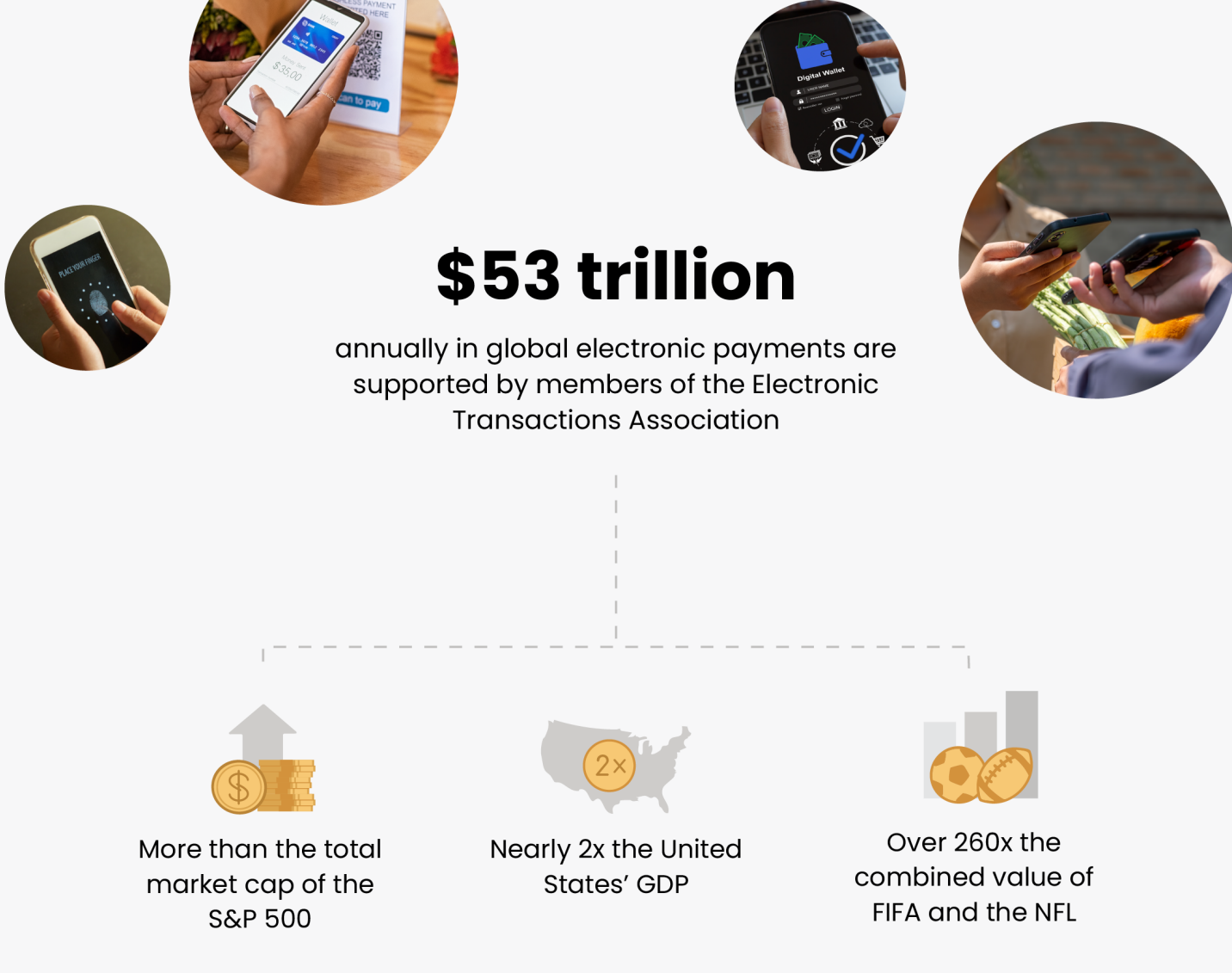


Powering the Global Economy

Why the electronic payments industry is the hero of modern commerce



Operated 24/7

A complex yet elegant stream of interconnected systems, each contributing security, speed, and service for buyers and sellers across the economic value chain

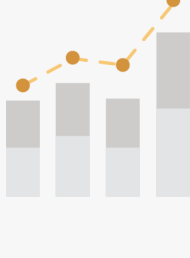
Benefits span geographies



Financial inclusion

Increased payment card use boosted GDP by **\$245 billion in 70 countries** over four years, the same as creating 2.1 million jobs annually

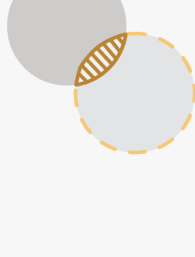
90%+ of Brazilian adults use the real-time payment service, Pix, giving millions of previously unbanked people access to financial services



Faster economic activity

75% of retailers state they've lost business because of wait-related issues. Electronic payments speed up checkout, processing payments in a few seconds or even in real-time.

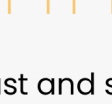
Visa can process **76,000+** transactions per second, enabling global commerce exchanges when and where they're needed



Transparency and money management

Electronic payments create clear and traceable transaction records

The U.S. Department of the Treasury found that an electronic transaction saves 78 cents compared to nonelectronic methods



What we're seeing across the fast and secure payments ecosystem is a remarkable convergence of technology and service. We're enabling commerce in ways that were unimaginable just a few years ago.

Jodie Kelley, CEO of ETA

Small business, big impact with electronic payments

The electronic payments ecosystem is going big for small businesses, leveling the playing field so this community can compete at a global level.



Digital access

- Easy eCommerce sites
- AI-powered fraud management
- Digital wallets and QR codes
- 73% of small business owners across a variety of countries have stated that new forms of digital payments are essential for their growth



Increased sales

- Access to customers in new geographies
- Access to customers that prefer specific electronic payment methods
- In the U.S., credit card purchases average \$95, cash transactions average \$39



Better experiences

- Fast checkouts
- Seamless access to funds
- Streamlined money management and back-office processes

In the U.K., most businesses are in the small and medium-sized category and recent data shows 51% of all payments made in the country were made with a debit card, and 38% of all payments were contactless

Empowering consumers one transaction at a time

With electronic payments, consumers can shop when, where, and how they want

Frictionless, personalized shopping experiences

- One-click checkout & automatic renewals
- Flexible payment terms
- Personal product recommendations

Streamlined money management

- Automatic spending history
- Discounts and rewards
- Easy peer-to-peer transfers

Enhanced security

- Payment systems have early roots in effective AI-powered fraud management
- Encryption and tokenization
- Purchase protection
- Biometric authentication



Banks in the U.S. return an average of 86% of their interchange fee income to cardholders as rewards.



Over 70% of American adults have a rewards credit card, and over two-thirds of those who do prefer using that card to earn rewards



Fun Facts

Consumers in Europe and North America deem that a credit card is the **most universally accepted** payment method

India's UPI system boasts a user base of **300 million people**

~80% of U.S. small businesses with under \$1M in annual sales used **peer-to-peer apps** to accept money from consumers

Mastercard's AI-based predictive technology boosts the speed of identifying merchants at risk of or compromised by fraud by **300%**, letting them focus on their customers instead of fraud

A smarter way to pay for a better tomorrow

The electronic payments ecosystem encompasses leaders that have believed in continually finding new opportunities for efficiency and growth. Global commerce relies on core attributes that define this landscape:



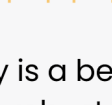
Always on



Smartly regulated



Trusted and secure



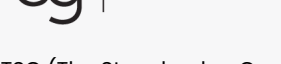
The electronic payments industry is a beacon of progress. This ecosystem has forged an environment where robust security, efficiency, and innovation stand paramount. Electronic payments contribute significantly to economies, empower small businesses, and provide advantages to everyday consumers, fostering a positive outlook for the future of global commerce.

Mike Strawhecker, President & CEO of TSG



The Electronic Transactions Association (ETA) is the world's leading advocacy and trade association for the payments industry. Our members span the breadth of significant payments and fintech companies, from the largest incumbent players to the emerging disruptors in the U.S. and in more than a dozen countries around the world.

ETA members make commerce possible by processing approximately \$53 trillion annually in purchases and P2P payments worldwide and deploying payments innovation to merchants and consumers. For more information, visit electran.org



TSG (The Strawhecker Group) is a globally recognized analytics and consulting firm that supports the entire payments ecosystem, serving over 1,000 clients from Fortune 500 leaders to more than a dozen of the world's most valuable brands.

Trusted by industry leaders, TSG's strategic services, market intelligence, and analytics merge to empower clients with actionable and accessible information. For more information please visit tsgpayments.com

For media inquiries, please email mediarelations@tsgpayments.com

