



## 2018 Payments Trends

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Over the past few years the payments landscape has experienced evolutionary change in an effort to adapt to growing demands from consumers, businesses, technology, and regulators. As we kick off 2018, Javelin's Payments team has identified three key trends that will be of keen interest to all in the payments ecosystem and should be top of mind for our clients in 2018. These include the explosion of ecommerce brought on by IoT, disruption from Chinese mobile wallets expanding in the U.S., and the use of blockchain to transform cross-border payments. In examining these trends, we not only look at their implications, but recommend how traditional payment players can both maintain their positions as well as capitalize on the opportunities.



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