

SALONE DEI PAGAMENTI 2021

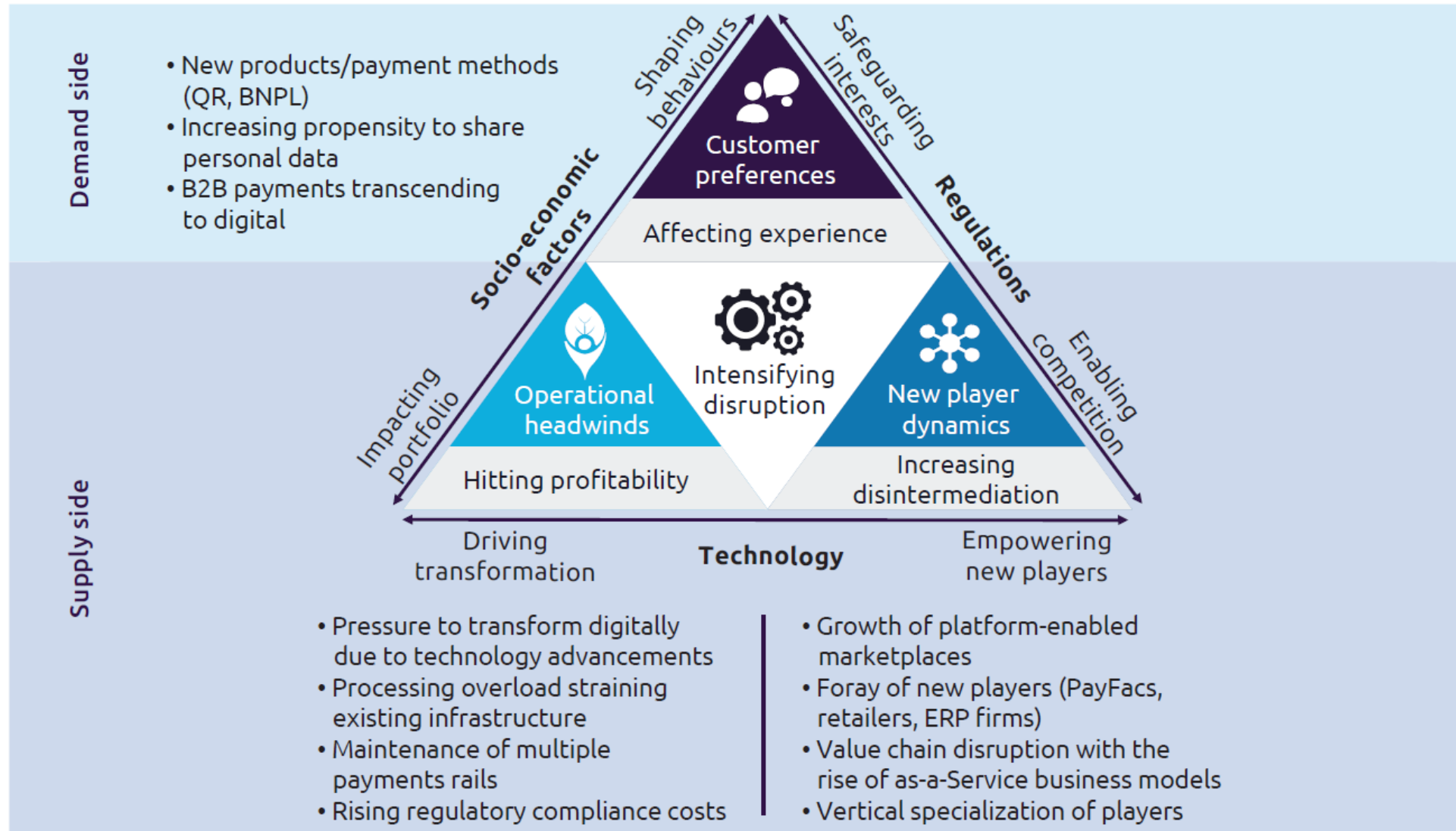
GIORGIO DORKIN



November, 2021



PAYMENTS INDUSTRY DISRUPTION IS ESCALATING ON MULTIPLE DIMENSIONS

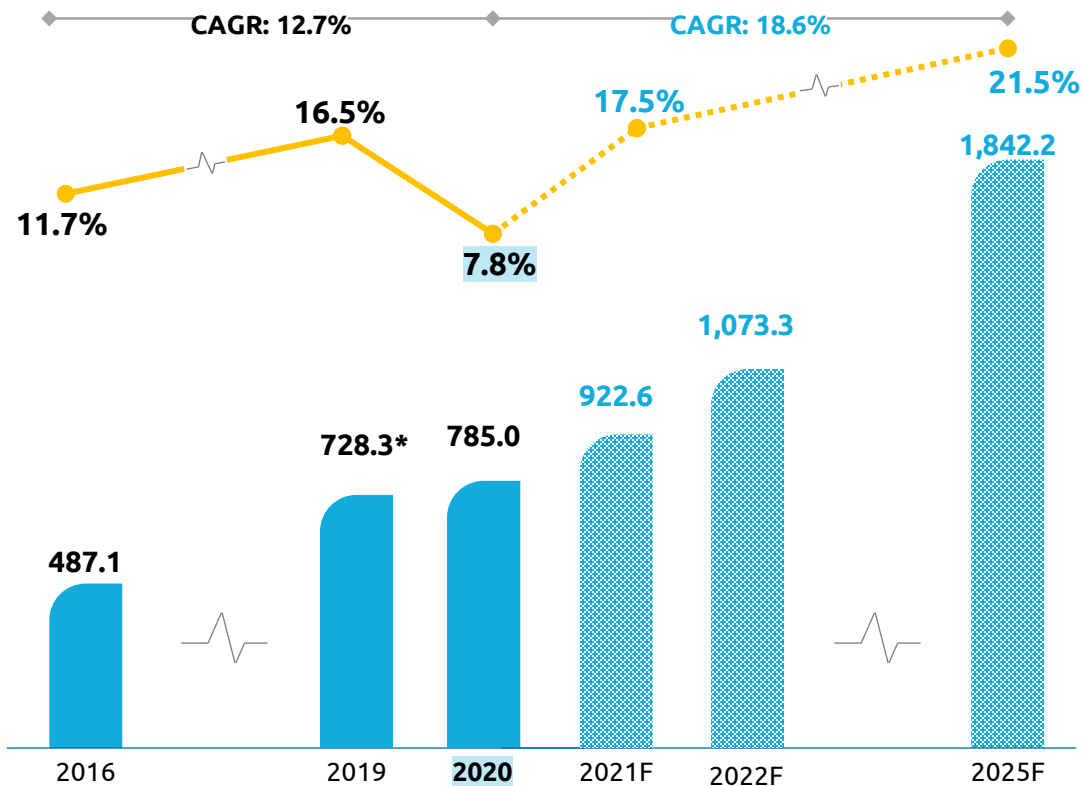


Source: Capgemini Financial Services Analysis, 2021.

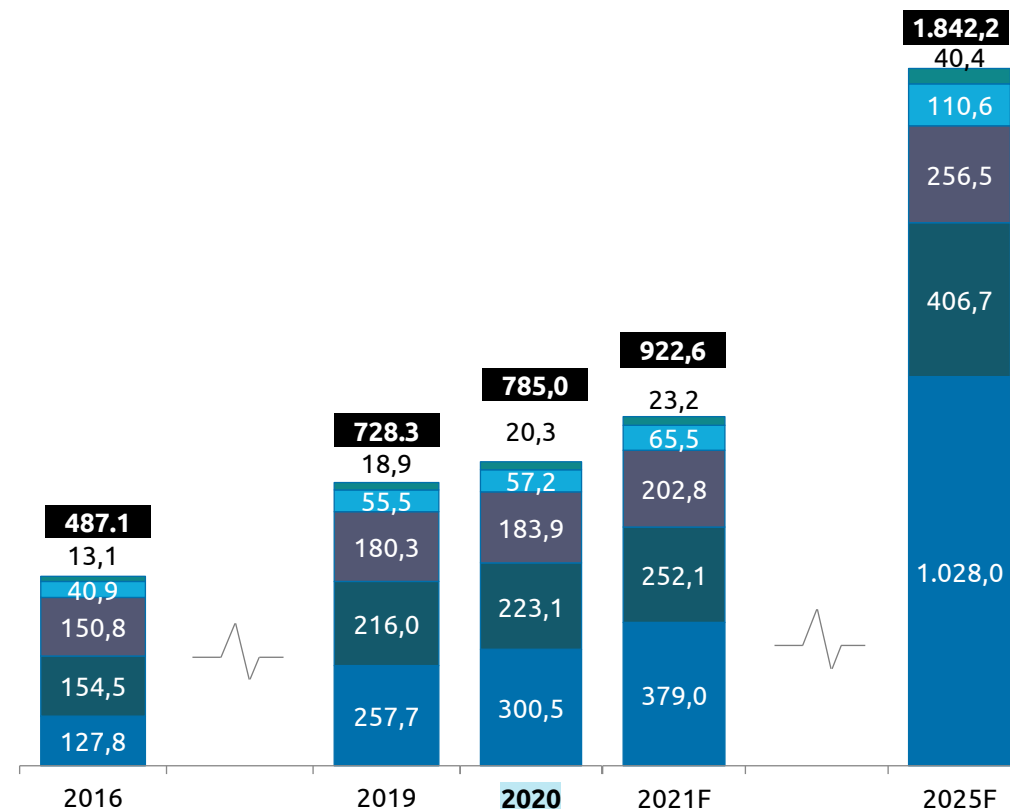


PANDEMIC-INDUCED SLUGGISHNESS IMPACTED GLOBAL NON-CASH TRANSACTIONS

Worldwide Non-Cash Transactions Volume (billions), and y-o-y growth (%), 2016–2025F



Worldwide Non-Cash Transactions Volume (billions), by regions, 2016–2025F



XX : Actual numbers from central banks

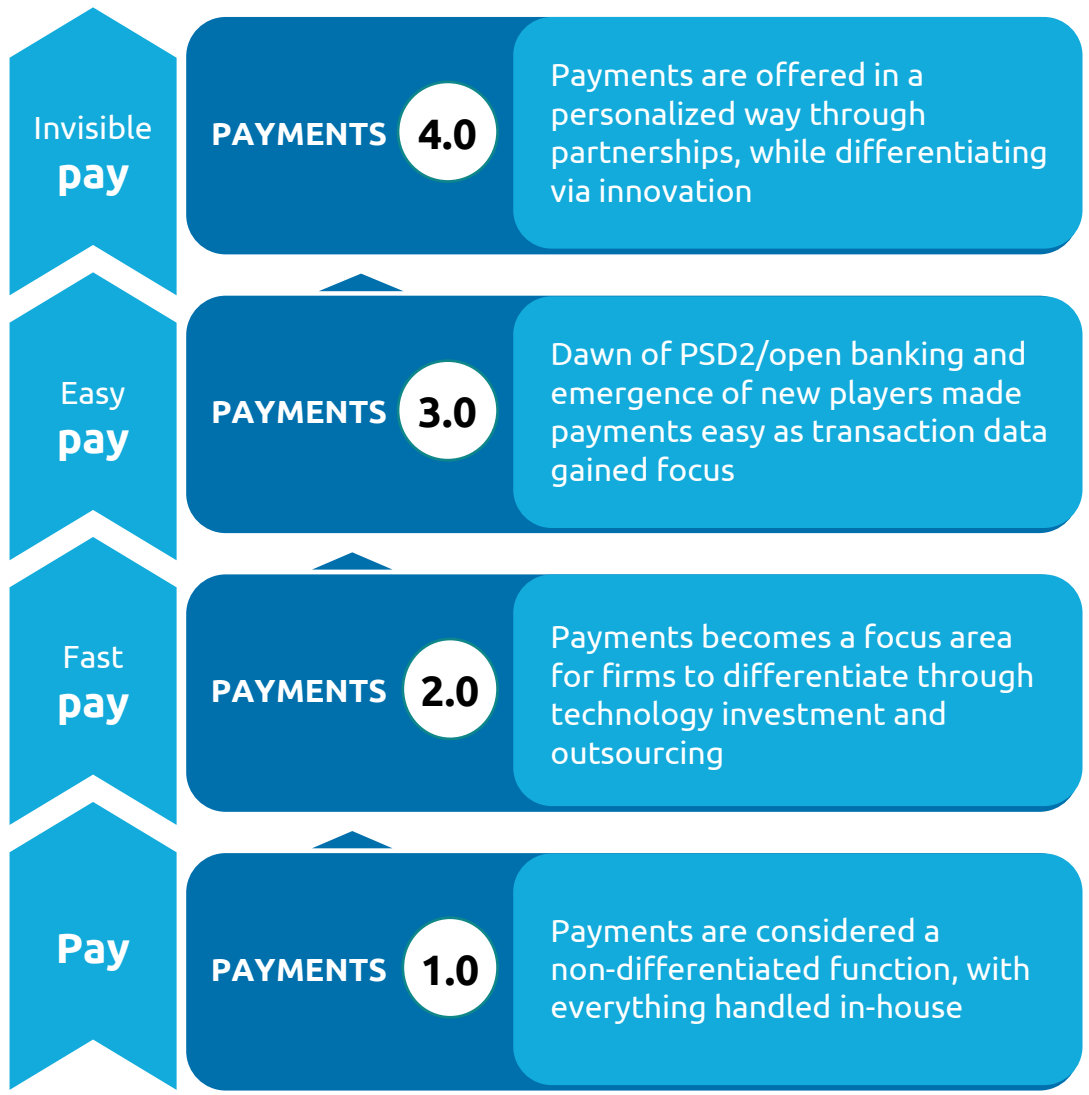
XX : Latest projections (2021)

	Growth '20-'21F	CAGR '20-'25F
Global	17.5%	18.6%
MEA	14.1%	14.7%
Latin America	14.5%	14.1%
North America	10.3%	6.9%
Europe	13.0%	12.8%
APAC	26.1%	27.9%

Sources: Capgemini Financial Services Analysis, 2021; ECB Statistical Data Warehouse, BIS Statistics Explorer, countries' central bank annual reports.

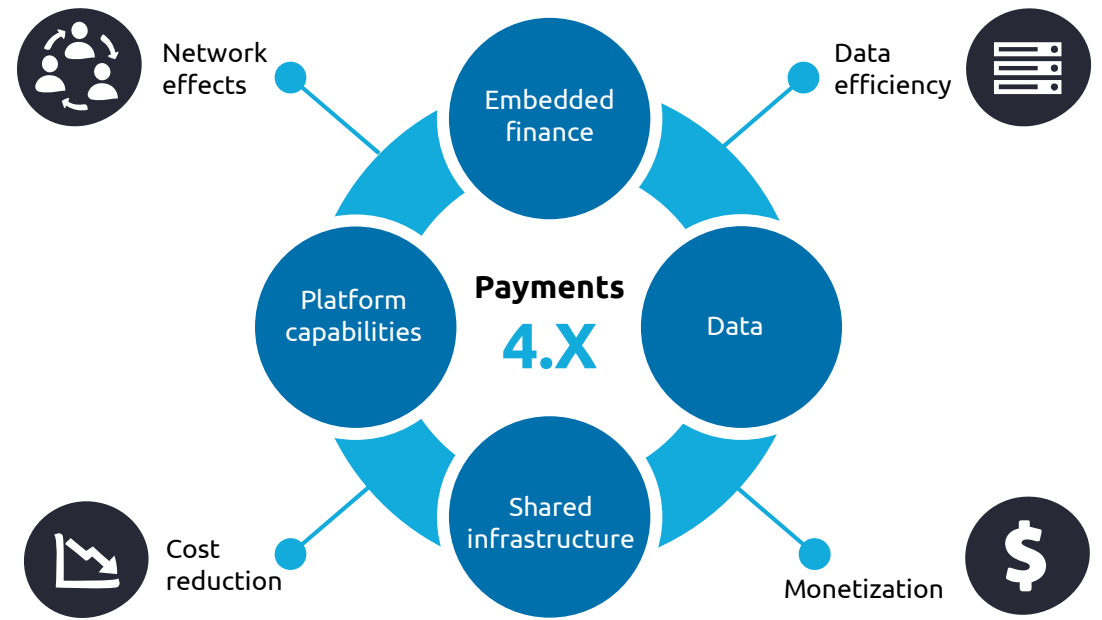


PAYMENTS 4.X – CUSTOMER EXPERIENCE DEFINES THE POST-PANDEMIC ERA



- Pandemic
- Industry consolidation
- More players
- Experience becomes more significant

PAYMENTS 4.X
 Payments are defined by eXperience. Payments are embedded and invisible, and an enabling function to provide an immersive, seamless, and frictionless experience to customers

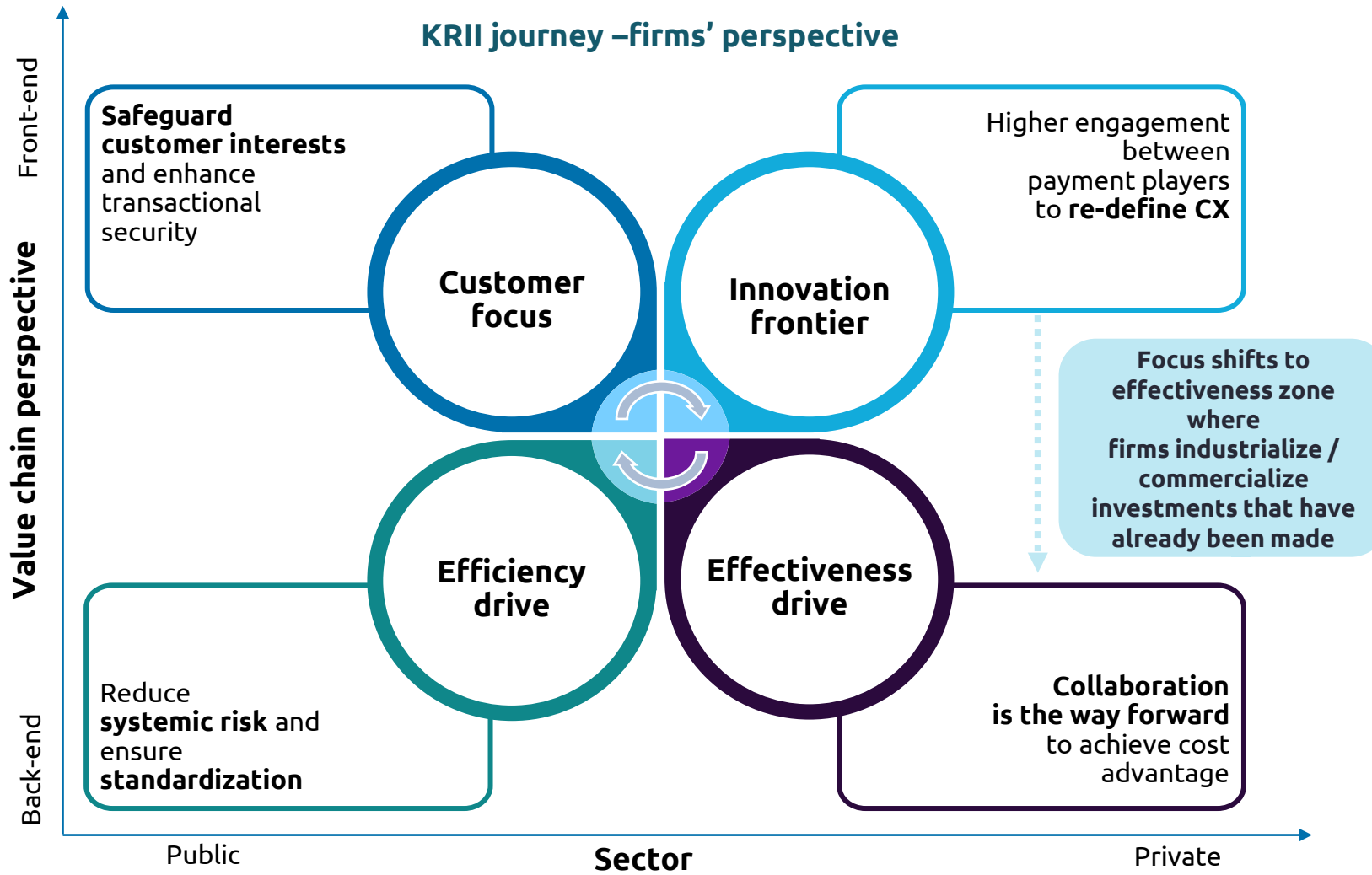


Sources: Capgemini Financial Services Analysis, 2021



**REGULATORY ACTIONS SUPPORT A COLLABORATIVE ECOSYSTEM....
.....AS FIRMS INDUSTRIALIZE INNOVATION EFFORTS**

KEY REGULATORY AND INDUSTRY INITIATIVES (KRIIS) DRIFT TOWARDS EFFECTIVENESS



Regulators are keen on pushing the efficiency initiatives to **reduce systemic risk and ensure stability** through standardization

While regulators drive efficiency, **customer focus is of paramount importance** which is evident from multiple initiatives in this front

At the same time, private sectors are striving to **foster innovation** that will **redefine the customer experience**

Apart from innovation, it is evident that **collaboration is the way forward** to achieve cost advantage and improve effectiveness

A significant momentum is witnessed in the collaboration front, a great opportunity for firms to scale-up their capabilities



GRAZIE

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