



UNDER EMBARGO UNTIL THURSDAY 12TH FEBRUARY 2009

PRESS RELEASE

British Consumers Driving Adoption of Contactless and Mobile Payments

Independent research shows convenience is key benefit for consumers

Dalgety Bay, UK, 12 February 2009: Convenience, rather than security, will be the driving force behind the UK adopting new payment methods, according to an independent survey of 1,000 British consumers. The research, commissioned by Ingenico, the world's largest payment solutions provider, found that contactless cards and mobile handset technology are popular with shoppers already and could prove a viable alternative for cash.

Respondents were questioned on their experiences with contactless pre-paid cards, contactless debit or credit cards and mobile handset payments. Whilst the actual figures of people using the technologies are relatively low (13, eight and four percent respectively), almost half of all respondents would consider using or would definitely use the technology. This is likely to increase dramatically as awareness of the benefits for cardholders increases.

Although the current limit for contactless payments in the UK is set at £10, the survey found that shoppers are happy for this figure to rise to an average of £35.10. With mobile handset payments, the average was £32.10. However, with the average person carrying £29.30 in cash, this opens the door for these more convenient payment methods to eventually replace 'pocket money'.

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payment

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Mobile handset technology has received the most exposure with British consumers, with 20 percent of respondents having heard of it. Of the 41 percent of people who would consider using or would definitely use the technology, the top three benefits were cited as convenience, a reduction in queuing times and a preference to carry less cash and cards around. Interestingly, only 12 percent of respondents saw the improved security of mobile payment as a benefit.

"Adoption of contactless and mobile payments in the UK is going to be fascinating to watch, as it is being consumer-driven," said Gregor Rankin, marketing manager of northern Europe at Ingenico. "British shoppers want speed and convenience at the till and they see how these new payment methods meet their needs. Retailers can also expect to benefit, as increased footfall is one of the recognised advantages of implementing contactless."

Note to editors: For a copy of the report, please contact Ingenico@octopuscomms.net.

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About Ingenico

Ingenico is the world's leading provider of payment solutions, with over 15 million terminals deployed across the globe. Delivering the very latest secure electronic payment technologies, transaction management and the widest range of value added services, Ingenico is shaping the future direction of the payment solutions market.

Leveraging on its global presence and local expertise, Ingenico is reinforcing its leadership by taking banks and businesses beyond payment through offering comprehensive solutions, a true source of differentiation and new revenues streams. www.ingenico.com

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