



# 2013 Retail Point of Sale (POS) Update and Forecast: Mobile and Prepaid Opens New POSSibilities

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At 92.6% of total U.S. retail dollar volume, the point of sale (POS) retail market towers above the online market and will continue to do so for years to come. But the growing popularity of the digital realm has fundamentally altered the nature of the POS, as brick-and-mortar retailers have had to embrace elements of mobile and online channels in order to remain competitive. This report evaluates the actual and forecast changes in the retail POS market, tracking payments mix data from 2012 through the forecast year of 2018 and identifying key drivers of market change. In addition to highlighting domestic in-store retail growth during 2012, this report details Javelin's forecasts for total retail POS payments volume and analyzes share and transaction growth at the POS for credit cards, debit cards, cash, paper checks, prepaid cards, gift cards, and mobile POS proximity payments.

## Primary Questions:

- What are the major trends for domestic retail POS payment transactions?
- How will traditional non-card payment options — cash and paper checks — fare as card-based payment vehicles continue to grow in popularity?
- Will traditional card-based payment options, including credit and debit, maintain current dollar volumes, or will nontraditional options like prepaid and gift cards infringe on their share?
- Will mobile POS proximity payments disrupt the current POS payments ecosystem, or will consumer adoption of this emerging payment option remain scant?
- What factors influence consumer adoption and use of various payment options for in-store purchasing?

## Companies Mentioned:

Discover, FirstData, Green Dot, Intuit, PayPal, Square

- Javelin used data collected through an online survey conducted in October 2012 of a random-sample panel of 3,217 respondents.

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