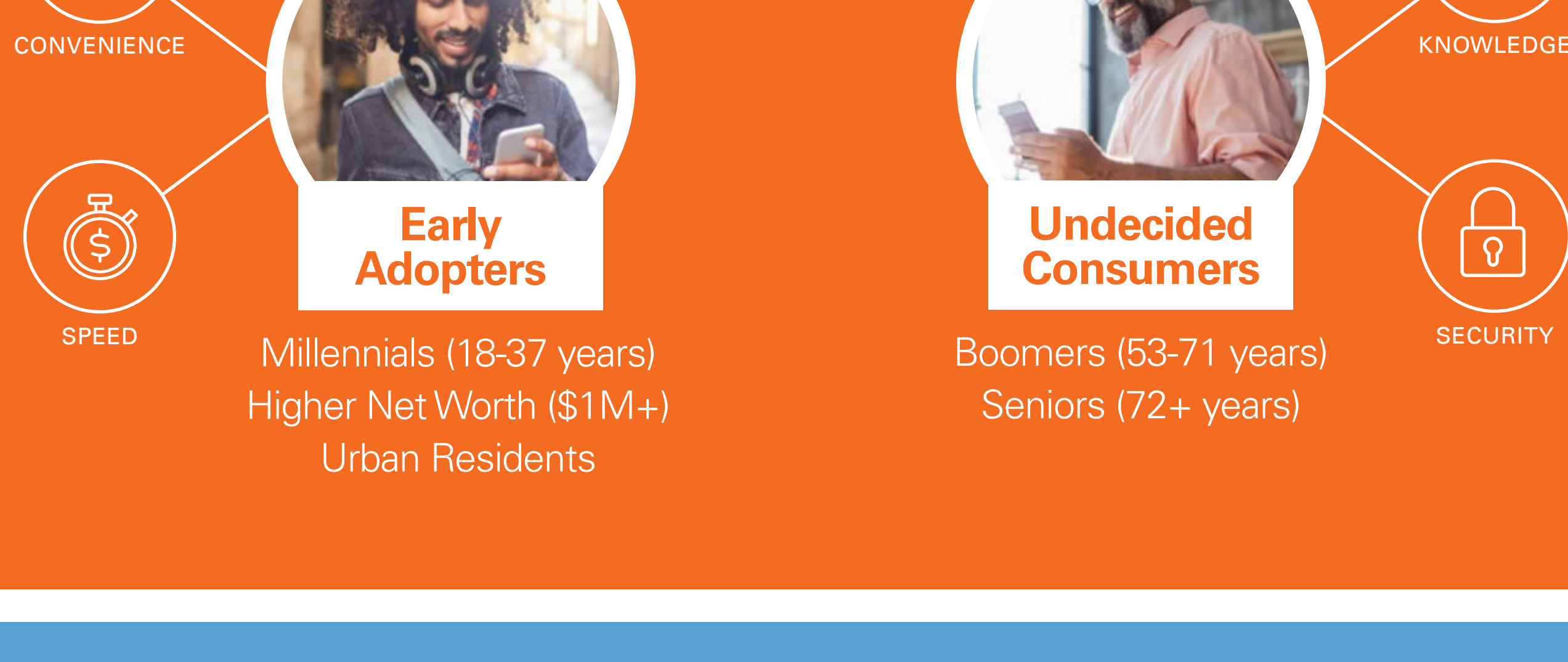


## Digital Wallets:

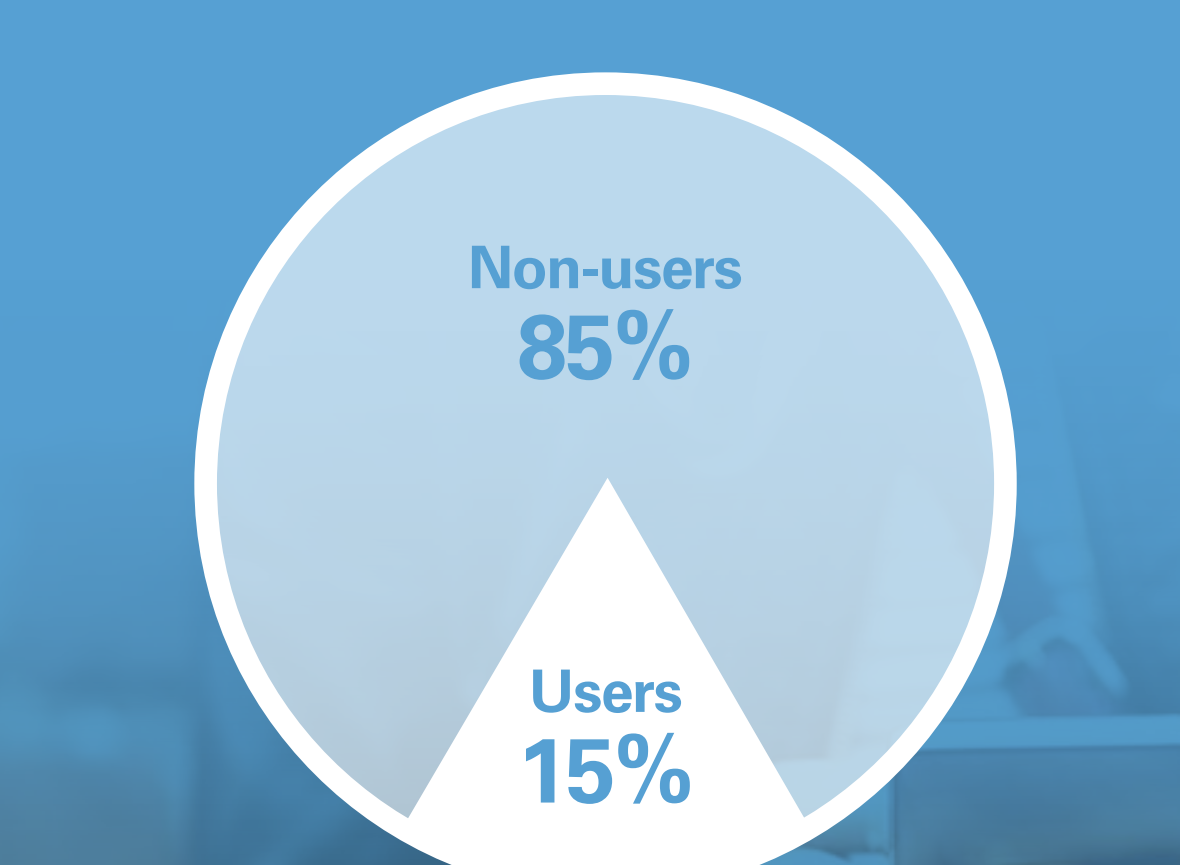
Drive adoption, revenue and loyalty with a frictionless payment experience for your consumers.

### Current Digital Wallet Landscape

and What Drives Behavior



### Banking Customers Who Use Digital Wallets<sup>1</sup>



Groups with notably higher usage:

32%



Millennials

28%



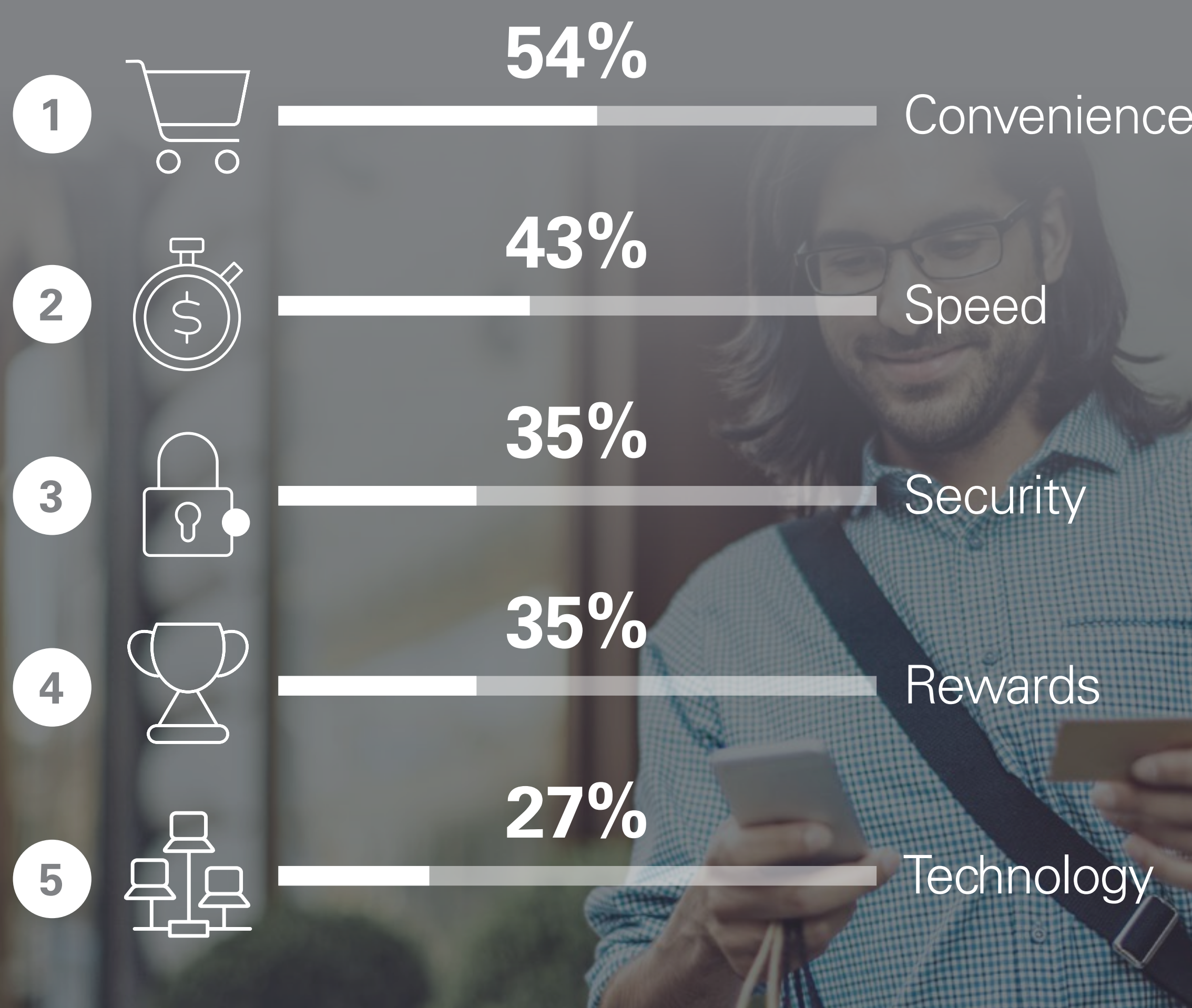
Urban residents

33%



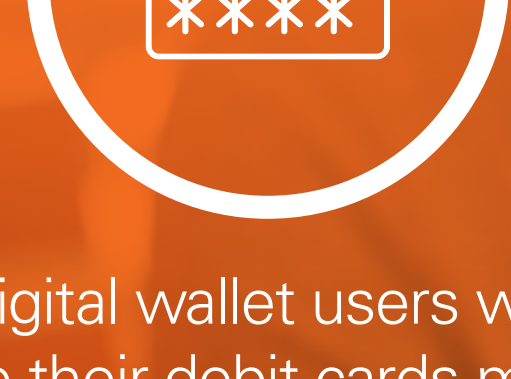
Higher net worth consumers

### What Are the Top 5 Reasons for Digital Wallet Use?<sup>1</sup>



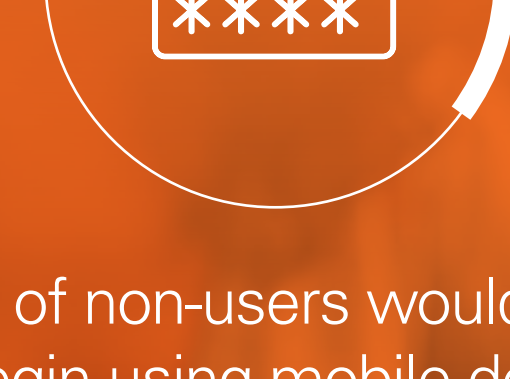
### What Are the Opportunities for Digital Wallets?

77%



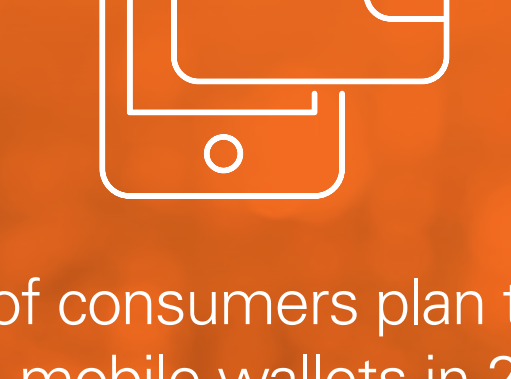
of digital wallet users would use their debit cards more often if more retailers offered mobile payments.<sup>2</sup>

35%



of non-users would begin using mobile debit cards if more retailers accepted them.<sup>2</sup>

64%



of consumers plan to use mobile wallets in 2020, up from 46% today – a 39% rise in the user base.<sup>3</sup>

Mobile payments players are delivering more consumer-focused payments experiences that offer true value beyond the transaction itself.

### What Do Consumers Store in Their Digital Wallets?<sup>1</sup>

45%



Credit Cards

41%



Debit Cards

37%



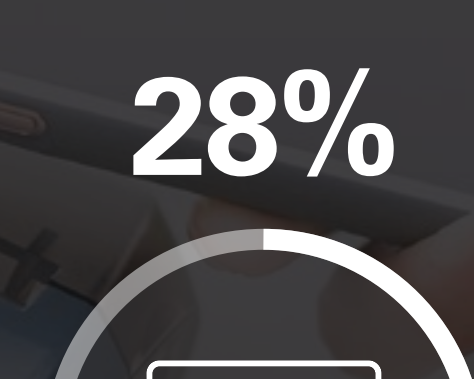
Gift Cards

30%



Loyalty Cards

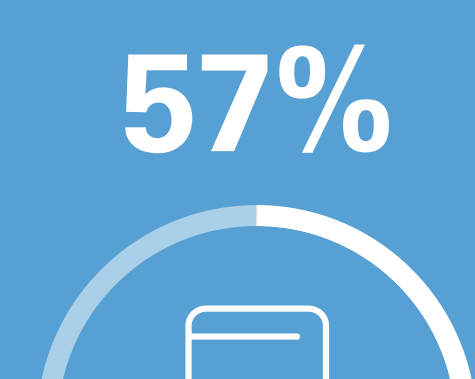
28%



Coupons

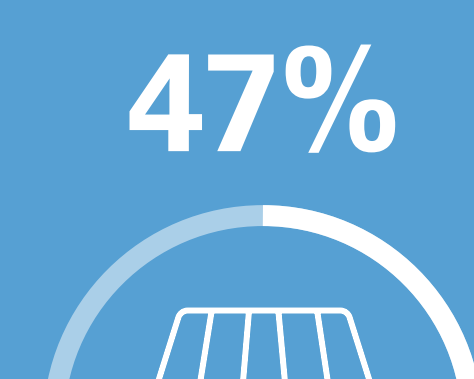
### What Are the Digital Wallet Options?

57%



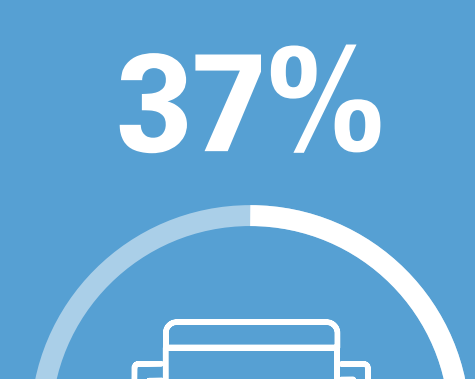
Smartphone Provider  
(Apple Pay, Samsung Pay, etc)

47%



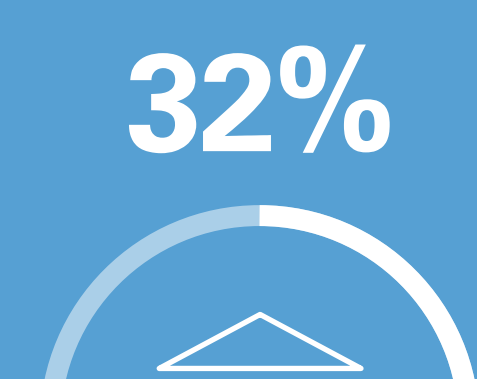
Retailer App  
(Starbucks, etc)

37%



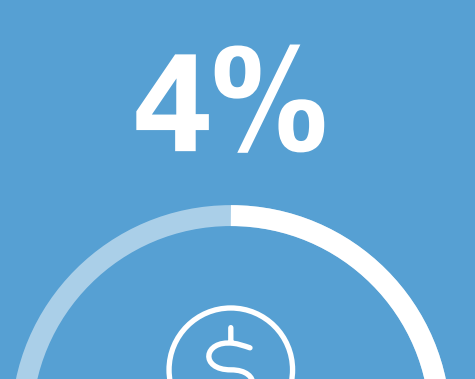
Non-Financial Institution App  
(PayPal, Square, etc)

32%



Financial Institution Mobile App

4%



Other

### How Do Consumers Want to Use Their Digital Wallets?

Nearly 1 in 3



digital wallet users have made payments via a mobile app from a financial institution.

Nearly 2 in 5



consumers express interest in obtaining cash from ATMs without debit cards.<sup>2</sup>

23%



of consumers would give up their mobile banking apps for digital wallets with all their payments information in one place.<sup>1</sup>

Fiserv enables financial institutions with any account processor and mobile provider to compete against larger competitors and disruptors by delivering end-to-end debit, credit and fraud mitigation solutions with the seamless mobile and digital experiences that consumers increasingly demand.

### Credit and Debit Solutions

Helping your consumers see what's possible.

A Digital Wallet is defined as a way to store credit card, debit card, stored value card, prepaid card or gift card information in a digital form on your mobile device. It can also be used to store digital currency or add prepaid dollars to an app.

1 Expectations & Experiences: Quarterly Consumer Trends Survey, Consumer Payments, January 2017  
2 Expectations & Experiences: Quarterly Consumer Trends Survey, Household Finances, October 2017  
3 Driving the Future of Payments: 10 Mega Trends, Accenture Consulting, September 2017

Survey methodology available at <https://www.fiserv.com/resources/expectations-experiences-2017-consumer-payments-research-paper.aspx>