



# WORLD PAYMENTS REPORT 2022

*Enabling banks to better serve their SMB clients  
during Headwind times*



AMERICAS





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

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

### SMBs view

 **45**  
SMBs  
in Americas

 **150**  
Global SMBs

### Executives view

 **47**  
banking executives  
in Americas

 **125**  
banking executives  
across globe

### Alliance partners





# WORLD PAYMENTS REPORT 2022

## THE EXECUTIVE STEERING COMMITTEE STRUCTURE

### BANKS



**Bruno Mellado**

Head of Payments & Collection



**Milind Khatavkar**

Head of Consumer Finance, Payments & Cards



**Sarthak Pattanaik**

CIO, Digital Assets, Treasury Services, Clearance & Collateral



### INDUSTRY BODY\*



**Nick Kerigan**

Managing Director, Head of Innovation



**Catherine Gu**

Head of CBDC and Protocol



**\*Industry body** –that has significant role influencing and improving the FS industry

### FINTECH & TECH PARTNERS



**Dorothy Copeland**

Global Head of Partner Ecosystem & Alliances



**Nilesh Dusane**

Head of Institutional Payments



# WORLD PAYMENTS REPORT 2022

THE VOICE OF THE SMBS AND BANKING EXECUTIVES TO DERIVE MARKET AND INDUSTRY INSIGHTS



Corporate survey:  
150 SMBs

## Responses, by region

Americas

30%

21%

US

9%

Canada

Europe

40%

7%

UK

32%

Continental Europe

APAC & MEA

30%

6%

Australia

5%

Hong Kong

5%

India

5%

Japan

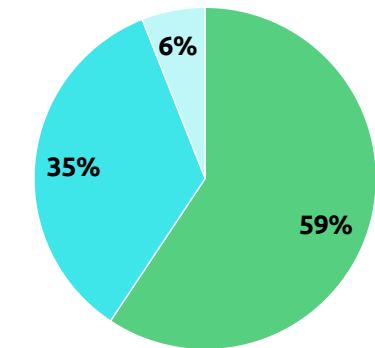
5%

Singapore

3%

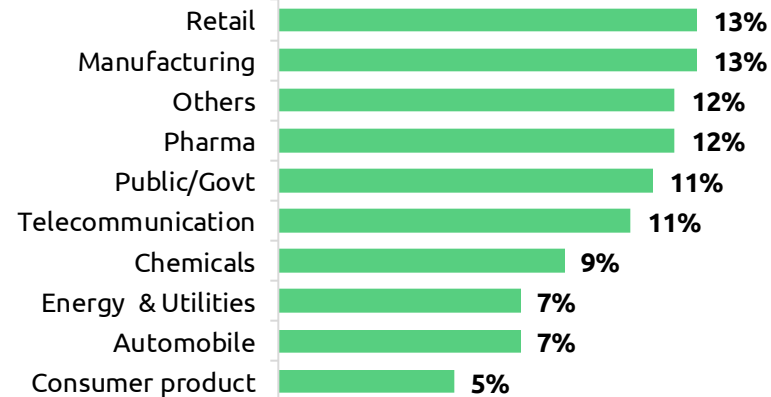
Malaysia

## Responses, by geographical coverage



■ Global ■ National ■ Regional

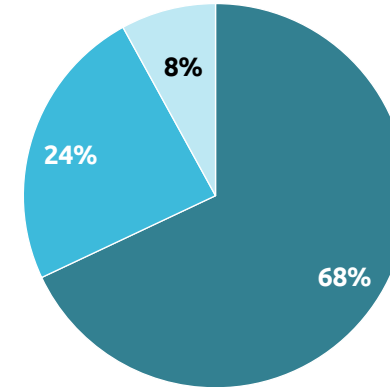
## Responses, by industry of operations



Executive surveys:  
125 banking executives



## Responses, by payment types served



■ Both B2C and B2B  
■ Corporate payments (B2B)  
■ Retail payments (B2C)

## Responses, by region

Americas

38%

Europe

36%

APAC & MEA

26%



# WORLD PAYMENTS REPORT 2022

## OFFERINGS LINKED TO THE REPORT



Frameworks and API-based value creation models provide an end-to-end solution that combines all the necessary elements to leverage an open ecosystem through standardized APIs.

**Open banking for payments**



A DLT framework to streamline data-sharing processes, manage them effectively, and boost monitoring and auditability.

**Trusted data exchange**



Integrated Connected Payments offers a path to payments leadership through implementing the efficiencies and flexibility necessary to thrive in the new ultra-competitive landscape.

**Connected payments**



The payments world is moving to the ISO 2022 standard based on its proven ability to improve operational efficiency, harmonize data, and develop value-added services. ISO 2022 transformation affects both business and IT layers.

**ISO 2022**



**Offerings**

# WORLD PAYMENTS REPORT 2022 IN NUTSHELL

## WINNING WITH SMBS: OPTIMIZING TECHNOLOGY AND DATA TO DRIVE DEEP ENGAGEMENTS



**RE-ALIGN**  
Your priorities with changing SMB market dynamics to build relevance and growth



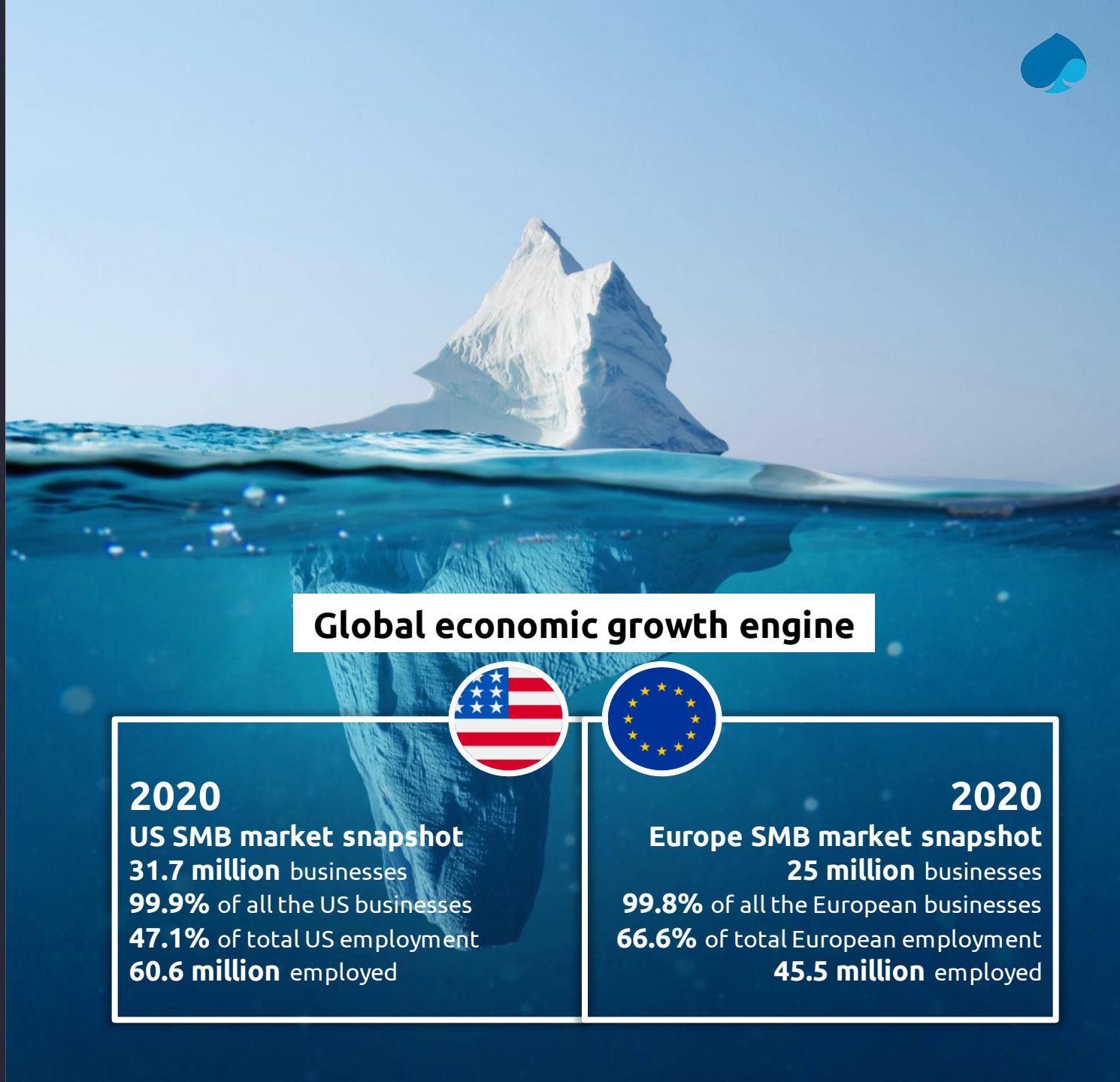
**ASSEMBLE**  
a composable payments platform powered by *harmonized data* to elevate SMB customer journeys



**EXPLORE**  
Opportunities to augment existing capabilities with emerging Distributed Ledger Technology



# PAYMENT PLAYERS NEED INNOVATION TO WIN SMB ENGAGEMENT



## Global economic growth engine



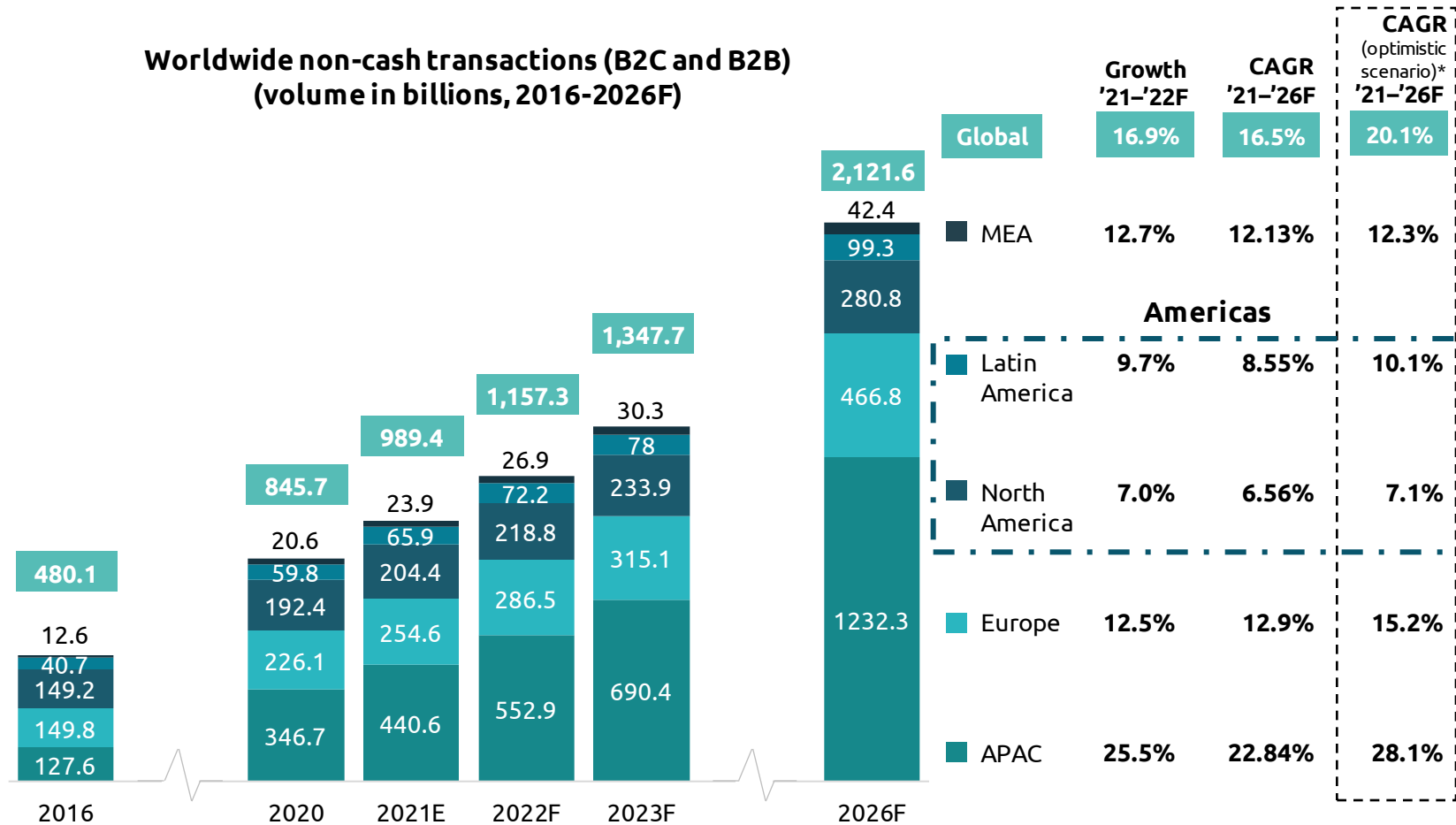
**2020**  
**US SMB market snapshot**  
**31.7 million** businesses  
**99.9%** of all the US businesses  
**47.1%** of total US employment  
**60.6 million** employed

**2020**  
**Europe SMB market snapshot**  
**25 million** businesses  
**99.8%** of all the European businesses  
**66.6%** of total European employment  
**45.5 million** employed

# MATURE DIGITAL PAYMENTS INFRASTRUCTURE TO CONTINUE FUELING NON-CASH TRANSACTION GROWTH DURING 2021-2026

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) pickup.

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

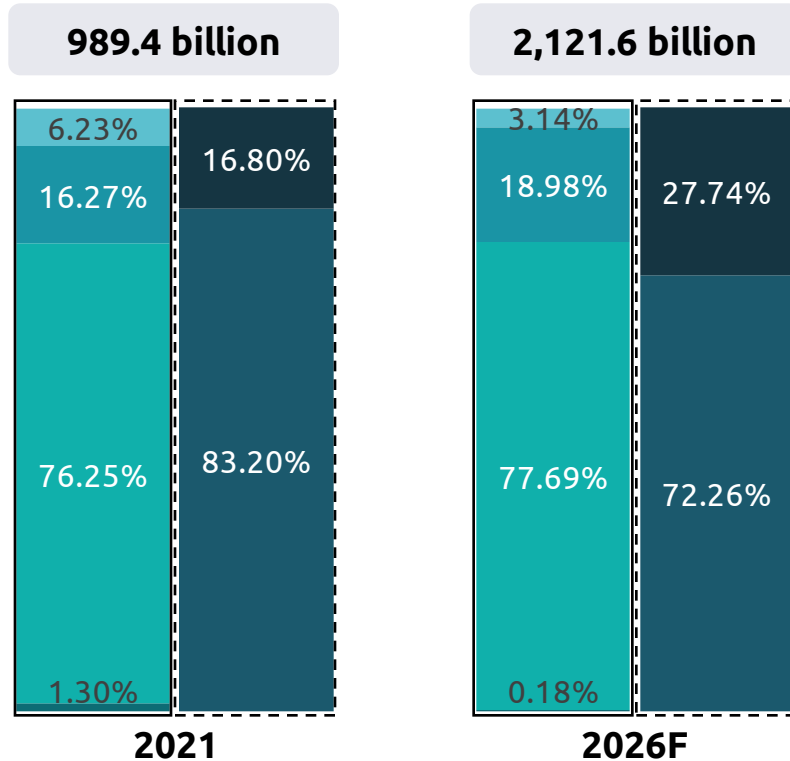
**New and innovative payment methods are driving the growth trajectory**

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

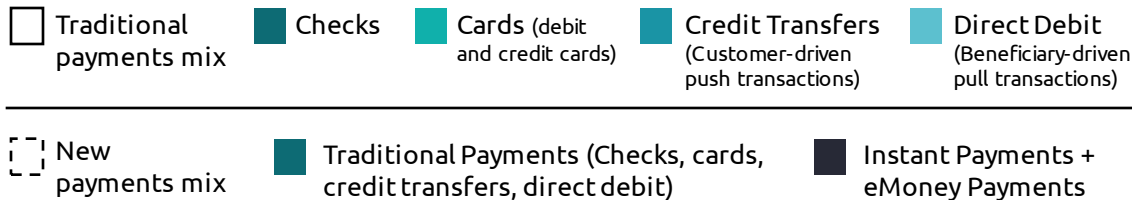


# NEW PAYMENT METHODS CONTINUE TO GAIN PROMINENCE IN NON-CASH TRANSACTION PAYMENTS MIX

Total non-cash transactions volume



Payments' instrument mix



The rapid adoption of mobile payments has driven the acceptance of innovative payment instruments, such as quick response (QR) code payments, tap-and-go (NFC), digital wallets, and account-to-account (A2A) payments.



**Global QR code payment users** may reach 2.2 billion transactions (volume) in 2025, up from 1.5 billion in 2020, which suggests that almost 29% of all mobile phone users worldwide will use QR code payments by 2025.



**Instant payments** volume are on track to a CAGR (2021-2025) of ~29%, reaching 428 billion.



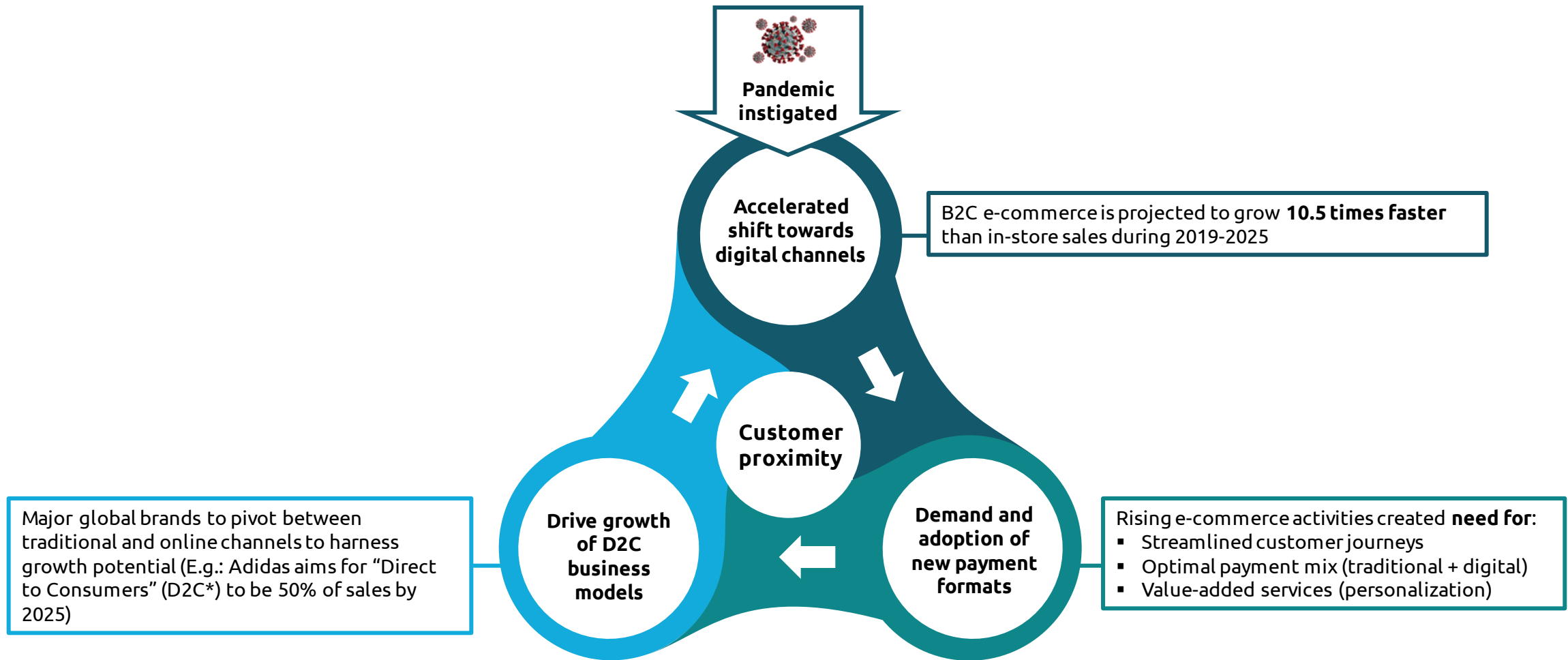
**eMoney transactions** to witness growth of ~27% during 2021-2026, to reach ~161 billion transactions (volume).



By 2025, unique **digital wallet** users globally are expected to increase by ~1.5 times to reach 4.4 billion of the population (more than half of the global population).



# DEMAND FOR CUSTOMER PROXIMITY TO FURTHER BOOST INNOVATIVE PAYMENT FORMATS

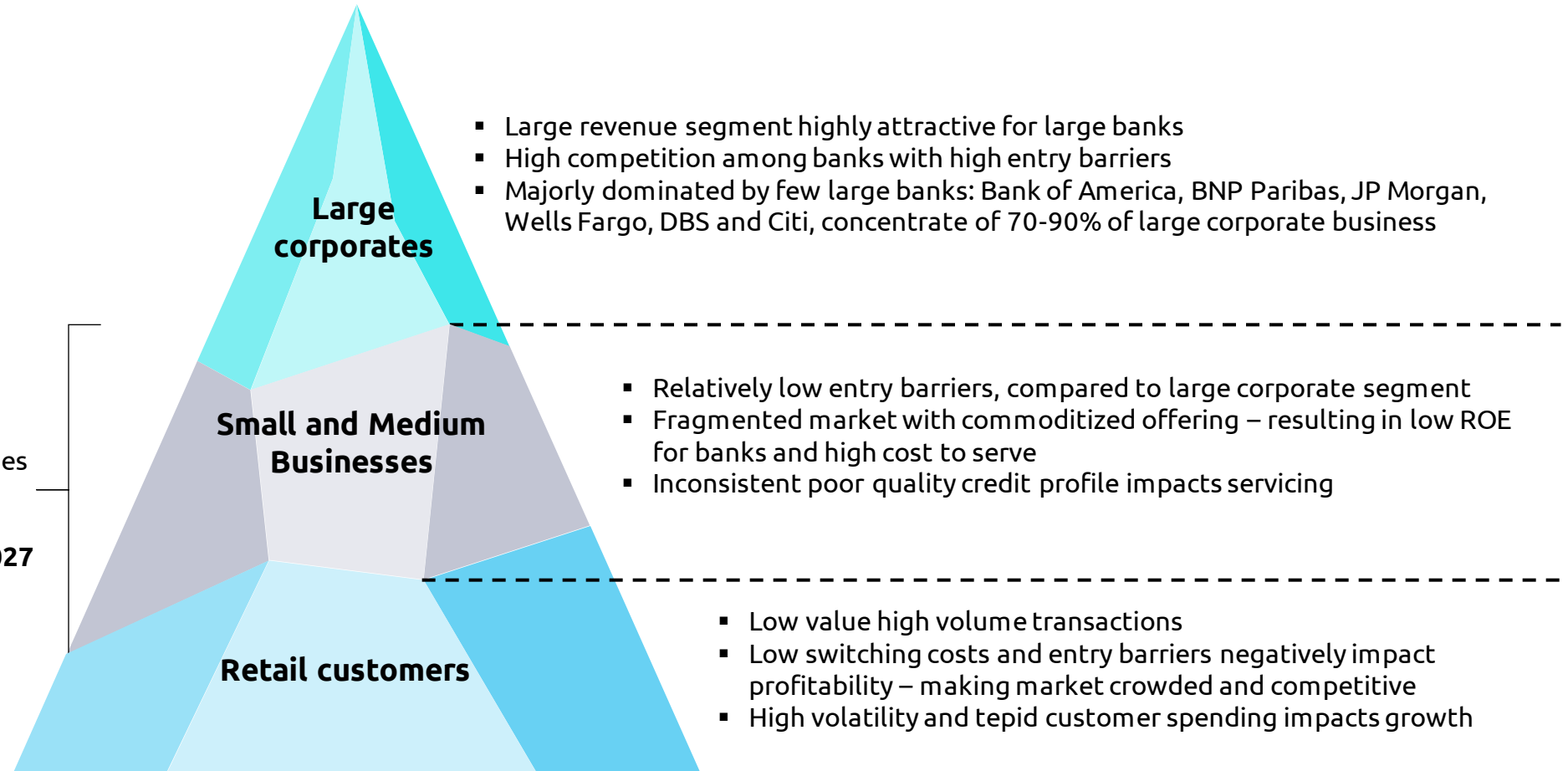


Firms across industries are *re-inventing their business model*.  
Enabling new commerce requires rejuvenating the B2B value chain

D2C is the business model and sales strategy where firms build, market, sell and ship product directly to customers and clients.



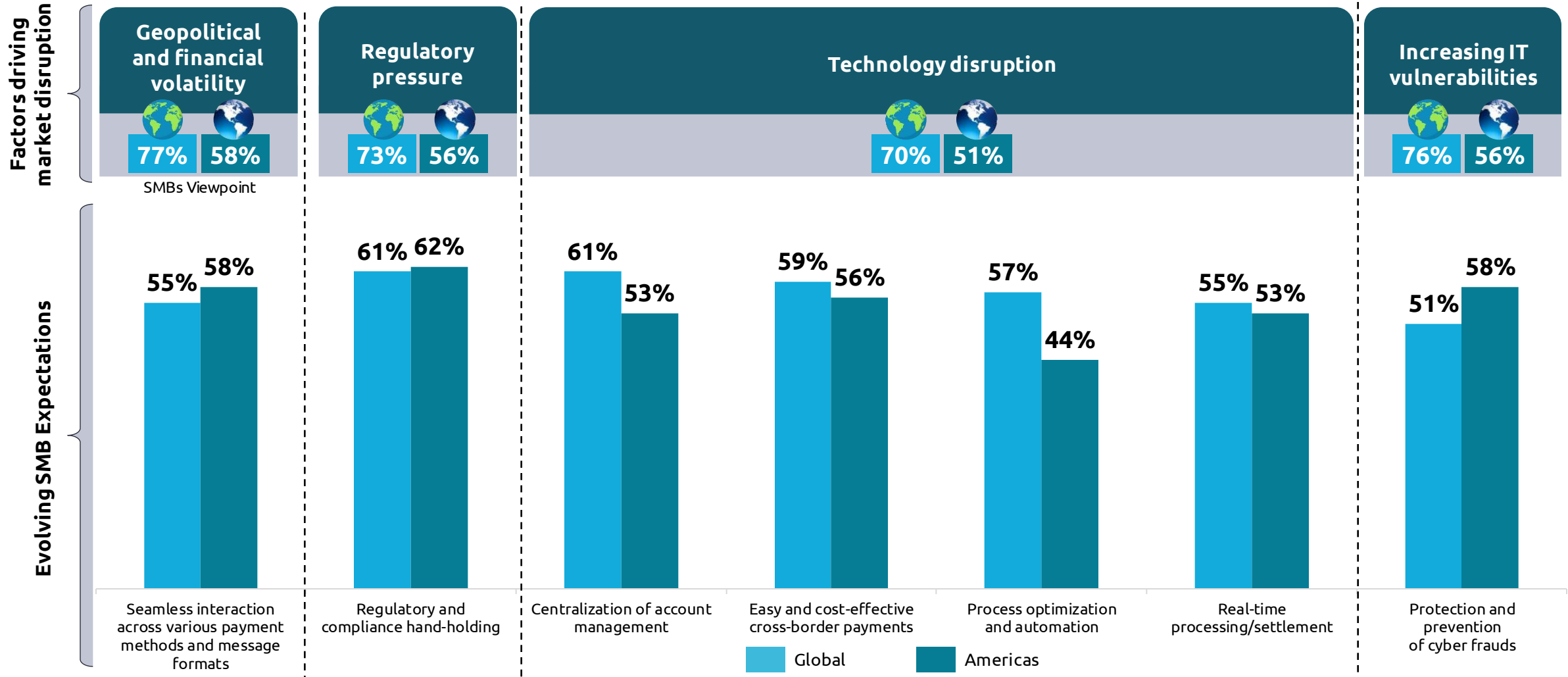
# SMBs ARE, WITH NO DOUBT, THE MOST ATTRACTIVE SEGMENT FOR PAYMENT FIRMS



- SMBs **contribute US\$850 billion** annually to global banking revenues
- The market is expected to grow **7% year-on-year during 2020-2027**

**However, SMBs are stranded between institutional and retail clients!**

# ONGOING MARKET DISRUPTION IS FURTHER STRANGLING GLOBAL ECONOMIC GROWTH ENGINE



**Are banks able to meet expectations?**

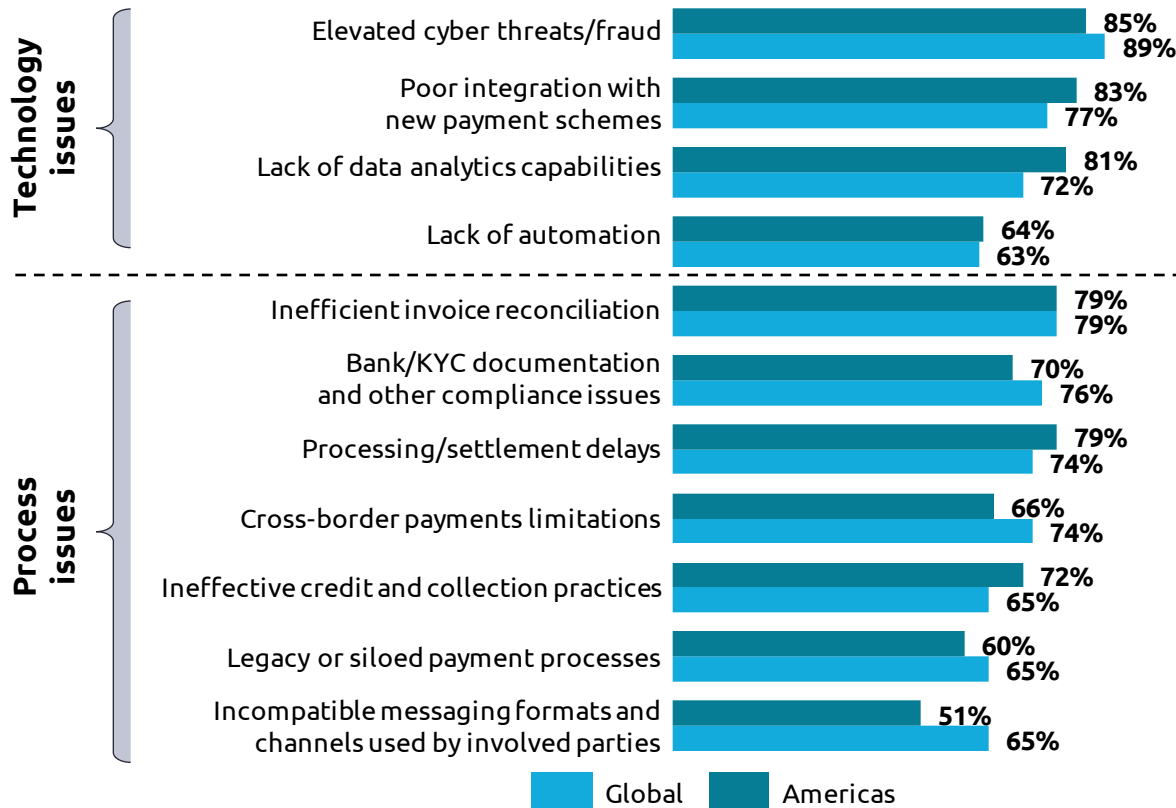
# BANKS AND PAYMENT FIRMS ARE STRUGGLING TO DELIVER!



**56% of SMBs in Americas have a relationship with 2 – 5 banks  
Yet, businesses are facing challenges across payments value chain**

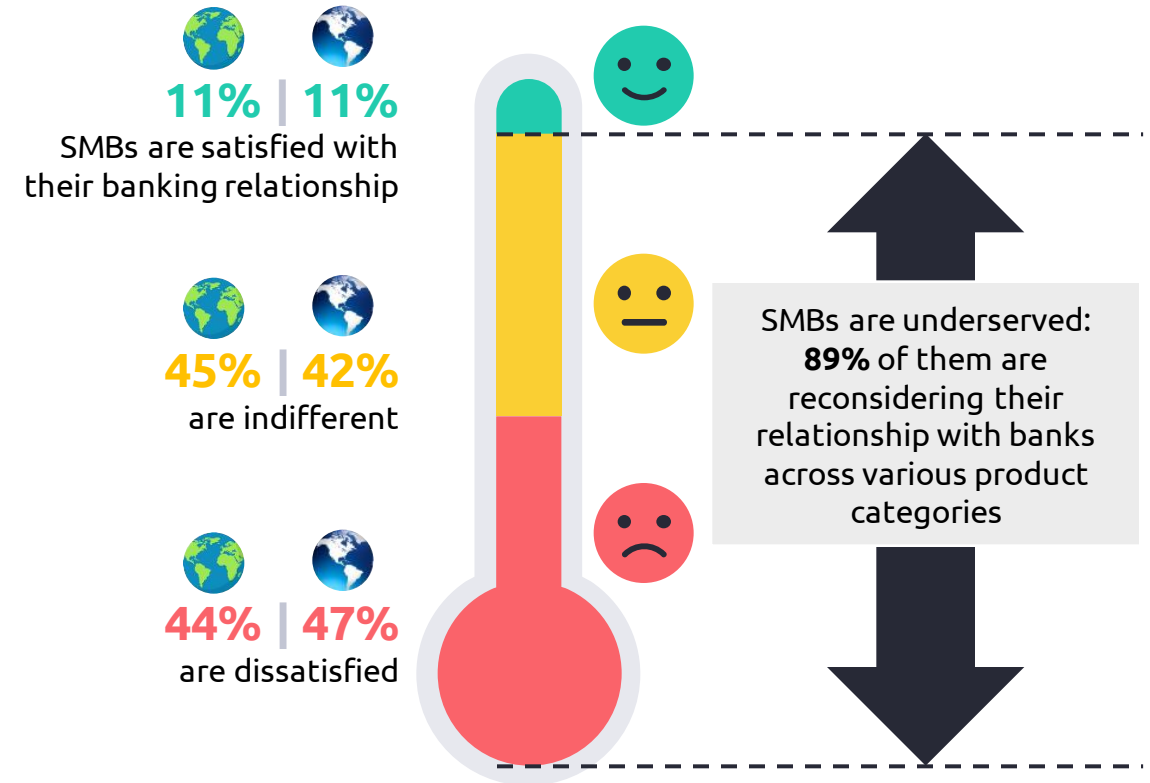
## Unresolved issues faced by SMBs...

(Banking executives' views)



## ...fueling discontent with their banking partner.

(SMBs' view)



**Someone could take advantage of this inherent friction ...Competition is catching up!**

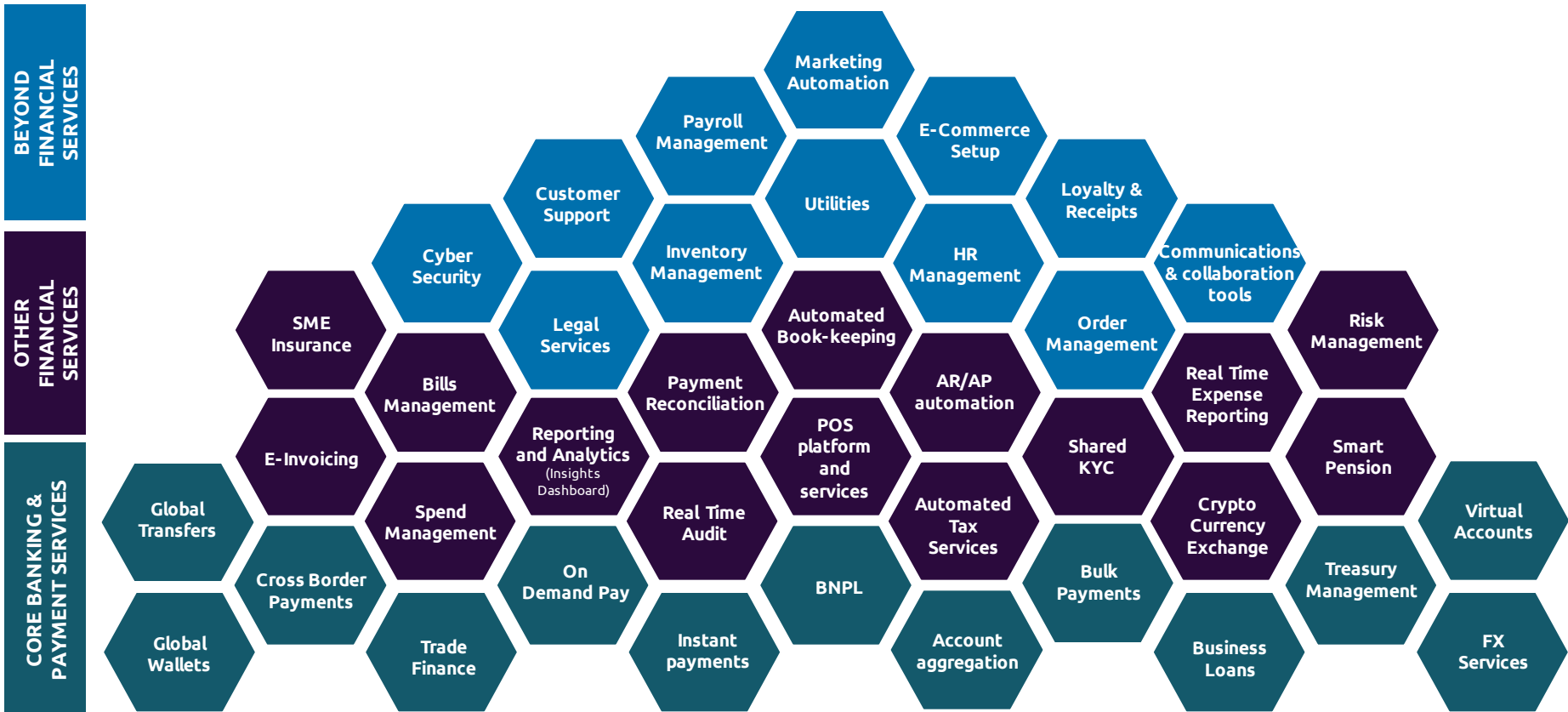


# NEW-AGE PLAYERS ARE BUILDING B2B ECOSYSTEMS TO BECOME ONE-STOP-SHOP FOR SMBs

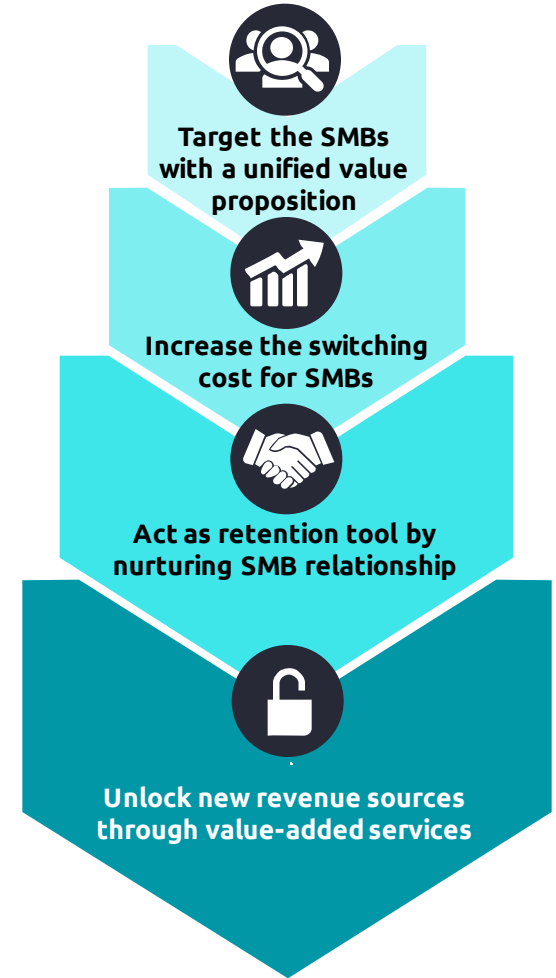


## How new-age players leverage the ecosystem play?

New-age players are bundling financial and non-FS services



## Recipe for success



## How can incumbent banks and payment service providers step-up their game?



# AMPLIFY PLATFORM VALUE

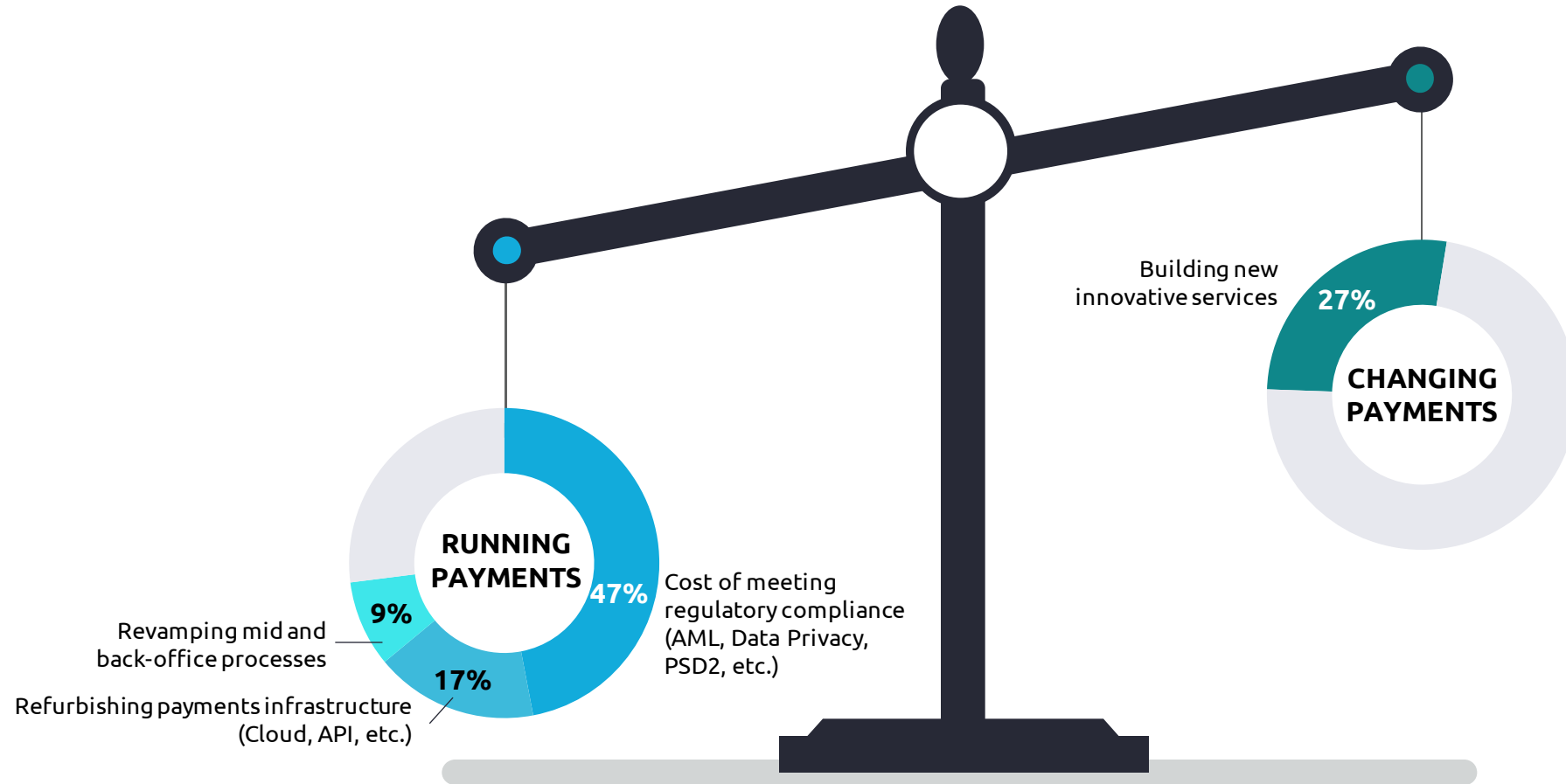
**BOOST PLATFORM VERSATILITY TO  
UNLOCK PAYMENT POTENTIAL**



# INNOVATION IS UNDER STRESS...






Innovation takes a back-seat as ~73% banking executives in Americas do not prioritize IT budgets towards creating new value proposition



**Payment business for traditional banks is at risk!**



# PAYMENT FIRMS AND BANKS ARE STRUGGLING TO MAINTAIN THEIR COMPETITIVENESS AND DRIVE GROWTH

	What's happening today	What's the result
<b>BUSINESS STRATEGY &amp; PERFORMANCE</b> 	<ul style="list-style-type: none"> <li>▪ Limited standalone business case for payments</li> <li>▪ Pursuit of new revenue stream hardly addressed</li> <li>▪ Constant pressure of lowering costs of payments</li> </ul>	<ul style="list-style-type: none"> <li>▪ Uncertainty of payoff</li> <li>▪ Challenge in doing more with less</li> <li>▪ Reactive and uninformed “leap of faith” decisioning</li> </ul>
<b>OPERATING MODEL</b> 	<ul style="list-style-type: none"> <li>▪ Distributed organizations and capabilities</li> <li>▪ Numerous and complex processes linked to products and market specificities</li> <li>▪ Mix and match of many service providers</li> </ul>	<ul style="list-style-type: none"> <li>▪ Inability to orchestrate a wider ecosystem including third parties</li> <li>▪ High cost of operations and compliance</li> <li>▪ Residual risk</li> </ul>
<b>TECHNOLOGY &amp; DATA</b> 	<ul style="list-style-type: none"> <li>▪ Years of technological debt</li> <li>▪ Siloed systems and databases</li> <li>▪ Most of innovation budget consumed by compliance and standardization activities</li> </ul>	<ul style="list-style-type: none"> <li>▪ No “rationalization” initiatives leading to growing technological footprint and complex architecture</li> <li>▪ Higher associated costs and time to market</li> <li>▪ Suboptimal insights</li> </ul>

## How can payment firms and banks step-up?



# RE-IMAGINE YOUR TRANSFORMATION JOURNEY TO UNLOCK QUICK VALUE REALIZATION

## 1 REFRESH EXISTING SYSTEMS

Focus only on cost savings that is realized in initial phases of modernization and are short-lived.

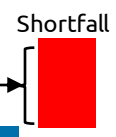
- 27% of the payment executives said they are struggling with monolithic, inflexible, and siloed payments infrastructure
- 32% of payment executives said they are trying to sustain with the existing systems by making tactical changes

## 2 REPLACE TO NEW PLATFORM

Focus shifts to cost savings and revenue uplift

- 34% payment executives said their firm is pursuing large multi-year transformation projects to decommission legacy systems
- 32% of payment executives said their firm is pursuing large multi-year transformation projects to decommission legacy systems

Risk of missing deadlines, budget overruns, change in technology and market dynamics resulting in less than expected value realization



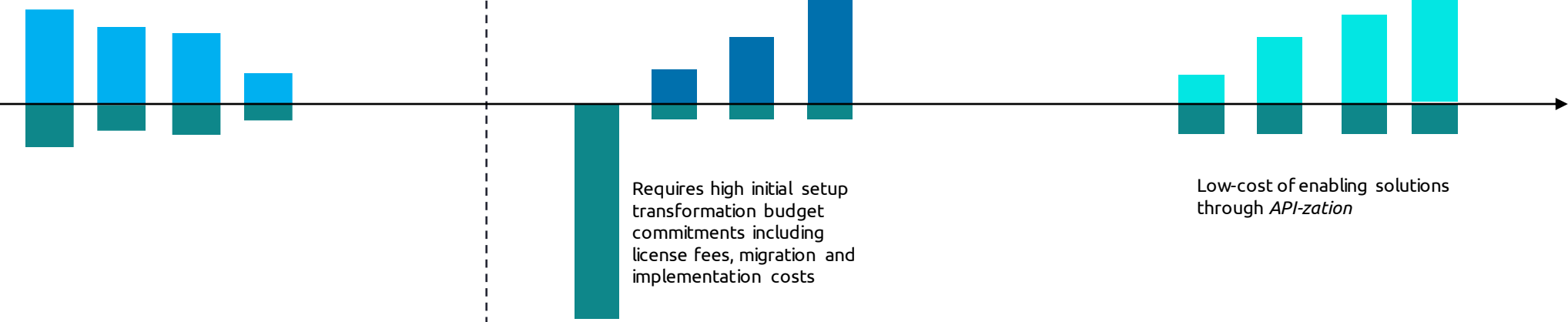
## 3 CONTINUOUS RENEWAL

Focus shifts to creating new revenue streams by active curation of new value propositions

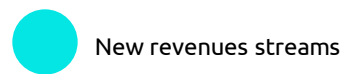
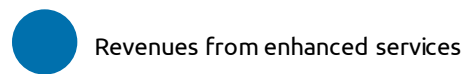
- 4% of payment executives said their firm has (or is exploring) fluid architecture through APIs that enables the rapid configuration of payment products and services.
- 4% of payment executives said their firm has (or is exploring) fluid architecture through APIs that enables the rapid configuration of payment products and services.

Benefits of change

Cost of change



Payment firms to pursue **HYBRID APPROACH**  
Replace critical infrastructure with continuous development of new value proposition

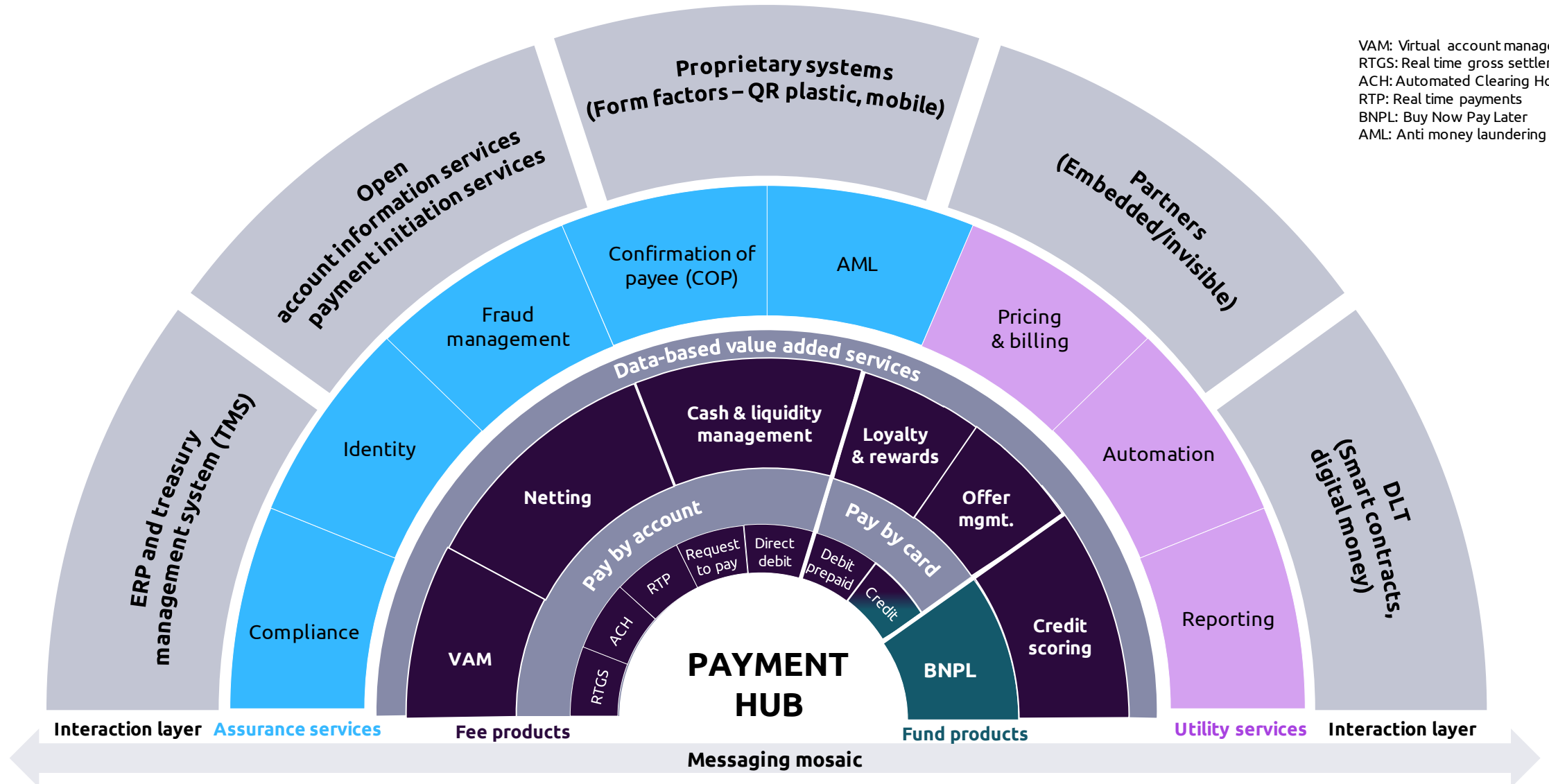




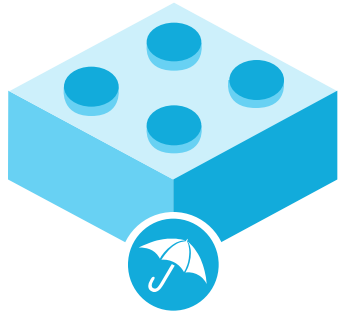
# ASSEMBLE A COMPOSABLE CANVAS...



*"Build to evolve"* payments platform to fast embrace change

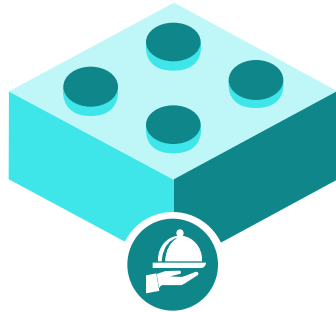


# ... TO UNLOCK PLATFORM CAPABILITIES AND ON-THE-GO VALUE REALIZATION



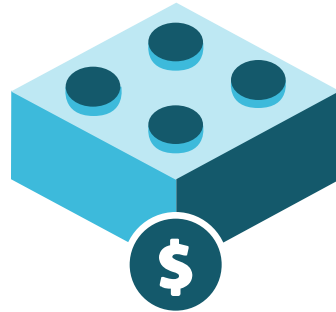
## Future-proof technology

No threat of accumulating legacy systems. Systems and technology **upgrades occur over the cloud** without creating any technical debt



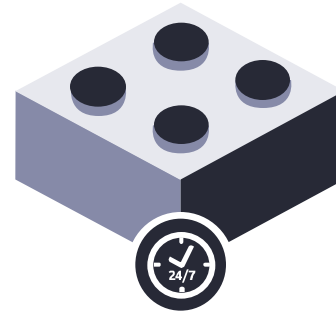
## Hyper-personalization

Shift focus from managing mid and back-office to **orchestrating experiential customer journeys**



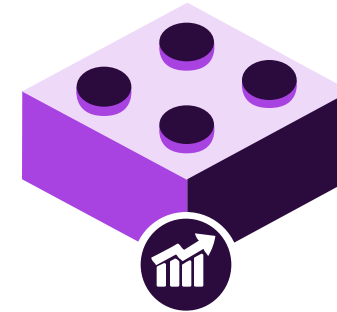
## Low total cost of ownership

With banking capabilities delivered in the cloud, in-house **IT costs reduced** significantly



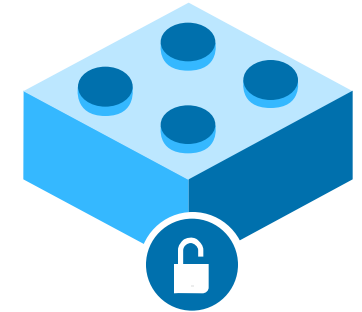
## High speed to market

**Launch** new products or an entire bank **within weeks**



## Hyper scalability

Infinite computing power and resources delivered over the cloud with provisions to **scale up or down to meet business conditions**



## Open capability

Plug-n-Play **pre-composed and pre-configured end-to-end banking functionalities** from partner ecosystem

**Efficacy of platform business models depends upon data quality**  
***Right data* is the lifeline of payments platform!**

# 'HARMONIZED DATA' IS THE NEW OIL...



Drive towards success by converting Data → Information → Insights

## DATA CHALLENGES

73%



77%



banking executives believe that data available to them is **unreliable** and **difficult to process for insights**

68%



70%



banking executives said they **lack right tools and ability** to manage **unstructured data**

**Adopt  
ISO20022  
for data  
harmonization**



**RICH DATA**

- Provision to add supplementary data around the transaction
- This means banks have **more data to mine** and **derive insights**



**END-TO-END  
DATA**

Rich data end-to-end mean all actors in the value chain are acting with the same data resulting in **high transparency and interoperability.**



**RIGHT DATA,  
FIRST TIME**

Ability to examine data at granular level in detail enable banks to accurately and more easily **comply with regulatory** as well as **risk-related requirements.**



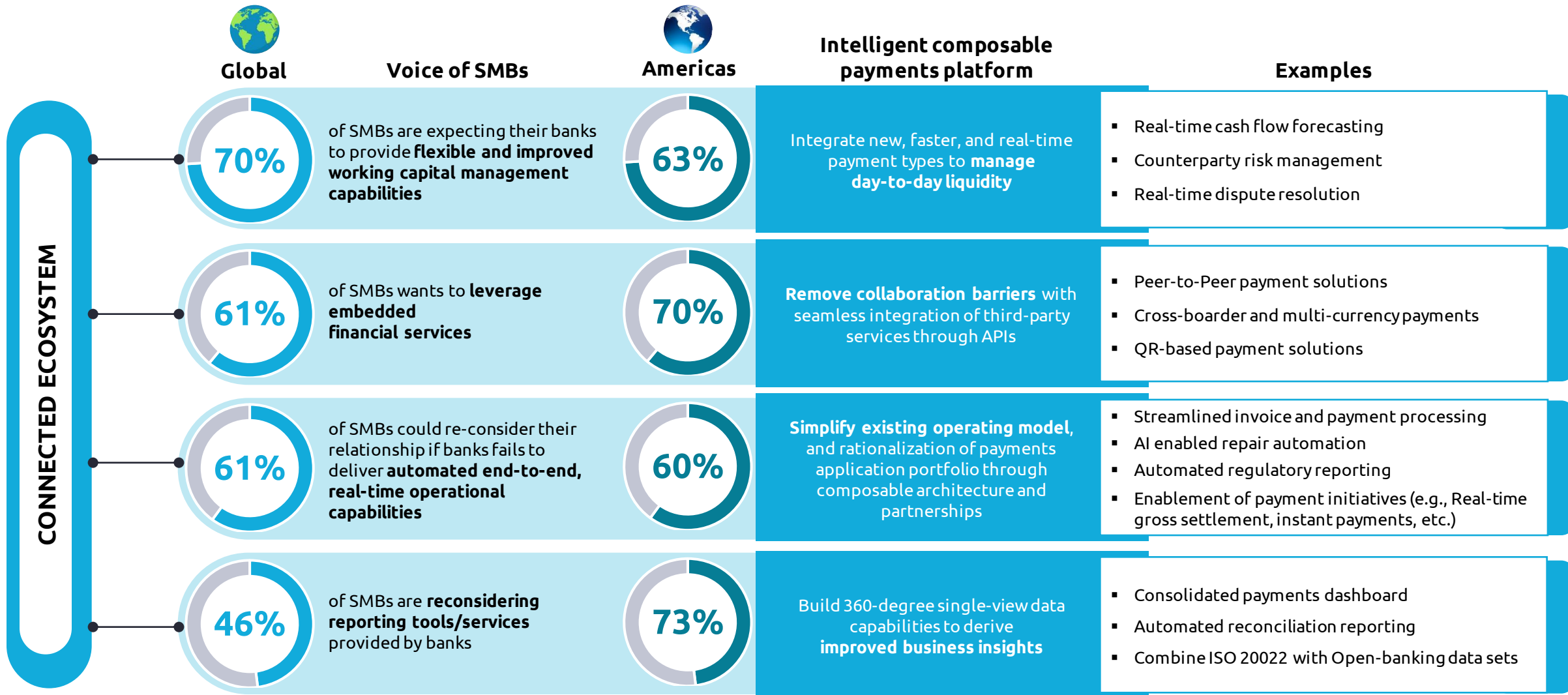
**MEANINGFUL  
DATA**

Detailed and better **structured reference information.**

ISO 20022 is the common language for the world to transact!  
Accelerate your transformation journey. **ACT NOW!**



# EMPOWER SMBs TO UNLOCK THEIR GROWTH POTENTIAL WITH END-TO-END VALUE PROPOSITION



**Synchronized ecosystem on harmonized platform builds future readiness!**



# PREPARING FOR EMERGING AGE OF SEAMLESS VALUE EXCHANGE

STRATEGIZING YOUR TECHNOLOGICAL  
EVOLUTION FOR FUTURE READINESS

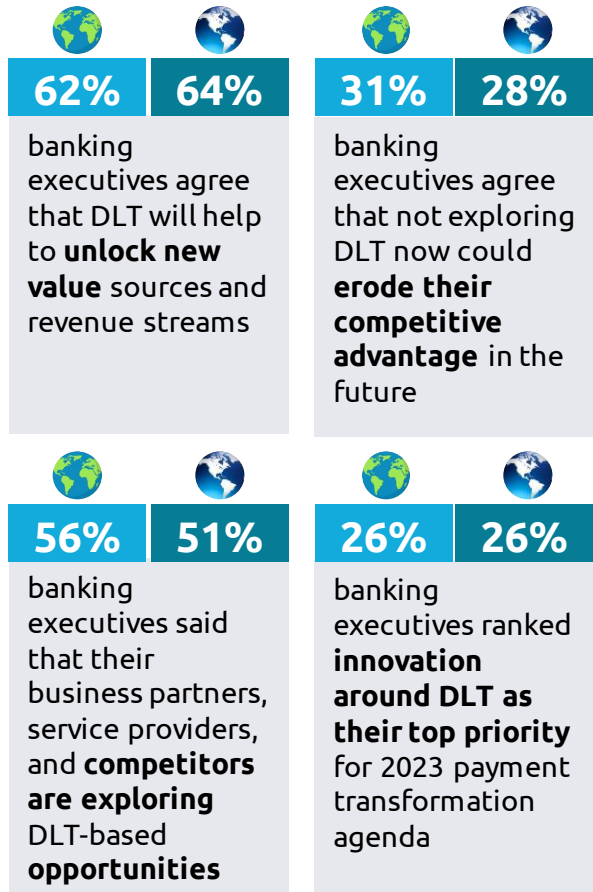




# FAST-PACED EMERGING DISRUPTIVE TECHNOLOGIES ARE CREATING INNOVATION CONUNDRUM

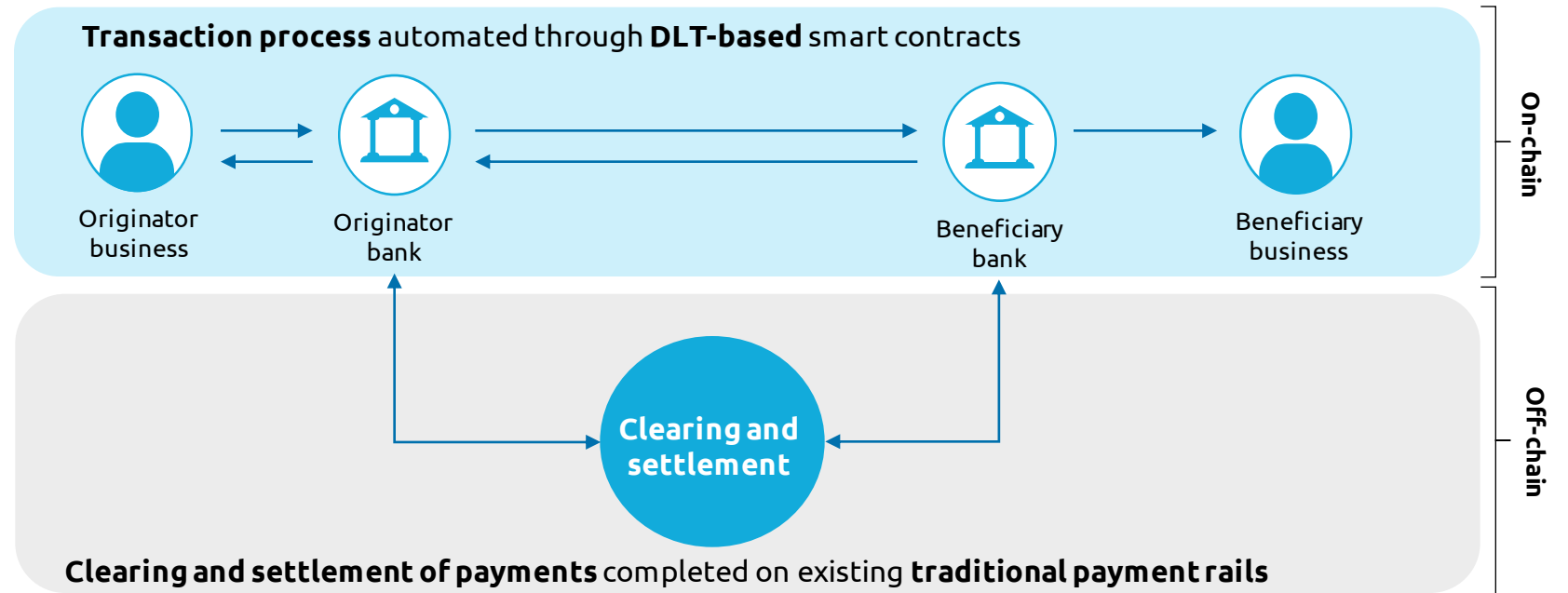


**Banks foresee DLT's potential, recognizing that adoption will be steady**



**Expect a future of co-existence with *on-chain* and *off-chain* integration**

## An end-to-end automation of SEPA Instant Credit Transfer (SCT Inst) – the IBERPAY example (Spain)



- The PoC was conducted by IBERPAY (Spain) in 2020 along with five largest Spanish banks under Spanish Central Bank's observation.
- Recorded 20,000+ end-to-end instant credit transfers in less than 2.5 seconds
  - Delivered significant efficiency improvements, traceability, and integrity of transactions

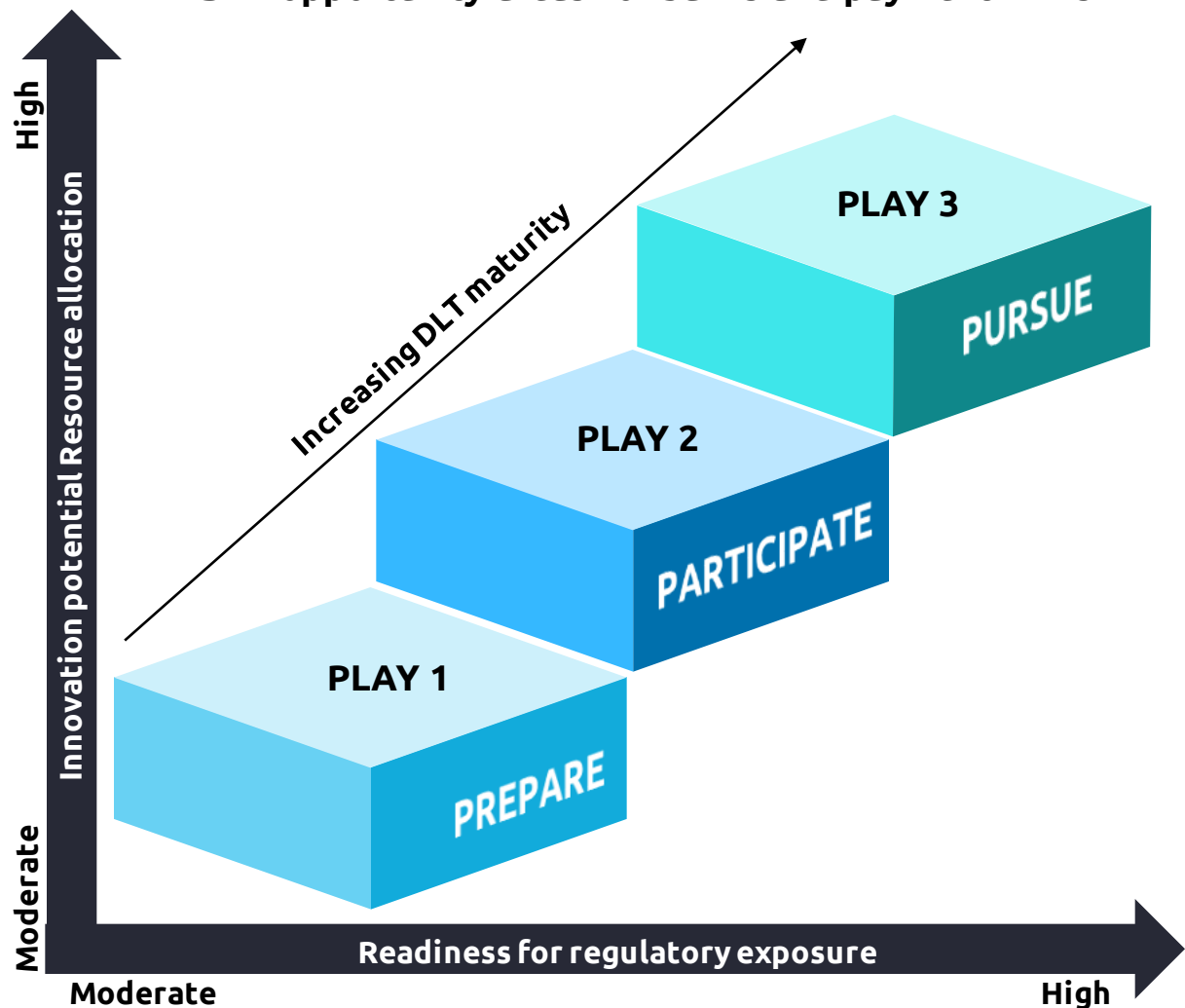
**Technologies will not displace each other but will augment one another.  
How should incumbent banks and payment firms approach?**

# PREPARE – PARTICIPATE – PURSUE TO UNLOCK DLT POTENTIAL



Banks must pivot between innovation potential and risk-averseness to strategize their play

DLT opportunity areas for banks and payment firms



**PURSUE:** Banks with high stake in DLT, owns infrastructure and issue their own tokens/coins to **build their niche (specialization)**

- Very few tier I banks exploring full scale DLT potential
- HSBC and JP Morgan are creating DLT based specific solutions

**PARTICIPATE:** Group of banks building **industry use cases** on regulated stable coins (CBDCs)

- All major banks in collaboration with a central bank, industry association, tech firms to build a consortia
- More than 100 central banks have collaborated with private banks for various industry use cases

**PREPARE:** Focus on assembling the infrastructure for building the **foundation**

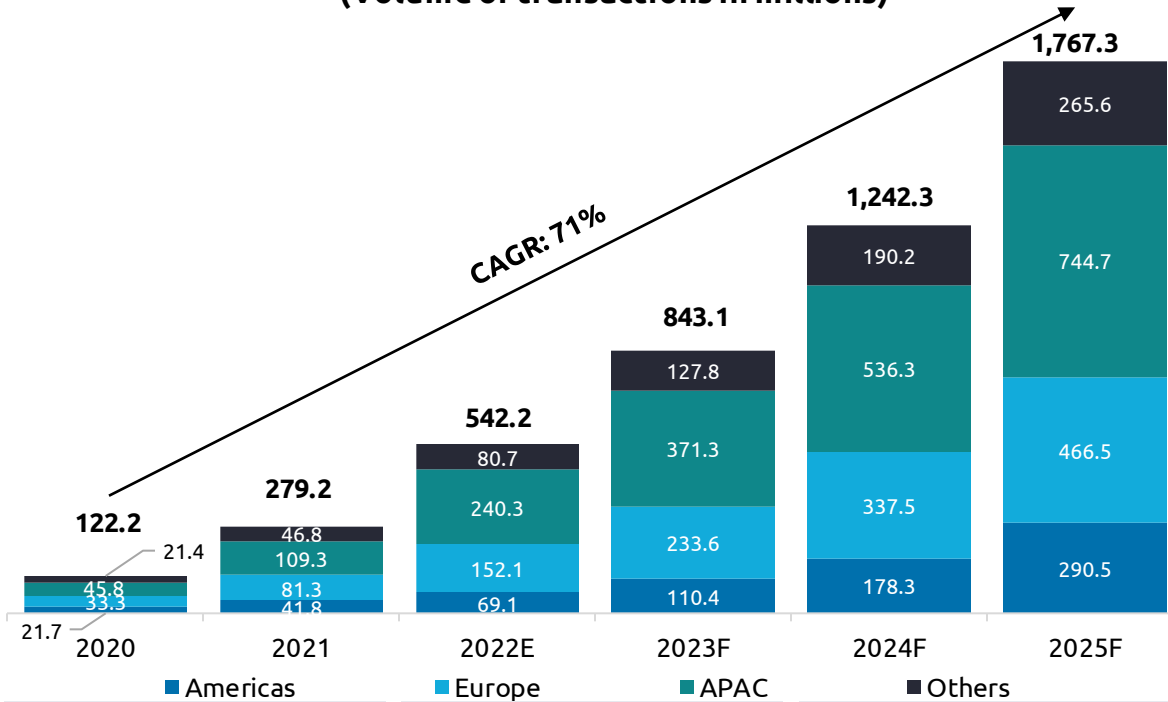
- Focus on building DLT-based payment network
- Visa has launched B2B connect platform for DLT-based cross border payments

# STAY IN THE GAME WITH MULTI-RAIL FOUNDATION



Crypto-currencies and stable coins are gaining traction...

B2B cross-border transactions on blockchain  
(Volume of transactions in millions)

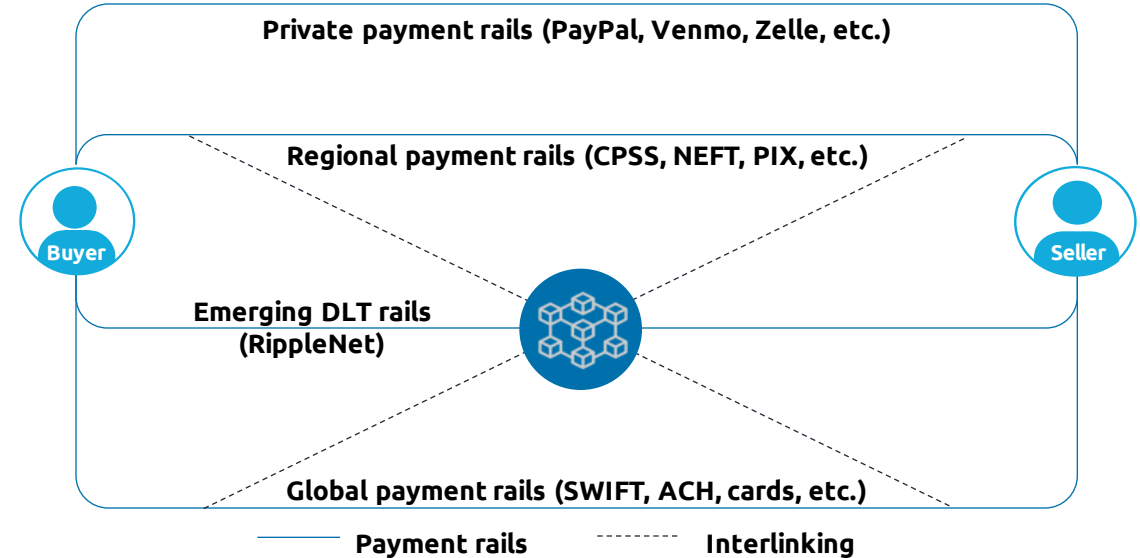


**83% | 80%**  
SMBs are interested in using DLT and Blockchain in payments

**53% | 42%**  
SMBs believe DLT will be instrumental in cross-border payments by 2025

**64% | 64%**  
SMBs foresee DLT-based payments network to emerge as strong alternative to traditional networks

...prompting central banks to start considering DLT-based payment rails for contingencies



## Multi-rail payment strategy

**74% | 56%**  
banking executives agree that DLT could be important as contingency network



**Central Bank of Brazil** initiated project SALT in 2017 to pilot DLT based system for a contingent solution that would be able to immediately replace core functionalities of the main Brazilian RTGS in case of extremities.

As of May 2022:

**55%+** of the top 100 banks (by AuM) have invested in DLT related startups either directly or through subsidiaries

**DLT infrastructure** is the top investment area for banks

# EXTEND YOUR INFRASTRUCTURE TO ENABLE INDUSTRY READINESS...



## Central Banks are launching digital currencies to overcome limitations of traditional monetary systems

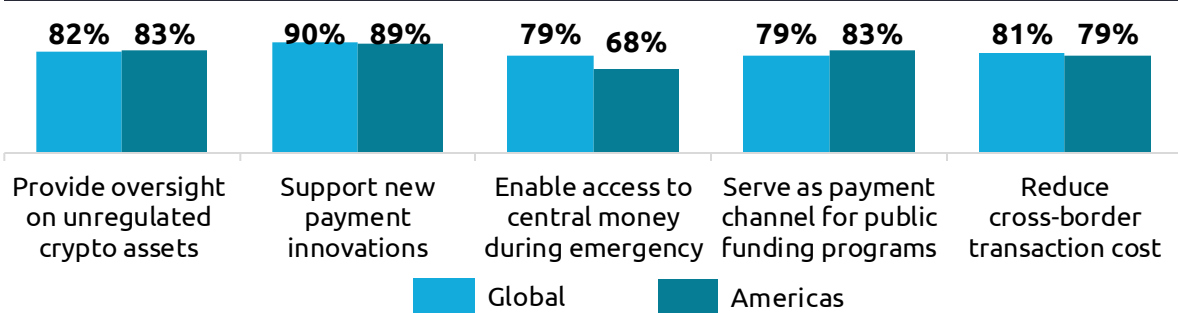
Parameters	Fiat-based system	Crypto-based system	CBDC-based system
Safety and stability	System strength	System vulnerabilities	System strength
Accountability	System limitation	System vulnerabilities	System strength
Efficiency	System limitation	System vulnerabilities	System strength
Inclusion	System limitation	System limitation	System strength
User control over data	System limitation	System limitation	System strength
Integrity	System limitation	System vulnerabilities	System strength
Adaptability	System limitation	System strength	System strength
Openness	System limitation	System strength	System strength

System strength   System limitation   System vulnerabilities

Source: Bank of International Settlements, 2022

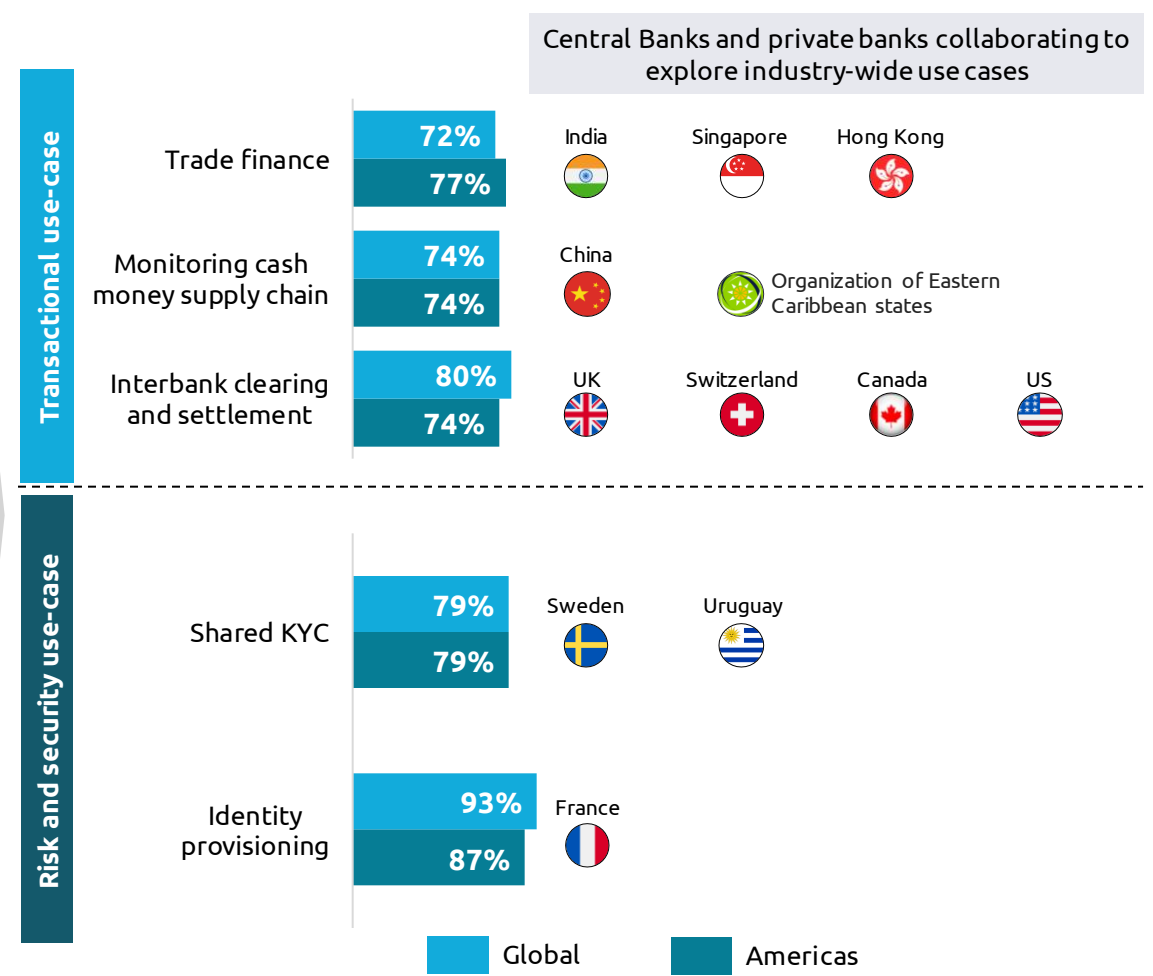
The **French central bank, Banque de France**, wants a working wholesale CBDC ready to go as a settlement asset as early as 2023

## Banking executives agree on the benefits of CBDCs...



**Note** Fiat currency: Fiat money is a type of currency that is not backed by any commodity and is typically proclaimed legal tender by a government decree; CBDC: A central bank digital currency is the digital form of a country's fiat currency.

## ...resulting in CBDCs emerging as innovation sandbox for exploring DLT-based industry use cases (Banking executives' view of importance of use cases)



## ...AND EXPLORE COMMERCIAL USE CASES



## Explore beyond Central Bank consortiums!

## Identify opportunities in partnership with other banks, tech firms, and FinTechs

## CONTOUR

## Trade Finance

Partners\*:



- Backed by 9 banks. Assists in digitizing paper-based letters of credit to reduce fraud and speed up document turnaround.
- Reduce manual process from 5-10 days to 24 hours.

MARCO  
POLO  
NETWORK

## Supply Chain

Partners\*:



- Supported by 30+ financial services providers. Provides 360° visibility for complex supply chain transactions.
- Early payment options for every supplier for SMBs.

## Or test DLT-potential beyond banking services!

- ANZ's stablecoin is used in a pilot to **digitize** longstanding **tax systems** for the alcohol and spirits industry.
- The stablecoin digitized the entire distillery industry along with **supply-chain automation**.
- Provided ANZ with insights into the supply chain and created future financing opportunities.
- Assisted the federal government in gaining tax revenues.
- Future potential to open new commodities markets and **transform tax and compliance systems**

Physical  
spaceDLT space  
(Hyperledger  
Besu)Analytics  
(Inventory &  
Financing)Traditional  
systems

Gov't's bank



Payer bank (ANZ)

Excise event trigger

Excise payment initiation trigger

**Note:** Stablecoins are cryptocurrencies the value of which is pegged, or tied, to that of another currency, commodity, or financial instrument.

\*Partner list is not exhaustive and firm logos are for representation purpose only



# LEAD THE DLT-INNOVATION CURVE WITH NICHE MARKET OFFERINGS...



## Embrace the “3 I’s” of DLT-based payments system INNOVATION + INTEROPERABILITY + INTERACTIVITY

- **INNOVATION:** Instantaneous settlement of cross-border payments, **reduced risk**, provides **real-time transparency**, and low operational costs
- **INTERACTIVITY:** Support **advance payment types** machine-to-machine payments using programmable money (smart contracts)
- **INTEROPERABILITY:** Support transactions across **other Blockchain and DLT platforms, traditional non-DLT platforms**, and legacy infrastructures

### How is JP Morgan (JPM) creating value on its Quorum platform?



Using **Ethereum-based** fully managed **as-a-Service offering** – Quorum Blockchain for infrastructure



JP Morgan **launched JPM Coin** (token) in February 2019. The coin is used as:



**Stable coins** representing US\$ pegged at 1:1 with the fiat currency



**Utility token** to provide benefits and access of JPM’s offerings to users



**Privacy token** to keep transactions anonymous on the network

### How HSBC orchestrates payments through DLT-specific solutions and partnerships?



**HSBC FX Everywhere** platform was launched in 2018

- Uses a shared permissioned ledger
- Has settled trades worth over \$2.5tn using DLT



In 2021, partnered with **Wells Fargo** for settlement of matched foreign exchange (FX) transactions

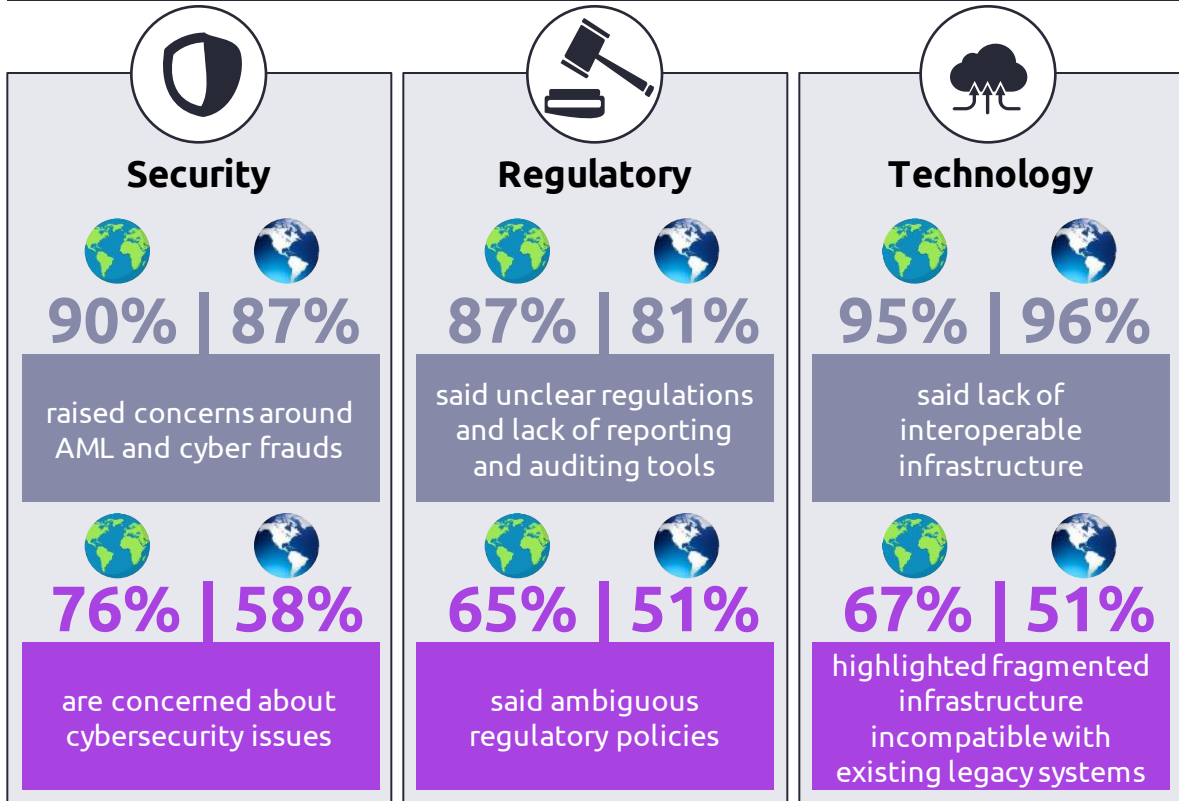
- Both the banks will use the shared settlement ledger to process multiple currencies



In 2019, tied up with SWIFT and other banks to implement Blockchain-based e-voting

# BUILD A PARTNER NETWORK TO INNOVATIVELY MERGE DLT WITH CURRENT SYSTEMS

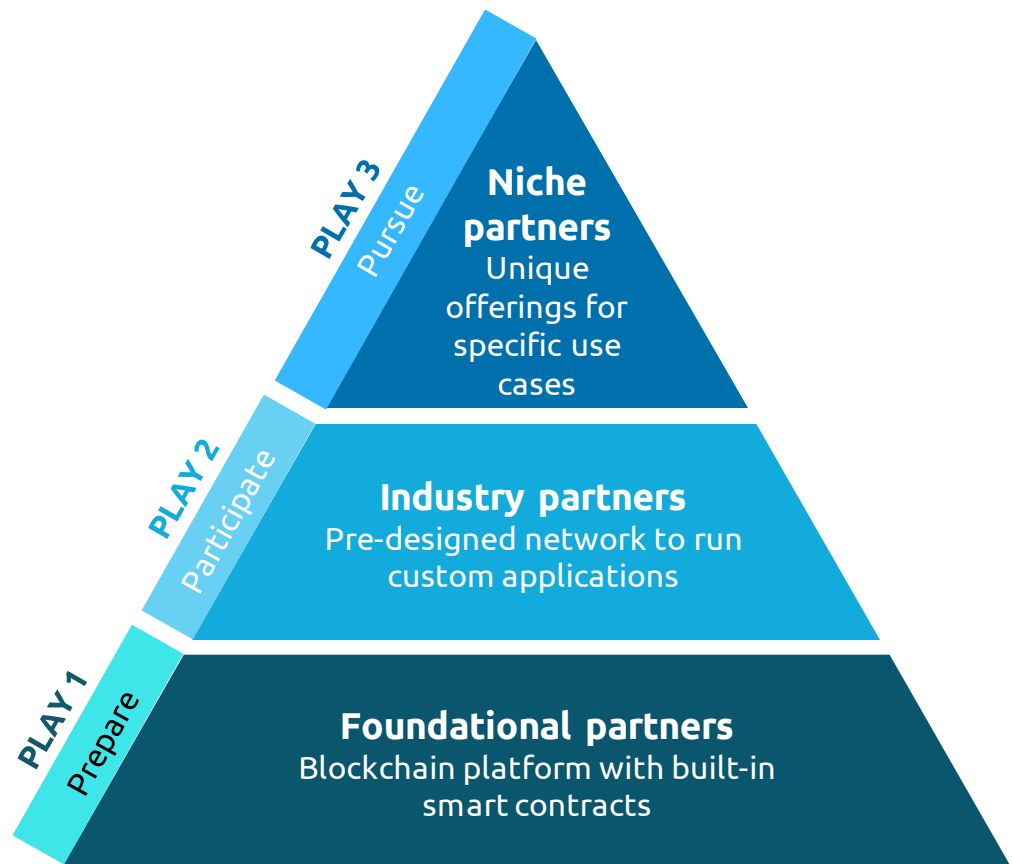
## Decentralized future has its own challenges



Banking executive POV

SMB POV

## Collaborative approach for DLT scalability



**Call to action:** Active collaboration is required between Industry associations, regulators, banks, and tech sector to build the cohesive roadmap to **cross the chasm** and drive mainstream DLT adoption

# WORLD PAYMENTS REPORT 2022 IN NUTSHELL

“ENABLING BANKS TO SERVE BETTER THEIR SMB CLIENTS IN HEADWINDS TIMES”



**RE-ALIGN**  
Your priorities with changing SMB market dynamics to build relevance and growth



**ASSEMBLE**  
a composable payments platform powered by *harmonized data* to elevate SMB customer journeys



**EXPLORE**  
Opportunities to augment existing capabilities with emerging Distributed Ledger Technology

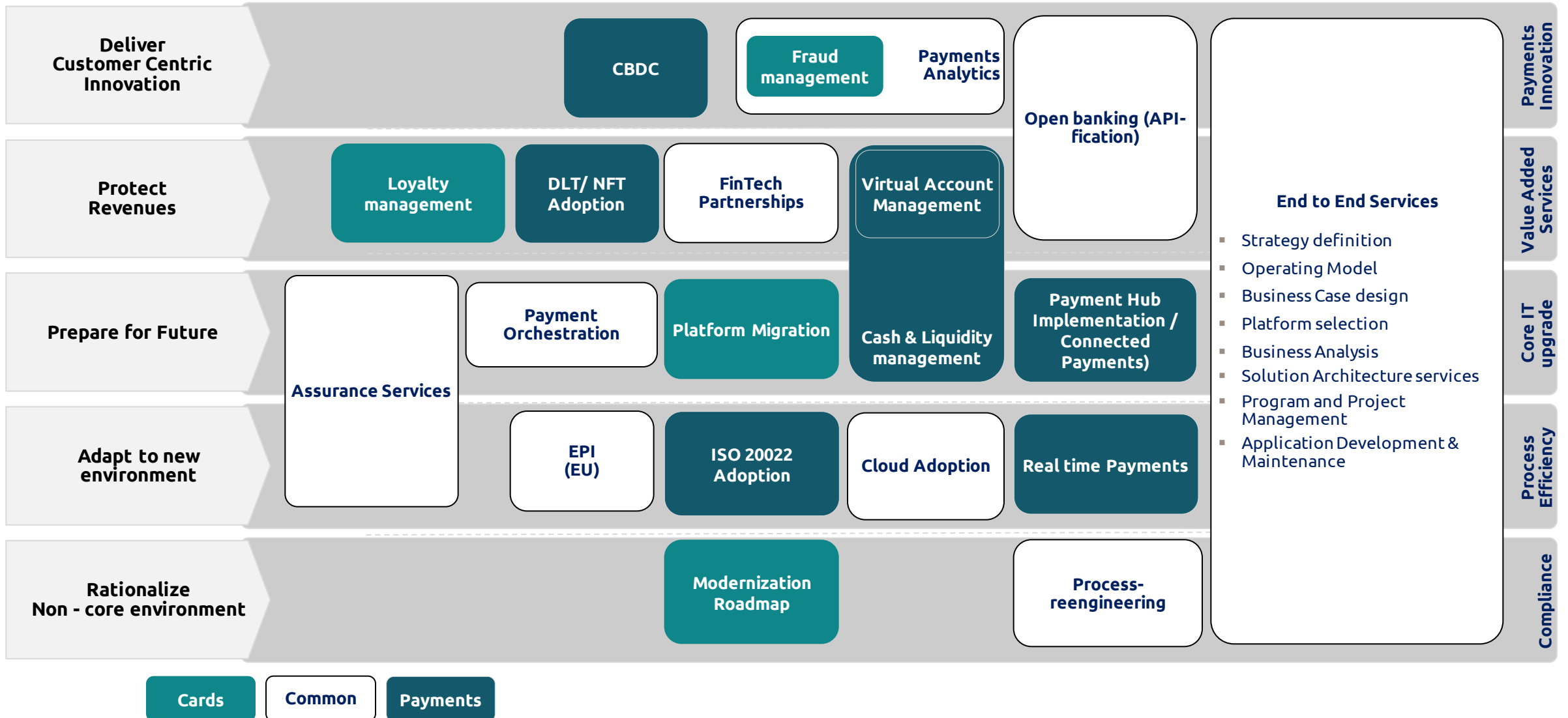


# 2

## OVERVIEW OF CARDS AND PAYMENTS SOLUTIONS






# SOLUTION OVERVIEW CARDS & PAYMENTS

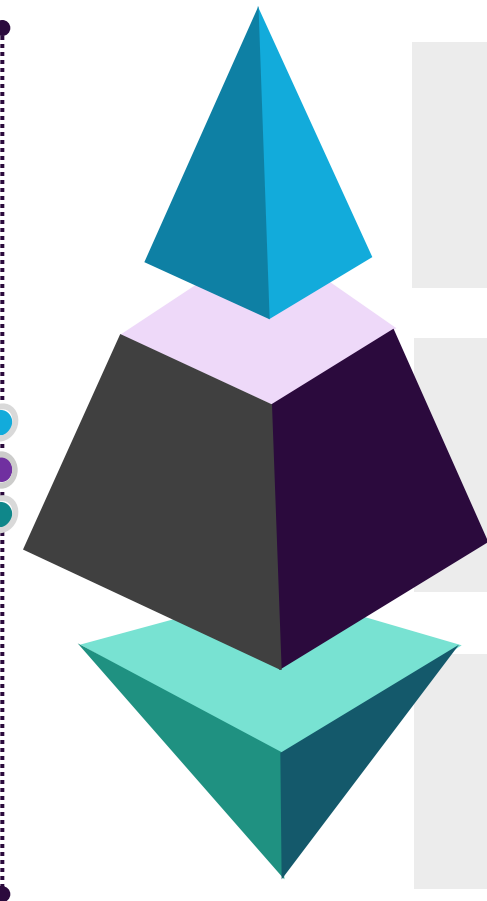




# DEPENDING ON THE CARDS TRANSFORMATION APPROACH, CAPGEMINI HAS EXPERTISE AND ASSETS TO ACCELERATE THE PROCESS

## Cards Transformation Strategic Levers

 <b>Enhance Existing</b>	<ul style="list-style-type: none"> <li>▪ <b>Core modernization</b></li> <li>▪ <b>Digital - APIfication, Cloud, Analytics</b></li> <li>▪ <b>Platform/Portfolio consolidation</b></li> <li>▪ <b>Product launch</b></li> <li>▪ <b>Regulatory &amp; Compliance</b></li> </ul>
 <b>Move to New</b>	<ul style="list-style-type: none"> <li>▪ <b>Migration to new age Cards Platform</b></li> <li>▪ <b>Strategize and build a digital Cards ecosystem - API, Microservices, Cloud</b></li> </ul>
 <b>Leverage FinTechs</b>	<ul style="list-style-type: none"> <li>▪ <b>Partner with FinTechs</b> - Improved turn around, better Customer Experience, Quick Scale-up, Cost optimization</li> </ul>



## Capgemini Suite of Offerings\*

- Modernization Approach and Roadmap
  - System/Domain APIfication & Open Banking
  - Product portfolio optimization, design and strategy
  - New-age features and technology integration
  - Business process setup and optimization
  - Personalized offerings, fraud analytics, enhanced business intelligence
- 
- Strategy, Consulting, Governance, Execution
  - Target Operating Model definition
  - Build and Integrate Applications with Cards Core
  - APIs and micro-services architecture design
  - Cloud enablement and integration
  - Development and Testing
  - DevOps / Agile Practices
- 
- Fintech assessment, Applications evaluation
  - Consulting and Strategy
  - Primary focus areas – Customer Acquisition, Data Analytics, Risk and Fraud Management, Loyalty, Merchant Onboarding, PSP and Payment Gateway

*\*Non-exhaustive list*

Capgemini offers end to end services across the **Cards Value Chain – Strategy Definition, Business Consulting & Analysis, Application Development, Integration & Maintenance , Governance and Solution Architecture Services**





# CONNECTED PAYMENTS OFFERING ADDRESSING KEY ELEMENTS OF PAYMENTS TRANSFORMATION

CAPGEMINI SUPPORTS BANKS IN RE-GAINING THE LEADERSHIP in payments, generating the efficiencies and flexibility needed to compete in the new landscape. We do this by MODERNIZING the TECHNOLOGIES, DATA & insights CAPABILITIES and STREAMLINING the related OPERATIONS.

## Key payments transformation themes



### Address more Customer 'Contexts'

- Expand Revenue orientation - **API strategy & enablement**
- Capture Digital contexts in **commercial space**
- Broad-base with **Payments data / analytics**
- Embed **new / overlay services** - own / source (e.g. Fintech)



### Improve Capability 'Readiness'

- Standardize **payments integration framework**
- Address **legacy limitations** with **Flexible architecture**
- Overhaul **Payments Controls mechanism** and improve **resilience**



### Fastrack Payments on 'Cloud'

- '**Cloud**'- **ability** of payments gateway services
- Mainstreaming Payments Data on cloud
- Enabling evolving **Business models through cloud** – ecosystems / marketplace / Consortiums

## Capgemini Suite of Offerings\*

- Business / Partner / FinTech assessment
- API enablement Advisory services
- Payments Business Advisory services
- Payments Data Strategy definition
- DLT / NFT Advisory and PoC services
- Business and Target Operating Model definition



- Payments Hub Realization - Build-Buy approach
- Open Banking Solution
- Microservices adoption framework
- End-to-End ISO20022 migration
- Alliances with tech players, platform providers



- Payments services Cloud enablement for banks
- Migration of Workflow optimized for cloud processing
- SWIFT Services Bureau for ISO20022 enablement



\*Non-exhaustive list



# CAPGEMINI OFFERS OPEN BANKING CENTRE OF EXCELLENCE TO ACCELERATE ADOPTION AND REALISE TRUE POTENTIAL

**Thought Leadership**

Strong thought leadership in Open Banking

**Recognized by clients and analysts**

Leader in 2018 & 2020 Open Banking Everest Peak Matrix

**Testimonial by BOI Group CTO**

**TALENT POOL**  
200+ Open Banking professionals

**Marquee Clients**

**Key solutions**

Strategic roadmap	Data strategy	Use case definition	Data In Design	Sandbox
Developer Portal	Security Profile	Consent Mgmt.	IDAM	Automated testing suite

**Alliances & Product CoE's**

IP registered platform with 2M API calls in production currently deployed at two banks

**Tool kits & Benefits**

- 50% Accelerated implementation
- Prioritization of Business use cases based on revenue and adoption potential
- De-risk regulatory compliance
- Ready platform for API monetization opportunities
- 80% Reduced testing efforts in UAT



# OUR OFFERINGS ARE MATURE AND ARE DELIVERING VALUE ON-THE-GROUND

	Cards	Payments	Open Banking
<b>Wins in the last 12-18 months</b>	<p><b>Migration : In-house Cards platform to Fiserv Optis Platform</b> Private label and co-brand card migration engagement for <b>45m+</b> cards and end-to-end ownership of Migration - <b>Leading NA Card Service Provider</b></p> <p><b>Migration : Migration from Mainframe to New age Cards platform</b> - Large store card portfolio migration program - Capgemini was involved in Migration roadmap, strategy definition, business functions development &amp; support (SI Partner) and Cards Domain Testing - <b>Large NA Investment Bank</b></p> <p><b>Migration : Cards Portfolio migration to TSYS Platform</b> - Consumer and Commercial cards migration - customized approach to re-design operational processes, interfaces with new platform – <b>NA Unit of a Global Bank</b></p>	<ul style="list-style-type: none"> <li>▪ <b>Payments Hub solution enablement</b> – Global Japanese Bank, Global EU Bank , UAE based Bank, UK Bank with APAC / MENA focus</li> <li>▪ <b>Payments Hub Integration and platform development</b> - Global UK Bank and Leading Australian Bank</li> <li>▪ <b>Transformation Consulting</b> - Boutique Saudi Commercial Bank, Leading Pilipino bank, Leading ME bank, Global UK Bank, Leading French Bank</li> <li>▪ <b>CBDC interoperability</b> – Leading Payments Network Provider</li> <li>▪ <b>Non-Fungible Token (NFT) for artifacts</b> : Large Central Bank in Middle East NFT POC (ongoing)</li> </ul>	<ul style="list-style-type: none"> <li>▪ First Abu Dhabi Bank, UAE</li> <li>▪ Equifax, AU</li> <li>▪ Akoya, US</li> <li>▪ Saudi Payments DIP</li> </ul>
<b>Foundational Wins / Anchor clients</b>	<ul style="list-style-type: none"> <li>▪ <b>Large APAC bank</b> – 4<sup>th</sup> consecutive multi-million Dollar contract renewal for ADM services.</li> <li>▪ <b>Global Bank</b> – Deals signed for co-creation of a new age Cards platform and new scheme product launch in addition to existing ADM services.</li> <li>▪ <b>Large prepaid issuer in NA region</b> – New deal for ADM services for prepaid cards business</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Microservices based payments platform enablement</b> : Global UK Bank, Leading Australian Bank</li> <li>▪ <b>Payments Hub implementation</b> : Leading Middle East Bank, Leading Pilipino bank</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank of Ireland - platform upgrade and extension</li> <li>▪ ANZ - PoD based delivery OB security and surrounding developments</li> </ul>

3

# MARKETING PLAN AND DELIVERABLES







# WORLD PAYMENTS REPORT 2022

## KEY DATES, ASSETS AND CONTACTS

**Launch Date**  
October 6, 6 am CET



**Print reports available**  
by October 21

**Launch Campaign**  
October 6

Follow us on [LinkedIn](#) and [Twitter](#)  
and like & share the WPR messages

**Sibos 2022 (Oct 10-13)**  
Meet the Expert session - Oct 11

**Finextra campaign**  
Oct - Nov

Schedule your own **local** or **account-based** event!

**All assets will be available on KM3.0**  
<https://km3.capgemini.com/asset/1124950>

### Marketing Assets

- Report PDF & charts
- Press release
- Report abstract and Thought map
- Infographic
- WPR [microsite](#)
- Launch social media package
- Global client presentation deck
- Headers, Email signature, Digital Ads
- Launch email
- Targeted paid LinkedIn campaign

### Contact Us

Place a print order  
via the [Online Tool](#)

Designate your local  
spokesperson on our [Online Tracking Tool](#)

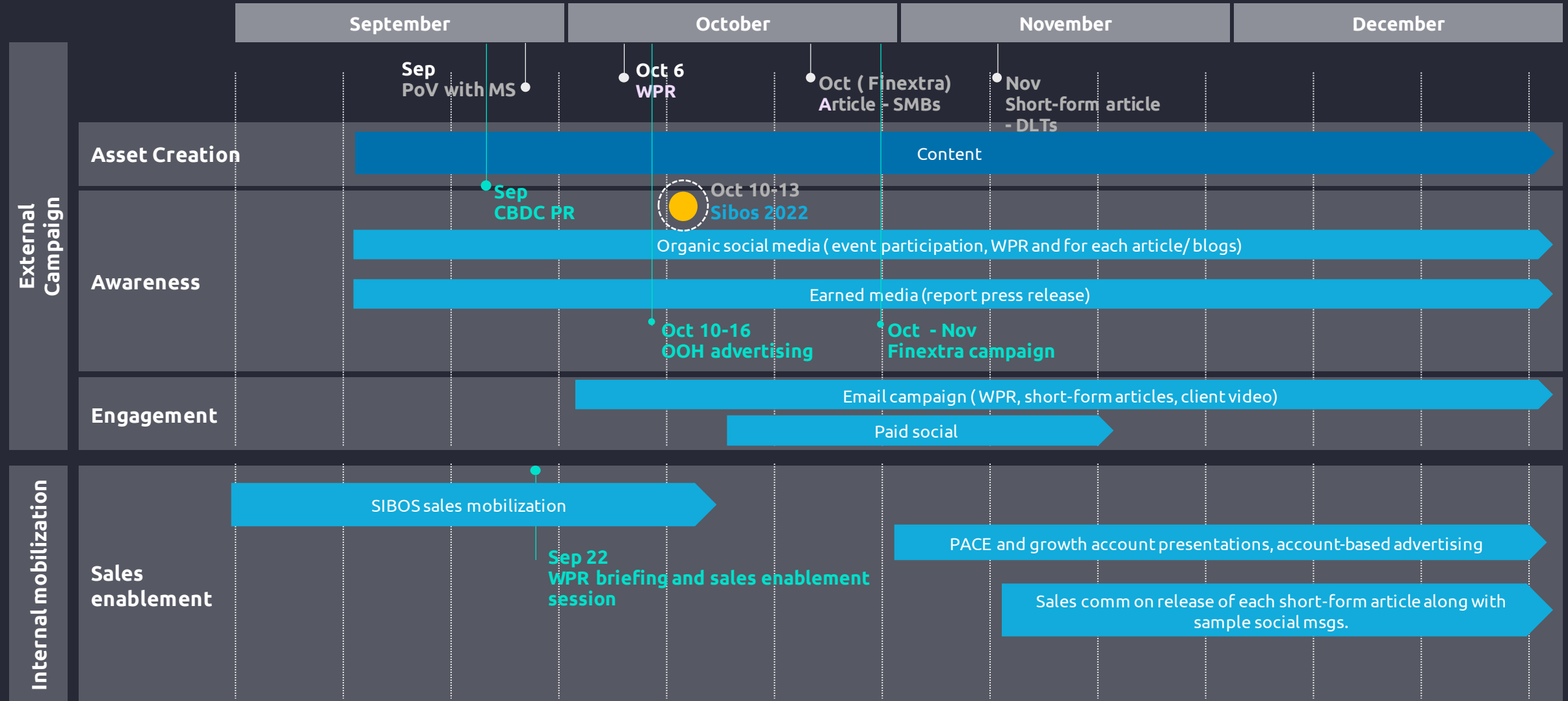
Contact our [World Reports marketing team](#) to schedule your  
local event or for any WRs  
marketing or PR-related question

Contact the [Marketing Operations](#) team if you need  
assistance to leverage email  
campaigns on Pardot



# CAMPAIGN TIMELINES

## Creating awareness and engagement with clients & prospects







4

# Q&A SESSION





## About Capgemini

Capgemini is a global leader in partnering with companies to transform and manage their business by harnessing the power of technology. The Group is guided every day by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of over 350,000 team members in more than 50 countries. With its strong 55-year heritage and deep industry expertise, Capgemini is trusted by its clients to address the entire breadth of their business needs, from strategy and design to operations, fueled by the fast-evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering, and platforms. The Group reported 2021 global revenues of €18 billion.

Get The Future You Want | [www.capgemini.com](http://www.capgemini.com)



This presentation contains information that may be privileged or confidential and is the property of the Capgemini Group.

Copyright © 2022 Capgemini. All rights reserved.