



KAUPANKÄYNNIN MAKSUTAVAT PIRSTOUTUVAT,
MUTTA KAUNISTAAKO YKSINKERTAISUUS?

Sirpa Nordlund

SVP, Country Manager, Nets Finland

The world is becoming digital, and digital means exponential



Today close to **30M** US homes owns a **Smart Device** like **Amazon Alexa** or **Google Home**
 By 2022 a Smart Device will be in **93M** US households

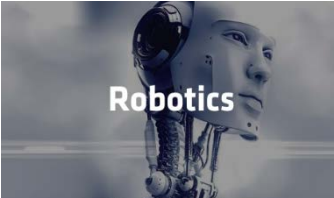
 **Alipay™** & 
 have over **1B** users today

50T GBs of data by 2020

50B connected devices in 2020



By 2020, **augmented reality, virtual reality** and **mixed reality** solutions will be adopted in 20 percent of large enterprises as part of their **digital transformation strategy**



By 2020, **Bots** and **Digital Assistants** will be deployed in **over 50% of industries**



For the **2020 Tokyo Olympic Games** spectators can **pay, check-in and identify themselves** using **biometric ID**



Peer to Peer at very low transaction fee:
€0.000025

Today more than **50%** of Dankort transactions are **contactless**



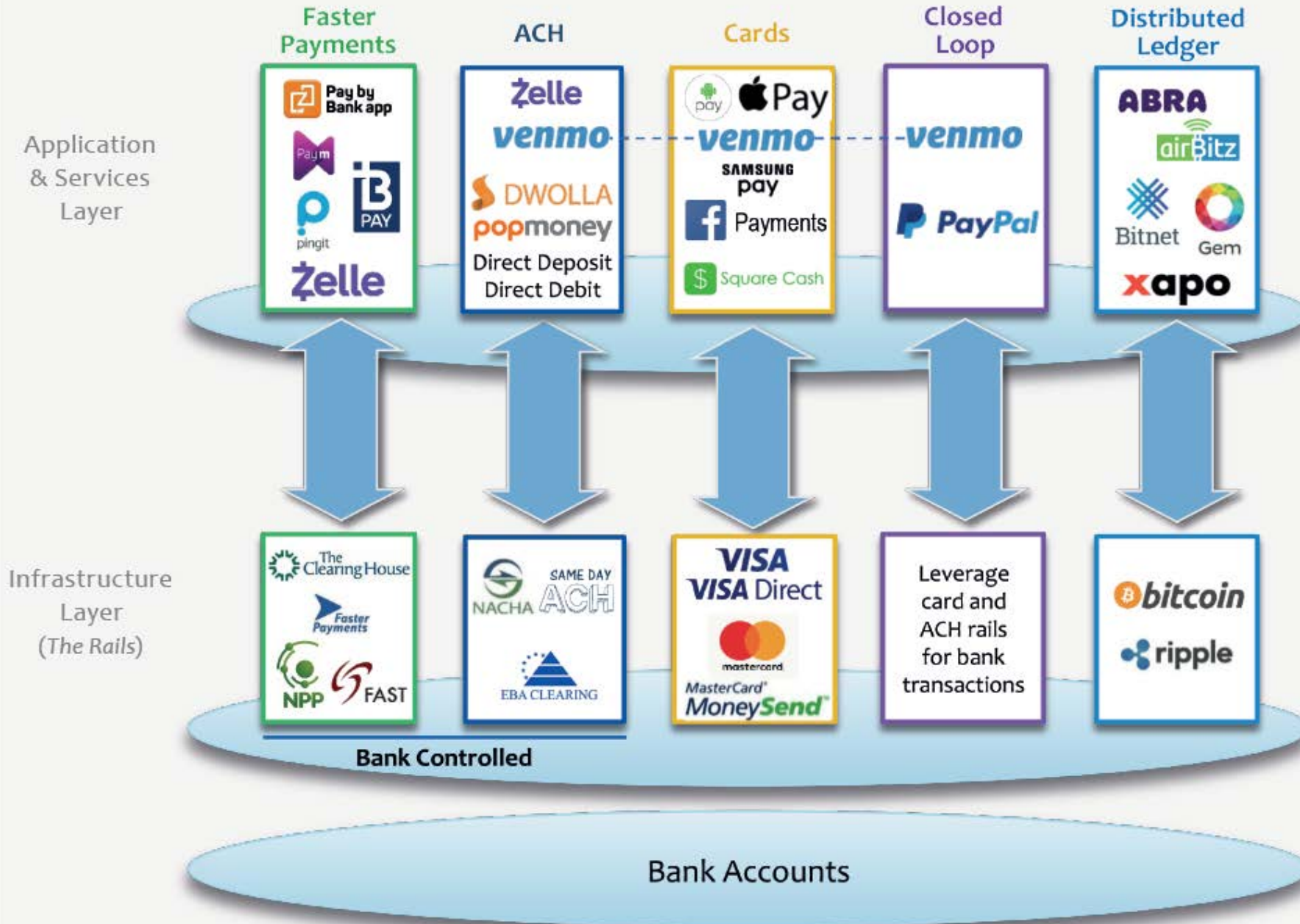
In 2019, it is estimated that there will be around **2.77 billion social network users** around the globe.

By 2019, **20 percent of brands will abandon their mobile apps.**
 ...to build presence in consumer messaging apps, to reach customers where they spend **most of their time.**

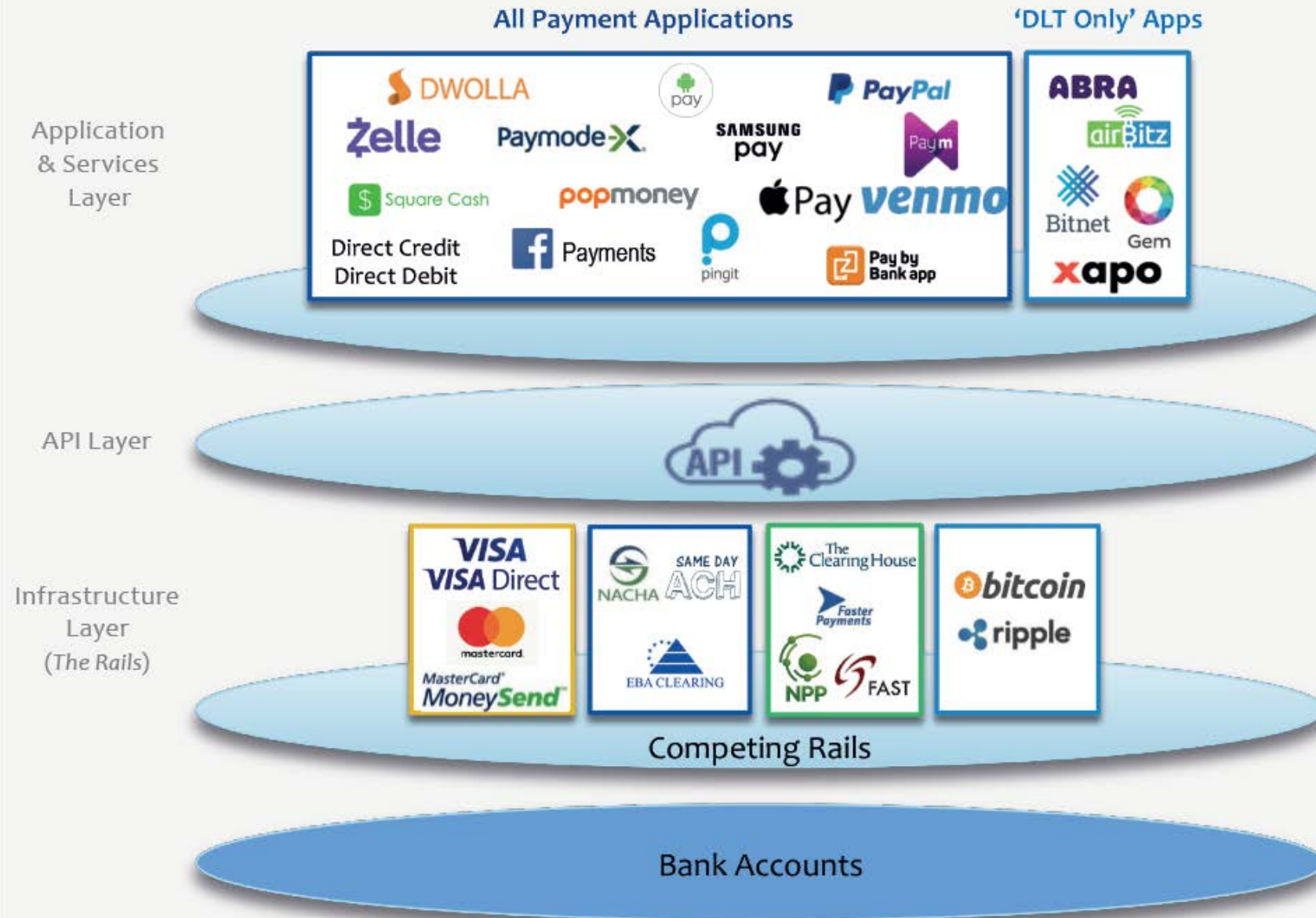




Current payments ecosystem



Tomorrow, payments applications may ride multiple rails



KIINA

Mobiilimaksut Kiinassa
5.5 biljoonaa dollaria

10^{12}

\$5,5 biljoonaa

USA

Mobiilimaksut
Amerikassa
112 miljardia
dollaria

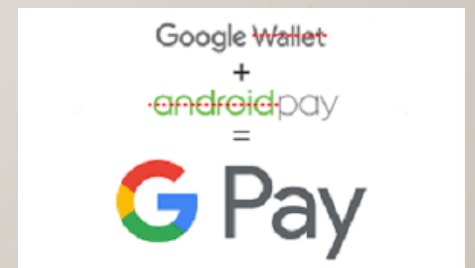
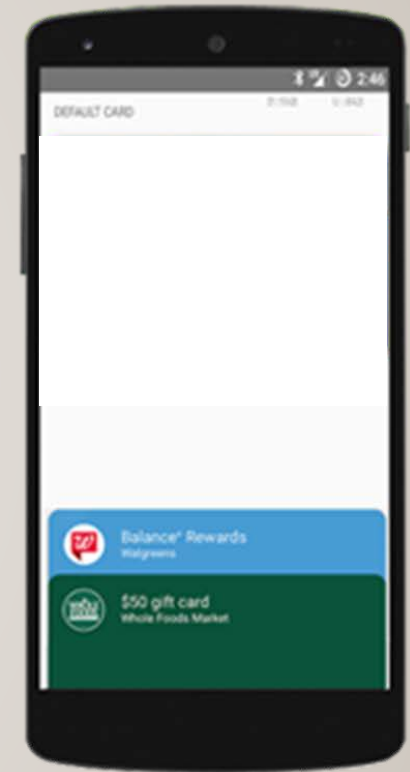
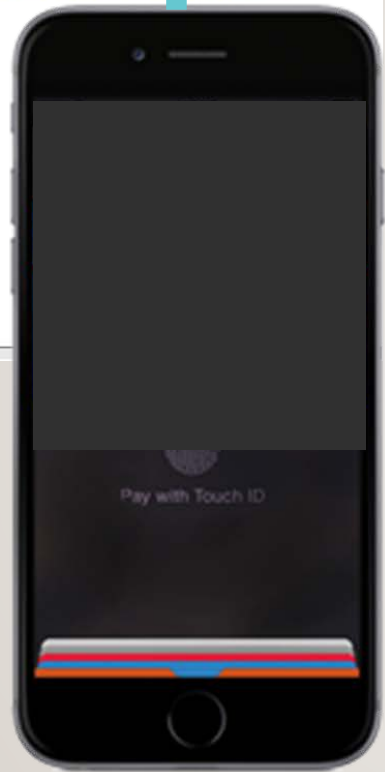
10^6

\$112 miljardia

Apple Touts Strong Growth of Apple Pay Globally, though Again Fails to Release Actual Transaction Figures

Published: May 2 2018
By: Dan Balaban

NFC TIMES Exclusive Insight – Apple said the number of Apple Pay users doubled globally while transactions tripled during the last quarter, but the company did not release many details explaining reasons for the increases and again released no actual figures on Apple Pay usage.



- ◆ Contactless transactions in the US are only 1%
- ◆ Contactless transactions in FI: 40%

MUUTOS kohti näkymätöntä maksamista

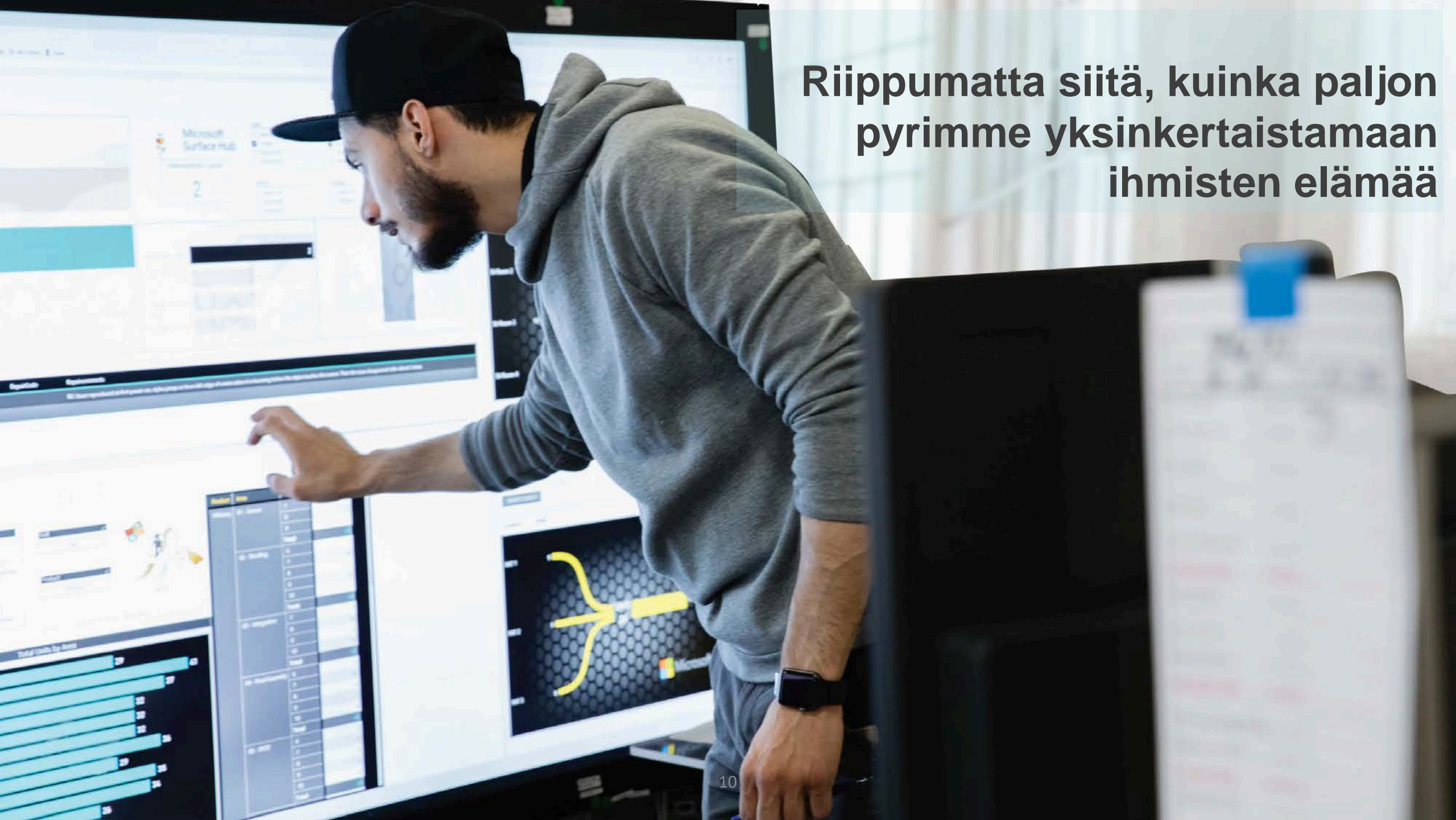


Yksinkertainen on kaunista.

**Joskin helpompi huomina
voi olla joskus myös
monimutkaisempi huomina...**



**Riippumatta siitä, kuinka paljon
pyrimme yksinkertaistamaan
ihmisten elämää**





...voimme joskus myös monimutkaistaa sitä. Esimerkiksi kauppiaan näkökulmasta katsottuna

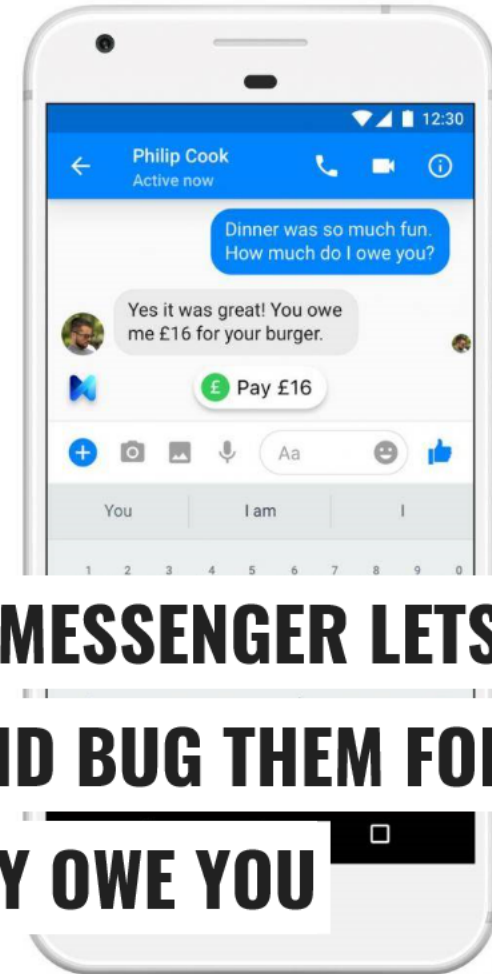
Gmail for Android can send and receive payments as attachments

The Google Wallet integration used to be exclusive to Gmail for the web.

Mariella Moon, @mariella_moon
03.14.17 in Mobile

5 Comments | 522 Shares

WHATSAPP TESTS VIABILITY OF DIGITAL PAYMENT FEATURE IN INDIA [BACK](#)



INDY/TECH

FACEBOOK MESSENGER LETS YOU PAY FRIENDS AND BUG THEM FOR ANY MONEY THEY OWE YOU

The Payments feature launched in the US two years ago

PAYMENT METHODS

Nordea Lets Customers Pay Bills Via Messenger



By PYMNTS

Posted on December 1, 2017



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Nordea, the Nordic financial services company, announced Thursday (Nov. 30) the first Nordic bank service via Facebook Messenger.

PayTech

4-6 JUNE 2018
Money EUROPE
20/20

Visit us at the Money20/20 Europe

PayTech

Nets, Fingopay and Copenhagen Business School pilot finger vein payments

Written by [Tanya Andreasyan](#) 24 Apr 2018



Nordic paytech firm **Nets** is piloting finger vein payments at Copenhagen Business School (CBS) in Denmark.

"Now, students and visitors at CBS can leave their cash, cards and smartphones behind and



**An easier tomorrow.
Powered by Nets.**

Thank you for your attention