THE PATH OF PAYMENTS 2015
Taking stock of consumer in-store payment behavior and attitudes toward mobile payments.

PAYMENT METHODS
Primary Method of Payment in 2015

<table>
<thead>
<tr>
<th>Method</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Credit, Mobile Wallets</td>
<td>64%</td>
</tr>
<tr>
<td>Alternative Payments</td>
<td>6%</td>
</tr>
<tr>
<td>Other</td>
<td>28%</td>
</tr>
</tbody>
</table>

The majority of consumers agree that stores should accept mobile payments, and the numbers increase significantly among younger shoppers.

CONSUMER AWARENESS OF ALTERNATIVE PAYMENTS

CONSUMER CONFIDENCE IN RETAIL MOBILE TECHNOLOGY

CONSUMER AWARENESS OF ALTERNATIVE PAYMENTS

50% Comfortable
Consumers include mobile with store using their own smartphone in store shoppers.

40% Likely
Consumers under the age of 40 are significantly more likely to use mobile devices to make payments.

50% Unlikely
Consumers under the age of 40 are significantly more likely to use mobile devices to make payments.

THE SHIFT TO EMV
Familiarity with Electronic Chip Cards

Usage of Electronic Chip Cards

<table>
<thead>
<tr>
<th>Familiarity</th>
<th>Usage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall</td>
<td>64%</td>
</tr>
<tr>
<td>Under Age 40</td>
<td>78%</td>
</tr>
</tbody>
</table>

While most consumers are familiar with EMV, there’s an opportunity to raise awareness.

Credit/Debit Cards 64%
Alternative Payments 9%
Cash 29%
Mobile Wallets 4%

SHOPPERS’ RESPONSES TO RETAILER ADOPTION

CONSUMER WALLET DATA

CONSUMER AWARENESS OF ALTERNATIVE PAYMENTS

Alternative Payments 6%
Cash 26%
Cash and credit/debit cards remain the dominant method of payment.

Consumers plan to use credit or debit cards other than chip-enabled cards or cash in 2015.

38% Of the 54% familiar with EMV:
Use EMV-based cards as their primary or secondary payment method

49% Of the 54% familiar with EMV:
Use EMV-based cards as their primary or secondary payment method

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TRADEMARKS

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