Next Generation Money
Challenges and Opportunities
Acceleration of Change

Common themes

- Digitized
- Mobilized
- Personalized
- Data, Big Data
- User Experience
- Internet of Things
- Immediate Payments
- Seamless Payments
- Connected Payments
Building Blocks – Innovation Tools

Innovation is getting faster and easier...

Payments

• Decoupled transactions
• Prepaid accounts
• Token services
• Payment platforms
• Payments facilitation
• Payment APIs
• Aggregation

Technology

• Cloud services and APIs
• App store distribution
• Artificial intelligence
• Facial recognition
• Voice interfaces
• Blockchain
• Biometrics
Building Blocks – In Age of Context

Smart devices and data make many things possible

MOBILE

GPS

SENSORS

SOCIAL

BIG DATA

WEARABLES

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Challenge for Incumbents

It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is the most adaptable to change.
What is Innovation?

“The conversion of new ideas to value”

“New kinds of value that make life easier”

“Staying Relevant”

“The future delivered”
Where Does Innovation Happen?

The initiation and funding process are between the user and the payments services providers.

The completion process is between the payments services providers and the merchant (and supplier).

Payments
Initiation
Funding
Completion
Payments Services Provider
Merchant
Consumer
Payments Services Provider
Please Welcome our Panelists

Danielle Gotkis
Senior Vice President
Marketing

Lisa Hrabosky
Director, Payments
Products & Engineering

Bradley Wilkes
Founder and President
Chief Executive Officer