

NOTABLE PAYMENT SYSTEM GAPS

Faster Retail Payment Solutions

Pin-based Chip Card Solutions

Payment Credential Standards

Regulation/Deregulation

Ability to Pay Anyone, Anywhere

Card Not Present Security and Cyber Security Solutions



FASTER RETAIL PAYMENT SOLUTIONS

First, strategically omitted, now to be finally addressed

Same Day ACH- additional phases

TCH Real Time Solutions- on the verge



PIN-BASED CHIP CARD SOLUTIONS

Strategically Omitted

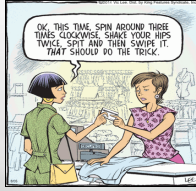
With Full Knowledge of Consequences

And no apparent plans to change



PAYMENT CREDENTIAL STANDARDS

Signature
Identification
Pin Number
Biometrics

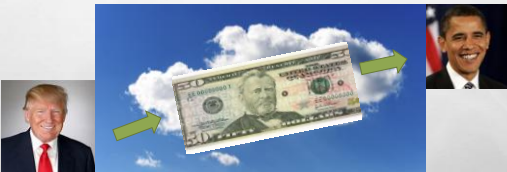


REGULATION AND DEREGULATION

Card Interchange
Pay Day Lending Laws
Privacy Laws
Future Fate of the CFPB



ABILITY TO PAY ANYONE, ANYWHERE



CARD NOT PRESENT AND CYBERSECURITY

Identity Theft
Counterfeiting
Ransomware
Spoofing
Trolling



THE ROAD AHEAD

Faster Payments Reality
Changing Economics
Motivating Crises
User Demand and Response
Government Intervention

ULTIMATELY...ITS UP TO YOU!