

# Infographics

## 2017 WILL CHANGE THE WAY WE PAY

Five predictions on what's next for integrated payments



### Small companies get big data insights

**62%** of retailers report use of information, big data and analytics as a competitive advantage

Big data analytics will no longer be exclusive to large companies. Technology will soon give retailers of all sizes access to the data they need to learn more about their customers and grow their business.



### SHOP



### Merchants make a big move to EMV

**32%** of U.S. storefronts now accept chip cards

According to Aite Group, 84% of merchants report they are planning to upgrade to EMV-ready terminals or are already in the process.



Up from **\$1.06 billion in 2015**  
To prevent attacks and keep consumers secure, security measures will spread beyond EMV, and PCI compliance will cause tokenization implementation to soar.

### Fraudsters shift focus to mobile payments

**\$3.11 billion** valuation of the global mobile payment security market expected by 2020



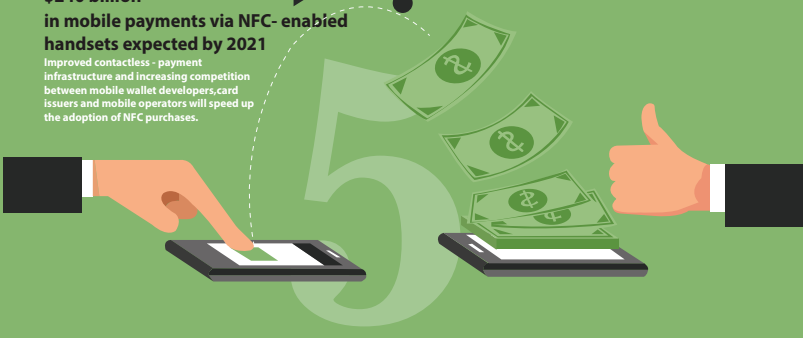
### Payments become seamless

**4x growth** in global cloud traffic expected  
Tech innovations will remove complexity for payment developers by providing a cloud-based API that is accessible from most software.

### NFC payments soar

**\$240 billion** in mobile payments via NFC-enabled handsets expected by 2021

Improved contactless-payment infrastructure and increasing competition between mobile wallet developers, card issuers and mobile operators will speed up the adoption of NFC purchases.



# HOW ONLINE CREDIT CARD PROCESSING WORKS



**SHOPPING CART**

The customer makes a purchase

They pay using a credit card





**MERCHANT ACCOUNT**

The money is deposited to the merchant

The approval decision is sent back to the website and merchant


The merchant submits a credit card transaction




**PAYMENT GATEWAY**

The processor sends the gateway approval/ decline

The Payment Gateway sends off the secure transaction to the Processor



**THE PROCESSOR**

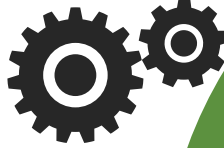


The customer's bank sends the money to the cc network which then merchant bank

**5A** The processor sends transaction to the credit credit card network

**5B** cc network sends the transaction to the customer's credit card bank

**5C** the bank approves or denies transaction

**5D** cc network sends results to processor

# 5 Major eCommerce Trends for 2017

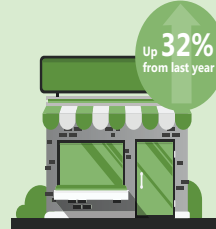
From hybrid integration to IOT, the way we shop will never be the same

Brick- and- mortar stores will adopt omni- channel strategies.

## 39%

of consumers plan to use in-store pickup services this holiday season

Merchants will leverage eCommerce to reach a broader market and reduce costs. Hybrid strategies such as "click and collect" could help them meet consumers' purchase and fulfillment preferences and boost in- store sales.



Businesses are going to expand online payment options.

## Over 90%

of large omni-channel merchants accept or plan to accept 1 or more digital wallets as part of their digital/ mobile payments strategy

While older buyers are driving a resurgence of eCheck and direct debit, younger consumers demand the security and convenience of digital wallets. Businesses will offer a range of payment options to reach more consumers.



Online sales continue to outpace traditional retail.

## \$523 billion

in online sales expected in the U.S. over the next five years

This does not mean the death of brick - and- mortar stores. While online sales continue to grow by 20% every year, they account for just over 10% of total sales for some of the largest omni-channel merchants.



Mobile apps and eCommerce sites will adapt for speed and convenience.

## \$4 trillion

in merchandis is estimated to be abandoned in online shopping carts

To cut back on missed sales opportunities, mobile apps and e commerce sites will reduce the number of clicks it takes for consumers to make a purchase.



IOT and commerce continue to integrate.

## over 25%

of Amazon Alexa-powered device owners shop 'very' or 'somewhat' often by voice.

IOT will work with smart technology to make processes more immediate. For example, consumers will be able to order groceries and pay bills via voice-activated device.



# Website Banners



Blog Images



Facebook Post

“ As long as you’re going to be thinking anyway, think big.”

- DONALD TRUMP

**DU**E



“ If you don’t value your time, neither will others. Stop giving away your time and talents. Value what you know & start charging for it .”

- KIM GARST

**DU**E



“To be successful you must accept all challenges that come your way. You can’t just accept the ones you like.”

- MIKE GAFKA

**DU**E



# Presentation

LEVERAGE YOUR ONLINE INFLUENCE

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WE PAY, vaniv, Kabbage, LendingClub, Square, stripe, Adobe, SoFi, intuit, PayPal

- \* I tweet 24/7 – Typically 18x a day
- \* My followers read in the am
- \* Pay attention to Analytics
- \* For every hour I spend writing a post, I spend \$15 promoting it
- \* Use Tools to Schedule

Use Snapcodes  
Aka. <https://www.snapchat.com/add/johnrampton>

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DUE

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- \* Start A Publication
- \* Request Articles from others
- \* Syndicate Everything [medium.com/p/import](https://medium.com/p/import)
- \* Growth Hack – Trade with Others

Product Hunt, Medium, Periscope

STOP!

STOP BEING ANNOYING!

AND THAT IS HOW YOU LEVERAGE YOUR ONLINE INFLUENCE

QUESTIONS?

Thank You!  
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