

Online, in-store, accept mobile payments today

As smartphone penetration around the world increases and mobile payment friction decreases, more and more shoppers will turn to their smartphone to make purchases online and in-store.

Businesses that adapt and leverage mobile acceptance will be better prepared to create more value for their customers by streamlining loyalty add-ons and improved security. Optimizing omnichannel offerings is vital in order to support a holistic customer experience ultimately maximizing brand interaction and value.

Take another look at digital wallets

84 percent of worldwide internet users access the internet from a mobile phone.¹ In the U.S. alone, 77 percent of the adult population now owns a smartphone.²

Along with increased adoption of mobile devices comes a rise in mobile payments. By 2020, mobile payment volume is projected to grow to \$503 billion, representing 56 percent of the consumer population.³

Digital Wallets

Customer payment information is tokenized and passed encrypted to merchants, and wallet providers can seamlessly add an additional layer of customer authentication.

Digital Wallets Online

- Customers can set up card payment information before shopping online
- From 15 clicks to 1, customers can quickly make purchases from their preferred device

Digital Wallets In-store

- Customers always have their phone with them
- Faster than EMV or cash, customers can check out quickly and merchants can add loyalty add-ons to the authorization

A world of smartphone-tethered consumers:

2.6B

smartphone users

47%

Global eCom spend via mobile wallets by 2022⁵



Pay

Enable every payment made anywhere, anytime, anyway.



Faster, more secure payments

Simple and secure, digital wallets are a convenient way for consumers to pay. When a digital wallet is used, the cardholder data is tokenized, making the transaction more secure for you and your customers. Plus, when customers use digital wallets in your store or online, the checkout process is a lot faster

A better customer experience

Consumers want to protect their financial information, and merchants want to avoid a data breach and lost merchandise. Tokenization helps secure digital wallets to protect cardholders and businesses, making transacting a faster and safer experience for everyone.

The integration is easy

Integrating digital wallets into your in-store or online checkout strategy leverages the security and convenience benefits that the wallets provide. Worldpay offers several methods for integrating digital wallets including decryption, tokenization using eProtect, and other approaches that complement your existing business rules.

With so many wallets on the market, it can be challenging to determine which technology is the most commonly used, the most secure, worth the investment, and withstands the test of time.

Luckily, with Worldpay, you don't have to choose just one wallet. Our team works closely with card brands and major mobile players and our server-to-server connection streamlines the latest wallet integrations including Apple Pay, Google Pay, Visa Checkout, Master Pass, Samsung Pay and AMEX Express Checkout. Plus, we also support emerging payments and unique use cases such as voice and messenger pay to help you create engaging customer experiences.



Over 33 million users are enrolled in Visa checkout and 57% of the top 20 QSRs accept contactless payments.⁴

Get started today

- ¹ <https://viewcontent2.emarketer.com/Content/global-digital-users-2018?ecid=dfda7bcd4b86471fba0d362cf4a962e>
- ² <http://www.pewglobal.org/2018/06/19/2-smartphone-ownership-on-the-rise-in-emerging-economies/> OR <http://www.pewglobal.org/interactives/global-tech/>
- ³ <http://www.businessinsider.com/the-mobile-payments-report-market-forecasts-consumer-trends-and-the-barriers-and-benefits-that-will-influence-adoption-2016-5>
- ⁴ <https://www.pymnts.com/today-in-data/2018/visa-checkout-retail-credit-union/>
- ⁵ Worldpay Global Payments Report 2018