

# Imagining the future of payment, in a new eBook by Limonetik and its partners EBRC, Secure Trading and Webhelp

PARIS, FRANCE, October 23, 2017 /EINPresswire.com/ -- Conceived out of a brainstorm session of experts in E-commerce, FinTech firms, data security, and social philosophy, this eBook examines the future outlook for the international payments industry and helps identify changes and improvements that could already be implemented.

As a follow-up to the evening conference on May 18 devoted to the future of payments in 2050, [Limonetik](#) asked nine experts to share their visions of what payment will be in 30 years. The eBook “Payment in 2050 and beyond” draws from this collaborative analysis of the changes in practices and technology that will transform the payments industry over the next three decades. Thirty years have elapsed since the 1990s, when the first major players of the Internet and E-commerce appeared, heralding the early signs of a payment revolution that we are witnessing today. In the same way, the period from 2017 to 2020 (meaning tomorrow) is already showing the weak signals of what payment will be like in the second half of the century.

“

The payments industry more than ever before will find itself torn between consolidation and fragmentation due to the diversity of expertise that will be called upon.”

*Laurent Dhaeyer, Secure Trading*

“Payment in 2050 and beyond” is a white paper in which Limonetik and its partners EBRC, Secure Trading and Webhelp address the complexity of the three major trends that will characterise the evolution of payment in the next few years.

The payment experience will have to be simpler. For Gilles Grapinet of Wordline, “In 2050, we simply won't stop to pay any more—we will simply use. Using will trigger

payment”. Sébastien Descours of Philosophie Actions/Ethires, imagines that “the currency of tomorrow will no longer be the exchange of money for a product, but will have the emotional value of faith and brand loyalty”. Angelo Caci of Syrtals Cards feels that “in a society transformed by the scarcity of natural resources, it will no longer be about paying for ownership, but paying for use, whether in the form of rental or sharing”.

End of monopolies and reassignment of roles



In the United States, Alexandre Gonthier of PayWithMyBank says, “globally, the development of alternative payment networks based on cryptocurrencies could challenge the way the financial system operates and the pivotal role of central banks”. Philippe Marquetty of Société Générale seems to share the same vision when he claims, “with the likely disappearance of the physical media of payment, banks will have to come up with other ways to be present in the daily lives of their customers”. Jean-François Hugon of EBRC feels that “by 2050, the economic strength of a country will very likely no longer be based on its gross domestic product, but on computing power and capacity for innovation”.

#### New business models

“By 2050, the digital payment revolution will not only transform how we pay. Digital currencies will also change the nature of payment itself”, says François Veron of New Fund. Axel Mouquet of Webhelp predicts, “by 2050, B2B and machine-to-machine E-commerce will develop in such a way that there will be much more data embedded in electronic payment transactions”. Finally, Laurent Dhaeyer of Secure Trading warns that “the payments industry more than ever before will find itself torn between consolidation and fragmentation due to the diversity of expertise that will be called upon.”

The eBook “Payment in 2050 and beyond” is now available in French and English at:

- English: <https://www.limonetik.com/ebook/>
- French: <https://www.limonetik.com/ebook/>

Corinne ESTEVE DIEMUNSCH

LIMONETIK

611640357

email us here

---

This press release can be viewed online at: <http://www.einpresswire.com>

Disclaimer: If you have any questions regarding information in this press release please contact the company listed in the press release. Please do not contact EIN Presswire. We will be unable to assist you with your inquiry. EIN Presswire disclaims any content contained in these releases.

© 1995-2018 IPD Group, Inc. All Right Reserved.