Contactless Payments Take Charge

Contactless Cards and digital wallets are fast, convenient and secure.

Consumers who use it love it.
74% of consumers surveyed have used it.\(^1\)
37% use it always or almost always.\(^3\)

Merchants love it, too.
93% agree it’s a fast checkout option.\(^2\)
92% agree it’s more convenient than paying with card or cash.\(^2\)
87% agree it provides safer transactions through device security, data encryption, and tokenization.\(^2\)

In-store or online, it’s easy to use, but education and clear signage are key to further adoption.

48% of consumers who never or almost never use contactless payments cite knowledge gaps, like not knowing where or how to use it or whether their device has that capability.\(^1\)

Where are consumers looking to use contactless?\(^1\)

- 48% at the grocery store.
- 40% at retail stores.
- 38% at restaurants.
- 38% at convenience stores.
- 37% to pay at the pump.

\(^1\) Source: The Amex Trendex: 2022 Digital Payments Edition is based on a sample of 1,011 respondents weighted to U.S. census based upon gender, age, education, race and region. The anonymous survey was conducted online September 14–16, 2022.

\(^2\) Source: The Amex Trendex: Digital Payments Edition was conducted online among a sample of 418 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. The sample for the study came from an online panel. Fieldwork was conducted September 13–21, 2022.

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