

HARNESSING THE POWER OF DIGITAL PAYMENTS:

Evolving the Consumer-First Experience

Joy Butler
Innovation, HMSHost



Feeling good on the move

Embracing Relentless Digital Disruption



Digitization – A Way of Life



Adaptability – Staying Agile



Experience – Begins with our People



Loyalty – Fortified by Digital Solutions



The Evolving Mobile Market

64% of consumers plan to use a mobile wallet in 2020,
39% rise in the user base in 3 years

Mobile Payments Market to Reach
\$2.85T by 2020
Restaurants are Quickly Adopting

56% of diners say the ability to pay by phone would actually influence their restaurant selection

Digital payments in India will more than double to
\$135.2 B in 2023

Our Approach



Friiction-Free

Innovative

Rewards

Seamless

Trusted

Our Customer Experience Begins with the Employee



PURPOSE



CULTURE



TRAINING



PERSONAS



RECOGNITION



FEEDBACK



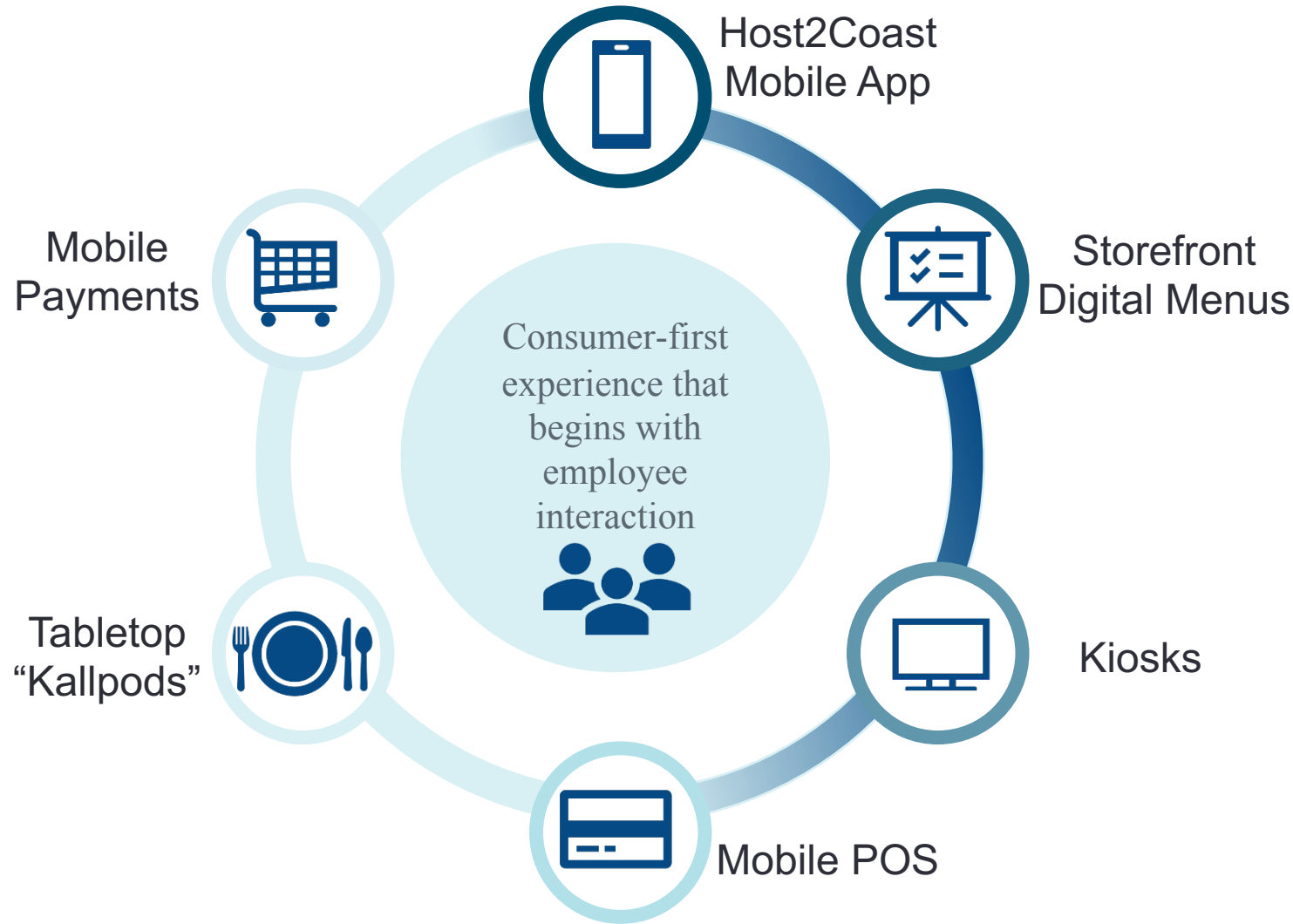
TECHNOLOGY

“It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is most *adaptable* to change”

- Charles Darwin



Our Digital Payment Ecosystem



QR codes 



WeChat Pay



Forget the swipe and even the dip

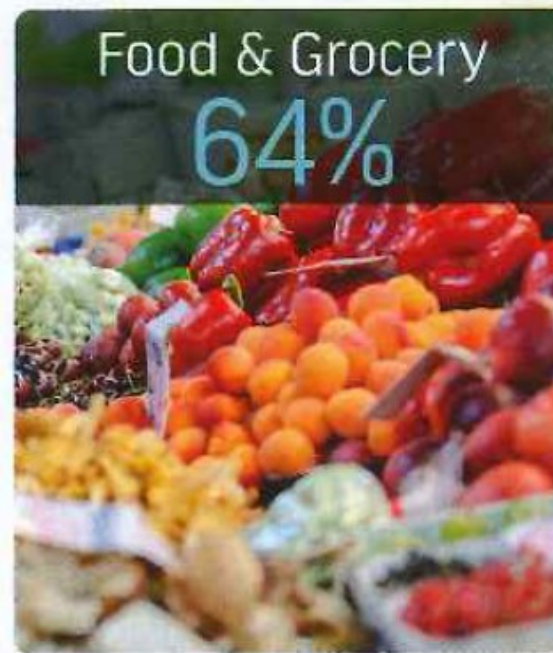
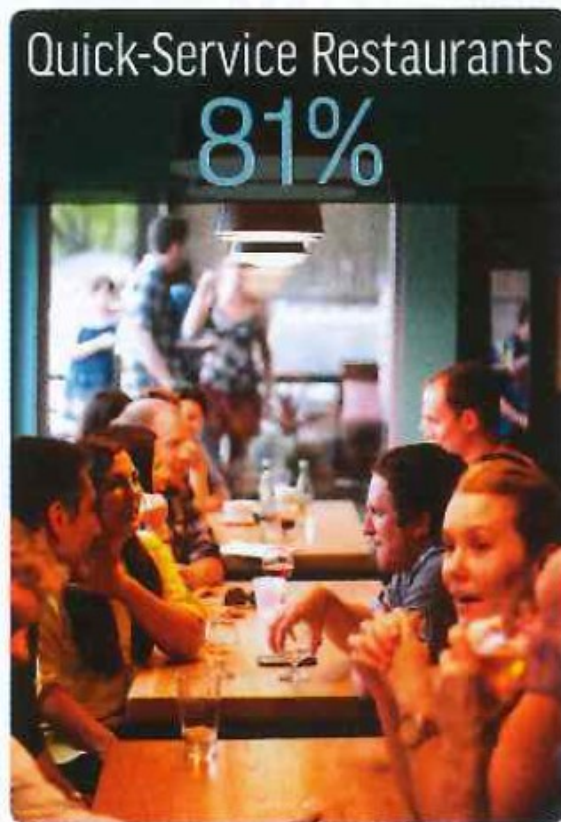


Tapping plastic cards is the wave of the future... and payment prognosticators predict over 100m cards will be circulating at year end



Contactless becomes more common

(Percentage of Visa transactions at contactless-enabled merchants in “everyday-spend” categories)



Source: Visa Inc., cited by Federal Reserve Bank of Boston

Thank you!



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