



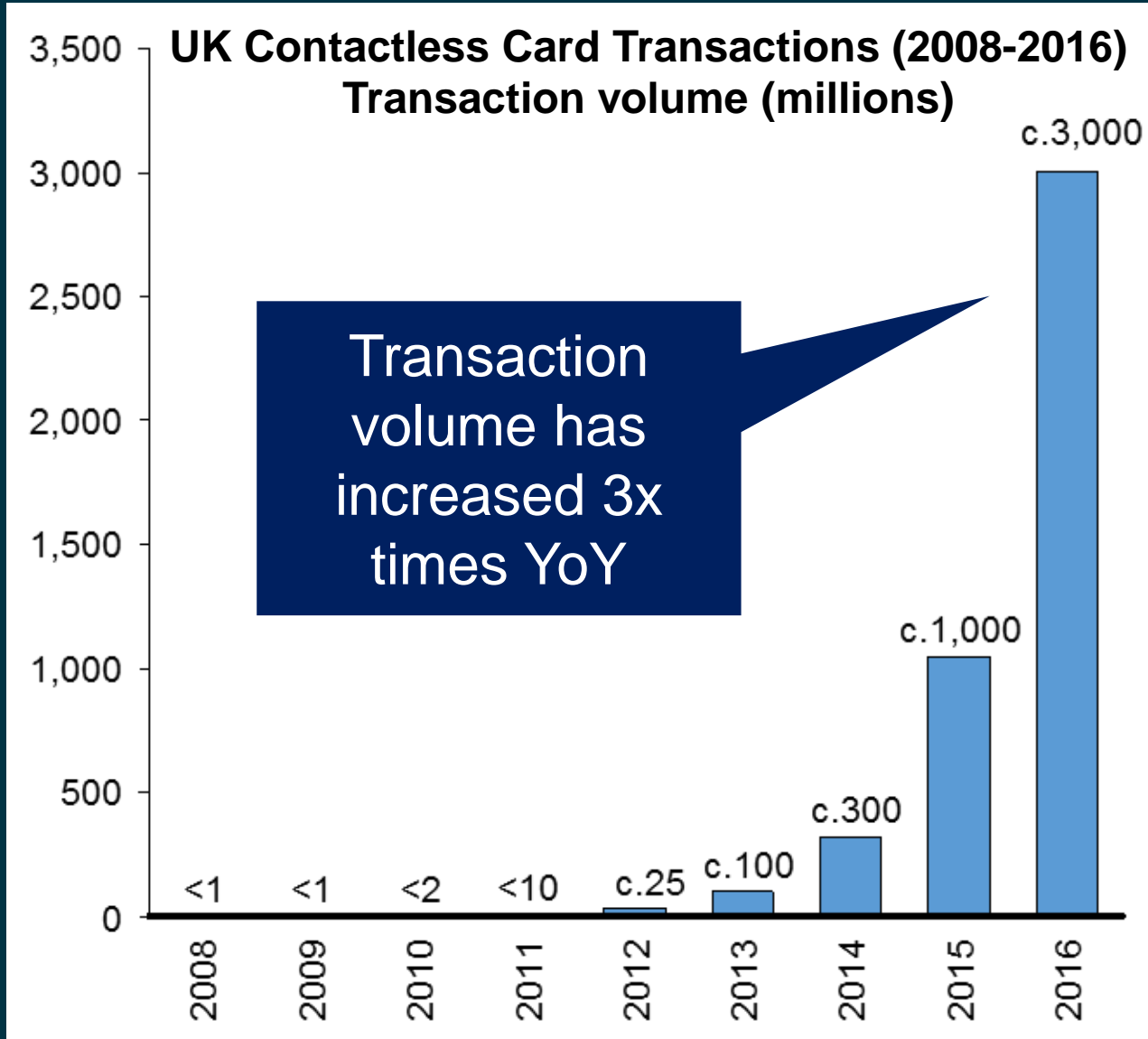
THE JOURNEY TO CASHLESS PAYMENTS

MARCH 2017



High performance. Delivered.

THE RELENTLESS MARCH OF CONTACTLESS



= less cash

Source: Accenture analysis of public data originating from the UK Cards Association

INNOVATION IN PAYMENTS FOR RETAILERS

Apps Today

- Alipay (Ingenico, Wirecard)
- Mobile Pay (Denmark)
- Payqwiq – Tesco (UK)
- Starbucks
- Swish (Sweden)
- Walmart Pay
- YoYo
-



User in control

APIs Tomorrow

- Push payments from bank accounts
- Biometric authentication
- Request for Payment
- Refunds
- Mixed payments (loyalty + \$s)
- POS/app loans
- Wearables
- Voice (Alexa)
- ...
- In-aisle buying
- BLE/QR/NFC connectivity
- In-app
- Omni-channel
- Augmented reality
- Order ahead
- Self-service
- ..

BANK

- Payment APIs (PSD2) – n x banks
- 2FA (PSD2)
- Transaction risk analysis (PSD2)
- API consolidators

RETAILER

POSITIVE NETWORK EFFECTS – THE KEY TO MASS ADOPTION

