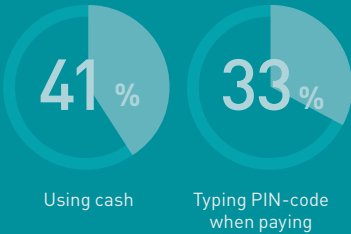


CONSUMER IN-STORE PAYMENTS

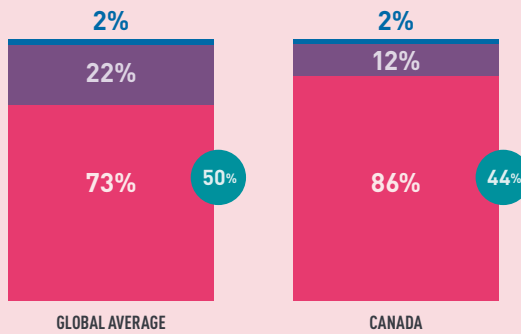


Consumers are just as worried about touching PIN-pads as using cash for hygiene reasons

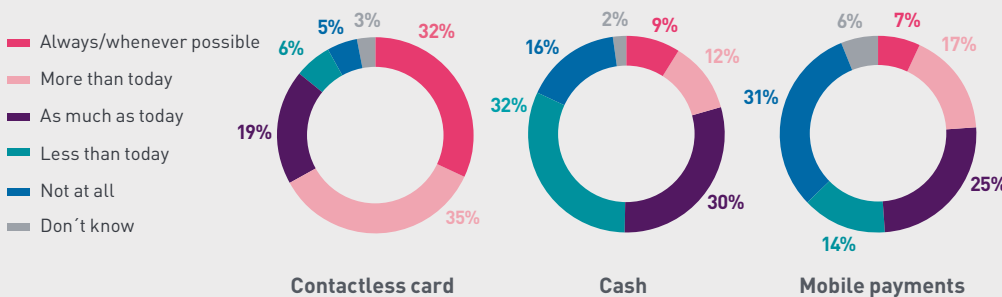


TODAY (CONTACTLESS) CARD IS THE MOST COMMON PAYMENT METHOD IN STORE

Debit / credit card Cash Mobile payments Other Contactless card



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



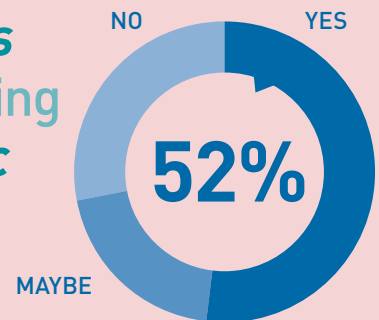
HOWEVER... CONSUMERS NEED A REASON TO **TRUST** CONTACTLESS

Consumers love their contactless card but **MAJOR WORRIES** exist

78% use contactless card daily / at least weekly but...

- 49%** | Fear lack of security if card is lost or stolen
- 30%** | Feel the payment cap is too low
- 28%** | Confused over 'allowable' payment value at the POS and when PIN entry is needed

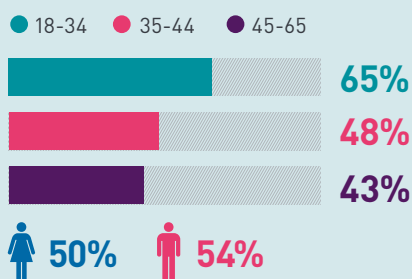
Consumers prefer having a **biometric** payment card



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

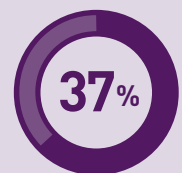


Age / gender

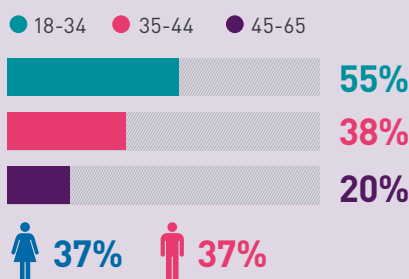


61 PERCENT of frequent contactless card users

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



Age / gender



59 PERCENT of frequent mobile pay users