

AMERICA

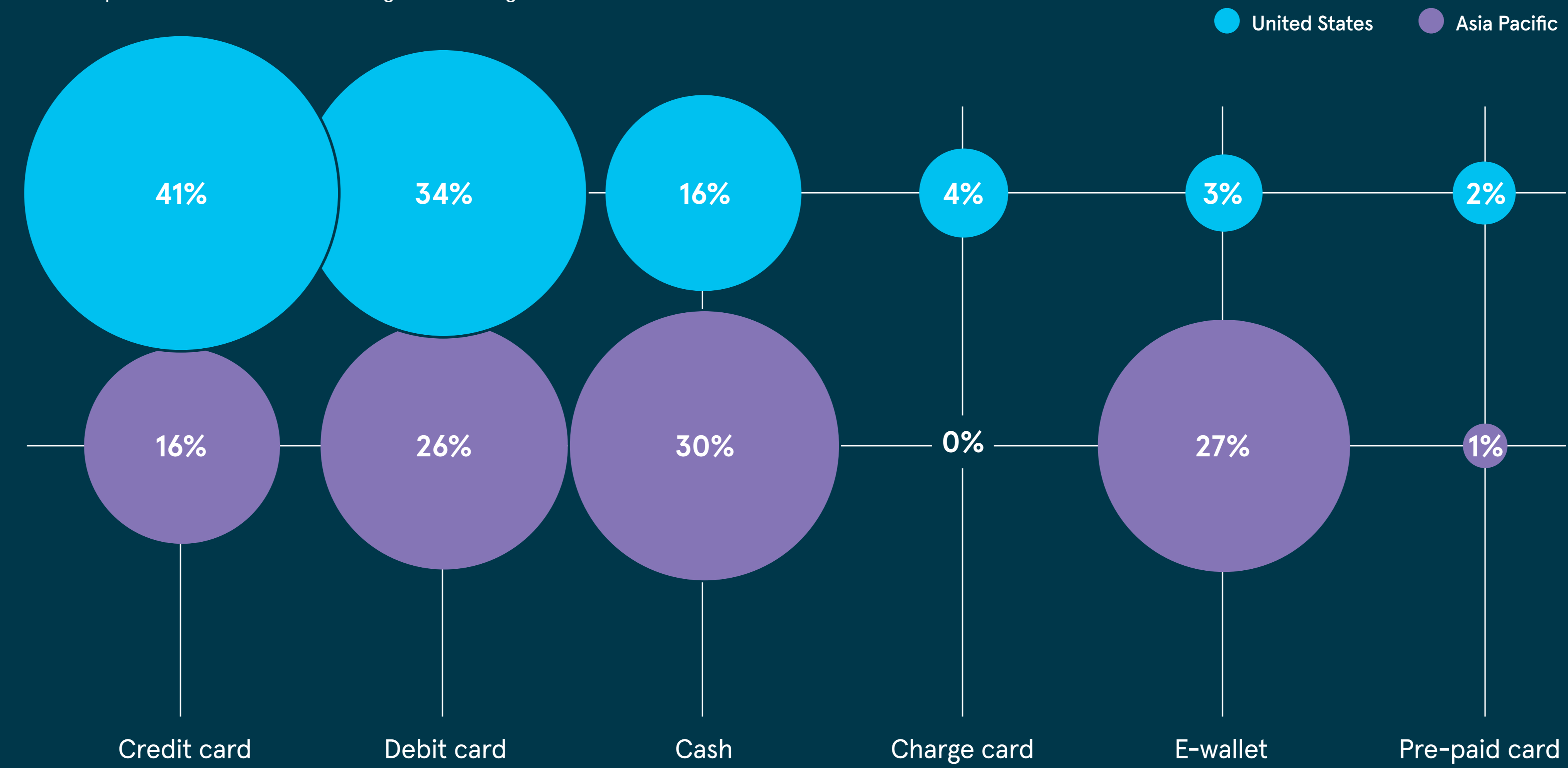
WHERE CASH AND CARDS ARE STILL KING

The payments story in North America is one of contrast. It is home to the global behemoths of Silicon Valley, several cryptocurrency giants and some of the most disruptive technology startups in every field; yet it remains behind much of the developed world when it comes to mainstream adoption of modern payments technologies, such as biometrics, mobile wallets, contactless and even chip and pin. Signing for a card payment is still very much commonplace, but why is this? Mature technology infrastructures have some part to play, sure, but one of the key reasons is consumer attitudes and established preferences for cash and cards

CARDS AND CASH DOMINATE NORTH AMERICAN PAYMENT METHODS

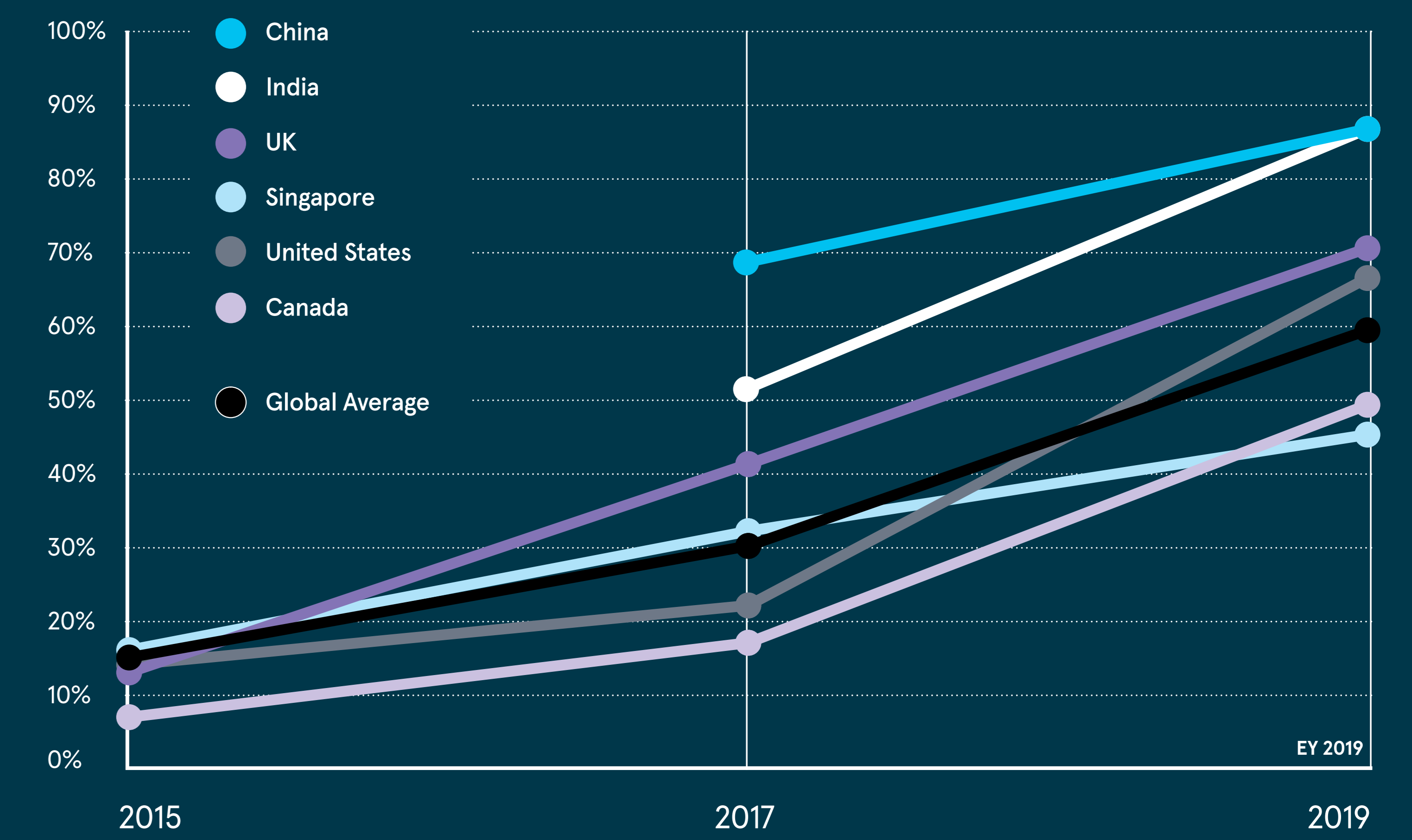
Worldpay 2018

Share of point-of-sale transactions using the following methods in 2018



NORTH AMERICA REMAINS BEHIND THE GLOBAL SURVEY WHEN IT COMES TO FINTECH ADOPTION

Percentage of the digitally active population who at least one fintech service



TOP PAYMENT METHODS IN THE UNITED STATES

Bain 2018

Percentage of consumers who used the following methods in 2018



64%
of Americans feel nervous when they don't have cash on them or in their wallet

56%
are more likely to go to a store that only accepts cash than a store that does not accept cash at all (44 per cent)

45%
would likely stop going to a store or restaurant they like if it stopped accepting cash completely

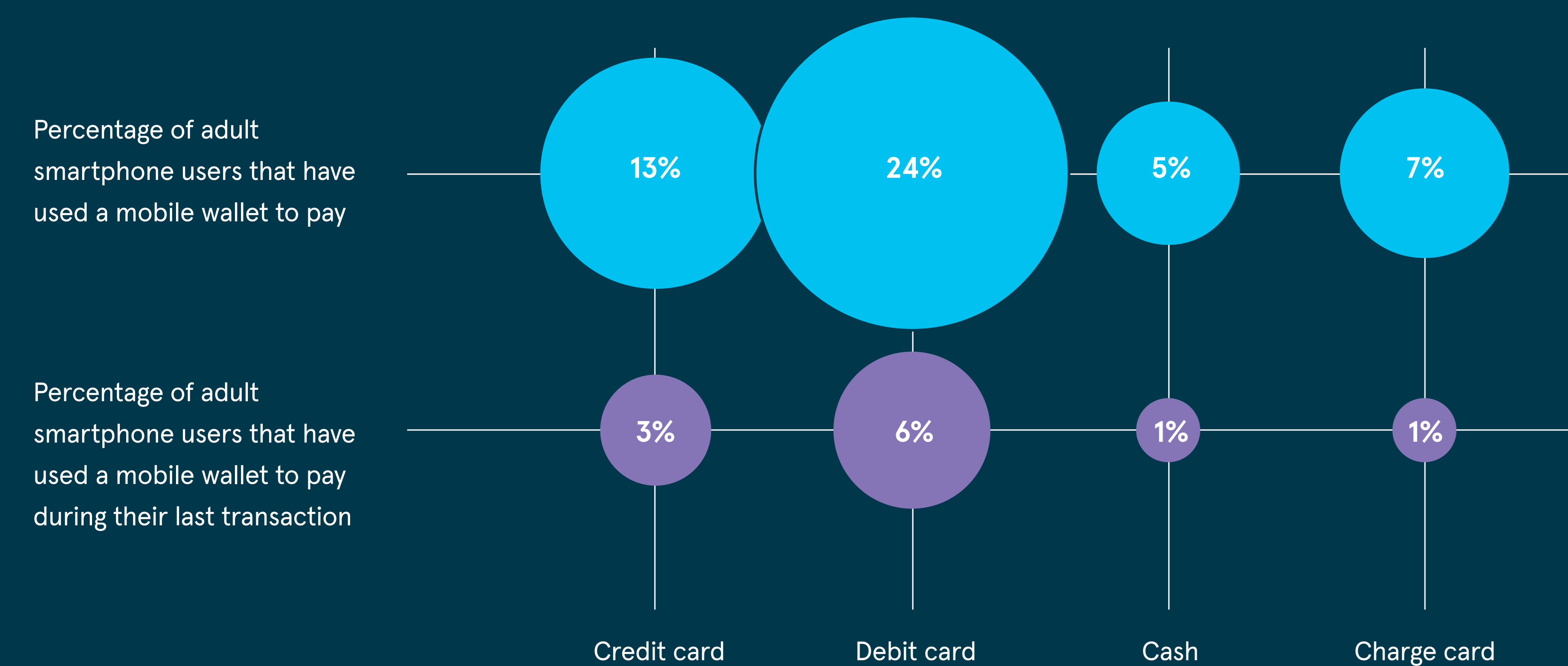
Cardtronics 2018

NORTH AMERICA REMAINS BEHIND THE GLOBAL SURVEY WHEN IT COMES TO FINTECH ADOPTION

Cardtronics 2018

Percentage of the digitally active population who at least one fintech service

EY 2019



CASH TRUMPS OTHER PAYMENT OPTIONS

Percentage of US adults who agree with the following statements for each payment method

