

GARANTI BBVA INTEGRATED ANNUAL REPORT 2019

NEXT
DECADE

Çağrı Süzer, CEO of Garanti Payment Systems, talks about the future of payment systems and analytics based smart solutions.

Shopping experience is changing due to mega trends such as smart phones, online stores or data driven offers. Hence, the way that we pay has to also change in a fast pace.

Our purpose at Garanti BBVA is bringing the age of opportunities to everyone, and this continuous transformation in shopping and payment experience provides us the right environment to fulfill this purpose.

As Garanti Payment Systems, we have been at the forefront of payments innovation to deliver the best customer experience while contributing to the financial health of our customers.

To give you a few examples, that are all firsts to Turkish market; our GarantiPay enables safer e-commerce payments by eliminating the need to share card information, our BonusFlaş application offers hundreds of machine learning driven personalized shopping campaigns, or our employees can pay with face ID in our technology campus.

Merchants in our Bonus network can now launch campaigns to their customer base using our online platforms which provides them the smart -data driven- logic around who to target, what to offer and how to measure the results.

Going forward, I believe the future of payments will continue to be heavily shaped by data, digital and mobile, as well as internet of things. Payments will continue to become more convenient, safer, invisible and borderless. Through our flagship card brand, Bonus, that is in the pockets of one of every 3 customers in Turkey, we will continue to innovate and bring the age of opportunity to everyone.