

# CONSUMER IN-STORE PAYMENTS



**Consumers are just as worried about touching PIN-pads as using cash for hygiene reasons**

**37%**

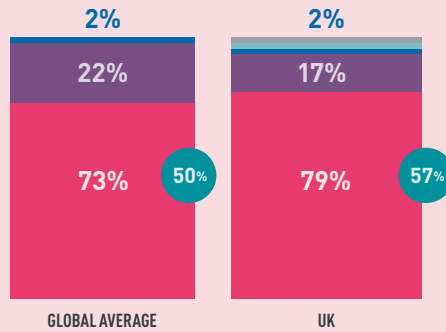
Using cash

**34%**

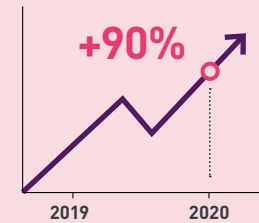
Typing PIN-code when paying

## TODAY (CONTACTLESS) CARD IS THE MOST COMMON PAYMENT METHOD IN STORE

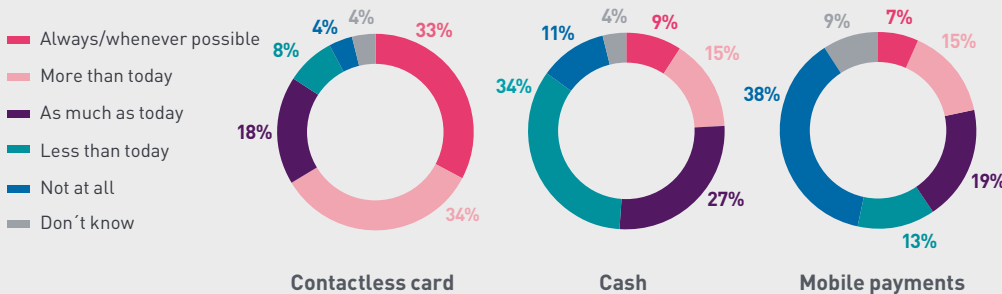
Debit / credit card   Cash   Mobile payments   Other   Contactless card



CONTACTLESS CARD HAS SEEN A STEEP INCREASE IN UK



## IN 3 YEARS CONTACTLESS CARDS WILL BE USED EVEN MORE IF CONSUMERS DECIDE



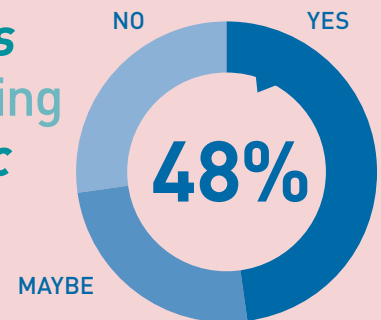
HOWEVER... CONSUMERS NEED A REASON TO **TRUST** CONTACTLESS

## Consumers love their contactless card but MAJOR WORRIES exist

76% use contactless card daily / at least weekly but...

- 53%** | Fear lack of security if card is lost or stolen
- 27%** | Feel the payment cap is too low
- 26%** | Confused over 'allowable' payment value at the POS and when PIN entry is needed

## Consumers prefer having a biometric payment card

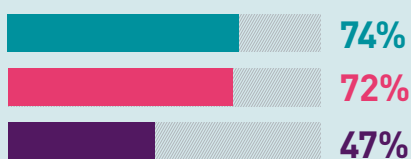


## CONSUMERS WANT BIOMETRIC CARD SO MUCH THEY WOULD SWITCH BANK TO GET ONE\*



Age / gender

18-34   35-44   45-65



64% (Female)   61% (Male)

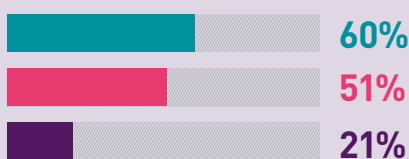
**70**  
PERCENT  
of frequent contactless card users

## ...AND THEY ARE WILLING TO PAY AN AVERAGE OF 10,7 USD EXTRA/ YEAR FOR A BIOMETRIC CARD



Age / gender

18-34   35-44   45-65



34% (Female)   50% (Male)

**74**  
PERCENT  
of frequent mobile pay users