# Your money, your way

The tech revolution in 2020 that changed the ways we pay



### People around the world can't stop tapping

Globally, we saw widespread growth in **contactless payments** which are becoming the standard for face-to-face transactions:

We now have 17 countries where contactless



of face-to-face transactions

and 60+ countries where contactless is at least \_\_\_\_\_

of face-to-face transactions



Tap like a pro

In more than **60 countries around the globe**, Visa has increased limits on the amount of tap to pay transactions — meaning you can pay for larger purchases with a simple and secure tap

## Look



Check for the Contactless Symbol ® on the store's checkout terminal



When prompted, bring your card or device within a few inches of the Contactless Symbol



Once your payment is confirmed, you're good to go

#### New York City — where tap to pay is trending



at the curb and at your door

Of all face-to-face transactions in New York City, tap to pay increased from:<sup>2</sup>

27.5% ()% Feb 2021 Jan 2020

Tap to ride is now available for the estimated 1.7 billion riders on New York's MTA<sup>3</sup>

And people are tapping to ride, with 31 million Visa taps on the MTA<sup>2</sup>

# Merchants went multi-dimensional — to meet you online,



Jim's Restaurant

**49%** of surveyed people now prefer to shop online4



of surveyed small business owners adopted new technologies to meet customers online and in-app<sup>4</sup>

67% of surveyed small business owners tried a new approach in 2020 to keep you happy<sup>4</sup>

#### The card wash

More than 3 in 5 surveyed consumers (62%) are taking steps to keep their credit card clean4





Do use disinfecting wipes to clean both sides of the card Do wash with dish soap under running water for 20 seconds



Don't use harsh chemicals or abrasive materials to clean Don't use rubbing alcohol Don't submerge the card

### Money's moving in real-time\* — between friends, family and businesses worldwide









#### **Government Payouts**

Receiving disbursements from the government to make purchases is simple, convenient and secure with Visa Prepaid Cards. The U.S. Department of Treasury distributed nearly **12 million Economic Impact Payments** using these cards from April 2020 – February 2021<sup>6</sup>

#### P<sub>2</sub>P

Payback's a breeze through 100+ enabled person-to-person (P2P) providers. This payment choice is gaining steam as Visa Direct-enabled P2P payments saw a 75% year-over-year growth globally

P2P payments on Visa Direct grew globally in 2020



## **Emerging payment tech to know**



Tap to Phone: Technology that helps transform current Android smartphones or tablets into contactless payment acceptance terminals without additional hardware



#### Installments (aka buy now, pay later): Make big purchases without breaking the budget by splitting

purchases into equal payments over a set amount of time



#### **Cryptocurrency (aka digital currency):**

enabled P2P providers

Consumers holding bitcoin and other digital assets can get a Visa card with one of the 35 crypto wallets and exchanges issuing Visa. That card is good for fiat transactions at any of the nearly 70M merchants who accept Visa

