

The Convergence of Mobile and Payments

Speaker: Meabh Maguire

Trusted by over 100 banks in 60 countries worldwide

Introduction...



"Digital wallets have become the world's leading payment method for both e-commerce and point-of-sale (POS) transactions and will account for more than half of all e-commerce payments and a third of POS transactions by 2024."



By 2026

60%

of the global population will
be Digital Wallet Users

Juniper research

Payment landscape
is changing **fast**



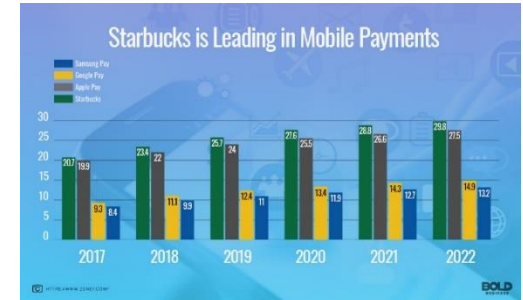
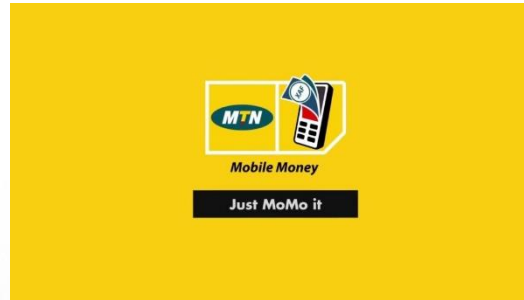
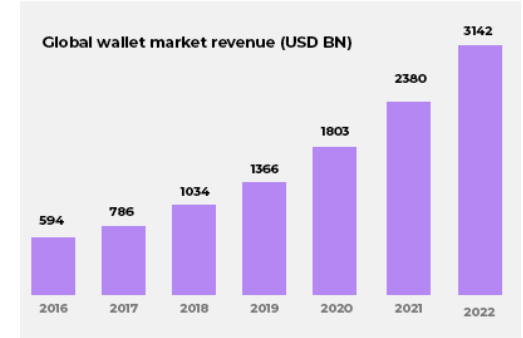
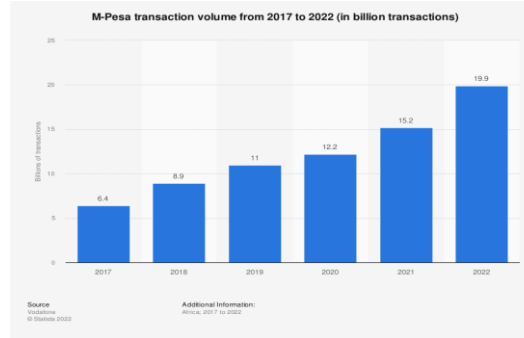
Evidence across the world



150 m users



507m users





Kenya



Nigeria



Ethiopia



Ireland



UAE



Revolut



33 Billion Valuation
15 million users

Chipper



4 million Users
2 billion Valuation

nybank



40 Billion USD Valuation
65 million customers 2022



- 60% of digitally native would rather leave wallet at home than their phone
- Leaders understand the expectations of today's customers
- Onboarding needs to be seamless
- Payments need to be seamless

The Age of the consumer...

Uber

NETFLIX



... we have seen this slide before



Opportunity – cash...

A large purple circle with a white border containing the text '90%' in white, bold, sans-serif font. The background of the slide is a photograph of a man in a blue shirt handing a tomato to a smiling woman in a green sweater at a market stall. The woman is holding a stack of colorful banknotes. In the foreground, there are baskets of fresh red tomatoes.

of transactions in
Africa still cash based.
Why?

Importance of reducing cash...



Financial Inclusion



Cost to manage cash



Transparency



...economic opportunity of payment visibility

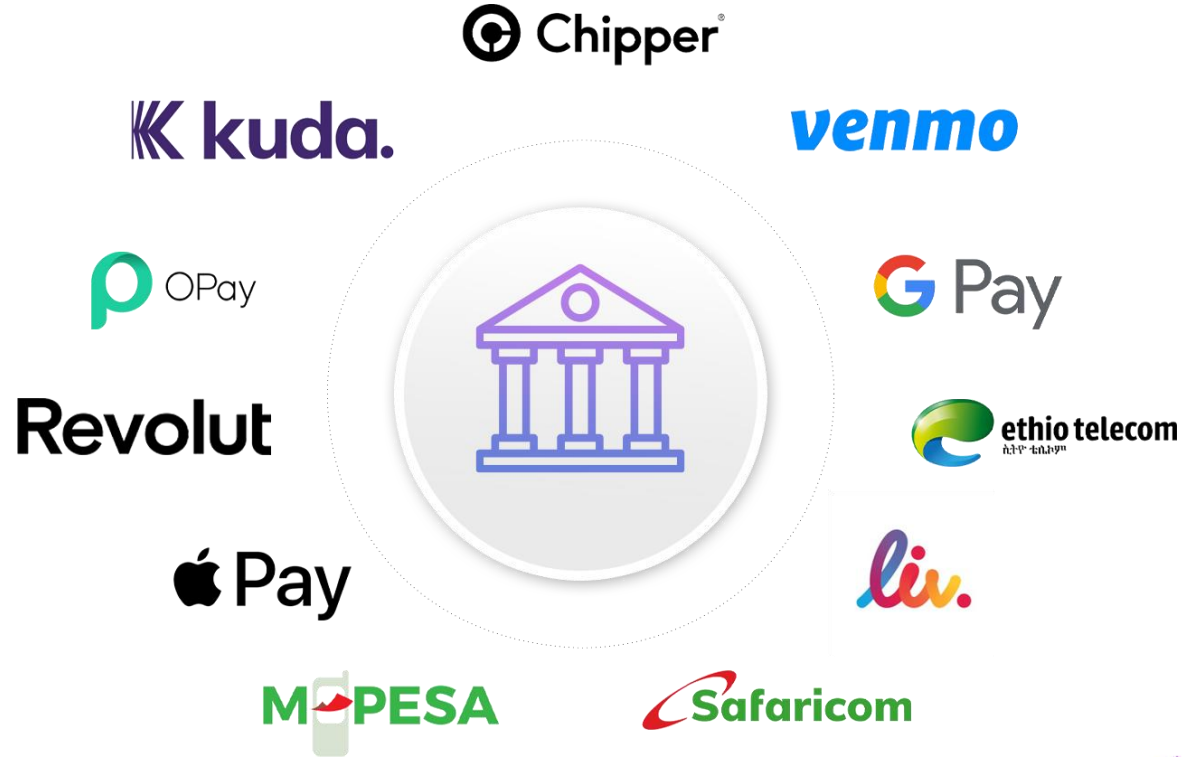


Opportunity – competitive advantage...

Competition always makes you
stronger and better. Competition
is feared only by the weak.

Mohammed bin Rashid Al Maktoum

Competition is Everywhere



Audience Exercise...



1. Your mobile phone



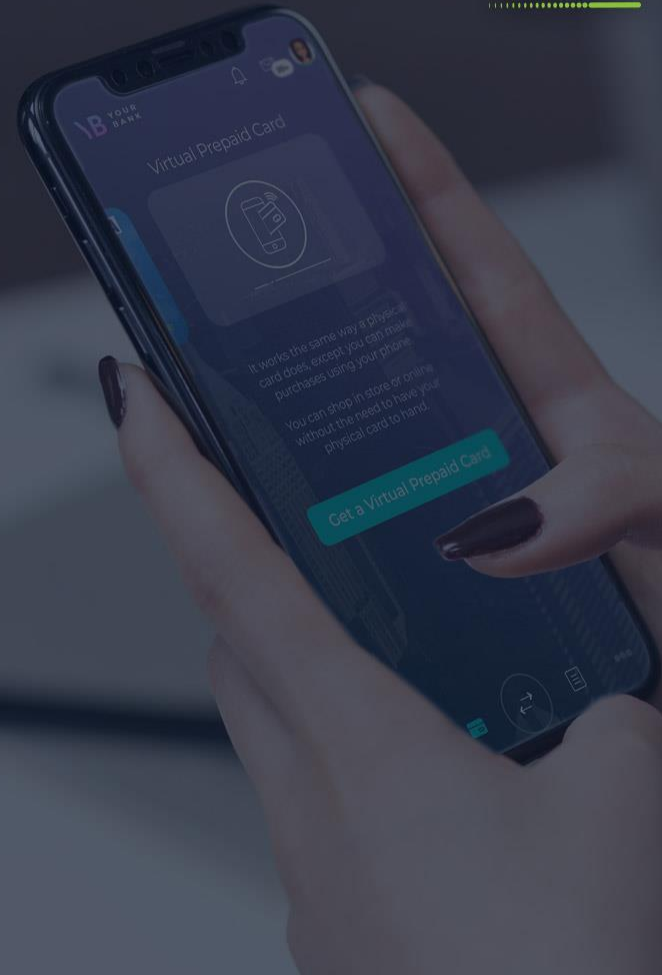
2. Your cards



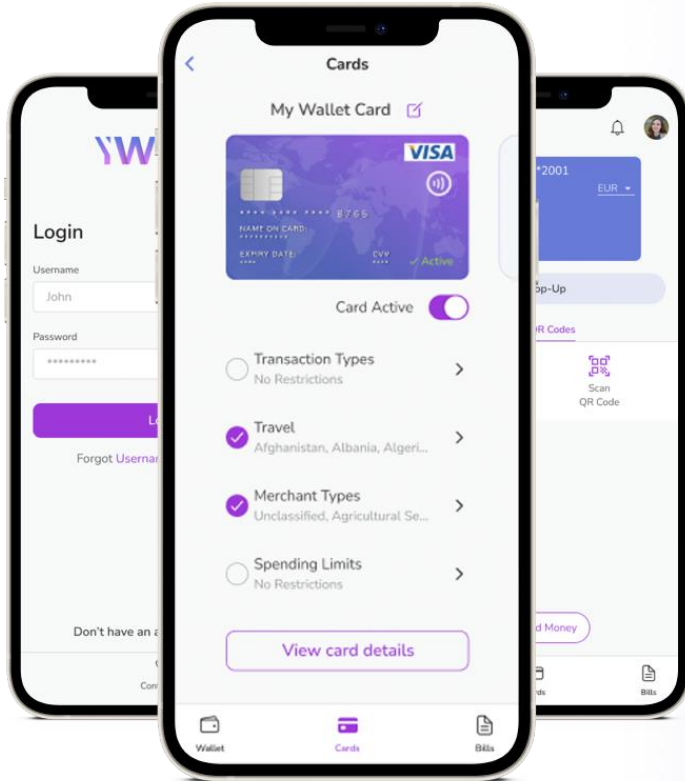
3. Cash



4. Agent



CR2 Wallet



Be the bank you
want to see...

Be you!

Create an Impact with CR2 Wallet



Address Financial Inclusion

Lower value cost to serve



Increase Customer Value

International cards, ecommerce cards, card controls



Reduce Your Costs

Lower cost to serve, reduce the cost of plastic



Generate Revenue

New propositions, cross border payments

Thank You

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