

Goodbye, long lines. Hello, Tap on Mobile.

Today's checkout line is now anywhere and everywhere. Thanks to Tap on Mobile, merchants have the flexibility to offer a convenient alternative to traditional payment terminals. By downloading an app, smartphones and Android tablets can become contactless payment acceptance devices.

1. Tap on Mobile gives merchants the power of flexibility

Retailers without a digital and portable checkout option may miss out on sales.



2. Customers want quick and easy checkouts

Customers who prefer online shopping are more likely to shop in-store² if they could do the following.

Order online and pick up in-store

54% of shoppers agree

Skip the line and pay a sales associate

50% of shoppers agree

Use contactless payments anywhere they want

49% of shoppers agree

Pay at self-service checkout kiosks

39% of shoppers agree

3. Payment flexibility is on the rise everywhere

Turning a smartphone or other device into a payment terminal gives micro and small entrepreneurs access to the latest customer experience advances.

67% of retailers accept some form of no-touch payments.³

Digital wallet use rose **43%** during the pandemic.⁴

82% of merchants state mobile point of sale has helped drive new sales opportunities.⁵

Discover Global Network contactless sales volume increased **260%** year-over-year from 2020 to 2021 globally.⁵

Tap on Mobile is just getting started, meaning the customer point-of-sale experience is about to have a "smartphone moment." With increased adoption and compelling customer benefits, the expansion of Tap on Mobile is moving digital payments forward as never before.

Discover® Global Network is here to help increase your digital payment capabilities across digital wallets, e-commerce, bank and merchant wallets, in-app and elsewhere.

¹ ATM Marketplace, 2022. "Examining the state of cash." Viewed 5th May 2022. <<https://www.atmmarketplace.com/articles/examining-the-state-of-cash/>>

² 451 Research, 2022. "Optimizing Payments to Level Up the Customer Experience." Viewed 3rd May 2022.

³ National Retail Federation, 2020. "Coronavirus leads to more use of contactless credit cards and mobile payments despite cost and security concerns." Viewed 4th May 2022. <<https://nrf.com/media-center/press-releases/coronavirus-leads-more-use-contactless-credit-cards-and-mobile-payments>>

⁴ WorldPay, 2021. "The Global Payments Report." Viewed 5th May 2022. <https://offers.worldpayglobal.com/rs/850-IOA-856/images/1149143_GPR_DIGITAL_ALL_PAGES_SINGLES_RGB_FNL_8B.pdf>

⁵ Discover Global Network Internal Reporting.