

The Market Entry Risk Matrix

A pre-diagnosis matrix to bulletproof your cross border payments strategy

According to the openness of a Retail Payments market using the same providers or payments methods does not make sense.

Why this exists?

In payments, regulations and rulebooks affect the payments experience from acceptance to settlement as much as infrastructure :

However, most actors from Payments Industry still only build their strategy on acceptance and especially infrastructure.

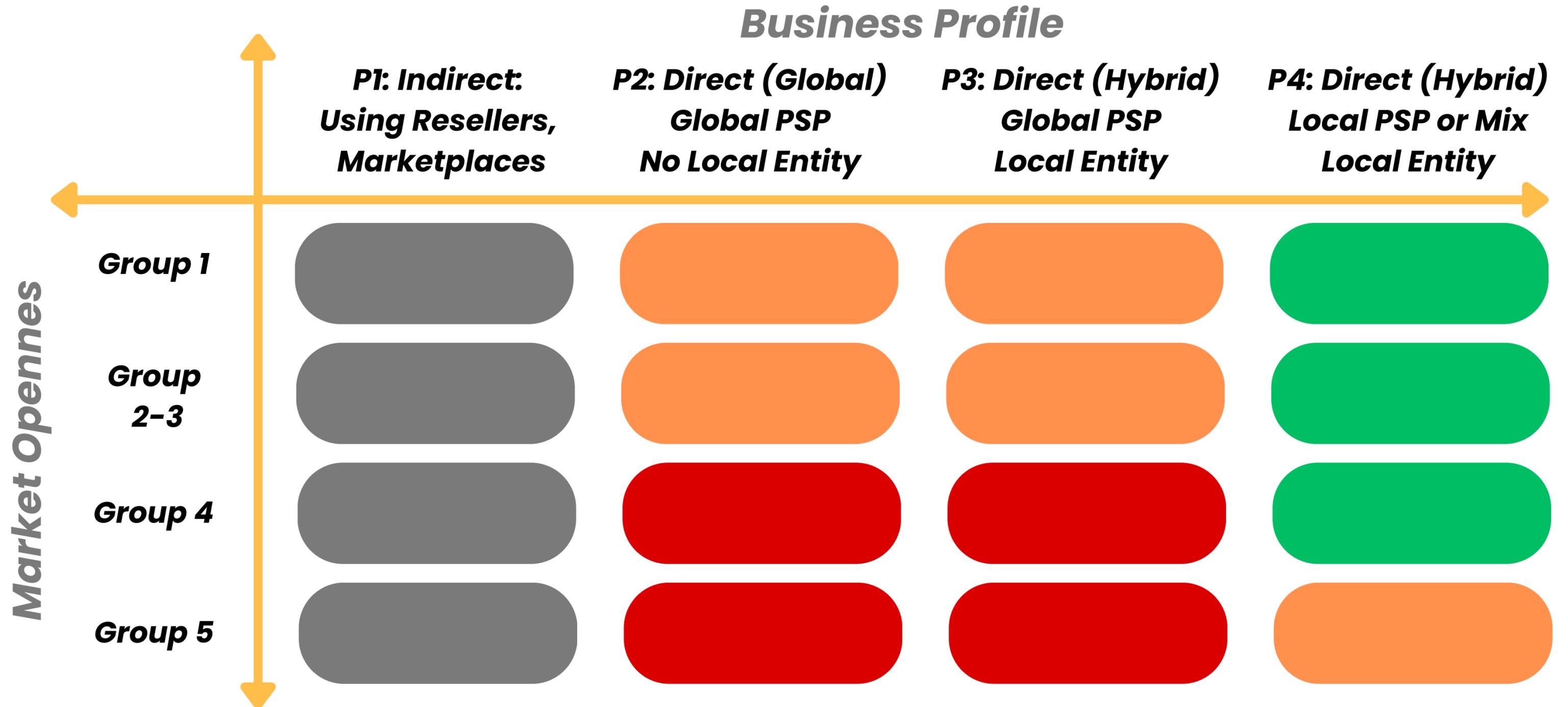
They tend to neglect the rulebooks, which drives if a market is open or not, and therefore, the criticality of operational challenges, you might encounter later for your customers.

What this tool does (and what it doesn't)

- ✓ It helps you position your strategy on a spectrum of criticality
- ✓ It tells how deep the gap is and if your setup is in accordance with the market group you are in
- ✓ It gives quickly an idea on how to better bulletproof you strategy based on the market profile an dynamic
- ✗ It does not compute costs or exposures
- ✗ It does not assume a strict segregation between F2F and online payments
- ✗ It does not replace an audit; it helps you knowing what could be weaknesses to audit

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Where are you in the spectrum? Position your business profile within the country in the group profile you operate

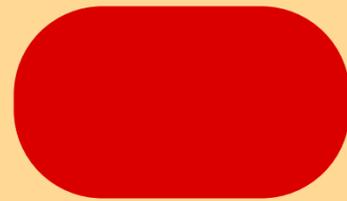


How to interpret your map?

Look at the colours you "fit" into



You aren't "in" the market. You are a passenger on someone else's license. You have zero control over your customer data, margins, or payment costs.



A strategic dead-end. You are either legally exposed (Data residency/License breach) or technically excluded (Zero reach into domestic infrastructures/local providers).



The "Friction Zone." Your setup is up and running, but you are fighting the market's natural current. You suffer potentially from higher declines, higher costs, or "hidden" foreign filters.



Strategic Alignment. You have reached the "Native" benchmark, where growth and margin are fully under your control. Still room for improvement, but it is fully aligned with market's dynamic