

How will we pay?

A sneak peak
into the future
of payments.



Follow Emilie's and Jack's digital adventure.

Welcome to a new world of payments. A world where digital technologies meet the expectations and aspirations of consumers, merchants and banks.

As a global leader in payments technology, Worldline is harnessing the potential of technology to drive innovation in payment experiences.

In *How will we pay?* we present future use cases offered by payments technologies. Focusing on the everyday lives of end users, it aims to provide easily accessible insights into where innovations in payments will take us next, which the financial services sector and merchants can use as a starting point for defining and designing their own future payments strategies, bringing them into ever closer relationships with their customers.





Meet Emilie.

Emilie has so many interests in the physical world around her (sport, art, theatre) that the digital world gets her attention most when it can help her do things more easily.

For the past ten years or so, Emilie (who recently celebrated her 40th birthday) has happily embraced social networks and adopts technology that is useful and convenient – like an app to help recycle her unwanted clothes that she found out about from Jack via the online local community forum.

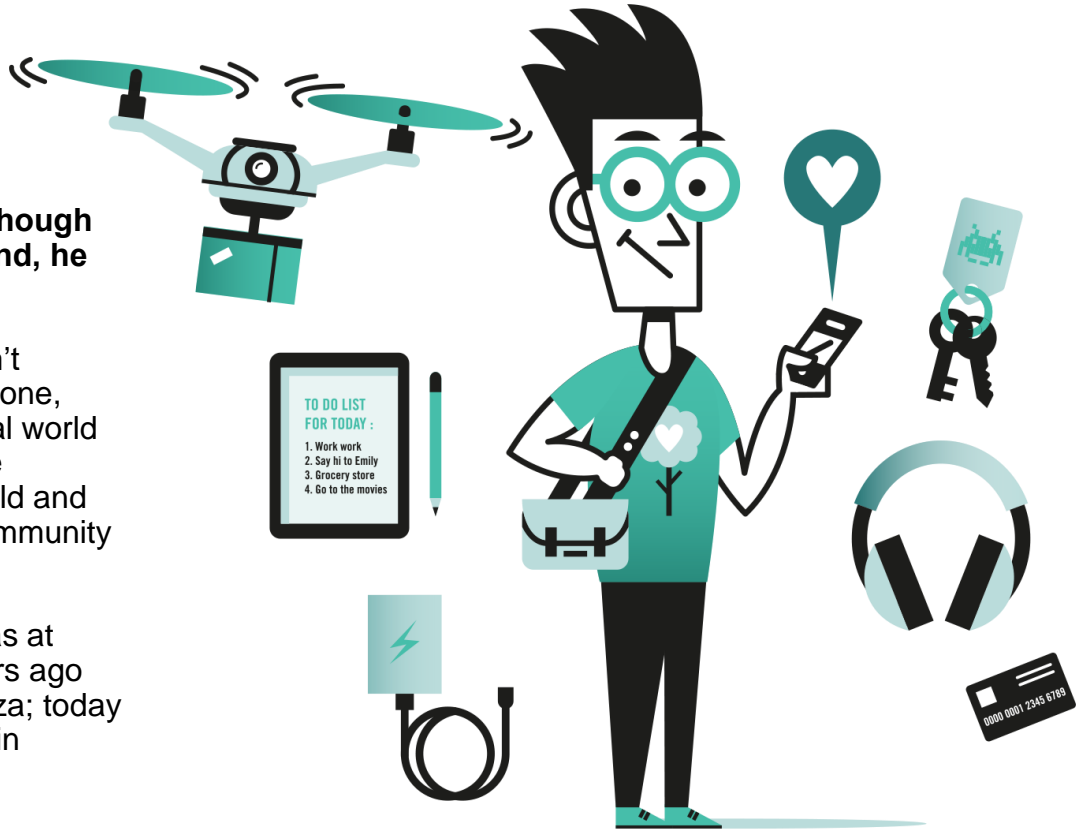
Online food shopping was a no-brainer for her. While she is no stranger to simple pleasures like walking in the park in the rain, she has always had an affinity with the letters V.I.P! Maybe as they rhyme with her name, or maybe because she enjoys pampering and V.I.P. experiences that match her interests and outgoing personality.

Meet Jack.

Welcome to Jack's world. Jack is 30 and although he wasn't born with a smartphone in his hand, he picks up new tech like bees pick up pollen!

Jack is a hyper connected technophile who can't imagine a day without his smartwatch, smartphone, gizmos and apps. He is as at home in the digital world as in the physical world and he connects online regularly with interesting people across the world and locally, like Emilie, who he met on an online community forum.

Although he admits to being a tech geek, he has at least one foot in the non-digital world. Five years ago Jack thought climate change was a week in Ibiza; today he knows otherwise and wants to play his part in preserving the planet.





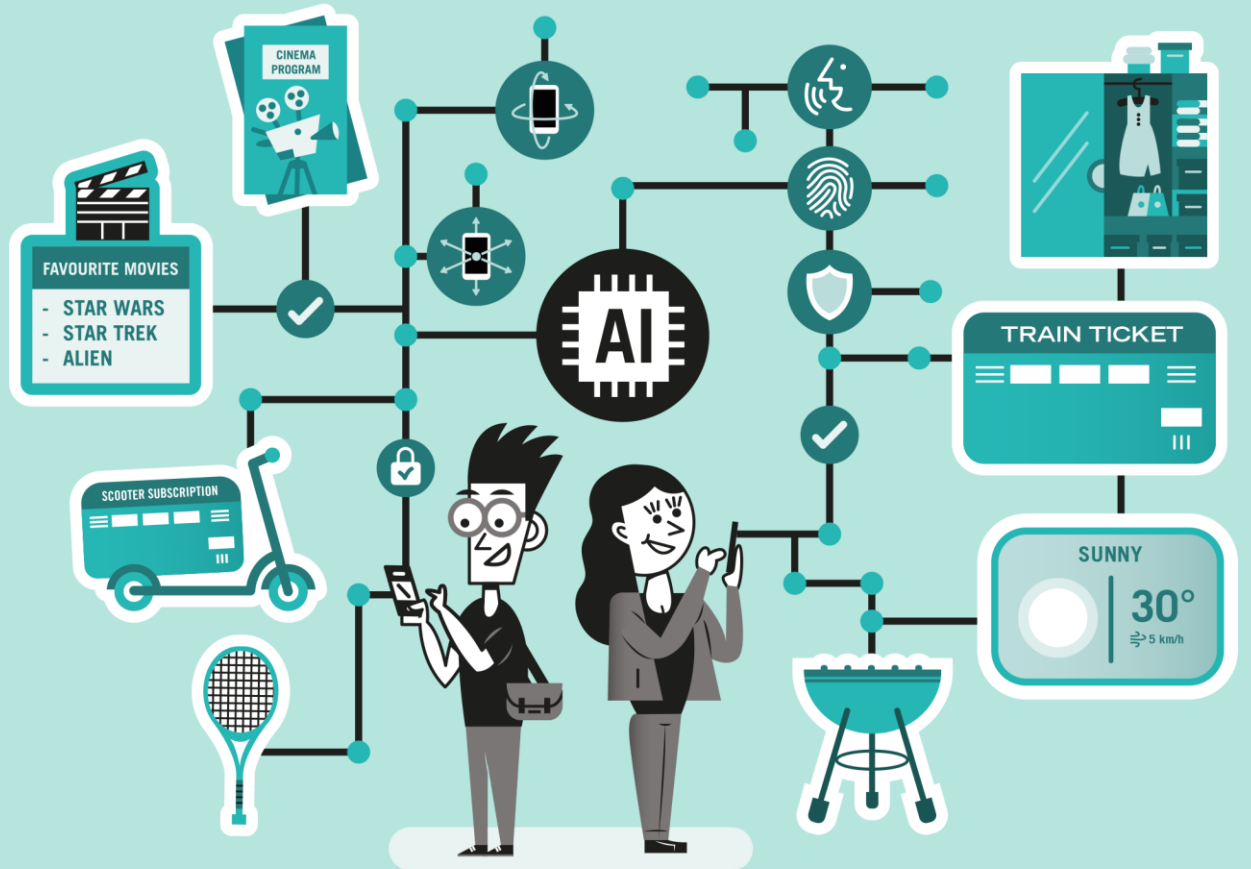
Artificial Intelligence

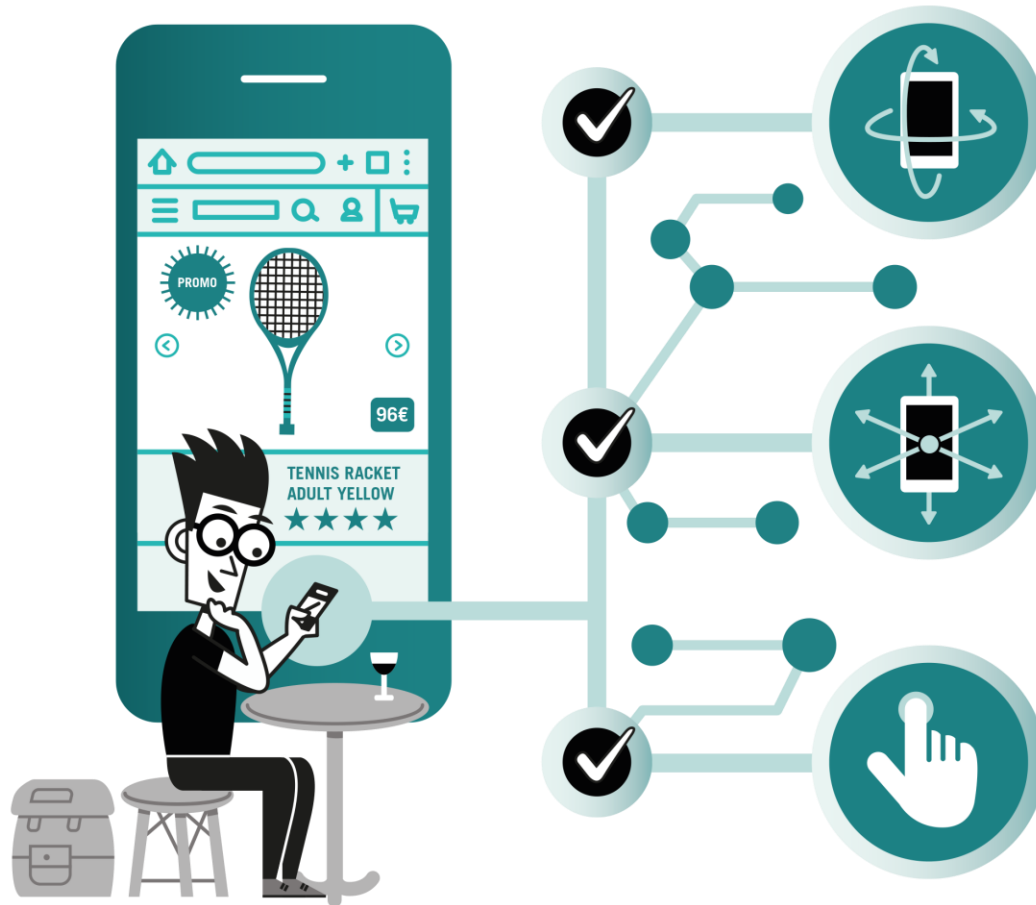
AI for smarter
and more secure payment.

AI for smarter and more secure payment.

Artificial Intelligence (AI) is set to be a game-changer for transactions.

It will help to make digital payments more secure, improve fraud detection and facilitate frictionless payments with biometrics – and its potential goes well beyond that!





Biometric authentication online.

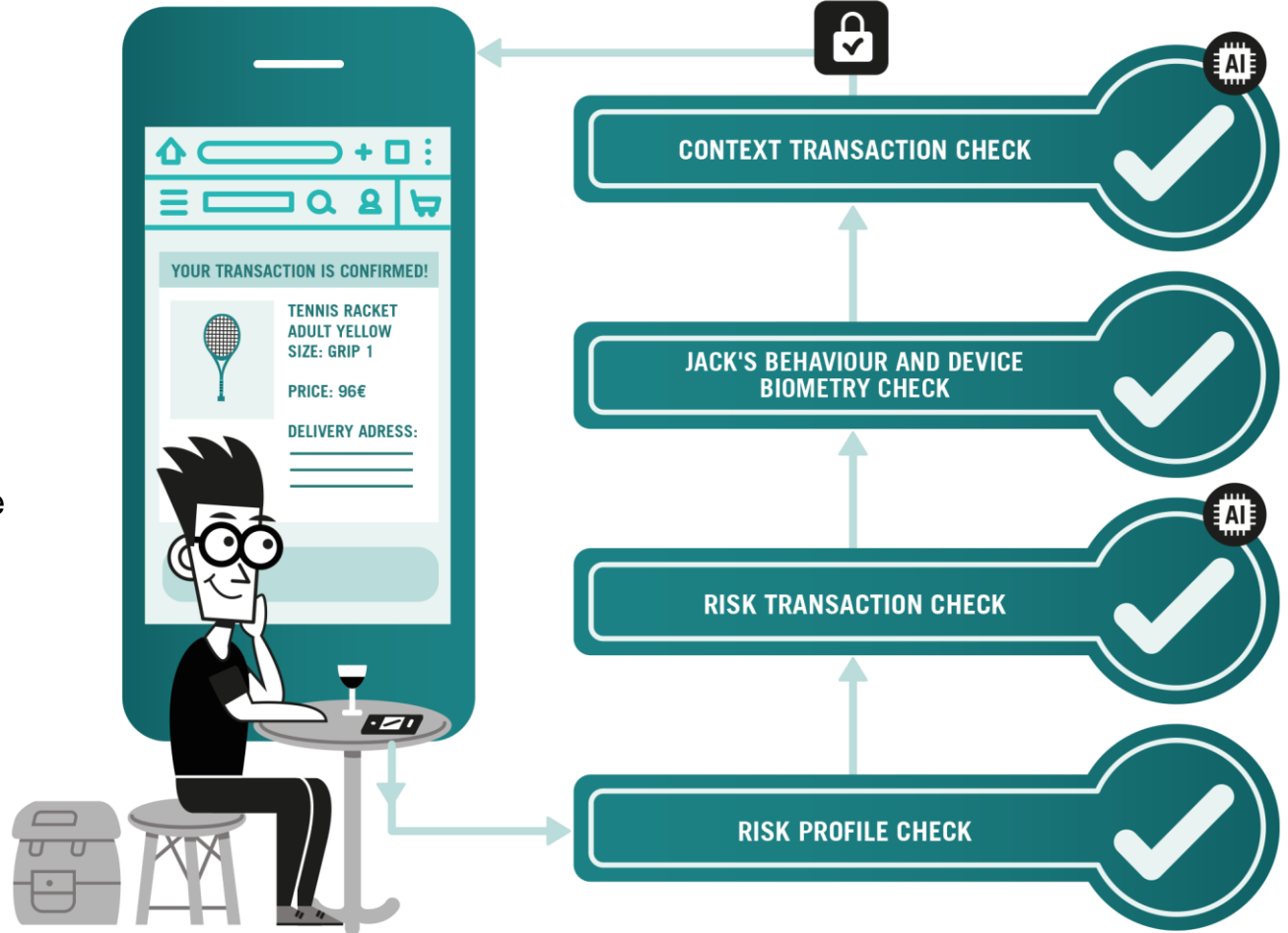
Online security has become a lot smarter with behavioural biometrics. Thanks to machine learning, Jack's identity is now authenticated based on, for example, the way he is typing and using his smartphone which produces his own personal biometric 'signature'.

Smart and speedy, Jack's purchase is authorised immediately and securely with the help of AI.

Risk scoring.

With AI, digital transactions are stress-tested for risk in real time to protect against fraud. AI analyses Jack's actions and the context in which his payment is being made to provide a risk score for his transaction in moments.

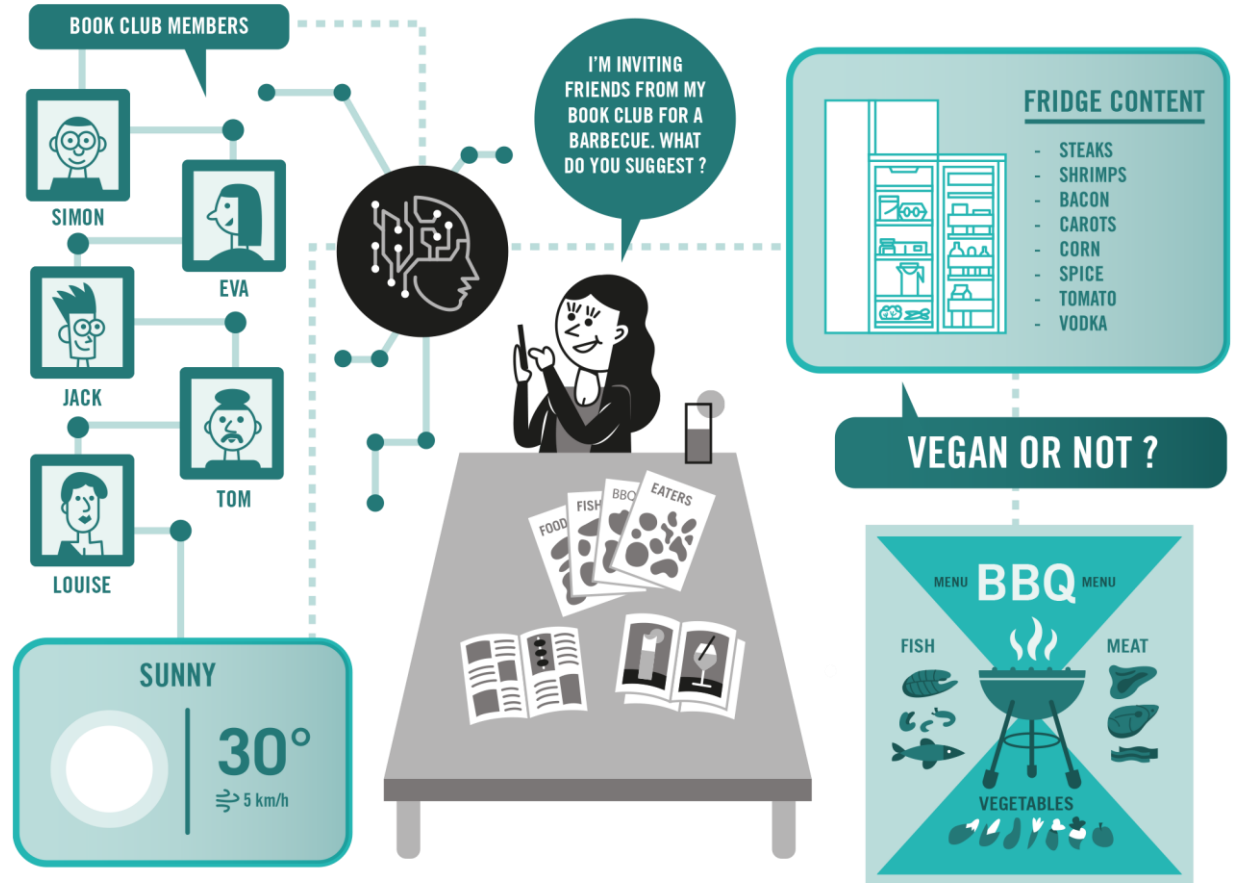
The result: frictionless, seamless, secure and quick payment!



AI for smarter payment.

Not only is her AI-powered virtual personal assistant aware of Emilie's wishes, it is also aware of relevant contextual information – for example weather forecasts, promotional offers in her favourite shop, what food is in the fridge and what needs to be ordered.

Generative AI is bringing the digital personal assistant of the future a step closer to today!





AI for autonomous payment.

The order is placed and payment is initiated thanks to AI.

Now Emilie can focus on finishing the book she will be discussing at book club, while AI deals with all aspects of the order and performs a transaction risk analysis.

Fact or fiction?

Biometric technology is already commonplace. Every day, millions of people's identities are checked based on fingerprint and facial recognition so that their payments can be authorised.

Before long, algorithms will authenticate users based on their unique biometric signatures, such as the way they hold their phone, type on a keypad or use a mouse.

Companies are also using algorithms to analyse large volumes of data and identify higher-risk activities and transactions. Powered by AI, risk scoring and fraud management is becoming more effective.

Further into the future, generative AI will transform customer journeys and relationships. Acting as a machine customer*, AI will place orders based on information such as the food in a customer's fridge and their normal meal plan.

These AI assistants will pay for products and services independently. A vehicle's on-board navigation system will pay for fuel while the driver stays in their car. A fitness tracker on a gym-goer's wrist will automatically renew their membership. Alongside AI initiated autonomous payment, we will also need to improve transaction risk analysis (based on AI) to avoid accepting fraudulent payments.

Are you ready to offer these conveniences to your customers? Worldline is already actively preparing to accompany you on this journey.

* <https://www.gartner.com/en/articles/machine-customers-will-decide-who-gets-their-trillion-dollar-business-is-it-you>

Business Maturity Meter:





**Want to discover more
futuristic adventures with
Emilie and Jack?**

Check the [HWWP webpage](#)