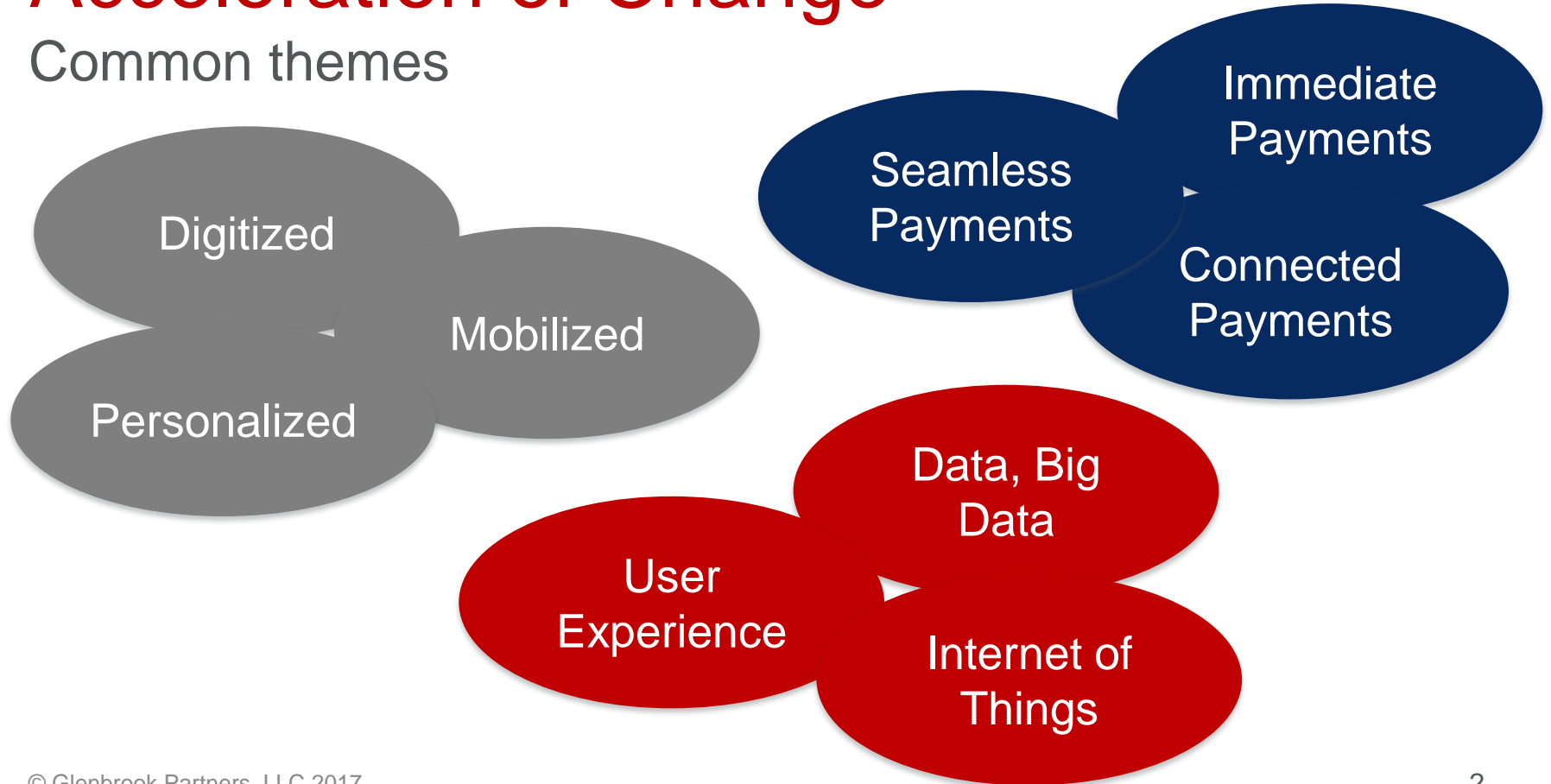


Next Generation Money Challenges and Opportunities



Acceleration of Change

Common themes



Building Blocks – Innovation Tools

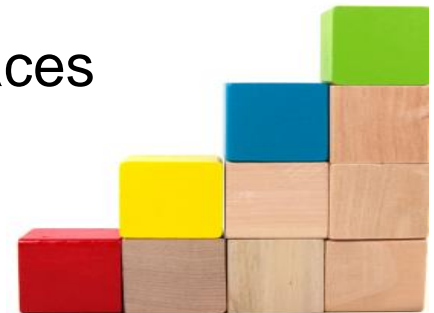
Innovation is getting faster and easier...

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

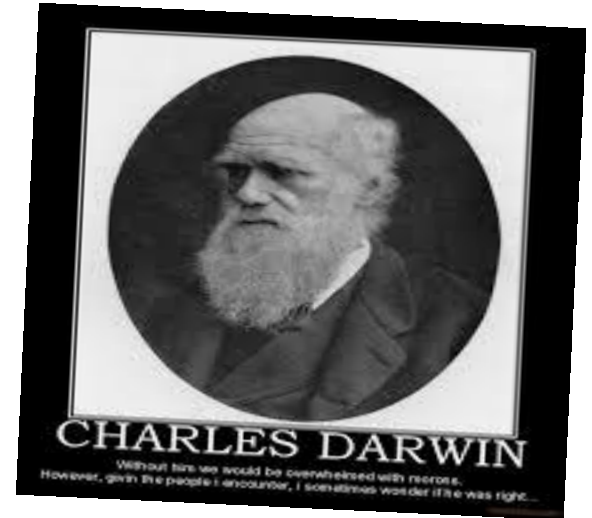


WEARABLES



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?

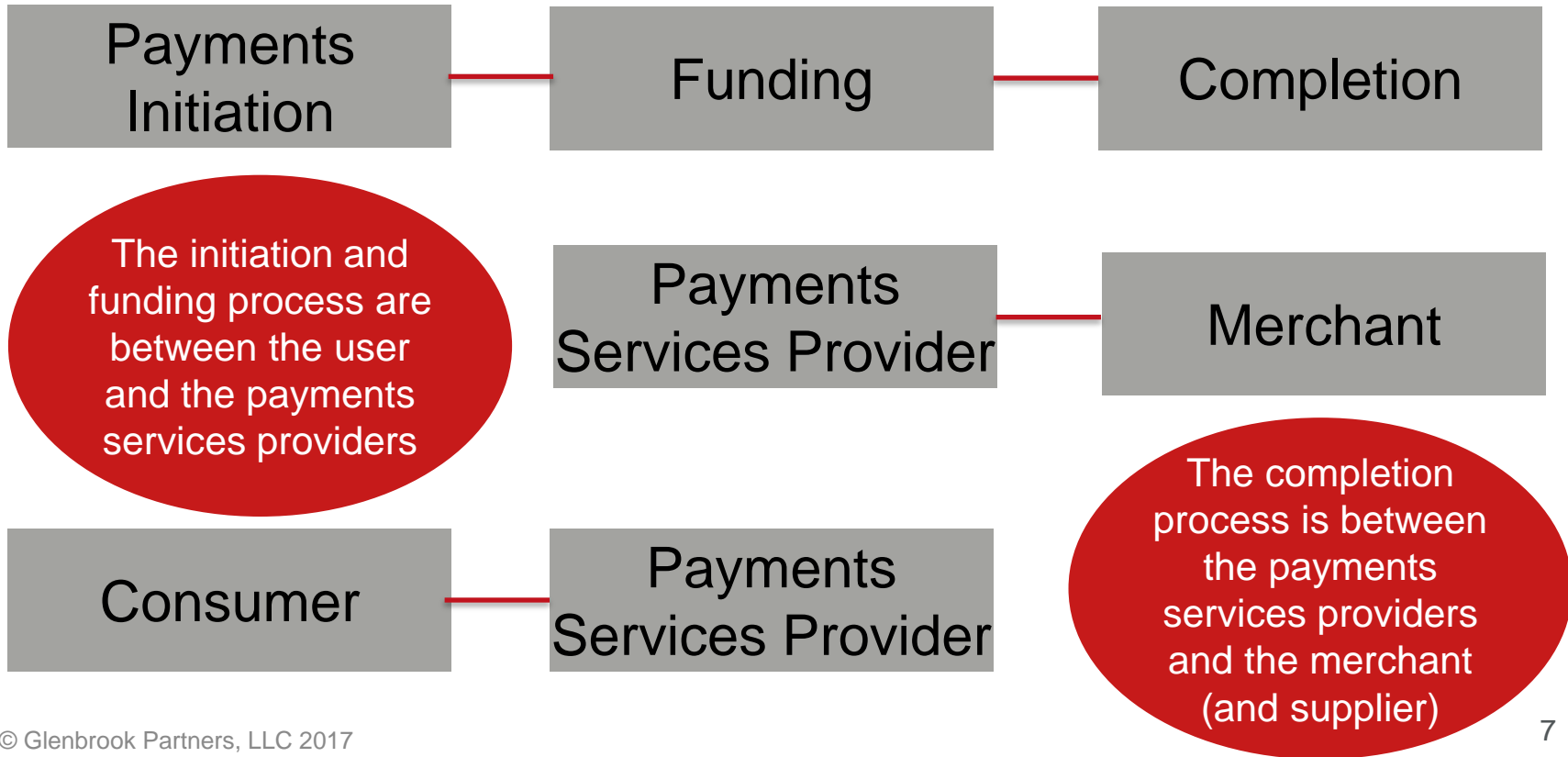
“The conversion of new ideas to value”

“New kinds of value that make life easier”

“Staying Relevant”

“The future delivered”

Where Does Innovation Happen?



Please Welcome our Panelists

d · local

Danielle Gotkis
Senior Vice President
Marketing

 **PayPal**

Lisa Hrabosky
Director, Payments
Products & Engineering

 **WingCash[®]**

Bradley Wilkes
Founder and President
Chief Executive Officer