

It's where business is headed.

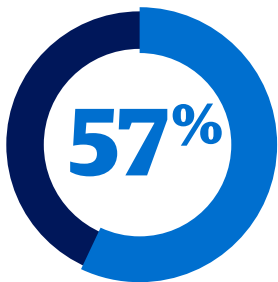
Merchants are making the entire payment process touch-free—eliminating the need for customers to sign or enter a PIN.

NO SIGNATURE



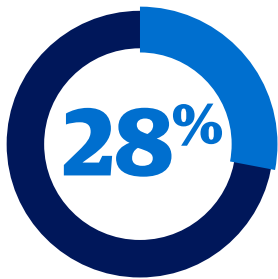
NO PIN

Prior to COVID-19:



of merchants accepted card payments without a signature or PIN.

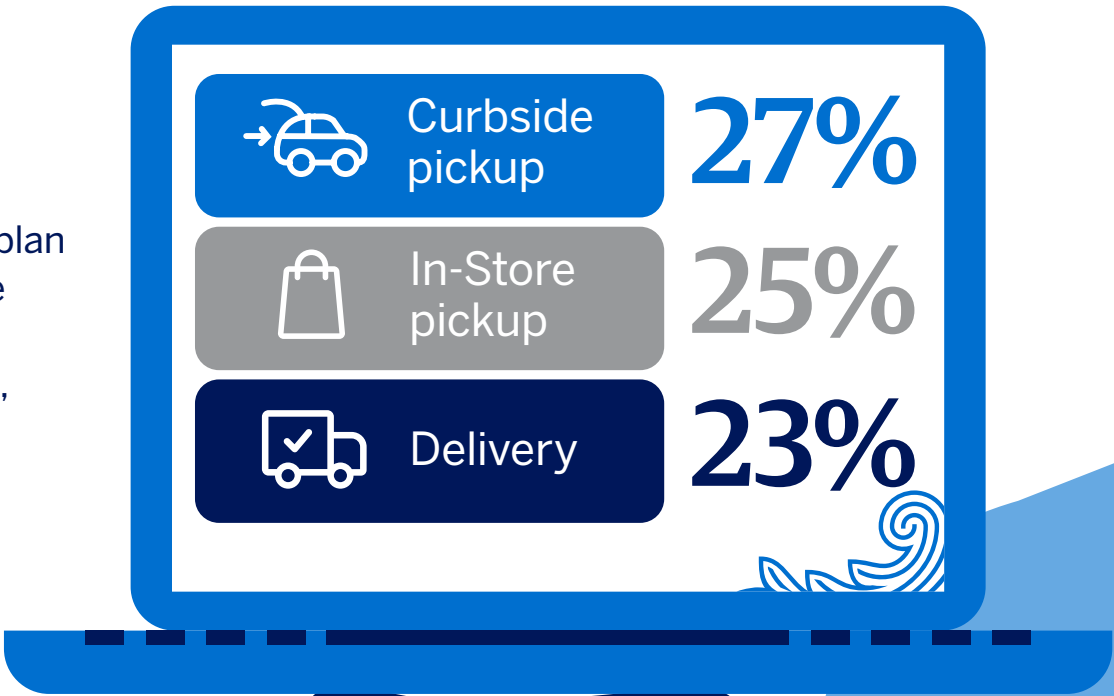
Since the outbreak:



of merchants adopted or plan to adopt no-signature/no-PIN payments.

41%

of merchants adopted or plan to adopt a new e-commerce website solution for their customers due to COVID-19, including options for:



Methodology: The Amex 2020 Digital Payments Trendex survey was conducted online among a sample of 400 business leaders in the U.S. who have responsibility for making decisions regarding customer payment options, IT/data security, or online sales strategy and planning.

Respondent companies must offer credit/debit card or digital payment options to their customers in addition to online/mobile payments. At least some portion of their payments must be accepted at point-of-sale. Companies operate in the following customer-facing industries: Arts/Entertainment/Recreation, Construction/Home improvement, Financial services/Real Estate/Insurance, Healthcare, Personal Services (e.g., salon, barber, gyms, etc.), Professional services (e.g., repair services, legal services, design, decorator, etc.), Restaurants/Bars/Food services, Retail trade, Travel/Leisure.

The sample for the study came from an online panel. Fieldwork was conducted between July 30 – August 7, 2020.



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