Current and future payment ecosystems

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Current and future payment overview...

Buyer

Seller
Current and future payment overview...
Current and future payment overview...

Buyer

Seller
Current and future payment overview...

EMV Offline "Card present"
Current and future payment overview...

Good old EMV payment...

EMV Offline “Card present”

Buyer

Seller
Current and future payment overview...

Sure?

EMV Offline “Card present”

Buyer

Seller

Buyer

Seller

EMV Payment App

EMV Payment App

SE

POS
Current and future payment overview...

EMV Offline “Card present”
Current and future payment overview...

EMV Offline “Card present”

Buyer

Seller
Current and future payment overview...

EMV Offline “Card present”
Current and future payment overview…

Good old web payment!

EMV Offline “Card present”

Web Browser
So, EMV or web payment?

Current and future payment overview...

Good old EMV payment...

EMV Offline “Card present”

Buyer

Seller

Good old web payment!

EMV Offline “Card present”

Client

Web Browser

Client