Future Proof Your Payment Strategy
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PAYMENT ECOSYSTEM

The payments landscape is changing at a pace never seen before, fueled by changes in consumers, technology and regulation.

- Global momentum for faster payment systems
- Increasing competitive pressure from non-FIs
- A Need for Payment Modernization
- Velocity driving new risk and fraud needs
- New Uses for faster payments driving revenue / ROI
- Card networks expanding capabilities beyond POS

Size of payments ecosystem*$

$2.3 TRILLION REVENUE BY 2018*$

8% GROWTH FORECAST*$

United Stated EMV Migration Update

U.S. storefronts accepting chip cards at beginning of 2017

38%

Number of Chip Transaction in Nov. 2016 (In-Store)

806M

Percentage of those who are small or medium size businesses

75%

U.S. chip card purchase volume in Nov. 2016 (In-Store)

$44B

EMV Migration – Impact to U.S. Payment Fraud

Visa:
Fraud at chip enabled merchants down 45% since liability shift

45%

MasterCard:
Fraud at chip enabled merchants down 54% since liability shift

54%

MasterCard:
Counterfeit fraud up 77% year over year at merchants without chip

77%

CNP Fraud:
Increased nearly 40% year over year from 2015-2016

40%
People live in a digital world. Financial institutions must, too.

- 44% of bank consumers with smartphones or tablets have adopted mobile payments
- Mobile app usage increases satisfaction and recommendations
- 84% have used mobile banking and/or transactions in the past 30 days

Growing your financial institution with payments means understanding your customers in a digital world.

Meet Jack...
Offer a mobile payment application.

Jack can transfer money from his debit card to his son’s prepaid account in real time to buy his school books.

Jack saved money two ways by leveraging loyalty and mobile solutions.
Credit cards are in high demand, especially in a digital world.

Jack’s company just landed a new client and he treats the team to a celebration lunch. When the check comes, Jack reaches for his phone – paying and racking up loyalty points in a flash.

It’s easier than ever to manage his credit card account and track spending digitally.

Help your customers protect their money.

Jack turns his card on and off when he won’t be using it.

Real-time alerts let Jack know when transactions are taking place or when questionable transactions occur.
“Alexa, ask my bank for my current available balance.”

“Alexa, pay EnergyCo from my personal checking account.”

What lies ahead…

Looking beyond headlines to develop and deliver solutions that help you grow, innovate and manage risks

**Banking-as-a-Service**

Bank becomes distribution platform on which third-parties and consumers access services directly

**Fintech Partnerships**

Pairing secure and regulated access to transaction data mines with integrated feature-functionality experiences consumers demand

**eCommerce Fraud Controls**

Mobile payment app facilitates specific risk controls and authentication solutions that go beyond password and knowledge-based criterion
Future Proof Payment Strategy:
Digital, Intelligent and Secure

Unlike other players in payments, financial institutions have valuable data that can differentiate the customer experience in a powerful way.

Harness the data to reduce costs and increase revenue

Reduce false positives on transaction fraud monitoring – increasing transaction revenue and reducing servicing costs.
Identify immediate sales leads based on customer purchase behaviors.