

# 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%

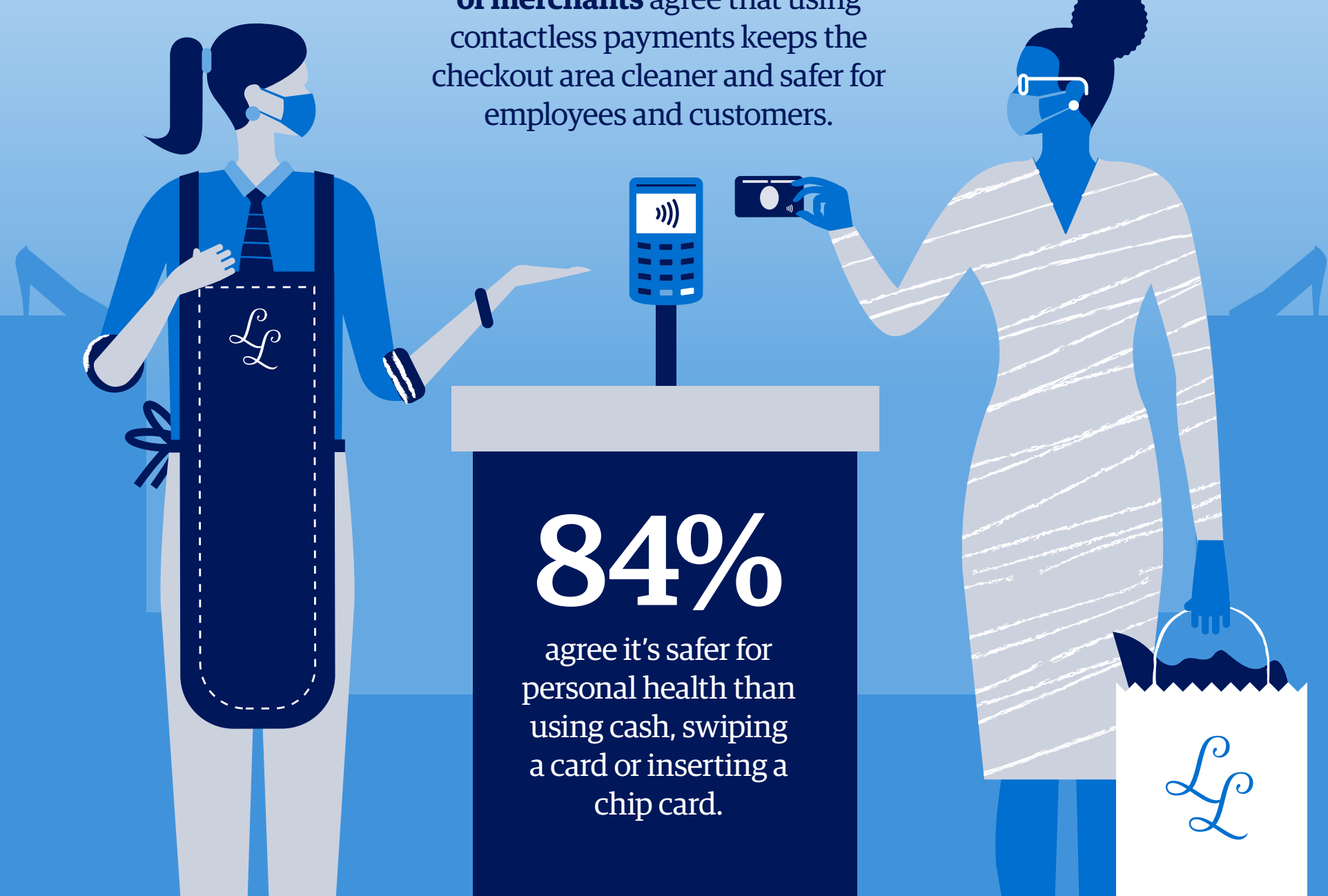
**of merchants** agree that since the COVID-19 outbreak, they prefer customers to pay with a card or app, instead of having to handle cash.

## 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.

No surprise: Touch-free transactions are on the rise.

### 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



### NO PIN

Prior to COVID-19:

### 57%

**of merchants** accepted card payments without a signature or PIN.

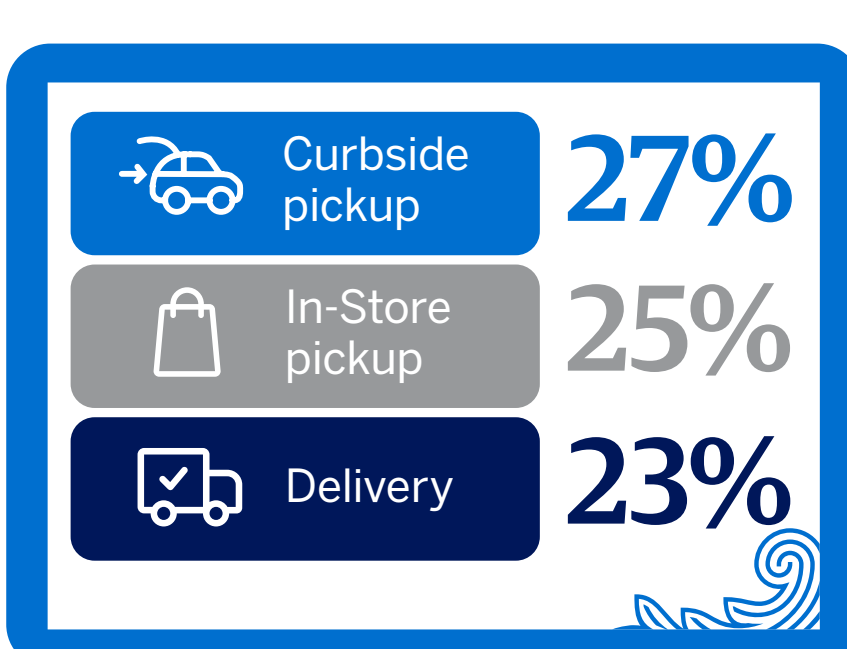
Since the outbreak:

### 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.

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