



EDUCATIONAL SESSION I

SIMPLIFIED GLOBAL PAYMENTS & PAYMENTS OPTIONALITY

DELIVERING THE RIGHT PAYMENT, ON THE RIGHT RAIL, AT THE RIGHT TIME

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MODERATOR OPENING

The Expanding Payments Ecosystem

01

More rails than ever – banks, corporates and fintechs can now choose among many payment paths.

02

The question is no longer whether to support multiple rails – but how to pick the best rail for each payment.



Section 1



WHAT IS PAYMENTS OPTIONALITY?

The capability to dynamically select among multiple payment methods, rails, providers, currencies and settlement mechanisms – based on cost, speed, availability, geography, customer preference and risk.

Payment Orchestration – the platform that decides, coordinates and executes among these choices.





Section 2



From Rail-Driven to Outcome-Driven Payments

"The business requirement should determine the payment method – not the other way around."

01

Rail proliferation: ACH, wires, cards, SWIFT → RTP, wallets, cross-border networks

02

Different priorities: cost, speed, settlement, international reach

03

No single rail has universal reach

04

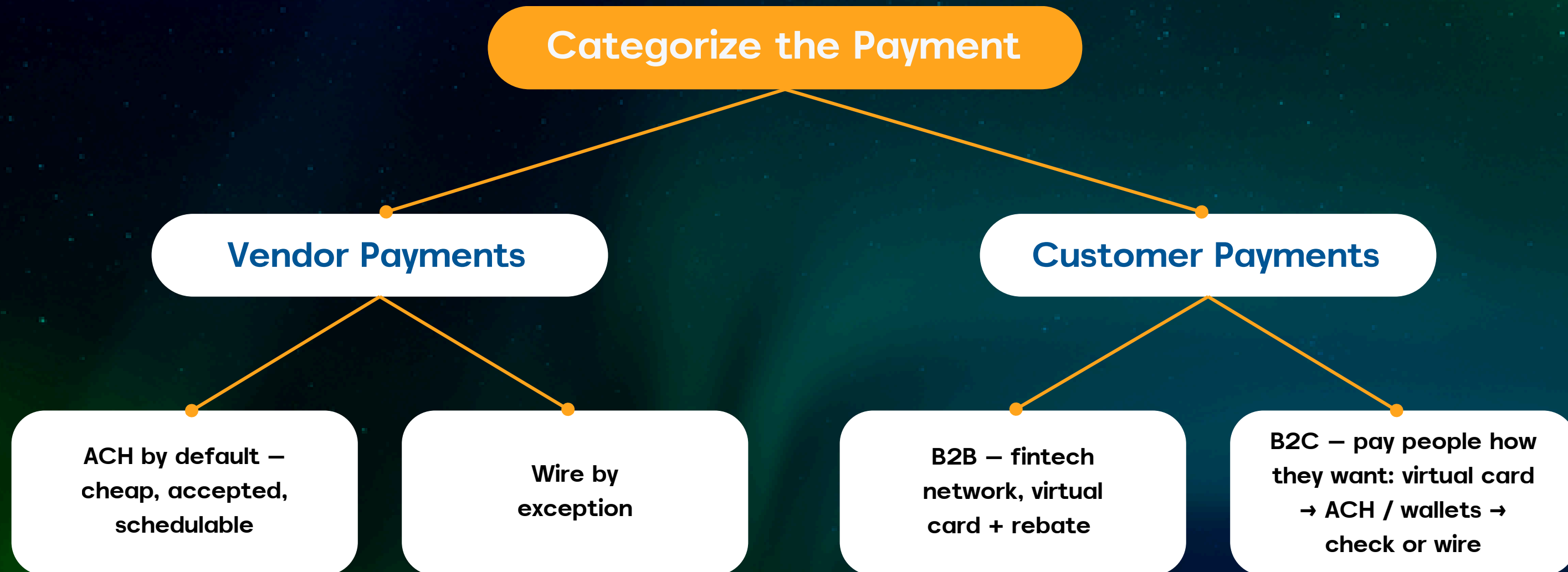
Optionality enables intelligent routing



Section 3



Choosing the Right Rail





Section 4

The Cost of Choice: Challenges & Risks



Integration Sprawl

Divisions and geographies each with their own legacy systems and connection points

Pace of Change

Payment trends move faster than systems, workflows and controls

Economics & TCO

Low-volume rails carry CAPEX and ongoing OPEX beyond the initial investment

Operational Burden

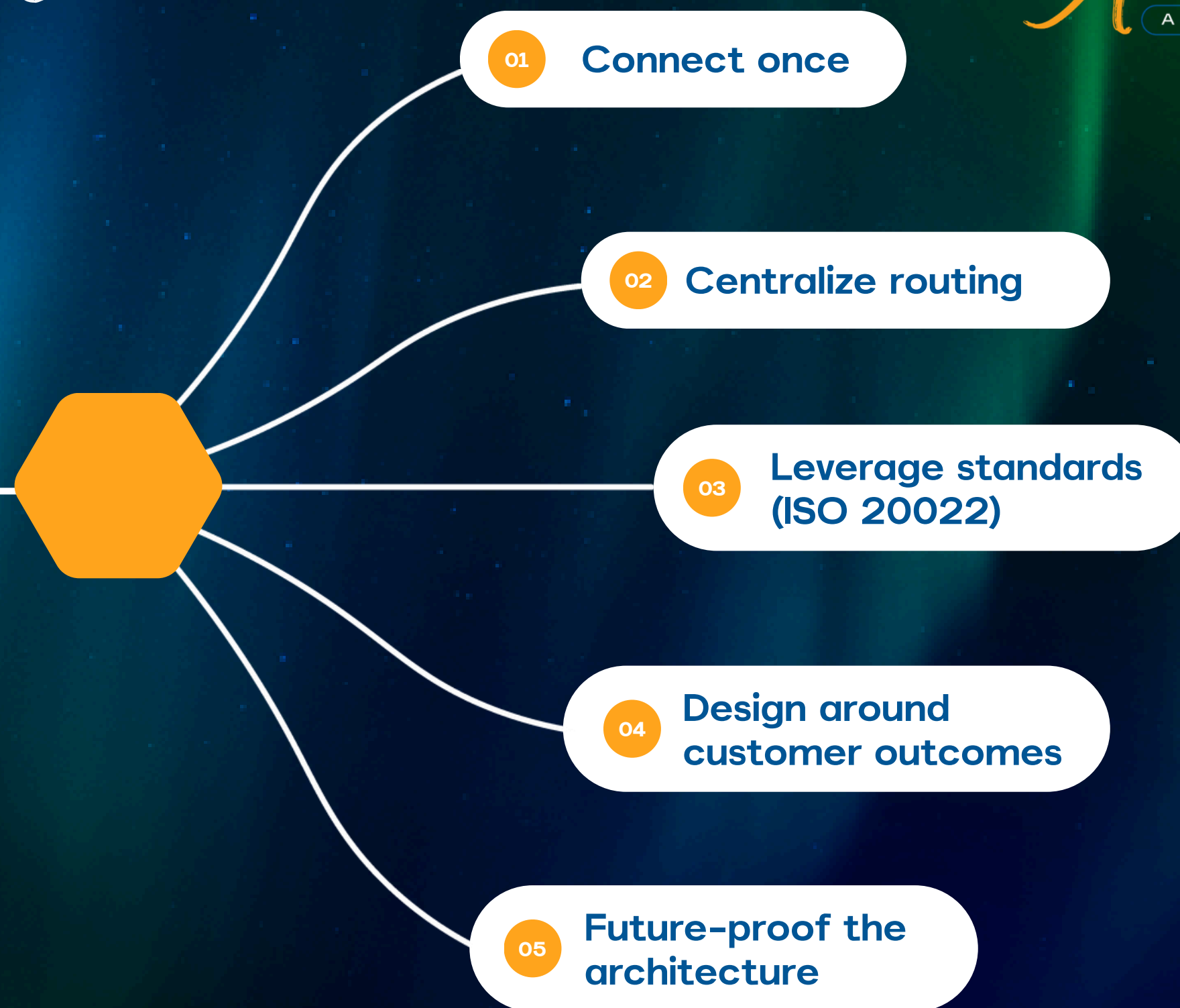
24x7 expectations, formats, standards, security and compliance obligations



Section 5



Building a Successful Strategy





Q&A



The right payment. On the right rail. At the right time.

Payments optionality is a business strategy – enabled by technology.