

Balancing Technology and Cyber Risks | The Future of Payments is Mobile

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Agenda

01 Genesis

- Market Study
- Why the World Needs Payment Innovation ?
- Global Perforation

02 Core

- Evolving Form Factors | Evolving Payments | Faster | Secure
- Forensics-driven Approach

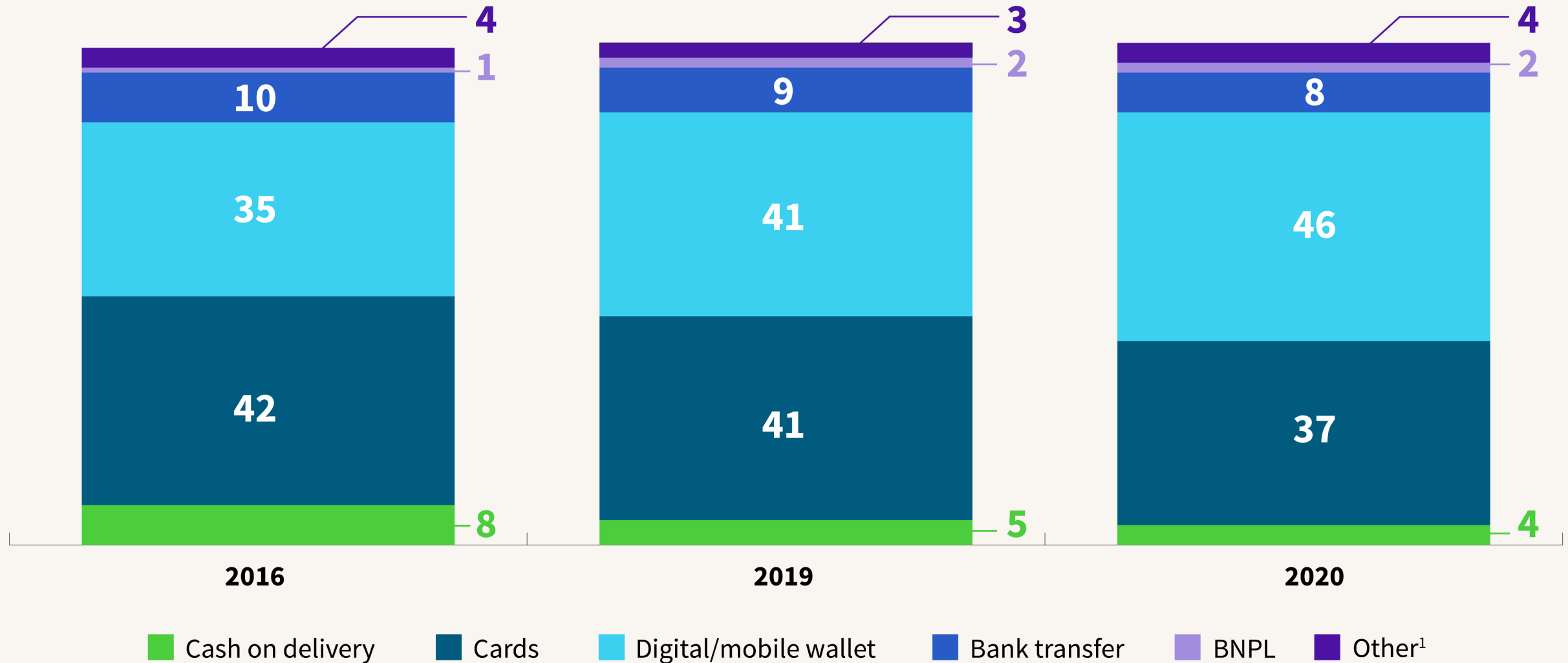
03 Solutionization

- Modular Approach



MOBILE WALLETS SHARE WENT UP 5 PERCENTAGE POINTS IN 2020, WHICH EQUATES TO 3 YEARS' WORTH OF GROWTH IN A SINGLE YEAR

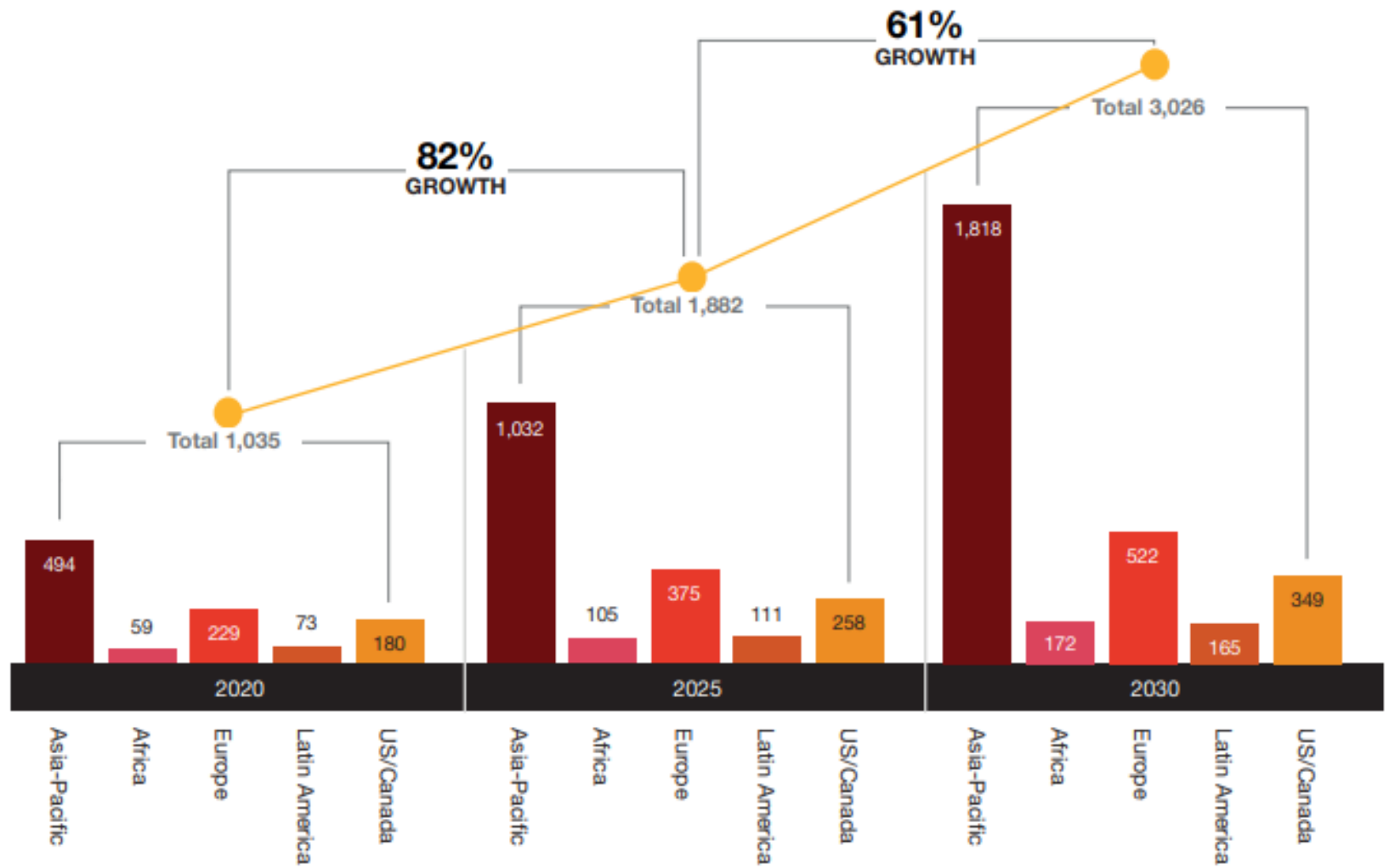
Global eCom payment method shares %



¹ Including PrePay, PostPay, Direct Debit and other eCommerce purchase methods

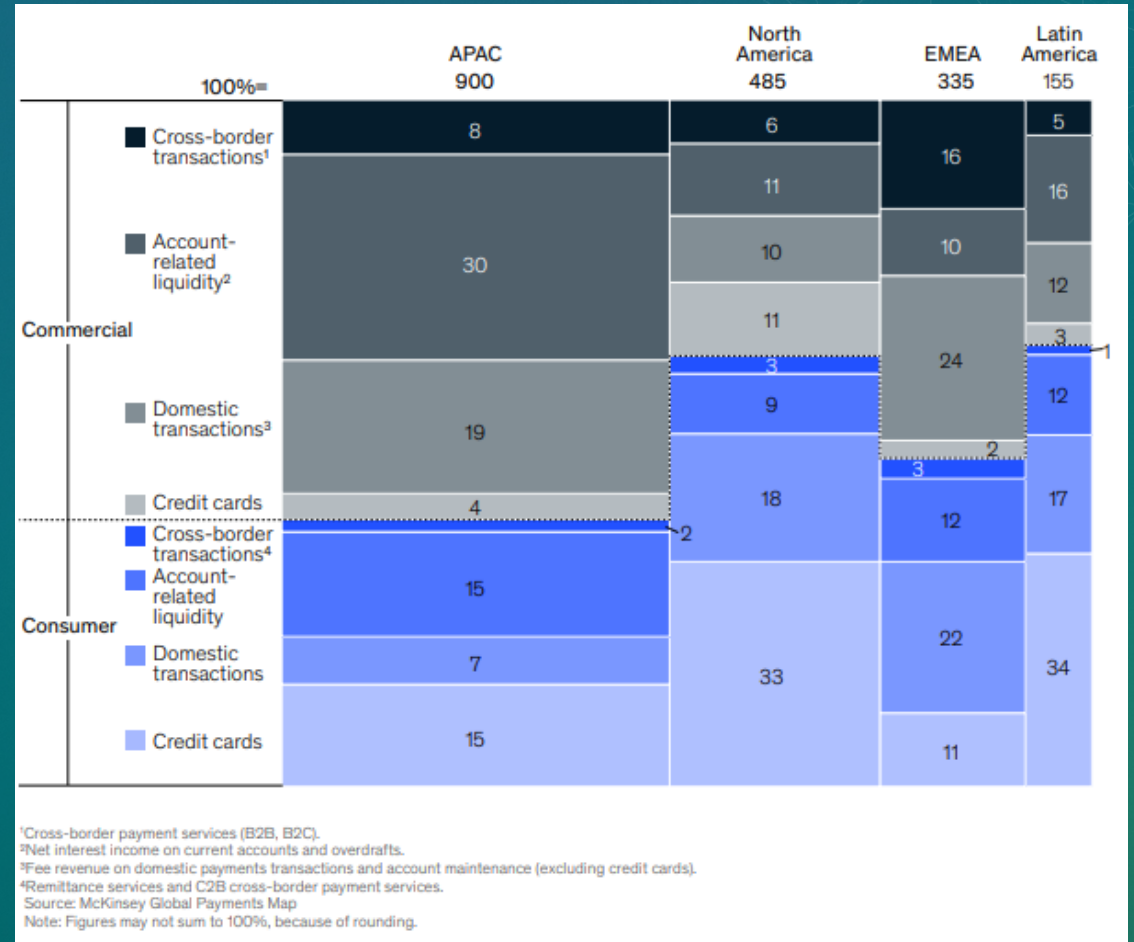
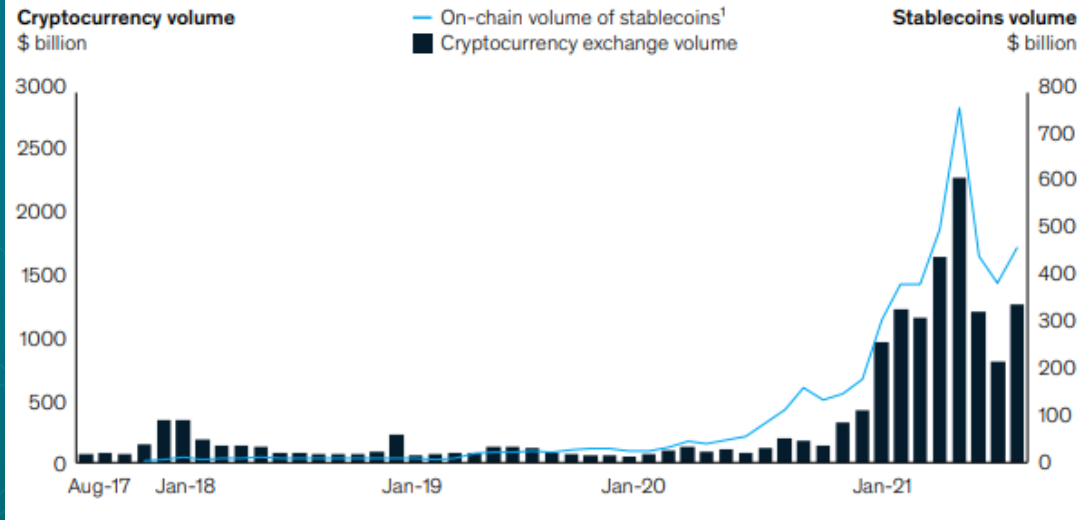
Global Perforation

Number of cashless transactions in billions



Note: Cashless transaction totals for 2025 and 2030 are projections.
Source: PwC Strategy & global payments model, 2021

The rise in circulation of stablecoins has closely tracked the volume of cryptocurrencies traded on exchanges over the past three years.



Cryptocurrencies || CBDC || Global payment ecosystem –
We need to be ready for the future

Evolving Form Factors | Evolving Payments | Faster | Secure

MOBILE MONEY/WALLETS

QR CODE SOL'N

DIGITAL WALLETS



DIGITAL CURRENCIES

REAL TIME PAYMENTS

VIRTUAL CARDS

Evolving Form Factors | Evolving Payments | Faster | Secure

MOBILE MONEY/WALLETS



Evolving Form Factors | Evolving Payments | Faster | Secure



DIGITAL CURRENCIES

Evolving Form Factors | Evolving Payments | Faster | Secure

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REAL TIME PAYMENTS

Evolving Form Factors | Evolving Payments | Faster | Secure

DIGITAL WALLETS



Evolving Form Factors | Evolving Payments | Faster | Secure



VIRTUAL CARDS

Major Breaches



Major e-commerce merchant's app leaked data

Mobile parking application impacted 21 million users

Zero-day vulnerability impacts 900 million devices

13 android apps lead data of millions of users

COVID passport app exposes users

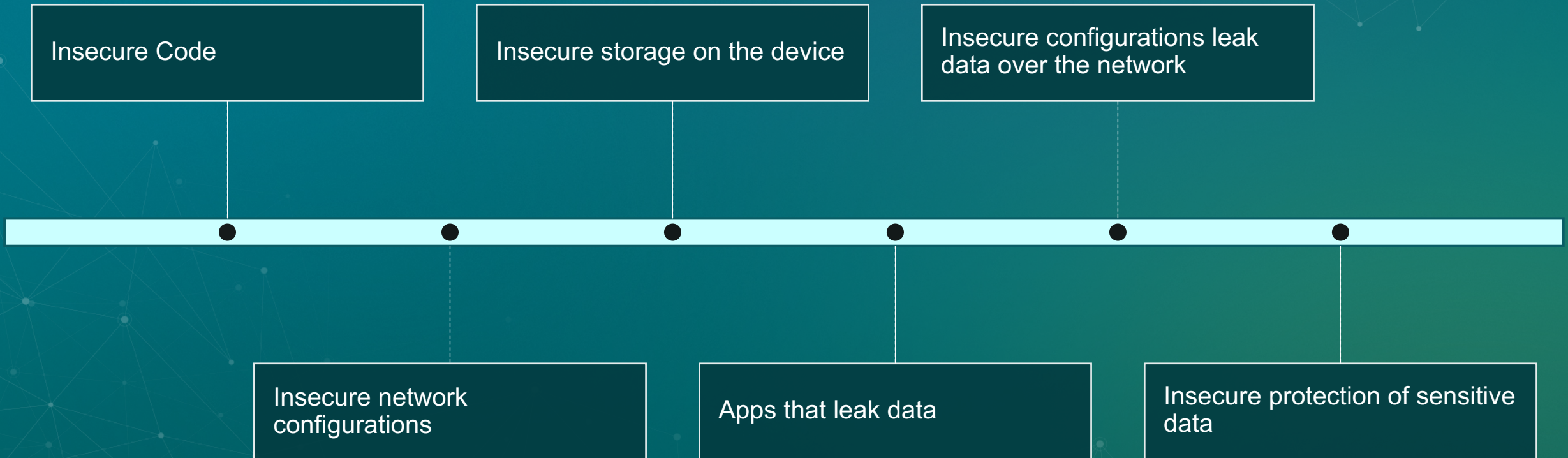
File sharing app vulnerable to RCE

Major messaging app exposes user credentials

Payment app exposes user balances

The Four-Fold Forensics-driven Cybersecurity Framework

Aftermath Analysis

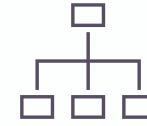


Risk Based Model To Achieve Secure Payments

Technological integration |
API | SDK



Breaches



Local governance
adherence

04

05

Vulnerabilities

Required security |
EMVCo. | SPoC | CPoC

Testing

Form factor mapping
vis-à-vis Customer



03

02

01

Target customer analysis

Thank You!

SISA

Forensics-driven Cybersecurity

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