

Kimberly Rosales explains the role between digital payments and customer acquisitions

Cryptocurrency expert Kimberly Rosales offers insight into how digital payments evolution can positively impact customer acquisitions in business.

QUÉBEC, CANADA, January 25, 2023 /EINPresswire.com/ -- Due to new technologies, players and regulations that are driving the payments industry towards innovation and change, digital means of payment have gained new territory in recent years. [Kimberly Rosales](#), a leading expert in digital payments and cryptocurrency, provides insight into how innovation is transforming the digital payment space and leading to the creation of new acquisition models in the industry.

There is an increasing trend towards improved digital payment solutions following the global COVID-19 pandemic. As a result, a shift toward improved digital payment solutions continues to emerge.

The COVID-19 pandemic served as an acceleration of what was already taking place not only in the industry but in the consumer as well, who quickly adopted new forms of payment related to technology as a result of it. By doing this, consumers will be able to avoid contact with other members of their family if they are suffering from health issues, and it will also enhance speed, security, and convenience when it comes to making payments.

This has led to a scenario of greater competence and opportunities for FinTech and data use (big data, machine learning) within an ecosystem that still has to grow locally and regionally due to the growth of FinTech and the use of data. According to Simon, in this opening process, new players can be seen peeking out, open to new acquisition services, approaching customers, and assisting them with their needs as they go about their daily routine.



Across the globe, there are a number of acquisition models being adopted that favor more competitive ecosystems for consumers and industry alike, both in the technology and service sectors, where multi-acquisition is the option that allows a variety of digital payment methods to be accepted by a variety of processors. Thus, it would be more transparent for the consumer of the trade to select the supplier based on his or her needs.

As a result of Global Processing's customer service that is so closely related to the process that was well received by customers from the issuing side, it will now be available on the market in a manner that will help the customer develop the products that they need. It is important to understand that the market needs more from the acquisition service than just the delivery of a point of sale, but a partner that is able to provide them with a solution during that acquisition process.

Explains Rosales, "In order to encourage the development of alternative methods of payment to cash and to develop new tools, experts agree that regulatory changes are crucial. The expansion of the acquisition offer should focus on new services that facilitate the use of these new means of payment as well as the development of alternative means of payment."

It has been shown that opening up acquisitions stimulates competition, and the entry of new players certainly leads to innovation and value creation for trade and consumers at the end of the day, according to Rosales. Additionally, commerce has the ability to increase the redundancy of its transactional flow and expand its infrastructure through multiple acquisitions while at the same time optimizing its channels, depending on the results they are experiencing.

The pandemic accelerated the adoption of cashless solutions and digital payments by consumers. More consumers are using less cash than they did before. They're expecting and adopting alternative ways of paying. The use of debit and credit cards, in lieu of physical cash, increased during the COVID-19 pandemic, and consumers are now inclining toward them even more.

A number of products and services can be accessed through ecommerce, a method that has become one of the most common channels to access them. As a result of the innovative issuers offering banking services via WhatsApp, online account subscriptions and virtual card transactions increased, demonstrating the willingness of consumers to adopt digitization in general.

According to the trend, more services will be provided for both traders and consumers in the coming years as the ecosystem opens up and new players enter the market, while technology serves as a tool. In the future scenario, different players will be integrated, prioritizing the client and thus understanding how the service has evolved over time.

About Kimberly Rosales

Kimberly Rosales is an entrepreneur and tech aficionado who, early on, understood the full capabilities cryptocurrency could offer. She founded ChainMyne, a FINTRAC-registered company, in 2020 as a means to offer an easier method for accessing digital currency, as well as to empower cryptocurrency holders. While the majority of her time is occupied by ensuring her business ventures constantly run smoothly, when she does have some free time, she enjoys spending time with her family and exploring new locations.

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