

# 达曼互动 零售消息月刊

移动支付将成为主流

这对于零售商和消费者来说意味着什么





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来自 Retail News Insider



移动支付最常见的就是从手机上进行的付款交易功能，多年以来，专家们一直设想它将会是下一个重大变革。

很长时间以来，移动支付很大程度上还是新鲜事物，使用起来甚至有些麻烦。而现在，移动支付的时代终于到来了。消费者真正想要的、能与零售商收银系统整合的主流移动支付解决方案终于现身！而这些解决方案或许已超过了很多零售商原先的期望。

有证据吗？首先，Interactions（达曼互动）最新的零售业趋势报告（可在 [www.interactionsmarketing.com/retailperceptions](http://www.interactionsmarketing.com/retailperceptions) 上查看）显示，将近 30% 的消费者已经正在使用移动支付功能——虽然其中的62%的受访者并没有说明会

	PayPal	Apple Pay	Google Wallet	Softcard
谁在使用	13% 的全国或是区域的主流零售商，包括 Dollar General、The Home Depot、Office Depot、AutoZone、Toys R Us	8% 的全国或是区域的主流零售商，包括 Winn-Dixie、Whole Foods、BJs、Wegmans、Macy's、SaveMart	3% 的全国或是区域的主流零售商，包括 Shop Rite、Whole Foods、Winn-Dixie、Walgreens、American Apparel	3% 的全国或是区域的主流零售商，包括 Walgreens、Foot Locker、Toys R Us、Jamba Juice
使用渠道	实体店和网店	实体店和网店	实体店和网店	仅实体店
参与的金融机构	发行的 Visa、MasterCard、American Express 和 Discover 卡的各个银行	大部分覆盖全国的主要银行（如 Citi、Chase、Wells Fargo）和发行的 Visa、MasterCard 和 American Express 卡	发行的 Visa、MasterCard、American Express 和 Discover 卡的各个银行	Chase、Wells Fargo、American Express
支持的移动设备	大部分 Android、iPhone & Windows 手机	iPhone 6、iPad Air 2 和 iPad mini 3	大部分 iPhones 和 Android 手机	某些 Android 和 Windows 手机

移动支付解决方案提供方：Boston Retail Partners、InternetRetailer、Softcard、Google、Apple、PayPal



在来年使用。此外，美国所有主流信用卡公司参与了至少一个移动支付解决方案，很明显，这个趋势已经是不可忽略的了。本月，Retail News Insider 会为您提供最新的观察报告，说明目前的最新技术、这些技术对零售商的意义以及此行业的未来发展情况。

当前移动支付的领导者

搜索Google Play 或 iTunes 应用商店，您会发现各式各样的移动支付选项。有些只能与协议银行发行的信用卡配套使用，有些则只能在特定的商家使用。但是在大多数情况下（见表），当前较普遍的，是那些已经与多

将近 30% 的消费者已经正在使用移动支付功能 — 虽然其中的 62%的受访者 并没有说明会在来年使用。

家银行合作，具备跨平台功能，或是和零售商达成合作协议的移动支付服务。下面我们选出了比较受欢迎的四种进行讨论。

在此特别值得一提的是，Starbucks的移动支付方案。虽然Starbucks 的支付方案仅能在自己的商店内完成支付，但是却获得了巨大的成功，并且成为移动支付解决方案的成功典范。现在该应用程序每周大约有 600 万到700万宗交易，几

乎占 Starbucks 全美国营业额的16%。

为什么是现在才开始受到重视？

PayPal、Google Wallet 以及专门的支付方案应用都已经存在数年了，为什么现在才流行起来？“Apple Pay 是这一切的源头，” Daymon Worldwide 首席信息官Dave Berry 说。“Apple 真正实现了全球移动支付基础设施的覆盖，重新定义了移动支付的概念。Google 追求尖端技术，而且有很多非常棒的理念，但是 Apple 的移动支付受众更广泛且更正规。”

Berry 认为，Apple 的主要贡献，是提高了零售商对新型移动支付解决方案的整体意识，使大家了解到此类移动支付解决方案能更轻松地整合到现有的第三方软件和硬件的销售终端（POS）系统中 — 这相较于早期进入市场的支付解决方案是一个重大的变革。

随着整体意识的提高，以及在零售端进行的系统整合变得更加容易，相对的也带动了消费者的期望。由于零售商实体店内和网店内通过移动应用支付带来流畅的体验，移动支付已变成一种必



然的功能，而非仅仅只是一个可有可无的选项。移动支付能加强消费者的在选购物时的全渠道购物体验。相较于传统的刷卡支付，还能为消费者提供额外的安全保护。很多解决方案付款前需要用户输入交易密码、验证码或指纹，并在手机丢失时能让用户立即暂停或取消移动支付的功能。

### What's Next

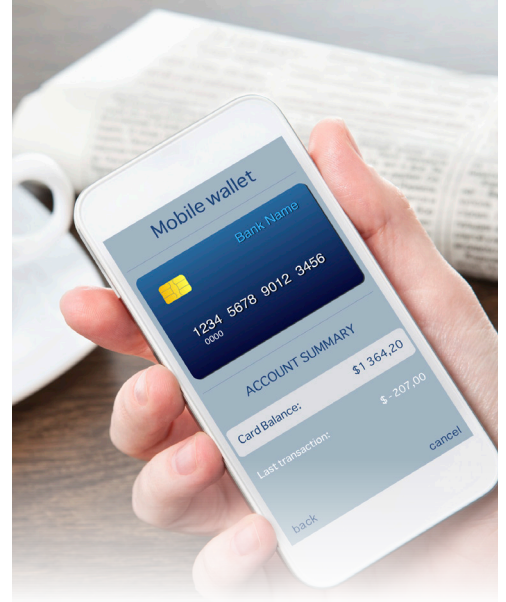
一些人认为移动支付普及应用的下一个爆发点即将到来。CurrentC 是一个移动支付解决方案供应商，有包括 Wal-Mart、Target、CVS、Rite Aid 和 Best Buy 在内的强大零售商集团作为后盾，从 2012 年开始大力发展，计划在年末将应用推向全国。到目前为止，参与商家已拒绝接受其他移动支付解决方案供应商，大大限制这些其他移动支付厂商的影响范围。

CurrentC 的概念是直接消费者的银行账户绑定，以免除信用卡手续费，需要关注的是，购物者是否愿意选择使用CurrentC。CurrentC 的这种做法对于零售商来说意味着大大节省交易费用开支。消费者忠诚度专

家、Galileo Branding 副总裁Chris Doherty 表示，“绑定信用卡所能带来的交易安全性，要比绑定银行账户的安全性来的更高。[零售商们] 必须采取相对的激励措施才能让更多的消费者来使用它… 对于类似于超市这样的低利润零售商，这意味着能将大部分或全部交易手续费返还给消费者。”

根据以上说明，某些人可能会认为，或许根本并不需要采用移动支付方案，但是Doherty 认为，这其中仍有很大的获益空间。即使零售商们无法将节省的交易手续费作为利润，他们仍然能获得消费者忠诚度 — 这种具备便利价值的解决方案还是能有助于提升消费者的重复购买行为。

“移动支付还具有增加销售额的潜力” Berry 补充道。“排队、刷卡、收据签字 — 这些传统的交易方式都还是花时间的，最终还是会影响到销售量的。然而，移动支付的快捷性可以加速客



流量、整体的交易处理效能和完成交易。进而对整体的营业额提升作出贡献的。”

对于有意加入移动支付的零售商来说，很多专家认为制胜的关键在于了解消费者。他们会愿意把移动支付（电子钱包）绑定到信用卡上吗？还是他们会考虑银行账户？消费者现在所使用和熟悉的移动支付系统是否也是你所需要的？目前有诸多的可能性会影响整个行业，零售商们必须要记住，最终还是消费者说了算。只有清楚了解消费者，提供能满足他们需求和偏好的移动支付解决方案，才有机会达到真正的成功。

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# MOBILE WALLET GO MAINSTREAM

## What it means for retailers and consumers

By *Retail News Insider*

**For years, experts have been predicting that mobile wallets—the ability to pay with the swipe of your cell phone—will be the next big thing.**

But for nearly just as long, they remained largely a novelty, or sometimes even a nuisance. Now their time has finally come. Mainstream mobile wallet solutions that consumers actually want to use—and retailers can actually synchronize with their systems—are finally here. And they're set to become even more popular than many retailers may be ready for.

The proof? For starters, Interactions' latest *Retail Perceptions* trend report (available at [www.interactionsmarketing.com/retailperceptions](http://www.interactionsmarketing.com/retailperceptions)) shows that nearly 30 percent of shoppers are already using a mobile wallet—and 62 percent of those who don't say they expect to start using one within the next year. Add to that the fact that all of the major credit card networks in the U.S. participate in at least one mobile wallet solution—and it's clear that this is a trend that can't be ignored. This month, *Retail News Insider* gives you the latest look at what technologies are out there, what they mean for retailers and what the future holds for the industry.

### Today's Mobile Wallet Leaders

Search the Google Play or iTunes app stores and you'll find a myriad of mobile wallet options. Some only work with credit cards issued by a specific bank, others work only at certain stores. But with few exceptions, the biggest players today are those mobile solutions that work with multiple banks, forms of payments and/or retailers. Here's a roundup of four of the most popular choices.

	PayPal	Apple Pay	Google Wallet	Softcard
WHO ACCEPTS IT	13% of leading national retailers, including Dollar General, The Home Depot, Office Depot, AutoZone, Toys R Us	8% of leading national retailers, including Winn-Dixie, Whole Foods, BJ's, Wegmans, Macy's, SaveMart	3% of leading national retailers, including Shop Rite, Whole Foods, Winn-Dixie, Walgreens, American Apparel	3% of leading national retailers, including Walgreens, Foot Locker, Toys R Us, Jamba Juice
CHANNELS OF USE	In-store & online	In-store & online	In-store & online	In-store only
PARTICIPATING FINANCIAL INSTITUTIONS	All banks issuing Visa, MasterCard, American Express & Discover cards	Most national banks (e.g. Citi, Chase, Wells Fargo) issuing Visa, MasterCard & American Express cards	All banks issuing Visa, MasterCard, American Express & Discover cards	Chase, Wells Fargo, American Express
MOBILE DEVICES IT WORKS ON	Most Android, iPhone & Windows phones	iPhone 6, iPad Air 2 & iPad mini 3	Most iPhones & Android phones	Select Android & Windows phones

Sources: Boston Retail Partners, InternetRetailer, Softcard, Google, Apple, PayPal





It's important to note that any discussion of mobile wallets can't be complete without mentioning Starbucks. While its app only enables payment at its own stores, it has been hugely successful—and stands as a testament to the potential success of mobile payment solutions. Today, the app handles an estimated 6 to 7 million transactions per week—nearly 16 percent of Starbucks' U.S. sales.

#### Why Now?

PayPal, Google Wallet and proprietary payment apps have been around for several years. So why are they just catching on now? "Apple Pay is what's triggered that," says Dave Berry, Chief Information Officer for Daymon Worldwide. "Apple has really set up a global infrastructure capability that resets the notion of mobile payments. Google tends to be on the fringe and comes up with cool ideas, but when Apple comes up with it, it tends to have more stickiness and be more serious across the globe."

To Berry's point, Apple has significantly heightened retailers' awareness of newer mobile payment solutions that can be more easily integrated into existing point-of-sale (POS) systems using third party hardware and software—a significant

**Nearly 30 percent of shoppers are already using a mobile wallet—and 62 percent of those who don't say they expect to start using one within the next year.**

change from many of the earlier payment solutions that came to market.

Along with the growing awareness and ease of integration on the retailer side come consumers' growing expectations. A seamless experience in a retailer's store, on its Web site and through its mobile app is increasingly becoming a must-have, not just a nice-to-have. Mobile payment systems can help further that omnichannel experience for consumers. They may also provide an extra layer of security for consumers as compared to a traditional credit card swipe. Many solutions require users to enter a PIN, password or fingerprint before making a charge—and allow users to suspend or cancel their mobile wallets instantaneously if their phone is lost.

#### What's Next

Some believe the next big break for widespread mobile wallet adoption may be just on the horizon. CurrentC, a mobile

payment solution backed by a consortium of retailer power players including Wal-Mart, Target, CVS, Rite Aid and Best Buy, has been under development since 2012 and is scheduled to launch nationwide later this year. To date, the merchants involved in its development have refused to accept other mobile wallet solutions, significantly limiting their reach.

What remains to be seen, however, is the willingness of shoppers to sign on to CurrentC, which plans to bypass credit card processing fees by tying directly to consumers' bank accounts. This could potentially mean big savings for retailers. But as Chris Doherty, consumer loyalty expert and Vice President of Galileo Branding, notes, "linking your credit card, which has a higher level of protection, to your mobile payment account is different than linking your bank account. [Retailers will] have to do something to incentivize customers to use it... for low-margin retailers like grocery stores, that may mean giving most or all of those transaction savings back to the customer."

While on the surface this may seem like a reason not to adopt a mobile payment strategy at all, Doherty notes there is still a significant benefit to be had. Even if a retailer isn't adding the transaction savings to their profit, they're still growing consumer loyalty—a tried-and-true solution for increasing repeat sales.

"Mobile payments also have the potential to increase productivity," adds Berry. "Standing in line, swiping your credit card, signing the receipt—that all takes time and ultimately slows down sales. The speed of mobile payments has the potential to improve foot traffic, throughput and sales. And the net of that is increased revenue generation."

For retailers looking to join the mobile payment revolution, most experts agree it all comes down to knowing your audience. Will they use a mobile wallet tied to their credit card? What about their checking account? Is there an existing mobile payment system they already use and like that could work for you too? As with so many of the changes affecting the industry today, retailers must remember that consumers are now the one calling the shots. Gathering insights to deliver a solution that clearly takes consumers' needs and preferences into account is the only way to truly succeed.