



**Rapid, technology-driven revolution** has been dominating US merchant payments landscape for a while. The emergence of mobile, online, social media, big data and loyalty programs force payment systems to continually enhance their offering.

**Payment value chain is experiencing disruption** with the increasing power of crucial players like payment gateways, alternative payment methods, Payment Facilitators and Independent Software Vendors.

**Pressure on transaction fees** brought on by new players and competitors along with gradually lowering interchange fees can pose significant threat to acquirers' traditional revenue streams.

**Merchants increasingly look for integrated payment solutions** that provide a wide range of services like acquiring, payment gateway, advanced analytics and fraud prevention, all under one contract and one simple integration.

## CONSOLIDATION WITHIN THE INDUSTRY



In 2016 there were 9 major Acquirers in the US.

Due to a number of acquisitions, this number has now shrunk to 6.

*Mercator Advisory Group, 2019*



Some of the largest acquirers globally already offer consolidated payment platforms (combining the gateway technology with processing capabilities and many other value added services).



50% of merchants plan to increase their IT spending on payments.

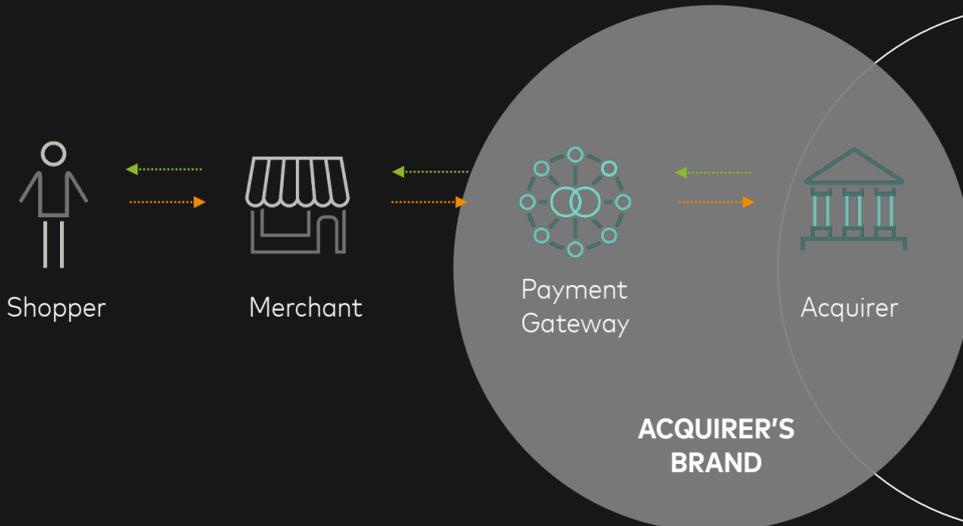
Growth will be strongest in the Americas, with 59% of merchants increasing their investment.

*Ovum's Payments Insight Survey, 2018*



## MASTERCARD PAYMENT GATEWAY SERVICES

Our unique White Label capability enables acquirers and technology partners to **resell and brand our gateway as their own, significantly enhancing their merchant offering and generating additional revenue.**



190+ white label resellers globally

3.3 BN transactions processed annually

170+ currencies

**INDUSTRY LEADING** solutions, insights & consultancy

180+ countries supported

**UNIQUE ACCESS** to Mastercard's latest security features, products & innovations