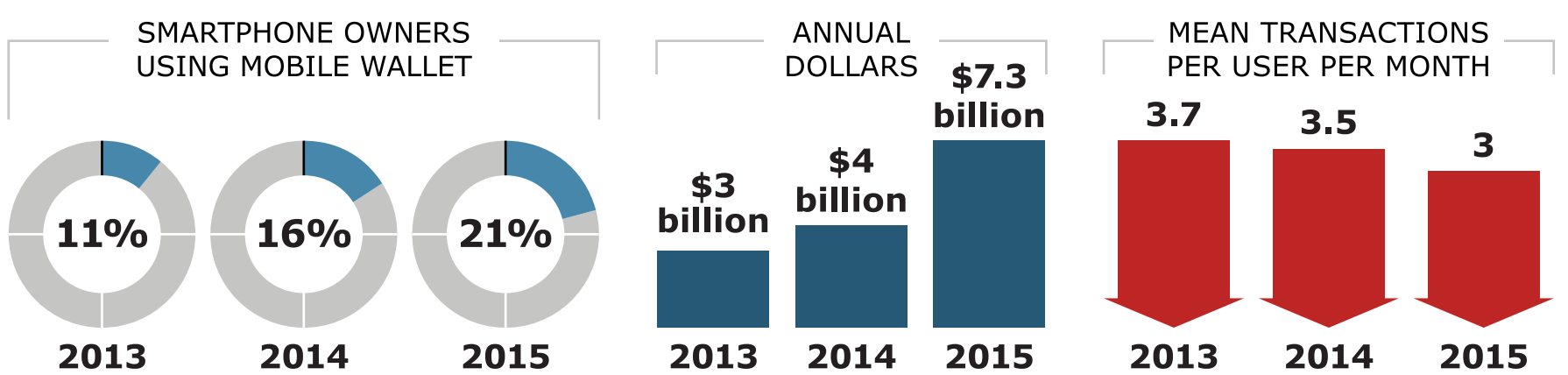


How The Pays Stack Up To Each Other



Technologies	NFC (hardware)	NFC (HCE)	NFC (hardware) + MST
Browser payments	YES	YES	NO
In-app payments	YES	YES	YES
OS support	iOS	Android	Android (Samsung phones only)
Tokenization	YES	YES	YES
Issuing U.S. bank or credit union support	1,361	231	331
Merchant locations where accepted	2.5 million	2.5 million	85% of terminals
In-store consumers who use monthly	8%	5%	3%
In-store monthly users	18.9 million	12.3 million	8.2 million
In-store volume, 2016	\$6.8 billion	\$3.9 billion	\$3.2 billion

More Wallet Users, More Money, Fewer Repeat Purchases



VIEW FULL REPORT:

[Merchant, Bank Mobile Wallets Prove Value Where Apple, Google, Samsung Have Not](#)



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