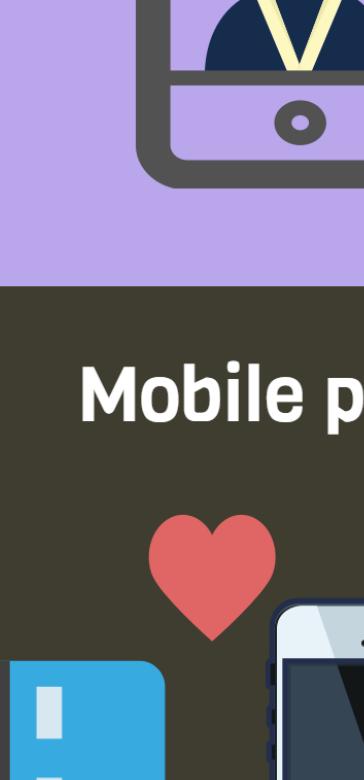
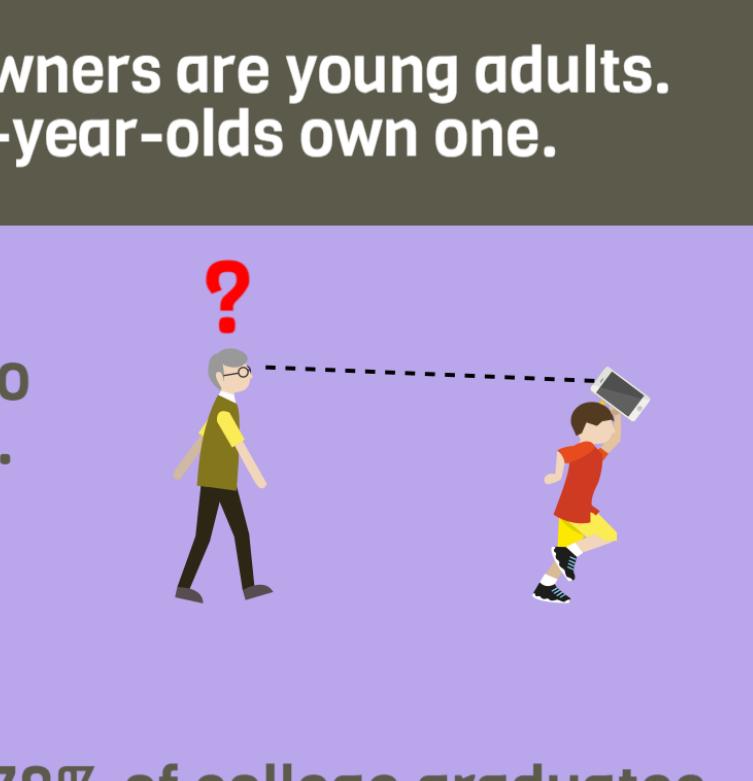


Mobile Payments On The MOVE



Who's Using Mobile Payments?

87% of American adults own or have regular access to a mobile phone ...

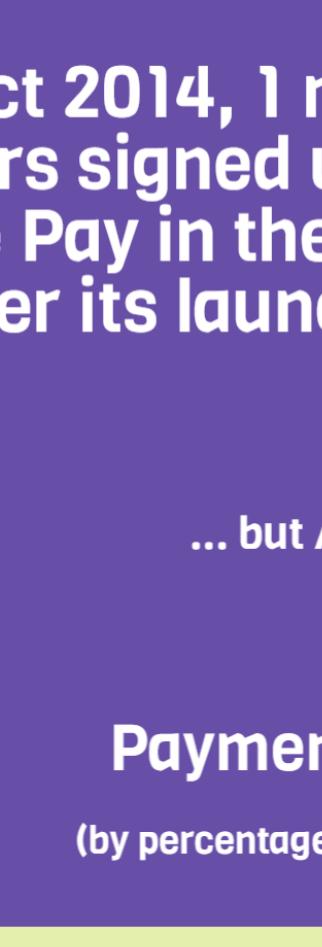


... 71% of those mobile phones are smartphones with Internet access.

Source: Federal Reserve

Most smartphone owners are young adults. 85% of 18-29-year-olds own one.

54% of adults age 50 to 64 own a smartphone.



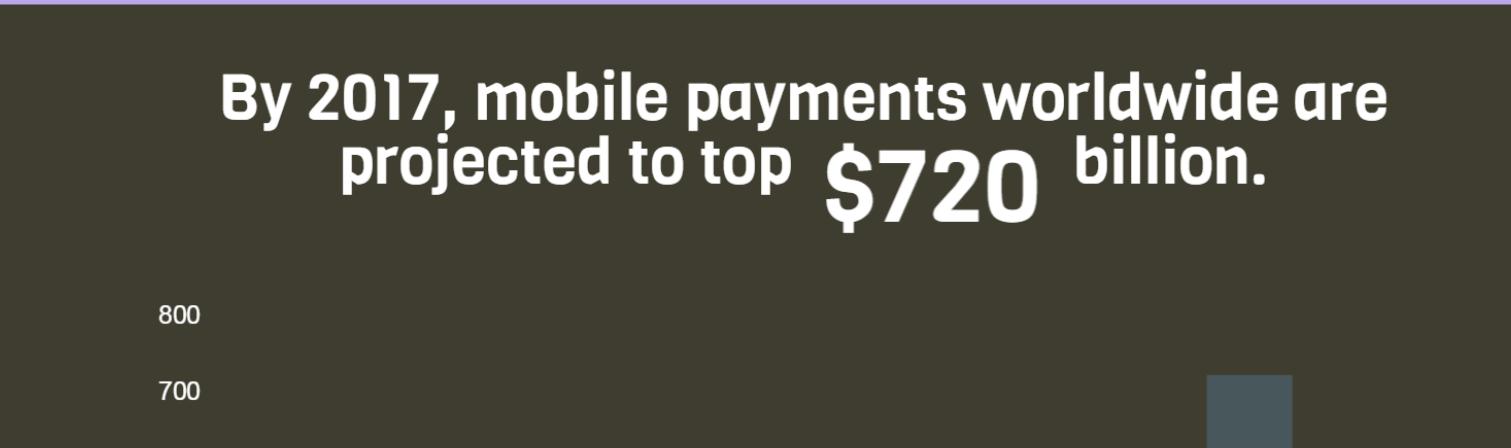
78% of college graduates use smartphones.

Source: Pew Research Center

Mobile payments are growing

In 2014, 22% of mobile phone users used mobile payments ...
... up from 12% in 2013.

Source: Federal Reserve



In 2014, 41% of U.S. consumers used a phone to pay at a merchant location.

Mobile Payment Platforms



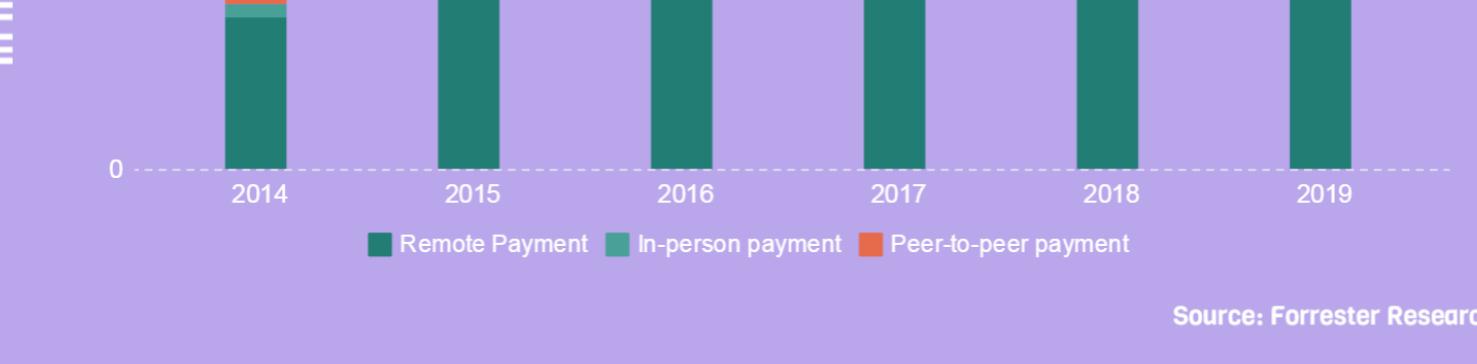
In Oct 2014, 1 million users signed up for Apple Pay in the 3 days after its launch ...

Source: Wall Street Journal

... but Apple Pay isn't the most popular payment system.

Payment Platform Popularity

(by percentage of consumers who use each platform)



Source: Statista

Mobile Projections

By 2017, mobile commerce revenue will make up 50% of U.S. digital revenue.

Source: Gartner

By 2017, mobile payments worldwide are projected to top \$720 billion.

Source: Statista

By 2019, mobile payments in the United States will reach \$142 billion

Source: Forrester Research