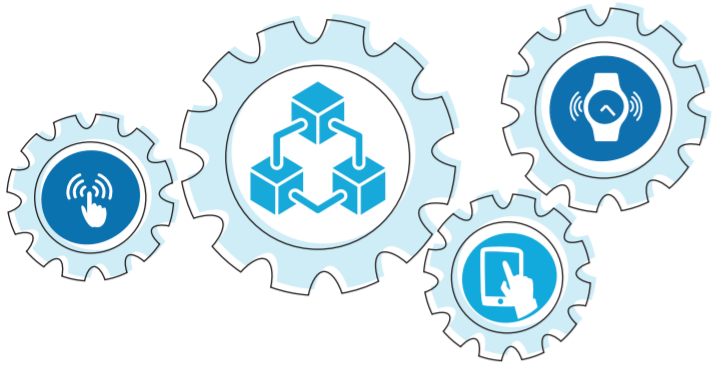


The aftermath of crisis unveiled the 'Payments 4.X' era where customer eXperience reigns with re-defined customer needs powered by invisible and embedded payments

Embrace next-gen payments

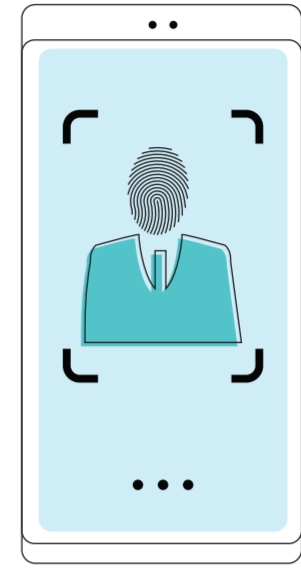
Next-gen digital payments to drive the growth in Payments 4.X era



PAYMENTS 4.X

Leverage Digital ID for CX

Payments to become transparent



New horizons in the sight call for novel business models and future-readiness



Enable customer proximity!
D2C and novel propositions from non-banks empower SMBs



Tame the elephants in the room!
BigTechs sink their teeth into B2B payments



Prepare for the digital currencies!
Infrastructure and process-readiness is inevitable

Profitability is on top of payments executives' mind



Collaborate with the winning horse!
PayTechs diversify to tap profitability



Size does matter!
Need of economies of scale drive consolidation

Transform into an intelligent enterprise to tap opportunities



Deploy an open ecosystem mindset!
Cost and operational advantages is a necessity



Develop cloud and data capabilities!
PaaS and data-based APIs to unlock new frontiers



Handle data with care!
Cybersecurity is critical as data become nimble



Embrace disruption, empower with technology, and engage with industry to leap forward into the open finance future