

THE MOBILE PAYMENTS LANDSCAPE

The conversation around mobile payments has reached a fever pitch. But we are far from widespread adoption.

We are on our way to a 'no-app' payment landscape,

where native operating systems - rather than applications will define the way we pay. Here we shed some light on the current landscape and what's on the horizon.





ADOPTION

Slowly but steadily increasing

For mass-adoption, the burden is on merchants to provide seamless systems that are easy to use and device-agnostic



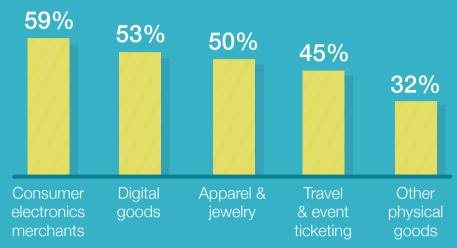
Made POS purchases with their smartphone in 2014



Paid for a product or service at a store using a mobile device

Differs by industry

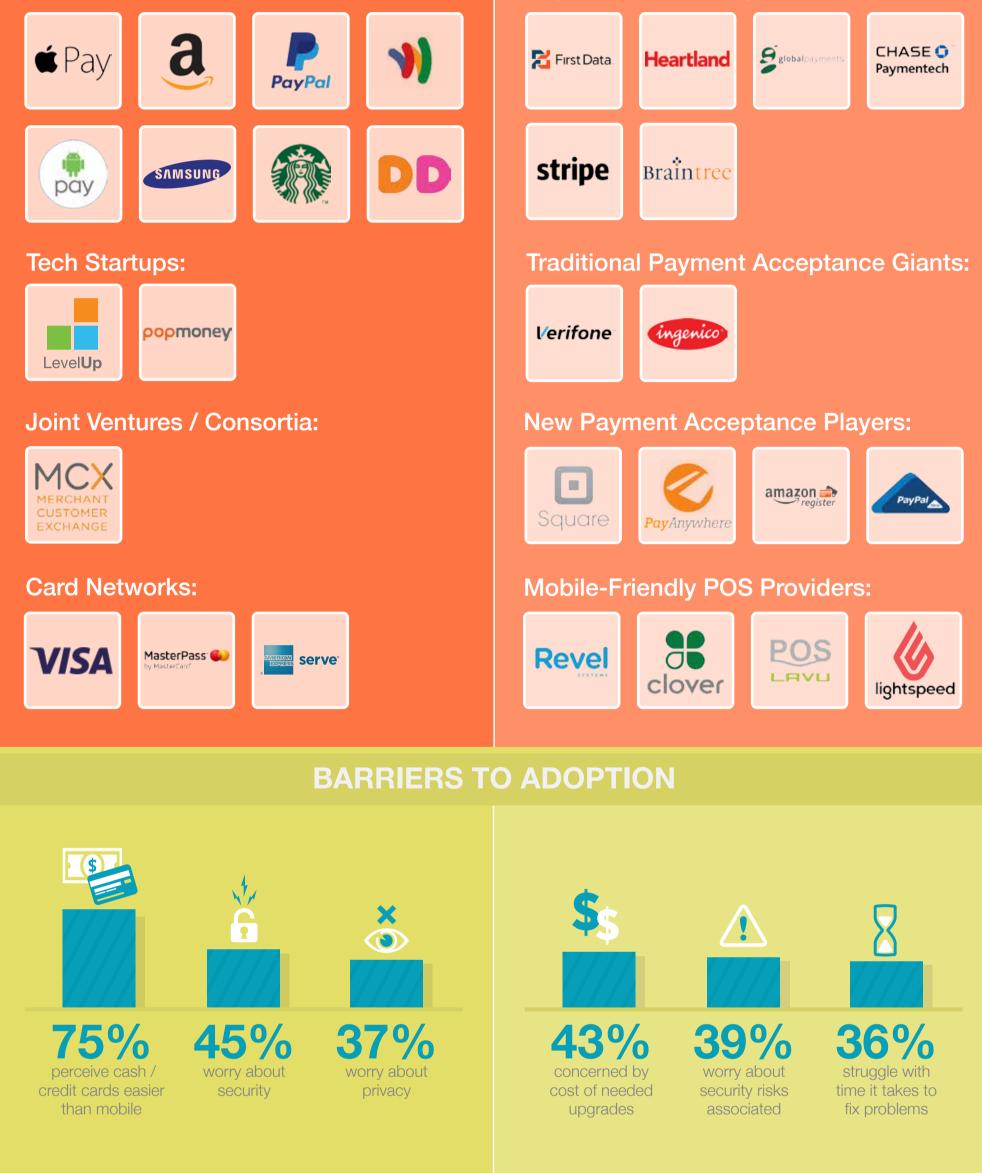
Analysts predict that by 2022, mobile-led digital ordering will dominate the entire mix – encompassing 50% of transactions



CURRENT LANDSCAPE

Tech Giants:

Payment Processing Providers:



LOOKING AHEAD



The future will be a 'no-app' landscape - where payments begin with the operating system rather than retailer-built apps





Highest adoption rates:

fuel/convenience, restaurants, public transportation and casual retailing merchants



New **Technologies:** such as Beacons, Virtual

Shopping Cart, AR Mirrors and No-touch checkout - will abound

ACT NOW: HOW TO GET IN THE GAME



Learn how to pay with your iOS or Android device



Clean out your wallet: Determine the best payment cards for you in terms of rewards, security and values - and digitize them



Look for retailers that are customizing payment decisions at checkout - it's about to become easier to pay with your phone than your card



Focus on infrastructure: Ensure compliance with standards like EMV



Build loyalty programs: Make sure they are flexible and data can be transferable



Become educated about consumers' profiles in order to better cater to unique needs of each

RESOURCES:

- Digital Transactions, March 2015
- Oracle Report, October 2014
- Mobile Payments Today, July 2015
- Apple Inc., January 2015
- NCR Silver 2015 Restaurant Technology Pulse, June 2015

www.mobiquityinc.com

