Mobile Payments in the U.S., 5th Edition

Description:

Packaged Facts forecasts mobile payments made at the retailer point of sale will increase 54% in 2016 over 2015 with continued robust growth through 2019. Our forecast is predicated largely on continued movement toward smartphone usage saturation and an increase over time in the percentage of smartphone users making mobile payments at the point of sale.

Our latest report, Mobile Payments in the U.S., gives industry participants the insight the need to stay abreast of mobile payments trends, including mobile point-of-sale payments, mobile P2P and mobile commerce. The report does the following:

Explores mobile payment market trends, including tokenization, loyalty/rewards to omni-channel migration, EMV, payment agnostic solutions, and mobile P2P monetization. This includes:

- Mobile payment usage trends by demographic in three segments: mobile commerce, mobile person-to-person payments, and mobile point-of-sale payments.
- Online and mobile payment preference trends (i.e. credit card, PayPal, Visa Checkout, etc.), including direct card entry on website versus wallet options.
- Mobile payment types, ranging from paying bills to making online purchases to P2P and international remittances.
- Mobile bill payment preference trends, compared against other methods.
- Domestic and international money transfer trending, by type of service.
- Mobile P2P services used, with analysis of marketplace leaders.
- Trended interest in mobile payments at POS and mobile POS payment services used.

Analyzes leading mobile/digital wallet payments solutions, such as Apple Pay, Android Pay, and PayPal; and including retailer mobile payments solutions such as Starbucks. These include demographic analysis of numerous features and benefits beyond payments; and payment/revenue metrics.

Analyzes factors shaping merchant-driven mobile payment models and competitive threats and solutions for card issuers and networks; mobile payments' effect on card ownership and usage; and factors influencing specific card choice when making mobile POS payment.

Provides a U.S. market size and forecast for point-of-sale mobile payments.

Contents:

Chapter 1: Executive Summary
- Report Scope
- Report Summary
- Market forecast and trends
- It’s a mobile world
- The payment networks
- MasterCard
- American Express
- War of the wallets
- Android Pay and Apple Pay
- MCX
- PayPal
- Samsung Pay
- Starbucks
- Chase Pay
- Walmart Pay
- Mobile wallets: ingredients to success
- Authentication methods
- Monetizing P2P
Mobile payment methods
M-commerce
Mobile payment types
Mobile P2P
Mobile payments at the point of sale
Mobile payments and the card connection
The card fades into the background
Mobile payments’ effect on card ownership and usage
Factors influencing card choice when making mobile POS payment
Reasons for using credit cards
NFC mobile payments and players
Apple Pay
Android Pay
P2P and bill pay:
In-depth: Starbucks mobile payments
Demographic analysis: An ideal mobile payments candidate
Mobile point-of-sale payment usage
By the numbers: Starbucks mobile payments
The secret sauce: app engagement tying user to Starbucks ecosystem
A multi-channel winner
But still using cards?
Loyalty partnerships promising more to come
In-depth: PayPal mobile payments
Recipe for success: the PayPal digital wallet
Using the mobile app is simplicity itself
Usage reach and demographics
By the numbers: A mobile payments powerhouse
Braintree and Venmo
The balancing act: account funding method
P2P leadership
Mobile POS: gaining traction
Mobile usage is pronounced—at point of sale and online
New agreements bode well for future growth
Chapter 2: Market Forecast and Trends
Market size and forecast
Table 2-1: Mobile Point-of-Sale Payments: Market Size and Forecast
It’s a mobile world
Mobile at-home access gaining on PC access
Table 2-2: U.S. Adult Home Internet Use: Desktop via Mobile Phone, 2008-2015
Smartphone ubiquity around the corner?
Table 2-3: U.S. Adult Call Phone and Smartphone Ownership Trends, 2012-2015
Shift to mobile commerce
And mobile financial service engagement
Table 2-4: U.S. Adult App Use and Banking/Finance App Use, 2015
The payment networks
Visa
MasterCard
American Express
War of the wallets
Calling the winners
A rosy future
Android Pay and Apple Pay
MCX
PayPal
Samsung Pay
Starbucks
Banks in the mix: Chase Pay
Retailers in the mix: Walmart Pay
Mobile wallets: ingredients to success
Payments in the background
Seamless
Payments not the primary driver
Secure
Social
Loyalty and rewards
Payment method choice
Authentication methods
The NFC conundrum
NFC merchant low but progress is being made
Large chain skew
Host card emulation
EMV transition a bit of a bust
Most device upgrades didn't make the deadline
Tokenization
QR code momentum
Monetizing P2P

Chapter 3: Mobile Payment Methods

M-commerce
Online payment preference trends
Table 3-1: Online Payment Method Preferences, 2014-2015
Online and mobile payment method preferences
Mobile shoppers turn to checkout methods
Graph 3-1: Payment Entry/Usage Methods: Online vs. Mobile, by Preference, 2015
Demographic mix
Scoring with Millennials
Table 3-2: Payment Entry/Usage Methods, by Preference and Age, 2015
Multi-cultural reach
Table 3-3: Payment Entry/Usage Methods, by Preference and Race/Ethnicity, 2015
Mobile payment types
Table 3-4: Mobile Payments Types Used, by Age, 2015
Table 3-5: Mobile Payments Types Used, by HH Income, 2015
Table 3-6: Mobile Payments Types Used, by Race/Ethnicity, 2015
Mobile bill payment catching up to phone and in-person
Table 3-7: Payments Methods Used, Smartphone Users vs. Non-Users, 2015
Mobile P2P
Domestic and international money transfer trending
Table 3-8: U.S. Adult Money Transferors: Domestic and International, 2008-2015
PayPal gains on Western Union
Table 3-9: Person-to-Person Money Transfer Methods/Services Used in Past 12 Months, 2010-2015
Mobile P2P services
Graph 3-2: Mobile P2P Services Used, 2015
Demographic mix: adoption among women lags
Table 3-10: Mobile P2P Services Used, by Gender, 2015
Middle age in the mix
Table 3-11: Mobile P2P Services Used, by Age, 2015
Multi-cultural connections
Table 3-12: Mobile P2P Services Used, by Race/Ethnicity, 2015
Mobile payments at the point of sale
Interest in mobile payments at the point of sale on the rise
Table 3-13: Interest in Mobile POS Payments, 2012-2015
Mobile POS payment services
Graph 3-3: Mobile POS Payment Services Used, 2015
Demographic mix
Table 3-14: Mobile POS Payment Services Used, by Gender, 2015
Table 3-15: Mobile POS Payment Services Used, by HH Income, 2015
Usage frequency
Table 3-16: Mobile POS Payment Frequency, by Demographic, 2015
The card fades into the background
Retailer brand loyalty—but not customer card loyalty?
Threats to card issuers and networks
Mobile payments' effect on card ownership and usage
Table 4-1: Mobile POS Payment Services Used, by Gender, 2015
Factors influencing card choice when making mobile POS payment
Graph 4-1: Factors Influencing Mobile POS Payment Card Funding Choice, 2015
Table 4-2: Factors Influencing Mobile POS Payment Card Funding Choice, by Age, 2015
Table 4-3: Factors Influencing Mobile POS Payment Card Funding Choice, by HH Income, 2015
Reasons for using credit cards
Graph 4-2: Reasons for Using Credit Cards, 2015
Table 4-4: Reasons for Using Credit Cards, by Gender, Age and HH Income, 015
Chapter 5: NFC Mobile Payments and Players
Apple Pay
Introduction
The nuts and bolts
The traction
Sizing the Apple ecosystem
70 million Apple Pay users around the corner?
Table 5-1: Apple U.S. Usage Universe, by Product/Service, 2015
Table 5-2: U.S. Smartphone Ownership, by Operating System, 2015
Table 5-3: U.S. Apple Households and iPhone Users, by Demographic, 2015
Android Pay
Moving from hybrid NFC/cloud-based model . . .
. . . to a host card emulation model that leverages the cloud . . .
. . . and that grows the usage pie
Giving consumers more reasons to use it
Gift cards
Loyalty programs
Google Wallet lives
P2P and bill pay?
Chapter 6: In Depth: Starbucks Mobile Payments
Starbucks
Demographic analysis: An ideal mobile payments candidate
Footprint: 35 million
Table 6-1: Starbucks U.S. Restaurant Usage and Usage Frequency, 2015
Mobile payment demographics a strong fit
Table 6-2: Starbucks Coffeehouse Users and Frequent Users, by Demographic, 2015
Mobile point-of-sale payments
Table 6-3: Starbucks Mobile POS App Users, by Demographic, 2015
By the numbers: Starbucks mobile payments
Loyalty cards generates more than a third of sales
Mobile transactions driving growth
Table 6-4: Starbucks Loyalty and Mobile Payment Metrics, 2014-2016
The secret sauce: app engagement tying user to Starbucks ecosystem
Payments part of a much broader, deeper loyalty strategy
Breaking down loyalty: earning Stars drives engagement
Mobile Order and Pay out of the gate with a bang
But that's not all
Graph 6-1: Starbucks Mobile POS App Usage, by Feature, 2015
A multi-channel winner
The missing link
But still using cards?
Graph 6-2: Starbucks Account Usage and Rewards Accrual, by Channel/Location, 2015
Loyalty partnerships promising more to come
Chapter 7: In Depth: PayPal Mobile Payments
PayPal
Recipe for success: the PayPal digital wallet
Omni-channel experience
Secure access and low fraud rates
Payment agnostic, but with a plethora of out-of-house and in-house options
Using the mobile app is simplicity itself
OneTouch is all it takes
Usage reach
179 million accounts and counting; a growing merchant base
Table 7-1: PayPal Active Customer Accounts, 2012-2015
Smartphones in hand, a younger and more affluent demographic
Table 7-2: PayPal Users, by Demographic, 2015
A significant online payment choice
Graph 7-1: Online Purchase in Past Three Months: Payment Method, 2014
Extending reach into bill payments
By the numbers: A mobile payments powerhouse
On top of a growing mountain of payments

Table 7-4: PayPal Transaction and Payment Value Metrics, 2012-2015
Braintree and Venmo

Table 7-5: PayPal Transaction and Payment Value Metrics, 2012-2015
Venmo

Table 7-6: Venmo Accountholders, by Demographic, 2015
The balancing act: account funding method
The take rate

Table 7-7: PayPal Take Rate, 2012-2015
Primary account funding method

Graph 7-2: Primary Method Used to Fund PayPal Account, 2015
Account funding demographics raise concerns

Could own-branded credit card play a larger role?

Table 7-8: Primary Method Used to Fund PayPal Account, by Age, 2015
Table 7-9: Primary Method Used to Fund PayPal Account, by HH Income, 2015

P2P leadership

Table 7-10: Sending/Receiving Money: PayPal vs. Western Union, by Demographic, 2012-2015
Mobile POS: gaining traction
The Discover network connection
Mobile usage is pronounced—at point of sale and online

Table 7-11: PayPal Users: Online, Mobile and POS, by Demographic, 2015
Macy’s agreement suggests strong private label potential
Can Subway be the next Starbucks?
Paydiant in the mix: coming to a retailer near you
PayPal Beacon

Appendix
Methodology
Consumer survey methodology
Report table interpretation
Color coding
Indexing
Terms and definitions

Electronic payment system
EMV
Mobile banking
Mobile financial services
Mobile payments
Mobile P2P
Mobile POS
Mobile wallets
Proximity mobile payment
RFID
Secure element
Smartphone
SMS text messaging
Tokenization and end-to-end encryption

Unbanked, underbanked and alternative financial services users

Order by Fax - using the form below
Order by Post - print the order form below and send to
Research and Markets,
Guinness Centre,
Taylors Lane,
Dublin 8,
Ireland.
Fax Order Form
To place an order via fax simply print this form, fill in the information below and fax the completed form to 646-607-1907 (from USA) or +353-1-481-1716 (from Rest of World). If you have any questions please visit http://www.researchandmarkets.com/contact/

Order Information
Please verify that the product information is correct and select the format(s) you require.

Product Name: Mobile Payments in the U.S., 5th Edition  
Web Address: http://www.researchandmarkets.com/reports/3619343/  
Office Code: SCBRV6NK

Product Formats
Please select the product formats and quantity you require:

<table>
<thead>
<tr>
<th>Quantity</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronic (PDF) -</td>
<td>USD 4750</td>
</tr>
<tr>
<td>Single User:</td>
<td>USD 4750</td>
</tr>
<tr>
<td>Electronic (PDF) -</td>
<td>USD 9500</td>
</tr>
<tr>
<td>Enterprisewide:</td>
<td>USD 9500</td>
</tr>
</tbody>
</table>

Contact Information
Please enter all the information below in BLOCK CAPITALS

Title: [ ] Mr [ ] Mrs [ ] Dr [ ] Miss [ ] Ms [ ] Prof  
First Name: ____________________________ Last Name: ____________________________
Email Address: * ____________________________
Job Title: ____________________________
Organisation: ____________________________
Address: ____________________________
City: ____________________________
Postal / Zip Code: ____________________________
Country: ____________________________
Phone Number: ____________________________
Fax Number: ____________________________

* Please refrain from using free email accounts when ordering (e.g. Yahoo, Hotmail, AOL)
Payment Information

Please indicate the payment method you would like to use by selecting the appropriate box.

☐ Pay by credit card: You will receive an email with a link to a secure webpage to enter your credit card details.

☐ Pay by check: Please post the check, accompanied by this form, to:
Research and Markets,
Guinness Center,
Taylors Lane,
Dublin 8,
Ireland.

☐ Pay by wire transfer: Please transfer funds to:
Account number 833 130 83
Sort code 98-53-30
Swift code ULSBIE2D
IBAN number IE78ULSB98533083313083
Bank Address Ulster Bank,
27-35 Main Street,
Blackrock,
Co. Dublin,
Ireland.

If you have a Marketing Code please enter it below:

Marketing Code: _______________________

Please note that by ordering from Research and Markets you are agreeing to our Terms and Conditions at http://www.researchandmarkets.com/info/terms.asp

Please fax this form to:
(646) 607-1907 or (646) 964-6609 - From USA
+353-1-481-1716 or +353-1-653-1571 - From Rest of World