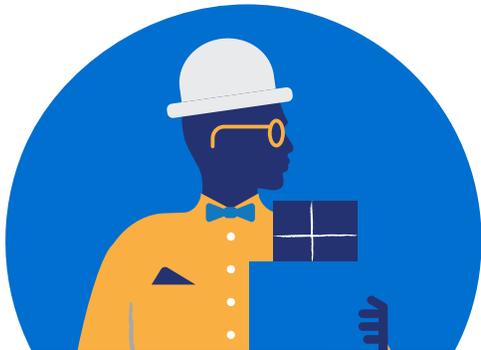


Secure Remote Commerce is an industry-led initiative to provide a secure, streamlined checkout experience for consumers and merchants.

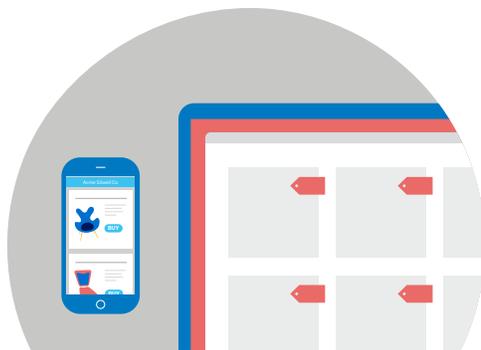


CONSUMERS

with 3+ online purchases in 12 months

61% prefer the convenience of selecting from a list of their existing personal payment information when they purchase online instead of keying in personal payment information.

81% say that providing a secure checkout experience that eliminates the need to store payment card information is important in making it easy to complete an online transaction.



MERCHANTS

who accept online or mobile payments

87% say that providing a seamless checkout experience is a significant consideration when making the decision to offer multiple payment options to their online customers.

72% agree that they would benefit from a program that eliminates or reduces the need to store customer payment card information.



DON'T *do business* **WITHOUT IT**

The 2018 American Express Digital Purchasing Survey was conducted among U.S. consumers and merchants that offer online/mobile payment options to their customers. The consumer portion of the study is based on an overall sample of 1,002 respondents weighted to U.S. census based upon gender, age, education, race and region. Unless otherwise noted, responses among consumers represent those who have made an online purchase three or more times in the past 12 months based on self-report. The sample size of n=775 has a margin of error of +/- 3.5 at the 95% confidence level. The anonymous survey was conducted online August 23-28, 2018.

The merchant portion of the survey was conducted online among a sample of 400 business leaders in the U.S. who have responsibility for making decisions regarding customer payment options, IT/data security, or online sales strategy and planning. Respondent companies must offer credit/debit card or digital payment options to their customers in addition to online/mobile channels. The sample for the study came from an online panel. The business sample has a margin of error of +/- 4.9 at the 95% confidence level. Fieldwork was conducted August 31 – September 10, 2018.