

Empower safer payments with touchless transactions

Health concerns are shifting consumer behaviors and accelerating the adoption of payment methods that minimize touching. Upgrade your business and give your customers and staff peace of mind with modern payment solutions that reduce transaction touchpoints, help decrease the spread of germs and deliver value-added benefits.



Opportunities for enabling touchless payments

A touch-free payment ensures the cardholder remains in control of their payment method throughout the transaction, eliminating the need to touch a screen or device that is not their own.

There are many methods for enabling a payment experience that minimizes or eliminates touchpoints.



New normal, new consumer trends

Customers are quickly getting on board with digital payments at home and around the world. As their preferences evolve, they expect businesses to adapt and are rewarding those that do.

79% of consumers **globally** are using contactless payments¹

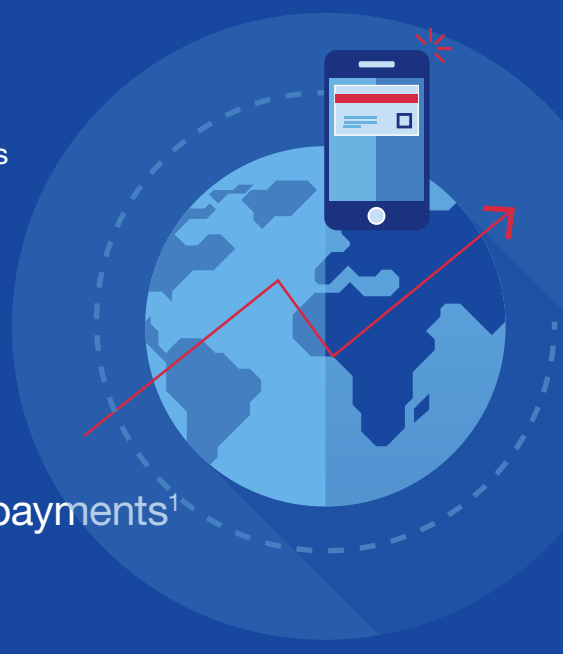
+50% of Americans now use contactless payments¹

82% view contactless as the cleaner way to pay¹

45% would rather shop where contactless payments are offered¹

58% report purchasing items online that they would normally buy in-store²

74% will continue to use contactless after the pandemic¹



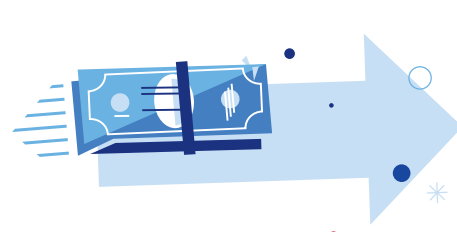
Drivers of touchless payments growth

While the hygiene benefits of touchless payments are driving current demand, there are plenty of other reasons for both businesses and customers to embrace these payment methods.



Security

Contactless cards and mobile wallets can provide stronger security, lowering risk of data breaches. Contactless cards have the lowest fraud rate of any type of payment.³



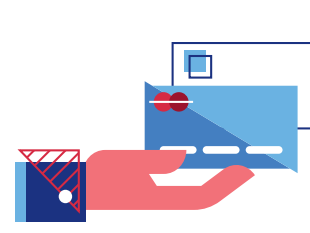
Convenience

Contactless payments increase the speed of the transaction, reduce slow-moving lines and help ensure a frictionless checkout and payment process.



Engagement

Contactless payments provide valuable consumer insights from in-store and digital interactions, which can be used to develop more personalized experiences that drive sales and increase loyalty.



Progressive

Cash has long been declining, representing only 26% of consumer transactions in 2019.⁴ Meanwhile, contactless card transactions will reach \$6 billion globally by 2024.⁵ Future-proof your business by investing in payment acceptance for the future.

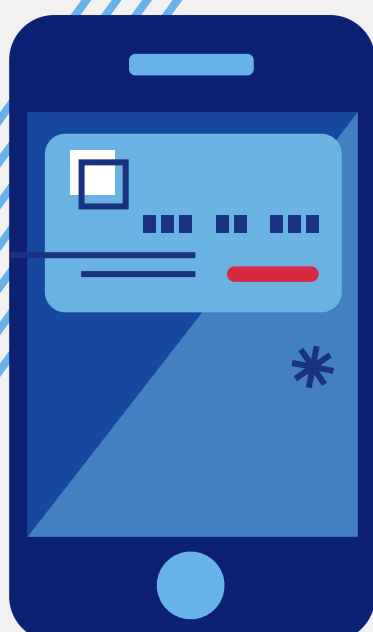
Smartphones are hub of contactless commerce

Mobile phones are ubiquitous in America, and their role in payments is constantly expanding. Today, smartphones facilitate most touchless payment methods. Businesses that offer consumers safe, quick and easy ways to pay are well-equipped for sales growth.

8 in 10
Americans shop using a mobile device⁶

\$457 Billion
is the projected global value of mobile payments by 2026⁸

74.7 Million
mobile payments users expected in America by 2024⁹



72%
of consumers are using mobile devices to shop in stores⁷

23.8%
global annual growth rate for m-commerce market¹⁰



To learn more about touchless payments and how to enable them in your specific business environment, visit **URL**.

Sources

- ¹ <https://mastercardcontentexchange.com/newsroom/press-releases/2020/april/mastercard-study-shows-consumers-globally-make-the-move-to-contactless-payments-for-everyday-purchases-seeking-touch-free-payment-experiences/>
- ² <https://chainstoreage.com/survey-bored-customers-help-drive-e-commerce-during-covid-19>
- ³ <https://usa.visa.com/visa-everywhere/security/how-visa-secures-contactless-payments.html>
- ⁴ The Strawhecker Group and the Electronic Transactions Association
- ⁵ [https://www.juniperresearch.com/press/press-releases/contactless-oem-pay-transaction-values-to-reach-\\$1?ch=contactless%20payments](https://www.juniperresearch.com/press/press-releases/contactless-oem-pay-transaction-values-to-reach-$1?ch=contactless%20payments)
- ⁶ <https://www.pewresearch.org/internet/fact-sheet/mobile/>
- ⁷ <https://www.forbes.com/sites/louiscolombus/2020/04/28/how-covid-19-is-transforming-e-commerce/#625398253544>
- ⁸ <https://blog.globalwebindex.com/chart-of-the-week/future-mobile-payments/#:-:text=Mobile%20payments%20have%20been%20gaining,reaching%20%24457%20billion%20in%202026>
- ⁹ <https://www.statista.com/outlook/331/109/mobile-pos-payments/united-states>
- ¹⁰ [https://www.researchandmarkets.com/reports/2883902/m-commerce-global-market-trajectory-and?utm_source=dynamic&utm_medium=CI&utm_code=jqx94k&utm_campaign=1394517+-+M-Commerce+Industry+Projected+to+Grow+by+%245.1+Trillion+During+2020-2027+\(COVID-19+Adjusted\)&utm_exec=joca220cid](https://www.researchandmarkets.com/reports/2883902/m-commerce-global-market-trajectory-and?utm_source=dynamic&utm_medium=CI&utm_code=jqx94k&utm_campaign=1394517+-+M-Commerce+Industry+Projected+to+Grow+by+%245.1+Trillion+During+2020-2027+(COVID-19+Adjusted)&utm_exec=joca220cid)