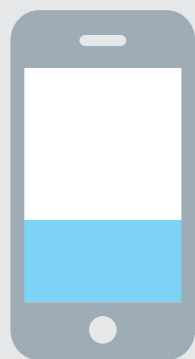


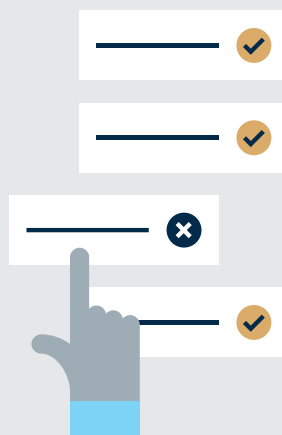
USE OF MOBILE PAYMENT IN GERMANY

1 OUT OF FOUR GERMANS HAVE ALREADY USED MOBILE PAYMENT



35%

OF RESPONDENTS WHO HAVE NOT YET USED MOBILE PAYMENT WOULD LIKE TO DO SO IN THE FUTURE

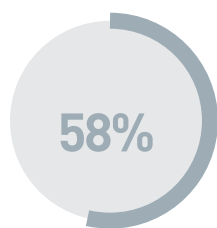


76%

REGARD IT AS POSITIVE THAT THEY CAN CHECK THEIR MONETARY TRANSACTIONS DIRECTLY AT THE SMARTPHONE

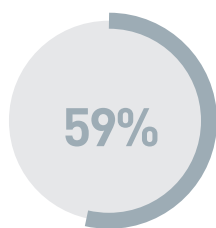
WHAT ARE THE ADVANTAGES OF MOBILE PAYMENT?

EASY



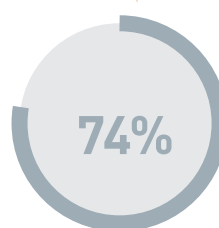
...find that mobile payment makes shopping and paying less complicated

SECURE



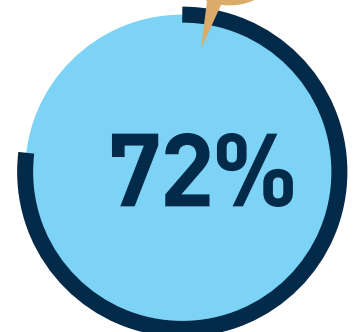
...would like a security guarantee with mobile payment

CONVENIENT



...say that mobile payment is advantageous because it no longer matters whether there is enough cash in one's pocket/purse

INCENTIVE TO BUY



...say that the use of mobile payment makes it quicker and easier to entice customers to make further purchases