



IDEMIA PayCheck May

Insights into recent developments in the payment eco-systems, and examples how card issuers can leverage these trends

PAYMENT

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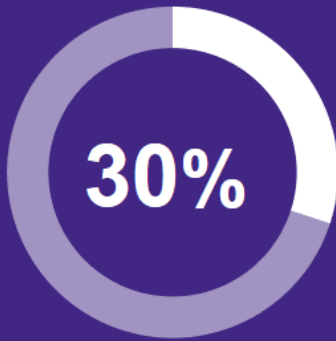
At the end of each month, an IDEMIA PayCheck is posted. This PayCheck offers some insights into developments that are forming the payment eco-system, and also gives examples of how card issuers can leverage these trends. Here is the PayCheck for May 2020.

CONTACTLESS PROLIFERATION

The developments during the first months of **2020** have had a profound impact on many aspects of our societies, one of these being how we pay. **Cash** handling has **decreased** significantly, contactless thresholds have been increased around the world and **contactless** payments have seen a **spike** in **usage**, not the least in regions where it hasn't become mainstream yet.

These changes might very last. History shows that once a new payment habit has been established, consumers get comfortable with the novelty and don't go back

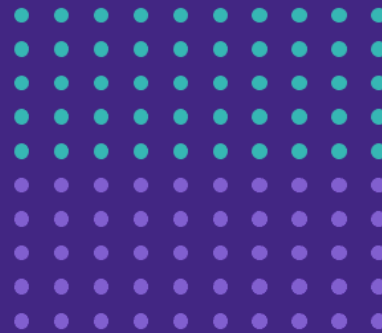
PAYMENT HABITS ARE CHANGING FAST



... of US consumers have **started** using **contactless** since March 2020, and 70% of these will continue to do so¹

50%

Cash usage in the UK was **halved** during March 2020²



40+ countries have **increased** the **contactless thresholds** since March 2020

Sources:
1. PaymentsJournal, "Contactless and ...",
2. The Guardian, "UK cash usage halves within days..."



Enable banks to provide convenient and secure contactless payments by offering a complete portfolio encompassing international as well as local schemes



CONTACTLESS CARDS

IDEMIA is a founding member of the White Label Alliance (WLA), striving to provide local schemes with an open standard for dual interface payments

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F.C.O.D.E

Since any transaction is authenticated as the cardholder touches the card's fingerprint sensor, high value payments is possible in contactless mode

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