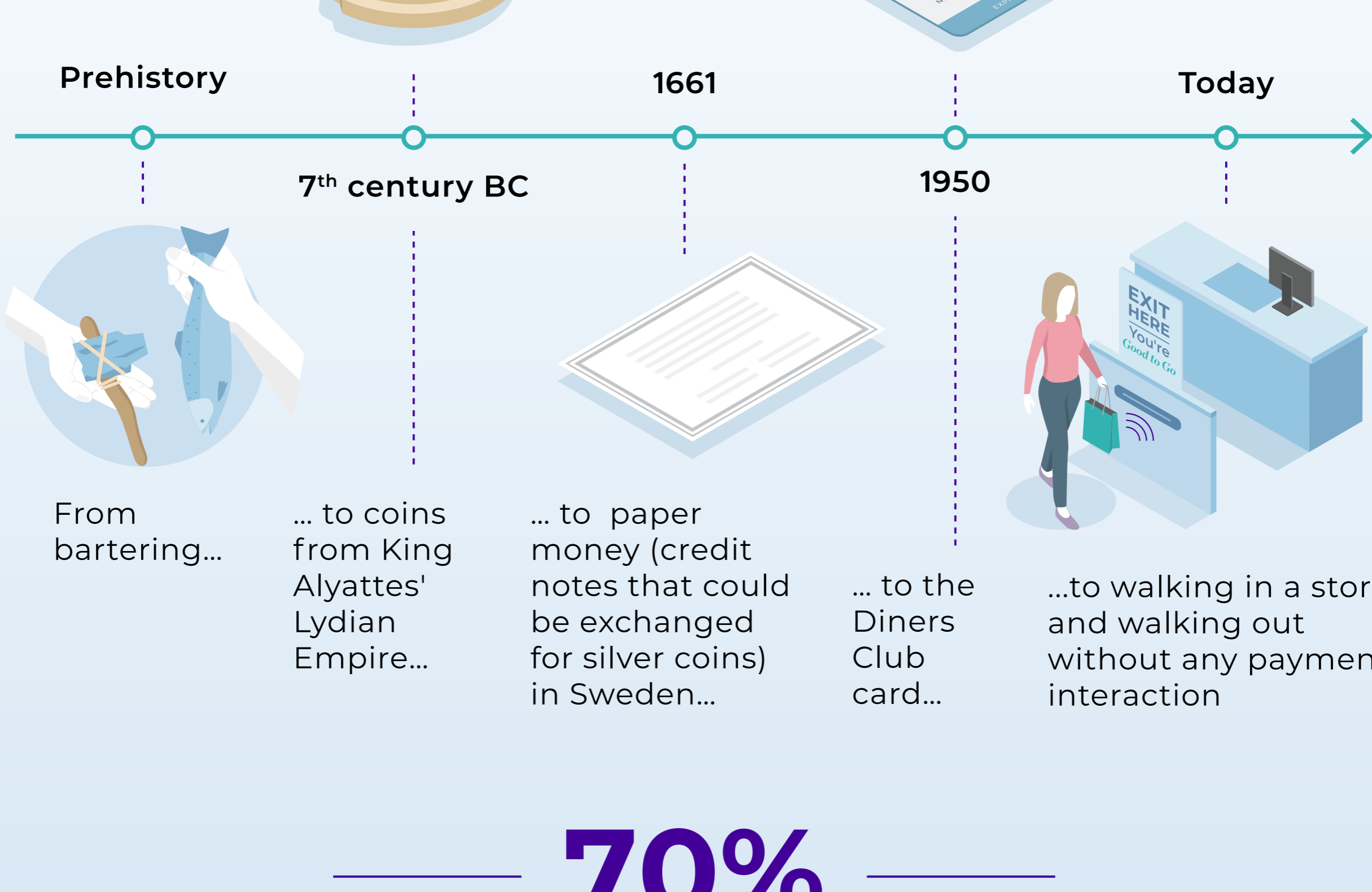
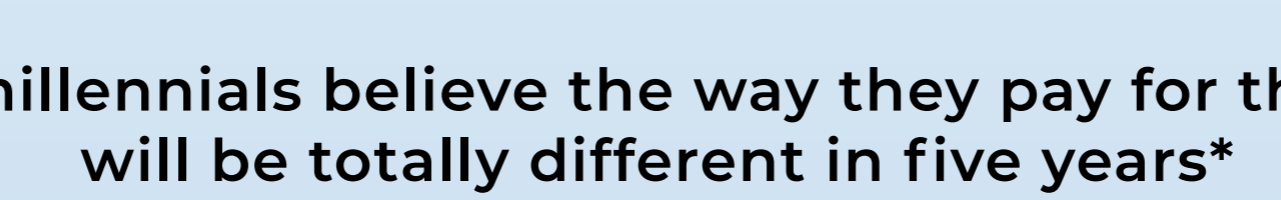


# PAYMENT: FROM ENDURING EVOLUTION TO RAPID REVOLUTION

People have been paying for things for as long as there have been things to pay for—but the way we pay has evolved over the course of human history

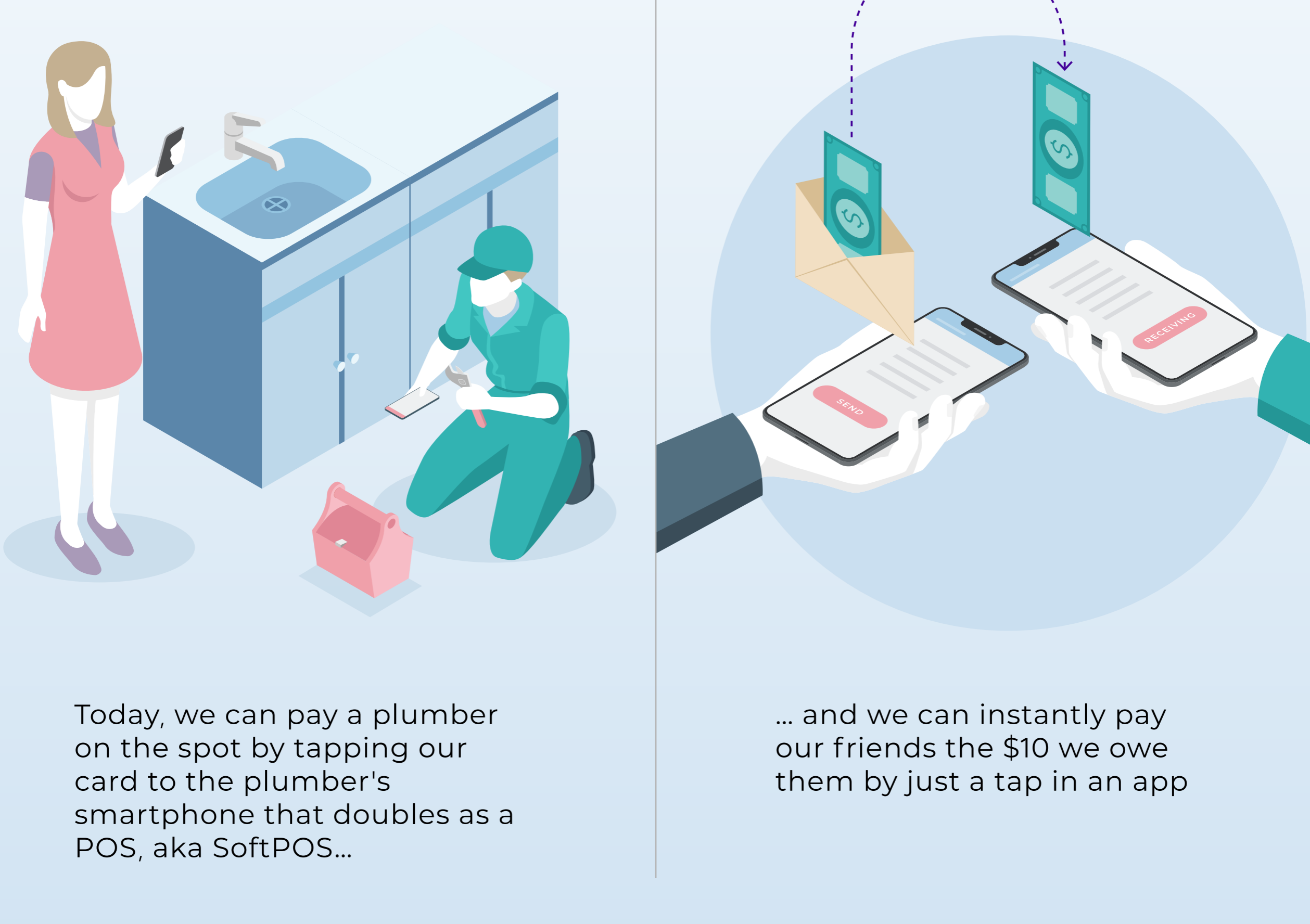


**70%**



of millennials believe the way they pay for things will be totally different in five years\*

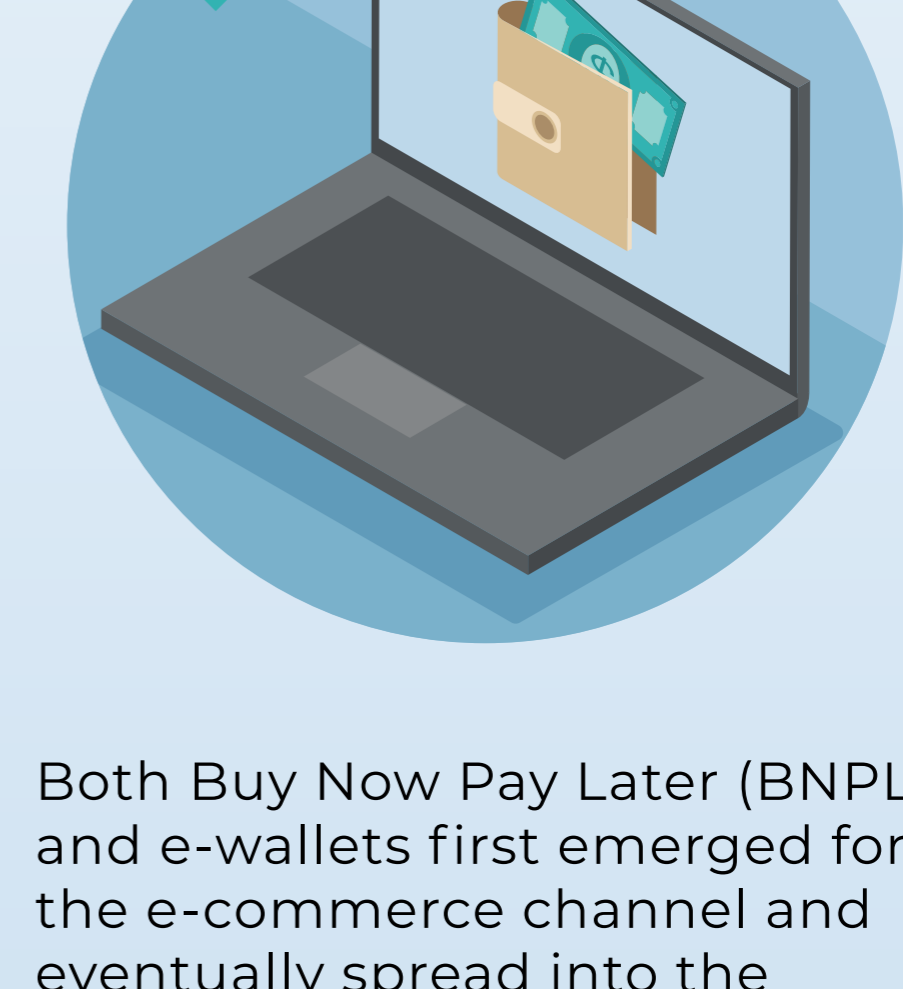
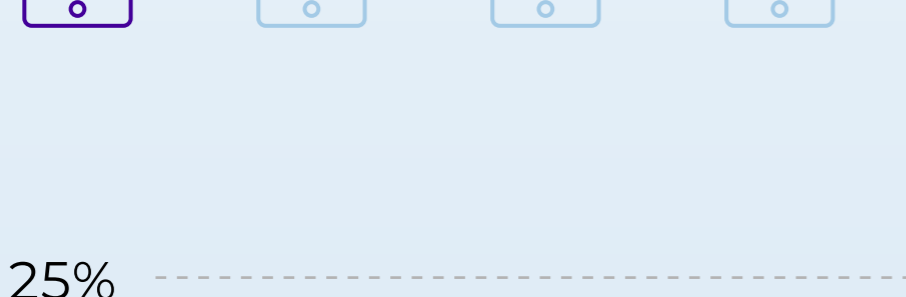
## NEW WAYS TO PAY IN TRADITIONAL CHANNELS



## NEW CHANNELS TO SHOP (AND PAY) IN

**22%**

Almost a quarter of global retail sales will be done via e-commerce by 2023\*\*



Both Buy Now Pay Later (BNPL) and e-wallets first emerged for the e-commerce channel and eventually spread into the in-store channel

## NEW PLACES TO PAY FROM

"Payments everywhere" is about discovering the possibility to pay in situations/at places where you may not expect it...



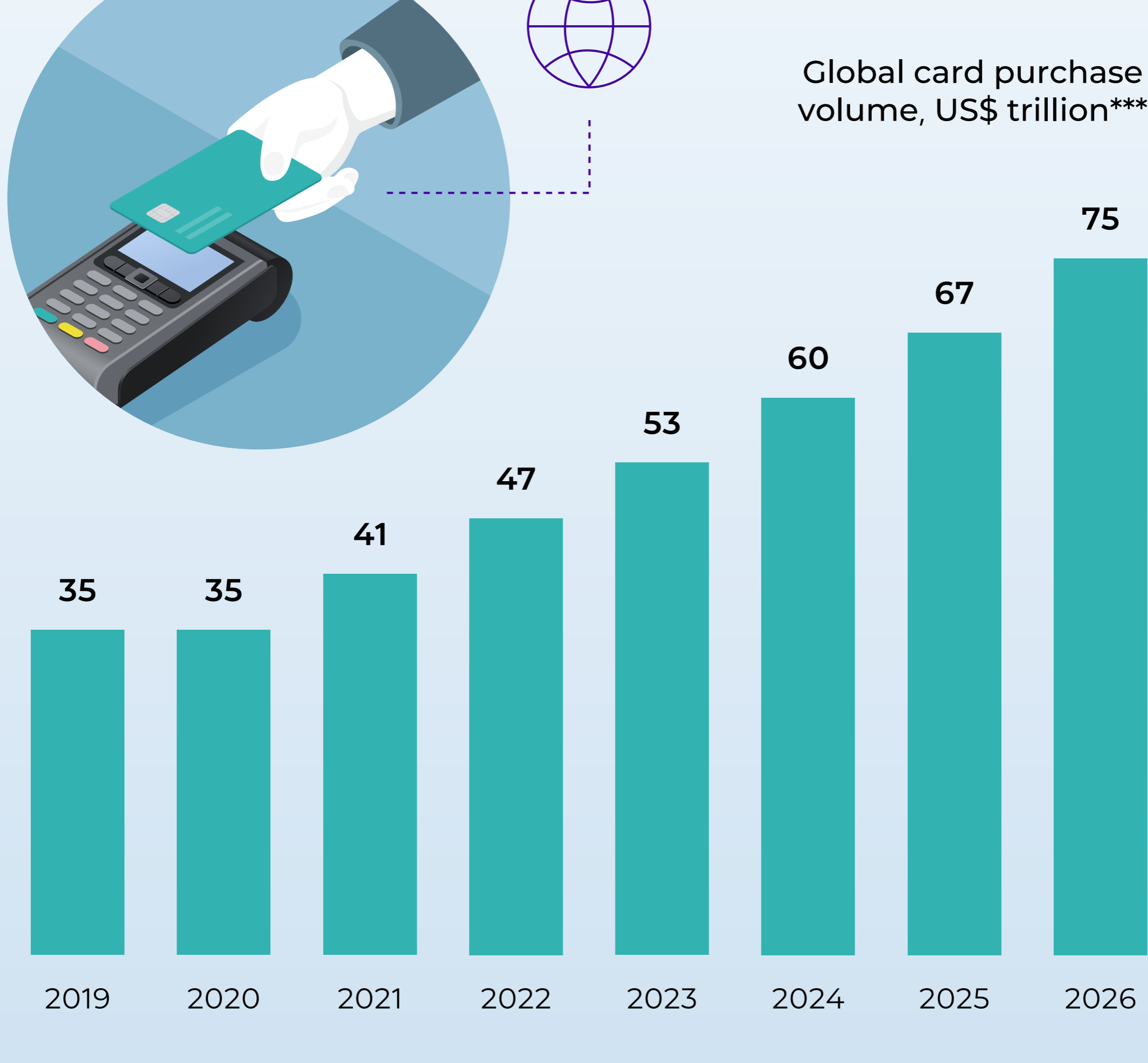
## NEW CUSTOMER JOURNEYS EMBED THE PAYMENT

Think about taking an Uber—you walk out of your cab at the end of the ride hardly noticing that you paid. Payment is requiring less action from the consumer while becoming an enabler of a more integrated, seamless and frictionless commerce experience.



## NEW AND ESTABLISHED PAYMENT METHODS FLOURISH SIDE BY SIDE

Amid this payment revolution, where does the physical payment card stand? The fact is, physical payment cards have never been more widely used than today:



\* <https://www.freedom.com/508/tech-savvy-millennials-changing-payments-landscape/>  
 \*\* Statista  
 \*\*\* Global Payment Cards Data and Forecasts to 2026 (RBR)

We are beginning to see the shapes of a payment future in which new and established payment methods flourish side by side