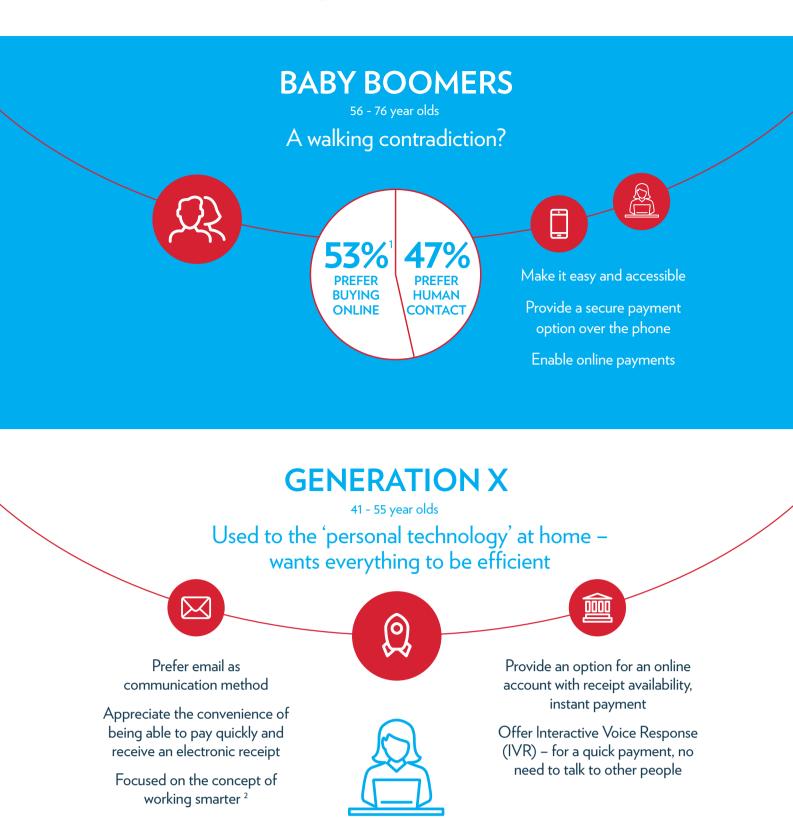
How do consumers across generations pay?



MILLENNIALS - GEN Y

26 - 40 year olds

Wants instant gratification, convenience over personal touch

Interested in convenience and ease

More likely to use mobile wallets and branded payment apps that reward them for loyalty

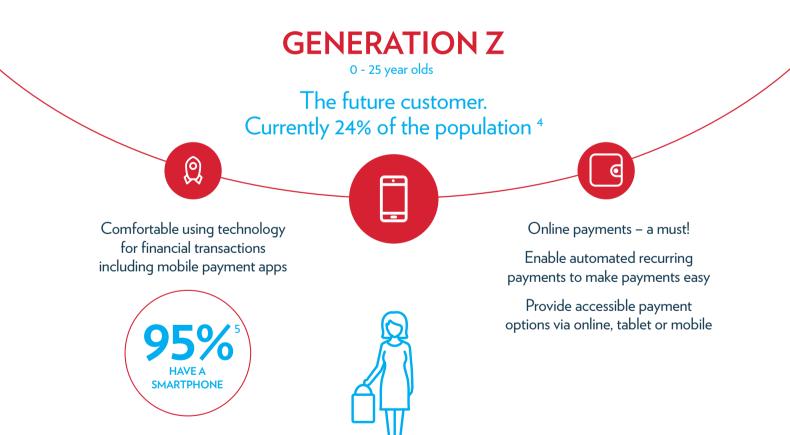


Make it easy. Offer multi-channel payments – via online, mobile, tablet or phone

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Provide automated recurring payments for added convenience





Convenience is key

Enable multi-channel payments – accessible via online, mobile, tablet or phone

Is your business generation ready?



² NTT Data Services – Mind the Gap: Communicating through the Ages ³ Accenture Outlook: Who are the Millennial shoppers? And what do they really want? ⁴ Business Wire: Generation Z as Future Customers - Forecast to 2027 ⁵ Center for Generational Kinetics: State of GenZ 2018 study