

2024 North America Community Meeting Global Update: Payment Trends and Challenges



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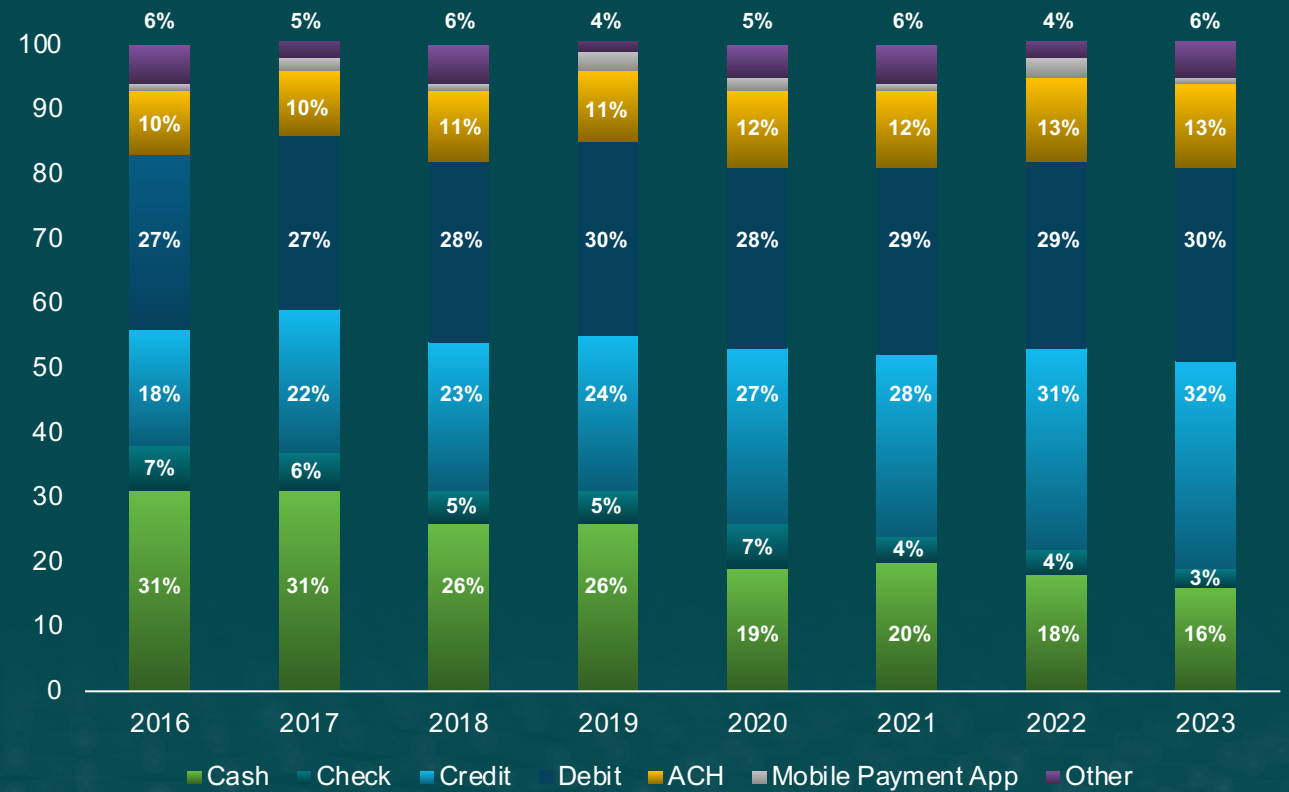
North America Region



Changing Face of Payments

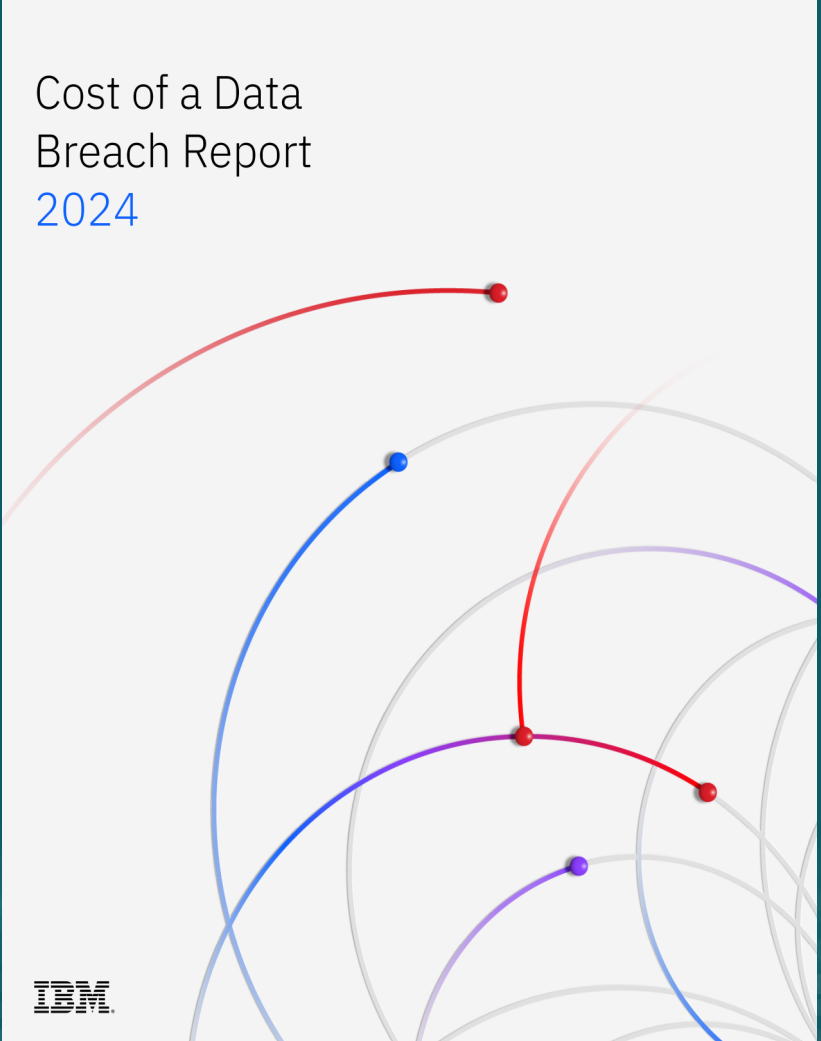
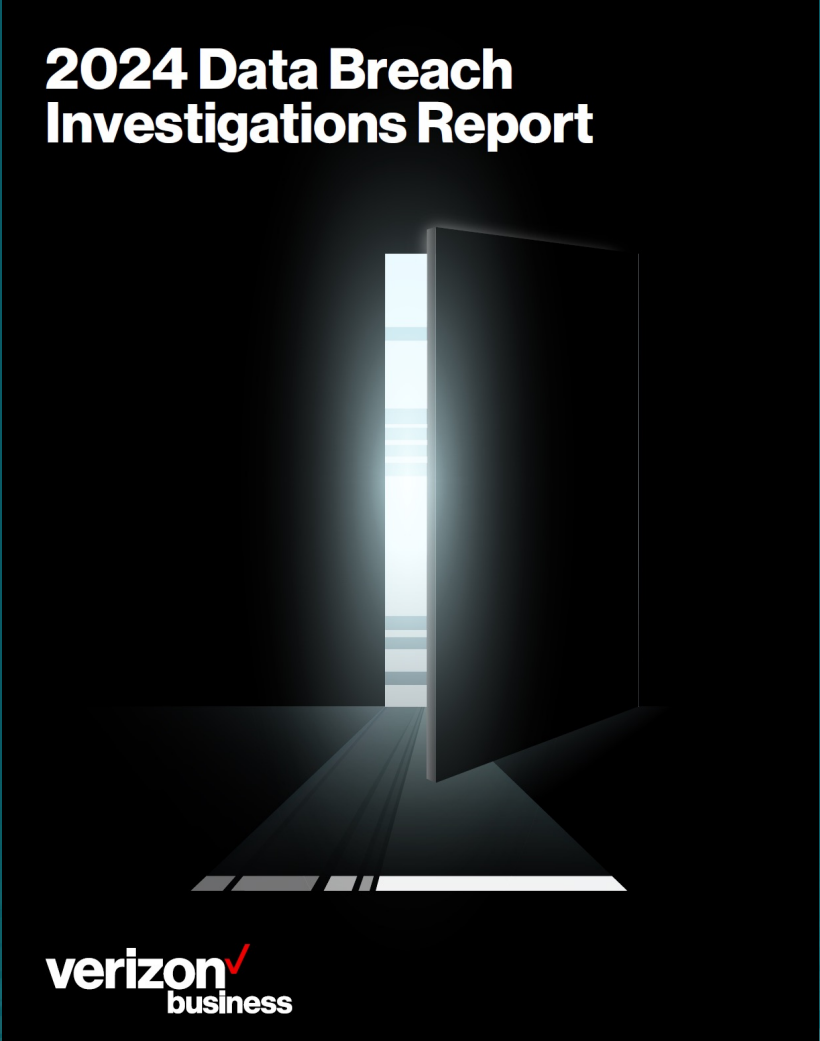
- Cards and account-based payments lead consumer choice
- Mobile wallets increasingly used
- Mobile payments used increasingly for Person-to-Person payments
- Use of Cash and Check continues to decrease

Share of Payment Instrument Use for All Payments



Source: Federal Reserve Diary of Consumer Payment Choice

Industry Resources For Payment Security Challenges

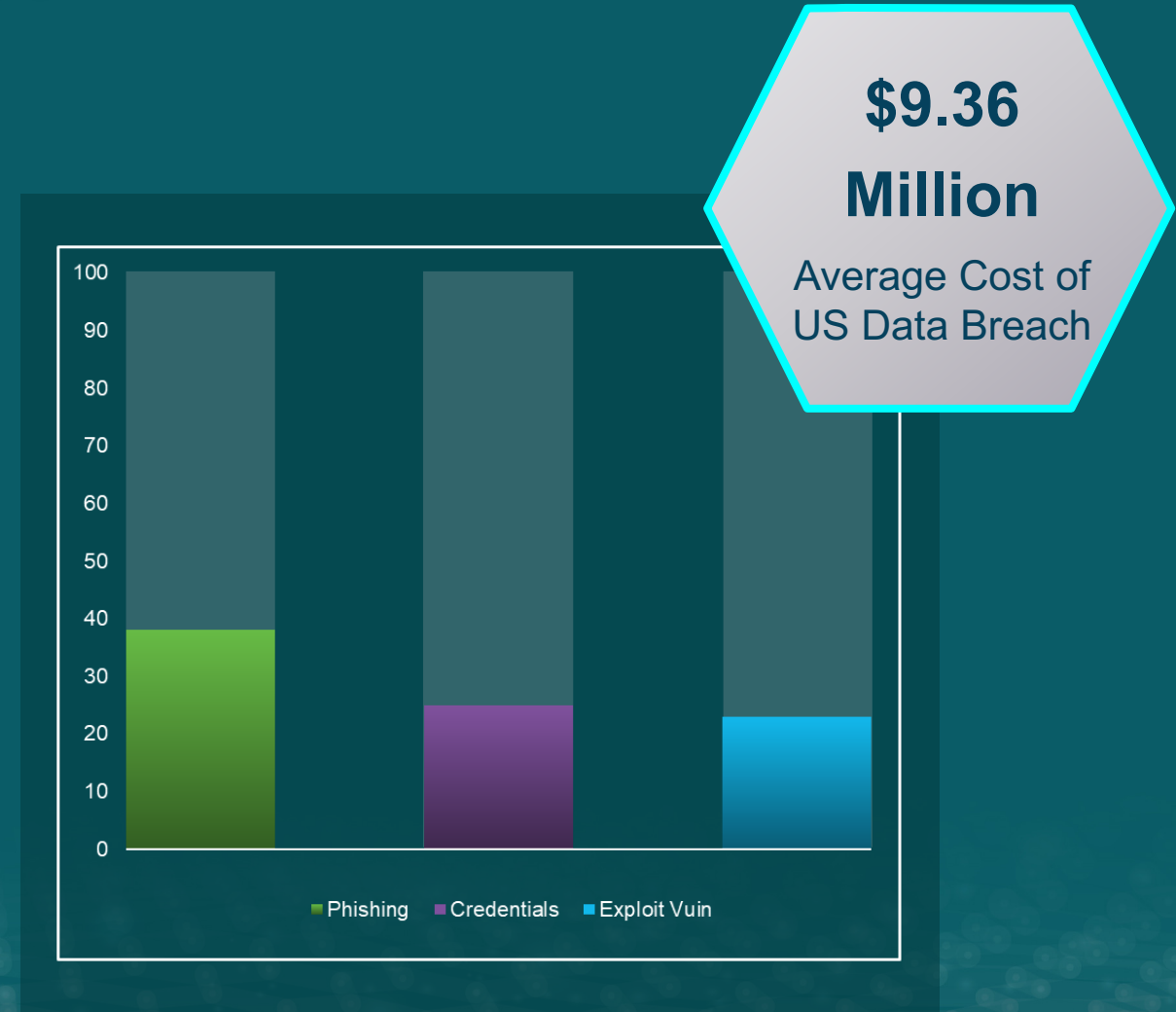


Challenges and Opportunities

Cause and Effect

Common Methods of Entry:

1. Stolen or Obtained Credentials
2. Phishing
3. Exploiting System Vulnerabilities



2024 North America Community Meeting Europe



The Europe Region



The Changing Face of Payments

Wallets
using SCA

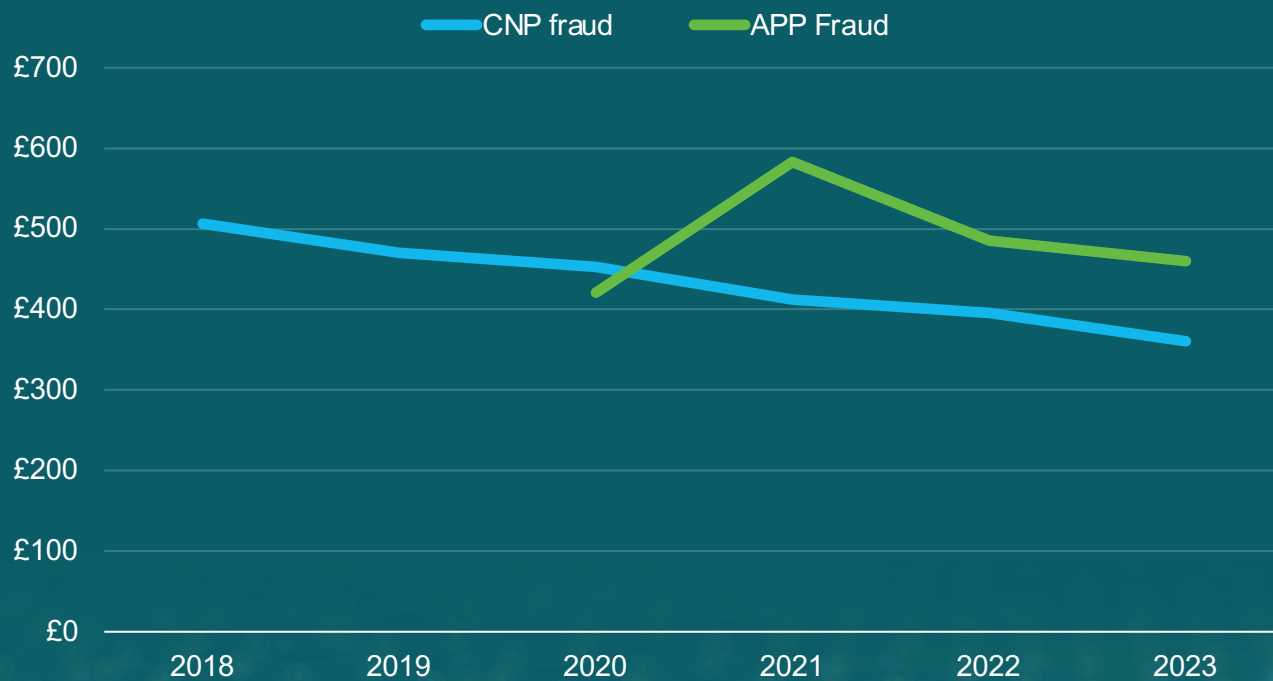


Payments
just
happen



Challenges and Opportunities

Fraud Losses
(Millions)



Three hexagonal callouts with a light blue border and white background, containing statistics about mobile wallet usage. The top callout states that 61% of all transactions are card based. The middle callout states that 72% of all adults use a mobile wallet. The bottom callout states that 33% of all adults use a mobile wallet exclusively.

- 61% of all transactions are card based
- 72% of all adults using a Mobile Wallet
- 33% of all adults using Mobile Wallet exclusively

The Latin Caribbean Region

The Changing Face of Payments

Brazil

10.8 Billion

Card Transactions
in Q1 2024

44% Credit
37% Debit
19% Pre-paid

**Early
Adopters**

of payment
technologies like
3DS and
tokenization

Mexico

2.25 Billion

Card Transactions
in Q1 2024

27% Credit
73% Debit

**150%
Growth**

in contactless
payments since
2023

In LATAM 42%
of consumer
use contactless
payments



Challenges and Opportunities

Latin America

- Region with the highest number of frauds in online transactions in the world
- Financial Fraud vs Technology Fraud
- Common issues across countries:
 - Card testing; cloning
- Specific Issues:
 - POI/POS attacks (Prilex in Brazil)

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Global Perspectives – India, South Asia, and Middle East



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Global Perspectives – India, South Asia, and Middle East



The Changing Face of Payments



Challenges and Opportunities

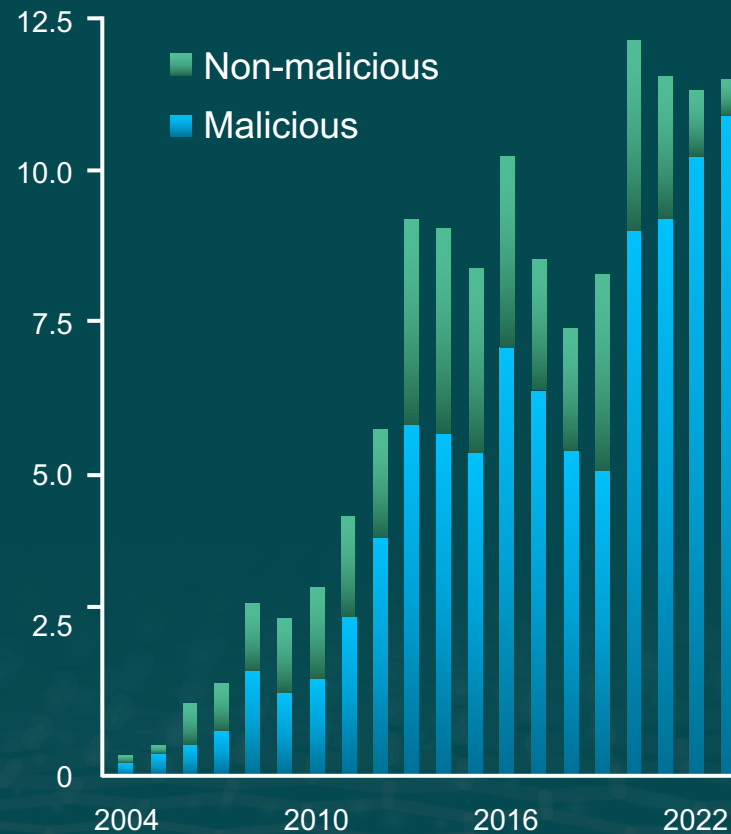
3.4M

current shortage
of Cybersecurity
workers

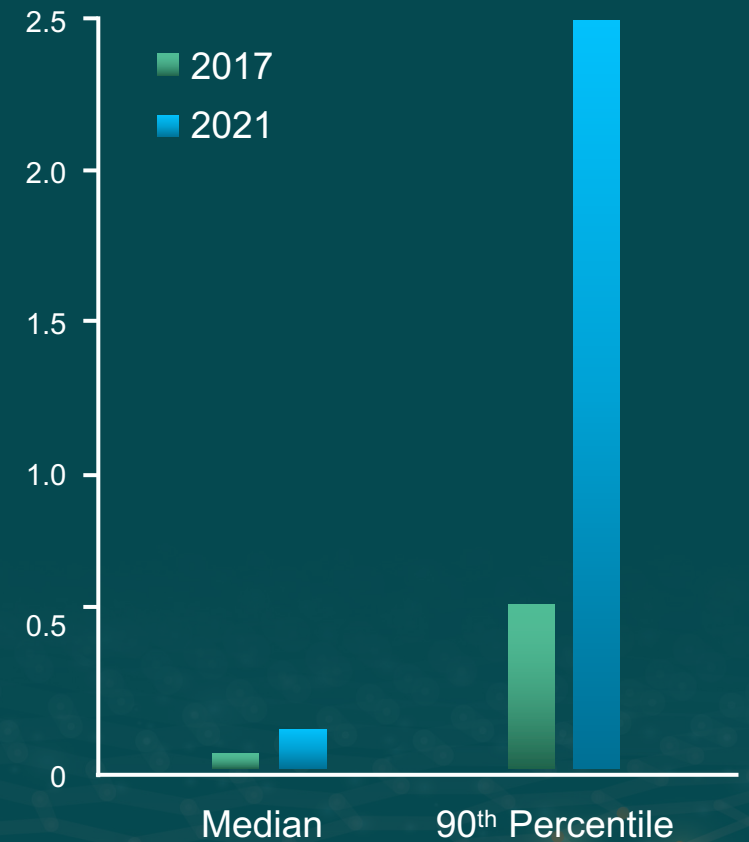
87%

of leaders said
their organization
experienced a
cyber breach

Cyber Incidents (Thousands)



Estimated Maximum Firm Loss (Billions of \$US)



2024 North America Community Meeting

Global Perspectives - Asia-Pacific



The Asia-Pacific Region



The Changing Face of Payments

The Changing Face of Payments

全面的キャッシュレス決済はじまる！
Fully Cashless Payments Begin!

EXPO 2025

※会場内では、現金が使用できませんのでご注意ください。Cash will not be accepted.





Challenges and Opportunities

£1 Billion worth of fraud prevented

Conclusions



What Next?

Change Is The Only Constant

Technology
is not slowing
down

The future
is bright

Your help
and
engagement
matters