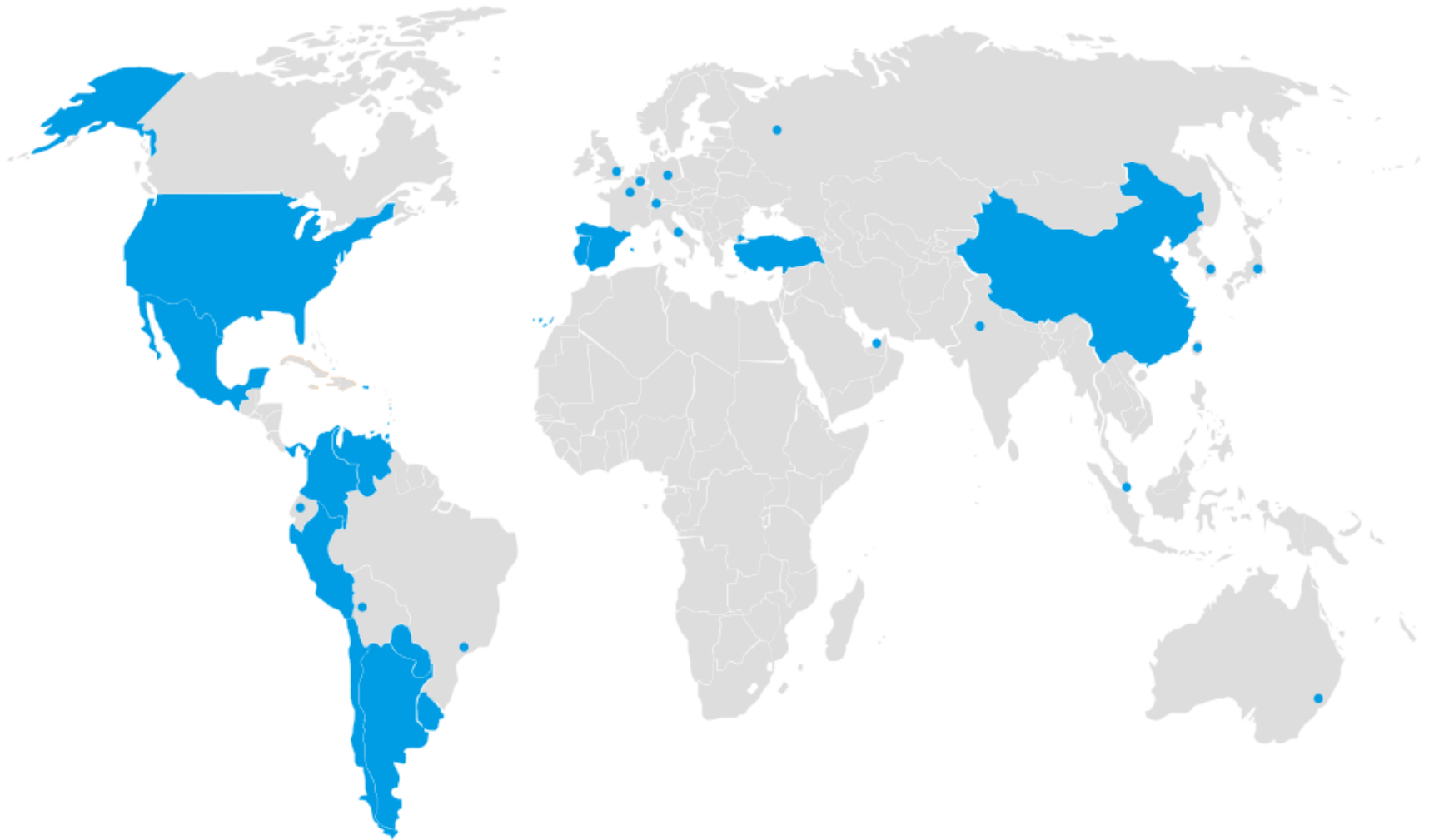
60 million customers

9,000 Branches

Shareholder structure



BBVA Global Presence



BBVA Global Presence

North America

- Mexico
- US

South America

- Argentina
- Bolivia
- Brazil
- Chile
- Colombia
- Ecuador
- Paraguay
- Peru
- Uruguay
- Venezuela

Europe

- Belgium
- France
- Germany
- Italy
- Portugal
- Russia
- Spain
- Switzerland
- Turkey
- U.K.

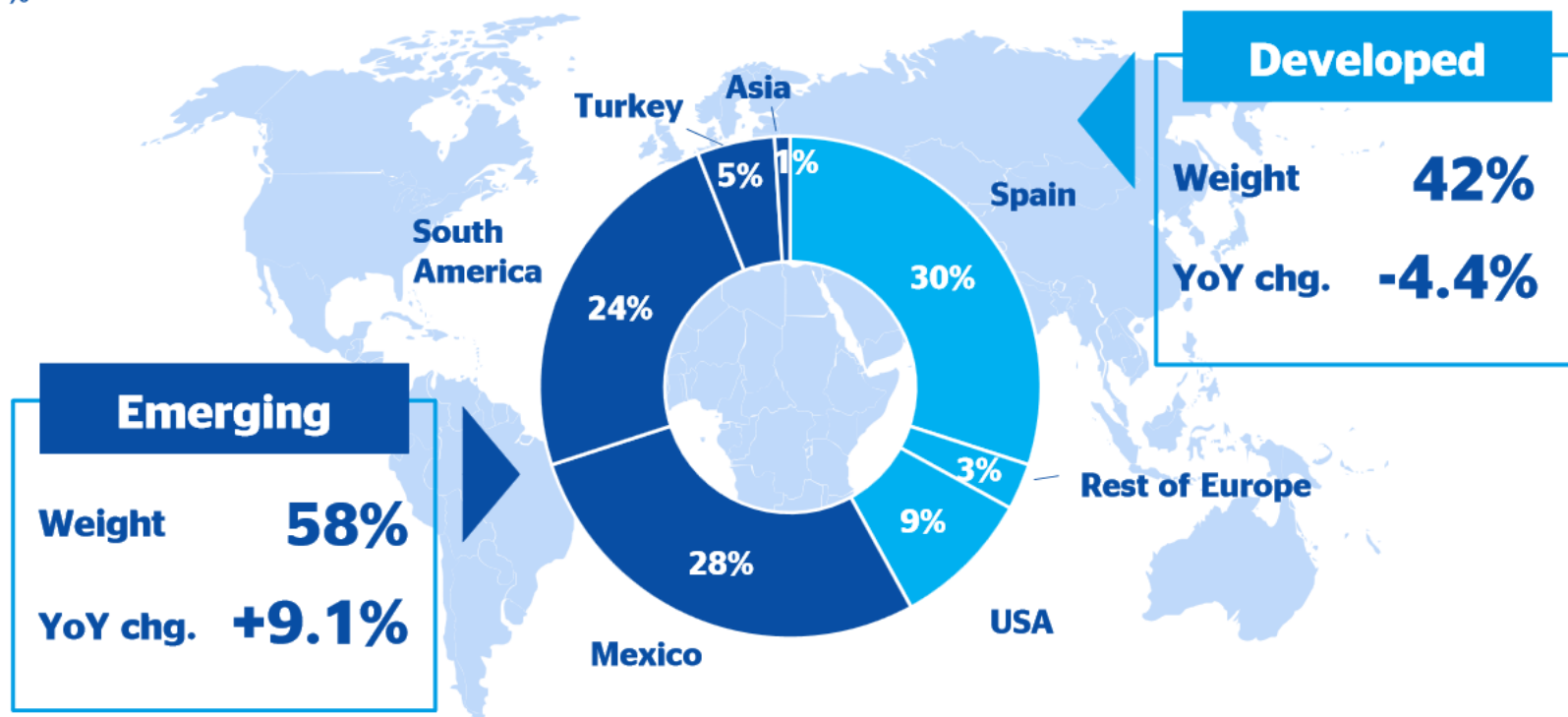
Asia - Pacific

- Abu Dhabi, UAE
- Australia
- China
- Hong Kong
- India
- Japan
- Singapore
- South Korea
- Taiwan

Expansion on high growth markets

BBVA asset size 900\$ Billion

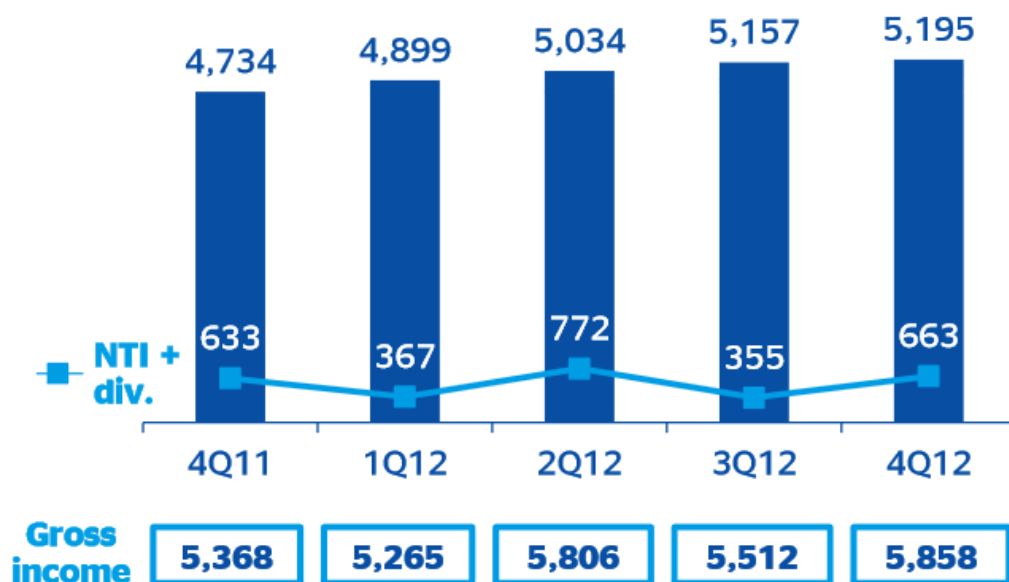
Breakdown of gross income
1Q13
%



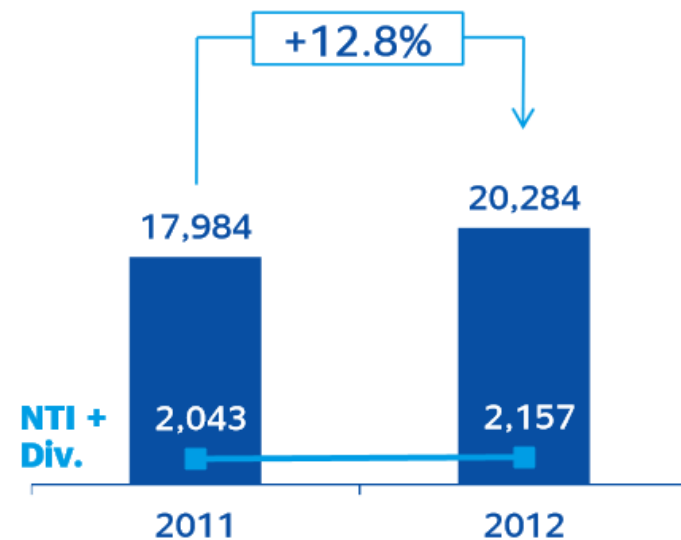
Note: Excluding Corporate Activities. Year-on-year variation in constant €.

High and recurring gross income

BBVA Group recurring gross income⁽¹⁾
Quarter by quarter
(€ Mn)



BBVA Group recurring gross income
(€ Mn)



Gross Income: +12.1% (y-o-y)

2

BBVA

Global Payment Systems

BBVA GPS in numbers

Total # of Cards	75 Million
Total # POS Terminals	1 Million
Annual Purchase Volume	110 Billion\$

Payment Systems

The bridge between the retailer and the cardholder



A different vision of Payment Systems



Perceive POS terminal as a “Customer Interaction Point”



Enable customer centric and customer enabled loyalty to increase retailers volume via POS



Partner with retailers on both loyalty and marketing efforts



Continuous customer centric innovation and trend setting

Retailer Campaigns

More than 800 retailer campaigns each year

Bonus
collection/
redemption

Postponement
(skip payment)

Extra
installments or
postponement

Extra
installments

Merchant-
based bonus

Product-offer

CRM

Cash-back

Cross-sell

Discount

Enrollment

Online receipt
messages and
sms'

Bonus campaign



The poster features a woman with a large afro hairstyle, wearing a white jacket with green lapels and red heart-shaped earrings. She is holding a red heart-shaped object. The background is green. The text on the poster includes:

- I ♥ bonus** (with a heart icon)
- Garanti** (with a logo)
- Harcamadan önce SEVGİLİ yaz, 3340'a gönder, kampanyaya katıl.** (in a green circle)
- İKİNCİ 100 TL HARCAMAYA 25 TL BONUS!** (in large green letters)
- 1-14 Şubat 2013 tarihleri arasında L'OCCITANE, Sephora, Sevil, Tekin Acar Cosmetics ve Watson's'a ikinci 100 TL ve üzeri alışverişe 25 TL bonus!**
- Kampanyaya katılın, hem sevginizin kalbini, hem bonusu kazanın!**

At the bottom, there are logos for L'OCCITANE EN PROVENCE, SEPHORA, sevil, TEKIN ACAR COSMETICS, and watsons. Below these logos, there is a small text block with details about the campaign, including the dates (1-14 Şubat 2013), the bonus amount (25 TL), and the participating retailers. It also mentions that the bonus is valid for purchases of 100 TL or more. The text is in Turkish and includes a disclaimer about the campaign's terms and conditions.

Valentine's Day Campaign

- 25 TL bonus, for 2. purchases of over 100 TL.
- To enroll to the campaign the card holders has to send an SMS to Garanti Bank System
- After a certain period earned bonus expires
- Mostly %90 percent of the bonus is used by the customers
- 29% volume increase

Postponement & extra installments



General Textile Campaign

- The firm works with x installments.
- The bank adds either 5 extra installments & 3 months postponement to x installments.
- The customer buys a shirt now (transaction)
- Pays it 3 months after the statement date
- The statement date is 3 months after the transaction

Merchant Based Bonus



The banner is for a Stefanel campaign. At the top, it features the 'I love bonus' logo with a 'Garanti' logo next to it. Below the logo, there's a green bar with the text 'Stefanel'de Bonus'a özel %10 Stefanel hediye çeki* ve 8 taksit!'. In the center, there's a photo of a woman wearing a colorful, striped dress. To the right of the photo, there's a green starburst graphic that says '%50'ye varan indirim başladı!'. Below the photo, the word 'STEFANEL' is written in a stylized font. At the bottom left, there's a small text box that says '*Bonus'a özel 100 TL ve üzerine %10 Stefanel bonus. Detaylı bilgi için [tıklayınız](#)'. At the bottom right, there's a small image of a credit card with the 'I love bonus' logo. At the very bottom, there's a green bar with the text 'SEVENİ KULLANANI BEDAVASI EN BOL!' and the 'I love bonus' logo. Below this bar, there's a 'Garanti' logo and a 'bonus.com.tr' link. At the bottom right, there's a '444 0 333 Alo Garanti' text and social media icons for Google+, Twitter, and Facebook.

Stefanel'de Bonus'a özel
%10 Stefanel hediye çeki* ve 8 taksit!

%50'ye varan indirim başladı!

STEFANEL

*Bonus'a özel 100 TL ve üzerine %10 Stefanel bonus.
Detaylı bilgi için [tıklayınız](#)

SEVENİ KULLANANI BEDAVASI EN BOL! I love bonus

Garanti bonus.com.tr | 444 0 333 Alo Garanti

bonubon

Stefanel Campaign

- 'Spend 100 TL and earn %10 additional Stefanel bonus and pay in 8 installments'
- Bonus is loaded to the card at the time of transaction
- Bonus can only be used in Stefanel
- After a certain period, earned bonus expires

Extra Installments

Mango Campaign

- The firm works with max 3 installments.
- The bank adds up to +5 installments
- Up to 8 installments total
- 31% increase in Mango volume



Cashback, Merchant based bonus & Installment campaign



The banner is for the N11.com Bonus Mayıs Kampanyası. It features a green and white color scheme. At the top, there's a banner that says "n11.com'da Bonus'a özel Mayıs Kampanyası!". Below this, on the left, it says "Anneler gününde Bonus alışverişin uğurlu adresinde!". In the center, there's a red ladybug with the number "11" on its back, and next to it, "TL n11.com Bonus TL indirim Taksit". At the bottom, there's a section with the text "Bonus ile yapacağınız 100 TL ve üzeri alışverişlerde" and "Bonus ile yapacağınız 100 TL ve üzeri alışverişlerde". The banner also includes the N11.com logo, a "Garanti" logo, and social media icons for Google+, Twitter, and Facebook. At the bottom, there's a contact number "444 0 333 Alo Garanti" and the website "bonus.com.tr".

Garanti
I ♥ bonus
SEVENİ KULLANANI BEDAVASI EN BOLI

Bonus Kampanyaları
Program Gökleri

n11.com'da
Bonus'a özel
Mayıs Kampanyası!

Anneler gününde
Bonus
alışverişin uğurlu
adresinde!

Bonus ile yapacağınız 100 TL ve üzeri alışverişlerde

TL n11.com Bonus
TL indirim
Taksit

n11.com

Detaylı bilgi için tıklayınız.

SEVENİ KULLANANI BEDAVASI EN BOLI I ♥ bonus

Garanti
bonus.com.tr | 444 0 333 Alo Garanti
bonubon

N11.com e-commerce campaign

- 11 TL n11.com bonus, 11 TL cashback discount for purchases of over 100 TL.
- During the campaign period the customer had the chance to shop with 11 installments without paying extra interest.
- After a certain period the earned bonus expires
- 35% volume increase

Perform Marketing for Retailers

Monthly Newsletter

- Communicates merchant campaigns and informs about new partners and their offers.

Cardholder Statements

- Includes partner retailer logos and specific messages to drive cardholder to the partner retailer

Yıl Sonuna Kadar Her Ay Ekstra 5000 MİL!
Her ay ekstrenizde harcamanız 2000 TL'yi bulsun. Sonraki harcamanız size 2 kat mil, her ay 5000'e varan mil kazandırır.

Miles&Smiles Privé Bilgileriniz
Kart Numarası: 5218 24 **** 6024
Kart Limiti: 60.000,00 TL
Nakit Avans Limiti: 20.000,00 TL
Hesap Kısım Tarihi: 22 Eylül 2013
Son Ödeme Tarihi: 02 Ekim 2013
Dönem Borcunuz: 21.945,02 TL
Min. Ödeme Tutarı: 7.682,00 TL

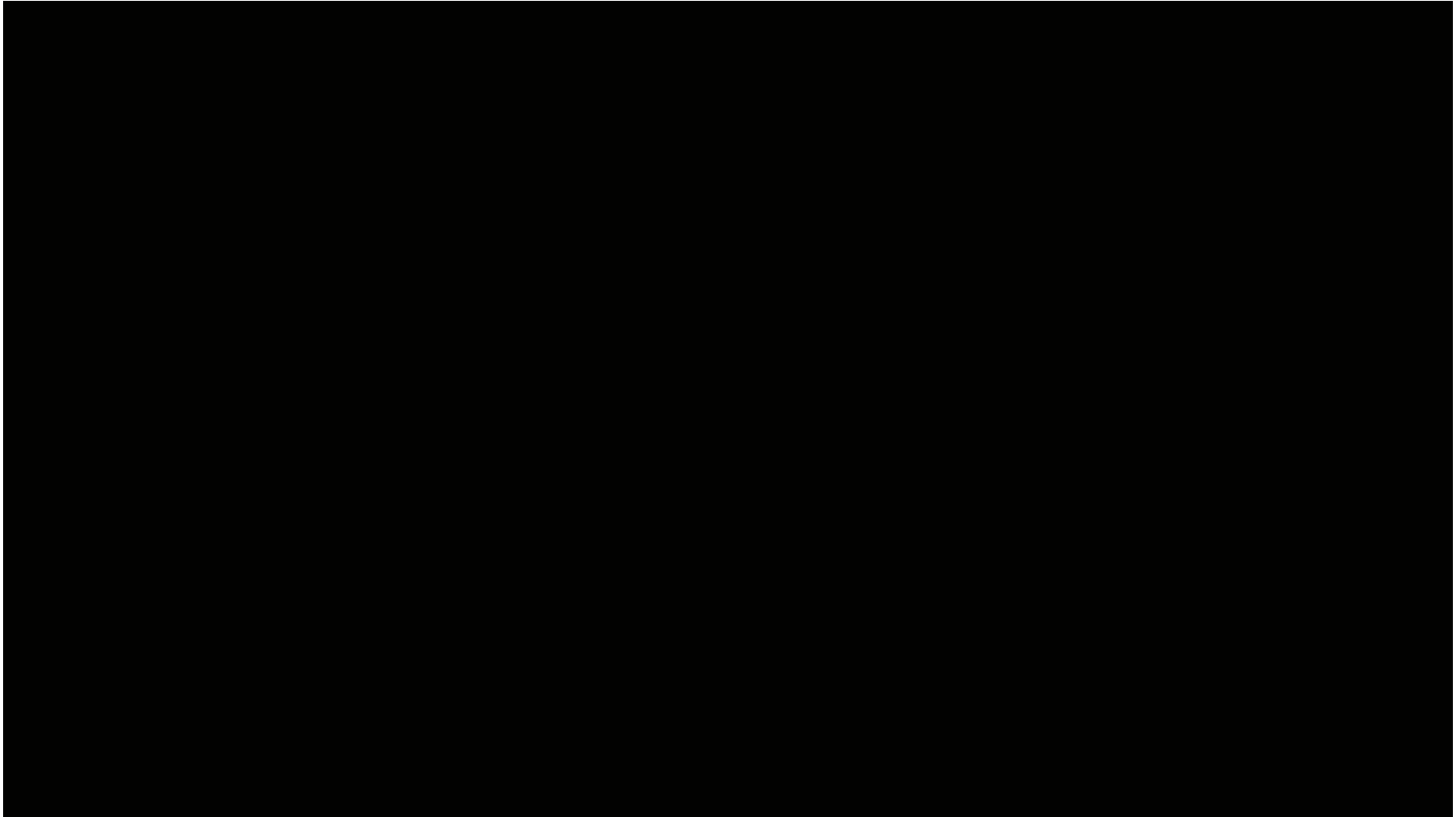
Mil Bilgileriniz
TK Numarası: TK315755008
Alışveriş Mil: 6.926
TK Statüsü Alışveriş Mil: 0
Amex Alışveriş Mil: 0
Kampanya Mil: 0
Dizeltilme Mil: 0
Bu Dönemki Toplam Miliniz: 6.926

23 Ekim itibarıyla cari akdi faize ek olarak, y.içinde bankamızdan yapılan nakit çekimlerden %3,5+5TL; diğer banka nakit çekimlerinden %3,5+7TL; y.dışında %3,5+3USD veya %3,5+2EUR, taksitli nakit avansla %8'e kadar ücret alınacaktır.

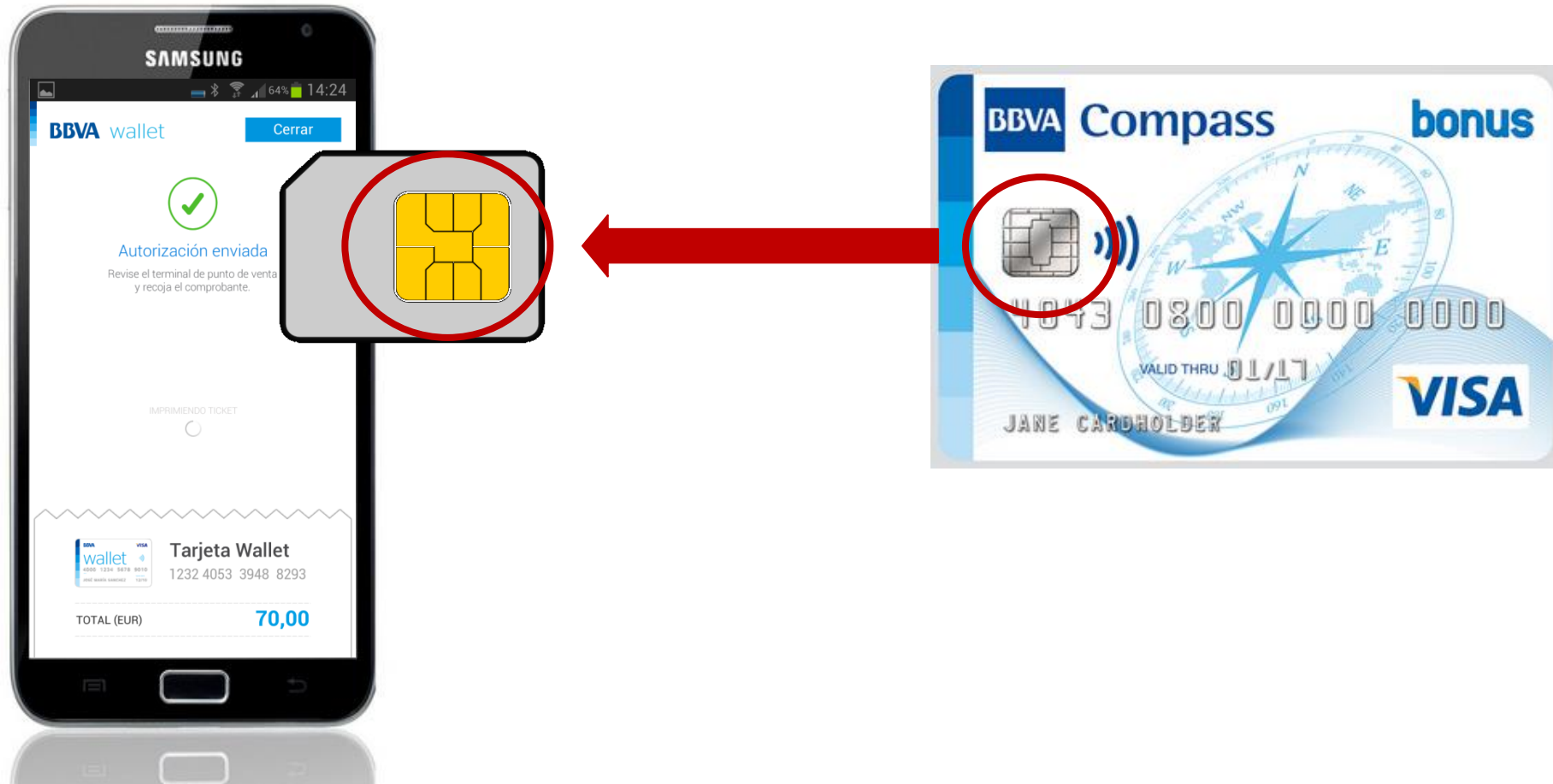
İşlem Tarihi	Dönem İçi İşlemler	Kalan Borç / Taksit	Alışveriş Mil	Tutar (TL)
02 Eylül 2013	ÖNCEKİ DÖNEMDEN DEVİR EDİLEN TUTAR ÖDEMENİZ İÇİN TEŞEKKÜR EDERİZ			23.401,10
02 Eylül 2013	MİLES&SMİLES PROGRAM ORTAKLARINDA YAPTIĞINIZ HARCAAMLAR			23.401,10
02 Eylül 2013	MACROCENTER-YALIKAVAK BOD	103	206,75	
05 Eylül 2013	MACROCENTER-YALIKAVAK BOD	190	379,30	
13 Eylül 2013	MACROCENTER-D-MARIN TURGU	47	94,09	
11 Eylül 2013	IPKİYOL ANK-365-İPEKYOL GY	62,28 x 7 - 7 Taksit		62,28
11 Eylül 2013	IPKİYOL ANK-365-İPEKYOL G	76,71 x 7 - 7 Taksit		76,71
09 Eylül 2013	MAXIMARAVETRİNA-MARINA RI	330,85 x 7 - 7 Taksit		330,85
11 Eylül 2013	MAXIMARAVETRİNA-MARINA RI	265,00 x 8 - 8 Taksit		265,00
30 Ağustos 2013	ÖZDİLEK HAVLU-SOLU	79,96 x 7 - 7 Taksit		79,96
01 Eylül 2013	MARKS&SPENCER/MİDOWTOWN AVİM	146,98 x 2 - 2 Taksit		146,98
06 Eylül 2013	MARKS&SPENCER/MİDOWTOWN AVİM	156	159,80	
05 Eylül 2013	ÖZİT-OPET-HALKARNAK AKA	79	157,50	
05 Eylül 2013	ÖZİT-OPET-ÖKÜÇÜBELL BAŞAR	183	365,84	
27 Ağustos 2013	İZMİR ÇEŞME MARINA-CARREF		39	66,90
24 Ağustos 2013	BRANDROOM ANKARA PANORA	156,42 x 7 - 7 Taksit		156,42
13 Eylül 2013	MİRODO-İZMİR-YALIKAVAK M		32	63,39
10 Eylül 2013	ZARA ANKARA PANORA AVİM	139,92 x 7 - 7 Taksit		139,92
23 Ağustos 2013	CALVIN KLEIN JEANS	180,00 x 2 - 2 Taksit		180,00
01 Eylül 2013	MENDO-ÇİĞEK İYI GİYİM	123,00 x 2 - 2 Taksit		123,00
24 Ağustos 2013	BEYMEN-PANORA AVİM	170,71 x 7 - 7 Taksit		170,71
19 Eylül 2013	BEYMEN - KAVAKLIDERE	203,67 x 7 - 7 Taksit		203,67
09 Eylül 2013	DOĞULAS PARFÖMERİ LTD ŞTİ	109,66 x 5 - 5 Taksit		109,66
24 Ağustos 2013	EREN PERAKENDE BREN-BURSE	122,37 x 8 - 8 Taksit		122,37
23 Ağustos 2013	CELESTİL-FATMA BEDRİYE K	409,09 x 11 - 11 Taksit		409,09
20 Ağustos 2013	BÜĞÜN KİTİMLİ MADENLER	250,00 x 7 - 7 Taksit		250,00
01 Eylül 2013	BODURUM MÜDO HANINA	17,22 x 8 - 8 Taksit		17,22
01 Eylül 2013	BODURUM AVENUE MÜDO STORE	191,68 x 2 - 2 Taksit		191,68
07 Eylül 2013	NURVER YALÇINKAYA		292	350,00
08 Eylül 2013	NURVER YALÇINKAYA		250	300,00

Ekstre No : 015-2013020414119837
Ekstre Sayfası : 1 / 3

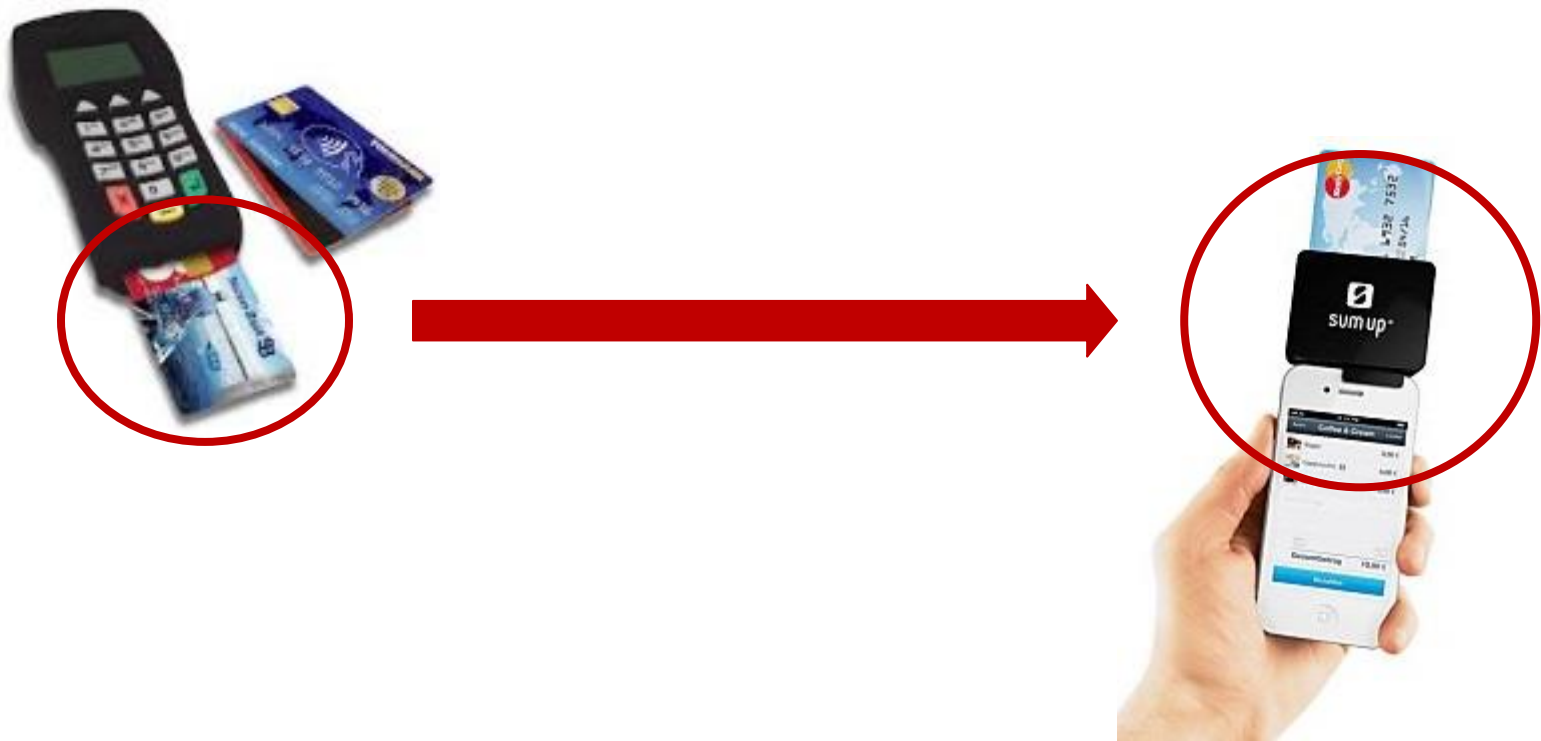
Partnering with Retailers: Importance of Contactless



Continuous Innovation: Payments on Mobile



Continuous Innovation: Sum Up Dongle



Payment Systems > Banking

Payment Systems \neq

- A card payment to close the sale

Payment Systems =

- Technology
- 121 Marketing
- Customer Generation
- More Sales