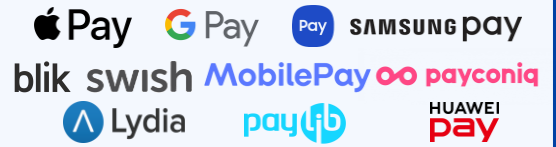


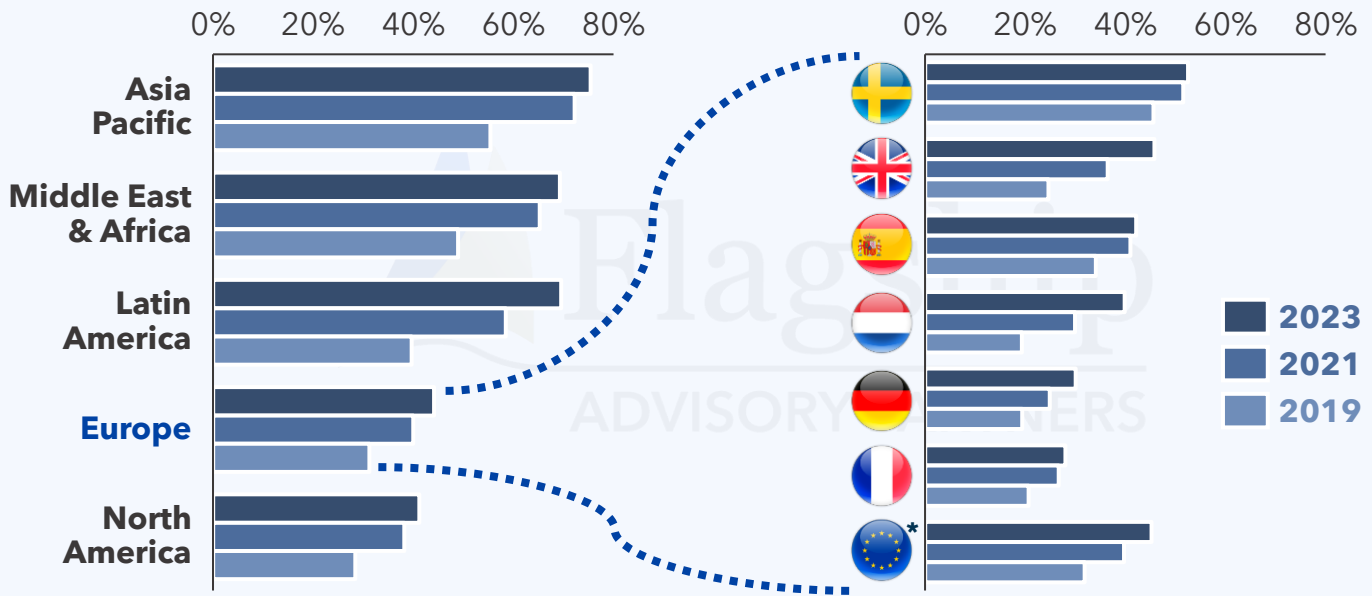


6 Years after the EU Launch of Apple Pay, over 44% of Europeans use Mobile Wallets

A mobile wallet is a payment tool that stores the user's payment credentials on a mobile device, which can be used to pay in stores and/or remotely (incl. person-to-person and C2B mobile commerce)...



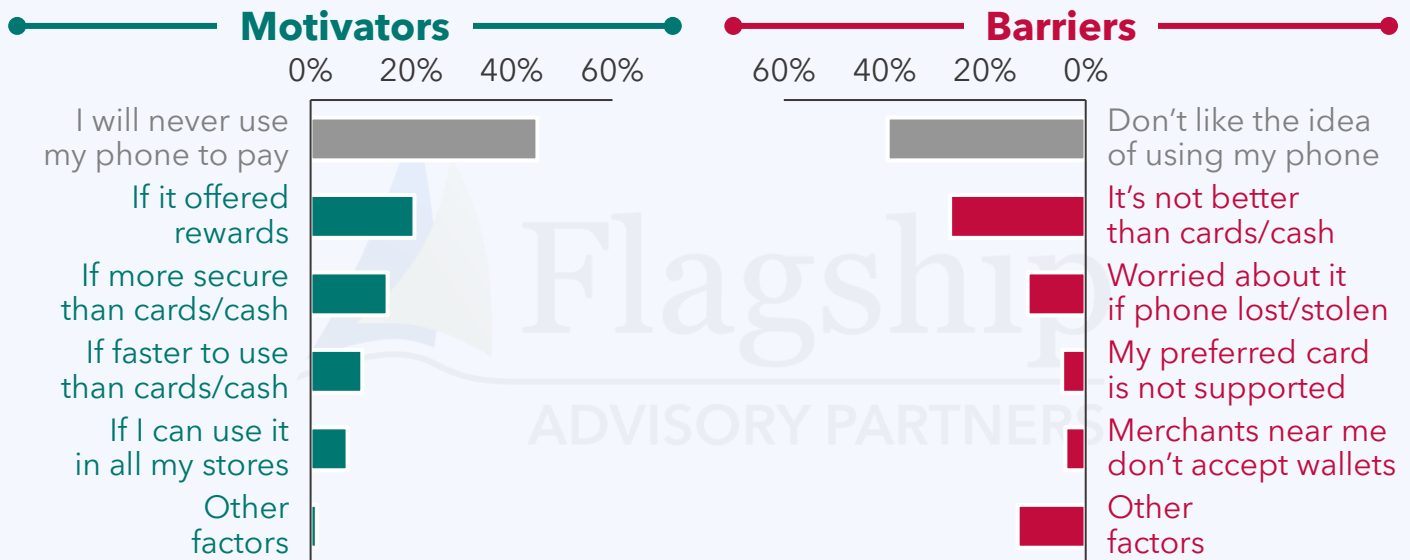
1 Mobile Wallet Adoption across Payment Channels in Select Markets (proportion of consumers who have a mobile wallet and used it to pay in the last 12 months)



Sources: Global Data (Mobile Wallet Analytics Survey)
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*Note: other EEA countries include Belgium, Italy, Ireland, Poland, Denmark, Finland, and Norway

2 Factors that Impact Mobile Wallet Usage In Stores Among Non-Users (2023 survey among consumers in 14 European markets; % non-users of mobile wallets)



Sources: Global Data (Mobile Wallet Analytics Survey)
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Key Highlights on Mobile Wallet Adoption in Europe

- The prevalence of **mobile wallets has risen in Europe**, stemming from tech advancements in acceptance, heavy presence of smartphones, and consumer desire for convenience and speed
- Together with North America, **Europe is still lagging in mobile wallet adoption** vs. other regions, primarily driven by the fact that cards (which have high penetration among Europeans) persevere