

# MOBILE PAYMENTS

FAST, EASY & CONVENIENT PAYMENT IN THE PALM OF A SHOPPER'S HAND

TRENDAGRAM

Mobile payments are defined as a consumer's ability to use a smartphone or tablet to complete the payment part of a transaction, whether at a retail POS, a self-checkout or an unmanned device. (1)


**61%**   
of retailers are focusing on mobile payments for greater consumer convenience (1)

In the next **5 YEARS** 56% of all transactions will be completed via mobile POS, self-checkout or on mobile devices (2)



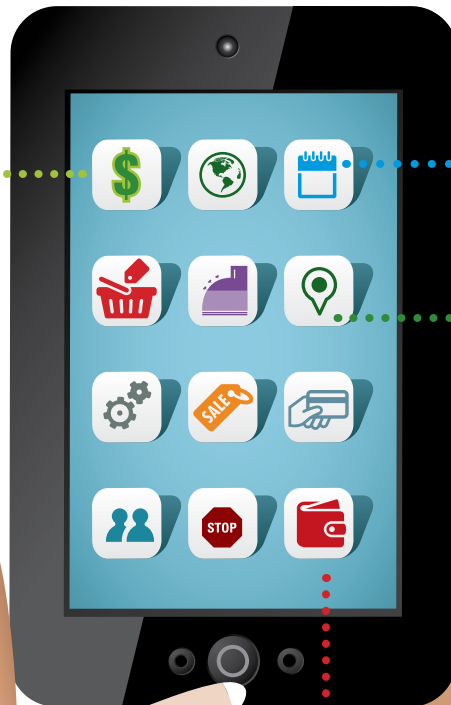
**\$4 MIL**

**\$4M** the amount Square handles in mobile payments each day (4)

**31%** of retailers are now using mobile POS to have complete floor coverage (3) 

**41%** of shoppers said they want to be identified via smartphone when shopping at brick-and-mortar stores (5) 

**70%**   
of retailers say mobile payments are potentially very valuable, but only **17%** have a planned payment tech adoption budgeted (7)




## Benefits of mobile payments:

- Coupons/loyalty
- Quicker checkout
- Immediate discounts at checkout
- Single location to store loyalty cards
- Redeem/accumulate rewards automatically (6)

**72%** of retailers say integration challenges between new digital payment capabilities and old processes/systems are largest challenge (8) 

## THE PLAYERS:

Isis, Serve, GoogleWallet, Square, V.Me, PayPal (8) 

Booming future but undecided present as the major players jockey for position and attempt to reach critical mass of retailer deployment and consumer adoption.

Sources: 1 – Omni-Channel Payments on the Move, RIS News, March 2012; 2 – Retail Vision Survey, Motorola Solutions, May 2012; 3 – In the Aisle, At the Counter, Around the World, VeriFone, February 2013; 4 – In-Store Mobile Commerce, Online Retail Payments & The Rebirth of the Humble Credit Card, Credit Donkey, June 2012; 5 – Digital Shopper Relevancy, Capagemi, July 2012; 6 – State of the Mobile Wallet, First Data, 2013; 7 – Retail Payments: When the Future Becomes Now, RSR Research, March 2013; 8 – Mobile Payments: The Future of Money, SapientNitro, 2012

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