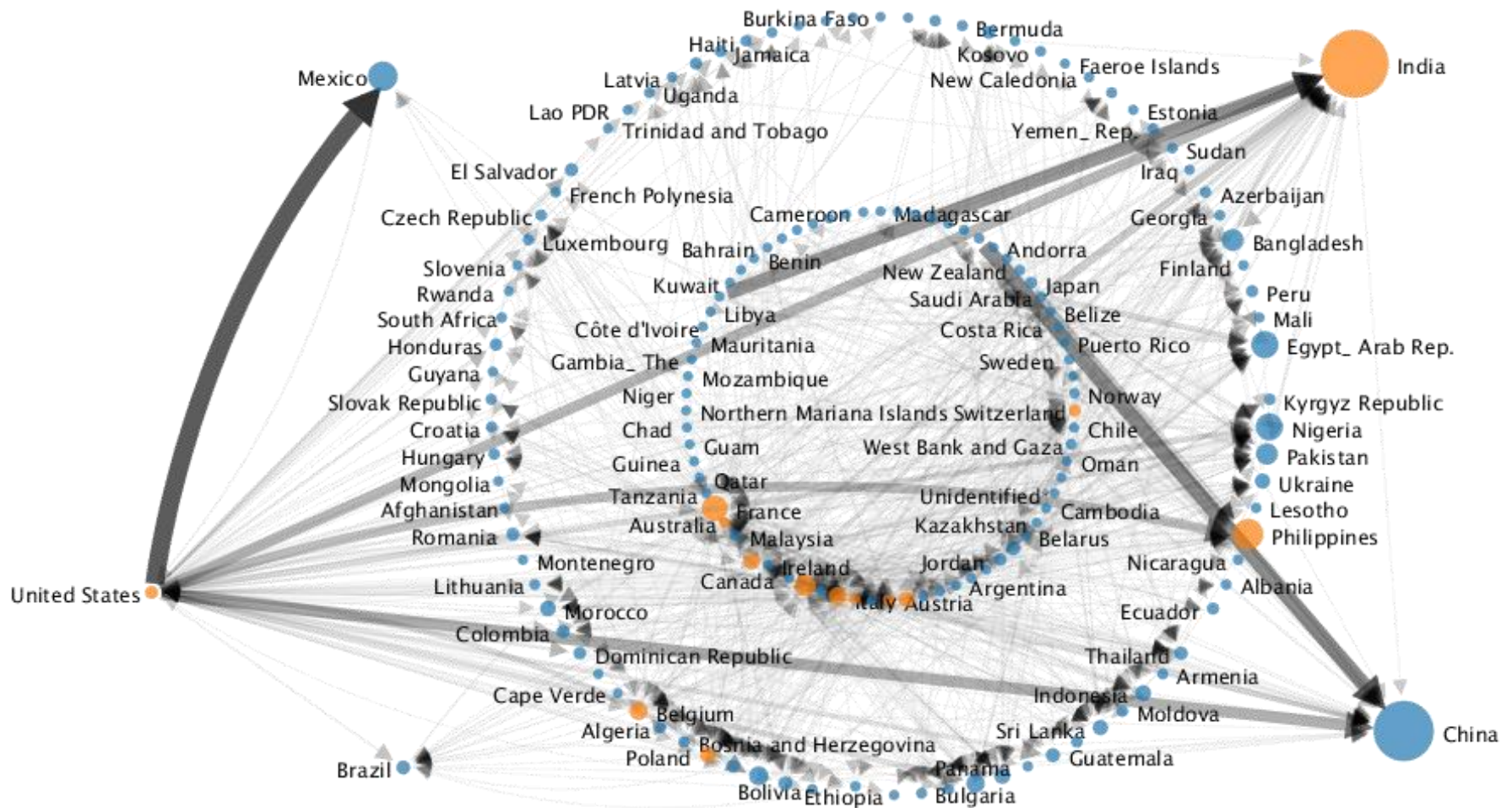


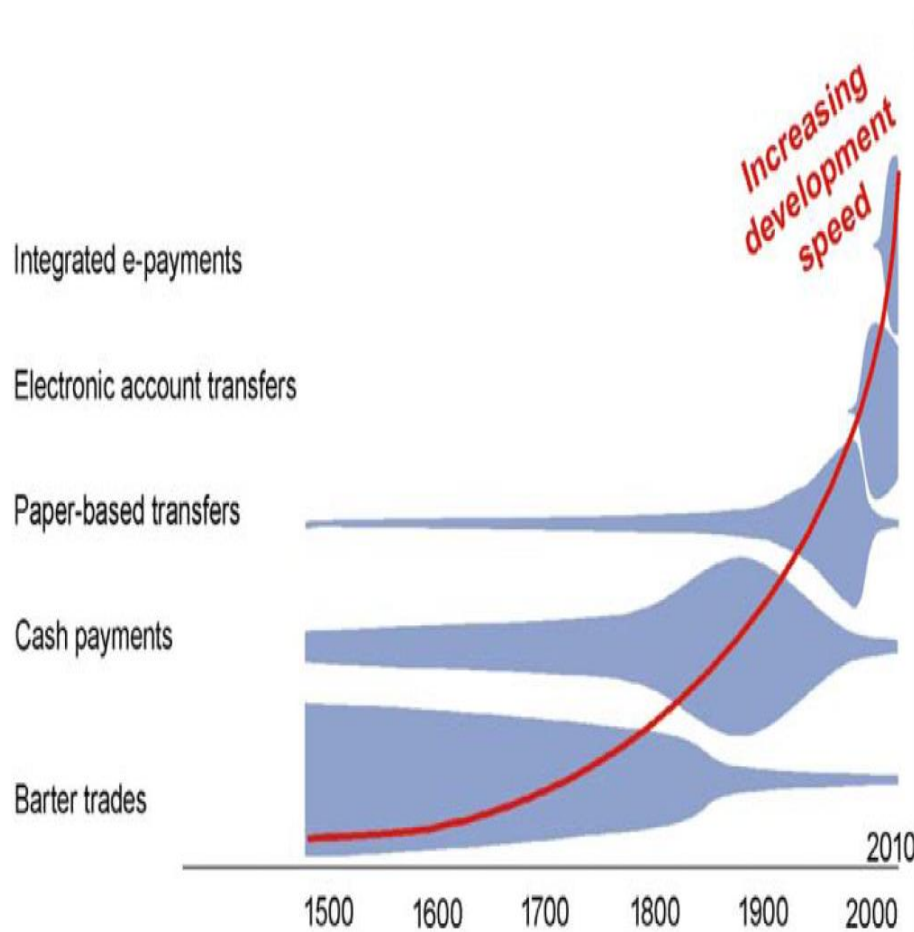


Prepaid payments in LAC

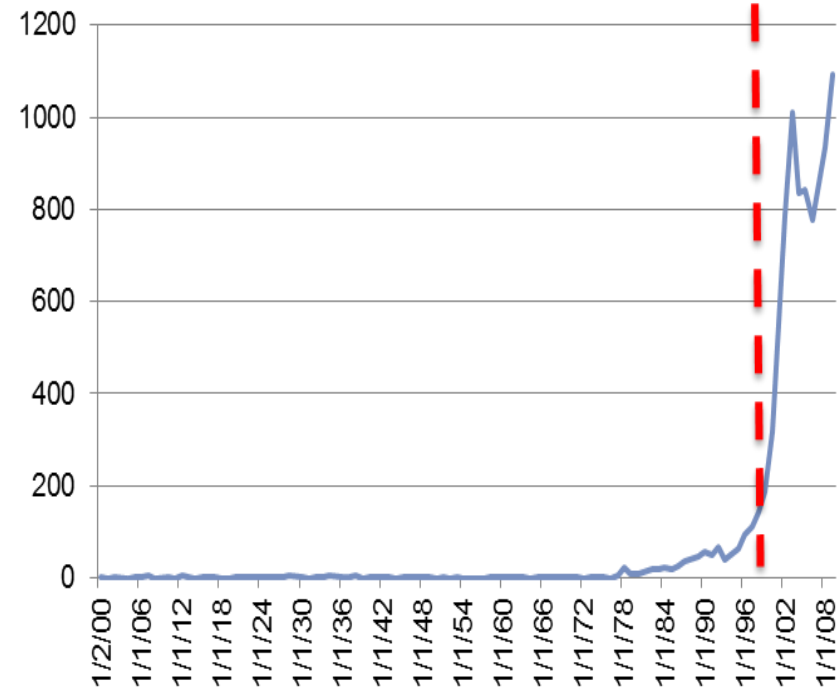
A cashless society?



Today's needs for payments



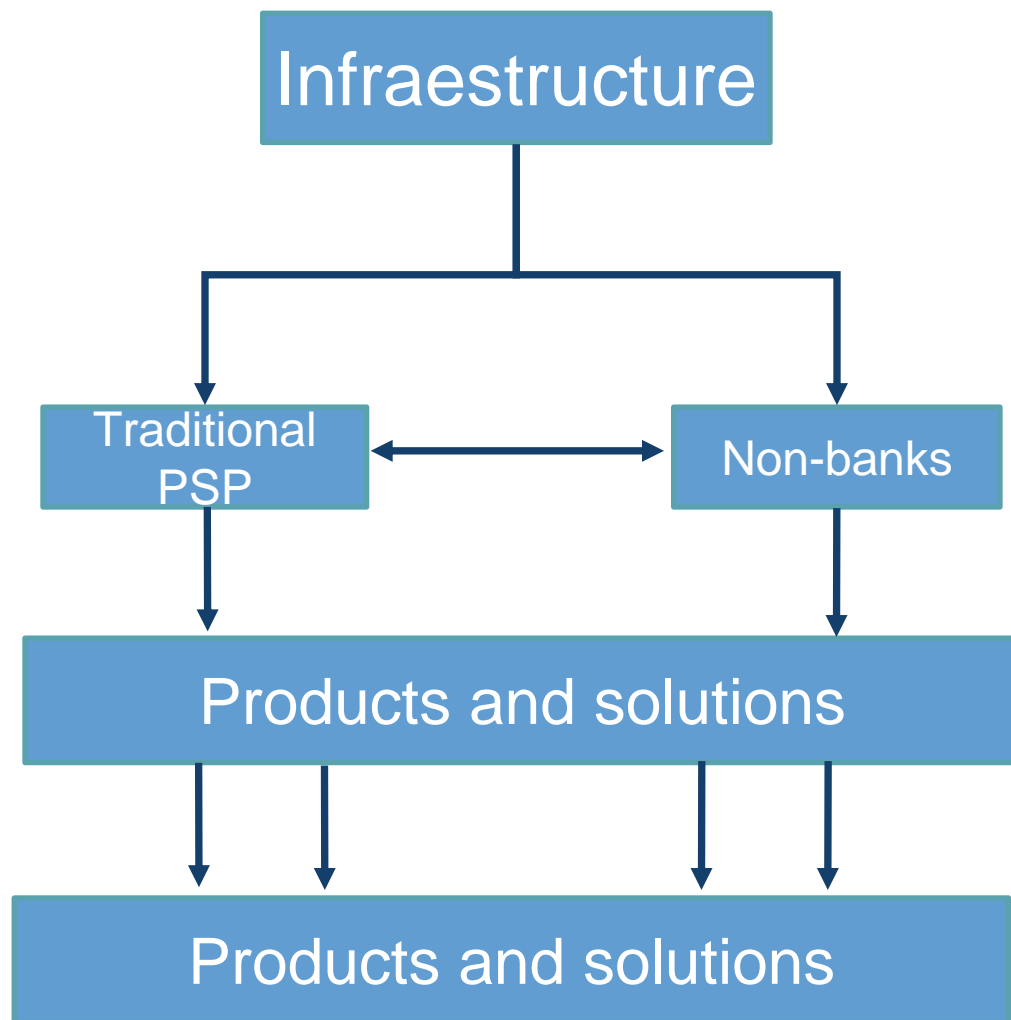
Patents submitted to the European Patent Office (EPO) for "payment" technologies, per year



What matters in retail payments?

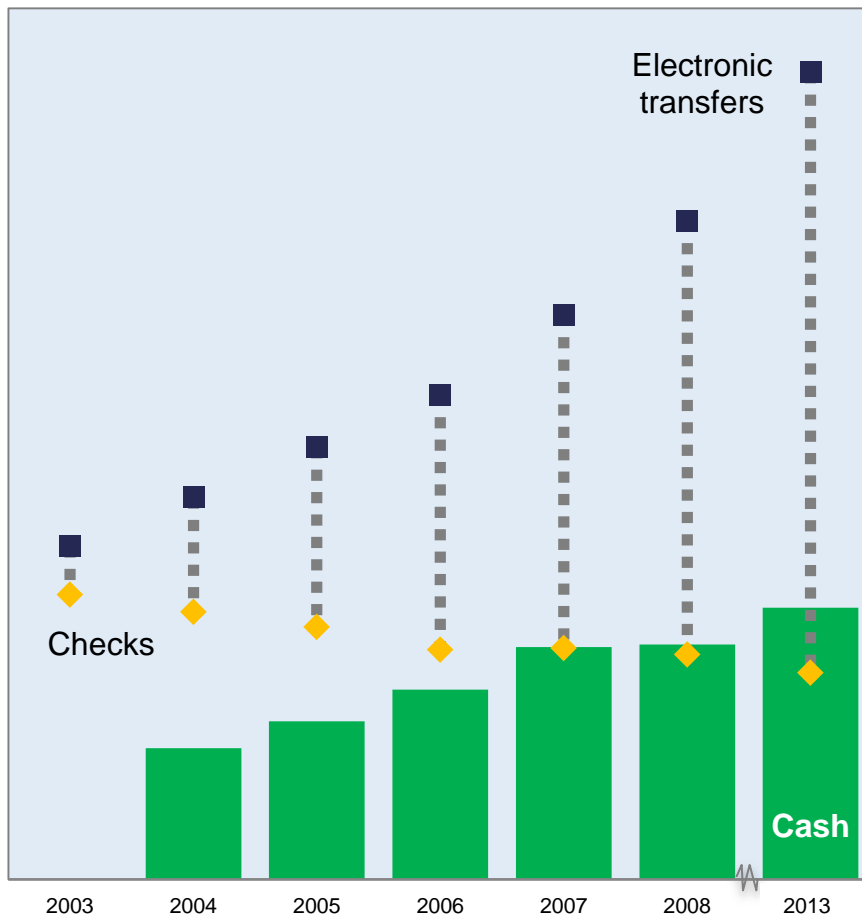
- Supply-side
 - Scale and scope
 - Low cost
 - ICT

- Demand-side
 - Knowledge
 - Convenience
 - Security

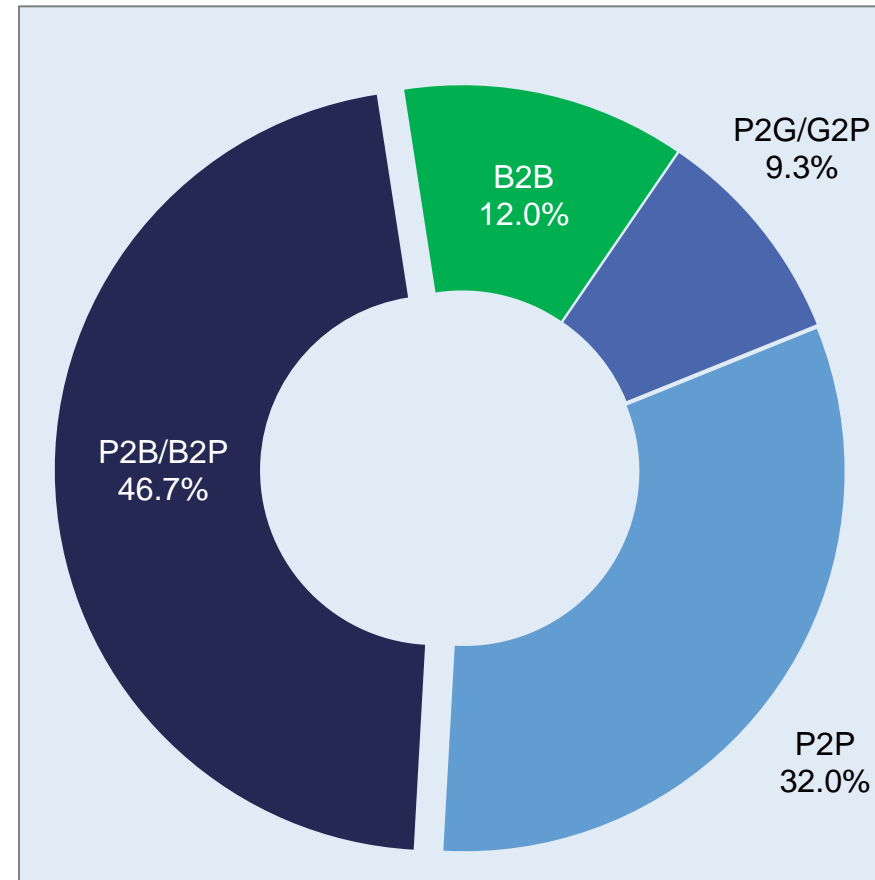


Recent trends in LAC (1)

Payments in LAC (USD MM)

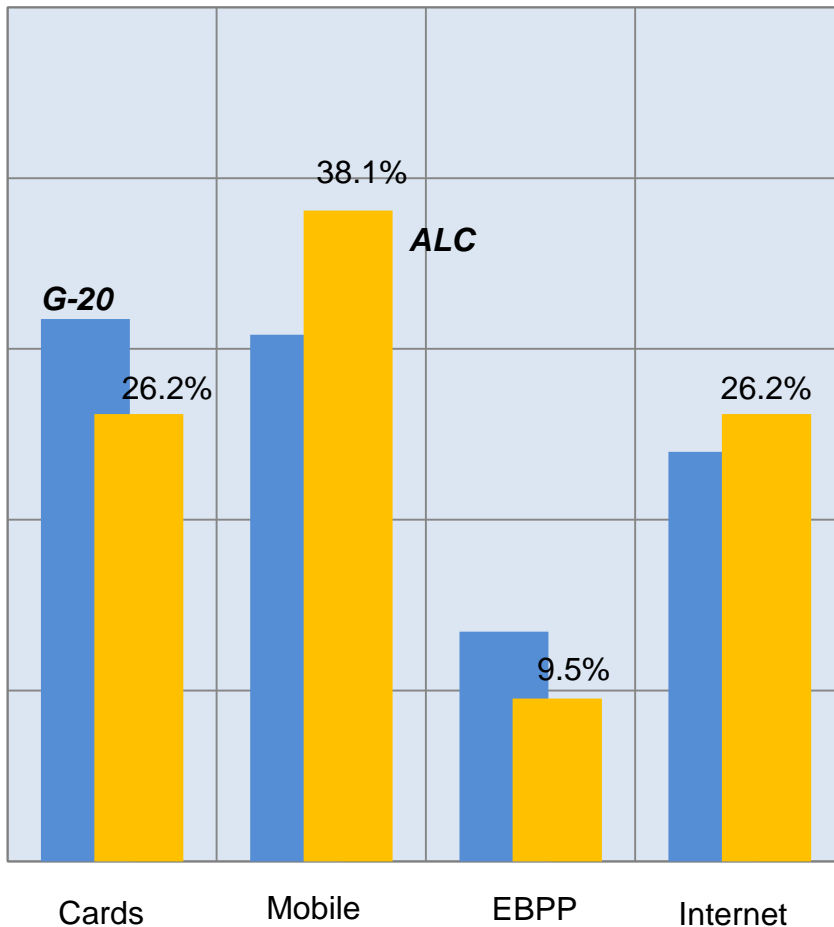


Usage by end-users

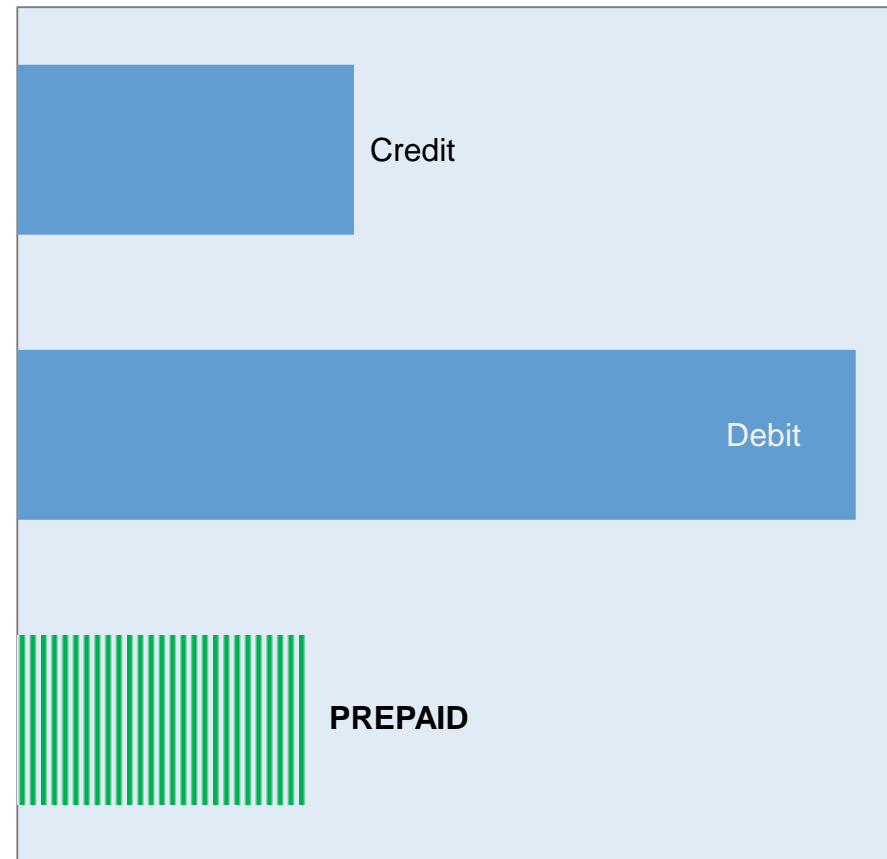


Recent trends in LAC (2)

Main developments per type

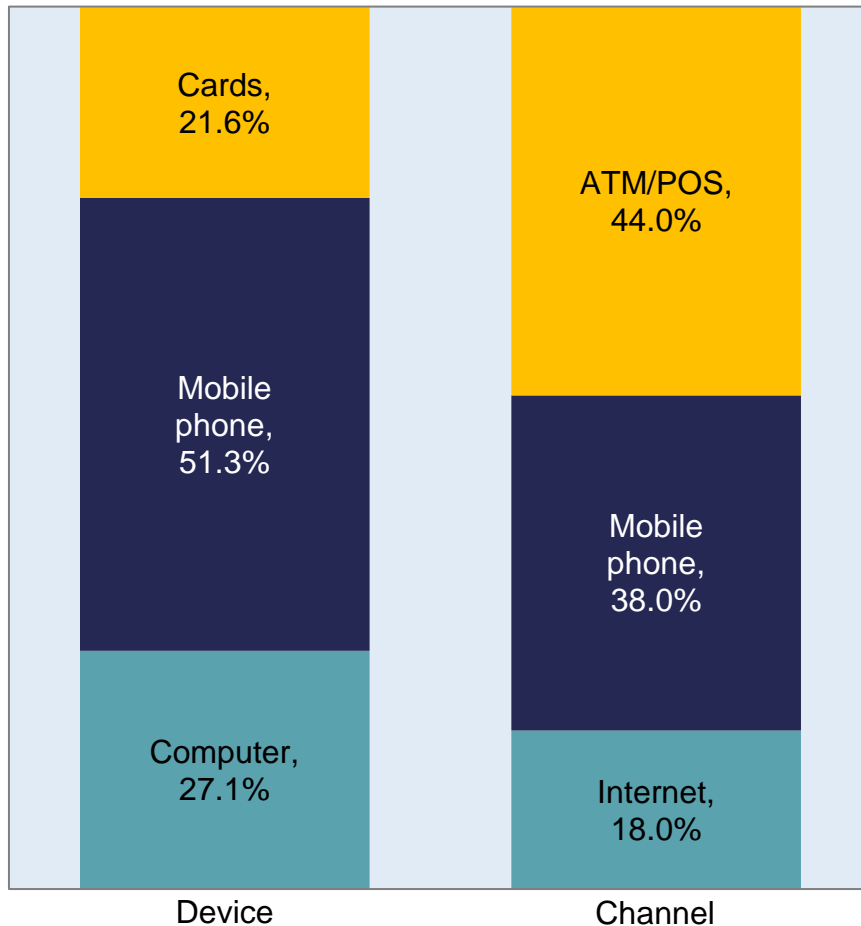


Funds processing



Recent trends in LAC (3)

Accessing means

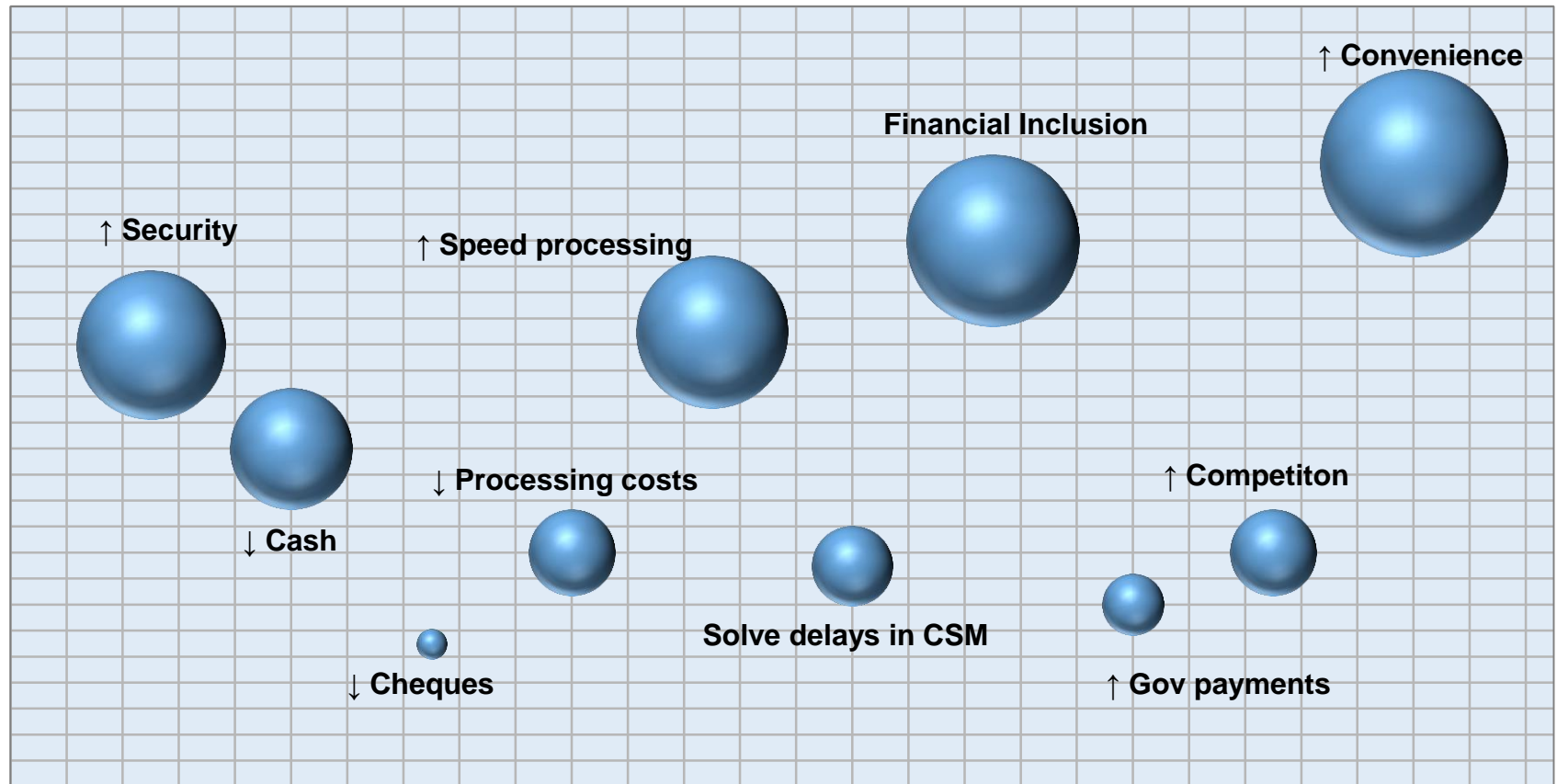


ICT developments



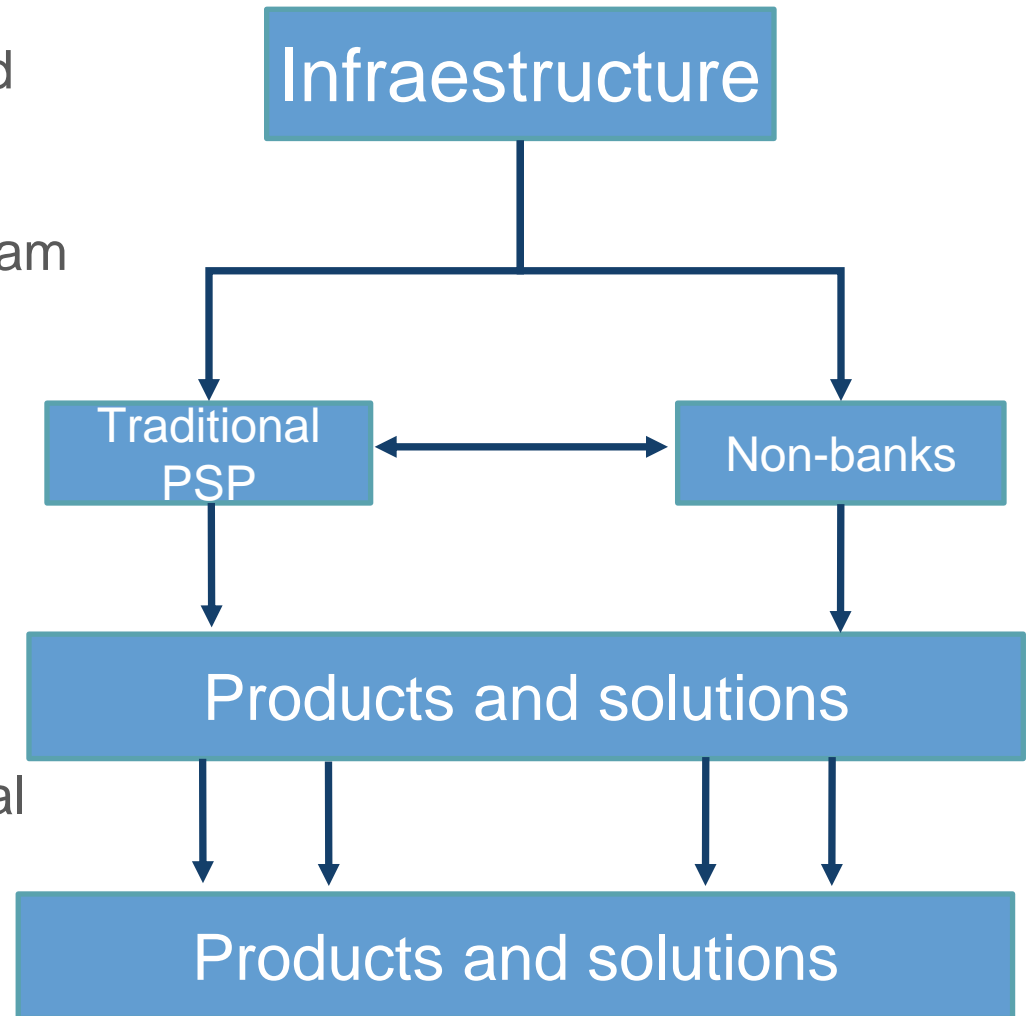
Key drivers in the market

Purposes of new payment solutions in LAC



Challenges ahead

- Effective interoperability and standardization
- Balanced regulation: upstream innovation/downstream repression
- Major functionality and convenience
- Payment habits and financial literacy & inclusion



Thanks for your attention

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