Contactless Payments: Global Highlights

Tapping to Pay with Visa Around the World

Consumers around the world continue to see value in the speed and convenience of tapping to pay. Outside the U.S., more than 40 percent of in-store Visa transactions occur with a tap.1

Contactless Payment Penetration by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>Visa F2F Transactions as Contactless</th>
</tr>
</thead>
<tbody>
<tr>
<td>North America and Canada</td>
<td>≤25%</td>
</tr>
<tr>
<td>Latin America and Caribbean</td>
<td>&lt;25%</td>
</tr>
<tr>
<td>Asia Pacific</td>
<td>25%-50%</td>
</tr>
<tr>
<td>Europe</td>
<td>50%-75%</td>
</tr>
<tr>
<td>Central and Eastern Europe, Middle East and Africa</td>
<td>&gt;75%</td>
</tr>
</tbody>
</table>

Poland is on its way to being the first country in the world to have 100% of its checkout terminals tap to pay capable, currently at 99.9%.4

Russia has seen continued adoption of contactless payments, with more than 200% YoY growth in contactless transactions.7

Malaysia has seen growth in tapping to pay, with more than four million contactless transactions a month.5

Canada sees nearly 70% of domestic transactions that are less than $50 occur with a tap.3

More than 80% of checkout terminals allow customers to tap to pay in Costa Rica.6

In Dijon, France, launched contactless payments on all trams across the city, marking the first contactless transit program in France.9

The Land Transport Authority of Singapore will enable contactless payments for buses and trains.10

Visa expects more than 100 million contactless cards to be issued in the U.S. by the end of 2019.11

Chase, the #1 credit card issuer in the U.S., is bringing the ability to tap to pay to millions of customers with new contactless Visa cards.

Chase also offers Visa credit, debit and prepaid cards for businesses.

The Red Card Union, the nation’s largest credit union, that began selling new contactless Visa cards across its credit and debit portfolio.

Consumers can tap to pay where they transact most in the U.S. Within everyday spend categories, the majority of merchants already allow customers to tap to pay at checkout.13

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Tapping to Ride Globally

Visa is working on more than 150 transit projects around the world alongside transit authorities and partners.

Following the success of Transport for London’s efforts, transit authorities around the world are implementing the ability to tap to pay at the turnstile, helping riders save valuable time and improving the overall ride experience.

Sydney commuters and tourists can now tap to pay with their contactless cards and contactless-enabled devices across the city, capturing their way to over one million journeys a day.8

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More Ways to Tap to Pay in the U.S.

U.S. consumers can look forward to more ways to tap to pay with Visa as contactless cards continue to enter the market.

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Learn more about contactless payments:
www.visa.com/contactless

For merchants interested in contactless branding at checkout:
www.merchantsignage.visa.com

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1. VisaNet, December 2018
2. VisaNet, December 2018
3. VisaNet, September 2018
4. VisaNet, December 2018
5. VisaNet, November 2018
6. VisaNet, September 2018
7. VisaNet, December 2018
11. Q4 2018 Earnings Call
12. VisaNet, December 2018
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