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Ingenico Group and Payment Industry Executives Share 2018 Predictions and Trends

IoT, omni-channel, personalization, healthcare and security top key trends expected to play a major role in 2018

Atlanta, GA – January 16, 2018 – With 2017 fully in the rear view mirror, it's time to focus on the innovations and new ideas that 2018 will bring. The executives from [Ingenico Group](#) (Euronext: FR0000125346 - ING), the global leader in seamless payment, along with several of its partners, have put together an [eBook](#) of payment predictions and trends that they expect to see play out in the new year, including commentary on IoT, omni-channel payments, personalization, healthcare and security. Additionally, Ingenico Group will be hosting a [webinar](#) on January 31st at 2pm to discuss the predictions.

Here's are few examples of the trends predicted for each category from Ingenico Group's eBook:

- **Omni-Channel:** "As we move into 2018 and beyond, consumers are starting to rely more heavily on multiple channels to complete a purchase. For them, the emphasis will need to be on how these channels connect to provide a seamless experience. This is in part due to the fact that this generation is digitally native and expect to be able to seamlessly shop how, when and where they want with instant gratification. As such, we'll start to see more online players look to move in-store, as we've seen with Amazon, and traditional retailers continue to expand their online presence, as Walmart has," said Michel Leger, EVP of innovation for Ingenico Group.
- **Ease of Payment:** "The adoption of EMV-enabled contactless payments will leap forward in 2018, resulting in an improved consumer payment experience at the point of sale. With an increased focus on the expansion of contactless acceptance, the card brands are accelerating consumer marketing, incentivizing issuers to swap existing EMV cards for those with contactless capability and working to streamline EMV contactless certification processes to bring more solutions to market in 2018," said Justin Zeigler, director of product strategy for Datacap Systems
- **EMV & Payment Security:** "In 2018 we will see payment companies continue to acquire pieces that make them more dynamic. I think we will start seeing more payment companies try to acquire broad-form tech and security companies so that their payment offerings are bolstered by sturdy technological infrastructures. Security, of course, remains a major priority, so these types of companies will be targets for payment players, especially as biometric security grows in popularity within the payments industry," said Marc Gardner, president and CEO of North American Bancard
- **Unattended & IoT:** "Pretty soon sales associates won't be the only ones able to guide customers - machines will too. Leveraging IoT and imaging software, digital displays, kiosks and vending machines will be able to provide targeted ads and product suggestions to customers whether they're in store or not. Consumers will also be able to make their purchases right on the spot using unattended payment solutions to complete their purchase," said Irfan Nasir, VP of marketing and product solutions for Ingenico Group, North America.
- **Personalization & the Customer Journey:** "In 2018, marketers will be empowered to better understand attribution holistically. As the path to purchase continues to evolve and the line between offline and online commerce blurs, it will become increasingly important for marketers to measure ad impact regardless of where the ad is viewed and where the transaction occurs. With the connectivity now available between advertising and transaction data, online-to-offline and offline-to-online attribution can now be measured and leveraged to make all advertising more impactful," said Nicole Jass, senior leader of data product for Vantiv
- **The Integration of Business and Payment:** "It isn't enough for a device to just be able to accept payments; it has to be a tool in employees' arsenal to help sell, track inventory, report hours, etc. With the rise of flexible payment solutions, like mobile point of sale (mPOS), more businesses will look to take advantage of open-platform payment solutions, typically running on Android, to more efficiently manage their businesses. This in turn enables these businesses to leverage applications available in Google Play and third-party app stores to run different aspects of their business from the same device used to accept payment, which can create a more seamless experience for customers," said Jacques Guerin, EVP of North America for Ingenico Group



- **Growth in New Healthcare Payment Options:** ‘Patients will continue to assume a greater % of the financial responsibility for their medical and dental care. To better address this reality, healthcare organizations will need to support a variety of new payment methods. While insurance co-pays are routinely collected with the swipe of a credit card at the doctor’s office, post-care balances present a different challenge. The days of writing checks and licking envelopes are waning. U.S. consumers want convenience, flexibility, and security when paying bills. For healthcare providers, this means seamlessly integrating payment options to include online, mobile wallets, pay-by-text, and more,” said Dan Berger, director of healthcare sales for AxiaMed

To see the full list of predictions from Ingenico Group’s and its Partners’ executives, you can read the eBook published by Ingenico Group here: <https://info.ingenico.us/infographic-2018-payment-predictions>. Additionally, if you’re interested in attending the webinar, please register here: <https://info.ingenico.us/2018-payment-predictions-webinar>.

About Ingenico Group

Ingenico Group (Euronext: FR0000125346 - ING) is the global leader in seamless payment, providing smart, trusted and secure solutions to empower commerce across all channels, in-store, online and mobile. With the world’s largest payment acceptance network, we deliver secure payment solutions with a local, national and international scope. We are the trusted world-class partner for financial institutions and retailers, from small merchants to several of the world’s best-known global brands. Our solutions enable merchants to simplify payment and deliver their brand promise. Learn more at www.ingenico.us or twitter.com/Ingenico.

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