



# Future of Payments

## Payments 360

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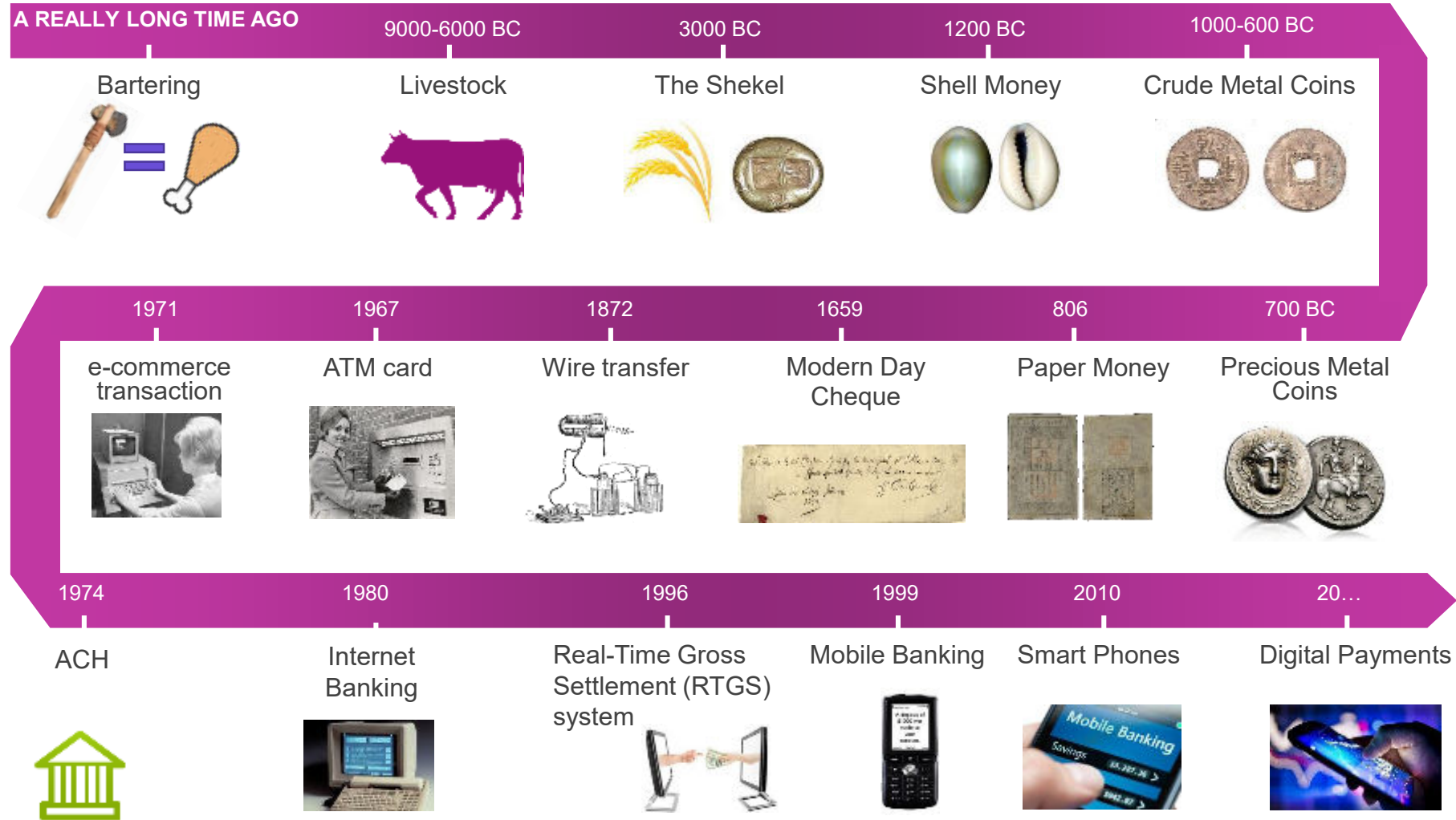
Head of Payments, Finastra

UK PSR Advisory Board

Exec Committee ECRI

THE FUTURE OF  
FINANCE IS OPEN

# History of the payment industry



# THE PERFECT STORM DRIVING OPPORTUNITY FOR PAYMENTS

Regulation ●

Time to Innovate ●

Move to Real time / ISO20022 ●

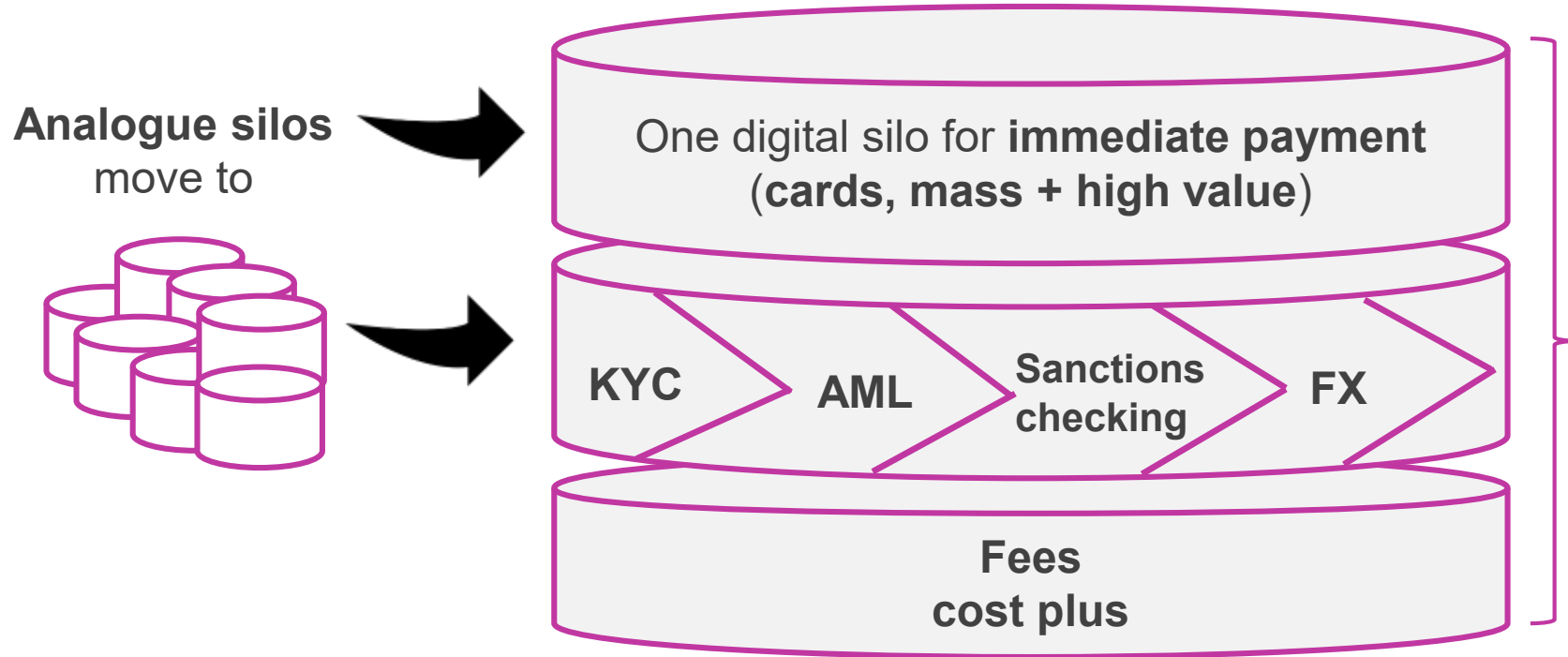
Consolidation of Silos ●

Legacy costs ●

Or once in a lifetime opportunity ?

# Future of Payments - Utility and Value

## Utilitarian layers



## Value Creation

### 1. Integrate-ability

- Stakeholders, Corporate clients and Citizens (smartphone hosted)

### 2. Value based services

- Data, time to clearer, insurance, recoverability, R2P replaced DD)
- Services \$

Untimely Uberized!

# THE FUTURE OF FINANCE IS OPEN

Finastra is unlocking the power of finance for everyone by creating a platform for open innovation in the world of financial services.

