

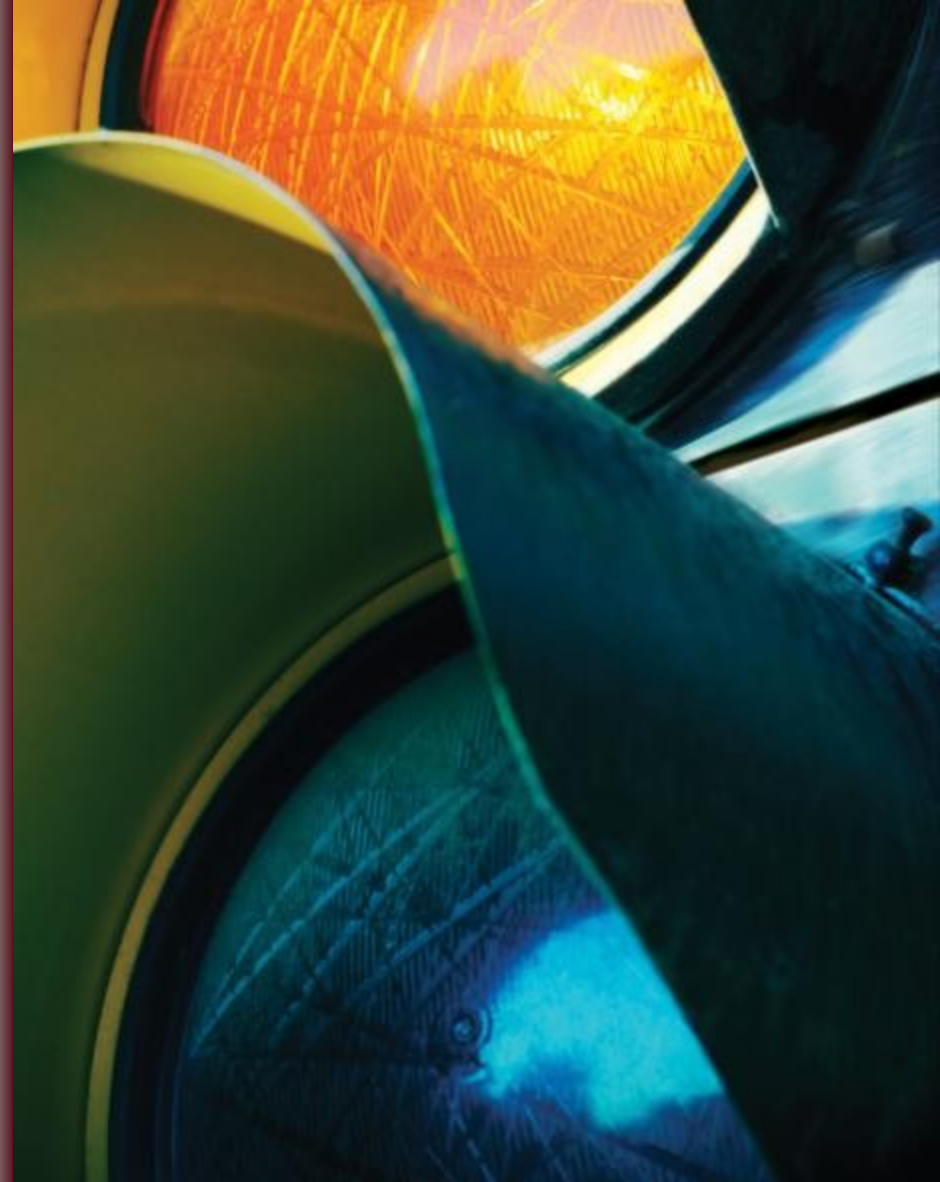
# World Payments REPORT 2010

Do you Sepa 2010  
16 novembre 2010

Afternoon session

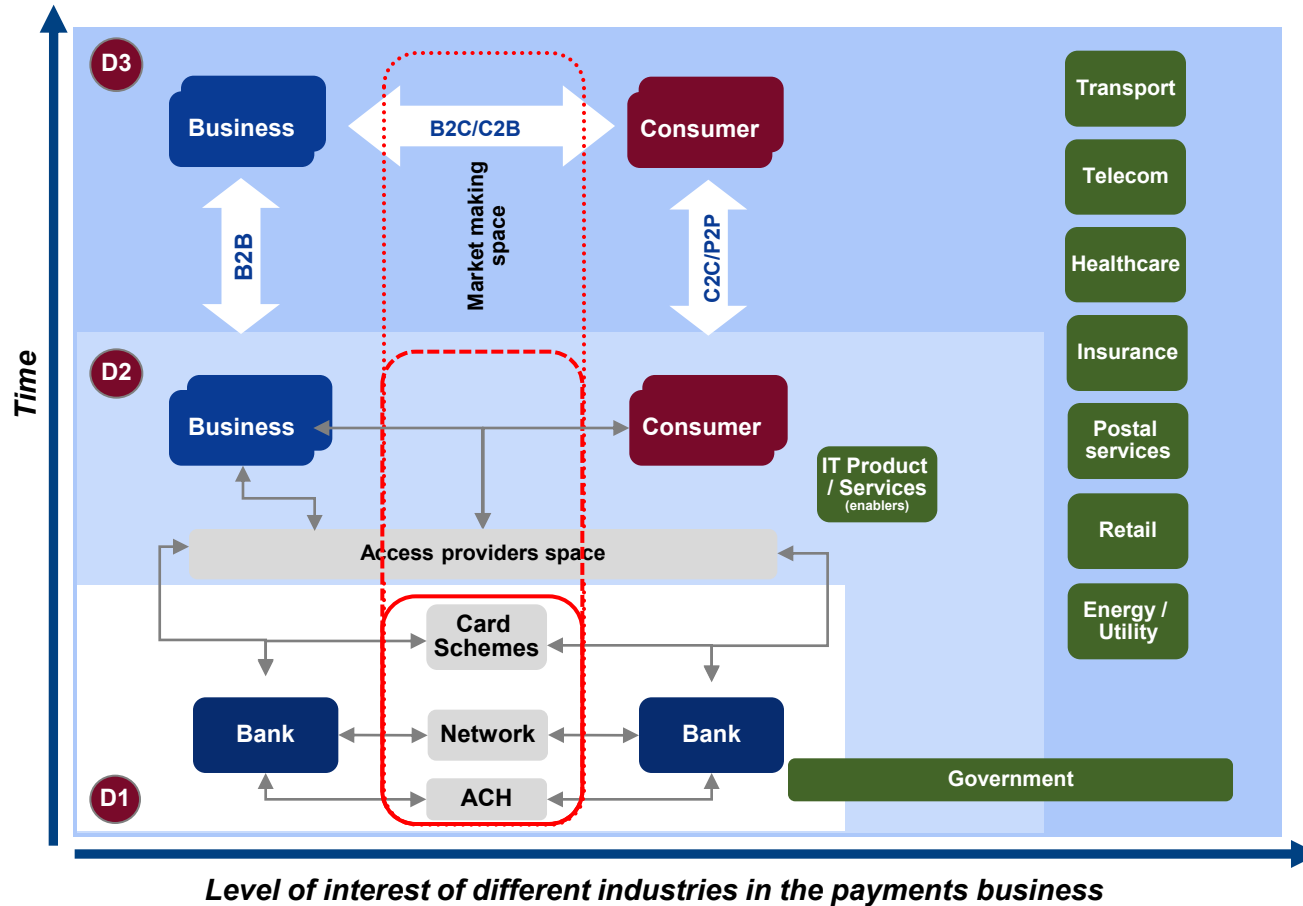


# The transformation of the Payments Value Chain is accelerating



# The payments universe is expanding from its initial one-dimensional bank-to-bank relationship to the more complex interconnectedness of world payments

*Payments universe is becoming more complex and expansive (moving to D3)*



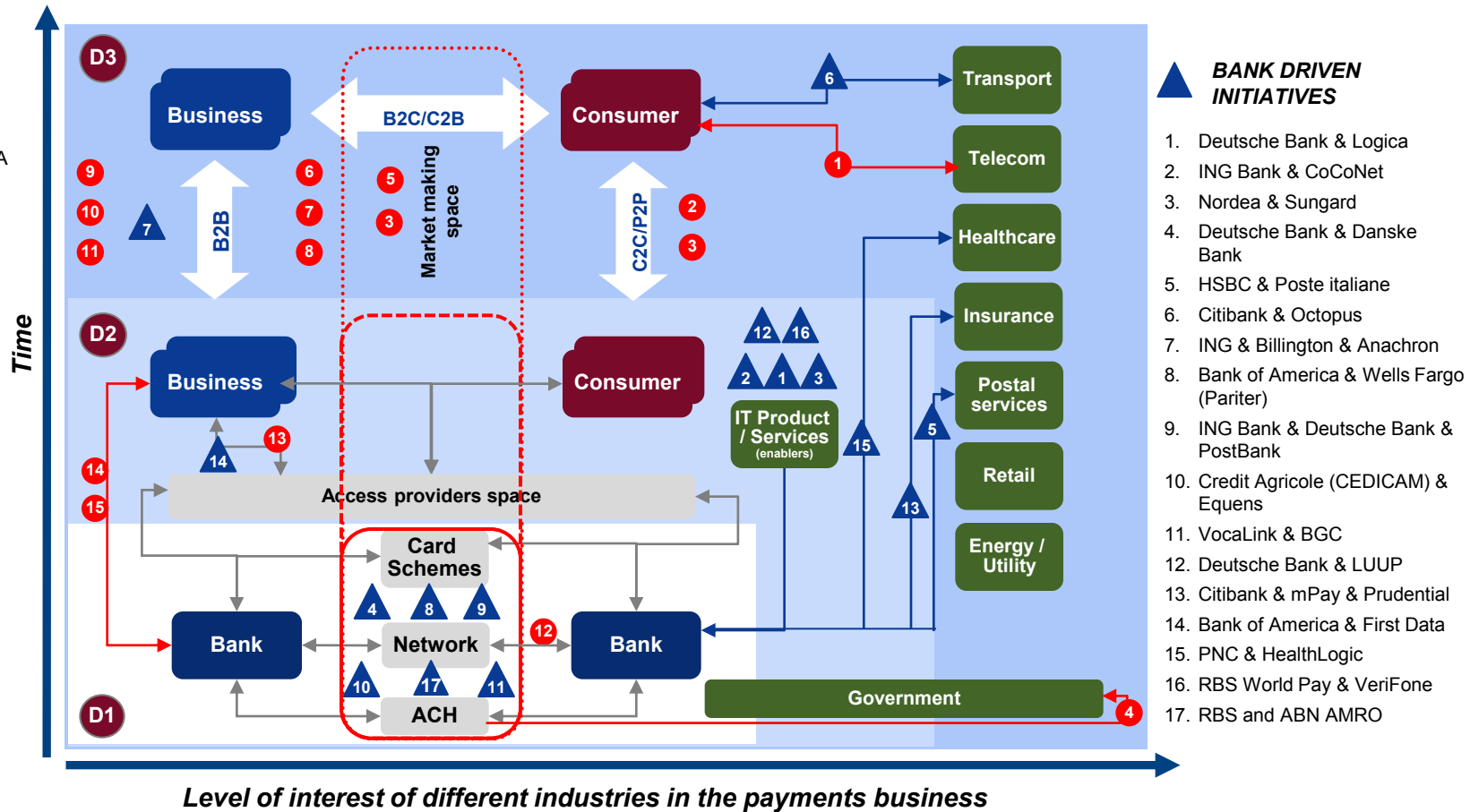
**Technology, competition, industrialisation and regulation have acted as catalysts to transform the dynamics of the global payments business**

Source: Capgemini research and analysis, 2010



# Global and regional banks are launching joint initiatives to protect, expand and/or enhance their existing businesses

## Bank Competitors and Partners Pervade the Modern (D3) Payments Landscape



Source: Capgemini research and analysis, 2010

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Available October 19th at:

[www.WPR10.com](http://www.WPR10.com)

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