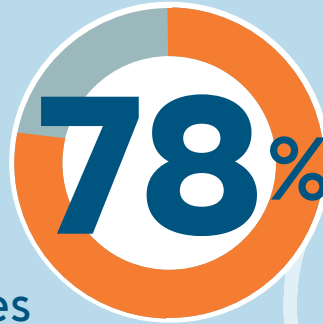


Mobile Tipping Point

Smartphone ownership is up. Consumers are using them to shop and bank now more than ever. Interest in mobile wallet is increasing. Consumers are eager to entrench mobile technology in their lives, but security and privacy concerns temper their enthusiasm.

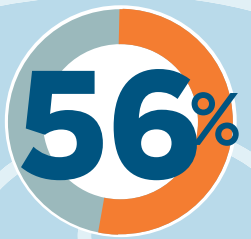
Banking and Shopping Go Mobile

Consumers use their smartphones to find stores, price shop and perform banking activities.



Geo-Location Services
(e.g., getting directions, mapping a location)

Banking



Price Comparison

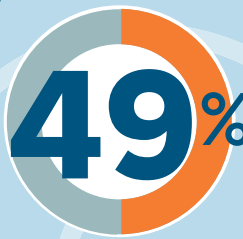


Mobile Wallet Interest is Increasing

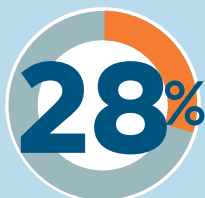
Consumers want a seamless shopping experience and making payments with smartphones is a part of that. Accordingly, awareness of and interest in mobile wallet is up.



use smartphones to make purchases



have heard of mobile wallets



are interested in using a mobile wallet (up from 19% in March 2012)

Security Concerns Persist with Mobile Payment

Security concerns, rather than apprehension over mobile technology, hold consumers back from fully embracing mobile wallets. When asked, 77% said they are concerned about the security of mobile wallets.

72%

worry that payment information could be stolen

59%

worry about losing their phone

40%

fear weak signal strength



Carry Less. Do More.

Consumers want to lighten their load. They're intrigued by the possibility of doing more with less. Merchants and financial institutions can strengthen relationships with consumers by offering safe, secure, streamlined payment and shopping solutions for their smartphones.

