

2015 Payments Industry Predictions Review

Who Was Right and Who Was Wrong

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Predictions Can Be A Muddy And Messy Game

No one can predict the future, but those with the right knowledge and experience can make some great educated guesses. It's the time of year when payment industry experts turn to predicting what will happen next. However, often, the majority of us forget last year's predictions as we focus on the upcoming year. With that said, The Strawhecker Group (TSG) took a look back at 2015 predictions to review the accuracy of those predictions. TSG hit on some, missed a few and was sort of in between on others. Now for the moment of truth, let's see how everyone fared.



In-store mPayments Will Not Takeoff	Innovation And Uncommon Alliances	Acquisition Mode Will Be In Full Effect	A Social Shopping Platform Will Gain Traction	More Merchants Will Embrace Sleek POS Solutions	Most Large Retailers Will Be EMV Ready, Most SMBs Will Not Be	Omni Channel Payment Providers To See Great Returns
✓	✓	✓	✗	✓	✓	✗
Digital Currency Apps Will Gain Acceptance	Open Operating Mobile Systems/NFC/In-app Payments Will Grow Strongly	Digital Loyalty Will Emerge, Providing Integration Within The Payments Process	Downward Pressures On Fee Structures; The Search For New Revenue Streams	Engagement In Remedial Actions Such As EMV, Tokenization, And E2E Encryption	APIs Will Become A Key Disruption In Payments	mPOS Retailers Will Integrate With Existing POS/eCom
✗	✗	✗	✓	✓	✗	✗
A Mobile Device Company Will Snap Up PayPal	International Alternatives Grow	Mobile Levels The Playing Field	Huge Growth In B2B eCommerce	More Personalized Offers	Social Commerce Takes Off	Retailers Move To Digital Currencies
✗	✓	✗	✗	✓	✗	✗
Apple Pay Leads mPayments Discussions	Consumers Will Still Prefer To Pay With Plastic, Not Mobile	Breaches Increase In Payments Throughout 2015	Consumer Confidence And Spending Will Continue To Rise	Small Businesses Invest In Data And Mobile Technologies	Banking Moves Toward Mobile Adoption	
✗	✓	✗	✓	✓	✓	
PayPal Will Launch an Alternative Banking Product	Apple Will Launch Apple Pay in Europe	Square Will Be Put Up for Sale	Checkout Service Gains Traction as More FIs Market These Services	Africa Will Become Even More of a Battleground for Card Networks	Database Tech Will 'Share the Spotlight' With Digital Currencies It Enables	
✗	✓	✗	✗	✗	✗	
Mass Market Acceptance of mPayments	Focus on Security and Authentication	Industry Consolidation	Jump In Investment, Innovation and Incubation	Customer Analytics Drive Contextual Experiences	Increasing Digital and Social Selling	
✗	✓	✓	✓	✗	✓	
Social Network Will Be A Shopping Platform	Digital At Physical Retailers (iBeacon, mPayments, Wearables)	Online Stores Make More Use Of Data	mPayments Will Continue To Grow With More Acceptance	Omni Channel Retailing Will Continue To Thrive	Retailers Incentivize Shoppers For Actions Not Just Purchases	
✗	✗	✓	✗	✓	✗	
Security Remains a Key Driver in Payments	Companies Combine P2PE, Tokenization and EMV For Security	Security Upgrades, Outsourcing Grows	In-store mPayments Drives Merchant-Consumer Engagement	Role of eCommerce Expands	Data Analytics Optimize Performance	
✓	✗	✓	✗	✓	✓	
mPayments Heats Up	Convergence and Standardization of Next-Gen Payments Market	Capitalizing on Cryptocurrency	Digital and Omni Channel Optimization	Focus on Fraud and Risk		
✓	✗	✗	✓	✓		
AmEx Buys Square And Foursquare	Apple Opens NFC Stack To Google Amid Speculation Of Apple Pay Network	Facebook's Payments Feature Goes Live	Microsoft Announces Multi-platform mWallet	PayPal Launches PayPal Phone And Mobile Service In 5 Countries		
✗	✗	✓	✗	✗		
Merchant-Issuer Disputes Will Flare-Up	Reward Earn Rates Will No Longer Be The Primary Credit Differentiator	mWallet Participation Will Surge	Credit Interchange Will Reenter the Regulatory Landscape			
✗	✓	✗	✗			
Apple Pay Will Influence Every mPayment Discussion	More Security Breaches-related Losses	Data Becomes The New Product	The Gap Between Digital Leaders And Digital Laggards Widens			
✗	✗	✗	✗			
mPayments In-store Finally Takes Off	eCom Becomes More Federated (in apps)	Local Commerce Trends Will Become Global Phenomena	Social Companies Emerge As Commerce Companies			
✗	✗	✓	✓			
A Renewed Interest In mPayments	Higher Value IPOs Are Entities That Add Digital With Physical	Increase In Retail Offers Focused On Customer Location And The Length Of Time In Store	Half of Traditional Consumer Products Will Have Native Digital Extensions			
✓	✓	✗	✓			
mCommerce Will Explode as Companies Offer Cheaper Products	Merchants Will Come To You Via Apps	Trends Like Black Friday Will Go Worldwide	Social Media Sites Become Online Markets			
✗	✗	✓	✗			
Predictive Analytics And Big Data Take Hold	Positive Outlook For In-store mPayments	Proximity Marketing Moves Beyond Pilots				
✗	✗	✗				
Big Data "Buzz" Disappears, Analytics Shines	mPayment Capabilities Grow Exponentially	POS Evolution Will Be Top Priority For Retailers				
✗	✗	✓				
EMV Refresh Will Introduce New POS Technologies	eCom Will Cease To Exist As A Separate Category	The IPO Market For Fintech Will Start To Heat Up				
✓	✗	✓				