

Pandemic fuels promising growth and opportunities for new players, urging regulators to increase scrutiny and mitigate systemic risk



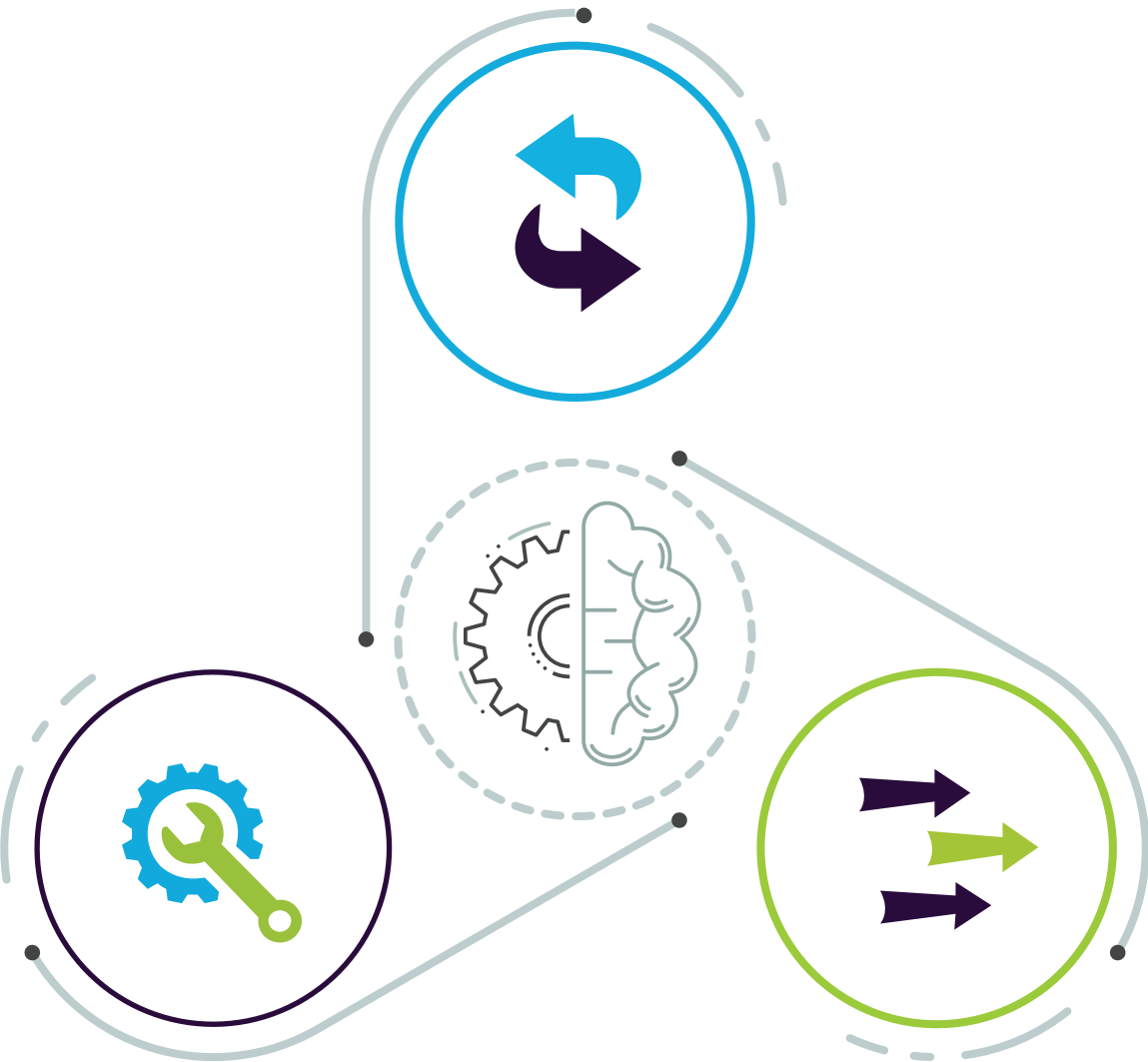
Regulators beef up scrutiny of new players and offerings as the ecosystem evolves

Improve go-to-market agility and business resilience through intelligent processes

Transition to “as-a-service” model

Payments-as-a-Service gains traction among small-and mid-tier institutions

**Leverage distributed ledger technology (DLT)**  
Payments firms turn to DLT for efficiency and economy



**Diligent investments in emerging technologies**  
Tech investment surges as payments firms fortify transaction data security

Deploy open ecosystem mindset to ensure seamless CX and fight competition

