

i use cardlink

VISA

Master

UnionPay

DISCOVER

From 'use' to 'experience'



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The early days

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Initial mission



80,000 POS Terminals

2 Acquiring Banks



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NATIONAL BANK
OF GREECE



> 250,000
POS Terminals

> 45,000
own Merchants

> 400,000,000
transactions annually

> 100
people in our team

Growth

Changing landscape

Payments industry

Retail sector

Greek market

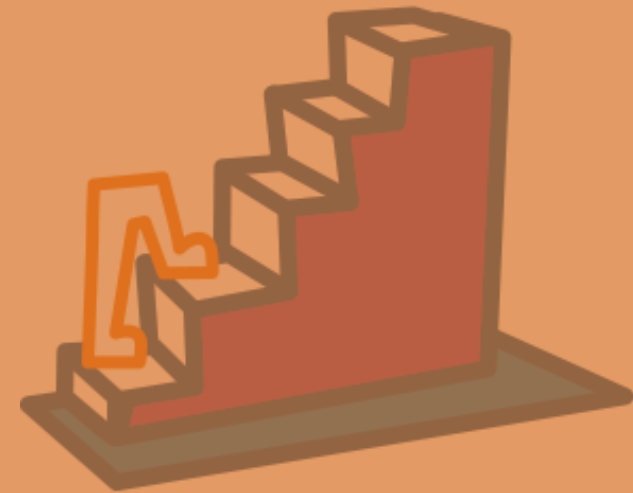


Come out of the shadow

Innovate relentlessly
to develop and
provide solutions that
continuously enhance
the experience of
merchants and
consumers

Mission

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Design for humans

“...a human-centered, creative, iterative and practical approach to finding the best ideas and ultimate solutions. Design thinking is just such an approach to innovation.”



Tim Brown

IDEO
DESIGN

Design is not just
about thinking,
is an act of doing!

Four Orders of Design

Thoughts

4. Order
Problems of
Integration



Richard Buchanan

ENVIRONMENTS
ORGANIZATIONS
SYSTEMS

ACTIVITIES
SERVICES
PROCESSES

PHYSICAL
OBJECTS

WORDS
SYMBOLS
PICTURES

Actions

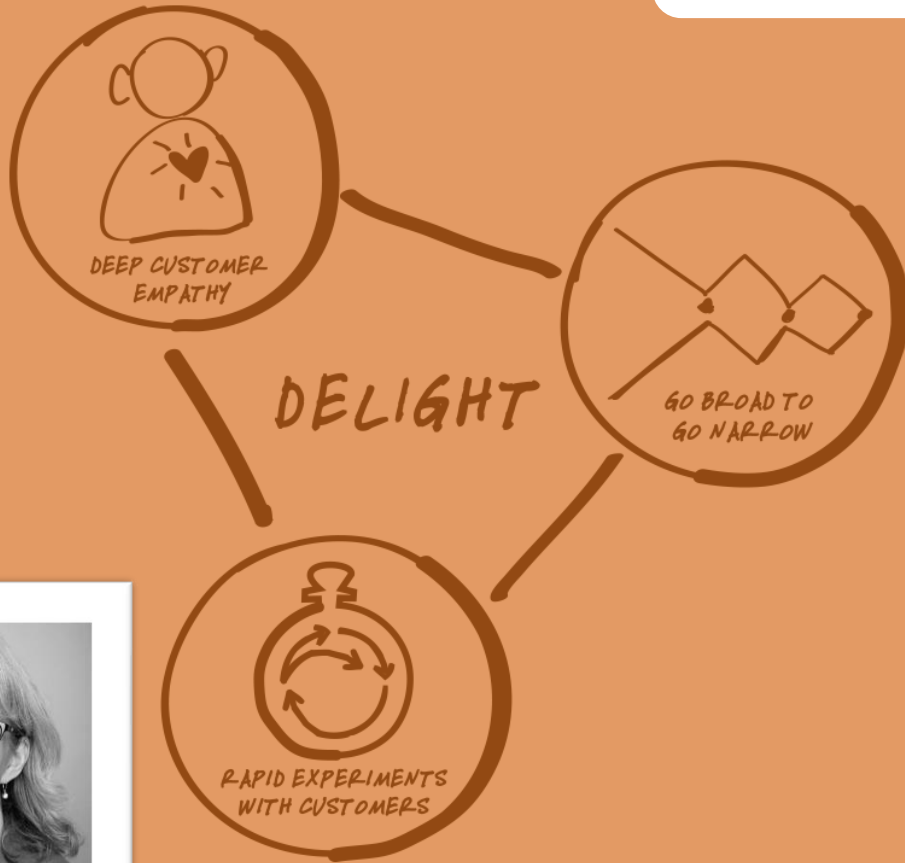
2. Order
Problems of
Construction

Things

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Design for innovation

Where to start



Fall in love with
the problem,
not the solution



Kaaren Hanson

Merchant needs

“What does the
product/service do **for**
me?”

Empathize & Define



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Project “Apollo”



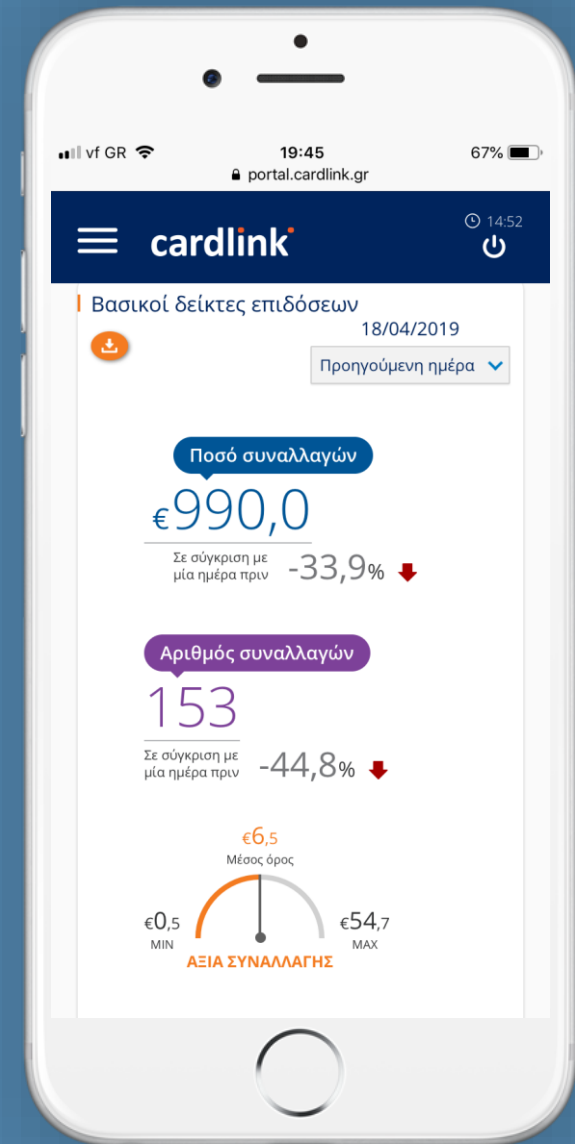
Information
out of
(Big...) data

Invaluable

At a glance

Live

Project “Apollo”



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A bunch of...

All you need in one
solution

A maître on your own

Unfold the story
behind each sale

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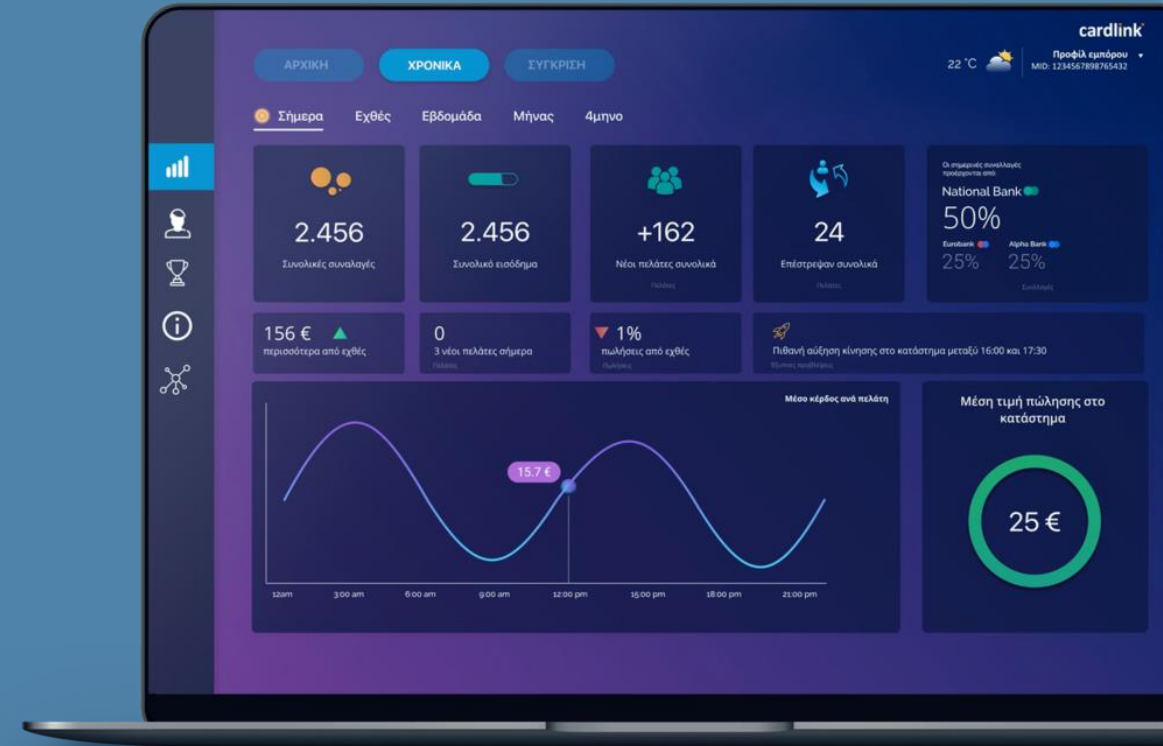


Targeted growth

Predicted weather
impact

Visiting hours

Cardlink index



From Big to Smart

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To a digital future

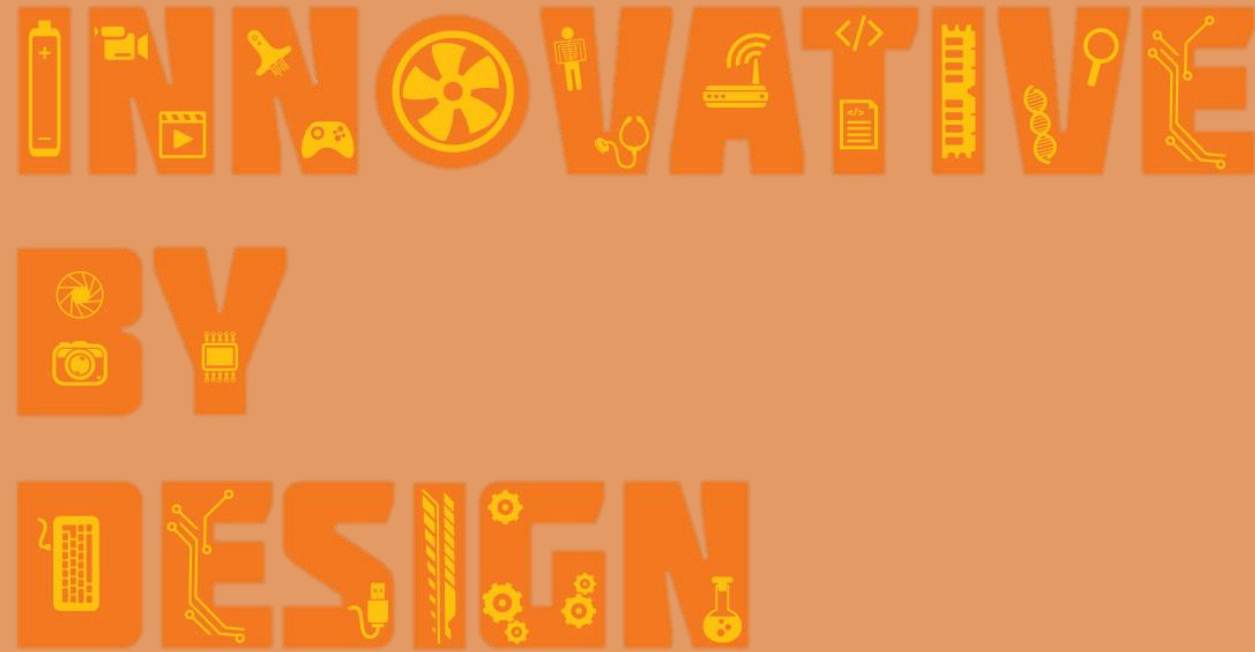
No disruptive
innovations can be
made, without
understanding the
customer's needs



Awareness

- ...of real problems
- ...of customers
- ...of obstacles
- ...of options
- ...of knowledge and...
- ...of one another.

INNOVATIVE
BY
DESIGN

The text 'INNOVATIVE BY DESIGN' is rendered in a bold, orange, sans-serif font. Each letter is filled with a solid orange color and contains a white icon. The 'I' has a battery icon, the first 'N' has a video camera icon, the second 'N' has a game controller icon, the 'O' has a fan icon, the first 'V' has a person icon, the first 'A' has a Wi-Fi router icon, the second 'A' has a code editor icon, the 'T' has a server rack icon, the 'I' has a magnifying glass icon, and the 'V' has a DNA helix icon. The 'B' has a camera lens icon, the first 'Y' has a camera body icon, and the second 'Y' has a microchip icon. The 'D' has a keyboard icon, the first 'E' has a circuit board icon, the 'S' has a USB icon, the first 'I' has a lightning bolt icon, the first 'G' has a gear icon, the second 'I' has a gear icon, and the 'N' has a beaker icon.

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