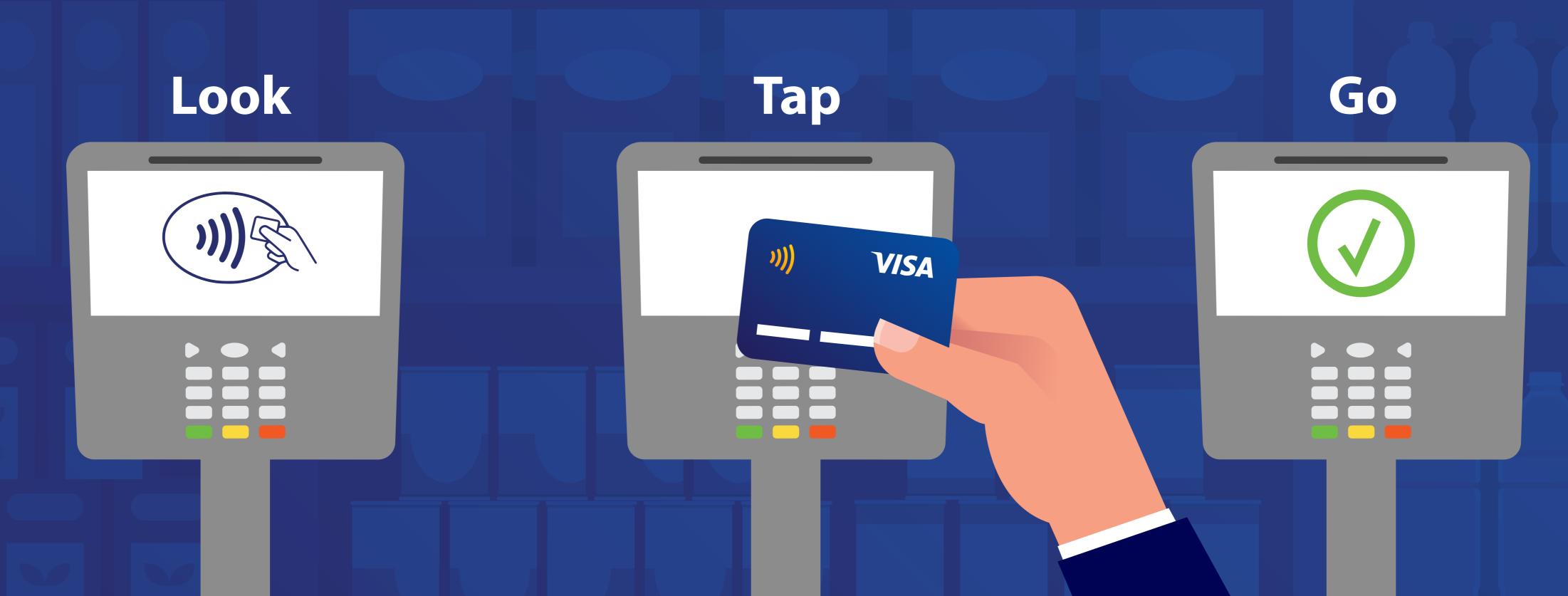
The Future of Checkout Starts with a Tap

Tapping to pay with a contactless card or contactless-enabled phone or wearable is

taking off around the world. Discover the future of fast, simple and secure checkout experiences.



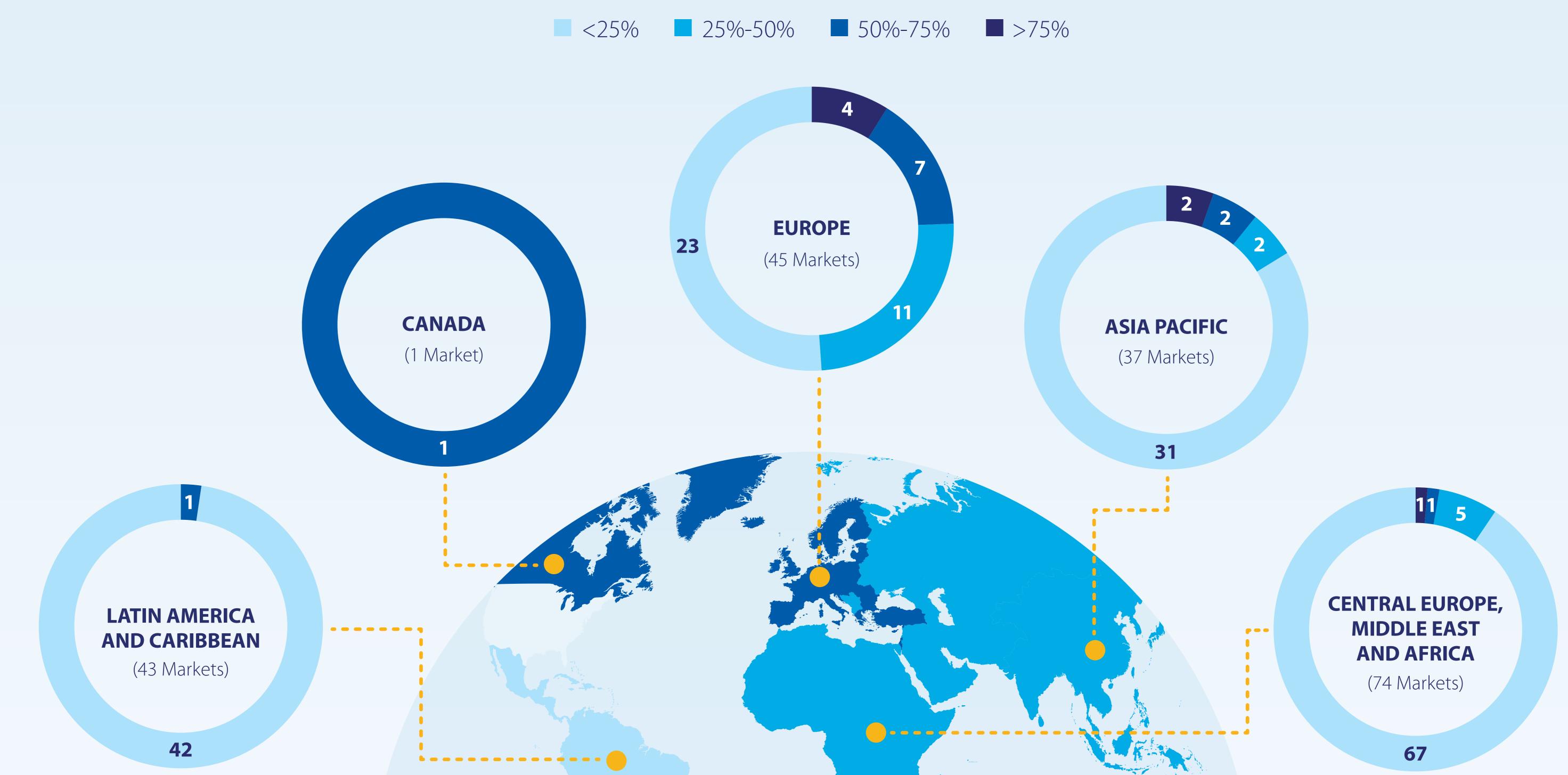
Contactless Payments Around the World

Outside the U.S., contactless payments account for 2 in 5 Visa face-to-face (F2F) transactions.¹

Once contactless cards are introduced into a market, consumer adoption typically happens quickly. Many markets have gone from single-digit contactless penetration to more than 50% in just 18-24 months.

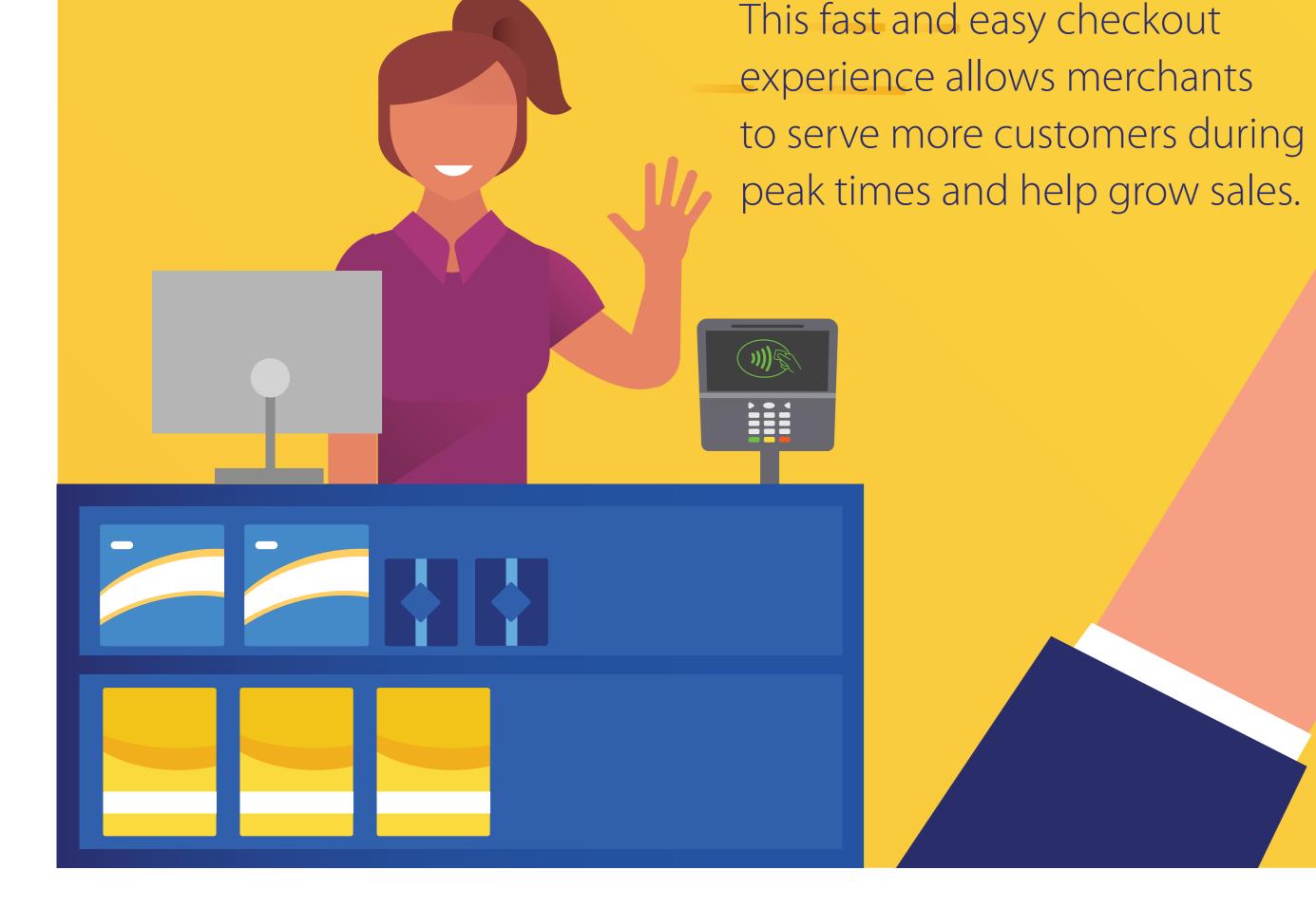
Contactless Penetration

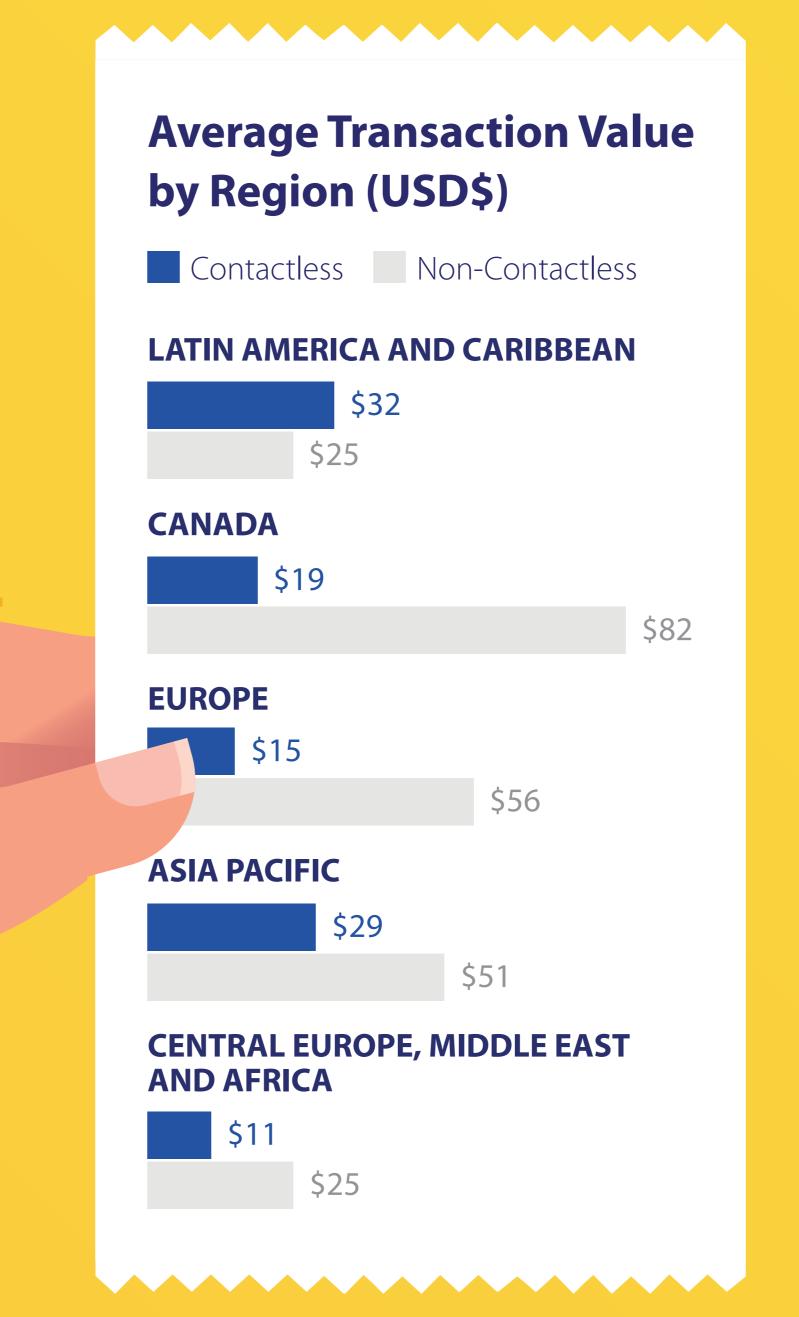
(Percentage of Visa F2F Transactions as Contactless and Market Breakdown by Region):





Globally, contactless usage is strong at high-transactionvolume merchants with low average ticket sizes where checkout speed and convenience matter most, such as food and grocery, quick-service restaurants and pharmacies.





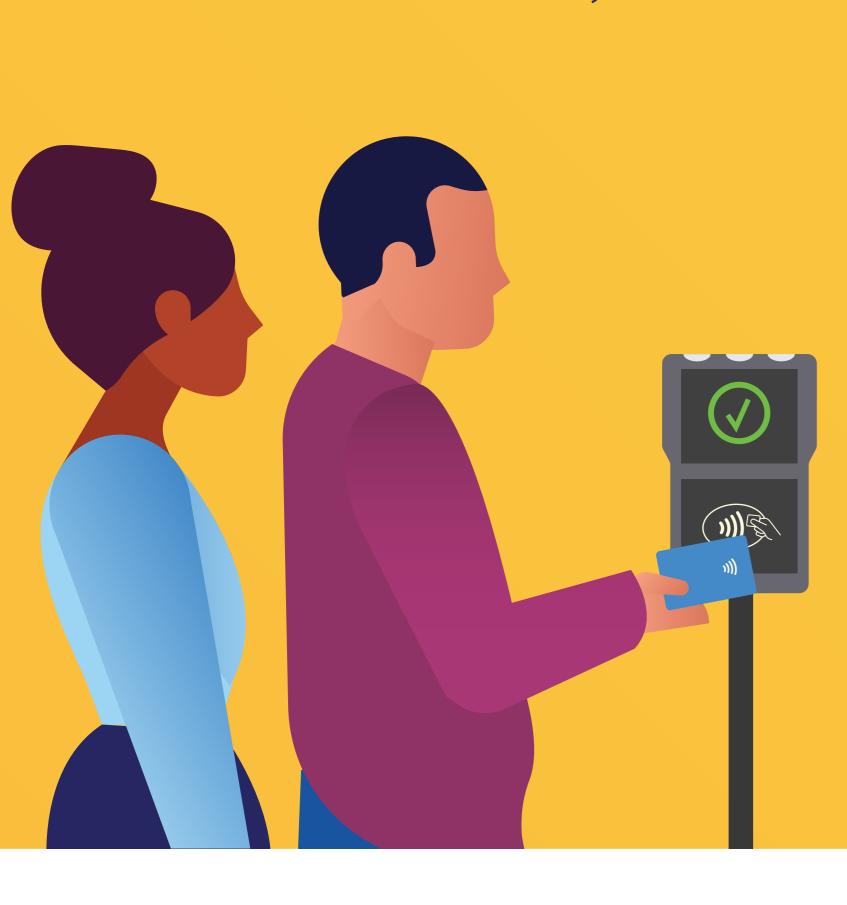


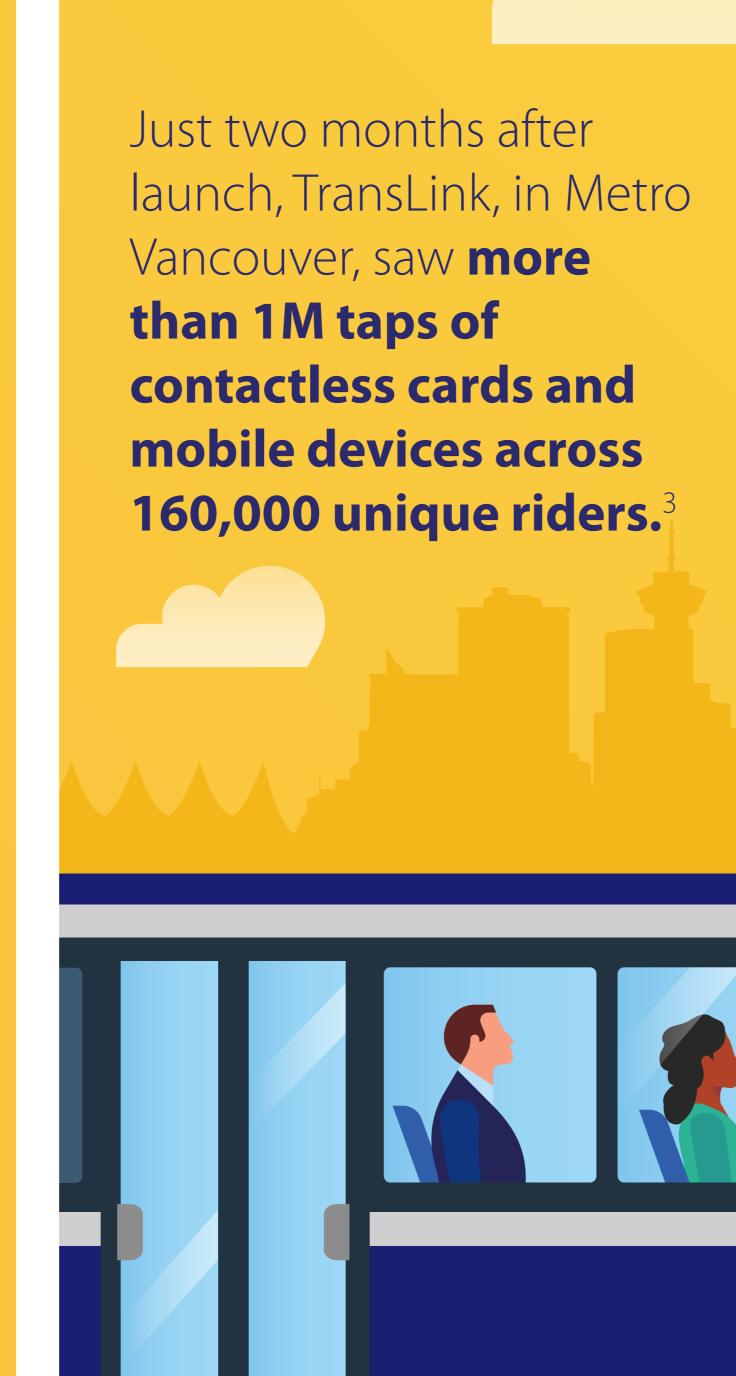
A recent study shows that enabling contactless payments has helped New Zealand merchants thrive.² Compared to non-contactlessenabled merchants, they:

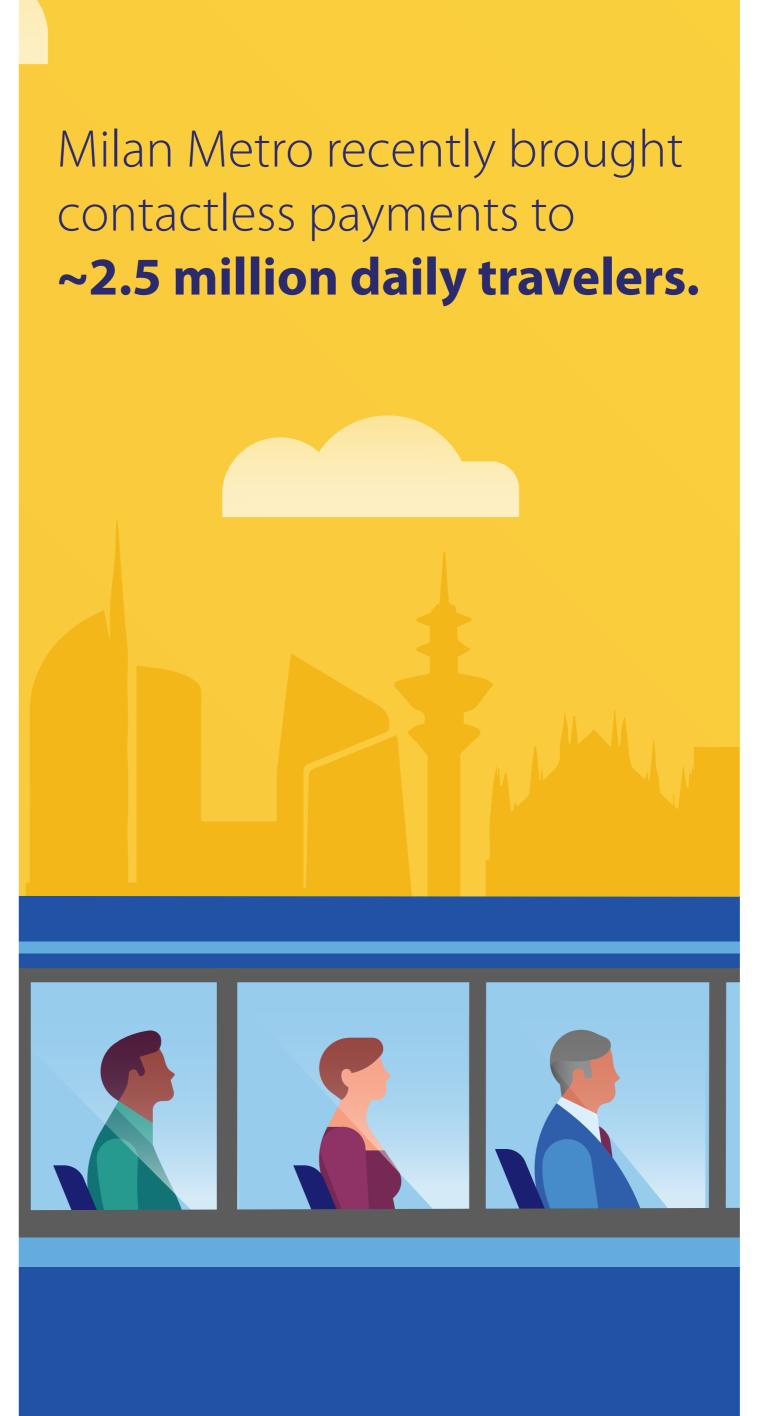
- Doubled growth in the number **of transactions** (10.2% vs. 4.1%).
- More than doubled sales growth (10.1% vs. 4.6%).

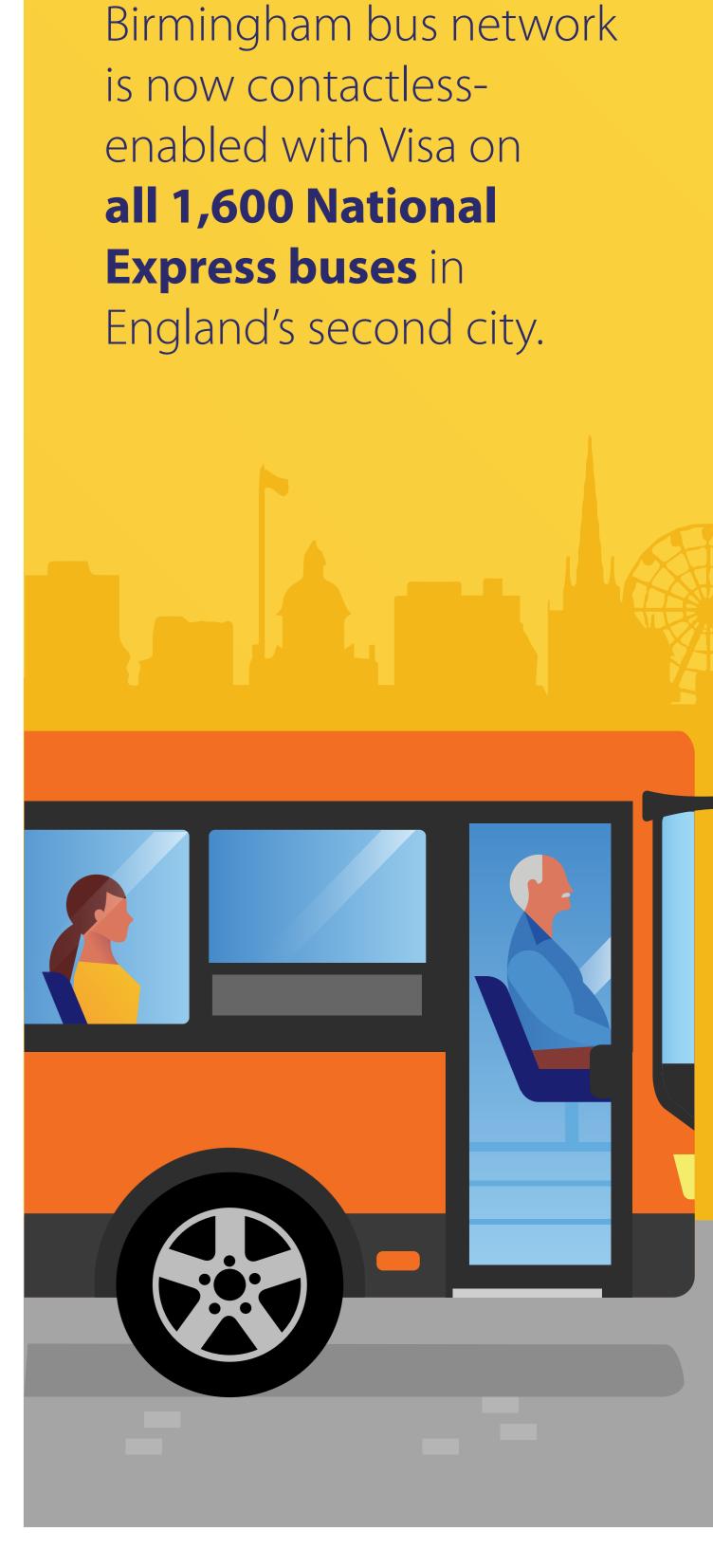
Turn Up, Tap & Ride

Transit helps drive adoption. Contactless payments save riders valuable time with no need to stand in line to buy tickets or re-load travel cards. Globally, transit authorities rely on contactless payments help to reduce ticketing overheads, improve passenger experience and boost ridership —all while getting riders to their destination securely.









The U.S. is Ready to Tap to Pay The momentum continues to grow. Visa expects contactless payments to expand worldwide within the next three to five years,

including the U.S. The evolution from EMV chip to contactless payments has led the way in many mature global markets.

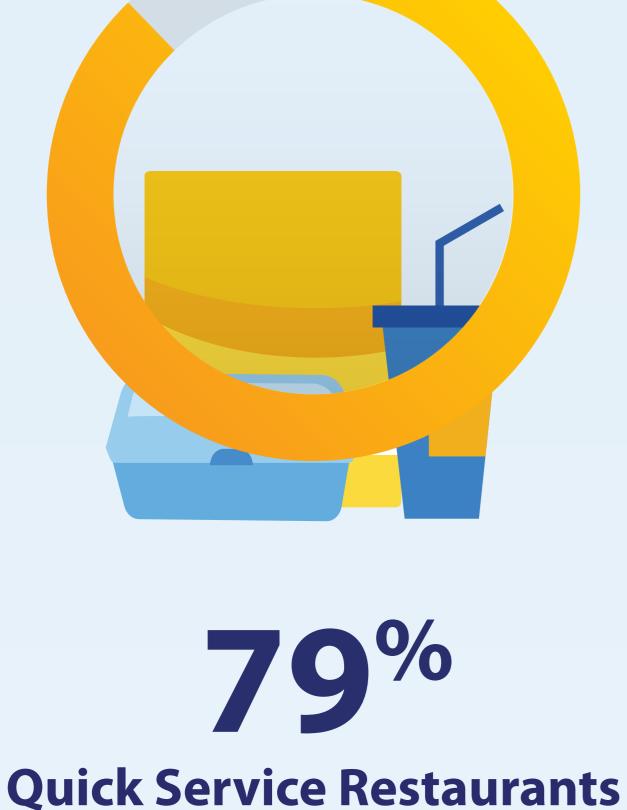
Not Just Fast—Safe Contactless cards use the same dynamic EMV security proven effective at reducing counterfeit fraud.

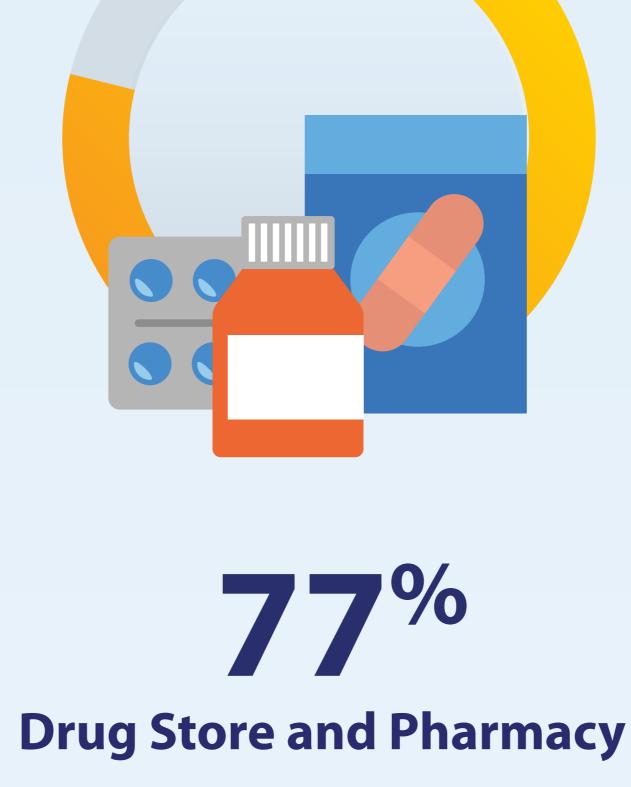


U.S. Consumers Can Tap to Pay Right Away

of Visa F2F transactions occur at contactless-enabled merchant locations⁷ In key categories, a significant share of transactions already take place at contactless-enabled merchants today:9

95% of new terminals shipping are contactless-capable⁸







Learn more about contactless payments:

www.visa.com/contactless

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

1. As of June 2018 3. http://buzzer.translink.ca/2018/07/one-millions-taps-tap-to-pay-hits-a-milestone/ 4. VisaNet, 2018 5. VisaNet, 2018 6. Visa Chip Card Update; https://usa.visa.com/visa-everywhere/security/visa-chip-card-stats.html; June 2018

https://info.atkearney.com/24/2185/uploads/why-us-banks-should-make-contactless-cards-an-immediate-priority.pdf

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7. VisaNet, June 2018

8. Visa Analysis, 2018

2. Merchant Contactless Study, May 2018; data analyzed January 2015 to March 2018: https://www.visa.co.nz/about-visa/newsroom/press-releases/contactless-payments-technology-a-consistent-factor-in-merchant-business-growth.html

9. Hedges, B., Epperson, T., & Gabel, M. (2018). Why US Banks Should Make Contactless Cards an Immediate Priority [White paper]. Retreived August 17, 2018, from A. T. Kearney: