

# Thriving in a Digital World

Carol Realini

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IMTC



Thriving in a  
Digital World

**1.5 BILLION PEOPLE HAS ENTERED A  
PERIOD OF ACCELERATED CHANGE  
56 Billion smart phones to 5 Billion  
In 2013**

**IMTC**

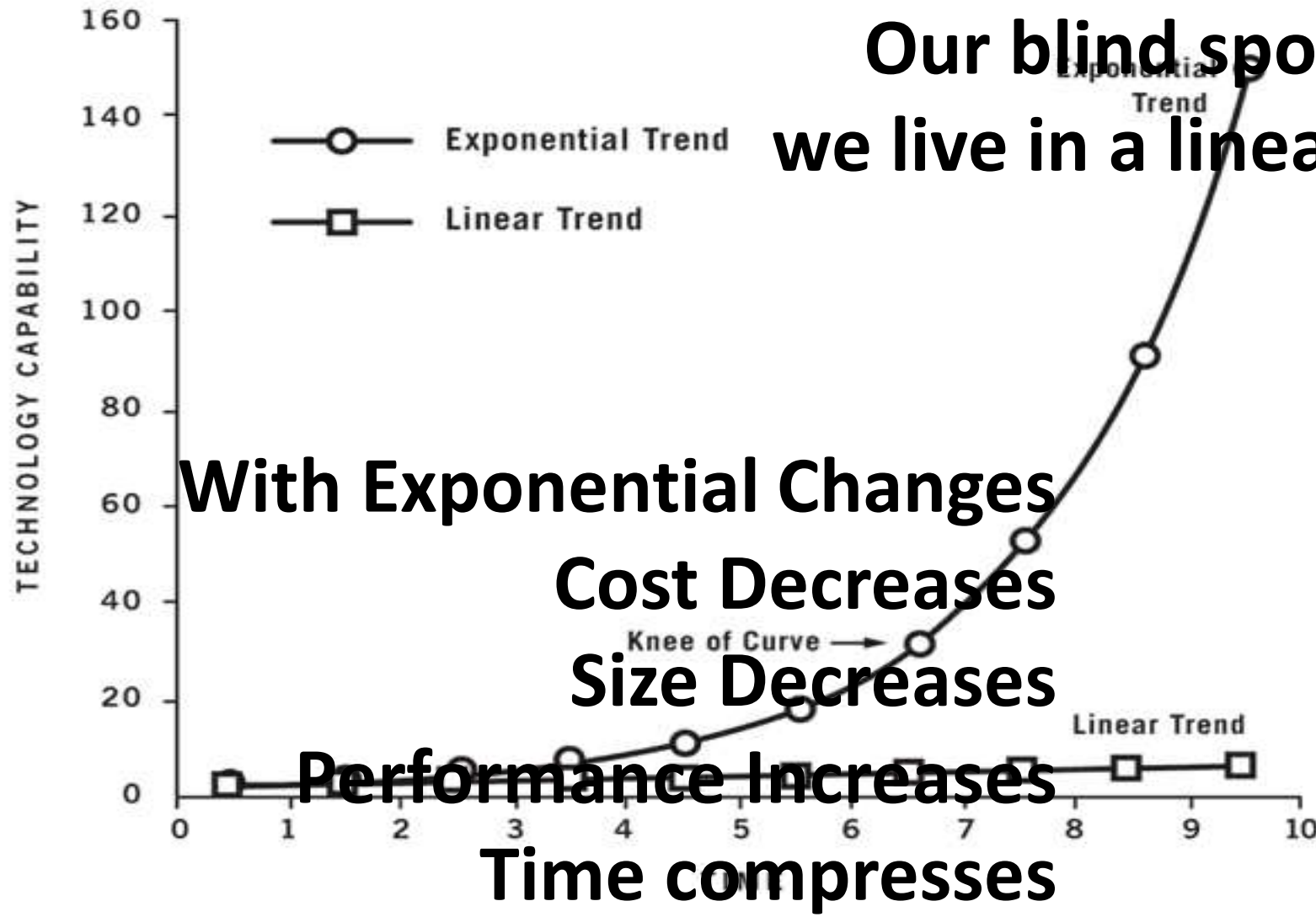
1990s



2010s



# LINEAR VS. EXPONENTIAL GROWTH



Linear vs. Exponential: Linear growth is steady; exponential growth becomes explosive

Education  
Energy  
Manufacturing  
Health Care  
Finance

$$W_c = x(2+4x) - 26$$

will grow at an exponential

$$x^2 + 3(x^2 - 8)$$

we think about the future

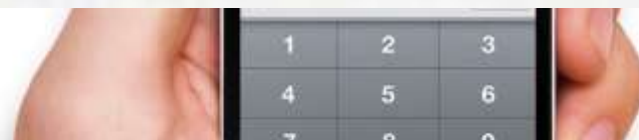
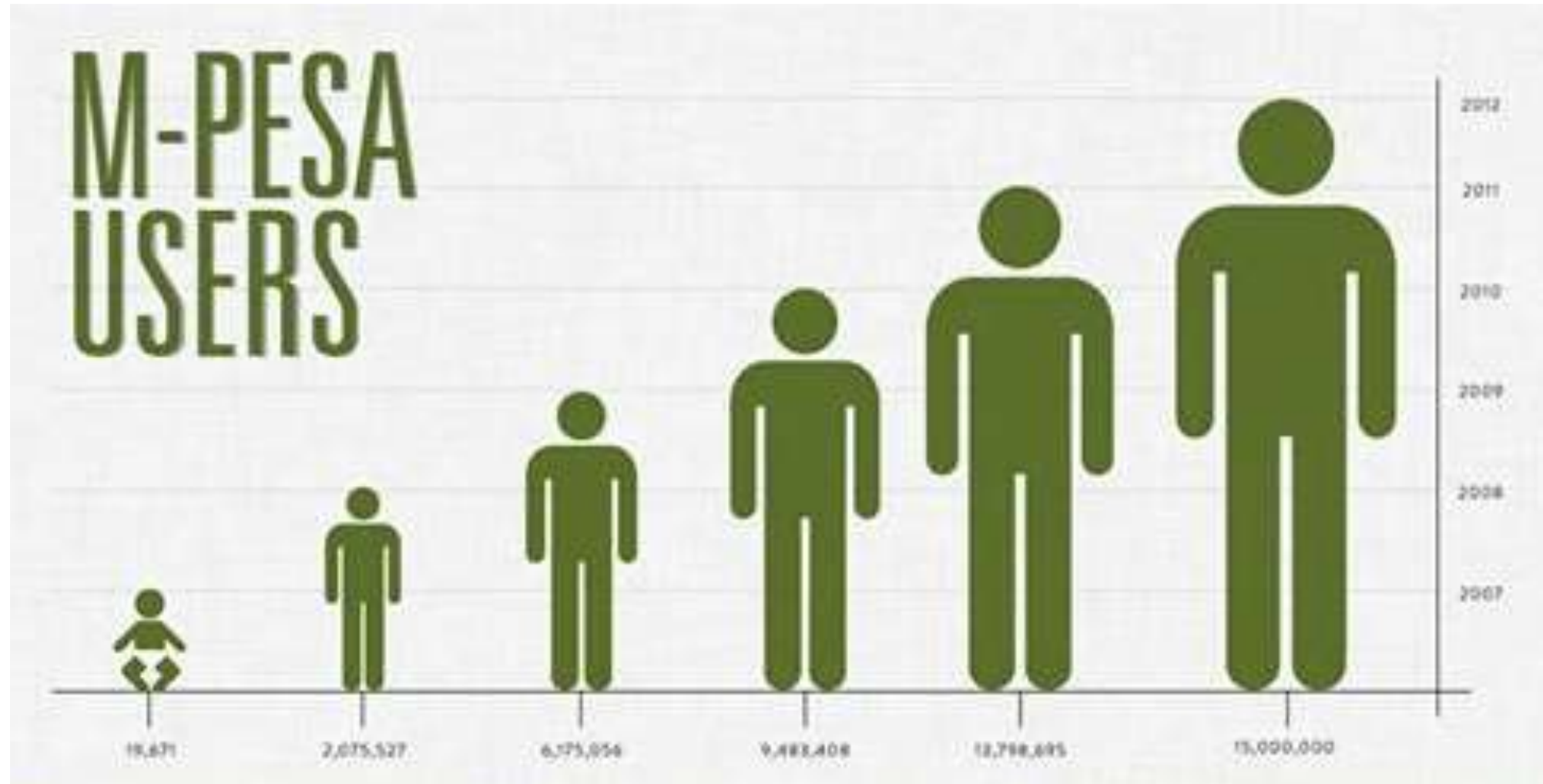
will interest

Two Rules of **Thriving**

One Rule of **Surviving**

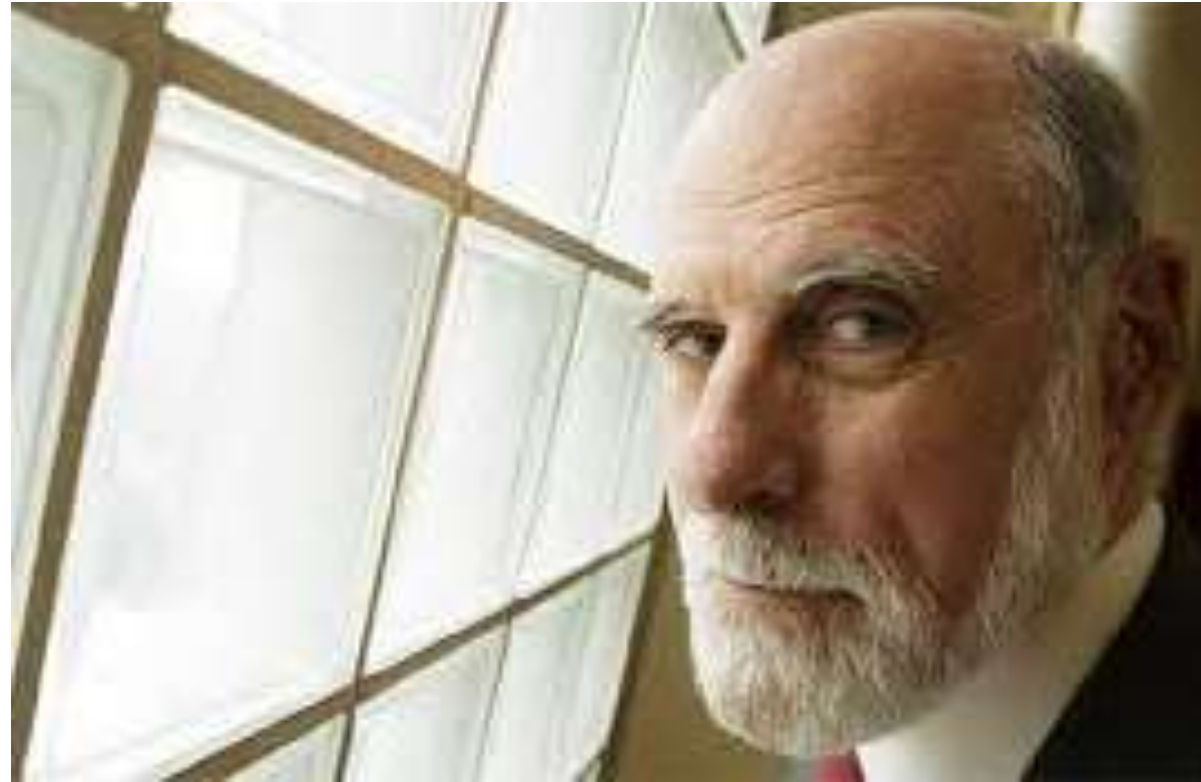


# Examples of Rapid Change in Finance





# To Survive



## Online Banking Solutions

## Mobile Banking Solutions

**Captive Online Solutions**

**Captive Mobile Solutions**

**Independent Mobile Solutions**

**Independent Online Solutions**

## eCommerce Solutions Providers are key partners to Platform Providers

### Retail

**Description and Key Features:**

- Stores, conferences, delivery, food trucks, etc.
- Integration for real time inventory management online and in-store
- Enhance customer loyalty with saved and customer preferences

### Examples:

### Restaurants

**Description and Key Features:**

- POS specialized for restaurants, cafes, food trucks and bars
- Modifiers, kitchen display, instant menu updates and changes
- Table management and split bill capabilities
- Web integration for online ordering

### Selected Examples:

### Multi Sectors

**Description:**

- End-to-end solution across sectors and utility needs
- Multi faceted POS system programmable for any sales situation
- Allows managers real time supervision of multiple stores / restaurants

### Selected Examples:

Mobile Wallet	POS Integrations	Online Ordering	POS Integrations	Coupon Redem.	POS Integrations
	ID TECH, OTI Global, PAX Technology, UIC, XAC, Equinox Payments, Gubarco, Ingenico, Verifone, Wayne		Micros, NCR-Radiant		NCR/Radiant, MICROS, Gubarco, Retail, IBM, POSitouch and Verifone.
	Equinox Payments, Ingenico, Verifone		"over a dozen Point of Sale systems", Micros, POSitouch, Dinerware, Revel Systems, Infogenesis, MagTak,		Pointtouch, xpient, micros, speedline, digital dining, sicom, NetPOS, Verifone, Marvin Technology, EZ Software Solutions
	"...over 30 percent of the POS systems out there, including MICROS, POSitouch, and Dinerware"		Xpient, POSitouch, Speedline, POSERA, Maitre'D, Firefly, Asael IN TOUCH, MTC		Micros, Ingenico, NCR
	Menusoft, pcAmerica, Verifone, Ingenico		NCR-Aloha, Micros, POSitouch, Comtree		ARS, Computer-It, DBMS, Dinerware Certified, ECR Software (Catspaw), Epicor (Activant), J3, Lionix, RCOMX, MICROS 3700, Pacesoft, POSitouch, POSIQX, Retail Automation
	NCR, Micros, Ingenico, Verifone		Micros, Speedline, POSitouch, Aldelo		Speedline, Digital Dining, Micros, Microworks, Point of Success, Aldelo, ArrowPOS, FuturePOS, Maitre'D, Positouch, Revention
			NCR Aloha, Micros 3700 & Symphony, Firefly, Positouch, Speedline, BlueStreak, Treatware, and Xpient		NCR
			Micros, Squirrel Systems, NCR Radiant, POSitouch, Speedline, PDCI, Andromeda, Cosoft Aura		

## Merchant Payments

**Merchant**

**Consumer: Mobile**

**Consumer: Internet**

## Vertical-Specific Digital Commerce Platforms

**Air Travel / Hotel**

**Food Service**

**Restaurant**

**QSR & Chains**

**Grocery**

**Local Transport**

**Transit Ticketing**

**Parking**

**Taxi**

ional  
top 15  
38-  
xpient  
R,  
IF  
se  
iPOS,  
lining.

# To Thrive – Evolve



# Evolve



# To Thrive – Lead



@carolrealini on Twitter

