

 Pay



Framtíðin er í austri



MOBILE PAYMENTS TRANSACTION VALUE

The value of China's
mobile payments was
50 times
that of the US in 2016



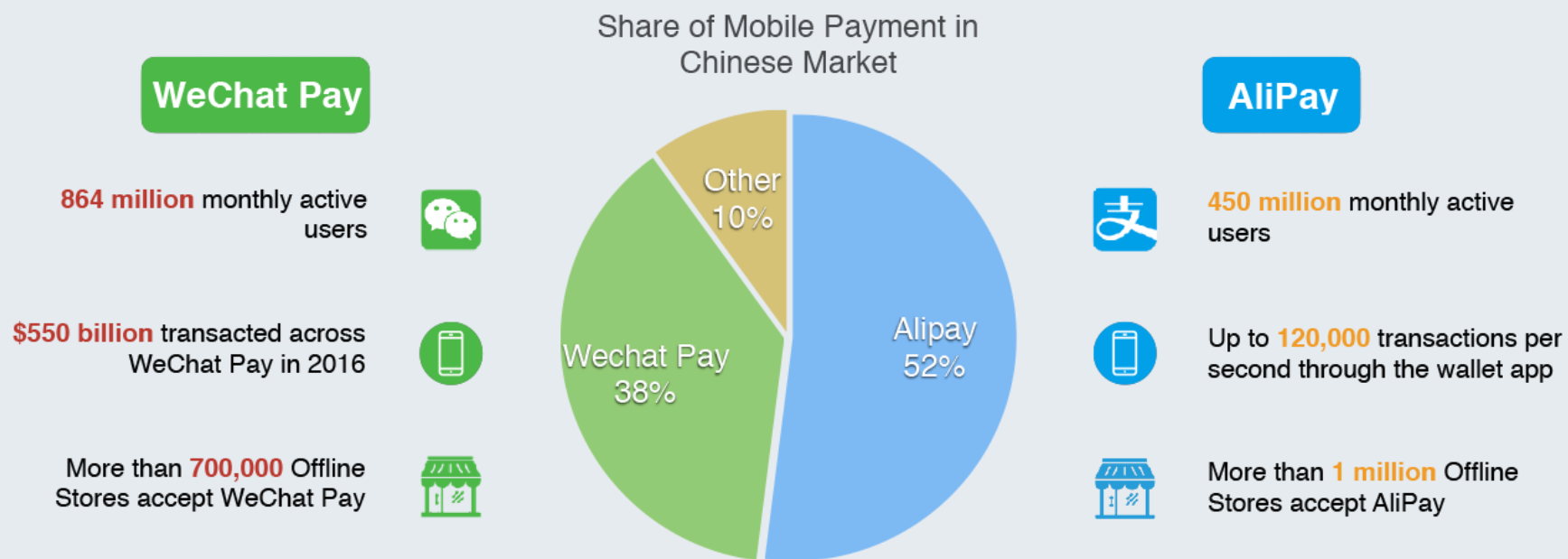
US : **\$114bn**



China : **\$5.5trn**

Source : Oliver Wyman

WeChat Pay & AliPay



In 2016, WeChat Pay + Alipay = 99.7 Trillion > China annual GDP = 77.4 Trillion!!!!

Alipay



Alipay Marketing Platform



QR



QR



USA



US WALLET ECOSYSTEM



Masterpass-based wallet



Order-ahead only

TECH WALLETS



Android Pay



Apple Pay



Microsoft Wallet



Samsung Pay

NETWORK WALLETS



Visa VCCA



Mastercard Masterpass

FINTECHS



PayPal



Square Cash



Venmo

BANK WALLETS



BMO Harris



Capital One Wallet



Chase Pay



Citi Pay



Fifth Third



First Hawaiian



KeyBank



SunTrust



Wells Fargo Wallet

MERCHANT WALLETS



Au Bon Pain



Baskin Robbins



Burger King



Chick Fil-A



Chipotle



CVS Pay



Dunkin' Donuts



Five Guys



KFC



Kohl's Pay



McDonald's



Panera Bread



Pizza Hut



Shake Shack



Sheetz



Speedpass+



Starbucks



Subway



Sweetgreen



Taco Bell



Target Wallet



Walmart Pay



Wawa



Wendy's

BI INTELLIGENCE

Apple Pay

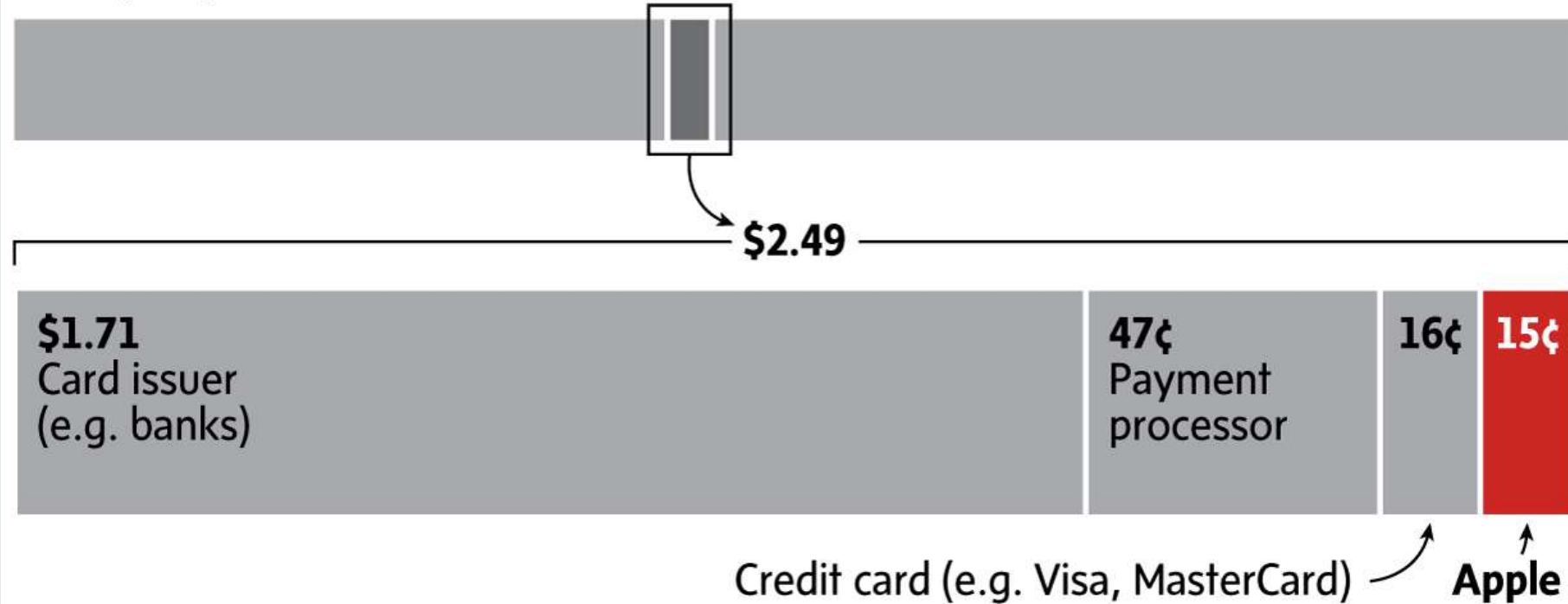


Apple Pay business model



Revenue from a typical U.S. Apple Pay transaction

\$100 (U.S.) credit card transaction

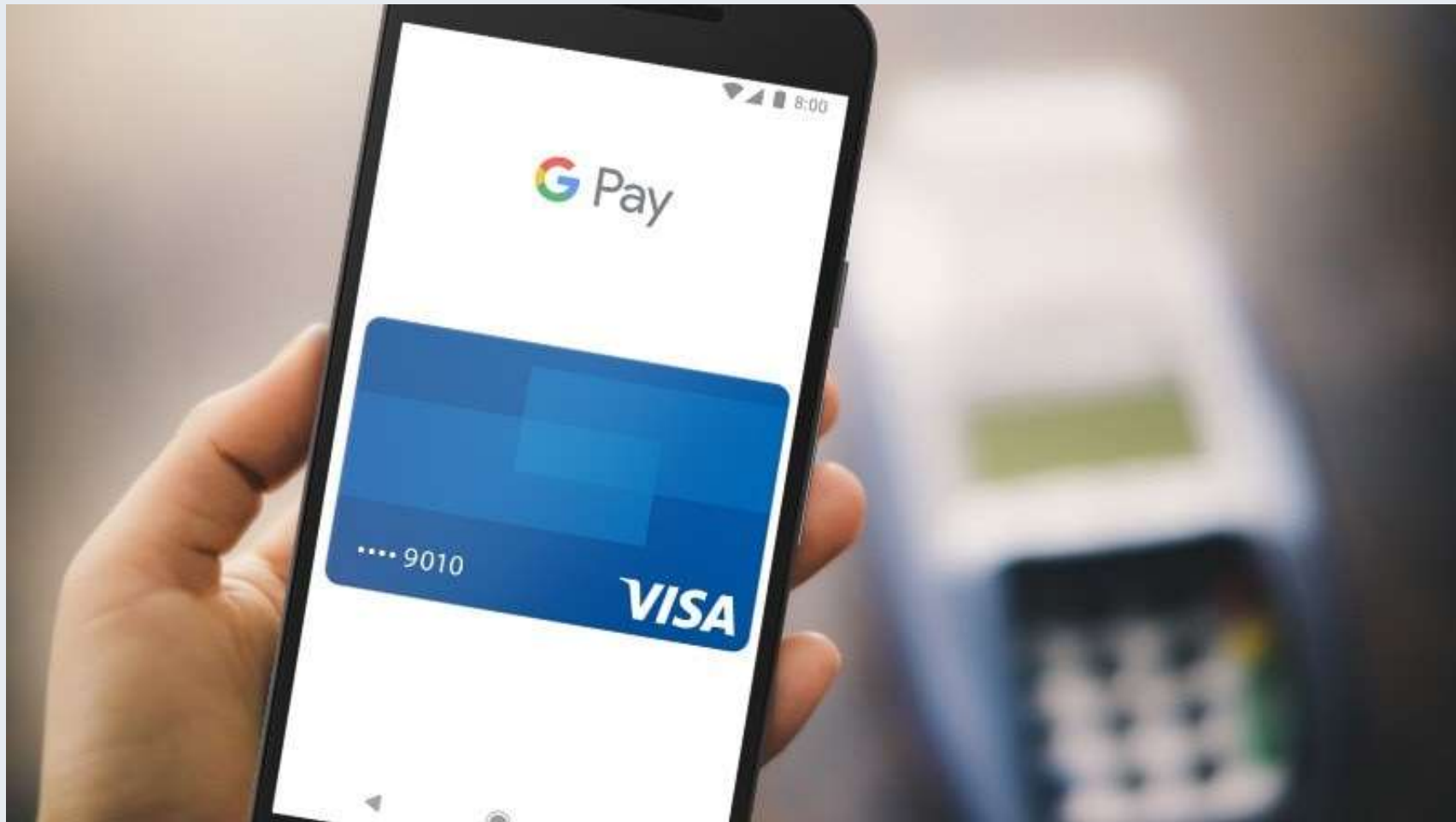


THE GLOBE AND MAIL) SOURCE: TIMETRIC

Apple Pay – 3rd party



Google Pay



Teen intent to buy iPhone hits record 86 percent, Android wallows at 10 percent



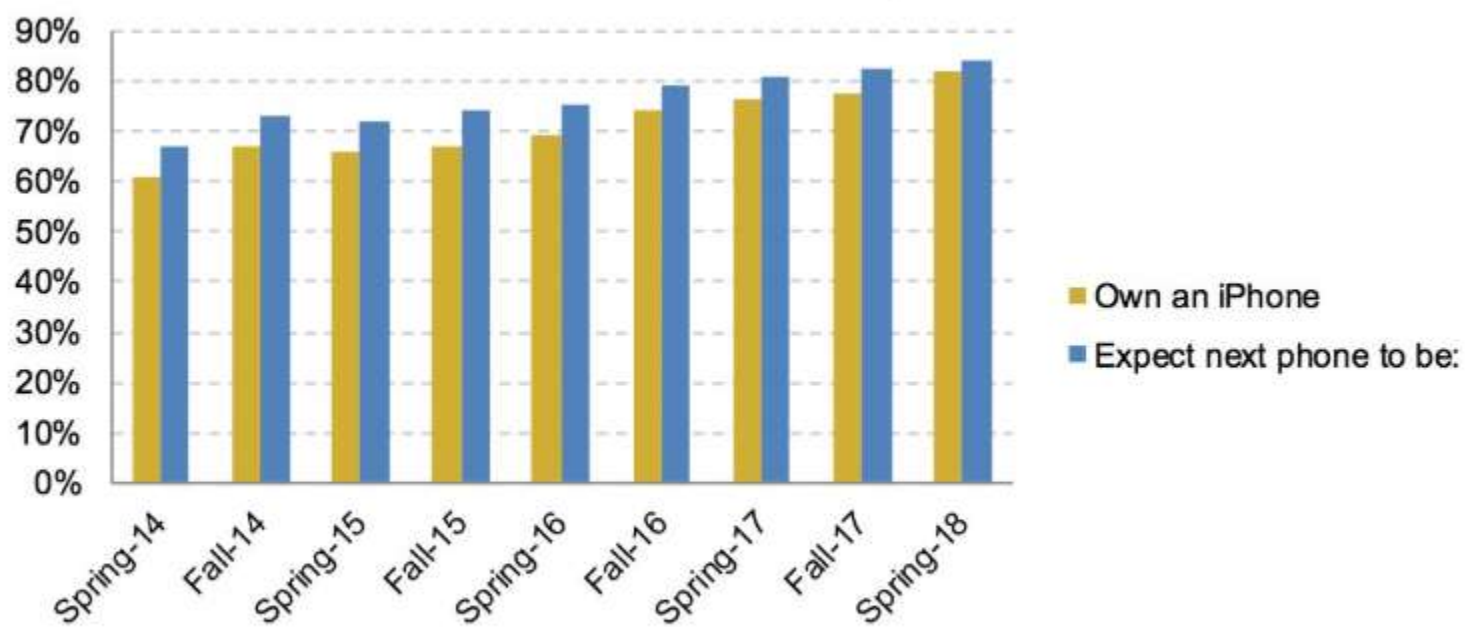
By [Mikey Campbell](#)

Monday, October 22, 2018, 08:16 pm PT (11:16 pm ET)

Millennials

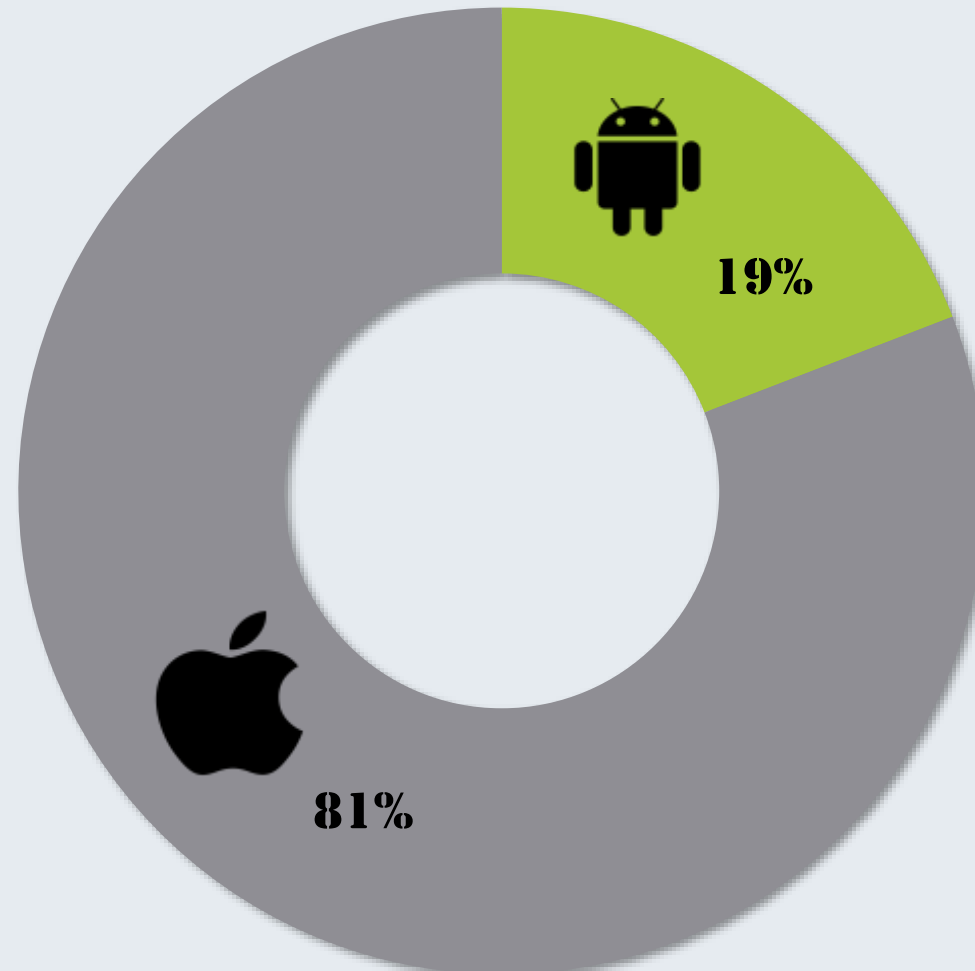


iPhone Ownership

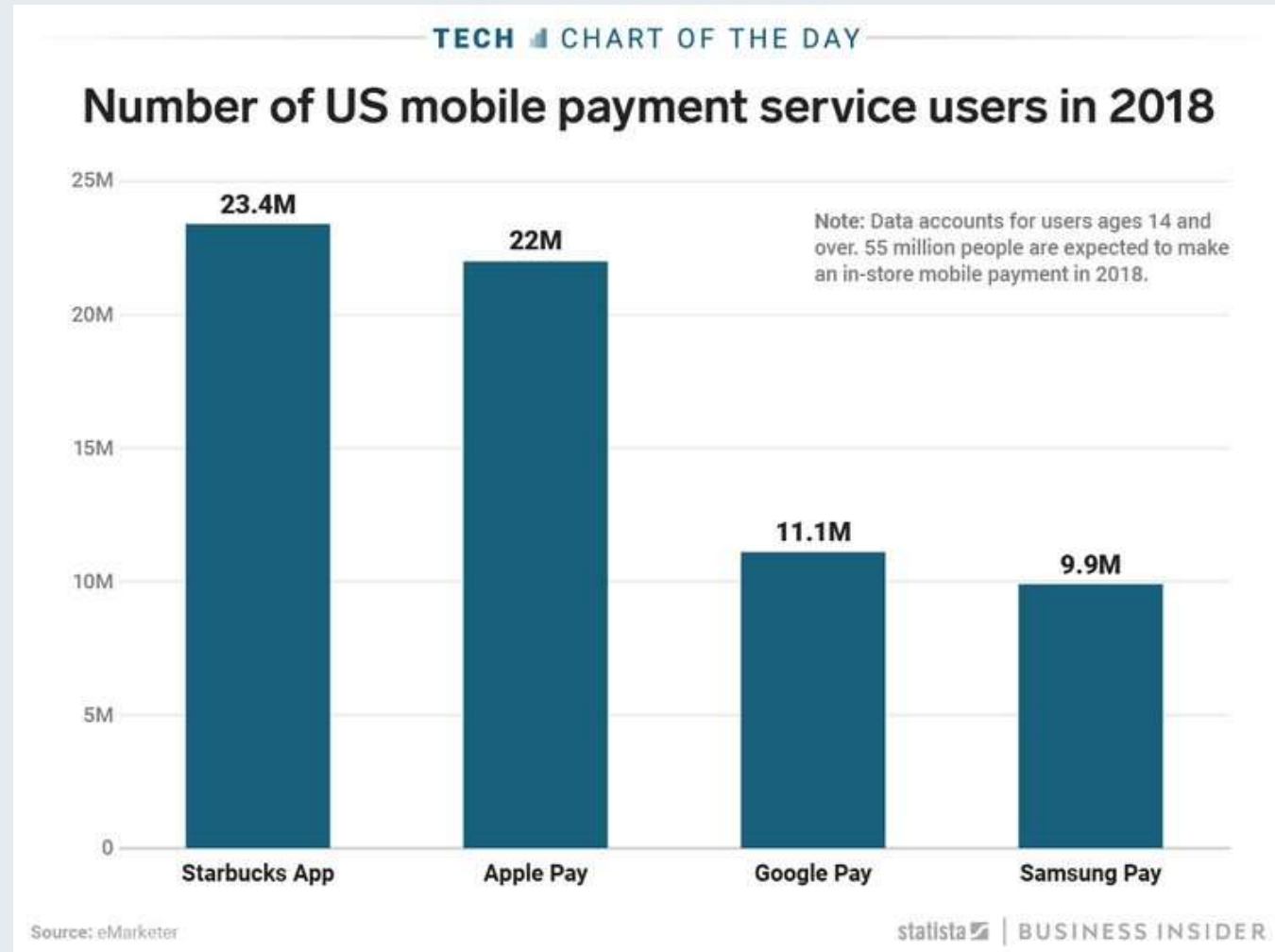


Piper Jaffray

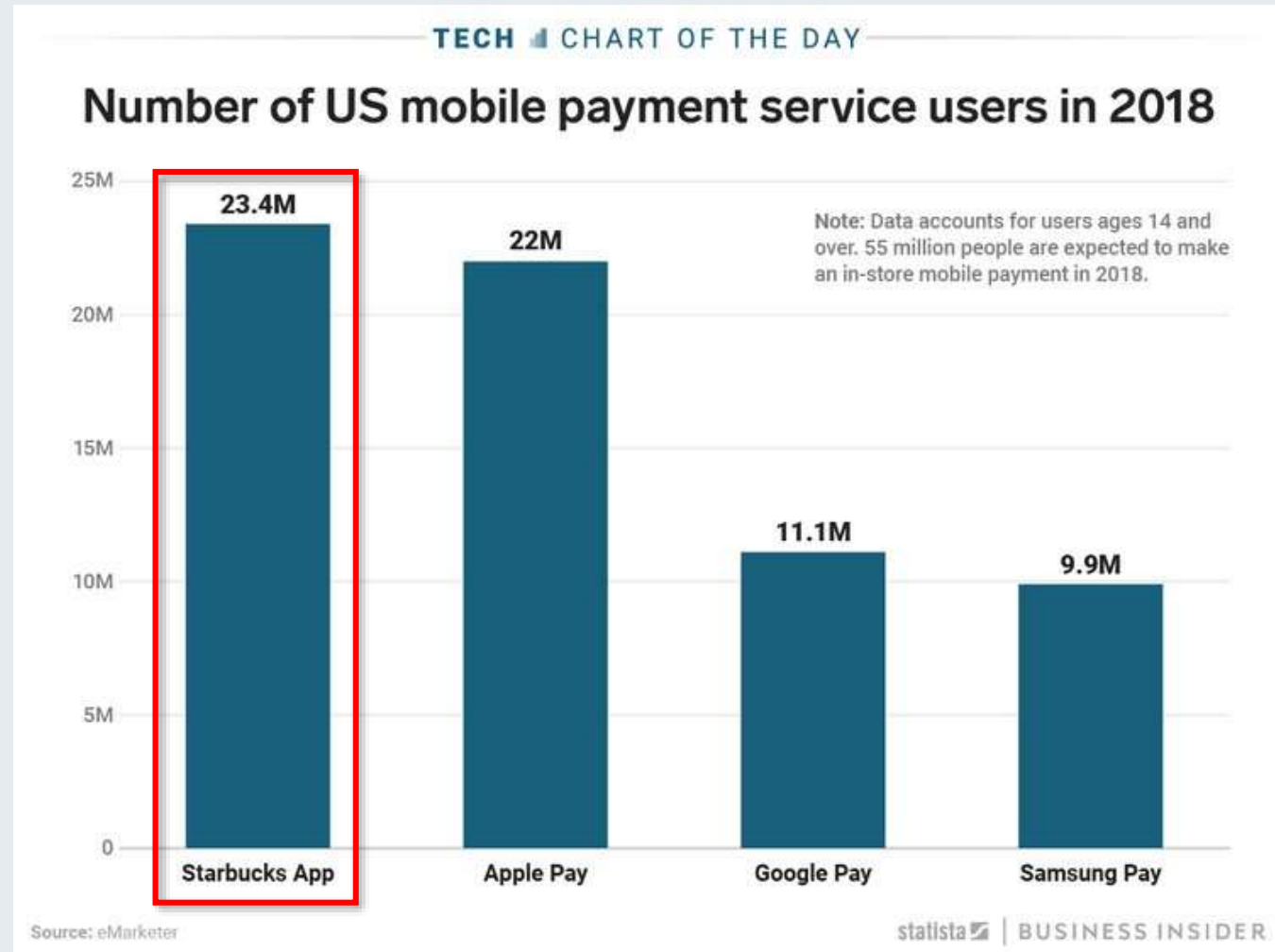
Ísland – iPhone vs Android (<25 ára)



Notkun BNA



Notkun BNA



Starbucks



Starbucks / umbun



Starbucks / þægindi

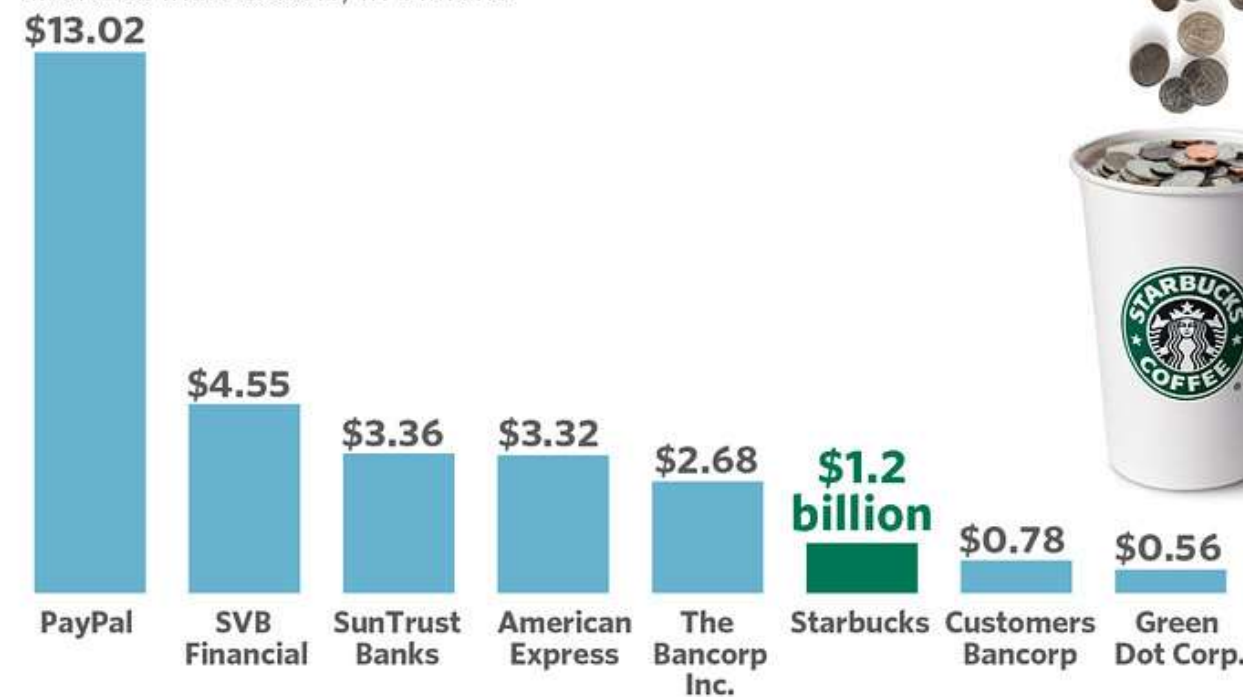


Starbucks banki



Where Starbucks stacks up in deposits

Starbucks and PayPal have more consumer cash than many financial institutions, in billions



Source: WSJ and S&P Global Market Intelligence, Starbucks

Amazon Go

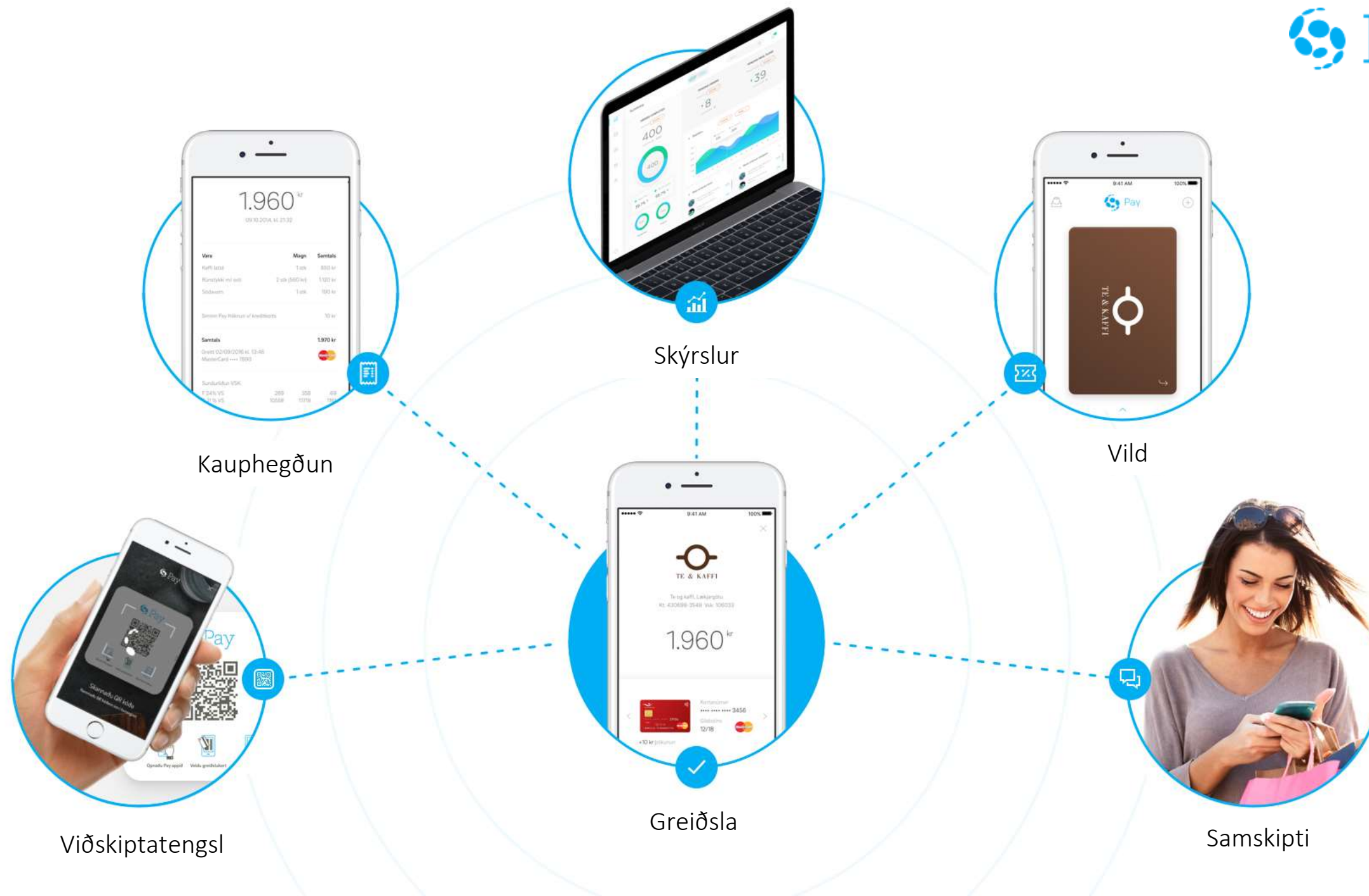


Amazon Go



Amazon Go





Viðskiptatengsl



Takk fyrir