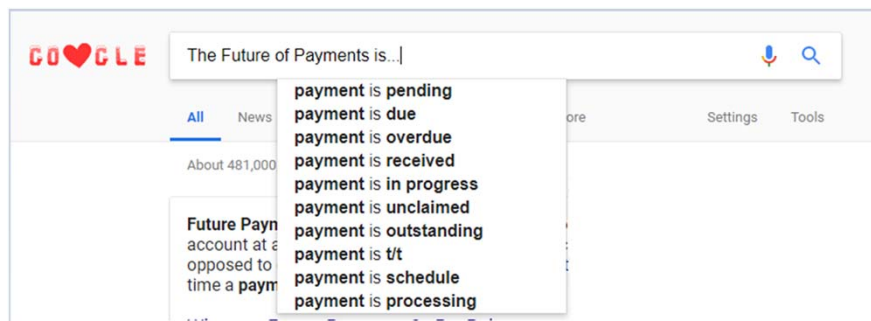


# The Future of Payments

**Mick Oppy**  
**Head of FI Products**  
**WorldPay**



## Future of Payments?



## The Future of Payments...

- What will drive the change?
- What will do we know?
- What might we know?
- What should you consider...



## The Future of Payments...

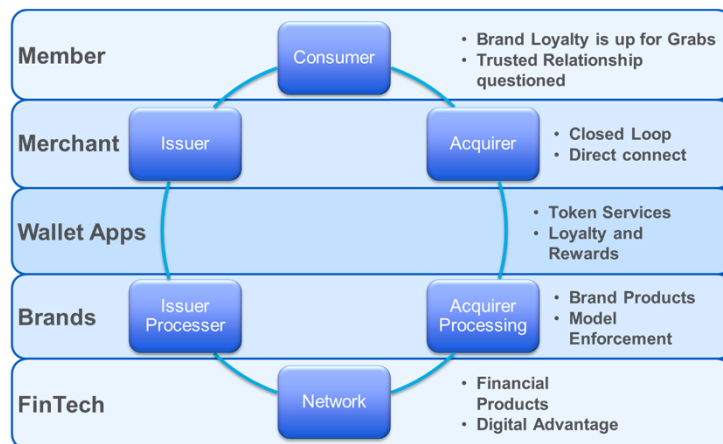
- **What will drive the change?**
- What will do we know?
- What might we know?
- What should you consider...



## What will drive the Change?



## What will drive the Change?



# The Future of Payments...

- What will drive the change?
- **What will do we know?**
- What might we know?
- What should you consider...



## What we do know?

- The Pressure will have some relief (...if):
  - Collaboration
    - Competitors will find more “coopetition”
    - Strategic partnerships will be norm
  - Contactless
    - Growth in merchant adoption of NFC
    - Growth in digital wallet adoption



## What else we do know?

- Customer Experience
  - Driven by “digital only” generations
  - Mobile first considered mainstream
  - IOT things practical applications matter
  - Collaboration benefits create a positive ROI



## Finally What we do know?

- Data
  - Mobile users average ~1-2GB per month
  - Privacy “thing of the past”
  - Impacts direct financial offerings
  - Impacts indirect promotion opportunities



## The Future of Payments...

- What will drive the change?
- What will do we know?
- **What might we know?**
- What should you consider...



## What might we know?

- AI and Machine Learning
  - Loyalty
  - Consumer Experiences
  - IOT
  - Payment Experience



## What else might we know?

- Alternative Payments will resolve
  - Off-Network Transactions
  - Fast Funds even “faster”
  - Interchange resiliency tested
- Regulation will impact Fintech



## What finally might we know?

- P2P Winner decided?
  - FI Driven
  - FinTech Driven
  - Mobile OS Driven

Or will it be....



## The Future of Payments...

- What will drive the change?
- What will do we know?
- What might we know?
- **What should you consider...**



## What should you consider?

- Increase investments in digital strategies
- Evaluate readiness for Collaboration
- Contractual Collaboration
- Evaluate “Digital Only” member experience.





**Thanks!**

Roads? Where we're going we don't need... roads!

Dr. Emmett Brown

“Back to the Future”

