



# WORLD PAYMENTS REPORT 2022: Overview on non-Cash transactions

Danilo Gemelli



**18<sup>th</sup>  
Edition**

## “Winning with SMBs” Optimizing technology and data to drive deep engagement

### SMBs view



**59**  
SMBs  
in Europe



**150**  
Global SMBs

### Executives view



**45**  
banking executives  
in Europe



**125**  
banking executives  
across globe

### Alliance partners



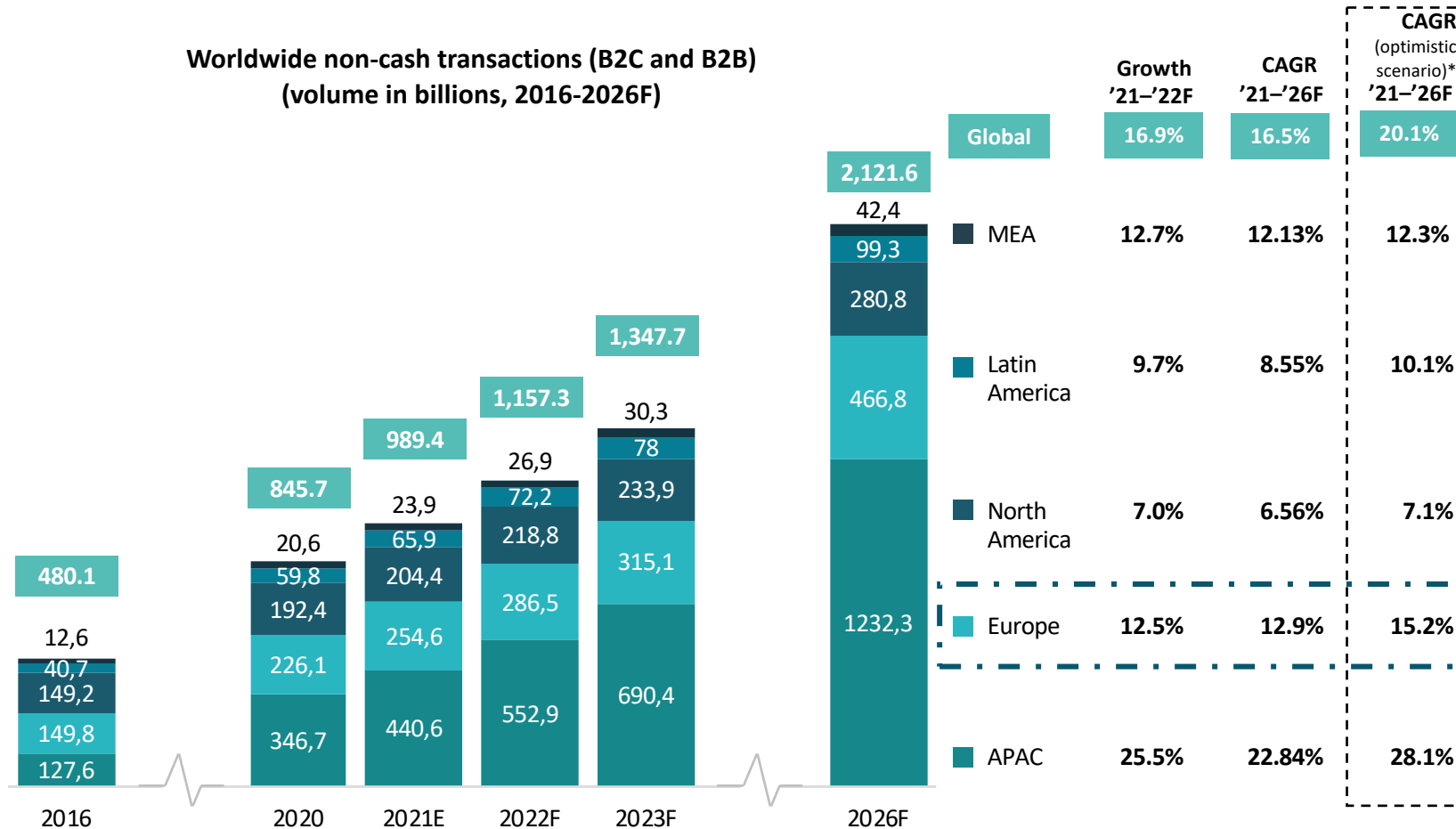
**TEMENOS** **SAP Fioneer**

# MATURE DIGITAL PAYMENTS INFRASTRUCTURE TO CONTINUE FUELING NON-CASH TRANSACTION GROWTH DURING 2022-2026



Despite global slowdown concerns, non-cash transactions will continue to grow ... but at slower rate than expected

Worldwide non-cash transactions (B2C and B2B)  
(volume in billions, 2016-2026F)



In the **MEA region**, expanding use of **cards and cards-based wallets** is one of the key growth drivers. Tech and telecom firms along with banks are powering the wallet adoption among consumers.

In **Latin America** (Brazil, Peru, and Colombia), the successful adoption of **instant payment systems**, such as PIX in Brazil, is the major growth driver.

Non-cash transactions in **North America** are expected to grow on back of TCH and **instant payments (RTP)** pick up.

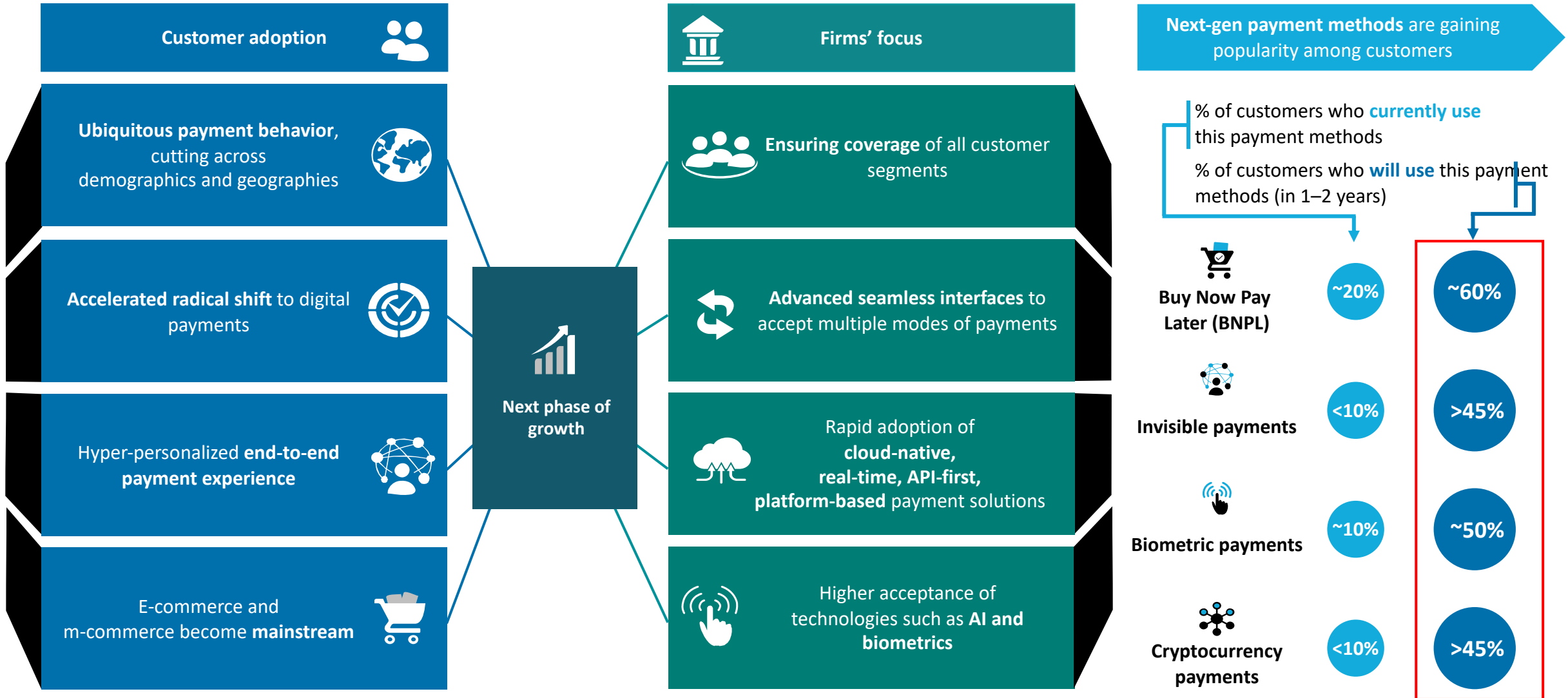
Increase in **mobile wallet transactions** during the forecast period is expected to help **Europe's** non-cash transaction growth amidst high inflation rates and strong probability of recession.

**APAC** will contribute more than 50% to global non-cash transaction volumes by 2026, sparked by the popularity of **mobile wallets**

New and innovative payment methods are driving the growth trajectory

\* Optimistic scenario reflects the non-cash transaction growth forecast without factoring in the impact of recession and inflation.

# PANDEMIC ACCELERATED THE SHIFT TO DIGITAL PAYMENTS



Customers' rapid adoption and payment firms' focus on offering seamless experience drive the digital payments growth



# DRIVER DI EFFICIENTAMENTO DEL CONTANTE

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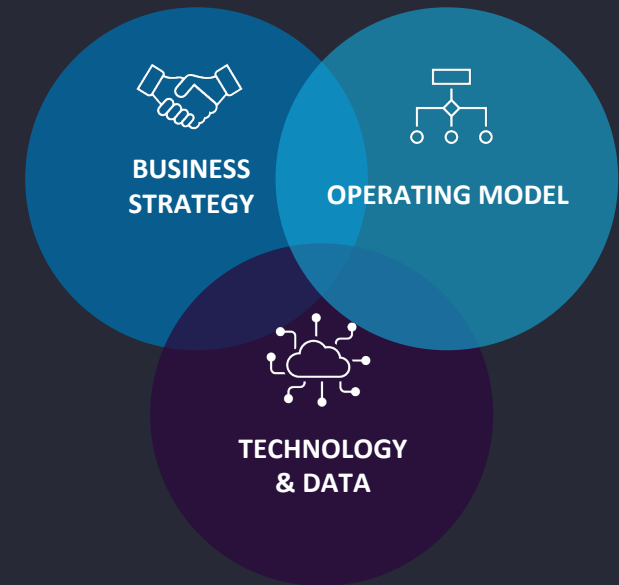
# DRIVER DI EFFICIENTAMENTO DEL CONTANTE

## SOSTITUZIONE

- Sviluppo ed integrazione di nuove soluzioni digitali

## REVISIONE DEL MODELLO DI GESTIONE DEL CONTANTE

- Controllo E2E del processo
- Gestione delle scorte e approvvigionamento su base predittiva
- Integrazione con i provider di servizi
- Gestione ATM, dispositivi e casse da remoto
- Monitoraggio delle performance
- Integrazione ed automazione processi GDO



**THIS HELPS IN CRAFTING A TRANSFORMATION PATH...**



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