

The New Normal for Banking, Payments and Fintech

Guiding principles for the post COVID-19 world

1 Take note of changing payment behaviors



Touchless

Consumers resist touching anything other than their own card or mobile (PIN Pad, ATM, etc.)



Card Not Present

Integrating new payments options like subscription to support new revenue models



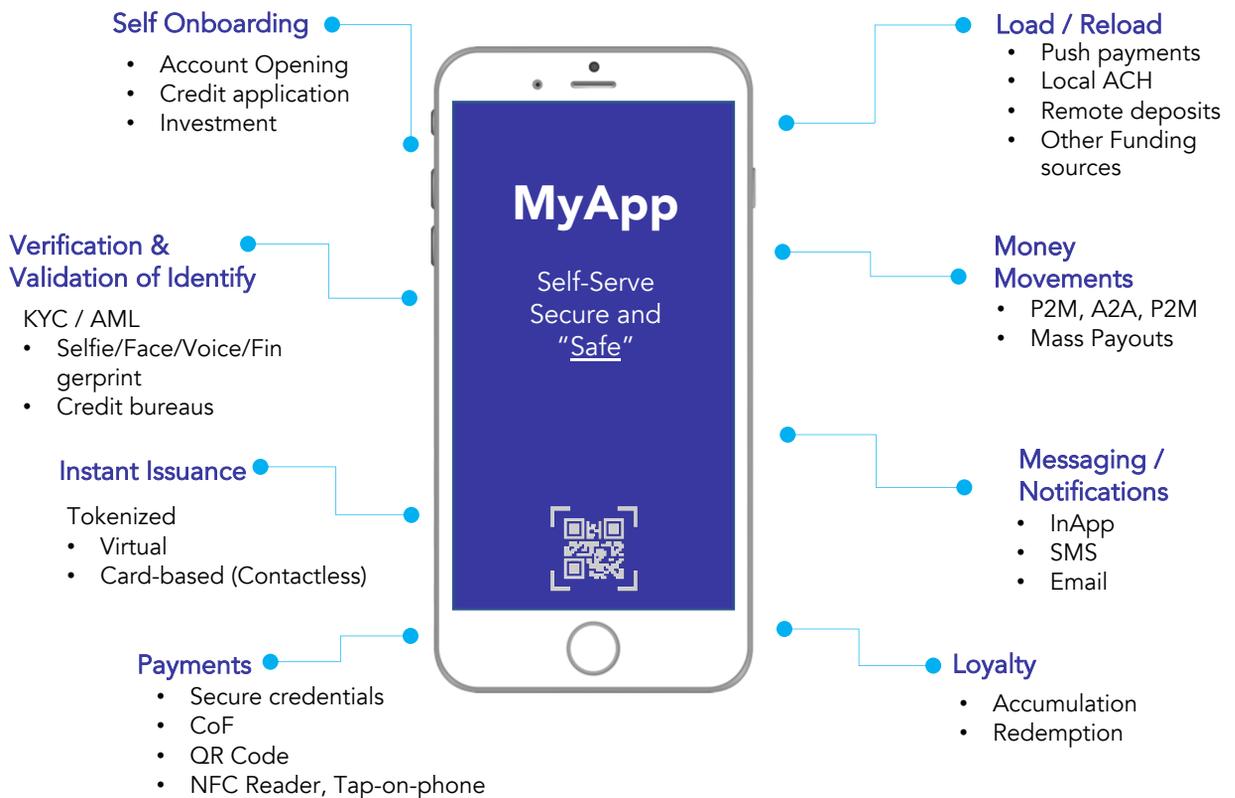
Resistance to Checks

Enabling instant payments, including instant deposits of daily sale

2

Select the right use cases

Compliant and secure experiences may look like something like this:



3

Delivery Considerations

Once you've mapped the user journey, identify which capabilities you'll manage in-house and which you'll consume via 3rd parties.

Then, bring the backend to the forefront, especially the middleware layer where all the integration and orchestration happens.

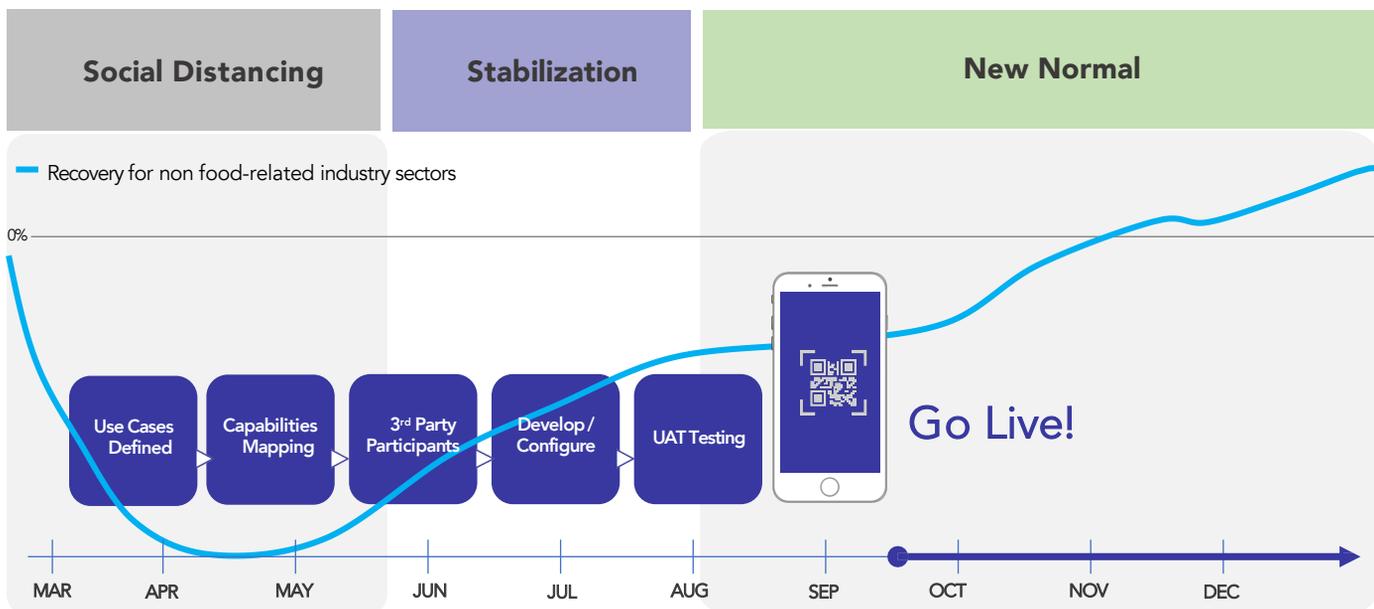


- Capabilities Mapping
- 3rd Party API/SDK
- Sandboxing / Testing
- Production Environment
- Compliance Ready
- Customer Adoption

Timing

4

If the latest recovery models are correct, it appears that a “New Normal” around Sep-Nov timeframe could be a realistic target for launching your new use cases -- assuming the right conditions, which may include partnering with an enabler with the appropriate tools and certifications to get there faster.



5

Remember, a clear collaboration strategy, APIs and sound middleware services are essential to moving fast.

Contact us now to help accelerate your digital transformation at sales@novopayment.com