



APM Payment Rails & Funding Methods

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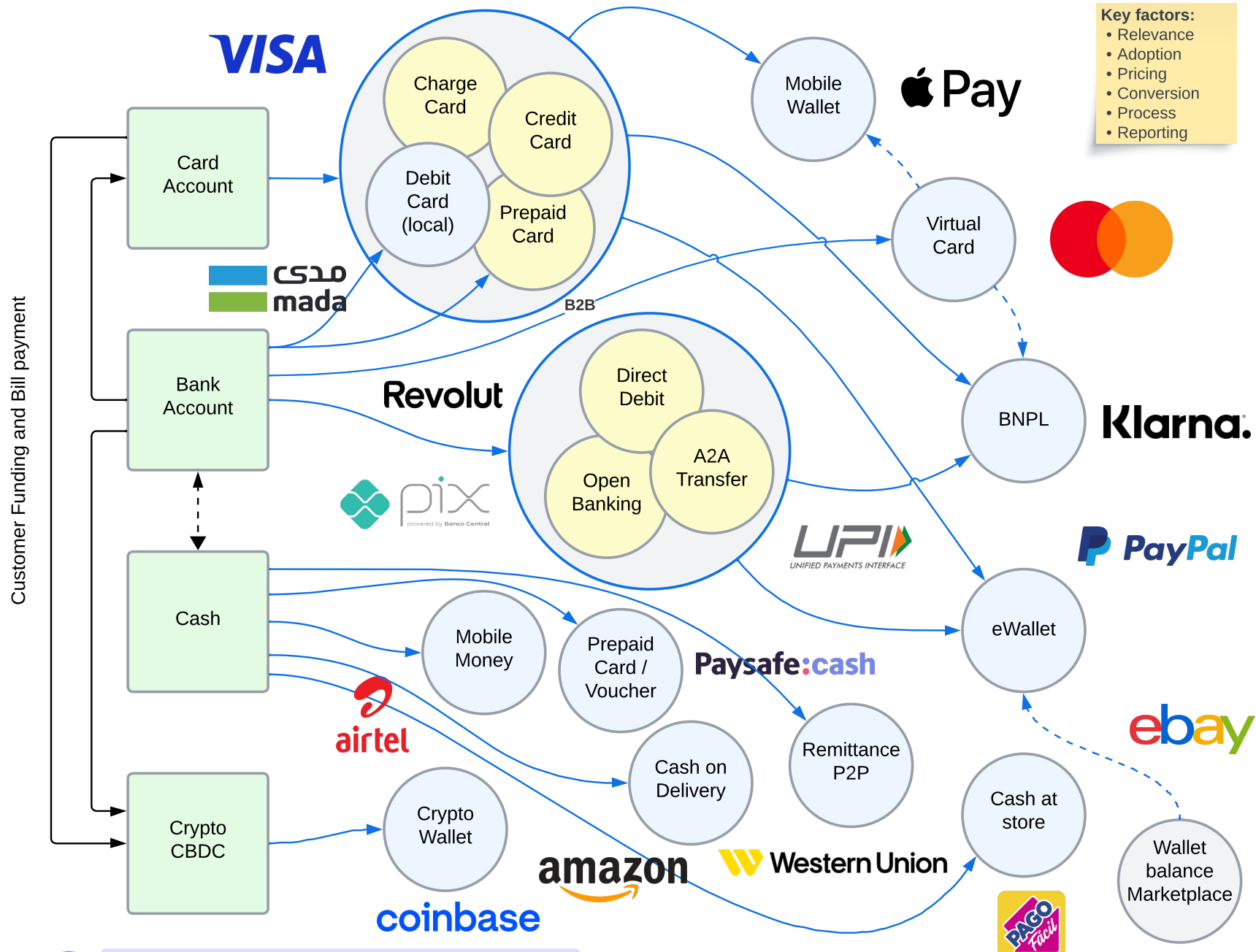
APM's are typically a 'wrapper' around a base payment funding method



APM's speed up innovation, having the ability to bring new products to market faster than card schemes and banks



APM's adapt to payment culture and customer preferences by vertical



- Key factors:**
- Relevance
 - Adoption
 - Pricing
 - Conversion
 - Process
 - Reporting



APM's enhance the user experience, e.g. by enabling seamless payments on mobile devices



Optimized user experience, customer protection and multi channel coverage lead to higher checkout conversion



Leveraging network tokenization by mobile wallets creates a frictionless experience



Cards are here to stay, with a proven, robust, secure and global network covering all touchpoints, they'll remain an integral part of the payments ecosystem for the foreseeable future.