

On track to multi-
rail - Unser Weg
zu echter
Customer-
Centricity





ONE GIANT LEAP: The First Moon Landing



WOODSTOCK







CONCORDE: FIRST FLIGHT (1969)

SECURITY PACIFIC NATIONAL BANK

master charge[®]

THE INTERBANK CARD[®]

5204 0253 040 680

1006 VALID 06-79 THRU 05-81

CHRIS GLASS

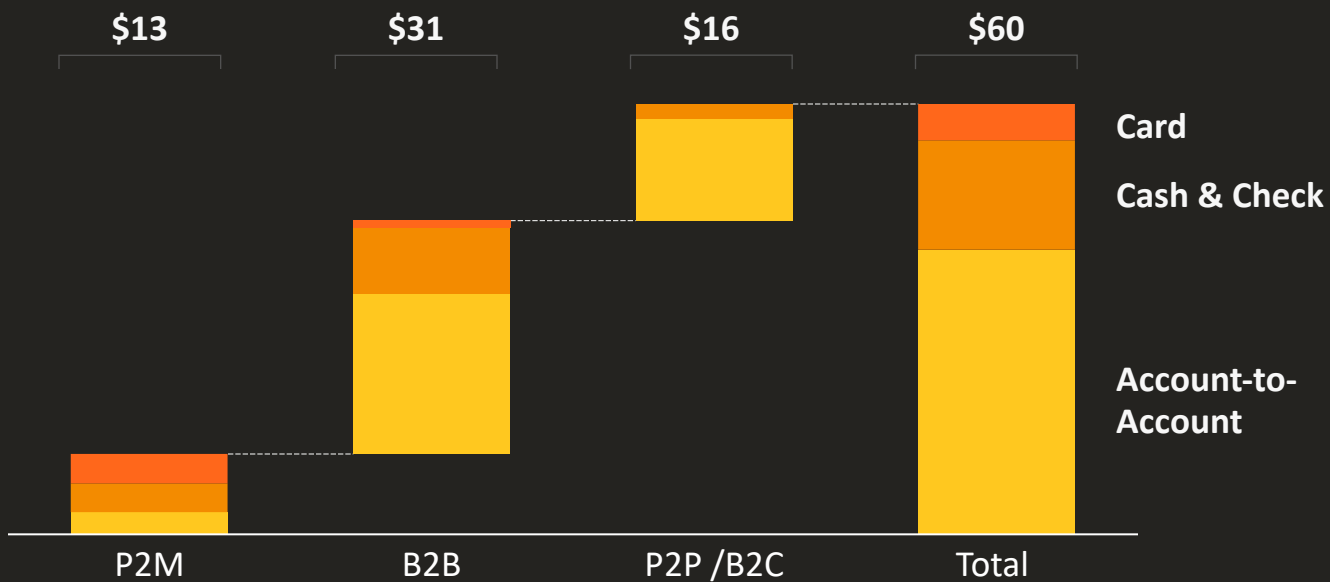








**Market size by
payment flow -
Europe
(Volume \$T)**





Digital



Access



Competition



Choice



Regulation



Convenience





PAYERS

CONSUMERS



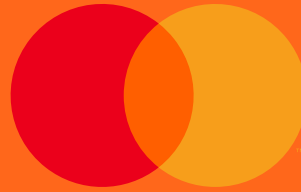
BUSINESSES



GOVERNMENTS



POWERED BY



**SAFE, SIMPLE, SMART
100% CUSTOMER
CENTRIC**

PAYEES

CONSUMERS

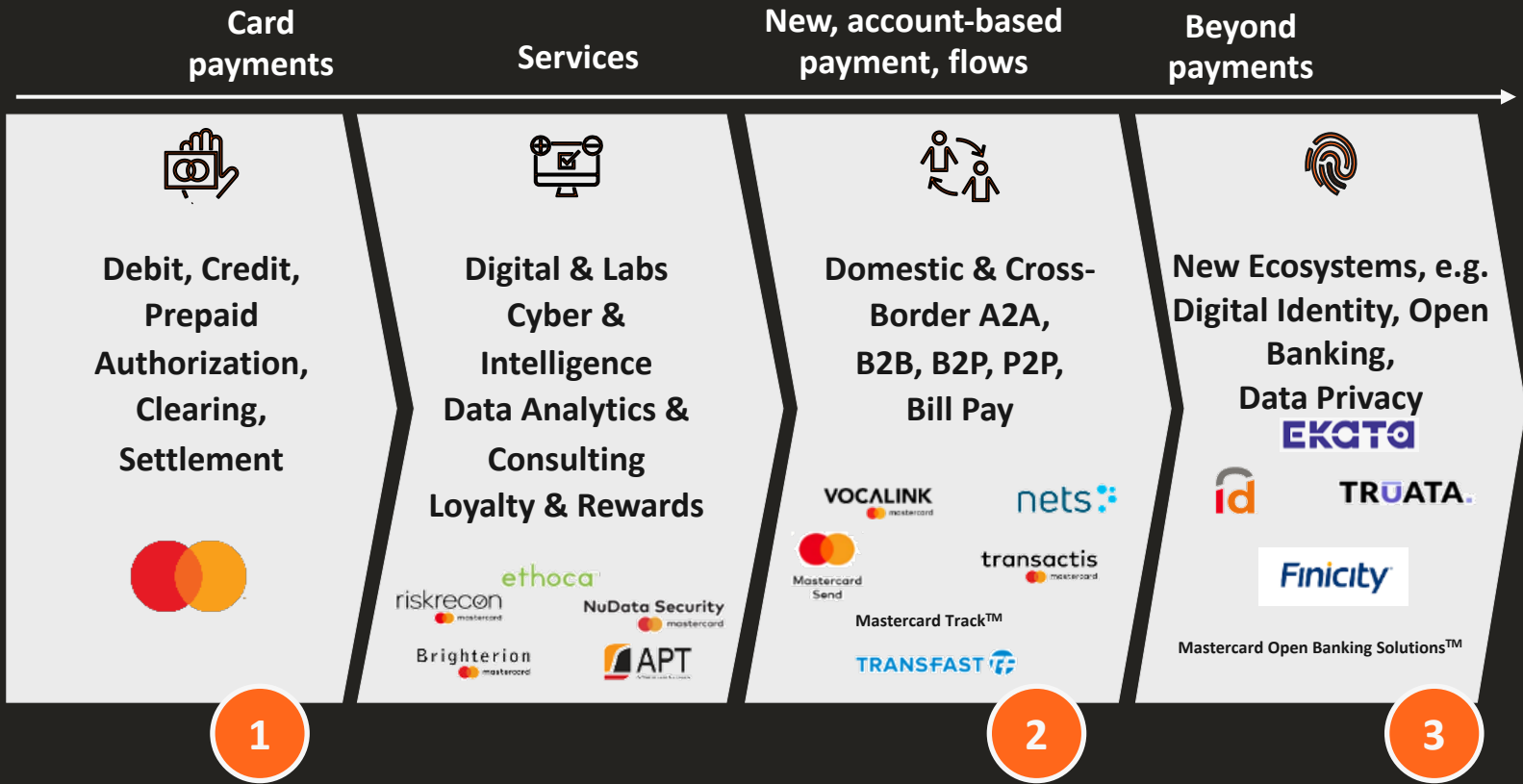


BUSINESSES



GOVERNMENTS







1



**Singapore (BCS – FAST /
PayNow)**



Thailand (ITMX - PromptPay)



**USA (The Clearing House -
RTP)**



**Kingdom of Saudi Arabia
(SAMA)**



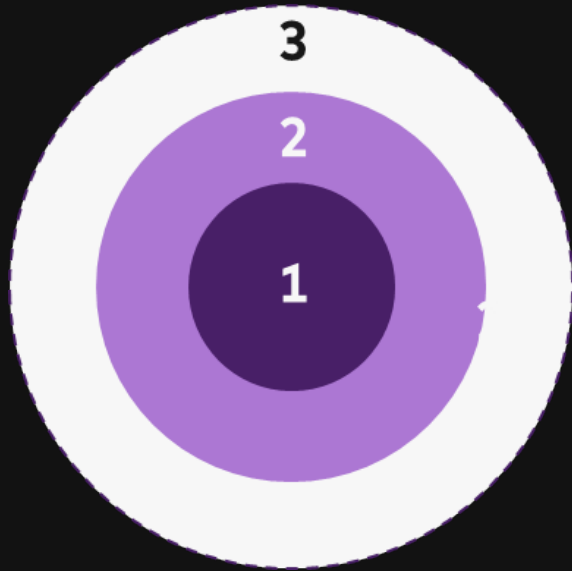
**United Kingdom (PAY.UK –
Faster Payments)**



**AP 'Hub' - Philippines
(BancNet - InstaPay)**



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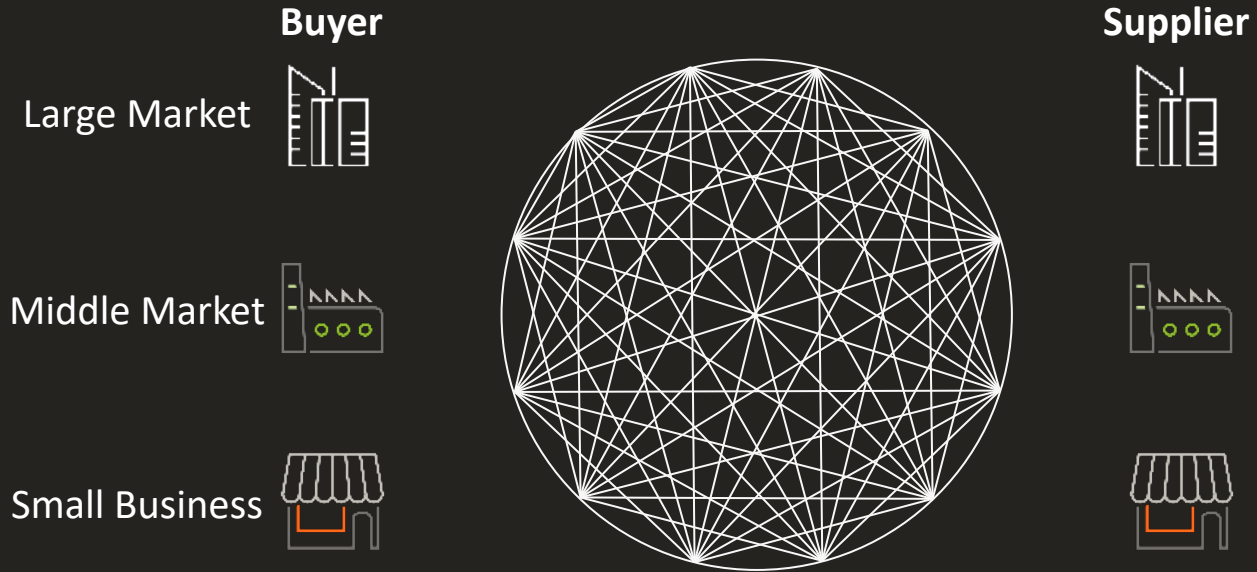


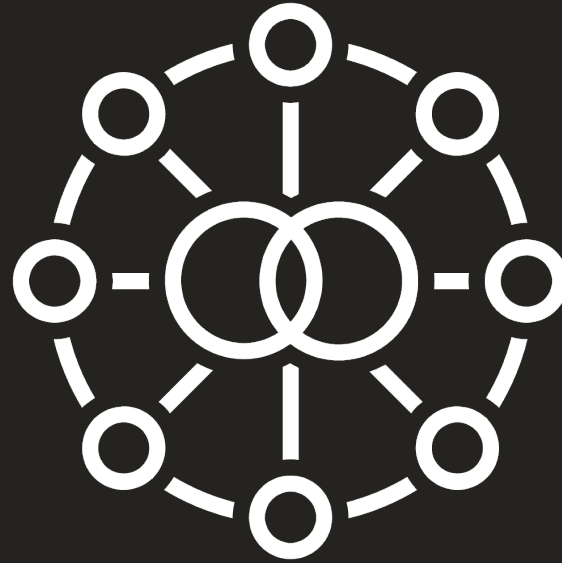




2







BNPL



PayPal Klarna. sezzle nelo openpay splitit nate perpay finvero acima uplift four vyze afterpay tua graviti upgrade Kafene sunbit VERSATILE CREDIT More Applications + More Approved Users Since wisetack Bread kueskiPay. AMOUNT QUADPAY paybright Jifiti. FuturePay SKEPS Charge After Synapse

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LAZYPAY holah sezzle Pine Labs akulaku Flexmoney IOUpay atome zip HOME CREDIT patoy afterpay zip TendoPay Shopee Pay Later Rely billease kredivo Fundiin empatkali Simpl ePaylater cashalo pace. ablr CAPITAL FLOAT Happay zest

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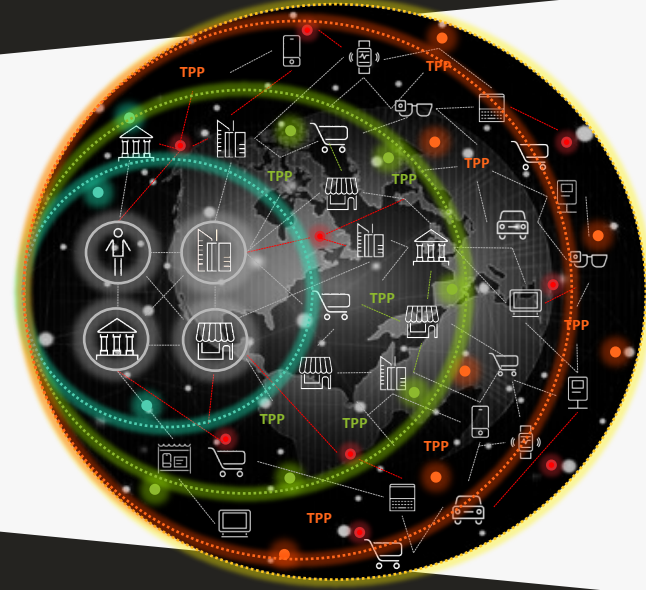
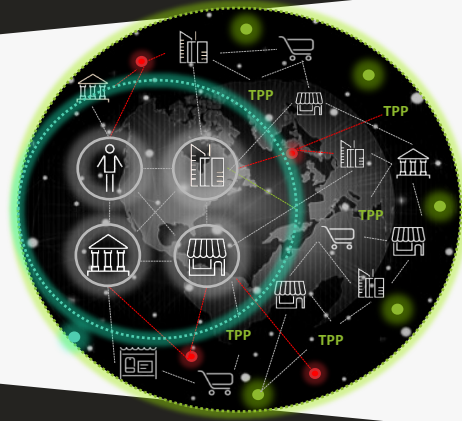
cashew spotii tamara tabby* instalments postpay

Limepay afterpay deferit sezzle LAYBUY openpay Zebit MarketNow zip bundl. QuickaPay payright





3









PAYERS

CONSUMERS



BUSINESSES



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