

The logo for Strategic Process Management (SPM) features the letters 'S', 'P', and 'M' in a large, bold, dark blue font. Each letter is overlaid with a horizontal arrow pointing to the right. The 'S' and 'M' are overlaid with a light blue arrow, while the 'P' is overlaid with a grey arrow. Below the letters, the full name 'STRATEGIC PROCESS MANAGEMENT' is written in a smaller, dark blue, sans-serif font.

**SPM**

STRATEGIC PROCESS MANAGEMENT

A large, grey, stylized arrow pointing to the right, which serves as a background for the main text.

# **Beyond the Card... The Future of the Credit Card**

*Provided for Strategic Ideation- Get Ahead of the Changes*

***Day of Discovery # 35***

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to request your complimentary strategic planning guide.

# The Fading Interface

A strategic foresight briefing on the decoupling of credit from plastic, and the survival of the core asset.



# The Great Decoupling



## The Disposable Interface

Most forecasts suggest physical cards will decline significantly by –2035–2045.

## The Core Asset

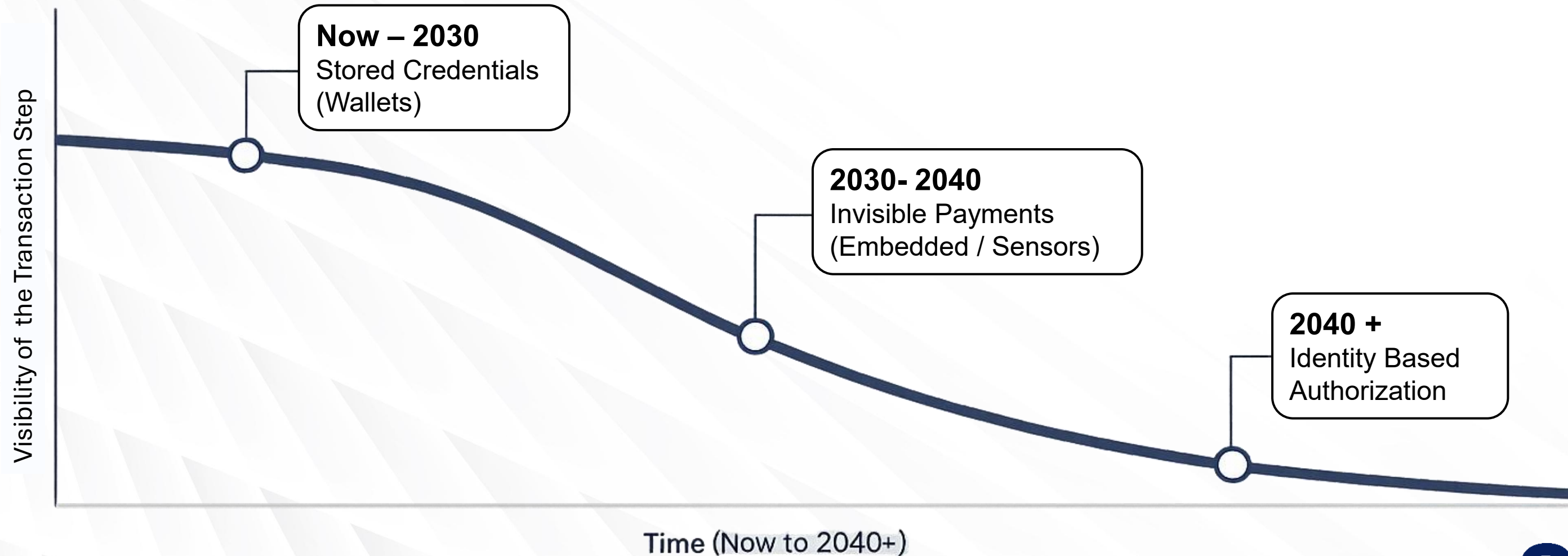
A revolving credit line tied to identity. The credit function survives longer than the card.

**Key Takeaway:** Credit cards are not disappearing because of payments. They are disappearing because the interface is changing.

# The Trajectory of the Transaction

The future of credit is the gradual disappearance of the transaction step itself.

## Interface Visibility Curve



# Horizon 1 (Now-2030): The Digitized Credential



## Current State:

Physical cards remain common, but digital wallets surge to replace physical swipes.

## Action Shift:

Users tap phones or watches instead of presenting plastic.

## Institutional Impact:

The card product remains critical, but the physical plastic becomes less important.

# Horizon 2 (2030–2040): The Invisible Transaction



## Biometric Payments

Face, Fingerprints,  
Palm Authentication  
(e.g., Amazon One)



## Embedded Payments

Payments Authorized  
Automatically within cars,  
devices and subscriptions.



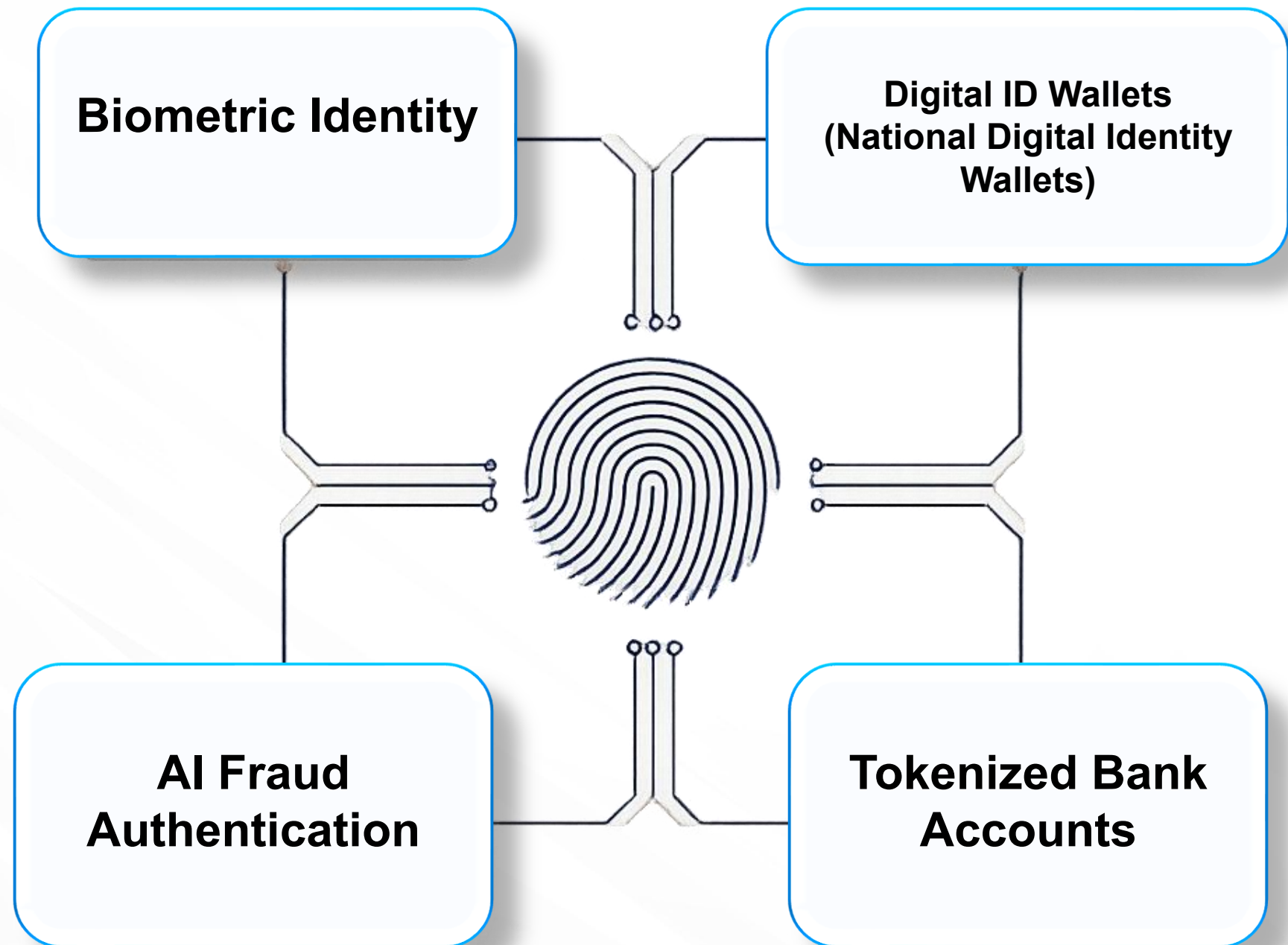
## Retail Sensor Checkout

Walk Out And Pay Systems  
(e.g., Just Walk Out  
Technology)

**Core Insight:** The payment experience bypasses the checkout structure entirely.  
Credit exists, but cards are rarely used.

# Horizon 3 (2040+): Identity as the Credential

Instead of presenting a card, users simply authenticate themselves. Identity fuses with account authorization, heavily reliant on emerging frameworks like the FIDO Alliance standards.



# The Evolution of Authorization

**ERA 1**

- What You Have:  
*THE PLASTIC CARD*

**ERA 2**

- What You Carry:  
*THE DIGITAL WALLET / DEVICE*

**ERA 3**

- Who You Are:  
*BIOMETRIC IDENTITY / DIGITAL ID*

***TAKEAWAY: The friction of payment is systematically reduced by shifting the burden of trust from an external object to the human being.***

# Mapping the Replacement Ecosystem

*How the void left by physical plastic will be filled over the next two decades.*

Technology	What it Means	User Action Required
Digital Wallets	Cards Stored In Phones / Watches	Device Tap
Biometric Payments	Face / Fingerprint / Palm Authentication	Physical Scan
Account-to Account Payments	Direct Bank Transfers	Digital Authorization
Embedded Payments	Payments Happen Automatically	None ( <i>Background</i> )
Digital Identity Payments	Identity Authorizes the Transaction	Presence

# The Strategic Imperative

To survive the decline of physical cards (~2035-2024), financial institutions must align with the broader shift toward digital engagement and measurable value creation.





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– not just approving it –  
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