

The changing payments landscape

Competition Driving Innovation

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Who's Leading the Debit Pack?

CANADA

EUROPE

UNITED
KINGDOM

NEW
ZEALAND



Regulation, Industry Leadership and Competition drives Innovation

Why Innovation is Important?

CONSUMER	Changing Payment Needs
MERCHANT	Cost, Speed and Safety
INDUSTRY	Customer Demand
GOVERNMENT	Competition and Efficiency



Stakeholders vs. Disruptors

Today's
Stakeholders in
the Value Chain



We all want to be part of the payments eco-system

Potential New
Players in the
Value Chain



Competition vs. Co-operation

Magnetic Stripe Cards – Multiple Schemes on one Plastic



EMV Chip Cards – Multiple Schemes on one Chip



Dual Interface Chip Cards – Single vs. Multiple Contactless



Mobile Payment Device / Handset – Single vs. Multiple Wallet



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