

FRISC Frokostmøte - EVRY

04.04.2014

Future payments

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The

World



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importance of mobile phone



73%
Panic



14%
Desperate



7%
Sick



6%
Relived

Creative



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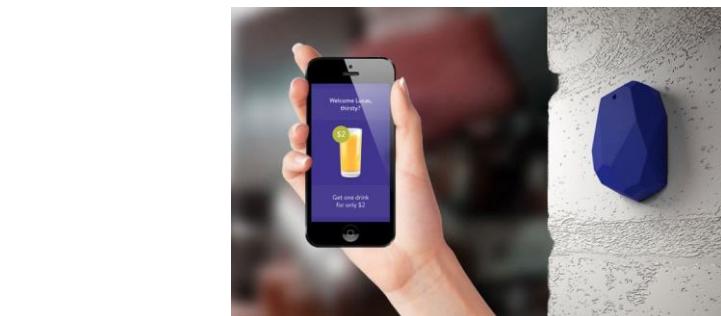
New players



Google™

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Technology



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Innovation

rootless

wireless
generation



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War On Cash



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Convergence



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From Push to
Pull



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Trust



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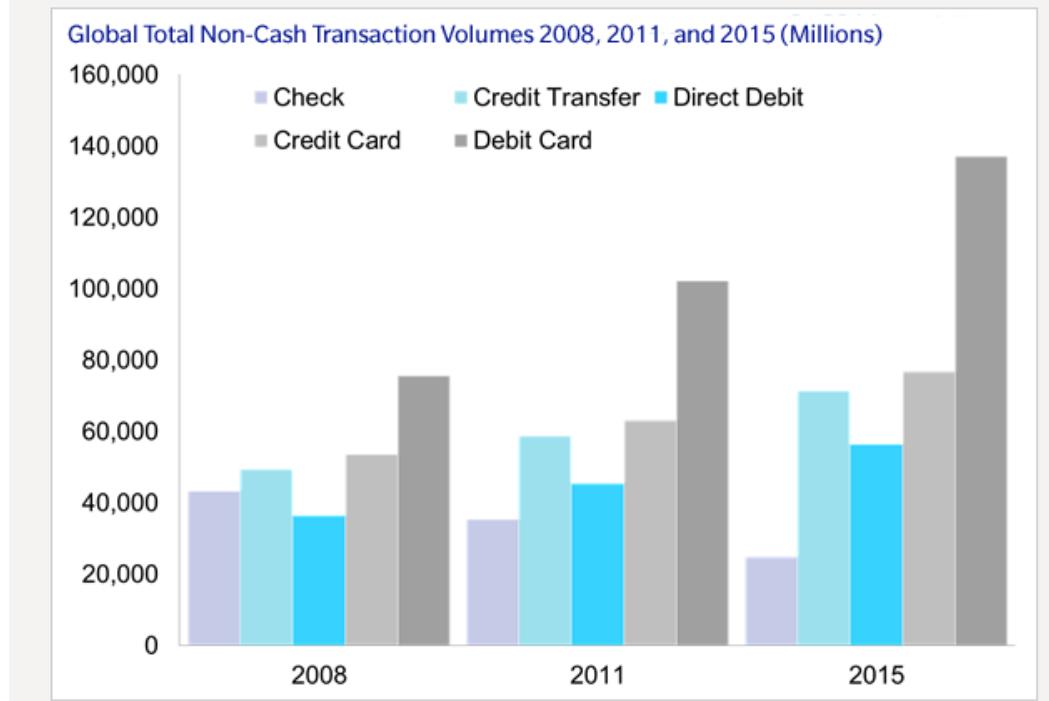


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Abstract

In 2011, despite the economic crisis, non-cash payment volumes grew by 5.0% to 304.8 billion transactions, with debit cards now the most favored payment instrument.

In the report **Global Non-Cash Payments: Trends and Forecasts**, Celent summarizes payment statistics it has tracked from over 120 countries, by both payment type and region.





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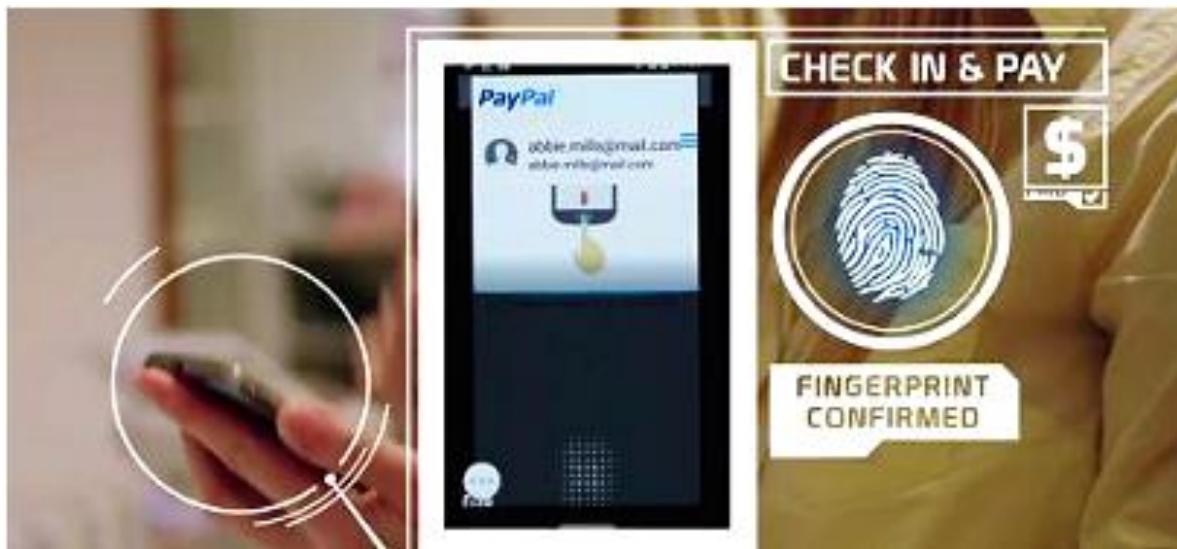
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facebook®

Buy Now



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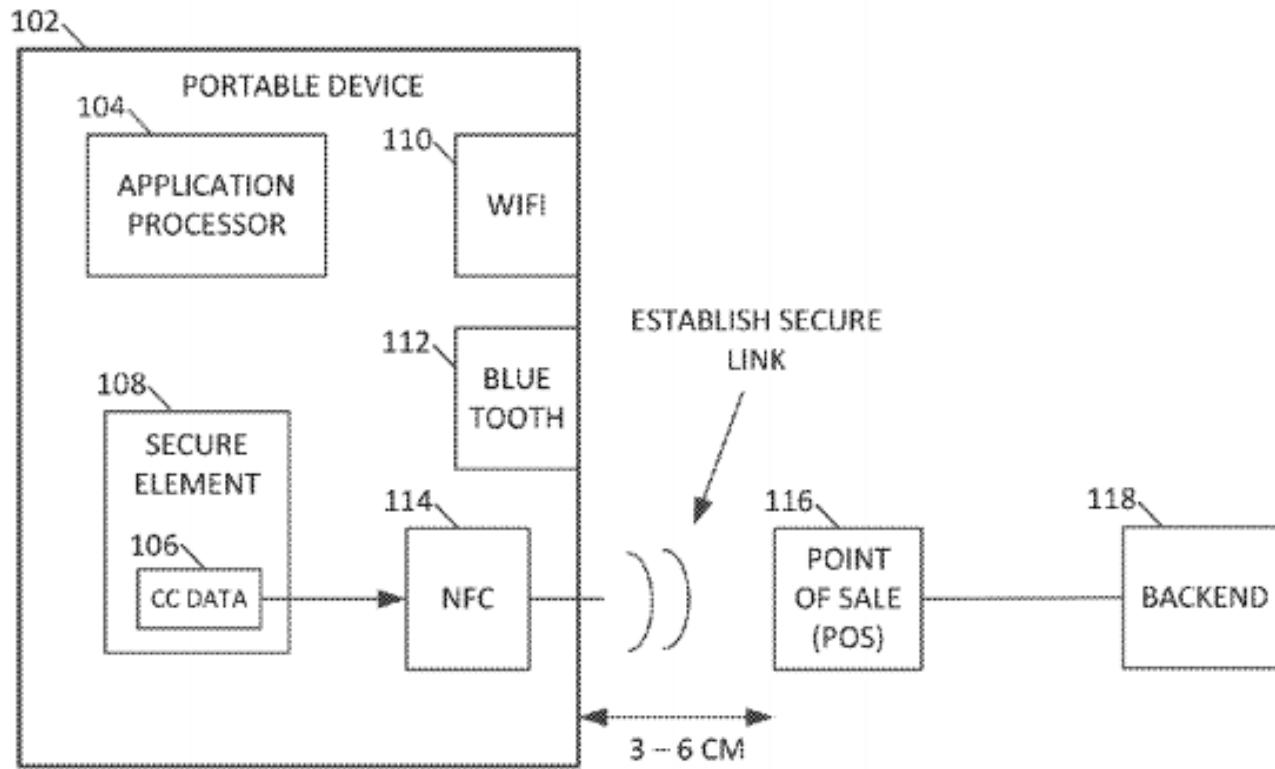
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iPhone 6

Breaking laws. Again

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Wallet Wars





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Mobile Wallet

The innovation arena

Telecom



Bank/kortnettverk



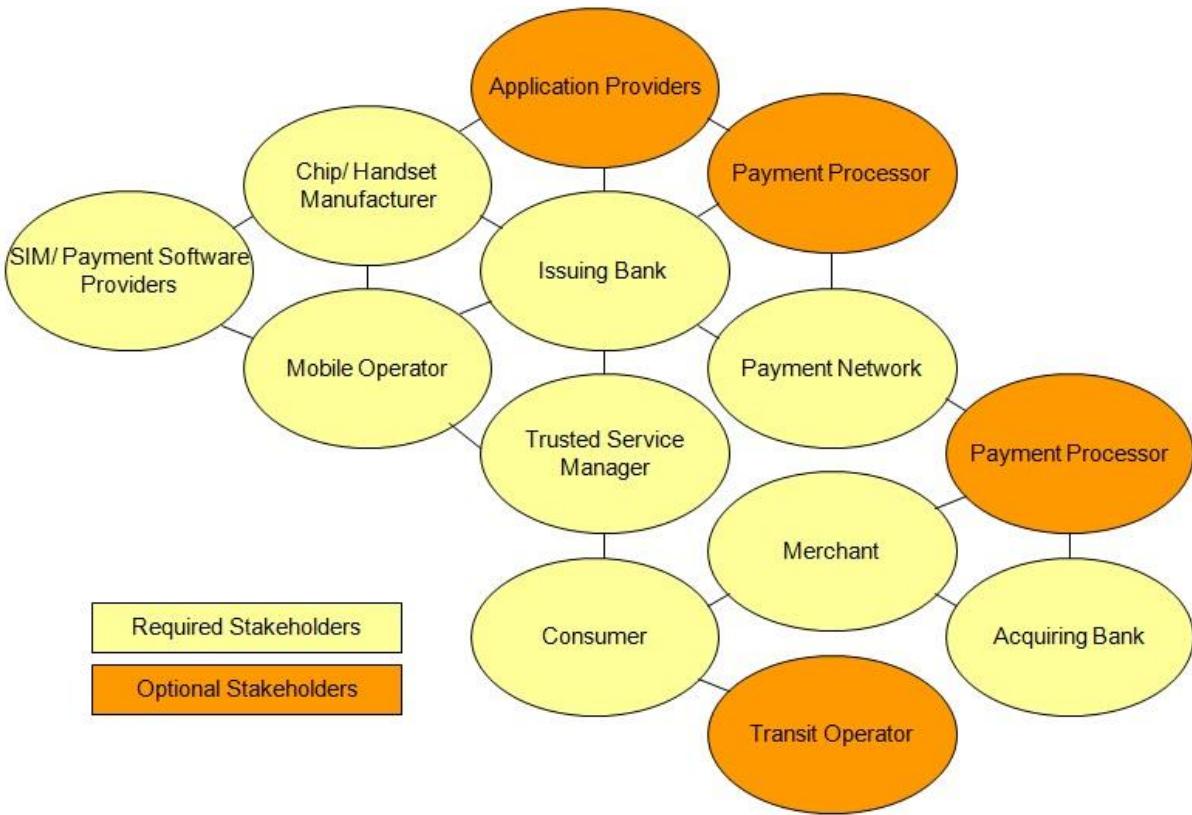
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Consumer led innovation

“Control, convenience and connectivity”



Mobile Wallet



Social media



Context based



“If it’s not fun,
it’s not useful”



“Don’t make me think”



Customization

Banks have to come out of their comfort zone



**Changes don't happen
when people adopt**

new technology

**It happens when
people adopt**

NEW BEHAVIOUR

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We bring information to life