

CONSUMER IN-STORE PAYMENTS



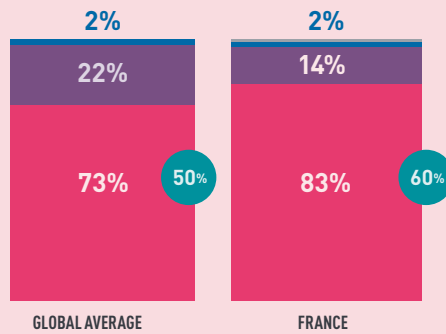
Consumers are just as worried about touching PIN-pads as using cash for hygiene reasons

36% Using cash

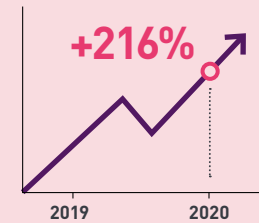
33% Typing PIN-code when paying

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

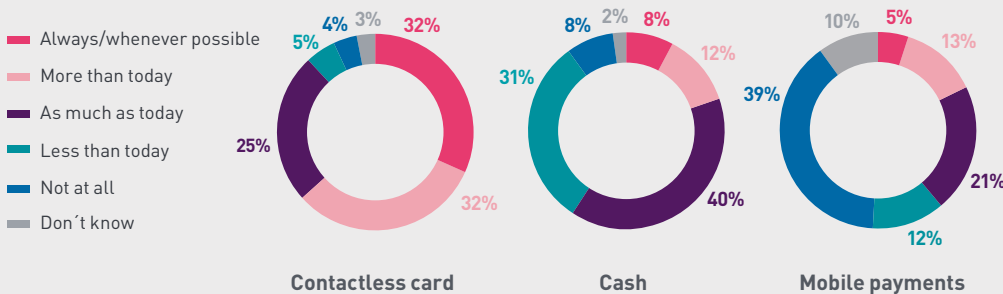
Debit / credit card Cash Mobile payments Other Contactless card



CONTACTLESS CARD HAS SEEN A STEEP INCREASE IN FRANCE



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



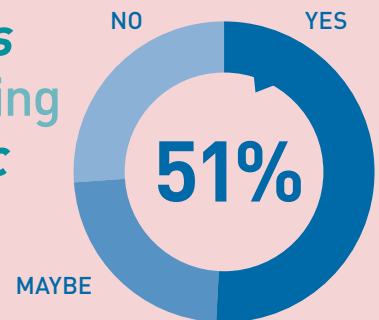
HOWEVER... CONSUMERS NEED A REASON TO **TRUST** CONTACTLESS

Consumers love their contactless card but MAJOR WORRIES exist

83% use contactless card daily / at least weekly but...

- 52%** | Fear lack of security if card is lost or stolen
- 20%** | Confused over 'allowable' payment value at the POS and when PIN entry is needed
- 19%** | Feel the payment cap is too low

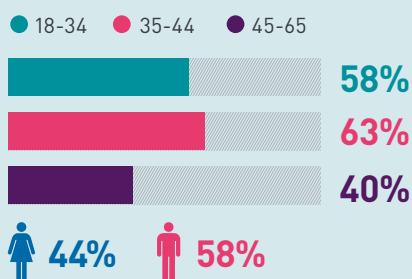
Consumers prefer having a **biometric** payment card



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



Age / gender

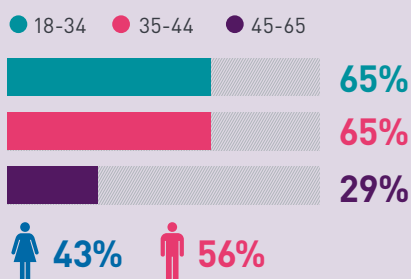


67 PERCENT of frequent contactless card users

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



Age / gender



66 PERCENT of frequent mobile pay users