



# The Contactless Conundrum: Making The Business Case

21 October 2019 By: Rachel Huber

The United States recently moved to chip technology but is it ready for contactless payments? Issuers and merchants both need each other to make the business case to upgrade to near field communication (NFC) options. The report reviews the business case to move to NFC technology for both issuers and merchants while determining market readiness.

## Key questions discussed in this report:

- What are the current adoption rates of contactless cards in the United States?
- How do consumers view contactless cards?
- Why should issuers and merchants adopt contactless cards?
- What are the risks of not adopting contactless cards?

The consumer data in this report was primarily collected from the following:

- A random-sample survey of 3,000 respondents conducted online in March 2019. Respondents are selected to be demographically representative of the U.S. population over the age of 18. The overall margin of error is +/-2% at the 95% confidence level for questions answered by all respondents.

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[javelinstrategy.com](http://javelinstrategy.com)

[inquiry@javelinstrategy.com](mailto:inquiry@javelinstrategy.com)

925.225.9100