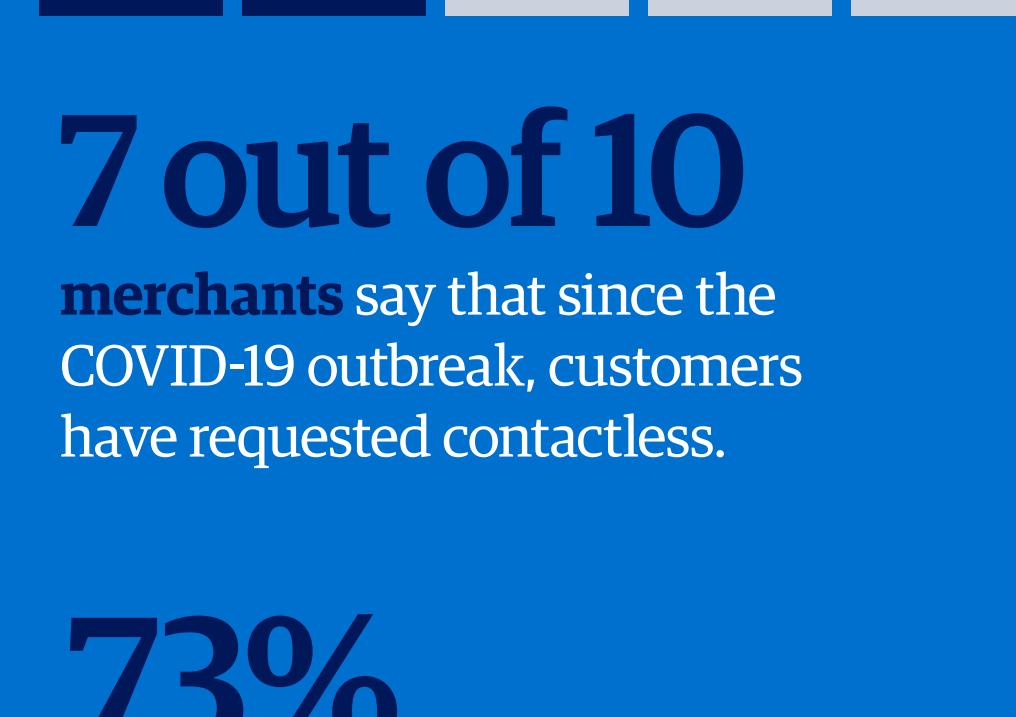
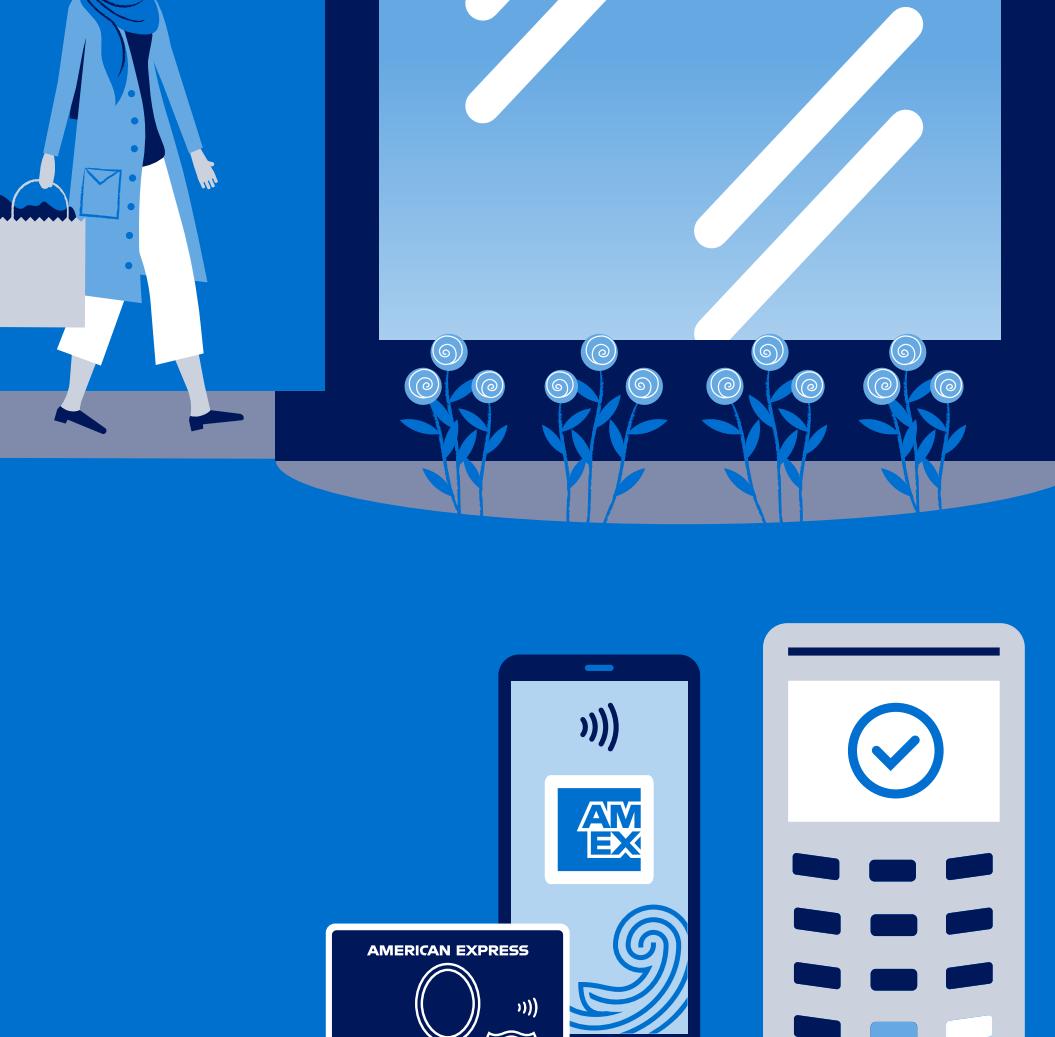


The case for contactless payments.

Simple, safe, touch-free convenience works for merchants and consumers.

It's the preferred way to pay.

Shoppers want it, shopkeepers encourage it: Tapping to pay is here to stay.



7 out of 10

merchants say that since the COVID-19 outbreak, customers have requested contactless.



73%

of merchants agree that since the COVID-19 outbreak, they prefer customers to pay with a card or app, instead of having to handle cash.

MERCHANTS FEEL BETTER ABOUT IT.

If businesses can improve health and safety while improving checkouts, they'll do it.

80%

of merchants agree that using contactless payments keeps the checkout area cleaner and safer for employees and customers.

84%

agree it's safer for personal health than using cash, swiping a card or inserting a chip card.

52% of merchants already offered contactless pre-COVID.

32% of merchants recently adopted or plan to adopt contactless due to COVID-19.

81% of merchants intend to make contactless a permanent option for their customers.

IT'S WHERE BUSINESS IS HEADED.

Merchants are making the entire payment process touch-free—eliminating the need for customers to sign or enter a PIN.

NO SIGNATURE



Prior to COVID-19:

57%

of merchants accepted card payments without a signature or PIN.

Since the outbreak:

28%

of merchants adopted or plan to adopt no-signature/no-PIN payments.

41%

of merchants adopted or plan to adopt a new e-commerce website solution for their customers due to COVID-19, including options for:



Methodology: The Amex 2020 Digital Payments Trendex 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 payments. At least some portion of their payments must be accepted at point-of-sale. Companies operate in the following customer-facing industries: Arts/Entertainment/Recreation, Construction/Home improvement, Financial services/Real Estate/Insurance, Healthcare, Personal Services (e.g., salon, barber, gyms, etc.), Professional services (e.g., repair services, legal services, design, decorator, etc.), Restaurants/Bars/Food services, Retail trade, Travel/Leisure.

The sample for the study came from an online panel. Fieldwork was conducted between July 30 – August 7, 2020.

AMERICAN
EXPRESS

The Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned by and used with permission of EMVCO, LLC.