

CONSUMER IN-STORE PAYMENTS

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

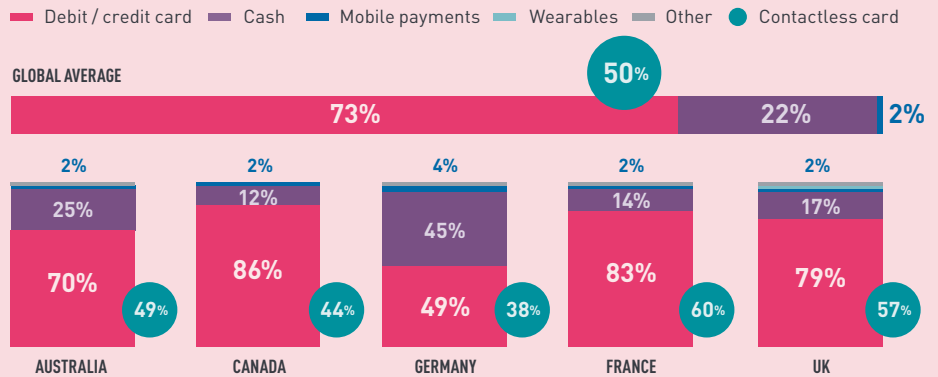
35%

Using cash

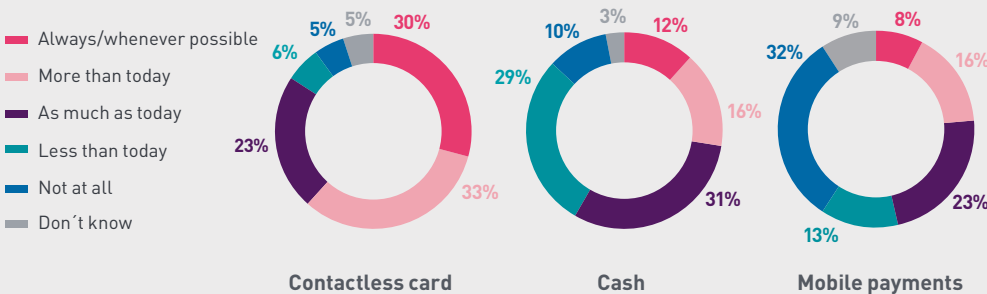
31%

Typing PIN-code when paying

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



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



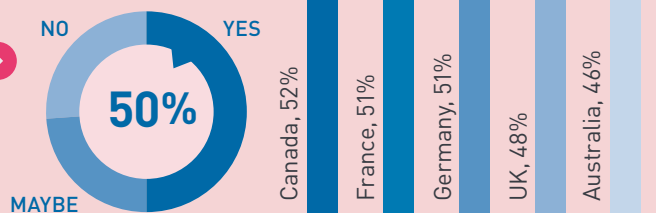
HOWEVER... CONSUMERS NEED A REASON TO **TRUST** CONTACTLESS

Consumers love their contactless card but MAJOR WORRIES exist

77% use contactless card daily / at least weekly but...

- 51%** | Fear lack of security if card is lost or stolen
- 25%** | Confused over 'allowable' payment value at the POS and when PIN entry is needed
- 23%** | Feel the payment cap is too low

Consumers prefer having a biometric payment card



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

51%

Age / gender

Age Group	Percentage
18-34	66%
35-44	56%
45-65	36%

63 PERCENT of frequent contactless card users

Gender: 49% Female, 53% Male

...AND THEY ARE WILLING TO PAY AN AVERAGE OF 9,5 USD EXTRA/ YEAR FOR A BIOMETRIC CARD

43%

Age / gender

Age Group	Percentage
18-34	61%
35-44	49%
45-65	25%

64 PERCENT of frequent mobile pay users

Gender: 38% Female, 48% Male