

The future of digital payments

digital payments & new payments flows

April 2018



The digital shift is the biggest change in payments since plastic cards

2016 → 2021

10% → 17%

Digital commerce as share of global retail payments

...and it's impacted by multiple trends

Lines blurring between physical and digital

Security and privacy top of mind

Increasingly connected world

Consumer expectations

Advances in AI

Pace of change

On-demand economy

Focus on sustainability

Public-private partnerships

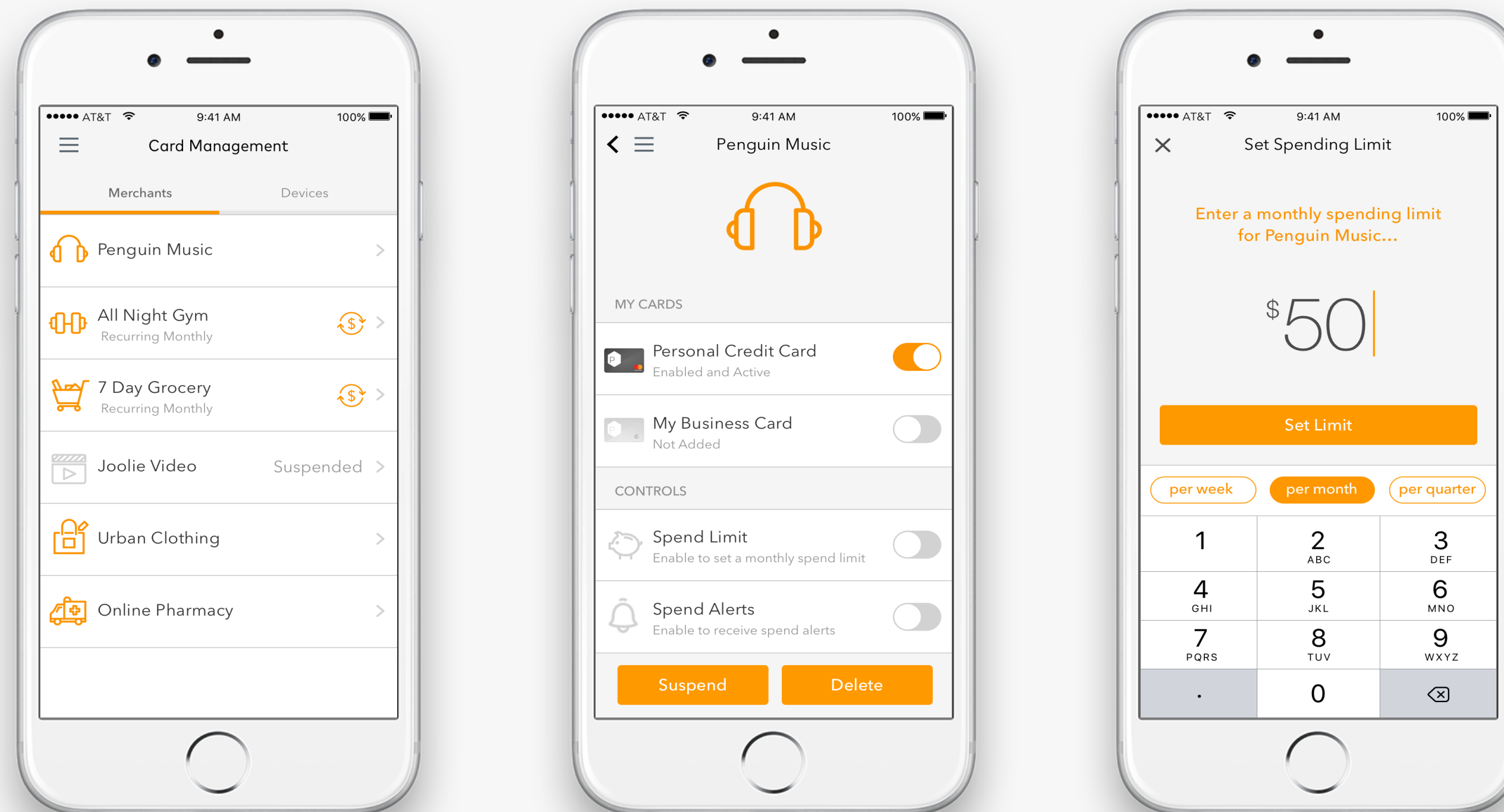
Urbanization and smarter cities

And the pace with which consumers embrace change has quickened, taking less time to reach 50 million users...



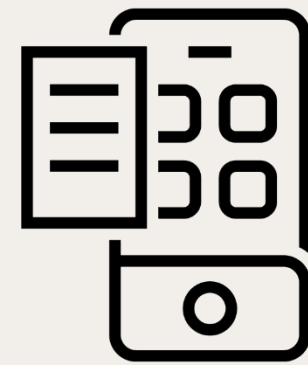
Giving control to the consumer

- Today, consumers' payment credentials (cards and tokens) are stored by merchants and on devices, with limited recollection of where they are stored or ability to control usage. Until now...
- We created a set of issuer-centric services so consumers know where their credentials are and control how, when & where they are used

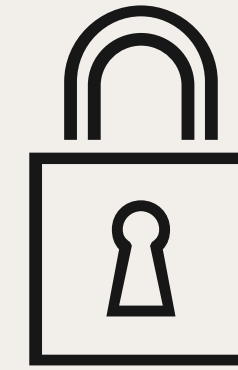


Our approach is very straightforward

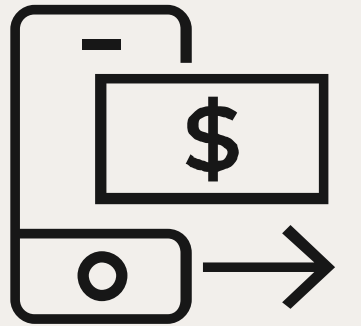
Delivering **a great experience** across every device and every channel



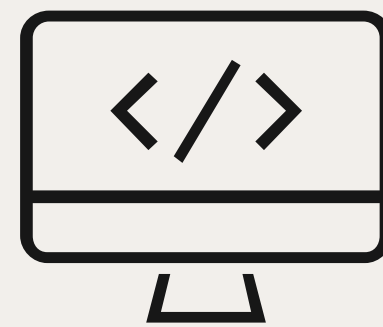
Relentlessly **securing every transaction**



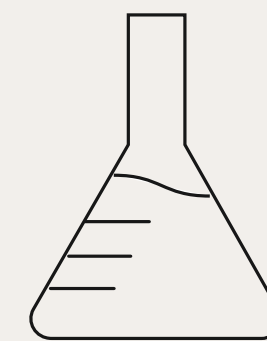
Enabling **more payment flows** in real-time



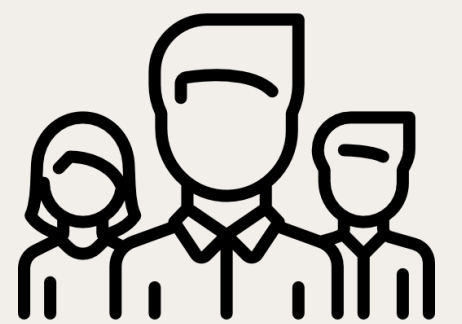
Leading set of **APIs**



Experimenting and co-innovating with customers and partners



Partner-centric in everything we do

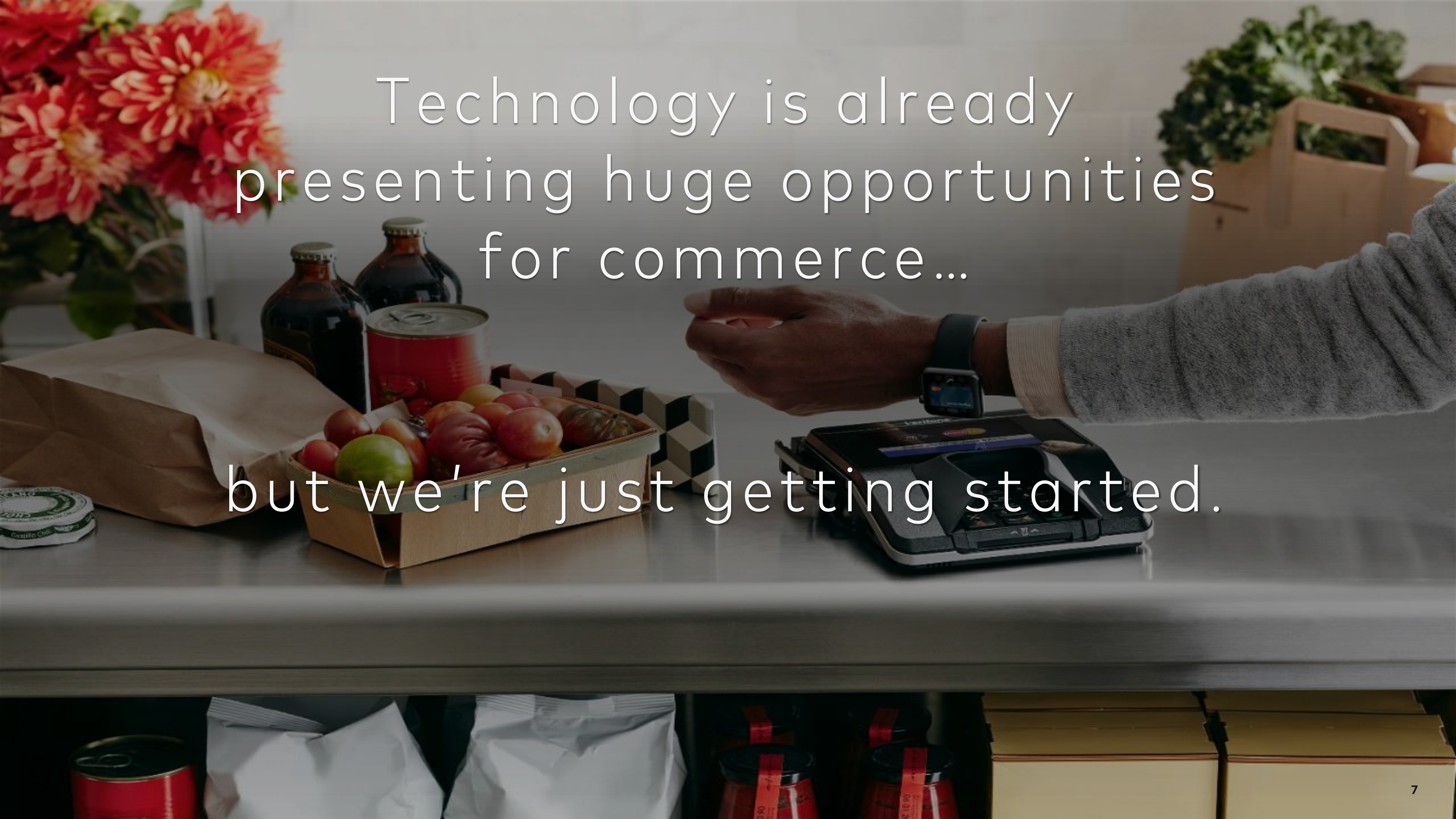


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Technology is already
presenting huge opportunities
for commerce...

but we're just getting started.