



Top 2024 trends in payments

Top trend No. 1: People First should be the key driver, which means:

- ◆ Instant, frictionless payment transactions, easy for use for non-technology savvy users
- ◆ Enabling users (human, or devices – embedded payment) to execute most procedures autonomously by their phone with no intermediaries
- ◆ Making payments at any desired resolution micro, nano payments, and continuous payments per service, with payment finality
- ◆ Pay-as-you-Go, replacing the unfair subscription regimen where light users over pay and heavy users underpay
- ◆ Bilateral Payment Trust, also between strangers (since neither card payment, nor crypto payment today can replace the minted fiat coins and banknotes, because they robbed people from the basic experience of private bilateral payments)
- ◆ Enabling cash-like payments online and offline
- ◆ Privacy of transactions is a critical aspect of freedom and demanded by the public and should be provided to law abiding citizens

Top Trend No. 2 – Alternative infrastructure to Pay by Bank, Pay by Card, to allow users to execute payments without intermediaries:

- ◆ One unified framework for retail as well as wholesale payments, removing existing barriers, settlement risks and superfluous costs/fees
- ◆ Universal availability and interoperability without restrictions
- ◆ Payment continuity anytime, anywhere for everyone
- ◆ Sustained Offline Payment capability not linked to any external system/network, providing finality of settlements even as long as the Internet is compromised
- ◆ Achieving widespread consumer merchant acceptance required disruptive features and use cases that are not available today, with great superiority in convenience, speed, efficiency, security, user experience and features compared to cash payment and mobile payments' Apps, for catering all consumers' changing needs, including under banked, unbanked, non-technology savvy, or those that don't possess smart phones.
- ◆ Micro-Services Economy: IoT (Internet of Things) devices pay each other autonomously.
- ◆ Modular architecture, flexible, easy to expand and support future replacement of specific modules and easy integration of new innovative technologies.



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BitMint developed quantum-resilient currency, for online and offline use, including different forms of digital money, retail & wholesale CBDC, stablecoins, tokenized assets; A horizontal solution in all stages, from the point money is created (minted) to various ways it is shared and serving the betterment of citizens; resilient against fraud and abuse.