The aftermath of crisis unveiled the ‘Payments 4.X’ era where customer experience reigns with re-defined customer needs powered by invisible and embedded payments.

**TOP PAYMENT TRENDS 2022**

**Profitability is on top of payments executives’ mind**
- Collaborate with the winning horse! PayTechs diversify to tap profitability
- Size does matter! Need of economies of scale drive consolidation

**Transform into an intelligent enterprise to tap opportunities**
- Deploy an open ecosystem mindset! Cost and operational advantages is a necessity
- Develop cloud and data capabilities! PaaS and data-based APIs to unlock new frontiers
- Handle data with care! Cybersecurity is critical as data become nimble

**Embrace next-gen payments**
- Next-gen digital payments to drive the growth in Payments 4.X era

**Leverage Digital ID for CX**
- Payments to become transparent

**New horizons in the sight call for novel business models and future-readiness**
- Enable customer proximity! D2C and novel propositions from non-banks empower SMBs
- Tame the elephants in the room! BigTechs sink their teeth into B2B payments
- Prepare for the digital currencies! Infrastructure and process-readiness is inevitable

Embrace disruption, empower with technology, and engage with industry to leap forward into the open finance future.