

# TOP-10 Trends in Payments: 2019



Regulators balance supply-side push with demand-side pull



## DATA-DRIVEN COMPLIANCE



Data protection and privacy is critical in an open environment



## DEEP CUSTOMER INSIGHTS



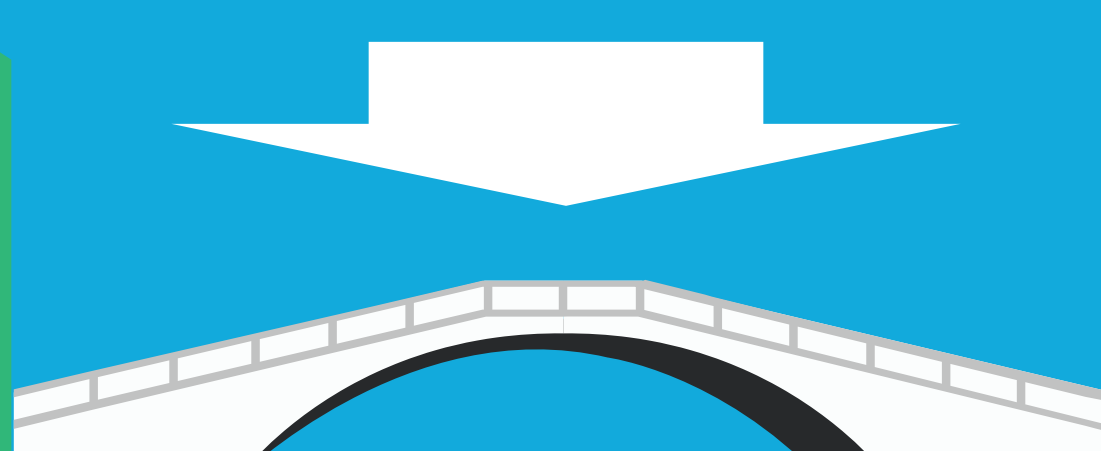
BigTechs' customer reach and user experience threaten incumbents



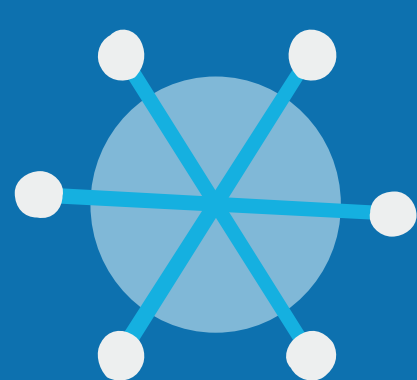
Digital identity has become critical for ensuring customer safety



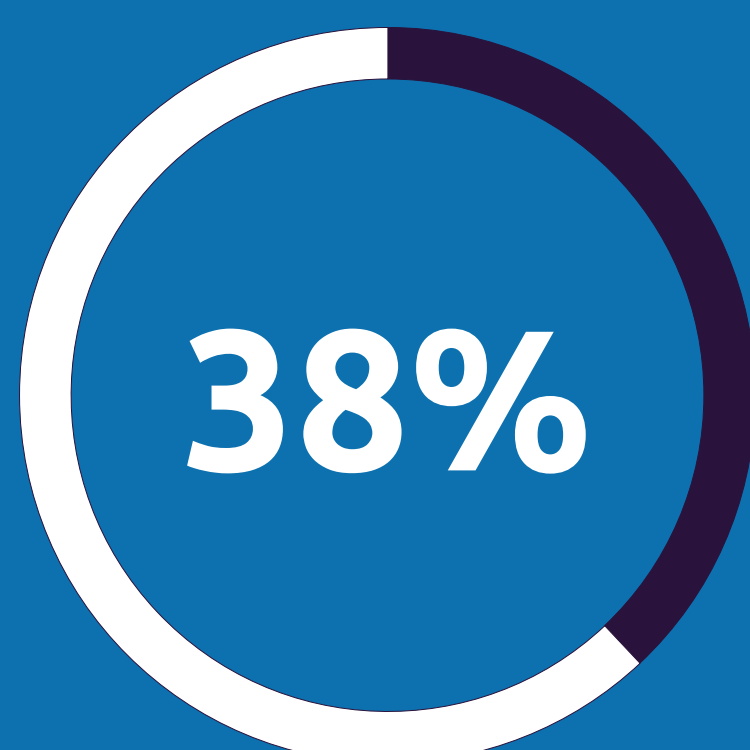
Payment firms leverage mobile wallets to deepen customer relationships



## OPEN BANK



Adoption of 'Platform-as-a-Service' to improve efficiency and spur new business



38% of banks are planning an anchor role within new payments ecosystems<sup>1</sup>



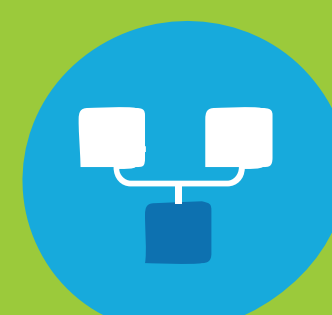
APIs act as collaborative 'glue' within the new payments ecosystem



## INTELLIGENT BANK



Instant cross-border payments continue to gain traction



Seamless omnichannel payments experience



Analytics and machine learning empower transaction data

Platformification and network reach enable wider community participation to provide customer-centric solutions.

1. World Payments Report 2018 Executive Survey