



Future Proof Your Payment Strategy

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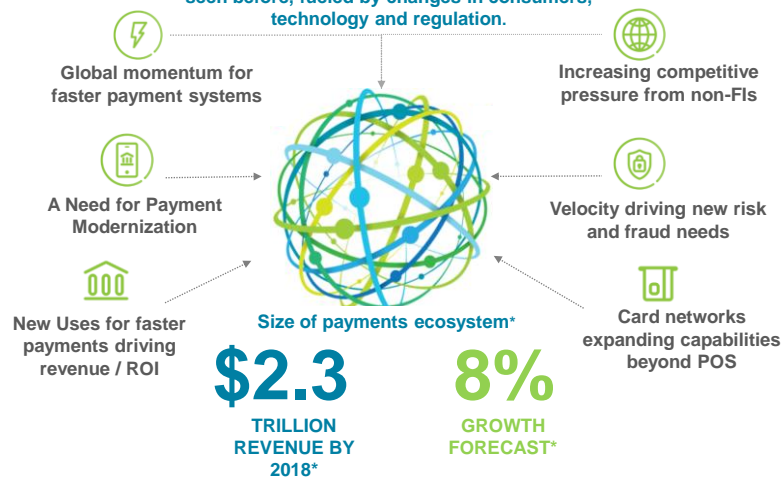
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PAYMENT ECOSYSTEM

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



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*Source: <http://www.mckinsey.com/industries/financial-services/our-insights/the-future-of-global-payments>

United States 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

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EMV Migration – Impact to U.S. Payment Fraud

45%

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

54%

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

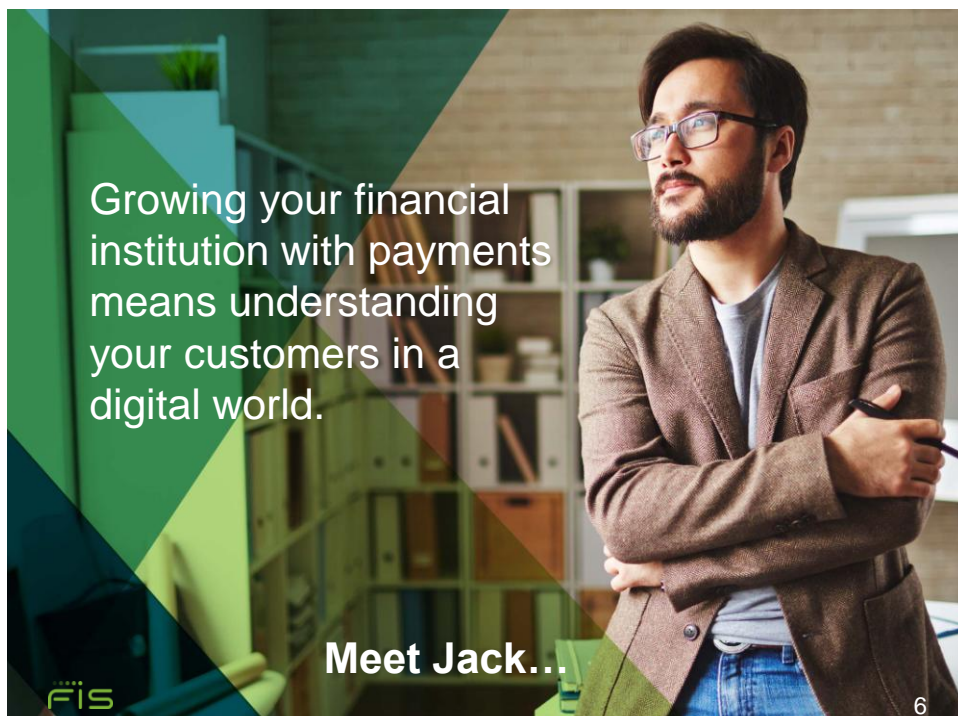
77%

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

40%

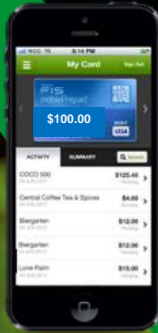
CNP Fraud:
Increased nearly 40% year over year from 2015-2016

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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.




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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.




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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.



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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.

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