

# 10 TRENDS THAT WILL CREATE OPPORTUNITIES FOR FSI WITHIN THE NEXT 5 YEARS

2017

1. **APIS** WILL ACCELERATE FINANCIAL SERVICES INNOVATION
2. BANKS WILL **PARTNER WITH STRATEGIC FINTECH** PLAYERS TO DIVERSIFY THEIR OFFERINGS AND KEEP UP
3. APIS WILL **ACCELERATE** FINANCIAL SERVICES INNOVATION

2018

4. **CASH-FLOW PROJECTIONS** WILL BECOME A MUST-HAVE FOR DIGITAL BANKING

2019

5. BANKS TAKE THE **LEAD IN VOICE** TO AVOID BECOMING THE DUMB PIPES OF PERSONAL FINANCE DIGITAL BANKING
6. THE **NEW PAYMENT NETWORKS** VS. THE WORLD (TRADITIONAL NETWORKS)

2020

7. THE RISE IN THE **INTERNET OF PAYMENT**
8. **PERSONALIZATION** WILL EXPAND BEYOND TARGETED MARKETING

2021

9. A COMING **MOBILE PAYMENTS** IMPLOSION THREATENS ISSUER WALLETS
10. **CONTINUOUS AUTHENTICATION** BECOMES A REALITY