Recognizing the real value of **electronic payments** vs. cash

Electronic payments

are fast replacing physical currency.

But merchants

are often reluctant to accept electronic payments.

Why?

They don't understand the VALUE they receive in return.

The fact is accepting electronic payments delivers

2x the incremental value

vs. the total cost of acceptance

As measured by:

Larger individual sales at the register

Consumers unrestricted by cash on hand spend on average

4x MORE
at checkout

$60 Credit • $30 Debit • $15 Cash

New acceptors see a

10% - 15%
INCREASE

in average transaction amount.

Increased cost efficiencies

The time- and cost-consuming need to

count,

store and

safeguard

physical currency is eliminated.

A global customer base

With e-payments, customers can come from

down the street,

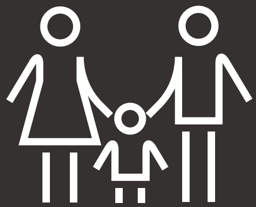
across the border or

around the globe.

Prompt guaranteed payments

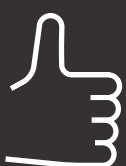
Merchants are paid even if the purchaser doesn't pay.

Electronic payments are good for merchants because they're good for consumers.



It's how people want to shop

Merchants' products and services are accessible in the way consumers prefer to buy.



It builds loyalty

Data gathering makes for more points of contact, focused communications and greater personalization.

It creates confident shoppers

Transactions are extremely secure, maximizing consumer confidence.

The positive impact

measured in revenue for merchants accepting electronic payments far

surpasses the associated costs.

For more information on the quantitative analysis that supports these and other findings, contact **chris.harrall@mastercard.com.**