

A Digital First World

Partnering to advance
secure digital payments via
MDES



Technology continues to change business models across countless industries. Commerce and payments are poised for significant changes.



Industries being reinvented



Lines blurring between physical and digital



IoT / Wearables



Personalization



Growth of the shared and on-demand economy



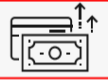
Everyone and everything is becoming connected



Biometrics



AI & Deep Learning



Digitization of all payment flows



Exponential growth of payment tokens



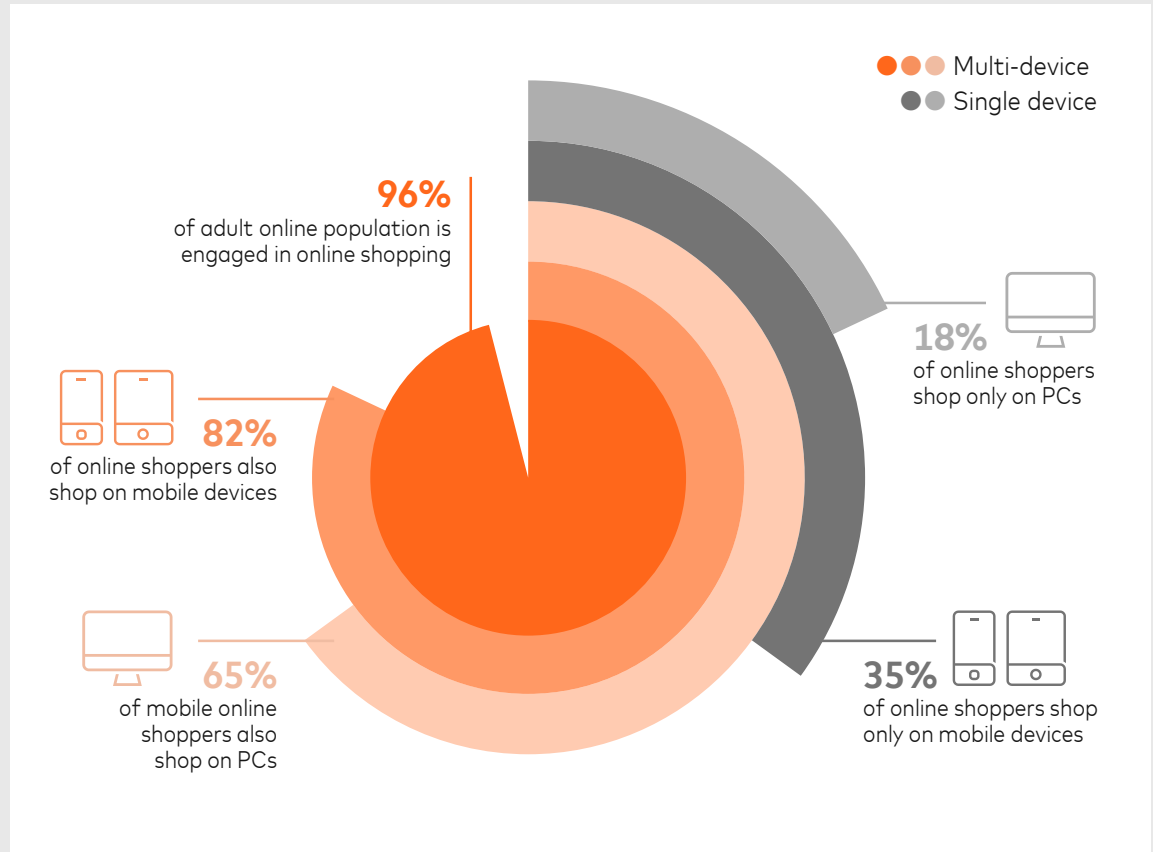
RegTech



Big data & behavioral insights

Consumers are making more digital transactions, and many engage in cross-device shopping

THE REACH OF ONLINE SHOPPING



For the constantly evolving digital world to mirror physical world transactions, consumers need greater security, convenience, and consistency

The consistency and sense of security that exists in the **physical point of sale**...



...delivered to the world of **digital commerce**



Card-on-file



Guest checkout

≈ 14%

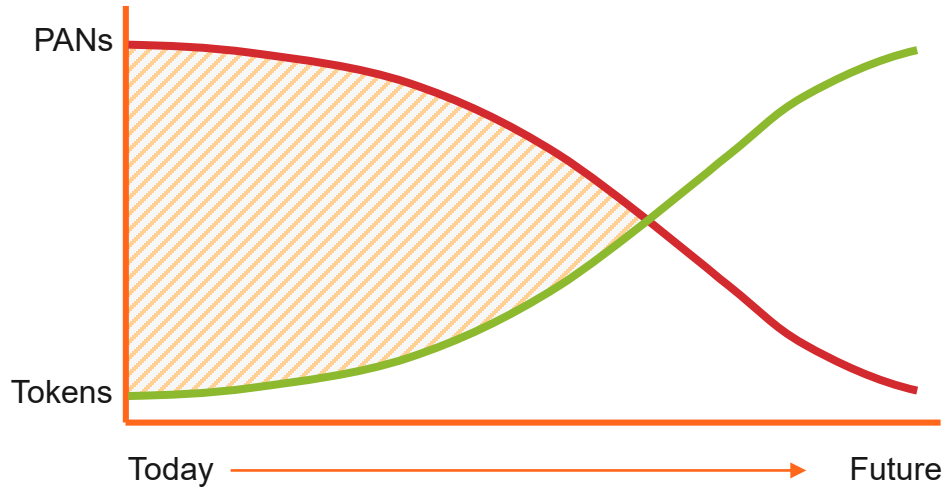
Growth in eComm/
mComm volumes in U.S.¹



Tokenized payments will continue to grow at a rapid rate

 **\$2.25B**
token market size by 2020¹

 **22.5B**
IoT devices by 2020²



1. Source: Research and Markets: Tokenization Market by Solution, Service, Application Area, Deployment Mode, Organization Size, Vertical, and Region - Global Forecast to 2022

2. Source: BI Intelligence Report: Internet of Things (2017)

Secure Remote Commerce

Secure Remote Commerce (SRC) is a global standard* issued by the EMVCo designed to create a digital checkout experience that will deliver the **security, convenience, and control** currently offered to consumers in the physical world.

SRC will enable scale across devices, operating systems, apps and browsers with a standards-based framework.

