PCMI Payments Coffee Chats

Panel discussions with senior industry voices

The Next Generation of Acquiring in Latin America

From PCMI Global Payments Megatrends



August 2026

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PCMI Payments & Commerce Market Intelligence

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The Global Payments Story in 2026:

More Rails, More Intelligence, More Fragmentation

1. **Multi-rail world: The battle for micro transactions intensifies**
2. **AI Becoming the Gateway to Commerce**
3. **Cross-border is fragmenting with growing intra-regional flows**
4. **The great acquiring unbundling – Emergence of acceptance ecosystems**
5. **B2B payment modernization and strategization**

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Guest speakers



Lautaro Musiani
Sr. Consultant
PCMI



Matias Fainbrum
VP of Consulting Services
Getnet

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The great
Acquiring unbundling

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Latin America's acceptance deficit

~20 million POS terminals

~20 million formal merchants

~1.45 terminals per merchant

69% POS penetration among formal merchants

~55 million total selling entities

~25% POS penetration overall



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Source: Federal Reserve Board

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From hard to soft: SoftPOS leading the way

How does SoftPOS work?

1. Merchant downloads an app from acquirer or PSP
2. App is certified under PCI CPoC (Contactless Payments on COTS) standards
3. Enables contactless transactions via mobile device
4. Android only. Tap to Pay is the Apple equivalent

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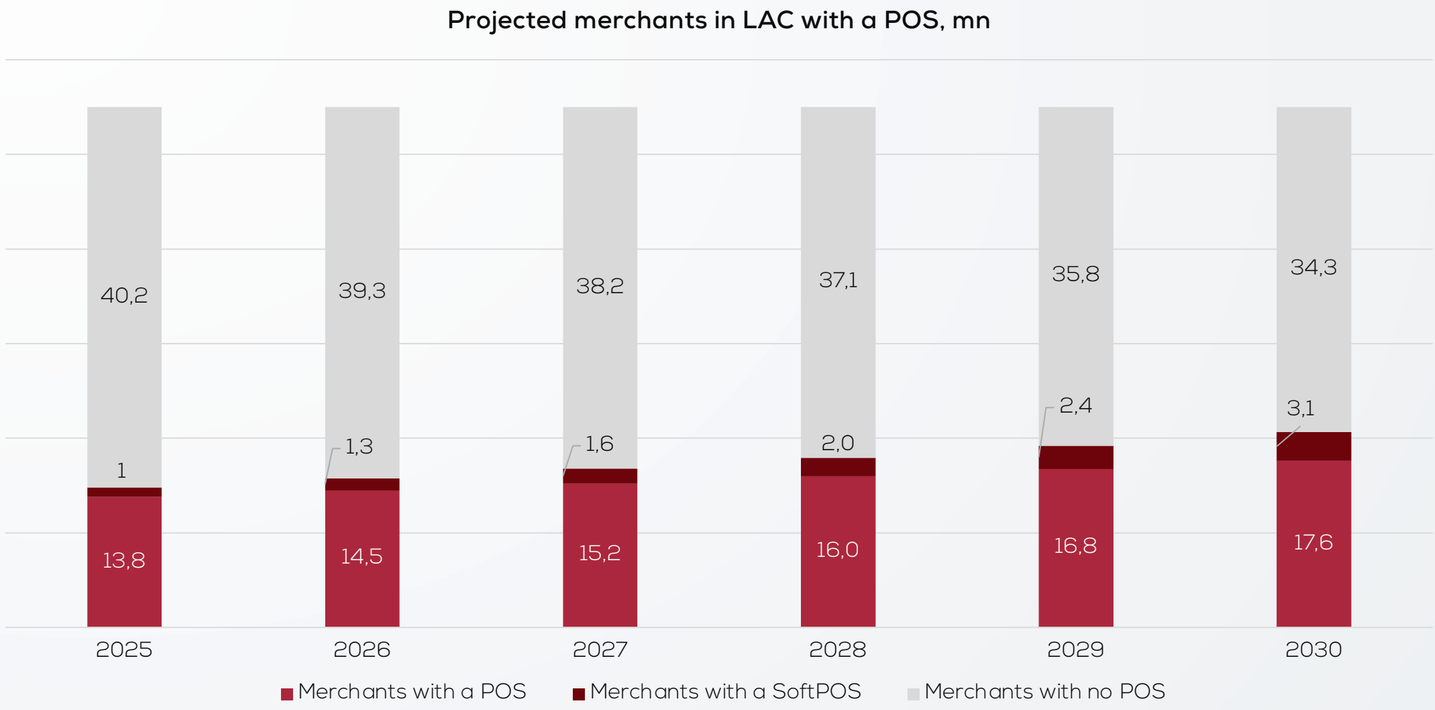
Despite aggressive SoftPOS growth, more still needs to be done in LAC to achieve full acceptance

Just under

1 million SoftPOS in LAC

- Micro merchants
- Taxis
- Professional services
- Home services
- Delivery and last mile logistics
- Events

If growth follows global expectations…



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Despite aggressive SoftPOS growth, more still needs to be done in LAC to achieve full acceptance

Accounting/ERP

Siigo

alegra

TOTVS

Restaurants

Siigo

Soft Restaurant®

Wellness/Beauty/Health

AgendaPro

Doctoralia

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Getnet

The next generation of Acquiring

Matías Fainbrum
VP Consulting Services

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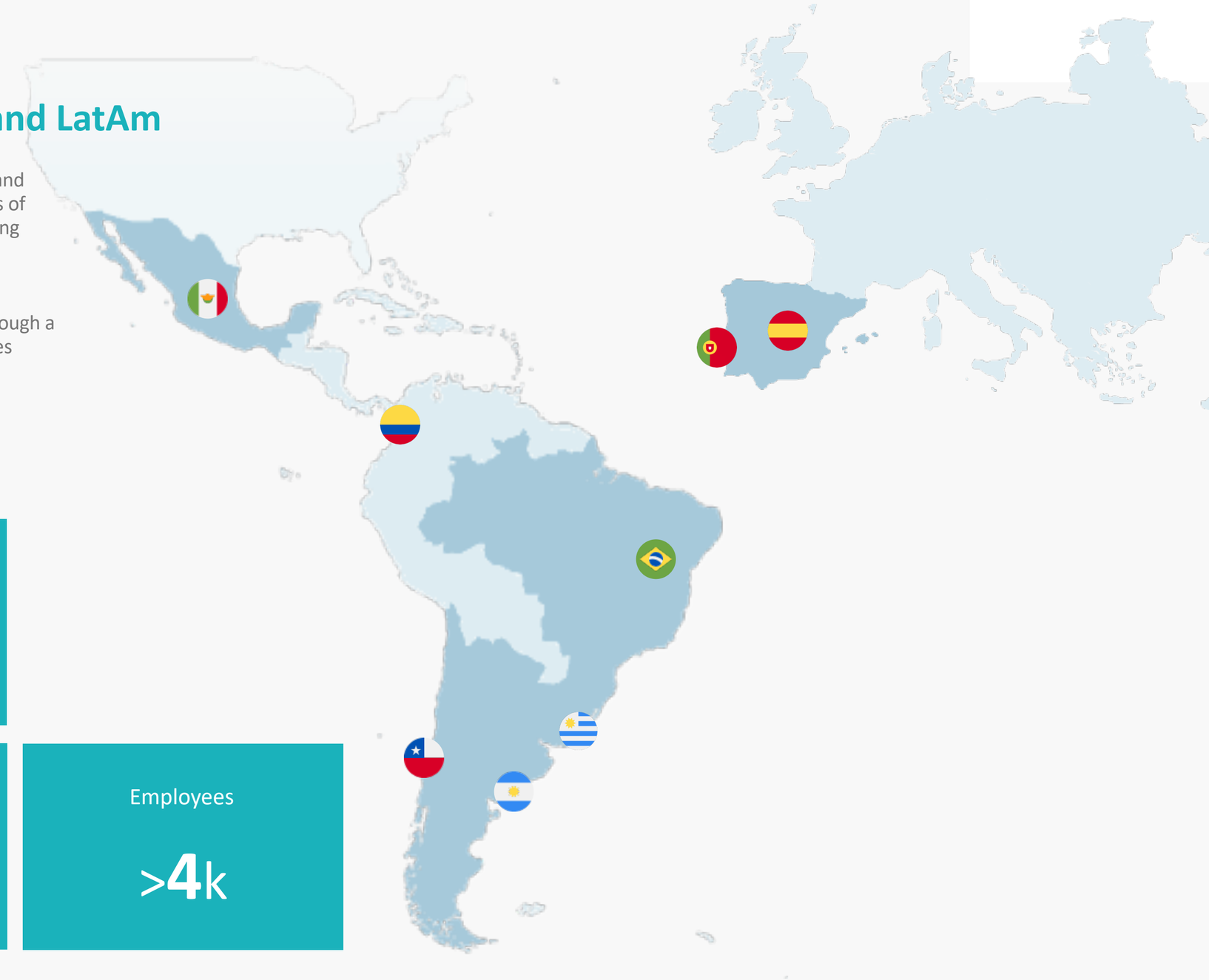


Getnet

Strong geographical footprint in Iberia and LatAm

Getnet is the leading fintech provider of payment solutions in Latin America and Iberia. We offer robust, omnichannel solutions that cater to the unique needs of our customers, integrating seamlessly with existing ecosystems while delivering powerful proprietary capabilities.

Getnet is built to serve merchants, ISVs, PayFacs, orchestrators and the next generation of commerce enablers—connecting technologies and markets through a unified, omnichannel payment experience that boosts performance and drives growth.



2025 Snapshots:

Total Payments Volume

>238€Bn

Processed Transactions

c.10.5Bn

Largest acquirer in Iberia and LatAm

1st

Active Merchants

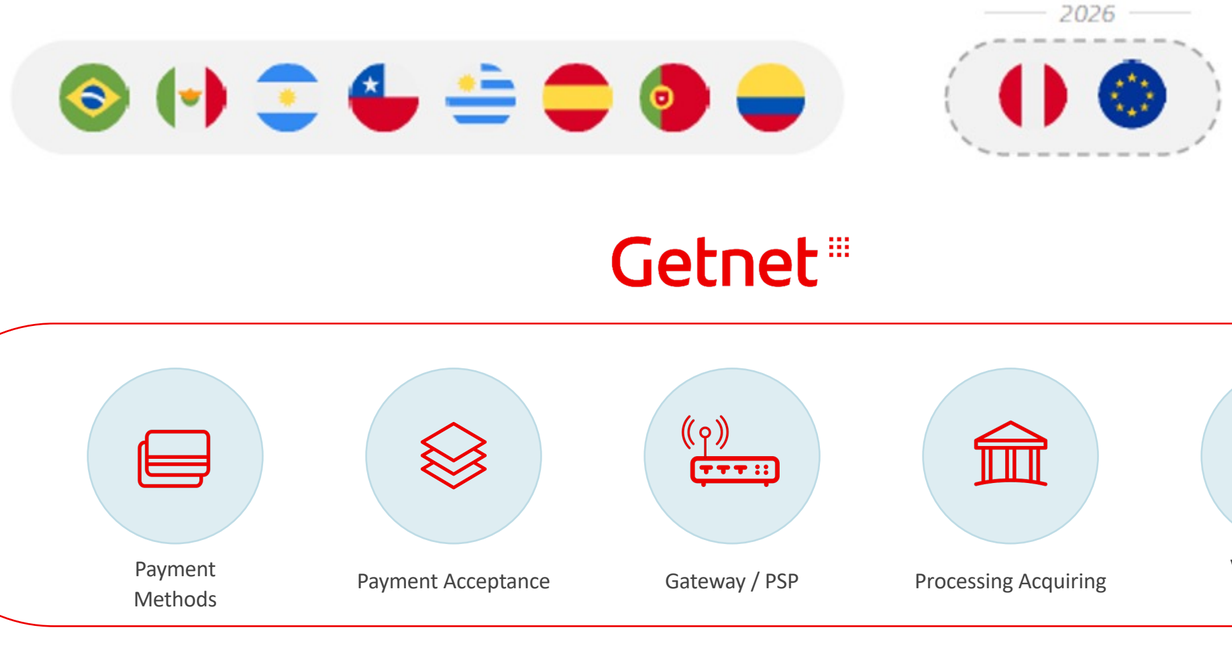
1.3Mn

Employees

>4k

We cover the payments value chain

Through our modular platform that can be adapted to a variety of clients and partners

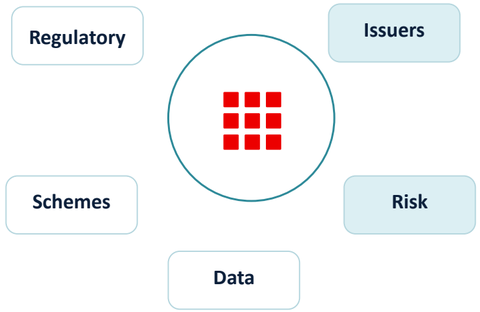


Turn payment complexity into measurable growth

A senior advisory layer that helps enterprise merchants and platforms improve approval performance, reduce acceptance cost and scale payment operations across markets.

Payments Ecosystem

Complexity grows across channels, geographies and counterparties.



Fragmented signals make every basis point hard to find

Getnet Consulting Services Global Team 3-pillar value system

Performance engine

Diagnose, design and mobilize improvements across the full payments value chain.

1	**Professional Services**	solution design / activation / UX
2	**Payment Performance**	approval intelligence / optimization
3	**Payment Partnerships**	schemes / issuers / ecosystem

Measurable client outcomes

Tracked with the client through a practical roadmap and executive review cadence.

More approved revenue
Reduce avoidable declines and friction.

Optimized acceptance cost
Improve payments economics

Faster expansion readiness
Structure roadmap, governance and launch support

Deliverables for Enterprise merchants

Diagnostic assessment | prioritized value roadmap | implementation support | executive performance reviews to measure continuous growth

Thank you
Gracias
Obrigado



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What is PCMI’s role?

Grow Measure Protect

For Acquirers, issuers, networks, PSPs

- Map the ISV ecosystem and find your place in the value chain
- Commercial intelligence to accelerate SoftPOS
- Global merchant engagement program

For merchants

- Develop a new customer acquisition strategy
- Benchmark and optimize performance
- Configure your regional acceptance partnerships
- Develop a direct-to-consumer strategy

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See you next time on...

September 16th

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Thank you

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