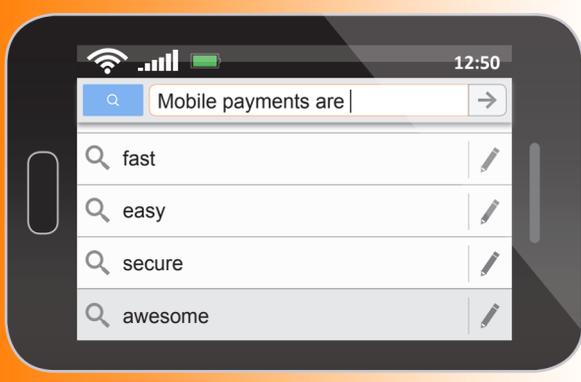
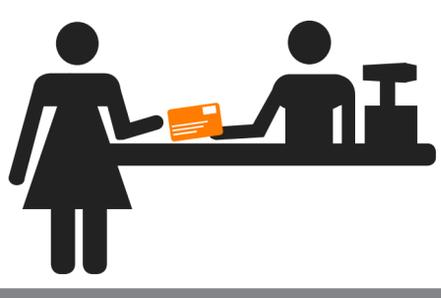


pay with phone

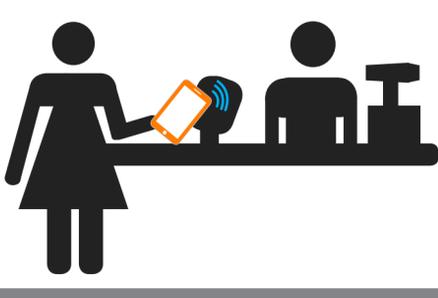


USE A SMARTPHONE TO BUY THINGS! IN STORES OR ONLINE!

INSTEAD OF PAYING WITH A CARD OR CASH



PAY WITH A PHONE!



PAYING WITH A PHONE HAS GREAT BENEFITS



It's Fast



IT'S ABOUT **30 SECONDS**

faster than paying with something else

If 10 people ahead of you are paying with a phone you would save **5 MINUTES**

Waiting in line is worse than getting a paper out from an IRS bill

Standing here is worse than watching Kim Jong-un dance Gangnam Style

Waiting is worse than being a "before guy" in a before and after picture

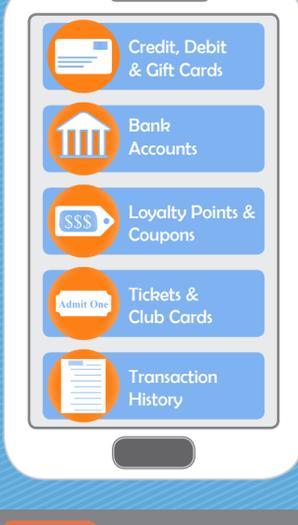
Some options eliminate the need for lines entirely



It's Easy

Mobile "wallets" make life easier by allowing you to store all of your payments related data in one digital place

Your phone - fully loaded with everything you need to be a smart consumer



Benefits that make you a smart consumer

Buy One Shoe Get One Free!

Receive alerts with exclusive offers tailored towards the things you buy

Store your loyalty rewards in one place & automatically track points

Receive digital receipts and keep track of purchases in real time



You can use your phone to search product information, look up reviews, discuss with others, and pay for items right in the store. That's a full circle shopping experience!



Leave the brick you call a wallet at home!



It's Safe

How safe is a mobile wallet? Safer than a castle being protected by a B-2 Stealth Bomber

MOBILE WALLETS SECURELY BACK UP YOUR PAYMENT INFORMATION IN THE CLOUD

PHONES CAN BE LOCKED WITH A PASSWORD

IF YOU LOSE YOUR PHONE, YOU CAN REMOTELY DELETE ALL OF YOUR PAYMENT DATA



MOBILE PAYMENTS ARE HERE



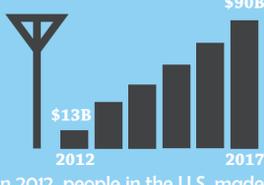
They're here right meow!

64%

Of phone users in the U.S. had a smartphone in 2012

81%

Of phone users in the U.S. will have a phone of the smart variety by 2015



In 2012, 1 out of 3 mobile phone users made a mobile payment

In 2012, 1 out of 3 mobile phone users made a mobile payment



Thousands of stores nationwide accept mobile payments!

MOBILE PAYMENTS CAN BE DONE A FEW DIFFERENT WAYS

NEAR FIELD COMMUNICATION

Tap your phone on the register and tap dance your way out of the checkout line



BAR CODE BEAMING

Scan your phone at the register and beam your way to the door



MOBILE APP

Like ordering on your computer with your credit card (except you can do it while walking and eating a burrito)



PHONE CARRIER BILLING

Like a mobile app, but purchases are simply put on your phone bill, no credit card needed!



QR CODES

There's no secret code to an easy checkout, just scan the QR and make a simple payment



TEXT MESSAGING

Reply to a text message and abbreviate the time it takes to pay



In short, they're awesome

created by



In partnership with

THE STRAWHECKER GROUP
The Trusted Advisor To The Payments Industry

URL: TheStrawGroup.com

Email: info@TheStrawGroup.com

Phone: 402.964.2617

Social: [Twitter.com/TheStrawGroup](https://twitter.com/TheStrawGroup)
[Facebook.com/TheStrawGroup](https://facebook.com/TheStrawGroup)
Also on LinkedIn

Check out our website to learn more about TSG!

The Strawhecker Group

TSG provides advisory services to maximize client growth and profitability, with its three core services, including payments strategy, acquisition services, and payment industry research.

Here are some other infographics by TSG:

- What Benefits Me by Paying a Credit Card Swipe Fee?
- Should Traditional Merchant Acquirers beware of Square?

Sources:
- The Strawhecker Group
- Federal Reserve Bank of Kansas City
- Mergers & Acquisitions
- Federal Deposit Insurance Corporation