Innovation Hub
- Future of payments
nets

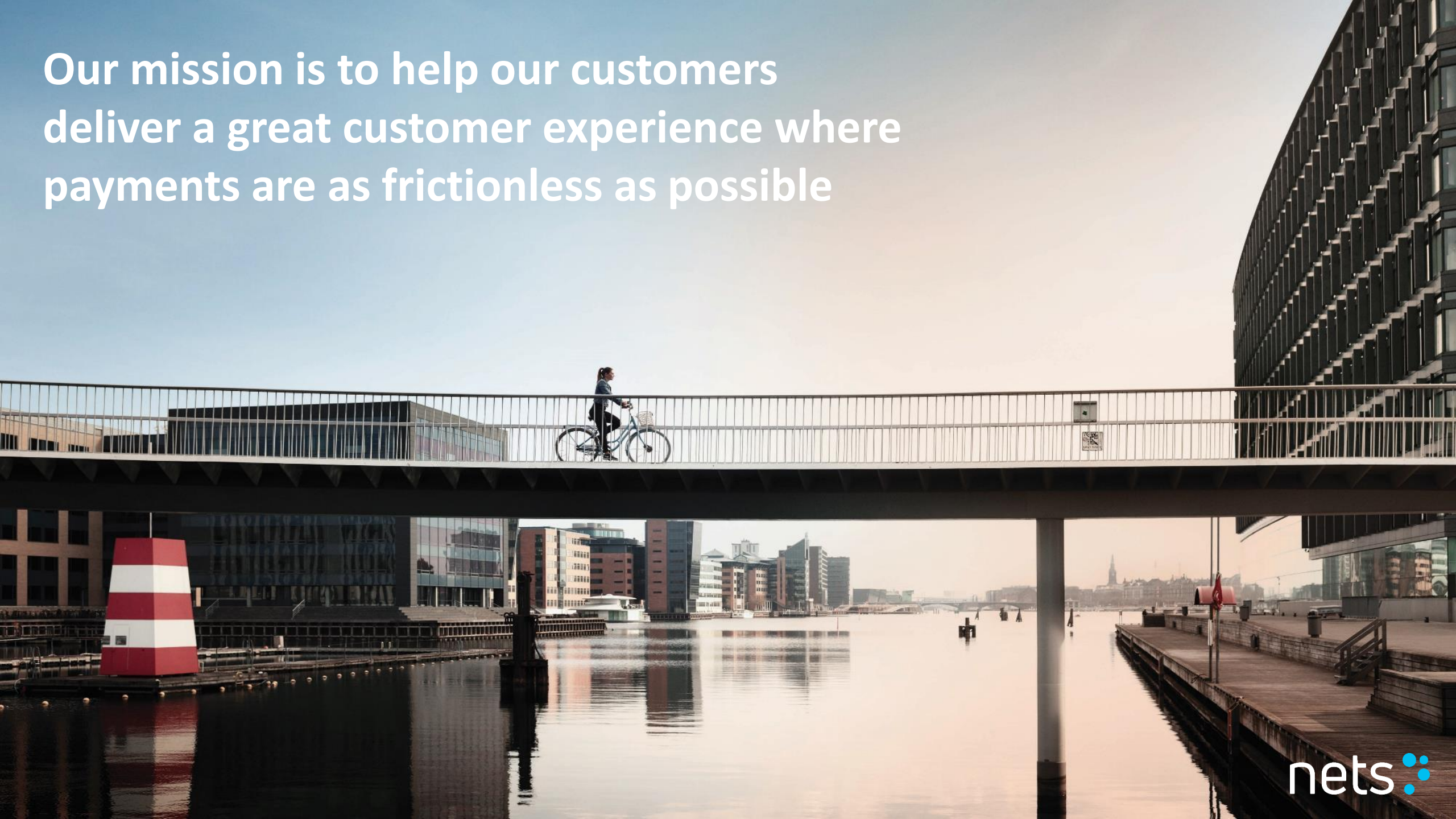
We are an innovation and design hub that embrace co-creation and partnerships

Situated in the city of Copenhagen

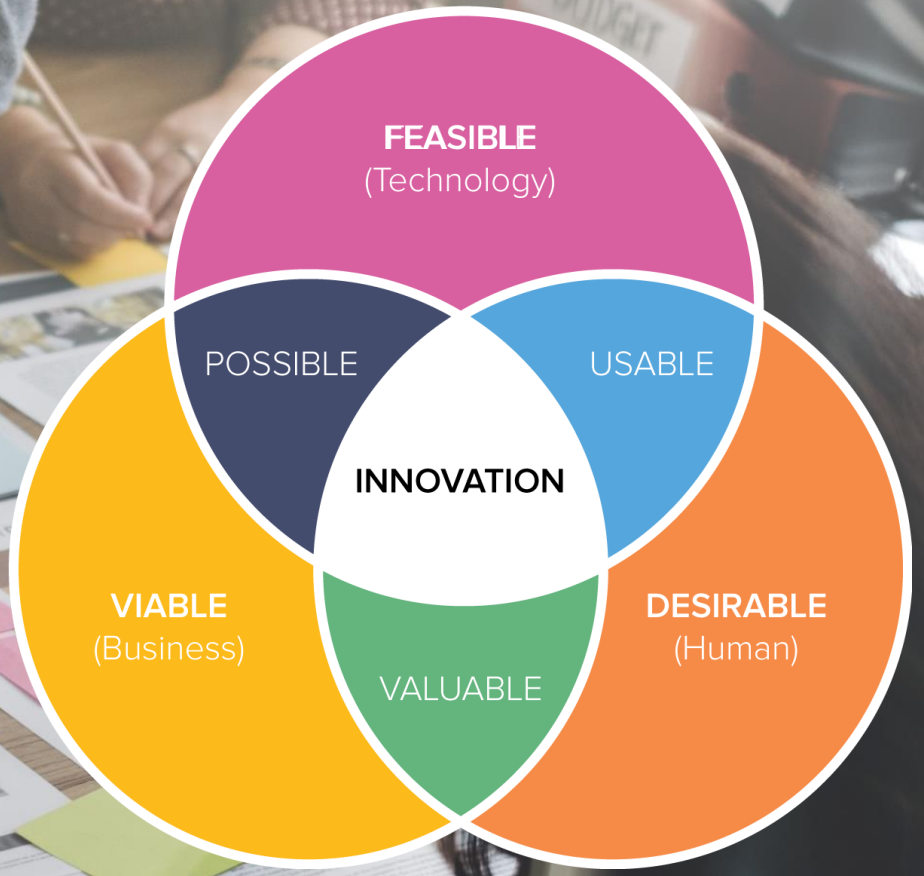
Established to explore and accelerate the use of new payment experiences

+40 employees hired for design, UX and exploration of new technologies and markets

Our mission is to help our customers deliver a great customer experience where payments are as frictionless as possible



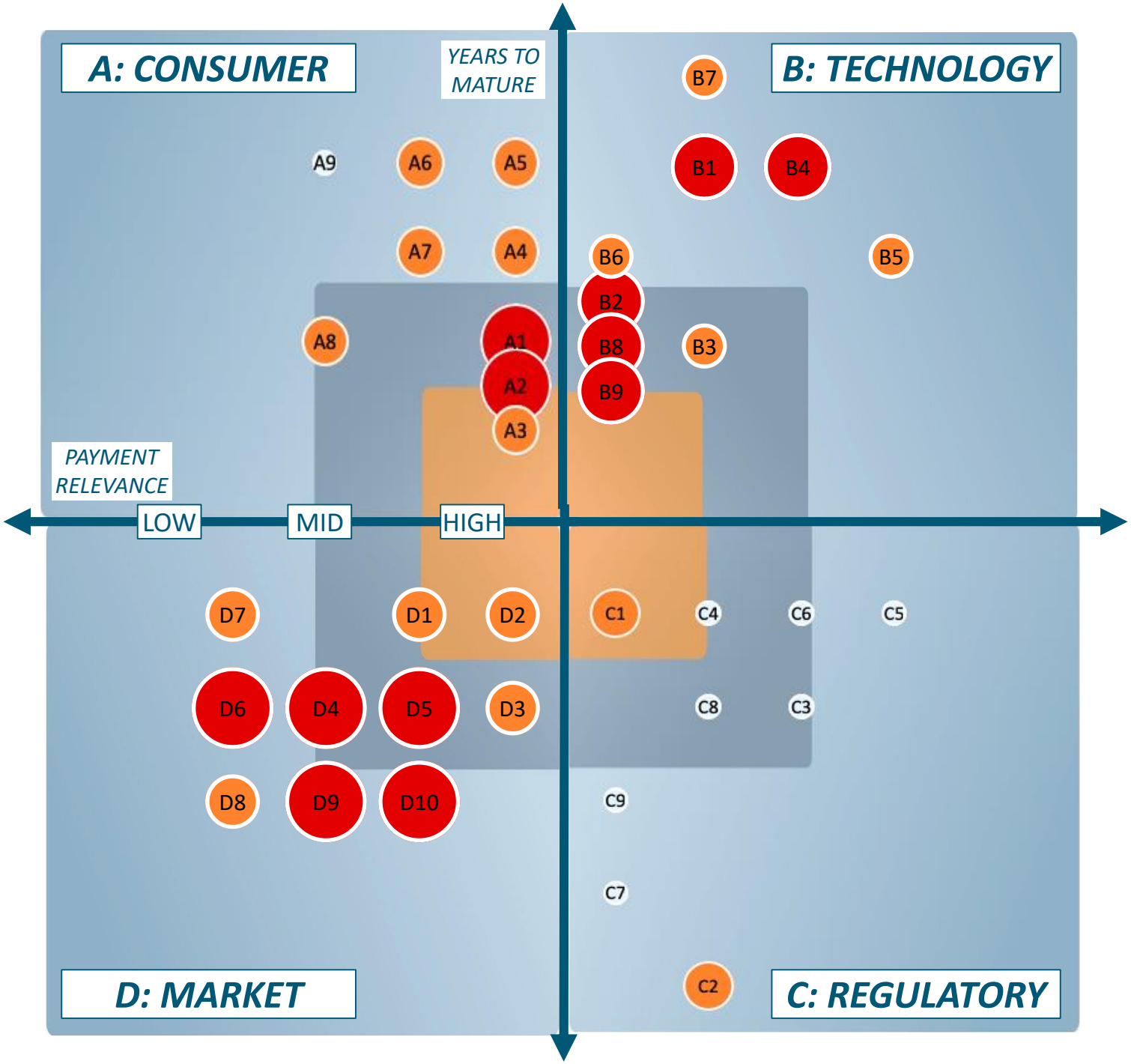
By co-creating in the cross-section of usability, viability and feasibility we find solutions to real problems



RESEARCH. We track market trends, consumer behavior, players and technologies, and put it into the context of our customers and their challenges

THE FULL WORK-VIEW

A: CONSUMER	A1	Data Privacy
	A2	Sharing economy
	A3	Rewards & Customization
	A4	Data minimalism
	A5	Circular economy
	A6	Quantified self
	A7	Value / Sustainable consumerism
	A8	Sub-sub cultures
	A9	Digital detox
B: TECHNOLOGY	B1	Blockchain for payments
	B2	Biometric for payments
	B3	Edge Computing
	B4	3D printing
	B5	5G Network
	B6	IoT
	B7	Immersive Experience (AR/VR)
	B8	Conversational Platforms
	B9	Payment Request API (W3C)
C: REGULATORY	C1	GDPR
	C2	PSD3
	C3	Accessibility standards
	C4	AML5
	C5	MIFID II
	C6	Basel III
	C7	Pan-EU P2P Payments
	C8	eIDAS
	C9	PSD2 in effect
C: MARKET	D1	Contextual Financing
	D2	Subscription Economy
	D3	Online Marketplaces
	D4	Autonomous Things
	D5	Wearables
	D6	Smart home
	D7	UN sustainability goals
	D8	Mass customization
	D9	Product Unbundling
	D10	Micro payments



2019 PAYMENT TECH THEMES

THEME 1 — REAL-TIME EVERYTHING

THEME 2 — PERSONALISED ADVICE

THEME 3 — TRUST FACILITATION

THEME 4 — BORDERLESS CONSUMPTION

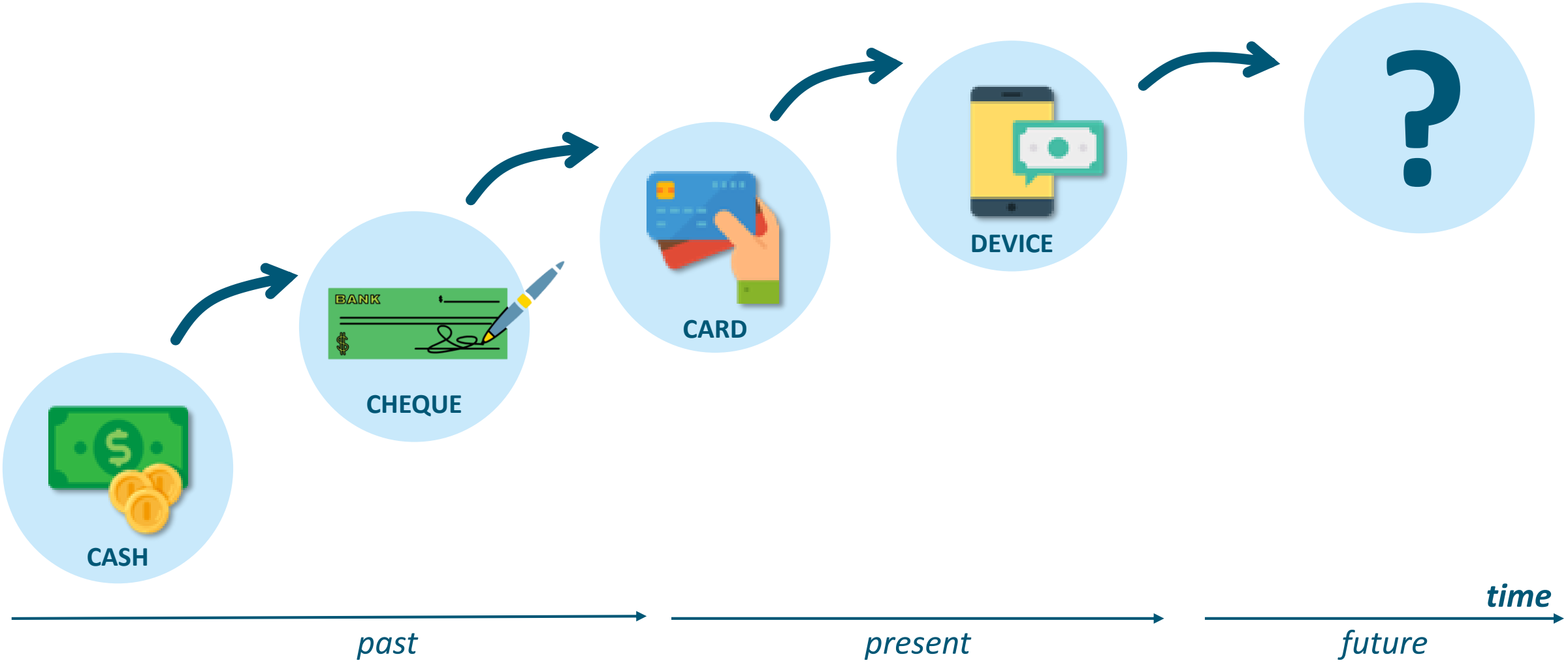
THEME 5 — FLUID COMMERCE

THEME 6 — CYCLIC BUNDLING AND UNBUNDLING

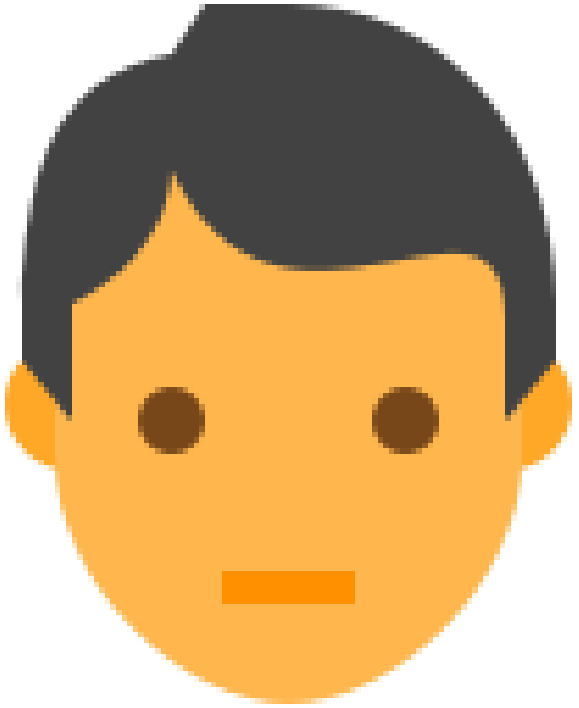
THEME 7 — COOPETITION

Concepts

The payment form factor has evolved over time
- the question is what's the next payment form factor?

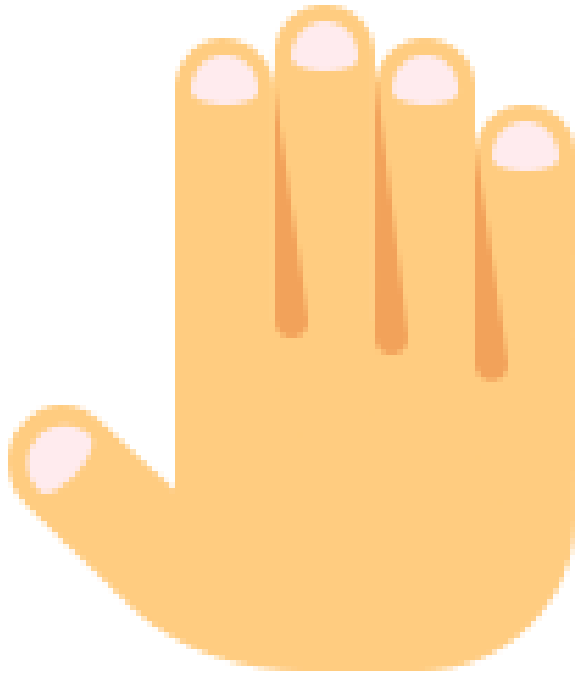


The next payment form factor is ***you***



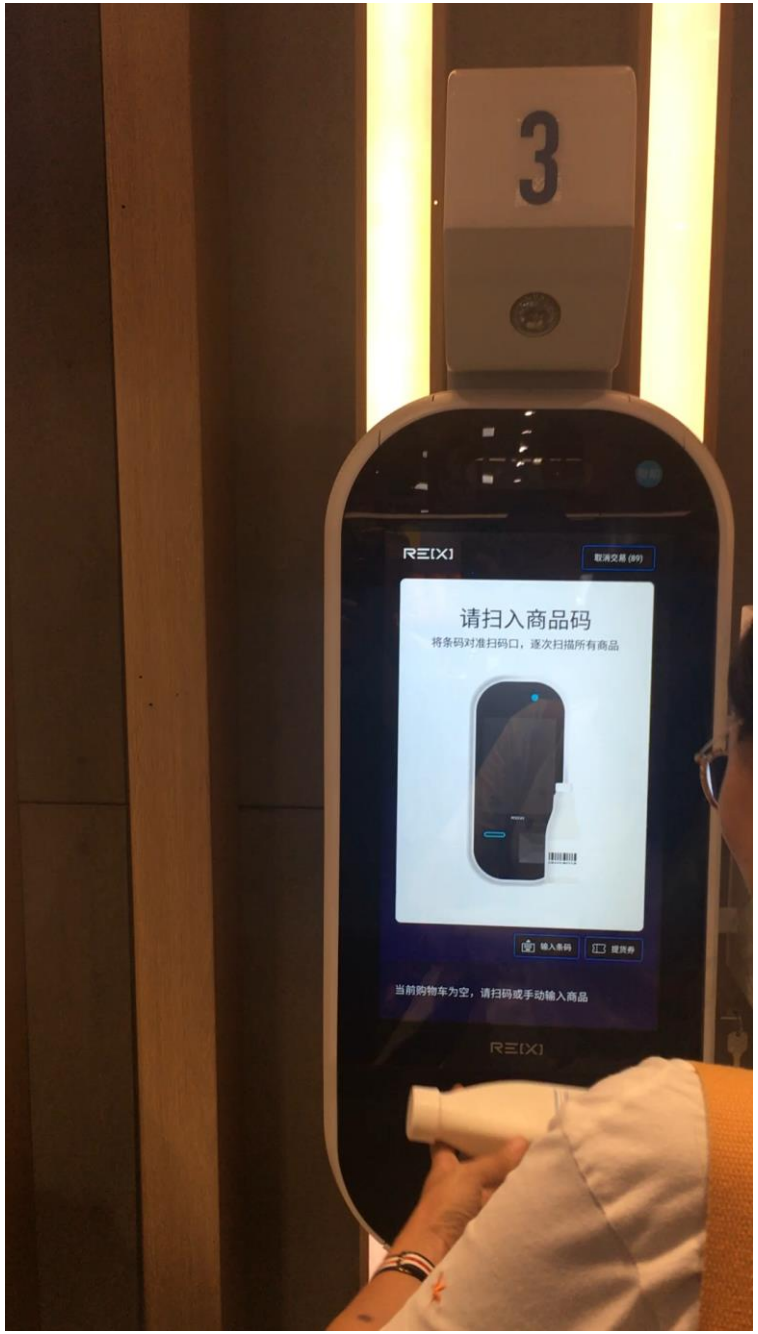
Head

Face, Iris, etc.



Hand

Finger vein, Palm, etc.



Alipay™

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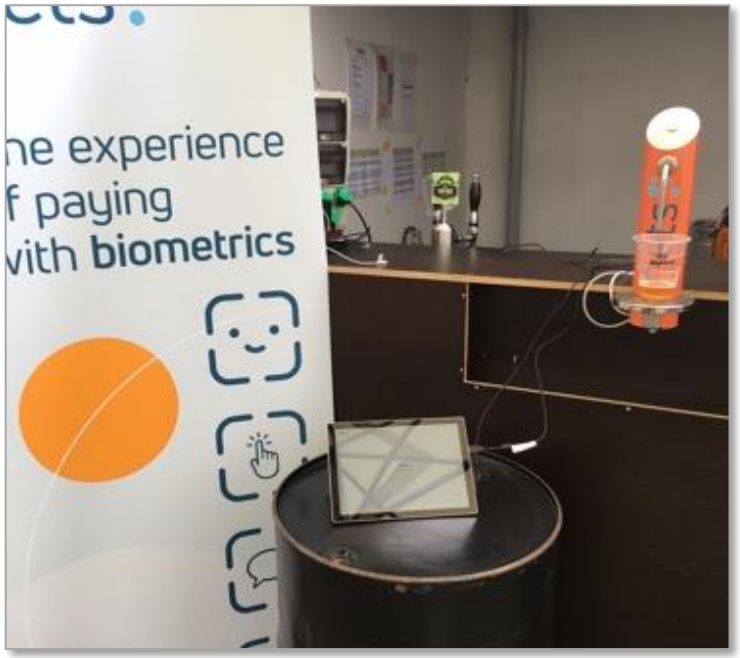
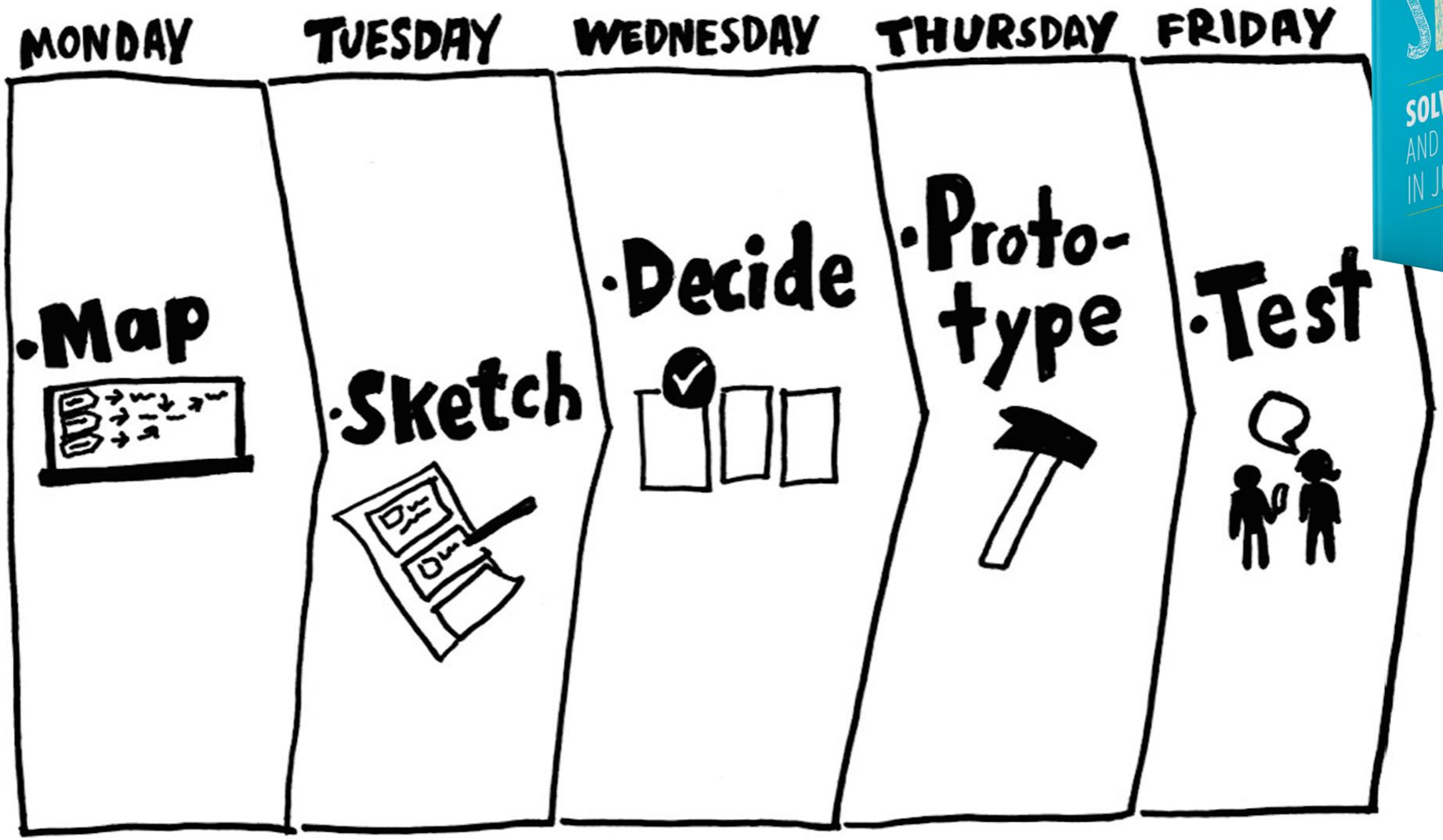
Nets' is piloting biometric payments solutions

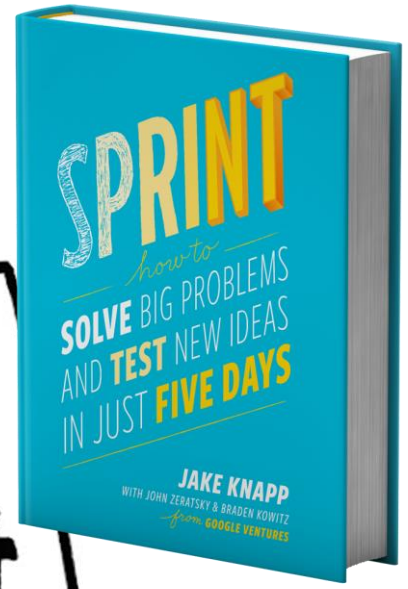
Piloting finger vein at Copenhagen Business School



Demoing FacePay for buying a beer

Paying with your face at Nets' public cantina


MONDAY
TUESDAY
WEDNESDAY
THURSDAY
FRIDAY
·Map
·Sketch
·Decide
·Proto-type
·Test


SPRINT
how to
SOLVE BIG PROBLEMS
AND TEST NEW IDEAS
IN JUST FIVE DAYS
JAKE KNAPP
WITH JOHN ZERATSKY & BRADEN KOWITZ
from GOOGLE VENTURES

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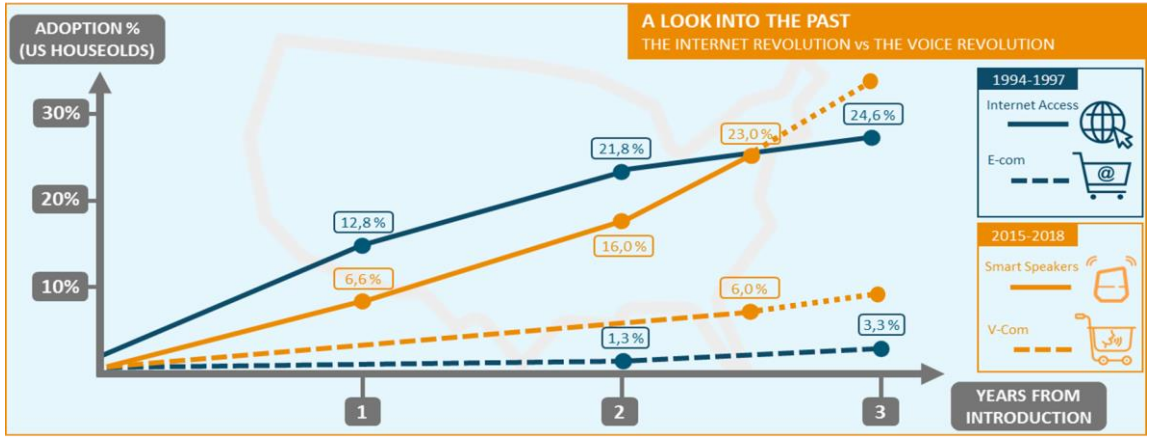
The impact of #VoiceFirst will be bigger then when Apple introduced the iPhone …



KEYBOARD

MOUSE

MOBILE

TOUCH

VOICEFIRST

/time

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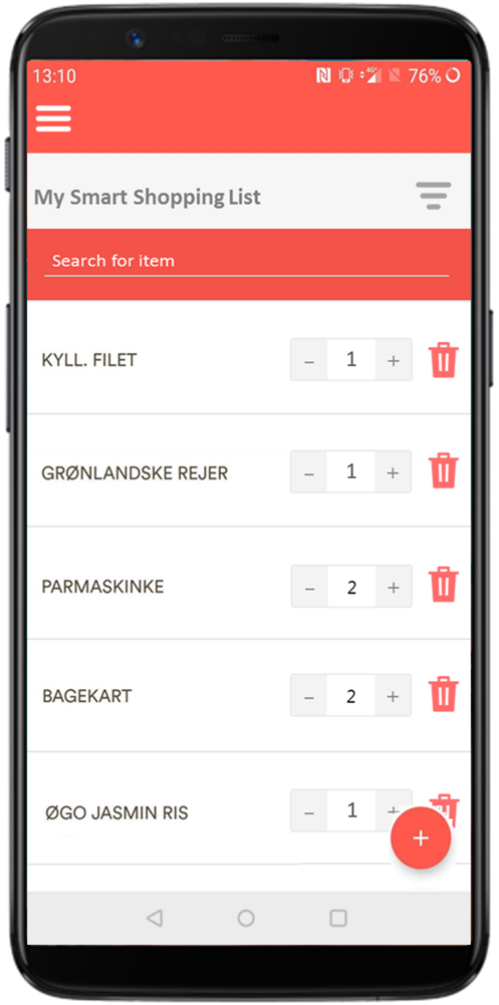
HOW COULD WE APPROACH THE VOICE SPACE?

I'm your intelligent shopping assistant, how may I help you ?

Hey Google, add "Milk" to My Shopping Assistant

Hey Google, how much did I spend on groceries last month ?



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Come co-create with us

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TAK

Jesper Kildegaard Poulsen

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