

INSEAD ALUMNI FORUM ASIA 2017

Future of Payments

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Top 10 Payment Predictions

Global card/digital payment penetration will be at 60% (up from 44% today)

Manual checkout pages will be obsolete such as card on file (now ~90% of online/n-app purchases)

P2P payments will become the new anchor for customer acquisition

Better AND cheaper POS systems will transform the store merchant experience

Governments will get involved in the digitization of payments



eComm & mComm will be >15% of global retail sales (10% today) and 30% of digital volumes

The ~5 B cards will be replaced or complemented by 20 B tokens

Banks will be the next payments 'disruptors'

Consumer players will bring 'fast ACH' to the inefficient commercial payments market

Cryptocurrencies will remain disruptive threats, but Blockchain will be mainstream + evolutionary

Voice as the next interface

Payments in trusted & untrusted environments



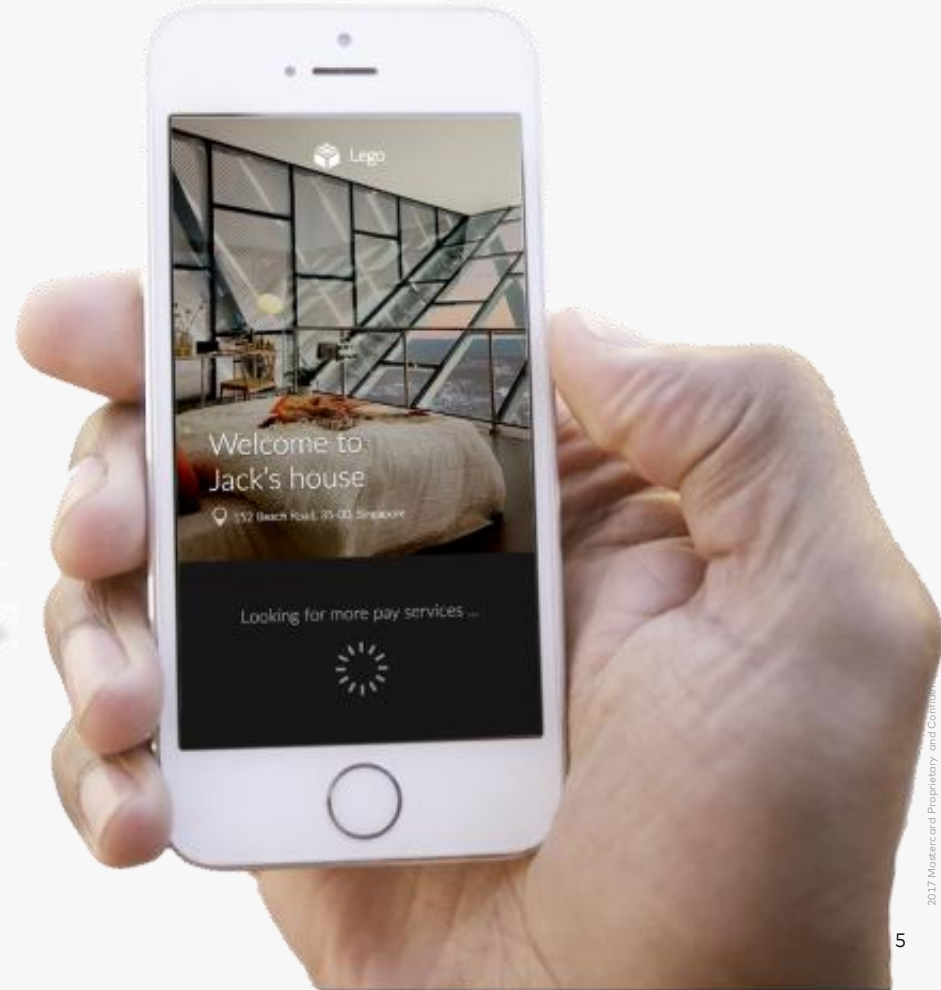
Everything being connected

Fast, secure check-outs



Every shared moment has value

All devices as acceptance devices



New shopping experiences

Immersive, supportive



A group of people in a professional setting, possibly a conference or meeting. The central figure is a man with glasses and a dark hoodie featuring the Mastercard logo and the text "mastercard start pa". He is gesturing with his hands while speaking to a group of people. The background is slightly blurred, showing other attendees and a large, open-plan space.

Together, we can innovate faster than
ever before to create the future of commerce