

The Balancing Act Between Consumers and Merchants in the Digital Payment Age.

Lately, there's been a give and take between consumers and merchants. As consumers want to use new technology to make payments, merchants have focused on how to best meet those demands. To shed light on where consumers and merchants stand in this increasingly digital age, we consulted consumers as well as 200 U.S. merchants of varying sizes and retail segments.*

Consumer Profile

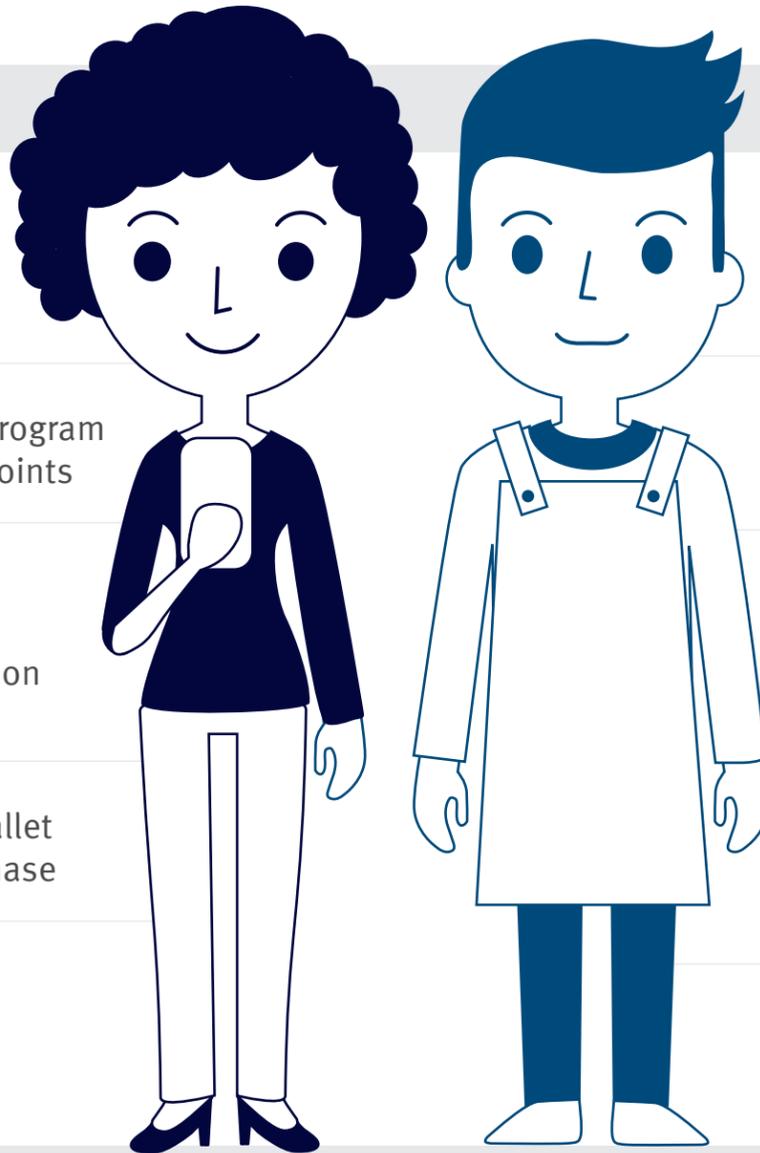
76% have used a mobile device to purchase goods or services

69% have used rewards program apps to collect and redeem points

53% have used one-click checkout service to make purchases through an app or on a mobile website

28% have used an NFC wallet to complete an in-store purchase

44% have used a brand's mobile app to complete an in-store purchase



Merchant Profile

62% currently have an e-commerce website

46% offer mobile coupons or other offers

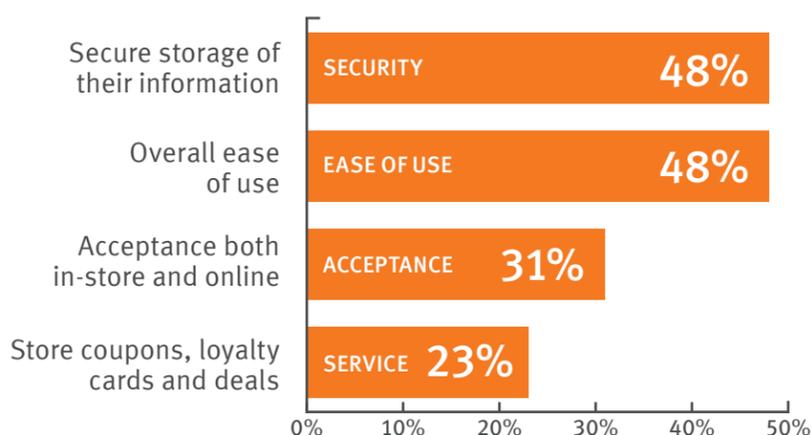
97% either have a pay button—or plan to add one on their mobile app—within next 12 months

52% accept NFC-based mobile wallets (e.g., Apple Pay)

36% accept chip cards

What Consumers Are Demanding

Consumers with smartphones have strong opinions about what is the most important factor in a mobile payment app



What Merchants Are Hearing

Over the past year, merchants have seen a major shift in how consumers want to shop and pay



Have seen a call for NFC-based mobile wallets



Have seen a higher demand for mobile coupons



Have witnessed an increase in mobile loyalty

Why Merchants Are Taking the Next Step

3 OUT OF 4 want to meet customer demand

MORE THAN HALF want to improve security and decrease fraud



To find out how Discover® *Digital Exchange* (DDX) can help forward-thinking digital players thrive in today's world, download your copy of ***Mobile Commerce Readiness: A merchant and consumer perspective.***

