

DIGITAL TRENDS

TRANSACTIONAL SERVICES & PAYMENTS

#1 PLATFORMISE YOUR IT



#3 REBUILD TRUST



#2 EMPOWER MACHINE INTELLIGENCE



#4 CREATE SEAMLESS EXPERIENCES



MORE & MORE CONNECTED MOMENTS AND DEVICES



75B

connected objects by 2025



US adults spend

3h 43mins

a day on their mobile devices

ECOSYSTEM IS KEY

✓ Shift in companies' mindset

✓ Major increase in the number of partnerships in IT

✓ Build an open ecosystem, share your data...

#1

PLATFORMISE YOUR IT

THINK API FIRST

Today, APIs are already a must-have

1 to meet market requests & expectations

2 for additional business

50% of Salesforce's revenue is generated through APIs

i Thinking API First is not just about opening your data or IT, you have to invest to design APIs

NEXT-GEN CLOUD

• Platformised infrastructures

• Centralised vs Decentralised

• Public cloud/Private cloud/Hybrid cloud

Public, private and hybrid cloud will process

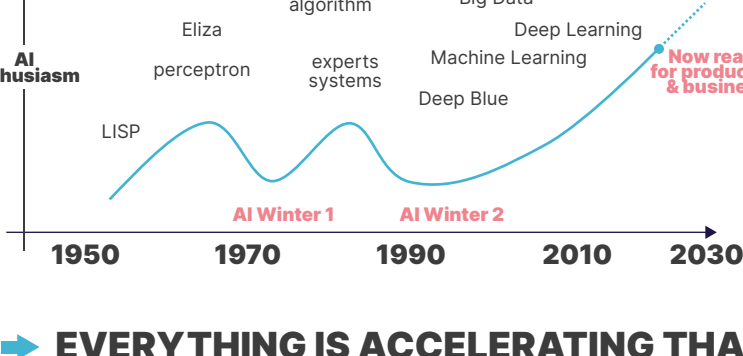
94%

of workloads in 2021

EDGE COMPUTING IS COMING NEXT

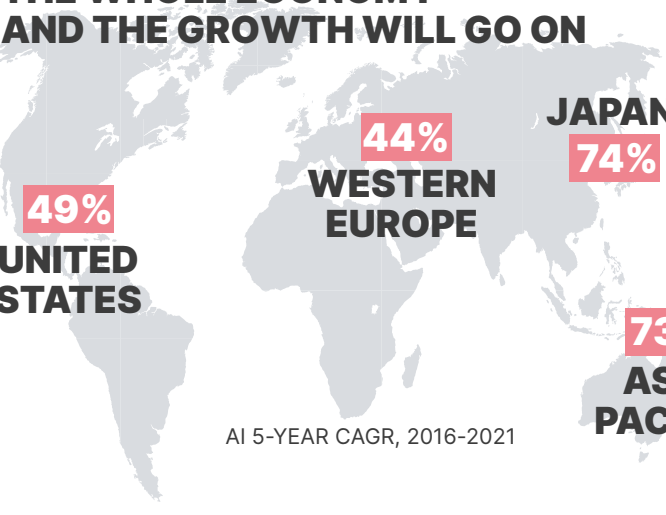
#2 EMPOWER MACHINE INTELLIGENCE

AI IS NOW READY FOR PRODUCTION AND BUSINESS



EVERYTHING IS ACCELERATING THANKS TO DATA AVAILABILITY & KNOWLEDGE COMPUTING CAPACITY

AI IS SHAKING UP THE WHOLE ECONOMY AND THE GROWTH WILL GO ON



MASSIVE INVESTMENTS IN AI: \$ 45 BILLION

Banking, financial services and insurance \$ 12 Billion

Public sector \$ 8.9 Billion

Manufacturing \$ 9.5 Billion

Retail \$ 9.3 Billion

Healthcare \$ 5.3 Billion

Projected AI spending, 2021

FROM BIG DATA TO MACHINE INTELLIGENCE

Video Processing CyberSecurity Virtual Assistant & Natural Language Processing

Autonomous machine (for Industry 4.0, for vehicles,...)

Predictive maintenance

Fraud detection (anomalies, IoT)

Behaviour Analysis

CONCRETE BUSINESS CASES

i We're not talking about Big Brother AI. Today's AI is about automating services previously operated intelligently by humans.

#3 REBUILD TRUST

BALANCE OF TRUST IS FRAGILE

GOODS SCANDALS ARE INCREASING ALL OVER THE WORLD

FOOD

DRUGS & HEALTH

MANUFACTURING

ETHICS & ANIMALS

PROCESSING

TRACEABILITY is no longer a nice-to-have

Almost two-thirds of all audited food plants in the UK had at least one "major" hygiene breach in 2018.

Have you thought about Blockchain? It is the next big thing in enforcing TRUST.

USER PARADOX ABOUT PRIVACY

Users are really sensitive to security risks

Identity fraud, hacking, malicious usage of personal data

BUT

Users share more and more personal & payment information (with the major Tech companies for instance)

Services are useful, simple & efficient!

Users sometimes don't really have a choice

Using these services quickly becomes a habit!

Privacy & Security by design are now regulated in order to help users benefit from these services in complete confidence.

i GDPR is a constraint but also an opportunity to rebuild TRUST!

CYBERCRIME IS A REALITY

Cybercrime damages will cost

\$6 trillion annually by 2021

4,000 ransomware attacks take place every single day

@ HOME

Encrypted (personal) bitcoins wallet

IN BUSINESS

Ransomware targeting companies

The current cryptographic systems will soon be threatened

Google has created a 72 qubits processor quantum computer.

Quantum-resistant cryptographic isn't only for academics!

#4 CREATE SEAMLESS EXPERIENCES

QRcode NFC Visible Light Comm. Bluetooth Low Energy

Inaudible sounds Mobile "touch" stamp Video processing Login password

GAFAM

Google amazon facebook Apple Microsoft

CONVERSATION IS LIMITLESS & VOICE IS NATURAL

The next BILLION people to come never type an email.

SMART & SEAMLESS

Links between digital & physical are KEY

NATURAL

Seamless eXperience is the fifth wave of the digital disruption

CONTENT & SERVICE ARE KINGS

TECHNOLOGY MUST STAY INVISIBLE

Nearly 1 IN 4 people abandon mobile apps after only one use!

Worldline

worldline.com